



1 December 2014

Flowgroup plc  
(the "Company")

**Flowgroup signs deal with innovative finance provider Zopa and  
receives FCA authorisation for limited credit broking**

Flowgroup plc (AIM: FLOW), which develops and commercialises alternative and efficient energy technology products, announces that it has signed an agreement with Zopa Limited, Europe's largest peer-to-peer lending platform, to provide finance to its boiler customers. Flowgroup also announces it has received FCA authorisation for limited credit broking.

Flowgroup's innovative Flow Finance package provides a payback time of five years for the complete cost of the Company's game-changing Flow boiler. Customers may purchase the Flow boiler using a separate unsecured personal loan through Zopa, Europe's largest peer-to-peer lending platform. Repayments are off-set by reductions in the customers' home energy bills from the value of the electricity generated by the boiler.

Zopa states it has to date enabled customers to lend £670m directly to UK borrowers and by cutting out the banks, both lenders and borrowers have received better rates. Since its launch in 2005, Zopa has won multiple awards, including being voted the UK's most trusted loan provider 5 years in a row by Moneywise 2010-2014 and overall best customer service in financial services by Moneyfacts in 2014. Flowgroup believes this unique deal provides its customers with an excellent finance proposition and enhances the awareness of both brands involved.

In order to assist customers around the finance proposition, Flowgroup will introduce its customers directly to Zopa for finance. In order to be able to introduce customers to Zopa, Flowgroup requires an FCA licence and the Company is pleased to announce that it is now authorised and regulated by the Financial Conduct Authority for limited credit broking. This allows Flowgroup to make an introduction to Zopa and could allow customers to cut out traditional finance channels, potentially further reducing their costs.

**Tony Stiff, Group CEO of Flowgroup, commented:** *"We intend changing the home heating and home energy markets. Zopa is doing the same in the personal finance industry. Both companies share a belief in the necessity of innovating and providing an enhanced customer offering in order to drive growth. We believe this relationship represents a great opportunity for Flow to support its boiler offering. Being granted FCA authorisation for limited credit broking underpins this offer and completes our customer proposition."*

**Giles Andrews, CEO and co-founder of Zopa, added:** *"We are delighted to be working with Flow on such an innovative and disruptive product offering. This unique commercial deal offers consumers a low-cost loan to fund an innovative money saving boiler from Flow and our lenders get a great return for funding these loans. Flow has an excellent track record in providing value and great customer service, two key things that Zopa values in a business. We look forward to making people's home work harder for them, just like their money can work harder by lending it through Zopa."*

**Notes to editors:**

Flowgroup plc is authorised and regulated by the Financial Conduct Authority, and entered on the Financial Services Register under firm registration number 629986.

Zopa Limited is authorised and regulated by the Financial Conduct Authority, and entered on the Financial Services Register under firm registration number 563134.

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