

20
22

ALAMI

#HijraInFinance

ALAMI Group **Milestones** and **Achievements**

2022



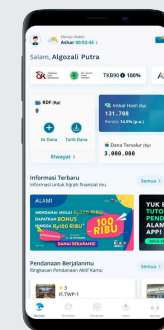
- Hijra Bank obtained OJK approval for Digital Mobile Banking Product

2021



- Serie A Funding
- Acquired a BPRS to transform into **Hijra Bank**
- Launch **Ecosystem Financing product** on the platform
- ALAMI disbursed over **US\$100M** across over 3000 loans
- Launched **ARQAM Accelerator** and **ALAMI Institute**

2020



- Officially got a **permanent license mark from OJK**
- Launched Android mobile app on Google Playstore

2019

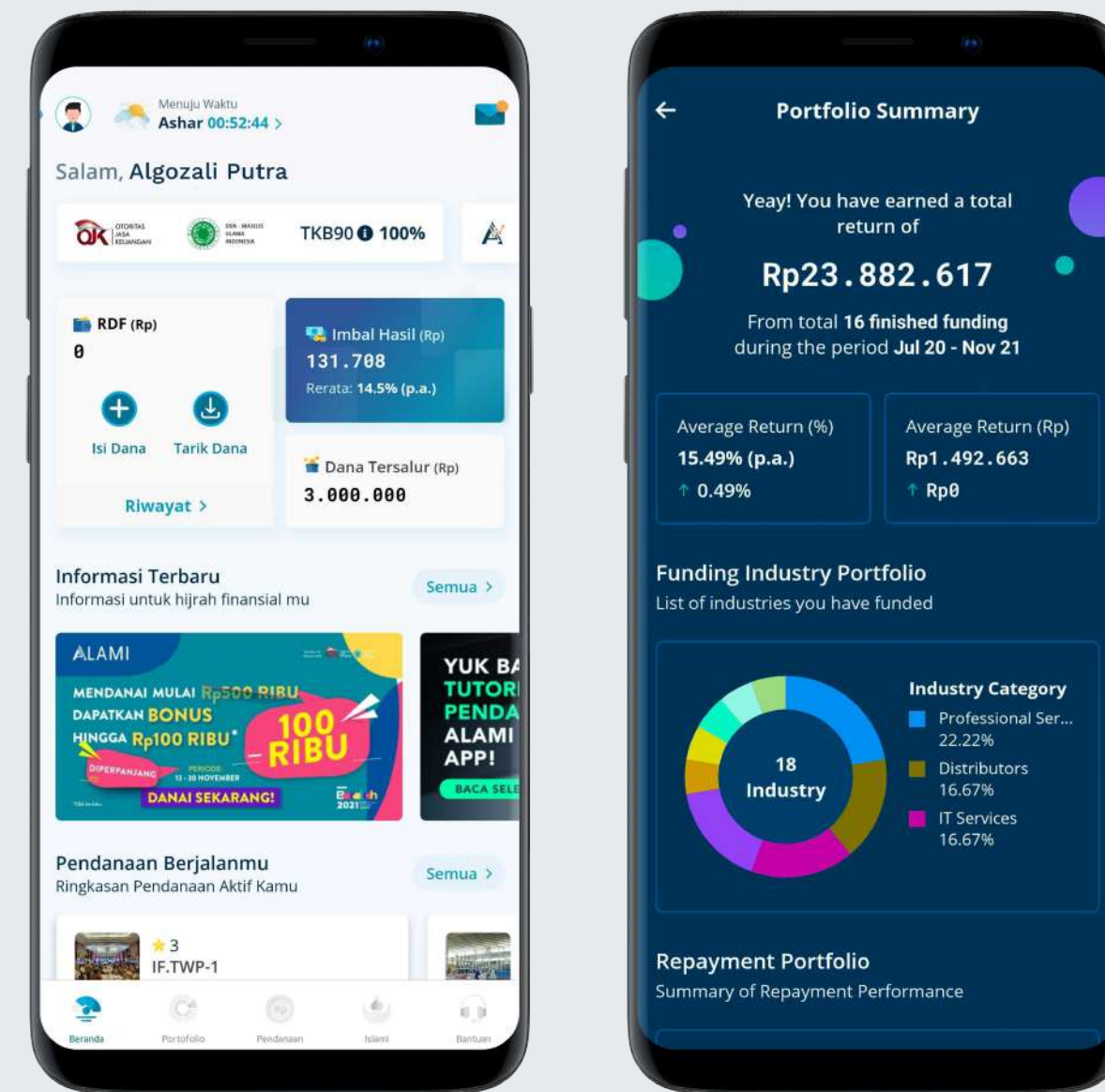


- **REGISTERED** under the supervision of OJK as a Peer to Peer Coordinator
- Launched Peer-to-Peer Lending Platform
- Obtained a **KAMI index certificate** (Information Security) and **ISO 27001**

ALAMI Product Innovations, Technology, and Business Solution

We aim to create scalable, impactful, love-able products that give users a reason to stay and be retained. It is reflected in ALAMI's NPS 61.32%, higher than banking (37%) and other financial services (46%) industries.

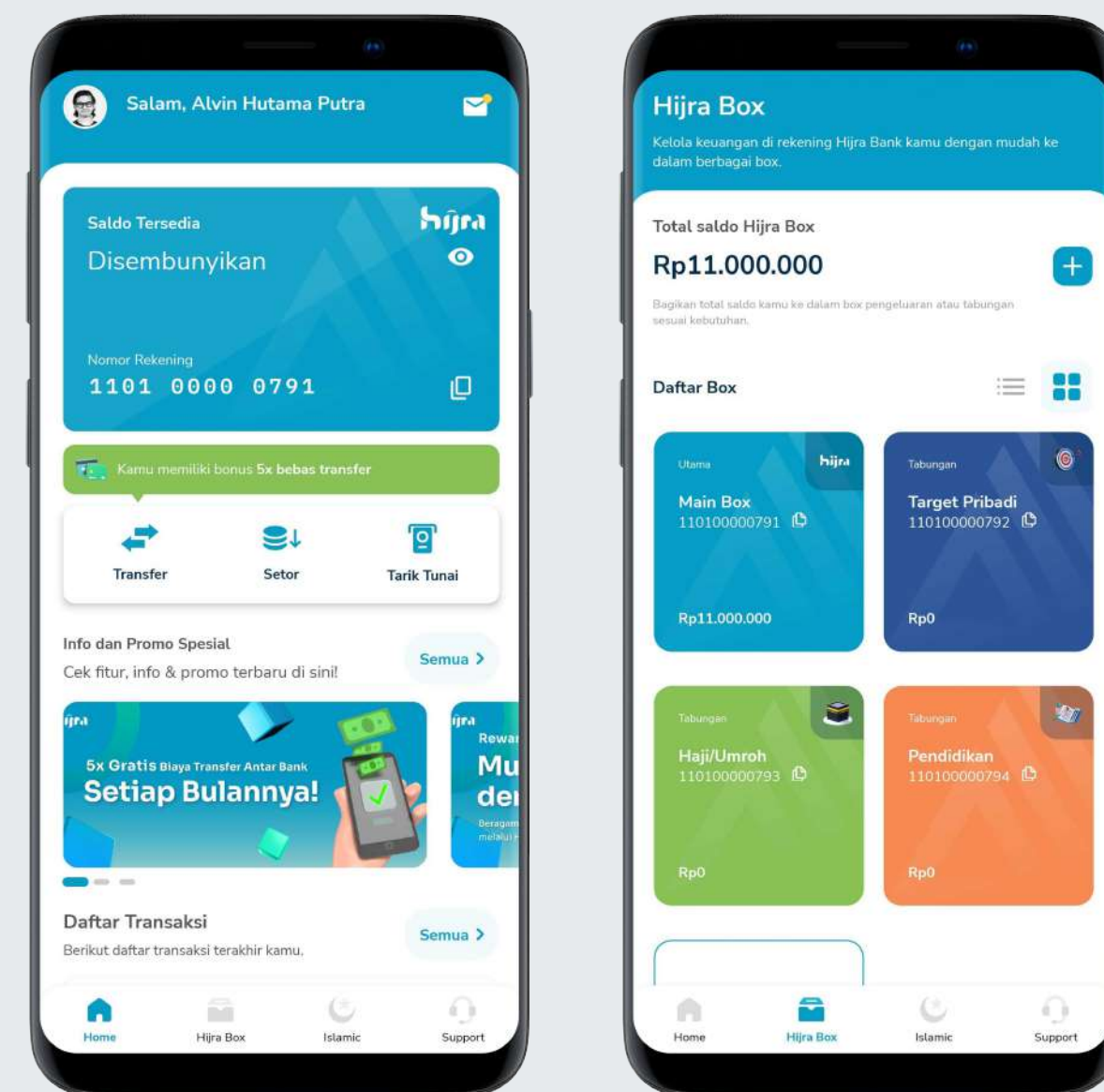
ALAMI P2P App



Why P2P Lending?

- Adequate and accessible access of financing = driving up economic growth = ekonomi gotong royong
- Facilitates underserved MSMEs of financing through innovative financial services to help them grow

Hijra Bank App



Why Digital Banking?

- 48% Indonesian >15 years of is still unbanked
- Mobile Centric, Inclusive, Faster to Innovate, Low Fees, Transparent, Easy to Use

The **Fast-Growing** Islamic Fintech Platform in Indonesia.

ALAMI is an Islamic fintech to provide various financial services, focuses on providing access of finances to impactful sectors at large, at scale.

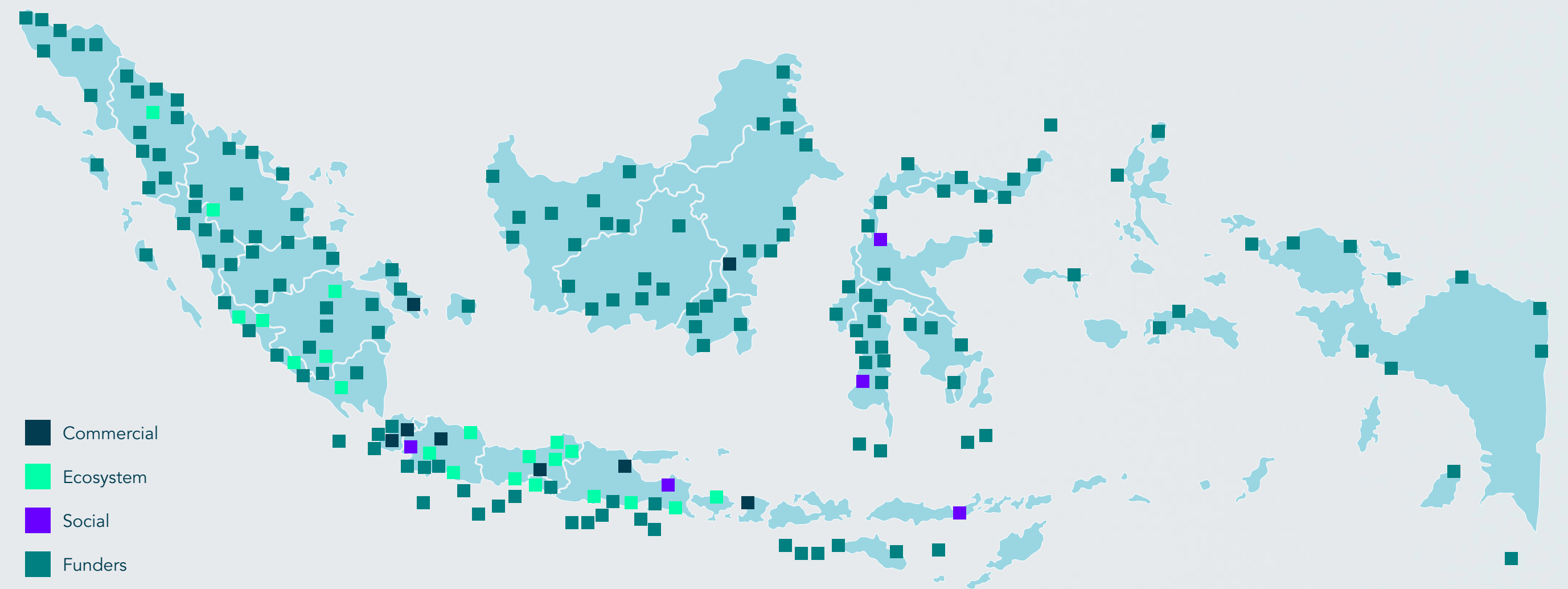
Licensed by



Member of



Awards

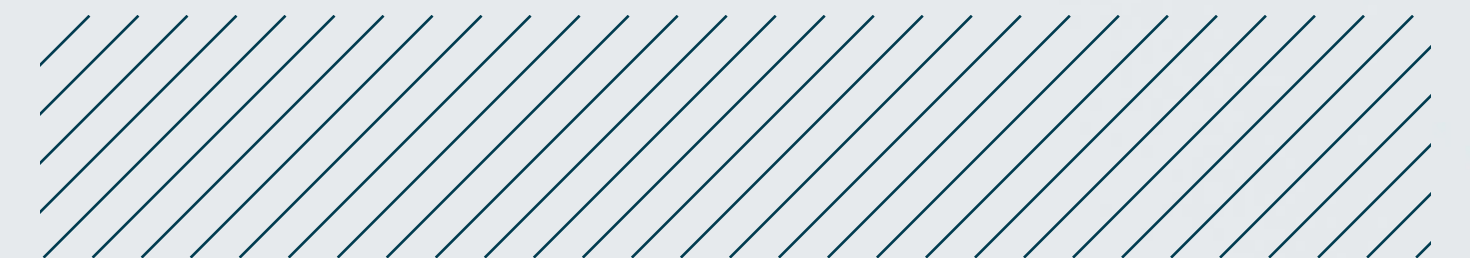


ALAMI in **482 cities, 34 Provinces**

60.000+
Registered Funders
in ALAMI Platform

7.803+
SMEs Projects Funded

IDR 1.6 trillion
total disbursement with
0% NPF



The **Economic** **and Social Impact** We Continue to Create.

We aim to broaden the access to Islamic finance, allow people to obtain funding through easy-to-use tech that adheres to Islamic principles & creates positive impacts.

Our Valuable Partners

eFishery

aruna



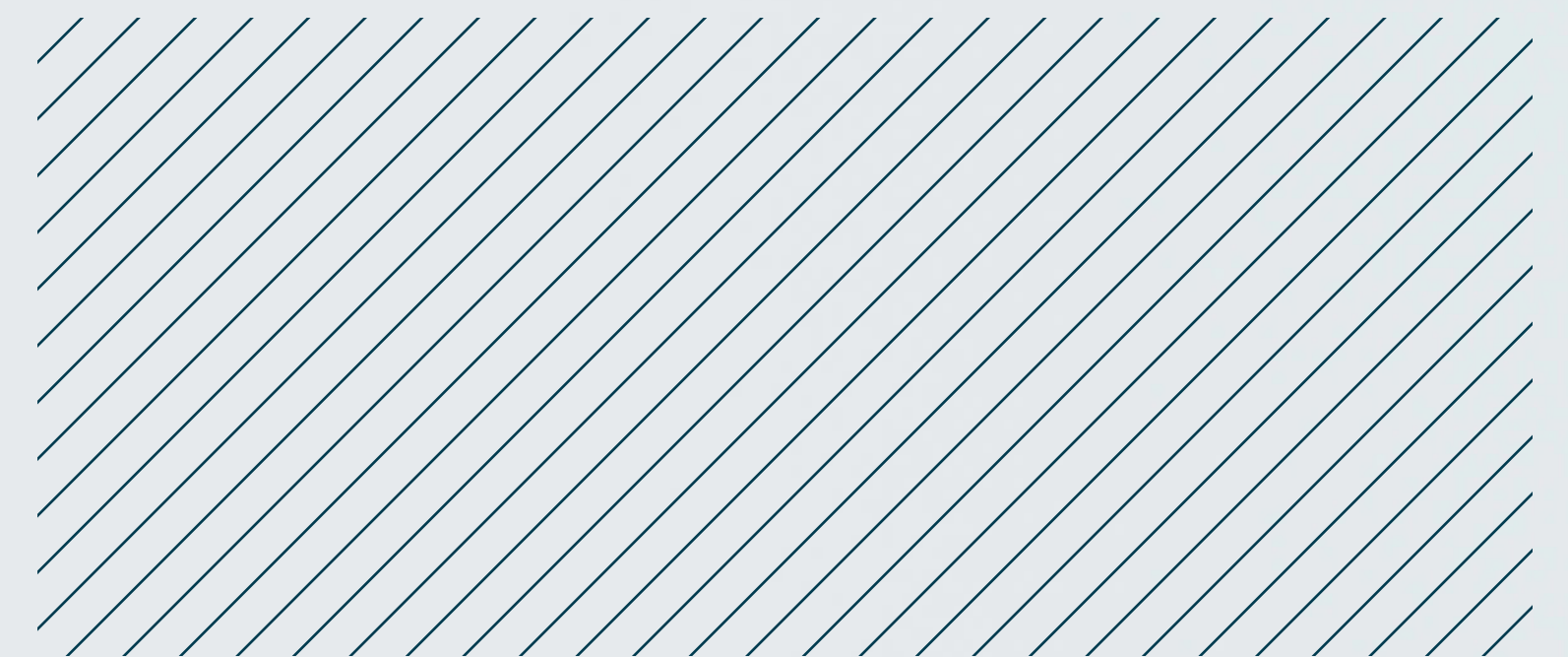
agree



Over
400%
of Annual Growth
on Active Funders

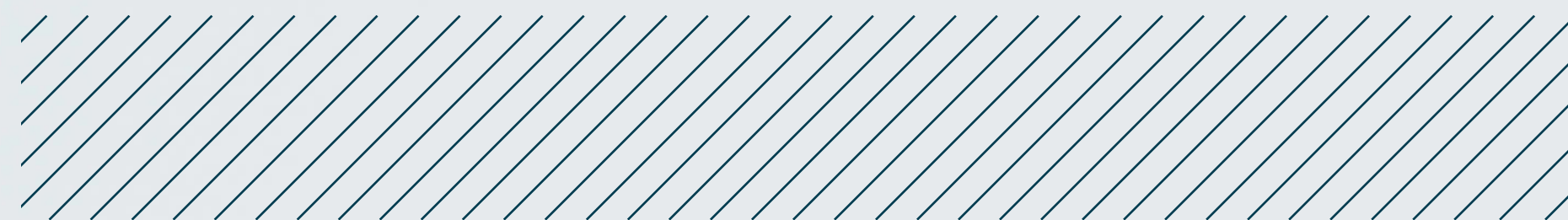
28.715
New Job Opportunities Generated
from IDR 196 billion Financing
to Outsourcing Companies

500%
Annual Growth on
Transaction Volume
of Disbursement



> 1000
Fish Farmers
Received Additional
Working Capital

IDR 115.2 billion
Financing Worth of
> IDR 1.29 trillion
Fish Product Sales & Informal Jobs



In The Journey to Create a Leading Islamic Fintech to **Boost** the Welfare of **Our Society.**

Talented people behind
ALAMI Group come from
multiple backgrounds and
experiences whose spirits to
dignify the Islamic Finance.

The Co-Founder



Dima Djani
Chief Executive Officer



Bembi Juniar
Chief Business Officer



Harza Sandityo
Chief Operation Officer

The Advisor(s)



Mulya E. Siregar



Dian Triansjah



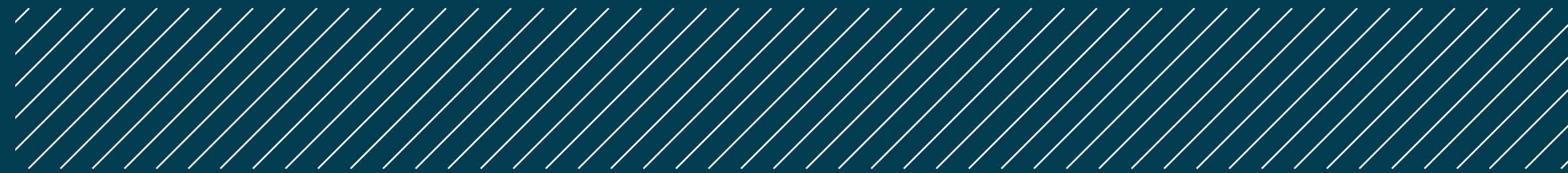
Pandu Sjahrir



Aamir Rahim

Our Investors





Sharia First



Strive for
Excellence



Receptive
to Feedback



Best
Ideas Win



Bold Mission



Think & Act
Like Owners



Customers
Obsessed



ALAMI

7 Core Values

At ALAMI, our values are the deeply ingrained principles that guide all of a company's actions and serve as our cultural cornerstones.

Barakah Culture

Maximise the impact of our output

#Bye5

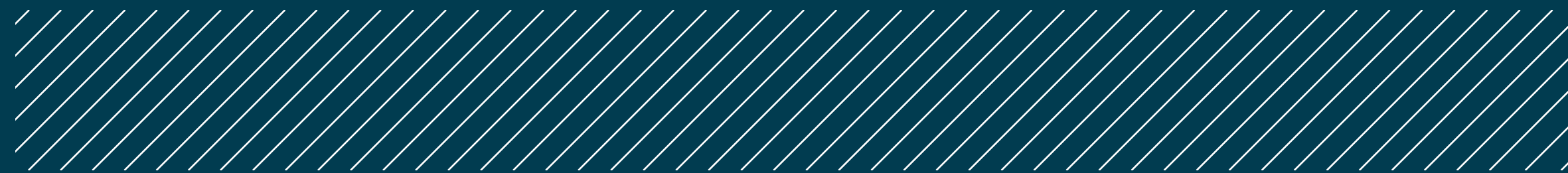
4 days a week is enough. We focus on the most impactful and meaningful target.

#GrowEverywhere

We trust everyone can deliver the best from everywhere.

#BirrulWalidainAllowance

Allowance package for squad's parents as a good deed and a devotion to them.



Ecosystem of ALAMI Group as the Leading Fintech Platform in Indonesia

Islamic Financial Inclusion

P2P Lending Platform

brings together Beneficiaries and Funders through an advanced technology with fair and transparent system.

Sharia-Compliant Digital Bank

to answer the daily needs of Muslims for banking and financial services.

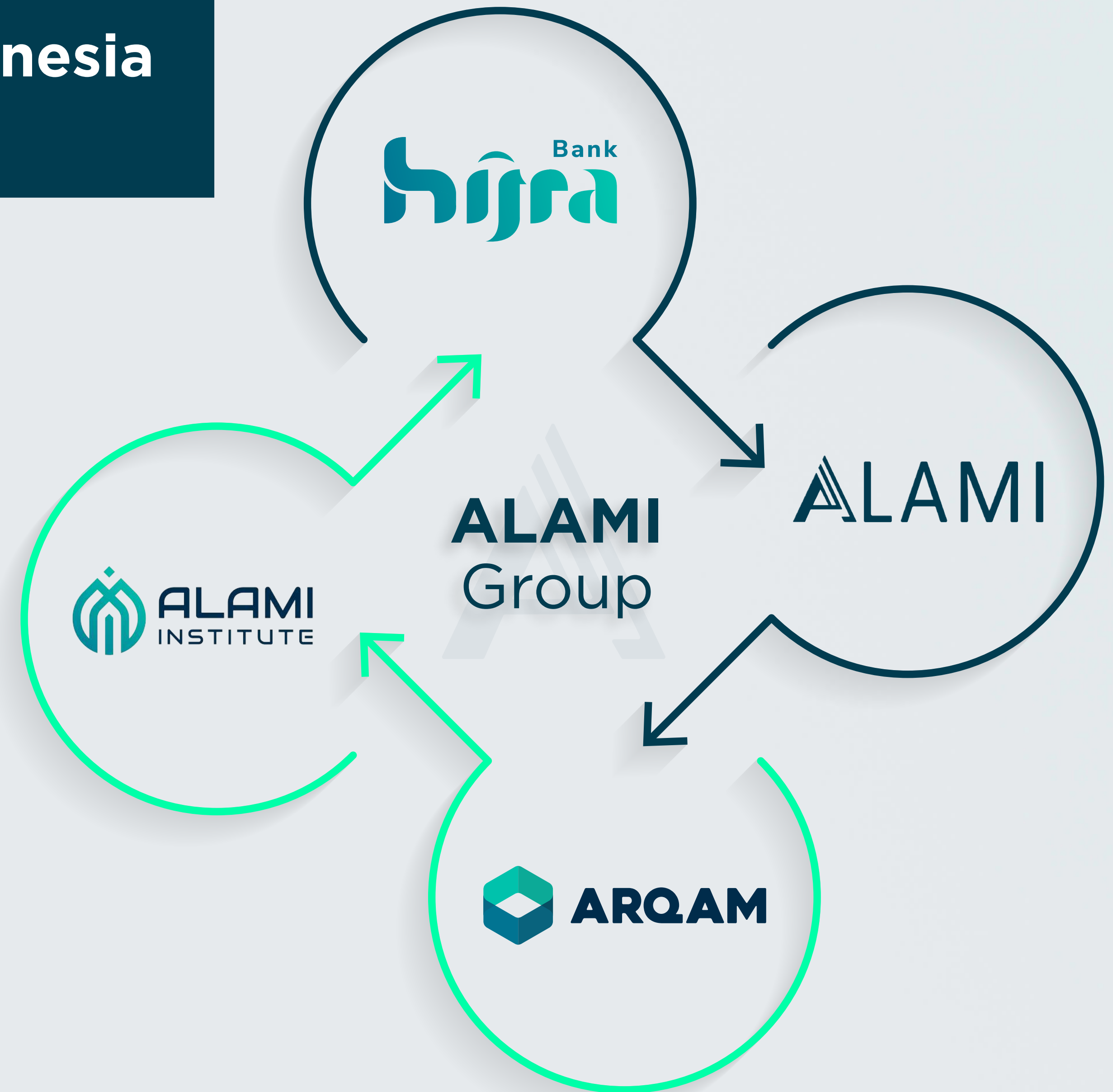
Islamic Financial Literacy

Accelerator Program

for high-potential Muslim entrepreneurs/startup and MSMEs that combines of training, knowledge-sharing, access to working capital and markets.

A think-tank institution

to promote the growth of Islamic finance with robust understanding and its adoption through innovation research, dialogue, literacy programs, and tech development.





The Growth of Halal Financial Industry

US\$2.891tn > **US\$3.271tn**
(2019) (2024)

*3.1% CAGR

Muslim Population in Indonesia

+231 million
out of 275 million Muslim in
ASEAN live in Indonesia

(The Royal Islamic Strategic Studies Centre, the Muslim 500, 2021)

MSMEs Financing Gap

\$165 billion
demand for credit by MSMEs
& only \$57 billion is currently
available (IFC; WB, 2019)

Revolutionizing **Sharia Finance** Industry through Technology.

Indonesia and other ASEAN countries show a promising future for Halal Fintech and Ecosystem with significantly growing financing needs from MSMEs too.

***30%**

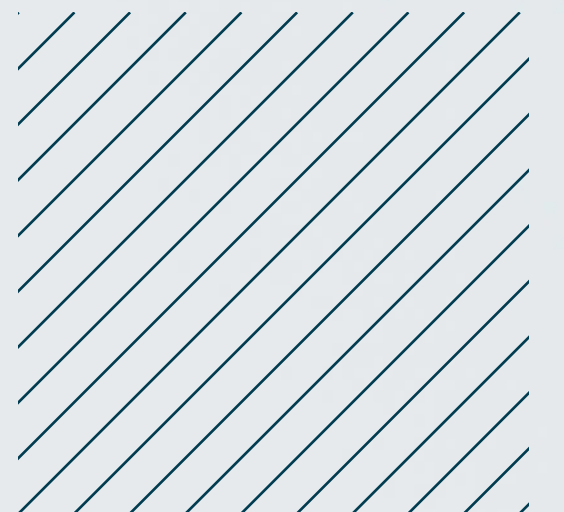
formal financing for MSMEs expected to be
provided by financial sectors by 2024

(OJK BPR/BPRS Roadmap 2021-2025)

IDR 39.130 trillion

projected value of digital bank transactions in
Indonesia for 2021

(Bank Indonesia, 2021)



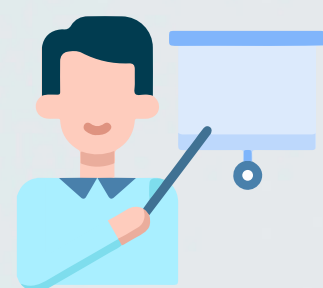
ARQAM Accelerator

We support early-stage Muslim entrepreneurs/start-up through coaching, systematic business skills training, and opportunity to get mentorship supports without equity for selected start-up.

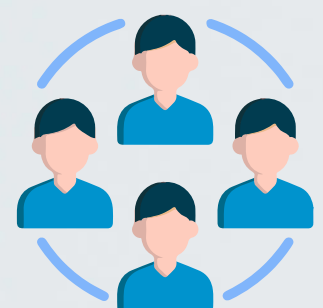
Impacts from the 1st Batch



+1,300
Muslim Entrepreneurs



40
Mentors



+20
Communities

Challenges for MSMEs to Scale Up

53%
Needs of Marketing Skills

56%
Cash Flow Management

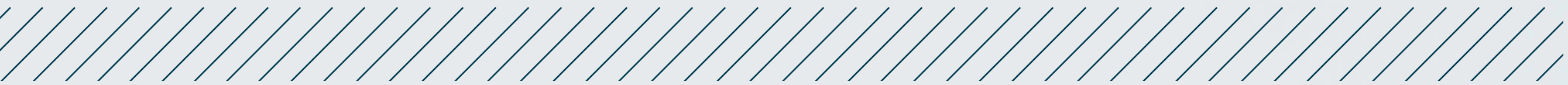
71%
Lack of Business Capital

Solutions We Offer

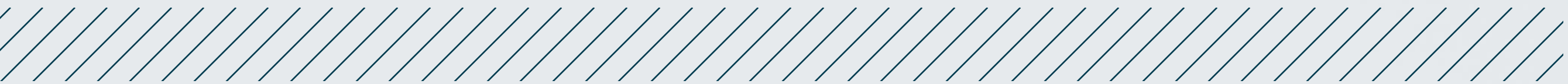
Mentorship
Program

Business Skills
Training

Financing
Supports



Inspires. Supports. Empowers.



ALAMI Institute

ALAMI Institute works to improve the literacy index, the growth level of adoption of Islamic finance through dialogue, program and financial tech development.

What we are working on at?



Literature



Literacy

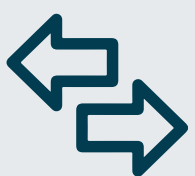


Research

LOW SCORE IN SHARIA LITERACY & GLOBAL INNOVATION INDEX

16,3
Bank Indonesia Sharia
Literacy Index 2021

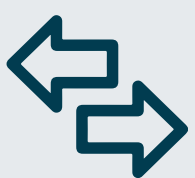
(BI Survey, 2021)



Only **16** out of **100**
Indonesian
Understand Sharia
Economy

8,93%
OJK Indonesia Islamic
Financial Literacy Index

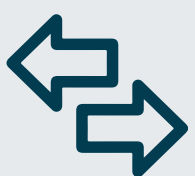
(Sharia Economic Outlook, OJK, 2020)



Lower than
conventional index of
38,03%

(SNLIK, OJK, 2020)

Indonesia
Ranks 85
out of 131 Countries
in 2020



Scores **26,49**
Median **30,94**

(Global Innovation Index 2020)

THE OPPOSITE TO NUMBER OF MUSLIM POPULATION IN INDONESIA

#HijraInFinance

PLAZA 89

Kav. X7, Jl. H. R Rasuna Said No. 6, Kel. Karet Kuningan,
Kec. Setiabudi, Kota Adm. Jakarta Selatan, Prov. DKI Jakarta



0811-1619-161



@alamisharia



ALAMI Sharia



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