

# TOGETHER FOR IMPROVED PROSPERITY

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INTEGRATED  
ANNUAL REPORT  
2017



# TOGETHER FOR IMPROVED PROSPERITY

Working hand in hand, partnering and cooperating to reach prosperity for all is essentially a culture inherited from the ancestors of our nation, embodied in all aspects of communal life. To improve Indonesia's quality of life is the basis of the Foundation in involving the stakeholders and communities while implementing the social investment programs of the holding company and its subsidiaries.

Embracing this theme, we would like to emphasize our commitment to playing our role as a development partner, a catalyst and a source of learning in order to improve the community's prosperity.

We believe that involving the stakeholders and communities will nurture the sense of belonging towards the programs and help to ensure the continuity of the programs. In turn, this will encourage other parties to replicate and develop such programs for themselves. Such final results will be entirely in line with the objective of improving prosperity as declared in Indonesia's 9 development goals "Nawacita" and the Sustainable Development Goals (SDGs).





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# EXECUTIVE SUMMARY

## PERFORMANCE HIGHLIGHTS

### PROGRAMME HIGHLIGHTS

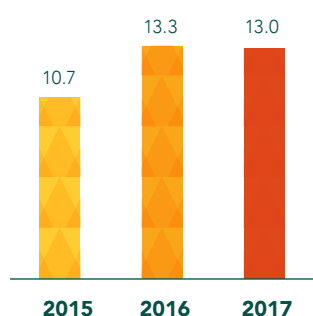
1. PASAR SEJAHTERA
  - a. Assisted 7 traditional markets
  - b. Physical and non-physical rehabilitation in accordance with SNI 8152:2015 Pasar Rakyat
  - c. Supported SNI 8152:2015 certification of four assisted markets
  - d. Cross-sector discussion involving 330 participants from regional government agencies (OPD)
  - e. Organised community-based People's Market Festival in two cities involving six non-assisted markets, 43 communities, and attracted some 5,000 visitors
  - f. Activities and training: group discussions, financial literacy, disaster and fire mitigation, cooperative development, and community radio
  - g. Organised the Pancawara Awards involving 46 non-assisted public markets and presenting awards to eight participants.
2. CARE FOR ENVIRONMENT
  - a. Reduced CO<sub>2</sub> emissions by 143.5 million grams through waste banks and integrated waste management facilities.
  - b. Accommodated 2,447 volunteers from Danamon, Adira Finance, and Adira Insurance
  - c. Improved health conditions around 45 public markets.
3. RAPID DISASTER PROGRAM
  - a. Mobilised assistance to 23 areas suffering from floods, landslides, and earthquakes
  - b. Coordinated fire mitigation training for 555 participants from 101 markets
  - c. Delivered emergency assistance worth Rp448 million
  - d. Benefitted 45,880 people in total.
4. KNOWLEDGE MANAGEMENT
  - a. Spoke in national and international forums
  - b. Released news in national and local print media with a PR value worth Rp15,6 billion
  - c. Held 9 workshops on 12 SOPs of Public Markets in accordance with SNI 8152:2015 The People's Market
  - d. Held limited discussions following the UN Habitat III Conference and established the Philanthropy Cluster on Housing and Urban.
5. ORGANIZATIONAL GOVERNANCE

Trained employees at the head office and field coordinators at assisted sites.

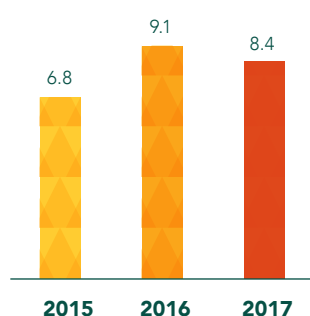
## FINANCIAL HIGHLIGHTS

Summary of Consolidated Financial Position	2017	2016	2015
Current Assets - Cash and Bank	1,761,040	1,551,690	1,145,587
Fixed asset - net	78,473	75,310	58,526
Other assets	223,746	326,565	376,388
<b>Total Assets</b>	<b>2,063,259</b>	<b>1,953,565</b>	<b>1,580,501</b>
Current liabilities	1,613,467	1,416,795	807,950
Other liabilities	248,081	350,404	622,732
<b>Total Liabilities</b>	<b>1,861,548</b>	<b>1,767,200</b>	<b>1,430,682</b>
<b>Net Assets</b>	<b>201,711</b>	<b>186,665</b>	<b>149,819</b>
<b>Net Liabilities and Assets</b>	<b>2,063,259</b>	<b>1,953,865</b>	<b>1,580,501</b>
<b>Summary of Activities Report</b>			
Total contributions and other incomes	13,023,222	13,276,965	10,743,296
General Costs and Administration	(4,657,356)	(4,225,013)	(3,898,916)
<b>Funds Allocated for Programmes</b>	<b>8,365,867</b>	<b>9,051,952</b>	<b>6,844,380</b>
<b>Net Assets released from restriction</b>	<b>(8,362,180)</b>	<b>(9,043,731)</b>	<b>(7,927,776)</b>
<b>Net assets increase (decrease) before income tax expenses</b>	<b>3,687</b>	<b>8,221</b>	<b>(1,083,395)</b>
Income tax benefit (expense)	11,359	28,624	(40,279)
<b>Increase (decrease) net assets after income tax</b>	<b>15,046</b>	<b>36,846</b>	<b>(1,123,674)</b>
Total Net Assets - Beginning	186,605	149,819	1,273,493
<b>Total Net Assets - Ending</b>	<b>201,711</b>	<b>186,665</b>	<b>149,819</b>
<b>Ratios</b>			
Operating Cost to Programme Fund Ratio (%)	9%	10%	8%
Overhead Cost to Programme Fund Ratio (%)	44%	36%	41%
Operating Cost to Total Expense Ratio (%)	6%	4%	5%
Overhead Cost to Total Expense Ratio (%)	29%	25%	27%

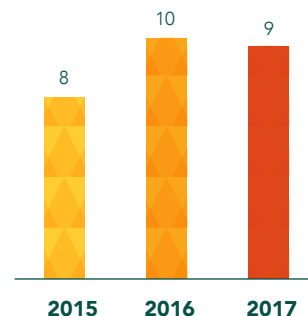
Total contributions and other incomes (Rp Million)



Funds Allocated for Programmes (Rp Million)



Operating Cost to Programme Fund Ratio (%)



## AWARDS

In the last few years, Yayasan Danamon Peduli has received a number of awards from independent organizations, as follows:

### 2017



1. TOP CSR on Nawacita 6 - Business News
2. MURI – The Most Trainings Held on Mitigation and Management of Fires in Traditional Markets
3. TOP Leader on CSR Commitment - Business News
4. Winner of Public Relations Programmes for CSRs – PR Indonesia
5. Sri Kehati Award, "B" Rating - SWA & Indonesian Biodiversity Trust Fund
6. Social Business Innovation Award 2017, Finance Sector - Warta Ekonomi
7. Outstanding Philanthropy 2017, Pasar Sejahtera - MIX Marketing Magazine
8. CSR Core Subject Performance of ISO 26000 "Best Human Rights Program" - CECT Sustainability Awards
9. Runner Up Publicly Listed Company Holistic CSR Performance - CECT Sustainability Awards
10. CSR Awards in Health - Ministry of Health, Republic of Indonesia

### 2016



1. Speaker at United Nation Habitatat III, Quito Ecuador – United Nation
2. Social Innovation Award – Warta Ekonomi
3. CECT CSR Awards "Special Achievement Delivering Successful CSR Projects" – Universitas Trisakti
4. Sustainability Report Award - First Runner Up – NCSR
5. Commendation for Best Practice on Combined Report of Foundation - NCSR

**2015**

1. Silver Winner For Overall CSR Performance for Banking Sector - MM-Sustainability Programme, Trisakti University
2. Certificate of Recognition as West Java Development Partner from the Governor of West Java
3. Certificate of Recognition for Development of Padang in Market Planning from the Municipal Government of Padang
4. Denpasar CSR Award – Municipal Government of Denpasar
5. Top 100 Indonesia Social Enterprises from SWA Magazine – Traditional Markets Activities
6. First Runner Up – Best Sustainability Report 2015 - dari National Center for Sustainability Reporting (NCSR)

**2014**

1. Best Annual Reporting
2. First Runner Up - Best Sustainability Report 2014
3. Sustainability Business Innovation

**2013**

Second Runner Up – Best Sustainability Report 2013

**2012**

Winner in Sustainable Entrepreneurship Award

**2010**

"The Most Markets Renovated and Cleaned with 850 Markets"

**2009**

1. First Runner Up BBC World Challenge
2. "The Most Markets Renovated and Cleaned with 800 Markets"

**2008**

1. Corporate Reporting Award
2. "The Most Markets Renovated and Cleaned with 700 Markets"



## HIGHLIGHTS

### 27 FEBRUARY 2017



Handover of Certificate from the Indonesian World Records Museum (MURI) to Yayasan Danamon Peduli for the "Most Training Sessions Held on Mitigation and Management of Fires in Public Markets."

### 27 MARCH 2017



Winner of the 2017 Public Relations Indonesia Award (PRIA) in the PR Programme for Corporate Social Responsibility (CSR).

### 5 APRIL 2017



Winner of the 2017 TOP CSR Awards as 'TOP Leader on CSR Commitment' and 'TOP CSR 2017 on Nawacita 6: Public Markets'



## 7 JUNE 2017



Winner of the 2017 Kehati Award in Sustainable and Responsible Investment (SRI) – Category B

## 22-23 JULY 2017



Danamon Peduli organised the People's Market Festival Pontianak with theme 'Pegi Pasar Nyok!' (Let's Go to the Market), a community-based People's Market festival involving 15 local cross-sectoral communities and 500 volunteers.

## 18 AUGUST 2017



Obtained Social Business Innovation 2017 Finance Sector category

## 30 AUGUST 2017



Winner of "Indonesia's Best Corporate Social Initiatives 2017" in the 'Outstanding Philanthropy.'

## SEPTEMBER



Held Training on Disaster Mitigation and Fire Management for public market administrators and communities in 8 cities and regencies in Indonesia.

## 11 OCTOBER 2017



Yayasan Danamon Peduli, Filantropi Indonesia and Kemitraan Habitat held a limited discussion following the UN Habitat III Conference and establishment of the Philanthropy Cluster on Housing and Urban to support the 11th SDG.

## 26 OCTOBER 2017



The Ministry of Trade of Indonesia and Danamon Peduli partnered to organise the 2017 Pancawara Awards to recognise regional government, local-owned enterprises, or private entities administering people's markets for their efforts to manage, develop, and grow Indonesian people's markets.





## 25-26 NOVEMBER 2017



Danamon Peduli organised the People's Market Festival Mataram with theme 'Lalo Meken Nteh!' (Let's Go to the Market!) to encourage millennial communities in Mataram to make markets as a creative, educational, and cultural space. The festival involved 28 communities and 250 volunteers.

## 5 DECEMBER 2017



Won of the CECT Sustainability Awards 2017 as '2nd Runner Up Publicly Listed Company Holistic CSR Performance' and 'CSR Core Subject Performance of ISO 26000 Best Human Rights Program.'

## 12 DECEMBER 2017



Winner of the 2017 CSR Awards in Health organised by the Ministry of Health of Indonesia. The occasion also marked the signing of a MoU on Social and Environmental Responsibility using the Pasar Sehat Programme to Achieve Sustainable Development Goals (SDGs).



## STATEMENT OF THE BOARD OF SUPERVISORS AND BOARD OF EXECUTIVES

We the undersigned hereby declare that the information contained in this Yayasan Danamon Peduli Annual Report 2017 has been approved and we are fully responsible for the contents of this Report.

This statement is made in good faith.

### BOARD OF SUPERVISORS

**RITA MIRASARI**  
Member

**MANGGI T. HABIR**  
Chairman

**MICHELLINA L. TRIWARDHANY**  
Member

**MADE SUKADA**  
Member

**HERRY HYKMANTO**  
Member

### BOARD OF EXECUTIVES

**RESTU PRATIWI**  
Chairwoman

**SWANDAJANI GUNADI**  
Chairman I of the Board of Executives

**REZA P. RUSLY**  
Chairman II of the Board of Executives

**ALEXANDER C. SETJADI**  
General Secretary

**TONI DARUSMAN**  
Secretary

**THERESIA ADRIANA**  
General Treasurer

Integrated Annual Report 2017 Yayasan Danamon Peduli

**TAUFAN ARIJANTONO**  
Treasurer



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# REPORT FROM THE MANAGEMENT



**Bayu Krisnamurthi**

Chairman of the Board of Trustees



**Restu Pratiwi**

Chairperson of the Board of Executives



**Manggi T. Habir**

Chairman of the Supervisors



**Bayu Krisnamurthi**  
**Chairman of the Board of Trustees**  
**Yayasan Danamon Peduli**



## REMARKS FROM THE CHAIRMAN OF THE TRUSTEES [GRI 102-14]

“

We believe that the Pancawara Awards and People's Market Festival have improved public markets' standing and image as a place to shop, socialise, and improve well-being. Our belief stems from Nielsen's research, 'Impacts of CSR Programmes in Public Markets,' and Trisakti's Center for Entrepreneurship, Change, and Third Sector (CECT) study on Social Return on Investment (SROI) that found a positive correlation between such programmes and welfare improvements in the assisted markets' communities.”

“The findings thus align with sustainable development goals in the national Nawacita and global Sustainable Development Goals (SDG).”

“We hope that such positive results can encourage others to take part in improving the quality of Indonesian Public markets to accelerate national development.”

### *Esteemed Stakeholders,*

First and foremost, we the Board of Trustees wish to express our utmost gratitude to God Almighty and to our well-being that thanks to His blessings, Yayasan Danamon Peduli was able to give its most sincerest effort to carry out Danamon's vision: “We care and help millions to prosper” and fulfil the wishes of our stakeholders.

Business results in 2017 indicated a recovery of the national economy. The government's policies on infrastructure developments have stimulated economic activities and strengthened macroeconomic indicators.

Those recovery policies have enabled various sectors to increase their scale of business. Consistent support will surely ensure that our programmes are sustainable and delivered at quality, allowing Yayasan Danamon Peduli to improve competence in adjusting its programmes with various development goals at the national and global levels.

### OUR ACTIVITIES

Our flagship programmes, the Pasar Sejahtera (Prosperous Markets), Peduli Lingkungan (Environmental Care), and Cepat Tanggap Bencana (Disaster Response) align with the 2030 Sustainable Development Goals, the global effort towards sustainable development.

The Pasar Sejahtera, aiming to improve health conditions surrounding traditional markets and develop market community capacities by opening access to greater financial options, is highly relevant to the 6th goal of Nawacita. Our support aims to improve both the physical and non-physical conditions of assisted markets





in accordance with SNI 8152:2015 Pasar Rakyat standard. This ensures traditional markets' are as competitive as modern markets and supermarkets.

We fully support the market promotion programme through the community-based Public Market Festival inspired by similar programmes in the past. We also lend our full support the Pancawara Awards, which successfully attracted 46 public markets from across Indonesia in its first year. We believe that our initiatives and innovations revitalize public markets as one of the centres of regional economies and a pillar in national economic resilience. Above all, we believe that public markets help accelerate improvement of society well-being.

Yayasan Danamon Peduli is fully committed to give its full support to develop public markets and expects other private entities to follow in our footsteps.

Pasar Sejahtera Program is proven to give positive image to the corporation, to affect hygienic improvement, and most importantly to give highest benefit on economic aspects and welfare of the merchants. Meanwhile, SROI measurement shows that social investment on pasar rakyat contributes to social values development at 8.3-14.9 times higher for stakeholders in pasar rakyat.

A healthy, comfortable, and safe market in turn attracts more visitors to do their routine shopping. Better still, it opens the opportunity to present markets as a tourist destination that offers a unique and wonderful experience. Furthermore, integrated waste management and waste banks provide both economic benefits and significantly reduce CO<sub>2</sub> emissions.

We have also mandated capacity building exercises to mitigate and manage risks from natural disasters and fires for market administrators and traders. These risks, unpredictable as they are, are effective in halting market activities.

In addition to the exercises, we have assisted in the provision of portable fire extinguisher for public markets in Indonesia. We understand that natural disasters are a major risk in Indonesia. As such, the Cepat Tanggap Bencana (Rapid Disaster Response) programme mandates the management to be on alert to assist disaster affected areas together with Danamon and Adira volunteers across Indonesia.

We tasked management to build and foster partnerships with the National Disaster Management Agency, regional disaster management agencies, and other competent organisations to ensure accurate, effective, and efficient disaster assistance.

## CHANGE IN THE BOARD OF TRUSTEES

In 2017, there were no changes in membership of the Board of Trustees of Yayasan Danamon Peduli.



## LOOKING FORWARD

We wish to continue encouraging the Foundation to further expand and improve its partnerships with the government and organisations and to continue knowledge and experience exchanges with similar social investment programmes. The learning process is sure to expand all our horizons and give rise to efficient innovations and new approaches such that future programmes can offer better benefits for its audience and stakeholders. We wish to mandate the necessity to improve the quality and quantity of financial literacy activities for micro, small, and medium enterprises in order to increase financial literacy and inclusion in the country's development.

## CONCLUDING REMARKS

We, the Board of Trustees wish to express our utmost gratitude to the Board of Supervisors, Board of Executives, and our staff for their dedication and hard work to manage and carry out the organisation's activities. We also wish to express our most sincere thanks to volunteers, organizing partners, working partners, government bodies, and other stakeholders for their participation and cooperation in our programmes thus far.

We hope to improve this harmonious partnership in the future and we hope that, together, we can contribute to the betterment of the Indonesian people.

Jakarta, 8 May 2018

Chairman of the Board of Trustees  
Yayasan Danamon Peduli

**Bayu Krisnamurthi**  
Chairman



**Manggi T. Habir**

**Chairman of the Supervisors**





## REMARKS FROM THE CHAIRMAN OF THE SUPERVISORS [GRI 102-14]

Esteemed Stakeholders,



On behalf of the Board of Supervisors, we wish to express our utmost gratitude that thanks to God's blessings, Yayasan Danamon Peduli was able to satisfactorily carry out its social investment programmes for the 2017 fiscal year.

We are committed to carry out effective, efficient, and accountable oversight of our activities so that the increased budget that we enjoyed creates the best results, directly and indirectly, for our beneficiaries.

### SUPERVISION OF YAYASAN DANAMON PEDULI'S ACTIVITIES

We have keenly observed the accomplishments of the Prosperous Market and Environmental Care programmes. We believe that the keys to success and their contributing factors are fiscal discipline, commitment, and coordination with all stakeholders. It follows that assessments and recommendations prepared at the end of the reporting period serve as the basis of future reports.

Amidst the awareness campaign of the Indonesian National Standard (SNI) 8152:2015 People's Market, one of our benchmarks to assess the success of the Prosperous Market programme is supporting assisted markets to meet that standard. As such, we fully support the MoU with the National Standardisation Agency of Indonesia on facilitating the standardisation of four assisted markets. We expect that following standardisation, the Foundation's assisted markets are seen as the nationally certified model markets made possible through a Public-Private Partnership.

Furthermore, we fully support financial literacy training for market traders and small-medium entrepreneurs so that they can enjoy greater benefits from our parent entity operating in their area. Indeed, it is our duty, as part of Danamon and Adira, to expand the public's knowledge and understanding on the benefits of financial products and services to create a financially literate public.



Our priority for the Rapid Disaster Programme is response time in the aftermath of a disaster, suitability of assistance for victims, speediness of delivery, and reporting transparency. Nevertheless, disaster mitigation through training and simulations is still a high priority. The main objective of this programme is to instill a sense of preparedness in the event of disasters and mitigation of damage to property and lives.

We placed great attention to improve the quality of operations and the reporting of the Foundation's assets. Indeed, improvements in both areas enhance our operations and signal a deeper integration of Good Corporate Governance (GCG).

We have routine meetings with the Board of Executives to coordinate and evaluate activities as well as to ensure compliance with regulations, articles of associations, and mandates from the Board of Trustees.



## CHANGE IN THE BOARD OF SUPERVISORS

In 2017, there was one change in the members of the Board of Supervisors of Yayasan Danamon Peduli. Mr Muliadi Rahardja resigned from his post as member of the Board and was replaced by Mrs. Rita Mirasari. The change was purely for efficiency and effectiveness purposes.

## CONCLUDING REMARKS

We the Board of Trustees wish to express our utmost gratitude for support and guidance from the Board of Trustees in managing the Foundation. We wish to express our utmost gratitude to the Board of Management and our staff for their dedication and hard work to manage and carry out the organisation's activities. We hope that to improve this harmonious partnership in the future and we hope that, together, we can contribute to the betterment of the Indonesian people.

Jakarta, 8 May 2018

Board of Supervisors  
Yayasan Danamon Peduli

**Manggi T. Habir**

Chairman





**Restu Pratiwi**  
**Chairperson of the Board of Management**



## REMARKS FROM THE CHAIRPERSON OF THE BOARD OF MANAGEMENT [GRI 102-14]

Esteemed Stakeholders,



We present to you this Annual Report of Yayasan Danamon Peduli (the Foundation) to report on the corporate social investment programmes that we have undertaken as mandated by the Foundation's Articles of Association.

We have prepared this report with reference to the latest GRI NGO Sector standard. We hope that the latest reporting format enables a thorough, informative, and straightforward presentation of this Annual Report to you, dear readers, to better understand how we manage, undertake, develop, and evaluate our programmes.

For our CSR programme initiatives in 2017, we have had the privilege of receiving a number of awards, among which were the "Top CSR on Nawacita 6" from Business News, "Sri Kehati Award" from SWA & Yayasan Keanekaragaman Hayati Indonesia, "Social Business Indonesia, "Social Business Innovation Award 2017, Finance Sector" from Warta Ekonomi, and "Outstanding Philanthropy 2017, Prosperous Market" from MIX Marketing Magazine.

### PASAR SEJAHTERA PROGRAMME FOR THE NATION'S DEVELOPMENT

We have undertaken the Pasar Sejahtera programme since 2010, a series of events to support the government's revitalisation of people's markets. We understand the exceptional roles and values encompassed in people's markets. Not only do markets promote the people's economy, but they also maintain the social and cultural fabric of society, profiting its beneficiaries and contributing to Indonesia's overall development. Our reference for the Prosperous Market programme is the SNI 8152:2015 Pasar Rakyat formulated by the National Standardisation Agency of Indonesia.

We believe that the Pasar Sejahtera programme is able to buttress regional economic development. The Ministry of Trade's latest data showed that some 60% of Indonesians still procure their household needs from 9,559 people's markets across Indonesia.

People's markets play a significant role for the nation's economic resilience since they economically link farmers, fishermen, livestock farmers, labourers, and micro, small and medium entrepreneurs with the millions of Indonesians whose livelihood are derived from people's market commerce. That economic chain alone affects the lives more than 30 million people.

In addition to Pasar Sejahtera, we also undertake the Environmental Care activities wherever Danamon and its subsidiaries operate. Environmental Care is a vehicle for Danamon employees who wish to volunteer. Further, through the Rapid Disaster Response programme, Danamon Group can actively respond to disasters, both natural and human-caused, across Indonesia. The following is a description of our work in 2017.

### Pasar Sejahtera Programme

2017 marks the 7th year of the Pasar Sejahtera programme. Given its significant economic and socio-cultural impact, the programme is our flagship social investment that aims to assist its beneficiaries and support regional economic resilience and development.



We found during our internal evaluations that 2017 was the year when we developed the programme further, expanding its stakeholder base to not only market traders and communities, but also to small and medium-sized entrepreneurs. We have partnered with seven local governments to mutually develop seven people's markets. The seven markets are Ibuh, Payakumbuh in West Sumatera, Grogolan in Pekalongan, Bunder in Sragen, Central Java, Baru in Probolinggo, East Java, Pandansari in Balikpapan, East Kalimantan, Lambocca in Bantaeng, South Sulawesi, and Karangwaru in Yogyakarta.

In addition to support the physical infrastructure, e.g. repairs and market facilities, we also paid considerable attention to the non-physical infrastructure of people's markets, as follows:

1. Financial literacy for market communities and Small Medium Enterprise (SMEs)
2. Fire mitigation and preparedness
3. Promotions and campaigns for people's markets
4. Learning experience and experience sharing
5. Capacity building of stakeholders
6. Market community education.

In 2017, we facilitated, in partnership with the National Standardisation Agency of Indonesia, the first step of the nationally certified markets by preparing the 12 SOP of Market Administration for four assisted markets: Ibuh Payakumbuh Market, Bunder Sragen Market, Baru Probolinggo Market, and Lambocca Bantaeng Market.

To mark the success of the partnership programme, we have handed over programme management of Baru Market in Probolinggo, Grogolan Market in Pekalongan, and Karangwaru Market in Yogyakarta to their respective local governments. We hope that local governments and other market stakeholders are ready to independently continue and develop the Pasar Sejahtera programme.

We implement the Social Return on Investment (SROI) to assess and improve the quality of this programme in the future. The SROI itself is used to assess the social impacts generated by programme and measures stakeholders' direct and indirect knowledge of Yayasan Danamon Peduli's CSR programmes. We are happy to report that the results have been positive, in that our CSR programme, particularly the Pasar Sejahtera, generated a social return of Rp14.9 for every Rp1 that we invested.

## Care for Environment

The Environmental Care activities are supplementary to the Pasar Sejahtera. The activities were planned with the belief that Danamon and Adira's employees are able to translate the corporate value of 'care' into concrete actions – by improving the environmental health quality wherever we operate. A total of 2,447 Danamon and Adira employees across Indonesia volunteered in activities. A total of Rp2.59 billion was spent on activities such as greening, digging biopore infiltration holes, procuring clean water facilities, waste bins, and cleaning supplies as well as repairing public facilities in markets. The Environmental Care activities made positive impacts to its beneficiaries and reduce carbon emissions.

## Rapid Disaster Response

Indonesia's geography makes it vulnerable to natural disasters. It follows that we have allocated certain funds to respond to disasters through the Rapid Disaster Response programme. In 2017, we mobilised 616 volunteers from Danamon and Adira to assist 45,880 victims in 23 disaster areas. We also furnished the Disaster Response programme with disaster mitigation and fire management training at people's markets. The training participated by 101 market communities and 555 participants consisting of traders, security officers, and market administrators from across Indonesia.

## Knowledge Management

We used the results of each programme's assessment as a learning experience that we are happy to share in forums, discussions, seminars, media gatherings, and publications.

We continuously build an excellent relationship with the media in order to promote positive news on people's markets, given that the former plays a strategic role in expanding the reach of our social message. In 2017, we published 374 editorials in various local and national print and online media with a PR value worth more than Rp15.6 billion. We are very thankful to our media partners for their contribution in raising awareness on the importance of markets.





Furthermore, Yayasan Danamon Peduli partnered with the Ministry of Trade of Indonesia and SWA Media Group in 2017 to organise the Forum on Innovations in People's Markets and the Pancawara Awards - a forum to share information, ideas, breakthroughs, and creative efforts in people's market management. The inaugural event drew 46 markets to participate and nominated eight markets to win the Pancawara Awards. Three markets, the Koja Baru Market in Jakarta, Rejowinangun Market in Magelang, and Sindu Market in Denpasar, were awarded the highest score by the Judges.

### GOVERNANCE IMPROVEMENTS

In 2017, we were still committed to continuously enhance the quality of organisational governance in order to improve our programme's effectiveness and efficiency.

The total contribution in 2017 was Rp12,844 million, a decline of 2.8% compared with Rp13,219 million previously. The adjusted programme budget (including the Rapid Disaster Response Programme) was Rp8,362 million, a 7.6% reduction over Rp9,046 in 2016. Nevertheless, in 2017 we held 353 events that involved 9,486 volunteers and benefitted 160,422 people.

### CHANGES IN THE BOARD OF MANAGEMENT

There were no changes in the members of the Board of Management in 2017.

### LOOKING FORWARD

We are committed to develop and improve the Pasar Sejahtera programme as a medium that improves community welfare and reflects regional development. We are looking to assist more markets with reference to the SNI 8152:2015 People's Market. We are also looking to increase the intensity of Care for Environmental activities and Rapid Disaster Response programmes. In the end, our goal is to offer an integrated social investment programme.

We also strive to improve the Foundation's role as a source of learning by actively participating in forums, discussions, partnerships, and knowledge sharing in relevant spaces.

In addition, we are in the process of a community of volunteer for Danamon and Adira employees who wish to be able to affect change in a multitude of areas, such as education, health, socio-cultural affairs, arts, environment, and disasters.

### CONCLUDING REMARKS

On behalf of the Board of Management, I wish to express my utmost gratitude to the Board of Trustees and Board of Supervisors for their support and guidance. I wish to thank our stakeholders for their unwavering support, contribution, and participation in our activities. I would also like to express my gratitude to every member of the Foundation for their hard work, dedication, commitment, and integrity to ensure the success of our social investment programmes.

We look forward to comments, suggestions, and constructive criticisms for a greater programme and Annual Report in the future.

Jakarta, 8 May 2018

On Behalf of  
the Board of Executives  
Yayasan Danamon Peduli

**Restu Pratiwi**  
Chairperson



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# FOUNDATION PROFILE

Established on 17 February 2006, the non-profit organisation Yayasan Danamon Peduli is mainly engaged in the social and community development sector. It aims to improve the prosperity of the communities living around the operational areas of PT Bank Danamon Indonesia Tbk and its subsidiaries, namely PT Adira Dinamika Multi Finance Tbk and PT Asuransi Adira Dinamika.

## PROFILE IN BRIEF

- Organisation Name : Yayasan Danamon Peduli [GRI 102-1]
- Organisation Address : Menara Bank Danamon [GRI 102-3]  
Lantai 21 Jl. HR. Rasuna Said Kav C-10  
Jakarta Selatan - 12940, Indonesia  
Tel : (62-21) 8064 5299  
Fax : (62-21) 8064 5289  
[www.danamonpeduli.or.id](http://www.danamonpeduli.or.id)
- Founder and Management : PT Bank Danamon Indonesia Tbk (75%) and PT Adira Dinamika Multi Finance, (25%) [GRI 102-5]
- Legal Basis : Foundation – Non-profit Organisation, Notarial Deed No. 05 of Putut Mahendra. The deed of establishment was approved by the Ministry of Justice in Decision Letter No. C.322.HT.01.02.TH 2006, dated 17 February 2006 and was published in Supplement No. 282/ 2006 of the State Gazette No. 32 dated 21 April 2006. [GRI 102-5]
- External & Association Initiative Commitment
- We do not set any external initiative-based operational process as fundamental guidelines. However, we strive to manage all activities in accordance with common organisational management values. [GRI 102-12]
- We seriously take the precautionary principle in mitigating environmental impacts deriving from the activities in the assisted areas, people's markets and from the distribution of assistance for natural disaster response. We regularly brief the volunteering employees who are involved and evaluate the environmental impact mitigation. [GRI 102-11]
- Danamon Peduli is a member of the Indonesian Philanthropy Association (PFI) and actively participate in a number of local, national and international forums and discussions such as with the Trade Ministry, Health Ministry, Indonesian National Standardization Agency, National Agency for Disaster Management (BPBD) and at regional level such as CCPHI and GIZ. [GRI 102-13]



## MAIN PROGRAMS [GRI 102-2]

Danamon Peduli's activities are categorized into two:

<b>Pasar Sejahtera (Healthy, Green, Clean and Well- Maintained)</b>	<p>It is an assistance program for people's markets by establishing pilot units whose support focuses on efforts of revitalizing traditional markets in Indonesia, both in physical and non-physical aspects.</p> <p>Pasar Sejahtera Program is conducted in select locations in Indonesia, based on a memorandum of understanding with the local governments and supporting partners.</p>
	<p>Care for Environment (Sub-Program)</p> <p>It accommodates employees volunteers for activities of environmental quality improvement, such as waste management for recycled products, green open space and reforestation, provision of environmental facility (including garbage bin, bio pores, clean water basin and sanitation), all of which take place in the scope of people's markets located in Danamon's and Adira's operational areas.</p>
<b>Rapid Disaster Response Program</b>	<p>Rapid Disaster Response Program responds to natural disasters and human-made disasters that occur in Indonesia. This demonstrates the Company's culture of concern over disasters in the operational areas of Danamon and Adira.</p> <p>The program is executed by employees volunteer of Danamon, Adira Finance and Adira Insurance, with the objective of being the first private enterprise employee force who can rapidly provide assistance to disaster victims.</p> <p>Furthermore, to mitigate disasters in people's market, Danamon Peduli facilitates the Disaster Mitigation and Fire Management Training for communities and market management throughout Indonesia.</p>

## Supply Chain [GRI 102-9]

Danamon Peduli's supply chain focuses on specific goods and services in accordance with its on-going and future activities. That said, the suppliers involved are only the main partners who are based in the activity areas. Following policy of the Foundation's founder, we apply the policy of holding company's partner/supplier selection and evaluation, taking into account the program or activity location.



## ORGANIZATION VISION, MISSION AND VALUES [GRI 102-16]

### VISION

We care and enable millions to prosper

### MISSION

To be a trusted development partner that could bring about sustainable changes that help improve people's lives by aligning and utilizing the resources that it is entrusted with

### ORGANISATIONAL VALUES

Danamon's values which Danamon Peduli adopts are as follows:

**Caring:** Giving a genuine concern for the well-being and advancement of others will bring out the best in us.

**Honest:** Always hold the truth to ourselves and others without any hidden agenda.

**Passion to excel:** Always dare to come up with better ways of doing things to achieve the best result, whilst mitigating the risk involved and without compromising the solidity of our company.

**Teamwork:** Leverage the diversity amongst us as the strength of our team to achieve common goals.

**Disciplined professionalism:** Deliver our responsibility with the highest standards of ethics and professionalism, through disciplined people, disciplined thoughts, and disciplined actions.



## OVERVIEW OF DANAMON PEDULI

Established on 17 February 2006, Yayasan Danamon Peduli ("Danamon Peduli", "the Foundation", or "we") is a non-profit organisation whose main activities are in social and community development sector. The objective of the foundation establishment is to improve welfare, particularly of the communities living around the operational areas of PT Bank Danamon Indonesia Tbk and PT Adira Dinamika Multi Finance Tbk. Danamon Peduli is founded to bear a special task of undertaking the corporate social responsibility (CSR) program of its founding entity.

Since its establishment, the Foundation is highly committed to the implementation of CSR programs that continuously bring positive and concrete changes to the quality of life of communities, to environment conservation and to cultural development, which is altogether what we call "social investment". To realize such vision and mission, we consistently take the role of development partner, serving as growth catalyst and learning source.

Danamon Peduli plans and designs its work programs carefully, evaluates its success and impacts of its programs, including analysing the risks and preparing mitigation actions together with the partners. Our monitoring and evaluation is implemented using qualitative and quantitative approaches. We also continue our efforts to make substantial improvements to organization, management and working methods.

From the beginning we focus on organisational streamlining, which is then followed by work procedure establishment and then program implementation. In the last few years we have strived to increase the quality of monitoring and evaluation over all the Foundation's activities.

Starting in 2016, we have prepared and compiled the Foundation's activities using the reporting standards with reference to the GRI Standard-Non Government Organization. The aim is to improve the activity implementation quality as well as to improve management accountability. Once the management is accountable, we believe, the donors' trust will be higher and their support for program continuity will be stronger, and consequently be able to provide better results to improve the welfare of the beneficiaries.

Then, from 2017 we applied qualitative measurement standards of social return on investment (SROI) as a benchmark for evaluation of the success of the programs.







## MILESTONES OF DANAMON PEDULI FOUNDATION

### 2005

October - Establishment of Yayasan Danamon Peduli

### 2006

1. Yayasan Danamon Peduli's approved by the Ministry of Justice and Human Rights
2. First year of Yayasan Danamon Peduli activities
3. Completing the formation of organisation management and organs.

### 2007

1. Declaration of two main programs, i.e. My Clean, Healthy and Prosperous Market (PBSS) and Relief, Recovery, Rebuild Program (CTB)
2. Activity implementation:
  - a. Building an assembly hall of SMU Percontohan Syiah Kuala high school.
  - b. Building a waste management unit at Bantul – Jogja Market.

### 2008

1. Declaration of additional main program: Danamon Go Green program; completion of 5 composting units.
2. Activity implementation:
  - a. Initiative of 'National Clean Market Day'.
  - b. Received Millennium Development Goals (MDGs) Award from Metro TV and Best CSR Implementation Award from NCSR.

### 2009

1. National Clean Market Day – second year
2. Second Place of BBC World Challenge 2009 Award – with Nothing Wasted Program.
3. MURI (Indonesian World Records Museum) Record for "cleaning 750 markets in one day"
4. Received ISRA award.

### 2010

1. National Clean Market Day – third year.
2. MURI Record for "Cleaning 800 markets in one day"
3. Redefinition of 4 main programs into: Pasar Sejahtera, Rapid Disaster Response, Danamon Go Green and Knowledge Management System.
4. Application of Standard Operational Procedure, referring to ISO 9000 and organisation consolidation.

### 2011

1. Redefinition of 4 main programs into: Pasar Sejahtera, Month of Environment Care, Disaster Response, Knowledge Management System & Capacity Building
2. Received Asia Responsible Entrepreneurship Award for category of Green Leadership.

### 2012

1. Consolidation of principles, organisation strategy and operational procedures into one integrated framework.
2. Implementation of 4 main programs: Pasar Sejahtera, Rapid Disaster Response, Regional Icon Conservation and Month of Environment Care.
3. Renovation and revitalization of the environment Rumah Si Pitung in Marunda, Jakarta.
4. Implementation of 465 activities involving 10,175 volunteers, with beneficiaries totalling 16,465 people.

### 2013

1. Launching of Market Waste Bank program as part of Pasar Sejahtera Program and Month of Environment Care.
2. Implementation of Banking Education for Communities in Markets of work partners.
3. Implementation of 222 activities, involving 8,617 volunteers, with beneficiaries totalling 156,768 people.

### 2014

1. Programs:
  - a. Launching of Market Cooperative at the areas of Pasar Sejahtera partners
  - b. Intensification of program monitoring with both qualitative and quantitative approach
  - c. Continued the conservation and revitalisation program Rumah Si Pitung, Marunda, Jakarta
  - d. Implementation of 223 activities, involving 8,011 volunteers, with beneficiaries totalling 174,259 people.
2. Governance:
 

Coordination with the holding organisation of Danamon Peduli.

**2015**

## 1. Programs:

- a. Completion of the area conservation and revitalisation program of traditional icon Si Pitung Marunda
- b. Launching of the national campaign "Jelajah Pasar Rakyat Nusantara" through "Festival Pasar Rakyat" ("Pasar Rakyat Festival")
- c. Initiated "Pasar Tangguh Bencana" (Disaster Ready Market) as part of Disaster Response program development.
- d. Launching of financial literacy titled "Pojok Bisa" for assisted traditional market community
- e. Implementation of 303 activities, involving 6,257 volunteers with beneficiaries totalling 287,889 people
- f. Joint activity with PT Bank Danamon Indonesia Tbk Public Affairs on corporate social investment message.

## 2. Governance:

- a. Organisation consolidation: replacement of Chairman of Board of Trustees Mr. Mari'e Muhammad by Mr. Bayu Krisnamurthi.
- b. Alignment with PT Bank Danamon Indonesia Tbk Legal division on administration documentation of Cooperation Agreement with partners/vendors.

**2016**

## 1. Programs:

- a. Implementation of two main programs, i.e. Pasar Sejahtera and Rapid Disaster Response along with the sub-programs
- b. Agreement with the National Standardisation Agency for the Pasar Sejahtera assistance program for SNI 8152:2015 People's Market certification

- c. Refinement of national campaign "Jelajah Pasar Rakyat Nusantara" through the "Pasar Rakyat Festival" program
- d. Participated in UN Conference for Sustainable Urban Development (United Nations HABITAT III), as speaker in relation with Sustainable Development Goals (SDGs)
- e. Revamp the Disaster Response Guidelines, Guidelines of Environment Care also Provision of Goods and Services
- f. Implementation of 249 activities, involving 9,838 volunteers with beneficiaries totalling 207,437 people
- g. Completion of Pasar Sejahtera program in Metro city, Lampung.

**2017**

## 1. Programs:

- a. Implementation of 2 main programs, i.e. Pasar Sejahtera and Rapid Disaster Response along with the sub-programs
- b. Revamp the quality of national campaign "Jelajah Pasar Rakyat Nusantara" through community-based "Pasar Rakyat Festival" program, in collaboration with local governments and local communities
- c. Implementation of 353 activities, involving 9,628 volunteers with beneficiaries totaling 183,167 people.

## 2. Governance:

Organisation consolidation: replacement of Board of Trustees member Mr Muliadi Rahardja by Mrs. Rita Mirasari.

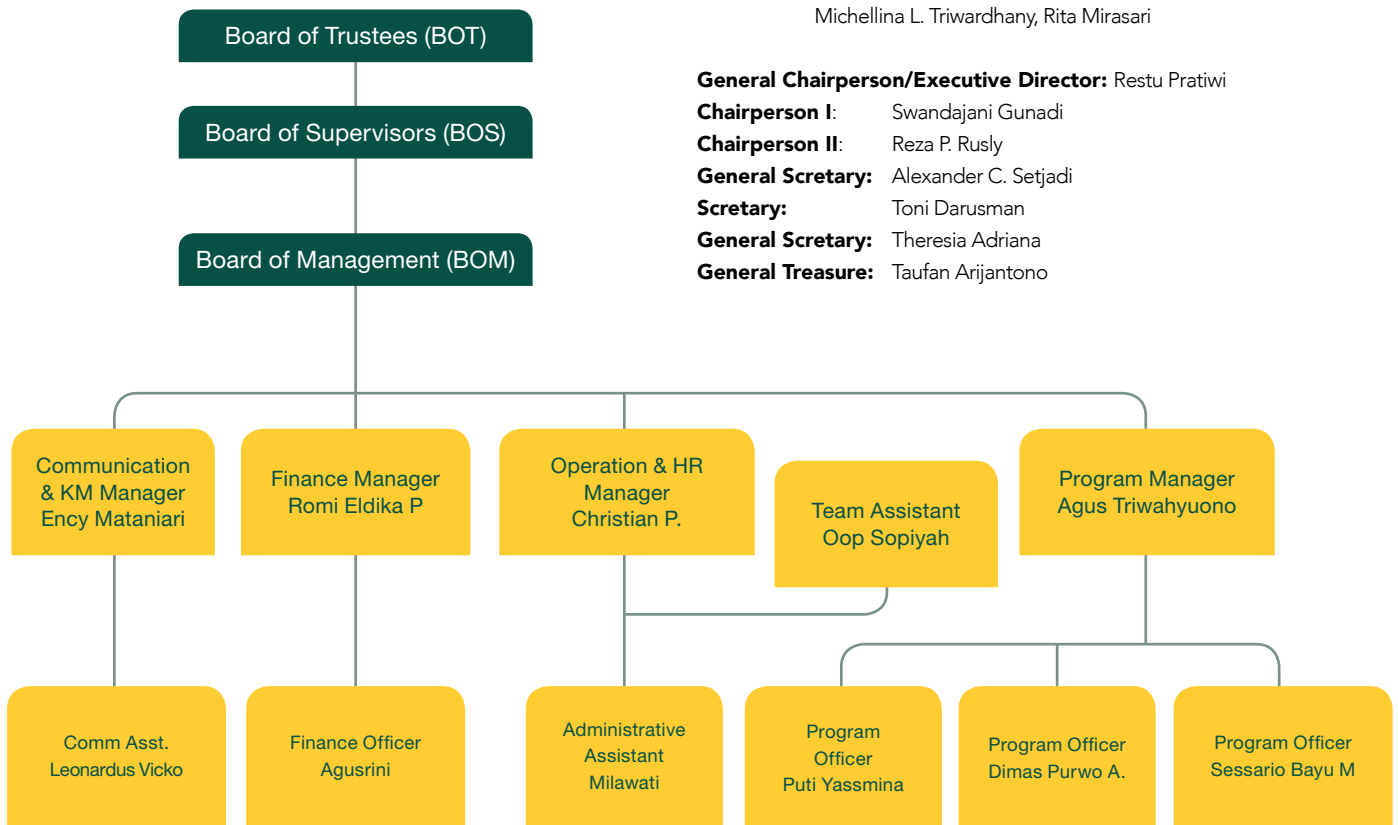


## RESOURCES

Danamon Peduli's operational activities in 2017 were supported by 12 employees and 7 on-premise coordinators and volunteers totalling 9,838 people in 2016 and 9,486 in 2017. The funds distributed in 2017 totalled Rp8,362.1 million (2016: Rp9,043.7 million). The economic scale of the Foundation is as follows.

**Table of Yayasan Danamon Peduli Economic Scale [GRI 102-7]**

Economic Scale	Period	
	2017	2016
Number of employees	12	12
Total Volunteers	8,562	9,838
Total Funds Distributed for Activities (Rp thousand)	8,362,180	9,043,731
Total Managed Assets (Rp thousand):	2,063,259	1,953,865
- Liabilities (Rp thousand):	1,861,548	1,767,200
- Net assets (Rp thousand):	201,711	186,665
Frequency/Number of Activities	351	249
Total Beneficiaries (Person)	183,167	207,437



**Chairman:** Bayu Krisnamurthi

**Members:** Lee Kwong Foo Edward, Sng Seow Wah,  
Willy S. Dharma, Palgunadi T. Setyawan  
Kartini Muljadi

**Chairman:** Manggi T. Habir

**Members:** Made Sukada, Herry Hykmanto,  
Michellina L. Triwardhany, Rita Mirasari

**General Chairperson/Executive Director:** Restu Pratiwi

**Chairperson I:** Swandajani Gunadi

**Chairperson II:** Reza P. Rusly

**General Secretary:** Alexander C. Setjadi

**Secretary:** Toni Darusman

**General Secretary:** Theresia Adriana

**General Treasure:** Taufan Arijantono





The areas of Pasar Sejahtera program activities are as follows:

## LOCATION OF ASSISTED MARKETS



**4** people's market  
SNI certification  
process



1. Pasar Ibuh
2. Pasar Bunder
3. Pasar Baru
4. Pasar Lambocca

**3** people's market to be  
handed over



1. Pasar Karangwaru
2. Pasar Grogolan
3. Pasar Baru



## HUMAN RESOURCES [GRI 102-8, GRI 401-1]

“We demonstrate strong commitment in improving the quality and competence of human resources through a series of training program, rewarding performance and creating a comfortable working environment. The goal is that all employees will perform their duties and functions as well as possible to implement Danamon Peduli Foundation programs to support the achievement of the vision and mission of the organization.”

We adopt human resources performance appraisal scheme as applied to Danamon Peduli's parent organization, as well as the adoption of career ladder and remuneration system. The performance appraisal criteria is based on the accuracy of program implementation, efficiency of budget management, accountability of program reporting, the quantity of program beneficiaries and the quality of program implementation. At the end of every year, all employees participate in performance appraisal, and employees with good performance have the opportunity to receive bonuses and salary increases, and if possible, the opportunity to get promotions. Employees with less than optimal performance are given opportunities to make improvements through Performance Improvement Plan.

The program shows the commitment to improve the quality and competence of human resources, given the quality of program implementation depends on the competence of human resources.

We conduct periodic performance assessments for all Danamon Peduli employees. In 2017, 100% of Yayasan employees have been assessed for performance and have been awarded with relevant benefits or bonuses according to their performance. [GRI 404-3]

Due to the good maintenance of the working environment, the total YDP employee over the past 2 years has not changed. From 2016 until the end of 2017, we were supported by 12 Workers of Particular Working Agreement (PKWT). Throughout 2017, the

Foundation did not recruit additional new employees. The composition of our workforce consists of 6 men and 6 women. With the status of the PKWT, Danamon Peduli Foundation employees do not join a union. [GRI 401-1, GRI 102-8]

Employee's rights collectively are fulfilled by corporate regulations distributed and signed by all employees, as the base of industrial relations that respects each other. The items of conditions in the particular governmental regulations, basically include any main general items which commonly stated in the mutual agreement. [GRI 102-41]

In addition to PKWT's workforce, our activities have received significant support from volunteers. We identified three volunteer groups that are always involved in every Danamon Peduli program implementation: internal volunteers (employees), partner volunteers, and freelance volunteers. Freelance volunteers are volunteers who come from external parties around the activity locations, and usually are only involved in only one activity. These volunteers generally come from among the beneficiaries who want to participate in the implementation of certain activities that we carry out. We do not apply performance appraisal procedures to volunteers involved in conducting Danamon Peduli's activities.

The description of the Number of Human Resources involved in all Danamon Peduli programs over the past two years is as follows:



**TOTAL HUMAN RESOURCES IN DPF ACTIVITIES [GRI 102-8, GRI 401-1]**

Year	Pasar Sejahtera			Environmental Care			Rapid Disaster Response			Danamon Peduli Employees
	Volunteers	Beneficiaries	Total Activities	Volunteers	Beneficiaries	Total Activities	Volunteers	Beneficiaries	Total Activities	
2016	5,831	172,937	169	3,657	Joined in Pasar Sejahtera	60	350	38,500	36	12
2017	6,423	114,542	285	2,447	Joined in Pasar Sejahtera	45	616	45,880	23	12

**EDUCATION AND TRAINING [GRI 404-1, GRI 404-3]**

All employees have the same opportunity to develop themselves through various training programs to improve their capacity in alignment with the type of planned program implementation plan.

Educational and training materials are emphasized in the field of micro-project management, in terms of planning, evaluation and reporting, according to the majority of activities undertaken by Danamon Peduli. Sometimes we include volunteers to participate in training in a particular field. The Foundation also provides other skills training for professional development.

In 2017 human resource development was conducted in various ways, such as involving employees in training/seminars/workshops held internally within PT Bank Danamon Indonesia as well as externally. In addition, we provide an opportunity for all employees to share knowledge with other employees.

The total types of training we conducted was 34 training programs, with a total of 297 hours of training time. The training participants are employees and management of Danamon Peduli Foundation, with the average total training hours of 9.00 hours/participant. The average hours of training according to gender, do not differ too much, in accordance with the principle of equality of opportunity applied by the Foundation.

**AVERAGE HOURS OF TRAINING ACCORDING TO POSITIONS OF PARTICIPANTS AND GENDER [GRI 404-1]**

Group	2017			2016		
	Male	Female	Total	Male	Female	Total
Executive Directors and Managers	9.14	10.67	9.85	10.00	8.00	9.45
Staffs	8.00	8.80	8.45	8.00	10.00	9.14
Average Hours of Training	8.50	9.50	9.00	8.94	9.60	9.25





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## ABOUT THE REPORT

The Danamon Peduli Foundation Annual Report - 2017 ("Report" or "Danamon Peduli Report") is prepared to illustrate both financial performance and sustainability performance so that it is a consolidated report of financial statements with sustainability reports.

### CONTENT SETTING AND REPORT BOUNDARY [GRI 102-45, GRI 102-46]

In the context of sustainability reporting, we conducted the process of setting the contents of the Report by applying the 4 (four) steps required by the GRI Standards, namely:

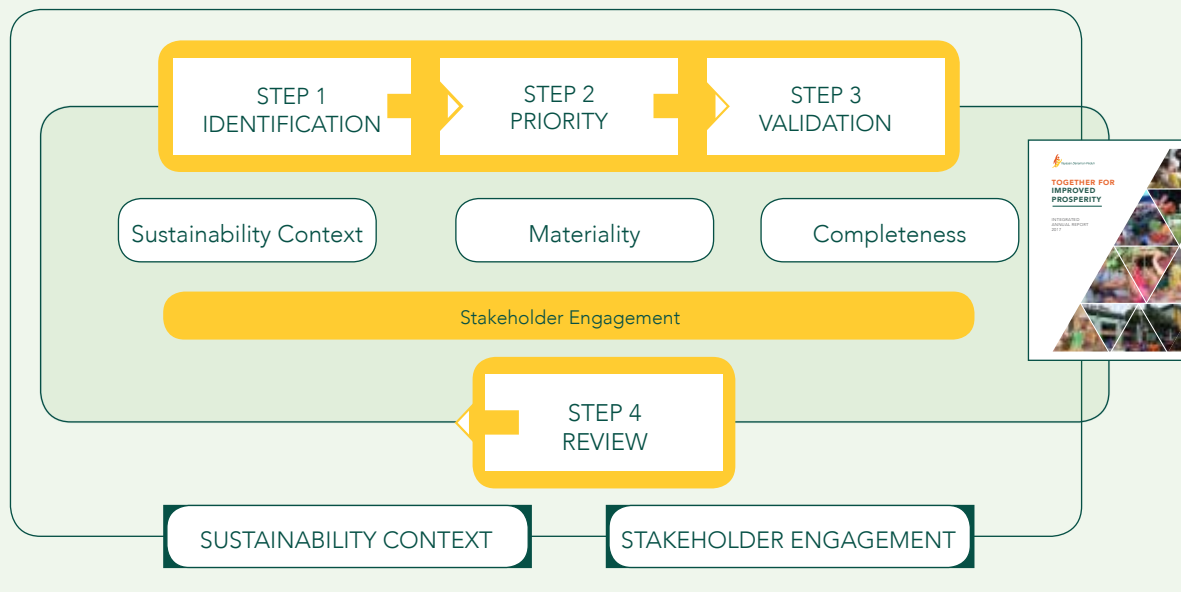
1. Identify the topics and material topics (Identification step);
2. Make priority over the topics identified in the previous step (Priority step);

3. Perform validation of the material topics (Validation step);
4. Review the Report after publication to improve the quality of the next year's report (Review step).

The process of setting up the contents of our Report is to take into account the suitability of the required principles, namely: stakeholders inclusiveness; Materiality; Sustainability context and Completeness.

This report only concerns the various programs and activities of the Foundation, as the Foundation does not have any subsidiaries. The reference to financial data comes from the Audited Report of the Foundation which is prepared at each end of the period and audited by a competent Public Accountant Office.

#### Step of Content Reporting



**SIGNIFICANT IMPACT AND DETERMINATION OF MATERIALITY LEVEL [GRI 102-46]**

In assessing the material of the Report's content, we strive to conduct internal studies according to need, taking into account the fulfillment of the principle of openness and accountability and the relevance of the material to be reported with responsibility for the mandate given.

We also take note of priority stakeholder scale identification results conducted by Danamon, as the founder of Danamon Peduli Foundation, with a graph of the material topics, as follows: 1. Regulators; 2. Shareholders; 3. Analysts; 4. Media; 5. Vendors; 6. Customer; 7. NGOs; and 8. Beneficiary (CSR).

From the course of the study, we set out several topics by group and assigned specific GRI indexes as guidance in the preparation of the report, as follows.

**Table of Topics Material and Applied Relevant GRI-Standard Indicators [GRI 102-47]**

Material Topic [GRI 102-47]	Why Material [GRI 103-1]	Disclosure Number	Boundary	
			Within Danamon Peduli	Outside Danamon Peduli
Economic				
Economic Performance	Poses significant affects towards stakeholders	GRI 201-1	√	
Anti-Corruption	Poses significant affects Towards development	GRI 205-1	√	
Environmental				
Emissions	Poses significant affects towards sustainability	GRI 305-5	√	√
Social				
Employment	Compliance towards law and regulations	GRI 401-1	√	
Occupational Health and Safety	Poses significant affects towards employees	GRI 403-3	√	
Training and Education	Poses significant affects towards employees	GRI 404-1, GRI 404-3	√	

The entire specific disclosure disclosed is only related to Danamon Peduli, not including parties outside the Foundation, ie, suppliers and subsidiaries, since the Foundation has no subsidiaries. Therefore, there is no boundary table that includes parties outside the Foundation.



## REPORT STANDARD [GRI 102-54]

Sustainability information and data in this report are organized in accordance with GRI Standards, Opsi Core. To make it easy for readers to find the disclosures applied in this report, we present the disclosure number in red on each relevant page, in addition to the GRI-Core index list on the last page.

Nevertheless, as in previous years' reports, we only convey relevant sections with the principle of openness and accountability of organizational management. For example, there is no profit or loss profitability data in this report. We also do not show an explanation of the business prospects, considering Danamon Peduli is a non-profit organization.

This Report is a continuation of the content of our last published report in 2016. There were no significant changes to the programs being implemented, so as not to cause significant changes to the scope and boundary reports in the reporting period.

[GRI 102-10, GRI 102-48, GRI 102-49].

## REPORT PERIOD AND CYCLE

The Report of 2017 is the seventh report, as our first report was published in 2007. This Report covers the period from January 1 to December 31, 2017, which will be generated periodically every year. The previous year's report was published 31 May 2017.

[GRI 102-50, GRI 102-51, GRI 102-52]

## VALIDATION AND REPORT ASSURANCE [GRI 102-56]

In this year 2017 report, we have not assigned an independent assurer to conduct assurance over the presented report's contents due to the unavailability of the documents and internal mechanisms needed to support assurance implementation.

Nevertheless, we assure the validity presented in the report by using audited financial data for financial performance, in addition to utilize supporting material data directly stated by the respective unit, and also the implementation of internal verification process.

Thus, we believe that the information presented in this report is free from material error.

We use financial data measurement techniques based on Indonesia's Statement of Financial Accounting Standards (PSAK). As for sustainability data, we use internationally accepted data measurement techniques, such as the equivalent of grams/kilograms of CO2 emissions to calculate carbon dioxide emissions savings. In accordance with the GRI Standard in establishing quality reports, we use balanced principle, accuracy, timeliness, clarity, and reliability.

We conducted internal verification and reviews conducted in three phases: the initial draft verification, verification of the second draft when entering the design process and verifying the final report draft before being published.

Then, to ensure the conformity between the discussion and the conditions of GRI-referenced reporting, we had in-accordance check process conducted by NCSR.

## FEEDBACK AND ACCESSIBILITY

We ensure accessibility to our stakeholders to obtain the End of Year Report 2017 and of previous years through download from our website address, [www.danamon.co.id](http://www.danamon.co.id)

We are fully committed to the quality of this Report, so we provide the opportunity and invite all readers and stakeholders to provide advice, ideas, criticisms and opinions to the following contact address, by filling out the Feedback Sheet or directly.

## PERSONAL CONTACT [GRI 102-53]

If you need further information or questions about this Report, please contact:

### Danamon Peduli Foundation

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Jl. H.R. Rasuna Said Kav. C-10, Kuningan  
Jakarta 12940 - Indonesia  
Phone: +6221 80645000  
Email: [admin@danamonpeduli.or.id](mailto:admin@danamonpeduli.or.id)  
[www.danamonpeduli.or.id](http://www.danamonpeduli.or.id)





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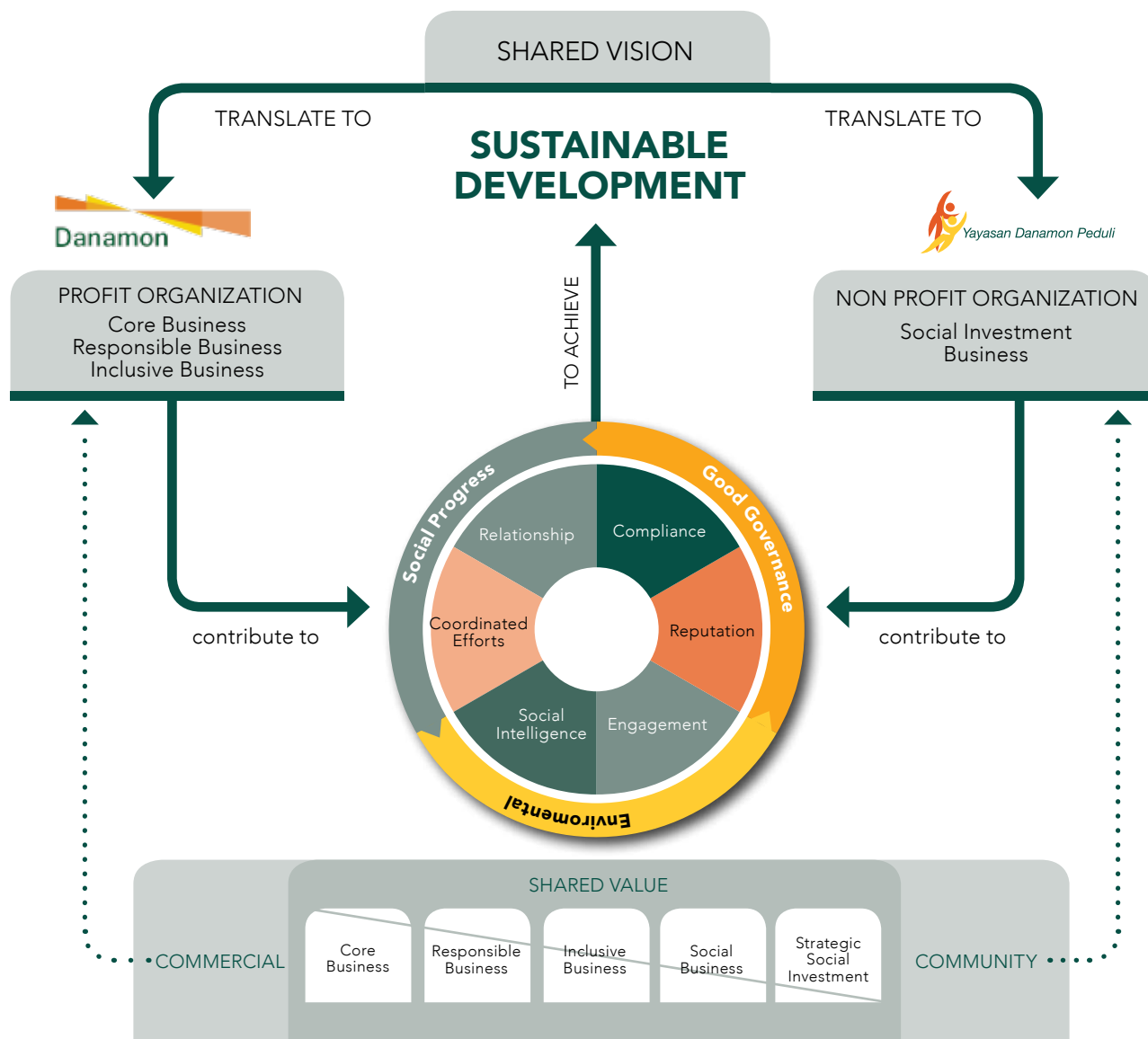
# SUSTAINABILITY STRATEGY

"By prioritizing Danamon Peduli Foundation's position as a social-oriented non-profit organization, we have designed a sustainable development strategy in line with existing competence to support the achievement of relevant Sustainable Development Goals (SDGs) in the field of social and economic welfare as well as environmental sustainability"

## FUNDAMENTAL SUSTAINABILITY

We have formulated sustainability strategies that align with Sustainable Development Goals (SDG) and in line with the vision of the Foundation: "We Care and Enable Millions to Prosper". The vision is the same as the vision of our founding organization, with the understanding of Danamon Peduli Foundation as a non-profit organization.

### WE CARE AND ENABLE MILLIONS TO PROSPER







### Governance

As firstly a foundation, management is realized through an institutional strengthening effort that focuses on quality application of the basic principles of organizational governance. Explanation of this is made in the Chapter "Qualified Foundation Governance".

### Social

We strive for open dialogue and ongoing coordination in setting up our programs, especially with communities, such as through the formation of group discussions/directed discussions, and through forums to facilitate dialogue with market trader and local government partners as a way to share views and inputs, and increasing beneficiaries' participation.

### Environment

On the realization of the Sejahtera Market program, we made improvements to improve the environmental health of traditional markets. As for Environmental Care and Disaster Response programs, we emphasize

the importance of maintaining and reducing the risk of environmental threats, to ensure the future sustainability of the earth and its contents.

Through our Environmental Care activities we gradually pioneered the achievement of go green, by implementing a clean and healthy life behavior campaign (PHBS) through various activities. Separation of waste and recycling processes, reducing paper usage by nearly 70%, reducing energy consumption, and reducing overtime are examples of the various activities we are undertaking to achieve 'go green'. We also carry out other forms of environmental concern, as evidenced by our key programs.

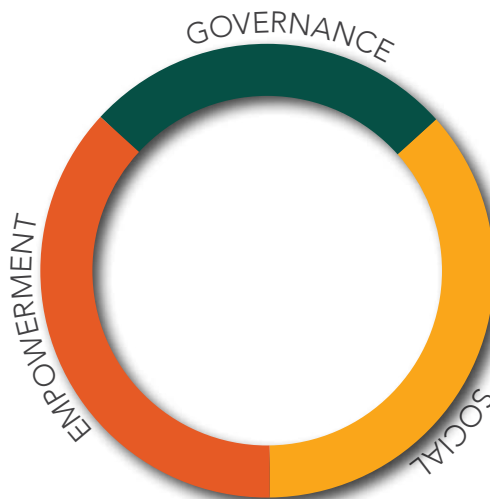
Through Environmental Care activities, we are working to improve the health of the traditional market environment throughout Danamon and Adira's working areas such as the provision of hygienic infrastructure, greening, market building improvements, clean water supply and more.



## FRAMEWORK

### ROLES

Catalyst  
Development partner  
Knowledge hub



### GUIDING PRINCIPLES

Holistic & Integrated  
Engagement & Ownership  
Networking & Partnerships  
Knowledge & resource sharing

In order to ensure the achievement of the vision, we have developed a framework by placing the Foundation's role as:

1. Development Partner  
Danamon Peduli understands the context of sustainable development in areas where it operates – by focusing on the development and implementation of programs that contribute to and positively impact on development priorities at national and regional levels.
2. Catalyst  
Designing and developing programs that can be widely adopted by other players – this catalytic approach is expected to accelerate achievement of goals and the expansion and diversification of beneficiaries.
3. The Knowledge Hub  
Working with other partners to enrich broader understandings of the learning and experience of Danamon Peduli's social investment program as well as engaging with partners who share a common vision and mission to collaborate.

We developed an effective work program through a variety of approaches, including:

1. Coherence, emphasizes joint efforts with all concerned parties in order to put forward a logical and consistent approach.
2. Coalition-building, establish partnership with stakeholders through cooperation and partnerships for common purposes.
3. Communication, exercising constructive dialogue to communicate programs in order they be implemented according to plan.
4. Capacity improvement, ensuring sustainability of programs through capacity improvement, including increased sense of ownership, funding capability and institutional development.

The main principle of our program development is how goals are achieved through increased support and cooperation based on programs, designs, and implementation mechanisms, as follows:

1. Effective, all programs should effectively meet the needs of their beneficiaries and achievement of their measurable targets.





2. It is easy to be adopted and sustained, program sustainability must be evaluated continuously to provide consistent benefits and can be enjoyed by other beneficiaries. Therefore, the program should be developed in an easily implemented manner and in an way extendable to other institutions in other areas.
3. In any case, every program we run is an embodiment of the vision of “We Care and Helps Millions to Prosper”, and therefore all programs are expected to have a positive influence on the goodwill of the Foundation and the founding company.

### Development Strategy Program

The key strategy we use to ensure that programs meet these three key elements of the framework is through:

1. Holistic approach  
We believe that a holistic approach, which aligns Danamon Peduli's support programs with local and national development programs, will make the results of the program more effective.
2. Integration with Current Schemes  
This approach integrates the programs that we run into local development programs.
3. Participation and Sense of Ownership among Stakeholders  
This helps ensure active involvement of stakeholders, which means getting their feedback and participation so that all parties are fully committed to achieving the goals.
4. Expansion of Support  
The more widespread support for a program, the greater the positive impact it produces. Therefore, we are constantly working to build partnerships and cooperation with various stakeholders for broader support.
5. Sharing of Resources and Knowledge  
Sharing of knowledge and learning enables the acquisition of experience and best practices in program implementation.

### 6. Mobilize Corporate Participation

We develop programs that encourage corporate participation. This is one of the ways to build communication in order not to overlap programs, and to build shared power in order to accelerate the achievement of goals.

### Programs

We compile social investment programs in three forms, namely:

1. Humanitarian Aid  
Programs which emphasize efforts to meet the basic needs of beneficiaries due to disaster events.
2. Stakeholder Empowerment  
A sustained involvement in welfare efforts, in collaboration with partners to address social issues, though not always necessarily in line with the goals of developing the founding company.
3. Management of Knowledge  
Enabling exchange of learning and inter-agency experiences, for better and more effective collaborative programs.

### Evaluation

To measure program success and impacts, we conduct monitoring and evaluation periodically and thoroughly. Our monitoring and evaluation is done using two approaches: qualitative and quantitative.

1. Qualitative  
We outline targets according to the level of organizational ability in socializing, making consensus, and other approaches that summarize the aspirations of partners and stakeholders, as well as the organization's ability to adapt to the environment to grow and increase. Thus the social investment program can be implemented with adequate capacity, developed to increase and achieve targets. Each of our activities is carried out through consultation and discussion processes with stakeholders so that program implementation can be targeted and appropriate.

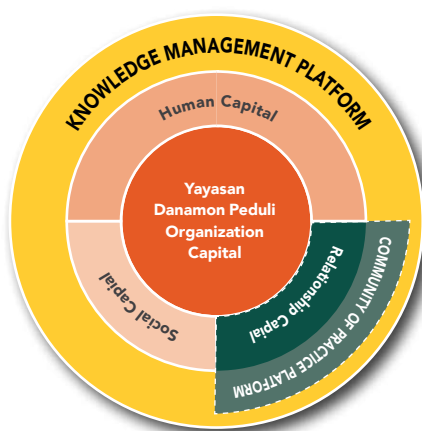


## 2. Quantitative

On quantitative approach, the monitoring of the performance of our social investment program is implemented through:

- a) Social Return on Investment (SROI) measurement. Through SROI, we get an overview of the impacts created from a program on society in terms of the environment, the economy, well being and social aspects.
- b) Baseline survey, conducted to measure early indicator data before the program is implemented.
- c) Rapid Appraisal is conducted to measure program achievement of targets, as well as data sources in mapping and analysis to produce new innovations and initiatives.
- d) Absorption of program budgets as a tool to measure the effectiveness and efficiency of fund disbursement to achieve program targets.
- e) Involvement of volunteers and stakeholders outside Danamon Peduli staff as evidence of long-term active participation, commitment and partnership.
- f) Calculation of carbon footprint as a program impact and environmental conservation.
- g) PR value as media benchmark with close look at programs and activities which has news value to be communicated to the public.

## ORGANIZATIONAL DEVELOPMENT



- **Human Capital**  
Knowledgeable Employees
- **Social Capital**  
Programmer, Social Investments and Benefits
- **Information Capital**  
Contents and Document Management System
- **Relationship Capital**  
Partners + Networks + Relationship create fraction with Markets in which Danamon operation
- **Community of Practice Platform**  
Best Practices & Knowledge Knowledge Management

We see that improving program management quality is a must, as it demonstrates the credibility of the institution. This quality assurance will facilitate the efforts of partnerships, thereby creating recognition that ultimately has a positive impact to the foundation and founding company.

Therefore, we regularly review the organization's development to ensure that improvements are made to achieve trust, accountability, and credibility of organization in accordance with international standards. For that reason, we are fully committed

to investing in developing key capacities within our organizational institutions, namely: human resources, as well as social, informational, and partnership relations.

We set up a mid-term organization development program, starting with creating a series of activities that are implemented gradually and incorporate them into the work plan, including periodic review plans.



## STAKEHOLDER MANAGEMENT

[GRI 102-40, GRI 102-42, GRI 102-43, GRI 102-44]

The realization of Foundation programs will show further success when all parties can conduct intensive communication, and when stakeholder engagement is managed according to the characteristics inherent in each stakeholder group.

We identify key stakeholder groups that have an impact on program sustainability, while working to meet expectations in accordance with the agreement and available resources. The stakeholders are: community/beneficiaries in the area, governments, donors, members/employees of the foundation, volunteers, media, partners/suppliers, academic institutions, similar organizations and other networks.

Some communication and coordination mechanisms are carried out, including: Board of Directors, the Board of Supervisor, and Board of Trustees meetings; group discussions/directed discussions; media meetings; volunteer meetings; information exchange through conventional and digital media; program evaluation; and program implementation in the field.

We seek to clearly map stakeholders' expectations through mutual relationship management, so stakeholders know where our efforts are aiming to meet their expectations, recognizing the key obstacles they face in pursuit of solutions.

A brief overview of the interaction and management of stakeholder engagement in maintaining the sustainability of the Foundation's programs is:

### 1. Community/Beneficiaries

In planning each program, especially in the market revitalization program, we are constantly engaging local governments and communities to explore and develop programs and to ensure a sense of ownership of the program. We also build good relationships with several partner agencies, controllers and liaison agencies, governments and communities to measure program achievement based on the pre-and post-program conditions.

### 2. Government

We strive to comply with all existing laws and regulations, as well as align Foundation programs with government development programs.

Through cross-sectoral meetings involving government elements together with other related parties, we identify priority programs to be undertaken in one area, gap analysis, and evaluate multi-year program implementation for improvement.

### 3. Donor

We regularly hold a General Meeting of the Board of Trustees, as representatives of the Foundation, at least once a year as required by AD/ART, to report on the performance of the Foundation in carrying out its mandate, including the performance of the founding company's corporate social responsibility program and the achievability of the work plan and Foundation's budget.

### 4. Members/Employee of the Foundation

We regularly hold meetings with employees to coordinate and seek solutions to all issues concerning working relationships in the common interest.

In addition to formulating and applying the framework of a work relationship that reflects the interests of both parties, we have realized a number of strategic steps in human resource management in order to improve employee competence while ensuring the quality of the Foundation's management, including: capacity building in the field, project management, discussion forums, etc.

**5. Volunteers**

Volunteers are one of the elements that support the achievement of the Foundation's vision. For that we provide an overview of program objectives, program execution schedules, and targets to be achieved.

We provide a brief orientation on the tasks that volunteers will play, including aspects of occupational safety and health found in the field and socialization of their operational support needs.

**6. Media**

In connecting with stakeholders, the media has a strategic role in delivering social messages and program developments made by the Foundation together with partners. The media is capable of providing a comprehensive and independent picture of the success or lack of implementation of each program. We therefore build mutually beneficial relationships with the media.

The media requires news to be delivered to the public, while the Foundation needs the media to convey messages and information expected to be a source of learning, inspiration and motivating others to take on their roles and responsibilities. We conduct various activities with the media, including:

- a. Press releases, news delivery on program achievement and developments.
- b. Press conferences, delivering interesting program information having direct news value, with question and answer sessions.
- c. Media visits, facilitating media crew visits to activity sites or Foundation visits to media editors.

All three activities are held as needed.

**7. Work Partner/Supplier**

We have a work ethic and ethics in implementing cooperation with partners. Agreements are then set forth in a mutually-respecting and executing contractual agreements to regulate a good working relationship based on accountability, fairness and transparency, and equal opportunity to all partners/suppliers in the selection of goods/services.

**8. Academic Institutions**

Academic institutions are a party that can be used as a reference for sharing knowledge related to the implementation of various programs. Therefore, we make communication with academic institutions and make them as resource in program development.

To improve the quality of our relationships in the future, we organize various events by involving academic institutions wherever we carry out a program or activity.

**9. Similar Organization**

We look at similar organizations as potential partners for sharing experiences and learning, exchanging information and establishing potential collaboration.

**10. Network and Collaboration**

To improve the quality of programs and activities, and to accelerate welfare goals, quality networking, collaboration and cooperation are required. To achieve such means, we hold regular meetings in the form of restricted discussions and other non-formal activities.

The recapitulation of relationship management with stakeholders is presented in the following table.





Stakeholder [GRI 102-40]	Basis for Determining Inclusion [GRI 102-42]	Engagement Approach [GRI 102-43]	Frequency of Engagement [GRI 102-43]	Topic/Issues [GRI 102-44]
Community/ Beneficiary	1. Representation 2. Close relationship	1. Discussion in planning 2. Monitoring program realization together 3. Additional activities	1. Adjustable 2. Adjustable 3. Adjustable	1. Harmonious relationship 2. Effectiveness and efficiency of program implementation. 3. Positive contribution to the economic and social life of the community. 4. Take part in environmental preservation activities. 5. Remediation of disaster impacts.
Government	1. Representative 2. Influence 3. Basic tasks and function	1. Bipartite Meetings/ Discovery 2. Working Visits to the Field	1. Adjustable 2. Adjustable	1. A harmonious and constructive relationship. 2. Harmonize regional development plans with program implementation plans. 3. Effective and efficient program realization.
Donor/ Founder	Responsibility	1. Meeting of the Board of Trustees 2. Annual Report 3. Project Implementation Report 4. Making and submitting activity budget and work plan	1. 1 time (minimal) 2. 1 time 3. Adjustable 4. Once a year	1. The disclosure of information on the substantial and clarity of the direction of the Foundation's development. 2. Increase the welfare of the beneficiaries. 3. Increase corporate brand and business opportunities.
Members/ Employees of the Foundation	Responsibility	1. Alignment of the organization 2. Training/engagement routines 3. Meetings 4. Periodic assessment of performance	Once a year minimum or as needed	1. Clarity of rights and obligations. 2. Clarity of competence assessment, and balance of remuneration with performance. 3. Equality. 4. No discriminatory practice. 5. Guarantee of security, health, and safety. 6. Maintain the comfort of working environment
Volunteers	Responsibility	1. Focus group discussion 2. Meetings for briefing 3. Basic health and safety training	1. Adjustable 2. Adjustable 3. Adjustable	1. Clarity of objectives and goals of the program being run. 2. The program successfully completed on time. 3. The positive impact of the program on beneficiaries. 4. Maintain safety and health.
Work Partners (vendors, suppliers, agents, resellers, installers)	1. Influence 2. Dependency	1. Supplier performance evaluation 2. Management of Vendors 3. Supplier selection	1. Minimum of once a year 2. Adjustable 3. Minimum of once a year	1. The procurement process conducted in fairness and transparency. 2. Objective selection and evaluation in partner selection. 3. Proper yet simple procurement of administration procedures. 4. Settlement of payment of products and services on time. 5. Mutually beneficial growth.



Stakeholder [GRI 102-40]	Basis for Determining Inclusion [GRI 102-42]	Engagement Approach [GRI 102-43]	Frequency of Engagement [GRI 102-43]	Topic/Issues [GRI 102-44]
Academic Institution	1. Influence 2. Common objective	1. Focus group discussion 2. Information exchange 3. Partner 4. Consultant	1. Adjustable 2. Adjustable 3. Adjustable 4. Adjustable	1. Clarity of objective and goals of the program being run. 2. The program successfully completed on time. 3. The positive impact of the program on beneficiaries.
Similar organizations	1. Influence 2. Common objective	1. Focus group discussion 2. Information exchange	1. Adjustable 2. Adjustable	1. The program successfully completed on time. 2. Improvement on effectiveness and efficiency. 3. The accuracy of program type and target beneficiaries. 4. Positive impact of the program on beneficiaries 5. Best practice to support program implementation.
Network and alliance	1. Influence 2. Common objective	1. Focus group discussion. 2. Information exchange	1. Adjustable 2. Adjustable	1. The program successfully completed on time. 2. Improvement on effectiveness and efficiency. 3. The accuracy of program type and target beneficiaries. 4. Positive impact of the program on beneficiaries.
Media	1. Press release 2. Media visit 3. Press conference	1. Visit and coverage 2. Interview	1. Adjustable 2. Adjustable	1. Accuration of news objects. 2. Updated information. 3. Delivery of news on time. 4. Transparency of activities.



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# ANALYSIS AND PERFORMANCE DISCUSSION

## FINANCIAL PERFORMANCE REVIEW

"Danamon Peduli Foundation is driven to improve the quality of community life and society through the implementation of various social investment programs. In 2017 we recorded 353 activities with a total number of beneficiaries of 160,422 people, with total funds disbursed of Rp13.3 billion, down 2% from the previous year."

## SUMMARY OF FINANCIAL AND ECONOMIC PERFORMANCE

### ECONOMIC VALUE ADDED DISTRIBUTION [GRI 201-1]

The following table reflects the efforts of the Foundation, as the entity has increased the effectiveness and efficiency of contributions (funds) received to be allocated to programs.

Economic Performance Economic Value Added	2017 (thousands of Rp)	2016 (thousands of Rp)	Change %
<b>Contributed funds</b>			
- Unrestricted contribution	4,481,400	4,173,000	7%
- Restricted contribution	8,362,180	9,046,184	-8%
Interest Income	70,422	57,781	22%
Other income	109,220		
<b>Economic Value Added</b>	<b>13,023,222</b>	<b>13,276,965</b>	<b>-2%</b>
<b>Economic Value Distributed</b>			
Program Fee For Society	7,657,491	8,470,039	-10%
Disaster Rapid Response	704,689	573,592	23%
Operational Cost	847,939	703,129	21%
Salaries and Other Benefits	3,809,417	3,521,983	8%
<b>Distributed Economic Value</b>	<b>13,019,536</b>	<b>13,268,743</b>	<b>-2%</b>
Increase in total net assets before income tax expense	3,686	8,222	
Income Tax Benefit (Expenses)	11,359	28,625	
<b>Economic Value Arrested</b>	<b>15,045</b>	<b>36,847</b>	<b>-59%</b>
<b>Income Tax Benefit (Expenses)</b>	<b>13,034,581</b>	<b>13,305,590</b>	<b>-2%</b>

In 2017 the economic value received (grant funding) decreased slightly, 2.04% from Rp13,277 in 2016, to Rp13,023 indicating consistency of commitment by contributors to the Foundation.

The Foundation continues to demonstrate a strong commitment in providing employees with optimal welfare, by re-adjusting salaries and / or other benefits. This can be seen in the Notes on the Financial Statements, the post "Employee salary and other benefits" that show an increase.





In line with the Foundation's focus on improving the quality of program implementation, and not on physical development, the Community Development Program in 2017 increased 8.7% to Rp7,657.4 million. This community development includes the Pasar Sejahtera and Care for Environment Program.

While the Disaster Rapid Response Program (CTB), including disaster mitigation training, increased 22.9% to Rp704.7 million. Increased allocation of CTB funds is aimed at providing emergency relief assistance to disaster victims.

The foundation is committed to continuously improving productivity. Through the implementation of 353 activities with a total number of beneficiaries of 160,422 people throughout 2017, we managed to improve the efficiency and effectiveness of economic value distribution with better management, so that the Foundation's operating expenses increased by 9% to Rp724.8 million.

The total economic value distributed, including tax, amounted to Rp13,016.2 million, as shown in the table above, the economic value held at the end of 2017 was Rp15,045 million, economic value distributed is relatively comparable to the economic value received in 2017.

## COMPOSITION OF COST BY ACTIVITY

The foundation focuses on improving the people's economic sector through the Sejahtera Market Program, with emphasis on activities related to improving environmental health quality and trader behavior, improvement of support facilities, promotion of people's market roles and values, and monitoring / evaluation activities, occupying the largest portion of budget utilization, at 40% of total budget.

The distribution of funds for Care for Environment activities in 2017, which is actually a sub-program of the Sejahtera Market, ranks third with 20% of the total budget. This activity is essentially a volunteer platform for employees of Danamon and its subsidiaries to contribute in the efforts to improve the environment, especially the people's markets in each working area. So the subtotal of the activity fund of the Sejahtera Market Program dominates 60% of budget allocation.

For Rapid Response Activities, the total funds used are 5% of the total budget.

Other activities that complemented the Foundation's budget realization in 2017 were the Foundation's operations, at 36%. This is shown by the table and diagram as follows:

**Cost Composition by Activity, 2016- 2017 (in Rp thousand)**

Realization of Budget by Principal Activity	2017	%	2016	%
Pasar Sejahtera Program	7,657,491	59%	8,470,039	64%
a. Pasar Sejahtera	5,069,562	66%	6,018,416	71%
b. Care for Environment Activities	2,587,929	34%	2,451,623	29%
Rapid Response (Mitigation + Direct Aid)	704,689	5%	573,692	4%
<b>Operational</b>	<b>4,657,356</b>	<b>36%</b>	<b>4,225,012</b>	<b>32%</b>
<b>Total</b>	<b>13,019,536</b>	<b>100%</b>	<b>13,268,743</b>	<b>100%</b>

**Cost Diagram by Activity (%)****Budget Realization**

One element that affects the quality of program implementation is the management and realization of budget absorption. We strive to improve internal mechanisms and organization so that budget realization

can be optimally adapted to the planned work programs. The following table shows that the budget absorption in 2017 reached 101%, an increase compared to year 2016 of 100%.

**Quarterly Budget Realization Data, 2016 & 2017 (in Rp million)**

Budget Cluster	2016										% Actual to Budget
	Q1		Q2		Q3		Q4		Total		
	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	
Physical Improvement	1,091.0	202.3	1,276.0	520.8	925.0	2,054.7	611.0	1,249.8	3,903	4,028	103%
Capacity Building	105.0	48.2	89.6	89.1	97.9	80.0	73.5	180.4	366	398	109%
Community Mobilization	78.5	9.8	163.0	72.2	166.5	117.1	134.0	258.2	542	457	84%
Public Outreach	957.2	242.8	881.0	1,100.4	665.0	684.8	470.2	975.4	2,973	3,004	101%
Studies (Baseline Survey & External Rapid Appraisal)	110.0	12.4	-	55.9	60.0	18.4	52.0	-	222	87	39%
Monitoring Evaluation	68.0	58.8	68.0	30.4		9.4		39.0	136	138	101%
Assessment (Pasar Sejahtera and Jelajah Pasar)	30.0	-	30.0	-	30.0	1.1	10.0	11.2	100	12	12%
Communication	150.0	21.9	20.0	0.6		37.5	80.0	209.2	250	269	108%
Cepat Tanggap Bencana (CTB)	62.7	48.2	62.5	29.8	212.4	39.6	216.2	529.1	554	647	117%
OPEX	1,125.7	893.6	887.4	1,061.9	1,066.6	820.7	1,093.3	1,453.9	4,173	4,230	101%
Total	3,778.1	1,538.2	3,478	2,961	3,223.4	3,863.4	2,740.2	4,906.2	13,219	13,269	100%
% from Total Budget	29%	12%	26%	22%	24%	29%	21%	37%	100%	100%	-
% Actual To Quarterly Budget	-	41%	-	85%	-	120%	-	179%	-	-	-

Budget Cluster	2017										% Actual to Budget
	Q1		Q2		Q3		Q4		Total		
	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	
Physical Improvement	150.0	(1.7)	515.0	-	1,527.0	511.2	1,427.0	3,102.7	3,619.0	3,612.2	100%
Capacity Building	115.4	64.0	267.7	194.2	234.4	117.5	200.7	510.0	818.2	885.6	108%
Community Mobilization	46.3	23.2	177.1	93.9	72.0	41.6	126.0	155.9	421.4	314.5	75%
Public Outreach	206.0	49.8	588.0	857.2	924.5	768.3	565.1	550.3	2,283.6	2,225.7	97%
Studies (Baseline survey & External Rapid Appraisal)	-	-	-	-	-	-	-	-	-	-	-
Monitoring Evaluation	40.0	50.4	65.0	85.1	160.0	74.4	35.0	122.9	300.0	332.8	111%
Assessment (Pasar Sejahtera and Jelajah Pasar)	10.0	13.4	45.0	15.4	-	16.4	-	14.8	55.0	60.0	109%
Communication	150.0	148.5	200.0	173.0	-	14.2	65.0	90.9	415.0	426.6	103%
Cepat Tanggap Bencana (CTB)	71.0	19.6	142.0	14.7	46.0	108.3	191.0	562.2	450.0	704.7	157%
Opex	1,229.7	973.0	994.4	1,054.9	1,090.2	893.6	1,167.1	1,536.0	4,481.4	4,457.4	99%
Total	2,018.4	1,340.2	2,994.2	2,488.4	4,054.1	2,545.4	3,776.9	6,645.6	12,843.5	13,019.5	101%
% from Total Budget	16%	10%	23%	19%	32%	20%	29%	51%	100%	100%	
% Actual to Quarterly Budaet	-	66%	-	83%	-	63%	-	176%	-	-	-

Realization of 101%, including the utilization of other payable balances for CTB of Rp173 million

## ENHANCING REGIONAL ECONOMIC GROWTH

The Foundation's vision and mission asserts that all programs make optimal contribution to improve the well-being of all stakeholders. Welfare is not only aimed at beneficiaries at the focus sites of Foundation programs, but also affects the surrounding communities and the local economy.

One of the ways is to optimize the use of local resources in programs and activity locations. We believe that more and more local workforce and suppliers are absorbed, the economic activity in the area around the Foundation's programs will increase, so that the living standards of the community will increase.

Since Sejahtera Market programs generally run for more than 1 year, we periodically evaluate the performance of suppliers and implementing partners, so that the program can be effective, in line with the targets set. In regards to the Foundation's cooperation with partners, this is based on professionalism, taking into account requirements that include quality standards, competitive pricing, credibility, accountability, and accuracy of the supply of goods and services.

Evaluation is conducted from the stages of the work process to the end of the contract, as the basis for appraisal of the selection process in order to establish a working partner list, conducted transparently and accountably. In order to improve management accountability, we have established processes in the selection of suppliers and suppliers partners.

## ETHICAL FINANCING POLICY

### [GRI-NGO8]

The Foundation's activities are social investments with the ultimate goal of improving the welfare of the community, the communities around the Danamon and Adira operational areas. As a non-profit organization, the Foundation's fund sources come from grants, especially from founders, Danamon and Adira. However, we also open the possibility of receiving contributions from other institutions interested in social investment with the same purpose through partnership.

In order to maintain that purpose, the Foundation must ensure that all funds received are solely for that purpose by establishing a general source of funding sources, including:

1. Foundation's funding comes from institutions or individuals with clear and reputable status.
2. Foundation's funding does not come from any unlawful, ethical and moral activities that apply in Indonesia or internationally.

3. Donations are accepted without any intentions or other purposes than to support the achievement of the clearly defined vision and missions of Foundations.
4. Donations are provided in the form of goods and/or services and recorded at reasonable value.

### Foundation's Contributors

In accordance with funding source policy, grants to Foundation so far are from:

1. PT Bank Danamon Indonesia Tbk, as the founder, with a contribution of approximately 72-82% of the total funds of the Foundation.
2. PT Adira Dinamika Multi Finance TBK, as the founder with a contribution of about 15% -25% of the total funds of the Foundation.
3. Contribution from Other Corporations and Volunteers, with a total of 1-4% of the total donation to the Foundation.

The details of the grants received by the Foundation for the year 2017 are as follows:

In thousand Rupiah		
Name	Amount	%
PT Bank Danamon Indonesia Tbk	12.500.000.000	97.32%
PT Bank Danamon Indonesia Tbk (Consumer Banking)	343.580.000	2.68%
<b>Total</b>	<b>12.843.580.000</b>	<b>100.00%</b>





## OPERATIONAL PERFORMANCE EVALUATION

The Foundation carries out social investment programs and activities aimed at the welfare of communities and society in the Founders' operational area, as mandated by PT. Bank Danamon Indonesia Tbk and PT Adira Dinamika Multi Finance.

In accordance with predetermined strategies, we design, implement, and evaluate the implementation of programs and activities in accordance with the provisions of the Foundation's Articles of Association where the scope of our activities includes to:

1. Empower people's markets and increase market competitive value by improving market hygiene and healthful conditions through support, facilitation, and capacity building
2. Conduct humanitarian activities through the provision of assistance to victims of disaster and of disaster mitigation training, as well as fostering community disaster preparedness
3. Allocate direct and indirect contributions to achievement of global/national targets - Sustainable Development Goals (SDGs) - through social and economic community empowerment.

We divide our activities into two large groups: Sejahtera Market Program (Healthy, Green, Clean, and Well-Stocked) program, with its Sub Program Environmental Care and Disaster Rapid Response Program. The following is a description of each of these programs and their development in 2017.

### SUSTAINABLE DEVELOPMENT GOALS PARTICIPATION

We believe in the importance of taking part in national and global development. Therefore, all Danamon Peduli activities are developed in line with the Sustainable Development Goals (SDGs).

Given the goal formulation in the SDGs, the programs we run directly support five goals of the Sustainable Development Goal:

1. Goal number 3: Good health and well-being - Ensuring healthy living and promoting well-being for the whole community of all ages

2. Goal number 6: Clean Water and Sanitation - Ensuring clean water supply and sustainable sanitation for all
3. Goal number 11: Sustainable Cities and Communities - Building inclusive, secure, quality, and sustainable cities and settlements
4. Goal number 13: Climate Action - Act quickly to combat climate change and its impact
5. Goal number 17: Partnership for The Goals.

And indirectly in line with the two goals of the Sustainable Development Goals, namely:

1. Goal number 1: No Poverty - End poverty in any form throughout the world.
2. Goal number 8: Decent work and economic growth - Supporting sustainable and inclusive economic growth, opening wide-ranging, productive employment opportunities, and creating decent work for all.

Given its relevance and the introduction of SDGs, we will further sharpen the programs to be implemented, in order to provide optimal contributions to the achievement of the Sustainable Development Goals.

## SEJAHTERA MARKET PROGRAM

### DESCRIPTION AND BACKGROUND

#### General Description

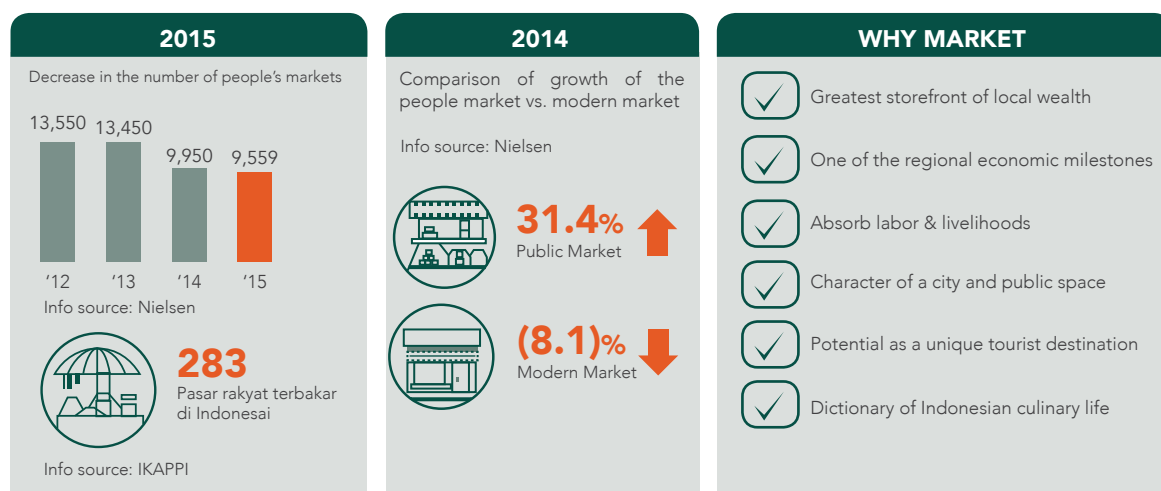
Pasar Sejahtera Program is an integrated effort for people's markets to meet the requirements of Indonesian National Standard (SNI) 8152:2015 People's Market. For Danamon Peduli, this program is one form of social investment, working with the central government and local governments as the main stakeholders. The Sejahtera Market Program is aimed at addressing the challenges of development, among the social and environmental health that are generally occurring in people's market areas, in the medium and long term of this program promoting welfare enhancement to beneficiaries, namely traders who are mostly micro, small and medium enterprises (MSMEs).



On a broader scale, improving the health and social quality in people's markets is expected to maintain loyalty and increase the interest of people shopping in the market to enhance regional and national welfare. The program complements the national market revitalization scheme undertaken nationally by the central government through local governments.

### Background

The economic activities of SMEs that take place in the people's market play an important role in the national economy. People's markets have demonstrated significant contributions to the resilience of the national economy, which in times of crisis continue to support the growth of small and medium-sized micro-enterprises and household spending. Indonesia has succeeded in passing some economic crisis conditions as in 1998 and 2008.



Recognizing the importance of market roles in supporting economic growth and its effect in improving the welfare of stakeholders, the Government of Indonesia through the Ministry of Trade of the Republic of Indonesia pay special attention to the development of the people's market through Laws 7/2014 on Trade, which is to change the nomenclature of 'Traditional Market' to 'People's Market'.

Furthermore, in the development agenda of Nawacita under the leadership of President Joko Widodo, a five-year revitalization program of 5,000 people's markets in Indonesia has been put forward. The government, by the end of 2015, through the National Standardization Body (BSN) has set market management standards, SNI 8152:2015 on People's Market.

The latest data from the Ministry of Trade suggests that as of December 2015 there were 9,559 people's markets, of which 30% were over 25 years old, and needed renovation. These markets serve around 60% of the

basic needs of the community and are able to provide livelihoods for more than 30 million people working as traders, excluding other economic circles such as farmers, breeders, fishermen, co-workers, transport services, all with a need of market presence as a source of livelihood: thus in total estimated at nearly 100 million lives. However, today's socio-cultural development puts the people's market in a less safe position because The People's Market now competes with modern retail and retail markets are growing in many places, to the far corners of the country.

### Danamon Peduli Foundation Role

People's Market is one of the key factors for improving the regional economy, and we are very proud that the Sejahtera Market program, which has been running since 2010, has continued to grow on a national scale. These developments encourage us to improve the quality of the program as well as encourage many parties to replicate the Sejahtera Market program to accelerate the impact of improving the welfare of the community.



The availability of People's Market with better physical and manageable conditions and expectations will be able to meet needs and encourage public spending. This is expected to increase people-based economy, grow regional economies, support the movement of production and sales chains to meet the needs of the community, and provide public space for interaction. Therefore, the Danamon Peduli Foundation designs and develops a more comprehensive facilitation program, which not only touches physical revitalization but also on non-physical aspects for People's Market.

We are committed to serving as catalysts and development partners for market revitalization activities currently underway by the government. We believe that efforts to revitalize People's Market, whether physically or non physically, will lead to a stage where public market can effectively compete with modern supermarkets and modern retailers.

The purpose of Sejahtera Market Program are to:

1. Increase management and improve environmental health in markets to comply with national standards (SNI 8152:2015)
2. Develop a pilot unit.

The focus of the Sejahtera Market Program activities are: (i) market physical revitalization and (ii) improving market management through awareness and behavioral changes of market traders in particular and other market players involved in the people's market activities.

Main activities we generally run contain five focuses on SNI 8152: 2015, namely:

1. Development of pilot units.  
Integrated planning and budgeting through cross-sectoral meetings (Dinas / Badan) that have principal tasks and functions on market management and supervision.

2. Public campaign activities to raise public awareness and support for the sustainability and development of People's Market.
3. Enhanced stakeholder capacity through integrated community-based activities that include the establishment of the Market Working Group, as well as facilitating training such as community radio communications, cooperatives, financial literacy and stakeholder aspirations mapping through group discussions.
4. Educate the market community/Behavior Change Campaign (KPP). This education covers a clean, healthy lifestyle, as well as a medium of social message delivery.

Initially, the reference standard we applied for the Pasar Sejahtera Program was Kepmenkes No. 519/2008 on the implementation of the Healthy Market, and then starting 2015 has gradually referred to SNI 8152:2015 People's Market. In addition, we monitor the changes in clean and healthy living habits of the market community with changes in behavioral habits in the waste disposal site and hand washing.

In order to get accurate feedback for future program and implementation improvement, we conduct thorough and periodic evaluation of program results, ranging from baseline surveys, monitoring and evaluation appraisal to the implementation of the Sejahtera Market program.

### MARKET CRITERIA

As part of efforts to improve the efficiency and effectiveness of program implementation to provide positive and optimal impacts to the available resources, we set some market criteria as a guideline for market selection for the Pasar Sejahtera Program, namely:

**General Criteria**

- 1 Market location is within the scope of Danamon's business area and its subsidiaries
- 2 Preferred market managed by local government (Dinas)
- 3 Market with fixed land (having permission; not moving) and not in dispute
- 4 Preferred people's market that sells commodities, and other staple supplies
- 5 Local governments affirmation of the people's market can be seen from:
  - APBD for the market
  - Number of traditional vs. modern retail markets
  - Vision, mission and work plan of the local government for marketing
- 6 Market managers have a commitment to maintain the sustainability of the support provided by Danamon Peduli
- 7 Scope of problems and issues that can be managed by Danamon Peduli.

**Supporting Criteria**

- 1 Possesses land around the market with minimum area of 500m<sup>2</sup>.
- 2 Market that has a unique story: history, local wisdom, architecture, commodities.

SNI 8152:2015 imposes certain criteria on the Foundation, namely:

1. General requirements, among others:
  - a. Each market location must have documented proof of ownership
  - b. Market location in accordance with local area spatial planning
2. Terms of management and
3. Technical requirements.

In accordance with these requirements, Danamon Peduli conducts an assessment for the market to be a partner of the Pasar Sejahtera Program.

**Milestone of Pasar Sejahtera Program**

Development of the Pasar Sejahtera Program since its first launch is as follows.

Reference: Kemenkes No.519/2008

Reference: SNI 8152:2015 Pasar Rakyat

2010-2013	2014	2015	2016>
<ul style="list-style-type: none"> <li>● Physical Support Model lot Non-physical</li> <li>● Community-based Scheme               <ol style="list-style-type: none"> <li>1. Clean and healthy lifestyle</li> <li>2. Cooperative, community radio, waste bank, etc</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>● Capacity Building of Regional Government</li> <li>● Market Working Group</li> </ul>	<ul style="list-style-type: none"> <li>● Promotion of public market</li> <li>● Mitigation of fire</li> <li>● Financial literacy for market communities</li> </ul>	<ul style="list-style-type: none"> <li>● Implementation of SNI 8152:2015 Public market</li> <li>● Disaster Resilient Market</li> <li>● National Public Market Day</li> </ul>



## REALIZATION OF SEJAHTERA MARKET PROGRAM

Since 2010, we have implemented the Pasar Sejahtera Program in 11 national markets, namely:

No.	Name of The People's Market	Area/Location
1	Pasar Ibu **	Kota Payakumbuh, Sumatera Barat
2	Pasar Tejoagung *	Metro, Lampung
3	Pasar Sindangkasih *	Kabupaten Majalengka, Jawa Barat
4	Pasar Grogolan **	Pekalongan, Jawa Tengah
5	Pasar Bunder **	Kabupaten Sragen, Jawa Tengah
6	Pasar Karangwaru *	Kota Yogyakarta
7	Pasar Semampir *	Kabupaten Probolinggo, Jawa Timur
8	Pasar Baru **	Kota Probolinggo, Jawa Timur
9	Pasar Kemuning *	Kota Pontianak, Kalimantan Barat
10	Pasar Pandansari **	Kota Balikpapan, Kalimantan Timur
11	Pasar Lambocca **	Kabupaten Bantaeng, Sulawesi Selatan

Note: \*) It has been handed over to the local government

\*\*) SNI certification process

Activities that are carried out in order to improve the conditions of these markets vary, depending on the required (physical) conditions and improvements as well as efforts to improve market management and capacity building of stakeholders (non-physical). This partnership program with the government generally lasts for two years and is extended according to the needs and commitment of the local government.

During 2017, we realized Pasar Sejahtera Program in seven locations with a description of the general activities undertaken as follows:

No	Name of People's Market	Physical Improvement	Non-Physical Improvement
1	Pasar Ibu-Payakumbuh, Sumatera Barat	1. Development of unit pilots and public facilities	1. Capacity Improvement
2	Pasar Grogolan, Kota Pekalongan (*)	a. Repair the stall	a. Group discussion
3	Pasar Bunder-Sragen, Jawa Tengah	b. Renovation of kiosk	b. Financial Literacy
4	Pasar Baru-Probolinggo, Jawa Timur (*)	c. Improvement of sewerage installation	c. Cooperative management training, community radios, health posts, trash bags, etc..
5	Pasar Pandansari, Kota Balikpapan	d. Repair of water gutters	d. Disaster mitigation training and fire handling
6	Pasar Lambocca-Bantaeng, Sulawesi	e. Other;	2. Community Based Activity
7	Pasar Karangwaru, Kota Yogya(*)	Procurement of sanitary facilities and infrastructure	a. Cross-sectoral regional government
		a. Hand wash Basin	b. Regeneration of Supporters
		b. Integrated waste treatment plant (TPST)	c. Clean and Healthy Living Behavior Campaign
		c. Waste Bank	d. People's Market Festival/ People's Market Campaign
		d. Waste Bins	
		e. Other.	
		2. Procurement of fire extinguishers and evacuation signage.	

Note: (\*) handed over in December 2017.

**Certification of SNI 8152:2015 People's Market**

The initial stage of a certified market is the preparation of the 12 Standard Operation Procedures (SOP) market management in accordance with SNI 8152:2015 The People's Market. Markets that are currently processing SOP are:

1. Pasar Ibu Kota Payakumbuh, West Sumatera
2. Pasar Bunder Kab. Sragen, Central Java
3. Pasar Baru Kota Probolinggo, East Java and
4. Pasar Lambocca Kab Bantaeng, South Sulawesi.

The 12 SOPs to be made are:

1. Positioning of levies and market taxes
2. Security and order
3. Clean and garbage handling
4. Maintenance of market facilities
5. Market trader's statement
6. Control of fire
7. Parking arrangements in the market area

8. Advertising messages in the market area
9. Management of complaints and handling of market management
10. Usage of trading space
11. Sanctions and warnings
12. Supervision to ensure the availability of safe, healthy and toxic-free merchandise and compliance with applicable regulations.

The preparation of this SOP is carried out through a series of workshops facilitated by the National Standardization Body and Danamon Peduli. Participants of the workshop are the Department of Commerce as the market manager of The People's Market.

The recapitulation of special activities in the Sejahtera Market program in order to reach SNI 8152:2015 People's Market is as follows:

No	Name of People's Market	Physical Support	Non-Physical Support
1	Pasar Ibu Kota Payakumbuh, West Sumatera	<ol style="list-style-type: none"> <li>a. Improvement of Meat Counters</li> <li>b. Improvement of Fish Counters</li> <li>c. Improvement of Vegetables Counters</li> <li>d. Building Weighing Post</li> </ol>	Workshop on making 12 SOPs for People's Market Management.
2	Pasar Baru-Probolinggo, East Java (*)	Revitalized using the Regional Budget (APBD)	
3	Pasar Lambocca-Bantaeng, Sulawesi	<ol style="list-style-type: none"> <li>a. Repair of parking facilities</li> <li>b. Building paths for disabled</li> </ol>	
4	Pasar Bunder-Sragen, Central Java	<ol style="list-style-type: none"> <li>a. Washing Bathroom Repair (MCK)</li> <li>b. Creation of security post</li> <li>c. Tera post creation</li> <li>d. Repair of the main door of the market</li> </ol>	<ol style="list-style-type: none"> <li>a. Educational video on fire response activities involving market traders, Fire Department and local BPBD</li> <li>b. This result of the video is played in a videotron owned by the government of Sragen located in the town square</li> <li>c. Workshop on making 12 SOPs for People's Market Management.</li> </ol>

Note: (\*) Submitted in December 2017.



## Waste Bank

We facilitate the establishment of waste banks managed by traders and market communities. Through waste banks, sorting out non-organic waste such as processed paper, plastic, glass and cans which can then processed by refiners into recycled products, such that there is an economical value of the waste. Other benefits that are less important are the change in behavior of garbage sorting, putting garbage in a place that impact on more environmentally safe conditions.

Market traders and communities that manage waste-based banks are volunteers we call 'Drivers Cadets'.

Generally there are 4 stages in the formation of waste banks:

### 1. Preparation

#### a. Survey

Surveys are a very important activity that will determine whether or not a market waste bank is formed. Some things to be sure of in the survey are the volume of waste, the location of the waste bank, the type of garbage, others.

#### b. Resources

The purpose of the resource is human resources that will run the activities of the waste bank, whether to be run by volunteer mechanisms or paid staff, others.

#### c. Network

Waste banks will be able to run if the garbage purchase process goes well, including pricing per type of waste.

### 2. Establishment

#### a. Promotion

This activity aims to provide detailed information about waste banks.

#### b. Campaign

Activities that aim to invite traders, consumers and others to become customers of the waste bank output.

### 3. Implementation

#### a. Operational,

#### b. Investment.

### 4. Development

#### a. Evaluation,

#### b. Development.

Not all market-based markets of the Pasar Sejahtera are equipped with waste bank; they exist only if stakeholders in the market consider the need to have a waste bank, in addition to considering the availability of sufficient land/space to store accumulated non-organic waste. We established a waste bank unit in four locations in the Pasar Sejahtera Program, namely: Ibukota Payakumbuh Market, Pasar Grogolan Pekalongan, Bunder Sragen Market, and Pasar Baru in Probolinggo.

As we can see in the graph of the amount of non-organic waste collected per month during the reporting period, the development of the waste bank program itself is satisfactory.

Non-Organic Waste Collection Result at Sejahtera Market Waste Bank (Kg), 2017



Fluctuations as seen in the graph are attributed to individuals or groups of people following in the tracks of waste banks in the Pasar Sejahtera Program, and establishing a self-managed waste bank. The existence of such a waste bank is an alternative to depositing waste from the market community and society. The more waste banks, whether managed by the market community and those that are managed by the public, are beneficial to the environment as it will reduce the volume of waste that must be disposed of to the Final Disposal Site.

This waste bank activity also has a positive impact on the environment, which is the reduction of greenhouse gas emission and the foundation specifically calculates CO<sub>2</sub> emissions (carbon dioxide) from previously waste-managed by way of burning. By using standard emission calculations, we obtain CO<sub>2</sub> emission reduction data from the inorganic waste that is now processed into recycled products. This calculation is conducted according to yearly compilation result, and done since the beginning of garbage bank program under Pasar Sejahtera activity, i.e. in 2015 when supporting infrastructure program has been provided.

#### CO<sub>2</sub> Emissions Reduction Table from waste management bank, 2017 [GRI 305-5]

Location	Total (Kg)	Mt eq CO <sub>2</sub>
Pasar Ibu-Payakumbuh	1,384	71.13
Pasar Grogolan, Kota Pekalongan	8,609	446.74
Pasar Bunder, Sragen	6,174	314.79
Pasar Bar, Probolinggo	8,609	438.94
Total	24,776	1,271.59

In addition to waste banks non-organic output, we also monitor organic waste processing into composting. The presence of a Integrated Waste Treatment Facility (TPST) is effective in reducing the amount of waste that accumulates in the market and of course reducing air pollution caused by extremely fast and easy organic rubbish.

TPSTs are currently running in Pasar Ibu Payakumbuh, Pasar Bunder Sragen and Pasar Baru Probolinggo. Throughout 2017, the three locations have processed organic waste of 141,756 kgs so that composting reduced the equivalent emission of 197,074 tons equivalent CO<sub>2</sub>.

#### Preparation of Occupational Safety and Health Unit (UKK)

The Foundation also organizes campaigns to promote the health and safety for market traders and communities. We build healthcare checkups, work with the local Health Service Office and provide free medical treatment. These facilities complement the provision of other health facilities, such as the provision of washing basins and cleaning/repairing toilet in some public market pilots.

For 2017, we realized UKK in Pasar Ibu, Pasar Grogolan, Pasar Bunder, Pasar Baru, Pasar Pandansari and Pasar Lambocca. It is encouraging that UKK activities also involve traders as program drivers. The picture of UKK activities in the Sejahtera Market program is as follows:



**Operational Table of UKK Pasar Sejahtera, 2017**

Location	Number of Patient		Operational
	Male	Female	
Ibuh Market	81	105	416
Grogolan Market	355	527	240
Bunder Market	169	316	1,664
Baru Market	84	65	1,020
Lambocca Market	265	989	576
Pandansari Market	48	111	82
<b>Total</b>	<b>1,002</b>	<b>2,113</b>	<b>3,998</b>

### DEVELOPMENT OF IMPLEMENTATION OF THE SEJAHTERA MARKET PROGRAM AT THE PILOT MARKET UNIT

**Pasar Ibuh, Payakumbuh**

1. Easy repairs of meat counters, fish counters, water gutters in vegetables counters and weighing post-based standard provisions SNI 8152:2015 People's Market
2. Workshop on 12 People's Market Management SOPs facilitated by BSN and Danamon Peduli.

**Pasar Grogolan, Pekalongan**

1. The local government replicates the TPST in the Pasar Grogolan, to address the overwhelming amount of organic waste
2. Improvement of vegetables counters
3. Regeneration of market community radio volunteers involving Kota Batik Radio, and managed to capture 13 volunteers from student groups
4. Pekalongan government partnership with Danamon Peduli in the Sejahtera Market Program at Pasar Grogolan has been completed and handed over in December 2017.

**Pasar Bunder, Sragen**

1. Physical activities with toilet wash improvements, security post and weighing post and also repair the main gate market
2. Developing educational video on fire mitigation in the market involving market traders, the Fire and Regional Disaster Management Agency (BPBD). The educational video is played on the videotron of Sragen district government located in the District's square.

**Pasar Baru, Probolinggo**

1. Implementation of the workshop on the preparation of 12 People's Market Management SOPs facilitated by BSN and Danamon Peduli
2. The cooperation between Pemko Probolinggo and Danamon Peduli at Program Pasar Sejahtera in Pasar Baru has been completed and handed over in December 2017.

**Pasar Karangwaru, Yogyakarta**

1. Installation of price information boards, as one of the indicators of SNI 8152:2015 People's Market.
2. Implementing discussion activities with merchants and market clean up together during 2017.

**Pasar Pandansari, Balikpapan**

1. Fish counters Improvement.
2. Establishment of cooperatives 'Pedagang Sejahtera Bersama'.

**Pasar Lambocca, Bantaeng**

1. Parking facility improvement.
2. Access for the disabled. Disabled support is also one of the indicators of SNI 8125:2015 People's Market
3. Workshop on 12 People's Market Management SOPs facilitated by BSN and Danamon Peduli.

**Planning and Integration of Cross-Sectoral Budgeting**

It is an activity undertaken in the framework of establishing cooperation with other stakeholders to improve the efficiency of the management of the pilot people's market units, including:

1. Cross-sector Agencies that have principal tasks and functions in market management and supervision.
2. Establish regional Cross-Organizational Meetings (OPD) to develop integrated market development and budgeting processes.
3. Development of integrated planning mechanisms such as the establishment of the Market Working Group

**Table List of Participants and Location of Cross-Sector Activities, 2017**

Location	Participants
Pasar Ibu, Payakumbuh	46
Pasar Grogolan, Pekalongan	50
Pasar Bunder, Sragen	35
Pasar Karangwaru, Yogyakarta	39
Pasar Baru, Probolinggo	40
Pasar Pandansari, Balikpapan	77
Pasar Lambocca, Bantaeng	43
<b>TOTAL</b>	<b>330</b>



## PUBLIC PROMOTIONS AND CAMPAIGNS

In 2017, we made further refinements to our initiative in promoting The People's Markets.

### 1. People's Market Festival (FPR) to promote the Nusantara People's Market Exploration campaign

People's Market Festival are a series of events to raise awareness of the social importance of market roles and values for regional economic, social, and cultural development.

The FPR has four aims:

- 1) Build a positive image for traditional markets as a creative, educational, and cultural space
- 2) Improve the public's involvement to be part in a traditional market's development
- 3) Inspire others on the imperative roles and values of traditional markets
- 4) Support the 6th Nawa Cita – Revitalization of People's Market.

From 2015 to 2017, we held FPRs in 16 cities across Indonesia, as follows:





### Traditional Market Festivals, 2015-2017

- |  |   |   |
|--|---|---|
| 1. Tejoagung Metro Market, Lampung           | 7. Tangerang Old Market, Banten               | 13. Pandansari Market, Balikpapan, East Kalimantan                        |
| 2. Lambocca Bantaeng Market, South Sulawesi  | 8. Kebon Kembang Market, Bogor, West Java     | 14. Besar Market, Batu, East Java   |
| 3. Rau Serang Market, Banten                 | 9. Ibuh Market, Payakumbuh, West Sumatera     | 15. Kapuas Besar, Tengah, Kenanga Markets, Pontianak, West Kalimantan     |
| 4. Kembang Surabaya Market, East Java        | 10. Grogolan Market, Pekalongan, Central Java | 16. Dasan Agung, Kebon Roek, Ampenan Markets, Mataram, West Nusa Tenggara |
| 5. Probolinggo New Market, East Java         | 11. Bunder Market, Sragen, Central Java       |   |
| 6. Ngasem Market, Daerah Istimewa Yogyakarta | 12. 16 Ilir Market, Palembang, South Sumatera |   |





Following our experience organizing the People's Market Festivals in 2015 and 2016, we shifted towards a community-based Festival in 2017 by spreading some roles and responsibilities to our stakeholders, as follows:

### Learning Experience: Mapping Stakeholders' Roles and Responsibilities

FPR 2015	FPR 2016	FPR 2017
<b>Facilitator</b> Local government  <b>Executor</b> Danamon Peduli  <b>Support</b> <ul style="list-style-type: none"> <li>Community</li> <li>Private</li> <li>Media</li> </ul>	<b>Facilitator</b> <ul style="list-style-type: none"> <li>Local government</li> <li>Danamon Peduli</li> </ul> <b>Executor</b> External partners  <b>Support</b> <ul style="list-style-type: none"> <li>Community</li> <li>Private</li> <li>Media</li> </ul>	<b>Facilitator</b> <ul style="list-style-type: none"> <li>Local government</li> <li>Danamon Peduli</li> </ul> <b>Executor</b> Local community (volunteers)  <b>Support</b> <ul style="list-style-type: none"> <li>Community</li> <li>Private</li> <li>Media</li> </ul>

Using the Festival and its strategy adjustments, our social value propositions are as follows:

- 1) People's Markets are a national heritage worth preserving
- 2) Collaboration is key to success of People's Market development

- 3) Danamon, through Yayasan Danamon Peduli, is an Indonesian financial institution that seeks to improve public welfare through community-based economy.

From the learning outcomes, in 2017, the Foundation organized a Community-Based People's Market Festival in two cities, namely Pontianak, West Kalimantan and Mataram, West Nusa Tenggara.

### Community-based People's Market Festivals, 2017

Location	Partners	Community Participation	Public Participation
Pontianak 1. Pasar Kapuas Besar 2. Pasar Tengah 3. Pasar Kenanga	1. Pontianak Municipal Government 2. 15 local communities 3. 500 volunteers 4. Bank Indonesia, West Kalimantan Branch 4. Texas Fried Chicken Indonesia	<ul style="list-style-type: none"> <li>15 communities</li> <li>500 volunteers</li> </ul>	3,500
Mataram 1. Dasan Agung Market 2. Kebon Roek Market 3. Ampenan Market	1. Mataram Municipal Government 2. 28 local communities 3. 250 volunteers 4. Bank Indonesia, Mataram Branch	<ul style="list-style-type: none"> <li>28 communities</li> <li>250 volunteers</li> </ul>	1,500
Total Participants			5,000

The People's Market Festival was received positively by local communities, shown by several value-added initiatives that they proposed, such as:

#### 1) Market Clean up Campaign (Gemar)

The clean up campaign involved market traders, community members, Sanitation Service, Environmental Office, and employees of Danamon

and its subsidiaries. In total, 350 people cleaned-up the Tengah and Kapuas Besar Markets. The campaign was a FPR pre-event to introduce the Pontianak People's Market Festival.

In Mataram, cleaning campaigns were held at the ACC, Kebon Roek, and Dasan Agung Markets involving some 400 people.

##### Gemar in Pontianak



##### Gemar in Mataram



**Free Check-up and Healthcare – Dasan Agung Market - Mataram****2) Free Check-up and Healthcare**

Given the working hours of traders and market communities, health complaints were often times not given due attention. As drivers of the FPR, local communities initiated a free check-up and healthcare for traders and market communities. The initiative was held in cooperation with the Mataram Regional Public Hospital.

**3) Edukatips**

Local communities made use of FPR to share tips on how to choose fruits, vegetables, fish, and meat.

**2. Pasar Sejahtera Campaign**

To extend our social message on people's markets, we used outdoor advertising spaces located near to the Pasar Sejahtera markets. Regional governments contributed by providing tax-free advertising spaces at the following locations:

Location	Assisted Market	Total Spots
Payakumbuh	Payakumbuh Market	7 spots
Pekalongan	Grogolan Market	1 spot
Sragen	Bunder Market	1 spot
Balikpapan	Pandansari Market	1 spot
	Total	10 spots



## PONTIANAK TRADITIONAL MARKET FESTIVAL



The Pontianak People's Market Festival was the first festival held in Pontianak and the first community-based event. The two-

day festival was held on 22-23 July 2017 at three traditional markets: Kenanga, Kapuas Besar, and Tengah markets.

With a theme of "Pegi Pasar Yok" (Let's Go to the Market), the Pontianak FPR was organised with involvement from communities as drivers and collaboration with the Pontianak Municipal Government and Yayasan Danamon Peduli.





## Festival Pasar Rakyat Kote Pontianak







“

**“The event was organised quite well and I have to say it achieved its objectives. I am proud to be part of this event, although only to represent theatre. Nonetheless, I am happy to be able to entertain many people, especially the market communities.”**

**Oji** - *Rumah Teater talent*

“

**“I hope that residents of Pontianak enjoyed and took more interest in shopping at people’s markets after this event. Markets, after all, help small to medium traders. I believe this event should be a monthly/yearly affair so that those outside of Pontianak learnt that this city has a unique market event and attract more foreign visitors.”**

**Misha** – *Sanggar Bougenville talent*

“

**“I’m happy to see this people’s market. I enjoyed the dances, the singing, everything. If this event is held again next year, I think I’ll be very happy to return.”**

**Kairo Alkhaleed,**  
*Egyptian tourist*



## MATARAM TRADITIONAL MARKET FESTIVAL

The Mataram People's Market Festival was held on 25-26 November 2017 at three markets: ACC, Kebon Roek, and Dasan Agung markets with "Nteh Lalo Meken!" (Let's Go to the Market! In Sasak) as the theme.

Events in the Mataram FPR included a clean up campaign, free check-up and healthcare, drawing contest, donation

drive for orphanages, and art shows. 28 communities in the performing arts, visual arts, fashion, literature, and photo/video took part in the festival.

The FPR was made possible thanks to collaboration between Yayasan Danamon Peduli, Mataram Municipal Government, and the creative communities of Mataram.





“We hope people’s markets are able to compete with non-traditional markets. Markets are drivers for low to medium income residents. With FPR, perhaps the younger generation can take part in raising traditional markets in Mataram.”

**H. Mohan Roliskana**  
Deputy Mayor of Mataram



“I’m very happy to take part in the Nteh Lalo Meken Traditional Market Festival. Finally markets are restored as creative public spaces.”

**Mantra Ardhana**  
Artist and Founder of Organic Mind



“With the Nteh Lalo Meken spirit, it’s time for traditional markets to become our home. A public space made beautiful with art and commerce.”

**Zaini Muhammad**  
Mataram Artist

## I. CAPACITY BUILDING OF STAKEHOLDERS

To ensure a sustainable CSR programme, we have held a number of integrated activities for people's market communities involving various stakeholders. The activities were coordinated and integrated into programmes prepared by local government offices involved in market oversight and administration. This approach was key to stimulate a sense of belonging within the people's market communities and local governments in order to continue current programmes.

### Capacity Building Participants, 2017

No	Pasar Sejahtera Location	Participants
1	Ibuh Market, Payakumbuh	111
2	Grogolan Market, Pekalongan	131
3	Bunder Market, Sragen	213
4	Karangwaru Market, Yogyakarta	168
5	Baru Market, Probolinggo	131
6	Pandansari Market, Balikpapan	71
7	Lambocca Market, Bantaeng	112
<b>Total</b>		<b>937</b>

Our activities consisted of:

### 1. Establishment and Development Market Merchant Cooperative

Danamon Peduli facilitates and helps establishment and development of cooperatives market traders in the assist market.

There are five cooperatives in the Prosperous Market program location, namely:

1. Ibuh Market
2. Grogolan Market
3. Bunder Market
4. Pandansari Market
5. Lambocca Market

In order to support the development cooperative business, we organize various training, such as: the basics of cooperatives, and strategic management development of cooperatives business.

### 2. Capacity Building for Traders and Market Communities

Knowledge building for traders and market communities were carried out in the following activities:

- a. Financial literacy, a mandate from the Indonesian Financial Services Authority (OJK). Financial literacy introduces traders to banking products and services and helping them to understand the best product and services for their families' needs.

The financial literacy talks were held in seven cities (Balikpapan, Yogyakarta, Probolinggo, Pekalongan, Surakarta, Malang, and Sragen) and attracted 410 participants, 28 OPD, and 4 institutions.

## TESTIMONY

### Financial Literacy, MSME, and Social Media Marketing Training in Probolinggo

*"I am a batik artisan trained by the Pekalongan Municipal Government and owner of D'Aisha boutique. The training has been useful for me given that the batik and fashion industry demands active social media presence for quick recognition and accessibility by consumers."*

**Ibu Yayuk** – Batik Artisan





## b. Community radio training and development (Radioland)

We developed community radios to assist market communities share information and messages. In addition to its founding, we also provided technical assistance for radio communities, such as training, visits to other market community radios, and volunteer recruitments. Community radios are often used to air talk shows featuring speakers from, among others, the Health Service, police, and The National Agency of Drug and Food Control.

**Frequency of Talk Shows Aired on Market Community Radios, 2017**

Assisted Market	Frequency
Ibuh Market, Payakumbuh	17
Bunder Market, Sragen	28
Grogolan Market, Pekalongan	3
Baru Market, Probolinggo	32
Lambocca Market, Bantaeng	40
<b>Total</b>	<b>120</b>

## 3. Disaster Mitigation and Fire Management Training

We have facilitated disaster mitigation and fire management in markets to alleviate the frequency of such disasters. The training was held at non-assisted markets as well.

In 2017, the disaster mitigation and fire management training attracted 101 market communities across Indonesia, involving 555 participants working as traders, security officers, and market administrators. Supporting the training were 120 volunteers from Danamon and 73 partners from local government bodies. We donated 336 pieces of light firefighting equipment following the training. The training was held in partnership between Yayasan Danamon Peduli, Regional Disaster Management Agencies, and local fire departments.

**Disaster Mitigation and Fire Management Training, 2017**

No	Location	Participants	Markets	Firefighting Equipment	Volunteers	Local Gov. Partners
1	Kota Market, Kendal	60	12	20	5	3
2	Bunder Market, Sragen	30	3	0	0	3
3	Mangunrejo Market, Probolinggo	80	5	0	0	20
4	Petisah Market, Medan	115	33	66	68	3
5	Ciawitali Market, Garut	95	16	65	13	3
6	Antasari Market, Banjarmasin	72	13	110	15	20
7	Dasan Agung Market, Mataram	55	16	50	5	3
8	Bengkong Market, Batam	48	3	25	14	18
<b>Total</b>		<b>555</b>	<b>101</b>	<b>336</b>	<b>120</b>	<b>73</b>

## II. FOCUS GROUP DISCUSSIONS FOR MARKET COMMUNITIES

Focus group discussions for market communities were aimed to raise concern, train problem-mapping capabilities, and promote a communal spirit to solve issues faced by people's markets. In the discussions, we encourage participants to actively voice their concerns and plan collective actions. One of the commitments produced in the discussions was routine clean up campaigns by market communities to tackle accumulated garbage. The initiative showed a proactive and independent stance to not rely solely on the sanitation agency.

### Focus Group Discussions and Clean up Campaign Participants, 2017

No	Pasar Sejahtera Location	FGD Participants	Cleaning Campaign Participants
1	Ibuh Market, Payakumbuh	401	40
2	Grogolan Market, Pekalongan	380	80
3	Bunder Market, Sragen	244	167
4	Karangwaru Market, Yogyakarta	727	1,222
5	Baru Market, Probolinggo	666	480
6	Pandansari Market, Balikpapan	313	45
7	Lambocca Market, Bantaeng	142	160
<b>Total</b>		<b>2,873</b>	<b>2,194</b>

### RECAP OF THE 2017 PASAR SEJAHTERA PROGRAMME

We have carried out the following activities in the Pasar Sejahtera programme:

- There are seven assisted markets in the Pasar Sejahtera programme, three of which, the Baru Market in Probolinggo, Grogolan Market in Pekalongan, and Karangwaru Market in Yogyakarta, joined in December 2017.
- The budget for the Pasar Sejahtera programme in 2017 was Rp7.9 billion.
- Organic waste collected by integrated waste disposals was 141.7 tonnes and reduced carbon emissions by 197,074 tonnes equivalent of CO<sub>2</sub>.
- Prepared physical and non-physical facilities in accordance with the SNI 8152:2015 Pasar Rakyat, such as calibration posts (Ibuh and Bunder markets), disabled access (Lambocca market), price information board (Karangwaru market), and workshop on 12 SOPs of People's Markets (Ibuh, Bunder, Baru, and Lambocca markets).
- Prepared requisite facilities for waste banks and integrated waste disposal, organic and non organic rubbish bins, wash basins, and sinks to encourage hygienic and healthy lifestyle.
- Held public campaigns to raise awareness and public support to develop people's markets. Public campaigns include the Community-based People's Market Festival, radio talk shows, press releases, and billboard adverts.
- Held community-based activities, such as 8 financial literacy sessions, 47 cleaning campaigns, 240 focused group discussions, and training for trader associations involving 6,713 participants. A detailed breakdown is as follows:

**Frequency of Activities in the 2017 Pasar Sejahtera Programme**

Activity	Pasar Sejahtera Location							Total	Notes
	PYH	PKL	SGN	YYK	PBL	BPP	BAN		
Institutional Capacity Building									
- Fire Mitigation	-	-	1	-	-	-	-	1	Frequency
- Financial Literacy	-	2	1	2	1	2	-	8	
- Cross Sector Meeting	2	3	2	2	2	3	2	16	
- Cleaning Campaign	1	3	3	21	12	2	5	47	
- Group Discussions	22	31	42	21	74	27	23	240	
- Training	8	4	6	3	6	4	6	37	
- Traders Participation	598	708	743	2,244	1,357	606	457	6,713	Total participants

Note: PYH: Payakumbuh, PKL: Pekalongan, SGN: Sragen, YYK: Yogyakarta, PBL: Probolinggo, BPP: Balikpapan, BAN: Bantaeng.

**EVALUATION AND RECOMMENDATIONS FOR THE PASAR SEJAHTERA PROGRAMME**

To measure the success and improve the quality of the Pasar Sejahtera programme, we conduct periodic rapid appraisals in cooperation with competent and independent third parties.

A summary of the appraisal's findings is as follows:

1. The key to success of the Pasar Sejahtera Programme is active participation of local governments, traders, and market communities as the primary stakeholders of people's markets. Traders have shown great willingness and active participation. One of the primary factors is direct benefits to traders following the Pasar Sejahtera Programme, such as cleaner markets, improved zoning with room for improvement, more shoppers, and excellent facilities.
2. The blueprint for the Pasar Sejahtera programme is SNI 8152:2015 Pasar Rakyat. Danamon Peduli continues to advocate the importance of SNI Pasar Rakyat to local governments so that people's markets are able to compete with modern retailers and supermarkets.

A summary of recommendations to improve the Pasar Sejahtera Programme is as follows:

1. There needs to be continuous advocacy to the primary stakeholder of people's markets, i.e. local governments, to develop markets in accordance with SNI 8152:2015 Pasar Rakyat. People's markets are one of the centres of regional economic life and development.
2. There is need for financial institution (bank) to partner with market cooperatives to facilitate access and improve the cooperatives' capital structure.
3. Continuous capacity building in terms of quality and quantity for market drivers and volunteers.
4. The topics discussed in group discussions should be based on the implementation of SNI 8152:2015 Pasar Rakyat so that the initiatives and actions taken are aligned with the path towards a nationally-certified market.
5. Integrated waste disposal must be built at every assisted market. The capacities of existing facilities should be improved.



## PUBLIC UNDERSTANDING OF PASAR SEJAHTERA, DANAMON'S CSR PROGRAMME

In 2017, Danamon Peduli surveyed the public's understanding of Danamon's flagship CSR programme, the Pasar Sejahtera. The results are as follows:

### Top of Mind Survey (Knowledge of Danamon - Danamon Peduli - Pasar Sejahtera Programme)

West Sumatera		Central Java		East Java	
Assisted Location	Non-assisted Location	Assisted Location	Non-assisted Location	Assisted Location	Non-assisted Location
67%	2%	82%	0%	100%	11%

Discussion:

- 85% of respondents agree that Danamon's CSR Programme created a positive image of Danamon as a company
- 76% of respondents agree that Danamon's CSR Programme has an effect on Danamon's popularity

The survey also showed that the Pasar Sejahtera Programme resulted in cleaner and healthier markets as a result of the following facilities:

Material Aspects	Assisted Location (# Trader Respondents)	Non-assisted Location (# Trader Respondents)
Public facility improvements	88	14
Public wellbeing and economic improvements	72	18
Business acumen improvements	73	15
Public benefits	77	19
Tangible Aspects	81	17
Assistance to achievement of goals	74	16

In 2017, Danamon Peduli surveyed the Social Return on Investment (SROI) of the CSR programme, the Pasar Sejahtera. The results are as follows:

Location	SROI Ratio	Note
Baru Market, Probolinggo, East Java	1:9.2	Every 1 Rupiah invested generated a 9.2 Rupiah return in social value
Grogolan Market, Pekalongan, Central Java	1:8.3	Every 1 Rupiah invested generated a 8.3 Rupiah return in social value
Ibuh Market, Payakumbuh West Sumatera	1:14.9	Every 1 Rupiah invested generated a 14.9 Rupiah return in social value
Bunder Market, Sragen, Central Java	1:13.9	Every 1 Rupiah invested generated a 13.9 Rupiah return in social value

The distribution of social impacts of the Pasar Sejahtera Programme is highest in 'Economy' and 'Welfare' - in line with Danamon's vision. We care and help millions to achieve a better life.

Aspect	%	Rp.
Environment	0.34%	31,752,000
Economy	49.41%	4,666,517,672
Welfare	47.21%	4,458,157,895
Public	3.04%	286,975,000





## PEDULI LINGKUNGAN PROGRAMME

The Peduli Lingkungan or Care for Environment is part of the Pasar Sejahtera programme that encourages employees of Danamon and its subsidiaries to volunteer in the activities nationwide. Since 2015, the Care for Environment has been focused on improving conditions of people's markets wherever Danamon and Adira operates. The Peduli Lingkungan is vital component in developing and instilling our corporate values, particularly 'Peduli' (Care) in the company's employees.

## PEDULI LINGKUNGAN ACTIVITIES IN 2017

In the Peduli Lingkungan, we managed and mobilised Danamon, Adira Finance, and Adira Insurance employees to map much needed improvements and coordinate with relevant bodies, such as local governments and civil societies. Peduli Lingkungan works in greening, repairs of physical public facilities, waste management, and provision of sanitation facilities and clean water.

No	Region	Peduli Lingkungan Activities in Traditional Markets
1	Jakarta, Bekasi, Tangerang, Bogor, Cilegon, and Lampung	<ol style="list-style-type: none"> <li>1. Pasar Tradisional Cigudeng</li> <li>2. Pasar Kota Bekasi</li> <li>3. Pasar Kramat Jati</li> <li>4. Pasar Ayam</li> <li>5. Pasar Lama Serang</li> </ol>
2	Bandung, Cirebon, Tasikmalaya, Sukabumi, and Purwakarta	<ol style="list-style-type: none"> <li>1. Pasar Resik Pancasila</li> <li>2. Pasar Jagasatru Cirebon</li> <li>3. Pasar Prawatasasi - Joglo Cianjur</li> <li>4. Pasar Andir</li> <li>5. Pasar Batujajar</li> <li>6. Pasar Ciliin</li> <li>7. Pasar Wesel Pamanukan</li> </ol>
3	Semarang, Solo, Purwokerto, Yogyakarta, Kudus, and Tegal	<ol style="list-style-type: none"> <li>1. Pasar Jongke</li> <li>2. Pasar Segamas Purbalingga</li> <li>3. Pasar Slema</li> <li>4. Pasar Peterongan</li> <li>5. Pasar Pedurungan</li> <li>6. Pasar Pati</li> </ol>
4	Surabaya, Malang, Kediri, and Jember	<ol style="list-style-type: none"> <li>1. Pasar Baru Lawang</li> <li>2. Pasar Songgolangit</li> <li>3. Rogojampi</li> <li>4. Tambak Rejo</li> </ol>
5	Denpasar, Kupang, and Mataram	<ol style="list-style-type: none"> <li>1. Pasar Kreneng, Denpasar</li> <li>2. Pasar Dasan Agung Mataram</li> <li>3. Pasar Oebobo</li> </ol>
6	Medan, Siantar, Sibolga, Aceh, Lhokseumawe, and Batam	<ol style="list-style-type: none"> <li>1. Gd. Nasional Sibolga</li> <li>2. Pasar Tradisional, Medan</li> <li>3. Pasar Aceh</li> <li>4. Pasar Pasir Putih</li> <li>5. Pasar Horas</li> </ol>
7	Padang, Pekanbaru, Jambi, Bengkulu, and Palembang	<ol style="list-style-type: none"> <li>1. Pasar Angso Duo</li> <li>2. Pasar Atas Curup Rejang Lebong</li> <li>3. Lubuk Linggau</li> <li>4. Pasar Payakumbuh</li> <li>5. Pasar Harapan Jaya</li> <li>6. Pasar SP 9 Jatimulya</li> </ol>
8	Balikpapan, Pontianak, Palangkaraya, Samarinda, Banjarmasin, and Tarakan	<ol style="list-style-type: none"> <li>1. Pasar Flamboyan</li> <li>2. Pasar Buah Bandara Tarakan</li> <li>3. Pasar Klandasan</li> <li>4. Pasar Telawang</li> <li>5. Kedondong</li> <li>6. Besar Palangkaraya</li> </ol>
9	Makassar, Gorontalo, Palu, Manado, Kendari and Ternate	<ol style="list-style-type: none"> <li>1. Pasar Bastiong</li> <li>2. Pasar Pharas</li> <li>3. Pasar Tradisional Wameo Bau Bau</li> <li>4. Pasar Ranggulalo Biromaru</li> <li>5. Pasar Sentral Sangguminasa</li> <li>6. Pasar Terong</li> <li>7. Pasar Tomohon</li> <li>8. Pasar Sentral Gorontalo</li> </ol>

A set of Environmental Care activities in the year 2017 absorbed the foundation budget at Rp 2,587,929,379. The number of participating volunteers is 2,447 employees with the number of activities conducted is 45 times. The details of the activities conducted include reforestation and city gardens, public facility reparation in the market, trash can/dustbin reparation, organic garbage sorting, and cleaning tools procurement, etc. All of these activities in 2017 provide benefit to reduce CO<sub>2</sub> emission at 143.5 Mt Eq CO<sub>2</sub>.

This calculation is conducted annually by using a referenced data calculation data of the year 2015, the initial time of Environmental Care program. Danamon Peduli does not count initial position, emission calculation is more likely equivalent to the reduction of CO<sub>2</sub> emission occurring in the surrounding environment, as a result of change in organic garbage management pattern, and the garbage sorted for recycle. The calculation method applied is carbon calculator method of Institute for Essential Service Reform (IESR) with a consideration on implementation convenience and the relevance of the method to Danamon Peduli programs. **[GRI 305-5]**

### INITIATIVE ON THE PHILANTHROPY FOR URBAN CLUSTERS: BUILDING EFFECTIVE PARTNERSHIPS FOR SUSTAINABLE URBAN DEVELOPMENT

Yayasan Danamon Peduli (Danamon Peduli), Filantropi Indonesia (FI), and Kemitraan Habitat initiated philanthropy for sustainable urban cluster development or Philanthropy for Suburban and Urban Cluster (KFPP). The initiative strives to tackle challenges in the ever-complex urban development and issues surrounding it. Through the initiative, philanthropic institutions are expected to encourage and partner with other sectors to assist, improve, and develop urban development programmes, current and future.

The idea to establish a forum for the philanthropy in suburban and urban clusters began with a workshop attended by various bodies that have plans and were concerned with urban issues, such as philanthropic organisations, companies, higher education institutions, civil societies, communities, and local governments. The limited discussion was aimed to push towards an effective partnership to overcome challenges in urban development in accordance with the New Urban Agenda (NUA). NUA is a commitment by UN member states and a framework on urban planning and management to achieve sustainable development and urbanisation.

Speaking in the event was Tri Dewi Virgiyanti, Director of Urban, Housing and Settlement at Bappenas (Ministry of National Development Planning), Dwitoyo Akoro, Director of Integration of Settlement Infrastructure at the Ministry of Public Works and Housing, Sihard Hadjopan Pohan SH, MH, Director of Distribution and Logistics Facilities at the Ministry of Trade, Dr. Lana Winayanti, Director General of Housing Costing at the Ministry of Public Works and Housing, Erna Witoelar, Co-chair of the Advisory Board of Filantropi Indonesia, Wicaksono Sarosa, Ph.D., Kemitraan Habitat, Dr. Bernadia Irawati Tjandradewi, Secretary General of United Cities and Local Governments Asia Pacific, Ummu Azizah Mukarnawati, Corporate CSR Manager at PT Holcim Indonesia, and Restu Pratiwi, Director of Yayasan Danamon Peduli. Moderating the discussion was Ninuk M. Pambudy, Deputy Editor of Kompas and Timotheus Lesmana Wanadjaja, Chairman of the Executive Board of Filantropi Indonesia.

The initiative to establish the urban philanthropy is in line with the 11th goal of the Sustainable Development Goals (SDGs), sustainable cities and communities. The United Nations Conference on Housing and Sustainable Urban Development (Habitat III) was held in October 2016 in Quito, Ecuador, emphasised on the importance of involving various parties in developing the cities that act as sustainable growth drivers in the future. It is estimated that the number of cities will double in 2050. This concept of developing cities and communities is formulated in the New Urban Agenda (NUA). NUA is a commitment by UN member states and a framework on urban planning and management to achieve sustainable development and urbanisation. In addition, NUA acts as the universal guideline to create fair and sustainable cities for the next 20 years. In the Habitat III Conference, it was agreed that

urban development and the importance of cities as public spaces are the collective responsibility of local governments, civil societies, private sector, and urban planners.

"As a participant of the UN Habitat III Conference in Quito, Danamon Peduli is committed to actively implement NUA guidelines in Indonesia. Our initiative in the establishment of the Urban Cluster Philanthropy is a mark of our commitment. Together with the government, in this case Bappenas and relevant ministries, private sector, and philanthropic organisations such as Filantropi Indonesia and Kemitraan Habitat, we are optimistic that this collaboration is able to support the creation of a fair and sustainable city in the next 20 years," said Restu Pratiwi, Director of Yayasan Danamon Peduli.



Co-chair of the Advisory Board of Filantropi Indonesia, Erna Witoelar, stressed that the Yayasan and philanthropic organisations should see the NUA as the framework that enables successful plans and strengthens partnerships across sectors. The NUA should not be seen as an added burden for philanthropic foundations and organisations, but as a framework that strengthens working relationships and links the networks of various local and international organisations that adopted it. "We can initiate this [Cluster] with more than 60 institutions, organisations, and experts in attendance today. We are looking to formulate the best way to promote, support, and improve effective partnerships among stakeholders," she added.

## PROVISION OF WATER WELL AND SANITATION PROGRAM FOR COMMUNITIES IN SERANG BANTEN

Water is an important basic necessity to support life and people. At certain areas, water sources are often located far from where people live or found in very deep underground. Therefore, they are lacking of clean water. The quality of consumed water also determines the quality of health of the people. With available clean water, it can promote healthy lifestyle and prevent people from defecating, taking a bath, and doing laundry at places with no guarantee of cleanliness.

To celebrate the 61st anniversary of Bank Danamon, Danamon Peduli Foundation and Rumah Zakat organized Community Water Well and Sanitation Program to show the value of caring to Indonesian people, specifically those who are less fortunate. This program was expected to help people with limited access to clean water facilities.

### Program Name

Provision of Community Water Well and Sanitation

### Partner

Rumah Zakat

### Place of Event

Village of Kramat RT. 18 and Village of Cibangka RT. 17 Desa Labuan, Mancak subdistrict, Serang regency.

### Series of Activities

#### 1. Self-awareness Survey

This survey was aimed to map the environmental, demographic and social conditions of the recipient community of the Community Sanitation program. There are a total of 30 families (Head of Family) as beneficiaries community water well program.

#### 2. Saresehan or Seminar

The seminar discussed about hygiene and sanitation, local government policy and implementation of community sanitation program. Furthermore, focused discussions were held, participated by representatives of community leaders, village government office, community health centers and community volunteers (kader) called Bumi Asih.

#### 3. Trainings of Bumi Asih Volunteers

Located in Pandeglang and discussed about CLTS (Community Lead Total Sanitation). This training was a part of sanitation program that focused on public awareness of the importance of water and sanitation facilities latrine for personal and environmental health. Kader Bumi Asih were required to be able to manage and educate the community about the problems and the use of water and sanitation facilities. In addition to learning the theory of CLTS,

kader Bumi Asih also learned about pemucuan or triggering. It is a method for community hygiene and sanitation behavior change.

#### 4. Pemucuan Practice

After kader Bumi Asih attended the trainings, they practiced pemucuan in Village of Kubang Emas and Keramat Desa Labuan. This activity focused on a collective stimulus activity against disgust and embarrassment felt by people when presented with simple facts about open defecation by using various tools and materials and by visiting open defecation spots to encourage behavioral change. The activity started with the mapping of latrine locations, sanitation access and water sources. It continued with a simple simulation of visiting the open latrines before taking observation on stool traces and counting their numbers. Then, it closed with a discussion with the participants about their experience and their willingness to change.



#### 5. Construction of Water Well

The construction of water well program was conducted in two locations, which are in Desa Labuan, Village of Kramat RT. 18, and Village of Cibangka RT. 17. The construction process began with land preparation. By December 10, 2017, the development process has reached 100%, and now the water well has been used by residents to support their daily needs such as bathing, washing and so forth.





**This program is very beneficial to the community and also helping the government to achieve human development in the aspect of health."**

**Afrizal** - *Health Bureau of Serang Regency*

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**On behalf of the community, I would like to thank Danamon Peduli Foundation and Rumah Zakat for the water well and the support that has been given for our community health."**

**Saefudin** – *Village Secretary of Labuan*

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**We are so glad that now we have a clean and decent toilet, thank you very much Danamon Foundation, may Allah reward with double rewards."**

**Murtasiah** - *Volunteer of Bumi Asih*



## DISASTER RAPID RESPONSE

Natural disasters or disasters that occur due to human negligence are events that can occur at any time and can affect people everywhere. If not properly dealt with, any disaster could have a devastating impact on human life, both from the economic, social and environmental aspects leading to the emergence of a post-disaster social problems.

Danamon Peduli Foundation through the Rapid Response Program (CTB) provides funds and human resources, which are employees of Danamon and its subsidiaries, to respond immediately to disasters that occur and may overwhelm communities around the operational areas of the company.

Through the Rapid Response Program, we increased the role of Danamon and Adira employees as volunteers and made Danamon one of the first private institutions to effectively and institutionally respond to disasters.

To optimize the channeling of the Disaster Rapid Response program, we are focusing to:

1. Distribute emergency needs to alleviate the suffering of disaster victims
2. Increase capacity and disaster preparedness for market communities
3. Build partnerships with competent and credible institutions in disaster management.

In addition, we adjoin the Disaster Rapid Response program with Disaster Mitigation and Fire Management training, especially for fires in People's Markets. This includes completion of disaster preparedness facilities such as provision of assembly point signs and evacuation directions, Light Fire Extinguishers (APAR), and APAR usage training. These disaster mitigation activities are carried out at selected People's Markets in Indonesia.

The purpose of implementing disaster training is to:

1. Increase disaster preparedness and raise awareness of disasters in the market community

2. Prepare a resilient society and be able to minimize the risk of loss of property and lives during and after the occurrence of disasters and fires.

## DISASTER RAPID RESPONSE PROGRAM OBJECTIVES

1. External
  - a. Responding to the disasters around Danamon/Adira branches through the mobilization of employee volunteers
  - b. Coordinating on large-scale catastrophic disasters beyond the scope of the Danamon and Adira operational areas conducted through partnerships with third parties such as the Indonesian Red Cross (PMI) and others
  - c. Working with the National Disaster Management Agency (BNPB) and the Regional Disaster Management Agencies (BPBD) and Fire Departments in the form of disaster mitigation training.
2. Internal
  - a. Increasing active participation of all Danamon and Adira units across the country
  - b. Increasing the involvement of employees as volunteers in the Rapid Response Program.

## REALIZATION OF DISASTER RAPID RESPONSE PROGRAM

Supported by an extensive network of over 1,900 branches and over 50,000 employees throughout Indonesia, relief are distributed to disaster areas. Danamon Peduli Foundation strives to improve the ability of its volunteers to conduct effective assessments to provide the right assistance in accordance with the needs of the disaster victims.

Throughout 2017, the Foundation facilitated more than 616 volunteers from Danamon and Adira to participate in the implementation of the Rapid Response Program.





In addition to facilitating internal volunteers, we are also working with disaster-related institutions such as the Indonesian Red Cross (PMI), the National Disaster Management Agency (BNPB), and Rapid Response Act (ACT).

In 2017 we disbursed CTB funds amounting to Rp448,017,634 from donations to volunteers who were directly involved in the activities. We mobilized aid for 23 disasters including floods, volcanic eruption, landslides, market fires, earthquakes, and droughts. 45,880 people received benefits from CTB activities.

**Table of Disaster Rapid Response Program Realization, 2017**

Type of Disaster	Numbers of Disasters	Total Assistance
Flood	10	215,260,528
Eruption	4	56,019,200
Landslide	3	44,592,906
Fire	3	46,404,999
Earthquake	2	28,350,000
Drought	1	57,400,000
<b>Total</b>	<b>23</b>	<b>448,017,634</b>

We also organized eight disaster mitigation training events and public market fire fighting exercises in 2017. Training participants were market community representatives around the site where the training was conducted. These disaster mitigation exercises applied to People's Markets throughout Indonesia and were not limited to assisted markets in the Prosperous Market program.

**Disaster Mitigation Training Table, 2017**

No	Location	No. of Participants	No. of Market Participants	APAR Contribution Amount
1	Pasar Kota, Kendal	60	12	20
2	Pasar Bunder, Sragen	30	3	0
3	Pasar Mangunrejo, Probolinggo	80	5	0
4	Pasar Petisah, Medan	115	33	66
5	Pasar Ciawitali, Garut	95	16	65
6	Pasar Antasari, Banjarmasin	72	13	110
7	Pasar Dasan Agung, Mataram	55	16	50
8	Pasar Bengkong, Batam	48	3	25
<b>Total 2017</b>		<b>555</b>	<b>101</b>	<b>336</b>



## TESTIMONY



"I would like to thank the Danamon Peduli Foundation which provided fire disaster mitigation training to the community of traders in Pontianak. Thanks to the training we managed to overcome some of the fire threats in our market and avoided fatalities"

**Hariyadi**

Head of Pontianak City Trade Office



## KNOWLEDGE MANAGEMENT

Through this role as a source of learning, we hope to inspire, expand partnership networks, and motivate others to replicate and develop our programs.

We manage and share knowledge with other organizations as well as community groups together to help improve the quality of life of the community. To demonstrate our commitment on the role of

Danamon Peduli Foundation, we are actively participating as speakers on various occasions and utilizing both conventional and digital media to share our experience and knowledge. With the results of the evaluation of program implementation in the field, we can deliver descriptions to facilitate other parties to gain from our experience.

The following are knowledge and experience sharing activities undertaken during 2017.

Realization of Knowledge Sharing and Communication Activities Danamon Peduli Foundation, 2017

1. Internal Communication, with the ultimate goal as a communication means of building awareness and employee engagement.

No	Activity	2017
1	Email blast	16
2	Spirit	6
3	Other Activities	2
4	Employee Participation	374

2. External Communication, with the primary purpose of creating, maintaining, and protecting the reputation of the organization.

No	Activity	2017
1	Press Release	20
2	Advertorial	7
4	PR Value	Rp 15,6 bio

3. Advocacy, with the primary purpose of improving the knowledge, attitudes, and behaviors of the organization's work program.

No	Activity	2017
1	Audience/Speaker	10
2	Media Advocacy	4
3	Campaigns	3

4. Networking & Alliances, with the ultimate goal of building power outside the organization to achieve common goals.

No	Activity	2017
1	Internal Partners	4
2	External Partners	55
3	Internal Partnership Value(estimated)	Rp 1 bio
4	External Partnership Value(estimated)	Rp 585 bio

5. Knowledge Management, with the ultimate goal of sharing and developing knowledge.

No	Activity	2017
1	Discussion Forums	2
2	Reports	4
3	Websites	12

## MARKET INNOVATION LEARNING FORUM AND ANUGERAH PANCAWARA

Danamon Peduli Foundation in collaboration with Trade Ministry of Republic Indonesia and SWA in Business Media organizes the activities of the People's Market Innovation Learning Forum and the Pancawara Award, a forum to share ideas, innovations, and creative efforts in building the People's Market. This event also gives appreciation to market managers who excel in the development and management of People's Markets through innovations.

### OBJECTIVES

- Design and document the development of The People's Market in Indonesia
- Give inspiration and role model on the management of People's Markets in Indonesia
- The announcement of the people's market development in Indonesia
- Give appreciation to local governments and BUMD Regional Owned Companies that successfully manage and advance The People's Market

### TARGET PARTICIPANTS

The target audience of the People's Market Innovation Learning Forum and Pancawara Award are People's Markets with type I, II, III and IV (SNI 8152: 2015), which are then grouped in the following categories::

1. Local Government People's Market Type 1 & 2
2. Local Government People's Market Type 3 & 4
3. BUMD/PD People's market Type 1 & 2

Type 1, >750 traders, Type 2, 500-750 traders  
Type 3, 250-500 traders, Type 4, <250 traders

### ACTIVITY SCHEDULE

#### 1. Research & Assessment.

Preliminary activities aimed at gaining membership, shortlisting of participants (finalists) and assessing the finalists according to the criteria set out in the Pancawara Award 2017. Consisting of three stages:

- a. Participant Selection
- b. Field Observation
- c. Judging (Participant presentation and Q&A)

#### 2. Market Innovation Learning Forum & Awards

The Sharing Forum is a learning forum that brings market leaders as Pancawara Award finalist to share their experiences and learning, while the award is given to the market finalists who have successfully conducted innovation and good market management.

#### 3. Socialization and Communication

Activities undertaken are to expand awareness, support, and market involvement and related stakeholders in the People's Market Innovation Learning Forum and Pancawara Award program. It also communicates various innovations to inspire others to replicate and develop these innovations.



- Total Coverage : 57 article
- Total Advertorial Value : Rp1,265,393,000,-
- Total PR Value : Rp6,310,343,000,-

#### RECEIVERS OF PAWANCARA AWARD

- Pasar Koj Baru, BUMD/PD People's market
- Pasar Rejowinangun, Local Government People's Market Type 1 & 2
- Pasar Sindu, Local Government People's Market Type 3 & 4



Award Winner PANCAWARA AWARDS  
on innovation "Managing Market Synergies"



Award Winner PANCAWARA AWARDS  
on innovation "People's Market Development  
as a Social Culture Room"



Award Winner PANCAWARA AWARDS  
on innovation "Self-Evaluation and  
Development of Culinary Night Tours"



## PROFILE OF PANCAWARA AWARD WINNER



**Category:** Market BUMD/PD

### PASAR KOJA BARU – DKI JAYA

Innovation



**"MANAGEMENT OF MARKET  
FACILITIES ONLY SINERGIS "**



Jl. Bhayangkara Rt.006/001, Kelurahan Tugu  
Kecamatan Koja - Jakarta Utara 14260

The innovation done by Pasar Kojabaru was to build the management of market infrastructure synergistically. That is, all existing infrastructure and market facilities are functioning and managed to support and strengthen each other so as to generate optimal market performance.



**Since**

July 2010, inaugurated on  
June 20, 2012



**Commodities**

Vegetables, fruits, fish, meat,  
household goods



**Managed by**

PD Pasar Jaya



**Contact Person**

Ramses Butar Butar  
Director of Finance and Administration  
PD Pasar Jaya



**Category:** Market Type 1 & 2

### PASAR REJOWINANGUN – MAGELANG, CENTRAL JAVA

Innovation



**"DEVELOPING THE PEOPLE'S  
MARKET AS A SOCIO-  
CULTURAL SPACE"**



Jl. Mataram Kel. Rejowinangun Selatan  
Kec. Magelang Tengah, Kota Magelang - Jawa Tengah 56124

Rejowinangun Market Management tried to expand the concept and understanding of People's Markets. For Rejowinangun the market is no longer understood only as a place to buy, but expanded its function as a social space as well as a means of appreciation and cultural preservation. For that, Rejowinangun Market is trying to take advantage of one of its market areas for entertainment and recreation, precisely, an artistic stage. This activity is held once a month every Pahing-Sunday so it is known as the Pahingan Performing Arts Stage.



**Since**

2012, unveiled in 2014



**Commodities**

Vegetables, fruits, fish, meat,  
household goods.



**Managed by**

Government of Magelang City through  
Industry and Trade Office



**Contact Person**

Drs. Joko Budiyo  
Head of Industry and Trade Office of  
Magelang City





## PASAR SINDU – DENPASAR, BALI

### Innovation



### “SELF-MANAGEMENT AND CULINARY TOURISM DEVELOPMENT”



Jl. Pasar Kel. Sanur, Kec. Denpasar Selatan  
Kota Denpasar - Bali 80228

The increasing number of visitors at after-hours revitalized markets and encouraged public to trade in the Sindu Market. With a total of Rp 450 million donor funds (trader fees and Sanur Development Foundation as market managers), market managers together with the community developed Sindu Night Market, which is a culinary night tour. The goal is to develop the market as a tourist destination, the development of the night culinary market as well as to facilitate unattended traders and merchants engaged in healthy food business.



#### Category

People's Market Local Company Type  
3 & 4 (300 merchants)



#### Since

2017



#### Commodities

Vegetables, fruits, fish, meat,  
household goods.



#### Managed by

Swakelola Desa Adat



#### Contact Person

I Made Sudana  
Head of Pasar Sindu



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# IMPROVING IMPLEMENTATION OF ORGANIZATIONAL GOVERNANCE

We continue to improve the quality of organizational governance through the implementation of work mechanisms in accordance with internal regulatory instruments, such as Board Manual, Work Guidelines and Audit Charter. This enables supervision and periodic evaluation and compliance with prevailing laws and regulations, allowing programs to be implemented efficiently, and helping to achieve Danamon Peduli's objectives and founding company goals.

Our governance practices are implemented in all operational aspects of the Foundation, with the aim of:

1. Building better relationship between the Founder, the Board of Trustees, the Board of Management, the Board of Supervisors and with all stakeholders of the Foundation;
2. Supporting quality improvement of internal controls in managing all resources more effectively;
3. Increasing welfare by optimally utilizing the resources available for beneficiaries and other stakeholders.

Improving the quality of the principles of organizational governance, understood to make Danamon Peduli Foundation achieve various positive benefits, including:

1. Improved performance of the Foundation through the creation of a better and efficient decision-making process
2. Enhanced trust of donors and stakeholders;
3. Increased accountability of Foundation management for volunteers and donors; as well as
4. Fulfilling expectations of stakeholders.

Good governance is conducted through the application of the five basic principles of governance, namely: transparency, accountability, responsibility, independence and fairness.

Within implementation of organizational governance, we have established an organizational structure, working mechanisms, with regulatory tools such as Board Manual, Working Guidelines, Procurement Procedures, Audit Charter and others which allow for regular monitoring and evaluation processes, so that Danamon Peduli's mission can be achieved.

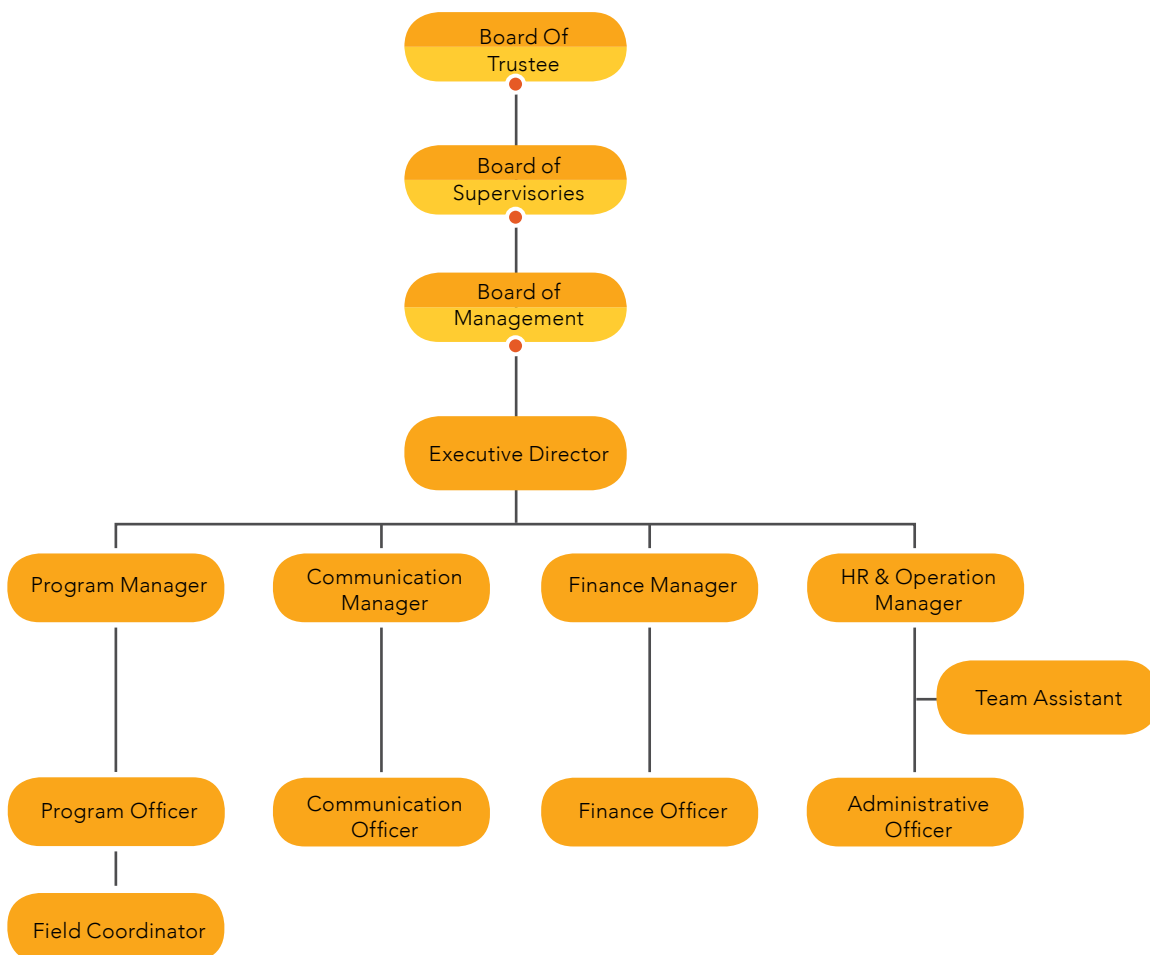


## FOUNDATION STRUCTURE AND MECHANISM OF GOVERNANCE [GRI 102-18]

Our organizational structure and governance comprise the Board of Trustees, Board of Supervisors and Board of Management. The Board of Management acts as the organizer of Danamon Peduli's daily operations. Each member of the boards plays certain roles in support of the Foundation and overall shares a commitment to ensure the successful management and implementation of the Foundation's programs.

To determine the direction of program management, to evaluate the effectiveness of the program and to plan ahead, Danamon Peduli conducts Board of Trustees meetings at least annually and Board of Supervisors meetings are conducted periodically. Board of Management meetings take place as needed.

### Danamon Peduli Foundation Governance Structure Chart



## BOARD OF TRUSTEES

[GRI 102-22, GRI 102-23]

The Board of Trustees (BOT) is responsible for providing overall policy advice and direction, establishing the vision and framework for the Foundation. The BOT has the rights and obligations, as follows:

1. Make decisions about the amendment of the Foundation's Articles of Association
2. To appoint and dismiss members of the Management and members of the Board of Supervisors.
3. Establish the Foundation's general policy based on the Foundation's Articles of Association.
4. Ratifying the annual work program and annual budget draft of the Foundation submitted by the Board of Management.
5. Ratifying the annual report submitted by the Board of Management with the approval of the Board of Supervisors.
6. Defining the liquidator if there is a process of liquidation of the Foundation.
7. Together with the Boards of Management and Supervisors, prepare and enact Bylaws.

Members of the Board of Trustees consist of individuals holding high-level positions from the founding organization and other institutions, have a commendable track record, and are professionals in their respective fields.

The members of Advisory Board cannot concurrently serve as either Supervisory Board or Foundation management, inaugurated through General Meetings of Shareholders with 5 year term and can be reelected. The determination on the term of Advisory Board is regulated on the Article 8 AD/ART YDP, meanwhile the term of management and Supervisory Board is separately regulated on Article 13 and 23. The determination on the independence of Advisory Board is regulated on Article 7 and 9 AD/ART YDP, meanwhile for management board and supervisory board is separately regulated on Article 15 and 25. On the other hand, the background competency of the Advisory Board, management board, and Supervisory Board is stated in the manual Yayasan Danamon Peduli.

The information on stakeholder representatives in the composition of Advisory Board, Management Board, and Advisory Board is stated in the Policy Manual of Yayasan Danamon Peduli. But, there is no particular

conditions related to the Advisory Board and Management Board members representing social groups. There is no committee in the composition of Advisory Board, neither is the condition for member proportion by gender. However, there is one female in the composition of Advisory Board currently.

The personnel structure of the Board of Trustees as at the end of 2017 did not change compared to that of the previous year, as follows:

**Table Personnel Board of Trustees, 2017**

Personnels	2017
Chairman	Bayu Krisnamurthi
Member	Lee Kwong Foo Edward
Member	Sng Seow Wah
Member	Willy S. Dharma I
Member	Kartini Muljadi, SH
Member	Palgunadi T. Setyawan

### Board of Trustees Meetings

The Board of Trustees meeting (RDP) is the highest body in the management hierarchy of the Foundation. Through a Board of Trustees Meeting, which is held once a year, the Foundation's strategic objectives, evaluation of achievements and accountability reports of the Foundation's management are reviewed. Therefore, the entire Board of Trustees and Board of Management of the Foundation is present in every meeting.

There are two types of meetings involving the Board of Trustees:

1. Annual Meeting
  - a. The Annual Meeting of the Assembly ("Annual Meeting") must be held at least once a year, no later than 5 months after each year the Foundation book is closed.
  - b. In the Annual Meeting, there is:
    - a. Evaluation of the Foundation's assets.
    - b. Annual Report.
    - c. Information of the Foundation's general policy for the coming year.
  - c. Annual Meeting Resolutions are taken on the basis of deliberations for consensus.
2. Other Meetings
  - a. A Conference Assembly is held at any time if deemed necessary by the Head of Board of Trustees or upon a written request from one or more members of the Boards of Trustees, Management or Supervisors.



- b. A Board of Trustees Meeting is valid and entitled to take decisions that are legitimate and binding if attended at least 2/3 of the number of members of the Board of Trustees.
- c. Decisions of Board of Trustee meetings are taken by deliberation for consensus.
- d. If consensus decision is not reached then the decision shall be taken by vote and the decision shall be taken if approved by more than ½ the number of votes issued legally.

Where the Board of Trustees Meeting is unable to be exercised then the Board of Trustees may make a legitimate and binding decision without convening a meeting through Circular Resolution mechanism, which is signed by the entire Board of Trustees; decisions taken by Circular Resolution have the same legal force as decisions legally made in meetings of the Board of Trustees.

During 2017 the Board of Trustees held 1 (one) meeting, with the following agenda:

#### Table of Meetings and Agenda of Board of Trustees in 2017

	Jadwal	Tempat	Agenda
RDP - 1	11 December 2017	Board of Commissioner Room, Menara Bank Danamon Fl. 12	<ul style="list-style-type: none"> <li>a. Report of Program and Financial Development in 2017.</li> <li>b. Work plan and budget for the year 2018.</li> <li>c. Other</li> </ul>

#### Frequency of Meetings and Level of Attendance of Board of Trustees

Position	2017	Average Attendance Rate of Board Meeting
Chairman	Bayu Krisnamurthi	85%
Member	Edward Lee	
Member	Sng Seow Wah	
Member	Willy S. Dharma I	
Member	Kartini Muljadi, SH	
Member	Palgunadi T. Setyawan	

#### BOARD OF SUPERVISORS [GRI 102-22, GRI 102-23]

Supervisory Board members are professional and independent individuals appointed by Advisory Board with a five year term and who can be re-inaugurated according to the consideration of Advisory Board. There is no committee under the scope of Supervisory Board. Neither there is certain condition related to gender in determining the composition of Supervisory Board. Nevertheless, there are two females in the composition of Supervisory Board in 2017.

Basically, Supervisory Board members are the organizing management or Board of Commissioners or Board of Directors from the parent organization of Foundation owners in order to represent the interest of Foundation owners.

To maintain the independence in monitoring function, Supervisory Board members are not allowed to

have a concurrent role as Advisory Board as well as Management Board.

The Board of Supervisors is responsible for overseeing the performance of the Board of Management and the Executive Secretariat, providing regular feedback to ensure good governance, in accordance with applicable frameworks and regulations. The authority and duties of the Board of Supervisors include:

1. Authorized to enter buildings, or other place used or occupied by the Foundation.
2. Checking Foundation documents or others relating to the Foundation.
3. Checking the bookkeeping of the Foundation and verifying the Foundation's cash.
4. Obtaining all information regarding any actions taken by the Board of Management.
5. Authorized to temporarily suspend one or more members of the Board of Management if the member of the Board of Management acts in contravention with the Foundation's Articles of Association and/or any applicable legislation.



In relation to the delegation of authority, any execution of transactions with third parties conducted by the Board of Management shall be reported to the Board of Supervisors, for further submission to the Board of Trustees. The appointment of Board of Supervisor's personnel is not conducted through candidate selection process, but determined through assignment by the Board of Trustees and PT Danamon Indonesia Tbk as founder of the Foundation. The appointment is based on equal opportunity principles.

For 2017, the composition of the Board of Supervisors personnel has changed from the previous year, as follows:

**Table of Board of Supervisor Personnel, 2017**

Personnel	2017	2016
Chairman	Manggi T. Habir	Manggi T. Habir
Member	Rita Mirasari	Muliadi Rahardja
Member	Made Sukada	Made Sukada
Member	Herry Hykmanto	Herry Hykmanto
Member	Michellina L. Triwardhany	Michellina L. Triwardhany

#### Board of Supervisors Meetings

To carry out its duties, the Board of Supervisors holds regular meetings periodically as required. Board of Supervisors meetings are attended by the Board of Management. General provisions of the Board of Supervisors Meeting are:

1. The Supervisory Meeting is chaired by the Chairman of the Board of Supervisors;
2. A meeting is valid and entitled to take a valid and binding decision if it is attended by at least 2/3 the number of members of the Board of Supervisors;
3. Decisions of the meetings of the Board of Supervisors shall be taken by deliberation for consensus;
4. If deliberation is not reached then decisions shall be taken by vote which must be approved by more than ½ the number of votes issued legally.

In addition to the provisions of Board of Supervisors meetings, Danamon Peduli Foundation also stipulates the rules of the Joint Meetings with the Board of Supervisors and Board of Management with the following general provisions:

1. A Joint Meeting is a meeting held by the Boards of Supervisors and Management for the purpose of appointing the Trustees if the Foundation no longer has a Trustee.
2. The Joint Meeting shall be held no later than 30 days from the time the Foundation no longer has a member of the Assembly.
3. A Joint Meeting Call is made by the Board of XX.
4. The Joint Meeting is valid and is entitled to take a valid and binding decision if it is attended by at least 2/3 the number of members of the Board of Management and 2/3 the number of members of the Board of Supervisors.
5. The decision of the Joint Meeting is taken by deliberation to reach consensus.
6. If decisions based on deliberations are not reached then decisions are made on the basis of voting.

During 2017, the Board of Supervisors conducted 4 meetings attended by the Board of Management, with the following agenda:

**Table of Boards of Supervisors and Management Meetings and Agenda (RDPP), 2017**

	Jadwal	Tempat	Agenda
RDPP - 1	1 Mar 2017	Board of Commissioners Room Menara Bank Danamon Fl. 12	a. Update Program: SME Mapping; TPST Renovation; Safe Market; Networking; Knowledge Management; Calendar of Event. b. Financial Update. c. Audit Update d. Other

	Jadwal	Tempat	Agenda
RDPP - 2	10 May 2017	Board of Commissioners Room Menara Bank Danamon Fl. 12	a. Program & Communication Update b. Financial Update c. Operational Update
RDPP - 3	10 Agustus 2017	Board of Commissioners Room Menara Bank Danamon Fl. 12	a. Program & Communication Update. b. Financial Update c. Operational Update
RDPP - 4	24 Oktober 2017	Board of Commissioners Room Menara Bank Danamon Fl. 12	a. Program & Budget Q4-2017 b. Work Plan & Budget 2018

## BOARD OF MANAGEMENT [GRI 102-22]

The Board of Management is responsible for representing and acting for and on behalf of the Foundation to implement the annual work plan and budget approved by the Board of Trustees together with the Board of Supervisors, in accordance with the mandate given.

The Board of Management conducts consultations with the Board of Supervisors and the Board of Trustees through the mechanism of regular meetings. Meetings with the Board of Supervisors are conducted on a regular basis (monthly/quarterly).

In accordance with its functions, the Board of Management consists of individuals with professional experience in the field, holding senior positions with high integrity to manage the Foundation's assets and carry out the mandate.

The Danamon Peduli Board of Management has not undergone changes from the previous year, so the personnel composition at the end of 2017 is as follows:

**Table of Board of Management of Danamon Peduli Foundation, 2017**

Personalia	2017
Chairperson	Restu Pratiwi
Deputy Chairman I	Swandajani Gunadi
Deputy Chairman II	Reza P. Rusly
General Secretary	Alexander C. Setjadi
Secretary	Toni Darusman
General Treasury	Theresia Adriana
Treasury	Taufan Arijantono

The Board of Management provides routine guidance to the Executive Office and provides support to the Chair of the Foundation in determining the direction of the Foundation's future development. As part of the operational manager of Danamon Peduli, the Board of Management maintains regular meetings with the Board of Supervisors, submits work plans, submits approvals and reports on program implementation.

In accordance with the authority given by the Board of Supervisors and the Board of Trustees, the Board of Management has the following rights and obligations:

1. A full responsibility for the stewardship of the Foundation for the benefit of the Foundation.
2. Each member of the Board of Management must act in good faith and with full responsibility in carrying out duties in accordance with the prevailing laws and regulations.
3. Provide to the Board of Supervisors an explanation and information of all matters concerning the Foundation, as asked by the Board of Trustees.
4. Authorized to act for and on behalf of the Foundation, whether within or outside the Court with prior approval from a Board of Trustees meeting, for the following actions and transactions:
  - a. Borrowing or lending money on behalf of the Foundation.
  - b. The establishment of a business entity and or legal entity by the Foundation or for the Foundation, establishing cooperation agreements with other parties, or engaging in any kind of business whether in Indonesia or abroad.



- c. Any purchase in any way to obtain or acquire immovable assets or movable assets on behalf of the Foundation with the determination of the price limit set by the Board of Trustees.
  - d. Any sale or disposal of a Foundation assets.
  - e. Leases, leasing and/or pawning of the immovable or movable property of the Foundation with the determination of the fixed price limit set by the Board of Trustees.
  - f. To enter into an agreement with an organization affiliated with the foundation or with a member of the Board of Management, or with a person working with the Foundation under the terms of the agreement which is beneficial for the achievement of the Foundation's purposes and objectives.
5. The division of duties and authority of each member of the Board of Management shall be established by the Board of Trustees through a meeting of the Board of Trustees.
  6. For certain acts, the Board of Management has the right to appoint one or more personnel as a representative or proxy under special power of attorney.
  7. The Board of Management are prohibited from issuing a general power of attorney.
  8. The Board of Management is authorized to appoint and dismiss the Executives of Foundation Activities based on the Board of Management meeting decision.
- Furthermore, one of the duties of the Chair of the Foundation/Executive Director is to provide ideas related to the Foundation program and simultaneously acts as executor. As for the accountability, it is submitted in the form of periodic reports during meetings with the Board of Supervisors and annual meetings with the Board of Trustees.

#### Board of Management Meetings

1. Board of Management meetings may be held at any time if deemed necessary by one or more members of the Boards of Management, or Supervisors, or Trustees.
2. The call for Board of Management meetings are conducted and distributed by or on behalf of the Board of Management.
3. A Board of Management meeting is valid and is entitled to take a valid and binding decision if it is attended by at least 2/3 of the Board of Management members.
4. Decisions of a Board of Management Meeting are taken by deliberation to reach consensus.
5. If deliberation is not reached then the decision shall be taken by vote which must be approved by more than 1/2 the number of votes issued legally.

#### Frequency of Meeting and Attendance Rate of Boards of Supervisors and Management

Position	2017	Average Attendance Rate of a total of 4 meetings
<b>Board of Supervisors</b>		
Chairman	Manggi T. Habir	60%
Member	Muliadi Rahardja*	
	Rita Mirasari**	
Member	Michellina L Triwardhany	
Member	Made Sukada	
Member	Herry Hykmanto	

Note: \* Official on duty until April 10, 2017.

\*\* Official on duty since December 20, 2017.



Position	2017	Average Attendance Rate of a total of 4 meetings
<b>Board of Management</b>		
Chairperson	Restu Pratiwi	61%
Deputy Chairperson I	Swandajani Gunadi	
Deputy Chairman II	Reza P Rusly	
General Secretary	Alexander C. Setjadi	
Secretary	Toni Darusman	
General Treasury	Theresia Adriana	
Treasury	Taufan Arijantono	

### REMUNERATION OF THE BOARD OF TRUSTEES, THE BOARD OF SUPERVISORS AND THE BOARD OF MANAGERS

All members of the Board do not receive wages or salaries in their roles and responsibilities in the Foundation.

### EXECUTIVE SECRETARIAT OFFICE

The Office of the Executive Secretariat is responsible for the preparation of field work, including facilitating dialogue and preparing the program framework and conducting community development activities and involving multiple stakeholders to successfully implement the Foundation's programs.

In each program realization, we prepared report materials as part of Danamon Peduli's commitment to apply the principles of transparency and accountability in the implementation of all activities with guidance on the work plan.

Transparency and accountability are very important, and therefore, every year we publish audited financial statements to show transparent and accountable financial practices. Other steps we have taken to support the implementation of this transparency principle include:

1. Development of Monthly Progress to the Board of Supervisors
2. Provision and Issuance of Danamon Peduli Annual Report that reflects the performance of the Foundation and serves as an input in Bank Danamon's annual report.

3. Publication of Financial Reports audited by the Public Accountant Office Price Waterhouse Coopers (KAP PWC) and published in two major national print media.
4. Improvement of the "Operational Standard Procedure" periodically for key program activities, which outlines clear criteria for project implementation in line with Danamon Peduli's priorities.
5. Update the look and content of the website to convey the progress of Danamon Peduli programs.

### FOUNDATION MANAGEMENT POLICY WORK MANUAL

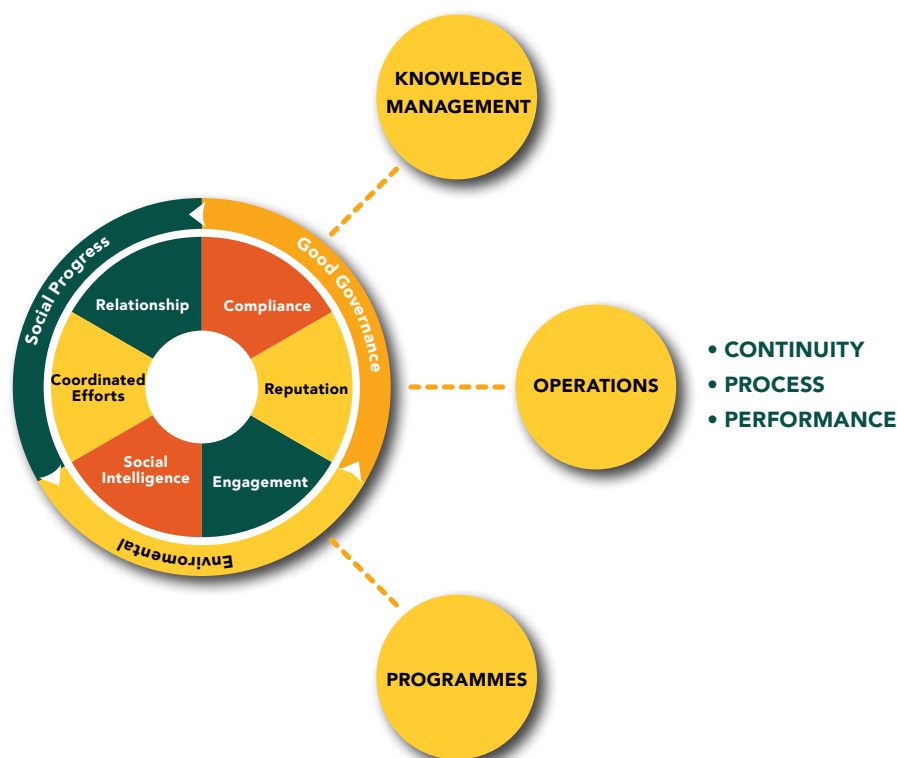
In 2017, the Foundation completed the drafting and enactment of the Work Manual, containing the main provisions as the guidance for the Board of Management to carry out its duties in managing the Foundation, especially in the employee management relation. The purpose of the Work Guide is to:

1. Describe the rights and obligations of the Foundation's Organs, especially Board of Management and employees.
2. Creating a harmonious working relationship between employees and management.

The Work Guide consists of 14 Discussion Chapters, each of which contains specific key descriptions in accordance with the intent and purpose of making



the manual. The Official Work Manual has applied as of the end of 2016 and binds the Executive Office and employees to make it as a reference in carrying out their respective duties and obligations as well as coordination between the Board of Management and employees.



## DONATIONS

The Foundation's donations consist of two major groups:

1. Unconditional Donations  
Represents donations from PT Bank Danamon Indonesia Tbk and PT Adira Dinamika Multi Finance Tbk, received during the period of receipt of donations to support the Foundation's programs and operational activities.
2. Donations with Temporary Bonds  
Donations from PT Bank Danamon Indonesia Tbk and other parties to support the implementation of activities initiated by or activities that must be approved by PT Bank Danamon Indonesia Tbk and other parties.

The contributions of others and the activities required shall be in harmony with the vision and mission of the Foundation.

The bookkeeping of unconditional donations is made in the bookkeeping period as income on the Foundation's Financial Statements, while temporary bond contributions are recorded as deferred income, and will be recorded as revenues when the related program is completed.

## COMMUNICATION AND OPENNESS

As a nonprofit organization whose main activity is managing funds and implementing programs to support the improvement of well being and providing quick response to disasters, the ability to communicate with various parties with diverse backgrounds is one of the main components for the successful implementation of the program. For that, the Boards of the Foundation are required to have good communication skills.



We have therefore developed and implemented a policy on communication guidelines with all related parties, including general limits on subjects that must be mastered and can be communicated by/ with the parties concerned. We believe in good communication, we can demonstrate transparency in the management of the Foundation in accordance within the corridor of good governance, and therefore will improve management accountability and ultimately enhance stakeholder confidence.

#### **FRAUD RISK MANAGEMENT [GRI 205-1]**

Danamon Peduli Foundation develops and implements fraud risk prevention and mitigation as part of the internal control system with the objective of minimizing potential deviations and losses, maintaining the trust of donors and sustaining the program. Fraud risk control measures that receive the most attention are procurement activities in program implementation on the field and the realization of other related assistance.

As a mitigation measure, we open special accounts to collect donations, and require the implementation of non-cash transactions in the process of purchasing activities support materials. In addition, we have developed standard operating procedures in the process of purchasing goods by establishing the principles of checks and balances in approvals, through establishing a verified list of partners in procurement and by periodically evaluating partner performance and procurement processes.

We have also established several other standard operating procedures, such as official travel, submissions/advances, etc., complete with procedures for the preparation of accountability reports. For each reporting period, we apply the audit process by involving internal and external auditors for the financial statements of the end of the period.

#### **WORKPLACE ACCIDENT RISK [GRI 403-3]**

Occupational and health accident risks are a point of concern in risk management. Field activities that are often in unfavorable conditions such as poorly maintained people's markets and direct disaster relief make our employees face both health and workplace risks.

Mitigation efforts include providing routine training on OHS aspects in the implementation of the Foundation activities, in addition to providing adequate equipment to all teams that will carry out activities directly in the field.

#### **Internal Supervision**

We apply internal controls as part of implementation of the principles of accountability and transparency of GCG basic principles. Management provides assurance on the effectiveness and operational efficiency, the implementation of all operational standards, compliance with rules and regulations and the accuracy and reliability of financial reporting through the application of adequate system of recording procedures and accounting systems.

In order to improve the quality of financial bookkeeping in accordance with applicable accounting and auditing standards, bookkeeping personnel constantly improve competence through relevant training. In addition, in order to prevent and minimize fraudulent actions, we periodically conduct checks on work units prone to fraud, such as in procurement and finance.

#### **Procurement Practice Policy**

Danamon Peduli Foundation has developed and implemented Procurement Practice Policy as part of efforts to prevent fraud and improve management accountability. The purpose of enforcement is to ensure that the procurement of goods/services procured partly or wholly by Danamon Peduli's budget is carried out efficiently, effectively, openly and competitively, transparently, and fairly. We also emphasize that all parties involved in the procurement process of services/goods uphold the Procurement Practice Ethics as a guideline in implementing the intended process. In the selection of third-party vendors we are constantly consulting and coordinating with parent companies to ensure compliance with the rules and conditions and to get quality and best-price vendors.



## CODE OF CONDUCT [GRI 102-16]

The Foundation implements the Code of Conduct along with the creation of a "Statement of Commitment" for all Board of Management and Executives to comply with and apply all of the provisions contained therein, as a commitment to improve the quality of implementation of best practice of governance. The Code of Conduct contains the commitment to always uphold and apply good work ethics and morals in carrying out its duties. In the Code of Conduct, we also set out a socialization program and, above all, we set sanctions for violations.

Implementation of the provisions in the Code of Conduct indicates the Foundation's commitment in maintaining trust and long-term employment relationships. Some of the rules of the Code of Conduct include:

### 1. Conflict of Interest

All personnel should avoid the occurrence of situations that contain conflict of interest in carrying out its duties.

### 2. Uphold the Responsible Relationship between Employees and the Foundation

We implement a policy of arranging relationships between Employees and the Foundation, which essentially emphasizes the building of constructive and responsible relationships between the two parties. Employees are entitled to their rights, but on the other hand should be able to perform their obligations to all applicable regulations, including ability to maintain all assets and property of the Foundation as well as possible.

### 3. Good Relationship with Third Parties

We set rules that give clear restrictions on ethics in dealing with third parties. The objective is to prevent situations that place the Foundation in an unfavorable situation and/or create reputation risk, ultimately reducing the trust of donors, law enforcers, partners and beneficiaries in the Foundation. Some ethical rules that must be obeyed include:

- a. Prevention of supplier/vendor/third party selection as partners only based on personal interests, family relationships, friendships or decisions for other professional foundations.
- b. The granting and receiving of prizes.
- c. Entertainment, requires all levels to maintain relationships by applying the cost of entertainment limited to fairness and which do not clash with the provisions of the Foundation.
- d. The banning of all forms of bribery and fraud.
- e. A separation of personal activities with the Foundation, when performing activities outside of the time of duty.

### 4. Employee Relations

Regulates the ethics of employment relations among employees, including general provisions concerning the condition of marriage among Foundation employees.

### 5. Information Disclosure

As part of applying the principle of openness, we implement information security settings that can and cannot be accessed in general. Among the information to be secured or have limited access is information on internal documents, such as tickets, memos, policies, internal correspondence, SOPs and the like.

While information that can/must be accessed in general are Audited Financial Reports, Activity Implementation Reports, including Foundation Annual Report.



- Program Initiatives 107
- Budget 108



# PROJECTIONS

As an effort to increase the management quality of assisted markets, based on the results of previous years' program evaluation, we have planned the implementation of numerous activities in the coming years. The activity plan of 2018 -- referring to SNI 8152:2015 -- would further strengthen the non-physical support to the People's Market through increasing the capacity and education of the main stakeholders. This is aimed to put synergy into the Government's work programs which focus on the development of market facilities and infrastructure.

We have planned the implementation of numerous activities for the coming years while upholding Danamon Peduli's role as: (i) development partner, (ii) catalyst, and (iii) learning source. In planning the activities, we carefully consider the results of evaluation at the end of period and the notes for improvements taken during the monitoring and evaluation processes. We also take into account the stakeholders' aspiration and needs that are feasible to develop.

## PROGRAM INITIATIVES

Work program initiatives of 2018 will be summarized as follows:

1. Pasar Sejahtera
  - a. Focuses on non-physical support
  - b. Facilitates the SNI 8152:2015 certification process
2. Financial and entrepreneurship literacy
3. Community Development
  - a. Cooperation outreach to public sector, non-profit organization or communities
  - b. Development of volunteer employee group by widening the scope of activities, including into the fields of education, environment and health.
4. Knowledge Management Development
  - a. Activities of promotion for community-based, scheme and work partner development
  - b. Using digital- or online-based learning sources
5. Rapid Disaster Response
  - a. Partnership with parties competent in disaster response and management
  - b. Capacity building of employees to enable them to face risks of high buildings
  - c. Taking a role in designing the concept of 'Pasar Tangguh Bencana' (Disaster Ready Market) together with National Agency of Disaster Management (BNPB).





## BUDGET

The budget allocated to support all the activities above totaled Rp13.0 billion, the same amount as the realized funds for similar activities in 2017. The details are as follows:

**Table of Foundation's Activity Budget 2017**

No	Activity	Realization 2017	Budget 2018	Change
I	<b>PASAR SEJAHTERA</b>			
1	Physical Improvement	3,612,235,312	2,800,000,000	-29%
2	Capacity Buliding	885,611,814	1,417,500,000	38%
3	Community Mobilization	314,555,475	579,500,000	46%
4	Public Outreach	2,225,744,151	830,000,000	-168%
5	Studies	-	820,000,000	100%
6	Monitoring and Evaluation	332,808,317	350,000,000	5%
7	Assessment	60,046,933	70,000,000	14%
8	Communication/Reporting	426,583,250	835,000,000	49%
	<b>Subtotal of Pasar Sejahtera</b>	<b>7,857,285,755</b>	<b>7,702,000,000</b>	<b>-2%</b>
II	<b>RAPID DISASTER RESPONSE</b>			
1	Reserved Funds	448,017,634	300,000,000	-49%
2	Mitigation	256,671,200	300,000,000	14%
	<b>Subtotal of Rapid Disaster Response</b>	<b>704,688,834</b>	<b>600,000,000</b>	<b>-17%</b>
III	<b>OPERATIONAL COSTS</b>			
1	Personnel	3,729,446,677	3,953,000,000	6%
2	Rent & Office Equipment	482,416,016	465,000,000	-4%
3	Office Supplies	53,244,997	68,000,000	22%
4	Operational and Administration	192,153,890	212,000,000	9%
	<b>Subtotal of Operational</b>	<b>4,457,261,580</b>	<b>4,698,000,000</b>	<b>5%</b>
	<b>GRAND TOTAL</b>	<b>13,019,535,666</b>	<b>13,000,000,000</b>	<b>0%</b>



# FINANCIAL REPORT

## AUDITED FOUNDATION 2017



## **YAYASAN DANAMON PEDULI**

Laporan Keuangan/  
*Financial Statements*

31 Desember 2017/  
*31 December 2017*



Yayasan Danamon Peduli

**SURAT PERNYATAAN PENGURUS  
TENTANG  
TANGGUNG JAWAB ATAS  
LAPORAN KEUANGAN  
TANGGAL 31 DESEMBER 2017 DAN 2016 DAN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
PADA TANGGAL 31 DESEMBER 2017 DAN 2016  
YAYASAN DANAMON PEDULI**

Kami yang bertanda tangan di bawah ini:

- Nama** : Restu Pratiwi  
**Alamat Kantor** : Menara Bank Danamon Lt. 21,  
 Jl. HR. Rasuna Said Blok C No.10  
 Karet Setiabudi, Jakarta, Indonesia  
 12940  
**Alamat Rumah** : Jl. Tebet Barat Dalam I G 4 RT/RW  
 014/003 Tebet  
 Jakarta  
**Nomor Telepon** : 80645000  
**Jabatan** : Ketua Umum
- Nama** : Toni Darusman  
**Alamat Kantor** : Menara Bank Danamon Lt. 21,  
 Jl. HR. Rasuna Said Blok C No.10  
 Karet Setiabudi,  
 Jakarta, Indonesia  
 12940  
**Alamat Rumah** : Jl. Niaga Hijau X No.9 RT/RW  
 007/017 Pondok Pinang Kebayoran  
 Lama Jakarta Selatan  
**Nomor Telepon** : 80645000  
**Jabatan** : Sekretaris
- Nama** : Theresia Adriana Widjaja  
**Alamat Kantor** : Menara Bank Danamon Lt. 16,  
 Jl. HR. Rasuna Said Blok C No.10  
 Karet Setiabudi,  
 Jakarta, Indonesia 12940  
**Alamat Rumah** : Perum Citra 2 Ext Blok BI - 9/6  
 RT/RW 011/002 Pengadungan  
 Kali Deres Jakarta Barat  
**Nomor Telepon** : 80645000  
**Jabatan** : Bendahara Umum

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan Yayasan Danamon Peduli;
2. Laporan keuangan Yayasan Danamon Peduli telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Yayasan Danamon Peduli telah dimuat secara lengkap dan benar;
- b. Laporan keuangan Yayasan Danamon Peduli tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;

**BOARD OF MANAGEMENT STATEMENT  
REGARDING  
THE RESPONSIBILITY FOR THE  
FINANCIAL STATEMENTS  
AS AT 31 DECEMBER 2017 AND 2016  
AND FOR THE YEARS ENDED  
31 DECEMBER 2017 DAN 2016  
YAYASAN DANAMON PEDULI**

We, the undersigned:

- Name** : Restu Pratiwi  
**Office Address** : Menara Bank Danamon 21<sup>st</sup>  
 Floor, Jl. HR. Rasuna Said Blok  
 C No. 10, Karet Setiabudi,  
 Jakarta, Indonesia 12940  
**Residential Address** : Jl. Tebet Barat Dalam I G 4  
 RT/RW 014/003 Tebet  
 Jakarta  
**Telephone** : 80645000  
**Title** : General Chairperson
- Name** : Toni Darusman  
**Office Address** : Menara Bank Danamon 21<sup>st</sup>  
 Floor, Jl. HR. Rasuna Said Blok  
 C No. 10, Karet Setiabudi,  
 Jakarta, Indonesia 12940  
**Residential Address** : Jl. Niaga Hijau X No.9 RT/RW  
 007/017 Pondok Pinang  
 Kebayoran Lama Jakarta  
 Selatan  
**Telephone** : 80645000  
**Title** : Secretary
- Name** : Theresia Adriana Widjaja  
**Office Address** : Menara Bank Danamon 16<sup>th</sup>  
 Floor, Jl. HR. Rasuna Said Blok  
 C No. 10, Karet Setiabudi,  
 Jakarta, Indonesia 12940  
**Residential Address** : Perum Citra 2 Ext Blok BI-9/6  
 RT/RW 011/002 Pengadungan  
 Kali Deres Jakarta Barat  
**Telephone** : 80645000  
**Title** : General Treasurer

1. We are responsible for the preparation and presentation of the financial statements of Yayasan Danamon Peduli;
2. The financial statements of Danamon Peduli Foundation have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information has been disclosed in a complete and truthful manner in Yayasan Danamon Peduli financial statements;
- b. The financial statements of Yayasan Danamon Peduli do not contain any incorrect information or material facts, nor do they omit information or material facts;

Yayasan Danamon Peduli

Menara Bank Danamon, 21<sup>st</sup> Floor, Jl. H.R. Rasuna Said Kav. C-10 Kuningan, Jakarta Selatan 12950  
 Phone (62-21) 8064-5000 Ext. 1293 Direct : (62-21) 8064-5291 Fax. : (62-21) 8064-5288/89  
 Website : [www.danamonpeduli.or.id](http://www.danamonpeduli.or.id)



4. Kami bertanggung jawab atas sistem pengendalian internal Yayasan Danamon Peduli.

Demikian pernyataan ini dibuat dengan sebenarnya.

4. We are responsible for the internal control system of Yayasan Danamon Peduli.

*This statement has been made truthfully.*

Jakarta, 13 April 2018/13 April 2018

Atas nama dan mewakili Pengurus/For and on behalf of the Board of Management

**Restu Pratiwi**  
Ketua Umum/General Chairperson

**Toni Darusman**  
Sekretaris/Secretary

**Theresia Adriana Widjaja**  
Bendahara Umum/General Treasurer

**Yayasan Danamon Peduli**

Menara Bank Danamon, 21<sup>st</sup> Floor, Jl. H.R. Rasuna Said Kav. C-10 Kuningan, Jakarta Selatan 12950  
Phone (62-21) 8064-5000 Ext. 1293 Direct : (62-21) 8064-5291 Fax. : (62-21) 8064-5288/89  
Website : [www.danamonpeduli.or.id](http://www.danamonpeduli.or.id)





## LAPORAN AUDITOR INDEPENDEN KEPADA MANAJEMEN

## INDEPENDENT AUDITORS' REPORT TO THE MANAGEMENT OF

### YAYASAN DANAMON PEDULI

Kami telah mengaudit laporan keuangan Yayasan Danamon Peduli ("Yayasan") terlampir, yang terdiri dari laporan posisi keuangan pada tanggal 31 Desember 2017, serta laporan aktivitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

*We have audited the accompanying financial statements of Yayasan Danamon Peduli (the "Foundation"), which comprise of the statement of financial position as of 31 December 2017, the statement of activities, and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.*

#### Tanggung jawab manajemen atas laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

#### Management's responsibility for the financial statements

*Management is responsible for the preparation and fair presentation of these financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.*

#### Tanggung jawab Auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan ini berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan bebas dari kesalahan penyajian material.

#### Auditors' responsibility

*Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.*

**Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan**

Plaza 89, Jl. H.R. Rasuna Said Kav. X-7 No.6 Jakarta 12940 - INDONESIA, P.O. Box 2473 JKP 10001  
T: +62 21 5212901, F: + 62 21 52905555 / 52905050, [www.pwc.com/id](http://www.pwc.com/id)

Nomor Izin Usaha: KEP-241/KM.1/2015  
A180413001/DC2/MJW/2018



Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

### Opini

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Yayasan Danamon Peduli tanggal 31 Desember 2017, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

*An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.*

*We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.*

### Opinion

*In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Yayasan Danamon Peduli as of 31 December 2017, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.*

JAKARTA  
13 April 2018

**Drs. M. Jusuf Wibisona, M.Ec., CPA**

Surat Izin Akuntan Publik/License of Public Accountant No. AP.0222



## YAYASAN DANAMON PEDULI

**LAPORAN POSISI KEUANGAN  
31 DESEMBER 2017**

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**STATEMENT OF FINANCIAL POSITION  
31 DECEMBER 2017**

(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2017	2016	
<b>ASET</b>				<b>ASSETS</b>
<u>Aset Lancar</u>				<u>Current Assets</u>
Kas dan kas di bank	2d,4	1.761.040.170	1.551.690.105	Cash and cash in banks
<u>Aset tidak lancar</u>				<u>Non-Current Assets</u>
Aset tetap				Fixed assets
Setelah dikurangi akumulasi penyusutan sebesar Rp249.223.660 pada tanggal 31 Desember 2017 (2016: Rp367.433.121)	2e,5	78.472.546	75.310.253	Net of accumulated depreciation of Rp249,223,660 as of 31 December 2017 (2016: Rp367,433,121)
Aset lain-lain	6	151.374.125	142.083.130	Other asset
Aset pajak tangguhan - neto	2g,8c	72.372.237	61.013.225	Deferred tax assets - net
Tagihan pajak penghasilan	2g,8b	-	123.768.368	Claim for tax refund
<b>TOTAL ASET</b>		<b>2.063.259.078</b>	<b>1.953.865.081</b>	<b>TOTAL ASSETS</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<u>Liabilitas jangka pendek</u>				<u>Current Liabilities</u>
Beban yang masih harus dibayar	7	1.613.467.262	1.416.795.186	Accrued expenses
Utang pajak	2d,8a	63.803.335	49.047.541	Taxes payable
Utang lain-lain	9	184.277.410	301.356.882	Other payable
<b>TOTAL LIABILITAS</b>		<b>1.861.548.007</b>	<b>1.767.199.609</b>	<b>TOTAL LIABILITIES</b>
<b>ASET NETO</b>				<b>NET ASSETS</b>
Aset neto tidak terikat		201.711.071	186.665.472	Unrestricted net assets
<b>TOTAL ASET NETO</b>		<b>201.711.071</b>	<b>186.665.472</b>	<b>TOTAL NET ASSETS</b>
<b>TOTAL LIABILITAS DAN ASET NETO</b>		<b>2.063.259.078</b>	<b>1.953.865.081</b>	<b>TOTAL LIABILITIES AND NET ASSETS</b>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.



## YAYASAN DANAMON PEDULI

LAPORAN AKTIVITAS  
UNTUK TAHUN YANG BERAKHIR  
31 DESEMBER 2017

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

STATEMENT OF ACTIVITIES  
FOR THE YEAR ENDED  
31 DECEMBER 2017

(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2017	2016	
<b>Perubahan aset neto tidak terikat</b>				<b>Changes in unrestricted net assets</b>
Sumbangan	2h	4.481.400.000	4.173.000.000	Contribution
Beban umum dan administrasi	10	(4.657.355.666)	(4.225.012.508)	General and administrative expenses
		(175.955.666)	(52.012.508)	
Pendapatan lain-lain	11	179.642.253	57.780.792	Other incomes – net
<b>Kenaikan aset neto tidak terikat</b>		<b>3.686.587</b>	<b>5.768.284</b>	<b>Increase in unrestricted net assets</b>
<b>Perubahan pada aset neto terikat sementara</b>				<b>Changes in temporarily restricted net assets</b>
Sumbangan	2h	8.362.180.000	9.046.184.126	Contribution
Aset neto yang dibebaskan dari pembatasan	12	(8.362.180.000)	(9.043.730.913)	Net assets released from restriction
<b>Kenaikan aset neto terikat sementara</b>		<b>-</b>	<b>2.453.213</b>	<b>Increase in temporarily restricted net assets</b>
<b>Kenaikan total aset neto sebelum beban pajak penghasilan</b>		<b>3.686.587</b>	<b>8.221.497</b>	<b>Increase in total net assets before income tax expense</b>
Manfaat pajak penghasilan	2g,8b	11.359.012	28.624.831	Income tax benefit
<b>Kenaikan total aset neto - setelah pajak penghasilan</b>		<b>15.045.599</b>	<b>36.846.328</b>	<b>Increase (decrease) in total net assets - net of income tax</b>
<b>TOTAL ASET NETO - AWAL</b>		<b>186.665.472</b>	<b>149.819.144</b>	<b>TOTAL NET ASSETS - BEGINNING</b>
<b>TOTAL ASET NETO - AKHIR</b>		<b>201.711.071</b>	<b>186.665.472</b>	<b>TOTAL NET ASSETS - ENDING</b>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.



## YAYASAN DANAMON PEDULI

**LAPORAN ARUS KAS  
UNTUK TAHUN YANG BERAKHIR  
31 DESEMBER 2017**

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED  
31 DECEMBER 2017**

(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2017	2016	
<b>Arus kas dari aktivitas operasi:</b>				<b>Cash flows from operating activities:</b>
Rekonsiliasi perubahan aset neto menjadi kas neto yang diperoleh dari aktivitas operasi:				Reconciliation of change in net assets to net cash flows provided by operating activities:
Kenaikan total aset neto sebelum beban pajak penghasilan		3.686.587	8.221.497	Increase in total net assets before income tax expense
Penyesuaian untuk merekonsiliasi perubahan aset neto menjadi kas neto yang diperoleh dari aktivitas operasi:				Adjustments to reconcile change in net assets to net cash flows provided by operating activities:
Penyusutan aset tetap	5	24.483.987	28.129.177	Depreciation of fixed assets
Keuntungan penjualan aset tetap		(3.981.280)	-	Gain on sale of fixed assets
		24.189.294	36.350.674	
Aset lain-lain		114.477.373	100.228.726	Other assets
Beban yang masih harus dibayar		196.672.076	574.782.357	Accrued expenses
Utang lain-lain		(117.079.472)	(195.503.907)	Other payable
		218.259.271	515.857.850	
Pembayaran pajak		14.755.794	(98.903.962)	Tax payments
<b>Arus kas neto yang diperoleh dari aktivitas operasi</b>		<b>233.015.065</b>	<b>416.953.888</b>	<b>Net cash flows provided by operating activities</b>
<b>Arus kas dari aktivitas investasi:</b>				<b>Cash flows from investing activity:</b>
Perolehan aset tetap	5	(28.165.000)	(10.850.620)	Acquisition of fixed assets
Hasil penjualan aset tetap	5	4.500.000	-	Proceeds from sale of fixed assets
<b>Arus kas neto yang digunakan untuk aktivitas investasi</b>		<b>(23.665.000)</b>	<b>(10.850.620)</b>	<b>Net cash flows used in investing activities</b>
<b>Kenaikan (penurunan) neto kas dan kas di bank</b>		<b>209.350.065</b>	<b>406.103.268</b>	<b>Net increase (decrease) in cash and cash in banks</b>
<b>Kas dan kas di bank pada awal tahun</b>		<b>1.551.690.105</b>	<b>1.145.586.837</b>	<b>Cash and cash in banks at beginning of year</b>
<b>Kas dan kas di bank pada akhir tahun</b>	4	<b>1.761.040.170</b>	<b>1.551.690.105</b>	<b>Cash and cash in banks at end of year</b>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.



**YAYASAN DANAMON PEDULI****CATATAN ATAS LAPORAN KEUANGAN  
31 DESEMBER 2017**

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**1. INFORMASI UMUM**

Yayasan Danamon Peduli ("Yayasan") didirikan di Jakarta, Indonesia pada tanggal 6 Oktober 2005 berdasarkan Akta Notaris Putut Mahendra, SH. No. 05 tanggal 6 Oktober 2005. Akta pendirian ini disetujui oleh Menteri Kehakiman dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. C.322.HT.01.02.TH 2006 tanggal 17 Februari 2006 dan telah diumumkan dalam Tambahan No. 282/2006 pada lembaran Berita Negara No. 32 tanggal 21 April 2006. Yayasan memulai operasinya secara resmi pada tanggal 17 Februari 2006.

Anggaran Dasar Yayasan telah diubah beberapa kali, perubahan terakhir dilakukan dengan Akta Notaris No. 28 tanggal 22 Desember 2017, dibuat dihadapan Irene Yulia, S.H., sehubungan dengan, antara lain perubahan Anggaran Dasar Yayasan meliputi perubahan kegiatan dan perubahan susunan Pengurus.

Sesuai dengan pasal 3 dari perubahan terakhir Anggaran Dasar Yayasan, ruang lingkup kegiatan Yayasan meliputi:

- i. Memberdayakan keberadaan pasar-pasar tradisional dan meningkatkan nilai kompetitif mereka dengan meningkatkan kebersihan dan kenyamanan tanpa dipungut biaya;
- ii. Melakukan kegiatan di bidang kemanusiaan melalui pemberian bantuan kepada korban akibat bencana/musibah; dan
- iii. Berkontribusi langsung maupun tidak langsung pada pencapaian target nasional *Sustainable Development Goals (SDGs)* melalui pemberdayaan masyarakat secara sosial dan ekonomi tanpa dipungut biaya.

Kantor Yayasan beralamat di Menara Bank Danamon Lantai 21, Jl. Hajjah Rangkayo Rasuna Said Blok C No.10, Karet Setiabudi, Jakarta 12940.

**Sumbangan keuangan**

Yayasan memperoleh sumbangan keuangan dari PT Bank Danamon Indonesia Tbk dan PT Adira Dinamika Multi Finance Tbk dalam mata uang Rupiah pada rekening bank yang dikhususkan untuk tujuan tersebut.

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**1. GENERAL INFORMATION**

Yayasan Danamon Peduli (the "Foundation") was established in Jakarta, Indonesia on 6 October 2005 based on Notarial Deed No. 05 of Putut Mahendra, SH. dated 6 October 2005. The deed of establishment was approved by the Ministry of Justice and Human Rights of The Republic of Indonesia in its Decision Letter No. C.322.HT.01.02.TH 2006 dated 17 February 2006 and was published in Supplement No. 282/2006 of the State Gazette No. 32 dated 21 April 2006. The Foundation started its operation officially on 17 February 2006.

The Foundation's Articles of Association have been amended several times, with the latest amendment effected by Notarial Deed No. 28 dated 22 December 2017 of Irene Yulia, S.H., concerning among others, changes the Articles of Association which covered changes in activities and changes in personnel of management.

According to article 3 of the latest amended Foundation's Articles of Association, the Foundation's scope of activities includes:

- i. To utilise the traditional markets resources and improve competitive value through clean and comfort markets by giving assistance for free;
- ii. To conduct humanitarian activities through giving assistance to the victims of natural disaster; and
- iii. To contribute directly or indirectly to achieve national target of Sustainable Development Goals (SDGs) through empowerment of society via social and economic (without charge) means.

The Foundation's office address is at Menara Bank Danamon 21<sup>st</sup> floor, Jl. Hajjah Rangkayo Rasuna Said Blok C No. 10, Karet Setiabudi, Jakarta 12940.

**Financial contribution**

The Foundation receives financial contributions from PT Bank Danamon Indonesia Tbk and PT Adira Dinamika Multi Finance Tbk in Indonesian Rupiah through a bank account designated for that purpose.

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**1. INFORMASI UMUM (lanjutan)****Penggunaan sumbangan keuangan**

Yayasan bertanggung jawab atas pengeluaran sumbangan keuangan. Sumbangan dan bunga yang diperoleh dipergunakan untuk aktivitas Yayasan.

**Pembina, Pengawas, dan Pengurus dan jumlah karyawan**

Pada tanggal-tanggal 31 Desember 2017 dan 2016, Pembina, Pengawas, dan Pengurus Yayasan adalah sebagai berikut:

	2017
<b>Pembina</b>	
Ketua	Bayu Krisnamurthi
Anggota	Lee Kwong Foo Edward
Anggota	Sng Seow Wah
Anggota	Willy S. Dharma
Anggota	Kartini Muljadi
Anggota	Palgunadi T. Setyawan
<b>Pengawas</b>	
Ketua	Manggi Taruna Habir
Anggota	-
Anggota	Michellina Triwardhany
Anggota	Made Sukada
Anggota	Herry Hykmanto
Anggota	Rita Mirasari <sup>2</sup>
<b>Pengurus</b>	
Ketua Umum	Restu Pratiwi
Ketua I	Swandajani Gunadi
Ketua II	Reza Pely Rusly
Bendahara Umum	Theresia Adriana Widjaja
Bendahara	Taufan Arijantono
Sekretaris Umum	Alexander C. Setjadi <sup>3</sup>
Sekretaris	Toni Darusman

1) Muliadi Rahardja mengundurkan diri dari Anggota Pengawas efektif pada 10 April 2017.

2) Rita Mirasari diangkat menjadi Anggota Pengawas efektif pada 22 Desember 2017.

3) Alexander C. Setjadi mengajukan pengunduran diri pada 28 Februari 2018.

Pada tanggal 31 Desember 2017, Yayasan memiliki karyawan sejumlah 12 orang (2016: 12 orang) (tidak diaudit).

**Persetujuan dan penyelesaian laporan keuangan**

Pengurus Yayasan bertanggung jawab atas penyusunan laporan keuangan yang telah diselesaikan dan diotorisasi untuk terbit pada tanggal 13 April 2018.

**1. GENERAL INFORMATION (continued)****Use of the financial contribution**

The Foundation is responsible for the disbursement of the financial contribution. The contribution as well as the interest received thereon are used for the Foundation's activities.

**Trustees, Supervisors, and Management and total employees**

As of 31 December 2017 and 2016, the Foundation's Trustees, Supervisors, and Management were as follows:

	2016	
		<b>The Trustees</b>
Bayu Krisnamurthi	Bayu Krisnamurthi	Chairman
Lee Kwong Foo Edward	Lee Kwong Foo Edward	Member
Sng Seow Wah	Sng Seow Wah	Member
Willy S. Dharma	Willy S. Dharma	Member
Kartini Muljadi	Kartini Muljadi	Member
Palgunadi T. Setyawan	Palgunadi T. Setyawan	Member
		<b>The Supervisors</b>
Manggi Taruna Habir	Manggi Taruna Habir	Chairman
Muliadi Rahardja <sup>1</sup>	Muliadi Rahardja <sup>1</sup>	Member
Michellina Triwardhany	Michellina Triwardhany	Member
Made Sukada	Made Sukada	Member
Herry Hykmanto	Herry Hykmanto	Member
-	-	Member
		<b>The Management</b>
Restu Pratiwi	Restu Pratiwi	General Chairperson
Swandajani Gunadi	Swandajani Gunadi	Chairperson I
Reza Pely Rusly	Reza Pely Rusly	Chairperson II
Theresia Adriana Widjaja	Theresia Adriana Widjaja	General Treasurer
Taufan Arijantono	Taufan Arijantono	Treasurer
Alexander C. Setjadi	Alexander C. Setjadi	General Secretary
Toni Darusman	Toni Darusman	Secretary

1) Resignation of Muliadi Rahardja as Members of The Board of Supervisors became effective on 10 April 2017.

2) Rita Mirasari was appointed Member of the Board of Supervisors on 22 December 2017.

3) Alexander C. Setjadi proposed his resignation on 28 February 2018.

As of 31 December 2017, the Foundation has a total of 12 employees (2016: 12 employees) (unaudited).

**Approval and completion of the financial statement**

The Management of Foundation is responsible for the preparation of the financial statements which were completed and authorized for issue on 13 April 2018.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING**

Berikut ini adalah kebijakan akuntansi penting yang diterapkan dalam penyusunan laporan keuangan Yayasan.

**a. Pernyataan Kepatuhan**

Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia.

**b. Dasar penyusunan laporan keuangan**

Laporan keuangan, kecuali laporan arus kas, disusun berdasarkan konsep nilai historis dan dasar akrual, kecuali dinyatakan khusus.

Laporan arus kas menyajikan penerimaan dan pengeluaran kas yang diklasifikasikan menjadi aktivitas operasi, investasi, dan pendanaan. Arus kas dari aktivitas operasi disusun dengan menggunakan metode tidak langsung.

Dalam penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia, dibutuhkan pertimbangan, estimasi, dan asumsi yang memengaruhi:

1. nilai aset dan liabilitas yang dilaporkan dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan;
2. jumlah pendapatan dan beban selama tahun pelaporan.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik Pengurus atas kejadian dan tindakan saat ini, hasil aktual mungkin berbeda dengan jumlah yang diestimasi semula.

Laporan keuangan disajikan sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK") No. 45 (Revisi 2011), "Pelaporan Keuangan Entitas Nirlaba", yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan dari Institut Akuntan Indonesia. Laporan keuangan termasuk laporan posisi keuangan, laporan aktivitas, dan laporan arus kas. Jumlah untuk setiap jenis aset neto (dibatasi secara permanen, dibatasi sementara, dan tidak dibatasi) dilaporkan berdasarkan ada atau tidaknya batasan yang ditetapkan oleh pemberi dana.

Seluruh angka dalam laporan keuangan ini dinyatakan dalam Rupiah, kecuali dinyatakan secara khusus.

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

*Presented below are the significant accounting policies applied in the preparation of the financial statements of the Foundation.*

**a. Statement of Compliance**

*The financial statements were prepared in accordance with Indonesian Financial Accounting Standards which comprise the Statements and Interpretations issued by the Board of Financial Accounting Standards of the Indonesian Institute of Accountants.*

**b. Basis of preparation of the financial statements**

*The financial statements, except for the statement of cash flows, were prepared on the accrual basis and under the historical cost concept, unless otherwise specified*

*The statement of cash flows presents cash receipt and payments classified into operating, investing, and financing activities. The cash flows from operating activities are presented using the indirect method.*

*The preparation of financial statements in conformity with Indonesian Financial Accounting Standards requires the use of judgements, estimates, and assumptions that affect:*

1. *the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements;*
2. *the reported amounts of income and expenses during the reporting year.*

*Although these estimates are based on the Management's best knowledge of current events and activities, actual results may differ from those estimates.*

*The financial statements are presented in accordance with the Statement of Financial Accounting Standards ("PSAK") No. 45 (Revised 2011), "Financial Reporting for Non Profit Entity", issued by the Board of Financial Accounting Standards of the Indonesian Institute of Accountants. The financial statements include statement of financial position, statement of activities, and statement of cash flows. The amount for each class of net assets (permanently restricted, temporarily restricted, and unrestricted) is reported based on the existence or absence of donor-imposed restrictions.*

*Amounts in these financial statements are stated in Rupiah, unless otherwise stated.*

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**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING  
(lanjutan)****c. Instrumen keuangan**

Yayasan mengklasifikasikan instrumen keuangan dalam bentuk aset keuangan dan liabilitas keuangan.

**Aset keuangan**

Yayasan mengklasifikasikan aset keuangan hanya dalam kategori aset keuangan yang diukur pada saat pengakuan awal

**(i) Pinjaman yang diberikan dan piutang**

Pinjaman yang diberikan dan piutang adalah aset keuangan nonderivatif dengan pembayaran yang tetap atau dapat ditentukan dan tidak mempunyai kuotasi harga di pasar aktif. Pinjaman yang diberikan dan piutang dimasukkan sebagai aset lancar, kecuali jika jatuh temponya melebihi 12 bulan setelah akhir periode pelaporan. Pinjaman yang diberikan dan piutang dimasukkan sebagai aset tidak lancar. Pinjaman yang diberikan dan piutang Yayasan terdiri dari "kas dan setara kas" dan "aset lain-lain".

**Liabilitas keuangan**

Yayasan mengklasifikasikan liabilitas keuangan hanya dalam kategori liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

**Penghentian pengakuan**

Penghentian pengakuan aset keuangan dilakukan ketika hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir, atau ketika aset keuangan tersebut telah ditransfer dan secara substansial seluruh risiko dan manfaat atas kepemilikan aset tersebut telah ditransfer. Liabilitas keuangan dihentikan pengakuannya ketika liabilitas telah dilepaskan atau dibatalkan atau kadaluwarsa.

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (continued)****c. Financial instruments**

The Foundation classifies its financial instruments into financial assets and financial liabilities.

**Financial assets**

The Foundation classified its financial assets in the category of financial assets measured at initial recognition.

**(i) Loan and receivables**

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They are included in current assets, except for maturities greater than 12 months after the end of reporting period. These are classified as non-current assets. The Foundation's loan and receivables comprise of "cash and cash equivalents" and "other assets".

**Financial liabilities**

The Foundation classified its financial liabilities in the category of financial liabilities measured at amortised cost.

**Derecognition**

Financial assets are derecognised when the contractual rights to receive the cash flows from these assets have ceased to exist or the assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred. Financial liabilities are derecognised when they have been redeemed or otherwise extinguished.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING**  
(lanjutan)**c. Instrumen keuangan (lanjutan)****Saling hapus**

Aset keuangan dan liabilitas keuangan disalinghapuskan dan jumlah netonya disajikan pada laporan posisi keuangan jika, dan hanya jika Yayasan memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan. Hak berkekuatan hukum tersebut haruslah tidak bergantung pada kondisi masa depan dan hak tersebut harus dapat tetap didapatkan dalam kondisi bisnis normal dan dalam hal terjadinya kegagalan, ketidakmampuan membayar maupun kebangkrutan dari perseroan ataupun pihak rekanan.

**Klasifikasi instrumen keuangan**

Yayasan mengklasifikasikan instrumen keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi ini dapat dilihat pada tabel berikut:

Kategori/Categories		Golongan/ Classes	Sub - golongan/ Sub – classes
Aset keuangan/ Financial assets	Pinjaman yang diberikan dan piutang/Loan and receivables	Kas dan setara kas/Cash and cash equivalents	
		Aset lain-lain/Other asset	
Liabilitas keuangan/ Financial liabilities	Liabilitas keuangan yang diukur dengan nilai perolehan yang diamortisasi/Financial liabilities measured at amortised cost	Utang lain-lain/Other payables	
		Beban yang masih harus dibayar/Accrued expenses	

**d. Kas dan setara kas**

Kas dan setara kas mencakup kas dan kas di bank, yang tidak dibatasi penggunaannya dan tidak digunakan sebagai jaminan atas pinjaman.

Pada laporan arus kas, kas dan setara kas mencakup kas dan investasi likuid jangka pendek lainnya dengan yang jatuh tempo dalam waktu tiga bulan atau kurang.

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES** (continued)**c. Financial instruments (continued)****Offsetting**

Financial assets and liabilities are offset and the net amount is presented in the statements of financial position when, and only when the Foundation has a legal enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the assets and settle the liabilities simultaneously. The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or the counterparty.

**Classification of financial instruments**

The Foundation classifies the financial instruments into classes that reflects the nature of information and take into account the characteristic of those financial instruments. The classification can be seen in the table below:

**d. Cash and cash equivalents**

Cash and cash equivalents include cash on hand and cash in banks, which are not restricted and pledged as collateral for any borrowing.

In the statement of cash flows, cash and cash equivalents includes cash in hand and other short-term highly liquid investments with original maturities of three months or less.





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**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING  
(lanjutan)****2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (continued)****e. Aset tetap**

Semua aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud Pengurus.

Setelah pengakuan awal, aset tetap dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus berdasarkan estimasi umur manfaat ekonomis sebagai berikut:

	<u>Tahun/Years</u>	
Perabotan	4	Furnitures
Komputer	4	Computers
Peralatan	4	Equipments
Renovasi bangunan	5	Building renovations

Apabila aset tetap tidak digunakan lagi atau dijual, maka harga perolehan dan akumulasi penyusutannya dikeluarkan dari laporan posisi keuangan dan keuntungan atau kerugian yang terjadi diakui dalam laporan aktivitas tahun berjalan.

Beban perbaikan dan pemeliharaan dibebankan ke dalam laporan aktivitas pada saat terjadinya. Pengeluaran yang memperpanjang masa manfaat aset atau yang memberikan tambahan manfaat ekonomis dikapitalisasi pada aset yang bersangkutan dan disusutkan sepanjang sisa manfaat aset tetap terkait.

Nilai yang dapat diperoleh kembali atas aset diestimasi apabila terdapat peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai perolehan mungkin tidak sepenuhnya dapat diperoleh kembali. Apabila terjadi penurunan nilai aset, maka kerugian atas penurunan nilai aset diakui pada laporan aktivitas tahun berjalan.

**e. Fixed assets**

All fixed assets are initially recognised at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the Management.

Subsequent to initial recognition, fixed assets are carried at cost less any subsequent accumulated depreciation.

Depreciation of an asset starts when it is available for use and is computed using the straight-line method based on the estimated useful lives of the assets as follows:

When fixed assets are retired or otherwise disposed of, their costs and the related accumulated depreciation are removed from the statement of financial position and the resulting gains or losses are recognized in the current year's statement of activities.

The cost of maintenance and repairs is charged to the statement of activities as the expense incurred. Expenditures which extend the future life of assets or provide further economic benefits are capitalised to the related assets and depreciated over the remaining useful life of the related asset.

The recoverable amount of an asset is estimated whenever events or changes in circumstances indicate that its carrying amount may not be fully recoverable. Impairment in asset value, if any, is recognised as loss in the current year's statement of activities.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING  
(lanjutan)****f. Beban dibayar dimuka**

Beban dibayar dimuka diamortisasi dan dibebankan selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

**g. Perpajakan**

Beban pajak kini ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer antara aset dan liabilitas untuk tujuan komersial dan untuk tujuan perpajakan pada setiap tanggal pelaporan. Manfaat pajak di masa mendatang, seperti saldo rugi fiskal yang belum digunakan, juga diakui sejauh besar kemungkinan realisasi atas manfaat pajak tersebut.

Aset dan liabilitas pajak tangguhan diukur berdasarkan tarif pajak yang diharapkan akan digunakan pada periode ketika aset direalisasi atau ketika liabilitas dilunasi, berdasarkan tarif pajak (dan peraturan perpajakan) yang berlaku atau secara substansial telah diberlakukan pada tanggal laporan posisi keuangan. Perubahan nilai tercatat aset dan liabilitas pajak tangguhan yang disebabkan oleh perubahan tarif pajak dibebankan pada laporan aktivitas tahun berjalan kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Perubahan terhadap kewajiban perpajakan diakui saat surat ketetapan pajak diterima atau, jika Yayasan mengajukan keberatan, pada saat keputusan atas keberatan tersebut telah ditetapkan.

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**2. SIGNIFICANT ACCOUNTING POLICIES  
(continued)****f. Prepaid expenses**

*Prepaid expenses are amortised and charged as an expense over the periods of benefit using the straight-line method.*

**g. Taxation**

*Current tax expense is provided based on the estimated taxable income for the year. Deferred tax assets and liabilities are recognised for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date. Future tax benefits, such as the carry-forward of unused tax losses, are also recognised to the extent that realisation of such benefits is probable.*

*Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the statement of financial position date. Changes in the carrying amount of deferred tax assets and liabilities due to a change in tax rates is charged to current year's statement of activities, except to the extent that it relates to items previously charged or credited to equity.*

*Amendments to tax obligations are recorded when an assessment is received or, if appealed against by the Foundation, when the result of the appeal is determined.*

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**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING  
(lanjutan)****h. Pendapatan dan beban****Sumbangan yang tidak terikat**

Sumbangan yang tidak terikat adalah sumbangan dari PT Bank Danamon Indonesia Tbk dan PT Adira Dinamika Multi Finance Tbk yang diakui sebagai pendapatan pada laporan aktivitas pada periode diterimanya sumbangan tersebut oleh Yayasan.

**Sumbangan terikat sementara**

Sumbangan terikat sementara adalah sumbangan yang diperoleh dari PT Bank Danamon Indonesia Tbk untuk mendukung proyek-proyek atau aktivitas tertentu yang disetujui oleh PT Bank Danamon Indonesia Tbk dan Yayasan.

Sumbangan terikat sementara dicatat sebagai pendapatan ditangguhkan pada saat diterimanya dan kemudian diakui sebagai pendapatan jika proyek-proyek atau aktivitas terkait yang telah disetujui bersama dan diperuntukkan oleh sumbangan terikat tersebut telah dilaksanakan, yaitu pada saat beban-beban yang berkaitan dengan proyek-proyek atau aktivitas tersebut telah terjadi.

**i. Transaksi dengan pihak berelasi**

Yayasan melakukan transaksi dengan pihak berelasi. Definisi dari pihak-pihak berelasi sesuai dengan PSAK 7 (revisi 2015) "Pengungkapan Pihak-pihak berelasi". yang dimaksud dengan pihak yang berelasi adalah orang atau entitas yang berelasi dengan entitas pelapor sebagai berikut:

- a. Orang atau anggota keluarga terdekatnya berelasi dengan entitas pelapor jika orang tersebut:
  - i. memiliki pengendalian atau pengendalian bersama terhadap entitas pelapor;
  - ii. memiliki pengaruh signifikan terhadap entitas pelapor; atau
  - iii. personal manajemen kunci entitas pelapor atau entitas induk pelapor;

**2. SIGNIFICANT ACCOUNTING POLICIES  
(continued)****h. Income and expenses****Unrestricted contributions**

Unrestricted contributions are contributions from PT Bank Danamon Indonesia Tbk and PT Adira Dinamika Multi Finance Tbk which are recognized as income in the statement of activities in the period of which these contributions are received by the Foundation.

**Temporarily restricted contributions**

Temporarily restricted contributions are contributions received from PT Bank Danamon Indonesia Tbk in support of specific projects or activities as mutually agreed by PT Bank Danamon Indonesia Tbk and the Foundation.

Temporarily restricted contributions are recorded as deferred income upon receipts and then recognized as income to the extent that the related projects or activities agreed by both parties and appropriated from the temporarily restricted contributions have been executed, which is at the time the related expenses have been incurred.

**i. Transaction with related parties**

The Foundation has transactions with related parties. The definition of related parties used is in accordance with the SFAS 7 (revised 2015) "Related Party Disclosures", the meaning of related party is a person or entity that is related to a reporting entity as follow:

- a. A person or a close member of that person's family is related to a reporting entity if that person:
  - i. has control or joint control over the reporting entity;
  - ii. has significant influence over the reporting entity; or
  - iii. is member of the key management personnel of the reporting entity of a parent of the reporting entity;

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**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING  
(lanjutan)****i. Transaksi dengan pihak berelasi (lanjutan)**

b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi hal-hal sebagai berikut:

- i. entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain);
- ii. suatu entitas adalah entitas asosiasi atau ventura bersama bagi entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, dimana entitas lain tersebut anggotanya);
- iii. kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
- iv. suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
- v. entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari suatu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
- vi. entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam butir (a);
- vii. orang yang diidentifikasi, dalam butir (a) (i) memiliki pengaruh signifikan terhadap entitas atau anggota manajemen kunci entitas (atau entitas induk dari entitas).

Jenis transaksi dan saldo dengan pihak berelasi diungkapkan pada Catatan 13.

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**2. SIGNIFICANT ACCOUNTING POLICIES  
(continued)****i. Transaction with related parties (continued)**

b. An entity is related to a reporting entity if any of the following conditions applies:

- i. the entity and the reporting entity are members of the same the Company (which means that each parent, subsidiary and fellow subsidiary is related to the others);
- ii. one entity is an associate or joint venture of the other entity (or an associate or joint venture of member of a company of which the other entity is a member);
- iii. both entities are joint ventures of the same third party;
- iv. one entity is a joint venture of a third entity and the other entity is an associate of the third entity;
- v. the entity is a post-employment benefit plan or the benefit of employees of either the reporting entity or an entity related to the reporting entity;
- vi. the entity controlled or jointly controlled by a person identified in (a);
- vii. a person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

The nature of transactions and balances of accounts with related parties are disclosed in the Note 13.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING  
(lanjutan)****j. Perubahan kebijakan akuntansi dan pengungkapan**

Dewan Standar Akuntansi Keuangan Ikatan Indonesia ("DSAK-IAI") telah menerbitkan standar baru amandemen dan interpretasi yang berlaku efektif pada tanggal 1 Januari 2017 (kecuali dinyatakan lain) sebagai berikut:

- a. Amandemen PSAK 1 "Penyajian laporan keuangan";
- b. PSAK 3 "Laporan keuangan interim";
- c. PSAK 24 "Imbalan kerja";
- d. Amandemen PSAK 58 "Aset Tidak Lancar yang Dimiliki untuk Dijual dan Operasi yang Dihentikan";
- e. Amandemen PSAK 60 "Instrumen keuangan: Pengungkapan"; dan
- f. ISAK 32 "Definisi dan hierarki standar akuntansi keuangan".

Amandemen atas standar dan interpretasi tersebut di atas tidak menghasilkan perubahan kebijakan akuntansi Yayasan dan tidak memiliki dampak yang signifikan terhadap jumlah yang dilaporkan pada tahun berjalan atau tahun sebelumnya.

**3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING**

Penyusunan laporan keuangan Yayasan mengharuskan Pengurus untuk membuat pertimbangan, estimasi, dan asumsi yang memengaruhi jumlah yang dilaporkan atas pendapatan, beban, aset, dan liabilitas, serta pengungkapan atas liabilitas kontinjensi pada akhir periode pelaporan. Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik Pengurus atas kejadian dan tindakan saat ini, hasil aktual mungkin berbeda dengan jumlah yang diestimasi semula.

Asumsi utama untuk masa depan dan sumber utama ketidakpastian estimasi lainnya pada tanggal pelaporan yang memiliki risiko signifikan dalam menyebabkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini. Yayasan mendasarkan asumsi dan estimasinya pada parameter yang tersedia pada saat laporan keuangan disusun. Asumsi dan situasi saat ini mengenai perkembangan masa depan mungkin berubah akibat perubahan pasar atau situasi diluar kendali Yayasan. Perubahan tersebut dicerminkan dalam asumsi terkait pada saat terjadinya.

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**2. SIGNIFICANT ACCOUNTING POLICIES  
(continued)****j. Changes in accounting policies and disclosure**

Financial Accounting Standard Board of Indonesia Institute of Accounting ("DSAK-IAI") has issued the following new standards, amendments and interpretation which are effective as at 1 January 2017 (unless otherwise stated) as follows:

- a. Amendment of SFAS 1 "Presentation of financial statement";
- b. SFAS 3 "Interim financial statements";
- c. SFAS 24 "Employee benefit";
- d. Amendment of SFAS 58 "Non-Current Assets Held for Sale and Discontinued Operation";
- e. Amendment of SFAS 60 "Financial instrument: Disclosure"; and
- f. ISFAS 32 "Interpretation on definition and hierarchy of financial accounting standards"

The above amendments of standards and interpretations do not result in change of Foundation's accounting policy and had no significant effect on the amounts reported for current or prior financial years.

**3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS**

The preparation of the Foundation's financial statements requires the Management to make judgments, estimates, and assumptions that effect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on the Management's best knowledge of current events and activities, actual results may differ from those estimates.

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below. The Foundation based its assumption and estimates on available parameters when the financial statements were prepared. Existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Foundation. Such changes are reflected in the assumptions when they occur.



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3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI  
YANG PENTING (lanjutan)Aset pajak tangguhan

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan. Justifikasi Pengurus diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan waktu yang tepat dan laba fiskal di masa mendatang.

3. CRITICAL ACCOUNTING ESTIMATES AND  
JUDGEMENTS (continued)Deferred tax assets

Deferred tax assets are recognised for the future recoverable taxable income arising from temporary difference. The Management judgement is required to determine the amount of deferred tax assets that can be recognised, based on the likely timing on future taxable profits.

## 4. KAS DAN KAS DI BANK

	2017	2016
Kas	5.000.000	5.000.000
Kas di bank	1.756.040.170	1.546.690.105
	<b>1.761.040.170</b>	<b>1.551.690.105</b>

Cash on hand  
Cash in bank

## 4. CASH AND CASH IN BANK

## 5. ASET TETAP

## 5. FIXED ASSETS

	2017				
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deduction	Saldo akhir/ Ending balance	
<b>Harga perolehan</b>					<b>Cost</b>
Komputer	299.577.949	28.165.000	(42.812.001)	284.930.948	Computers
Peralatan	49.100.108	-	(7.252.687)	41.847.421	Equipment
Perabotan	94.065.317	-	(93.147.480)	917.837	Furnitures
	<b>442.743.374</b>	<b>28.165.000</b>	<b>(143.212.168)</b>	<b>327.696.206</b>	
<b>Akumulasi penyusutan</b>					<b>Accumulated depreciation</b>
Komputer	(239.117.613)	(18.168.941)	42.812.100	(214.474.454)	Computers
Peralatan	(36.104.318)	(4.765.574)	7.038.523	(33.831.369)	Equipment
Perabotan	(92.211.190)	(1.549.472)	92.842.825	(917.837)	Furnitures
	<b>(367.433.121)</b>	<b>(24.483.987)</b>	<b>142.693.448</b>	<b>(249.223.660)</b>	
<b>Nilai buku neto</b>	<b>75.310.253</b>			<b>78.472.546</b>	<b>Net book value</b>

	2016				
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deduction	Saldo akhir/ Ending balance	
<b>Harga perolehan</b>					<b>Cost</b>
Komputer	265.515.356	34.062.593	-	299.577.949	Computers
Peralatan	40.850.488	10.850.620	(2.601.000)	49.100.108	Equipment
Perabotan	95.272.997	-	(1.207.680)	94.065.317	Furnitures
Renovasi bangunan	102.175.000	-	(102.175.000)	-	Building renovations
	<b>503.813.841</b>	<b>44.913.213</b>	<b>(105.983.680)</b>	<b>442.743.374</b>	
<b>Akumulasi penyusutan</b>					<b>Accumulated depreciation</b>
Komputer	(222.068.813)	(17.048.800)	-	(239.117.613)	Computers
Peralatan	(35.771.128)	(2.934.190)	2.601.000	(36.104.318)	Equipment
Perabotan	(85.272.683)	(8.146.187)	1.207.680	(92.211.190)	Furnitures
Renovasi bangunan	(102.175.000)	-	102.175.000	-	Building renovations
	<b>(445.287.624)</b>	<b>(28.129.177)</b>	<b>105.983.680</b>	<b>(367.433.121)</b>	
<b>Nilai buku neto</b>	<b>58.526.217</b>			<b>75.310.253</b>	<b>Net book value</b>

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#### 5. ASET TETAP (lanjutan)

Manajemen berpendapat bahwa tidak terdapat indikasi terjadinya penurunan nilai permanen aset tetap.

Pada tanggal-tanggal 31 Desember 2017 dan 2016, semua aset tetap dimiliki secara langsung.

#### 5. FIXED ASSETS (continued)

Management believes that there is no indication of permanent impairment in the value of fixed assets.

As at 31 December 2017 and 2016, all fixed assets are directly owned.

#### 6. ASET LAIN-LAIN

	2017	2016
Beban dibayar dimuka	146.633.054	142.017.730
Uang muka	4.741.071	65.400
	<b>151.374.125</b>	<b>142.083.130</b>

Prepaid expenses  
Advances

#### Beban Dibayar Dimuka

Akun ini berisi asuransi kesehatan dibayar dimuka untuk karyawan dan beban dibayar dimuka atas sewa ruang kantor.

#### Prepaid Expenses

This account consists of prepayment for medical insurance for the employees and for the office space rental.

#### 7. BEBAN YANG MASIH HARUS DIBAYAR

	2017	2016
Program Pasar Sejahtera	1.059.976.551	546.398.248
Bonus	290.196.472	273.316.778
Biaya pelatihan karyawan	58.205.085	86.244.642
Jasa tenaga ahli	55.000.000	64.000.000
Program Komunikasi	27.368.000	233.946.412
Lain-lain	122.721.154	212.889.106
	<b>1.613.467.262</b>	<b>1.416.795.186</b>

Prosperous Market Program  
Bonus  
Employee training cost  
Professional fee  
Communication Program  
Others

#### 7. ACCRUED EXPENSES

#### 8. PERPAJAKAN

##### a. Utang pajak

	2017	2016
Pajak penghasilan:		
- Pasal 21	48.850.480	37.084.624
- Pasal 23	10.955.506	8.622.275
- Pasal 4(2)	3.997.349	3.340.642
	<b>63.803.335</b>	<b>49.047.541</b>

Income taxes:  
Article 21 -  
Article 23 -  
Article 4(2) -

#### 8. TAXATION

##### a. Taxes payable

##### b. Pajak penghasilan

Komponen beban pajak penghasilan adalah sebagai berikut:

##### b. Income tax

The component of income tax expense is as follows:

	2017	2016
Tangguhan	(11.359.012)	(28.624.831)
	<b>(11.359.012)</b>	<b>(28.624.831)</b>

Deferred



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## 8. PERPAJAKAN (lanjutan)

## b. Pajak penghasilan (lanjutan)

Rekonsiliasi pajak antara kenaikan (penurunan) total aset neto sebelum pajak penghasilan menurut laporan aktivitas dan estimasi penghasilan kena pajak (rugi pajak) Yayasan adalah sebagai berikut:

	2017	2016
<b>Kenaikan total aset neto sebelum pajak penghasilan</b>	3.686.587	8.221.497
<b>Perbedaan permanen</b>		
- Beban yang tidak dapat dikurangkan	121.384.337	145.113.375
- Penghasilan yang dikenakan pajak final	(87.856.749)	(70.257.825)
- Beban pajak final	17.434.991	14.051.565
<b>Perbedaan temporer</b>		
- Penyisihan imbalan bonus	22.519.688	108.004.264
- Penyusutan aset tetap	22.916.360	6.495.060
Penghasilan kena pajak	100.085.214	211.627.936
Rugi pajak awal tahun	(959.541.905)	(1.171.169.841)
Akumulasi rugi pajak akhir tahun	(859.456.691)	(959.541.905)
Pajak dibayar dimuka:		
- Pajak penghasilan pasal 25:		
Tahun 2015	-	101.687.880
Tahun 2016	-	22.080.488
<b>Tagihan pajak penghasilan</b>	-	<b>123.768.368</b>

## 8. TAXATION (continued)

## b. Income tax (continued)

The tax reconciliation between increase (decrease) in total net assets before income tax in the Foundation's statement of activities and the estimated taxable income (tax loss) is as follows:

<b>Increase in total net assets before income tax</b>
<b>Permanent differences</b>
Non-deductible expenses -
Income subject to final tax -
Final tax expenses -
<b>Temporary differences</b>
Provision for bonus reward -
Depreciation of fixed assets -
Taxable income
Tax loss carryover at beginning of year
Accumulated tax loss at end of year
Prepaid tax:
Income tax article 25 -
Year 2015
Year 2016
<b>Refundable income tax</b>

Rekonsiliasi atas beban pajak penghasilan Yayasan dengan perkalian laba akuntansi Yayasan sebelum pajak penghasilan dan tarif pajak yang berlaku adalah sebagai berikut:

The reconciliation between the Foundation's income tax expense and the Foundation's accounting profit before tax multiplied by the prevailing tax rate is as follows:

	2017	2016	
Laba sebelum pajak penghasilan	921.647	2.055.374	Income before income tax
Beban yang tidak dapat dikurangkan	30.346.084	36.278.344	Non-deductible expenses
Penghasilan yang dikenakan pajak final	(21.964.187)	(17.564.456)	Income subject to final tax
Beban pajak final	4.358.748	3.512.891	Final tax expenses
Aset pajak tangguhan yang tidak diakui	(25.021.304)	(52.906.984)	Unrecognised deferred tax assets
<b>Manfaat pajak penghasilan</b>	<b>(11.359.012)</b>	<b>(28.624.831)</b>	<b>Income tax benefit</b>

## YAYASAN DANAMON PEDULI

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#### 8. PERPAJAKAN (lanjutan)

##### b. Pajak penghasilan (lanjutan)

###### Pemeriksaan pajak tahun 2015

Berdasarkan Surat Ketetapan Pajak Lebih Bayar (SKPLB) No. 00002/406/15/067/17 atas tahun pajak 2015 tanggal 25 Januari 2017, Kantor Pajak menetapkan lebih bayar atas pajak penghasilan badan dengan jumlah Rp101.687.880 dan mengakui rugi pajak sebesar Rp1.171.169.842. Atas hasil ketetapan tersebut telah disetujui oleh pengurus Yayasan dan pada 27 Februari 2017 Yayasan telah menerima pengembalian lebih bayar tersebut.

###### Pemeriksaan pajak tahun 2016

Pada tanggal 23 Agustus 2017, Yayasan menerima Surat Keputusan Direktur Jenderal Pajak tentang Pengembalian Pendahuluan Kelebihan Pajak untuk tahun pajak 2016 No. KEP 00020/SKPPKP/WJP.04/KP.0403/2017. Berdasarkan surat tersebut, Kantor Pajak menetapkan Yayasan diberikan pengembalian pendahuluan kelebihan pajak penghasilan Tahun Pajak 2016 dengan jumlah Rp22.080.488. Yayasan telah menerima pengembalian pendahuluan tersebut pada tanggal 25 September 2017.

##### c. Aset pajak tangguhan

Rincian dari aset dan liabilitas pajak tangguhan adalah sebagai berikut:

#### 8. TAXATION (continued)

##### b. Income tax (continued)

###### Tax audit for the fiscal year 2015

According to tax assessment letter for overpayment ('SKPLB') No. 00002/406/15/067/17 for fiscal year 2015 dated 25 January 2017, the tax office confirmed the overpayment of corporate income tax amounting to Rp101,687,880 and recognised tax loss amounting to Rp1,171,169,842. The result of the tax assessment was agreed by the Foundation's management and tax refund had been received by the Foundation on 27 February 2017.

###### Tax audit for the fiscal year 2016

In 23 August 2017, the Foundation received decision letter from Directorate General Taxation regarding refund of overpayment of tax for fiscal year 2016 No. KEP 00020/SKPPKP/WJP.04/KP.0403/2017. According to the stated letter, the tax office decree that the Foundation is granted refund for overpayment of tax for fiscal year 2016 amounting to Rp22,080,488. The Foundation had received refund for the related overpayment on 25 September 2017.

##### c. Deferred tax assets

The details of deferred tax and liabilities are as follows:

2017					
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke Laporan aktivitas/ Credited/ (charged) to statement of activities	ke ekuitas/ Charged to equity	Saldo akhir/ Ending balance	
Penyisihan bonus	66.919.196	5.629.922	-	72.549.118	Provision for bonuses
Penyusutan aset tetap	(5.905.971)	5.729.090	-	(176.881)	Depreciation of fixed assets
<b>Aset pajak tangguhan - neto</b>	<b>61.013.225</b>			<b>72.372.237</b>	<b>Deferred tax assets - net</b>
2016					
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke Laporan aktivitas/ Credited/ (charged) to statement of activities	ke ekuitas/ Charged to equity	Saldo akhir/ Ending balance	
Penyisihan bonus	39.918.130	27.001.066	-	66.919.196	Provision for bonuses
Penyusutan aset tetap	(7.529.736)	1.623.765	-	(5.905.971)	Depreciation of fixed assets
<b>Aset pajak tangguhan - neto</b>	<b>32.388.394</b>			<b>61.013.225</b>	<b>Deferred tax assets - net</b>

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## 8. PERPAJAKAN (lanjutan)

## c. Aset pajak tangguhan (lanjutan)

Pada tanggal 31 Desember 2017 dan 2016, Yayasan mempunyai akumulasi kerugian fiskal masing-masing sebesar Rp959.541.905 dan Rp1.171.169.841. Yayasan memutuskan untuk tidak mengakui aset pajak tangguhan atas kerugian fiskal dikarenakan terdapat ketidakpastian bahwa Yayasan dapat menghasilkan pendapatan kena pajak yang cukup di masa yang akan datang yang dapat digunakan untuk utilisasi rugi pajak fiskal.

## d. Administrasi

Sesuai dengan peraturan perpajakan di Indonesia, Yayasan melaporkan/menyetorkan pajak untuk setiap perusahaan sebagai suatu badan hukum yang terpisah (pelaporan pajak penghasilan konsolidasi tidak diperbolehkan) berdasarkan prinsip *self assessment*. Fiskus dapat menetapkan/mengubah pajak-pajak tersebut dalam jangka waktu tertentu sesuai peraturan yang berlaku.

## 8. TAXATION (continued)

## c. Deferred tax assets (continued)

As at 31 December 2017 and 2016, the Foundation has accumulated fiscal losses amounting to Rp959,541,905 and Rp1,171,169,841. The Foundation decided not to recognise deferred tax assets relating to fiscal losses in view of the uncertainty that the Foundation will be able to generate sufficient taxable income in the future which can be used to utilise fiscal tax losses.

## d. Administration

Under the taxation laws in Indonesia, the Foundation submit/pay individual corporate tax returns (income tax reporting on consolidated basis is not allowed) on the basis of self-assessment. The tax authorities may assess or amend taxes within the statute of limitation under prevailing regulations.

## 9. HUTANG LAIN-LAIN

	2017	2016	
Donasi publik	84.521.031	136.210.981	Public donation
Lain-lain	99.756.379	165.145.901	Others
	<b>184.277.410</b>	<b>301.356.882</b>	

## 9. OTHER PAYABLE

## 10. BEBAN UMUM DAN ADMINISTRASI

	2017	2016	
Gaji dan tunjangan	3.809.416.677	3.521.983.127	Salary and allowances
Sewa dan utilitas	506.940.765	432.463.380	Rent and utilities
Pemantauan dan evaluasi	148.310.403	100.302.740	Monitoring and evaluation
Pelatihan, seminar, rapat, dan acara	52.625.380	34.142.439	Training, seminar, meeting, and events
Beban kantor	36.034.078	39.665.412	Office expenses
Penyusutan aset tetap (Catatan 5)	24.483.987	28.129.177	Depreciation of fixed assets (Note 5)
Lain-lain	79.544.376	68.326.233	Miscellaneous
	<b>4.657.355.666</b>	<b>4.225.012.508</b>	

## 10. GENERAL AND ADMINISTRATIVE EXPENSES

## 11. BEBAN DAN PENDAPATAN LAIN-LAIN

	2017	2016	
- Pendapatan bunga	70,421,758	56,206,260	Interest income -
- Lain-lain	109,220,495	1,574,532	Others -
	<b>179,642,253</b>	<b>57,780,792</b>	

## Lain-lain

Lain-lain merupakan pendapatan yang diterima Yayasan selain pendapatan bunga, seperti donasi umum

## 11. OTHER EXPENSE AND INCOME

## Others

Lain-lain merupakan pendapatan yang diterima Yayasan selain pendapatan bunga, seperti donasi umum.



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#### 12. ASET NETO YANG DIBEBAHKAN DARI PEMBATASAN

Aset neto yang dibebaskan dari pembatasan merupakan penyelesaian atau realisasi program pembatasan yang didanai oleh sumbangan terikat sementara. Sumbangan terikat sementara ditujukan untuk:

##### a. Program Pasar Sejahtera

Program ini bertujuan untuk memperbaiki dan meningkatkan kondisi kesehatan lingkungan pasar sebagai bagian integral dari pemulihan dan revitalisasi pasar tradisional dengan menjadikan pasar sebagai ruang publik komersial yang bersih, sehat, aman, dan nyaman. Untuk program ini, Yayasan bekerja sama dengan pemerintah daerah.

##### b. Program Cepat Tanggap Bencana

Program Cepat Tanggap Bencana merupakan kegiatan bantuan untuk para korban bencana alam di Indonesia. Untuk program ini, Yayasan bekerjasama dengan seluruh unit dan cabang PT Bank Danamon Indonesia Tbk di Indonesia.

Rincian realisasi program pembatasan adalah sebagai berikut:

##### i. Program Pasar Sejahtera

	2017	2016
- Unit demonstrasi Pasar sejahtera, peralatan, dan perlengkapan	3.840.884.763	3.961.188.363
- Komunikasi massa	2.368.794.334	2.915.652.927
- Pelatihan, seminar, rapat, dan acara	590.979.100	559.893.319
- Pemantauan dan evaluasi	332.808.317	335.151.454
- Koordinator lapangan	257.399.027	240.968.784
	<b>7.390.865.541</b>	<b>8.012.854.847</b>

##### ii. Program Cepat Tanggap Bencana

	2017	2016
- Bantuan darurat	448.017.634	304.193.120
- Mitigasi bencana	256.671.200	269.498.820
	<b>704.688.834</b>	<b>573.691.940</b>

#### 12. NET ASSETS RELEASED FROM RESTRICTION

Net assets released from restriction are due to the settlement or realisation of restricted program funded by temporarily restricted contributions. Temporarily restricted contributions are appropriated for the following:

##### a. Prosperous Market Program

The purpose of this program is to improve and enhance the health condition of the market environment as an integral part of the recovery and revitalisation of traditional markets by making the market as a commercial public space that is clean, healthy, safe, and comfortable. For this program, the Foundation cooperates with regional government.

##### b. Rapid Disaster Response Program

Rapid Disaster Response Program is a relief for the victims of natural disasters in Indonesia. For this program, the Foundation cooperates with all units and branches of PT Bank Danamon Indonesia Tbk in Indonesia.

Details of restriction program realisation are as follows:

##### i. Prosperous Market Program

Demonstration unit of -  
prosperous market, equipment,  
and utilities  
Public outreach -  
Training, seminar, meeting -  
and events  
Monitoring and evaluation -  
Field coordinator -

##### ii. Rapid Disaster Response Program

Relief contribution -  
Disaster mitigation -



## YAYASAN DANAMON PEDULI

CATATAN ATAS LAPORAN KEUANGAN  
31 DESEMBER 2017

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12. ASET NETO YANG DIBEBAHKAN DARI  
PEMBATASAN (lanjutan)12. NET ASSETS RELEASED FROM RESTRICTION  
(continued)

## iii. Program Pendukung

## iii. Supporting Programs

	2017	2016
- Sistem pendukung	343.580.000	457.184.126
	<b>343.580.000</b>	<b>457.184.126</b>
Total realisasi program pembatasan	8.439.134.375	9.043.730.913
Total realisasi program yang dibiayai oleh sumbangan pada aset neto terikat sementara	8.362.180.000	9.043.730.913
Total realisasi program yang dibiayai oleh aset yang tidak terikat	<b>76.954.375</b>	<b>-</b>

Total realisation of restricted program  
Total realisation of program that is funded by contribution in temporarily restricted Net assets  
Total realisation of Program that is funded by unrestricted assets

13. SALDO DAN TRANSAKSI DENGAN PIHAK  
BERELASI13. BALANCES AND TRANSACTIONS WITH  
RELATED PARTIES

Pihak berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari transaksi/ Nature of transaction
PT Bank Danamon Indonesia Tbk	Dewan pembina, pengawas, dan pengurus, Yayasan Danamon Peduli yang juga bagian dari personil manajemen kunci Bank Danamon Indonesia Grup/The trustee, supervisor and management of Yayasan Danamon Peduli that are part of key management personnel of Bank Danamon Group	Kas dan kas di bank, beban dibayar dimuka, sumbangan, aset neto yang dibebaskan dari pembatasan/Cash and cash in banks, prepaid expense, contribution, net assets released from restriction
PT Adira Dinamika Multi Finance Tbk	Merupakan perusahaan anak dari PT Bank Danamon Indonesia Tbk/Subsidiary company of PT Bank Danamon Indonesia Tbk	Sumbangan, aset neto yang dibebaskan dari pembatasan/Contribution, net assets released from restriction
PT Adira Insurance	Merupakan perusahaan anak dari PT Bank Danamon Indonesia Tbk/Subsidiary company of PT Bank Danamon Indonesia Tbk	Beban dibayar dimuka/Prepaid expense

Ringkasan saldo dan transaksi dengan pihak berelasi adalah sebagai berikut:

The summary of balances and transactions with related parties are as follows:

	2017	2016	
<b>Aset</b>			<b>Assets</b>
<b>Kas dan kas di bank:</b>			<b>Cash and cash in banks:</b>
- PT Bank Danamon Indonesia Tbk	1.761.040.170	1.551.690.105	PT Bank Danamon Indonesia Tbk -
Persentase terhadap jumlah aset	85,35%	79,42%	Percentage of total assets
<b>Beban dibayar dimuka:</b>			<b>Prepaid expense:</b>
- PT Bank Danamon Indonesia Tbk	74.127.962	74.127.969	PT Bank Danamon Indonesia Tbk -
- PT Adira Insurance	72.505.092	67.889.762	PT Adira Insurance -
Persentase terhadap jumlah aset	7,11%	7,27%	Percentage of total assets

## YAYASAN DANAMON PEDULI

### CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 2017

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### NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2017

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#### 13. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

Ringkasan saldo dan transaksi dengan pihak berelasi adalah sebagai berikut:

	2017
<b>Sumbangan:</b>	
- PT Bank Danamon Indonesia	12.843.580.000
- PT Adira Dinamika Multi Finance Tbk	-
Persentase terhadap jumlah sumbangan	100%
<b>Aset Neto yang dibebaskan dari Pembatasan</b>	
- PT Bank Danamon Indonesia Tbk	3.063.259.191
Persentase terhadap jumlah Aset neto yang dibebaskan dari pembatasan	36.63%

#### 13. BALANCES AND TRANSACTIONS WITH RELATED PARTIES (continued)

The summary of balances and transactions with related parties are as follows:

	2016	
<b>Contribution:</b>		
PT Bank Danamon Indonesia Tbk -	13.207.184.126	
PT Adira Dinamika -	12.000.000	
Multi Finance Tbk		
Persentase terhadap total kontribusi	100%	
<b>Net assets released from restriction:</b>		
PT Bank Danamon Indonesia Tbk -	3.482.498.834	
Persentase terhadap total aset neto release from restriction	38.50%	

#### 14. MANAJEMEN RISIKO KEUANGAN

Aktivitas Yayasan rentan terhadap berbagai risiko keuangan, khususnya risiko pasar dan risiko likuiditas. Yayasan tidak memiliki risiko tingkat bunga karena tidak memiliki liabilitas dengan suku bunga mengambang. Program manajemen risiko Yayasan secara keseluruhan dipusatkan pada upaya untuk memperkecil efek yang berpotensi merugikan Yayasan melalui upaya monitoring kinerja keuangan.

Manajemen risiko keuangan di monitor oleh Yayasan.

##### a. Faktor risiko keuangan

##### (i) Risiko kredit

Risiko kredit timbul terutama dari kas di bank. Yayasan mengendalikan risiko kredit terkait kas di bank dengan menempatkan seluruh kas pada PT Bank Danamon Indonesia Tbk.

##### (ii) Risiko likuiditas

Risiko likuiditas timbul jika Yayasan mengalami kesulitan dalam mendapatkan sumber pendanaan. Risiko likuiditas dapat juga timbul akibat ketidaksesuaian atas jangka waktu sumber dana yang dimiliki dengan jatuh tempo liabilitas yang dimiliki.

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas sesuai kontrak menjadi arus kas yang tidak didiskontokan pada tanggal 31 Desember 2017 dan 2016.

#### 14. FINANCIAL RISK MANAGEMENT

In its activities, the Foundation is exposed to certain financial risks, mainly credit risk and liquidity risk. The Foundation has no exposure to interest rate risk as there are no liabilities with floating interest rate. The Foundation's overall risk management program focuses on minimising potential adverse effects in the Foundation's activities through a close monitoring of its financial performance.

Financial Risk Management is carried out under monitor by the Foundation.

##### a. Financial risk factors

##### (i) Credit risk

Credit risk mainly arises from cash in banks. The Foundation manages credit risk in relation with its cash in banks by placing all of its cash at PT Bank Danamon Indonesia Tbk.

##### (ii) Liquidity risk

Liquidity risk arises in situations where the Foundation has difficulties in obtaining funding. Liquidity risk also arises from situations in which the Foundation has a mismatch between the maturity of its fundings and the maturity of its liabilities.

The maturity tables below provide information about maturities on contractual undiscounted cash flows of liabilities on 31 December 2017 and 2016.



## YAYASAN DANAMON PEDULI

**CATATAN ATAS LAPORAN KEUANGAN  
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(Disajikan dalam Rupiah, kecuali dinyatakan lain)

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**14. MANAJEMEN RISIKO KEUANGAN (lanjutan)****14. FINANCIAL RISK MANAGEMENT (continued)****a. Faktor risiko keuangan (lanjutan)****a. Financial risk factors (continued)****(ii) Risiko likuiditas (lanjutan)****(ii) Liquidity risk (continued)**

2017		
	Kurang dari satu tahun/ Less than one year	Lebih dari satu tahun/ More than one year
<b>Liabilitas</b>		
Beban yang masih harus dibayar	1.613.467.262	-
Hutang lain-lain	184.277.410	-
	<b>1.797.744.672</b>	<b>-</b>
2016		
	Kurang dari satu tahun/ Less than one year	Lebih dari satu tahun/ More than one year
<b>Liabilitas</b>		
Beban yang masih harus dibayar	1.416.795.186	-
Hutang lain-lain	301.356.882	-
	<b>1.718.152.068</b>	<b>-</b>

**b. Nilai wajar instrumen keuangan**

Nilai wajar dari aset keuangan dan liabilitas keuangan harus diestimasi untuk pengakuan, pengukuran dan untuk tujuan pengungkapan.

Pada tanggal 31 Desember 2017, nilai wajar dari kas di bank, aset lain-lain, beban yang masih harus dibayar, dan utang lain-lain disajikan sama dengan nilai tercatat karena sebagian besar aset dan liabilitas keuangan memiliki masa jatuh tempo dibawah satu tahun.

**b. Fair value of financial instruments**

The fair value of financial assets and financial liabilities must be estimated for recognition, measurement, and for disclosure purposes.

As at 31 December 2017, the fair value of cash and cash in banks, other assets, accrued expense, and other payable are disclosed at their carrying amounts as most of the financial assets and liabilities have maturity period of less than one year.

**15. STANDAR AKUNTANSI BARU****15. PROSPECTIVE ACCOUNTING STANDARDS  
PRONOUNCEMENT**

Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) telah menerbitkan standar baru, amandemen dan interpretasi berikut, namun belum berlaku efektif untuk tahun buku yang dimulai pada 1 Januari 2017 sebagai berikut :

- i. Penyesuaian Tahunan PSAK 67 "Pengungkapan Kepentingan dalam Entitas Lain"

Standar tersebut akan berlaku efektif pada 1 Januari 2019.

Financial Accounting Standard Board of Indonesian Institute of Accountants (DSAK-IAI) has issued the following new standards, amendments and interpretations, but not yet effective for the financial year beginning 1 January 2017 as follows:

- i. Annual Improvements to SFAS 67 "Disclosures of Interests in Other Entities"

The above standard will be effective on 1 January 2019.

**YAYASAN DANAMON PEDULI****CATATAN ATAS LAPORAN KEUANGAN  
31 DESEMBER 2017**

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**15. STANDAR AKUNTANSI BARU (lanjutan)**

- i. PSAK 71 "Instrumen Keuangan";
- ii. PSAK 72 "Pendapatan dari Kontrak dengan Pelanggan";
- iii. PSAK 73 "Sewa"; dan
- iv. Amandemen PSAK 62 "Kontrak asuransi";

Standar tersebut akan berlaku efektif pada 1 Januari 2020.

Pada saat penerbitan laporan keuangan Yayasan masih mempelajari dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut serta pengaruhnya pada laporan keuangan Yayasan.

**NOTES TO THE FINANCIAL STATEMENTS  
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**15. PROSPECTIVE ACCOUNTING STANDARDS  
PRONOUNCEMENT (continued)**

- i. SFAS 71 "Financial Instruments";
- ii. SFAS 72 "Revenue from Contracts with Customers";
- iii. SFAS 73 "Leases"; and
- iv. The amendments to SFAS 62 "Insurance contract";

The above standards will be effective on 1 January 2020.

As at the authorisation date of these financial statements, the Foundation is still evaluating the potential impact of these new and revised standards to the Foundation's financial statements.





NATIONAL  
CENTER FOR  
SUSTAINABILITY  
REPORTING

### **Statement GRI Standards in Accordance Check**

The National Center for Sustainability Reporting (NCSR) has conducted a GRI Standards in Accordance Check on sustainability information in the Yayasan Danamon Peduli Annual Report 2017 ("Report"). The check communicates the extent to which the GRI Standards has been applied in the Report. The check does not provide an opinion on the sustainability performance of the reporter or the quality of the information provided in the report.

We conclude that sustainability information in this Report has been prepared in accordance with the GRI Standards : Core Option.

Jakarta, 10 July 2017

### **National Center for Sustainability Reporting**

**Dewi Fitriasaki, Ph.D., CSRA, CMA**  
**Director**



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## FITNESS WITH SUSTAINABLE DEVELOPMENT GOALS

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	1. No Poverty End poverty in all its forms everywhere.
	2. Zero Hunger End hunger, achieve food security and improved nutrition and promote sustainable agriculture.
	3. Good Health and Wellbeing Ensure healthy lives and promote well-being for all at all ages.
	4. Quality Education Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
	5. Gender Equality Achieve gender equality and empower all women and girls.
	6. Clean Water and Sanitation Ensure availability and sustainable management of water and sanitation for all.
	7. Clean Affordable Energy Ensure access to affordable, reliable, sustainable and modern energy for all.
	8. Decent Work and Economic Growth Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.
	9. Industry, Innovation and Infrastructure Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.





No	Development Goal/Explanation
	10. Reduced Inequalities Reduce inequality within and among countries.
	11. Sustainable Cities and Communities Make cities and human settlements inclusive, safe, resilient and sustainable.
	12. Responsible Consumption and Production Ensure sustainable consumption and production patterns.
	13. Climate Action Take urgent action to combat climate change and its impact.
	14. Life Below Water Conserve and sustainably use the oceans, seas and marine resources for sustainable development.
	15. Life on Land Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.
	16. Peace, Justice and Strong Institutions Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.
	17. Partnership for the Goals Strengthen the means of implementation and revitalize the global partnership for sustainable development.

### Form of 6 Points of Nawacita

Increasing people's productivity and competitive power in the internal markets so that Indonesian nation be able to progress and resurrect along with other Asian countries.

No	Program Details - 6 Points of Nawacita
1	Building new road network of 2,000 km of length
2	Building 10 new airports and 10 new harbours
3	Building 10 new industrial zones along with housing complex
4	Building/revitalising 5,000 traditional markets

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