

Craig Margelony Highlights Key Shifts in Small Business Funding as Traditional Lending Falls Behind

CamCap founder Craig Margelony discusses new trends in business funding and what owners need to know moving forward

EAST HARTFORD , CT, UNITED STATES, March 17, 2026 /EINPresswire.com/ -- [Craig Margelony](#), entrepreneur and founder of [CamCap](#) LLC, is shedding light on the evolving state of small business funding as more business owners face challenges securing capital through traditional banking institutions.

According to Margelony, the gap between how businesses operate today and how banks evaluate them continues to widen. As a result, many business owners are turning to alternative funding solutions to meet immediate needs and capitalize on growth opportunities.



Craig Margelony

“Most business owners aren’t failing — they’re just not fitting into outdated lending models,” Margelony said. “Banks are still looking for stability on paper, while real businesses are dealing with constant movement in revenue, expenses, and opportunity.”

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Business owners aren’t failing, they’re just not fitting outdated lending models
Author: Craig Margelony”
Craig Margelony

Through his work at CamCap, Margelony has worked with businesses across a wide range of industries, helping them secure funding through merchant cash advances, term loans, and custom-structured capital solutions. His

approach focuses on evaluating real-time performance and cash flow rather than relying solely

on traditional credit metrics.

Margelony emphasizes that while access to capital has improved through alternative channels, understanding how to use that capital remains critical.

“Funding can either accelerate a business or put pressure on it — it all comes down to structure,” he said. “The biggest issue we see isn’t access anymore, it’s making sure business owners are taking the right type of funding for their situation.”

In addition to his work in business finance, Margelony is also the founder of the [Fail Forward Foundation](#), a nonprofit organization focused on helping individuals rebuild through discipline, support, and structured opportunity. The foundation reflects a broader mission centered on long-term growth, both in business and in life.

As the funding landscape continues to shift, Margelony believes education and transparency will play a larger role in helping business owners navigate their options.

“The future of business funding isn’t just about more access — it’s about better understanding,” he said. “When business owners know how to use capital the right way, everything changes.”

About Craig Margelony

Craig Margelony is an entrepreneur and business funding specialist, and the founder of CamCap LLC, a company focused on providing working capital solutions to small and mid-sized businesses across the United States. He is also the founder of the Fail Forward Foundation, a nonprofit organization dedicated to helping individuals rebuild through structure, accountability, and opportunity.

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