

Executive Summary

The term “Forex” stands for Foreign Exchange. While forex trading in simple is the trading in currencies from different country against each other. For example, US Dollar against the Euro. The exchange rate of two currencies the object of trading in Forex Trading activity. In Indonesia there are hundreds of brokers who can provide an account for people to do Forex Trading and get profit from this activity. There are various types of account provided by broker based on the trader's capital, so traders can start this trading activity with relatively small amount of capital.

Lately forex trading is seen as one of the most promising investments, compared to stock trading there are several advantages owned by forex which are it can be start with a limited amount of money, forex trading market is open 24 hours, high liquidity, trader can have a trial / demo account, and low complexity. These advantages make forex become one of the investing instruments with high demand because aside from those advantages, the profit potential also higher compared to another trading such as stock trading.

Although forex offers promising potential, still few people have awareness about forex trading let alone the skill required to do forex trading properly. But for the past two years the demand of investment is increasing in Indonesia specially during the pandemic a lot of investors invest their money into stock or P2P lending. This opportunity is seen by “Modal Tradingku” a non-bank fund management company that focus on managing investment fund to forex trading activity. The product that will be produced by “Modal Tradingku” is technology-based fund management system that will manage investor's fund to be invested in Forex Trading. The vision of “Modal Tradingku” is to become number one financial services company in Indonesia that is trusted as an investment provider with an online application based. This vision is supported by 6 visions which are investors can access a wider range of alternative investment instrument, and traders can get funding to invest. Company also will prioritize a good risk management enabling companies to increase profit that automatically increase the return of investors. The company is responsible for improving national financial literacy and simultaneously growing profitability by balancing the needs of each stakeholder.

The potential of this business growing is so huge, based on the number of fintech investors in Indonesia in April 2021 are 157,594 people with loaned funds of

Rp. 7,877,460,000,000. The data from Otoritas Jasa Keuangan (OJK) with a total of 46 fintech companies. Assuming the funds that can be managed are Rp. 157,549,200,000 then the number of traders who can be given funds is 315 people with an estimated income of Rp. 3.150,000,000.

From the 5 years projection this business has IRR of 41.21% with 4.59 Profitability Index. The NPV from year 5 is Rp. 55,908,113,741 and the average of return on equity form 5 years is 19.65%.

