

# Ronald Yusuf Wijaya - Brief Intro.

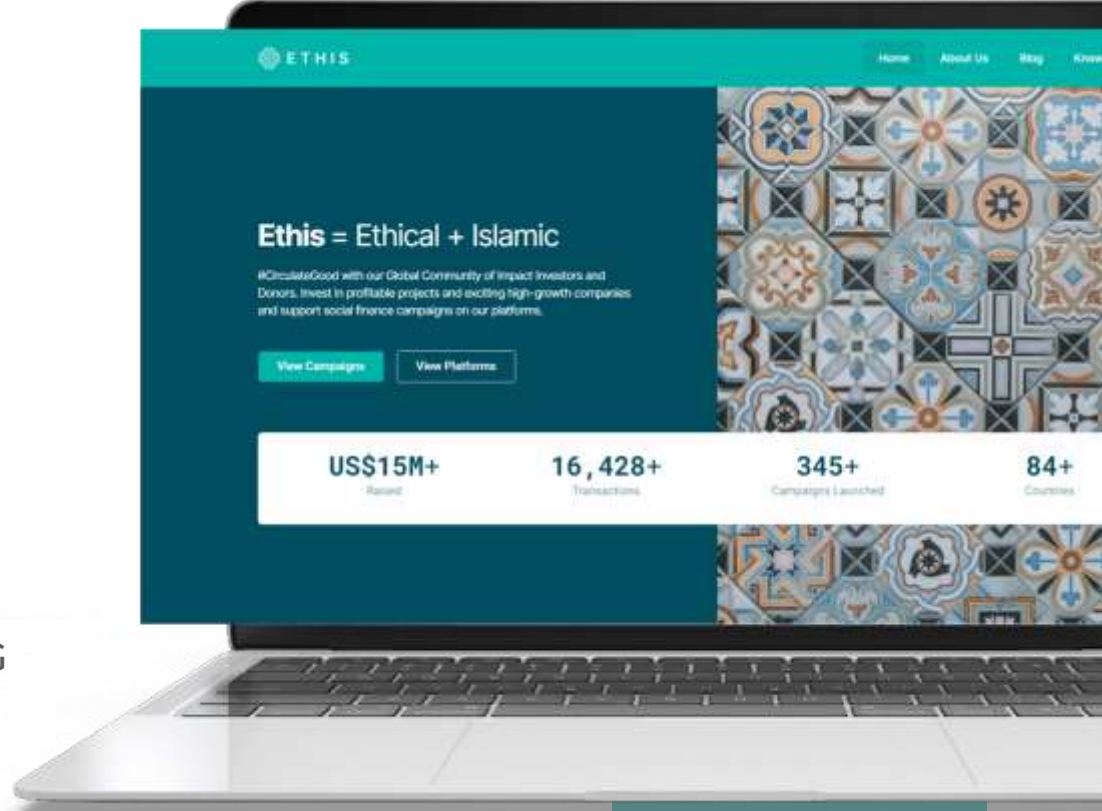
- Co-Founder ETHIS Ventures, Global Sharia Fintech Platform; 2013 – present
- Chairman, Asosiasi Fintech Syariah Indonesia; 2018 – Present
- Commissioner – FassetID, Sharia Crypto-exchanger; 2022 – Present
- Advisory Board, Asosiasi Blockchain Syariah Indonesia; 2022 – Present
- Co-founder, HALALCHAIN Indonesia; 2018 – 2020
- Treasury/ Bendum, Asosiasi Digital Entrepreneur Indonesia; 2016 - 2018



@Ronald\_yusuf\_wijaya  
a



FINTECH  
PEER-TO-PEER CROWDFUNDING





Ethical + Islamic = **ETHIS**

## **Our Vision**

Uplift humanity through Financial Technology

## **Our Mission**

To drive impactful circulation of capital in the real economy

# Our Journey

Pre-License Phase

**DECEMBER 2014**  
**CLUB ETHIS**  
A private investment club

**FEBRUARY 2016**  
**ETHISCROWD.COM**  
A Real Estate Development  
Crowdfunding Platform

**OCTOBER 2019**  
**PT. ETHIS FINTEK INDONESIA  
(ETHIS.CO.ID)**  
Registered P2P Fintech  
Company under OJK (Financial  
Services Authority).



**2021**  
**OJK P2P Licensed**



**WE KEEP  
GROWING**

**About POJK no. 77/2016**  
Under the regulation of Indonesia  
Financial Services Authority(OJK), POJK  
77/2016 regulates the IT Based funding  
& lending activities. The regulation  
allows the Provider/ institutions to serve  
multiple sectors under one license

# Industry Focus & Opportunity



## Property Sector

**USD 43 Billion +**

Property Transactions (Buy & Sell,  
Mortgages, etc.) in 2019  
~ *Biro Pusat Statistik*



## Small Medium Enterprises Sector

**USD 114 Billion +**

SMEs Financing Gap in Indonesia  
~ *Otoritas Jasa Keuangan 2019*

# Business Flow



International Retail/ Crowd



Institutional Investors



59+ Countries



ETHIS  
Dubai



ETHIS  
Middle East



ETHIS  
Qatar



ETHIS



ETHIS



ETHIS  
Central Asia



ETHIS

Local Investors



ETHIS

ETHIS screens and amplifies the project domestically and thru the international platforms reach out to the potential investors globally



# PROPERTY PROJECTS

Before the Pandemic we are much focused in Subsidy and Affordable Housing Development, Financing developers to build real estate for the Low Income Society in Indonesia



**Griya Cariu, Cariu**



**Griya Pali, Palembang**



**Sungai Besi, Malaysia**



**Casavera Dramaga, Bogor**



**Pesona Prima Cikahuripan, Bogor**



**Griya Garda Garuda, Cibitung**



**Grand Mahkota, Babelan**



**Griya Panorama, Sumedang**



**Pesona Alam Dramaga**



**Baban Baye Permai, Sumatra**



**Salam Citayam, Depok**



**Exzellenz, Depok**



**Kg. Islami Thoyibah**



**Residence 987**



**Pahang, Malaysia**



**Baytuna, Banten**

# SME PROJECTS

Q3-Q4 2020 we shifted our focus due to the challenges in Low Cost housing sector, we identified sectors that gaining good traction during the Pandemic and not only managed to sustain our operation, but grow exponentially



**Smartadeco - Agri Machineries**



**Jawa Tirta Marine - Docking Maintenance**



**CV Gemini Abadi - Tech Infrastructure**



**Max & Milo - Water Purifier**



**Drumstairs - F&B**



**Tower Bersama Group - Telco Maintenance**



**Dok Bahari Nusantara - Tugboat Building**



**PT. Berkah Cemerlang Asia - IT Security Installation**



**Amazon Bahtera Anugerah - Construction Material procurement**



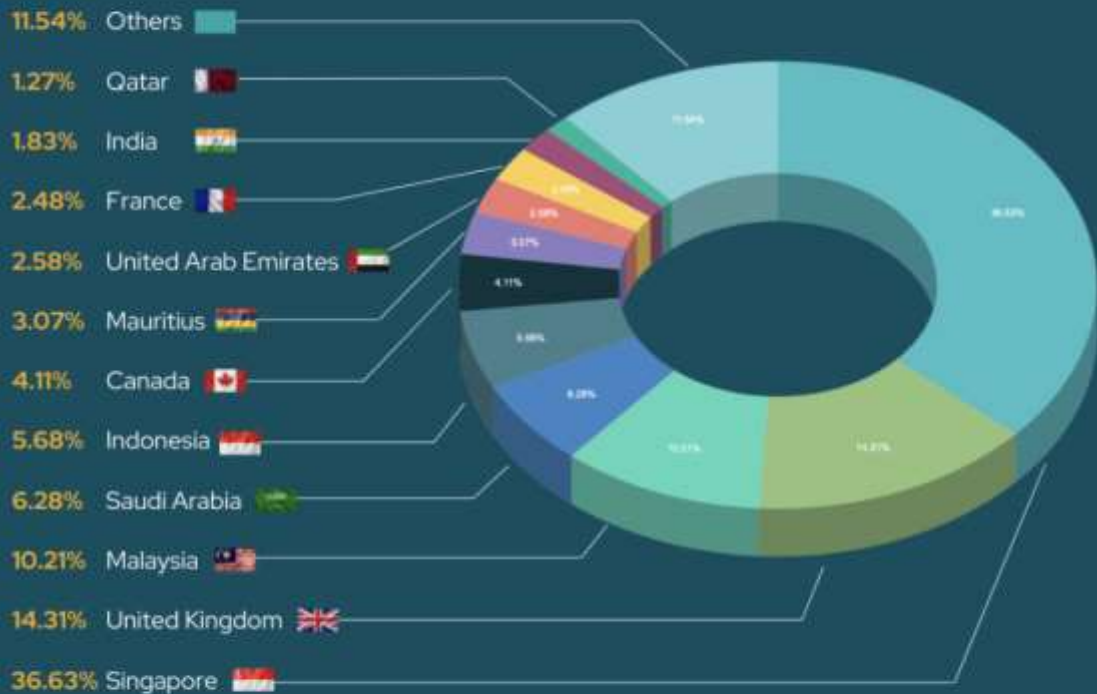
**Astek - ONT procurement**



**PT. DOT - Tech Solutions**



**Tuta Kreatif Indonesia - BMW TV Commercial**



# Our Traction

**60,000+**

Total Users

**59+**

Countries of Investment Origins

**20,000 +**

Total Transactions

**USD 65,000,000++**

Total Crowdfunded

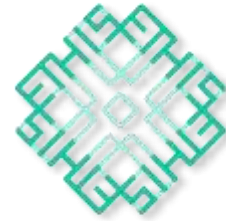
# Deskripsi Akad

## Pembiayaan Proyek secara Urunan (AKAD MUSYARAKAH)

Pelimpahan kuasa dari pihak pertama, dalam hal ini Penerima Dana (Borrower) kepada pihak kedua yang ditunjuk yaitu Ethis. Penerima Dana akan menunjuk Ethis untuk mencari Pendana (Lender) potensial untuk membiayai proyek/ pekerjaan. Penerima Dana kemudian memberikan Imbalan/Ujrah atas jasa tersebut.

## Kuasa sebagai Agen dan Fasilitator (AKAD WAKALAH)

Pelimpahan kuasa dari pihak pertama, dalam hal ini Pendana (Lender) kepada pihak kedua yang ditunjuk yaitu Ethis. Pendana kemudian menunjuk Ethis untuk menyerahkan dana kepada pihak Penerima Dana (Borrower).



ETHIS

## Kuasa Keagenan

### (AKAD WAKALAH BIL-UJRAH)

Kerjasama antara pihak Pendana dan Penerima Dana yang sama-sama berkontribusi untuk pelaksanaan proyek. Dengan skema pembagian Imbal Hasil menurut porsi kontribusi masing-masing.



**Global Islamic Economic Summit - Dubai**



**Rice Bowl Awards - Singapore**



**World Islamic Economic Forum - Jakarta**



**GLOBAL Accolades & Recognition**



**EFICA - Abu Dhabi**



**World Islamic Fintech Award - Bahrain**



**Islamic Retail Banking Award - Dubai**



**International Biz Magazine - Dubai**

**ETHIS** was showcased at **ExpoDubai 2021**, after winning the Expo Live Grant back in 2018



detikinet

Jumat, 25 Mei 2018 03:17 WIB

## Fintech Syariah Asal Indonesia Curi Perhatian Dunia

Achmad Rouzni Noor II - detikinet



Foto: Ethis Crowd dapat pendanaan dari Expo 2020 Dubai

**Jakarta** - Layanan fintech yang digunakan startup Indonesia bernama Ethis Crowd ternyata berhasil menyita perhatian dunia. Pasalnya, mereka menggunakan platform crowdfunding berbasis syariah untuk bisnis properti.

Ethis Crowd sendiri menggunakan platform fintech untuk memudahkan masyarakat dalam berinvestasi di bidang pengembangan properti di

## Ethis Dubai Signing Ceremony with Dubai Land Department & RERA



إطلاق مبادرة REIOs الاستثمارية في دبي أخبار الآن

July 1<sup>st</sup> – 2019 @Pallazo Versace Dubai

# Group Structure

Ethis Global

PT Ethis Fintek Indo



P2P  
Financing



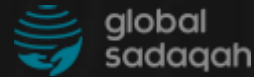
Ethis Ventures Sdn Bhd



Equity  
Crowdfunding



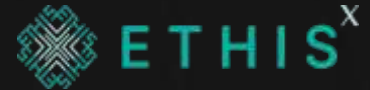
GS Global Guardian  
Sdn Bhd



Social  
Finance

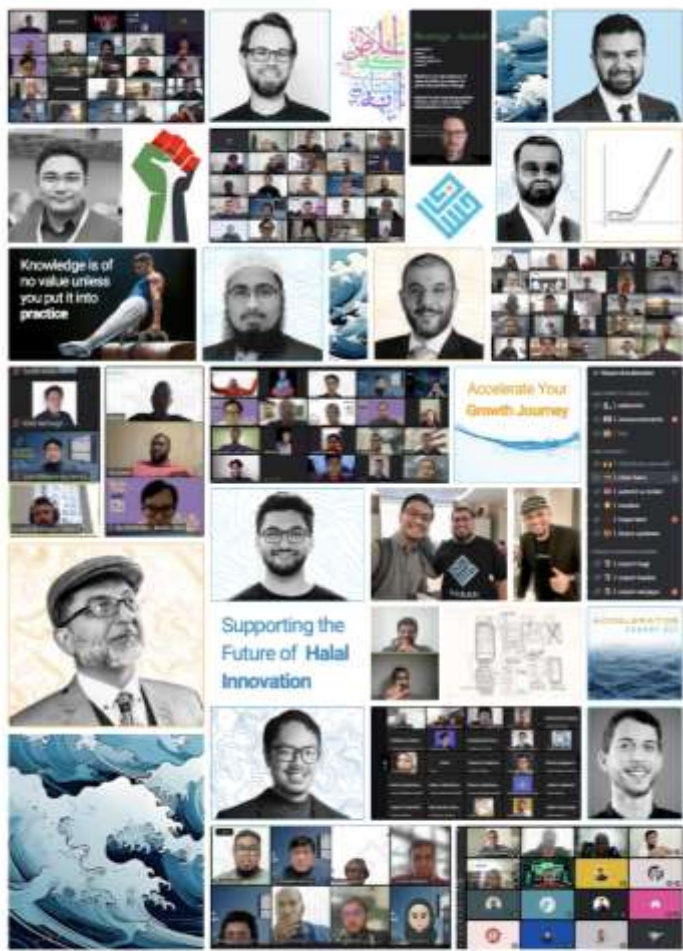


Ethis Investment Management Ltd  
Ethis Investment Platform LLC



Global Investment Platform  
& Fund Management





# HASAN.VC

## HALAL SUPER ANGELS



## Co-Founders



**RONALD WIJAYA**

Head of Stakeholders Relations  
Chairperson, Indonesia Sharia  
Fintech Association



**UMAR MUNSHI**

Group Managing Director  
Chairperson, Islamic  
Fintech Alliance

## ETHIS



## Advisory Board



**DATUK MOHD RADZIF**

Former Managing Director,  
SME Bank Malaysia



**DAUD VICARY**

Former CEO of Islamic Finance  
Institutions and Director,  
Deloitte

## Strategy & Investment Committee



**M. ZAHID YACOB**

Head of Investment  
Committee  
Former CEO & Founding team  
Warees Investments Singapore



**Amran Mohd**

Former CEO and Director,  
Softbank Brunei International  
Gobi Partner Singapore



**Jamil Abbas**

Former Deputy Director  
KNEKS Indonesia  
National Committee for  
Sharia Economy & Finance



**REHAN PATHAN**

Advisor, Institutional Business  
Senior Executive Officer and  
Head of International Coverage,  
Jadwa Investment DIFC limited



**Desmond Heng**

Former Director  
Ciptadana &  
BDO Indonesia

ETHIS Indonesia CEO as Sharia Fintech Association Chairman 2018 -2023 & 2023-2026



# The Global Team



**60+** Team Members

**9** Nationalities

**8** Countries of domicile

**7** Languages

# Legal Standing



Licensed Date:  
**24 September 2021**

Registered Certificate:  
**KEP-104/D.05/2021**



Licensed Date:  
**20 Oktober 2017**

Registered Certificate:  
**00430/DJAI.PSE/10/2017**



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The appointment of  
the **Sharia Supervisory  
Board (DPS)** by DSN-  
MUI as a form of  
Sharia compliance



ISO 27001 : 2013  
Certificate for  
**Information Security  
Management System**  
for Peer-to-Peer  
Lending platform

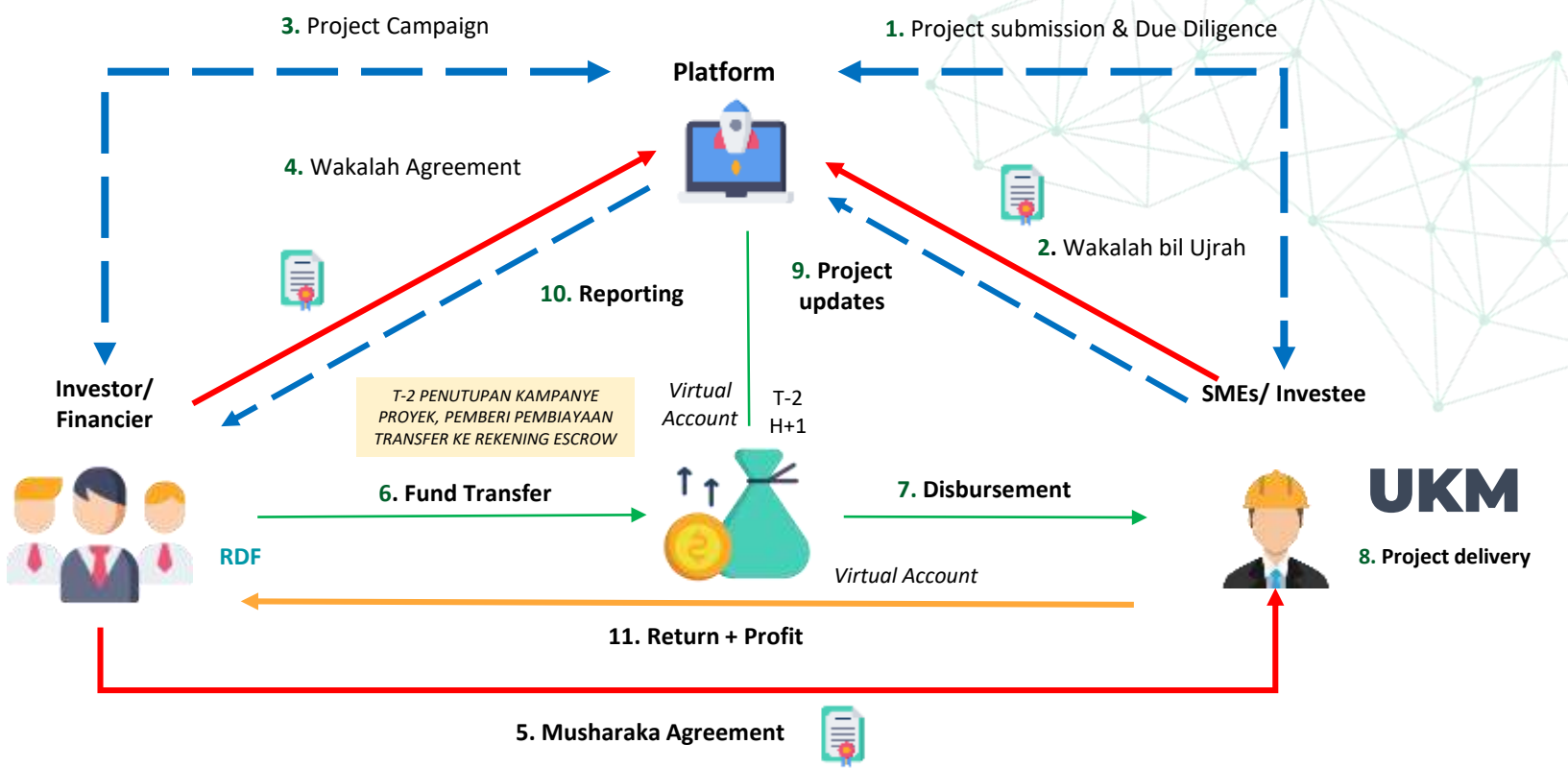
# Associations and Partner



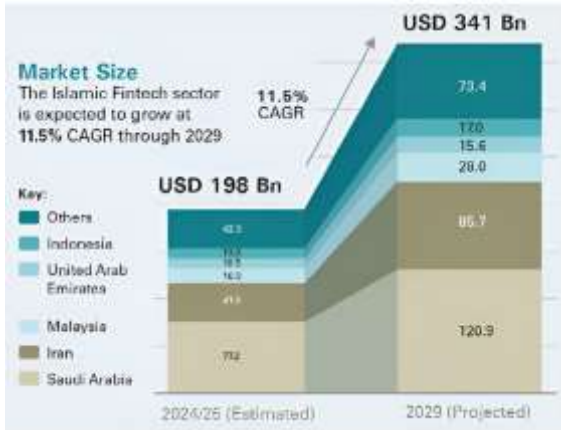


**Let's Collaborate!**

# Biz FLOW (SMEs Financing)



# INDONESIA'S POSITION IN THE GLOBAL ISLAMIC FINTECH REPORT 2025/26



## Fintechs: What are the greatest hurdles to growth for your firm:

1. Access to Capital =
2. Lack of Customer Education ▲
3. Regulatory Compliance Requirements ▼
4. Complexity of Geographic Expansion =
5. Cost of Customer Acquisition =

Arrow represents change from last year.  Survey Results

## Global Top 5 Fintech Hub

Countries with the most conducive ecosystems

Saudi Arabia 84

Malaysia 79

UAE 68

**Indonesia 63**

Bahrain 49

Represented by 484 companies globally, the Islamic fintech market size is estimated to reach US\$ 341 billion by 2029 (11.5% CAGR).



**Indonesia**

GIFT Index Rank 4  
GIFT Index Score 63

## Hub Self Assessment



## Market Size



# AFSI MEMBERS

**FINANCIAL SECTOR TECHNOLOGICAL INNOVATION, DIGITAL FINANCIAL ASSET, AND CRYPTO ASSET**

**FINANCIAL SECTOR TECHNOLOGICAL INNOVATION**



**DIGITAL FINANCIAL ASSET AND CRYPTO ASSET**



**CONSULTANT**



**SUPPORTING ECOSYSTEM**




**SECURITIES CROWDFUNDING**



**SHARIA BANK**



**CLOUD SERVICES**



**DIGITAL HALAL ECOSYSTEM**



**PEER-TO-PEER FINANCING**



**SHARIA DIGITAL BANK**



**INSURTECH & INSURANCE**



**GEN AI & CYBERSECURITY**



**SOCIAL CROWDFUNDING**



**BLOCKCHAIN**



**DIGITAL PAYMENT**



**DIGITAL GOLD TRADER**



**E-KNOW YOUR CUSTOMER**



\*Business licensing process/not yet registered with OJK.

\*\*An exchanger that has implemented or will implement sharia principles.