

# VENTENY

**PUBLIC EXPOSE**

Jakarta, 18 June 2025

# Disclaimer

- This presentation may contain a number of forward-looking statements based on current expectations, estimates and projections. These statements are not guarantees of future performance and are subject to certain risks and uncertainties. All statements other than statements of historical fact or relating to present facts or current conditions included in this presentation are forward-looking statements. The recipient may identify forward-looking statements by the fact that they do not relate strictly to historical or current facts. These statements may contain words such as “anticipate,” “estimate,” “expect,” “project,” “seek,” “plan,” “intend,” “believe,” “will,” “may,” “could,” “continue,” “likely,” “should,” and other words and terms of similar meaning in connection with any discussion of the timing or nature of future operating or financial performance or other events but not all forward-looking statements contain these identifying words.
- Any factors or events could cause our actual performance to differ from these forward-looking statements may emerge from time to time, and it is not possible for the Company to predict all of them. Should such risks or uncertainties materialize, or should any of our assumptions prove incorrect, our actual financial condition, results of operations, future performance and business may vary in material respects from the performance projected in these forward-looking statements, whether express or implied.
- This presentation does not constitute and shall not be deemed to be in any way an offer or invitation or solicitation of any offer or invitation to invest in the Company and/or any of its affiliates. the Company or its shareholders may at any time negotiate with one or more interested parties and enter into a contract without prior notice to any or all interested parties.
- In no event, neither the Company nor any of its affiliates, board of directors, board of commissioners, officers, agents or employees, nor the shareholder, shall be liable before any third party (including investors) for decision made or action taken in reliance on the information and statements contained in this presentation or for any consequential, special or similar damages.
- No representation or warranty, express or implied, is made concerning, and no reliance should be placed on, the accuracy, fairness, or completeness of information and data contemplated herein.
- All data contains herein is not binding and shall not be referred by any recipient. This presentation material is strictly private and confidential. Any data shall be treated as business secret. The recipient is restricted to share, copy, and/or use the presentation material unless agreed in writing by the Company.
- This presentation Does Not Constitute And May Not Be Used For The Purpose Of A Public Offering Or An Issue, Offer For Subscription Or Purchase, Invitation To Subscribe For Or Purchase Any Securities Except With The Due Registration Of A Prospectus With The Otoritas Jasa Keuangan Under The Indonesian Law No.8 Of 1995 On Capital Market.
- This presentation and any related presentations do not constitute an offer or invitation to subscribe for or purchase any securities and nothing contained herein shall form the basis of any contract or commitment whatsoever. No securities have been registered under the United States Securities Act of 1933, as amended (the “Securities Act”) or with any securities regulatory authority of any state or other jurisdiction of the United States and the securities may not be offered, sold or delivered within the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act. Neither this document nor any related presentation nor any copy thereof may be taken or transmitted or distributed, directly or indirectly, into the United States. the Company does not intend to register any portion of the proposed offering in the United States.

# Public Expose Agenda

---

1. Overview

2. Financial Performance Q1 2025 Highlights

3. Business Performance Q1 2025 Highlights

4. VENTENY Impact

5. VENTENY Future Plan

# 1. Overview

# VENTENY as a Public Listed Company

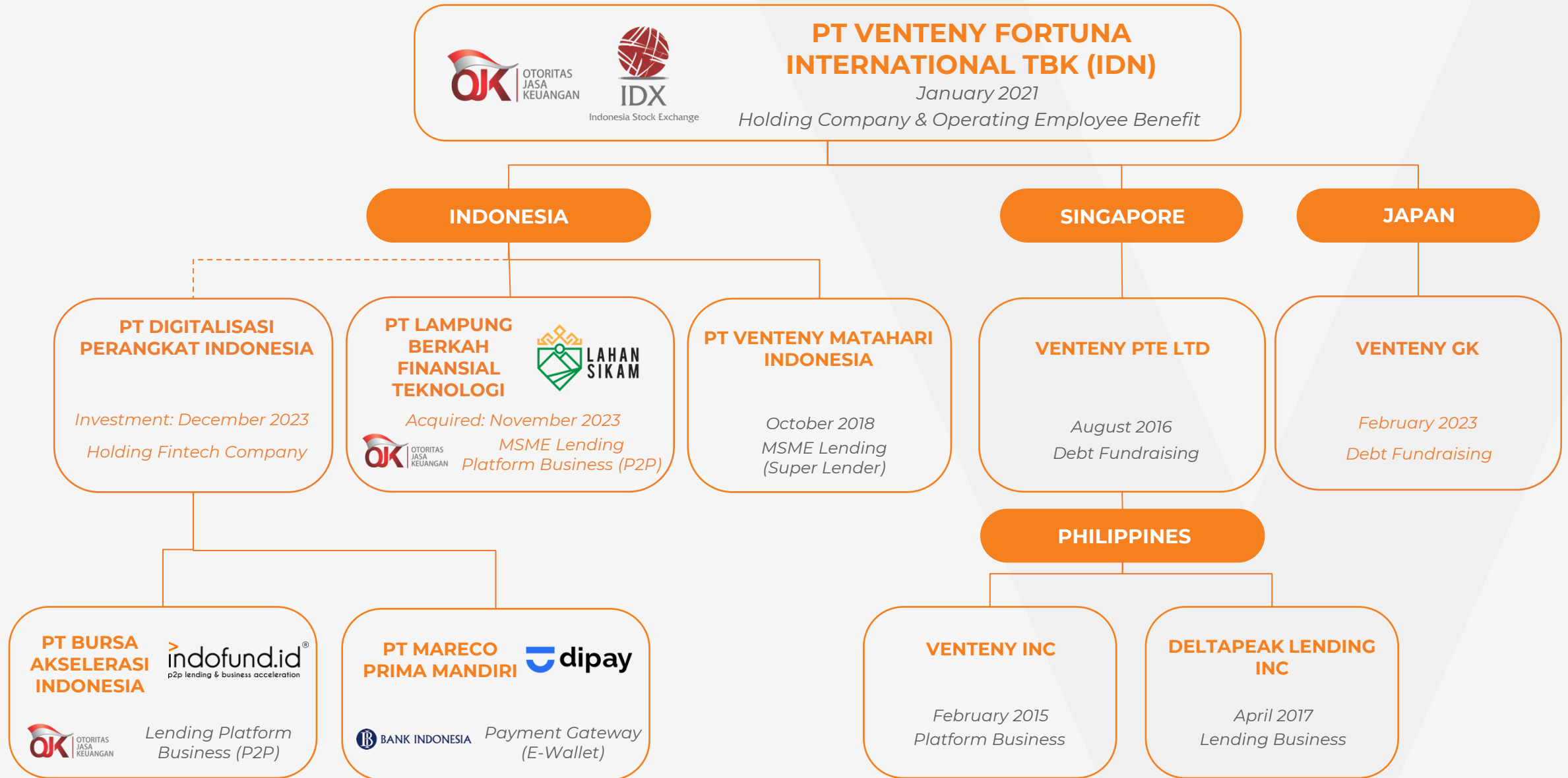
PT VENTENY Fortuna International Tbk was successfully listed at Indonesia Stock Exchange (IDX) effective as of December 15th 2022.



**IDX**

Indonesia Stock Exchange  
Bursa Efek Indonesia

# VENTENY Group Structure



# VENTENY Overview



Operating in 4 countries, HQ in Jakarta, Indonesia



490++ Corporate Partners



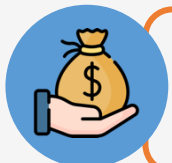
10.000++ MSMEs Partners in Indonesia



310.000++ exclusive employee members



45% MSMEs partners lead by womanpreneur in 2024



Distributed IDR 5.2 T of growth funding since operating in Indonesia until Dec 24



# VENTENY Continuously Grows as a Reputable Company

## License



IDX

Indonesia Stock Exchange  
Bursa Efek Indonesia

Public Listed  
Company



ISO 27001 – Data  
Security Certification



“A-”

Corporate Rating by  
Kredit Rating Indonesia



Owning P2P  
Lending License



Stakeholder-Verified  
ORANGE SEAL By IIX Global

## Award



2024 CNBC Most Innovative  
Platform for Employee Welfare



CEO – Person of  
The Month



2022 CNBC Most  
Promising Start-Up



Fintech Summit Finalist



Nominated in 2016



Finalist at global fintech  
conference in Japan



# Solid & Experienced Management Team



**Jun Waide**  
**Founder & Group CEO**

More than 15 years  
experience in tech industry



**Kaleb Solaiman**  
**Group CFO**

More than 20 years experience  
in financial industry



**Milokevin Wendiady**  
**Group COO**

More than 20 years experience  
in financial industry



**Katsuya Kitano**  
**President Commissioner**

More than 10 years  
experience in financial  
services



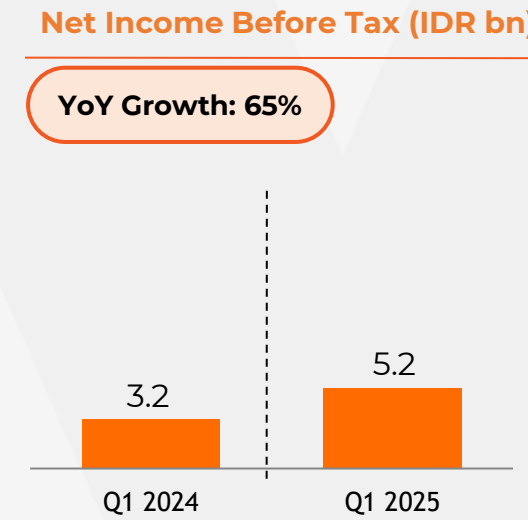
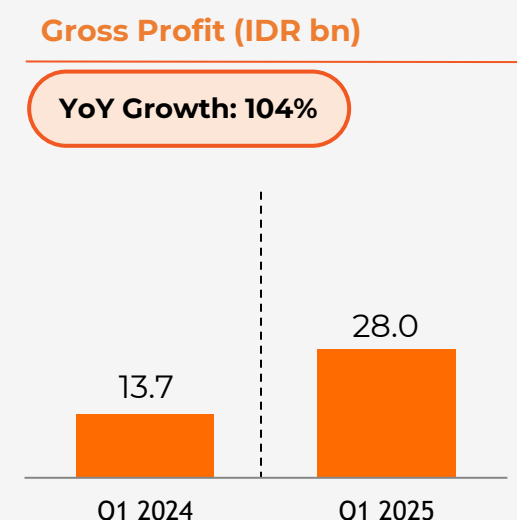
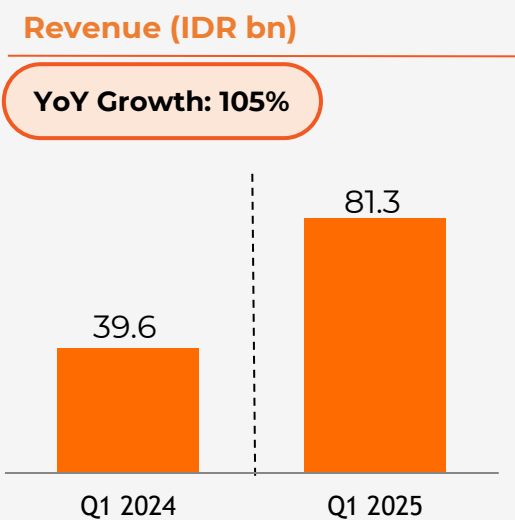
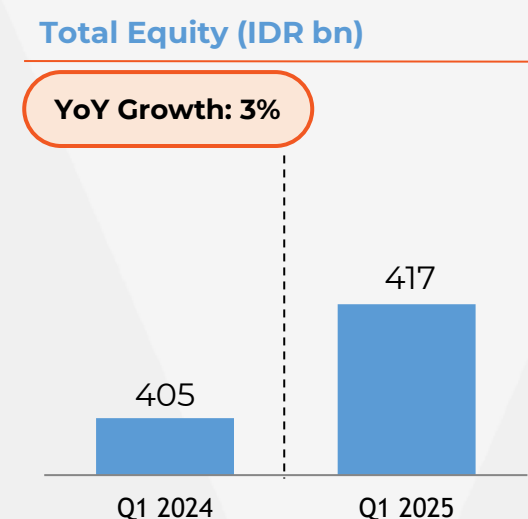
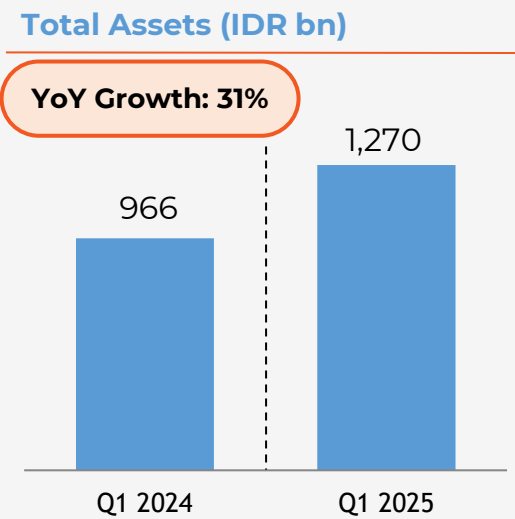
**Iwanho**  
**Independent Commissioner**

More than 20 years  
experience in capital  
market

## **2. Financial Performance**

### **Q1 2025 Highlights**

# Ensuring Sustainable Growth



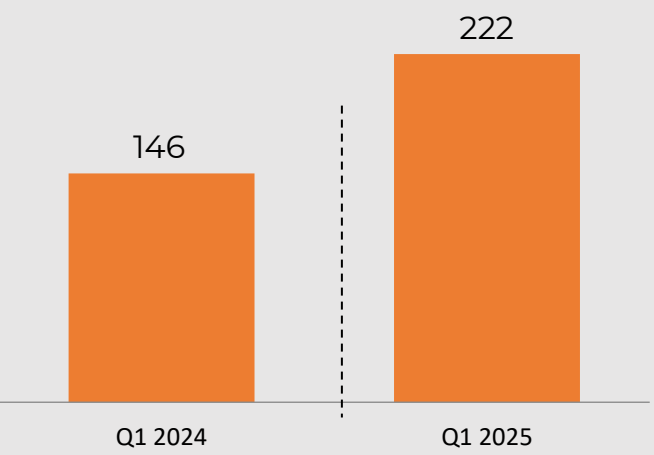
# **3. Business Performance**

## **Q1 2025 Highlights**

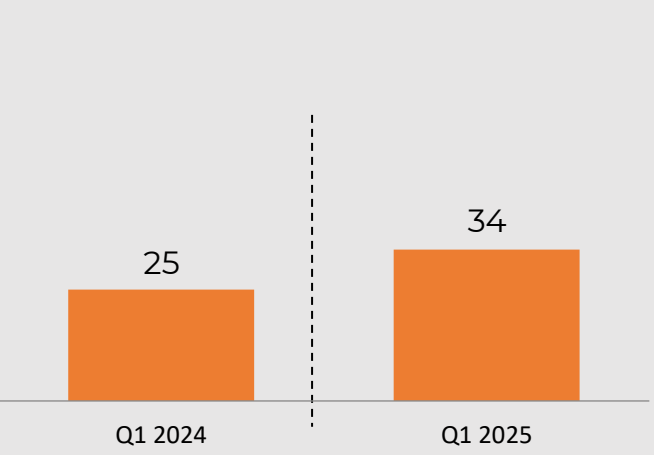
# **B2B - MSME Lending Business**

# VENTENY B2B Financial Service Consistent Growth as of Q1 2025

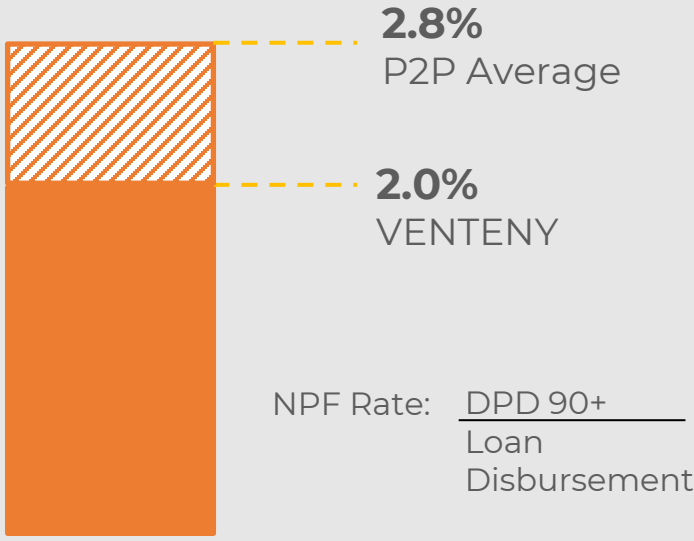
Loan Disbursement  
(in IDR bn)



Revenue  
(in IDR bn)



Non-Performing Financing (NPF)  
(as of Mar 25)



## B2B Financial Service Ecosystem Growth

B2B Client Acquisition  
Q1 2025

489

Active Lending Platform  
Q1 2025

4

## Funding Sources for B2B Financial Service

Japan (JPY)  
As of Q1 2025

78%

Indonesia (IDR)  
As of Q1 2025

18%

Other (USD&SGD)  
As of Q1 2025

8%

# 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

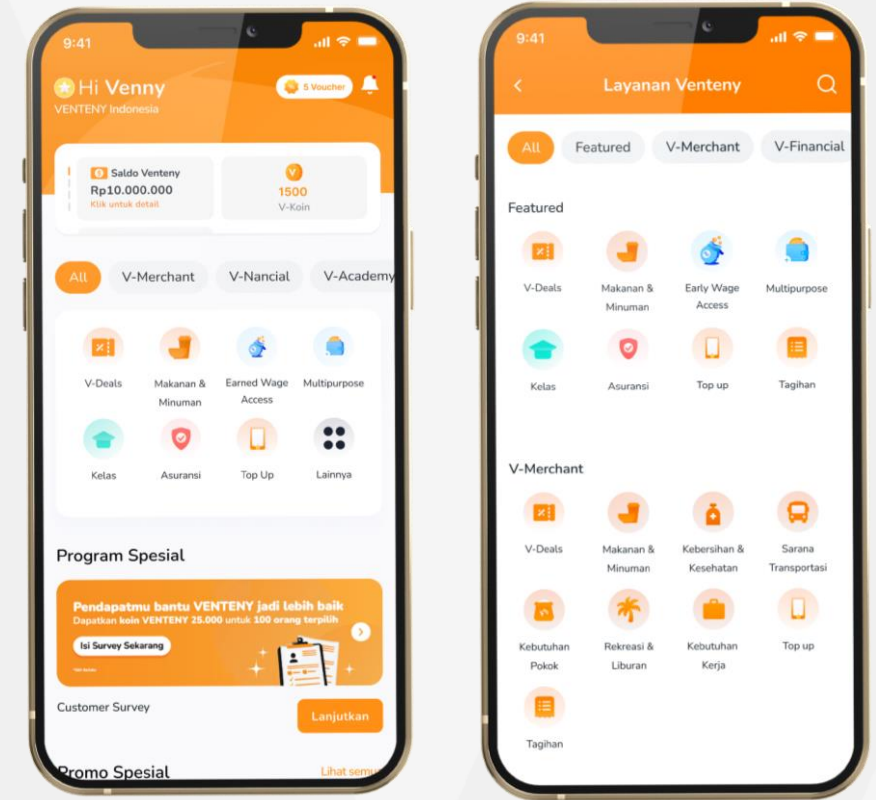
# **B2B2E – Employee Super App**



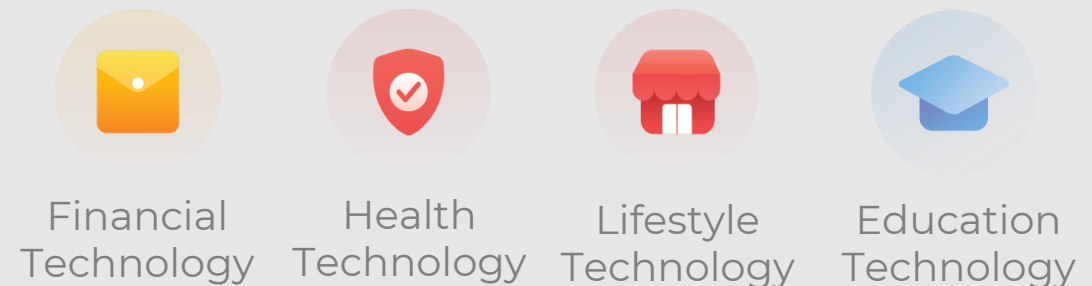
# The 1<sup>st</sup> & THE LARGEST Employee Super App in Indonesia

- ✓ **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 super app

## Major merchant partners:



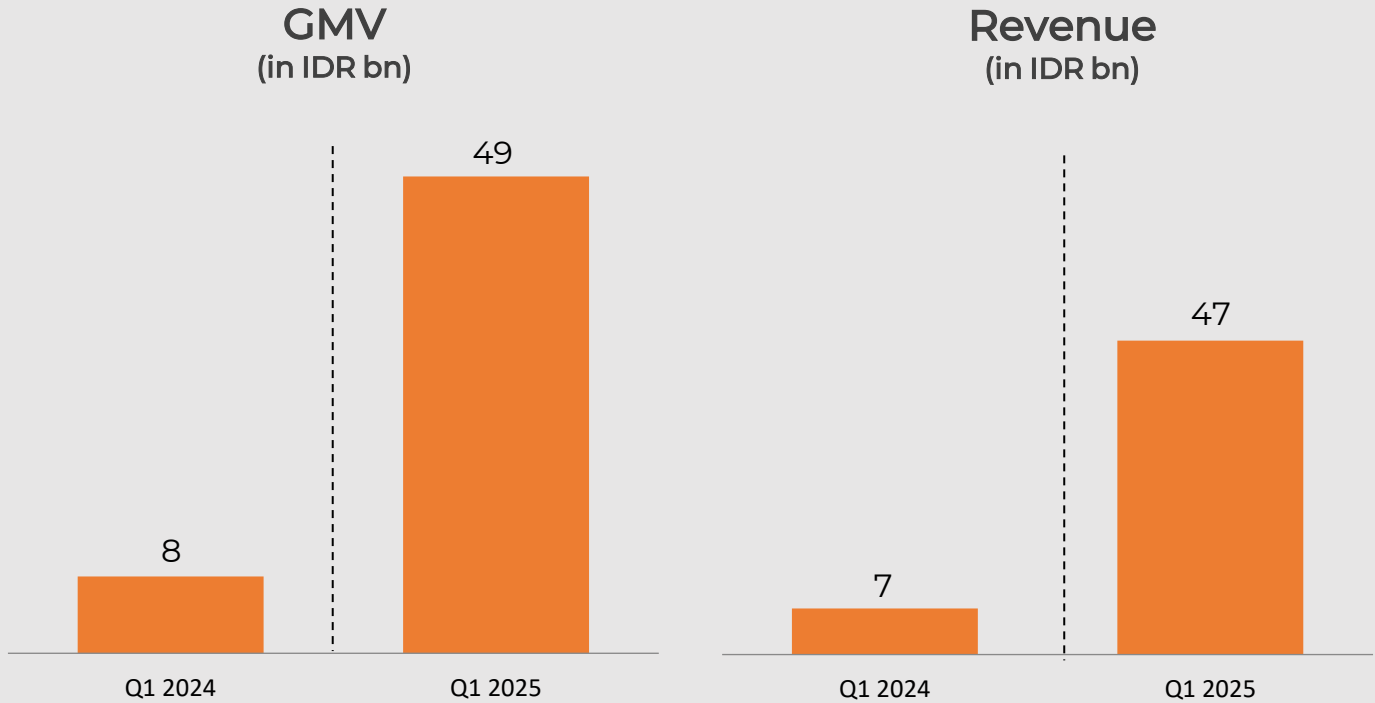
## Introducing 4 Core Solutions For a Better Employee Engagement



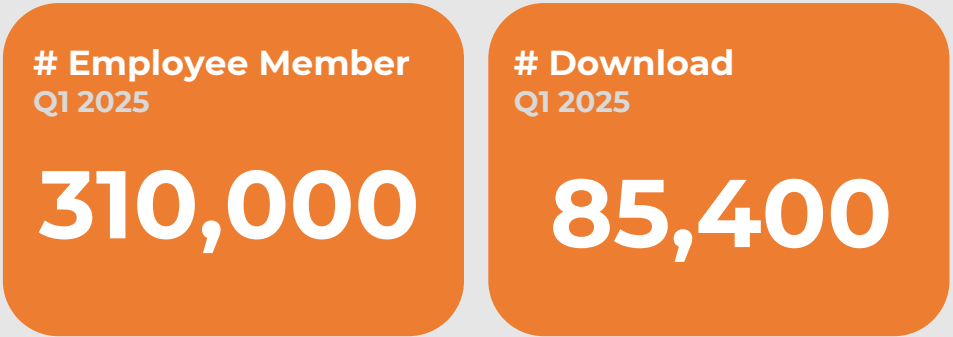
\* Dedicated to exclusive users only

# VENTENY Employee Super App Exponential Growth as of Q1 2025

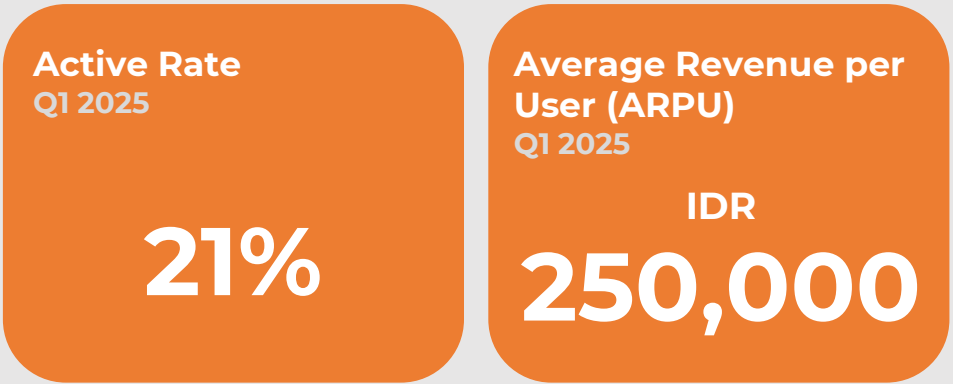
## VENTENY Employee Super App Revenue Growth



## Super App Ecosystem Growth



## Super App User Behavior



## **4. VENTENY Impact Activities**

# VENTENY ESG Impact Activities

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



MSME Development and Business Acceleration Program



Woman Empowerment Program

Partnership with Plastic Bank Indonesia and Daur.id for waste reduction

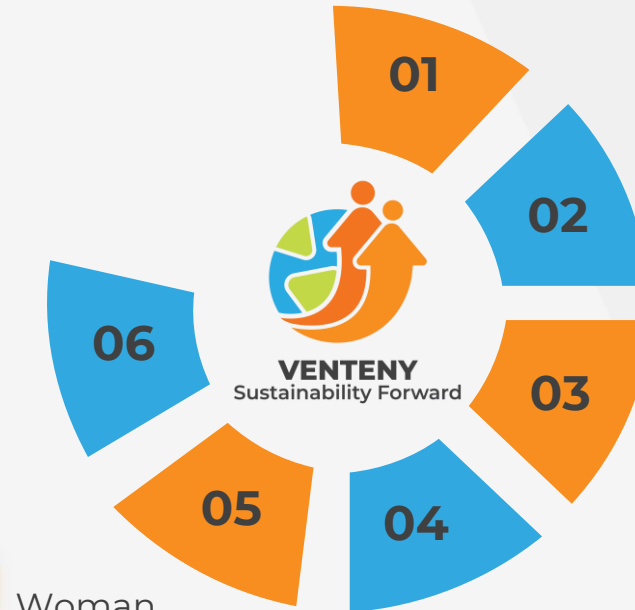


ESG Committee & ESG Ambassador

Digitalization and environmentally friendly business processes.



Increasing Employee Welfare through VENTENY Employee Super App



## **5. VENTENY Future Plan**



# 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



**Market Expansion Plan :**

Potential: Central Java, Bali, South  
Sulawesi.



**Target Market:**

MSMEs, Women Entrepreneurs,  
Green Business

# Key Drivers



- Advancing Strategic Partnerships with Key Financial and Industry Stakeholders

- Exploring Market Opportunities for Business Accelerators with Asset-Based Financing

- Sharpening Super App Products, with Focused on Financial Service-Led Innovations

# VENTENY

**PT VENTENY FORTUNA INTERNATIONAL Tbk**

**VENTENY Building**

Jl. Sultan Agung No. 20,

Guntur, Setiabudi,

Jakarta Selatan, Indonesia 12980

(021) 3007-2777

[www.venteny.com](http://www.venteny.com)

E-mail:

[corporate\\_secretary@venteny.com](mailto:corporate_secretary@venteny.com)

[investor\\_relations@venteny.com](mailto:investor_relations@venteny.com)