

Today, a company has very few solutions to finance a new project, a new product or simply to cover daily requirements in terms of financial needs. Just a decade ago it was enough to contact a financial institution, present the business plan, and, in most cases, receive a loan. Considering what mentioned above, the imbalances of the market, therefore impacting the allocation of capital between borrowers and lenders have created a very difficult credit crunch that will not be easily and quickly resolvable.

Today, this appears as distant dream for most companies and people in general. Asking for a loan today requires enormous paperwork, credit ratings, financial stability, compliance checks and many more, without having the assurance of walking away with the loan. The length of the procedure paired with the necessity of more-than-perfect financial records makes it close to impossible to receive even minor loans quickly enough to start a company or just to cover daily business necessities. What was known before as deregulation has been easily surpassed now by over regulation.

It appears that finding the right way in the middle, or the proverbial silver bullet is something that is not attainable, not for the moment at least.

Lysis offers a different solution.



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