

Maximizing Business Funding Becomes Priority for SMBs

As capital remains elusive, Main Street is getting creative when applying for and using business funding.

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EINPresswire.com/ -- Leading [invoice funding company Charter Capital](#) says that the limited capital available through traditional sources has small businesses digging deep to maximize their funding and make the most of what they receive. Additional details are available in "[Maximizing Your Business Funding: Tips and Tricks](#)," which is now live at [charcap.com](#).



Maximizing Your Business Funding: Tips and Tricks

The release echoes sentiments shared in the latest Small Business Credit Survey by the Federal Reserve Banks, which notes that, overall, just two in five small businesses that apply for funding are approved for all the funding they request. Traditional bank loan approvals are even more elusive, with two-thirds of applicants receiving denials.

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*Joel Rosenthal, Co-founder
and Executive Manager at
Charter Capital*

“Many small businesses are outright denied financing, while an even greater number fall into the gray area, where they receive some funding, but not enough to meet their needs,” explains Joel Rosenthal, Co-founder and Executive Manager at Charter Capital. “This gap can mean the difference between stabilizing or even growing the business versus stagnating or shrinking.”

He says that these lending conditions are not new to most small businesses in operation today, but the impact is

compounded by rising costs and uncertainty. Without any clear signs that the financing

challenges will lift, the mentality has shifted from waiting it out to finding ways to make it work.

This means that more small businesses are actively exploring ways to increase their chances of getting approved for full funding and ensuring that every penny of the funds received generates a return on investment.

“Small businesses are responding with determination and evaluating every available strategy to improve access to capital,” Rosenthal continues. “Many are turning to invoice factoring as they explore more flexible, accessible funding solutions.”

He notes that factoring is unique because it provides businesses with upfront capital for B2B invoices, rather than waiting for clients to pay. This can be used in place of traditional loans or to help fill gaps during funding shortfalls. It can also help small businesses build a stronger credit profile by allowing them to make timely payments and providing them with financial breathing room.

Those who would like to learn more about factoring or request a complimentary quote may do so by calling 1-877-960-1818 or [visiting charcap.com](http://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

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