

social responsibility to communities

As one of the actors in national economic development, it is only natural that Bank Mandiri does not only aim for financial gains, but also make contributions to the surrounding communities or environment. The welfare of communities is essential for the success of Bank Mandiri as these communities are both directly and indirectly involved in the Bank's operations. Therefore, it is essential that the Bank acts responsibility vis-à-vis the communities in which it operates.

One of the Company's concerns about the society is demonstrated through the activities conducted under the Corporate Social Responsibility (CSR) programs which take the form of Community Development.

Policy

Bank Mandiri's policies related to its responsibility to the communities are set out in the standards and procedures for the Partnership and Environmental Development Program (PKBL) governing the implementation of the Partnership Program (PK) and Environmental Development (BL) Program, as well as the Procurement of Goods and Services Standards which relate to the PKBL.

Activity Program

As part of the communities, Bank Mandiri strives to at all times align its presence and business with the surrounding communities. Therefore, the Bank continuously strives to continue to program development and community empowerment in order for them to reach independent and prosperous society.

In line with its community program, Bank Mandiri divides its activity program in this regards into:

Self-Reliant Communities Program

The first pillar of Bank Mandiri's CSR program is the Self-Reliant Communities pillar implemented through the Mandiri Bersama Mandiri (Self-Reliant with Mandiri/MBM) program, which is aimed at helping develop communities in selected areas so as to enhance production capabilities and profitability as well as promote creative and productive endeavors

among the communities so as to ultimately improve their living standards. In addition, the MBM program is aimed at helping develop both communities and community groups in an integrated fashion in terms of capacity, infrastructure and access, to achieve a welfare and independent community.

Commencing from 2010, the Company has until 2015 implemented its MBM program through the continued development on existing target areas/clusters and the development of new areas that play host to mentoring partners or have the potential to absorb PP loans. Among the areas on which the program is currently focused are:

a. MBM - Ogan Ilir, South Sumatra

The MBM program provides training to songket weavers who have obtained a small business working capital loans from the Company in the Tanjung Pinang and Limbang Jaya villages, Tanjung Batu, Ogan Ilir Regency, South Sumatra. The purpose of the MBM program in this area is

to improve the skills of songket and limar weavers and provide information on how to dye songket yarn.

b. MBM - Karawang Village

The program provides support facilities and infrastructure for the community-based mushroom industry cluster in Balonggandu Village, Karawang. In addition, the program provides training on how to increase production capacity, management skills, institution building, and mushroom processing. Machinery and product standardization training are also provided.

Self- Reliance in Education and Entrepreneurship Program

The second pillar of Bank Mandiri's CSR program is Self-Reliance in Education and Entrepreneurship, which is aimed at creating future leaders who are self-reliant and able to face the global competition through education and entrepreneurship.

A. Bank Mandiri's Self- Reliance in Education Program

The Self- Reliance in Education Program of the Bank is implemented through:

1. Mandiri Peduli Pendidikan

The education system is the key for a better future. Therefore, as a bank that cares about the welfare of the community and the growth of the national economy in the future, the Company is committed to playing a part in ensuring the sustainability and success of the national education system in Indonesia.

In order to do so, the Company has been carrying out various activities under the Mandiri Peduli Pendidikan (MPP) program.

a. Mandiri Education



(Mandiri Education)

As its name suggests, the Mandiri Education Program is the flagship program of the MPP, and has been implemented on an ongoing basis since 2009. The program involves the provision of training in the banking and leadership fields in general. In 2015, the

Mandiri Education Program involved all of the directors together with Bank Mandiri employees, who taught 11,950 students of elementary up to high school from a total of 222 schools, and 4,500 college students from 9 higher education institutes in 74 cities in 34 provinces around Indonesia. In addition, Bank Mandiri provided educational assistance to schools and colleges worth a total of IDR 1,788 billion.

The main objective of the program is to enrich the knowledge of college and school students about banking, education and leadership, as well as to demonstrate the Company's seriousness in expanding the knowledge and improving the characters of younger generation. The Mandiri Education Program provides an effective medium for sharing experiences with students, especially as regards about the importance of knowledge and creativity in harnessing market opportunities.

b. Scholarships and Other Education Sector Support



(Granting of Scholarships)

The Company also supports the national education sector through the distribution of Mandiri Achievement Scholarships to school students who have good academic credentials but face financial constraints.

In 2015 the scholarships were provided in collaboration with educational institutions and foundations that are concerned with the advancement of education in Indonesia, including:

- Cooperation with the Indonesia Islamic University for the distribution of scholarships worth IDR 90 million.
- Collaboration with the Taruna Nusantara High School for the distribution of scholarships worth IDR 900 million.

Through these partnerships, the Bank expects that the scholarships that have been provided will help the recipients complete their education and at the same time provide them with added value.

2. Financial Literacy

The final pillar of Bank Mandiri's CSR strategy is the Mandiri Financial Literacy Program, which is aimed at educating people so that they can better plan their personal and family finances. Bank Mandiri expects that through this program people will become more open, particularly as regards the importance of financial planning skills in managing financial resources as part of long term life planning.

3. Mandiri Peduli Kesehatan



(Medical assistance)

Bank Mandiri conducted other CSR activities during 2015 through the Mandiri Peduli Kesehatan (MPK) program. Some examples of the program activities are medical assistance provided in the amount of IDR 210 million to Nur Hidayah Hospital in Bantul, for delivering health services to the surrounding community. The aid was used for procuring an ambulance which represents Bank Mandiri's care for the provision of health facilities needed by the community.



(House Construction/Renovation)

4. Mandiri Peduli Sarana Umum & Ibadah

The Mandiri Peduli Sarana Umum & Ibadah (Mandiri Cares for Public & Religious Facilities) program is another form of Mandiri CSR, outside of the three main pillars, which involves the construction or renovation of public facilities, such as schools and places of worship and the provision of assistance to the poor and disadvantaged.

During 2015, the Company undertook the construction or renovation of education support facilities, from elementary and Islamic boarding schools (pesantren) level up to the college level. In addition, the Company provided other support, such as the construction or renovation of religious facilities throughout Indonesia.

In collaboration with the Nahdlatul Ulama Executive Board, Bank Mandiri organized Lebaran trips home for NU members from Jabodetabek to destinations in Java and Madura, with a total of 40 buses provided and 33 coordinating posts established. This activity was provided to help the travelers return home to celebrate Idul Fitri with their families in their hometowns.



(Lebaran Trip)

5. Mandiri Peduli Bencana



(Donation of clean water supply to the drought victims in Pandeglang)

As an expression of the Company's concern for disaster victims in Indonesia, in 2015 Bank Mandiri provided emergency relief to drought victims in Pandeglang and Serang, Banten and the victims of the Mount Sinabung eruption, North Sumatra.

B. Bank Mandiri's Self-Reliance in Entrepreneurship Program

Established in 2007, the Mandiri Young Entrepreneur (WMM) program is the Bank's flagship CSR, the main focus being cultivating the seeds of entrepreneurship among young people in Indonesia and providing appreciation for those who are courageous enough to become entrepreneurs, in addition to providing ongoing mentoring so that they can expand their businesses.

The WMM program was originally established as Bank Mandiri was concerned about the inability of the country's industrial sector to provide sufficient jobs, which resulted in persistent high unemployment levels, especially among people in the productive age groups. The large pool of unemployed people is something that needs to be addressed by all sides so as to seek out the most effective solutions to the problem.

For that reason, the Company is committed to encouraging the growth of the entrepreneurial spirit, especially among the younger generation, so as to help people create jobs, rather than look for jobs.

The WMM program is closely related to the strategic role played by the micro, small and medium enterprise (MSME) sector plays in national economic growth. As has been proven time and time again, the MSME sector has always been able to survive economic shocks and has long served as a key driver of growth in the national economy. Accordingly, Bank Mandiri has designed WMM to serve as a form of real support for the development of the MSME sector by helping young people to optimally grow their businesses.

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WMM sponsored the following activities during the year 2015:

a. Workshop

Mandiri WMM workshops aim at providing an overview of the benefits of entrepreneurship to students through the sharing of experiences by national-level experts and entrepreneurs who appear as guest speakers so as to provide insights and inspiration to the younger generation in order to encourage them to become involved in entrepreneurship.

The series of WMM workshops held between 2007 and 2015 were attended by a total participant of more than 44,200 students. The WMM workshops have been held in many major cities around Indonesia, including Jakarta, Surabaya, Bandung, Yogyakarta, Manado, Malang, Banjarmasin, Palembang, Denpasar, Bogor, Ambon, Jayapura, Balikpapan, Lampung and Mataram. In 2015, the workshops were held only in Jakarta.

Among the successful business people who attended the workshops to share their experiences were Mira Lesmana, Christian Soegiono, Nia Dinata, Marcelino Lefrandt and Joko Anwar.



(Jakarta Workshop)

b. Award

As a token of appreciation for young people who are courageous enough to get involved in entrepreneurship and are prepared to help develop country by making a concrete contribution in the real sector, Bank Mandiri, through the WMM program, stages an annual competition to select the best projects.

In keeping with Bank's entrepreneurship development focuses, three types of awards are presented, namely, the WMM Awards - focused on general entrepreneurship in the field of catering, creative industries, trade and services, the Mandiri Young Technopreneur (MYT) Awards - focused on technopreneurship in the digital technology and no-digital technology areas, and the Mandiri Social Entrepreneur (WSM) Awards - focused on socio-entrepreneurship in agriculture and marine, the creative industries and tourism. However, in 2015 the WSM competition was combined with the WMM competition.

The WMM, WSM and MYT award winners not only benefit in the form of cash prizes, trophies and certificates, but also get entrepreneurship mentoring support. In addition, in the case of the MYT and WSM winners, they have the opportunity to get project capital for the purposes of the implementation of their business ideas and the development of their businesses so as to provide optimal benefit to the community.

The growth in the number of participants in the WMM, WSM and MYT Awards is as follows:



(WMM Awards)

The growth in the number of participants in the WMM, WSM and MYT Awards is as follows:

Year	WMM Awards	WSM Awards	MYT Awards
2007	488	-	-
2008	1.057	-	-
2009	1.706	-	-
2010	3.294	-	-
2011	3.751	-	617
2012	4.725	601	1.292
2013	6.745	-	837
2014	7.718	498	763
2015 *)	5.303	262	373

*)During registration phase (as per January 22, 2016)

c. Project Capital funding for Mandiri Young Technopreneur Winners

The winners of MYT awards not only receive trophies, certificates and cash prizes, but also benefit from coaching and project capital worth up to IDR 500 million so as to allow them to bring their technological innovations to fruition in order to optimally benefit society.

Up to the end of 2015, the project capital provided to the winners of MYT Awards was used for the following purposes

d. Fostering Entrepreneurship

Many entrepreneurs ultimately fail in business due to lack of business experience and knowledge. Unlike other awards programs, these awards are not just about giving prizes in the form of trophies and cash to the winners, but Bank Mandiri also provides intensive coaching and mentoring in order to mold them into successful and ethical entrepreneurs.

As part of the coaching provided to all national finalists of the WMM and MYT Awards, Bank Mandiri staged a bootcamp on March 9, 2015. Additionally, Bank Mandiri supports the development of the business competencies of MYT and WMM alumni through their participation in entrepreneurial activities overseas, including a visit by WMM alumni to Google's Singapore office and financial support for Gibran Al Farizy – MYT winner in 2012 – to participate in the Get In The Ring program in Rotterdam, Netherlands; Teguh Basuki Ariwibowo – WMM finalist in 2008 – to participate in the G20 Young Entrepreneur Alliance Summit 2014 in Sydney, Australia; Hendy Setiono – WMM 2007 winner – to participate in the Endeavor Program at Stanford University, San Francisco, California, United States; and Wahyu Aditya – a 2008's WMM finalist – to take part in the "Encounters Short Film and Animation Festival" in Bristol, England.

In addition to providing support for competencies training and development, Bank Mandiri seeks to promote the products and businesses of the MYT and WMM winners and finalists through promotion at exhibitions and publicity in the print and social media, and on the WMM website. In this respect, Bank Mandiri sponsored the participation of WMM and MYT winners and finalists in the Mandiri Entrepreneur Expo 2015, Mandiri Karnaval Nusantara 2015 and several other national expos.



(WMM Development)

e. Expos

As part of a series of events during the WMM & MYT Awards and as a manifestation of Bank Mandiri support to WMM and MYT national finalists and winners, WMM and MYT alumni, as well as the mentoring partners under the Bank's PK program, Bank Mandiri held the Mandiri Entrepreneur Expo 2015 on March 12-15, 2015 at the Plenary Hall, Jakarta Convention Center. The event was one of a series of activities staged by the National Entrepreneurship Movement (GKN), which is organized by the Ministry of Cooperatives and Small and Medium Enterprises.

The event, which was opened by the then President, Mr. Joko Widodo, was attended by 250 participants and featured a wide range of products, including textiles, crafts, apparel, food, beverages, educational toys, design, housing, photography and technology. In accordance with its objectives, the event represents a real effort by Bank Mandiri to support the development of the businesses of the WMM and MYT finalists through creation of new markets for their products.

In addition, the WME is expected to open up new business networking opportunities and serve as a forum for all stakeholders, including the public and academics, through which entrepreneurship can be developed in Indonesia. During the Expo which was attended by 36,486 visitors, interactive talk shows were held to discuss various themes.



(Speech by Mr. Joko Widodo at the WMM Awards)



(A visit by Mr. Joko Widodo)

d. WMM Goes to Pesantren

The Company continues to fulfil its commitment to creating resilient entrepreneurs who are able to boost the economy of Indonesia. After successfully developing the entrepreneurial spirit in Indonesia's colleges, now the WMM program also organizes workshops in pesantren based on the consideration that these boarding schools have significance influence and importance among the society, and that their students can be encouraged to help develop local economic centers, reinforced by religious aspects.

From 2012 to date, WMM Goes to Pesantren has reached 6,600 students from the following boarding schools: Martapura, Asrama Perguruan Islam Tegalrejo Magelang, Manonjaya Tasikmalaya, Qodratullah Palembang, Bago Lombok Mataram, Tebuireng Jombang, Darun Nahdlatain Lombok, Al Hikmah 2 Benda - Brebes and An Nur Malang. In 2015, WMM Goes to Pesantren was held in three pesantrens/cities: Al Kautsar - Medan, Immim - Makassar and Raudlatul Ulum Trangkil - Pati.

As a follow up to WMM Goes to Pesantren, the Company organized a Pesantren Entrepreneurship Camp. This was aimed at improving the skills and capacity of Pesantren students in East Java, and inculcating them with a sense of business, so that they could become prospective entrepreneurs. As part of the event, the Company provided training in a fun way, with the emphasis being on honesty and simplicity. This was followed by regular practical training on entrepreneurship which prompts real action by getting into the business world after attending the training and workshop.



(WMM Goes To Pesantren Pati)

Partnership Program

Through the Partnership Program, Bank Mandiri supports the development of the competencies of small businesses that are categorized as un-bankable but which are suitable targets for assistance in the form of Partnership Program loans and mentoring program assistance.

Partnership Program loans (PP loans), as the name hints at, means loans provided by the Company to small businesses that are still not bankable ("Partners") but which have the potential to develop and become more productive. Although non-commercial nature, these loans are not grants and have to be repaid in accordance with the agreement that was entered into. Therefore, the lending process continues to be based on proper selection and allocation mechanisms.

In practice, PP loans are provided through two schemes, i.e., the one-by-one scheme and the linkage scheme. In the former, the loans are disbursed directly to small businesses that are still relatively un-bankable on an individual basis through distribution units located throughout Indonesia. Meanwhile, the latter scheme is carried out in collaboration (or alliances) with companies and institutions based on a mutually beneficial partnership pattern. The linkage scheme, which was pioneered by the Company in 2007, positions the company or institution involved as a cooperative partner that acts as guarantor, either partially or fully. During 2015, the Bank delivered a variety of training programs to 56,930 Mentoring Partners. Through Partnership Program loans and intensive coaching, it is expected that they will become strong, resilient, and ethical businesses that are able to access banking facilities on a commercial basis – in other words, that they will become bankable

Philanthropic Program

Bank Mandiri philanthropic programs related to social responsibility to the community during 2015 were:

a. Education Program

Month	Activity	Description
February	<ul style="list-style-type: none"> Semai Benih Bangsa Program 	<ul style="list-style-type: none"> Grant for the opening of 30 (thirty) Semai Benih Bangsa (Eng: Nation Nursery) institutes at ECD/Kindergarten/Islamic Kindergarten in East Indonesia in collaboration with the Indonesian Heritage Foundation (IHF)
March	<ul style="list-style-type: none"> Construction of new classroom at Islamic Elementary School (MI) Tarbiyatus Syiban, East Java The granting of a set of computers to Modern Pesantren Al-Azhar Bahaudin Sumenep, Madura 	<ul style="list-style-type: none"> Construction of new classroom at Islamic Elementary School (MI) Tarbiyatus Syiban intended for the general public who want to access basic education. In order to assist efforts to encourage Pesantren capacity building efforts to optimize human resources with competence in the field of information technology and Bank Mandiri can participate to provide computer aid to Modern Pesantren Al-Azhar.
April	<ul style="list-style-type: none"> WMM Goes to Pesantren Tebuireng Community Skills Training Acrylic Srengseng Sawah Jagakarsa Working with BMT LAZNAS ICMI CSR Fund aid for North Sumatra University in the Event of Children's Health Care Disaster Sinabung 	<ul style="list-style-type: none"> WMM Goes to boarding school has a goal to provide education / training for entrepreneurship are applicable to the students with sources businessman industry & services/catering/creative and National Motivator, WMM Winners & Finalists This event was attended by 100 participants consisting of young women and housewives. The event was held in collaboration with LAZNAS ICMI, where the purpose of the event to foster the entrepreneurial spirit to the participants so as to be motivated to try and continue to develop their business. Bank Mandiri CSR Fund to provide assistance to the University of North Sumatra during a training session of health care as well as dental and oral health services to children victims of Mount Sinabung in Tanah Karo District.
July	<ul style="list-style-type: none"> Participation in the activities of Indonesia Mengajar 	<ul style="list-style-type: none"> Bank Mandiri participated in the Indonesia Mengajar 2015 held on YPK Pikrik Fakfak SD and SD Inpres Offie in Fakfak, West Papua Province. The purpose of the Indonesia Mengajar, among others, include: <ul style="list-style-type: none"> Indonesia Mengajar recruits, trains and sends young people the best (Young Teacher) to serve for one year remote areas. Young teachers move directly to improve the conditions of education at the same time moving the various stakeholders in the school community, the village, as well as a broader level subdistrict and district.
October	<ul style="list-style-type: none"> Implementation Mandiri Education Program at nine universities in Indonesia 	<ul style="list-style-type: none"> Bank Mandiri encourages the formation of entrepreneurial leaders through Mandiri Education program. Under the program held at nine universities, the board of directors of Bank Mandiri gives public lectures on leadership and entrepreneurship to students.

b. Health Program

Month	Activity	Description
April	<ul style="list-style-type: none"> The provision of medical aid to the Cicendo Hospital in the form of two Pendants 	<ul style="list-style-type: none"> Bank Mandiri provides medical aid to Cicendo Hospital located in Bandung in the form of two Pendants so all operating rooms may function properly.
May	<ul style="list-style-type: none"> The provision of medical aid to the Cicendo Hospital in the form of two Pendants 	<ul style="list-style-type: none"> Bank Mandiri provides medical aid to Cicendo Hospital located in Bandung in the form of two Pendants so all operating rooms may function properly.
September	<ul style="list-style-type: none"> Providing assistance one ambulance unit to the Army Special Forces Command or Kopassus 	<ul style="list-style-type: none"> One ambulance was granted to Kopassus to assist in national disaster relief and humanitarian assistance and help aid in an accident.

c. Religious Program

Month	Activity	Description
January	<ul style="list-style-type: none"> Providing two cars to PBNU mosque administration to be used for service cars in order to provide sanitation services and mosque acoustic arrangement 	<ul style="list-style-type: none"> In order to enhance the role of the mosque as a center of social awareness and economic development for the benefit of the people, the Bank provided two cars to PBNU mosque administration that will be used as service cars.
March	<ul style="list-style-type: none"> Rehabilitation of five small Moslem prayer houses (mushalla) in Banyuwangi and Situbondo 	<ul style="list-style-type: none"> Facilitating communities across Banyuwangi and Situbondo to renovate mushallas in their surroundings in the hope of developing their social functions among the community. The five mushallas are: <ol style="list-style-type: none"> Mushalla Nurul Islam in Wongsorejo Sub-district, Banyuwangi. Mushalla Al Islam in Wongsorejo Sub-district, Banyuwangi. Mushalla Nurul Hidayah in Karangbatu Sub-district, Banyuwangi Mushalla Nurul Huda in Wongsorejo Sub-district, Banyuwangi. Mushalla Sabilah Muhtadin in Banyuputih Sub-district, Situbondo.
April	<ul style="list-style-type: none"> Constructing Poltana Mapena mosque in Tuban, East Java 	<ul style="list-style-type: none"> Bank Mandiri provided aid in the construction of Poltana Mapena mosque in Tuban, East Java as one of the worship places and centers for Moslem community activities in Tuban.
	<ul style="list-style-type: none"> Construction of Nurul Bahri Mosque, Pandeglang, Banten in cooperation with the Army Headquarter 	<ul style="list-style-type: none"> As a place of worship, the Nurul Bahri mushalla having an area of 54 m² in Labuan, Banten was in poor conditions as there were a lot of damages, feared to pose hazardous conditions for people observing their prayer. Therefore, the Bank granted aid to help reconstruct the mushalla.

Month	Activity	Description
November	<ul style="list-style-type: none"> WMM Goes to Pesantren Pati 	<ul style="list-style-type: none"> WMM Goes to boarding school has a goal to provide education / training for entrepreneurship are applicable to the students with sources businessman industry & services/catering/creative and National Motivator, WMM Winners & Finalists

d. Public Welfare Program

Month	Activity	Description
January	<ul style="list-style-type: none"> Mass Wedding 	<ul style="list-style-type: none"> Helping underprivileged communities to legally perform marriages and help break the chain of poverty among them. With the aid, the communities will be assisted in taking care of personal identity that is their fundamental right, namely the National Identity Card, Family Card, as well as their child's birth certificate.
March	<ul style="list-style-type: none"> Potential development of maritime activities through Navy "Coastal Village Development" in the District of Labuan A bazaar held to celebrate the anniversary of the Special Forces Command (Kopassus) to 63 in 2015 	<ul style="list-style-type: none"> Bank Mandiri also participated in the potential development of maritime activities carried out in collaboration with the Navy under the Coastal Village Development. These activities have objectives include: <ol style="list-style-type: none"> Helping poor fishermen to have a descent house. Helping the government program in accelerating the development of regional areas and improving the welfare of coastal community Bank Mandiri participated in the anniversary of the Kopassus, 63 years old, in 2015 by providing assistance of 5,000 Grocery packages to the community around Kopassus HQ.
April	<ul style="list-style-type: none"> Assistance in the event of "Friendship Kartini 2015 Essential Groceries assistance (5,000) in a bazaar held to celebrate the 51st anniversary of Dharma Pertiwi 	<ul style="list-style-type: none"> Friends of Kartini is an association of women who wanted to continue the noble ideals of RA Kartini, one way to give appreciation and awards to female characters who deserve the title of modern day's Kartini. Bank Mandiri participated in the event as a gratitude and appreciation to the women who have been responsible and dedicated in their respective fields Bank Mandiri participated in the bazaar held in celebrating Dharma Pertiwi's 51st anniversary with 5,000 Package providing basic food needs. The purpose of the bazaar is to show concern for disadvantaged communities around the existing Kopassus HQ.
June	<ul style="list-style-type: none"> Building 116 temporary Kiosks in Pasar Klewer 	<ul style="list-style-type: none"> On December 27th, 2014, Pasar Klewer was heavily damaged by fire resulted in a very big loss. Bank Mandiri participates in building 116 temporary kiosks at Pasar Klewer, to help the economic recovery of community in Solo, Pasar Klewer represents as one of the main community economy.

Month	Activity	Description
July	<ul style="list-style-type: none"> Organize a Bazaar in welcoming Ramadhan (Fasting Month) and Idul Fitri (Moslem Holiday) in 2015 Participating in the Lebaran trip with Nahdatul Ulama (NU) in 1436 H/2015 	<ul style="list-style-type: none"> In welcoming Ramadhan (Fasting Month) Bank Mandiri and Indonesia Army organize a bazaar in DKI Jakarta & Surabaya. There were free 27,500 Essential Groceries distributed in 9 (nine) focal point of location adjacent to the operational area of Bank Mandiri and resided surround the headquarter of Indonesia Army (Indonesia Army HQ, Indonesia Navy). Bank Mandiri participated in the Lebaran trip in cooperation with Nahdatul Ulama (NU), by providing 41 units of buses and 33 posts.

e. Environmental Program

Month	Activity	Description
April	<ul style="list-style-type: none"> Plant Mangrove in the coastal beach of Marunda in collaboration with Lembaga Sandi Negara (the State Cryptography Agency) in commemorating the 69th Anniversary of State Cryptography Agency 	<ul style="list-style-type: none"> In commemorating the 69th Anniversary of State Cryptography Agency, Bank Mandiri give 6,900 Mangrove seeds to the seeds for the plantation of Mangrove Forest in the Coastal Beach of Marunda.
June	<ul style="list-style-type: none"> Plant mangrove trees in cooperation with the Marine 	<ul style="list-style-type: none"> Bank Mandiri in cooperation with the First Marine conduct the plantation of Mangrove trees along the East Coast in Sidoarjo, Tambak Cemandi Village, Sedati Subdistrict, Sidoarjo. The species of trees consist of Mangrove type of Rhizophora Apiculata and Mangrove type of Rhizophora Mucronata.