

# Competing Crowdfunding Platforms Announce Merger to Create “Super-Platform”

*New ECSP regulations have reshaped the alternative finance market and given birth to a €200M “super-platform” as companies join forces*

ROTTERDAM, NETHERLANDS, November 10, 2023 /EINPresswire.com/ -- As new European crowdfunding regulations are predicted to reduce the number of European crowdfunding platforms from more than 500 to less than 100, previously competing companies are coming together to form alternative finance “super-platforms”.

[Kapitaal op Maat](#), [Max Crowdfund](#), and [Capital Circle](#) recently announced their intention to merge, promising a super-platform which will operate across multiple countries and diverse areas of business.



Kapitaal op Maat

Kapitaal op Maat (KoM), operational since 2014, is a crowdfunding platform for SME's to obtain growth capital. KoM purchased Capital Circle (CaCi) in 2023 as part of its expansion, and obtained the European Crowdfunding Service Provider Regulation (ECSPR) licence in November 2022, thus allowing its expansion into all EU member countries. Max Crowdfund (MCF) is an award-winning real estate crowdfunding platform in operation since 2020.

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This is a pivotal moment for the entire European crowdfunding market, we are excited to be expanding our horizons together.”

*Wilbert Knol, CFO Kapitaal op Maat*

Following the merger, which is expected to complete before the end of the year, all three platforms will continue to operate under their own brands but utilising KoM's ECSPR licence. Both KoM and CaCi are registered with the

Dutch Financial Authorities (AFM) and inscribed in the ECSPR register.

The ECSPR was due to come into force on the 10th of November 2020, but due to a grace period to allow for transitions from local regulatory frameworks to one cross-European framework, is being practically adopted on the 10th of November 2023. There are over 500 crowdfunding platforms in Europe, but it is expected that less than 100 will be granted the required ECSPR-licence. As such it stands to reason that many of the smaller platforms will be taken over by larger players or will merge.

This prediction was identified by the founders of MCF and KoM and led to their intention to merge. The new group will have over 20,000 registered users and will have funded a combined total of €200m+ across their platforms. They will offer both SME loans and real estate backed loans, in the Netherlands, the United Kingdom, Germany and Belgium initially, with plans for further expansion in the future.

The software for the merged companies will be provided by Fininly.com, which has been developed by Max Property Group (MPG), the parent company of MCF.

To finance the growth of the group, it will soon announce an equity round to raise money for both acquisitions and expansion into Europe. The first acquisitions have already been agreed and will be announced once finalised.

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