

KKI Monthly Report

January 2018

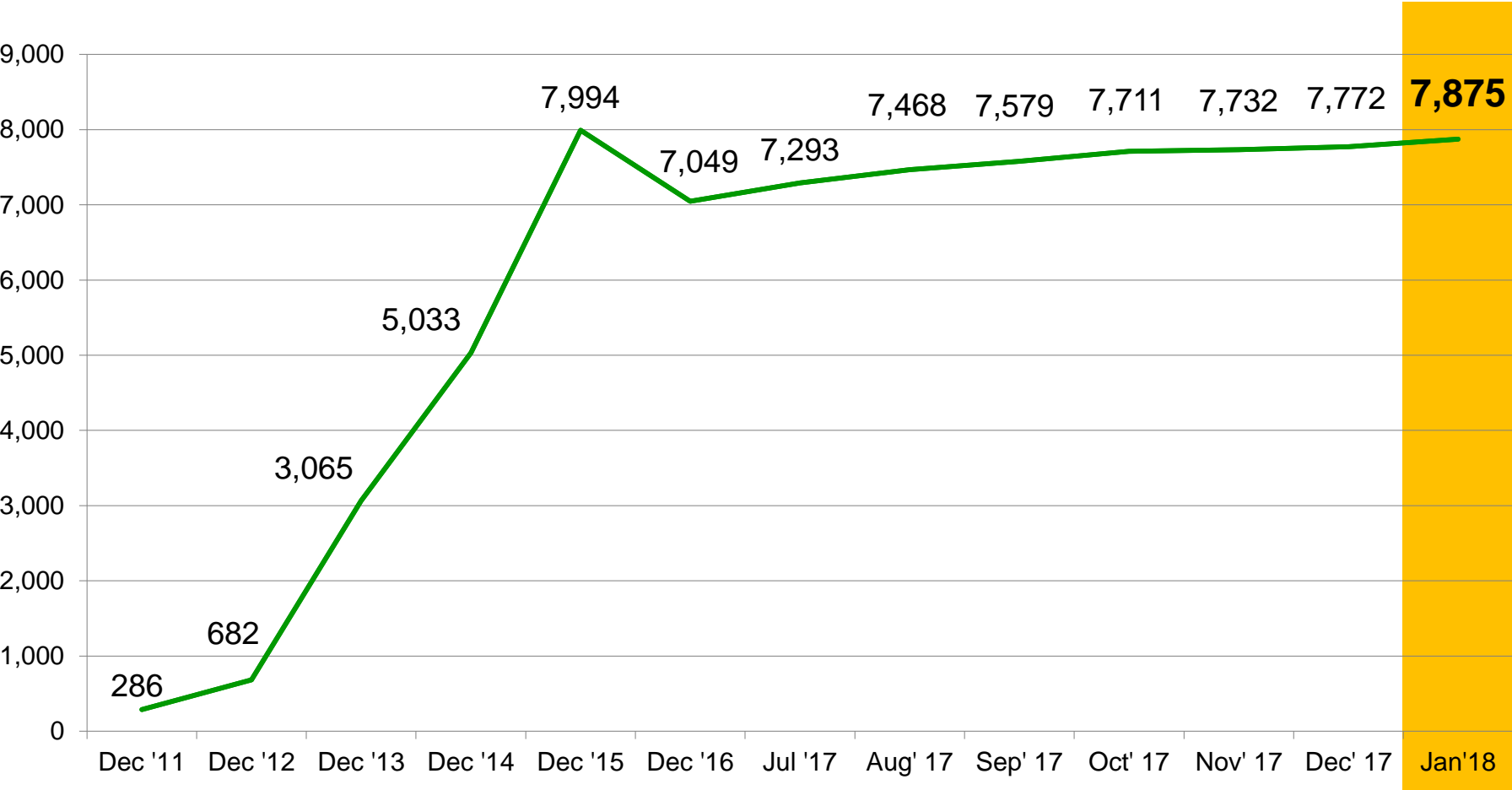


School of Prosperity

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

KKI started 2018 with a slight increase to 7,875. Efforts to groom more branch managers are still ongoing

KKI's member, December 2011 – January 2018
Number



Performance Dashboard – January 2018*

Updates in January 2018

- New groups : 94 groups
- Number of loan disbursed : 983 loans
- First-time borrowers : 222 women
- Continuing borrowers : 761 women
- Borrowers whose loan ended*** : 880 women
- Net borrower change : 103
- % of woman from new group : 100%
- Amount of loans disbursed : 1.9 billion
- Avg. amount of loans disbursed : 1.9 million
- Amount of donations received : 8 million
- No. of donors : 4 (0 unknown)
- Net change in no. of employees : 1 (3 in 2 out)
- Number of full-time employees : 50

Statistics by end of January 2018**

- **No. of active borrowers** : **7,875**
- Total active groups : 766
- Total borrowers (incl. inactive) : 18,825
- Total discontinued borrowers : 10,950 (58%)
- Total loan disbursed : 84.6 billion
- Outstanding loan portfolio**** : 7.1 billion
- Average loan size : 1.8 million

Happy New Year! We pray so that 2018 will bring more blessings and success to you and family 😊

* 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

January 2018: Increased power on mid-level team

1. Operation updates:

- First month of the year, heavy rainfalls and flood affected some KKI members' houses. Despite the bad weather, our field team still performed their job well. Please pray for them, so they will stay motivated to face this challenge!
- We are excited to announce Desma as our newly promoted Branch Manager in KKI! Let's pray for her, so that she can give her best in KKI 😊

2. Other updates:

- KKI is blessed to confirm Ivan Carlo as Finance Supervisor and Jonris Mauliate Sitompul as Internal Audit Supervisor. Ivan has 7 years experience as senior auditor at Ernst & Young and Jonris has 6.5 years experience as internal audit at PT Radana Bhaskara Finance, Tbk. Let's give them our best support, so they can grow together with KKI!
- On Jan 8, KKI's Town Hall was held. Our CEO shared KKI vision to reach 20,000 members in 2020 to all employees. We are glad all team were excited to achieve the vision together.
- KKI plans to implement BR.net as our IT system. Requirement analysis, as part of the implementation, has started intensively. Procurement of the system is planned to take place in March.

Invitation to KKI's 2017 Annual Members Meeting



Dear KKI Supporters,

We cordially invite you to attend and observe KKI's 2017 Annual Members Meeting (Rapat Anggota Tahunan tahun buku 2017), with the following details:

- **Date** : Saturday, March 24, 2018
- **Time** : 8.30-11.30 WIB
- **Location** : KKI Branch Office, Jl. Kebantenan III no. 10, RT 08/RW 07. Kelurahan Semper Timur, Kecamatan Cilincing, Jakarta Utara 14130 (we will email the map upon request)
- **Agenda** : (1) 2017 performance updates
(2) 2018 proposed plans
(3) Other agenda

Your attendance is highly appreciated. It will be a great opportunity to meet KKI members in person, whom you have kindly supported through KKI. There are 2 seats available on RSVP for KKI donors and supporters. Apologies that the space is limited due to small event room.

For further inquiry and **RSVP (required)** please contact us at koperasi.kasih.indonesia@gmail.com or call/WA +62 859-5995-8989 (Winni). Hope to see you!

Best regards,

Leonardo Kamilius

Representing KKI Management Team

Flood in some Cilincing area (Jan 2018)



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 January 2018

Group CA071 – 11 people – Dault



Group CB083 & CB084 – 19 people – Kelapa Kayu & Macan



Group CB125 – 11 people – Kebantenan



Group CB163 – 11 people – BS



Group CC055 & CC077 – 21 people – UKA 17 & Bulak



Group CD110 – 9 people – Bhakti



**Group CD147 & CD148 – 21 people
– Marunda**



**Group CD223 & CD224 – 20 people
– Sutim**



**Group CD228 – 10 people –
Bambu Kuning**



**Group CD229 – 10 people – Turi
Jaya**



**Group CD232 – 10 people –
Bedeng**



**Group CF043 & CF045 – 21 people
– Kebon Bawang & Sawah Baru**



**Group CF044 & CF047 – 22 people –
Lagter & Mundu**



Group CF046 – 10 people – Ji. B



**Group CF048 – 11 people –
Lorong**



**Group CF049 – 11 people – Tanah
Merah**



Group CF050 – 11 people – Nakula



Group CF051 – 9 people – Dukuh





“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!

Koperasi Kasih Indonesia

Jalan Baru Gang 2 No. 27, RT 13 / RW 1, Cilincing, North Jakarta

Phone: 0815 1111 0221

Kasihindonesia.com | FB: Koperasi Kasih Indonesia