

# THINK OUTSIDE THE BANK

Business finance for British SMEs



Since we launched in 2014, LendingCrowd has grown rapidly, facilitating more than £30 million in loans to SMEs. We're specialists in peer-to-peer lending, and the only one with headquarters in Scotland. We access finance from private investors to provide competitive loans of up to £500,000 to British SMEs.

Peer-to-peer lending is a way for individuals and organisations to provide funding for businesses. It offers a flexible alternative to banks and traditional creditors, many of whom take a prescriptive approach to lending.

We're fully authorised by the Financial Conduct Authority and can arrange loans for every type of small business, including sole traders, partnerships and limited companies. Loans can be for any legitimate business purpose, except for property development or property investment.

# THINK OUTSIDE THE BANK

**LendingCrowd offers a real alternative  
for business borrowers**

## **Great news for British SMEs**

We have ambitious plans to address the funding challenges faced by SMEs, and to give them more choice when it comes to borrowing.

Funding provided by our community of investors across the UK allows us to invest in growing businesses, providing real knock-on benefits for the wider economy.

Find out more: [www.lendingcrowd.com/borrower](http://www.lendingcrowd.com/borrower)

## Real benefits for the British economy

We lend to SMEs of all sizes and across all sectors, helping to increase the availability of finance and fill the funding gap experienced by businesses looking to borrow between £25,000 and £500,000.

## How it works

We assess your business for loan suitability. If our team of experts approve your application, they apply a credit rating from A+ to C+ and we place your loan on our auction site, which we call our Loan Market.

Investors then compete to finance your loan, selecting an interest rate within the range indicated by its credit rating. Loan auctions typically last one day. Market forces ensure the best rate of interest for every loan – the more investors who bid, the lower the rate.

Credit rating	Interest rate from
A+	5.95%
A	7.95%
B+	8.95%
B	10.35%
C+	12.25%

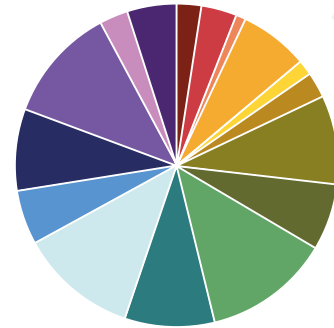
**Application to drawdown takes an average of 10 days.**



### Stuart Lunn, CEO and co-founder of LendingCrowd

*"Access to finance remains a challenge for many SMEs, but we offer a fast and flexible alternative to bank borrowing. LendingCrowd unites investors and borrowers to speed up the financing process and introduce companies to a new type of lender. We have more than 4,500 investors signed up to our platform and together we are keen to support the expansion plans of more home-grown success stories."*

## Our loan book by sector



# PEER-TO-PEER LENDING

## Our customer base

More than **310** loans to date

Average loan of **£90,000**

**46-month** average term

Lending rates from **5.95%**

Loans across **multiple sectors**



## Why peer-to-peer lending?

It's the new way to fund your business. LendingCrowd brings lenders and borrowers together, speeding up the financing process and introducing your business to a new type of lender. It's a modern and flexible alternative to bank borrowing, and it's faster too.

## How it's different

- Quick and easy to apply
- Fast approval process
- Application to drawdown takes an average of 10 days
- No early repayment charges
- Transparent arrangement fees
- Direct access to our credit experts
- Friendly, efficient and easy to navigate

## A rapidly growing sector

Research from the government-owned British Business Bank shows that the total value of peer-to-peer business lending across the UK rose by 51% to almost £1.8 billion in 2017.

# CLIENTS THAT THOUGHT OUTSIDE THE BANK

*'From start to finish the process took less than 14 days – the speed and level of customer service was a refreshing approach compared to conventional funding sources and the rates offered were competitive. I would have no hesitation in recommending LendingCrowd and will happily use them again in the future.'*

**Steven Maitles, director, First Choice Lighting**

*'LendingCrowd made a bespoke package for me that met all my needs. This is something you cannot get from a standard lending company. The service delivered was very professional, very efficient and personal to all my needs. I would not hesitate to recommend LendingCrowd to anyone requiring their services.'*

**Georgia Horsley, owner, Flint Holiday Home Management**

*'Not only have we been impressed with the speed and standards of customer service from LendingCrowd, it's also refreshing when you get such a personalised approach to understanding the requirements of your business and a feeling of working in partnership to help realise the best results.'*

**Matthew Gammell, director and co-founder, Summerhall Distillery**

*'The LendingCrowd team were excellent to deal with and showed great interest in what we were trying to achieve. They worked closely with us to create a solid pitch document in order to get our loan listed on their marketplace. They provided excellent customer service and I can't recommend them highly enough.'*

**Gordon Sayers, managing director, SortmyPC**



Image from LendingCrowd television advert

# APPLY FOR A BUSINESS LOAN

## Quick and hassle free

- It takes less than 30 minutes to complete our loan application
- Our experienced Credit Team aims to get back to you in 24 hours
- Investors then bid to meet your loan target – all loans are successfully funded
- You accept the loan terms and complete the paperwork
- The money could be in your account within two working days

An eligibility check takes just 60 seconds. You can apply in 30 minutes. We know you're busy, so we aim to make a decision within 24 hours. Once your loan is fully funded and the paperwork is completed, the money could be in your account within two working days.

Loan terms are from six months to five years. You make one repayment a month, made up of interest and capital. You can repay the outstanding balance in full at any time, with no early repayment fees or penalties.

## Is my business eligible?

- You'll have been trading for at least **two years**
- Your turnover will be at least **£100,000** a year

## How much can I borrow?

Limited company or a limited liability partnership - **£5,000 to £500,000**

Sole trader or partnership - **£25,001 to £500,000**

We'll consider a higher amount in some circumstances, so get in touch to find out how we can help.

Our low and transparent fees start from 2%, depending on the term, and you have the option to add them to your loan.

Loan term	Fee
6 to 18 months	2%
24 to 36 months	3%
48 to 60 months	4%

CHECK YOUR  
ELIGIBILITY IN

**60**  
SECONDS

# YOU'RE MORE THAN JUST A NUMBER

You'll have direct access to our credit team, so you'll always be able to speak to an expert and get the answers you need.

When you apply for a loan with LendingCrowd, you're not on your own. We'll support you throughout the application process and offer insights on what kind of arrangement would be best for your business.

We value relationships, we're efficient and easy to navigate.

Find out more: [www.lendingcrowd.com/borrower](http://www.lendingcrowd.com/borrower)



# ABOUT US

LendingCrowd launched in 2014. We provide a fast and flexible service connecting investors and borrowers, providing affordable loans to SMEs.

We'd love to help you finance your business growth, so check your eligibility in **60** seconds.

## IT'S TIME TO THINK OUTSIDE THE BANK

### GET IN TOUCH

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