

 Early Warning System

FMO-56025

PT BINA ARTHA VENTURA



## Quick Facts

|                         |   |
|-------------------------|---|
| Countries               | Indonesia                                     |
| Financial Institutions  | Netherlands Development Finance Company (FMO) |
| Status                  | Approved                                      |
| Bank Risk Rating        | C   |
| Voting Date             | 2019-07-03                                    |
| Borrower                | PT. Bina Artha Ventura (BAV)                  |
| Sectors                 | Finance                                       |
| Investment Type(s)      | Loan  |
| Investment Amount (USD) | \$ 0.02 million                               |
| Loan Amount (USD)       | \$ 0.02 million                               |



---

## Project Description

According to bank website, PT. Bina Artha Ventura (BAV) is a Venture Capital Company actively engaged in the microfinance sector in Indonesia which started operations in December 2011. The company offers working capital through a flexible version of the Grameen methodology and focuses on women with limited access to the formal financial sector. The company also provides business loans to small enterprises.

The aim of this project is to develop a data warehouse and improved business intelligence in order to improve company performance, but also to improve BAV's client service and product offerings. As part of its regular business process, CAA-Indonesia collects a wealth of information about clients as well as transaction-level details for each process. To obtain a deeper understanding of patterns and trends in business performance and relate them to client segments, geographical areas and other associated data points, BAV considers it key to create a unified data warehouse along with a reporting platform.



---

## Investment Description

- Netherlands Development Finance Company (FMO)

## Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [PT Bina Artha Ventura](#) (Financial Intermediary)



---

## Private Actor Relationship

MASSIF



---

## Contact Information

No contact information provided at the time of disclosure.

## ACCOUNTABILITY MECHANISM OF FMO

Communities who believe they will be negatively affected by a project funded by the Dutch Development Bank (FMO) may be able to file a complaint with the Independent Complaints Mechanism, which is the joint independent accountability mechanism of the Dutch Development Bank (FMO) and the German Investment Corporation (KfW) . A complaint can be filed in writing, by email, post, or online. The complaint can be filed in English or any other language of the complainant. The Independent Complaints Mechanism is comprised of a three-member Independent Expert Panel and it can provide either problem-solving, compliance review or both, in either order. Additional information about this accountability mechanism, including a guide and template for filing a complaint, can be found at: <https://www.fmo.nl/independent-complaints-mechanism>



---

### Other Related Projects

- FMO-49998 PT BINA ARTHA VENTURA
- FMO-61381 PT BINA ARTHA VENTURA