

NEWSLETTER



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BINA strives to look ahead with hope and purpose in a world full of uncertainty and conflict.

As we step into our 5th year, we recognize there is still so much room to grow — and countless opportunities waiting to be explored. With unwavering focus, we remain committed to advancing BINA's goals alongside our valued clients and collaborators.

Here are some of the exciting developments underway:

- Our trading consortium with PYNX is warming up, with promising prospects on the horizon.
- We are supporting a Dutch company planning to enter the Indonesian market, intending to build their factory at i-Sentra @ Lamongan, owned by PT Jakamitra Indonesia, a subsidiary of Japfa Comfeed.
- Multindo Technology Europe, for whom BINA serves as the operational agency in Europe, is pursuing new business opportunities connecting China and Indonesia.

- Our travel division, Sadjadah
 Travel by Jappa-Jappa, is in full preparation mode for its inaugural trip in June 2025.
- We are gearing up for the upcoming Dubai and Indonesia economic missions which will further strengthen our global connections.
- FEHA, our cybersecurity partner, is actively promoting its services across various regions. We strongly support their mission to help especially — SMEs comply with local data protection and cybersecurity regulations.

All of these exciting developments remind us of one important truth:

We do not need to be drowned in the weight of the world.

Let's move forward together—supporting one another, even in quiet, meaningful ways. In doing so, we preserve the strength we need to move forward with wisdom, resilience, and hope.



Monique PatriciaFounder/ CEO



RECONNECT. REFLECT. REDISCOVER. SADJADAH TRAVEL

At BINA B.V., we hold a deep belief in the power of connection: building trust, understanding others, and nurturing a sense of shared belonging. Through Sadjadah Travel, we bring this vision to life. We offer journeys designed not just to see the world, but to truly experience it — to pause, reflect, and reconnect with our inner selves through the richness of cultural heritage. Each journey is intimate, mindful, and deeply rooted in purpose.

The name Sadjadah holds special meaning. In Islamic tradition, it marks the most humble and sincere position before the Creator — when the head and heart bow together in devotion. It reminds us to travel with intention and awareness, grounded in something greater than ourselves.

We are honored to travel with Ustadzah Samira Ibrahim, a theologian and water engineer, who will guide us through the rich world and islamic history that has taken place in the region of Bosnia Herzegovina. Alongside her, Sarah Aljic, a Dutch Bosnian academic and our local guide, will help us encounter Bosnia in its full depth and authenticity. Together with these two guides, we will learn about the vibrant city of Sarajevo, the iconic bridge of unity in Mostar, and Sebrenica's moving memorial to peace and resilience.

We are very excited to arrange this trip and bring the group to experience a beautiful and meaningful trip with likeminded people with a meaningful goal.

This is more than a trip. It's a journey back to meaning.





UNLOCK DUBAI'S ECONOMIC POWERHOUSE

Join Our Economic Mission to Dubai October 7-9 2025

In the fast pulse of today's shifting global economy, where trade tensions and uncertainty often cloud the horizon, a new story quietly unfolds — one of courage, curiosity, and opportunity. It's the story of those who refuse to stand still when the world demands movement. And this October, that story leads to Dubai.

Jappa Jappa, the travel line of BINA B.V., together with WIMAS Global, invites bold entrepreneurs and curious leaders to embark on a journey that's more than just a business trip. From October 7 to 9, 2025, the Dubai Economic Mission promises not only insight but transformation.

Dubai is no ordinary city. It's a place where tradition and ambition meet in shimmering towers and bustling souks. A place where global trade routes cross, and ideas from every corner of the earth find new life. Here, the future of agrifood, IT, services, and Halal markets isn't just discussed — it's made.

Participants will gather not as tourists but as architects of their own global ambitions. They'll share dinners under starlit skies, ascend the Burj Khalifa, and sit with the region's business visionaries. Workshops and masterclasses offer tools and knowledge, but it's the conversations and shared moments that will truly shape new paths.

This isn't about ticking boxes. It's about writing your next chapter where opportunity lives.

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BINA'S ANNIVERSARY WEBINAR RECAP:

STRENGTHENING GLOBAL CYBERSECURITY COLLABORATION

On April 17th, 2025, BINA celebrated its fourth anniversary with an international online webinar entitled 'Cyber Security in Southeast Asia and the Netherlands: Latest Trends and Developments'. This collaborative event between BINA, FEHA, CloudSquire, and Universiti Sains Malaysia (USM) brought together industry experts to discuss critical cybersecurity issues affecting both Southeast Asia and the Netherlands.

The webinar was moderated by Farah Purwaningrum, BINA's Chief Strategic Officer, and featured three prominent speakers: Ferry Haris, Founder and CEO of FEHA International Consulting; Clement Leong, Founder of CloudSquire Singapore; and Dr. Rahyla Rahmat, Senior Lecturer in Economics at the School of Social Sciences at USM.

Monique Patricia, Founder and CEO of BINA B.V., opened the session with a compelling address on the importance of staying updated on cybersecurity trends in both Southeast Asia and the Netherlands. She emphasized that understanding region-specific threats and adapting to evolving cybersecurity regulations are crucial for businesses operating globally.

The main objectives of the webinar included providing expert insights into recent cybersecurity violations and vulnerabilities in both regions, exploring legal frameworks that protect consumers and companies in cross-border digital trade, and updating participants on the latest developments in cybersecurity infrastructure for e-commerce activities in Southeast Asia and the Netherlands.

One of the highlights of the session was the promotion of FEHA's solutions, including details about its participation in the prestigious GITEX event in Singapore. This provided attendees with a deeper understanding of the organization's upcoming initiatives and its commitment to furthering cybersecurity solutions in Southeast Asia.

The webinar provided a platform for knowledge exchange on the complex issues surrounding cybersecurity in two diverse and rapidly evolving regions. With experts from both Southeast Asia and the Netherlands weighing in on the challenges and opportunities ahead, the event underscored the importance of international cooperation and continuous adaptation in the ever-changing digital landscape.

For BINA, this webinar was not just a celebration of its four-year journey but also a demonstration of its ongoing commitment to promoting cybersecurity awareness and collaboration on a global scale. As digital threats continue to evolve, BINA remains dedicated to empowering organizations and professionals with the tools and insights needed to stay ahead of the curve.

BEYOND CERTIFICATION: THE TRUE VALUE OF SECURITY FRAMEWORKS





Most organizations view ISO 27001 and SOC 2 as boxes to check—certificates to acquire only when customers demand them. This fundamental misunderstanding misses their real purpose.

These frameworks were not designed primarily as certification programs but as comprehensive roadmaps for building robust security practices. Companies can implement ISO 27001 or SOC 2 controls without pursuing formal certification and still reap tremendous benefits.

Think of these standards as expert-built templates that ensure you're covering all security bases—from access controls and risk management to business continuity. They help organizations build structured security programs without reinventing the wheel or missing critical components.

By implementing these frameworks early—certification or not—businesses create stronger security foundations, protect customer data more effectively, and establish disciplined processes that scale with growth.

When certification eventually becomes necessary, the path is significantly smoother for organizations that embraced the frameworks' guidance from the beginning rather than rushing through a checkbox exercise.

Build security first; certify when needed.

DISCUSSION ON PAYMENT MECHANISMS IN INTERNATIONAL TRADE BETWEEN BINA AND BANK NEGARA INDONESIA

On April 19, 2025, a strategic meeting took place between BINA and *Bank Negara Indonesia* (*BNI*) to delve into current trends and best practices in international trade payment mechanisms. The session provided a platform for a comprehensive discussion on key financial instruments used in global commerce, including bank guarantees and letters of credit.

The dialogue focused on a comparative analysis of these instruments, evaluating their benefits and limitations from multiple regional perspectives—particularly those of Europe, East Asia, and Southeast Asia. This multifaceted approach allowed both parties to reflect on how trade financing practices vary across markets, and what that means for Indonesian and Dutch stakeholders engaging internationally.

BINA is currently exploring a range of financial tools and risk management strategies to deepen its understanding of the evolving trade landscape. As part of this initiative, the organization aims to build internal capacity that ensures greater safety, efficiency, and compliance with global trade regulations.

By strengthening its grasp of international trade finance, BINA aspires to operate more securely and competitively, while fostering stronger relationships with financial institutions and trade partners around the world.

BINA EXPLORES ENGAGEMENT AND BUSINESS EXPANSION OPPORTUNITIES IN GERMANY

On April 22, 2025, BINA's Chief Strategic Officer. Farah Purwaningrum and Chief Program Officer. Wati Chaeron held a productive online meeting with Kariem El Ali. Senior Policy Advisor at the Senate Department for Economic Affairs. Energy and Public Enterprises in Germany (Senatsverwaltung für Wirtschaft, Energie und Betriebe). The discussion focused on exploring opportunities for BINA to expand its business network in Germany.

Key topics included potential collaborations with Berlin Partner for Business and Technology, as well as access to initiatives supporting internationalization, funding, networking, trade fairs, and partnerships with the Berlin Chamber of Commerce and Industry (IHK Berlin).



FEHA STRENGTHENS REGIONAL BUSINESS CONNECTIONS AT GITEX ASIA

FEHA marked an important step in expanding its regional presence by participating in GITEX ASIA in Singapore from 23-25 April 2025. As one of the largest and most anticipated tech events in Asia. GITEX ASIA brought together global technology leaders, innovators, and businesses to showcase the latest advancements in Al. cybersecurity, digital infrastructure, and future tech solutions. FEHA's participation aimed to explore new market opportunities, build strategic partnerships, and stay updated on emerging trends in the tech and cybersecurity landscape.

Previously, FEHA also attended the "AI & Cybersecurity
Business Networking" event, organized by the Business Indonesia Singapore Association (BISA) on April 22, 2025, at Crane @Claymore, Singapore. This exclusive gathering provided a platform for business leaders, tech experts, and industry professionals to exchange insights, foster collaborations, and discuss future opportunities in AI and cybersecurity sectors across Southeast Asia

FEHA's involvement in these events reflects its ongoing commitment to strengthening its international network and supporting the growth of techdriven business ecosystems in the region.



BINA AND BNI COLLABORATION TO SUPPORT INDONESIAN MSME EXPORT THROUGH XPORA

17 April 2025 — BINA held a strategic meeting with Mr. Dwi Wibowo, Chief Representative of *Bank Negara Indonesia* (BNI) Amsterdam, to strengthen collaboration between Indonesian financial institutions and overseas enterprises established by the Indonesian diaspora.

The discussion focused on the potential for leveraging BNI's banking infrastructure to facilitate financial transactions for Dutch companies registered in the Netherlands. By utilizing BNI's services, these businesses may find it easier to conduct payments to Indonesian suppliers and manage banking operations linked to Indonesia, enhancing efficiency and connectivity in cross-border trade.

As part of its continued support for the internationalization of Indonesian Micro, Small, and Medium Enterprises (MSMEs), BNI also introduced its XPORA program during the meeting. XPORA is a strategic initiative designed to assist Indonesian MSMEs in expanding their market reach abroad through capacity building, financial solutions, and global trade facilitation.

BINA, in turn, reaffirmed its commitment to promoting and distributing high-quality, locally made Indonesian products to its European and international clientele. This initiative aligns with BINA's mission to empower local entrepreneurs by providing greater access to global markets and sustainable business opportunities.

The collaboration between BINA and BNI marks a significant step toward building a synergistic platform that supports the global competitiveness of Indonesian MSMEs. By combining financial services with international market access, both institutions aim to contribute to Indonesia's economic growth through inclusive and impactful global trade integration.

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