

Small Businesses Shift How They Fund Growth

With bank lending tight and payment cycles long, small businesses are increasingly using factoring to access capital and stay in control of their growth.

EL PASO, TX, UNITED STATES, April 24, 2025 /EINPresswire.com/ -- [Leading invoice funding company](#) Viva Capital says small businesses are rethinking traditional financing strategies as they navigate tight credit markets and rising growth demands. Full coverage of the topic is available in [“Business Factoring Success Stories: How Real Brands Benefit.”](#) now live on VivaCF.net.

The new release draws on recent data, which shows nearly one-third of small businesses struggle to cover key expenses like payroll, vendor payments, and loan obligations due to cash flow issues. While many are profitable on paper, delayed payments and long billing cycles make it difficult to maintain healthy operations or invest in growth.

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Greg DiDonna, President and Partner

“The idea that a business can grow while waiting 30 or more days to get paid just doesn’t hold up in most cases,” explains Greg DiDonna, President and Partner of Viva Capital. “When cash flow is always lagging behind demand, even a strong business can hit a wall.”

DiDonna says that many turn to traditional lending channels to cope with these situations, but that small businesses have historically been underserved by banks,

and it can become even more challenging to obtain funding as lending tightens during periods of economic uncertainty.

He believes this is the reason more businesses are rethinking how they manage cash flow and



The logo for Viva Capital, featuring a stylized blue 'V' with a swoosh and the company name 'Viva Capital' in a bold, blue, sans-serif font.

secure funding. Alternative funding methods like factoring are often more accessible and can address real-world operational and growth challenges that traditional funding can't.

"The versatility of factoring is reflected in success stories across industries," DiDonna notes. "It improves cash flow, helps businesses boost resilience, empowers them to foster stronger business relationships, enables them to procure equipment, and fuels growth."

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

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