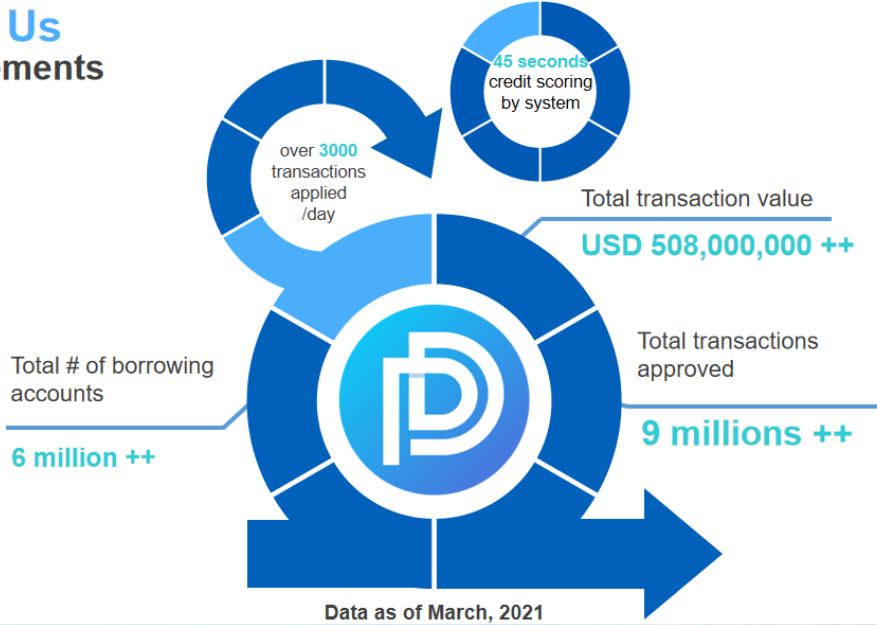


Indonesia as the fourth largest country in the world by population is home to over 265 million people and 60% of the population is 40 or under with 60% of all adult Indonesians now have smartphones. Following this fast market, DanaRupiah aim to become one of leading Fintech Lending Company in Indonesia.

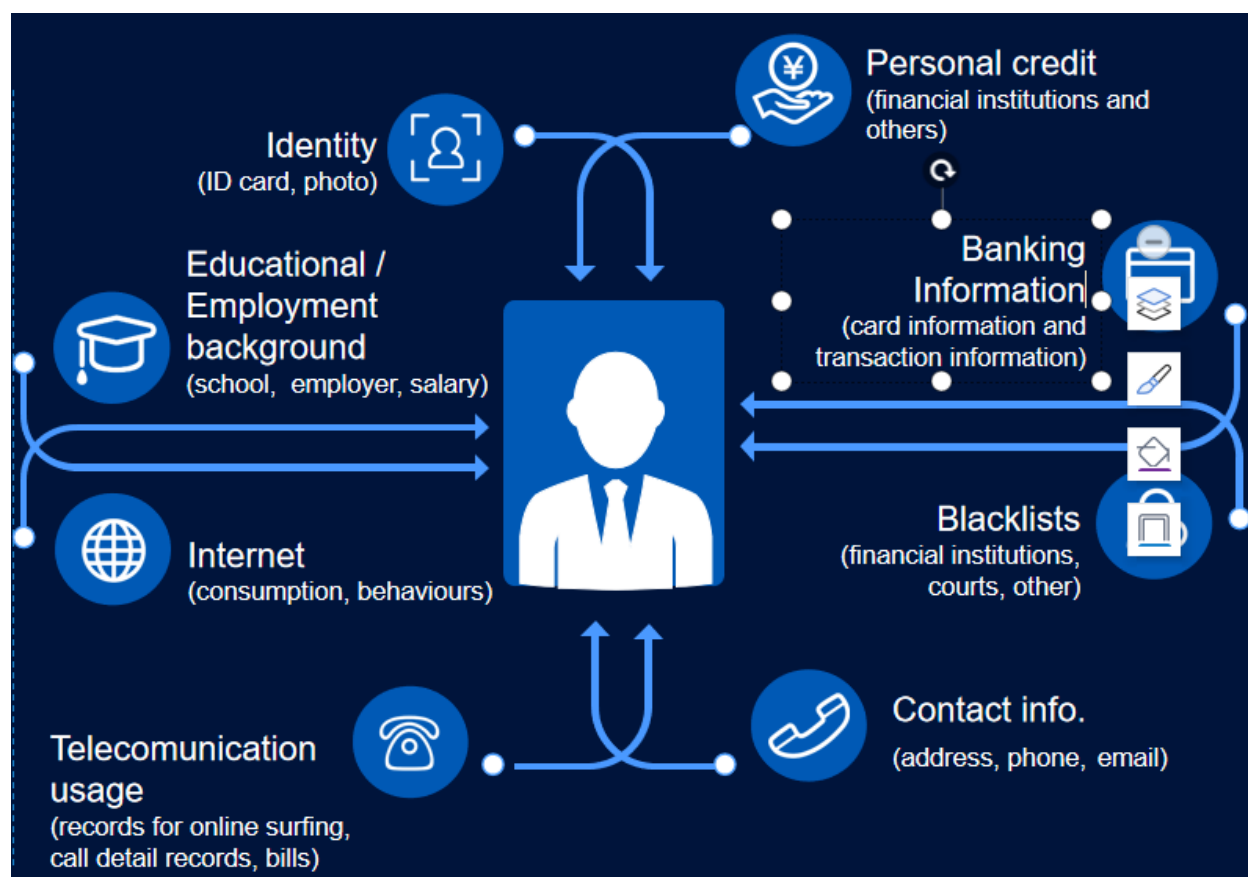
**Background**

DanaRupiah established on 2018 and granted license by OJK on 2020. Our DanaRupiah apps has been download more than 8.1 million times with 6 million users.

**About Us  
Achievements**



We have built over 30 anti-fraud models with our own data and by working with third-party credit investigators, accumulated strong anti-fraud and filtering capabilities, we are confidence in our risk scoring model. User profiling and scoring enabled our 6 million users and over one billion pieces of data with multi-tiered credit evaluation model and risk control dimensions, we able to build over 150 models to determine each customers' risk levels upon signing in.



## Financial

Our FY 2020 performance were impeded due to the global COVID 19 pandemic and its impact on the portfolio performance. In Q4/20, our provisions were back to normal. We are well capitalized to accelerate our growth in FY2021.

	FY 2020
<b>REVENUE</b>	\$8.030.552
<b>COST OF REVENUE</b>	(\$5.168.335)
<b>GROSS PROFIT</b>	<b>\$2.862.217</b>
Operating Expenses:	
Marketing expenses	(\$451.463)
General and administrative	(\$2.392.916)
<b>OPERATING INCOME</b>	<b>\$17.838</b>
Other expenses	(\$5.224)
<b>INCOME BEFORE INCOME TAX</b>	<b>\$12.614</b>

**FY 2020**

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**ASSETS**

**CURRENT ASSETS**

Cash and banks	\$341,549
Other Current Assets	\$1,468,466

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<b>Total Current Assets</b>	<b>\$1,810,015</b>
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**NON-CURRENT ASSETS**

Fixed assets – book value	\$183,135
Right-of-use assets	\$330,819
Other Non-Current Assets	\$27,851

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<b>Total Non-Current Assets</b>	<b>\$541,805</b>
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<b>TOTAL ASSETS</b>	<b>\$2,351,820</b>
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**FY 2020**

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**LIABILITIES AND EQUITIES**

**LIABILITIES**

**CURRENT LIABILITIES**

Accrued expenses & short term liabilities	\$1,071,226
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<b>Total Current Liabilities</b>	<b>\$1,071,226</b>
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**NON-CURRENT LIABILITIES**

Lease liability	\$263,576
Other Non-Current Liabilities	\$15,012

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<b>Total Non-Current Liabilities</b>	<b>\$278,588</b>
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<b>TOTAL LIABILITIES</b>	<b>\$1,349,814</b>
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**EQUITY**

Share capital & Paid-in capital	\$176,786
Retained earnings	\$825,220

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<b>TOTAL EQUITY</b>	<b>\$1,002,006</b>
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<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$2,351,820</b>
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