

Cash Flow Forecasts Key to Solving Small Business Challenges

While 47 percent of small businesses are profitable, 94 percent experience financial challenges. Industry insiders say cash flow forecasting is key.

HOUSTON, TX, UNITED STATES, May 26, 2026 /EINPresswire.com/ -- Leading [invoice funding company Charter Capital](#) reports that more small businesses across the country are seeing revenue and profit, yet the majority still face financial challenges, often driven by cash flow disruptions. Additional insights are shared in "[10 Essential Cash Flow Forecasting Tips for Small Businesses](#)," now available at CharCap.com.



Charter Capital - Factoring Made Simple



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

CASH FLOW CONCERNS, NOT PROFITABILITY, CREATING SMALL BUSINESS FINANCIAL CHALLENGES

Recent reports from the U.S. Federal Reserve Banks and the U.S. Chamber of Commerce reveal that cash flow strain is impacting the majority of small businesses, despite gains in revenue and profitability.

> Revenue Growth Rates Rising: The number of small businesses reporting annual revenue growth rose from 38 percent to 40 percent.

> Profitability Rates Are Up: The number of small businesses reporting profit annually rose from 46 percent to 47 percent.

> Financial Challenges Remain: The number of small businesses reporting financial challenges held steady year-on-year at 94 percent.

> Cash Flow Disruptions a Common Thread: In all, 88 percent of small businesses report being impacted by cash flow disruptions.

“These statistics highlight a fundamental truth: profitability doesn’t insulate small businesses from financial challenges,” explains Joel Rosenthal, Co-founder and Executive Manager at Charter Capital. “Cash flow underpins financial success at every turn.”



10 Essential Cash Flow Forecasting Tips for Small Businesses

CASH FLOW FORECASTING KEY TO RELIEVING FINANCIAL PRESSURE

Rosenthal notes that because cash flow influences every aspect of a business, it must be carefully managed. Cash flow forecasting sets the foundation for this.

- > Visibility into Financial Health: Accurate forecasting ensures stakeholders understand the business’s cash position at any given time.
- > Informed Decision-Making: With insights into current and future cash availability, leaders are better equipped to time expenses to minimize strain.
- > Proactive and Strategic Management: Forecasts enable leaders to act proactively to close cash flow gaps before they create financial pressure, ensuring there’s enough cash on hand to cover immediate expenses and seize opportunities as they arise.

“A business can be profitable, make informed decisions, and still experience cash flow gaps due to growth and external factors,” Rosenthal adds. “Having a backup source of funding like invoice factoring ready for these situations allows leaders to keep moving forward.”

Those interested in learning more about invoice factoring or who would like to request a complimentary factoring quote may do so by calling 1-877-960-1818 or [visiting CharCap.com](https://www.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](https://www.charcap.com) or call 1-877-960-1818.

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