Entrepreneurs all over the world have been adversely affected by banks centralising credit decision-making.
IN A DRIVE TO CUT COSTS

Local branch managers lost the ability to offer loans in their local communities 20 years ago...

...creating a problem for entrepreneurs and business owners worldwide

CENTRALISED DECISION MAKING MEANT...

- Debt “products” that didn’t fit their needs
- 2–6 months to get an answer
- Checklist-driven lending criteria meant higher rejection rate
- ...resulting in frustrated entrepreneurs: "This is not what I want!"
Growth SMEs are the backbone of the global economy and have been underserved for decades.

We are changing this.