



MONEYBOAT.CO.UK

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Problem

→ UK consumers need quick access to finance when faced with an unplanned expense or a temporary financial shortfall.

Failing on speed and agility, **High Street Banks lack the know-how and infrastructure** to provide a swift origination service, especially if the application is considered subprime or running on a thin credit file.

Solution

Moneyboat.co.uk

Short term consumer loans from
£200 - £1,500

- ✓ Authorised & regulated by the Financial Conduct Authority
- ✓ Fully automated, online lending platform
- ✓ Customer portal & full online support
- ✓ Bespoke loan management system
- ✓ Machine driven scoring model
- ✓ 15 minute funding
- ✓ CIFAS fraud prevention



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Moneyboat is on target to reach an annual lend of €60 million by December 2024

- ✓ Trading for over 9 years
- ✓ Originated over 400,000 loans to date
- ✓ Generated over €200 million in lending
- ✓ Recognised as the UK's Responsible Lender of the Year
- ✓ Transparent and compliant with all FCA regulations
- ✓ 76 members of staff in 3 international offices
- ✓ Referred to by over 15 nationwide partners and brokers

CREDIT
AWARDS

Responsible Lender
of the Year
2021-2022

Excellent



Based on 12,703 reviews



Traction



Achieved a **loan book of £1m** within two years of trading with no institutional funding



We have grown over **50% YoY** consistently since our inception



Secured over **£18m** of private finance



Created the UK's first **Machine driven scoring model** implemented in April 2019



Developed in-house **risk policies**, lending processes and **bespoke technology**



Fully automated lending platform



Risk based acquisition model



Exceeded revenue targets year on year



Cost per acquisition on new lending stands **below 20%**



Return customer rate of **55%**



Market & Opportunity

According to the FCA, every year:

5.4 million loans are issued to consumers

→ **£1.3 billion** is borrowed by consumers

Over **£2 billion** is
returned in repayments

With many of the big players exiting the market, there is now a huge gap of opportunity to serve individuals who are looking for short term loans and cannot currently access them.

This highlights the need for innovation in the UK short term lending industry that can fulfil both the demand of the customers and those of the Financial Conduct Authority.



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Moneyboat.co.uk is a UK short term Direct Lender founded in 2014 with a vision to make a mark as a company that stands true to the values of transparency, affordability, and quality service. We know the value of flexibility, creativity, and innovation in today's fintech space, and strive to provide our customers with a positive, uncomplicated, and fair experience.

Moneyboat.co.uk is a trading name of Evergreen Finance London Limited, a limited company registered in England and Wales with registered number 07669210. Our registered office is at 5 Broadbent Close, Highgate, London, N6 5JW. We are authorised and regulated by The Financial Conduct Authority, Register Number 674154.