

Donation Crowd Funding



COMPANY PEOPLE

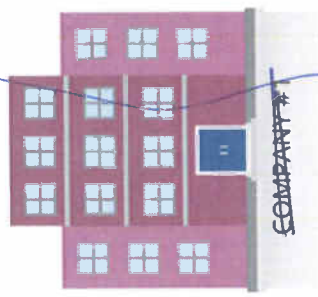
- + People and companies raising money to support a variety of projects (typically social causes or not-for-profit venture)
- + Anyone can provide funding but there is no expectation of monetary return
- + e.g. kickstarter.com, rockethub.com and indiegogo.com

Peer-to-Peer Lending



- + Borrowers are individuals looking to borrow less than \$35,000
- + Anyone can invest (limited to certain online platforms)
- + Online platforms grade each borrower and set the loan terms
- + e.g. prosper.com and lendingclub.com

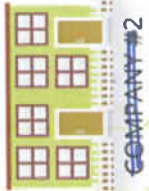
JOBS Act Crowdfunding



COMPANY

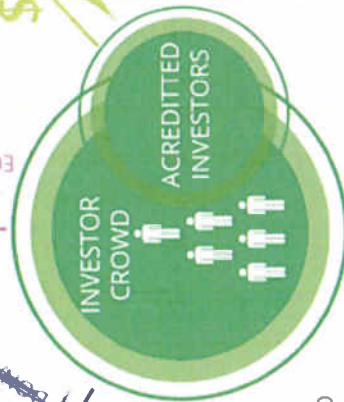
- + Small and start-up businesses looking to raise \$1,000,000 (or less) in a 12-month period
- + Anyone can invest (subject to certain limitations)
- + Companies raising money must comply with specific SEC requirements
- + NOT YET LEGAL

Accredited Investor Crowdfunding

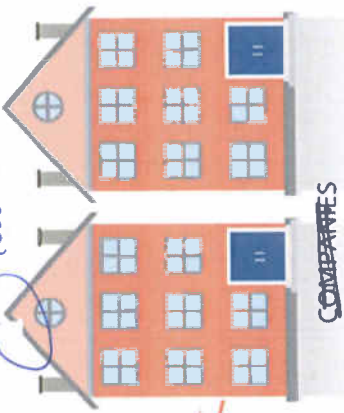


COMPANY #2

- + No limitation on the amount of money companies can raise
- + Only 'accredited investors' can invest
- + Also referred to as Regulation D or Rule 506 crowdfunding
- + Currently available through a number of websites including angel.co, circleup.com and microventures.com



INVESTOR CROWD
ACCREDITED INVESTORS



COMPANIES

Peer-to-Business Lending

more space

smaller.

- + For companies looking to borrow less than \$500,000
- + Companies usually need some operating history (2 years) and demonstrable revenue
- + Only 'accredited investors' can invest
- + Online platform vet potential borrowers and set the loan terms
- + e.g. fundingcircle.com/us/

General comments: 1) ~~interest~~ please space more evenly around the crowd

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