

Over 75% of Callers Juggling 4+ Merchant Cash Advances, Says Debt Restructuring Firm

Value Capital Funding reports that 87% of struggling business owners are trapped in a cycle of managing two or more merchant cash advances simultaneously.

BOCA RATON, FL, UNITED STATES, June 5, 2026 /EINPresswire.com/ -- [Value Capital Funding](#) reports that the majority of business owners seeking help are caught in a dangerous cycle of multiple merchant cash advances, with 87% of callers managing two or more MCAs simultaneously.

Many have stacked four or more advances, creating a compounding cash flow crisis that forces daily or weekly withdrawals exceeding what their business can sustain.

The data paints a troubling picture:

- Roughly 68% of callers have between \$100,000 and \$500,000 in total MCA debt.
- Meanwhile, 25% arrive with more than half a million dollars stacked across multiple lenders.
- In extreme cases, Value Capital Funding is working with business owners carrying as many as 13 separate MCAs (each with its own repayment schedule and daily withdrawal demands).

The pattern is consistent: a business owner takes one MCA to address a temporary cash flow problem, then stacks additional advances believing they can borrow their way out of debt — or worse, falls victim to unethical brokers promising solutions that never materialize. Within months, what started as a single obligation becomes an unmanageable tangle of competing lenders.

"We see this story repeatedly," said Ferne Kornfeld, Principal and Debt Consultant at Value Capital Funding.

"An owner takes out one MCA to cover a shortfall, but then the constant daily withdrawals make it impossible to rebuild cash flow naturally. So they turn to another lender, and another. Before long, they're trapped."

The consequences are severe. Business owners consumed by managing multiple MCA payments lose focus on their core operations, growth opportunities, and long-term stability. For many companies, the constant deductions feel less like financing and more like suffocation.

Value Capital Funding works with business owners across the United States to break this cycle through [MCA debt restructuring](#) and consolidation.

Rather than juggling multiple withdrawals, clients can explore options to consolidate or restructure their debt into a more manageable payment structure aligned with their actual business cash flow.

"The owners we work with often feel embarrassed or trapped when they call us, but the reality is that MCA stacking is a systemic problem — not a personal failing," said Barry Kornfeld, Principal at Value Capital Funding. "Our job is to help them see that there's a path forward."

Jeff Kornfeld, Principal and Finance Consultant, added: "Once we consolidate or restructure a stack of MCAs, the relief is immediate. Owners can finally focus on running their business instead of managing lenders. That shift in mindset often triggers real growth."

About Value Capital Funding

Value Capital Funding is an experienced, family-owned financial services firm based in Boca Raton, Florida. The company helps small business owners nationwide with MCA debt restructuring, refinancing, and consolidation solutions designed to improve cash flow and support long-term stability.

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