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New Business Owners Feel the Pinch but Remain Optimistic

Economic uncertainty and rising costs in securing funding continue to create challenges for small businesses, yet optimism remains slightly above average.

EL PASO, TX, UNITED STATES, August 28, 2025 /EINPresswire.com/ -- Leading invoice funding company Viva Capital says new business applications are down and existing small businesses are feeling the squeeze of challenging conditions, but overall optimism among small business owners remains strong. Full coverage of the topic is available in "5 Most Helpful Tips for New Business Owners," now live on VivaCF.net.

The release comes as U.S. Census Bureau data show fewer small business applications are being submitted, compared to the same time last year. Experts link this to challenging conditions. Small businesses across the nation report greater uncertainty, rising costs, and funding challenges, according to National Federation of Independent Business (NFIB) surveys. Even still, optimism among small business owners remains slightly elevated over the 51-year average.

"Grit and determination are the hallmarks of entrepreneurship now more than ever," explains Armando Armendariz, Director of Business Development and Partner of Viva Capital. "While we're seeing fewer new businesses overall, those that do launch have their eyes wide open and expect greater challenges, which makes it harder to shake their optimism."

He says that concerns like rising costs are being addressed by ensuring business operations are efficient from the start and designed to scale, giving new businesses a competitive edge over their counterparts, which often contend with inefficiencies and bloat as they grow.

And while many small businesses are unprepared for the funding gaps seen today, they're quicker to recognize when traditional financing options, such as bank loans, are not the right fit, Armendariz notes.

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“It’s not just that bank loans are harder to come by,” Armendariz continues. “They also come with debt that needs to be paid back and high interest rates, which don’t fit into the vision entrepreneurs have for their businesses.”

He says that alternatives such as invoice factoring are not only more accessible to small businesses, including newer ones, but also don’t add debt to the balance sheet and can unlock working capital weeks or months sooner than traditional financing, making them ideal for those who want greater certainty.

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 their cash flow through specialized funding solutions, including 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.

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