PT Bank Danamon Indonesia Tbk (Danamon) realizes that corporate social responsibility (CSR) is a moral responsibility to stakeholders and shareholders. CSR implementation is company’s commitment to perform an active role to accomplish sustainable national and global development goals.

To provide access for community to fulfill better social, economic, and quality of life standards, Danamon and its subsidiaries had established the Danamon Peduli Foundation (Danamon Peduli) to take responsibility to fulfill CSR program and its activity. The implementation of CSR is a corporate social investment in providing added value to stakeholders by synergizing the company’s strategy to CSR program.

In 2018 CSR program initiative have received several awards such as Indonesia CSR Award from Economic Review, WOW Brand from Mark Plus Inc., PR Indonesia Award from Public Relation Indonesia, TOP CSR Award 2018 - Management CSR Program Category and TOP Leader on 2018 CSR Commitment from TOP Business; and the Great Gate CSR Award from City Government of Semarang.
STRATEGY AND POLICY
Since founded in 2006, Danamon Peduli has managed all coordination and implementation of Danamon’s social investment program along with its subsidiaries. Danamon Peduli take role as development partner, catalysts and knowledge management, represent the company vision, “We care and enable millions to prosper” through development programs and community empowerment which align with national and global development goals.

The strategy and objectives of Danamon’s social investment aimed to deliver a long-term positive impact, to address basic needs, and to build awareness of stakeholders self supported.
CSR Programs and Activities

Danamon Peduli focus on four major program i.e. Financial Literacy for Micro, Small, and Medium Enterprises, Pasar Sejahtera (healthy, green, clean, well-maintained), Care for Environment, and Rapid Disaster Response.

As an effort to equipped micro, small and medium entrepreneur with the addiquate knowledge and assurance about financial service institutions and financial service products including features, benefits and risks, rights and obligations related to financial products and services, and skill in using financial products usage to development of their business, Danamon Peduli has held a series of Financial Literacy activities in Danamon’s business area and subsidiaries.

Pasar Sejahtera program focus are to improve and to increase the health of market environment to become clean, healthy, safe and comfortable commercial public space aligned with the Indonesian National Standard (SNI 8152: 2015) regarding People’s Market. The program support directly of regional and people’s economy and also to fulfill consumer rights in people’s market. The aim of this program is aligned with Nawacita point 6 related to revitalization of People’s Market.

In Sustainable Development Goals context, this program align with goal 1 No Poverty, goal 3 Good Health and Well-Being, goal 6 Clean Water and Sanitation, goal 8 Decent Work and Economic Growth, and goal 11 on Sustainable Cities and Communities. We believe that initiatives and innovations of Pasar Sejahtera Program, including the People’s Market Festival, will leverage the people’s market competitiveness with modern market. Therefore, Danamon Peduli is committed to deliver the best support for people market’s development as one of center civilization with social, cultural and economic values.

We improve environmental quality of company’s operational area continuously thru Care for Environment activity consist of target groups activities i.e. environment, social, education, and also health. It encourage the engagement of Danamon’s employees and its subsidiaries to take action to address environmental and social needs within working area.

The Rapid Disaster Response Program, made succeed to perform in 2018. We participated to providing aid during emergency responses in 21 disasters occurred throughout Indonesia. Danamon employee deliver the emergency aid to survivor within dispatated area as volunteer. In doing so we did it in partnership with competent institution in disaster field i.e Indonesian Red Cross (PMI), the National Disaster Management Agency (BNPB), Disaster Management Agency Regional (BPBD), as well as with other national and international levels. We passing the mandate to Danamon Peduli’s Management and Executive Office Team, to be responsive to any occure disaster given the geographical position of Indonesia that being late of the movement of three world plates: Eurasia, Indo-Australia and Pacific. Those make Indonesia to be a prone and vulnerebal country.

In disaster mitigation aspect we boosted awareness and knowledge through “Disaster Mitigation and Fire Management Training” as well as procurement of Fire Extinguishers (APAR) that placed in people’s markets throughout Indonesia.

This to ensure of business entity safety to cope the disasters as well as to minimize material loss and casualty.

Futhermore, we determined to develop the aligned CSR action plan with core business of Danamon and Adira to aim its sustainable business. Following are the summaries of the programs that we have carried out during 2018.

Financial Literacy

The National Financial Literacy Survey conducted by Financial Services Authority (OJK) portrait of financial literacy in Indonesia. Index of financial literacy increased from 21.8% (2013) to 29.7% (2016), means that out of every 100 residents only 30 people well-literate category.

Based on National Strategy on Indonesian Financial Literacy (2013), a well-literate person the one has the knowledge and assurance about financial institutions, products and services, and skills about features, benefits, risks, rights and obligations of the financial products and services.

Align with point above, since 2015 Danamon Peduli as Bank Danamon’s and its subsidiaries CSR programs and activities implementor has held financial literacy activities in several cities / districts in Indonesia. During 2018, has held 11 training sessions took place in nine cities, i.e. Jakarta, Bandung, Semarang, Surabaya, Palembang, Palangkaraya, Denpasar, Makassar and Medan participated by 456 persons consisting of micro, small and medium enterprises (MSMEs). This titled of financial literacy activities was “Time to Success Financial and Business for SMEs” the training subject were business financial management, financial report preparation, taxation, digital marketing and business motivation.

Pasar Sejahtera

Since 2010 we’ve been running the Pasar Sejahtera program, a support to government’s programs regarding revitalizing of people’s markets (traditional markets). We provide physical and non-physical improvement support to improve the quality of health and better management.

Why focus on the people’s market? Because Danamon Peduli
aware the important of role and value of people’s market as one of the regional economy pillar and a national economic resilience backbone. Even though the number is shrinking, 9,000 people’s markets are still able to serve more than 60% of Indonesia’s population. These markets build an economic chain that connects micro, small and medium enterprises; with farmers, fishermen, and breeders. From this economic chain, we must admit that people’s markets have succeeded in providing livelihoods of more than 30 million Indonesians.

Therefore, we respond positively to the issuance of the Indonesian national standard for the people’s market, i.e SNI 8125: 2015 People’s Market. The People’s Market aims to improve professional market management and become a competitive tool, competitiveness, and to increase consumers protection and to prosper the business actors.

During 2018 Pasar Sejahtera Program assisted six people’s market:  
1. Ibuh Market, Payakumbuh City, West Sumatra
2. Bunder Market Kab. Sragen, Central Java
3. Pandansari Market, Balikpapan City, East Kalimantan
4. Lambocca Market, Bantaeng District, South Sulawesi
5. Rejowinagun Market, Magelang City, Central Java
6. Dasan Agung Market, Mataram City, West Nusa Tenggara

The components of Pasar Sejahtera program are:  
1. Capacity building and behavior change;  
2. Increasing Government commitment;  
3. Market physical improvement; and  
4. Community support mobilization

Danamon Peduli has delivered capacity building and behavior change are program outputs that are Danamon Peduli contributions to improve aspects of market management through a series
of activities, namely financial literacy training, community radio training, cooperative training; waste bank training and occupational health safety training (K3) as well as to capture stakeholder aspirations, regular group discussions. To increase self supported of people’s market to be transfered to local governement, Danamon Peduli has called a multi-sector meetings twice a year to ensure its sustainability of the program under authority of local governement and its stakeholder.

The physical improvement of people’s market had been done to its unit that need immediate handling such as meat section, fish section and vegetables section which are very vulnerable of germs and disease. Danamon Peduli assisted repairment of tables in accordance with SNI 8152: 2015 People’s Market. On the other hand, community support is very important to be increased. People’s Market Festival has conducted to ensure high desire of visitor which is part of national campaign “Exploring the Nusantara People’s Market”. It has been held by engaged youth communities proven to revitalized people’s market to be creative, educative and cultured public space.

Pasar Sejahtera program also calculated carbon emission reduction caused by waste management unit (TPST) and waste bank which initiated in 2015.

We recommend to increase the numbers of waste management unit to be replicated activities and that can be done by partnership. TPST and waste bank also give positive impact to its enviroment aside of economic advantage. Processed waste has no longer weighing the land and dедакt the fuel costs for no mobilization activities to the landfill (TPSA).

During 2018, we have disburse IDR 5.1 billion or 39% of the budget for the Pasar Sejahtera Program activities, increased 3% compared to the previous year.

Care for Environment
Care for Environment is one of engagement activity to share of“caring” value of the company conducted throughout Indonesia.

It covers initiatives such as environment, social, education and health within operational area of the company.

During 2018, 47 activities has conducted engage 1,445 employees of Danamon and Adira. The activities were urban park repairment, reforestation, medicinal and fruits tree planting, repairment of clean water and laterine (MCK), renovation of school buildings, libraries and provide of children reading books, provide hygiene facilities, and build children’s playground and community sports facilities. Allocated fund for Care for Environment activities was IDR 2.2 billion.

Rapid Disaster Response
Rapid Disaster Response Program (CTB) allocate funds for any disaster occured in company’s working area and become a media employee volunteerism.

Throughout 2018, we disbursed aid for 21 natural and non-natural disasters as earthquakes, tsunami, flood, landslide and fire. 469 employee of Danamon and Adira has helped 35,443 survivors throughout Indonesia to deliver basic needs such as clean water, ready-to-eat food, tents and medicines.

We also complement the program with disaster mitigation and fire management training activities in Atjeh Market, Aceh by involving traders and market managers come from five markets in the city of Banda Aceh. We also had placed evacuation signage and fire extinguishers (APAR) as disaster mitigation that often occurs in the market.

Knowledge Management
Being to be a center of excellent Danamon Peduli could be catalysator and motivator for others to replicate and too develop the program. Knowledge management provided in various internal and external media advocacy and also network management.

Danamon Peduli run internal communication to aim increase awareness, knowledge and employee engagement. External communication and advocacy to aim increase awareness, knowledge to goverment, pers, institution dan people about Danamon Peduli.

There for Danamon Peduli initiated elaboration with similar mission parties.

Knowledge management become a track record media as CSR program knowledge and experience, and can be accessed at www.danamonpeduli.or.id

Move Forward
Danamon Peduli committed to do a good governance and to ensure a qualified organization and performance. In 2019, Danamon Peduli would have three pillars i.e Economic, Environment, and Social.

Economic pillar consist of two main programs i.e UKM Sejahtera and Pasar Sejahtera. UKM Sejahtera is developed Financial Literacy activity to SMEs through training and technical assistance. The program will be executed by middle of 2019.

Environment pillar consist of Care for Environment and Society that integrated with other pillars. The program is an integral part to build a sustainable ecosystem of environment and business.
Social pillar consist of Rapid Disaster Response, Disaster Preparedness, and Early Recovery. Based on National Disaster Management Agency (BNPB) released on October 2018, there were 1,999 disaster occurred in Indonesia. Danamon Peduli should be responded with innovative disaster program to build resilient society. Economy, Environment, and Society pillars would be an integrated program of Danamon Group to aim a harmony and prosperous society align with Danamon vision national development and sustainable development goals.