



ETHIS

Pre-Series A Teaser

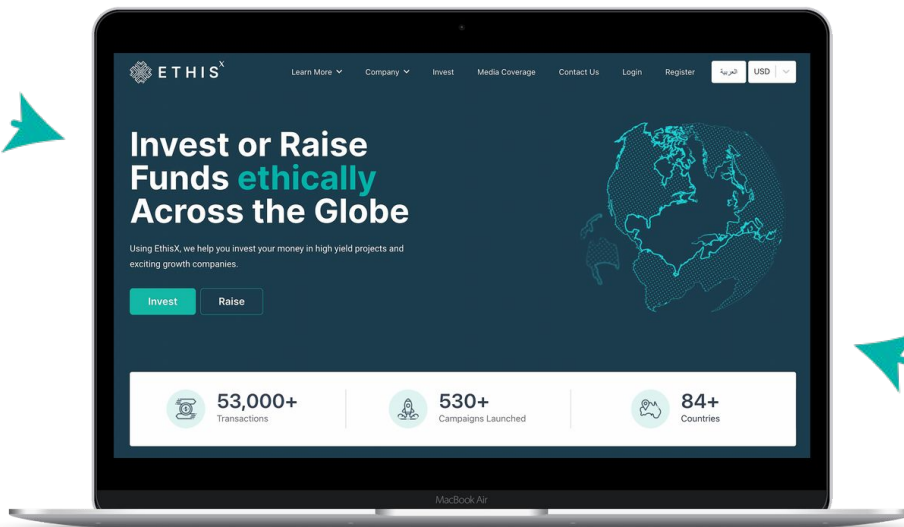
Strictly Private and Confidential

VISION 2025

Ethis Open Finance Platform

Powering and Running a Complete Fintech Ecosystem to #CirculateGood

We bring you in



We keep you in

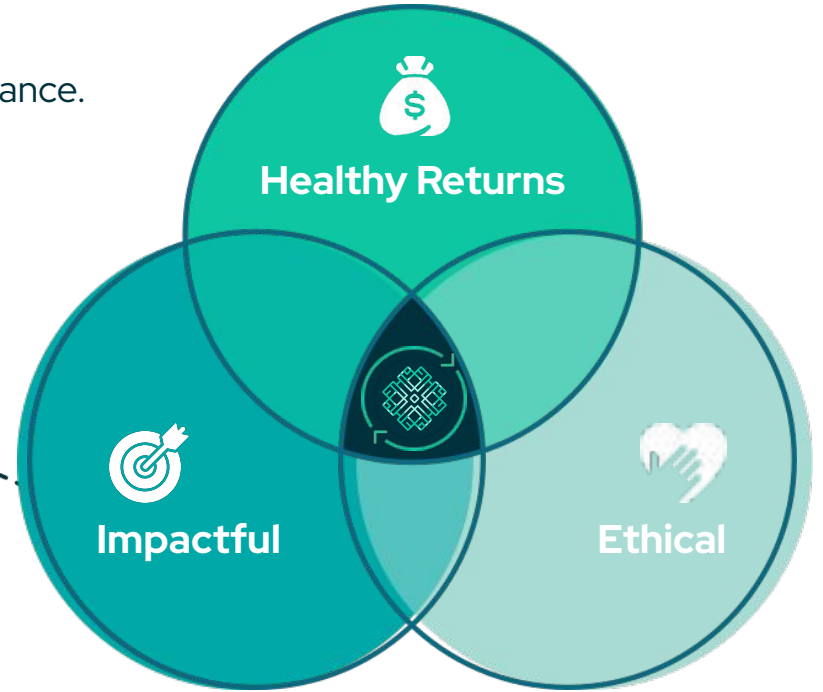


Your Money. One Platform.

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

Ethis Open Finance Platform

Our Formula

FINANCE

Proprietary

Licensed in-house alternative investment, lending and social finance products

Aggregated

Distribute 3rd-party finance and non-finance tools, products & services

Our Product



TECHNOLOGY

Core Technology Platform

Unified interface to bring it all together with easy & intuitive user experience

Open Finance Architecture

Open APIs to integrate with finance and non-finance providers

Road to Ethis Open Finance Platform

PHASE 1

Crowdfunding Platforms

Secured licenses and launched Debt (P2P) and Equity investment platforms and started Social Finance Crowdfunding.

✔ Completed

Period	Fundraising
2017 - 2022	Angel Rounds
Licensed Markets	Proprietary Finance Products
2	3

Launched Debt (P2P) and Equity investment platforms and started Social Finance Crowdfunding.

PHASE 2

Alternative Finance Platform

Convergence of multiple platforms to provide a unified user-experience with multiple offerings.

🔄 Ongoing

Period	Fundraising
2023 - 2025	Pre-Series A, Series A
Licensed Markets	Proprietary Finance Products
5	4

Launch angel group and fund products.

PHASE 3

Ethis Open Finance Platform

Open platform offering unique proprietary products and relevant offerings from our partners and top providers.

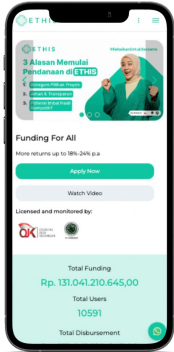
🌟 Upcoming

Period	Fundraising
2025 onwards	Series B+
Licensed Markets	Proprietary Finance Products
5+	4+

Launch open platform offering unique proprietary products and a range of finance and other offerings from our partners and leading providers.

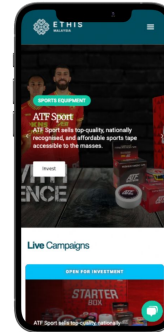
PHASE 1

Crowdfunding Platforms



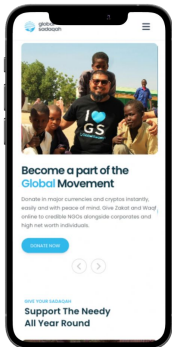
INDONESIA P2P LENDING/ FINANCING

Licensed in late 2021. Strong growth in 2022 and recently secured investment from more than 15 local institutions.



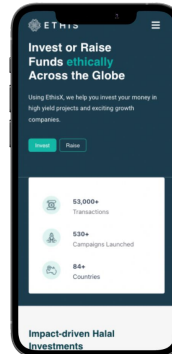
MALAYSIA EQUITY CROWDFUNDING

Launched in July 2020. Early traction funding startups and SMEs. Applying for P2P lending license in 2023.



GLOBAL SADAQAH SOCIAL FINANCE

Launched in 2019. Matches donors to social causes. 50,000+ global transactions to 450 projects.



PHASE 2



OMAN INVESTMENT CROWDFUNDING

Launched in 2023. Financing and Equity Funding for companies initially focused on Oman, Singapore and existing markets. Future expansion to new markets.

Executives



Umar Munshi
Co-founder & Managing
Director

Social Entrepreneur for 20 yrs. Chair of Islamic Fintech Alliance founder's group



Ronald Yusuf Wijaya
Co-founder & CEO, Ethis
Indonesia

Social Entrepreneur for 15 yrs. President of Indonesia Fintech Shariah Association



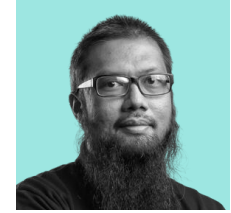
Mohd Shehzad
Director, EthisX Advisory

Experienced management consultant and former director of an investment holding company in the Middle East



Wan Dazriq (Daz)
CEO, Ethis Malaysia

Entrepreneur and ecosystem builder, former Innovation Lead at a Big-4 consultancy



Ifran Tarmizi
CEO, Global Sadaqah

Former Country Manager for a Global Islamic NGO, various roles in Islamic finance institutions



Desmond Heng
COO, Ethis Indonesia

Former COO of a Top 5 global management consultancy and financial institutions in Indonesia



Riza Ismail
COO, EthisX (Oman)

A seasoned corporate lawyer with wide regional experience in top law firms in the GCC



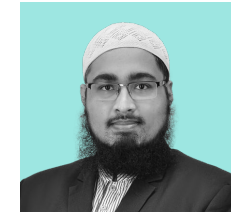
Jamil Abbas
CFO, Ethis Indonesia

Experienced senior executive in significant Islamic finance and economy institutions and government agencies.



Saif Khan
CPTO, Ethis Group

Business, Product and Tech leader with 20 years global experience with Dell, Siemens, HC Tech, Cognizant



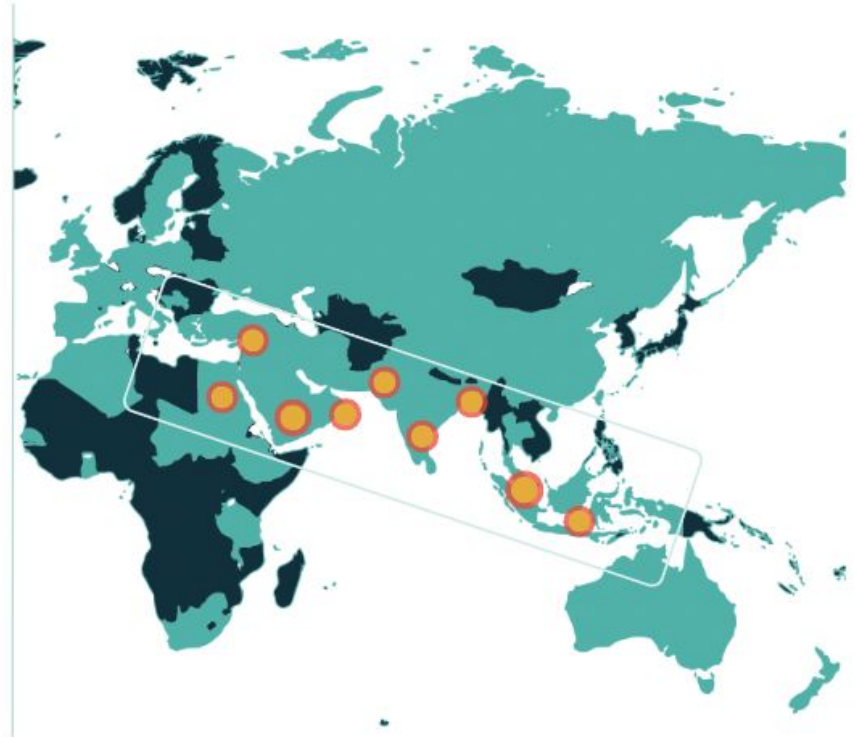
Mufti Yousuf Sultan
Founder & CEO, ADL Advisory

AAOIFI Shariah Auditor and Master Trainer, Shariah Advisor registered with Securities Commission Malaysia

Coverage Geographies



Regulated Access
to **MENASIA**



Recent Traction

2021 - 2022

Cumulative numbers for Indonesia P2P, Malaysia ECF and Global Sadaqah. Indonesia contributes 70% of transaction value.

OVERVIEW

60,000+

transactions

100+

SMEs and startups
funded

450+

Social campaigns
funded

PERFORMANCE

\$18.88m

transaction value

\$1m+

earned fees

66%

repeat transactions²

ETHIS TEAM

121

talents

11

nationalities

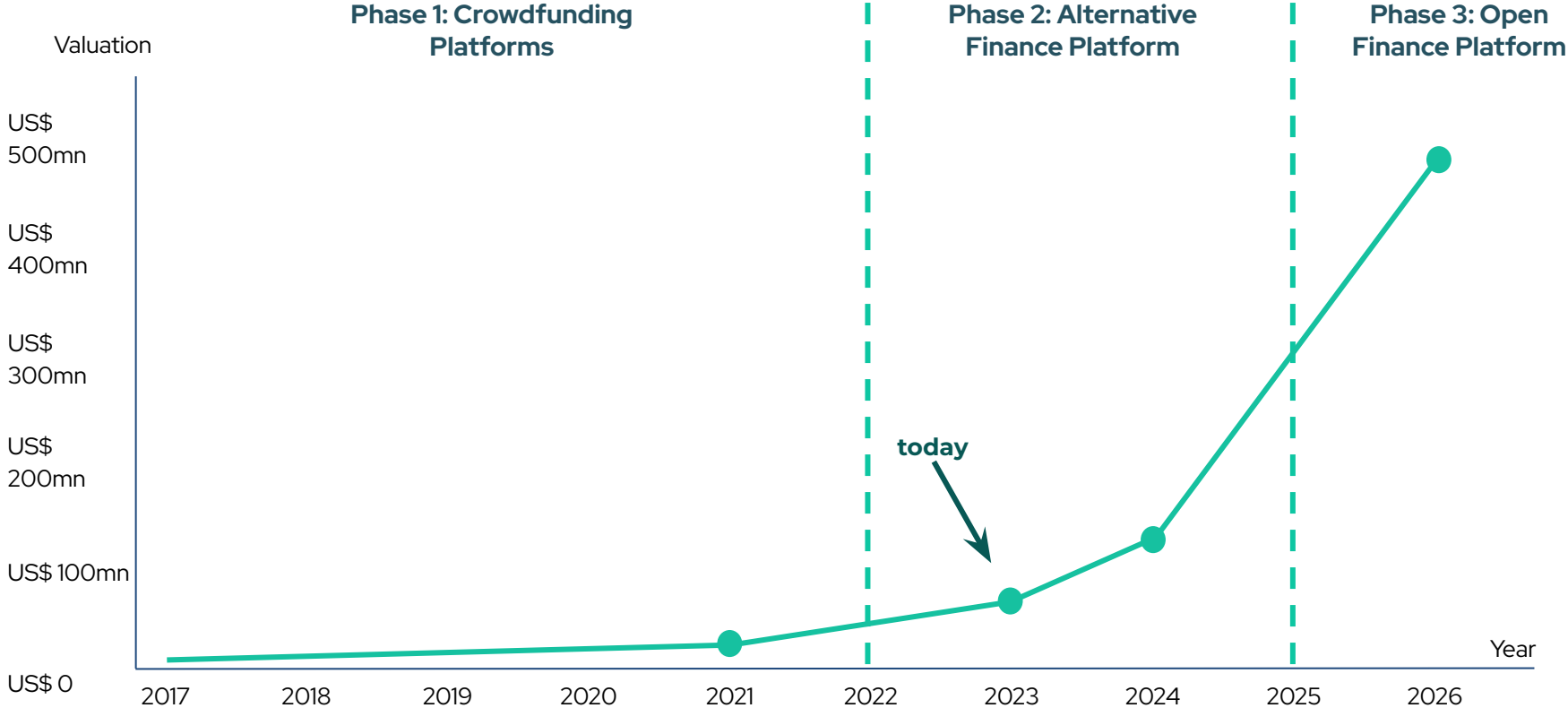
30

average age

¹ ratio of Ads expenditure (CAC) to revenue earned (CLV)

² % of transactions in 2022 from repeat customers

Valuation Roadmap



The Ask

Target

\$5m

Min

\$1m

Valuation

\$45m

Close

Q1 2023

USE OF FUNDS

\$1.25m

Capital Requirement
for P2P Financing
license in Malaysia

\$1.25m

Growth of Current
Businesses, New
Licenses in
Saudi and Turkiye

\$500k

Technology and Data,
Evolution to Open
Fintech Platform

\$2.0m

Growth of Current
Businesses in Indonesia





"We've secured tough licenses and navigated first-mover challenges, setting the foundations to progress strongly. Invest in our growth with our circle of strategic angel investors." – Umar Munshi

"Our innovative impact investments are highly popular. We seek to strengthen our base of angels to fund our growth and increase our impact." – Ronald Yusuf Wijaya



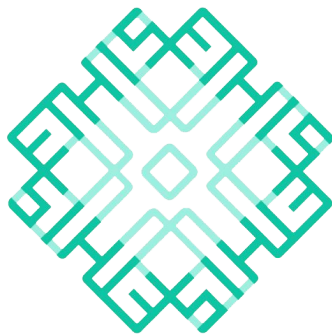
2016: Islamic Economy Award from HH Sheikh Hamdan, the Crown Prince of Dubai



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



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



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ethis.co

For more info, contact support@ethis.co

