

CROWDE

# ABOUT CROWDE



CROWDE is a **Peer-to-Peer lending platform** that focused on agriculture sector. We create a platform for farmers to get **better and faster finance capital access and connect** their projects to retail investors that interested in agriculture. **With profit sharing** scheme and mutual cooperation spirit, we create an ecosystem to help our farmers.

Agriculture in Indonesia is an industry with one of the **highest poverty rate** for it's worker



**WHY?**

**41%**

Dominating labor  
force in Indonesia



**Results**  
a huge gap in  
financing farmers



### Capital from Bank Loan (3%)

- Bank required collateral 75% of farmers do not acquire it
- Long process. Bank takes 2-3 months to get the loan to be disbursed to the farmers



### Capital from Middle Man (50%)

- Farmers take all the risk. When the price falls, middle and buys the crop with a very low price
- middle man insists famers to buy supplies from them with a very high price



### Capital from Loan Shark (47%)

- Unrealistic interest rate (between 5-10% each day)
- Use violence to collect the loan from farmers which include physical, social, and mental abuse



# HOW?

To fight, we must  
**EMPOWER** our farmers on  
both OFF-THE-FARM and  
ON-THE-FARM







**Connecting**  
Farmers with  
Investors

+

Agricultural  
investment  
**for Everyone**

# Business Model



Investor Investment 100 %

☐ CROWDE commission

3%

Agent Supplier 97 %

☐ Off-maker margin

5%

Collected from Agent Supplier

Farming Process 97 %

Harvest 130 %

3%

10%

117 %

8.5%

8.5%

100 %

Share profit investor

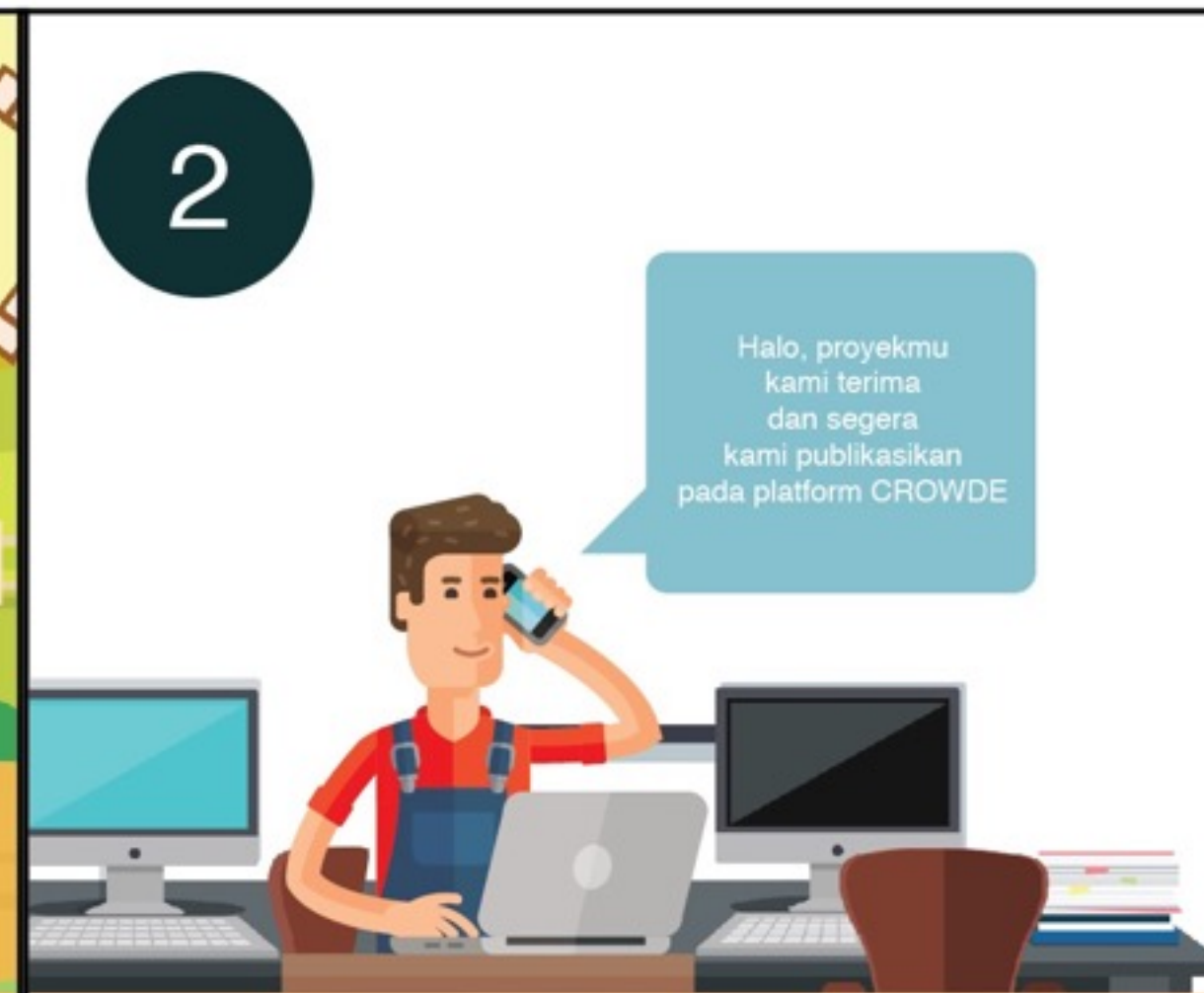
Share profit farmers



# PAK BAMBANG SI PETANI



Pak Bambang adalah seorang Petani yang sedang terkendala masalah permodalan pada proyeknya. Namun, kali ini ia mencoba mengajukan proyeknya melalui CROWDE, yang ia tahu dari kenalannya.



Dengan perencanaan proyek yang matang, pengajuan proyek pak Bambang diterima oleh Teo, tim CROWDE yang menangani proyek pak Bambang. Kini proyek pak Bambang sudah dipublikasikan pada platform permodalan CROWDE.



Melalui CROWDE, Teo salah satu teman CROWDE, dapat membantu memodali proyek pak Bambang. Teo dan ribuan teman CROWDE yang lain dapat melakukan hal serupa dengan proyek lain yang ada di CROWDE.



Setelah dana permodalan tercukupi, Teo menghubungi partner Toko Tani CROWDE untuk penyediaan barang dan bahan sesuai kebutuhan perencanaan proyek pak Bambang.



Setelah dihubungi oleh CROWDE, Toko Tani mendistribusikan segala keperluan proyek kepada pak Bambang.



Setelah 3 bulan berlalu, kini saatnya pak Bambang panen! Saat panen tiba, calon pembeli menghubungi pak Bambang untuk membeli hasil panen. Pembeli ini sudah bekerja sama dengan CROWDE agar pak Bambang mendapat harga jual yang layak.



Setelah kesepakatan terjadi, maka pihak pembeli membayar hasil panen proyek pak Bambang melalui CROWDE.



Hasil penjualan panen proyek pak Bambang mendapatkan keuntungan yang sesuai harapan. Lalu keuntungan tersebut dibagi dua kepada pak Bambang dan Teo dengan besaran yang sudah disepakati bersama dengan CROWDE.





We aim to revolutionize  
agricultural sector in Indonesia  
with the spirit of mutual cooperation



A photograph of three fishermen in traditional Vietnamese conical hats on a river. The image is split vertically: the left half shows the fishermen in a clear, bright setting, while the right half shows them in a hazy, sepia-toned setting. The word 'DEVELOPMENT' is overlaid in white capital letters across the top. The words 'MINDSET' and 'SKILLSET' are overlaid in white capital letters at the bottom of the left and right halves, respectively.

# DEVELOPMENT

MINDSET

SKILLSET



We have succeeded helping  
**14000+ Indonesian Farmers**  
with the aid of **150 agents**



**38**

*Kabupaten*

**154**

*Kecamatan*

**276**

*Desa*

Ag-product

**1400**

*toko tani*

Distribution

**267**

*Pengepul*



# our TRACK



30%

Monthly crowd growth

17000+

CROWDE investors

78%

Retention rate

1200

projects

93%

Fundrasing success rate

13M USD

Investment disbursed



# SOCIAL IMPACT PROJECTION

Farmers are selected as our social impact metric, we would like to **increase their earnings** from USD 50 per month until USD 150.



## #MONEY



## #DREAM





a long journey ahead,  
a journey worth the struggle  
for Indonesia.

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THANK YOU