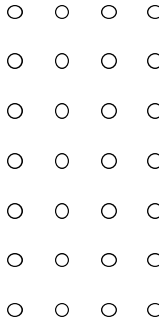




**TMFund: “to connect and to collaborate”**



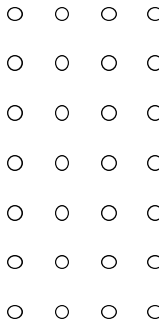
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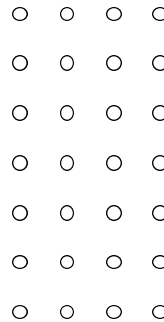
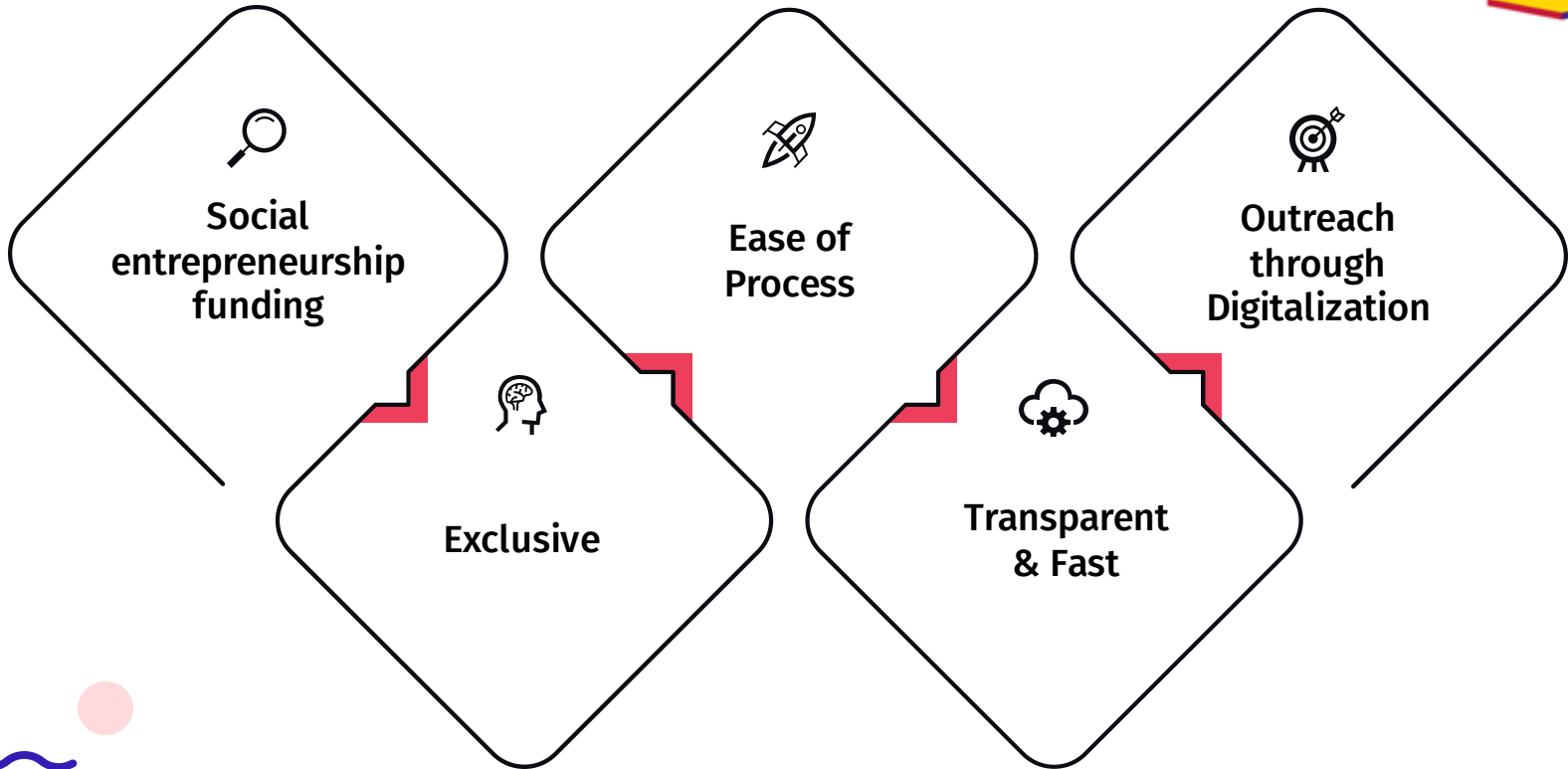
## What is TMFund?

TMFund is a digital financing application exclusively designed for communities and members of Terasmitra. The app offers ease of access to financing, timely and accountable provisions. It allows Terasmitra to increase their outreach, fulfilling its mission “to Create, Connect, Collaborate and Change the World”.

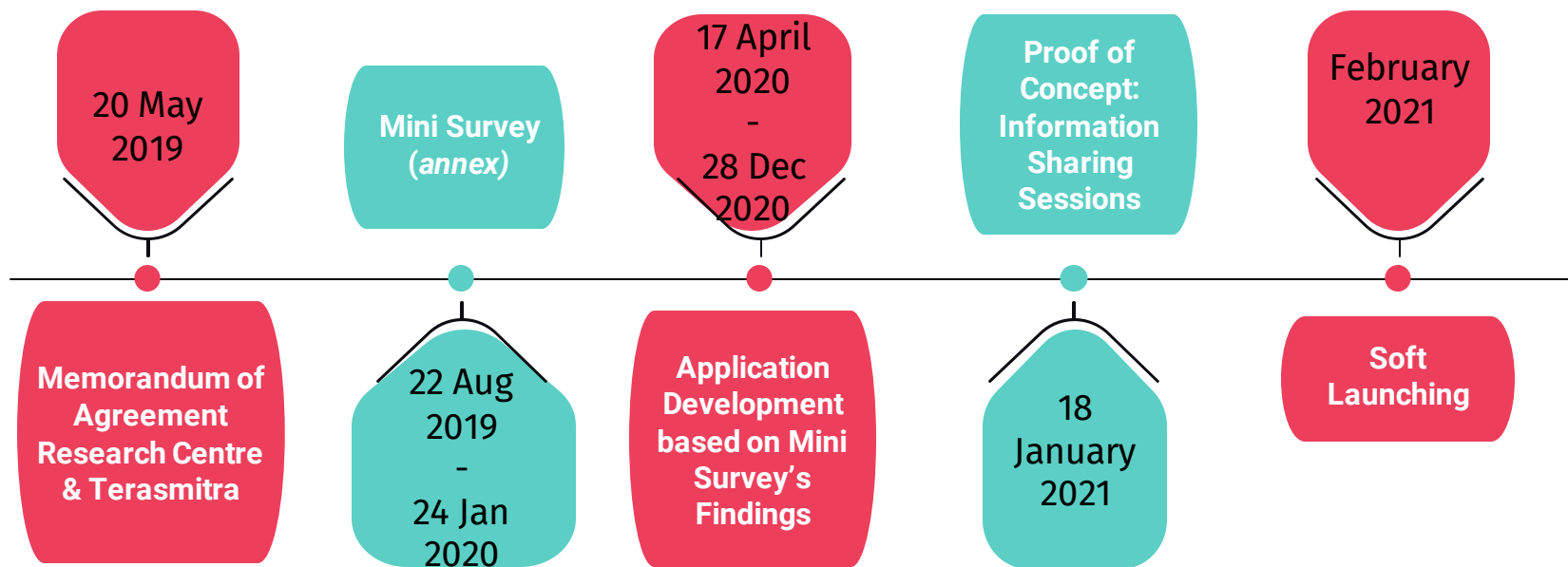
Terasmitra recognizes the need to grow their initiatives in supporting eco-based social enterprises. TMFund is envisaged to be the flagship to bring Terasmitra members together, advancing in digital era whilst preserving Mother Nature for future generations.



# TMFund – At a Glance



# TMFund's Timeline



# TMFund's Properties

## Loan Simulation

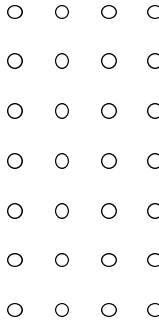
1. Choices of principal and loan duration
2. One click away from starting the loan application
3. Independent and fact-based decision making

## Financing Provision

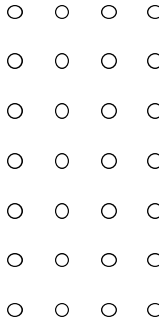
1. Documents Verification
2. Loan Approval on a predetermined dates
3. Billing and Payment
4. Installment Reminder and Notifications
5. Disbursements and Payments confirmation

## Data Intelligence

1. Accounting Report
2. Outreach (geographic, sectors, gender)
3. Payment performance (outstanding, NPL, duration-based)
4. Trends (Loans, Payment by Month, etc)

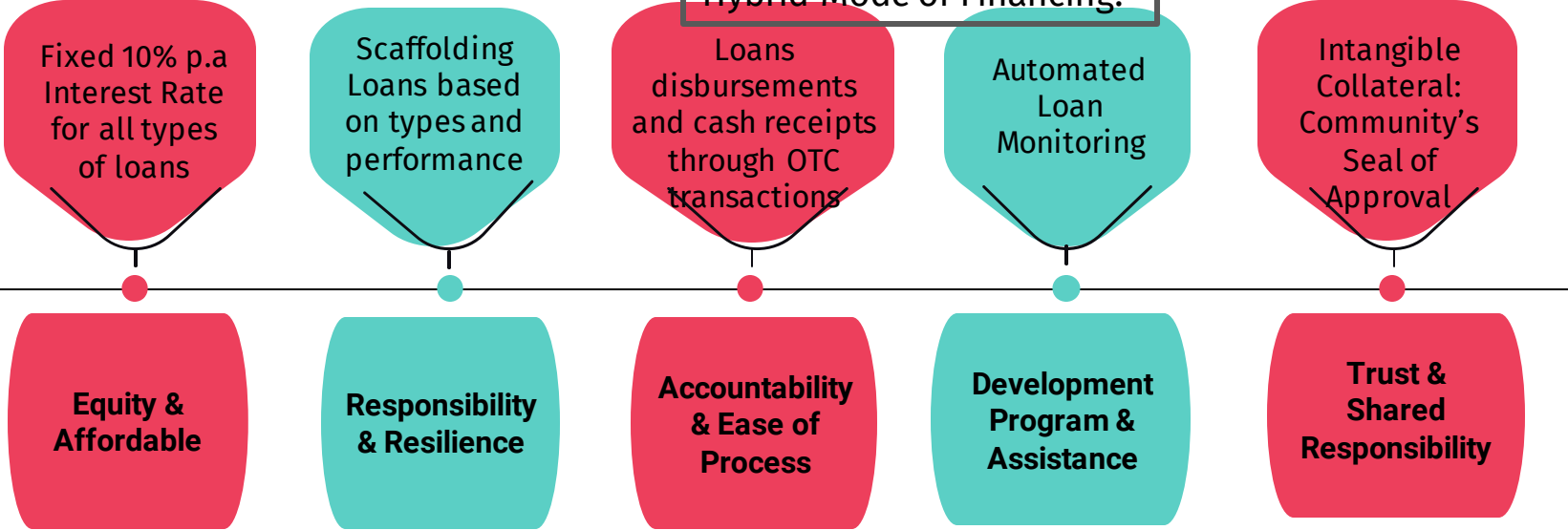


# Types of Loans



# Financing Profile and Values

Hybrid Mode of Financing:

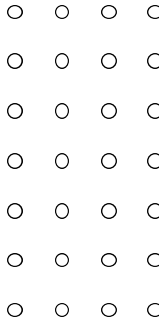




# Annex: Funding Knowledge

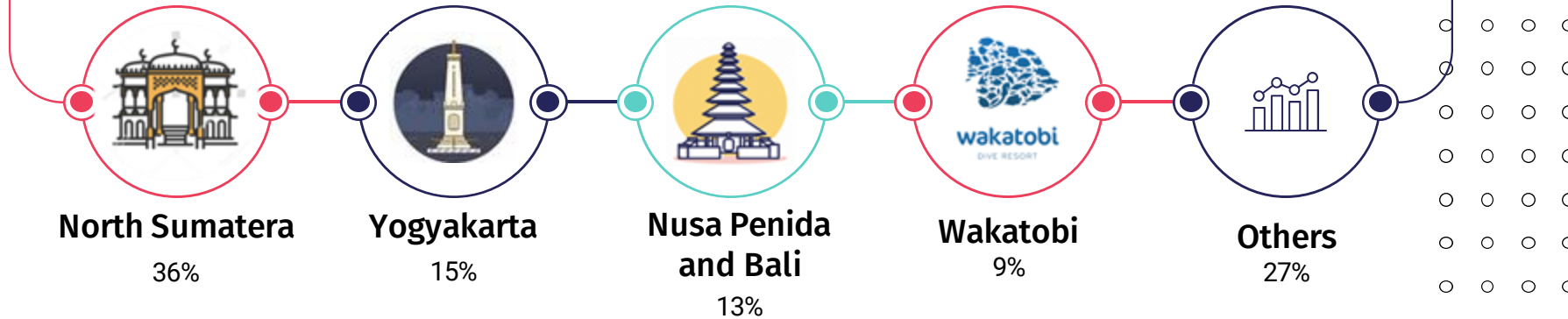
Mini Survey Results

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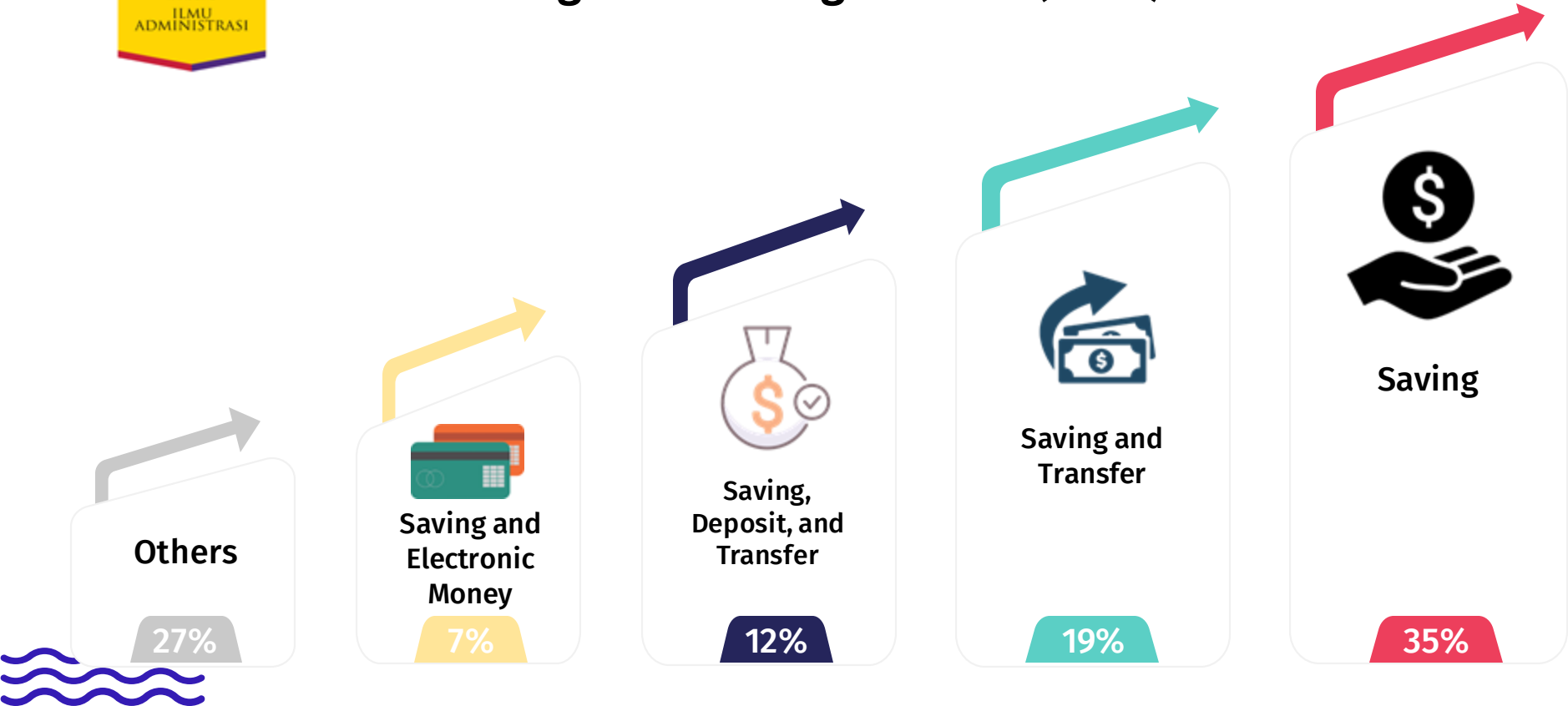




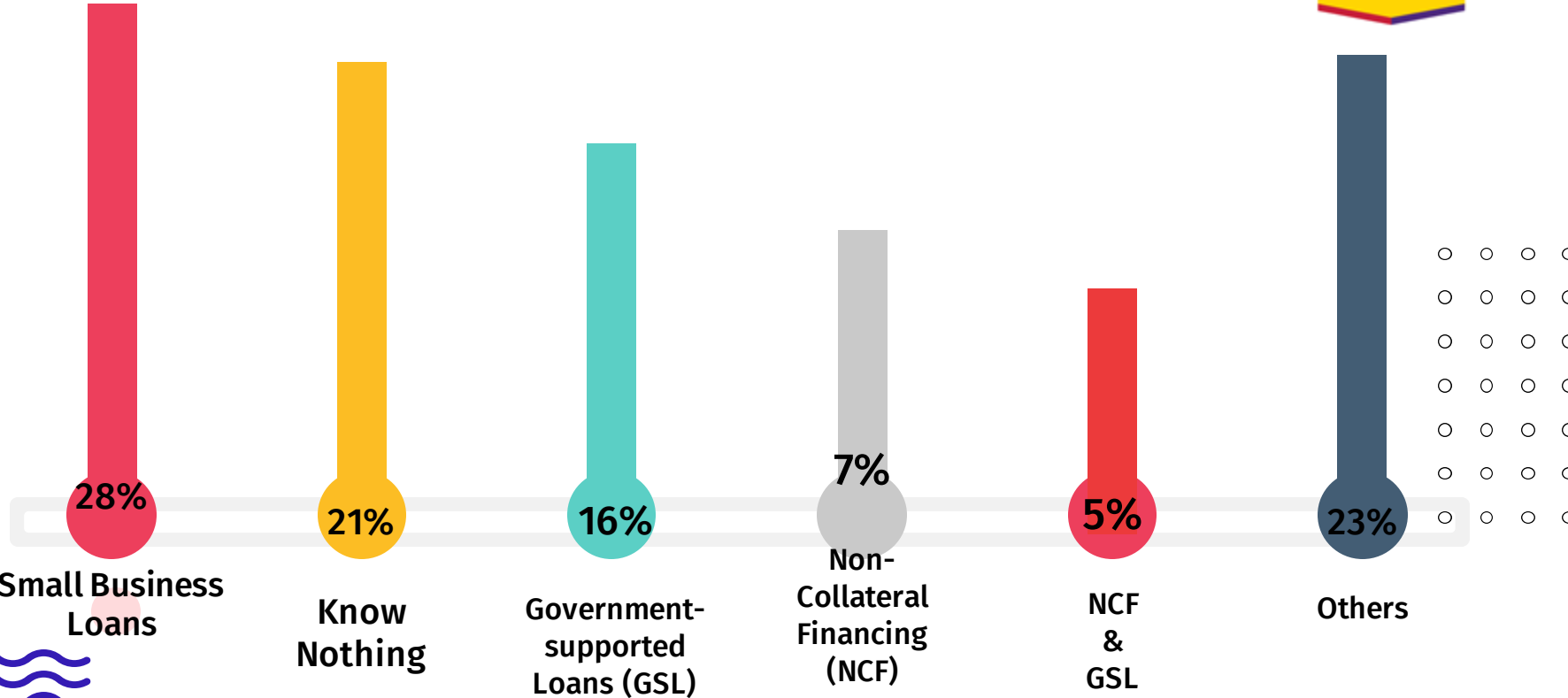
## Where do Respondents operate?



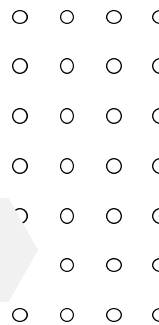
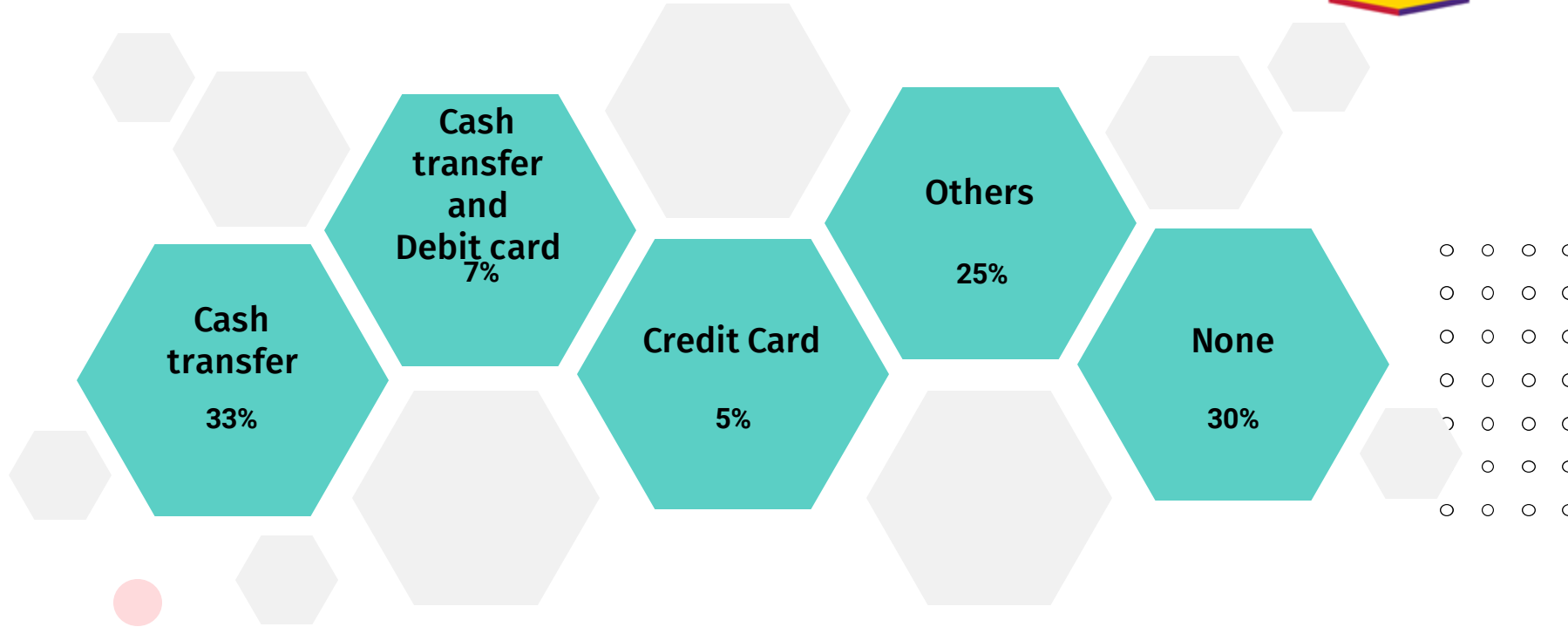
# Knowledge of Banking Product (N=57)



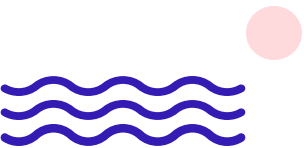
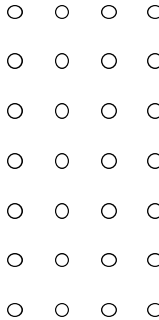
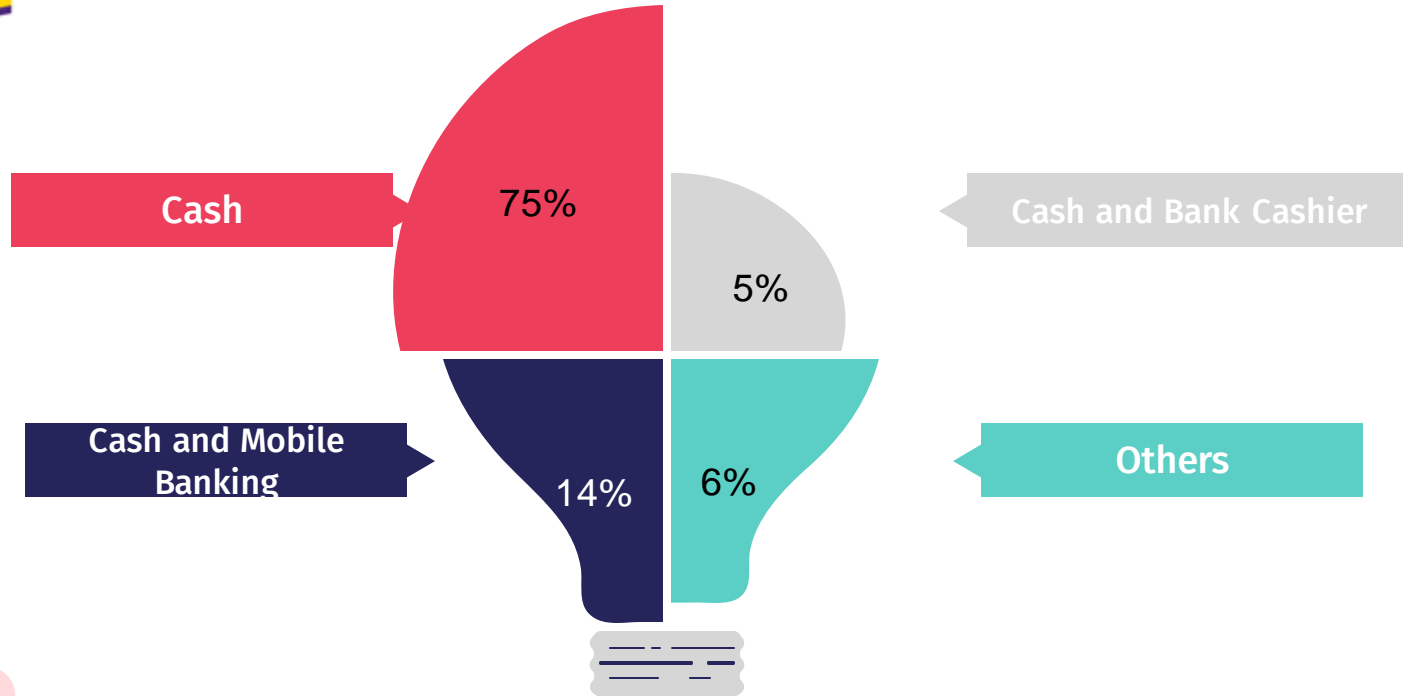
# Knowledge of Financing Product (N=57)



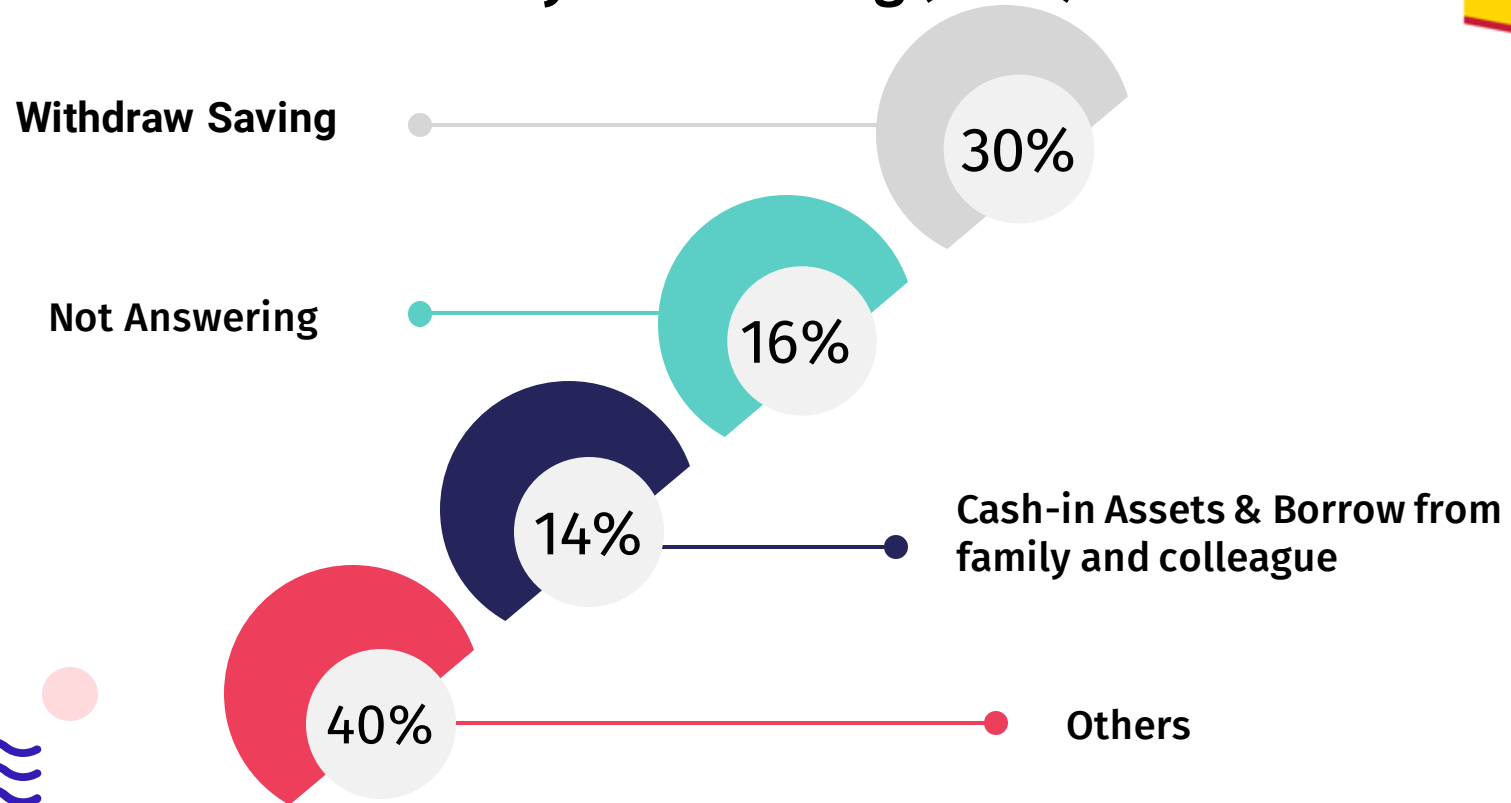
# The Use of Banking Products for Businesses in the Last 1 Year (N=57)



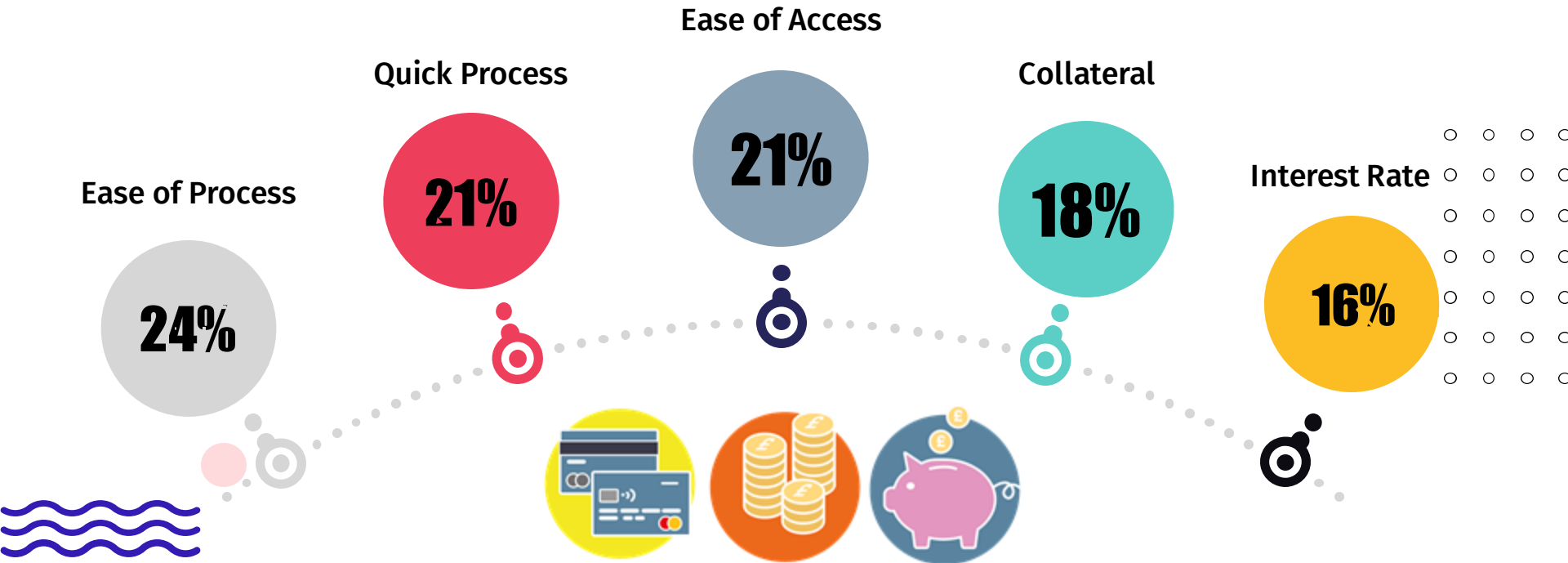
# Medium of Payment for Business Transactions (N=57)



# Choices Made by Respondents If They Were Facing Deficiency of Financing (N=57)



# Determinants for Seeking Financing (N=57)





**Thank You**

