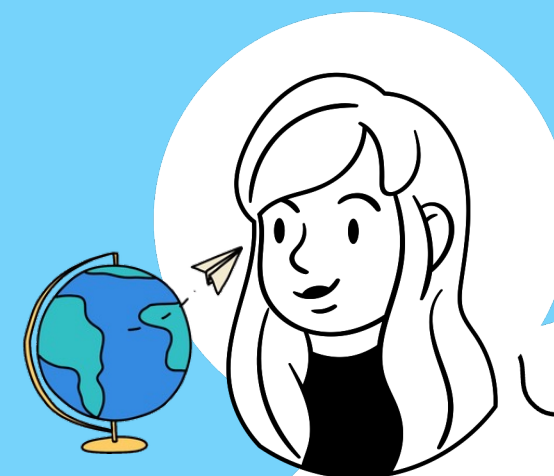


A piece of yellow tape with a white grid pattern is stuck to the top edge of the light brown paper background.

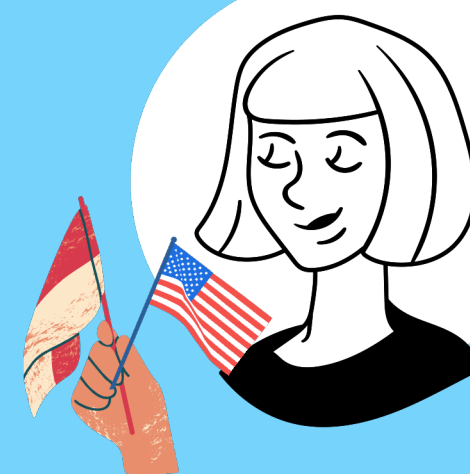
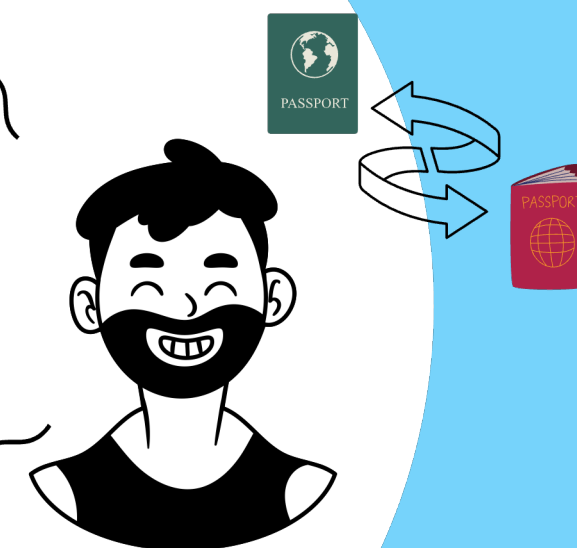
BNI NY DIASPORA LOAN PROGRAM

WHO ARE INDONESIAN DIASPORA?



Indonesian citizens
residing in a foreign
country

Indonesian citizens
who have become
foreign citizens



Foreign citizens who
have parents or
ancestors from
Indonesia

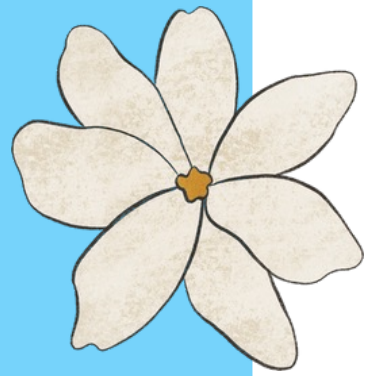
WHAT IS THE PURPOSE OF DIASPORA LOAN?

- Support Indonesian government program in MSME productivity
- Provide loan facility to Indonesian Diaspora MSME businesses





THE MISSION OF INDONESIAN DIASPORA LOAN



Improving



Improving the
image of
Indonesia

Giving

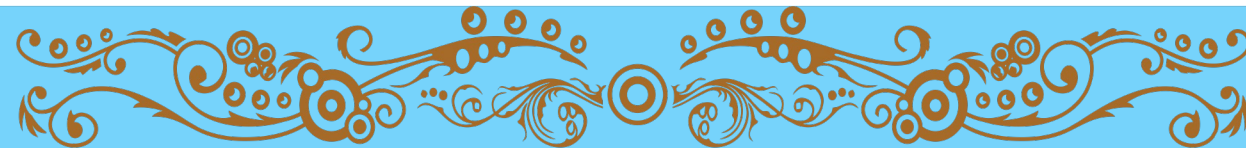
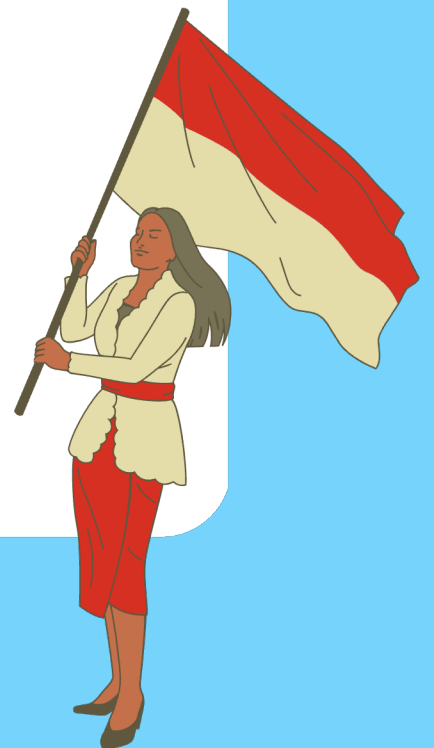


Giving
appreciation to the
Indonesian
Diaspora family

Promoting



Promoting BNI
services and
products to
Indonesian
Diaspora



HOW CAN BNI NY HELP DIASPORA BUSINESS IN US & CANADA(NORTH AMERICA)?



Bank BNI NY offers 2 programs:



Working
Capital
Loan

Investment
Capital
Loan

WORKING CAPITAL LOAN

Purpose

Working Capital
for business
operations

Security Collateral

Coverage 100%
mainly fixed
assets



Tenor

1-year, extensions



Max Credit

USD 1 Million



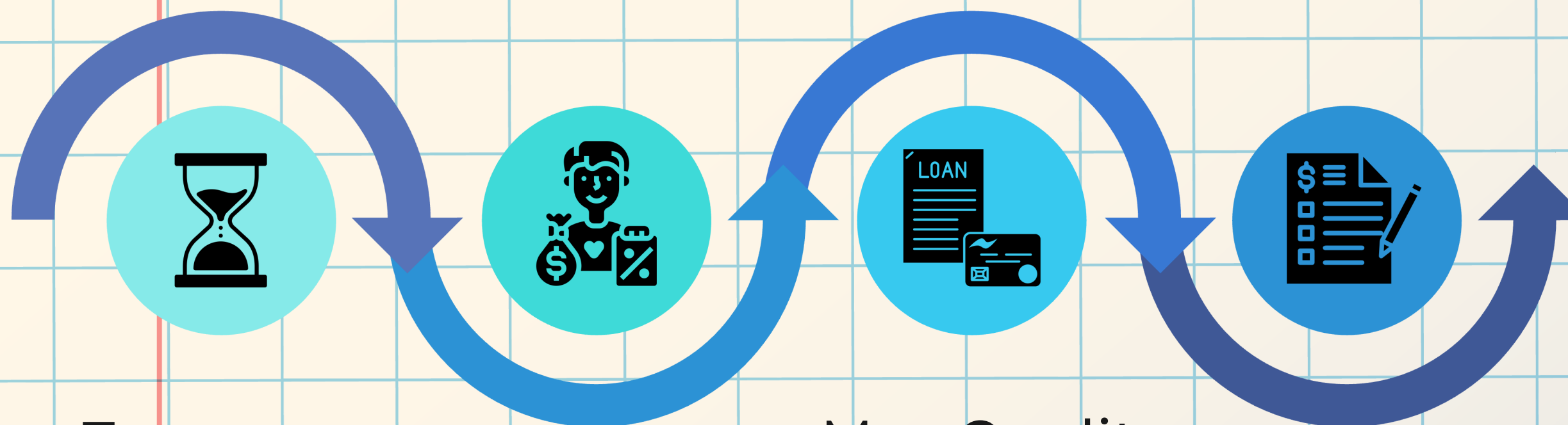
INVESTMENT CAPITAL LOAN

Purpose

Finance Business
Investment

Security Collateral

Coverage 100%
assets financed



Tenor

Maximum 15 years

Max Credit

USD 1.5 Million

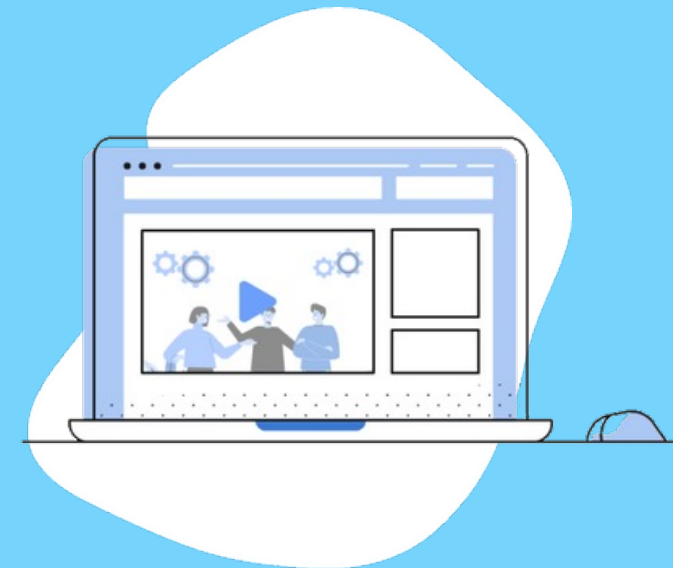
GENERAL REQUIREMENTS



Indonesian
Diaspora, at
least 21 years old



The Company or
owner has no non-
performing loan
history



The company or
owner is not
under pending
litigation



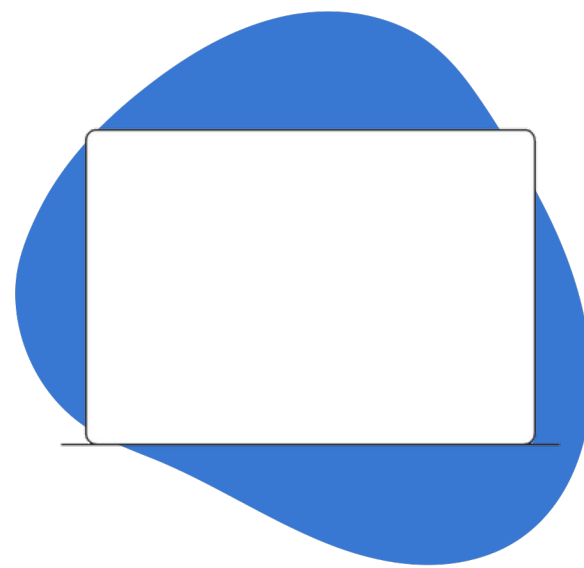
Company
established or
management
experience for at
least 3 years

DOCUMENTS

REQUIREMENTS



Identity Card of
the owner and
Management



Legality / Company
License and
Business Permit

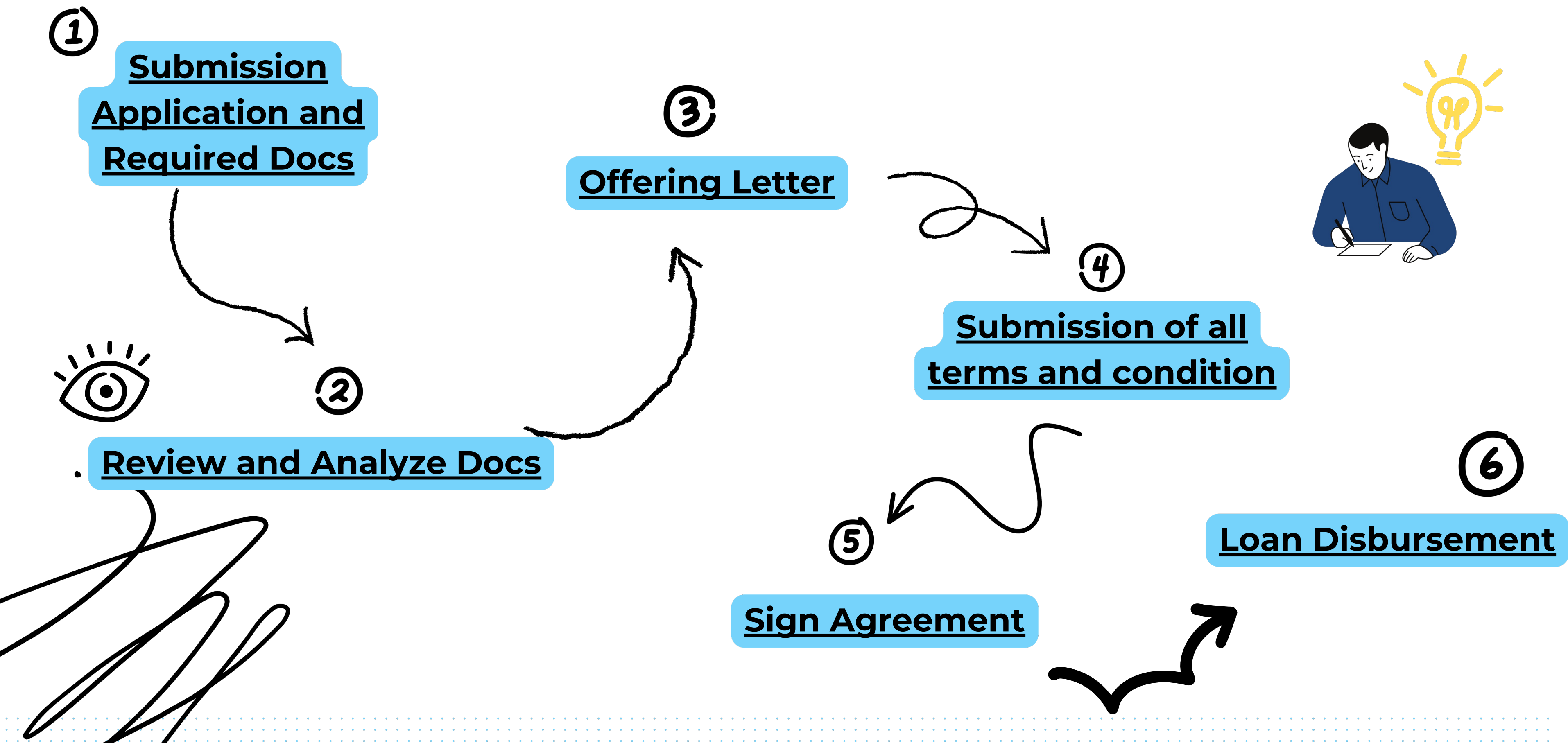


Copy of
Security
Document



Business Plan and
Financial Statement
(Home Statement)

SUMMARY - LOAN PROCESS



WHAT BANKS LOOK FOR :

4 Key Factors Considers?

- 1 Your profile
- 2 The viability of your project / business
- 3 Your financial capacity
- 4 Your market

5 Tips that Help to make Bank Finance Your Business?

- 1 Know what you want
- 2 Understand what your banker wants to know
- 3 Prepare for your first meeting
- 4 Keep building the relationship
- 5 Avoid common mistakes



Factors that may prevent the deal from going through (based on experience) :

- 1** **Financial report** is not available / acceptable
- 2** Not clear **business model / strategy**
- 3** The inability to provide **proof of legal business documentation** (i.e. license or articles of incorporation)
- 4** The inability to provide **proof of tax documentation**
- 5** **Business partnerships** fail
- 6** The inability to meet **other basic requirements**



The graphic features a large, light brown, lined paper card with a yellow and white checkered tape at the top. The card is set against a solid blue background. On the right side of the card, there is a cartoon illustration of a man with dark hair, wearing an orange cardigan over a white shirt, with his arms raised in a celebratory gesture. A white laptop is positioned in front of him. The text 'THANK YOU!' is written in large, bold, black, sans-serif capital letters on the card.

**THANK
YOU!**