

SEED FUNDING PROPOSAL

WAI Ecosystem & WarungAI

WAI for the People of Indonesia

A Truly Original Indonesian Superapp Not a White Label, Not a Copycat

“The First AI-Powered Superapp for Indonesian MSMEs, Created by Local Talent”

This proposal presents the strategy, business model, financial projections, and impact of WAI Ecosystem an innovative project by an Indonesian family team, led by young developer Chakra, aiming to become the backbone of Indonesia's MSME digital transformation.

Key Highlights for Investors

- **Founder:** Chakra (13 years old), full-stack AI & platform developer, built everything from scratch
- **Product:** A unique combination of Local AI + Marketplace + MSME Social Network
- **Business Model:** Hybrid API subscription, AI integration services, marketplace commissions
- **Target Onboarding:** 10,000 active merchants, Rp 30 Billion in transactions per month
- **Revenue Potential:** Over Rp 13–28 Billion per year from multi-streams (API, commissions, licensing, CSR)
- **Equity Offer:** 10% equity for an initial funding round of Rp 290,000,000
- **Expansion:** Usable by schools, institutions, cooperatives, local marketplaces, and the public sector

I. Executive Summary

WARUNGA and the entire WAI Ecosystem were born from the passion and dreams of a young Indonesian named Chakra a 13-year-old creator and visionary.

Amid the challenges of the times and the rapid flow of global technology, Chakra has proven that the nation's youth are capable of building AI platforms from scratch, designing everything from backend architecture to user experience, and turning them into real solutions for Indonesia.

Powered by GPT-4 Turbo technology and a strong commitment to making artificial intelligence a tool for community empowerment, Chakra launched WarungAI as Indonesia's first local AI service center that:

- o Can be used by small street vendors (warung), students, and even government institutions
- o Is designed with a local-first, human-centered approach
- o Stands as a symbol that the future of Indonesian AI can begin with its children

“WarungAI is not just about technology. It is about dreams, independence, and proof that Indonesian youth can create their own AI.”

Chakra, Founder, 13 years old

WAI ECOSYSTEM

WAI Ecosystem is Indonesia's first homegrown MSME (UMKM) & AI superapp, built entirely from scratch by a family team, led by a junior high school developer (Chakra, 13 years old) not a white-label, copycat, or foreign template.

All technology, AI, marketplace, transportation, and social features are developed in-house, delivering the lowest fees and commissions in the market (3-5%, even free for local merchants).

WAI integrates marketplace, live commerce, AI assistant, Chat AI, short video (Hubs), social hub, and transport integration into one all-in-one digital platform for the people, projecting revenues of over Rp 13-28 billion per year.

WAI is ready to become the backbone of Indonesia's MSME digital transformation, as a pioneering, truly local AI empowering the people and supporting community-driven growth.

Unique Selling Points

- o Built independently by a family team, led by a junior high school developer (not a white label or startup template).
- o Ultra-low commission (3-5%) for food and national marketplace; free for local warungs, traditional markets, and mini-marts.
- o Local merchants can list for free (up to 10 products), with premium features for food merchants.

- o **AI Custom Notification:** Merchants can choose, upload, or generate custom order notification sounds using AI (a unique feature in Indonesia).
- o **AI Seller Assistant:** Automates product uploads (photo & description), pricing suggestions, business insights, stock reminders, financial/statistics reports, and custom voice notifications. All commissions are credited automatically to the seller.
- o **Multi-channel Product Sharing:** Instantly share products on WAI Hub, WhatsApp, Telegram, and other social media for free, viral, and organic promotions.
- o **The most complete MSME ecosystem:** Marketplace, food, transport, live commerce, AI assistant, and social features all in one platform.
- o All AI and technology are developed in-house, making WAI a pioneer in Indonesian AI platforms for MSMEs.
- o **Integrated Chat AI:** All users and merchants can ask questions, discuss, or seek assistance at any time via Chat AI (like ChatGPT), available 24/7, multilingual, and with business/entrepreneurship education.
- o **WAI Hub (Community Social Media):** A social media feature and community hub for MSMEs feeds, discussions, promotions, polls, education, and live streaming in one app.
- o **Hubs (Short Video for MSMEs):** Short video feature for promotion, education, and direct community engagement fully connected to the marketplace & WAI Hub, and shareable to social media for viral reach.
- o Live streaming for MSME sales, broadcasted directly from the seller dashboard.

Feature Details :

AI Seller Assistant

All MSME seller processes are streamlined by AI: automated product uploads (photos & descriptions), pricing recommendations, business insights, stock reminders, financial/statistical reports, and custom order notifications. Sellers receive commission automatically.

Custom AI Notifications

Merchants can select, upload, or generate custom order notification sounds using AI text-to-speech. This adds personalization, increases engagement, and sets WAI apart from competitors.

Integrated Chat AI

All users & merchants can ask, discuss, or request education and help at any time via the integrated Chat AI (similar to ChatGPT) within the WAI ecosystem.

WAI Hub

A social media feature specifically for MSMEs: feed, promos, polls, discussions, education, and live streaming building community and business networks in one app.

Hubs (Short Video for MSMEs)

A short video feature for promotion, education, and community engagement integrated with marketplace and social features, accelerating the viral reach of MSME products.

Multi-channel Product Sharing

Merchants can instantly share products to WAI Hub, WhatsApp, Telegram, and other social media enabling free, viral, and organic promotions.

WAI LIVE Commerce

A live streaming feature for MSME sales, broadcast directly from the seller dashboard; buyers can interact and checkout in real-time, with automatic promotions and multi-channel sharing.

MSME sellers can focus on selling while AI powers everything from uploads and financial reports to support, stock notifications, and price setting.

Complete features: Marketplace, payment, live streaming, AI Chat, and social hub (WAI Hub).

II. Vision & Mission

Vision:

To become the backbone of Indonesia's inclusive, efficient, and globally competitive digital economy.

Mission:

- o To empower MSMEs to enter the digital economy without the burden of high costs.
- o To provide a complete technology ecosystem (AI, live commerce, payment, social hub).
- o To prioritize social impact and economic fairness, not just valuation.

Why Now?

- o Digitalization of Indonesian MSMEs is accelerating, but over 60% of warungs and small businesses are still offline.
- o The government targets 30 million MSMEs to join the digital ecosystem by 2025 (Ministry of Cooperatives & MSMEs).
- o Post-pandemic consumer behavior has created new opportunities for local marketplace, logistics, and ride-hailing services.

III. Problem & Solution

Problems:

- o Indonesian MSMEs still face barriers to digital adoption due to high costs, complex technology, and high platform commissions.
- o Major platforms charge high commissions (10–20%), prioritize large/branded merchants, and offer minimal support for small MSMEs.
- o MSME networks & communities are underserved; there is no local social commerce platform that truly empowers the community.

WAI Ecosystem Solution:

- o **Free for local merchants:** warungs, traditional markets, and mini marts.
- o Ultra-low commission (3–5%) for premium marketplace categories: food, shop, preloved, listings, etc.
- o **Most complete digital ecosystem features:** Marketplace, transportation, WAI Hub (MSME social network), Hubs Short Video, Chat AI, AI Assistant Tools, WAI Pay, WAI Live.
- o **AI Seller Assistant:** Automated product uploads, automatic financial reports, 24/7 chatbot support, stock reminders, instant commission payout for sellers, hassle-free.
- o **Hybrid Legal Model (PT + Foundation):** Able to receive grants, donations, CSR, and investments flexible for scale-up and multiparty partnerships.

Competitive Landscape

WAI WarungAI

- o Hybrid model (PT as backbone, open for future partnerships with cooperatives/communities)
- o Commissions 0–5%, pro-MSME
- o **Main focus:** digitalizing culinary, warungs, traditional markets, and local entrepreneurs

Grab, Gojek, Shopee, etc

- o High commissions (10–30%)
- o Focus on national/branded merchants
- o Limited involvement of cooperatives/communities

WAI Differentiation:

Lowest commissions, fully integrated digital ecosystem, vision to empower local warungs & MSMEs, and plans for future cooperative/legal community partnerships.

Market Sizing

- o **Market Opportunity:** 65 million MSMEs in Indonesia; >70% are still offline (BPS, 2023)
- o **Digital Economy Value:** Indonesia's digital economy is projected to surpass Rp 2,500 trillion by 2025 (Bank Indonesia)
- o **Logistics:** Over 2 million informal couriers in major cities

IV. Progress & Product

Already Achieved:

- o **MVP:** Landing page, marketplace, dashboard, Warung, Food, WAI Chat, WAI Hub (MSME social media), WAI Live
- o *UI/UX ready for demo (web & mobile PWA), narrative, roadmap, and documentation ready for pitching*

Next Development:

- o Mobile app (React Native, iOS/Android)
- o Backend infrastructure, server upgrade, cloud storage (AWS S3)
- o Legal & IP registration (brand, copyright)

V. Key Features

I. WarungAI

The Center of Indonesian AI

WarungAI is the core of Indonesia’s local AI development, built as the “brain” of the entire WAI Ecosystem.

All features like ChatWAI, VoiceWAI, DocsWAI, and more, run from a single core API: WarungAI.

Main Functions:

- o Provides AI APIs that can be integrated into all services (chat, voice, document, visual).
- o Trains AI models based on local data and specific needs of MSMEs, institutions, or industrial sectors.
- o Develops local AI derivatives ready to be used by companies, schools, communities, and government.

WarungAI Product Derivatives:

AI Product	Function
WAI Chat	Smart chatbot for sales, customer support, and education
WAI Voice	Two-way AI voice chat, can speak and listen
WAI Call	Video calls with human AI avatars (via D-ID/HeyGen + GPT)
WAI Docs	Answer questions from SOPs, PDFs, legal documents
WAI Proposal	Automatically generate business proposals and letters
WAI Invoice	Automated financial reports, invoices, stock & price reminders
WAI Pitch	Auto video presenter for business proposals
WAI Tutor	Interactive virtual tutor for kids or schools
WAI Image	Generate images from text (promo content, catalog design, etc.)
WAI CS	Local persona AI Customer Service (“Mbak Wulan” / “Kang Rudi”)
WAI Code	AI developer assistant: autocomplete, generate scripts, debugging

Core Technology:

- o **Backend API:** api.warungai.online (Node.js + GPT-4 Turbo)
- o Local data processed via RAG (Retrieval-Augmented Generation)
- o Ready for self-hosted, internal integration, and multi-tenant for institutions

II. WAI Ecosystem

SuperApp Platform for Indonesia's People Economy

WAI Ecosystem is an integrated digital superapp platform to empower Indonesian MSMEs through user-friendly AI technology, social commerce, and local services.

A. Local Marketplace Features

WAI Marketplace is designed specifically for daily needs and community empowerment, location-based, and focuses on supporting the real people's economy.

Each category has unique features and commission models:

1. Food

- o Marketplace for local F&B MSMEs
- o Only 5% commission
- o Main features: Interactive menu, auto opening hours, online orders, food reviews, automatic promo system

2. Warung (Stall)

- o Platform for daily stores, groceries, LPG, etc.
- o Ultra-simple UI for beginners (accessible by all sellers)
- o Free: merchants can upload up to 10 products/cards
- o Tiny platform fee charged to buyers (1-3%) if using payment gateway; COD is fully free
- o Orders via WhatsApp or internal WAI chat

3. Pasar (Market)

- o For traditional market sellers (fresh produce, essentials, wholesale)
- o Interactive product grid, easy upload, onboarding, and digitalization education
- o Platform fee 1-3% for payment gateway; COD is free
- o Orders via WhatsApp or internal chat

4. Mini Mart

- o Small-to-medium retail shops (community minimarkets)
- o Product grid, auto sales reports (premium), statistics dashboard (premium)
- o Platform fee 1-3% to buyers if payment gateway; COD is free

- o Orders via WhatsApp or internal chat

B. Transport & Logistics

WAI Gasss (Online Ojek, Courier, Logistics, Community Ride-hailing)

- o Integrated with marketplace, provides goods delivery, MSME logistics, and ride-hailing (motorcar/van)
- o Community-based and local economy approach
- o Only 5% commission to drivers (much lower than 20–30% market average)
- o Partnerships with local cooperatives/ASK license holders, fully compliant with national regulations (Ministry of Transport)
- o Part of earnings allocated to cooperative/ASK partners as per local agreements

Competitive Advantages:

- o **Empowers locals:** new earning opportunities, inclusive economy
- o **Flexible services:** courier, logistics, ride-hailing in one app
- o Lowest commission in market, encourages trust & loyalty
- o Fully digital MSME integration
- o Legally compliant, fully registered operations

C. National Marketplace Features

- o **Shop:** New goods, retail, online stores (3% commission, paid by buyers)
- o **Preloved:** Used/thrift goods, 5% commission, chat, buyer rating, product verification
- o **Ads/Listing:** Paid classifieds (property, vehicles, jobs, services), promoted in Hub & social media, direct contact via WA/call, no sales commission
- o **Travel:** Tickets for transportation, hotels, tourism; 5% commission, integrated with WAI Pay; potential for local agent partnerships

D. AI Seller Assistant (All-in-One AI Seller Assistant)

A smart digital assistant for MSME merchants, automating the entire selling process:

- o **Auto product upload:** Just take a product photo, AI fills in descriptions and category suggestions
- o **Description & price optimization:** AI helps write attractive descriptions and suggests ideal pricing based on market data
- o **Automated financial/statistics reports:** AI analyzes and displays daily/weekly/monthly performance data
- o **Stock advice & reminders:** AI alerts for low stock and restock recommendations

- o **AI Promo & insight:** Suggests best promo timings, discounts, and viral content recommendations With AI Seller Assistant, MSMEs can focus on selling AI handles the business process in a user-friendly, automated way

E. AI Custom Notification (AI Voice Order Notification)

Allows every merchant to create, select, or upload their own order notification sound (customizable to shop's character, speech style, or local dialect).

Advantages:

- o Choose from library (local shop sound, cashier "ching", etc)
- o Upload your own voice (e.g., "Alhamdulillah order received!")
- o **Generate voice via AI:** Just type the text, AI will read it out in your preferred style (formal, cheerful, local accent, etc.) using TTS
- o Preview and change at any time
- o **Flexible:** Can be used for new orders, customer chats, or other important events Result:
- o WAI notifications become more personal, human, and engaging boosting merchant enthusiasm and creating a warmer customer experience

F. Integrated Ecosystem Features

- o **WAI Hub (Batch 1):** MSME social network for promo, discussions, live streaming, polling, education, with local/community-based algorithm
- o **Hubs Short Video (Batch 1):** Reels/TikTok-style short video; users & merchants upload short videos for promo, reviews, education, community interaction (already live, a core pillar of engagement)
- o **WAI Chat (Batch 1):** Text-based AI assistant (like ChatGPT); multilingual, sales support, auto CS, MSME education, free trial & subscription
- o **WAI Live (Batch 1):** Live commerce (like Shopee Live); ideal for local merchants, free for foundation users
- o **WAI Pay (Next Batch):** Internal e-wallet, split payment, escrow, withdrawal, transaction history, bank connection; can act as community/foundation wallet
- o **WAI Services (Next Batch):** Service bookings: barber, laundry, tire repair, home repair, with booking, rating, and verification system

Future Roadmap (Coming Soon):

- o **Wholesale:** B2B groceries, agent/distributor, bulk orders
- o **Mobile Seller:** Street vendor, live commerce for mobile sellers
- o **Agri & Fisheries:** Direct-from-farmer/fisher to buyer, cut out middlemen
- o **Pharmacy:** Verified pharmacy & health products

- o **Education:** Digital courses, AI-powered online tutoring
- o **Health:** Digital health, clinical consultations, local doctors
- o **Pro:** Premium features for big sellers, local brands, startups
- o **Boost:** Auto-promotion (integrated Meta Ads, TikTok, IG, FB) from WAI dashboard

Note:

All marketplace features are supported by AI Seller Assistant automation: auto product upload, auto description, financial reports, stock notifications, price recommendations, and auto commission (sellers always get full price, platform fee is paid by buyer).

Foundation-Ready:

WAI Ecosystem is ready to accept donations/grants from foundations, NGOs, or CSR to provide free platform access for micro-UMKMs, warungs, traditional markets, and small merchants.

Free features are activated automatically for merchants meeting the criteria, based on available funding.

Future verticals will be developed gradually in line with ecosystem readiness, market needs, and strategic partnerships.

We welcome collaboration with foundations, NGOs, and corporate CSR to expand social impact and digitalization of MSMEs.

VI. Business Model & Revenue Streams

WarungAI adopts a hybrid SaaS + B2B solution model, enabling broad adoption by MSMEs, schools, government institutions, and corporations with a flexible approach:

1. Setup & Implementation (One-Time Integration Fee)

Initial fee for development, AI training, and integration with the client's system.

Services include:

- o Needs analysis & training data (RAG)
- o Personalization (AI name, style, persona)
- o Integration with website, WhatsApp, internal system
- o API key setup & multi-tenant security
- o Onboarding, documentation & initial support
- o Price: Rp 5 – 25 million, depending on complexity & number of features

2. API Subscription (Recurring Revenue)

SaaS model for GPT-4 Turbo API access + WarungAI features.

Package	Price	Features
Basic	Rp 150,000/month	Chat AI + 500 tokens/day
Pro	Rp 300,000/month	Chat + Docs + Invoice + 1,000 tokens/day
Enterprise	Rp 1 million/month	Full access + RAG + priority services

All APIs are accessed via

api.warungai.online

3a. Premium Merchant Subscription (WAI Marketplace & Ecosystem)

WAI Ecosystem offers premium subscription packages for merchants/MSMEs seeking more advanced features and services.

Merchants get unlimited product uploads, unlimited live streaming, full access to Chat AI & AI Tools, automated sales reports, analytics dashboard, pro merchant badge, and premium onboarding support.

This premium package ensures the ecosystem stays healthy (no spam/low-quality uploads), and becomes a sustainable, recurring revenue source.

Pro (Premium): Rp 77,000/month (promo price for 9 months)

Unlimited product uploads, unlimited live streaming, unlimited/prioritized promo, unlimited Chat AI & AI Tools, daily auto sales reports, full analytics dashboard, pro merchant badge, and premium onboarding support.

Freemium model: free users still participate with fair limits; premium users enjoy full access & exclusive benefits, keeping the ecosystem high-quality and scalable.

3b. Premium User Subscription (Non-Merchant, WAI Ecosystem)

WAI Ecosystem also offers Premium Packages for general users (consumers) who want more benefits in community, digital creativity, and AI access.

Scheme & Benefits:

Free User:

- o Can access, view, like, and interact (comment, share) on WAI Hub & Hubs content.
- o Upload/posting is limited, max 3–5 posts/month (or set to zero at early stage).
- o Access to Chat AI & AI Tools with daily limit (e.g. 10 chats/day).
- o No “Pro User” badge, limited access to exclusive events/content.

Premium User (Subscription):

- o Unlimited uploads/posting in WAI Hub & Hubs.
- o Can host polls, community events, upload stories or long videos, and advanced creator features.
- o Unlimited access to Chat AI & AI Tools, and exclusive AI features.
- o “Pro User” badge and priority in community feeds.
- o Full access to events, educational content, and premium community.
- o Priority support and early access to new features.

Why this model?

Quality & Clean Community: Limiting free accounts posting prevents spam/misuse, keeps the feed relevant and professional.

Monetization from Day One: Serious users, personal brand builders, and those needing AI are motivated to upgrade.

Friendly UX for New Users: Free users can still enjoy content, learn, and interact socially for free.

With these two subscription types, WAI Ecosystem’s recurring revenue comes from both merchants/MSMEs and millions of active users wanting to optimize their digital and AI experiences personally or socially.

Premium user subscription price is affordable (Rp 19,000–39,000/month), enabling mass onboarding in early ecosystem growth.

Feature Comparison Table: Premium User vs Merchant

Key Feature	User Premium	Merchant Premium
Upload in Hub/Hubs	Unlimited	Unlimited
Sell/receive orders	Not available	Yes
Live streaming	Unlimited social	Unlimited selling
Promo/prioritized list	Not available	Unlimited/priority
Chat AI & AI Tools	Unlimited	Unlimited/pro
Sales reports	Not available	Daily

Analytics dashboard	No	Full (exportable)
Pro badge/branding	User Pro Badge	Merchant Pro Badge
Support/onboarding	Community	Premium onboarding
Community events	Premium access	Premium access

4. White-Label & Reseller Program

Clients can use WarungAI as their own branded product, complete with a dashboard and customized AI assistant.

Can be resold by:

- o Tech consultants
- o Educational institutions
- o Government bodies
- o Local startups

WarungAI charges a license fee + per-account activation fee.

5. CSR & AI Literacy Program

WarungAI opens opportunities for:

- o Partnerships with government & corporate CSR
- o AI education & training for schools, Islamic boarding schools, and digital communities
- o Can be distributed free via foundation or public agency programs
- o Potential funding through grants, sponsorships, or regional partnerships

6. Data & Analytics (Future Revenue Roadmap)

- o AI usage analytics (price recommendation, stock, user behavior)
- o Dedicated analytics dashboard for premium clients
- o AI Insight Generator for retail, warung, and education sectors

Strategic Positioning of WarungAI WARUNGAI is “*Indonesia’s version of OpenAI*” not just using GPT, but rebuilding the entire AI experience tailored to Indonesia’s language, culture, digital behavior, and people’s needs.

WarungAI is:

- o The “core AI” (brain) of WAI Ecosystem
- o Public API center for local AI services

- o Training & integration platform for institutions and schools
- o AI economic base for MSME & regional digitalization

With a separate and open WarungAI API system, we open revenue expansion opportunities via API licensing to startups, institutions, schools, and platforms independent from WAI Ecosystem.

Total Funding Requirement & Funding Stages

Component	Description	Estimated Cost
WarungAI (API + AI)	RAG, API server, GPT-4 Turbo, local AI train	Rp 100,000,000
WAI Ecosystem Platform	Marketplace, AI Upload, WAIHub, StoreAI	Rp 120,000,000
Branding & Awareness	Educational content, digital PR, CSR position	Rp 15,000,000
Testing & Partnership	Trial with 100 initial users, school/agencies	Rp 15,000,000
Founder's Operations	Support Chakra & team for 1 year	Rp 30,000,000
Contingency Fund	Risk/security buffer	Rp 10,000,000
Total Estimated Fund		Rp 290,000,000

This Funding Covers

- o Technology & frontend development
- o AI integration & local training costs
- o Early user and MSME testing
- o Small team operations (Chakra + family)
- o Preparedness to engage CSR and government partners

VII. Strategic Positioning of WarungAI

WarungAI occupies a strategic position as the first local artificial intelligence center in Indonesia, specifically designed to serve the needs of Indonesians from small businesses, schools, communities, to government institutions.

Not Just an AI Consumer, But a Local AI Solution Producer

Unlike simply using ChatGPT, WarungAI:

- o Builds AI with local data (language, cultural context, and Indonesian user habits)
- o Develops its own API (api.warungai.online) that can be used by third-party applications, institutions, and B2B partners
- o Offers white-label solutions so that organizations or schools can have their own AI powered by WarungAI
- o Becomes the API hub and "brain" of all WAI Ecosystem products
- o All products such as ChatWAI, VoiceWAI, TutorWAI, DocsWAI, InvoiceWAI, PitchWAI, and others run from a single core system: WarungAI API. This makes WarungAI the central intelligence unit of the SuperApp platform

Flexible & Modular Architecture:

- o Can stand as a separate entity (e.g., PT WarungAI Teknologi Indonesia)
- o Can be licensed or integrated into other platforms
- o Potential for B2B & Nationwide Revenue

Beyond ecosystem revenue, WarungAI can generate:

- o API subscription revenue (SaaS) for institutions, schools, communities
- o Integration projects (one-time setup)
- o White-label AI sales for startups and institutions

CSR & National AI Literacy:

WarungAI also plays a social role as a medium for AI literacy in schools, communities, and supports corporate digital CSR programs

VIII. Product Roadmap & Expansion

This roadmap prioritizes development of features with the greatest impact for MSMEs, reinforcing WAI Ecosystem & WarungAI as the center of AI-powered grassroots digital economy.

Q3 2025 – Validation & Initial Launch

- o MVP WAI Store (Marketplace) web & PWA
- o WAI Chat (text-based AI Assistant) beta
- o WAI Hub (MSME social community) soft-launch
- o Branding Chakra as young developer & digital PR
- o Onboarding 100 initial users (MSME + schools)

Q4 2025 – Mobile & Social Features

- o Mobile App launch (React Native: Android & iOS)
- o WAI Live (live commerce)
- o CSR partner program, MSME incubation, foundation activation
- o Intellectual property registration (brand, copyright, source code)
- o Scalable backend system (API + full RAG mode)

Q1 2026 – Scale-Up & Monetization

- o Monetize WarungAI API (open GPT, RAG, Docs, etc)
- o WAI Pay (e-wallet, balance, escrow, split payment)
- o B2B penetration (educational institutions, cooperatives, local marketplaces)
- o White-label program & strategic partnerships

Q2–Q4 2026 – Vertical & National Expansion

- o Expansion: WAI Go, WAI Travel, WAI Services
- o Vertical sector expansion: Agri, Health, Education, B2B Wholesale
- o WAI Pro (premium business tools)
- o SSO ID & decentralized community (Road to Web3)
- o Strategic collaboration with institutions, NGOs, and major CSR

IX. Total Funding Requirement & Allocation

Funding needs cover technology development, legal, branding, and initial operations for 1 year.

Total Funding Needed: Rp 290,000,000

A. WAI Ecosystem (Rp 200 million)

1. **Legal & IP:** Establishment of PT and Foundation, legal fees, IP/trademark, copyright Rp 35m
2. **Server & Infrastructure:** Server upgrades, hardware, AWS S3 subscription Rp 40m
3. **Mobile App Development:** Developer salary/support, device testing Rp 45m
4. **Operations & Developer Salaries:** Chakra & family team (8 months), mini office, remote work Rp 40m
5. **Promotion & Branding:** Social media campaign, microinfluencer, online events Rp 25m
6. **Contingency & Miscellaneous:** Unforeseen costs, optimization, research Rp 15m

B. WarungAI (Rp 90 million)

1. **Backend API & AI Server:** GPT-4 Turbo API infra, security, docs Rp 30m
2. **RAG Development:** Local data integration, vector DB, fine-tuning, product features Rp 30m
3. **Testing & External Integration:** Integrate with websites, institutions, white-label, training Rp 15m
4. **AI Content & Local Persona:** “Mbak Wulan”, “Kang Rudi”, local languages, datasets Rp 15m

Total Combined:

Rp 200m (WAI Ecosystem) + Rp 90m (WarungAI)

Total: Rp 290 million for 10% equity of the combined system

X. Equity Offer & Corporate Structure

To support full development, we offer Rp 290 million funding for 10% equity of the combined system.

Covers product development, backend API, testing, promotion, and team operations for 1 year.

Structure:

PT WAI Ecosystem: Parent entity for all technology, digital assets, and commercial activity. Investors receive equity here.

WarungAI: Strategic tech division under PT, can become a future subsidiary/spin-off.

Foundation/Yayasan: For grants, CSR, and non-commercial micro MSME programs (no equity).

Equity Offer:

- o **Funding:** Rp 290,000,000
- o **Equity:** 10% of PT WAI Ecosystem
- o **Pre-money valuation:** Rp 2,610,000,000
- o **Post-money valuation:** Rp 2,900,000,000

Alternative Scheme:

If investors want just one part:

Rp 200m for WAI Ecosystem = proportional 6.9%

Rp 90m for WarungAI = proportional 3.1% (or convertible note) However, we recommend joint equity as the systems are fully integrated.

XI. Cliff & Vesting Period

To ensure stability and long-term commitment, investor shares follow this structure:

Period	Equity Released	Description
0-12 months	0% (Cliff)	Shares locked
13-48 months	~0.28% per month	Linear vesting to 10% total
After 48 months	10%	All seed shares fully active/owned

XII. Investor Rights

10% shareholders in PT WAI Ecosystem have rights to:

- o Voting in GM as per equity
- o Dividends/profit sharing as per equity
- o Access to financial & performance reports
- o Participation in valuation growth & exit potential
- o Right of first refusal for future rounds (Series A/B)
- o Protection from excessive dilution (if specified in SHA) No veto rights except as specifically agreed in SHA.

XIII. Revenue Projection

Basic Assumptions:

Target: 10,000 active merchants

Average transaction/merchant/day: Rp 100,000

Platform fee: 3%–5%

Monthly:

Total Transactions: Rp 30 billion

3% Fee: Rp 900 million/month

5% Fee: Rp 1.5 billion/month

Annual Marketplace Revenue:

3%: Rp 10.8 billion

5%: Rp 18 billion

Valuation (x8-x15 revenue multiple):

Fee	x8 Multiple	x15 Multiple
3%	Rp 86.4 B	Rp 162 B
5%	Rp 144 B	Rp 270 B

Valuation excludes WarungAI (API, B2B, white-label, CSR), and premium features.

Total Combined Revenue Potential:

Source	Annual	Estimate
Marketplace	Fees (3-5%)	Rp 10-18 B
WarungAI API Subs		Rp 1-3 B
Setup/Integration Fees		Rp 0.5-2 B
White-label/Reseller		Rp 0.5-1 B
CSR/Grants (non-profit)		Rp 1-5 B
Total		Rp 13 - 28 B/year

With these projections, WAI Ecosystem + WarungAI can grow to Rp 100 – 300 billion valuation in 1 – 2 years if the ecosystem scales to national MSMEs.

XIV. Legal Structure & Foundation Relations

To support our social mission & sustainability:

1. PT WAI Ecosystem:

All commercial & tech activities (marketplace, WarungAI API, TokoAI, other digital products). Investors receive equity & rights here.

2. WAI Foundation (Non-profit):

Education, digital literacy, and MSME fee subsidies. Official channel for grants, CSR, sponsorship, and government partnerships. No equity/profit sharing.

3. Strategic Relationship:

PT provides free/discounted platform for Foundation-assisted MSMEs.

Part of PT's revenue may be allocated for Foundation social funds.

Possible formal MoU (e.g., CSR → Foundation → MSMEs).

4. Intellectual Property:

All source code, brands, APIs, and designs owned by PT. Registered with DJKI (Indonesia IP office).

XV. Investor FAQ

1. How much funding is needed and for what?

Total needed: Rp 290 million for platform & AI API dev, trial, branding, and 1-year ops.

2. How much equity is offered?

10% of PT WAI Ecosystem (full combined system).

3. Can I choose only one part (e.g., WarungAI)?

Yes. Rp 200m for WAI Ecosystem, Rp 90m for WarungAI. But joint package is recommended.

4. If WarungAI becomes a separate entity?

Investors get rights/convert per their share, e.g., spin-off, convertible note, or rev-share.

5. Do investors have a role in the Foundation?

Not directly, as it's non-profit (no shares). But get social exposure & potential CSR synergy.

6. What is the exit strategy?

Possible acquisition, Series A, or IPO; or dividends from profit. Shares protected by cliff/vesting.

XVI. Closing & Call to Action

We invite early investors to be part of Indonesia's digital economic transformation.

Led by Chakra (13), with a family in-house team, we're building this as not just a tech platform but a national movement to empower MSMEs and accelerate local AI literacy.

Join us and become part of Indonesia's next big change!

Impact & ESG Statement

WAI Ecosystem supports inclusive economy, job creation, women's empowerment, and MSME digitalization aligned with SDGs/ESG principles.

WAI Ecosystem & WarungAI are not just digital solutions, but the dream of Indonesian youth to create local AI, for Indonesia, by Indonesia.

Contact:

Name: Irman Tegar Wibawa

Role: Founder & Developer

Phone/WA: +62 877-7995-5558

Email: funding@waiecosystem.com

Website: <https://waiecosystem.com>

We're ready to discuss, present the MVP, and provide all legal & technical documents as needed. Let's build the future of AI & MSMEs in Indonesia today!