

# 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