



DanaRupiah

PT Layanan Keuangan Berbagi

2021.08 / Jakarta

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Company Executives

Entjik S. Djafar

President Director of Indonesia Branch

- Over 27 years of working experience in financial industry (Bank Niaga, Bank Jaya International, Bank Artha Graha, Bank Bumiputra and QNB).
- Besides experience in financial industry, he had experience as a Business Consultant for over 8 years.
- He is very enthusiastic in create a work environment where individual work skills and responsibilities are valued, explored and integrated into the synergy and performance of the entire group.
- Currently, he is the head of the Education, Literacy and Research Division

Company Executives

Wahyu S. Ariyanto

Director of Indonesia Branch

- Over 25 years of working experience in banking treasury, corporate treasury, interbank, and financial institutions.
- Excellent analytic skills, communication, market risk management.
- He has a wide network and insight in the financial market field that will provide a significant role and contribution in managing the company.

Company Executives

Susan Liang

***President Commissioner of
Indonesia Branch***

- UGM alumni who have been in the technology industry for almost 10 years.
- Recently, she is managing a team that focus on marketing research and strategies analysis.
- She is promoting the company development with her previous experience from technology industry.

Company Executives

Charisa Dini

Commissioner of Indonesia Branch

- More than 13 years experience in treasury banking, including interbank, retail, corporate, money market, asset and liability committee (ALCO).
- Responsible for an Operational Division of a security company over 9 years. Her shifts have involved securities settlement/custodian, IT and Finance accounting.
- She is skilled at analytical thinking, also familiar with operation and risk management, compliance regulation and management for an organization.

About Us

Organization Structure

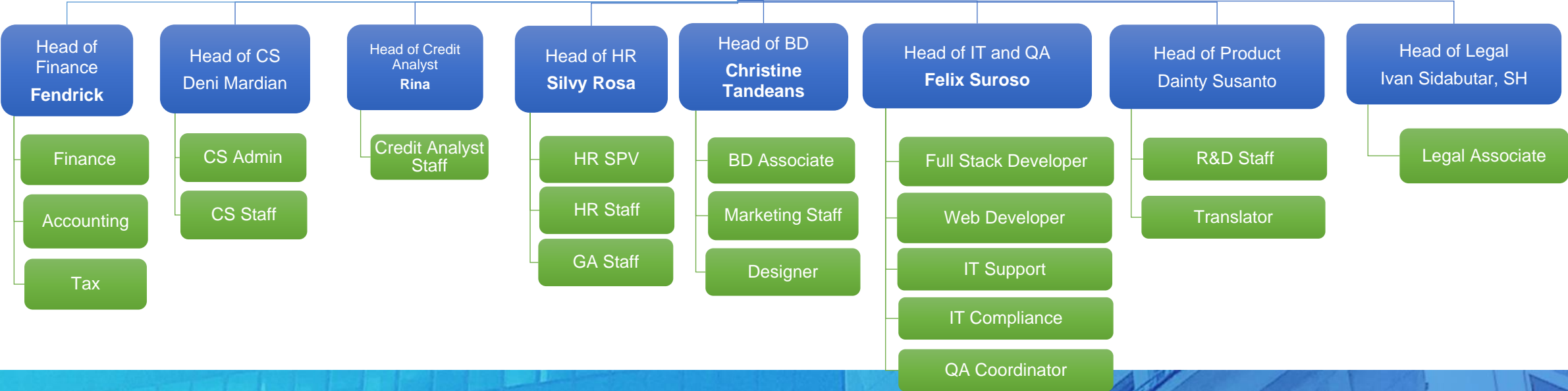


CEO
Entjik S. Djafar

Director
Wahyu S. Ariyanto

Secretary
Fijanni

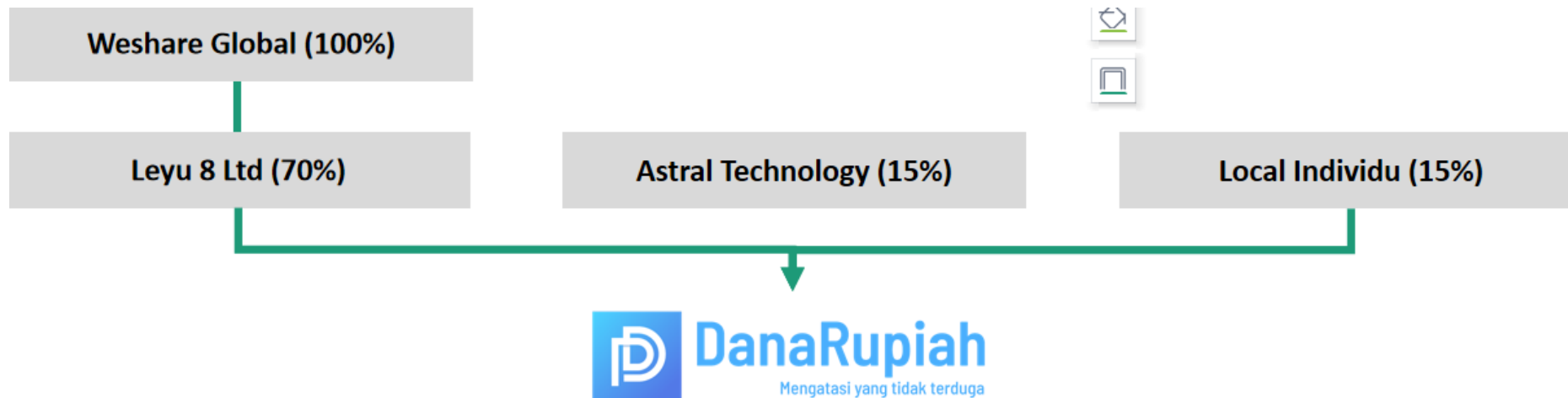
Commissioner
Susan Liang



About Us

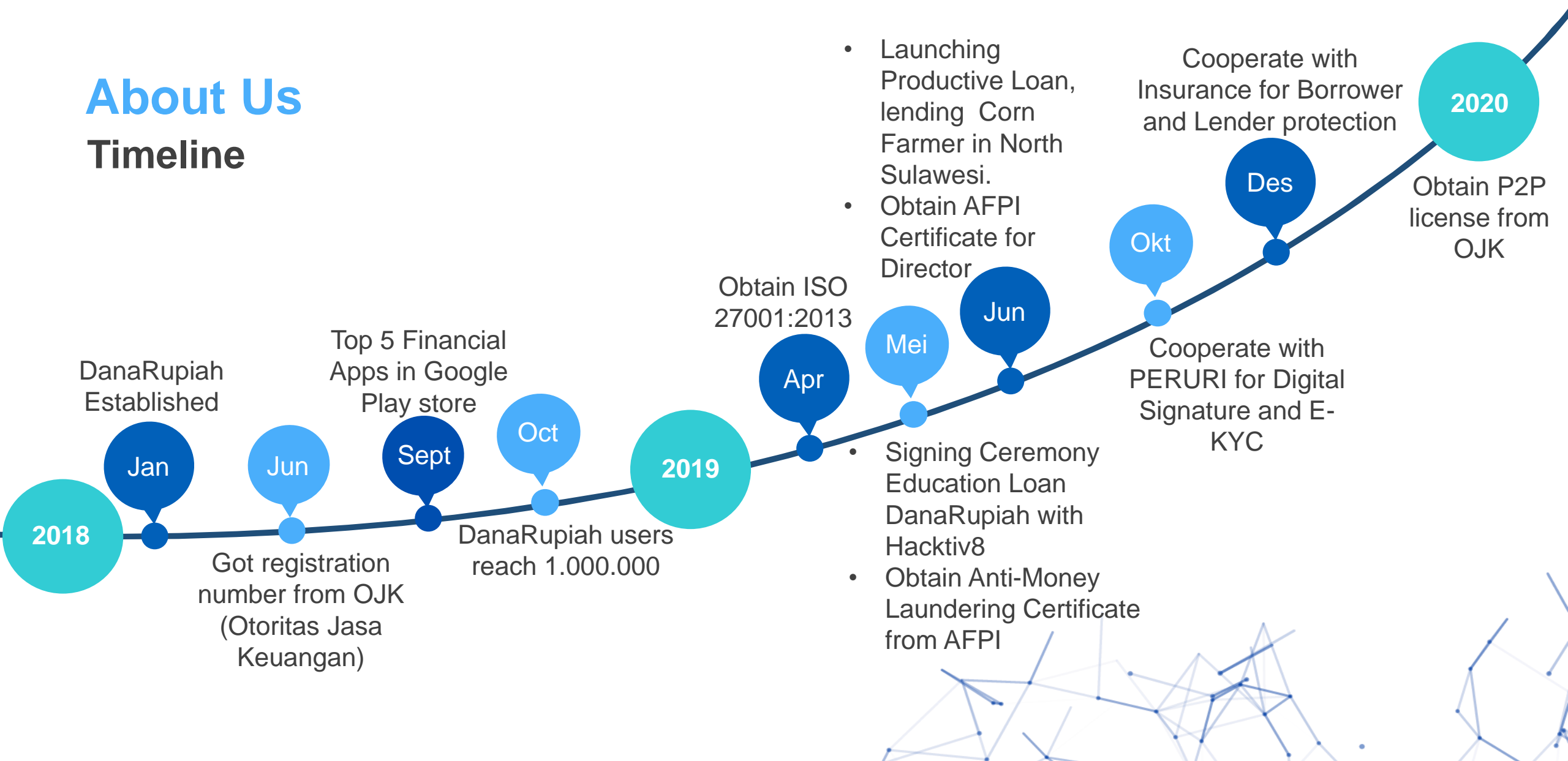
Background

DanaRupiah is part of Weshare Financial Group from China. Weshare Financial headquarter is in Beijing. Until 2021, Weshare Financial Group have penetrate to 7 other countries beside Indonesia. Please visit Weshare Financial Group website in www.weshare.com.cn



About Us

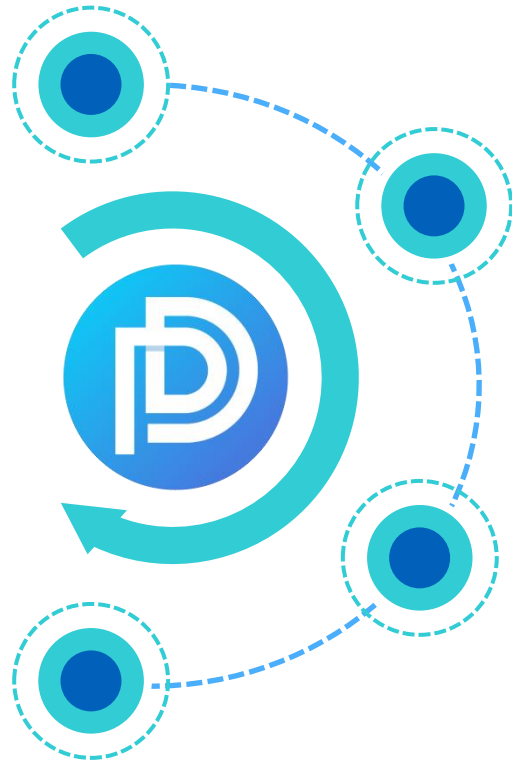
Timeline



About Us

Achievements

PT Layanan
Keuangan Berbagi
established since
January 2018



TKB90 (Success rate
of return in 90 days)
100%. Higher than
mostly other P2P.

With 90 employees
to support back to
back business.

6.5 millions
Download



Otoritas Jasa Keuangan

In May 2020, DanaRupiah
obtain P2P license from OJK



fintech
indonesia

Asosiasi Fintech Indonesia

In August 2018, DanaRupiah
become one of AFTECH
member.



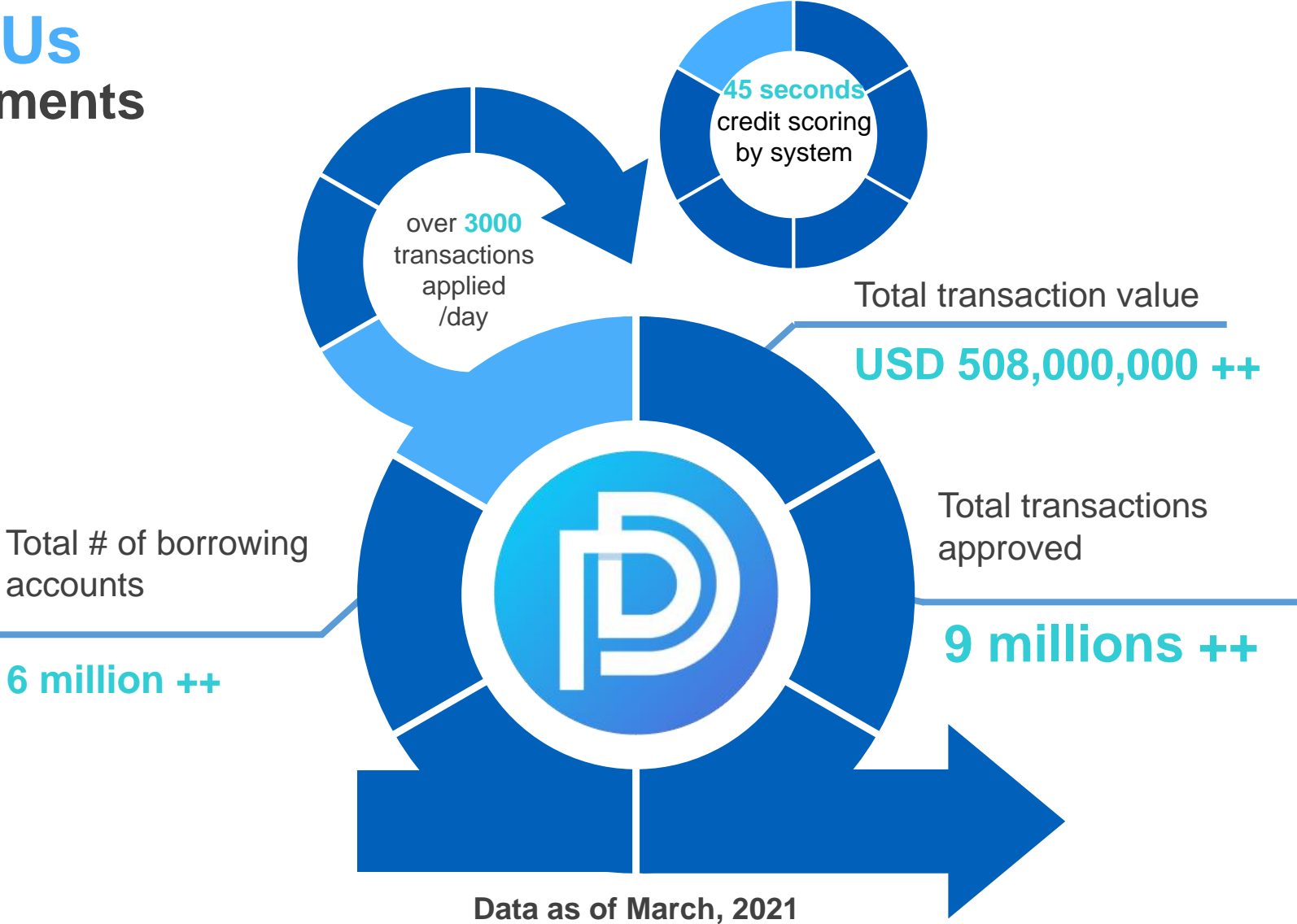
Asosiasi Fintech Indonesia

In 2019, DanaRupiah become one of AFPI
member.

Pak Entjik S. Djafar (CEO DanaRupiah)
honored to be AFPI Head of Education,
Literacy and Riset

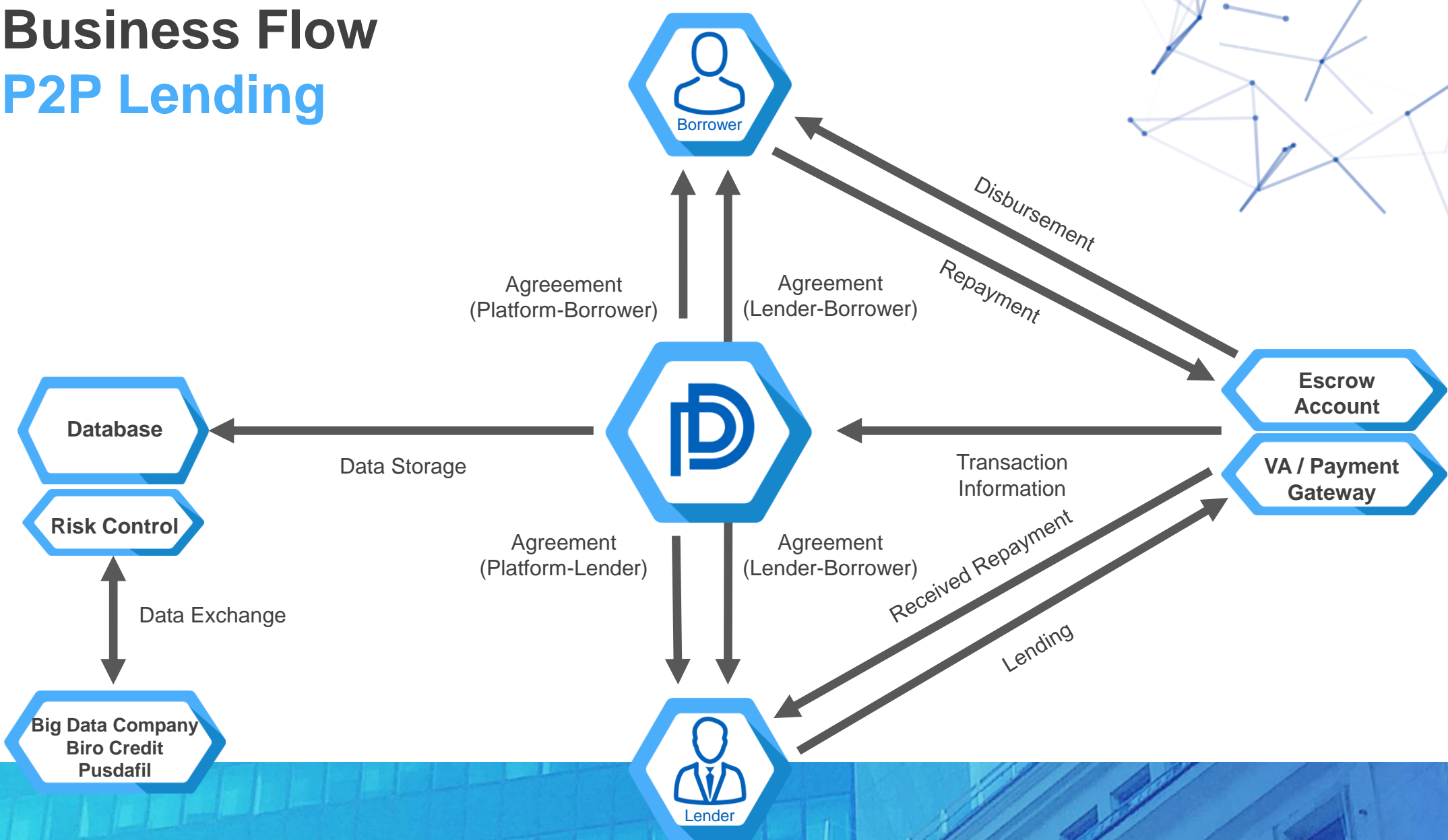
About Us

Achievements



Business Flow

P2P Lending



Product Overview

Cash Loan

Limit

Rp 400.000 s/d Rp 8.000.000

Average

Rp 800.000 s/d Rp 4.000.000

Product Overview

Cash Loan

Flexible Loan Duration

Regular Loan / One Time Loan



Days



Days

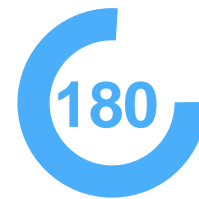


Days

Installment

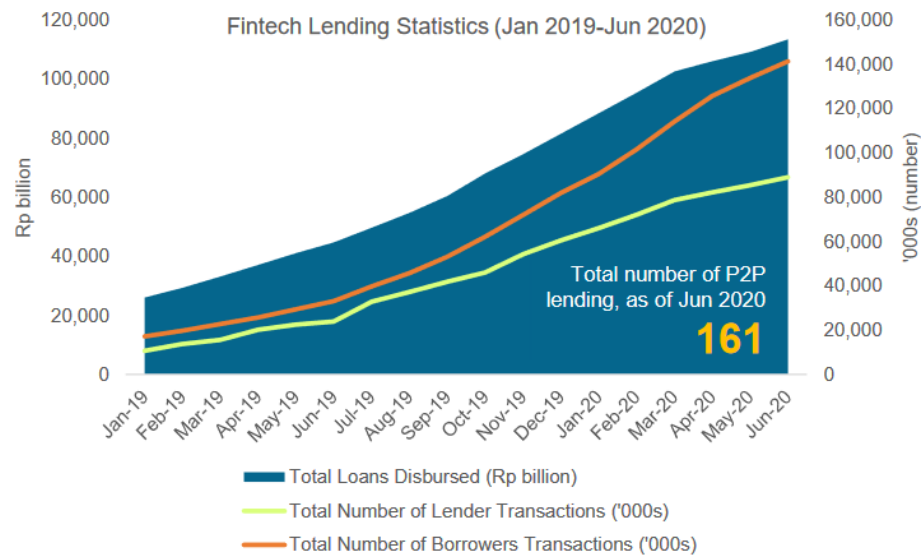


Days (30 Days x 3)



Days (30 Days x 6)

Market Analysis:



Source: Otoritas Jasa Keuangan (OJK)

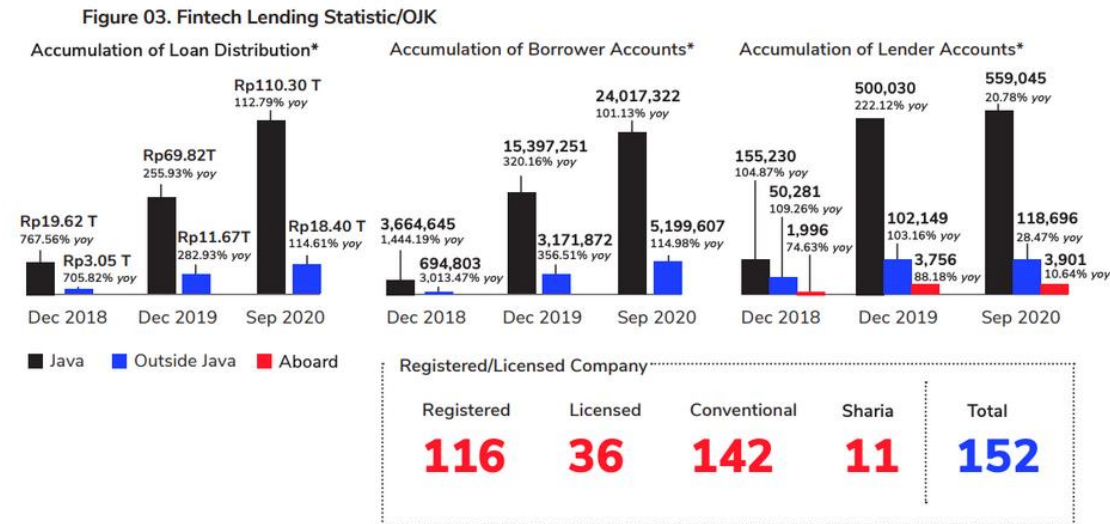
- According to the MSME Ministry, Indonesia had 64 million MSMEs in 2018, of which 63 million are micro businesses. The MSME sector has absorbed 97% of workers, thereby contributing 61% to the country's gross domestic product. These MSMEs are highly underserved as they are costly to serve due to lack of credit information and history. According to the government, around 41 million MSMEs have access to credit from financial institutions while 23 million are not bankable. According to Asian Briefing, only eight million MSMEs have an online presence.
- In 2019/2020, increased P2P lending companies develop AI-powered credit scoring models and alternative lending solutions to serve the large, underserved population. As per 2020, total funding from P2P platforms reached IDR 113.46 trillion (USD7.7 billion) with close to 26 million borrowers, from over 160 fintech companies listed with the OJK, according to data from Bank Indonesia.

Market Analysis:



- Currently, a large number of individuals and businesses still have no access to credit in Indonesia. Given that banks may not be able to serve this customer segment in a profitable manner, there is ample room for fintech growth.
- Moreover, increasing Internet and smartphone penetration, fueled by collaborations with other digital platforms (e.g. e-commerce, ride-hailing, logistics) will drive growth in the Indonesian fintech industry.

Market Analysis:



Fintech Lending Statistic/OJK, Source: Fintech Report 2020, DSRResearch in partnership with CIMB Niaga, Dec 2020

- With COVID-19 forcing consumers to move to digital channels, the fintech sector experienced growth in 2020 amid physical restrictions.
- Total volume in alternative financing in 2020 reached IDR 128.7 trillion (US\$9 billion) in September, more than doubling 2019's levels. The number of borrower accounts also doubled in 2020, surpassing 29 million.

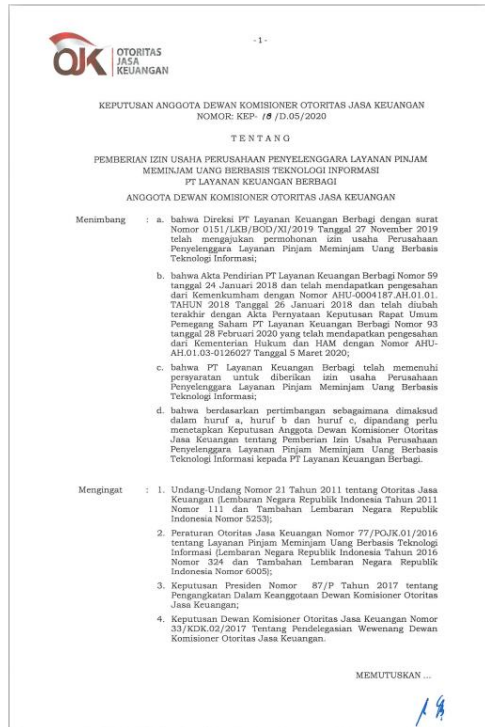
Competitive Advantages:

DanaRupiah gives out some competitive advantages:

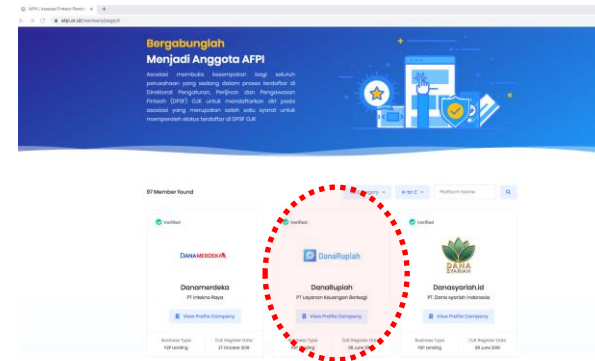
- Cost Advantage:
 1. The product conversion rate is higher than the industry average, and the customer acquisition cost is lower than the industry average.
 2. The big data risk control system can accurately identify customer risks, and the customer overdue trigger is lower than the industry average level.
 3. Collection efficiency is higher than the industry average level, and the bad debt level is lower as well than the industry average level.
- Speed Advantage: fast in decision-making and quick in action-taking made us quickly meet the satisfactory level of customer service.
- Resource Sharing Advantage: the experience of advance management of every country in the world can be copied to other countries.

Licensed and Certification

DanaRupiah is a business entity established under the laws of Republic Indonesia. Registered with OJK on June 8, 2018, was issued a P2P license on May 18, 2020 and also a member of AFTECH, AFPI and KADIN.



P2P License



AFPI Membership



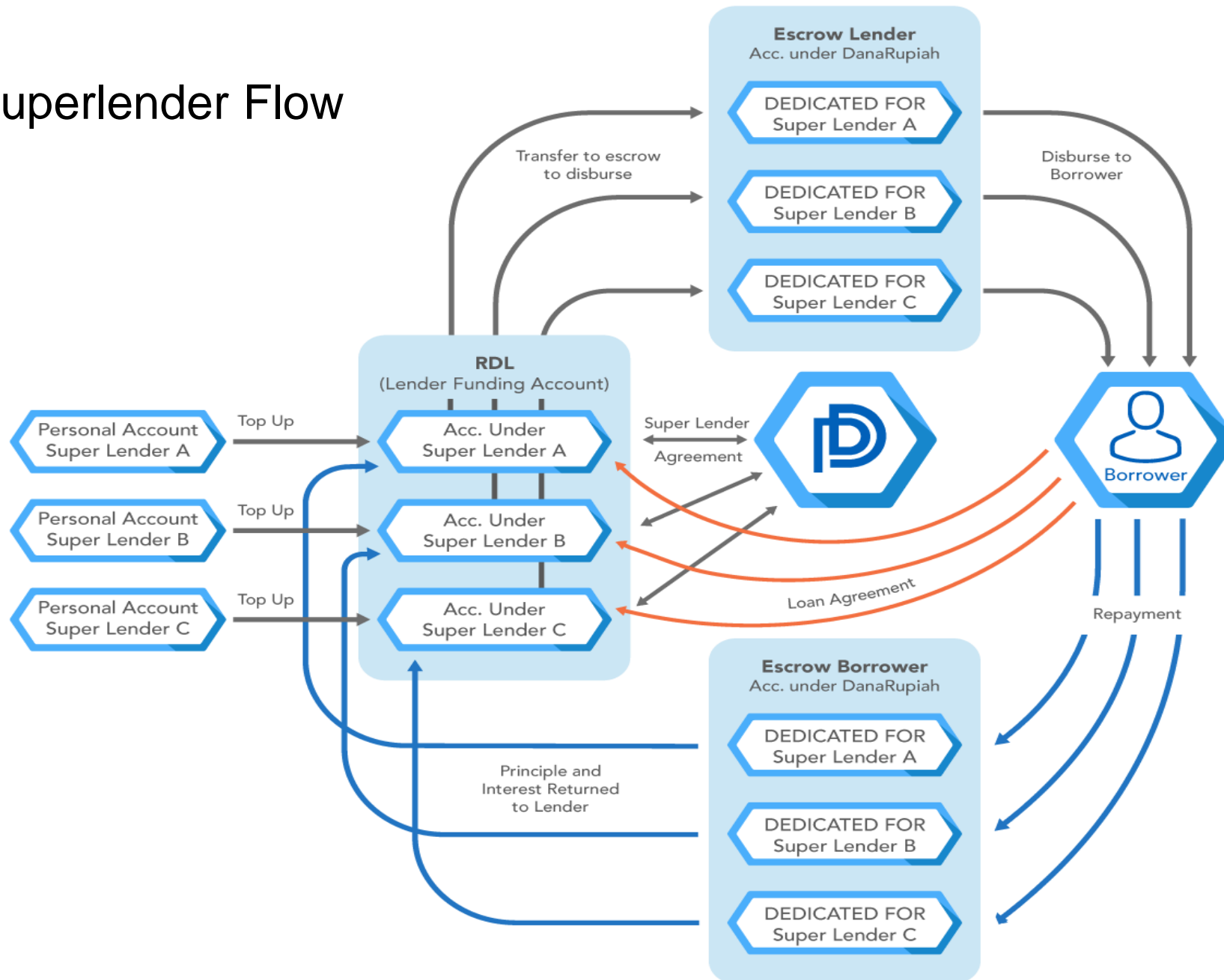
Kadin Membership



ISO Certificate



Superlender Flow



Thank You