

ETHIS

Shariah Wealth Management & Financial Planning Conference

Recession Fears: Challenges and Opportunities
during recessions

1H 2023

Not investment advice. This presentation is meant for
educational purposes.

Congkak Investing

Principles: Strategy, Patience, Foresight

Spread Shells, Diversify Investments

Long-term Planning to Succeed



Easy and Accessible, like Fintech

Clear Rules set Ethical Framework

Ethis.co

Award-winning fintech for **responsible** and **Shariah-compliant** investments



Awarded **licenses by 3 regulators in Southeast Asia** and recently obtained a license in Oman



5+ years of experience in **P2P Financing and Equity Crowdfunding** in Indonesia and Malaysia



Active investor community including family offices and institutional investors in Asia, GCC and Europe





"We've secured tough licenses and navigated first-mover challenges, setting the foundations to progress strongly." - Umar Munshi

"Our platforms give access to innovative impact investments popular with local and foreign investors" - Ronald Yusuf Wljaya



2016: Islamic Economy Award from
HH Sheikh Hamdan,
Crown Prince of Dubai



2019: Islamic Fintech Industry
Discussions with HE Ma'ruf Amin,
Vice President of Indonesia



2022: Emerging Leader Prize, Royal Award
for Islamic Finance from Malaysia's Central
Bank and Securities Commission

Solving Huge Problems

PROBLEM

**Critical Gaps in
Islamic finance
Industry**

**Environmental
Destruction and
Harm to Society**

**Economic Inequality
and Financial
Instability**

SOLUTION

We provide Halal Options
for Funders and
Fundraisers focused on
startups and SMEs

We avoid activities that
harm people or planet, and
promote social benefit

We ensure justice and
fairness in commercial
dealings through innovative
finance models

RESULT

**Serve the
Underserved and
Fund Innovation**

**Impactful and
Sustainable Projects
and Companies**

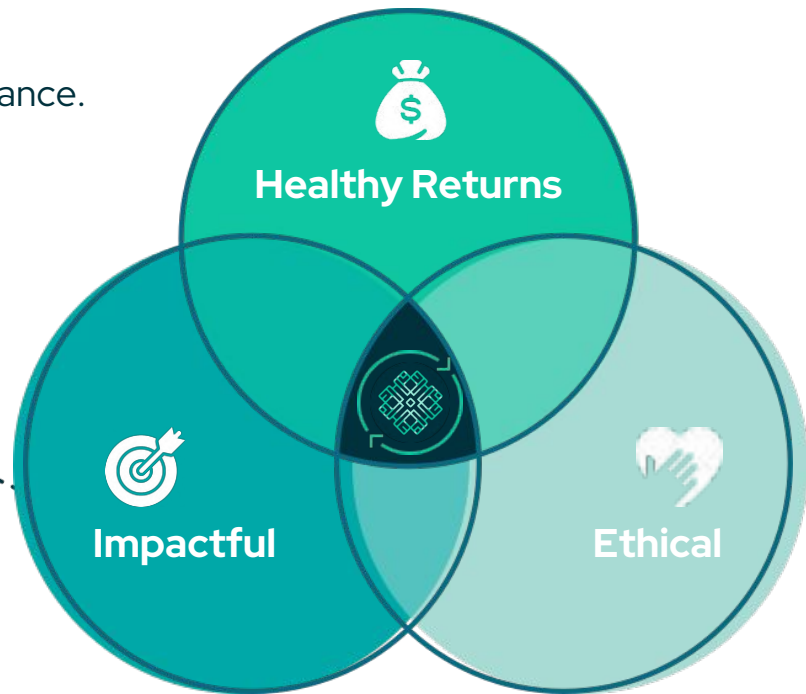
**Economic Justice
and Participatory
Finance**



Better Finance

for Humanity based on the ethical principles of Islamic Finance.

We believe that capital is entrusted to us to create and **circulate good** for everyone.



Shariah Advisor



Signatory of

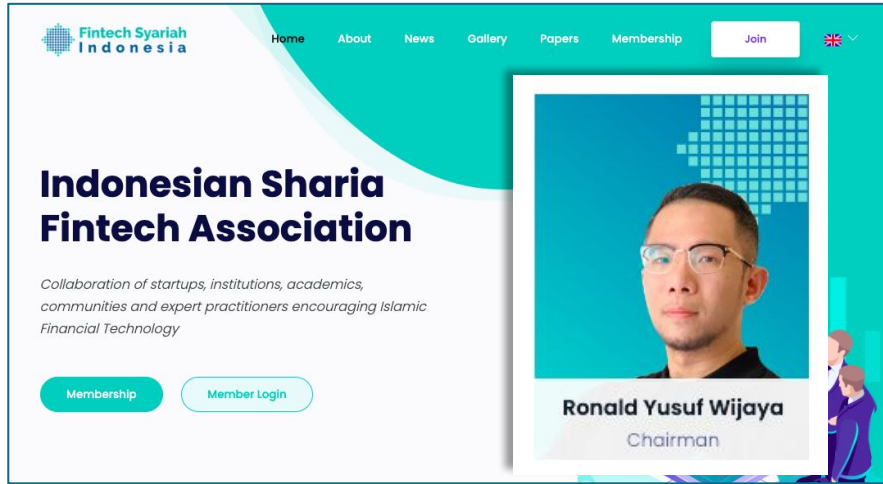


Code of Conduct

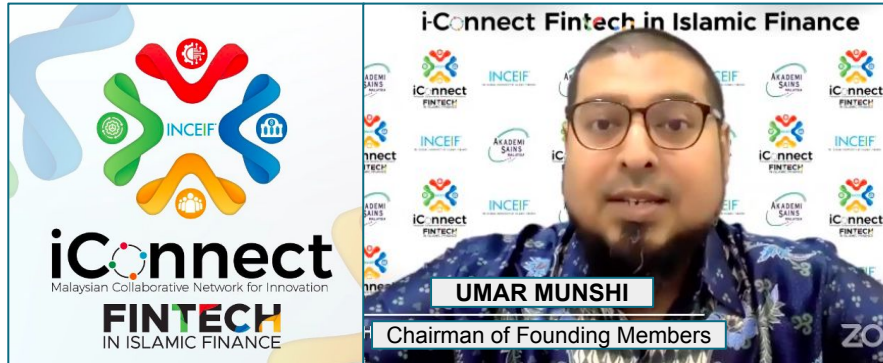


#CirculateGood

Founder Ronald is the Chairman of AFSI, a sub-regulatory body and official Association for Islamic Fintech in Indonesia with 50+ members









Founder Umar is the Chairman of i-Connect, a grant program under the Ministry of Science, Technology and Innovation, Malaysia



Ethis runs annual Accelerator programs for startups and SMEs to be investment-ready, and provides similar programs to corporate and government entities in Malaysia



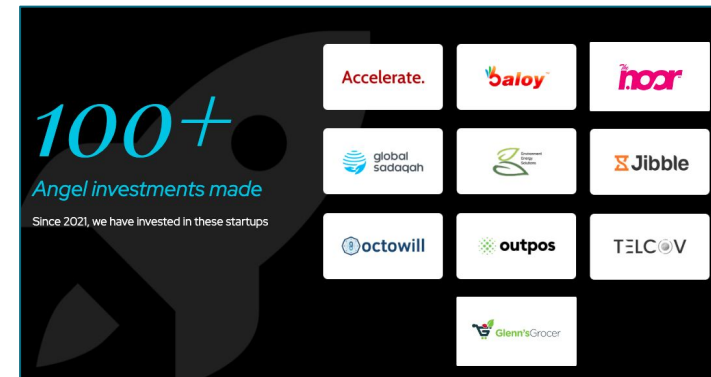
200 SME projects given financing in Indonesia, with 98.11% successful repayment to investors in 2022

<p>Project Running</p>  <p>TRIFAR (3) West Java Musarakah</p> <p> Raised: 100% Fundraising Goal Rp 420.000.000 Project Timeline 3 Month End Date 24 Jan 2023 </p> <p> Pledged: 100% Raised Rp 420.000.000 Yield Projection 3.75% (Eqv. 15.00% p.a.) Days To Go Collected </p> <p>Campaign Detail</p>	<p>Payout Processing</p>  <p>TRIFAR (2) West Java Musarakah</p> <p> Raised: 100% Fundraising Goal Rp 390.000.000 Project Timeline 3 Month End Date 24 Jan 2023 </p> <p> Pledged: 100% Raised Rp 390.000.000 Yield Projection 3.75% (Eqv. 15.00% p.a.) Days To Go Campaign Ends </p> <p>Campaign Detail</p>	<p>Project Running</p>  <p>CIPTA GA (2) West Java Musarakah</p> <p> Raised: 100% Fundraising Goal Rp 700.000.000 Project Timeline 5 Month End Date 15 Jan 2023 </p> <p> Pledged: 100% Raised Rp 700.000.000 Yield Projection 7.50% (Eqv. 18.00% p.a.) Days To Go Collected </p> <p>Campaign Detail</p>
<p>Project Running</p>  <p>CIPTA GA (3) West Java Musarakah</p> <p> Raised: 100% Fundraising Goal Rp 600.000.000 Project Timeline 5 Month End Date 15 Jan 2023 </p> <p> Pledged: 100% Raised Rp 600.000.000 Yield Projection 7.50% (Eqv. 18.00% p.a.) Days To Go Collected </p> <p>Campaign Detail</p>	<p>Finished</p>  <p>SAKARIZA (2) West Java Musarakah</p> <p> Raised: 100% Fundraising Goal Rp 250.000.000 Project Timeline 2 Month End Date 12 Jan 2023 </p> <p> Pledged: 100% Raised Rp 250.000.000 Yield Projection 4.00% (Eqv. 24.00% p.a.) Days To Go Campaign Ends </p> <p>Campaign Detail</p>	<p>Finished</p>  <p>RUBI C (3) Bali Musarakah</p> <p> Raised: 100% Fundraising Goal Rp 700.000.000 Project Timeline 1 Month End Date 07 Jan 2023 </p> <p> Pledged: 100% Raised Rp 700.000.000 Yield Projection 1.50% (Eqv. 18.00% p.a.) Days To Go Campaign Ends </p> <p>Campaign Detail</p>

2 cohorts of startups and SMEs have gone through our IFAT (Impact Fundraising Accelerator Track) Program



Our Angel group HASAN (Halal Startup Angel Network) has invested in 10 startups from Asia and UK



Alternative Investment

Award-winning fintech for **responsible** and **Shariah-compliant** investments



Resilience Amid Volatility

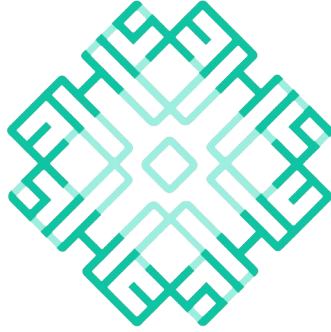


Fintech as a Bridge



Impact Investing and Social Responsibility





ETHIS

#circulategood

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For more info, contact support@ethis.co

