

# KKI Monthly Report

October 2017



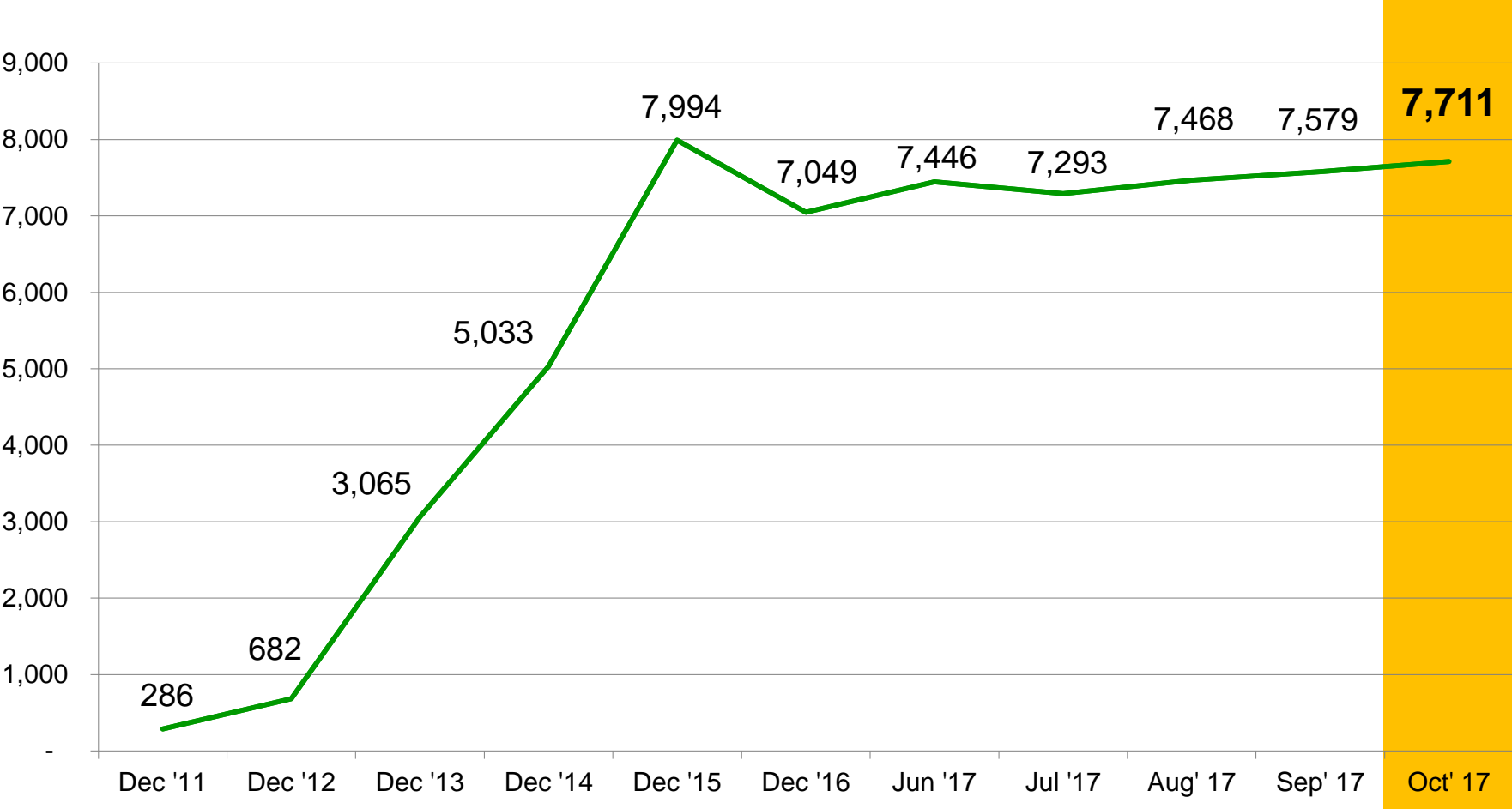
KOPERASI  
**KASIH**  
INDONESIA

*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 grew by 132 members to 7,711 in Oct. 2 small branches opened in Sep 2017 allows us to serve more members without overstressing existing operations

KKI's member, December 2011 – October 2017  
Number



# Performance Dashboard – October 2017\*

## Updates in October 2017

- New groups : 151 groups
- Number of loan disbursed : 1,559 loans
- First-time borrowers : 352 women
- Continuing borrowers : 1,207 women
- Borrowers whose loan ended\*\*\* : 1,427 women
- Net borrower change : 132
- % of woman from new group : 100%
- Amount of loans disbursed : 2.7 billion
- Avg. amount of loans disbursed : 1.8 million
- Amount of donations received : 32.75 million
- No. of donors : 9 (0 unknown)
- Net change in no. of employees : 4 (4 in 0 out)
- Number of full-time employees : 53

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

- **No. of active borrowers** : **7,711**
- Total active groups : 773
- Total borrowers (incl. inactive) : 18,178
- Total discontinued borrowers : 10,467 (58%)
- Total loan disbursed : 78.1 billion
- Outstanding loan portfolio\*\*\*\* : 6.6 billion
- Average loan size : 1.7 million

We are still open for our fundraising effort to purchase new information system. Should you have any inquiries about this, please drop us a call/email. Thank you for your support and trust to KKI 😊

\* 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

## October 2017: Grateful for your tremendous support in the fundraising round

### KKI updates:

- On fund raising, we are very grateful to share that your support has truly been a blessing and amazing! :)
  - 1) Funding to purchase new information system had reached 61% (IDR 426.5 million) from the targeted IDR 700 million. It's coming from IDR 325 million of interest-free loans from 4 individuals and IDR 101.5 million of donations from 4 individuals and 3 institutions.
  - 2) Funding to increase average loan size had reached 200% (IDR 600 million) from the targeted IDR 300 million, coming from 2 individuals.
- We held Townhall meeting on Oct 16, attended by all KKI employees. We launched new staff loan facilities as part of our service to our employees and introduced new KKI website ([www.kasihindonesia.com](http://www.kasihindonesia.com)) that has updated information about KKI.
- We got another opportunity to learn from one of the fastest growing microfinance institutions, Bina Artha Venture (BAV). We mainly learnt how technology are extensively used to support field operations and be one of the key drivers of growth. We are very grateful with the opportunities given by Mr. Christian Banno and Pak Budhi, CEO and COO of BAV 😊

# Bina Artha Ventura (BAV) Visit (Oct 10-12)



# 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 October 2017**

**Group A170 & A176 – 21 people – Mantang**



**Group B129 & B130 – 22 people – RW 02**



**Group B271 & B310 – 21 people – Mencos & Bakti**



**Group B286, B311 & B312 – 33 people – Kakap, Sapi & Kayu**



**Group C064 & E001 – 19 people – Gang Sengon & Lestari**



**Group C171 & C172 – 21 people – Bendungan Batik**





**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 E004 & E005 – 21 people –  
Melur**



**Group E006, E007 & E008 – 32  
people – Tipar**



**Group F002 & F003 – 18 people –  
Pembangunan**



**Group F004 & F005 – 21 people –  
Muncang & Mundu Dalam**



**Group F006 & F007 – 20 people –  
Sawah & Rawa Binangun**



**Group F010 & F011 – 22 people –  
Mantang & Lagter**





“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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