

2. Democratization of Finance

Finance for the People


- Offsetting Adair Turner's trends are trends towards involvement of broad public
- Internet can be a great democratizer

Robert J.
Shiller

Finance
and the
Good
Society

WITH A NEW
PREFACE BY
THE AUTHOR

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WISEALPHA HAS RAISED 80% OF ITS TARGET SO FAR.

YOUR CAPITAL IS AT RISK PLEASE #INVESTAWARE


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 wiseAlpha


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INVEST IN INNOVATIVE BRITISH BUSINESSES

Crowdcube is the world's leading investment crowdfunding platform. We enable anyone to invest alongside professional investors in start-up, early stage and growth businesses through equity, debt and investment fund options. Join the 200,000-strong crowd looking for more interesting investments - it's free, quick and has no obligations.

**£158,088,361**
SUCCESSFULLY FUNDED

**277,433**
REGISTERED INVESTORS

**393**
SUCCESSFUL RAISES

U.S. SEC Final Rules for Equity Crowdfunding 2016

“Permit a company to raise a maximum aggregate amount of \$1 million through crowdfunding offerings in a 12-month period;

Permit individual investors, over a 12-month period, to invest in the aggregate across all crowdfunding offerings up to:

- If either their annual income or net worth is less than \$100,000, than the greater of:

- \$2,000 or

- 5 percent of the lesser of their annual income or net worth.

- If both their annual income and net worth are equal to or more than \$100,000, 10 percent of the lesser of their annual income or net worth; and

During the 12-month period, the aggregate amount of securities sold to an investor through all crowdfunding offerings may not exceed \$100,000.”

Examples of the Wonders of Finance: Conservation Foundations

- Nature Conservancy
- World Wildlife Fund
- Wildlife Conservation Society
- Specialized charities:
 - African Wildlife Foundation
 - Jane Goodall Institute
 - Diane Fossey Gorilla Fund
 - Cheetah Conservation Fund