

cool blue: baltic

(Crowd) Funding Mechanism



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Table of contents

EXECUTIVE SUMMARY	3
INTRODUCTION	4
DEFINITION OF CROWDFUNDING	4
METHODOLOGY	4
EXISTING RELEVANT CROWDFUNDING MECHANISMS	
RELEVANT EU FUNDING MECHANISMS	
CASE STUDIES	6
Denmark	6
Havhøst: Donations with rewards	6
GERMANY	7
Kieler Meeresfarm: Adopt a Loop	7
Norway	
Marea: Adopt a Habitat	
SWEDEN	
Nordic Seafarm: MySeafarm	
United States of America	
WALES	
Câr-y-Môr: Community Benefit Society/ Investments	
RESULTS	
CONCLUSION	12
RECOMMENDED FUNDING MECHANISM	12
1. Leverage Blended Finance (Public-Private Mix)	13
2. Establish Community-Supported Aquaculture (CSA) Models	
3. Use Cooperative Ownership Models	13
4. Engage Local Credit Unions and Ethical Banks	13
5. Use Crowdinvesting & Community Bonds	
6. Tie Capital Mobilization to Local Economic Development Plans	
7. Co-create with Local Stakeholders Early On	
8. Demonstrate Returns through Pilots	
Final Tip:	14
ANNEX	15



Executive summary

The Cool Blue Baltic project aims to bolster community-led aquaculture businesses focusing on low-trophic species and coastal tourism. This report evaluates funding mechanisms, including European crowdfunding platforms, the U.S.-based Kelp Climate Fund by GreenWave, and EU funding programs like EMFAF, Horizon Europe, and LIFE. Findings indicate that a hybrid funding approach, combining EU grants with community-driven crowdfunding, offers the most sustainable and inclusive model for supporting regenerative aquaculture initiatives.

Regenerative Ocean Farming (ROF) is an emerging approach to sustainable aquaculture that is gaining interest due to various potential social, environmental and economic benefits. The relatively novel nature of low-trophic aquaculture around the Baltic Sea can be associated with difficulties of financing, planning for or developing ROF projects. This document aims to aid interested parties to determine (Crowd)Funding mechanisms feasible for their respective projects. The following includes an accessible guide on initiating crowdfunding campaigns, helpful additional resources as well as successful cases in which comparable projects have been financed through specific (crowd)funding strategies.

Disclaimer: Finance is not included in the expected outcomes of the project call. However, it is deemed by the consortium to be a key enabler, especially in the first years of development, in order to maintain momentum gained through EU project funding. COOL BLUE BALTIC seeks to fill this gap with KER2: "(Crowd)funding mechanism to (co-)finance future ROF initiatives".



Introduction

The Cool Blue Baltic initiative seeks to transform coastal economies by promoting sustainable aquaculture practices centered on low-trophic species such as seaweed and bivalves. These practices not only support environmental restoration but also enhance local livelihoods through eco-tourism and community engagement. Identifying effective funding mechanisms is crucial to empower local actors and ensure the long-term success of these initiatives.

Definition of crowdfunding

Crowdfunding is a financing method that pools small contributions from a large number of individuals, typically via online platforms, to fund projects or ventures. It encompasses various models:

- **Donation-based**: Supporters contribute without expecting returns.
- Reward-based: Contributors receive non-monetary rewards.
- **Equity-based**: Investors receive shares in the venture.
- **Debt-based**: Funds are lent with the expectation of repayment with interest.

Crowdfunding democratizes access to capital, fosters community involvement, and can validate market demand for innovative projects.

Methodology

To assess suitable funding mechanisms for the Cool Blue Baltic project, the following criteria were used:

- Accessibility: Ease of access for small-scale, community-led initiatives.
- Alignment: Compatibility with low-trophic aquaculture and coastal tourism objectives.
- Scalability: Potential to expand and replicate successful models.
- Sustainability: Long-term viability and environmental impact.
- Community Engagement: Capacity to involve and benefit local communities.

Each funding mechanism was analysed based on these indicators, considering their advantages and limitations.

Existing relevant crowdfunding mechanisms

The EU market for crowdfunding is underdeveloped compared with other major world economies. For many years, one of the biggest hurdles faced by crowdfunding platforms seeking to offer their services across borders has been diverging licensing requirements and the lack of common rules across the European Union. This has resulted in high compliance and operational costs, which prevented crowdfunding platforms from efficiently scaling the provision of their services. As a result, small businesses had fewer financing opportunities available to them and investors had less choice and faced more uncertainty when investing cross-border¹.

The Regulation on European Crowdfunding Service Providers (ECSP) for business ((EU) 2020/1503)



4

¹ https://finance.ec.europa.eu/capital-markets-union-and-financial-markets/financial-markets/crowdfunding_en_

lays down uniform rules across the EU for the provision of investment-based and lending-based crowdfunding services related to business financing. It allows platforms to apply for an EU passport based on a single set of rules, which makes it easier for them to offer their services across the EU with a single authorisation.

The new rules are expected to increase the availability of this innovative form of finance, which will help companies seeking alternatives to bank financing. Investors on crowdfunding platforms, meanwhile, will benefit from an aligned and enhanced investor protection framework, based on:

- clear rules on information disclosures for project owners and crowdfunding platforms
- rules on governance and risk management for crowdfunding platforms
- strong and harmonised supervisory powers for national authorities overseeing the functioning of crowdfunding platforms

Several crowdfunding platforms have been approved under the European Crowdfunding Service Providers Regulation (ECSPR) and are authorized to operate across the EU. These platforms offer various investment opportunities, including equity crowdfunding, debt-based crowdfunding (like P2P lending), and real estate crowdfunding. Examples include Crowdcube, Lendahand, Oneplanetcrowd, and Spreds.

Approved Platforms and Their Focus:

- **Crowdcube:** An equity crowdfunding platform, particularly known for supporting startups and SMEs, with a presence in both the UK and Spain.
- **Lendahand:** A Netherlands-based platform focusing on impact investments in developing countries, offering potential for high returns.
- Oneplanetcrowd: Another Netherlands-based platform, focused on sustainable and impact investments. It offers both equity and debt crowdfunding options, supporting projects aligned with the Sustainable Development Goals (SDGs). Its focus on environmental impact makes it suitable for regenerative aquaculture ventures.
- **Spreds:** A Belgian platform aiming to make investing accessible, particularly for startups and growth companies.
- **SeedBlink:** A Romanian platform specializing in startup investments.
- **Enerfip:** A French platform focused on renewable energy projects.
- Estateguru: An Estonian platform for real estate-backed loans.
- Raizers: A French platform offering various investment opportunities, including real estate and renewable energy.
- **Fellow Funders:** A Spanish platform approved under the ECSPR.

Other crowdfunders and investment platforms better suited to regenerative aquaculture include:

 Invesdor: A pan-European equity crowdfunding platform headquartered in Berlin, Helsinki, Vienna, and Amsterdam. Invesdor facilitates investments in sustainable projects, including renewable energy and environmental ventures. Its low investment threshold and broad investor base make it accessible for small-scale aquaculture initiatives.



• GreenWave's Kelp Climate Fund (KCF): A U.S.-based subsidy program providing up to \$25,000 to ocean farmers cultivating kelp. KCF supports climate-positive impacts like carbon sequestration and nitrogen removal. While currently U.S.-centric, its model offers insights for similar European initiatives.

Relevant EU funding mechanisms

- 1. **European Maritime, Fisheries and Aquaculture Fund (EMFAF)**: EMFAF supports sustainable fisheries and aquaculture, with a focus on innovation and community-led projects. However, small-scale fishers often face challenges accessing these funds due to complex application processes and competition with larger entities
- 2. **Horizon Europe**: The EU's research and innovation program funds projects that promote sustainable food systems. Calls under Horizon Europe encourage diversification into low-trophic species and integrated multi-trophic aquaculture (IMTA).
- 3. **LIFE Programme**: LIFE funds environmental and climate action projects, including those focusing on biodiversity and ecosystem restoration. It supports initiatives that align with EU environmental policies and can co-finance up to 60% of project costs.

Case studies

While still an emerging concept, many of the existing ROF endeavours in- and outside of the project region have made use of various ways of funding schemes, through donation options, "adoption" licenses and other community incentives. In the following, several innovative funding strategies will be discussed and given as inspiration.

Denmark

Havhøst: Donations with rewards

In Denmark, ROF NGO and project partner *Havhøst* advertise for donations directly on their website. The NGO incentivize donors and members to invest, they highlight the importance of regenerative ocean farming and of working together to foster a better understanding of and behavior towards our oceans. Havhøst offers sponsorship programs for company sponsors and well as a donation scheme for private individuals. For company sponsorships, depending on the amount of starting from DKK 5.000, the patrons are given the ability to partake in an array of different activities related to ROF, a donation certificate and/or advertisement on the *Havhøst* website.

The private doner scheme is developed as part of the Cool Blue Baltic project as a case study to learn more about how to mobilize citizens to activly support ROF. Learnings are still limited but it has become evident that engaging and persistent communication on the cause and the option to donate is imperative in order to raise funds. This poses a particular problem for many ocean farmers as their skills are more releated to cultivation at sea rather than cultivation of an online audience. This underlines the benefits to be obtained by having umbrella organisations supporting cultivation or for ocean farmers to form initiatives with partners posessing skills in marketing, processeing and other parts of the value chain.



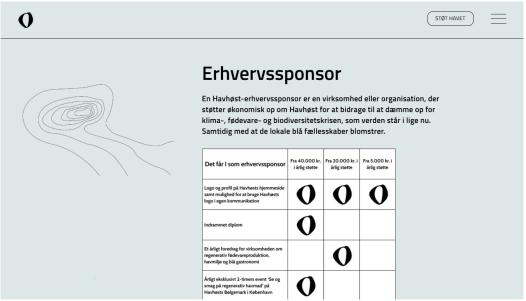
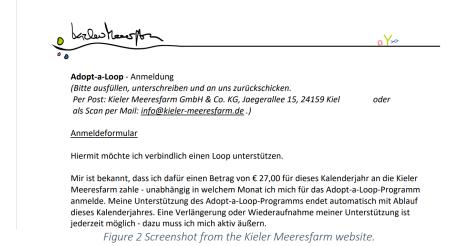


Figure 1 Screenshot from the Havhøst website.

Germany

Kieler Meeresfarm: Adopt a Loop

As the first mussel and seaweed garden in Germany, *Kieler Meeresfarm* encourages supporters to "Adopt a Loop" for 27€. When adopting a loop, patrons are assigned a mussel sock in the marine garden and that way support sustainable aquaculture practices and contribute to the growth of marine ecosystems. Donors receive recurring updates about the farm as well as discount offers on the harvest, fostering a deeper connection with their mission.





Belgium

Ecolise: Regenerative Communities Fund

ECOLISE is the European Network for Community-Led Initiatives on Climate Change and Sustainability. The Regenerative Communities Fund (RCF), launched in 2024 by ECOLISE, is the first fund specifically focused on supporting regenerative communities in Europe. The RCF is a strategic long-term initiative aiming to catalyse community-led initiatives on ecosocial just transition in Europe, through funding, capacity building, and collaboration opportunities. The RCF provides seed funding, training, and support to spark and scale impactful local initiatives. ROF is a good candidate to receive such funding.



Norway

Marea: Adopt a Habitat

Comparably to the Adopt-a-Loop program in Germany, Oslo-based initiative *Marea* incentivizes donors to "adopt a habitat" to help them "bring life back to the Oslo Fjord". By donating to this cause, patrons help to support the restoration of marine ecosystems, and receive special benefits, including personal updates on their adopted habitat's impact and progress.



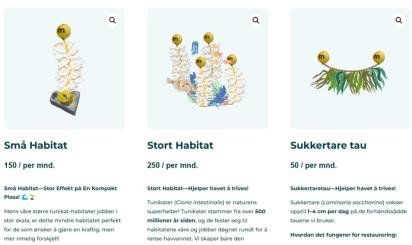


Figure 3 Screenshot from the Marea website.

Sweden

Nordic Seafarm: MySeafarm

Nordic Seafarm, located on the Westcoast of Sweden, offers a personalized crowdfunding experience called MySeafarm, where supporters can sponsor specific aspects of their ocean farming operations. Donors can become active participants in sustainable aquaculture, with varying benefits depending on their level of support, such as invitations to events or updates on their sponsored farm.

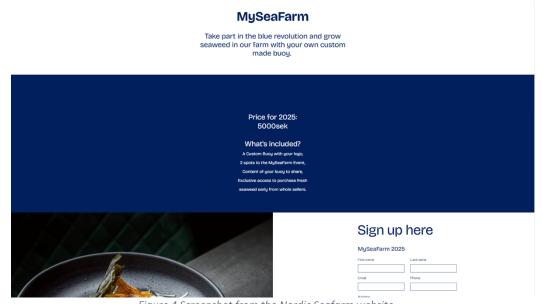


Figure 4 Screenshot from the Nordic Seafarm website.



United States of America

GreenWave: Donations with incentives

GreenWave, similarly to Havhøst, highlights a donation program where supporters are incentivized to contribute to regenerative ocean farming as a way to restore ocean ecosystems and support coastal communities. Donations support GreenWave's work in ensuring "that we can all make a living on a living planet" as well as their Kelp Climate Fund, a subsidy program set up to support kelp farmers' contributions to the environment. In return, donors can receive updates, or recognition on GreenWave's website. Donations can be made in various forms, including checks, donor-advised funds, stocks, cryptocurrency, and more. GreenWave also encourages corporate matching to double the impact of contributions.



Figure 5 Screenshot from the GreenWave website.

Wales

Câr-y-Môr: Community Benefit Society/ Investments

In Wales, the community benefit society $C\hat{a}r$ -y- $M\hat{o}r$, is democratizing ROF by allowing individuals to become investors and thus members of their project in a non-hierarchical way. Through this initiative, supporters can make a financial investment to aid the development of $C\hat{a}r$ -y- $M\hat{o}r$, with potential returns, and contribute to preserving Wales' marine environment. Patrons are treated as partners, given one vote in $C\hat{a}r$ -y- $M\hat{o}r$'s annual meeting independent from the amount of their donation and the opportunity to partake in community events, visits or volunteer during harvest season.



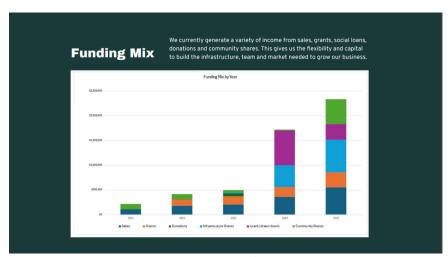


Figure 6 Screenshot from the Câr-y-Môr website.



Results

The analysis reveals that while EU funding programs offer substantial resources, they often entail bureaucratic hurdles that can deter small-scale, community-led initiatives. Crowdfunding platforms like Invesdor and Oneplanetcrowd provide more accessible avenues for raising capital, fostering community engagement, and validating project concepts. The Kelp Climate Fund exemplifies how targeted subsidies can incentivise environmentally beneficial practices, suggesting a potential model for European adaptation.

Conclusion

A hybrid funding approach that combines the strengths of EU grants and crowdfunding platforms appears most effective for supporting the Cool Blue Baltic project's objectives. Such a model leverages the substantial resources of EU programs while harnessing the accessibility and community engagement benefits of crowdfunding. Adapting subsidy models like the Kelp Climate Fund within the European context could further enhance support for regenerative aquaculture.

Recommended funding mechanism

To effectively support community-led aquaculture and coastal tourism initiatives under the Cool Blue Baltic project, the following funding mechanism is recommended:

- **Hybrid Funding Model**: Combine EU grants (e.g., EMFAF, Horizon Europe, LIFE) with crowdfunding campaigns on platforms like Invesdor or Oneplanetcrowd.
- **Community Engagement**: Utilise crowdfunding to build local support, raise awareness, and secure initial capital, thereby strengthening grant applications.
- **Policy Advocacy**: Engage with EU policymakers to streamline grant application processes and develop subsidy programs akin to the Kelp Climate Fund, tailored to the European context.

This integrated approach maximises resource mobilisation, fosters community involvement, and aligns with the regenerative goals of the Cool Blue Baltic project by stimulating local financial commitments, with additional external financial support. This is aligned with so-called "regenerative economics" outlined in the EU4Algae paper entitled "List of social aspects relevant to the growth of the European algae industry", which emphasizes local (re-)investment while maximising outside investment (e.g. through grants and sponsorship) and minimizing extraction (e.g. through multinational corporations and chains).

The following section provides some more detailed recommendations on alternative funding models.

REGENERATIVE ECONOMICS maximize local outside investment investment low do we circulate money within the local economy for as long as possible before paying it out? local circulation community value minimize Value Ideation extraction re-investment Value Sharing © Christian Sarkar, Enrico Foglia, Philip Kotler 202

Figure 7 Regenerative economics emphasizes local (re-)investment while maximizing outside investment and minimizing extraction.



Further recommendations

Mobilising local capital in the EU for community-led regenerative aquaculture projects requires a tailored, multi-pronged approach that builds trust, demonstrates tangible benefits, and aligns with EU policy frameworks. Below are examples of effective strategies:

1. Leverage Blended Finance (Public-Private Mix)

Why it works: Reduces risk for private/local investors by combining EU or national public funding with local contributions.

- Use EU and national grants as first-loss capital or seed funding (e.g., EMFAF, Interreg, LIFE).
- Match this with local cooperative contributions, municipal funding, or credit union support.
- Structure a Community Investment Fund where small investors can participate in pooled projects with shared risk.

2. Establish Community-Supported Aquaculture (CSA) Models

Why it works: Builds trust and ensures buy-in from the local population.

- Adapt the CSA (Community Supported Agriculture) model to aquaculture.
- Local citizens invest upfront in exchange for a share of future harvests (seaweed, shellfish, etc.).
- Ensure transparency and regular reporting to build investor confidence.

3. Use Cooperative Ownership Models

Why it works: Aligns values and long-term returns with community benefit.

- Form producer-consumer cooperatives where members contribute capital and share in profits or products.
- Structure shares for local fishers, farmers, and community stakeholders.
- Offer dividends in-kind (e.g., seafood baskets), which can be more appealing than financial returns.

4. Engage Local Credit Unions and Ethical Banks

Why it works: These institutions are often mission-driven and more open to social/environmental return on investment.

- Present regenerative aquaculture as a climate-resilient blue economy initiative.
- Partner with banks like Triodos (Netherlands), GLS Bank (Germany), or La Nef (France) that focus on sustainability.
- Bundle several community projects for portfolio investment.



5. Use Crowdinvesting & Community Bonds

Why it works: Digital platforms can broaden reach while maintaining local ownership.

- Launch local bond campaigns where residents invest and receive fixed interest over time.
- Use platforms like LITA.co, Wefunder EU, or Bettervest to reach impact-focused investors.
- Offer tiered returns (e.g., product discounts, branded merch, or events) alongside modest financial returns.

6. Tie Capital Mobilization to Local Economic Development Plans

Why it works: Anchors projects within long-term local policy goals, unlocking institutional support.

- Align with regional Smart Specialisation Strategies (RIS3) and Blue Economy strategies.
- Get support from municipalities or regional development agencies as co-investors or facilitators.
- Build cases around job creation, coastal resilience, and ecosystem services.

7. Co-create with Local Stakeholders Early On

Why it works: Encourages capital commitment through co-ownership and emotional investment.

- Use participatory mapping and visioning tools.
- Involve fishers, environmental NGOs, schools, and local chefs from the outset.
- Link investment opportunities to identity and place-based pride.

8. Demonstrate Returns through Pilots

Why it works: Builds confidence through proven impact.

- Start small: pilot a regenerative mussel or seaweed farm.
- Show ecosystem benefits (e.g., water quality, biodiversity) and economic returns.
- Use third-party verification or partner with research institutions.

Final Tip:

Make the case for "regeneration as an investment" – not just profit, but local food security, coastal protection, and social cohesion. Frame aquaculture as climate infrastructure to appeal to broader local actors.



Annex

Cool Blue Future Lesson on Fundraising

This following section is to be used on coolbluefuture.org as a guide for interested parties to start crowdfunding campaigns to fund their ROF endeavours. The guide will include links to additional resources and real-life examples of successful crowdfunding strategies. To showcase accessibility and feasibility of (crowd)funding mechanisms, this guide will try to speak to a broad audience of many different small-scale ocean farmers while pointing to realistic examples and additional resources.

Getting Started & Making an Impact

What is Regenerative Ocean Farming?

When starting up a crowdfunding campaign, it is important to inform your target audience about what it is that you are doing and how your project could benefit them or society at large. Make sure that you share your understanding of Regenerative Ocean Farming and provide accessible information on your project.

Why choose Crowdfunding for you Regenerative Ocean Farming project?

Crowdfunding encourages people to support a common goal and to invest in the development of a specific project that they believe in. It engages cooperation and interest in a positive outcome of a project and can function as a community-building tool.

Should your ROF project centre around active community engagement or be located in a closely connected community, a focus on encouraging people to amicably support your project could aid long-term project outcomes.

When starting a crowdfunding campaign for your ROF project, preparation is key. Set a realistic target amount based on a detailed budget that covers all project costs, including (if applicable) rewards to your patrons. Avoid setting an unreasonably high target, as it will discourage potential funders. Choose an appropriate start and end date, bearing in mind that an average crowdfunding project lasts around 40 days. Decide how much time and effort you can devote to daily contact with your supporters.

A convincing project description is vital, so invest time in writing about your project, its goals and your motivations. Transparency is crucial, especially when it comes to your budget and the rewards you offer. Rewards should cater to different groups of funders, with a mix of price points, which can be both physical and digital — you can be creative but should be careful not to overwhelm you and your project. To increase engagement, you can create a project video or other types of media that align with your written message, as visual content can be very effective in engaging the interest of your target audience. A robust marketing and social media strategy is essential and starting to build your online presence and community before launching the project could facilitate a wider reach of your campaign. Throughout the fundraising, it is important for you to stay active on social media and inform your patrons about progress and other relevant updates. After the project has ended, maintain communication with your patrons to ensure the reward is fulfilled on time and foster long-term relationships.



You should be aware that there is no guarantee for success if you decide to move forward with a crowdfunding campaign. Many crowdfunding platforms work with a "all-or-nothing" policy, meaning that donations which do not reach the target amount will be transferred back to the donors. This highlights the importance of setting goals that are bot achievable and ambitious.

Step 1: Understanding the Impact of your Regenerative Ocean Farming Project & Creating a Compelling Campaign

The first and most important step of a crowdfunding campaign is to define your frame and be very clear about your project, benefits and scope:

- Why should people (be) invest(ed) in you and your project?
- What is your core message?
- Who is your target audience and why?

Environmental Benefits, Economic Opportunities, Social and Community Impact

Discuss how your regenerative ocean farming project would be a beneficial endeavour to invest in:

• Highlight environmental, economic and social benefits.

In order to get people engaged or interested, you need to set clear goals for the funding and communicate to your patrons in a coherent and accessible manner:

- How much money do you need for which specific reasons?
- Be transparent about your milestones and goals, it helps your donors to feel committed to and invested in your project outcomes!

Step 2: Structuring Your Crowdfunding Campaign Choosing the Right Platform

There are several platforms you could choose from, depending on your intentions and motivations of funding. You can find more information on the respective platforms, consult their terms and conditions as many crowdfunding platforms work under the principle of "all-or-nothing". This means that if you do not reach your goal, funds will be returned to the original donors.

List of popular crowdfunding platforms applicable in the project region:

Country	Crowdfunding/ Investment Platform	Fee	Link
DE	BetterPlace	2.8% transaction fee per donation.	<u>BP</u>



Country	Crowdfunding/ Investment Platform	Fee	Link
DE	GoodCrowd (for campaigns with a direct social purpose)	~3% transaction fee per donation.	<u>GC</u>
DK	Boomerang	9% commission fee if your project is successful. 10% administrative fee for patrons.	BO
EE	Fundwise, Equity- crowdfunding	High consultation fees in the beginning (2x 1500€) and ~7% commission fee if your project is successful.	<u>FW</u>
FI	Mesenaatti	12-18% commission fee if your project is successful as well as transaction fees.	ME
INT	Crowdfunder	No fee for non-profit organizations.	<u>CF</u>
INT	Goteo	5% commission fee if your project is successful.	<u>GT</u>
INT	Indiegogo	5% commission fee as well as transaction and transfer costs depending on your region.	<u>IN</u>
INT	Kickstarter	3-5% commission fee if your project is successful.	<u>KS</u>
INT	Ulule	~2.7% commission fee if your project is successful.	<u>UL</u>
INT	WhyDonate	Small processing fee per donation.	<u>WD</u>
POL	PolakPotrafi	Commission fee if your project is successful as well as transaction costs.	<u>PP</u>
POL	Wspieram.to	8.5% commission fee if your project is successful as well as 2.5% transaction fee per donation. Non-profits are exempt.	<u>WS</u>

Setting Up Your Campaign

In order for your crowdfunding campaign to evoke interest in potential doners, it is important to structure your campaign in advance. Duration and potential reward-strategies should be set accordingly.

Checklist for creating the campaign page:

Campaign title and tagline — What describes your project in the best way and entices interest?

A compelling campaign description — What are your goals? How can they benefit from your project? Visual aids and identifiers such as photos or logos can aid people to feel connected to your project.

Incentives — What sort of reward or incentive strategies would make your campaign and project stand out?

Step 3: Building a Supportive Community Around Your Campaign

Identifying Your Audience

Determining and understanding your target audience is a crucial first step of your campaign. Make sure to target your strategy towards your audience in terms of communication, their interests and financial capital.

This will allow you to reach potential donors more efficiently and facilitate a clear messaging and communication of your project.



Building a Network (Audience & potential partners)

Your goal is to reach as many potential supporters as possible, which means that potential partners or amplifiers could be helpful to your cause.

Building a social media presence for your project and in turn your crowdfunding campaign is an essential part of reaching the right people. You need to be aware of how you can best inspire, inform and engage people.

- Why are you starting this?
- What made you passionate about
- ROF in the first place?
- Think about which platforms could be the most suitable for your cause!

Step 5: Maintaining Momentum & Reaching Your Funding Goal Consistent Updates & Transparency

Maintaining trust and engagement throughout the crowdfunding campaign will be integral to a successful outcome. Transparency and steady communication with your patrons about progress and milestones should be a focal point of your campaign. This might inspire your patrons to amplify and transfer your message, consequently bringing you closer to your set goals.

Step 6: Post-Campaign and Next Steps

Using Funds Responsibly

As stressed before, transparent communication with your supporters is highly important, even or especially after the crowdfunding period has ended.

- What were your patrons' funds used for?
- Did you deliver on the promised rewards or expected
- outcomes?

Long-Term Engagement

Ties to the community and long-term engagement of your patrons facilitates dialogue and potential future cooperation with your target audience. Maintaining interest through e.g. community updates could aid possible fundraising rounds further down the line. Whether your ROFarm is community-led, centred around raising awareness on ocean issues or a small commercial endeavour, strengthening community ties and engaging people will positively impact your long-term project outcome.

Conclusion: Making a Collective Impact on Our Oceans

Encourage people to get involved, even if they cannot contribute financially, by sharing the message and advocating for the potential benefits associated with Regenerative Ocean Farming.



Additional Information

Crowdfunding regulations and frameworks depend on the region you are located in, which is why we recommend consulting your national facilitators or reach out to national/ relevant crowdfunding platforms for further information.

