

# American Small Businesses Facing Financial Health Crisis

*With half of all small businesses grappling with loan denials and 61 percent struggling with cash flow, Main Street seeks relief.*

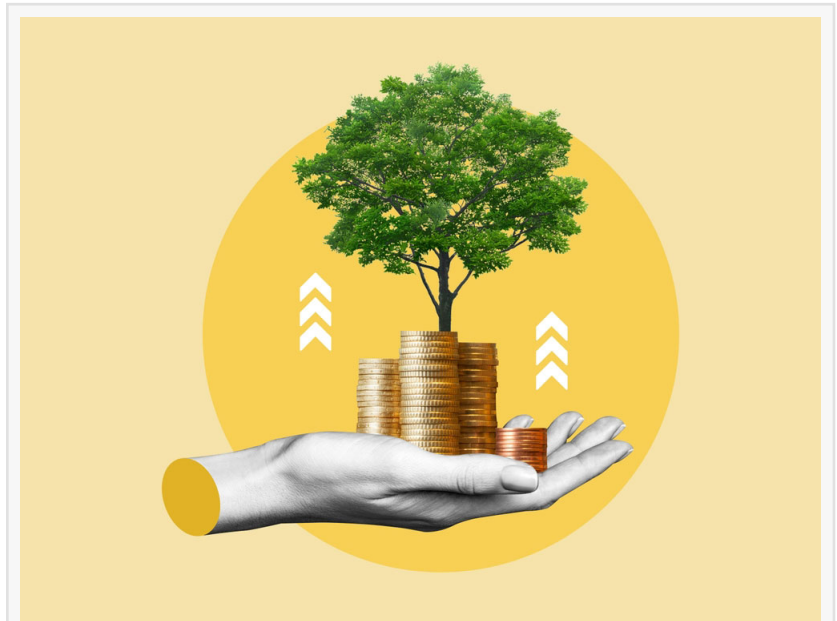
EL PASO, TX, UNITED STATES, March 27, 2025 /EINPresswire.com/ -- Leading invoice funding company Viva Capital says small businesses across the country face major hurdles in managing their financial health. Full coverage of the topic is available in ["How Small Business Invoice Factoring Boosts Financial Health,"](#) now live on VivaCF.net.

The new release draws on recent data, which shows that just half of all small business funding applications are fully approved. Meanwhile, 61 percent of small business owners say they struggle with cash flow, and nearly 70 percent admit cash flow concerns have kept them up at night.

"Business owners often think the fix is to start generating more revenue quickly," explains Armando Armendariz, Director of Business Development and Partner of Viva Capital. "However, this typically puts additional strain on the company because payment on receivables doesn't align with the new expenses."

He says that managing small business financial health isn't as simple as many people make it out to be. It's contingent on various areas, including cash flow stability, liquidity, debt management, and more. The issues, he laments, are compounded by rising expenses and limited access to working capital. However, he believes that invoice factoring addresses many of these issues.

"Approval for factoring isn't based on the business's creditworthiness, so it's more accessible," Armendariz notes. "It also doesn't add debt to the balance sheet, which is essential for those





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hoping to qualify for traditional funding in the future and anyone trying to avoid sky high interest rates."

Factoring, he explains, involves selling unpaid B2B invoices for immediate cash rather than waiting for customers to pay. Because it's distinct in this manner, it doesn't come with the challenges that traditional loans do, such as rigid approval processes and ongoing repayments.

Armendariz says factoring also addresses many of the

areas that impact the financial health of small businesses. For instance, it can boost financial resilience to help businesses cope with market fluctuations—a major win for industries like transportation, construction, and staffing, which often experience seasonal demand shifts.

Businesses that want to learn more about factoring or request a complimentary factoring quote from Viva Capital may do so by visiting [VivaCF.net](http://VivaCF.net).

#### ABOUT VIVA

Founded in 1999, Viva helps B2B businesses of all types accelerate cash flow through specialized funding solutions like factoring, accounts receivable financing, and asset-based lending. Their simple qualification process makes it easy for small and mid-sized companies to get vital funding despite a lack of credit or time in business. [Additional information is available at VivaCF.net.](http://VivaCF.net)

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