YCAB is an organization that has grown from managing risky behaviors to providing much-needed education and economic empowerment to the youth in Indonesia. It was founded by Veronica Colondam, a woman and a mother who is agile in social entrepreneurship.

YCAB is more than just a partner for a company’s Corporate Social Responsibility (CSR) program. It is a model that anyone can adopt to improve society. The YCAB model encourages us to bring the best results for them.

The entrepreneurship concept developed by Veronica to empower pre-prosperous women has powerful social impacts. Besides implementing an economic approach for the family, the concept also breaks the chains of poverty through improvement of education for the children of pre-prosperous families. YCAB, led by Veronica, has been operating for 20 years and has indeed improved the community in many ways. If there are one million more people doing what Veronica is doing, social changes can happen faster, and we will be more prepared to enter the phase of becoming a developed country.

Teten Masudki
Minister of Cooperatives and Small and Medium-Sized Enterprises of the Republic of Indonesia, 2019–2024
IMPACT ONE
IMPACT MILLIONS
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This book follows the inspirational stories of those who have striven and grown alongside YCAB. Those few who can and will carry forward YCAB’s vision and mission into the future.

Grace by the Christian’s definition means to receive favor we are undeserving of; a seemingly counterintuitive yet beautiful concept. Since 1999, YCAB has been a seed divinely sown into my heart by God. And now 20 years later, what was once merely a seed has blossomed into a sturdy tree bearing fruits for others to pick from. The fact that YCAB is still standing today is an achievement within itself. This is truly a milestone to be celebrated and I can say with absolute certainty that it isn’t a result of my own capabilities, but the hard work of those who have served alongside us for all this time.

My youngest son, Joey once asked a seemingly simple yet impactful question, “a simple yet impactful question, ”What is the end game for you, Mom?” He was asking what I wished to achieve with YCAB. What I saw behind the finish line at the end of YCAB’s journey. In that very moment a single word flashed before my eyes. The end game for YCAB is continuity. YCAB must exist even without me; even when I am no longer standing, YCAB should remain standing in my stead. This response garnered a smile and thumbs up even from Joey.

Ever since then, what I must do with whatever remaining time I have left here has become very clear to me. Firstly, it is of utmost importance that YCAB is equipped with sturdy infrastructure so that it can thrive for generations to come. From there, we must consistently innovate so that our empowerment programs best serve and improve our community’s wellbeing.

Currently, our empowerment program consist of empowerment through education with the development of our Rumah Belajar and scholarship programs as well as our economic empowerment program of providing access to ultra and micro-capital to low-income women entrepreneur with the condition that their children are educated.

Last but not least, to achieve the continuity
of YCAB’s impact, it is important to establish YCAB’s position as a social enterprise. Becoming a social enterprise is the key to survival for non-profit businesses with a social mission. Therefore, it could very well be what secures the continuity of YCAB. This is the path that YCAB has taken since its establishment, in hopes that it could become more consistent in accomplishing the mission that it’s upheld so far.

The preservation of YCAB’s mission has proven itself to be a fun challenge. Because ‘preservation’ does not only speak about a YCAB that can survive and remain consistent, but also YCAB beneficiaries who are ever present, independent and capable of evolving into valued members of society.

In this book are 20 inspirational stories of those who have fought alongside YCAB; blessed those who have served and been served for all this time. It is my hope that those who’ve been supported by YCAB it is my hope that those who’ve been supported by YCAB recognize the importance of kindness and recognize the importance of kindness and choose to contribute to the betterment of society by providing help to others themselves. Thereby completing the cycle and amplifying the magnitude of YCAB’s positive impact every time. Such is the beauty of our end goal, sustainability.

This book is living proof that if we work together and collaborate, we can make Indonesia a better nation. Be inspired!

Veronica Colondam
CEO and Founder YCAB Foundation

Picture taken at Prestige Magazine’s February 2019 issue photo shoot
It was only after the launching of Big Bang program in Kompas TV and Big Circle program in Metro TV that I've had a better understanding about sociopreneurship. It was thanks to Vera, whom I asked to be one of the eight mentors for both those programs I founded, whose ideas were very much needed by social entrepreneurs.

Many people still misunderstand the meaning of sociopreneurship. They see it merely as setting aside some profit from a company to help the less-privileged. Even worse, there are still some people who assume that CSR activities are categorized as sociopreneurship.

Throughout our friendship, especially when we both hosted Big Bang and Big Circle, Vera’s thoughts have significantly influenced me. Before, I was only focused on doing social activities of my choice and ignored the fact that these activities could not continue if people only waited for and depended on donations from donors. Vera apparently had come to this conclusion a long time ago. Helping people by only depending on the ‘pity’ of others creates uncertainty. Being too dependent on others makes it difficult for a foundation to design long-term programs. Therefore, a few years ago YCAB transformed itself from a social foundation into a social enterprise group.

With this transformation, YCAB has more flexibility to develop long-term social and humanitarian programs because its existing funds are managed as if it were business units. With this method, I believe YCAB will be able to help more people and have substantial social impact.

It is no surprise that today, Vera and YCAB is not only recognized locally for having a considerable impact on the lives of Indonesian people, but also globally. YCAB was ranked 35th among the World’s Top 500 NGOs in 2019 and Vera received a Solution Maker Award from the United Nations in 2017.

At the age of 20, YCAB has proven its significant role in solving various social problems in Indonesia. When many people
only complain and blame the government, Vera and her friends in YCAB work quietly to help the less-privileged communities—especially women—to overcome their financial problems and lack of education, and to have a better life.

The story above seems great and sounds easy to achieve. However, without a calling, what Veronica and YCAB have done would not have lasted this long. Without consistency and strong determination, the story of YCAB would not have been like this. To get to where they are now, Vera and her friends in YCAB had gone through many hardships during their long journey. Therefore, I would like to highly commend Vera and her YCAB team for their hard work and perseverance.

More than that, Vera and YCAB’s activities also encourage and inspire me and some of my friends to create BenihBaik.com, a crowdfunding platform that we hope people can use to help one another.

With YCAB being in its 20th year, I wish that more people who need help will be helped and more people will be inspired to reach out and lend a hand to others.

Happy Anniversary, YCAB. Let’s continue to have a positive impact on our beloved Indonesia!

Andy F Noya
Journalist and Host of Kick Andy
Y Cab IS A BLESSING

Y Cab is a mandate entrusted to the three of us: both of us and Vera. Y Cab is also a blessing that we must forward to others. I feel it is quite unique that this foundation has transformed into a social enterprise. Y Cab is now recognized internationally and we hope that it can set a positive example.

We still remember when Y Cab first started. The team was still small. At the time, we educated the public on healthy lifestyles for children and teens. There were times our movement was belittled by some people because it was about an issue that was still considered taboo. However, that became our momentum to fight back and create positive impact on the young generation.

Y Cab has positively impacted the world and we have experienced this firsthand period. We feel that it is a natural course for Y Cab to transform from its first formation with an initial focus on healthy lifestyles into an organization that focuses on empowerment. We feel that it is a natural course. Now that Y Cab has reached approximately 3.5 million people, we hope it will be able to do even better.

Y Cab’s existence in the world is a blessing for many, despite the fact that it is not an easy work since there is still very little attention to social problems in Indonesia. Although it is not easy, we will carry on.

‘Success is not final, failure is not fatal. It is the courage to continue that counts.’ In life, we all have our own conviction to always remember our noble duty. Just like when we established Y Cab, with God’s endless blessings, everything would happen according to His will. When we are blessed, it is our duty to give more to society. More blessings mean more duties.

The battle is not over yet. Y Cab must grow more, help more less-privileged teens and low-income families. We will entrust Y Cab into the hands of the next generation to continue the battle. Y Cab must always exist. God has sent His blessings through us and it must not stop with us.

Victor Colondam and Pieter Tanuri
Board of Trustees of Y Cab Foundation
“YCAB can survive for two decades because of three key factors. First, Vera’s extraordinary passion and her time-tested leadership style. The second factor is YCAB’s agility as an organization to stay innovative and relevant to the needs of society. Last but not least, a self-sustaining spirit has always been YCAB’s unique and exceptional point. Profitability is indeed important for sustainability.”

Pieter Tanuri
Member of the Board of Trustees of YCAB & Owner of Bali United
CELEBRATING THE COMMITMENT TO CHANGE

M. Arsjad Rasjid
Chairman Supervisory Board YCAB Foundation

“YCAB’s positioning as a social enterprise must be sustained by owning a business, so that the profit can grow and continue to impact many people. I hope that YCAB becomes more agile by continuously innovating in response to any and all changes. I would like to thank our partners, donors, Board members, and YCAB staff, who remain committed to improving the quality of life of the people of Indonesia.”

Supervisory Board


Human Capital & Ethics Committee


Governance, Risk & Compliance Committee

Executive Board


Council Members

Chairman of the Council: Julianto Sidarto

Resource & Mobilization Council:

Strategy & Alignment Council:
1. Julianto Sidarto | 2. Vittorio Molinari

Wellness and Spirituality Council:
1. Michael Ramsden | 2. Tracy Trinita

Program Content and Development Council:

International Affairs Council:
1. Desra Percaya | 2. Sandro Calvani | 3. Antonius Riva Setiawan

Research and Impact Council:
1. Rofikoh Rokhim, Wayah Wiroto

Communications Council:
1. Lia Sunarjo | 2. Chrisma A. Albandjar

YCAB International

1. Wayah Wiroto, President
2. Philmon Tanuri, Vice President
3. Michael Mitterlehner, Vice President
THE EFFERVESCENT YCAB VOLUNTEERS

For more than 10 years they have been YCAB volunteers. Countless ups and downs have colored their experiences as volunteers. YCAB’s milestones are recorded in their memories.

“From the time I met Vera in 2001, I think she has been consistent in wanting to help a person to be independent. To me, she is most interesting when she focuses on transforming youth, a generation who will inherit her spirit and continue her work.

I have been building ships at YCAB Foundation since 2001, when I was working as a lecturer at Atma Jaya, teaching Research Methods. One of my students, Maria, was working at YCAB to develop a program at the time. When I found out that YCAB did not have any data and research results, I asked to volunteer.” - Bobby Hartanto, Member of Human Capital & Ethics Committee of YCAB.

“I first got involved with YCAB in 2007, after meeting Vera at Asia 21 Summit in Seoul the year before. At YCAB Foundation, I am a member of the Supervisory Board that focuses on the narration and communications development.

At YCAB, I learn that anyone’s set of skills, whether a person is a legal practitioner, an accountant, a designer, or a communication practitioner, can be used to do acts of kindness and make a positive impact.

I also think that through YCAB, I learn to understand that there is no limit and excuse to keep us from doing something good.” - Lia Sunarjo, Managing Director of FAB Group
and Member of the Supervisory Board of YCAB.

“I met Vera when we were helping the victims of Aceh tsunami and Nias earthquake in early 2005. Right at that moment, I felt moved to contribute to YCAB.

Vera is the driving force of YCAB. She is the brain behind the ideas for all acts of kindness. Vera’s energy and spirit have become the foundation upon which YCAB was built. From the beginning, I have been impressed because YCAB focuses so much on the impact and always figures out the kind of program that will impact many people.” - Lisa Luhur Schad, President Director of Media Indonesia and Member of the Supervisory Board of YCAB.

“I met Vera before YCAB and we have been friends for 25 years. I saw something extraordinary within her. She grew to be a sophisticated person who knows what she wants for her life after establishing YCAB. YCAB exists to have an impact on everyone. I am also here to create an impact for the nation. If this spirit can be maintained, YCAB will last.” - Sukirno Tarjadi, Founder of Life Enrichment Center and Member of the Supervisory Board of YCAB.

“Since joining as YCAB campaign manager in 2000, there have been too many meaningful memories. In my opinion, YCAB’s positioning
as a social enterprise is very good. If a foundation stands alone as a single entity, its continuity is uncertain. YCAB has a strong fundamental principle—to be an inspiration to other foundations and to shine our light together on those around us. This is what sets YCAB apart from other foundations.

- Antonius Riva Setiawan, Member of International Affairs Council of YCAB.

"Vera is the face of YCAB. I met Vera when she and Pieter were still dating. Our meeting left an unforgettable memory for me personally. Pieter’s concern, along with his journalist friend who was directly involved in risky behaviors among teenagers, brought YCAB to existence. That was also the reason I joined and started contributing to YCAB in 2000."

- Rofikoh Rokhim, Independent Commissioner of BRI and Member of the Supervisory Board of YCAB.

"To love is a choice, to be loved is a blessing. The choice came to me in November 1999, when I was introduced to YCAB and its remarkable chairperson: Veronica Colondam. The chat during lunch after I hosted the radio program that day led to my agreement to be a YCAB spokesperson in schools.

YCAB played a role in preparing the draft of Law Number 35 of 2009 on Narcotic Drugs and Psychotropic Substances. YCAB was also involved in UNODC (United Nations Office on Drugs and Crime) meetings. In 2012, YCAB worked together with Colombo Plan to participate in assisting education programs for the prevention of drug abuse in several recipient countries of international aid programs."

- Muhammad Farhan, General Secretary of YCAB (2014–2019) and Member of the House of Representatives (DPR) of the Republic of Indonesia (2019–2024).
“I think YCAB Foundation’s track record is very good and very professional. Since the beginning, whoever I worked with from YCAB, whatever target we set in the beginning of the year or at the start of a project, it has always been achieved and even exceeded our expectations. It is important that we do not only focus on funding or collaborating to implement a program with the foundation, but also on creating a sustainable program.”

Ruben Hattari
Head of Public Policy of Facebook Indonesia
YCAB’s 20-Year Journey to Creating a Social Impact

YCAB continues to consolidate its position as a sustainable social enterprise funded by social investments that has expanded its work to empowerment through education.

Yayasan Cinta Anak Bangsa, also known as YCAB Foundation, was established on 13 August 1999. YCAB was born out of the aspiration of a woman, Veronica Colondam, who was concerned with the growth and developing pattern of teenagers prone to risky behaviors. Just as the name suggests, YCAB represents Veronica’s ‘love’ for the children of Indonesia and her gratitude for God’s love in her life. This is clearly manifested in the YCAB’s vision to love and help the youth to be self-reliant by providing them with hope and opportunities. YCAB believes that the key to a young generation’s self-reliance is by giving them access to education and economic opportunities, as well as creating for them sustainable prosperity for a better future.
Activities at Rumah Belajar learning center include English conversation training, electronics workshop, and hairdressing course.
At 29 years old, Veronica Colondam became the youngest recipient of the UN Civil Society Award in 2001.

Press conference when Veronica Colondam received the UN Civil Society Award in 2001.

YCAB's Mission:

- To empower youth through holistic youth development programs where education and access to finance 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 partnership with various stakeholders.

The transformation of YCAB from an impact-only to an impact-first organization was signified by the more varied and inclusive funding schemes, as it grew from a donation-based nonprofit organization into a social enterprise with funding from social investments. YCAB also started its non-formal education program by establishing a learning center, Rumah Belajar, in 2003.

In 2010, YCAB introduced a mission-driven ultra-microfinance program through its Cooperative. This economic empowerment program provides ultra-micro working capital loans to mothers of low-income families, so they can improve their family’s economy and pay for their children’s education. During this period of loan, their children are prohibited from dropping out of school.

This program was prompted by the high number of Rumah Belajar students who had dropped out of formal schools and yet were unable to continue their education at Rumah Belajar because they could not afford transportation costs. YCAB sets child education as a prerequisite for the loan to these mothers. They can also bring other children in their communities who are not in school to study at Rumah Belajar. This differentiates YCAB from other financing companies in general, as YCAB believes that education is the key to breaking the poverty cycle.

In 2016, having acquired the approval and license from Financial Services Authority (OJK), this unique mission-driven economic empowerment program started running under PT. Modal Ventura YCAB, also known as YCAB Ventures.

YCAB is now exploring ways to implement the last link in its Premise of Change model, which is to create a system whereby self-reliant Rumah Belajar graduates can contribute to the empowerment of the next generation through education.
Funds are pooled into the Social Investment program, which are then invested in the education-based, mission-driven microfinance run by YCAB Ventures.

Through YCAB’s Benefit Microfinance program, YCAB Ventures sets the education of the beneficiaries’ children as a prerequisite to receive the loans. Simply put, the beneficiaries (pre-prosperous mothers) can borrow Rp1,000,000–Rp5,000,000, provided that during the loan period, their children must not drop out of school or they bring other children in their communities who are not in school to study at Rumah Belajar. YCAB Ventures uses the microcredit financing as a way to reach the goal of education for all. This innovation has resulted in thousands of out-of-school children being able to continue their education and many pre-prosperous families to be lifted from poverty.

As of today, the total loan disbursement has reached over Rp1 trillion with a repayment rate of over 95%. This system has been able to fund YCAB’s operations and to not only ensure continuity of all its programs, but also to project a 30% growth within the next five years.
With batik crafters in Pekalongan.

Being a speaker in the Global Youth Network Asia Pacific event in 2005.

Selected as one of UN’s 2017 Solution Makers at the annual United Nations Solutions Summit.
YCAB Ventures offers investors social investment packages with 5-year market returns and tangible social impact on the pre-prosperous families.

This investment will lead to a stable family income, which ensures education for the children through scholarship programs or Rumah Belajar, the learning center managed by YCAB.

Rumah Belajar YCAB is focused on providing education for out-of-school children and youths from pre-prosperous families. YCAB also offers certifications for Basic Education, Digital Inclusion, and English Study from local universities. Moreover, YCAB prepares its students for the working industry by providing vocational courses such as beauty care, mechanical skills, sewing, and batik crafting. By only paying Rp10,000/month (equal to +/- US$1/month), a student can enroll in all educational programs offered at Rumah Belajar.

Access to education will later result in work opportunities, so that YCAB graduates can be self-reliant.

Education is great, but what they do after graduating is a much more important factor in ensuring their financial self-reliance. Computer, English language, and vocational training courses will give more opportunities to increase Rumah Belajar YCAB graduates’ competitiveness in the working industry.

Self-reliant graduates can give back to the Social Investment program by investing in YCAB educational mutual fund.

The final part of YCAB’s work is enabling its graduates to give back. After these graduates become self-reliant, YCAB encourages them to do one of these options:

- To volunteer in YCAB
- To be part of the teaching staff at Rumah Belajar YCAB
- To invest a portion of their income in YCAB Ventures social investment.

YCAB expects to soon be able to launch a mutual fund program that is specifically designed for education and economic empowerment, to which Rumah Belajar graduates can contribute. Their invested fund will be part of the micro credit loans and make a great social impact on others. This is how YCAB can create a sustainable cycle of social change.
Launched the first YCAB program to promote healthy lifestyle

YCAB IMPACT ONE IMPACT MILLIONS

Launched YADA Indonesia, the first business unit which spurred YCAB to be transformed into a social enterprise

Launched the second YCAB program, an education program at Rumah Belajar

1999

2000

2003

2004

2005

2007

2008

2009

• Organized a fundraising event, Angel for Change
• Launched YCAB Cooperative
• Launched Mission-driven Microfinance (MFi) or education-based ultra-micro loan

2010

• Became the first NGO in Indonesia to earn the ISO 9001:2008 status
• Became a self-sufficient NGO with support from affiliated business units

2011

• Received a Special Consultative status from UN-ECOSOC
• Launched the third business unit, Beauty Inc.
• Launched YCAB International Inc. in Atlanta, Georgia, United States

2012

• Reached two millions youths
• Tripled the amount of social investment
• Received the Schwab Foundation Social Entrepreneurship award from the World Economic Forum

2013

• Launched five international programs
• Ranked 74th among Top 500 NGOs from NGO Advisor

2014

• Earned 501 c (3) status for YCAB International
• Launched Pilot Social Investment Program as part of MFi

2015

• Launched four business units, PT. Pelangi Jaya

2016

• Reached three millions youths
• Launched an international program in Laos
• Earned the license for YCAB Ventures from OJK
• PT. Pelangi became PT. Flip
• Ranked 63rd among Top 500 NGOs from NGO Advisor

2017

• Reached five millions youths

2018

Ranked 44th among Top 500 NGOs from NGO Advisor

2019

• Ranked 35th among Top 500 NGOs from NGO Advisor
• Distributed a total of Rp1.3 trillion to economic empowerment programs

2020

Ranked second in General Category for 2014 Financial Inclusion Competition by Financial Services Authority (OJK) in Indonesia

2021
Funding
YCAB’s primary means of funding come from both internal and external sources. CSR funds obtained from partnerships with local and multinational companies is YCAB’s main external source of funding which is then invested to finance YCAB’s programs. This is what we call our “social investment”, since with this business model, YCAB is able to transform CSR funds into a sustainable revolving fund.

Internally, shared services with its business units have enabled YCAB to directly allocate 100% of public donation to support its programs. Over the years, YCAB has evolved into a social enterprise group with several business units, which consists of PT. Yada Indonesia, PT. Terrazone, Beauty Inc. beauty clinic, and a capital venture company, YCAB Ventures, that offers education-based, mission-driven microfinancing. Total assets of YCAB Social Enterprise in 2018 were Rp152.25 billion.

Future Plans
Throughout its twenty years of establishment, YCAB always tries to create bigger social impact. By 2020, YCAB aims to reach and touch the lives of five million youth in Southeast Asia. To reach this goal, YCAB collects CSR funds and sets up a social investment fund.
under YCAB Ventures. In terms of programs, YCAB has planned several programs aimed to improve the HR quality of Indonesia, particularly the youth, by:

- Developing a curriculum on healthy lifestyle, with emphasis on sports to further develop soft skills, as well as a module for coding and multimedia, that are implemented at Rumah Belajar and Akademi Komunitas (Community College) under YCAB.
- Proposing a next step from Rumah Belajar by developing new study programs such as Akademi Komunitas or other higher education centers. Granting university scholarships to the children of YCAB microfinance beneficiaries, as a way to improve their children’s education level
- Preparing an inclusive education-based financial product
Myanmar (2012–present)
| Wonderful Garden Project
This program has reached 1,480 students in Hlegu by cultivating the culture to read, write, and express themselves within the society.

Myanmar (2012–present)
| Digital Inclusion Class
This program offers computer courses and basic graphic design training to 750 beneficiaries, which consist of teachers and students in Hlegu. The YCAB-backed training center also provides access to work opportunities for around 10% of the local youth.

Afghanistan (2012–2015)
| Female Empowerment through Sports
Established a female basketball team to encourage approximately 600 females to be active in sports.

Pakistan (2012-2015)
| Sewing for Better Tomorrow
Offering life skills, such as writing, reading, and sewing courses and giving access to work for 557 females to help them improve their family’s welfare.

| Skills for Life
The Project Manager, Joseph M, started a leadership training and offered sewing courses to empower 1,025 females and their families.

| Digital Inclusion Class
Collaborated with Lotus Children Foundation to organize typing workshop from Mavis Beacon to 60 children. The main mission was to improve their ability to use the internet.

Laos (2016–present)
| College Scholarship Program
Partnering with SAE LAO Project, a sustainable development program to reach more youth through education.
CONCRETE STEPS MAKE A CHANGE

Youth beneficiaries of YCAB

3.462.107

ECONOMIC EMPOWERMENT

The total disbursement of YCAB fund for Education and Economic Empowerment

Rp 1.3 trillion

The number of mothers being

157.726

The number of youths as indirect beneficiaries

498.174

EDUCATION

The weekly profit increase of mothers who received YCAB Ventures ultra-micro credit loans

295%

Total number of Rumah Belajar YCAB across 11 provinces in Indonesia

53.809

Number of Rumah Belajar YCAB who have started a business

18%

Youths who have been equipped with soft skills

2.910.124

Total number of Rumah Belajar

53.809

Schools and executive partners

10.051

Graduates of Rumah Belajar YCAB who have found work

86%

Notes:
Data is accurate as of 30 June 2019
*Based on 2018 Welfare Study conducted by a research team from University of Indonesia on clients of YCAB Ventures
** Based on 2019 Welfare Study conducted by a research team from University of Indonesia on YCAB alumni aged 21–24
“Education and economic empowerment must be cultivated simultaneously. This resulted in the creation of a mission-driven microfinance program in 2010.”

Veronica Colondam
CEO and Founder of YCAB Foundation
ECONOMIC EMPOWERMENT PROGRAM

According to many studies, women are more likely to use their discretionary income to empower their families by prioritizing children’s nutrition and education. This motivated YCAB, through YCAB Ventures, to provide ultra-micro credit loans to mothers from pre-prosperous families since 2010.

The program began with direct briefings on financial inclusion to mothers in 2009.

Training for capital loans program at YCAB office in 2010.
When he was a volunteer for YCAB, Farhan often visited the houses of mothers who were clients of YCAB Ventures. Picture on the left was taken in 2011, while the one on the top was taken in 2012.

In 2011, Yenny Wahid made the time to meet with YCAB Ventures' clients, accompanied by Veronica Colondam.
The delivery of YCAB Ventures loans. YCAB Officer came to register clients and give them the loans directly.

Financial literacy training from YCAB in partnership with ANZ. Picture was taken in 2014.

Training on anti-money-laundering and anti-terrorism-funding prevention from OJK to YCAB Ventures employees in 2016.
Another financial literacy training was also held at the home of YCAB Ventures’ clients. This one was co-organized with HSBC. Picture was taken in 2019.

YCAB Ventures’ employees took a group picture during a work meeting in 2018.

YCAB Ventures’ clients at Perempuan Bagi Bangsa, a collaborative event between YCAB and Bank Indonesia in 2018.

Sandiaga Uno visited the home of a YCAB Ventures client in 2016. This was the result of Sandi’s social investment through the New York Marathon fundraiser in 2011.
“A calling has to be something that moves us. Something that absolutely compels us to do something and makes us restless until we accomplish it.”

Veronica Colondam
CEO and Founder of YCAB
EDUCATION PROGRAM

Since 2003, Rumah Belajar has provided basic education programs for youth between the ages of 10 and 24. In addition to offering primary, middle, and high school equivalency programs, Rumah Belajar also focuses on vocational skills. At Rumah Belajar, students are taught skills that are in demand, such as hair care, computer, and sewing. Currently, there are 42 Rumah Belajar learning centers in 11 provinces in Indonesia.
Students at Rumah Belajar received a training from the National Anti-Narcotics Agency of the Republic of Indonesia. Picture was taken in 2006.

Situation at Rumah Belajar Aceh in 2007.

Rumah Belajar students making sushi under the guidance of Sushi Tei team in 2009.

Inauguration of Rumah Belajar Kendari in 2012.

Legendary tennis player, Martina Navratilova, visited Rumah Belajar ANZ in 2013.

Samsung partnered with YCAB and built Rumah Belajar Samsung equipped with the latest computer facilities in 2012.

Football is one of the most popular extracurricular activities at Rumah Belajar. Picture was taken in 2012.

YCAB and Multistrada built Rumah Belajar in Hambau, East Kalimantan, in 2012.

Rumah Belajar Banyuwangi was inaugurated in 2013.

Veronica Colondam received Mobil Belajar learning car from Hino in 2014.
Rumah Jahit Duri Kepa produced various handicrafts to be sold. Picture was taken in 2016.

Rumah Belajar Samsung was inaugurated in Makassar in 2015.

Y CAB also empowered juvenile inmates by organizing Rumah Belajar activities at Tangerang Correctional Facility. Picture was taken in 2016.

Teachers training at Rumah Belajar Kupang, East Nusa Tenggara, in 2018.

Rumah Batik Pekalongan has produced alumni that have become entrepreneurs. Picture was taken in 2018.
A Salted Egg to Success Story

Thanks to her salted egg business, on top of buying herself a house, she has empowered fellow artisans and expanded into a grocery store.
Almost everyone has tasted salted egg. Many even consider it their favorite food. However, who can imagine that this simple food, which would have its nutrition doubled when preserved, can turn the dreams of Tri Amini, a mother from Klaten, into reality? Since becoming one of YCAB Ventures’ clients in 2015, her salted egg business has grown; a proof that consistency can lead to success, even in simple matters.

“Thank God, now I can send my kids to school and actualize my dream of having a cozy house I call my own. YCAB is different from other microfinance companies because of their educational mission, which requires our kids to stay in school if we still want the capital loan,” Tri explained. Her life in Jakarta began when she moved to the city in 2000 and worked as a sales promotion girl (SPG) at one of the department stores.

After getting married and having a child, Tri decided to change the course of her life by starting a salted egg business. “Working from home means I can also take care of my child, so I wouldn’t miss anything in their development,” Tri said. Her child has become one of her driving forces in life. It is important for her that she tries to always be there for them and doesn’t miss out on their development.

In Srengseng, West Jakarta, Tri started her salted egg business in her residence—a modest shoebox that functions as the center of her salted egg production. In 2015, a friend introduced her to YCAB Ventures’ programs. Since then, Tri has been receiving additional working capital to help run her business.

A satisfying outcome would come from a strong will and commitment; that’s how she keeps her resolve in running the salted egg business. From a humble beginning of selling door-to-door to food joints in the area, she now supplies her salted eggs to several market kiosks, supermarkets, and even a renowned hotel in Jakarta.

With an initial working capital of Rp500,000, today she can sell 1,300–1,500 salted eggs in a day, gaining as much as sixfold profit. With the initial working capital, Tri could only produce 250 salted eggs a day. However, since YCAB Ventures assisted her with Rp3,000,000 working capital, she has managed to increase her production by purchasing a truckload of duck eggs directly from the duck farmers. “It’s usually enough for two or three batches of production,” Tri explained.

As early as 6 a.m. every day, Tri starts the salted egg production. She purchases her
main raw material directly from the farmers in Brebes, who are known as the best salted egg producers in Indonesia. With other raw materials—crushed red brick and salt—ready, the production begins with the help of several workers in Tangerang, who she cooperates with through a wholesale system.

Tri has now managed to make one of dreams of owning a house a reality. Her salted egg business has also opened up new business opportunities for her family. Not too far from her house, the mother of one managed to open a grocery store, a project that she has been working on since 2017. In the store, she sells basic living needs, such as gas canister. “Yes, it’s good for additional income. However, this all started from the salted egg business,” Tri said, reminiscing about her business journey. Although considered successful, the 37-year-old woman still has other dreams to chase. Among them are to expand her egg business to include chicken eggs and become a supplier to Fresh Market.

“Y CAB is different from other microfinance companies because of their educational mission, which requires our kids to stay in school if we still want the capital loan.”
A Thriving Business For A Flourishing Education

The loan Salma received from YCAB Ventures not only helped grow her kue basah business, but also allowed her child’s education to blossom at Rumah Belajar YCAB.
It never occurred to her that the modest business she casually started could be the one thing that makes her successful. Meet Salma, the kue basah seller who now owns a store at Pasar Kemiri, Kembangan, West Jakarta. She joined YCAB Ventures in 2010 as a client and a member of Anggrek group.

She inherited her skills in making kue basah from her mother, who was a great cook. Lontong isi, kue bugis, and nagasari are some of the kue Salma makes everyday to be sold. Now that she has been doing this business for nine years, those three kue mentioned are not the only types of kue available in her store. She also sells other types, which she buys at Pasar Senen, Jakarta.

Before she joined YCAB Ventures, the profit she gained from her business was only as much as Rp200,000 daily. After receiving a capital loan from YCAB Ventures, her daily profit increased tenfold to Rp2,000,000 per day. During the holidays, the number can even soar to Rp6,000,000.

Every day, Salma must wake up earlier than everyone else to prepare her goods. At 02:30 a.m., she already leaves home for Pasar Senen, which takes her approximately 37 minutes to ride on a motorcycle.

Salma started her business by selling kue basah door-to-door. Now she has her own store, which helps expand her business even more. Aside from kue basah that she makes and buys from Pasar Senen, Salma’s store also sells other food items entrusted by other people, such as nasi kuning and bakpao.

Salma’s business journey has not always been rosy. She has met some challenges along the way, such as the time when she fell off the motorcycle and had to stop her sales activities for two months. “I fell twice from the bike and was wounded quite severely,” she recalled the incident, which happened a few years ago.

Every day, Salma opens shop at 06:00 a.m. and closes when her goods are sold out. It doesn’t take long; everything is usually sold out in five hours. “It varies from day to day, but normally they’re already sold out by 10:00 a.m.,” she explained. Besides shopkeeping, she spends her days looking after her grandchild when her daughter goes to work.

Her business has grown quite rapidly. In the interview, Salma mentioned that she has become a regular supplier to 10 other kue basah sellers. Thanks to her business,

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1Indonesian bite-sized snack or dessert, usually traditional or native to local regions. Basah, which literally means ‘wet’, refers to the types of kue that are moist and soft in texture, usually steamed or fried.
2Rice cake with filling, usually vegetables and minced meat.
3Rice flour cake with sweet grated coconut filling.
4Steamed cake made from rice flour, coconut milk, and sugar, filled with a slice of banana.
5Indonesian fragrant rice dish consisting of turmeric rice and sides, such as omelet, potato fritter, and anchovies.
6Steamed bun with various fillings, such as minced meat and bean paste.
“Now I can help cover my nieces and nephews’ school tuition. I can give them each an allowance of twenty thousand rupiah every day.”

she could even fulfill her wish of making a qurban donation for this year’s Eid al-Adha. “Yes, thank God, I’ve purchased a goat for the upcoming qurban, the one that’s worth three and a half million rupiah, but it’s still being kept there,” she recounted enthusiastically. Salma is not the only one involved with YCAB Ventures. Her daughter, Puput, is an alumna of Rumah Belajar YCAB. Puput studied at the learning center to complete her junior and senior high school education, and now she works at Grha Kedoya Hospital, West Jakarta. Just when you thought this story couldn’t get any better, Puput also met the love of her life at Rumah Belajar.

Satisfied with her progress, Salma decided to stop taking out capital loans from YCAB Ventures since 2016. According to this mother of one, the income she earns from her business is now enough to cover the costs. Another accomplishment from her hard work is the ability to send her nieces and nephews to school, which is in line with YCAB’s mission to ensure education of children in Indonesia.

“Now I can help cover my nieces and nephews’ school tuition. I can give them each an allowance of twenty thousand rupiah every day,” said Salma.

It has been three years since Salma pulled out of the program, but she never forgets how YCAB Ventures has helped her family’s economy. As of today, she’s still assisting the mothers in her neighborhood to get additional working capital loans. “Someone asked me about capital loans the other day. I told her to form a group of 10 people and apply to YCAB Ventures. They have a loan program that emphasizes the importance of our children’s education,” Salma concluded.
My Oven, My Lucky Charm

The story of a single mother who, through YCAB’s microfinance loans, was able to purchase an oven and enroll her children to junior and senior high schools.
Sri Wahyuni, who goes by the nickname ‘Ai’, had to endure domestic abuse during her first marriage. After the divorce, a former schoolmate came along and married her.

Ai, as a wife and mother of two, can still recall her difficult past clearly as she experienced financial struggles. Every day, she would open a food stall in front of her home, selling rice and side dishes, which was often visited by employees who work around her neighborhood. “But my then-husband would keep on telling me that ‘I’m a useless, good-for-nothing wife.’ Those words cut me deep,” she recalled.

Despite having experienced such a tough time, Ai remains surprisingly social, cheerful, and humorous. The woman, who was born in September 1976, is also an active member in her community. For years, Ai has been entrusted with the safekeeping of her fellow mothers’ savings. Ai does not charge them anything, as she genuinely wants to help these mothers, who do not have a bank account. “I put the money in a BCA savings account. When they show up and want to withdraw the money for matters such as their children’s exam fees, I shall be the one to withdraw according to their needs,” she said while showing the mothers’ passbooks, which she keeps meticulously just like in a real bank.

She decided to do this because she knows that it is difficult for a lot of mothers to save money when it’s just lying there at home. Her honesty earns her numerous appointments as treasurer in her community, among others as treasurer of YCAB Cooperative in the Petojo area. Besides managing other people’s finances, Ai bakes for a living. She bakes assorted cakes—kue basah, cookies, birthday cake—and even makes nasi tumpeng. On her old bicycle, she pedals office-to-office to deliver a sample of her homemade cake, hoping for an order.

The same gifted hands have also made the nasi tumpeng ordered by YCAB Foundation for a celebration at YCAB Cooperative. ”The yellow rice was so good, I love it,” Ai recalled the words of YCAB Foundation Founder, Veronica Colondam, who had tasted her cooking. Obviously, this made Ai’s heart leap for joy.

Lebaran Cookie Savings, another initiative by Ai, was born out of her realization that a lot of mothers would love to have Lebaran cookies but can’t afford to buy them. In this installment program, each mother sets aside Rp10,000 into their savings every week, for 51 weeks. As Eid al-Fitr draws near, Ai will distribute parcels, each containing six jars of various cookies, to the mothers. According to her, this method has lifted some of the

1Indonesian cone-shaped rice dish with vegetable and meat as side dishes, usually for joyous celebrations.
2Popular name for Eid al-Fitr in Indonesia.
3Program Pelatihan Pemberdayaan Pengusaha Mikro (Micro-entrepreneur Empowerment Training Program)
burden off the mothers’ shoulders for Lebaran shopping.

Her business acumen continues to sharpen after she participated in P3M, a training program to empower micro-entrepreneurs co-organized by Bank Indonesia and YCAB. Ai was one of the first beneficiaries from the first batch of P3M. Not only did the program provide her with knowledge of sustainable business management, it also required Ai’s children to stay in school.

Thanks to P3M, Ai managed to lift herself up from despair and buy an oven to bake the cakes people order from her. The silver-colored oven is now placed snugly in the room where she entertains her guests. “This oven has completely changed my life,” said Ai. Previously, when an order comes in, she
has to go to Depok on a motorcycle with her younger sister to borrow her older sister’s oven. She had to do it almost every week, and sometimes she had to reject orders—not because she didn’t want to do it, but due to the lack of an oven.

“Now, I’m proud of myself. I can be the head of my family and cover the expenses of my children, who are now studying in junior and senior high school,” said Ai as she served us the delicious brownies that just came out of her lucky-charm oven.

“Now, I’m proud of myself. I can be the head of my family and cover the expenses of my children, who are now studying in junior and senior high school.”
At first, Ngadinah and her husband sold meatballs on foot, pushing their cart in and out of residential areas. Now, they own three meatball stalls in West Jakarta, South Jakarta, and Bekasi.
Life is like a wheel, sometimes you’re up and sometimes you’re down. That’s what Ngadinah (43) and her husband Aditya Arief (41), who joined Sukahati group in 2009, felt and experienced as a client of YCAB Ventures. Initially, the couple sold bakso on foot, pushing their cart in and out of residential areas. Thanks to their perseverance, they now own three bakso stalls in West Jakarta, South Jakarta, and Bekasi.

‘Bakso Joz Gandhos’, which in Javanese means “mouth-wateringly delicious”, is the name chosen for their business. Before patenting the name, Ngadinah and Arief had trouble deciding the most suitable name for their establishment, as they changed the names several times. In the end, they settled on the current name, as it is the most fitting and easiest to remember.

To this day, Ngadinah and her husband have been running their bakso business successfully and are planning to open the fourth branch. “Yes, we plan to open another one in Palmerah, but we need to wait until the Kebayoran branch runs well. It’s only been open for a month, so we have yet to attract customers,” said Ngadinah.

The additional capital from YCAB Ventures accelerated the growth of their business. If in the past they had to make ends meet by supplying bakso to chicken noodle sellers, today their bakso can conveniently be ordered through delivery service applications.

Ngadinah’s first encounter with YCAB Ventures was through her friend, who had joined as a client before her. Her first approved working capital loan was Rp1,000,000. Now, she can apply for a maximum loan of Rp5,000,000.

“I feel that the additional capital from YCAB Ventures has really helped me. My turnover has increased threefold. YCAB is special to me because its real mission in helping our business is to ensure that our children can continue to go to school.”

The profit from their culinary business has successfully financed their two children through school until they graduated, built them houses in Solo and Wonogiri, and bought them 8 motorcycles for business operations.

Before ‘Bakso Joz Gandhos’ brought them success, Arief has tried his luck at many occupations; two of them being a bus driver and ketoprak seller. The decision to sell bakso was triggered by his former boss’ question: “You come from Wonogiri, but why do you sell ketoprak? What signature dish from Wonogiri can you make?”

The simple question made Arief think of learning how to make and sell bakso. They need Rp2,500,000 working capital for

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1Indonesian meatball
11A popular Betawi vegetarian dish consisting of rice cake, tofu, bean sprout, and vermicelli tossed together and dressed in peanut sauce.
“I feel that the additional capital from YCAB Ventures has really helped me. My turnover has increased threefold. YCAB is special to me because its real mission in helping our business is to ensure that our children can continue to go to school.”

Every day, the meatballs are being sold and produced simultaneously, with the backyard of their house in Kemanggisan area, West Jakarta, functioning as the center of meatball production. What’s special about ‘Bakso Joz Gandhos’ is the elimination of MSG from the list of ingredients. The savory broth also wins them another score from the customers. “You can really taste the beef in the meatball. Usually, when I eat cart-style bakso like this, the taste of sago is more prominent than the beef. That’s why I prefer their bakso,” explained one of their customers.

Aside from reinvesting their profit into the business, Ngadinah and Arief share their blessings with others. Together with several communities, the couple provides financial support to orphans three times a year. Their business is also beneficial to their local community, as it provides employment. As
many as five employees have been recruited to help them run their business.

Never give up, keep trying, and maintain the trust given by YCAB; those are the three things the couple lives by. “Trust is priceless. The fact that we were given a loan for our working capital, we’re deeply grateful,” said Ngadinah.

Arief is determined that as long as he is healthy and never gives up, he and his wife will survive in Jakarta. They will spend the rest of their twilight years together in their humble 20-m² rented house.
My Humble Business
My Daughter’s Journey to University

The humble pecel business she started helped send her daughter to university and, in return, allowed her to gain new customers for her business on campus.
The common story of migrants who try their luck in Jakarta also applies to Sugini. After giving birth to her daughter, she was determined to build a new life by taking a chance on Indonesia’s capital city. In 1991, Sugini packed her belongings and left her hometown in Klaten, Central Java, bringing her daughter Tri along.

Sugini now lives in Kemanggisan, West Jakarta, where she earns a living by selling pecel, with sides like lontong and fritters, in her humble food kiosk. What makes her story special is her only daughter, Tri, who is now an Economics and Development Studies student at IPB University.

“I’m very proud of Tri. She has always been smart. No wonder she always gets scholarships. She’s also independent, always has the initiative to apply for scholarship programs. I don’t know how she does it, she only lets me know when she gets it,” said Sugini.

What makes Sugini even prouder is that her daughter is not embarrassed about her occupation and always ready to help her sell pecel. Tri often brings several portions of pecel with her to campus. “She would tell me, ‘Mom, my friends want to order pecel.’ So, Tri’s friends have also become my customers.”

Not having to worry about paying for her daughter’s tuition, Sugini is immensely grateful for the smooth sailing of Tri’s education up to university level. “My daily income can now be allocated to sustain and grow my business, allowing me to improve our standard of living,” added Sugini. She also feels very much helped after being a client of YCAB Ventures for approximately twenty periods. Her day usually starts with shopping for pecel ingredients at Pasar Palmerah in West Jakarta, followed by opening her kiosk at 10 a.m. She needs five kilograms of chilies daily, while for kerupuk, she usually buys it in large quantities to last for three days.

“My pecel is usually sold out by 12 p.m. I don’t determine a fixed price for one portion of pecel. The size of a portion depends on how much you are willing to spend. Even if it’s only five thousand rupiah, I will prepare one for them,” explained Sugini. She feels YCAB Ventures’ ultra-micro credit program has been a huge help, especially since she could really apply the financial literacy knowledge she got and reap its benefits. “Now that I know how to manage my money, I can help with my daughter’s transportation cost and from university and pay the rent of our house. Alhamdulillah, there’s always enough money to cover all our needs. I always set aside the working capital from the profit.”

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12Traditional Javanese salad with peanut dressing, usually served with rice or rice cake.
13Rice cakes, usually in cylindrical shape.
“My daily income can now be allocated to sustain and grow my business, allowing me to improve our standard of living.”
Besides selling *pecel*, Sugini also sells *bubur sumsum* during Ramadan, the fasting month. At YCAB’s 20th anniversary celebration, her cooking skill was proven. Sugini’s microfinance group won second place in the *nasi bakar* cooking contest. “Since I enjoy cooking, I’m often asked to cook for events in my neighborhood,” explained Sugini. Having been a client of YCAB Ventures for eight years, Sugini hopes she can expand her kiosk. However, her highest hope is for her daughter. “I hope she gets a better job than mine. Every mother surely wants the best for her child.”
Supitowati put to use the knowledge she learned from being a client of the microfinance program for as long as 20 periods and as a result she successfully expanded her business and improved her organizational skills.
"An organization offers an interest-free loan for my business. Is it for real?" Supitowati thought. However, when she heard how the loans and education are strongly correlated, she decided to join the program and eventually reaped huge benefits for her children’s education.

After being a YCAB Ventures client for seven years, her dream of sending her children to university finally came true. She dedicates the income she earns as a seamstress to support her children in achieving a better future. "This is the pride and joy of me and my husband. When my children graduated, other moms arrived at the graduation ceremony in their cars. Only my husband and I got there on a motorcycle, but we were fine with that. The fact that my children had graduated university and never got into any trouble has already made me proud," Supitowati, who is also known as Upi, reminisced about the day, all smiles and misty-eyed.

Upi, who has three children and is a member of Suci group in YCAB Ventures, used to work at factories before finally deciding to start her own business. "In the past, I used to work in a plastic factory, a slipper factory, and a ready-made garment factory," revealed Upi.

It was during her time in the ready-made garment factory that she prepared herself to start her sewing business. "I used my spare time to learn and practice sewing until I was ready to start my own business. Running the business from home means I can carry out my housewife duties and witness my children grow."

Today, her sewing business is fully managed by her husband while Upi is focused on her new venture, selling iced drinks and home-cooked meals in front of her house. With only a table and a small food display, her food stall starts to serve customers from 2 p.m. Meanwhile, the sewing business sometimes opens as early as the crack of dawn, when an order is to be picked up at 6 a.m.

The story of Upi’s involvement with YCAB Ventures begins with Legira, Upi’s friend, who kept persuading her to join the program. "Now, I’m both the head and the treasurer of the group. The other members trust me."

When Suci group had just been formed, several members left the group for various reasons. For instance, they’re afraid that it is no different than dealing with loan sharks, not permitted by their husband, and many others. "I really want to do business. That’s why I’m still here in YCAB Ventures."

For Upi, YCAB is a place of learning and opportunities. "You can say that I learned
“Now, I actually don’t need to take out a loan anymore, but I still need all the knowledge and the training provided.”

a lot because of YCAB,” said Upi, recalling all the financial management training she received. “Now, I actually don’t need to take out a loan anymore, but I still need all the knowledge and the training provided.”

Applying what she learned from the trainings, Upi used the capital loans to buy supporting equipment for her business continuity. For example, she used the fund from her 20th loan period to buy a sewing machine. “Now, our service doesn’t only focus on embroidery, but also alteration and overlock. We can receive alteration orders now, thanks to the sewing machine. I didn’t know how to use it back then,” said Supitowati with a broad smile, remembering her struggles.

Meanwhile, for her food stall, Upi used the fund from the latest loan period to buy a refrigerator. “It’s because I also sell cold beverages. I always think to myself: if others can do it, then why can’t I?” With all the hard work of Upi and her family, and all the advantages of being a YCAB Ventures client, she managed to buy a house after years of renting. “Alhamdulillah, it’s such a blessing that the house we used to rent was up for sale when I had enough money to buy one,” said Upi gratefully. Her next goal is to carry out her plan to open a grocery store. “I wish for my children not to end up like me, who only managed to finish elementary school. We make an all-out effort so that they can go to university and have the resources to start a business or work in an office.”
Jane of All Trades: From Beauty Salon to Islamic Clothing

From beauty salon to car wheel polish and sewing, she’s never run out of business ideas to explore.
Irawati’s secret to starting and growing her businesses is her ability to spot opportunities and her fearless approach in taking risks. An invitation from a friend brought her in as a client of YCAB Ventures and a member of Karunia group 4.5 years ago, and she has tried her hand at a number of businesses ever since.

“When I accepted the invitation, I already started a beauty salon business at home. Thanks to the additional working capital and Bedah Salon program from YCAB, my salon business is slowly, but surely, growing,” said Irawati. The appearance of Ira's business site changed dramatically after it underwent YCAB’s Bedah Salon program in 2012. The façade and the interior of the building were improved and she was given equipment assistance, such as hair dryers, straightening and curling irons, combs, hair wash basin, shampoo, and hair care products.

She learned her salon skills from a course. “I attended the course when I was 20 years old, even though it wasn’t at one of household names,” revealed Irawati. Running her beauty salon has not always been a walk in the park. Aside from a lull period where very few customers came, there was also a time when she ran out of capital. Another time, her salon equipment was all destroyed in a flood. After the disaster, she slowly recovered, using her savings as capital.

Today, her beauty salon focuses more on bridal makeup and dress rental. “Smoothing and other services are not really sought after,” Irawati said. Despite the various trials she experienced, Irawati never intends to close down ‘Salon Irma’, which is located in Pejompongan, Central Jakarta. “It’s quite well-known in the area. Customers are coming in every day, even if only for a haircut. For bridal makeup, I’m assisted by five employees.”

While running her salon business, the mother of four keeps an eye out on other business opportunities. “I enjoy doing activities and I don’t like staying at home. If this business doesn’t work, tomorrow I’ll think of something else I can sell. That’s my mindset,” added Irawati. Seven years ago, she tried her luck at a homemade car shampoo and wheel polish business. She hunted for the containers for her shampoo in Jembatan Lima, West Jakarta. “Shampoo production business is different from salon business, but I’m excited to continue learning. Even better, I have registered my homemade shampoo and polish for permit from the government institution,” she revealed. She did everything to ensure that her products are safe for customers.

This past year, Irawati has been busy producing Islamic clothing under Zhunanurhalimah brand, to be sold at the
shop run by her child at Thamrin City Mall. She works together with her child, who came up with the idea and asked her to sew. Since Irawati has basic sewing skills, she agreed to take up the challenge. In one day, Irawati can make two *gamis*\(^1\), ready to be sold on Instagram. For social media photos, they hire models. Each model is compensated with Rp150,000 and the clothes that they wore during the photo shoot. Even though she is helping her child with gamis production, as she gets older, she does not force herself to make money as hard as before. Now, she focuses on achieving her dream: owning a house and a ready-made garment business to help her child’s Islamic clothing business. “Aside from that, my long-term wish is to go to Mecca for hajj pilgrimage,” said Irawati, smiling.

\(^1\)Ankle-length, long-sleeved dress commonly worn for modesty, in accordance to the teachings of Islam.

“Thanks to the additional capital and Bedah Salon program from YCAB, slowly but surely, my beauty salon business is growing.”
Soulmates in Love and Business

With her husband, Kaswi started a food cart business, which became a dependable source of income for a dozen employees.
“When we first met, my husband was selling kue putu,” said Kaswi, remembering the first time she laid her eyes on Oslo. Kaswi is one of YCAB Ventures clients who have joined the program for 20 periods. Initially, she could only apply for a loan of Rp1,000,000, but now Kaswi can apply for Rp5,000,000.

Starting her business journey by selling pempek, Kaswi said she is fully supported by her husband. Ten years ago, their pempek business was in its heyday. However, for the past 1.5 years, the two of them have switched to selling otak-otak crispy. “We used to own 50 pempek carts, but one of our employees double-crossed us. They said they wanted to learn, so we didn’t assume anything. One day they suddenly and politely resigned, saying that they wanted to be independent. Not long after, they started the same business and poached all my employees,” told Oslo.

When their business collapsed, Kaswi and Oslo racked their brains to find another business that can fulfill their family’s daily needs. “Since we are a big family, we need to keep looking for opportunities, so that the need of each child can be fulfilled.”

Oslo’s meeting with a mango seller who happened to pass by their house one day brought them a new opportunity. “I didn’t expect that an offer to drink coffee together opened up an opportunity for me to sell fruits. After mango season ends, I sell rambutan,” revealed Oslo. The mangoes are supplied from his hometown in Indramayu, West Java.

When they switched to otak-otak crispy, Oslo applied the lesson from his previous mistake. He will not divulge his secret recipe. “The business has been running for one and a half years and the result is quite good. Even though we had to restart from zero, we won’t give up. Now, we have eighteen food carts in operation. As far as I know, we’re still the only one selling this snack. Tahu crispy sellers are aplenty, but I’m the only one selling otak-otak crispy,” said Oslo proudly.

Kaswi and Oslo said that in their otak-otak business, there is an interesting phase that happens every year. When the harvest season comes, his 18 employees, whom he sourced from Indramayu, will go back home. However, when musim paceklik arrives, some of his employees will bring friends from their village to work. “We even ran out of food carts once, because there were so many

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2Traditional green-colored Javanese steamed cake made from rice flour with palm sugar filling, served with grated coconut.
3Traditional Palembang fishcake, usually served with a sauce of brown sugar and vinegar.
4Southeast-Asian fishcake, usually wrapped individually in a green leaf and grilled. This version is deep-fried instead of grilled, without leaf wrapping.
5Tofu, deep-fried until the skin is crispy.
6A period of food shortages before the harvest.
people who came for work. In the end, they took turns using the food carts,” told Oslo.

Every day, each employee can use up three bales of *otak-otak*. For every bale sold, the revenue is Rp250,000. “For every bale sold, an employee will get Rp75,000. I buy the *otak-otak* directly from the factory at Rp70,000 a bale. After subtracting that price with the costs of cooking oil, gas, flour, and three-flavored seasoning, the net profit for every bale is Rp50,000. The average daily revenue ranges from Rp700,000 to Rp1,000,000. If all eighteen food carts reach their targets, I can get Rp1,000,000 per day,” explained Oslo in detail about their business. The couple’s hard work had bought them a car, a rice field, and a house in Indramayu.

“Even though we had to start from zero again, we won’t give up. Now we have eighteen food carts in operation. As far as I know, we’re still the only one selling this snack.”
A Single Mother with Super Power

During her eight years as a YCAB Ventures client, Suparti has grown her businesses and made some investments.
Suparti has been a client of YCAB Ventures for the past eight years. Urbanization brought her from her hometown in Wonogiri, Central Java, to try her luck in Jakarta.

Her endeavor began when she was still with her ex-husband, who worked as a bus driver at a cooperative. "When we were still married, his boss gave the bus to us. We rented it out and divided the profit," she explained. The income from the profit-sharing was converted into a small grocery store.

When the marriage ended, Suparti became a single mother and had to fend for her two children with her catering and food stall businesses. Her food stall, which she named 'Garasi Soto', offered gudeg and soto. In spite of many challenges, her children's education remained her top priority. "I sent my children to university and funded them until they started a family of their own," said Suparti.

Today, the 60-year-old has three grandchildren from his son, who now runs the car rental service that she had in the past. Meanwhile, her daughter has graduated from university and is now working at a mass transportation company. "My daughter-in-law picks up my soto stall business and the food can now be ordered via online ride-hailing applications," added Suparti.

Suparti's catering business, which she started when her children were still small, now has four employees. Known as 'Catering Ibu Emi', her customers are individuals and companies. "When I just started cooking to help my neighbors prepare for their events, I was paid with rice, oil, and a big pan. I learned to make delicious food from the people in my village. I tried to remember what I learned. If the taste was off, I added more spices or salt," Suparti recalled.

Today, 'Catering Ibu Emi' can get as many as 4 orders per week for celebration or pengajian. Her customers usually choose the Rp5,000,000 package. "When I have no money, the customers are willing to pay in advance so I can buy food ingredients." Some of their most favorite foods from 'Catering Ibu Emi' are sweet-and-sour fish, krecek, and soup.

Even though there are many people with similar business in her residence area, Suparti is thankful that her catering is trusted by a lot of customers. She was ecstatic when one of her customers, who works in a government

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7 Traditional Javanese dish, consisting of young and unripe jackfruit cooked in coconut milk and palm sugar. Usually served with chicken, egg, and other sides.
8 Traditional Indonesian soup dish with many local varieties.
9 Quran study gathering.
10 Traditional spicy dish from Yogyakarta, made of dried cattle skin. Usually served with gudeg.
“YCAB has a genuine purpose, not only to help, but also to grow. If the purpose is only to help, it’s no different than a charity. But when the purpose is to grow, you help people grow and create greater impact in their community. That’s why I’m not surprised to see YCAB eventually transforming from a social foundation into a social enterprise, making it an excellent model for other foundations to follow suit.”

Sebastian Gunawan
Fashion Designer

“My involvement with YCAB began when I made a book stand for YCAB, to show my concern for young people who dropped out of school and my appreciation to Veronica. YCAB consistently improvises to help even more youths in Indonesia and it’s happening continuously for 20 years. That’s outstanding and extraordinary.”

Rinaldy A Yanuardi
Accessories Designer
agency, praised her cooking. “My catering food has traveled to Bali and Madura. My customers brought them there,” she said proudly.

Not only food business, Suparti also has a room rental business, which she started with the profit of her catering business. The rooms in her seven-bedroom-house are rented out at Rp600,000 each for single occupancy and Rp700,000 for double occupancy.

Suparti felt a change in herself after joining YCAB Ventures’ capital loan program. “Now I know more about the importance of investing and saving. For example, when I get Rp5,000,000, I’d save half of it and use the other half to help my relatives in Java with their needs,” said Suparti.

Despite the many challenges she had to face, Suparti is grateful for her life. “Even though I was swindled several times by other people and there were people who borrowed money from me but never returned it, I consider them alms. I believe God will return them all one day.”

As a mother of two children with families of their own, Suparti always tries her best, so that her children will not experience the life struggles she experienced before. “Let me be the only one who had to go through the bitter experience.”
Determined Mother and Children, Working Hard for Brighter Future

Mardiah and her four children moved to Jakarta to try their luck. Her children’s education motivates the 52-year-old woman to keep fighting for a better life.
For the past nine years, Mardiah has been a member of Kenanga group in YCAB Ventures. Thanks to the capital loans from YCAB Ventures, she is able to cover her four children’s tuition. “I need the loans because I have four children and I’m determined to see all of them graduate from university,” said Mardiah.

A friend introduced her to YCAB. “Before YCAB, I went in and out of residential areas to peddle food, such as pastel, nasi kuning, fritters, croquette, and fried rice. To help with the sales, I also asked food stalls and school canteens to sell them,” said Mardiah, who worked as a babysitter when she first came to Jakarta. With YCAB Ventures’ help, Mardiah does not need to walk through alleys to sell her goods anymore. Now, she works with three sellers, who help with the distribution and sales of the food. Every day at 6 a.m., Mardiah’s goods are divided among her three friends. “I usually shop for three days’ worth of supplies at once. For example, every day I use three-and-a-half kilograms of carrots, so I shop for five kilograms of carrots at once,” said Mardiah. After getting an additional capital from YCAB Ventures, Mardiah’s profit increases threefold. Her daily profit used to range between Rp100,000 and Rp150,000, but now it has increased to Rp200,000–Rp300,000.

For Mardiah, her exhausting roles as a mother and the breadwinner of her family will pay off when she sees all her children finish school and become successful. “My second child, Ari, suggested that I focus only on cooking. This is a big change. In the past, I had to ride a motorcycle to and from residential areas. Now, I only need to cook and sell the food at home. I have friends to help me sell them. I’ve gotten old, after all,” Mardiah added, smiling.

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1Indonesian pastel is a deep-fried pie, made of thin pastry and filled with meat, vegetables, egg, and rice vermicelli.
2An Indonesian dish, consisting of turmeric rice cooked with coconut milk, usually served with peanut, tempeh, fried chicken, and other sides.
"I need the loans because I have four children and I’m determined to see all of them graduate from university."
“YCAB consciously transformed itself into an organization which focuses on empowerment (especially empowerment of women and children, the most vulnerable groups in society) and entrepreneurship, which maintains the sustainability of the program’s funding and operations independently, as well as provide mutual and measurable benefits. YCAB’s ability to adapt to changes and to be transparent about its regeneration by maintaining compliance is what makes it stand the test of time for 20 years. We, for sure, attribute this achievement to Vera (Veronica Colondam), a hard-working and opinionated woman who is also the most important and irreplaceable figure in YCAB. After five years (2014–2019) of being YCAB’s Secretary General, the time has come for me to do my duty in DPR; the duty that I hope will be able to support YCAB to become one of the world’s most prominent social entrepreneurship organizations! YCAB is the manifestation of my motto: Love is a blessing, to love is a choice.”

Muhammad Farhan
General Secretary of YCAB (2014–2019) and Member of the House of Representatives (DPR) of the Republic of Indonesia (2019–2024)
Leading an Independent Life since Junior High School

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‘Give the best effort’ is a principle taught by YCAB that Ari applies in his daily life, including when he started his career in the working world.

Dwi Ari Wahyudi
Dwi Ari or known simply as Ari, is the second child of Mardiah, the woman in the previous story. He graduated from YCAB’s Rumah Belajar Duri Kepa in 2014. Ari currently works at PT. Aplikasi Karya Anak Bangsa, or Gojek, as it is more popularly known.

“At Gojek, I started as a customer service officer, whose responsibilities include taking care of GoPay transactions. Then I got promoted to being the superintendent of the division which takes care of suspended drivers’ accounts. My salary is now above the Provincial Minimum Wage. I set aside some of it for savings and to help my parents,” said Ari. He began to work and lead an independent life since junior high school. “I tried to earn pocket money by selling fried rice to my classmates. Later on, I also added nasi uduk and fritters to the menu. I kept half of the profit for my pocket money, and the other half I give to my family to fulfill their daily needs,” added Ari, who lives with his family in Duri Kepa, West Jakarta.

At first, his mother Mardiah did not want to accept her son's money. “But when my mom saw my sincere intention, and our household expenses kept increasing, she eventually accepted my help,” said Ari, who ranked third and fifth in class when he was studying at Rumah Belajar.

Ari was determined to be independent because he realized that his family was not well off. “I thought to myself, I have to be more economical and more understanding of our condition. My parents always taught me not to give up because of circumstances. They also try to give the best for me. But I learn that we must make an effort to get what we want; we shouldn’t always depend on other people. In life, we must undergo processes and struggles, so there isn’t any time to laze around.”

Ari was introduced to Rumah Belajar when his mother joined the Kenanga group in YCAB Ventures. Ari was enrolled in a Senior High School Equivalency Program for three years. “I liked learning sociology the most,” Ari revealed.

He was also enrolled in the after-school English language and computer courses, in which he studied enthusiastically because, in
his opinion, the courses were important for his future. However, the most memorable experience was when he performed as a member of a student vocal group, which always takes center stage at every YCAB event. “Here, I was given hope. At every event, we were introduced to good and inspiring people who encouraged us to keep up our spirit, to move forward, and not to give up. We were always taught to uphold the ‘beyond the limit’ principle, to make our best effort. We hope that one day we become one of those inspiring people. At the very least, we can be useful to others,” said Ari.

He hopes YCAB will reach more less-privileged children and youth in the future. “So that they can go to school and, more importantly, realize that their limitations are not the limit,” concluded Ari.

“Here, I was given hope. At every event, we were introduced to good and inspiring people who encouraged us to keep up our spirit, to move forward, and not to give up.”
Self-Reliant from a Young Age

After graduating from Rumah Belajar, Novelia set a high academic target. She successfully completed her undergraduate studies and got a scholarship for postgraduate studies.
Since she was little, Novelia Narulita has been used to living her life independently. She never asked her parents for pocket money as she started helping out at her aunt’s beauty salon when she was in 6th grade. By working in the beauty salon, the cheerful woman saved enough money to pay for her school fees, daily needs, and sometimes even more when customers tipped her.

Novelia suffered a setback when her junior high school was shut down for no apparent reason. She did not know where to continue her education and was especially worried since she was still halfway from finishing her study. Fortunately, Novelia got hold of information about Rumah Belajar Duri Kepa from a school friend. Her fear of not being able to continue her study subsided because Rumah Belajar Duri Kepa was willing to accept transfer students. From there, Novelia enrolled herself in the social sciences stream and continued her education for a year.

Novelia did not encounter any academic difficulties when she transferred to Rumah Belajar, since the methods used at the learning center are the same as in any formal school. At Rumah Belajar, she studied a number of core subjects, such as Indonesian language, English language, and mathematics, as well as special subjects, such as economics, geography, and religion (Islam).

Rumah Belajar had a good impact on Novelia’s academic continuity. While studying at Rumah Belajar, Novelia was trained to be disciplined and organized, both when working individually and in a group. Novelia, who likes to write, never missed a day of school and always finished her assignments on time. At Rumah Belajar, Novelia realized the importance of education for her future.

Her interest in writing made Indonesian language her favorite subject. She is forever grateful for Nicky Rosadi, her language teacher at Rumah Belajar, who helped her tremendously to hone her writing skill. “He was a memorable figure for me. He always encouraged me and he inspired me to become a writer,” explained the 23-year-old.

After her study at Rumah Belajar, Novelia graduated with a bachelor’s degree in Indonesian Literature program from Universitas Pamulang. She completed her undergraduate studies using her own money, which she earned from her work as a content writer. Her cum laude GPA of 3.87 made her eligible for a scholarship to continue her study to a master’s program. However, it has to be postponed, since she is currently
“It’s been 20 years since YCAB began its journey. More than 3.4 million people had been touched and given access to education. Just like an atomic bomb with its slow effects, I pray that YCAB can continue to inspire and positively impact the often-overlooked grassroots society. Happy Anniversary, YCAB! Thank you for the love, work, and hope you gave for the nation.”

Dewi Meisari Haryanti
Teaching Staff of FEB UI and Project Leader of ukmindonesia.id - LPEM FEB UI

“Since collaborating with YCAB and Ms. Vera (Veronica Colondam) for the first time in 2013, I have come to realize that YCAB was in the process of redefining what “education” means outside the formal scheme that we are familiar with. Through various innovative knowledge-sharing programs, YCAB shows its full commitment to preparing the sociopreneur ecosystem in Indonesia and supporting the emergence of more young sociopreneurs in the future. One of its latest innovations is a popular radio program about sociopreneurship that provides information and interaction platforms for the public. One social entrepreneur at a time for the bright future of Indonesia! Long live YCAB!”

Gita Syahrani
Cofounder of Social Corporate Law Society (Socolas) & Member of Indonesia Social Entrepreneurship Network (ISEN)
"I hope YCAB can continue helping less-privileged children, so that they can feel how extraordinary it is to be able to go to the best school without expensive tuition."

expecting her first child. In spite of that, the passion within her to continue her education is still aflame. She has a dream to continue until doctorate level.

In Novelia’s opinion, education is very important, since it will make Indonesia better in the future. She feels that all the blessings she got were due to her parents’ prayers. “My parents are very proud of me. They support me in everything I do, including when I decided to continue my education at Rumah Belajar,” explained Novelia.

Her study at Rumah Belajar became one of the turning points in her life, for her discipline was formed in that place. Before that, Novelia had often encountered problems in her education and was expelled from school several times. However, since she went to Rumah Belajar, her grades kept improving.

As of now, Novelia, who lives in Depok, West Java, is still working as a content writer, besides working at a provider in Depok. She is determined to send her child to good schools.

Even though she has graduated from Rumah Belajar, her love for YCAB never subsides. She hopes that YCAB continues to be the medium of the best education for less-privileged children out there. “I experienced firsthand how difficult it was to pay for my own education. Therefore, I hope YCAB can continue helping less-privileged children, so that they can feel how extraordinary it is to be able to go to the best school without the expensive tuition,” concluded Novelia.
The Life Changing Path

After graduating from Rumah Belajar, Iskandar was accepted at Universitas Mercubuana, Jakarta, and earned his degree in Psychology through a scholarship program.
Muhammad Nur Iskandar can still clearly recall the time when he was taught by the teachers at Rumah Belajar YCAB. The 29-year-old man also remembered how he really wanted to become a teacher. For him, educating others is an endlessly rewarding experience.

As a kid, Iskandar lived in Boyolali with his grandmother. At the time, his parents were seeking a livelihood in Jakarta to provide for the family’s needs. Iskandar was saddened because he missed them, which hampered his motivation to study. However, despite his reluctance to go to school, he always ranked among the top 5 in class.

After a long struggle in Jakarta, Iskandar’s father moved to Bekasi to work in a shoe factory. Unfortunately, the factory was eventually shut down, and his father had to work as a food peddler with the severance money from the factory. Thanks to the income from peddling, his father managed to pay for Iskandar’s tuition until he graduated from junior high school. It was a long trip from his home to school, but luckily, he could get a ride from a schoolmate living nearby.

When he graduated from junior high, Iskandar’s parents could no longer afford to pay for his further education. However, as fate would have it, his parents met Cori, a teacher at Rumah Belajar Duri Kepa. Thanks to Cori, Iskandar was then brought to Jakarta for the opportunity to study at Rumah Belajar.

At first, Iskandar was wary about the prospect of studying at a residential-style school. Furthermore, a relative once told him an unpleasant story about graduates from a High School Equivalency Program. Despite all these concerns, Iskandar eventually decided to continue his education at Rumah Belajar.

The first day of learning managed to erase all of Iskandar’s worries about Rumah Belajar. The learning process was not at all different compared to formal school, and thus, he spent three years studying there with a lot of happy memories. His favorite subjects were history and sociology, and he particularly loved studying about the ancient history of Indonesia.

His obsession with computers also led him to be especially attentive in computer class. Yohan, the computer literacy teacher at Rumah Belajar, was one of Iskandar’s favorite teachers during his study there. The learning was also made easier, thanks to an intimate, family-like atmosphere and comprehensive modules that are up to formal school’s standard.

According to Iskandar, Rumah Belajar has provided him with the experience he needed to choose his own path in life. This football lover also considers Rumah Belajar to be responsible for enabling him to have a bright future in spite of his less-privileged
At first, Iskandar was wary about the prospect of studying at a residential-style school. However, his first day of learning there managed to erase all of his worries about Rumah Belajar. 

upbringing. “Rumah Belajar was like a second home for those who had failed to improve themselves. The teachers’ sincerity left a strong mark on me,” said Iskandar, who admitted that he often skipped English class.

Later on, Iskandar made his parents proud by enrolling in Universitas Mercubuana and earning his Bachelor’s Degree in Psychology through scholarship. For him, the support and prayer from his parents are essential to keep him going in the pursuit of his dreams.

Likewise, YCAB has always been a crucial part of his life. Veronica, the school founder, is one of Iskandar’s idols in life. “On top of being beautiful and gentle, Ms. Veronica is also smart and kind-hearted. YCAB has brought changes to many people’s lives, enabling them to lift themselves up from poverty and stay in school,” said Iskandar.

He also reminisced about the time when he shook hands with her during the Rumah Belajar graduation ceremony some time ago. It was a ‘dream come true’ moment for him; to be able to meet his idol and shake hands with her.

Now, he’s living another chapter of his life, raising a small family with his wife and their two kids. This year also marked the seventh year of his current occupation in the data collection department of YCAB. During that time, he has met many people, including the friendly co-workers who are ready to help him anytime.

Iskandar’s co-workers provide him with many input on life and work. Although he has passed many stages of life, his primary ethos of turning everything he does into a servitude to God remains unchanged. He also wishes that YCAB would always persist in their work to help the less-privileged and provide them with access to proper education.
Bringing Kindness to Women

Thanks to her interaction with YCAB at Rumah Batik, Daro’ah was able to open many doors of opportunities, from running her business to spreading goodness to those around her.
Daro’ah, 34-year-old, has been juggling multiple responsibilities as a homemaker, batik crafter, and teacher.

It started with a recommendation from a campus friend at Universitas Pekalongan (Unikal), who was an alumnus of Rumah Batik Pekalongan YCAB. Then, three years ago, Daro’ah started her own batik business, which later opened doors of opportunities for her.

“I’ve always liked batik. So, when the opportunity came, I immediately joined Rumah Batik Pekalongan where I learned everything, from basic introduction, design, making hand-drawn batik and hand-stamped batik, coloring, to online marketing. I used to work as a batik laborer, getting paid daily, but I wanted to learn so much more. Even though I was already in my thirties, I enjoyed learning at Unikal and Rumah Batik,” said Daro’ah, who now also teaches junior and senior high schoolers at Islamic Boarding School Fathul Qowim Wonokerto Pekalongan, as well as at Athlantis tuition center.

Although her business is still a small-scale business with no employees, Daro’ah is confident it will continue to grow and prosper. She now focuses on selling various hand-drawn and hand-stamped batiks designed into sarong, shirt, scarf, and hijab.

“The knowledge I gained from Rumah Batik is very useful. Other than motivating me personally, it has also encouraged me to open my own small batik business and offer work opportunities to other women, where they can get additional income from making hand-drawn batik.”

Daro’ah is very grateful to have joined YCAB, which has led her to many other opportunities and possibilities. “Coming from such a modest family background, I would’ve never imagined I could start a business like this.”

She recounted her family’s less-fortunate conditions—her father being a fisherman and her mother a batik worker—that once forced her to give up her dreams of becoming a teacher and an international batik entrepreneur.

“I had to drop out of junior high school, but then I got a scholarship. And afterwards, I couldn’t afford to continue to senior high school, so I had to work and instead take a Senior High School Equivalency Program. It was also a struggle for me to go to college.”

Now that she has fulfilled her dreams to teach and sell batik, Daro’ah continues to develop herself. She has been trusted to be an #ExtensionofGoodness ambassador. Her role is to help people around her and cultivate the spirit of empowerment.

“I’ve learned from my own journey that education is very important and I wish other people won’t have to go through the same problems I had. I hope my business can provide work opportunities and access to education for other women.
From Equivalency Program to State University

She dispelled the stigma that a student of a High School Equivalency Program has limited choices for the future. Her remarkable consistency with studying sent her to a state university.
Once a toy factory worker when she was 15 years old, Divia Ayu Prihatina’s perseverance led her to earning a scholarship to an international school and acceptance to a state university.

"On my last semester of junior high, except for my father who was working as a driver, my family moved to Jakarta to try our chance at a better life because we’d really been struggling to make ends meet. We then boarded with our relatives. With only my junior high school diploma and elbow grease, I was brought by a neighbor to work at a toy factory in Kapuk. I became the family’s backbone for a while before my older sibling got a job as a security guard at a housing complex in Jelambar," Divia recalled her struggle.

During her whole year of working at the factory, Divia didn’t forget about her dream to return to school. “One day, my fellow worker suggested I sign up at Rumah Belajar YCAB, because their younger sibling was a student in its Junior High School Equivalency Program. My mother was against it at first because she was afraid we couldn’t afford it, but I insisted,” she recounted. Two years later, she became a student in the Senior High School Equivalency Program. “There, we’re provided with facilities and access similar to a regular school. I majored in the social sciences stream and also took computer and English courses provided there. Thank God, I always ranked among the top three students during my study, and I was active in the flag-raising troop extracurricular as well as leading the PR Division within the Student Body,” said Divia, who confessed that she used to be a shy person.

After two years studying at YCAB, she reached her next achievement by receiving a scholarship to continue her education at Global Sevilla Puri Indah (GSPI). “I heard about this scholarship in my second semester and I prepared myself for it. I wanted to break the cycle of poverty in my family by getting a good education from a reputable school in West Jakarta,” she explained.

Her hard work paid off as Divia passed the selection. “The next challenge for me was to adjust to a new environment and the higher academic demands. I was raised not to give up and to always improve myself. Although at first I felt hopeless when I had to pay for a room at a boarding house to be closer to school. Thankfully, I was helped by others with the boarding costs, so I could focus on finishing grade 12 the best I could and eventually went to college," she told her story. While studying at GSPI, she was recognized as a ‘model student’ and awarded with a ‘certificate of recognition
for achieving best in geography’. Ultimately, she passed SBMPTN\(^4\) and was enrolled in Universitas Negeri Jakarta. Divia sincerely felt that YCAB had become wings that allowed her to fly and reach an amazing height. “Rumah Belajar YCAB plays a great role in my life, as well as the amazing kids who studied there. Apart from academic education, I was also taught soft skills at Rumah Belajar.”

And because she took a sewing course at Rumah Jahit and a hairstyling course at Rumah Cantik, she was able to work part-time after school. “I worked in an online store that sells sewing equipment and accessories, and as an intern in a hair salon. I could help my family with the salary I received,” she said with a smile.

On its 20\(^{th}\) anniversary, Divia hopes YCAB can become even stronger wings for millions of amazing children from all over Indonesia, and even the world, as they head to a brighter future. “I wish YCAB can save millions of drop-out students and less-privileged children from lack of education and poverty, and also reach out to kids from remote areas so they can have the same opportunities like us in the big cities.”

\(^{1}\)Joint state university entrance exam.
“For Dini, YCAB is a home where she can be herself, develop, and have choices. The teachers are extremely warm, and there are inspirational classes and other activities. outside of regular classes. Rumah Belajar graduates are truly comparable with kids from regular schools.

Dini Amaliawati
Alumna of Rumah Belajar

“YCAB has a genuine purpose, not only to help, but also to grow. If the purpose is only to help, it’s no different than a charity. But when the purpose is to grow, you help people grow and create a greater impact on their community. That’s why I’m not surprised to see YCAB eventually transformed from a social foundation into a social enterprise, making it an excellent model for other foundation.”

Olga Lidya
Model, Presenter, Actress
A Principal and A College Student

She is able to divide her attention and energy equally between working and studying. In the end, everything led to the same destination of her desire to share knowledge.
The days of Dini Amaliawati, 22-year-old, are spent in the classroom, either as a college student or as the principal of TK Arsaloka, a kindergarten in Jalan H Berit, North Meruya, West Jakarta.

“Everything I’m doing today, studying in college and teaching, it all started from Rumah Belajar YCAB,” said Dini as she explained that her choice to study at Rumah Belajar was because her family could not afford the education she originally wanted.

“My relative, Ivan, told me we could get education without worrying about money because it only costs Rp10,000 to study at Rumah Belajar Duri Kepa,” she added. Dini then joined the first learning center managed by YCAB, which started accepting students in 2003 and initially only had two classes: computer and English. Throughout its journey, Rumah Belajar continued to grow and started offering classes in Primary, Junior High School, and Senior High School Equivalency Programs, as well as vocational courses.

Dini enrolled in Rumah Belajar and took the Junior High School and Senior High School Equivalency Programs. Rumah Belajar also offers a Primary School Equivalency Program. “The curriculum at Rumah Belajar YCAB is equivalent to that in a regular school,” Dini explained about her education at Rumah Belajar.

Together with the other students, who came from less-privileged backgrounds or had dropped out of school, Dini developed herself to be self-reliant and able to work, so she could do better financially. She was able to thrive because they are also “provided with basic skills training in vocational classes.”

Dini gained more experience at YCAB, not only from the classroom setting, but also from being involved in a Jamboree in Ragunan and the cleaning of Muara Angke River. “By participating in these activities, I learned to love the environment. I also learned about leadership, which I’m applying now in my role as a school principal,” she revealed.

She spends her free time every Friday and Saturday to further her study at STKIP Panca Bekasi, majoring in Early Childhood Teacher Education.

For Dini, YCAB is a home where she can be herself, develop, and have choices. “The teachers are extremely warm, and outside of regular classes, there are inspirational classes and other activities. Rumah Belajar graduates are truly comparable with kids from regular schools.”

Dini and her friends also attended various enrichment programs, including computer and English courses. “There is also a sewing class at Rumah Jahit as well as makeup and hairstyling courses at Rumah Cantik. But I
preferred the education world, so I focused more on the daily academic courses,” said Dini, who now claims to be skilled in operating Microsoft Word, Excel, and PowerPoint.

“Computer and English skills are very important for future career development,” said Dini, who spent her childhood with her parents before moving to Jakarta. “I was taught to be self-reliant since I was little. I was used to going to school by myself, on foot, even though it was a long trip. When we first came to Jakarta, my mother was a washerwoman who earned Rp 30,000-40,000 a day. We lived in a small rented house in Duri Kepa, West Jakarta.”

Her parent’s hard work to support Dini’s education paid off. Starting out as an honorary teacher, Dini was then appointed
“The teachers are extremely warm and outside of regular classes, there are also inspirational classes and other activities. Rumah Belajar graduates are truly comparable with kids from regular schools.”

as deputy principal, before becoming the principal a year later.

“Last May, I was given the opportunity to speak in a seminar of the Ministry of Education and Culture. It was about the readiness of Early Childhood Education programs in preparing children for school. Since then, I’ve continued to enrich my knowledge by attending more seminars and trainings, including training on public speaking. As a principal, I also focus on building moral values,” said Dini, who admits that her love of children makes her job of leading teachers to educate 35 students, feel so fulfilling.

At home, Dini offers private courses for children aged 6-8 with flexible fees, adjustable to the parents’ financial capacity. “Education must begin at home because a child’s character should be built early and parents must be proactive in helping their children progress,” said Dini, who refuses to be ashamed of her limitations and instead uses them as a source of motivation and the key to her success. “Along with consistency in pursuing one’s dreams, one also needs perseverance, hard work, and prayer.”
School with Beneficial Training Courses

Compared to other high school graduates, he has the advantage of obtaining hospitality skills which he learned from Rumah Belajar.
With the hospitality skills he picked up from Rumah Belajar, Ahmad Sofyan, 23-year-old, is able to kick-start his career as a waiter at a restaurant in Kuningan, South Jakarta.

“Before the end of the academic year, we’re taught hospitality skills to prepare us for careers in hotels and restaurants. It was pretty fun to learn about the techniques of serving guests, folding clothes, cooking, and making up the beds. It wasn’t as easy as it seemed, and now I understand why there’s a service charge for eating at restaurants or staying at hotels,” Ahmad said.

Ahmad also feels that his computer and English skills made him more work-ready and got him the job that now provides for his family. “I want to make my wife happy. She motivates me to keep moving forward and plan for the future,” said Ahmad about his wife, Riana Maulina.

Ahmad, who grew up in Duren Sawit, East Jakarta, is an alumnus of Rumah Belajar. He was first introduced to the learning center, which also facilitates training program for students, through his cousin, Eka Mulyadi. “I was very curious. I thought it was more like a tuition center. But apparently, Rumah Belajar is just like a regular school, with the same curriculum, exam, and class ranking.”

Ahmad recounted that besides regular classes, he also took part in percussion and sewing extracurricular activities. “I learned a lot from these two activities. Playing percussion helped me unwind in between busy school routines. And while sewing was for leisure at first, in the end it helped me improve my skills and patience. I’ve grown more meticulous and creative through sewing,” Ahmad said.

During his time at Rumah Belajar, Ahmad really admired a teacher he called Mr. Noval. “Mr. Noval was remarkably patient and had a very unique and accessible approach to teaching,” Ahmad described his teacher.

The computer course also left a strong impression on Ahmad. “There’s a certain kind of joy I felt from being able to operate a computer.”

In addition to skill-enriching academic classes and the training programs, Ahmad also acknowledged how important Rumah Belajar was in developing his self-reliance and character. “Rumah Belajar is the best school for me. The teachers there helped build my strong character and offered outstanding
“Rumah Belajar is the best school for me. The teachers there helped build my strong character and offered outstanding guidance that sparked extraordinary motivation within me. You can’t find it in any other schools.”

Ahmad wishes Rumah Belajar YCAB can continue to be a bridge between less-privileged children and their dreams, as well as a place to build good character.

“What’s great about YCAB is its consistent and well-rounded caring values. They’ve done excellent for placing 35th among the world’s best NGOs. They’re also doing amazing in always moving forward to create impactful programs.”
From Design Student to Batik Entrepreneur

Rumah Batik teaches its students about the production and business aspects of batik. It also provides them with access to marketing networks by giving them opportunities to showcase their works and meet batik enthusiasts.
The daily life of Ilham Nur Triaji revolves around school administration and batik affairs. Aside from working as an administration staff at a state school, the 27-year-old SMK (Vocational High School) graduate is also a batik entrepreneur. His successful business journey began after he participated in a training held by Rumah Batik Pekalongan.

“When I was only working as an administration staff, I felt unfulfilled because, as a batik enthusiast, I wanted to be able to express my talent and passion,” Ilham shared his story at the beginning of the interview. As fate would have it, he met Purwanto, who would later become his teacher at Rumah Batik. “He changed my life by introducing me to Rumah Batik,” said Ilham.

“Rumah Batik YCAB educates youths about batik-making and entrepreneurship, in hopes that they will later start their own business. To me, Rumah Batik is also a place to foster motivation, learn, and evolve,” Ilham explained. He proceeded to describe what he learned there, which included drawing, design, painting, and sales techniques. Thanks to the series of training, he was then able to start an online batik business.

“I love all the teachers at Rumah Batik. They give so much to me, in terms of both experience and skills. I save the income I get from online batik sales to finance my next batik-related business, because I’m confident that batik can be my future source of livelihood,” said Ilham, whose favorite pastime is fishing. Ilham recounted that he was among the first batch of training participants at Rumah Batik Pekalongan in 2015. At the time, Ilham was only required to fill in a form before he could come to study every day.

Ilham reminisced about the early period of his business, when the monthly profit he made was only around Rp1,000,000–Rp2,000,000. It was thanks to social media promotion that his sales have now climbed up to Rp10,000,000 per month. He has even managed to recruit seven employees who work daily at his office on Jalan Kepatihan.
“My wish comes from my love of batik and my desire to make Indonesia proud.”

“The power of word-of-mouth and social media really contributed to the growth of my batik business. Next, I want to introduce batik at an international level. My wish comes from my love of batik and my desire to make Indonesia proud,” Ilham explained. He also mentioned that he always tried to stay committed to his life motto, which is to work hard and with great diligence.

“We’ve learned valuable lessons from showcasing our works at Inacraft and other national-level trade shows, as well as being invited to Metro TV’s Kick Andy talk show,” Ilham reminisced.

He admitted that he learned so much from the up-and-downs of his business, which was mostly due to competition and capital size. “Whatever you love or are passionate about, which for me is batik, will make a positive impact on many people if you stay focused and consistent.”

Ilham has high hopes for YCAB on its 20th anniversary. “Hopefully, in the future YCAB will be able to cultivate even more young entrepreneurs who are creative, inspirational, and can strengthen Indonesia’s economy.”
A Near Dropout
Then, A College Student Now

Once without hope to continue his education, Tomy is now able to study in college and plan out his future.
College, dance class, and a job at an online travel agent company make up the daily routine of Tomy Purnama. The 24-year-old finally managed to reach this point in life as a result of his continuous effort to study and explore his talent.

When he was a freshman in junior high school, Tomy faced the harsh reality of not being able to continue his education to the next stage due to the lack of money. His good friend, Wasdi, invited him to come to Rumah Belajar YCAB Duri Kepa. “I went there to observe first, without my parents. The next day, I went there again to apply,” he said.

Rumah Belajar has not only helped him to continue his education, but also encouraged him to keep improving himself. “I was among the top five students, which earned me the Rp3,000,000 scholarship from BNI. My parents were very supportive, and my late mother often gave me a present whenever I got a good mark,” he recounted.

During his time at Rumah Belajar, he chose Vokasional Rumah Samsung for his extracurricular activity. “To me, Rumah Belajar is different from a formal school. For instance, the teachers, instead of burdening us, they give us understanding. As for the facilities, they’re the same compared to state schools,” said Tomy, whose favorite subject was Math.

At Rumah Belajar, Tomy was also an active member of OSIS (Student Body), where he could further explore his talent. “It was fun being part of the Student Body, especially since I was in the Culture Department. I could share my dancing skills and passion with my juniors,” said the Michael Jackson fan.

Some of his other memorable moments at Rumah Belajar include the visit to Achilles tire factory in Bekasi, West Java, and taking part in the shooting of Metro TV’s Kick Andy talk show. “I was one of the students selected to learn about tires in the factory,” said Tomy, who decided to live and work in Bali after graduation.

On the Island of the Gods, Tomy tried his hand at various professions. He started out as a tour guide for six months, a souvenir shopkeeper in Ubud, and a customer service staff in a clothing store. “In Bali, I got to learn
and practice communicating in English,” he recounted.

Currently, Tomy majors in Communication Studies at Universitas Terbuka and works at a Jakarta-based online travel company. In his spare time, he follows his passion in dancing, having formed a community with like-minded friends.

Tomy wishes that YCAB, which he considers a gateway to countless opportunities, will continue to thrive and help the less-privileged children like himself. “YCAB, I love you,” he concluded the interview.

“To me, Rumah Belajar is different from a formal school. For instance, the teachers; instead of burdening us, they give us understanding. As for the facilities, they’re the same compared to state schools.”
C is for Cool!

Almost dropped out of school, Ismi worked hard to change the course of her life and family’s to the point where she managed to graduate from university, develop her career, and plan to continue her education.
Students of Paket C, or the High School Equivalency Program, can also have a bright future. They can go to college or get a job, or sometimes both! That was what motivated the 23-year-old Ismi Ardiyani, alumna of Rumah Belajar Duta Buntu, who is now an employee and also an Accounting student at Universitas Pamulang, Banten.

“When I graduated junior high school, I almost dropped out due to a lack of money. With a more affordable tuition, going to a state high school was my only choice. Alas, I didn’t go through because my grades weren’t good enough. However, Abi, my foster father, informed me about Rumah Belajar YCAB that offers free education to children who dropped out from school. My mom immediately went there and was deeply moved when she met Mr. Firza. I enrolled in Rumah Belajar after we passed the survey,” said Ismi.

Ismi recounted how Rumah Belajar YCAB enabled her to study just like students in other schools. “We studied accounting, sociology, economy, and other subjects, just like in regular high school. We study every day from eight o’clock to noon,” said Ismi. Her favorite teacher was Noval Maulana, a kind, attentive, and warm figure to his students. “Another one is Mr. Oki, who taught us a lot of things, particularly about computers, which are still useful to this day.”

The most special thing about Rumah Belajar, according to Ismi, is how the students are not required to purchase textbooks. The school fee is also next to nothing: only Rp10,000 per month for all kinds of subjects. It was through the guidance of her teacher, Mr. Oki, that Ismi is now able to operate various computer programs. “Microsoft Excel, logic formulas, HLook-Up, and VLook-Up are the things I use a lot to this day.” Just as important are the things Ismi learned from her extracurricular activities at Rumah Belajar, namely sewing class, salon class, flag raising brigade, and English Club.

Currently, Ismi is in her last year of college. She also works full-time from Monday to Friday. “I’m proud that at only 19, I could fly to Aceh to accompany my superior for the signing of MoU with Zainoel Abidin Public Hospital. The trip was very memorable to me, because I was chosen from among many other employees. I was excited that I could fly again afterwards, this time to Yogyakarta, for another business trip. Having an income above the Minimum Wage standard is also something I’m grateful for. Praise Allah the Most Gracious, He made things easy for me, as I was promoted to become a permanent employee in 2017, at 21 years old. Having a college degree and making my mother proud are enough to make me happy,” she shared at length.

Ismi also mentioned the challenges she faced in her career. She started out as a part-time staff at Alfamart minimarket, then moved on to be a call center officer at a local laptop
company, and is currently an employee in the collection department of Barca Niaga, a distributor of health equipment. “There was a time when I felt so exhausted, anxious, and dizzy. I was not ready to face the day, my superiors, and colleagues. Everything felt wrong. However, once I got past that three-month adjustment period of sadness and a lot of crying, I felt better.”

Having her own source of income, now Ismi always allocates parts of her salary for zakat, her parents, daily allowance, and savings. She advised her friends to continue their education to university. “Don’t stop at senior high school. These days, even a Bachelor’s Degree may not be enough, seriously!” Ismi also stressed the importance of starting a career from the bottom up. “For fresh graduates, don’t worry about starting out as an outsourced worker before becoming a permanent employee. It’s a step-by-step process, although it’s good for you if you can immediately secure permanent employment.”

To her juniors at Rumah Belajar, Ismi emphasized the importance of being proud of studying at an inexpensive yet high-quality school, and advised them to learn as many skills as possible there for their future.

“They looked down on me because I’m a Paket C graduate, but I can prove them wrong. I can be successful!”
TWO DECADES OF TOTAL DEDICATION

YCAB team took a group picture in 2002.

Lights On, a campaign inviting riders to turn their lights on to show solidarity to Indonesian children. Pictures were taken in 2003 and 2004.
Donation to Nias in 2005.

Joyful expressions of those receiving milk donation at Rumah Belajar. Picture was taken in 2004.

Since 2005, Sebastian Gunawan has been supporting YCAB through donation at his fashion shows.

Waiting in line to collect food donation from YCAB. Picture was taken in 2006.

Ari Dagienkz, Christian Sugiono, Rianti Cartwright, and Desta hosting a youth event to commemorate 2006 World AIDS Day.
In 2007, YCAB held regular dissemination on healthy lifestyle at popular youth hangout spots.

Ari Wibowo in a press conference, talking about his support for YCAB. Picture was taken in 2008.

One of the grand finalists of a healthy lifestyle art competition sponsored by YCAB at Universitas Atma Jaya in 2009.

Veronica Colondam cutting a cake at YCAB’s 10th anniversary celebration in 2009, alongside Togar Sianipar (then Council Member of YCAB).
Students of Rumah Belajar entertaining donors at the first Angel of Change event in 2009.

ISO 9001: 2008 training for YCAB employees. As an organization, YCAB was one among few foundations in Asia receiving updated ISO 9001: 2008 in 2011 for quality management system in healthy lifestyle, education for pre-prosperous families, and economic empowerment.


YCAB donating household items to a women’s group client of YCAB Ventures that was hit by a fire accident. Picture was taken in 2011.
Y CAB employees gathering to celebrate Y CAB’s 12th anniversary.

Excitement during the annual Angel of Change fundraising event, which in 2012 was organized as a marathon race.

An award given to Scott Thompson, who completed a 1,250-kilometer charity run from Bali to Jakarta in 2012 to raise funds for Y CAB.

As of 2012, Do Something, one of the world’s largest youth social movements, started operating in Indonesia under Y CAB’s wing. Its activities began with an anti-bullying campaign in 2012.
A group picture of YCAB employees on the sidelines of 2012 mid-year meeting.

Students of Rumah Belajar commemorating 2013 World AIDS Day.

The launch of *On The Flipside* in 2014, in collaboration with Leica photographers.

Driving a pedicab from Aceh to Jakarta, Scott Thompson traveled 2,612 km for 22 days in 2015 to raise funds for YCAB.
Hour of Code event at Microsoft Indonesia office in 2015.

Youth performance at Generasi Berprestasi Bebas Berekspresi event held by YCAB in collaboration with Unilever in 2017.

A storytelling program organized by PLTU Cirebon in collaboration with YCAB in 2017.

YCAB’s 19th anniversary
Business plan presentation training during Anak Bangsa Siap Berkarya program held by YCAB in collaboration with HSBC. Picture was taken in 2018.

To encourage female youth participation in technology, Microsoft Indonesia worked together with YCAB to organize Hour of Code, a coding training, in 2018. Taking place at Rumah Belajar Duri Kepa, the training was also held to celebrate Women’s International Day.

Veronica Colondam participating in 2018 World Economic Forum in Jakarta.


Participants of Think Before You Share bootcamp, a collaboration between Facebook and Do Something Indonesia in 2018.
Total donation raised at 2018 Angel of Change in Bali. It was the second time YCAB worked together with Bali United.

Computer training for pre-prosperous youths in Myanmar. Picture was taken in 2018.

2019 Global Board Meeting.
Rumah Batik YCAB in Pekalongan participating in Inacraft 2019 by showcasing works of alumni.

Students of Rumah Belajar YCAB receiving awards from the Provincial Government of DKI Jakarta in 2019.

Peluncuran buku *Journey To Impact* karya Veronica Colondam pada bulan Februari 2019 di The Residence on Five, Grand Hyatt, Jakarta.

YCAB team during a Leadership Retreat in 2019.
“20 YEARS JOURNEY TO IMPACT” CELEBRATION

A series of festive events to celebrate YCAB’s 20th anniversary on 13 August 2019 at Rumah Belajar Duri Kepa.
2019 ANGEL OF CHANGE

was YCAB’s third collaboration with Bali United to raise funds. The next plan would be to form and train a women’s football team to empower women in sports. The event took place on 28–30 September 2019.
“For me, YCAB’s transformation from a foundation to a social enterprise has been remarkable. If a foundation exists in a vacuum, its continuity becomes questionable. YCAB is not about the number, but about the impact. You need to touch their hearts. Can YCAB have a profound impact on others? Urip iku urup. Our life should be a light to others. This is my life mantra.”

Rofikoh Rokhim
Commissioner of BRI and Member of the Supervisory Board

“Be a supportive leader. My principle is that leadership is not about being in the spotlight but about how we can support others from the backstage.”

Antonius Riva Setiawan
Member of International Affairs

“For me, the growth of YCAB is key, and that is the reason I’m very supportive of YCAB’s transformation into a social enterprise. I’m proud I can continue to contribute to YCAB. I hope YCAB will always shine and create an even more powerful impact on more people who are yet to know YCAB.”

Lisa Luhur Schad
President Director of Media Indonesia and Member of the Supervisory Board of YCAB
“Consolidating its position as a social enterprise is the best decision YCAB has ever made. The new concept will bring sustainability to any organization, including YCAB. I’m proud to be a part of YCAB. My life motto has always been ‘care, learn, and live a meaningful life’. Caring for others will give meaning to life, and to fully understand the meaning of life, we should continue to learn.”

Bobby Hartanto
Member of Human Capital and Ethics Committee of YCAB

“I’m glad to find YCAB spreading its wings to the social enterprise world because evolution is a must. It’s essential for YCAB to continue its course to that direction, otherwise YCAB’s appeal to the nation will not reach that many people. YCAB’s programs, such as YADA Club in the past, and now Do Something Indonesia, are very impactful, especially on students. Offering guidance and making a change, these are what I find touching.”

Sukirno Tarjadi
Founder of Life Enrichment Center and Member of the Supervisory Board of YCAB

“I might be one person, but one person with a sense of caring and a set of skills can definitely take an action that has a positive impact on others.”

Lia Sunarjo
Managing Director of FAB Group and Member of the Supervisory Board of YCAB