



Pasar Malam

Budi Santoso Ignatius-Consumer Risk Management, Jakarta
Finalist-Traditional Market Photography Competition



Corporate Social Responsibility



Corporate Social Responsibility



Pasar Cigasong Sindangkasih Majalengka

Danamon and its subsidiaries have been conducting Corporate Social Responsibility (CSR) through the following strategy:

- Well-planned program that is based on research and intensive and regular consultation with stakeholders
- Regular Monitoring and Evaluation for measurable impact and accountability reporting.

This commitment reaffirmed that the implementation of CSR by Danamon is not merely a social investment but also a mandatory that is conducted in pragmatic approach to empower community, which can eventually contribute to business of the Bank and its subsidiaries.

As corporate citizen, Danamon realizes that CSR requires a strong commitment and focused program, to ensure wider impacts and sustainability. Through strategic decision a special entity was established, mandated to implement Corporate Social Responsibility (CSR) programs, i.e., with the establishment of Yayasan Danamon Peduli (Danamon Peduli) in 2006.

With a clear distinction role, CSR program which used to be conducted peripheral and individually by Danamon and its subsidiaries, now has become priority and is under the oversight of Danamon Peduli. This reflects a commitment of Danamon with its subsidiaries to actively play a significant role in development of community social economy, environmental protection as well as cultural preservation in Indonesia and at global scale.

In implementing CSR program, Danamon Peduli positions itself to play a strategic role as development partner, a catalyst, as well as knowledge hub for stakeholders who have similar concerns to achieve sustainable development objective. Therefore, Danamon Peduli always tries to engage stakeholders to actively participate in each CSR program so that the development program objectives can be achieved, brings positive impacts and sustainable.

YAYASAN DANAMON PEDULI (DANAMON PEDULI)

With a mission “To be a trusted development partner that brings sustainable positive changes and to improve community life, through alignment and make use of available resources,” Danamon Peduli is committed to implement CSR program that brings positive and concrete changes for an improved quality of life, environmental and cultural preservation in a sustainable way.

Danamon Peduli was official established by PT Bank Danamon Indonesia Tbk., and PT Adira Dinamika Multifinace Tbk., on February 17, 2006. All programs aim to support sustainable development which has direct advantages for the community, through the engagement of volunteers from the family of Danamon. The objectives of Danamon Peduli’s programs are to support sustainable development that directly benefits people, through volunteerism from Danamon family. In so doing, Danamon Peduli has been very consistent to play a role as development partner, catalyst, and knowledge hub with innovative programs that aims to contribute to government development

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Pasar Bunder, Sragen-Central Java

priority and works in harmony with government program. Henceforth, program can be scaled up and developed further for sustainability.

Danamon Peduli translated the vision of CSR through the following programs:

1. Program PASAR SEJAHTERA (Welfare Market), pilot a model of supporting scheme that focuses on people's market revitalization in Indonesia, physical and non physical improvement.
2. Regional Icon Preservation Program, with the goal to support environmental and cultural preservation through local community empowerment.
3. Environmental Support Program, covers activities on environmental preservation, such as waste management to be recycled, education for environmental preservation, and support of environmental facilities (such as waste bin, bio digester, tree planting, biopore hole development, clean water catchment, and sanitation).
4. Rapid Disaster Response Program, in partnership with Danamon and Adira employees and volunteers, Danamon Peduli tries to be the first to provide immediate assistance to the community experience disaster, as well as education activities to employees and volunteer to assist victims of disaster and mitigate the impacts.

Furthermore, as a knowledge hub, Danamon Peduli facilitates series of activities that are linked with program, such as public discussions on traditional/people's market issues with resource persons, who are experts in selected topics and themes. Danamon Peduli also actively engages in many occasions to share experience and open for a partnership.

Danamon Peduli carefully designs and plans community development programs. In its implementation, to measure the success and impacts of its program, Danamon Peduli conducts regular and comprehensive monitoring and evaluation together with partners. Monitoring and evaluation are conducted with two approaches, qualitative and quantitative.

Qualitative Approach

Danamon Peduli understands that it takes stages in order to achieve objectives; and concrete target can only be achieved gradually. Therefore, target should be translated in a way that considers the level of organizational capacity to socialize the program, build consensus, and other approaches, which accommodate the aspiration of the stakeholders; and the capacity of the organization to adapt itself to the environment, to be able continuously

grow and develop. As such, CSR programs are implemented based on good capacity, which are to be empowered to achieve the target. Each activity is conducted through intensive consultation and discussion as well as consultation process with stakeholders to ensure that the planning of CSR program are well targeted and deliver benefits.

Quantitative Approach

The quantitative approach of the performance of CSR program conducted are done through:

- a) Baseline survey is conducted to measure base indicator of program target, before CSR program implementation is executed.
- b) Rapid Assessment is conducted to measure program impacts as a result of program implementation, and serves as data information to map and analyze challenges and opportunities.
- c) Program budget burn rate is used to measure the effectiveness and efficiency of the program to achieve the target.
- d) Volunteers and stakeholders engagement beyond Danamon Peduli employees, as evidence of commitment on engagement and partnership.
- e) Calculation of carbon footprint to measure the impacts of reduced carbon emission from CSR program and the commitment to environment.

GOOD GOVERNANCE

CSR Budget Allocation

Each CSR program has been through a well-planning process, to be conducted effectively, to be evaluated and reported regularly for accountability. The CSR programs implemented in integrated fashion also reflects corporate's instrument of social investment to strengthen main activities, and for the business

sustainability of the Bank and its subsidiaries. Corporate social responsibility has been integrated into business strategy, and expected to bring positive perception and to business continuity in alignment with global trend on corporate social responsibility and banking good governance (Guidelines of Indonesia Banking Good Corporate Governance 2012).

All activities and projection of annual budget for CSR programs are comprehensively formulated at the end of the year by Danamon Peduli, and submitted for Bank's approval based on needs assessment of the program. This proposal of CSR Program and Annual Budget reflects the commitment of Danamon and its subsidiaries to support and to ensure that CSR programs are implemented effectively, and brings optimal benefits.

Annual budget allocation for CSR programs is not only to meet the compliance of government regulation in allocating some percentage of corporate profit, but it is also based on community needs and priorities of development program, as well as program development objective, which Danamon would like to achieve.

In addition, Danamon Peduli partners, local government in program locations especially, provides their shares to the program. Danamon Peduli believes that development program will only be effective and brings bigger impact if it is implemented through participation and partnership with concerned parties. Therefore, Danamon Peduli promotes a strong synergy in the program planning and implementation with various parties, in terms of resources, which includes local government as the main actor in local development. Aside from allocated annual

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Pasar Baru, Probolinggo East Java



Pasar Ibu, Payakumbuh West Sumatera

budget from the Bank, Danamon Peduli also receives funds from subsidiaries and business unit. In 2014 Danamon Peduli raised funds from Danamon employees and its subsidiaries, who have concerns on the development issues, especially in Rapid Disaster Assistance.

INSTITUTIONAL ACCOUNTABILITY

The organizational structure of Danamon Peduli reflects a good governance and strong accountability with Board of Trustees, Board of Supervisors, and Board of Management. The Head of Board of Management, who also serves as the Director of Executive of the Foundation, and Board of Management conducts regular monthly meeting with the Board of Supervisors to report the progress of program implementation and the realization of budget absorption. At the end of the year, the Board of Management report to the Board of Trustees on the program implementation. As part of accountability and transparency to the public and all stakeholders, Danamon Peduli produces audited Financial Report on regular basis by independent Auditor, and it is published in one national media.

GOVERNANCE STRUCTURE & DANAMON PEDULI TEAM COMPOSITION 2014

Policy, Concept, and The Operational Framework

In CSR program policy, Danamon Peduli tries to build strategic partnership, with attention to local resources. Therefore, Danamon Peduli builds partnership with central government, local government, and local community, as well as others who have similar interests. In this scheme, CSR program will be stronger as it is implemented by various partners.

In 2014 Danamon Peduli focused its program on building capacity of stakeholders for sustainable development. The capacity building of partners aims to increase the capacity and performance of individuals, organizations, and community in Danamon Peduli program locations to enable them to work effectively and efficiently. By optimizing partners' capacity of partners, together central government, local government, civil society organizations, and private sector, it will accelerate the synergy in social investment to achieve to the shared goal: improved lives of the community, in a healthy environment and strong local wisdom and culture. Strong capacity within robust partnership will facilitate better to the achievement of common objectives.

Institutional Capacity Building

Institutional strengthening capacity includes the following activities: management training, market training, seminar, comparative study, presentation of product/merchandise display training, and many other activities. The target of institutional strengthening are the stakeholders, that includes Work Unit at the Local Government overseeing the markets, market management officers, traders/Traders Association, market community, and other related organization, within the community scheme (Waste Bank, Community Radio, Wall Bulletin, and Cooperatives).

THE IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY

The activities of Danamon CSR that are implemented by Danamon Peduli as social investment consist of two categories:

External, which consists of:

- Welfare Market
- Regional Icon Preservation
- Environment Support
- Disaster Rapid Assistance

Internal, which consists of:

- Workforce and Work Safety, Health, and Environment
- Consumers Responsibility.

SOCIAL AND COMMUNITY DEVELOPMENT

Social and community development in Indonesia needs special attention, as well as concrete assistance from government, private sector, and community participation. Entering its eighth year, social and community development is still the main focus of CSR program. To optimize the results of the program and to be cost efficient, Danamon Peduli

designs social and community program in integrated manners, so it brings more benefits and impactful.

1. Welfare Market (Healthy, Green, Clean, Organized)

For hundred years traditional wet market has been the backbone of the Indonesian economy, especially as source of employment and local revenues. Data from the Trade Ministry, there were approximately 9,500 people's market operated in 2012 throughout the country, which supplied about 60% of people's basic needs, and has been the livelihood of more than 30 million traders. Considering the vital role of the people's market, Danamon took the role to support people's economy growth through Market Revitalization Program.

Since 2006 Danamon Peduli has actively taken part in the traditional market revitalization, which focused on the improvement of physical condition and environmental health. In 2010, Danamon Peduli has strengthened its commitment with the launching Pasar Sejahtera (PSJ), which was as a consolidation from previous market-based program and activities. As the name indicates, SEJAHTERA means Sehat (Healthy) hiJAu (Green), bersih (Clean), and TERAwat (well maintained), thence, the focus of the program is on the market environmental health, eco-ness, hygiene and well maintenance. With that, the objectives of the program are not only to revitalize the physical condition of the wet units of the market, but also to increase awareness and promote behaviour changes amongst the traders.

For Danamon Peduli, government support is one of the important aspects to ensure the sustainability of market revitalization program. Therefore, Danamon Peduli engages participation and commitment from government as policymaker, both at the national and regional level.

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At the national level, Danamon Peduli is among others, in partnership with Ministry of Trade, Ministry of Health, and Ministry of Public Work. The focus of the partnership at the central level focuses on raising support and program coordination through information dissemination and program scaled up. At the local level, Danamon Peduli directly engages the governments, i.e., Head of the City/District and institutions/offices that has oversight and management of the market to draw joint-planning and budgeting.

Every year, government allocated resources to revitalize the traditional market. However, considering the large number of traditional market, it needs more than national support to accelerate market revitalization program.

Government supports to traditional market are reflected in the budget for market physical rehabilitation in medium term development plan 2015-2019, which targets 3,000 markets throughout Indonesia. The target is not commensurate with the number of traditional market needed improvement (with assumption there are 10,000 traditional markets in Indonesia). Given the large number of the markets, therefore, the support of private sector, community group, and other related institutions, is necessary. The existence of traditional market can promote people's economy, strengthen local economy, increase supply chain, and supply basic needs as well as serves as a public social space. To complement the government efforts, Danamon Peduli offers a program in a more comprehensive approach, beyond physical improvement, but more on non-physical enhancement.

Objectives

The revitalization of traditional market launched in 2010 has the objectives, as follows:

- Increase and improve environmental health of the market according to national standard.
- Develop a pilot model of market revitalization project as a non government support, which can be replicated, hence can accelerate the market revitalization program throughout the country.

Target

The PSJ program addresses two components of the market, i.e.,: (i) physical revitalization of the market, and (ii) awareness and behavioural changes of market traders and other actors involved in the market activities. The PSJ program is designed in such a way that can be sustained.

PSJ program established in 2010 has three main activities:

1. Physical renovation of the demo unit, which refers to the standard of Ministry of Health Regulation of Kepmenkes No. 519/2008.
2. Integrated planing and budgeting through cross-sectoral meeting of relevant offices (Dinas/Badan) that have duties and function in the market management.



Activity in Pasar Bunder Community Radio, Sragen-Central Java

3. Market monitoring and facilitation of integrated planning mechanism, such as the establishment of Market Working Group, education to market community/ Behavior Change Campaign (BCC). Awareness building includes campaign on hygienic lifestyles, training on writing and management of Bulletin Board, training on market community management (community radio), and aspirations mapping of the stakeholders through Focus Group Discussion. Printed media such as banner and Gotong Royong (mutual collaboration), are conducted in a routine basis to disseminate information and socialization of hygienic way of life.

From year 2010 PSJ program has been growing in 9 locations as pilot project and two new PSJ traditional markets joined in 2014:

- Pasar Ibh, Payakumbuh Municipality
- Pasar Grogolan, Pekalongan Municipality
- Pasar Bunder Sragen District, Central Java
- Pasar Baru Probolinggo Municipality, East Java
- Pasar Semampir Probolinggo District, East Java (already handed over to Probolinggo District Government)
- Pasar Sindangkasih Majalengka District, West Java
- Pasar Kemuning Pontianak Municipality
- Pasar Tejo Agung, Metro Municipality, Lampung
- Pasar Lamboccaa, Bantaeng District, South Sulawesi.

Under PSJ program, various innovative schemes that have been established in natural way, directly and indirectly encourages and support the efforts of behavior changes within the market community.

Danamon Peduli facilitates activities for market community, such as community mutual collaboration activity or Gotong Royong and group discussion that are conducted periodically. From the group discussions usually the traders identify the problems faced in the market and together they try to find solution. The group discussion has generated various partnership schemes, such as waste bank, bulletin board, community radio, community mutual collaboration, and the establishment of cooperatives. Through the group discussion, they also identify appropriate training needs to increase their capacity. In order to have positive domino effects of the development and sustainability of market revitalization program, Danamon Peduli actively encourages market cadres/training participants to engage others to involve in PSJ program.

The capacity building for community in Pasar Sejahtera in 2014 has involved 133 persons, training materials include work study tour, basic management for waste bank, community radio, and traders association and Health Working Unit (UKK). At the end of 2014, Danamon Peduli has conducted strengthening community for more than 2,000 market community members, consist of traders, and other stakeholders of traditional market. It is expected that the training can generate more market community organizers, as the engine of PSJ in each market or in the area where they live.

The market community mutual collaboration is market clean up activity organized by market cadres, community, and market management, as well as Cleaning and Park office in order to induce sense of ownership and collective responsibility on market cleanliness.

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In 2014 from 6 PSJ (in Payakumbuh, Sragen, Pekalongan, Probolinggo, Majalengka, and Pontianak), the market community mutual collaboration has involved 865 persons, whereas the cleanliness competition involved 160 traders. It is expected that in the future this activity can be conducted regularly in markets. Henceforth, it can bring back the function of market as public space that brings benefits to the traders and consumers.

In Probolinggo, a Market Working Group has been officially established, with formal issuance of Surat Keputusan Walikota Probolinggo, with Mayor and Deputy Mayor as persons in charge. Whereas in Pasar Bunder in Sragen and Pasar Grogolan, establishment of Market Working Group is still in process. Market Working Group is a special unit, which consists of offices of cross-sectors overseeing the market, hence can be more focused on market development. The establishment of Pokja Pasar is one of the exit strategies of Danamon Peduli, before the market are transferred to local government.

In 2014, stakeholders hold 34 meetings, participated by 10 to 30 participants in each discussion. Discussion in market communities serves as a media to share information on program, achievement, new ideas, and challenges faced as well as to find solutions.

Awareness Program for Market Community 2014

To identify the location for new PSJ program implementation, a rapid assessment was conducted throughout selected region of Danamon or Adira. In 2014 assessment was conducted in 9 traditional markets in Lampung, 20 traditional markets in Bali, and 9 traditional markets in South Sulawesi. Based on the

findings, 2 locations were identified as new locations for PSJ program:

1. Pasar Tejoagung, Kota Metro, Lampung. Located about 60 km from the capital city of Lampung Province.
2. Pasar Lambocca, Bantaeng District, South Sulawesi. Located about 123 km from the capital city of South Sulawesi Province.

These two markets are in the process of renovation to become a model of Pasar Sejahtera, which refers to the Ministry of Health standard Kepmenkes No. 519/2008, Guidelines of Healthy Market. Overall, there are 9 traditional markets that are included in Market Revitalization Program.

As part of non-physical supports to traditional market, Danamon Peduli starting to include campaign aspect with community participation. In partnership with Kompasiana, Danamon Peduli has conducted Blog Writing Contest with title: "The Beautiful Colour of Traditional Market."

The Blog Writing Contest exposes the interesting story of each market which unique, to reveal the diversity of traditional market cross the country to attract new perception of the community who have already had negative image of traditional market: dirty, vile and untidy.

The writing contest resulted in 161 of unique stories about traditional markets in Indonesia. The winners and title story as follows:

Rank	Title	Market Name	Location
1	'Revitalization Onan Rabu in waiting'	Pasar Onan Rabu	Pulau Samosir, North Sumatera
2	'Ideas for Traditional Market in Malang: the Potentials and Opportunities'	Pasar Comboran	Malang
3	'Wandering the Oldest Market in Jogja'	Pasar Legi	Kotagede, Jogjakarta

Waste Bank is a self managed scheme that involves market traders in the establishment and management of market's non organic waste. The facilitation of this Waste Bank establishment is aimed at changed in behavior and habit of sorting (disposal) waste amongst traders. This activity contributes to the reduced waste to be disposed and managed by the government, and at the same time it becomes as a source of income for bank customers. This scheme introduced for the first time in Pasar Baru, kota Probolinggo in 2012.

The data shows that traditional market is one of the highest waste contributors in Indonesia. If waste is managed properly, market will be healthier, cleaner environment, and in turn, can attract more customers to visit traditional market. The changes in healthier and cleaner environment of marketplace are part of the efforts to manage traditional market in a modern way. Organic waste can be converted into compost, which is very useful to repair soil condition, whereas the non organic waste can be reused for creative recycled products.

In October 2014, Bank Sampah Anak Nagari Peduli (BASANDI) was established in Pasar Ibuh Payakumbuh. This was based on the result market community focus group discussion. Similarly, Sampah Sejahtera in Pasar Grogolan,

Pekalongan was also formed. From 9 Sejahtera Markets, there are 4 locations that already have Waste Bank. Bank customers can deposit non organic waste (bottle, can, paper, newspaper, magazine, etc.). All the accordingly. This type of community scheme is effective to reduce waste, which was previously scattered around the market.

Furthermore, to promote hygienic habit in Pasar Sejahtera, annual Cleanliness Competition for Market Stalls is implemented, which is conducted. Prizes and appreciation tokens are given to those who manage to maintain cleanliness in their stalls.

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Pasar Ibul, Kota Payakumbuh

2010	2011	2012	2013	2014
<ul style="list-style-type: none"> • Sink construction • Information boards construction • Procurement of trash • Painting horse paung • Installation of exhaust pipe • Installation of roof canopy • Casting courtyard pavement • Installation of guttering 	<ul style="list-style-type: none"> • Cleaning location vegetable block II • Construction a table in the block vegetables II • Procurement of 3-wheeled motorcycle • Procurement of speakers radioland • Nameplate prosperous market • Nameplate zone 	<ul style="list-style-type: none"> • Normalization waterways • Improved health posts • Procurement bins 10 units • Construction of hand wash facilities 4 units 	<ul style="list-style-type: none"> • Procurement of 34 units wheeled bin • Preparation of 6 units washhand of the sink 	<ul style="list-style-type: none"> • Improved drainage block vegetables II • Rejuvenation radio land • Construction waste bank office

Pasar Grogolan, Kota Pekalongan

2010	2011	2012	2013	2014
<ul style="list-style-type: none"> • New stall construction • Sanitation construction • Lighting construction 	<ul style="list-style-type: none"> • Paving and garden in the market • Rehabilitation of MCK • Sink construction • Painting blocks south • Purchase of trash • Procurement nameplate pilot unit • Procurement board zones 	<ul style="list-style-type: none"> • Construction of health posts • Procurement of trash bin 	<ul style="list-style-type: none"> • Improved drainage • Procurement of sink 	<ul style="list-style-type: none"> • Repair the roof in the middle of the market • Construction waste bank • Development radioland



Pasar Kemuning, Pontianak



Pasar Grogolan, Pekalongan

Pasar Bunder, Sragen

2010	2011	2012	2013	2014
<ul style="list-style-type: none"> • Renovation stall traders know • Painting los • Improved sanitation • Procurement of trash • Procurement wheelie bin 	<ul style="list-style-type: none"> • Sink construction • Procurement of trash • Procurement tricycle • Addition means radioland • Procurement nameplate los pilot • Procurement nameplate zone 	<ul style="list-style-type: none"> • Improvement hydrant • Procurement dustbin • Renovation los bandeng 	<ul style="list-style-type: none"> • Procurement separate trash can 	<ul style="list-style-type: none"> • Procurement porters trolley • Procurement Unit Pilot uniform, Society and pelvic services

Pasar Baru, Kota Probolinggo

2010	2011	2012	2013	2014
<ul style="list-style-type: none"> • Construction of the middle block roof • Procurement of hanging trash bin • Procurement of sink 	<ul style="list-style-type: none"> • Waterways normalization • Procurement nameplate pilot unit • Procurement board zones 	<ul style="list-style-type: none"> • Improved fish merchant stall • Making nameplate pilot unit • Making the zone board 10 points 	<ul style="list-style-type: none"> • Installation of water for fish stall • Repair and roof lighting • Procurement of motor carts 	<ul style="list-style-type: none"> • Repair radioland • Provision of facilities radioland • Provision of facilities UKK

Pasar Sindangkasih, Majalengka

2012	2013	2014
<ul style="list-style-type: none"> • Revitalization Phase I (chamfer awnings) 	<ul style="list-style-type: none"> • Revitalization Phase II (roof, floor and table, sink, stall painting, electrical installation and repair block culinary) • Procurement of separated waste bin • Procurement of motor trash 	-

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Pasar Kemuning, Kota Pontianak

2012	2013	2014
<ul style="list-style-type: none"> • Preparation of a fish merchant stall phase 	<ul style="list-style-type: none"> • Preparation of a fish merchant stall phase II • Changes the stall from the traders at the front part • 2 units sinks • Trash bin • Procurement sound system • Market greening 	<ul style="list-style-type: none"> • Improved fish stall floor • Procurement of Safety Enterprises (UKK)

Pasar Tejoagung, Kota Metro

2014
<ul style="list-style-type: none"> • Improved table fish traders • Improved drainage

Pasar Lambocca, Kab. Bantaeng

2014
<ul style="list-style-type: none"> • Improved table fish from the traders • Making the WWTP (Waste Water Treatment Plant) • Drains

Bank Sampah Anak Nagari Peduli (Basandi)

Started to operate in October 2014, Bank Sampah Anak Nagari Peduli (Basandi) is the first partnership in Pasar Ibul which engaged traders, City Government, and community outside the market who are concerned about traditional market. To strengthen the capacity of waste bank managers, Danamon Peduli facilitated various activities, i.e., study tour prior the establishment of the waste bank, which involved 32 participants and training on management of waste bank, which involved 20 participants.

From December 2014 the Waste Bank already has 24 customers, with the collected waste, as follows: 632 kg carton, 8.5 kg cans, 51.3 kg glass bottle, and 3 kg plastic bottle.

Pasar Payakumbuh is the biggest traditional market in Indonesia, within an area of 6 hectare, 800 vegetable peddlers who need supply from the market, 1500 settled traders, with money circulation up to Rp. 2.5 billions within 2 hours (from 6 AM to 8 AM).

Organic Waste Integrated Management

Organic waste can be processed into compost, which is useful not only for soil fertility, but also has economic value in the sense that the waste to be dumped to the landfill is reduced. Data indicates that organic waste which is converted to compost can reduce organic waste around 30%. Therefore, the large amount of organic waste in the market is advantageous.

Danamon Peduli has initiated the compost converting scheme in 31 locations since 2008. Under Pasar Sejahtera program, this scheme is part of the efforts to develop green and healthy market with broader involvement of market stakeholders. Traders and the market managers collectively try to reduce the waste pile within the market area and final dumping site with waste recycling methods.

Danamon Peduli has allocated budget to support activities in Reduce, Reuse, Recycle (3R), provided facilities in Integrated Waste Management (TPST) Rawasari, Jakarta, covered the physical building improvement for waste management, tools for research and training operation, and equipment for tools management. It is expected that the assistance will make the location of waste management perform better and lead into new function, waste research center, to cover the legal, institutional, funding, social culture and technology aspects. For the time being TPST 3 R Rawasari Jakarta manages 3-4 tons of waste per day and produces compost of 200-400 kg daily. In 2014 the target were training for waste management to 300 people, training non organic waste management based on 3 R (reduce, recycle, reuse) from July to August 2014.

Community Radio

Community radio in a non frequency radio which is self-managed by the traders. Through training from Dinas Komunikasi dan Informasi (Division of Communication and Information), the traders learned how to manage community radio, including how to be a radio host. The goal of community radio is a media to build awareness and educate the behavior for non physical revitalization of the market aims to reach market community and public in general. The community radio has program in entertainment such as music, communication program for market communities, includes general information distribution, the birth of new baby, and dead of community member, as well as social promotion program. Useful information from the Community Radio is expected to increase the knowledge of the traders, market community beneficiaries.

Community Radio can be found in Pasar Bunder, Sragen; Pasar Ibul, Payakumbuh; and Pasar Grogolan, in Pekalongan.

Bulletin Board

The bulletin board (Mading) is a communication media, socialization and education for market community in printed form. Mading which is self managed by traders, has functions as an education for behavior change toward healthy and clean lifestyle, and as a media to discuss the market community aspiration regarding market problems, and as channeling media for traders' creativity. To develop spirit of the traders, Danamon Peduli conducted training and Bulletin Board Contest annually for the management in each market.

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Cooperative Establishment

The idea to establish Cooperative started with the problem faced by the traders who needs to finance unpredictable expenses or immediate needs which is not related to working capital. So far the traders relies on mobile bank or shark loan with a high interest that is a burden for the traders. The cooperative will manage the funds for saving and loan for the traders to cut off the dependency on supply chain of mobile bank and shark loan.

Aside from funding needed for cooperative members, the cooperative can encourage the cooperative member to save some funds for market clean environment. Up to end of year 2014, Danamon Peduli has been assisted the establishment of two cooperative in Pasar Kemuning Pontianak, West Kalimantan, and cooperative in Kampung Marunda Cilincing, North Jakarta. There are also two other cooperatives in the process of establishment, Pasar Bunder Sragen, Central Java, and Pasar Baru Probolinggo, East Java.

This year, 2014, Danamon Peduli has committed to channelling funding of Rp2.8 billion for the development and the continuation of 9 (nine) traditional markets in Indonesia and 7 (seven) locations for pilot project of 2 new traditional markets.

In the next 5 years Danamon Peduli expects the governmnet to have new policy and take strategic to support the development of traditional market. In the future this support can bring significant impacts for the traders welfare, community, and Indonesia economy.

The lessons of 2014 indicate the importance of partnership with central and local government, as a joint team that build synergy in the revitalization of traditional market. The government can refer to the experience of Danamon Peduli in conducting PSJ since 2010. However, a wider partnership is crucial to accelarate the growing of Pasar Sejahtera, as initiative to revitalize the traditional market through partnership with private sector and civil society institution. With the strenghts of each organization (government, private sector, dan civil society institution) the contribution can mutually complement to each other with more effective results.

For year 2014 with a focus theme “Partnership and Stakeholder Engagement for Sustainable Development, Danamon Peduli will encourage more and widen its partnership to make the revitalization of traditional market will go more rapidly, in line with economic development which engages small and medium scale of traders. This spirit is similar to the results of limited discussion “Quo Vadis Pasar Tradisional” (“Where the traditional market go?”) which show 3 important things to understand: (i) clear picture on security and empowerment of traditional market, and challenges in traditional market development and its sustainability, (ii) government strategy to develop and sustain traditional market, (iii) identify the parties who are concern on traditional market development to be partners.



Pasar Grogolan, Pekalongan



Pasar Ibhuh, Payakumbuh

2. National Market Clean Day

National market clean day on January 28, 2014, commemorated in Pasar Bunder, Sragen. The event was attended by 150 guests from Central Government, representative of 7 location of PSJ from local government, the traders, mass media, local community and Danamon employees. In this special event Danamon Peduli handed over Pasar Sejahtera Module consists of lessons from experience in the last 3 years, to Ministry of Trade and representatives from PSJ participants from the local government. Within the period PSJ considered as social and business investment, the key to guarantee sustainability efforts to revitalize traditional market as well as the empowerment of market actors, the traders. The Module of Pasar Sejahtera is an important contribution of Danamon Peduli to the community, with expectation to bring more benefits in partnership, to develop traditional market in Indonesia. The module is an invitation to all parties to replicate and further develop the program of PSJ.

PSJ Seminar on the commemoration of market clean day joined by 6 resource persons and 60 participants, traders, mass media, and Danamon employees. This a media to share experience and knowledge related to challenges in developing traditional market and the efforts to find solution as the result of mutual thoughts. This seminar participated by representatives from academic institution, observer of market development, community and mass media. In line with Danamon Peduli approach all lessons will be disseminated, shared knowledge with important related parties.

REGIONAL ICON PRESERVATION

Regional Icon Preservation (PIR) as one of CSR program from Danamon Peduli aims to empower the community socially and economically to guard the cultural heritage in the area where they live. Program activity designed to be integrated, covers environmental conservation, economic empowerment, as well as local cultural preservation and promotion. For PIR program in 2014 allocated budget was Rp. 441.007, 757.

Corporate Social Responsibility

PIR program launched by Danamon Peduli in year 2012 at the area of Marunda, North Jakarta, in the surrounding of Rumah Pitung, a cultural preservation area. Pitung was the son of indigenous Betawi (ethnic group) from Marunda who lived in 19th century and become the legend of his battle to fight for justice from the colonial government of Dutch colonial. At the same location, there is another cultural heritage preservation, Masjid Al Alam, the oldest mosque in Jakarta. Both are cultural heritage preservation which are also tourism destinations, a part of North Jakarta tourism program which consists of 12 tourist destinations.

The non physical activities in the second year focused more on the institutional strengthening capacity of the partners and supervising in the establishment of waste bank, cooperative, and rehabilitation of public facilities such as Majelis Taklim and Early Childhood Education (PAUD). Besides, there were other environmental facilities such as motor cart, waste cart, and waste bins for the community.

Entering year 2014, the program implementation of Danamon Peduli with Marunda community focus on strengthening the community in environmental, economy and social culture management. Through Forum Group Discussion (FGD) there was agreement on activities of PIR:

Environmental Aspect

More than 60 members of RT 01-09 involved in the discussion on waste management for the establishment of Waste Bank in 2014. In the same year, Sejahtera Waste Bank RW 07, Kelurahan Marunda, Kecamatan Cilincing Jakarta Utara, officially formed.

Cultural Aspect

To encourage and develop self confidence of the community to be the actor in their area, Danamon Peduli has been supervising the establishment of various local art institutions. The art institution consist of women, men and children in Marunda, with regular activities includes marawis training, qasidah, and martial art. The formation of art group aims to encourage the community to preserve cultural heritage through various promotion activities and to attract domestic tourist and international tourist in cultural exhibition and performance conducted by the community itself.

At the end of 2013 for preservation and promotion of cultural creation in Marunda, there was "Festival of Marunda Village" to perform Betawi art and culture group which is developed in Marunda. This is an alternative entertainment to the tourist, the visitor of Rumah Si Pitung (House of Si Pitung), which also encourage community economy, stall with the bazaar culinary of Betawi, as well as exhibition of handicrafts. These are the series of support from Danamon Peduli, as continuation of last year activity to develop 6 units of to promotion boths to leading products of North Jakarta at Rumah Si Pitung.

Economic Aspect

In the economic empowerment, Danamon Peduli, facilitated the formation of Cooperative Simpan Pinjam (saving and loan) Mandiri Marunda. As addition, an enterprise unit established which deal with electric, water and other payment. Koperasi Mandiri Marunda has two financial resources, the saving loan from the members of cooperative and revolving fund to finance members who submit enterprise development proposal. This cooperative funding supported by Qardhu Hasan funds,

from Danamon Syariah managed by Danamon Peduli, a revolving fund that involved Al Azhar Umat as working partner of Danamon Peduli. Based on community consensus, the operation of cooperation is based on syariah management.

PIR Program in Marunda has a specialty as it becomes the example of Gerakan Ekonomi Syariah (GRES!) that has a goal to increase syariah economy implementation to bring welfare to the community in Indonesia. In year 2014 Cooperative Save and Loan Mandiri Marunda members were 30 persons, with Qardhu Hasan fund from Danamon Syariah, managed by Danamon Peduli as much as Rp. 25,000,0000,-.

ENVIRONMENTAL CARE PROGRAM

Danamon Peduli has allocated fund of Rp4,580,548,524,- for series of activities for Environmental Care Program throughout the country which involved 2,244 Danamon branch and Adira with 6,577 volunteers of Danamon employees.

To run Environmental Care program, the network of Danamon regional office throughout Indonesia can decide 1 (one) type of activity from the following 4 (four) category:

- Waste activity: to collect waste, reducing waste, and waste management.
- Green activity and the development of biopori hole
- Water catchment and sanitation activity

- Improvement public facilities needed for environmental maintenance

In 2014, as pilot project, Danamon in Jakarta area develops the follow up activity from 3 R with recycling non organic waste such as paper collected from Danamon offices, and reuse the recycled paper from paper waste at Danamon and Adira offices. This activity involved 14 central office of Danamon and Adira in Jakarta. Besides, Danamon Peduli also count carbon footprint as commitment of Danamon to decrease carbon emission (CO₂ emission). By reducing carbon emission Danamon play a role in mitigation of global warming. The form of this activity varies: planting the trees for carbon capture, recycling paper and reuse it to cut the number of trees to produce paper, and collect organic waste to be converted as fertilizer and improve the soil health.

The initiative to select waste paper to be recycled and reuse can be a way to reduce the need of trees for paper production. Recycle paper from internal waste paper selection will be used for Sustainability Report and Annual Report with 100% recycled paper. As addition, recycling paper waste can be also used for

Corporate Social Responsibility

Goody Bag for company souvenir, company merchandise. In addition, the recycled paper can be used for a name card for Danamon employee.



Target of recycled paper is 3,000 pieces or minimum of 5,000 kg paper waste to be used in Sustainability Report and Annual Report. As addition it is expected to have 600 goody bags in various size for different purpose.

The Walk and Run for Recycling is a new initiative to increase employees involvement through sport and environmental care activities. Located in Mandala Museum, as start and finish point, as many as 250 people consist of Danamon employees, family, and invitees joined Walk & Run for Recycling. Adult walk and run activity took the path of 5

KM and the other 1 KM path was for children. The participants were asked to collect waste they find in the walk and run path during sport activity. By collecting waste during sport and in a family atmosphere, Danamon showed an example of contribution to tackle global issue as well as to preserve the environment in waste management.

Planting trees activity conducted to absorb carbon emission, greening the city, and preserving the rare tree of endemic species in Indonesia. This activity took place in Mandala Museum in Jakarta. The five rare fruit tree of endemic species planted: Jamblang, Menteng, Kecapi, Sawo kecil and Sawo Mentega. This is an activity to protect and preserve rare fruit species. The trees are belong to Mandala Museum to enrich its diverse tree collection. In total there were 3000 planting trees, with 6,887 volunteers involved from Danamon and Adira, from January to August 2014.

Danamon Peduli also has attention to greening an area with environmental care facilities through the establishment: 15 well catchment, 2 bio digester, distributed in several locations, among others, West Java (Bojoing Loa Kaler, Kebon Gedang, Sekar Rum and Lio Genteng).

Danamon Peduli contributed a water fountain to complement park facilities as greening effort. This activity has been possible in partnership with local government of Surabaya city through Cleanliness and Park Division or Dinas Kebersihan dan Pertamanan (DKP) of

Surabaya city, in an official ceremony attended by 300 Danamon and Adira employees, and 100 people from DKP Surabaya city and surrounding community. The function of city park is to reduce carbon emission, produces oxygen, lower the temperature and noise, for a healthier environment.

RAPID DISASTER ASSISTANCE

Action to disaster channelling through Program Cepat Tanggap or Rapid Disaster Assistance, one of CSR Danamon program to be the first that brings assistance to the victim of a disaster. In the implementation, Danamon Peduli always in collaboration with Danamon employees in all branches and corporate unit under Danamon network and its subsidiaries throughout the country. This way will allow Danamon to provide assistance rapidly for immediate needs to those in disaster area.

Up to now, the volunteers from the employees has donation with value of Rp. 261.169.707,- to more than 14,000 population of disaster victims. The disaster location which received the assistance were: Kudus (Floods), Jakarta (Floods), Manado (Floods), Pati (Floods), Jember (Floods), Kudus (Floods and Landslide), Karawang (Floods), Balikpapan (Fire Disaster at the Market), Kabanjahe & Karo (Eruption of Sinabung Mountain), Karawang (Floods), Kediri, & Malang (Eruption of Kelud Mountain).

The financial resources comes from Danamon Peduli annual budget and employees donation, included the three subsidiaries. All of the funding received has been used to provide basic needs for the disaster victims, especially in the refugee camp such as: instanst food, clean water, baby food, medicines, and other basic facilities in the refugee camp.

The funding for the rapid assistance in disaster area reported on regular basis can be seen at official information (<http://danamonpeduli.org/laporan-donasi>) which will be audited by Accountant Company as accountable practices for internal and external interest. To ensure that the assistance can reach widely the community in needs, Danamon Peduli has been in collaboration with relevant institution for disaster management, such as Indonesia Red Cross, National Agency for National Agency for Disaster Prevention (BNPB), and Rapid Action Response (ACT). The formation of collaboration can be coordination function and channeling the donation.

MANPOWER AND HEALTH, OCCUPATIONAL SAFETY ENVIRONMENT (K3L)

Manpower

As responsible corporate Danamon respects and complies to labor regulations of the government. More over, beyond compliance to legal regulations, Danamon believes that employees are valuable assets for the company, which need to be retained, developed according to their potentials, and empowered. In regards to career path Danamon applies equal opportunities, both for women and men, where work performance will determine, without discrimination.

Harmonious industrial relations are constantly developed and has a full of attention within Danamon. Labor Union has been in positive relations with the management. Danamon guarantees the employee's rights to free expression and unions in accordance with prevailing laws and norms. Danamon has maintained good relations with labor unions and applied the prevailing Collective Labor Agreement that is in effect up to 2014, in accordance with the Decision of the Director General of Industrial Labor Relations and Social Security No.Kep. 10/PHIJSK-PKKAD/PKB/I/2013 regarding the Registration to Extend the Collective Labor Agreement. Danamon also acknowledges the performance and achievement of its employees based on the periodical evaluation process. The results of this evaluation serves as one of the considerations for determining rewards extended to employees, such as salary increases, annual bonuses, and promotions, which is in line with the year end performance evaluation.

Leave Rights

Danamon guarantees that every employee has the right to take leave which is in accordance to the Ministry of Labor and Bank regulations. In addition to this, employees are also granted permission for special leave due to personal reasons such as the death of an employee's family member or an employee's wedding. This special leave permit does not constitute part of the employee's annual leave.

Health Care

To encourage employees healthy lifestyle Danamon provides various activities and facilities to grow the awareness on the importance of self health care. Healthcare is one of the key factors that determine the overall performance of an employee, as well as that of the Bank as a whole. Thus maintaining employee's health is a shared responsibility.

An array of activities and facilities are provided by the Bank in raising employee awareness on the importance of health, and maintaining health.

Sport Activities

Employees have the opportunities to select health activities according to the needs and interest. A number of health activities facilitated by Danamon are:

- **Sport Clubs**
Employees can select sport activities which is in their interest, among others: futsal, badminton, volleyball, basketball, table tennis, tennis, gymnastic/aerobic, biking, bowling, running, martial art.
- **Sport Competition**
Sport competition held biannually by the Bank and participated in by representatives of employees from all regions within Indonesia. This activity aims to boost sportsmanship among employees.
- **Hand-washing Movement:** a movement in promoting hygiene through the distribution of stickers on the proper and healthy way to wash hands.

Health Information

- **Health Talk:** seminars from health experts on relevant health topics (blood sugar, cholesterol, a healthy diet, chronic diseases etc).
- **Online Health Articles:** an online media platform where employees can access via www.simassehat.com and D'club site on Danamon's intranet. This tool provides information on health in the workplace, such as the importance of stretching regularly during work.
- **Health Fair:** exhibition participated by various health care service providers.

Health Facilities

- Lactorium: hygienic and convenient space in the office for breastfeeding mothers

Supporting Activities

- Art and Hobby clubs: groups of employees who share interests and hobbies, such as photography, fishing, choir practice, vocal groups, and musical bands.

Occupational Security and Environment

Danamon constantly strives to ensure the safety and security of its employees in the workplace. Danamon has carried out various efforts aimed at enhancing safety and security in the workplace, despite the fact that the banking industry tends to have relatively low incidences of work-related accidents compared to other industries, such as the mining or manufacturing sectors.

The efforts for safety and security, Danamon covers the following procedure included:

- Determining procedures and resources required to address emergency situations (natural disasters, fires, riots), including establishing a Command Center within the Corporate sections as well as the Regional level for Danamon and its subsidiaries.
- Implementing evacuation drills periodically.
- Continuously disseminating information pertaining to safety procedures to employees, such as via e-mail blast.
- Attention to K3L aspects in every building constructed or occupied by Danamon.
- Ensure that the density ratio of employees per room is in accordance with prevailing standards.
- Ensure that the lighting system, air conditioning, and air circulation all function adequately.

RESPONSIBILITY TO CONSUMERS

Responsibility for Product Information and Services

Danamon has in the course of performing its responsibility pertaining to product information and banking services, chosen to take two approaches, namely, educating clients and potential depositors, as well as providing training and guidance for frontliners.

Customer Education

Danamon constantly strives to ensure that its customers and prospective depositors understand all products and services offered by the Bank. This is meant to ensure that the selected product meets the customer's needs, characteristics, and risk profile.

REPORT ON THE IMPLEMENTATION OF EDUCATIONAL ACTIVITIES IN PROMOTING CUSTOMER AND/OR
PUBLIC FINANCIAL LITERACY PT BANK DANAMON, TBK 2014

No.	Division	City	Target	No of Participants)	Financial Literacy Education
1	Micro Banking	Balikpapan, Bandung, Cirebon, Denpasar, Jakarta, Jambi, Manado, Malang, Makassar, Medan, Palembang, Pekanbaru, Semarang, Solo, and Surabaya	UMKM Entrepreneur, Housewives, Market Community	7,080	Meet Customers and Potential Customers
2	Micro Banking	Balikpapan, Bandung, Cirebon, Denpasar, Jakarta, Jambi, Manado, Malang, Makassar, Medan, Palembang, Pekanbaru, Semarang, Solo, and Surabaya	UMKM Entrepreneur, Housewives, Market Community	3,100	Training on Business Development
3	Micro Banking	Balikpapan, Bandung, Cirebon, Denpasar, Jakarta, Jambi, Manado, Malang, Makassar, Medan, Palembang, Pekanbaru, Semarang, Solo, and Surabaya	UMKM Entrepreneur, Housewives, Market Community	6,390	Meet Customers and Potential Customers
4	Micro Banking	Balikpapan, Bandung, Cirebon, Denpasar, Jakarta, Jambi, Manado, Malang, Makassar, Medan, Palembang, Pekanbaru, Semarang, Solo, and Surabaya	UMKM Entrepreneur, Housewives, Market Community	1,700	Training on Business Development
5	Micro Banking	Jakarta	UMKM Entrepreneur, Housewives, Market Community	65	Smart Paths
6	Micro Banking	Jakarta	Housewives and UMKN Entrepreneur	480	Family Financial Planning
7	Micro Banking	Medan	Housewives and UMKN Entrepreneur	280	Family Financial Planning
8	Micro Banking	Samarinda	Housewives and UMKN Entrepreneur	280	Family Financial Planning
9	Micro Banking	Makassar	Housewives and UMKN Entrepreneur	280	Family Financial Planning
10	Micro Banking	Denpasar	Housewives and UMKN Entrepreneur	280	Family Financial Planning
11	Micro Banking	Serang	Housewives and UMKN Entrepreneur	280	Family Financial Planning

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
Brief Explanation on micro banking products and their roles	Program Community Gathering	January-March	Rp98,333,333	Marcomm SEMM
Community surrounding market motivated to develop busiess with knowledge related to Entrepreneurship and understanding of micro banking	Discussion and Consultation	January-March	Rp38,750,000	Marcomm SEMM
Brief explanation on micro banking products and their roles	Program Community Gathering	April-June	Rp88,750,000	Marcomm SEMM
Community surrounding market motivated to develop business with knowledge related to Entrepreneurship and understanding of micro banking	Discussion and Consultation	April-June	Rp21,250,000	Marcomm SEMM
Roadshow successful micro banking in Entrepreneurship, sharing Entrepreneurs science to general public	Discussion and Consultation	June	Rp83,333,333	Marcomm SEMM
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager

No.	Division	City	Target	No of Participants)	Financial Literacy Education
12	Micro Banking	Cirebon	Housewives and UMKN Entrepreneur	280	Family Financial Planning, SIKAPI and SIMOLEK Socialization
13	Micro Banking	Semarang	Housewives and UMKN Entrepreneur	280	Family Financial Planning, SIKAPI and SIMOLEK Socialization
14	Micro Banking	Kediri	Housewives and UMKN Entrepreneur	280	Family Financial Planning, SIKAPI and SIMOLEK Socialization
15	Micro Banking	Surabaya	Housewives and UMKN Entrepreneur	280	Family Financial Planning, SIKAPI and SIMOLEK Socialisation
16	Micro Banking	Bandung	Housewives and UMKN Entrepreneur	280	Family Financial Planning, SIKAPI and SIMOLEK Socialization
17	Micro Banking	Yogyakarta	Housewives and UMKN Entrepreneur	280	Family Financial Planning, SIKAPI and SIMOLEK Socialization
18	Micro Banking	Manado	Housewives and UMKN Entrepreneur	100	Socialization of SIKAPI and SIMOLEK
19	Micro Banking	Pekanbaru	Housewives and UMKN Entrepreneur	100	Socialization of SIKAPI and SIMOLEK
20	UKM Banking	Bogor	UMKM Entrepreneur and Market Community	103	Financial Management: Theme: Smart Efforts toward National Welfare
21	UKM Banking	Bekasi	UMKM Entrepreneur and Market Community	277	Financial Management: Theme: Smart Efforts toward National Welfare
22	Consumer Banking	Surabaya	University Students	50	Early Financial Planning
23	Consumer Banking	Surabaya	University Students	50	Early Financial Planning
24	Consumer Banking	Surabaya	University Students	50	Early Financial Planning
25	Consumer Banking	Surabaya	University Students	50	Early Financial Planning
26	Consumer Banking	Surabaya	University Students	50	Early Financial Planning

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
To understand the importance of financial planning	Discussion and Consultation	May 5 to 11	Rp39,000,000	Regional Sales Marketing Manager
Knowledge on SIKAPI Program	Discussion and Consultation	May 5 to 11	Rp2,500,000	Regional Sales Marketing Manager
Knowledge on SIKAPI Program	Discussion and Consultation	May 5 to 11	Rp2,000,000	Regional Sales Marketing Manager
Know how to separate personal finance and business finance, and education on the right financial product.	Program Community Gathering	May 5 to 6	Rp10,000,000	Marcomm SME
Know how to separate personal finance and business finance, and education on the right financial product	Program Community Gathering	May 7 to 9	Rp10,000,000	Marcomm SME
University students have early understanding on banking products, benefits and risks, before they enter workforce	Visit UBAYA Campus	5-May-2014	Rp1,542,750	Marcomm Retail Banking
University students have early understanding on banking products, benefits and risks, before they enter workforce	Visit UPN Fak. FISIP Campus	May 6	Rp1,542,750	Marcomm Retail Banking
University students have early understanding on banking products, benefits and risks, before they enter workforce	Visit to UBAYA Fak. Psikologi Campus	May 7	Rp1,542,750	Marcomm Retail Banking
University students have early understanding on banking products, benefits and risks, before they enter workforce	Visit Hangtuah Campus	May 8	Rp1,542,750	Marcomm Retail Banking
University students have early understanding on banking products, benefits and risks, before they enter workforce	Visit Unair B (Ekonomi) Campus	May 9	Rp1,542,750	Marcomm Retail Banking

No.	Division	City	Target	No of Participants)	Financial Literacy Education
27	Consumer Banking	Medan	General Public	200	In collaboratoion with Tribun Dadily and Radio Smart Fmto conduct event in Merdeka Field CBD Polonia Medan
28	Consumer Banking	Tanjung Balai	General Public	100	Conventional banking product and services education to community surrounding Danamon
29	Consumer Banking	Kisaran	General Public	100	Conventional banking product and services education to community surrounding Danamon
30	Consumer Banking	Tebing Tinggi	General Public	100	Conventional banking product and services education to community surrounding Danamon
31	Consumer Banking	Rantau Prapat	General Public	100	Conventional banking product and services education to community surrounding Danamon
32	Consumer Banking	Pematang Siantar	General Public	100	Conventional banking product and services education to community surrounding Danamon
33	Consumer Banking	Deli Serdang	General Public	100	Conventional banking product and services education to community surrounding Danamon
34	Consumer Banking	Padang Sidempuan	General Public	100	Conventional banking product and services education to community surrounding Danamon
35	Consumer Banking	Gunung Sitoli	General Public	100	Conventional banking product and services education to community surrounding Danamon
36	Consumer Banking	Tanjung Balai	General Public	100	Conventional banking product and services education to community surrounding Danamon
37	Consumer Banking	Kisaran	General Public	100	Conventional banking product and services education to community surrounding Danamon
38	Consumer Banking	Tebing Tinggi	General Public	100	Conventional banking product and services education to community surrounding Danamon

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
Public understand periodically on the development of banking product and services and risks	Radio Talkshow	April 27, 2014	Rp2,500,000	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	April 11, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	April 16-17, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	April 23, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	April 17, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	April 21, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	April 9, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	April 4, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	April 14, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 22, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 18, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 20, 2014	Rp416,667	Marcomm Retail Banking

No.	Division	City	Target	No of Participants)	Financial Literacy Education
39	Consumer Banking	Medan	General Public	100	Conventional banking product and services education to community surrounding Danamon
40	Consumer Banking	Tanjung Morawa	General Public	300	Conventional banking product and services education to community surrounding Danamon
41	Consumer Banking	Pematang Siantar	General Public	100	Conventional banking product and services education to community surrounding Danamon
42	Consumer Banking	Deli Serdang	General Public	100	Conventional banking product and services education to community surrounding Danamon
43	Consumer Banking	Padang Sidempuan	General Public	100	Conventional banking product and services education to community surrounding Danamon
44	Consumer Banking	Sibolga	General Public	100	Conventional banking product and services education to community surrounding Danamon
45	Consumer Banking	Gunung Sitoli	General Public	100	Conventional banking product and services education to community surrounding Danamon
46	Consumer Banking	Medan	General Public	100	Conventional banking product and services education to community surrounding Danamon
47	Consumer Banking	Medan	General Public	10	Conventional banking product and services education to community surrounding Danamon
48	Consumer Banking	SM Raja	General Public	100	Conventional banking product and services education to community surrounding Danamon
49	Consumer Banking	Tanjung Balai	General Public	100	Conventional banking product and services education to community surrounding Danamon
50	Consumer Banking	Kisaran	General Public	100	Conventional banking product and services education to community surrounding Danamon
51	Consumer Banking	Tebing Tinggi	General Public	100	Conventional banking product and services education to community surrounding Danamon
52	Consumer Banking	Rantau Prapat	General Public	100	Conventional banking product and services education to community surrounding Danamon

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 7 to 8, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Program Community Gathering	May 25, 2014	Rp666,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 19, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 4, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 9, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 8, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 8, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 9 to 10, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 16, 2014	Rp250,000	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	May 10, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 13, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 14, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 10, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 13, 2014	Rp416,667	Marcomm Retail Banking

No.	Division	City	Target	No of Participants)	Financial Literacy Education
53	Consumer Banking	Medan	General Public	100	Conventional banking product and services education to community surrounding Danamon
54	Consumer Banking	Medan	General Public	100	Conventional banking product and services education to community surrounding Danamon
55	Consumer Banking	Medan	General Public	100	Conventional banking product and services education to community surrounding Danamon
56	Consumer Banking	Tanjung Morawa	General Public	100	Conventional banking product and services education to community surrounding Danamon
57	Consumer Banking	Pematang Siantar	General Public	100	Conventional banking product and services education to community surrounding Danamon
58	Consumer Banking	Deli Serdang	General Public	100	Conventional banking product and services education to community surrounding Danamon
59	Consumer Banking	Medan	General Public	100	Conventional banking product and services education to community surrounding Danamon
60	Consumer Banking	Medan	General Public	100	Conventional banking product and services education to community surrounding Danamon
61	Consumer Banking	Medan	General Public	100	Conventional banking product and services education to community surrounding Danamon
62	Consumer Banking	Medan	General Public	100	Conventional banking product and services education to community surrounding Danamon
63	Consumer Banking	SM Raja	General Public	100	Conventional banking product and services education to community surrounding Danamon
64	Consumer Banking	Jakarta, East Java, Yogyakarta & Sumatra	University Students	250	Socialization of Future and Program of Tabung Danamon Lebih and Tabungan Ku
65	Consumer Banking-Wealth Management	Makasar	Middle-Upper Class-mainly Housewives Entrepreneurs	150	Meet Priority Customers
66	Consumer Banking-Wealth Management	Surabaya	Middle-Upper Class-mainly Housewives Entrepreneurs	200	Meet Priority Customers
67	Syariah Banking	Jakarta	UMKM Entrepreneurs	25	Financial Management and Family Investment

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 20, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 10, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 10-11, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 8, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 16, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 18, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 13, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 7 and 27 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 13, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 13, 2014	Rp416,667	Marcomm Retail Banking
Public understand periodically on the development of banking product and services and risks	Discussion and Consultation	June 6, 2014	Rp416,667	Marcomm Retail Banking
Understand the importance of early saving as possible, benefits and futures of Danamon products	Visiting Campus	April-June, 2014	Rp90,000,000	Marcomm Retail Banking
Information of Market Update and Economic Outlook	Talkshow Investment	June 5, 2014	Rp18,333,333	Wealth Management
Information of Market Update and Economic Outlook	Talkshow Investment	June 18, 2014	Rp18,333,333	Wealth Management
Understand facilities for family financial management and investment	Discussion and Consultation	May 10, 2014	Rp4,000,000	Marcomm Syariah

No.	Division	City	Target	No of Participants)	Financial Literacy Education
68	Syariah Banking	Jakarta	Housewives	36	Financial Management and Family Investment
69	Syariah Banking	Bandung	Housewives	100	Family Financial Management
70	Syariah Banking	Bandung	General Public	100	Family Financial Management Housewives
71	Syariah Banking	Jogjakarta	Housewives	50	Family Financial Management
72	Syariah Banking	Lampung	Housewives, Students, University Students, etc.	50	Financial Management and Investment
73	Syariah Banking	Tangerang	Housewives, Students, University Students, etc.	50	Financial Management and Investment
74	Syariah Banking	Batam	Housewives, Students, University Students, etc.	100	Financial Management and Investment
75	Syariah Banking	Jakarta	UMKM	25	Financial Management and Family Investment
76	Syariah Banking	Jakarta	Housewives	36	Financial Management and Family Investment
77	Syariah Banking	Depok	Housewives, Students, University Students, etc.	100	Financial Management and Family Investment
78	Syariah Banking	Jakarta	Mass Media	100	Financial Management and Family Investment
79	Public Relations	National Level	General Public	60,048	Economic Outlook 2014
80	Public Relations	National Level	General Public	113,424	UKM Revival Era
81	Public Relations	National Level	General Public	33,360	The Role of Multi Finance in Indonesia Economy
82	Public Relations	National Level	General Public	66,720	The role of OJK on Financial Industrial Development in Indonesia
83	Public Relations	National Level	General Public	26,688	Improving Quality of Life by Smart Banking Solutions

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
Understand facilities for family financial management and investment	Discussion and Consultation	May 11, 2014	Rp4,000,000	Marcomm Syariah
Understand the important aspects of family financial management	Talkshow with Financial Planner: Ahmad Ghozali	January 30, 2014	Rp2,750,000	Marcomm Syariah, in collaboration with FSA & Syariah Banks
Understand the important aspects of family financial management	Radio Talkshow with Syariah Marcom and Syariah Retail Funding Head	Jan 29, 2014	Rp250,000	Marcomm Syariah
Understand the important aspects of family financial management	Talkshow with Financial Planner: Ahmad Ghozali	Feb 20, 2014	Rp2,500,000	Marcomm Syariah, in collaboration with FSA & Syariah Banks
Understand the important aspects of family financial management	Talkshow with Financial Planner: Ahmad Ghozali	March 20, 2014	Rp2,166,667	Marcomm Syariah, in collaboration with FSA & Syariah Banks
Understand the important aspects of family financial management	Talkshow with Financial Planner: Ahmad Ghozali	Apr 10, 2014	Rp2,416,667	Marcomm Syariah, in collaboration with FSA & Syariah Banks
Understand the important aspects of family financial management	Talkshow with Financial Planner: Ahmad Ghozali	May 1, 2014	Rp2,500,000	Marcomm Syariah, in collaboration with FSA & Syariah Banks
Understand the important aspects of family financial management	Discussion and Consultation	May 10-11, 2014	Rp666,667	Marcomm Syariah
Understand the important aspects of family financial management	Discussion and Consultation	May 10-11, 2014	Rp666,667	Marcomm Syariah
Understand the facilities on financial management and investment	Talkshow with Financial Planner Ahmad Ghozali	June 19, 2014	Rp2,416,667	Marcomm Syariah, in collaboration with FSA & Syariah Banks
Understand Danamon Syariah product and program and the recent development of Syariah banking	Media Gathering	June 30, 2014	Rp2,500,000	Marcomm Syariah
General public has the information on condition & situation of Indonesia economy 2014	TV Talkshow	January 7 and 11, 2014	Rp432,612,067	Public Affairs
General public understand the role of banking and UKM growth in Indonesia	TV Talkshow	January 21 and 28, 2014	Rp439,069,567	Public Affairs
Public understand the role of Multi Finance in Indonesia economic growth	TV Talkshow	February 4 and 11, 2014	Rp432,612,067	Public Affairs
Public understand the function and role of OJK	TV Talkshow	February 18 and 25, 2014	Rp432,612,067	Public Affairs
Public are smarter in selecting banking product	TV Talkshow	March 4 and 11, 2014	Rp432,612,067	Public Affairs

No.	Division	City	Target	No of Participants)	Financial Literacy Education
84	Micro Banking	Traditional Market in the following city: Balikpapan, Bandung, Cirebon, Denpasar, Jakarta, Jambi, Makassar, Malang, Manado, Medan, Palembang, Pekanbaru, Semarang, Solo, and Surabaya	Entrepreneur of UMKM, Housewives, Market Community	7,231	Introduction and Brief Explanation of Banking Basic Products & its program
85	Micro Banking	Region: Balikpapan & Jambi	Entrepreneur of UMKM, Housewives, Market Community	197	Knowledge on Entrepreneurship and business development, and banking industry
86	Consumer Banking	Semarang	General Public	40	Saving Benefits and family financial planning
87	Consumer Banking	Semarang	General Public	30	Saving Benefits in family financial planning
88	Consumer Banking	Semarang	General Public	40	Saving Benefits in Family Financial Planning
89	Consumer Banking	Semarang	Housewives	17	Saving Benefits in family financial planning
90	Consumer Banking	Semarang	General Public	200	Saving Benefits in family financial planning
91	Consumer Banking	Semarang	Entrepreneur	40	Banking Role in Business Development
92	Consumer Banking	Semarang	General Public	31	Saving Benefits in family financial planning
93	Consumer Banking	Semarang	General Public	60	Saving Benefits in family financial planning
94	Consumer Banking	Semarang	Professionals	35	The Saving Benefits in the family financial planning
95	Consumer Banking	Semarang	Private Sector Employees	17	Having the information on banking products, benefits, and risks, and their function in financial planning
96	Consumer Banking	Semarang	General Public	8	Saving Benefits in family financial planning
97	Consumer Banking	Semarang	State Owned Employees	50	Saving Benefits in the family financial planning

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
To educate public to have periodical information on banking products and services and the risks	Customer Gathering	July-Sept 2014	Rp159,387,333	
To motivate surrounding market community in business development with knowledge on Entrepreneurship and understanding on micro banking	Customer Development	July-Sept 2014	Rp2,500,000	
To educate public on the information of saving products, benefits & risks for future planning.	Customer Gathering	July 4, 2014	Rp662,000	Policy Academy
To educate public on saving products, benefits & risks for the future planning.	Customer Gathering	July 4, 2014	Rp2,475,350	Entrepreneurs in Jl. MT Haryono- Semarang
To educate public on saving products, benefits & risks for the future planning.	Customer Gathering	July 25, 2014	Rp825,000	
To introduce banking products, benefits and risks as well as their role in family member education planning	Presentation on the Location	August 8, 2014	Rp125,000	Parents of Students of SMP 3 Banjarnegara
To introduce banking products, benefits and risks as well as their role in family member education planning	Customer Gathering	August 22, 2014	Rp1,000,000	Sri Ratu Convention Hall
To educate Entrepreneurs to have the information banking products, benefits and risks to assist business development	Customer Gathering	August 23, 2014	Rp1,017,500	
To educate public to have information on Saving Products, benefits and risks for future financial planning	Customer Gathering	August 26, 2014	Rp1,500,000	
To educate public to have information on Saving Products, benefits and risks for financial future planning	Customer Gathering	August 29, 2014	Rp1,110,650	PTPN
To educate medical staff to have information on banking Saving products, benefits and risks in financial planning	Presentation on the Location	Sept 3. 2014	Rp500,000	Puskesmas Karanganyar
To educate private sector employees to exercise financial planning on their monthly salary	Presentation on the Location	Sept 4, 2014	Rp400,000	
To educate public to have information on Saving Products, benefits and risks for future financial planning	Customer Gathering	Sept 9, 2014	Rp1,500,000	
To educate public to have information on Saving Products, benefits and risks for future financial planning	Presentation on the Location	Sept 10, 2014	Rp200,000	PU Office

No.	Division	City	Target	No of Participants)	Financial Literacy Education
98	Consumer Banking	Semarang	Students	50	The importance of early financial planning to realize their dreams
99	Consumer Banking	Semarang	Woman Association of Dharmawanita	30	Saving for children education
100	Consumer Banking	Semarang	Housewives	22	The role of Housewives in management on financial family planning
101	Consumer Banking	Semarang	Housewives	66	Family financial planning for family member education
102	Consumer Banking	Semarang	Housewives	25	Saving Benefits in financial planning
103	Consumer Banking	Semarang	Private Sector Employees	25	Saving means protected
104	Consumer Banking	Semarang	General Public	10	Saving benefits in family financial planning
105	Consumer Banking	Semarang	Football Community	54	Saving benefits in family financial planning
106	Consumer Banking	Semarang	Students	22	The importance of early financial planning to realize dreams
107	Consumer Banking-Wealth Management	Semarang	Entrepreneur	250	Knowing the benefits of having investment in stock market and its risks
108	Consumer Banking-Wealth Management	Medan	Entrepreneurs	250	Having the information on the benefits of investing in stock market and risks
109	Syariah Banking	Bekasi	Young Couples, Housewives	250	Introduction of syariah banking and its basic products and services
110	Syariah Banking	Jakarta Convention Center	Public in general, Students, Industrial & Banking Actors	150	Intoduction of syariah banking and its product and services

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
To develop habits of Saving early to realize their dreams	Presentation on the Location	Sept 11, 2014	Rp357,500	SMKN 4
To assist education planning for family member	Presentation on the Location	Sept 12, 2014	Rp100,000	Dharmawanita SMP 3
To educate mothers to understand the importance of family financial planning	Presentation on the Location	Sept 15, 2014	Rp180,000	PKK Kelurahan Kledung
To introduce banking products, benefits and risks and the role of family member education planning	Presentation on the Location	Sept 17, 2014	Rp360,000	Parents of Students of SD Mutiara Ibu
To build the capacity of mothers in family financial planning	Presentation on the Location	Sept 20, 2014	Rp200,000	Arisan Desa Karang
The private sector employees understand the saving benefits as insurance protection	Presentation on the Location	Sept 20, 2014	Rp475,000	
To educate public to have information on banking Saving products, benefits and risks in financial planning	Customer Gathering	Sept 25, 2014	Rp978,285	
To educate football community to have information of banking Saving products,benefits and risks in financial planning	Presentation on the location	Sept 30, 2014	Rp1,000,000	Futsal Field Kartanagara
To develop habits of early saving to the students to realize dream	Presentation on the Location	August 27, 2014	Rp200,000	SMK 1
To introduce investment as an alternative to saving, time deposit, information related OJK understanding, function, vission,mission and authority	Meeting Priority Customer-Invesment Talkshow	August 21, 2014	Rp15,000,000	In Collaboration with Indonesian Stock Exchange and Fund Manager
To introduce investment as an alternative to saving, time deposit, information related OJK understanding, function, vission,mission and authority	Meeting Priority Customer-Invesment Talkshow	Sept 25, 2014	Rp15,000,000	In Collaboration with Indonesian Stock Exchange and Fund Manager
Public understand the difference and benefits of syariah banking products and conventional banking	iB Vaganza: socialization of syariah banking products and services to public in general	August 14-17, 2014	Rp8,500,000	
Public understand the difference and benefits of syariah banking products and conventional banking	Indonesia Banking Expo	August 28-30, 2014	Rp2,500,000	

No.	Division	City	Target	No of Participants	Financial Literacy Education
111	Danamon Peduli	Sragen, Central Java,	Market Community (members of traders, carrier; traders)	25	Cooperative Training 2
112	Danamon Peduli	Pasar Bunder	Market Traders, Sindanglaya, Majalalengka	40	Financial Training
113	Danamon Peduli	Majalengka, West Java	Management of Market Cooperative, Kemuning	20	Traders Cooperative and Financial Management
114	Danamon Peduli	Pontianak, West Kalimantan	Management of Business Occupational Health Efforts (UKK), Pasar Baru	45	Training on Management and Financial Management for UKK
115	Danamon Peduli	Bantaeng, South Sulawesi	Cooperative Management of Pasar Lambocaa Traders	20	Training on Basic Cooperative
116	Danamon Peduli	Pekalongan, Sragen, Probolinggo	The manager of Market Community Scheme (Radioland, bulletin board, cooperatives, banks garbage) in Market Bunder, Sragen, Pekalongan Grogolan Market and New Market Probolinggo.	60	Training on Fundraising
117	Danamon Peduli	Marunda, Jakarta	Management and Members of Marunda Saving and Loan Cooperative	25	Training on Cooperation and Cooperative Excellent Product

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
1. Provide background and understanding of the importance of cooperatives in the market in order to break the chain of moneylenders for the welfare of members or market traders	Material exposure, discussion groups, internships	October 16, 2014, December 3-4, 2014	Rp10,000,000	Yayasan Danamon Peduli
2. Provide insight to traders of the process and the cooperative operation	Material exposure, group discussion, internship	November 4, 2014	Rp9,800,000	Yayasan Danamon Peduli
3. Growing a healthy entrepreneurial spirit	Material exposure, group discussion, internship	October, 2014	Rp6,000,000	Yayasan Danamon Peduli
4. Reducing dependency on moneylenders traders, who lend capital with high interest	Material exposure, group discussion, internship	November 25-26, 2014	Rp5,000,000	Yayasan Danamon Peduli
1. Provide knowledge on the importance of sustainability of community program/scheme 2. Provide information of the importance of fundraising 3. Provide skills on the formulation of fundraising strategy	Material exposure, group discussion, exercise	December 2-14, 2014	Rp5,000,000	Yayasan Danamon Peduli
1. Provide knowledge on the importance of sustainability of community program/scheme 2. Provide information of the importance of fundraising 3. Provide skills on the formulation of fundraising strategy	Material exposure, group discussion, exercise	December 2-14, 2014	Rp46,050,000	Yayasan Danamon Peduli
Enhancing the capacity of cooperative manager in cooperative management	Material exposure, group discussion, exercise	December 2-14, 2014	Rp15,000,000	Yayasan Danamon Peduli

No.	Division	City	Target	No of Participants)	Financial Literacy Education
118	Syariah Banking	Mall Gajayana (MOG), Malang	Young couple, Housewives, general public within Malang, East Java, surrounding area	2,000	Introducing basic syariah banking product and its services
119	Syariah Banking	JW Marriot, Surabaya	Participants of International Central Bank conference	200	Introducing basic syariah banking product and its services
120	Syariah Banking	Jakarta International Expo, Kemayoran	General Public, Students	1,500	Introducing basic syariah banking product and its services
121	Micro Banking	Traditional Market in Balikpapan, Bandung, Cirebon, Denpasar, Jakarta, Jambi, Makassar, Malang, Manado, Medan, Palembang, Pekanbaru, Semarang, Solo and Surabaya	UMKN Businessman, Housewives, Market Community	+/-30 persons/unit	Introduction and brief explanation of basic banking product and program
122	Micro Banking	Region: Jambi, Malang, and Pekanbaru	Introducing basic Syariah banking product and its services	+/-100 persons/unit	Knowledge on Entrepreneurship and business development, and banking understanding
123	Micro Banking	Traditional Market in Semarang, Malang, Surabaya, Medan, Makassar	UMKN businessman, Housewives	+/-100 persons/activity	Expanding business access between market traders and banking
124	Consumer Banking	Jakarta and Bekasi	University students and Public	4,587	Early financial planning
125	UKM Banking	Bandung	Perbarindo, Director, and Executive BPR Commisioner, West Java	40	Discussion and sharing on Business Risks Analysis and recent role of OJK (Financial Services Authority)
126	UKM Banking	East Java	Perbarindo, Director, and Executive BPR Commisioner, East Java	40	Discussion and sharing on Business Risks Analysis and recent role of OJK (Financial Services Authority)
127	UKM Banking	Central Java	Perbarindo, Director, and Executive BPR Commisioner, East Java	40	Discussion and sharing on Business Risks Analysis and recent role of OJK (Financial Services Authority)
128	Public Relations	Jakarta	Journalists	35	Knowledge on banking industry and market update
129	Wealth Management Services-retail banking	Seminar on Capital Market Investment	Entrepreneur	250	Understand the benefits of investment in capital market and the risks.

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
Public understands the difference between the benefits of Syariah banking products and conventional banking	iB Vaganza: product socialization, and syariah banking services to the community	November 6-9, 2014	Rp8,500,000	Syariah Marcom
Conference participants understand the progress of syariah banking	Mini Expo	November 3-4, 2014	Rp5,000,000	Syariah Marcom
Public understands the difference between Syariah banking products and conventional banking	Mass financial market	December 20-21, 2014	Rp5,000,000	Syariah Marcom
To make the information available on regular basis of banking products and services with their risks.	Customer Gathering	October–December 2014	Rp4,166,667	Marcom SEMM
The community surrounding the market can be motivated in business development equipped with knowledge on the entrepreneurship and understanding micro banking	Customer Development	October – December 2014	Rp50,000,000	Marcom SEMM
To build the information for public on banking product and services with the risks on regular basis	GrebeK Pasar	October-December 2014	Rp21,000,000	Marcom SEMM
Educate university students and public on saving, by introducing Danamon saving product	Bi Wow Danamon	Nov 12 – Dec 11, 2014	Rp17,666,667	Marketing Consumer Banking (Marcom)
Educate public to understand the development of banking products and services and their risks	Training and BPR Sharing Session (Linkage Program)	October 24, 2014	Rp10,000,000	MarCom SME
Educate public to understand the development of banking products and services and their risks	Training and BPR Sharing Session (Linkage Program)	November 7, 2014	Rp10,000,000	MarCom SME
Educate public to understand the development of banking products and services and their risks	Training and BPR Sharing Session (Linkage Program)	November 17, 2014	Rp10,000,000	MarCom SME
The journalist understand the development of banking sector and current market condition	Media Workshop	November 18, 2014	Rp19,500,000	External Affaris Danamon
Introducing investment alternative aside from saving and deposit, and information on the function, vision, mission and goal, OJK role and authority	Meeting the customer: Investment Priority Talk Show	October 22, 2014	Rp22,500,000	Wealth Management

No.	Division	City	Target	No of Participants)	Financial Literacy Education
130	Public Relations	Kupang, NTT	Housewives, UKM and Public in general	420	Semi Workshop and Financial Industry Exhibition
131	Public Affairs	Jakarta	Public, financial services consumer, housewives, UMKM, University students and students, Mass media, and social group	670	Toward Financial Literacy

Frontliners Training

Danamon Frontliners have crucial role to give information on Danamon products and services. Therefore, frontliners need to possess in-depth knowledge about the Bank's products and services through intensive training in 2014.

Danamon, working through Consumer Service Quality, conducted training for frontliners on the following topics: retail banking, operations, SME, and Danamon Access Center frontliners in Indonesia.

Handling Consumer Complaints

One of the Bank's commitments to maintain customers' trust is by constantly providing the best services.

To anticipate problems that can ruin Danamon the trust of customer to Danamon, two units formed Danamon Customer Service unit, or Danamon Access Center (DAC) as well as DAC Customer Care.

With resourceful information on Danamon products and services, and immediate response to customers complaints, it is expected that there is a growing solid trust to Danamon as a bank that provide the best services and solution to the customers. These is the approach to make loyal customers. DAC is services and appreciation from Danamon to its customers.

Danamon Access Center (DAC). The DAC is a customer service unit that can be accessed at any time by dialing the 24-hour 500-090 phone number. The DAC team is always ready to serve customers, such as by providing information and data as well as responding and resolving complaints.

The DAC Team is equipped with cutting-edge devices that can access the banking system to obtain timely information. Matters that specifically require further follow-up will be pursued by another support team that can coordinate with related units to secure solutions for a customer's requests and problems.

DAC Customer Care

DAC Training-Banking	Participant	
	Actual	Hours
Induction Training-New Agent	34	960
Hard Skill (program & product, refresh)	581	95
Total	615	1,055

DAC Training-Card	Participant	
	Actual	Hours
Induction Training-New Agent	90	1.760
Hard Skill (program & product, refresh)	542	42
Soft Skill	177	348
Total	632	1.802
Grand Total	1,247	2,857

Goal	Activities/ Method	Activities Date	Budget Allocation	PIC
Introducing products and services from various financial industry to the people at Kupang and Nusa Tenggara Timur, in which bank penetration is still low, including non bank and capital market, to help them managing their financial.	Financial Industry Exhibition of Indonesia	November 12 & 13, 2014	Rp90,557,500	Public Affair & MarCom DSP
Encouraging people to increase the use of financial products and services and provide information on its benefits and risks and their obligation as consumer.	Mass financial market	December, 20 & 21 2014	Rp47,500,000	Public Affair & MarCom DSP & Consumer Banking

DAC Customer Care is a centralized customer service unit set up to handle complaints. Customer complaints can be submitted various ways, such as through the Call Center, Correspondence, Branch Banking as well as other banking divisions. To measure the level of completion for handling a complaint, the customer will be informed of the timeframe required.

Periodical Monitoring

The DAC and Quality Service team will periodically discuss and review existing problems and complaints. The results are then used as feedback for relevant units to use in improving processes or services within their respective areas. In addition to this, all issues and complaints received along with their resolution are regularly reported to Bank management.

DAC SOFT SKILL TRAINING 2014 DATA

No	Soft Skill Training	Date	Location	Participant	Number of Participant	Duration	Hours
1	TTT-Contact Center Operation Management	03-04/02/14	BDI Prapatan Lt.9	Managers, Unit Head	10	2 D	16
2	Optimizing Your Schedule Mgt-Discussion	27/03/14	Hotel Royal Kuningan	Inbound Mgr, MIS officer	5	0.5 D	4
3	Attitude Virus	13/05/14	Kampus Ciawi	Call Center agent	5	1 D	8
4	Attitude Virus	07/06/14		Call Center & Correspondence agent	5	1 D	8
5	Attitude Virus	21/06/14		Call Center & Correspondence agent	4	1 D	8
6	Attitude Virus	07/07/14		Call Center agent	2	1 D	8
7	Attitude Virus	23/08/14		Call Center agent	8	1 D	8
8	Attitude Virus	30/08/14		Call Center & Correspondence agent	7	1 D	8
9	Attitude Virus	30/10/14		Call Center agent	5	1 D	8
10	7 Habits of High Effective People	14/01/14		Call Center Spv	1	1 D	8
11	7 Habits of High Effective People	13/08/14		Call Center Spv, Customer Care	3	1 D	8
12	Danamon Caring Leaders	08/09/14		Call Center Spv	1	1 D	8
13	Danamon Caring Leaders	13/11/14		Call Center Spv	1	1 D	8
14	Danamon Solid Leaders	15/09/14		Call Center Spv	1	2 D	16
15	Dynamic Danamon Program	23/06/14		Trainer Asst	1	2 D	16
16	Dynamic Danamon Program	21/08/14		Cust Care officer	1	2 D	16
17	Effective Communication Skill	17/04/14		Call Center & Correspondence agent	5	1 D	8
18	Effective Communication Skill	23/05/14		Call Center agent	5	1 D	8
19	Effective Communication Skill	03/07/14		Call Center agent	3	1 D	8

No	Soft Skill Training	Date	Location	Participant	Number of Participant	Duration	Hours
20	Effective Communication Skill	15/10/14		Call Center, Correspondence agent, cust care	5	1 D	8
21	Effective Communication Skill	15/11/14		Call Center, Correspondence agent, cust care	7	1 D	8
22	Proactive to Change	26/04/14		Call Center agent	4	1 D	8
23	Proactive to Change	09/05/14		Call Center agent	5	1 D	8
24	Proactive to Change	11/06/14		Call Center, Correspondence agent, cust care	12	1 D	8
25	Proactive to Change	16/08/14		Call Center agent	14	1 D	8
26	Proactive to Change	21/10/14		Call Center agent	3	1 D	8
27	Proactive to Change	10/12/14		Call Center agent	3	1 D	8
28	Start Right Stay Right	14/05/14		Call Center, Correspondence agent, cust care	8	1 D	8
29	Start Right Stay Right	07/07/14		Call Center agent	3	1 D	8
30	Start Right Stay Right	16/09/14		Call Center agent	5	1 D	8
31	Unleashing Your Supervisory Potential	25/08/14		Cust Care spv	2	2 D	16
	Unleashing Your Supervisory Potential	15/10/14		Call Center spv	2	2 D	16
32	English Course-pre Intermediate level	07/05-20/06/14	BDI Prapatan Lt.4	TL, Call Center agent	16	12 D	24
33	Business English Correspondence	11/11-18/12/14	BDI Prapatan Lt.4	Correspondence staff	15	12 D	24

NEW AGENT BANKING TRAINING 2014 DATA

New Agent Banking Training	Date	Location	Participant	Number of Participant	Duration (days)	Hours
New Agent Banking Training	06/01/14	Training Room, 4 th floor	New Trainee	7	15	120
New Agent Banking Training	10/03/14	Training Room, 4 th floor	New Trainee	3	15	120
New Agent Banking Training	14/04/14	Training Room, 4 th floor	New Trainee	5	15	120
New Agent Banking Training	01/05/14	Training Room, 4 th floor	New Trainee	6	15	120
New Agent Banking Training	25/08/14	Training Room, 4 th floor	New Trainee	3	15	120
New Agent Banking Training	15/09/14	Training Room, 4 th floor	Agent Card & CCU	6	15	120
New Agent Banking Training	24/09/14	Training Room, 4 th floor	New Trainee	2	15	120
New Agent Banking Training	03/12/14	Training Room, 4 th floor	New Trainee	2	15	120

NEW AGENT CARD TRAINING 2014 DATA

New Agent Card Training	Date	Location	Participant	Number of Participant	Duration (days)	Hours
New Agent Card Training	07/01/14	Training Room, 2 nd floor	New Trainee	6	20	160
New Agent Card Training	07/02/14	Training Room, 2 nd floor	New Trainee	4	20	160
New Agent Card Training	28/02/14	Training Room, 2 nd floor	New Trainee	9	20	160
New Agent Card Training	05/03/14	Training Room, 2 nd floor	New Trainee	10	20	160
New Agent Card Training	01/04/14	Training Room, 4 th floor	New Trainee	11	20	160
New Agent Card Training	01/09/14	Training Room, 4 th floor	New Trainee	9	20	160
New Agent Card Training	11/08/14	Training Room, 4 th floor	New Trainee	7	20	160
New Agent Card Training	11/09/14	Training Room, 4 th floor	New Trainee	8	20	160
New Agent Card Training	07/11/14	Training Room, 4 th floor	New Trainee	4	20	160
New Agent Card Training	21/11/14	Training Room, 4 th floor	New Trainee	8	20	160
New Agent Card Training	03/12/14	Training Room, 4 th floor	New Trainee	14	20	160

CARD TRAINING 2014 DATA

No	Card Hard Skill Training	Date	Location	Participant	Number of Participant	Hours
1	Absence	23/01/14	Training Room, 4 th floor	Agent	13	1
2	EUC	04/03/14	Training Room, 4 th floor	Agent	20	1
3	Process Claim Red Rewards MU	14/04/14	Training Room, 4 th floor	Agent & TL	17	1
4	Staff Card	29/04/14	Training Room, 4 th floor	All Unit	25	1
5	Email Refreshment	23/05/14	Training Room, 4 th floor	Agent & TL Corro	12	2
6	10x Membership Rewards	12/06/14	Training Room, 4 th floor	Agent & TL	22	1
7	Refresh Membership Rewards	12/06/14	Training Room, 4 th floor	Agent	17	1
8	Tele Ethic Code	01/06/14	Training Room, 4 th floor	Agent	11	1
9	Product Gadget	10/07/2014	Training Room, 4 th floor	Agent & TL	29	1
10	Penilaian Agent Active	01/09/2014	Training Room, 4 th floor	Agent & TL	16	1
11	Refresh Product Credit Protection Manulife	24/09/2014	Training Room, 4 th floor	Agent & TL	22	2
12	Tactical Programme	29/09/2014	Training Room, 4 th floor	Agent & TL	28	1
13	Conversion mastercard Corp Card	01/10/2014	Training Room, 4 th floor	Agent & TL	17	2

No	Card Hard Skill Training	Date	Location	Participant	Number of Participant	Hours
14	Staff Card (type & limit)	03/10/2014	Training Room, 4 th floor	Agent & TL	16	1
15	Staff Card (type & limit)	06/10/2014	Training Room, 4 th floor	Agent & TL	17	1
16	Conversion mastercard Corp Card	06/10/2014	Training Room, 4 th floor	Agent	10	2
17	Staff Card	06/10/2014	Training Room, 4 th floor	Agent & TL	17	2
18	Fraud Awareness	08/10/2014	Training Room, 4 th floor	All Unit	45	3
19	Akuisi Kartu baru	09/10/2014	Training Room, 4 th floor	Agent & TL	26	2
20	Amex Card (GRCC, RCP, CORP)	14/10/2014	Training Room, 4 th floor	Agent & TL	5	2
21	Conversion Mastercard Corp Card	16/10/2014	Training Room, 4 th floor	Agent	11	2
22	Tele Ethic Code	17/10/2014	Training Room, 4 th floor	Agent	27	1
23	Amex Card (GRCC, RCP, CORP)	21/10/2014	Training Room, 4 th floor	Agent	2	2
24	S2s Manulife	29/10/2014	Training Room, 4 th floor	Agent	13	1
25	Amex Card (GRCC, RCP, CORP)	30/10/2014	Training Room, 4 th floor	Agent	2	1
26	Bunga Special Case Adv	31/10/2014	Training Room, 4 th floor	Agent & TL	30	2
27	S2s Manulife	05/11/2014	Training Room, 4 th floor	Agent	15	1
28	10x Point Rewards	19/11/2014	Training Room, 4 th floor	Agent & TL	25	1
29	World Elite	11/11/2014	Training Room, 4 th floor	Agent & TL	17	1
30	Cashback 5% on Dining & Groceries	24/12/2014	Training Room, 4 th floor	Agent	15	1

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No	Hard Skill Training	Date	Location	Participant	Number of Participant	Hours
1	D Cash Socialization	21/01/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	14	2
2	D Cash Socialization	22/01/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	5	2
3	Promo Dana Instant ATM	05/02/2014	Training Room, 4 th floor	Agent	4	1
4	Promo Dana Instant ATM	06/02/2014	Training Room, 4 th floor	Agent	3	1
5	SUKUK 006	07/02/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	14	2
6	Dana Instant Process	13/02/2014	Training Room, 4 th floor	Agent	3	2
7	Dana Instant Process	14/02/2014	Training Room, 4 th floor	Agent	3	2
8	Danamon Lebih Top Up 2014	28/02/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	15	1
9	Danamon Lebih Top Up 2014	04/03/2014	Training Room, 4 th floor	Agent	4	1
10	Layanan Corporate (DSC)	06/03/2014	Training Room, 4 th floor	Agent	2	2
11	Layanan Corporate (DSC)	07/03/2014	Training Room, 4 th floor	Agent	2	2
12	Sosialisasi Direct Gift penawaran telemarketing KK	25/03/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	10	1
13	PPRO	03/04/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	19	2
14	Danamon Lebih ADIRA-Pilot Project	07/04/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	10	1
15	Promo MU 101	14/04/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	14	2

No	Hard Skill Training	Date	Location	Participant	Number of Participant	Hours
16	Promo MU 101	15/04/2014	Training Room, 4 th floor	Agent	4	1
17	Keluhan Atm Finansial	22/04/2014	Training Room, 4 th floor	Agent	3	2
18	Keluhan Atm Finansial	22/04/2014	Training Room, 4 th floor	Agent	4	2
19	SBR 001	30/04/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	16	2
20	SBR 001	02/05/2014	Training Room, 4 th floor	Agent	5	1
21	SBR 001	02/05/2014	Training Room, 4 th floor	Agent	5	1
22	SBR 001	02/05/2014	Training Room, 4 th floor	Agent	3	1
23	Bundled DI & Danamon Lebih	11/06/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	21	1
24	NTB Engagement E channel	20/06/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	15	1
25	Dana Instant Process	24/06/2014	Training Room, 4 th floor	Agent	3	1
26	Tabungan BISA IB & Tab Syariah Qurban	02/07/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	15	1
27	Tabungan BISA IB & Tab Syariah Qurban	02/07/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	10	1
28	D Cash	04/07/2014	Training Room, 4 th floor	Agent	4	1
29	NTB Tactical Program	07/07/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	15	1
30	Primagiro Berkado 4	14/08/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	16	2
31	Anti Attrition Dana Instant (Cross Sell)	18/08/2014	Training Room, 2 nd floor	Agent + TL	10	2
32	Anti Attrition Dana Instant (Cross Sell)	19/08/2014	Training Room, 2 nd floor	Agent + TL	20	2
33	Refresh Primajaga Manulife	20/08/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	14	1
34	Refresh Primajaga Manulife	20/08/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	11	1
35	Layanan Corporate (DSC)	22/08/2014	Coaching Room 4 th floor	Agent	3	2
36	Peraturan OJK-Promo	29/08/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	21	2
37	Sosialisasi Rejuvenation DOB	28/08/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	25	1
38	Danamon Lebih Top Up 4	03/09/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	13	1
39	Danamon Lebih Top Up 4	03/09/2014	Training Room, 2 nd floor	Agent + Tele	12	1
40	Sharing Session Fraud	17/09/2014	Training Room, 2 nd floor	Agent + OtherUnit	11	2
41	Tactical Program-NTB	03/10/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	9	1
42	Tactical Program-NTB	03/10/2014	Training Room, 4 th floor	Agent	7	1
43	Training Fraud	08/10/2014	Training Room, 2 nd floor	All	45	1
44	Danamon Lebih ADIRA	13/10/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	11	2
45	Reward Point Lebih	15/10/2014	Training Room, 4 th floor	Agent + TL+CCU+Corro	14	1
46	Reward Point Lebih	15/10/2014	Training Room, 4 th floor	Agent	6	1
47	Reward Point Leih	16/10/2014	Coaching Room 4 th floor	Agent	3	1
48	Layanan Mortgage	17/10/2014	Training Room, 4 th floor	Agent	3	3

No	Hard Skill Training	Date	Location	Participant	Number of Participant	Hours
49	Layanan Mortgage	20/10/2014	Training Room, 4 th floor	Agent	3	3
50	Layanan Mortgage	21/10/2014	Coaching Room 4 th floor	Agent	3	3
51	Layanan Mortgage	23/10/2014	Training Room, 4 th floor	Agent	3	3
52	D-Mobile	05/11/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	18	2
53	D-Mobile	07/11/2014	Training Room, 2 nd floor	Agent	3	2
54	D-Mobile	10/11/2014	Training Room, 2 nd floor	Agent	5	2
55	D-Mobile	11/11/2014	Training Room, 2 nd floor	Agent	10	2
56	D-Mobile	12/11/2014	Training Room, 2 nd floor	Agent	7	2
57	D-Mobile	13/11/2014	Training Room, 2 nd floor	agent	4	2
58	Pengenaan biaya setor tunai	03/12/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	12	1
59	Pengenaan biaya setor tunai	03/12/2014	Training Room, 2 nd floor	Agent + TL+CCU+Corro	8	1
60	Pengenaan biaya setor tunai	04/12/2014	Training Room, 4 th floor	Agent	3	1
61	Dmobile	11/12/2014	Training Room, 4 th floor	Agent	3	2