

A background image of the Singapore skyline at sunset, with the city's skyscrapers reflected in the water. The sky is a mix of orange, yellow, and blue, and the water shows gentle ripples and reflections of the buildings.

Capital Match

Singapore's leading peer-to-peer lending platform

Future of Banking & Financial Services ASEAN

September 7, 2016

Leading peer-to-peer lending platform in Singapore

Refer a Business and Get S\$200 | Start Investing or Refer an Investor and Get S\$5 | Call Us: +65 9429 9471 | Help | Log In | Register

CapitalMatch
Singapore

Get a Business Loan

Invest Your Money

About

Join Us for Weekly Information Sessions

Short-term business financing made simple!

Get the cash you need to grow your business



Get a Business Loan

- ✓ SME loans and invoice discounting facilities of SGD 50,000-200,000
- ✓ Term of 3-12 months
- ✓ Total monthly cost of 1.5-2.5% (interest rate and processing fee)
- ✓ Approval within days

Invest Your Money

- ✓ Enjoy net returns of 1.2-2% per month from monthly interest repayments*
- ✓ Support a wide range of local businesses
- ✓ Commit on a case-by-case basis
- ✓ Let us take care of credit risk assessment and facility management



Set up in 2014, operational in Jan 2015



P2P Marketplace Lending Platform for small and medium-sized businesses



Close to 200 facilities (S\$16 mil) in the range of S\$3,000 - 600,000 funded



Majority of facilities funded within 1-12 hour

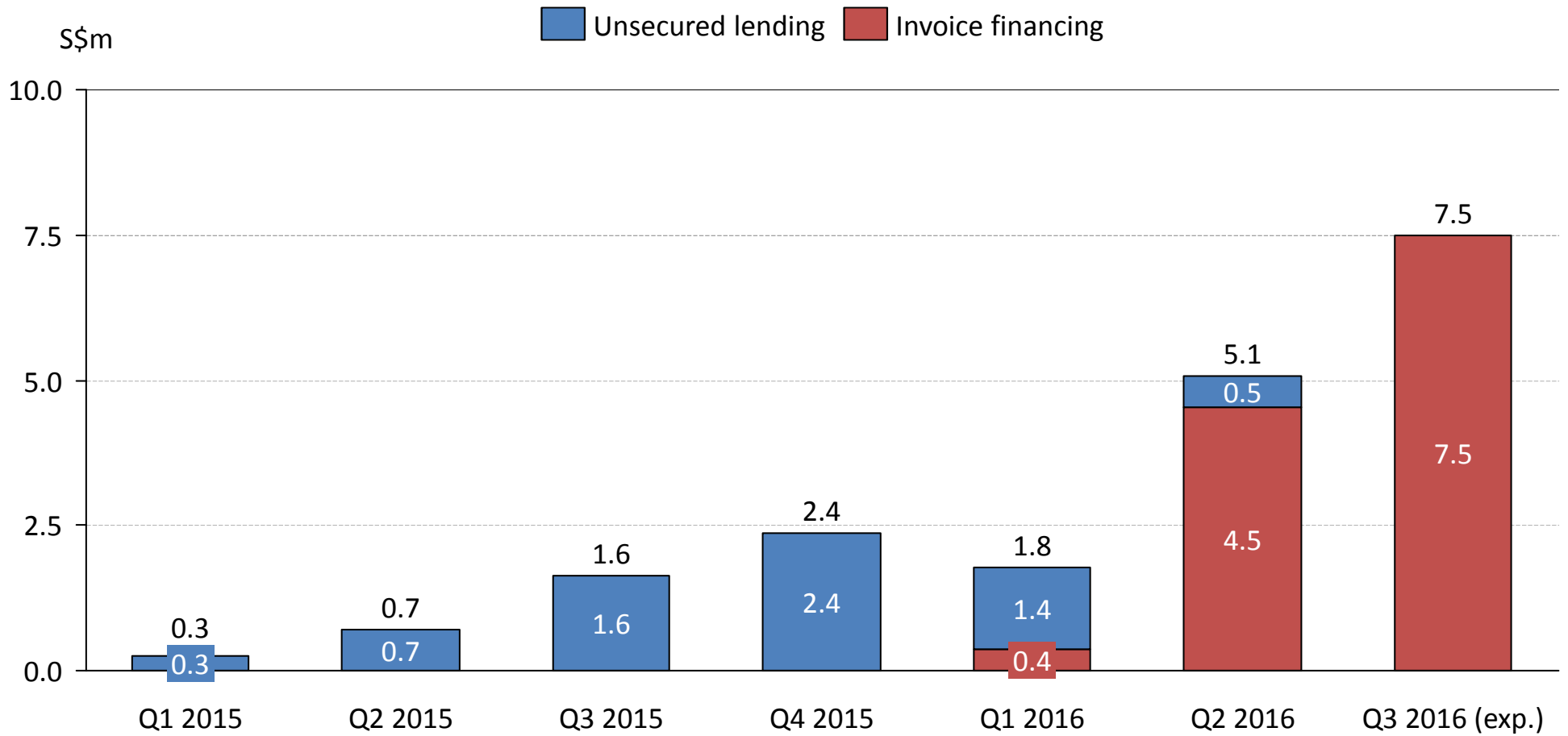


Average net APR to lenders 18-30% p.a. on a min. investment of S\$1,000 per facility



Raised a total of S\$2.4 mil equity in two rounds (Aug 2015 and Jul 2016)

Capital Match quarterly volume since inception



Online platform

CapitalMatch
Singapore

Profile

Account Summary

All Facilities

Investor's Facilities

Statement

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ID	Facility type	Date requested	Amount requested	Tenure (months)	APR (net)	Progress	No. of investors	Closing date	Status	Facility request	Actions / Schedule
00208		5 Sep 2016	S\$ 14,300	2	20.16%	0%	0	6 Sep 2016	CLOSING SOON		5 Sep 2016 20:00
00207		2 Sep 2016	S\$ 84,000	3	18.24%	100%	137	3 Sep 2016	FULLY FUNDED		
00206		2 Sep 2016	S\$ 11,000	1	23.04%	100%	140	3 Sep 2016	FULLY FUNDED		
00205		2 Sep 2016	S\$ 53,000	1	21.12%	100%	160	2 Sep 2016	ACCEPTED		
00204		1 Sep 2016	S\$ 37,000	2	21.12%	100%	144	1 Sep 2016	ACCEPTED		
00203		30 Aug 2016	S\$ 312,000	1	21.12%	100%	109	30 Aug 2016	ACCEPTED		
00202		30 Aug 2016	S\$ 100,000	1	31.68%	100%	104	30 Aug 2016	ACCEPTED		
00201		30 Aug 2016	S\$ 90,000	3	14.40%	100%	132	30 Aug 2016	ACCEPTED		
00200		30 Aug 2016	S\$ 71,000	3	14.40%	100%	124	30 Aug 2016	ACCEPTED		
00199		30 Aug 2016	S\$ 17,300	2	24.00%	100%	129	30 Aug 2016	ACCEPTED		
00198		30 Aug 2016	S\$ 3,500	2	24.00%	100%	130	30 Aug 2016	ACCEPTED		

Revenue drivers

Unsecured lending

- Original business model
- Rapid growth: 12-month volume of S\$6m+ of loans
- Economic slowdown and increased competition have slowed down growth
- Currently on hold due to changes in the regulations by MAS
- In the process of applying for a CMS license with MAS

Factoring

- Started in February 2016 with an addition of an SME factoring expert
- Current volume of S\$2-3m invoices factored per month
- Large growth potential with low expected default rate
- Strategic direction for CM in the short- to mid-term

Brokerage services

- Started in January 2016 with an acquisition of Loanowl
- Expected monthly revenues of S\$20-30k with 50%+ net margin
- Strong synergies with lending activities:
 - Cross-sell opportunities
 - Bankers network
 - Clients lock-in
 - Online positioning