

## Indonesia's First Full Fintech Ecosystem



### Background

We represent four rare Indonesian fintech firms looking to merge into Indonesia's first full fintech ecosystem.



### MOU of \$14M from a Well-Known Fintech Firm

A well-known fintech firm, has completed due diligence and has submitted a Memorandum of Understanding of \$14M.

**Seeking \$45M to complete the consolidation**

## The Largest Collection of Difficult-to-Acquire Indonesian Fintech Licenses

Upon acquisition, the new firm will hold the largest collection of difficult to acquire Indonesian fintech licenses, such as:



**Payment Gateway License**



**E-Money License**



**Remittance License**



**Gold**



**Bond Seller License**

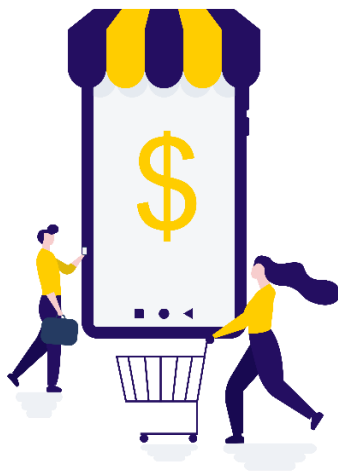


**Mutual Fund Seller License**



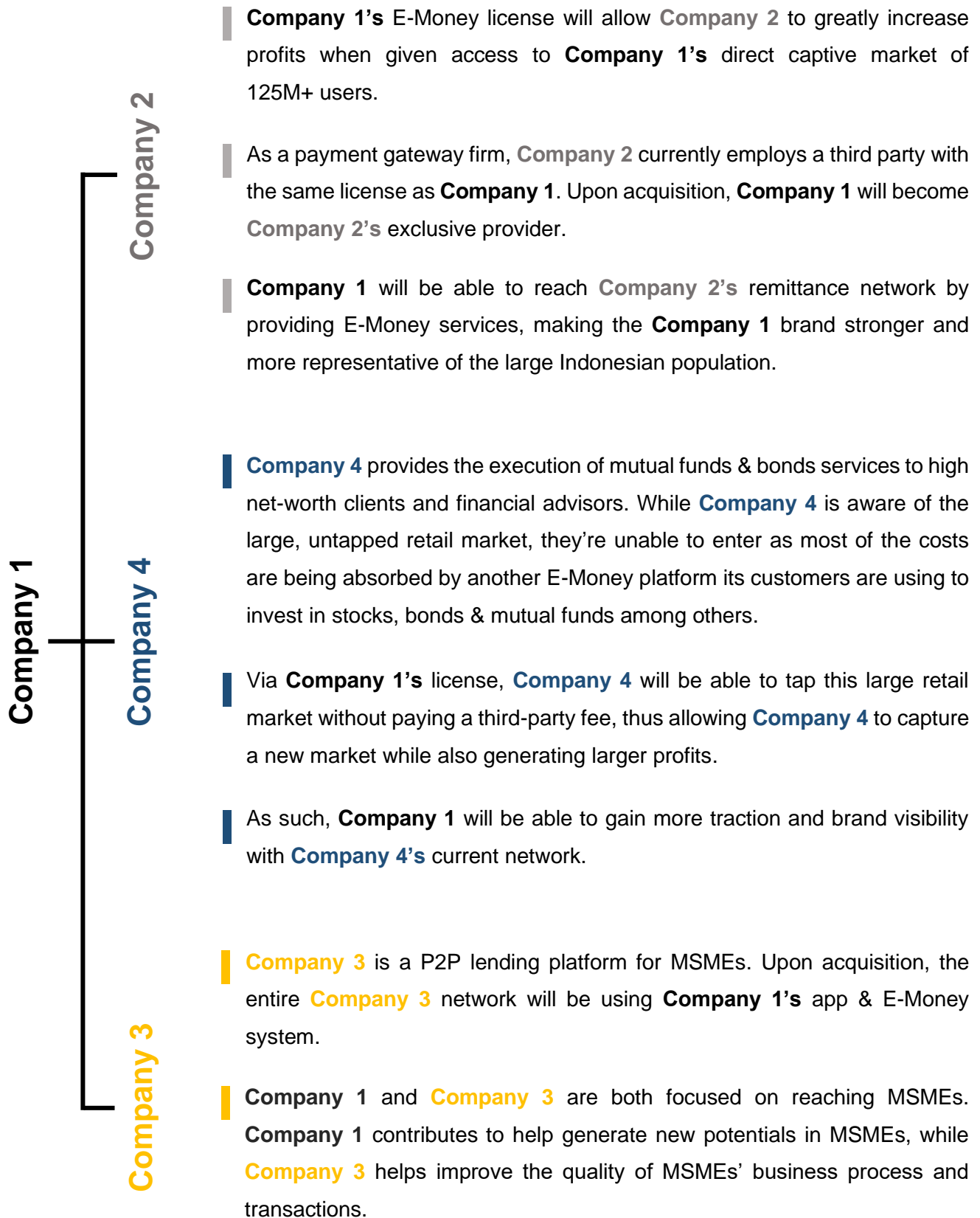
**P2P Lending License**

## Full Ecosystem of Services, Such As:



- Saving & Loyalty Points
- Insurances
- Payments
- Bill Payments & Prepaid Vouchers
- Remittance (local & global)
- Wealth Management (mutual funds, bonds, gold)
- Merchant Services (BtoB)
- P2P Lending

## Fintech Payment Ecosystem Synergies



## Great Offer Making Great Progress

### Heavily Discounted Valuations Due to Synergies

Due to the enormous benefits from this consolidation, *Company 2*, *Company 3*, and *Company 4* have heavily discounted their valuations for *Company 1* to acquire their shares.

### MOU of \$14M from a Well-Known Fintech Firm

As mentioned, a *well-known fintech firm* has already performed due diligence and has signed a MOU of \$14M for the opportunity.

### GMV Projections (in '000 USD)

	Year 1	Year 2	Year 3	Year 4
<b>E-Money</b>	483,000	3,582,214	14,099,880	35,197,015
<b>Payment Gateway</b>	125,977	220,564	366,385	649,174
<b>Billing Gateway</b>	5,786	99,971	263,571	514,621
<b>P2P Lending (Loan Disbursed)</b>	12,857	22,857	35,714	59,643
<b>Total</b>	<b>627,620</b>	<b>3,925,607</b>	<b>14,765,551</b>	<b>36,420,453</b>