

VENTENY

BUSINESS ACCELERATION AND EMPLOYEE HAPPINESS

PUBLIC EXPOSE LIVE

JAKARTA, 28 NOVEMBER 2023

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Public Expose Agenda

1. Overview

2. Business Performance Highlight Q3 2023

3. Financial Summary Q3 2023

4. VENTENY Plan 2nd Half 2023

1. Overview

VENTENY as a Public Listed Company

PT VENTENY Fortuna International Tbk was successfully listed at Indonesia Stock Exchange (IDX) Effective as of December 15th 2022.



IDX

Indonesia Stock Exchange
Bursa Efek Indonesia

VENTENY Group Structure


**PT VENTENY FORTUNA
INTERNATIONAL TBK
(IDN)**
January 2021
Holding Company & Operating Employee Benefit

INDONESIA

**LAMPUNG BERKAH
FINANSIAL
TEKNOLOGI**

*September 2022
MSME Lending
Platform Business*

**VENTENY MATAHARI
INDONESIA**

*October 2018
MSME Lending and
Platform Business*

SINGAPORE

VENTENY PTE LTD

*August 2016
Debt fundraising*

Japan

VENTENY G.K.

*February 2023
Debt fundraising*

PHILIPPINES

VENTENY INC

*February 2015
Platform Business*

**DELTAPEAK
LENDING INC**

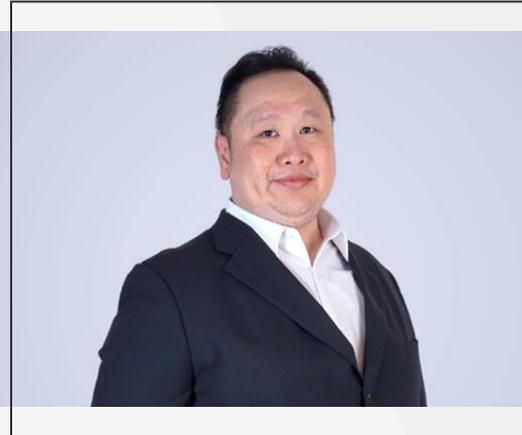
*April 2017
Lending Business*



Solid & Experienced Management Team



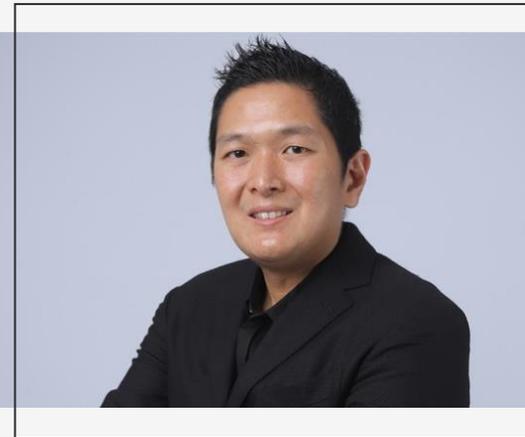
Jun Waide
Founder & Group CEO



Lie Kienata
Group CFO



Damar Raditya
Group COO



Chandra Firmanto
President Commissioner



Katsuya Kitano
Commissioner



Iwanho
Independent Commissioner

VENTENY Continuously Grows as a Reputable Company

Market Coverage

4

Countries of Operations
**Philippines, Singapore,
Indonesia & Japan**

250.000⁺⁺

Employee Members in
Indonesia

450⁺⁺

Corporate Partners in
Indonesia

License and Award



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



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

Challenges Faced by Companies

Availability to Capital

Lack of **Credit History**

Traditional Administration

High employee turnover rate



Challenges Faced by Employees

Financial flexibility

Lack of **work life balance**

Poor **insurance benefit**

Lack of **training opportunities**

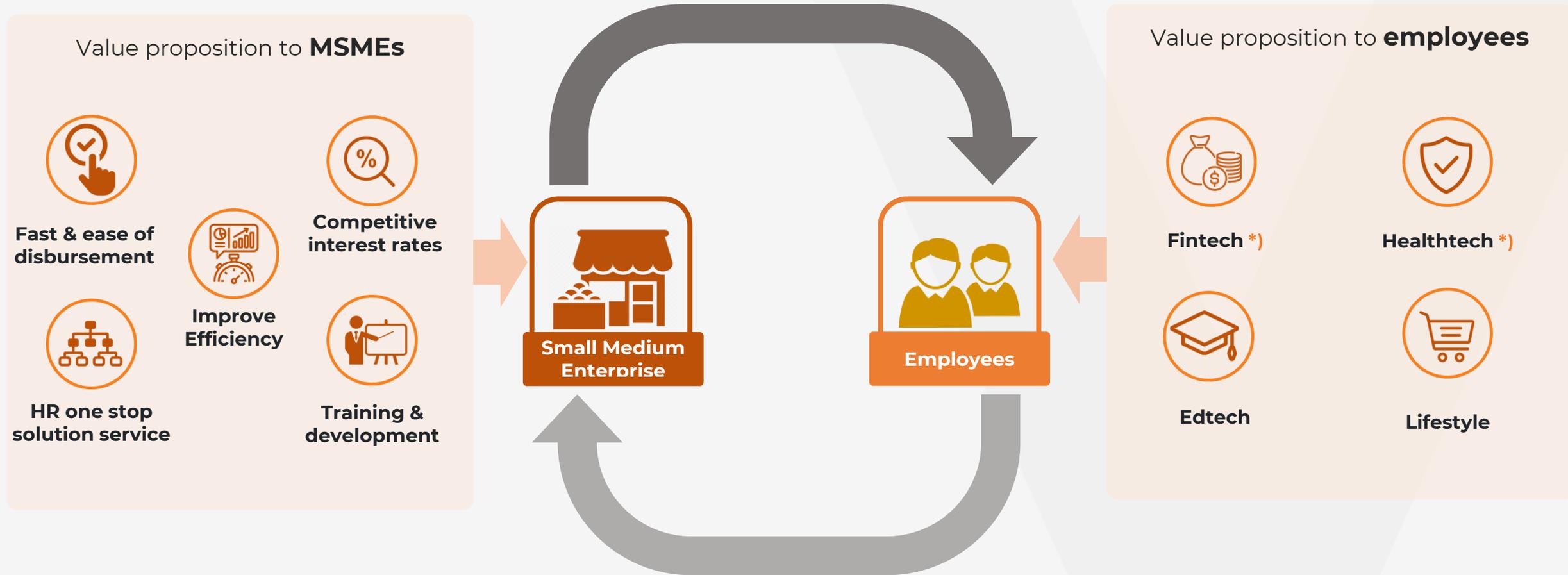
SOLUTION



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.



B2B Financial Service

Unique Positioning to Fill in Financing Gap in SE Asia

Metric	Traditional Banks	VENTENY	Fintech Lending
Product	Traditional Loan	Financial*) and Non-Financial Service	Flexible Loan
Loan Size	> IDR 2 B	Similar to Banks	< IDR 2 B
Interest Rate	8% - 17% p.a	Similar to Banks	36% - 60% p.a
Tenor	> 1 year	1 – 12 months	1 – 12 months
Target Market	Medium to Large Enterprise	Micro to Large Enterprise	Micro to Small Business
Processing Time	> 2 months	< 5 working days	Avg 5 working days
Credit Approach	Financial and Asset Based	Cashflow and Data Based	Cashflow and Data Based
Payment Guarantee	Fixed Asset, Margin Deposit	Depend on Risk Profile	Depend on Risk Profile

*) Done through co-operation and collaboration with the licensed third parties under Financial Service Authority

Key Strengths



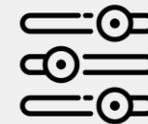
Competitive Interest



Fast Assessment



No fixed asset collateral



Flexible Limit



Super-app For Employees

VENTENY Employee Superapp

VENTENY Accommodates the Unmet Employees Needs

Unmet Employees Needs

- ▶ Access to **emergency funds**
- ▶ Assurance to **cover accidents at work**
- ▶ **Additional Perks / incentives** from for work-life balance
- ▶ **Additional course to boost skill and knowledge**



● Generally provided by companies

The 1st & THE LARGEST Employee Super App in Indonesia

- ✓ **ZERO COST** for HR
- ✓ **EXCLUSIVE** only for employees of our B2B partner
- ✓ **ONE STOP SOLUTION** for the needs of employees
- ✓ The **LOWEST PRICE*** in the market for products offered in superapp

Introducing 4 Core Solutions For a Better Employee Engagement



Financial
Technology



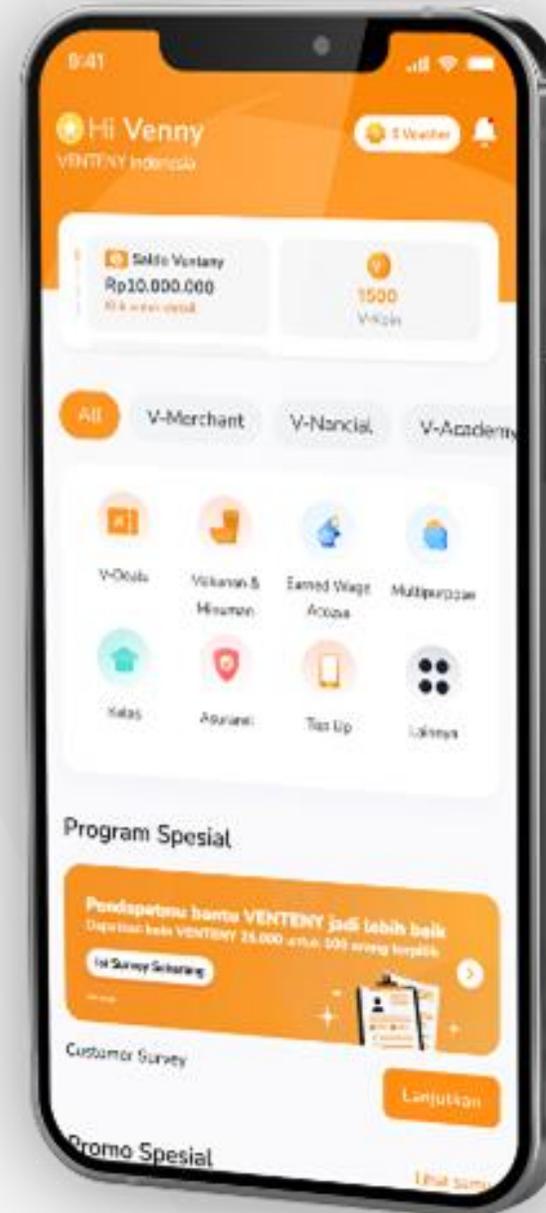
Health
Technology



Lifestyle
Technology



Education
Technology



* Dedicated to exclusive users only

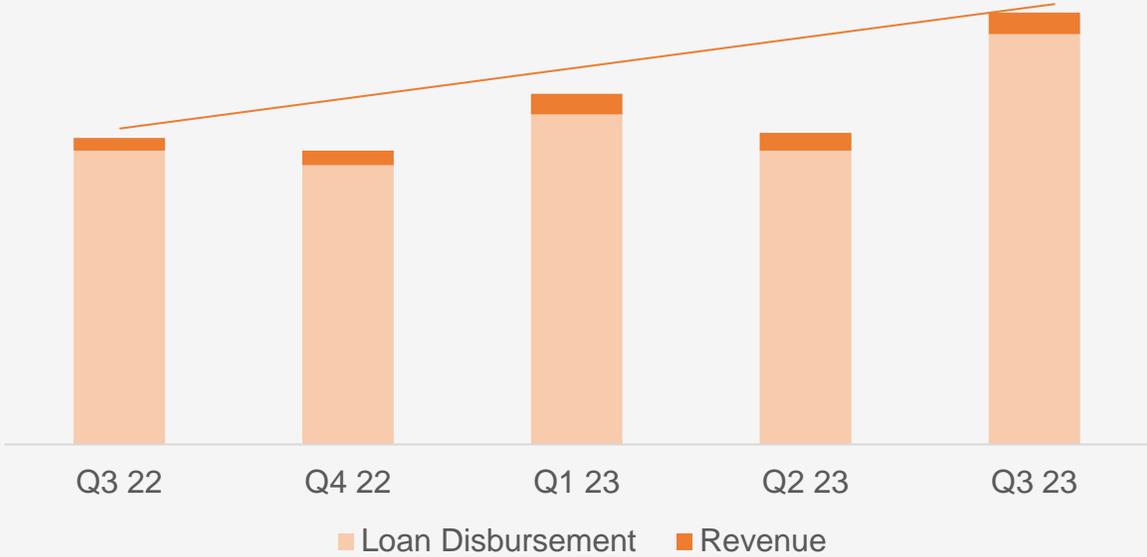
2. Business Performance Highlights

Q3 2023

VENTENY, Company With Strong Business Fundamental

- ❑ VENTENY has maintained business profitability since January 2021, increased by 57% in Q3 2023 YoY
- ❑ Total consolidated revenue in Q3 2023 has grown by 125% YoY

B2B Financial Service Key Achievements

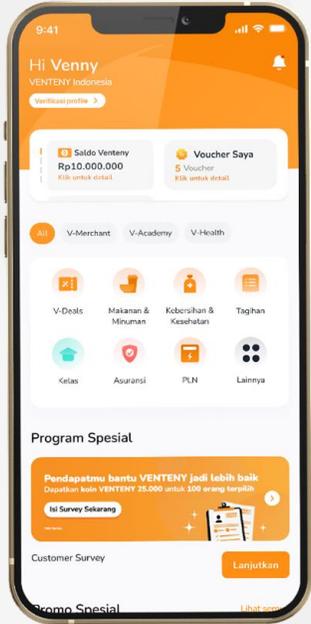


IDR 1.0T
Loan Disbursement

IDR 59bn
B2B Revenue

98.3%
Collection Rate

B2B2E Key Developments and Traction Growth



Venteny wallet, Multi-wallet and V-Coin

Dashboard for data analytics

Top-tier certifications available
(e.g. Meta, Microsoft, AWS, NUS)

New UI/UX

41%
Superapp Revenue Contribution

425%
Increase #Transaction

IDR 41bn
B2B2E Revenue

Data as of Q3 2023

VENTENY B2B Financial Service Consistent Growth as of Q3 2023

Category	Q3 2022	Q3 2023	Growth
Loan Disbursement (in IDR million)	907,692	1,003,295	▲ 11%
Revenue (in IDR million)	40,508	59,349	▲ 47%

**Non-Performing
Financing (NPF)**
As of Sep 2023

1.7%

Average P2P Lending
NPF rate is 2.88%
as of Aug 23

B2B Financial Service Ecosystem Growth

B2B Client Acquisition
Q3 2023

440

▲ 52% YoY

Active Lending Platform
Q3 2023

4

Funding Sources for B2B Financial Service

Japan (JPY)
As of Q3 2023

68%

Indonesia (IDR)
As of Q3 2023

32%

VENTENY Employee Superapp Exponential Growth as of Q3 2023

VENTENY Employee Superapp Revenue Growth

Revenue from B2B2E Employee Superapp contributes to **41% of total group revenue**



Category	Q3 2022	Q3 2023	Growth
Transaction	241,007	1,264,264	▲ 425%
GMV (in IDR million)	7,833	106,009	▲ 1,253%
Revenue (in IDR million)	3,802	40,685	▲ 970%

Superapp Ecosystem Growth

Employee Member
Q3 2023

238,650

▲ 7% YoY

Download
Q3 2023

69,368

▲ 65% YoY

Superapp User Behaviour

Active Rate
Q3 2023

25%

Average Revenue per
User (ARPU)
Q3 2023

IDR
300,000

Business Updates

VENTENY Business Highlights



Women Empowerment

20% of client partners are led by women



Financial Inclusion

More than 9.600+ MSMEs supported by VENTENY



Employee Welfare

More than 250.000+ employees have experienced the benefits of VENTENY Superapp



Geographical Expansion

Additional Representative Office at Palembang. More to follow.



Technology

Loan Management System implementation for better credit scoring



ESG

Collaboration with business partners to promote ESG initiatives

Collaborations to Strengthen the Ecosystem of **VENTENY**

To expand the business and strengthen **VENTENY's** presence in empowering MSMEs and employees in Indonesia **VENTENY** has collaborated with more **reputable strategic partners** in 2023.



**Partnership with
Plastic Bank Indonesia**



**Partnership with
Tribunnews Jawa Timur**



**Partnership with
Artotel Group**

VENTENY ESG Initiatives

VENTENY has been very active in achieving the Sustainable Development Goals (SDGs) by implementing ESG initiatives to **reduce waste and increase the social equity**.



3. Financial Summary

Q3 2023

Ensuring Sustainable Growth

Total Assets (IDR bn)



Total Liabilities (IDR bn)



Total Equity (IDR bn)



Total Revenue (IDR bn)



Net Income (IDR bn)



* YoY (Year on Year): 9M2022 vs 9M2023

4. VENTENY Plan For 2nd Half 2023

Our Future Path – Expansion Plan

Indonesia Nationwide Expansion Plan



VENTENY's Nationwide Expansion Plan

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

 **Existing Coverage Area:**
Greater Jakarta, Palembang, Lampung, Bandung, Yogyakarta, Surabaya, Semarang, and others

 **Representative Office Expansion Plan 2023:**
Either in Central Java, Bali or South Sulawesi.

Business Plan



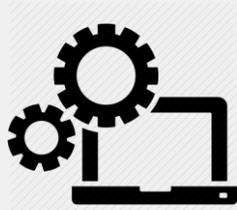
Increase Associations Engagement



Stronger Media Presence



More Trust from Local Bank



Technology Improvement for Better Business



Diversifying Source of Fund

VENTENY for Indonesia

VENTENY is proud to serve, grow and dedicate its exceptional services for Indonesia.



VENTENY

BUSINESS ACCELERATION AND EMPLOYEE HAPPINESS

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