



KOPERASI
KASIH
INDONESIA



Quarter 2 (April-June) 2025



Quarterly Update KKI

To be present for, involved with, and support poor families wherever they are.

1 Quarter 1 Statistics (April - June 2025) – Movement

Variables		Mar 2025	Apr 2025	May 2025	Jun 2025
A. Members and Savings					
1	Active members (per end-of-month)	16.767	16.910	17.003	17.319
2	% Retention rate of existing members (in 1 month)	77,2%	74,6%	73,6%	76,2%
3	Number of voluntary savings transactions (in 1 month)	15.238	21.025	24.139	25.650
4	Value of voluntary savings deposited (in 1 month, in million Rupiah)	285,4	453,7	506,8	520,1
B. Loans					
1	Outstanding loan portfolio (per end of month, unaudited, in million Rupiah)	33.027	32.036	33.548	35.368
2	Total disbursements (in 1 month, in million Rupiah)	6.145	4.959	8.348	8.709
3	Average loan size per active members (in 1 month, in million Rupiah)	3,70	3,70	3,73	3,74
4	% Repayment Rate (per end of month, over 1 year)	100%	100%	100%	100%
5	% PAR >30 days (per end of month, excluding deceased members)	0,0035%	0,0035%	0,0033%	0,0031%
C. Financials (per end of quarters, unaudited, in million Rupiah)					
1	Total assets	38.607	40.754	41.204	41.251
2	Liabilities – members' savings	12.233	13.000	12.843	12.777
3	Liabilities – other than members' savings	9.657	10.421	10.331	9.609
4	Accumulated Net Surplus	11.352	11.352	11.352	11.476
5	Net Surplus – Current Year	1.409	1.997	2.665	3.347

2a In May 2025, KKI carried out the second phase of the BERAS program.

The second phase of the BERAS (Sharing Gratitude) program was an **appreciation effort for Group Leaders and Treasurers**, in the form of grocery packages containing 200 grams of sugar, 200 ml of cooking oil, 3 packs of instant noodles, and 250 grams of salt.

Leaders and Treasurers **play an important role in maintaining discipline** in group repayments. They **attend weekly meetings** and **support the group** whenever payment issues arise.

This essential role is **carried out voluntarily**, without any incentives from KKI.

19-22 May

Distribution
period of BERAS
2025 - Phase 2

3.142

Recipients (members)
of BERAS 2025 -
Phase 2

1.571

Recipients (groups)
of BERAS 2025 -
Phase 2

Ibu Gusti – Leader of Cibet Group

“Alhamdulillah, I’m happy and feel helped, especially with the extra groceries (salt) added this year. So now we can cook noodles together at home. I’ve got tea at home, and KKI gave me the sugar...”



Ibu Nurbaiti – Leader of Sunter Group

“Really happy, it helps reduce my expenses. I was planning to buy oil, now I don’t have to. Wishing KKI lots of success. This is the first time a co-op gave groceries—others I joined never did this...”



Ibu Ria – Leader of Plumpang Group

“Alhamdulillah, I’m so happy, please keep doing this. It’s great—when I feel like eating noodles, I just cook them, no need to go out to the shop. Hope KKI keeps growing, so our loan limits go up too...”



2b Photos from BERAS 2025 – Phase 2



3a In May - June 2025, KKI carried out the third phase of the BERAS program.

The third phase of the BERAS (Sharing Gratitude) program was an **appreciation for members who saved consistently**.

The appreciation was given in the **form of food packages**, containing a combination of 200g sugar, 200ml cooking oil, instant noodles, 250g salt, and 20g spice mix.

This initiative aims to **encourage stronger saving habits**—not only for those who already save regularly, but especially for those who haven't started yet. **Savings play a vital role in helping members** face unexpected emergencies without turning to high-interest loans.

30 May –
11 June

Distribution
period of
BERAS 2025 -
Phase 3

5.301

Recipients of
BERAS 2025 -
Phase 3



Ibu Euis – Members of Rawa Badung Group

“Really happy, because saving regularly got me appreciation from KKI. Only at KKI do you get rewards for saving, no deductions, and it’s easy to withdraw. The gift really helps with daily needs... (Hope KKI) keeps thriving!”



Ibu Rafisyah – Members of Bea Cukai Group

“Very happy, because KKI truly cares about its members. They pay attention to everything, and their response is quick and kind. The groceries are really useful for daily needs... (Hope KKI) grows, succeeds, and keeps moving forward!”



Ibu Sandra – Members of Budi Mulya Group

“Super happy—it adds to my kitchen needs. (When) I save more, there’s even more appreciation from KKI. The seasoning mix was perfect for cooking fish... (Hope KKI) keeps growing, expanding, and getting more members...”

3b Photos from BERAS 2025 – Phase 3



4 Other Updates: Ramadan Loan and Audit Report

Installment payments for the Ramadan Loan Phase 1 and 2 (April 11 and May 9, 2025) went smoothly. Repayment rate was 100% (excluding 4 members who passed away).



The 2024 Financial Statement Audit by Public Accounting Firm Nexia KPS (Kanaka Puradiredja Suhartono) has been completed. KKI received an **Unqualified Opinion**.



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LAPORAN AUDITOR INDEPENDEN

INDEPENDENT AUDITOR'S REPORT

Ref.: 00245/2.0752/AU.1/09/1176-2/1/VI/2025

Pemegang Saham, Dewan Komisaris dan Direksi

Shareholders, Boards of Commissioners, and Directors

KOPERASI SIMPAN PINJAM KASIH INDONESIA

Opini

Kami telah mengaudit laporan keuangan Koperasi Simpan Pinjam Kasih Indonesia ("Perusahaan"), yang terdiri laporan posisi keuangan tanggal 31 Desember 2024, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Koperasi Simpan Pinjam Kasih Indonesia tanggal 31 Desember 2024, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Opinion

We have audited the financial statements of Koperasi Simpan Pinjam Kasih Indonesia ("The Company"), which comprise of a statement of financial position as of December 31, 2024, as well as a statement of profit or loss and other comprehensive income, a statement of changes in equity, and a statement of cash flows for the year then ended, as well as notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the attached financial statements present fairly, in all material respects, the financial position of Koperasi Simpan Pinjam Kasih Indonesia as of December 31, 2024, and its financial performance and cash flows for the year ended on that date, in accordance with Indonesian Financial Accounting Standards.



Thank you so much

**for all the prayers and support you have given to KKI!
May the Almighty always guide and bless us all 😊**