



# PERFORMANCE REVIEW 2020/2021

WHERE SMART INVESTORS AND ENTREPRENEURS CONNECT

# ABOUT US

Fundaztic is a peer-to-peer (P2P) financing platform registered with the Securities Commission Malaysia (SC) that has been offering easy digital investment avenues with low entry barriers in the country since its inception in 2016.

Wholly-owned by Peoplender Sdn Bhd, Fundaztic is founded and run by industry leaders in finance, law and technology sectors who share the objective of bridging gaps in the financing ecosystem by developing more funding solutions for promising start-ups and micro, small & medium enterprises (MSMEs), while creating new opportunities for first-time and experienced investors alike.

Economic uncertainties brought on by a global pandemic have driven local entrepreneurs to look beyond traditional financing institutions for their funding needs and Fundaztic is determined to be at the forefront of this shift, fuelled by our belief that all creditworthy businesses, no matter how small, deserve a shot at turning their goals into reality with the help of P2P financing.

**2016**

Fundaztic becomes the first fully-Malaysian start-up to earn Recognised Market Operator status as the SC greenlights P2P financing in Malaysia on 3 November 2016.

**2017**

Fundaztic raises RM530,000 in funding during its soft launch on 7 July 2017 and goes live two months later as a platform for Malaysians to start investing from only RM50 per note. The Fundaztic mobile app and Smart Invest feature were launched this year.

**2018**

Fundaztic forges strategic partnerships with CGC Malaysia, AXA Affin General Insurance, Easy Pay Transfers and OCBC Bank. RM3 million was raised on 17 October 2018 via ECF platform pitchIN as 3 million new shares were issued at RM1 per share.

**2019**

Fundaztic is responsible for 55 percent of P2P funding for MSMEs in Malaysia as total disbursements exceed RM50 million by the first half of 2019. Further strategic alliances were struck with Lazada and Policy Street as more registered operators join the industry.

**2020**

Fundaztic becomes first P2P operator to launch Secondary Market and e-KYC authentication, with further partnerships struck with MDEC, CIMB Bank and CTOS. Interest-free financing is offered through Lazada in tandem with the ePenjana programme.

**2021**

Despite continued business and movement restrictions, Fundaztic achieves over RM100 million in disbursements in its fourth anniversary as the platform expands to Singapore and welcomes new investments from Paramount Corporation Berhad.

# CEO's MUSINGS

**2021**

was supposed to be the year we bid the struggles of 2020 goodbye. Instead, we find ourselves well into another year of battling a pandemic that has changed life as we know it.

The community behind Fundaztic has shown great resilience in a year filled with adversity. The loyal users of our platform and the dedicated team that keeps it running makes it possible for local MSMEs to secure funding at a time when economic uncertainties are at an all-time high.

We continue to host new notes consistently, week in, week out. And our investors who began laying the foundations of their diversified portfolios from as early as day one are enjoying returns averaging 10% per annum. In trusting Fundaztic as a platform on which to grow their wealth, they have helped us grow too, which is what we intend to continue doing as we enter our fifth year in operation.

Our latest anniversary has been our biggest one yet despite the challenging climate. We are finally well into nine digits in terms of overall disbursements, and we have managed to keep defaults below the 2.5% threshold in the process. Our restructuring and rescheduling (R&R) initiatives introduced in April last year have successfully helped approximately 20% of our total issuers settle their financing without having to default. And we will continue to develop solutions like these as Fundaztic aims to make P2P financing accessible across a wider network.

We have matured into a regional platform following our recent expansion to Singapore, and the trip across the causeway is only the tip of the iceberg. Paramount Corporation Berhad's investment in Fundaztic was another huge milestone for us in 2021, as it proves beyond any doubt that we have a competent business model capable of attracting the interest of public listed companies. This development is a massive boost to our efforts in scaling up our existing operations and growing our regional presence.

Bank Negara is expected to issue the first digital bank license in the country early next year. As finance and commerce become increasingly digital, we are determined to keep on innovating by integrating more state-of-the-art technologies into the platform. This ranges from machine learning to the use of alternative data to complement our existing credit predictiveness as we seek to enhance Fundaztic's user experience and bolster our rapport among tech-savvy investors.



While we gear up for these new plans, I would like to express my appreciation for the Malaysia Co-Investment Fund (MyCIF) that has supported the P2P financing industry by co-investing RM165 million to fund 1,197 MSMEs as of the end of 2020. Combined with the contributions of our investors, this initiative keeps us on track with our mission to help individuals and underserved businesses achieve their financial goals.

None of our achievements would have materialised without the team I'm blessed with at Fundaztic. They are some of the most dedicated individuals I've ever worked with and I look forward to joining them in the office again once the situation improves.

At Fundaztic, we believe the key to normalcy is herd immunity and it all begins with vaccination. This is the inspiration behind our campaign which rewards members who have been inoculated as we wait for things to return to how they used to be.

In some ways, we have been fortunate that the economic shifts caused by the pandemic have accelerated the acceptance and adoption of digital financing among business owners and individuals in Malaysia. The circumstances could be better, but we will maximise every advantage we can get to raise the bar for Fundaztic and the P2P industry in the years to come.

**Calvin Foo**  
**CEO**

# BOARD OF DIRECTORS



## Jeffrey Chew **CHAIRMAN**

Jeffrey Chew is the Founder and Non-Executive Chairman of Fundaztic.

A veteran of the finance industry, Chew boasts a wealth of experience in the fields of customer relationship management, risk management, international offshore banking and product management. He was the Director and CEO of OCBC from 2008 to 2014.

At present, Chew is the Group CEO of Paramount Corporation Berhad.

## CHAIRMAN'S MESSAGE

Digitisation has helped many traditional businesses survive amidst a seemingly ceaseless pandemic. In four years of operation, Fundaztic has equipped these businesses and underserved MSMEs with digital financing solutions to new challenges introduced by Covid-19 and the multiple waves of restrictions that followed. Close to 2,000 MSMEs have benefitted from our P2P model to date, and we are only just getting started.

Soon, digital banks will be a reality in Malaysia. In a way, Fundaztic already has the makings of a digital bank as it allows business owners to request funding at their fingertips from any location with reliable internet access. The process is incredibly cost effective and time efficient compared to conventional financing, reinforcing the popular opinion that digital is definitely the right way forward.

A proven P2P model and positive track record as a regulated platform operator makes Fundaztic a valuable partner to any finance institution hoping to make an impact in the digital space. This is a key reason behind Paramount Corporation Berhad's decision to invest in the platform as the company accelerates its digital transformation efforts, which include an application for a digital banking licence. We will only know if the bid is successful in 2022.

Until then, the onus is on Fundaztic to continue innovating its platform and products to not just maintain a competitive edge over new P2P players, but also complement an increasingly digital financing ecosystem for the benefit of all investors and issuers alike in these unprecedented times.



## Michael Ooi **DIRECTOR**

Michael Ooi is a Co-Founder and Director of Fundaztic.

A legal professional of 30 years, Ooi specialises in conveyancing, banking, construction, joint ventures, mergers and acquisitions, contracts, corporate law and litigation in his role as Managing Partner at a local law firm.

Ooi has also served as an Independent Non-Executive Director for various Bursa-listed companies since 2003.



## Gary Tan **DIRECTOR**

Gary Tan is a Co-Founder and Director Fundaztic.

An expert in business and risk management specialising in SME lending, Tan pioneered the development of credit programmes and scorecards for Malaysian SMEs. In 1997, he co-authored the country's first SME credit programme during his tenure at Citibank.

Tan was equally instrumental at OCBC where he helped develop the Enterprise Mass Market Model, the first end-to-end SME lending model in Malaysia.



# P2P FINANCING LANDSCAPE

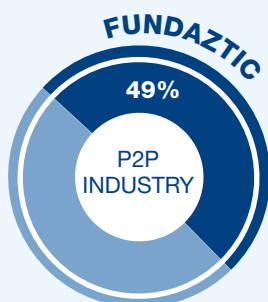
Malaysia became the first country to regulate P2P financing in Southeast Asia after the Securities Commission (SC) announced the first six recognised operators, including Fundaztic, in 2016. The SC required all operators to be incorporated under the Companies Act 1965 with a minimum paid-up capital of RM5 million. Approval also came on the condition that operators provide a diligent risk scoring system and place all investor and issuer funds into a third-party trustee account before any disbursements are made.

Backed by government approvals that distinguish P2P financing from traditional online crowdfunding, platforms such as Fundaztic currently thrive as trustworthy digital avenues for investors and issuers alike. Entry barriers that start from as low as RM50 make P2P financing accessible to investors of all backgrounds seeking an alternative to fixed deposits, unit trusts and the stock market. This creates an ecosystem that offers start-ups and aspiring MSMEs a new funding outlet capable of processing funds in a quicker and more seamless fashion than conventional financing such as bank loans.

The steady rise in popularity of P2P financing was accelerated by the Covid-19 pandemic in 2020 and the ensuing Movement Control Order. P2P financing has helped alleviate struggles experienced by MSMEs affected by business restrictions, some of which have forced certain economic sectors to be suspended indefinitely. To adapt to the situation, Fundaztic has made interest-free financing plans available for a limited time as part of the ePenjana initiative while continuously improving its processes in managing defaults, restructuring and recoveries to preserve the interests of issuers and investors alike in these trying times.

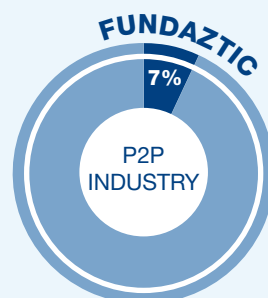
As of June 2021, the P2P financing industry in Malaysia made up of 11 recognised market operators has contributed RM1.67 billion in alternative funding to over 3,500 MSMEs in the country. Fundaztic alone is responsible for funding 49% of those MSMEs. Bank Negara is scheduled to issue the first digital bank licenses in Malaysia in 2022. And as more sectors and businesses embrace digitisation, FinTech players including P2P operators are expected to play a more influential role in shaping the economic landscape of the near future.

## FUNDAZTIC MARKET SHARE (as of 30 JUNE 2021)



### SUCCESSFUL ISSUERS

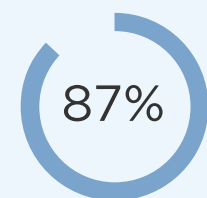
FUNDAZTIC - 1,721 Issuers  
P2P INDUSTRY - 3,533 Issuers



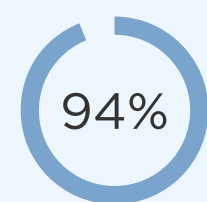
### TOTAL AMOUNT SUCCESSFULLY FUNDED

FUNDAZTIC - RM122.95 million  
P2P INDUSTRY - RM1.67 billion

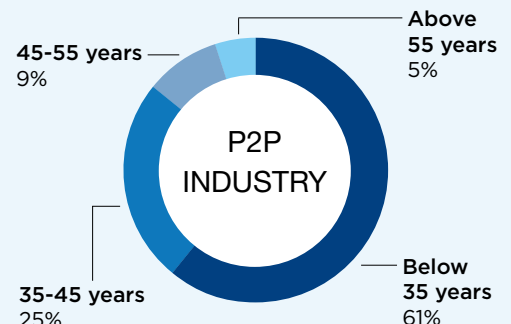
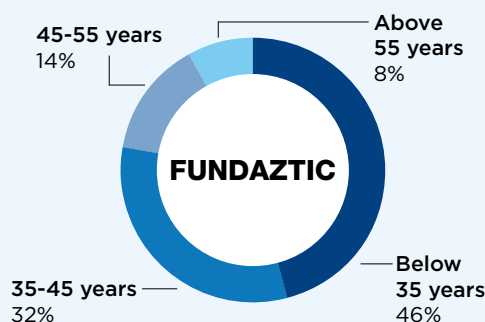
### RETAIL INVESTMENT



### RAISED RM200K AND BELOW



### INVESTOR AGE DEMOGRAPHICS



# THE FUNDAZTIC FACTOR

The P2P financing industry in Malaysia is growing at a rapid pace as the number of registered operators grows with each passing year. Despite the increased competition, Fundaztic remains committed to its mission to provide all businesses registered with the Companies Commission of Malaysia (SSM) a gateway to fair financing regardless of their scale or industry, especially in these trying times.

## WHY INVEST WITH FUNDAZTIC?

**2%**

Low platform management fee on monthly repayments

**RM50**

Minimum investment amount without any deposit

**4x**

Up to 4X more ROI than FD and diversified investments

**RM30K**

Maximum coverage with Principal Protect

## WHY FINANCE WITH FUNDAZTIC?

**1%**

Low platform origination fees starting from 1%

**8%**

Low interest rates starting from 8% per annum

**RM200K**

Raise up to RM200k quickly using P2P

**36 MTHS**

Flexible repayment periods up to three years

## KEEPING RISK AT BAY

Although P2P funding employs more accessible and seamless digital processes than traditional financing, Fundaztic has many measures in place to ensure the authenticity of its platform users. An e-Know Your Customer (e-KYC) identity verification system uses optical character recognition (OCR) and biometric facial verification to validate the identities of new investors. Meanwhile, leading Credit Reporting Agency CTOS has been tasked with screening the financial track record of issuers, who are required to furnish details of their businesses and shareholders as registered with SSM.

As with all other forms of regulated investments, P2P financing is not without its risks. Fundaztic has always been transparent about nonrepayment being the key risk factor, which we try to mitigate to the best effort of the platform using a combination of carefully formulated interest rates, Write-Off/Bad Debts Management policies and Principal Protect. Although these contingencies allow most investors to enjoy profitability amidst economic uncertainties, it is inevitable for a small portion of issuers to be affected by the adverse effects of business restrictions brought on by the MCO.

Despite the economic turbulence faced by most industry sectors in Malaysia from as early as March 2020, our credit approval rate has improved by 40% while defaults and write-offs have been maintained below the 2.5% per annum threshold (2.28% as of June 2021). Integral at keeping this figure at bay are the R&R initiatives of the platform, which were taken up by 20% of issuers, 22% of which have successfully settled their accounts.

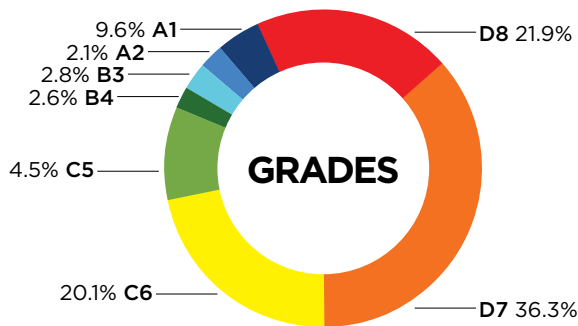
The recent appointment of two new debt collection agencies has also assisted us with the recovery of RM2,937,776 as of June 2021. This marks a year-on-year improvement of 327% as Fundaztic continues to find new solutions to preserve a positive financing ecosystem for investors and issuers alike.

# NOTE OVERVIEW

A P2P financing platform is only as robust as the variety in the notes it hosts. The more diverse the pool of issuers, the greater the investment potential. Fundaztic has enjoyed massive growth in this regard, with the addition of 703 new notes over a challenging 12-month period marking a year-on-year improvement of 58.9%.

As of June 2021, the platform has hosted a total of 1,896 notes to fund 1,721 local businesses and MSMEs. Below is a snapshot of these notes by grade, entity type, duration of business and industry.

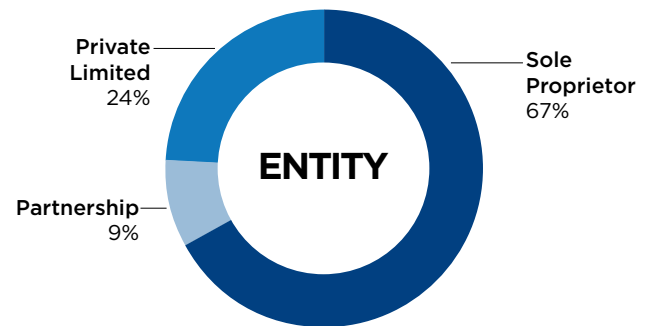
## NOTES DISBURSED BASED ON GRADE



After migrating to the CTOS scorecard in July 2020, a notable reduction in A1 notes was observed as the new system favoured strong credit histories for improved predictiveness. However, over 17% of notes hosted on Fundaztic still remain in the A1-B4 bracket, indicating a healthy network of established businesses among issuers that continue to place their trust in our P2P financing model.

The large distribution of notes in the bottom three grades is no reason to be alarmed. Underserved MSMEs continue to be an integral demographic for the platform. Their lack of sufficient credit history or collateral does not necessarily correlate with a likelihood of defaulting, which is proven by our low default rate of just 2.28% p.a. despite 58.2% of all notes hosted being graded D7 and D8.

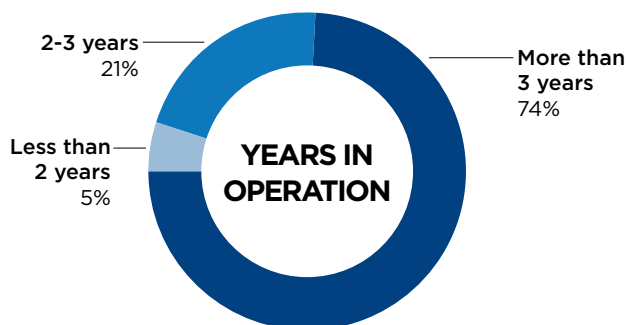
## NOTES DISBURSED BASED ON ENTITY



In line with our commitment to help MSMEs in need of funding, sole proprietorships naturally account for two thirds (67%) of the notes hosted by Fundaztic. This trend is expected to continue as Fundaztic establishes itself as a go-to platform for aspiring start-ups and local businesses in need of funding to stay afloat amidst ongoing business restrictions.

Private limited companies (Sdn Bhd) and partnerships make up 24% and 9% of all notes hosted to date respectively. Despite their small share of notes, both categories remain vital to the platform as they account for nearly RM48 million in total funds disbursed since Day One.

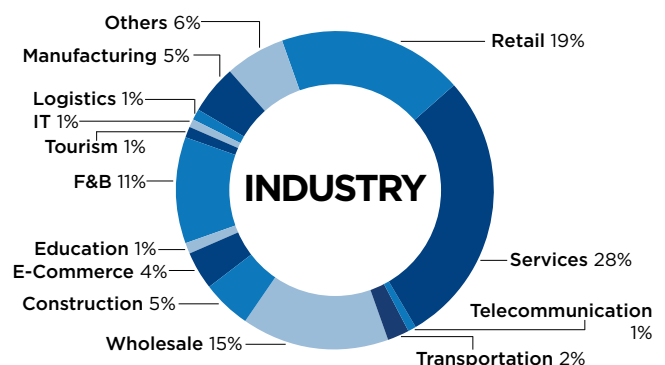
## NOTES DISBURSED BASED ON YEARS IN OPERATION



As Fundaztic matures, so do the businesses that choose to finance with us. Of the 703 new notes Fundaztic hosted in the last 12 months, 616 (88%) were issued to entities that have been in operation for at least three years, indicating greater adoption of P2P financing among established businesses. Only two notes were issued to businesses with less than two years of experience in the same period.

The notable dip in new businesses is likely a combination of the economic downturn caused by the Covid-19 pandemic and more thorough screening processes employed by CTOS to determine the creditworthiness of applicants.

## NOTES DISBURSED BASED ON INDUSTRY



Fundaztic continues to appeal to a wide variety of businesses. The services sector makes up the bulk of issuers with 28% of all notes issued, followed by retail, wholesale and F&B industries at 19%, 15% and 11% respectively.

While still relatively small, the percentage of notes issued to e-commerce players (4%) has quadrupled in the last 12 months. This conforms with recent economic trends which see more Malaysians making online purchases as a result of the prolonged closures of physical storefronts.

# INVESTOR PROSPECTS

In creating a financing platform that is not just accessible, but attractive to businesses of all industries and backgrounds, Fundaztic is able to cultivate an ecosystem that grants investors a multitude of ways to diversify their investments and build a robust portfolio.

Diversification is the key to maximising returns and minimising risk in P2P financing. Fundaztic recommends the strategy of reinvestment in equal or similar amounts, without deviating from the average investment by more than 300%. Reinvestment helps investors capitalise on the compounding effect to improve yield.

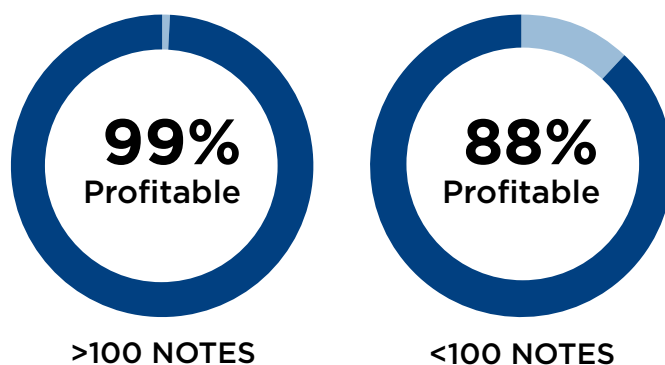
As of 30 June 2021, 99% of investors with diversified portfolios exceeding 100 notes continue to enjoy profitability despite the recent economic turbulence. The remaining 1% is made up of investors who deviate from the recommended reinvestment method, with investments in certain notes valued more than three times their average investment.

The rate of profitability for investors who have yet to accumulate 100 notes is still relatively high at 88%. However, the impact of defaults and write-offs, however infrequent they may be, is more severe on smaller portfolios.

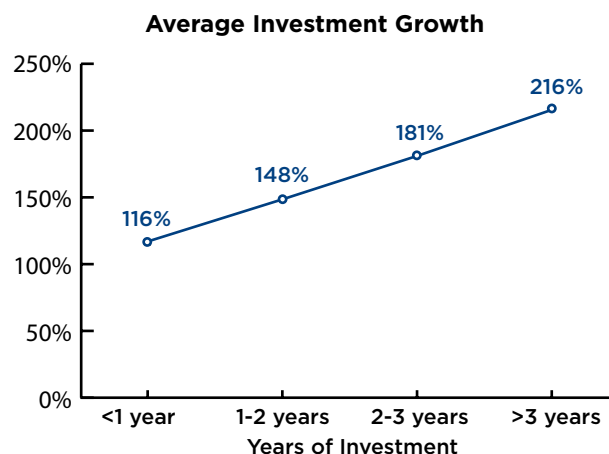
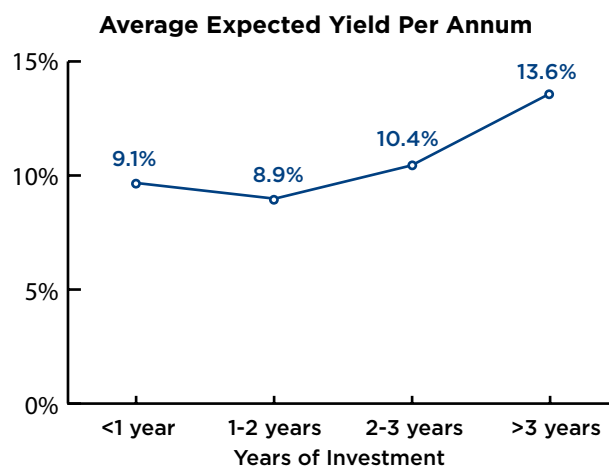
With the additional data on investment growth we accumulate with each passing year, we can observe how investors who have been active on Fundaztic for over three years are able to yield returns exceeding 10% per annum by employing the right balance of diversification, reinvestment and balanced investments.

The upward trajectory reinforces our belief that P2P financing is a highly competent and promising investment alternative to conventional investment methods offered by traditional finance institutions.

## PORTFOLIO PROFITABILITY



## PROFITABLE INVESTOR WITH MORE THAN 100 NOTES





# INVESTOR PERFORMANCE

Fundaztic's P2P model allows savvy investors to build diversified portfolios with the potential to yield over 10% per annum whether the average investment is less than RM100 or over RM1,000 per note. The portfolios shown below vary in terms of length and value of investment. However, all of them are profitable as they employ the same common investment strategies as follows:

## 1. Diversify in note quantity

The more notes you accumulate, the lesser the impact of the occasional defaults or write-off to your overall portfolio. All portfolios below are made up of over 200 notes and remain profitable despite averaging between 2% to 3% in annualised defaults and write-offs.

## 2. Diversify in note grades

The availability of notes is not equal for all grades. However, it is important to spread your investments across the grade spectrum and try maintaining a proportion of A:B and C:D notes at 20% and 80% respectively.

## 3. Do not deviate too far from average investment

The rule of thumb is to stay within three times the average investment. Certain opportunities may convince investors to invest above this threshold but it is important to always evaluate risk and keep the frequency of such investments to a minimum (less than 10%).

## 4. Work towards the 100-note milestone

On average, the investors below took only seven months to build the first 100 notes in their portfolio. It is important to deploy your capital fast and reinvest repayments including interest accrued to fully capitalise on the compounding effect.

USER ID  
**97**

Average Capital Employed: RM282,100  
Total Expected Return: RM264,253  
Total Investment Period: 72 months  
No. of Notes: 1,215  
Average Investment: RM1,145  
Expected Yield: 15.5%  
Default/Write-off: 7.6%(Cumulative)  
1.9%(Annualized)

USER ID  
**1801**

Average Capital Employed: RM190,084  
Total Expected Return: RM61,239  
Total Investment Period: 48 months  
No. of Notes: 525  
Average Investment: RM1,201  
Expected Yield: 8%  
Default/Write-off: 10.2%(Cumulative)  
2.7%(Annualized)

USER ID  
**3997**

Average Capital Employed: RM56,235  
Total Expected Return: RM21,916  
Total Investment Period: 47 months  
No. of Notes: 377  
Average Investment: RM427  
Expected Yield: 10%  
Default/Write-off: 10.8%(Cumulative)  
3.2%(Annualized)

USER ID  
**328**

Average Capital Employed: RM8,909  
Total Expected Return: RM7,372  
Total Investment Period: 68 months  
No. of Notes: 763  
Average Investment: RM59  
Expected Yield: 14.7%  
Default/Write-off: 7.2%(Cumulative)  
1.8%(Annualized)

USER ID  
**4661**

Average Capital Employed: RM40,457  
Total Expected Return: RM17,576  
Total Investment Period: 45 months  
No. of Notes: 617  
Average Investment: RM178  
Expected Yield: 11.5%  
Default/Write-off: 10.3%(Cumulative)  
3.3%(Annualized)

USER ID  
**12550**

Average Capital Employed: RM8,269  
Total Expected Return: RM4,736  
Total Investment Period: 49 months  
No. of Notes: 219  
Average Investment: RM98  
Expected Yield: 14%  
Default/Write-off: 6.7%(Cumulative)  
3.0%(Annualized)

\*All values up-to-date as of 30 June 2021

# ISSUER TESTIMONIAL

“



## NOTE 1890

Food & Beverage

After finding out that start-ups can apply for funds through Fundaztic, we gave it a try and had no regrets. The application process was great and transparent. The funds helped us grow and stabilise our business even during the pandemic. Fundaztic is very understanding towards our funding needs and their P2P model seems to be more effective than banks for businesses like ours given the current situation. I would recommend it to others 100%!

”

“



## NOTE 2034

e-Commerce

Fundaztic helped me fund my company when most banks rejected my applications. I couldn't secure a bank loan even after a year of trying and Fundaztic came at the right time when we are almost out of cash. The interest rates are higher but based on our predicted returns, having healthier cashflow to solve our problems is more important in the long run. Without funding, we are unable to market our products and grow at a good pace. I will definitely recommend Fundaztic to businesses that require quick funding.

”

“



## NOTE 2039

Services

Even though I have a record as a good paymaster, banks took too long to process and approve my applications due to my lack of years in business. My experience with Fundaztic was very good. Even though I needed to submit many documents and photos, I still managed to acquire the funds I needed easily. This is very helpful in the current pandemic situation. It even allowed us to expand our business despite the MCO.

”

“



## NOTE 1278 & 1891

Wholesale

I will definitely give the Fundaztic the highest grade for the platform's speed and efficiency. The funds applied was used as working capital to help the business grow. With more cash flow, we have more flexibility to execute our business strategies that involve bulk purchasing, repackaging, marketing and offering attractive incentives. The service has been reliable and convenient, and I will definitely recommend Fundaztic to my friends.

”

“



## NOTE 1904

Automotive

We are a used car dealer and our experience with Fundaztic comes through the MUV car dealer program. This cooperation between Fundaztic and MUV provides attractive packages for car dealers. The efficiency and speed of the application process allowed us to obtain approval and disbursement within four working days. This helps us obtain more car inventory to meet customer needs. We would recommend this program to our dealer friends and anyone who wants to start a used car business.

”

# PLATFORM FEATURES

## SECONDARY MARKET

In 2020, Fundaztic became the first P2P operator in Malaysia to introduce a Secondary Market in which members can trade notes for greater flexibility in portfolio growth and management. This new feature was introduced on the back of the first wave of business restrictions brought on by the MCO, which divided our community of investors to affected individuals requiring emergency funds and those looking for new investment avenues as new opportunities dwindled.

The Secondary Market allows members to trade notes for greater flexibility in portfolio growth and management. All members are eligible, provided the notes traded have a remaining principal of at least RM5,000. Sellers can trade this balance either as a singular note or multiple notes (e.g. one note valued at RM5,000 or 50 notes at RM100 each). They are also afforded the flexibility to incorporate premiums and discounts, with only 1% in management fees charged to the seller for all notes traded in the Secondary Market.

As of June 2021, 100 transactions worth RM659,488 were successfully completed in Fundaztic's Secondary Market, indicating a healthy demand in secondary notes. This opens up the possibility for new investors to build more resilient and diversified portfolios in a shorter period while creating an early exit option which most existing investors would welcome in times of economic uncertainties.



## PRINCIPAL PROTECT

Portfolio diversification mitigates risk in Fundaztic in more ways than one. In 2019, the platform introduced Principal Protect as an insurance policy of sorts that automatically protects every portfolio of 100 notes amassed within a 12-month period. Principal Protect provides coverage of up to RM10,000 on principal investments to offset defaults and write-offs. Elite members with investments totalling more than RM100,000 enjoy a higher coverage limit of RM30,000. Only notes worth up to three times the average investment in a 100-note portfolio qualify for coverage under Principal Protect.

To optimise user experience, Principal Protect is designed to be a seamless, built-in feature that does not require any application or opt-in procedure by the investor. Since the coverage is provided directly by Fundaztic, reimbursements are processed automatically without the need to submit any claims documents typically demanded by insurers. This hassle-free protection is an integral element in the Fundaztic experience, which aims to encourage the practise of investment diversification by cultivating peace of mind.

Principal Protect has successfully provided coverage to the portfolios of 912 investors since its introduction. As of June 2021, a total of RM3,108 has been reimbursed to 10 claimants. These figures reflect the healthy number of diversified portfolios against a low rate of defaults and write-offs validating the effectiveness of the risk mitigation contingencies employed by Fundaztic.

# KEY DEVELOPMENTS

## PARAMOUNT GIVES FUNDAZTIC A BOOST

Fundaztic received one of its most significant financial backings to date when Paramount Corporation Berhad invested in the platform via the acquisition of a 30% stake in Omegaxis Sdn Bhd worth RM13.7 million as part of a strategic five-year plan to identify new sources of earning in the digital space. Omegaxis Sdn Bhd is the majority shareholder of Peoplender Sdn Bhd, with 63.5% ownership in the company behind Fundaztic.

The interest shown by Paramount Corporation Berhad represents a significant endorsement for the P2P business model that Fundaztic has worked hard to refine over the past four years. We are proud to have created a platform capable of attracting the attention of public listed conglomerates such as Paramount Corporation Berhad, and the new investment will bolster our efforts to enhance the platform and make it more accessible not just in Malaysia, but also in a regional capacity.

## REGIONAL EXPANSION BEGINS WITH SINGAPORE

Fundaztic has long iterated its desire to expand regionally, and the platform has taken its first step towards reinforcing its presence in the Asean FinTech landscape by expanding its operations to the Singaporean market.

Fundaztic SG Pte Ltd is the seventh P2P operator to be greenlit by the Singaporean authorities. The platform holds a Capital Markets Services License (CMS) issued by the Money Authority of Singapore (MAS) at the start of 2021. The company is led by CEO and director Liew Yew Wen, who has 14 years of financing experience across various industries in Southeast Asia.

Although Fundaztic SG implements a higher minimum investment barrier of S\$100, the P2P model that has proven effective in Malaysia alongside platform features and membership perks remain largely the same. We are determined to make this model more accessible to other markets across Asean given the rise of MSMEs in the region, many of which are open to digital solutions such as P2P financing as a means to attain their business goals.







# WHAT'S NEXT

## INVESTING IN TALENT

The pandemic has forced many businesses to downsize but we remain determined to bolster our ranks with new talent despite the difficult economic climate. This is a crucial step to our plans to continuously improve the platform and make it more accessible to MSMEs and new investors on a local and regional level.

## GROWING OUR REGIONAL PRESENCE

The incorporation of Fundaztic SG Pte Ltd marked our first step in turning Fundaztic into a regional platform. We are constantly monitoring new opportunities and market potential in other countries in Southeast Asia and hope to identify our next hub for expansion in the coming year.

## RAISING P2P AWARENESS

P2P financing literacy is key to mainstream acceptance and adoption of the digital solutions offered by Fundaztic. Although this has risen steadily in recent years, we believe there are still local businesses and MSMEs who remain unaware of the flexibility P2P financing offers compared to conventional financing institutions. Therefore, we will continue to engage with our investors and the general public via online talks, forums and seminars to share the best practises in P2P financing and advice on how to make the most out of the platform for varying financial goals.

## FIVE-YEAR REVIEW

Fundaztic enters its fifth year of operation with a positive record to reflect on. However, the five-year mark is a crucial milestone for every business as the feedback and numbers gathered up to this point determine if our initial start-up goals have been met and help identify areas for improvement. While we remain upbeat about our P2P market share and growing community of investors, it is our duty to review the platform, its processes and its features to keep it optimised and up-to-date. Our goal is to incorporate more state-of-the-art technologies such as machine learning and artificial intelligence to improve the user experience and stay ahead of the curve as the financial sector becomes increasingly digital in the years to come.



# 2021 CAMPAIGNS



## FUNDAZTIC 4TH ANNIVERSARY BONANZA

To celebrate four successful years of P2P funding, we hosted an anniversary giveaway that offered new members and existing investors the chance to take home a Sony PlayStation 5 and Apple iMac.

New verified members who registered on the platform from 7 July 2021 to 6 August 2021 were automatically enrolled in the Sony PlayStation 5 giveaway.

Meanwhile, existing investors who invested in at least 25 notes with a minimum value of RM150 per note during the same period stood a chance to win a 2021 Apple iMac.



**User ID: 27005**  
**Winner of**  
**Sony PlayStation 5**



**User ID: 12164**  
**Winner of**  
**Apple iMac**



## REFERRAL BONUS

In conjunction with our 4th Anniversary, Fundaztic also reintroduced the Referral Bonus promotion for a limited time. As part of the campaign, members who referred their friends and family between 7 July 2021 and 6 August 2021 received a Fundaztic Bonus worth RM50 upon membership verification on a first come first serve basis, subject to terms and conditions.

The giveaways and Referral Bonus are the latest in a long line of campaigns rewarding Fundaztic members for their continuous support and we look forward to celebrating the next milestone with everyone who has made the platform the success it is today.

# MEMBERSHIP PERKS



**Fundaztic takes pride in its members playing an integral part in the growth of Malaysian SMEs and the development of local businesses on a whole.**

As a gesture of appreciation, investors who have successfully invested in 100 notes in Fundaztic will be rewarded with RM50. Additionally, rewards can also be earned by referring Fundaztic to friends and family during promotional periods.



**Due to popular demand, Fundaztic has rolled out a new reward program as a token of appreciation to investors who have continuously contributed to the development of local SMEs despite these trying times.**

As part of this program, investors will now be automatically rewarded with RM100 Fundaztic Bonus once they have successfully invested in 300 Notes.



**Investors who have amassed RM50,000 in their account automatically become a member of Fundaztic's Elite Club.**

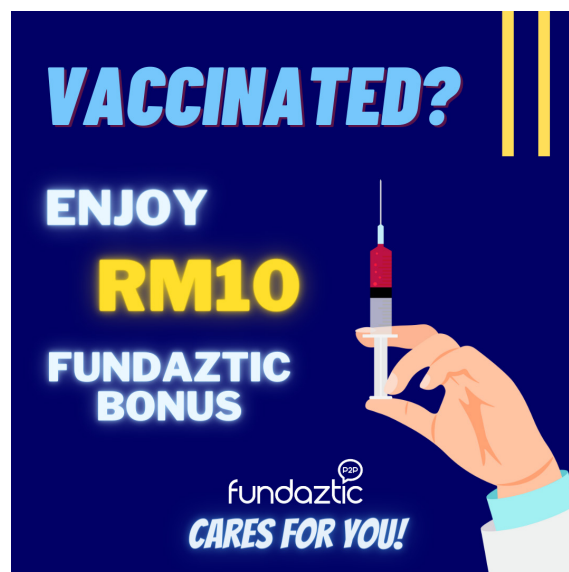
Elite members gain access to exclusive and private events, strategic partners' products, private investment products and goal rewards. They also enjoy 5% rebate for investments (capped at RM200) made during their birthday and registration anniversary months.

\*All rewards are awarded in the form of Fundaztic Bonus, terms and conditions apply.

# IT'S YOUR SHOT

The Covid-19 pandemic continues to affect the livelihoods of millions of Malaysians and the time to act is now. At Fundaztic, we believe that vaccination is the right step forward and we would like to reiterate our full support for the National Immunisation Programme (NIP).

As a token of encouragement, we are offering a Fundaztic Bonus of RM10 to members who have received their Covid-19 vaccination. All it takes is just one dose and three simple steps:



- 1 Register as Fundaztic member on our website at <https://www.fundaztic.com>
- 2 Take a picture of your vaccination card or screenshot your vaccination e-Certificate
- 3 Fill in your details and upload your proof of vaccination at <https://bit.ly/3sAzdxm> for approval

## EXAMPLE:



### Terms and conditions

1. Redemption valid for Fundaztic members only
2. Only ONE redemption per member with a minimum of one vaccination dose
3. Approval process may take 3-7 working days
4. Redemption period valid from 25 June 2021 to 31 December 2021 only
5. RM10 Fundaztic Bonus will be credited into Fundaztic Account upon approval
6. Redemption limit applies



For more information on #ITSYOURSHOT, visit <https://www.fundaztic.com/my/vaccine-promo/>

# MEDIA COVERAGE

Paramount completes investment into **P2P** financing platform Fundaztic

**THE EDGE**  
MARKETS  
MAKE BETTER DECISIONS

August 13, 2021

<https://bit.ly/3sm08Nc>



Easy financing for MSMEs with alternative financial platform Fundaztic

**TheStar**

July 2, 2021

<https://bit.ly/380t3gx>



Special Report:  
The Fundaztic journey

**THE EDGE**  
MARKETS  
MAKE BETTER DECISIONS

June 2, 2021

<https://bit.ly/2VZqB6T>



*"This pandemic is accelerating the use of digital space, hence increasing the awareness and adoption of P2P, which is a digital platform, in the country."*

Calvin Foo

Asset quality of P2P players remain intact

**TheStar**

May 22, 2021

<https://bit.ly/3yU7YAa>



Fundaztic, majority-owned by Malaysia's Peoplender, debuts P2P platform in Singapore

**THE EDGE**  
MARKETS  
MAKE BETTER DECISIONS

July 7, 2021

<https://bit.ly/3xKYCfF>



# STRATEGIC PARTNERS



[www.fundaztic.com](http://www.fundaztic.com)

Co-Labs Coworking The Starling Plus Level 4,  
Uptown 7, Damansara Utama, Jalan SS21/39, 47400 Petaling Jaya, Selangor

## HOW TO REACH US

(Office) +603-7710 0858  
(Mobile/WhatsApp) +6012-508 5853

[support@fundaztic.com](mailto:support@fundaztic.com)

 [www.facebook.com/fundaztic](https://www.facebook.com/fundaztic)

 [www.instagram.com/fundazticp2p](https://www.instagram.com/fundazticp2p)

 [www.linkedin.com/company/fundaztic](https://www.linkedin.com/company/fundaztic)

