

ETHIS GLOBAL

# Islamic Crowdfunding Opportunities

Q4 2019

# The Crowdfunding (CF) Opportunity

An emerging fintech model - a marketplace for funds.

Platforms can raise funds from *almost any* source and match them to *almost any* project.

Funds flow directly to the real economy.



# Investment CF



## Peer to Peer (P2P) Financing

The crowd provides term financing to projects, companies or individuals, typically structured as debt-financing with interest.

Islamic structures earn income from profit-sharing, rental and trade.

Large growth in these verticals: SMEs, Property and Consumer loans.



## Equity Crowdfunding

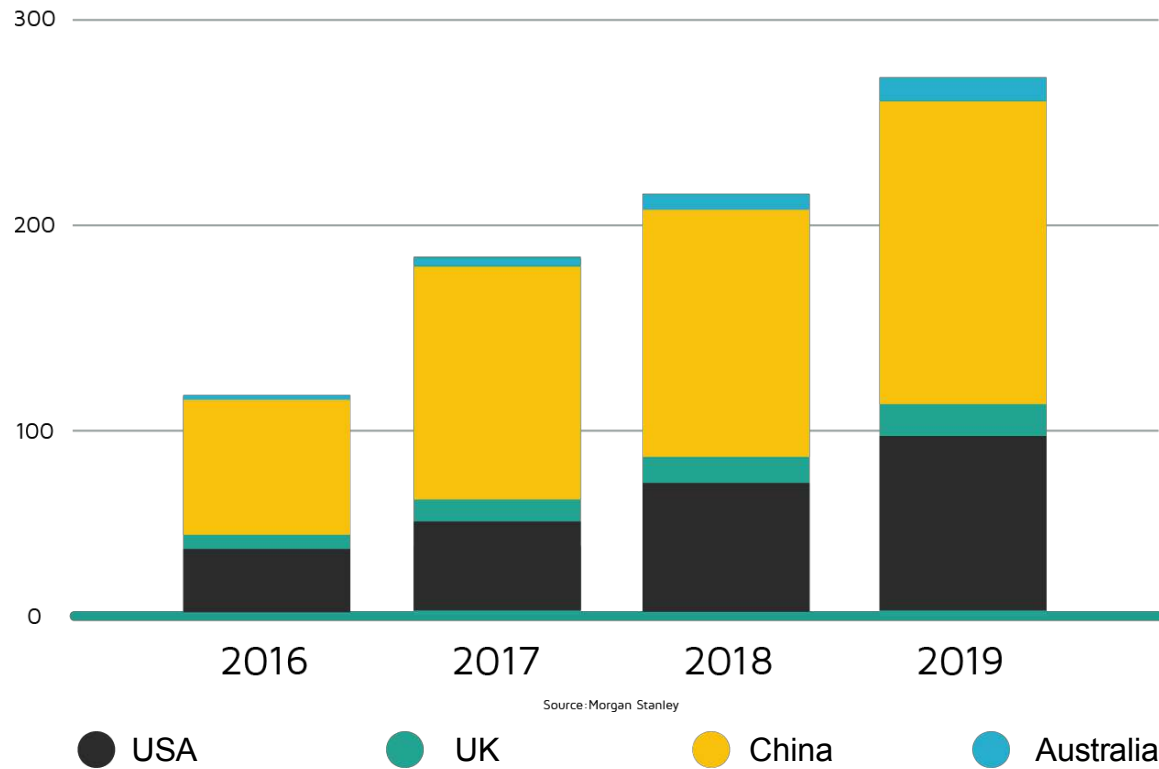
The crowd provides investment for equity in private companies and SPVs, typically ordinary or preference shares.

Shariah screening focuses on the issuer's business and internal finances.

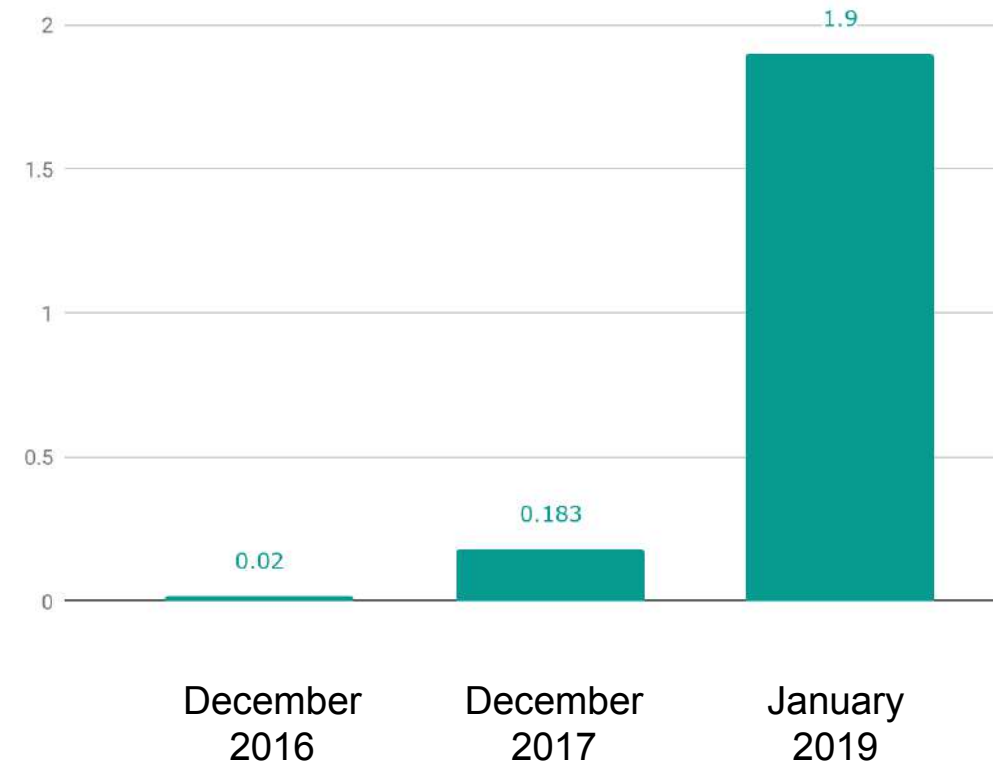
Large growth in these verticals: SMEs, Property and Startups.

# Growth of P2P Crowdfunding

Global P2P financing issuance, USD (bil)



Indonesia total P2P financing issuance, USD (bil)



# Our Problems

Direct investments and charity in emerging nations is broken.

- Incumbent financial institutions serve limited preferred segments, and have low social impact
- Local capital flows are poorly organised
- Global flows lack intelligence and facilitation



ETHIS believes that Crowdfunding  
is the **FUTURE** of Islamic Finance.



# The Difference

Money movement driven by the people.

Mechanisms to enforce transparency,  
screening and accountability.

Increases efficiency of existing flows and  
activates new flows.

# Key Opportunities and Applications

Great potential for Zakat, Waqf and Sadaqah.

Funding for the underserved. An opportunity for everyone.

Current growth is in consumer, SME/ MSME, Property.



# Crowd - Investors, Backers, Donors

Low minimums, wide variety

Transparent campaigns with updates

Ease of use and cross-border

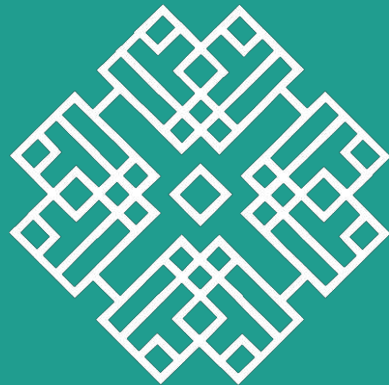


# Fundraisers

New, faster and more flexible avenue

Public awareness and market validation

Leverage on communities



**E**xcellence

**T**ransparency

**H**onesty

**I**ntegrity

**S**incerity



## Mission

Lead crowdfunding for impactful circulation of capital globally, based on universal ethical principles.



## Vision

Create crowdfunding unicorns in the Ethis group by 2023.

# PoC: Ethis Indonesia

Affordable housing project supported by a government program.

2015

**Investment Club**  
Club Ethis Islamic Investment SMEs, Startups and Property

2016

**Pivot**  
EthisCrowd.com Property CF Social Housing in Indonesia

2017

**Pilots**  
Processing license in Malaysia  
Piloted various models

2018

**Tightening Dealflow**  
Fund one campaign at a time  
Processing license in Indonesia

2019

**Scaling Up**  
Fund multiple campaigns  
Licenses obtained

3,000  
Investment  
Transactions



\$43m  
Projects  
Value



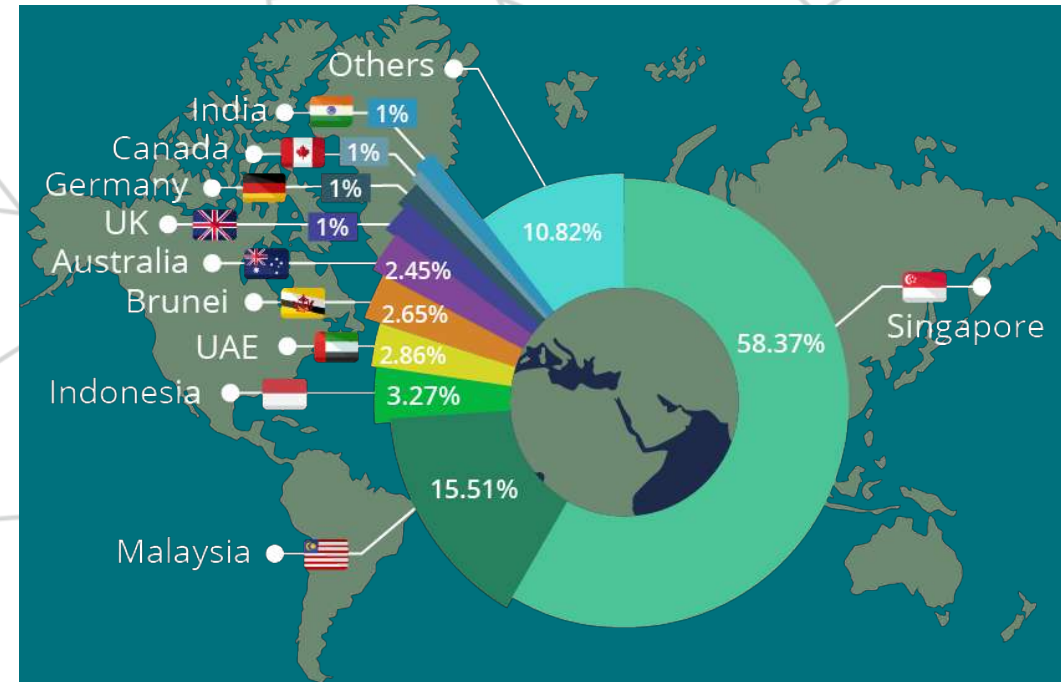
8,000  
Affordable  
Houses



# Global Crowd-investors

The Ethis community includes

- ❖ Millenials and young professionals
- ❖ Islamic finance practitioners
- ❖ Foundations and community groups
- ❖ High-networth individuals
- ❖ Venture and early-stage investors
- ❖ Impact investors



Our crowd of **28,000** has made **1,300** investments.

**98%** are **first-time** investors in Indonesia

# Global Expansion Pillars



## **1. Scale-up in large emerging markets**

Indonesia is our main market. It is one of the most attractive emerging markets in the world and has a booming crowdfunding sector.

## **2. Branches in major Islamic finance hubs**

We are licensed in Kuala Lumpur and obtained an approval in Dubai.

## **3. Enter new regions in the Muslim world**

Obtain licenses to cover MENA and Central Asia.

# Recent Licenses

**DNA**

## ETHIS VENTURES RECEIVES MALAYSIA'S FIRST ISLAMIC ECF LICENSE

By Digital News Asia May 21, 2019

- ECF is a true Musharakah or Mudarabah relationship with shared risk and reward
- Plans to attract promising Islamic economy startups to setup and raise funds in Malaysia



حكومة دبي  
GOVERNMENT OF DUBAI

المكتب الإعلامي  
لحكومة دبي  
GOVERNMENT OF DUBAI  
MEDIA OFFICE

## DLD launches 4 new investment products in Dubai's real estate market



شكرا لمتشوريكم الحفل  
Thank you for attending the event

Tuesday, July 02, 2019

Dubai Land Department (DLD) announce Estate Investment Opportunities (REIOs) conference held yesterday. The new initiative attracts investors from all economic sectors.


Before the launch of the project, a feasibility study and the most prominent international real estate practices were reviewed, and a committee was formed to follow up and develop the project. Several important investment products were announced, notably the collective real estate investment procedures to register units owned by a lease-to-own system, and investment portfolios.



## Ethis Group of Crowdfunding Platforms to Participate in Dubai Property Development

July 5, 2019 @ 6:49 am By JD Alois

Listen to this article  
1:43





# Awards & Accolades



GIFA Award for Best Islamic Crowdfunding Platform 2016



Islamic Economy Award 2016 from the Crown Prince of Dubai



World Islamic Fintech Awards 2018 for Best Islamic Peer to Peer Finance Platform (Ethis) & Best Social Impact Islamic Fintech Platform (Global Sadaqah)



# Awards & Accolades



**Ethis won the coveted US\$100,000 'Innovation for Impact' grant  
and will be featured in the Dubai Expo 2020**

# Ethis Global Founders

## Datuk Mohd Radzif Yunus, Founder/ Chairman

Datuk is a proven leader with a demonstrated track record of transforming large business groups and organisations to achieve successful turnarounds. A firm believer in ‘Doing well to be able to do more good’, Datuk sits on various boards of listed companies across healthcare, property and education. Datuk provides leadership to the dynamic founding duo of Umar and Ronald.



## Umar Munshi, Founder/ CEO

A social entrepreneur since 18, with experiences in health-tech, Islamic finance and education that brought him from Singapore to Saudi, a long stint in Indonesia in a partnership with Ronald, and now Kuala Lumpur. Umar is well-connected to the fintech world, as the Chairman of the Islamic Fintech Alliance and a committee member of Fintech Association Malaysia.



## Ronald Wijaya, Founder/ COO

A social entrepreneur since partnering with Umar a decade ago, Ronald has wide experiences as an entrepreneur and business consultant in various sectors across Indonesia including health-tech, trading, property and manufacturing. Ronald is the president of the Association of Shariah Fintech Indonesia (AFSI), the largest such group globally with >50 startup founders.



# Shura - Advisors and Industry Leaders



**Azizuddin @AJ**  
**SEA, Europe**

Technopreneur, Venture Builder & Go-to-Guy. 21 yrs in tech, AJ has strong ecosystem knowledge and relationships.



**Md Raafi Hossain**  
**MENA**

Founder of Finocracy, which develops fintech in partnership with corporates, governments and multilaterals.



**Rehan Noor Pathan**  
**MENA**

Over 2 decades of experience building institutional sales businesses for global institutions and Family Office investors



**Daud (David) Vicary**  
**Global**

Global Islamic Finance leader. Advisor to various corporates, governments and multilaterals.



**Dr Shamsiah A K**  
**SEA, MENA**

Waqf and Zakat specialist, now an Islamic banker. A former regulator at the Singapore Islamic Religious Authority



**Ridzuan Aziz**  
**SEA. Europe**

President of Fintech Malaysia. Former regulator turned consultant and entrepreneur with successful exits.

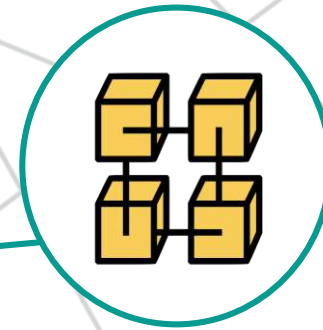
# Tech Roadmap



Current Capability:  
**Web Platform**  
Web presence (SEO),  
user-interface, clarity  
of content



Version 2  
**API-based Web App**  
Robust, seamless and  
automated internal  
operations and  
integration with external  
vendors and partners



Version 3  
**Smart Contracts and  
Tokenised Securities**  
Seamless global transfers,  
secondary market, end-to-  
end automation, robust  
data capabilities and robo-  
advisory



**Ethis is Ethical Crowdfunding.**  
**Let's change the world together.**  
Make a profit. Make a difference.

Our platforms feature exciting and sustainable campaigns. You are the ethical crowd funders. When good intentions converge, we inspire change in the world.  
Impact investment. Participatory Project Financing. Effective Charity. We are **Ethis**.

[View our Platforms](#)

**Invest, Donate or Raise Funds.** Participate in our global movement for change



### Charity Crowdfunding Around the World

Global platform for effective charity and Islamic social finance. Give Sadaqah, Zakat and Waqf online to credible charities and social enterprises alongside corporates and high-networth individuals.

[Visit Site](#)



### Property Crowdfunding in Indonesia

Award-winning impact investment platform. Make healthy profits while building homes for low-income families. Investors from 65 countries have built more than 8,000 affordable houses since 2016. Property Crowdfunding in Indonesia

[Visit Site](#)



### Property Crowdfunding in Dubai

Dubai's first and only investment platform in under-construction projects. Build a portfolio in the property capital of the Middle-east and make profits like a property developer with asset-backed investments.

[Coming Soon](#)



### Equity Crowdfunding in Malaysia

Participate in equity project financing by investing directly into companies and SPVs. Almost anyone can now access institutional-grade private equity deals, fractional property investment and Waqf projects.


[Visit Site](#)



## Umar Munshi

Co-Founder at Ethis Global

Kuala Lumpur, Kuala Lumpur, Malaysia · 500+ connections

 Ethis Global

 [Company Website](#) 