

Crowd Funding NJ: New Jersey's Equity Crowd Funding Marketplace



From concept to completion, Crowd Funding NJ, Inc. handles all aspects of New Jersey Intra-State Equity Crowd Funding campaigns.

When the financial markets crashed in 2008, many small- and medium-sized businesses (SMBs) lost their one significant source of outside capital – bank loans. As credit tightened, bank lines were decreased or closed, loan covenants became more restrictive and growth liquidity disappeared. SMB's were on their own, and have been struggling ever since.

Entrepreneurial startups also need growth capital, and most fail due to capital shortfalls. Angel investors and venture capitalists provide capital to 1 percent of startups; another 2 to 3 percent may convince private investors to invest. Now, for the first time in U.S. history, more startups are failing than are being started. Access to growth capital is the single biggest issue facing entrepreneurs and SMBs (ESMB) today.

Enter equity crowdfunding. Equity crowdfunding reflects the confluence of today's technology, the evolution of our knowledge-based data driven economy and the need for growth capital. The JOBS Act of 2012: Title III - Crowd Funding (now called Regulation Crowdfunding) created equity crowd funding for ESMBs. However, the 685 pages of regulations finally implemented on May 16, 2016, have effectively eliminated the viability of equity crowdfunding for ESMBs, at the national level.

Enter intrastate crowdfunding. Now the best option for ESMBs that need \$1 million or less of growth capital is intrastate crowdfunding. This is equity crowdfunding at the state level that complies with state laws and regulations – a much better solution for smaller capital raises.

On November 9, 2015, Governor Christie signed the New Jersey Crowd Funding Bill – New Jersey companies may now raise up to \$1 million of capital from New Jersey residents. New Jersey ESMBs who need growth capital should seriously consider adding an equity crowdfunding component to their capital structure.

While the good news is intrastate equity crowdfunding has come to New Jersey – the bad news is the process can be complicated, confusing, time consuming and frustrating for those unfamiliar with the rules and regulations. Problem solved ... Crowd Funding NJ will take care of the whole process for you.

Crowd Funding NJ has developed a state-of-the-art equity crowd funding platform that is compliant with New Jersey crowdfunding laws and regulations. Through the CFNJ portal, we provide a secure, fully integrated marketplace for New Jersey intrastate equity crowdfunding transactions. Issuers (New Jersey companies seeking capital) provide fully compliant disclosure packages for investors (New Jersey residents seeking investments) to review. Investors may then make investments in issuers through the CFNJ portal. Crowd Funding NJ will handle all aspects of the crowdfunding campaign – from concept, to disclosure package preparation, to regulatory compliance, to campaign management, to investor documents, to escrowed funds release. We are the general contractor that designs, builds, manages and finalizes the crowdfunding campaign; and have the expertise, and the online infrastructure to do this efficiently and cost effectively. Let Crowd Funding NJ be your New Jersey equity crowdfunding solution, contact us today.

Crowd Funding NJ, Inc.

105 Lock Street
Suite #303
Newark, NJ 07103

Phone: 973-761-8973

Email: cwfrey@CrowdFundingNJ.com

Web: www.CrowdFundingNJ.com

Top Executives: Christopher W. Frey, Managing Director

Product/Service: New Jersey Equity Crowd Funding

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