China Internet Crowdfunding and Wealth Management Industry Report, 2016

Description:

Main business models of Internet finance include:

1. third-party payment;
2. network lending (P2P and network microcredit);
3. crowdfunding;
4. Internet wealth management;
5. Internet consumer finance;
6. virtual currency;
7. Internet financial portal;
8. guarantee;
9. credit investigation.

The report focuses on Internet crowdfunding and Internet wealth management industries.

Crowdfunding Industry:

- Crowdfunding refers to the model that project sponsors release their creative ideas on Internet platforms to raise funds and, in return, give investors material objects, services or equities. It includes mainly rewards-based crowdfunding, equity-based crowdfunding, and donation-based crowdfunding. The first crowdfunding platform appeared in China in Jul 2011, and after 5 years of rapid development, the number of various crowdfunding platforms in China had totaled 332 by the end of April 2016. In 2015, RMB11.424 billion was raised by crowdfunding platforms successfully in China, an upsurge of 305.1% over RMB2.82 billion in 2014.

- Among various kinds of crowdfunding, equity-based crowdfunding is favored by capitals. During 2014-2015, Internet companies, brokerages, insurance groups, equity transaction centers, and equity investment funds have sped up their layout in equity-based crowdfunding field.

- In 2015, private equity financing raised the most funds which amounted to RMB27.119 billion, holding 54.79% of the total expected funds; reward-based crowdfunding accounted for 42.24% with RMB20.904 billion; public crowdfunding only occupied 2.97% with RMB1.469 billion. However, the average completion rate of public crowdfunding projects hit the highest level 42.95%, followed by reward-based crowdfunding projects with 26.80% and private equity financing projects with 19.14%.

Internet Wealth Management Industry:

- Internet wealth management refers to the service pattern in which relevant companies carry out cooperation with financial institutions to put wealth management products (including funds, insurance, trust, bills) online through internet technology and platform, thus realizing Internet-based wealth management. With introduction of easy monetary policies by the People's Bank of China for several times since the second half of 2014, the yields of Internet wealth management products have fallen sharply, and a single money fund cannot fulfill peoples' demand for wealth management. Accordingly, Internet wealth management platforms introduced other wealth management products, such as bond funds, blend funds, equity funds, bills, insurance, loans, stocks, etc.

- At present, main Internet wealth management platforms in China include Ant Financial's Zhao Caibao, JD Finance's financial channel, Tencent's Li Cai Hui, and Baidu Finance. From the perspective of asset size, Ant Financial's Yu'ebao outperforms its counterparts. By the end of 2015, Yu'ebao had served 260 million users with the total assets of RMB620.7 billion.

China Internet Crowdfunding and Wealth Management Industry Report, 2016 highlights the followings:

- Overview of Internet finance in China (definition, business models, development history, cases of financing, trends)
- Development environments for industry (relevant policies, deposit and financing, Internet user, big data, cloud computing)
China's Internet crowdfunding industry (business models, development history, market size, rewards-based crowdfunding market, real estate crowdfunding market, equity-based crowdfunding market, trends)

- 13 major Chinese Internet crowdfunding platforms (profile, profit models, project financing, risk control, etc.)

- Chinese Internet wealth management market (definition, classification, relevant policies, fund sales institutions, fund sales payment institutions, operation of fund industry, market size of wealth management products, competitive landscape, wealth management platforms, mobile wealth management APP, etc.)

- 9 major Chinese Internet wealth management platforms (profile, layout in Internet finance, businesses, operation, etc.)

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