

Cash Flow Issues Overshadow Growing Small Businesses

With more than a quarter of small businesses reporting unhappiness with cash flow, growth-minded leaders seek new ways to accelerate inflows.

EL PASO, TX, UNITED STATES, October 3, 2025 /EINPresswire.com/ -- Leading [invoice funding company](#) Viva Capital says cash flow issues hold steady as a top challenge for small businesses, creating additional difficulties for those experiencing growth. Full coverage of the topic is available in "[Why Cash Flow Management is Crucial for Growing Businesses](#)," now live on VivaCF.net.

The new release comes on the heels of a recent U.S. Chamber of Commerce Small Business Index, which reports that 27 percent of small businesses are uncomfortable with their cash flow. Meanwhile, an Orolus survey places cash flow as a top challenge for small business owners, nearly neck-and-neck with inflation.

"Without adequate cash flow, businesses struggle to cover daily expenses," explains Armando Armendariz, Director of Business Development and Partner of Viva Capital. "Cash flow challenges are amplified for growing companies because outflows scale with the business, and it takes time for the inflows to catch up."

Armendariz says that, at Viva, he often connects with businesses that are profitable but are either unable to invest in growth initiatives by accepting larger projects, procuring equipment, and boosting manpower, or are already seeing growth, but quickly realize that their inflows can't keep up with demand.

He believes businesses can often remedy the situation by accelerating their cash inflows. This typically begins with reviewing invoicing processes to ensure clients are invoiced promptly and following up on outstanding invoices to facilitate timely payments. Monitoring and forecasting





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*Armando Armendariz,
Director of Business
Development*

cash flow to ensure potential shortfalls are identified before they become a problem is also essential.

“B2B businesses typically give their clients anywhere from 30 to 90 days to pay an invoice, which is good for customer relationships, but is at the core of many cash flow problems,” Armendariz continues. “The upside of this is that it often provides businesses visibility into potential shortfalls well in advance, which means they have time to address a shortfall before it hits.”

He says that short-term funding solutions, especially those

like factoring that don’t create debt, are ideal for bridging these gaps. Those who want to learn more about factoring or request a complimentary factoring quote from Viva Capital may do so by [visiting VivaCF.net](https://www.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://www.vivacf.net).

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