



|                        |   |              |
|------------------------|---|--------------|
| Schema ID              | : | CWD293710001 |
| Closing Funding Period | : | 7 Mar 2020   |
| Schema Start Date      | : | 12 Mar 2020  |
| First Repayment Date   | : | 16 Apr 2020  |

## Schema Factsheet

### Schema Overview

|                       |                       |                              |   |
|-----------------------|-----------------------|------------------------------|---|
| Amount                | IDR 1,100,000,000     | Type                         | Promissory note   |
| Tenor (month)         | 2                     | Loan Purpose                 | To finance Purchasing Order from PT. Semen Padang with amount of PO IDR 3.090.000.000,- (Excl. VAT) |
| Interest Return (IRR) | 21.7%                 |                              |   |
| Frequency             | Bullet                |                              |   |
| Type of Protection    | Working Order/Invoice |                              |   |
| Tier                  | C                     | <b>Lender Return</b>         |   |
|                       |                       | Lender Fee                   | 0   |
|                       |                       | Loan Net Return % (eff p.a.) | 21.0%   |
|                       |                       | Loan Net Return % (IRR)      | 21.7%   |
|                       |                       | Monthly Returned Amount      | IDR 0   |

### Protection

|                    |   |
|--------------------|---|
| Type of Protection | Working Order/Invoice   |
| Description        | <ol style="list-style-type: none"><li>1. Notarized Fiduciary Transfer Ownership for Receivables not less 125% than loan Outstanding.</li><li>2. Credit Insurance to cover 80% of Loan Limit</li><li>3. 1 (one) month Post Dated Cheque.</li><li>4. Personal Guarantee from Ultimate Shareholder</li><li>5. Direct Payment from Customer through Virtual Account</li></ol> |

### Company Details

|                        |                         |
|------------------------|-------------------------|
| Type of incorporation  | Private Limited Company |
| Year of incorporation  | 2018                    |
| Industry sector        | Mining & Metals         |
| City                   | Padang                  |
| Country                | Indonesia               |
| Number of directors    | 3                       |
| Number of shareholders | 4                       |
| Number of employees    | 20                      |

|                     |  |
|---------------------|--|
| Business Overview   | The company established since 2018 engaged in Iron Sand supply to Portland Cement Factory for the ingredients in producing portland cements. Since January 2018 the company has been registered as PT Semen Padang regular supplier. Current Production Capacity of the borrower is 1.000 Tons of Iron sand delivery per month. The Borrower by January 2020 had received work order from PT Semen Padang with the value of IDR 3 Bio. Borrower has already completed IDR 9 Billion Purchasing Order from PT Semen Padang by the end of 2019. Day to day operation led by key person whi has vast experience in this industry. |
| Company Litigation  | None   |
| Director Litigation | None   |
| Main Suppliers      | PT Pertamina (Persero)   |
| Main Customers      | Top Customer:<br>PT Semen Padang   |

### Repayment Schedule (IDR)

| Month | Principal         | Interest       | Instalment        | Balance           |
|-------|-------------------|----------------|-------------------|-------------------|
| 1st   | IDR 0             | IDR 0          | IDR 0             | IDR 1,100,000,000 |
| 2nd   | IDR 1,100,000,000 | IDR 38,500,000 | IDR 1,138,500,000 | IDR 1,100,000,000 |
| Total | IDR 1,100,000,000 | IDR 38,500,000 | IDR 1,138,500,000 |                   |

### Last Financial Year Information

|                             |                            |
|-----------------------------|----------------------------|
| Average Monthly Revenue     | IDR 1,507,456,268          |
| Last Financial Year Revenue | IDR 18,089,475,212         |
| Total Assets                | IDR 8,995,299,254          |
| Total Liabilities           | IDR 75,000,000             |
| Loans                       | None                       |
| Credit Facility             | Crowdo IDR 1.100.000.000,- |

### Profit & Loss

|                                       | 2018-12-31               | 2019-12-31               |
|---------------------------------------|--------------------------|--------------------------|
| Revenue                               | IDR 4,766,491,776        | IDR 18,089,475,212       |
| Cost of sales                         | IDR 3,336,544,243        | IDR 12,662,632,648       |
| <b>Gross profit</b>                   | <b>IDR 1,429,947,533</b> | <b>IDR 5,426,842,564</b> |
| <b>EBIT</b>                           | <b>IDR 1,097,186,288</b> | <b>IDR 5,076,087,941</b> |
| Income Taxes                          | IDR 109,718,629          | IDR 507,608,794          |
| <b>Net Profit (Loss) for the year</b> | <b>IDR 987,467,659</b>   | <b>IDR 4,568,479,147</b> |

## Balance Sheet

---

|                                     | 2018-12-31               | 2019-12-31               |
|-------------------------------------|--------------------------|--------------------------|
| Fixed Asset                         | IDR 3,250,000,000        | IDR 3,000,000,000        |
| Current Asset                       | IDR 1,696,820,107        | IDR 5,995,299,254        |
| <b>Total Asset</b>                  | <b>IDR 4,946,820,107</b> | <b>IDR 8,995,299,254</b> |
| Fixed Liabilities                   | IDR 560,000,000          | IDR 0                    |
| Current Liabilities                 | IDR 35,000,000           | IDR 75,000,000           |
| <b>Total Liabilities</b>            | <b>IDR 595,000,000</b>   | <b>IDR 75,000,000</b>    |
| Equity                              | IDR 4,351,820,107        | IDR 8,920,299,254        |
| <b>Total Liabilities and Equity</b> | <b>IDR 4,946,820,107</b> | <b>IDR 8,995,299,254</b> |

## Financial Ratios

---

|                | 2018-12-31 | 2019-12-31 |
|----------------|------------|------------|
| Gross Margin   | 30,00%     | 30,00%     |
| Net Margin     | 20,72%     | 25,25%     |
| CURRENT RATIO  | 48,48      | 79,94      |
| QUICK RATIO    | 13,90      | 25,12      |
| LEVERAGE RATIO | 0,14       | 0,01       |

## Comment

---

|               |   |
|---------------|---|
| Financial     | <p>Total Assets in 2019 decreased by 82% compared to December 2018 contributed by increasing amount of cash and inventories due to significant increase in sales. Total Assets attributable by Cash (21%), Inventories (45%), and fixed assets (33%).</p> <p>Total Liabilities decreased 12% due to decreasing long term loan. Liabilities comprises of Account Payables (100%)</p> <p>Financial ratio is remain acceptable with Current Ratio 48.5x and Leverage Ratio 0.14x debt ratio.</p> <p>Overall financial as 2019 shows adequate performances.</p> |
| Profitability | <p>Proportionally, income in 2019 period increased significantly by 280% because of business diversification of Fuel transporting. HPP increased significantly compared to the December 2018 period, because the company was able to increase revenue. The company is able to maintain a net income of ± 25%.</p>   |
| Project       | <p>Borrower had received work order from PT Semen Padang by this January that must be completed by the end of March 2020 with the Total Value of ±IDR 3 Billion</p>   |

## Risk Profile

---

|                 |  |
|-----------------|--|
| Industry Risk   | As one of PT Semen Padang regular supplier, Borrower has competition risk to achieve its order target set by PT Semen Padang in order to maintain its relationship. The following risk is mitigated by maintaining the quality of the iron sands materials sent to PT Semen Padang |
| Business Risk   | Borrower is exposed to payment risk which mitigated by secured contract with State-owned company.  |
| Key Person Risk | The key person has more than 5 years experience in the industry.   |
| Reputations     | No negative news up to date  |

## Key Person 1

---

|                  |   |
|------------------|---|
| Age              | 60  |
| Address          | Padang Barat, Kota Padang                   |
| Education        | Bachelor Degree Mining Engineering          |
| Expertise        | Mining Engineering and Mineral Exploitation |
| Prior Experience | President Director                          |
| Title            | President Director                          |

## Key Person 2

---

|                  |                          |
|------------------|--------------------------|
| Age              | 54                       |
| Address          | Koto Tengah, Kota Padang |
| Education        | Bachelor                 |
| Expertise        | Macroeconomy             |
| Prior Experience | Commissioner             |
| Title            | Commissioner             |

## Submitted Documents

---

|  |           |
|--|-----------|
| Company Registry                           | Available |
| Company Deed and Article of Association    | Available |
| Company Latest Deed Amendment              | Available |
| Company Directors' ID                      | Available |
| Company Directors' Tax Identification Card | Available |
| Business License                           | Available |
| Company Domicile Letter                    | Available |
| Compnay Tax Identification Card            | Available |
| Project & Work Order Contract (Signed)     | Available |

## Repayment Information

|                                     |            |
|-------------------------------------|------------|
| # of loans                          | First Loan |
| # of on time payments               | 0          |
| # of below 30 days delayed payments | 0          |
| # of over 30 days delayed payments  | 0          |

## Borrower External Review

|                                     |    |
|-------------------------------------|----|
| # of on time payments               | 0% |
| # of below 30 days delayed payments | 0% |
| # of over 30 days delayed payments  | 0% |

### Important Notice

The provision of services by PT Mediator Komunitas Indonesia ("Company") is governed by and subject to the Terms and Conditions made available online through <http://p2p.crowdo.com>. All facility request made to the Company have been assessed by our credit assessment team or our Partners. This means only established and creditworthy businesses are able to borrow through our platform. However, as with all investments, lending your money for a return will always have financial risks. Facilities made on the platform are not insured and there is a risk that a business may not be able to repay the facility. While the Company has a recovery system in place, you may still lose some or all of your investments, including your initial capital. Lenders may participate in multiple facilities to build a diversified portfolio, so that in the unfortunate event that one borrower defaults, the lender is less likely to lose his/her entire capital, although the overall rate of return may decrease as a result. Individual portfolio results may vary, depending on, among other things, the diversity of the portfolio, exposure to any single borrower, group of borrowers or industry, as well as macroeconomic conditions. Any past performance, projection, forecast or simulation of results is not necessarily indicative of the future or likely performance of any company or investment. Lenders are responsible for paying all taxes imposed by relevant authorities on any interests received and the amount of tax payable is dependent on individual circumstances. The information provided does not take into account your specific investment objectives, financial situation or particular needs. Before you act on any information on this platform, you should always seek independent financial, tax and legal advice or make such independent investigations as you consider necessary or appropriate regarding the suitability of the investment product, taking into account your specific investment objectives, financial situation or particular needs.

### Disclaimer

PT Mediator Komunitas Indonesia ("Company"), which is registered in Indonesia (License No. 15/24.1PK/31.73.07/-1.824.27/e/2016), provides services that involve facilitating and arranging for parties to lend or borrow funds. The Company does not provide any form of investment advice or recommendations regarding any listings on its platform. Nothing on this platform should be construed as constitute or form a recommendation, financial advice, or an offer, invitation or solicitation from the Company to buy, sell, subscribe, or dispose of any securities and/or investment products and/or financial instruments in Indonesia. In providing its services, the Company's role is limited to an administrative function and the Company does not and will not assume any advisory, fiduciary or other duties to clients of its services. Although every effort has been made to provide accurate and up-to-date information, the Company does not warrant or represent, whether expressly or implied, that any information on its platform, website, marketing material or in any documentation that the Company prepares is accurate, current, reliable, verified, complete, or error-free and neither the Company, nor any of its directors, officers, employees, members, representatives, affiliates, agents, parent(s), subsidiaries, successors and assigns shall have any liability whatsoever for any expenses, losses or damages arising out of or in connection with, whether directly or indirectly, any such occurrence and the use of all or any part of the information contained in this platform or website. The content and materials made available to the Company's clients are for informational purposes only and should not be relied on by clients without obtaining the necessary independent legal, accounting, tax, financial or other advice in connection therewith before making an investment or other decision as may be appropriate. It is solely the responsibility of clients to evaluate the accuracy, completeness and usefulness of all information and services provided by the Company. The Company has made every effort to ensure that its service offerings are always made in accordance with applicable rules and regulations. Please note that the Company does not provide and none of the services that the Company provides are intended to be or should be construed as an activity that would require licensing or regulation under any laws of Republic of Indonesia including but not limited to the taking of deposits, dealing in securities, advising on corporate finance, securities financing, fund management, or providing credit rating services, as these terms are defined in the applicable regulations.