

# Triggering participation In rural initiatives

WORKSHOP



Through #Crowdfunding



## Factors of uses:

# The motivation for which users participate in the crowdfunding platforms

# ALTERNATIVE (democratic / philanthropic)

As we give value to transparency,  
cooperation and democratic  
practice

Understanding aspects  
as being "an alternative"

## Giving priority to the emotional and ideologic sides of campaigns

- • • • •

## “For-Profit”

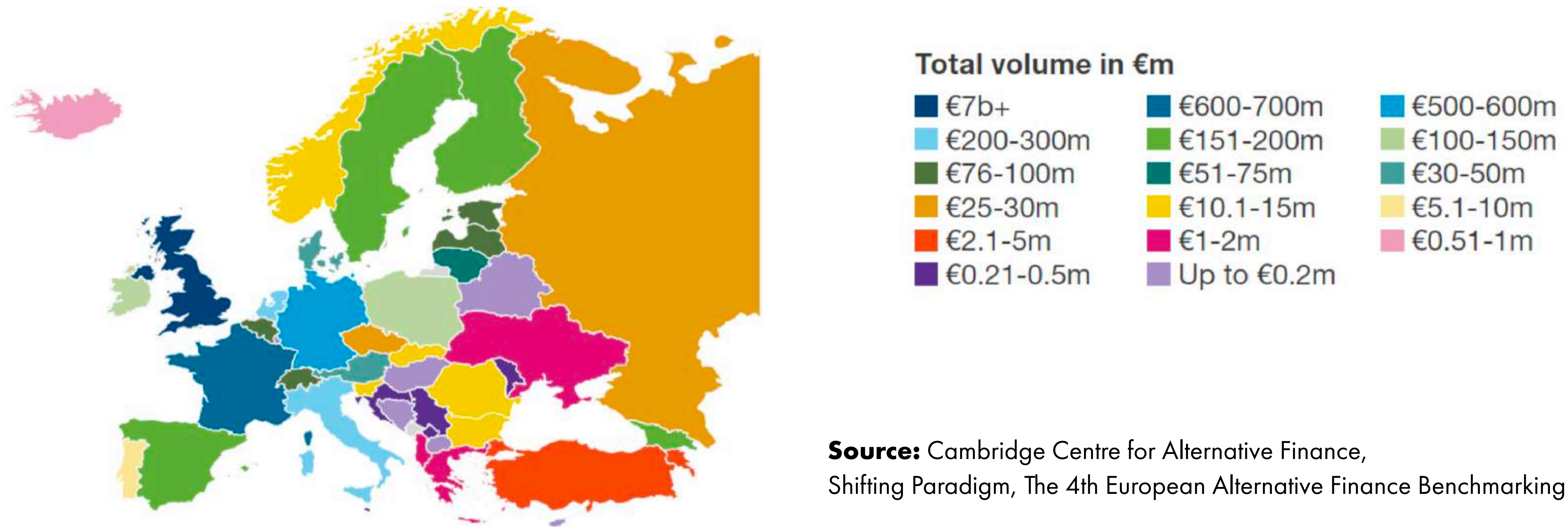
Focused on redefining "profit"

## Clarifying the effectiveness of interest and business

Sum to the crowdfunding advantages to model innovation, wider dissemination and “validating” ideas

**(doners+promoters)**

# CROWDFUNDING Volume in EU



**Source:** Cambridge Centre for Alternative Finance, Shifting Paradigm, The 4th European Alternative Finance Benchmarking Report, 2019



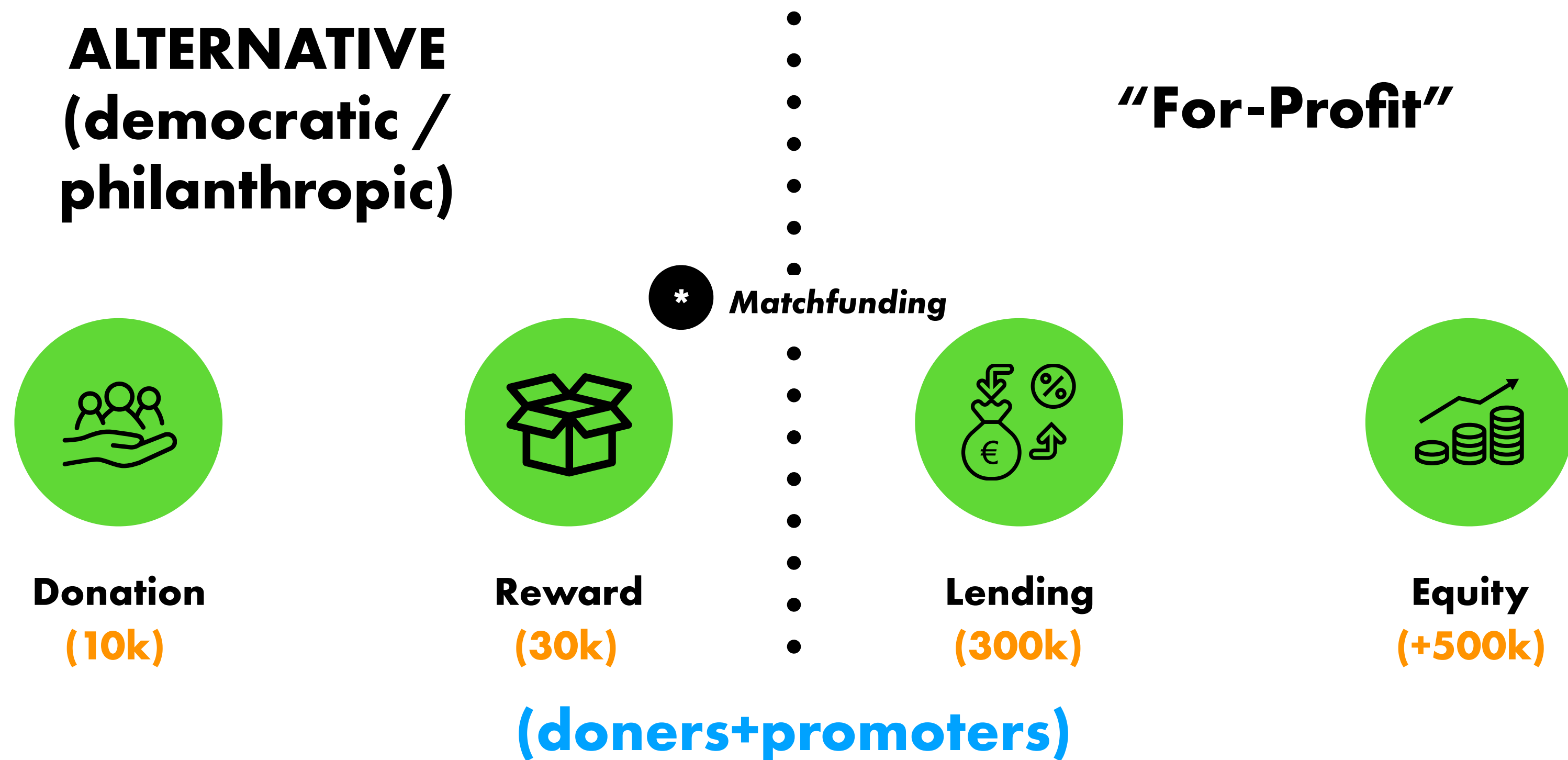
*In comparison to traditional finance and what additional benefits does crowdfunding bring?*

# CROWDFUNDING Volume in EU



# Its typology:

How does crowdfunding is arranged,  
4(+1) type of platforms





	Form of contribution	Form of return	Motivation of funder
Donation Crowdfunding	Donation	Intangible benefits	Intrinsic and social motivation.
Reward Crowdfunding	Donation/ Pre-purchase	Rewards but also intangible benefits.	Combination of intrinsic and social motivation and desire for reward.
Crowdfunded Lending	Loan	Repayment of loan with interest. Some socially motivated lending is interest free.	Combination of intrinsic, social and financial motivation.
Equity Crowdfunding	Investment	Return on investment in time if the business does well. Rewards also offered sometimes. Intangible benefits another factor for many investors.	Combination of intrinsic, social and financial motivation.



# FINANCIACIÓN COLECTIVA RENTABILIDAD CON IMPACTO POSITIVO

Gana una rentabilidad atractiva y ¡mejora tu propio entorno!

QUIERO INVERTIR CON IMPACTO



## PROYECTOS DESTACADOS

5,9 millones de inversión realizada





estado

todos

interés

todos

plazo

todos

Provincia

Introduce una provincia...

Energía



Agua



Salud



Economía circular



Movilidad



Comunidades



Educación



Alimentación

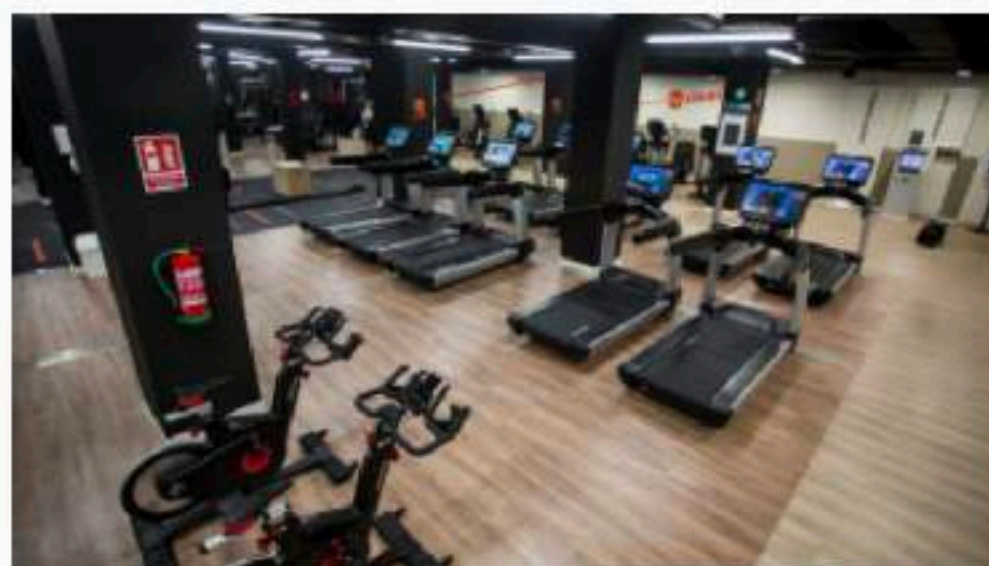
**Energía****Instalación fotovoltaica de autoconsumo para complejo ecoturístico - MAR DE FULLES - Castellón**

Financiación de la instalación fotovoltaica de autoconsumo para el complejo ecoturístic...

100%

IMPORTE

174.000€

**Salud****Nuevo gimnasio Synergym Granada - @SynergymEs 1**

Financiación colectiva de las inversiones necesarias para la puesta en marcha del nuevo g...

100%

IMPORTE

150.000€

**Energía****Eficiencia energética para estaciones aisladas de telefonía móvil - Fase 1**

Inversiones destinadas a la eficiencia energética reduciendo el consumo de energías fós...

100%

IMPORTE

139.775€







# Invierte en empresas de impacto social positivo

[Regístrate gratis →](#)**6.697**

MIEMBROS

**4.708.445 €**

INVERTIDOS

**22**

RONDAS FINANCIADAS



## INVERSIÓN DE IMPACTO PARA HACER FRENTE AL CORONAVIRUS



# Empresas que **construyen** un mundo mejor

A través de La Bolsa Social hemos financiado **23** rondas de inversión de empresas de impacto social y medioambiental positivo, por valor de **4.849.940 euros**.



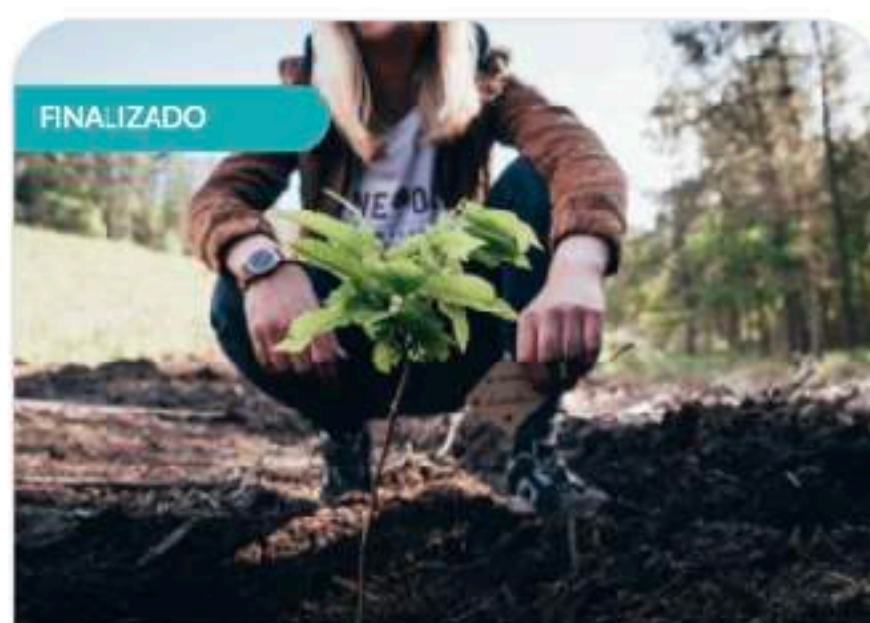
## ROBINGOOD

La primera comercializadora de productos de alimentación 100% sociales que genera trabajo para personas en riesgo de exclusión social.



**52** INVERSORES  
**150.000 €** INVERTIDOS

125%



## ONE OAK

Una empresa que diseña, fabrica y comercializa productos de moda sostenible con el fin de reforestar nuestros bosques.



**68** INVERSORES  
**269.814 €** INVERTIDOS

123%



## AUARA

Marca de agua mineral de calidad, en botellas de material 100% reciclado, que existe para llevar agua potable a personas necesitadas



**61** INVERSORES  
**212.000 €** INVERTIDOS

133%



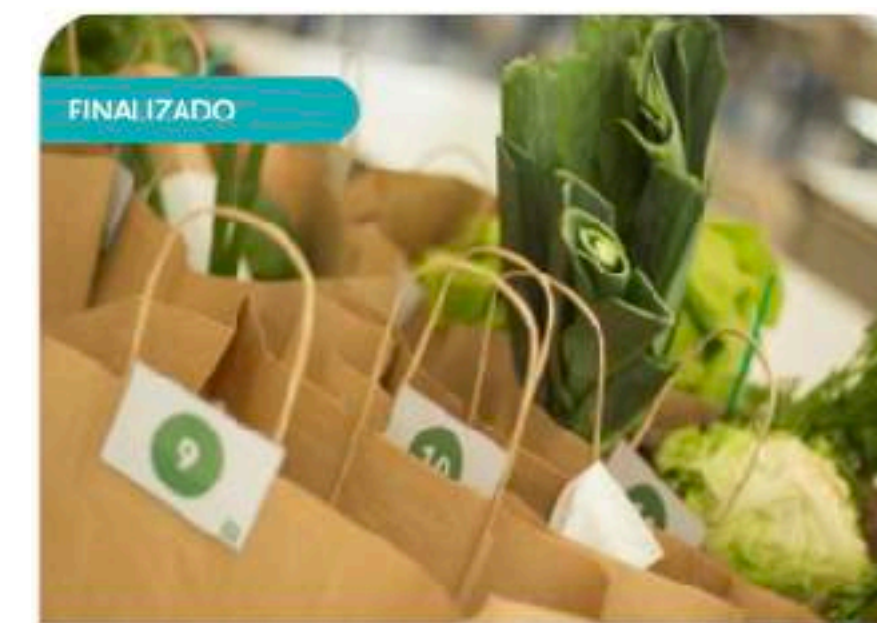
## LA CASA DE LA ALDEA

E-commerce gourmet para los amantes de la alimentación sostenible y de calidad que crea riqueza social en el entorno rural



**48** INVERSORES  
**168.465 €** INVERTIDOS

105%



## FARMIDABLE (2ª RONDA)

Plataforma que une consumidores y productores facilitando la distribución de producto natural, local y de temporada, directa del productor.



**67** INVERSORES  
**250.000 €** INVERTIDOS

125%



# Seeking for funding...

*via crowdfunding sites, implies:*



**Explain  
properly the idea**



**Set your  
budget**



**Present  
a video**



**Offer "something"  
in exchange**



**Communicate  
"to the maximum"  
your project**

A product, service, infrastructure, new "aventures" can  
be supported and financed via *crowdfunding*

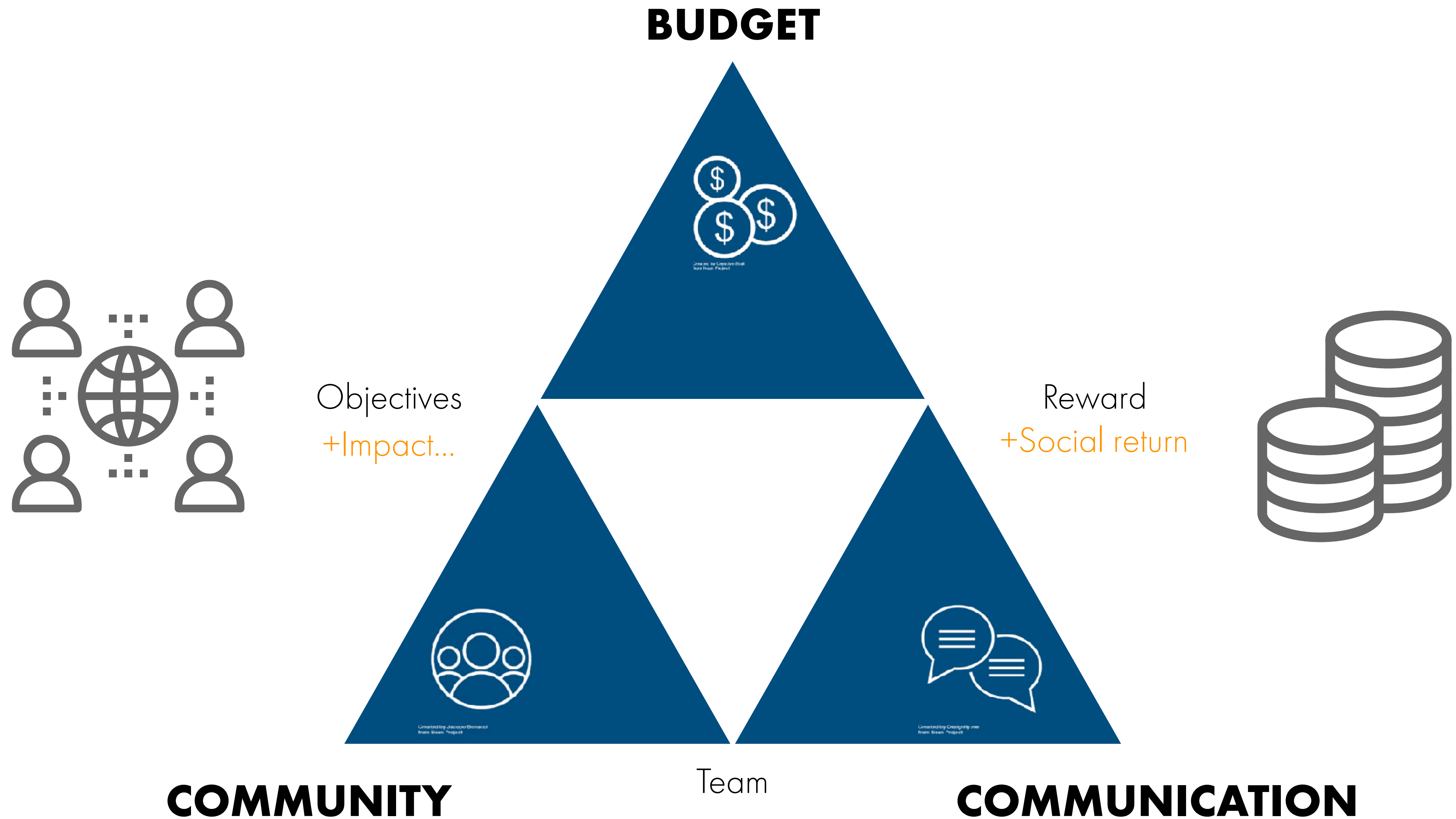


# **CASE 1**

## **Hilvarenbeek**

**> Could we complete its CF Pyramid?**

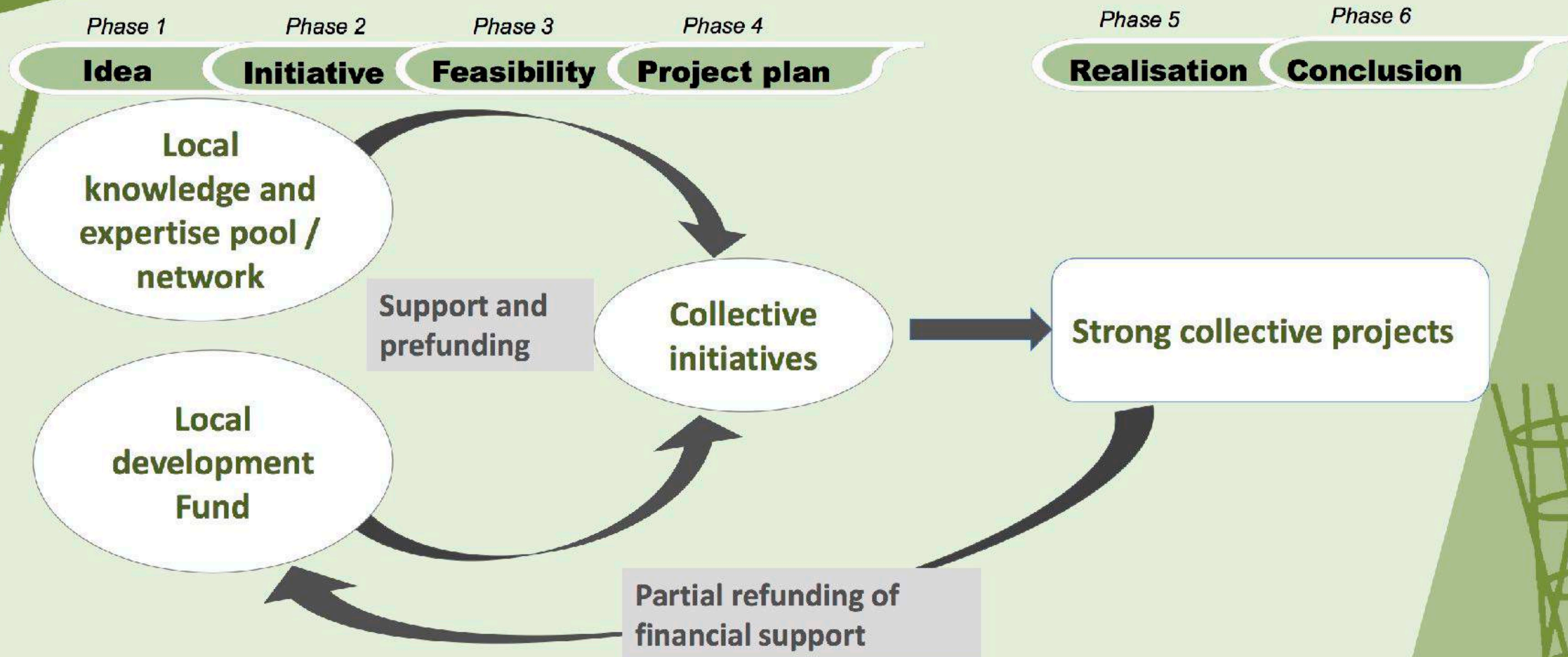




"Crowdfunding Sherpas", original diagram by Francesc Balaguer



## Working Hilvarenbeek Smart Village Strategy





# Advantages



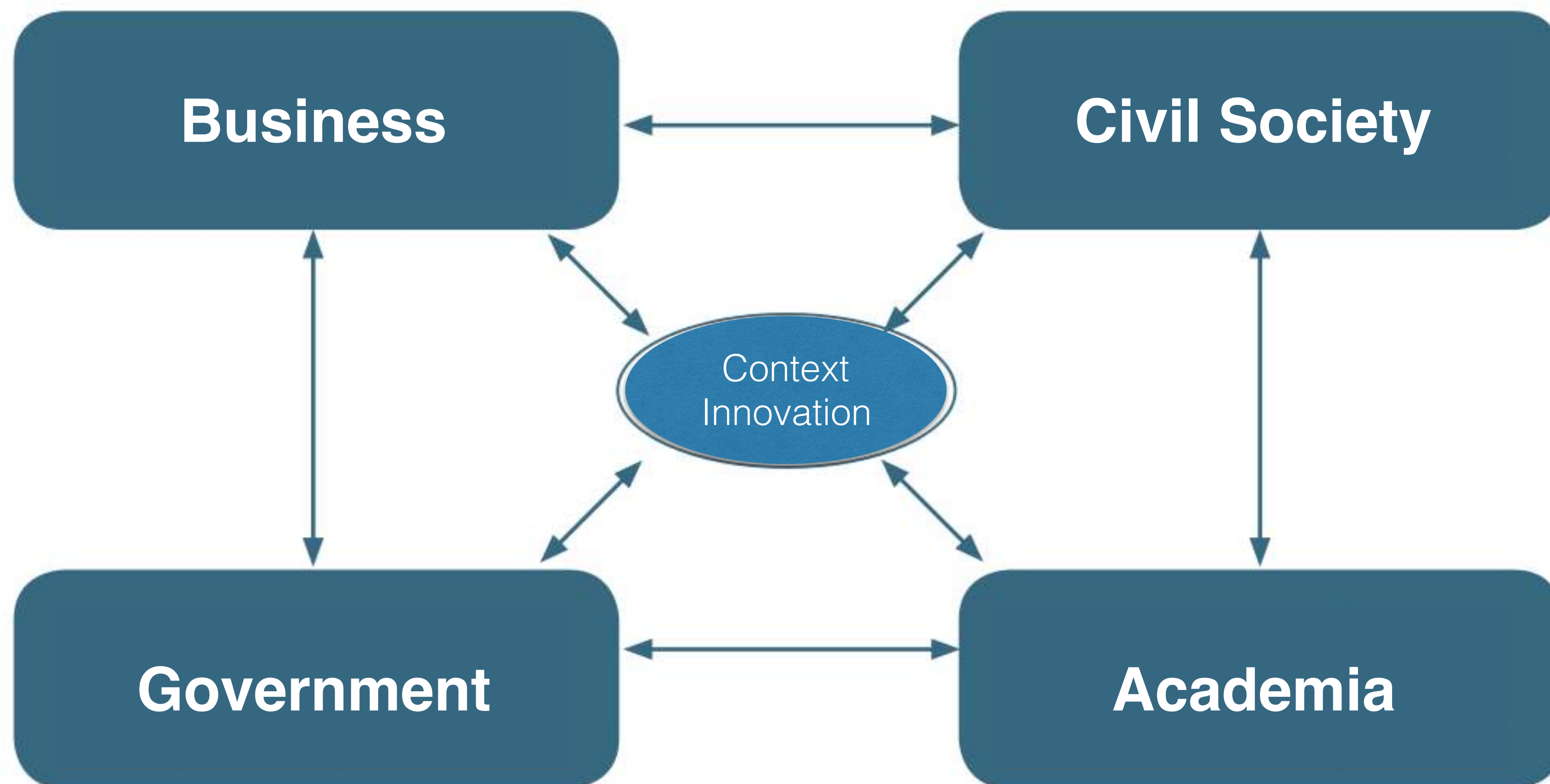
## Set the right incentives

Donation	Reward	Equity	Lending
<ul style="list-style-type: none"><li>• Intrinsic motivation / philanthropy</li><li>• Updates on the developments of projects</li><li>• Thanks</li></ul>	<ul style="list-style-type: none"><li>• Extrinsic + intrinsic motivation</li><li>• Range for different levels of wealth and interest</li><li>• Perks perceived value</li><li>• Market rate</li></ul>	<ul style="list-style-type: none"><li>• Financial return</li><li>• Intrinsic motivations</li><li>• Valuation</li><li>• % offered</li><li>• Promise &amp; deliver growth</li></ul>	<ul style="list-style-type: none"><li>• Financial Return</li><li>• Interest rate</li></ul>





**Matchfunding** at Goteo is based in [the Quad Helix](#)  
empowering innovation management & entrepreneurship

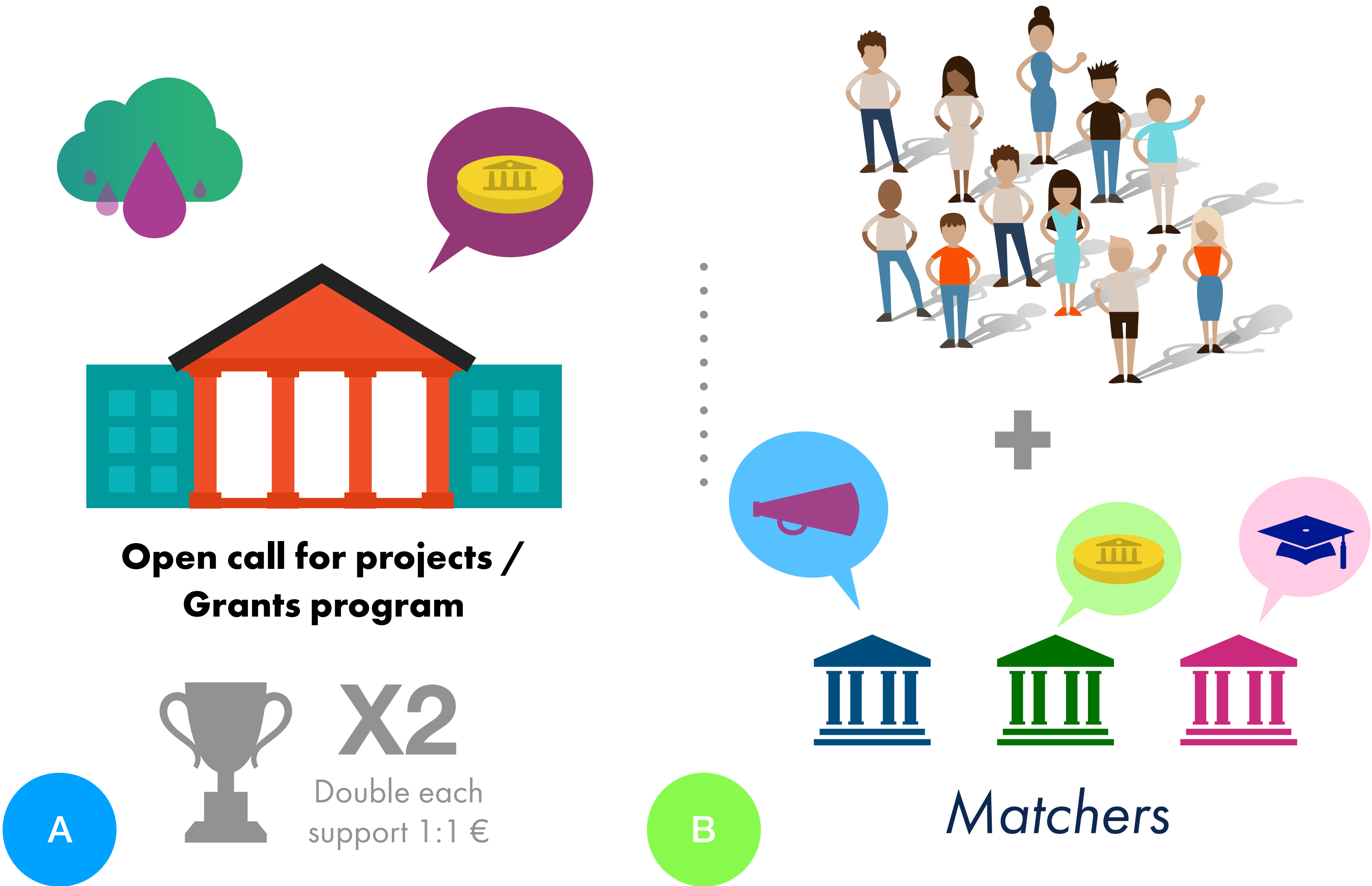




# Crowdfunding



# Matchfunding







<https://www.crowdfunder.co.uk/programmes/crowdfund-scotland>



# +Extra funding

We have match funding available to help support your business or project.

We have a pot of +Extra funding from a selection of national and regional partners which, depending on what your business or project is doing, may be available to help you raise more funds.

**It's simple!** You add your project on Crowdfunder and under your 'extra funding' section tell us who and what your project applies to. Our clever matchmaker will then ensure that your project is matched with any funds you may be eligible to apply to. Read through the criteria and if you think it's a fund for you, hit 'apply for funding' and tell us why your project deserves the extra funding in the application form. We'll take it from there.

So, what are you waiting for?

## Choose your area:

[COVID-19 Crisis Funds ↓](#)

[England ↓](#)

[London ↓](#)

[UK Funds ↓](#)

[North ↓](#)

[South ↓](#)

[Scotland ↓](#)

[Midlands ↓](#)



## How it works



### Start a project

Start a new project on Crowdfunder, tell us the basics and a rough outline of your story. Then we can show you funds that you may be eligible for.



### Apply for funding

You can then choose to make an application for a relevant fund. If a partner likes your project, they may agree to support it.



### Start crowdfunding

Start raising money from the crowd and once you reach an agreed percentage of your target, one of our partners could boost your total with a large donation.

## ● COVID-19 crisis funds

Some of our national and regional partners are offering crisis funding support to businesses and groups at this time. Please note, all funds further down the page are still active, but not specifically aimed at organisations dealing with the coronavirus crisis.

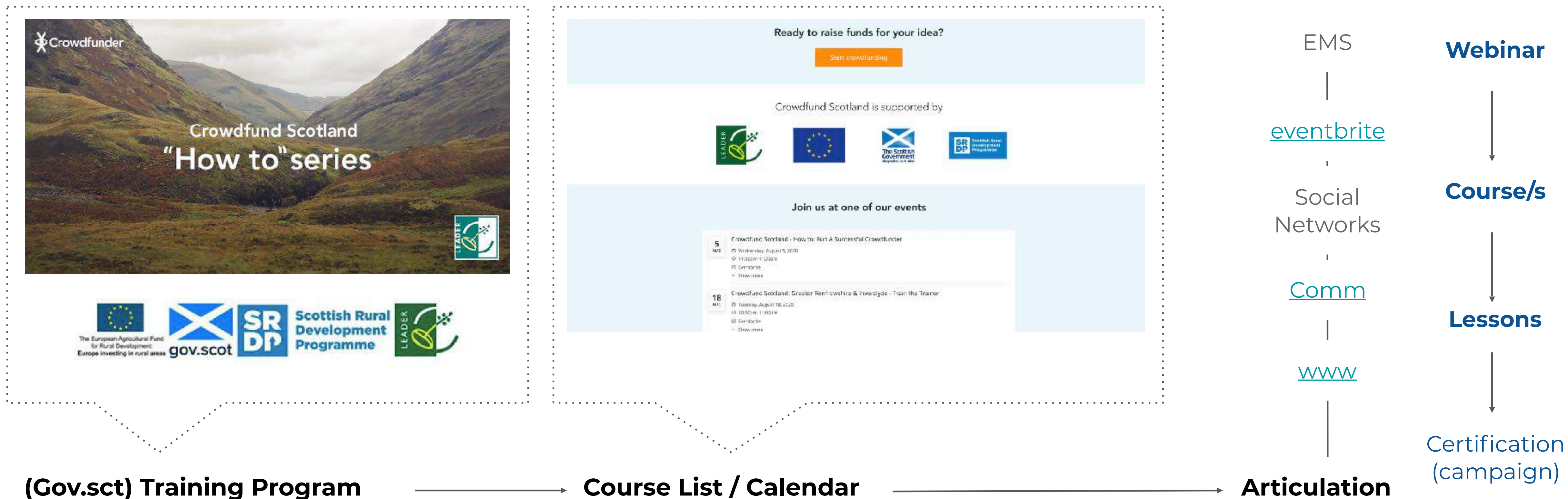
**Crisis funds available:**



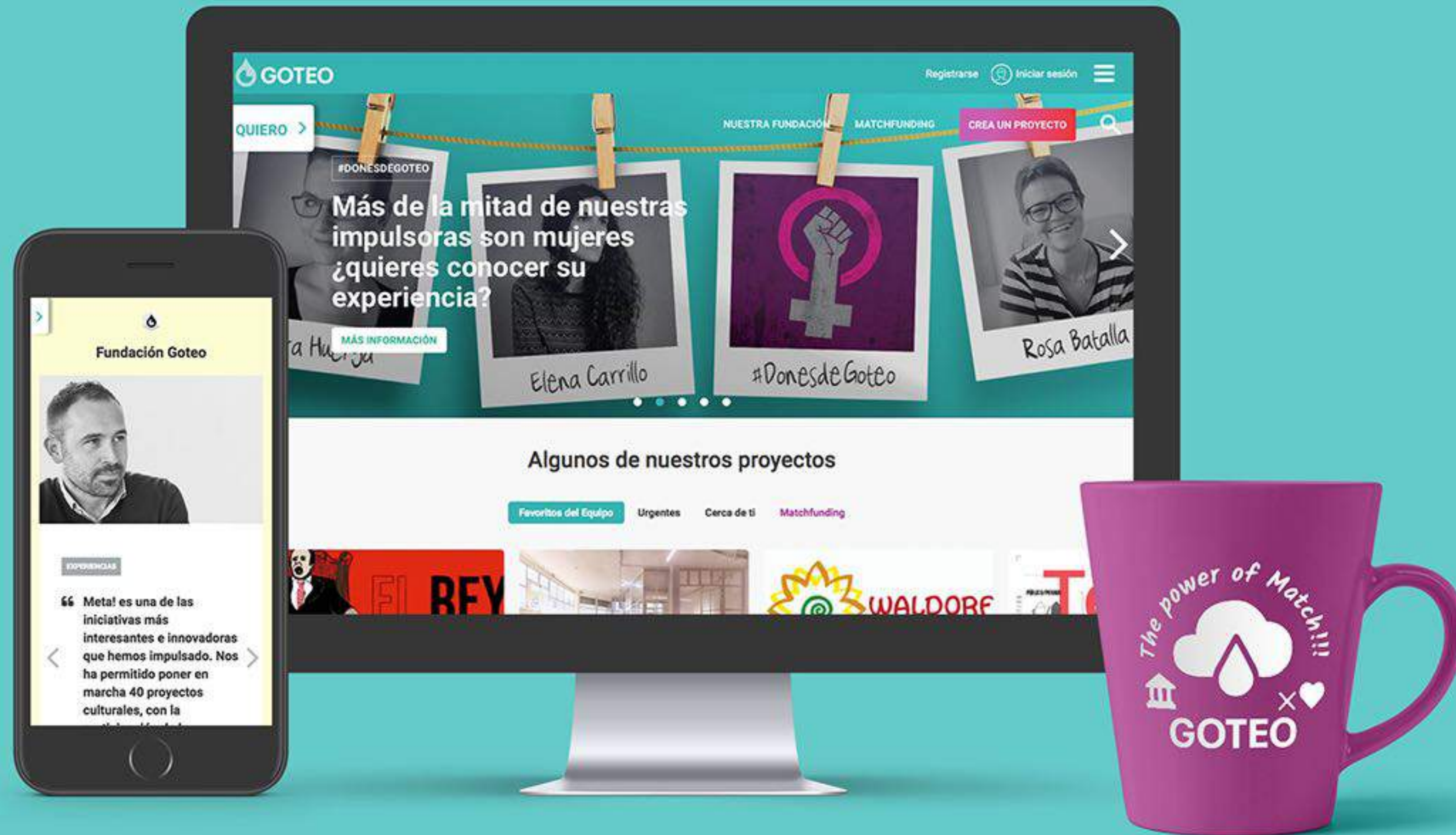


How a platform works in detail a training program, with an “sponsoring entity” (as it could be the case of our potential client)

How do they articulate it?







#Crowdfunding #Matchfunding #SoCent  
[www.goteo.org](http://www.goteo.org)





**70.000€ for 6 projects**

**Under the categories:**

- Social
- Democratic
- Territorial
- Innovation & feasibility



**Matchfunding** - Program for Young Social Entrepreneurs in the Catalan Pyrenees **Arrela't**

<https://arrelat.fempirineu.cat/>





# Salvaje, la revista que quiere sacarte al campo. #HazteSalvaje

Revista Salvaje



COFINANCIA ESTE PROYECTO

924 COFINANCIADORES

Recordarme

 Ecológico

 España

Comparte este proyecto



Widget del proyecto



# Salvaje, la revista que quiere sacarte al campo. #HazteSalvaje



**AlmaNatura**  
@almanatura

Siguiendo

Cofinanciamos el proyecto [@revista\\_salvaje](#), la revista que quiere sacarte al campo. [#HazteSalvaje](#) en [#goteo](#) [#crowdfunding](#) ¡Hoy es el último día! ¿A qué estás esperando? [goteo.org/project/salvaje](https://goteo.org/project/salvaje) [#almanatura](#)



10:01 - 13 may. 2019

2 Retweets 7 Me gusta



Revista Salvaje



2ª ronda

**QUEDAN 16 DÍAS**

En marcha!

A por el óptimo

Obtenido

**€ 41.300**

Óptimo

**€ 44.500**

Mínimo

**€ 19.500**

COFINANCIA ESTE PROYECTO

924 COFINANCIADORES

Recordarme

Widget del proyecto



# Salvaje, la revista que quiere sacarte al campo. #HazteSalvaje



Siguiendo

Cofinanciamos el proyecto [@revista\\_salvaje](#), la revista que quiere sacarte al campo. [#HazteSalvaje](#) en [#goteo](#) [#crowdfunding](#) ¡Hoy es el último día! ¿A qué estás esperando? [goteo.org/project/salvaje](https://goteo.org/project/salvaje) [#almanatura](#)



10:01 - 13 may. 2019

2 Retweets 7 Me gusta



Siguiendo

Una parte de nuestra donación anual de este año se la lleva la [@revista\\_salvaje](#) a través de [@goteofunding](#) [#almanatura](#) [#HazteSalvaje](#)



**AlmaNatura** @almanatura

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10:03 - 13 may. 2019

1 Retweet 14 Me gusta



1 1 14



Twittea tu respuesta



**Salvaje** @revista\_salvaje · 13 may.

En respuesta a [@juanjomanzano](#) [@goteofunding](#)  
¡Muchísimas gracias, Juanjo!

1 1 2

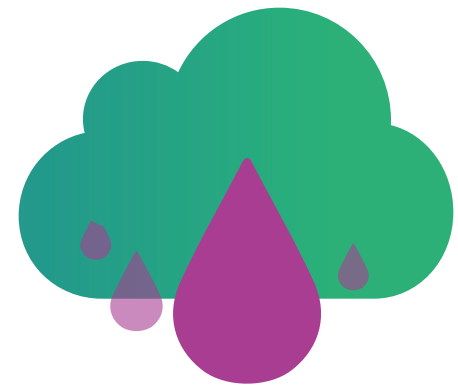


**Juanjo Manzano** @juanjomanzano · 13 may.

¡Un honor formar parte de este primer número! Larga vida a Salvaje.  
[#HazteSalvaje](#) [#almanatura](#)

1 2 5





# Matchfunding call





# **CASE 2**

## **Raudanmaa**

**> Which is the best Matchfunding scenario?**



# Raudanmaa

As an exercise of fundraising, which of the different options could find more alliances with?  
**Public Authorities / Private sector / Philanthropy / Academic / Civil society / EU entity**



## Seeking for a “Match” ...

via *crowdfunding* sites, could be by:



Double each  
support 1:1 €

**Arrelat'**  
(Regional dev)



Extra  
Funds

**Scottish Development  
Programme**



Extra  
Communication

**Salvaje / Alma Natura**



Training /  
Incubation

**Goteo / Crowdfunder**





<Ways of “seeing”>

*Participation*

*Transparency*

*Economy / employment*

*Legacy*

*Learning*





Debate!?

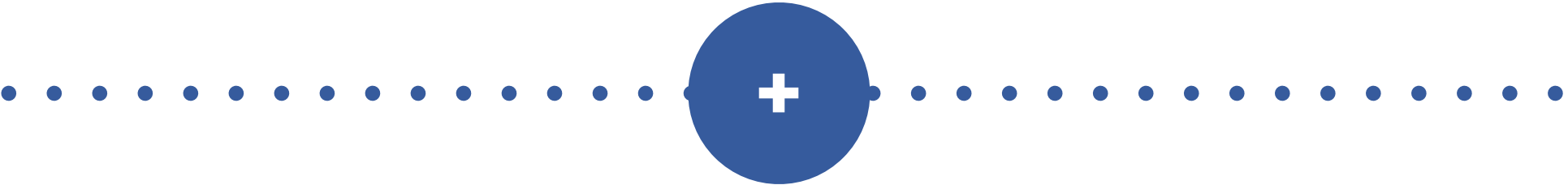


# **Can we expect such models to become more common in the next programming period?**

We can build bridges upon any financing tool

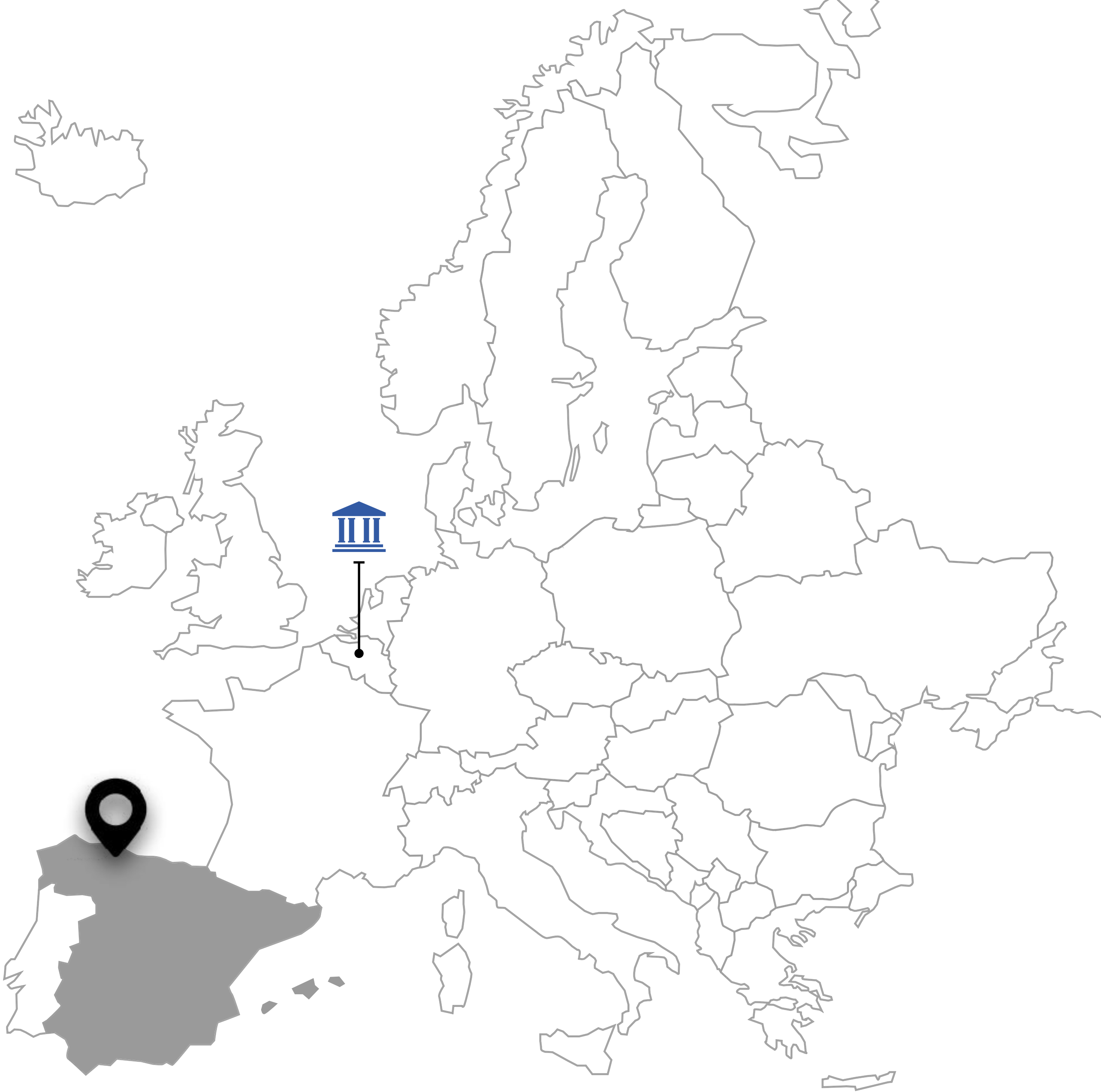


ESIF diagram



Extra info (check):

[WEBINAR Fi Compass \(EIB\)](#)





# CF4ESIF

The European Crowdfunding Network AISBL (ECN) and the European Investment Bank, Financial Instruments Advisory Division have co-authored a new guide for Managing Authorities: Crowdfunding and ESF opportunities: future perspectives for managing authorities (July 2020).

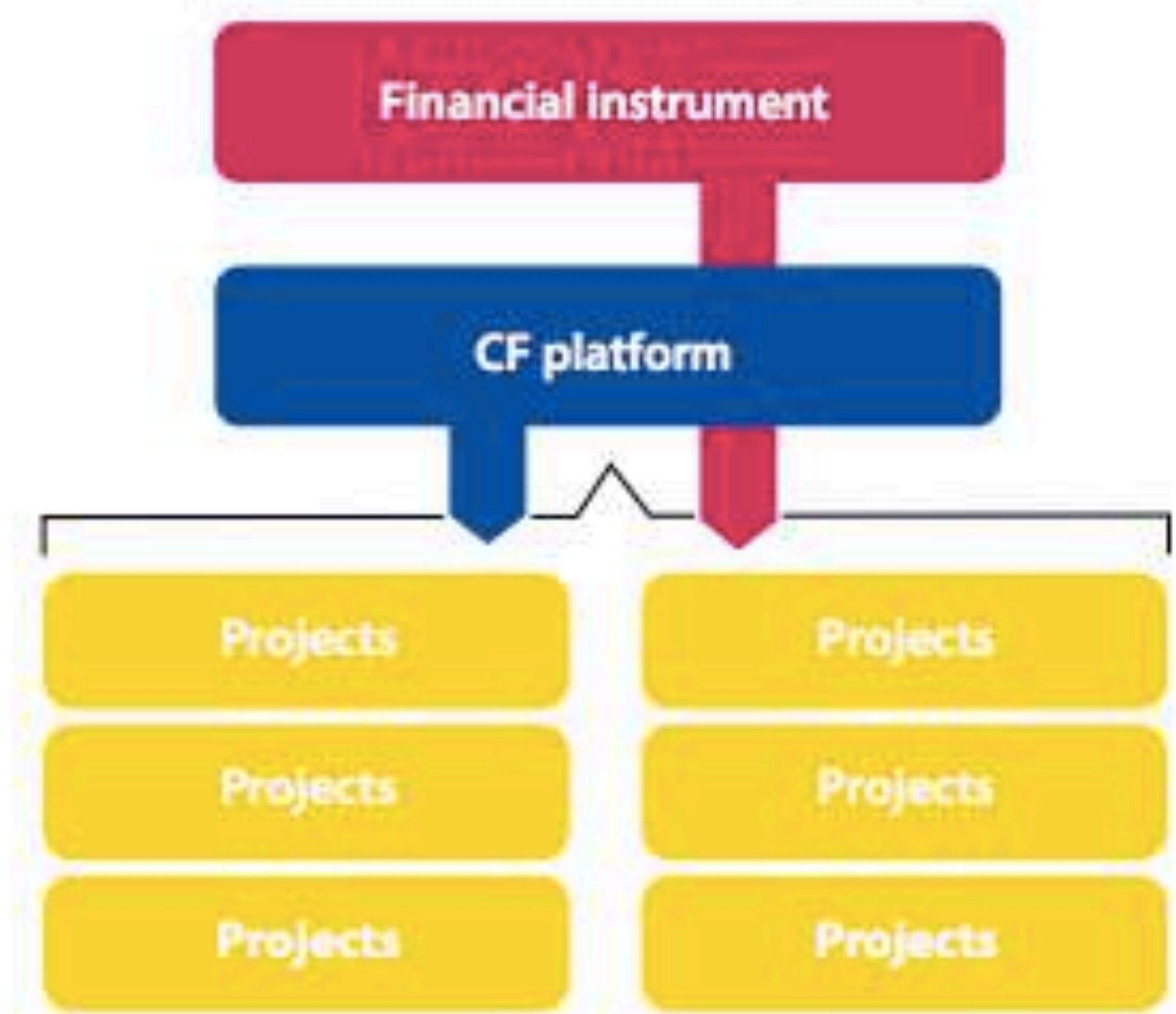
The manual is published by fi-compass, an advisory and guidance platform set-up by the European Commission and the European Investment Bank to support Member States in understanding and making better use of financial instruments using ESI Funds.



4.2.1 Financial instruments delivering support through crowdfunding platforms

As a preliminary consideration, and with crowdfunding being a relatively new sector of the financial services industry, there is a need to consider whether crowdfunding platforms are able to channel ESIF financial instruments.

Figure 7 : FIs scheme delivered through CF platforms

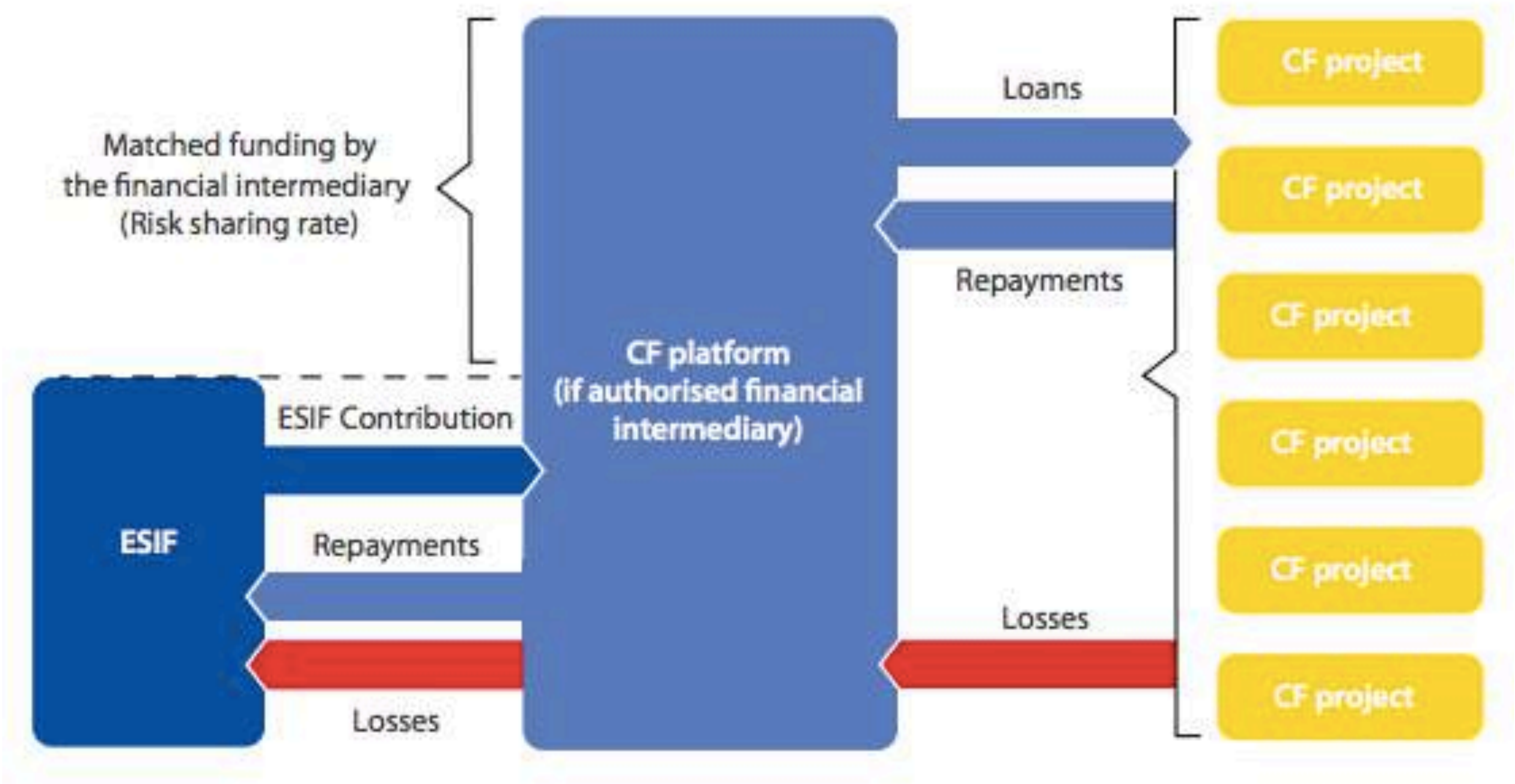


Source: authors' own elaboration



Can public sector fully participate in the crowdfunding market?

Figure 9: Scheme of the Risk-sharing loan facility



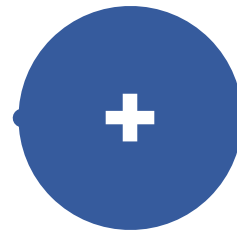
In this scheme, further market testing might be needed in order to define the risk-sharing rate.



## Funds directly related to rural entrepreneurship



The European Agricultural Fund  
for Rural Development:  
**Europe investing in rural areas**



EUROPEAN  
CROWDFUNDING  
NETWORK

**Extra info (check):**

Let us know!





# OUR OBJECTIVES



[www.eurocrowd.org](http://www.eurocrowd.org)

## POLICY

- Ongoing dialogue with EU institutions
- Joint statements with fellow trade bodies

## TRAINING

- Publications
- Events
- 2 annual conferences
- Seminars, webinars and workshops
- 2 country strategic groups

## RESEARCH

- Own research
- EC research projects
- Consulting services for regional and local authorities

## CONDUCT

- ECN Code of conduct
- Best practices
- Transparency
- Fairness



[illegible]



A photograph of a field of tall grass and wildflowers under a blue sky with a bright sun on the left. The sun is low on the horizon, creating a warm, golden glow. The grass is green and yellow, and the sky is a clear blue with some light clouds. The text "THANKS!" is overlaid in large white letters, and "@Eurocrowd" is overlaid in black letters below it. The email address "mauricio.obrien@eurocrowd.org" and the phone number "+676 321 111" are also overlaid in black letters.

# THANKS!

@Eurocrowd

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+676 321 111