child by child, we build our nation
OVERVIEW OF

YCAB FOUNDATION
We believe that every child has an equal right to live his or her life to its fullest. We are here to love and to give each child *hope* and *opportunity*, which will enable them to be independent and to transform the world.

**VISION**

To empower youths through holistic youth development programs where education and access to finances converge to enable true independence in a sustainable way.

To become an inspiring and credible social enterprise that fosters partnerships with civil society, public and private sectors in a tri-sector collaboration.

To implement an inclusive and innovative approach that brings clear results and measurable impact.

**MISSION**
We emphasize integrity in every aspect of our work. Integrity is where core values and action meet consistently, resulting in confidence and trust from our partners and sponsors. We keep our integrity by fulfilling our commitment to deliver quality programs and to be financially transparent. We know that integrity comes before sustainability.

**Integrity**

We always give our best and put in our full effort to achieve our goals. We strive to find solutions for every obstacle that comes our way. We embrace every challenge at hand as it gives us opportunity to learn and to exercise creative problem solving.

**Resilient**

We set a high standard for every project that we embark on simply because we won’t accept anything less. We take full ownership of all our work, however big or small, as we know each of us contributes something meaningful that leads to the betterment of the world we all live in. We are satisfied only when we have achieved our objective and we will not stop until we get there. We celebrate every success (and even failure) with gladness and thanksgiving as long as we know we have given our best.

**Excellence**

Our focus is always on the people we are impacting and not solely on the programs. Our programs are individually tailored to meet the needs of the target group. We are more than willing to adjust our method and strategy to bring results and lasting impact to our beneficiaries.

**Adaptive**

We are passionate about our work and we want to stay faithful to our cause as this is part of building our legacy. We understand the importance of integrating our faith, life and work into a united collective mission. We care deeply about giving our best and doing the best possible job by keeping up with all developments in the field and expanding our perspective, respective skills as well as talents to be not only good, but great at what we do.

**Passionate**

These values serve as guidelines for our code of conduct and behavior as we strive to achieve our vision.

**CORE VALUE: iREAP**

We are passionate about our work and we want to stay faithful to our cause as this is part of building our legacy.

We understand the importance of integrating our faith, life and work into a united collective mission. We care deeply about giving our best and doing the best possible job by keeping up with all developments in the field and expanding our perspective, respective skills as well as talents to be not only good, but great at what we do.
- YADA (1st business unit) established
- Beginning to be a sustainable enterprise

- PT. Pelangi Jaya (2nd business unit) established
- Special consultative status from UN ECOSOC
- YCAB International Inc. established in Georgia, USA
- Beauty Inc. (3rd business unit) established
- ISO 9001:2008 status maintained
- Kick off Angel of Change Campaign
- Koperasi YCAB established
- Kick off the Conditional Microfinance (MFi)
- Business Unit sustained YCAB’s admin cost

- Completed phase one of Social Investment model
- Terrazone (4th business unit) established
- 2.4 million people impacted
- 3 International programs activated
- Starting the first social impact fund in Indonesia

- Impacting 10 million people
- Raising US$10 Mn impact fund
- 1 million active clients; recruiting 100,000 youth for education

1999
- Launched our first pillar, HeLP

2000
- PT. Pelangi Jaya (2nd business unit) established
- Self sustained through the business units

2003
- Launched our second pillar, HoLD (Rumah Belajar)

2004
- Achieved ISO 9001:2000 status for NGO (first in Indonesia)
- 501(c)(3) status for YCAB International
- Pilot Social Investment Program (in conjunction with MFi)
- 1.5 million people impacted

2005
- Koperasi YCAB established
- Kick off the Conditional Microfinance (MFi)
- Business Unit sustained YCAB’s admin cost

2007
- Completed phase one of Social Investment model

2008
- triples the portfolio of Social Investment
- 22,000 microloans disbursed; 11,000 active clients
- Special consultative status from UN ECOSOC maintained

2009
- Impacting 3.3 million people
- Raising US$10 Mn impact fund
- Disbursing 200,000 microloans; 100,000 active clients

2010
- Raising US$100 Mn impact fund

2011
- Impacting 10 million people

2013
- Disbursing 200,000 microloans; 100,000 active clients

2015
- 1 million active clients; recruiting 100,000 youth for education

2018
2001 United Nations Vienna Civil Society Award
2002 AUSAID Action Plan Award
    National Silver Award given by the National Narcotic Board
2003 National Gold Award on Drug Abuse Prevention given by the President of Indonesia
2004 Regional Coordinator of the Global Youth Network (GYN) given by the South East Asia and Pacific
2007 Special Consultative Status given by UN Economic and Social Council
2008 Social Innovation Park (SIP) Fellow Award given by Global Social Innovators Forum, Singapore
2009 The Change Maker given by Channel News Asia
2010 The Asian of the Year given by Channel News Asia
2011 Ernst & Young Social Entrepreneur of the Year
2012 Schwab Foundation 2012 Social Entrepreneurship Award given by World Economic Forum
2013 #74 of Top 100 NGOs given by Global Journal
    National Education Award given by the Minister of Education of the Republic of Indonesia
    Women of Change Award given by the Government of the United States of America
At YCAB Foundation, we focus on youth development through education and economic empowerment which is reflected in our three pillars. We believe youth development plays a pivotal role in transforming community and thus the nation. We aim to deliver a holistic youth development package where education and access to economy converge to enable true independence in a sustainable way.

**Healthy Lifestyle Promotion (HeLP):**
Focuses on primary prevention education of drug abuse and HIV/AIDS among youths through healthy lifestyle promotion.

**Hands on Operation for Entrepreneurship (HOpE):**
Entrepreneurship and job creation programs including microfinance programs, that are run through the YCAB Cooperative (Koperasi YCAB).

**House of Learning and Development (HoLD):**
Rumah Belajar Learning Centers for school dropouts and underprivileged children.
To achieve sustainability, YCAB Foundation uses a social investment approach in maximizing our social and economic impact.

We start with investing funds from our donors and business partners into our Economic Empowerment program that takes place as microloans towards low-income women entrepreneurs. These loans will enable the families to generate better income. As a condition of the loan, the children in these families have to be educated, either in one of our learning centers (HoLD) or other educational institutions. In time, these youths will graduate, and they will become independent, empowered, and equipped with the skills needed to secure employment, breaking the cycle of poverty and creating a systemic change.

Courtesy of Joe Hsueh, PhD, System Dynamic, MIT
In order to sustainably support YCAB Foundation’s activities, YCAB’s affiliates engage in social enterprise, carrying out profit-making activities to create resources which are then used to support YCAB Foundation’s operations. The end goal of social enterprise is to support social benefit, rather than profit.

This sets up a virtuous cycle since YCAB Profit Affiliates (PT YADA, PT Pelangi, Beauty Inc) are eventually able to source good employees from graduates of YCAB Indonesia’s HoLD and HOPE programs, which in turn aid Profit Affiliate operational efficiency and profit making ability. Since their resources are then shared with YCAB Foundation, the whole system becomes self-sustaining.
YCAB GEOGRAPHICAL FOOTPRINT

information
1) Indonesia
2) Myanmar
3) Pakistan
4) Afghanistan
5) Uganda
OPERATION SIZE VS IMPACT 2013

YCAB SOCIAL ENTERPRISE GROUP

Impacting total of 228,427 people**
Backed up by 523 staff

128 YCAB
117 Koperasi
278 Business Unit

YCAB has touched the lives of 2,433,462 people since 1999

* Business Units are the profit centers of YCAB Foundation. Support to YCAB is through sharing its resources. Similar to Koperasi YCAB, these business units are part of YCAB Social Enterprise Group.

** Figure is the result of the addition of YCAB direct beneficiaries + new clients of Koperasi YCAB + Koperasi YCAB indirect beneficiaries (family members of clients) (ref. page 27. Performance & Impact Summary)
TOTAL BENEFICIARIES IMPACTED
2012-2018 (projected)

Note: Direct beneficiaries are those whose lives are touched by YCAB & Koperasi YCAB (new clients of Koperasi); Indirect beneficiaries are the family members impacted by Koperasi YCAB. The average household member of a family is 6 people.
transforming the lives of youth through sustainable social enterprise
Total revenue of 2013 is booked at 14.93 Bn compared to 20.8 Bn in previous year. This figure is down by approximately 28% due to the unprecedented large grant received at the end of 2012. This unprecedented grant created a surplus of 4.34 Bn in 2012 which was reserved for 2013 program implementation. Therefore, the Revenue vs. Expense of 2013 shows an apparent "deficit" of 2.32 Bn which is simply the nett off from program payable of 2012.

Non project designated funds (unrestricted donation) grew significantly from 36% in 2012 to 53% in 2013. This is evidently an increase of trust from donors that allows YCAB to freely manage their contribution.

Subsequently, the restricted donation (project designated funds) dropped from 64% to 47% in 2013. Yet this does not necessary mean a drop in program implementation as the program expense is maintained relatively stable at 11.73 Bn.

Self-sustainability increases over time. The support from internal funding almost tripled in 2013, as the shared resources between YCAB and the business units had more than doubled: 7% in 2012 vs 20% in 2013.

<table>
<thead>
<tr>
<th>Revenue 2012</th>
<th>Revenue 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Revenue</strong></td>
<td>IDR 20.8 Bn</td>
</tr>
<tr>
<td><strong>Shared Resources</strong></td>
<td>IDR 1.45 Bn</td>
</tr>
<tr>
<td><strong>Founding Member</strong></td>
<td>IDR 0.13 Bn</td>
</tr>
<tr>
<td><strong>Individual</strong></td>
<td>IDR 1.90 Bn</td>
</tr>
<tr>
<td><strong>Corporate</strong></td>
<td>IDR 4.07 Bn</td>
</tr>
<tr>
<td><strong>In Kind</strong></td>
<td>IDR 11.20 Bn</td>
</tr>
<tr>
<td><strong>In External</strong></td>
<td>IDR 19.22 Bn (92%)</td>
</tr>
<tr>
<td><strong>In Internal</strong></td>
<td>IDR 1.58 Bn (8%)</td>
</tr>
</tbody>
</table>

| Project Designated Fund (Restricted Donation) | IDR 13.26 Bn (64%) | IDR 6.96 Bn (47%) |
| Non Project Designated Fund (Unrestricted Donation) | IDR 7.55 Bn (36%) | IDR 7.97 Bn (53%) |

* In terms of shared resources
Total expenses increased 5% from IDR 16.46 Bn in 2012 to IDR 17.25 Bn in 2013: 68% allocated for program, 9% admin and back office cost and 6% fundraising cost. The rest (17%) are the expenses shared with the business units.

Significant reduction of admin and back office costs from 16% to 9% in 2013 as the result of overall efficiency.

Subsequently, the ratio admin vs program in 2013 improved to 1:7 from 1:4 in the previous year.

Fundraising costs increased by 2% with fundraising efficiency at 0.08.
DONATION STRUCTURE OF MARCOMM PERFORMANCE

- A total of **30,545** individual donors accounted for **4.78%** of total cash generated.
- **10** corporate partners accounted for **58%** of total cash generated.
- Two fundraising events contributed IDR **2.5 Bn** to unrestricted revenue.
The drop is in the decrease of our media value in 2013 for several reasons, such as less high profile events and corporates activities (Sandi Uno, Scott Thompson’s Bali to Jakarta Run and AOC Run at Sentul), our partnership with Berita Satu has occurred late in the year, or less openings of RB in Jakarta (compared to 2012) where the media is concentrated and the coverage is higher.
learning is like rowing upstream: not to advance is to drop back

chinese proverbs
FINANCIAL PERFORMANCE
KOPERASI YCAB
the entire operation of Koperasi DOUBLED compared to 2012

steady growth of 100% in projected up to 2015

IDR 4.7 Bn vs IDR 9.2 Bn
DOUBLED in revenue

IDR 25.04 Bn outstanding (equal to US$2.1 million)

total accumulated disbursement IDR 152.62 Bn (approx. US$12.6 million)
IDR 88.88 Bn in 2013 alone
MFi operation helped support the operation costs of Rumah Belajar/RB (learning centers) since education is the precondition to loan, 1,407 youth were brought to education in 2013.

- Contribution for education increased: 1.3 Bn vs 1.95 Bn
- Repayment Rate: 99.54% vs 0.46%
FINANCIAL PORTFOLIO
2011-2014 (projected)

disbursement (IDR Bn)

outstanding (IDR Bn)

income (IDR Bn)

NPL (%)

contribution for education

2011 2012 2013 2014 projected

projected

191.92

45.45

21.62

0.7%

4.74

0.14

833%

1.3

49%

1.95

45.45

114%

25.04

134%

0.46%

50%

9.22

134%

0.34%

35%

0.46%

50%

1.82

152%

4.52

101%

9.22

134%

1.82

152%

4.52

101%

9.22

134%

1.82

152%

4.52

101%

9.22

134%

1.82

152%

4.52

101%

9.22
CLIENTS PORTFOLIO

2011-2014 (projected)

<table>
<thead>
<tr>
<th>total clients</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014 projected</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4,879</td>
<td>11,039</td>
<td>22,532</td>
<td>46,815</td>
</tr>
<tr>
<td></td>
<td>103%</td>
<td>93%</td>
<td>149%</td>
<td></td>
</tr>
<tr>
<td>group-loans</td>
<td>384</td>
<td>866</td>
<td>1,885</td>
<td>3,901</td>
</tr>
<tr>
<td></td>
<td>126%</td>
<td>104%</td>
<td>108%</td>
<td></td>
</tr>
<tr>
<td>total loan</td>
<td>11,221</td>
<td>22,208</td>
<td>43,907</td>
<td>109,337</td>
</tr>
<tr>
<td></td>
<td>204%</td>
<td>61%</td>
<td>107%</td>
<td></td>
</tr>
</tbody>
</table>
OPERATIONAL PORTFOLIO
2011-2014 (projected)

field officers

2011 2012 2013 2014
18 133% 42 183% 77 147%

branches

2011 2012 2013
1 200% 3 100% 6 67%

RB* in operational area

2011 2012 2013
4 75% 7 86% 13 54%

RB* Students recruited

2011 2012 2013
205 245% 707 99% 1,407 133%

2014 projected
2,500

*RB : Rumah Belajar
IMPACT

PERFORMANCE & IMPACT SUMMARY
GENERAL IMPACT
CONDITIONAL MICROLOAN SOCIAL IMPACT
COMMUNICATIONS IMPACT (CORPORATE PARTNERS & PUBLICITY)
## PERFORMANCE & IMPACT SUMMARY

### HeLP (Healthy Lifestyle Promotion)

<table>
<thead>
<tr>
<th>Youth Reached* (direct beneficiaries)</th>
<th>2011 (people)</th>
<th>2012 (people)</th>
<th>2013 (people)</th>
<th>Cumulative (since 1999)</th>
<th>Impact 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth Reached*</td>
<td>371,425</td>
<td>157,322</td>
<td>127,960</td>
<td>2,238,214</td>
<td>70% Increase of knowledge at pre-post test</td>
</tr>
<tr>
<td>School Partners To Date</td>
<td>273</td>
<td>683</td>
<td>601</td>
<td>7,605</td>
<td>a reduction of 61.8% on the intention to abuse drugs with a consistent increase of 8.2% intention on not to use drugs</td>
</tr>
<tr>
<td>Youth activated as volunteer</td>
<td>5,683</td>
<td>2,544</td>
<td>3,855</td>
<td>12,574</td>
<td>Youth are engaged &amp; actively participated in social action</td>
</tr>
<tr>
<td>Volunteer (general public &amp; corporate)**</td>
<td>86</td>
<td>287</td>
<td>339</td>
<td>712</td>
<td></td>
</tr>
</tbody>
</table>

### HoLD (House of Learning and Development)

<table>
<thead>
<tr>
<th># Program Attendees</th>
<th>6,972</th>
<th>12,522</th>
<th>15,063</th>
<th>43,737</th>
<th>Education Provision</th>
</tr>
</thead>
<tbody>
<tr>
<td># Students*</td>
<td>3,081</td>
<td>3,712</td>
<td>4,730</td>
<td>14,590</td>
<td>3,626 youth are certified in IT skills</td>
</tr>
<tr>
<td># IT certified students</td>
<td>2,851</td>
<td>3,209</td>
<td>3,626</td>
<td>11,893</td>
<td>1,721 certified in English Literacy</td>
</tr>
<tr>
<td># New Learning Center (Rumah Belajar &amp; Rumah Ketrampilan)</td>
<td>12</td>
<td>17</td>
<td>17</td>
<td>52</td>
<td>96% passed national exams</td>
</tr>
</tbody>
</table>

### HOpE (Hands on Operation for Entrepreneurship)

<table>
<thead>
<tr>
<th>Active Clients</th>
<th>4,876</th>
<th>11,039</th>
<th>22,532</th>
<th>22,532</th>
<th>Welfare Creation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impacting the lives of clients family**</td>
<td>20,725</td>
<td>40,395</td>
<td>76,815</td>
<td>146,625</td>
<td>Out of Poverty index: PPI Score of Clients is 53.6. 31.4% of whom can spend more than US2.5/day/ppp. Conversely, this means 1/3 Clients have moved to above poverty line after receiving YCAB’s education linked MFI</td>
</tr>
<tr>
<td>Total Disbursement (IDR)</td>
<td>18.9 Bn</td>
<td>40.7 Bn</td>
<td>88.88 Bn</td>
<td>152.62 Bn</td>
<td>90% claim to experience positive impact &amp; better life</td>
</tr>
<tr>
<td>Outstanding (IDR)</td>
<td>5.95 Bn</td>
<td>11.36 Bn</td>
<td>25.04 Bn</td>
<td>25.04 Bn</td>
<td>Majority of Clients claimed to improve their business with 47.7% increase of profit. This figure remains stable compared to 2012</td>
</tr>
<tr>
<td>Repayment Rate (%)</td>
<td>99.53</td>
<td>99.66</td>
<td>99.54</td>
<td>99.12 (average)</td>
<td>Post loan, the number of Clients who have savings above IDR 10 million increased by 65.5%</td>
</tr>
<tr>
<td># Students Recruited to Learning Center (Rumah Belajar)</td>
<td>205</td>
<td>707</td>
<td>1,407</td>
<td>2,469</td>
<td></td>
</tr>
</tbody>
</table>

### VOCATIONAL AND JOB CREATION

<table>
<thead>
<tr>
<th># of Vocational Students*</th>
<th>204</th>
<th>260</th>
<th>748</th>
<th>1,422</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobs Created</td>
<td>150</td>
<td>300</td>
<td>177</td>
<td>687</td>
</tr>
<tr>
<td>Working Graduates (%)</td>
<td>47</td>
<td>81</td>
<td>73</td>
<td>70.3</td>
</tr>
<tr>
<td>Seeded Business</td>
<td>2</td>
<td>4</td>
<td>-</td>
<td>6</td>
</tr>
<tr>
<td>International Coverage</td>
<td>-</td>
<td>-</td>
<td>2,295</td>
<td>2,295</td>
</tr>
</tbody>
</table>

### Total Beneficiaries***

| Total Beneficiaries*** | 399,818 | 210,359 | 228,427 | 2,433,462 |

* direct beneficiaries
** indirect beneficiaries
*** addition of direct & indirect beneficiaries
In 2013, YCAB foundation celebrates the robust increase of the number new strategic partners and new programs. The nine new strategic partners include Accenture, NortonRose-Fullbright and Thomson Reuters. New program partners include HSBC, Coach and Opera Bowser while maintaining the long term partnership with multinationals (BCG, Chevron, EY, Microsoft, PwC, Samsung, SC Johnson, Standard Chartered and Unilever) and local companies such as Multistrada, Multistrada Agro, Syailendra Capital and Buana Capital and Sebastian Gunawan.

The impact of each program is noteworthy.

More than 70% of beneficiaries of the school program have increased their knowledge and attitude towards making positive choices; 70% of school drop-outs who continued their study in our high school equivalent program graduated with score 7 (of 10) in national exams and created hundreds of jobs and the employability index of the high school graduates is 73%.

The Service Level Index is the rating score given to YCAB by the beneficiaries of its program.

YCAB’s score is maintained high at an average of 3.78 of 4 on the scale.
## Setting Off on Livelihood Impact Base-lining, with Early Result

### 2012 Baseline

<table>
<thead>
<tr>
<th>Business Size</th>
<th></th>
<th>Living Standard</th>
<th></th>
<th>Access to Education</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Reduction of small business size clients</td>
<td>Food Security: decrease in hunger level</td>
<td>Fewer clients' children dropout of school</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Increase of large business size clients</td>
<td>Ability for home improvement</td>
<td>Awareness of YCAB informal school (Rumah Belajar)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Saving account ownership</td>
<td>Financial literacy training</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Access to healthcare</td>
<td>Savings for Education or other purposes</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>34% reduction of clients with small capital</td>
<td>81.4% clients never experience lack of food</td>
<td>2.5% client children drop out of school compared to &gt;15% among low income in Indonesia</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>43% increase in revenue</td>
<td>3% client able to renovate house</td>
<td>54% clients aware of YCAB informal school</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>17% in surplus</td>
<td>56% client have savings account</td>
<td>72.4% promote education to more than 5-8 people and help recruit the dropouts in their neighborhood</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>16% increase of clients with large capital</td>
<td>6.5% participated in “money minded” training and parenting skill</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>27% increase in revenue</td>
<td>25.3% clients have savings for education</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>28% in surplus</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Increase in income, savings amount & average size of loan increase could be tracked

Courtesy: The Boston Consulting Group
Survey was conducted to recommend a sample size of 398 active clients from 1st to 12th loan cycles, using stratified random sampling with interviewer-completed questionnaire. Interviewers are fresh graduates from Schools of Public Health, University of Indonesia. Clients in the early period (1-3 period, or 1st year of loan) cover more than 60% of the sample due to the sampling method.

### Size of Business Improvement

<table>
<thead>
<tr>
<th>Reduction of small size clients</th>
<th>Increase of large size clients</th>
</tr>
</thead>
<tbody>
<tr>
<td>34.1% weekly capital &lt; IDR 500,000</td>
<td>16.3% weekly capital ≥ IDR 2 million</td>
</tr>
<tr>
<td>43.4% weekly revenue &lt; IDR 500,000</td>
<td>26.6% weekly revenue ≥ IDR 3 million</td>
</tr>
<tr>
<td>16.6% weekly surplus &lt; IDR 500,000</td>
<td>28.4% weekly surplus ≥ IDR 1 million</td>
</tr>
</tbody>
</table>

### Living Standard

| Food Security: never experience lack of food | 93.5% | 83.2% | eat 3 times a day |
| Ability for home improvement | 3.3% | 5.0% | client able to renovate house |
| Saving account ownership | 55.9% | 71.1% | client have savings account |
| Access to healthcare | 75.6% | 60.0% | clients go to hospital when ill |

### Methodology

Survey was conducted to recommend a sample size of 398 active clients from 1st to 12th loan cycles, using stratified random sampling with interviewer-completed questionnaire. Interviewers are fresh graduates from Schools of Public Health, University of Indonesia. Clients in the early period (1-3 period, or 1st year of loan) cover more than 60% of the sample due to the sampling method.
### ACCESS TO EDUCATION

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fewer clients' children dropout of school</td>
<td>2.5%</td>
<td>6.9%</td>
</tr>
<tr>
<td>Awareness of YCAB informal school (Rumah Belajar)</td>
<td>53.9%</td>
<td>69.6%</td>
</tr>
<tr>
<td>Financial literacy training</td>
<td>72.4%</td>
<td>54.4%</td>
</tr>
<tr>
<td>Savings for Education or other purposes</td>
<td>6.6%</td>
<td>24.2%</td>
</tr>
</tbody>
</table>

- **Fewer clients' children dropout of school**: Compared to >15% among low income in Indonesia, longer period clients have fewer drop out children.
- **Awareness of YCAB informal school**: Promote education to more than 5-8 people and help recruit the dropouts in their neighborhood. Longer period clients promote RB more than earlier period clients.
- **Financial literacy training**: Participated in "money minded" training and parenting skill.
- **Savings for Education or other purposes**: Clients have savings for education.
### WELFARE CREATION

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Change (%)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>90.3%</td>
<td>88.2%</td>
<td><em>claim to experience positive &amp; better life</em></td>
</tr>
<tr>
<td>24.3%</td>
<td>26.7%</td>
<td><em>in Clients’ self efficacy in terms of planning their future</em></td>
</tr>
<tr>
<td>16.9%</td>
<td>22.1%</td>
<td><em>claim to have better decision making skills</em></td>
</tr>
<tr>
<td>15.9%</td>
<td>19.4%</td>
<td><em>in becoming “mandiri” (financially independent, sustainable)</em></td>
</tr>
</tbody>
</table>

Out of Poverty Index. The PPI Score **58.9** (with 44.5%) **53.6** (with 31.4%), of whom can spend more than **US2.5/day/ppp**. The longer Clients stay in Koperasi YCAB program, the higher their PPI score will be.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Change (%)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>49%</td>
<td>47.7%</td>
<td><em>of profit increase was claimed by Majority of Clients as the form of their business improvement</em></td>
</tr>
<tr>
<td>26%</td>
<td>65.5%</td>
<td><em>increase in number of clients who have savings above Rp 10 million</em></td>
</tr>
</tbody>
</table>
## COMMUNICATION IMPACT

<table>
<thead>
<tr>
<th>LOGO</th>
<th>DESCRIPTION</th>
<th>PARTNERSHIP</th>
</tr>
</thead>
</table>
| ![Chevron](image1) ![Berlari untuk Berbagi](image2) ![Noble Group](image3) ![Pertamina](image4) ![Philadelp Terra Lestari](image5) | - Chevron  
- Berlari untuk Berbagi (Sandiaga Uno&Friends)  
- Noble Group  
- Pertamina  
- Philadal Terra Lestari | **Corporate and program partnership**  
- Provide fund or in kind support to jointly implement programs eg: site launching by Berlari untuk Berbagi, Charity project by Noble Group, Rumah Belajar launching & MFi in donor by Chevron, Pertamina |
| ![Microsoft](image6) ![Multistrada, Tbk](image7) ![Bina Nusantara](image8) ![Samsung](image9) ![Unilever](image10) ![Standard Chatered](image11) ![SC Johnson](image12) ![HSBC](image13) | - Microsoft  
- Multistrada, Tbk  
- Bina Nusantara  
- Samsung  
- Unilever  
- Standard Chatered  
- SC Johnson  
- HSBC | **Corporate and program partnership**  
- Provide fund or in kind support to jointly implement programs |
| ![Boston Consulting Group](image14) ![Susandarini & Partners (NortonRose Fullbright)](image15) ![EY](image16) ![PwC](image17) ![Accenture](image18) | - Boston Consulting Group  
- Susandarini & Partners (NortonRose Fullbright)  
- EY  
- PwC  
- Accenture | **Strategic partnership**  
- Partners provide advise on management, financials, legal and auditing services |
| ![Jakarta Globe](image19) ![Hard Rock FM](image20) ![Cosmopolitan](image21) ![Media Indonesia](image22) ![Reader’s Digest](image23) ![Forbes](image24) ![GADIS](image25) ![MNC](image26) ![Bola](image27) | - Jakarta Globe  
- Hard Rock FM  
- Cosmopolitan  
- Media Indonesia  
- Reader’s Digest  
- Forbes  
- GADIS  
- MNC  
- Bola | **Media partnership**  
- Partners provide media coverage of YCAB’s program and events |
YCAB FOUNDATION TOP 10 DONORS

2012

1. Chevron
2. HSBC
3. Multistrada
4. Berlari untuk Berbagi
5. Microsoft
6. Super Indo
7. Harum Energy
8. TBIG
9. Unilever
10. CIMB Niaga

2013

1. PT Multistrada Agro Lestari
2. HSBC
3. Microsoft
4. SC Johnson
5. PT Accenture
6. Buana Capital
7. Unilever
8. Syailendra Capital
9. Standard Chartered Bank
10. “Coach” Brand by Kanmoretailindo
KOPERASI YCAB TOP 5 INVESTORS 2013

Chevron  
PERTAMINA  
noble group  
BERLARI UNTUK BERBAGI  
PTL PHILADEL TERRA LESTARI
PUBLICITY

Kompas, 05 March 2013

marketplus.co.id, 12 April 2013

Investor Daily Indonesia, 23 May 2013
Poor May Resist As Jakarta Plans End To Slums

Indonesia’s capital of 9 million people is growing new malls and office towers like rice paddies. Jakarta’s stock exchange district looks almost like Singapore’s. Yet slums packed with trash and less-than-dollar-a-day poverty still occupy much of the Jakarta checkerboard.

Now the city aims to wipe out its slum misery by moving a million people into low-cost modern housing on up to 400 hectares, says the CEO of a major Indonesian NGO that serves the nation’s poor.

That plan will help to remove the contrast between the rich and poor. But it will also help to relieve the human cost of Jakarta’s frequent floods, particularly in a large area of low-lying land near the coast. And it would take a hammer to poverty, one of Indonesia’s biggest social problems.

But slum dwellers may not stay in the slums, says Veronica Colondam, founder and chief executive of the YCAB Foundation, an Indonesian education and microfinance charity based in Jakarta.

Urban poor, she says, often work in the same slums for two or three generations, in typical cases running small convenience stores or small single-table restaurants. They want to stay near their clients, who would be scattered in apartments across town.

“Sometimes they feel that if you move (the poor) to new houses they will be happy, but no, they’re not necessarily happy. They need their livelihood to be around them,” Colondam says. Citing one family’s example, she says, “their old house is by riverbank, it got flooded, but all their customers are still there. So when they move, they have to battle the traffic for two or three hours to go back where all their customers and that’s not good for them. They feel tired.”

When slums are worked for redevelopment today, inhabitants just move on to another, for example by squeezing along riverbanks, she adds.

The 14-year-old foundation has spent $1 billion repairing 800,000 houses in 27 affordable housing blocks in place today. They house more than 1,000 families hit by floods in January.

“The idea is to move all the slum dwellers of Jakarta,” Colondam says. “We think we should be happy with the new houses, but we need to bring their livelihood to them. But at least things are starting to happen.”

Microsoft Berikan Pelatihan Kewirausahaan dan Dana Hibah Melalui Program YouthSpark

Microsoft dan Yayasan Cinta Anak Bangsa (YCAB) melanjutkan komitmennya untuk memberdayakan kaum muda di Indonesia dengan teknologi informasi dan komunikasi melalui program YouthSpark. Dalam program yang akan melibatkan 6.000 kaum muda pra-sejahtera di Indonesia ini, Microsoft dan YCAB memberikan pelatihan yang terstruktur dan dana hibah untuk pengembangan kewirausahaan bagi kaum muda pra-sejahtera di Indonesia.

Claire Dekey, Citizensip Lead Microsoft Asia Pacific, menjelaskan bahwa Microsoft bekerjasama dengan YCAB melalui pelatihan kewirausahaan kepada 2.000 kaum muda pra-sejahtera di Jakarta sebagai tahap awal. Selain itu, Microsoft juga memberikan dana hibah YouthSpark sebesar US$117.000 kepada YCAB untuk membiayai pelatihan 2.000 kaum muda pra-sejahtera di seluruh Jakarta agar siap menjadi tenaga kerja atau wirausaha dengan menggunakan teknologi Microsoft.

PUBLICITY

Instyle, 11 November 2013

Cosmopolitan Indonesia, 25 November 2013

Koran Sindo, 03 December 2013
Kabarindo.com, December 2013

Standard Chartered Indonesia; Peringati hari AIDS Sedunia

Kabarindo - Standard Chartered menandai Hari AIDS Sedunia dengan melakukan kampanye bersama 800 pelajar dari lima sekolah dan 300 karyawan Bank.

Berkolaborasi dengan mitra kerja dari Yayasan Cinta Anak Bangsa (YCAB), Bank mengadakan rangkaian kegiatan yang melibatkan remaja dan karyawan mereka bertujuan untuk melibatkan remaja dan karyawan dalam peringatan Hari AIDS Sedunia.

Pada kesempatan yang sama, Standard Chartered juga menyebarkan informasi dan mengajak masyarakat untuk melawan HIV/AIDS, dibuat berdasarkan bahan-bahan yang sudah ada.


Sebagai lembaga yang berikal bakal dari pencegahan dan edukasi HIV/AIDS, Yayasan Cinta Anak Bangsa (YCAB Foundation), sejak didirikan di tahun 1999 telah memberikan tanggapan serius akan pentingnya pencegahan dan edukasi di masyarakat mengenai HIV/AIDS terutama kepada generasi muda, yang merupakan aspirasi generasi muda dengan kebijakan yang merupakan aspirasi generasi muda.

Namun, kebijakan tersebut diharapkan dapat memberikan kontribusi untuk pencegahan HIV/AIDS kepada masyarakat yang lebih luas. 

Kabarindo.com, December 2013

Media Indonesia, 16 December 2013

Beramal dari Atas Ferrari dan Porsche

Kabarindo.com, December 2013

Media Indonesia, 16 December 2013

PUBLICITY
PROGRAM ACHIEVEMENT & QUALITY MEASUREMENT
HeLP, HoLD & HOpE
Operation covers across 71 cities in 23 provinces.

**Information**

1) **D.I.Aceh**: Aceh, Pidie, Bireun, Lhokseumawe
2) **North Sumatera**: Medan, Nias, Sibolga
3) **West Sumatera**: Padang, Bukit Tinggi, Sijunjung
4) **Jambi**: Jambi
5) **Kepulauan Riau**: Batam
6) **Bangka Belitung**: Bangka
7) **Lampung**: Bandar Lampung
8) **Banten**: Tangerang, Tangerang Selatan
9) **DKI Jakarta**: East Jakarta, South Jakarta, West Jakarta, North Jakarta, Central Jakarta
10) **West Java**: Depok, Sukabumi, Bogor, Sentul, Garut, Karawang, Bekasi, Bandung, Cianjur, Cikarang, Indramayu
11) **Central Java**: Tegal, Semarang, Magelang, Purwokerto, Purworejo, Muntian
12) **D.I Yogyakarta**: Yogyakarta, Sleman, Wonosari, Wates, Banjarnegara
13) **East Java**: Banyuwangi, Situbondo, Batu, Malang, Surabaya
14) **Bali**: Denpasar, Kintamani
15) **East Nusa Tenggara**: Kupang
16) **Maluku**: Ambon
17) **North Sulawesi**: Bitung, Manado, Tondano, Tomohon
18) **Gorontalo**: Gorontalo
19) **Central Sulawesi**: Parigi, Lambunu, Mepanga, Tinombo, Moutong
20) **South-East Sulawesi**: Kendari
21) **South Sulawesi**: Makassar, Toraja
22) **East Borneo**: Hambau, Kalimantan, Bontang, Samarinda
23) **Central Borneo**: Kuala Kapuas

*As of December 2013*
HeLP
Healthy Lifestyle Promotion
In the 14 years since its inception through 2013, Healthy Lifestyle Promotion (HeLP) has touched the lives of 2,238,214 individuals across 22 provinces and 46 cities in over 7,605 schools. HeLP has two programs, which are online and offline.

The offline program is known as Campaign Program. Here youths receive trainings and sent out as Peer Trainers to train their peers to become Peer Educators. These Peer Educators will in turn educate other youths voluntarily on healthy lifestyle, anti-drug and HIV/AIDS prevention.

On the other hand, Do Something Indonesia is the online platform. This is where youth are encouraged to stand for an issue that matters to their hearts. The way of expressing it is through forming online clubs and run campaigns to support a cause they choose. To date, we have approximately 500 online clubs participating in Do Something Indonesia.

In the Counseling department, counselling services are provided for free to both organizations and individual. Counseling are given by our trained and certified counsellors. In 2013, HeLP ran 604 counseling sessions where most session extended more than one hour.

In 2013, HeLP reached 127,960 youths and trained 3,855 youths as peer trainers. All these were accomplished by working with schools to identify youths with potential and training them to become healthy lifestyle ambassadors. HeLP worked with 601 new schools, and brought the total number of schools that we have actively partnered with to 7,605 since 1999.
reached and trained in making smart choices, risks of drugs and HIV, and other modules including leadership, entrepreneurship and anti bully

THE TOP 4 MAJOR SPONSORS

- Unilever
- Standard Chartered
- SucorInvest
- UNIVERSITAS TRISAKTI
**Findings 2013:**
Trend of drug abuse is declining  
Age 13 is the critical use when teens experiment with drugs for the first time
Significant increase of 69.6% in participants’ knowledge due to HIV/AIDS & anti-drugs campaign (pre-test & post test mean score)

88.3% increase in Junior Highschool participants (6.57 out of 10 max score)
52.3% increase in Senior Highschool participants (7.92 out of 10 max score)
HeLP SCHOOL PROGRAM IN THE PREVENTION OF HIV/AIDS & DRUG ABUSE

INTENTION

Post Program the measurement shows:

- a significant **decrease of 61.8%** on the intention to abuse drugs (Junior Highschool 69.8% and Senior Highschool 14.5%)
- a significant **increase of 8.2%** on the intention NOT to use drugs (Junior Highschool 9.1% dan Senior Highschool 1.7%)

---

437 respondents (representatives of program participants)
HeLP SCHOOL PROGRAM IN THE PREVENTION OF HIV/AIDS & DRUG ABUSE

SATISFACTION INDEX

393 respondents
(representatives of program participants)

SATISFACTION INDEX
(AVERAGE) 95.5%

96.1% 96.9% 97.4% 91.4%
Training Materials  Training Event  Trainer  Facilities

SATISFACTION INDEX
(AVERAGE)

Satisfied
Not satisfied
HoLD
House of Learning and Development
**HoLD (House of Learning and Development)** focuses on making education available to school dropouts and underprivileged youth. HoLD provides Basic Education packages that enable participants to earn certification, augmented by Skill Advancement Courses.

In 2013, we have educated 4,730 underprivileged students, with total attendance to the programs of 15,063 program attendees. We provided learning opportunities to 11,604 program attendees in Digital Inclusion (IT Skill), 2,836 program attendees in English Literacy, and 623 program attendees in Basic Education package.

More than half (70%) of our students have also graduated with score 7 (of 10), an encouraging improvement from 59% in 2012.
The programs: Basic education, English Literacy and Computer.

Maintaining quality education with longstanding partners: BINUS University, Rudy Hadisuwarno, Sophie Paris, Samsung, HSBC and MSA Corporate University.

Our program and standardization have been adopted by two other NGOs (Yayasan Dorkas and Yayasan Jakarta Mandiri).

The number of learning centers (Rumah Belajar) has increased 42% from 33 to 47 in 2012 and 2013, respectively. These centers are spread in 16 provinces of Indonesia.

4,730 underprivileged youths were educated.

Total attendance to the programs of 15,063 students.

<table>
<thead>
<tr>
<th>Year</th>
<th>Program Attendees</th>
<th>Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>12,522</td>
<td>3,712</td>
</tr>
<tr>
<td>2013</td>
<td>15,063</td>
<td>4,730</td>
</tr>
</tbody>
</table>

The top 4 major sponsors:

- YCAB Foundation
- SC Johnson
- Accenture
- YJM
IMPACT EVALUATION
HoLD PROGRAM
<table>
<thead>
<tr>
<th>ENGLISH LITERACY</th>
<th>IT CERTIFICATION</th>
<th>NATIONAL EXAM</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1,721</strong> students are certified in <strong>English Literacy</strong> across all level of proficiency</td>
<td><strong>3,209</strong> (\rightarrow) <strong>3,626</strong> certified IT skill in 2012 (\rightarrow) increased <strong>13%</strong> in 2013</td>
<td><strong>a slight reduction</strong> <strong>4%</strong> of the number of students <strong>passing the national exam</strong> compared to <strong>100%</strong> in 2012</td>
</tr>
<tr>
<td><strong>73%</strong> graduated with mark <strong>7</strong> (of 10)</td>
<td><strong>75%</strong> graduated with mark <strong>7</strong> (of 10)</td>
<td><strong>1/3</strong> students graduated the national exam with score <strong>7</strong> (of 10)</td>
</tr>
</tbody>
</table>
RUMAH BELAJAR GEOGRAPHICAL FOOTPRINT

TOTAL 47 UNIT

- **Rumah Belajar** (40 unit)
- **Mobil Belajar** (5 unit)
- **PACK & GO** (2 unit)
HOpE
Hands-on Operation for Entrepreneurship
**Hands-on Operation for Entrepreneurship // Rumah Keterampilan**

**VOCATIONAL CENTERS (RUMAH KETERAMPILAN) AND JOB CREATION**

**Hands-on Operation for Entrepreneurship (HOpE)** is our economic empowerment arm. It consists of two activities:

- Providing education-linked microloans through YCAB Cooperative to **low-incomed women entrepreneurs**, on the condition that their children are sent to school (either to regular schools or to our learning centre). Income generated to YCAB Cooperative from the microloans is recycled back into our programs.
- Helping HoLD graduates to **find internships/vocational training and permanent employment opportunities**, including at YCAB Foundation’s profit affiliates. This in turn helps our profit affiliates to run and to help in sharing YCAB Foundation’s costs. Apart from that, we also hold job fairs by collaborating with other businesses and industries for our graduates. In addition, we provide seed capital for selected Rumah Belajar Vocational Training graduates in the area such as Beauty Salon and Sewing businesses.

Furthermore, HOpE also provides disaster relief assistance to communities on an ad-hoc base as needed.
the number of Rumah Keterampilan increased

2 ➔ 5

748 students studying
5 vocational skills
hair salon, sewing, mechanics, electronics and hospitality

177 jobs were created through internships and direct placements

73% employability Index of paket C (Highschool equivalent)

THE TOP 4 MAJOR SPONSORS

[Logos of Samsung, HSBC, Tower Bersama Group, Microsoft]
education is the most powerful weapon which you can use to change the world

nelson mandela
INTERNATIONAL PROGRAM
Wonderful Garden Project (Literacy)

Location: Hle Ku, Myanmar
Project Manager: Zin Nwe Win
Goal is to instill the culture of reading, appreciation, and the capability to express themselves and live in a society by being part of it.

Impact: 200 students

Sewing for Better Tomorrow

Location: Pakistan
Project Manager: Danish
Created a Girls Empowerment center with the goal of educating the girls and equipping the girls with skill to help them and the economy of the families.

Impact: 570 women

Women Empowerment through Sports

Location: Kabul, Afghanistan
Project Manager: Maihan Wali
Created a girls’ basketball teams in schools and promote peer to peer training

Impact: 500 women

Skills for Life

Location: Uganda (New Project)
Project Manager: Joseph Munyambanza
Created a center where women can get tailor and leadership training to equip them with the life skills they need to support their families

Impact: 1025 people

In partnership with:
MEDIA PARTNERS

BERITASATU
BESTLIFE
BOLANews.com
99.1 DELTA FM
Esquire
Forbes
GADIS

GOODLIFE

sehat
JakartaGlobe
MEDIA INDONESIA
MensHealth
METROTV
MNC
Reader's Digest

OTHER PARTNERS

Allianz
@america
APOTIK MELAINAI
PT BUANA CAPITAL
CAVALLINO NUDE
CDAC
FERRARI F430

GRASINDO
idl
Lea Burnett
OPERA software
PinkEmma
PTL
Seasons City

sebastiangunawar
SucorInvest
Sulwhasoo
Syailendra Capital
TaDa!
Toys City

BUSINESS UNIT (YCAB GROUP)

beauty
flip
KOPERASI YCAB
TERRAZONE
YASA
not all of us can do great things. but we all can do small things with great love

mother teresa
“child by child, we build our nation”

www.ycabfoundation.org

facebook.com/YayasanCintaAnakBangsa Twitter @ycabfoundation

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