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## D14 : Identification of Microfinance Institutions - - *Indonesia*

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**WP5:** Development of a financial model to enable renewable energy service provision through Microfinance

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## D14 : Identification of Microfinance Institutions - Indonesia

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## The RENDEV project

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The RENDEV project aims to explore ways to link microfinance and access to renewable energy, bringing a positive contribution in rural development and poverty alleviation in Bangladesh and Indonesia by increasing access to solar energy, the development of micro enterprise, and the provision of microfinance mechanisms tailored for low income people's needs.

The project started in January 2007 and will last until December 2009. RENDEV is financed by the European Commission under its Intelligent Energy line.

*The main objectives of the RENDEV project are:*

-  To promote development of income generating activities with renewable energy supply;
-  To identify measures justifying involvement of Small and Medium Sized Enterprises in the solar energy sector;
-  To build synergies between the microfinance sector, the renewable energy sector and the micro enterprises in Bangladesh and Indonesia;
-  To better inform stakeholders providing pro-poor sustainable renewable energy services;
-  To bring a positive impact on the quality of life in rural districts.

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## List of Abbreviations

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BK3I	Badan Koordinasi Koperasi Kredit Indonesia ( <i>Credit Union coordination of Indonesia</i> )
BKD	Badan Kredit Desa ( <i>Village Credit Boards</i> )
BMT	Baitul Maal wat Tamwiln (non-bank microfinance institution)
BPR	Bank Perkreditan Rakyat ( <i>People's Credit Bank</i> )
BRI	Bank Rakyat Indonesia
Commission	European Commission
DSP	Danamon Simpan Pinjam
GHG	Greenhouse Gases
GTZ	Technical Assistance from Germany
IDR	InDonesian Rupiah
Inkopdit	Induk Koperasi Kredit
Kopdit	Koperasi Kredit ( <i>Credit Unions</i> )
KUD	Koperasi Unit Desa
LDKP	Lembaga Dana Kredit Pedesaan ( <i>Rural Credit Fund Institutions</i> )
LPD	Lembaga Perkreditan Desa
MFI	MicroFinance Institutions
ProFI	Promotion of small Financial Institutions
PV	Photovoltaic
REB	Rural Electrification Board
RES	Renewable Energy Sources
RES-E	Electricity generated from RES
SE	Solar Energy
SMERU	Independent institution for research and public policy studies on various socioeconomic and poverty issues in Indonesia.
TPSP	Tempat Pelayanan Simpan Pinjam ( <i>Savings and Credit Service Posts</i> )
UED-SP	Unit Ekonomi Desa/ Simpan Pinjam ( <i>Village Saving and Credit Units</i> )
UKABIMA	Usaha KArya BIna MAndiri ( <i>Self-Reliance Corporation</i> )
USP	Unit Simpan Pinjam: ( <i>Savings and Credit Unit of multi-purpose cooperative</i> )
YINBUK	Yayasan Inkubasi Bisnis Usaha Kecil ( <i>National Centre for Incubation of Small Businesses</i> )

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## I. Executive summary

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This report aimed at providing an overall view of the Indonesian microfinance market in order to be able to design a financial model adapted to the need of the microenterprises and rural households through savings and credit cooperatives and microfinance institutions.

Indonesia has a broad range of institutions that provides microfinance products for low income populations as well as training and management assistance for micro entrepreneurs.

- ✚ To begin with, we must consider **commercial banks**, like the state-owned bank BRI which had a monopoly until the deregulation of the Indonesian financial market (1988). They provide classical financial products as well as micro credits and are well implanted all over the Indonesian archipelago.
- ✚ Then the **People's Credit Banks (BPR)** that are secondary banks created after the banking reform of 1988 and regulated and supervised by the central bank. They are allowed to mobilize funds from the public (deposits except demand deposits), extend credit but they can't neither participate in transactions, accept demand deposits, conduct businesses in foreign currencies (except money changing), nor participate in third-party equity or insurance and other businesses.
- ✚ **Rural Credit Fund Institutions (LDKP)** were established on initiative of provincial governments since the 1970s and are licensed, regulated and supervised by the provincial governments. The outstandingly dominant organization is Lembaga Perkreditan Desa (LPD), in Bali, with more than half of all LDKPs and incorporating more than 75% of all assets and 85% of all deposits.
- ✚ **Village Credit Boards (BKD)** operates in Java only and are village-level financial institutions with historical roots dating back to colonial times. BKDs are very close to their customers and have a significant outreach in Java but are tiny institutions and lack all features characterizing BPR.
- ✚ **Village Economic Unit – Savings and Credit (UED-SP)** are tiny village institutions that have been promoted by the Ministry of Home Affairs (responsible for their regulation and supervision) since 1995 for providing credit to low-income groups. These institutions have to be regarded as part of the program microfinance sector as they highly depend on government subsidies
- ✚ **The pawning business** has been a monopoly of the government and is organized in form of a profit-oriented state enterprise since 1990. Pawnshops can be found in every district capital and increasingly in sub-district capitals. They provide simple and fast (transactions usually take 15 minutes) services, and have the comparative

advantage that customers can turn their valuables easily into cash without having to sell them, particularly in cases of emergency.

- ✚ **Cooperatives** have been established under the state's control since 1945. They are headed by the Ministry of Cooperatives and are a tool likely to exercise influence from the very highest level of politics down to villages all over Indonesia. Since every customer has to become member of the cooperative, they serve an outstanding number of clients in savings and loans services
- ✚ **Credit Unions** are known under the name *Koperasi Kredit* (Kopdit) and, in terms of organizations and operations, do not differ from savings & credit cooperatives. In urban areas they are often organizations with a high participation of professions such as teachers. The vast majority of Credit Unions in the eastern parts of Indonesia operate in rather rural areas.
- ✚ **Savings and credit service posts** operate at the village level and are supervised and technically assisted by BRI. TPSP have a simple organization with usually three part-time employees and operate often only once a week from a small village office. The vast majority of TPSP works in rural areas and relies on grants from donors and the government.
- ✚ **Governmental and social programs** provide easy and cheap credit of microfinance. They have become a major constraint for the development of viable microfinance institutions as subsidized credits compete with sustainable microcredit offered by market-oriented small financial institutions. But they continue to co-exist with institutional microfinance, despite a governmental commitment to re-orientate its role to the strengthening of microfinance institutions as expressed in The Yogyakarta Communiqué

The aim of this report was to give an overall view of the different actors of the Indonesian Microfinance market. The next activities and report will provide further detail about how and which SE micro credit would be adequate in Indonesia.






Nevertheless, the last part of the report provides detailed general and financial information about some MFIs.

## II. Introduction

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Indonesia's financial system is composed of a high variety of formal, semiformal and informal institutions. It comprises approximately 6,000 formal and 48,000 semiformal units, holding some 45 million deposit accounts and serving about 32 million borrowers<sup>1</sup>. Apart from the formal and semiformal microfinance industry, roughly 800,000 channelling groups and probably millions of local rotating savings and credit associations exist. Contrary to other countries, non-government organizations in Indonesia do not play a significant role as independent microfinance institutions.

Indonesia's financial system includes the following institutions active in microfinance:

-  Commercial banks with microfinance operations
-  Secondary banks
-  Cooperatives
-  Non-bank non-cooperative informal MFIs
-  Savings and credit associations and self-help groups

**The purpose of this report is to identify the different existing microfinance institutions in Bangladesh that can play a key role in the provision of solar energy related to micro finances services.** This deliverable is included in the Work Package 5 entitled "*Development of a financial model to enable renewable energy service provision through microfinance*"

In the first part of the report, the structure of the microfinance Indonesian market will be analyzed for a better understanding of the situation of the sector in this country.

Then, we will focus on providing information about 40 MFIs that can play a key role in the provision of solar energy related to microfinance services.

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<sup>1</sup> <http://www.profi.or.id/> , 2003 data

## III. Structure of the Microfinance Sector

The **microfinance sector in Indonesia** is made up of a high variety of institutions, programs, services, clients and target groups, which are also subject to various legal, regulatory and supervisory frameworks. This allows for different classifications of microfinance sub-sectors. To begin with, it is important to distinguish institutional microfinance from program microfinance. There is also a third sector composed of individual microcredit provided through moneylenders, shopkeepers, traders, neighbours or family members. We will not treat this third topic in this report, though evidence shows that these credit arrangements are still of considerable importance for low-income groups.

The following table enlightens the characteristics of the different sectors<sup>2</sup>:

Participants of the Microfinance Sector in Indonesia		
Institutional Microfinance	Program Microfinance	Individual Microcredit
<b>Commercial Banks (mainly BRI units)</b> R&S: Bank Indonesia Level: District and sub-district	<b>Microfinance System Building</b> - Linkage project (PHBK) - Microcredit project (PKM) Commercial relations between banks, LDKP, NGOs, self-help groups, and individual customers. Strengthening small financial institutions.	Moneylenders Traders Shopkeepers Neighbors Family members
<b>People's Credit Banks (BPR)</b> R&S: Bank Indonesia Level: Sub-district		
<b>Rural Credit Fund Institutions (LDKP)</b> R&S: Provincial governments Level: Sub-district and village	<b>Poverty Alleviation Programs</b> - Rural Income Generation Project (RIGP/P4K) : Commercial relations between BRI and small farmer groups - Family Welfare Income Generation Project (UPPKS) : Subsidized credit to family welfare groups - Sub-district Development Project (PKK): grant-based revolving fund for sub-district financial management units - Urban Poverty Alleviation Project (P2KP): grant-based revolving fund for village-level financial management units - similar regional projects	
<b>Village Credit Institutions (BKD)</b> R&S: BRI on behalf of Bank Indonesia * Level: Village		
<b>Village Savings &amp; Credit Units (UED-SP)</b> R&S: Ministry of Home Affairs Level: Village	<b>Crisis-related channeling of funds</b> - Social Safety Net, i.e., PDM-DKE: grants to villages and community groups - Community Recovery Program : grants channeled through NGOs - Fuel subsidies converted to funds channeled through cooperatives and microfinancial institutions	
<b>State-owned Pawnshops</b> R&S: Ministry of Finance Level: District and sub-district		
<b>Microfinance Cooperatives</b> - Savings & credit cooperatives (KSP) ** - Savings & credit units (USP) of coop. R&S: Ministry of Cooperatives Level: District and sub-district - Savings & credit service points (TPSP) R&S: MoC and BRI (TPSP) Level: Village	<b>NGO microcredit programs</b>	
<b>Savings &amp; Credit Associations ***</b> R&S: Non-regulated, apex organizations Level: Village		

R&S = Regulation and Supervision.

Level = Location and predominant area of operation.

\* Note : BKD are recognized but not regulated as banks.

\*\* Includes institutions such as Credit Unions, BMT that obtained the legal status of cooperative.

\*\*\* Includes Credit Unions, BMT and other cooperative-like associations, which do not have a clear legal status and operate as financial intermediaries; does not include credit channeling groups.

**Figure 1: Participants of the Microfinance Sector in Indonesia**

<sup>2</sup> Dr. Detlev Holloh, « *ProFI Microfinance Institutions Study* », Denpasar, March 2001

In this first part, precisions on the different types of actors will be provided to understand the market. All data are provided by the ProFI website, which mostly took them from studies of the World Bank/SMERU Research Institute in 2003.

### III.1. Present Commercial Banks with strong Microfinance activities in Indonesia

#### III.1.1. Bank BRI (4112 BRI Units)

Contact: Program Credit Division (BRI I 9th floor, Jl. Jend. Sudirman Kav., 44-46 P.O. Box. 1094, Jakarta 10210)

Until the 1980s the rural financial sector was virtually only occupied by the state-owned bank BRI and its business units. After critical years due to falling oil prices affecting the overall economy, the banking sector proved to be fragile to external shocks.

Several reforms deregulated the market and removed barriers to entry for other banks (1988). BRI Units were transformed into profit centres and BRI itself became a limited company which shares are traded in the Indonesian stock exchange nowadays. The 4,112 profit centres work under the umbrella of the strategic Micro Banking Business Unit within BRI. Their most popular products are savings schemes (Simpedes, Simaskot and Tabanas) including lottery participation. Besides the loan product Kupedes, they also provide access to capital through linked cooperatives and microfinance programs.

Every profit centre unit reports to its responsible BRI service centre at district level. On average, five people work in one unit and they share the responsibility for an own financial statement. By the end of 2005 BRI has more than 3,300 000 active borrower, around 32 million savers, the gross loans portfolio in these units reached more than IDR 22 trillion (USD 2,321”) and savings more than 36 trillion Rupees (USD 3,748”). In 2005 66 of BRI’s 160 Village Service Posts (PPD, Pos Pelayanan Desa) were transformed into BRI Units, a transformation approved by Bank Indonesia.

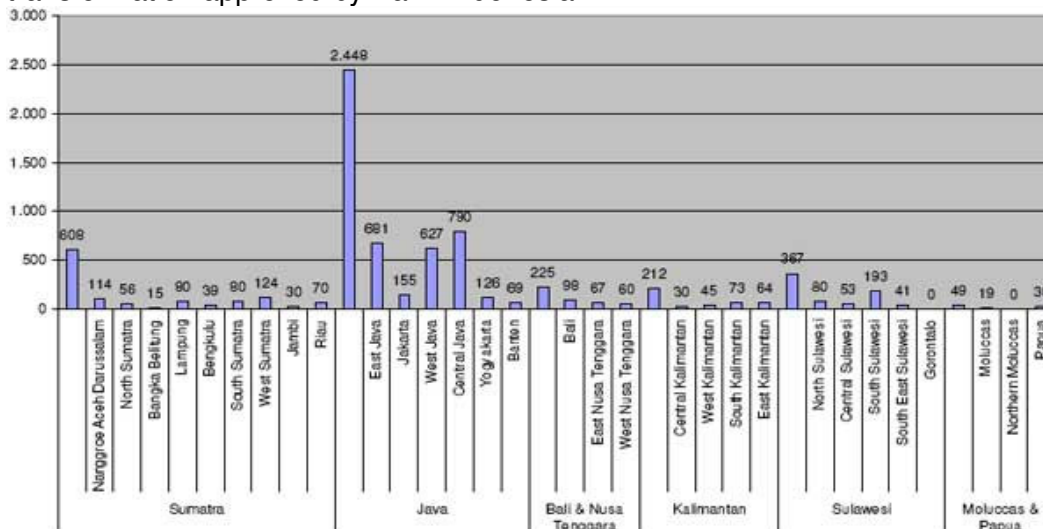


Figure 2: BRI Units in the different provinces of Indonesia

### III.1.2. Bank Danamom (693 Danamon Simpan Pinjam – DSP)

Contact: Self Employee Mass Market (Gedung Graha Surya Internusa 18th Floor, Jl. HR. Rasuna Said Kav. X – O, Jakarta 12950)

Targeting the microfinance business in June 2004, DSP has grown significantly. As of May 2005, they encompassed 524 branches with some 125.000 customers. By the end of 2005 673 branches had started up with 132 980 borrowers and 220 145 savers and by the end of 2006 693 branches existed. DSP has also expanded the focal areas lately and have opened branches on Kalimantan and Sulawesi. The amount of loans disbursed is projected to increase from IDR 1.7 trillion in early 2005 to IDR 10 trillion in 2007. The average loan size is about IDR 20 million, with the smallest scheme available being IDR 1 million (around 65€). Danamon Simpan Pinjam is focusing on small traders, micro-entrepreneurs and value chain for entire businesses (close to the market approach).

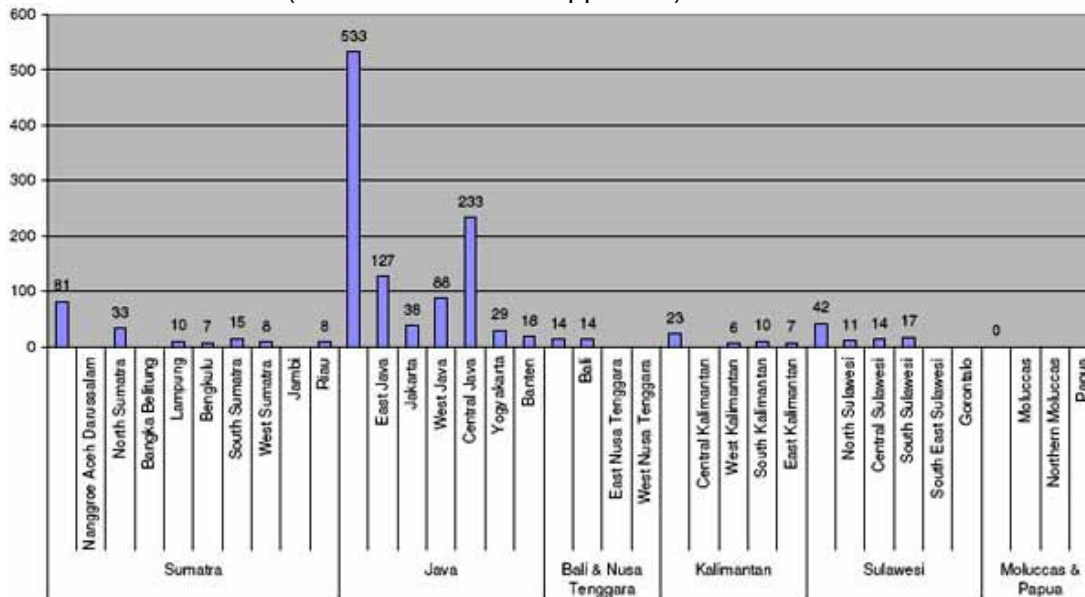


Figure 3: DSP Units in the different provinces of Indonesia

### III.1.3. Bank Bukopin (420 Swamitra)

Contact: Swamitra Units (Jl. MT. Haryono Kav. 50-51 Jakarta 12770)

Bank Bukopin was founded as several secondary cooperatives in Indonesia were looking for an efficient financing background. The attached cooperatives, national government and private companies are the owners (shareholders).

Today, Bukopin in its actions is far beyond the original mission to support merely cooperatives. It serves private and corporate customers with lot sizes similar to the traditional commercial banks in Indonesia. Anyway, the unique role of Bank Bukopin in channeling funds deriving from government programs is due to the close relationship to cooperatives as main recipients of some government projects.

Within the Swamitra program, Bank Bukopin offers training and management assistance and liquidity to its partners. These partners have to deposit capital in Bank Bukopin and in return are assisted with setting up their business unit. The result can achieve the status of a “Swamitra branch” re-financed through this background and in close interaction with Bukopin itself. They may offer loan, savings and transfer services to customers in 20 provinces in Indonesia, and the number of branches is increasing (in 2004 403 and by the end of 2005 420 branches were registered).

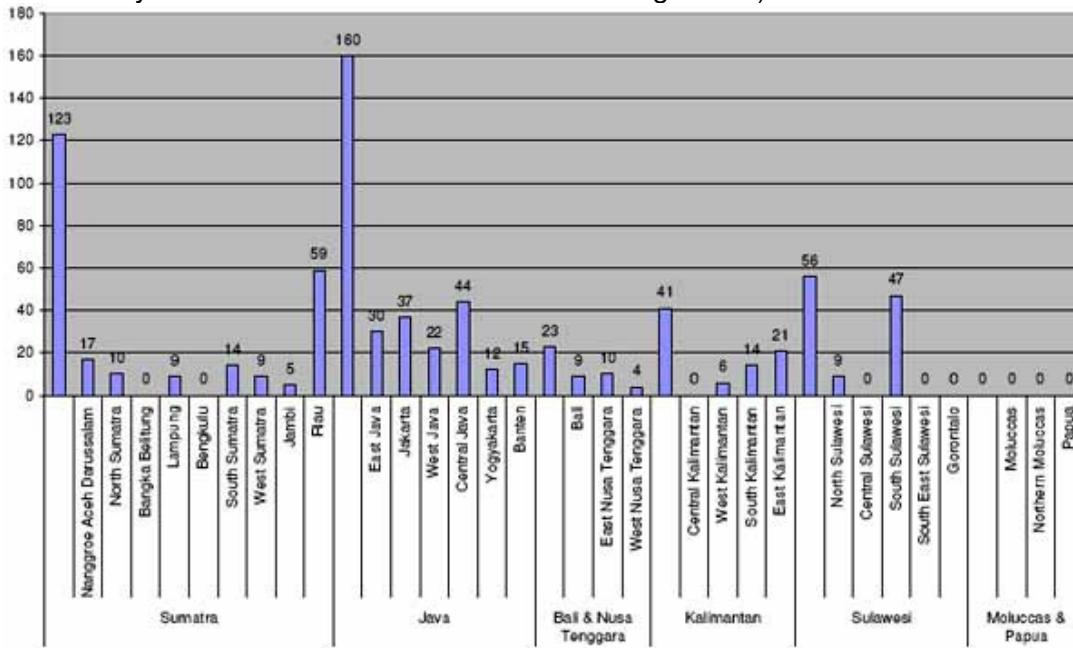


Figure 4: SWAMITRA Units in the different provinces of Indonesia

### III.2. BPR (People’s Credit Banks)

**People’s Credit Banks** or *Bank Perkreditan Rakyat (BPR)* are secondary banks, which are subject to the banking law and are regulated and supervised by the central bank. The term could be misleading the discussion as it sometimes covers the Village Credit Boards (BKD) and Rural Fund and Credit Associations (LDKP) (see definitions in II.3 and II.4).

The vast majority of these institutions were established after the banking reform in 1988 that introduced the new classification of primary and secondary banks. After the reform, the number of BPRs increased dramatically due to low minimum-capital requirements (IDR50 Mio. or slightly more than USD5000). Another contributor to their upward trend in the 1990s was a Presidential Decree requiring LDKPs to obtain the legal status of BPRs to remain legal. By the end of 2006 Bank Indonesia counted 1880 registered BPRs that usually operate at the sub-district level.

Nowadays BPRs are allowed to mobilize funds from the public (deposits except demand deposits), extend credit and to take part in Bank Indonesia’s funding (SBI). They are not allowed to participate in transactions, to accept demand deposits, conduct businesses in

foreign currencies (except money changing), to participate in third-party equity or insurance and other businesses.

In order to strengthen the BPR secondary banks Bank Indonesia installed new regulations with considerable changes in capital requirements, capacity building (CERTIF-Institute in cooperation with ProFI) and other measures to create a prudential environment.

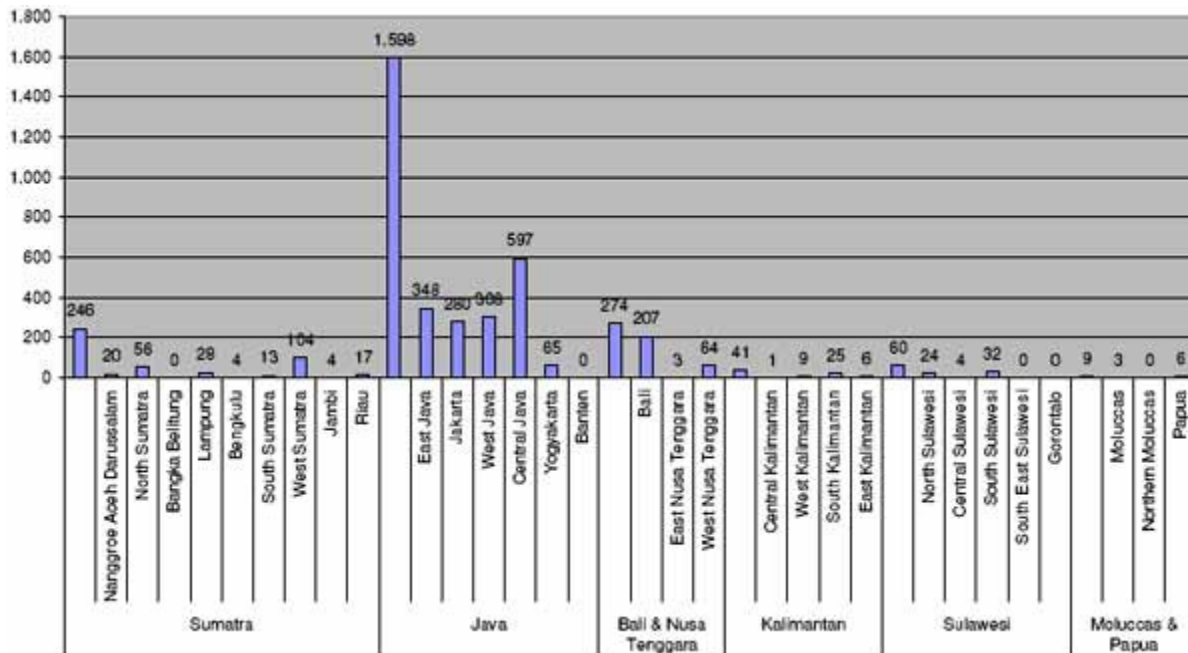


Figure 5: BPR Units (old and new BPRs but not including BKDs and LDKPs) in the different provinces of Indonesia

### III.3. LDKP (The Rural Credit Fund)

**Rural Credit Fund Institutions** or *Lembaga Dana Kredit Pedesaan (LDKP)* are different types of non-bank microfinance institutions operating either at the sub-district or village level. They were established on initiative of provincial governments since the 1970s and are licensed, regulated and supervised by the provincial governments. Technical assistance and supervision is usually delegated to the Regional Development Banks (BPD), which are owned by the provincial governments. However, in Bali and West Sumatra they are owned by the villages in which they operate.

Rural Credit Fund Institutions can be found in eleven areas in Indonesia. The outstandingly dominant organization is *Lembaga Perkreditan Desa (LPD)*, in Bali, with more than half of all LDKPs and incorporating more than 75% of all assets and 85% of all deposits. Institutions like the BKK in Central Java have been of certain significance but a large number of them were transformed into BPRs.

In accordance to a government regulation of 1992, LDKPs are asked to obtain a license as a BPR bank. This regulation was offset by 1999's BPR decree which also affected LDKPs. Now, they have to fulfill tough capital and management standards to become BPRs – a step which is critically reviewed by Bank Indonesia and ProFI.

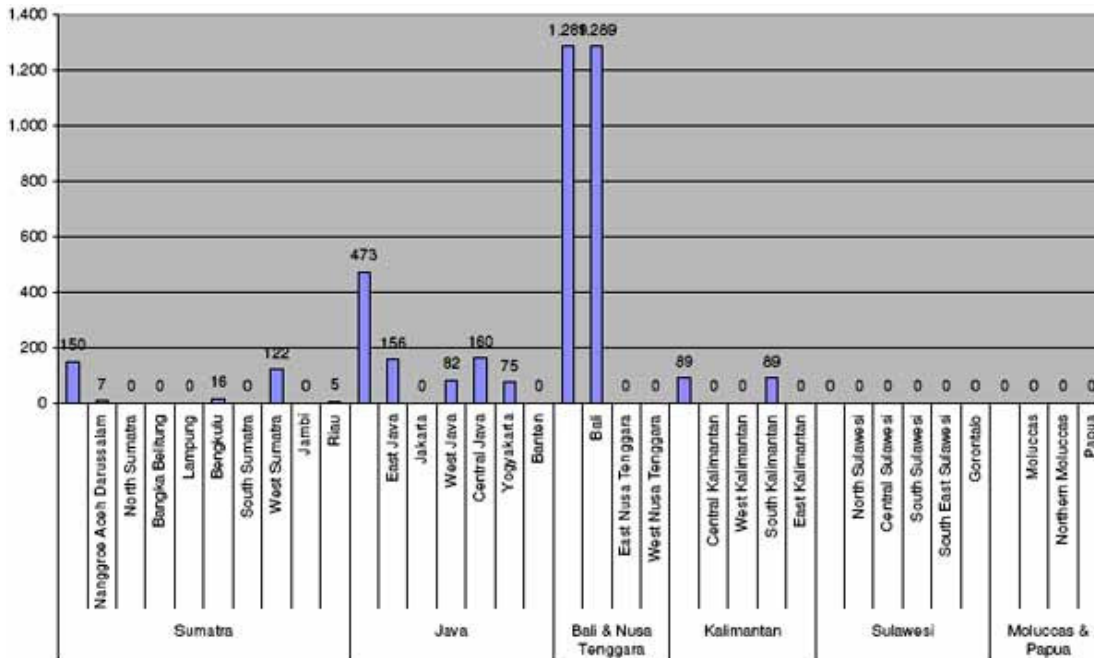


Figure 6: LDKP Units in the different provinces of Indonesia

### III.4. BKD (Village Credit Boards)

**Village Credit Boards** or *Badan Kredit Desa* (BKD) operate in Java only and are village-level financial institutions with historical roots dating back to colonial times. The evolution of banking laws and regulations has resulted in a strange and contradictory situation that BKD were acknowledged as BPR in word, but due to the small size of BKDs, supervision comes with many problems.

BRI Units on behalf of Bank Indonesia together with junior supervisors conduct the supervision and reporting for BKDs. They face enforcement problems with the owners of those banks: the village governments. BKDs are very close to their customers and have a significant outreach in Java. What is lacking is customer orientation as documented by only short service hours and outdated savings and loans products. In reality, BKD are tiny institutions and lack all features characterizing BPR.

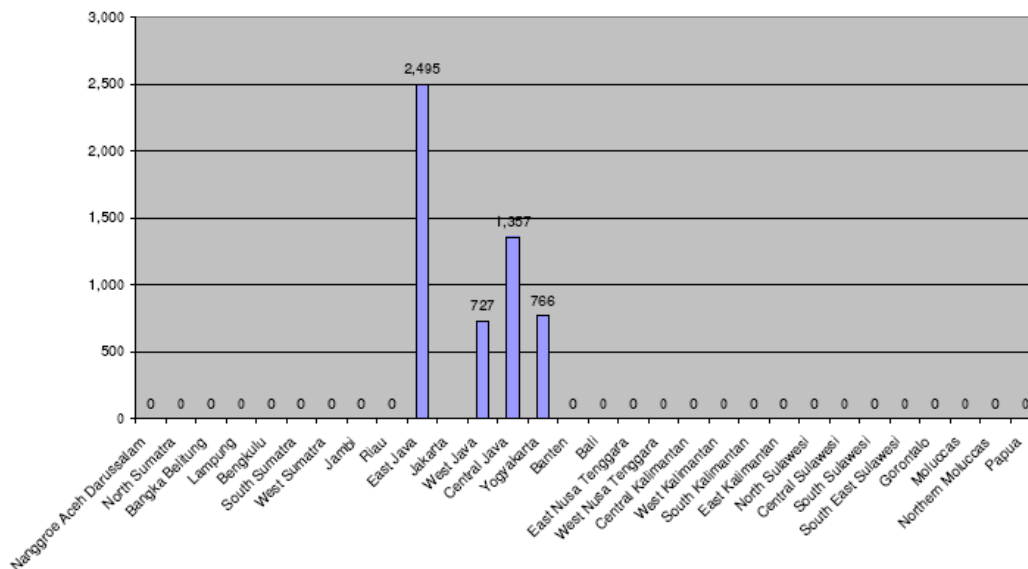


Figure 7: BKD Units in Java

### III.5. UED-SP (Village Saving and Credit Units)

**Village Economic Unit – Savings and Credit** or *Unit Ekonomi Desa – Simpan Pinjam* (UED-SP) is tiny village institutions that have been promoted by the Ministry of Home Affairs since 1995 for providing credit to low-income groups. The ministry is also responsible for their regulation and supervision. Actually, these institutions have to be regarded as part of the program microfinance sector as they highly depend on government subsidies and have been used for channelling funds rather than being developed into viable financial institutions. In this report they are described here because their organization was modelled on the BKD model and the UED-SP program can be regarded as an attempt to expand the BKD model throughout Indonesia.

The members of the UED-SP pay a membership fee but have no clout in the organization. It is managed by the village government. UED-SPs are entitled to mobilizing savings and giving out loans to their members.

Loans to micro entrepreneurs are re-financed by the government. Each Village Units received IDR 1.5 million in 1995/96 and IDR 2.5 million in the following two years for that purpose. The Directorate General for the Empowerment of Village Communities (PMD) is responsible for training and supervision. It is carried out by local offices and the national headquarter of the Ministry of Home Affairs in a cascade-fashion: Reports are submitted from the village level to their sub-district level representatives who forward them to the district head. The local PMD will consolidate these reports monthly and contribute to PMD's national semi-annual reports. However, the reporting system itself is subject to some critics since it is rather sophisticated and might demand too much effort from these tiny organizations.

UED-SPs are used for many purposes, some say too many. A strategic focus on a sustainable microfinance institution at village level offers great opportunities for local development in Indonesia’s rural areas. Thus, government programs (with all their favorable effects) need to be carefully separated from the operational business.

In total, these institutions have 528,000 members and serve about 390,000 loan-clients. The three outstanding UED-SP provinces in terms of absolute size are Nanggroe Aceh Darussalam, West Java and East Java<sup>3</sup>.

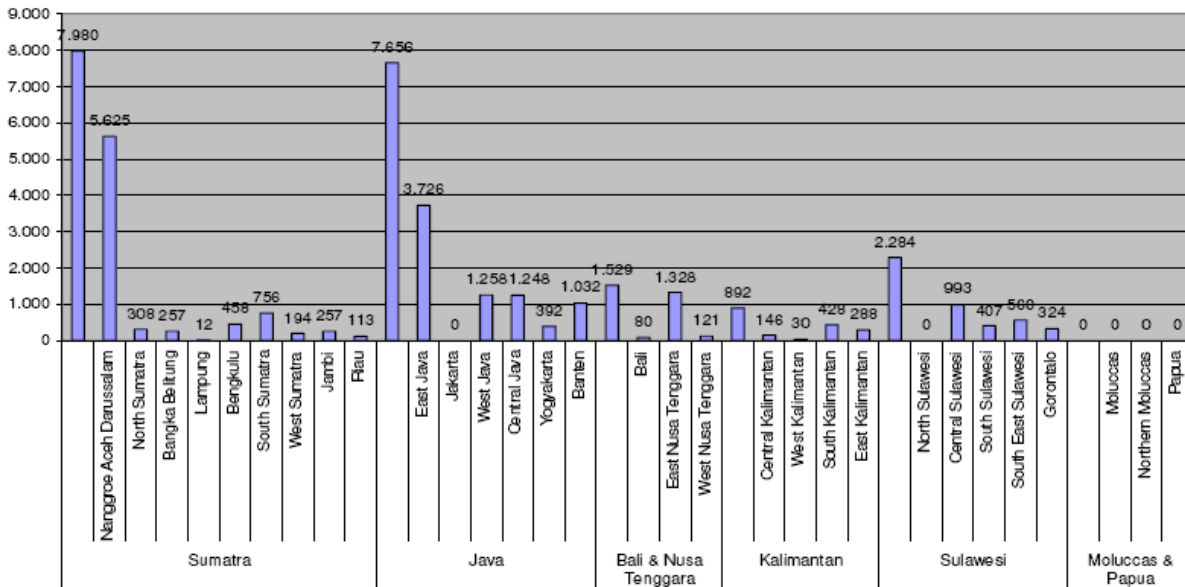


Figure 8: UED-SP Units in the different provinces of Indonesia

### III.6. Pawn Broker (*Perum Pegadaian*)

The pawning business has been a monopoly of the government and is organized in form of a profit-oriented state enterprise (*Perum Pegadaian*) since 1990. Since then the company has been professionalized and developed into a service oriented institution that provides low-income households who hold their savings in movable assets with an important source of liquidity. The Ministry of Finance is responsible for regulating and supervising the company.

Between 1990 and 2000 the number of the company’s offices increased from 505 to 645. Pawnshops can be found in every district capital and increasingly in sub-district capitals. Pawnshops are usually staffed with two managers and six other employees, and open six days a week from 7.00 hours to 15.00 hours. They provide simple and fast (transactions usually take 15 minutes) services, and have the comparative advantage that customers can turn their valuables easily into cash without having to sell them, particularly in cases of emergency.

<sup>3</sup> Ministry of Home Affairs of Indonesia, 2005

Pawnshops accept collateral in the form of gold, jewellery, household items, electronic goods, motor vehicles, and even valuable fabrics and hand-woven cloth. They have five credit schemes depending on loan size, with the loan size ranging from a minimum of IDR 5,000 to more than IDR 20 million. Smaller loans are charged lower interest rates. The interest per 15 days ranges from 1.25% for loans up to IDR 150,000 to 1.75% for loans larger than IDR 500,000. The standard loan term is 120 days. Repeated loans using the same collateral are very usual.

744 branches and 14 regional head offices were running in 2004, but by the beginning of 2007 954 branches were registered in 13 regional offices. They have a remarkable outreach with more than 16 million customers and more than USD 700 million disbursed loans.

Pawnshops proved to be reliable lenders of microcredit throughout Indonesia. With their simple procedures, low transaction costs and fast administration they provide unique features, at least for very small loans.

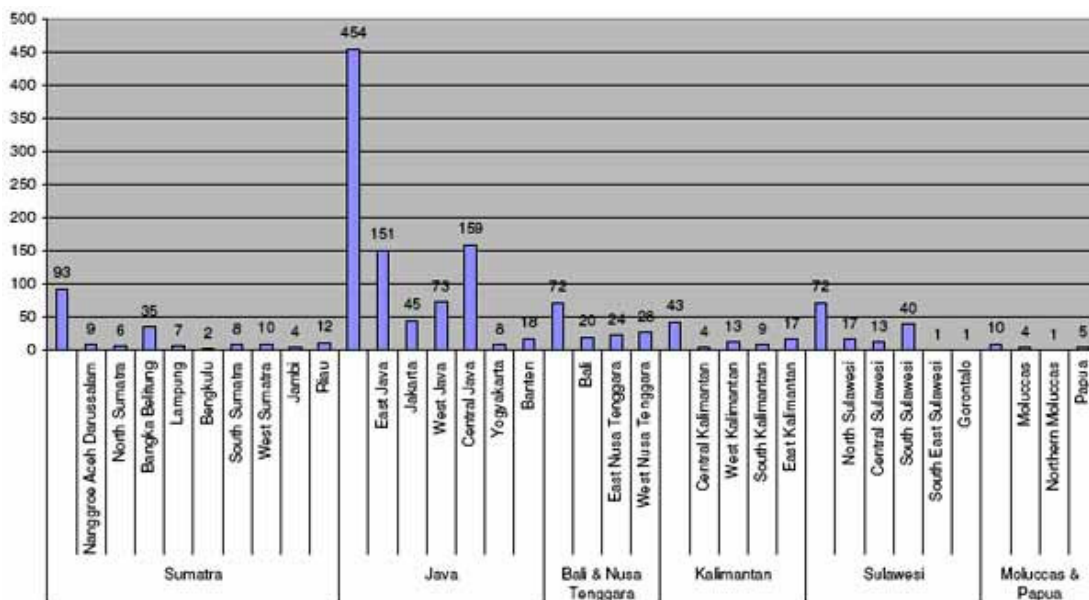


Figure 9: Pawn Broker in Indonesia (2004)

### III.7. Cooperatives (Koperasi)

**Cooperatives** have been established under the state's control since 1945. It is a tool likely to exercise influence from the very highest level of politics down to villages all over Indonesia.

The cooperatives can either be *Koperasi Unit Desa* (KUD) or *Unit Simpan Pinjam* (USP) and are headed by the Ministry of Cooperatives. This is how they operate: commercial banks have to invest 20% of their loan portfolios to small and medium enterprises and state owned firms have to re-invest their profits (1-5%) into small enterprises and

cooperatives. Cooperatives profit from these (and other socially oriented) channeled funds in the short term. In the long term a development towards financial self-sufficiency is necessary.

Since every customer has to become member of the cooperative, they serve an outstanding number of clients in savings and loans services. More than eleven million members all over the country rely on their subsidized loans and their intermediary function to implement governmental programs in education, infrastructure, health etc.

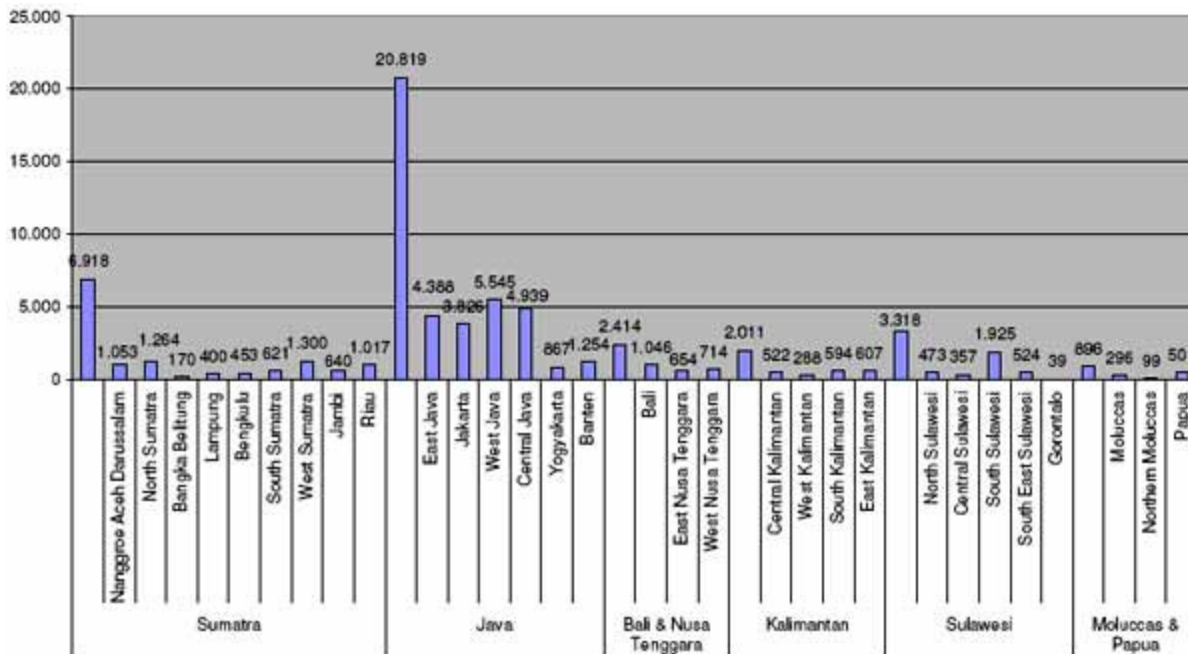


Figure 10: Cooperatives in the different provinces of Indonesia

### III.7.1. Credit Unions (Koperasi Kredit)

**Credit Unions** in Indonesia are known under the name *Koperasi Kredit* (Kopdit) and, in terms of organizations and operations, do not differ from savings & credit cooperatives. Until recently, however, they usually operated as informal savings and credit groups because of the interventionist rationale of the cooperative system. Since the liberalization of cooperative regulations an increasing number of Credit Unions and their secondary structures adopted the legal status of savings & credit cooperatives.

Credit Unions have been promoted by a national non-government organization, first established under the name Credit Union Counselling Office, since 1970. In 1980, the organization's name was changed into *Badan Koordinasi Koperasi Kredit Indonesia* (BK3I) or Credit Union coordination of Indonesia. After having been prevented from doing so for many years, BK3I established the *Induk Koperasi Kredit* (Inkopdit), the national secondary cooperative for its registered savings & credit cooperatives, in July 1998. The mission of BK3I/Inkopdit is to strengthen the development of autonomous and self-reliant Credit Unions. At the primary level, the movement consisted of 1,105 Credit Unions as of December 1999. Only one year after the liberalization of the regulatory framework, 29% of these Credit Unions had adopted the legal form of primary savings & credit cooperatives.

Credit Unions operate in urban and rural areas, and they organize members of various social strata. In urban areas they are often organizations with a high participation of professions such as teachers. The vast majority of Credit Unions in the eastern parts of Indonesia operate in rather rural areas. As per December 31st 2004 258,947 men and 220,584 women were active members in these unions. The savings excluding share-savings were more than IDR 600 billion. Loans accounted for about IDR 950 billion against IDR 570 billion in 2003.

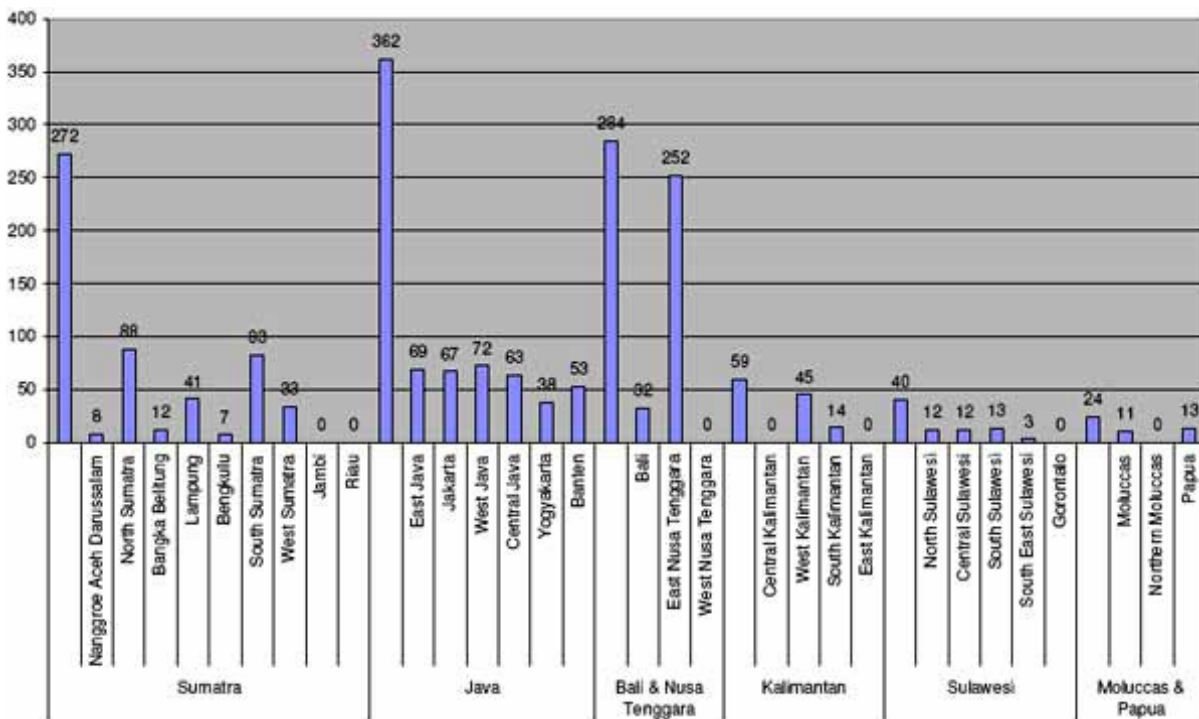


Figure 11: Credit Unions in the different provinces of Indonesia

### III.7.2. TPSP (Savings and Credit Service Posts)

**Tempat Pelayanan Simpan Pinjam** (TPSP) are savings and credit service posts at the village level, which operate under the umbrella of savings and credit cooperatives or multi-purpose cooperatives with savings and credit units, while they are also supervised and technically assisted by Bank Rakyat Indonesia.

TPSP have a simple organization with usually three part-time employees and operate often only once a week from a small village office. Their organization and operations is similar to that of the BKD in Java (II.4). Of more than IDR 36 billion disbursed in loans about 47.6% are at risk. This number is from March 2005 and has hardly changed (or improved) since 2000. Furthermore, TPSP rely on grants from donors and the government in order not to struggle with liquidity shortages.

The vast majority of TPSP works in rural areas. Only one fifth is situated in urban areas and is called Kopta. BRI's supervisors are paid on commission of interest received by

“their” TPSP thus giving strong incentive to cooperate in enhancing each branches business and efficiency.

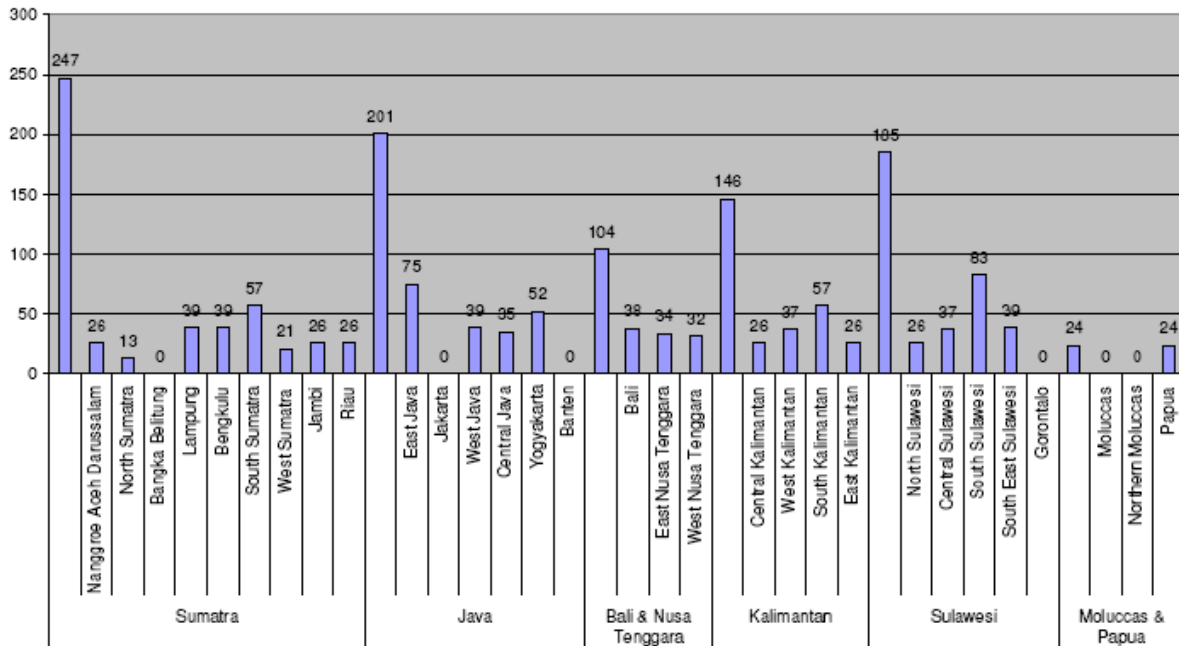


Figure 12: TPSP in the different provinces of Indonesia

### III.8. BMT (Baitul Maal wat Tamwil)/ YINBUK's Microfinance Units

The National Centre for Incubation of Small Businesses (YINBUK, Yayasan Inkubasi Bisnis Usaha Kecil) and its regional chapters supervises the activities of those cooperative-like units which work on Shariah-principles.

The 2,017 BMTs have assets of about IDR 300 billions with the biggest share of it eligible for credit-business. They are founded, managed and financed by their 450,000 members. Data for BMTs provided here has a tentative character. They reflect the status of the year 2001 but more actual data is available – but only for some test regions. In those regions’ BMTs new and easy-to-use software was implemented and enables YINBUK to compile data online for every branch and aggregate it. This development indicates the professional and efficient approach by the Incubation Centre.

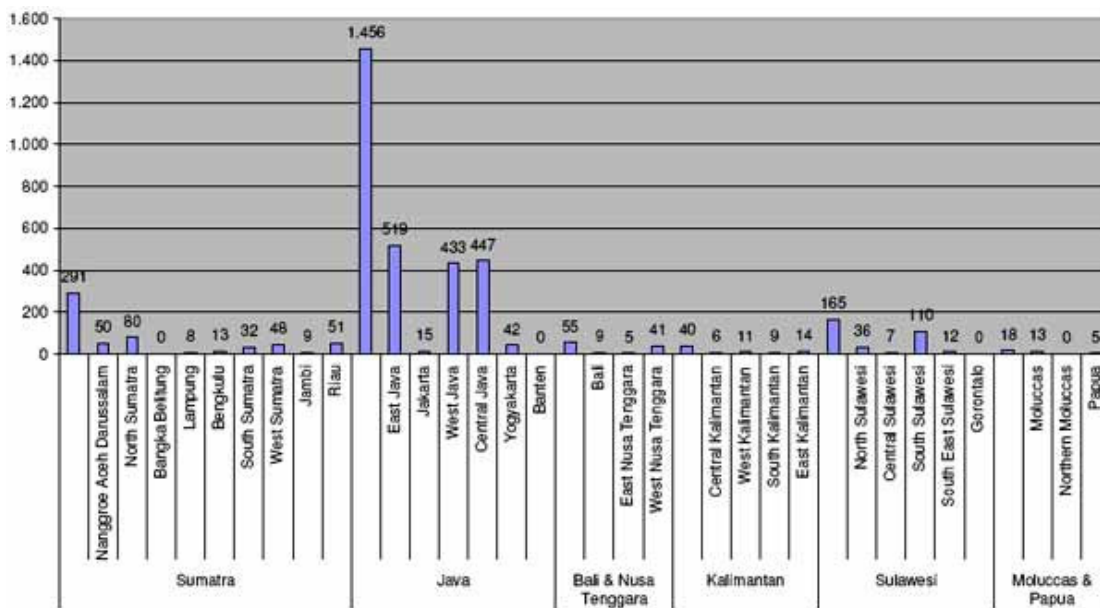


Figure 13: BMT-YINBUK in the different provinces of Indonesia

### III.9. UKABIMA<sup>4</sup>

PT Usaha Karya Bina Mandiri (Ukabima), which translates into “Self-Reliance Corporation”, was established in March 1996 with the support of Catholic Relief Services (CRS) Indonesia under the Microenterprise Innovation Project funded by the United States Agency for International Development (USAID).

Ukabima is currently owned by five shareholders representing various sectors of Indonesian society. Each shareholder is committed to achieving the company's goal of financial sustainability, which will ensure continuous support for social improvement among the clients and communities Ukabima works with.

PT Ukabima is a Limited Liability Corporation that supports a network of small rural banks known in Indonesia as Bank Perkreditan Rakyat (BPRs). The BPRs operate in rural and semi-urban areas throughout Indonesia and provide financial and non-financial services to clients, with a special focus on poor women. The BPRs are deemed perfect partners as their mission matches Ukabima’s and they have extensive coverage throughout poor, rural areas.

Ukabima provides the BPRs with loan capital and a valuable package of technical assistance and training to ensure the safety and soundness of their operations. Ukabima’s technical and training expertise set it apart from similar companies in Indonesia and provides it with an edge in an ever-expanding market. Ukabima is striving to become a major player in the for-profit microfinance industry and to fulfil its social mission through its management of a network of socially-responsible BPRs in Indonesia.

<sup>4</sup> <http://www.ukabima.or.id> , see <http://www.ukabima.or.id/en/finrep.php> for a comprehensive financial report. Also see [www.binaswadaya.org](http://www.binaswadaya.org) which is a similar organization

“Kredit Khusus Untuk Masyarakat Miskin Tanpa Agunan,” also known as “KUSUMA” is a special loan product created by Ukabima specifically targeting poor female business owners who lack of collateral, as a requirement for regular BPRs loans.

Even though the BPRs were successfully delivering financial services to some of the neediest regions of the country, many of its poorer residents are still not being reached. The Kusuma loan was created in purpose to fulfil Ukabima mission to reach the poor of the poorest in providing financial services to those most in need, especially women.

KUSUMA model is a group lending methodology, which uses a group guarantee in lieu of collateral. The group consist about 10 – 19 persons who have business. The borrowers use their loan proceeds to expand their businesses and meet every month to pay their dues, save, and network with their co-members. Subsequent loan size is determined by cumulative savings, repayment history, business requirements, and capacity to pay.

### ***III.10. Governmental and social programs***

Parallel to Indonesia’s institutional financial system, microfinance is also to be found in **governmental and social programs**: poverty alleviation projects, social safety net programs, subsidized credit schemes, and some microfinance programs of non-government organizations. The high emphasis on easy and cheap credit of microfinance program interventions in Indonesia has become a major constraint for the development of viable microfinance institutions as subsidized credits compete with sustainable microcredit offered by market-oriented small financial institutions. Indeed, subsidized credit programs in Indonesia often foster a bad repayment culture, due to being perceived as de-facto government grant and/or the lack of adequate enforcement.

Microfinance programs continue to co-exist with institutional microfinance, despite a governmental commitment to re-orientate its role to the strengthening of microfinance institutions as expressed in The Yogyakarta Communiqué (the Governors and Deputy Governors of Central Banks and high-level officials from Ministries of Finance and other authorities from 10 Asian countries met at the High-Level Policy Meeting on “Microfinance and Rural Finance in Asia” held in Yogyakarta from the 26<sup>th</sup> to 28<sup>th</sup> February 2004 to identify appropriate strategies for Central Banks and Governments to promote Microfinance and Rural Finance)

. In 2003, there were 89 ongoing programs (for more details, see the comprehensive list on <http://www.profi.or.id/images/map/scripte/index.htm> )

### III.11. Conclusion

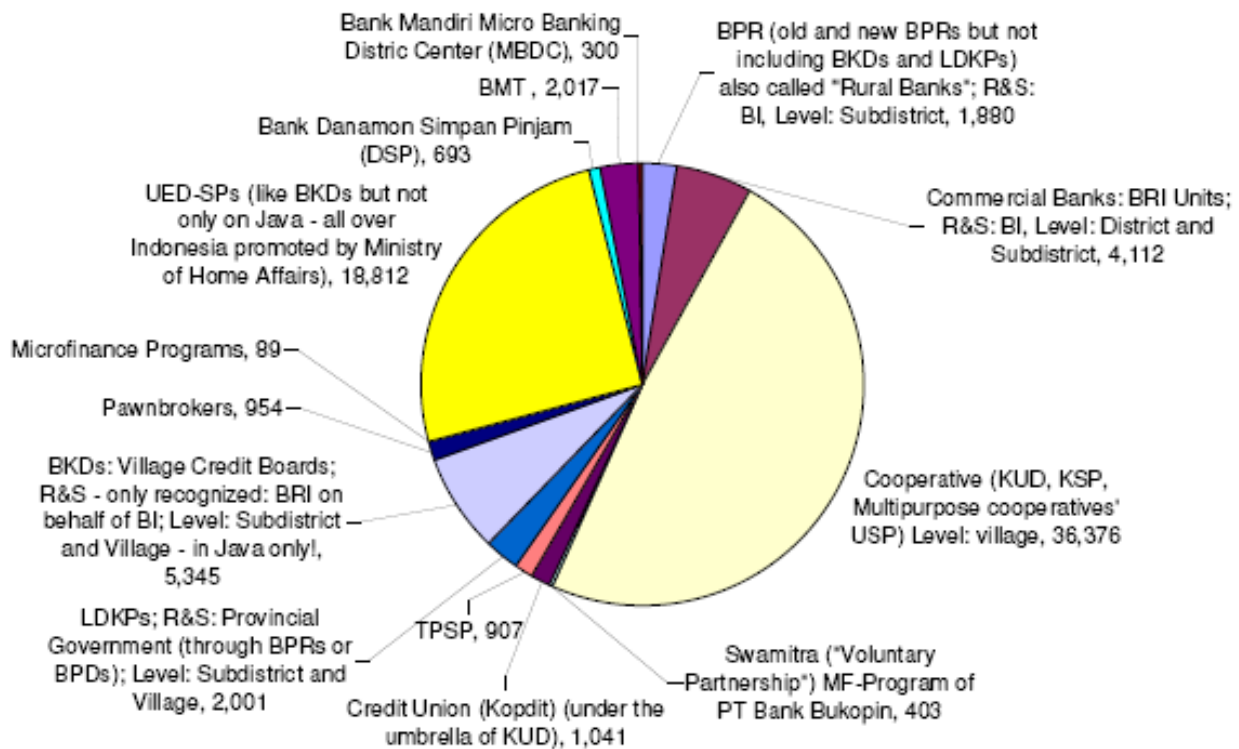
As a conclusion, we can say that the Indonesian Microfinance Sector is varied and provide SE actors with a lot of different possible partners for an Energy & Microfinance product. The table and graph below<sup>5</sup> recapitulate major figures about what has been said in this part.

Number of micro-enterprises (without agriculture)	15.703.566
Number of people employed in this sector:	29.050.672
Revenues of enterprises in this sector:	364.615.868.850.000
Number of Microfinance Programs:	89
BRI Units:	4.112 (no data available on provincial level)
Number of savers:	32.253.000
Number of loans:	n.a.
Credit volume:	22.785.000.000.000
Savings volume:	36.791.000.000.000
Bank Danamon (DSP):	693 (no data available on provincial level)
Number of borrowers:	132.980
Number of loans:	n.a.
Credit Volume:	3.318.117.000.000
Savings volume:	249.558.000.000
Bank Mandiri Units:	300
Rural Banks (BPR):	1.880 (no data available on provincial level)
Number of clients:	5.672.000
Number of loans:	2.445.000
Credit volume:	16.154.000.000.000
Savings volume:	14.445.000.000.000
Cooperatives:	36.376
Number of clients:	11.298.529
Number of loans:	11.298.529
Credit volume:	5.273.646.480.000
Savings volume:	1.593.427.180.000
Credit Unions:	1.041
Number of clients:	479.531
Number of loans:	n.a.
Credit volume:	957.835.316.830
Savings volume:	940.155.275.935
Savings and Credit Service Posts (TPSP):	907
Number of clients:	95.611
Number of loans:	n.a.
Credit volume:	4.221.552.282
Savings volume:	n.a.
Rural Credit Fund Institutions (LDKP):	2.001
Number of clients:	1.800.000 (estimated)
Number of loans:	1.300.000
Credit volume:	358.000.000.000
Savings volume:	334.000.000.000
Village Credit Boards (BKD):	5.345
Number of clients:	480.000
Number of loans:	400.000
Credit Volume:	197.000.000
Savings volume:	380.000.000

<sup>5</sup> <http://www.profi.or.id/images/map/scripte/index.htm>

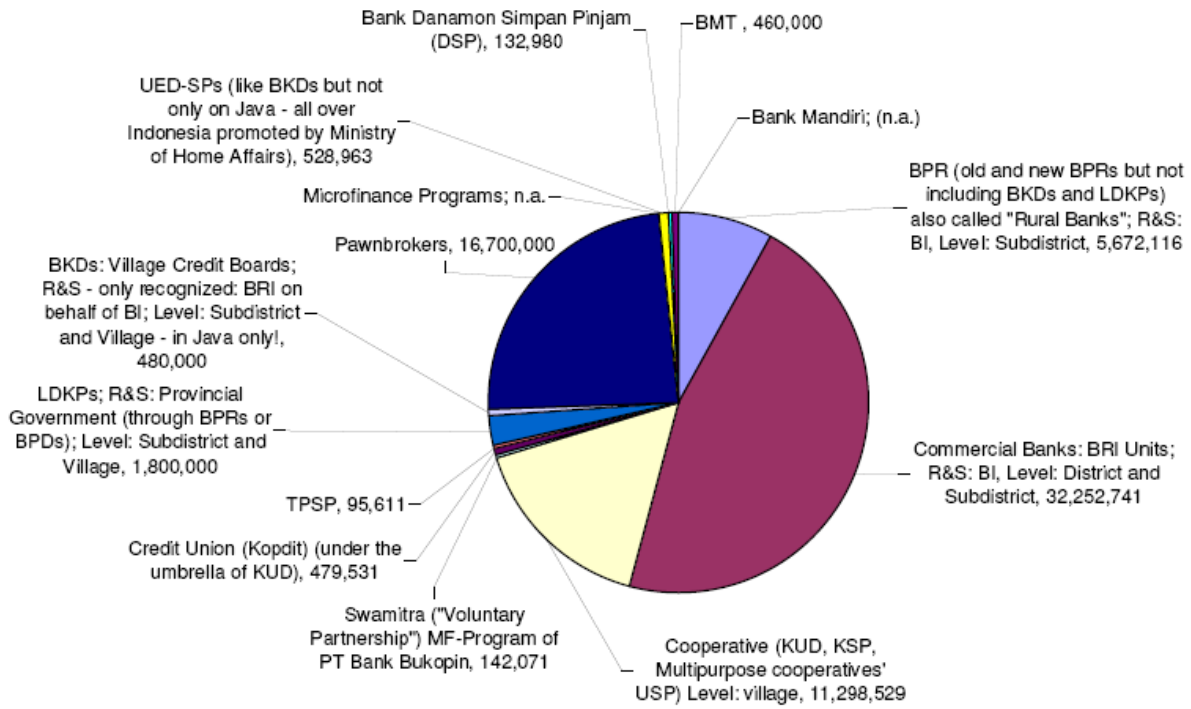
Pawnbrokers:	954 (no data available on provincial level)
Number of clients:	16.700.000
Number of loans:	1.644 (at a time; it is mainly short term loans)
Credit Volume:	21.000.000.000 (to be updated)
Savings volume:	0
Village Economic Unit for Savings and Credit (UEDSP):	18.812
Number of clients:	528.963
Number of loans:	390.103
Credit Volume:	127.842.771.796
Savings volume:	n.a.
BMT (YINBUK, PINBUK):	2.017 (no data available on provincial level)
Number of clients:	460.000
Number of loans:	1.200.000 (cumulated for one year)
Credit Volume:	264.000.000.000
Savings volume:	209.000.000.000

**Figure 14: Overall view of MF actors in Indonesia**

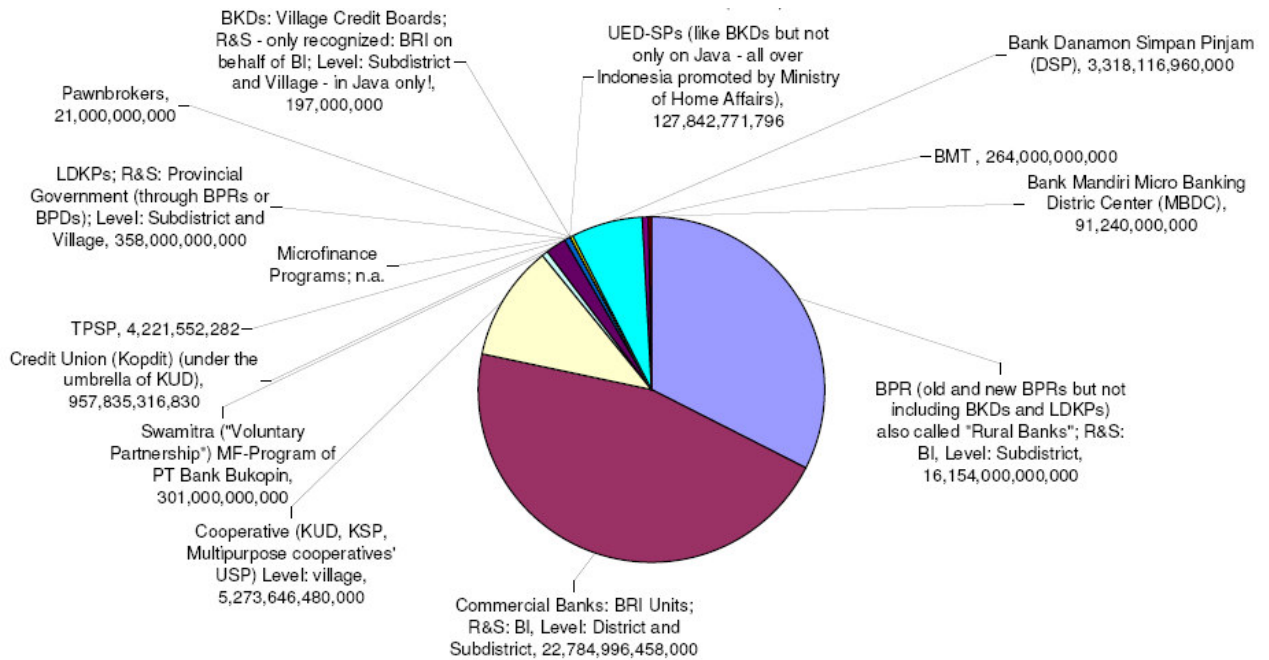


R&S = Regulation and Supervision.  
Level = Location and predominant area of operation.

**Figure 15: Number of instances**



**Figure 16: Number of clients**



**Figure 17: Loans Portfolio (IDR)**

## IV. Detailed information about some MFIs

The purpose of this report was to identify the different existing microfinance institutions in Bangladesh that can play a key role in the provision of solar energy related to micro finances services.

In the first part, we defined the structure of the microfinance Indonesian market: the different kind of actors, their role and history, how they are regulated, their size... It was necessary, for a better understanding of the situation of the sector in Indonesia.

In this second part, we will focus on 40 MFI that can play a key role in the provision of solar energy related to microfinance services. All data comes from the web site [www.mixmarket.org](http://www.mixmarket.org) that is a global microfinance information platform. The site provides information about a lot of MFI all around the world. For our study, we focused on Indonesia of course and selected among all pieces of information those which were the most relevant.

Here is a list of all the MFI we selected, sorted by gross loan portfolio:

Name	Country	Type of Institution	Gross Loan Portfolio in US\$	Number of Active Borrowers	Name	Country	Type of Institution	Gross Loan Portfolio in US\$	Number of Active Borrowers		
1	BI	Indonesia	Bank	3,472,625,919	3,515,812	21	BPR Pinang Artha	Indonesia	Rural Bank	1,230,576	1,289
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
2	BPR Taman Dhana	Indonesia	Rural Bank	790,347,013	928	22	BPR AN	Indonesia	Rural Bank	1,188,703	3,013
				(31/12/07)	(30/11/05)					(31/12/07)	(31/12/07)
3	BPR BMMS	Indonesia	Rural Bank	397,101,447	1,779	23	Dian Mandiri	Indonesia	Non-Profit (NGO)	959,506	26,541
				(31/12/07)	(31/12/03)					(31/12/08)	(31/12/08)
4	BPR Surya Yudha Kencana	Indonesia	Rural Bank	31,589,226	24,728	24	LPD Pemogan	Indonesia	Rural Bank	920,526	326
				(31/12/07)	(31/12/07)					(31/12/04)	(31/12/04)
5	LPD Kuta	Indonesia	Rural Bank	8,502,292	2,292	25	LPD Panjer	Indonesia	Rural Bank	909,04	1,518
				(31/12/07)	(31/12/07)					(31/12/06)	(31/12/06)
6	BPR BKK Cilacap	Indonesia	Rural Bank	7,555,119	11,803	26	BPR Citama	Indonesia	Rural Bank	865,242	759
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
7	LPD Pecatu	Indonesia	Rural Bank	6,506,579	2,111	27	BPR BBTM	Indonesia	Rural Bank	853,366	1,242
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
8	MBK Ventura	Indonesia	Non-Bank Financial Institution	5,072,934	103,734	28	LPD Sibetan	Indonesia	Rural Bank	790,836	1,403
				(31/12/08)	(31/12/08)					(31/12/07)	(31/12/07)
9	CU Sawiran	Indonesia	Cooperative/ Credit Union	3,551,776	2,32	29	BPR Profidana	Indonesia	Rural Bank	775,706	969
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
10	BPR AK	Indonesia	Rural Bank	2,631,134	5,942	30	LPD Kukuh	Indonesia	Rural Bank	770,937	952
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
11	LPD Intaran	Indonesia	Rural Bank	2,352,920	1,129	31	BMT Palita Insani	Indonesia	Cooperative/ Credit Union	656,185	3
				(31/12/06)	(31/12/06)					(31/12/07)	(31/12/07)
12	BPR NSJ	Indonesia	Rural Bank	2,075,199	6,127	32	BPR Artadamas	Indonesia	Rural Bank	645,322	350
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
13	BPR Sukawati Pancakanti	Indonesia	Rural Bank	1,847,222	1,141	33	DINABI	Indonesia	Non-Profit (NGO)	592,651	9,267
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
14	TLM	Indonesia	Non-Profit (NGO)	1,767,036	15,945	34	BPR DMG	Indonesia	Rural Bank	393,261	590
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
15	LPD Ketewel	Indonesia	Rural Bank	1,465,104	1,415	35	YAMIDA	Indonesia	Non-Profit (NGO)	391,43	6,442
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
16	LPD Bedha	Indonesia	Rural Bank	1,453,135	1,185	36	LPD Ruahan	Indonesia	Rural Bank	231,117	289
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
17	LPD Ubung	Indonesia	Rural Bank	1,434,775	586	37	BMT Pringsewu	Indonesia	Cooperative/ Credit Union	171,12	589
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)
18	BPR Eka Ayu	Indonesia	Rural Bank	1,319,072	621	38	WKP	Indonesia	Non-Profit (NGO)	132,747	1,885
				(31/12/07)	(31/12/06)					(31/12/07)	(31/12/07)
19	BPR PKT	Indonesia	Rural Bank	1,269,754	621	39	BMT Kayu Manis	Indonesia	Cooperative/ Credit Union	53,418	280
				(31/12/06)	(31/12/06)					(31/12/07)	(31/12/07)
20	LPD Celuk	Indonesia	Rural Bank	1,251,549	469	40	BPR Arthakelola	Indonesia	Rural Bank	45,997	81
				(31/12/07)	(31/12/07)					(31/12/07)	(31/12/07)

<b>Name</b>		Bank Rakyat Indonesia
<b>Contact information</b>	<b>Address</b>	Jl. Jend. Sudirman 44-46 Jakarta Indonesia
	<b>Province</b>	many
	<b>Phone</b>	62 21 5751029
	<b>Fax</b>	62 21 2511644
	<b>Contact name</b>	Sulaman Arif Arianto (Managing Director)
	<b>E-mail</b>	<a href="mailto:ivp@bri.co.id">ivp@bri.co.id</a> <a href="mailto:ivpbri@cbn.net.id">ivpbri@cbn.net.id</a>
	<b>Website address</b>	<a href="http://www.bri.co.id">http://www.bri.co.id</a>
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1895
<b>Current legal status</b>		bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		<p>1.To perform the best banking activities by delivering services mainly to small and medium enterprises in order to support economic development.</p> <p>2.To provide excellent services to its customers through a widely distributed network supported by professional human resources and to conduct good corporate governance practices.</p> <p>3.To provide optimal profit and benefit to its stakeholders.</p>
<b>Background and main challenges</b>		Since the beginning our bank has been working to serve middle to low income people. Serving the poor in a professional way is our challenge.
<b>Number of personnel*</b>		31000
<b>Products</b>		BRI offers lending and voluntary savings products as well as training and consulting services Loans / Voluntary Savings / Fund Transfer Services / Training and Consulting
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Savings
<b>Gross Loan Portfolio (US\$)*</b>		3,472,625,919 (+14%)
<b>Number of active borrowers*</b>		3,515,812 (+1,7%)
<b>Average loan balance per borrower (US\$)*</b>		988 (+12%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		PT. BPR Taman Dhana
<b>Contact information</b>	<b>Address</b>	Sepanjang Town House Block B-3 Jl. Raya Kalijaten 71 - 73 Taman Sidoarjo, East Java Indonesia
	<b>Province</b>	East Java
	<b>Phone</b>	(031) 7886818
	<b>Fax</b>	(021) 7883900
	<b>Contact name</b>	Renny Wulandari (President Director)
	<b>E-mail</b>	nia1td@yahoo.com
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1990
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		To be among the best five community banks in the region of Sidoarjo, and to be admired by the community of Sidoarjo.
<b>Background and main challenges</b>		
<b>Number of personnel**</b>		16
<b>Products</b>		Loans and savings (Taman daily saving, Intan saving, and Taman time deposit) Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		790,347,013 (+36%)
<b>Number of active borrowers**</b>		928 (+44%)
<b>Average loan balance per borrower (US\$)**</b>		550 (-20%)

Data from 31/12/07

\* evolution from 2006 to 2007      \* evolution from 2004 to 2005

<b>Name</b>		BPR Bina Masyarakat Mandiri Sejahtera
<b>Contact information</b>	<b>Address</b>	Jl. Raya Yogya Solo Km. 23 Jogonalan Klaten 57452 Indonesia
	<b>Province</b>	Central Java
	<b>Phone</b>	+62-272-320843
	<b>Fax</b>	+62-277-322266
	<b>Contact name</b>	Sindang Iwari (director)
	<b>E-mail</b>	bprbmms@yahoo.com
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1998
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		
<b>Background and main challenges</b>		
<b>Number of personnel</b>		17
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		397,101,447 (+0%)
<b>Number of active borrowers**</b>		1,779(+1%)
<b>Average loan balance per borrower (US\$)**</b>		134 (+76%)

Data from 31/12/07

\* evolution from 2006 to 2007      \*\* evolution from 2002 to 2003

<b>Name</b>		BPR Surya Yudha Kencana
<b>Contact information</b>	<b>Address</b>	Rejasa, Madukara Banjarnegara 53482 Indonesia
	<b>Province</b>	Central Java
	<b>Phone</b>	+62286 591662
	<b>Fax</b>	+62286 591808
	<b>Contact name</b>	Tenny Yanutriana, S.Sos (Commissioner)
	<b>E-mail</b>	<a href="mailto:pusat@suryayudha.com">pusat@suryayudha.com</a>
	<b>Website address</b>	<a href="http://www.suryayudha.com">www.suryayudha.com</a>
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1991
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		1. To collect funds from communities in terms of deposit and savings 2. To provide credit to small entrepreneurs and / or communities 3. Not carry out anything that collides with public order, morality, etc.
<b>Background and main challenges</b>		BPR Bank Surya Yudha (BSY) was established in Banjarnegara, Central Java on January 10th 1991 based on the certification of public notary number 94, by official notary public Susanti, SH, Surabaya. BPR Bank Surya Yudha is currently operating 7 extensive branch offices and 13 treasury offices across Banjarnegara, Purbalingga and Purwokerto. The existence of BPR Bank Surya Yudha is the manifestation and fulfillment of a better banking services needs.
<b>Number of personnel</b>		337
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Loans / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		31,589,226(+68%)
<b>Number of active borrowers*</b>		24,728 (+42%)
<b>Average loan balance per borrower (US\$)*</b>		1277(+19%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		LPD Kuta
<b>Contact information</b>	<b>Address</b>	Jl. Dewi Sartika (Pasar Seni) Kuta Badung Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	0361-756534
	<b>Fax</b>	
	<b>Contact name</b>	I Wayan Gede Budha Artha SE (Manager)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1996
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		67 (-3%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Savings Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		8,502,292 (+5%)
<b>Number of active borrowers*</b>		2,292 (-2%)
<b>Average loan balance per borrower (US\$)*</b>		3710 (+7%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		BPR BKK Cilacap
<b>Contact information</b>	<b>Address</b>	Jl. Kalimantan 50 Cilacap Jawa Tengah Indonesia
	<b>Province</b>	Central java
	<b>Phone</b>	+62-282-544063
	<b>Fax</b>	+62-282-544064
	<b>Contact name</b>	Edi Astar (President Director)
	<b>E-mail</b>	bekaka-tengah@yahoo.co.id
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		2006
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		The mission of BPR is to empower the community economic condition, increase the local government revenue through dividend and tax payment as well as to improve the welfare of its employees
<b>Background and main challenges</b>		
<b>Number of personnel</b>		128
<b>Products</b>		Loans / Voluntary Savings / Fund Transfer Services
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		7,555,119 (+72%)
<b>Number of active borrowers*</b>		11,803 (+18%)
<b>Average loan balance per borrower (US\$)*</b>		640 (+45%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		LPD Pecatu
<b>Contact information</b>	<b>Address</b>	Desa Pecatu . Kecamatan Kuta Badung Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	(0361) - 702078
	<b>Fax</b>	
	<b>Contact name</b>	I Ketut Giriarta (Manager)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1988
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		33 (0%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		6,506,579 (+16%)
<b>Number of active borrowers*</b>		2,111 (+22%)
<b>Average loan balance per borrower (US\$)*</b>		3082 (-4%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		PT Mitra Bisnis Keluarga Ventura (formerly Ganesha)
<b>Contact information</b>	<b>Address</b>	Ruko Asiatic B 15/59 Jalan Permata Sari Lippo Karawaci Barat Tangerang Banten 15810 Indonesia
	<b>Province</b>	Banten
	<b>Phone</b>	+62 21 5949 2234
	<b>Fax</b>	+62 21 598 4320
	<b>Contact name</b>	Asih (Communications Officer) asih@mbk-ventura.com Shafiq Dhanani (Founder / Chief Commissioner) shafiq.dhanani@mbk-ventura.com
	<b>E-mail</b>	<a href="mailto:communications.officer@mbk-ventura.com">communications.officer@mbk-ventura.com</a> <a href="mailto:shafiq.dhanani@mbk-ventura.com">shafiq.dhanani@mbk-ventura.com</a>
<b>Website address</b>		<a href="http://www.mbk-ventura.com">www.mbk-ventura.com</a>
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		2003
<b>Current legal status</b>		Non-Bank Financial Institution
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		Raise the living standards of the bottom 25 percent of the population in Indonesia. Vision: Provide access to micro and small working capital to large numbers of low-income households, particularly in rural areas and small towns, in an honest, timely and efficient manner. MBK's medium-term goal is to reach one million clients by 2010-11.
<b>Background and main challenges</b>		"Mitra Bisnis Keluarga" means "Family Business Partners". Founded by Development Professionals, this NBFC wants to contribute directly to poverty alleviation in a hands-on and effective manner. The biggest challenge is that Grameen-style microfinance is not widespread in Indonesia, and its role in poverty reduction is not well understood by policy makers, academia and the media. So MFIs do not get support from the government, banks and financial institutions, the media or policy institutes. Using the Grameen Bank methodology, MBK provides working capital to low-income households in Indonesia in order to raise their family incomes and living standards. MBK transformed itself from a foundation (Ganesha Microfinance Foundation, which operated from 2003 to 2006) to a non-bank financial company (NBFC) in January 2006. Currently it operates in eight rural districts in Java, namely Rural Tangerang, Rural Bogor, Rural Sukabumi, Rural Bandung South, Rural Bandung West, Garut and Tasikmalaya
<b>Number of personnel*</b>		420 (+63%)
<b>Products</b>		Loans
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Loans / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		5,072,934 (+89%)
<b>Number of active borrowers*</b>		103,734 (+61%)
<b>Average loan balance per borrower (US\$)*</b>		49 (+17%)

Data from 31/12/08

\* evolution from 2007 to 2008

<b>Name</b>		Koperasi Kredit Sawiran
<b>Contact information</b>	<b>Address</b>	KM 6 Nongko Jajar Kabupaten Pasuruan Indonesia
	<b>Province</b>	East Java
	<b>Phone</b>	(0343) 499303
	<b>Fax</b>	
	<b>Contact name</b>	Kokok Budiarto
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1997
<b>Current legal status</b>		Cooperative/Credit Union
<b>Regulated</b>		No
<b>Institution's Mission</b>		1. To improve the quality of life and welfare of members. 2. To create a financial services institution that is professionally managed in accordance with the values and principles of the cooperative.
<b>Background and main challenges</b>		<p>The Credit Cooperative, Sawiran (Kopdit Sawiran), hereafter called Kopdit, is located 6 km from Nongkojajar. Kopdit was established in 1989 as a cooperative for the employees of Sawiran Retret House and sponsored by Father (Romo) Willy CDD, the Leader of Sawiran Retret House. Initially, the formation of the cooperative was only to serve the employees of the Retret House and was established by 20 founding members.</p> <p>In 1998, Kopdit began accepting people from outside the Retret House as members.</p> <p>The Kopdit Sawiran is a cooperative with the overall goal of strengthening the local economy, improving the peoples' small businesses through the membership of a cooperative, building a collective saving fund, and disbursing financial assistance thereby improving the welfare of the members. The cooperative was founded in the community and eventually gained the support of the Santo Yoseph College Foundation, Malang chaired by Father (Romo) Willy CDD. Father Willy is now appointed as the Senior Advisor.</p> <p>To date, Kopdit has expanded their activities through establishing 4 additional branches (TP-Tem</p>
<b>Number of personnel*</b>		31
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		
<b>Gross Loan Portfolio (US\$)*</b>		3,551,776 (+40%)
<b>Number of active borrowers*</b>		2,320 (+53%)
<b>Average loan balance per borrower (US\$)*</b>		1531 (-8%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		KBPR Arta Kencana
<b>Contact information</b>	<b>Address</b>	Jl. P. Sudirman 120 Caruban Madiun Indonesia
	<b>Province</b>	East java
	<b>Phone</b>	+62-351-363260
	<b>Fax</b>	+62-351-386910
	<b>Contact name</b>	H. Hari Wuryanto, SH
	<b>E-mail</b>	layanan@bpr-artakencana.com
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1991
<b>Current legal status</b>		Rural bank / Cooperative
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		To empower and develop micro, small and medium entrepreneurs that will positively affect the welfare of surrounding community
<b>Background and main challenges</b>		
<b>Number of personnel</b>		47
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		2,631,134 (+24%)
<b>Number of active borrowers*</b>		5942 (+25%)
<b>Average loan balance per borrower (US\$)*</b>		443 (+0%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		LPD Desa Adat Intaran Kodya Denpasar
<b>Contact information</b>	<b>Address</b>	Jl. Intaran No 2A Sanur Kodya Denpasar Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	(0361) 284483 (0361) 281934
	<b>Fax</b>	
	<b>Contact name</b>	I Gusti Made Rumatenaya (manager)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		2002
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		32 (0%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		
<b>Gross Loan Portfolio (US\$)*</b>		2,352,920 (+18%)
<b>Number of active borrowers*</b>		1,129 (+3%)
<b>Average loan balance per borrower (US\$)*</b>		2084 (+15%)

Data from 31/12/06

\* evolution from 2005 to  
2006

<b>Name</b>		PT BPR Nur Semesta Indah
<b>Contact information</b>	<b>Address</b>	JL Diponegoro 39 Kencong Jember Jember Jawa Timur 68167 Indonesia
	<b>Province</b>	East Java
	<b>Phone</b>	0336-321348
	<b>Fax</b>	0336-321348
	<b>Contact name</b>	Edi Surono ( Director) 081-234-94728
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1992
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		Become a good and useful Microfinance institution.
<b>Background and main challenges</b>		
<b>Number of personnel</b>		38
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		2,075,199 (+37%)
<b>Number of active borrowers*</b>		6,127 (+13%)
<b>Average loan balance per borrower (US\$)*</b>		339 (+21%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		BPR Sukawati Pancakanti
<b>Contact information</b>	<b>Address</b>	Jl.Batuyang.67B,Batu Bulan,Sukawati Gianyar Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	0361 298964
	<b>Fax</b>	0361 298100
	<b>Contact name</b>	Made Arya Amitaba (Chief Executive Director)
	<b>E-mail</b>	pancakanti@bprsukawati.com
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1989
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		1. Improve individual and institutional skills 2. Improve the system quality of the organization 3. Increase institutional works based on finance, customers and internal business process.
<b>Background and main challenges</b>		Bank Perkreditan Rakyat Sukawati Pancakati (SP) was founded in 1989 as a limited liability company (Perseroan Terbatas, PT) by six businesspersons. In 2001, two group families purchased the whole ownership of the BPR. The institution is located in Jl.Batuyang 67B, Batu Bulan, Sukawati, Gianyar - Bali that is characterized by suburban area. At the early stage of its operational, SP was located at sukawati main road and since 1994 has moved to the current address.
<b>Number of personnel</b>		31
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Loans / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		1,847,222 (+4%)
<b>Number of active borrowers*</b>		1,141 (-6%)
<b>Average loan balance per borrower (US\$)*</b>		1,619 (+11%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		Tanaoba Lais Manekat
<b>Contact information</b>	<b>Address</b>	Jl. Soekarno 14 Kupang-NTT East Nusa Tenggara 85122 Indonesia
	<b>Province</b>	East Nusa Tenggara
	<b>Phone</b>	57-1-366-0790
	<b>Fax</b>	62-380-830769
	<b>Contact name</b>	Rozali Pak (CEO) ytlm@kupang.wasantara.net.id
	<b>E-mail</b>	gpib@palu.wasantara.net.id
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1994
<b>Current legal status</b>		Non-Profit (NGO)
<b>Regulated</b>		No
<b>Institution's Mission</b>		
<b>Background and main challenges</b>		
<b>Number of personnel*</b>		205 (+52%)
<b>Products</b>		Loans
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Loans / Grants
<b>Gross Loan Portfolio (US\$)*</b>		1,767,036 (+6%)
<b>Number of active borrowers*</b>		15,945 (-21%)
<b>Average loan balance per borrower (US\$)*</b>		111 (+35%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		LPD Ketewel
<b>Contact information</b>	<b>Address</b>	Ketewel Village, Sukawati Sub District Gianyar Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	0361-299615
	<b>Fax</b>	
	<b>Contact name</b>	I Ketut Wardika (manager)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1992
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		Describe the main challenges of the program
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		19 (0%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		
<b>Gross Loan Portfolio (US\$)*</b>		1,465,104 (+8%)
<b>Number of active borrowers*</b>		1,415 (+2%)
<b>Average loan balance per borrower (US\$)*</b>		1035 (+5%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		LPD Bedha
<b>Contact information</b>	<b>Address</b>	Desa Bedha Tabanan Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	(0361) 7422659
	<b>Fax</b>	
	<b>Contact name</b>	I Nyoman Arnaya, SE (Promoter of LPD at District level) ; I Made Sunarta, SE (manager)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1992
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		21 (0%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		1,453,135 (+16%)
<b>Number of active borrowers*</b>		1,185 (-2%)
<b>Average loan balance per borrower (US\$)*</b>		1226 (+17%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		LPD Ubung
<b>Contact information</b>	<b>Address</b>	Village of Ubung, Sub District Denpasar Barat Denpasar Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	(0361) 423988
	<b>Fax</b>	
	<b>Contact name</b>	I Putu Jendra (manager)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1992
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		15 (0%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		
<b>Gross Loan Portfolio (US\$)*</b>		1,434,775 (0%)
<b>Number of active borrowers*</b>		586 (-1%)
<b>Average loan balance per borrower (US\$)*</b>		2448 (+2%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		PT BPR Eka Ayu Artha Buwana
<b>Contact information</b>	<b>Address</b>	Jl Raya Celubk No. 9 X Sukawati Gianyar Bali 80582 Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	0361-294671
	<b>Fax</b>	0361-294670
	<b>Contact name</b>	I Nyoman Sudira ( Director)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1998
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		
<b>Institution's Mission</b>		Encourage economic growth in Sukawati
<b>Background and main challenges</b>		Competition and human resources limitations
<b>Number of personnel</b>		n/a
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		1,319,072 (+4%)
<b>Number of active borrowers**</b>		621 (+4%)
<b>Average loan balance per borrower (US\$)**</b>		2,056(+16%)

Data from 31/12/07

\* evolution from 2006 to 2007    \*\* evolution from 2005 to 2006

<b>Name</b>		PT BPR Parta Kencana Tohpati
<b>Contact information</b>	<b>Address</b>	JL Raya Buruan Blah batu Gianyar Bali 80524 Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	0361-943831
	<b>Fax</b>	0361-943831
	<b>Contact name</b>	Nyoman Arnata (Director) 8123923981
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1993
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		
<b>Institution's Mission</b>		Make BPR Parta Kencana a fine financial institution, and increase staff welfare
<b>Background and main challenges</b>		Competition
<b>Number of personnel</b>		
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by</b>		
<b>Main Funding Sources</b>		Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		1,547,648 (+13%)
<b>Number of active borrowers*</b>		1,738 (-5%)
<b>Average loan balance per borrower (US\$)*</b>		890 (+19%)

Data from 31/12/05

\* evolution from 2004 to  
2005

<b>Name</b>		LPD Celuk
<b>Contact information</b>	<b>Address</b>	Desa Celuk, Sukawati Sub District Gianyar Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	(0361) 298546
	<b>Fax</b>	
	<b>Contact name</b>	I Wayan Gede Samarata Samarata (manager)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1991
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		10 (0%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		
<b>Gross Loan Portfolio (US\$)*</b>		1,251,549 (-10%)
<b>Number of active borrowers*</b>		469 (-20%)
<b>Average loan balance per borrower (US\$)*</b>		2669 (+12%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		BPR Pinang Artha
<b>Contact information</b>	<b>Address</b>	Jl. KH. Hasyim Ashari, Ruko Pinang Griya No. 10 Tangerang Indonesia
	<b>Province</b>	Banten
	<b>Phone</b>	+62 21 7310442
	<b>Fax</b>	+62 21 7308576
	<b>Contact name</b>	B. Widaryanto ( President Director)
	<b>E-mail</b>	<a href="mailto:bankpinangartha@yahoo.com">bankpinangartha@yahoo.com</a>
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1990
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		
<b>Background and main challenges</b>		
<b>Number of personnel</b>		28
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Grants / Loans
<b>Gross Loan Portfollio (US\$)*</b>		1,230,576 (+5%)
<b>Number of active borrowers*</b>		1,289 (+4%)
<b>Average loan balance per borrower (US\$)*</b>		955 (+1%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		KBPR Artanawa
<b>Contact information</b>	<b>Address</b>	Jl Raya Ponorogo 124 Jl Raya Solo 46 Jiwan Madiun East Java Indonesia
	<b>Province</b>	East Java
	<b>Phone</b>	+62-351-367028
	<b>Fax</b>	+62-351-368233
	<b>Contact name</b>	Bpk Purnomo (Director) 0351-367028
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1990
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		Creating sound and continuant banking industry with market oriented approach
<b>Background and main challenges</b>		
<b>Number of personnel</b>		32
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		1,188,703 (+4%)
<b>Number of active borrowers*</b>		3013 (-1%)
<b>Average loan balance per borrower (US\$)*</b>		395 (+6%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		Dian Mandiri Foundation
<b>Contact information</b>	<b>Address</b>	Ruko Liga Mas Blok A-2/11 Jl.Imam Bonjol Karawaci Tangerang Banten 15113 Indonesia
	<b>Province</b>	Banten
	<b>Phone</b>	+62 21 5589323 +62 21 55776134
	<b>Fax</b>	62-21-5589324
	<b>Contact name</b>	Dino Hadjarati (Program Director) dinov@dianmandiri.com Estermeti Kho (Finance Director) estermeti@dianmandiri.com
	<b>E-mail</b>	<a href="mailto:diman@dianmandiri.com">diman@dianmandiri.com</a>
	<b>Website address</b>	<a href="http://www.dianmandiri.com">www.dianmandiri.com</a>
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1998
<b>Current legal status</b>		Non-Profit (NGO)
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		The mission of Dian Mandiri is to empower the poor through microenterprise development
<b>Background and main challenges</b>		DIMAN began in 1998 and as of December 2008 served 26.252 active clients. It focuses on the provision of Micro Enterprise Development spread through its ten branch offices using the Trust Bank methodology. Trust Bank is an approach to groups of communities that have a mutual guarantee system for effectiveness. The group consists of 5 to 20 poor entrepreneurs, mostly women, who come together to receive business loans, training and assistance. DIMAN also offers training to its clients including bookkeeping, group formation and basic business training. Although DIMAN currently focuses on the delivery of MED services, the organisation's vision of reducing poverty in Indonesia will also include empowering the community through community development, training, farmer business activities and advocacy. DIMAN operates in Tangerang, within Banten, Jakarta and West Java. Tangerang has a population of 4.6 million and those living in poverty represent 13% of the population
<b>Number of personnel*</b>		154
<b>Products</b>		DIMAN currently uses the Trust Bank methodology for group lending, which is documented in the SOP (Standard Operating Procedure) manuals. Thus, when a potential client contacts them to form a group, or when they investigate a new area in which to start a TRUST BANK group, DIMAN's staff will follow the SOP practices from the beginning process until the end.  With guidance and encouragement, the group select a leader and co-guarantee each other's loans. The power of women meeting together often makes a spectacular impact in the community <b>Products:</b> Loans Voluntary Savings Insurance Training and Consulting
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Grants /Loans /Savings /Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		959,506 (+9%)
<b>Number of active borrowers*</b>		26,541 (+15%)
<b>Average loan balance per borrower (US\$)*</b>		36 (-5%)

\* evolution from 2007 to 2008

<b>Name</b>		LPD Pemogan
<b>Contact information</b>	<b>Address</b>	Jl. Pulau Bungin Denpasar Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	0361-264097 0361-254432
	<b>Fax</b>	
	<b>Contact name</b>	I Nengah Kamayasa (Promoter of LPD at District level) I Nyoman Subagia
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1992
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		19 (+90%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		
<b>Gross Loan Portfolio (US\$)*</b>		920,526 (+15%)
<b>Number of active borrowers*</b>		326 (-4%)
<b>Average loan balance per borrower (US\$)*</b>		2824 (+20%)

Data from 31/12/04

\* evolution from 2003 to  
2004

<b>Name</b>		LPD Panjer
<b>Contact information</b>	<b>Address</b>	Desa Panjer Kodya Denpasar Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	(0361) 263223
	<b>Fax</b>	
	<b>Contact name</b>	I Nyoman Sudiharta, SE( Manager) I Nengah Karmayasa, SE (Promoter of LPD at District level )
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1992
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		23 (+10%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Savings Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		909,040 (+12 %)
<b>Number of active borrowers*</b>		1,518 (0%)
<b>Average loan balance per borrower (US\$)*</b>		599 (+12%)

Data from 31/12/07

\* evolution from 2005 to 2006

<b>Name</b>		PT. BPR Cita Makmur Lestari
<b>Contact information</b>	<b>Address</b>	Jl. Ceger Raya No. 17 Bintaro, Pondok Aren Tangerang 15225 Indonesia
	<b>Province</b>	Banten
	<b>Phone</b>	+62 21 7354577
	<b>Fax</b>	
	<b>Contact name</b>	Ludi B. Ismoyo (President Director)
	<b>E-mail</b>	<a href="mailto:LB.ismoyo@BPR.citama.co.id">LB.ismoyo@BPR.citama.co.id</a>
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1992
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		The mission of the new BPR Cita Makmur is to support government programs to enhance the economic environment for microentrepreneurs with special attention toward building staff capacity.
<b>Background and main challenges</b>		Cita Makmur Lestari community bank (BPR) was founded in 2002 as a Private Limited Company by a group composed of six businessmen and women. The BPR was originally founded in 1992 under the name of PT Bank Tanjung Makmur Utama and was located in Cimanggis, Bogor, West Java. In 2002, the present owners acquired the BPR license and renamed the institution, moving it to a new location at Jl. Ceger Raya No. 17 Pondok Aren, Bintaro, Tangerang, which is an urban area in southern Jakarta. The BPR license was offered for sale after the original institution failed to perform to expectations. None of the former staff or owners moved to the new institution.
<b>Number of personnel</b>		15
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		865,242 (+47%)
<b>Number of active borrowers*</b>		759(+103%)
<b>Average loan balance per borrower (US\$)*</b>		1140 (-28%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		BPR Bekasi Binatanjung Makmur
<b>Contact information</b>	<b>Address</b>	Jl. Ir, H Juanda No. 171E Jl. Pasar Tarumajaya No. 58 Jl. Raya Pejuang Blok C Bekasi Timur Indonesia
	<b>Province</b>	West Java
	<b>Phone</b>	+62 21 8827958
	<b>Fax</b>	+62 21 88349389
	<b>Contact name</b>	Hiras Lumban Tobing (President Director)
	<b>E-mail</b>	bprbbtm@cbn.net.id
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1993
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		1. Serve community fund collection by savings and deposit 2. Serve credit issue to micro and small entrepreneur or rural society 3. Increase skilled human resource quality and implementation of information technologies to create first-rate servicing 4. Increase price of stocks, board and employee welfare
<b>Background and main challenges</b>		
<b>Number of personnel</b>		26
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Grants / Shareholders
<b>Gross Loan Portfolio (US\$)*</b>		853,366 (+20%)
<b>Number of active borrowers*</b>		1,242 (0%)
<b>Average loan balance per borrower (US\$)*</b>		687 (+20%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		LPD Desa Adat Sibetan, Karangasem
<b>Contact information</b>	<b>Address</b>	Desa Adat Sibetan Sub District Karangasem Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	(0363) 22334
	<b>Fax</b>	
	<b>Contact name</b>	I Made Mastiawan
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1991
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		12 (0%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		
<b>Gross Loan Portfolio (US\$)*</b>		790,836 (+26%)
<b>Number of active borrowers*</b>		1,403 (+4%)
<b>Average loan balance per borrower (US\$)*</b>		564 (+22%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		BPR Profidana Paramitra
<b>Contact information</b>	<b>Address</b>	Jl. SWK 102 Dongkelan Sewon, Bantul Yogyakarta 55188 Indonesia
	<b>Province</b>	Yogyakarta
	<b>Phone</b>	+62 274 372083
	<b>Fax</b>	+62 274 372083
	<b>Contact name</b>	Dwi Hari Laksana ( President Director) +62 274 7490001
	<b>E-mail</b>	<a href="mailto:profidana_bpr@yahoo.com">profidana_bpr@yahoo.com</a>
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1990
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		1. Be the business partner for the small and middle businessmen, help for capitalisation and provide service in the financial management 2. Provide investment tools that are beneficial for the DIY community (savings and fixed deposits)
<b>Background and main challenges</b>		
<b>Number of personnel</b>		24
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Loans / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		775,706 (+25%)
<b>Number of active borrowers*</b>		969 (+3%)
<b>Average loan balance per borrower (US\$)*</b>		801 (+21%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		LPD Kukuh
<b>Contact information</b>	<b>Address</b>	Village of Kukuh, Sub District Marga Tabanan Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	(0361) 814023
	<b>Fax</b>	
	<b>Contact name</b>	I Nyoman Arnaya, SE (LPD's Promoter at District level)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1992
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		16 (0%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		770,937 (+25%)
<b>Number of active borrowers*</b>		952 (-8%)
<b>Average loan balance per borrower (US\$)*</b>		810 (+36%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		BMT Pelita Insani
<b>Contact information</b>	<b>Address</b>	Jl. Kalimalang Raya Blok N4 No.11C Jl. Cempaka Putih Barat XXVI No. 40A Jakarta Timur 13430 Indonesia
	<b>Province</b>	Jakarta
	<b>Phone</b>	+62 21 8629107
	<b>Fax</b>	+62 21 8632414
	<b>Contact name</b>	Haribowo Lesmono (GM)
	<b>E-mail</b>	<a href="mailto:sririzqi@yahoo.com">sririzqi@yahoo.com</a>
	<b>Website address</b>	<a href="http://www.pelitainsani.com">www.pelitainsani.com</a>
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		2006
<b>Current legal status</b>		Cooperative/Credit Union
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		1. Increase capitalisation access for the small community (both financial and non financial) 2. Help creating employment opportunities and increasing the productivity of the small community for the sake of welfare and economic justice 3. Give the maximal profit and sustainability to shareholder through the best service to stakeholde.
<b>Background and main challenges</b>		
<b>Number of personnel</b>		15
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Grants / Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		656,185 (+385%)
<b>Number of active borrowers*</b>		3000 (+275%)
<b>Average loan balance per borrower (US\$)*</b>		219 (+30%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		BPR Artadamas Mandiri
<b>Contact information</b>	<b>Address</b>	Jl. Daan Mogot KM.21 Kompleks Batuceper Permai Blok V/13-14 Tangerang , Banten Indonesia
	<b>Province</b>	Banten
	<b>Phone</b>	+62 21 5452218
	<b>Fax</b>	+62 21 5530879
	<b>Contact name</b>	Zinsari MM (President Director) +811 892866
	<b>E-mail</b>	<a href="mailto:zinsari@yahoo.co.id">zinsari@yahoo.co.id</a>
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1993
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		To provide best service to customer. To conduct professional, sound, accountable and prudent bank activities. To enhance welfare of employees, managers and owners.
<b>Background and main challenges</b>		
<b>Number of personnel</b>		17
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Grants / Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		645,322 (-2%)
<b>Number of active borrowers*</b>		1844 (-13%)
<b>Average loan balance per borrower (US\$)*</b>		350 (+13%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		Dian Bhuana Lestari Foundation
<b>Contact information</b>	<b>Address</b>	Jl. Raya Abianbase - 179 A - Mengwi Badung Bali 80351 Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	+62 361 7472342
	<b>Fax</b>	+62 361 425875
	<b>Contact name</b>	Nyoman Irianto Wibawa (CEO)
	<b>E-mail</b>	<a href="mailto:iriantow@indo.net.id">iriantow@indo.net.id</a>
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1992
<b>Current legal status</b>		Non-Profit (NGO)
<b>Regulated</b>		No
<b>Institution's Mission</b>		To raise society's awareness of environmental issues and to provide opportunities for people in chronic poverty to improve their lives
<b>Background and main challenges</b>		
<b>Number of personnel*</b>		38 (-5%)
<b>Products</b>		Loans
<b>Percentage of operations comprised by microfinance</b>		81-90%
<b>Main Funding Sources</b>		Loans / Grants
<b>Gross Loan Portfolio (US\$)*</b>		592,651 (+16%)
<b>Number of active borrowers*</b>		9,267 (+23%)
<b>Average loan balance per borrower (US\$)*</b>		64 (-5%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		BPR Dana Multi Guna
<b>Contact information</b>	<b>Address</b>	Jl. K. H. Dewantara No. 63, Cikarang Utara Bekasi 17530 Indonesia
	<b>Province</b>	West Java
	<b>Phone</b>	+62 21 - 890-1415
	<b>Fax</b>	+ 62 21 891 08 168
	<b>Contact name</b>	Riwandari Juniasti ( Director)
	<b>E-mail</b>	<a href="mailto:riwandari@gmail.com">riwandari@gmail.com</a>
	<b>Website address</b>	<a href="http://www.bankdmg.com">www.bankdmg.com</a>
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1996
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		Participate in the founder of the nation by becoming the bank of the people's credit that is oriented in the channelling of credit for the development of small businesses & middle. .
<b>Background and main challenges</b>		
<b>Number of personnel</b>		25
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Grants / Loans / Savings / Shareholder capital
<b>Gross Loan Portfolio (US\$)*</b>		393,261 (+41%)
<b>Number of active borrowers*</b>		590 (+28%)
<b>Average loan balance per borrower (US\$)*</b>		667(+10%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		Yayasan Mitra Dhu'afa
<b>Contact information</b>	<b>Address</b>	JL. Mekar No. 03 A RT. 07 RW. 04 Tanjung Barat, Jagakarsa Jakarta 12530 Indonesia
	<b>Province</b>	Jakarta
	<b>Phone</b>	62 - 021 - 7801574 0813 15084664
	<b>Fax</b>	62 - 021 - 7801574
	<b>Contact name</b>	Slamet Riyadi (CEO)
	<b>E-mail</b>	ymd_pusat@yahoo.com sriyadi64@yahoo.com
	<b>Website address</b>	<a href="http://mitradhuafafoundation.org/">http://mitradhuafafoundation.org/</a>
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		2004
<b>Current legal status</b>		Non-Profit (NGO)
<b>Regulated</b>		No
<b>Institution's Mission</b>		The development of YAMIDA into a micro financial entity capable to move the economy of poor communities based on fair, transparent and sustainable principles
<b>Background and main challenges</b>		
<b>Number of personnel*</b>		52 (+160%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Loans / Grants (Grameen Foundation)
<b>Gross Loan Portfolio (US\$)*</b>		391,430 (+189%)
<b>Number of active borrowers*</b>		6,442 (+175%)
<b>Average loan balance per borrower (US\$)*</b>		61 (+5%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		LPD Buahon
<b>Contact information</b>	<b>Address</b>	Buahan Village, Tabanan District Tabanan Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	0361-226899
	<b>Fax</b>	
	<b>Contact name</b>	I Nyoman Amaya, SE (Promoter of LPD at District level) ; I Nyoman Subidia (manager)
	<b>E-mail</b>	
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1984
<b>Current legal status</b>		Rural Bank
<b>Regulated</b>		No
<b>Institution's Mission</b>		To act as the financial arm of the village to improve the local economy
<b>Background and main challenges</b>		Collecting savings from the local community and surplus funds owned by the village, and then lending these fund to the community members for various types of productive enterprises.
<b>Number of personnel*</b>		7 (0%)
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		
<b>Gross Loan Portfolio (US\$)*</b>		231,117 (-5%)
<b>Number of active borrowers*</b>		289 (-15%)
<b>Average loan balance per borrower (US\$)*</b>		800 (+12%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		Shari'a Cooperative Baitul Mal Wat Tamwil Pringsewu
<b>Contact information</b>	<b>Address</b>	Jl. Jenderal Sudirman Gang Pasar Balok Kompleks Pasar Loak Sepeda Pringsewu Tanggamus, Lampung 35373 Indonesia
	<b>Province</b>	Lampung
	<b>Phone</b>	(0279) 24265
	<b>Fax</b>	(0279) 23998
	<b>Contact name</b>	Umbar Satrio Susilo (President Director) umbars3ag@yahoo.com
	<b>E-mail</b>	bmtpringsewu@telkom.net
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		2002
<b>Current legal status</b>		Cooperative/Credit Union
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		To develop the members' economy in particular and the community's one in general. Also to involve in development of national economy as well as developing modernization, fairness and prosper environment rooted in the Indonesian Five Principles and Constitution of 1945
<b>Background and main challenges</b>		Sharia Cooperative Baitul Mal Wat Tamwil Pringsewu, hereafter referred to as "BMT", was established on 1st August 2002 by a group of Moslems (62 individuals) from Pringsewu. The BMT initial mandatory saving was IDR 250,000 per individual making an authorized and paid-in capital for IDR 15,500,000. The BMT membership has increased from time to time, in number as well as in the mandatory savings. In 2005, mandatory saving was set to decrease to IDR 50, 000 per individual, and changed the founders' mandatory saving to an extraordinary mandatory savings which was set as a quasi priority shares. Currently the BMT has 943 members and presently has paid up capital in the amount of IDR 279,100,000, which consists of mandatory savings for amount of IDR 48,500,000 and donation for amount of IDR 230,600,000. The objective of the establishment of the BMT is to collect savings and extend loans based on Sharia principle to serve the small scale and low income enterprises and entrepreneurs throughout Pringsewu and its surrounding area.
<b>Number of personnel</b>		11
<b>Products</b>		Loans / Voluntary Savings / Leasing products
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		
<b>Gross Loan Portfolio (US\$)*</b>		171,120 (+38%)*
<b>Number of active borrowers*</b>		589 (+6%)*
<b>Average loan balance per borrower (US\$)*</b>		291 (+30%)*

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		WKP - Wahana Kria Putri
<b>Contact information</b>	<b>Address</b>	Jalan Tukad Saba No 10 Denpasar Bali Indonesia
	<b>Province</b>	Bali
	<b>Phone</b>	62 361 236376
	<b>Fax</b>	62 361 228291
	<b>Contact name</b>	Y. Ratih Chrismaineny (CEO)
	<b>E-mail</b>	wkp@indo.net.id
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1996
<b>Current legal status</b>		Non-Profit (NGO)
<b>Regulated</b>		No
<b>Institution's Mission</b>		WKP seeks to empower women in development.
<b>Background and main challenges</b>		
<b>Number of personnel*</b>		41 (-3%)
<b>Products</b>		Loans
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Loans / Grants
<b>Gross Loan Portfolio (US\$)*</b>		132,747 (-15%)
<b>Number of active borrowers*</b>		1,885 (-53%)
<b>Average loan balance per borrower (US\$)*</b>		70 (+80%)

Data from 31/12/07

\* evolution from 2006 to  
2007

<b>Name</b>		BMT Kayu Manis
<b>Contact information</b>	<b>Address</b>	Jl. Kayu Manis No. 5 Condet Balekambang, Kramat Jati South Jakarta DKI Jakarta 13530 Indonesia
	<b>Province</b>	Jakarta
	<b>Phone</b>	+62 21 80878044
	<b>Fax</b>	
	<b>Contact name</b>	HR. Pambudi Laksono (GM)
	<b>E-mail</b>	bprkayumanis@yahoo.com
	<b>Website address</b>	www.bmtkayumanis.com
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		2006
<b>Current legal status</b>		Cooperative/Credit Union
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		1. Give business services to the members and create a positive business synergy 2. Participate in increasing the Islam economic standard of living 3. Give the contribution that is appropriate in the management and all karyawan 4. Participate in the transfer from economics ribawi to economics sharia
<b>Background and main challenges</b>		
<b>Number of personnel</b>		6
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		91-100%
<b>Main Funding Sources</b>		Grants / Loans / Savings
<b>Gross Loan Portfolio (US\$)*</b>		53,418 (+188%)
<b>Number of active borrowers*</b>		280 (+188 %)
<b>Average loan balance per borrower (US\$)*</b>		191 (+188%)

Data from 31/12/07

\* evolution from 2006 to 2007

<b>Name</b>		BPR Arthakelola
<b>Contact information</b>	<b>Address</b>	Jl. Raya Bogor Km. 35 No. 33 Kec. Sukmajaya Depok West Java Indonesia
	<b>Province</b>	West Java
	<b>Phone</b>	+62 21 87744089
	<b>Fax</b>	+62 21 87744088
	<b>Contact name</b>	Syamsul M. Arief (President Director)
	<b>E-mail</b>	arthakelola_bpr@yahoo.com
	<b>Website address</b>	
<b>Region</b>		East Asia and the Pacific
<b>Established in</b>		1993
<b>Current legal status</b>		Rural bank
<b>Regulated</b>		Yes
<b>Institution's Mission</b>		1. Develop and carry out the potential for the community in order to be able to play a role in developing the economy of the community 2. Help the poverty alleviation program especially in the small and middle social circle 3. Help the small businessmen who have difficulties getting loans
<b>Background and main challenges</b>		
<b>Number of personnel</b>		14
<b>Products</b>		Loans / Voluntary Savings
<b>Percentage of operations comprised by microfinance</b>		
<b>Main Funding Sources</b>		Grants / Loans
<b>Gross Loan Portfolio (US\$)*</b>		45,997 (-80%)
<b>Number of active borrowers*</b>		81 (-70%)
<b>Average loan balance per borrower (US\$)*</b>		568 (-70%)

Data from 31/12/07

\* evolution from 2006 to 2007

## Notes and References

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<sup>1</sup> <http://www.profi.or.id/> , 2003 data: Promotion of Small Financial Institutions (ProFI) started in 1999 as a joint program of Bank Indonesia, the Ministry of Finance, and GTZ on behalf of the German Government. Working at the national, provincial and local level, ProFI has been assisting Bank Indonesia and other stakeholders in developing policies and strategies, legal, regulatory and supervisory frameworks as well as institutional and capacity development approaches.

<sup>2</sup> Dr. Detlev Holloh, « *ProFI Microfinance Institutions Study* », Denpasar, March 2001

<sup>3</sup> Ministry of Home Affairs of Indonesia, 2005

<sup>4</sup> <http://www.ukabima.or.id> , see <http://www.ukabima.or.id/en/finrep.php> for a comprehensive financial report. Also see [www.binaswadaya.org](http://www.binaswadaya.org) which is a similar organization

<sup>5</sup> <http://www.profi.or.id/images/map/scripte/index.htm>