

A Revolution in Crowdfunding! What is 4fund.com?

The ongoing economic situation in Europe is causing numerous changes. In a crowdfunding landscape dominated by fees, a new groundbreaking platform emerges as a game-changer with its commission-free model. 4fund.com is poised to redefine fundraising dynamics, providing a transparent and accessible avenue for organizers and donors. How can this approach reshape the market?

Expansion of Polish Businesses

Eurostat data shows a growth in the number of bankruptcy declarations in the EU during all four quarters of 2022. This trend continued into the first quarter of 2023, with a 2.8% increase in bankruptcy declarations compared to the last quarter of the previous year, reaching the highest levels seen since the third quarter of 2019. In several countries, **the current economic situation is driving local businesses to pursue international expansion** and establish a foothold in foreign markets.

In Poland, during the first half of 2023, a total of 2528 insolvencies were reported among Polish companies, accounting for 92% of all insolvencies recorded in 2022 (based on Coface data). Some companies, such as Orlen and Inpost, decided to expand, solidifying their positions in the fuel and logistics industries, respectively. **This underscores the potential for Polish businesses to thrive in diverse international markets**, including those centered around online activities, such as fundraising.

“In Poland, the crowdfunding market is expected to shrink by about 10% and will be worth just under 1 billion zlotys (approximately €224 million in 2023). Meanwhile, the value of **the global crowdfunding market this year is projected to reach €14 billion**. It is estimated that, by 2027, the value of this market will approach €26 billion,” says Tomasz Chołast, Board Member of zrzutka.pl, the leading crowdfunding platform in Poland.

Fundraising without Fees

With 10 years of experience, zrzutka.pl has not only gained a strong reputation, but has also **become a real social phenomenon in Poland**. This impressive heritage provides solid groundwork as these visioners focus on introducing their innovative ideas to the dynamic

European Union market, where they expect to have an equally significant impact. The creators of zrzutka.pl are now introducing their platform in an international version – known as 4fund.com.

4fund.com presents an innovative commission-free model that has the potential to redefine fundraising. **The platform, standing as a beacon of change, allows users to create fundraisers without any costs – 4fund.com, similarly to zrzutka.pl, thrives mostly on voluntary donations.** What's more, it provides organizers with the autonomy to withdraw funds as required. These withdrawals are processed efficiently, ensuring that funds can be accessed at a moment's notice.

“We follow the crowdfunding business all over the world and have always been astonished by one simple fact – the 'players' in this sector, including the most recognizable ones, charge high commissions (from 5% to 15%), and in addition, the Organizer of the fundraiser can wait up to 14 days to withdraw the funds raised. Astonishing as it is, it has a simple explanation – all these portals, as far as we know, are not payment processors and use the support of payment service providers or financial institutions to manage all financial issues and KYC/AML procedures. **This is why we are going out to all collectors in the European Union with our model, which has worked so well in Poland,**” says Krzysztof Ilnicki, CTO and vice president of 4fund.com.

As the holder of an EU Payment Service Provider license, **the platform ensures the safety of funds and processes all payments and withdrawals quickly**, utilizing multiple payment methods including Visa, MasterCard, Google Pay, and Apple Pay for payments, as well as Visa Direct and MasterCard in terms of withdrawals.

A Decade's Journey and The Future

Zrzutka.pl has achieved many accomplishments in the Polish market, include the raising of nearly €700,000 for #TogetherForUkraine and the rapid collection of €380,000 in two days for the Crisis Helpline. **Fundraising on zrzutka.pl reached record levels in 2022**, with journalist Sławomir Sierakowski's campaign standing out. He organized a high-profile fundraiser for a Bayraktar combat drone to support Ukraine, gaining significant media coverage in Poland. As a result, Sierakowski raised 24,836,380 zlotys (~ €5,304,678) for the Ukrainian army.

With a decade of experience, zrzutka.pl has established a strong reputation and grown from a small business into **a powerful platform uniting hundreds of thousands of users, who have created over 1 million fundraisers, achieving total donations in excess of €258 million (more than 1 billion zlotys)**. The fundraisers cover a wide spectrum – from personal birthdays to collaborative charity initiatives. Creating a fundraiser is easy and straightforward, just like supporting the organizers. 4fund.com allows the launching of any lawful campaign. **The new crowdfunding platform can easily turn individual efforts into impactful global campaigns, making meaningful change accessible to all.**

About 4fund.com

They are a team of passionate professionals dedicated to helping people raise funds for any goal through collective collaboration. Their journey started in Poland as zrzutka.pl – the leading crowdfunding site in their country. With 10 years of experience, they have established a strong reputation and grown from a small business into a powerful platform uniting hundreds of thousands of users.

Now they have decided to spread their idea of free crowdfunding internationally! Their platform is pretty easy to use – create a fundraiser, go through a short verification, and start raising funds in just a few minutes! It's 100% free, with no commission or fees, and users can withdraw funds in just a second!

4fund.com is operated by an EU-licensed Payment Services Provider. That's how they can be so fast and trustworthy. On 4fund.com, thanks to their verification procedures, users are always sure who they are donating to.

Is it working? It surely is! More than hundreds of thousands of users have trusted them and created over 1 million fundraisers! No matter if you want to make your dream come true, sell your product, find support for your work, or launch a charity... You are always welcome on 4fund.com! Give it a try now!

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