

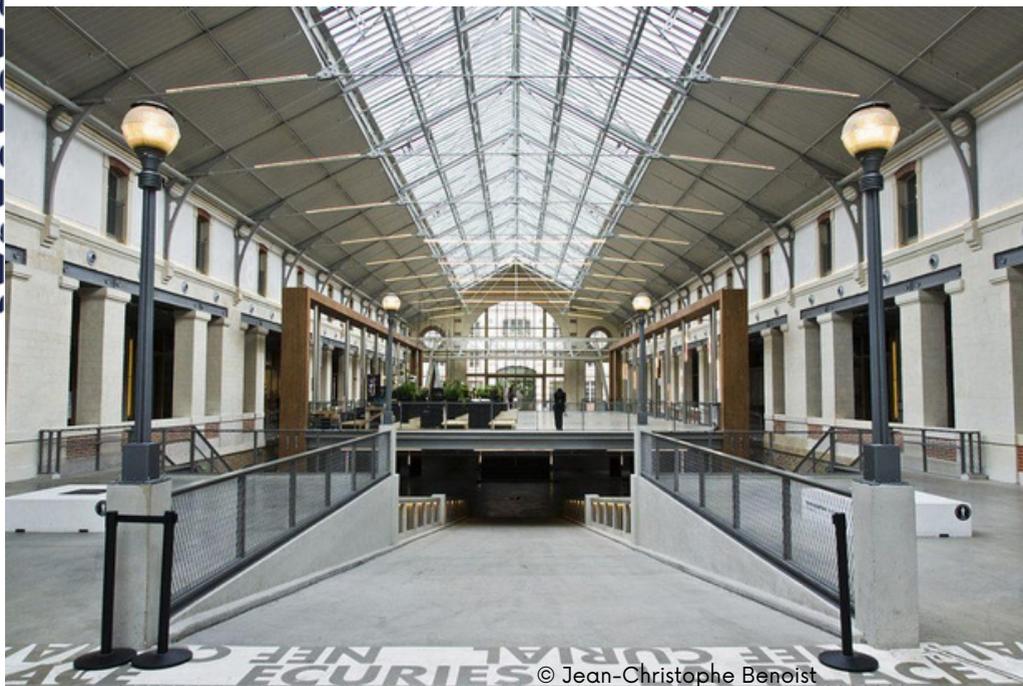
The flagship event of European crowdfunding

The PLACE to CROWD

by Financement Participatif France

FEBRUARY 14, 2023 - PARIS / LE CENTQUATRE

#TPTC23



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The Editorial



Damien Guermonprez, FPF President

Welcome to The Place To Crowd 2023 edition!

Our market is now European, so it needed an event that welcomes players from different European countries. This is the ambition of the first edition of The Place to Crowd under this formula.

I would like to warmly thank Florence de Maupeou, CEO of our French association FPF for organizing this event from A to Z. It is thanks to her that we are here today.

We are gathered today because we share the same passion for crowdfunding regardless of our nationality or occupation.

Throughout the day, you will have the opportunity to discover the variety of activities that the name crowdfunding brings together, the diversity of the financed projects and the tremendous growth that awaits us.

Alternative finance continues to grow year after year at a rate of over 25% per year in continental Europe. We owe this great dynamism to our platforms, which have been able to create the necessary trust among investors over time and to build a competitive and rich offer.

Of course, the obstacles encountered by our platforms are numerous, starting with obtaining the European license. Our exchanges must help the stakeholders of our ecosystem to find solutions and anticipate the future. I encourage you to talk openly about our current and future challenges so that we can make proposals to our national and European regulators.

Together, let's continue to build the best Place to Crowd!

On behalf of the FPF team, I wish you a very good event.

COMPLY
ADVANTAGE®

The State of Financial Crime 2023

Out of 800 compliance professionals, **87%** said they'd seen an increase in the use of crowdfunding platforms to fund extremism.



How can crowdfunding platforms identify and mitigate AML/CFT risks?

Our report analyses the topics compliance teams will encounter in 2023 and how they can prepare effectively. Scan the QR code to read the report, or come pick up a copy at our stand!

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LEADING THE WAY

«A law firm with an innovative approach to a disruptive financing methods serving companies and benefiting all investors.»

Participatory financing has shaken up traditional savings and financing methods to allow both very large and small-scale operators to quickly secure the financing they need.

In view of the growth of this market, we have put together a multidisciplinary team capable of assisting French, European and international participatory financing platforms (equity, bond or loan) with all of their needs and issues associated with their activities.

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Welcome

The year marks a turning point in the crowdfunding sector with the coming into effect, on November 10, 2021, of a European regulation that represents a real opportunity for crowdfunding players to Europeanise their business. Our Place to crowd event aims at creating bonds within the sector on a European scale while our market is taking off!

Financement Participatif France is delighted to welcome you around 6 plenaries, 10 workshops and a forum of stands

Boost your network!

With Brella app, enjoy 100% of The Place to crowd event!



- Download the app with the personal code you received by email
- Find the agenda of the day
- Facilitate the networking with the matchmaking IA
- Meet the attendees



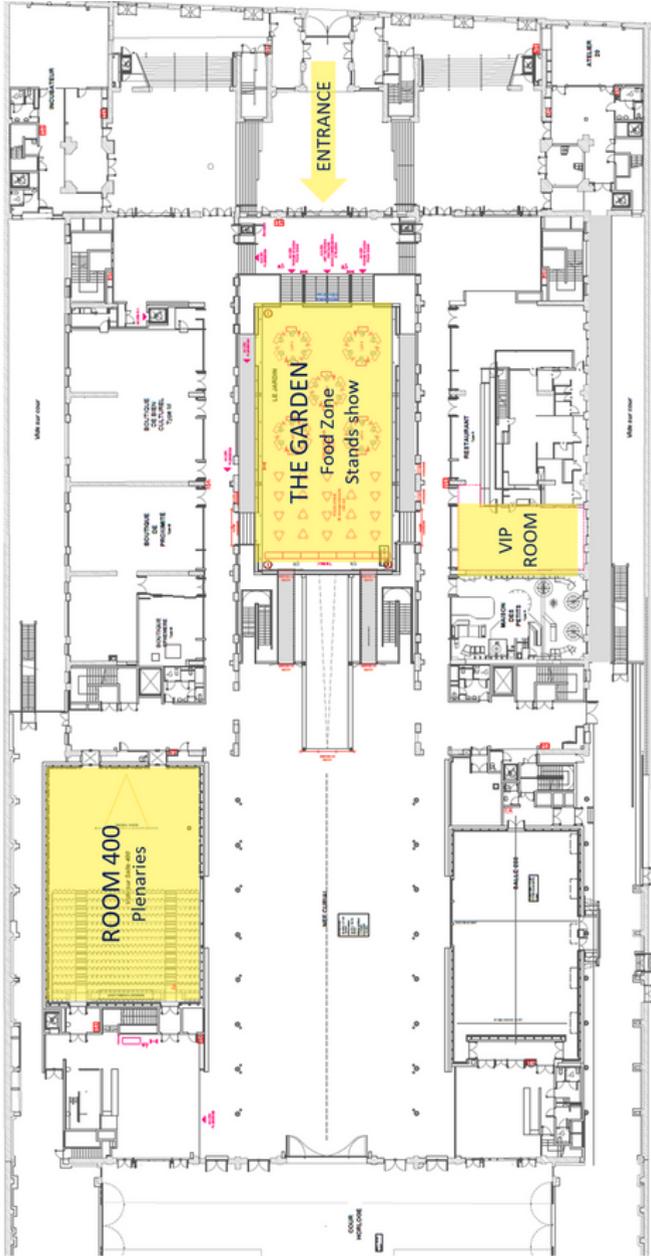
Financement
Participatif
France

Created in August 2012, Financement Participatif France (FPF) is the French association of crowdfunding professionals.

From setting up a national legislative framework to supporting platforms towards European regulations - including ethics monitoring or the organization of events - FPF has been able to position itself as a key player in the sector for the last 10 years, whether it is about the crowdfunding ecosystem, regulators or public authorities, in France, or also at a European level.

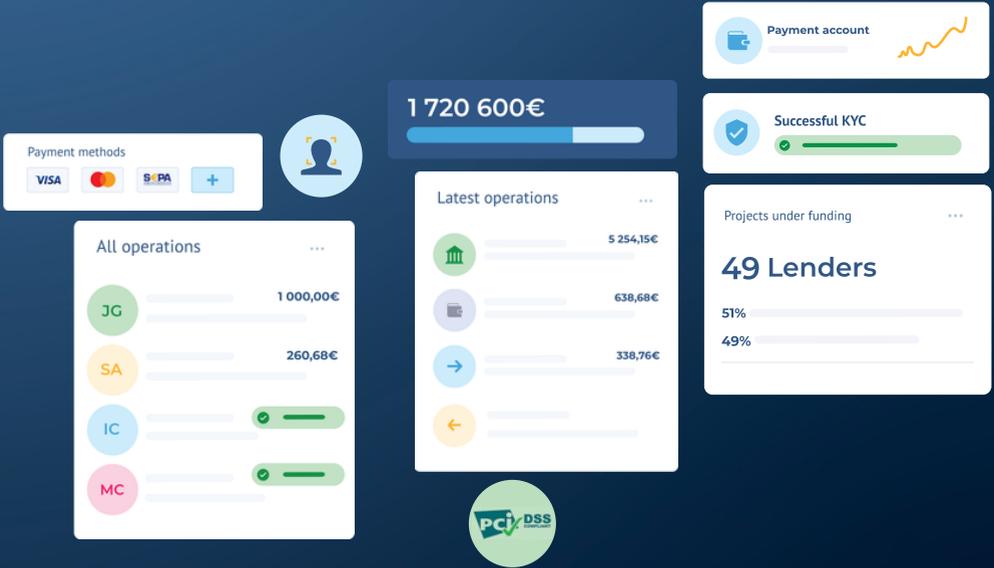
Map of Centquatre

CENTQUATRE (104) – Ground Floor





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The payment solution for alternative finance platforms

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The PLACE to
CROWD
by Financement Participatif France

THE PROGRAM

Morning

8:30 - 9:45 Welcome coffee

The Garden (Ground Floor)

9:45 - 10:20 Opening session

Room 400 (Ground Floor) - Translated from English to French

- **Florence de Maupeou**, Executive Director, FPF
- **Damien Guermonprez**, President, FPF

10:30 - 11:20 European harmonisation of the regulation: what we should expect?

Room 400 (Ground Floor) - Translated from English to French

The ECSP entered into force in November 2021. Why is this regulation relevant for the capital market union? Will it galvanize the sector or enable just the strongest ones to survive? Is it the first step towards more possibilities for the crowdfunding players?

- **Charlie Perreau**, Head of Start up department, Les Echos (moderator)
- **Diego Valiante**, Senior Officer/Team Leader, European Commission
- **Francesca Fiamma**, Policy Officer, ESMA
- **Oliver Gadja**, Executive director, EURO CROWD

10:30 - 11:20 Identify and deal with the risks in crowdfunding by **COMPLY ADVANTAGE**[®]

Stable 2 - Workshops B (Level -1)

An interactive session to discuss the state of financial crime in crowdfunding and what platform providers can do to identify and mitigate financial crime risks across the crowdfunding lifecycle

- **Alia Mahmud**, Regulatory Affairs Specialist, ComplyAdvantage
- **Andrew Davies**, Global Head of Regulatory Affairs, ComplyAdvantage

Meet the speakers on:
financeparticipative.org/the-place-to-crowd-speakers/

11:30 - 12:20 Development in Europe: feedbacks

Stable 1 - Workshops A (Level -1)

Having the ECSP license was the first step; how did you manage your "Europeanization"? What were the difficulties?

- **Philippe Portier**, Partner, Jeantet (moderator)
- **Thorsten Seeger**, CEO, October Germany
- **Koen The**, CEO, Lendahand
- **Eric Bartha**, Head of Startups, Seedblink
- **Dan Hardy**, CRO, Crowdcube

11:30 - 12:20 Technology in crowdfunding: how to improve the user experience?

Stable 2 - Workshops B (Level -1)

What crowdfunding platforms use to run their businesses? How technology can be a competitive advantage? Does the new regulation affect the user experiment or create opportunities?

- **Konstantin Boyko**, CEO, LenderKit (moderator)
- **Clement Boulais**, True Layer
- **Florian Schichl**, Account Executive DACH, Lemonway
- **Patrick de Nonneville**, October

11:30 - 12:20 Crowdfunding and renewable energies in the time of the European market

Room 400 (Ground Floor) - Translated from English to French

Energy independence: tomorrow, all financiers, all producers?

- **Christophe Connille**, President Youth in Finance (moderator)
- **Coenraad de Vries**, Co-founder and Managing Partner, Startgreen & Oneplanetcrowd
- **Laure Verhaeghe**, Co-founder and executive director, Lendosphere
- **Markus Schwaninger**, CFO, Ecoligo

12:20 - 12:40 Keynote by Région Île-de-France

Room 400 (Ground Floor) - Translated from French to English

Nelly Garnier, Conseillère régionale d'Île-de-France, Déléguée spéciale à la Smart region

12:40 - 14:00 LUNCH

Afternoon

14:00 - 14:50 Real estate: how is crowdfunding an answer to the sector expectations?

Room 400 (Ground Floor) - Translated from English to French

In many European countries, crowdfunding of real estate projects represents the engine of the sector. Why such a success? How crowdfunding is useful for real estate developers?

- **Hugues Bouchetemble**, Partner, Kramer Levin (moderator)
- **Patrick Hartmann**, Managing Director, Exporo
- **Daniil Aal**, Head Of Retail, Estateguru
- **Andrea Gentilini**, Head of Real Estate, Walliance

14:00 - 14:50 Taxation in a European context by

Stable 1 - Workshops A (Level -1)

How to manage flows between the parent company and the branch? How to deal when fundraising is structured through SPVs? Cross-views of players and tax practitioners.

- **Gabriel Di Chiara**, Lawyer, Jeantet
- **Francisco Lavandera**, Partner Garrigues
- **Alexandra Clouté**, Counsel, Arendt & Medernach
- **Anton Akimov**, Partner, AKD Benelux law firm

14:00 - 14:50 Is the crowd too expensive to manage? Which role for institutional investors?

Stable 2 - Workshops B (Level -1)

Platforms have progressively shifted their focus to institutional investors, raising large sums of liquidity instead of pursuing their quest for retail investors. Why? Is the crowd a showstopper for scaling? Is the crowd only a way to kickstart a lending activity before being able to get large liquidity amount from funds or banks? What are the distribution channels for crowdfunding offers?

- **Guillaume Goffin**, Partner, Gide (moderator)
- **Loïc Le Pichoux**, CEO, Klear
- **Charles-Alexandre Peretz**, CRO, Anaxago
- **Clément JEANMAIRE**, Executive Director, Tikehau capital

15:00 - 15:50 European regulation: opportunity or constraint?

Room 400 (Ground Floor) - Translated from English to French

How does the crowdfunding sector see this new regulation? Does it create new opportunities and business or a change of direction of existing platforms?

- **Gaétan Pierret**, journalist, L'AGEFI (moderator)
- **Matthieu Lucchesi**, Counsel, Gide
- **Alessandro Portolano**, Partner, Chiomenti
- **Andrea Milecová**, Board member, Association of Crowdfunding platforms in Czechia and Slovakia

15:00 - 15:50 The crowdfunding secondary market: myth or reality?

Stable 1 - Workshops A (Level -1)

What are the experiences of secondary market in the crowdfunding sector? Does the European regulation will galvanise it with the bulletin board? What are the issues in terms of cost, regulation, etc.

- **Hubert de Vauplane**, Partner, Kramer Levin (moderator)
- **Charles Moussy**, Head of Innovation and Digital finance, AMF
- **Tommaso Baldissera**, CEO & founder, CrowdFundMe
- **Guido Sandler**, CEO, Bergfürst
- **Julien Hostache**, President and co-founder, Enerfip

15:00 - 15:50 Investor's protection: the best practices

Stable 2 - Workshops B (Level -1)

Crowdfunding addresses retail investors. How does the sector ensures a protection of individuals? What are the best practices and advices?

- **Thérèse Torris**, Consultant, Crowdfund insider (moderator)
- **Marie Robin**, Lawyer, Jeantet
- **Jelmer Baukema**, Partner, Van Doorne
- **Marine Krasovska**, Head of Fintech supervision department, Bank of Latvia
- **Ladislav Manset**, Co-founder & CEO, Pono Technologies

Meet the speakers on:
financeparticipative.org/the-place-to-crowd-speakers/

16:00 - 16:50 Crowdfunding in the age of sustainability

Room 400 (Ground Floor) - Translated from English to French

Investment and financing logics are no longer determined only by a return perspective examined in the light of the risk incurred. Added to this is a cross-cutting dimension - sustainability - which in many ways disrupts the usual and old mechanisms for allocating money. This observation leads to many reflections such as "What are the expectations of the funding communities?", "ESG, impact measure... how does crowdfunding fit into this dynamic?"...

- **Bertrand Desportes**, Partner, Mazars (moderator)
- **Eva Sadoun**, Co-founder & President, Lita.co
- **Rotem Shneor**, Professor of Entrepreneurship, UIA
- **Karim W. Oumoussa**, Head of France, Seedrs

16:00 - 16:50 Combining crowdfunding with European Funds

Stable 1 - Workshops A (Level -1)

The development of crowdfunding presents an opportunity for ESIF Managing Authorities (MAs) to leverage on these platforms and to channel resources towards segments of the market that are currently not covered by traditional financing players, but that are pivotal for the economic and social development of the European Union. Crowdfunding: a tool of galvanization and democratization on a territory.

- **Ronald Kleverlaan**, Chairman, MKB Financiering (moderator)
- **Davide Bazzini**, Senior Project Manager, municipality of Milan
- **Karsten Wenzlaff**, Secretary General, Digital Invest Germany

16:00 - 16:50 How to scale your startup? What are the main intern transformations?

Stable 2 - Workshops B (Level -1)

How to deal with your growth and the increase of your headcount? What's the idea behind recruiting and intern transformation while scaling?

- **Chiara Padua**, Deputy Head, Fintech District (moderator)
- **David El Nouchi**, Co-founder, Clubfunding
- **Arnaud Burgot**, CEO, Ulule
- **Martins Sulte**, Co-Founder and CEO, Mintos

17:00 - 17:50 Crowdfunding, which innovations tomorrow?

Room 400 (Ground Floor) - Translated from English to French

What will the market look like in 5 years? What are the major innovations to expect? Are blockchain & cryptos the future of crowdfunding?

- **Reid Feldman**, Partner, Kramer Levin (moderator)
- **Damien Guermontez**, Executive Chairman, Lemonway
- **Diane de Beaudrap**, Head of European Expansion, AngelHub
- **Olivier Fliche**, Director of Fintech & Innovation, ACPR

17:00 - 17:50 Emergence of crowdfunding in the Africa

Stable 2 - Workshops B (Level -1)

Crowdfunding continues to gain ground in Africa. The establishment of regulatory frameworks adapted to the sector in certain countries testifies to its great potential for the economic development of entrepreneurs and small businesses.

- **Mouna Aoun**, Administrator Financement Participatif France (moderator)
- **Eryomi Aholoukpe**, entrepreneur, Demleen
- **Michel Kaluszynski**, Administrator, Financement Participatif Afrique & Méditerranée
- **Pépin Ilonga**, Ph.D. Candidate in Finance, University of Mons

Meet the speakers on:
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La Région Île-de-France vous accompagne dans vos projets

La Région, qui s'est dotée d'un Conseil stratégique pour l'attractivité économique et l'emploi, soutient la créativité, le dynamisme et la diversité de ses entreprises, fers de lance de la croissance et de l'innovation. L'Île-de-France est par ailleurs un grand territoire rural. À ce titre, la Région accompagne les filières bois et agricole.



Vous souhaitez faire avancer votre projet de création ou de reprise d'entreprise ? Trouver des financements pour démarrer votre projet ? Ou encore accélérer le développement de votre jeune entreprise ?

Pour accompagner les entrepreneurs dans la création ou la reprise d'une entreprise, la Région Île-de-France a mis en place un dispositif porté par un réseau de partenaires-experts.

Objectif : faire bénéficier à tous les entrepreneurs franciliens d'un accompagnement complet et personnalisé à toutes les étapes de leur projet.

Les avantages :

- Des solutions adaptées à tous les profils d'entrepreneur
- Une aide pouvant aller jusqu'à 120 000 € pour les projets innovants et technologiques
- Un accompagnement individuel mais aussi collectif : workshops, rencontres...

Plus d'informations sur iledefrance.fr

Innov'Up

Vous avez un projet de recherche, développement et innovation (RDI), relatifs à des produits, services, procédés, organisations ou à l'innovation sociale ?

Innov'up peut vous aider :

- L'aide peut prendre la forme d'une subvention et/ou d'une avance récupérable (AR), dans la limite de 500 000 € de subvention et 3 M€ d'avance récupérable.
- Le taux d'intervention s'applique en fonction de la taille de l'entreprise et de la nature du projet (de 25% à 70%).

Plus d'informations sur iledefrance.fr/innovup

TP'Up Relance

Vous êtes une entreprise de moins de 10 salariés ?

La Région se tient aux côtés des entreprises pour les accompagner dans la relance de leur activité, leur repositionnement stratégique et leurs projets de croissance.

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Plus d'informations sur iledefrance.fr/tpup-relance



The PLACE to
CROWD

by Financement Participatif France

THE EXHIBITORS



Blockpulse is a DLT-based legal infrastructure dedicated to crowdfunding players enabling to create, manage SPVs lifecycle and enhancing shareholders experience with their portfolio around secondary market. Reduce time waste thanks to your legal back office fully integrated by API to your digital environment.

CentralPay

CentralPay is a French payment platform, approved Electronic Money Establishment by the Banque de France, with 20 years of experience in payment systems by bank cards and SEPA regulations.

COMPLY ADVANTAGE®

ComplyAdvantage is the financial industry's leading source of AI-driven financial crime risk data and detection technology. Its mission is to neutralize the risk of money laundering, terrorist financing, corruption, and other financial crime.

easyCrowd.

For more than 10 years, thanks to our dual expertise in finance and IT, we have been supporting our clients on a daily basis in their projects. Investment platforms, payment services integration, lending, donation: make your life easier with EasyCrowd.

capsens

Capsens is a web agency specialized in the development of crowdfunding platforms. We developed many platforms among the current leaders. We also offer a run-off management solution to enable all European players based on loans or bonds to comply the ECSP agreement.



CF2C is a BtoB debt collection firm operating in amicable and legal fields. Thanks to our expertise in crowdfunding and a lawyers & bailiffs network, we advise platforms for litigation cases. Our team manage the entire process allowing you to focus on your activity!



Created in 2010, Dogfinance is the first professional social network specializing in banking, insurance, finance, and IT finance. It counts more than 750,000 members, register more than one million connections, and over 50,000 job offers per year.

finple by Consultim

Finple is a crowdfunding platform in real estate and companies whose mission is to finance the real economy.



FPF is the representative professional association for crowdfunding sector. It gathers 140 members. We work for an appropriate legal framework, we share our goal of promoting crowdfunding with education and surveys, and we do ethics monitoring of crowdfunding platforms.



LEMONWAY

Lemonway is a pan-European payment institution dedicated to marketplaces B2B, B2C, C2C and alternative finance platforms looking for payment processing, wallet management and third-party payments with adequate anti-money laundering (AML) and customer verification (KYC).

LenderKit

LenderKit is a white-label crowdfunding and investment platform software for investment businesses. We help launch bespoke crowdfunding and investment platforms that comply with ECSPR guidelines, integrate with leading tech providers and follow industry best practices.

mazars

Mazars is a leading international audit, tax and advisory firm. Operating as a united partnership in 95 countries, we work as one integrated team to deliver tailored services in audit and accounting, as well as tax, financial advisory, consulting and legal services.



Jeantet has been a leading French business law firm since 1924. We provide our clients with the know-how of experienced lawyers in all strategic areas of business law, both as advisors and litigator.



Lendahand enables you to create an impact in the world by investing in companies in emerging markets that are striving to improve their local economies and communities.



We are a French investment platform, whose mission is to offer the best participative asset diversification: real estate project financing, secured private corporate debt, ethical and solidarity-based tax exemption, local economy financing, capital investment.

mintos

Mintos helps people achieve their financial goals to lead better quality lives. On our platform, retail investors can build long-term wealth through passive investing and earn great returns by creating diversified portfolios of loans.



Founded in 2013, Mipise is a Fintech, Regtech, Legaltech specialized in the development of white label solutions for the digitization of financial activities and the collaborative economy.



Since 2020, we have been creating educational projects for Key Accounts thanks to our educational creation studio. With our crowdfunding platform, we want to go even further in the creation and democratize the financing of educational projects in France.



Pono is the first Collateral management SaaS solution for banks & alternative lenders (private debt funds and crowdlenders). Pono enables them to efficiently set up, manage and execute all types of collateral : pledges, guarantees and trust (fiducie).



weeXimmo is a French real estate crowdfunding investment platform launched in 2015.



Expert in digital solutions for regulated investment processes, we offer all the features for creating and optimizing your crowdfunding platform with .NetCore React technology : front & back office websites, API for connecting to tier providers (e-wallets, CRM...).



Specialist in crowdfunding since 2008, WiSEED offers fast and flexible financing solutions for professionals, in capital or in debt, by mobilizing more than 196,000 private and professional investors, all on a single platform : wiseed.com

Meet them also on Brella app!

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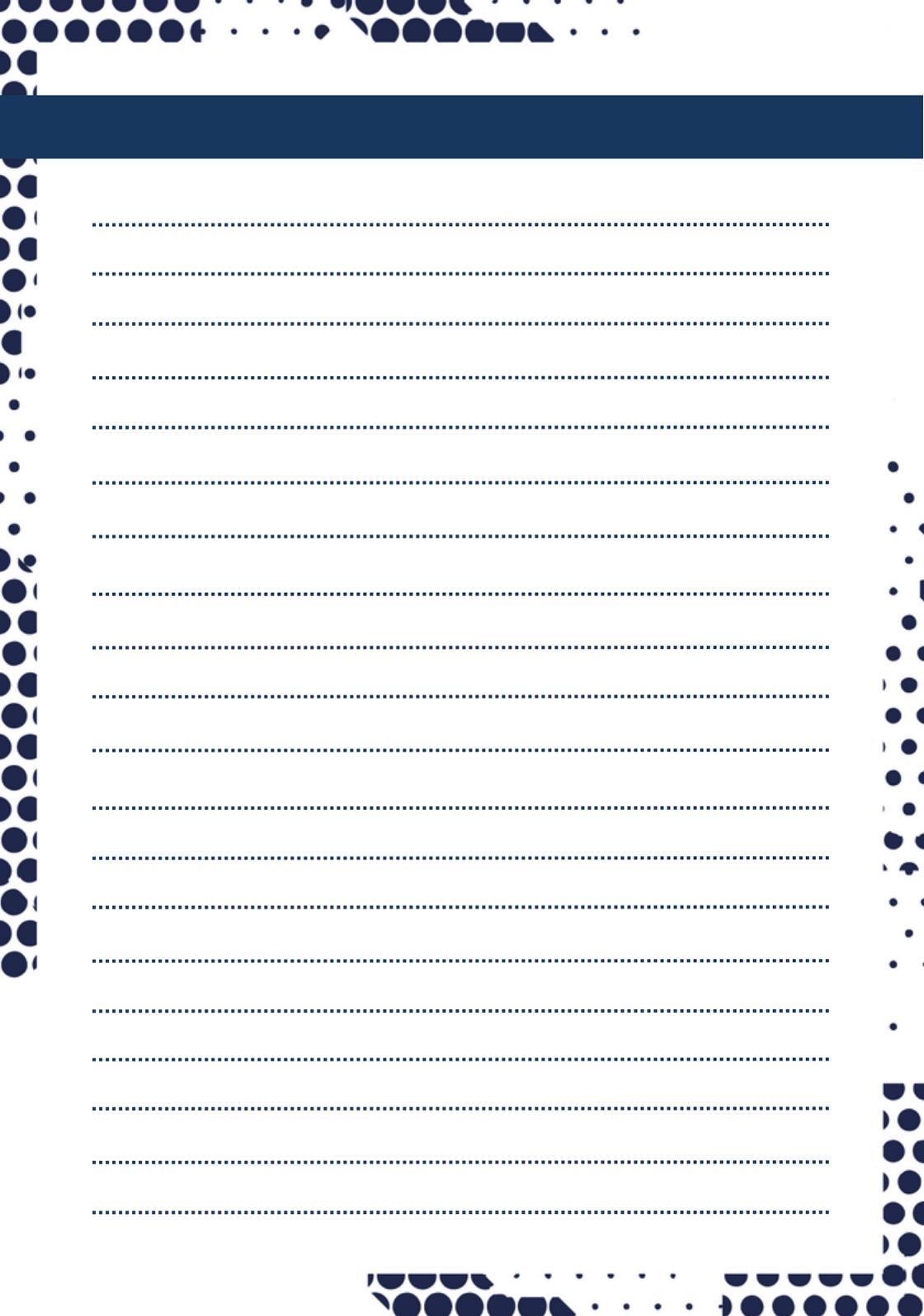
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