

KKI Monthly Report
February 2018

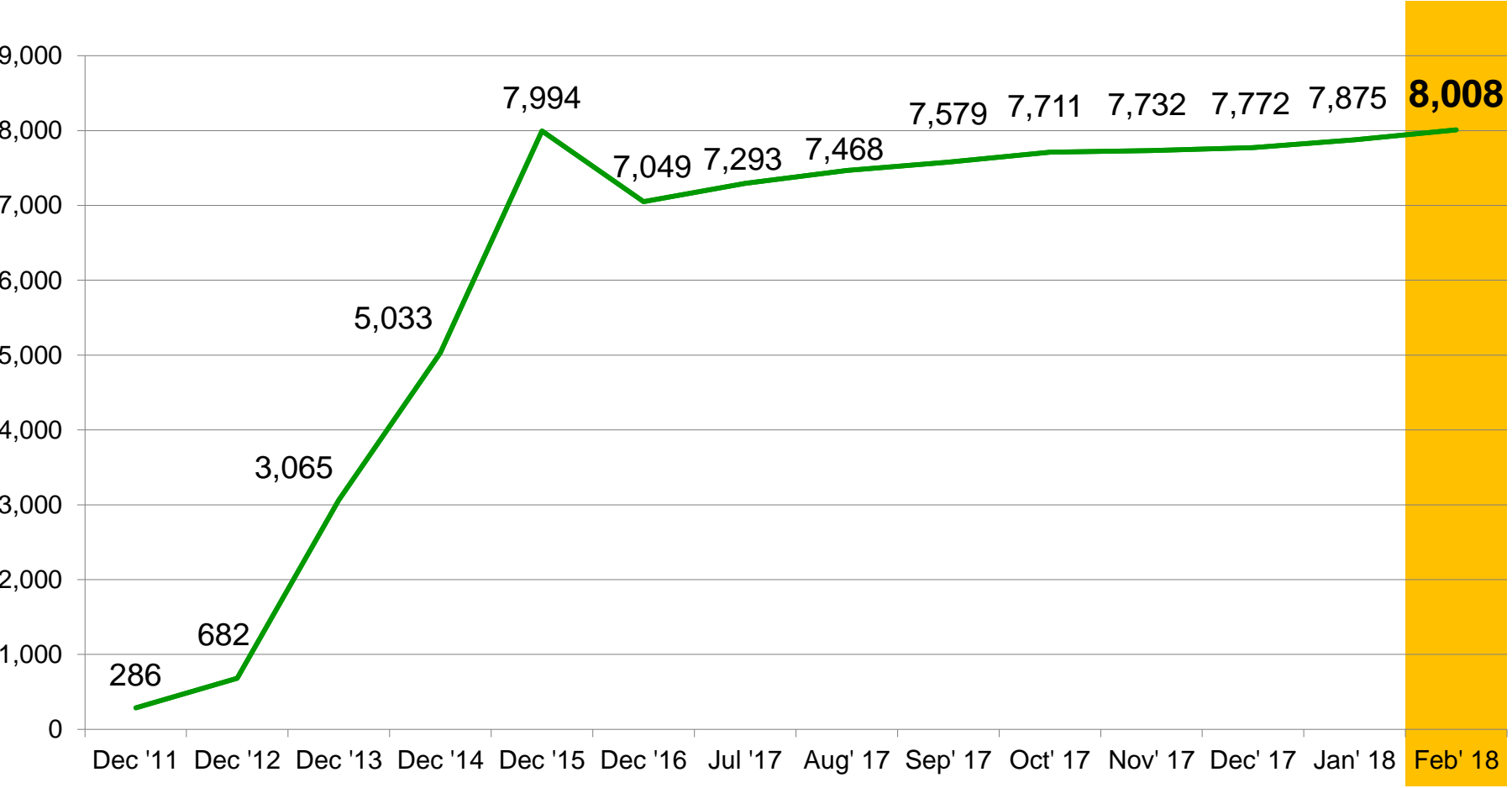


School of Prosperity

Koperasi KASIH Indonesia is built to help millions of Indonesians exit poverty and reach prosperity with their own effort, with us providing the way

Active members increased by 133 to reach 8,008 people on February. We will continue to strengthen our foundation by grooming branch managers internally

KKI's member, December 2011 – February 2018
Number



Performance Dashboard – February 2018*

Updates in February 2018

- New groups : 139 groups
- Number of loan disbursed : 1,441 loans
- First-time borrowers : 299 women
- Continuing borrowers : 1,142 women
- Borrowers whose loan ended*** : 1,308 women
- Net borrower change : 133
- % of woman from new group : 100%
- Amount of loans disbursed : 2.8 billion
- Avg. amount of loans disbursed : 2 million
- Amount of donations received : 11.5 million
- No. of donors : 7 (0 unknown)
- Net change in no. of employees : 3 (5 in 2 out)
- Number of full-time employees : 53

Statistics by end of February 2018**

- **No. of active borrowers** : **8,008**
- Total active groups : 774
- Total borrowers (incl. inactive) : 19,124
- Total discontinued borrowers : 11,116 (58%)
- Total loan disbursed : 87.5 billion
- Outstanding loan portfolio**** : 7.4 billion
- Average loan size : 1.8 million

In our 7th birthday, we have reached 8,008 members with a more solid foundation on people and system. We are grateful for your support that enabled us to go this far. It means a lot for us and all of KKI members!

* All in IDR

** Only from Pinjaman SEJAHTERA Loan portfolio, as data of other loans (monthly and daily loan in the past) were not fully recorded

*** Number of loan that expired for the month. Some borrowers then opt to renew their loan while some do not for various reasons that we do not track

**** Calculated with an assumption that outstanding portfolio is half of the total principal of full active loan

February 2018: Reaching 8,008 Members on KKI 7-year Anniversary

1. Operation update:

- Efforts on grooming more branch managers (BM) is starting to yield results. On Feb, 2 KKI vice BMs are stepping up as vice BM handle. Handle means they start to manage a small branch like a branch manager. They will follow BM development program for 6 months before fully becoming branch manager. Please pray for their success!

2. Other updates:

- Feb 21, 2018 marked KKI 7-year anniversary since it was founded in 2011. We celebrate KKI birthday with happiness and humility in our prayers. Please pray for us to always be humble, rely on God, and be grateful in our service for others.
- KKI share 2018 working plan to both Board of Advisors and Commissioners on Feb 14. This is the first time we held joint Board meeting, to introduce and strengthen the bond among Board Members and KKI Team.
- On Feb 23, our CEO was given the opportunity to share his experiences in KKI at National Management Conference and Economy & Business Faculty. Both events were held at Universitas Kristen Satya Wacana (UKSW), Salatiga.

Sharing at UKSW (Feb 23) & Joint BoA-BoC Meeting (Feb 14)



We offer attractive returns to our supporters: 200 million loan yields 10.8% gross interest rate, equivalent to 9.5% bank deposit rate

Interest provided

IDR 50-99 million

- 8% p.a., gross

IDR 100 - 199 million

- 9% p.a., gross

IDR 200 - 299 million

- 10.8% p.a., gross

IDR 300 - 599 million

- 11.5% p.a., gross

IDR 600 - 999 million

- 12% p.a., gross

IDR >999 million

- 12.5% p.a., gross

Other arrangements

- All loans are in IDR 50 million multiple
- All interest are subject to **tax following your personal or corporate income tax**
- The first portion (15%) of the tax is paid through KKI, and acts as a Tax Credit
- The second portion is paid from lender's end, by reporting the Interest Income and Tax Credit in your Annual Tax Letter (SPT Tahunan)
- KKI will provide monthly and annual reports to lenders and lenders can visit KKI office to see operations

Some Pictures of SEJAHTERA Loan Borrowers February 2018

Group CA117 – 9 people – Lagoa

Group CA145 – 10 people – Lagoa

Group CA168 & CA169 – 22 people – Kincir



Group CB058 – 11 people – Dewa Kembar

Group CB186 & CB187 – 22 people – Kelapa Dua

Group CB192 & CB193 – 21 people – Landak



**Group CD141 – 11 people –
Marunda Baru**



**Group CD238 – 10 people –
Belah Kapal**



**Group CD241 – 11 people – Kebon
Rusun**



**Group CD246 & CD247 – 20 people
– Sutim**



**Group CD249 – 11 people –
Rorotan**



**Group CF052,CF053 & CF058 –
32 people – Lagter & Lagoa**



**Group CF055 & CF059 – 22 people
– Deli & Jalan B**



**Group CF056 & CF062 – 20 people
– Swasembada & Simpang 6**



**Group CF057 – 11 people –
Enggano**



**Group CF065 & CF066 – 22 people
– Kebon Bawang & Lagoa Kanal**



**Group CF067 – 11 people –
Sindang**



**Group CF068 & CF069 – 20 people
– Sungai Bambu & Jati**





“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.”

Franklin D. Roosevelt

Join Us!

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