

# Crowdfunding Advisory

## *A Structured Capital Approach*

CGPH Banque d'Affaires



# Introduction

Crowdfunding has become a recognized component of the **regulated alternative finance ecosystem**, increasingly used by companies and investors alongside traditional corporate finance and private capital solutions. Despite its growing adoption, crowdfunding is often approached tactically, without sufficient consideration of its **strategic, governance, and capital structure implications**.

## Our Approach

**CGPH Banque d'Affaires** approaches crowdfunding as a **capital decision**, not as a transactional shortcut. Our role is to ensure that both issuer-led and investor-side decisions are framed within a **coherent, disciplined, and institutionally sound capital strategy**, consistent with regulatory requirements and long-term objectives.





# Our Positioning

CGPH Banque d'Affaires is an **independent Banque d'Affaires** operating in the fields of corporate finance, capital structuring, and alternative finance advisory.

We are **not**:

- a crowdfunding platform
- a placement or distribution agent
- an asset manager or portfolio manager

We act exclusively as a **strategic advisory partner**, supporting companies and investors in navigating crowdfunding as a **regulated capital channel**, in coordination with **authorized and regulated crowdfunding platforms**.

Our independence ensures the absence of product-driven conflicts and preserves an **institutional, long-term perspective** on capital decisions.



# Crowdfunding Structures: Equity & Lending

Crowdfunding encompasses distinct regulated structures, each with specific financial, strategic, and governance consequences. CGPH Banque d'Affaires advises on both equity crowdfunding and lending (debt) crowdfunding, ensuring each is evaluated within the appropriate capital framework.

## Equity Crowdfunding

Equity crowdfunding involves the issuance of shares or equity-linked instruments to a broad investor base. From a corporate finance perspective, it affects ownership structure, shareholder governance, dilution dynamics, and future financing optionality.

### **CGPH Banque d'Affaires supports issuers in:**

- assessing equity dilution and shareholder implications
- structuring equity offerings aligned with long-term growth and exit scenarios
- coordinating equity crowdfunding with future venture capital, private equity, or strategic investment rounds

## Lending (Debt) Crowdfunding

Lending crowdfunding provides access to debt capital through regulated platforms without issuing equity. It introduces considerations related to leverage, repayment capacity, cash flow sustainability, and balance sheet resilience.

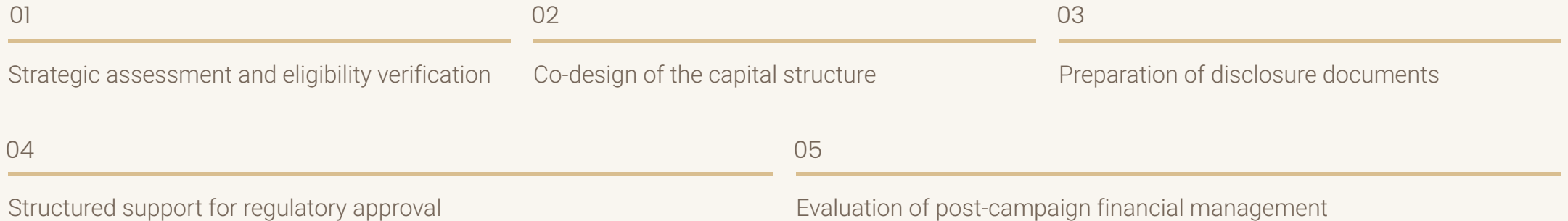
### **CGPH Banque d'Affaires advises companies on:**

- positioning lending crowdfunding within the overall debt structure
- comparing lending crowdfunding with private debt and alternative credit solutions
- assessing medium- and long-term financial sustainability

# Issuer & Project Advisory

For companies, crowdfunding should never be treated as a standalone fundraising initiative. **CGPH Banque d'Affaires** supports issuers in **designing, structuring, and positioning crowdfunding projects** within a broader **capital raising and corporate development strategy**.

Our issuer-side advisory includes:



This approach enhances **project readiness, approval effectiveness, and market credibility**, while preserving long-term strategic flexibility.

# Platform Partnerships & Client Benefits

CGPH Banque d'Affaires maintains established working relationships with a selected number of **authorized and regulated crowdfunding platforms** across multiple jurisdictions.

These partnerships are designed to improve **operational efficiency, project alignment, and execution quality** for companies advised by CGPH. Within this framework, CGPH is able to facilitate access to **preferential commercial conditions and streamlined onboarding processes** for its clients, without compromising independence or governance standards.

Such arrangements are structured to **benefit issuers**, enhancing cost transparency and platform coordination, while CGPH remains fully independent and does not act as a placement agent or receive transaction-based remuneration linked to fundraising outcomes.



# Investor Strategy & Allocation Framework

From an investor perspective, crowdfunding represents an **alternative finance exposure** that must be assessed at portfolio level, rather than through isolated transaction selection.

**CGPH Banque d'Affaires** supports investors through **strategic investment and capital advisory**, focusing on:

## Portfolio Role

understanding the role of crowdfunding within diversified portfolios

## Exposure Types

distinguishing equity versus lending crowdfunding exposures

## Allocation Logic

allocation logic, concentration thresholds, and liquidity considerations

## Risk Factors

structural risk factors specific to platform-based investments

## Asset Consistency

consistency with other asset classes, including private equity, private debt, and direct investments

CGPH does not provide individual investment recommendations and does not select or promote specific crowdfunding projects.

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## Strategic Suitability

Assessing when crowdfunding is appropriate within a broader capital or allocation strategy.

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## Structuring & Positioning

Ensuring clarity, credibility, and regulatory alignment of crowdfunding initiatives.

3

## Platform Alignment

Facilitating structured interaction with **authorized platforms** through established partnerships.

4

## Risk & Governance Lens

Evaluating liquidity constraints, structural risks, governance, and disclosure quality.

5

## Post-Initiative Coherence

Assessing long-term implications beyond the transaction itself.





# Market Context

Crowdfunding operates at the intersection of digital distribution, private capital markets, and investor participation. As the market matures, the growing involvement of **sophisticated investors and institutional capital** is raising expectations around preparation, transparency, and strategic coherence.

In this context, crowdfunding should be approached not as a shortcut to capital or returns, but as a **regulated and specialized capital channel** requiring informed judgment, disciplined structuring, and long-term perspective — particularly in **cross border investment** scenarios.

# Why CGPH Banque d'Affaires

Choosing CGPH Banque d'Affaires means working with:

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## Independence

an independent **Banque d'Affaires** with no product conflicts



## Expertise

structured expertise across corporate finance and alternative capital



## Dual Structure

experience with both **equity and lending crowdfunding**



## Platform Relations

established relationships with regulated crowdfunding platforms



## Strategic Focus

a long-term, strategy-driven approach to capital decisions



## Conclusion

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Crowdfunding can play a valuable role within modern capital strategies — but only when approached with discipline, structure, and institutional standards.

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CGPH Banque d'Affaires supports companies and investors in navigating this complexity with clarity, independence, and strategic focus.



# Request a Strategic Discussion

**CGPH Banque d'Affaires**

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