

EXECUTIVE SUMMARY

The size of small medium enterprise business in Indonesia is very big. One of the industry players is fishery. It requires substantial capital, but unfortunately financial institutions in Indonesia are difficult to provide financing due to the high business risk. PT. Mina Ventura Indonesia, in the form of venture capital firm, provides capital service along with training, mentoring, and consulting for fish cultivator groups and fisheries through fishery unions as the company's business partner. In order to achieve the customer satisfaction, the company provides professionals to involve in credit unions' daily activities and helps the unions in managing business in expanding the union members. Our company will monitor the unions intensively to anticipate problems that can potentially lead to business failure.

The services provide experts in the fisheries and credit union, high quality of the operational services for the union, initiation of fishery credit unions which helps the development in the rural area. Our positioning statement is "Venture capital company which provides reliable capital, coaching, and consulting services for fishery unions and helps them to grow". The company will conduct an integrated marketing strategy in relation with company's goal and objectives. In order to reach the expected target market, the marketing strategy focuses on pull strategy accomplished through direct marketing and maintaining good relation with target market and public figures from the target market area.

Regarding the business risk that might comes from the customer, it is really important to manage the risk which might occurs and harm the company. The company will

apply some selection process and operation procedures to minimize bad debt expense. Dimensions of quality preferred by the company are credibility, reliability, and competency. Quality was chosen because it represents the company's goal to deliver best services. Concern for quality is reflected in the target company's operations where the company sets operational standards for the union initiation and delivers financing, training, and consulting services for the unions. To maintain high quality, company has some certain measurements which will be used to review the operational activities regularly.

As a non-bank financial institution engaged in service, the quality of human resources is an important element to support the business. Since PT. Mina Ventura Indonesia directly interacts with the fishery unions, it will put its human resources as representatives at the fishery union to monitor day to day operations. Thus, the company applies recruitment process to select competent, trusted, and capable human resources that able to adapt easily with the rural environment.

PT. Mina Ventura Indonesia's financial strategy is designed to create Shareholders values. It includes the risk management strategy to maintain its high level of risk. The company's target is achieving profit with discounted payback period within 5 years. The Modified Internal Rate of Return (MIRR) is 27%. With initial investment of Rp. 3.264.600.000,- the company is expected to create promising positive shareholders values based on 10 years projection with the amount of Rp. 9.661.495.089,-.