



ETHIS GLOBAL

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# Pre-Series A Deck

Q4 2022

Strictly Private and Confidential

# OUR MISSION

To drive effective and impactful circulation of capital in the real economy.

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# OUR VISION

Uplift humanity through financial technology.



# Global Islamic Market

## Digital Connectivity

Muslim (OIC) countries represent 15 of the top 50 countries for smartphone penetration

## High Liquidity

**\$2 trillion** in private equity dry powder seeking high growth investment opportunities

## Halal Trade

OIC imported \$184 billion in food and beverage, with intra-OIC trade low at **\$34 billion**

## Rapidly Expanding Islamic Economy

**USD 3.2tr** market size by 2024

CAGR 6.2%

**USD 3.5tr** worth of Islamic assets by 2024

## Opportunity for Islamic Investors with Great Returns

**USD 49b** in Islamic Fintech transactions in OIC countries, **USD 129b** by 2025  
**\$2 trillion** in private equity dry powder seeking high growth investment opportunities

## Large and young Muslim Population

**2.2b** muslim globally

Growing rapidly  
~3b by 2060

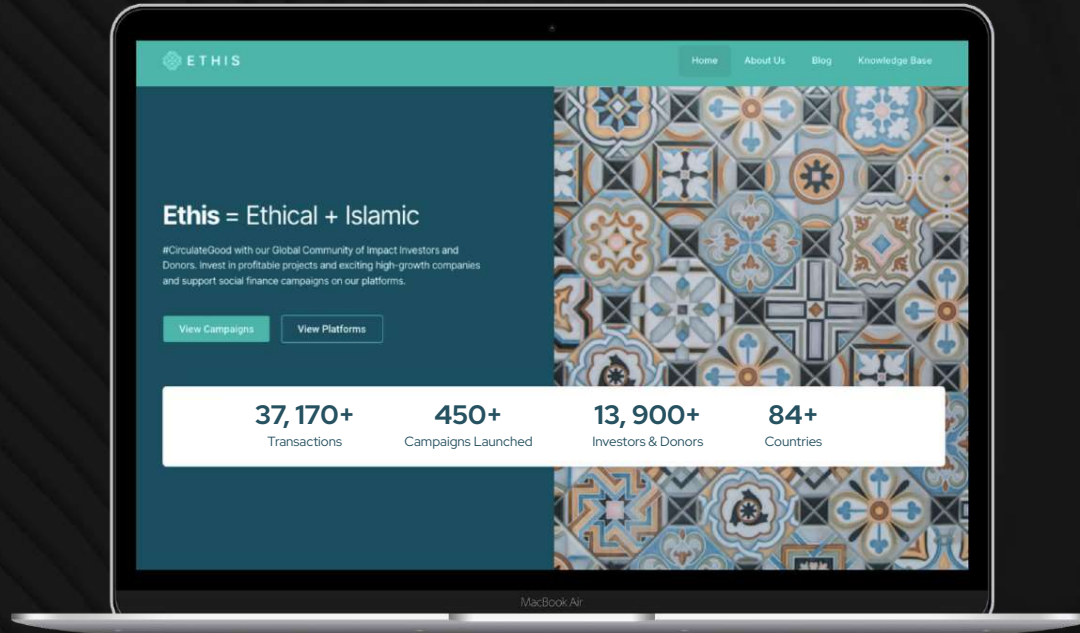
**Youngest** population in the world  
Median age: 23



Sources :

1. <https://www.wisecenter.org/article/view/islamic-re-worlds-youngest>
2. <https://www.pewforum.org/2009/10/07/mapping-the-global-muslim-population/>
3. <https://cdn.salaamgateway.com/special-coverage/gsie19-20/full-report.pdf>
4. <https://www.capitalmarketsmalaysia.com/wp-content/uploads/2021/06/global-islamic-fintech-report-2021.pdf>
5. <https://www.ft.com/content/4d06f18-2d66-11e5-88c4-031550b07726>
6. <http://www.commerce.gov.my/2016/ind-islamic-finance-2016-taskforce-re-3020malayish-20-240final.pdf>
7. <https://www.reuters.com/markets/funds/global-islamic-funds-market-grows-300-decade-report-2022-01-26/>

Today: An award-winning leader in impact investment and Islamic crowdfunding with licenses in Indonesia, Malaysia and Oman.

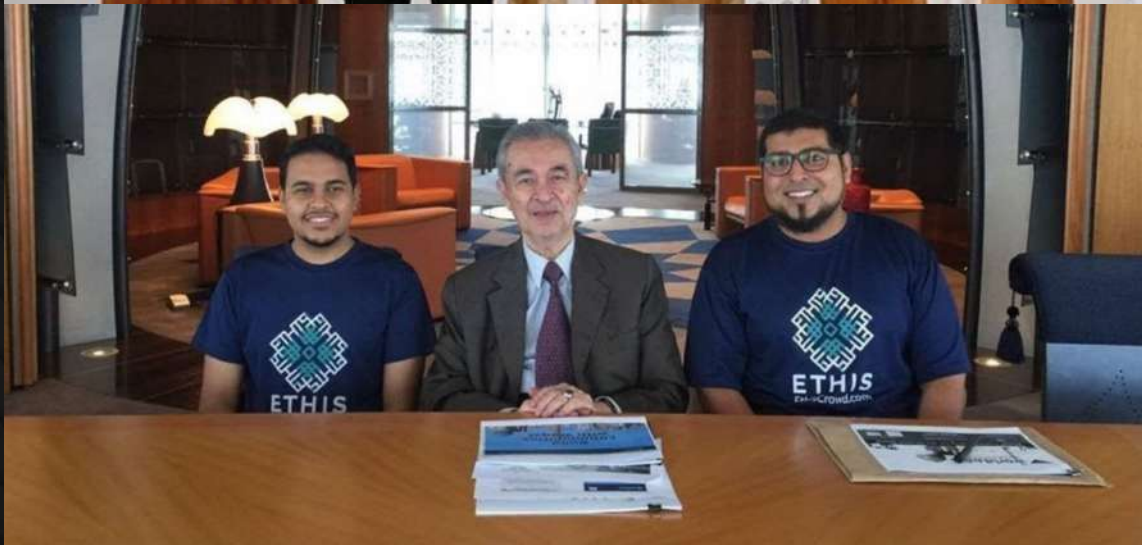


Tomorrow: **Global Islamic Private Capital Market**





# The Global Leader



# Licenses Awarded

## Ethis Venture sets up shop in Malaysia

By INTAN FARHANA ZAINUL  
intanzainul@thestar.com.my

KUALA LUMPUR: More crowdfunding platform providers are setting up shops in Malaysia, tapping on the growing appetite among startups and SMEs for funding.

The most recent one is the first Islamic equity crowdfunding (ECF) Ethis Venture, which is known for financing social housing



so younger generation nowadays prefer to invest in something that has a social hey want to be empowered.

lar agreed that it is not as liquid as market.

ould be looking to offer deals that ing on projects where companies setting up special purpose vehicle investors to buy shares in these SPV, would be a specific timeline for how investment will take," he said w platform, named Ethis Equity, o be launched in 1Q20. For the first i, Ethis is targeting to introduce 10 ts platforms.

als would featuring be Malaysian s and they have to be shariah-com mmar said.

banks and financial institutions, but should work in collaboration.

Towards this end, Ethis has partnered up with Alliance Islamic Bank Bhd to launch the latter's social crowdfunding platform, SocioBiz, to create greater socioeconomic impact for the financially disadvantaged.

The AIS' SocioBiz platform, with the tagline "Empowering Communities through Entrepreneurship", targets individuals seeking to raise funds to start or expand a business, or learn a new life skill to earn a sustainable livelihood.

Ethis will be taking part in the SC's flagship investor education fair InvestSmart Fest 2019. The event will take place between 18 and



TAGS P2P & Crowdfunding

## CMA welcomes first global Islamic crowdfunding platform



lishing its crowdfunding regulations last November, Oman's Capital Market Authority (CMA) has licensed its first Islamic platform, Ethis Investment Platform.

and peer-to-peer (P2P) financing, Ethis Investment will be operated by the Ethis Group, an operator of equity and P2P rms in Malaysia and Indonesia as well as a global donation-based crowdfunding platform.




## Investment Crowdfunding Platform Ethis Receives 3rd Regulatory Approval, Gains Indonesia Authorization





# Recent Milestones





ABOUT US ▾  
BLOCKCHAIN/BITCOIN  
REGTECH/REGULATION

ADVERTISE WITH US  
CROWDFUNDING  
REPORT

SUBMIT ▾  
DIGITAL TRANSFORMATION  
FINTECH STARTUPS

EVENTS  
LENDING  
FINTECH JOBS ▾



FUNDING ISLAMIC FINTECH

## Islamic Crowdfunding Platform Ethis Raises RM6.8 Million From Angel Investors

by Fintech News Malaysia / August 25, 2021 / 0 comments

Islamic crowdfunding group [Ethis Global](#) announced the closure of its RM6.8 million pre-Series A fundraising round from angel investors.

This 'Super Angel' round was joined by notable investors including corporate leader Tan Sri Wan Zulkiflee, and Daud Vicary Abdullah, a renowned figure and thought-leader in Islamic finance and banking, both from Malaysia, as well as Dubai-based Khurram Hilal, CEO of global Islamic banking at an International Bank.

This funding round comes on the heels of Ethis' recent appointment of Amran Bin Mohd as the Chairman of the newly established Ethis investment Management.



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Investments ▾  
Sign Up ▾  
Categories ▾

## Ethis Group receives Best Islamic Crowdfunding Platform in the World 2021 Award from Cambridge IFA



December 29, 2021 • [Press Release](#)

**23 December 2021, Dubai** – Ethical and Islamic investment and social finance platform operator, Ethis Group, recently received the Best Islamic Crowdfunding Platform in the World 2021 award at the [7th Islamic Retail Banking Awards Ceremony](#). Ethis Co-founder and Group Managing Director [Umar Munshi](#) and Ethis Co-Founder and CEO of [Ethis Indonesia Ronald Yusuf Wijaya](#) attended the award ceremony which was held at Conrad Hotel Dubai on 16th December 2021. The award will support Ethis' ambition to be a global Islamic private capital market and will bolster its plans to raise US\$10 million in an upcoming series A round.



# Business Expansion

**kini** **halal**

Home Talkshow Story N



**ETHIS GROUP LAUNCHES NEW ETHIS SUPER ANGEL SYNDICATE**  
Published: Aug 08, 2022 12:22 PM • Updated: Aug 19, 2022 12:22 PM

KUALA LUMPUR, 4 August 2022 – Ethical and Islamic investment, and social finance platform operator, Ethis Group has re-launched the Ethis Super Angel (ESA), rebranding it as the ESA Syndicate this year.

Initially started as a network within the Ethis community in 2020, ESA is a private group of angel investors from across the globe that invests in Shariah-compliant startups with the potential for huge financial returns. So far, it has activated close to 50 angel investors to invest US\$3 million in 9 startups.

This year, under a new structure, the ESA Syndicate will be led by four well-known expert ESA Syndicate leads, who are also board members of the Ethis Group. These include Ethis Investment Management Director Amran Mohd, Dinar Founder and CEO Khaled Fouad, BETA Foundation CEO and Founder Ulyana Abdul Latif, and Ethis Founder and Group Managing Director Umar Munshi.

**Observer**

BUSINESS / ECONOMY

**Leading crowdfunding platform operator to launch EthisX in Oman**


PUBLISHED: 7:55 PM, MAR 06, 2022

Ethis Group, will be launching EthisX as part of its global expansion plan. Approved by the Capital Market Authority (CMA) – the Sultanate of Oman's regulator and supervisor of the capital market and insurance sector – EthisX is managed by Ethis Investment Platform LLC based out of Muscat, the Sultanate of Oman, and Kuala Lumpur, Malaysia.

EthisX is unique in that it acts as a first-of-its-kind cross-border Ethical Private Capital Marketplace able to offer direct shariah-compliant investments into SME companies and special purpose vehicle (SPV) projects from around the globe.

**DISRUPTR** MY

Ethis Group and Gobi Partners To Set Up US\$20 Million Shariah-Compliant Seed Fund



**June 24, 2022**

Ethis Group, having launched EthisX as part of its global expansion plan, continues to trail blaze by collaborating with pan-Asian venture capital firm, Gobi Partners, to structure and set up a US\$20 million Shariah-compliant seed fund.

The Fund, which is targeted to have its first closing by the end of this year, is notable for being Ethis Group's first move into the venture fund space as well as Gobi Partners' first-ever fully Shariah-compliant fund.

This collaboration combines the venture guiding acumen of Gobi Partners which currently has US\$1.5 billion of assets under management across North Asia, South Asia and ASEAN, with Ethis Group's growing group of fintech investment and crowdfunding platforms in Indonesia, Malaysia and most recently Oman.



# Our Solution

## Ethical and Islamic Cross-Border Private Capital Market Platform

### Surplus Capital Communities

#### Funding



Retail Investors - everyone!

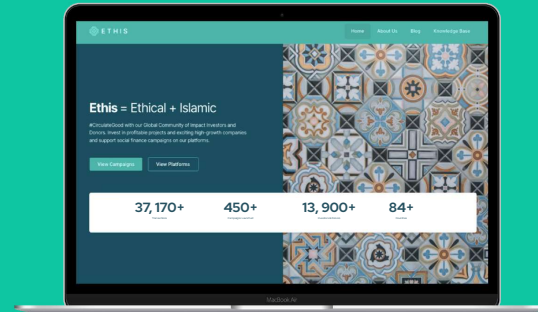
Accredited and Professional Investors

Family Offices and Institutional Investors

Foundations and Community organisations



### Enhance Existing Flows



### Activate New Flows



### Emerging Markets



#### Business

Financing/ Lending, Sukuk

Equity Crowdfunding

Fundraising for Funds



#### Social Finance

CSR, Waqf, Zakat, Qard Hassan and Sadaqah



# Suite of Investment Offerings



## Financing/ Lending

Trade finance, Project Financing, Microfinance, Real Estate Development



## Equity Crowdfunding

Startups, SMEs, Franchises, Project SPVs, Real Estate, Trade and Rent



## Fundraising for Funds

VC/ PE, Mutual Funds, Sukuks



## Sukuk

Issuance of Private Sukuk  
Tokenisation of Sukuk and micro-sukuk



## Social Finance

CSR, Waqf, Zakat, Qard Hassan, Sadaqah



# Startup, Scaleup, Global Expansion

## Phase 1 (2016-2021)

1. Licenses in Southeast Asia
2. Islamic economy relationships
3. Product-market fit

### Startup: Licenses and Relationships



#### Indonesia

P2P Lending, Financial  
Services Authority



#### Malaysia

Equity Crowdfunding,  
Securities Commission

#### Global

Global Sadaqah Social  
Finance platform

## Phase 2 (2022)

1. Scale up Licensed Markets
2. Secure a Global License and start Global business
3. Start institutional business
4. Close pre-Series A round

### Scaleup: Grow and Expand



#### Oman

Global Investment Platform,  
Capital Market Authority



#### Malaysia

Fund Management,  
Labuan FSA

## Phase 3 (2023)

1. Secure licenses in 3 key markets
2. Expand products, revenues
3. Close Series A round

### Global Expansion: Licenses and Partnerships

#### New License Applications:

Malaysia P2P, Turkiye, Saudi, Pakistan

#### Local Partnerships:

Bangladesh, India, Egypt, Australia, UK



# Group Structure

Ethis Global  
Sdn Bhd

P2P Lending in  
Indonesia



Scaling-up

Equity Crowdfunding  
in Malaysia



Preparing to  
Scale Up

Islamic Social Finance  
Globally



Early Growth

Equity, P2P, SPV  
Globally



Launched Q2  
2022

VC Fund and  
Micro-funds



Launch Q4 2022





### Country Profile:

In 2020, GDP exceeded US\$1tn, with a population of 270mn. Growth was 3.2% in 2021 (Statista 2022).

### Established:

November 2018, initially started in Singapore in 2014

### License:

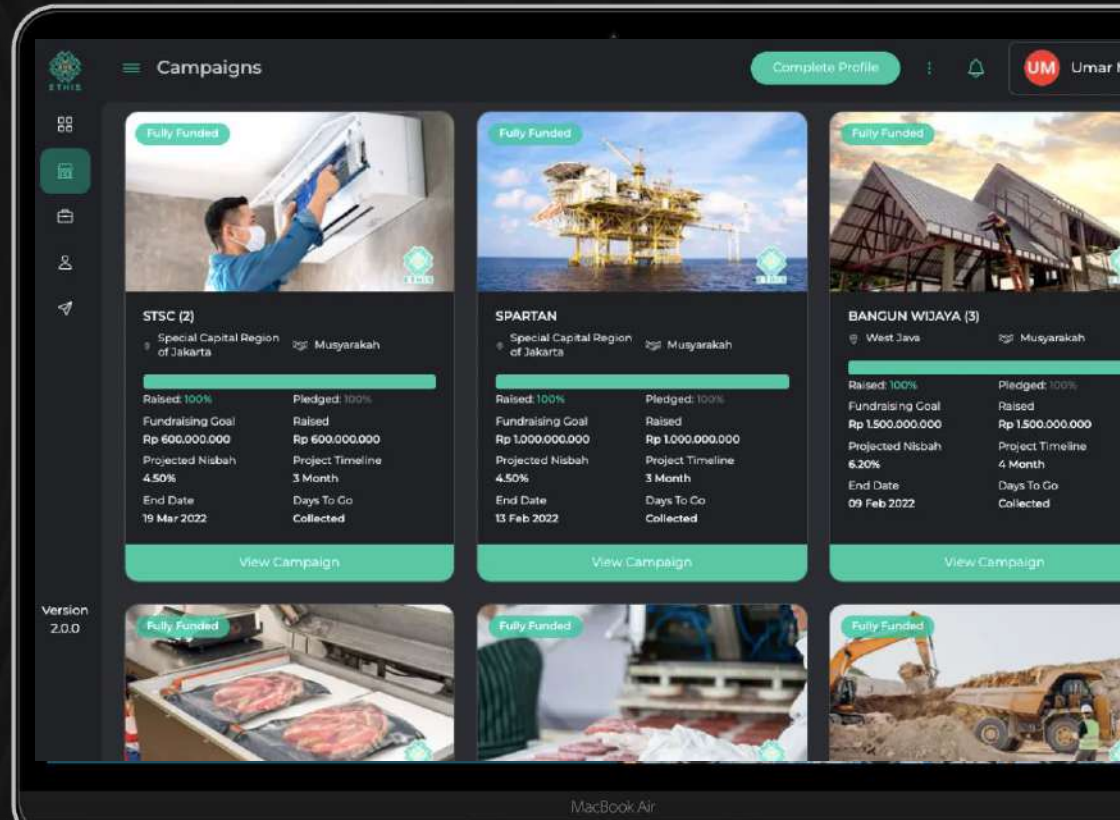
P2P lending/ financing license from Financial Services Authority Indonesia. Interim approval Oct 2019 and full license Sept 2021

### Scope:

Raise funds from investors (HNWI, Retail, Insti) to provide lending/ financing for businesses and individuals in Indonesia pre-screened by Ethis

### Status:

Rapid scaling up with local institutional investors and large clients providing SME dealflow. Strong market presence and relationships



### Country Profile:

In 2020, GDP exceeded US\$337mn, with a population of 33mn. Growth was 3.5% in 2021 (Statista 2022).

### Established:

March 2017

### License:

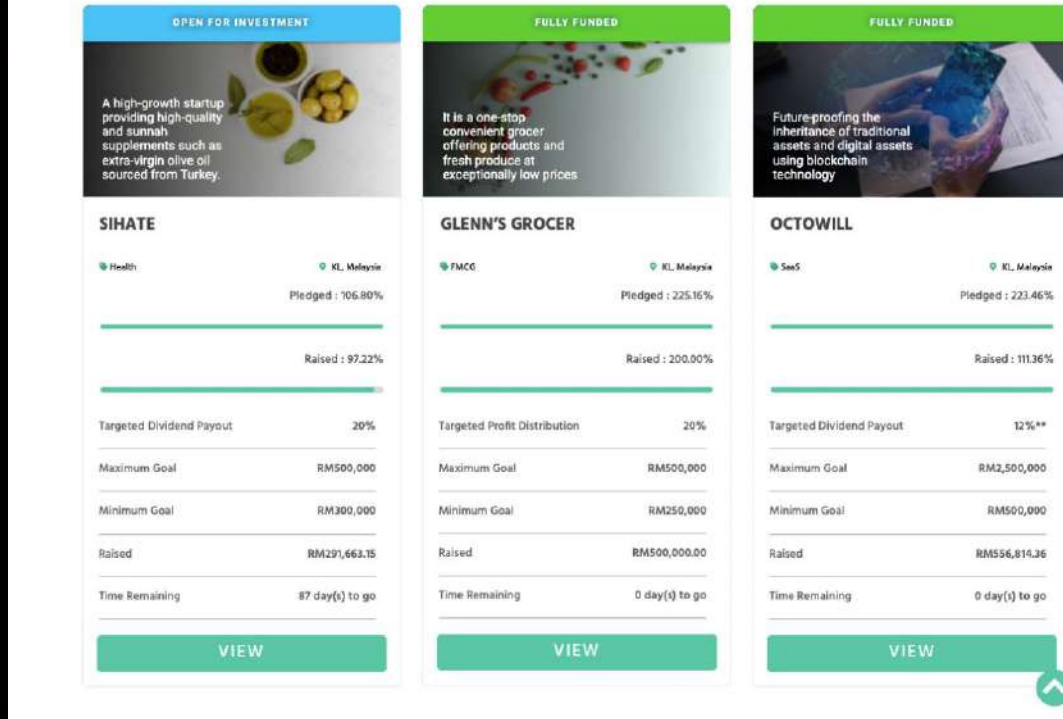
First Islamic Equity Crowdfunding platform licensed by Securities Commission Malaysia. Conditional license in April 2019 and go-live approval in July 2020

### Scope:

Raise funds from investors (HNWI, Retail, Insti) to provide equity funding to businesses in Malaysia

### Status:

Strong curated pipeline of companies that graduated from our internal accelerator program IFAT (Impact Fundraising Accelerator Track). Planned rollout of secondary market in 2023







# global sadaqah

## Established:

October 2019

## License:

We fundraise for registered NGOs, social enterprises and organisations after a robust onboarding and verification process

## Scope:

Provide charity, zakat and CSR funds from the public, Islamic finance institutions, companies and foundations to global causes.. Special focus on sustainable charity programs including Qard Hassan and Waqf

## Status:

Steady and stable growth of 2-3x a year since inception. First platform to accept crypto and other digital asset donations, and to be an official zakat collection agent for state government bodies



Build Your Legacy Today: Support GlobalSadaqah Make A Larger Impact

Donate



Palestinians Are Shivering: Winter Aid for Gaza and Jerusalem

RM11,468 of RM50,000 raised

Donate



Fighting Hunger: Free Bread For 2000 Poor Families in Yemen | Phase 3

RM7,018 of RM20,000 raised

Donate



25 Year Water Project: Building Wells for Poor Families in Bangladesh

RM20,663 of RM31,000 raised

Donate



Help Refugee Children Secure a Brighter Future | Phase 2

RM7,314 of RM35,000 raised

Donate

### View More Campaigns

- Malaysia Flood Relief Campaigns
- Zakat Eligible Campaigns
- Waqf Eligible Campaigns
- Emergency Campaigns
- View All Campaigns

MacBook Air



# ETHIS<sup>x</sup>

**Established:**

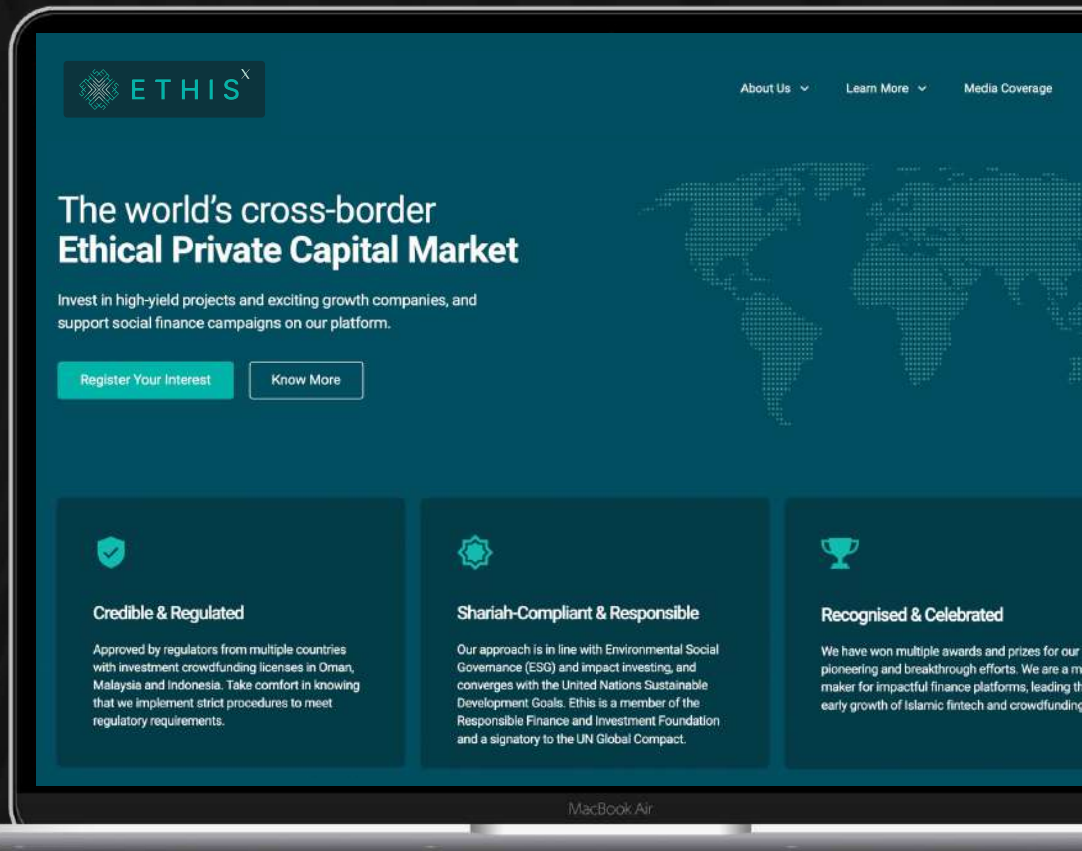
August 2021

**License:** Investment crowdfunding license from Capital Market Authority Oman. Conditional approval in Nov 2021 and full license in Mar 2022

**Scope:** Oman CMA is one of few regulators to allow global issuers and fundraisers, and this is the first such license awarded in the GCC. We can raise and provide equity or debt funding. We will also introduce a new product 'fundraising for funds' where the crowd pools funds to become LPs in PE/ VC and mutual funds.

**Group Synergy:** This will be the main global platform for our group, aggregating dealflow from our various platforms and markets, and partnering with local third-parties to provide a wider variety of investment and crowdfunding options

**Status:** Launching in 1H 2022





**Established:** May 2021

**License:** Labuan fund manager license from Labuan Financial Services Authority. Conditional approval in October 2021. Full license expected in 1H 2022

**Scope:** Full-scope fund management and investment advisory license in Labuan, offshore Malaysia. Future plans include region-focused VC/ PE funds and various alternative lending/ financing funds..

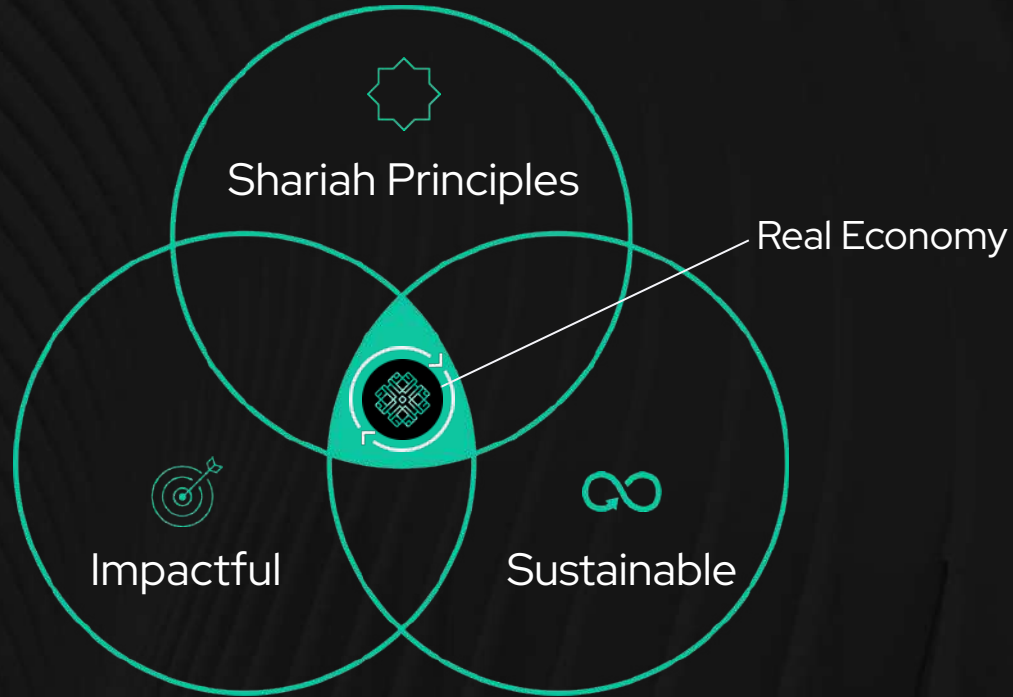
**Group Synergy:** Alternative lending 'Crowdfunding Micro-Fund' to manage funds from existing large investors from our community, to be deployed alongside Ethis Indonesia P2P. VC fund co-managed with a top-tier VC to support ECF activity and build relevant networks for group expansion.

**Status:** Launching in Q4 2022





# #CirculateGood



Ethis matches funds to real-world businesses  
and projects to uplift humanity

**Fintech platforms to provide sustainable  
and impactful funding for:**

- informal lending
- direct investments
- angel investing
- social funds
- Institutional investment



# Senior Leadership

## Wisdom and Relationships



**Daud Vicary**  
**Angel Investor and Chairman of Ethis Global.**  
Former CEO of Islamic Banks and President-CEO of INCEIF (Malaysia)



**Datuk Md Radzif Yunus**  
**Angel Investor and Board Member of Ethis Global.**  
Corporate Transformation Leader. Former Group MD, SME Bank Malaysia



**Amran Mohd**  
**Angel Investor and Board Member of Ethis Global.**  
Former CEO of Islamic Investment Banks and Fund Managers including SBI Brunei



**Md Zahid Yacob**  
**Head of Ethis Global Investment Committee.**  
Property and Waqf development expert. Former CEO of Warees Investments Singapore



**Khaled Fouad**  
**Angel Investor in Global Sadaqah and Board Member of Ethis Global.** Corporate Venture Building. Former Managing Director, KAMCO Investment (Kuwait)



**Rehan Noor Pathan**  
**Angel Investor in Ethis Global and Advisor of Ethis Investment.** Institutional and Family Office Investors. Managing Director and Head of Client Coverage at Shuaa Capital (UAE)



**Dr Shamsiah A Karim**  
**Angel Investor in Ethis Global and Board Member of Global Sadaqah.** Social Finance Expert. Director and CEO, PERGAS Investment Holdings (Singapore)



**Dr Hurriyah El Islamy**  
**Advisor of Ethis Global.** Islamic Investment, Legal, Compliance and Shariah Expert. Executive Board, Indonesia Haj Financial Management Agency (BPKH)



# Chief Executives



**Umar Munshi**

**Co-founder & Managing Director, Ethis Global.** Social Entrepreneur for 20 years, Chair of the Islamic Fintech Alliance founder's group



**Ronald Wijaya**

**Co-founder & CEO, Ethis Indonesia.** Social Entrepreneur for 15 years, President of Indonesia Fintech Shariah Association, a sub-regulatory body



**Mohd Shehzad**

**COO, Ethis Group & CEO, Ethis Investment.** Experienced management consultant and director of an investment company in GCC



**Riza Ismail**

**COO & Compliance Director, Ethis Investment.** A corporate lawyer with wide regional experience in top-tier law firms in the GCC



**Desmond Heng**

**COO, Ethis Indonesia.** Former COO of a Top 5 global management consultancy firm and various financial institutions in Indonesia for over 2 decades



**Jamil Abbas**

**CFO, Ethis Indonesia.** Experienced senior executive in significant Islamic finance and economy institutions



**Wan Dazriq (Daz)**

**CEO, Ethis Malaysia.** Founded a Venture Builder, former Innovation Lead at a Big-4 consultancy firm



**Ifran Tarmizi**

**CEO, Global Sadaqah.** Country Manager for a Global Islamic NGO, various roles in Islamic finance institutions



**Mufti Yousuf Sultan**

**Co-founder & CEO, ADL Advisory.** AAOIFI Shariah Auditor and Master Trainer, Shariah Advisor registered with Securities Commission Malaysia

**Passion  
& Expertise**



# The Ethical Advantage



# The Ethis Advantage



Multiple award-winning pioneer in **fintech for Shariah-compliant and impact-driven** investments



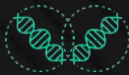
Deep experience in Indonesia and Malaysia in **P2P Financing and Equity Crowdfunding** respectively



Deep, relevant relationships in the global Halal and Islamic economy with a **healthy pipeline of deals**



A **diverse and active growing community** including retail, HNWI, family offices and institutional investors



**Replicate local success in new markets** building on our unique experience and expertise





About Us ▾ Learn More ▾ Media Coverage العربية

# The world's cross-border Ethical Private Capital Market

Invest in high-yield projects and exciting growth companies, and support social finance campaigns on our platform.

Register Your Interest

Know More

37,179+  
Transactions

457+  
Campaigns Launched

84+  
Countries



ETHIS<sup>x</sup>

We believe that capital is  
**entrusted** to all of us to  
**benefit** humanity.

Ethisx, regulated by Sultanate of Oman Capital Market Authority, is a cross-border Ethical Private Capital Marketplace platform that focuses on sustainable and impact-driven crowd investments, financing and donations.

Operated by Ethis Investment Platform LLC which is part of the award-winning Ethis Group, the platform serves to digitally connect startups, funds and growth companies with HNWI's, the mass and emerging affluent retail segments, and corporate investors seeking to provide shariah compliant funding.

We exist to #circulategood. Our deep desire to create a more ethical form of finance has attracted significant finance and community leaders to support our vision and mission.



# Access Exciting Emerging Markets

# Phase 1 Traction

Combined Total (All Platforms)

**37,170**

Total Transactions

**457**

Campaigns Funded

**13,898**

Paying Customers/ Users  
(Investors + Donors)

**137**

Businesses Funded

**\$21.3mn**

Volume of Funds Raised

**85**

Countries

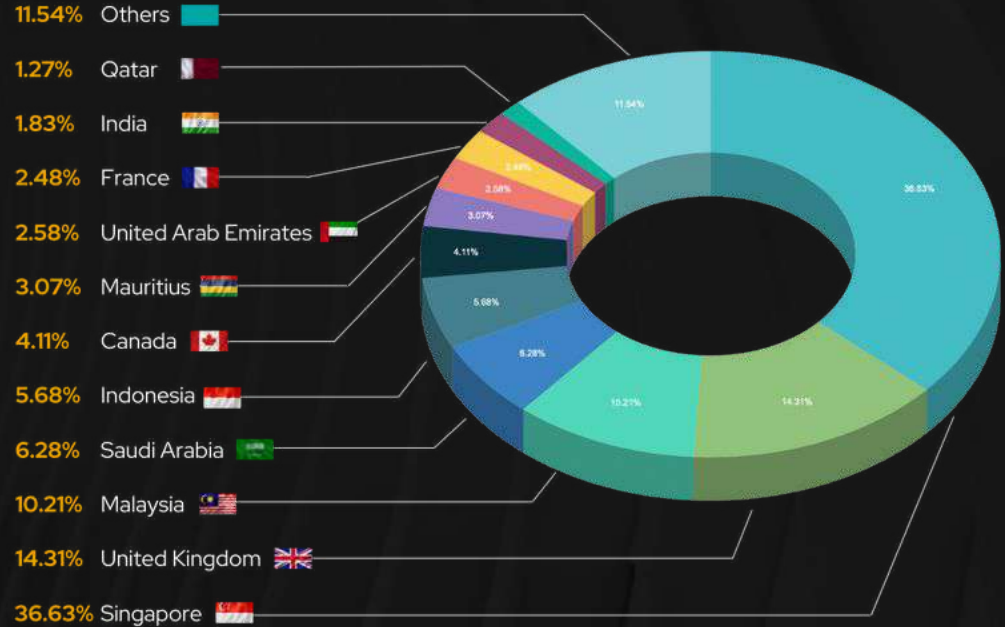
Our People

**86**

Talents Employed

**13**

Nationalities





# Valuation

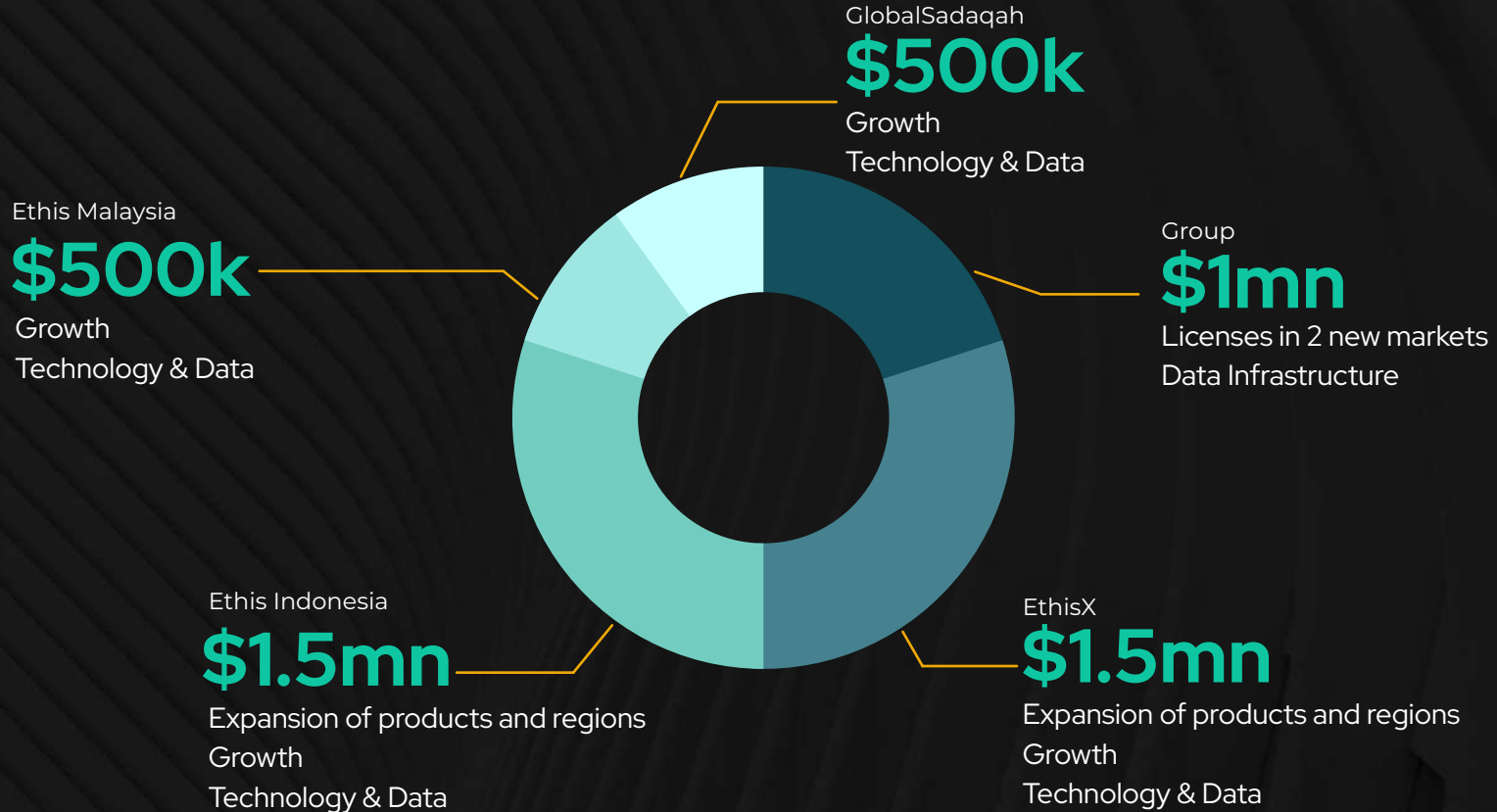
Our 4 operating entities (EthisX and Ethis Fund are combined) are valued based on 2 types of Discounted Cashflow (DCF) methods.

Full valuation reports from third-party valuer Equidam are available in our Data Room in the sub-folders prepared for each entity.

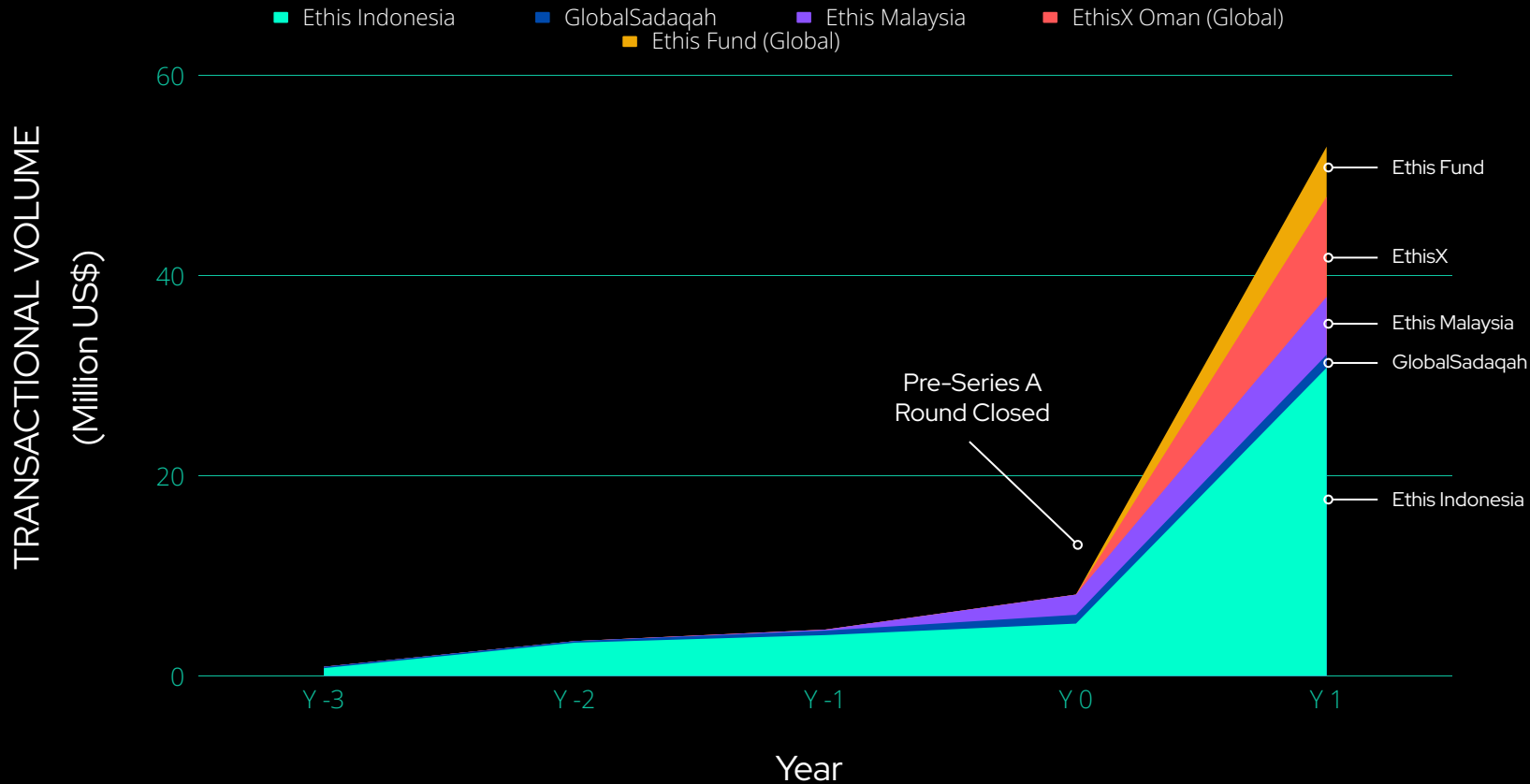
We target a valuation of US\$100mn for our Series A in 2023. While we intend to move swiftly, we will calibrate our timelines and strategy with opportunities and challenges as they come.



# Use of \$5mn



# Impact of Pre-Series A



# Double the Value in Series A

## Pre-series A

Target: \$5mn

Min ticket \$1,000,000  
Closing Q4 2022

**\$45mn**

discounted pre-money valuation

<12 months

## Series A

Target: \$15mn

Min ticket \$2,500,000  
Opens in 2023

**\$100mn**

targeted pre-money valuation

We are raising US\$5mn at the Ethis Global Group level ahead of our Series A. We aim for US\$100mn valuation in Series A based on these milestones:

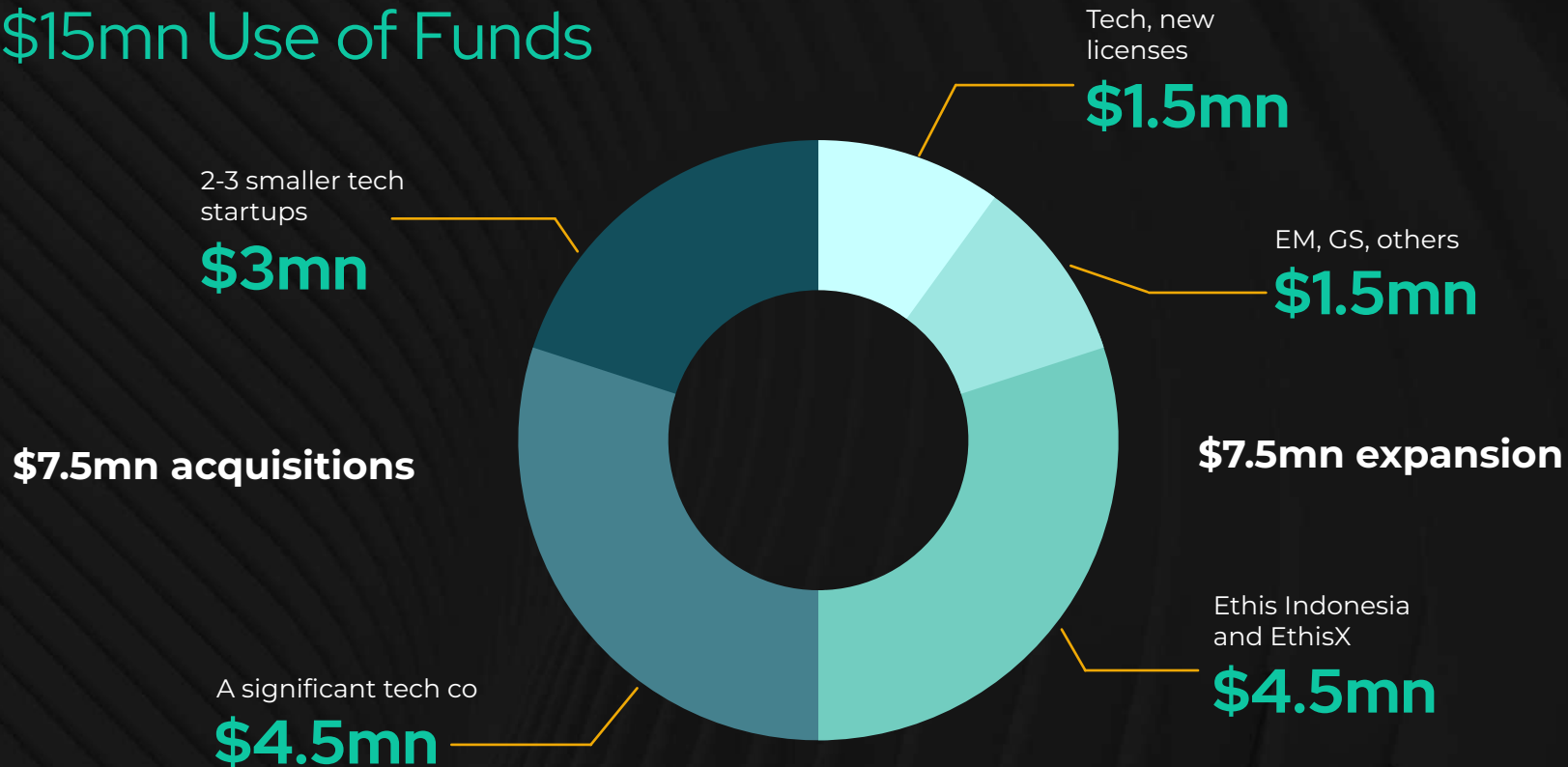
1. Global Business: launch of EthisX Global Platform and close of our first micro-fund
2. Scale Up: Ethis Indonesia records significant growth with the deployment of local institutional funds
3. Secure a significant M&A transaction that will add immediate and huge value to Ethis





# Series A

## US\$15mn Use of Funds



# Exit Strategy

**Investing in a high-growth fintech like Ethis can potentially give good upside from capital appreciation. This is not meant to be a dividend-yielding investment.**

## **Planned Exit**

We target to achieve share value appreciation of 10x in the next 5 to 7 years.

## **Primary Strategy**

To be acquired by a strategic investor. Potential investors include Islamic banks other financial institutions or fintech players

## **Early/ Ad-hoc Exit**

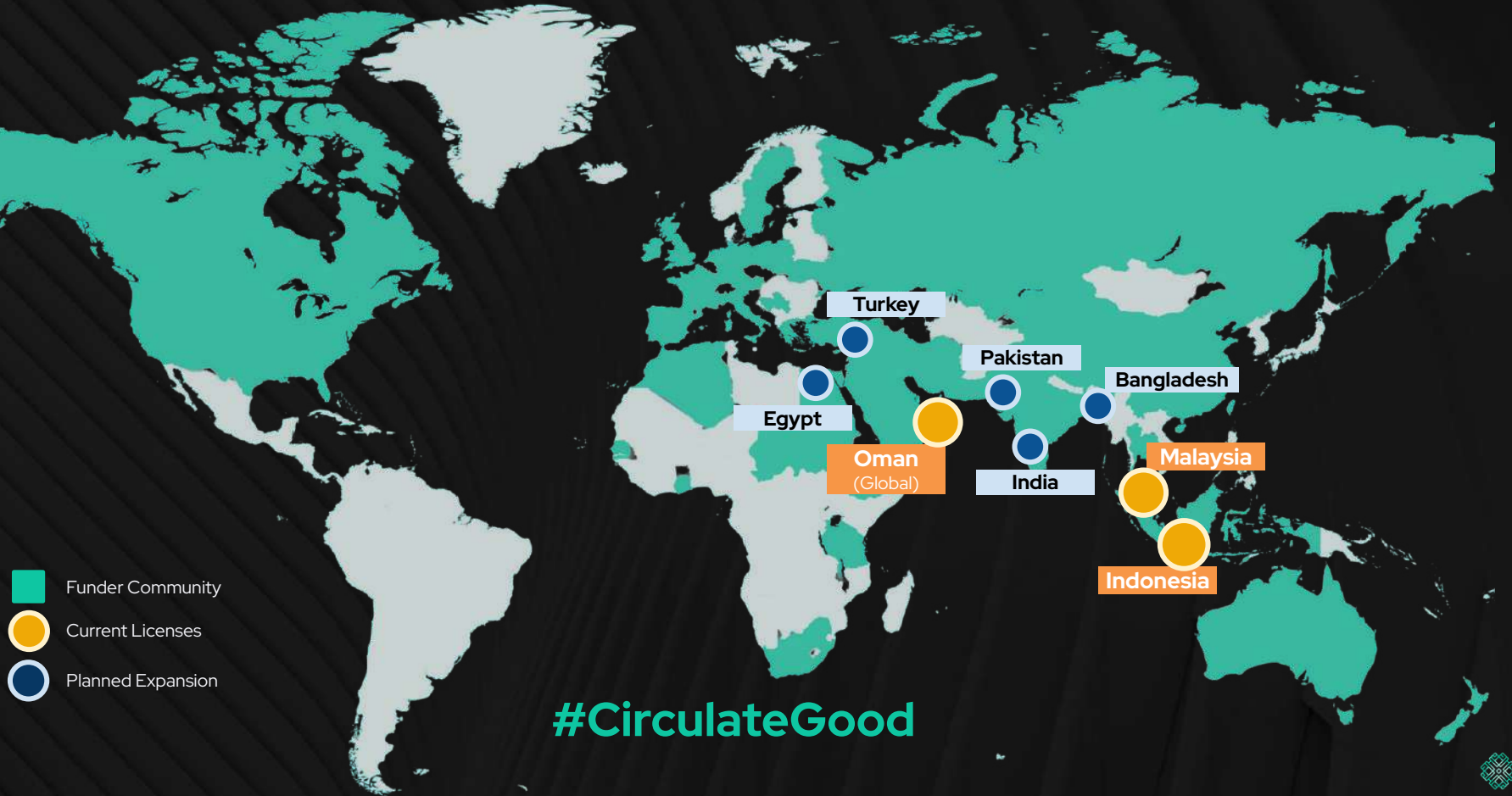
Shareholders are not subject to any 'lock-in' period and may offer their shares for sale according to procedures and terms as outlined in our shareholders agreement.



# **Annex**

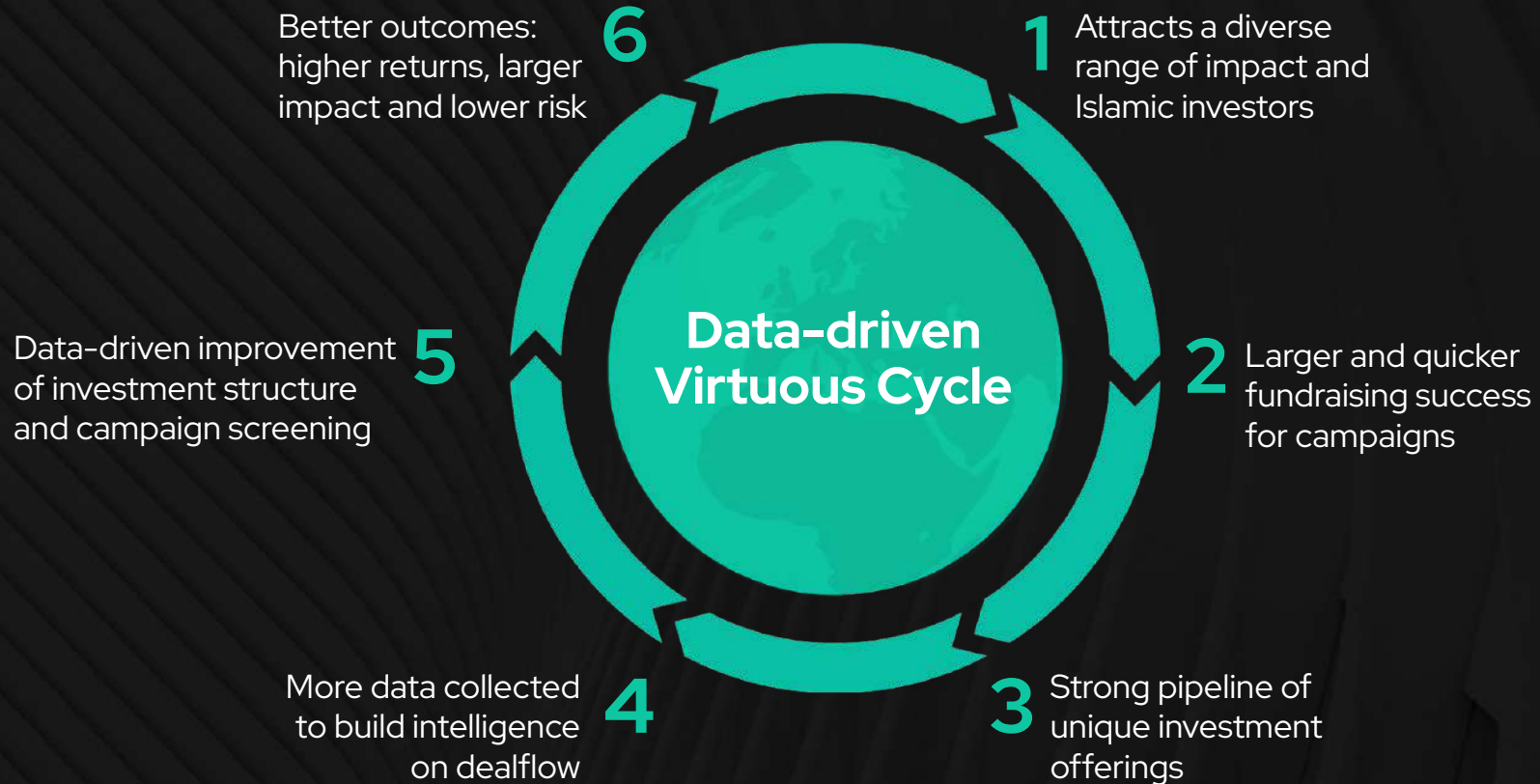
## Additional Information

# Our Global Reach





# Investment Enhancement – Accelerated Growth



# Business Drivers

Our Fees are

**3% to 10%**

on total transaction volume

In 2021, we Earned

**6.26%**

on total transaction volume

Our deal flows are sourced via



Internal Network  
Expert Team



External Network  
3rd Party



Ethis Group  
Platforms & Entities



3rd Party Platforms  
and Financial Institutions

## Revenue Streams



Commission/Referral Fee



Management/Service Fee



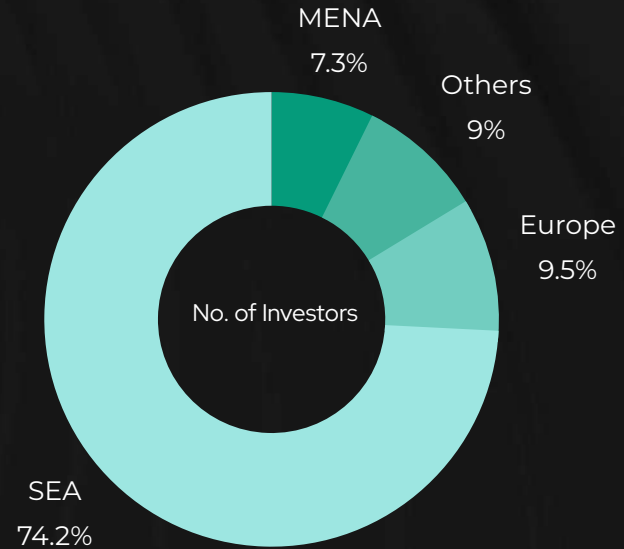
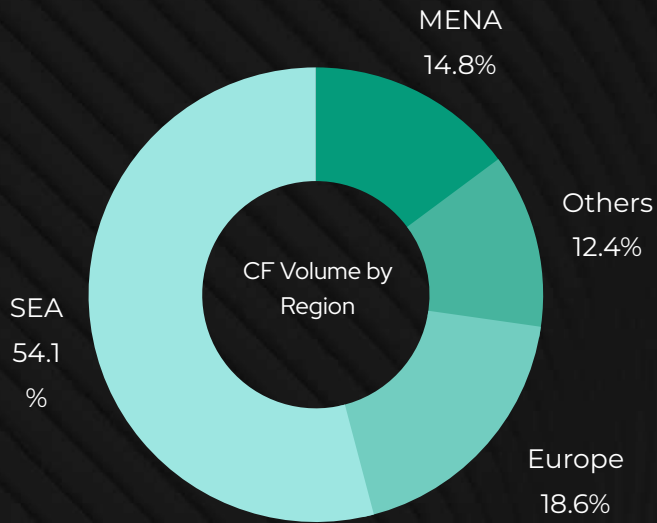
Success Fee



License Fee



# Our Crowd Community



## Global Retail Investor-Base

- Increase in larger investors from other regions and good response to SME financing projects in Indonesia.
- Strong growth in investment volume and transactions from UK, GCC, Indonesia and Malaysia.



# Strategic Partner



Founded by Mufti Yousuf Sultan, the former Head of Shariah and previous COO of Ethis Group in October 2021. Adl is an independent boutique advisory and consulting firm of highly qualified individuals with unique expertise and exposure to fintech and the halal economy.



[Home](#) [About us](#) [Services](#)

Adl Advisory

## Providing Shari'ah Advisory as a Service

Adl Advisory is a Malaysia-based global Shariah advisory entity that provides shariah advisory, review and auditing services in Halal & Islamic finance domains. Adl Advisory has a team of certified Muftis, AAOIFI Certified Shariah Advisor & Auditors (CSAA) and SC Malaysia registered Shariah Adviser who conduct training and research on Islamic Economics & Finance.

[Make an appointment](#)

[Discover our services →](#)



MacBook Air



# Awards



2021

**IRBA Best Islamic Crowdfunding Platform in the World**  
**IFN Best Islamic Crowdfunding Finance Platform**

2020

**US\$100,000 Innovation for Impact Grant from Expo Dubai**

2019

**IFN Best Islamic Crowdfunding Finance Platform**

2018

**IFN Best Islamic Peer to Peer Finance Platform**  
**IFN Best Social Impact Islamic Fintech Platform**

2016

**GIFA Best Islamic Crowdfunding**  
**GIES Islamic Economy Award**



# Early Investors

## Family Office and HNW Individuals

**Pre-Seed Investors in Ethis Global and Ethis Malaysia.** We have 1 family office and 2 individuals from reputable business families from the GCC who have invested in our group entities.



### Quest Ventures

**Pre-Seed Investor in Ethis Global.** Proficient early-stage VC in Singapore with multiple successful startups in its portfolio



### CxC Partners

**Pre-Seed Investor in Ethis Malaysia and Global Sadaqah.** Islamic Venture Builder based in Luxembourg and Dubai



### Tan Sri Wan Zulkiflee

**Angel Investor in Ethis Global and Ethis Indonesia.** Former President Director of Petronas (Malaysia)



### Azmi Muslimin

**Angel Investor in Global Sadaqah.** Former Associate Director, Temasek Investment Holding (Singapore)



### Zaheeruddin Khalid

**Angel Investor in Ethis Malaysia.** MD and Head of Asset Management, Jadwa Investment (Saudi Arabia)



### Shahid Gazi

**Angel Investor in Ethis Indonesia.** MD Alternative Investments, Jadwa Investment (Saudi Arabia)



# Technology



## 2023 Focus

**Regulated** global investment marketplace for real-world investment.

**AI-powered** project screening and onboarding.

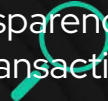
Ease of Records and  
Transactions Ownership



More Effective and Efficient  
Transactions Cross-Border



Transparency and Immutability  
of Transactions

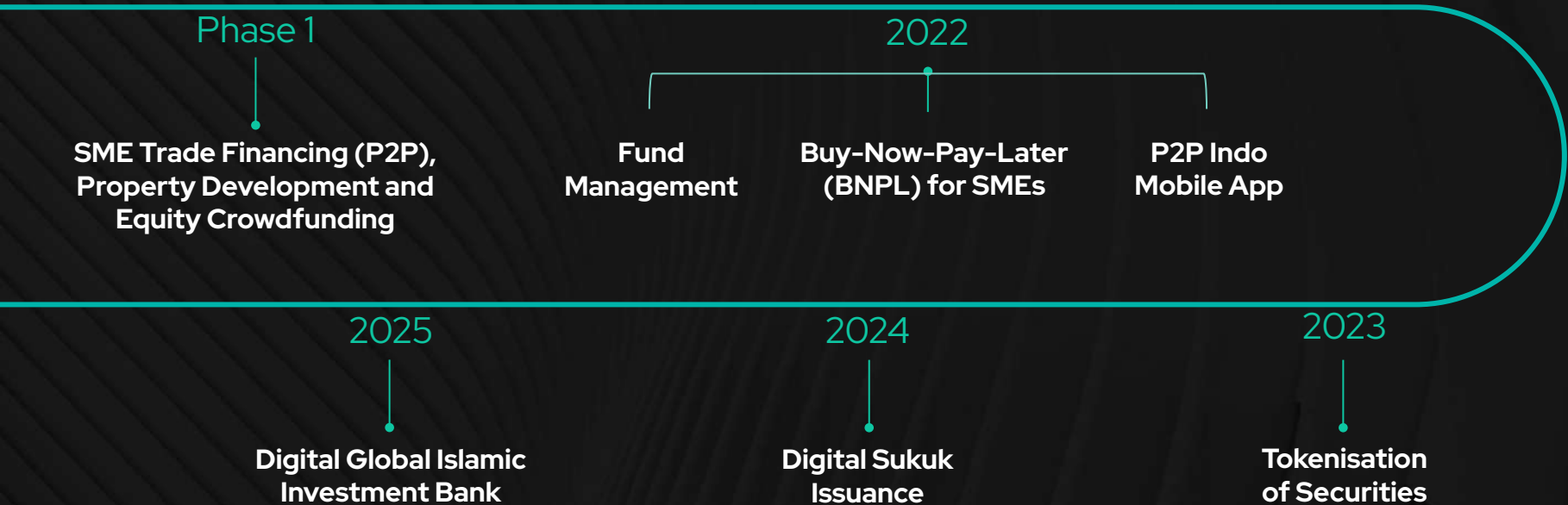


Enables Investors to Invest  
Directly with Crypto



# Product Offerings Roadmap

Planned Rollout of Investment and Fintech Products





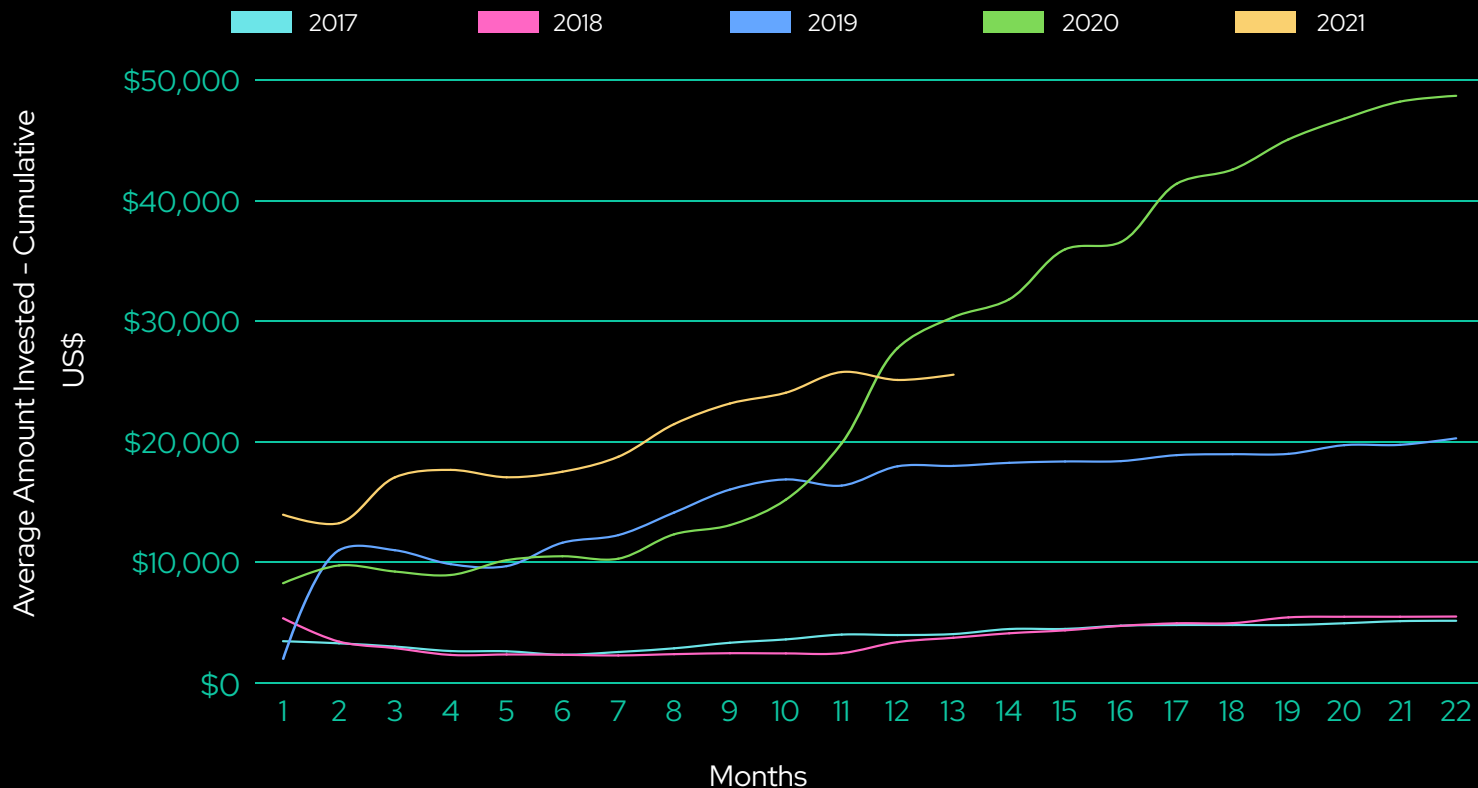
# 05

## Traction, Trends & Competitors

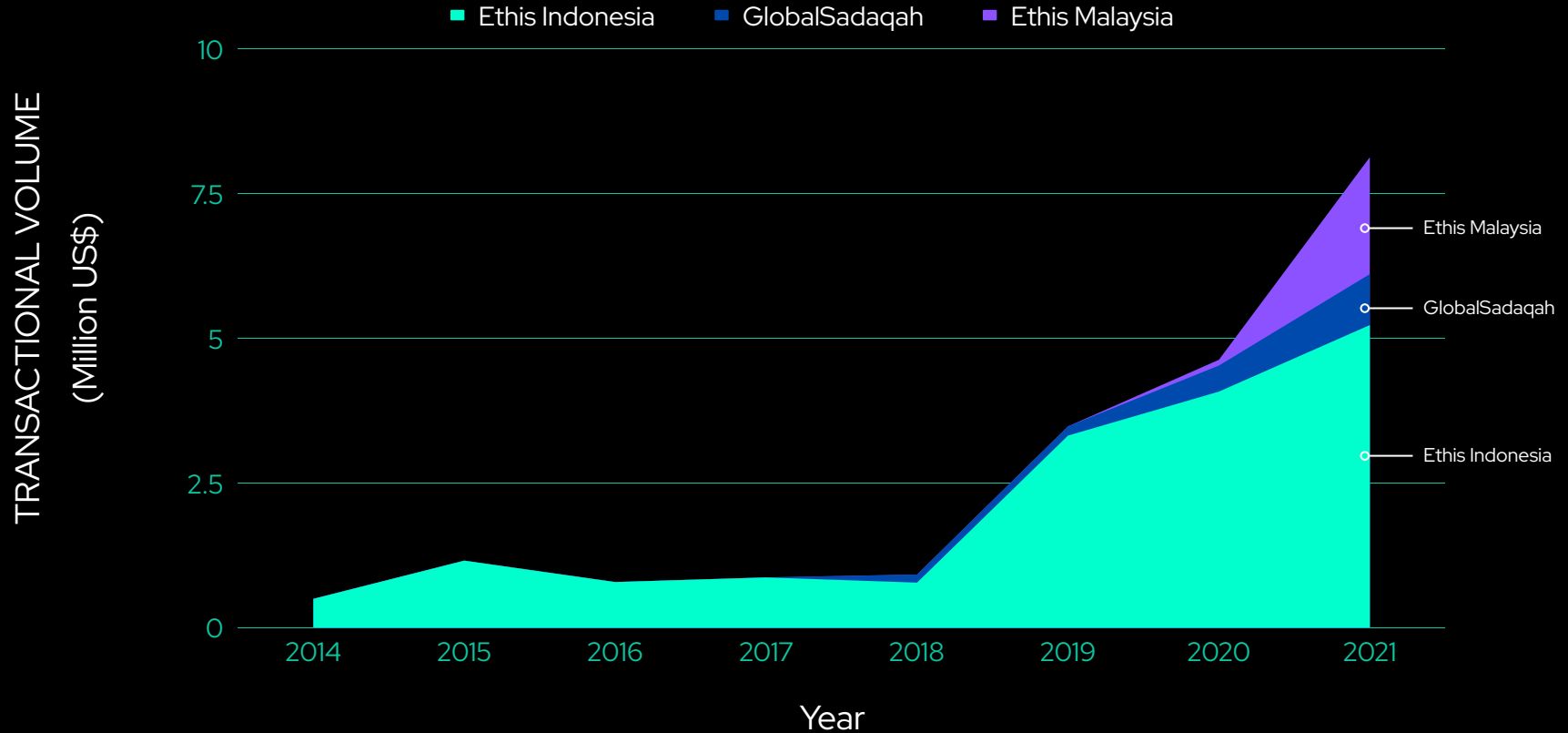


# Investors' Trust in Ethis has increased over time

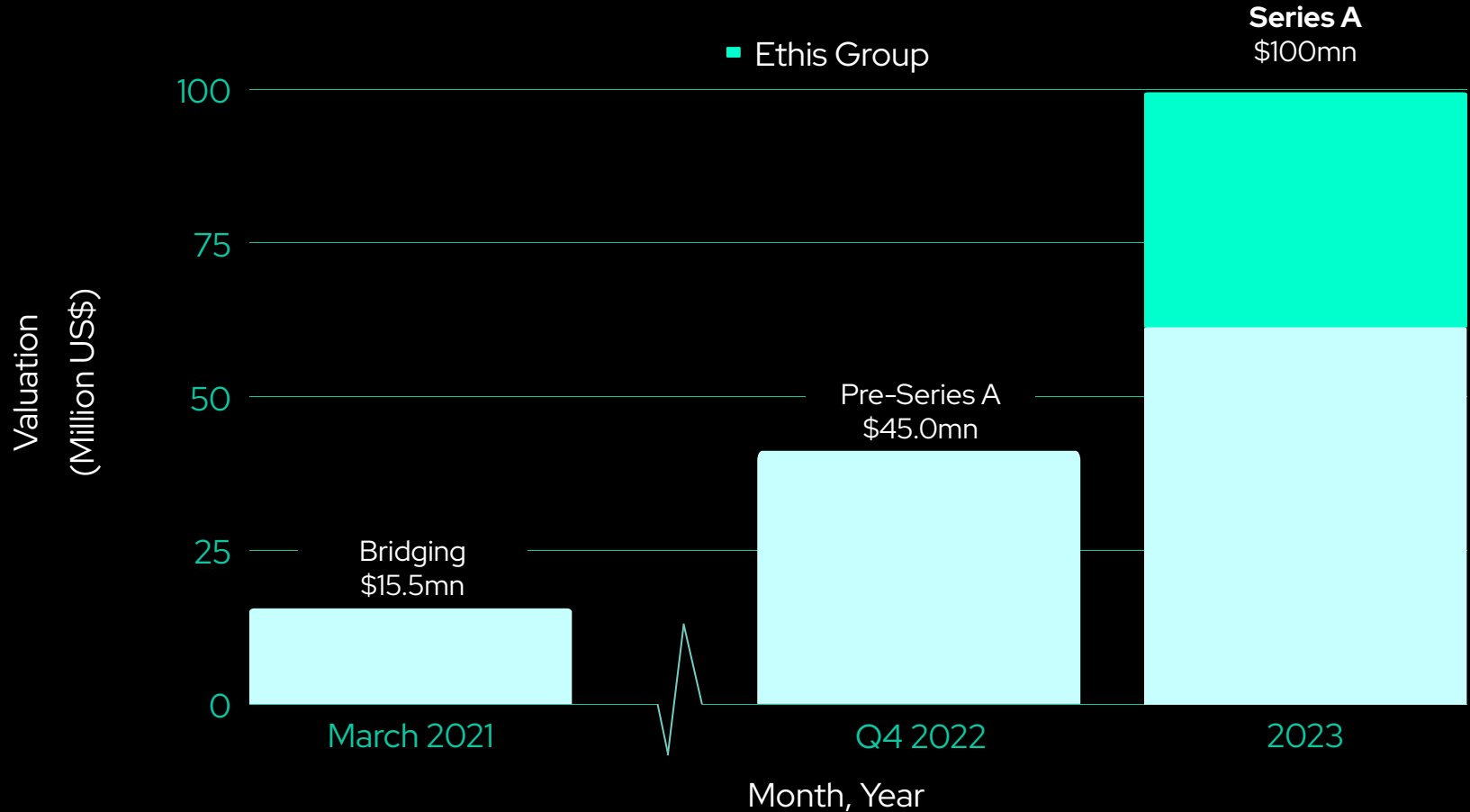
This chart shows how soon and how much investors reinvest on our platform. Each curve represent investors who started investing that year. A steeper curve shows faster reinvestments and a higher point reflects larger cumulative investment amounts. We see that investors in recent years reinvest more often and larger amounts than before.



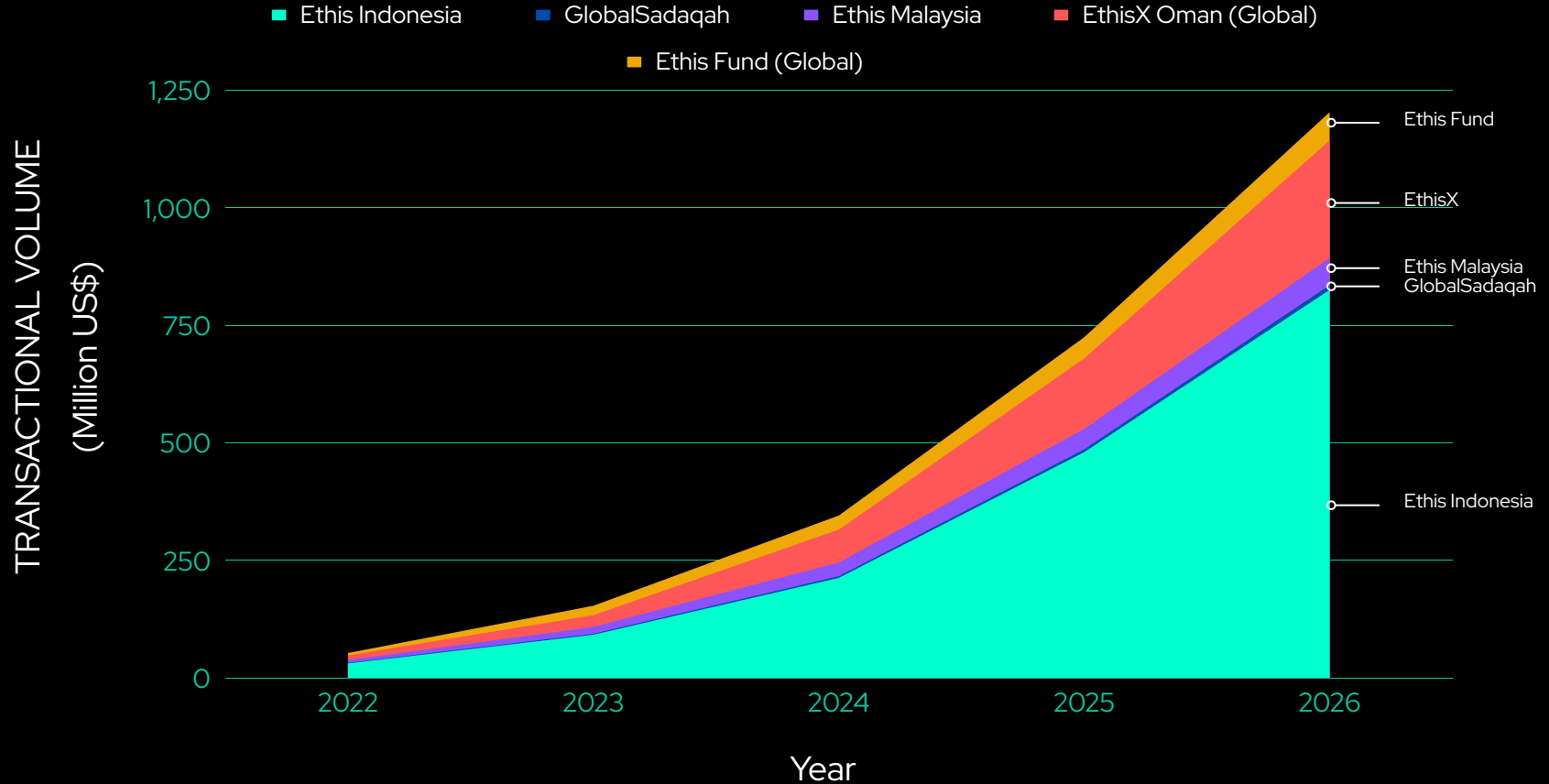
# Historical CF Volume: Group



# Ethis Group Valuation



# Projected CF Volume: Group





# Comparable Competitors

Indonesian P2Ps

Global Islamic Fintechs

Singapore based global  
platforms similar to EthisX

Social Finance platforms similar  
to GlobalSadaqah

ALAMI

fundingsocieties

VALIDUS

investree

Wahed

Kestrl

MANZIL

CAPBRIDGE  
Global Private Markets - member of Capgemini Group

HELICAP

FUNDNEL

LaunchGood

FundRazr

GIVE  
.ASIA



# Key Risks & Mitigation

Risks	Mitigation Measures
<b>Operational/ Business</b> Financial challenges is the most common cause of startups closure. Business Model, HR deficiencies or the inability to adapt to external changes can be punitive. Regulatory changes will also impact our business	<ul style="list-style-type: none"><li>- Lean operations and largely organic growth strategies keep costs low</li><li>- Focus on tech and automation to enhance operations and embed good governance processes</li><li>- Able to be nimble and pivot to respond to any market and regulatory changes</li></ul>
<b>Reputational</b> Increase in diversity and volume of investment products may lead to more instances of poor performance of investees and campaigns, leading to poor reviews	<ul style="list-style-type: none"><li>- Campaigns are screened by qualified teams with deep knowledge of the markets and segments we focus on</li><li>- Explicit risk disclosures and educating our community</li><li>- Ongoing tech and process enhancement of our screening, on-boarding and risk mitigation features for our campaigns to lower the risk of defaults</li></ul>
<b>Technology</b> As we expand to new geographies, cybersecurity and technology risks may increase	<ul style="list-style-type: none"><li>- Continuous enhancement of platform technologies by increasing internal team capabilities and engaging specialist cybersecurity providers</li></ul>
<b>Financial</b> With the expansion of products and services offered by Ethis group of platform, the associated financial exposure and risk also increase	<ul style="list-style-type: none"><li>- Dealflows are carefully curated to increase success rates. Our due diligence process is done by qualified professionals who have deep knowledge of the market and segments we focus on</li><li>- Diversify funding sources and dealflow partners so the risks are minimised</li></ul>

# Ethis = Ethical + Islamic

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[View Platforms](#)

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Transactions

**530+**

Campaigns Launched

**84+**

Countries



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