



GRID FINANCE

The Small Capital Platform



Access to SME Capital in Ireland

Latent Demand €2 billion

Irish SME Finance Market **dominated** by **2 pillar banks**

Credit Refusals at **48%** and demand for credit at **41%**

Average 'initial' decision time by a bank is **over 4 weeks** for SMEs

Irish Non-Bank operators are Not: Brand, Technology or Credit Score Led



"We need to bridge this equity gap, through encouraging alternative forms of finance providers including crowd-funding, invoice discounting, asset finance"

Patricia Callan, Director
Small Firms Association (SFA)
SFA comment on Department of Finance
SME Lending Survey Q4' 2015



Access to Wealth Creation in Ireland

€98 billion Sitting Idle

Only 46.7% of workers have pensions, 31% in Ireland saving for old age.

47% of GRID Lenders investing for the first time.

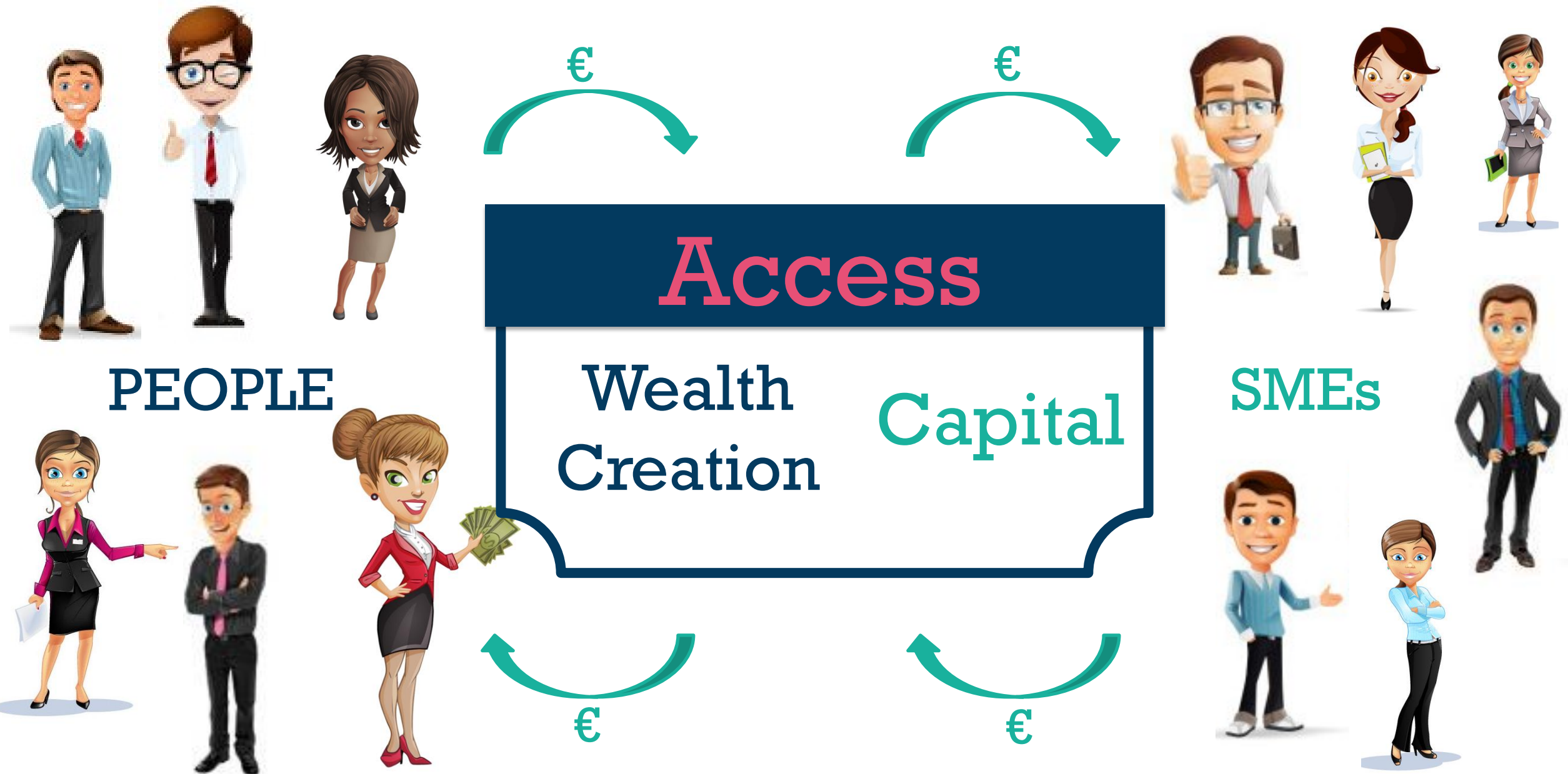


A 55 year old today will need to retire at 68 to get the state pension in 2028

51% of Ireland's population are NOT saving.

“€27.8 billion gap between current pension savings and what is needed to provide people with an adequate standard of living when they retire.”

2016 Report



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Unsecured Loan ▼

€3,000 - €75,000 / 3 months - 36 months
Fixed monthly repayments
Unsecured



Secured Loan ▲

€25,000 - €150,000 / 3 months - 36 months
Fixed monthly repayments
Secured on a fixed and/or floating charge basis



Merchant Cash Advance ▼

€10,000 - €150,000 / 3 months - 12 months
Variable daily repayments
Secured on debit/credit card receipts



Access
to
Capital

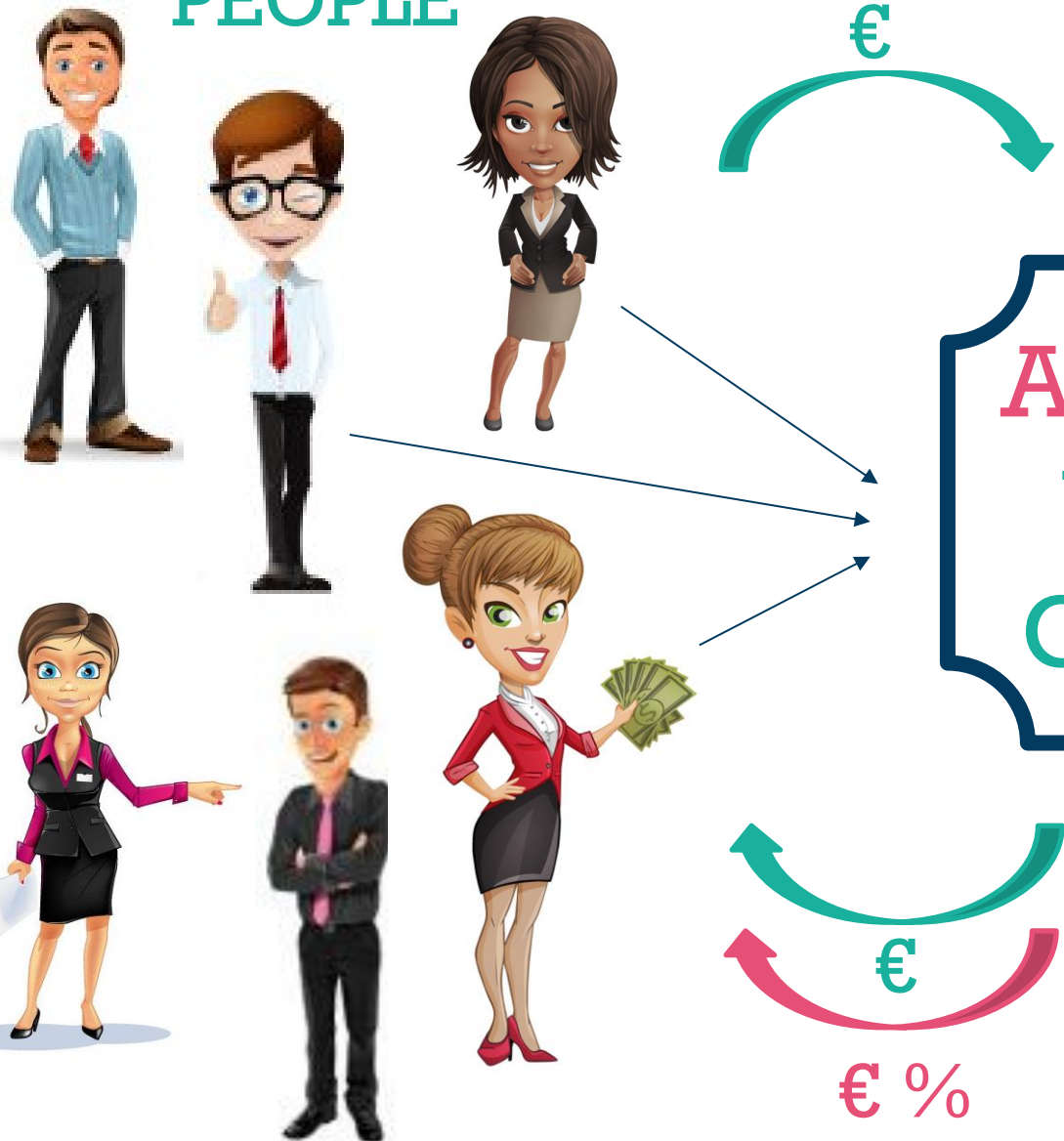


IRISH SMEs



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PEOPLE



Access to
Wealth
Creation

Lending on the
GRID

Accessible Investing

Lend from
€5

Flexible
commitment
terms

Returns

Recurring
Income
(monthly)

Avg. 9.5%
Return

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