



K O P E R A S I  
**KASIH**  
I N D O N E S I A

# Quarterly Report

## Q2 (April – June) 2019

empowering  
millions of poor Indonesian  
to exit poverty permanently



# Quarterly progress statistics

Last quarter
This quarter

## Variables (for weekly loan only)

Mar 2019

Apr 2019

Mei 2019

Jun 2019

In number; bio = IDR billion; mio = IDR million; “~” shows rounded number

### Member

• Active members (end of month)	9,541	9,610	9,537	9,545
• % of discontinued borrowers (cumulative)	59%	59%	60%	60%

### Loan

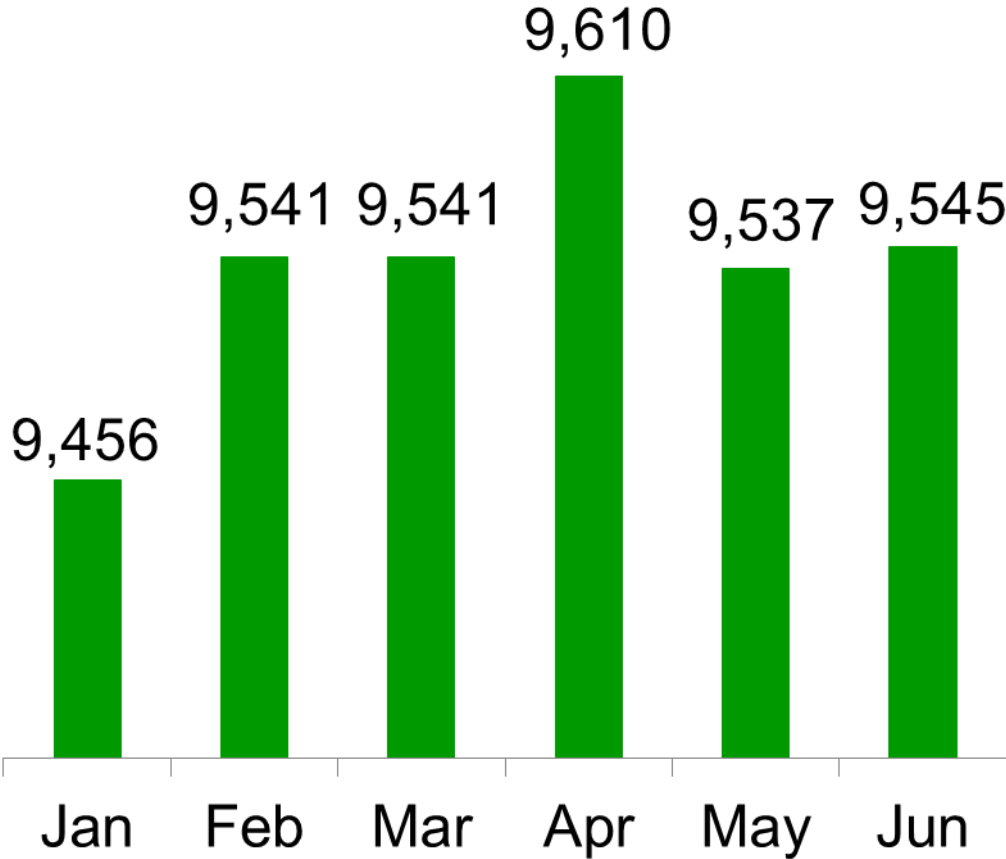
• Outstanding portfolio (end of month)	~10.6 bio	~10.8 bio	~11 bio	~11 bio
• Average loan per active borrowers (end of month)	~2.23 mio	~2.25 mio	~2.30 mio	~2.30 mio
• Member with ≥1 unpaid installment [%] (end of month)	153 [1.6%]	137 [1.4%]	113 [1.2%]	118 [1.2%]
• PAR >30d & NPL (unpaid >90d) (end of month)	0.0%	0.0%	0.0%	0.0%

### Others: Personnel, branch, assets & liabilities, donations

• Number of full-time personnel (end of month)	54	59	59	57
• Number of branch [separate office] (end of month)	5 [4]	5 [4]	5 [4]	5 [4]
• Assets   Liabilities, unaudited, in bio (end of month)	~13.3   ~10.8	~13.4   ~10.9	~13.7   ~11	~15.1   ~12.3
• Received donations [number of donor] (for the month)	~7.1 mio [4]	12.5 mio [5]	7.2 mio [4]	~8.8 mio [5]

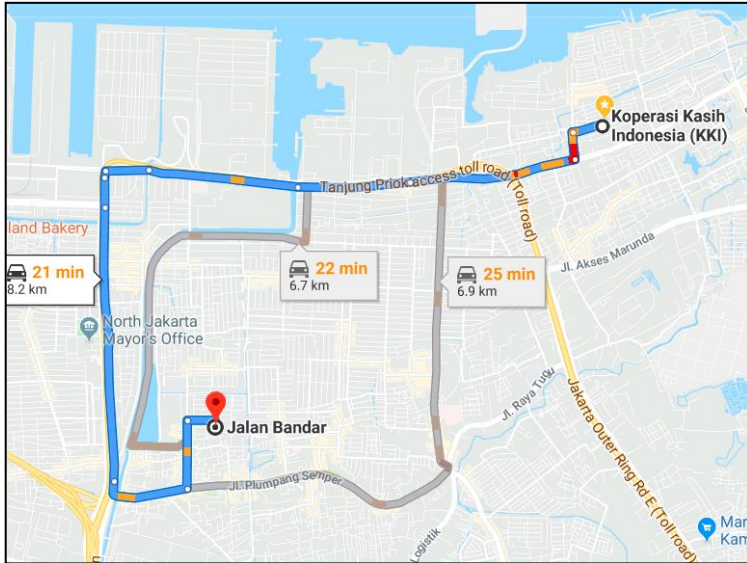
# 1 Member served stagnated at ~9,500 members as KKI invested in “Area Manager” Role & 1 BM will resign in July

**KKI member, Jan-Jun 2019**  
(in number)



- Member served had been stagnant since January, averaging at ~9,500
- 2 key reasons:
  - a) **1 Branch Manager is learning to become Area Manager** instead of opening new branch and adding members
  - b) **1 Branch Manager will resign in July** and a new branch manager is replacing her instead of opening new branch

## 2 KKI finally have 2 independent branches (after 4 years) & automatic production of 3 regular forms (after 5 years)



### 2 Fully Independent Branches in Place

- Finally in place after being planned for 4 years
- Time to go to location dropped by 10-15 mins (~50%); banking works became more efficient
- Team's testimony: ***"It's nice as it's much closer. I used to spend 25 minutes to go to Warakas, now only 15 minutes max."*** (Utari)

### Automatic Production of 3 Forms

- Finally in place after being planned for 5 years
- 3 manual forms are now produced automatically, resulted in average time saved of 65%
- Team's testimony: ***"It made my work more efficient. Now I have more time to do other works, which result in better quality"*** (Dede)

Form Setoran Kelompok (FSK)

No. dan Nama Cabang: 7.18.2 Kobra (2)  
 No. dan Nama Klpk: Nama PKP  
 Bulan Tahun: 25 Minggu  
 Hari Setor: Periode

No	Nama	No ID	Jumlah Pinjaman	Setoran Mingguan	Tgl Setor					Ambil Tab. Pribadi	Keterangan	
					Kd Tab Prib	Kd Tab Prib	Kd Tab Prib	Kd Tab Prib	Kd Tab Prib			
1	Sulnan	10347	4000	240								
2	Likma	10350	2500	150								
3	Oyeh	12734	2000	120								
4	Endang Wati	6980	3500	210								
5	Khoiman	10390	2500	150								
6	Sutris	12733	3000	180								
7	Sani Purwanti	15102	1000	60							TOTAL3	
8	Ida Dahliah	10348	1500	90							M1	
9	Siti Khodijah	19222	1500	90							M2	
10	Irma	24147	1500	90							M3	
11	Idh Rohayati	20537	1000	60							M4	
				(Total Setoran Mingguan) TOTAL 0	1440							
				(Total Tabungan) TOTAL 1								
				(Total 0 + Total 1) TOTAL 2								
				(Total 2 + Total 3) TOTAL 4								

Kd (kode): 1: Bayar tepat waktu 2: DTR tepat waktu 3: bayar serambat 4: DTR terlambat

Caratan:

Nama dan TTD Ketua  
 Nama dan TTD Bendahara  
 Nama dan TTD PKP  
 Nama dan TTD Kasir  
 Nama dan TTD KC

### 3 KKI finally relaunched long-awaited Fasting Month Loan (after 6 years) & upgraded savings withdrawal (6 years)



#### Fasting Month Loan Relaunch

- Relaunched after “being frozen” for 6 years
- 820 selected members received Fasting Month Loan of IDR 410 million (IDR 500k / member)
- Members’ testimonies: **“It’s very helpful”**; **“This is really surprising”**; **“Happy to have this loan again”** (various members)



#### Savings Withdrawal Upgrade

- Redesigned after 6 years using the old system
- Waiting time to withdraw savings per member dropped by 62% (21 to 8 minutes)
- Testimony: **“Wah it’s so fast now. I asked my husband to go home as I thought it’d be long like before. Now I have to go back by myself”**