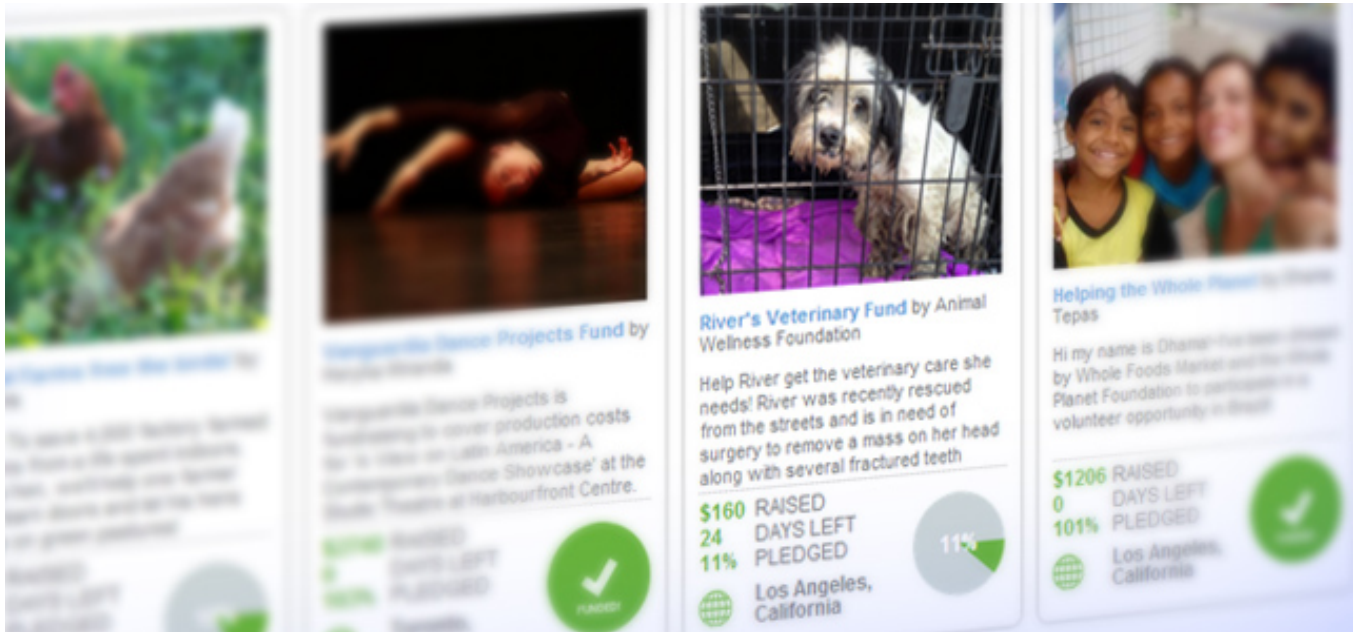


'Indie capitalist' platform encourages funding for any project



Since Kickstarter we have seen a number of startups look to offer the same service for different kinds of ventures, from funding [future sports stars](#) to the [healthcare costs of the needy](#). Instead of finding its own niche, [When You Wish](#) is a crowdfunding site that hopes to help anyone subsidize anything they like.

The platform is open to any kind of personal or commercial project – within the law – and suggests categories such as funding wedding costs, raising children, study or the setting up of a small business. The team behind the site don't judge the worthiness of each project, unlike many existing competitors. However, users are encouraged to promote the value of donating in order to run a successful campaign. Once they have entered the details of their funding goals and any rewards donors will receive for pledging their money, users pay five percent of their final takings; they pay nothing if their project fails to raise any money at all. This means that users can still collect funds even if they do not reach their target. Campaigns can be easily embedded onto other sites and social networks via widgets to help organizers promote their projects.

The motive for enabling users to fund anything comes from When You Wish's belief in what it calls '[indie capitalism](#)', a philosophy that calls on people to fund each other's dreams, rather than relying on large entities such as banks and governments. Could this kind of subsidizing really replace loans and handouts? And will broadening the scope of a crowdfunding platform be more successful than targeting a niche?

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