

A Year of Celebration



The theme of our 2019 Prestasi Junior Indonesia Annual Report is CELEBRATION. This past year has been a special year for Prestasi Junior Indonesia and JA Worldwide as we celebrate 100 years of operation. The impactful collaboration between Junior Achievement Worldwide and our many donors, government entities, community leaders, educators, volunteers, and other stakeholders has provided us with opportunities to inspire young people to improve their lives and change their communities for the better. Our commitment to Indonesian youth enables them to create startups, encourage success in the workplace, and provide for improved financial management.



02 Leadership Messages

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# LEADERSHIP MESSAGE



"As a result of establishing, consolidating, and expanding powerful relationships together with multiple partners we are able to excel in many areas of operation."

### Dear Friends of Prestasi Junior Indonesia,

I write this introduction to our 2019 Annual Report at a time when many of us are facing the unprecedented challenge of a pandemic. Prestasi Junior Indonesia and our many stakeholders, including the young people we serve across the nation, now must focus on positive strategies which address these challenges in order ensure our initiatives continue to be impactful.

Fortunately, outstanding progress throughout 2019 has ensured our organization has a strong foundation of support which will enable us to overcome this current adversity and ensure that we are a stronger operation moving forward. As a result of establishing, consolidating, and expanding powerful relationships together with multiple partners we are able to excel in many areas of operation.

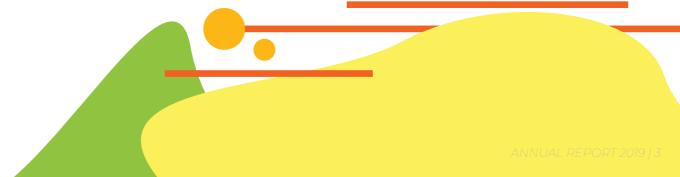
In 2019, our revenue reached a record level as did the number of beneficiaries nationwide - more than 92,000. Prestasi Junior Indonesia's operations expanded to the eastern-most province of Jayapura where we spent the full twelve months working with Papuan youth and enabling the mobilization of over 30 new businesses in the city.

The work we undertake, and the enterprise of our youth, continues to be recognised globally as students from Denpasar and Semarang achieve success at Asia Pacific regional level and Prestasi Junior is recognised globally by Prudential plc for its partnership with more than 500 volunteers in support of improving the well-being of marginalised communities.

The fantastic support received from multiple partners has enabled these achievements and contributed to our mission of addressing multiple Sustainable Development Goals. An example of this is the engagement of more than 1,400 business volunteers who have assisted in the implementation and operation of our initiatives and, in doing so, have strengthened partnerships for the goals.

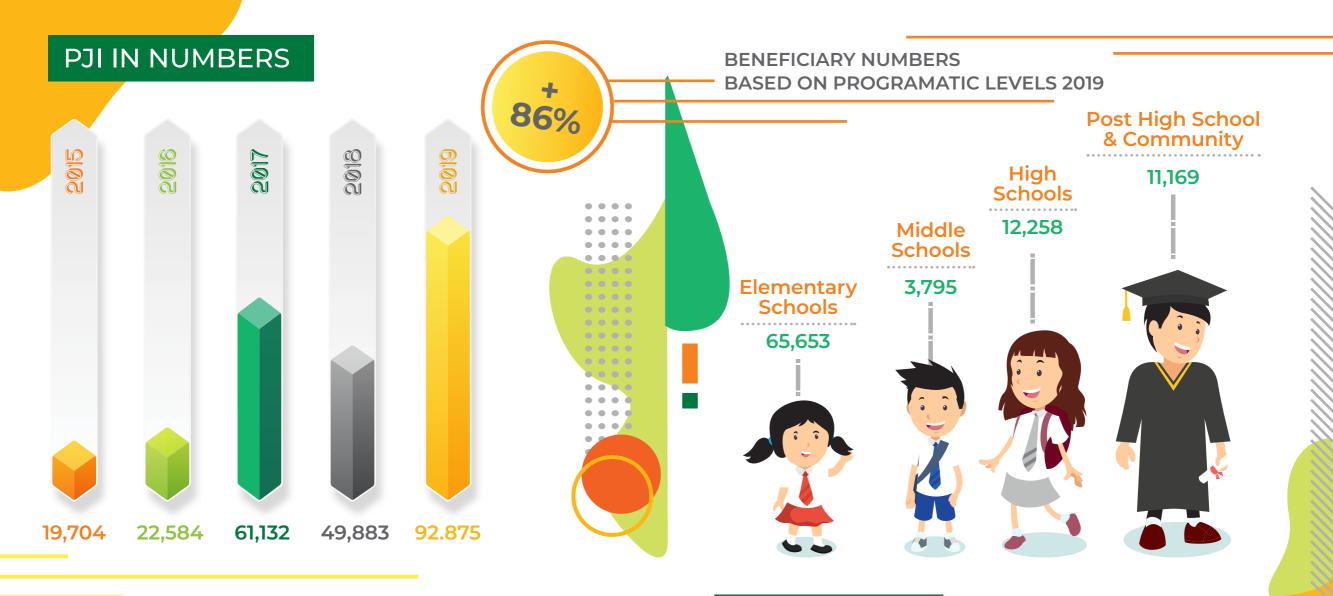
It is important that, moving forward with the development and actualization of innovative strategies to address our current challenges globally, we maintain and strengthen our work together with our partners. For it is now, more than ever, that the young people of Indonesia require our help.

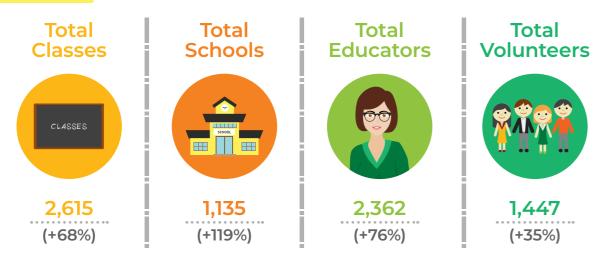
Your sincerely, Robert Gardiner, M.A., B.Soc.Sc (Hons) Co-Founder and Academic Advisor



# PERFORMANCE HIGHLIGHTS

••••••••PJI IN NUMBERS RECOGNITION PJI'S FOOTPRINT 2019





# RECOGNITION

- JA Asia Pacific Compliance Award
- JA Asia Pacific Growth Award
- 2<sup>nd</sup> Place at the 2019 JA Asia Pacific Company of the Year Competition (awarded to the Student Company from SMAN 4 Denpasar)
- 3rd Place and Best Financial Management Award at the 2019 JA Asia Pacific Company of the Year Competition (awarded to the Student Company from SMAN 3 Semarang)
- Winner of the Disaster Preparedness Category in the 2019 Prudential Chairman's Challenge, awarded by Prudential plc (London)
- Prestasi Junior Indonesia students were awarded the 'IUA-JA Excellence Scholarship' by the International University Alliance in order to attend University in the US.
- Zeal Student Company members from SMAN 4 Denpasar were invited to the 2019 Belt and Road Entrepreneurship Summit in Shanghai. Dea, the Zeal Company President, won the Youth Entrepreneurship Award.

**SUMATERA** 2 Regions Medan

Batam

•

JAVA 20 Regions

- Jakarta • Depok •
- Bogor (City) •
- Bogor (Regency) •
- Tangerang Selatan •
- Serang •
- Bandung •
- Bandung Barat •
- Semarang •
- Solo •

- Kudus
  - Yogyakarta
  - Sidoarjo
  - Surabaya
- Bojonegoro .
- Blora
- Tuban
- Blitar
- Sampang
- Pamekasan

**BALI & NUSA** TENGGARA 1 Region

• Denpasar

PAPUA

**1** Region

• Jayapura

# JA CENTENNIAL CELEBRATION IN INDONESIA



In 1919, Horace Moses, founder of Strathmore Paper Company, and Theodore Vail, President of AT&T, who, along with U.S. Senator Murray Crane, established Junior Achievement (JA) in Massachusetts, United States in order to give young people the skills they would eventually need to be successful adults in the country's growing urban centers. Over the many years, since inception, JA programs have impacted more than 100 million young people in more than 100 countries, Indonesia is one of these nations. This long and rewarding journey has been special and should not be missed without celebrating success!

Along with the annual Indonesia Student Company Competition, Prestasi Junior Indonesia celebrated JA Worldwides 100 years of operation in Jakarta on August 10, 2019. This event offered an opportunity for PJI board members, staff, alumni, beneficiaries, and all the incredible PJI supporters to come together to celebrate our achievement. Importantly, the occasion was an opportunity to reflect on the successful collaboration between PJI and all of its stakeholders and emphasize ongoing momentum to ensure greater numbers of young people benefit from our innovative education initiatives.





Prestasi Junior Indonesia was able to express gratitude to supporting businesses and also the volunteer judges of the competition. These judges were representative of the many volunteers who have contributed to impactful learning strategies. This appreciation also reinforces the commitment to continue our social mission in providing opportunities for an increasingly greater number of young Indonesians. In doing so we improve their well-being and provide them with knowledge and critical life skills.





The representatives of partner corporations attended the celebration, including Prudential Indonesia, Citi Indonesia, Caterpillar Indonesia, ExxonMobil Indonesia, AIG Insurance Indonesia, Starbucks Indonesia, Marsh Indonesia, Freeport Indonesia, and Yayasan Pendidikan Jaya.



Alumni who attended this activity, Endra Marsudi, Nanang Siswanto, Nyi Mas Gianti B.E., and Pratiwi Dian Rosani, also shared valuable records of their involvement in the PJI program. They emphasized that the knowledge and skills gained as part of their past involvement in activities such as the JA Company program have influenced their career paths in planning and actualizing business start-ups or achieving success in well-known corporations such as Daimler (Mercedes) and Danone.



The past one hundred years has engendered a spirit which has been able to draw upon a vast array of experiences in order to pursue our mission to inspire and prepare young people to succeed in the global economy. Happy 100 years JA!



# YOUNG ENTREPRENEURS FROM INDONESIA CONTINUE TO SHINE AT THE 2019 JA ASIA PACIFIC COMPANY OF THE YEAR COMPETITION



Over the last three years, several teams representing Indonesia have achieved commendable success at the annual JA Asia Pacific Company of the Year Competition. Second place was secured in Tokyo 2017, first place in Beijing 2018, and the success continued in Manila 2019. These competitions also involved teams from Brunei Darussalam, Guam, Hong Kong, India, Kazakhstan, China, Japan, South Korea, Malaysia, Philippines, Singapore, and Thailand. In 2019 we were fortunate to have two high calibre teams representing Indonesia - Sagasco Student Company from SMAN 3 Semarang and Zeal Student Company from SMAN 4 Denpasar. These businesses were awarded three of the six awards successfully outperforming outstanding competition from many other nations.



Sagasco Student Company won the Third Place and Best Financial Management Award with their product line of modern footwear made from water hyacinth with a touch of batik to represent the tradition and heritage of Indonesia. Zeal Student Company won Second Place with their sports line of footwear that made great use of local materials inclusive of an innovation that converts kinetic energy based on human pressure into an electrical energy using a specialized component known as piezoelectric. The winning team came from the host nation – Philippines.

The judges comprised of entrepreneurs, academics, and representatives of the local business community in Philippines appreciated the business management of both Indonesian teams. Their businesses elevated the potential of local material and Indonesian culture and succeeded in empowering and providing positive impacts for the community and the environment. These young sociopreneurs showed a deep understanding of sustainable business, good financial management, and global market expansion. The businesses had been operating within the schools over a period of up to 8 months with support from Citi Foundation and Citi Indonesia.

Each team member was eligible to secure up to USD60,000 in partial scholarships to attend selected United States Universities as provided by the International University Alliance and Shorelight. Of course, the students from Zeal and Sagasco were extremely pleased to have achieved excellent results borne from their dedication and commitment to achieve success.



Sagasco Student Company - Third Place and Best Financial Management Winner

#### M. Zinedine Alam Ganjar – President Director of Sagasco SC

"Being a representative of Indonesia in the Asia Pacific competition was a very valuable experience. We received an opportunity to interact, exchange ideas, and build business connections with young entrepreneurs from other countries. Especially the judges who motivated us to always contribute and have a positive impact on society."

# THE YEAR AT A GLANCE

January 19 – Students Showcase Their Entrepreneurship Skills in Batam Prestasi Junior's promotion of entrepreneurship education in Batam schools culminated in the showcasing of six companies and their products at Mega Mall Batam Centre with the support from the Caterpillar Foundation and the Education Authorities of Riau Islands Province. The event provided an opportunity for each student run enterprise to sell their products to customers in the busy mall.



FEB

**February 20 – Expanding the Implementation of Cha-Ching Curriculum** After successfully implementing the pilot Cha-Ching Curriculum program in the Regency of Sidoarjo, Prestasi Junior Indonesia, together with Prudential Indonesia and the Prudence Foundation have expanded engagement to include schools within the Province of DKI Jakarta. The initiative was officially launched with the support of JA Asia Pacific, the Provincial Government of DKI Jakarta, the Ministry of Education and Culture of Indonesia and the Education Authorities of DKI Jakarta



March 15 – 2019 JA Asia Pacific Company of the Year Competition Sagasco SC from SMAN 3 Semarang and Zeal SC from SMAN 4 Denpasar had the honour of representing Indonesia at the 2019 JA Asia Pacific Company of the Year Competition in Manila, Philippines.



April 15 – Citi Parenting Talks: "Financially Savvy in the Digital Era" (1) The parents of students from SDN 18 Pemecutan, Denpasar had the opportunity

to participate in the Citi Parenting Talkshow event. Child, Adolescent, and Family Psychologist, Roslina Verauli, M.Psi. invited the parents to realize the importance of teaching children to successfully manage their money and reduce the negative impact of consumerism through responsible use of technology.

#### April 16 – IUA-JA Excellence Scholarship (2)

Four students from SMAN 4 Denpasar, members of Zeal SC, were awarded the 'IUA-JA Excellence Scholarship' by the International University Alliance. They had an opportunity to attend selected US Universities upon graduation from high school. The scholarship was also awarded to four students of SMAN 3 Semarang, members of Sagasco SC, on May 5.

#### April 25 – Starbucks Global Month of Good (3)

Along with the celebration of the Starbucks 'Global Month of Good', Prestasi Junior Indonesia and Starbucks Indonesia kicked off the implementation of the Creative Youth Entrepreneurship Program in Jakarta.



APR

#### May 2 – Prudential YEE Business Inauguration (1)

An enthusiastic group of 60 youth in Jayapura City have been successfully selected to participate in comprehensive mentoring and coaching of the Youth Entrepreneurship Education program supported by Prudential Indonesia.

#### May 12 – Regional SC Competition 2019 (2)

10 Student Companies in Semarang and Denpasar participated in the Regional Student Company Competition 2019 to achieve the honour of representing their region at national level.

#### May 28 – AIG Supported Companies were Launched! (3)

Students from three schools in Jakarta introduced their eco-friendly micro businesses and products in a Student Company Launching event. This activity was part of the JA Company program initiated to encourage the business potential of Indonesia's young generation and prepare them to achieve success through entrepreneurship. The three schools were SMAN 35 Jakarta, SMKN 27 Jakarta, and SMKN 38 Jakarta.



#### June 26 – Regional SC Competition 2019

4 Student Companies in Bojonegoro, Cepu and Tuban, supported by ExxonMobil Indonesia, competed in their first Regional Student Company Competition to achieve the honour of representing their location at national level.



#### July 14 – Regional SC Competition 2019

18 Student Companies in Jakarta, Bandung, Surabaya and Sidoarjo participated in the Regional Student Company Competition to achieve the honour of representing their region at national level.



# SEP

# September 18 – Citi Sociopreneur Talks: 'Be A Changemaker with Social Enterprise''

Students from 5 high schools in Jakarta had the opportunity to participate in a targeted discussion at @America named 'Citi Sociopreneur Talks'. Chief Executive Officer of Citi Indonesia, Batara Sianturi, shared information about the importance of leadership and how to be a changemaker leader in order to develop social enterprises.



October 12 – Prudential Chairman's Challenge 2019 The Prudential Chairman's Challenge 2019 focused on disaster preparedness for at-risk communities living in two villages located in Bogor Regency. During five weeks of engagement, a total of 543 volunteers helped to provide a safer environment for 9,933 villagers living close to the Cikeas river by planting 400 trees on the riverbank, digging 200 sinkholes, building ablution blocks within the village to improve sanitation, educating locals regarding emergency evacuation procedures and drills, installing flood warning systems, and building a communal waste disposal facility.



#### August 6 - New Companies Successfully Operate in Blitar (1)

Prestasi Junior Indonesia completed the second phase of the USAID JAPRI workforce development project focusing on the poor and vulnerable living in the regency of Blitar, East Java. The initiative was a huge success with 37 new businesses now operating in the Regency having generated revenue of almost USD90,000 over a period of just last 6 months.

#### August 10 – Indonesia SC Competition 2019 (2)

The EMI SC from SMAN 2 Denpasar won First Place in the 2019 Indonesia Student Company Competition. They outperformed 9 other teams representing 8 cities in Indonesia, including Jakarta, Bogor, Bandung, Batam, Semarang, Surabaya, Bojonegoro, and Denpasar. They also earned the honour of representing Indonesia in the 2029 JA Asia Pacific Company of the Year Competition in Guam.

#### August 25 – 2019 Belt and Road Entrepreneurship Summit in Shanghai (3)

Four students from SMAN 4 Denpasar travelled to Shanghai to participate in the 2019 Belt and Road Entrepreneurship Summit that involved representatives from ten JA operations located in Asia and Europe. One of the students, Dea, the Zeal Student Company President along with her teammates from Korea and China won the Youth Entrepreneurship Award.



#### **November 28 – HSBC Media Discussion Session**

Our PJI Board Member, Ibu Natalia Soebagjo, represented the organization at a media discussion session entitled "Perkuat Ekosistem Pendidikan Untuk Siapkan SDM Unggul" staged by HSBC to showcase their comprehensive support of innovative initiatives delivered by their community partners.



#### December 7 – Papuan Entrepeneurs Showcased Their Products in Yogyakarta

DEC

**ALUMNI** 

**STORY** 

**SUCCESS** 

Three participants of Youth Entrepreneurship Education program in Jayapura travelled to Yogyakarta to participate in the PruRide Festival 2019 staged by Prudential Indonesia. They had the opportunity to display and sell products from all businesses operated by Young Entrepreneurs in Jayapura.





Some people believe that running a business or undertaking work that aligns with our passion can make us more eager to always pursue the best achievements. Endra Marsudi, one of PJI's successful alumni, began to find his interest in the business world when he participated in the HP Global Business Challenge in 2002, whilst studying at the Bogor Institute of Agriculture (IPB). This challenge was an international competition using a JA Titan business simulation and initiated by HP and JA Worldwide (Prestasi Junior Indonesia).

"At that time, IPB had just initiated a student organization that focused on entrepreneurship. The competition then became a medium for students to learn entrepreneurship practically outside of entrepreneurship lectures. Even though it is only a virtual business simulation, I was very happy because I was able to understand entrepreneurial thinking with the helicopter view concept. I learned to consider all aspects of the business in the decision-making process. This made my interest and dreams for entrepreneurship even stronger," said Endra, who is also one of the Awardees of the 2019 Australia Short Term Award in Start-up Ecosystems. After 13 years working in a number of multinational companies, such as Samsung and Astra Honda Motors, Endra was driven to pursue a career in a digital start-up. In so doing, he took up the option to revive his passion in entrepreneurship. The journey of managing a start-up started 4 years ago when he co-founded Frame A Trip – an online marketplace which connects travellers with photographers at holiday destinations – along with Dian Sastrowardoyo (Indonesian Actress and Model) and a friend during his postgraduate study at the School of Business and Management of the Bandung Institute of Technology. By applying the helicopter view concept, Frame A Trip, which initially only had 70 photographers in several cities, has grown rapidly by successfully empowering more than 700 photographers in more than 400 destinations around the world. Now, Endra is pursuing new challenges by becoming the Chief Marketing Officer of Multi Inti Digital Bisnis, which manages 5 digital startups.



"For me, PJI provides a program that invests many important things for the future of young Indonesians. High school students have the opportunity to build entrepreneurial skills early on and participate in international competitions that introduce them to the wider world. This is truly an amazing eye-opening experience that can motivate them to have dreams and create something better in the future. So, in this year of celebrating century of JA, I hope that Prestasi Junior Indonesia could benefit more young Indonesians, especially those who have great potential but do not have access and opportunities to improve their abilities."



# **PRATIWI DIAN ROSANI**

Marketing Manager Added Value for Bebelac, Danone



"PJI's program improved my confidence and also provided mo with an insight about business."

One of the keys to success is achieving a confidence which can be learned, trained and mastered. Pratiwi Dian Rosani, a PJI Alumni, participated in the JA Company Program in 2004. This provided the opportunity to build her confidence in business through a practical engagement. Sales activities were one of the challenges faced by Pratiwi and her friends when operating the Delta Student Company in SMAN 1 Sidoarjo.

Pratiwi said, "The student company members were embarrassed to offer products to other friends at school. I tried to be confident and keep selling so our company could earn an impressive income. At that time, we also had the opportunity to do business through product exchanges with student companies in the United States. We exported batik products and imported Christmas gifts. This activity improved my confidence and also provided me with an insight about business."

This self-belief led Pratiwi to her career as a marketer after studying financial management at Airlangga University, Surabaya. She did not experience great difficulties when starting a job in the marketing world as she had already been involved in a similar undertaking whilst at school. She realized that her Student Company experience in the past made it easier for her to interact with many people

and understand how marketing works in a company. For her, being involved in marketing within a Student Company was a solid precursor to involvement in the company where she currently works. Only the scale of the business is different. For 9 years, Pratiwi managed to display excellence and the best performance in achieving marketing targets even though the products were very challenging. Her career as a Marketing Manager in a number of corporations, such as Nestle, Mayora, and SC Johnson, clearly indicated her exceptional talent in this field of business operation.



Currently, Pratiwi is the Marketing Manager of Danone Early Life Nutrition for Bebelac milk products. The very first steps in her impressive career choice and achievements was with Delta Student Company.

"PJI's Program is the right place for high school students to learn about business. They not only learn entrepreneurship skills, but are also encouraged to build a sustainable business by providing a positive impact on, for example, society and the environment. Currently, I am still involved as a volunteer jury member or speaker because PJI is also a pleasant place for me to meet and network with like-minded people. I hope PJI will continue to inspire young Indonesian people who have an entrepreneurial passion. I believe participation in the PJI program gives these young people an eye-opening opportunity to consider building their own company or working within an already established business. In so doing, they are challenged to ensure their engagement is positive and impactful."



# ALL ABOUT PJI

ORGANIZATION PROFILE ORGANIZATION IDENTITY CELEBRATE JA'S NGO ADVISOR RANKING! BOARD MEMBERS WHY PRESTASI JUNIOR INDONESIA? LEARNING EXPERIENCES JA AND THE GLOBAL GOALS

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# ORGANIZATION PROFILE

# WHO WE ARE

Prestasi Junior Indonesia is part of one of the world's largest youth-serving NGOs, Junior Achievement Worldwide, that prepares young people for employment and entrepreneurship.

For 100 years, JA has delivered hands on, experiential learning in work readiness, financial literacy, and entrepreneurship. We create pathways for employability, job creation, and financial success.

Throughout 2019, Prestasi Junior Indonesia has served more than 92,000 students in 24 regions in Indonesia through innovative partnerships between business communities, instructors, and volunteers.

In 2019, JA Worldwide, including our network in 117 countries, was recognised as the 7th best NGO in the world by Geneva based NGO Advisor. Prestasi Junior Indonesia has passed the due diligence process of Silicon Valley Community Foundation and is registered as Give2Asia's network of charitable partners.

# VISION

"Be the partner of choice for businesses, educators, and policymakers seeking to expand youth education and economic development."

# MISSION

"Inspire and prepare young people to succeed in a global economy by, in particular, educating young people about entrepreneurship, workforce readiness and financial literacy"







Passion for what we do and honesty, integrity, and excellence in how we do it.

and entrepreneurship.

Belief in the boundless

potential of young people.

Commitment to the principles

of market based economics



Respect for the talents, creativity, perspectives and background of all individuals.



Belief in the power of partnership and collaboration.

Conviction in the educational and motivational impact of relevant hands-on learning.



# **ORGANIZATION IDENTITY**

Organization Name	Yayasan Prestasi Junior Gemilang Indonesia	
Informal, Initial Name	Prestasi Junior Indonesia, PJI	
Line of Organization	Education, especially in Entrepreneurship, Financial Literacy and Work Readiness	
Organization Status	Yayasan (Foundation)	
Date of Establishment	July 11, 2014	
Date of Operation	January 26, 2006 (Prestasi Junior Indonesia)	
Legal Basis of Establishment	July 11, 2014 Deed No. 22 dated July 11, 2014 from the notary Jose Dima Satria, S.H., M.Kn., which was ratified by the Decree of Minister of Justice and Human Rights of the Republic of Indonesia No. AHU- 0003720.50.80.2014.	
Number of Employees	43	
Address	Head Office Aldevco Octagon Building 3 <sup>rd</sup> Floor Jalan Warung Jati Barat Raya No.75 Jakarta Selatan 12740, Indonesia Phone: 62-21-798 5457 Fax: 62-21-798 5462 Representative Office Kompas Gramedia Building 7 <sup>th</sup> Floor Jalan Jemursari No.64 Surabaya 60237, Indonesia Phone: 62-31-843 4883 Fax: 62-31-843 4883	
Website and Social Media	Email: info@prestasijunior.orgWebsite: www.prestasijunior.orgFacebook: www.facebook.com/prestasijuniorIDInstagram: @prestasijuniorTwitter: @PrestasiJuniorYoutube: www.youtube.com/prestasijuniorLinkedin: www.linkedin.com/company/ prestasijuniorindonesia	

# CELEBRATE JA'S NGO ADVISOR RANKING!



In 2019, JA Worldwide, including our network in 117 countries, was selected as one of the Top 500 NGOs in the world by NGO Advisor – debuting at #7. This represents JA Worldwide's first time on this prestigious list of global NGOs, which uses a rigorous methodology prioritizing impact, innovation, and governance. NGO Advisor, a Geneva-based independent media organization, has published the Top NGOs World ranking annually since 2012, spotlighting the most innovative and impactful organizations in the sector.

This recognition is a true honor and a testament to the hard work of all JA teams around the world. We believe that by preparing young people for employment and entrepreneurship, we're helping every child to have access to the skills, mindset, and experiences required by the jobs of the future. We recognize that much work remains in ensuring that no young person is cast aside or left behind, and we look forward to rising to this challenge in our second century.





# **BOARD MEMBERS**





## **MARZUKI DARUSMAN Co-Founder**

Former Attorney General of Indonesia

Chair of an Independent Fact-Finding Mission on Myanmar under the UN Human Rights Council



Principal, President Director of PT Sejahtera Mitra Emerindo



## **NOKE KIROYAN**

Executive Chairman & Chief Consultant of Kiroyan Partners



## **SARWONO KUSUMAATMADJA**

Commissioner of PT **Energy Management** Indonesia

Former Minister of Marine Affairs and Fisheries

Former Minister of the Environment





## **JAMES KALLMAN**

Chief Executive Officer of Moores Rowland Indonesia



## **ARIF P. RACHMAT**

Chief Executive Officer of PT Triputra Agro Persada



#### **ANTON RIZKI SULAIMAN**

Communications Consultant of PT Austindo Nusantara Jaya

Part-time Lecturer at the LSPR Communications and Business Institute



### **YULI ISMARTONO**

Former Deputy Chief Editor of the English Edition of Tempo

Co-Founder and Former Managing Editor of AsiaViews



## **PRIBADI SETIYANTO** Chairman of the Executive Board

Head of Student Center, Faculty of Economics, University of Indonesia



## NATALIA SOEBAGJO

Former Chair of the **Executive Board** of Transparency International Indonesia



#### **PANDU SJAHRIR**

Director of PT Toba Bara Sejahtera

Chairman of APBI-ICMA (Indonesian Coal Mining Association)



## **BATARA SIANTURI**

Chief Executive Officer of Citi Indonesia

# WHY PRESTASI JUNIOR INDONESIA?



# The Challenges faced by Young Indonesians:

### **Facts and Figures**

- More than half of Indonesia's population, roughly 136.07 million, are young people under the age of 29
- ▲ 3.97 million young people aged 15-24 years are officially classified as "unemployed" and dominate 56.44% of the unemployed number in Indonesia
- ▲ 9.22% of Indonesians are still living in poverty
- Only 38 out of 100 Indonesians have sufficient financial management knowledge

Indonesian youth face many complex challenges. Youth unemployment is one of these. The quality and relevance of formal and informal education plays a significant role in determining the ability of young people to secure good work and achieve a sustainable well-being. In addition, many people lack adequate financial literacy skills and are unable to make well-informed decisions when spending money.

As a part of one of the world's largest youthserving NGOs, Prestasi Junior Indonesia strives to help young people by fostering self-belief and a sense of purpose necessary to improve their circumstances. Through the delivery of cuttingedge experiential learning focusing on financial literacy, work readiness, and entrepreneurship, we create pathways for employability and job creation. Prestasi Junior Indonesia does this by utilizing volunteer role models and proven programs to inspire and prepare young people to succeed through greater comprehension of how money, careers, and business ownership works.



# LEARNING EXPERIENCES

# PREPARING YOUTH FOR THE FUTURE OF WORK

It is understood that an important part of today's education needs to be focused on the need for students to acquire the hard skills of the future, such as coding, design, science, mathematics, and engineering. However, PJI's corporate partners share time and again that other pragmatic qualities—a variety of soft skills, the ability to think outside the box, and a basic understanding of finance and economics—are just as important as technical skills. This is why PJI's programs focus on three critical skillbuilding areas: work readiness, financial literacy, and entrepreneurship.

PJI's programs are designed to be fun, hands-on, high-impact experiences that give young people a taste of life in the real world. These learning experiences motivate and inspire students to acquire the skills they need for future career success. For some programs, like JA Job Shadow, students leave the classroom for a day and participate in the real world of business. For other programs, such as PJI's most wellknown initiative—the JA Company Program—PJI brings the real world to schools. The programs also encourage social innovation and the use of science, engineering, technology, and mathematics (STEM) to solve societal challenges.



JA Our Nation : Students learn STEM and other work-readiness skills needed for high-growth, high-demand jobs.

### JA It's My Business :

Students anticipate customer's wants and needs, create a detailed business plan, and embrace entrepreneurial thinking.

## JA Be Entrepreneurial :

Readiness

Students start their own entrepreneurial venture and transition from student to professional.

#### JA Economics for Success :

Students build strong personal finances and explore career options based on their skills, interests, and values.

> JA Personal Finance : Students explore

the fundamental elements of personal finance.

#### JA More Than Money :

Students learn to earn, spend, save, give, and start a business.

## JA Company Program :

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Students produce a product or service, create a company, and manage their business from start to finish.

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# **ENTREPRENEURSHIP**

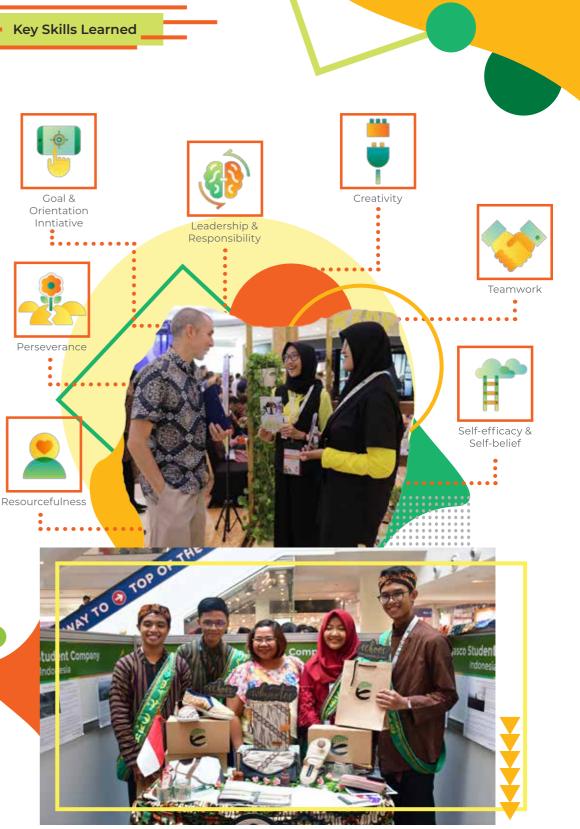
Entrepreneurship education seeks to prepare young people to be responsible and enterprising individuals who become entrepreneurs or entrepreneurial thinkers by immersing themselves in real life learning experiences where they can take measured risks, manage the results, and learn from the outcomes. There are growing numbers of microenterprises fueling developed and developing economies - entrepreneurship skills are highly sought after.

### Programs

JA Company Program, JA Be Entrepreneurial, JAPRI (JAdi Pengusaha mandiRI), YEE (Youth Entrepeneurship Education)

### Achievement in 2019





# FINANCIAL LITERACY

Research shows that fewer than one third of young adults possess basic knowledge of interest rates, inflation and risk diversification. Teaching young people about responsible money management is key to building their own financial security and an economically prosperous future for themselves, but also for the economies in which they participate.

#### Programs

JA Ourselves, JA Our Family, JA Our Community, JA Our City, JA Our Region, Cha-Ching Curriculum, JA More than Money, JA Personal Finance, Smart Future

### Achievement in 2019



Donors in 2019



Resilience Adaptability Negotiation Intuitive decisionmaking Higher-order thinking Money & risk Self-efficacy management & self-belief

# WORK READINESS

Widespread mismatches between skills available and those demanded are feeding current youth unemployment rates. Workforce development initiatives build the knowledge, skills, and attitudes that youth need to obtain and participate in productive work.

### Programs

JA Job Shadow, JA Career Success, HP Modular Tech Hubs

#### Achievement in 2019





# JA AND THE GLOBAL GOALS

# SUSTAINABLE DEVELOPMENT G ALS



5 GENDER EQUALITY



In PJI, women have equal opportunities for leadership at decision-making level. 3 out of 5 of our senior managers are women.

Prestasi Junior Indonesia seeks to contribute to achieving the United Nations Sustainable Development Goals. Through the implementation of innovative education programs for young Indonesians, we propagate greater understanding of money management, a realization of the potentials of establishing and operating a small business, and the importance of being prepared for engagement within the workforce. Prestasi Junior Indonesia encourages participation in programs which will aid young people in securing decent work and sustained economic growth for themselves, families, and communities.



PJI's entrepreneurship initiative in Blitar and Jayapura helped young people to improve their economic well-being by starting up 70 small businesses and generated a total revenue of USD175,000 over a period of 9 months.





PJI's programs reach thousands of young people each year (approx. 55% are females), teaching them the work-readiness, financial literacy, and entrepreneurship skills they need to achieve full economic and social equality as adults.



8 DECENT WORK AND ECONOMIC GROWTH

More than 12,000 high school students learned the basics of entrepreneurship, explored business ideas in line with skills, and ran a micro-entreprise out of their own school. We inspire them to create jobs in the future. Students also visit the site of companies to gain an understanding of the skills needed in the workplace.





PJI promotes entrepreneurship opportunities for poor and vulnerable youth in East Java. This is achieved by increasing their awareness of the potential to generate a sustainable income by operating their own small businesses.







Through a disaster preparedness initiative, more than 9,000 villagers living close to the Cikeas river in Bogor were equipped with disaster mitigation knowledge and infrastructure. PJI also encourages our students to build businesses which assist in addresing environmental issues and educated communities about waste management.

Prestasi Junior promotes and facilitates private-public partnerships that mobilize and share knowledge, expertise, technology and financial resources in support of community empowerment.

# ELEMENTARY SCHOOL JA OURSELVES

JA OUR FAMILY JA OUR COMMUNITY JA OUR CITY JA OUR REGION CHA-CHING CURRICULUM



# **Cha-Ching Curriculum Reaching Students in Jakarta**







Financial literacy is a critical life skill that needs to be instilled in children at an early age in order to build responsible financial behaviour throughout their lives. This commitment has encouraged the Prudence Foundation, Prudential Indonesia, and Prestasi Junior Indonesia to continue providing financial literacy education to elementary school students in Indonesia through the mobilization of the Cha-Ching Curriculum program.

After benefiting more than 41,000 third-grade students from all elementary schools in the Sidoarjo Regency since 2017, an expansion has taken place which includes students in the DKI Jakarta Province. The expansion was officially launched on Wednesday, February 20, 2019 with the support of JA Asia Pacific, the Education Authorities of DKI Jakarta, the Provincial Government of DKI Jakarta, and the Ministry of Education and Culture of Indonesia. The exciting Cha-Ching Curriculum implementation is targeted to benefit all students at grade three level in every government elementary school in Jakarta.

The Cha-Ching Curriculum provides teachers with structured lesson plans that combine interaction, discussion and activities to promote hands-on learning of the four key money concepts: Earn, Save, Spend, and Donate. In addition, the curriculum also has several take-home activities that provide parents the opportunity to have discussions about money with their children. By doing so, students gain comprehensive financial knowledge through active involvement in these six innovative learning sessions. This experience helps them to make well-informed financial decisions to reach their own personal goals and dreams. It is also beneficial for the nations economy as beneficiaries will be able to apply these basic literacy skills in the world of business and at home in the future.

# Citi Foundation

citi

# **Digital Financial Literacy Reaches More Students**



78

**Total Classes** 



Program

Digital Financial Literacy for Children (JA Our Family, JA Our City, JA Our Region) **Period** January – April 2019

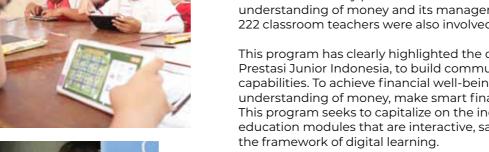
**Total Schools** 

**Location** Bandung, Semarang, Surabaya, Denpasar

**79%** 

Knowledge

Improvement



For the past two years, we have also involved parents in talk show sessions delivered by a Child, Adolescent, and Family Psychologist and a Financial Planner. The parents were invited to a school-based session to achieve an understanding of the importance of teaching children to successfully manage their money and reduce the negative impact of consumerism through responsible use of technology. Through the provision of innovative education strategies for children and parents alike, Citi Indonesia and Prestasi Junior Indonesia have been able to contribute to the improvement of financial knowledge for the entire family. In doing so we inspire the presence of a healthy financial management culture at home.





Digital Financial Literacy for Children, supported by the Citi Foundation, entered its final year of implementation after it was first launched in 2017. For three years, this financial literacy program succeeded in educating 8,735 students from 32 elementary schools in seven cities (Jakarta, Tangerang, Bandung, Semarang, Surabaya, Sidoarjo, and Denpasar). The impact has been extremely positive as students achieved an average improvement of 64% in their understanding of money and its management after completing the lessons. A total of 222 classroom teachers were also involved in the program implementation.

This program has clearly highlighted the commitment of Citi Indonesia, together with Prestasi Junior Indonesia, to build communities that possess sound and sustainable financial capabilities. To achieve financial well-being, every individual needs to have an adequate understanding of money, make smart financial decisions, and manage money wisely early on. This program seeks to capitalize on the increasing use of gadgets by incorporating financial education modules that are interactive, safe, comprehensive, and fun for children within the framework of digital learning.

2,638

**Total Students** 



# Learn Financial Literacy Online Through Edutech Anak Cerdas

www.anakcerdas.prestasijunior.org



Each session contains the basic knowledge of finance that is easily understood by children.

The learning process is also equipped with interactive games. By using gadgets, children are become more curious and are very happy to learn about money management.

Parents can take advantage of Anak Cerdas to have a quality time and strengthen their bonds with their children.

> Arina Mabruroh Parenting Blogger







Although pocket money is provided by parents to children each day this support is often not followed by an encouragement of their children to manage this money wisely. In response to the need for children to expeditiously apply financial management knowledge and skills at a formative age, PT Bank HSBC Indonesia, partnering with Prestasi Junior Indonesia, has undertaken innovative initiatives, known as 'Funancial Days', to promote the Edutech Anak Cerdas platform to a wider audience in four large cities.

We began this enterprising initiative in Denpasar in an outdoor location, accessible to the public. We provided 24 digital devices to engage mums and dads, together with their children, and encouraged their understanding of technology-based financial literacy. These enthusiastic participants were ably assisted by volunteers from the Denpasar branch of HSBC Bank.

HSBC Indonesia and PJI launched the Edutech Anak Cerdas in order to facilitate the whole family's involvement in the understanding of the basic concepts of finance. In so doing, the practice of wise money management is instilled and advanced from an early age. This exciting education resource can be accessed online at www.anakcerdas.prestasijunior.org. Everyone is able to enjoy the activities by simply registering with an email address - even parents can learn from the 15 money management sessions which are comprised of the JA Ourselves, JA Our Community, and JA Our City programs.





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# Students Are Introduced to Digital Learning Through an Engagement in Online Finance





After successfully benefiting 1,391 students in the first phase of implementation Prestasi Junior Indonesia, with the support of First State Investments Indonesia, continued to mobilize digital learning programs in support of improving understanding of finance in selected elementary schools in Serang and Jakarta.

The students were very excited to be involved in a series of fifteen paperless lessons using tablets and routers provided by PJI. They learned how to make financial decisions based on their needs rather than wants. In addition, they also gained new insights about entrepreneurship as a way to earn money and were encouraged to recognize the characteristics needed to become a successful entrepreneur. The initiative promotes the potentials of entrepreneurship as a means of achieving well-being for themselves and their family.

This was the first time both students and teachers had experienced structured education programs delivered digitally and it was pleasing to see teachers actively involved in the lessons together with their students. Students in up to eight schools at three different class levels benefitted greatly from the support of First State Investments – they achieved an improved understanding of financial literacy and did so using technology within the classroom.

Period	Location
January, February and November 2019	Serang, Jaka
	January, February







rta





# **A Taste of Technology**





Two elementary schools in Bogor City were extremely pleased to host the volunteers from Hewlett Packard Indonesia in a special JA and HP in a Day activity. These schools cater for students from low income families and are not well resourced. However, HP assisted through the donation of ten brand new computers and a printer to each of the schools. They have also been instrumental in setting up a computer lab with the required infrastructure that enables students from 3rd to 6th grade to effectively use the education technology they provided. Most of the elementary students at these schools have not used computers before - none have devices at home. Therefore, the initiative will prove extremely beneficial for the students enrolled in each school over years to come.



The 100+ HP volunteers spent the day working with the students using activities generated by PJI to familiarize each student with the use of computers. We augmented the number of donated computers with additional rented units so volunteers were able to work closely with very small groups of students. The support from HP was able to facilitate the first use of computers for the students – without volunteer engagement this would never have happened. This grass roots level investment within marginalized communities really focused on exposing young Indonesians to the importance of understanding technology. This is a very first step in an education process which will motivate improved understanding now and in the future.



# CITI Reaching Out to Papuan Children with Digital Learning

Program Digital Financial Literacy for Children (JA Our Family, JA Our City, JA Our Region) **Period** July – August 2019 Location

Jayapura





To celebrate National Children's Day, Citi Indonesia together with Prestasi Junior Indonesia delivered the Digital Financial Literacy for Children program, for the first time, to students from grades 3 to 5 at SD YPK Ebenhaezer Argapura, Jayapura City. This initiative was instrumental in improving levels of financial literacy amongst the young people of Papua Province as financial literacy is much lower than the national index.

cíti

The program augmented current classroom lessons with an innovation promoting a better understanding of money using multiple JA Worldwide education resources, including JA Our Family, JA Our City and JA Our Region. Each student was provided with a tablet in order to participate and learn the key concepts of financial literacy. Throughout this program, students began to understand the importance of saving and the difference between needs and wants. In addition, they also recognized various payment methods available in the community, as well as basic entrepreneurship knowledge as a result of the delivery of innovative and fun lessons.

Learning money management with digital devices and being assisted by Citi Indonesia volunteers was a very memorable experience for students in Jayapura. They now have a better understanding of finance which will enable them to make better informed financial decisions in the future.



# The Enthusiasm of QNB Volunteers Improved Students' Financial Literacy



Pendidikan Literasi Keuangan Usia Dini (JA Our Community)

.............

Period

December 2019

.............

Location

Jakarta

.....







In a second year of partnership, PT Bank QNB Indonesia Tbk. and Prestasi Junior Indonesia continued to undertake the Pendidikan Literasi Keuangan Usia Dini initiative and utilize the JA Our Community curriculum to teach financial literacy to 43 students of SDN Karet Kuningan 01, Jakarta.

Delivered by 16 eager QNB personnel, students understood how citizens contribute to the success of a community. They identified the variety of jobs in a community and how each of these need specific skills. Students also explored business practice through a simulation which emphasized the importance of earning money. They achieved an understanding of the positive role government plays within a community and the appropriate use of tax revenue. The final lesson focused on the flow of money within a community's economy using examples they could relate to.





With a better understanding of finance, these young students are now motivated to start managing their own money in a considered manner. This will engender positive habits and encourage them to make the right financial decisions and achieve financial well-being in the future.





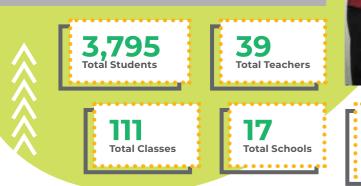


# **JA More than Money** Has Entered It's **Eleventh Year** of Implementation!



Program • • • • • • • • • • • • • • •

## Location





0

Knowledge

Volunteers

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To help combat the challenge of limited financial illiteracy, Prestasi Junior Indonesia and PT Bank HSBC Indonesia (HSBC Indonesia) has expanded the implementation of the JA More than Money program for middle school students to 11 cities across Indonesia. JA More than Money encouraged Indonesian students to explore their moneymanagement skills and become familiar with the key differences between earning, saving, and spending. They were able to better understand the functions of banking and how these can be used to their advantage.



Through hands-on activities and a cast of kid-friendly characters serving as symbols for financial literacy and entrepreneurship concepts, students also learn a practical approach to start a business and develop a basic business plan. Additionally, the participants of JA More than Money also have the opportunity to visit selected HSBC Bank branch offices across Indonesia. They can see and experience banking activities, such as money deposits, the function of ATM machines, and foreign currency exchange. For many students this is the first time they have set foot in a bank.



PJI and HSBC Indonesia believe that people must be



equipped with the knowledge and money-management skills to make smart financial decisions. For 11 years, our collaboration has successfully benefitted 30,752 middle school students, as well as involving 255 teachers from 135 schools. By providing relevant, hands-on learning, the JA More than Money program teaches students the basics of money management early on, and prepares an entire generation to become more financially literate adults who contribute positively to their communities.

# 6699

Aan's Charisma Oktaviana Teacher of SMP Kristen Terang Bangsa Semarang

# HIGH SCHOOL

••••• JA COMPANY PROGRAM JA BE ENTREPRENEURIAL JA JOB SHADOW JA CAREER SUCCESS JA PERSONAL FINANCE MODULAR TECH HUBS SMART FUTURE WASTE EDUCATION



#### Citi Foundation

citi

### Promoting **Youth Economic Opportunities** Through **Sociopreneurship**

#### Program

Youth Sociopreneurship Initiative (JA Company Program & JA Be Entrepreneurial)

#### Period

October 2018 – September 2019

#### Location

Jakarta, Bandung, Semarang, Surabaya & Sidoarjo, Denpasar





The year 2019 mobilized a substantial commitment from the Citi Foundation, and Citi Indonesia, to create awareness of real economic opportunities for young Indonesians through the promotion of a socio-entrepreneurship initiative. This fifth year of implementation of the entrepreneurship initiative included student engagement in both the JA Company and JA Be Entrepreneurial programs in 25 high schools located in 5 major cities of Indonesia. The students were encouraged to build micro-businesses within schools which were able to provide positive economic impacts for people living in the adjacent communities.

A preliminary engagement involved students' participation in the first Youth Entrepreneur Camp. With the theme 'Sociopreneur, Now and for the Future!', these camps mobilized inspirational speakers to address students and emphasize the potentials of social entrepreneurship. At the same time, they provided business insights which greatly assisted students as they built their business plans for each of their micro-enterprises. Over a period of 8 months, students operated a business enterprise; i) starting from finding product ideas; ii) planning business strategies; iii) selling products, and eventually; iv) liquidating their companies. During the experience, students also received intensive business assistance from PJI mentors and Citibank volunteers.

The commitment and hard work of the Citi Volunteers, together with Prestasi Junior staff, had a positive impact at national competition level. All winners in the Indonesian Student Company Competition 2019 were those businesses supported by the Citi Foundation. The EMI SC from SMAN 2 Deppasar won the first place and recognition for the most innovative product. Visco SC from SMAN 3 Semarang won second place and SanG SC from SMKN 3 Buduran in Sidoarjo was the third place winner. Keppel SC from SMAN 81 Jakarta won the best financial management award.

Citi Indonesia also held a Sociopreneur Talk entitled 'Be A Changemaker with Social Enterprise' in the facilities of @America Jakarta on 18 September. At this event, the Chief Executive Officer of Citi Indonesia, Mr. Batara Sianturi, shared information about the importance of leadership and how to be a changemaker leader in order to develop social enterprises. By preparing entrepreneurial skills and building a social spirit early on, we believe that more and more young people will be ready and independent in building a highly competitive business, while also caring about the welfare of the community.







### Expanding Entrepreneurship Opportunities

#### **FIND YOUR BLUE**



Support from the Caterpillar Foundation has enabled young entrepreneurs from SMA Muhammadiyah Cileungsi and SMK Kartini Batam to compete in a culminating event of the JA Company program - the 2019 Indonesia Student Company Competition. Both teams represented Caterpillar support and were the best student companies from the two locales within which the corporation operates.



Participating in this competition provided an exceptional experience for the students. They had the opportunity to market their innovative products to a wider audience and become inspired by the judges and other student company teams. Before this competition, these young entrepreneurs had operated their small businesses for 8 months under the project title of the 'Expanding Opportunities Initiative'. It involved more than 250 students from 10 schools located in Cileungsi (West Java) and Batam - the majority from low-income families.

The Caterpillar Foundation and Prestasi Junior Indonesia encourage students to learn about the world of business through an experiential strategy and, in so doing, strengthen students' business knowledge and grow their self-confidence. They are now much better prepared to apply their knowledge and experience and become successful business people in the future.

Rizhon VP of HRD of Karvohisu SC from SMK Kartini Batam

inspire each other.

compete in the competition.

6697





### ExxonMobil Support Oils the Wheels of Youth Entrepreneurship



Program

JA Company Program

**Period** November 2018 -

November 2018 – June 2019





Location

Bojonegoro, Cepu, Tuban





### 6677

In the midst of the current job competition, this program is very inspiring for millennials like me to become entrepreneurs. I also learned to be more confident, responsible, and disciplined.

My participation in the Student Company was the most valuable experience for me!

> Ainur Salwa Jestawana President of Sacovation SC from SMAN 1 Tuban

The year 2019 marked the beginning of the Prestasi Junior Indonesia partnership with ExxonMobil Cepu Limited (ExxonMobil Indonesia) to promote entrepreneurship for high school students in selected schools in Bojonegoro, Cepu and Tuban. The initiative, which involved mobilization of the JA Company Program, provided the opportunity for students to not only develop a business plan but also start-up and operate their own small business entities.

For the first time in this location of Indonesia, teams of students were able to demonstrate an outstanding performance in starting up and managing their new business entities. They have enthusiastically undertook the responsibilities of establishing and operating their company's and incorporated some very innovative ideas. One of them, Sacovation SC from SMAN 1 Tuban produced shoe polish using, as a key ingredient, waste from the production of batik cloth.

By immersing the students within an experiential learning initiative, they were able to achieve a comprehensive understanding of the world of business. The active learning approach was also able to fully 'draw out' the potentials of beneficiaries and create a realization amongst each individual of their capabilities. By providing an education that is relevant to life beyond school, the students are better prepared to become productive participants within the communities in which they live. This foundation will contribute to the support of the economic well-being of the family unit in the future and the communities within which they live.





# Improving Computer Proficiency of Female Students







Digital penetration at the high school level in emerging countries (including Indonesia) is still relatively low. World Bank data for 2016 shows that only 17.75% of families / households in Indonesia have a computer (or notebook) at home. This figure is much lower than other countries in Southeast Asia, such as Singapore, Malaysia, and Thailand. As the ability to operate a computer is one of the basic skills required when applying for many jobs, school leavers in Indonesia are, currently, at a disadvantage.

At the end of 2019, Prestasi Junior Indonesia began a collaboration with Hewlett Packard Inc. to implement the HP Modular Tech Hubs program at SMKN 14 Jakarta, SMKN 27 Jakarta, SMKN 37 Jakarta and SMKN 57 Jakarta. In these four hospitality-focused vocational schools, with majority female enrollment, PJI and HP created innovative tech hubs with a total of 75 computer devices equipped with Microsoft software. In addition, the teachers have been trained by Microsoft professionals to be able to instruct students of material within the HPLife curriculum and Microsoft software.



Through a digital infrastructure development program at school, both HP Inc. and Prestasi Junior Indonesia strive to encourage the creation of interactive technology-based learning experiences for young people. In addition, the use of digital devices in schools helps students to prepare and improve their skills needed for their future work. It is also important to promote the use of the tech hubs to groups outside of the school and, in doing so, create a communitybased approach to expanding proficiency in the use of technology.





# Preparing Students for Business and Entering the Workforce





Over a period of eight months, students from three high schools in Jakarta had an opportunity to participate in the JA Company Program and run their own micro-enterprises 6677

My most cherished memories come from witnessing all the students enthusiastically learning something new and asking questions about job interviews. It feels great knowing that what we have done can give them a better chance of success and help them reach their career goals. As I am back with my daily life, I take with me the experience I gained from my volunteer experience as a reminder to keep sharing good things no matter how small or big they are and never stop learning so I can share more with others. I have never thought that a little thing could mean a lot for some people. I cannot wait for the next volunteer opportunity with AIG.

> Nirmala Putri AIG Indonesia Volunteer

with the support of PT AIG Insurance Indonesia (AIG Indonesia). These student companies located at SMAN 35, SMKN 27 and SMKN 38 have impressed with their commitment and aspirations. Each company created a unique product which aligned with eco-friendly concepts. Space SC from SMAN 35 produced faux plastic bags from seaweed, Alta SC from SMKN 27 produced fashion products from recycled cassava peel, and Sminka SC from SMKN 38 came up with a great organic lip balm made from beetroot.

In addition to this entrepreneurship initiative, every 12th grade students of SMKN 63 Jakarta benefited from their involvement in a one-day work readiness program known as JA Career Success. With the help of AIG volunteers, these students were provided with a series of lessons focusing on the 4 'C's' – Communication, Collaboration, Creativity, and Conflict Resolution. The program also provided the AIG volunteers with the opportunity to simulate job interviews. These were analyzed and replicated by students in groups. The interviews were specifically engineered to provide practice for students who will be facing the very real prospect of participating in similar interviews to secure employment in the near future. The engagement also provided students with the important skill of constructing their very own personal brand in the form of their resume.



The active engagement 74 AIG volunteers provided hugely important positive impact for the students. These volunteers were excellent role models as many were quite young and could easily relate to the concerns of the high school students as they prepare for exiting formal education and entering the workforce. It is worth noting that almost all of the students benefiting from AIG support were representative of lower-middle to low-income families. In most cases the families did not have the means to provide for their daughter/son to attend university. Therefore, school leavers sought employment directly upon leaving high school or considered beginning their own small business enterprise. Thanks to AIG they now have the knowledge and self-confidence to be able to do so.



# Promoting Youth Entrepreneurship Through Active Engagement

Location

Jakarta, Bandung,

Surabaya, Denpasar

**Total Volunteers** 

Period

**Total Classes** 

April – October 2019

**Total Schools** 

Students from hospitality focused vocational schools in four Indonesian cities have benefited tremendously from the Starbucks Creative Youth Entrepreneurship program implemented by Starbucks Indonesia together with Prestasi Junior Indonesia. This initiative mobilized a stylized hybrid of the JA Be Entrepreneurial and JA Company programs beginning in April and coinciding with the celebration of the Starbucks Global Month of Good. Lasting some seven months the initiative ended in October.

For 6 weeks in each school, students were involved in a series of entrepreneurial learning activities assisted by the enthusiastic Starbucks volunteers. In the first week, a launching of the SCYEP involved program introduction and volunteers working with students in small groups in order to create an entrepreneurial spirit. During the next four weeks, students participated in the classroom learning sessions to form a business group, develop a product idea and begin to formulate a business plan. This business idea was then presented at a pitch competition which mobilized senior Starbucks personnel as judges. The final engagement was a Market Day, held in each of the schools, where students used the funds they received during the pitch competition to produce items for sale. The winning business operations received an additional fund to support further business growth which occurred with success.

The undertaking of the Starbucks Creative Youth Entrepreneurship Program in 2019 has provided an impactful experience for students to learn the essential elements needed to



build a business. More than 350 Starbucks personnel have helped students gain a better understanding of business while providing inspiration through positive role modeling. Students were made aware that their knowledge and skills have commercial value. These students now possess greater confidence and are better prepared to consider establishing a business in the future by utilizing the new skills they now possess.











Program

909

Total Students

(JA Be Entrepreneurial)

Creative Youth Entrepreneurship



### Learning Today and Smart Managing Money in the Future



### 6699

All of these activities help students gain insights into not only the application of knowledge but also experience implementing economic theories they have learned so far in the classroom. The activity also gave new ideas to the teacher to enrich teaching and learning activities in the classroom. Ideally schools have the tool so that when the material is taught, they can immediately practice.

> Hindraswari Enggar Dwipeni Teacher of SMAN 71 Jakarta



Prestasi Junior was very pleased to be able to begin the collaboration with Bank OCBC NISP to implement "Smart Future" – a financial literacy program delivered by using an educational board game for high school students in Jakarta and Bandung. This began at SMAN 34 Jakarta on the 24th of January and continued throughout the year with a total of 11 schools and 2 universities reached.

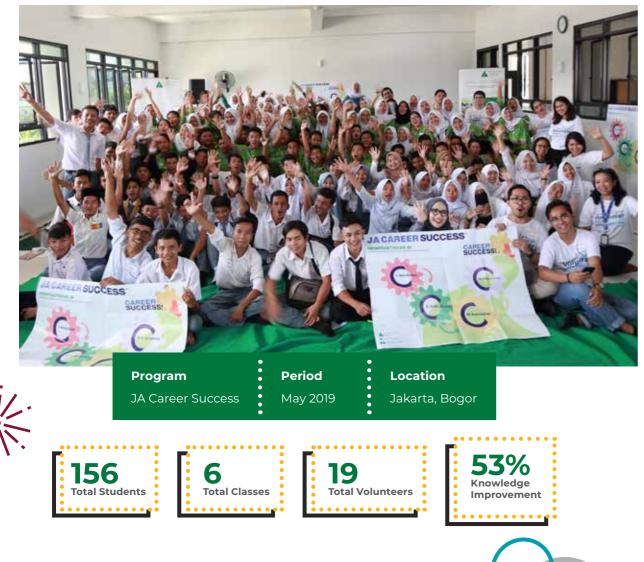
This volunteer driven program involved 77 business professionals from the Bank OCBC NISP headquarters and branches – all of whom dedicated more than three hours of their time working together with groups of students. The students learned about personal finance management by using banking products and services wisely and in a fun way. In addition to personal finance knowledge, they were also introduced to various banking products such as savings, deposits and others.

Volunteers who have expertise in managing these banking products – as part of their daily work at the bank – helped the students to gain a significant understanding of the detailed specifications of each banking product. Many students were able to get to know a number of banking services that are not commonly used by most people. The students involved in the program at this time have successfully acquired a strong foundation knowledge of finance that encourages them to be smart in making financial decisions in the future.



### MMC Volunteers Prepare Vocational Students

# to Compete in the World of Work



### 6677

I learn much about the soft skills needed to succeed in the workplace and I started to realize my strength and my weaknesses that I have to improve. I also realized how important it is to manage our money and saving our money in advance.

Thank you MMC and PJI.

Fenti Faradina Student of SMK Cendekia A.K Yasmin Bogor



Vocational school graduates have the lowest level of labor absorption compared to other levels of education. This issue has encouraged Prestasi Junior Indonesia and Marsh & McLennan Companies Indonesia (MMC Indonesia) to provide an innovative work readiness program, JA Career Success, for vocational school students in Jakarta and Bogor.

Together with 19 volunteers from MMC Indonesia, students from SMKN 38 Jakarta and SMK Cendekia A.K. Yasmin Bogor gained knowledge about the skills required by the company. They also learned how to solve work-based problems by applying critical thinking, communication, conflict management, creativity and collaboration with team members. The volunteers also shared practical tips for applying for jobs. Students were encouraged to understand how to arrange personal information into an attractive and professional resume. They identified the do's and don'ts when facing a job interview by observing the simulations carried out by the volunteers.



This volunteer engagement was a valuable experience for the students. They were able to understand the importance of ensuring their education and skills acquisition remains adaptable and competitive. MMC volunteers were also great motivators through boosting students self-confidence. Prestasi Junior Indonesia is very pleased to be one of the organizations involved in the Global Volunteer Month of the Marsh & McLennan Company. In the fourth year of partnership, PJI and MMC Indonesia continued their commitment to empower the younger generation to pursue their success in the future. Now, the students are much better prepared to be competitive in the world of work!





# **Preparing Students for the**

### Workforce and Improving Financial Management







To celebrate International Women's Day, a group of 100 female students from 5 high schools in Jakarta were invited to meet with Women Leaders representing Citi Indonesia. In this session, they gained inspiration as a result of learning how a woman has equal opportunities to excel in their career and play a strategic role in a business management. In addition, Citi Indonesia also promoted the importance of managing and making

personal financial decisions. Through the JA Personal Finance program, students learnt that healthy personal finances require money-management strategies which include; earning, employment and income, budgeting, savings, credit and debt, consumer protection, smart shopping, risk management, and investing.

On a different occasion, students from 5 high schools in Jakarta were also invited to visit the Citi Indonesia office to observe the professional work environment and become involved through Job Shadowing to better understand how a bank operates. In a brief session of the JA Job Shadow program students learnt from the senior management team of Citi Indonesia on how to manage a brand, marketing, and human resource management in a company. This was certainly very useful for students who were also operating a student company in their school.





# **Continuing to Build** an Entrepreneurial Spirit





Yayasan Pembangunan Jaya continued its 8-year relationship with Prestasi Junior Indonesia in 2019 by focusing on the implementation of the JA Company Program in support of building an entrepreneurial spirit amongst their students. A group of 17 students operated their own student company, known as Meromi Student Company. They produced and sold natural soap with biodegradable seaweed packaging. The idea emerged from their concern regarding soap residue as a sea water pollutant.

At the end of the program, the company also had the opportunity to join the 2019 Indonesian Student Company Competition at Lotte Shopping Avenue and compete against their peers from other institutions. This was an exceptional learning experience for the students as they acquired the basic skills needed to start and operate a business. In addition, the program also made the students more aware of environmental problems and encouraged them to provide a solution for their business operation.





### **Creating an Awareness**

Amongst Jakarta's Teenagers of the Problems of Plastic Waste





**Program** Waste Management Education Location Der 2019 Jakarta









# 6677

Through this activity, I realized that the plastic waste is very dangerous for our environment. Now, I'm motivated to start managing the plastic waste by implementing 3R activities; reuse, reduce, and recycle.

Muhammad Basishar Student of SMKN 37 Jakarta Prestasi Junior Indonesia always attempts to promote the integration of social and environmental factors within its student company initiatives each year. In so doing, students are able to develop product and marketing ideas which support social awareness and the importance of acting as custodians of the environment.

Prestasi Junior Indonesia and 28 volunteers from Hewlett Packard Enterprise Indonesia visited State Vocational High School 37 in Pasar Minggu, Jakarta, on Friday 20th September. For a whole afternoon, we worked with students to identify the significant problems associated with plastic waste and worked

through strategies to mitigate these problems. The students, with the assistance of volunteers, were required to construct an item out of waste products - mainly plastic. The group selected as having the most innovative product was rewarded with a small prize. The objective was to emphasize recycling rather than just disposing of plastic in a random fashion.

Indonesia's youth must be made aware of this issue as they are in a position to do something positive in support of resolving it. Through becoming agents of change within their wider communities now and for many years to come they can apply what they have learnt during this session to address this issue proactively. We thank the HPE volunteers for giving up many hours of their office time to visit the school in order to support the education of youth about the plastic problem faced by everyone. As a result of this volunteer engagement there are now many more students who possess the mindset of working together to reduce plastic waste within the Jakarta environment and promote strategies within families and communities.





# POST HIGH SCHOOL & COMMUNITY EMPOWERMENT

••••••••••••••••• CHAIRMAN'S CHALLENGE YOUTH ENTREPRENEURSHIP EDUCATION JAPRI (JADI PENGUSAHA MANDIRI)



### **A Disaster Preparedness Initiative with The Excellent Volunteers from Prudential**

#### Program

#### Period

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. . . . . . . . . . . . . . . .



543

Volunteers Involved

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a result of heavy rain within the regions watershed. This occurs rapidly and is particularly dangerous if it takes place over-night. It is not only the velocity of the water but also the considerable size and amount of detritus within the regime that causes damage. In order to safe-guard inhabitants from flooding PJI and Prudential utilized resources provided by Palang Merah Indonesia and the local villagers (with the endorsement of the Regional Development Planning Agency of Bogor Regency) to initiate the following interventions:

- 1. Planting of 400 trees along the banks of the Cikeas river to reduce erosion and improve carrying capacity of river channels.
- 2. Creating 200 sinkholes in the vicinity of housing to increase infiltration rates.
- 3. Building ablution blocks within the village to improve sanitation. The rivers were often used for multiple household functions including bathing and toilet waste.
- 4. Constructing a water purification plant to ensure potable water is available for local use, particularly in times of emergency.
- 5. Providing training for evacuation in preparation for flooding events including creation of assembly points.
- 6. Provision of flood warning systems in the villages.
- 7. Constructing a bridge over the Cikeas river. This, apart from ensuring villagers are provided with an evacuation route during disaster events, also ensures local children living on one side of the river are now able to attend the school located on the other side.

By the end of engagement 9,933 villagers were now living in a safer environment and, as the spectre of the rainy seasons inevitable flooding returns, are better able to reduce the impact of severe hazard. The purpose of the initiative was to: (i) equip targeted at-risk communities with an improved knowledge of disaster preparedness, (ii) deliver disaster mitigation infrastructural improvements, and (iii) create an environment which is inclusive of disaster preparedness strategies including education of beneficiaries. All interventions are focused on minimizing the impact of natural disasters that often affect the communities in the location.

Prestasi Junior would like to thank the hundreds of Prudential volunteers who turned up during weekends to support the Desa Siaga Bencana Project. The initiative would not have succeeded without the massive commitment from Prudential and its team.





#### Young Entrepreneurs of Jayapura Succeed in Developing Their Businesses



<text>



This initiative supports and equips our efforts to reduce poverty and unemployment through job creation from the micro, small and medium business sector. The economic growth from this sector is also expected to make a positive contribution to the reception of regional own-source revenues.

DR. Drs. Benhur Tommy Mano, M.M. Mayor of Jayapura Prestasi Junior Indonesia is very pleased and excited to work with Prudential Indonesia in implementing the Youth Entrepreneurship Education Program in the City of Jayapura, Papua. The initiative provided entrepreneurial knowledge and skills needed by Papuan Youth to begin and successfully operate their own businesses. Prestasi Junior was well aware of the challenges faced in working in this remote locale however we entered this undertaking with excitement as our team have the opportunity to improve the welfare of a marginalized community in the Eastern most province of the nation. We also have acquired strategic support from the Mayor of Jayapura which has enabled the development of planning with various government entities.

To mark the completion of the first phase of the Youth Entrepreneurship Education

Program, Prestasi Junior Indonesia and Prudential Indonesia held the Appreciation of Business Achievement event in the Hall of Jayapura Mayor's Office, on 19 February 2020. After being coached and mentored intensively, 33 young Papuan entrepreneurs succeeded in completing the entire series of training engagement and established their own successful business enterprises. This success was responsible for a total of 33 individual business operations which, together, created a revenue to the value of Rp1.28 billion (USD 91,000) during 9 months of

operation. One of the participants was even able to reach a 3,890% increase in business turnover. The undertaking was able to empower communities through, for example, employment. Some 23 businesses increased the number of employees by 46%. Our surveys indicate that 87.8% of participants are now more aware of the importance of financial management and have the ability to undertaken monthly financial reporting. Because of the involvement in the Youth Entrepreneurship Education Program, 33 young people have the opportunity to achieve a better economic well-being for themselves, their families and the communities in which they live.



This program succeeded in convincing me that being an entrepreneur is the greatest job, because we can earn our own income for the livelihood of my family, but also can create jobs for people around me.

> Fina Elziana Sapary Owner of Apins Bakery







#### USAID JAPRI Benefits More Young People



#### Program

USAID JAPRI (JAdi Pengusaha mandiRI)

Period

lovember 2018 – December 2019

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Location

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**Businesses created** 

Blitar, Surabaya, Sampang, Pamekasan



**1.19**million Business revenue earned (IDR)



#### 6699

My participation in Training of Coaches of the USAID JAPRI program provided an extraordinary knowledge that was useful for my self-improvement to be better, more patient, able to empathize, a better listener, and no judging of others. Coaching can be used to help others solve their business problems by directing their own potential. I like the coaching method because it hones the ability to find the real problem roots of a case with a systematic method.

Adinda Sekarsari Owner of Ruang Dolanan and Lecturer of University of Surabaya

Working with the support of USAID, Prestasi Junior Indonesia completed the second phase of the USAID JAPRI workforce development project focusing on the poor and vulnerable youth living in the Regency of Blitar, East Java. The initiative was a huge success with 37 new businesses now operating in the Regency having generated revenue of almost USD90,000 over 6 months until August. These new businesses have a diverse focus and include crafts, culinary, fashion, and agriculture – all are owned and operated by young people from the region. In celebration of this achievement, Bapak Drs. H. Rijanto, M.M., the Regent of Blitar, and Thomas Crehan from USAID Indonesia attended a culminating celebration with all beneficiaries.

In 2019, Prestasi Junior Indonesia and USAID also initiated "JAPRI Goes to Campus" conducted at two universities in Surabaya - Muhammadiyah University and Nahdlatul Ulama University. In this initiative, we implemented three types of activity targeted for students at university level, including One Day Business Trainings (ODBT), Business Mentoring sessions and Business Coaching Clinics (BCC). These activities were undertaken to promote the entrepreneurial spirit of the students and help them to develop their small businesses. In addition, we also conducted training of trainers and coaches to expand the delivery of the USAID JAPRI program and foster the start up and support of small businesses in a number of areas. The collaboration with USAID seeks to provide opportunities for more young people in East Java to improve their well-being through business.



1,026

Total Beneficiaries



#### FINANCIAL STATEMENT OF FINANCIAL POSITION STATEMENT OF CASH FLOWS STATEMENT OF ACTIVITIES

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#### STATEMENT OF FINANCIAL POSITION

as of December 31, 2019 (expressed in Rupiah)

#### STATEMENT OF CASH FLOWS

for the year ended December 31, 2019 (expressed in Rupiah)

		••••••		
	2019	2018		
ASSETS				
CURRENT ASSETS				
Cash and cash equivalents	22.943.066.399	19.329.710.212		
Other receivable	4.400.000	1.000.000		
Prepaid expenses	61.411.028	82.517.928		
Advances payment	233.320.750	7.875.000		
Total Current Assets	23.242.198.177	19.421.103.140		
NON-CURRENT ASSETS				
Fixed assets – net of accumulated	80.495.856	89.286.511		
depreciation				
Total Non-Current Assets	80.495.856	89.286.511		
Total Assets	23.322.694.033	19.510.389.651		
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Taxes payable	708.858	846.422		
Accrued expenses	37.309.091	36.081.818		
Total Current Liabilities	38.017.949	36.928.240		
NET ASSETS				
Restricted	18.120.658.633	14.141.456.121		
Unrestricted	5.164.017.451	5.332.005.290		
Total Net Assets	23.284.676.084	19.473.461.411		

	2010	2010	
	2019	2018	
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts	26.689.609.126	25.896.489.613	
Operating expenses	(22.828.108.069)	(18.816.716.804)	
Other expenses	(8.575.440)	344.959.015	
Increasing (decreasing) in current assets	(207.738.850)	46.442.498	
Increasing (decreasing) in current liabilities	1.089.709	(13.638.730)	
Net cash provided by operating activities	3.646.276.476	7.457.535.592	
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of fixed assets	(32.920.289)	(71.042.477)	
Net cash flow used in investing activities	(32.920.289)	(71.042.477)	
CASH FLOWS FROM FINANCING ACTIVITIES	-		
Net cash flow used in financing activities	-		
Net increase cash and cash equivalents	3.613.356.187	7.386.493.115	
	5101515501107	15001155.115	
Cash and Cash Equivalents at the Beginning Period	19.329.710.212	11.943.217.097	



The figures that appear in this financial statement have been audited by Registered Public Accountant Firm "Razikun Tarkosunaryo" (Member of MSI Global Alliance Independent Accounting & Legal Firms) and have received an unqualified opinion

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The figures that appear in this financial statement have been audited by Registered Public Accountant Firm "Razikun Tarkosunaryo" (Member of MSI Global Alliance Independent Accounting & Legal Firms) and have received an unqualified opinion for the year ended December 31, 2019 (expressed in Rupiah)

		2019			2018		
	RESTRICTED	UNRESTRICTED	TOTAL	RESTRICTED	UNRESTRICTED	TOTAL	
RECEIPTS							
Program receipts	22.276.165.212	4.391.867.014	26.668.032.226	21.094.738.112	4.626.567.336	25.721.305.448	
Other income	-	21.576.900	21.576.900		175.184.165	175.184.165	
Total Receipts	22.276.165.212	4.413.443.914	26.689.609.126	21.094.738.112	4.801.751.501	25.896.489.613	
EXPENDITURES							
Program expenditures	12.647.806.961	3.575.946.477	16.223.753.438	10.395.187.394	2.809.971.109	13.205.158.503	
General and administrative expenses	5.649.155.739	996.909.836	6.646.065.575	4.806.878.769	848.272.725	5.655.151.494	
Total Expenditures	18.296.962.700	4.572.856.313	22.869.819.013	15.202.066.163	3.658.243.834	18.860.309.997	
Other income	-	(8.575.440)	(8.575.440)		344.959.015	344.959.015	
Changes in net assets	3.979.202.512	(167.987.839)	3.811.214.673	5.892.671.949	1.488.466.682	7.381.138.631	
Net assets, beginning balance	14.141.456.121	5.332.005.290	19.473.461.411	8.248.784.172	3.843.538.608	12.092.322.780	
Net assets, ending balance	18.120.658.633	5.164.017.451	23.284.676.084	14.141.456.121	5.332.005.290	19.473.461.411	
					•		

The figures that appear in this financial statement have been audited by Registered Public Accountant Firm "Razikun Tarkosunaryo" (Member of MSI Global Alliance Independent Accounting & Legal Firms) and have received an unqualified opinion.

#### **SUPPORTERS**

#### PARTNERS

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FOUNDATION



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Prov. Kepulauan Riau

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UNUSA

Pemerintah

Kab. Sampang





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Pemerintah

Kab. Blitar

Dinas Pendidikan

Prov. Jawa Barat

Kota Serang







Dinas Pendidikan Dinas Pendidikan Kota Bogor





Dinas Pendidikan

Dinas Pendidikan Kota Denpasar

Kota Bandung













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