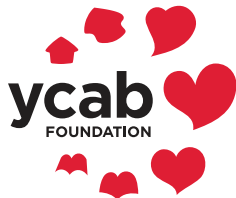


Impact Report 2019

Twenty Years Celebration:
Impact One Impact Millions



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CONTACT US

Headquarters
YCAB Foundation
Jl. Surya Mandala I No. 8D
Kedoya, West Jakarta 11520 - Indonesia



(+62) 21 5835 5000 (Hunting)



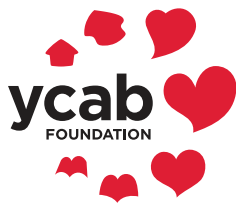
(+62) 21 5835 5001



contact@ycab.org



YCAB Foundation



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YCAB Headquarter
Jl. Surya Mandala I No. 8D
Kedoya, West Jakarta 11520 - Indonesia

In compliance with:



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WORDS FROM OUR FOUNDER & CEO

“Invest when they are young and they will create change for a long time.”

Veronica Colondam
Founder and CEO of YCAB



This year we celebrated YCACB's 20th anniversary. From a tiny seed planted in my heart, YCACB has grown to be a force for good. This is truly a milestone to celebrate. And I can say this with absolute certainty that it isn't a result of my own doing. YCACB has accomplished everything because of the dedication of the people who have served alongside me and all the partners and donors who have vested their trust in us. For that I am grateful.

My youngest son, Joey once asked a seemingly simple yet impactful question: "What is the end game for you, Mom?" He asks me what I wish to achieve through YCACB; what I see behind the finish line at the end of YCACB's journey. At that very moment a single word flashed before my eyes. The end game for YCACB is its perpetuity. I later told him that YCACB would have to continue to exist without me. It must continue to survive and thrive. This response garnered a smile and thumbs up from Joey.

Since that moment, things became clearer to me on what I must do in the years to come. Firstly, YCACB must be equipped with the right infrastructure to thrive for generations to come. From there, we need to continue to innovate and keep our eyes focused on impact creation so that the empowerment we do truly have a deep and lasting impact to the improvement of the

wellbeing of our beneficiaries. On top of that, in order to survive and thrive, YCACB's finances have to be strong to be able to support and sustain its mission.

In this annual report, you will see some numbers that show promising progress. While they are numbers to be proud of, at the end of the day, numbers can only reflect a portion of reality. They are dry without the real transformation seen in the lives of those we serve. To honor these transformations, YCACB has published a commemorative book titled "Impact One Impact Millions". Here we picked 20 most transformative and inspirational stories of those whose lives have been impacted by YCACB. The title of the book is about my own life story. I was once a school dropout, but now helping millions of dropouts. The good once extended to me, I am extending it to the millions out there.

Because my life was impacted, millions are also impacted. I hope this will serve as an inspiration and reminder that each of us has only this one life that can be used to impact millions around us.

Veronica Colondam
Founder and CEO of YCACB

VISION

A thriving world where youth and mothers are empowered through love, hope, and opportunity to be liberated from generational poverty in sustainable ways

MISSIONS

Provide integrated financial inclusion services for ultra micro-entrepreneurial mothers to improve their family's welfare and their children's education

Champion educational justice through holistic programs to enable youth to optimize their potential and become financially independent

Invest in impactful and scalable social enterprises whose work strengthens and aligns with YCAB's vision

CORE VALUES - iSERVE



INTEGRITY

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



SERVICE

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



EMPATHY

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



RESILIENCE

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



VIBRANCY

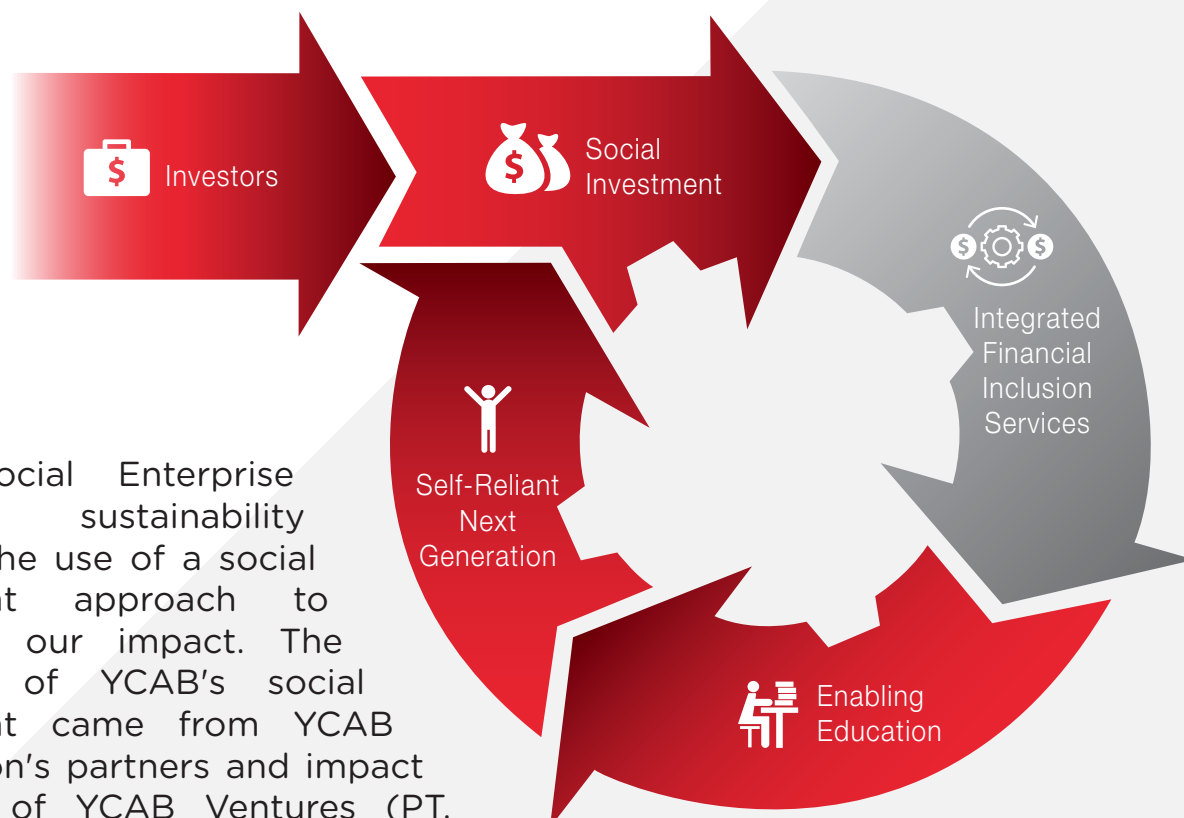
Vibrance is another word for Passionate. Passion for doing things that are beneficial to others.



EXCELLENCE

We set a high standard for every project that we embark on simply because we won't accept anything less.

PREMISE OF CHANGE



YCAB Social Enterprise achieves sustainability through the use of a social investment approach to maximize our impact. The investors of YCAB's social investment came from YCAB Foundation's partners and impact investors of YCAB Ventures (PT. PMV) - an arm of YCAB Social Enterprise that runs its mission-driven microfinance program.

Through YCAB's mission-driven microfinance YCAB is able to provide low-income women entrepreneurs with access to capital. As the prerequisite for these women entrepreneurs to receive loans, their school-aged children have to remain in school and receive basic education and/or vocational skills. In other words, YCAB uses microfinance as a means to an end; the end in sight is education for all. As this is what we believe can break

the poverty cycle and promote welfare sustainably.

This is the differentiating factor that distinguishes YCAB from other microfinance operators. As revenue received from this mission-driven microfinance operation is re-invested to support the activities of YCAB Foundation in promoting education.

With this, we are raising a generation of more empowered and independent youth, allowing them to strive for better lives and bigger dreams.



PREMISE #1

"YCAB's microfinance is a means to an end; the end in sight is education for all."

—
Clients triple their income after intervention & enable to send their kids to school.

PREMISE #2

"Without education, there's no hope of breaking out the poverty cycle"

—
YCAB's graduates are as competent as the graduates from mainstream schools in terms of their employability



PREMISE #3

From Learning to Earning:

86% graduates get jobs.
Of this cohort, **one in five** became entrepreneurs.

ORGANIZATION STRUCTURE

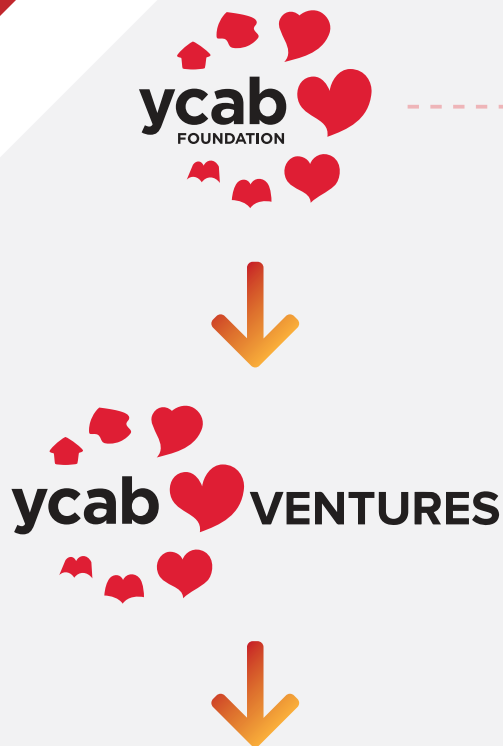


In order to be consistent with YCAB's Premise of Change and in the spirit of simplifying YCAB's organization structure, YCAB Foundation has made a 25% investment in YCAB Ventures.

With this, an integration is achieved between the Foundation & the Ventures where the education

program and the microfinance enabling education is done under the Foundation and Ventures respectively.

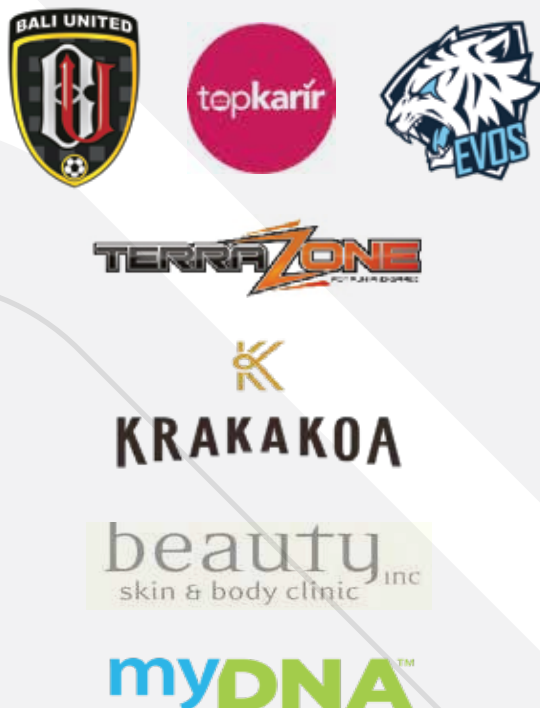
YCAB Ventures therefore becomes the key driver of YCAB's Model of Change that works towards its mission which is "*Kemandirian*" (self-sufficiency) through education.



AFFILIATED COMPANIES



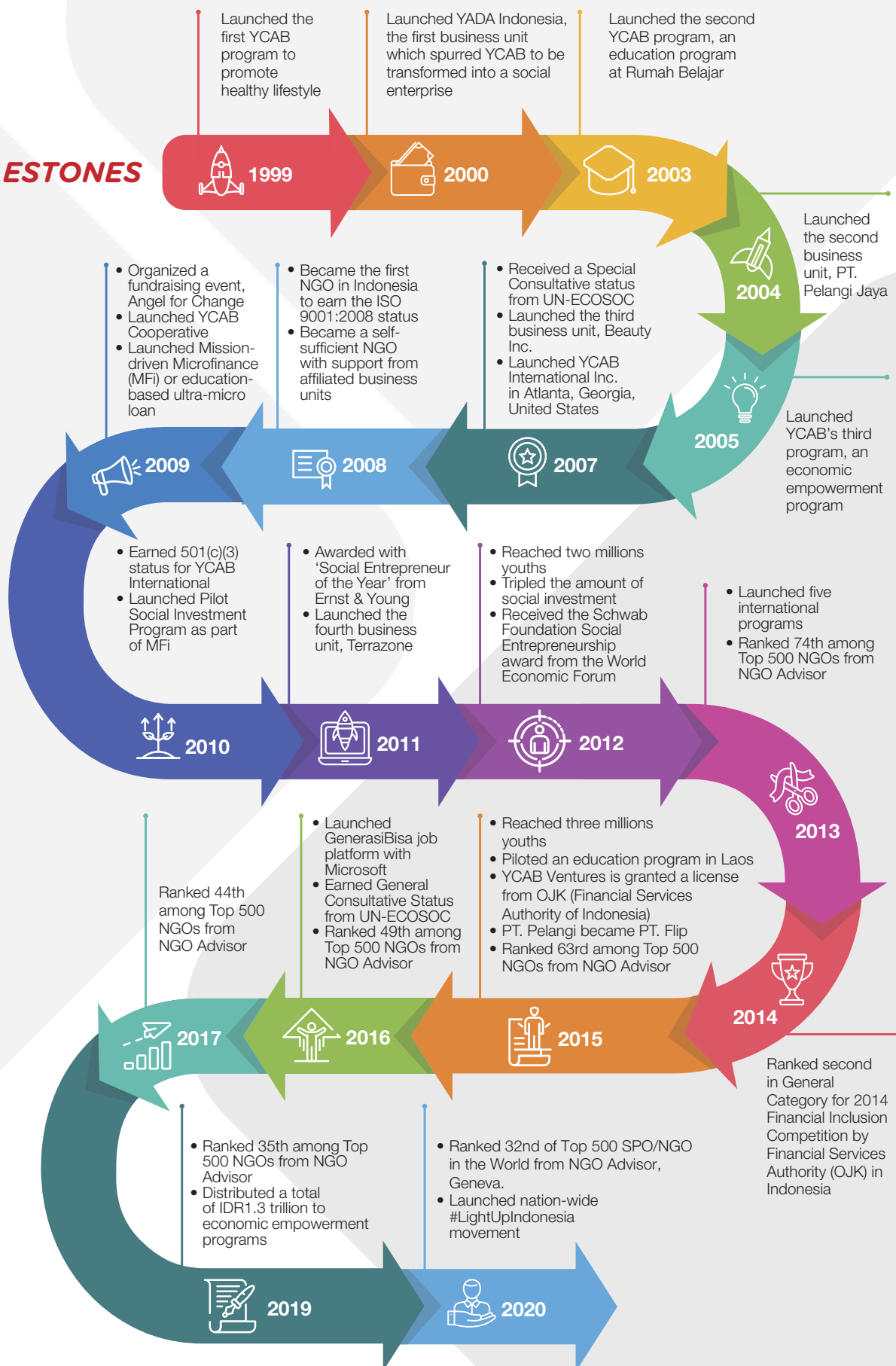
PORTOFOLIO COMPANIES



Apart from running YCAB's mission in financial inclusion, YCAB Ventures also invests in other impact driven companies that can help YCAB achieve its mission. 25% of dividends from YCAB Ventures will go directly to support YCAB Foundation's work.

"Affiliated Companies" are companies associated with the Foundation through personal shareholding of Veronica Colondam; her dividends from these companies are directly donated to the Foundation.

MILESTONES



A black and white photograph of a woman, Veronica Colondam, standing in front of a large, textured stone wall with intricate carvings. She is wearing a white, long-sleeved button-down shirt and dark pants. She has her hands in her pockets and is smiling slightly. A large, light-colored diagonal shape is overlaid on the left side of the image.

“Going forward, we will
continue to do good and
do it well.”

Veronica Colondam

20 YEARS JOURNEY TO IMPACT

- **DIRECT OUTREACH**



3,536,177

Total Youths reached from 1999-2019

This number includes:

2,940,080 youths that've received soft skill training,

54,974 total students of YCAB's Rumah Belajar, and

541,123 indirect youth beneficiaries.

- **DIGITAL OUTREACH**



47,412,152

Total Youths from 2018-2019



#ThinkBeforeYouShare Campaign

ECONOMIC EMPOWERMENT

IDR 1.3 Trillion Mobilized for programs

177,383 Total microfinance clients of YCAB Ventures

295% Increase of weekly profit after receiving loan¹

541,123 Estimated number of indirect youth beneficiaries

EDUCATION

2,940,080 Youths have received soft skill training

86% Graduates employed with fixed income²

54,974 Total number of students of Rumah Belajar YCAB

1/5 of those with fixed income became entrepreneurs²

10,109 Schools and implementing partners

37 Rumah Belajar across 11 provinces in Indonesia

Source:

Data per December 31, 2019

1. Based on 2018 welfare study, conducted by researchers from the University of Indonesia to YCAB Ventures clients, all of them are women micro entrepreneurs in the urban low income community.

2. Based on 2018 impact study, conducted by researchers from the University of Indonesia to YCAB program alumni, aged 21-24 years.

2019 IMPACT OVERVIEW

Self-Reliant Youth



0.63 out of 1.0

YCAB's graduates are as competent as the graduates from mainstream school in terms of their employability¹

Working Graduates



86%

Graduates are employed with fixed income¹



1/5

of those with fixed income became entrepreneurs and created jobs¹

Enabling Education



37

Learning Centers



43,474

Certificates granted



52,650

Youth continued education³



7%

Youth study in universities while having a job¹



541,123

Estimated number of children as indirect beneficiaries from YCAB's economic empowerment program³

99%

Children of micro capital recipients stay in school²



ENABLING EDUCATION



Integrated Financial Inclusion Services

Access to Capital



177,383

Women ultramicro entrepreneurs received capital from YCAC Ventures³

2000+

Women ultramicro entrepreneurs per year received training



IDR 1.3 Tn

Total Disbursement³



41%

are promoters (giving a high score of 9-10) for the desire to promote YCAC Ventures products to other people they know are responsible



80.9%

experienced an increase in the Women's Empowerment score after becoming a client

ECONOMIC EMPOWERMENT

Income Stability



70%

Who have school-age children, feel they are able to pay for their children's college tuition fees in the future



83%

client reported having an increase of confidence, ability to plan, problem solving and involved in decision making for family expenses



72%

have voluntary saving



295%

increased profit per week after becoming a micro capital recipient from YCAC²



95%

have food security²

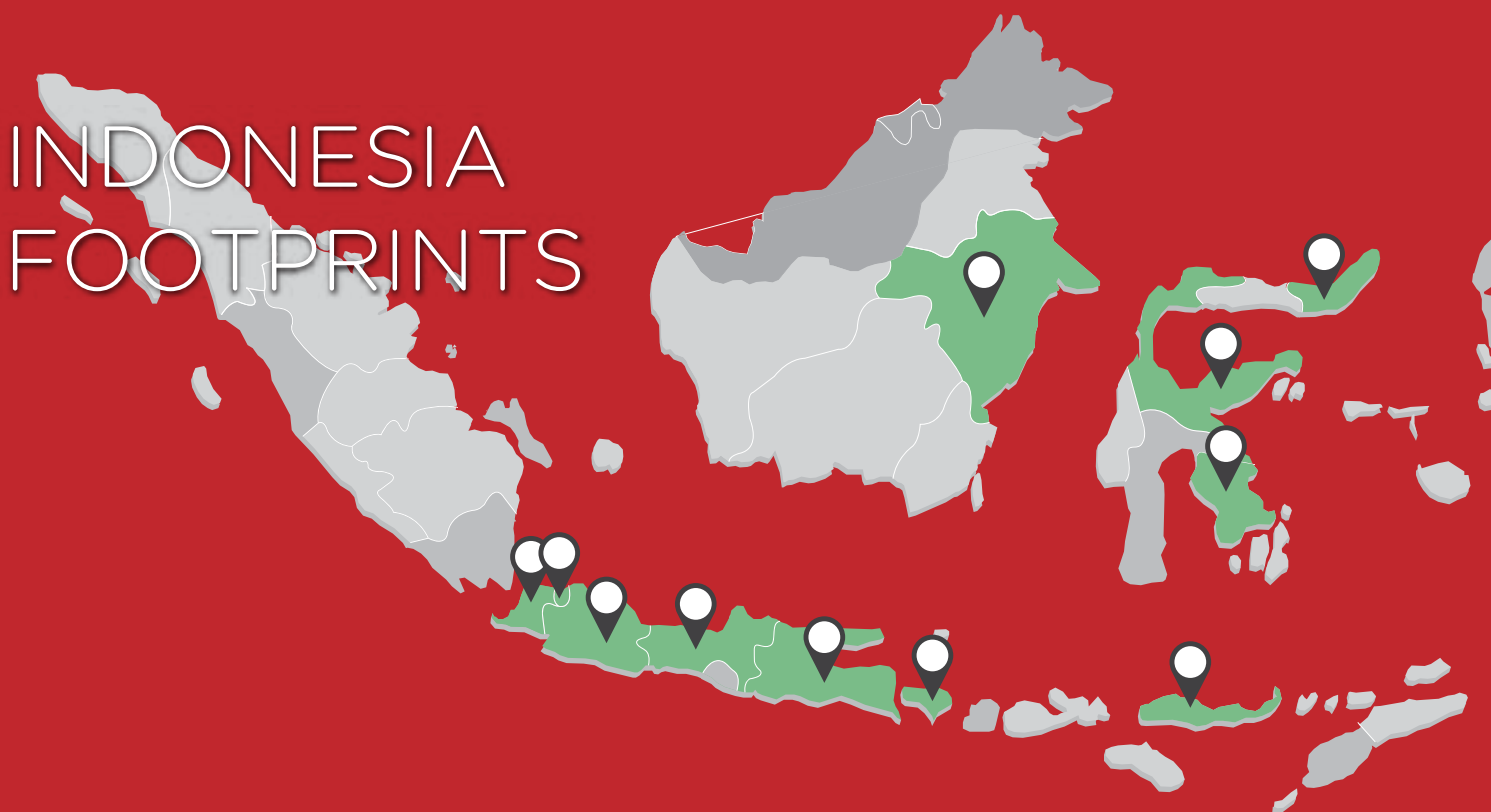
Note

¹ Based on 2018 impact study, conducted by researchers from the University of Indonesia to YCAC program alumni, aged 21-24 years. The self-reliance score is a composite index (scale 0-1) of 6 components: Job status, Work knowledge score, Self-determination score, Income score, Expenditure score, Savings score.

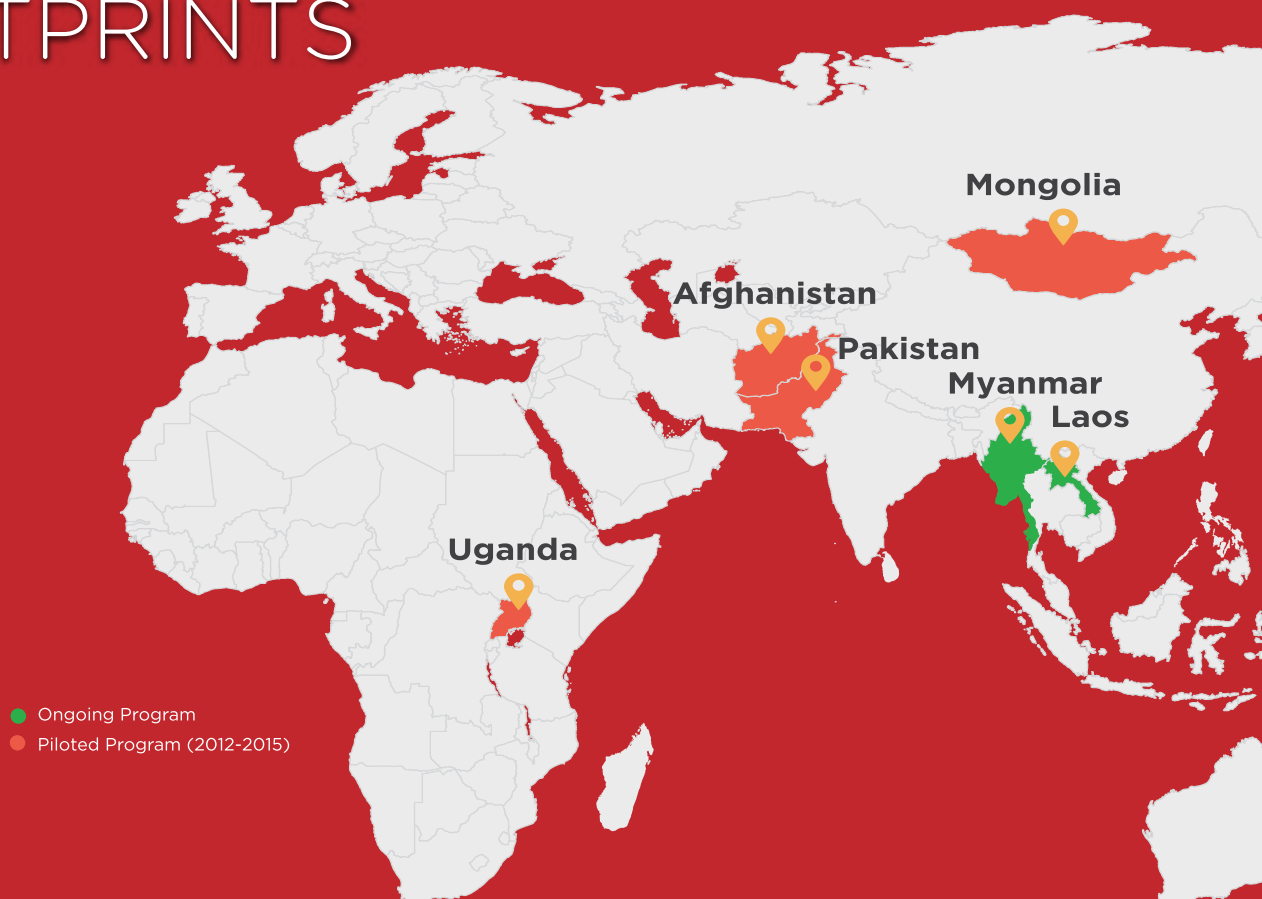
² Based on 2018 welfare study, conducted by researchers from the University of Indonesia to YCAC Ventures clients, all of them are women micro entrepreneurs in the urban low income community.

³ Accumulative 1999-2019, note on estimated number of children as indirect beneficiaries from YCAC's economic empowerment program, is based on statistics number of 3.2 children among low income families.

INDONESIA FOOTPRINTS



INTERNATIONAL FOOTPRINTS





37

Rumah Belajar
across **11** provinces in
Indonesia

1. Myanmar (2012 - present)

Wonderful Garden Project (Literacy)

We have helped 1,480 students in Hlegu to instil the culture of reading, writing and the ability to express themselves in the society.

Myanmar (2012 - present)

Digital Inclusion Class

Introductory computer lessons in Hlegu provides more than 750 teachers and students basic graphic design training and access to job opportunities.

2. Afghanistan (2012)

Women Empowerment through Sports

Women basketball teams were created to empower and encourage 600 women to be more proactive members of society through sports.

3. Pakistan (2012)

Sewing for Better Tomorrow

Through life skills, writing, reading, sewing skills and job placement activities, a total of 577 women are educated and equipped with basic economic skills to help uplift the condition of their families.

4. Uganda (2013)

Skills for Life

Project Manager, Joseph M formed a leadership and tailoring training class to prepare 1,025 women with the life skills they need to support their families.

5. Mongolia (2013 - 2015)

Digital Inclusion Class

In collaboration with Lotus Children Foundation, 60 children has accomplished the Mavis Beacon typing program and have improved their abilities in using the internet.

6. Laos (2014 - present)

University Scholarship Program

YCAC partnered with SAE LAO Project, a sustainable development project, to further its youth outreach through education.

2019 FINANCIAL UPDATES*

Financials Highlight from YCAB Foundation combined with YCAB Ventures.

Revenue *(in IDR billion)*

	2018 -----	2019 -----
YCAB FOUNDATION	Rp22,5	Rp22,5
YCAB VENTURES	Rp24,6	Rp31,9
	Rp47,1	Rp54,4

Expenses *(in IDR billion)*

	2018 -----	2019 -----
YCAB FOUNDATION	Rp20,6	Rp19,9
YCAB VENTURES	Rp23,7	Rp30,8
	Rp44,3	Rp50,7

* Unaudited

“Education is a
powerful tool to
transform lives.”

Veronica Colondam



In 2019, the Foundation booked IDR 22,5 Billion income, almost 40% sponsored by a third party.

Source of Income	Amount (in IDR million)
PROJECT SPONSOR	Rp8.000
INCOME FROM PHILANTHROPIC INVESTMENT & OTHER INVESTMENT	Rp7.100
DONATIONS	Rp7.400
TOTAL INCOME	Rp22.500

Becoming better at not relying solely on donations in general.

YCAB 2019 Income Breakdown



In 2019, YCAB Foundation has a 13% surplus of IDR 2,85 Billion.

Expense	Amount (in IDR million)
PROGRAM RELATED EXPENSE	Rp13.540
SALARY - HEAD OFFICE	Rp2.630
GA & OTHERS	Rp2.240
MARKETING & TRANSPORTATION	Rp660
INTEREST EXPENSE	Rp510
TOTAL EXPENSE	Rp19.590
SURPLUS	Rp2.850

69% of the total expense in 2019 is program related.

YCAB 2019 Expense Breakdown



2019 PEOPLE UPDATES



Number of Employees:
YCAB Foundation

109



2018

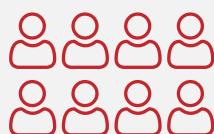
130



2019

Number of Employees:
YCAB Microfinance

320



2018

322



2019

Number of Employees:
Portofolio Companies

452



2018

321



2019

Number of Volunteers:

265



2018

87



2019

LEAN & GREEN ACHIEVEMENT

YCAB Team effort to be on way to zero plastics and becoming paperless organization

	2018/IDR	2019/IDR	Saving %
TRANSPORT	204,131,799	79,107,930	61%
ELECTRICITY	216,475,606	202,613,208	6%

YCAB Team effort extended to Rumah Belajar (the community learning centers)

	2018/IDR	2019/IDR	Saving %
NOVEMBER	21,907,379	12,469,401	43%
DECEMBER	20,137,574	10,437,944	48%
NOV (Rumah Belajar)	11,837,969	6,551,462	45%

VOLUNTEERS

17,314

volunteers
since 1999

265

volunteers
in 2018

87

volunteers
in 2019

List of international universities
where we get our volunteers and interns:

AUSTRALIA



ITALY



LONDON



SCOTLAND



SINGAPORE



JAPAN



USA



Testimonies:



Fatou is a Brown University student in the United States who volunteered for YCAC in 2019. She decided to become a volunteer because she was inspired by YCAC's mission to empower women through financial assistance and a Learning House for their children. This mission is in line with her future goal, which is to actualize women's independence.

"At YCAC, I joined the Do Something Indonesia team in a project to increase young people's awareness of plastic pollution that would be increasingly dangerous in the future. Since joining YCAC, I have realized that big goals can be actualized from the small steps we take. This project is also a small step that can help YCAC actualize women's independence"

Fatoumata Kabba, interning for Do Something Indonesia Project.



BROWN —Rhode Island
UNIVERSITY



Jean-Salman, an undergraduate student from the University of Glasgow, volunteered at the YCAC Foundation for 6 weeks. During his time there, he served as a project organizer for the Do Something Indonesia team and later joined the monitoring and evaluation team to examine reports and such. Intrigued by the cultural differences, Jean-Salman visited Indonesia and joined the YCAC Foundation to meet new people and push himself out of his comfort zone. Suffice to say, the experience gained by Jean-Salman as a volunteer at YCAC has been rather valuable.

"By collaborating on various projects and learning about underprivileged communities and cultures, I've not only added to my work experience, I've also gained more self-confidence" said Jean-Salman. Working as a volunteer for YCAC has left quite the impression on Jean-Salman. He explained, "My colleagues were amazing and never shied away from giving me input and helping me with my personal improvement."

Jean-Salman Marre, interning for Do Something Indonesia Project.



University
of Glasgow —Scotland

RUMAH BELAJAR EDUCATION PROGRAM (COMMUNITY LEARNING CENTER)

YCAB has started to focus on ensuring all teachers and students are ready to take on digitalization of our world with digital literacy training to include coding and basic programming.

Building capacity of teachers with skills to create fun learning classes.



Total Number of
Rumah Belajar

37

Youth Received
Education

2019: **2,324**
2018: 3,868

Certificates
Granted

2019: **970**
2018: 3,812

Building a creative
community of thriving youths

Job/Business Created

2018

3,452

2019

9,820

Increase %

184%

Scholarship

5

51

920%



RUMAH BELAJAR ACHIEVEMENTS

Nova Sari, student Paket B (Junior High school equivalent program) from RB Duri Kepa **won 3rd place during a Pop Quiz Contest** representing West Jakarta

Rebecca Alexandria Hadibroto, student Paket B from Duri Kepa Learning Centre, **won the 1st Youth America Grand Prix in New York**, the world largest global network of dance that it's mission to support dance





YCAB Students at
Chess Kids -
Do Something Indonesia



YCAB Students at
Photography Extracurricular



Watching Frozen II
movie together with
YCAB students

YCAB Students at
CAKAP Class in
Bangli, Bali



YCAB Students at
Walk for Change -
Do Something Indonesia

YCAB's Rumah Belajar (Learning Center), which consists of a Community Learning Activity Center--Pusat Kegiatan Belajar Masyarakat (PKBM) and a Vocational Rumah Belajar, has been present in eleven provinces in Indonesia. There are currently 26 YCAB Learning Centers (by the time this report was written). The existence of this Learning Center is really needed by the community, which can be seen from the high enthusiasm to become a YCAB's Rumah Belajar student.

The development of Rumah Belajar students, especially PKBM in 2019 is getting better. As stated by Rini, Head of PKBM YCAB Foundation, they won 3rd place in the Package B Quiz Competition at the DKI Jakarta Province level, ranked 10th in the best coding group in the Lets Code event held by Clevio in collaboration with At America. This series of achievements is one proof that even though they come from non-formal schools and come from pre-prosperous families, Rumah Belajar children also have the potential to be able to develop and compete with children from other formal and non-formal schools.

Despite winning several competitions, the real victory for Rumah Belajar students is courage and self-confidence. "For me, being a champion in a certain race or event is just a bonus. For me and the YCAB's Rumah Belajar teachers, the courage of the Rumah Belajar children to fight all feelings of inferiority and fear when facing the competition, is a victory that we appreciate for the YCAB's Rumah Belajar children," said Mrs. Rini.

In the future, YCAB's Rumah Belajar children are expected to have more opportunities to develop their potential and collaborate better with parents as partners in educating YCAB's Rumah Belajar children.

Rini Triyuni,
Head of PKBM YCAB Foundation



Muhammad Ali,
YCAC's Rumah Belajar Student

Muhammad Ali, often referred to as Ali, is a 17-year-old student at Rumah Belajar Season City, West Jakarta. Ali worked several years as a parking attendant to help his parents send his younger siblings to school. Yet, his enthusiasm for pursuing further education to achieve his aspirations of becoming a TNI member has never wavered.

One of the many life mottos which drives Ali is "You mustn't declare something impossible before you try, because we were born and live to be victorious!". Maintain Ali's spirit and never falter in the pursuit of your dreams!



Renita, a 15-year-old teenage girl, simultaneously attends school and works part-time as an eyelash technician to ease the financial burden of her parents who produce and sell brown sugar in Purbalingga. After graduating from junior high school, her parents' lack of income hindered Renita from pursuing further education. As a result, their solution was either to marry her off to a much older man or have her work as a household assistant to improve the family's economic position.

In spite of this, her aspirations of pursuing further education did not falter, and thanks to the help of YCAB along with the unwavering encouragement from her aunt, they came true. Renita finally continued her studies at Rumah Belajar Duri Kepa and even attained a scholarship due to her academic achievements there. She is now an 11th grade student at an international high school in Jakarta.

Renita,
YCAB's Rumah Belajar Student



Kadek Sujana,
YCAC's Rumah Belajar Alumnus

Kadek Sujana, more familiarly known as Jana, is a former student and alumnus of Rumah Belajar YCAC. He grew up in a rather modest family as the second of four children. In spite of this, Jana excelled not only in academic contests like religious quizzes and civic education debates, he also actively participated in extracurricular activities such as marching lines to the extent that he was even appointed as Paskibraka (flag hoisting troop) at the district level.

Owing to his sense of curiosity, Jana picked up more than the average person at YCAC Bangli Bali Learning House. Not only was he proactive in class by consistently asking the teachers questions, he also took the initiative to learn by himself via YouTube. One of the many skills Jana had taught himself out of class was graphics. His passion for such drove him to diligently work on his craft. "If something attracts your curiosity, you must try and understand it to either procure an answer or be able to do it," he said.

After graduating from the Rumah Belajar, the school principal appointed Jana to accompany and assist the work of Kadek Agus, a lecturer at YCAC Bangli Bali Learning House. Currently, Jana is pursuing his master's degree on a scholarship. After completing his master's, he plans on becoming either a lecturer or programmer

EDUCATION PROJECT WITH HSBC

HSBC 2019 - Women Empowerment and Young and Ready programs

YCAB has impacted more than 11,380 women entrepreneurs.

In 2019, YCAB has successfully trained 5,678 women entrepreneurs with financial literacy training in the Greater Jakarta Area and West Java. Of these 440 started a savings account.

Training and mentoring for young & ready programs has been completed in four cities with 85 participating schools in Jakarta, Bandung, Semarang, Surabaya. We have trained 4,273 students with 2,312 Ready to Business and 1,961 Ready to Work programs.

1,687 students were able to create their own business.



Jovanda Miracle Lady, a student of SMK Harapan Sejati Surabaya, took first prize for the Ready to Business category in the Anak Bangsa Siap Berkarya (ABSB) program. This program aims to reduce unemployment by providing students with entrepreneurship training and preparation prior to entering the labor force. Jovanda, who was particularly business savvy from a young age decided to join the Ready to Business program when the ABSB team visited her school.

A notable product innovated by Jovanda was the addition of grated cheese and mozzarella on the traditional Indonesian dish, ayam geprek. Via the Pawon Kana brand, she packages this product in a cup to make sale more practical. Additionally, it's priced affordably at a measly Rp.5,000 to Rp.10,000 per cup. The knowledge of trading strategies required to operate her business was obtained from ABSB; this included product development and introduction, marketing methods, calculating profit and loss and effective capital expenditure.

Jovanda simultaneously sells her product to her friends at school on the weekdays and in front of large factories on the weekends. Additionally, she markets her ayam geprek online via WhatsApp. In applying the skills obtained throughout the program, ABSB's team has proven to be quite useful for Jovanda.

"The team at ABSB are very good, they truly care about our growth and never shy away from providing us with input



Jovanda Miracle Lady,
SMK Student

on opportunities that are potentially beneficial or harmful to us" said Jovanda.

The benefits reaped by Jovanda from the ABSB program, in regards to financial management, are ever growing. "Prior to ABSB, I used to sell product in the absence of entrepreneurship knowledge. Now that I have a better understanding of profit and loss, my finances have become more organized", she said. Jovanda's business is thriving to this day and has even introduced a delivery option. Additionally, she's further developed her business strategy by selling product in packages of varying sizes to cater to larger orders.

EDUCATION PROJECTS WITH FACEBOOK

Think Before You Share

Combining both offline mass campaign and online movement across 7 provinces, with the aim to promote digital literacy Achievements:



- 1) 29,714 students with enhanced critical thinking and empathy skills
- 2) 2,632 teachers trained to improve sense of responsibility and enhancing their critical thinking and empathy skills
- 3) 1,138 parents educated on introduction to the digital world
- 4) 47,384,503 online reach and 3,734 online submissions through encouraging youths to spread positivity and join TBYS's online campaign

Laju Digital

A Digital Literacy training, mainly focused in East Indonesia, that targeted 3,143 high school students across 13 cities.



Digital Literacy Teacher's Training

A program delivered to 1,476 teachers in 13 provinces, that trains teachers to possess the knowledge and ability to guide their students on using social media responsibly.





Digital Reach of
#ThinkBeforeYouShare
Campaign in 2019:

32,394,414



EDUCATION PROJECT WITH USAID

Ready to Work Accelerator Program - 2019

Ready to Work Accelerator Program started its activities in 2017 and has been working in eight districts in Central Java.

2019 achievements:

- 1) 16,674 Poor & Vulnerable youth impacted (4,819 male & 11,855 women)
- 2) 10 Vocational Training Institutions received training
- 3) 14 private enterprises signed agreement with training centers to facilitate internship opportunities for students
- 4) 12 Universities on board and implemented the soft skill training
- 5) 6,314 students obtained new/better employment (1,434 male & 4,876 female)



In 2019, RWAP succeeded in developing six excellent training institutions, namely the Demak District Work Training Center (BLK), Kendal Regency BLK, the Indonesian Retail Business School (LPK) Surakarta, LPK Vision College Semarang, LPK Muliya, and Temanggung Regency BLK. In addition, this program also introduces the Quality Assurance Framework (QAF) instrument for training, implements industry-supported and demand-driven curricula, and increases the capacity of trainers through a series of workshops, trainings and coaching. In terms of partnerships, RWAP has enhanced private sector partnerships, supported the Communication Forum and Apprenticeship Network (FKJP) and the Learning and Innovation Network (LIN), and provided ongoing support to universities with soft skills training for students.

There are so many parties involved in this RWAP, namely 11 BLK and LPK in Central Java, 12 universities in Semarang, 41 private

companies including hotels and manufacturers and the program area itself covers 9 cities and districts in Central Java. The training provided by RWAP focuses only on instructors / trainers (ToT), who will later implement it in their respective classes. The training and workshops provided by RWAP are carried out by face-to-face, simulation (role-play), classroom practice and direct practice in the related industry.

From this program, as many as 5 thousand more youth obtained new or better jobs and around 10 thousand youth had improved their skills after completing the workforce development program. The LPK has also experienced an increase, namely 6 LPKs have developed into superior institutions and around 250 instructors have been given skills training.

In general, with this program, the benefits obtained by institutions that are RWAP partners are an increase in several areas, namely the development of technical curricula, increasing the capacity of instructors, increasing cooperation with industry, strengthening coordination with the Office of Manpower in each region as well as the increasing number of poor and vulnerable youth attending training.

Of course, RWAP still has several targets in the future. "In the future, hopefully there will be more and more training institutions, both government owned (BLK) and private (LPK), especially those in Central Java to improve the quality of their training. Especially for BLK, because BLK is the only best opportunity for poor people to get skills in finding work. In addition, we also hope that a good relationship between local government and industry will be built so that this can become a support system for training institutions in their efforts to improve the quality of training and produce competent graduates," said Jamil.



Sobirin Jamil,
Project Manager

EDUCATION PROJECT WITH ORICA

Creativity Bootcamp For Teachers in Kupang, NTT Province

52 teachers trained to design creative teaching materials in accordance to PAKEM principles (Active Teaching and Creative Active Teaching).





Lena Natalia,
2nd Grade Teacher

Mrs. Lena alongside two teachers and the principal of SD Kristen Citra Bangsa Kupang participated in a Creative Learning Methods training program, developed by the Orica Project, in July 2019. This program trained its participants to design Creative Learning Plans and was preceded by the Development of Effective Learning Methods training program provided a year earlier. Throughout its course, the teachers were encouraged to be creative when producing lesson plans and presentations for delivery to their students.

The skills derived from the program have proven extremely useful for its participants and have been immediately applied by Mrs. Lena and her colleagues at school. Hence, SD Kristen Citra Bangsa Kupang has subsequently implemented the provided Creative Learning Plans designed in training and introduced the

supervision of teachers to ensure everyone puts them into practice.

Additionally, in a motion towards creativity, the school has changed the sound of its bells from manual to something more sonically enticing. “We’ve begun playing songs in the stead of manual bells, which are routinely sounded in the morning and before recess, to improve enthusiasm. These changes have greatly impacted the spirit of learning in school. We’ve also taught our students the movement to these songs, which were provided by Mr. Bobby, Ms. Sasa and Orica training instructors” said Mrs. Lena

This program left a very memorable impression on Mrs. Lena, who’s been a teacher at SD Kristen Citra Bangsa Kupang since 2012. She explained, “This training program was extremely different from the previous ones. Often, we passively listen and are subsequently given assignments based on the material despite a lack of understanding. Thus, we leave empty-handed. However, the Orica training program sets itself apart from the others by having proactive material providers which encourage hands-on practice to ensure a firm grasp of the content.”

Although the material was relatively dense and spread out within a short period of 3-4 days, Mrs. Lena was indefatigable. Instead she would excitedly wait for training and evaluations provided each day. “We’ve never received training like this before. It doesn’t feel monotonous but instead, leaves a large impression very quickly” said Mrs. Lena.

SCHOLARSHIP PROGRAM

Global Sevilla School
Upper Secondary
Scholarship Recipients

2019: **12**
2018: 12



Higher Education
YCAB Scholarship
Recipients (Ongoing)

2019: **24**
2018: 7



Notable Partners:



Anika Sari,
Student of Pamulang University;
recipient of YCAC 2019
Scholarship



At first Anika was a Relationship Officer (RO) at YCAC Ventures. She got information from YCAC about YCAC scholarships that can be obtained by the general public. Without hesitation, Anika registered and participated in a series of selections; administrative selection, psychological testing, and interviews. Two weeks later, Anika received the news that she had successfully obtained a YCAC scholarship.

Scholarships received by Anika include tuition fees with a minimum GPA of 3.2. She is also assisted with living expenses, book fees, thesis fees and graduation with a specified amount. Anika is truly grateful for this scholarship. "I was really happy because I got the help, and actually I became more enthusiastic in college because I thought I had to pursue my GPA to remain in position 3.2 and this really became an encouragement for me," said Anika.

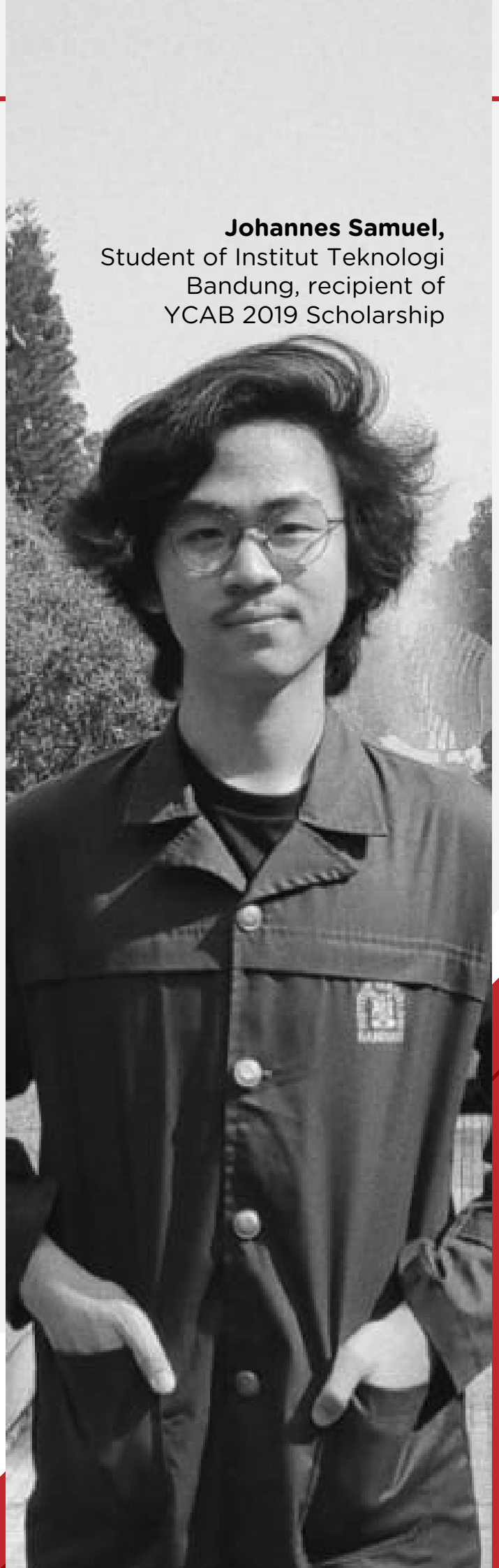
Anika's achievements have actually been seen since school. While at the Vocational High School she attended Scouting and represented the City of Tangerang at the Banten Province level. She won the appropriate technology competition and cooking competition. Now when she is in college, she became even more enthusiastic to pursue her career so as not to disappoint her parents and people at YCAC who have helped her. Her enthusiasm is a form of gratitude for the scholarship she got. After graduating from college, Anika hopes to become a YCAC volunteer.

Johannes is an ITB 2018 undergraduate student who was fortunate enough to receive a scholarship from the YCAB Foundation. Johannes first learned about this scholarship from his brother, who had received it initially. Therefore, when the moment to begin college arrived, Johannes took the scholarship test and was successful in applying for a Single Tuition Fee alongside monthly financial support for tuition costs.

In addition to being a scholarship recipient, Johannes's achievements have also run aplenty since early in his academic career. In high school, Johannes managed to qualify for an accelerated class at a public aviation school alongside becoming a Character Ambassador. In college, Johannes won 1st place in the International Statistics Competition held by Universitas Brawijaya online. Johannes added "Around that time, I had another competition in Toronto to attend, which's travel would've been entirely funded by YCAB if it weren't for the COVID-19 pandemic."

The benefits of this scholarship were very much felt by Johannes and his family. "My parents can drastically reduce their obligations to financially support me and instead use their income for more urgent matters. I've learned to become more responsible and I'm extremely grateful for the opportunities YCAB has gifted me with to study," he said.

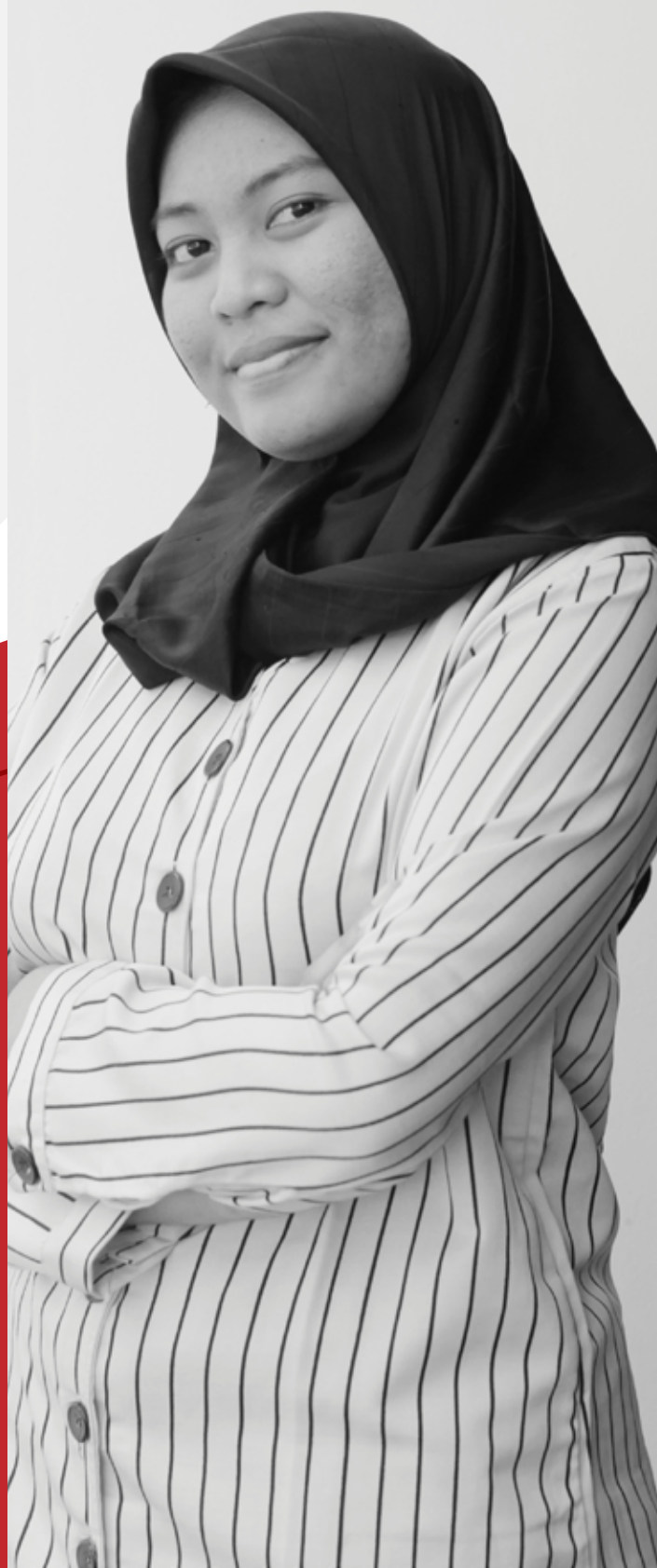
Johannes Samuel,
Student of Institut Teknologi
Bandung, recipient of
YCAB 2019 Scholarship



Lismawati,
Alumnus of YCAC's
Rumah Belajar 2015

Lismawati was one of the YCAC Learning Centers alumni in 2015. She has received YCAC scholarships several times. During high school, Lismawati had received a scholarship during 12th grade at Global Sevilla. Now after going through the selection process, she once again received a scholarship from YCAC to continue her D3 education at the Tristar Institute BSD. The campus is her choice to achieve her dream of becoming a professional chef. "Job opportunities for becoming a chef, in my opinion, are still very large. I also like to cook for a long time because I helped my mother and grandma," said Lisma.

Of the many menus that she has learned, Lismawati likes to cook the main course menu. According to her, she can be more creative with taste. During her practice in the kitchen, Lisma often received praise from lecturers for her cooking. Outside of cooking, Lisma admitted that she had learned her self-confidence and collaborative abilities while she was still studying at YCAC Learning House. When she graduated, Lisma wanted to work in a hotel to gain experience and also save money to start her own culinary business.



YCAB ON WEBSITE & SOCIAL MEDIA

In 2019, the top 5 international web visitors for ycabfoundation.org are from:



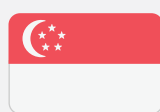
United States



India



Canada



Singapore



France



Sessions
51,123



Users
37,563



Page Views
131,523



Average Sessions Duration
2m 26s



Pages Per Session
2.57

Note:

- > **Sessions:** Users who have initiated at least one session during the date range. A session is the period time a user is actively engaged with our website, app, etc. All usage data (Screen Views, Events, Ecommerce, etc.) is associated with a session.
- > **Users:** Users that have had at least one session within the selected date range. Includes both new and returning.
- > **Page Views:** Pageviews is the total number of pages viewed. Repeated views of a single page are counted.
- > **Average Session Duration:** The average length of a Session.
- > **Pages per Session:** Pages/Session (Average Page Depth) is the average number of pages viewed during a session. Repeated views of a single page are counted.

In 2019, the top 5 Most Visited Page for ycabfoundation.org are:

- 1) Homepage
- 2) Internship Form
- 3) Volunteer Opportunities
- 4) About YCAB Foundation
- 5) Meet Our Team

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



Total Likes
96,335



Total Followers
6,028



Total Views
153,292



Total Followers
13,042

Top 3 Most Engaging Content on Instagram



October 7, 2019
Adelle Tanuri profile,
❤️ 403, 💬 12, 6154 Reach
www.instagram.com/p/B3UBiFrD4Oj



July 15, 2019
YCAB Foundation team,
❤️ 325, 💬 20, 4443 Reach
www.instagram.com/p/Bz7urqGD4H2



August 14, 2019
Veronica Colondam on
YCAB 20 Years Anniversary,
❤️ 289, 💬 11, 3515 Reach
www.instagram.com/p/B1l_oPTDA1w

Most Viewed Youtube Video in 2019



September 24, 2019
Help Young People Like Renita to Fight
the Tradition of Dropping Out of School!
901 Views
www.youtube.com/watch?v=jYNXtClzUba



November 22, 2019
Get to Know Veronica Colondam and
YCAB Foundation
701 Views
www.youtube.com/watch?v=083vIIPvqxU

YCAB ON MEDIA & PR VALUE

Media outreach is important for YCAB to spread the word about our organisation and projects which can lead to more brand awareness and donation. Throughout 2019, YCAB has managed to engage with media with several projects, such as: Journey To Impact book launching, collaboration with Garena, Anak Bangsa Siap Berkarya with HSBC Indonesia, Angel of Change 2019, YCAB 20 Years Anniversary and the launch of YCAB's Celebratory book: Impact One, Impact Millions.



Total PR Value

IDR 3.257.500.000

Genap 20 Tahun, YCAB Sudah Menyekolahkan 3,5 Juta Anak Kurang Mampu

Henry Hery
13 Agu 2019, 22:02 WIB



Perayaan 20 tahun Yayasan Cinta Anak Bangsa (YCAB) di Jakarta, 13 Agustus 2019. (Liputan6.com/Henry)

Liputan6.com, Jakarta - Dalam memperingati hari jadi ke-20, Yayasan Cinta Anak Bangsa (YCAB) mengadakan perayaan dengan tema "20 Years Journey to Impact. Mereka mengadakan berbagai acara menarik tepat pada ulang tahun mereka pada 13 Agustus 2019.

20 Years Passed, YCAB Already Put 3,5 Million Underprivileged Children to School - August 13, 2019

www.liputan6.com/lifestyle/read/4037078/genap-20-tahun-ycab-sudah-menyekolahkan-35-juta-anak-kurang-mampu

Kolaborasi Beasiswa Global Sevilla dan YCAB: Semangat Berbagi Mimpi

Kompas.com - 19/07/2019, 18:42 WIB

BAGIKAN:

Komentar



Penandatanganan nota kesepahaman (MoU) kerja sama beasiswa dilakukan antara Andrew Soebadi (Ketua Yayasan Global Sevilla School) dan Veronica Colondam (Pendiri sekaligus Ketua YCAB) di Sekolah Global Sevilla Puri Indah, Jakarta, Kamis (18/7/2019). (DOK KOMPAS.com/YOHANES ENGGAR)

Collaboration of Scholarship Program of Global Sevilla and YCAB: Spirits to Share Dreams - July 19, 2019

edukasi.kompas.com/read/2019/07/19/18420571/kolaborasi-beasiswa-global-sevilla-dan-ycab-semangat-berbagi-mimpi?page=all

PEOPLE
Veronica Colondam and her journey to empowering women, children

OLYMPIA AMBERO
The Jakarta Post

Indonesia / Jakarta / Tue May 28 2019 / 11:25 am



Veronica Colondam and her journey to empowering women, children - May 28, 2019

www.thejakartapost.com/life/2019/05/27/veronica-colondam-and-her-journey-to-empowering-women-children.html

Selasa 17 Desember 2019, 16:11 WIB

Berusia 20 Tahun, YCAB Bukukan Impact One, Impact Millions

Rakoni Hapsari | Humaniora



MG Rykasi Hapsari

Foto bersama di acara Launching buku Impact One, Impact Millions di Jakarta, Senin (16/12)

Turned 20 Years/old, YCAB launched a book: Impact One, Impact Millions - December 17, 2019

mediaindonesia.com/read/detail/278315-berusia-20-tahun-ycab-bukukan-impact-one-impact-millions

Bola & Sports 29 September 2019 22:47

Bali United Gandeng YCAB Bangkitkan Sepak Bola Wanita



Kanal Bali
Konten Redaksi Kanal Bali



Jimmy Wiyono, Veronica Colondam (tengah) - Yabes Tanuri (kanan) - kanalbali/KR14

Bali United Collaborated with YCAB Rising the Female Soccer League - September 29, 2019

kumparan.com/kanalbali/bali-united-gandeng-ycab-bangkitkan-sepak-bola-wanita-1rxZH6uN6lh

HSBC Berkolaborasi dengan YCAB Siapkan 1.189 Siswa SMK di Semarang Menjadi SDM Unggul

Koran, 17 Oktober 2019 11:30



Foto para siswa SMK di Semarang yang memenangkan proyek pendidikan lima tahun yang bernama Anak Bangsa Sikap Berkarya (ABSB). Berada di YCAB Yayasan Cinta Anak Bangsa Semarang. KBB: 15/10/2019

TRIBUNJATENG.COM, SEMARANG - HSBC berkolaborasi dengan YCAB (Yayasan Cinta Anak Bangsa) Foundation, mengadakan proyek pendidikan lima tahun yang bernama Anak Bangsa Sikap Berkarya (ABSB).

HSBC Collaborated with YCAB in Reading 1,189 Vocational Students in Semarang to Become Excellent Resources - October 17, 2019

jateng.tribunnews.com/2019/10/17/hsbc-berkolaborasi-dengan-ycab-siapkan-1189-siswa-smk-di-semarang-menjadi-sdm-unggul

2020 FOCUS



EXCELLENT



**ECONOMIC EMPOWERMENT
ENABLING EDUCATION**



Excellent Education — Thriving Youth

Building capacity of YCAB team
21st Century Skills training to all
teachers embedded in
curriculum and to students
through soccer

Coding and Programming

Accredited YCAB Vocational
Training Center - Academy to
Diploma level

Variety of extracurricular
activities - learning through
play; financial literacy, chess,
photography, languages

Alumni monitoring

Better Partnerships and
Collaborations

Provide more scholarships

2020 FOCUS: NEW PROJECTS



- 1) YCAB to train 5,000 teachers and 15,000 students in Asah Digital Program (8 areas - Central Java, Yogyakarta, Kalimantan, Sulawesi, Jambi, Aceh, Bali, and Riau)
- 2) YCAB to train all NGOs of Facebook in Asah Digital. Program to include the Deaf community



- 1) YCAB to develop a Helpline service that provides information around updates on COVID-19, Financial Literacy, E-Marketing, and Stress Management in the form of advise to reach 50,000 women MSMEs
- 2) YCAB to train 1,000 women MSMES
- 3) YCAB to support 25 business to become *Jamu* entrepreneurs by providing training and mentorship program.



YCAB to deliver STEM to 60,000 girls over next 3 years (West Java, East Java, and Banten) - Girls4Tech



- 1) Batik Training Center in Semarang
- 2) High Impact Program to create two Centers of Excellence



Interactive Coding with 21st Century Skills Training to 1,000 teachers



A new Batik Training Center will be officiated in Semarang. This is YCAB's second Batik Training Center.

The first Batik Training Center is located in Pekalongan Central Java is now active to empower people with special needs and learning difficulties.



By the time this report was written, Batik Training Center was opened.





ECONOMIC EMPOWERMENT

“From Earning U\$2 to U\$6 per capita/day”

YCAB VENTURES FINANCIAL UPDATES*

2019 Income Statement

(in IDR million)

REVENUE

Rp31.560

Interest Expense

Rp4.540

GROSS PROFIT

Rp27.010

Employee Expense

Rp16.720

Operational Expense

Rp8.510

Shared Service (to Foundation)

Rp1.000

Scholarship Program

Rp220

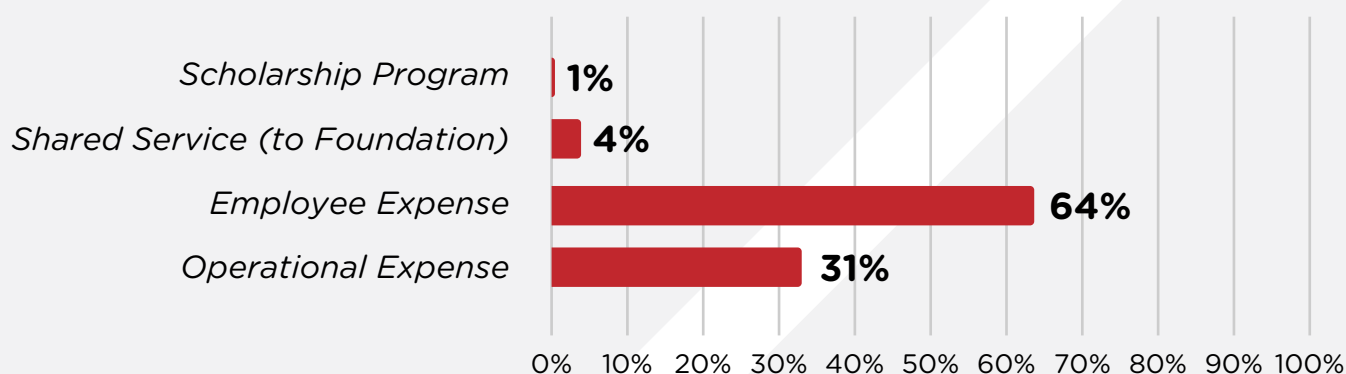
Other Income & Expense

Rp320

NET INCOME (LOSS)

Rp890

Expenses Breakdown

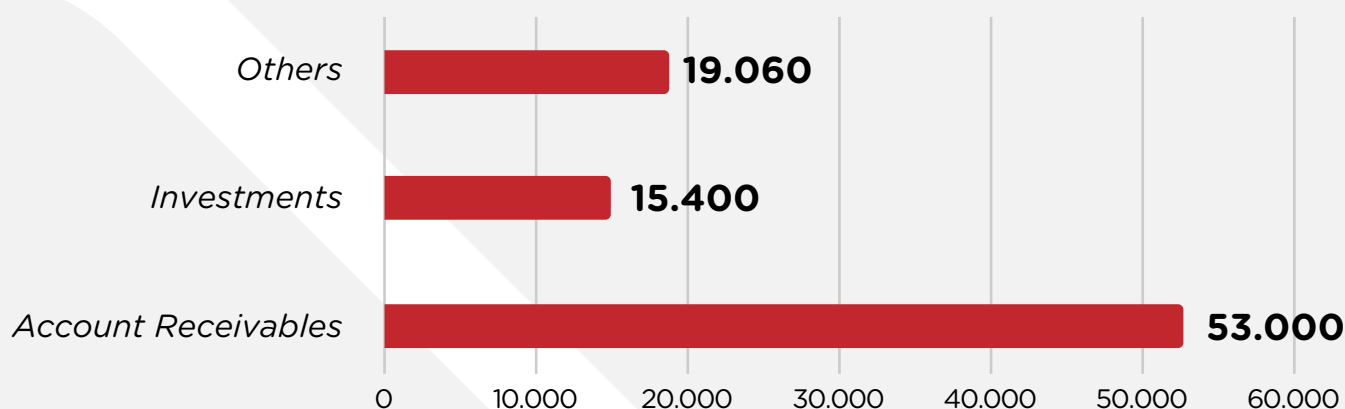


2019 Balance Sheet

(in IDR million)

ASSETS	Rp87.460
Current Assets	Rp71.070
Non-current Assets	Rp16.280
Other Assets	Rp110
LIABILITIES	Rp72.930
EQUITY	Rp14.530
TOTAL LIABILITIES + EQUITY	Rp87.460

Assets Breakdown (in IDR million)



* Unaudited

MICROFINANCE IN NUMBERS

Active Clients

2019: **46,976**
2018: 40,156



of Units

2019: **36**
2018: 37



of ROs

2019: **192**
2018: 174



Disbursement (IDR Bn)

2019: **Rp226**
2018: Rp202



Outstanding (IDR Bn)

2019: **Rp51,4**
2018: Rp43,3



Income (IDR Bn)

2019: **Rp31,6**
2018: Rp24,8



NPL

2019: **5.03%**
2018: 4.01%

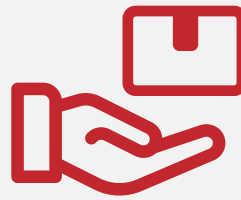


HIGHLIGHTS OF ACHIEVEMENT



Improving our main assets: Our people

- Enter into a strategic partnership with Flip Consultant (www.flip.co.id) to develop and launch YCAB Ventures' Competency Based HR Management System.

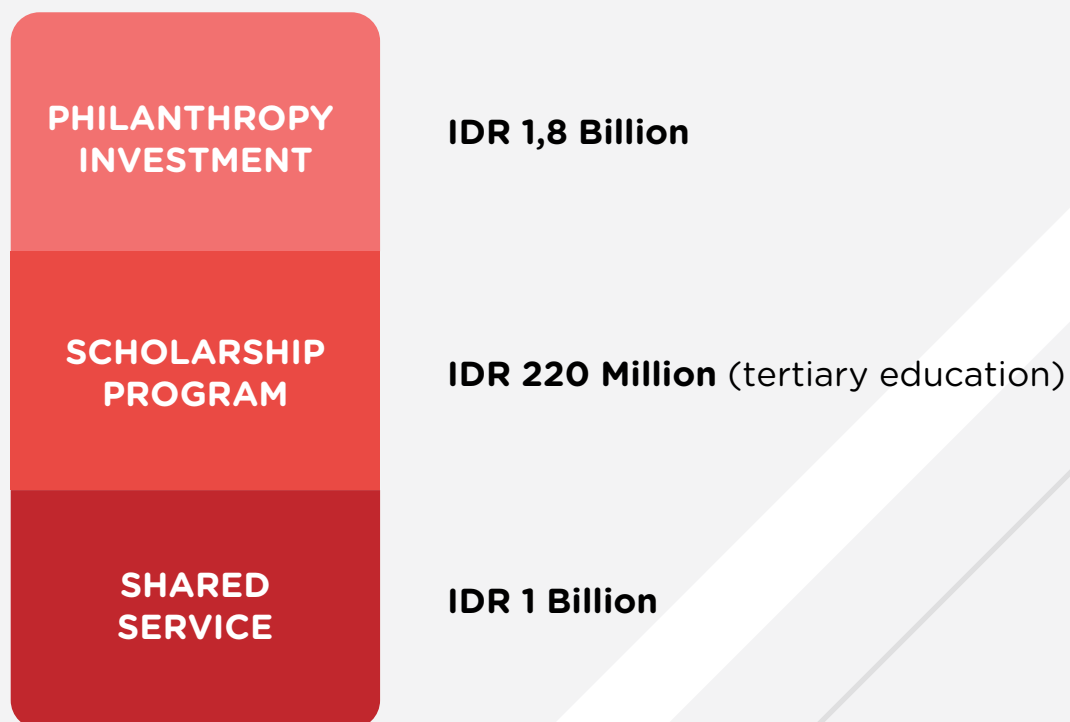


Re-evaluating our product offering

- Surveying our clients for product strength and identifying opportunities for improvements.
- Offering a scholarship opportunity for children of loyal clients.
- Preparing for the launch of KIRAB (Keuangan Inovatif Rancang Anak Belajar), our re-branded microloan product that will further focus our products towards ensuring education and thus breaking generational poverty cycle.

IMPACT INVESTMENT & CONTRIBUTION TO YCAB

YCAB Ventures contributed a total of IDR 3 Billion to support YCAB Foundation in terms of:





YCAB Ventures clients were in a Financial Literacy Training, which is one of YCAB's program collaborated with HSBC titled Women Entrepreneur Empowerment (WEE)

Mrs. Mugiasih is a client of YCAB Ventures who lives in Kebon Jeruk, West Jakarta. She had joined the program early in its establishment and is still active to this day. Prior to joining YCAB Ventures, Mrs. Mugiasih was selling fried delectables and a variety of other foods to make a living. In 2011, a representative of YCAB Ventures visited Mrs. Mugiasih and informed her about a salon course being conducted at Rumah Cantik. Without a moment of hesitation, Mrs. Mugiasih accepted the opportunity and enrolled herself into the course. "I feel extremely lucky. From very early on, I've dreamt about opening my own salon and it just so happens by coincident, a YCAB representative announces that Rumah Cantik will be holding its own salon course. Hence, I took advantage of this," said Mrs. Mugiasih.

After attending the course, Mrs. Mugiasih pushed herself to start-up her own salon which would later come to be known as Salon Danis. Her principle "what use is expertise if it goes unutilized?" persistently drove this decision. Now, the salon has grown to become fairly successfully and is routinely crowded with customers. Mrs. Mugiasih said, "Now, we've become more adaptable to operating our business from home and have received opportunities to increase our capital. Additionally, there are customers who visit to receive a haircut, hair dye or smoothing so that keeps me active and motivated. It also provides me with a reasonable day-to-day income."

The salon business owned and operated by Mrs. Mugiasih has immensely improved the financial positions of both herself and her family. They, who initially purchased their house on mortgages, were finally able to buy it entirely and even afford renovations to make more space. Moving forward, Mrs. Mugiasih will continue to diligently run her salon and hopes that her business keeps growing and attracts more customers.

Mugiasih,
Client of YCAB Ventures
since 2011



Suparti,
Client of YCAB Ventures
since 2011

Mrs. Suparti, a client of YCAB Ventures' microfinance program, has juggled the responsibilities of owning and operating a catering business, alongside being a housewife, since 2011. Her catering business, more familiarly known as Katering Ibu Emi, hires four employees who assist her in making food for home events. She routinely receives about 4 orders every week for celebrations and such, pricing her catering menu packages from 5 million rupiah upwards.

Mrs. Suparti feels very grateful that, despite living in an area crowded by restaurants, many still trusted her catering business' food. "I'm glad to see that my cooking has been revered as delicious. I've even been asked to cater for events in Bali and Madura," said Suparti proudly.

Aside from catering, Suparti is always on the lookout for other business ventures which are potentially profitable. Recently, she's started up a boarding business nearby her home with the capital she's gradually collected from catering food. The boarding house has seven rooms with a rent charge of 600-700 thousand rupiah per month



YCAB EVENTS

Book Launch: “Journey to Impact”

- 1) The event took place at Residence OnFive, Grand Hyatt, Friday, February 22, 2019
- 2) At this event, auction items were donated by Sebastian Gunawan, Andie Lim, Rinaldy A. Yunardi and Ducati
- 3) Total funds raised for this book launch was **IDR 4.533.301.240** in cash donations and **IDR 1.388.500.000** in kind donations





Angel of Change 2019 : “Journey to Impact”

- 1) This was our third collaboration with Bali United with total funds raised IDR 2.398.953.420
- 2) The event took place on 28th - 30th September 2019
- 3) The main activities were all participants visited the Rumah Belajar Bangli then watched the football match between Bali United FC vs Kalteng Putra FC with the score 2-1 in favour of Bali United FC.



YCAB's 20th Years Anniversary

In celebration of YCAB's 20-year journey, A cooking competition was held for our micro-entrepreneurs, the parents of our Rumah Belajar students and our teachers, it was an extremely lively event and the competition was intense.

Inspirational speeches were given by several of YCAB's friends such as Isabela Fawzi (TV Host and writer), Marissa Haque (actress, book writer, and researcher in halal management), Rivo Pahlevi (TV Host Indonesiaku and blogger), Cecillie Christophia (Can pictures & Management CEO) and Nara Masista (a member of the UN Congress & Diplomat)



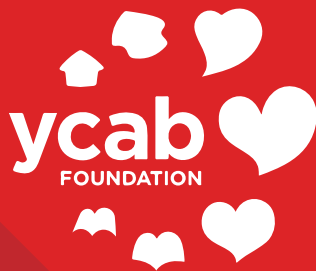


Book Launch: “Impact One, Impact Millions”

On December 16th 2019. The book *Impact One, Impact Millions* was launched in Jakarta. The book features 20 empowering and inspirational stories from ten young YCAB Learning Centre graduates and ten YCAB Ventures clients who managed to overcome adversity and became independent.

The book details the struggles and triumphs, the highs and the lows of the students and the micro-entrepreneurs as they enthusiastically pursued their goals.





“CHILD BY CHILD, WE BUILD OUR WORLD”

In compliance with:



     @ycabfoundation
www.ycabfoundation.org