

Starting a PT PMA company in Bali

The realities, barriers, challenges, and
how Usaha Expat makes it possible

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Introduction

Starting a business in Bali is a dream for many expats

Sun, beaches, opportunity, and a new beginning. But behind the dream lies a complex reality. Setting up a PT PMA (a foreign-owned company) in Indonesia is layered with language barriers, regulations, unclear processes, and hidden risks. And for those without the right guidance or prioritising the lowest cost, it often turns into an expensive, frustrating journey.

This white paper is designed to provide clarity. We'll walk you through the realities and barriers that expats face when trying to start a business in Bali, and how Usaha Expat exists to bridge those gaps.

Whether you're planning to establish your first company or you're already operating a PT PMA and still navigating the grey areas, this is for you. It's time we pull back the curtain on what it really takes to build something in Bali.

People tend to look for cheaper options, but often it turns into an expensive, frustrating journey.

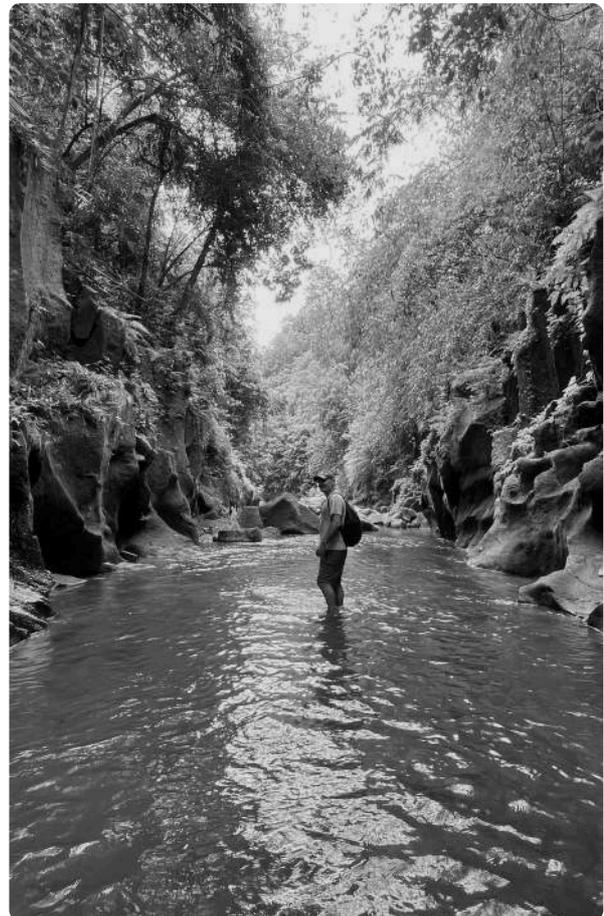
Our Story & Mission

Born from frustration Built to help others

Usaha Expat Business Consulting was **founded by someone who's been exactly where you are now**. An expat with big plans, genuine intentions, and a drive to contribute to the Bali community, only to be met with confusion, bureaucracy, misinformation, and costly missteps.

After going through those experiences, it became clear to us that **Bali needs a better way for foreigners to start businesses**. Not just smoother paperwork, but real support—transparent, honest, and rooted in both expat experience and local knowledge. That's how Usaha Expat started.

Our goal is to ensure that our clients have an excellent service experience. We prioritise transparency and honesty, using Indonesian regulations as the foundation for all our advice and strategic recommendations. This way, we ensure that foreign companies comply with both local and national laws.





Our Vision

**Helping entrepreneurs
from around the globe
to start their new
company in Bali with
confidence and ease**

Bringing Value to Indonesia

Contribution to local communities

When expats build businesses in Bali, they're not just chasing personal success—they're fueling growth, creating jobs, and supporting local communities.

Foreign investment drives the economy

Indonesia has consistently ranked as one of Southeast Asia's top destinations for foreign direct investment (FDI). In 2023 alone, foreign investment in Indonesia reached over IDR 744 trillion (approx. USD 49 billion), with Bali being one of the most active regions for small to mid-scale investments.

This capital powers infrastructure, tourism, hospitality, real estate, creative

industries, and countless local supply chains. Every rupiah invested by a foreigner often supports multiple layers of the local economy.

Creating Jobs and Skill Opportunities

Foreign-owned companies, especially PT PMAs, are also major contributors to local employment. From hiring staff to collaborating with local vendors, expat businesses create new job opportunities, often with better pay, opportunities for upskilling, and an international work culture.

And it's not just about quantity. These businesses introduce new standards, innovations, and global perspectives that raise the bar for entire industries.

Challenges Expats Face

The realities, barriers, and challenges of starting a business in Bali

Starting a business in Bali isn't always the tropical dream many expats imagine. Behind the island's warm welcome lies a complex regulatory landscape that can quickly become overwhelming, especially **when you're new**, don't speak the language, and don't know where to start.

From not knowing how to open a bank account, to realising too late that a company address or investment report is essential for license activation, many expats find themselves tangled in bureaucratic knots they didn't see coming. Some even run into serious trouble due to something as seemingly simple as choosing the wrong business classification code.



Where most expats get stuck

➤ COMPLEX LEGAL FRAMEWORK

Indonesia's legal environment can be challenging to follow, especially for newcomers. Regulations are frequently revised or updated, and keeping up without proper guidance often leads to confusion and missteps.

➤ LACK OF PROACTIVE GUIDANCE

Many expats rely on local agents to handle their licensing and visa needs, but not all agents provide clear and upfront communication. Hidden fees, vague processes, and a lack of hands-on support are standard.

➤ CULTURAL MISUNDERSTANDINGS

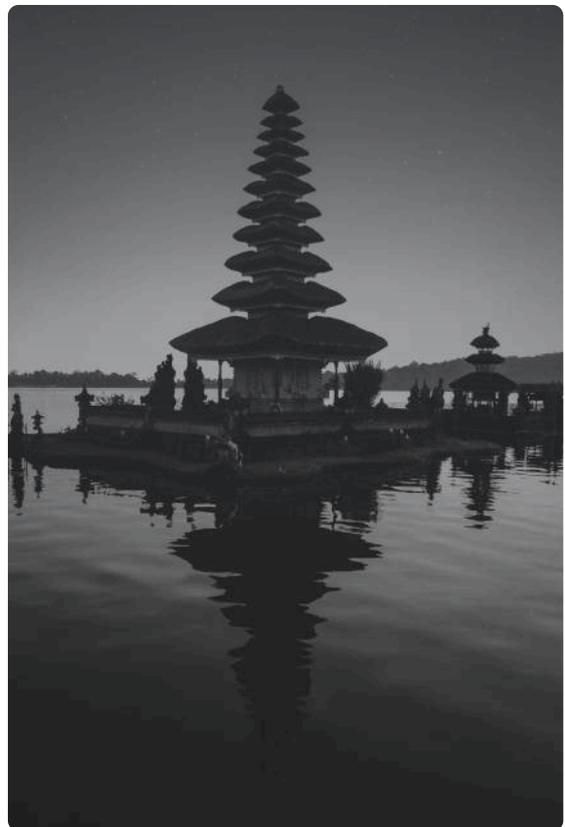
Local customs, relationship-driven practices, and unspoken norms play a big role in how things move forward. Expats unfamiliar with these dynamics might find processes slower or more unpredictable than expected, simply because they're not aligned with how business is typically done here.

➤ LANGUAGE BARRIERS

Even if you're fluent in English, setting up a business in Bali means navigating Indonesian legal terms, acronyms, and administrative jargon that can be tricky. Add to that the fact that many local officials or service providers may not speak English confidently, especially during face-to-face appointments, and it's easy to see how miscommunications can occur.

➤ TRAPPED IN SHORTCUT

There are people who create shortcuts and profit from Indonesia's complex regulations. While some genuinely help businesses navigate the system, many foreigners are trapped in this shortcut because they cannot distinguish between those committed to legal compliance and long-term success and those offering quick fixes without regard for legal integrity.



The Cost of Uncertainty



It's important to understand that living far from your home country does not mean you can do anything and ignore local laws and rules. Indonesia has a clear legal and tax system in place to ensure fairness between business, community, and the country.

Elisa Han

Financial Losses Missteps in compliance can result in fines or the need to redo processes.

Emotional Stress The uncertainty and bureaucratic hurdles can be overwhelming, affecting mental well-being.

Operational Delays Without proper permits or understanding of local procedures, business operations can be significantly delayed.

Serious Legal Consequences Failure to follow Indonesian rules can lead to serious consequences, including fines or deportation, which may make it difficult to enter the country for many years.

Our Commitment to You

**Focus on your goals
We take care of the rest**

We are dedicated to working with serious entrepreneurs and business professionals who value compliance, transparency, and a genuine commitment to building a sustainable presence in Indonesia.

In 2025, we grew by 250%. We believe this momentum comes from consistently delivering real services not only to expat entrepreneurs who want to start off on the right foot.

While Usaha Expat maintains its competitive edge, our competitors, who have been in the industry for years and have charged inflated prices for subpar services, are now recognising the effectiveness of our client-first approach and starting to mimic some of our strategies designed to meet the genuine needs of the market.

*By providing clear, trusted guidance,
we help eliminate uncertainty,
allowing you to focus on what truly
matters, building and growing your
business with confidence.*

“

We daily aim to stay ahead of our competitors and establish a lasting presence in the market for many years to come.



ENRIQUE MEDINA

Founder of Usaha Expat



What makes us different

We built this business on values that we wished others had offered us

A results-driven team



As a high-performance team with extensive expertise in local and national regulations, legal matters, taxation, and accounting, along with a strong foundation in client experience and business consulting, we will continue to innovate in order to enhance our quality standards and business strategies.

Knowledge Integrity

It is our commitment to provide information that's accurate and based on the latest regulations. This includes explaining the limitations and providing the best options to help you make a fully informed decision.

Cost Savings

We offer comprehensive services at a fair and affordable rate, making it easier for expats to get started without breaking the bank.

Meaningful Bonuses

We include what others often overlook: essential services to getting started, but commonly treated as extras (with an additional price). For us, they're part of making sure you have everything set up and ready to operate from day one.

Fluent English And Spanish Support

Whether you're more comfortable in English or Spanish, our team is here to communicate clearly and make the entire process easier to understand.

Services

Everything you need to start, manage, and grow your business in Bali

We are dedicated to working with serious entrepreneurs and business professionals who value compliance, transparency, and a genuine commitment to building a sustainable presence in Indonesia.

By providing clear, trusted guidance, we help eliminate uncertainty, allowing you to focus on what truly matters—building and growing your business with confidence.

Founded in 2024, Usaha Expat is dedicated to helping international entrepreneurs in one of the most vibrant destinations in Southeast Asia. Through our firsthand experience, we've crafted a support system that not only simplifies legal processes but also helps you avoid costly mistakes and stay focused on what matters—growing your business.

In just the first 4 months of 2025, we've grown 25% more than we did throughout our entire first year in business. We believe this momentum comes from staying consistent in delivering real services to expats who want to do things right from the start.

Here's how we support expats like you:

➤ PT PMA (FOREIGN-OWNED COMPANY) SETUP

We guide you through every step of establishing a legal foreign-owned company in Indonesia. One of our core values that truly sets us apart is our **reliability**. We ensure your business structure and documents are aligned with your planned business activities, industry regulations, and investment classification, so you're not just registered, but actually ready to operate legally and efficiently.

We go the extra mile by helping you open a dedicated business bank account that supports the unique needs of a PT PMA. We connect you with trusted banking partners and guide you through every step, **without any hidden or extra fees**.

➤ TAX & ACCOUNTANCY SERVICES

Managing taxes in Indonesia can be overwhelming, especially for foreign business owners unfamiliar with the local system. That's why Usaha Expat offers comprehensive tax and accounting solutions tailored to the unique needs of PT PMAs.

What makes us different?

We deliver all of this with **affordability**. We believe professional support shouldn't break the bank, especially when you're just starting out. Yes, we understand the struggle because we're a PT PMA too. That's why we built this service with empathy so you get the support you need, without overspending.

➤ VISA & STAY PERMITS

Whether you need a **Business Visa, Investor ITAS, or Working ITAS**, we ensure that every document is handled correctly and submitted on time, with no hidden costs, no surprises.

Here's what we cover:

- Business Visa (Single & Multiple Entry).
- Investor KITAS (for shareholders/directors of PT PMA).
- Working KITAS (for foreign employees).
- Visa extensions and conversions.
- Family KITAS and spouse-sponsored permits.
- Any visas and stay permits that suit your needs.



Our Core Values

AFFORDABILITY

Value-for-money solutions that empower entrepreneurs to establish and manage their businesses without excessive financial burdens.

RELIABILITY

Committed to providing consistent and trustworthy support, delivering on promises, and ensuring our clients' peace of mind.

TRANSPARENCY

Clear and open communication so that our clients understand every step of the process—no hidden fees, no surprises.

Transparency is one of our most meaningful core values. From the start, we'll explain what you need, how long it will take, and exactly how much it will cost. To give you even more peace of mind, we also notify our clients before their visa expires, helping them avoid costly overstays and legal issues. With Usaha Expat, you're not just another file in a folder—you're a partner we care about.

The future belongs to those who bridge cultures, embrace complexity, and turn global challenges into unparalleled opportunities.

Your journey starts here