

In a Virtual Iftar & Media Gathering, Investree Inspires to #TumbuhdenganBerkah through Investree Syariah's Achievements and Collaborations with Partners

May 6, 2021 – The pandemic has not discouraged fintech lending pioneer Investree from donating not only in the form of compensation but also knowledge. As part of Ramadan activities, on Wednesday, May 5 2021, Investree conducted a virtual Iftar event in collaboration with children from Panti Sosial Asuhan Anak (Orphanage) Yayasan Al-Mubarakah Pasar Jumat as well as a virtual media gathering with “#TumbuhdenganBerkah: Kolaborasi Strategis Investree dan Investree Syariah untuk Kuatkan UKM Indonesia” (#GrowWithBlessings: Investree’s campaign for Lenders and Borrowers to grow with blessings through Investree Syariah’s products) as the theme. The distribution of food to orphanage children during the virtual Iftar event is part of Investree’s 2021 Corporate Social Responsibility (CSR) program under **TreeCare**, Investree’s official CSR line. The implementation of the virtual Iftar itself had followed strict health protocols and did not involve the community outside the orphanage to avoid the risk of Covid-19 transmission.

Furthermore, Investree also shared insights to journalists regarding its achievements throughout the second quarter of 2021 through various cooperation with partners. These achievements are part of Investree’s business strategy in 2021 by strengthening strategic partnership with partners, including Investree Syariah products. Since its inception in 2017, Investree is the only fintech lending company that obtained a letter of recommendation for the appointment of a sharia expert team from the national sharia board – Majelis Ulama Indonesia (DSN-MUI). Up until the first quarter of 2021, Investree Syariah has distributed IDR 384.85 billion (US\$ 26.9 million) in loans, with a contribution figure of 7,2% from the total Investree portfolio. As well as the market share, Investree Syariah makes up 13% of the sharia peer-to-peer industry in Indonesia. In terms of users, there are a total of 163 sharia borrowers, and 3,238 sharia lenders.

Co-Founder & CEO of Investree, Adrian Gunadi, said, “Coinciding with this year’s Ramadan, we are pleased to say that the achievements of Investree Syariah’s contribution towards sharia financial developments are quite significant. Under the spirit of #TumbuhdenganBerkah as well as providing fast and easy access to sharia-based finance for SMEs, we are confident that Investree Syariah can continue to be a part of Indonesia’s economic recovery in the midst of the pandemic. Referring to the Global Islamic Fintech Report 2021, Indonesia was dubbed as “The Home of many Innovative Islamic Fintech Platforms” with ample room for growth. This is definitely the case. Investree Syariah is committed to expanding collaboration with other partners in its ecosystem so that more SMEs are assisted and empowered.”

Interestingly, Investree Syariah is starting to penetrate into the micro sector by continuing to strengthen cooperation with existing partners, namely Dompot Dhuafa. Investree Syariah distributes financial assistance to Dompot Dhuafa partners in their qurban fattening farms. To support the development of more sharia-based SMEs in Indonesia, Investree is focused on adding the ranks of institutional financing providers, expanding collaboration with other sectors in the halal industry such as tourism and healthcare, building a halal collaboration ecosystem as already done by Investree Syariah with Dompot Dhuafa, as well as enriching sharia products for supply chain financing. Currently, Investree’s sharia products include Sharia Invoice Financing, Sharia Pre-Invoice Financing, Sharia Working Capital Term Loan, and Sharia Retail Seller Financing.

At the media gathering, Adrian also described the series of cooperation that are currently in progress between Investree and partners such as Gramindo, eFishery, SIPLah Blibli, Mbiz

Market, and Pengadaan.com. Last April, Investree celebrated the inclusion of 1.000 borrowers who are ultra micro womenpreneurs inside the Gramindo ecosystem obtaining financial support from the platform.. That number contributes to around 44% of the total amount of borrowers or financing recipients in Investree, which now nears 3000. With eFishery, Investree continues to reach borrowers who are fish farmers spread throughout Indonesia. While Investree's cooperation with Gramindo and eFishery focuses on the retail/micro ecosystem, the next three below aim to strengthen supply chain ecosystems through strategic partnerships.

Together with SIPLah Blibli, Investree channels loans to registered sellers on the platform so they can carry out activities for the procurement of school goods and equipment to remote areas around Indonesia. Up to date the number of borrowers continues to grow. With Mbiz Market as the pioneer of B2B e-commerce platform, Investree distributes loans to registered vendors who have projects with large/multinational companies and governments. The promotions that are offered are constantly being used by SMEs owners. Similarly, Investree also collaborated with ADW Consulting through Pengadaan.com platform to channel funds towards registered vendors who have business relationships with state-owned companies such as Pertamina, Wika, and BPJS. It is hoped that the series of collaborations above will run in a sustainable and solid manner, contributing to the empowerment and recovery of the SME economy.

Lastly, the virtual Iftar event with the orphanage children is held as one of Investree's CSR activities which is now under the **TreeCare** flag. Going forward, through TreeCare's CSR activities, Investree will strengthen SMEs, especially in gaining access to finance, encouraging digital financial literacy, and supporting social movements for wider community welfare. "Guided by 3 (three) pillars, which are education, empowerment, and philanthropy and Investree's company values, CINTA (Collaboration, Innovation, Integrity, and Agility), we are ready to share financial literacy, intensify the community including micro SMEs and women, also to expand sustainable access to health and social services. Investree believes that by improving people's standard of living, we will create a positive impact on society," said **Investree's Co-founder and Commissioner Dr. Amiruddin**, during the Iftar and Virtual Media Gathering.

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About Investree

Investree is the only fintech lending company that has obtained the Business License for Information Technology-Based Lending and Borrowing Service Providers from the Financial Services Authority (OJK) for 2 (two) types of businesses, conventional and sharia. Our mission is to optimize data and technology to provide easier, more accessible funding for SMEs and connect them to lenders that want to help and obtain an attractive profit. Through collaborations with strategic partners in the digital and financial ecosystem and innovation of products and funding services, Investree is committed to continuously provide digital business solutions for SMEs. Investree is based in Indonesia, and has expanded to Thailand and the Philippines.

Until March 2021, Investree successfully recorded a total loan facility of IDR 9.4 trillion and disbursed IDR 6.4 trillion in loans, with an average return of 16.7% p.a. and average TKB90 of 98.4%. Investree was awarded as "Best Fintech of the Year" by The Asset Magazine, "Best P2P Lending Platform for SMEs" by The Asian Banker, and "30 Most Promising Growth-Stage Startups" by Forbes Indonesia.

For more information, visit www.investree.id or our social media channels:

LinkedIn: Investree

Youtube: Investree

Facebook: InvestreeID

Spotify: Treepod – podcast by Investree

Instagram: @investree.id

With Investree, #EveryoneCanGrow.

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