



Pencil is using smart technology to address a common problem for small businesses | Photo source <https://unsplash.com/photos/OQMZwNd3ThU>

Innovation > Financial Services > Startup eases burden of admin work with a single form

## STARTUP EASES BURDEN OF ADMIN WORK WITH A SINGLE FORM



FINANCIAL SERVICES

**Pencil has created an easy process for small businesses to apply for supply credit with vendors, simplifying how SMEs manage supplier relations**

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