**PRESS RELEASE**

**\*\*\* Tuesday 13th June 2017 \*\*\***

**P2P LENDING UNLOCKS INVESTMENT OPPORTUNITIES**

**OF THE SUPER RICH**

**Individuals and businesses can borrow and lend in ways they couldn’t before**

Ordinary investors can access a world of unique investment opportunities usually reserved for the super rich through peer-to-peer loans secured against modern art, football, marinas and US properties, according to the latest insights of the P2P lending market by 4thWay®.

Investors can also unlock ways to access farming and agriculture, promising great investments returns without actually owning a farm, during a time when population and food needs continue to rise while land space for farming shrinks.

4thWay has compiled a list of the top five most interesting and profitable loans recently available(1), where investors can earn over 10% interest with very solid security valued by experts.

**The top five most exciting and interesting loans**

* **Lending against Andy Warhol works and others**
* **Investing in farming**
* **Florida property and Scottish artists**
* **Lending to a League One football club at 12%**
* **Investing in marinas**

**Lending against Andy Warhol works and others**

Unbolted lenders have been able to earn 9.4% interest lending against big-name pop art. Works from Keith Harring, Roy Lichtenstein, Andy Warhol, Joan Miro and Jean-Michael Basquait were used as security in a single loan.

The works are worth over three times the loan amount based on the most conservative valuation made by several professional valuations.

P2P lending platform: Unbolted

Interest: 9.4%

Loan-to-value: 32%

Reserve fund to cover excess losses: Yes

Loan amount: £73,748

Value of artwork: £224,000

**Investing in farming**

With rising populations and a shortage of farmland, farming and agriculture are hot areas that investors wish they had more exposure to.

A farmer in Lanarkshire is consolidating debts with a P2P loan through FundingSecure paying 13% interest and the debt will be repaid either by swapping to a longer-term loan with an even lower rate, or by selling part of the farm. The 12-month loan is halfway through and interest payments are up-to-date. Parts of the loan are currently available to buy from other lenders.

P2P lending platform: FundingSecure

Interest: 13%

Loan-to-value: 50%

Reserve fund to cover excess losses: No

Loan amount: £150,000

Farm value: £300,000

**Florida property and Scottish artists**

A curious combination of security underpins this HNW Lending loan: a house in Florida and contemporary art from Peter Howson and Frank McFadden.

P2P lending platform: HNW Lending

Interest: 13%

Loan-to-value: 57%

Reserve fund to cover excess losses: No, but first £10,000 loss paid by HNW Lending

Loan amount: £199,601

Property and art value: £349,500

**Lending to a League One football club at 12%**

MoneyThing lenders are earning 12% interest lending hundreds of thousands of pounds to a League One football club. It is secured against the club's multi-million pound stadium and grounds.

The stadium is worth seven times more than the loan amount according to the valuation, so lenders have little prospect of losing money no matter how badly the football club performs, or how much the club’s property loses value.

P2P lending platform: MoneyThing

Interest: 12%

Loan-to-value: 15%

Reserve fund to cover excess losses: No

Loan amount: £750,850

Stadium and grounds value: £4,850,000

**Investing in marinas**

This loan on the Proplend platform is secured against a marina in Wales with nearly 150 berths, plus a boatyard, office and facilities block. It is also tenanted and paying rent that easily covers the loan payments.

P2P lending platform: Proplend

Interest: 7.6%

Loan-to-value: 50%

Reserve fund to cover excess losses: No, but six months of loan payments taken up front and held by Proplend

Loan amount: £675,000

Marina value: £1,800,000

Property is tenanted: Rent received over 1.25x the monthly loan payments.

Neil Faulkner, co-founder and managing director of 4thWay®, comments: *“Individuals and businesses can borrow and invest in ways they couldn’t before, since traditional lenders struggle to assess unique types of loans and security and unusual asset classes were the preserve of the super rich.*

*“Investors can earn well above inflation with the current peer-to-peer lending opportunities available on the market. The rates are high at least in part due to the risks of borrowers being unable to repay these kinds of loans, but with very solid security valued by experts and some reserve fund provisions, the risks of losing money are greatly reduced.”*

**-ENDS-**

**NOTES TO EDITORS**

1. 4thWay researched 15 major peer-to-peer lending websites between 1 June 2016 and 31 May 2017. Other similar loans are available on the platforms.

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 **About 4thWay® – P2P Lending Research Approved By Your Peers**

4thWay® is an independent ratings agency for the peer-to-peer lending market that helps investors make comparing the many risks and aspects of lending through each P2P lending company easier. We uniquely have the full range of skills to research opportunities in this sector, and provide unbiased P2P lending comparisons, calculated ratings, detailed company insight reports, as well as exclusive lending tips, all available at [4thWay.co.uk](http://www.4thway.co.uk/)

Our mission is to be the most trustworthy source of information for P2P investors in the UK - which is why we hold ourselves accountable to our users, who govern us through a *Panel of Peers*, ensuring we always stay focused on individual lenders interests in this thriving market.