

# KKI Monthly Report

November 2017



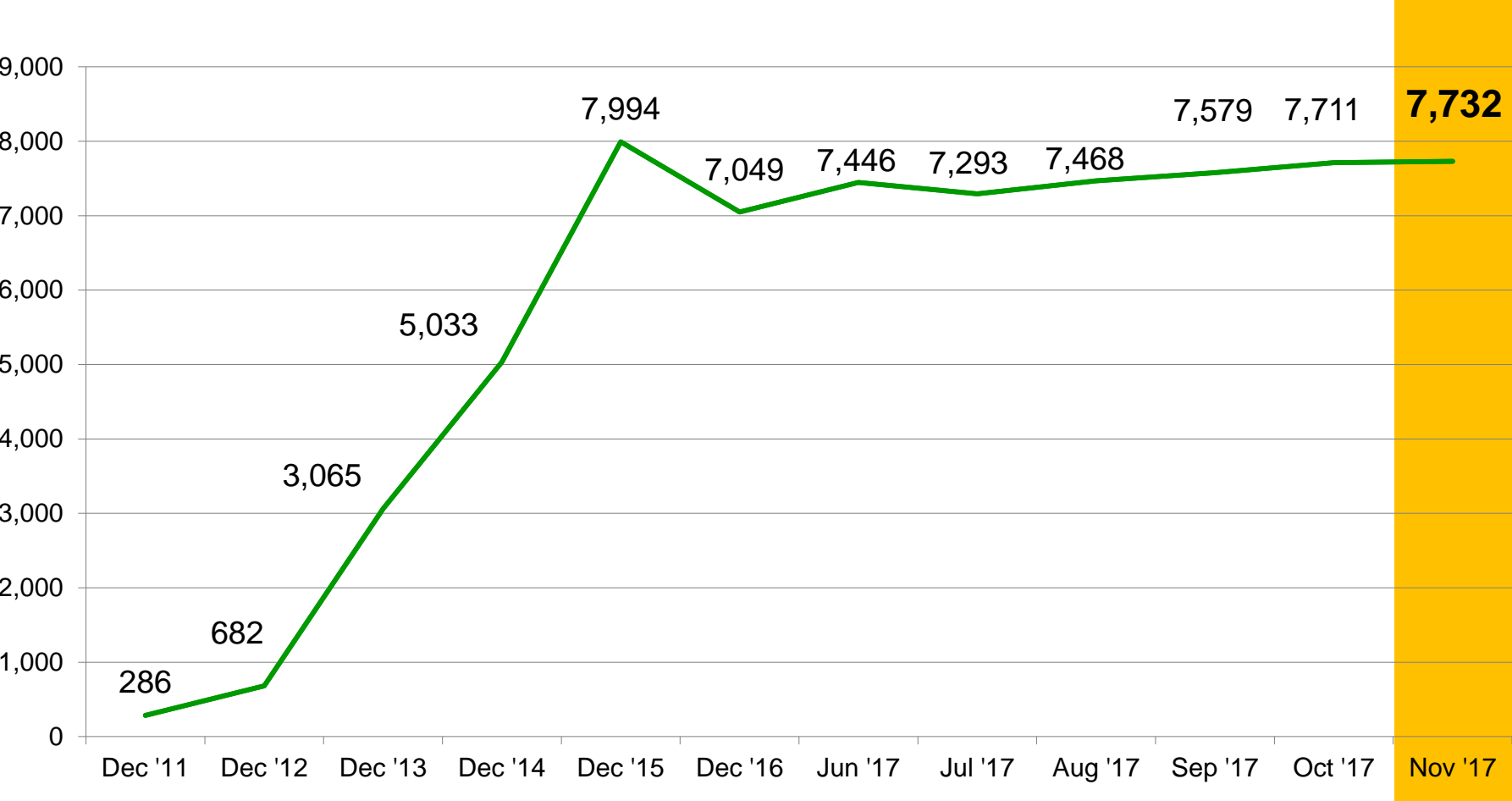
KOPERASI  
**KASIH**  
INDONESIA

*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 members was at 7,732 in November. We will maintain around this level of outreach as we grow our mid-level managers and build our internal foundation

KKI's member, December 2011 – November 2017  
Number



# Performance Dashboard – November 2017\*

## Updates in November 2017

- New groups : 103 groups
- Number of loan disbursed : 1,070 loans
- First-time borrowers : 207 women
- Continuing borrowers : 863 women
- Borrowers whose loan ended\*\*\* : 1,049 women
- Net borrower change : 21
- % of woman from new group : 100%
- Amount of loans disbursed : 2 billion
- Avg. amount of loans disbursed : 1.9 million
- Amount of donations received : 77 million
- No. of donors : 8 (0 unknown)
- Net change in no. of employees : 4 (0 in 4 out)
- Number of full-time employees : 49

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

- **No. of active borrowers** : **7,732**
- Total active groups : 768
- Total borrowers (incl. inactive) : 18,385
- Total discontinued borrowers : 10,653 (58%)
- Total loan disbursed : 80.1 billion
- Outstanding loan portfolio\*\*\*\* : 6.8 billion
- Average loan size : 1.7 million

We are very grateful for every support given to KKI! Thank you, we won't be able to go this far without your great support



\* 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

## November 2017: Some updates after ‘Kumpulan’ initiative started last year

### 1. Operation updates:

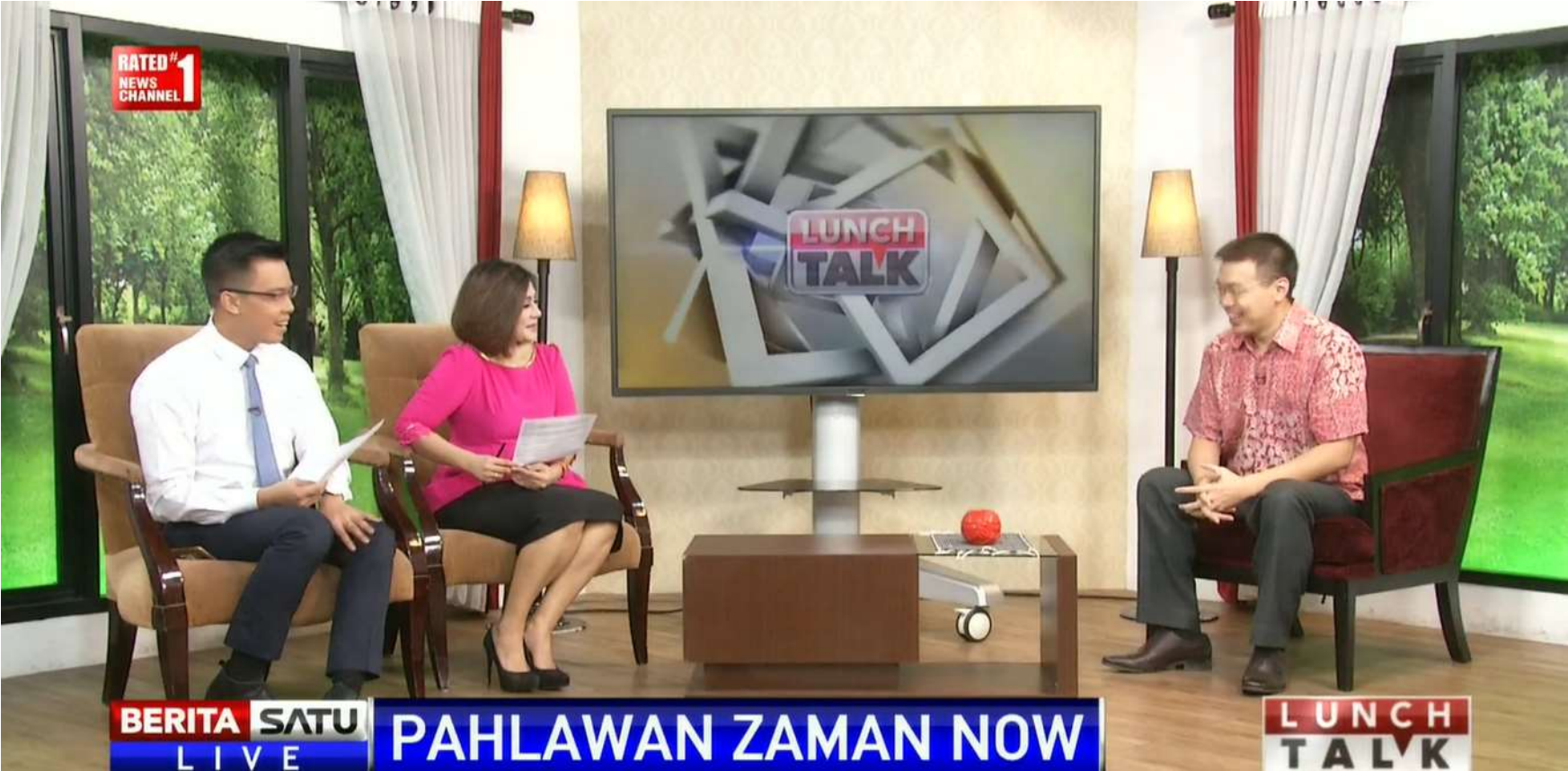
- It has been a year since our ‘Kumpulan’ pilot project. By end of November, 34% of KKI members have been part of ‘Kumpulan’.
- ‘Kumpulan’ trainings for all KKI staffs were completed in October. Starting from Nov 3, we conduct Refreshment Training of ‘Kumpulan’ for branch managers with the purpose to remind and update all Kumpulan SOPs.

*(As a reminder, ‘Kumpulan’ is a method whereby 1 field staff collects loan repayments from 2-3 groups at one go. As a result, field staffs will have more time to serve clients and increase their skills, which will improve branch performance)*

### 2. Other updates:

- Agnes Camelia, one of our supporters, decided to give us donation in the form of one year free rent for current KKI Kuningan office starting from Nov 4. We are really blessed for her kindness and generosity 😊
- KKI, represented by our CEO, was featured on Berita Satu Lunch Talk “Pahlawan Zaman Now”. You can watch it on [https://www.youtube.com/watch?v=1Jo\\_milaCkc&t=144s](https://www.youtube.com/watch?v=1Jo_milaCkc&t=144s).

# Berita Satu Lunch Talk Session (Nov 10)



# 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 November 2017**

**Group A011 & F023 – 22 people –  
Pembangunan**



**Group A037 & A227 – 20 people –  
Mahoni**



**Group A066 & A095 – 19 people –  
Sungai Bambu & Jati**



**Group A221 & A271 – 20 people –  
Lorong**



**Group A244 & A277 – 22 people –  
Kobra & Sungai Bambu**



**Group B088 & B089 – 20 people –  
Reformasi**





**Group D038 & D046 – 19 people –  
Malaka Bulak**



**Group D058 & D070 – 20 people –  
Manunggal**



**Group D059 & D060 – 16 people –  
Kampung Sawah**



**Group D065 & D066 – 21 people –  
Pelelangan**



**Group D071 & D203 – 21 people –  
Manunggal & Semprotan**



**Group E002 & E003 – 21 people –  
FBR & Rawa Indah**



**Group C026 & C207 – 22 people –  
Cemara & Beting**



**Group C117,C118 & C177 – 28  
people – Beting**



**Group C229 & C230 – 22 people –  
Walang**



**Group F014, F015 & F016 – 33  
people – Cipucang & Cibanteng**



**Group F017 & F021 – 19 people –  
Koramil & Jati**



**Group F018 & F019 – 21 people –  
Flamboyan**





**“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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