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of Financial Technology

LUXEMBOURG
AID & DEVELOPMENT

In Partnership with:

ADB

ASIAN DEVELOPMENT BANK

CATAPULT: INCLUSION SE ASIA

2ND EDITION- LUXEMBOURG & PHILIPPINES

THE FINALE

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LUXEMBOURG
AID & DEVELOPMENT

In Partnership with: **ADB** ASIAN DEVELOPMENT BANK

A WARM WELCOME TO:





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LUXEMBOURG
AID & DEVELOPMENT



In Partnership with:



ASIAN DEVELOPMENT BANK

OUR JURY MEMBERS



NITIN MADAN

Director SE Asia Region
CERISE + SPTF

ARVIND SANKARAN

Fintech Investments
ADB

TAMARA SINGH

Managing Director
NATURE CONSERVANCY
SINGAPORE

DANIEL HERSSON

Senior Fund Manager
ADB VENTURES

LISETTE CIPRIANO

Principal Digital Finance
Specialist
ADB

GANESH RENGASWAMY

Managing Partner
QUONA CAPITAL

ALEX PANICAN

Deputy CEO
LHOFT



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[SHOW TIME]





Powered By:



Farzihka Soerono
Co-Founder & CPO
Indonesia



Empowering grassroots community by building the operating system for savings & loan cooperatives.





Empower Grassroot Communities through Stronger Cooperatives

Farzikha Soerono (Zikha), Chief Product Officer



Savings & loan
cooperatives are the last
mile financial institutions
in Indonesia but are filled
with **problems...**

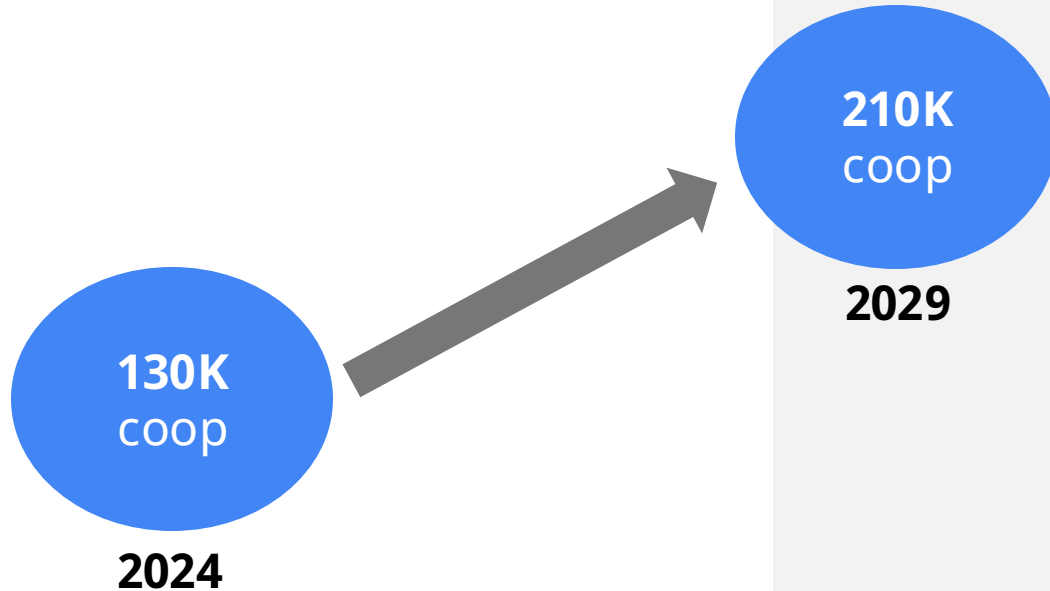


>90% of coop still use
manual operation



High NPL at ~24%

New government program will add 80,000 more cooperatives in Indonesia



WHY NOW?

The current government's ***Koperasi Merah Putih*** program will increase the number of coops to 210,000 by 2029

Djoin is the operating system for savings & loan coops
providing SaaS-based digital banking tools and AI-powered credit decisions

Coop's Pain Points



Manual operation, archaic practices



COOPMAX: SaaS-based Digital Banking System to automate process and reach more members

Business Model: Monthly subscriptions



High credit risk due to limited underwriting



KOCEK: AI-based Credit Decision Engine to fasten loan approval and reduce credit risks

Business Model: Quota-based pricing

What We've Done

Through the technology provided to coop, we create impact to grassroots communities across Indonesia

192

of coop clients

500,000

Total # of members

70%

Farmers or MSME
members

US\$ 70 M

Loan disbursement

3.9%

NPL of loans that use
KOEK

Diverse professionals with experience in coop & fintech



Founder,
CEO

I Wayan Indra Adhi
Suputra



CPO

Farzikha Soerono



CFO

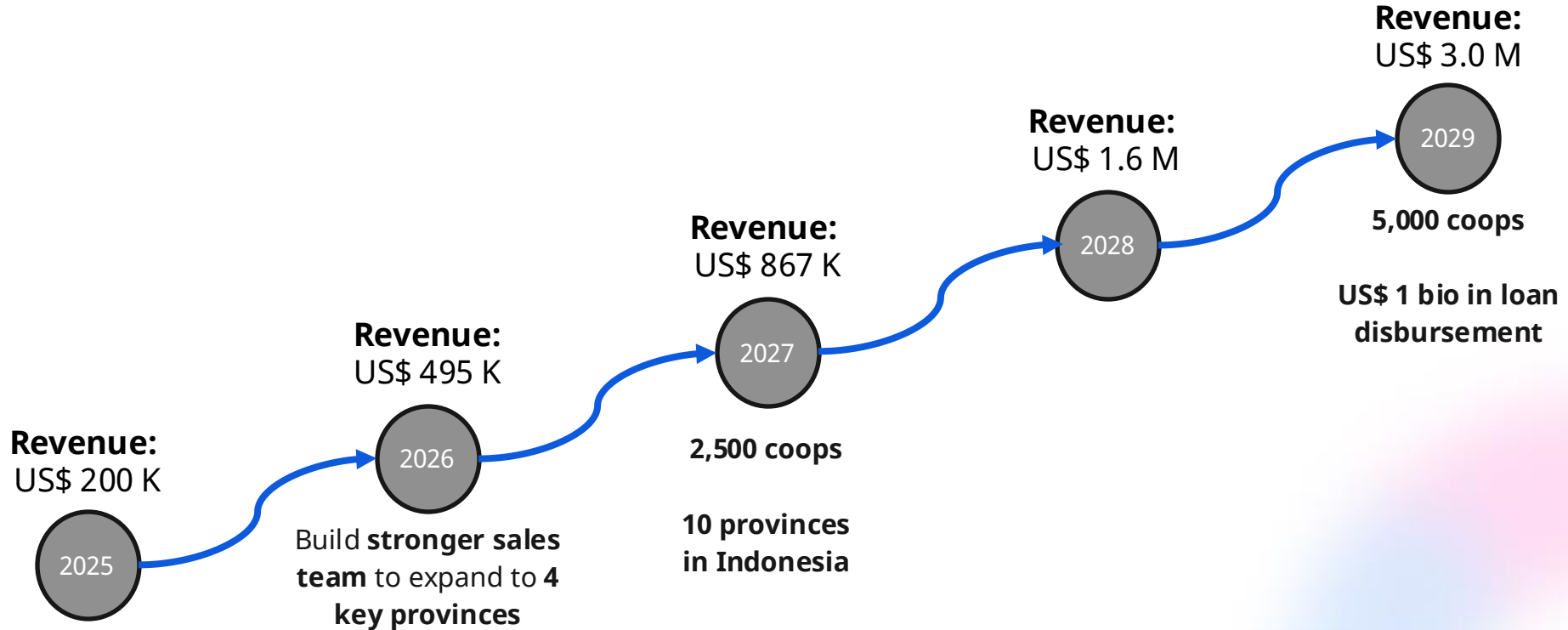
I Putu Takumi
Wijaya



Backed by
prominent VC



We are looking for **US\$ 300K funding** to grow to **US\$ 3 mio**
annual revenue by 2029





Support us to build stronger
cooperatives in Indonesia

THANK YOU

+62 812 3002 7884
farzikha.soerono@djoin.id





Powered By:



Audri Zin
Co-Founder & CTO
Malaysia



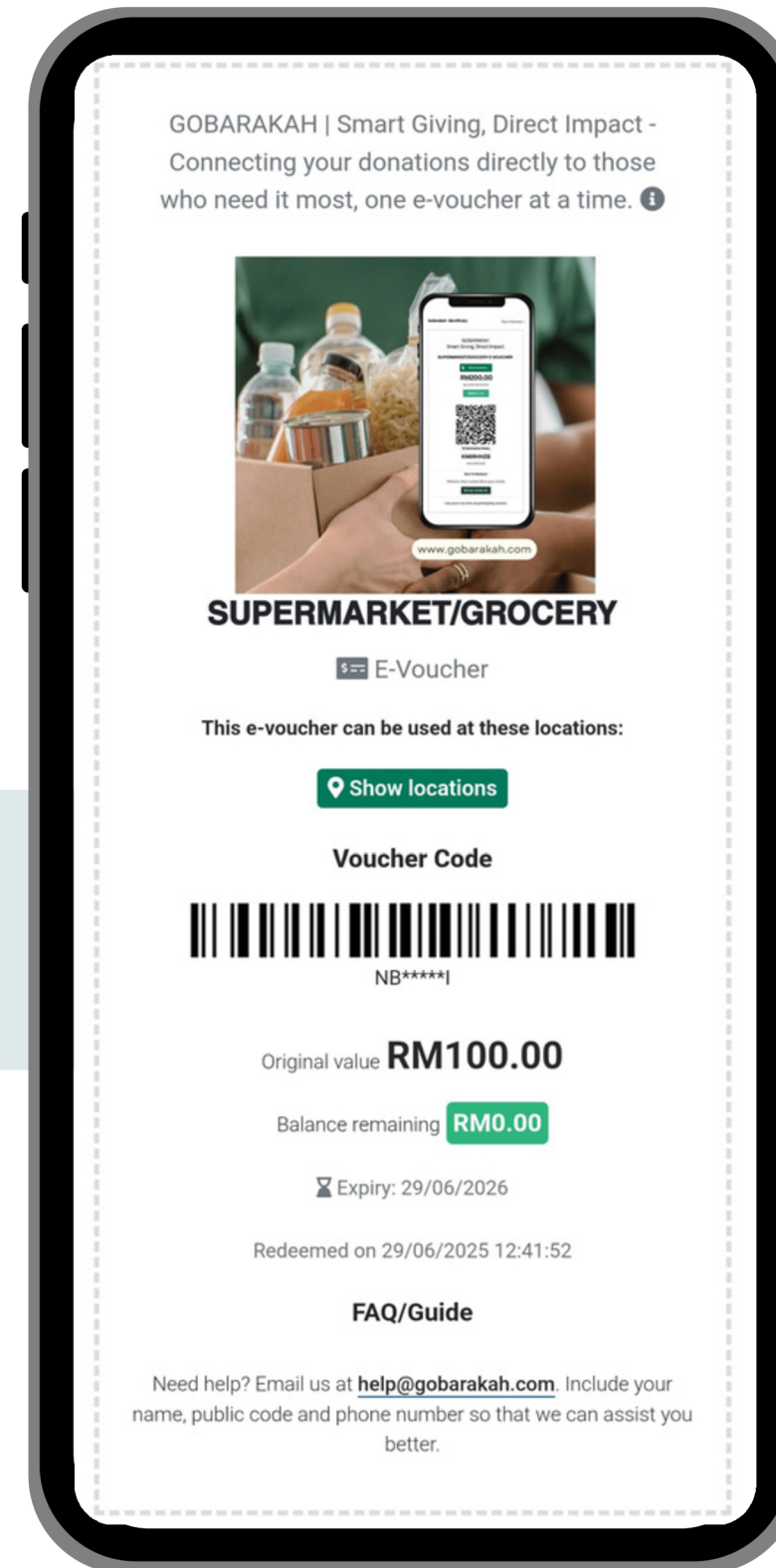
Making charitable funds transparent and traceable through specialized e-vouchers, enabling targeted aid for the underserved & the unbanked.





Fintech for the Charitable & Social Sector

Transparency, Inclusion, Impact



USD3.5 billion given as charity in Malaysia annually

PROBLEMS

- Blind giving, no transparency
- Fragmented sector
- Wasteful, manual processes



SOLUTION

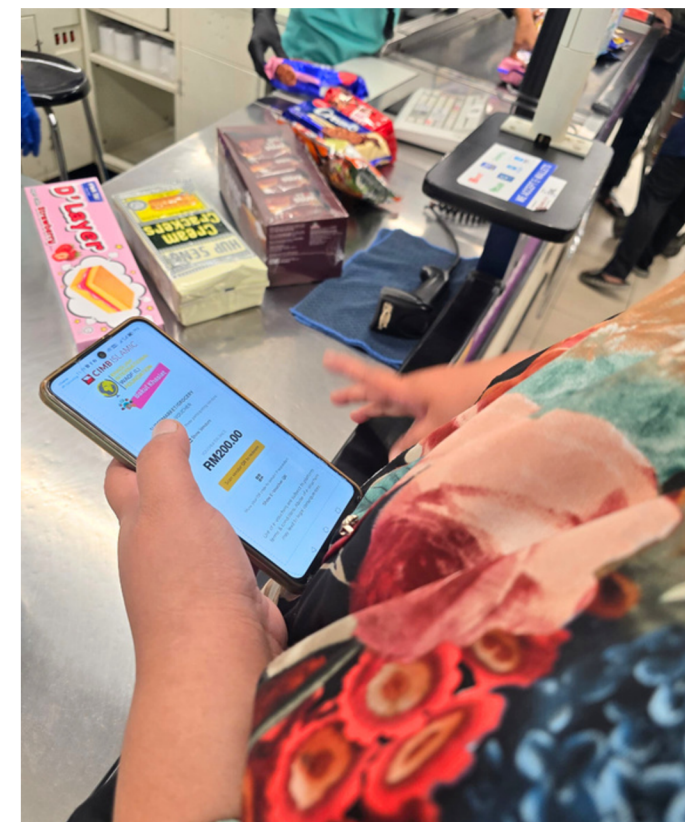
- **E-voucher-powered fintech platform**
- **Connects donors, organizations, vendors, beneficiaries**
- **No middlemen costs, no leakages**
- **Data-driven, targeted giving**
- **Accessible to all, even the unbanked**



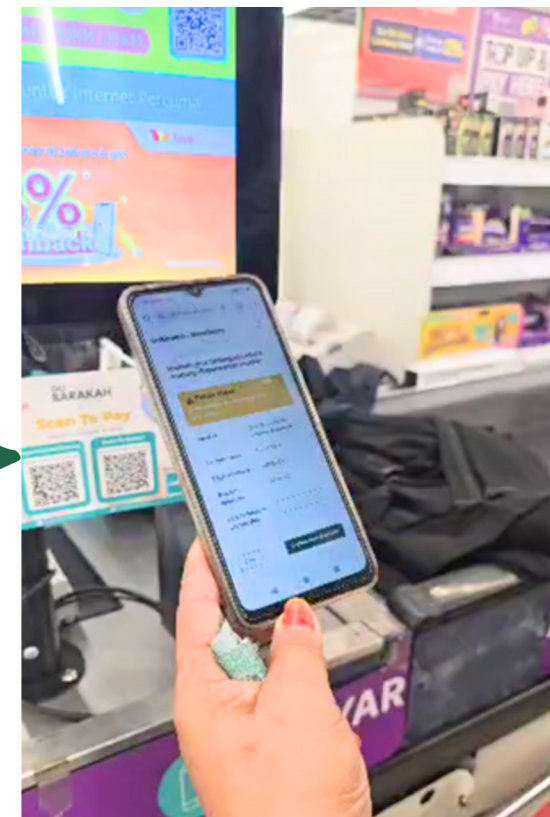
HOW IT WORKS



**100% donations convert
into 'limited-purpose'
e-vouchers**



**Beneficiaries
receive
e-vouchers**

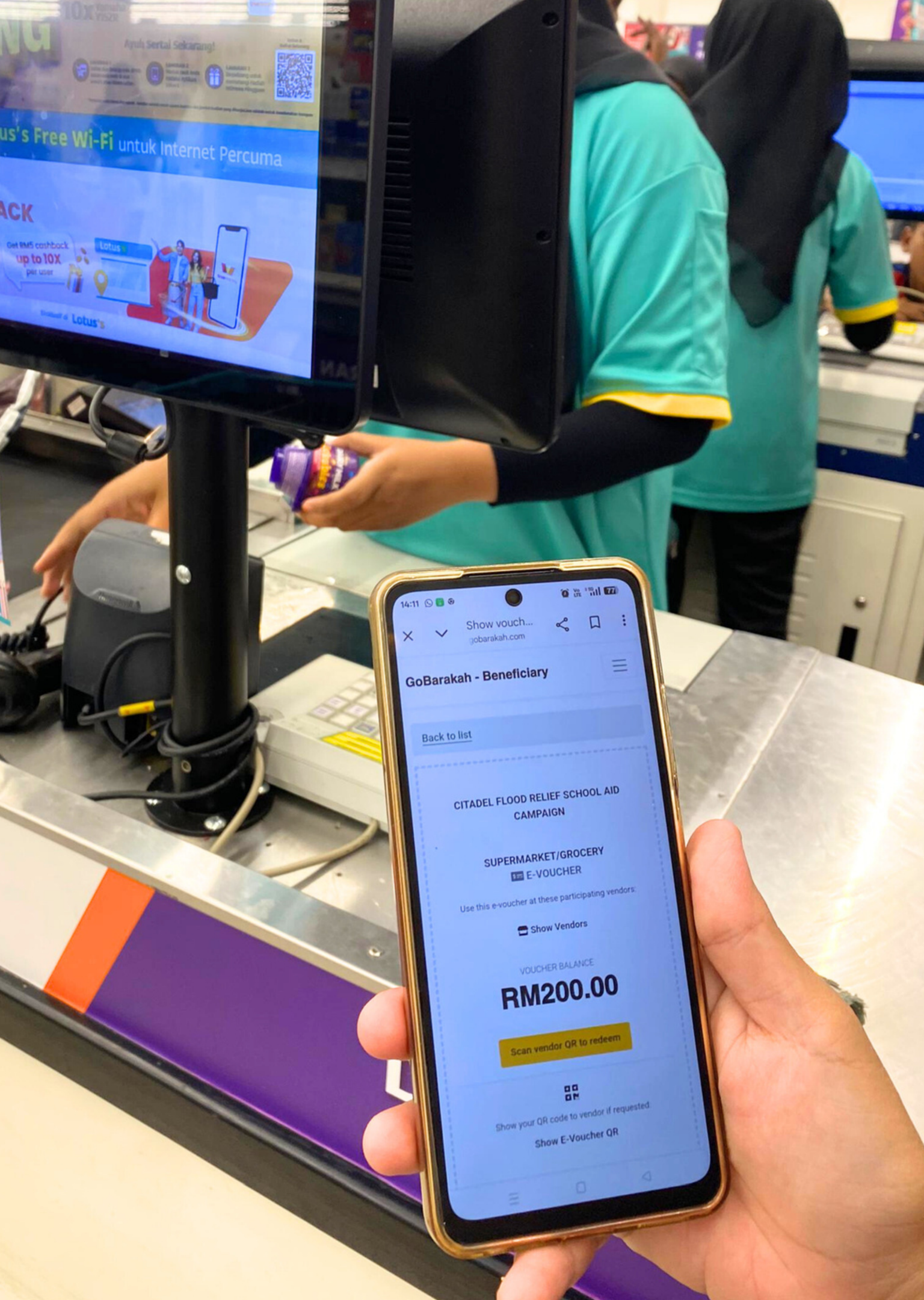


**Shop and
scan to pay
using
e-vouchers**



- ✓ Donations successfully utilized.
- ✓ Beneficiaries' needs are met.
- ✓ Vendor gets paid (less platform fee) for every successful redemption
- ✓ Real-time reports for donors and vendors.

GOBARAKAH™
Smart Giving Fintech



BUSINESS MODEL

We earn USD8.5 for every USD100 donation converted to e-vouchers

- Vendor redemption fees
- Breakage
- Management fees
- 0% from donations

100% donated funds reach beneficiaries.



VALUE PROPOSITION



Traceable & verifiable

100% funds tracked in real-time

No middlemen costs

Saves up to 50% of charitable funds

Inclusive

Digital literacy & financial access

Robust

Regular or emergency aid

Secure: OTP, KYC, AMLA

100% funds reach the right person

Scaleable, Economical

Cost effective

Beneficiary choice

100% funds serve individual needs

Beneficiary Database

Shared KYC, no gaps/overlaps

Unique revenue model

Vendors profit share with platform

Tech-led collaboration

Collective, streamlined impact

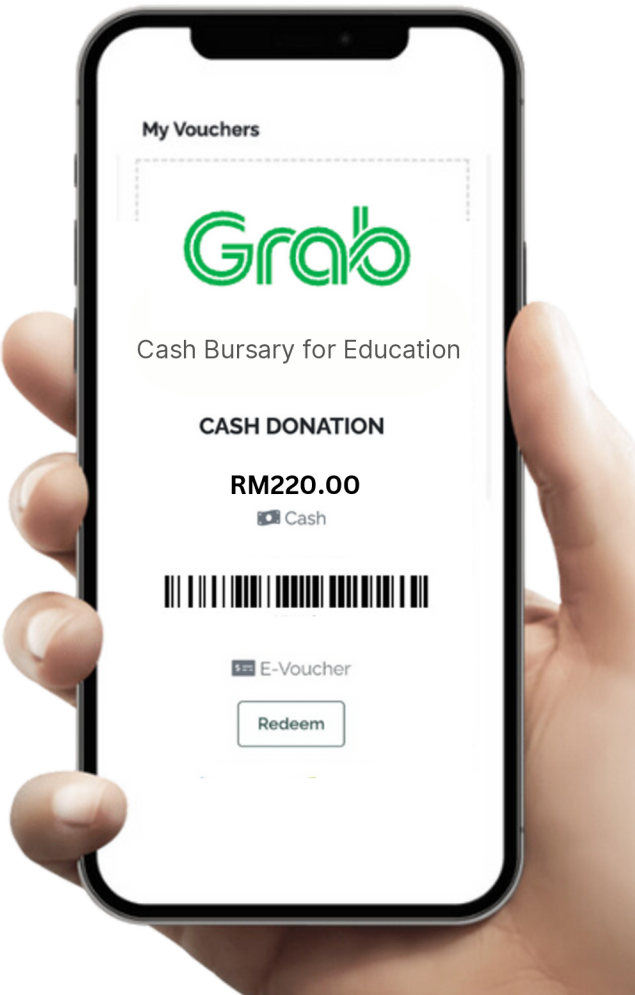
TRUSTED BY CORPORATES & ORGANIZATIONS



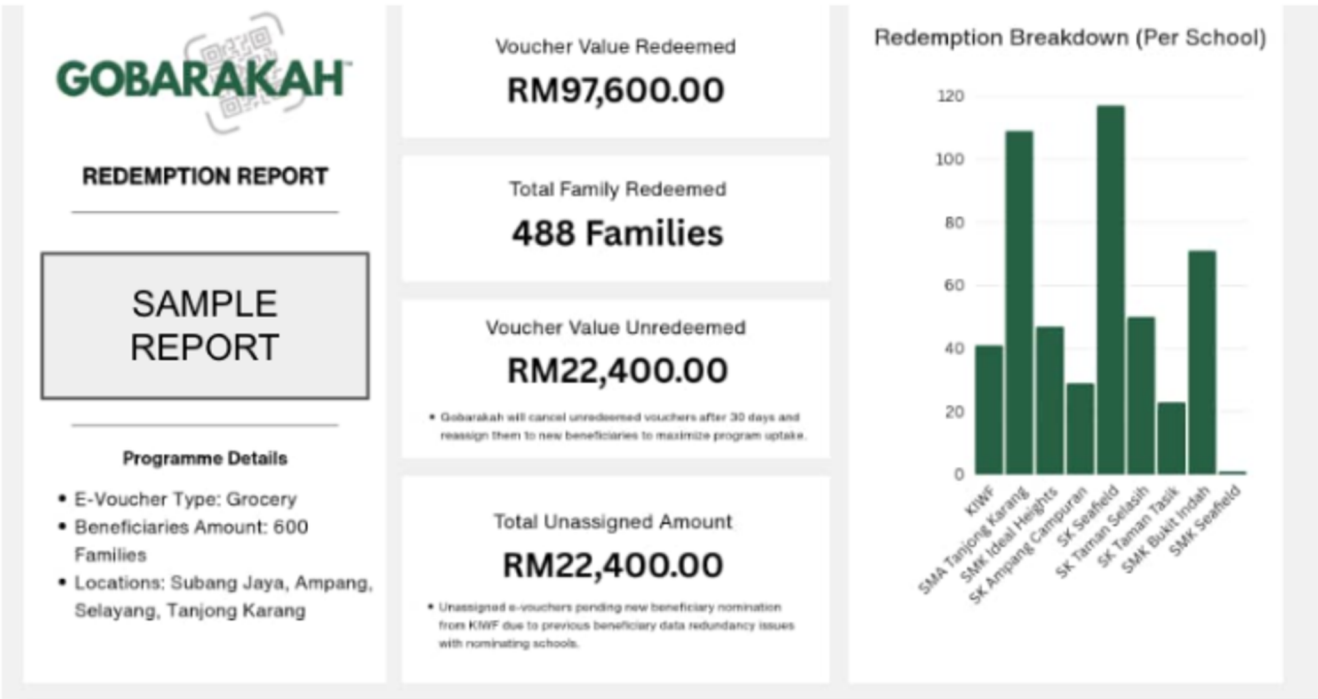
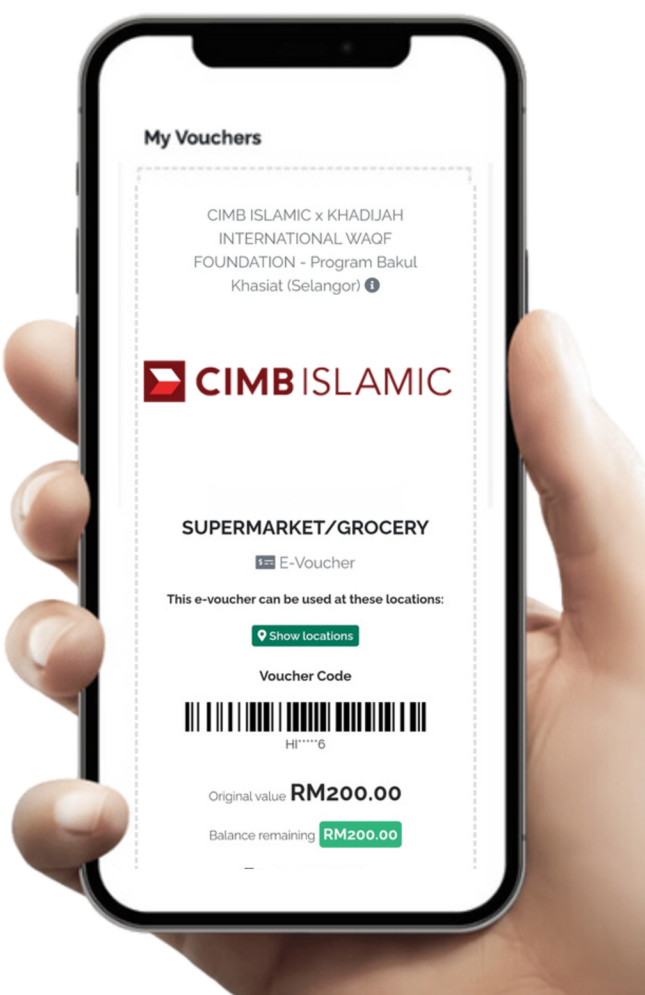
Back-to-School



Cash Bursary



Grocery Assistance



Assurance of efficient, targeted and impactful assistance

TRACTION

USD400,000 worth of e-vouchers reached 6,000 beneficiaries

GOBARAKAH™
Smart Giving Fintech

Donors:

**60% corporate donations
20% zakat (wakalah) funds
20% public donations**

Beneficiary types

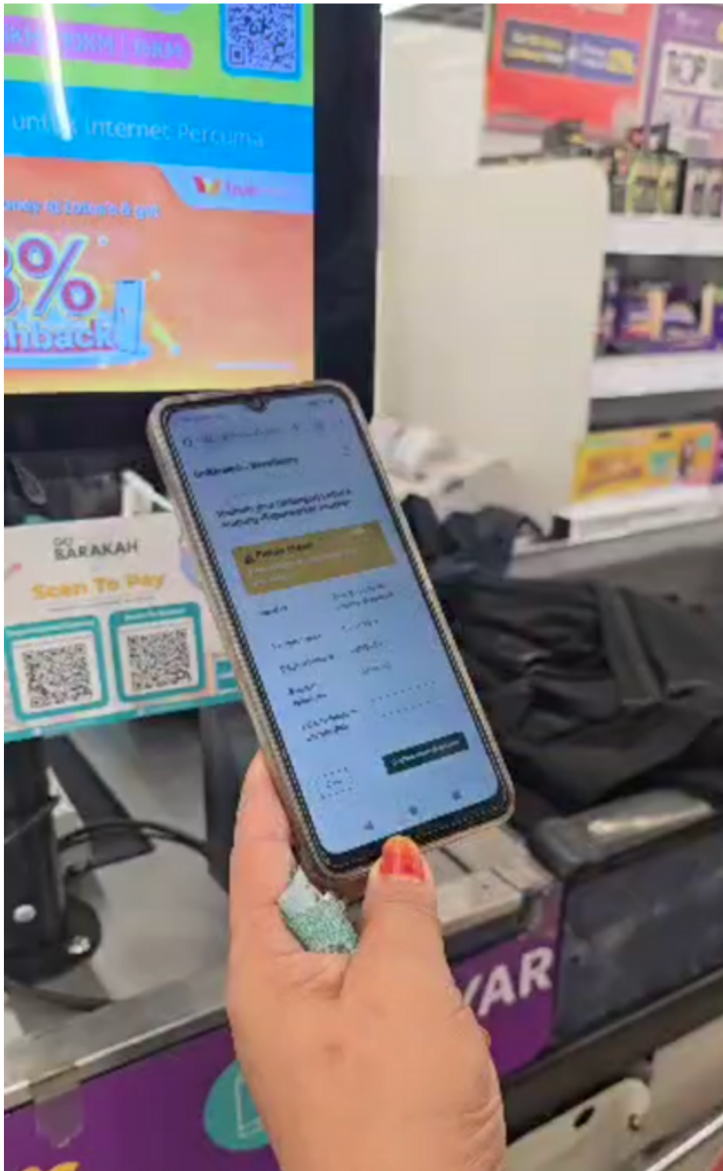
**60% urban/hardcore poor
20% orphans
15% others
5% PWDs**

E-voucher types:

**60% grocery
20% back-to-school
10% cash
6% education
4% medical**



CONTROLLED REDEMPTIONS AT TRUSTED VENDORS



Lotus's AMPANG		
LOTUSS STORES (MALAYSIA) SDN BHD (Reg No. 200001018812 (521419-K))		
08991389140055	IK YELLOW	9.90
08991389140055	IK YELLOW	9.90
02302007518754	LOTUSS NW	0.90
02302007518754	LOTUSS NW	0.90
02302007518754	LOTUSS NW	0.90
09557368552012	LOTUSS STA	1.80
09557368552043	LOTUSS OPP	3.23
09557368552043	LOTUSS OPP	3.23
09555216581436	LOTUSS H/D	5.99
09555216581436	LOTUSS H/D	5.99
09555216581436	LOTUSS H/D	5.99
09555216581436	LOTUSS H/D	5.99
09555216581436	LOTUSS H/D	5.99
09555216581436	LOTUSS H/D	5.99
09555349106469	SERAI 3S /	0.79
09555349106469	SERAI 3S /	0.79
09555349106469	SERAI 3S /	0.79
09555349106469	SERAI 3S /	0.79
09555349106469	SERAI 3S /	0.79
09555349106469	SERAI 3S /	0.79
09555349110602	DAUN LIMA	2.99
09556669706056	BUAH KERAS	4.95
09556669706056	BUAH KERAS	4.95
09556669706056	BUAH KERAS	4.95
TOTAL		82.50
09555349110602	DAUN LIMA	2.99
09555837605269	LOTUSS DAU	1.99
09555837605269	LOTUSS DAU	1.99
09555837605269	LOTUSS DAU	1.99
09555216595846	VALUE CHICKEN NUGGET	17.99
05412588024029	VALUE SHOE	18.85
05412588024029	VALUE SHOE	18.85
05412588024029	VALUE SHOE	18.85
02130820006987	LINGKURS -	6.98
02135390010310	HALIA TUA	10.31
TOTAL		219.27
Go Barakah		100.00
Go Barakah		100.00
Go Barakah		19.27
CHANGE DUE		0.00

MY LOTUS POINTS MISSED : 219		
SIGN UP FOR SAVINGS !		
THANK YOU FOR SHOPPING AT LOTUS'S		
29/06/2025 12:02 05011 015 1074 3477		



• API/POS integrated

• Gobarakah e-vouchers are accepted at over 400 vendor locations

RECOGNITION

FIKRA ACE

Winner,
Innovation in Islamic
Capital Market through
Fintech Solution
Kuala Lumpur, Malaysia



Top 10 SEA Fintech 2025
Luxembourg x Asian
Development Bank



Impact Startup



Malaysia Top 10



Bank Negara x
Paynet



Bank Negara x
MIFC



Global Winner 2024
'Business & Commerce Category'
World Summit Awards
Hyderabad, India




Winner,
FIKRAtch London '24
'Digital Inclusion'
London



Market Size

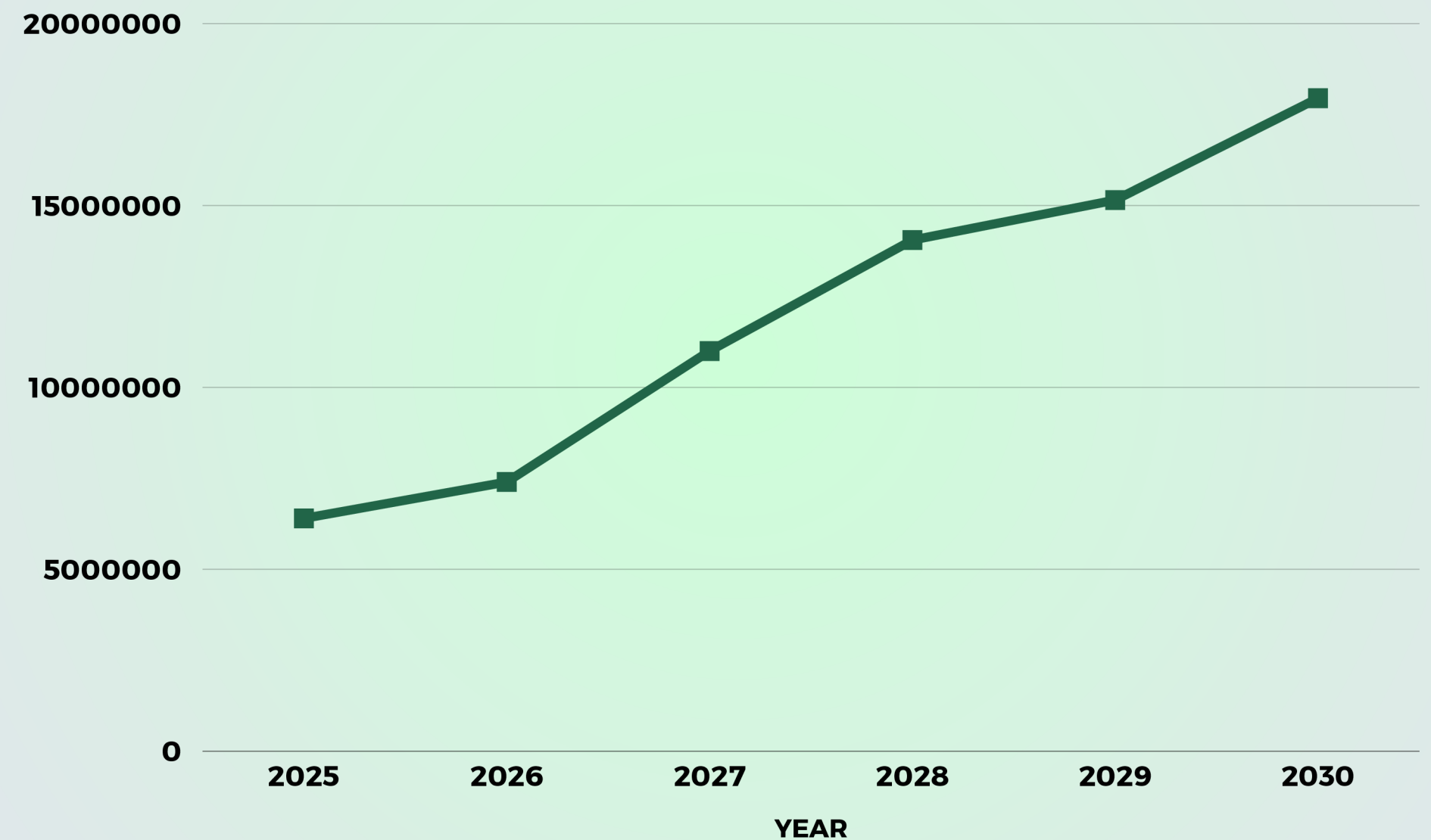
Global Charitable Fund Size
USD 1 trillion

Local Market Size Annually 
USD3.5 billion



International pipelines: 2025-2029

Revenue Projection (E-voucher Sales)
2025-2030



The Team: Over 40 years combined experience in relevant sectors.



Co-Founder, CEO

Firdaus Mohamed

International Baccalaureate Diploma, KMB.
BA (Hons) Accounting & Finance, Uni of Greenwich, UK
**Strategic Planning - Ambank, Maybank Group,
Bank Islam, Zurich,**



Co-Founder, CTO/CSO

Audri Zin

International Baccalaureate Diploma,
UWC Atlantic, Wales, UK
LL.B (Hons), Uni. of Manchester, UK
**Entrepreneur, Refugee Assistance,
Platform Development**



**Co-Founder, PARTNERSHIP
Islamic Social Sectors**

Rizal Kamaruzzaman

BSc Aerospace Engineering, Embry Riddle
Aeronautical University, USA
**World Zakat Waqf Forum, Strategic
Consultant, Entrepreneur**



**Co-Founder,
PARTNERSHIP**

Mohd Irhzan Mohd Nor

BComm, Marketing & Management Curtin Uni.
of Technology, Perth, Australia
Deputy CEO, KAF Investment Funds

Our Investors



SEA VC



UK/Malaysia ECF



Swiss Fintech VC



Malaysian VC



**Certified
Shariah
Compliant**

Accreditation/Grants

GOBARAKAH™

Smart Giving Fintech

- Investment USD 1 Million
- Overseas expansion



salamat po!



gobarakah



audrizin audri@gobarakah.com



Powered By:



Neil Palteng
Co-Founder & President
Philippines



Fueling Growth at the Last Mile, Smart Inventory Financing through FMCG
Distribution



FUELING GROWTH AT THE LAST MILE



SMART INVENTORY
FINANCING THROUGH
FMCG DISTRIBUTION



THE PROBLEM & OPPORTUNITY

10%

INTEREST RATE IN 12 HOURS

**THERE ARE 750,000+
MARIAS IN THE PHILIPPINES**



**\$ 32B FMCG PASS
THROUGH THESE MARIAS**



**WHY NOT USE THE FMCG
DISTRIBUTION RAILS?**



OUR SOLUTION

10%
7 DAYS



DISTRIBUTORS

**NATION
WIDE**

**SALES
DATA**

KYC



KAYA CREDIT

**SHORT
TERM**

**LOW
RATE**

**0% FUND
MISUSE**

**DIGITAL
COLLECTION**

DASHBOARDS

SELL NOW, EARN NOW
PAY LATER



OUR IMPACT



2,000
MSMES

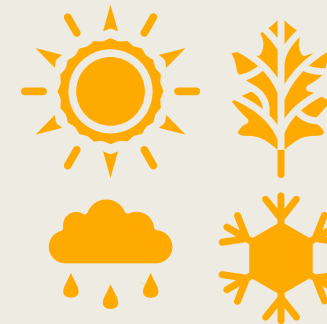
INCOME GREW BY 47%

AVE LOAN - \$200-\$300

0.8% NPL | 2-3 X / MONTH



SAVED ON
TRANSPO
COSTS



MET
SEASONAL
DEMANDS



IMPROVED
STOCKING
LEVELS

SCALING OUR IMPACT

Actual Demand from Existing Partner Distributors

Nestlé

Coca-Cola

SUY SING
Bringing Success To Grocers

150,000 MSMEs

Potential Loan Portfolio

\$45M

In the Pipeline...



SAVINGS
INSURANCE
INVESTMENTS

OUR TEAM



DICKY ALIKPALA Chairperson

EX WALL STREET
25+ years in corporate banking and corporate finance.



NEIL PALTENG President

15 years in microfinance, and commercial banking.



TERE DOMINE Head of Entrepreneur Support

10 years with micro enterprises



MIKKO PEREZ Director

EX SILICON VALLEY
25+ years in building startup ventures
Top 100 Fintech Thought Leaders in Asia Pacific



SCALING GROWTH AT THE LAST MILE



NEIL VINCENT PALTENG

President & Co-Founder

nvpalteng@kayalending.com

+639399382748

\$2,000,000

LENDING CAPITAL for 20,000 Marias

\$600,000

R&D | OPEX | PARTNERSHIPS





Powered By:



Nuraizah Shamsul Baharin
Founder & CEO
Malaysia



Taking women from Unbankable to Unstoppable
Entrepreneurs





From **Unbankable** to **Unstoppable**

Nuraizah Shamsul Baharin
Founder & CEO



740,000,000

Unbanked Women Worldwide

400 USD

What it Takes to Make Each of Them Bankable



Meet Irene Mositol

The story of how **one woman** impacted **70 lives** directly and another **350** indirectly

2020

Sole Proprietor

\$200

2021

12 Farmers

Scaled-up Production

2022

32 Farmers

Sales grew **300%**

2023

70 Farmers

Received **\$200K** grants



MADCash

Aggregated Platform

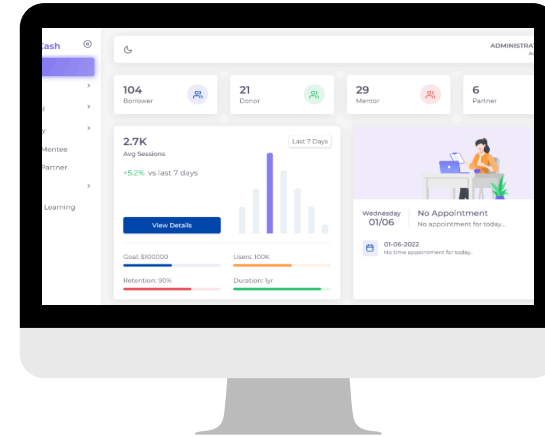
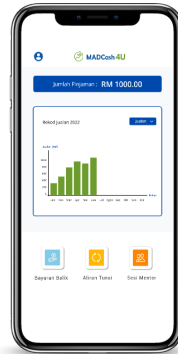
Backed by a strong tech platform for **transparency, impact tracking and efficiency using AI.**

**1.
Capture, Profile and
Filter Applications**

**2.
Deliver Online
Learning**

**3.
Monitoring &
Impact Tracking**

Our Goal is to
Generate our **Future
Bankability Index**



Our Results and Impact

9

1,500+
Acquired
Customers

USD1.2M
Revenue
Generated

75,000
Impacted
Lives

What Makes Us Scalable



- **Scaling** on the back of our **Technology Platform**
- **Replicable model** that has **98% repayment rate**
- **High Retention** of corporate partners
- Operating in Malaysia, Singapore & Tajikistan



Our Business Model Evolution

PHASE 1

CUSTOMER ACQUISITION

KYC, TRAINING & GROWTH
Funding Round: USD200-1K

PHASE 2: NOW

MADCASH BALANCE SHEET

Funding Round: USD1k-2K

PHASE 3

MEETING THEIR
**LIFETIME FUNDING
NEEDS**



MADCash

We are asking for
USD 3 MILLION



MADCash



Impact **1,000,000 Lives**

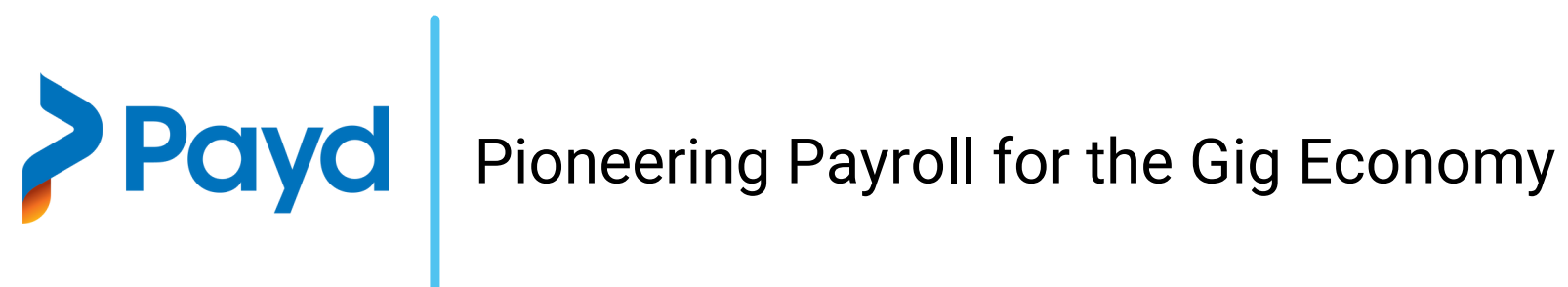
Taking Women from **Unbankable** to
Unstoppable



Nuraizah Shamsul Baharin
nuraizah@getmadcash.com
+6012 696 7604



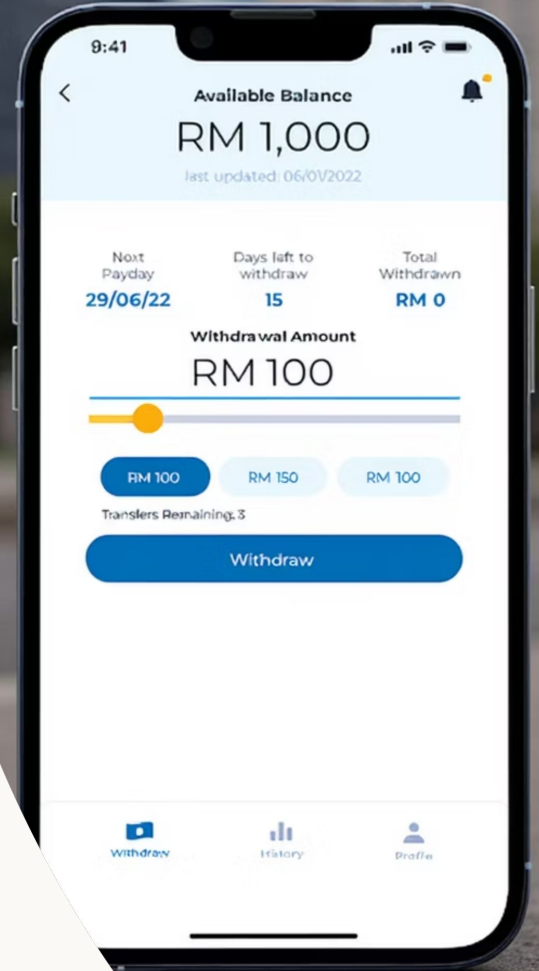
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From Spreadsheets to Seamless: Payroll for the Gig Economy

Darvesh Daswani, CEO



We're Tackling an Old Industry



Allowing brick & mortar stores to move from cash to online payments



Digitising paper signatures and made them secure, instant online



Digitising the HR and Payroll process for the Gig Economy

Gig Economy boom has exposed manual, outdated processes

While flexible work surges, businesses struggle with systems that can't scale.

Manual Chaos

34% of employers rely on paper and Excel sheets for workforce management

Talent Shortage

Finding reliable workers remains a major challenge

Cash Dependencies

Payment systems are still analog, creating reconciliation nightmares

Hidden Costs

Large payroll teams drain resources that could drive growth



The solution



Convenience

Turn 1000s of payments into **1 monthly payment**

Speed

AI driven tools reduce task flows from days to hours

Workers get paid instantly

Cost Effective

Save up to 60% of their recruitment spend

Search For Requests here...

MANPOWER REQUISITION



DETAILS



HEADCOUNT



SUMMARY

Total Labour Cost
RM 1463.36

Total Roles
6

Qty	Role	Hourly Rate
3	Banquet Server	RM 9.50
1	Lead Banquet Server	RM 11.75
1	Bartender	RM 13.50
1	Runner	RM 9.00

Event Value Gross

Labour Cost

Event Value Net

SUBMIT FOR APPROVAL

Validated by and on boarded Major Brands

**80+
Clients**

Across MY & TH

**\$15M
Advances**

Total Disbursed

**10k+
Monthly Users**

Growing User
Base





The Market Size

100+ million Casual Workers in Southeast Asia

Leading to a **\$126 Billion Opportunity**

20% CAGR Across the Region



Hospitality



Retail



Logistics



F & B



Construction

The Pain of The Gig Economy Worker



\$450

Monthly Earnings

\$30

Mom's Medication

\$0

in savings

120%

Loan Shark

100 Million Stories like Diana's

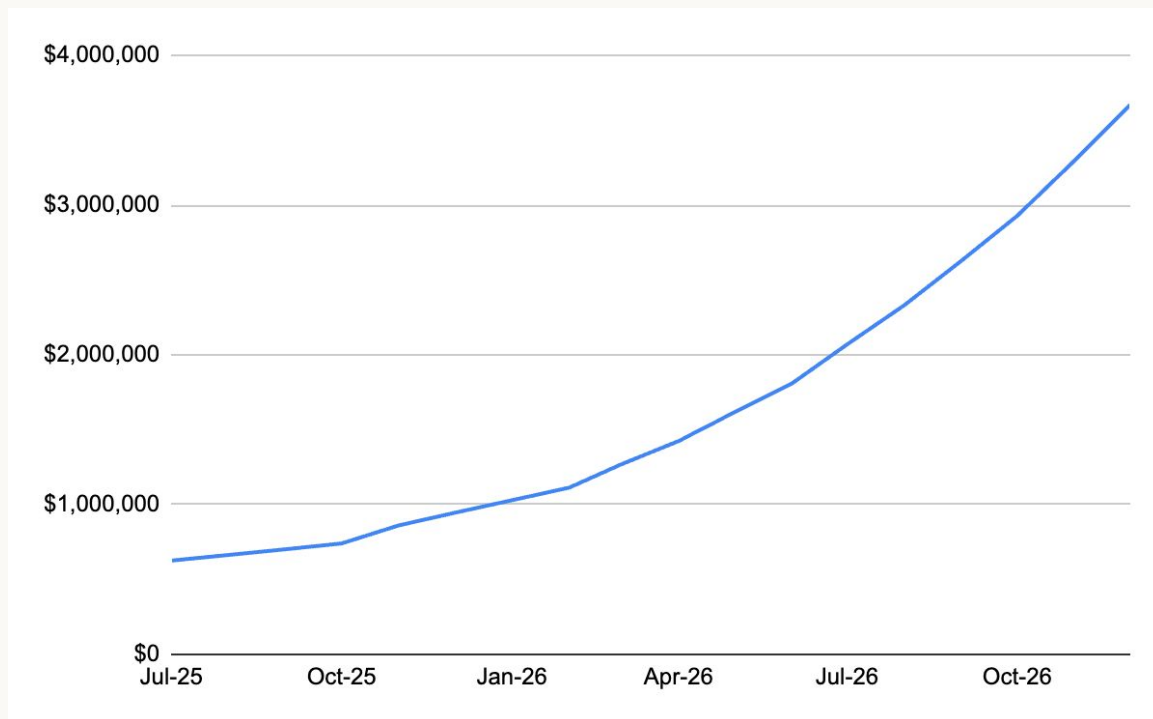
57%

Report Finances as
their Main cause of
their stress

70%

Lack access to basic
financial tools such
as insurance or loans

We're on track to **3x the business** by Dec 2026



We'll be EBITDA positive by **End of Q4**

Current Unit Economics

Client LTV
\$24,000

CAC
\$4,000

Average Payback
6X

Monthly Revenue Per Industry

Hotels
\$800-1,200 P/M

Retail
\$3-8,000 P/M

Logistics
\$15,000-25,000 P/M

Meet Our Team



Darvesh Daswani

Founder & CEO



Pradita Utama

Head of Engineering



Nay Watkins

GM Thailand



Pamela Joseph

GM Malaysia



Raising **\$750K** in Equity and **\$2M** in Debt



- 1 We've closed \$500K in equity and \$1.3M in debt so far**
From the likes of Accelerating Asia, A2D and AngelSpark
- 2 To Expand to 50 Hotels by End Q1 2026**
We've already signed up 9 hotels in MY and TH
- 3 Expand to Other Industries**
We've secured our first pilot in the F&B and Logistics sectors

How To Reach Us



Darvesh Daswani

CEO, Founder

WhatsApp Number: +447407064797

Mobile Number: +60142721281

Email: darvesh@justpayd.com

LinkedIn: [Darvesh's profile](#)





Powered By:



Kamarulnizam bin Mustapha Kamal
Founder & CEO
Malaysia



The Future of Islamic **Inheritance Planning**



THE FUTURE OF ISLAMIC INHERITANCE PLANNING

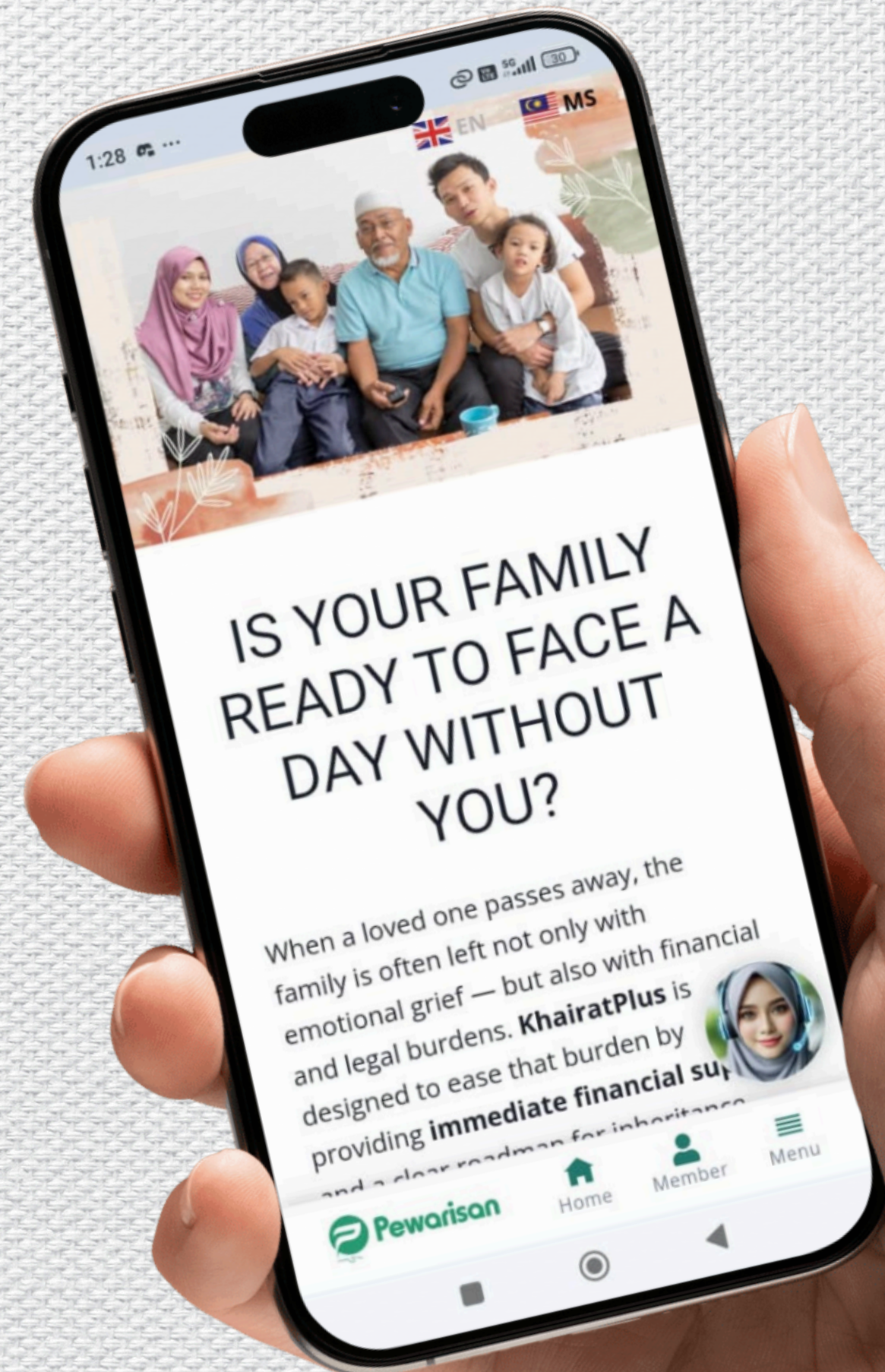
Simple . Affordable . Accessible



Presented by

Nizam Mustapha Kamal

CEO/Founder Pewarisan Sdn Bhd



PROBLEM STATEMENT

Across the Muslim world, billions in assets remain frozen every year due to unplanned inheritance.



In Malaysia

Without planning, families face :

- Lengthy and costly legal processes.
- Conflict and division among heirs.
- Financial hardship when funds are locked.
- Lack of awareness on Syariah-compliant distribution.



\$20 billion Frozen Assets

**Causing untold sufferings
and economic losses**

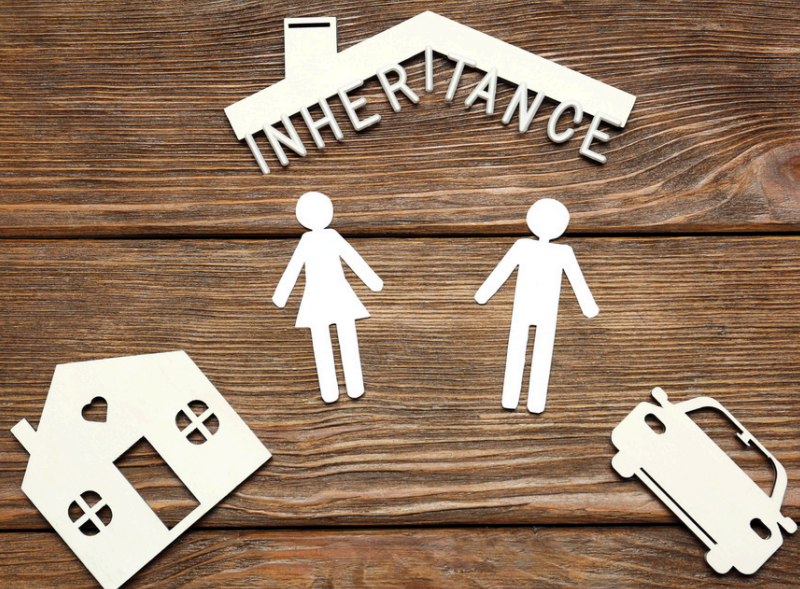


Meet Nora

A young widow with two small children.

Her husband left behind \$300,000, but with no Will in place.

- Under Islamic law, she received only 12.5% (1/8).
- The remaining assets were frozen by the National Trustee Company as no custodian was appointed
- Her children's entitlement remained inaccessible until they turned 18, leaving her struggling to provide



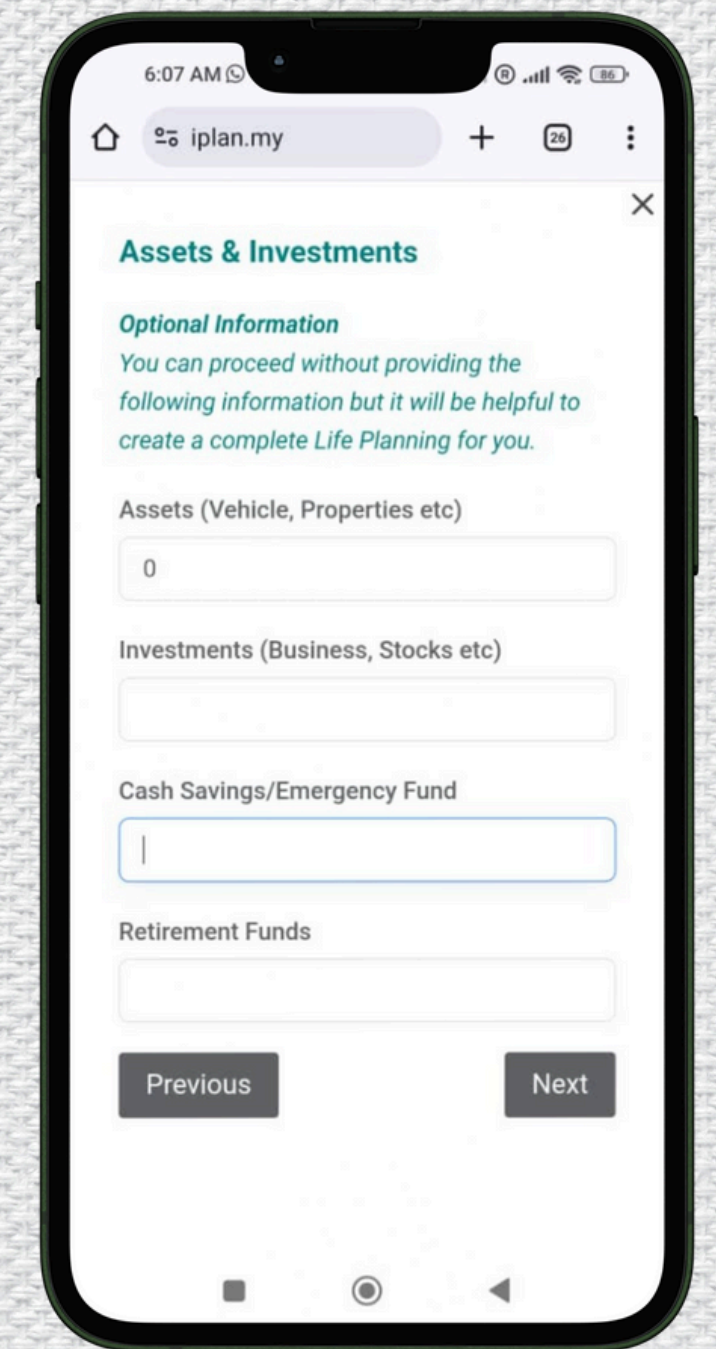
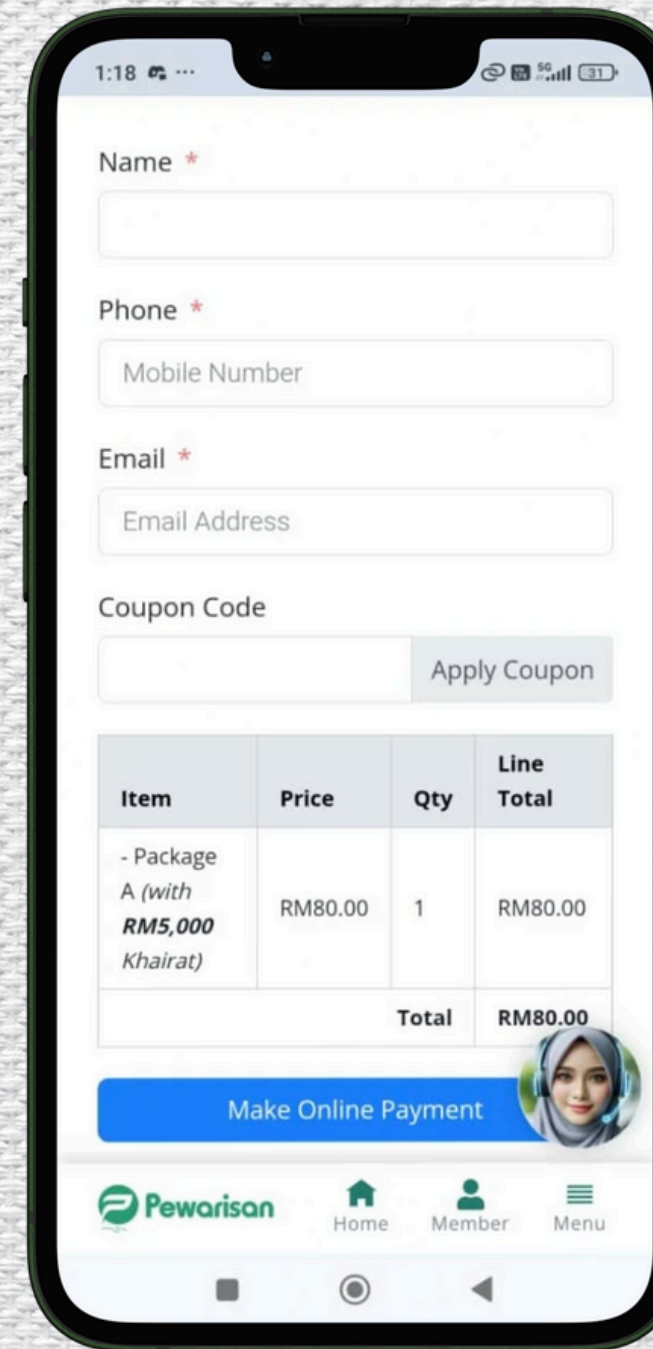
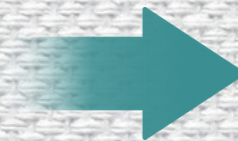
These are just a few of the challenges that arise without proper planning

OUR SOLUTION

- 1 Start FREE Planning**
Our AI will prepare Advisory and Action Plan

- 2 Pay Online**
From ONLY \$19/year

- 3 Prepare Will**
and other documents



Simple . Affordable . Accessible

THE IMPACT



For Families

With proper planning, families can avoid the hardships Nora endured.

If her late husband had prepared a Will and appointed her as custodian, their future would have been secure.

With Pewarisan, that peace of mind costs just \$19 a year (Will and Life Insurance).



\$20 billion Frozen Assets

Causing untold sufferings
and economic losses

For the Nation

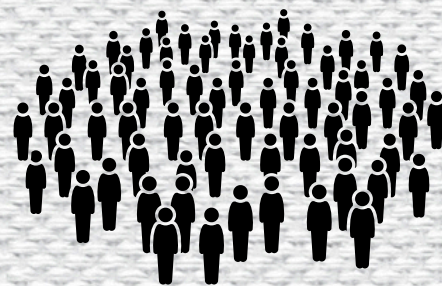
**Reduces the growth of frozen assets
that lock up national wealth.
(Currently increasing at 5% per year)**

GO TO MARKET

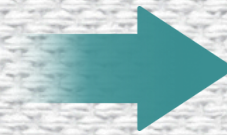
Smart partnerships, affiliate program
and strong digital marketing



Partners



FREE Members



PAID Members

Organizations (companies, associations, foundations,
and NGOs) promote our services to their members
on a profit-sharing basis

Digital Marketing



TikTok



YouTube

TRACTIONS (2024)

- Members : **30,000**
- Paid Members : **6,000**
- Conversion rate : **20%**
- ARR : **\$ 160,000**

Target

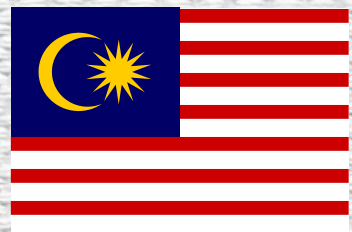
\$10 mil ARR in 5 years

How to increase ARR from
\$160K to \$10M in 5 years?

GLOBAL EXPANSION

These challenges are not unique to Malaysia.

Millions across Muslim countries face the same issues..



Malaysia

Proven product–market fit
with strong traction

Increase potential market from
**24 million in Malaysia to over
800 mil Muslims**



Indonesia

242 million Muslim



Nigeria

124 million Muslims



MENA Region

Middle East and North Africa countries

440 million Muslims

Malaysia has long been a leader in Islamic Banking and Takaful.

With Pewarisan, we aim to position Malaysia at the forefront of Islamic inheritance innovation.

TEAM



Nizam Mustapha Kamal
Chief Executive Officer

Azmi Abdul Kadir
Chief Operation Officer



Our Dedicated
and Incredible
Team Members

Secured funding from Angel
Investors, Grants and VCs

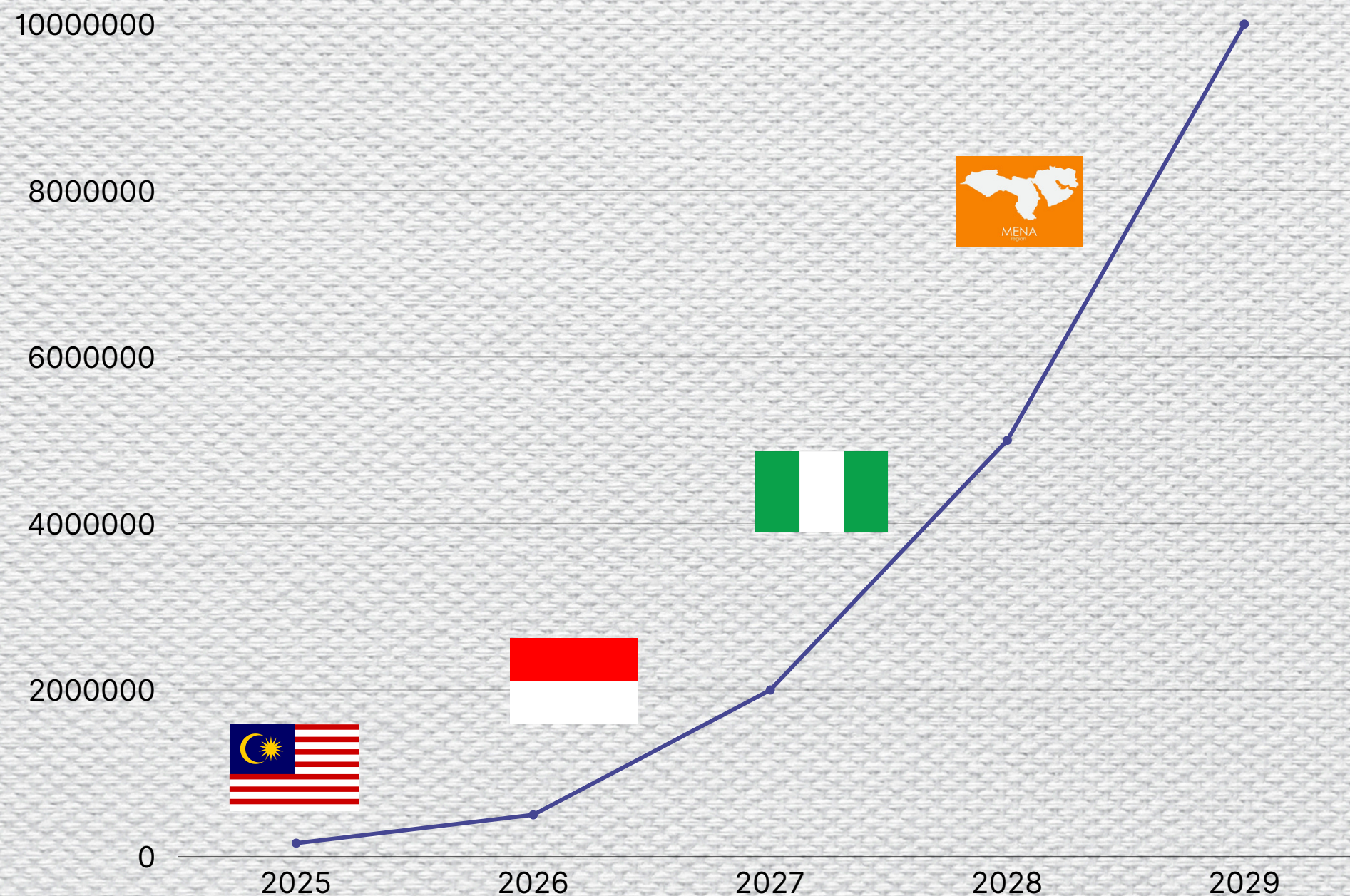


Recipient of Malaysian Digital (MD) status and
awards from various accelerator programs

THE ASK

\$ 1,000,000 in Seed Funding

To expand globally and provide positive impact to more families



- Runway : **36 months**
- Indonesia : **2026**
- Nigeria : **2027**
- MENA Region : **2028**
- ARR (Year 5) : **\$10mil**
- EBITDA : **20%-25%.**



www.pewarisan.my



nizam@pewarisan.com



+60-17-727-1844



22-2, Jln Prima Setapak 3
Taman Prima Setapak
53300 Kuala Lumpur
Malaysia



Support us on this journey to build

**THE FUTURE OF ISLAMIC
INHERITANCE PLANNING**





Powered By:



Dikry Paren
Founder & CEO
Indonesia

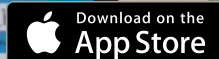


Focusing on productive financing for small and medium Sharia-based enterprises (SMEs)





Online Lending Platform For Small Business





Small Businesses
Kept **Indonesia**
Strong !

Over 60 M SMEs in Indonesia



Problem

Yet, Nearly 70%
still struggle to
get bank loans



Strict Eligibility Criteria

High collateral demands and complex documentation requirements.

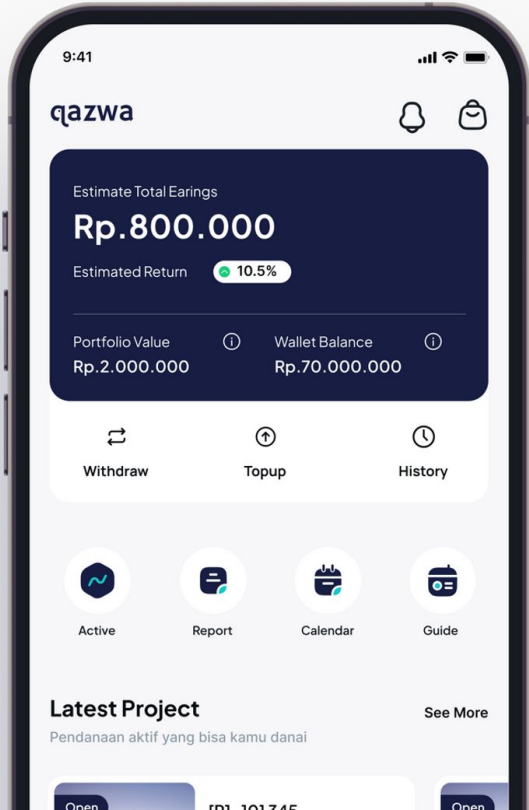
80%
LTV

Leightly approval Process

Slow, time-consuming workflows that delay access to much-needed capital.

2-3
Months

Qazwa.id



We are a **licensed online lending platform*** that makes it easier and faster for SMEs to access financing

Cut Processing Times Through Digitalization



Online Submission
By E-kyc Process



AI-Powered
Credit Analysis



Digital Contracts
via e-Signature

*Licensed and supervised by
the Financial Services Authority



Our Impact



\$30M+

Loans Disbursed

3,000+

Financing Projects



<1.5%

NPL Ratio

80–98%

Faster Processing



Outlook

\$ 30M+

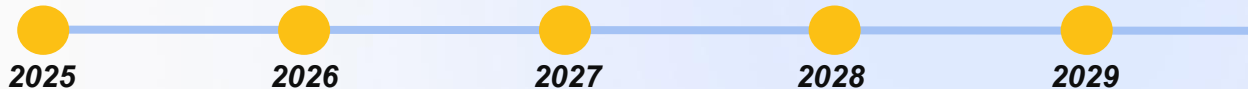
Loans Disbursed

~\$1,3 M

Gross Revenue

Platform Fee

*We charge a Platform fee of around
3–5% to borrowers on our platform*



~ 6x

\$ 186M+

Loans Disbursed

Fundraising

In order to achieve our objective, we need a investment totaling...

\$ 3 Mio

which will be allocated to:



Acquire a new financial institution license
(e.g., Rural Bank License)

Online Deposit

Margin on Interest

Team in a nutshell

We are a team of 30 experienced and passionate people, building inclusive and sustainable finance for everyone.

Deloitte.  **Bank Muamalat** **VISTRN**



Dikry Paren

CEO



Harjono Sukarno

CBO



Zeini Rachmat

COO



Iqbal Ramadhan

CFO

qazwa



Join the Movement!
#SmartFunding



Get Started

Already have an account? [Login](#)

By continuing your confirm that you agree with our
Term and Condition



Let Collaborate & Grow Together !



Powered By:



Siem Daantje Schreurs
Head of Fintech and Partnerships
Vietnam



Tackling the smallholder adoption challenge head-on by empowering thousands of rice farmers to unlock higher yields, lower emissions and build a more resilient food system






**DECARBONIZING RICE WHILST
IMPROVING FARMER LIVELIHOODS**

Rice, a staple food but has an

Immense footprint

3 Billion

Rice staple



2x growth
By 2050



1 bowl

=



1 Bathtub water

3.7 (tCO₂e/t)



Rice

0.9



Soy

0.8



Wheat

=

12% of CH₄



= aviation industry



Sustainable Practices exist but challenges



Under-financed



Climate Exposed



Digitally Illiterate



Small landholdings

Prevent Adoption

140,000,000

Rice Farmers in SEA

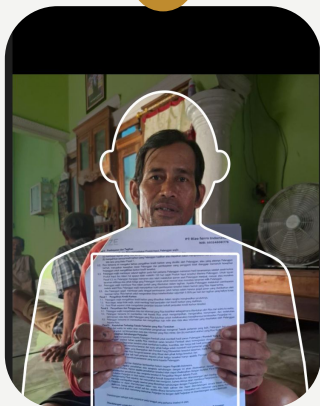


For more information visit Rize.farm

Inclusive Fintech to **Improve Income and resilience**

PRE-SEASON

1



Inputs on Credit



IN-SEASON

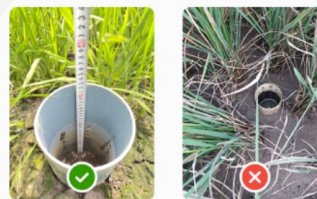
2



Practice Implementation



3



Tips:

- ✓ Ensure pipe and measure tape is clearly visible, no blur
- ✓ Not very far away
- ✓ Not hidden by vegetation

Direct Measurement



4



Market Linkage



Scale? **Fintech-Enabled Agronomy**



1 Rize Agronomist per year;



Implement Change > 500 ha of farmers



Digital credit checks for input sales



> 100k USD revenue, **20% margin**, **-6t CO2e**

Partners

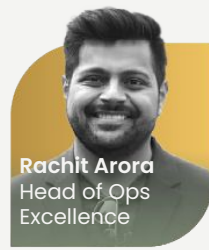
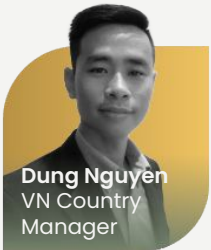
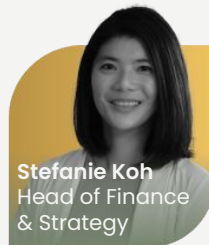
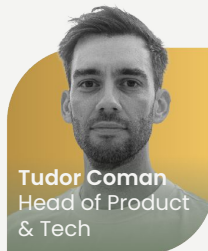
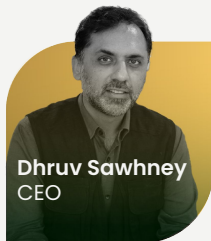


IPB University
— Bogor Indonesia —



For more information visit **Rize.farm**

The Team



Rize growth plan and Key Success Metrics



2023-24
Year-1

2025
Y2

2026
Y3

2027-28
Y4-Y5

Farmers Served



10.000



34.000



66.000



253.000

Revenue Drivers

Input
Finance

+ Carbon
Credit

+ Export

+ Market
place

CO2e Avoided (t)



5.000



75.000



160.000



734.000

RAISING 5m USD



This will



Reach our **2028 growth ambitions**



+20% income, -15% Water, -40% GHG



Help save the **planet** and its **underserved**



Existing Investors

TEMASEK



JOIN US IN THE
RIZE REVOLUTION



Visit our website Rize.Farm



Follow on [LinkedIn](#)



Powered By:



Prabhav Rakhr
Co-founder & Managing Director
Thailand



Salary Hero is a pioneering financial health platform designed specifically for the needs of the Thai workforce.





Employee Financial Health Solution

สวัสดิการช่วยเหลือทางการเงินสำหรับพนักงาน



ISO 27001 : 2022
INFORMATION SECURITY
MANAGEMENT



2022 Winners
Fintech Inclusion



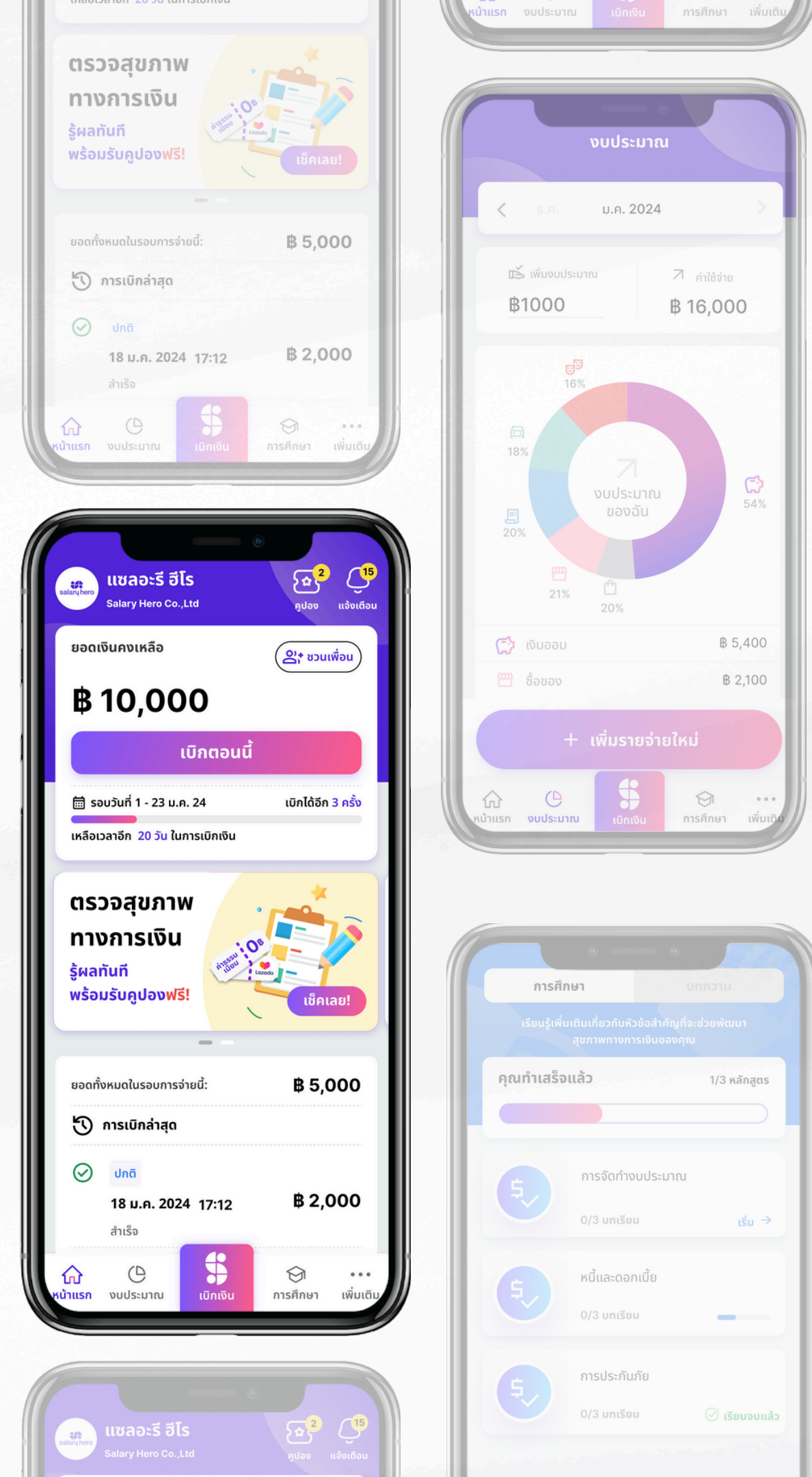
2023 Winners
CSR Excellence



2023 Winners
SEA Fintech



2024 Winners
Innovation Excellence



WORKERS IN EMERGING ASIA ARE FINANCIALLY STRESSED WITH LIMITED SUPPORT



Alisa

QSR Server & Cashier

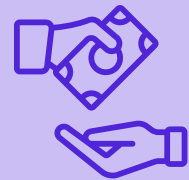
Monthly Salary

18,000 THB

Low savings and lives paycheck
to paycheck



6 months ago, Luknam's **mother fell sick and she needed 5,000 THB** to pay her medical bills



Due to lack of alternatives, she borrowed money from a **loan shark, paying 20% per month**



She now owes 15k and pays **3k per month in interest alone, feeling helpless, stressed and stuck**

...and she is not alone

84%

of Thai workers have
used predatory lenders

SALARY HERO EMPOWERS EMPLOYEES TO TAKE OWNERSHIP OF THEIR FINANCIAL HEALTH



Services



Earned Wage Access (EWA)
~Projected **\$4M ARR** end of 2025



Financial Education + Budgeting Tool



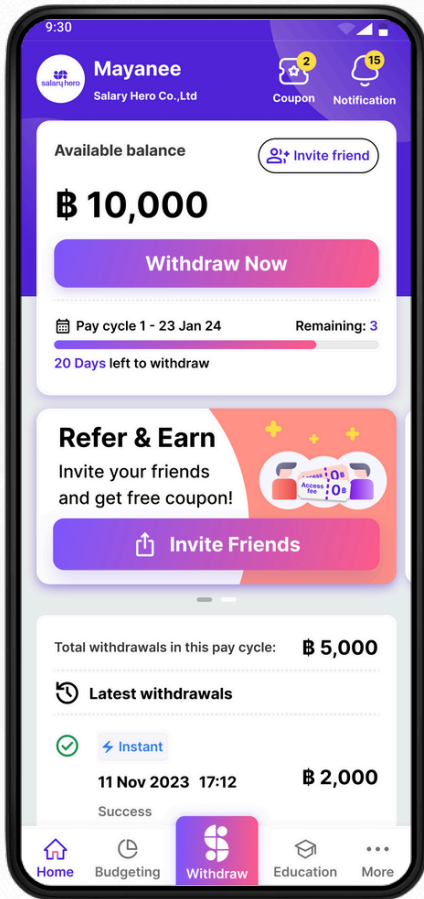
Savings account 3% annual interest



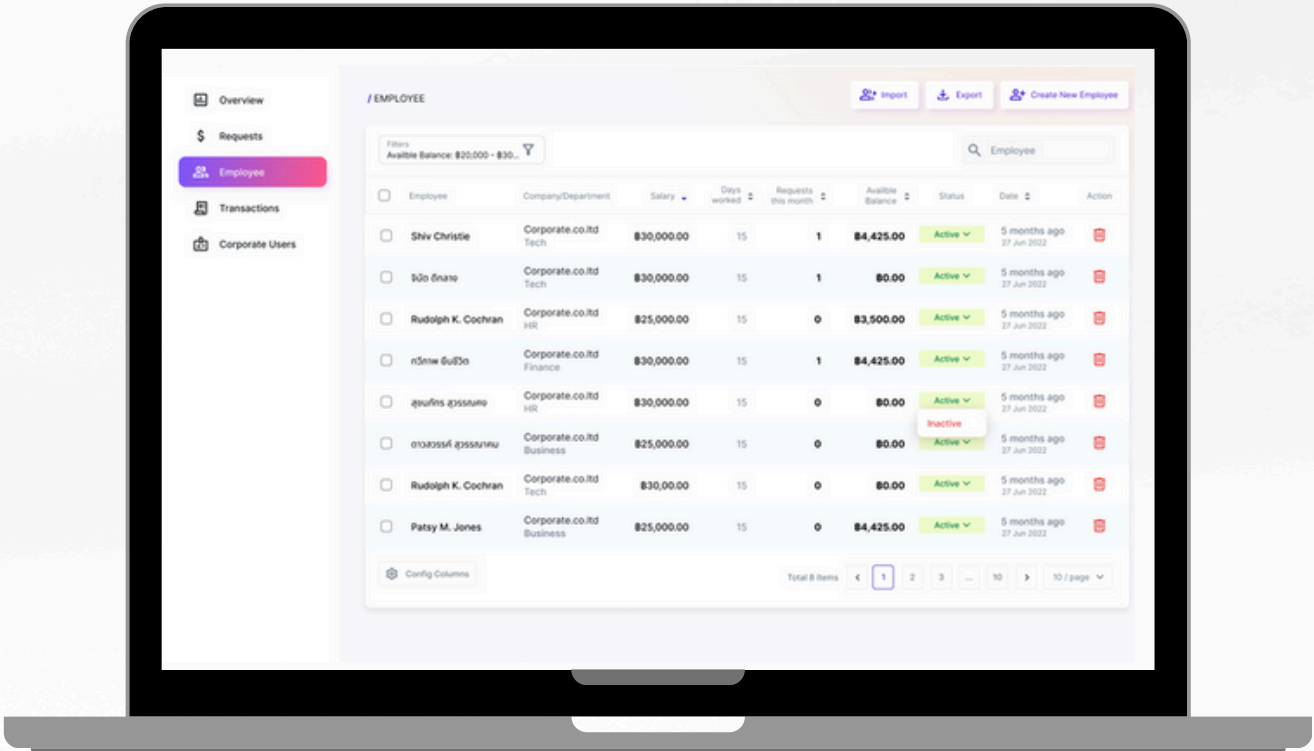
Employee Engagement Tools

Platforms

Mobile Application
(Employees)



Dashboard
(HR)



KEY ACHIEVEMENTS & IMPACT ACROSS 70+ CORPORATES AND 200,000+ EMPLOYEES



15 Major integrations



\$72m

**USD of salary advances annually
(growing 15% per month)**

75%

of funds meet critical, non-discretionary needs.

6 Financial partners



30%

gaining first-time credit access.

5000

**employees enrolled in a
emergency loan program**

Platform

ENTERPRISE HR INTEGRATIONS ENABLE GREAT UX FOR “HOOK” EWA PRODUCT + CROSS SELL

HRIS Integrations

HRIS-linked GTM and scalable integrations for data profiling and debt collections

SAP SuccessFactors   darwinbox

 HUMANICA  DRACLE

 eUnite  workday  myhrz

 COACH puumsoft  TIGERSOFT

Integrations with HRIS providers servicing enterprises across SSEA



Salary Hero
Platform Architecture





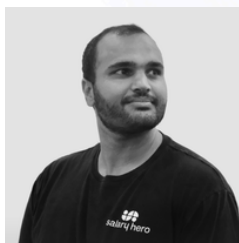







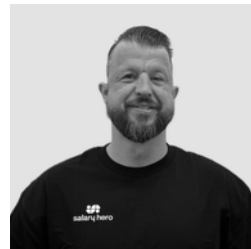


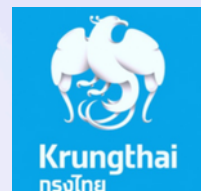

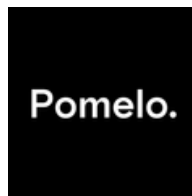


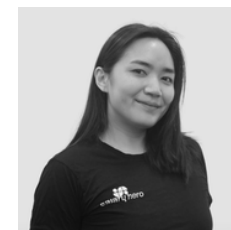
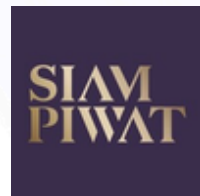

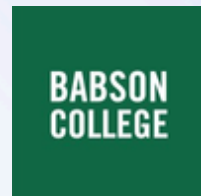
<u>Distribution</u>	Minimize customer acquisition cost
<u>Data</u>	Data to lower cost of KYC and underwriting
<u>Collections</u>	Payroll linked collections

Architecture built for expansion with best-in-class LTV/CAC

Team





Salary Hero has built a **globally competitive team** across technology and commercial functions in SSEA

	Jonathan Nohr Co-founder & Product/Tech					Prabhav Rakhra Co-founder & Commercial				
	Somjitra Tarn Managing Director Sales/Partnerships					Geert Theys Head of Integrations		Brankas		
	Junerey Casuga Head of Core Tech					Tanya Sertthin Head of Product				

Local and international experience providing
a competitive advantage vs SSEA incumbents

Raising 5M USD to scale to 26M ARR by FY2027 through accelerated growth of products and India market expansion

		2025	2026		2027	
		H2	H1	H2	H1	H2
Milestones		Sales Expansion	Term Loan Launch (TH)*	India Entry	India Expansion	Term Loan Launch (IND)*
Markets and Products		Earned Wage Access (EWA)	EWA & Term Loans*	EWA & Term Loans	EWA & Term Loans	EWA & Term Loans
				EWA	EWA	EWA & Term Loans

Forecast
Contract ARR

USD 4M

USD 7M

USD 12M

USD 18M

USD 26M
20M Thailand
6M India

* Term Loans to be delivered through FI partners as risk-taking entity, with Salary Hero acting as a broker with zero risk or minimal first loss provisions (risk-underwriting not planned)

**CONTACT US TO GET STARTED ON YOUR
SALARY HERO JOURNEY TODAY!**



Prabhav Rakhra

Founder

Telephone: +66806600014

Email: prab@salary-hero.com





Powered By:



Anggatama Wiranatakusumah
Founder & CEO
Indonesia



Trusted Sharia Insurtech Platform - Find and Get your
Sharia Insurance Easily



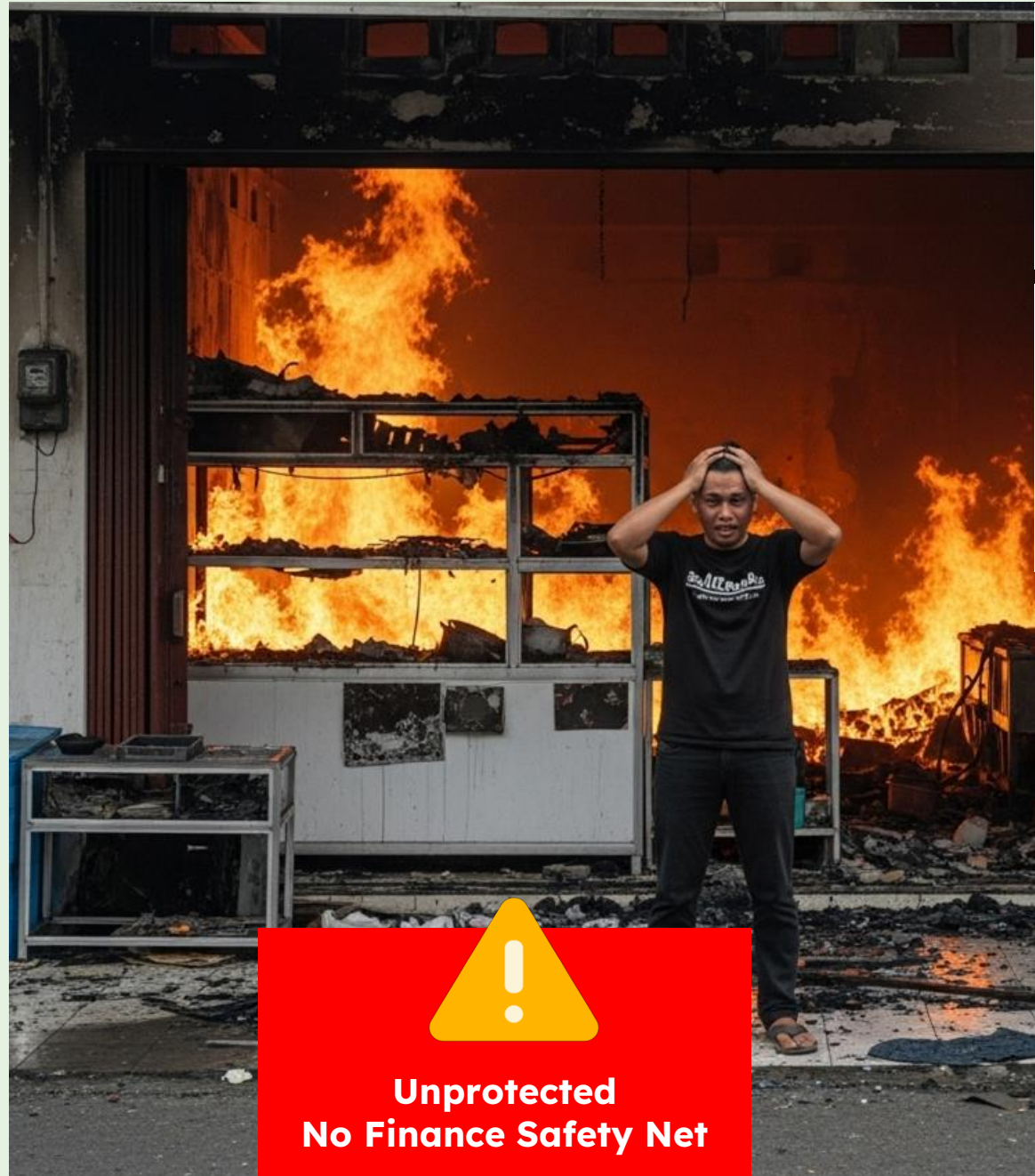


Wakalahmu

YOUR TRUSTED SHARIA INSURANCE PROVIDER

Risk sharing – Mutual protection

The Problem

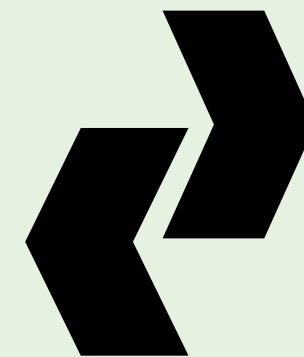


285
Million Population

Insured Population
28%

Insurance
Penetration
2,72%

Insurance Distribution
64%
Concentrated in Jakarta



Low Insurance Literacy

Limited Accessibility

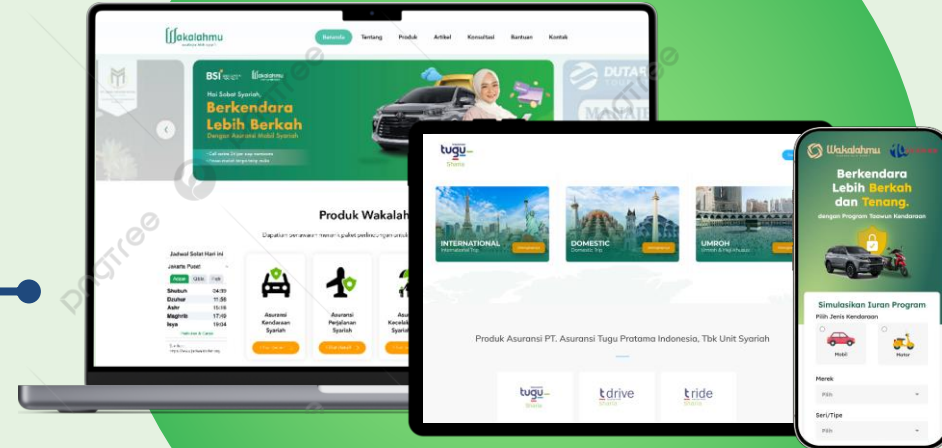
Trust Barrier

The Solutions



Sharia Insurance Aggregator

- Seamless process
- Providing various product
- KYC & Due Diligence
- Data Processing
- Policy Issuing



Community based agent Platform

- Distribution channel
- Reach more Area
- Build Trust



Insurance Literacy and Product Knowledge Platform

TRUSTED – ACCESSIBLE – RELIABLE – EASE

The Business Model



The Impact



Target

120K+
Policy
Beneficiary

2,8M

**AREA
ACCESSIBILITY :**

Jakarta	42%
West Java	19%
Yogyakarta	7%
East Java	18%
Sumatera	5%

Target

Expand more area
**East Area
&
Outside Java**

Job opportunity

25K+

**Resilient Society and
MSME Business**

The Traction

5th Yr Projection
(Cumulative)

ASK FOR \$1 MILLION
INVESTMENT

GWP/GTV
\$40 Million
2,8M+ POLICY

Revenue
\$9,8 Million

FR 2025

GWP/GTV
\$308,938
73K+ POLICY

Revenue
\$42,805

2024

PROFITABLE YEAR

GWP/GTV
\$175,606
48K+ POLICY

Revenue
\$18,052

2023

GWP/GTV
\$70,440
17K+ POLICY

Revenue
\$9,485

2022

GWP/GTV
\$15,950
6K+ Policy

Revenue
\$2,805

GWP : Gross Written Premium

5Y Financial Projection

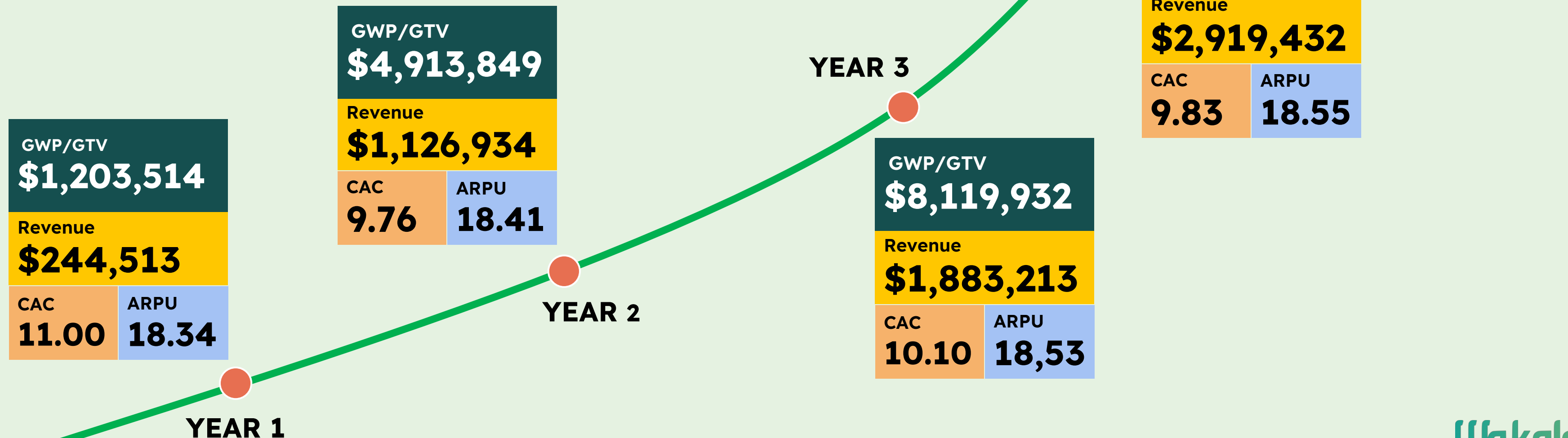
Key Strategies

Improve Technology

Establish New Distribution Channel (Partnership, Community Agent)

Product Mix & Cross selling

Maintain healthy claim ratio



OUR ASK

\$1 Million

HELP US TO GROW

- Marketing and Product awareness
- Establish New Distribution Channel
- Technology Development and Security
- Build professional team



The Teams

We have solid 15+ years experienced in insurance industry



**Anggatama
Wiranatakusumah
QCRO**

CEO - FOUNDER



**Severiano
Ariesaputra**

CO-FOUNDER



**Gogor Ariyo
Pradono, MBA**

CSDO - CO-FOUNDER



**Dani
Ruswidiyana**

IT LEAD - CO-FOUNDER



**Kuncoro Hadi,
M.Sc, Phd**

SHARIA COMPLIANCE
ADVISOR

ADIRA
INSURANCE

ZURICH

GENERALI **AIA**

KOMPAS.com
JERNIH MELIHAT DUNIA

UAI
Universitas Al Azhar Indonesia

AXA **mandiri**

AXA **mandiri**

AXA **mandiri**

d **detikcom**

**UNIVERSITAS
INDONESIA**

Veritas, Probitas, Iustitia
EST. 1849

K E R B®

sunday

Wakalahmu
SAATNYA KLIK SYAR'I



Welcoming you to join our exciting journey
and let's grow together

Thank You
Terima Kasih

Scan me



wakalahmu



wakalahmu_syariah



wakalahmu



Socmed Wakalahmu



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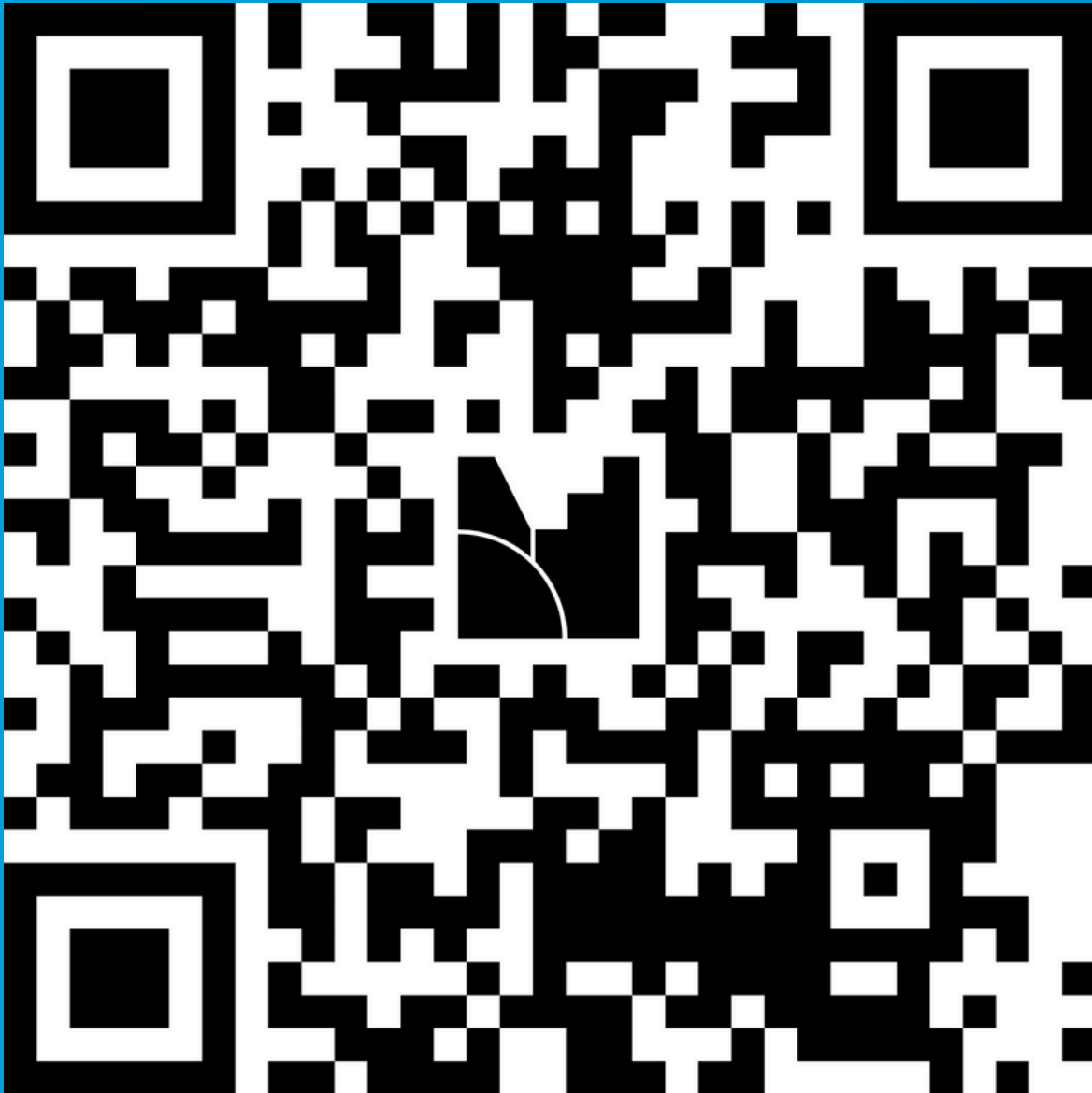


In Partnership with:



ASIAN DEVELOPMENT BANK

SCAN ME





« COUP DE COEUR » PRIZE

INVITATION TO SINGAPORE FINTECH FESTIVAL 2025

Nov 12, 2025 – Nov 14, 2025

Including Flight & Accommodation

