Cash Flow Gaps Leave 1 in 4 Small Businesses at Risk

As financial challenges for small businesses grow more complex, owners face mounting pressure and cash flow strain.


How to Tackle Top Financial Challenges for Small Businesses

HOUSTON, TX, UNITED STATES, August 19, 2025 /EINPresswire.com/ -- Leading invoice funding company Charter Capital reports that inflation, delayed payments, and tighter lending conditions are weighing on small business finances. Additional insights are shared in "How to Tackle Top Financial Challenges for Small Businesses," now available at CharCap.com.

The release comes on the heels of the latest U.S. Chamber–MetLife Small Business Index, which notes that more than a quarter of small businesses are still uncomfortable with their cash flow. National Federation of Independent Business (NFIB) data echoes the sentiment, with many businesses reporting rising costs, inflation-related strain, and difficulty securing financing as persistent concerns.

"Small business finances aren't strained by one issue. They're being tested from multiple directions," explains Gregory Brown, Co-founder and Executive Manager at Charter Capital. "When these pressures converge, they create persistent cash flow challenges, which helps explain the number of business owners expressing concern."

Brown emphasizes that while small businesses may manage through one or two challenges, compounded issues such as inflation, delayed payments, and higher operating costs make financial management significantly more difficult. These overlapping pressures can disrupt projections and increase the risk of shortfalls, especially for businesses without structured financial forecasting in place.

He also stresses the importance of identifying potential cash flow gaps early. With better visibility into upcoming expenses and receivables, businesses can take proactive measures to manage

> Funding solutions like factoring can be especially helpful for the one in four small businesses that feel uncertain about cash flow, since it can be arranged ahead of time and used only when needed.”
>
> *Gregory Brown, Co-founder and Executive Manager at Charter Capital*

business expenses, tackle challenges like slow-paying customers, and bridge gaps without pressure.

“Funding solutions like factoring can be especially helpful for the one in four small businesses that feel uncertain about cash flow, since it can be arranged ahead of time and used only when needed,” Brown adds. “While many businesses use factoring consistently, it also serves as a safety net when cash flow is disrupted by late payments, unexpected costs, or other financial pressures.”

Those interested in learning more about invoice factoring or who would like to request a complimentary quote may do so by calling 1-877-960-1818 or visiting charcap.com.

About Charter Capital

Headquartered in Houston, Texas, Charter Capital has been a leading provider of flexible funding solutions for the B2B sector for more than 20 years. Competitive rates, a fast approval process, and same-day funding help businesses across various industries secure the working capital necessary to manage daily needs and grow. To learn more, visit charcap.com or call 1-877-960-1818.

Keith Mabe
Charter Capital - Factoring Made Simple
+1 877-960-1818
marketing@charcap.com
