

# A Good Financing Strategy Is Critical In Overseas Property Investments

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Denpasar, Bali, Indonesia - Bali Nirmana Property is a well-established real estate agency that has been working in the Bali property market since 2008. Investors and clients looking for prime real estate in the region rely on Bali Nirmana Property Real Estate for their real-estate needs. Over the years, the agency has successfully brokered the sale, purchase and rental of hundreds of real estate assets such as homes, land, apartments and hotels. Originally focusing on central and eastern Bali, the company has recently increased its scope of operation through a [BNP merger](#), bringing the western coast under its wing as well.

The Bali province is one of Indonesia's most popular tourist destinations. The culture-rich island attracts over 5 million tourists from abroad, and the tourist industry accounts for 80% of the region's economy. Tourism also helps encourage overseas property investments. For individuals looking to set up a vacation home abroad, or entities willing to invest in lucrative, tourism-rich areas, Bali presents an ideal investment location.

For locals, buying real estate in any region is easy. But for foreign buyers, it can be a major challenge. A lot of real estate experience in one country may not be relevant in another. Foreign ownership laws vary by country; some countries may allow non-citizens to buy land or houses, but other countries may have rules against it. Yet some other may allow it through local sponsorships. Furthermore, there are differing banking standards to keep in mind. Buying a home or land abroad is tricky to say the least.

When looking for overseas property investments, it is crucial to have a good financing strategy. If sufficient cash or liquidity is available, buying is not much of a problem. However, long-term financing will require the formulation of a good strategy.

The obvious problem in financing comes when foreign banks are involved. A line of credit may be used to finance such an investment. However, foreign banks do not consider credit scores from another country. Individuals looking towards foreign banks for financing are charged a much higher markup as compared to locals. The best strategy in this case would be to involve a bank that operates in both countries.

Some banks allow mortgages on owned property in order to finance investments abroad. This can work, provided that repayments go according to plan the investment pays off decently. That is where a trustworthy local agent is required who can not only guide investors through the process, but also provide quality service and sound investment advice.

The recent BNP merger has allowed Patrick Clancy to expand his vision to new horizons and serve more international clients, guiding them through the processes of land-banking, rentals and so on through his [business office](#).

"I believe that trust is the basic foundation of any relationship," says Clancy. "In the real estate market

when clients, especially foreign clients, are involved, trust can never be taken for granted. It must be earned, and we at BNP are working hard to earn the trust and satisfaction of each and single one of our clients.”

Patrick’s customers seem confident in him. “The service we received from Patrick was exceptional!” Says Matt Mandino. “We could not have asked for a better property agent to guide us through the process. Patrick's experience and patience served us well. His local market knowledge is invaluable and his relationships in the community allowed us to identify our perfect villa before it was on the market. Patrick is a true professional and in a class by himself.

Bali Nirmana Property Real Estate is always looking forward to earning clients’ trust. BNP handles all kinds of real estate deals and provides all manners of advice, guiding clients through each and every step in the process. BNP will even go above and beyond - if a client’s ideal property is not available, the team will source it.

The [Bali Nirmana Property Real EstateBali Nirmana Property \(BNP\) website](#) offers all information regarding available properties, from lands all the way up to entire hotels. Users can buy as well as rent or sell real estate. The website also offers some investment and real estate advice. Interested parties can contact the BNP team through the website, or visit the business office in the Sanur resort area in Denpasar Sel, Kota Denpasar, Bali.

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