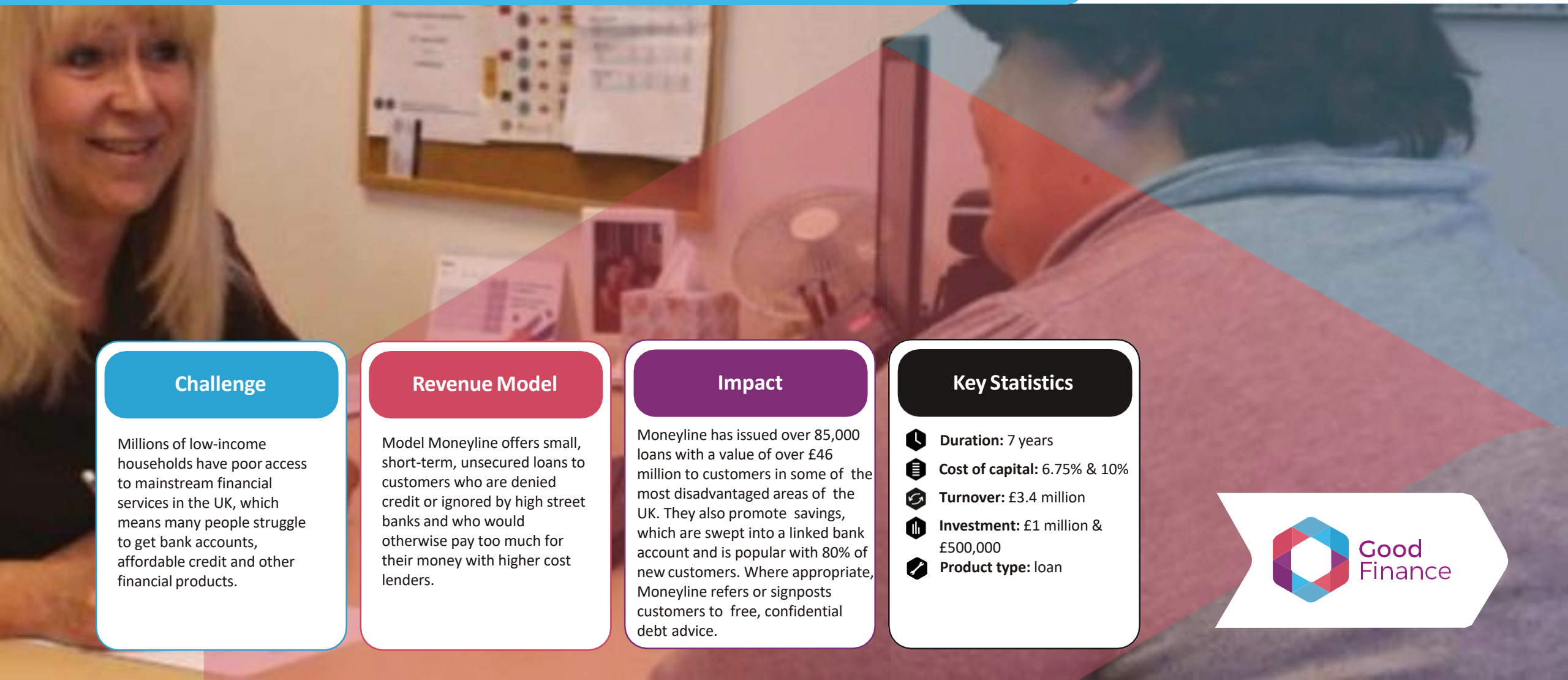




# Moneyline

<https://www.moneyline-uk.com/>



## Challenge

Millions of low-income households have poor access to mainstream financial services in the UK, which means many people struggle to get bank accounts, affordable credit and other financial products.






## Revenue Model

Model Moneyline offers small, short-term, unsecured loans to customers who are denied credit or ignored by high street banks and who would otherwise pay too much for their money with higher cost lenders.

## Impact

Moneyline has issued over 85,000 loans with a value of over £46 million to customers in some of the most disadvantaged areas of the UK. They also promote savings, which are swept into a linked bank account and is popular with 80% of new customers. Where appropriate, Moneyline refers or signposts customers to free, confidential debt advice.

## Key Statistics

-  **Duration:** 7 years
-  **Cost of capital:** 6.75% & 10%
-  **Turnover:** £3.4 million
-  **Investment:** £1 million & £500,000
-  **Product type:** loan

