

A Whole New Crowd A Whole New Crowd 1

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we re all going gaga for gaga the first biography of the international superstar style icon and pop princess pop princess fashionista icon rebel eccentric superstar she s known all over the world for her catchy music outlandish style and often controversial opinions a paparazzi favourite she manages to grab headlines whilst remaining enigmatic whether she s carrying a purple teacup fuelling the fire about her gender or stealing the limelight with

her creative performances no one can deny this twenty first century sensation is turning heads wherever she goes she is lady gaga but stefani joanne angelina germanotta was always destined to be a star just dance is the first unauthorised biography to reveal how she achieved popworld domination to become one of the globe s most exciting new entertainers an artist who constantly pushes the boundaries of music fashion and culture find out why we re all going gaga for gaga

project report from the year 2014 in the subject business economics investment and finance language english abstract the phenomenon of crowdfinancing a new online means of financing for start ups and small companies developed in the usa and is now increasingly taking hold also in europe and particularly in germany by exploiting what is known as the collective intelligence of the crowd of internet users companies seeking capital are provided with the needed funds as a return for their monetary contribution the so called crowd investors are promised interests and a share in the future value of the company throughout 2013 only in germany about eur 15 million have been invested via crowdfinancing in a total of 66 business projects this represents a 250 increase compared with the previous year 2012 with only a few exceptions the projects financed so far via crowdfinancing have been mostly start ups mainly in the fields of e commerce commerce and creative economy whether this form of financing will keep the momentum going and develop into a sustainable and viable funding source depends on many different factors among those there is also the future attitude of the banking sector and the state towards granting credits i e funds moreover it remains to be seen whether crowdfinancing can be a suitable source of funding also for already established companies of the sme sector a survey carried out by the author in 2013 revealed that the majority of companies already established on the market are not familiar at all with this new online form of financing yet show interest in it and would be willing to raise capital through this alternative funding method still they would rather use it as a complementary financing component within a traditional financing mix crowdfinancing presents both opportunities and risks given the gaps in the current german regulation companies have the possibility to raise considerably high sums via the internet the majority of crowdfinancing platforms currently operating on the german market are start ups themselves and their providers are mostly inexperienced and do not hold any qualification in the field of corporate finance furthermore the platforms suboptimal workflows and structures along with a lack of compliance policies do not offer crowd investors the necessary basis to make a safe investment decision given the platforms inadequate organizational structures and their unidirectional focus on start ups there is a substantial risk that the financed projects will fail already during the crowdfinancing co

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