

### Moneyball: here's who you *could* have signed...

*Zopa calculates the players your team could have bought if they'd kept the cash they spent on transfer flops*

**London, August 27, 2014:** Peer-to-peer lending pioneer, [Zopa](#), today reveals the players that Premier League teams could have had on their shopping lists this summer, if they only they had chosen to invest their money in previous windows rather than splash out on expensive failures.

Around this time every year, football fans up and down the country urge managers and chairmen to put their hands in their pockets and invest additional transfer funds in new talent to improve their team's prospects. But not every big-money move goes to plan: for every Thierry Henry or Eric Cantona there is an Andy Carroll, Fernando Torres or Andriy Shevchenko.

Zopa has calculated exactly how much these transfer fees would now be worth today had the clubs involved lent rather than spent. After earning an average 5% interest for each of the intervening years, the players available make for far more attractive reading than their less illustrious predecessors.

For example, had Manchester City chosen to invest the £24 million they spent on Joleon Lescott in the summer of 2009, they would now be sitting on over £30 million. This summer, that could instead have brought in Spanish maestro Cesc Fabregas, who instead moved to Chelsea. Similarly, Chelsea splashed out £50 million on Fernando Torres in January 2011, but with interest that fee would now be worth £59.5 million: enough to have bought them Angel Di Maria in this summer's window.

Here are 11 transfer flops from recent years, along with the players that their transfer fees could have been used for today:

Who they bought	Transfer Fee	Date	Years ago	Value today	£ Earned	% Increase	Who they could buy today
Michael Owen (Newcastle)	£16m	24/08/05	8.99	£24.8m	£8.8m	55.1%	Adam Lallana, £25m (Liverpool)
Khalid Boulahrouz (Chelsea)	£8.5m	30/06/06	8.14	£12.6m	£4.1m	48.8%	Alberto Moreno, £12m (Liverpool)
Craig Gordon (Sunderland)	£9m	31/08/07	6.98	£12.6m	£3.7m	40.6%	Jan Oblak, £12.6m (Atletico Madrid)
Jose Bosingwa (Chelsea)	£16.2m	13/05/08	6.28	£22m	£5.8m	35.8%	Dejan Lovren, £20m (Liverpool)
Dimitar Berbatov (Man Utd)	£30.75m	31/08/08	5.98	£41.1m	£10.4m	33.9%	Alexis Sanchez, £35m (Arsenal)
Joleon Lescott	£24m	25/08/09	4.99	£30.6m	£6.6m	27.6%	Cesc Fabregas,

(Man City)							£30m (Chelsea)
Aleksandar Kolarov (Man City)	£16m	24/07/10	4.08	£19.5m	£3.5m	22.0%	Filipe Luis, £20m (Chelsea)
Fernando Torres (Chelsea)	£50m	31/01/2011	3.56	£59.5m	£9.5m	19%	Angel Di Maria, £59.7m (Man United)
Darren Bent (Aston Villa)	£24m	31/01/11	3.56	£28.5m	£4.5m	19.0%	Romelu Lukaku, £28m (Everton)
Stewart Downing (Liverpool)	£20m	13/07/11	3.11	£23.3m	£3.3m	16.4%	Toni Kroos, £24m (Real Madrid)
Erik Lamela (Spurs)	£30m	30/08/13	0.98	£31.5m	£1.5m	4.9%	Diego Costa, £32m (Chelsea)

Figure based on 5% annualised interest compounded once a year

Giles Andrews, Zopa CEO and co-founder, comments: "Spending isn't always the best option, as this list of transfers all-too-clearly shows. If these clubs had shown a little patience and instead lent their money at an average interest rate of 5% over time, they would have some very attractive prospects on the table this season. With interest rates and ISAs at many banks in an offside position against inflation, reliable alternatives like Zopa are providing predictable and better returns for consumers who are prepared to think outside the banks."

Zopa, the world's first peer-to-peer lender has now lent over £600m in peer-to-peer loans by providing better rates for both lenders and borrowers since it was founded in 2005.

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**About Zopa**

[Zopa](#) is the UK's leading peer-to-peer lending company - bypassing banks and their high charges to put more back into the pockets of the UK's savers and borrowers. Zopa matches smart borrowers looking for lower-rate loans with lenders looking for higher interest. Since Zopa was founded in 2005, it has arranged more than £600 million in peer-to-peer loans and has been voted 'Most Trusted Personal Loan Provider' in the Moneywise Customer Service Awards for the past five years and Consumer Moneyfacts best overall customer service in 2014. Zopa has over 57,000 active savers lending between £10 and £1.7 million.