



# cicil

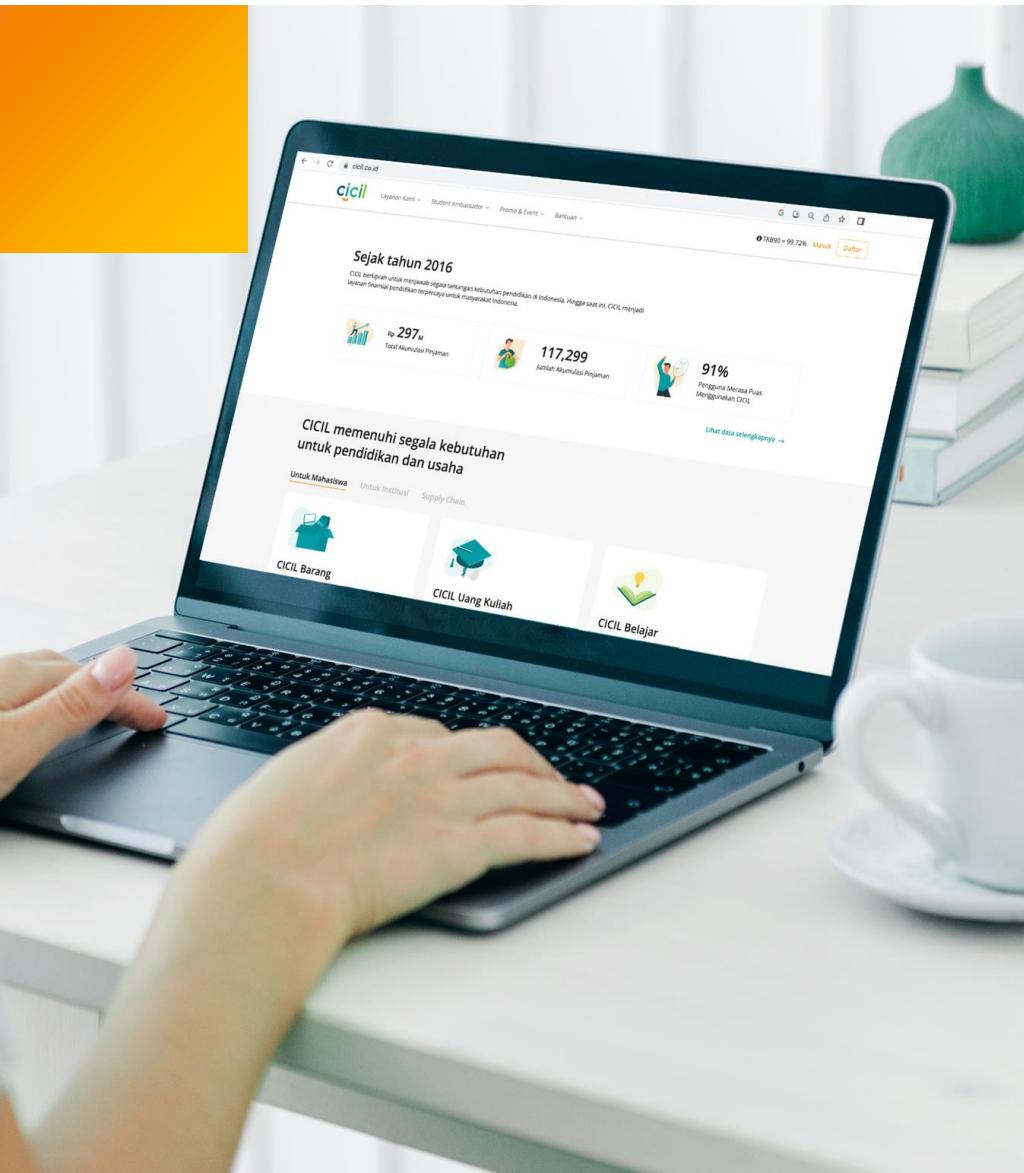
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# Executive Summary

2016

Our journey began in 2016, with the intention to help students achieve academic success by providing them **access to affordable education financing, job opportunities and online learning**

2017

We are **registered under P2P Lending License in 2017** from Otoritas Jasa Keuangan and further obtained our **full P2P License in 2021** with Registration Number **KEP-20/D.05/2021**.

2021

In 2021, we started to expand our solution to **Supply Chain Financing** and a **Credit as Service Model** serving B2B market segments

2022

**As commitment to the new direction, in 2022 we are in the process of a strategic business combination with a leading supply chain financing company.**

## Our Combined Offerings

### Our Networks



### Our Lenders



### Institutional Lenders

Banks, Multifinances, Debt Ventures

### Our Combined P2P Platforms



### Our Services

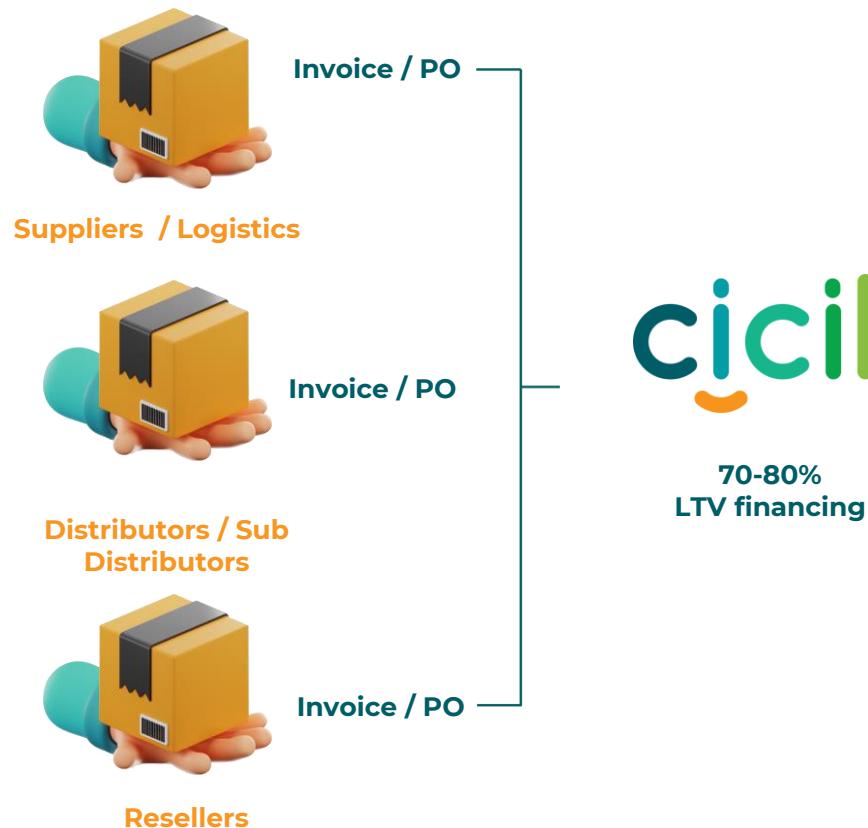
Ecosystem  
Financing Solutions

Supply Chain  
Financing

Employee financing  
program

# Our Supply Chain Financing Solution

Leveraging its extensive network to EV / Vertex / Sinarmas Ecosystem, we aim to partner with Major Principals within the ecosystem to provide invoice based financing program for their suppliers



invoice and (major principals/ bouwheer)  
relationship validation

**Non Anchor**  
recurring supply chain customers

**EV / Vertex Ecosystem**

   
#SemuaUntukSiKecil

**Brands/ Principal**


# Our Supply Chain Financing Solution

## RM Dashboard

RM fill all credit document requirements and input documents into the system.

## Document Verification and Validation

- Ensure all credit requirements documents are complete.
- Verify and validate all document requirements in accordance with the submission entity (legal entity company / non legal entity company/ individual)
- KTP verification and validation via privyID

## Loan Feasibility Analysis

- **Invoice Validation**
- **Site Visit**
- Analysis of borrower's credit history (FDC & Pefindo) .
- Analysis of the character, capacity, capital, collateral, conditions, and the purpose of using the funds.
- Analysis of business trends, bouwheer, and business consistency.
- Analysis of the business reputation of the borrower and bouwheer.
- S.W.O.T analysis of the borrower's business.

## Credit Committee

Credit Authority limit:

- Credit & fraud: 0 – 100 Million
- Head of risk :> 100 Million – 1 Billion.
- CEO :> 1 Billion - 2 Billion.

Credit committee recommendation

## Risk Mitigation (Post Disbursed)

### Collection

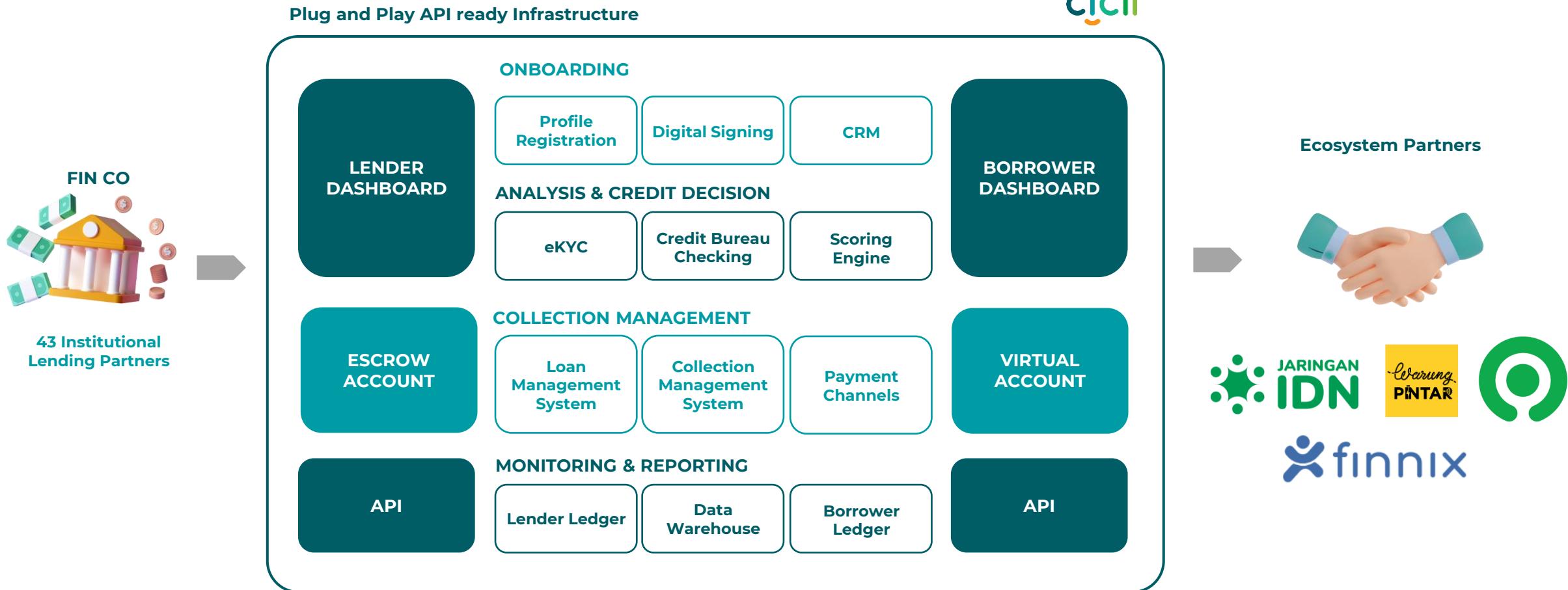
1. Pre-due date collection through desk collection and email reminder
2. Passed due date: on site visit collection > active PDC > legal approach
3. Certified collection agent
4. Supervised by dedicated legal counsel

### Non Performing Loan

1. Restructuring
2. Insurance Claim (ASO)
3. Legal Action
4. Write Off

## Our Credit as Service Solution / Ecosystem Financing

We help ecosystem partner to design and develop embedded lending program for their target customers



## Our **Credit as Service Solution / Ecosystem Financing**

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### Mitra Driver Device Financing

- Close Loop financing program with Gojek to facilitates Device financing facility for the Mitra Driver

#### RISK Management

- Cross data validation with Gojek and Telkomsel
- Underwriting is done through analyzing the Driver Commission Performance
- Collection is done through daily deduction of daily commission by collaborating with GoFin
- *Buyback Guarantee from Gojek for outstanding DPD90*



### Invoice Financing for Creative Industry

- Finnix is a project and budget management SaaS for creative industry
- Invoice Financing facility for production house / event organizer/ creative agency

#### RISK Management

- Project profitability analysis through data sharing with Finnix
- Project site visit and tracking with Finnix
- Credit checking FDC / Pefindo
- Validation of invoice / PO via bank statement and indirect confirmation with payor
- *Buyback Guarantee from Finnix for outstanding DPD90*

# Employee Financing Program

## Our Anchor Partners



200,000 + employees  
under management



Earned Wages Access

Education Financings

Multi purpose loans

Secured with salary deduction  
partnership

Leveraging CICIL's B2C loan infrastructure we aim to offer partnership with companies under Sinarmas and EV / Vertex ecosystem to provide tailored financing program for their employees

# Employee Financing Program

## Employee Requirements

### Employee Profile

- Indonesian citizen employees with permanent/contract employment status
- 21 years and over or 18 years with married status
- Have worked with the company for a minimum of 12 months of service
- Still in the working period at the time of installment payment
- Minimum Income IDR 3,000,000 per month
- Passes credit bureau inspection
- Installments do not exceed 25% of Monthly Income

### Document Requirements

#### Legality

1. ID card
2. NPWP
3. Proof of employment and Salary Slips are validated by the Company
4. Power of Attorney for the Company to deduct salaries and pay installment bills to CICIL
5. The CICIL Financing Agreement is Digitally approved

# Our **Notable Achievements**

Regulatory compliance



S-5101/NB.111/2017



International  
recognition



Youngest startup invited to  
Google LPA4 incubation  
program



Indonesia Startup  
of the Year 2017



Visa everywhere  
initiative Indonesia  
2019 Winner

Backed by reputable  
investors



# The Team



**Edward Widjonarko**

**Group CEO**

Prior to CICIL, Edward spent over 6 years working in corporate finance advisory services, helping both private and state owned enterprises in M&A, fund raisings and debt restructuring projects.

Afterward, Edward joined a segment focus ecommerce company as Head of Product, responsible for product development life cycle of the company's core platform.

He holds an MBA from INSEAD Business School, and a Bachelor of Management from School of Business & Management ITB



**Ricky Jeremiah**

**Group CTO**

As CTO, Ricky is responsible for developing CICIL's platform, tech infrastructure and code base

Prior to CICIL, Ricky commenced his career as developer in Apple and Zalora, then joined Sirclo as Lead Developer, where he was responsible for product development, efficiency improvement and system architecture design.

Ricky was a member of national computer team which won the bronze medal in International Olympiad in Informatics. And now active as mentor and members of Ikatan Alumni TOKI.

Ricky is a graduate of School of Computer Science and Engineering, Nanyang Technological University.



**Leslie Lim**

**Group Director**

Leslie is responsible and investor relation of CICIL

Prior to CICIL, Leslie has extensive career in Investment Banking at Barclays and HSBC in Singapore and Hong Kong.

Leslie is a Member of the Global Shapers Community, an initiative of the World Economic Forum, and an Alibaba eFounders Fellow.

Leslie holds an MBA from INSEAD Business School, and Bachelor of Engineering from University College London



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