



# **Assessment and Small Loan Platforms based on Psychometric Test Data**

2023 Tokyo Financial Awards Ceremony on February 6th

# 1. Our Service – Challenge

## Challenge

**Limited Access to Traditional Financial Services for Those Without a Borrowing History (Credit Score)**



## Targets

“Individuals without Traditional Credit Scores”

Targets
Youth (18~22 years old)
Women and Single Mothers
Employees and Freelancers
Non-Citizens
Small Business

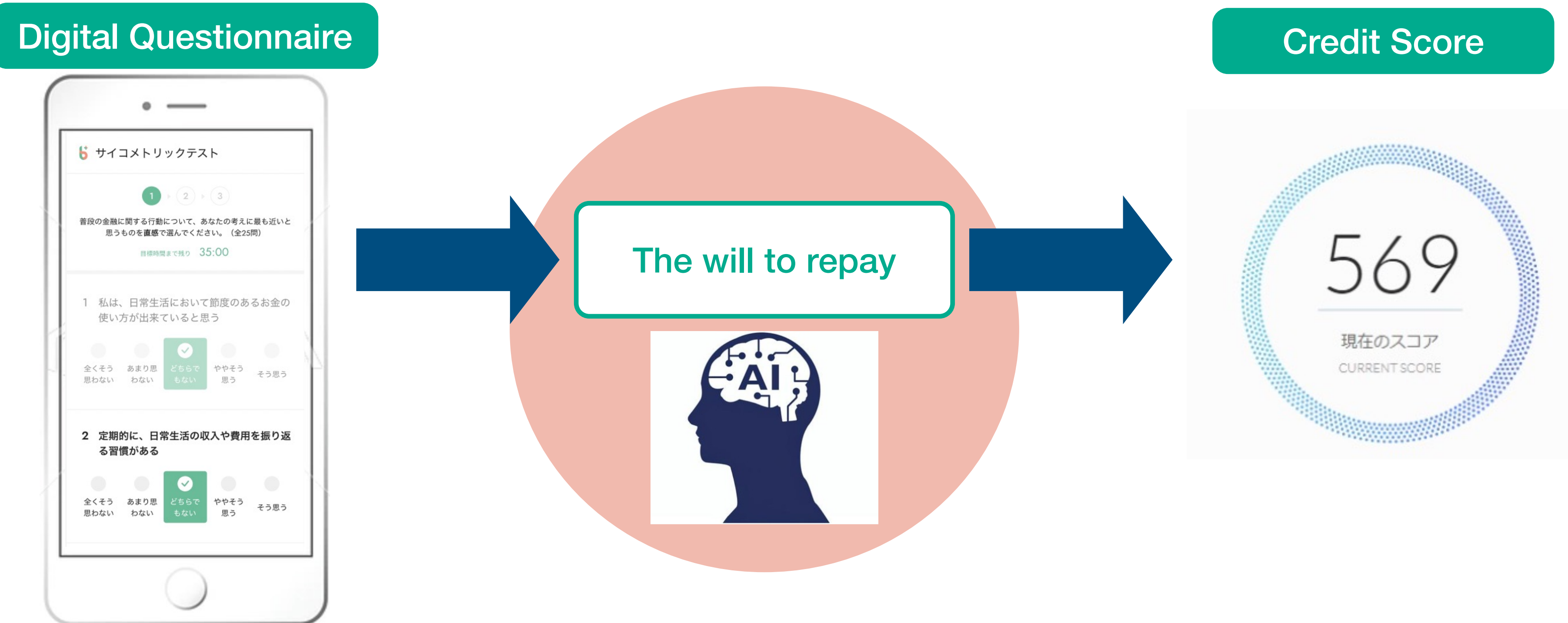
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# 1. Our Service – Solution

## Solution

Creating new credit scores and access to financial services through Psychometric Test



## 2. Company Profile

	 Japan Headquarters	 Malaysia Branch
Name	Bee Informatica, Inc.	Bee Informatica Sdn Bhd
Location	1-6-6-603, Kyoto Island, Tokyo Metropolitan Government	The Vertical Corporate Towers B, Avenue 10, Bangsar South, No.8, Jalan Kerinchi, Kuala Lumpur, 59200, Malaysia
CEO	Inada Fumiko	Inada Fumiko
Major Shareholders	Fumiko Inada, Manjur Mahmud, and 10 others	100% owned by Japanese corporation
Business	Alternative credit scoring model/community management	Alternative credit scoring model/community management
Registration	Money lending business license In Process (Financial Services Agency)	Money lending business license (The Ministry of Local Government Development)
Foundation	November. 2020	August 12 <sup>th</sup> , 2019
Capital	JPY 80,540,308	RM 7,438,617.84 (16/03/2020) (\$ 1,859,654.46)
Member Organization	  	FinTech Association of Malaysia
Audit Date	End of Oct. 2021	End of Oct. 2021

(As of November 8, 2022)

## 2. Company Profile – Management Team



Co-founder & CEO

**Inada Fumiko**

After working in corporate planning for the Bank of Japan, A.T. Kearney, and Rakuten Securities, She co-founded Be Informatica, Inc.  
During stay in Bangladesh, BRAC, a microfinance institution, engaged in social Fintech business for total of 5 years.  
Graduated from Keio University.  
Graduate School of Economics, London School of Economics. Master of Regional Economic Development.



Co-founder & CTO (System Development)

**Manjur**

After working as Director and COO of Oracle and Data soft (BD), He co-founded Bee Informatica, Inc.  
Microfinance in Bangladesh and Nepal  
Engaged in system development business for institutions.  
Hong Kong University



General Producer

**Daishiro Okada**

Engaged in international tax management as Director, Head of Taxes at Industrial Bank of Japan (now Mizuho Bank) and Deutsche Bank Group. After that, at Square Enix, he served as president (COO) of the US corporation and general manager of the headquarters.  
Currently, as the founder of HLD Lab (Happy Life Design Lab), he works as an evangelist to create a “place” for an exciting and happy society. He is a board member of the Digital Garden City Initiative.



Chief Operating Officer, COO & CMO

**Taku Ohno**



Strategic advisor CCO (Compliance)

**Masato Nakata**



Strategic Advisor and CTO (Business)

**Naoyuki Matsuo**



Statistics & Psychology Expert  
(Data Scientist)

**Masayo Takegami**



Statistics expert  
(Data Scientist)

**Yoshimi Sakuramoto**

# 2. Company Profile - Malaysian Branch ( Micro-finance)

Retail, Food & Beverage, Clothing, E-commerce

**In Progress**

Malaysia

Starts in May 2021

Women

Youth

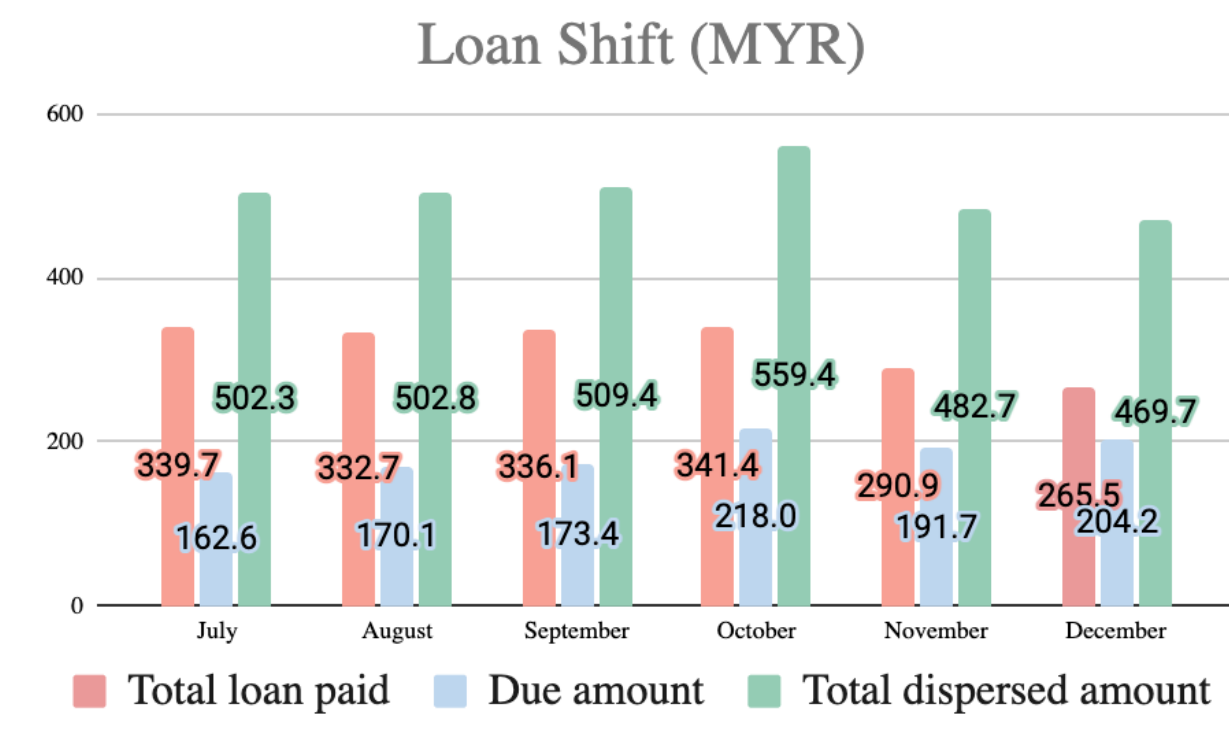
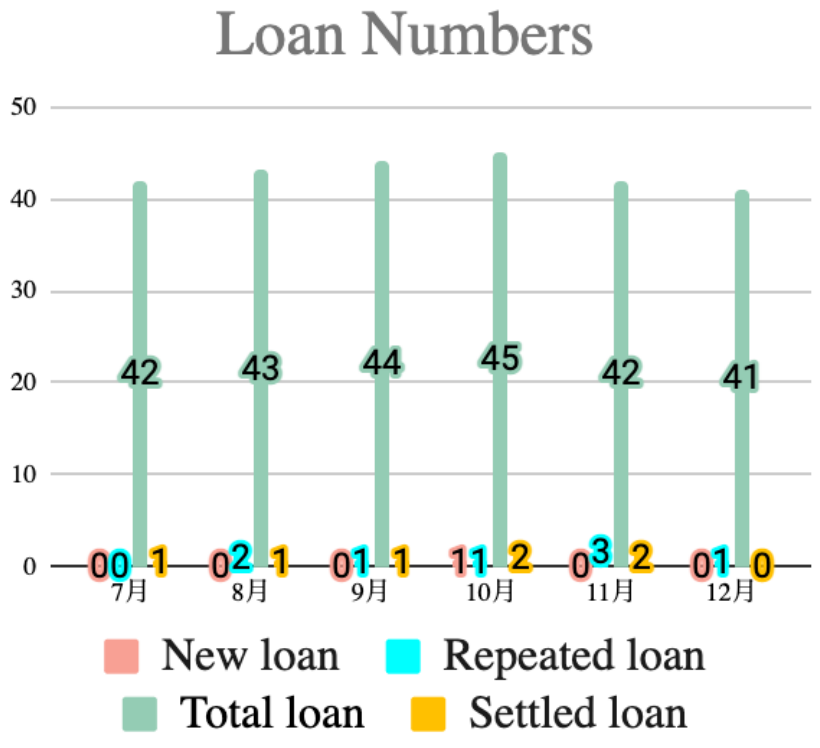
Small Business



Ms. Joanne

Business : Food & Beverage ( Roast Pork )  
 Loan Amounts: RM10,000 ( 300,000 yen )  
 Tenure: 15 months  
 Usage: Expansion of kitchen capacities (Funds for purchase of oven)  
 Why us?: it was not possible to borrow bank loan

About 50% of Female borrower's own Restaurant business



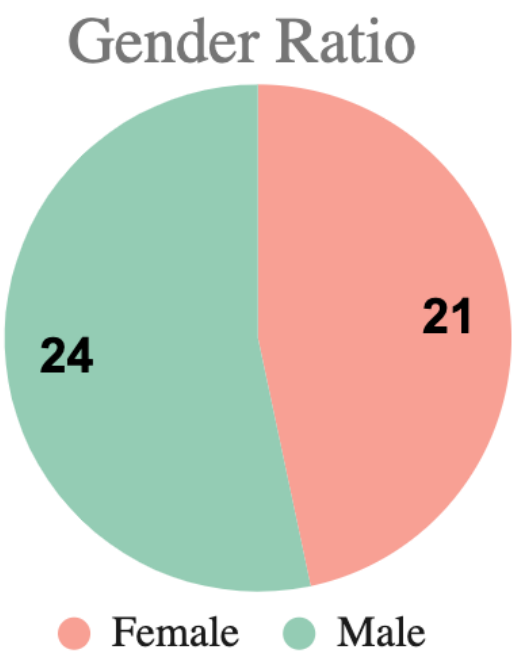
Currently, 41 cases Balance US\$110K (cumulative 15 million yen)



Ms. Kuin

Business: clothing, handicraft industry  
 Loan amount: RM32,000 (about 960,000 yen)  
 Tenure: 12 months  
 Usage: Mall events and opening funds for new booths  
 Why us?: it was not possible to borrow bank loan

Use of funds -opening events and setting up booths, used for deposit



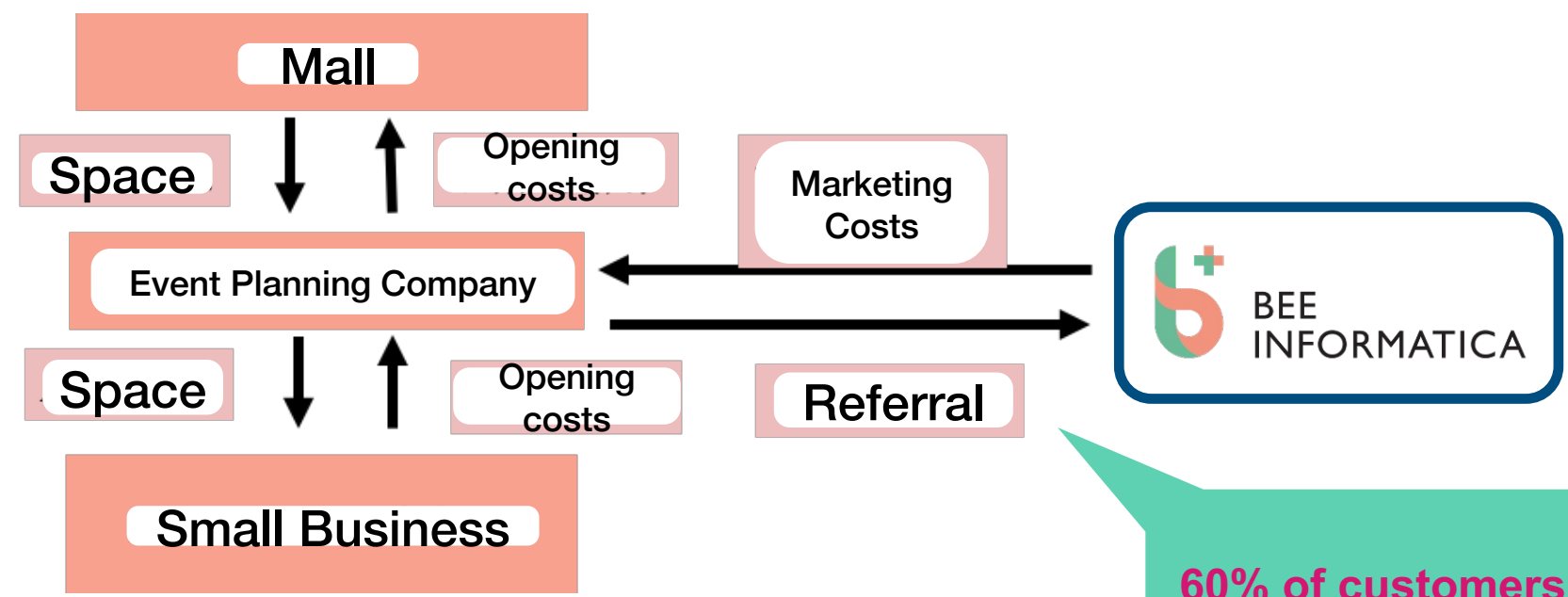
Currently, the male to female ratio is 50%. In the future, raise to 70% female ratio

Default : 2 cases  
 Total Balance : US\$7,1K  
 NPL ratio : 6 %

After Psychometric test installment  
 NPL ratio 9%  
 -> 4%  
 Goal : NPL3% or less



Ms. Lynn  
 Event Planning Company

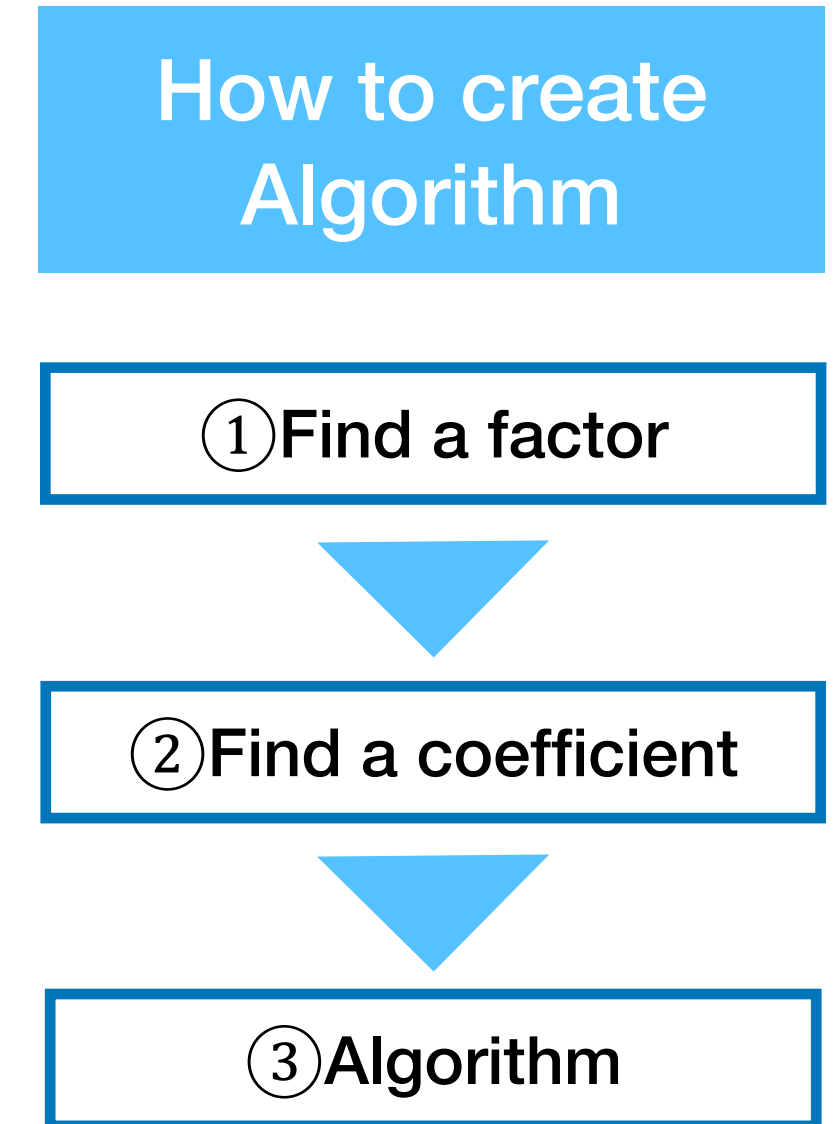
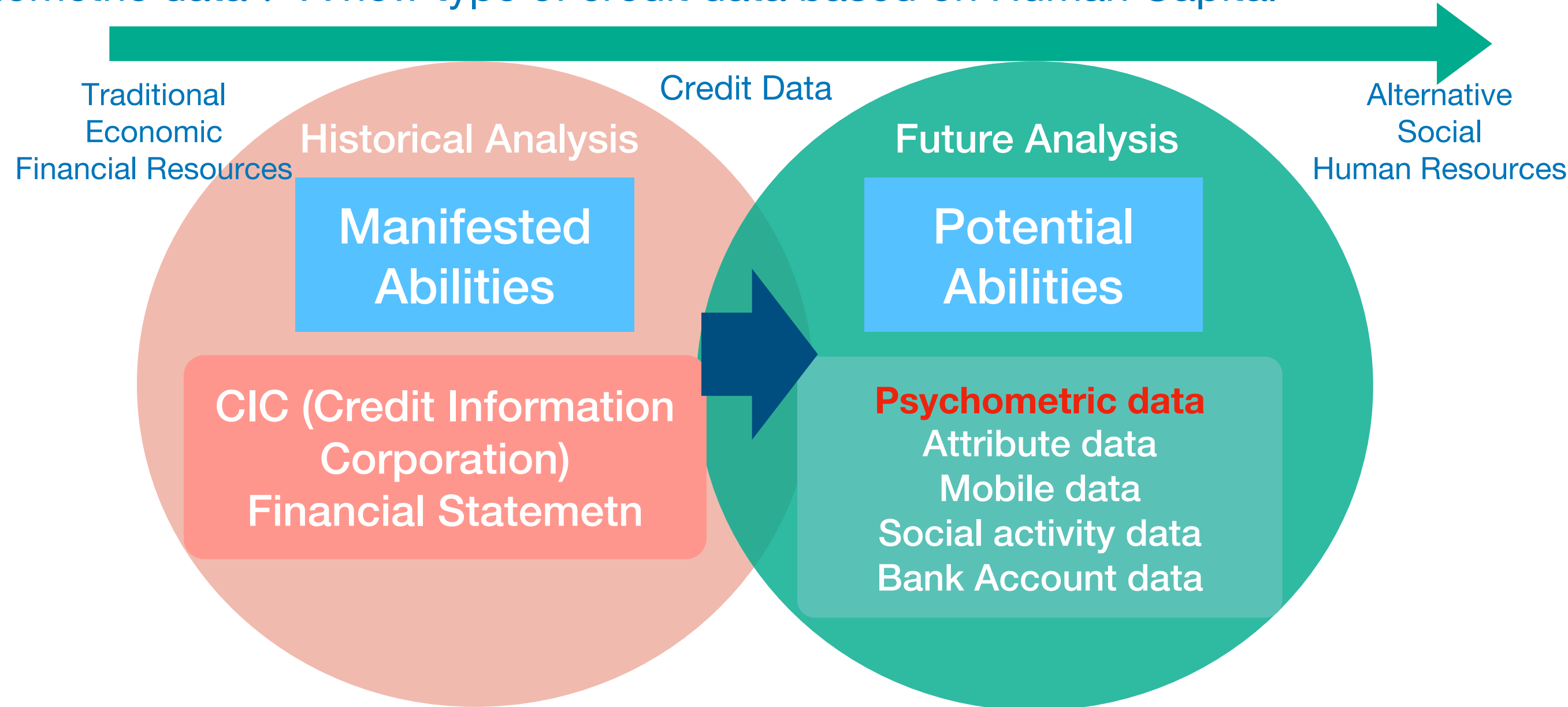


60% of customers come in through event planning companies

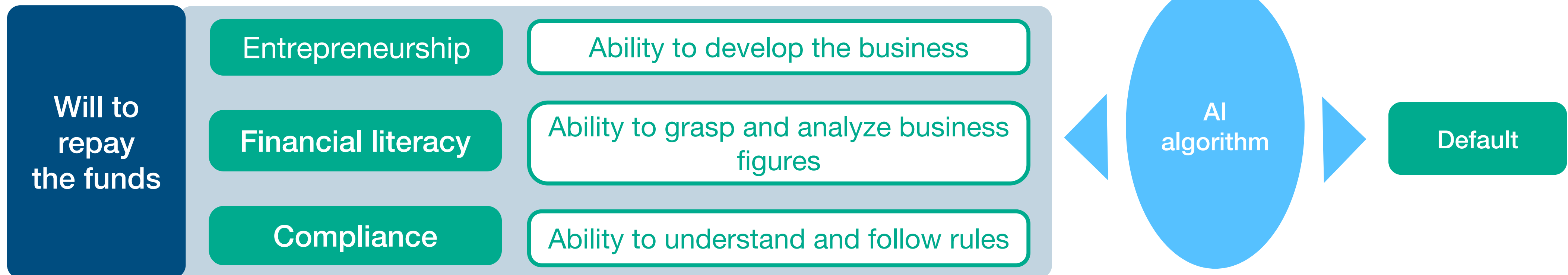
Get referrals from event planning companies  
 Referrals are made to the best clients who pass screening  
 Achieve low default rates

# 3. Our Service and Results: Characteristics of Psychometric test ( Financial Transactions)

◎Psychometric data : A new type of credit data based on Human Capital



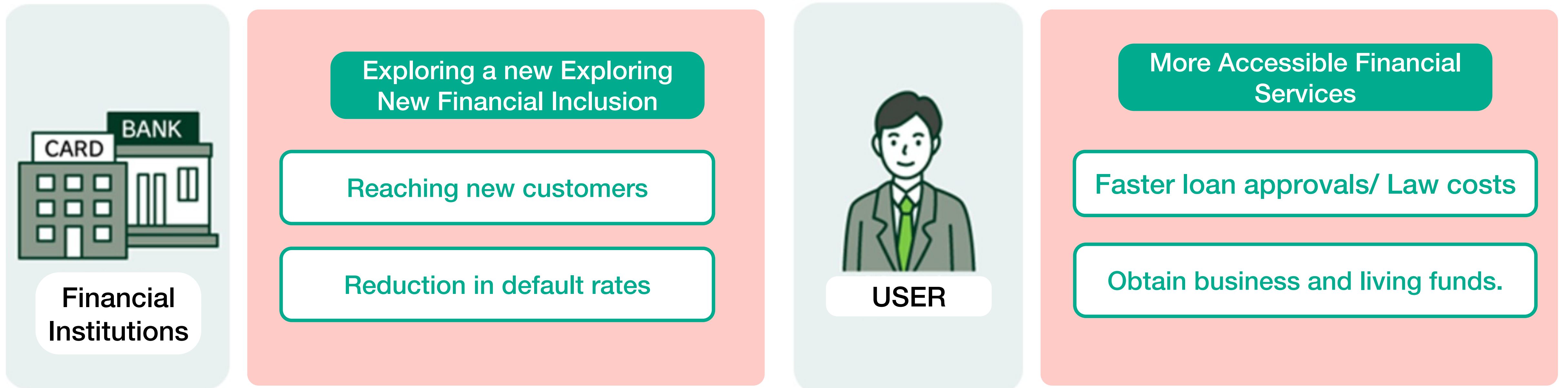
Psychometric Test's 3 elements (Total of 48 questions)



## 4. Benefits to Tokyo residents

### Global Financial City Tokyo

If we can assess the willingness of the growing number of foreign residents and single mothers in Japan to repay their loans, they will gain a new credit score.





## 5. Future development and schedule

### Proof of Concept ( Credit Score for Financial Institutions )

- November 2022, a memorandum of understanding (MoU) was signed with Online banking in Tokyo. The plan is to begin a six-month pilot test in February 2023
- The test will involve sending out psychometric tests to 100,000 card loan customers and collecting data.
- November 2022, adjustments are being made towards PoC with a major banking-affiliated credit card company.
- January 2023, adjustments are being made towards PoC with a major regional bank.

### Creation of risk-correlated algorithms

Goal : 10,000 data

### Proof of Concept / Commercialization (Micro-finance)

- January 2023, Preparing to obtain an FSA Money Lending License.
- Preparing to sign MoU with service providers for foreign residents in Japan
- Preparing to sign MoU with service providers for single parent in Japan
- July 2023, Micro-finance service for foreign residents and single parent in Japan

### Obtain risk data at our business in the Japanese market

Goal : 1,000 data

We are seeking for Proof-of-Concept Business Partnership and Capital Raising Opportunities