



# P2P Marketplace Lending

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# Beehive Group

Beehive is the GCC's first peer-to-peer financing platform



**Beehive** directly connects established, **creditworthy businesses** with **smart investors** to build **mutually beneficial partnerships for growth**

# Peer-to-Peer Finance

**Peer-to-Peer Finance (P2P)** is a form of crowdfunding where finance is raised from a large number of investors without the use of a conventional intermediary such as a bank.

The P2P industry is over 10 years old and is to deliver \$1 trillion by 2025 globally.

**\$1  
trillion**  
by 2025

**\$9  
billion**  
in 2014

started in  
**2005**



**Funding Circle**

 **LendingClub**

**PROSPER.** 

# BEEHIVE: LEADING MIDDLE EAST FINTECH PLATFORM



**LAUNCHED IN UAE**

November 2014

**AED 120m+ WRITTEN**

On >215 requests

**12% ANNUAL RETURN**

Average gross return across portfolio

**DFSA REGULATED**

1st regulated Platform in the Middle East

**MULTI AWARD WINNING**

Beehive has won eight awards

**FIRST**

Certified Sharia Platform Worldwide

## Awards



Start-up of the  
year 2015



Entrepreneur of  
the year 2015



UAE Innovation  
2015



Disruptive  
Entrepreneur 2016

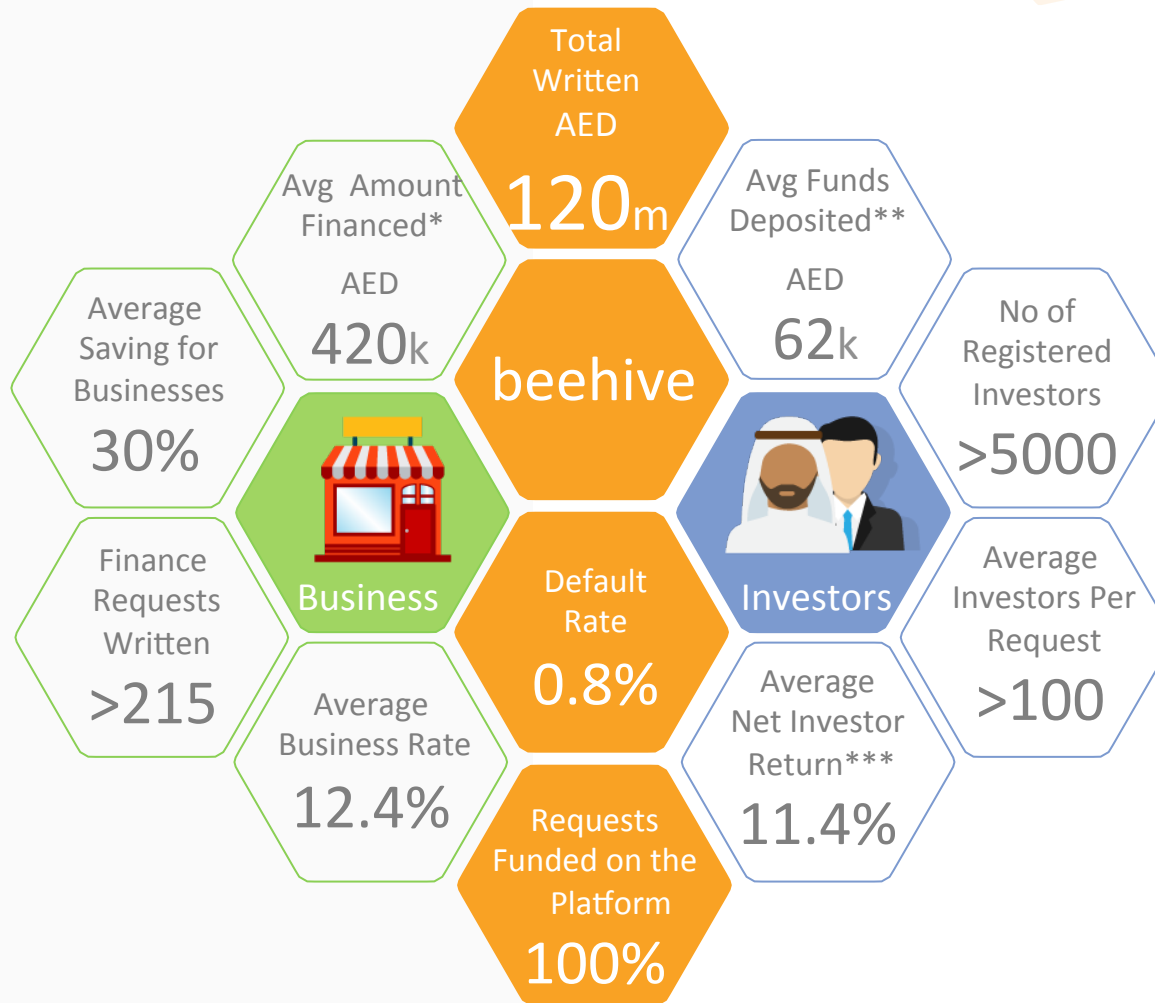


Best Marketing  
Campaign 2016



Best Finance  
Company 2016

# UAE RESULTS => STRONG GROWTH



# BEEHIVE'S PRODUCTS



Beehive has three key products – all SME focused



## **BUSINESS FINANCING**

6-36 month term financing  
Monthly capital & profit repayments



## **INVOICE FINANCING**

30-120 day financing  
Bullet capital & profit repayment



## **PROJECT FINANCING**

3-12 month project financing  
Monthly profit & bullet capital repayments

Average  
Net Investor  
Return

**>10%**

Beehive can be the deployment vehicle to fund creditworthy SMEs and generate strong returns



Only in the world to be **SHARIA COMPLIANT** certified

# Relevance of peer-to-peer funding for Energy Companies?



1. Lower rates
2. Faster Access
3. No early repayment fees
4. Great way to tell 'your story' to a large investor base



**Neutral Fuels**

# Thank You!



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