

 Early Warning System

FMO-61381

PT BINA ARTHA VENTURA



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## Quick Facts

Countries	Indonesia
Financial Institutions	Netherlands Development Finance Company (FMO)
Status	Approved
Bank Risk Rating	C
Voting Date	2022-11-22
Borrower	PT BINA ARTHA VENTURA
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 10.00 million



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## Project Description

FMO proposes a 5-year USD 10M loan (in local currency) to further grow BAVs loan portfolio.



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## 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) **is owned by** [Credit Access South East Asia \(CA-SEA\)](#) (Parent Company)



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## Private Actor Relationship

FMO NV

## Private Actors Description

Established in 2011, PT Bina Artha Ventura (BAV) is a subsidiary of Credit Access South East Asia (CA-SEA), a group based in Amsterdam with investments in microfinance institutions in Southeast Asia (Indonesia and Philippines). BAV strives to become the preferred business partner for Asian households lacking access to formal credit, enriching their lives by providing convenient and reliable solutions, and by matching their evolving needs. They specifically target female micro-entrepreneurs in Java and Sulawesi and are the 6th largest MFI in terms of market share reaching 442k clients via 396 branches. BAV provides micro (Group Lending methodology) and small business (Individual Lending methodology) loans. The former is their main lending activity representing less than 75% of total loans.



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### Other Related Projects

- FMO-56025 PT BINA ARTHA VENTURA