People Operations at Mozilla Corporation: Scaling a Peer-to-Peer Global Community
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Company Background

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- Zone of Possible Agreement
- Founded in 2005
- Zopa is UK’s leading peer to peer lending service
- A marketplace where people meet to lend and borrow money
- Has already helped people lend more than 1,098,447,500.00 US Dollars in peer to peer lending
The Business Model

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• **PEER TO PEER LENDING!**
  • Is lending money to individuals/peers without going through a traditional financial intermediary such as a bank
  • Zopa matches individual lenders and borrowers online.

• **Zopa makes money by:**
  • Charging borrowers 0.5% of their loan amount and lenders a 0.5% annual service fee.
  • Introducing people who can’t pass Zopa’s credit checking regime to other loan providers. (on commission through preferred suppliers)
About The Founders

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James Alexander:
- A highly practical business creator and innovative strategist
- A co-founder and Board Director of Zopa
- CEO of Zopa from 2005-2007
- Currently a Trustee and CEO of Green Thing, a public service that inspires people to lead a greener life

Richard Duvall:
- Entrepreneur who thinks just like a consumer
- Advocate for free formers- self-made people
- His market research focused on these free formers
- Co-founded online bank Egg
- Duvall says his target customers are sick of banks taking everything and explaining nothing, particularly when it comes to credit risk.

David Nicholson:
- Led the creation and design of Zopa through to funding.
- Once up and running, he continued to develop and design a strategic vision of where Zopa be in the future that helped set the direction of the company 2 years after launch.
- In 2007 he founded Axial Tilt - A consulting company specializing in growth strategy and new business development.
Marketing Communications

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- Word of Mouth
- Public Relations
- Press Releases
- Social Media
  - Facebook
  - Twitter
  - Youtube
  - Blogs
Business Status

Giles Andrews, Zopa's chief executive, said: "Business is growing faster than ever. We have reached some kind of inflection point of awareness"

- Lend-to-save firm, Zopa, has revealed a 197% boost in the number of savers putting money away with it, compared to the same period last year. (2014)
- Paving the way for online financial activity

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Any Questions?

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