



Bringing Businesses and Lenders Together



Crowdfunding really makes your money work. It's a smart, modern way for businesses to get the capital they need, and for lenders to get a great rate of interest. Businesses make loan requests through our site - lenders then offer to lend.

It's person-to-person (P2P) business lending.

Why borrow with Money&Co.?

- Quick and simple application process - get an initial answer in 72 hours
- Get a competitive interest rate - cut out the middleman
- Simple documentation

Borrowers need to have:



Three years' filed accounts



Minimum turnover of £100,000



Profitability in the last full financial year



Good cash generation



UK limited company or LLP status

Money&Co. Loans


Money&Co. offers senior debt, meaning that debt will need to be secured by a first-ranking debenture over the borrower's assets.


We will consider providing debt if there is an existing mortgage or if the company uses invoice financing.


Key loan criteria:


- We can lend between £50,000 and £3 million, and more in exceptional circumstances
- Loan length of 1-5 years
- Arrangement fees of 3.5%
- Indicative rates are 7% for A+ loans to 11% for C+ loans


The Process


 Businesses apply for loans from Money&Co. It's quick to fill in the simple application form.


 Every business making an application will be required to pay a fee of £50.


 We check each business's finances. If we approve the application, we'll give the business a credit rating (A+, A, B+, B or C+). A+ denotes the lowest risk. The lower your risk, the lower your interest rate is likely to be.


 Businesses choose when to start their auctions. Auctions can last for 5-28 days.

 In the auction, lenders decide which businesses they want to lend to and at what interest rate. The minimum they can lend is £10.

 If a loan reaches 100% funding, further bids will knock out higher interest rates, lowering the overall cost of the loan.

 When the auction closes, the borrower decides whether to accept the offer. There's an arrangement fee of 3.5%.

 We aim to transfer the money within a week of closing the auction (can be longer if property is involved).

 Each business pays the average interest rate and makes a single loan payment each month. We split this repayment between all the lenders.



For further information please get in touch:

phone +44 (0)20 3143 4000

email credit@moneyandco.com

web www.moneyandco.com