

# OPTIMIZE FUNDING RESOURCES THROUGH CROWDINVESTING FOR MICRO SMALL AND MEDIUM ENTERPRISES

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## ABSTRACT

The unstable fundamental of Indonesian economy entering the era of Asean Economic Community makes government consider Micro Small Medium Enterprises (MSMEs) as the booster in economic sector. It proofed by 97 % employment domestic and contribution of GDP by 57 % in 2015 (BPS,2016). Meanwhile in the process MSMEs have some constraints, one of the constraint is limited in capital. It is caused by the presence of the limited number of capital, lending capital requirements, and interest rates lending. One of innovation to optimize MSMEs funding sources is the concept of crowdfunding. It is the technique of fundraising from large number of people to invest inside the project or business unit that is generally done within the internet. The concept of crowdfunding chosen because it can accommodate MSMEs to get the capital from domestic and foreign investors in the era of AEC. So in this research will formulated form and mechanism crowdfunding who can optimize micro funding sources in supporting MSMEs. According of four base model crowdfunding and analysis mechanism subjects used a mixed method with based on the variables of MSMEs, variable investors, and variable readiness IT system, found that the most optimal model as a source of micro funding in supporting MSMEs by using equity based model called as crowdinvesting. This concept can accommodate MSMEs and investors in fulfilling funding using application web-based information system and smartphone so it can simplify accessibility of all parties in submitting, selecting, funding, and controlling the process of the project.

*Keywords : Crowdfunding, Crowdinvesting, MSMEs, AEC*