

# Growing Challenges Boost Small Business Interest in Factoring

*As customer payments slow and bad debt rises, small businesses turn to factoring to reduce billing overhead, improve stability, and boost growth.*

EL PASO, TX, UNITED STATES, January 29, 2026 /EINPresswire.com/ -- Leading [invoice factoring company Viva Capital](#) says small businesses are facing a myriad of financial challenges tied to when and how B2B customers pay. Full coverage of the topic is available in ["The Pros and Cons of Working with a Factoring Company,"](#) now live on VivaCF.net.



## SMALL BUSINESSES FACE MOUNTING FINANCIAL CHALLENGES

Small businesses continue to face significant financial strain driven by how and when their customers pay.

- > Billing Labor: A typical business spends 14 hours per week chasing invoices, taking time from strategic planning and business oversight.
- > Slow Payments: Most small businesses wait 30 days or more after invoicing for payment.



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

- > Late Payments: Roughly half of all B2B payments arrive late.
- > Bad Debt: Six percent of invoice balances are written off as bad debt.
- > Credit Access: Just 39 percent of business loan applicants receive full funding.

"Increasing challenges tied to collecting B2B payments in full and in a timely manner are making it even harder for small businesses to survive and grow," explains Armando

Armendariz, Director of Business Development of Viva Capital. "The impacts are compounded by

limited credit availability, leaving small business owners with few options.”

#### FACTORING ADDRESS CHALLENGES ON MULTIPLE FRONTS

Armendariz says the current climate is prompting more small businesses to explore invoice factoring, as it addresses challenges on multiple fronts.

- > Collections Support: Factoring companies collect customer payments on factored invoices, freeing up time for leadership to focus on strategic needs.
- > Immediate Payment: Payment typically arrives within two business days, with same-day payments available in most cases.
- > Reduction of Late Payments and Bad Debt: Through customer credit checks and improved invoicing practices, businesses typically see a reduction in late payments and bad debt.
- > Funding Accessibility: Most businesses that apply for factoring qualify because approval is contingent on the creditworthiness of their customers, not on the business applying.

“Strength in business comes from having the resources to respond, not just the will to push forward,” Armendariz adds. “Factoring creates that breathing room, giving owners space to lead rather than constantly catch up.”

Those interested in learning more about factoring or who want to request a complimentary factoring quote from Viva Capital may do so by [visiting VivaCF.net](https://www.vivacf.net).

#### ABOUT VIVA

Founded in 1999 in El Paso, Texas, and often regarded as one of the best factoring companies, Viva Capital Funding helps B2B businesses of all types accelerate cash flow through specialized funding solutions like invoice factoring, accounts receivable financing, and asset-based lending. Their simple qualification process makes it easy for small and mid-sized companies to secure vital funding, even without credit or time in business. Additional information is available at [VivaCF.net](https://www.vivacf.net).

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