

## **ABSTRACT**

Indonesia is the great country which is rich in natural resources and human resources. Right now Indonesia have been facing the downturn especially in public welfare that experiencing prosperity degradation. The amount of unemployed increasing due to this country has not enough entrepreneurs to categorize as a prosperous country. The more entrepreneurs, the more jobs created. But ironically, banks give the difficult requirements for those whom want capital.

Actually many Indonesian entrepreneurs especially the youth have business with the prospective and brilliant ideas. But for starting and expanding their business, they do not have asset that can be used as collateral in banks. For sure this stuff makes a difficult situation for them. It requires a tool that can handle that stuff. In this research, crowdfunding website portal will be built using waterfall method which can provide for this problem.

The function of this website portal is a rendezvous between entrepreneurs and investors in order to achieve the main goal, gets funding. Investors do the funding, substitute the role of banks. On the other hand, investors get a revenue from the investment, and obviously better than interest rates on deposit. So, it will realize mutual symbiosis dan horizontal funding that yield a benefit both side.

**Keywords** : crowdfunding, entrepreneur, investor, horizontal funding.