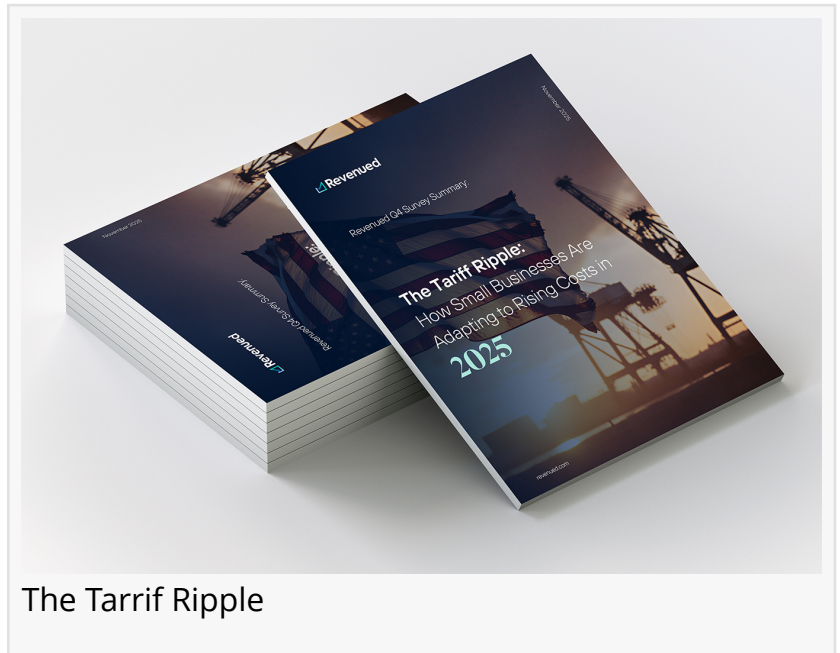


Revenued Releases New Report Revealing How Tariffs and Rising Costs Are Squeezing Small Businesses Heading Into 2026

Survey finds 78% of small businesses report higher operating costs due to tariffs, with cash flow concerns topping the list of challenges

CORAL GABLES, FL, UNITED STATES,
November 13, 2025 /
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The Tarrif Ripple

JERSEY CITY, N.J. - November 2025 - Revenued, a leading provider of working capital solutions for small businesses, has released its Q4 2025 State of Small Business Report, a nationwide survey exploring how tariffs and inflationary pressures are affecting small business operations heading into the holiday season.

The report includes insights from more than 100 small business owners across retail, manufacturing, construction, and wholesale sectors. Findings point to a challenging but resilient landscape, where higher costs, disrupted supply chains, and cautious optimism define the final quarter of the year.

“This report looks beyond policy headlines to understand what volatility actually feels like for business owners,” said Grant Pastor, Senior Product Marketing Manager at Revenued. “We heard from retailers rethinking inventory cycles, construction firms dealing with materials costs, and manufacturers reshaping supply chains to stay competitive. Small business sentiment continues to serve as one of the earliest indicators of the country’s economic direction.”

Among the key findings:

- 78% of respondents said tariffs have raised their operating costs in the past six months.
- Three in four identified cash-flow management as their top challenge heading into 2026.
- Confidence in absorbing further cost increases averaged 2.3 out of 5, reflecting cautious resilience.
- Many businesses reported shifting toward domestic sourcing to reduce uncertainty, even at higher prices.
- Almost all SMBs are considering [small business financing](#) options to manage rising costs and maintain stability.

“Small business owners are adapting in real time,” said Elona Bregasi, Marketing Lead at Revenued. “They’re making difficult operational choices, from reworking supply chains to managing smaller inventories, but what stands out most is their determination to push forward despite the pressure.”

The Q4 2025 State of Small Business Report is Revenued’s most comprehensive to date, combining survey findings with audio and video stories from real business owners nationwide. Featured in the Revenued Review Podcast and on Revenued’s digital channels, the report offers an inside look at how Main Street is adapting to economic pressure in real time.

The report was developed under the direction of Grant Pastor, with collaboration from Elona Bregasi and the Revenued marketing and research team.

Building on Revenued’s ongoing State of Small Business research series, this edition continues the company’s mission to surface real perspectives from small business owners and translate them into data-driven insights. Previous reports have explored topics such as AI adoption, inflation, and evolving financial priorities across industries.

The full report is available at: <https://www.revenued.com/the-tariff-ripple-small-business-adaptation-2025>

About the Report

The Revenued Q4 2025 State of Small Business Report surveyed more than 100 small business owners across the United States in November 2025. Respondents represented a mix of retail, manufacturing, construction, wholesale, and service-based industries.

About Revenued

Revenued provides [revenue-based financing](#) and flexible working-capital solutions that help small businesses manage cash flow, fund growth, and adapt to changing economic conditions. Powered by real business performance, not just personal credit scores, Revenued’s products are designed to support the evolving needs of small business owners nationwide.

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