



Bringing **Lenders** and Businesses Together

The Money&Co. Portfolio Service

[www.moneyandco.com](http://www.moneyandco.com)



Money&Co. is a peer-to-peer (P2P) business lending platform which brings together lenders looking to earn an attractive return on their cash with companies keen to borrow money without the expense and hassle of using a bank.

Companies make loan requests through our site and lenders bid for the loan and the income it generates. Lenders can participate in auctions and also buy and sell existing loans in our marketplace.

Money&Co. was launched in April 2014. Our CEO is the well-known fund manager Nicola Horlick, who has over 30 years' investment management experience.

## *The Money&Co. Portfolio Service*

We launched the Money&Co. Portfolio Service to provide individuals, limited companies and LLPs with a non-discretionary managed account.

We create a portfolio for each participant in the Portfolio Service, according to the client's specific requirements. We then manage the associated cash flows according to criteria set by the participant. In addition to our current auctions, we provide access to our existing loans through our secondary market to allow appropriate diversification and rapid deployment. The minimum subscription is £100,000.

The Money&Co. Portfolio Service targets a gross interest rate of around 8% per annum and our management fee is 1% per annum so the expected return is likely to be around 7% per annum after fees. Capital is at risk and we suggest allowing around 1% per annum for potential bad debts.

## *The Money&Co. Credit Proposition*

Money&Co. provides senior debt to good quality SMEs. Our borrowers are companies who would traditionally have received bank finance. All companies must be profitable and have at least 3 years' filed accounts.

Money&Co.'s experienced credit team carefully vets each company. Loan applications are subjected to a rigorous financial stress test using a proprietary credit analysis system and there is a robust Credit Committee. Money&Co. then attributes a credit rating to each company approved for a loan. These ratings range from A+ to C+ and provide a guide to the interest rate on the loan, from around 7% for A+ companies to around 11% for C+ companies.

Our loans range from £100,000 to £3 million or more. The loans are fully amortising and range from 1 to 5 years. Companies make monthly repayments, which include part repayment of capital and part of interest. We always have a first-ranking debenture over the assets of the company, which provides our lenders with security in the event of a default. We also have some interest-only loans.

If a bad debt arises, we will pass the loan to a debt recovery specialist. If no money is recovered, the loan will be written off and lenders will lose their money.



We would be delighted to discuss your portfolio requirements. Please contact Jason O'Brien on +44 (0)20 3143 4000 or at [support@moneyandco.com](mailto:support@moneyandco.com). You can also visit our website, [www.moneyandco.com](http://www.moneyandco.com) for news and details of our current loans.

If you lend through Money&Co., your capital will be at risk. The value of investments may go down and you could lose all or part of your investment. Private company investments are not listed on any market and this means that you may not be able to sell them when you want to do so. Money&Co. does not provide investment, tax or legal advice. If you are unsure about the suitability of an investment, you should speak to a financial adviser. Any investment made through Money&Co. by you as a Lender will not be covered by the Financial Services Compensation Scheme.



For further information please get in touch:

phone +44 (0)20 3143 4000  
email [support@moneyandco.com](mailto:support@moneyandco.com)  
web [www.moneyandco.com](http://www.moneyandco.com)