

# Small Business Spending Controls Causing Stalled Growth

*With four out of five businesses reporting cost management as a top priority, untargeted cuts are putting the brakes on small business growth.*

EL PASO, TX, UNITED STATES,  
November 27, 2025 /

EINPresswire.com/ -- Leading [invoice funding company](#) Viva Capital says controlling business spending is a top priority for Main Street, but many are using drastic measures that shortchange growth to meet their budgets. Full coverage of the topic is available in "[How to Control Business Spending without Sacrificing Growth](#)," which is now live on VivaCF.net.



## SMALL LEAKS CREATE COST MANAGEMENT CHALLENGES FOR BUSINESSES

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*Armando Armendariz,  
Director of Business  
Development of Viva Capital*

Four out of five businesses say that cost management is the top priority when trying to improve profitability, the new report shows. However, many make sweeping budget cuts that can damage growth rather than the small losses that don't sustain operations or bring value to the organization.

> Recurring Expenses: More than half of all SaaS licenses go unused.

> Vendor Costs: Failure to consolidate and negotiate vendor terms artificially inflates costs through lost discounts.

> Receivables Management: Businesses lose an average of 14 hours per week following up on unpaid invoices.

> Labor: A typical business loses 15 to 30 percent of its

revenue to labor costs, which often have unnecessary bloat.

“Selective cost management doesn’t strain small businesses when addressed properly,” explains Armando Armendariz, Director of Business Development and Partner of Viva Capital. “By patching small leaks, the business preserves capital and grows stronger.”



#### FOLLOWING COST MANAGEMENT BEST PRACTICES BOOSTS SMALL BUSINESS GROWTH

Businesses can avoid the trap of shortchanging growth and still cut costs by ensuring key areas are addressed.

- > Knowledge: Understand where money is going.
- > Policy: Set clear spending policies and approval limits.
- > Vendor Management: Control cash flow through smarter vendor management.
- > Cost Reduction: Reduce cost without cutting cornerstone operations.
- > Accountability: Use tools and check-ins with the finance team to stay accountable.

“Though often thought of as a funding tool, factoring is routinely used to support business cost management strategies, as it accelerates cash flow and allows for immediate reinvestment of funds,” Armendariz notes. “It also frees businesses from collections follow-ups and can improve receivables risk management.”

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.

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