

Peer2peer lending global facts and figures 2014

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Abstracts

Within crowd funding, equity and reward models tend to overshadow debt models, better known as peer-to-peer lending, but it is equally important to small businesses, individuals and financial markets around the world.

By 2016 the peer-to-peer market will be worth £5 billion in the UK, £ 20 billion in the USA and a global worth of £ 40 billion. Over the next decade the peer-to-peer industry will grow rapidly and reach \$1 trillion (£0.59 trillion) globally according to US-based venture capital firm Foundation Capital. It could grow to \$1 trillion by 2025.

The legal position of peer to peer lending is not clear in many countries and while some countries seek to legalise and encourage it, regulators in some places have tried to kill it, even though it may be legal. Peer to peer lending is an increasingly popular way of financing projects, business ideas, and personal loans through small contributions from a large number of individuals.

There are hundreds of platforms and several have gone multi-country. By 2020 it will be common for businesses and individual to connect with lenders via peer-to-peer websites and market wide platforms. It allows for the lending of money while bypassing traditional banks. Returns are financial, but investors also have the benefit of having contributed to the success of an idea they believe in.

This report offers an overview on market size, potential, types of loans, how it works, benefits, problems, background, and future. Each of the 59 country profiles includes regulators, regulations, upcoming changes to regulations, first platform, other platforms, and failed platforms. Author of "Peer2peer lending global facts and figures 2014 " Ian Youngman comments- " Peer to peer lending gets much media coverage but this is usually from a simplistic consumer view. What is missed is how important it is becoming to small businesses and professional investors." Ian Youngman is a writer and



researcher specialising in financial services. He writes regularly for a variety of magazines, newsletters, and on-line services. He publishes a range of market reports.



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