Statistically speaking, a high percentage of start-up businesses fail. If your risk tolerance is low, start-up crowdfunding may not be for you. You may have to hold onto your securities for a long time, or you may not be able to resell them at all. If you're looking for a quick turnaround, start-up crowdfunding may not be for you.

Getting a return on your investment depends on many factors beyond your control and the business’s control. Only invest what you can afford to lose.

As the popularity of crowdfunding increases, so does the risk of fraud. If you have questions about the legitimacy of an investment opportunity, contact your provincial securities regulator.

There are two types of funding portals: registered portals, which offer investment advice, and unregistered portals, which do not. Ask your provincial securities regulator about funding portals in your area.

An offering document contains basic information about the business, its activities, its officers, its financial condition, the amount it wants to raise, the investment, how the money raised will be used, and the risks associated with investing. A good offering document will tell you how the start-up plans to grow its business and make money. Here are some of the things that you may want to consider:

- Will the business be generating income? How will it be generated?
- How will it be used to cover the business expenses?
- Is there a compensation plan for the business owners?
- Will the business have to pay taxes on its income?
- Is the business protected against any potential risks?
- Will the business have enough cash flow to cover its expenses?
- What are the potential risks associated with the business?
- Will the business have enough cash flow to cover its expenses?
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