

KOINWORKS

Registered &
Supervised by OJK

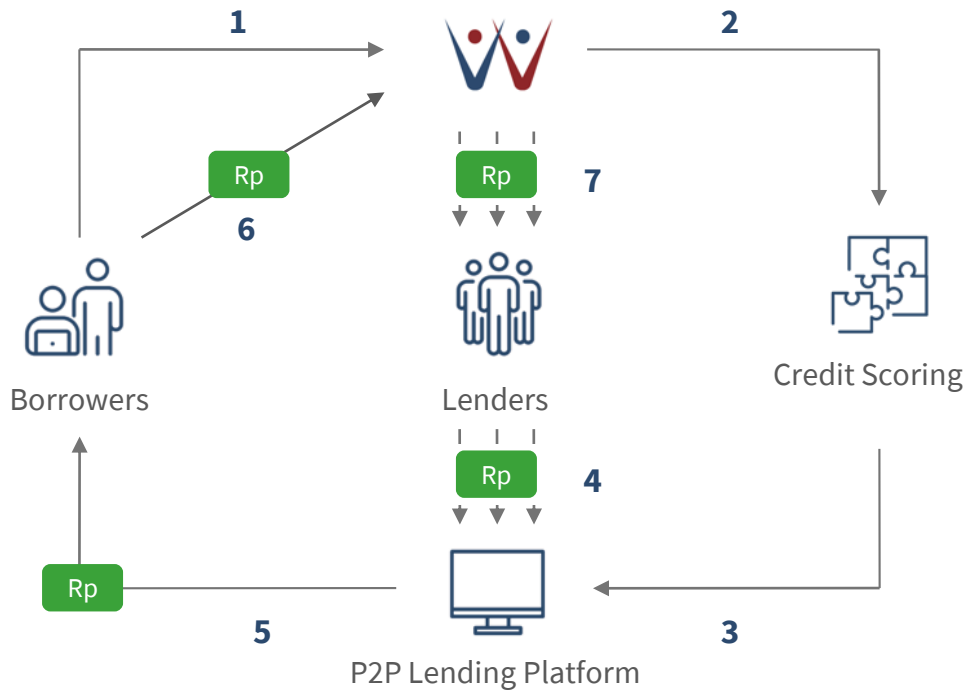


KOINWORKS

November 2019

What Is P2P Lending?

We provide an online platform marketplace to connect lenders and merchants from our Business Partners to help merchants in expanding their businesses with our financial service.



Advantages:

- ✓ No Collateral
- ✓ Better Access
- ✓ Faster Process
- ✓ Flexibility

Risks Mitigation as The Core Foundation



Network of Data / Digital Footprints

(Sales, Company Review, Users)



5 C's Analysis

(Character, Capital, Capability, Condition of Economics, Collateral)



Partnership with Pemeringkat Efek Indonesia

(PEFINDO)



Partnership with Business Partner

(Tokopedia, Lazada, MokaPOS, JNE)



Order	Rate	Term	Amount	Purpose	%Funded	Amount/Time Left	Connections
0	A 1 14.00%	1	1,000,000,000	Business Loan : Invoice Financing	14.34%	856,600,000 5 days	0
0	A 1 14.30%	1	1,000,000,000	Business Loan : Invoice Financing	32.67%	673,300,000 5 days	0
0	C 1 22.73%	18	200,000,000	Business Loan : Inventory Purchase	66.90%	66,200,000 5 days	0

United in Our Marketplace

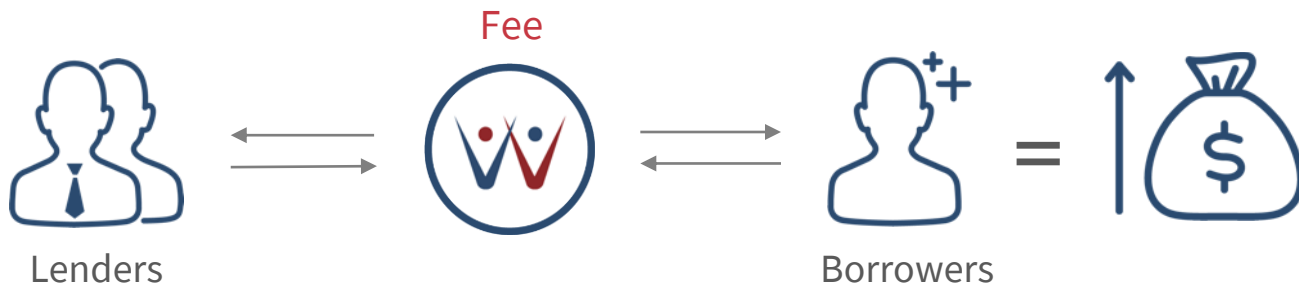
P2P Lending Scheme

Bank Model



Without taking Interest margin, each parties can get more benefits, Lower interest rates for Borrower, Higher yield for Lenders

Peer Lending Model



KoinWorks enable people to realize their dream by providing financial service access for business growth and education purpose.



Quick Process

1 day approval



Simple Steps

Less documents



No Collateral

Less hassle



Loan Terms

1 month – 24 months for Business Loan
Up to 10 years for Education Loan



Early Repayment Fee

FREE




KoinWorks Current Numbers

KoinWorks users are growing rapidly **370.000++ Users**

Loan Disbursement **Rp 250 Bio / month**

90%  **KoinBisnis**

10%  **KoinPintar**

-  **80% wants to repeat loan application**
-  **Average users increase in revenues within x months of our loans = 50%**
-  **NPL at 0,9%**

Our Current Investors



Mandiri is the largest bank in Indonesia in terms of assets, loans, and deposits.



Convergence Ventures is an early stage Indonesian VC firm focused on investing in the very best startups of Indonesia.



Quona Capital is a venture firm specializing in financial technology for inclusion in emerging markets.



Gunung Sewu is an Indonesian-based Group that operates diversified businesses in insurance, food, real estate, consumer & resources (mining).



EV Growth is a joint venture between East Ventures, SMDV, and YJ Capital Inc. It is focused on providing growth capital to startups in Indonesia and Southeast Asia with an agnostic industry focus.

Behind the Works

The Workers:



Benedicto Haryono
(Co-Founder & CEO)



Bernard Arifin
(COO)



Willy Arifin
(Co-Founder & Chairman)



Jonathan Bryan
(CMO)



Timotius Rinaldo
(CTO)



Mark Bruny
(CFO)

The Sages:



Khairil Anwar
(Financial Literacy &
Regulator Framework)



Jim Geovedi
(IT Security,
Machine Learning)



Rika Saskia
(Credit Policies)



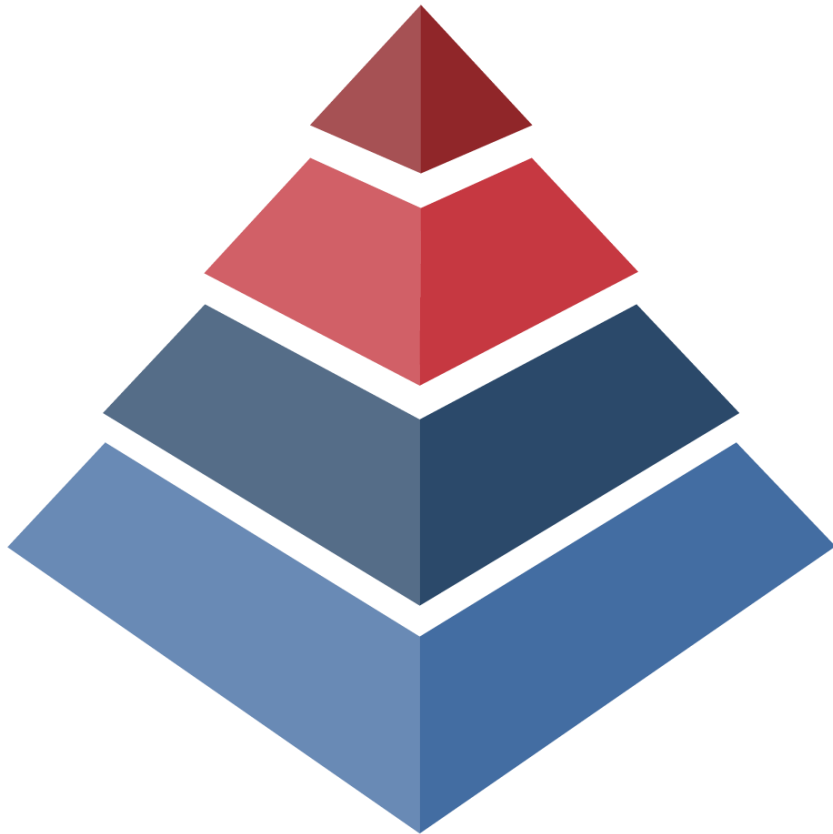
Rifan Kurnia
(Data Scientist)







Ivan Lutfi
(Fraud & Operations)

Our team is composed of experienced Entrepreneurs, Bankers, Tech and Marketing professionals.
To find out more information, click here: http://koinworks.com/en/about-us?set_locale=en

Developing Customers to Become Bankable



-  **Banked**
-  **Banked, but looking for alternative product**
-  **Underbanked**
-  **Unbanked**

- KoinWorks targets markets other than the “Banked” segment
- We build Customers’ credit history

Our Products

KOINBISNIS
Business Financing



Online SME
E-commerce Loans
Partnership Loans
A/R Loans
Supply Chain Financing



Semi Online SME
HRMS Loans
Auto Approval
Integrated partners
Data & Verification



Offline Loans
Open Loans

KOINPINTAR
Education Financing



Short term courses



University



DEKADE
(10 years Student Loans)

Products Summary

	Tenor & Repayment	Product Info	Interest Rate Range
Normal Loan	6-24 months Installment	Merchants are analyzed as applications come in. Normal underwriting procedure	18-40%
Employee Loan	6-12 month Installment	Loans for SME's employees, backed with payroll deduction working with HRMS	18-30%
Pre – Approved Loan	6-24 months Installment	Merchants are pre-selected based on their performances in Partners' platform. They are then offered loans. Same day approval	15-25%
Invoice Finance	1-4 months Bullet	Loans backed by invoices, typically to a reputable buyer	14-25%
Working Capital	1-3 months Bullet	Short term financing typically for financing purchases / supply chain	15-30%
Education Loan	6-24 months* Installment	Installment type loans paid directly to schools, only for post high school education.	18-25%

Technologies in **FRAUD**

1. On site **behavior**
2. Multi-source **verification**
3. **Character**

Technologies in **RISK**

4. Credit **scoring**
5. Revenue verification **using unconventional method**

Operations : Risk and Underwriting

Demographic

- Location
- Age
- Status
- Home Ownership

Business Portfolio

- LOB
- Type of Entity
- Market Channel
- Industry

Character

- Reputation/Preview
- Complain
- Rating

Financial

- Sales
- Buyer/Supplier
- EBIT
- Repayment Capacity

Machine Aided
Human
Decision

Pefindo

Logistic Company

Accounting
Software

Tax/BPJS Data

E-Commerce

POS Company

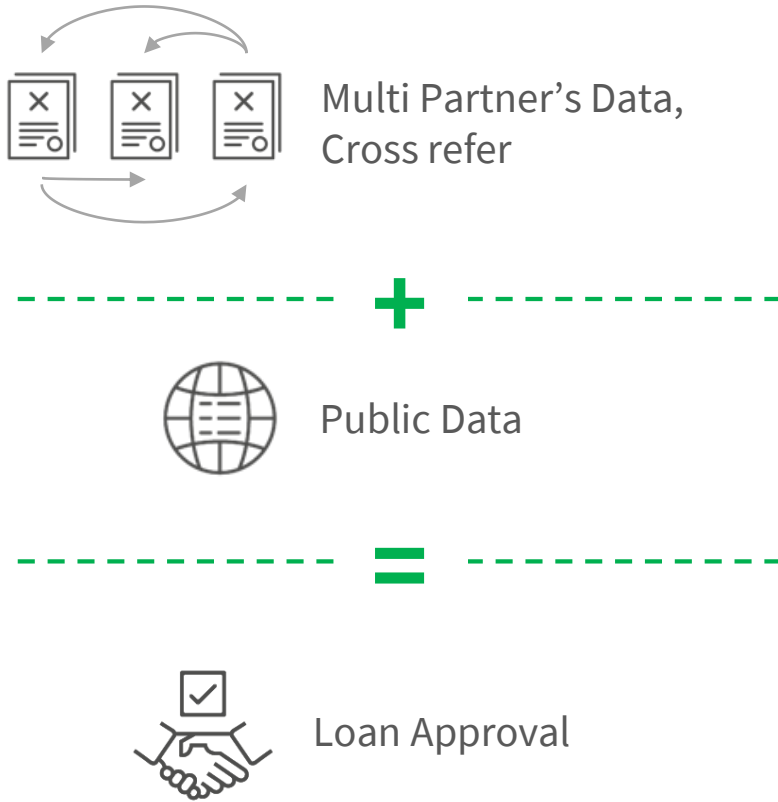
HRMS Company

Automated

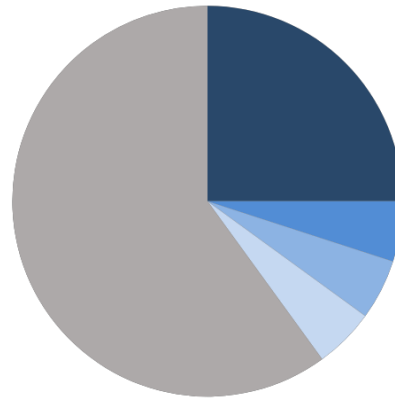
Machine Decision
Human
Monitoring

What We're Building

Our Product Vision



SME Segment



- Without Data
- With Data
- Growing Segment

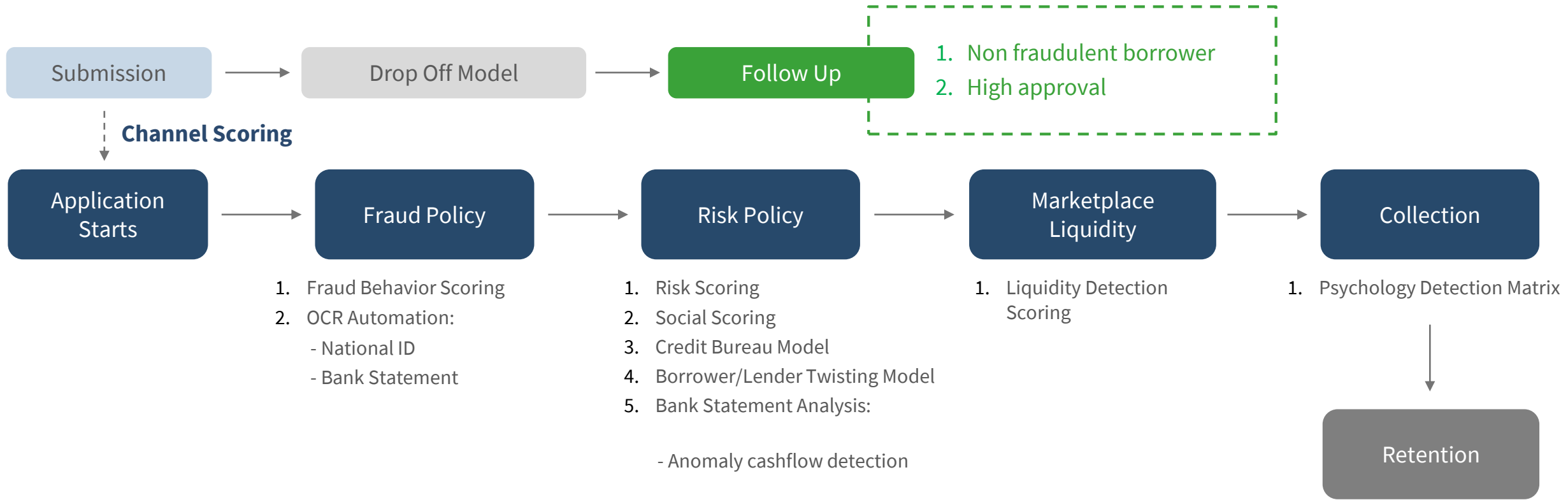
Existing Data Points from Partners

- E-commerce
- POS
- Accounting
- ERP
- HRMS
- Logistics
- Payment Gateway

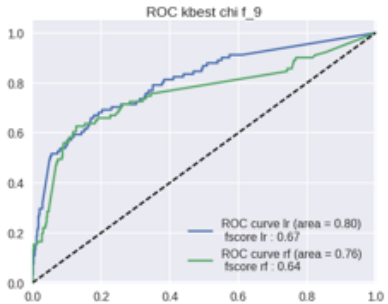
Ecosystem

- Banking data
- Credit History
- Social Data
- Legal Database

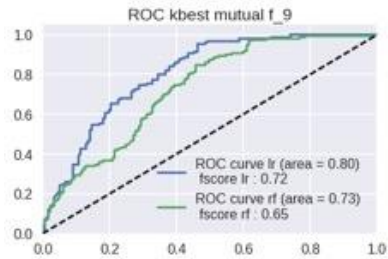
Our End to End Model



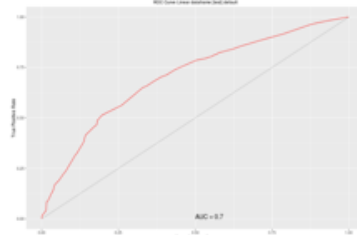
Drop Off Model



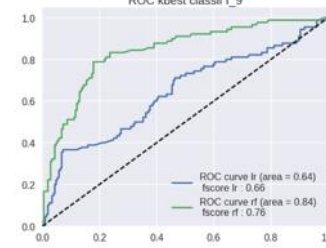
Fraud Behaviour Scoring



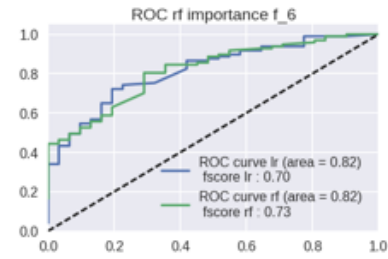
Risk Scoring



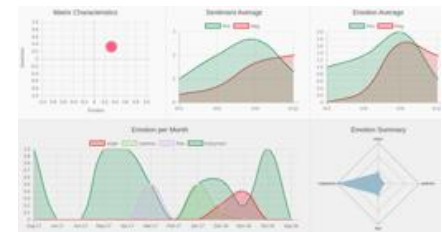
Business Performance Model



Liquidity Detection Scoring

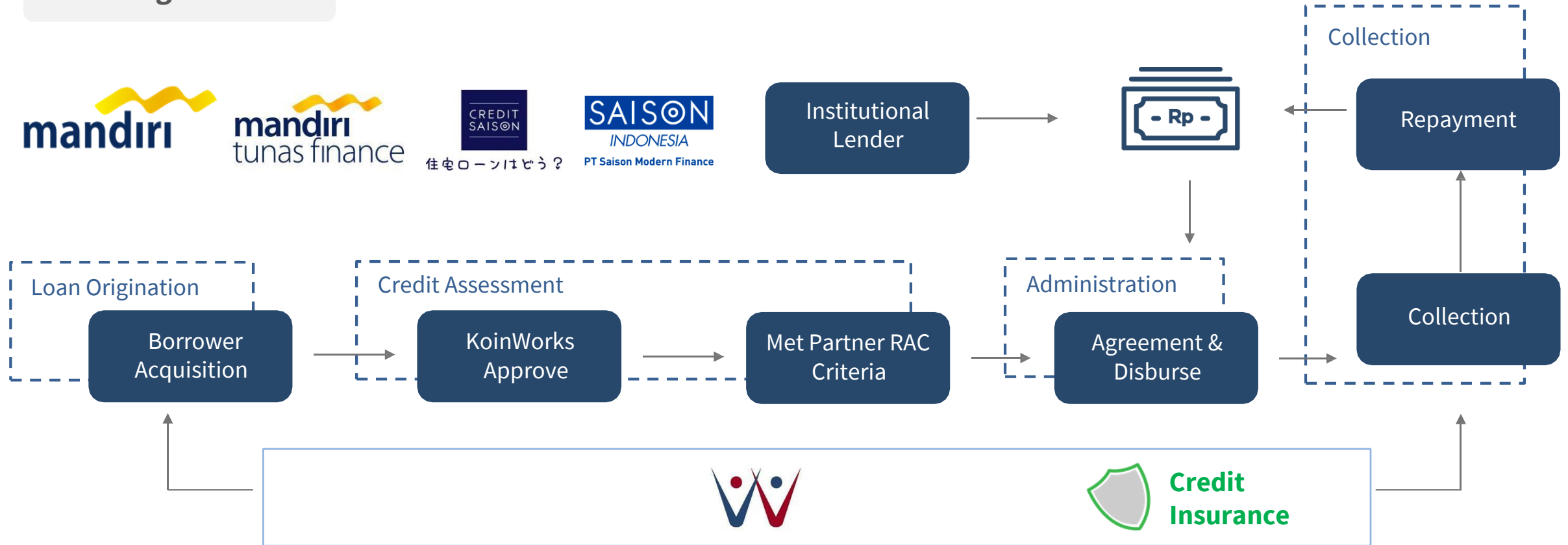


Psychology Detection Matrix



Funding Collaboration - Channeling

Existing Partners



Channeling

- Focus on Productive Loans for SME
- Using KoinWorks process and underwriting capabilities
- Collection will be done by KoinWorks
- All Loan Channeling are 100% covered by Credit Insurance (no deductibles)
- Interest rate 12 – 15% p.a
- Servicing fee 5% of total interest amount received for Lump sum Payment or 1 % of monthly total installment for installment loan (paid to Koinworks)

Awareness Phase

MEDIA RELATIONS

1. Creating series of media releases both to local and national media.
2. Media Gathering

Acquisition Phase

ONLINE

Targeted location based and segmented industry for digital leads generation.

OFFLINE ACTIVATIONS

- Community meet up:
1. KoinWorks signature program (Dialokal) – hardselling content
 2. Business workshop – softselling content

Cross-selling with BPR



In case of default

- **BPR** – Sell asset and up for 1Ts loans
- **KoinWorks** – Gets what's left after BPR settlement

Eg.

L&B	=	100Jt
BPR	= 70% LTV	70Jt
KW	= 30% LTV	30Jt

✓ Less risk for BPR

✓ Gets revenue

KOINWORKS

A close-up photograph of two hands holding puzzle pieces. The hand on the left is holding a puzzle piece with a tab, while the hand on the right is holding a puzzle piece with a blank. The background is a gradient of blue and red. The text 'Thank you.' is overlaid on the right side of the image.

**Thank
you.**