Impact of PayPal Working Capital

One way we enable the dreams and ambitions of small businesses is by giving them access to the capital they need to grow and thrive. Through PayPal Working Capital, small businesses with a strong PayPal sales history can get access to funding in minutes, and repay it using a percentage of their PayPal sales.¹ Learn more at PayPal.com/WorkingCapital.

As of May 2018

$5B in funding issued globally
150K+ businesses have benefited from PayPal Working Capital globally
~80% of merchants reapply within 3 months of paying off their loan or cash advance

Reaching Underserved Entrepreneurs

Based on our research in the United States ³

+25% of U.S. PayPal Working Capital loans are disbursed in counties that have lost 10 or more banks since 2008

† Minimum payment required every 90 days.
² Subject to eligibility and approval. The lender for PayPal Working Capital in the U.S. is WebBank, Member FDIC.
³ Our research in the U.S. draws upon the following data sources: (a) PayPal data, Oct 2014 to Mar 2015; (b) Federal Deposit Insurance Corporation, 2007-2014; (c) Joint Small Business Credit Survey 2014, Federal Reserve Banks of New York, Atlanta, Cleveland and Philadelphia 2015.

UNITED STATES
Kim Shanahan, Book Bouquet
Kim sells personalized book baskets to celebrate special occasions. Using PayPal Working Capital, she made improvements in technology and marketing. As the business grew, Kim was able to hire workers in her local community to join her dream team.²

UNITED KINGDOM
Zak & Lucy Taylor, Active Hound
In less than five minutes, Zak and Lucy were able to get funding through PayPal Working Capital to increase the inventory of dog accessories ahead of the holiday season. Avoiding stock-outs and delivery delays helped them gain customers from their competitors and increase sales by 25%.

AUSTRALIA
Greg White & Sarah Davidson, Australian Woodwork
In business for 20+ years, Greg and Sarah’s woodcraft shop has changed significantly. They started selling online in 2010 and sales grew so fast that they had a hard time keeping up with the demand. PayPal Working Capital allowed Greg and Sarah to pay their artisan suppliers, add new products, and ultimately increase their average number of customers from 20 per day to over 270 per day.

As of May 2018

+34% of PayPal Working Capital loans go to low-to moderate-income businesses in the U.S.
+61% of PayPal Working Capital loans go to firms that have been in business for less than 5 years in the U.S.
+34% of loans from retail banks
+61% of young firms were approved for loans from retail banks

Results may not be typical and may vary substantially across businesses.