



Search

SEPTEMBER
29
2021

Which platforms can beat a 4pc rate of inflation?

KATHRYN GAW | INDUSTRY NEWS NEWS | ANDREW BAILEY INFLATION

Earlier this week Andrew Bailey, governor of the Bank of England warned that inflation was headed towards four per cent.

Meanwhile, new research from Hargreaves Lansdown has found that the average easy access rate hit a record low of 0.09 per cent in August, and the average on new fixed accounts stuck at their historic low of 0.29 per cent.

Last month, Brits held more than £9bn in low-yielding savings accounts. And as inflation creeps up, plenty of these savers will be looking for ways to earn a return on their money.

POPULAR P

The 2021 Peer2Peer Finance Power 50

There are plenty of peer-to-peer lending platforms targeting rates of four per cent and more, meaning that investors can protect their money from being eroded by the rising cost of living. By investing via an Innovative Finance ISA (IFISA), these investors can also earn tax-free returns on up to £20,000 of investments every year.

So what platforms are currently targeting rates of four per cent or more?

Read more: [Every P2P personal loan platform that's open right now](#)

Ablrate

Ablrate invests in asset-backed loans and bridging loans, with target returns ranging from nine per cent to 15 per cent per annum.

Abundance Investment

Abundance investors can choose from a range of bonds investing in green and socially-conscious projects across the UK. Target returns vary from bond to bond, but typically range from three per cent to 10 per cent.

ArchOver

Business lender ArchOver has delivered an average return of 8.45 per cent to investors over the past 12 months. In both 2020 and 2019, the platform returned an average of nine per cent to its lenders.

Assetz Capital

Assetz offers three different accounts to its investors, including a quick access account, a 30-day access account and a 90-day access account. The 90-day account currently offers 4.1 per cent per annum.

Blend Network

Property lender Blend targets returns of between eight per cent and 12 per cent per annum, secured against property.

CapitalRise

The prime central London property lender is currently advertising target rates of between seven and 12 per cent, per annum.

Crowd2Fund

Business lender Crowd2Fund advertises potential rates of between six and 15 per cent before fees and bad debt, by investing in British businesses.

Crowd for Angels

Crowdfunding platform Crowd for Angels offers individual loans, with varying rates of return. The platform is currently advertising target returns of seven per cent.

CrowdProperty

[RateSetter's head of legal Bank as...](#)

[Goldman Sachs continues Europe's P2P...](#)

[Which platforms can beat inflation?](#)

[Additional P2P regulation](#)

[The House Crowd adminis predicted to cost...](#)

Property lender CrowdProperty has seen no losses to date and targets investor returns of up to eight per cent per year, backed by first charge security against property.

Crowdstacker

Crowdstacker's loans are priced individually, with target returns as high as 12 per cent, secured against assets.

Downing Crowd

To date, Downing's bonds have delivered an average annual return of 5.28 per cent, with zero per cent bad debt. However, some of its property development loans have a target return of 10 per cent or more.

EasyMoney

EasyMoney's property-backed loans offer anywhere between 3.08 per cent and eight per cent per annum, depending on the quality of the loan being offered.

Folk2Folk

Folk2Folk's retail and institutional investors can earn up to 6.5 per cent per annum by investing in rural properties and businesses.

Fund Ourselves

Specialising in short and medium-term consumer loans, Fund Ourselves targets returns of up to 15 per cent for its investors.

Invest and Fund

The residential and bridging lender targets approximately 6.5 per cent per annum for its investors, with zero per cent bad loans to date.

JustUs

JustUs' property-backed loans are priced on a case-by-case basis, but currently-listed loans are being advertised with target yields of between 6.5 per cent and nine per cent.

Kuflink

Kuflink targets up to 7.2 per cent for its investors, by investing in secured property loans. The platform often offers cashback deals which can further boost the total value of investor returns.

LandlordInvest

LandlordInvest specialises in residential buy-to-let and bridging loans, and advertises target returns of between five and 12 per cent to lenders.

Leap Lending

Leap Lending offers investors up to five per cent by investing in consumer loans.

Lending Works

Up to 4.5 per cent per annum is projected for investors in Lending Works' personal loans.

Lendwise

The only P2P platform specialising in education finance, Lendwise enables investors to earn average returns of up to nine per cent on a diversified portfolio of loans.

Money&Co

Money&Co's IFISA targets seven per cent per annum by investing in legal loans, music loans, and other business loans.

Proplend

During 2020, property lender Proplend returned an average of 7.26 per cent to investors. Currently, it is offering loans with target returns ranging from 6.85 per cent to 11.35 per cent.

Rebuildingsociety

Rebuildingsociety's average net returns are 8.6 per cent, but it has been known to list loans with target returns of up to 15 per cent.

Relendex

Specialising in commercial real estate, Relendex offers rates of up to 11 per cent on its loans.

Unbolted

Unbolted offers loans secured against luxury assets. Investors can earn up to 10 per cent per annum.

Zopa

The world's first P2P platform is still offering inflation-beating returns, with rates of between two per cent and 5.3 per cent, depending on the amount of risk that the lender is willing to take on.

Read more: [Business lenders air concerns about furlough end](#)

Read more: [SMEs made the largest loan repayment in August](#)

The House Crowd administration predicted to cost over £800,000

Auxmoney embarks on €250m 'social bond' securitisation deal

RELATED POSTS



Over a third of SMEs are worried about repaying Covid support



Investors keen on sustainable finance but do not trust current providers



Charlotte Crosswell to replace open banking boss after bullying allegations

- Home
- Contact
- About
- Team
- Advertising
- Subscribe
- Privacy
- T&Cs
- Disclaimer

FOLLOW US ON SOCIAL MEDIA



© Peer2Peer Finance News
2020

• Additional design by 

