REVOLUTIONIZING

THE GAME CHANGER OF
MALAYSIA'S AUTO ECOSYSTEM

BANTU

PANDU

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About
Bantu App

OBJECTIVE

Bantu App aims to revolutionize the motor insurance landscape by transforming accident management into a seamless and efficient one-stop solution. With a vision to become Malaysia's largest motor insurance platform, Bantu App focuses on delivering strategic offerings that benefit insurance agents, workshops, and vehicle owners alike.

TAGLINE FOR BANTU APP

"Pandu Tenang, Kami Uruskan"
(Drive Worry-Free, We Handle It) or
"Memudahkan Urusan, Menjamin Keselamatan"
(Simplifying Processes, Ensuring Safety)

OVERVIEW OF BANTU APP SERVICES

Bantu App is not just another motor insurance app; it's a comprehensive platform designed to address every aspect of accident management. Unlike traditional car repair workshops, Bantu App provides :

- **End-to-End Accident Management :** From insurance claims to replacement parts and total loss solutions.
- **24/7 Hotline Support :** Immediate assistance for towing and accident-related queries.
- **Integrated Claims and Replacement Management :** Seamless coordination of the entire insurance claim lifecycle, including workshop integration and part replacement updates.

LEADERSHIP

Bantu App is spearheaded by Anthony Chin (A.C.), a distinguished leader in the insurance and corporate sectors with over 36 years of experience since year 1989. His reputation and expertise make him a driving force behind the app's vision and strategy.

Key Achievements and Roles :

- **National President of the Malaysia Association of Chinese Insurance Agents (MACIA) :** Leading initiatives to shape Malaysia's insurance landscape.
- **CEO and Founder of ACP Group :** Providing innovative insurance and training services since 1989.
- **Founder of NexSucceed Academy :** A platform for personal and professional development.
- **Founder of Tiens Meta Academy :** Specializing in Chinese metaphysics, including Zi Wei Dou Shu and feng shui.
- **Creator of the "Power of Truth Success System" (SPOT) :** An empowering framework for achieving peak performance.

ANTHONY CHIN'S (AC) EXPERTISE

With over 36 years in the insurance industry, A.C. brings unparalleled insight into these dynamics. His established reputation and leadership empower Bantu App to build trust among stakeholders and deliver innovative solutions to address these challenges and seize new opportunities.

About Bantu App

> "WE BELIEVE TRUTH IS POWER!"

ANTHONY CHIN'S (AC)

Founder of ACP Group of Companies
Male, 56 years old

A.C. has held senior management roles in publicly listed companies in Malaysia and Hong Kong, leading market expansion efforts across 20 countries. As a seasoned educator, he has delivered over 1,000 seminars on leadership, sales, and success strategies, mentoring thousands of professionals. His comprehensive expertise in corporate management, market exploration, and education forms the backbone of Bandu App's strategic vision.

Strategic Market Insights

GROWING VEHICLE OWNERSHIP AND INSURANCE DEMAND

Malaysia's motor insurance market remains a cornerstone of the insurance industry, driven by increasing vehicle ownership. The car segment, fueled by urbanization and affordability, ensures continuous demand as motor insurance is mandatory for vehicle registration and operation.

DIGITAL TRANSFORMATION AND SUPPORTING WORKSHOPS

As the insurance landscape digitalizes, customers and workshops are seeking platforms that offer convenience, transparency, and efficiency. Bantu App bridges this gap by not only simplifying claims processes and enhancing communication but also connecting workshops with a larger network of business opportunities. With real-time updates and seamless coordination, Bantu App empowers workshops to manage claims efficiently, attract more customers, and boost profitability.

OPPORTUNITIES AND CHALLENGES

- **Challenges :** Rising operational costs, fraudulent claims, and increasing competition in the insurance market.
- **Opportunities :**
  1. Expanding services for eco-friendly vehicles aligns with the shift toward sustainability.
  2. Leveraging advanced AI-driven claims management to streamline operations and reduce fraud.
  3. Building partnerships with workshops and insurance agents to establish an integrated ecosystem that fosters growth.

MARKET POTENTIAL & STRATEGIC VALUE

1. **Insurance Market Size & Growth**
   - The Malaysian motor insurance market was valued at RM10.6 billion in 2024 and is projected to reach RM14.2 billion by 2028, growing at an annual rate of 7.5%.
   - Motor insurance accounts for 45% of Malaysia's general insurance industry, indicating high demand.

2. **Claims Data and Commercial Viability**
   - In 2023, daily motor insurance claims averaged RM15.1 million, reflecting rising accident rates.
   - Accident cases rose by 9.7% in 2023, emphasizing the need for efficient accident management solutions like Bantu App.

3. **Agent Collaboration Model**
   Under the strategic leadership of **Anthony Chin (A.C.)**, whose extensive industry knowledge and influential network have shaped Malaysia's insurance landscape, Bantu App is set to revolutionize the way motor claims are

managed. Recognizing that insurance agents are a cornerstone of the motor claims ecosystem, the app is designed to address their specific needs and concerns, ensuring seamless collaboration and mutual growth.

i.   Referral Incentives for Insurance Agents & Clients

- Insurance agents & clients can earn **exclusive rewards or incentives, and loyalty program** by referring customers to Bantu App.

- The app also supports **agent-to-agent, and member get member referrals**, fostering a collaborative network and expanding Bantu App's reach.

- These incentives are designed to encourage insurance agents to actively promote the app while enhancing their own income streams.

ii. Customer Rewards and Loyalty

- Customers introduced via insurance agents will earn **reward compensation system** for each completed claim transaction or others merchant services transaction.

- These points can be redeemed for discounts for related auto services or other merchant products and services, enhancing customer satisfaction and loyalty.

iii. Transparency for Trust

- Bantu App offers a **transparent claims process**, where insurance agents and customers can track claim statuses in real time, including:

    a. **Claim amount** and **submission progress**.

    b. **Warranty details**, repair updates, and replacement parts used.

    c. Estimated timelines for repair completion and vehicle collection.

- This visibility not only builds trust but also empowers insurance agents to provide timely updates and maintain strong client relationships.

iv. Addressing Insurance Agent Concerns

- Motor claims are a significant reputation for insurance agents, and a reliable platform like Bantu App ensures seamless claim management without compromising their reputation.

- The app's streamlined processes and transparent updates alleviate insurance agents' concerns about delays or errors, allowing them to confidently introduce customers to Bantu App.

With **A.C.'s vision and strategic guidance**, Bantu App is more than a platform - it's a transformative solution built on trust, efficiency, and unparalleled expertise in the insurance industry. By addressing the needs of both insurance agents and customers, Bantu App fosters a **mutually beneficial ecosystem** that enhances insurance agent confidence, boosts customer satisfaction, and drives long-term growth.

Competitor Comparison

FEATURE	BANTU APP	CARSER	INSURANCE APPS (ZUXXX, ETXXX, KUXXX, AXXX)
INSURANCE CLAIMS	Comprehensive, end-to-end claims integration	Not included	Basic claims tracking
RENTAL CAR SERVICE	Integrated within claims process	Not offered	Not offered
WORKSHOP INTEGRATION	Real-time repair updates	Limited tracking	Not emphasized
USER TRANSPARENCY	Real-time notifications and updates	General service reviews	Minimal focus
VALUE FOR INSURANCE AGENTS	Reputation Referral system, reward system	Not applicable	Limited agent benefits
ADDITIONAL FEATURES	AI-driven claims analysis, towing, second-hand parts, strategic collaborations	SOS emergency, online store	Road tax renewal, roadside assistance

How Bantu App Solves It
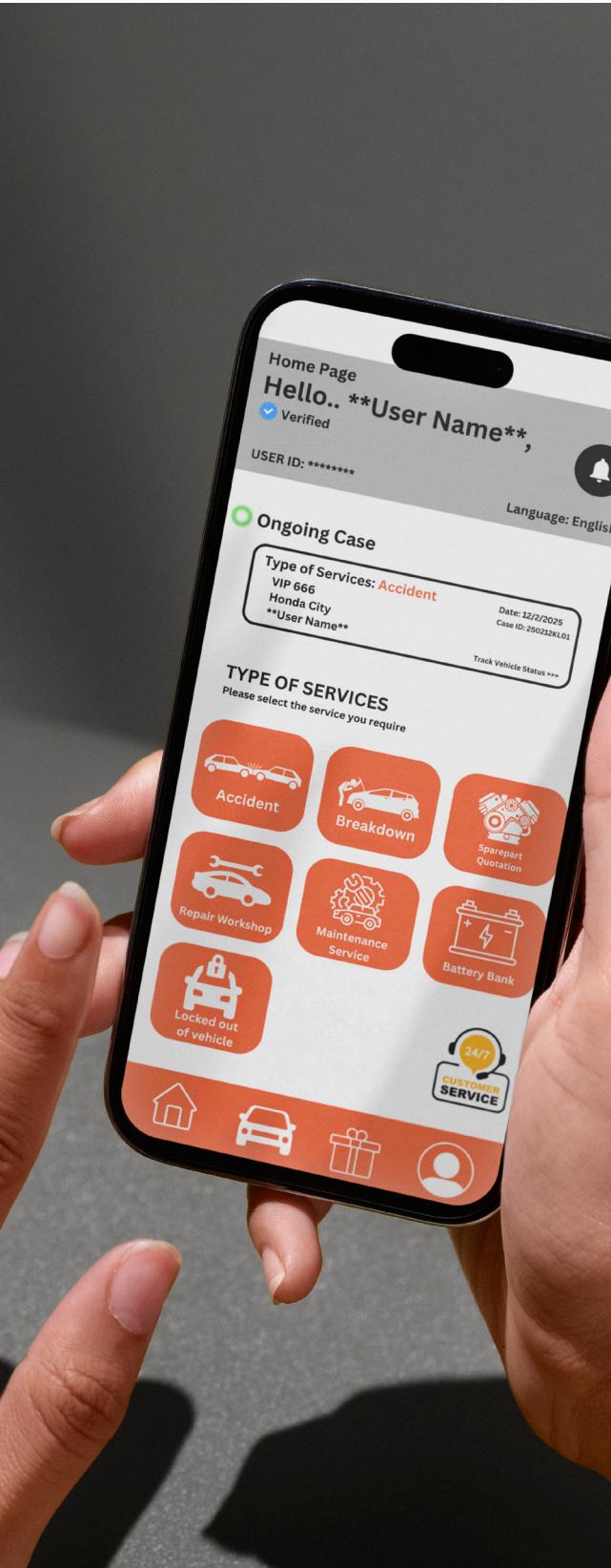
WHY TRADITIONAL WORKSHOPS STRUGGLE AND HOW BANTU APP SOLVES IT

CHALLENGES FACED BY TRADITIONAL WORKSHOPS

Traditional repair workshops face several obstacles that limit their growth and profitability, including :

1. **Limited Business Flow :**
   - Small workshops often rely heavily on word-of-mouth referrals or walk-in customers. This reactive approach results in inconsistent revenue streams and limited visibility to potential clients.

2. **Cash Flow Constraints :**
   - Repairing accident vehicles requires upfront costs for parts and labor, while insurance claim approvals and received payment often take 4–8 weeks. Without sufficient cash reserves, many workshops struggle to maintain operations or expand their capacity.

3. **Lack of Marketing and Reputation Building :**
   - Many workshops lack the resources or expertise to market their services effectively, making it difficult to compete with larger or more established players.

4. **High Operational Overheads :**
   - While Bantu App introduces tasks like claim progress updates and tracking, the traditional manual processes involved in claims and customer service are labor-intensive and prone to inefficiencies.

How Bantu App Solves It

HOW BANTU APP PROVIDES SOLUTION

Bantu App addresses these challenges by empowering co-brand partnership and merchant workshops with tools and opportunities that transform their business operations:

1. **Enhanced Business Flow :**
   - Workshops gain access to a larger pool of customers through the app, ensuring a consistent stream of referrals and increasing business opportunities.
   - The app's network connects workshops directly with insurance agents and customers, reducing reliance on passive referrals.

2. **Improved Cash Flow Management :**
   - Bantu App streamlines claim approvals and reimbursement processes, ensuring quicker turnaround times and reducing financial strain.
   - Workshops benefit from partnerships with Bantu App's bulk parts procurement system, which lowers costs and improves margins.

3. **Built-In Marketing and Visibility :**
   - The app provides an integrated platform for small workshops to showcase their services, increasing their visibility and customer reach.
   - Through customer ratings, workshops that deliver high-quality service can build a strong reputation, attracting even more business.

4. **Rating and Referral System :**
   - A customer rating system incentivizes workshops to provide excellent service, as higher ratings result in increased referrals through the app.
   - This system helps smaller workshops compete on service quality rather than marketing budgets, leveling the playing field.

5. **Operational Efficiency and Automation :**
   - Bantu App automates many manual tasks, such as updating claim statuses and tracking repair progress, saving staff time and effort.
   - Workshops can use the app's tools to streamline communications with customers and agents, improving service delivery without increasing operational overhead.

How Bantu App Solves It

A win-win solution for co-brand partnership or merchant workshops and customers.

By addressing these pain points, Bantu App not only helps co-brand partnership and merchant workshops expand their business but also fosters trust and loyalty among customers. This dual focus on operational support and customer experience ensures workshops can thrive in an increasingly competitive market while enhancing their reputation and profitability.

ENHANCING USER CONVENIENCE AND EXPANDING BUSINESS OPPORTUNITIES

While Bantu App simplifies accident claims and repair coordination, its potential extends far beyond its core functionality. The app is a gateway to a vast ecosystem of car-related businesses, each offering unique opportunities for diversification and profitability.

1. **Collaborations with Strategic Partners**
   - **Towing Services :** Partnering with towing companies ensures immediate roadside assistance for users while driving revenue through service fees and referrals.
   - **Auto Parts Supply Chain :** By leveraging the large volume of accident-related repairs, Bantu App can establish a robust supply chain for **new and second-hand auto parts**.
   - **Car Dealerships :** Collaborations with car sales professionals and dealerships enable seamless solutions for customers with total loss vehicles.
   - All others auto products and services business channel.

2. **Commercial Vehicle Market**
   The repair market for vans and lorries presents an **untapped opportunity**. These vehicles are critical for business operations, and downtime directly impacts profitability. Bantu App can cater to this market by:
   - Offering specialized repair services and parts procurement for commercial vehicles.
   - Establishing a supply chain for second-hand parts tailored to vans and lorries, capitalizing on a niche yet lucrative market segment.

3. **Branching into a Comprehensive Automotive Ecosystem**
   Bantu App's scalable model can evolve into an integrated ecosystem, encompassing :

How Bantu App Solves It

- **Second-Hand Vehicle Markets :** Reselling or recycling damaged vehicles creates additional revenue streams while addressing space constraints for workshops.
- **Bulk Auto Parts Procurement :** By consolidating orders across its network, the app can secure favorable pricing for parts, benefiting workshops and improving profit margins.
- **Franchise Opportunities :** Expanding workshop partnerships nationwide through a franchise model ensures consistent branding and service quality while driving exponential growth.

4. **A Long-Term, High-Value Investment**

   To shareholders, Bantu App represents a **strategic, long-term venture** with limitless opportunities for growth. This app is not just a tool for managing claims but a launchpad for building a comprehensive automotive network that thrives on collaborations and innovation. The scalability and profitability potential position Bantu App as a business worthy of attention and investment. With its unique capabilities, the app has the potential to significantly increase company value, making it a strong candidate for future public listing.

> *A WIN-WIN SOLUTION FOR CO-BRAND PARTNERSHIP OR MERCHANT WORKSHOPS AND CUSTOMERS.*

Game Changer

BANTU APP AS A GAME-CHANGER

Bantu App is poised to revolutionize the motor insurance and automotive landscape in Malaysia with innovative solutions inspired by disruptive models like Grab. By combining advanced technology, strategic partnerships, and environmental sustainability, Bantu App sets itself apart as a transformative platform for all stakeholders.

1. **Advanced Tracking Features**

   Bantu App empowers users with real-time tracking of every repair stage—from towing to repair completion—offering the same convenience and transparency as parcel tracking. Customers and agents can monitor progress seamlessly through the app, eliminating uncertainty and enhancing user satisfaction.

2. **Strategic Partnerships and Bulk Purchases**

   Bantu App plans to partner with workshops nationwide, negotiating bulk purchases of auto parts to secure competitive pricing. This initiative benefits panel workshops by reducing costs and improving profit margins, further strengthening the ecosystem.

3. **Expanding Revenue Streams**

   Beyond its core functions, Bantu App unlocks diverse revenue opportunities through:

   - **Co-Branded Initiatives :** Collaborating with car dealerships to simplify new car purchases for customers dealing with total loss claims.
   - **Used Car and Parts Recycling Markets :** Transforming damaged vehicles into valuable components for resale, creating additional income while promoting sustainability.

4. **Recycling of Total-Loss Vehicles**

   Bantu App extends its ecosystem to the recycling and repurposing of total-loss vehicles, generating new revenue streams and fostering sustainable practices. By reclaiming valuable parts, the app offers cost savings to workshops and reduces environmental waste. This initiative aligns with global trends toward eco-friendly business models, adding long-term value to the business.

"BANTU APP IS POISED TO REVOLUTIONIZE THE MOTOR INSURANCE AND AUTOMOTIVE LANDSCAPE IN MALAYSIA WITH INNOVATIVE SOLUTIONS."

Collaboration with TAR UMT

COLLABORATION WITH TAR UMT AND CBIEV ON APP DEVELOPMENT

Under the visionary leadership of **A.C.**, Bantu App has partnered with **Tunku Abdul Rahman University of Management and Technology (TAR UMT)** and its **Centre for Business Incubation and Entrepreneurial Ventures (CBIEV)**. This collaboration underscores Anthony's commitment to innovation and demonstrates how Bantu App serves as a bridge between academia and industry.

Framing Innovation and Collaboration

The collaboration with TAR UMT's IT team is a strategic initiative to harness local expertise while fostering industry-academic synergy. By leveraging TAR UMT's cutting-edge resources, Bantu App ensures that its development integrates the latest in technology while supporting local talent and innovation. The partnership highlights:

- **Nurturing Young Talent :** Involving TAR College students in the app development process to foster real-world experience and creativity.
- **Interdisciplinary Collaboration :** Combining expertise from various faculties to ensure comprehensive app functionality and design.
- **Optimized Development Costs :** Sharing resources and facilities reduces overall development expenses while maintaining high standards.

Linking to National and Regional Growth

This partnership aligns with Malaysia's digital economy goals, promoting entrepreneurship and innovation. By addressing real-world challenges with tech-driven solutions, Bantu App sets a precedent for future collaborations between businesses and academic institutions, creating a sustainable model for economic growth and technological advancement.

Building Momentum for Development Details

The app's development marks the next logical step in realizing Bantu App's vision of a comprehensive motor insurance ecosystem. The TAR UMT collaboration focuses on:

1. **User Experience Optimization :** Designing a seamless, user-friendly interface tailored to customers and agents.
2. **Backend Integration :** Developing a robust system that ensures efficient data handling and secure transactions.
3. **Advanced Features :** Incorporating AI for claims processing, real-time tracking, and reward systems to enhance overall functionality.

Collaboration with TAR UMT

A COLLABORATIVE MODEL FOR SUCCESS

Bantu App's collaboration with TAR UMT not only accelerates technical innovation but also invests in Malaysia's human capital development. This collaboration embodies a shared commitment to empowering the next generation of talent and achieving lasting success through innovation and synergy.

ASPECT	BANTU APP GOALS	TAR UMT CONTRIBUTIONS
INNOVATION	AI-driven claims processing, real-time tracking, reward systems	Expertise in software development and algorithm design
TALENT DEVELOPMENT	Create local job opportunities and nurture tech talent	Involve students and faculty in real-world app development
COST EFFICIENCY	Optimize resources for scalable app development	Provide shared facilities, reducing operational costs
USER EXPERIENCE	Seamless interface for agents and customers	Research-driven UX/UI design for intuitive navigation
GROWTH AND SCALABILITY	Expand partnerships and features over time	Modular system design for adaptability and expansion

Collaboration with TAR UMT

BANTU APP : PROCESS FLOW

1. SOS Activation
- User triggers the SOS feature on the app during an accident.
- Automatically connects to the 24/7 **Call Center**.

2. Call Center Assistance
- **Assign Nearest Panel Workshop :** Identifies and assigns the closest partnered workshop.
- **Locate Vehicle :** Pinpoints the user's exact location for assistance.
- **Provide Immediate Support :** Offers on-call guidance and assigns towing services if required.

3. Panel Workshop Check-In
- **Vehicle Check-In :** Car is delivered to the designated workshop.
- **Assessment & Valuation :** Workshop conducts damage assessment and repair cost estimation.
- **Insurance Adjuster Approval :** Collaborates with insurance adjusters for evaluation and approval.
- **Claim Process Initiation :** Starts the insurance claim process.

4. Insurance Claim Progression
- Tracks the ongoing claim process through the app.
- Updates the user and agent until claim approval is secured.

5. Car Repair & Auto Parts Replacement
- **Claim Listing :** Lists parts needed for repairs as part of the claim.
- **Insurance Verification :** Second assessment by the insurance company.
- **Repair Completion :** Finalizes repairs, ensuring the vehicle is ready for return.

Collaboration with TAR UMT

BANTU APP : SEAMLESS ACCIDENT MANAGEMENT WORKFLOW

STEP 01

SOS ACTIVATION
- User triggers the SOS feature
- Automatically connects to the 24/7 Call Center.

STEP 02

CALL CENTER ASSISTANCE
- Assign Nearest Panel Workshop
- Locate Vehicle
- Provide Immediate Support

STEP 03

PANEL WORKSHOP CHECK-IN
- Vehicle Check-In
- Assessment & Valuation
- Insurance Adjuster Approval
- Claim Process Initiation

STEP 04

INSURANCE CLAIM PROGRESSION
- Tracks the ongoing claim progress
- Updates the user and agent until claim approval is secured

STEP 05

CAR REPAIR & AUTO PARTS REPLACEMENT
- Claim Listing
- Insurance Verification
- Repair Completion

Funding and Expansion

FUNDING AND EXPANSION STRATEGY

To position Bantu App as a leader in Malaysia's motor insurance market, a total funding requirement of RM100 - 150 million is proposed (For 24 - 36 months). This amount covers app development, marketing, and operational setup, emphasizing scalability and efficiency. The allocation is as follows :

1. **Setup and Outlets Development (20%)**
   - **Headquarters in Chan Saw Lin, Kuala Lumpur, and Nationwide Outlets :** For 1st start-up of 50,000 sq. ft. facility to centralize operations and serve as the flagship workshop and others outlets nationwide.
   - **Workshop Renovation and Equipment :** To modernize facilities for seamless claim processing and part replacement.

2. **App and Software Development and Maintenance (5%)**
   - **App and software Design and Development :** For user-friendly design, AI integration, and robust backend systems.
   - **Cloud Infrastructure :** For secure data storage and compliance with privacy regulations.

3. **Marketing and Customer Acquisition (25%)**
   - **Digital Campaigns :** For social media, insurance forums, and referral programs targeting agents and customers.
   - **Partnership Programs :** To onboard insurance agents and co-brand partnership & merchant workshops nationwide.

4. **Working Capital for Operations (50%)**
   - **Cash Flow Support :** For auto parts procurement and maintaining liquidity for workshops.
   - **Operational Costs :** For salaries, call center staffing, and ongoing app maintenance.

Funding and Expansion

PHASED EXPANSION STRATEGY

The phased approach ensures steady growth while managing operational risks :

Phase 1 : App Launch and Pilot Region (Year 1 - Year 2)

- **Target Region :** Greater Kuala Lumpur
- **Goals :** Partner with 50 – 100 workshops and onboard 5,000 app users, capturing 5 – 8% of the motor insurance claims market locally.
- **Milestone :** Optimize app features based on early feedback.

Phase 2 : National Expansion (Year 2 - Year 3)

- **Target Regions :** Penang, Johor, and East Malaysia
- **Goals:** Expand to 500 – 1,000 workshops and grow the user base to 25,000 active users.
- **Market Penetration :** Achieve 15 – 20% of the motor insurance claims market nationwide.

Phase 3 : Ecosystem Integration (Years 3 – 5)

- **Additional Services :** Introduce car rental, franchising, and secondary ventures in used car and part recycling markets.
- **Long-Term Target :** Capture 25 – 30% of Malaysia's motor insurance ecosystem while expanding into Southeast Asia.

Succession Plan For Shareholders And Future Developments

SUCCESSION PLAN FOR SHAREHOLDERS

To ensure lucrative returns, Bantu App offers the following "exit" strategies :

1. IPO (Initial Public Offering) :
*   Plan for a public listing within 5 – 7 years.
*   Enhance valuation through multi-revenue streams, positioning Bantu App as a market leader with scalable solutions.

2. Acquisition :
*   Attract acquisition offers from larger insurance companies or mobility platforms, leveraging Bantu App's unique features and expansive network.

3. Equity Buybacks or Profit Sharing :
*   Offer equity buybacks to investors at premium rates or establish profit-sharing agreements post-break-even.

FUTURE DEVELOPMENTS

PRODUCT NAME	FUNCTION
1. Bantu Tukar	A dedicated marketplace for second-hand or used cars, allowing users to trade in their existing vehicles for better deals. The platform provides transparent pricing, valuation tools, and direct seller-to-buyer connections, ensuring smooth transactions with minimal hassle.
2. Bantu Auto	A specialized e-commerce platform for vehicle parts and accessories, catering to car owners, mechanics, and automotive enthusiasts. Users can browse a wide range of genuine and aftermarket parts, compare prices, and place orders with delivery or pickup options.
3. Bantu Sewa	A digital car rental service that allows users to rent vehicles for short- and long-term use. The platform provides a variety of rental options, including economy, luxury, and commercial vehicles, with flexible pricing plans and insurance coverage.

Succession Plan For Shareholders And Future Developments

PRODUCT NAME	FUNCTION
4. Bantu Ekspres	A fast and reliable online dispatch service, offering same-day delivery solutions for individuals and businesses. Users can book deliveries for documents, parcels, or bulky items, with real-time tracking and multiple vehicle options, including motorcycles, vans, and trucks.
5. Bantu Makan	An online food delivery service that allows users to order meals from their favorite restaurants and have them delivered to their doorstep. The platform features a wide selection of cuisines, real-time order tracking, and multiple payment options, ensuring a seamless dining experience.
6. Bantu Jalan	A driving assistant service designed for individuals who are unable to drive due to alcohol consumption, fatigue, or other reasons. Customers can book a professional driver through the app, who will safely transport them and their vehicle to their destination. The service prioritizes safety, convenience, and affordability.
7. Bantu Beli	An all-in-one e-commerce platform where users can shop for a wide range of products, from daily essentials to electronics and fashion. The platform supports multiple payment methods, secure transactions, and seamless order tracking, ensuring a convenient online shopping experience.
8. Bantu Cuti	An online travel agency that helps users compare and select the best travel packages, including flights, accommodations, and tour packages. The platform aggregates offers from multiple providers, providing competitive deals, exclusive discounts, and tailored travel recommendations.
9. Bantu Rumah	An online marketplace for property buying, selling, and rental. The platform connects property owners, agents, and potential buyers or tenants, offering property listings with high-quality images, virtual tours, and financial estimation tools for informed decision-making.

Succession Plan For Shareholders And Future Developments

CONCLUSION

Under the visionary leadership of **A.C.**, Bantu App is set to redefine the motor insurance and auto product services landscape in Malaysia. With over 36 years of industry expertise and a proven track record in driving innovation, A.C.'s reputation ensures trust and credibility among stakeholders.

Bantu App is more than an insurance tool—it's an integrated platform bridging industry gaps, fostering collaboration, and creating value for insurance agents, workshops, and customers. Its phased expansion strategy and multi-revenue model make it a scalable venture poised for long-term success. With robust technology, strategic partnerships, and a customer-centric approach, Bantu App promises to lead the future of motor insurance in Malaysia, ensuring substantial returns for investors.

Thank You