

## [Amir Landsman And H. Capital Announce Non-Collateralized Funding Products](#)

*Amir Landsman and his company, H. Capital, announce its non-collateralized funding products. These products from Amir Landsman are available to any business that has been in existence for more than a few months with revenues.*

*Online PR News* "12-July-2013" H. Capital announces the availability of its non-collateralized funding products. This is a unique opportunity for businesses seeking financial leverage to reach their goal quickly and with minimal risk.

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"It's a tough going for small or medium size businesses out there" says Amir Landsman, Co-Founder and CEO of H. Capital (<http://amirlandsman.wordpress.com/>).

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Amir Landsman had identified a gap in the market back in 2006 "Every business needs access to capital and Banks no longer seem to be interested in this line of work" says Amir.

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### **Every business needs access to capital and Banks no longer seem to be interested in this line of work**

"In business, one needs funding to operate. It doesn't matter if you grow, shrink, restructure, renovate, and streamline, one needs funds to execute." Amir knows these needs first hand, as he had been working with retail, wholesale and services businesses in the past and had gotten to know the way they operate.

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H. Capitals' non-collateralized funding products are available to any business that is running for more than a few months and have revenues. H. Capital believes that a running business is more valuable than any collateral hence evaluating the risk according to the worth of the revenues rather than the estimate value of the collateral.

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"So if you are in business, and you need funding, what options do you really have? Application for an SBA loan can take months and many will never have all the required paperwork. Banks are veering away from providing capital to small businesses. I felt I had to do something about it. The opportunity was clear. I know that every business strives to succeed. I know that if the owner of the business earns his livelihood and his family's livelihood from this business -- this must account for something while evaluating risk." Amir believes in people. He believes that everything is about people. "Behind every small business is an individual or family who have invested everything they have in the success of that business.

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"We found a way where we can replace the concept of collateralization with the future sales of a business" explains Amir Landsman. "We don't care about collateral. Instead, we purchase future sales at a discount rate." Then he laughs for a moment and continues, "It is counter intuitive at first, but when you think about it -- it makes all the sense in the world. The money we have put into their business is only returned if they are profitable. There is much less risk for our clients."

H. Capital offers funding based on actual business revenues. The success of a business will affect the terms in which the funds are repaid.

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"We started off with very limited capital and zero leverage. We grew and continue to grow organically and we believe it's the best way," says Amir.

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H. Capital operates nationwide with several branches from New York to California.

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"We are proud to be a direct funding company rather than a brokerage or a business that is highly leveraged. It allows us to do what's right in the long term. This is really the ideal option for businesses trying to move and improve," Amir concludes.

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## Media Information

Nicole Riggle

nicoleriggle@hcapitaladvance.com

<http://amirlandsman.blogspot.com/>

500 Frank W Burr Blvd

Teaneck

NJ

07666

United States