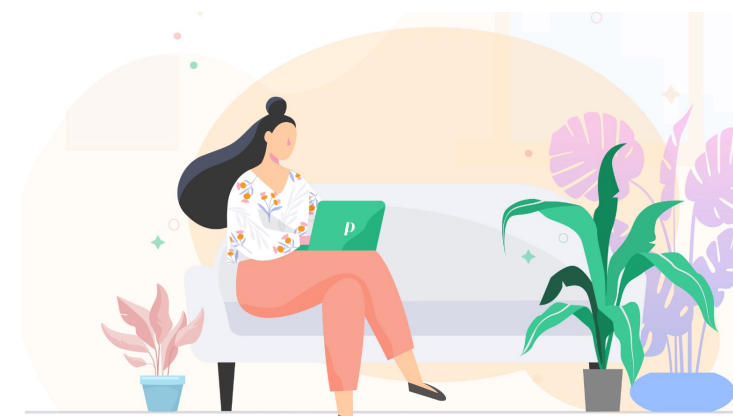




(日本) 中小事業者向け少額与信の、心理統計テストによる審査プラットフォーム事業
(マレーシア) 中小事業者向け少額与信事業



ビー・インフォマティカ株式会社
2022年 5月

経営者の経歴と起業の動機

新規零細事業者の金融包摂、特に女性の事業主向けおよび新しい審査方法のプラットフォーム提供



Fumiko Inada
Co-Founder & CEO



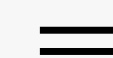
Entrepreneur

Person realizing own vision
夢を実現する人を金融で支援



Scheme & Concept change

Sustainable scheme and
change concept
サステナブルな仕組み &
発想の転換を導入



Entrebition

Platform for realizing dreams
叶えたい夢を
実現する世界を作る

Working as a team

大勢の人が力を合わせ、便利で安全なサービスを広めていく

Entrebition's 経営理念と目標

新規零細事業者の金融包摂、特に女性の事業主向けおよび新しい審査方法のプラットフォーム提供

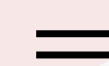
Entrepreneur

Person realizing own vision
夢を実現する人



Embition

A strong desire to achieve something
叶えたい強い野望



Entrebition

Platform for realizing dreams
叶えたい夢を
実現するプラットフォーム

Micro Finance
少額ローン与信

**Updated
by New assessment**
新審査手法で
機会拡大

New Micro Finance
新しいマイクロファイナンス

**Micro SMEs
Women
Entrepreneurs**
女性の事業家
零細事業家たち

Financial Literacy
金融リテラシーの
強化

Women Empowerment
女性の社会進出応援

Organizational Information

日本のホールディングスカンパニーとマレーシア支部（レンディングライセンス保有）で構成される

Company	Bee Informatica, Inc.,	Bee Informatica Sdn.Bhd.
SSM Registration No.	0127-01-016188	1337082-P
Address	1-6-6-603, Kyoujima, Sumida-ward, Tokyo, Japan	Unit 3A-01A & 1-02, Glo Damansara, No.699, Jalan Damansara, 60000, Kuala Lumpur, Malaysia
Share holders	Fumiko, Manjur, Nob G.K., H2 Investment Ltd.	Bee Informatica, Inc.,
No of Staff	2 staff	8 staff (including outsourcing)
Established Year	Nov 2020	Aug 2019
Paid up Capital	70Mil 281Thousand 60Yen	RM 7,438,617.84 (16/03/2020) (\$ 1,859,654.46)
Money Lending License	-	WL7517/14/01-1/051022 (Dec 2020) (By KPKT)
Last Audit Term	Oct 2021	Oct 2021

The Current Problem (日本の中小企業与信事情)

零細事業者が伝統的金融にアクセスできない点、不法貸金業者が高金利を課す点、女性の金融リテラシーが低い点

40% の中小企業のみが、資金調達の目処が立っている

Source: free finance lab株式会社が行った調査(2020年6月実施)

中小企業・小規模企業が、今後1年間に「資金調達が必要」と答えた事業者42.1%のうち、「資金調達の目処が立っていない」と答えた割合は59.1%

資金調達が必要なのは、成長初期の段階。安定性や信用力を提示するのは、難しい

担保を持っていないことも多く、従来の銀行の融資を受けるのは困難

新規事業向け与信の審査は、担当者面談による経営者の定性審査が中心で、ばらつきが出る

担当者による判断は、時間がかかる

担当者による判断は、恣意的になりがち

The Current Problem (マレーシアの中小企業と信事情)

零細事業者が伝統的金融にアクセスできない点、不法貸金業者が高金利を課す点、女性の金融リテラシーが低い点

Only **33%** of SMEs can access a loan from banks

An interest rate of **40%** is charged per month by ah longs (Loan Shark) illegally for loans

Only **28%** of Women have a financial plan (compared to 32% of men)



Many micro business owners want to access finance and expand their business capacity.

However, they do not know how to find information of safe finance and how to prepare the docs to apply for.

Reaching Their Pain Point

Entrebition can offer advantages for SMEs to overcome Loan shark and bank issues

弊社は、銀行、非正規の貸金業者や女性の金融リテラシーの課題を解決し、使いやすい金融ソリューションを提供する。

Loan Shark (Ahloug)	[Illegal!]
Advantage vs. Loan shark	
<ul style="list-style-type: none">✓ Licensed platform✓ Regulated interest rate✓ No collateral✓ No take away essential things✓ No risk for violence	

Overcome 3 issues!



Banks	No historic record, no loan!
Advantage vs. Bank	
<ul style="list-style-type: none">✓ Use Alternative data✓ Quick disperse✓ Less documentation✓ No collateral✓ Less biz experience term	

Lack of financial literacy for women	Financial plan challenges!
Advantage vs. Less Financial literacy	
<ul style="list-style-type: none">✓ Use Financial literacy audio tool✓ IT assistant	

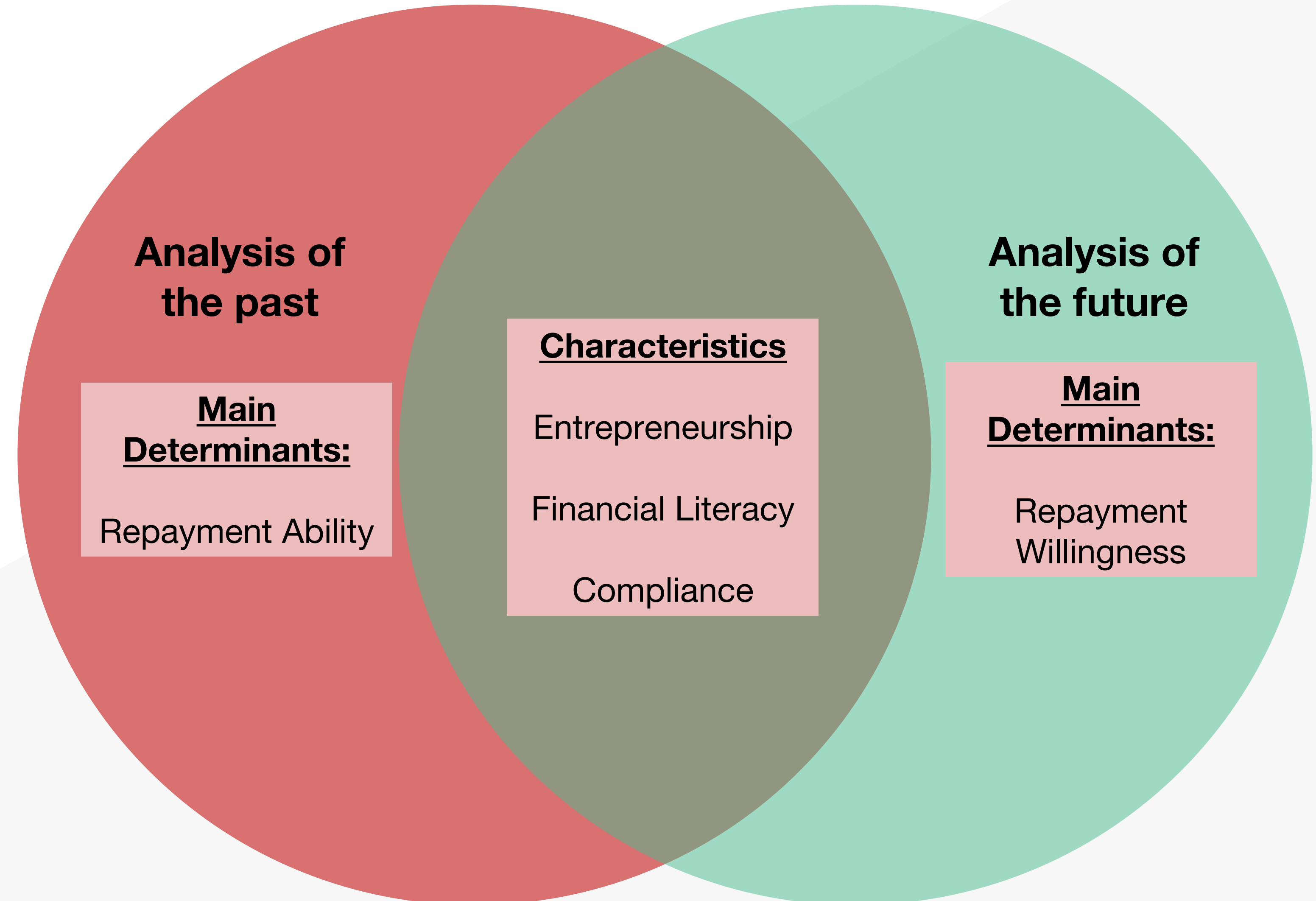
Psychometric Character Testing Analysis

The test analysis for repayment willingness of a client

統計心理テストは、教育レベルを問わず、短時間（10分）で受けられる。事業家適正、金融リテラシー、法令遵守の姿勢をスコア化

How it's done:

- Get consensus to access data of APP
- Self-report questionnaire (~10mins)
- Do not require specific data training
- Total proprietary data
- Scoring of each answer



Sample of own Psychometric Testing

The test analysis for repayment willingness of a client

統計心理テストは、全部で46問、5段階の選択肢から回答する形式で、所要時間は約10分程度で受けられる。

I can use a loan service according to my loan plan (By paying installments on time).

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

I can estimate the necessary amount of expenses required for future life and work.

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

I have a plan on how to manage repaying back a loan before borrowing money.

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

GFI credit ratings as Psychometric Test Vendor

The Psychometric test can remove bias from interviewees. NPL were Zero among 20,000 cases.

GFI社の統計心理テストは、質問者に対する社会的バイアスを取り除き、直感で答えられるのがメリット。過去実績で貸倒債権はゼロ。

Organization	Global Psytech Sdn Bhd
Foundation	2018
Foundation	Ms. Dr. Haniza Yon
Strategic Partners	<ul style="list-style-type: none">➤ 10 entities➤ 4 Development Financial Institute, 2 P2P lender, 2 Money lender, 1 Islamic Bank, 1 International Financial Consultancy Firm
Sample of customers	20,000
Target	Micro SMEs, SMEs
Repay back Rate	90-97%
Non-Performing Loan	0 (no loan)
Benefit	<ul style="list-style-type: none">➤ Remove Bias such as Social respect for interviewer(Bank officers)➤ Set the time limitation and promote instinctive answers

Schedule of own Psychometric Test Marketing

R&D及びドラフト作成終了し、MY及び日本の両国でテスト実施中。サンプル集計後、検証、6月末までに商用化目標

1. R & D

- a) Collaboration with Mr.Hashimoto and Ms. Takegami
- b) Gather thesis and conduct interview.

➤ Done By **Jan 2021**

2. Draft and Testing

- a) Create test Draft by Google form
- b) Testing on 100-280 people in MY and JPN both

➤ Doing By **Mar 2022**

3. Validation

- a) Analyze & Validating data
- b) Adjust and remodel test
- c) Collaboration with Sunway Uni in MY

➤ By **Apr 2022**

4. Commercial Use

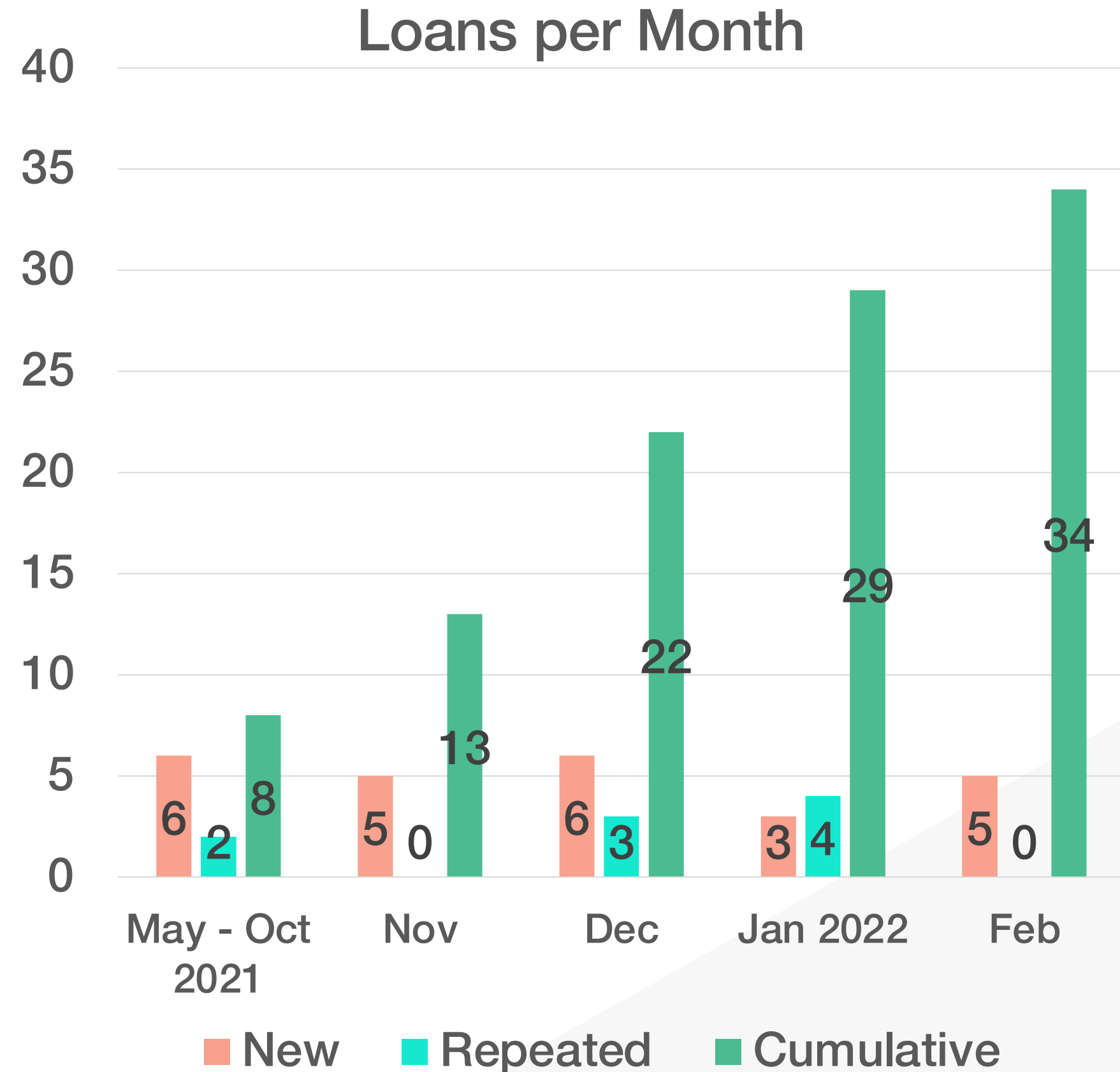
- a) Start using own micro finance assessment
- b) Marketing to loan and settlement company

➤ By **Jun 2022**

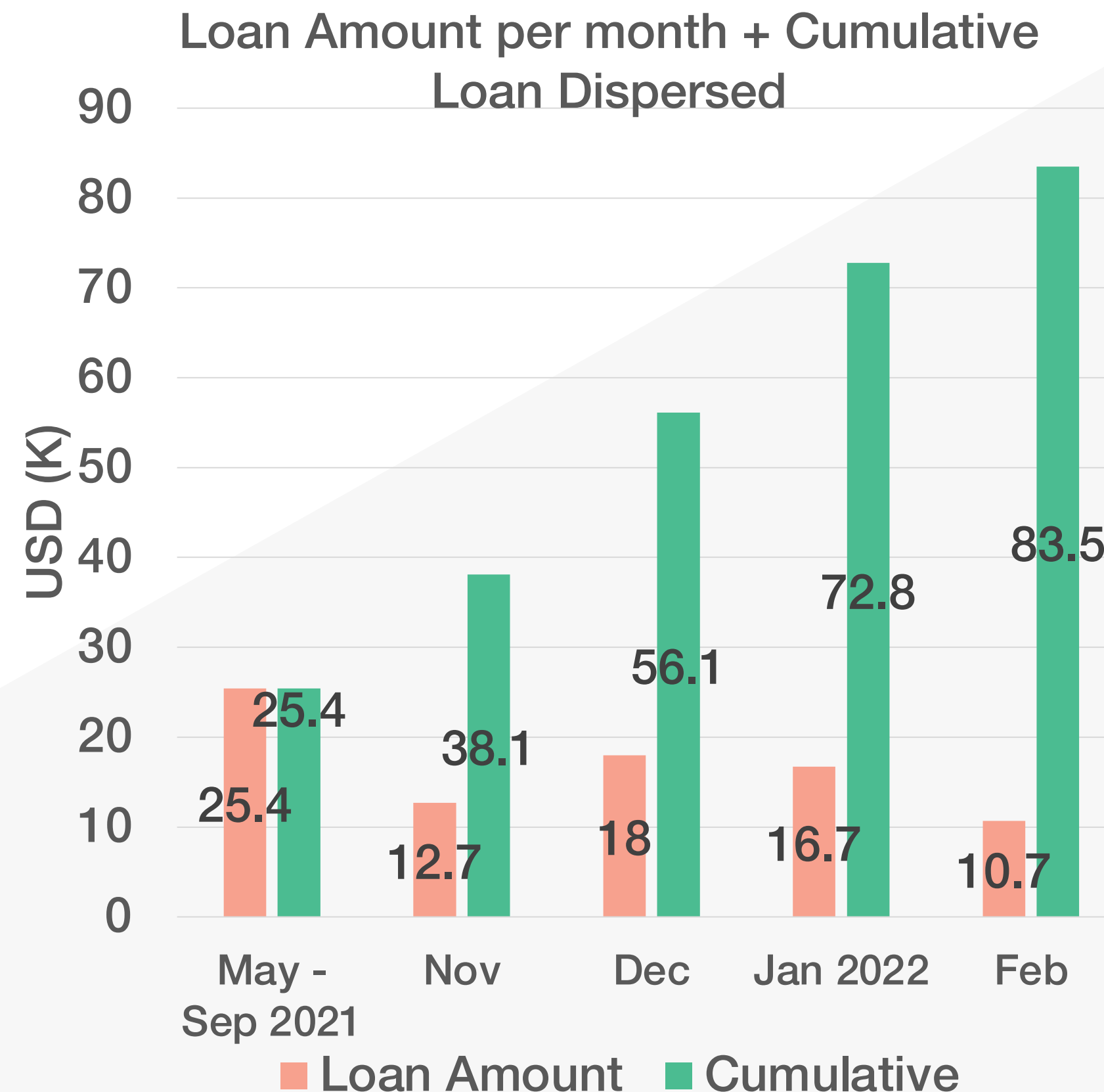
The 34 project in pilot project (May21-Feb22)

Rapid growth of loans as micro-SMEs have an appetite for expansion after lockdown

2021年5月以降貸金業のオペレーション開始し、2022年2月までに融資件数34件、融資残高USD83.5Kまで拡大した。



The total number of loan
34 projects



The total amount loan
\$83.5K USD

Non-Performing Loan

In Collection process



1. Tight communication
2. Push by official Docs
7days Letter
14days Lawyer Letter
3. Change loan term
Under COVID situation

Non-Performing loan
0

Clients detail (For Female:2 projects)

Coming from Lynn & James. Industry varied from F&B, Handy craft,

得た資金で、ビジネス環境の拡張や新イベントブースの準備。銀行からの借入ができず、マイクロローン申請。会計スキルがほぼない

	What kind of the business ?	What use for this loan?	Why Came to Entrebition ?	Key Finding s
 <p>J @ Poh Poh cracks</p>	<p><u>F&B (Roast Pork) business.</u> Originally popular comedian, hit by Covid19, starts new biz. Mega marketing power and high-quality products.</p>	<p><u>Expand the biz capacity.</u> New oven to expand kitchen capacity</p>	<p><u>Not able to access the Bank.</u> as lack of accounting documents,</p>	<p><u>Less accounting Management skills.</u> 1. Lack of account information, 2. Managed accountant to create Income statements.</p>
 <p>K @ Sun Borneo Enterprise</p>	<p><u>Handy Craft, Local Sake, Sawarak Craft.</u> Originally came from Sawarak region in Borneo Island.</p>	<p><u>Prepare the new event in Mall.</u> Prepare new booth in Publika</p>	<p><u>Not able to access the Bank.</u> as lack of accounting documents,</p>	<p><u>Less accounting Management skills.</u> 1. Small size sales. Turn over RM 150K for this 1year 2. Managed accountant to create Income statements.</p>

Our Team

Core organizational structure for our team

Directors



Fumiko Inada
Co-Founder & CEO



Manjur M Mahmud
Co-Founder & CTO

Logos of partner organizations and universities including: Bank of Japan, KEARNEY, Rakuten Securities, ALLIANCE FORUM FOUNDATION, brac, Keio University, SOAS University of London, LSE, Sun*, TransferBee, Oracle, DataSoft (Changing Lifestyle), and The University of Hong Kong.

More than 20 years as serial tech entrepreneur. Run BD Top IT firm, DataSoft for 20 years to have ACS for BD.

Operation & Marketing



Ainin Sofia



Ariel Dominique



Jude Paul



Hasnat Awal
(Development)



Taku Ohno
(Legal & Admin)



Run F&B business



VP of DND club in University



Run Real Estate Agent



Advisor Team

Core organizational structure for our team

Psychometric Engine



Yukikatsu Hashimoto
(Professor of Showa Women's University)

Professor of Behavioral economics @ Showa women's University.



Masayo Takegami
(Statistician)

Working as a statistician @IT strategic dep. at Caps Group.



Corporate & Accounting HR



Vincent Hor
(Corporate Orient)

Tax advisory
Corporate secretary
Accounting support
Payroll Services



Legal & Regulation



Na Wee Jern
(Corporate Orient)

Litigation Lawyer
In Money Lending sector



Thank you so much!

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