EINPRESSWIRE

More Small Businesses Seek to Maximize Benefits of Factoring

As financial challenges mount, small business owners are seeking greater value from services, industry insiders say.

Business owner reviews an invoice factoring agreement while evaluating financing options for growth.

Viva Capital Logo

EL PASO , TX, UNITED STATES, July 30, 2026 /EINPresswire.com/ -- Leading invoice factoring company Viva Capital says small businesses are feeling the crunch of rising costs, uneven cash flow, and weak sales, and pushing for greater value in their relationships and in every dollar spent. Additional details are available in “How to Maximize Factoring Benefits for Your Business,” now live on VivaCF.net.

MOST SMALL BUSINESSES REPORT FINANCIAL CHALLENGES

In all, 94 percent of small businesses say they’re experiencing financial challenges today.

> Increased Costs: With widespread increases in areas like the cost of goods, services, and wages, 77 percent of small businesses say increased costs have become a challenge.
> Paying Operating Expenses: Overall, 54 percent of owners say paying operating expenses has been a challenge.
> Uneven Cash Flow: Half of all businesses surveyed indicate that uneven cash flow is adding to their burdens.
> Weak Sales: Close to half of all businesses (48 percent) also report that weak sales are increasing financial strain.

“Increased pressure on cash inflows and outflows has small businesses looking for a pressure relief valve,” explains Armando Armendariz, Director of Business Development of Viva Capital. “Owners aren’t satisfied with accelerating cash flow alone; they want more value out of their factoring relationships.”

> Owners aren't satisfied with accelerating cash flow alone; they want more value out of their factoring relationships."
>
> *Armando Armendariz, Director of Business Development of Viva Capital*

SMALL BUSINESS OWNERS SEEK WAYS TO MAXIMIZE FACTORING BENEFITS

Armendariz says that invoice factoring has been a go-to solution for businesses that require working capital but don't qualify for loans or don't want to take on debt for generations. However, today's leaders are looking for even more ways to benefit from their factoring relationships.

> Tailored Contracts: Options such as choosing which invoices to factor or whether to reduce non-payment risk through non-recourse factoring are gaining more traction.
> Value-Added Services: Through customer credit checks, collections services, and industry-specific benefits like fuel cards, businesses are reducing risk, cutting overhead, and reducing operating costs.
> Strategic Timing: By aligning cash inflows with outflows like payroll and vendor payments and ensuring seasonal needs are addressed, businesses are staying primed for growth.

"Every factoring company operates a little differently," Armendariz adds. "It's essential for small businesses to match with a partner that understands their industry and has the flexibility to tailor their agreement to their needs."

Those interested in learning more about invoice factoring or who want to request a complimentary quote from Viva Capital may do so by visiting 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.

Armando Armendariz
Viva Capital Funding
+1 915-615-6664
email us here
Visit us on social media:
LinkedIn
Facebook

X