



PT Inovasi Pendidikan Bangsa

Passion Bubble

"Play Today, Save Tomorrow."

AI-Tech platform with gamification, virtual tutor, and parental insights to make kids' financial learning fun & safe

Problem



78%

Youth lack fundamental knowledge of financial & investment service_

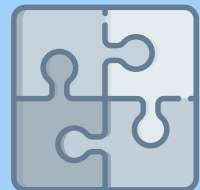


51.7%

In 2024, the financial literacy index for the youngest cohort (ages 15-17)



Parents and schools struggle to explain finance in a way that is simple and engaging.



4M

Gambled online, losing over \$20 billion



Low money management



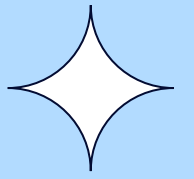
Poor long-term planning



Higher vulnerability to fraud



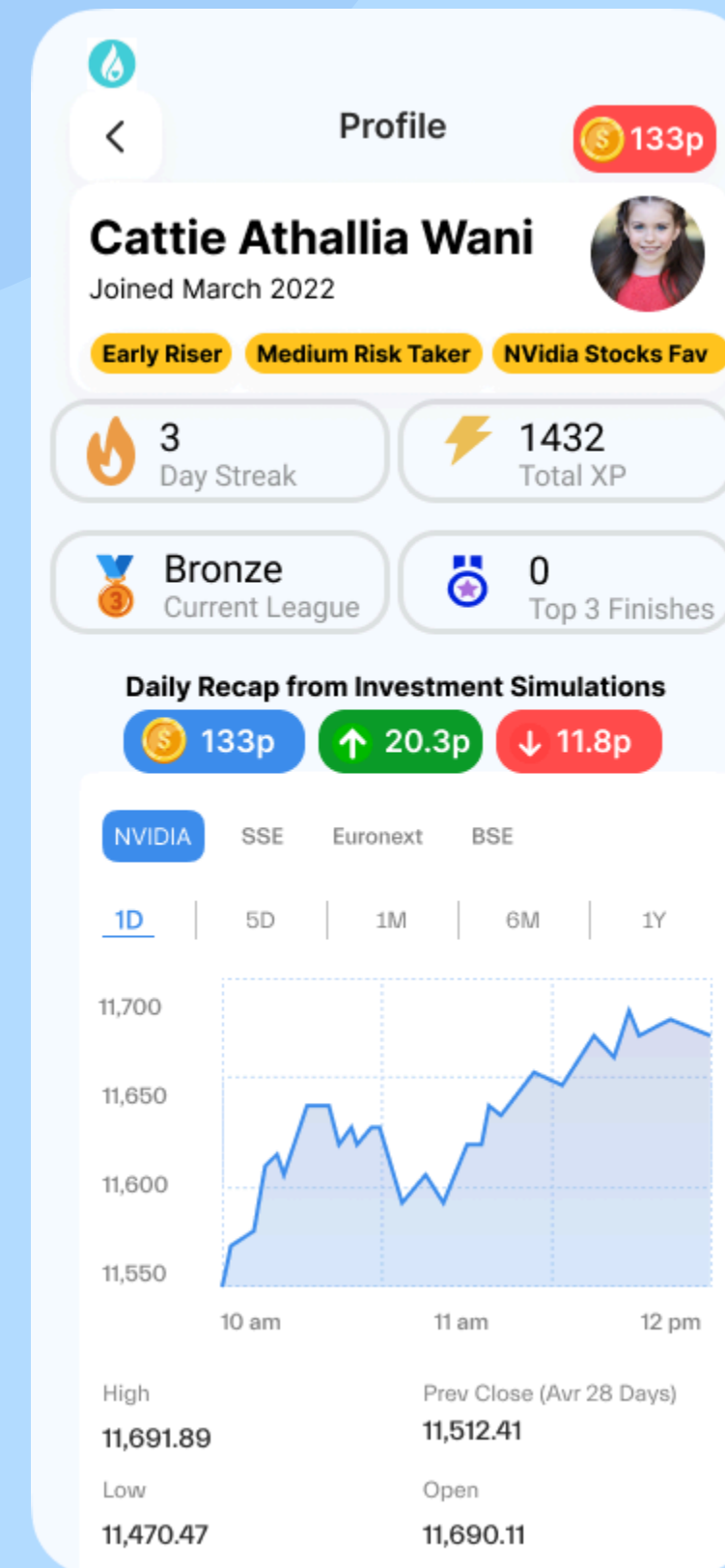
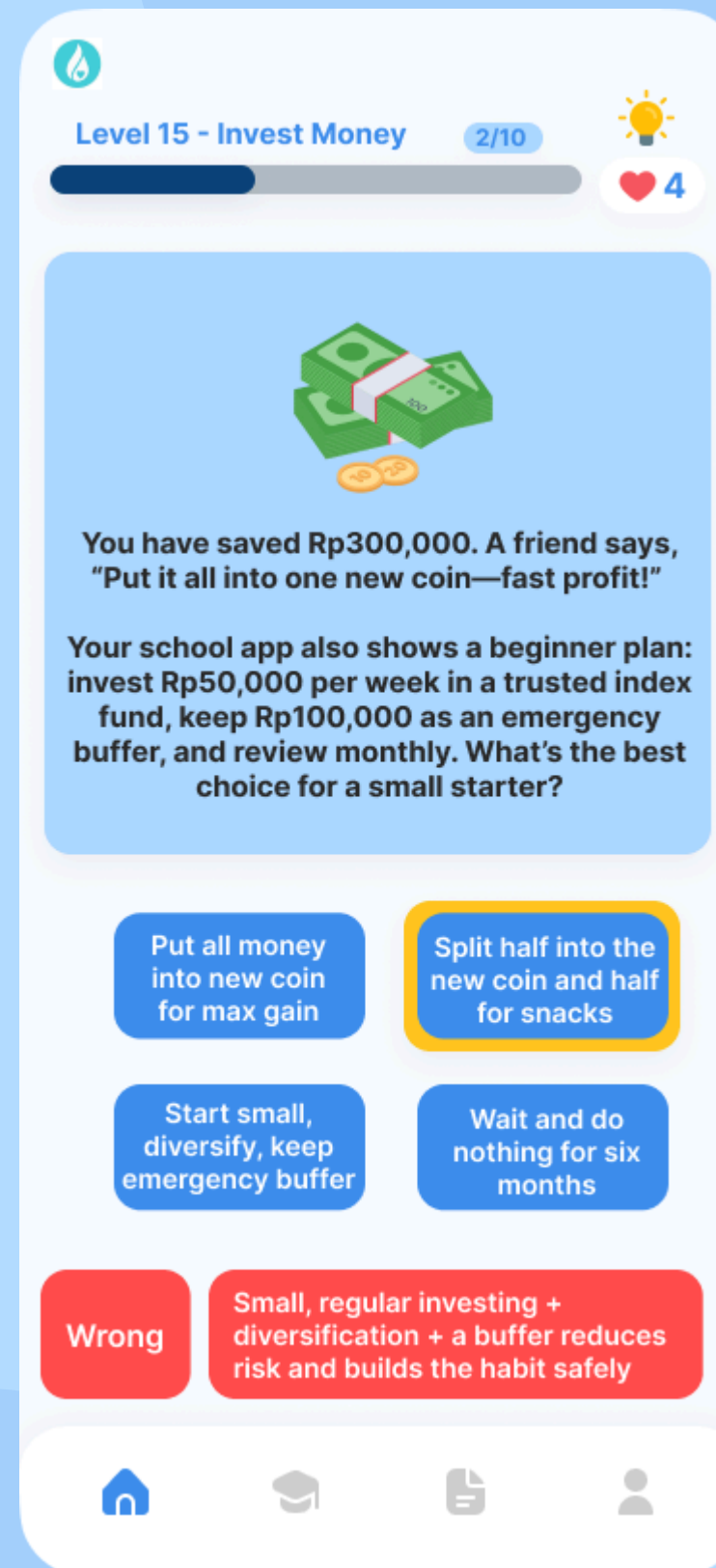
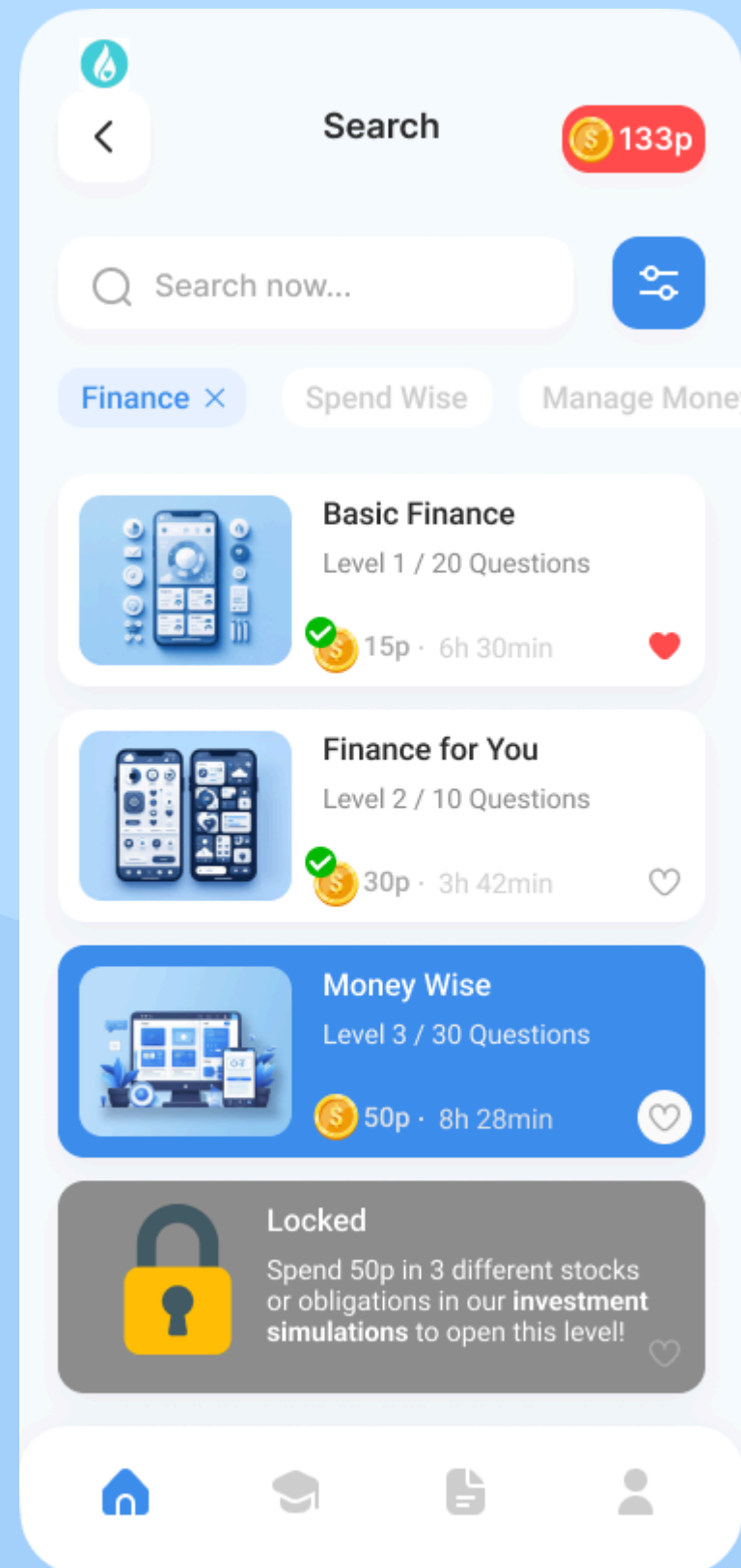
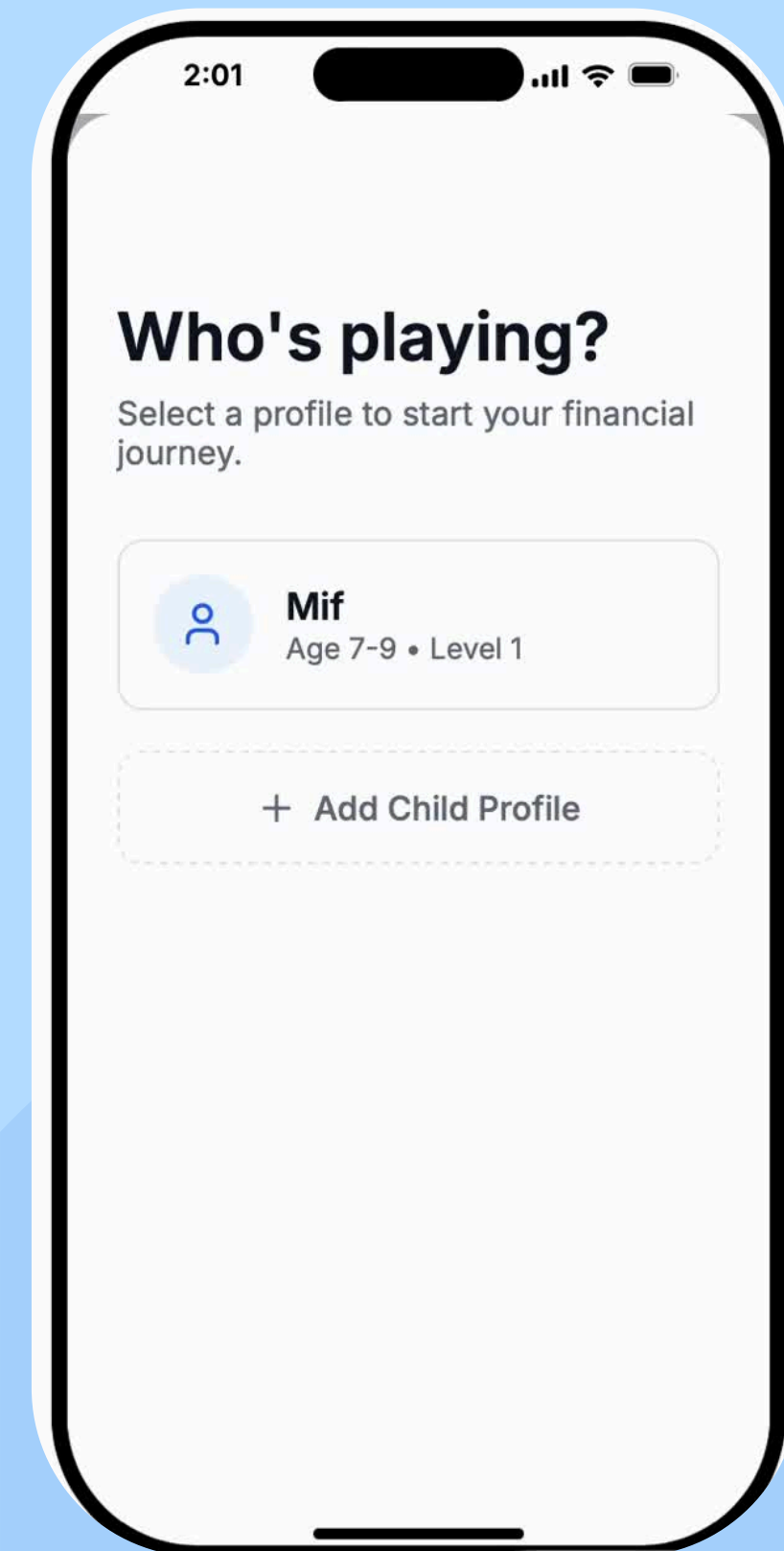
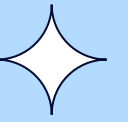
Trapped in Online Gambling



Globally, each unit **increase in financial literacy** corresponds to about **6.2% decrease** in the likelihood of falling into **poverty**.



AI-Tech platform with gamification, virtual tutor, investment simulation, and parental insights to make kids' financial learning fun & safe



Gamification

Virtual Tutor

Investment Simulation

Parental Insights

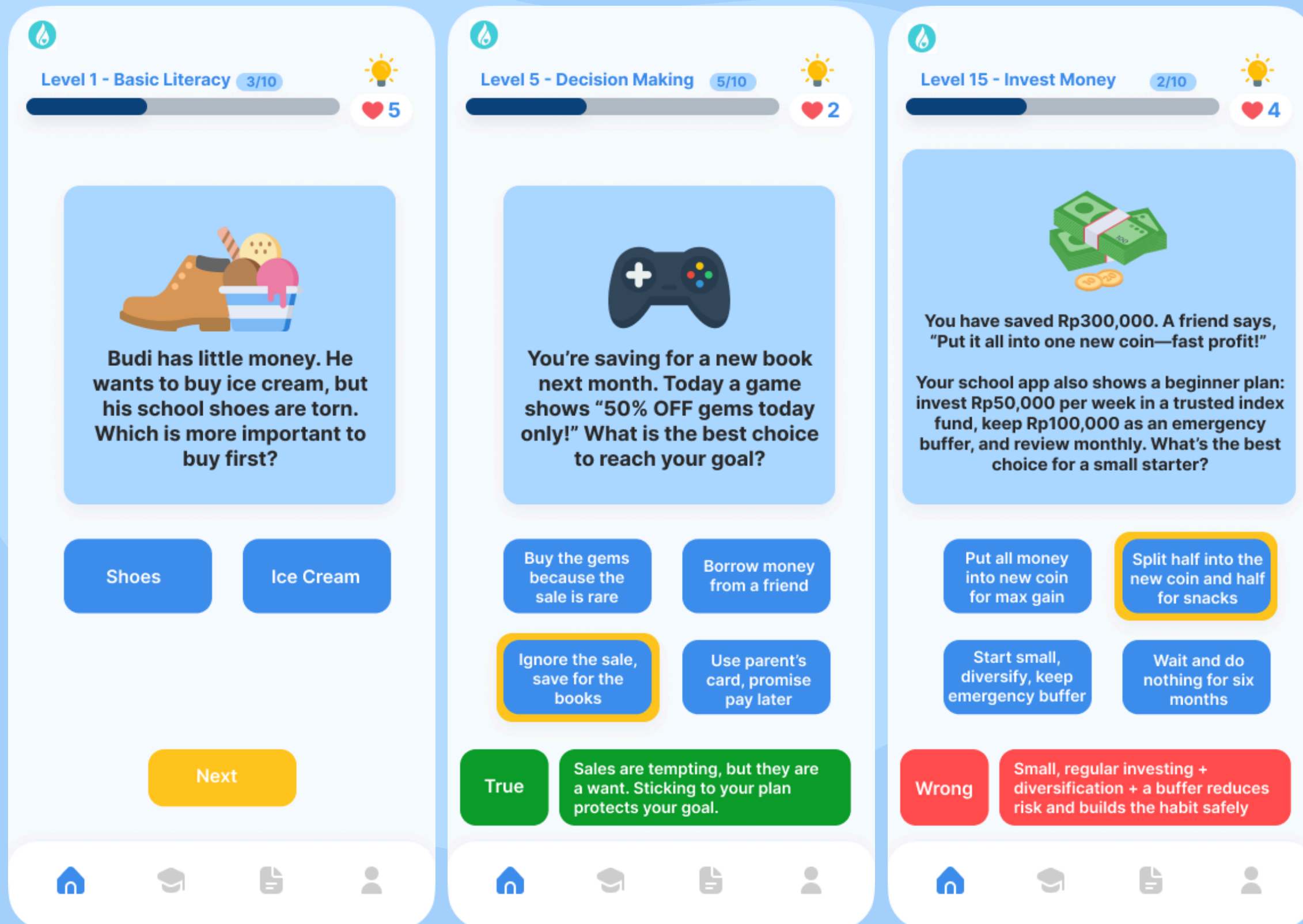
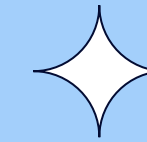
Adaptive Learn Path

Data Analytics

Kid-Safe Chatbot



Gamified Learning with Data Analytics and Sandbox Investment Simulation



Unlock Adaptive Levels. Finishing required tasks opens the next, slightly harder level to keep progress steady

Earn Coins. Kids earn virtual coins for completing lessons and quizzes

Coin→Stock Unlocks. Coins must be spent to buy shares in sandbox investment simulation

Badges & Achievements. Special badges mark milestones like first savings goal and quiz

Daily Streaks and Leaderboards. Consecutive study days and friendly rankings

Goal Milestones. Big goals are split into small checkpoints to see progress and motivated.

Tutoring, Class, Events, and Community Building! ✨

Passion Bubble
Class

Passion Bubble
Tutor

Passion Bubble
Local Champion

Passion Bubble
Volunteer

Passion Bubble
Scholarship

Passion Bubble
Competition



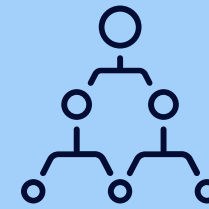
GOALS

Promote financial literacy | Drive behavioral change | Inclusive education access |
Data-driven learning insights build a scalable edtech ecosystem

Traction & Milestone from 2022



2,000+ youth reached through offline classes, camps, workshops



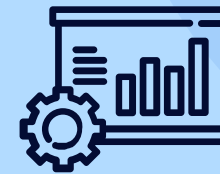
70% of participants reported understanding “needs vs wants”



Parents reported weekly “money talks” at home increased by **60%**.



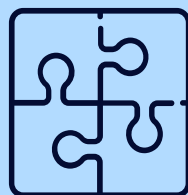
80+ volunteers and **40+** classes organized nationwide.



+45% improvement in financial confidence after participation



Schools saw **higher engagement** in budgeting simulations.



30+ schools and universities engaged in pilot programs.



4 in 5 children who joined workshops started saving



3 national fundings and **7** international and national achievements

Roadmap

Pilot



2025-2026

1 Launch MVP (mobile + web), 200+ lessons, AI tutor v1, sandbox investing (paper trading), 10 pilot schools.

2 Validate pedagogy & safety, gather learning analytics, early revenue from premium families & school bundles.

Scale-Up



2027-2029

1 Content expansion (500+ lessons, Bahasa + English), AI personalization v2, nationwide school partnerships (100 schools).

2 Community features (quests, leaderboards), parental insights, school channels; evidence pack for impact & curriculum alignment.

Commercial

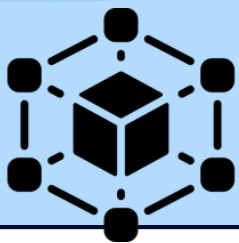


2030-2035

1 Regional rollout (ASEAN localizations), marketplace for educator-made modules, API with youth banks (allowance integration).

2 Mature monetization (institutional licenses, premium tiers, analytics add-ons); scalable ops & compliance; 150k+ active learners.

Tech Dev



AI & Data Analytics



Virtual Tutor (NLP)



Gamification Engine



Investment Sandbox



Parental Insights



Safety and Privacy

Target Market & Marketing



B2B

Schools & Learning Centers

Banks & Fintech Partners

✦ Tutoring & EdTech Institutions



B2C

Students (7–15 years old)

Parents & Families

7P Marketing:

Price, Place, Promotion, Physical Evidence, People, Product, Process

✦

Category	Description	Value (GBP)
TAM	Total potential market for digital education and financial literacy in Indonesia (K–12 + family edtech users).	1.2 Billion
SAM	Segment of edtech users aged 7–15 years in Indonesia adopting gamified learning & fintech literacy.	350 Million
SOM	Realistic 3–5 year capture through school partnerships & premium family subscriptions.	7 Million

USP & Market Competitor ✨

Feature / Competitor	Passion Bubble Indonesia	EduFund	Zenius Kids	Pintar Invest
Age Focus	7 – 15 years old (early financial literacy)	Teen & college students	Elementary learning general	18 + investor beginners
Gamified Learning	Levels, quests, coins, badges system	Limited quiz-based	Gamified subjects only	N/A
AI Adaptive Tutor	Personalized AI coach with child-safe chatbot	N/A	N/A	Basic AI for risk profile
Investment Sandbox	Virtual coin → practice stock simulation	N/A	N/A	Real money trading
Parental Insights Dashboard	Reports on progress & habits	Basic progress tracker	N/A	
Local Curriculum and Culture	Stories & examples for Indonesian kids	N/A	General education	
Child Safety Compliance	COPPA/GDPR-K ready, ad-free environment	N/A	N/A	
Community Challenges	Leaderboards, family quests, school events	N/A	Academic ranking	

Team & Key People



CEO

Mif Ardianata Pratama Putra

MSc Innovation, Entrepreneurship,
and Management

**Assistant to the Senior Minister
Republic of Indonesia**



COO

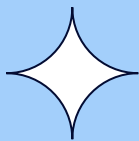
Syafira Idhatun Nasyiah

MSc Global Health Management

**Claim Analyst
Prudential Life Assurance**

Together, we have 150+ Awards and Achievements in Startups, Innovation, Entrepreneurship, Research, Technology

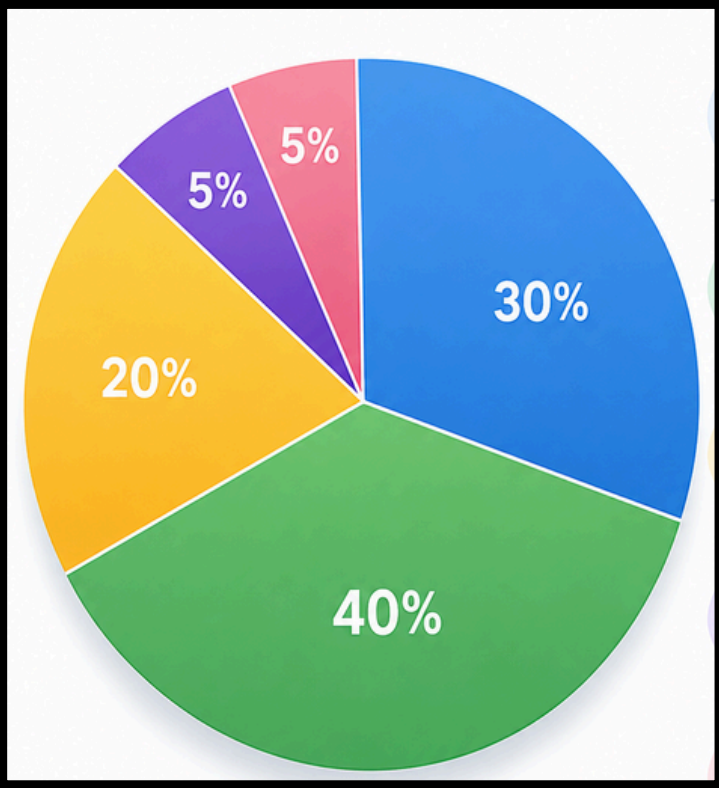
Finance



CAPEX Component	Description	Cost (GBP)	OPEX Component	Annual Cost (GBP)
Platform & App Development	Mobile + web app, gamification system, cloud database	50K	Team & HR	50K
AI Development	Adaptive tutor, NLP chatbot, analytics pipeline	34K	Cloud & Data Ops	13K
Content Production	Financial lessons, quizzes, graphics, localization	21K	Marketing & Partnerships	17K
Data Infrastructure	Servers, API, hosting, data storage	13K	Research & Content Updates	8K
Legal & Compliance	Child-safety, COPPA/GDPR audit, brand IP	8K	Team & HR	8K
Total CAPEX		126K	Total OPEX (Annual)	96K

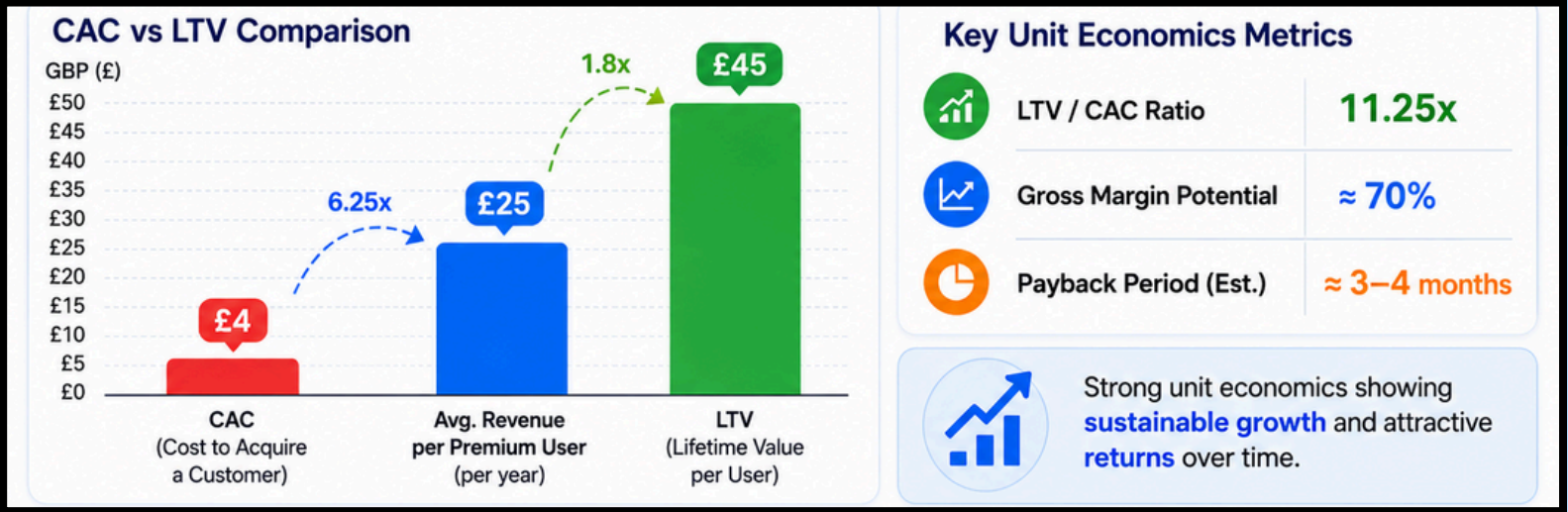
Stage	Active Users/School	CAPEX (GBP)	Revenue (GBP/year)	Financial Milestone
Pilot (2025–2026)	2,000 users / 30 schools	126K	≈ 60K	Validation
Scale-Up (2027–2029)	20,000 users / 200 schools	210K	≈ 550K	BEP
Regional Growth (2030–2035)	150,000 users / 1400 schools	630K	≈ 2.8M	≈ 15-20%*

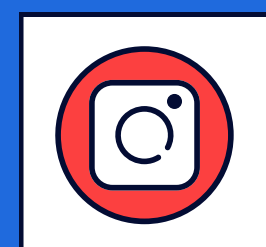
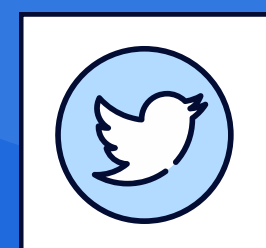
*Target EBITDA Margin **Revenue-based LTV; assumed customer lifetime : 1.8 years



Revenue Stream

- Freemium to premium model (30%)
- School Licencing (40%)
- Institutional Package (20%)
- Partnership (5%)
- Offline Program (5%)





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