



# XDANA INVESTMENT MADE EASY

Investor Overview - April 2020  
Private & Confidential



# Introduction



**20** Years

The Founder has 20+ years experience as a leader in the Mutual Funds industry, working closely with OJK

**1<sup>st</sup>** License

In 2015 XDana was granted the first license in the industry to sell mutual funds through online distribution

**20** FTEs

Today XDana has 20 Full Time Employees and has a fully operational, proven Technology Platform

**14.5** K

14,000+ users, with IDR3.5 Billion of AUM as of April 30, 2020

## Licenses



2015

Securities company



2016

Organizers of online mutual fund



2018

Investment Advisor



2016

Electronic System Operator

# Our Partners



In alliance with  CIMB



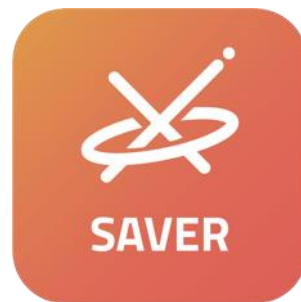
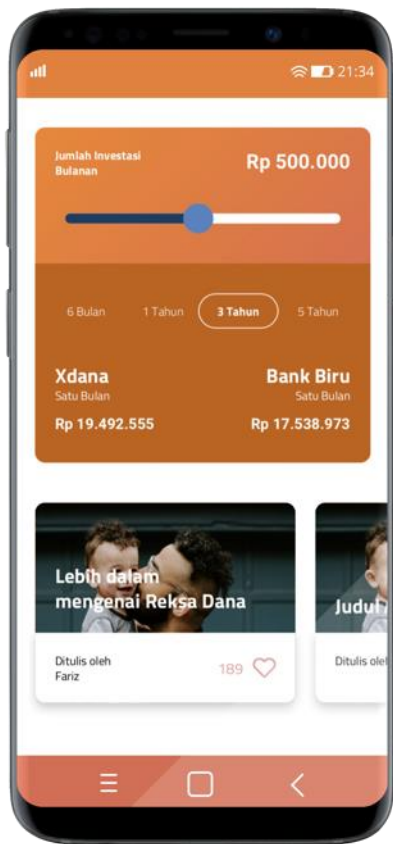
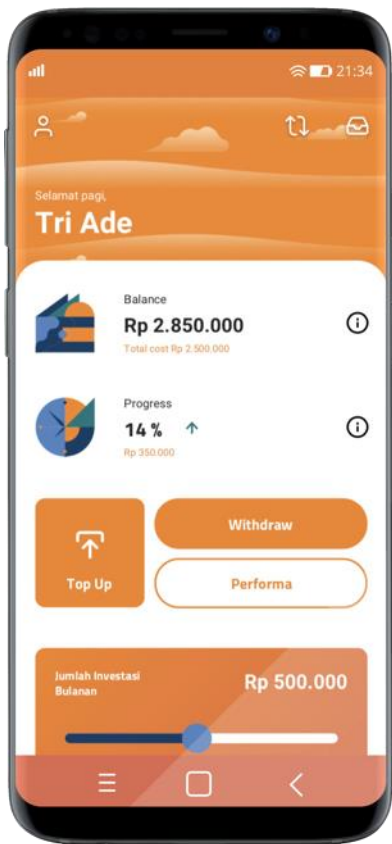
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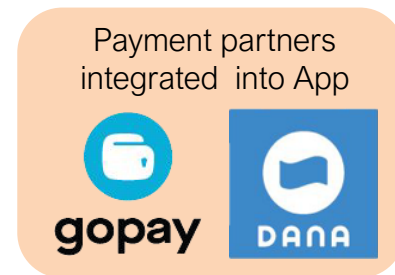
**44 Mutual Fund Products are registered and live on the XDana Platform now**

**Partnership with 3 digital wallet as payment method and mutual fund outlets live now**

# Simple Products



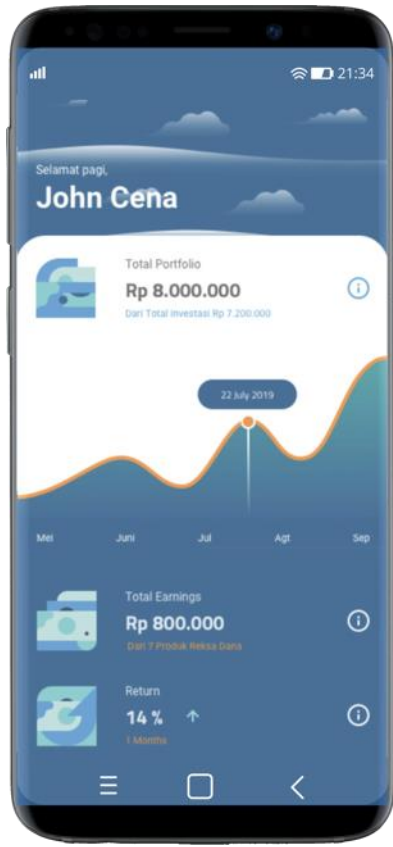
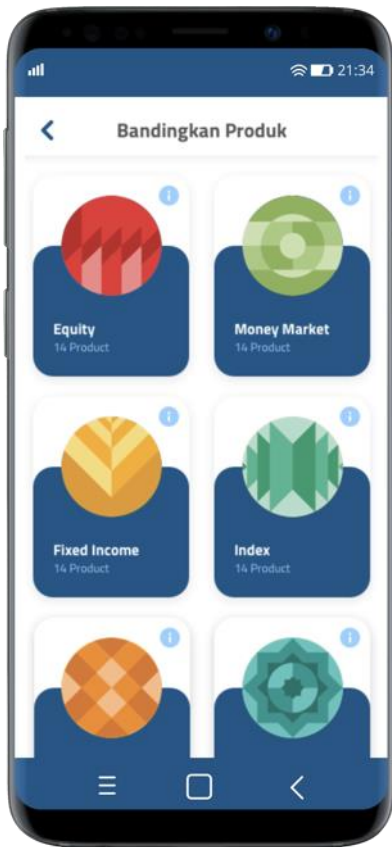
## XSaver



XSaver is an online mutual fund investment platform that offers recommended money market mutual funds according to fund analyst with flexibility features added to the transaction.

XSaver is intended for people who want to increase the value of their money more than savings interest.

# Integrated Products



## XDana Pro

XDana Pro is an investment platform that improves mutual fund portfolio performance in accordance with investors' preference.

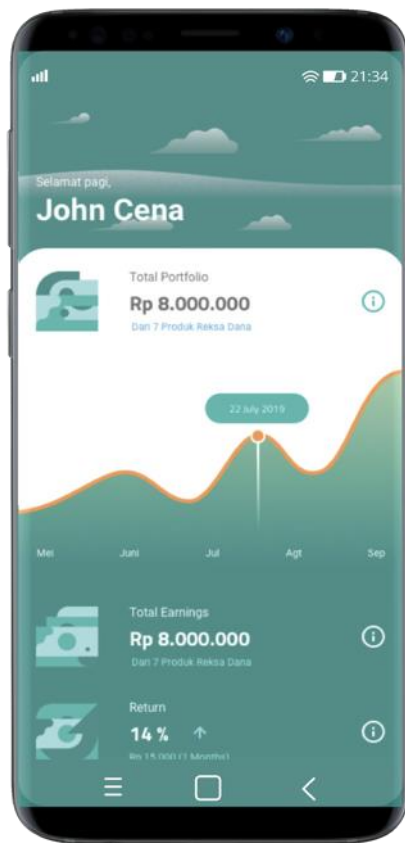
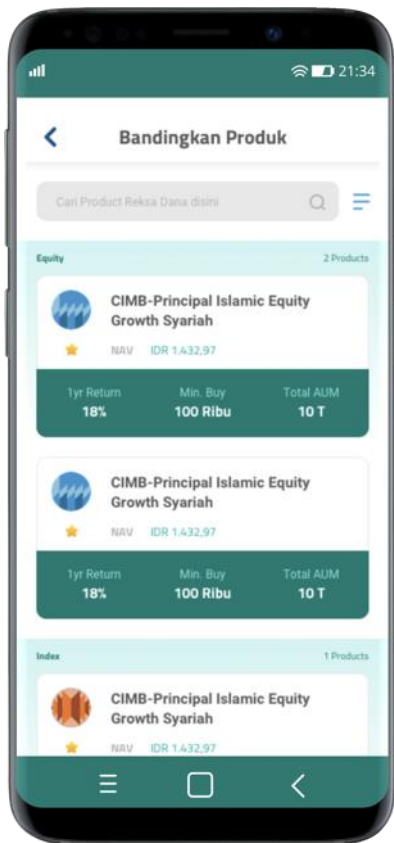
XDana Pro is intended for investors who already understand the capital market better and want to invest in mutual funds more easily.

# Alternative Products



## XDana Syariah

XDana Syariah is an online mutual fund investment platform that ensures investors invest in products that comply with Sharia law and Muslim principles, so they can invest without worry.



# Denny Thaher, Founder/CEO and Team



Denny Thaher is The Founder of XDana, a digital platform to help Indonesian's improve their life through investment. Graduated from The University of Colorado in Denver in December 1997, Majoring Master of Business Administration, Denny Thaher dedicated his life to served in the Indonesian Wealth Management Sector.

From his dedication, Denny Thaher has more than 20 years of experience in the Investment and Financial Industry. These are some position that was served by Denny Thaher: CEO Maybank Asset Management, CEO Trimegah Asset Management, CEO Manulife Asset Management, and Managing Director Mandiri Manajemen Investasi.



**Li Ming Suryaputra**  
General Director

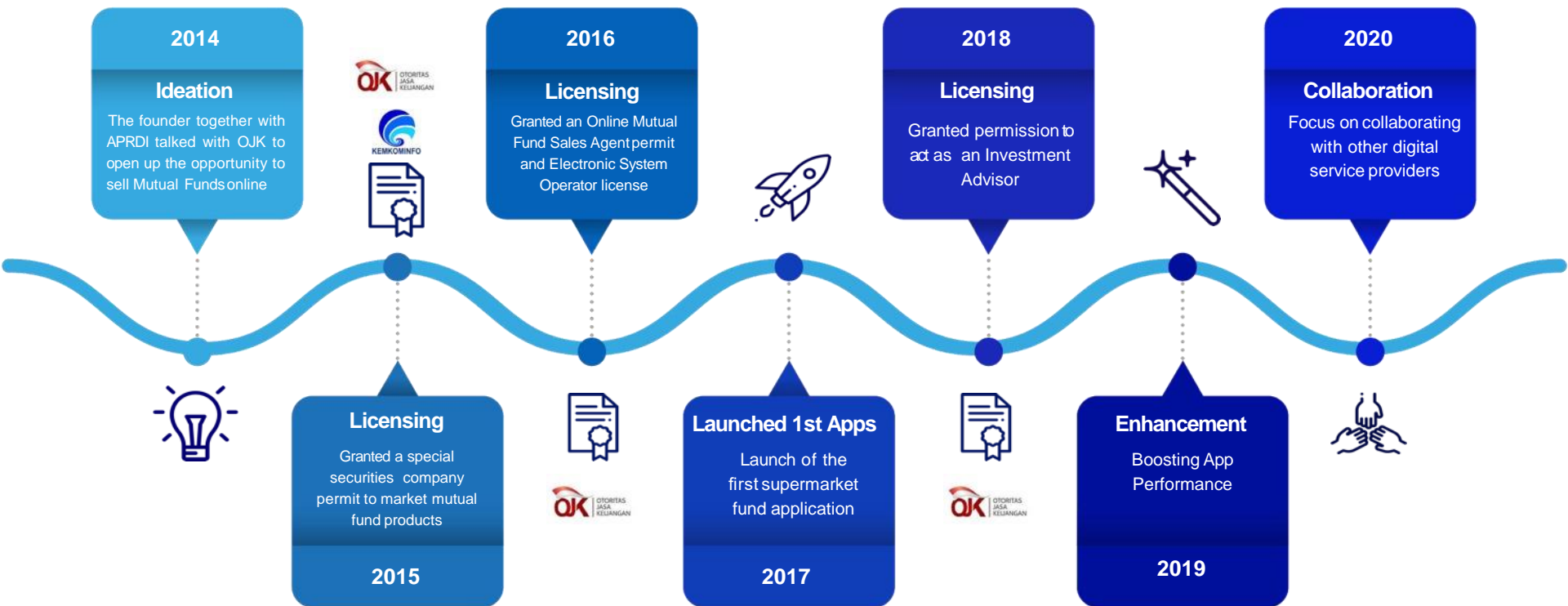
Li Ming Suryaputra is the General Director of XDana, she is responsible for all aspects of operations at XDana, from day to day staff management to managing operational costs.



**Imas S. Sihombing**  
Sales Director

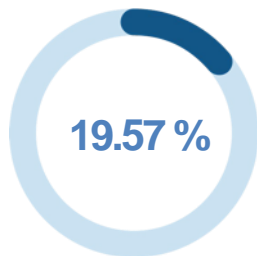
Imas Suryati Sihombing is the Sales Director of XDana. She is responsible for developing key growth sales strategies, tactics, and action plans to achieve annual targets.

# Milestones





# Market Validation and Opportunity



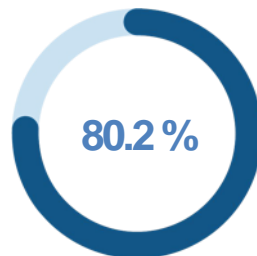
Mutual Fund AUM reached IDR 542.1 Trillion as of December 2019; 19.57% of GDP

Source : OJKReksa Dana



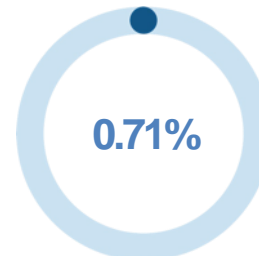
GDP growth YoY as of 2019, and account for 4.97% YoY for last quarter of 2019

Source : World Bank



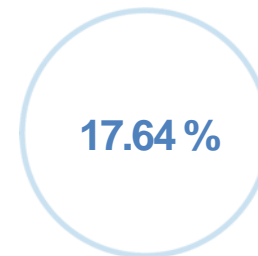
80.2% of millennial financial product users use bank saving

Source : Indonesia Millennial Report 2019 by IDNTimes



Number of Single Investor Identification reached **1.9 million people** compared to total pop. of Indonesia

Source : Kustodian Sentral Efek Indonesia



QoQ Single Investor Identification Growth, and targeted to grow 40% YoY by the end of 2019

Source : Indonesia Millennial Report 2019 by IDNTimes

*With growing financial literacy in Indonesia, there is a very large market opportunity For XDana to assist people to shift from bank saving to investment products.*

# Target Market

*Middle-Class Affluent Consumers*

## Primary Target Market

### THE EARLY BIRD



**(22 -25)**

*"I want an easy way to grow my money"*

## Secondary Target Market

### THE NEWLYWED WIFE



**(25 -28)**

*"I want to build a home for our future children"*

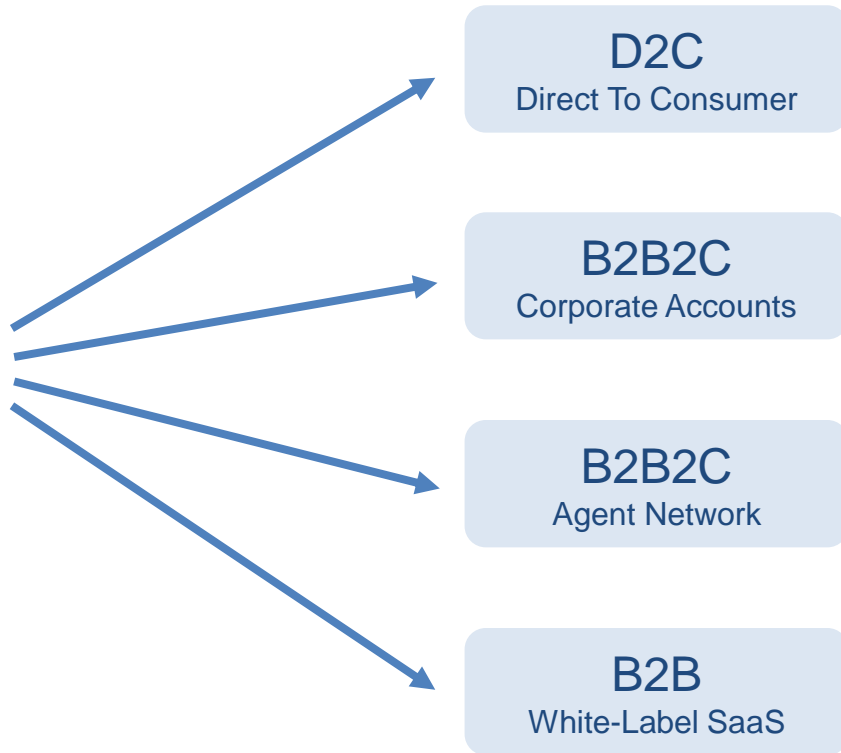
### THE SINGLE FIGHTER



**(28 -35)**

*"I want to grow my money easily"*

# Four Channels To Market



**Strategy:** Marketing driven customer acquisition, digital marketing campaigns & partnerships, including GoJek, Facebook and Google  
**Status:** *Live now.*

**Strategy:** Business development driven, acquiring medium to large employers, positioned as an employee benefit using automatic payroll deductions  
**Status:** *Roll out in Q2 2020*

**Strategy:** Business development driven, acquiring a large network of independent financial planning agents, operating as authorized representatives of Xdana  
**Status:** *Live now.*

**Strategy:** Business development driven, acquiring banks & financial services players who want to license the Xdana platform under their own brand  
**Status:** *In planning/development stage.*

# Competitive Landscape

- BAREKSA
- TANAMDUIT
- AJAIB
- BIBIT
- INVISEE
- MODUIT

**INVESTMENT ONLY CONTRIBUTES 1% OF  
THE FINANCIAL SERVICES MARKET**

**XDANA CAN PENETRATE UP TO 57% OF  
THE FINANCIAL SERVICES MARKET BY  
CREATING A LIFESTYLE SAVINGS**

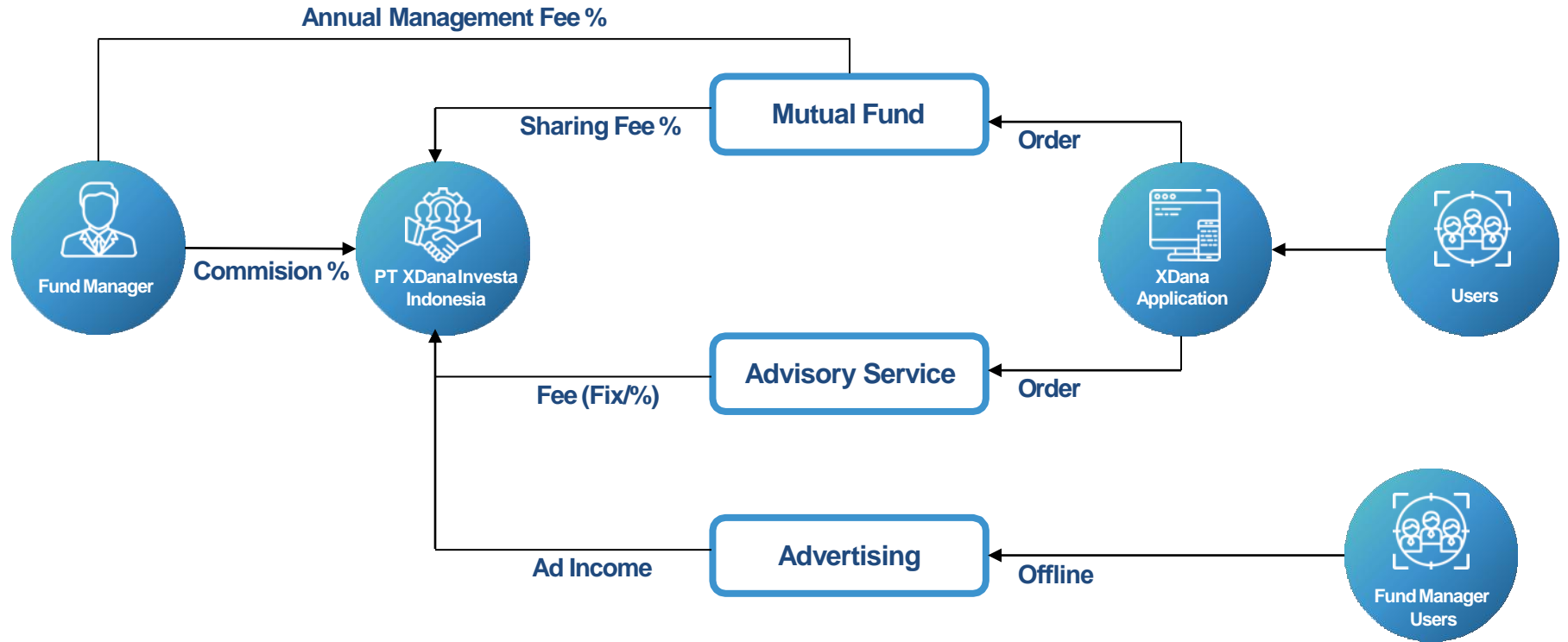
**PRODUCT**

- XDANA
- RAIZ

**COMPETING WITH A  
MARKETPLACE MODEL**

**COMPETING WITH INVESTMENT  
AS A LIFESTYLE PRODUCT**

# Revenue Model





# XDANA INVESTMENT MADE EASY

Thank you for your time today.

