

Flender

Fast, Flexible Finance

Fintech Ireland - Roundtable Discussion

Presented by

Colin Canny, Head of Originations

April 2021

Your speaker

Flender

- Joined Flender in 2018 and held the role of Head of Partnerships initially
 - Focus on development of Intermediary channel
- Promoted to Head of Originations in Jan 2020
 - Merged our Sales/Partnership teams
 - Focus on personalised offering mixed with best in class FinTech
- Previous to Flender held senior roles in Bluestone Group, Hays and AIB
 - Primarily across credit, business development and sales functions
- Active GAA, Rugby, Soccer enthusiast (Man Utd supporter for my sins!)
- Claim to fame -
 - All Ireland Minor Winner with Roscommon/Escort at ROT! (No questions please!)



Who are Flender?



- Flender was founded in 2015 and commenced lending in 2017
- Raised €500k through Seeders platform in UK and became FCA approved
- Initially setup as a “social lending platform” focused on startups and social circles....
- We found out the hard way that lending to startups in an unsecured nature is tough!
- Transitioned into a mix of P2P/Crowd and Institutional lending in late 2018
- Adopted stricter credit criteria and focused on more established SMEs with higher ticket sizes
- Main focus is to assist SMEs with access to faster working capital and cash flow solutions
- Offer retail lending opportunities via our crowdfunding/peer to peer platform to consumers
- Become a market leader in the field of SME lending with key strategic partnership in Q3 2021
- Flender aim to grow locally and gain a strong market share with expansion into Europe planned for late 2022/2023.
- Our focus is to raise awareness of digital lending and transition SMEs away from incumbent banks.

Happy to invest? Research your SME!




Flender

Sector specific- KYCI

Successful Irish businesses growing with Flender finance

Marketplace

Your opportunity to support!

 <p>Funded</p> <p>Lismore Park Pharmacy Lismore Park Pharmacy Ltd</p> <p>Interest offered 8.85%</p> <p>Loan Grade B</p> <p>100% funded</p> <p>€106,000 over 24 Months</p>	 <p>Funded</p> <p>UPfront RECRUITMENT</p> <p>Upfront Recruitment Upfront Recruitment Limited</p> <p>Interest offered 12.1%</p> <p>Loan Grade C</p> <p>100% funded</p> <p>€21,500 over 24 Months</p>	 <p>Funded</p> <p>KG Coal Limited KG Coal Limited</p> <p>Interest offered 8.85%</p> <p>Loan Grade B</p> <p>100% funded</p> <p>€36,000 over 24 Months</p>
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Investment Risk Grading!

Financial literacy in crowdfunding/P2P is improving but along way to go!

Flender welcomes regulation in our industry

Investment Term? You choose!

Case Study- High Volt

Flender



“The market conditions for one of our core Products changed and we needed to find a new product range. We saw the opportunity to import and sell direct high quality LED Sports Lighting to sporting organisations throughout Ireland. This channel has grown to represent close to €1Million in sales turnover. When we get orders for the LED Lights we need to pay up front and get manufactured fast, this creates tight cash flow for a period.

I approached Flender, explained what we were trying to do. This new business has being a game changer for us and without the help of Flender I think this success would not have being possible so quickly. The speed and understanding of our position by Flender has being essential for us to take advantage of the opportunity. ”

Richard Gleeson
Managing Director of Hi-volt Ireland limited



Supporting Irish SMEs

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Project Green

"Rebooting Irish SMEs"

Launching May 2021



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Thank you for listening

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