



***“GOING BEYOND GUARANTEE FOR
MICRO, SMALL AND MEDIUM
ENTERPRISES (MSMEs) ”***

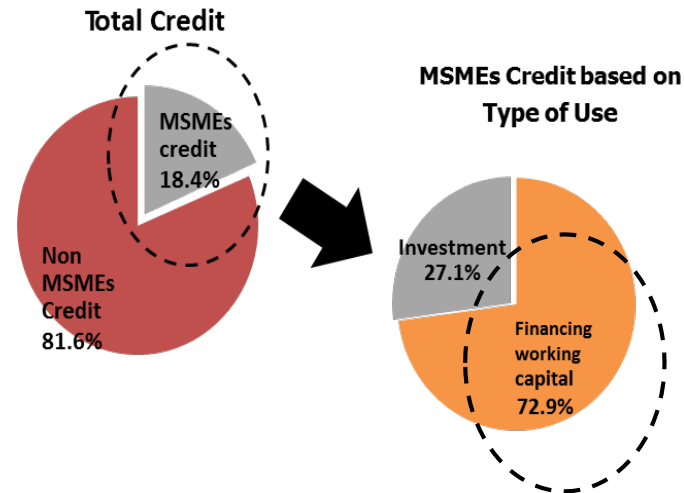
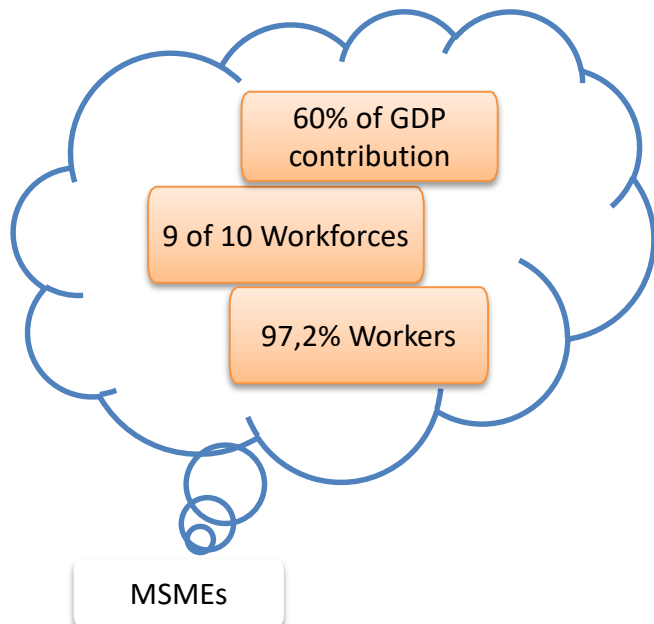
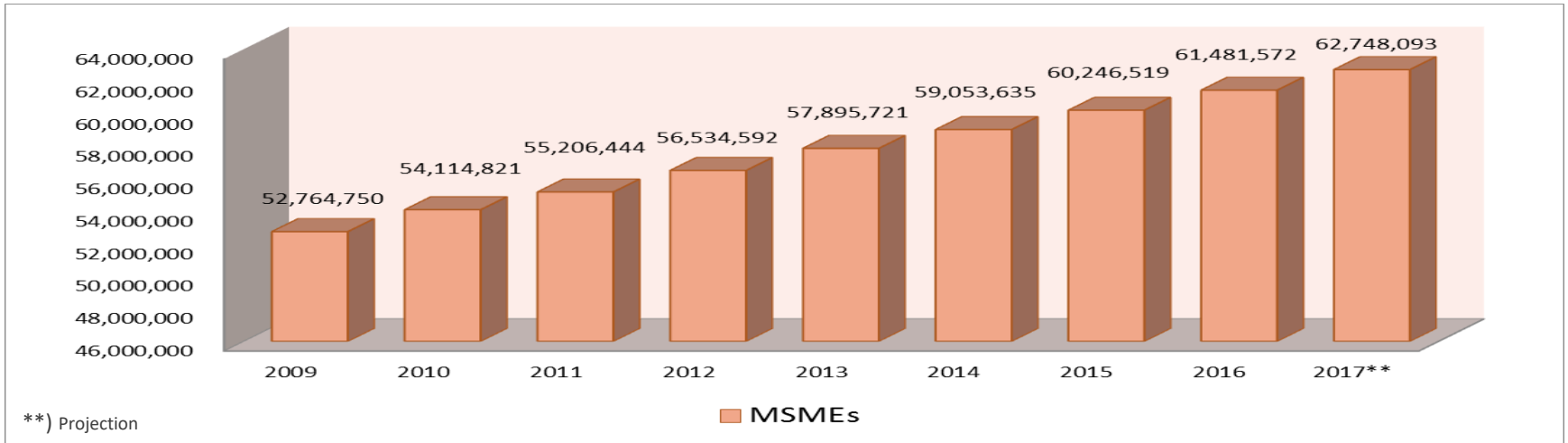
Presented by :
ASKRINDO - INDONESIA

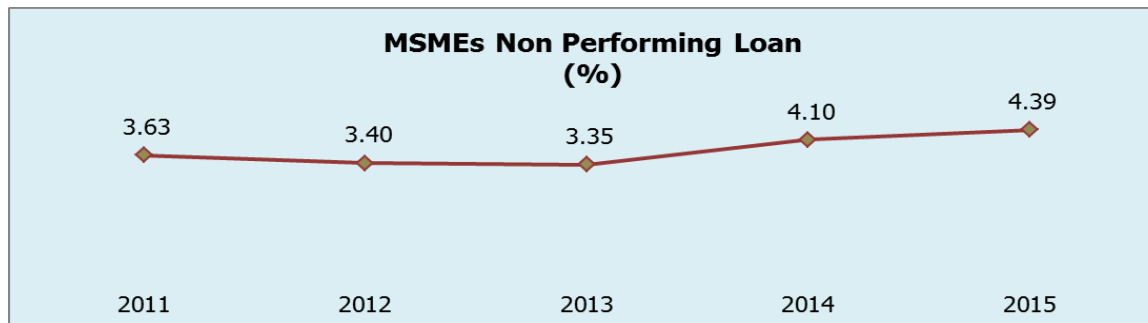
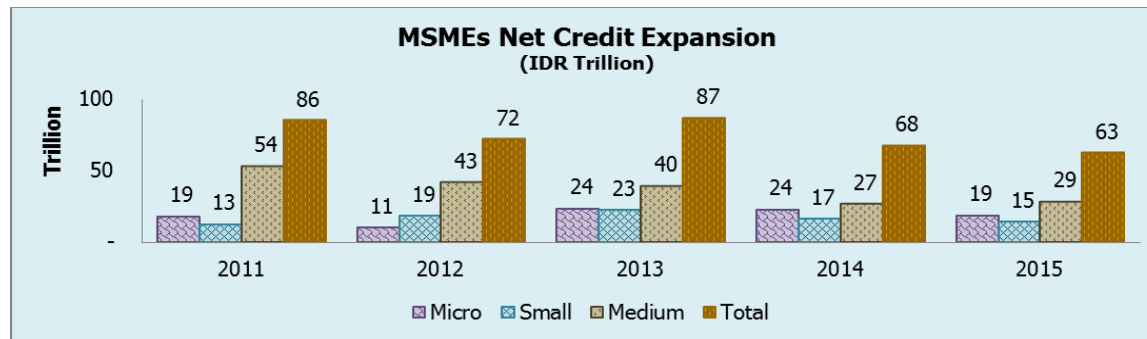
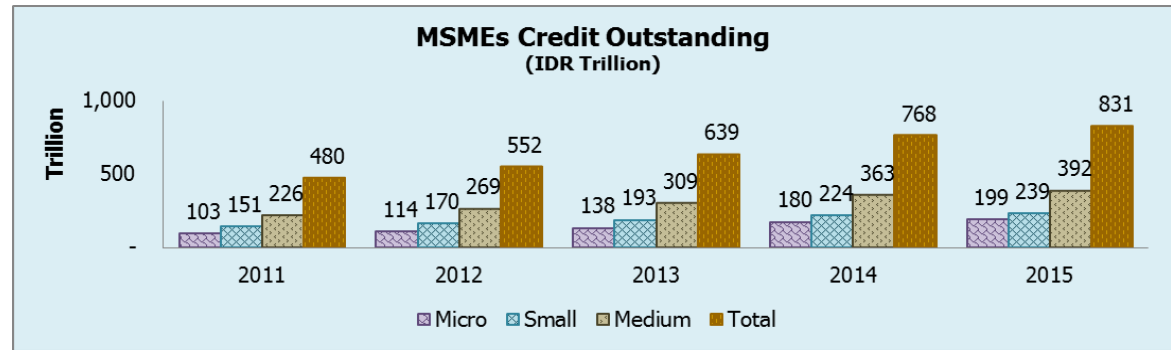


Sumarno
IB Made Jayandana
Kasimin
AA Gede Mayura

OUTLINE

- I. MSME'S Profile in Indonesia
- II. Program "Nawacita" to encourage MSMEs
- III. KUR
- IV. Askrindo at a Glance
- V. The Role of Askrindo : Going Beyond Guarantee for MSMEs
- VI. Conclusion

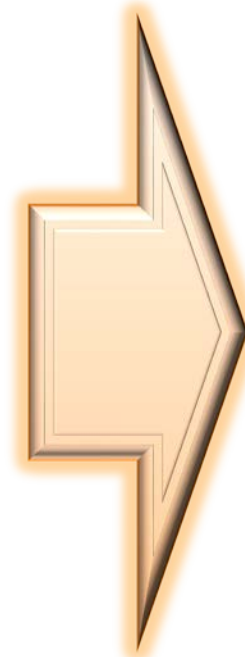




“Nawacita” Program to encourage MSMEs

Nawacita : “Vision, Mission And Working Programs Of Presidential Joko 'Jokowi' Widodo”

1. Protection & security for Indonesian people
2. Build the effective, democratic and good corporate governance
3. Strengthen Indonesian rural areas
4. Reformation system and law enforcement
5. Improve Indonesia’s education system
6. Economy independence by encouraging the strategic sectors of the domestic economy
7. Improving people's productivity and competitiveness in the international market
8. Revolution of national character
9. Strengthen diversity and social restoration



STRATEGIC INITIATIVES :

PEOPLE
ECONOMY
(Ekonomi
Kerakyatan)



STRATEGIC INITIATIVES :
PEOPLE ECONOMY (Ekonomi Kerakyatan)

Vision : To develop People Economy based on people's economic strength to independently manage resources the Micro, Small and Medium Enterprises (MSMEs)

Mission :

- Encouraging Affordability
- Strengthening the financing sources
- Strengthening the capabilities of MSMEs
- Leveling distribution of wealth



Program to encourage MSMEs

Roadmap People Economy

2017

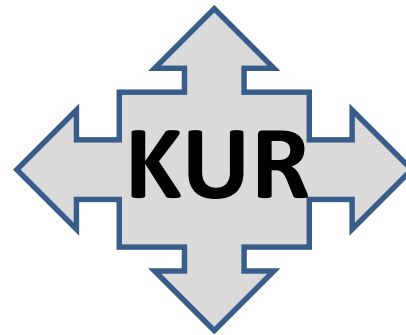
Coordination

2018-2019

Comprehensive
Development



Increasing the number of MSMEs that have high competitiveness and sustainable growth in MSMEs business 650,000 units per year



The formation of 200 clusters by 5000 MSMEs, which had an average increase in business volume of 20% / year



Implementation 20 cluster MSMEs



Implementation of micro-financing to 1,000,000 customers / landless through 500 units of service

KUR (GOVERNMENT SUBSIDIZED LOANS FOR MSMEs)



KUR is Credit/Financing of working capital and/or investment to Micro, Small, and Medium Enterprise in a productive business and feasible but not bankable with a credit limit up to IDR 500 million which is partially guaranteed by government through the credit guarantee institution

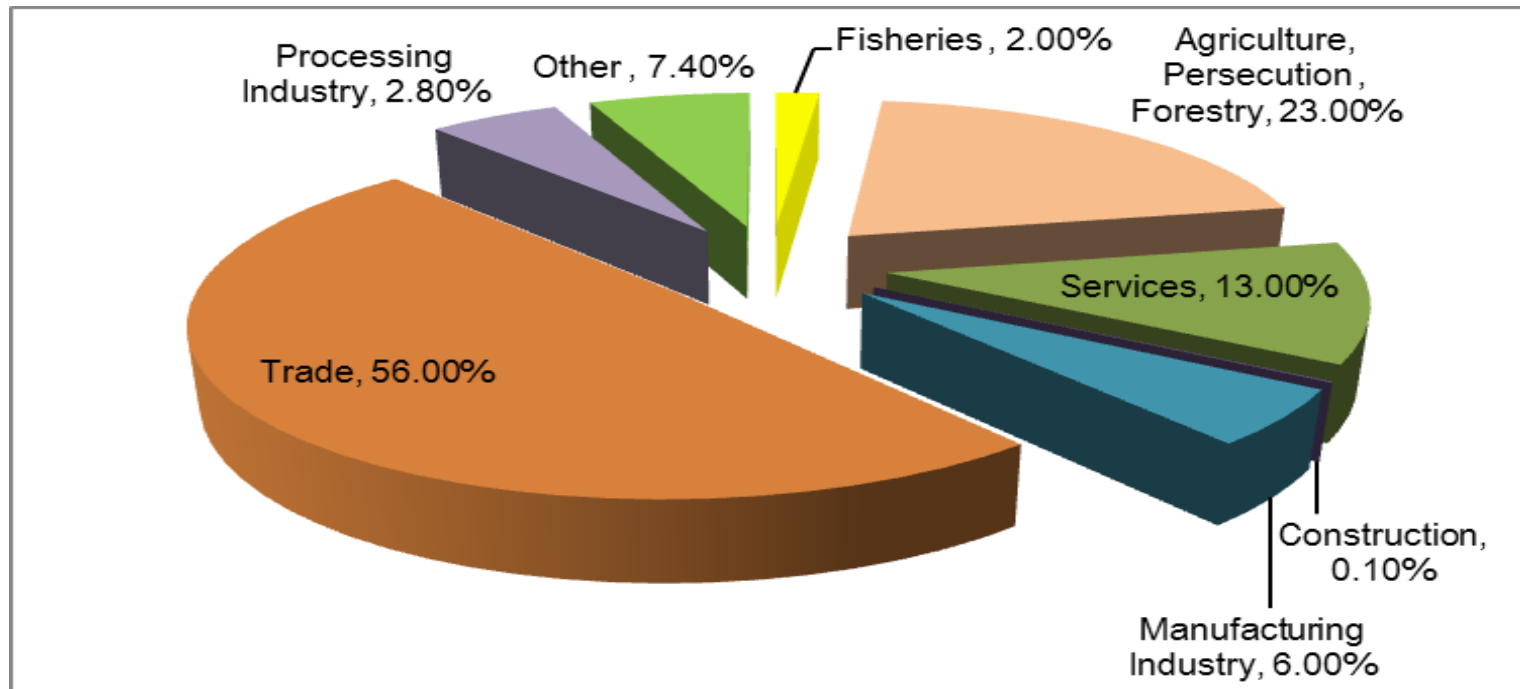
(GOVERNMENT SUBSIDIZED LOANS FOR MSMEs)

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GOAL

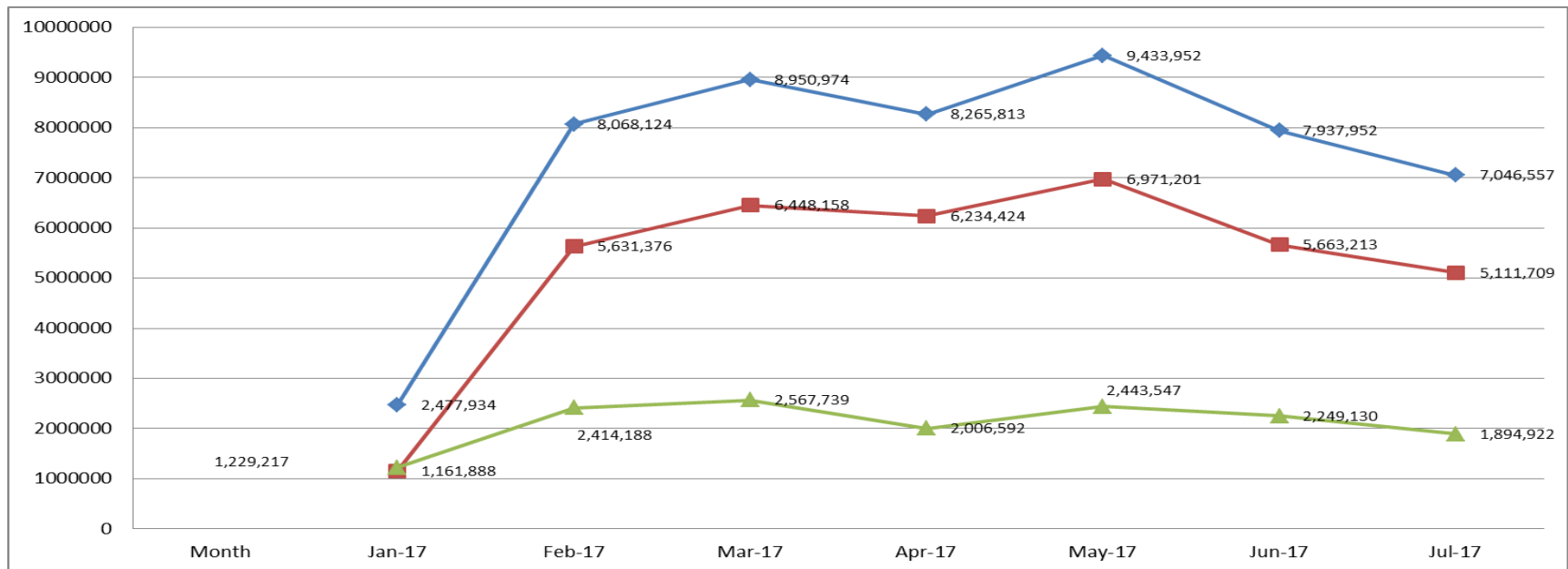
- Accelerate real sector development and empower micro, small and medium enterprises and cooperatives (MSMEs).
- Increase access to finance of MSMEs and develop their access to financial institution.
- As part of poverty alleviation efforts and measures to expand job opportunities.

KUR Distribution Based on Economic Sector July 2017



(GOVERNMENT SUBSIDIZED LOANS FOR MSMEs)

Performance Indicator KUR (Monthly)



Rp Million

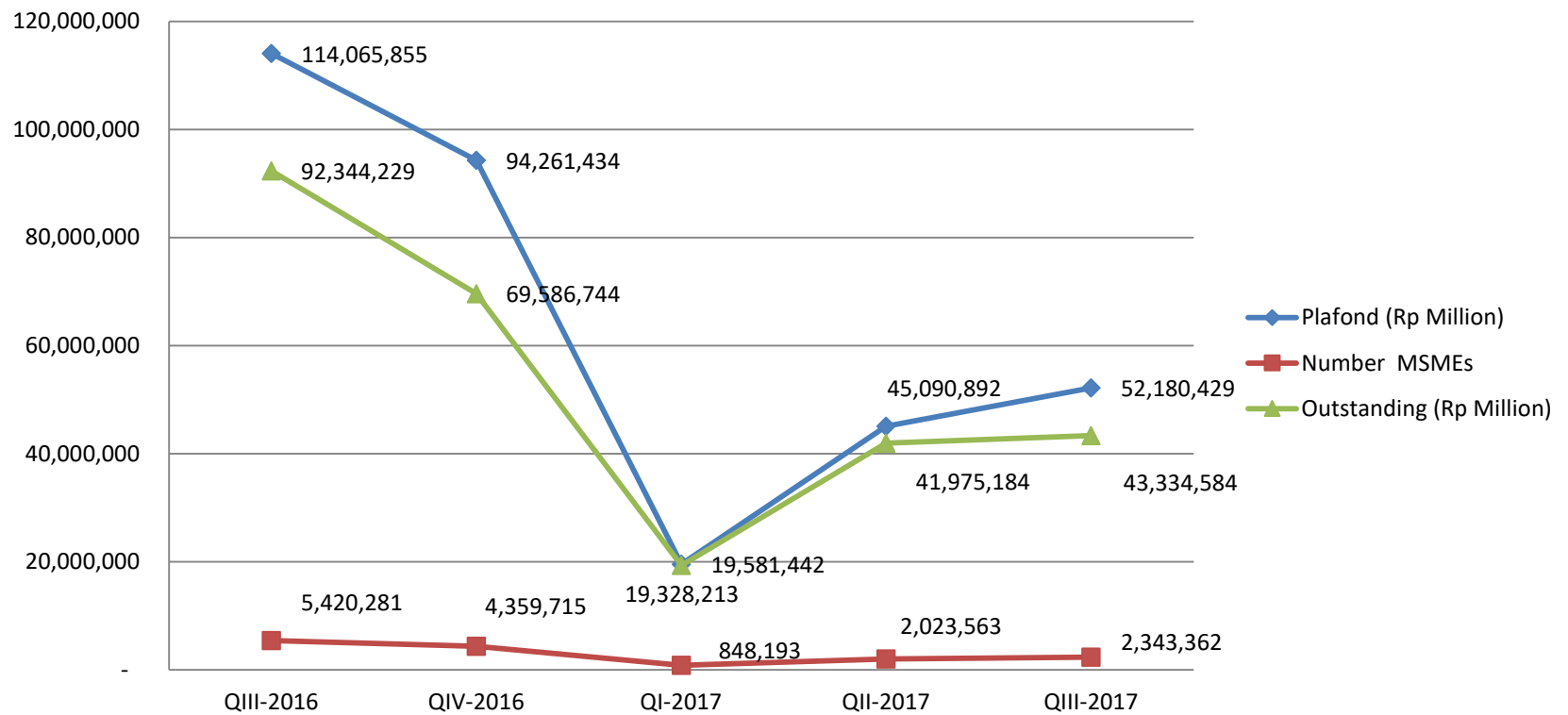
◆ Disbursement

■ Micro Credit Disbursement

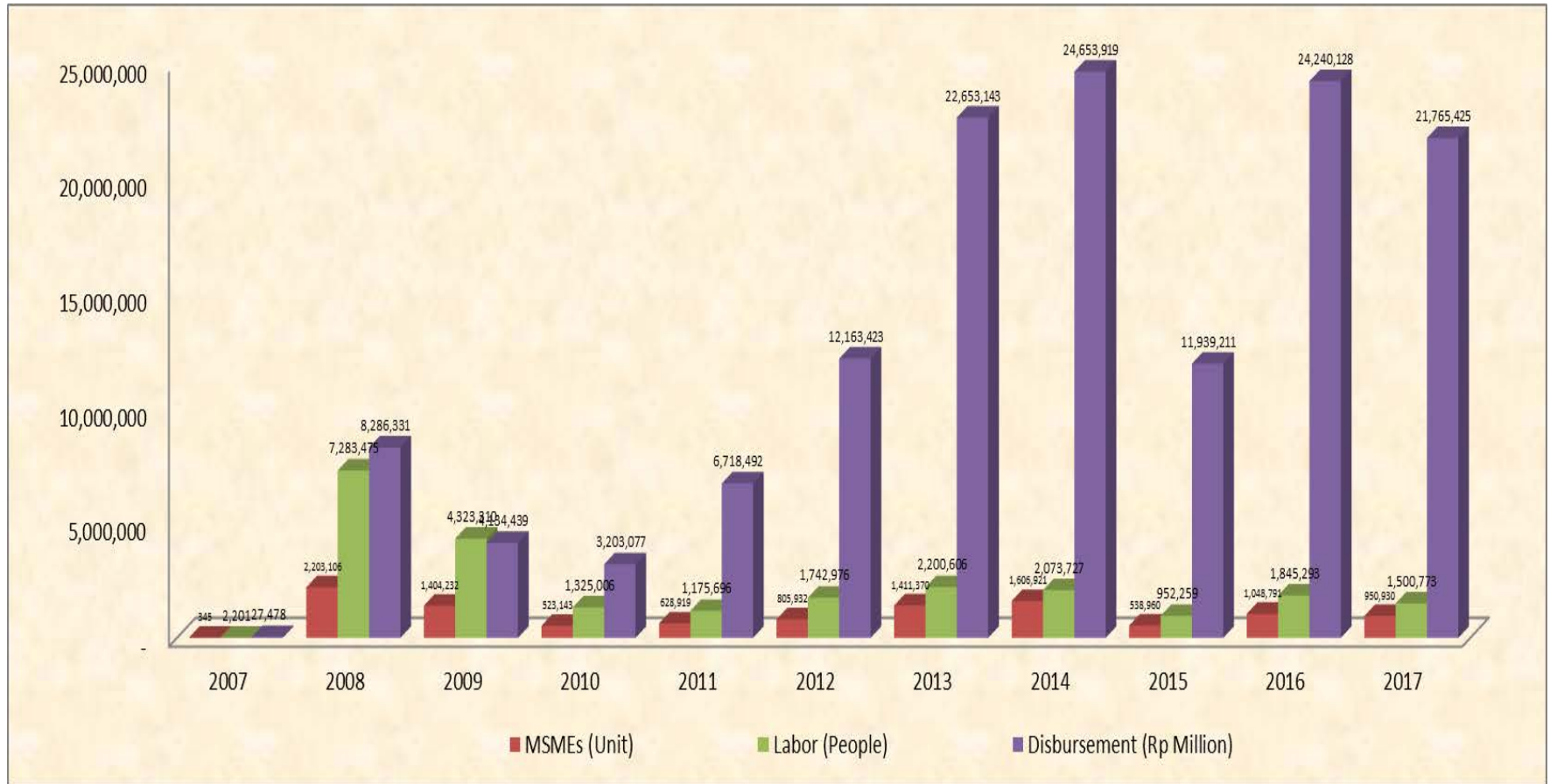
▲ Ritel Credit Disbursement

(GOVERNMENT SUBSIDIZED LOANS FOR MSMEs)

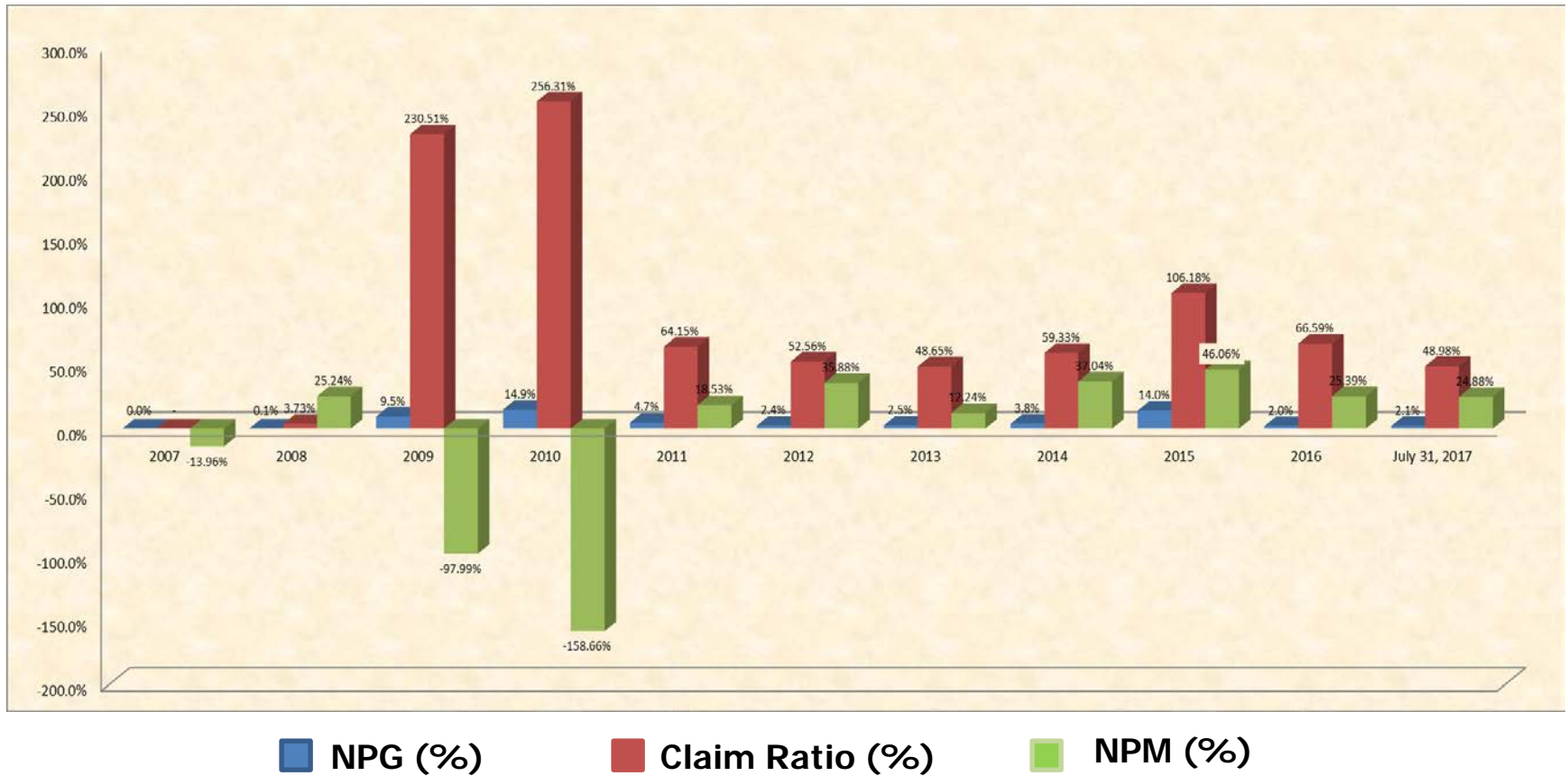
Performance Indicator KUR (Quarterly)



KUR GUARANTEE (PT. ASKRINDO) SINCE 2007 – July 2017



KUR GUARANTEE (PT. ASKRINDO) SINCE 2007 – July 2017



ASKRINDO AT A GLANCE



Company Name

PT Asuransi Kredit Indonesia (Persero) or abbreviated as PT Askrindo (Persero).

Line Of Business

Insurance and Guarantee (Assignment by the Government)

Company Status

State-Owned Enterprise (Badan Usaha Milik Negara/BUMN).

Ownership

100% owned by Republic of Indonesia

Date of Establishment : 6 April 1971.

Legal Basis of Establishment:

Government Regulation (PP) No. 1 dated January 11, 1971, on the Equity Participation of the Republic of Indonesia for the Establishment of Credit Insurance Company.

Askrindo has 3 (three) consolidated subsidiaries and all of them are currently operated.



PT Reasuransi Nasional Indonesia
Line of Business : General Reinsurance

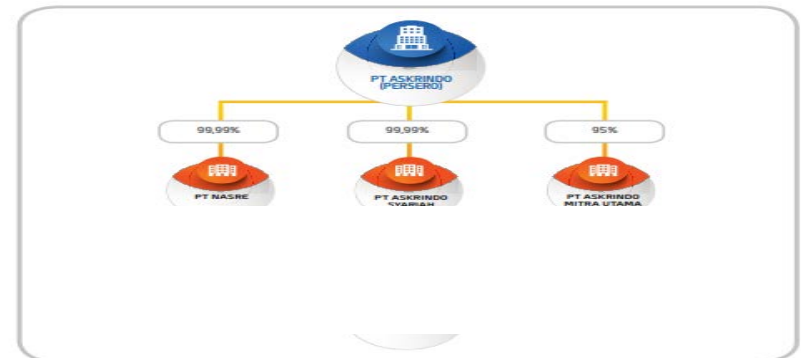


PT Jaminan Pembiayaan Askrindo Syariah
Line of Business : Sharia Waranty



PT Askrindo Mitra Utama
Line of Business : Insurance Agent

Subsidiaries



VISION

Being superior risk insurer company with global services to support the national economy

MISSION

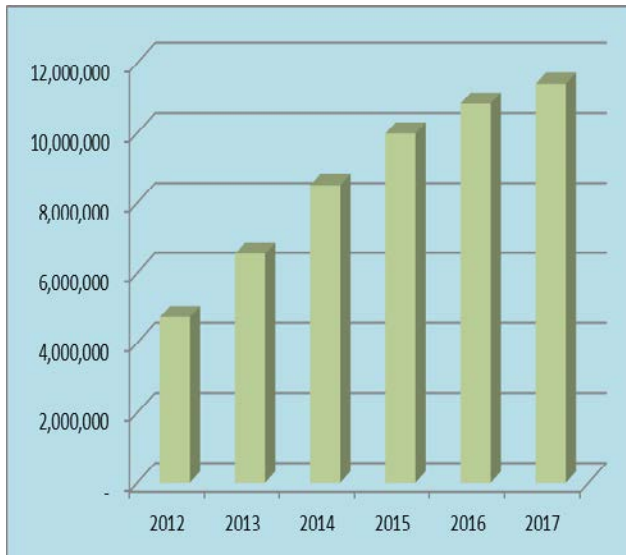
- Engaging in the business of underwriting that supports national economic development, especially in the Government's program to develop SMEs and other corporate businesses.
- Carry out underwriting business with a global services;
- Provide benefits to the stakeholders by implementing good corporate governance, internal control system and risk management.

CORPORATE CULTURE VALUES

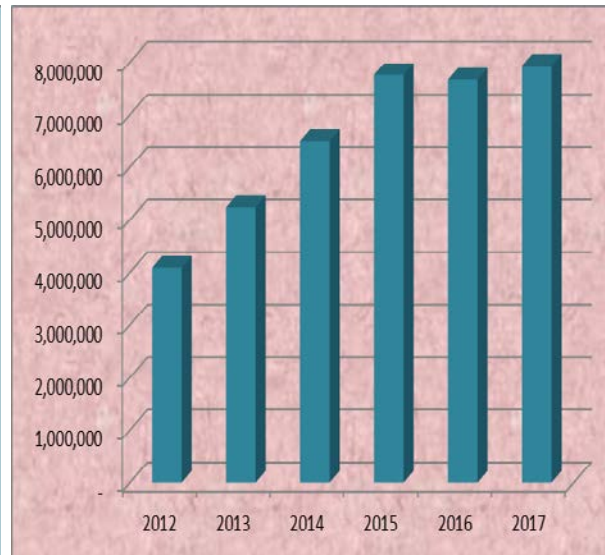
- Integrity
- Professional
- Cooperation
- Inovation
- Excellence

FINANCIAL HIGHLIGHT

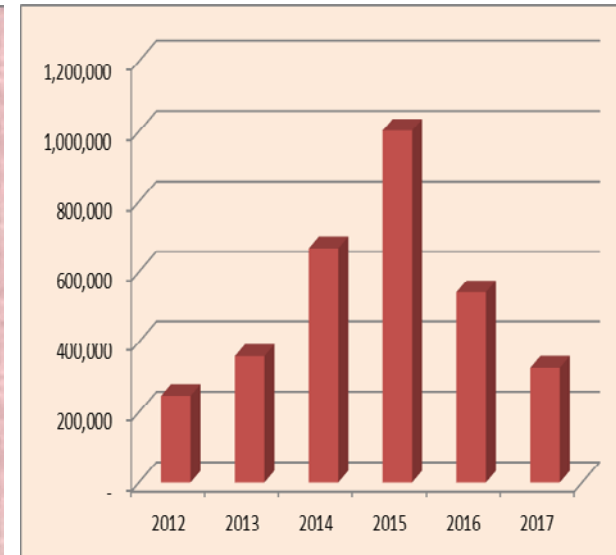
ASSET

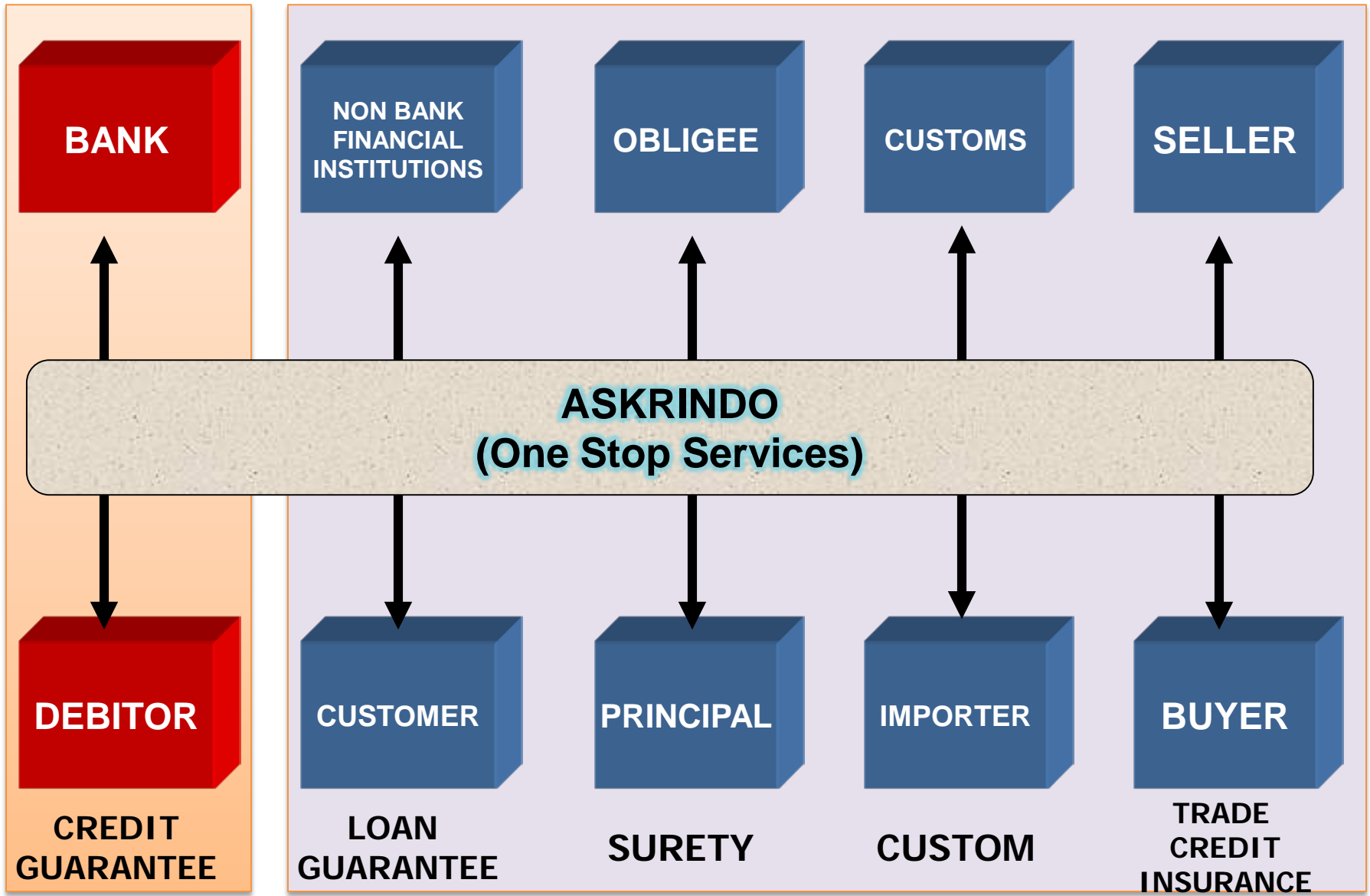


EQUITY



EAT





THE ROLE OF ASKRINDO Going Beyond Guarantee for MSMEs



CONCLUSION

- Micro, Small and Medium Enterprises (MSMEs) have an important and strategic role in national economic development. One of the ways to advance the MSMEs is improving the ability of MSMEs for business or financial management and enlarge the financial access for MSMEs.
- MSMEs are the main agenda in Indonesia's economic development. In line with 9 Program Nawacita through strategic initiatives “people economy”, government supporting the MSMEs through the New Scheme of Government Subsidized for Loan MSMEs (KUR).
- The overall objective of KUR programme is to accelerate the development of economic activities in the real sector to alleviate poverty and expand work opportunities.
- Askrindo role in beyond guarantee for MSMEs :
 - Maintaining business continuity of MSMEs is to provide protection against risk of credit default through KUR Guarantee products
 - As an institutional collateral substitution Askrindo role is beside to guarantee loans MSMEs is to maintain the liquidity of bank.



THANK YOU

PT Asuransi Kredit Indonesia
(Persero)

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