

KKI Monthly Report

September 2017



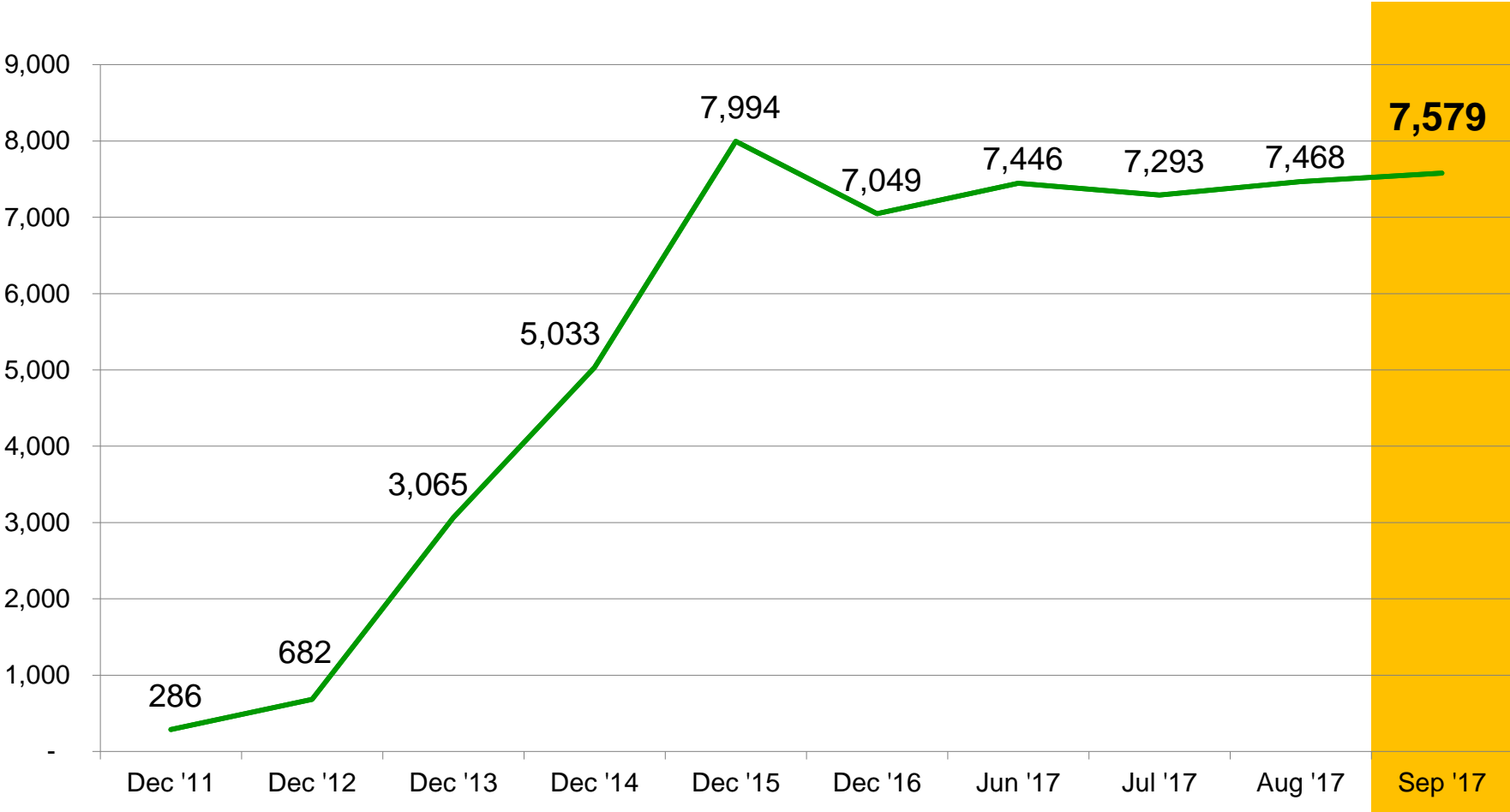
KOPERASI
KASIH
INDONESIA

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 slightly increased to 7,579 people at the end of September. We will maintain growth in line with the maturity level of our branches

KKI's member, December 2011 – September 2017
Number



Performance Dashboard – September 2017*

Updates in September 2017

- New groups : 124 groups
- Number of loan disbursed : 1,263 loans
- First-time borrowers : 265 women
- Continuing borrowers : 998 women
- Borrowers whose loan ended*** : 1,152 women
- Net borrower change : 111
- % of woman from new group : 100%
- Amount of loans disbursed : 2.1 billion
- Avg. amount of loans disbursed : 1.7 million
- Amount of donations received : 7.25 million
- No. of donors : 4 (0 unknown)
- Net change in no. of employees : **(2)** (0 in 2 out)
- Number of full-time employees : 49

Statistics by end of September 2017**

- **No. of active borrowers** : **7,579**
- Total active groups : 774
- Total borrowers (incl. inactive) : 17,826
- Total discontinued borrowers : 10,247 (57%)
- Total loan disbursed : 75.3 billion
- Outstanding loan portfolio**** : 6.5 billion
- Average loan size : 1.7 million

There is one lender in Aug 2017 who was so kind to switch his 50 million rupiah loan to donation. Thank you for your every support! It means a lot for us and our 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

September 2017: Learning from Best Practices

1. Operational updates:

- We are thrilled to finally open 2 new small branches and rent a new office in Cilincing area. This makes a total of 6 KKI branches as of September. All of our branches are currently located in North Jakarta (Koja, Sukapura, and Cilincing).

2. Other updates:

- KKI staffs visited Mitra Bisnis Keluarga (MBK) branches in Ciomas and Bojong Gede. It is always an eye-opening experience for us to learn best practices from MBK and its positive working culture. We are applying some of the lessons learnt to KKI, and very grateful with the opportunities given by Pak Shafiq, Founder and CEO of MBK.
- KKI Leadership and Supervisor team attended the Board of Commissioner meeting. It is such a blessing to have Board Members who continuously support us and always lend us their honest, constructive feedbacks 😊
- Represented by Chief of Development, on Sep 14, KKI was given the opportunity to share about what we do in “2017 Transformational Business Network (TBN) Asia Conference”.

MBK Branch Visit (Sep 18-20)



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 September 2017

**Group A044 & A153 – 21 people –
Mangga & Mantang**



**Group A137 & A138 – 20 people –
Deli**



**Group A168, A169 & A173 – 31
people – Kincir & Mengkudu**



**Group B001 & B034 – 19 people –
Kampung Sepat**



**Group B015 & B016 – 22 people –
Bulak Turi & Turi Jaya**



**Group B026 & B268 – 20 people –
Manunggal**



**Group B215 & B216 – 21 people –
Kebantenan**



**Group B261 & B262 – 21 people –
Bulak Cabe**



**Group B316 & B317 – 22 people –
Cilam & Kosambi**



**Group C100, C103 & C104 – 28
people – Beting**



**Group C130 & C131 – 20 people –
Balai Rakyat & Syawal**



**Group C136 & C231 – 18 people –
Syawal & Balai Rakyat**



Group D005, D025 & D190 – 28 people – Marunda



Group D012 & D017 – 20 people – Kampung Sawah & Kebon Rusun



Group D013 & D024 – 20 people – Sarang Bango



Group D014 & D023 – 20 people – Sutim



Group D018 & D192 – 21 people – Rorotan



Group D187 & D189 – 19 people – Kebantenan





“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

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