

Kreditbörsen (the credit exchange) launches public peer-to-peer lending service for investors and borrowers

Kreditbörsen (www.kreditborsen.com) launches its public service for borrowers and investors within peer-to-peer (P2P) lending. Kreditbörsen is part of a group of companies named LendyTech (www.lendytech.com) which has conducted lending since 2011. The LendyTech companies has annual revenues over \$2.8 million with very good profit margins which confirms that the business model that the group uses really works and that it is possible to operate services like peer-to-peer lending with good results.

Kreditbörsen now launches its service for investors and borrowers online focusing on P2P-lending. Kreditbörsen has been built out of the group of companies which are called LendyTech, which has been operating since 2011 to create better loan products for borrowers and better returns for investors.

Kreditbörsen is unique in the way that it manages the complete lifecycle of a credit. To do that Kreditbörsen has created very efficient systems to manage the collection process which creates a whole experience for its customers. For the borrowers of Kreditbörsen the company offers responsible and simple processes from submitting applications to getting loans approved with risk adjusted interest rates and durations.

The offering for investors is very advantageous since interest and amortization is paid out daily and then automatically lent out which creates an unbeatable compounding interest effect. This is the main factor that contributes to investors that use Kreditbörsen can achieve a higher return on capital than what otherwise has been possible.

Kreditbörsen does not obtain any income unless its investors make money. The borrower does not have to pay any fees for loans to be set up. The main income for Kreditbörsen is obtained from the interest that the borrowers are paying. This ensures that Kreditbörsen has an incentive to approve loans that does not fail during the full duration of the credit. The interests of Kreditbörsen is hereby harmonized with the interests of the investor and borrower.

"As in all our projects we want to build a stable base for the long term before we make any projects public in order to assume the main part of the risk ourselves. Kreditbörsen is no exception, we have built the whole operation from the ground with our own capital since 2011 with a very strong team.

We started our lending business because of two things. We have for ourselves seen both sides of the coin. Throughout the years, we have been frustrated borrowers and unhappy investors, with Kreditbörsen we wanted to build a service that we could use ourselves to generate good and fair returns on our capital. All underwriting is associated with a certain level of risk where the interest levels are set in a responsible manner while considering the soft variables for the borrowers.

My own background has mattered quite a bit in the creation of Kreditbörsen where I started my career as an entrepreneur in 1998 as a financial analyst, operated my own hedge fund in the US and an online broker in England. The result is an ecosystem within Fintech with [Willebrand Invest](#) as a public investment company since 2010, [Bricknode](#) as a developer of a financial platform since 2010 and the [LendyTech](#) group within financial services since 2011.

The launch of Kreditbörsen enables new ways of financing within the ecosystem where we can offer entrepreneurs and FinTech-companies that use the Bricknode Platform various types of capital." says Stefan Willebrand, Founder & Chairman.

[Kreditbörsen Sverige AB](#) is operational within P2P-lending where we act as a matchmaker to connect borrowers with lenders. Our goal is to create better terms for borrowers and investors.

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