

Borrower Profile



Amounts: €30,000 & €32,500

Purpose: To purchase delivery vehicles & specialist machinery

Tartine Bakery

Artisan baker raises some dough

Passionate French baker Thibault Peigne, fell in love with 'P2P' lending, so much so he teamed up with Linked Finance on two occasions to expand his business. As a result, he has seen significant improvements in distribution and production.

Before establishing Tartine Organic Bakery, Thibault, originally from France, worked as a cost accountant in Ireland. Spurred on by his love of food, he went to work for an organic food delivery company. It was here he discovered a love of bread-making and later retrained as a baker. After two years of developing a range of bread and pastries in another company, he decided the time was right to start his own business, and in 2012 Tartine opened its doors.

Based in Swords, Co. Dublin, Tartine provides a wide range of organic, artisan, sourdough breads, from baguettes and rustic loaves to spelt breads, all of which are certified organic. As a food lover and artisan baker, Thibault is passionate about baking bread and using the finest organic ingredients and traditional...



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...methods. The bakery supplies baked goods to well-known restaurants, cafes, retail outlets and farmers markets all across Dublin.

In 2014, with an increase in customers, Thibault needed two extra delivery vehicles to distribute his produce. The vehicles he wanted were specialised and branded bread delivery vans. This would be costly, but essential to growing the business. Thibault needed the vans fast and needed the cash to pay for them even faster.

He started looking into the finance options available to SMEs. Anything he tried was proving to be a long and arduous process. Just as the situation was feeling bleak, Thibault came across Linked Finance and the concept of 'P2P' lending.

He immediately took to the idea and got about raising a loan through the online platform. In a few short days, Tartine was live on the site and was presented to thousands of local lenders who use Linked Finance. Not only did the loan get fully funded but Tartine had successfully put itself in front of a whole new audience.

As soon as Thibault accepted the loan, the funds were transferred into his account within 24 hours, and he was able to purchase the vans, greatly improving Tartine's distribution efficiencies.

Thibault was delighted with the outcome of the first loan. so much so, that in 2015, when he wanted to purchase two specialist dough mixers, Thibault knew exactly who to call. The same quick, hassle-free process that worked so well for Tartine's first loan went even better the second time, as Linked Finance lenders were already familiar with Thibault.

With Linked Finance and the quick, hassle-free finance it offers, Tartine was able to improve its distribution and production facilities; raising both the level of business and the profile of this great organic bakery.

"With Linked Finance, I was able to get the funding, make the expansion and generate business growth. It's tremendous for SME's and I really believe it is the future of business lending."

**Thibault Peigne
Tartine Bakery**

Everything went great with the loans. The flexibility that Linked Finance offers is just what business owners need. Its affordable finance with less of the needless red tape.

**Thibault Peigne
Tartine Bakery**

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