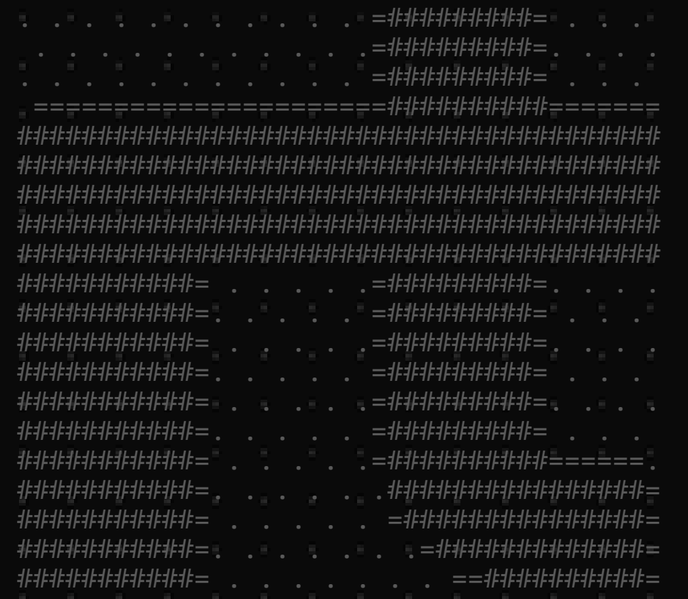
Kuartal



PRE-SEED · 2026

Sovereign, air-gapped AI for Indonesia's governments, banks, investment firms, hospitals and conglomerates

Kuartal

The data that needs AI most can't leave its walls

Data that can't leave. Government records, private due diligence and financial records, bank transactions and patient files hold the work AI could speed up, but most capable AI runs on offshore cloud.

Public data stays onshore. PP 71/2019 Art. 20 requires public-scope electronic systems and their data to be managed, processed and stored in Indonesia.

Personal data carries liability. UU 27/2022 on Personal Data Protection (PDP) has applied in full since 17 Oct 2024, with fines of up to 2% of annual revenue.

Cost. Usage fees billed offshore keep capable AI out of reach for many public bodies.

PP 71/2019 ART. 20 · PUBLIC-SCOPE DATA

In Indonesia

UU 27/2022 PDP · IN FULL EFFECT

17 Oct 2024

PDP MAX FINE · % OF ANNUAL REVENUE

2%

UU 27/2022 PDP ENACTED

17 Oct 2022

01 · ENTERPRISE + SYSTEMS

AI for the Air-Gapped Economy

On-prem, air-gapped AI inside customer walls, on managed infrastructure and devices.

02 · SERVICES

Own Your Intelligence

We fine-tune open-weight models on each customer's own data and run the evals, so the model stays theirs.

One



stack

03 · B2G

AI for Regional Government

Permits, records, Satu Data and citizen helpdesk workflows, delivered as outcomes.

04 · PLATFORMS

Platforms as delivery tooling

KuartalOS and the Kuartal apps: our tooling to deploy and run AI on site.

PRINCIPLES

Air-gapped · On-prem · Customer-owned models · Outcomes, not licences

THEMES ALIGN WITH YC WINTER 2027 REQUESTS FOR STARTUPS (YCOMBINATOR.COM/RFS)

KuartalOS

An AI-first desktop OS for on-prem customer sites, with local and on-device AI.

01 · PROMPT-FIRST HOME

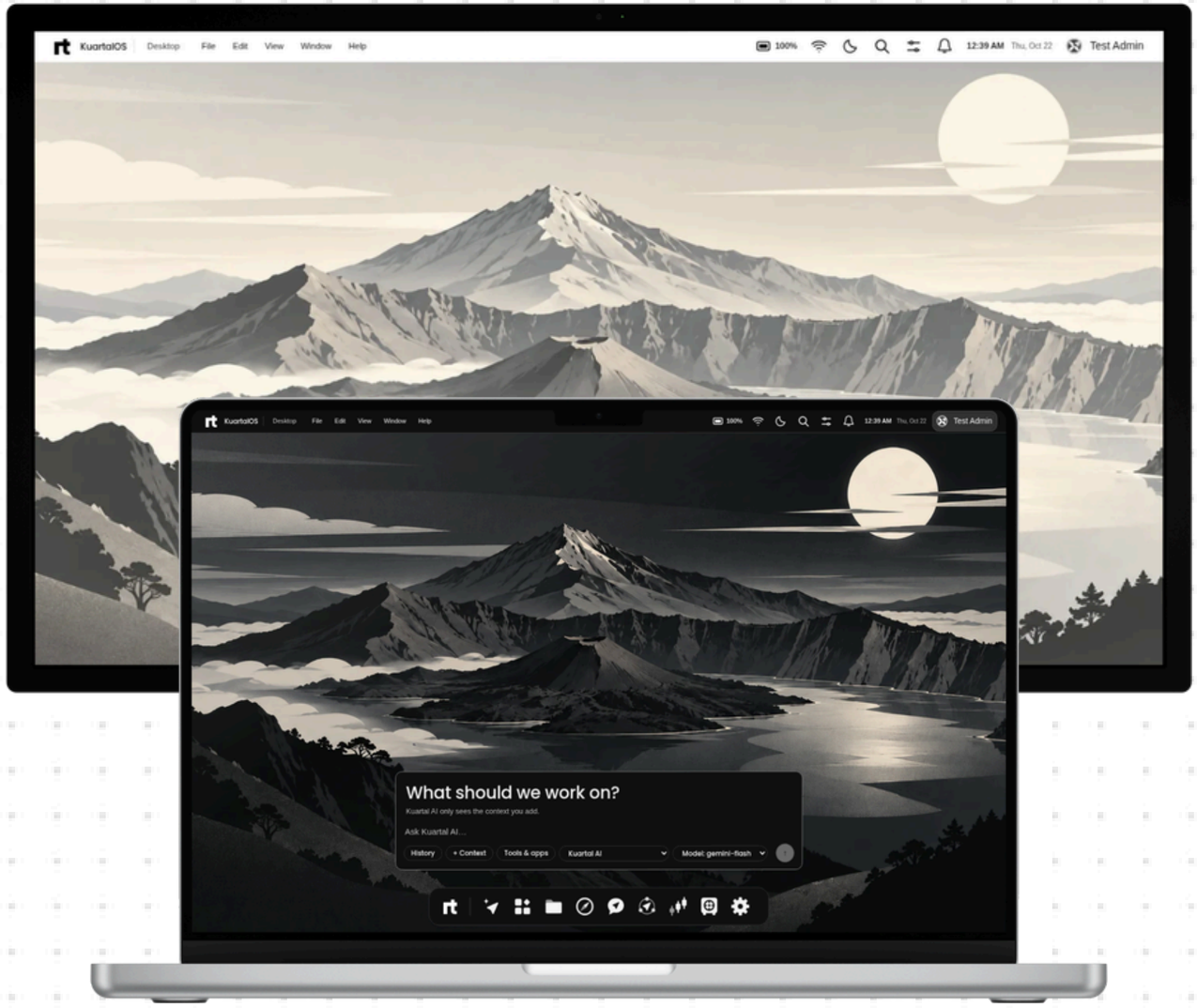
The desktop opens on one prompt, 'Let's make today count', so work starts from a request.

02 · LOCAL AND ON-DEVICE AI

Models can run on the machine itself, so prompts and files can stay inside the customer's walls.

03 · THE RT DOCK

Kuartal apps sit in one dock on one self-hosted desktop: the front end for on-site deployments.

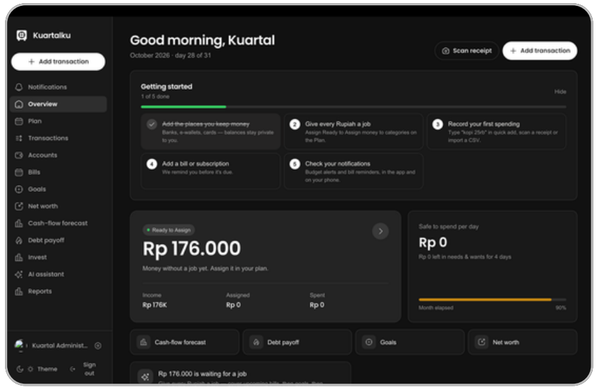


Finance and Management apps in the Kuartal ecosystem

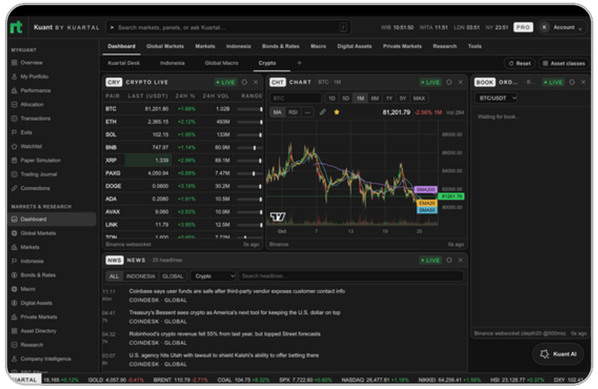
Kalc+ A financial calculator with AI, on mobile.
Kuartalku Personal budgeting.
Kuant A markets terminal for Indonesia, bonds, macro and private markets.
Bisnisku Invoicing, bookkeeping, payroll and cooperative tools.
Why it matters. Shipping our own apps builds the interface and workflow tooling we can reuse in customer deployments.



KALC+ · FINANCIAL CALCS



KUARTALKU · BUDGETING

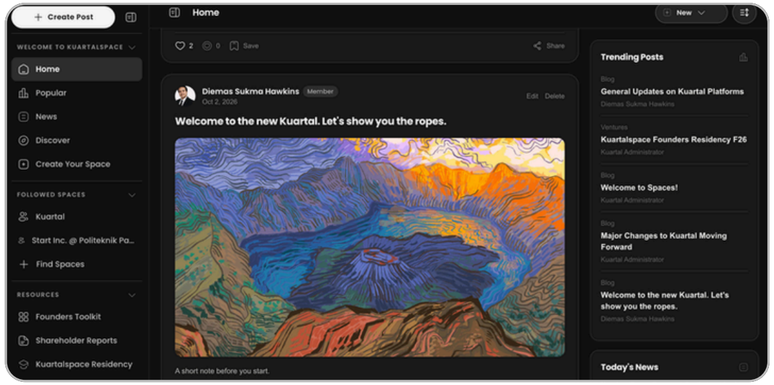


KUANT · MARKET DATA

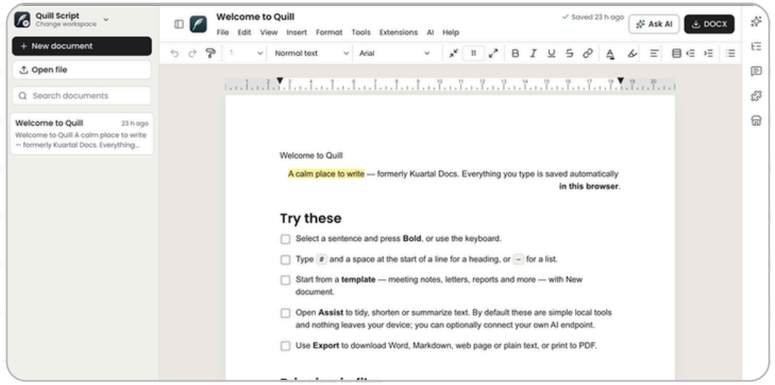
FIG 02 · PRODUCT CAPTURES

Kuartal

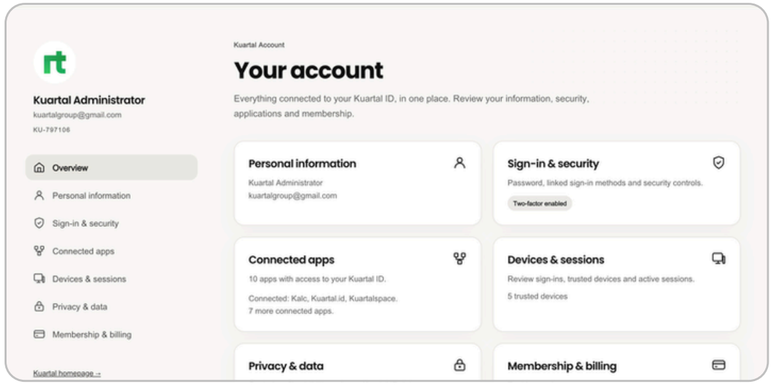
One on-prem and remote accessible on authenticated device Kuartal ID across every app



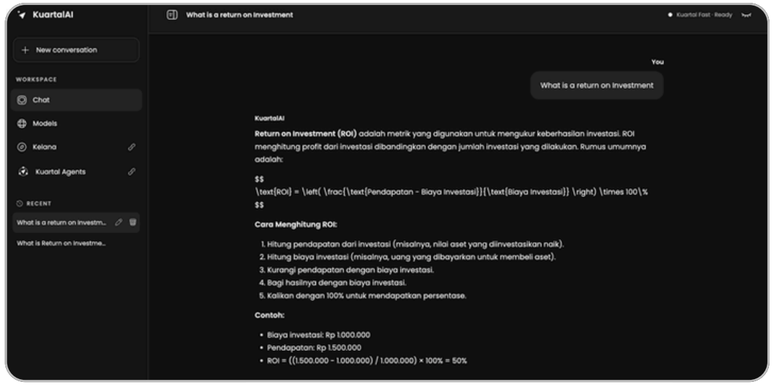
Kuartalspace Founder and investor community



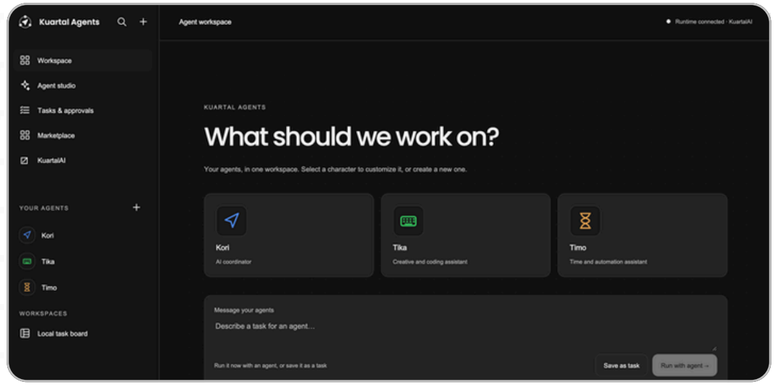
Kuartal Office Quill, Ledger, Deck, Shelf



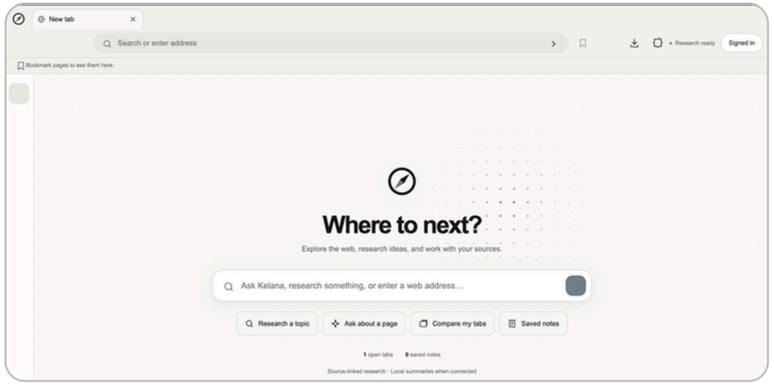
Kuartal ID Single sign-on



Kuartal AI Personal and hosted model access



Kuartal Agents Personal and hosted 24/7 AI Agents



Kelana AI Native Search Engine and Browser

Our Method for Rapid Adoption: Acquire and transform existing bootstrapping and legacy startups and small businesses

A model similar to Europe's Bending Spoons: Kuartal acquires startups and businesses with a strong legacy and rebuilds them on the Kuartal stack. Each rebuild is a live proving ground for the on-prem AI tooling we deploy at customer sites.

THE MODEL

Acquire
Startups and businesses with a strong legacy

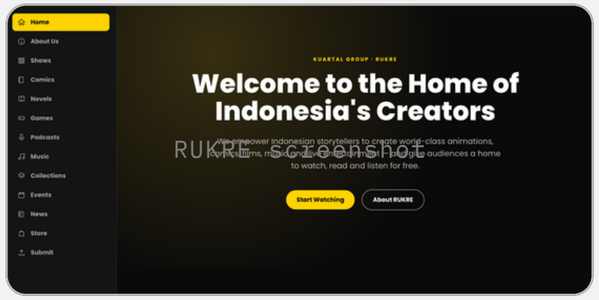
→

Rebuild on Kuartal
Kuartal AI, Kuartal ID, shared payments, self-hosted infrastructure

→

Scale
Run as modern, AI-native companies on the same tooling customers get

CASE STUDIES

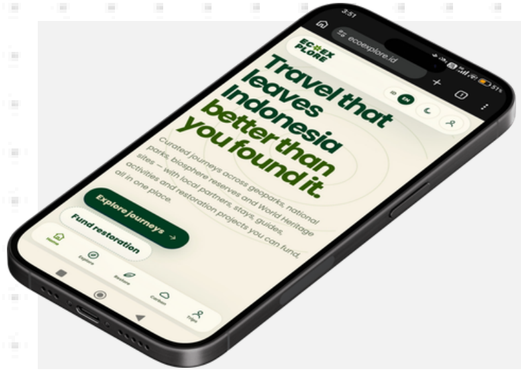


RUKRE Screenshot

RUKRE

OTT video on demand and livestreaming for Indonesian IP: animation, films, series, comics, web novels and games. Now with our AI Native Video Editor and Game Engine, we drive more content output at lower prices.

SUPPORTED AND ACQUIRED BY KUARTAL · POWERED BY KUARTAL AI



MVP IN DEVELOPMENT

Ecoexplore

Eco-tourism platform for UNESCO Global Geoparks, Biosphere Reserves and sustainable destinations. Launching in Lombok, fully bilingual in Indonesian and English.

SUPPORTED AND ACQUIRED BY KUARTAL · POWERED BY KUARTAL AI

Kuartal

Built to run inside the customer's walls

Self-hosted, heading air-gapped. Kuartal apps and AI already run on self-hosted, in-country infrastructure; fully air-gapped, on-prem deployment is in development.

Customer-owned models. We will fine-tune open-weight models on each customer's own data, with evals, so the model stays theirs.

On-device AI, shipped. Kalc+ runs AI in the browser with WebLLM, with no paid AI service behind it.

Built for compliance. Designed around UU 27/2022 (PDP) and PP 71/2019; security accreditation is funded from this round.

One stack, one login. Devices, KuartalOS, Kuartal ID single sign-on and managed services, from one team.

DEPLOYMENT

Self-hosted → on-prem

MODEL OWNERSHIP

The customer's

ON-DEVICE AI · KALC+

In the browser

BUILT FOR

PDP · PP 71/2019

Kuartal

Competitive landscape: AI inside the walls

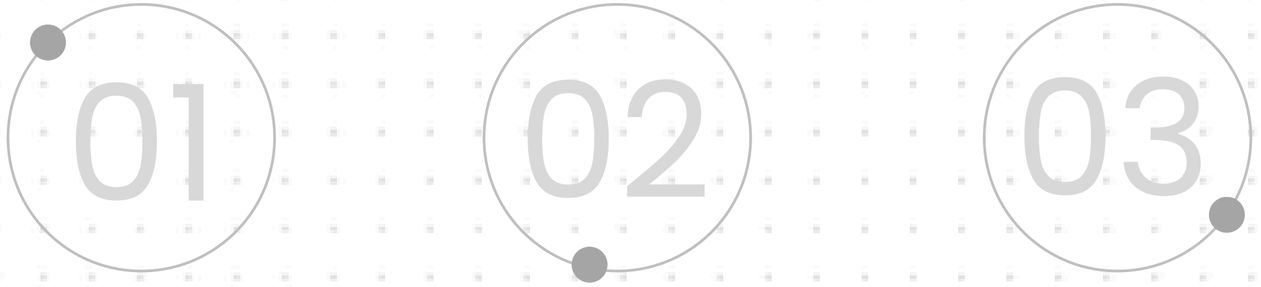
PROVIDER	IN-COUNTRY HOSTING	LOCALLY OWNED	ON-PREM / AIR-GAPPED	FINE-TUNE ON CUSTOMER DATA	REGIONAL-GOV WORKFLOWS
Kuartal	Yes · self-hosted	Yes · Indonesian	Self-hosted · air-gapped in dev.	Early · open-weight	In development
AWS Asia Pacific (Jakarta)	Yes · since 2021	No · data residency	Yes[1] · Outposts (connected)	Yes[1] · Bedrock (cloud)	–
Google Cloud Jakarta	Yes · asia-southeast2	No · data residency	Yes[1] · GDC air-gapped	Yes[1] · incl. GDC air-gapped	–
Microsoft Azure Indonesia Central	Yes · since 2025	No · data residency	Yes[1] · Azure Local (offline)	Yes[1] · Azure OpenAI (cloud)	–
Biznet Gio	Yes · own data centres	Partly · Biznet–IIJ JV	–	–	–
Lintasarta (Cloudeka)	Yes · GPU Merdeka	Yes · sovereign AI cloud[2]	–	–	–

– = NOT VERIFIED ON OFFICIAL PAGES · [1] PARENT GROUP OFFERING, NOT THE INDONESIA REGION · [2] PROVIDER'S OWN TERM; INDOSAT GROUP · KUARTAL: EARLY STAGE; 'IN DEV.' = IN DEVELOPMENT

Kuartal

Why now

Law, scale and open-weight models now point the same way: AI that runs in Indonesia, inside institutions' own walls.



Sovereignty is now law

UU 27/2022 PDP's two-year adjustment period ended in October 2024. Under PP 71/2019, public-sector systems and data must be kept in Indonesia.

Oct 2024

PDP FULLY APPLIES

Scale

Indonesia is Southeast Asia's largest digital economy, nearing US$100bn GMV in 2025, with 221.6M people online.

221.6M

INTERNET USERS · APJII 2024

In-walls AI is viable

Open-weight models are now competitive with top frontier models, so institutions can run and fine-tune capable AI on their own hardware.

Open-weight

COMPETITIVE WITH FRONTIER MODELS · YC RFS W27

SOURCES: UU 27/2022 · PP 71/2019 · APJII 2024 · E-CONOMY SEA 2025 · YC RFS W27

Kuartal

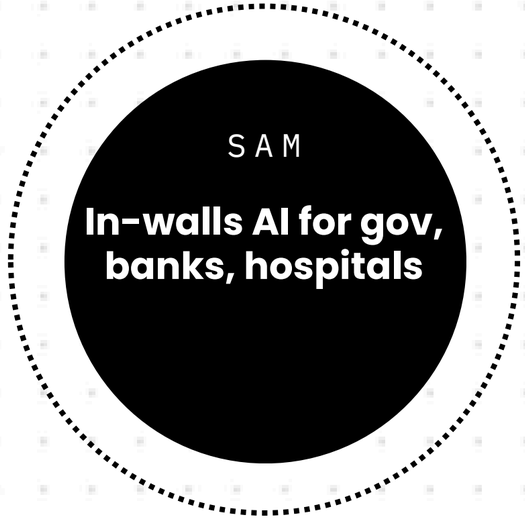
A large digital economy, an in-walls AI niche



Total addressable market

Indonesia's digital economy, GMV 2025 (e-Conomy SEA 2025). Shown for scale, not as Kuartal's spend pool.

E-CONOMY SEA 2025



Serviceable available market

Government bodies, banks and hospitals in Indonesia that need AI kept inside their own walls under PDP and PP 71/2019.

DESCRIBED, NOT SIZED



Serviceable obtainable market

Kuartal's plan revenue target for 2031 across ten segments.

PROJECTIONS, NOT RESULTS · 2031

Kuartal

Ten segments, led by B2G and in-walls AI

SEGMENT	PILLAR	BILLING	UNIT PRICE 2027	UNIT PRICE 2031	VOLUME 2031
B2G contracts	B2G	Annual	–	Rp1.2bn	10
B2B managed AI	Services	Monthly	Rp8M	Rp18M	100
Custom model training	Services	Per project	–	Rp400M	12
Data subscriptions	Services	Monthly	Rp3M	Rp10M	70
Research consulting	Services	Per project	Rp25M	Rp75M	60
Managed infrastructure	Enterprise	Monthly	Rp3M	Rp10M	90
Device sales	Systems	Per unit	Rp8M	Rp8M	200
ISP resale subscribers	Enterprise	Monthly	–	Rp325k	800
Consumer app subscriptions	Platforms	Monthly	Rp105k	Rp145k	30,000
Accelerator sponsorships	Platforms	Per sponsorship	–	Rp400M	3

PROJECTIONS, NOT RESULTS · PLANNING ASSUMPTIONS · IDR · PLAN 2027–2031 · – = NOT ACTIVE IN 2027

Regional government first

Target segments in priority order, starting in NTB, plus an active pipeline.

MOTION

Outcome pilot → **On-prem deployment** → **Banks & hospitals**

Win a regional government with one workflow delivered as an outcome, deploy it on-prem, then reuse the same in-walls stack for banks and hospitals.

ACTIVE PIPELINE

- **A regency government AI contract** in negotiation
- **A provincial AI infrastructure contract** targeted
- **B2B AI/data server contracts** being approached

NONE SIGNED · NO NAMES OR FIGURES SHOWN BY DESIGN

P1

First: regional government

NTB provincial and regency governments: permits, records, Satu Data and citizen helpdesk workflows, delivered as outcomes

P2

Next: institutions and hospitals

Investment and Asset Management Companies, PE/VCs, Hospitals and banks that need AI inside their own walls, starting in NTB · NTB and Bali universities

P3

Later: national and regional scale

Other regional and governments and agencies, SOEs, conglomerates, and large digital platforms

Roadmap 2027–2029

Projections, not results. Derived from the 2027–2031 business plan; counts are planned volumes.

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2027

Launch: on-prem government AI

Regency government AI contract (in negotiation) · first air-gapped on-prem pilot (planned) · B2B managed AI clients (3) · research projects (6) · data and managed infrastructure (2 each) · consumer subscriptions (250)

RP0.90BN REVENUE · PROJECTIONS, NOT RESULTS

2028

Accreditation and own models

First B2G contract (1) · custom model training (1 project) · provincial AI infrastructure contract (targeted) · air-gapped security accreditation (planned) · team scale-up

RP4.74BN REVENUE · PROJECTIONS, NOT RESULTS

2029

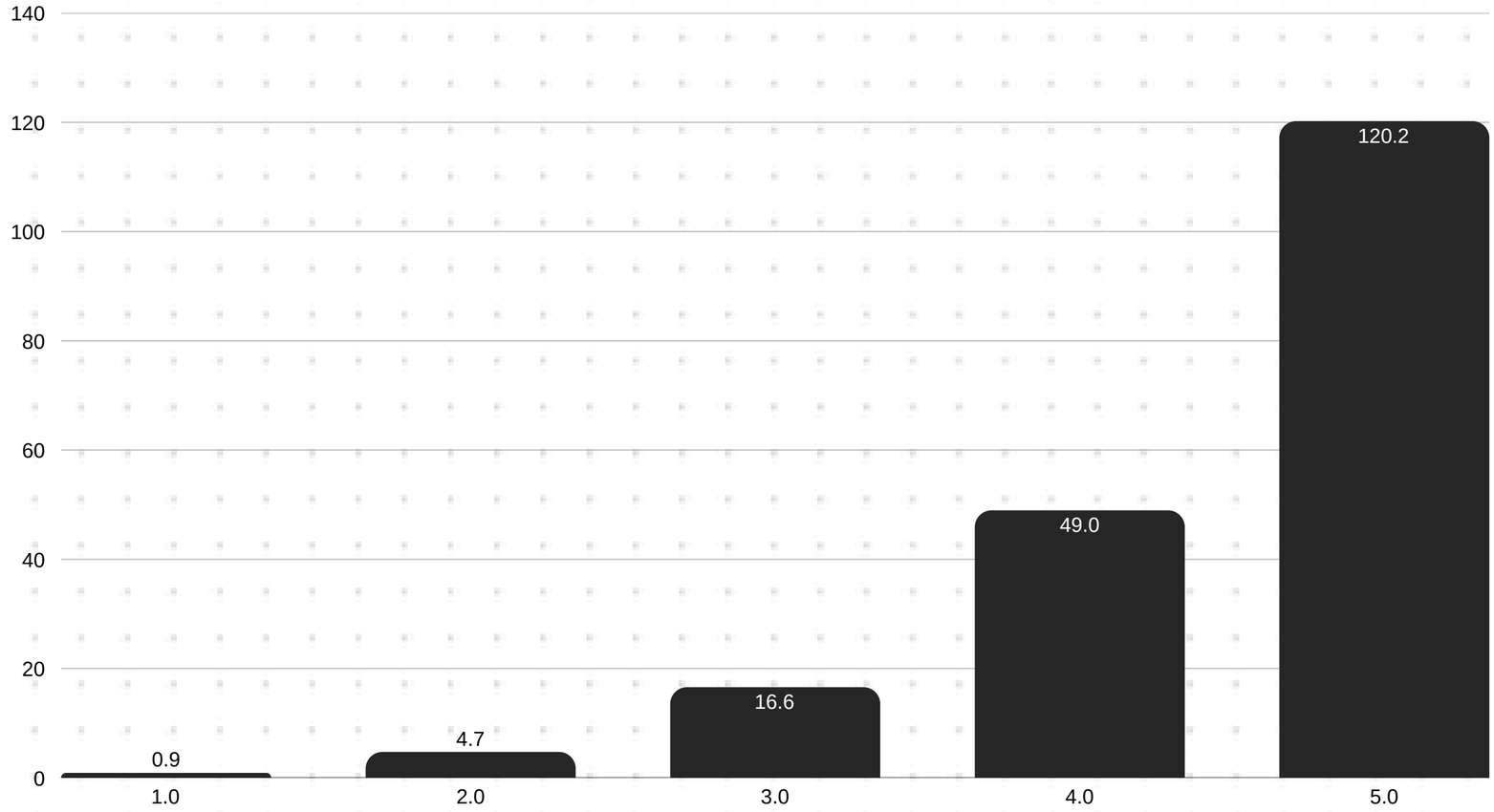
On-prem devices and breakeven

On-prem AI devices (10 units) · accelerator sponsorship (1) · ISP resale (50 subscribers) · operating breakeven around June 2029

RP16.59BN · BREAKEVEN JUN 2029 · PROJECTION

Kuartal

Revenue grows from Rp0.9bn to Rp120bn by 2031



GROSS PROFIT 2031

Rp83.9bn

Gross profit grows from Rp0.661bn in 2027 to Rp83.895bn in 2031, a gross margin of about 70%. **Projections, not results · planning assumptions.**

FIG 03 · REVENUE, RP BN · PROJECTIONS, NOT RESULTS

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Jun 2029

The operating result is projected to turn positive in June 2029. Before this round, the plan's cumulative cash need peaks at about Rp4.70bn around July 2029.

PROJECTIONS, NOT RESULTS · EXCLUDES TAXES, DEPRECIATION, DEBT SERVICE AND CAPEX

OPERATING RESULT 2027	-Rp1.355bn
OPERATING RESULT 2028	-Rp1.356bn
OPERATING RESULT 2029	+Rp0.524bn
OPERATING RESULT 2031	+Rp21.5bn
PRE-ROUND TROUGH, JUL 29	-Rp4.70bn
MONTHLY NET CASH POSITIVE	Aug 2029

Founder-led, hiring three leads

FOUNDER

Diemas Sukma Hawkins

Founder, Kuartal

FOCUS AREAS

- **Strategy**
- **Product**
- **Capital**

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OPEN ROLES

[OPEN ROLE]
CTO / AI and Hardware lead

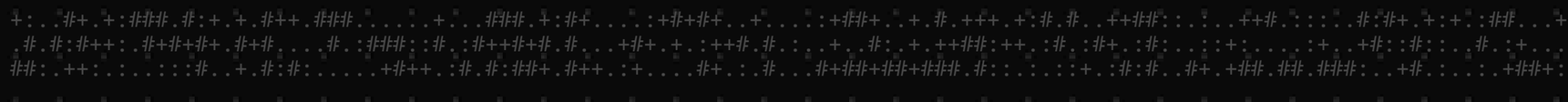
[OPEN ROLE]
SPV of B2G & partnerships

[OPEN ROLE]
Finance & compliance lead

THE ROUND

The ask

Pre-seed terms, and how the money is used.



Kuartal

A US$450k pre-seed SAFE

US$450k

Pre-seed SAFE · target

About Rp8.1bn

~11.25%

Dilution at target

US$450k on a US$4M post-money cap

US$4M

Post-money valuation cap

About Rp72bn

RUNWAY

Runway through the projected mid-2029 breakeven (projection).

INVESTORS

Up to 4 angels or firms.

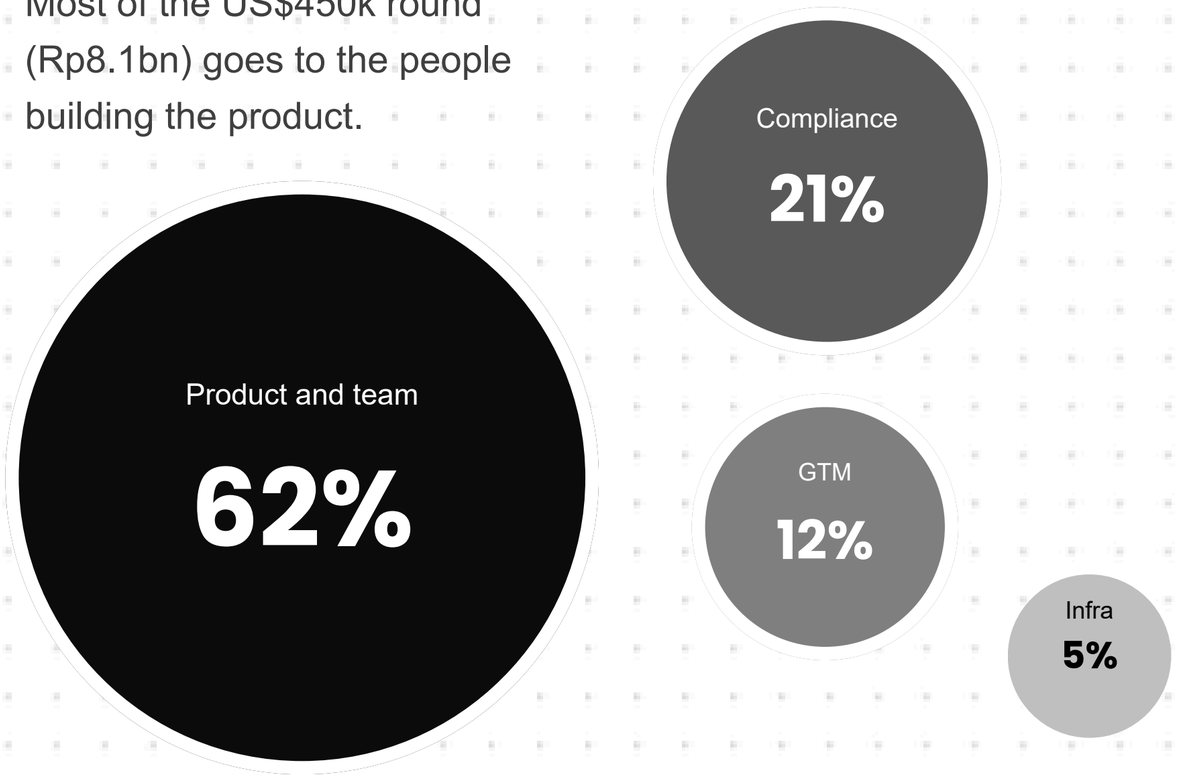
ROUND SIZE

Minimum US$280k (Rp5bn), maximum US$500k (Rp9bn).

PROPOSED TERMS · PENDING FOUNDER SIGN-OFF · RP18,000/US$ · NOT AN OFFER TO SELL SECURITIES

Use of funds

Most of the US$450k round (Rp8.1bn) goes to the people building the product.



INDICATIVE SPLIT AT US$450K TARGET · PLANNING ASSUMPTION

Kuartal

Rp5.02b

Product and team

Founder and first hires, led by a CTO / AI lead for on-prem deployment and fine-tuning.

Rp1.70b

Compliance

PDP, PP 71/2019 and security accreditation

Rp0.97b

Go-to-market in NTB

Regional governments first, then banks and hospitals.

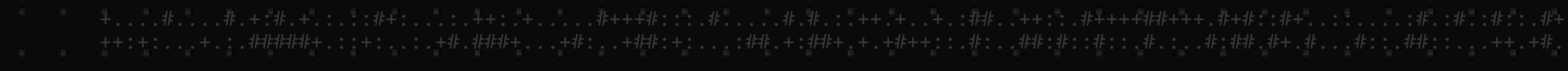
Rp0.41b

Infrastructure

Infrastructure and software.

Thank you

ir@kuartal.id · kuartal.id



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Appendix: key planning assumptions

SEGMENT	BILLING	COGS	VOLUME 2027 · 28 · 29 · 30 · 31	UNIT PRICE 2027 · 28 · 29 · 30 · 31 (RP)
Consumer app subscriptions	Monthly	22%	250 · 1,200 · 4,000 · 12,000 · 30,000	105k · 115k · 125k · 135k · 145k
B2B managed AI	Monthly	25%	3 · 10 · 25 · 55 · 100	8M · 10M · 12M · 15M · 18M
B2G contracts	Annual	35%	0 · 1 · 3 · 6 · 10	– · 500M · 750M · 1bn · 1.2bn
Data subscriptions	Monthly	20%	2 · 6 · 15 · 35 · 70	3M · 5M · 6M · 8M · 10M
Managed infrastructure	Monthly	60%	2 · 8 · 20 · 45 · 90	3M · 5M · 6M · 8M · 10M
Research consulting	Per project	25%	6 · 12 · 24 · 40 · 60	25M · 35M · 50M · 60M · 75M
Custom model training	Per project	40%	0 · 1 · 3 · 6 · 12	– · 120M · 200M · 300M · 400M
Device sales	–	82%	0 · 0 · 10 · 50 · 200	8M per unit
Accelerator sponsorships	–	45%	0 · 0 · 1 · 2 · 3	– · – · 100M · 250M · 400M
ISP resale subscribers	Monthly	70%	0 · 0 · 50 · 200 · 800	– · – · 400k · 350k · 325k

FIXED COSTS PER MONTH · RP M · 2027 → 2031

Personnel 105 · 225 · 500 · 1,200 · 2,500
Infrastructure and software 8 · 30 · 100 · 300 · 800
Admin and compliance 35 · 80 · 150 · 350 · 700
Sales and marketing 20 · 60 · 180 · 450 · 1,200

COLLECTION LAGS

Consumer 0 months
Enterprise recurring 1 month
B2G and projects 2 months

EXCLUDED FROM THE PLAN

Taxes, depreciation, debt service and facility capex
No physical datacenter in the base case

PROJECTIONS, NOT RESULTS · IDR · BUSINESS PLAN 2027–2031 · – = NOT STATED OR NOT ACTIVE