



Handrow Cahyadi

Partner,
Audit & Assurance
Services

Background & Experience

- Handrow has been with KPMG Financial Services practice for over fifteen years, having worked in both the New York and Indonesia offices. He has experience in a wide variety of audit, advisory, and other attestation services to financial services companies, including investment and commercial banks, finance companies, insurance companies, and those within the broker-dealer industry.
- Handrow is the leader of Audit Data and Analytics (D&A) for audit practice in KPMG Indonesia. He develops audit D&A strategy for Indonesia audit clients and lead the implementation of D&A in the audit.
- Handrow has experience in dealing with complex technical accounting topics, such as: derivatives and hedge accounting, fair value measurement, insurance contracts, goodwill, intangible assets, loan loss reserves and impairment of financial assets, impairment of non-financial assets, share-based payments, employee benefits, and income taxes. Handrow was a member of KPMG Asia Pacific Financial Instruments Topic Team. He is extensively involved in implementation and application queries related to financial instruments. Handrow regularly presents and advises clients on issues arising from the new financial instruments accounting standard, IFRS 9.
- Handrow also involves in assisting due diligence review on acquisitions of financial institutions, IFRS conversion projects (i.e. mostly financial instruments related accounting standards), process improvement, and compliance advisory services.
- Handrow was a representative of KPMG Indonesia for Indonesia Financial Services Authority's (OJK) IFRS 9 development project team to facilitate discussions among banks, regulators and analysts on the implementation of IFRS 9.
- Handrow also active in delivering external and in-house trainings especially with regards to financial instruments (derivatives and hedge accounting, banking products, and impairment of financial assets) and other banking related trainings.
- In 2014, Handrow completed a long-term rotation in KPMG New York Financial Services practice. During his rotation to KPMG NY (2012 to 2014), Handrow worked primarily on an integrated audit for one of the firm's largest financial services accounts. He also led one of non-audit projects for a large financial institution of which he has gained extensive experience leading in-depth analysis of processes and procedures related to internal control over financial reporting.

Professional qualifications

- Indonesian Certified Public Accountant, Indonesian Institute of Certified Public Accountants (IAPI)
- Member of IAPI
- Certificate in Data and Analytics, ACCA
- Certificate in International Financial Reporting, ACCA
- Certified Accounting Technician, ACCA

Education

- Degree in Accountancy from YKPN School of Business and Economics



Novie

Partner,
Audit & Assurance
Services

Background & Experience

- Novie is a Partner in Audit & Assurance Services for KPMG Indonesia who has 20 years of experience in auditing of financial service clients, including branches of foreign bank, listed local bank, joint venture bank, multi-finance companies, securities companies as well as manufacturing companies.
- Novie is involved in client engagements with IFRS exposures and various due diligence in relation to the acquisition of banks and multi finance companies.
- Her experience is heavily concentrated on clients operating in the banking and multi-finance industry and requires her to be familiar with OJK Banking and Capital Market regulations as well as accounting and auditing standards.
- Other than auditing, Novie also involved in several advisory projects, including integration (merger) of two banks, due diligence for bank acquisition, consulting for financial instruments accounting standards implementation and actively delivering training both for internal and external courses. She provides insights to clients and regulators on certain issues or draft regulations. She has developed skills and expertise in leading and managing various engagements.
- Novie has vast experiences in dealing with complex accounting topics including financial instruments, hedge accounting, derivatives, financial assets impairment and share-based payments. She regularly provides insights not only to clients, but also to regulators on certain issues or draft regulations.
- Novie assisted OJK-IKBN in delivering IFRS 9 training for multi finance entities

Professional qualifications

- Certified Public Accountant, Indonesian Institute of Certified Public Accountants (IAPI)
- Indonesian Chartered Accountant, Institute of Indonesia Chartered Accountants (IAI)
- Member of Indonesian Institute of Certified Public Accountants (IAPI) and Institute of Indonesia Chartered Accountants (IAI)
- Registered public accountant under OJK-Bank, OJK-Capital Market, OJK-Sharia Bank and OJK-IKBN

Education

Bachelor Degree in Accounting, Tarumanagara University, Jakarta