

How Crowdlending is helping SME's Grow

A key component of the UK economy



48.1%
of private sector
annual turnover
(£1,600 billion)



59.3%
of private sector
employment
(14.4 million people)

Source: Department for Business Innovation & Skills, October 2013

SMEs: Current Situation & Obstacles

39%

of SMEs used one or more forms of external finance in Q2 2014.

17%

of SMEs still rate access to finance as a major obstacle in Q2 2014, it was 27% in Q1 2013.

80%

of small business lending flows through 4 big banks – Lloyds, RBS, HSBC and Barclays.

Source: CMA study aug 2104



FINANCE NOT EASY TO SECURE

17% of SMEs rate access to finance as a major obstacle in Q2 2014. 27% in Q1 2013.

MANY APPLICATIONS UNSUCCESSFUL

53% of loan applications were successful in the 18 months to Q2 2014, 10% took other funding and 37% ended with no facility.

BANK DECLINES DETER BORROWING

5% of all SMEs said that a previous decline by the bank had made them more reluctant to apply for finance subsequently.

LACK OF AWARENESS

Only 21% of SMEs were aware of crowdfunding at the end of Q2 2014.

Source: bdr Continental SME Finance Monitor Q2 2014

5%

of businesses in Q2, said that they would have liked to apply for a loan or overdraft but something stopped them.

38%

of SMEs seeking new money for the first time were successful in the 18 months to Q2 2014.

£84 billion

In 2012 a government report forecast a funding gap to 2015 of over £84 billion.

Why & How Crowdlending can help

Investors

£900

million total
business
lending

£250million

New Q3 P2B
Crowdlending

SMEs

- Simple easy application process.
- Fast decisions.

- They understand your needs.
- Affordable loans.

- SMEs decide whether to accept the terms before incurring any fee.
- Borrowing can be arranged from 6 months to 5 years.

- Sums from £10k to £1 million.
- No penalties for early repayment fixed monthly payment so able to plan ahead.

- Balanced approach to security to both protect investors and at the same time provide reasonable terms to borrowers.

Investors

40,000

business investors

£1 billion

new SME Crowd-
lending 2015

Success!
£150,000

CHEQUE DEPOSITED INTO COMPANY'S ACCOUNT

LendingCrowd
the crowdlending experts

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