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## ANNUAL REPORT

### PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM

#### Developing Strong and Smart Indonesia, Together



2009

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# Introduction

BRI Corporate Social Responsibility is actualized in the Program of Partnership and Community Development or "the PCD program" (Program Kemitraan dan Bina Lingkungan – PKBL). It is an obligatory program for a State-Owned Enterprise, in accordance with the State-owned Enterprise Ministry's Regulation No. PER-05/MBU/2007 regarding Partnership Program between State-owned Enterprises with Small Medium Enterprises and Community Development Program, and the Act No. 40/2007 regarding Perseroan Terbatas (Limited Liabilities Company) that regulates corporate social responsibility. The PCD program has been closely attached to BRI, and it become as a culture since its establishment because BRI's mission is to help enhancing the prosperity of native Indonesian at that time, that were economically marginalized. Until now, the implementation of the PCD program has been constituted by the law and regulation.

With the highest gratitude to the God Almighty, BRI presents "The 2009 Annual Report–Program of Partnership and Community Development Annual Report". In 2009, BRI has been focusing more on education and health, two main topics that aimed to improve the strengthen nation's quality of life.

Hopefully that the report could achieve the highest benefit for all stakeholders, and encourage BRI to participate in developing strong and bright Indonesia.

# Remark From The President Commissioner



**BUNASOR SANIM**  
*President Commissioner*

The objectives of the PCD program, which focusing on education and health is to improve the level of prosperity the nation's intelligence and quality of life, resulting on higher level of prosperity

**Assalamu'alaikum Wr.Wb.**

For BRI, corporate social responsibility is not something new. The company's concern on the society had been implemented long before it is constituted by the law. One of the objectives of BRI establishment one century ago was to enhance the prosperity of native Indonesian.

Now corporate social responsibility has become a part of the implementation of Good Corporate Governance, which covers the regulation about company's responsibility to the society as one of the stakeholders. The implementation of such program has also constituted under the State-owned Enterprise Ministry's Regulation No. PER-05/MBU/2007, regarding the Partnership and Community Development Program (the PCD program).

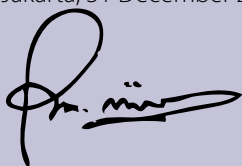
The objectives of the PCD program, which focusing on education and health is to improve the level of prosperity the nation's intelligence and quality of life, resulting on higher level of prosperity.

Beside the education and health program, the PCD program 2009 has also to empower people's economic on Micro, Small, and Medium Business.

Hopefully, these achievements could give benefit as one of the efforts to improve nation strength and people's quality of life.

**Wassalamu'alaikum Wr.Wb.**

Jakarta, 31 December 2009



**Bunasor Sanim**  
President Commissioner



## Remark From The President Director



**SOFYAN BASIR**  
*President Director*

Based on the experience, the success of some nations in achieving prosperity started from their success in lifting their people from intellectual inferiority and low quality of life.

### **Assalamu'alaikum Wr.Wb.**

BRI has become one of the biggest banks in Indonesia, established on 16 December 1895. For more than a century, BRI has tirelessly given its best effort to actualize the company's objective to become the best bank in Indonesia. In relation with such objective, the Board of Directors has taken some strategic steps to sharpen the company's vision and mission, along with the effort of management modernization to make BRI as the prominent leader in Indonesian banking industry.

Addressing its improvement into a modern company, BRI enhances its system operational procedures that obliged companies both externally and internally to reflect the principles of transparency and accountability, based on the Good Corporate Governance (GCG) principles. Such principles have also served as the guidance for BRI policies to interact socially, especially to the community around the area in which BRI is operated. The PCD program activities have gone through priority scale determination, decision-making, implementing, and field monitoring, strictly based on the company's commitment to give the community its best services.

The PCD program activities are not something new. Far before the is a constituted, BRI has conducted it. In its history, BRI was established for social responsibility purposes to improve the prosperity of native Indonesian during of Netherlands occupation. BRI's close relationship with Indonesian community along with its 6,400 working units all over Indonesia support the success of The PCD program.

The PCD program are arranged and implemented to eradicate two main factors that are the main causes of society inferiority: intellectual inferiority and low quality of life. Based on the experience, the success of some nations in achieving prosperity started from their success in lifting their people from intellectual inferiority and low quality of life. Therefore, BRI put education and health as the top priority program among the society. Hopefully the PCD

Meanwhile, to help lowering poverty rate, one focus of the PCD program activities was empowering people's economy and micro, small, and medium enterprises.

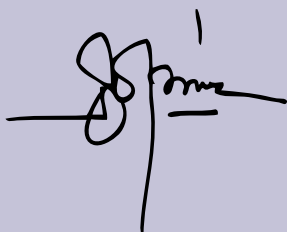
program contribute to the generation development with better knowledge insight and prime physical condition to face tighter global competition.

Meanwhile, to help lowering poverty rate, one focus of the PCD program activities was empowering people's economy and micro, small, and medium enterprises.. The PCD program expected to encourage people's economy potential and distribute development equally in all of the society by opening wider job and business opportunities. The Board of Directors hope the fostered partners are able to gain maximum benefits from the opportunities given by the PCD program to achieve a better future.

The Board of Directors would like to express highest appreciation to the stakeholders for their support in the PCD program activities. Moreover, the synergy between BRI and the communities will create harmony and conducive environment to support the nation's development and people economy growth. May God always be with us.

**Wassalamu'alaikum Wr.Wb.**

Jakarta, 31 December 2009

A handwritten signature in black ink, appearing to read 'Sofyan Basir', with a horizontal line extending to the left and a vertical line extending downwards.

**Sofyan Basir**  
President Director



# Together in Developing The Strong and Bright Indonesia



**B**RI's success as a modern company is not only measured in how it is managed financially, but also viewed from how the company implements its corporate social responsibilities (CSR). Such program has become one of the variables in good corporate governance (GCG) practices that takes people as one of important stakeholders and considers them very important to the company in the long run of its existence. Therefore, their presence in the areas where BRI operated should be noticed.

Through CSR program, BRI has strong desire to develop itself together with strong and bright society, in line with the goal of developing nation strong and quality of life. In 2009, BRI's concerns towards the society and its surrounding had been focused on numerous activities in education, health, and other social activities, along with partnership program. Such programs are included in the Partnership and

Community Development in accordance with State-Owned Enterprise Ministry Regulation No PER-05/MBU/2007 dated 27 April 2007 regarding State-Owned Enterprise Partnership Program with SMEs and Community Development Programs. The programs had been designed and implemented to counteract the two main causes of society inferiority: intellectual inferiority and low quality of life. Experiences show that the success of nations in achieving prosperity started from their success in improving the education and public health quality.

For BRI, the PCD program is not only meet the requirement as a state-owned enterprise, but also serves as one of the most critical initiatives in supporting the business sustainability and enforce the bank's commitment towards the effort in increasing the health and the intellectual capacity of the people for nation strength and the quality of life.

Partnership Program is a soft loan for small business entrepreneur or cooperative for working capital and fixed assets investment. Target of the program are small business including cooperatives that have feasible business but could not receive commercial loan because they are not bankable. The requirements to get partnership loan are very easy. Their business must have good prospects; they should have strong capabilities and good characters reflected in loan repayment.

To support the disbursement of Partnership Program, BRI also has guidance and monitoring programs, with the objective to improve the capability and productivity of small businesses to become stronger, resulting in their ability to access bank commercial loan and able to grow their business to benefit their surrounding communities.

Along with the people's economy growth around the company's business areas, hopefully communities' prosperity is improving.

Community Development program is an activity to distribute social aid to improve people's social living, focusing on natural disaster relief, public health, places of worship and public facilities development, education and training assistance, and environmental conservation.





5 students of University of Indonesia representing 50 BRI Scholarship awardee in University of Indonesia



## Partnership For A Strong Nation

Partnership program has been implemented through two schemes, revolving soft loan and management assistance. Targets of revolving soft loan are productive businesses that faces obstacle in accessing capital and market. Such business are in

small scale, early stage growing, having local market with the limited skills to grow their business. They need financial and management assistance support to make their business feasible in banking perspective.



One of the participants on sewing training for the handicapped of Indonesia Handicapped Workshop Foundation





Some product samples of the fostered partners in Bali Province

The potential of small business in farming, fisheries, livestock, trading, home industry, service, and various sectors, are the target of the Partnership Program. The requirement for being partnership program recipients are:

- The asset of the partnership candidates is not more than Rp200 million, excluded land and building for the business
- Maximum sales is Rp1 billion per year
- Should be in the business for at least one year
- Not bankable
- Have potential business prospect

The criteria of Partnership Program recipient are small businesses that produce local leading product with the following characteristics: create added value to the product, process raw materials to work-in-process goods, process work-in-process goods

to finished goods, employ locals, and receive local government support. These recipients are expected to be commercial loan customer after joining the partnership program for maximum 5-year.

The source of fund for partnership program comes from net profit allocation determined by general meeting of shareholders. Other sources of fund are from loan installments, administration loan service fees, and interest income from partnership program fund escrow account.

This program is also addressed to support people's economy growth. Distribution of this partnership program will give impact towards more job and business opportunities for locals.

BRI Partnership Program is not projected in narrow meaning, nor only to develop partner's business.

The success indicators of the program however are measured on how the partners could give maximum benefit for the surrounding and other small businesses.

Beside to distribute the partnership loan, the PCD program include management assistance program to increase small business productivity. Such program is implemented in training and education for small business entrepreneurs as well as involve them in exhibitions and promotions locally, regionally, and internationally. The most common difficulties that small business entrepreneurs faced are conducting effective marketing activities due to limited cost and capability in marketing.

This program is a grant, everything that are needed by small business such as training and exhibitions are fully covered by the program including transportation, accommodation, meals, and other facilities .

Hopefully, by attending the training, the partners earn valuable knowledge about business management, finance, and marketing. Also the involvements in the exhibitions and promotions create opportunities to have greater market access.

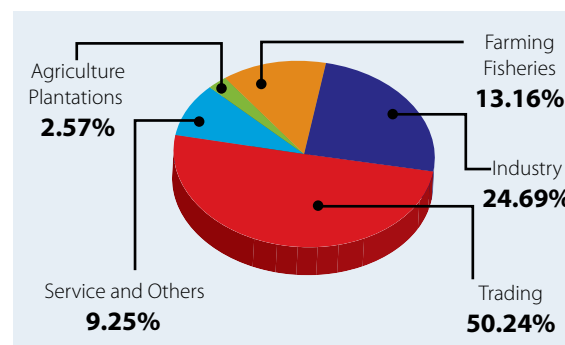
In 2009, BRI disbursed Partnership Loan in the amount of Rp10.49 billion to 413 BRI Partners and Rp1.36 billion for management assistance program.

### THE PARTNERSHIP PROGRAM DISBURSEMENT AS OF 2009

No	Economic Sector	in billion Rupiah
1	Industry	9.53
2	Trading	103.43
3	Farming/Fisheries	11.11
4	Agriculture/Plantations	5.22
5	Service and others	217.89
<b>Total</b>		<b>347.18</b>

### PARTNERSHIP LOAN PER SECTOR 2009

No	Economic Sector	in billion Rupiah
1	Industry	2.59
2	Trading	5.27
3	Farming/Fisheries	1.38
4	Agriculture/Plantations	0.27
5	Services and others	0.97
<b>Total</b>		<b>10.49</b>



# Partners' Profile

## CREATIVE IN TRANSFORMING WASTES INTO HIGHLY VALUED ARTWORK

Waste materials could also be turned into something with high artistic value, and **Didik Wahyudi** from Situbondo proved it. Thanks to his edgeless imagination, junk-yard pieces are transformed into unique, high-art articles. For example, he could make a chunk of old wood and shattered of glass to became an aesthetic table, and its value could be tenfold.

At the beginning, this 50-year-old man produced furniture but his business had not quite developed because it had to compete with machine-made furniture. The business dropped significantly due to the monetary crisis causing raw materials price increased sharply. He started to turn his business to ethnic furniture, using wastes. Before Didik bought the junk, he already had an artistic piece in mind.

The way to success was extended when he received partnership loan from BRI in 2009. The loan was used to increase his compressor machine capacity, he could also access the network of BRI partners to get material suppliers. "I know now how much the brokers profit when they buy my products" said Didik, Then he plans to sell his product directly to end consumers. As the business growing and the sales increasing he recruits more employees, now he has three employees from previously he employed only one employee. He enhances his skills in glass art that he learned since 1993. "The material supply is stable now, and I could make more profit to increase capital," he said. Didik also hope that he would be able to extend the relationship with BRI to expand his business.



Thanks to his edgeless imagination, junk-yard pieces are made into unique and high-art articles

## DOING BUSINESS WHILE PRESERVE SAMBAS WOVEN FABRIC

Speaking about woven fabric, there are famous songket from Palembang, Bali, Padang, and Batak. But, only few people know that in the remote area in West Kalimantan, lies a city of Sambas that also renown for its beautiful woven fabric produced by the **Hermans** family as one of culture preservations. Under The Hermans supervision, Sambas woven fabrics are applied in numerous kinds of outfit, such as sarong, trousers, praying mat, fez, purses, pillowcase, and tablecloth. They are all serve as souvenirs for the tourists visiting from Malaysia and Brunei Darussalam who know the products from the words of mouth. From the type of woven called "Cual", there is Kebaya for adults with the motifs of enggang bird, an indigenous Kalimantan bird.

They met the BRI officer in 1980 and got the soft loan on behalf of Ibu Rusmini, the mother of Herman –a fathered of four children. The relationship between BRI and the family has gone well, currently Herman get Rp35 million of loan from the bank. Together with his four employees, Herman intends to expand this business under the Tenun Sambas brand. As a marketer, he tries to sell the product through the

Internet besides circulating the brochure about the business.

Not only doing his business, he also feels responsible to preserve his local culture. In Sambas, there is only small number of people occupied themselves with the craft in weaving. "If it's not us, the locals, who else we can count on to preserve the culture," said Herman. He hopes to extend his relationship with BRI that not only gave him loan but also gave him the opportunity to participate in exhibition.

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Under The Hermans supervision, Sambas woven fabrics are applied in numerous kinds of outfit, such as sarong, trousers, praying mat, fez, purses, pillowcase, and tablecloth





## MOJO@RT, METAL CRAFT FROM MOJOKERTO

Not all BRI loan recipients are seniors. **Subagyo**, 26, for instance, is one of BRI young partners who is very skillful in running his business. It has been more than ten years since Subagyo, the second of three children in the family, develop metal craftsmanship business which was established by his elder brother.

Together with his brother, Subagyo expanded the business that makes his busy to fill the order. "Most of the orders come from their art shops in Bali. And it's not surprising that our products have been exported by our partners to Australia," he explained.

This promising results has just occurred since last year when they received a loan from BRI. "Before, we couldn't take all the orders because of capital shortage," said this senior-high graduate who is now having six employees.

In developing his design, Subagyo is very flexible by having some of the metal statues are made by their own, while some others are made to order. "Especially from very segmented market and abroad," he continued. He almost never encountered a problem in material supply. There are some brass-bar suppliers that are always ready to meet his materials need.

Subagyo has a dream to expand his business scale to go outside Mojokerto. He hopes his partnership with BRI will sustain to support his business expansion.




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Subagyo has a dream to expand his business scale to go outside Mojokerto. He hopes his partnership with BRI will sustain to support his business expansion

## INTO THE ENTREPRENEURSHIP OF STINGRAY-SKIN CRAFT

Being handicapped did not prevent **Suleman**, 47, to be an entrepreneur. His stingray-skin craft with “Fanri Collection” trademark is rapidly growing. After he get partnership loan from BRI in 1996, he could build his business until now. Having 10 employees, Fanri Collection is able to meet the export quality demanded by their clients.

It was all started from a foundation for the disabled people, Yakkum, in Yogyakarta. A father of two teenagers, Suleman once stayed and worked there where he gained the skill on leather craft. He worked as an instructor in a leather craft company afterward, where Suleman’s creativity was triggered seeing stingray skin waste. Then he tried to enhance his skill to make stingray skin crafts. In 1994, assisted by his wife, Suleman, a Central Java-born yet grew up in Jakarta, run his stingray skin crafts business.

Having the loan from BRI did not mean that his business went smoothly. The business fell in 1998 when monetary crisis hit Indonesia, but quickly recovered again. Bomb attacks in Jakarta and Bali also inflicted his business, but he admitted that BRI was a true partner when the business got tough.

He plans to enter the retail segment, but will be more thorough and thoughtful instead of pursuing his ambition to expand. “I will not push myself too hard. Quality comes first,” said Suleman. Even though export demand are abundant, he takes only orders that he could fill due to material and human resources constraints. “It is a common weakness for craftsmen in Indonesia, that the more orders, the more sales, but quality tends to decline,” he described. Besides, Suleman is trying to focus on particular items to control the quality.

He wishes to continue his partnership with BRI for having experienced the benefit.

Suleman’s creativity was triggered seeing stingray skin waste



## ERNA, BATIK ACTIVIST FROM BANTUL

**Ernawaty** is her real name, but Nena is her lucky nickname. It could be seen from the brand “Nena Collection” that is slowly leveling up to success. A mother of two children who is expecting the third, admits that she could not sew. But Erna could change batik into anything, from cellphone case, clothes, pillowcase, bed cover, and so forth. “It’s all about batik,” she said. The lady who always wear glasses and smile stated that her business started from her hobby in designing beautiful bags in her leisure time, and asked a tailor to make the bags and sold to some stores. It turned out that the bags were all sold out.

Born in an entrepreneur family, Erna started her business in 2000. But it did not go smoothly in the beginning. In 2006, earthquake had destroyed her business. Her house was smothered, and production stopped because the employees prioritized their

house renovation first. It could be said that she started again from the scratch since then. Fortunately a BRI branch nearby helped her with Rp25 million loan specified for earthquake victim. She was slowly building her business again and the sales increase continuously.

Erna wants to expand her business to retail business in the future. “Retail business is quite challenging,” she said. In doing her business, she prefers to be independent without her husband’s interference. Erna even considers exporting her products, seeing some of her colleagues were successfully bringing Nena Collection and selling them in Spain and France. “It is interesting since the profit could be double,” said Nena, a wife of an employee. But, she does not do it. “It is too risky,” she said. Thus, Ernawaty still relies on BRI as her major partner for further business expansion.

## Ernawaty still relies on BRI as her major partner for further business expansion



## ASKARI'S EFFORT TO DEVELOP MAJALENGKA LEADING PRODUCT

Innovation is the true character of an entrepreneur. It is proved for **Askari**, 46, a graduated from Padjadjaran University majoring Local Literature. He tried to find a solution in benefiting from lime that is commonly used in making chili in local Majalengka. With his wife **Winah**, this father of two who is a "Kuwu" or the chief of the Weragati village, Palasah, Majalengka, makes healthy and hygienic beverages from limes.

The effort was triggered by price fluctuation of the fruit. The price was Rp12,000 per kilogram in dry season, but only Rp 300 in rainy season. He was interested to make the price stable, so the speculators can not control the price. He tried to extract the *atsiri* oil from the lime peels, but the 70% of the limes will be wasted. Then, he had the idea to squeeze the limes so there would be nothing left. After succeeded in his trial, Askari announced that the village would buy the limes for Rp3,000 per kg.

The success in producing beverage labeled as "Jestika" (Jeruk Sambel Weragati Majalengka – Chili Limes from Weragati, Majalengka) under the village cooperative with Winah as the chairwoman had attracted attention of the Vice Governor of West Java Province and Majalengka Regent who intended to make Jestika as the leading product of the area. Some hotels and local government institutions are already become their regular consumers. Now, Jestika sales reaches 6,000 bottles per month. Along with traditional cracker or *opak* modernly packed with the brand of "Kania", Askari and Winah are successfully developing their local potential.

His effort did not stop. This couple also played the role of coordinators for *opak* makers in their village to get a loan from BRI. The loan is used to purchase a ton of cassava, made them into *opak*, and sell it to the cooperative. This traditional cracker was packed in a modern packaging and labeled "Kania" to attract customers. This product is able to attract customers including foreigners shortly.



With his wife Winah, Askari, a father of two, makes healthy and hygienic beverages from limes



## SUMADI, WAYANG LEATHER CRAFTSMAN FROM KLATEN

Leather craftsmen are common around Wonosari, Klaten, but there are only few like **Sumadi**, 38, who is specifically made *wayang* as the theme of his crafts. He made *wayang* characters that are generally played by the puppet master or *dalang*, leather ornaments, and wall pieces that portrayed *wayang* characters. Started from the hobby of his brother when he was in the 5<sup>th</sup> grade of elementary, Sumadi has begun to develop his business.

The business growth initiated from BRI assistance a year ago that he spent the loan immediately to buy materials. Sumadi does not meet any difficulties in marketing. His customers come directly to his house though he already has a store near UNS campus, Solo. Some of the *dalang* are his regular customers. His

obstacles are only in supply of material and shortage of capital.

Therefore, Sumadi hopes his partnership with BRI could last in a long term. Thanks to the loan, Sumadi's business is gradually growing, and making substantial profit margin.

Thanks to the loan, Sumadi's business is gradually growing, and making substantial profit margin



## SUNARDI, THE OWNER OF “AMANAH” GUITAR FROM KLATEN

Another tough entrepreneur from Klaten is Sunardi, 38, a father of two children who markets his product to remote areas. He made Amanah guitar since 2000. Sunardi started as a salesperson of a guitar manufacturer in Central Java in 1996. Based on his experience as guitar salesperson, he started to run his own business four years later. “By producing guitar myself, I could maintain the productivity as well as the quality,” he explained.

His business is growing gradually with marketing area throughout out of Java Island. He has 10 employees and eight of them are in production. Concerning of unemployment in his surrounding, Sunardi recruits people from his village. They have to go through training from the very beginning, including how to solve the problem in production without sacrifices the product quality.

His guitar business has expanded with the sales of Rp50 million per month. Currently, Sunardi does not make the guitars himself due to the time constraint and specialization purpose. He subcontracts the orders to the other guitar makers. He often cooperate with other companies that win tender in a certain area. Sunardi’s guitars are not segmented for middle-ups, but he believes the segment of his product is the biggest share of Indonesia’s guitar market.

He plans to increase the production capacities and register his guitar brand. Sunardi will continue his relationship with BRI because it contributes to his business expansion.

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Sunardi plans to increase the production capacities and register his guitar brand

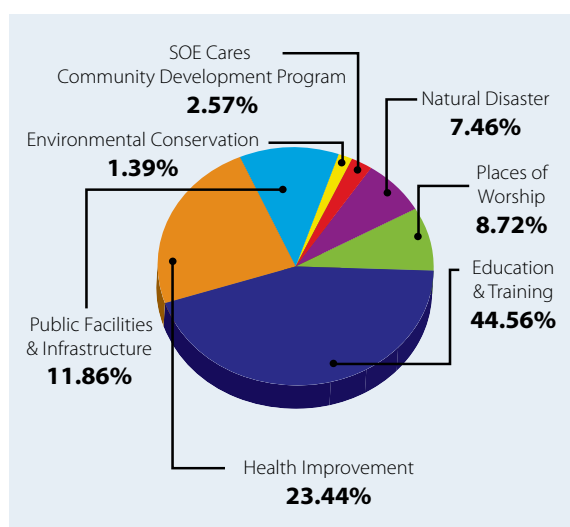


# Building High Quality Nation

The distribution of Community Development Program is an aid program with the objective of improving quality of life and social condition in surrounding BRI operation area. The scope of the program including aid for education and training, public health improvement, victims of natural disaster, building of places of worship and public facilities, as well as environment conservation.

## COMMUNITY DEVELOPMENT PROGRAM DISTRIBUTION 2009

No	Aid Object	in billion Rupiah
1	Natural Disaster	2.90
2	Places of Worship	3.39
3	Education & Training	17.32
4	Health Improvement	9.11
5	Public & Infrastructure Facilities	4.61
6	Environmental Conservation	0.54
	<b>Total</b>	<b>37.87</b>
7	Program SOE Cares	1.00
	<b>Total</b>	<b>38.87</b>



## BRI CARES FOR EDUCATION

Education creates smart character that will be able to sustain and even to improve one's prosperity. The problem of intellectual inferiority and the quality of live could be solved through education. Following are BRI Cares for Education program:

### Scholarship Funds

BRI gives scholarships to high school students with high achievements who come from unfortunate families in more than 1,000 schools all over Indonesia. In 2009, the number of school received the scholarship increased by 100 schools compared to that in 2008.

BRI also gave Scholarships to more than 4,500 college students who study in 90 public and private universities all over Indonesia. This year, the number of universities received the scholarship grew by 15 universities compared to that in previous year.

### Aid for People with disabilities

In the beginning of 2009, BRI had sponsored talking-computer training for the ones with visual impairment. The event was organized by *DPP Pertuni* Jakarta with 20 participants. The objective of the training is to give computer skills so that the participants could work as administrative staff in the offices.

In August 2009, BRI organized craftsmanship tailoring training program for the disables through Indonesia Handicapped Workshop Foundation in Bukit Duri, Jakarta, as an effort to increase the productivity of the disables. The goals of this 10-day training are to raise their motivation, self-esteem, and independency. Besides, BRI provided sewing machines, embroidery machines, and hemming machine.



BRI Scholarship Awardee from 5th Islamic Public High School State's in North Jakarta

In August and September 2009, through Penyebar Semangat Indonesia Foundation, BRI held computer and graphic design training for disables in Public Special School in Lebak Bulus, joined by 36 participants.

Hopefully those programs are able to make them productive, independent, and even become tough entrepreneurs in the future.

#### **Aid for Education Infrastructure**

BRI realizes that many school buildings and infrastructures in Indonesia are in the poor condition. Therefore, BRI distributed aid to build classrooms in some public schools and Islamic boarding school (pesantren), such as Aeng Sareh Kindergarten and Al Islam Kindergarten in Sampang–Madura; Karangbendo Elementary in Bantul; Muhammadiyah 1 Elementary in Yogyakarta; Al Ma'wa Pesantren in Cilacap; Ibnu Malik Pesantren in Malang; Bendungan Hilir 12 Elementary in Jakarta; Mamiyai Ittihadiyah Foundation School in Medan .

#### **Aid for Education Equipment and Local Library**

BRI gives aid for education facilities and equipments for some schools such as books for school library in Bukit Tinggi, teaching aids and books for Dharma Wanita Special School in Sidoarjo, personal computers for polytechnic in Pleihari, STAI Ma'arif and Muhammadiyah University in Metro–Lampung

The fact that not everybody could have access for books in both public and school libraries had made BRI came up with the idea to create a “Smart Motorcycle”, a mobile library by using motorcycle in Karawang Regency to reach even the remote areas.

In 2009, the total of BRI Cares for Education was Rp17.32 billion.



## BRI CARES FOR HEALTH

### Social Service Activity

BRI has held Social Service for Healthcare that implemented at the same day on 14 November 2009 in Jambi, Pontianak, Ende, and Jayapura. This activity covered free general medications, eyes and teeth examinations, light surgeries, and mass circumcision. Besides, BRI had also conducted blood donation event in collaboration with Red Cross Indonesia in 114 BRI working units all over Indonesia.

### Aid for Medical Equipment and Ambulances

BRI gave some medical equipment for Community Health Centers in Kabanjahe, Jambi, Singkawang, Karawang, Wonosobo, Kuala Kapuas, and Palu. In distributing the aid, BRI was prioritizing the Community Healthcare Center in the remote areas, because they have limited equipment whereas such places are the main reference for the people in the surrounding to examine their health.

Besides distributing the aid to Community Healthcare Center, BRI also distributed ambulances to Bogor and Wonogiri, and donated four units of mobile Healthcare

Center in BRI Palembang Regional Office working area and a unit of 4D USG equipment for Fatmawati Hospital in Jakarta.

### Aid for the handicapped

The aid distribution also covered the handicapped, BRI donated medical equipment for Malang Handicapped Foundation, 30 Al Quran in Braille letters for people with visual impairment in East Java, and 100 prosthetic limbs in collaboration with Kick Andy Foundation in "Gerakan Seribu Kaki Palsu" or "One Thousand Prosthetic Limbs Movement".

### Aid for Necessities Packet

BRI Cares for Health includes basic necessity fulfillment such as necessities aid for low-income society in Nanggroe Aceh Darussalam, Lampung, West Java, and East Java.

In 2009, BRI distributed Rp9.11 billion through BRI Cares for Health program.

## The aid distribution also covered the disabled people





Dump truck aid in Tawangmangu Market, Karanganyar Regency

### BRI CARES FOR PUBLIC FACILITIES

Community Development Program is also actualized through renovating and building some public facilities such as irrigation system in Amlapura–Bali and Blitar–East Java; traditional market in Pinrang–South Sulawesi, Cibinong–Bogor, Rawamangun–Jakarta, and Tawangmangu–Karanganyar; village hall in Badung–Bali; Santa Maria Orphanage in Yogyakarta; biogas power plant in Ungaran; and water ducts in Pamekasan. BRI also gave dump trucks to Tawangmangu, Medan, and Purwodadi communities.

The aid that distributed through BRI Cares for Public Facilities was Rp4.61 billion.

### BRI CARES FOR PLACES OF WORSHIP

BRI believes spiritual development plays a major role along with physical development. Therefore, BRI pays more attention towards places of worship and devotee facilities through building or renovating some mosques, churches, and Hindu temples in various cities such as Bogor – West Java, Bantul – Yogyakarta, Amlapura – Bali, Kalabahi and Atambua in East Nusa Tenggara. BRI also sponsored religious activities like fasting break for 2500 orphans of Greater Jakarta.

The total of BRI Cares for Places of Worship distribution in 2009 was Rp3.39 billion.



The activity in BRI Cares for Natural Disaster Relief post in Situgintung

### BRI CARES FOR ENVIRONMENTAL CONSERVATION

BRI had distributed Rp0.54 billion for replanting the critical area in Sukabumi, city park in Garut, Tanah Lot coastline, Temanggung, and some other areas in Indonesia. BRI also participated in some government programs; among them is "One Person One Plant" program.

### BRI CARES FOR NATURAL DISASTER RELIEF

In the effort to help the natural disaster victims' in West Java and West Sumatra, BRI distributed the aid such as food, clothes, medicines, volunteers, and soup kitchen to both provinces. In 2009, BRI gave aid to some other disaster sites in Situ Gintung – Banten, Sorong earthquake – West Papua, Polewali flood – West Sulawesi, North Coastlines flood – Central Java, and Majenang landslide – Central Java.

To speed up the distribution process to such areas, BRI issued a emergency act program policy implemented in its local working units.

Fund allocated for natural disaster relief was Rp2.90 billion. BRI also participated in SOE Cares Program by donating Rp1 billion for earthquake aftermath in West Java.



# Profiles of Community Development Program Grantees



The Staff of Information Service Agency in Karawang Regency is ready to mobile with Smart Motorcycle from BRI

## SMART MOTORCYCLE AS MOBILE LIBRARY IN KARAWANG

**Herlina**, 45, a civil servant posted as the Head of Information Service in Karawang Regency, has concerned to give high quality and interesting reading materials to children all over Karawang Residence.

Together with her two staffs, she starts her duty from 8 am riding the 'Smart Motorcycle', an operational vehicle that modified into some kind of mobile library. This motorcycle is fully loaded with books, as an effort of Karawang local government in delivering high quality reading materials to attract the young readers.



BRI participated by giving 1 unit of Smart Motorcycle, including the books.

The children are very enthusiastic to welcome the Smart Motorcycle. There is a certain kind of happiness to see them in high spirit swarming the mobile library. In exploring the schools, Herlina and her staffs try to be fair so that every school in all parts of Karawang is evenly visited. But, because there are so many schools to cover, it takes them three months to revisit the same school.

Herlina realizes the benefit of the books provided by BRI in inspiring children to love reading.

## ECONOMIC CONDITION COULD NOT PREVENT ONE'S DREAM TO PURSUE EDUCATION

Everyone has the rights to have good education up to university level. Unfortunately not every people could afford such education, especially the children who come from economically unfortunate families. Meanwhile, these children are also parts of the future of the country. Therefore, BRI participate to eliminate the problems by giving scholarship through 90 public and private universities and more than 1000 high schools all over Indonesia.

The scholarship is admitted giving many benefits for the students, as stated by **Karno**, a staff in University of Indonesia (UI) who responsible in scholarship distribution. BRI had assisted the university for four academic years since 2006, with 50 students for each period. The scholarship awardee selection process is conducted by the university based on the criteria determined by BRI for example the candidate come from unfortunate families, has good conduct, has minimum GPA of 2.5 and is not more than 23 years old.



Five scholarship awardees from BOPKRI 1 Yogyakarta Senior High with the Principal

**Bela** comes from West Sumatra, a student of Law Faculty, UI, class of 2008, and one of the BRI scholarship awardee. She is a daughter of a truck driver who serves Padang – Jakarta route and she feels grateful to have this scholarship aid. "I am very thankful for this. The Scholarship could support my daily expense," said the girl who pursues her ideal as a lawyer.

Another example is **Ni Wayan Yulistiani**, 19, a student of UNHI University, Bali, who receives the scholarship for the first time. "I use the money to pay my tuition and other needs in relation with my study," said the girl who loves outdoor activities in her campus. To add her income, she helps her father who works as a sculptor at home.

For her, economic difficulty has to be tricked with full spirit. Entering semester IV in Accounting Major, she wishes to continue her BRI scholarship.

There is a different story from **Reni Suryani**, a 12 grader in Social Science Major of BOPKRI I High School, Yogyakarta. She is really grateful for the aid from BRI. She uses the allowance for transportation, tuition, and all others necessities in relation with her study.

The same goes to **Mutiara Rahmadani**, a 12 grader in Natural Science major of 5th Islamic Public School Madrasah, North Jakarta, who achieves 2nd rank in her class. "I'm glad to have this aid because I could help my parents lighten their burden," she said, whose father was recently laid off from a private company while her mother sells clothes in a nearby market.



Amidst her activities as a university student, Ni Wayan Yulistiani helps her parents who work as sculptors.

## RENOVATION FOR MUHAMMADIYAH ELEMENTARY, KARANGBENDO

Muhammadiyah Elementary Karangbendo located in Bantul, Yogyakarta, received the aid to renovate school facilities from BRI with the total of Rp196 million.

Officially opened in May 2009, the result of renovation had successfully added classroom capacity for 30 students per class, especially for grade 1 and grade 2. BRI also built fences and bicycle parking lot, which important because most of students ride bicycle to school.

## TRAINING FOR THE HANDICAPPED IN TEBET

It is not easy for the handicapped to find regular job. Therefore, in order to make living, entrepreneurship is the only way out. But the opportunity to join work training for the handicapped is not always available at anytime. Thus, BRI assists to organize training program on 3–13 August 2009 through Indonesia Handicapped Workshop Foundation. The foundation, founded and chaired by **Endang Purwaningsih**, is located on Jl. Lapangan Roos III, Tebet, that also serves as the office.

The training program was aiming to enable the participants in tailoring, including making patterns, hemming, and embroidery. BRI supported the program by providing 4 units of sewing machines, embroidery and hemming machines.

After managing the foundation for years, she is still facing the problem of marketing the works of her members. As a person who also posts as the management, Ibu Endang seeks new breakthrough to help in marketing the products of the foundation members from YSPCI.



Endang Purwaningsih, the Chairwoman of Indonesia Handicapped Workshop Foundation, is showing the works of the members

The training program aided by BRI does not stop until the participants are able to make their own products with inherent economic value, resulting the opportunity for BRI to finance them using the fund from partnership program.



Computer training activity in Sragen Techno Park

## SRAGEN TECHNO PARK

Sragen Techno Park (STP) is an international, integrated, educational complex with complete and modern facilities in Sragen, Centra Java. The President of the Republic of Indonesia Susilo Bambang Yudhoyono had officially opened STP on 30 June 2009. The project had recorded total investment around US\$ 5 million and serves as the link to connect the government, university, industry, and global market. Having the objective as the center for career development, center for innovation, and the axis of productivity that provides some goods and services, STP eases the access of students and teachers to develop a profit sharing-based research and development project.

To support the learning process, BRI had given 25 units of computers and 2 units of servers. The aid is highly needed considering the previous expenses to build the center were taken from local government's budget, while STP still needed to complete its infrastructure such as learning equipment, specifically for Communication and Technology Center.

To expand STP Center development cooperation, BRI will open a Teras (Microfinance Booth) BRI to provide banking services for STP students, instructors and employees.



## THE DREAM OF CLEAN AND HEALTHY LIFESTYLE FROM THE HEAD OF HEALTH BUREAU

The nation's strength is very determined by the health rate of its people, which is influenced by their insight reflected from the daily lives in maintaining their wellbeing. This is the one that **Asep Hidayat**, Head of Health Bureau of Karawang Regency, dream about.

According to Asep, the daily lifestyle of Karawang Regency people is far from clean and healthy. "Healthy lifestyle could be reflected from their intention to exercise, not smoking, healthy food and beverage, not throwing the trashes anywhere, and so forth," said the father of two adolescence children. "It is no doubt that disease could develop easily since such disease spreading through unhealthy surrounding is shaped by the habit of its people."

There are some unhandled difficulties in relation with limited budgeting, human resources, infrastructure, and so forth, such that priority scale is needed. It was the same field of concern of BRI through infrastructure aid by providing medical equipment in some Public Health Center in Karawang Regency. Asep is very grateful for this supportive and advantageous aid towards healthy lifestyle for the people of Karawang Residence.

Still, Asep will keep on emphasizes on clean and healthy lifestyle campaign. "It is only with clean and healthy lifestyle habit the people could gain strong and healthy society, resulting in strong and tough nation," he said.

## PUBLIC FACILITY IN CIBINONG MARKET AND CLASSROOM FOR STREET CHILDREN

One of BRI aid recipients is Cibinong Market through the building of public facilities such as mosque, meeting room, security post, public toilet, and the gate. The aid is very useful for the tenants who work in the market, as stated by **Wanda Suwandana**, PD Pasar Tohaga Cibinong representative. "There were public facilities before, but still limited, especially public toilet. Now, there are more toilets for everyone," said the man who lives in Bogor.

For the meeting room, the people use it not only to facilitate the tenants and the management, but also

for other parties to working on something grand for the society. They are the people who are involved in Suara Hati Learning Center for Society. They feel really grateful to get benefit from the facility that could be used as classroom for the children of the tenants and the street children with economic and opportunity limitation who could not join the formal education.

Thanks to the meeting room, the group funded by local government specifically in providing the study books, "Suara Hati" is now has a permanent classroom. They studied in Cikaret before.



The gate of Cibinong Traditional Market after the renovation through BRI Cares



Public facility aid in Cibinong Traditional Market, a meeting room functioned as a classroom for the street children

"Thanks to the new toilet facilities, our students no longer have to take a pee carelessly," said **Iwan Sutrisno**, a 21-year old man who is tutoring along with the other six tutors in "Suara Hati".

At first, "Suara Hati" or "the Voice of Heart" was a group teaching practical skills and not emphasizing on learning and studying similar as in the formal schools. They taught the children to make recycled papers, cultivating ornamental plants, and so forth. Now, they are focusing on studying process just like formal school and skills are given only in Saturdays.

### CABE VILLAGE HALL

Along with its role as a socializing place for the village residences, bale banjar or village hall is increasingly needed in Bali. One of such bale banjar was situated in Cabe village, Negara, Bali, where the hall was under construction. The people in the village hoped that they could do the activities that could not be done at home, in the hall. "The point is, Bale Banjar Cabe is an activity center for the Cabe people," said **Made Jana Wirantara**, the Chief Operational of Bale Banjar building and a father of two children.

Yet, in terms of funding, the village people consisted of 180 families was raising their own money. The first step of development was done from the fund, but it is not sufficient to its completion. The aid from BRI was used to finish up Bale Banjar construction, and Made Jana is grateful for that.

## CLEAN WATER SUPPLY FOR SUKAWANA VILLAGE

The majority of Indonesians are living in villages, thus, infrastructure development is critically needed especially the one that closely related to the basic necessity of every individual: water. It is very common to get clean water in big cities. But, for people in Sukawana Village, clean water should be taken with so much effort from a river about 500 meters from the village.

**Ketut Gde Adyana**, the village head, was very unpleasant in seeing women and children in his village have to take pains in fetching water for their daily needs.

“We proposed the aid to BRI. We were very grateful knowing our proposal was agreed,” said Ketut Gde Adyana. Thanks to piping installation which was built from BRI aid on September 2009. Now, the water is accessible to 87 families of Sukawana Village.



The aid of water installation for Sukawana Village resident, Karangasem, Bali





BRI concerns towards the children's future in Brayat Pinuji Orphanage in Kulon Progo, Yogyakarta

## AID FOR ORPHANAGE

Brayat Pinuji Orphanage in Boro, Pos Kalibawang, Kulon Progo, Yogyakarta, has been served more than 75 years, since it was established in 31 December 1934. The orphanage is housing 294 children to give them formal education from kindergarten to high school. Non formal educations are also facilitated by this orphanage, for example English, computer, music, and dancing, including farming skills.

The orphanage has not only had relationship with BRI, but also has been received donation from some institutions such as Ministry of Social and Dharma Foundation. But, it does not mean that they could fulfill all their needs because of high operational cost. Therefore, BRI assisted them to build the facilities needed by the orphanage.

Nurture and education systems are established neatly and consistently applied in this orphanage. It makes the children easily adapt to the society, to someday become employees, technicians, bank officers, nurses, midwives, pharmacist, and entrepreneurs.

In addition to the aid for Brayat Pinuji Orphanage, BRI also gave aid to Santa Maria Ganjuran Orphanage and some other orphanages in Yogyakarta.

## BUILDING A MOSQUE IN THE RELIGIOUS COURT HOUSE, BANTUL

As a public office, Bantul Religious Court House have to provide services and facilities for their visitors, including a place of worship. The staff in this institution realizes that the need of the facility to accommodate religious ritual not only for the institution, but also for surrounding community.

Previously, they did not have the place to pray so that they have to do it in the parking lot. Along with the fund raised independently among the people, the mosque development committee had also proposed the aid from various parties but none were responding. "Thanks to BRI, the mosque is built quicker and it

makes us easier to perform religious activities," said one of the members in the committee.

BRI provided construction materials timely, so that the mosque could be finalized on time. The mosque with the capacity of 60 people was officially commenced on 9 April 2010 by the Bantul Regent.



The mosque in Religious Court House, Bantul



Temple of Pakraman, Ubud, Bali

## CONSTRUCTION OF PAKRAMAN TEMPLE

Realizing the importance of spiritual living in the society among the nation's various cultures, BRI involved in helping the construction of some worship places in Indonesia. BRI aided the building of a Hindu temple in Pakraman Village, Ubud–Bali.

BRI's aid had speeded up the building process, as admitted by **Cokorda Gde Jelantik**, 70, Head of Pakraman Village. The remaining fund needed came from the local government and community fund raising. It reflects the village's will of independency as well as a good relationship among community, local government, and BRI.





Organic compost, the product of BRI Cares program with State's Islamic University Syarif Hidayatullah

## TO MINGLE WITH GARBAGE FOR PEOPLE'S BENEFIT

**Elpawati**, Head of Research and Community Services of Science and Technology Faculty, State's Islamic University of Syarif Hidayatullah, Jakarta, saw the opportunity in changing garbage into something useful and inherently empowering the society to anticipate one of the major problems in urban area. She has an initiative to turn garbage into organic fertilizer that is far better than chemical fertilizer to enable surrounding community to gain income.

It was started with the idea on how to benefit from heaps of garbage in her housing complex, not far from the University's Campus 2 in Pamulang, South Tangerang. "I felt the urge to change that heaps of garbage into fertilizer, no matter how to do it," responded Elpawati at that time. It was all a good coincidence when the University Rector asked her to benefit from such wastes.

Getting started with cleaning up the dumping place

and digging some holes to bury the garbage and cover them with sacks, her effort went fine until there was flood in 2008. "I was worried that the microorganism bacteria could not working well because of the flood," said Elpawati. She wished to have her own garbage-processing box, but the budget was her constraint. University had once funded her for Rp2.8 million and she used it to buy three big barrels.

Big dream should start with big effort. She kept trying to raise fund and formed a team, consisting students, designated to find solution. It was successful, BRI agreed their proposal and aid them for Rp 44 million in 2009.

The aid was used to build fermentation boxes including equipment to perform the fermentation process, and to organize training programs for people around the campus. Since BRI aided them, the program had gained its momentum to be acknowledged and



developed. More people enrolling to participate in the training.

The training program includes the basic knowledge about garbage, and sorting organic and non-organic waste. It is the simplest thing to do, but there are few people understand it. After they did the sorting, people could sell their organic garbage to House of Compost, as Elpawati named her garbage-processing place. Here, the garbage is scaled and priced Rp100 per kg.

By using such sorting process, House of Compost does not need special machine to do the sorting, and it reduces the cost of garbage processing. The organic garbage is mixed with animal manure and burnt hay afterwards, and put into fermentation box to go through the process into compost fertilizer. The fertilizer is sold to consumer for Rp12,000 per 5 kg.

Elpawati also trains the community to process the garbage into organic fertilizer by themselves. The wastes from the kitchen are sorted, and the organic ones are sliced, given EM 4 or EM 5 activator, and put into fermentation boxes to be processed into organic fertilizer.

Now, the road to develop the program has been widely opened. Soon, Elpawati and her team will make bigger fermentation box, therefore House of Compost could process 800 kg of garbage per day or 22 tons per month from previously 6 tons per month. For manure fertilizer, she plans to buy 8 tons in altogether from a farmer association.

Elpawati believes that God will always support her good initiative, BRI aid is one of the examples. "Honestly, what BRI did with their aid was like answer for our effort," said her, praising.

## REPLANTING TANAH LOT COASTLINE

The area along the coastline is damaged because of abrasion and lack of maintenance, so that replanting is crucially needed. However, choosing the suitable plants for the coastline is not an easy task. It is admitted by **Made Sujana**, Tanah Lot Operation Manager, in the effort of replanting, focusing on the open field and along the coastline of Tanah Lot.

He had experimented numerous times planting some trees on Tanah Lot Coastline. Finally, he came to sea firs. Different with other plants that are not resistant to salt water, sea firs could protect other plants on the coastline and filter the air to prevent the coastline damage.

Now, 3 hectares is already replanted from the total of 11 hectares area. Made Sujana is very grateful that BRI aid had helped him in providing the seeds and maintenance cost. "BRI gave very intensive attention, and it was a big help for us," said Made who is a father of two children, praising.

**PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM**

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

STATEMENT OF FINANCIAL POSITION

December 31, 2009 and 2008

(Amount expressed in Rupiah)

	NOTES	2009	2008
<b>ASSET</b>			
<b>CURRENT ASSET</b>			
Cash and Cash Equivalent	2.2; 3.1	518,792,630,924	392,623,835,133
Account Receivable to Fostered Partners	3.2	51,876,887,345	97,904,623,661
Allowance For Doubtful Account	2.3, 3.3	(8,012,277,562)	(13,173,358,183)
Total Current Assets		562,657,240,707	477,355,100,611
<b>FIXED ASSET</b>			
	2.4, 3.4		
Inventory and Equipment		26,000,000	26,000,000
Accumulated depreciation of Inventory and Equipment		(13,541,667)	(7,041,667)
Book Value of Fixed Asset		12,458,333	18,958,333
<b>OTHER ASSET</b>			
Limited used cash/bank	3.5	100,115,036,180	56,234,569,094
Guarantee fund	3.6	4,066,635,800	4,066,635,800
Guarantee fund KUMU-TA	2.5, 3.7	3,559,000,000	3,559,000,000
Proposition Receivable	2.6, 3.8	45,663,489,225	35,618,704,718
Allowance Proposition Receivable Allocation	2.3, 3.3	(45,663,489,225)	(35,618,704,718)
Total Other Asset		107,740,671,980	63,860,204,894
<b>TOTAL ASSET</b>		<b>670,410,371,020</b>	<b>541,234,263,839</b>
<b>LIABILITIES AND NET ASSET</b>			
<b>LIABILITIES</b>			
Unidentified Instalment	3.9	7,527,683,441	7,520,683,441
<b>TOTAL LIABILITIES</b>		<b>7,527,683,441</b>	<b>7,520,683,441</b>
<b>NET ASSET</b>			
	2.8, 3.10		
Unrestricted Net Asset		562,767,651,399	477,647,158,235
Restricted Net Asset		100,115,036,180	56,066,422,163
<b>TOTAL NET ASSET</b>		<b>662,882,687,579</b>	<b>533,713,580,398</b>
TOTAL LIABILITIES AND NET ASSET		670,410,371,020	541,234,263,839

See accompanying notes to financial statements which are an integral part of the financial statements as a whole

**PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM**

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

STATEMENT OF ACTIVITY

December 31, 2009 and 2008

(Amount expressed in Rupiah)

	NOTES	2009	2008
<b>RECEIPT, INCOME, AND ALLOWANCE</b>	2.7		
<b>RECEIPT</b>			
Allocation Profit of Bank BRI	4.1	148,959,202,960	193,520,044,184
<b>Total Receipt</b>		148,959,202,960	193,520,044,184
<b>INCOME</b>			
Loan Administration services Income	4.2	3,599,931,044	5,431,933,216
Interest Income from Demand Deposit	4.3	15,608,822,356	10,757,037,685
Other income	4.4	5,236,970,620	-
<b>Total Income</b>		24,445,724,020	16,188,970,901
<b>ALLOWANCE</b>			
Fund Allocation of SOE Cares	4.5	(101,115,036,180)	(79,426,754,248)
ABT - Compliance Program	3.10	1,000,000,000	23,317,000,000
ABT - Time Ended		56,066,422,163	24,270,433,554
<b>Total Allowance</b>		(44,048,614,017)	(31,839,320,694)
<b>TOTAL RECEIPT, INCOME AND ALLOWANCE</b>		129,356,312,963	177,869,694,391
<b>DISTRIBUTION, EXPENSES, AND EXPENDITURE</b>	2.7		
<b>DISTRIBUTION</b>			
Partnership Monitoring fund	4.6	1,364,935,043	2,304,672,130
Distribution - Community Development	4.7	38,868,880,597	58,341,634,993
<b>Total Distribution</b>		40,233,815,640	60,646,307,123
<b>EXPENSES AND EXPENDITURE</b>			
Operational expense	4.8	783,949,445	315,629,155
Labor cost	4.9	26,565,045	42,412,677
Fixed Asset Depreciation Expense	4.10	6,500,000	6,500,000
Allowance Receivable Expense	4.11	-	22,578,395,470
Tax Expense	4.12	2,981,180,527	2,032,386,304
Other Expense	4.13	203,809,142	16,244,447
<b>Total Expense and expenditure</b>		4,002,004,159	24,991,568,053
<b>TOTAL DISTRIBUTION, EXPENSES, AND EXPENDITURE</b>		44,235,819,799	85,637,875,176
<b>INCREASE NET ASSET UNRESTRICTED</b>		85,120,493,164	92,231,819,215

See accompanying notes to financial statements which are an integral part of the financial statements as a whole

**PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM**

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

STATEMENT OF ACTIVITY

December 31, 2009 and 2008

(Amount expressed in Rupiah)

	NOTES	2009	2008
<b>SOE CARES ALLOWANCE</b>			
Net asset Restricted - SOE Cares Allowance	3.10	101,115,036,180	79,426,754,248
Net asset Restricted	3.10	(57,066,422,163)	(47,587,433,554)
<b>INCREASE NET ASSET RESTRICTED</b>		<b>44,048,614,017</b>	<b>31,839,320,694</b>
<b>INCREASE NET ASSET</b>		<b>129,169,107,181</b>	<b>124,071,139,909</b>
<b>NET ASSET IN BEGINNING OF THE YEAR</b>		<b>533,713,580,398</b>	<b>435,781,814,390</b>
<b>NET ASSET CORRECTION</b>	3.10		
Net Asset Unrestricted		-	(26,096,041,816)
Net Asset Restricted		-	(43,332,085)
<b>NET ASSET BY THE END OF THE YEAR</b>		<b>662,882,687,579</b>	<b>533,713,580,398</b>

*See accompanying notes to financial statements which are an integral part of the financial statements as a whole*



**PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM**

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

STATEMENTS OF CASH FLOW

December 31, 2009 and 2008

(Amount expressed in Rupiah)

	NOTES	2009	2008
<b>CASH FLOW FROM ACTIVITIES OPERATING</b>			
Cash Receipt from:			
Bank BRI	4.1	148,959,202,960	193,520,044,184
Fundamental installment		55,691,883,247	72,561,040,055
Administration services	4.2	3,599,931,044	5,431,933,216
Income of giro services	4.3	15,608,822,356	10,757,037,685
Other income Community Development Program		75,890,000	-
Total		223,935,729,607	282,270,055,139
Cash Disbursement for:			
Partnership Loan Distribution		(10,489,000,000)	(61,317,150,000)
Partnership Monitoring fund	4.5	(1,364,935,043)	(2,304,672,130)
Community Development Distribution	4.6	(37,868,880,597)	(35,024,634,993)
Operational Expenses	4.7	(783,949,445)	(315,629,155)
Personnel Expenses	4.8	(26,565,045)	(42,412,677)
Tax payment	4.11	(2,981,180,527)	(2,032,386,304)
Other Expenses	4.12	(203,809,142)	(16,244,447)
Total		(53,718,319,799)	(101,053,129,706)
<b>Net Cash Provided by Operating Activities</b>		<b>170,217,409,808</b>	<b>181,216,925,433</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Cash accepted from:			
ABT Restricted	3.10	57,066,422,163	47,587,433,554
Total		57,066,422,163	47,587,433,554
Cash released for :			
Allowance Program SOE Cares Distribution		(100,115,036,180)	(79,426,754,248)
Distribution SOE Cares Distribution	3.10	(1,000,000,000)	(23,317,000,000)
Total		(101,115,036,180)	(102,743,754,248)
<b>Net Cash Used in Investing Activities</b>		<b>(44,048,614,017)</b>	<b>(55,156,320,694)</b>
<b>NET INCREASE IN CASH AND CASH EQUIVALENT</b>		<b>126,168,795,791</b>	<b>126,060,604,740</b>
<b>CASH AND CASH EQUIVALENT AT BEGINNING OF YEAR</b>		<b>392,623,835,133</b>	<b>266,563,230,393</b>
<b>CASH AND CASH EQUIVALENT AT THE END OF YEAR</b>		<b>518,792,630,924</b>	<b>392,623,835,133</b>

See accompanying notes to financial statements which are an integral part of the financial statements as a whole

