

Smart Lenders AM celebrates its fifth birthday

October 29, 2019

Founded in London in September 2014 by Erich Bonnet, Smart Lenders Asset Management celebrates its fifth birthday.

Joined rapidly following its inception by three other partners - Arnaud Beyssen, Jerome Camblain and Fabien Jullia - Smart Lenders AM has since gathered a team of 11 people. The company moved to Paris in January 2018 with the proactive support of the AMF and the Paris Region services who helped the team to relocate to France.

After 5 years, our activity remains focused on our unique know-how: the creation and management of portfolios composed of a large number of small loans granted to consumers and SMBs, which are originated through online lending marketplaces located in the US and recently in Europe.

Our approach depends on the rigorous selection of the partnering platforms and the scoring of the borrowers through our proprietary algorithms and models, that use statistical methods and artificial intelligence. Our effort in research and development has allowed us to be granted the “*Jeune Entreprise Innovante*” (JEI) status this spring, which is granted by the French state to young and innovative firms.

Some key figures

\$ 600 million of loans purchased / 60 000+ loans in the US

\$ 300 million raised from investors across our vehicles

\$ 185 million AUM in our SICAV launched in July 2016

11 team members

1 new fund to be launched in early 2020, dedicated to funding European SMBs, always with one sole focus: investing in loans issued by online lending marketplaces (also known as crowdlending).

Smart Lenders AM aims to boost its development with a large panel of French and European investors in 2020, through several fund projects adapted to a wide spectrum of investors, while aiming to bring robust and trustworthy solutions to the search for yield.

« We validated the relevance and sustainability of our business model since our launch in 2014. We are now starting the expansion phase to

bring our know-how and a simplified access to this new asset class to a larger scope of investors", explains Erich Bonnet, founder of Smart Lenders AM.

Smart Lenders AM

Smart Lenders AM is an asset management company specialised in managing portfolios of loans issued through online lending platforms, also named Marketplace Lending or Crowdlending. Launched in 2014, the asset management company moved from London to Paris on 1st January 2018. It is regulated by the AMF and has the AIFM full-scope status.

Our primary activity is to select loans and construct portfolios with a quantitative and algorithmic approach. We focus specifically on consumer and SME loans in the US and Europe. Since its launch, Smart Lenders AM has invested more than \$500mn on loans for both institutional and professional European investors.

The company aims to become the leader in online lending investment for European investors.

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