

KAPITAL BOOST

Small business funding for community growth

ERLY WITOYO | MANAGING PARTNER

KAPITAL BOOST

SME crowdfunding platform



Have money
to invest



KAPITAL
BOOST

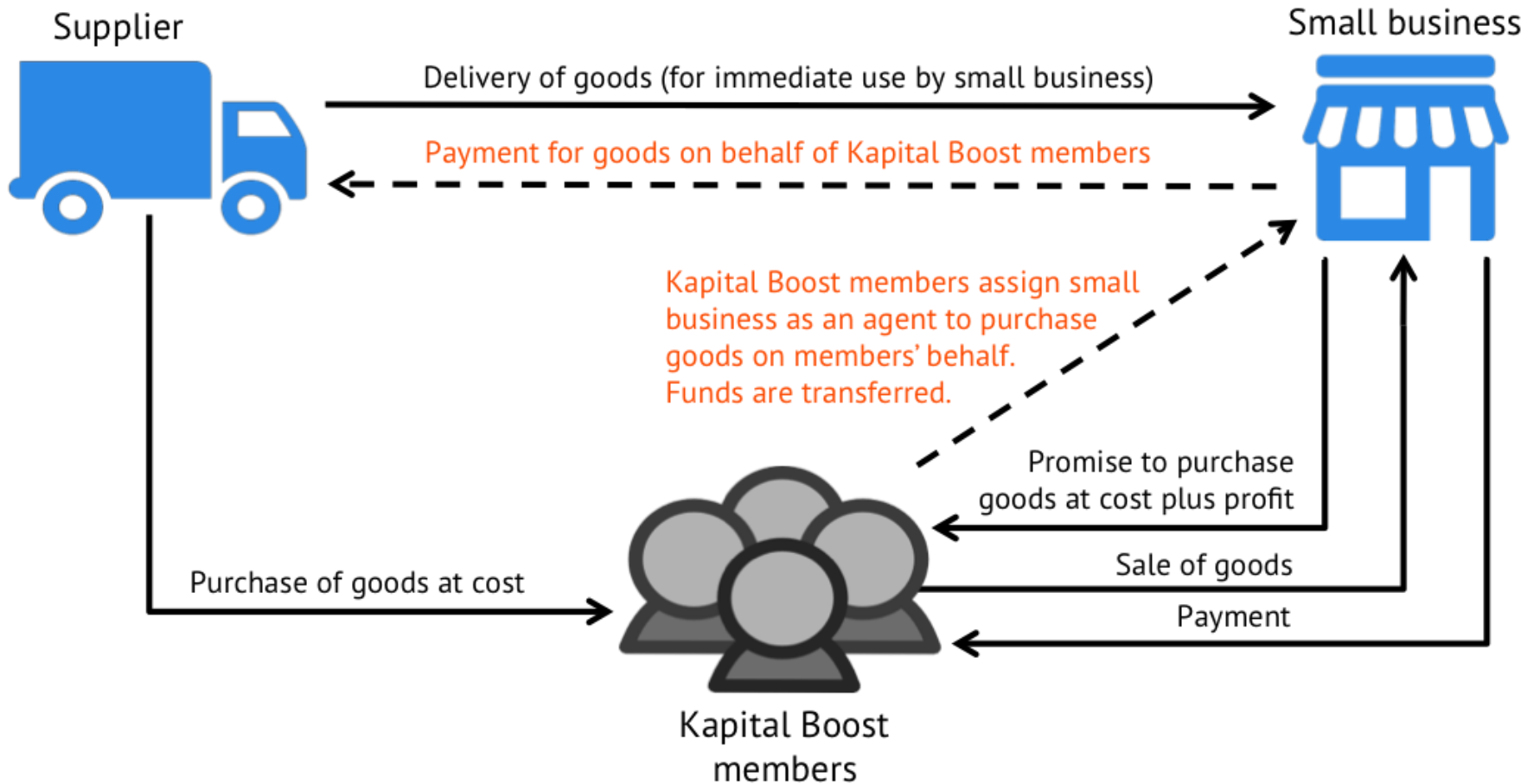


Has financing
needs

SINGAPORE | INDONESIA | MALAYSIA

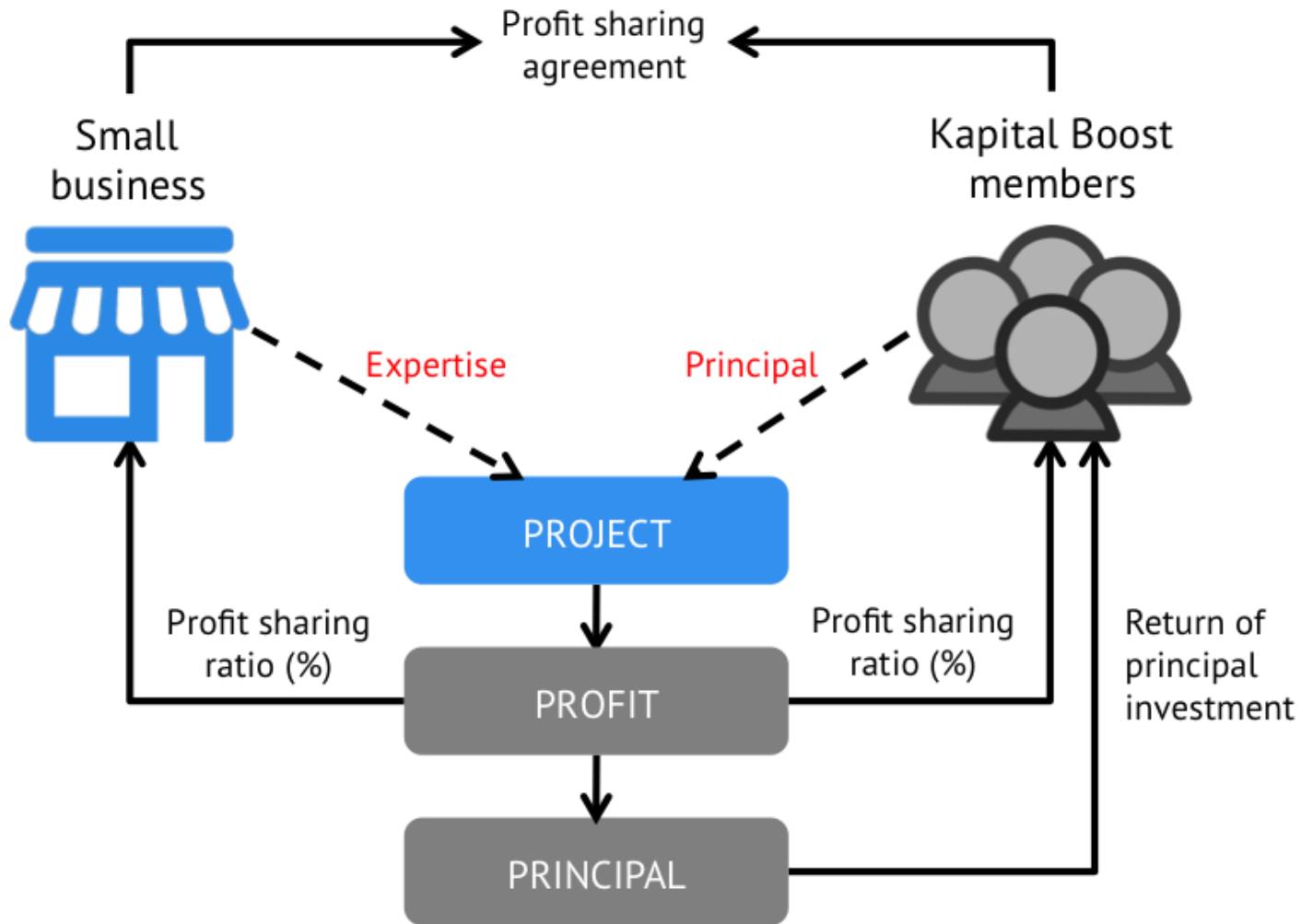
MURABAHANA

cost plus margin



MUDNARABAH

profit sharing



WHAT WE OFFER SMES

bridging the bank-moneylender gap

1. Higher approval rate. Faster and friendlier funding process **vs banks**
1. Lower rates and less stressful experience **vs money lenders**
2. Higher funding amount **vs credit cards**

SME MATTERS

back bone of society

- ✓ 90% of total businesses
- ✓ 70% of employment
- X <20% of bank loans approved

CROWDFUNDING **& Islamic Finance**

SHARED PRINCIPLES

1. Encourages risk sharing
2. Supports the community
 1. Transparency

INVESTMENT

offers attractive investment alternative

- Muslims make up ~25% of global population
- Yet, Islamic financial assets comprise less than 1% of total global financial assets
- Young Muslim population suggests demand for Islamic investments products to rise

RISK MGMT

focus on reducing credit risk

1. **Funding eligibility** – meet the requirements
2. **Due diligence process**
 - In-depth credit scoring process
 - Business, financial, corp governance risks
3. **Social media scoring**
4. **Partnerships**



PERFORMANCE

market-beating returns

3-mo return (16/11/15 – 16/02/16)

-11.8%

STRAITS TIMES INDEX
(EQUITY)

-10.4%

BLOOMBERG
(COMMODITIES) INDEX

+0.4%

SINGAPORE BANK
DEPOSIT

+6.0%

KAPITAL BOOST*

* Based on the PT Produsen Batik' s 3-month Murabahah crowdfunding

THANK YOU

www.kapitalboost.com



Winner of the
ASEAN Rice Bowl
Startup Award -
**“Social Enterprise
Startup”** Category