

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
- 0 Focus on personalised offering mixed with best in class Fin Tech
- 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

- Flender was founded in 2015 and commenced lending in 2017
- Raised c£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
- 2022/2023 Flender aim to grow locally and gain a strong market share with expansion into Europe planned for late
- Our focus is to raise awareness of digital lending and transition SMEs away from incumbent banks.

Happy to invest? Research your SME!

Flender

opportunity to support!

Your



Marketplace

Successful Irish businesses growing with Flender finance

Interest offered Lismore Park Pharmacy Lismore Park Pharmacy Ltd Loan Grade







Investment

100% funded

Risk

Grading!



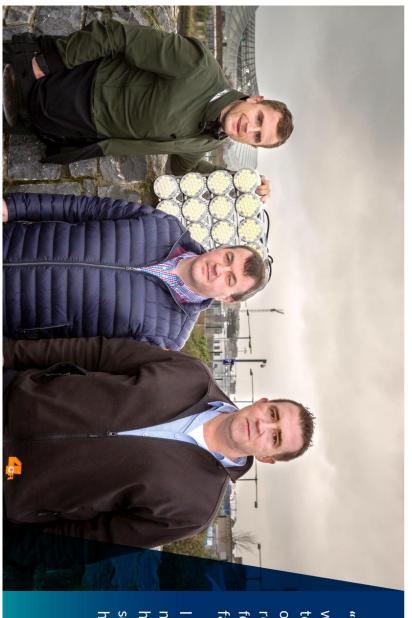
Financial literacy in crowdfunding/P2P is improving but along way to go!

You choose! Investment Term?

Flender welcomes regulation in our industry

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



Flender



