



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

# Quarterly Report

## Q3 (July – September) 2019

empowering  
millions of poor Indonesian  
to exit poverty permanently



# Quarterly progress statistics

Last quarter

This quarter

## Variables

Jun 2019

Jul 2019

Aug 2019

Sep 2019

In number, unless stated otherwise; All figures except for active members (A.1) are rounded numbers

### A. Member (for weekly loan only)

1. Active member	9,545	9,662	9,711	9,864
2. % of discontinued borrower (cumulative)	60%	60%	60%	60%

### B. Loan (for weekly loan only)

3. Outstanding portfolio (in billion IDR)	12	11.6	11.5	11.9
4. Average loan size (in million IDR)	2.30	2.30	2.32	2.32
5. % of member with $\geq 1$ unpaid installment	1.2%	1.2%	1.5%	1.3%
6. % of PAR >30d & NPL (unpaid >90d)	0% & 0%	0% & 0%	0% & 0%	0% & 0%

### C. Other Variables

7. Full-time personnel	57	56	55	57
8. Branch	5	5	5	5
9. Assets & Liabilities (unaudited, in billion IDR)	15.1 & 12.3	15.1 & 12.1	15.4 & 12.3	15.6 & 12.3
10. Received donations (in million IDR) & donors	8.8 & 5	6.3 & 3	7.5 & 4	6.5 & 3

# 1 KKI decided to discontinue collaboration with TBOP, the new MIS vendor. We are currently exploring other options

## Collaboration with TBOP discontinued (as of Jul 25)

- After several delays in the past, TBOP declared they couldn't meet the deadline for latest phase in July
- Total planned delay since beginning of the project was 10 months and could potentially go further
- Key reasons: Both parties were not realistic & lack needed experience

## KKI was developing SIKKI further and is now exploring other vendors

- From Aug-Sep, KKI was developing SIKKI with Willy Yunnal, pro-bono Programmer who developed SIKKI
- KKI then realized developing SIKKI is not a sustainable solution
- Thus, since Sep, we are exploring options to become our MIS provider, with 3 top candidates: Musoni, Silvia Banking Solutions and Kuelap
- Final vendor will be selected by December 2019 the latest

## 2 Improvements at KKI were continued, with 5 more key initiatives executed, mostly for the 1<sup>st</sup> time

### Operations



1. **2 additional forms were automatically generated:** (a) voucher used by branch's cashier (in picture) and (b) activities reminder for Branch Manager and Field Officers
2. **Talent Pool initiative was launched (1<sup>st</sup> time):** KKI aims to expedite development of Branch Manager by selecting high-potential field officers and grooming them intensively

### Non-Operations



3. **Project Management function was set up (1<sup>st</sup> time)** to ensure various projects are monitored and well-supported
4. **Asset Management procedure was launched (1<sup>st</sup> time)** to ensure KKI's assets are managed better than before
5. **Comfortable Office initiative was launched (1<sup>st</sup> time)** to make KKI's office clean, neat and more comfortable for its team. Some highlights: Dedicated spot to do Moslem prayer (*sholat*), static bike, lots of plants-flowers (in picture)

### 3 Based on past 8.5-year journey, KKI founders sharpened KKI's vision, mission, values, & approaches (in Bahasa)

Vision	Mission	Values
<p>Hadir, terlibat, dan mendukung keluarga-keluarga kurang mampu di mana pun berada.</p>	<p>1. Menyalurkan KASIH bagi keluarga-keluarga kurang mampu, dengan mendukung mereka berkembang dan meraih impiannya. 2. Menyalurkan KASIH bagi setiap timnya, dengan mendukung mereka menjadi versi terbaik dirinya.</p>	<p>1. Rendah hati. 2. Mengandalkan Yang Mahakuasa. 3. Bersyukur dan berbahagia.</p>

#### Pendekatan KKI

##### A. Terhadap Anggota:

1. Produk KKI ditujukan untuk memenuhi kebutuhan anggota, agar mereka berkembang dan meraih impiannya.
2. Dalam interaksi dengan anggota, tim KKI harus mengasahi mereka: memperhatikan, membimbing, dan memotivasi.
3. KKI fokus mengembangkan anggotanya dalam 3 hal: keyakinan<sup>1</sup>, kebiasaan<sup>2</sup>, serta kepemilikan akses dan aset kunci<sup>3</sup>.

<sup>1</sup> Bahwa sejahtera itu bisa, didasari harapan;

<sup>2</sup> Yang menyejahterakan, didasari pola pikir & pengetahuan; <sup>3</sup> Contoh akses = pendidikan & modal, contoh aset = rumah & alat produksi

##### B. Terhadap Tim:

1. Tim KKI dari orang kecil, keluarga kurang mampu (khususnya anak anggota), yang memiliki kesungguhan untuk mau dibentuk dan maju.
2. Setiap tim KKI harus dikasahi dan mengasahi: diterima, diperhatikan, dibimbing, dimotivasi, dan diberikan kesempatan menjadi lebih baik.
3. KKI fokus mengembangkan timnya dalam 3 hal: kedekatan dengan Yang Mahakuasa, sikap, dan kemampuan kerja.

##### C. Tambahan:

1. Pemberdayaan adalah inti dari apa yang dilakukan KKI - dari kurang / tidak bisa menjadi bisa - baik untuk tim maupun anggotanya.
2. Gotong royong di dalam tim, dengan dan antar anggota, serta dengan pihak-pihak lain dibangun untuk mencapai visi dan misi KKI.
3. KKI tidak perlu (a) menjadi pihak yang memiliki ataupun (b) mendapatkan apresiasi. Yang penting adalah tercapainya visi dan misi KKI.