

SME Focused
Tech Partner



RestockTech.

Company
Profile

STRICTLY CONFIDENTIAL AND NOT FOR DISTRIBUTION

Problems

It is difficult for modern MSMEs & D2C businesses to get funding from traditional Financial Institutions due to **requirement of fixed-asset collaterals**

Other alternative funding available usually takes **long due diligence process, dilutes founders shares, and sometimes are too involved in decision making**

Startups have similar problems that slows growth – **financial, technological & operational issues** – as well as the hassle to integrate data, as they usually use solutions from different vendors and/or systems



Solutions

We provide alternative funding and other **solutions suitable to the needs of modern businesses with lean-asset business model**

We provide a **non-dilutive & fast process financing, as well as an ecosystem of tech solutions** that grows together with our partners and users

Our **integrated solutions** are **built on the most important business aspects:** financing, logistics & market intelligence



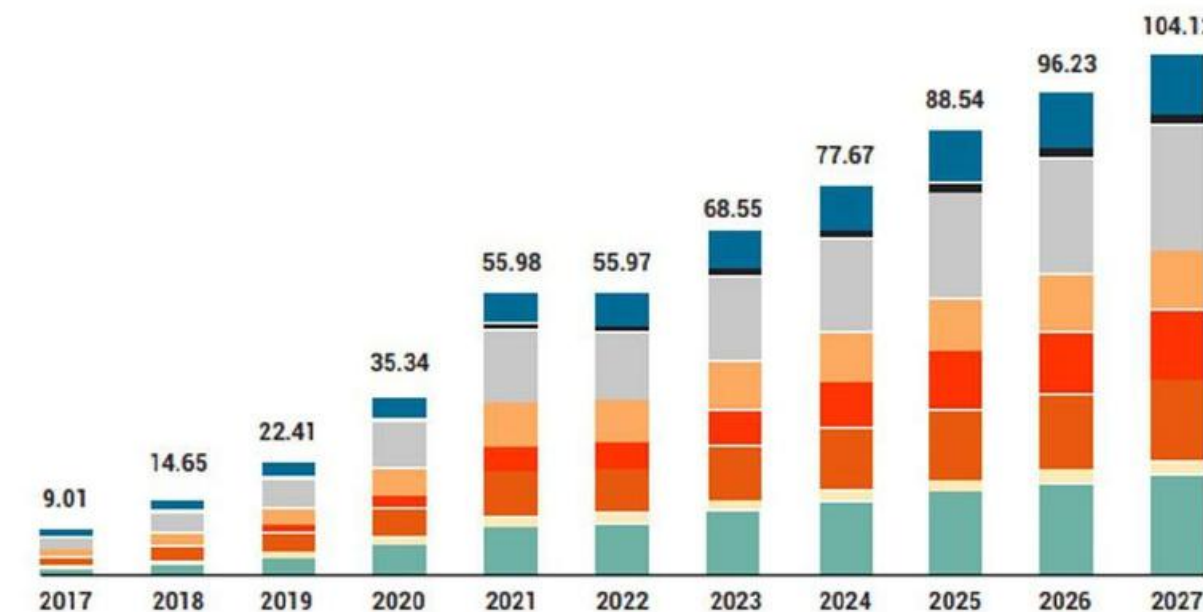
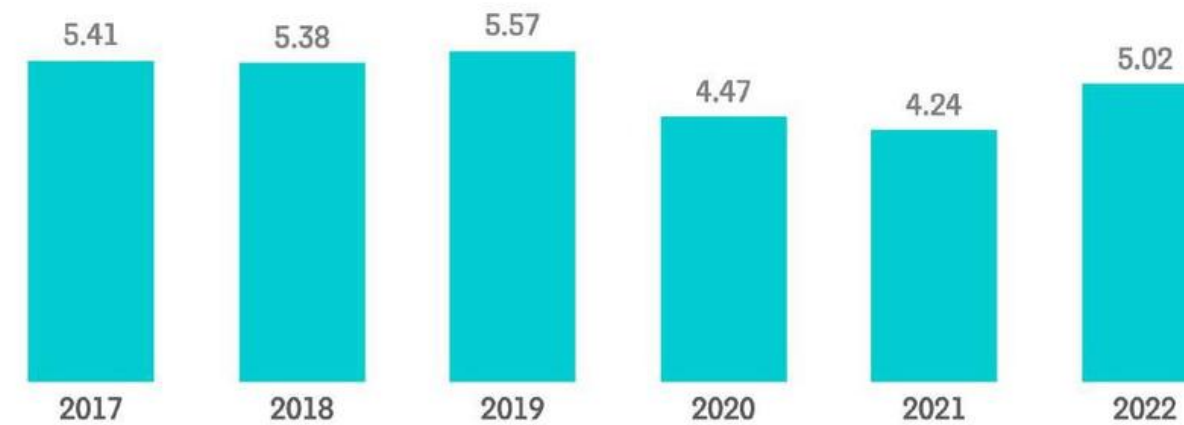
Industry & Market Size

E-commerce Industry

Why Now?

- eCommerce revenue: US\$30B (2020) → US\$65B (2024), above 13% CAGR forecast
- Growth driven by creative industry & internet penetration (50% → 79%)
- Notable growth rate in the domestic transportation and warehousing sector
- Government support & global partnerships improved SME product quality
- Entrepreneurship as driver of future champions & economic growth
- Mission: empower local entrepreneurs & provide alternative investments

Transport And Storage Sector Gross Domestic Product (GDP), Share % Of GDP, Indonesia, 2017-2022



US\$ 30B

INDONESIA E-COMMERCE SALES 2020

26.2 Mio

UNIT OF SMEs IN E-COMMERCE BUSINESS

1%-3%

E-COMMERCE CONTRIBUTION TO GDP



Industry & Market Size

P2P Lending Industry

2022 Total Disbursement **IDR 225.6 T**

In 2022, the P2P sector grew by 45.00% YoY with IDR 225.6 trillion disbursed. There are 102 licensed P2P platforms, consisting of 95 conventional and seven Sharia-compliant platforms.

2023 Total Disbursement **IDR 241.2 T**

In 2023, P2P lending disbursed loans amounting to Rp241,2 trillion, with an outstanding loan Rp59,6 trillion and an NPL 2.93% as of December 2023. The NPL is considered manageable as it remains below the OJK reference threshold of 5.00%.

Q1 2024 Total Disbursement **IDR 65.7 T**

At the end of Q1 2024, P2P lending disbursed loans amounting to Rp65.7 trillion, an increase compared to Q1 2023, which was Rp56.7 trillion. Less than 100 platforms are still operating.

Sources: OJK, AFPI, Indonesia Coordinating Ministry for Economic Affairs

MSMEs are one of the engines of the national economy because they contribute 60.51% of the Gross Domestic Product and were able to absorb nearly 96.20% of the total national workforce. Considering the importance of the role of MSMEs, the Government continues to promote various efforts so that MSMEs can adapt to technological developments and advance to a higher level – Coordinating Ministry for Economic Affairs of the Republic of Indonesia, March 21, 2023.

It is estimated that Indonesia's Credit Gap towards SMEs are around **USD 70 Billion** Per Year



Our Vision & Mission

Business Acceleration & Automation

We strive to be an SME-focused financial, operational and technology partner that offers a growing digital product and ecosystem for our client's growth needs

HOW WE DO IT

#GrowthHacking

- Growth-focused solutions
- Supporting lean businesses
- Inventory-based lending

#GoodKarma

- Good intentions
- Customer stickiness
- Recurring projects

#LearningSystem

- Big data optimization
- Open API credit scoring
- Real-time data intelligence

#ConnectedSolution

- Identify value chains
- One-gate solution partner
- Data aggregation

WHY WE DO IT

We believe in rising stars and taking part in creating future champions – small scale business with high growth potentials

We want to create the future of local entrepreneurs

We support local brand movement together with the government to boost local products

We provide alternative investment for investors looking to invest in modern SME



Restock Group

Restock established itself as an SME-focused financial, operational and technology partner offering digital products and ecosystem that grows with our client needs to growth-hack their businesses

Our core competencies to help build successful businesses:



**Supply Chain
Excellence**



**Alternative
Finance**



**Retail
Technology**

CORPORATE STRUCTURE



Group Milestone



2019

2020

2021

2022

2023

2024

Establishment of PT Cerita Teknologi Indonesia (P2P)

Establishment of PT Cerita Restock Teknologi Amannah (Holding)

Restock.ID obtained full P2P Lending license from OJK

RestockTech (PT CRTA) acquired PT Cerita Teknologi Indonesia & PT Ava Revota, also start warehousing business

Grand Opening RestockTech Warehouse at Cikupa (Tangerang)

Opening RestockTech warehouse at Kiara Condong (Bandung) and SMESCO (Jakarta)

OUR COMPANIES



Warehousing & Fulfillment

Providing logistic solutions for SMEs in the form of digital warehousing system, physical shared and dedicated warehouses, fulfillment operation services, as well as other solutions related to procurement of supply chain management supporting assets such as racking, cold storage, and others.



Sell and develop data and technological solutions (software & hardware) to retail businesses with products offered including Inventory Management System (IMS), Point-of-Sales (POS) System and Online Reporting System. Established since 2004.



Productive loan platform licensed under the OJK that offers alternative financing scheme for technology-based retail SMEs with Inventory and Supply Chain Financing product according to business development needs.

How It Works: Integrated Ecosystem

Vision: To become Indonesia's leading financial and technology partner for MSMEs

Restock.ID
GROW TOGETHER

Alternative Financing

A fintech platform servicing technology-based SMEs with a vast lender base, offering:

 **RestockTech.**

Supply Chain Solution

Technology solutions (software & hardware) to retail entrepreneurs within their supply chain

 **Revota**

Retail Technology

Technology solutions (software & hardware) to retail entrepreneurs within their supply chain

Group Value Chain

Restock Group scales SMEs from digital setup, to funding, logistics, and full ecosystem integration for sustainable growth.



Our Products

Our core products are built with users' needs in mind, creating a growing solutions for SMEs starting from P2P Lending, Warehousing & Fulfillment Services, Apps for Retail Businesses & Big Data Aggregator through a closed loop ecosystem.



P2P Lending

Inventory Financing as a core business model for P2P lending

Product development based on the growing ecosystem partners



IT Solutions

Offering and cross-selling tech solutions to clients especially in retail industry

Strengthening value through data and partnerships



Supply Chain Solutions

Offering and cross-selling warehousing & fulfillment services to clients

Aggregating suppliers and providing insights for operational efficiency



Big Data Aggregator

Sourcing and validating multiple data points to provide deep business insights & building robust SME credit scoring

Our Business Models

Restock.ID GROW TOGETHER



Inventory Financing as the core P2P lending product. Borrowers can leverage stock as collateral to get working capital to cover high demand sale cycles throughout the year

Total Loan Disbursed:
IDR 3 Trillion++ (since 2019)

Restock.id originates loan for borrowers and passes through interest payments to the lenders. Revenues are obtained from provision and admin fees (averaging 2% - 3% for every loan disbursement)



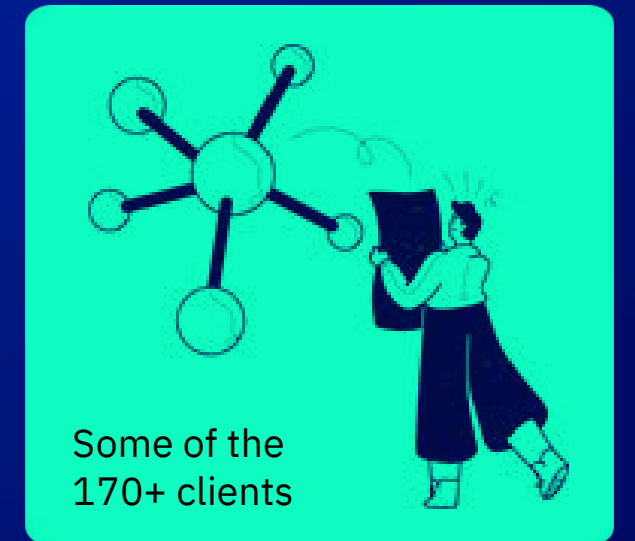
Revota



We believe that data is key to business success. Revota offers a suite of Retail Framework softwares such as POS and WMS that helps MSMEs utilize the power of data to maximize growth with minimum resources

Gross Transaction Value:
IDR 420 Billion++ (Jan - July 2024)

Revota offers two types of software: (1) Offline (On-Premise): Project-based payment terms, for specific software development needs of clients; and (2) Online (SaaS / Cloud-based): Subscription / monthly payment



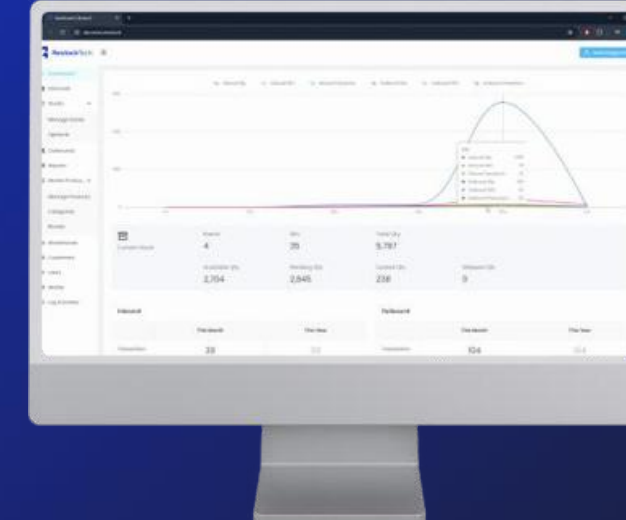
RestockTech.



RestockTech provides tech solutions on inventory management tailored for modern MSMEs so they can grow their businesses worry-free, utilizing our proprietary Warehouse Management System that supports operations

WH Under Management:
10 Warehouses (Approx. 7000 sqm)

RestockTech offers three types of product: (1) On-Demand Warehouse; (2) Dedicated Space (sublease); and (3) Inventory Handling Services With monthly billed services to clients.



Business Highlights

(per June 2024)



Gross Transaction Value (GTV) 2024

(per June 2024)

IDR 204 Billion



Warehouse Clients

(per June 2024)

25 SMEs & Corporations



Managed Warehouse

- 3 Shared Warehouses up to 3,500 sqm (Tangerang, Bandung & Jakarta)
- 7 Dedicated Warehouse across Jabodetabek & Malang



Total Loan Disbursement

(per June 2024)

IDR 2.98 Trillion



Number of Borrowers

(per June 2024)

202 SMEs & Corporations



Number of Lenders

(per June 2024)

81 Institutions & Individuals



Gross Transaction Value (GTV) 2024

(per June 2024)

IDR 379 Billion



Number of Clients

(per June 2024)

176 SMEs & Corporations

Erigo Ads Placement at New York Times Square – March 2021



ERIGO APPAREL

Erigo is the first local apparel brand to participate in New York Fashion Week. Erigo has been a client of Restock Group since 2019 with one of the first financing recipients on the RestockID platform. Revota helps improve Erigo's operational efficiency through Warehouse Management System (WMS), Point of Sales (POS) and Online Reporting (POPI) products for hundreds of Erigo pop-up stores since 2021.



erigostore

Follow

Message



7,135 posts

2.4M followers

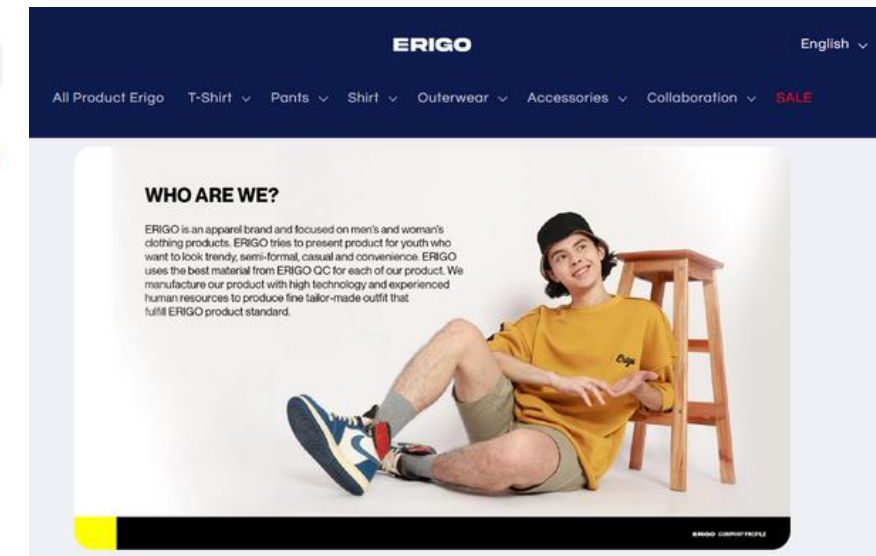
628 following

Erigo Apparel

@9,741,341

Brand

linktr.ee/erigo.store



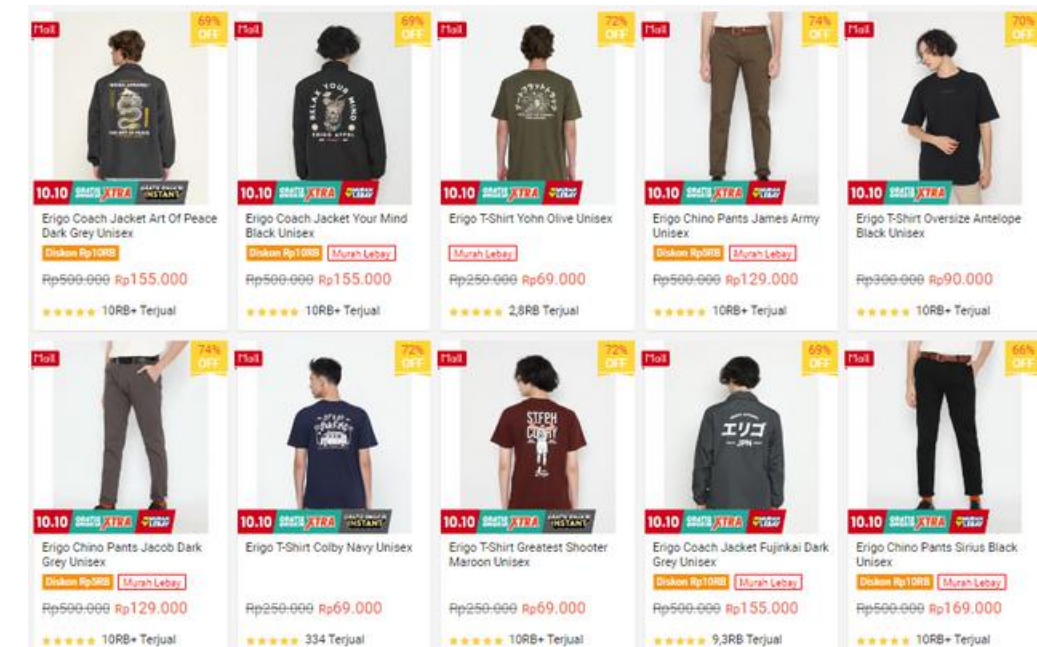
Didukung Kemenparekraf & Shopee, Erigo Tembus NYFW 2022

ENTREPRENEUR - Yuni Astutik, CNBC Indonesia

02 September 2021 18:58



Foto: Menparekraf, Sandiaga Uno Bersama Muhammad Sadat (Tangkapan Layar Instagram @pesonaid_travel)





torch
Almagro
Backpack



TORCH.ID

Torch is a local brand that sells bags used for outdoor activities. Torch first became a client in 2020 where since then Restock has distributed financing of more than IDR 20 billion (NPL 0%), Torch has also used Restock's warehousing services to implement their business development strategy for market penetration in several locations.

torch.id Follow Message + ...

2,754 posts 387K followers 41 following

TORCH - Real Bags. Real People.

📍 17,677,774

Kita adalah cahaya fundamental untuk pentas kehidupan yang fenomenal.
#Fundamentas

📍 urlday.cc/PO_TasSherina + 1

torch

Backpack | Waist Bag | Travel Pouch

Marvel | Accessories | Apparel

EKONOMI

CEO Torch, Ben Wirawan Ceritakan Sukses Bisnis Produk Travelling asal Bandung

📍 Djarot Mediantoko (MG-437) Sabtu, 24 September 2022 - 11:41 | 47.58k

Share Tweet Share Share



AICHI Waist Bag 25% OFF Diskon Rp1588 Murah Lebay Rp198.000 Rp158.400 10RB+ Terjual	KASHIWA Tas Ransel Lipat Punggung Sekolah Pria... 21% OFF Diskon Rp1588 Murah Lebay Rp278.000 Rp222.400 2RB Terjual	SHIBATA 2 Liter Tas Selempang Bahu Pria Wanita... 20% OFF Diskon 50% Murah Lebay Rp158.000 Rp126.400 10RB+ Terjual	ODER Dompet Polos Lipat Kartu Pria Wanita Kartu Tempa... 18% OFF Diskon 90% Murah Lebay Rp98.000 Rp80.360 2,5RB Terjual	ISHIKARI Tas Ransel Punggung Sekolah Kerja... 30% OFF Diskon Rp1588 Murah Lebay Rp458.000 Rp320.600 3,1RB Terjual
SOLANA Tas Totebag Ransel Punggung Sekolah Kerja... 20% OFF Diskon 50% Rp418.000 Rp334.400 257 Terjual	NAMCHON 4 Liter Tas Selempang Bahu iPad Mini Pria... 17% OFF Diskon Rp1588 Murah Lebay Rp198.000 Rp164.340 1,9RB Terjual	JARRA Tumbler 8% OFF Diskon 50% Rp108.000 Rp99.360 171 Terjual	HONGCHEON Tas Ransel Punggung Sekolah Kerja... 20% OFF Diskon 50% Rp478.000 Rp406.300 1,4RB Terjual	CAPELLA Tas Sekolah Backpack Laptop Canvas... 20% OFF Diskon 50% Rp498.000 Rp423.300 53 Terjual

mustika ratu

BRA Mooryati Soedibyo

#SentuhanKeajaiban

PIONEER MINYAK ZAITUN
MULTIPURPOSE
DI INDONESIA

**TOP
BRAND**



Minyak Zaitun Mustika Ratu dibuat dari buah zaitun pilihan yang ditanam dan dibudidayakan di Mediterania Timur sejak 8,000 tahun yang lalu. Dikenal sebagai pohon dengan warna hijau abadi, buah zaitun yang dihasilkan diyakini memiliki keajaiban bagi setiap hal yang disentuhnya. Kami mengolah Minyak Zaitun Mustika Ratu menjadi produk multipurpose dengan segala keajaiban mampu memelihara keremajaan kulit, memperbaiki kulit, menjaga kulit, menutrisi kulit, minyak pijat, hingga menghapus riasan tahan air dan aroma relaksasi.

Mustika Ratu bangga menjadi pioneer produk minyak zaitun di Indonesia yang telah terbukti dan teruji kualitasnya dari generasi ke generasi.

Mustika Ratu IND @mustikaratuind @mustikaratuIND

MUSTIKA RATU

Mustika Ratu is one of the local brands that has succeeded in producing various natural products and has been trusted by various groups of people. The collaboration between PT Mustika Ratu Buana Internasional and Restock Tech has been running for more than three years, both through financing and also for managing one of their main warehouse.



mustikaratuind

Follow

Message



3,078 posts 165K followers 136 following

Mustikaratu Ind

Official Instagram Brand Mustika Ratu
Check this Out Ladies :)
linktr.ee/mustikaratuind



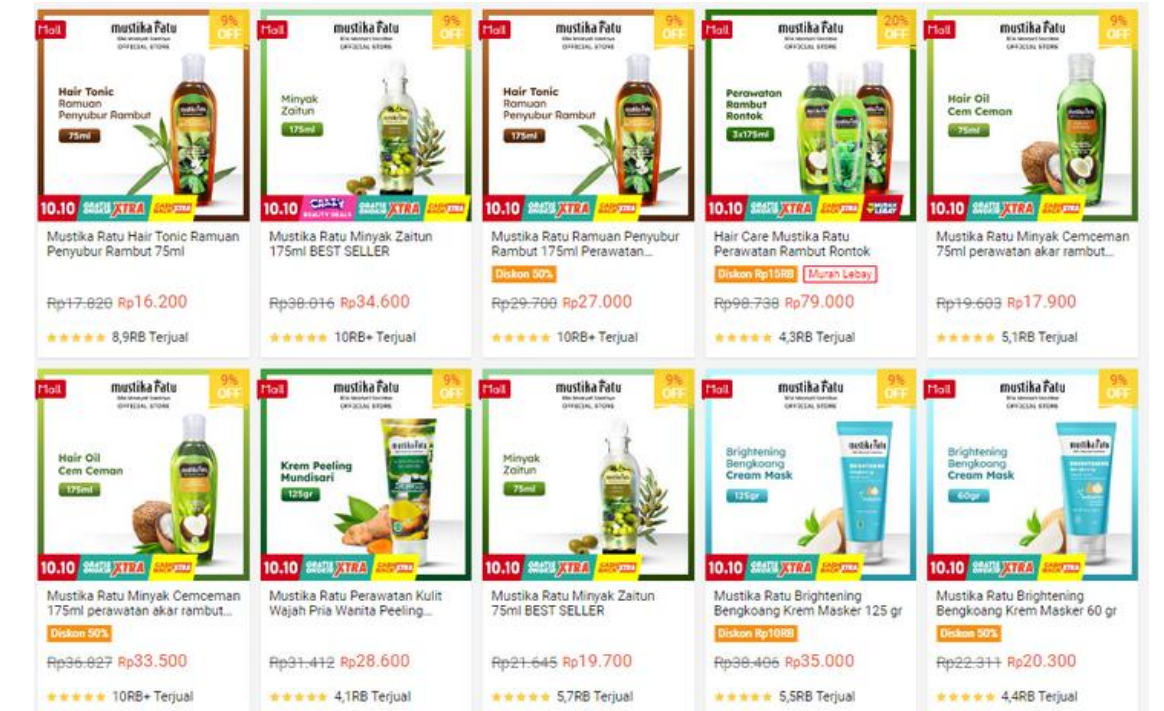
Jaga Pertumbuhan, Begini Strategi Mustika Ratu di 2023

MARKET - Eqqi Syahputra, CNBC Indonesia
30 June 2023 20:50



Foto: dok Mustika Ratu

Jakarta, CNBC Indonesia - PT Mustika Ratu Tbk (MRAT) berhasil membukukan penjualan bersih sebesar Rp 285,18 miliar pada tahun 2022.



Restock Tech Client's Profiles



roughneck1991 Follow Message +A

549 posts 1.1M followers 5,917 following

ROUGHNECK 1991
6,625,301

Brand
NEVER A ROUGH DAY
CATALOG: @roughneckcatalog
SHOP NOW [linktr.ee/roughneck1991](#)



bumikitapertiwi Follow Message +A

21 posts 1,571 followers 16 following

Trading Hasil Bumi

Your ideal agriculture&natural sources trading
• Jakarta & Surabaya
• email@bumikitapertiwi.com
• 0811-288-496
• [linktr.ee/bumikitapertiwi](#)



geoff_max Follow Message +A

4,680 posts 1.3M followers 845 following

GMX | GEOFF MAX Footwear
29,100,728

Clothing (Brand)
#ReadyToKick brand from Bandung, Indonesia.
Click link to shop [geoff-max.com/link-tree/maingeoffmax](#)



footwearemba Follow Message +A

324 posts 10.1K followers 30 following

Footwear Emba
55,646,960

Footwear store
A footwear brand of Emba® Group.
PLAY IT LOUD!
Wear EMBA
[linktr.ee/footwearemba](#)




guteninc Follow Message +A

5,665 posts 522K followers 1 following

GUTEN INC

Clothing (Brand)
LIVE tiktok tiap hari
Offline Stores: Makassar
EST 2011
- Live Shopping -
[www.tiktok.com/@guteninc?t=8ctduPuL58H&r=1](#)



cosmicclothes Follow Message +A

3,181 posts 224K followers 373 following

COSMIC™
10,306,146

#FUNINPROGRESS

Original Fun Based
Since Two Thousand and One
[linktr.ee/cosmicclothes](#)




gencopetrol.id Follow Message +A

26 posts 201 followers 9 following

PT Genco Energi Nusantara

Energy Company
Powering The Future
[www.genco.id](#)



bro.do Follow Message +A ...

4,722 posts 1M followers 96 following

BRODO
17,683,231

Shopping & retail
#LiveEpic
@brodo.active
@essentials.by.brodo
@brodobandung
@brodojakarta
@brodobekasi
[bro.do/pages/linktree](#)



hijabchic Follow Message +A

4,519 posts 954K followers 14 following

HijabChic
7,273,785

Clothing (Brand)
Chic In Your Everyday Style
@hijabchicpink
@hijabchidife

Customer Service
+62 811 2099 983
Weekdays 9:00 - 17:00 WIB
Weekend 9:00 - 15:00 WIB
[bit.ly/ShopHijabChic](#)



indonesiaroyalenfield Follow Message +A ...

2,229 posts 58.7K followers 62 following

Royal Enfield Indonesia

Akun Instagram resmi dari perusahaan motor tertua di dunia dengan produksi berkelanjutan.
[bit.ly/MoreAboutRE](#)




santis.official Follow Message +A ...

310 posts 988 followers 81 following

Santis Official Account

Product/service
PT. Santis Jaya Nusantara

Stay Safe and Healthy with Santis
Masker Bukan Fashion Tapi Protection!
*Info Pemesanan : 0812-9677-0308
[shopee.ee/3Kmc07pzq5](#)




epicveil Follow Message +A ...

3,346 posts 105K followers 140 following

EPIC VEIL HELMET & APPAREL

Clothing (Brand)
Gaya Berkendara
Mon - Sat 12.00 - 20.00 WIB
Sun 12.00 - 17.00 WIB
Chat US [linktr.ee/epicveil](#)



proshoporiginal Follow Message +A

299 posts 41.2K followers 31 following

Proshop Original®

Clothing (Brand)
Catalog : @proshoporiginalcatalog
-
• Shopee, Tokopedia Link [biolinky.co/proshoporiginal](#)



screamous_55 Follow Message +A

2,829 posts 260K followers 164 following

SCREAMOUS®

Against the grain since 04 #ScrmsHometownPride

Tap link below to SHOP [linktr.ee/screamous_55](#)



skaters.92 Follow Message +A ...

1,249 posts 47.8K followers 0 following

SKATERS®

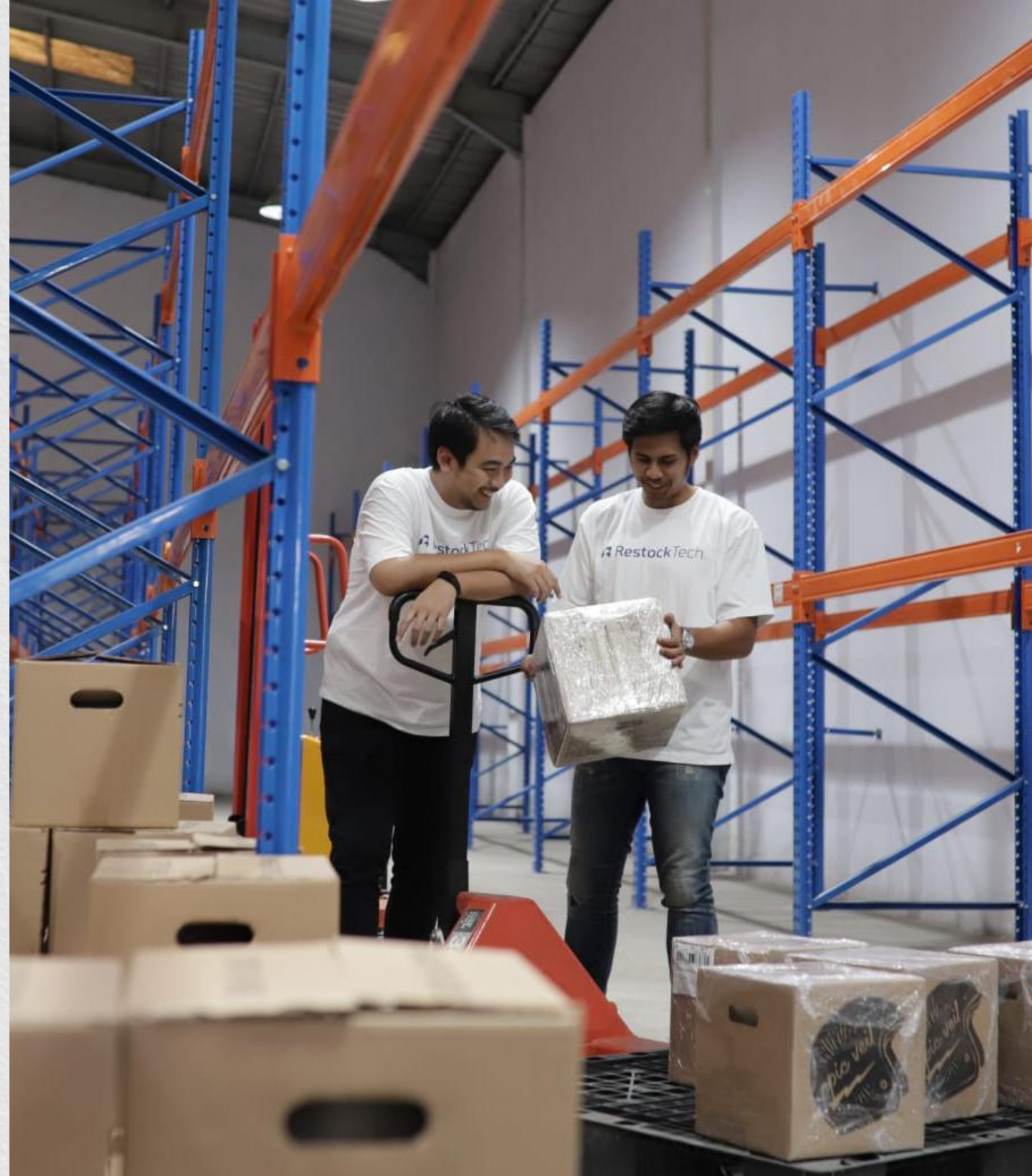
Clothing (Brand)
for Hardcore Riders since 1992
-
SHOP COD [diglink.id/skaters](#)



RestockTech.

Company Portofolio





STOR
YOUR WAREHOUSE SOLUTION PARTNER

 **RestockTech.**

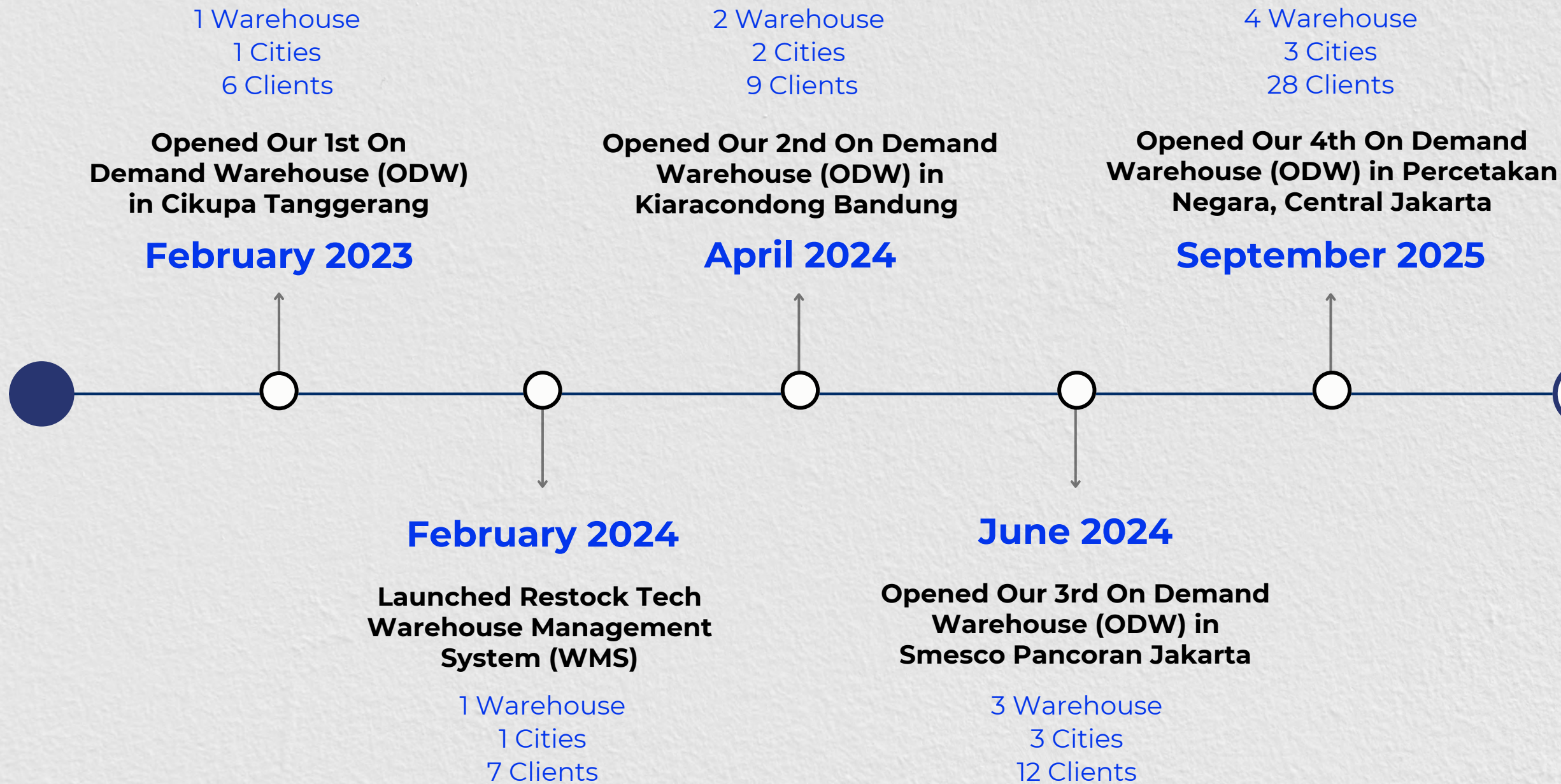
Restock Tech

Restock Tech focuses on **technology and warehouse management solutions** for MSMEs so they can grow their businesses, worry-free.

We utilize a proprietary warehouse management system that supports our fulfilment centers with accurate data and high-speed order processing with emphasis on service excellence.



Milestones



Today

75,000+ Orders

385,000+ Qty Fulfilled

15 Warehouse

7 Cities

40+ Clients

Products Offering



On Demand Warehouse

A single warehouse serving multiple tenants

Features:

- Multiple Client System
- Flexible Costing
- Propriety WMS
- Sharing Space System
- Professional Workers
- Insurance & SLA Guarantees



Dedicated Warehouse & Space

For larger businesses, customize your operations to fit your needs

Features:

- Applicable Across Indonesia
- Expert Warehouse Planning & Layouting
- Applicable for Warehouse and Needs of Smaller Space (e.g Ruko)
- Due Diligence Services for Legality & Compliance Standards



Inventory Handling Services

Maintain stock accuracy for best stock optimization

Features:

- Applicable to Our Manpower
- Applicable to Our WMS System
- Standardize Your Operations with Our SOP

On Demand Warehouse Jakarta



On Demand Warehouse 003

SMESCO Building Fulfillment Center

Facilities :

- Strategic Location in the Prime District of South Jakarta (SMESCO Building)
- Light Duty Racking system
- Size 600 sqm
- AC Room & Cold Storage Available



On Demand Warehouse 004

Percetakan Negara

Facilities:

- 570 sqm warehouse space
- Light Duty Racking & Mezzanine Rack System
- Storage with Air Conditioner available
- located in the Central Jakarta area
- Warehouse with BPOM standard

On Demand Warehouse



On Demand Warehouse 001

Cikupa Fulfillment Center

Facilities:

- 1400 sqm warehouse space
- Heavy duty racking (3 levels) with pallet
- Storage with Air Conditioner available
- 10-minutes access from Bitung Gate
- Turbine Ventilator for temperature conditioning
- Electricity Capacity: 4400 Watt



On Demand Warehouse 002

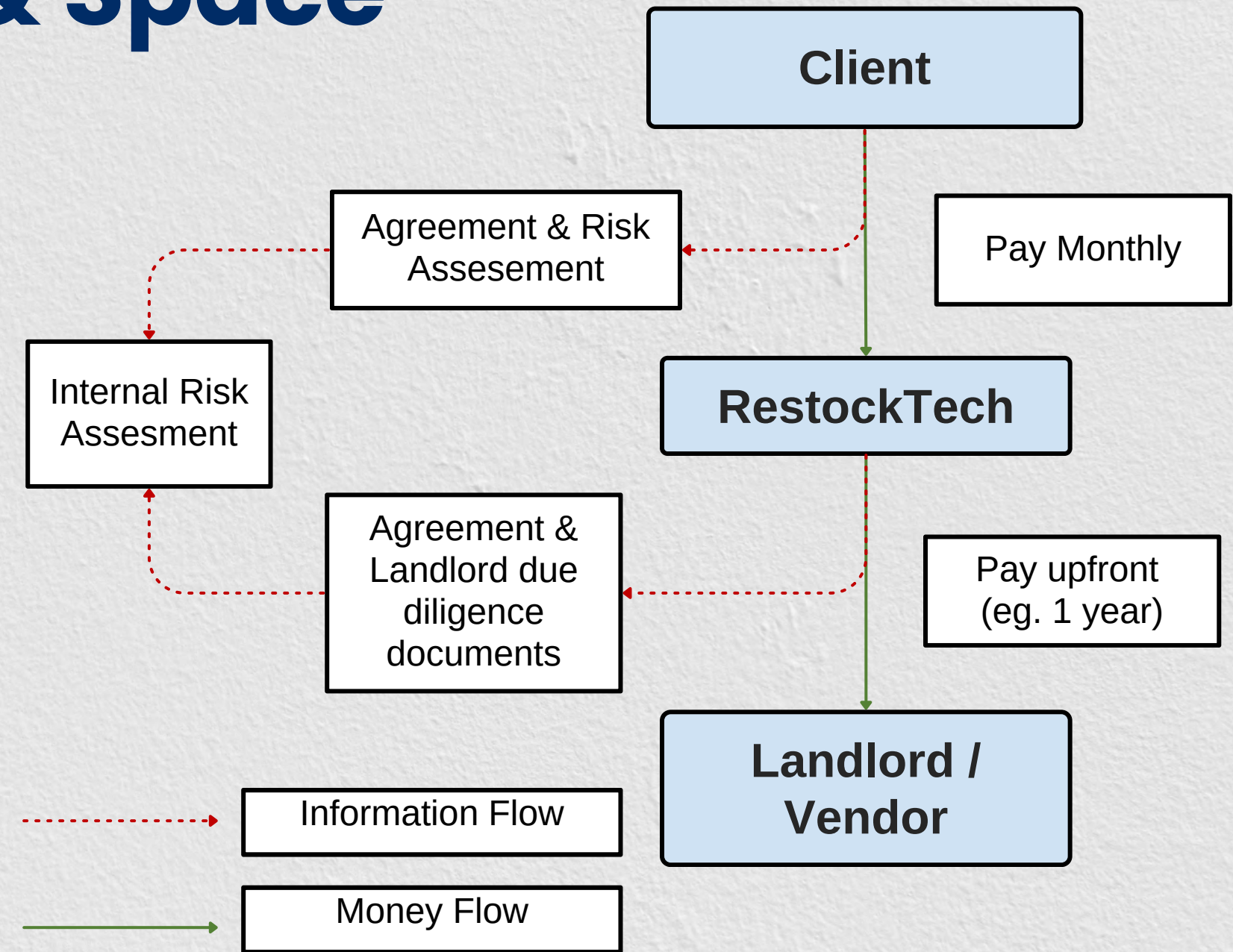
Kiaracondong Fulfillment Center

Facilities:

- 1200 sqm warehouse space
- Light duty rack with binbox
- Storage with Air Conditioner available
- Electricity Capacity: 30000 Watt
- One gate system

Dedicated Warehouse & Space

Business Flow



*Clients can have bigger business network faster by opening new warehouses with smaller initial costs**

(*). Additional Warehouse Assets are available if combined with space rent, the assets will be owned by Clients after the contract is finished



Inventory Handling Services

Value Propositions

ANALYZE

- New warehouse or running warehouse
- Problem and Blocker that client want to minimize
- Take over operations
- Layout and flow analyzing
- Restart stock opname
- Manpower provider/takeover
- Forecast Order and manpower need in future
- Set timeline and commercials

OPERATIONS AS USUAL

- Running operations
- Implement Restock WMS
- Analyze periodically
- Weekly meeting for progress

IMPROVEMENT BASED ON KPI

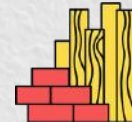
- Improved KPI
- Monthly meeting
- Scale up possibility

Warehouse Capabilities

Various Goods Capabilities*



Stationery



Building Materials



Skincare Products



Health and Hygiene



Fashion & Apparels



Foods and Beverages



Household Items



Inventory Optimization



Marketplace Integrated System



Complete Visibility



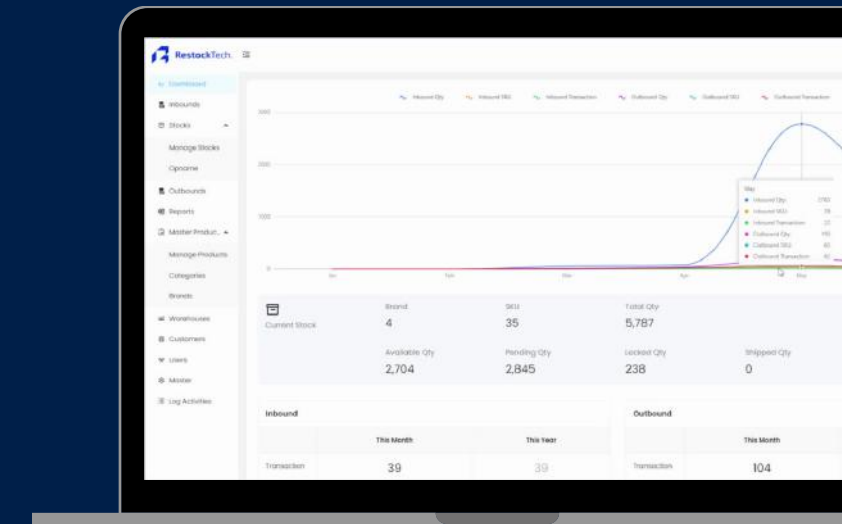
Operational Efficiency

*Many More Available Upon Request

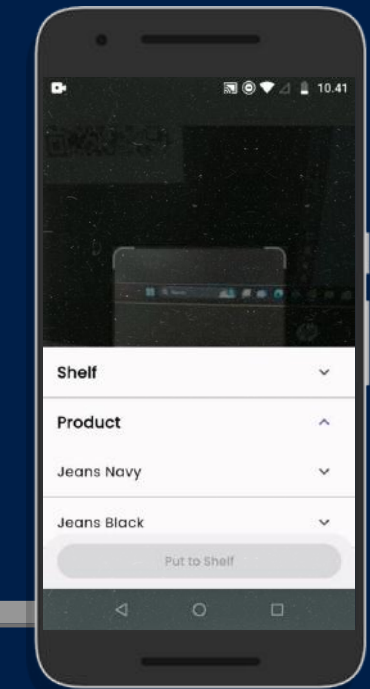


STOR Warehouse Management System (WMS)

Our Warehouse Management System (WMS) **transforms your operations** by **streamlining processes and optimizing resources**. With **real-time inventory tracking**, you can **enhance accuracy and control**, while **optimized space utilization maximizes storage efficiency**. Our WMS **automates workflows** from **receiving to shipping**, ensuring **seamless operations**.



WMS



WMS Mobile App



Multi Warehouse Management, Multi Client, Multi Brand



Fullfilment Center Ready



Real-time Inventory tracking



FIFO & FEFO Method



B2B & B2C Client in 1 WMS



Marketplace Integrated with Forstok



Stock Management



Barcode/QR Code Scanning for Inventory & Location



Picker and Packer Tracker



Marketplace Integrated with Ginee

Restock.ID
GROW TOGETHER

RestockID - Executive Summary

Pioneer P2P with Inventory Financing Model

HIGHLIGHTS AS PER NOV 2025



Total Loan Disbursement since August 2019

IDR 3.5 Trillion+



Total Outstanding Loan

IDR 288 Billion



Non-Performing Loans

3.6% (>90 Days)



Number of Borrowers

235+ SMEs & Corporations



Number of Lenders

88+ Retail & Institutions

KEY VALUE PROPOSITION

- Currently the only P2P Lending that provides pure Asset and Inventory Financing in Indonesia Unique credit scoring system
- for lean-asset businesses that utilize inventory data (turnover, value and stock levels)
- Closed-loop ecosystem driven business process

OUR ECOSYSTEM PARTNERS



And more

BORROWER

Setup Profile

Add collaterals

Legal Documents

Warehouse & Partners

Loan Application Submitted



LENDER

Setup Profile

Investment Type

KYC

Lending Profile Submitted

Restock Credit Scoring

Investment Appetite

Reject

Accept

Decision

Decision

Agreed loan terms embedded in Agreement

Receive Payment

Send Money

Escrow / Virtual Account
Bank Account Monitoring
Payment Gateway Monitoring
Warehouse Monitoring

BUSINESS PROCESS



OTORITAS JASA KEUANGAN



asosiasi fintech pendanaan bersama Indonesia

Loan Product	Inventory Financing ⁽¹⁾	Supply Chain Financing ⁽²⁾
Loan to Value	Maximum 80% of Inventory Value (COGS) ⁽¹⁾	Maximum 80% of Invoice Value ⁽²⁾
Loan Tenor	3 – 12 Months ⁽¹⁾	Up to 3 Months ⁽²⁾
Loan Range	IDR 50 Million – IDR 2 Billion	
Legal Requirements	Follow Restock.ID Terms & Condition	
Repayment	Monthly Instalments / Bullet Payment	
Loan Rate	1.25% – 3% per month (*)	
Fees	2% - 3% (for provision and other fees)	
Binding	<ul style="list-style-type: none"> • Financing Agreement • Power of Attorney of the Lender • Letter of Transfer of Rights Over Goods • Personal Guarantee (if applicable) 	

Fast Process

for businesses that needs funding in a particular cycle

Flexible

additional working capital through leveraging inventory as collateral

Right method

for entrepreneurs that prioritize Sharia compliant financing

(*) Loan Rate will be based on the result of credit analysis conducted by the RestockID team

AMANAH

product card



Financing Process Flow

Estimated Disbursement Time
±8 Working Days

1) Registration & Submission: Collecting required data related to legality, sales, stock & financing

(±1 Day)

2) Business Performance Analysis Data security is guaranteed, analysis carried out by Restock Credit Analyst Team

(±2 Days)

3) Feedback: Requests for data, tenor and/or loan amount change, margin announcement through letter of offer

(±1 Day)

4) Fund Raising: Approval of the offer letter will be followed by the process of project listing and fund raising from lenders

(±3 Days)

5) Disbursement: Digital signing of the agreement online, submit required hardcopy & softcopy documents prior to disbursement

(±1 Day)



Required Data For Registration & Loan Application

Bank Data

- Bank Name
- Bank Account Number
- Account Owner Name
- Scanned Savings Book

Shareholder Data

- Name
- Email
- Address
- Phone No.
- No. of Shares
- Tax ID (NPWP)
- ID (KTP)
- Selfie Picture

Company Data

- Company Profile
- Address & Contact
- Legalities, such as: NIB & SK Menkumham, Deeds of Establishment & Latest Amendments, etc

Business Analysis Data

- Amount & Tenor / Duration of Financing
- Inventory Data (Type of Goods, Stock Level)
- Sales Data (min. Last 6 months)
- Bank Account Mutation (min. Last 6 months)
- Sales Price & Cost of Production (COGS)
- Total Production or Purchase Orders
- Financial Statements
- Inventory Turnover
- Sales Channel List & Details
- Invoices, BAST, SPK
- And other related documents when needed

Collateral Terms / Warranty Documents

Business Inventory kept at Restock.ID's Warehouse Partner
(for Inventory Financing)

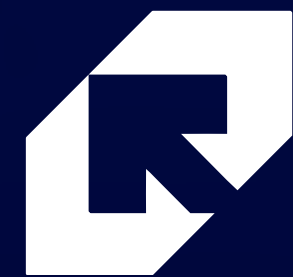
Personal Guarantee by Person in Charge
(for supply chain financing)

Backdated Cheques worth 100% of total loan and margin
(mandatory for all financing)

Bank account token / e-wallet access for monitoring
(when applicable)

Notes:

- Guarantee documents are stored and managed securely by Restock.ID team
- The warranty provided will be adjusted to every business and financing condition
- Personal / corporate cheques and guarantees will only be used in the event of default



Revota®



Revota

Transforming your retail business digitally is a necessity in this new e-commerce era

We create systems that make running business easier for our valued customers to maximize revenues

Utilize our expertise in IT management and big data solutions to complement your business expertise

is retail revolution



Retail Framework

Comprehensive information system solutions,
API enabled

PRODUCTS

RETAIL MANAGEMENT

Point Of Sales (Store & Pop-Up)

SUPPLY CHAIN MANAGEMENT

Warehousing Management & Fulfillment System

PRODUCTION MANAGEMENT

Manufacturing ERP Module

ONLINE REPORTING

Revota POPI & Data Center

We at Revota believe that data is the key to business success
Our products utilize the power of data to help you maximize
growth with minimum resources

Our Story


Revota started its operation back in 2004 to help the creative businesses community in Bandung, first focusing on the growth of fashion retail industry. As time goes by, our clients grows together with our products and services.

List of Clients

Erigo | Maternal | The Goods Dept | Screamous | Mayoutfit | Starcross | Inspired27 | House of Shopaholic | Happy Go Lucky | MKS Shoes | Ouval
Research | CRSL | Tendencies | Insurgent | Evil Fact | Popculine | Skymo | Skaters | Bloods | Realizm87 | Oraql | Warning | Raxzel | 4.20 | Bloop
Queenbeer | Thanksinsomnia | Premium Nation | Shinning Bright | Jakcloth Store | Brainsto | Norden | Orbis | Chambers | Cambridge | Issue
GAIA | Basedclub | Easthood | Human Greatness Labs | Moskav | TVCK | Blankwear | Outerunico | Teenager | Hijabchic | Potmeetspop | Puer's
Crooz | House of Smith | Poison | Animous | Owners Worldwide | Escalier Bali | 308 Absolut | Hoops | Rown Division | Bulls Syndicate | Communion
Heuvel Tribe | Kizaru | Berak | Mechajoy | and many more...

OUR PARTNERS :



Thank You  RestockTech.

Websites

www.restock.tech

www.restock.id

www.revota.id

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