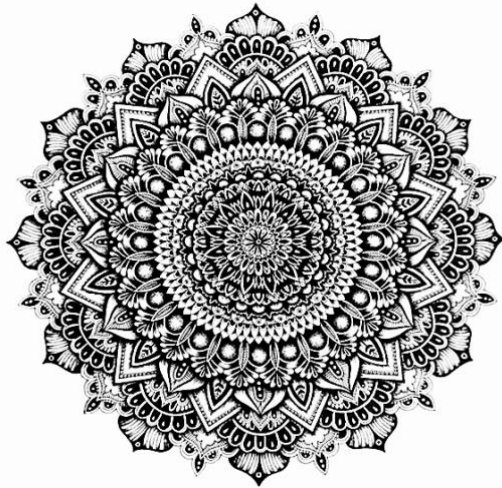


PT. TERATAI CAPITAL INDONESIA

# BROCHURE



STRICTLY PRIVATE AND CONFIDENTIAL



**PT. Teratai Capital Indonesia (TCI)** provides consulting services for companies intending to obtain various financial instruments to develop their business or receive funds for their projects. We work with companies that demonstrate stable growth and want to significantly increase the volumes of their transactions but due to lack of their own assets cannot obtain the necessary financing from bank. To implement the above we can provide a whole package of services in both the issuing of financial instruments and the receiving of bank loans against hard financial instruments.

Having extensive experience in documentary operations, we offer solutions for credit enhancement purposes effectively responding to changes in financial markets to completely satisfy our clients' needs. Our services offer a competitive advantage on behalf of our clients and are not required to cover the total value of the instruments issued — only the cost of issuance.

Our company pays great attention to the needs of every client and offers a customized approach to establish partnership relations. We are dedicated to the financial success of our clients and we adhere to uncompromising business principles. Our cooperation leads to cost efficient operations and the achievement of planned business goals.



## VISION

To build a partnership to achieve financial strength and prosperity by implementing strategies that seek to maximize sustainable and profitable growth. A partnership that benefits and positively impacts the economic and social life of the community.

## MISSION

We are committed to enriching society by delivering superior investment services. We are committed to putting our partnership at the heart of our business, developing and maintaining long-standing relationships based on trust. We are one firm, committed to delivering the full range of our capabilities, knowledge and resources to meet the needs of our partnerships. We respect diversity and value differences of opinion.

With many communities in almost all regions living under extreme economic pressure, we have a goal that through good and wise asset management the community is part of our partnership with economic resilience, and provides a proportional guarantee in the fields of housing, food, health, education and culture. A great nation is one that has all the above achievements.



## **ASSET MANAGEMENT SERVICES**

PT. Teratai Capital Indonesia (TCI) Asset Management Services improves manageability of your assets. This personalized service gives you access to a designated Asset Manager who will help track and manage your products and contracts. You gain network-wide installed base visibility for more informed and accurate decision making.

### **Effectiveness and Efficiency of time**

Reduce the time and complexity of tracking assets, while improving asset utilization, budgeting and planning.

### **Prevent and Mitigate risks**

Identify and remedy uncovered and last date of support products to avoid risk exposure, Mitigate risk exposure by identifying and fixing any at-risk products.



## **BUSINESS CONSULTANCY**

PT. Teratai Capital Indonesia (TCI) business consultant work with clients on strategy, planning and problem solving, and helps clients develop business skills and knowledge. These topics range from designing a business model or marketing plan, to determining which marketing techniques to use and how to use them.

TCI Business consulting in its purest sense is the ability to magnetize a business owner, entrepreneur, professional, mature or startup businesses to areas of critical performance based on meaningful, experienced, and documented understanding of the issues. These critical areas can be marketing strategy, competitive advantage, and business models.

## **Development Project Management**

The primary objective of our Development Project Management services is to control the time, cost and quality of a project. We take the pressure off of the client by ensuring resources are used appropriately and that all functions of the development are in line with one another. Whether working with administrators, financial advisors, accountants, legal advisors, designers, contractors or all of the above, we believe that clear and consistent communication is the key to effective coordination and ultimately, to achieving the expected results.

PT. Teratai Capital Indonesia (TCI) Development Project Management Services include:

- Market Research and Advisory
- Management of the Design Stage
- Hand-Over and Closing of the Project
- Selection and Appointment of Contractors

## **Facility Project Management**

We offer complete and integrated facility management services. All of our projects benefit from our expertise, tailored management approach and our consideration of the broader implications for our clients. We believe that facility management is not just about maintenance, it's about continuously improving in order to increase value and satisfaction. We stand out from the competition through our proactive and integrated approach, meaning we align systems to address issues before they develop into full-fledged problems.

PT. Teratai Capital Indonesia (TCI) Facility Project Management services include:

- Asset lifecycle analysis
- End to end consultancy (from initial site inspections and walk throughs to reviews of existing arrangements and agreements)
- Fit out assistance



## **FINANCE SERVICES**

PT. Teratai Capital Indonesia (TCI) Consultancy engages in financial services in support of trade, investment and development. We offer trade finance advisory and project services that approach today's challenges and opportunities from a strategic perspective and deliver unique solutions that are innovative, cost-effective and competitive.

We are members and shareholders of the Society for Worldwide Interbank Telecommunications (SWIFT) which allows us to transmit safe and secure messaging throughout the World.

PT. Teratai Capital Indonesia (TCI) Finance Services include:

- **Standby Letters of Credit (SBLC)**

**Standby Letter of Credit /SBLC (MT-760)** is a written commitment of a bank that issues it to pay a certain amount of money on behalf of the bank's client in favor of a beneficiary in case the client/buyer is not able to fulfill its financial obligation to the beneficiary/seller.

Using a Standby LC in business transactions is an indication of good faith and proof of financial credibility and repayment capabilities of a buyer.

Standby LCs is widely used in commodities trading, when it is necessary to buy the goods from a local supplier or foreign exporter. An SBLC can be also used as a security to obtain credit lines and is ideal for companies, who plan to expand its business but does not want to utilize its assets.

Standby LCs should be always issued as an irrevocable financial instrument and cannot be cancelled or revoked since it has been issued & transmitted via authenticated MT-760 SWIFT message by an issuing bank. It is possible to assign a Standby LC to another beneficiary in accordance with written instructions from the first beneficiary. The bank, which performs such transfer, has to notify the issuing bank the amount to be transferred and the effective date of the transfer.

Standby Letters of Credit are provided according to the latest ICC Publication No. 600. Uniform rules

- **Documentary Letters of Credit (L/C, DLC)**

**Letter of credit (Documentary Letter Of Credit (L/C, DLC)** is the bank's obligation to pay the seller of goods or services a certain amount of money in the timely submission of documents confirming shipment of goods or performance of contractual services.

Documentary Letter Of Credit is one of the most important means of financing in the international trade, as the letter of credit is a tool that removes most of risks as from the buyer (importer) and from the seller (exporter). Documentary Letters Of Credit are very flexible and a convenient tool of calculations, which have the widest recognition and acceptance in the world.



## Forms of Letters of Credit:

**Revocable Letters of Credit**, which can be changed or cancelled by the issuing bank without prior notice to the recipient of funds. The revocation of a letter of credit does not create any obligation of the issuing bank to the payee. The nominated bank is obligated to make a payment or other operations on a revocable letter of credit, if at the time of their commission they have not received notice of the change of conditions or canceling credit.

A letter of credit is revocable if its text does not explicitly state otherwise.

**Irrevocable letter of credit** is a firm obligation of the issuing bank to pay money under the terms defined by the conditions of the letter of credit, if the documents provided for by it, submitted to the bank specified in the credit. Irrevocable letters of credit guarantee that the exporter will make payment to the performance of its obligations, even if an importer wants to abandon the deal. Therefore, exporter, performing a special order, for which most likely will not be another buyer, chooses exactly this kind of letter of credit.

**Irrevocable unconfirmed letters of credit.** When making an unconfirmed letter of credit, the issuing bank providing a letter of credit, is the only party responsible for the disbursement to the seller. The nominated bank has to pay only after receiving money from the issuing bank. The nominated bank simply acts on behalf of the bank providing credit, so it does not take any risk.

**Irrevocable confirmed letters of credit** - the obligation of the issuing bank is confirmed by another bank. Confirmation is an additional guarantee of payment from another bank (Bank of the exporter or prime bank).

The bank confirming the letter of credit is committed to pay for documents according to the conditions of the letter of credit if the issuing bank fails to make the payment.

Currently, LC issuance is governed by the latest version of UCP 600.

- **Bank Guarantees (BG)**

**A Bank Guarantee (MT- 760)** is an irrevocable commitment, which is issued by a bank on behalf of its client who has concluded a contract to buy goods from a seller and promised to meet all financial obligations to the seller in case of default. In other words, a Bank Guarantee is a commitment of a bank on behalf of its client.

A **Bank Guarantee** often helps companies to conduct transactions with parties they usually would never have the chance to deal with. Many suppliers often prefer to do business with clients, which have a **Bank Guarantee** because it removes the non-payment risks for the goods they sell.

**Bank Guarantees** can be issued for many purposes, for example: for credit enhancement of institutions that issue industrial development revenue bonds and commercial papers; to provide security for loans granted by third parties; to assure performance under construction or employment contracts; and to ensure the buyer fulfills financial obligations to its suppliers.

- **Proof of Funds (POF)**

This financial instrument proves that the customers or partners have the ability and specified assets, funds at their disposal, available to use for a transaction. It comes in the form of a bank, security or custody statement. The purpose of this document is to ensure that the funds required for the transaction are obtainable and legitimate. It is used for signing contracts with banks or major companies.

PT. Teratai Capital Indonesia (TCI) provides customized Proof of Funds (POF) solutions for clients wishing to demonstrate availability of funds or financial capability.

- **Bank Confirmation Letters (BCL)**

**A Bank Comfort Letter BCL** commonly referred to as a BCL is typically used in a commodities transaction to demonstrate the financial capability of the buyer. It is also referred to as a Bank Capability Letter. A BCL is one type of a Proof of Funds (POF) which can be furnished by a buyer or requested by a seller to complete a transaction. Various other types of POFs such as SWIFT messages or a MT 799 SWIFT message may be utilized for the same purpose.

**BCL** is issued by a bank on behalf of their customer who has entered into a contract to purchase merchandise/commodities from a supplier confirming their financial capability to carry out the transaction. It also shows that the buyer has sufficient funds or is financially capable to complete the business deal. However, it should be clear that a Bank Comfort Letter does not mean any assurance of payment.

**BCL** is a statement of fact not a financial obligation or commitment given by a bank. A BCL is not equivalent to a Letter of Readiness (RWA). A BCL is merely an authenticated swift message from the buyer's bank that confirms financial capability of the buyer in terms of cash or credit facility, to pay for the goods they want to buy.

- **Medium Term Note (MTN)**

A tradable and discountable debt instrument issued by banks, collecting an annual interest before expiring upon maturity with a specified face value.

PT. Teratai Capital Indonesia (TCI) is involved in the primary and secondary MTN markets, and has access to some of the most desirable notes through its relationships with specialized trader/brokers. MTNs can be provided to Clients in need of recourse collateral, non-recourse collateral or for credit-enhancement purposes.

The logo for PT. TERATAI CAPITAL INDONESIA is presented within a rounded rectangular frame with a white border and a subtle drop shadow. The background of the logo is a dark blue gradient filled with numerous small, bright blue and white speckles, resembling a starry night sky or a digital data field. The text "PT. TERATAI CAPITAL INDONESIA" is centered in a white, serif, all-caps font.

PT. TERATAI CAPITAL INDONESIA

## **CONTACT US**

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