

KKI Monthly Report

March 2018

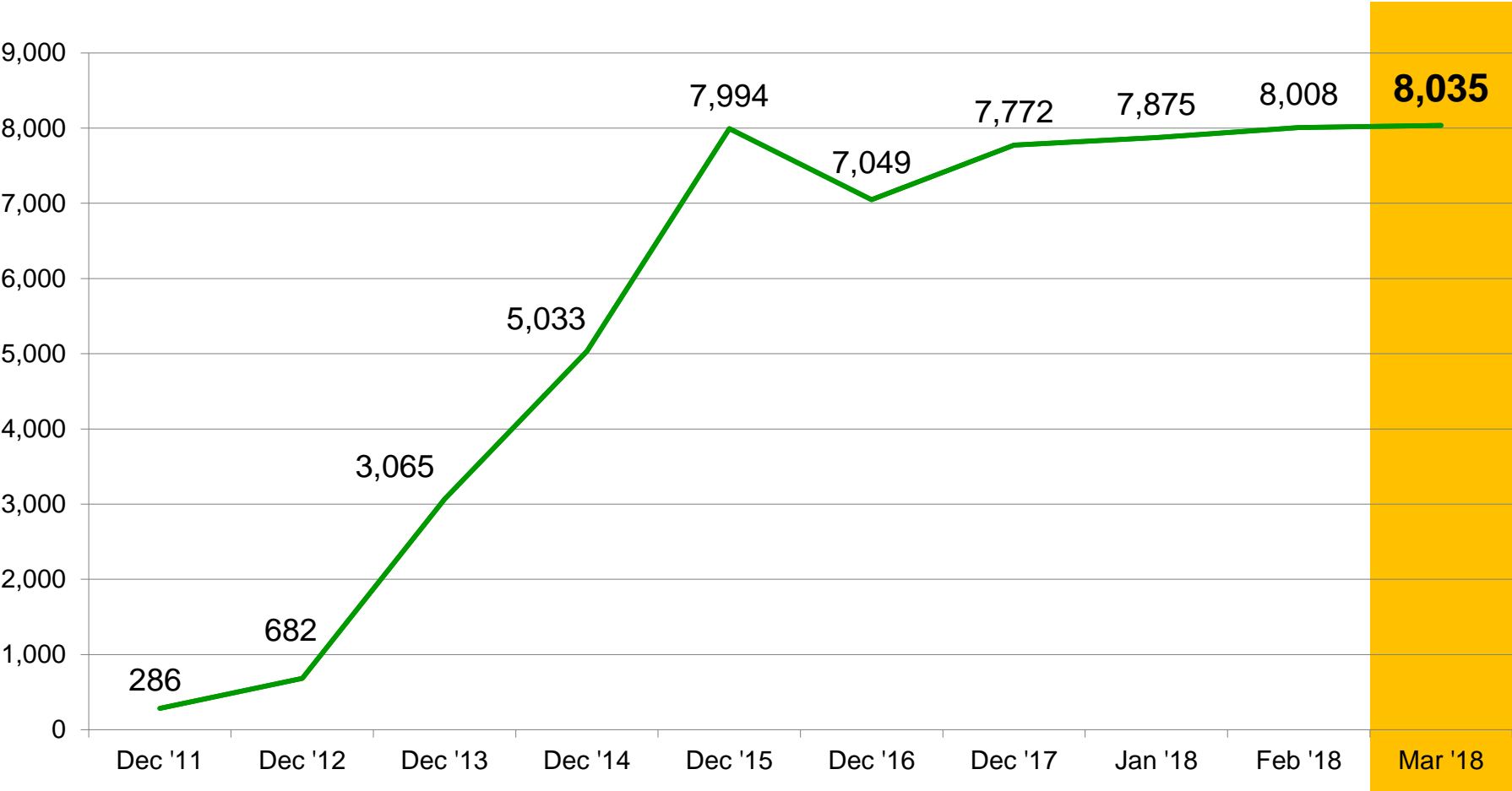


School of Prosperity

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's borrowers slightly increased to 8,035 members in March. With now 5 branches, we are starting to gradually grow our outreach in the coming months

KKI's member, December 2011 – March 2018
Number



Performance Dashboard – March 2018*

Updates in March 2018

- New groups : 125 groups
- Number of loan disbursed : 1,312 loans
- First-time borrowers : 232 women
- Continuing borrowers : 1,080 women
- Borrowers whose loan ended*** : 1,285 women
- Net borrower change : 27
- % of woman from new group : 100%
- Amount of loans disbursed : 2.6 billion
- Avg. amount of loans disbursed : 2 million
- Amount of donations received : 3.5 million
- No. of donors : 3 (0 unknown)
- Net change in no. of employees : 0 (0 in 0 out)
- Number of full-time employees : 53

Statistics by end of March 2018**

- **No. of active borrowers** : **8,035**
- Total active groups : 773
- Total borrowers (incl. inactive) : 19,356
- Total discontinued borrowers : 11,321 (58%)
- Total loan disbursed : 90 billion
- Outstanding loan portfolio**** : 7.6 billion
- Average loan size : 1.9 million

We are very grateful for every contribution given to KKI. Thank you for all your support that enabled us to go this far!

* 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

March 2018: Annual General Meeting 2017 was held smoothly

1. Operation updates:

- Hera, one of our Branch Manager handle, was promoted to fully become Branch Manager. Let's support her, so she can give her best as Branch Manager!
- Accounting team has finished saving book checking project that was started on January. This project was initiated to clean up the discrepancies between what was recorded in the book and IT system.

2. Other updates:

- KKI held Annual General Meeting (or, Rapat Anggota Tahunan) 2017 on Mar 24. The meeting was attended by KKI long-time members, staffs, and North Jakarta Cooperatives Department representatives, and 2 of KKI supporters. We shared KKI plans to our members and also asked for inputs to improve KKI services.
- We are back on fund-raising effort to raise around IDR 1-1,5 billion. Fund raised will be used to increase average loan and members further, and to purchase new IT system. We welcome and would be glad to receive your support!
- On Mar 2-3, KKI had annual company outing attended by all staffs at Wisma Abdi, Puncak. Not only it was fun, it also strengthened our bond as an institution to grow more in the future.
- Starting from March, KKI implemented Key Performance Indicators (KPI) for all divisions. The goal is to let employees maintain minimum performance standard at KKI.
- On Mar 9, our CEO gave public lecture about "Social Enterprise for Better Future" at Economy & Business Faculty, Universitas Padjajaran, Bandung.

Annual General Meeting (Mar 24) & KKI Outing (Mar 2-3)



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 March 2018

Group CC083, CC084 & CC147 – 32 people – Dukuh, Kb Baru & Kemuning **Group CC100 & CC104 – 21 people – Beting** **Group CC105 – 10 people – Beting**



Group CC119 – 11 people – Beting **Group CC208 & CC220 – 22 people – Rawa Sengon & Demokrasi** **Group CD005, CD025 & CD190 – 32 people – Marunda**



**Group CD253 & CD254 – 21 people
– Bulak Turi**



**Group CD257 – 9 people
– Rorotan 9**



Group CF076 – 10 people – Dukuh



**Group CF077 – 11 people –
Manggar**



**Group CF081 & CF082 – 22 people
– Deli**



**Group CF083 – 10 people – Lagter
– Deli**



Group CF084 – 11 people – Lorong



Group CF085 – 9 people – Kebon Bawang



Group CF087 – 11 people – Papanggo



Group CF092 – 11 people – Warakas



Group CF097 – 11 people – Mantang



Group CF098 – 11 people – Papanggo





“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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