

6th September 2017



Annual income statement

For year ended 5 April 2017

Zopa Limited

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Miss Blue Sky Engineering Blue Sky Engineering Pension

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Statement for bluepen

Peer to peer loan interest received in the year ¹	£355.64
Capital recovered from bad debt that qualified for tax relief ²	£38.16
Gross income from loans	£393.80
Bonus: Tell a friend	£0.00
Bonus: Early adopter	£32.66
GROSS EARNINGS TO DECLARE TO HMRC	£426.46

Loan principal deemed irrecoverable in the year³	£117.71
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1. This figure accounts for interest paid to you directly by the borrower, as well as interest paid to you by Safeguard and other lenders, in instances where you have acquired loans through the secondary market at a lower rate than you would have achieved with similar loans at the latest rates.

2. This figure relates to any repayment that was made on a Zopa loan that was marked as bad debt after 6th April 2015 and is therefore treated as taxable income.

3. This figure relates to any Zopa loan that was written off and closed as bad debt during the tax year, even if a recovery (recorded in Note 2) was subsequently made. Please note that as of 2015/16 tax year it is possible to claim tax relief on bad debt incurred from peer to peer lending and this can be netted against your interest income.