


Crowdfunding

=

Revolution Vs. Evolution

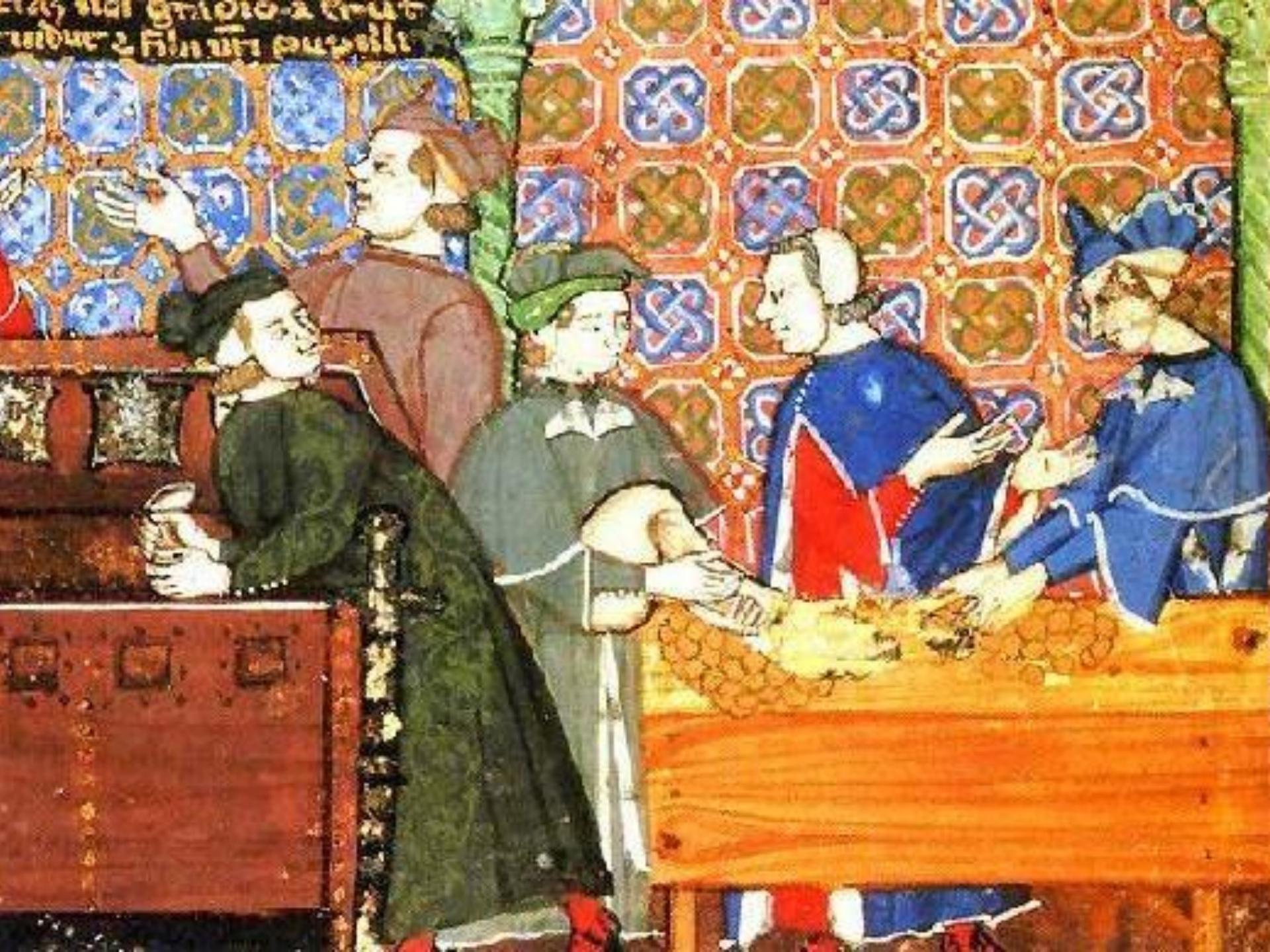


ECMI Annual conference | Brussels
Dr. Dan Marom | October 29th, 2014

~500

years ago

...del gualdo a ...
...indue a Filia ...





BANCA D'ITALIA

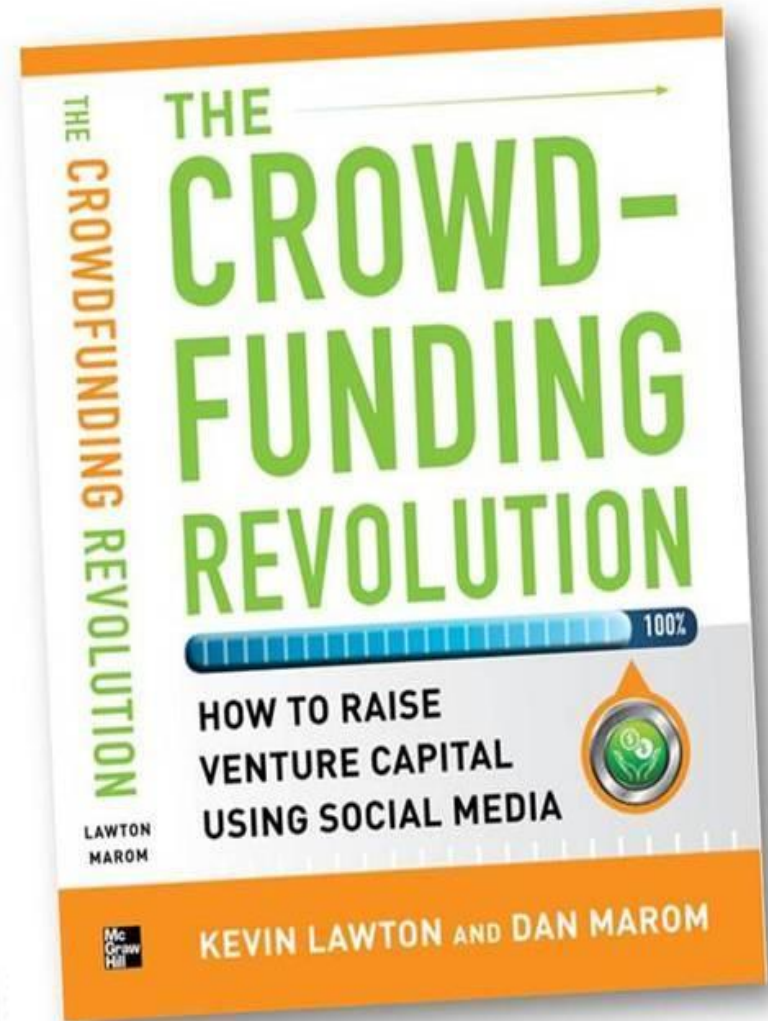
THE
FUTURE
OF
FINANCE



About me



EUROPEAN
CROWDFUNDING
NETWORK



www.danmarom.com

“Crowdfunding is the collective effort of individuals who network and pool their resources, usually via the Internet, to support efforts initiated by other people or organizations.”

- Wikipedia



More than
1,200
Crowdfunding
platforms



1. Donation

2. Reward

3. Debt

4. Equity

A close-up photograph of Barack Obama, the 44th President of the United States, smiling broadly. He is wearing a dark blue suit, a white shirt, and a blue tie. The background is dark and out of focus, showing the silhouettes of a crowd.

THANK YOU
THIS IS YOUR VICTORY

Pebble: E-Paper Watch for iPhone and Android

by [Pebble Technology](#)

[Home](#)[Updates](#) 20[Backers](#) 18,929[Comments](#) 1,312[Palo Alto, CA](#)[Product Design](#)

Funded! This project successfully raised its funding goal on May 18.



68,929

backers

\$10,266,846

pledged of \$100,000 goal

0

seconds to go



Project by
**Pebble
Technology**
Palo Alto, CA
[Contact me](#)

📅 First created - 18 backed

👤 [Eric Migicovsky](#) (see friends)

Website: <http://getpebble.com>



Zohab H, Neil Jain and 119,412 others like this.



Tweet



Embed

<http://kickstarter.com/projects/pebble>

[See full bio](#)

Better Rates. Together.



Personal Loans up to \$35,000¹

 [Respond to mail ▶](#)
[Check Your Rate](#)

Won't impact your credit score

 **Privacy & security**
PROTECTION

Financial Innovation

Lending Club is America's #1 credit marketplace, transforming banking to make it more efficient, transparent and consumer friendly. We operate at a lower cost than traditional bank loans and pass the savings on to borrowers in the form of lower rates and to investors in the form of solid returns.



Featured Borrower



Rebecca
Durham, NC
[Pay Off Credit Cards](#)
\$5,000 at 9.98%

"The application process was simple, and it was neat to watch the process as



248 people lent us
£25,000 to help grow
our business.

Investors

Do your part to help Britain grow by funding British businesses while earning a great rate. Investors are currently earning an average of 6.1% net.*

Businesses

Get a fast, flexible loan, up to £1,000,000 for all requirements. Bypass the banks and have your loan funded by people across the UK.



Invest in local real estate.

194 people have invested \$3.2 million in their neighborhoods.

Join Now

or [watch the video](#)



Invest

Invest in local real estate & businesses.



Own

Own real equity and earn potential financial returns.



Build

Build the city you want to live in.



EeBria: The only online marketplace for small craft alcohol producers, e.g. craft breweries and distilleries.

FUNDED ✓ 7 Feb 2014

EQUITY:
10.00%

INVESTMENT:
£65,000

2nd Round



Devario: Compact and efficient industrial continuous ovens for the food manufacturing industry.

FUNDED ✓ 3 Feb 2014

EQUITY:
10.00%

INVESTMENT:
£24,998



Bike HUD: Heads-up display for motorcycles - making riding safer and more fun.

FUNDED ✓ 29 Jan 2014

EQUITY:
15.00%

INVESTMENT:
£90,000



Times Place Brasserie: Nicola Horlick looks to take on a profitable restaurant site in west London.

FUNDED ✓ 24 Jan 2014

EQUITY:
40.00%

INVESTMENT:
£150,000



Seedrs: Discover and invest in great startups.



Landbay: A peer to peer lending platform for secured commercial property loans.



Happy Days: HAPPY DAYS is a new musical by the creator of the TV show, Garry Marshall.



Bird Cycleworks: UK based bicycle manufacturer offering products through the booming

1. Donation



2. Reward



3. Debt



4. Equity



2012 = \$3B



2013 >> \$8B

Crowdfunding is
the **NEW Like!**



Crowd-Engagement

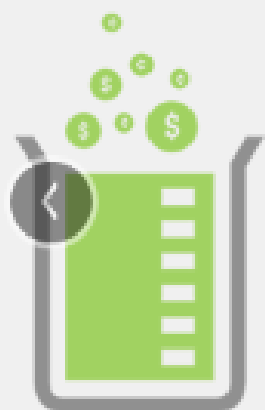
*Crowdfunding is much
more than (only) money !*



Opportunities

ACCESS TO FINANCE



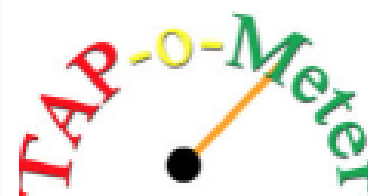
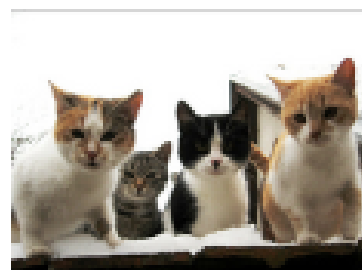
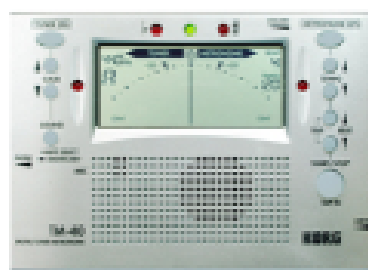


Discover and fund ^{with IBM's money} other IBMers' projects.



How it works

Submit a project







RAINFIN



BARCLAYS

CHALLENGES





CAUTION



*“crowdfunding is an
important contributor
to the democratization
of innovation →*

- Eric von Hippel (MIT)

*“crowdfunding is an
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to the democratization
of innovation →
the biggest paradigm shift
in innovation since the
Industrial Revolution”*

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*“crowdfunding is an
important contributor
to the democratization
of FINANCE →
the biggest paradigm shift
in FINANCE since the
Industrial Revolution.”*

Thanks :)

Dr. Dan Marom | me@danmarom.com