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VISION
To love and enable youth through hope and opportunity

MISSION
To enable youth through holistic youth development programs where education and access to finances converge to enable sustainable independence

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

To inspire and enable other like-minded organizations by fostering public–private partnership

CORE VALUES

INTEGRITY
Integrity is where core values and action meet consistently, resulting in confidence and trust from our partners and sponsors.

SERVICE
An attitude that wants to bring out the best in what we can do to achieve goals without thinking of any reward.

EMPATHY
Caring for the community is a fundamental value that all YCABers must have.

RESILIENCE
We embrace every challenge at hand as it gives us opportunity to learn and to exercise creative problem solving.

VIBRANCY
Vibrance is another word for Passionate. Passion for doing things that are beneficial to others.

EXCELLENCE
We set a high standard for every project that we embark on simply because we won’t accept anything less.
extensive selection of vocational trainings. Work-readiness and entrepreneurship, including soft skills training that becomes a very important element in our education program to reach youth kemandirian, or self-reliance. Financial literacy is also another key program to help our youth grow in their endeavor.

Organizationally, we have finally embarked on a restructuring initiative to ensure our relevance and effectiveness of our programs. This led us to simplify and realign our focus, placing holistic, integrated, and high-quality education at the core of what we do.

Our work could not have proceeded at such a pace without the ongoing expertise and support of our many generous and like-minded partners. Accenture, BCG, and Spire are key amongst those who have extended their services to us in these past two years, providing invaluable technical assistance and strategic acumen. Similarly, we celebrate our new partnership with Bank Indonesia (BI) in 2015. The initiative with BI is aimed at empowering women micro entrepreneurs through a financial assistance program and “youthpreneurship” training for female secondary school students. In 2017, we were proud to launch our partnership with USAID, RTI, and EDC in a Ready-to-Work Accelerator Program (RWAP). This project aims to create Centers of Excellence and a Learning Innovation Network in Central Java. This project will enable us to offer a higher level of education in select learning institutions, increasing employability and enhancing upward mobility for young students.

In closing, it is not the many programs we do that matter, it is the impact we create through it, the differences we make in the lives of these youth. We will continue to give our best, to do our best in giving them hope and opportunity in life. Extending the goodness to the world around us. That’s the very reason why cinta (Bahasa for love) is central to our name, Yayasan Cinta Anak Bangsa – which is loosely translated as Loving the Nation’s Children Foundation.
ABOUT YCAB SOCIAL ENTERPRISE

YCAB Foundation (1999) is the founding and flagship organisation in the YCAB Social Enterprise Group, which bases its operations on a mutually reinforcing and financially sustainable social change model. YCAB’s mission is to improve welfare through education and inclusive financing.

YCAB aims to vitalize underprivileged youths to become self-reliant through economic empowerment and education. We believe in the power of education to improve welfare. To accomplish this mission, YCAB applies an innovative financing to break financial barriers for school dropouts so they can further their education including soft skills and vocational training. YCAB achieves this through implementing a unique mission-driven microfinance where education is made the precondition to loans.

YCAB is now exploring ways to implement the last link in its premise of change model; that is, to create a sustainable system whereby students who graduate and become entrepreneurs or employed can pay it forward by giving back or investing in a mutual fund. This mutual fund is one of the way for YCAB to scale its mission-driven microfinance so that more mothers can send their children to school and more youths can be empowered to take control of their own destiny.

With 58 learning centres spreading across 16 provinces, and with footprints in 78 cities across the country, YCAB remains Indonesia’s largest home-grown non profit which has touched the lives of more than three million youth. And through its US based 501(c)(3) entity, YCAB International Inc., YCAB continues to explore opportunities for collaboration and expansion in the least developed countries in the South East Asia region. Currently running programs in Laos and Myanmar reaching to an approximate 1,163 youth.

In recognition of its work, YCAB became the first and only Indonesian NGO granted General Consultative Status with UN-ECOSOC. Furthermore, in 2018 YCAB had risen to #40 in the Top 500 World NGO as ranked by The NGO Advisor based in Geneva.
In the subsequent years following YCAB Foundation’s establishment in 1999, a few business units were set up with a singular purpose in sight which was to support YCAB Foundation’s work. For this, we organize ourselves by centralizing the support function by sharing resources between the companies and YCAB Foundation.

The latest addition to YCAB’s business unit is YCAB Ventures. It was established with the license from The Indonesian Financial Service Authority (OJK) as a venture capital company in Dec 2015. From the beginning of January 2016, we have been migrating our mission driven microfinance program from YCAB Cooperative to this company. By the end of 2017, the business transition was still ongoing.

YCAB Ventures is designed as a mission-driven entity – an impact first company, as opposed to solely business-centered like the rest of the companies. What is unique about YCAB Ventures is this; it is the only company in the group that was set up to break the financial barriers to education. That said, YCAB’s mission is fully embedded in this company. Because of this, we reinvest the profit we make from microfinance and use it to help cover the costs of YCAB’s education programs, especially the financial literacy program. That’s the very reason why we call this a mission-driven microfinance program simply because it does not only empower women micro entrepreneurs, but at the same time, it requires their children to be sent to school as the pre-condition to loan.

There are two parameters that are being used to ensure operations are aligned among these entities. The first parameter is the quantitative metrics such as asset, revenue and human resources; these are important indicators to ensure growth towards sustainability. Second parameter is the mission-alignment metrics which are utilized to study the impact, effectiveness and the outreach data of the implemented activities.
In order to achieve sustainability, YCAB Social Enterprise uses a Social Investment approach in maximizing its social and economic impact.

Some of the funds coming from our partners and social investors are pooled into the Social Investment program. These funds are then invested into YCAB’s mission driven (MFi) which is run by YCAB microfinance entity.

By providing access to capital for low-income women entrepreneurs, YCAB’s mission driven MFi program aims to enable these women to improve income stability in the family, leading to opportunities of sending their children to school and providing higher education. This is what differentiates us from other microfinance operations: as a prerequisite for these women entrepreneurs to receive loans, their school-aged children have to remain in school and receive proper education.

By doing so, ultimately our goal is to produce more working graduates from these less-advantaged families, to further progress into a generation of independent and empowered youth thriving for better lives and bigger dreams.

Aside from income stability, the surplus from the mission driven MFi operation is re-invested to support the activities of YCAB Foundation in promoting education.

We believe that education is a powerful tool to create positive change and break the poverty cycle.
We celebrate the increased stability across all the business units within YCAB social enterprise, namely YADA Indonesia, Terrazone Indonesia, Beauty Inc., YCAB Cooperative (which is being transitioned into YCAB Ventures), and the last but certainly not the least, FLIP. The total revenue and assets of YCAB Social Enterprise group grew by 6.65% and 11.72% CAGR respectively in 2015-2017. What this means is that we are able to beat the curve and rise above the economic downturn in the last few years. We owe this to our leaders and people on the ground that continue to strive for the better.

A new member was added to our family of business units in 2017: PT. YCAB or YCAB Enterprise. This company will take the role as YCAB’s group holding company, providing shared services to the members of social enterprise group.

There were two big initiatives that took place between 2016 and 2017. In 2016, we renewed our core values, articulating the core principles of iSERVE – the abbreviation of Integrity, Service, Empathy, Resilience, Vibrancy, and Excellence. Subsequently after the introduction of the new core values, we began to work on the restructuring of the social enterprise group and its operations in the year there after. The purpose of the restructuring is two fold: one, to ensure that YCAB Foundation to remain financially and organizationally sustainable; and, two is to enable all YCAB’s programs to achieve the maximum impact. In order to do this, YCAB’s three programs which historically known as HeLP, HoLD, HOpE will have to change and be transitioned into a more integrated model called ‘Centre of Change’ (CoC). CoC is designed to be a sustainable regional hub from which holistic educational and economic empowerment programs will be deployed. And this will be the focus of 2018.

In parallel to these two initiatives, the renewal of our corporate core values and the ongoing restructuring, we certainly faced some challenges. Surely this wasn’t easy to grow during restructuring time. The two are actually, mutually exclusive. However, the team has managed to expand from 732 (2015) to 928 staff by the end of 2017 with the obvious expansion taking place within the business units, whilst the downsizing happened in the foundation. Through all that, we improved the ratio of admin vs program staff from 1:22 to 1:39 in 2017.
A huge thanks to our volunteers too as they have made our days brighter and better. The number of volunteers has continued to grow each year, reaching a notable total of 19,963 from 17 countries across the world. On average per year, we usually have a few hundred volunteers designated to various work, from supporting an event, to working with the team between 2-10 weeks at a time. On a few occasions, we do have expert volunteers who will spend half of a year or so, as they’re seconded to us by their employer.

Strategic partnerships and collaborations remain central to the work we carry out, and 2016-17 saw a number of new initiatives get underway. An exciting partnership was forged in 2017 as we began work with USAID through the consortium with RTI and EDC on a new pilot program, the Ready-To-Work Accelerator Program (RWAP). Initially being rolled out in Semarang, RWAP aims to establish up to 20 Centers of Excellence established across Central Java within the next few years. These upgraded centers will provide a combination of Vocational training and soft-skill towards work-readiness training to poor and vulnerable youth in the region.

YCAB’s social investment program has maintained a solid performance with notable investments from Bank Indonesia (Central Bank of Indonesia), HSBC, and Tower Bersama Group to enable significant work across various areas in Indonesia. Bank Indonesia’s ‘Perempuan Bagi Bangsa’ program is designed to support 3,000 women micro-entrepreneurs through financial assistance and training and 2,000 young female students through entrepreneurship training and seed capital within Jakarta and its surrounding areas. HSBC chose to make a difference in a five-year education project called, ‘Anak Bangsa Siap Berkarya’. The program has given the needed support to 5,000 school students through a series of workshops about getting ready for employment and learning about entrepreneurship. The program also supports Indonesian disadvantaged women to become micro-entrepreneurs. The program will be successfully implemented in five major cities in Indonesia: Jakarta, Bandung, Semarang, Surabaya and Medan. As for the case with Tower Bersama Group, they invested in a sustainable social investment program that runs a mission-driven microfinance in Semarang where the income generated from this program is used to fund the Rumah Belajar Batik in Pekalongan, Central Java. Batik is the Indonesian heritage of textiles made using a wax-resistant dyeing technique, originated from Indonesia. In addition to all of this, YCAB has continued the work with Microsoft in promoting digital inclusion amongst poor and vulnerable populations through their flagship program called YouthSpark, reaching over 15,000 youth in Jakarta and Yogyakarta.

Finally, YCAB has taken great strides online, creating tools and driving campaigns that foster economic empowerment and healthy living. GenerasiBisa! was launched in 2017, which is an online hub connecting under educated young people with jobs and soft-skill resources in a fast and convenient fashion. Currently GenerasiBisa! has 118 major brands/companies subscribing to the service with 748 active job seekers. Social engagement and community outreach reached new heights in 2016-17 as YCAB’s ‘DoSomething Indonesia’ campaign reached an estimated 10,000 individuals members, inspiring healthy lifestyle and behavioral choices. Partnering with Facebook in the ‘Think Before You Share’ campaign which has reached more than 18 million social media users in just two years. This is one of the campaigns that we are most proud of, as this is the way forward in the future, digitally sweeping the world while creating an awareness for youth to do good thus impacting the world around them.
### YCAB in Numbers

**TOTAL OUTREACH**

3,309,237

- accumulated numbers since 1999 -

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>407,389</strong></td>
<td><strong>2,853,501</strong></td>
</tr>
<tr>
<td>Estimated Indirect</td>
<td>Youth Received</td>
</tr>
<tr>
<td>Beneficiaries</td>
<td>Soft Skill</td>
</tr>
<tr>
<td></td>
<td>Training</td>
</tr>
<tr>
<td><strong>116,337</strong></td>
<td><strong>48,347</strong></td>
</tr>
<tr>
<td>Acquired Mission</td>
<td>Youth Continuing</td>
</tr>
<tr>
<td>Driven Microfinance</td>
<td>Education</td>
</tr>
<tr>
<td>Clients</td>
<td></td>
</tr>
<tr>
<td><strong>67%</strong></td>
<td><strong>36,799</strong></td>
</tr>
<tr>
<td>Working Graduates</td>
<td>Certificates</td>
</tr>
<tr>
<td></td>
<td>Granted</td>
</tr>
<tr>
<td><strong>3,420</strong></td>
<td><strong>9,645</strong></td>
</tr>
<tr>
<td>Job/Business Created</td>
<td>School/Implementor Partners</td>
</tr>
<tr>
<td><strong>3,420</strong></td>
<td><strong>9,645</strong></td>
</tr>
<tr>
<td>67% Working Graduates</td>
<td>58 Learning</td>
</tr>
<tr>
<td></td>
<td>Centers</td>
</tr>
</tbody>
</table>

**IDR 743.67Bn**

Total Disbursement

*Including Members of Do Something Indonesia, Youth Received Employment & Entrepreneur Workshops*
## YCAB Journey to Social Enterprise

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999</td>
<td>Launched YCAB Foundation 1st pillar, <strong>HeLP</strong> (Healthy Lifestyle Promotion)</td>
</tr>
</tbody>
</table>
| 2000 | Established **PT YADA Indonesia** (1st business unit)  
Began to evolve into a **Social Enterprise** |
| 2001 | United Nations Civil Society Award in Vienna |
| 2003 | Launched YCAB Foundation 2nd pillar, **HoLD** (House of Learning and Development) |
| 2004 | Established **PT Pelangi Jaya** (2nd business unit, dissolved in later years)  
Established **YCAB Cooperative** (4th business unit) |
| 2005 | Launched YCAB Foundation 3rd pillar, **HOpE** (Hands on Operation for Entrepreneurship/Employment) |
| 2007 | Special consultative status from **UN-ECOSOC**  
Established **Beauty Inc.** (3rd business unit)  
Established **YCAB International Inc.** in Atlanta, Georgia USA |
| 2008 | Achieved **ISO 9001:2008** status for NGO (first in Indonesia)  
Self-sustainable in administration through the business units |
| 2009 | Reached out to 1 million youth  
Kicked off **Angel of Change Campaign**  
Established **YCAB Cooperative** (4th business unit)  
Kicked off the mission-driven Microfinance (MFi) |
| 2010 | 501(c)(3) status for YCAB International  
Piloted Social Investment Program (in conjunction with MFi) |
| 2011 | Received Social **Entrepreneur of the Year Award** by Ernst & Young  
Established **Terrazone** (5th business unit) |
2012
Reached out to 2 million youth
- Tripled the portfolio of Social Investment
- Received Schwab Foundation Social Entrepreneurship Award by World Economic Forum

2013
Activated 3 International programs
- Ranked 74th on the Top 100 NGO by Global Journal

2014
Ranked 2nd place in General Category for Financial Inclusion Competition 2014 by Financial Services Authority (OJK) in Indonesia
- Ranked 63th The Top 100 NGO by Global Journal

2015
Reached out to 3 million youth
- Activated 1 additional international program in Laos
- Granted license for YCAB Ventures from Financial Service Authority (OJK) (6th business unit)
- PT FLIP (7th business unit)
- Ranked 49th in the Top 500 NGO by NGOs Advisor-Geneva

2016
General Consultative Status from UN-ECOSOC

2017
Ranked 44th in the Top 500 NGO by NGOs Advisor-Geneva
- PT. YCAB (YCAB Enterprise) (8th business unit)
- The Solution Maker of United Nations in New York

2020
Reaching out to 5 million youth
- Raising up to US$ 50 Mn (impact fund & partnership)
## STRATEGY SHIFT 2015-2020

In 2015, YCAB has enhanced its strategy to achieve 2020 goals. YCAB has some focused objectives in 2016 & 2017.

### FOCUSED OBJECTIVES IN 2018

<table>
<thead>
<tr>
<th>PROGRAM IMPLEMENTATION</th>
<th>LEARNING &amp; GROWTH</th>
<th>FUNDING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implement integrated intervention program through Center of Change (CoC)</td>
<td>Lean &amp; agile organization</td>
<td>Diversified funding for a balance portfolio</td>
</tr>
</tbody>
</table>

### MILESTONE IN 2016

<table>
<thead>
<tr>
<th>PROGRAM IMPLEMENTATION</th>
<th>LEARNING &amp; GROWTH</th>
<th>FUNDING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enhance capability of project management process</td>
<td>Competency based assessment for leadership as a foundation for people development</td>
<td>Optimize contribution from all business units</td>
</tr>
<tr>
<td>Setting up infrastructure to support integrated intervention</td>
<td></td>
<td>Diversified sources of external funding</td>
</tr>
</tbody>
</table>

### MILESTONE IN 2017

<table>
<thead>
<tr>
<th>PROGRAM IMPLEMENTATION</th>
<th>LEARNING &amp; GROWTH</th>
<th>FUNDING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implement project management framework &amp; tools</td>
<td>Organization restructuring to ensure effectiveness.</td>
<td>Young leaders participate in leadership development program</td>
</tr>
<tr>
<td>Develop monitoring &amp; evaluation handbook</td>
<td></td>
<td>Communicate the changes of core values of YCAB from IREAP to ISERVE (Integrity, Service, Empathy, Resilience, Vibrancy, Excellence)</td>
</tr>
<tr>
<td>Develop the draft concept of Center of Change as an integrated and holistic intervention approach</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2017 YCAB FOUNDATION
RESTRUCTURED ORGANIZATION

GRC* COMMITTEE
INTERNAL AUDIT OFFICE
QUALITY MANAGEMENT OFFICE
STRATEGY MANAGEMENT OFFICE

BOARD OF TRUSTEE
BOARD OF SUPERVISORY
BOARD OF EXECUTIVE

HR & ETHICS COMMITTEE
7 COUNCILS OF ADVISORS

GROUP CEO
SECRETARY GENERAL
TREASURE/ GROUP CEO
GROUP COO

FINANCE & ACCOUNTING DEPT
DEVELOPMENT & COMMUNICATION DIVISION
PROGRAM & IMPACT DIVISION
SHARED SERVICE DIVISION
JOB PORTAL (GenerasiBisa!)

*GRC : Governance, Risk and Compliance
01
FINANCIAL & HUMAN RESOURCE
Human resource is the most important asset of any organization and we are very proud of the people working behind the scenes to make YCAB what it is today. Our people are also the impetus for change by creatively sourcing funds to fuel our programs.

The following section elaborates in more detail, how our people and financials are maximised across the YCAB Group including business units, YCAB International Inc., YCAB Foundation, and YCAB Microfinance. Each have business alignment parameters that serves as a measure of our performance as an expanding social enterprise.

As you continue to read YCAB Group’s financials, please be mindful that it is the unaudited version. We are in the process to improve the situation since Q4/2017. EY has been our auditor since 2012.
Y CAB Social Enterprise asset has been steadily growing at a CAGR 11.72% from IDR 118.5 Bn to IDR 147.9 Bn in 2017. The growth is led by our Microfinance operations and Beauty Inc., each have grown with a CAGR of 21.73% and 16.55% respectively.

Y CAB Microfinance have successfully added 8 more branch in 3 provinces by 2017, spreading economic empowerment to more locations in Indonesia. As for Beauty Inc, an investment of newer technology and state of the art beauty machines was made.

YCAB Microfinance have successfully added 8 more branch in 3 provinces by 2017, spreading economic empowerment to more locations in Indonesia. As for Beauty Inc, an investment of newer technology and state of the art beauty machines was made.
All business units have grown healthily. Microfinance and Beauty Inc. grew the most at 37% Y-O-Y growth from 2016 to 2017. MFI number of active clients grew 17.3% from 31,630 to 37,124; translating into a higher revenue achievement.

Terrazone and Yada also enjoyed a revenue growth of 20% and 12%. Respectively as they opened 9 new outlets in 2017, having a total of 89 outlets across Indonesia.
# YCAB SOCIAL ENTERPRISE
## FINANCIAL SUMMARY

<table>
<thead>
<tr>
<th>BUSINESS UNITS</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>118.5 Bn</td>
<td>133.8 Bn*</td>
<td>147.9 Bn*</td>
</tr>
<tr>
<td>Terrazone Indonesia</td>
<td>48.7 Bn</td>
<td>47.2 Bn</td>
<td>48.5 Bn</td>
</tr>
<tr>
<td>Yada Indonesia</td>
<td>41.1 Bn</td>
<td>38.7 Bn</td>
<td>39.6 Bn</td>
</tr>
<tr>
<td>Beauty Inc.</td>
<td>2.3 Bn</td>
<td>1.9 Bn</td>
<td>1.7 Bn</td>
</tr>
<tr>
<td></td>
<td>5.3 Bn</td>
<td>6.6 Bn</td>
<td>7.2 Bn</td>
</tr>
<tr>
<td>MISSION</td>
<td>69.8 Bn</td>
<td>86.6 Bn</td>
<td>99.4 Bn</td>
</tr>
<tr>
<td>Education (YCAB Foundation)</td>
<td>30.6 Bn</td>
<td>30.3 Bn</td>
<td>28.8 Bn</td>
</tr>
<tr>
<td>Economic Empowerment (YCAB Microfinance)</td>
<td>39.2 Bn</td>
<td>56.3 Bn</td>
<td>70.6 Bn</td>
</tr>
<tr>
<td>TOTAL INVESTED IN PROGRAMS</td>
<td>54.6 Bn</td>
<td>54.9 Bn</td>
<td>60.1 Bn</td>
</tr>
</tbody>
</table>

* unaudited  All currency in IDR

True to its mission, YCAB’s investments into the programs increased steadily every year from 54.6 Bn in 2015 to 54.9 Bn in 2016 to 60.1 Bn in 2017 despite the strategic shift and organization restructuring.
Education is the most powerful weapon which you can use to change the world.

Nelson Mandela
The Foundation’s income has been on a slight downward trajectory for few reasons. There was a huge philanthropic investment through Perempuan Bagi Bangsa with Bank Indonesia in 2015 that skewed the revenue upwards. Secondly, several corporates have refocused their CSR to other issues such as environment and sustainability. The revenue seen here includes the income coming from the shared services received from the business units.

Following the decreased income, the Foundation Expense is also down from IDR 33.3 Bn (audited) to 25.6 Bn (unaudited) between 2015 and 2017. And this is mainly due to the restructuring process. However, the program expenditure also decreased by CAGR 16.4% from a total of IDR 21.2 Bn in 2015 to IDR 14.8 Bn in 2017. The reason for this decrease is the refining of YCAB program where closure of some of the non performing Rumah Belajar took place. The fundraising cost remains stable with a slight increase of back office and shared resources expenses. Shared resources expense is the expense covered by the business units for the benefit of YCAB Foundation where the resources from the business units provide probono service to the Foundation.
Y CAB FOUNDATION TOP 10 DONORS

Y CAB Foundation is honored to have many loyal partners as reflected below.

### TOP DONORS IN 2016

<table>
<thead>
<tr>
<th>HSBC</th>
<th>Bank Indonesia</th>
<th>Samsung</th>
<th>Microsoft</th>
<th>Tower Bersama Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mogu Mogu</td>
<td>Facebook</td>
<td>First State Investments</td>
<td>BFI Finance</td>
<td>CIMB Niaga</td>
</tr>
</tbody>
</table>

### TOP DONORS IN 2017

<table>
<thead>
<tr>
<th>HSBC</th>
<th>Multistrada</th>
<th>Samsung</th>
<th>Microsoft</th>
<th>Northstar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facebook</td>
<td>Dow</td>
<td>Tokopedia</td>
<td>RTI International</td>
<td>Cirebon Electric Power</td>
</tr>
</tbody>
</table>
YCAB’s microfinance is a means to an end and the end is education for all

Veronica Colondam
YCAB microfinance performance has improved in the last two years. Outstanding and income grew by 7.8% and 9.7% CAGR respectively while at the same time improving portfolio quality, shown by decreased NPL rate.

Our microfinance operations have also been consistent in its mission of supporting youth education. Contribution to education has reached Rp 4.7 Bn in 2016, before a slight decrease to Rp 4.4 Bn in 2017 in tandem with restructuring exercise at the foundation.
YCAB MICROFINANCE
FINANCIAL PORTFOLIO
(by YCAB Ventures & YCAB Cooperative)

DISBURSEMENT

INCOME

NON-PERFORMING
LOAN (NPL)

OUTSTANDING

CONTRIBUTION ON
EDUCATION

2015 2016 2017

IDR 144 Bn IDR 135 Bn IDR 171 Bn

IDR 19.7 Bn IDR 20.8 Bn IDR 23.7 Bn

IDR 32.6 Bn IDR 35.4 Bn IDR 37.9 Bn

IDR 3.7 Bn IDR 4.7 Bn IDR 4.4 Bn

8.9% 9.7%

- 25.8% 7.8% 9.1%
We are a group of like minded people who are serious and passionate about making the world a better place according to our own individual talents and capacity.

We believe that financial independence and self-sufficiency are essential to development, and dignity comes before development.

Therefore, we work hard to develop vulnerable youth by giving them access to education and economic assistance.

We believe in the creation and the implementation of an inclusive, innovative and sustainable program. Only this can lead to a systemic change.
SUMMARY OF HUMAN RESOURCES

YCAB has grown from a team of 4 in 1999, to a team of 928 after 18 years. This is a significant growth for our organization. Business units and YCAB Cooperative have provided us with the shared resources that are necessary in order to take our organization to the next level.

<table>
<thead>
<tr>
<th>TOTAL NUMBER OF EMPLOYEE OF YCAB SOCIAL ENTERPRISE GROUP</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
<td>732</td>
<td>928</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Service Unit</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Unit</td>
<td>342</td>
<td>521</td>
</tr>
<tr>
<td>YCAB Microfinance</td>
<td>211</td>
<td>242</td>
</tr>
<tr>
<td>YCAB Foundation</td>
<td>178</td>
<td>164</td>
</tr>
<tr>
<td>YCAB International Inc.</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RATIO OF ADMIN TO EMPLOYEE SERVED</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>32 Admin shared resources group</td>
<td>32:700</td>
<td>1:22</td>
</tr>
<tr>
<td>23 Admin shared resources group</td>
<td>23:905</td>
<td>1:39</td>
</tr>
</tbody>
</table>

23 Admin shared resources group
1 Head of Shared Service
5 Finance & Accounting | 3 Human Capital
5 Information Technology
9 General Affairs, Maintenance & Procurement
Our business units are independent enterprises that are key in the sustainability of the programs of YCAB Foundation. Currently, the YCAB Group has four operational business units that together have provided remarkable contributions to fund YCAB Foundation’s programs.

YADA Indonesia, incorporated in 2000, is the first business unit of the YCAB Group. It manufactures robotic animal rides and exports its products worldwide. YADA also operates in almost a hundred malls in Indonesia, employing more than 300 people, some of whom are the graduates of YCAB Rumah Belajar (Learning Center).

Terrazone, founded in 2011, is a family entertainment outlet that operates in department stores and malls in Indonesia. Within less than three years, 34 Terrazone outlets have been opened. With almost a hundred outlets across Indonesia now, Terrazone has attracted more than three million customers.

Beauty Inc., founded in 2007, is a beauty clinic specializing in non-invasive treatment using FDA-approved technology such as radio frequency, laser, and mesotherapy. It employs the graduates of YCAB Learning Center who have learned salon and home spa skills.

FLIP was established in 2013. It is a Human Resource consultant with a unique approach, emphasizing its services in training and development area(s). FLIP’s mission is to enable organizations’ sustainability and independence in learning through brain, culture and psychological understanding. With these three ingredients, FLIP not only just gives regular training, but tries to optimize the participant’s potential to be able to teach other people. FLIP believes that everyone is able to teach.
BUSINESS UNIT
INDONESIA FOOTPRINT

124 BUSINESS OUTLETS SERVING OVER
10 MILLION CUSTOMERS BY 2017

<table>
<thead>
<tr>
<th>Company</th>
<th>Outlets</th>
<th>Provinces</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>TENGA ZONE</td>
<td>75</td>
<td>15</td>
<td>2016</td>
</tr>
<tr>
<td></td>
<td>84</td>
<td>15</td>
<td>2017</td>
</tr>
<tr>
<td>Yacra Indonesia</td>
<td>6</td>
<td>5</td>
<td>2016</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>4</td>
<td>2017</td>
</tr>
<tr>
<td>ycab VENTURES</td>
<td>25</td>
<td>3</td>
<td>2016</td>
</tr>
<tr>
<td></td>
<td>33</td>
<td>4</td>
<td>2017</td>
</tr>
<tr>
<td>Beauty Inc.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>flip</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Keep away from people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become great.

Mark Twain
02
BENEFICIARIES
& ACTIVITIES
The following sections elaborate how the different entities within the YCAB group share the previously discussed business and mission alignment parameters namely YCAB International Inc., YCAB Foundation and YCAB Microfinance. These entities have one social mission: to enable youth through hope and opportunity, especially in the areas of healthy lifestyle promotion, education and economic empowerment and serve as the pillars for the Group’s premise of change model.

The objective of YCAB International Inc. is to increase awareness of YCAB Foundation’s mission and vision to develop independent and self-reliant youths through education by partnering with likeminded organisations in the ASEAN region. YCAB Foundation continues to realise this mission in Indonesia through its three program pillars. Finally, YCAB Microfinance contributes to the achievement of the Group’s mission by operating what we call a Mission Driven Microfinance program dedicated to women entrepreneurs and mothers of low-income families. It is an enabling program that requires women to send their children to school before availing of the loan.
The map below shows all the site locations of YCAB Foundation historical programs: Health, Education and Economic Empowerment, which are spread across the Indonesian archipelago.

Information

1. Aceh
2. North Sumatra
3. West Sumatra
4. Jambi
5. Riau Islands
6. Bangka Belitung
7. South Sumatra
8. Lampung
9. Banten
10. DKI Jakarta
11. West Java
12. Central Java
13. D.I Yogyakarta
14. East Java
15. Bali
16. West Borneo
17. Central Borneo
18. East Borneo
19. South Borneo
20. North Sulawesi
21. Gorontalo
22. Central Sulawesi
23. South-East Sulawesi
24. South Sulawesi
25. East Nusa Tenggara
26. West Nusa Tenggara
27. Maluku
78 cities across 27 provinces in Indonesia
At YCAB Foundation, we focus on youth development through education and economic empowerment which is reflected in our three pillars of program. We believe youth development plays a pivotal role in transforming communities 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. Our Health Program focuses on primary prevention education of drug abuse and HIV/AIDS among youths through healthy lifestyle promotion. In addition, our Education Program focuses on schooling for dropouts and underprivileged youth. Last but not least, our Economic Empowerment Program focusing on Entrepreneurship and employment including Mission Driven Microfinance program which is run by YCAB Cooperative & YCAB Ventures.
YCAB Foundation worked to support the achievement of the Millennium Development Goals (MDGs) and continues to support the new set of Sustainable Development Goals (SDGs) in its advancement of Human Development Index (HDI). HDI’s scope of work is consistent with YCAB’s three main pillars. The organization aims to persevere in contributing to improve human capital quality in Indonesia and in countries where it operates. The three areas of the HDI, which YCAB strives to fulfill are: healthy lifestyle promotion, educational and vocational training provision, welfare creation through microloans, job centers and seed capital for microentrepreneurs, in cooperation with our Business Units.

**HEALTH**

Focuses on addressing risky behaviors in youths through healthy lifestyle promotion

**EDUCATION**

Rumah Belajar/Learning Centers for school dropouts and underprivileged children

**ECONOMIC**

Entrepreneurship and job creation programs including: microloan, seed capital, and vocational training
HEALTH PROGRAM

PROGRAM’S GOAL
To educate youth and increase their awareness on having healthier lifestyles

Our professional trainers provide education on healthy lifestyles and life skills training in school. Youth are encouraged to engage in positive activities, and when trained are sent out as Peer Trainers to train other peers to become Peer Educators, hence creating a ‘ripple’ effect. DoSomething Indonesia is an online platform encouraging the youth to participate in positive change. (www.dosomethingindonesia.org)

ACCUMULATIVE SINCE 1999

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth Received Knowledge In Healthy Lifestyle</td>
<td>172,417</td>
<td>37,577</td>
</tr>
<tr>
<td>Youth Trained As Peer Trainers</td>
<td>3,371</td>
<td>-</td>
</tr>
<tr>
<td>Members Of DoSomething Indonesia (Accumulative)</td>
<td>6,300</td>
<td>9,953</td>
</tr>
<tr>
<td>Reduction In The Intention To Engage In Risky Behavior</td>
<td>72.4%</td>
<td>67.9%</td>
</tr>
</tbody>
</table>

FOCUS IN 2018
Continue our Health program as a part of integrated intervention
Update content for campaigns
Community partnership to create awareness for DoSomething Indonesia
EDUCATION PROGRAM

PROGRAM’S GOAL
To give access to education for underprivileged youth and school dropouts through our 58 Rumah Belajar (Learning Center)

Education Program focuses on basic education equivalency and skills advancement courses. Youth are taught basic math, English, geography and science. Our vocational courses are tailored to fit related services industries; hair and beauty, motorcycle mechanic, electronics repair, sewing skills and Batik crafting. The subsidized education cost is made affordable for all at IDR 10,000/month, it is approximately US$1 per month per student.

FOCUS IN 2018
Improve the quality of educational content
Ensure the effectiveness of Rumah Belajar
Develop YCAB Center of Change as a holistic and integrated intervention to the youth and community

ACCUMULATIVE SINCE 2003

<table>
<thead>
<tr>
<th>Youth Received Education</th>
<th>Certificates Granted</th>
<th>Pass National Exam</th>
</tr>
</thead>
<tbody>
<tr>
<td>44,446</td>
<td>36,799</td>
<td>100%</td>
</tr>
</tbody>
</table>

ACHEIEVEMENT IN 2016 & 2017

<table>
<thead>
<tr>
<th>Students Received Education</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8,327</td>
<td>5,801</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Certificates Granted</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>7,311</td>
<td>5,716</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pass National Exam</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>
ECONOMIC EMPOWERMENT PROGRAM

PROGRAM’S GOAL
To provide opportunity for underprivileged youths to gain vocational skills and access to employment and/or entrepreneurship.

Economic Empowerment Program has two components to it; one, employment and the other, entrepreneurship. The employment initiative strives to help the graduates of Rumah Belajar and vocational program to find employment through work readiness workshops, offering guidance in CV writing, interview techniques, good manners and self-esteem. In addition, we provide graduates career opportunities through our job platform, connecting them to potential employers.

Our entrepreneurial initiative provides a seed capital program that has enabled hundreds of underprivileged youth who have shown entrepreneurial skills to start their own small businesses.

FOCUS IN 2018
Expand employment and entrepreneurship workshops to empower other private and public vocational schools

Develop new approaches to enhance existing programs

Expand the geographical reach

YCAB’s Job Portal

ACCUMULATIVE SINCE 2008

<table>
<thead>
<tr>
<th></th>
<th>3,420</th>
<th>12,409</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobs &amp; Business Created</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Youth Received Employment Workshop</td>
<td></td>
<td></td>
</tr>
<tr>
<td>66.5% Working Graduates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4,469 Youth Received Entrepreneurship Workshop</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ACHIEVEMENT IN 2016 & 2017

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobs and Business Opportunity Created</td>
<td>74</td>
<td>80</td>
</tr>
<tr>
<td>Youth Received Entrepreneurship Workshop</td>
<td>1,527</td>
<td>1,826</td>
</tr>
<tr>
<td>Youths Received Employment Workshop</td>
<td>5,035</td>
<td>742</td>
</tr>
<tr>
<td>Working Graduates</td>
<td>86.6%</td>
<td>27%</td>
</tr>
</tbody>
</table>
ACKNOWLEDGEMENT TO YCAB FOUNDATION PROGRAM

Habibi and Alpiah passed internship program at Spire Indonesia for 2 months. They gained this opportunity after participation in a research training from Spire for 4 months. They are students of Rumah Belajar Duri Kepa, Jakarta.

Students from Rumah Belajar Duri Kepa participated in “Indonesia Menari” 2017.

Victoria Finlandia, Richard Branson, and Nur Kholifah as semi-finalist in Kuark’s science competition on 18 February 2017. They are the student of Rumah Belajar Duri Kepa, Jakarta.

Anita as the first runner up at a hair show competition by L'oreal on 15 December 2017. She is a student of Rumah Cantik Duri Kepa, Jakarta.

Hafiz as the second runner up at the national batik design competition in Jepara 2017. He is a student of Rumah Belajar Batik, Pekalongan - Central Java.

Joko Pranoto as the first runner up at Batik design in Solo 2017. He is a student of Rumah Belajar Batik, Pekalongan.

Agung’s design works represent Pekalongan district to enter Carnival Batik Contest in Jepara 2017. He is an alumni of Rumah Belajar Batik, Pekalongan.
Y Cab International Inc.

With our long-term mission to enable like-minded organizations world wide, Y Cab International Inc. currently runs projects in two countries across Asia, such as Myanmar and Laos. In the next few years, we are also aiming to meet and work with select local organizations in the ASEAN region while continuing to gain international visibility.
INTERNATIONAL FOOTPRINT

6 COUNTRIES ACROSS
ASIA & AFRICA

MONGOLIA
MYANMAR
LAOS

Ongoing project
Past project
EDUCATION PROGRAM

ON GOING PROJECT

SAE LAO LEARNING CENTER
Vang Vieng, Laos
258 Total Students

GOALS
To assist SAE LAO in educating more students and equipping them with proper English language skills
To cultivate a better learning environment by providing educational materials and equipment
To sponsor full university scholarships for four Laotian students

ACTIVITIES
Mobile Clinic for basic medical check up & hygiene education for the students
2-hour, bi-weekly volunteer activities from 3 local communities

254 taking junior english classes
4 full university scholarship

WONDERFUL GARDEN LEARNING CENTER
Hlegu, Myanmar
1062 Total Students

GOALS
To provide introductory computer lessons to 20 teachers and 110 children (ages 11-16) from government schools
To provide basic graphic design training to all interested students
To find job opportunities for at least 10% of the youth population through our training centers

ACTIVITIES
Weekdays computer training in government or monastic schools
Summer Computer classes for young children (ages 11-16) from government schools

Digital inclusion & english literacy class

ON GOING PROJECT
HEALTH PROGRAM

PAST PROJECT

WOMEN EMPOWERMENT THROUGH SPORTS
Kabul, Afghanistan
600 Total Youth

GOALS
To empower and encourage women to be more proactive members of society through sports

ACTIVITIES
Invite women from the different provinces to Kabul to train in sports prior to opening local workshops and events

Hold local workshops and ask the women who have attended training in Kabul to go back and train others in the community

EDUCATION PROGRAM

PAST PROJECT

DIGITAL INCLUSION CLASS
Ulaanbaatar, Mongolia
60 Total Students

GOALS
To encourage children to complete the Mavis Beacon typing program by the end of summer

To improve the ability to use the internet efficiently for research and report writing purposes

To improve graphic design skills by using different software

ACTIVITIES
Basic computer skills training

60 Total Students

600 Total Youth
ECONOMIC EMPOWERMENT PROGRAM

PAST PROJECT

SEWING FOR BETTER TOMORROW
Lahore, Pakistan
577 Total Women

GOALS
To educate and equip women with basic economic skills to help uplift the condition of their families.
To assist these women in finding employment through job markets, fairs and exhibitions.

ACTIVITIES
Life skills training
Writing and reading
Sewing skills
Job placement

SKILLS FOR LIFE
Kyangwali, Uganda
144 Total Women

GOALS
To strengthen women's right to economic security and dignity.

ACTIVITIES
Sewing and tailoring skills training
Life and leadership skills training
**PROGRAM HIGHLIGHTS**

**2016**

**YCAB Foundation and Microsoft Held “Job Fair 2016: Enable. Engage, Realize” to Boost Employment Opportunities for SMA and SMK Students**

YCAB Foundation and Microsoft Indonesia held “Job Fair 2016: Enable, Engage, Realize” on May 10-11, 2016. With more than 25 companies from various industries, such as retail, beauty products and food, participated in the job fair and provided hundreds of job opportunities for SMA and SMK graduates. Since 2015, YCAB Foundation with support from Microsoft Indonesia has provided soft skill training to 10,000 SMA and SMK students in Indonesia so that they will be able to develop themselves and find a job. The training includes how to make a CV using Microsoft Word, how to succeed at job interviews, etc.

**Facebook, YCAB and Sudah Dong team up to encourage teens to ‘Think Before You Share’**

To help keep teens in Indonesia safe online, Facebook has teamed up with YCAB Foundation (Yayasan Cinta Anak Bangsa), a non-profit that focuses in youth development, and Sudah Dong, a social media anti-bullying community, to launch a “Think Before You Share” guide. It provides useful tips on how to stay safe, be respectful of others, as well as what to do when you are not comfortable with contents shared. It warns teens to be mindful of what they share on Facebook and to better understand the ideal mindset before posting. This campaign resulted in more than 3.5 million digital impression (reach).

**Bank Indonesia: Perempuan Bagi Bangsa (Women For The Nation)**

With the support of Bank Indonesia, YCAB implements an integrated program called “Perempuan Bagi Bangsa (Women for the Nation)”. This program touches 4 areas within 3 (three) years. These programs include: financial literacy, environment, food security, and economic empowerment for micro business.

As a pilot project, the program will reach 3,000 women micro-entrepreneurs with a multiplier effect that can reach 2,000 girls through entrepreneurship training (YouthPreneur) in Jakarta and Tangerang area.
Veronica Colondam as a Mentor for Big Bang Show in Kompas TV

As a sociopreneurship expert, Veronica Colondam (CEO of YCAB Foundation) along with 8 other mentors such as William Tanuwijaya (Founder of Tokopedia) and Arto Biantoro (branding and packaging expertise) involve as mentors for a TV Program organized by Kompas TV under Andy F Noya direction called Big Bag shows. Airing every Sunday, the program provides a platform for young entrepreneurs who put their concern more about social impacts than accumulating profit gains. The sociopreneurs do not only perform on set, but they also receive guidance from the experts on how to scale up their business and competence.

Supporting Indonesia Free of Waste 2020: Do Something Indonesia and Citi-Peka Empowered Youth across Indonesia to be Environmentally Innovative

#NyampahItuKuno was the campaign hashtag running by ‘Do Something Indonesia’ in collaboration with Citi-Peka & Citi Foundation to support Indonesia Free of Waste 2020, focusing on empowering youth across Indonesia to preserve the environment by recycling waste innovatively to become something more valuable. The offline campaign was run in 7 cities, with Palembang and Bandung being the last two cities to conduct the Campaign Day Out (Recycling Workshop) after Jakarta, Malang, Yogyakarta, Samarinda, and Semarang.

Mobil Belajar CIMB Niaga is Ready to Reach Students in Cibinong, Bogor Area

PT Bank CIMB Niaga Tbk (CIMB Niaga) collaboration with YCAB Foundation continues in a program called ‘Mobil Belajar CIMB Niaga’. This program was initiated in 2011 and aimed to increase technology skills and knowledge. CIMB Niaga shows concern to the field of education in Indonesia. Mobil Belajar CIMB Niaga targets elementary and high school students who have limited access to technology.
Mastercard Credit Cardholders Can Now Donate Through Mastercard Donations Platform

YCAB Foundation got an opportunity to work with Mastercard through the Priceless Causes program. This program aims to empower Mastercard credit cardholders to share with others in need, utilizing Mastercard’s global network. The first program launched under the Priceless Causes umbrella program, Mastercard Donations Platform, will facilitate Mastercard credit cardholders to donate every time they transact using the card.

Angel of Change 2017 – A Ball of Hope Support Indonesian Child Education Through Sports

Angel of Change (AOC) fundraising event was held again and held the theme of “A Ball of Hope”. AOC is an initiative of YCAB Foundation and PT. Multistrada Arah Sarana, Tbk to raise funds and assist the education of Indonesian underprivileged children through YCAB’s Rumah Belajar (Learning Center). This year, Angel Of Change took place in Bali, donors were not only invited to attend the fundraising event on October 7th, 2017, but were also invited to watch a football tournament between Bali vs Arema Club at Kapten I Wayan Dipta Stadium, Gianyar – Bali on Sunday, October 8th, 2017.

Choose “The Box” in Uber and Donate for YCAB Foundation

As part of a Uber campaign aimed at encouraging Jakarta residents to start thinking of innovative solutions to cope with traffic jams, Uber is working with the YCAB Foundation to encourage citizens to share a ride through Uber and donate to YCAB Foundation.

By choosing “The Box” as a preferred ride from 22 to 30 November 2017, Uber will donate Rp 2,000 to the YCAB Foundation for the Learning Car program. The cost calculation will be the same as the trip using UberX, so there is no additional cost.
The Launching of GenerasiBisa!, High School/Vocational School Graduates Now Have Confidence To Find Job

GenerasiBisa! was launched in February 2017 after being developed over 2016. This platform was initiated by YCAB Foundation and partnered with Microsoft Indonesia, it is also supported by Ministry of Manpower Republic of Indonesia.

YCAB saw greater opportunities for high school/vocational school graduates by giving them a platform called GenerasiBisa! to extend the goodness. The platform has targeted young people aged 15-24 which aims to equip Indonesia’s young generation with knowledge, confidence and readiness in a career.

YCAB Reached 3,070 Youth through Anak KAO Program

PT Kao Indonesia announced the success of a collaboration program with YCAB called Anak KAO. Anak KAO is an abbreviation of Anak Kreatif, Aktif, dan Optimis (Creative, Active, and Optimistic Children). Through this program, KAO Indonesia and YCAB educated children about the importance of keeping self, and environment cleanliness. Anak KAO was expected to educate and reach 1,800 children. But because of KAO and YCAB’s efforts, this program successfully exceeded the target, and reached 3,070 children.

LKP Path, A Platform to Generate Talented New Hair Stylists

L’oreal Professionel together with YCAB established a course and training institute called (LKP) PATH which was initiated as a positive platform to produce a generation of new hair stylists with professionalism, creativity and innovation.
**MISSION DRIVEN MICROFINANCE**

**Y CAB** runs mission-driven microfinance operations, targeted towards women entrepreneurs in low-income families. The program is called ‘mission-driven microfinance’ because not only that it gives opportunities and access to capital for these women, it also emphasizes that their child education is a pre-requisite for these women to be qualified to receive loans in the first place. In addition, income surplus from this program is contributed back to help fund the YCAB Foundation’s education program. This aligns with **Y CAB Social Enterprise** mission to provide youth empowerment and development.

Below are **Y CAB**’s uniqueness compared to other microfinance operations. By expanding our mission-driven microfinance program, we hope to further improve opportunities provided for the mothers and youth of low-income families as well as communities in areas where **Y CAB** operation is present.

- **Child education** as pre-requisite to loan
- **Surplus directed** to assist **Y CAB** education program
- **Community fund** to fund force majeure
MISSION DRIVEN MICROFINANCE

GOAL

To provide economic opportunities to low income mothers as an incentive to support their school-aged children to stay in school.

To support YCAB’s mission by making their children’s education as the precondition of the loan and by giving almost 100% of the funds generated from this activity to support our educational programs.

FOCUS IN 2018

Improve the overall operation efficiency including enhancing the use of IT and the quality of human capital.

Raise funds through YCAB’s social investment (near-market returns) and philanthropic investment (perpetual model) products.

ACCUMULATIVE SINCE 2009

116,337
Acquired Mission Driven Microfinance client

IDR 743.67 Bn Disbursement

407,389
Estimated Indirect beneficiaries (children stay in school)

ACHIEVEMENT IN 2016 & 2017

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Clients</td>
<td>31,630</td>
<td>37,124</td>
</tr>
<tr>
<td>Outstanding</td>
<td>IDR 35.42 Bn</td>
<td>IDR 37.85 Bn</td>
</tr>
<tr>
<td>Revenue</td>
<td>IDR 22.9 Bn</td>
<td>IDR 28.4 Bn</td>
</tr>
<tr>
<td>Education Fund</td>
<td>IDR 4.7 Bn</td>
<td>IDR 4.4 Bn</td>
</tr>
</tbody>
</table>
## SUMMARY OF BENEFICIARIES & ACTIVITIES

<table>
<thead>
<tr>
<th>YCAB SOCIAL ENTERPRISE</th>
<th>BENEFICIARIES 2016</th>
<th>BENEFICIARIES 2017</th>
<th>ACTIVITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>YCAB Foundation</td>
<td>193,198</td>
<td>49,111</td>
<td>Implementing Youth Development Program In Healthy Lifestyle, Education &amp; Economic Empowerment</td>
</tr>
<tr>
<td>YCAB International Inc.</td>
<td>408</td>
<td>69</td>
<td>Partnership &amp; Grant Making</td>
</tr>
<tr>
<td>YCAB Microfinance</td>
<td>48,404</td>
<td>63,373</td>
<td>Financial Inclusion Through Running Mission Driven Microfinance</td>
</tr>
<tr>
<td>Business Units</td>
<td>-</td>
<td>-</td>
<td>Profit-Making Business</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>242,010</strong></td>
<td><strong>112,553</strong></td>
<td></td>
</tr>
</tbody>
</table>
PEREMPUAN
BAGI BANGSA
03 MEDIA & COMMUNICATION
In 2016 & 2017, YCAB has been privileged to work with various partners, including multinationals, corporations, individual donors and the media. These partnerships are crucial in conveying the mission and vision of YCAB through its various on-ground and online communication channels.

YCAB acknowledges that traditional communication channels such as television, radio and print are still relevant, but it is the growing significance and extensive outreach of online channels that YCAB equally maximises to connect and build stronger relationships with more communities. The online space is especially important since the target audience, the youth, is more visible and active on these online platforms.

In line with this, the following section presents media-related data and value that illustrate how these traditional and new media channels have increasingly helped our organization to be where we are at the moment. Moving forward, we would like to strategically and efficiently make best use of these social media tools to improve and promote awareness among the youth.
WEBSITE

In 2016, most of international web visitors accessed www.ycabfoundation.org from United States, Singapore, Russia, India, United Kingdom, and other countries.

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sessions</td>
<td>97,169</td>
<td>92,479</td>
</tr>
<tr>
<td>Users</td>
<td>74,631</td>
<td>72,104</td>
</tr>
<tr>
<td>Page Views</td>
<td>207,678</td>
<td>191,377</td>
</tr>
<tr>
<td>Average New Sessions</td>
<td>76.49%</td>
<td>77.33%</td>
</tr>
</tbody>
</table>

Note:

- **Sessions**
  Total number of Sessions within the date range. A session is the period time a user is actively engaged with our website, app, etc. All usage data (Screen Views, Events, Ecommerce, etc.) is associated with a session.

- **Users**
  Users that have had at least one session within the selected date range. Includes both new and returning users.

- **Pageviews**
  Pageviews is the total number of pages viewed. Repeated views of a single page are counted.

- **% New Sessions**
  An estimate of the percentage of first time visits.
IN-KIND VALUE & SOCIAL MEDIA

TRADITIONAL MEDIA

It has been a privilege for us to work with partners who have close relationships with the media. This has significantly helped increase the editorial values of our stories in 2016. Our partnership program with some corporations were recognized by reputable media in Indonesia and we intend to continuously work with these media partners. In 2016, total of in-kind media and in-kind products is 181.3 Bn.

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL IN-KIND VALUE</td>
<td>IDR 186.04 Bn</td>
<td>IDR 468.95 Bn</td>
</tr>
<tr>
<td>TOTAL MEDIA COVERAGE</td>
<td>278</td>
<td>149</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>ONLINE MEDIA</th>
<th>OFFLINE MEDIA</th>
<th>ON-AIR MEDIA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>239</td>
<td>36</td>
<td>3</td>
</tr>
<tr>
<td>2017</td>
<td>118</td>
<td>29</td>
<td>2</td>
</tr>
</tbody>
</table>

SOCIAL MEDIA

We believe that the online platform has become a very powerful and influential tool for introducing YCAB globally. Thus, we plan to increase our presence online, through an integrated use of platforms such as Instagram, YouTube and other blog sites.

<table>
<thead>
<tr>
<th></th>
<th>YCAB Foundation Total Likes</th>
<th>@YCABFOUNDATION Total Followers</th>
<th>YCAB Foundation Total Views</th>
<th>YCAB Foundation Total Followers</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>78,300</td>
<td>5,840</td>
<td>14,542</td>
<td>6,332</td>
</tr>
<tr>
<td>2017</td>
<td>100,164</td>
<td>6,195</td>
<td>15,707</td>
<td>13,000</td>
</tr>
</tbody>
</table>
The public relations value has increased dramatically from 186.04 Bn to 937.9 Bn in 2017. The increasing values were mostly because of our media activities with some partners. The impressive coverage were presented from several projects, such as: Think Before You Share with Facebook, Angel of Change, Mobil Belajar (Mobile Class) in Cirebon with Cirebon Electric Power, and the Big Circle program on Metro TV.
AWARDS & RECOGNITION

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

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
#74th 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
2014

Forbes’s 10 Most Inspiring Women Progressive Figures Award given by Forbes and Samsung Indonesia

48 Heroes of Philanthropy given by Forbes Asia

99 Most Powerful Women given by Globe Asia

2015

#63rd of the Top 500 NGO given by NGOs Advisor-Geneva

Bubu Awards v.09 for The Best Website for Non-Profit/ Awareness given by ID-Byte

2016

#49th of the Top 500 NGO given by NGOs Advisor-Geneva

General Consultative Status UN-ECOSOC

2017

#44th in the Top 500 NGO by NGOs Advisor-Geneva

Veronica Colondam (YCAB Foundation) was recognized as The Solution Maker of United Nations in New York.
04
BE THE EXTENSION OF GOODNESS!
The YCAB Group strives to find innovative ways to make the organization sustainable. Aside from the contributions of the business units and YCAB Cooperative, we have developed social investment packages aimed at engaging likeminded individuals and corporations who wish to be extensions of goodness by investing in YCAB’s programs.

At the same time, YCAB is fortunate to be hosting a multitude of individuals from around the world who likewise want to be change makers and be extensions of goodness through internships and volunteer opportunities at YCAB. Similarly, corporations have offered their services, pro bono, to assist YCAB in various capacities such as human resource development, corporate strategy and financial auditing to name a few.
For the past 18 years, we have been privileged to receive help from 16,963 volunteers from around the globe. There are three types of volunteers: individual volunteers (corporate staff or university students), professional providing pro-bono services, and youth peer trainers who help disseminate our training in schools.

These volunteers have helped us in meaningful ways. In 2017, the numbers of volunteers has increased by 18%. Individual volunteers contributed through helping out in events and ad-hoc projects, such as teaching, mentoring, cooking and parenting workshops, painting the walls of Learning Centers in Jakarta, among other things. These individual volunteers are came from various corporates and organizations such as: Citibank Corp., AUSCI, Sate Khas Senayan, Twitter Indonesia, ANZ Bank, BFI Finance, Ministry of Foreign Affairs, BINUS University, PT Dow Indonesia, Combiphar, Coca Cola, HSBC, and 3M.

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL VOLUNTEERS (accumulative since 1999)</td>
<td>16,651</td>
<td>16,963</td>
</tr>
<tr>
<td>NUMBER OF VOLUNTEERS PER YEAR</td>
<td>411</td>
<td>312</td>
</tr>
</tbody>
</table>
The data shows where our volunteers (in 2017) came from. Most of these volunteers are based in Indonesia, however, we have also worked with international volunteers. They range from college students to working professionals from these countries as seen here.

VOLUNTEERS FROM AROUND THE WORLD

The data shows where our volunteers (in 2017) came from. Most of these volunteers are based in Indonesia, however, we have also worked with international volunteers. They range from college students to working professionals from these countries as seen here.
I love engaging with everyone at YCAB. The people are warm, fun, and inviting enough to make me immediately feel like home. At the same time, these are hard-working people all driven with the same purpose of building a better world, and if you’re concerned about something like that, it is simply wonderful to meet these like-minded individuals. The best part for me, is that I finally feel like my work means something; that my work is actually helping the greater good, and that is invaluable.

– Andrew Daniel - Bachelor’s Degree at Pelita Harapan University in Jakarta
Volunteer at Development and Communications Division for 2 months

I learned that non-profits do more than raise funds and donations. Now I understand better about the situation of the underprivileged, especially after knew that their challenge is to get education and job. I also learned to develop a marketing strategy for one of YCAB’s marketing programs

– Amanda Yiu - Junior at Cardiff University in United Kingdom
Volunteer at Economic Empowerment Program for 2 months

The passion and hard work of my colleagues who are trying to answer the tough challenges in the social world, from micro business to Rumah Belajar are very inspiring. The experience of working in the YCAB Strategy team is very intellectually challenging and personally warm - practicing the problem solving skills that I want to improve, in addition to a healthy empathy level. I get a new perspective of looking at the world and colleagues who are now become friends

– Raymond Rudianto - Bachelor of Science at University of California, Berkeley in USA Volunteer at Strategic Division for 2 months
Accenture Jakarta provided IT strategy consultation for a roadmap of 3 – 5 years in service. Besides IT strategy consultation, Accenture also supported Pack and Go Program that provided computer classes in rural areas. Accenture’s staffs also volunteered for Skill to Succeed, a workshop aimed to teach Pack and Go students the soft skills to prepare them for future working life. Accenture has also supported YCAB with a project management/change management framework.

AYMP helped YCAB to assist and set up the venture capital documents to Otoritas Jasa Keuangan until permit was granted.

Boston Consulting Group (BCG) Jakarta organized a special program called Giving Back (GB) where, BCG team worked with 5 top performing students from Universitas Indonesia to provide consulting expertise to social business. BCG also contributed assistance in developing new programs and the development of social investment packages as well as painting the social entrepreneurship landscape as the basis of the social entrepreneurship bill.

Ernst & Young (EY) has assisted us in our yearly financial audit since 2011.

HayGroup helped in Mapping Business and Human Resource Strategies for Social Enterprises. The Hay Group helped YCAB enhance its human resource by giving workshops on leadership, strategic reward system and strategic performance management to facilitate achieving the organizations’ 2020 goals.

Holland and Knight assists us with YCAB International Inc. 501 (c)(3) US registration for the state of Georgia and New York. They also provide us with legal advise for fundraising activities and online activities that are based in US.

Norton Rose Fulbright assisted us on legal advise and paper work specifically pertaining to the execution of our expansion strategy internationally. In addition, they also helped us with legal matters with regards to partnership with international organizations.

Palladium Consulting conducted Strategy Focus Organization assessment which provided an overview of YCAB’s performance (by using Balance Scorecard framework) in executing the strategy. Palladium also facilitated in refining YCAB’s Strategy Map to achieve strategic 2020 goals.

PricewaterhouseCoopers (PwC) Indonesia signed a cooperation pro-bono agreement with YCAB to provide the organization with consulting services, particularly in the taxation aspects and YCAB organizational structure that will positively impact on the effectiveness of YCAB as a social enterprise.

Red & White is helping YCAB to do a Human Resources Mapping through Profiling test.

Spire Research & Consulting provided YCAB with three pro-bono services, including market mapping, training for YCAB’s employees, research training and internship for Rumah Belajar students.
Education is simply the soul of a society as it passes from one generation to another.

G.K. Chesterton
Y CAB SOCIAL ENTERPRISE

There are three types of givers:

- A giver who gives generously without wanting anything back.
- A giver who aims for capital preservation as dana bergulir or revolving fund for impact.
- A giver who wants not only their capital back, but expecting both financial returns and social impact.

Both are offered for Corporate & Individual investors.

Our initiative to create a social investment package caters to all the above-mentioned types of givers. At the end of the day, we believe that no one can escape taking part in creating change. Those who are not ready to give can loan their money through Y CAB social investment that can bring both social impact and financial returns.

We hope by now our readers are more well-equipped in terms of knowing who we are, what we are here for, and how we plan to scale.
WE INVITE YOU TO JOIN US AS WE EMBARK ON AN EXCITING JOURNEY AHEAD
We PROBABLY cannot change the WHOLE world, but we can change the world of someone

Veronica Colondam
THANKS TO ALL PARTNERS

STRATEGIC PARTNERS

CORPORATE PARTNERS

SPONSORSHIP PARTNERS
PRO-BONO & IN-KIND PARTNERS

CROWDFUNDING & DONATION PARTNERS

GOVERNMENT PARTNERS

COMMUNITY PARTNERS

MEDIA PARTNERS
“CHILD BY CHILD, WE BUILD OUR WORLD”
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