

## Peer-to-peer Business Finance - UK - September 2018

Report Price: £995.00 | \$1343.55 | €1119.77

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“P2P lending platforms must continue to attract new funding sources and new borrowers. However, achieving both at the same time is not a formality – platforms may have a strong supply of funding available but lack ‘high-quality’ or suitable borrowers, or vice-versa. A slowdown in either of these will affect the industry’s growth potential.”

– Lewis Cone, B2B Analyst

This report looks at the following areas:

- FCA review calls for greater transparency
- The rising number of SME funding aggregators has been criticised

Peer-to-peer (P2P) business finance involves providing funds to businesses via individuals, other businesses and institutions through online platforms. They provide an alternative to bank finance and can offer a different funding product with significantly shorter decision times.

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### DID YOU KNOW?

This report is part of a series of reports, produced to provide you with a more holistic view of this market

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Market lending reaches all-time high in 2018  
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Business lending to rise by 75% to 2023

Figure 8: P2P business lending forecast, 2019-23, by market value, (£ million)

Platforms must attract 'high quality' borrowers and diversify to continue growth

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Open Banking initiative should drive product and service innovation

Lack of suitable SME finance offers significant opportunities

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The Small Business, Enterprise and Employment Act

The Financial Services and Markets Act 2000 (Carrying on Regulated Activities by Way of Business) Order 2001

P2PFA Industry Standards

## Companies and Brands – What You Need to Know

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Some lenders have scrapped manual lending in favour of automated lending

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Institutional funding on the rise in the sector...

...with IFISAs also providing a funding boost

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Some lenders have scrapped manual lending in favour of automated lending

Lenders seek to specialise in certain product areas

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### ArchOver

Recent company activity

### Financial information

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Recent company activity

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Trade associations

Association of Short Term Lenders

Financial Intermediary & Broker Association (FIBA)

National Association of Commercial Finance Brokers

Peer-2-Peer Finance Association (P2PFA)

Trade magazines

Bridging & Commercial

Business Matters

Commercial Reporter

Loans Insider

Peer2Peer Finance News

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Financial Services Expo London 2018

NACFB Commercial Finance Expo 2019

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