



Giles Andrews, CEO and co-founder

Financial Services Club, 10th April 2014



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Lent on Zopa: **£509,639,020**

Get a loan
borrow at Zopa

Grow your savings
lend money

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who we are

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meet some members

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access your account

Get low rate loans & better returns on your savings

What is your loan for?

Choose purpose

Get a loan

- ✓ High interest, solid returns
- ✓ Your money is safeguarded
- ✓ Monthly income

Grow your savings

Zopa is the UK's leading peer-to-peer lending service. We have lent £509 million and helped both borrowers and savers get better interest rates. We've repeatedly been voted the most trusted and best loan provider by our customers.

Whether you're upgrading your car or growing your savings Zopa can help you get the best rates.

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Bond issued by the Dutch East India Company, 1623



WY onderschreven Reecken-meesters vande Camere der Oost-Indische Compagnie binnen Middelburgh, Bekennen midts desen gheaccordeert te hebben, ende by den Ontfangers der voorschreven Compagnie ontfanghen te wesen, vanden Eerfamen *Jacop van der Burgh* de Somme van *Nidderbmittegoudt* Welke voorschreven somme van *Nidderbmittegoudt* metten Interesse van dien jegens *St. Catharina* ten hond. Int Jaer gherekent, wy aen voorn. *Jacop van der Burgh* ofte den Thoonder deses, doorditto Ontfangers wederomme belooven te betalen over *sechden* Maenden naer date deses. Sonder argh ofte liit. Actum in Middelburgh den *auwtedaghen 7. Novembri* *1623*

2400

J. van der Burgh
Commissaris

Something more than economic value



Ford : Mustang - eBay (item 140521851587 end time Mar-16-11 10:37:57 PDT) - Windows Internet Explorer

http://cgi.ebay.com/ebaymotors/1967-FORD-MUSTANG-FASTBACK-COUP-1-OFF-CUSTOM-TX-/140521851587?pt=US_Cars_Trucks&hash=item20b7

when did bo

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Back to Search Results | Listed in category: eBay Motors > Cars & Trucks > Ford > Mustang Add to Watch list

1967 Ford Mustang FASTBACK COU

1967 FORD MUSTANG FASTBACK COUPE 1 OFF CUSTOM TX [Research 1967 Ford Mustang](#)



Enlarge

Item Location: CARROLLTON, Texas, United States

Time left: **23h 7m 52s** (Mar 16, 2011 10:37:57 PDT)

Bid history: [39 bids](#)

Current bid: **US \$72,100.00**
Reserve not met

Your maximum bid: US \$ [Place bid](#)
(Enter US \$72,200.00 or more)

[Add to Watch list](#)

[Get low monthly payments](#)

Payment: Deposit of US \$500.00 within 48 hours of auction close. Full payment required within 7 days of auction close.

Shipping: Buyer responsible for vehicle pick-up or shipping. [Vehicle shipping quote is available.](#)

Coverage: This vehicle is eligible for up to \$50,000 in Vehicle Purchase Protection. [Restrictions Apply.](#) (Not eligible for eBay Buyer Protection)

Seller info

Top-rated seller
[motorcarsdallas](#) (389) [me](#)
100% Positive feedback
[Ask a question](#)
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[See other items](#)
Visit store: [Motorcars of Dallas Texas](#)

Other item info

Item number: 140521851587
Item condition: Used
Sells to: Worldwide

Share: [e](#) [f](#) [t](#) | [Print](#) | [Report item](#)

Description [FREE History Report](#) [Shipping](#) [Payment](#)

Seller assumes all responsibility for this listing.

Last updated on 03:10:42 PM PDT, Mar 14, 2011 [View all revisions](#)

1967 Ford Mustang FASTBACK COU

VIN: 7T09A189402 | [See the full History Report](#)

Done

Internet | Protected Mode: Off

100%

18:30

Ford : Mustang - eBay... Inbox - Microsoft O... Guardian 2011.03.16 Guardian 2011.03.16...

Innovation?



“...the most important financial innovation that I have seen the past 20 years is the automatic teller machine...”

- Paul Volcker, former Chairman of the US Federal Reserve, to the Wall Street Journal, 8th December 2009



MarketingWeek

October 16 2006 - £3.95

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ED STAVES O

IN GOD WE TRUST

...But in banks we don't

Putting sparks into Marks & Spencer Energy to sell gas and electricity

Bart gets the best Domino's Pizza drops ten-year Simpsons deal

Guns N' Roses hunts agency to launch first album since 1993





The parable of the “universal” car dealership



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Performance EXHAUST

- High Quality Stainless Steel Exhaust
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Kwik Fit

PIRELLI MICHELIN DUNLOP MARANGONI

serviced and MOT'd there too. I have to say the staff are brilliant and I will never go anywhere else now! I tell everyone about the good service we have received and I look forward to many more visits."

Friday 11th March 2011

"After so many years as a customer, I am still impressed by the quality of service at Hamilton Kwik Fit. On behalf of my friends and myself, a BIG thank you to all staff."

Thursday 10th March 2011

"I visited your Fishponds Road branch for a new tyre and was so pleased with the service I received. The manager was extremely helpful and friendly, a credit to the company. The service was

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only **£49**
or £25 when booked with a service

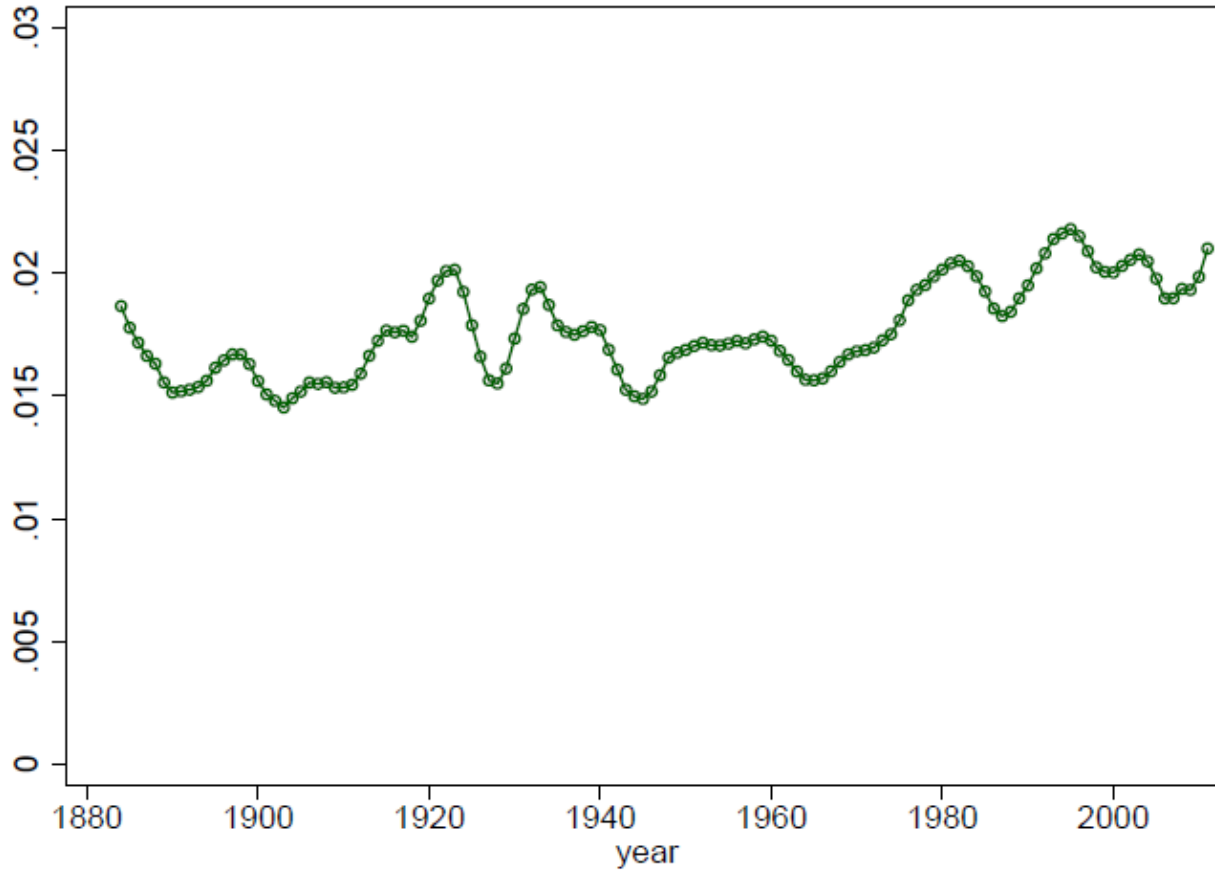
Book a FREE Exhaust Inspection
and get **15% Off**
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And the “universal bank”?



Finance in the Long Run

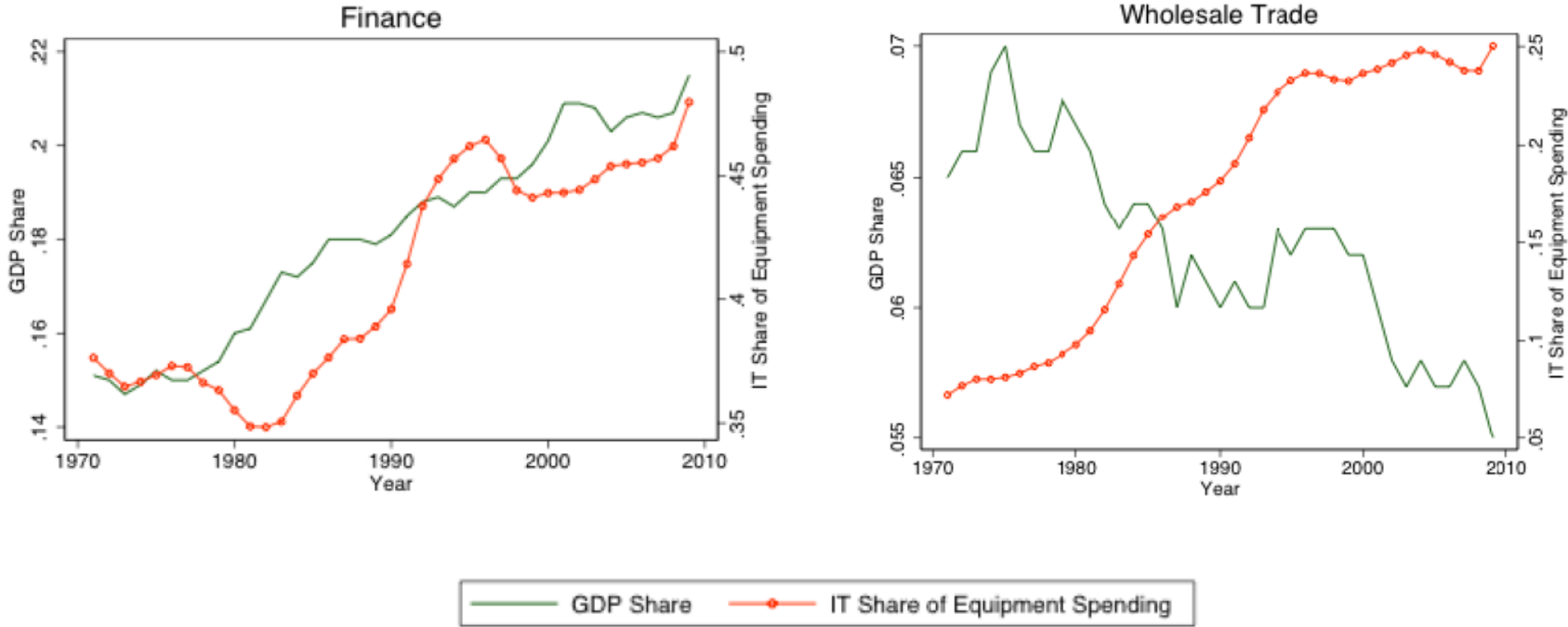
Unit Cost of Financial Intermediation



Source: Philippon (2012).

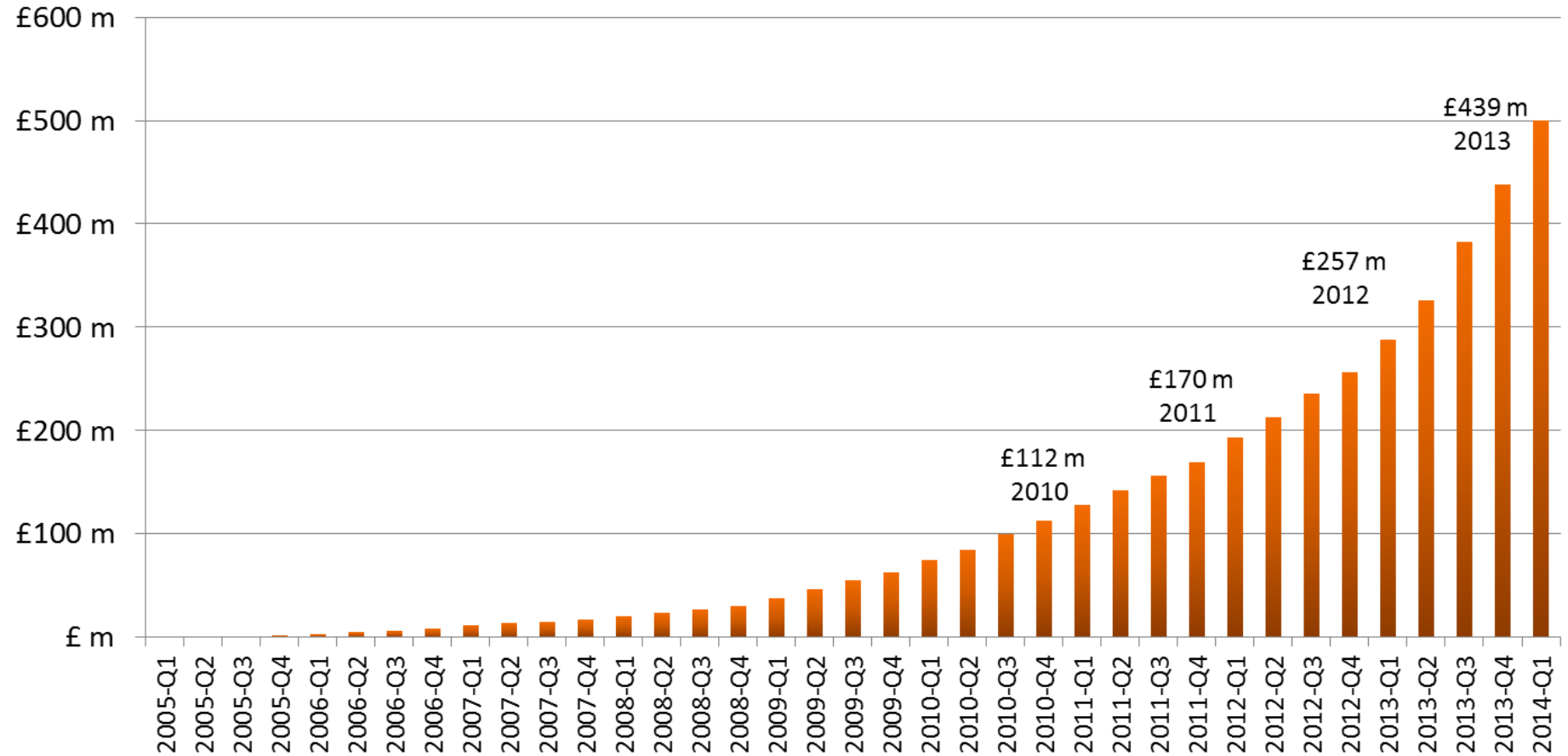
Notes: Total intermediation costs divided by quality-adjusted composite measure of financial intermediation output..

IT and GDP share in finance and wholesale trade

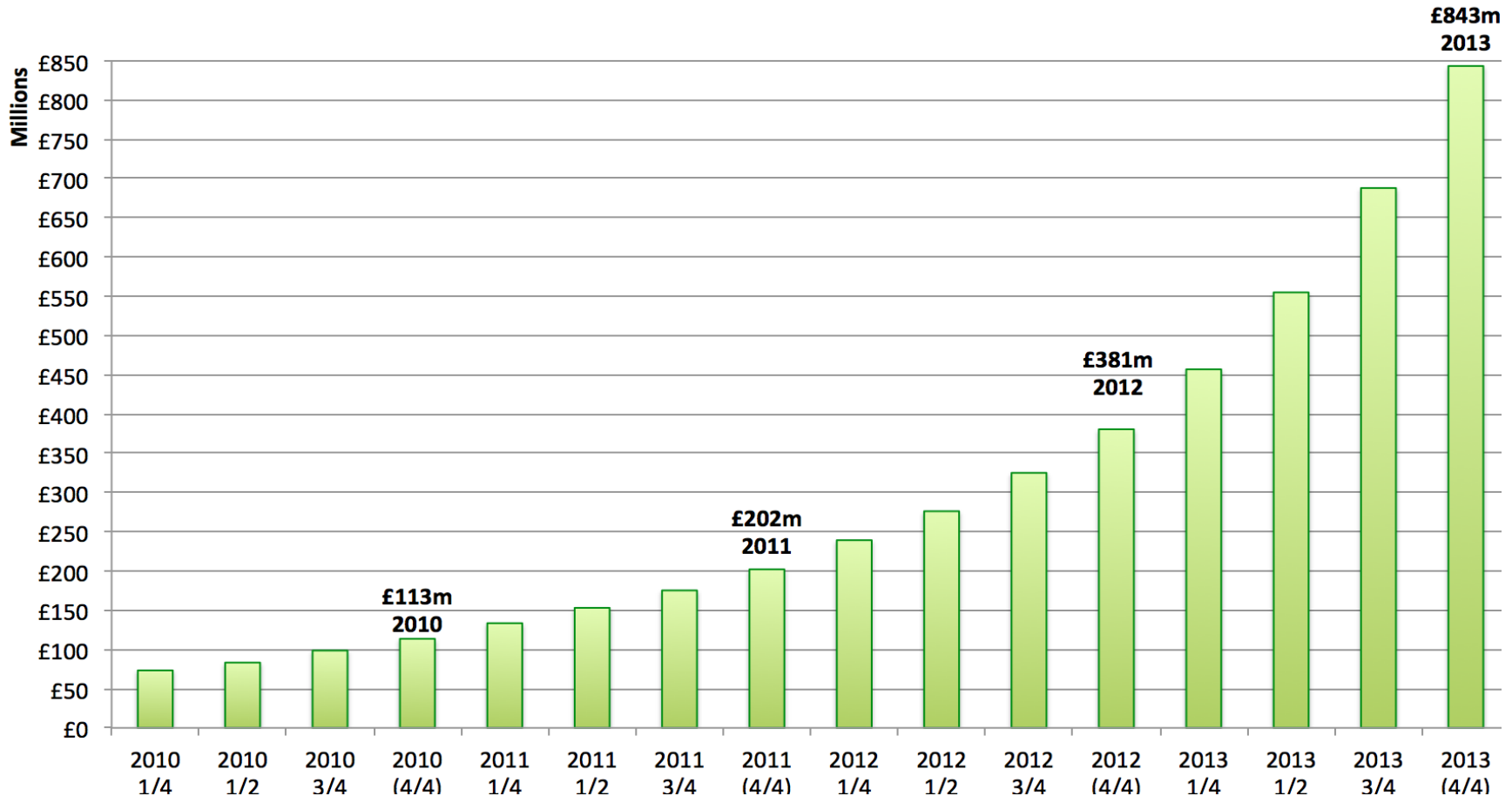


Source: Philippon (2012).

So where are we now: lent to end March 2014



P2P cumulative lending data to end 2013



FCA announce new crowdfunding and lend-to-save regulation - but what do changes mean for savers and investors?

By AMY ANDREW

The
Economist

Peer-to-peer lending

Banking without banks

By offering both borrowers and lenders a better deal, websites that put the two together are challenging retail banks

Mar 1st 2014 | From the print edition



Satoshi Kambayashi

FINANCIAL TIMES

Budget 2014: Peer-to-peer lending allowed for Isas



How new Peer-to-Peer ISAs could double your returns



By Brian Milligan
Personal Finance Reporter, BBC News

The Telegraph

Budget 2014: peer-to-peer to be included in Isas

Returns from peer-to-peer websites are to be sheltered from the taxman

The Telegraph



Budget 2014: ISA savings limit raised to £15,000

Play video



London
**Evening
Standard**

Peer-to-peer lender Zopa raises £15m to spread the word

P2P group Zopa secures £15m investment from Arrowgrass Capital



P2P Lending Pioneer Zopa Closes \$25m From Hedge Fund For UK Expansion

£500,000,000

£200m
total lent
in the last year

0.17%
default rate
over past 3 years



total interest ever
returned to savers



£10m
in the last year

£5,500
average lent

active
borrowers
80,000

£1.3m
highest
amount lent
by one individual

active
savers
52,000

£3m
Safeguard fund

savers' average age



borrowers' average age

All figures taken from Zopa database from 2005 - present

Thank You.

