

# Enabling Better Access

Southeast Asia's population, like that in many emerging markets, is challenged by **limited access to basic goods and services**. This is due to infrastructure inadequacies in crucial sectors like finance, education, and logistics, and aggravated by lacking social protections in most countries (only 34% have these benefits<sup>1</sup>).

The challenges are exacerbated for those living **outside of Tier 1 cities**, where infrastructure gaps are most glaring. There is a clear correlation with rurality and the state of infrastructure. Generally, countries with a greater proportion of rural populations (lower Rural Access Index scores) have weaker networks of services that support social and economic activity (lower Logistics Performance Index scores). These networks range from physical infrastructure to technological products and services<sup>1</sup>.

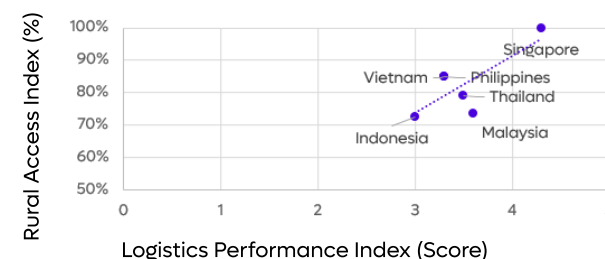
Stifling macroeconomic conditions in Southeast Asia's emerging markets also impede poverty alleviation, worsening inaccessibility. This is due to **slower economic reforms, high income inequality, and weaker infrastructure investment**<sup>2</sup>. As a result, Indonesia has shown limited poverty alleviation progress, regional poverty in Philippines persists, and consumption rates have stagnated in rural Vietnam<sup>3</sup>.

Furthermore, regional climate-related supply chain disruptions are expected to **worsen due to geographic propensity to natural disasters and weak preparedness**<sup>2</sup>, exacerbating accessibility challenges.

The compounding of limited accessibility for communities beyond Tier 1 cities with macroeconomic challenges and climate disruptions deepen economic inequalities.

Existing efforts to tackle inaccessibility lack a focus on quality outcomes. Although access to basic goods and services are necessary, the region is primed to leapfrog development challenges brought about by infrastructure inadequacies by investing in **more affordable, sustainable, and distributed technology solutions**. This means providing basic goods and services and at a higher quality.

## Logistics Performance Index (LPI) scores vs. Rural Access Index (RAI) scores in Southeast Asia



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We invest in companies that leverage technology to address infrastructure inadequacies, enabling mass market access to quality goods and services:

- **Cost-effective, quality goods distribution to reduce access barriers.** Super utilises social commerce model to leverage group buy, lowering the cost of goods (more on slide 22). Prism sells affordable consumer electronics. Our investees tracking Net Promoter Scores consistently receive good ratings.
- **Education access to tackle logistic obstacles.** CoLearn offers live virtual classes for students in Indonesia to provide interactive learning without having to travel. Vuihoc delivers live streamed classes with a ‘dual teacher’ approach, reaching almost 2,000 students in Vietnam each time.
- **Financial access to empower the underserved.** Eratani provides a platform for farmers in Indonesia to procure, finance and sell products efficiently. TechCoop digitises and facilitates finance for farmers, cooperatives, and agri-businesses. Super provides resellers in smaller cities with additional sources of income, supplementing incomes by an average of 30%.
- **Personalised healthcare to improve outcomes and service quality.** Zenyum provides consumer with tailored dental products and services to boost the quality of healthcare. Ora offers telehealth services that meet evolving consumer needs and lower healthcare costs.

## Portfolio Impact

72%

Average Net Promoter Score

412 K

New users

25-30%

Change in beneficiary income<sup>2</sup>

By enabling better access, our portfolio companies address the regional development needs identified through our research.

In particular, they contribute to these SDG targets:

## Core Impact



1.4 Equal rights to ownership, basic services, technology and economic resources

## Co-benefit



10.2 Empower and promote the social and economic inclusion of all

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## Reaching rural communities through social commerce

Indonesia stands at a critical juncture. While its population remains young and growing, the country faces mounting economic and demographic pressures from rising prices, widening income gaps, and low household savings. These challenges are exacerbated beyond Tier 1 cities, where access to basic goods remains a daily struggle. Poor logistical infrastructure in these areas significantly increases the cost of order fulfilment, which becomes a burden ultimately borne by the consumer. As a result, everyday goods can be up to 20% more expensive in remote regions compared to Indonesia's urban hubs, deepening inequality and stifling opportunity for millions.

**Super** is the largest social commerce player in Indonesia that enables access to quality consumer goods by utilising its localised networks of warehouses and logistic providers to reach these underserved consumers. Falling purchasing power on top of increasing cost from climate-related supply chain disruptions makes Super's efforts to lower costs of basic essentials increasingly crucial.



The platform partners sell directly to end consumers as well as partner with local Super agents that consolidate orders from small retailers and end consumers, allowing them to generate extra income while passing on the cost savings from economies of scale. In 2024, Super engaged **more than 40,000 + active agents** coordinating group buying and end consumers who purchased directly from the platform. By addressing the logistical hurdles and supply chain issues, Super is able to lower prices and increase accessibility of FMCG to Tier 2 to Tier 4 cities and rural areas.

## Providing capital and strategic support

We support Super in its ambition by working with the team to explore potential **exit strategies** and design an **offline expansion plan** for Tier 2 and Tier 3 regions. To do so we draw on case studies from comparable traditional players. We have also collaborated on cost-cutting initiatives and mapped out **breakeven strategies** to help strengthen their path to profitability.

Super continues to expand its services to more regions and build on its offerings, including the development of affordable private-label brands for consumers (2.8x growth in annual gross profit) and introduction of Agent Kiosks at the end of 2024. Moving forward, Super is finetuning offerings based on communities' needs, ramping up the new white label products, increasing physical Agent Kiosk stores, and expanding market coverage.

Find out more about the Super story [here](#).

“ Every order we fulfil brings us one step closer to a future where affordability and opportunity reach even the most remote corners of Indonesia. ”

Steven Wongsoredjo, Co-founder and CEO, Super