

# VENTENY

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**BUSINESS ACCELERATION AND EMPLOYEE SUPER APP**

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**PUBLIC EXPOSE LIVE**

JAKARTA, 26 AGUSTUS 2024

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# Public Expose Agenda

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1. Overview

2. Business Performance Highlight 1<sup>st</sup> Half 2024

3. Financial Summary 1<sup>st</sup> Half 2024

4. VENTENY Plan 2<sup>nd</sup> Half 2024

# 1. Overview

# VENTENY as a Public Listed Company

Effective May 31, 2024, VTNY shares are officially being traded on the Main Board of the Indonesia Stock Exchange.



**IDX**

Indonesia Stock Exchange  
Bursa Efek Indonesia

# VENTENY Overview



Operating in 4 countries, HQ in Jakarta, Indonesia



460++ Company Partners



10.000++ MSMEs Partners in Indonesia



300.000++ exclusive employee members



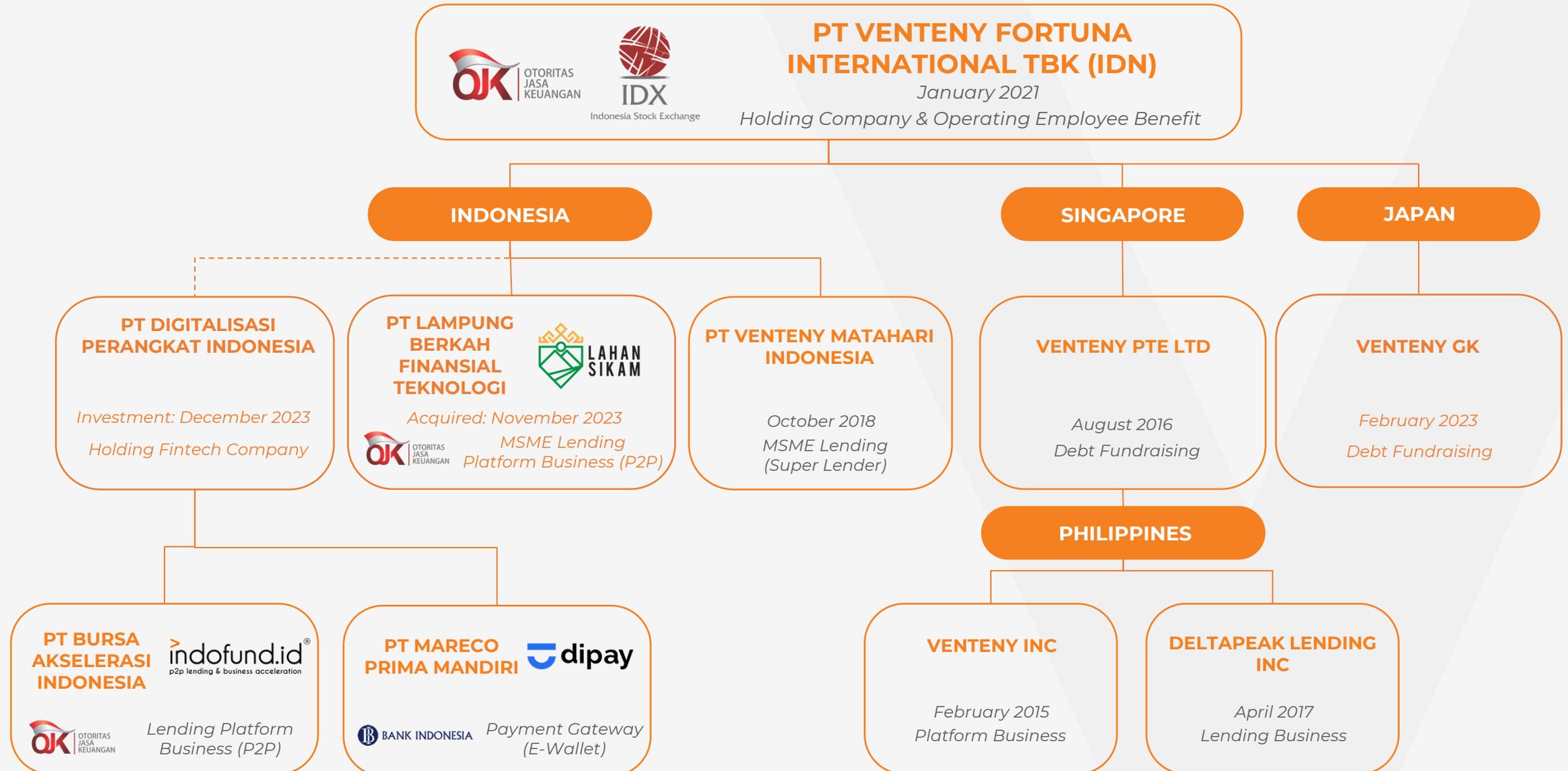
29% MSMEs partners lead by womanpreneur



Distributed IDR 3.7 T of growth funding since operating in Indonesia until December 2023



# VENTENY Group Structure



# Solid & Experienced Management Team



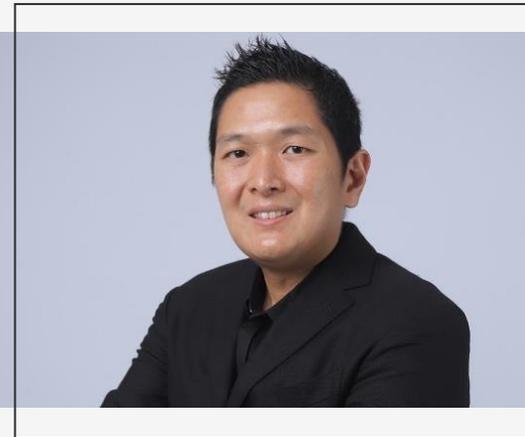
Jun Waide  
Founder & Group CEO



Lie Kienata  
Group CFO



Damar Raditya  
Group COO



Chandra Firmanto  
President Commissioner



Katsuya Kitano  
Commissioner



Iwanho  
Independent Commissioner

# VENTENY Recognition

## License



**IDX**

Indonesia Stock Exchange  
Bursa Efek Indonesia

Public Listed  
Company



ISO 27001 – Data  
Security Certification



Owning P2P  
Lending License



Corporate Rating by  
Kredit Rating Indonesia

## Award



CEO – Person of  
The Month



Finalist in  
Fintech Summit



2022 CNBC Most  
Promising Start-Up



Nominated in  
2016



Finalist at global  
fintech conference in  
Japan



# **VENTENY's Unique Proposition**

# The Challenges Faced by MSMEs & Employee

As an ESG based company, **VENTENY** understands challenges faced by company and employee in this modern era to help create meaningful social impact and tackle problems faced by them.

## Companies

Availability to Capital

Lack of **Credit History**

**Traditional** Administration

**High employee turnover rate**

+

## Employees

**Financial flexibility**

Lack of **work life balance**

Poor **insurance benefit**

Lack of **training opportunities**

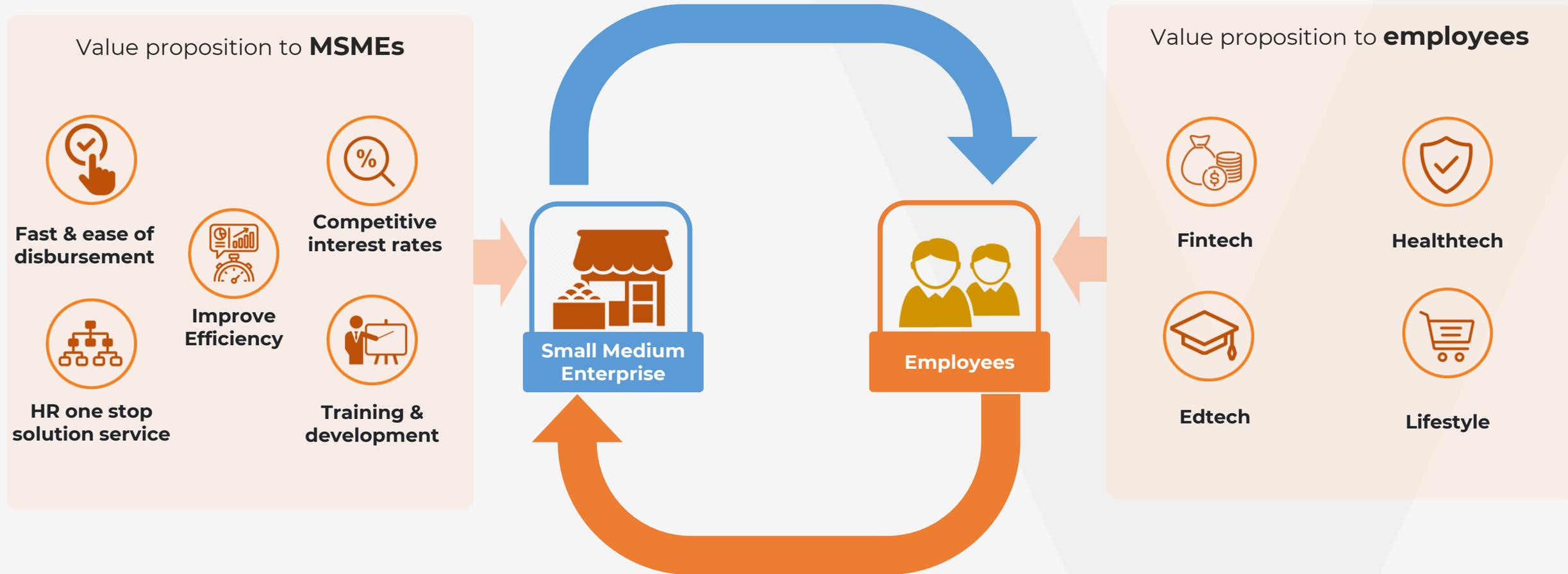
## SOLUTION



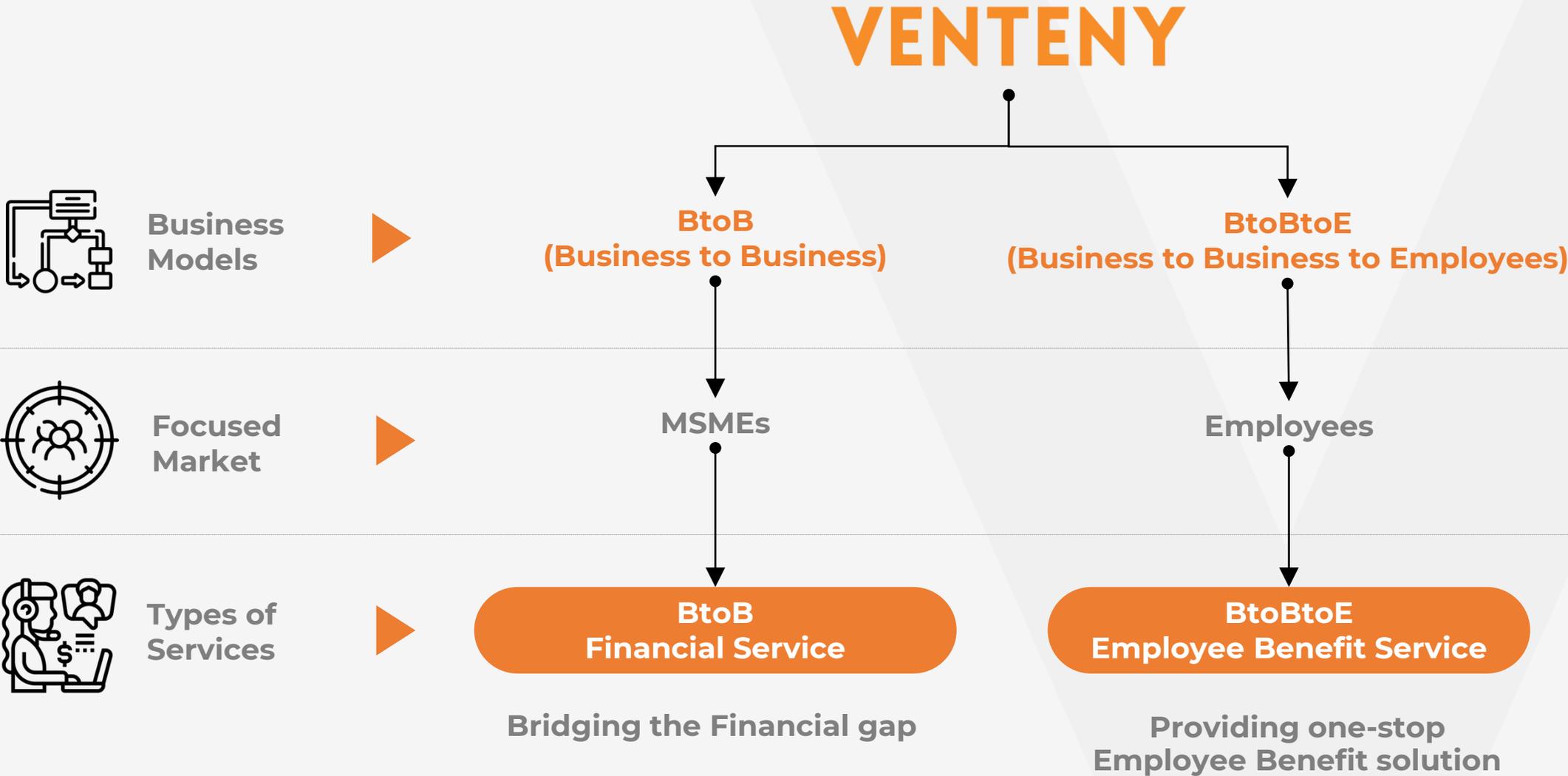
**VENTENY** creates **an ecosystem** to solve the challenges faced by both MSMEs and employee.

# VENTENY Unique Business Approach Ensures Business Scalability

VENTENY offers a unique value proposition for MSMEs to grow their business by providing a combination of growth funding and human capital empowerment.



# How VENTENY Works



# Our B2B Financial Solution for Every MSME Needs

**VENTENY** stands as a beacon of excellence in providing unparalleled customized financial services based on your unique needs.

Metric	Traditional Banks	VENTENY	Fintech Lending
<b>Loan Size</b>	> IDR 2 B	<b>Similar to Banks</b>	< IDR 2 B
<b>Interest Rate</b>	8% - 17% p.a	<b>Competitive with Bank</b>	36% - 60% p.a
<b>Tenor</b>	> 1 year	1 – 12 months	1 – 12 months
<b>Processing Time</b>	> 2 months	<b>&lt; 5 working days</b>	Avg 5 working days
<b>Payment Guarantee</b>	Fixed Asset, Margin Deposit	Depend on Risk Profile	Depend on Risk Profile

## VENTENY Financial Solutions

### Key Strengths



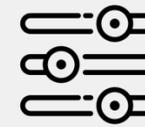
Competitive Interest



Fast Assessment



No fixed asset collateral



Flexible Limit



Anchor Based

# Our B2B2E Employee Super App to Boost Company Productivity

*The 1<sup>st</sup> & THE LARGEST  
Employee Super App  
in Indonesia*

Companies need seamless, fast, and **integrated** solution to engage and retain your most valuable asset: **Employees.**

**4 Core Solutions  
For a Better Employee Engagement:**



Financial  
Technology



Health  
Technology



Lifestyle  
Technology



Education  
Technology



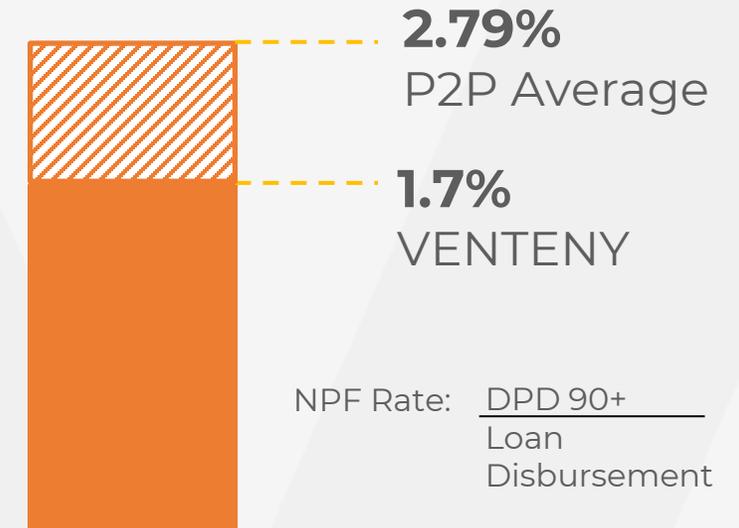
# **2. Business Performance Highlights**

## **1H 2024**

# VENTENY B2B Financial Service Consistent Growth as of 1H 2024

Category	1H 2023	1H 2024	Growth
Loan Disbursement (in IDR billion)	584	611	▲ 5%
Revenue (in IDR billion)	37	50	▲ 36%

## Non-Performing Financing (NPF) (as of Jun 24)



## B2B Financial Service Ecosystem Growth

B2B Client Acquisition  
1H 2024

466

▲ 24% YoY

Active Lending Platform  
1H 2024

5

## Funding Sources for B2B Financial Service

Japan (JPY)  
As of 1H 2024

71%

Indonesia (IDR)  
As of 1H 2024

29%

# Collaborations to Strengthen the Ecosystem of **VENTENY**

**VENTENY** has continued to increase its **strategic partnerships** with local reputable banks and financial institutions in Indonesia to empower more MSMEs and employees in Indonesia.



Partnership with  
Amar Bank



Partnership with  
Bank Danamon



Partnership with  
Bank Mayapada

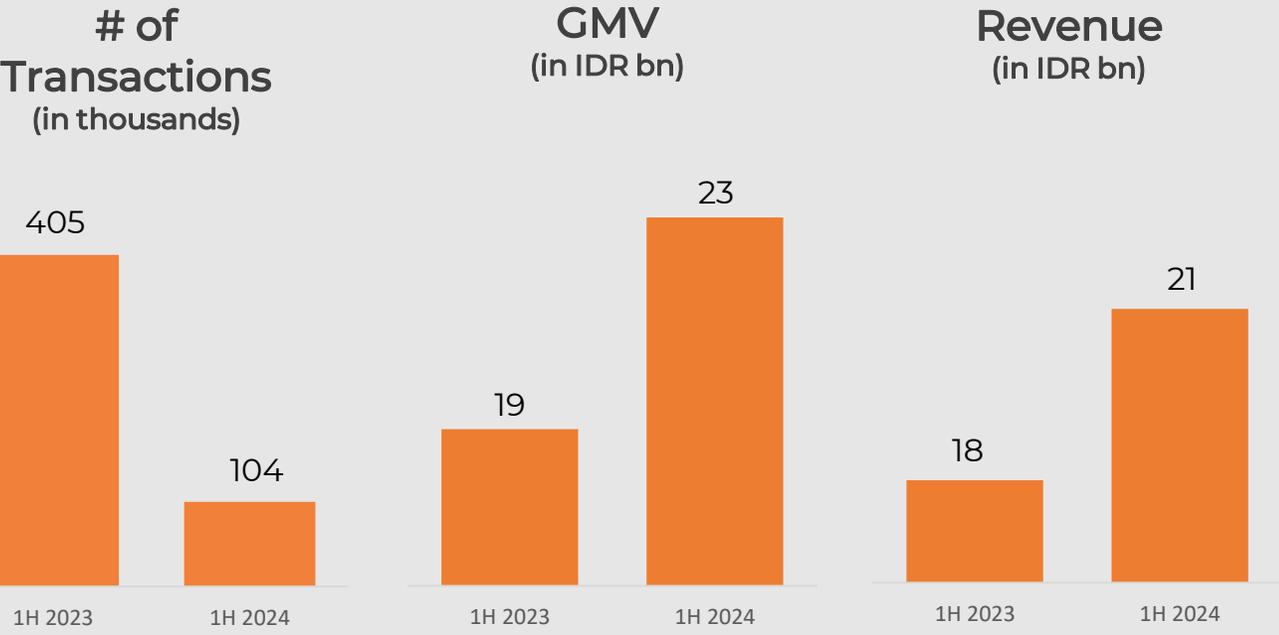


Partnership with  
MNC Bank

# VENTENY Employee Super App Continuous Growth as of 1H 2024

## VENTENY Employee Super App Revenue Growth

VENTENY has continued to record GMV and revenue growth despite lower transaction volume mainly due to the increase in VENTENY Super App's financial services



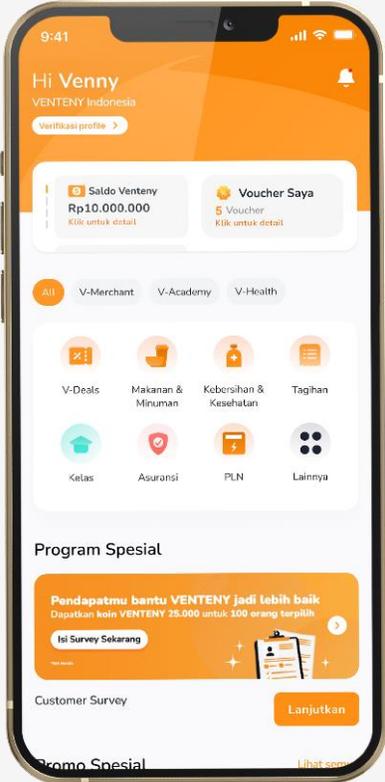
## Super App Ecosystem Growth

# Employee Member 1H 2024	# Download 1H 2024
<b>300,000</b>	<b>77,800</b>

## Super App User Behaviour

Active Rate 1H 2024	Average Revenue per User (ARPU) 1H 2024
<b>25%</b>	IDR <b>300,000</b>

# B2B2E Key Development and Traction Growth



Introduction of VENTENY wallet, multi-wallet and V-Coins



New and improved UI/UX to increase user engagement and experience



Increase presence of VENTENY Employee Super App in big companies



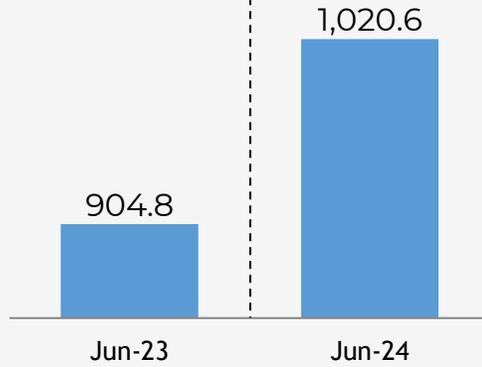
# **3. Financial Highlights**

## **1H 2024**

# 1H 2024 Financial Highlights

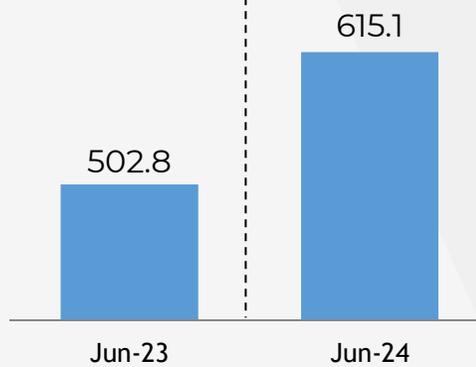
## Total Assets (IDR bn)

YoY Growth: 13%



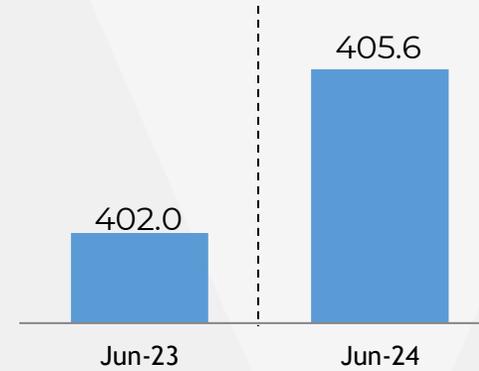
## Total Liabilities (IDR bn)

YoY Growth: 22%



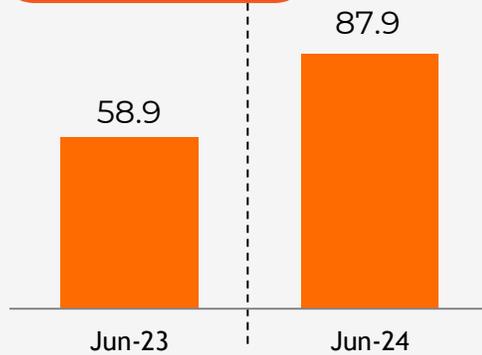
## Total Equity (IDR bn)

YoY Growth: 1%



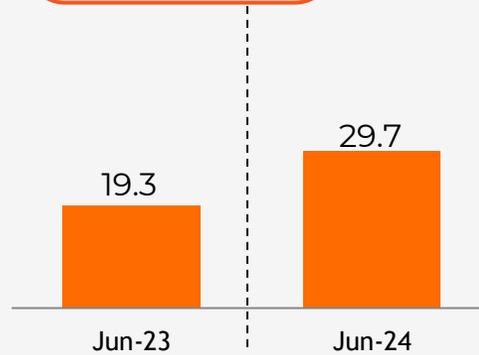
## Total Revenue (IDR bn)

YoY Growth: 49%



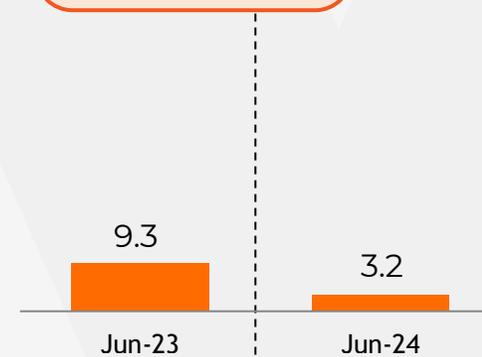
## Gross Profit (IDR bn)

YoY Growth: 54%



## Net Income Before Tax (IDR bn)

YoY Growth: -66%



# **4. VENTENY Plan For 2H 2024**

# VENTENY ESG Impact Activities

VENTENY is committed to upholding sustainability in its business operations focusing on **Better Environment and Equal Opportunities**.



MSME Development Program

06



Woman Empowerment and Green Business Funding

05



04



Increasing Employee Welfare through VENTENY Employee Super App



01



Creation of ESG Committee & ESG Ambassador

02



Partnership with Plastic Bank Indonesia for waste reduction



03



Digitalization and environmentally friendly business processes.

# Our Future Path – Expansion Plan

## VENTENY's Nationwide Expansion Plan



**Head Office :** Jakarta  
**Rep. Offices:** Lampung, Surabaya, Palembang

**Existing Coverage Area:**  
Greater Jakarta, South Sumatra, Lampung, East Java, West Java, Yogyakarta, Central Java, and others

**Representative Office Expansion Plan 2024:**  
Potential: Central Java, Bali or South Sulawesi.

**Target Market:**  
MSMEs, Women Entrepreneurs, Green Business

# VENTENY

**BUSINESS ACCELERATION AND EMPLOYEE SUPER APP**

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