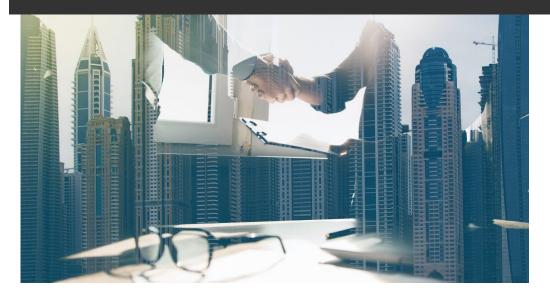
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JANUARY
13
2021

Investor value at Kuflink increases

CONTRIBUTOR | FEATURES JOINT VENTURES AND PROMOTED CONTENT INVESTORS KUFLINK NARINDER KHATTOARE

Kuflink's P2P platform has just passed the £100m mark as new investment levels continue to accelerate.

Here we are in the middle of a pandemic, which like other economically threatening events would normally lead to people choosing to leave money in 'safe' deposit



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accounts. So why are we experiencing a surge in interest?

The main reason is not too hard to find with deposit account interest rates for savers being cut to the bone and the growing likelihood of negative interest rates becoming a reality. The increase in our volumes might also be linked to the shortage of alternatives for investors who have seen the value of their investments effectively treading water. While there might have been reluctance to consider P2P in the recent past, clearly investors have weighed up the risk vs reward sums and concluded that a platform like Kuflink's offers sensible returns where the risk to capital is minimised.

This is the strongest indication yet that the pandemic has not scared off individual investors looking for sensible returns. As most of the larger P2P providers have turned away from catering to individual investors, our proposition is proving to be very attractive to those who understand the step up in risk in exchange for a consistently higher return than they are getting from standard bank or building society deposit accounts. Kuflink has proved that it can produce decent returns for private investors with minimum risk because of its knowledge and understanding of the property market.

I am particularly pleased to say to advisers with customers looking for bridging or development finance that, because of the growing investment through our platform, our ability to fund more short-term loans is considerably enhanced. Our underwriting standards, which ensure that we only accept fully viable projects and assess the underlying property as security with full rigour, have allowed us to say that we are proud that we have never lost a penny of investor capital.

While we are in another lockdown, we start 2021 with a much needed boost provided by the Covid vaccines which are now being rolled out. As more of us are vaccinated and the lockdown is cancelled, a return to normality does not seem so far away. The pent-up demand for property purchase and development will lead to further growth and therefore further opportunities for investors to invest in sensible, sustainable P2P platforms such as ours.

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