



Giles Andrews
Financial Services Club

October 12th 2010

What it says on the tin



ZOPA ITALY ZOPA JAPAN ZOPA UK ZOPA USA

Search help GO SIGN IN

zopa
borrow at Zopa

Lend money
getting a return


Listings
a new way for money

About Zopa
who we are

Community
meet some members


My Zopa
access your account

I want a nice low cost loan with no sneaky fees.



▶ YES PLEASE

I want to earn a better return on my spare cash.



▶ YES PLEASE

Already a Zopa member? **▶ SIGN IN**

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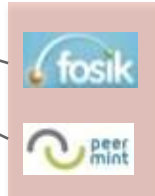
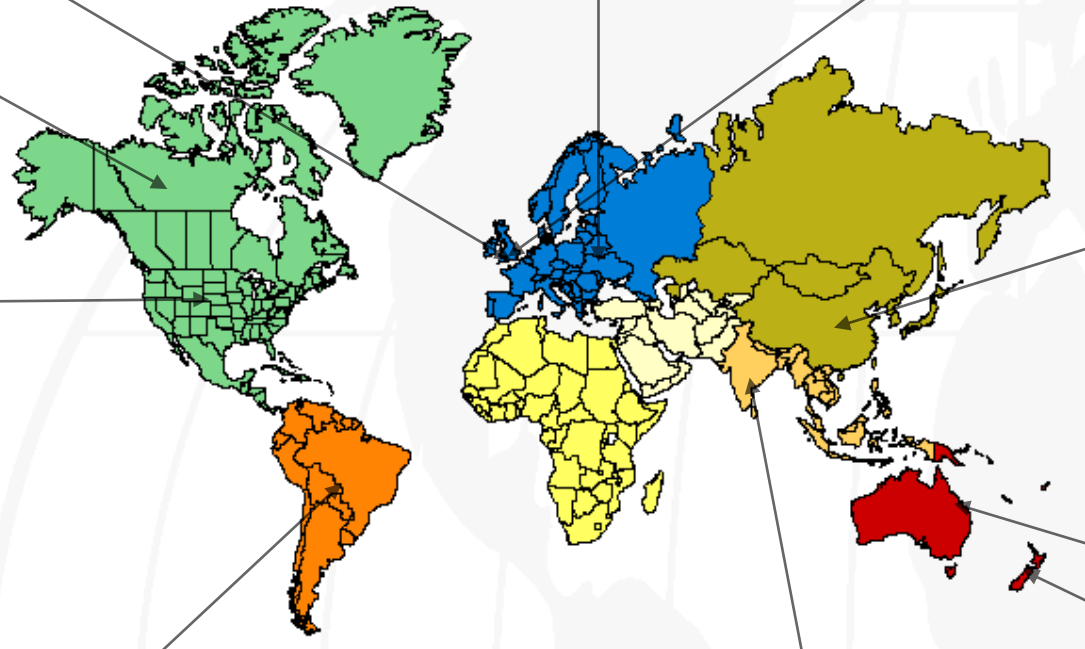
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The company registration number of Zopa Ltd. is 05197592, and its registered office is 2nd Floor, Julia House, 40 - 44 Newman Street, London W1T 1QD

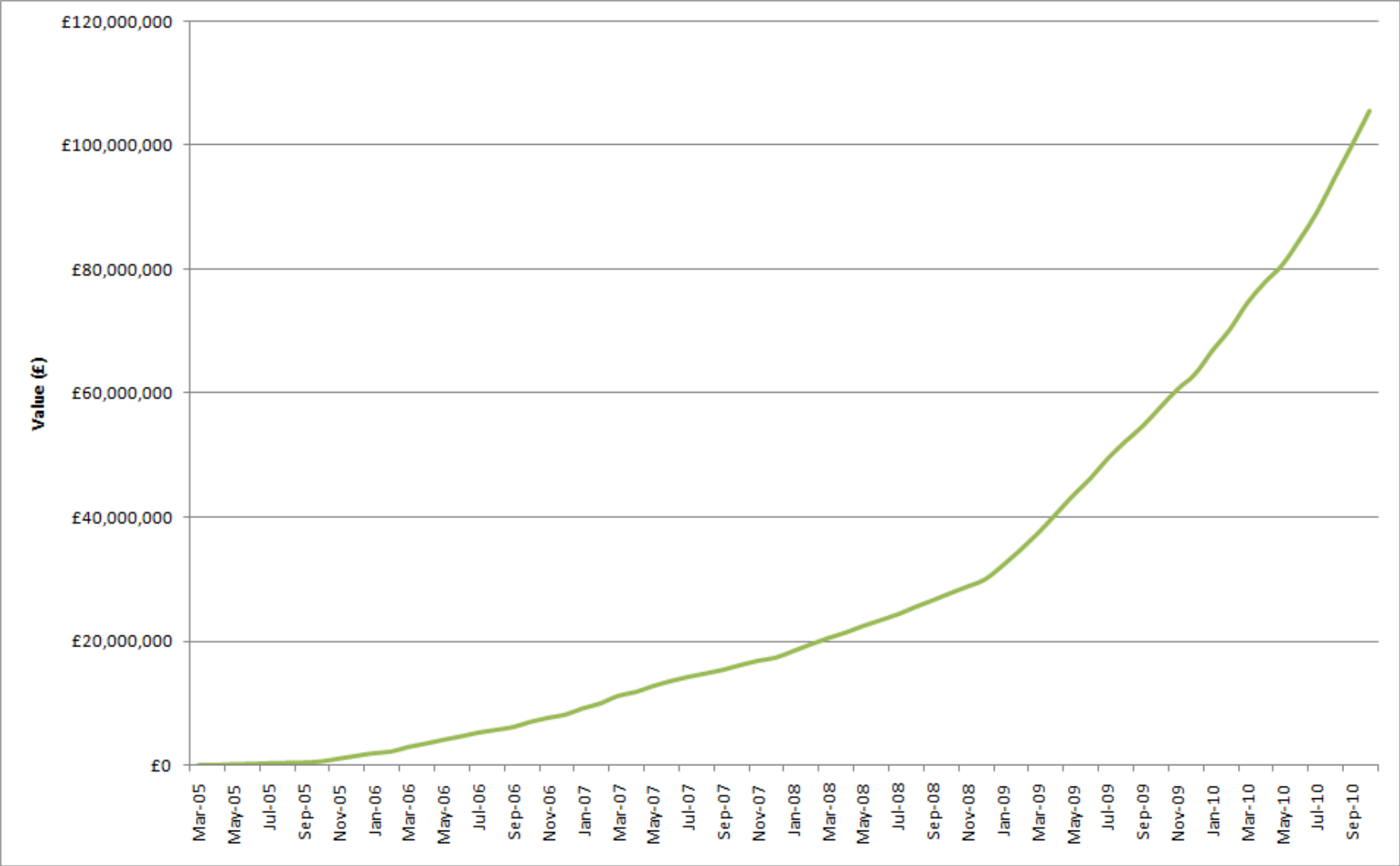
Telephone: 0207 580 6060

Social Finance is already global

Expect proliferation, niches developing, consolidation



Cumulative lent to end Oct 2010







Lynnit

Posted on September 30th, 2007 at 5:55 pm

I've worked in the banking industry for over 20 years, have dealt in loans, swaps, commercial paper, futures, options and derivatives to name but a few. At the end of the day its the same money being passed around, however its packaged - there's always a winner and loser (usually the customer). I have great faith in Zopa (even more so than a Bank) because my money is spread between 800 borrowers so even if 30% of them lose their jobs - I should still get my money back, I would not have that same faith in a Bank because they take much bigger risks and have made commitments on money that they dont own, unlike Zopa who only lend out what comes in.

Social Lending is one of those big changes that happen once in a generation, an opportunity not to be missed - and its only just begun. Here's to the future. Cheers!

Community, transparency and ethicality key for value and trust



Openness is highly valued

“No other financial site that I have visited has the guts to run a discussion board and take it on the chin.

Users feel valued and committed

“That makes me feel like I am part of a community and seems to trigger a sense of belonging. With belonging comes pride and passion.

Users become champions of Zopa

“When I tell my friends about Zopa I feel hurt by any negative comments they make as though the site was my own, and for that reason it gets me all wound up when I see even the tiniest glitches on the site.”

Mosshill, Zopa lender



Forum	Topics	Replies	Last Post Info
Lending Discussion about lending at Zopa	2,424	34,349	2 Today, 08:02 AM By: [User Name]
Discussion Discussion about borrowing at Zopa	608	5,179	21 Sep 18 2010, 05:08 PM By: [User Name]
Help/Forum Help/Forum - Borrowed, Overdue, TROVING	751	3,660	21 Sep 18 2010, 05:02 PM By: [User Name]
Community Asked Questions Got a question? Ask a topic in here first and see if it's been answered already. (Moderated)	38	18	21 Aug 14 2010, 08:02 PM By: [User Name]