

IndonesiaWISE expertise in Sustainable Finance

“Without adequate Sustainable Finance being provided by multilateral lending institutions, banks, finance companies, venture capital firms, stock and bond market instruments, achievement of SDGs is impossible. Majority of the 17 goals require robust public-private partnerships apart from standalone participation and transformation by the private sector. Noble objectives related to responsible production, clean water and energy, decent work, gender equality, reduced inequalities and climate action among others, also necessitate progress by micro-SMEs and start-ups that also require greater access to sustainable finance.

While banks and the finance sector continue to actively pursue ‘traditional’ activities like retail, corporate, commercial, treasury, credit card, home, consumer and education loans, they have been reluctant to fully embrace principles of Sustainable Finance. They will need to scale up fast, enhance expertise and form collaborative partnerships with subject experts on this critical economic imperative for this and coming decades.”

- Amol Titus, CEO IndonesiaWISE, Sustainable Finance Expert, Writer and Senior Visiting Professor





Under the inspiring leadership of Mr Amol Titus, a leading international Sustainable Finance Expert, IndonesiaWISE has been assisting banks, finance companies and institutions for over 15 years. Our Sustainable Finance advisory spans –

- i. Policy Support
- ii. Regulatory Compliance
- iii. Sustainable Finance Strategy
- iv. Environment, Social, Governance protocols
- v. Business Development
- vi. Due Diligence Support
- vii. Research and Benchmarking
- viii. Training and Capacity Building
- ix. Seminars and Webinars
- x. Participation in International Multi-Stakeholder Projects

From our HQ in Jakarta, we provide support across ASEAN and international markets. To contact please use details on last slide.

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IndonesiaWISE is active in Sustainable and Responsible Investments initiatives, implementation and monitoring in collaboration with government bodies, industry associations, international institutions. Such investments provide Sustainable Finance opportunities for investors, banks and finance companies



Bisnis yang Peduli Lingkungan

Wawancara dengan Bapak Amol Titus—Senior Vice President dan Kepala Unit Analisa Resiko (RAM)— yang bertanggung jawab atas inisiatif Bank dalam masalah kepedulian lingkungan hidup di Indonesia.

Pertanya: Bagaimana tanggapan Anda mengenai inisiatif lingkungan hidup yang dilakukan oleh perusahaan?

Jawab: Sebagai Senior Vice President dan Kepala Unit Analisa Resiko (RAM), saya bertanggung jawab atas inisiatif Bank dalam masalah kepedulian lingkungan hidup di Indonesia. Saya sangat mendukung inisiatif Bank yang peduli terhadap lingkungan hidup. Saya percaya bahwa dengan melakukan kegiatan-kegiatan yang peduli terhadap lingkungan hidup, maka kita akan memperoleh manfaat yang banyak. Saya percaya bahwa dengan melakukan kegiatan-kegiatan yang peduli terhadap lingkungan hidup, maka kita akan memperoleh manfaat yang banyak. Saya percaya bahwa dengan melakukan kegiatan-kegiatan yang peduli terhadap lingkungan hidup, maka kita akan memperoleh manfaat yang banyak.

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Hubungi Unit HSBC: www.hsbc.co.id

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IndonesiaWISE consulting, policy guidance, capacity building and partnerships in Sustainable Finance are helping implementation of SDGs in key emerging markets like Indonesia



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According to IndonesiaWISE Sustainable Finance is critical for addressing progress and achievement of 7 specific SDGs related to Clean Water and Sanitation (Goal 6), Affordable and Clean Energy (Goal 7), Industry, Innovation and Infrastructure (Goal 9), Sustainable Cities and Communities (Goal 11), Responsible Consumption and Production (Goal 12), Climate Action (Goal 13) and Partnerships (Goal 17). We have been assisting banks, finance companies and institutions in these areas with specific impact oriented consultancy, policy guidance and sector specific financials support.



IndonesiaWISE applies Environment, Social and Governance (ESG) criteria in addition to detailed financial analysis in our Sustainable Finance capacity building, research and advisory initiatives

Framework ESG criteria are excerpted from I.N.G.E.S.T Sustainability by Amol Titus, copyright protected.

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Environment Criteria

1. Environment Impact Assessment
 2. Environment Clearances as per Regulations
 3. ISO Certifications
 4. Industry specific Environment Standards
 5. Energy Management and use of Renewables
 6. Water Management
 7. Industrial Waste and Pollution Management
 8. Hazardous Materials Management
 9. Progress of Reduce, Reuse, Recycle programs
 10. Carbon Footprint Assessment and Reduction
 11. Climate Change Impact Assessment and Adaptation
 12. Conservation Support
- Indicative only not exhaustive*

Social Criteria

1. Industrial Health and Safety Protocols (internal and external)
 2. ISO Certifications
 3. Adoption of Human Rights Standards and Protocols
 4. Freedom of Association policies
 5. Zero Forced Labor Protocols
 6. Employee (Permanent and Contract) Welfare and Benefits
 7. Corporate Social Responsibility Activities and Impacts
 8. Community Grievance Mechanism
 9. Support for MSMEs in the community and supply chain
 10. Stakeholder Engagement (NGOs, Media, Academia, Associations)
 11. Natural Disaster Support
- Indicative only not exhaustive*

Governance Criteria

1. Board resourced with Independent Directors
 2. Independent Audit Committee
 3. Independent Nomination and Remuneration Committee
 4. Independent Risk Management Committee
 5. Independent Sustainability Committee
 6. Code of Conduct
 7. Zero Bribery Policy
 8. Whistleblowing Policy
 9. Diversity, Inclusion and Equity Policies
 10. Employee Grievance Mechanism
 11. Regulatory Compliance
 12. International Standards of Disclosure and Reporting
- Indicative only not exhaustive*



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Mr Amol Titus, CEO of IndonesiaWISE has helped develop Sustainable Finance understanding and competency across two generations of Indonesian bankers and has featured in their Sustainability Reports (e.g state owned Bank BNI Sustainability Report 2016)



Education and Training 93

Education and training become one of important factor in realizing an excellent human resources. The Company allocates sufficient resources (time, financial and others) to conduct education and training.

During 2016, BNI has trained 99.76% its employees of 28,311 employees (27,544 active workers, and 767 non-active) with training participation of 179,914 or every employees received 6.34 training.

Number of Employees	Number of Training Hours	Training Hour/ Employee	Number of Training Participants	Number of Employee Trained
28,184	1,790,788	61.76	179,914	28,311

The realization of education and training budget for 2016 amounted to Rp214,996.57 million (86.34% from last year budget), an increase of 3.75% compared to 2015. This increased of indicator supported by an increased number of training participation amounted 179,914 or every employees would received 6.43 times with the 2017 investment valued to Rp7.9 per employees.

Description	2016 (In million rupiah)	2015 (Million Rupiah)	Increased (In million paper)	Increased (in %)
Education and training Budget Realization	214,996.57	20,229.04	194,767.53	3.75

Credit management is an important aspect in the company's business. It is because BNI is very serious in increasing the capability of its employee in the credit sector. One of which is to provide a consistent certification program, Training for Trainer (TFT), combined with e-Learning Mandatory Core Credit Skill.

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IndonesiaWISE helps identify sustainable finance opportunities for banks and financial institutions in critical sectors like tourism (e.g initiatives at key Indonesian destinations like Lake Toba, North Sumatera and Bali featured below), agricultural supply chains, renewable energy, eco friendly textiles and medical devices. Such advisory support is gaining traction as SDGs enter a crucial phase.



Mr Amol Titus, CEO of IndonesiaWISE has helped socialize Sustainability imperatives through numerous articles published in prominent national media for over 2 decades. These writings have been often quoted in research at Universities and Institutions who regard him as a prominent Thought Leader. A compilation of articles has also been published in book form.



News Editor's Choice National Archipelago Business Jakarta World Sports Views
Thursday, October 13, 2011 11:13 AM

Sustainability 'key' among progressive companies

The Jakarta Post, Jakarta | Wed, 08/08/2007 12:54 PM

Amol Titus

Such is the nature of modern capital markets that they take inordinately long to support fundamentally sound concepts like "sustainability" while showing a frenzy over ideas and jargon like "short-term shareholder value" that often fizzle out but not before causing huge, and often costly, distractions. For it was over two decades ago in 1987 that the *Brundtland Report* to the UN World Commission on Environment and Development espoused sustainability as the noble objective of "meeting the needs of the present without compromising the ability of future generations to meet their needs".

Had governments, companies and consumers wholeheartedly embraced sustainability principles at that time perhaps some of the follies caused since by excessive consumption, widespread exploitation of natural resources, inadequate attention to renewable sources of energy and raw materials and weak and uncoordinated regulatory



Jakarta, ID
32 degrees, Partly Cloudy
Wednesday, November 28 2012, 13:00 PM

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G.E.M.S. of Leadership – Sustainability

Amol Titus | Management | Wed, July 14 2010, 10:25 AM

Overuse and misuse of words erodes their power and impact. Unfortunately, in today's casual "cut and paste" copycat mentality this trend has accelerated in the field of management. Thus everyone is "truly great", there are many "paradigm shifts" and everything is "sustainable". Well, not quite. Especially when it comes to sustainability, the loose reference and implementation of what should be a critical aspect of management is clearly evident. The original Brundtland definition of sustainability stressed on careful usage of scarce resources and protecting these for future generations — the core of this definition clearly relating to environmental management by governments, corporations and individuals.


Yet today when the word sustainability is uttered in virtually every speech and advertisement it is also taken to include sustainability of shareholder interests, community relations, CSR, market shares, profitability, talent pools and so on. Sustainability reports have extended sections on company vision, mission, philosophies, organizational structure and so on.

There are other disciplines and tools in management to already deal with this — annual reports, investor summaries, public relations releases, business viability assessments, commercial audits and so on.



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The Jakarta Post

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Insight : The case for ethical competitiveness

Amol Titus | Sat, 06/11/2011 1:06 PM

Conferences like the ongoing World Economic Forum in Jakarta have rightly shone the spotlight on the promising prospects of rising emerging markets like Indonesia.

The potential of consistent future growth on the back of rich resources, expanding domestic consumption and commendable resilience in international export markets is correctly pointed out.

Equally areas where there is a lack of competitiveness such as infrastructure woes or higher education inadequacies are also being pointed out.

The BRIC (Brazil-Russia-India-China) countries have been growing impressively for over two decades while South Africa, Turkey, Indonesia and a few others have made a deserving claim to be considered as part of the BRIC plus group since the turn of the century.

Various aspects of their competitiveness are being assessed such as soundness of their banking systems, integration with globalized economies, policy reforms, development of capital markets and others.

However, another vital barometer for economic progress needs to be increasingly debated — the case for ethical competitiveness. This issue is to be examined from two dimensions — internal to the country and external in terms of benchmarking with best practices seen in developed countries.

The Jakarta Post

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Management

Responsible enterprise gets going in Indonesia

Amol Titus, The Jakarta Post | Sat, 10/09/2010 12:13 PM | Management

For several decades after Indonesia's independence, the corporate sector was also partly responsible for some of the severe problems afflicting the country. These included monopolistic actions, facilitation of corruption, massive debts and write-offs, environmental degradation, lack of transparency and a resistance to adopting international best practice and standards. The rude wake-up call came in 1997/1998 when the Asian financial crisis shook up the establishment, brought ruin to several speculative ventures and triggered a change, slow but steady, in management perspectives.

A decade later in 2008 when much of the developed world was reeling under a Wall Street generated crisis, Indonesian companies and institutions largely weathered the storm. This was in part due to healthier balance sheets, better risk management, tighter controls exercised by an improved, albeit still inconsistent, regulatory regime and an understanding among leading companies that beyond opportunistic profit-taking, reputations are built on corporate responsibility.

Clearly, a prudently structured business model, financial management and implementation discipline are understood to be key aspects of corporate responsibility. But, increasingly the focus is shifting to organizational performance linked to environment social and governance or ESG practices.

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Sustainability blueprint for Jakarta and its suburbs




Amol Titus (The Jakarta Post) PREMIUM Jakarta
• Mon, February 6, 2023

A Sustainability Diagnostic is similar to an X-Ray of a healthcare patient. The truth of the underlying disease is evident and if a lasting cure is to be found it cannot be sugar-coated or unnecessarily argued against.

The results of a Sustainability Diagnostic of Jakarta and its satellite cities point to a worrying truth that if the current path of haphazard, uncoordinated and reckless urbanization continues, this highly populated megapolis will become progressively unsustainable.


This article will the main causes of the real and present crisis and the "bitter pill" solutions that must be adopted to ensure an optimum living and operating environment for citizens, institutions and businesses.



Sustainable tourism: Between revenues and national heritage preservation

Amol Titus (The Jakarta Post) Sat, January 11, 2025

This article was published in [thejakartapost.com](https://www.thejakartapost.com) with the title "". Click to read: <https://www.thejakartapost.com/opinion/2025/01/11/sustainable-tourism-between-revenues-and-national-heritage-preservation.html>.



Devastated heritage: Kedonganan Beach in Badung, Bali, is covered with trash on March 20, 2024. Comprised of mostly plastic materials, the waste has disrupted the activities of tourists and fishermen alike. (Antara/Fikri Yusuf)

Countries are counting the costs of overtourism, such as environmental degradation, garbage crises, water shortages and irresponsible behaviors of tourists whose numbers have overwhelmed authorities and infrastructure.

Thank you

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