

# KKI Monthly Report

December 2017



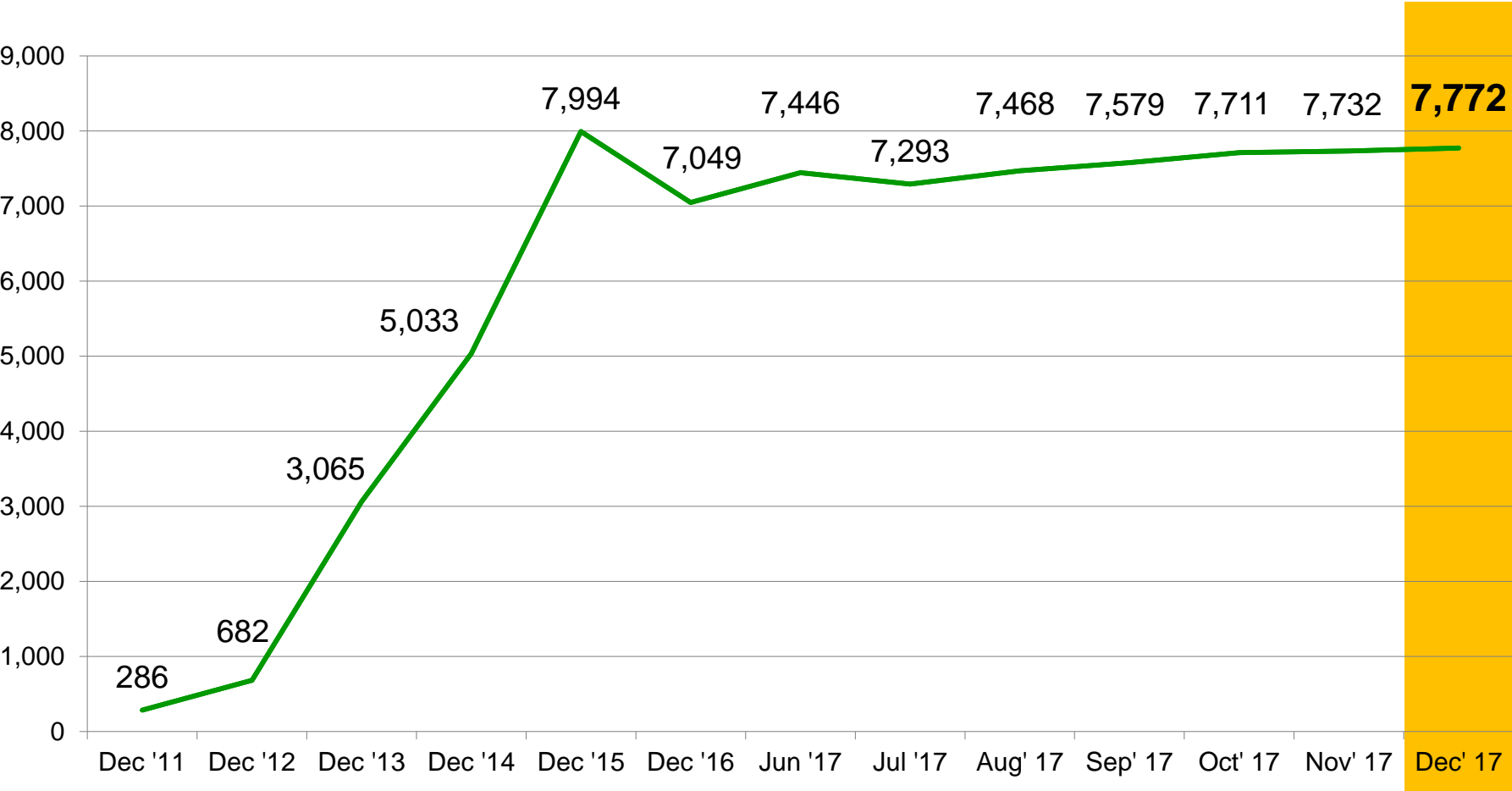
KOPERASI  
**KASIH**  
INDONESIA

*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

# KKI ended 2017 with 7,772 active borrowers. We plan to groom more Branch Managers, so that we have the capacity to serve more members

KKI's member, December 2011 – December 2017  
Number



# Performance Dashboard – December 2017\*

## Updates in December 2017

- New groups : 131 groups
- Number of loan disbursed : 1,372 loans
- First-time borrowers : 218 women
- Continuing borrowers : 1,154 women
- Borrowers whose loan ended\*\*\* : 1,332 women
- Net borrower change : 40
- % of woman from new group : 100%
- Amount of loans disbursed : 2.7 billion
- Avg. amount of loans disbursed : 2 million
- Amount of donations received : 7.5 million
- No. of donors : 4 (0 unknown)
- Net change in no. of employees : 0 (0 in 0 out)
- Number of full-time employees : 49

## Statistics by end of December 2017\*\*

- **No. of active borrowers** : **7,772**
- Total active groups : 764
- Total borrowers (incl. inactive) : 18,603
- Total discontinued borrowers : 10,831 (58%)
- Total loan disbursed : 82.8 billion
- Outstanding loan portfolio\*\*\*\* : 6.9 billion
- Average loan size : 1.8 million

Thank you for your support along the year. We are very grateful for every contribution and prayer made to KKI. Wish you have a good year! 😊

\* 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

## December 2017: End of year activities to bond and plan for the future

### 1. Operation updates:

- KKI closed 2017 with 7,772 members. We will focus on Branch Managers development, so that KKI have the capacity to serve more members.
- At the end of December, 45% of KKI members have been part of 'Kumpulan' project. Thank you for all team, especially field team, who have worked hard to achieve the number!

### 2. Other updates:

- On Dec 1-2, KKI's senior staffs had an outing to Bogor to bond, refresh, and reflect on the year that's passed. This outing is also aimed to share KKI vision in 2020 and getting inputs on how to achieve the vision.
- KKI Leadership Team also had another outing to Puncak to develop strategic plans for 2018, and goals for 2020. Inputs from KKI senior staffs are one of the considerations in making the plans.
- As our tradition, we held year-end dinner which was attended by all KKI staffs. This year, we give appreciation to our employees who has served KKI on 3-years and 6-years term. Thank you for being part of KKI journey! 😊

# KKI Year-end Dinner (Dec 29) and Senior Staff Outing in Bogor (Dec 1, 2)





# 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 December 2017**

**Group CA023 – 10 people – Tanah Merah**



**Group CA038 & CA131 – 19 people – Sawah Baru & Cipucang**



**Group CA047 & CA048 – 22 people – Sindang & Gang Fort**



**Group CA269 – 10 people – Lagter**



**Group CB039 & CB040 – 22 people – Buntu**



**Group CB055 & CB122 – 20 people – Kelapa Dua & Semprotan**





**Group CB111 & CB112 – 21 people  
– Kampung Sepat**



**Group CB352 – 10 people – Kakap**



**Group CC063 & CC129 – 18 people  
– H. Sarwono & Gang Gereja**



**Group CC072, CC246 & CC247 – 33  
people – Beting**



**Group CC226 & CC243 – 22 people  
– Blok C & Pepaya**



**Group CD080 & CD081 – 21 people  
– Bidara**





**Group CD087 – 10 people – Sutim**



**Group CD219 & CD220 – 22 people – Malaka**



**Group CD223 – 9 people – Kampung Sawah**



**Group CF028 & CF029 – 21 people – Mandiri & Kobra**



**Group CF037 & CF038 – 20 people – Cipucang**



**Group CF039 & CF040 – 22 people – Cipucang & Binangun**





“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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