CORE
CONCEPT

Crowdfunding and Peer-to-Peer Lending: Campaigns, Platforms and Investor Due Diligence

28 June – 2 July 2027
Dubai - Five-star CBD venue

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Crowdfunding and Peer-to-Peer Lending: Campaigns, Platforms and Investor Due Diligence

Ref: 495_16687 **Date:** 28 June – 2 July 2027 **Location:** Dubai - Five-star CBD venue **Fees:** 19500 SAR

Introduction:

Crowdfunding and peer-to-peer lending give small and growing businesses a route to capital outside the bank branch, yet many campaigns miss their target, overstate valuations or disclose too little, while investors back loans and share offers they cannot assess. Platforms face defaults, fraud attempts and questions about what happens to loans if they close. This Core Concept course builds the practical skills to plan and run an issuer campaign, price an offer, score borrowers, service loans and test platforms and deals. Participants produce a Crowdfunding Campaign Plan and an Investor Due Diligence Scorecard.

Course Objectives:

- Compare donation, reward, equity and debt crowdfunding and peer-to-peer lending models, including Sharia-compliant structures at overview, and select the route that fits a funding need
- Explain how platforms earn revenue, handle client money, score borrowers and keep servicing loans if the platform fails
- Plan an issuer campaign with a supported valuation or loan price, pitch pack, disclosure document, marketing funnel and post-funding investor relations
- Apply a deal due diligence checklist and diversification rules to crowdfunding offers and peer-to-peer loan portfolios
- Analyse default, fraud, liquidity and platform failure risks and set monitoring and controls for each
- Produce a Crowdfunding Campaign Plan and an Investor Due Diligence Scorecard ready for internal review

Target Audience:

- Founders and finance functions of small and growing businesses preparing to raise equity or debt online
- Finance and treasury functions that assess crowdfunding and peer-to-peer lending as alternatives to bank credit
- Investment functions in family offices, angel networks and corporate treasuries that allocate to online offers and loan portfolios
- Platform operations, credit and risk functions that onboard issuers, score borrowers and service loans
- Compliance and investor protection functions at fintech firms that review disclosures and risk warnings
- Business advisory and incubator functions that prepare entrepreneurs for online capital raising

Course Outline:

Day 1: Alternative Finance Landscape and Crowdfunding Models

- Alternative Finance Segment Map: Donation, Reward, Equity and Debt Crowdfunding Compared
- Peer-to-Peer Lending Mechanics: Borrower Listing, Investor Funding and Repayment Flows
- Sharia-Compliant Crowdfunding at Overview: Profit-Sharing, Sale-Based and Benevolent Loan Structures
- Platform Revenue Models: Origination Fees, Success Fees, Servicing Fees and Payment Charges
- Funding Route Selection Matrix: Crowdfunding Versus Bank Credit, Angel Investment and Grants

Day 2: Platform Operations, Credit Grading and Protection Principles

- Platform Operating Model: Client Money Segregation, Escrow Accounts and Payment Processing
- Borrower Credit Scoring Model: Data Inputs, Risk Grades and Fixed Versus Auction Rate Setting
- Issuer Onboarding and Vetting Workflow: Identity Checks, Business Verification and Listing Approval
- Investor Protection Principles: Risk Warnings, Appropriateness Tests, Investment Caps and Cooling-Off
- Backup Servicer and Wind-Down Arrangements for Loan Books When a Platform Fails

Day 3: Running a Campaign as an Issuer

- Offer Pricing: Pre-Money Valuation Methods for Equity and Interest Rate Setting for Loan Raises
- Campaign Pitch Pack: Video Script, Offer Page, Reward Tiers and Use-of-Funds Table
- Key Information Disclosure Document: Business Risks, Dilution, Investor Rights and Conflicts
- Campaign Marketing Funnel: Early Backer Network, Social Channels and Momentum Tracking
- Post-Funding Investor Relations Calendar: Progress Updates, Nominee Holdings and Reporting Duties

Day 4: Investor Due Diligence, Portfolios and Problem Cases

- Deal Due Diligence Checklist: Team, Traction, Financials, Terms and Exit Path
- Portfolio Construction for Loan and Equity Holdings: Diversification Across Grades, Sectors and Vintages
- Default Management Cycle: Arrears Monitoring, Restructuring, Recovery and Write-Off Reporting
- Fraud Red Flags in Listings: Fabricated Traction, Identity Misuse and Related-Party Borrowing
- Liquidity Risk and Secondary Market Loan Note Transfers: Discounts, Fees and Exit Queues

Day 5: Case Work: Campaign Plan and Investor Scorecard

- Platform Assessment Case: Loan Book Quality, Default History and Wind-Down Readiness
- Multi-Sector Case: Equity Raise for a Consumer Brand and Debt Raise for a Logistics Firm
- Crowdfunding Campaign Plan Build: Target, Offer Terms, Disclosure and Launch Timeline
- Investor Due Diligence Scorecard Build with Weighted Criteria and Pass Thresholds
- Peer Challenge Panel: Issuer Pitch Defence and Investor Scorecard Review

Skills You Will Gain:

- Crowdfunding Model Selection
- Early-Stage Offer Valuation
- Campaign Disclosure Drafting
- Borrower Credit Grading
- Loan Servicing and Collections
- Deal Due Diligence
- Alternative Finance Portfolio Diversification
- Platform Risk Assessment

Why Attend This Course:

- Leave with a Crowdfunding Campaign Plan and an Investor Due Diligence Scorecard tested in case work and challenged by peers
- Set a campaign target and offer terms that backers can understand and the business can sustain after funding
- Judge a platform on its loan book, fees, client money handling and wind-down readiness before committing capital
- Work alongside founders, investors and platform staff and see the same deal from each side of the table

Conclusion:

Crowdfunding and peer-to-peer lending work when issuers price and disclose honestly, investors test each deal and spread their exposure, and platforms keep credit, servicing and client money under control. The week moves from funding models and platform economics, through credit grading and protection principles, to building an issuer campaign, due diligence and default, fraud and liquidity problems. The final day applies this in multi-sector case work and closes with a Crowdfunding Campaign Plan and an Investor Due Diligence Scorecard. The course is educational and does not give investment advice.