

VENTENY

PUBLIC EXPOSE LIVE

Jakarta, 9 September 2025

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Public Expose Live Agenda

1. VENTENY Overview

2. Performance Highlights 1H 2025

3. VENTENY Future Plan

1. VENTENY Overview

VENTENY as a Public Listed Company

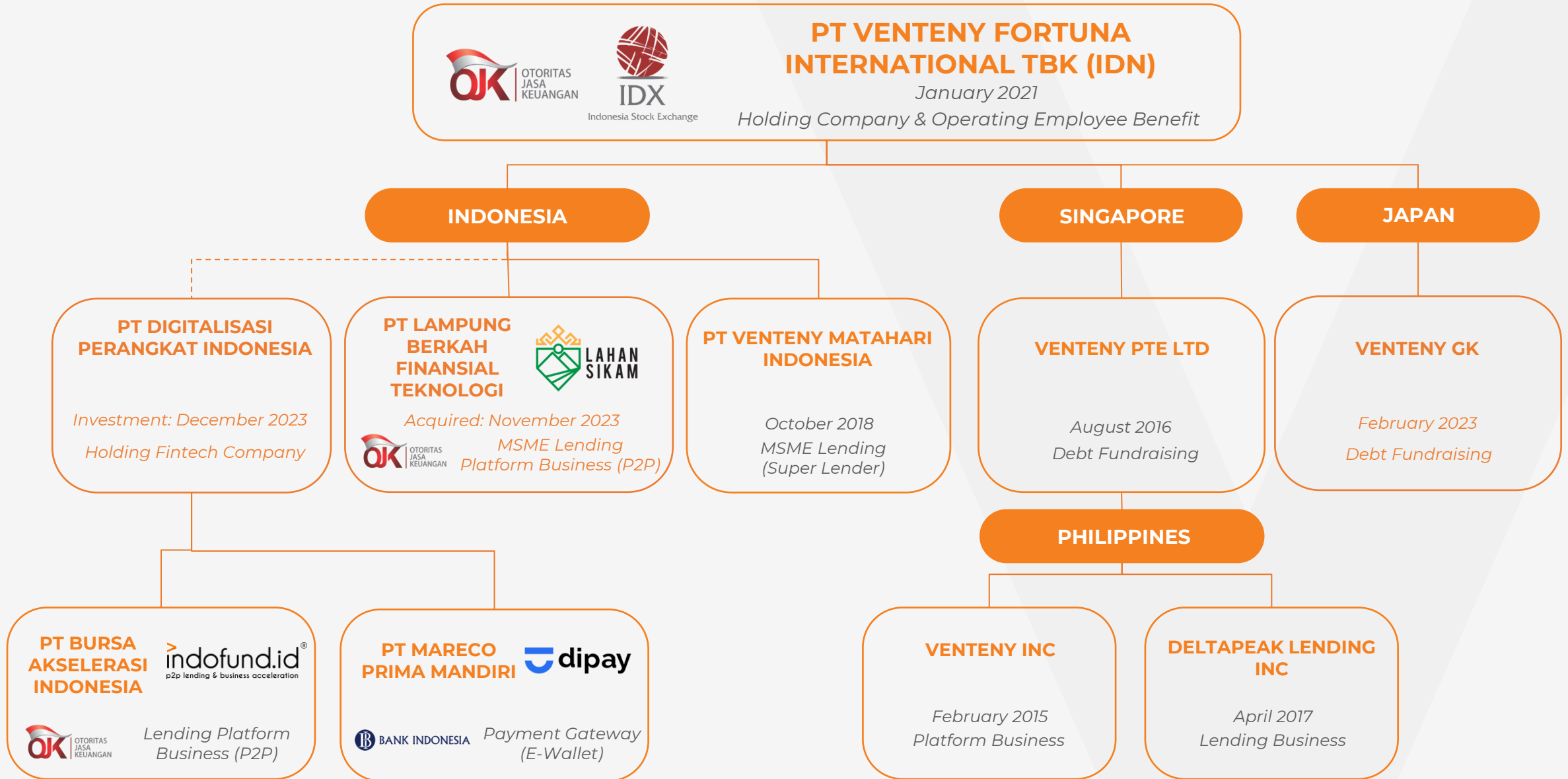
PT VENTENY Fortuna International Tbk was successfully listed at Indonesia Stock Exchange (IDX) effective as of December 15th 2022.



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

Licenses



IDX
Indonesia Stock Exchange
Bursa Efek Indonesia

Public Listed
Company



ISO/IEC 27001:2022 Data
Security Certification



“A-”

Corporate Rating by
Kredit Rating Indonesia



Owning P2P
Lending License



Stakeholder-Verified
ORANGE SEAL By IIX Global

Awards



2024 CNBC Most Innovative
Platform for Employee Welfare



CEO – Person of
The Month



2022 CNBC Most
Promising Start-Up



Fintech Summit Finalist



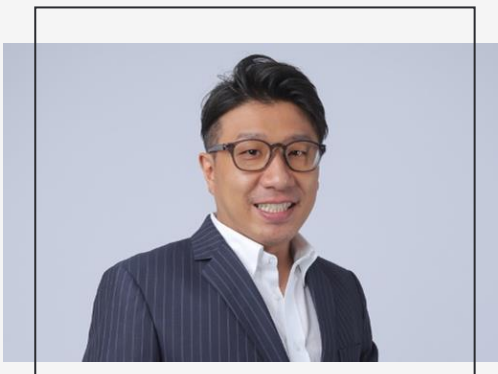
Nominated in 2016



Finalist at global fintech
conference in Japan

Data as of 1H 2025

VENTENY 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

VENTENY ESG Impact Activities

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



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

How VENTENY Works



Business
Models



Focused
Market



Types of
Services



VENTENY

BtoB

BtoBtoE

MSMEs

Employees

**BtoB
Financial Service**

**BtoBtoE
Employee Benefit Service**

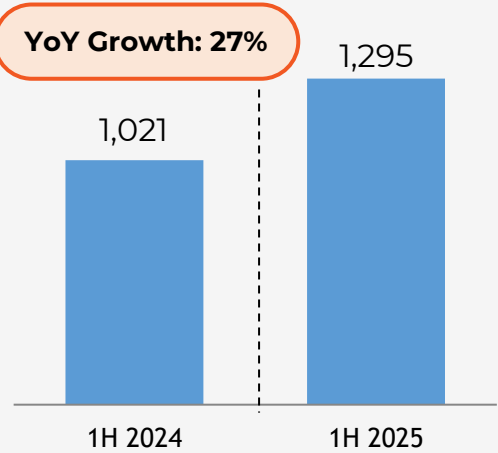
Bridging the Financial gap

Providing one-stop
Employee Benefit solution

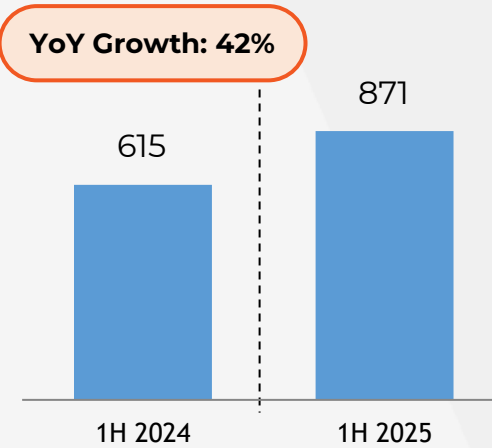
2. Performance Highlights 1H 2025

Ensuring Sustainable Growth

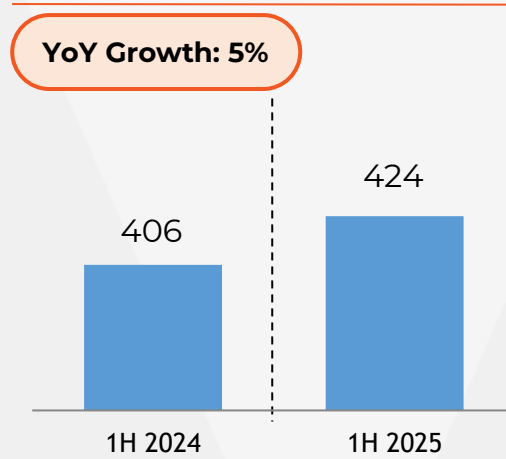
Total Assets (IDR bn)



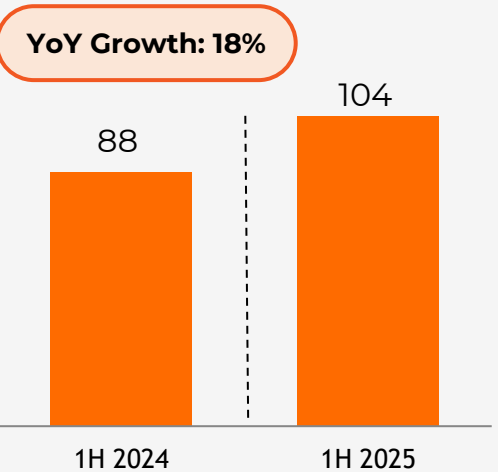
Total Liabilities (IDR bn)



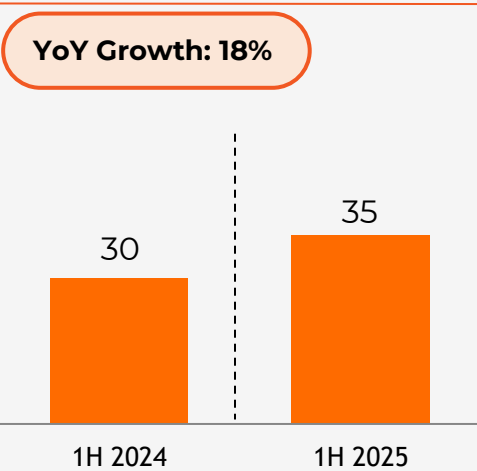
Total Equity (IDR bn)



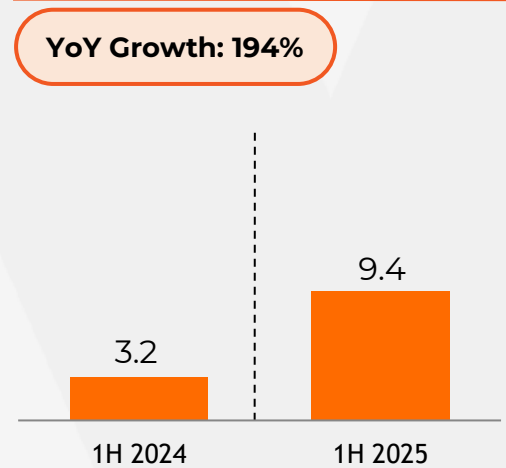
Revenue (IDR bn)



Gross Profit (IDR bn)

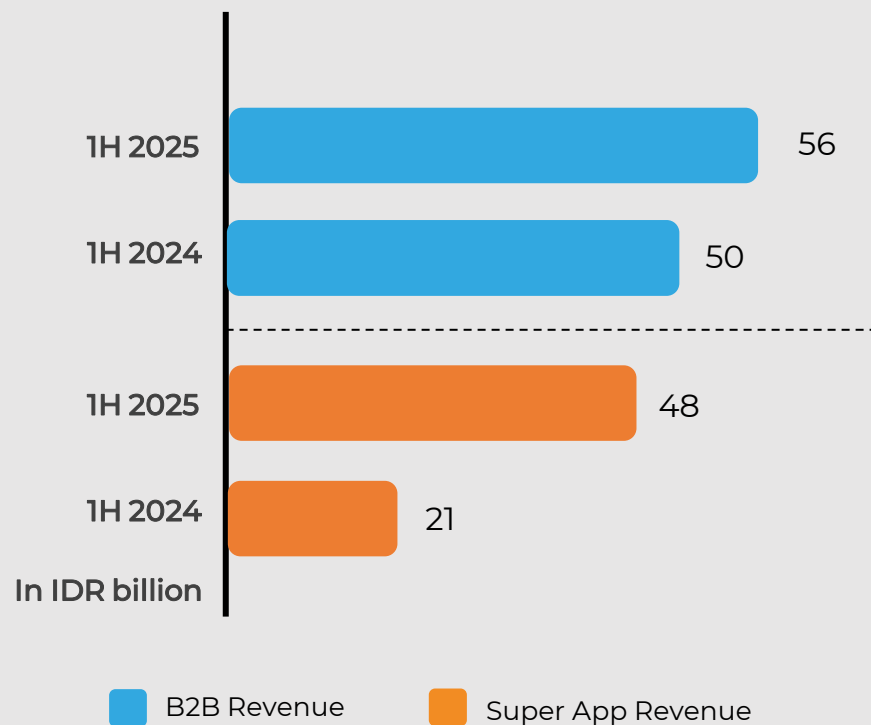


Net Income Before Tax (IDR bn)



VENTENY Business Performance as of 1H 2025

Business Revenue Performance



Funding Sources

As of June 2025

Japan (JPY)
1H 2025

77%

Others (IDR, USD, SGD)
1H 2025

33%

Super App Ecosystem

As of June 2025

Download
1H 2025

86,986

Employee Member
1H 2025

310,000

3. 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



Potential Market Expansion Plan:
Central Java, Bali, South Sulawesi.



Target Market:

MSMEs, Women Entrepreneurs,
Green Business

Our Future Path – Strategic Business Approach

Key Drivers



Partnership

Advancing Strategic Partnerships with Key Financial and Industry Stakeholders

Asset-Based Financing

Exploring Market Opportunities for Business Accelerators with Asset-Based Financing

V Financial

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

B2B – JARI (JAMINAN PROPERTI)

JARI is a working capital loan for businesses secured by fixed assets (property).

*"Turn your property into growth capital –
whether you're launching a dream or expanding an empire."*



Sizeable Limit

Quick Process

Competitively Priced

B2B2E – V Financial

Financial Empowerment Powered by the VENTENY Super App

EWA (Earned Wage Access)

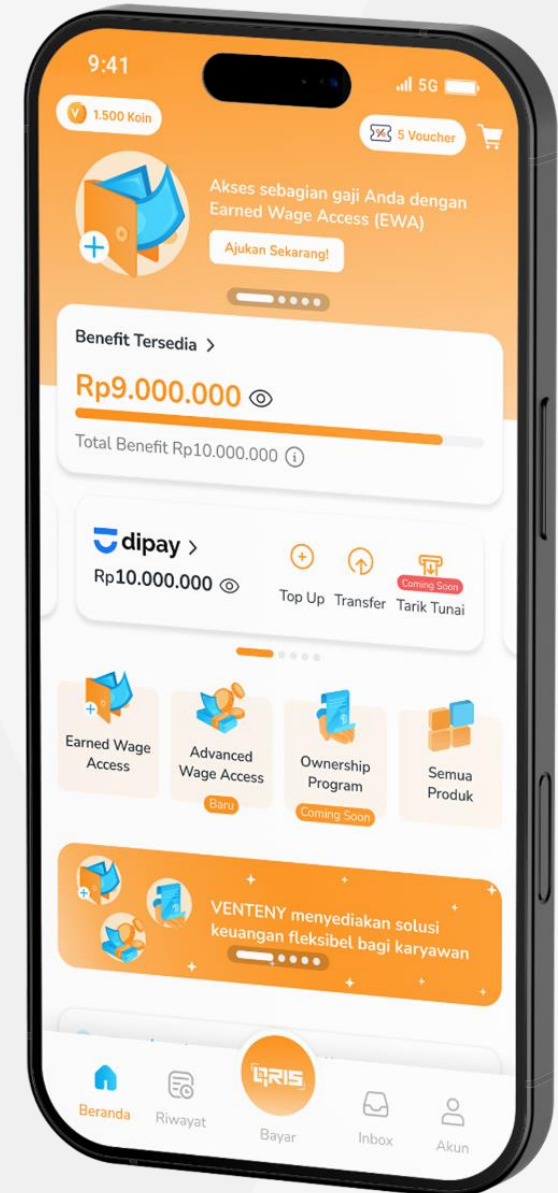
Give employees instant access to their earned wages — no need to wait for payday.

AWA (Advance Wage Access)

Let employees access salary advances through secure, employer-approved tech.

Ownership Program

Enable installment plans for essential goods (phones, electronics, and appliances).



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