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Partnerships, product launches and IPOs: Kuflink enters scale-up mode

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Peer-to-peer property lending platform Kuflink is in scale-up mode, with new product launches on the horizon, soft partnerships planned with proptech firms, and the possibility of an initial public offering (IPO) in the future.

According to Hari Ramamurthy (pictured), chief technology officer at Kuflink, this is all part of the platform's plan to grow in a robust and flexible way while continuing to make it secure for its investor community.

"We would like to make our investment products much more investor centric," says Ramamurthy. "Any new technology offering will be used to power our products and it will allow us to understand our investors' preferences much better, which will allow us to actually provide better deals on the platform. So we are looking at a few new offerings on the platform itself."

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Some of these new offerings have already been revealed. Last month, Kuflink released an Innovative Finance ISA (IFISA) wallet to separate lenders' ISA allowance for the current and previous tax years and allow them to invest directly into ISA-eligible deals.

Read more: [Kuflink releases ISA wallet](#)

“What this means for investors is that they can take advantage of this wallet to ensure their money works harder for them,” Ramamurthy adds. “They get that little bit extra in terms of ability to reinvest their interest while not tampering with their ISA allowance for the year.

“With regards to the previous investments in previous tax years, that remains within a wallet itself, so that keeps on making money for you as long as the money stays within that wallet.”

Ramamurthy adds that [Kuflink would like to start offering self-invested personal pension \(SIPP\) products](#) sometime next year with a similar structure. An insurance proposition may follow, depending on investor demand.

“We are also looking to integrate with other services to ensure that the technology we provide is robust and scalable,” says Ramamurthy.

“What that means is that we are looking to partner with the sorts of technology products which are pretty new to the industry, but at the same time, they have really taken off with regards to what their services provide to us. These include infrastructure services, and services that help us understand our customers' behaviour much better in terms of what their preferences are.”

Kuflink is currently in talks with a few proptech companies about creating a “soft partnership”. In the future, the platform may also seek to partner with insurtech companies, adds Ramamurthy.

Over the coming months, Kuflink is expanding its sales team, and may make some new senior appointments to its tech division. In terms of an IPO, Ramamurthy says that “we are not thinking that far ahead” but adds that “it's something that we would love to work towards.”

For now, the platform is focused on making its product offering the best in the industry and growing its business in the property lending space.

“Kuflink is in a very exciting period right now,” says Ramamurthy.

“We have been through the pandemic, and from that, have learnt a lot of lessons. We have come out of it with flying colours, we were able to streamline many of our processes and our software has been an integral part of that.

“We're constantly listening to our investors and we will be offering more products and more services on the platform in the future.”

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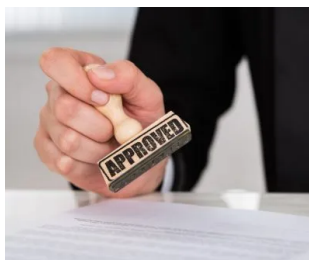
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