

## Promoting Economic Independence in Southeast Asia, Investree Indonesia Maximizes Regional Synergy

**Jakarta, 12 August 2022** - Micro, Small and Medium Enterprises (MSMEs) are an integral part of the economic development and growth of ASEAN member countries. They constitute the largest share of the business and contribute significantly to the performance and GDP of ASEAN Member States. Commemorating the 55th ASEAN Day which fell on the 8th of August, Investree Indonesia strengthened its synergy with Investree Thailand and Investree Philippines (Investree Regional) to empower more MSMEs and encourage economic independence in Southeast Asia. The synergy is based on Investree's business model that focuses on supply chain financing and implements the ideas from the "ASEAN Framework on Equal Economic Development". Through the distribution of easy and fast access to financing for MSMEs, Investree Regional is committed to reducing development gaps, strengthening human resources, improving social welfare, and increasing participation in the ASEAN integration process.

**Co-Founder & CEO of Investree Indonesia and CEO of Investree Regional, Adrian Gunadi**, said, "To encourage MSME growth, Investree Regional uses the same strategy implemented in Indonesia, Thailand and the Philippines. We consistently focus on key strategies to build a strategic closed-loop financing model based on the supply chain. We increase partnerships with e-commerce platforms and payment gateways so that they can enter their ecosystem and finance their respective merchants and utilize their data for a more secure credit assessment process. MSMEs are the backbone of the economy in every country in the world, so we have to support them as much as possible. That is why Investree Regional consistently applies a financing model that touches all stages from upstream to downstream. We believe this can make the MSME ecosystem in ASEAN grow simultaneously."

Investree's #CollaborationforGrowth umbrella campaign is implemented in its entirety. Not only by Investree Indonesia and its domestic stakeholders, but also by Investree Thailand and Investree Philippines, implemented by the two entities in these 2 (two) countries. In maintaining Investree as the top of mind fintech lending in Southeast Asia, Investree Indonesia has a lot of synergy with Investree Thailand and Investree Philippines in relation to product and innovation, technology, and marketing aspects to make it easier for MSME actors to obtain loan facilities and develop their business in other countries. It is hoped that the synergy carried out by Investree Regional can strengthen business processes in each country, help more MSME actors, and achieve economic independence. In the Land of White Elephants, Investree Thailand sees sustainable growth in fintech lending and hopes to reach the target of 1 billion THB by the end of the year.

To support and continue this growth, Investree Thailand is raising Series A funds to strengthen its platform as an alternative source of financing for MSMEs in Thailand and a funding option for investors during the current economic recovery period. **Co-Founder & CEO of Investree Thailand, Natsuda Bhukkanasut** said, "The number of MSMEs we helped grew 28 times between June 2022 and June 2021. We have raised around THB 500 million for MSME players since we received the license from the Securities and Exchange Commission (SEC) in Thailand. We are currently on the right track to achieve our target by 2022 and are in full synergy with Investree Indonesia for product strengthening and innovation."

Meanwhile, Investree Philippines launched the "2gether Towards the Future" campaign to support the Philippines' national MSME sector. Since its launch in 2020, the fintech lending presented by Investree Group and F(DEV) Digital Innovations and Ventures, Inc. has served



more than 100 Filipino MSMEs and financed more than 400 loans by June 2022. “Investree Philippines has provided innovative, transparent and viable financing solutions for local businesses through collaborative opportunities with investors,” said **Country Manager of Investree Philippines, Alexander Capulong**. New collaborations carried out by Investree Philippines include management schools and leading research institutions, the Asian Institute of Management (AIM) and the Department of Trade and Industry (DTI) to expand education on the benefits of fintech lending for the advancement of local MSME businesses.

Meanwhile, Investree Indonesia recorded significant business growth at the end of June 2022. For the 14 thousand MSME players who are members of Investree, Investree as a fintech lending pioneer managed to record a total loan facility of Rp. 17.6 trillion and disbursed a total of Rp. 11.3 trillion in loans. For the disbursed loan figure of IDR 11.3 trillion, Investree contributed 4% to the total national loan disbursement with an outstanding 1.4 trillion, 3% of the total outstanding national with a focus on supply chain financing business and a range of superior products such as Invoice Financing, Working Capital Term Loan, and Buyer Financing, Investree can maintain a loan success rate (TKB90) above the national TKB90 average of 97.61% (as of May). By mid-2022, there were a total of 55 thousand Lenders (Individual and Institutional Lenders, cumulative since its inception) at Investree.

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**About Investree**

Investree is a fintech lending company that has obtained a Business License for Information Technology-Based Borrowing-Lending Service Providers from the Financial Services Authority. Our mission is to optimize data and technology to provide SMEs with easier and affordable access to finance while connecting them with lenders who want to help and earn attractive returns. Through collaboration with strategic partners in the digital and financial ecosystem as well as product innovation and financing services, Investree is committed to continuing to provide digital business solutions for SMEs. Investree is based in Indonesia and has expanded to Thailand and the Philippines.

As of June 2022, Investree managed to record a total loan facility of IDR17.6 trillion and a disbursed loan value of IDR 11.3 trillion with an average yield of +16% pa and an average TKB90: 97.61. Investree was also named “Best Fintech of the Year” by The Asset Magazine, “Best P2P Lending Platform for SMEs” by The Asian Banker, and “The Expandable Company” by Mandiri Capital.

For more information, visit [www.investree.id](http://www.investree.id) or social media channels:

LinkedIn: Investree

Youtube: Investree

Facebook: InvestreeID

Spotify: Treepod – podcast by Investree

Instagram: @investree.id

**Together with Investree, #All BisaTumbuh.**

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