

Singaporean Lender Seeking Funds for Microlending in Indonesia Offering 18% Return



Strong Metrics, Including Low NPL

±4% Current Portfolio NPL	262% CAGR Loan Growth	216K Total Loan Accounts
\$41M Total Loan Disbursed	15% Risk Adjusted Annual Return	78% Retention Rate

Strong Loanbook Financing

- \$30M structured finance facility
- The most flexible tenor on the market (3-8 years)

Current Investors



SPIRAL VENTURES



Equipped with the Best Technology & Resources



**AI-Powered
Credit Scoring Engine**



**Social Security Agency
Database Access**

Competitive Service Capabilities

- Most flexible tenor (3-8 years)
- Transparent fees
- No prepayment penalty
- Fast disbursement in 3 hours –2 days

Huge Market Opportunity in Indonesia

260M

Population

>50%

Without Access to
Bank Accounts

99M

Borrow from
Non-Financial Institutions

\$73B

Loan Shortfall
Annually