CROWDSOURCING & CROWDFUNDING

PEDRO DOMINGOS
pd@ppl.com.pt
the practice of obtaining information or input into a task or project by enlisting the services of a large number of people, either paid or unpaid, typically via the Internet.

Creation of Value

Stop a bot.
Save a book.

reCAPTCHA digitizes books by turning words that cannot be read by computers into CAPTCHAs for people to solve. Word by word, a book is digitized and preserved online for people to find and read.
CROWDSPRINGCING – LINUX
Nuno was the first Portuguese boy to receive a 3D printed arm and hand, which resulted from a collaborative effort between Patient Innovation and the artist Ivan Owen.

Join Patient Innovation community

A platform created for patients and those who care about them to share and access useful solutions to cope with their diseases.

SEARCH
See solutions from others with similar challenges as yours and give your feedback!

POST
Do you have a solution? Great! Post it on Patient Innovation and help improving lives.

FORUM
Every great solution starts with a simple idea. Discuss how to turn your and others ideas into solutions.

Latest Solutions

Man develops prosthetic arm for his father
PHYSICAL DISABILITY LIMB AMPUTATION

Man creates removable wheelchair footrest for his wife
PARAPLEGIA PARESIS TETRAPLEGIA QUADRIPARESIS AMYOTROPHIC LATERAL SCLEROSIS

Lego prosthetic arm
AMNIEIC DAND SYNDROME PHYSICAL DISABILITY LIMB AMPUTATION LIMB TRAUMATIC AMPUTATION
CROWDFUNDING
A SUBSET OF CROWDSOURCING

5 562 € RAISED

37% of the target 15 000€
110 backers
3 weeks 5 days to support

This campaign started on 16/03/2016 and will only be funded if at least 15 000€ is raised until 10/05/2016 - 18:00 WET.
CROWDFUNDING
REWARDS

INVEST WITH 10€ and get

1 DVD OF YOUR CHOICE

If you support this project with 10 € you will receive one of the 8 DVD’s that are going to be edited + a special thank you on the project’s Facebook page. Shipping fees within Portugal are included.

14 backers
edit translate

INVEST WITH 25€ and get

2 DVD’S OF YOUR CHOICE + 1 COLLECTION OF 6 POSTCARDS

If you support this project with 25 € you will receive two of the 8 DVD’s that are going to be edited + a special thank you on the project’s Facebook page + a collection of 6 postcards designed exclusively for this project. Shipping fees within Portugal are included.
CROWDFUNDING

REWARDS

PPL

KICKSTARTER

INDIEGOGO
CROWDFUNDING

REWARDS

LENDING

KICKSTARTER

INDIEGOGO
Reward / Risk

<table>
<thead>
<tr>
<th>Grade</th>
<th>Average Borrower Interest Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>7.26%</td>
</tr>
<tr>
<td>B</td>
<td>10.79%</td>
</tr>
<tr>
<td>C</td>
<td>14.01%</td>
</tr>
<tr>
<td>D</td>
<td>17.20%</td>
</tr>
<tr>
<td>E</td>
<td>19.95%</td>
</tr>
<tr>
<td>F</td>
<td>23.61%</td>
</tr>
<tr>
<td>G</td>
<td>25.72%</td>
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</tbody>
</table>

Average borrower interest rates as of December 31, 2015

- Lower interest payments
- Lower expected loan losses (fewer charge-offs)
- Lower expected returns
- Lower expected volatility

- Higher interest payments
- Higher expected loan losses (more charge-offs)
- Higher expected returns
- Higher expected volatility
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- **REWARDS**
  - PPL
  - Kickstarter
  - Indiegogo

- **LENDING**
  - Raize
  - Zopa
  - Funding Circle

- **EQUITY**
The Yorkshire Meatball Co. strive to lead the fight against average, tasteless meatballs! Already running 2 award-winning Meatball and Craft Beer bars, the father & son team bring successful business and branding expertise with the aim to launch branded retail products into a major UK supermarket in 2016, and to roll out franchised restaurants UK-wide.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Raised</th>
<th>Target</th>
<th>Equity</th>
<th>Investors</th>
<th>Days left</th>
</tr>
</thead>
<tbody>
<tr>
<td>81%</td>
<td>£81,660</td>
<td>£100,000</td>
<td>12.00%</td>
<td>138</td>
<td>8</td>
</tr>
</tbody>
</table>
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Rewards: PPL, Kickstarter, Indiegogo

Lending: Raize, Zopa, Funding Circle

Equity: CrowdCube, Seedrs, Wissed
PPL.COM.PT

640+ funded campaigns
73,000+ users
56,000+ backers
+1,950,000€ raised
35€ average pledge
44% success rate
3,500+ proposals
40,563€ and 1,879 backers (max. for a single campaign)
2,600€ and 69 backers (average per campaign)

Service provider for patients and care-givers to share solutions for their conditions
Funding member of European Crowdfunding Network
Service provider for equity crowdfunding platform in Brazil
Management of platform for social causes owned by private bank Novo Banco
Integration of crowdfunding with ticketing solution
Management of platform for Lisbon Municipality
SUCCESS CASES IN PORTUGAL

- **Antártida 3D** – buy a drone for research
- **E que tal sermos donos disto tudo?** – buy forest for sustainability
- **Ecobook** – Reusable notebook
- **Blasted Mechanism, Luís Tinoco, The Poppers, Primitive Reason, Frankie Chavez, Nobody’s Bizness** – **Lots of music!**

CROWDFUNDING
FINANCIAMENTO COLABORATIVO