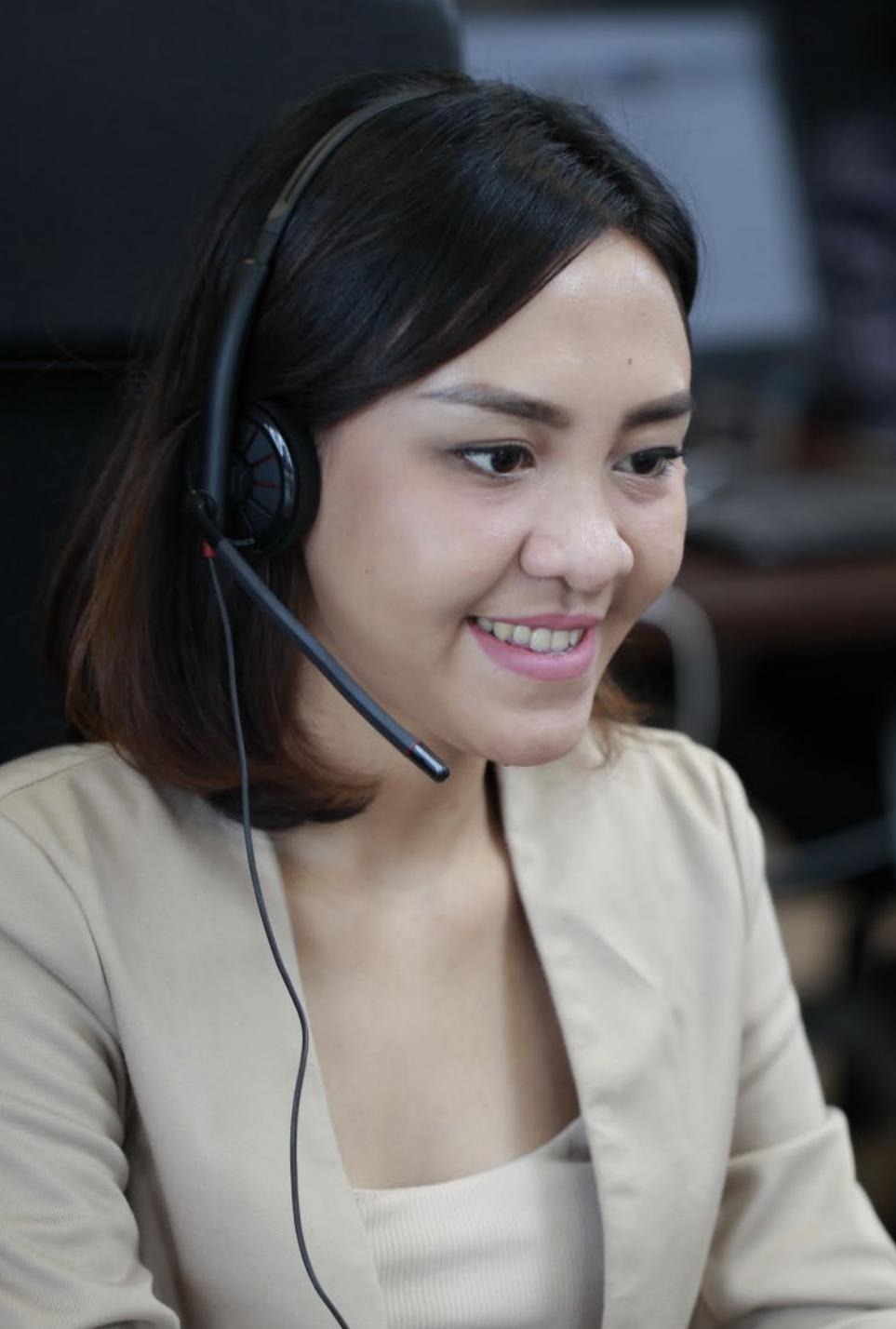




amalan

your fresh start



ABOUT

We are a social enterprise that helps Indonesian borrowers who find it difficult to make their monthly loan payments.

There are many reasons why paying back loans can become very difficult, and it can happen to anyone. In fact, it happens to an estimated 3 million families across Southeast Asia.

Job loss, sickness, and accidents can lead to loss of income.

Small business owners and young entrepreneurs often finance their businesses with personal credit cards - and when the business runs into trouble, their personal finances quickly get into trouble as well.

Flooding, fire, and hospital bills often result in big expenses AND loss of income as businesses have to stay closed for repair and hospitalized people might not earn salary.

amalan works FOR the borrowers and WITH their lenders to find a solution that is beneficial to all parties.

Our consultants are experts in settling and refinancing credit cards, personal loans and mortgages.

We analyze ALL loans, ALL income and ALL assets to then develop a personalized plan to pay off all debt with affordable installments.

We offer free consultations based on data provided by the borrowers. We will only charge a success fee when the borrower agree to a settlement offer.

Our goal is to offer our customers and their families a fresh start and to be in control of their finances.



VISION

Be the leading trusted and professional provider of debt management programs to reintegrate consumers into the financial system.

MISSION

Empower customers to regain control of their finances.

VALUES

Trust & Integrity: We do what we say and deliver on our promises. To customers, to banks, to everyone

Service Excellence: We work hard every day to offer the best possible service to you - so that you find us and our processes easy to deal with

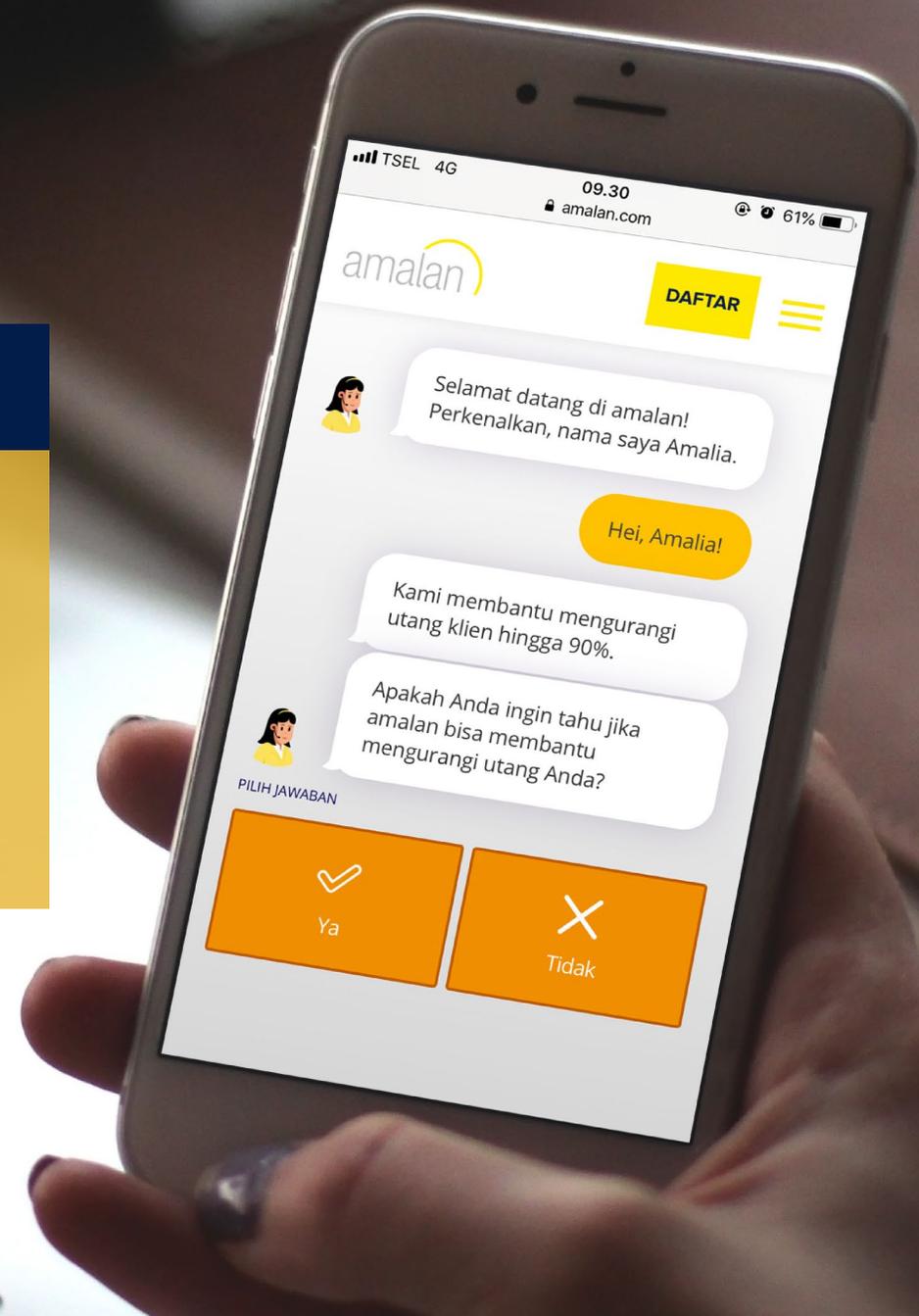
Compassion: We care about you and want to solve your debt problem in order to offer you a fresh start

Success: We are an entrepreneurial organization and empower every member of our team to assist our customers in regaining control of their finances

PERSONALIZED SOLUTION

As the leading provider of debt management programs in Indonesia, amalan develops personalized solutions that get borrowers out of debt faster and paying less.

We use a unique combination of tools including settlements, loan rescheduling, loan consolidation and mortgage refinancing.



1

Debt Management Program

We work FOR the borrower and WITH their lenders to develop a debt management program that takes into account the borrowers ability to pay based on ALL of the borrower's loans, ALL income and ALL assets.

amalan then negotiates with the current lenders to obtain discounts on the outstanding amounts and/or lower monthly payments ("rescheduling").

Where possible, we will see if old expensive loans can be paid off at a discount with new cheaper loans from new lenders ("refinancing").

A close-up photograph of a hand holding a blue credit card. A pair of silver scissors is positioned to cut the card diagonally. The card has embossed numbers and a gold chip. The background is dark and out of focus.

2

CardCutter & CardCutter+

amalan developed CardCutter and CardCutter+ to make it faster and cheaper to get out of debt.

Together with our partner KoinWorks, we offer Indonesia's first OJK regulated loan consolidation products that allow heavily indebted individuals to pay off multiple expensive loans with one cheaper loan.



3

Mortgage Refinancing

Mortgage Refinancing means paying off an old mortgage with a new mortgage. Using our expertise and our relationship with our mortgage partners, amalan can use a new mortgage to generate extra cash that can be used to pay off old expensive loans.

Through our mortgage partners, we can get the best interest rates with the longest tenor and the lowest monthly installments.

BOARD OF DIRECTORS



Arne Hartmann

CEO



Arne founded amalan in 2015 with a view to create South East Asia's leading consumer debt management companies.

Prior to amalan, he gained more than a decade of experience as growth investor at General Atlantic and Merrill Lynch Global Private Equity. During that time, he invested \$3.5 billion and became familiar with numerous business models across a variety of sectors in Europe and Asia.

A frequent traveller across Southeast Asia for many years, Arne has developed a passion for the people and cultures of the region and its opportunities for entrepreneurs. He has lived and worked across four continents and spent close to 20 years outside his native Germany.

He has earned Master's degrees from Stanford Graduate School of Business and from ESCP Europe (Oxford-Madrid-Paris).

Arne believes in the importance of intercultural exchange and entrepreneurship and played an integral part in building JADE Europe, Europe's largest organization to promote entrepreneurship among university students. He has also had leading roles and continues to support AFS Intercultural Programs, an organization that has sent over 400,000 students to study abroad.



Yodhi Kharismanto

Director

Yodhi joined amalan in 2016 to develop amalan's digital marketing capabilities. He is passionate about marketing, design and entrepreneurship. Yodhi has grown with the company and its challenges, and is now leading amalan's operations in Indonesia as director.

Prior to amalan, Yodhi was a Relationship Manager at CIMB Niaga, where he first recognized the opportunities in the Indonesian financial services sector.

Yodhi earned his MBA (Master of Business Administration) Degree from Universitas Gadjah Mada, focusing on strategic management and marketing. During his studies, Yodhi was finalist in several prestigious competitions ranging from Global Social Venture Competition to Master of Journey in Management, which was held by Universitas Indonesia.



Jonathan Chang

Senior Advisor

Jonathan is a serial social entrepreneur, who founded and co-founded four tech startups in Silicon Valley and Manhattan.

Originally from Indonesia, he has lived and worked in the United States for over two decades before returning to Southeast Asia. Jonathan now works for NUS (National University of Singapore) Enterprise, as Executive Director.

His publications include a case study on entrepreneurship in rural India for Stanford Graduate School of Business, and a book about government and innovation with Esko Aho, former Prime Minister of Finland.

Jonathan earned his degrees from the University of California at Berkeley, Stanford Graduate School of Business, and Harvard Kennedy School of Government. Jonathan is a recipient of Stanford GSB's Miller Social Change Leadership Award and was named Harvard Law School's Digital Problem Solving Initiative Fellow.

Jonathan has been mentoring young people and aspiring social entrepreneurs in Indonesia, Thailand, Cambodia, Nepal, South Korea, and Rwanda.

amalan Exposure



amalan Selected to Represent Indonesia in the MaGIC Global Accelerator Program Cohort 2, 2018



NUS Enterprise



Alipay - NUS Enterprise Social Innovation Challenge 2019 - Representing Indonesia in Grand Finale





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www.amalan.com