

KOIN  WORKS

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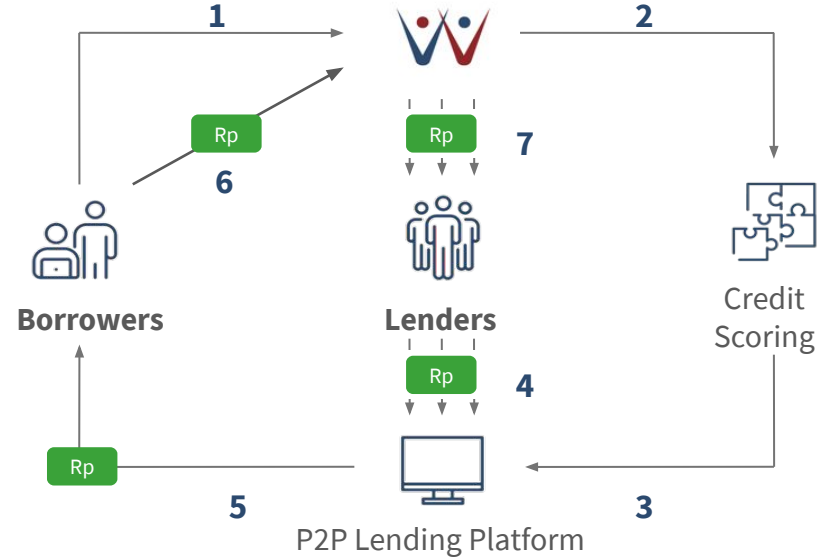


aturtoko
ATUR TOKO ONLINE JADI GAMPANG!

About KoinWorks

KoinWorks is Indonesia Super Financial App and winner of Asian Banker Financial Innovation Award 2019 for Lending Category. With multiple financial products offers where users can manage both their assets and liabilities under one single platform.

A true financial technology evolution, with core DNA in providing accessible and affordable financial solutions for everyone.



2015: Founded by **Benedicto Arifin & Willy**

2017: Officially registered and supervised by **OJK** (OTORITAS JASA KEUANGAN)

2018: Closed **series A round** with investors: **mandiri capital**, **CONVERGENCE VENTURES**, **GUNUNG SEWU**

2019: Closed **series A+, B and B2 Round** with investors: **QUONA**, **GROWTH**, **SAISON CAPITAL**

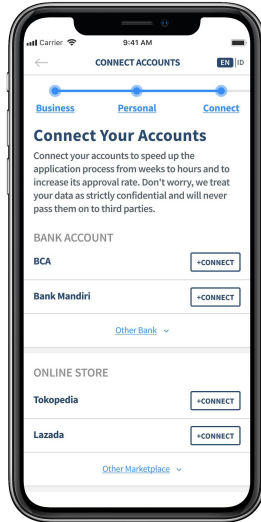
2020: Obtained **business licenses and registered status by OJK**. **KoinWorks Super Financial App** launched.



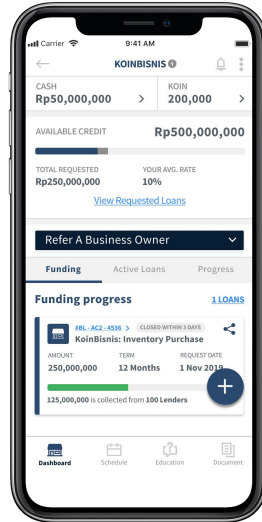


KoinBisnis

Memenuhi Kebutuhan Modal Kerja Anda



Seamless document submission



Unified credit limit

Mulai dari Rp
5 Juta - Rp 2M

**6-24 bulan
cicilan**

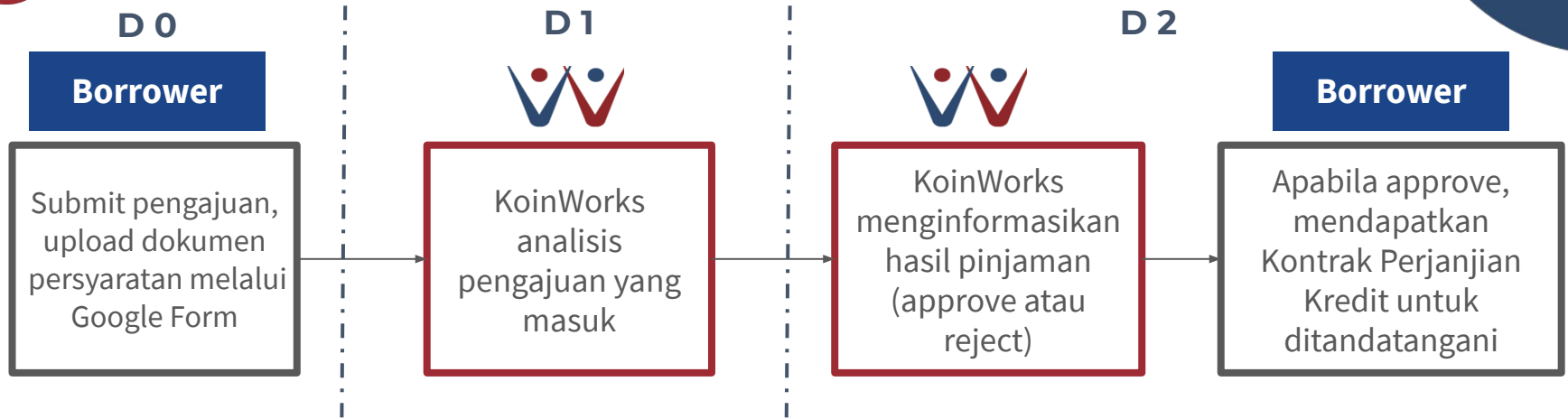
Bunga mulai
dari 1% per
bulan

**Tidak ada
Agunan**

Proses yang
mudah dan
cepat



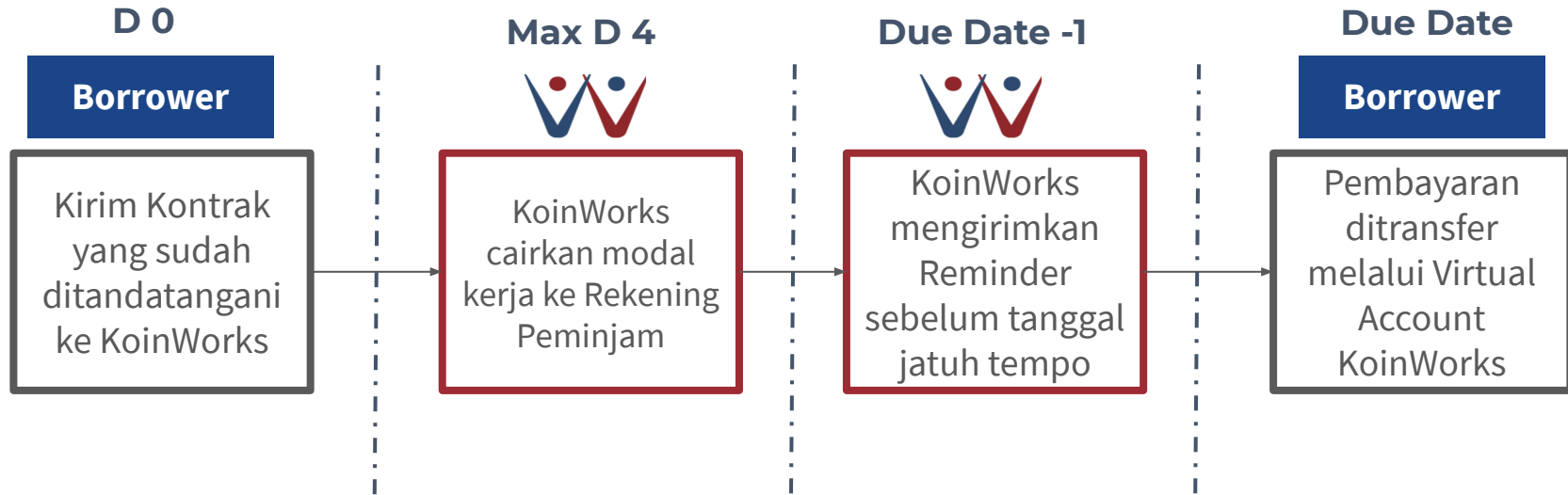
Workflow Approval



- Link Google form untuk pengajuan: <https://bit.ly/FormPengajuanKoinWorks>
- *Coverage Area*: Pulau Jawa, Pulau Bali, Kota Makassar, Kota Medan dan Kota Pontianak
- Minimal pendapatan Rp 5 Juta / bulan



Workflow Disbursement & Repayment



Syarat Pengajuan Pinjaman KoinBisnis

Perorangan

- KTP
- NPWP (Jika pinjaman diatas 50Juta)
- KK dan KTP Pasangan (Jika pinjaman diatas 50Juta)
- Mutasi Rekening (3 Bulan Terakhir)
- Laporan Penjualan/ Histori transaksi Usaha Anda (3 Bulan Terakhir)

Perusahaan (PT/CV)

- KTP Direktur/Pemilik
- NPWP Perusahaan
- Akta Perubahan Perusahaan (Terbaru)
- Mutasi Rekening (3 Bulan Terakhir)
- Laporan Penjualan/ Histori transaksi Usaha Anda (3 Bulan Terakhir)

Tips agar pinjaman dicairkan

Berikan foto yang mencerminkan bisnis

Kenali kemampuan pengembalian

Pembukuan yang tercatat rapi

Prospek bisnis kedepannya



Pastikan tulisan dapat terbaca dengan jelas dan foto tidak kabur (blur)



Transaksi Usaha / Mutasi Rekening

mandiri

**Rekening Koran
(Account Statement)**

Periode : From 01 August 2020
To 31 August 2020

Account No : 1260007511776 - BARBERBOX PUTRANZA 1

Currency : IDR

Branch : KK TANGERANG SUMMARECON MAL SERPONG 2

Opening Balance : 3,006,207.85

Date & Time	Value Date	Description	Reference No.	Debit	Credit	Balance
02/08/2020 08:13:50	02/08/2020	PRMA C [REDACTED]	[REDACTED]	0.00	150,000.00	3,156,207.85
02/08/2020 11:53:49	02/08/2020	PRMA CR 112121B 125007511776	[REDACTED]	0.00	110,000.00	3,266,207.85
03/08/2020 08:18:34	03/08/2020	DOMPIET ANAK BANGSA P - 011	[REDACTED]	0.00	29,790.00	3,295,997.85
03/08/2020 08:17:04	03/08/2020	DOMPIET ANAK BANGSA P - 011	[REDACTED]	0.00	109,230.00	3,405,227.85
03/08/2020 11:27:52	03/08/2020	DOMPIET ANAK BANGSA P - 011	[REDACTED]	0.00	109,230.00	3,514,457.85
03/08/2020 11:30:42	03/08/2020	DOMPIET ANAK BANGSA P - 011	[REDACTED]	0.00	109,230.00	3,623,687.85
03/08/2020 11:53:45	03/08/2020	ESPAY DEBIT INDONESIA KOE - 009	[REDACTED]	109,231.00		3,732,918.85
03/08/2020 13:53:25	03/08/2020	MCM InhouseTf DARI GLOBAL PAY INDONESIA	[REDACTED]	0.00	418,000.00	4,150,918.85
03/08/2020 14:40:22	03/08/2020	MCM InhouseTf DARI AIRPAY INTERNATIONAL INDONESIA	[REDACTED]	0.00	327,890.00	4,478,808.85
03/08/2020 14:40:50	03/08/2020	MCM InhouseTf DARI AIRPAY INTERNATIONAL INDONESIA	[REDACTED]	0.00	548,150.00	5,026,958.85
03/08/2020 14:42:02	03/08/2020	MCM InhouseTf DARI AIRPAY INTERNATIONAL INDONESIA	[REDACTED]	0.00	436,820.00	5,463,778.85
03/08/2020 14:42:25	03/08/2020	MCM InhouseTf DARI AIRPAY INTERNATIONAL INDONESIA	[REDACTED]	0.00	109,230.00	5,573,008.85
03/08/2020 15:21:15	03/08/2020	MCM InhouseTf DARI AIRPAY INTERNATIONAL INDONESIA	[REDACTED]	2,080,000.00	0.00	3,493,008.85
03/08/2020 15:21:24	03/08/2020	MCM InhouseTf KE RAFKA BARI	[REDACTED]	502,000.00	0.00	2,991,008.85

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Thank You

**Apply your business loan to:
bit.ly/FormPengajuanKoinWorks**

PT Lunaria Annua Teknologi

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