

SME P2P Lending Landscape

Invoice Finance

Advance on receivables

Key Players:

Fundbox

BlueVine

MarketInvoice

30-90 days, 1-3% fee

Term Loans

Fixed amount, fixed term

Key Players:

Funding Circle

OnDeck

Kabbage

6-60 months, 10-30% APR

Revenue-Based

Repay as % of revenue

Key Players:

Clearco

Pipe

Capchase

Variable, 6-18% fee

SME Online Lending Market:

- Global: \$100B+ annually
- Growth: 15-20% CAGR
- Fills \$5T credit gap for SMEs

Source: World Bank SME Finance Forum

Key Advantage: Faster decisions (minutes vs weeks) | Less documentation | Technology-driven underwriting