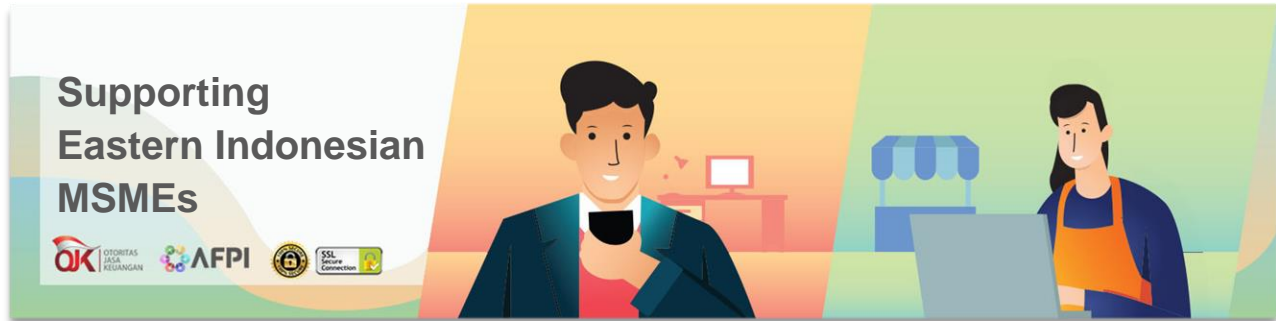


Licensed Indonesian Low-Risk, High-Reward P2P Platform



0.23%

NPL Rate

\$3.14M+

2019 Loans Disbursed

15%

Loan Interest

Licensed, Secure, & Profitable Pure P2P Lending Platform



One of the Only 25 Registered & Licensed P2P Lending Firms in Indonesia

Registered and licensed by the Indonesian Financial Service Authority (OJK), and incorporated into the Indonesian Joint Funding Fintech Association (AFPI).



Thoroughly Verified Borrowers

The credibility of the borrower has been thoroughly verified by the company and with the support of the Fintech Data Center (FDC) provided by AFPI.



Low Risk, High Reward

Lenders can choose the level of risk and interest that suits the abilities and needs of lenders. Annual interest rates: Low risk (8-10% interest), medium risk (11-13%), high risk (14-15%).



Pure P2P Disbursing to 100% of Loans to Female Micro-Entrepreneurs

100% of loans are disbursed to women micro-entrepreneur and 100% of loans are from ordinary individual lenders

Partnered with Reputable Banks and Insurance Companies, Such as:

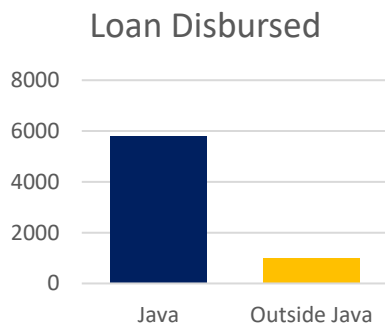


Proven Team with 40+ Years in Finance & Venture Capital

Despite operating at a small budget, the team has managed to achieve what only 24 other fintech firms in Indonesia have been able to due to their excellent backgrounds and skills:

- Founder** Graduate of Indiana University with experience in leading crediting firm.
- CEO** MBA from Seattle University with a background Venture Capital & Angel Investing.
- Main Commissioner** Former Senior VP for BFI Finance, one of the largest multi-finance firms in Indonesia. He's an expert in IT, Human Capital, & strategic decision making.
- Commissioner** Was head department of product mortgage for BFI, one of Indonesia's largest multi-finance firms. The company's strategic plans and business process are improved by his expertise.

Channeling Funds to the Untapped Eastern Indonesian MSME Market



Loans disbursed for MSMEs Are Still Concentrated in Java
As of February 2020, total P2P lending loans in Java was \$5.8B while outside Java was \$0.9B.

Aligned with Long-Running Government Efforts
The development of MSMEs outside Java, especially in Eastern Indonesia, has been the government's focus since 2018.

A Big Market for Lending
As of 2019, there are at least 4.1K MSMEs in Eastern Indonesia considered feasible to be financed. (*Central Bank of Indonesia*)

Financials

	2018	2019	2020p	2021p	2022p
Funding Disbursement	\$2.36M	\$3.14M	\$6.36M	\$12.86M	\$22.86M
Accumulated Funding Disbursement	\$2.36M	\$5.50M	\$11.86M	\$24.72M	\$47.58M
Total Revenue	\$351.40K	\$1.09M	\$1.42M	\$4.45M	\$8.47M