

Finance your project a different way

Test your concept before implementing it

Start a community of promoters



## ING is always accessible.



### Come and see us

Make an appointment with a member of staff at a branch or a Business Banker in your region. Looking for a branch? You'll find contact details and opening hours at [ing.be/contact](http://ing.be/contact).



### Call us

If you have any questions about our funding solutions, contact our Business Credit Center on **02 464 64 01**.



### Visit [ing.be/business](http://ing.be/business)

Find out more about our products and services.

ING is in no way liable for and does not intervene in the supervision of projects placed on the crowdfunding platforms. The crowdfunding platforms remain liable at all times for the acceptance, structuring and launch of all crowdfunding projects. ING will not at any time become involved in, advise on or participate actively in projects placed by customers or prospective customers on its partners' platforms.

\* Information valid as at 01/06/2016. For the latest information please contact our partners directly.

**Crowdfunding:**  
alternative financing  
for your project.

[ing.be/crowdfunding](http://ing.be/crowdfunding)



## Crowdfunding - what is it, and how can it help you as an entrepreneur?

With this form of financing, a large number of investors (private individuals or companies) provides a certain sum as a donation or investment to enable you to realise your project.

The money is collected online via a specialised crowdfunding platform, which also enables you to create a genuine community for your project.

Crowdfunding is not just a means of raising funds, it is far more. By presenting your idea to the general public you can gather useful pointers and possibly adapt your concept.

In addition, it is an excellent marketing tool. Contributors become direct promoters and will share your project with people they know, helping to guarantee its success.

## How does it work?

1. You submit your project to the selected crowdfunding platform.
2. If the funding platform accepts your project, the entire world has the chance to discover your idea.
3. After that, contributions can be made online via the platform in order to raise the amount you need to realise the project.
4. If there is sufficient interest in your project and you reach that amount, you can fund it.



## 4 types of funding

You can opt for the following types of funding depending on your needs.



### Donations

This system is often used by charitable organisations or artistic projects. The people who give you the money want nothing in return.



### Rewards

Contributors receive a tangible reward in return. The nature of the reward often depends on the type of project and the amount contributed.



### Loans

Contributors will be reimbursed within a specified period, with or without interest.



### Investments

Contributors will directly or indirectly receive shares in the company.

## ING and crowdfunding

ING wants to help entrepreneurs whatever their situation. To give your projects even more support, we have set up a partnership with two crowdfunding platforms.

If you think crowdfunding is the right solution for your project, our bankers can put you in touch with the right platform. You will then receive an e-mail with all the information you require. You can open your file by a simplified procedure specially for ING customers and make contact with the crowdfunding platform.

Our specialists have selected partners who operate in international markets and have vast experience in crowdfunding: Seedrs and KissKissBankBank.

The aim? To enable you to raise the funds you need to realise your project, combined with a conventional ING loan if appropriate. In addition, both Seedrs and KissKissBankBank can provide further support.

## Your benefits

- Our ING specialists can present you the perfect finance mix.
- The specialists from the crowdfunding platform will support you in preparing your file.
- Your project will become widely known to a varied public, enabling you to run tests and ask for advice, for example.
- You will find out whether your idea is appealing depending on the success of the crowdfunding exercise. Moreover, it is the perfect way to generate customer loyalty.
- You will be working with professional partners whom you can trust.
- Because of the special fast track procedure, your file will be given priority. With limited information about yourself and your project, you can get an indication without too much effort of whether or not the platform will accept your project. You can launch the effective campaign afterwards, without wasting time creating a campaign that might not be accepted in the end.

## What crowdfunding platform is your match?



- SEEDRS allows entrepreneurs to attract capital investments from **a broad public throughout Europe**.
- Operates on **the investment** principle.
- Is mainly **intended for start-ups, scale-ups and SMEs that want to grow** and need an investment of 30,000 euros or over.
- **Provides support** before, during and after the funding campaign.
- Enables you **to address a large network** of investors including your customers, friends, family, partners, suppliers and others.
- Funds are raised over a **maximum of 60 days**.
- To be funded, a project has to reach **100% of the creator's target**:
  - If it does, the investors become shareholders in your company. Seedrs combines all the investments and acts as a single shareholder on behalf of the various investors.
  - If it does not, the project is closed and investors are reimbursed automatically and free of charge.
- The entrepreneur launching the campaign has to pay a commission depending on the amount raised. The maximum commission is 6%, or less if the amount raised exceeds 150,000 euros. A one-time fee of 2,000 euros is also charged for all legal documents and investor management. These costs are only charged if the campaign is successful. If the campaign is unsuccessful, the entrepreneur pays nothing.
- The **minimum amount** per investment is **10 euros**.



- Works according to the **reward principle**. KissBankers support projects financially and receive rewards in kind in return for their contributions (an invitation, pre-purchase of the crowdfunded product, goodies etc.). KissBankers may also choose to sponsor a project for no reward.
- Showcases **creative and innovative ideas** from private individuals/self-employed people and in particular from small businesses.
- The project's creator retains **100% intellectual ownership of his idea**.
- To be funded, a project has to reach **100% of the creator's target**:
  - If it does, the KissBankers' contributions are deposited and they receive their reward if they have opted to do so.
  - If it does not, the project is closed and KissBankers are reimbursed automatically and free of charge.
- A **commission** of 5% on successful fund-raising is invoiced to the entrepreneur launching the campaign, plus 3% for transaction costs.\*
- Contributions start from **1 euro**.