

PT JANUARI GARDHIAR INTERNASIONAL

Building Indonesia's Next Sharia Gold Financial Infrastructure

Connecting gold ownership, Sharia-compliant financing, and digital financial services within one integrated ecosystem.

Strategic Investment Opportunity: Rp100 Miliar Growth Capital

National License • National Expansion • IPO Roadmap

Vision: To become a leading and trusted Sharia financial group, driven by gold-backed assets and digital technology, delivering sustainable value across the nation.

INVESTMENT HIGHLIGHTS

✓ Existing Licensed Business

✓ Existing Revenue Generating Operations

✓ Gold-Backed Financing Model

✓ Digital Financial Ecosystem

✓ Clear Regulatory Upgrade Path

✓ National Expansion Opportunity

✓ IPO-Oriented Growth Strategy

CURRENT TRACTION

PT Gadai Syariah Indonesia

Currently Established Assets and Capabilities:

- ✓ Active business operations
- ✓ Operational infrastructure
- ✓ Experienced management team
- ✓ Technology platform and systems
- ✓ Active pawn financing portfolio

Current Total Assets
IDR 5 Billion

Providing a strong foundation for future nationwide expansion.