

Investment projects in the agricultural sector are not developing at a sufficient pace due to weak financial support from the state. The main source of financing for most agricultural producers in Russia remains profit and loans. As opportunities for local financing and access to foreign capital are limited, financing for both large and small agricultural producers can be a problem.

Blockchain technology will help create a system for stakeholders that organizes and digitizes the value chain, as well as providing potential investors with access to a centralized database. The informal financial sector can effectively complement formal banking by providing financial services in underserved areas.

Innovations in access to finance for farmers are an important starting point; technological solutions in this area have great potential for improving the quality of deliveries of agricultural products to various markets. Various technologies, products and activities in agriculture can be provided with all types of crowdfunding.

Social networks are currently considered as interactive multi-user portals that not only allow users to communicate, but also unite them in accordance with their interests and needs, thus becoming a stream of potential sponsors.

Crowdfunding can be an effective tool for implementing various projects in rural areas (innovative, environmental, social, etc.). However, like any other financing method, it has its drawbacks and difficult points. Therefore, this requires careful planning and development of all its stages.

Keywords: agricultural sector financing, blockchain technology, crowdfunding, types of crowdfunding in the agricultural sector, stages of a crowdfunding company.

78%

Massolution, 2010
854

[7], [5], [6], [3].

200 - 1250

34,4
96

Kickstarter

12

Barnraiser AgFunder.

[8, 9]:

1)

2)

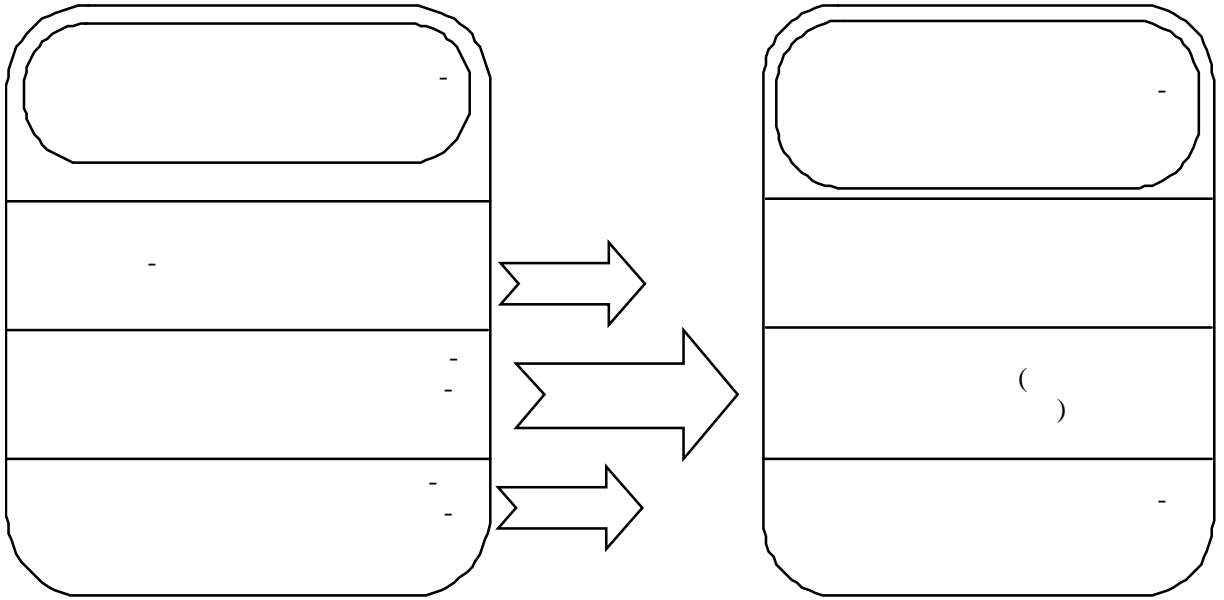
3)

2012

AgFunder ()

4)

[4].



.1.
()

(.2).

)
)

;

13

30-

,30-60 -
(50)

[8].

1

I.

*

	Planeta	Boomstarter
Facebook	1056	425
	633	272
	3	13
	12	32
« »		
Facebook	35	1427
	—	318
	72	282
	439	1490

*

1. Ventslav K. Vskladchinu / K. Ventslav, M. Vall'khozyer // *Novoye sel'skoye khozyaystvo*. — 2015. — 3. — S. 44–47.
2. Guseva D.Ye. Kraudfanding: sushchnost', preimushchestva i riski / D.Ye. Guseva, N. Malykhin [Elektronnyy resurs] // *Sovremennaya nauka: Aktual'nyye problemy teorii i praktiki*. Seriya: Ekonomika i pravo. — 2014. — 9–10. — C. 30–34. — Rezhim dostupa: www.nauteh-journal.ru/index.php/ru/---ep14-09/1278-a (data obrashcheniya: 06.11.2019).
3. Larionov N.A. Osobennosti finansovogo povedeniya investorov v kraudfandingovoy modeli finansirovaniya innovatsiy / N.A. Larionov [Elektronnyy resurs] // *Vestnik Saratovskogo gosudarstvennogo sotsial'no-ekonomicheskogo universiteta*. — 2015. — 2. — S. 77–80. — Rezhim dostupa: www.seun.ru/content/nauka/5/4/doc/2_56_15.pdf (data obrashcheniya: 06.11.2019).
4. Sanin M.K. Istoriya razvitiya kraudfandinga. Klassifikatsiya vidov. Analiz perspektiv razvitiya i preimushchestv / M.K. Sanin [Elektronnyy resurs] // *Nauchnyy zhurnal NIU ITMO*. Seriya: Ekonomika i ekologicheskoy menedzhment. — 2015. — 4. — S. 57–63. — Rezhim dostupa: economics.ihbt.ifmo.ru/file/article/14199.pdf (data obrashcheniya: 06.11.2019).
5. Sedel'nikov S.R. Investirovaniye innovatsionnoy deyatelnosti startapov s pomoshch'yu kraudfandinga / S.R. Sedel'nikov [Elektronnyy resurs] // *Innovatsionnoye razvitiye ekonomiki*. — 2016. — 1. — S. 82–87. — Rezhim dostupa: ineconomic.ru/sites/default/files/field_print_version/zhurnal_no_1_31.pdf (data obrashcheniya: 06.11.2019).
6. Sivaks A.N. Kraudfanding kak spetsificheskoy vid kraudsorsinga / A.N. Sivaks // *Vestnik Samarskogo gosudarstvennogo ekonomicheskogo universiteta*. — 2015. — 11. — S. 30–34.
7. Khau D. Kraudsorsing: Kollektivnyy razum kak instrument razvitiya biznesa / D. Khau. — M.: Al'pina Publisher, 2012. — 288 s.
8. Mollick E. The Dynamics of Crowdfunding: An Exploratory Study / E. Mollick [Electronic resource] // *Journal of Business Venturing*. — 2014. — Vol. 29, Iss. 1. — Pp. 1–16. — Access mode: doi.org/10.1016/j.jbusvent.2013.06.005 (date of the application: 06.11.2019).

SPISOK LITERATURY

1. Ventslav K. Vskladchinu / K. Ventslav, M. Vall'khozyer // *Novoye sel'skoye khozyaystvo*. — 2015. — 3. — S. 44–47.
2. Guseva D.Ye. Kraudfanding: sushchnost', preimushchestva i riski / D.Ye. Guseva, N. Malykhin [Elektronnyy resurs] // *Sovremennaya nauka: Aktual'nyye problemy teorii i praktiki*. Seriya: Ekonomika i pravo. — 2014. — 9–10. — C. 30–34. — Rezhim dostupa: www.nauteh-journal.ru/index.php/ru/---ep14-09/1278-a (data obrashcheniya: 06.11.2019).
3. Larionov N.A. Osobennosti finansovogo povedeniya investorov v kraudfandingovoy modeli finansirovaniya innovatsiy / N.A. Larionov [Elektronnyy resurs] // *Vestnik Saratovskogo gosudarstvennogo sotsial'no-ekonomicheskogo universiteta*. — 2015. — 2. — S. 77–80. — Rezhim dostupa: www.seun.ru/content/nauka/5/4/doc/2_56_15.pdf (data obrashcheniya: 06.11.2019).
4. Sanin M.K. Istoriya razvitiya kraudfandinga. Klassifikatsiya vidov. Analiz perspektiv razvitiya i preimushchestv / M.K. Sanin [Elektronnyy resurs] // *Nauchnyy zhurnal NIU ITMO*. Seriya: Ekonomika i ekologicheskoy menedzhment. — 2015. — 4. — S. 57–63. — Rezhim dostupa: economics.ihbt.ifmo.ru/file/article/14199.pdf (data obrashcheniya: 06.11.2019).
5. Sedel'nikov S.R. Investirovaniye innovatsionnoy deyatelnosti startapov s pomoshch'yu kraudfandinga / S.R. Sedel'nikov [Elektronnyy resurs] // *Innovatsionnoye razvitiye ekonomiki*. — 2016. — 1. — S. 82–87. — Rezhim dostupa: ineconomic.ru/sites/default/files/field_print_version/zhurnal_no_1_31.pdf (data obrashcheniya: 06.11.2019).
6. Sivaks A.N. Kraudfanding kak spetsificheskoy vid kraudsorsinga / A.N. Sivaks // *Vestnik Samarskogo gosudarstvennogo ekonomicheskogo universiteta*. — 2015. — 11. — S. 30–34.
7. Khau D. Kraudsorsing: Kollektivnyy razum kak instrument razvitiya biznesa / D. Khau. — M.: Al'pina Publisher, 2012. — 288 s.
8. Mollick E. The Dynamics of Crowdfunding: An Exploratory Study / E. Mollick [Electronic resource] // *Journal of Business Venturing*. — 2014. — Vol. 29, Iss. 1. — Pp. 1–16. — Access mode: doi.org/10.1016/j.jbusvent.2013.06.005 (date of the application: 06.11.2019).

20 2019

11 2019