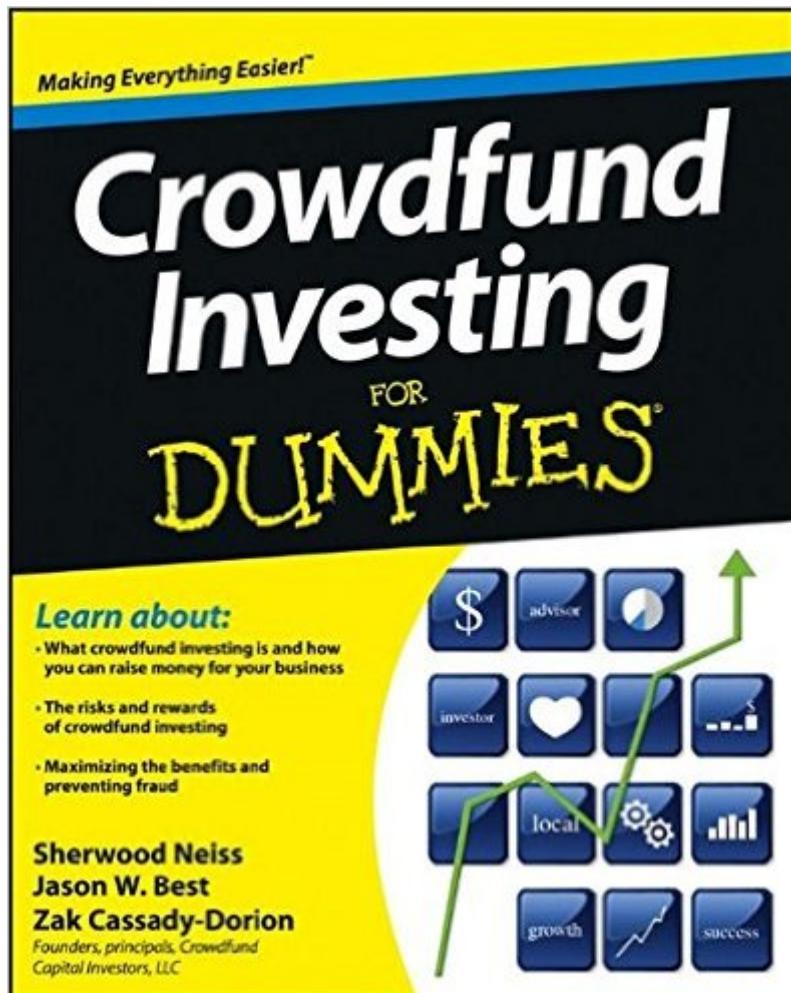


The book was found

Crowdfund Investing For Dummies



Synopsis

The easy way to get started in crowdfund investing Crowdfund investing (CFI) is going to be the next big thing on Wall Street. U.S. investment banks, brokerage houses, and law firms are gearing up for the creation and regulation of new financial products that will be available to the general public starting in early 2013. The introduction of these products will revolutionize the financing of small businesses and startups for these key reasons: Entrepreneurs and small business owners, who have had difficulty obtaining capital through traditional means (such as bank loans and angel investors) in recent years, will have access to investors around the world through social media. For the first time, investors (so-called unqualified investors) will be able to purchase an equity stake in a business or new investment vehicle. The Securities and Exchange Commission (SEC) is overseeing the creation of online portals that will allow entrepreneurs and small investors to connect. When these portals go live in 2013, Crowdfund Investing For Dummies will be on the front line to educate business owners, other entrepreneurs, and investors alike. A Crowdfund Investing For Dummies will walk entrepreneurs and investors, like yourself, through this new investing experience, beginning with explaining how and why CFI developed and what the 2012 JOBS says about CFI. Entrepreneurs will find out how much funding they can realistically raise through CFI; how to plan and launch a CFI campaign; how to manage the crowd after a campaign is successful; and how to work within the SEC's regulations at every stage. Investors will discover: the benefits and risks of CFI; how much they can invest; how a CFI investment may fit into a broader investment portfolio; how to provide value to the business or project being funded; and how to bow out of an investment when the time is right. A Crowdfund Investing For Dummies is an indispensable resource for long time investors and novice investors alike.

Book Information

Paperback: 360 pages

Publisher: For Dummies; 1 edition (February 11, 2013)

Language: English

ISBN-10: 111844969X

ISBN-13: 978-1118449691

Product Dimensions: 7.4 x 0.7 x 9.2 inches

Shipping Weight: 1.2 pounds (View shipping rates and policies)

Average Customer Review: 4.2 out of 5 stars See all reviews (39 customer reviews)

Best Sellers Rank: #553,239 in Books (See Top 100 in Books) #51 in Books > Business & Money

Customer Reviews

This impressive book is indispensable for anyone considering funding through crowds. Unlike many how to guides, this book was written by people who helped write the legislation that they discuss in the book. They also are experienced business-runners who have used the methods in the book. The importance of this cannot be understated. The authors' confidence and knowledge comes through in every page. The cost to benefit ratio on this book makes it a no-brainer. Buy it now. In a nutshell, the book describes how to work within a new SEC approved funding framework for investors seeking a return on their investment which employs a variant of the practice popularized by websites such as Kickstarter. A summary of the law is provided in the book, with an expanded treatment on a companion website. (Still, the authors urge retaining legal counsel, not only to ensure compliance but also to signal to investors that the business is run by serious folks. This is good advice, no one wants to run afoul of the SEC.) I thought the organization was particularly strong, and liked the references to particular chapters in text. I found myself jumping around from one chapter to another to find out particular information, much like browsing Wikipedia. This is a good thing. Beyond the technical stuff, the authors provide a great deal of useful "I wouldn't have thought of that" information. For instance, who to initially target, how to create a plausible business plan, and so on. I also enjoyed the fact that the book is written with a great deal of sympathy towards investors and is cognizant of the responsibilities that investment seekers bear towards their investors. The explanation of why the "all or nothing" model is best and fairest is a good example of this.

I know very little about crowdfunding, in fact I'm a true crowdfunding dummy. I noticed one very unusual thing about a book I reviewed a while back and it was the number of people the author thanked in his foreward. What he did was crowdfund in order to raise the money to back his book. His business venture would never have gotten off the ground without the help of others. On the other hand, his investors may never have had the opportunity to enter the publishing world had he not needed financial backing. Crowdfund investing "offers small investors the chance to purchase an equity stake (or to fund debt) in small, private businesses run by people they know and trust." 'Trust' can be the operative word for someone to get their business off the ground. If you have a business that may be struggling or have one you might be considering jump-starting with

crowdfunding, this is one book you might want to consider investing in. On the other hand, if you have a little extra money you might want to help someone out and potentially add to your bank account in the future. Crowdfunding can be a win-win situation, but knowing more about it is the key to a successful venture. No one wants to throw their money away nor do they want to be indebted to people or banks they know little about ... if they can even get funding in the first place. Crowdfunding isn't something that can be done casually and the authors do stress that "If you're a business considering offering equity buy-in to crowd investors, you should consult legal counsel before making any such securities offering." However, this book will give you solid facts and information you'll need while you are pondering those legalities and considering using crowdfunding or investing in someone who needs it.

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