FINOVATE

THIS IS A PRIVATE ROADSHOW, ONLY FOR QUALIFIED INVESTOR

Business Model

- ✓ Integrated loan marketspace for Financial Institutions enabled by New Technologies
- ✓ Advantages :
  - As a financial institution, the marketing department has more room to innovate.
  - Partners can choose a profit sharing plan according to their needs.

- ✓ Finovate users enable smart contracts to:

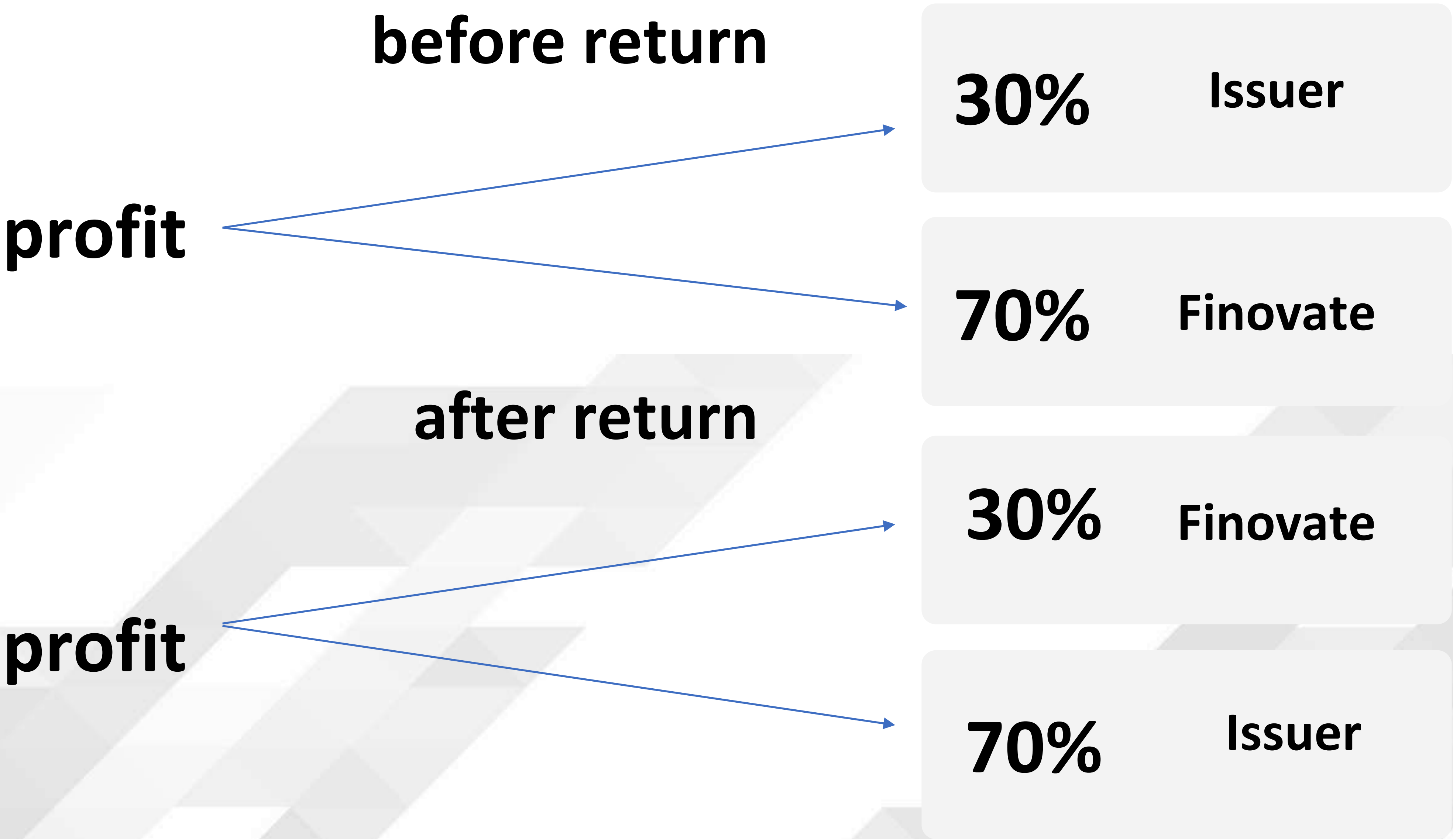
  Simplification, securitization and automation of financial institution management

- ✓ Finovate platform is a service provider for financial institutions and collaborators.
- ✓ Finovate platform will be a financial institution in the future and an altruistic brokerage platform.

Business Model

The profit-sharing model represents a shift from the traditional lending system

Profit Sharing



Marketing

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- Credit company
- Financial Institutions
- investor

Altruistic without interest

Achieve win-win situation

- Unemployed
- Retiree
- Grab Driver

Credit company

Problems

- 200,000k advertising fees
- Type of customers
- Various diplomatic expenses

Solutions

- Find and filter
- Collect money for you
- reduce risk
- Hire sales team by cheaper price

Fuunder

Problems
- Risk transfer
- Inflation
- Ringgit depreciation
- Account money stolen

Solutions
- Principal recovery
- small capital, huge profit
- Profit sharing
- democratizing banking

Collaborator

Problems

- Worry about being cheated
- Need a lot of funds
- Changes in the market
- Cognition and technology
- Abilities and academic qualifications

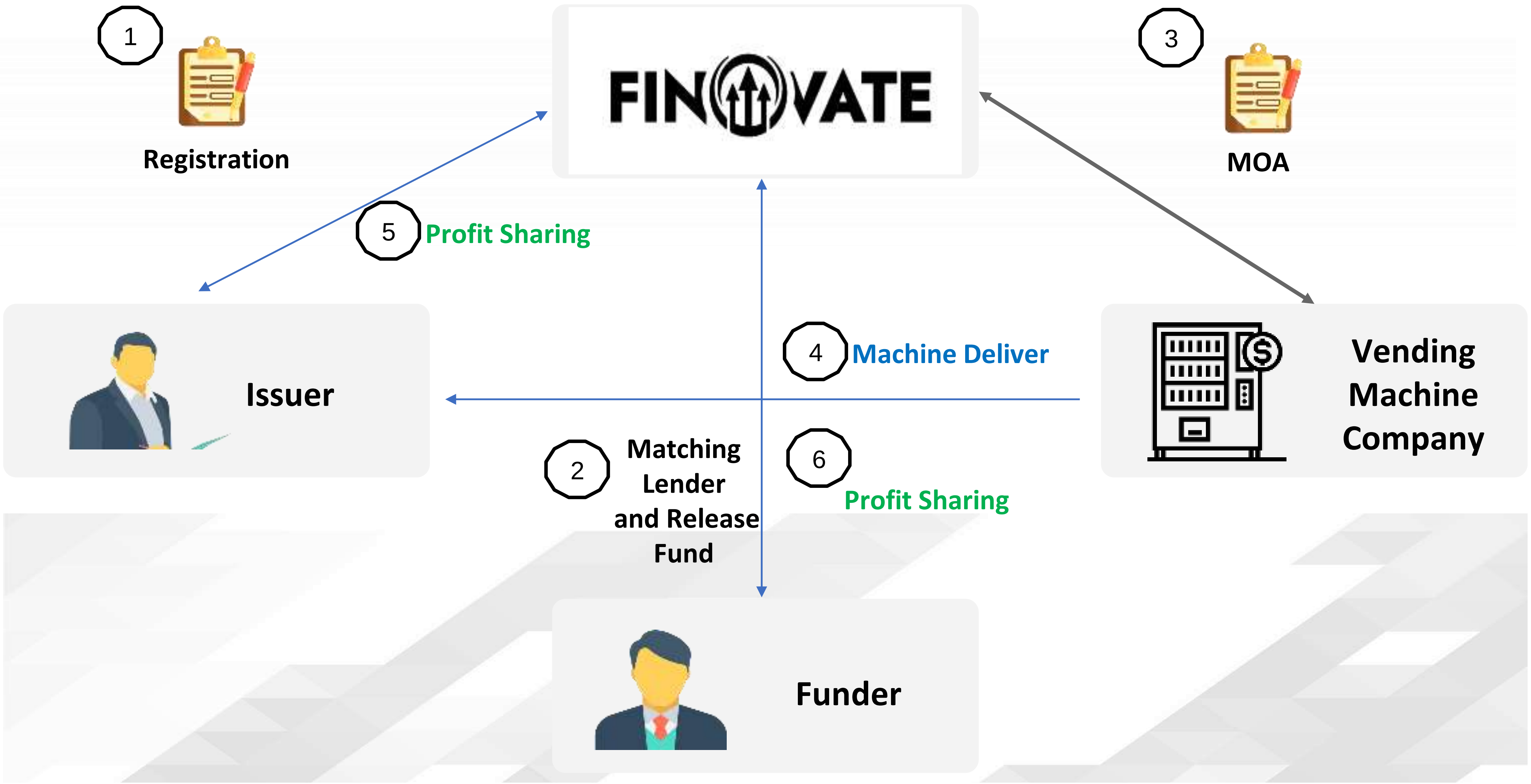
Solutions

- Transparency, clearly stated in the contract
- Just registration fee
- Shared profit model
- Finance and Innovation
- Honesty wins the world

Problems and our solutions

Problems	Solutions
Heavy management (Difficulty tracking loan data)	**Easy loan management** (easy to track)
Storage (Storage space for hard copies of documents)	**Reduce storage** (Reduce data saved on server or cloud)
Forged/fake documents (Unable to verify document authenticity)	**Loan document security** (Verify transactions to avoid forged documents)
Complex loan processing (Slow, inhibits customer lending, requires a lot of manpower)	**Simplify loan processing** (Increase speed, attract more customers, reduce labor)

Business Model



Streams of Revenue

Cooperative Workshop

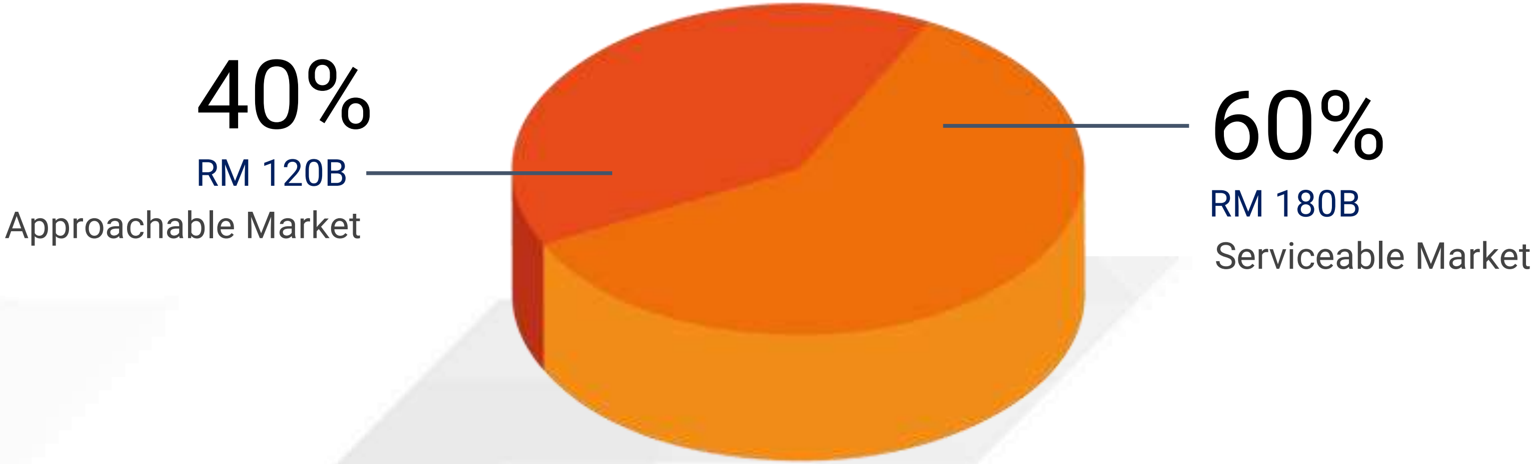
- Processing Fees
- Subscription Fees
- Profit Sharing

Financial Institutions

- Subscription Fees
- Processing Fees

Market Size & Target Market

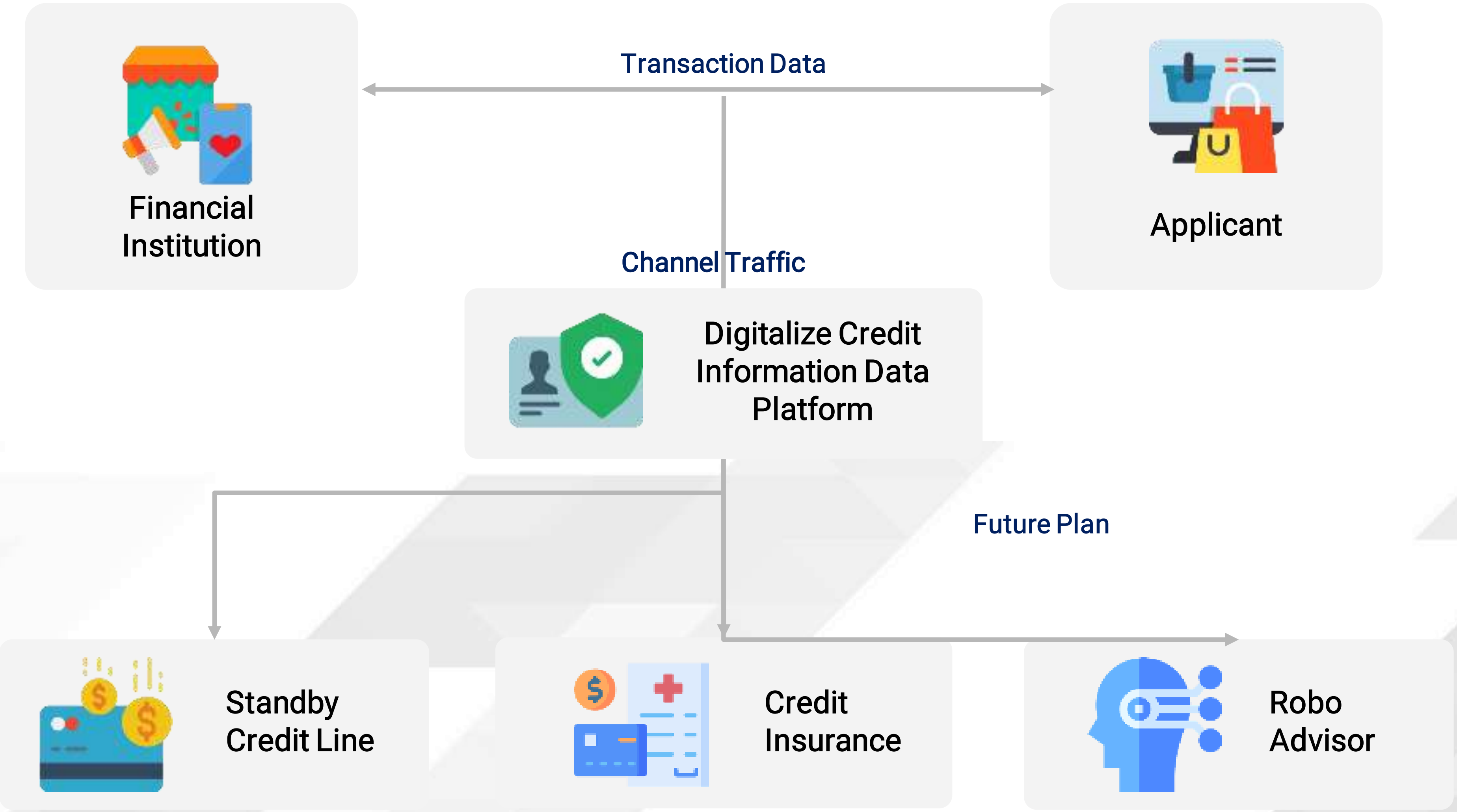
Total Available Market : RM 300B



Potential target market :

RM 120 B x 10% market x 5% processing fees = RM 600 mil

Source from : bnm.gov.my year2019


Transaction Data
Financial Institution
Applicant
Channel Traffic
Digitalize Credit Information Data Platform
Future Plan
Standby Credit Line
Credit Insurance
Robo Advisor

Competition

Portals	Service Provider	Financial Institutions	Company loan	Personal loan	Profit Sharing	Country
Finovate	✓	x	x	x	✓	Malaysia
Wetrade	✓	x	✓	x	x	Europe
Loan Streets	✓	x	x	✓	x	Malaysia
Velotrade	x	✓	✓	x	x	Hongkong
Invoizo	✓	x	✓	x	x	India

Financial Roadmap

2023
- System Development
- Joint Cooperation

2024
- Marketspace for Trading
- Credit Insurance

2025
- Smart Credit Processing System

2026
- Robo Advisory
- Digital Assets

2027
- Pre-IPO Stage
- Virtual Bank
- Digital Bank

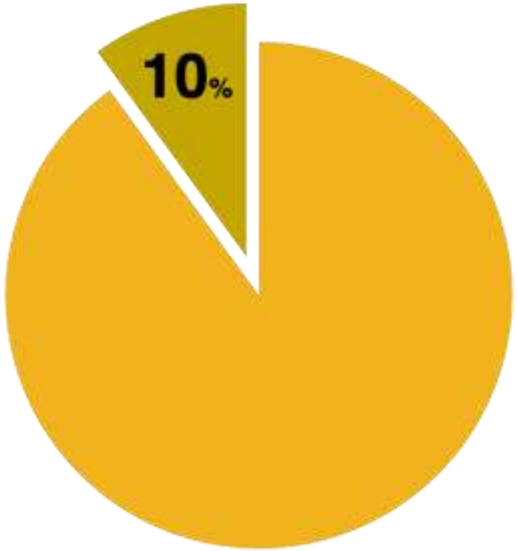
CO-FOUNDER ROUND

DILUTION: 10%

FUND RAISE: RM 5,100,000

TOTAL LOT: 51 LOTS

AMOUNT PER LOT: RM100,000



Co-Founder Round Raise

RM5,100,000

In exchange of 10% Share

FOR ILLUSTRATION PURPOSES ONLY

Return Of Investment

(Listed In 2028 With A Valuation Of RM 1.6 Billion)

1 Lot Rm 100,000

RM 3,037,000

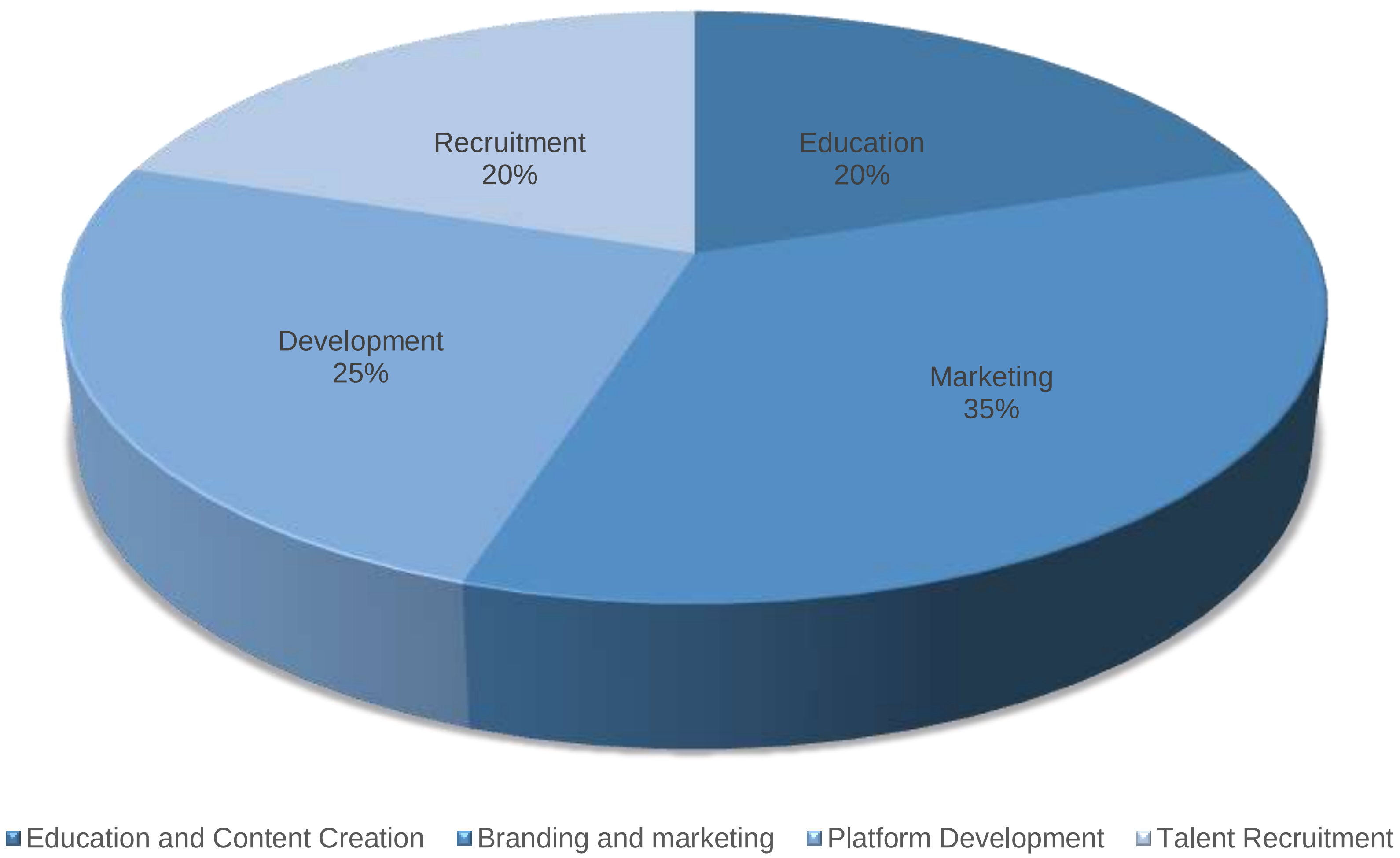
4 Lots Rm 400,000

RM 12,148,600

ROI 3037%

Dividend Policy 50%

Usage of Fund



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The End

Thank you for your attention!