

Suparni

a Day-to-Day Survivor

42 y.o., Oddjob Worker

Micro Segment

I don't ask for too much in life, the important thing is to go with the flow.

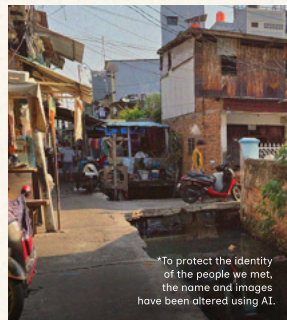
I know I should not look for something that isn't there, make what you have enough as God has willed our fortune. But I want to see my children be successful and their needs are met.



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Postcards from the field

Financial Series, no. 1 of 16



*To protect the identity of the people we met, the name and images have been altered using AI.

I HOPE THIS POSTCARD FINDS YOU WELL.

MY NAME IS SUPARNI, AND I LIVE MY LIFE THROUGH A VARIETY OF SMALL JOBS; DRIVING MY NEIGHBORS, TAKING CARE OF CHILDREN, AND EVEN SELLING PORRIDGE AROUND MY NEIGHBORHOOD. I DO WHATEVER I CAN TO MAKE ENDS MEET. WE DO OUR BEST TO LIVE SIMPLY, REDUCING OUR DAILY EXPENSES TO SAVE FOR TOUGH TIMES, BUT IT IS NEVER ENOUGH.

I KNOW THAT I NEED TO BE THANKFUL FOR MY BLESSINGS AND MAKE THE MOST OF WHAT I HAVE. STILL, IT'S HARD WHEN I NEVER QUITE KNOW HOW MUCH I WILL MAKE.

I'M REACHING OUT IN THE HOPE THAT YOU MIGHT BE ABLE TO OFFER SOME LIGHT IN THIS CHALLENGING CHAPTER OF MY LIFE. MAYBE THERE ARE OPPORTUNITIES WHERE YOU CAN BUILD SOMETHING THAT EASE THE LOAD. MY DREAM IS SIMPLE; TO WORK HARD, TO LEARN, AND TO BUILD A BETTER FUTURE—NOT JUST FOR MYSELF, BUT ALSO MY CHILDREN.

THANK YOU FROM THE BOTTOM OF MY HEART FOR TAKING THE TIME TO READ MY LETTER.

WARM REGARDS,

Suparni



To:

YOU, ONE WHO BUILDS

USEFUL PRODUCT

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your customers? Talk to us!*



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Darmin

a Persistent Breadwinner

33 y.o., Tools Seller & Rickshaw Puller

Micro Segment

My goods are not getting sold, my rickshaw activities are also taken over by online ride-hailing services. But, I know that I need to just be persistent!

If I am disciplined and go to work everyday, at least I'll get something.

If I have extra money, I can save it for slow days.



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Postcards from the field

Financial Series, no. 2 of 16



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POST CARD



I am Darmin. I sell various tools and miscellaneous items after losing my job at a factory, with the encouragement from a friend who had found success in the trade. Aside from that, I also drive a motorized rickshaw. Unfortunately, both works feel uncertain and unpredictable. I often can't sell any tools and the rise of online ride-hailing services has hugely affected my rickshaw business.

I spent everyday just working hard to make ends meet. The weight of uncertainty hangs over my future. I don't ask for too much, just consistently having enough for my family's daily needs is already good for me.

I am hoping that you can guide me towards a solution, one that offers me the solution opportunity for a more predictable income and a well-directed savings plan that I can rely on for both planned and unexpected needs.

Thank you for your time and consideration,

Darmin





To:

You, one who can
make changes

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Mursidi

a Cautious Business Grower

42 y.o., Fish Farmer

Micro Segment

I know I can make my fish farm bigger, but I just don't have the money for it.

I can borrow from the middleman, but I'll be dictated by him later. If I borrow from someone else, the middleman might get angry and I might end up not being able to sell my harvest at all.



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Postcards from the field

Financial Series, no. 3 of 16



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Area for message

Hello, my name is Mursidi, and I'm a fish farmer from Malang. For the past 5 years, I've poured my heart into learning everything about this work. But lack of capital prevents me from growing my business. I desperately need a loan, but I don't know who to ask.

I can't turn to my family—they don't have the means to help me. I'm terrified of borrowing from online lenders or loan sharks, as I fear the consequences if I can't repay them—my family and I could be threatened or worse. The only option left is to borrow from the middlemen, but their interest rates are crushing.

I've thought about going to the bank, but I don't have a credit score. Even if I did, I fear that borrowing from the bank would make the middlemen turn against me, leaving me unable to sell my harvests at all.

I'm reaching out in the hope that you can help me overcome this. Please, I need your help to get the capital to grow my farm and build a better life for my family.

Thank you so much for your kindness,

Mursidi




Area for address


To:

You, one who can help
us grow

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Sarinah

a Secure Saving Seeker

46 y.o., Laundry Business Owner

Micro Segment

The nearest bank is two hours away, so we keep our money here at home. But we kept [unintentionally] using it.

So we want to keep it somewhere that is out of our reach, but also safe and secure at the same time.



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Postcard from the field

Financial Series, no. 4 of 16



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POST CARD

My name is Sarinah. My husband and I have owned a small laundry business for over a decade. Over the years, we've built trust with our customers, and as a result, we have a loyal and steady customer base.

We've always kept our savings in our room, believing that it was the safest place. But life has a way of surprising us, and it feels like there's always something unexpected that needs to be paid for. Sometimes, we wonder where all the money we've saved so hard for has gone. There have been times when we even had to dip into our business funds to cover those expenses.

We tried saving through a community savings group, but the money was spent right away after we won.

A bank account should prevent us from easily accessing our money for unnecessary stuff. But the closest bank is two hours away. We could open an account through mobile banking, but we worried we might break something, as we don't understand how an app works.

I don't know who else to turn to, please help find a solution for me.

Sarinah



To:

You, one who helps us
secure our assets

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customers? Talk to us!

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Arman

a Determined Provider

45 y.o., Car Sales & Entrepreneur

Upper Middle

I want to make sure that my family can have a secure future and live comfortably with peace of mind.

I'll try new business, new investment, all kinds of things. God's willing, there's always more to gain as long as you try.



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Postcards from the field

Financial Series, no. 5 of 16



*To protect the identity of the people we met, the name and images have been altered using AI.

My name is Arman, a father and husband with a simple dream: to create a secure future for my family so that my children can achieve their highest potential and my family can live comfortably with peace of mind.

I work as a car sales representative and I've built a small retail store as well as a rental property business. While the journey hasn't been easy, these ventures have helped provide for my family. But I know there's more I can do to ensure a better future.

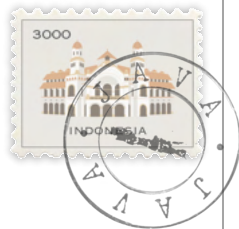
I've tried investing in stocks before, but experienced losses that have left me hesitant. Still, I remain open to exploring new investment opportunities that will offer passive income and long-term growth without constant oversight.

I'm reaching out to gain guidance from you. Your expertise would mean the world to me, and I'd be incredibly grateful for any advice or support you can offer. I look forward to learning and growing together.

Sincerely,

Arman

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To:

You, one who can provide guidance



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Mikael

an Overwhelmed Achiever

31 y.o., Serial Entrepreneur

Upper Middle

I worked hard to gain all that wealth, it's only natural for me to want to maximize them.

Yes, it takes a lot of time to compare the benefits and rewards of each payment method and membership.

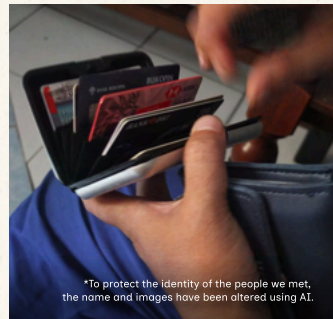
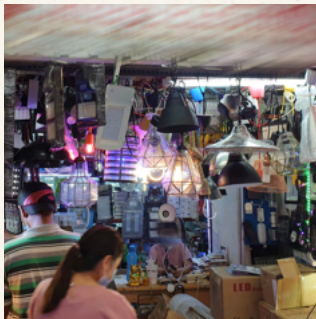
My wife sometimes said that I am too stingy. But I don't want to waste my hard earned money, you know?



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Postcards from the field

Financial Series, no. 6 of 16



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POST CARD

As a serial entrepreneur, I believe in the power of smart financial management. Every penny we earn is a reflection of our hard work and dedication. That is why making the most out of what I have is crucial for me.

Right now, I find myself caught in the whirlwind of comparing offers from countless banks and platforms, searching for the best credit card deals and the rewards that come with them: each with its own offerings, miles, discounts, and exclusive benefits. The process is often overwhelming and exhausting.

This is where I believe your business has the potential to make all the difference. I'm searching for a solution that will allow me to effortlessly access the best offers, ensuring the most value out of every transaction.

If your service can help me streamline this process, it would be more than just a convenience—it would be game changing. It would bring people like me a peace of mind, knowing that I'm maximizing the value of every dollar spent. Let's seize the opportunity!

Mikael



To:

*You, one who can make
dreams come true*

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Yohan

a Burdened Success Story

45 y.o., Serial Entrepreneur

Priority

*I've worked hard all my life
hahaha...*

*This is the time for me to enjoy
the fruits of my labor! But now
I'm stuck needing to monitor
and manage all those assets
and investments I have instead
of traveling and having fun with
my family.*

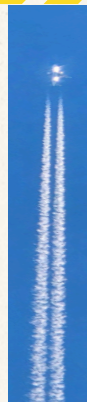
*My money should work for me,
but now it is the opposite.*



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Postcards from the field

Financial Series, no. 7 of 16



*To protect the identity of the people we met,
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I've spent years building businesses across industries from hospitality to IT. While I'm proud of the work I've done, I find myself in a new phase of life—where my focus is more on enjoying the fruits of my labor. With family, personal interests, and global travel at the forefront, I want to keep life exciting and stress-free.

One challenge I face is managing the many assets and investments I've accumulated. With so many moving parts, ensuring everything is working requires more time and energy than I'd like to invest.

I'm seeking a partner who can simplify my financial and asset management in a way that not only brings peace of mind but also enhances my lifestyle. I value efficiency, competence, and a seamless approach that allows me to continue enjoying life to the fullest—whether through luxury, travel, or spending quality time with my family.

If your service can help me streamline my portfolio, I'd love to work together with you. Looking forward to hearing from you.

Yohan



To:


You, one who makes hard stuffs
easy to do

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Kevin

a Time-Constrained Pro

33 y.o., Specialist Doctor

Priority

I work in three hospitals, that's why I don't have much time. Don't get me wrong, I love my work as a Doctor. So, time is extremely valuable for me and I want to use it wisely.

That's why I hate it when I need to wait or do paperwork. Just make things simple and valuable. Don't waste my time.



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Postcards from the field

Financial Series, no. 8 of 16



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Jakarta, Indonesia ● Jakarta, Indonesia ● Jakarta, Indonesia ● Jakarta, Indonesia ● Jakarta, Indonesia

Hi, I'm Kevin, a cardiologist in Jakarta, balancing my time between three hospitals.

While my passion for medicine fuels my drive, it often steals time from other important parts of my life—like cherishing moments with my wife or exploring my hobbies. Time has become my most precious resource, and yet, I find it slipping away in mundane tasks and long waits.

I believe success comes from making wise choices and managing time effectively. I want to build a future where I can excel in my career and truly live, without being bogged down by the little distractions that take away from what matters most.

If your services can help me create that balance, I'd love to learn more.

Warm regards,



Kevin



To:
You, one who enables us to do more

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Yenita

a Strained Business Manager

40 y.o., Car Workshop Owner & Parts Dealer

Entrepreneur

Managing the payments and transactions of three different shops is already a lot. Not to mention that all employees need to be constantly monitored since they cannot be fully trusted.

That is why we no longer grow, I have no time to get more customers!



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Postcards from the field

Financial Series, no. 9 of 16



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My husband and I have expanded my business from a small spare parts store to a three huge car workshops over the past decade. I am deeply proud of the strong, trusting relationships we've built with our customers. Going the extra mile to make them feel valued has been the foundation of our rapid growth.

Despite investing in a computerized system, I still find myself directly overseeing finance, managing multiple sales channels, various payment methods, and bank accounts for all three of our locations. Personally, it has left me with little time to focus on scaling our business. Delegating these tasks to someone else might undo the results from our hard work.

That's why I'm reaching out to you. I invite you to join us in this journey of growth—to help streamline our processes and unlock the full potential we know lies ahead. With your support, we're confident that we can expand our reach, open new locations, and serve customers far beyond our current capacity. Together, let's turn this vision into a reality.

Warmly,

Jenifa





To:

You, one who can help
streamline complex works

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Ariadi

a Stretched Entrepreneur

39 y.o., Grocery Store Owner

Entrepreneur

I need to make sure my stock keeps turning over!

The frustrating part is when sales are slow, but the sales reps still come to collect payment for the stock. Some sales come in the afternoon, so by then, I don't have enough cash.

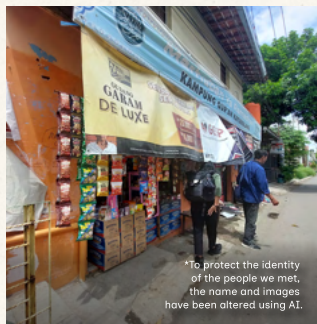
On top of that, I still have to make my mortgage payments.



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Postcards from the field

Financial Series, no. 10 of 16



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Correspondence

My name is Ariadi. I inherited a small convenience store from my older brother. Everything is recorded manually.

I've had to move my store several times because I used to rent the space. When I moved too far from the original location, it became really difficult to retain my customers and find new ones. That's why I'm buying my own store with a mortgage.

The issue I'm facing now is that I have to make mortgage payments, so I need to be much more careful with my spending. I can't stock up as freely as I used to. When people come to my store, they don't just buy one thing, but also another. If one of those items isn't available, they might not make a purchase at all. I have to carefully choose which products to stock up and in what quantities.

But this has been really challenging because I can't always predict which items will sell well. Those items won't just sit on the shelf.

I'm reaching out in the hope that you might be able to help me find a solution to these problems.

Ariadi

Address



To:

*You, one who eases
other's problem*

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Ira

a Juggling Mompreneur

52 y.o., Grocery Store Owner

Entrepreneur

I have no time to track the sales and expenses of my store.

I'd rather try to boost sales than tracking because my hands are full since I also need to take care of my household.

If only I had the capital and sales prediction to increase my profit margin...



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Postcards from the field

Financial Series, no. 11 of 16



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POST CARD

My name is Ira. I'm the backbone of my family, running a small convenience store and the caretaker of the household. My days are long and filled with balancing the store's operations, managing household needs and my children's education. With so little time available, taking care of customers makes more sense for me than tracking my cash flow. Mixing my family's finances and the business makes things easier for me.

Because sales are unpredictable, I often end up scrambling, trying to figure out how to cover expenses, and sometimes have to ask suppliers to allow me to pay in installments.

I've tried diversifying the store's offerings, opening the store earlier and closing later than others, changing product selections and all, but without the ability to buy in bulk, I end up paying more for my store inventory and seeing lower margins.

I dream of accurately predicting my sales and securing enough capital to buy my store inventory in bulk for better margins.

Please let me know if this is something that you can support me with. Looking forward to good news.her with you. Looking forward to hearing from you.

Ira



To:

You, one who can push
business further

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Stella

a Cautious Guardian

36 y.o., Clothing Convection Owner

Entrepreneur

*If a mistake happens with internet banking, the money is just, *poof*, gone!*

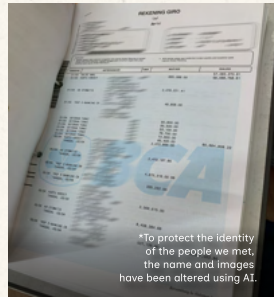
With checks, the bank will do a double-check, whether it's the right receiver or the right amount. That way, if something goes wrong, the responsibility doesn't fall on me or the company, but the bank.



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Postcards from the field

Financial Series, no. 12 of 16



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Over the years, I've built lasting relationships with my suppliers, so that my garment business can run well.

One of my main challenges lies in managing large payments to them. While I have a dedicated team handling most of the financial operations at the factory, paying suppliers still requires my direct approval through a Check.

I value this method because it allows for multiple checks—both from the bank and myself—minimizing the risk of errors. However, the process is cumbersome: coordinating these deliveries can be difficult and time-consuming, especially when either me or the suppliers are not on-site.

I'm reaching out to see if your business might offer a digital payment solution that provides the same level of security and double-checking that Checks offer, but without the logistical challenges. A system that ensures large transfers are confirmed and verified multiple times, eliminating human error.

Looking forward to the good news from you!

Stella



P
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To:

You, one who can provide
an ease of mind

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Bobby

a Prudent Risk Manager

33 y.o., Logistic & Trucking Business Owner

Entrepreneur

*When invoices are delayed,
I'd rather stop supporting a project
than risk my company going
under! I'd rather pause than pile up
debt that only makes things worse.*

*I'm keeping it simple—each client,
each project, with its own budget
—is the only way I know how to
stay steady and true to my word.*



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Postcards from the field

Financial Series, no. 13 of 16



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•POST CARD•

Correspondence area

Hello, my name is Bobby and I run a logistics business working with a diverse range of clients, from state-owned enterprises to private companies. While we handle a total of 1.5 billion monthly contracts, we face a significant challenge in managing our cash flow.

I have always been cautious, keeping 50% of funds earmarked for each client's project as working capital. However, delays in invoice payments have become a recurring problem. It hampers my ability to maintain operations smoothly, especially since the operational costs, such as driver wages and fuel, cannot be deferred. This situation risks our credibility with clients, which in turn affects our future contracts.

I have tried many workarounds but when multiple invoices are delayed, I have no choice but to halt services altogether. I'd rather avoid taking on debt or further straining our cash flow.

Do you have a solution where that can allow me to operate despite the outstanding invoices?

Bobby

Address area

To:

You, one who opens
up possibilities

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Calysta

a Balanced Life Dreamer

22 y.o., Fresh Graduate White Collar

Young Gen

*I want to build a secure future,
but not at the expense of living
fully in the present. Especially
in my youth!*

*Life is too short to not enjoy the
journey while working towards
the destination.*



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Postcards from the field

Financial Series, no. 14 of 16



*To protect the identity of the people we met,
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Good Sir/Madam,

My name is Calysta. I recently graduated from Uni and just got my first job. However, I find it challenging to balance my goals of saving for the future while still enjoying my life. My salary covers basic needs, but it's difficult to set aside enough for both savings and investments without sacrificing the experiences that make life meaningful to me — whether it's traveling, enjoying good food, or simply unwinding on the weekends.

I want to build financial stability and security, but not at the cost of missing out on the moments that make this stage of life so special. I wish to find a way to accelerate my journey toward financial freedom without having to drastically cut back on the joys I've worked so hard to experience.

I would love to learn how your services could help me navigate this delicate balance — how I can move closer to my financial goals without feeling restricted, so I can focus on both personal growth and enjoying my youth.

Calysta



To:

You, one who allows

me to enjoy my youth

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Tina

a Frustrated Planner

21 y.o., University Student

Young Gen

The last week of the month is always the hardest.

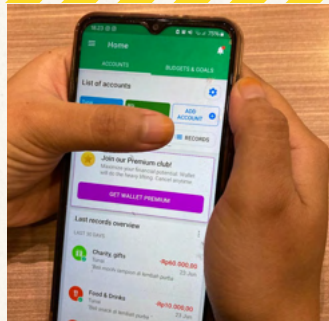
I can't fathom where my money goes! I've tracked them—well, not as consistent as I want—but still...



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Postcards from the field

Financial Series, no. 15 of 16



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My name is Tina, a third-semester student at a private university in Bandung.

This is my first experience living away from my family. I do some side jobs to help cover my needs even though my parents still support me with some allowance. But I still find them not enough somehow.

I've tried tracking my expenses in a note app. But I still lose track of where my money goes. Sure, I can't say that I'm being that consistent. I mean it's normal to be forgetful, after all, we're only human right?

If only there is any way you can help me simplify this process—perhaps through a tool or system that makes tracking expenses easier and more consistent—I bet it would be very helpful to a lot of people!

Better if it is something that can be used along my journey in growing my wealth; that allows me to save and ensure that my income can stretch farther than my expenses. Ultimately, I want to be confident about my financial independence once I graduate and begin my career.

—Tina



To:

*You, one who cares
and helps*

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Arqa

an Prestige Seeker

21 y.o., President of Student Association

Young Gen

*I know this is burdensome,
but it feels bad to say I can't.*

*I'm the leader so I
have to be dependable.*

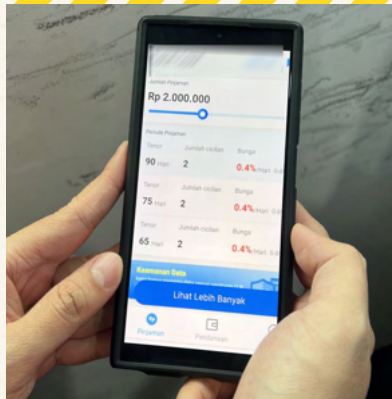
*Taking a few loan from online
lender is just a necessary thing to
do. Even though I need to reduce
my personal expense to pay it.*



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Postcards from the field

Financial Series, no. 16 of 16



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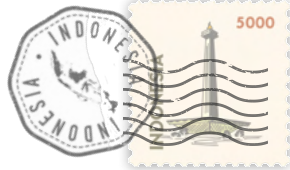
As the president of a student association in my university in Surabaya, I am deeply committed to both the well-being of my members and the success of our initiatives. So I often treat members during meetings and cover costs for our activities. To do this, I often ends up needing to borrow money online.

Lately, I've been feeling the weight of the expectations—both from my members and myself—to be generous and ensure everything runs smoothly. I was not able to pay the money I borrowed and ended up cannot pay my rent and forced to sleep in the association's office. I hid this from my friends because I want to be respected and seen as a dependable figure.

I am reaching out in hopes that your business might be able to offer some help—through a partnership, sponsorship, or some way for me to manage my money. Or even a better way to assess my credit capacity will be helpful so that I don't borrow more than I can handle.

Please let me know if you have the solution to this issue.

Arga



To:

You, one who can help lift
these weights



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