

PEOPLE ORIENTED ECONOMY

ASEC SSE ONLINE ACADEMY

(Assessing SOCIAL SOLIDARITY ENTERPRISE/ORGANISATION)

A CASE STUDY

**CREDIT UNION ADIGUNA
KUPANG, EAST NUSA TENGGARA
PROVINCE, INDONESIA**

INDONESIA – EAST NUSA TENGGARA PROVINCE



THE STRATGIC ASPECT OF EAST NUSA TENGGARA PROVINCE, INDONESIA

STRATEGIC INDICATORS				
Economic Growth Quarter I, 2020	: 2.84 Percent	▲	Life Expectancy at Birth, 2019	: 66.85 Year
Inflation May 2020	: 0.12		Export Value, April 2020	: 332 745 US \$
Number of Poor Population, Sep 2019	: 20.62 Percent		Import Value, April 2020	: US \$
Unemployment Rate, February 2020	: 2.8 Percent		Number of Populations, 2020	: 5 541 394 People
Human Development Index, 2019	: 65.23		Farmers Exchange Rate, Mei 2020	: 95.23
Gini Ratio, September 2019	: 0.355	▼	Room Occupancy Rate in Classified Hote,	: 13.32

CREDIT UNION IN EAST NUSA TENGGARA PROVINCE, 2020

NO	PUSKOPDIT	ASSET	LOAN	MEMBER	EMPLOYMENT
		(RP)	(RP)	(PEOPLE)	(PEOPLE)
1	PUSKOPDIT FLORES MANDIRI	1,533,660,681,000	1,197,915,220,000	184,003	751
2	PUSKOPDIT SWADAYA UTAMA	2,411,964,011,348	1,984,379,231,799	425,474	1,375
3	PUSKOPDIT TIMOR	1,409,363,362,274	1,176,474,890,999	170,983	637
4	PUSKOPDIT MANGGARAI	306,002,215,562	248,730,471,807	67,535	284
5	PUSKOPDIT SUMBA	53,874,886,439	35,662,364,207	11,297	40
TOTAL		5,714,865,156,623	4,643,162,178,812	859,292	3,087

UNITING ALL CU ACTIVISTS IN THE REGION



THE HISTORY OF CU ADIGUNA

- The idea to form a cooperative was initiated by lecturers of a private university, University of Widya Mandira Kupang.
- The basis of forming the cooperative was that the majority of lecturers and employees faced difficulties in fulfilling their basic needs at the end of every months.
- The cooperative function as the bridge of solidarity amongst them.
- Nowadays, the majority of the cooperative members are non-university affiliated people, i.e., farmers, fisherman, civil-servants, and many other ordinary people.

ACTIVITIES AT VILLAGES TO PROMOTE FINANCIAL LITERACY, ordinary people in queue registering as member of CU ADIGUNA



DISCUSSION AT A VILLAGE



PROMOTING FINANCIAL LITERACY TO STUDENTS IN A MONK, AND AT A CAMPUS OF A UNIVERSITY



A FAMILY, IN FIVE YEARS TIME, FROM PENUT FARMER TO A LARGE SCALE CHICKEN FARM WITH TWO BIG DUMP TRUCKS



THE ANNUAL MEMBER MEETING, ENJOY A HOTEL ATMOSPHERE
AND NICE FOOD, *once in a year.*



ANNUAL MEETING DECISIONS (MAKING)

1. ONE MAN ONE VOTE
2. BOARD ELECTION
3. PROFIT DISTRIBUTION AGREEMENT, on the basis of equitable distribution.
4. GENERAL STRATEGIC POLICY

DAILY ACTIVITIES: MEETING, SERVING MEMBERS WITH SMILE, FIELD VISIT



VALUES

VISION - MISSION

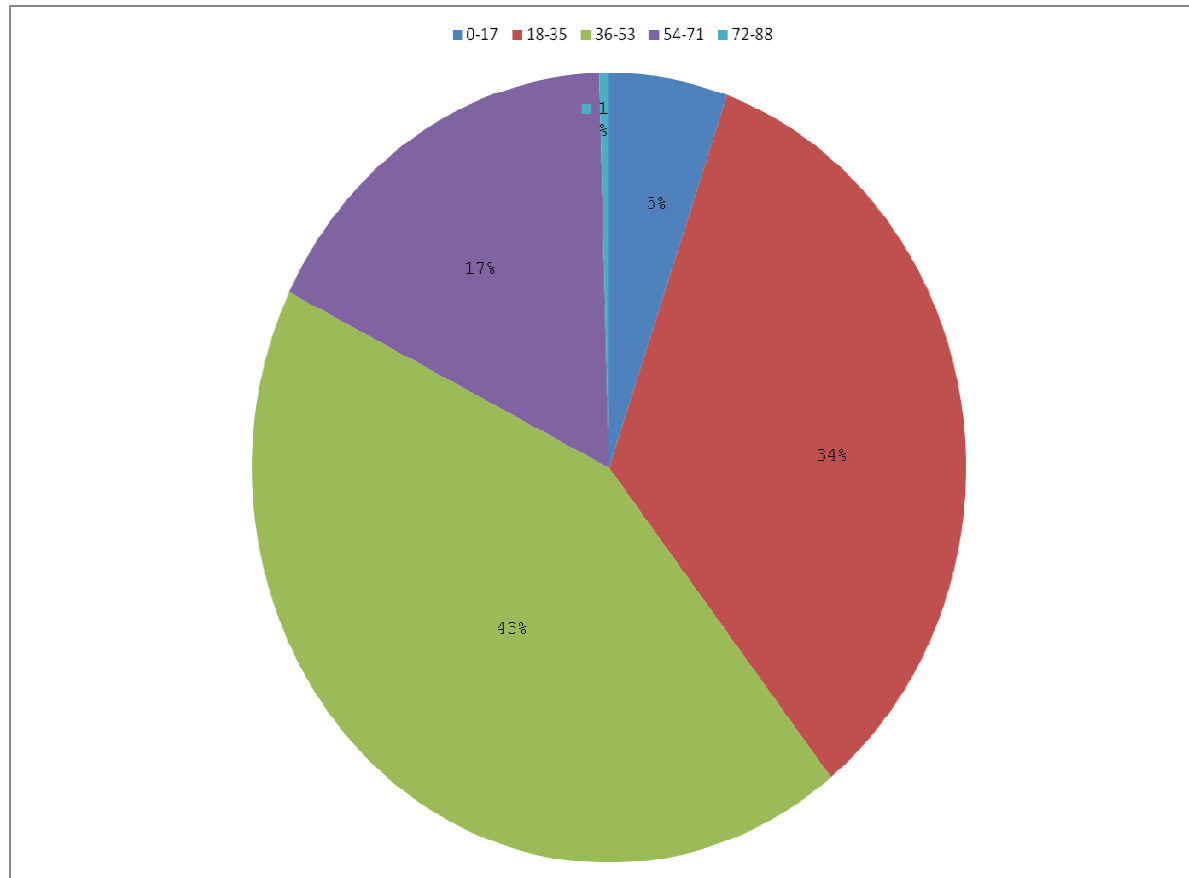
VISION: Become a cooperative that excels in services and professional in financial management in East Nusa Tenggara Province.

MISSION: Providing financial services that are appropriate to improve the welfare of members.

CORE VALUES: Honesty, Teamwork, Commitment, Togetherness, Responsibility.

FUNCTION AS GUIDANCE IN PURSUING OBJECTIVES
– MEMBER'S WELFARE

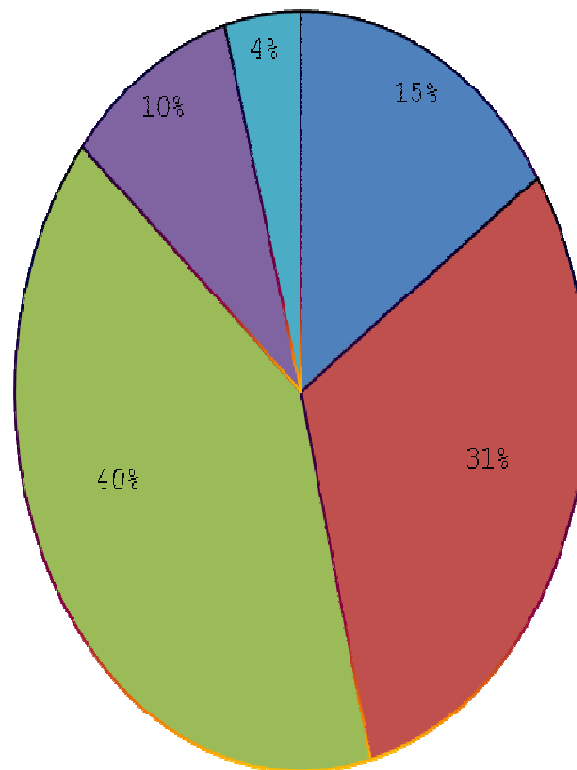
Membership Based On Age Credit Union Adiguna 2019



The majority of the member is people at productive age. The cooperatives also has members on the age of 0 to 17 years old; children.

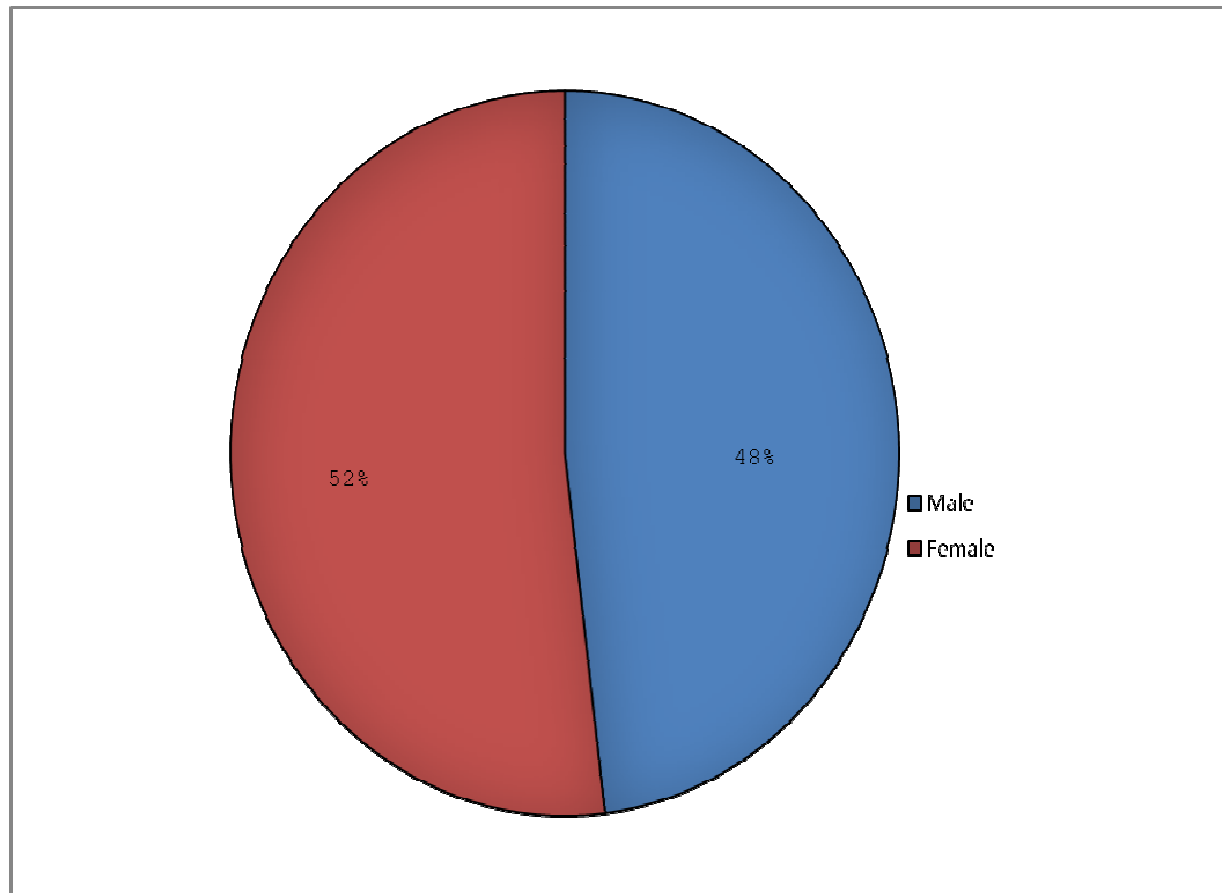
Membership Based On Job Credit Union Adiguna 2019

■ Civil Servant ■ Private Intitution Employee ■ Private Business ■ Children ■ Student



People with their own business (private business) are the majority of the member. This is a basis to move from consumption to productive credit.

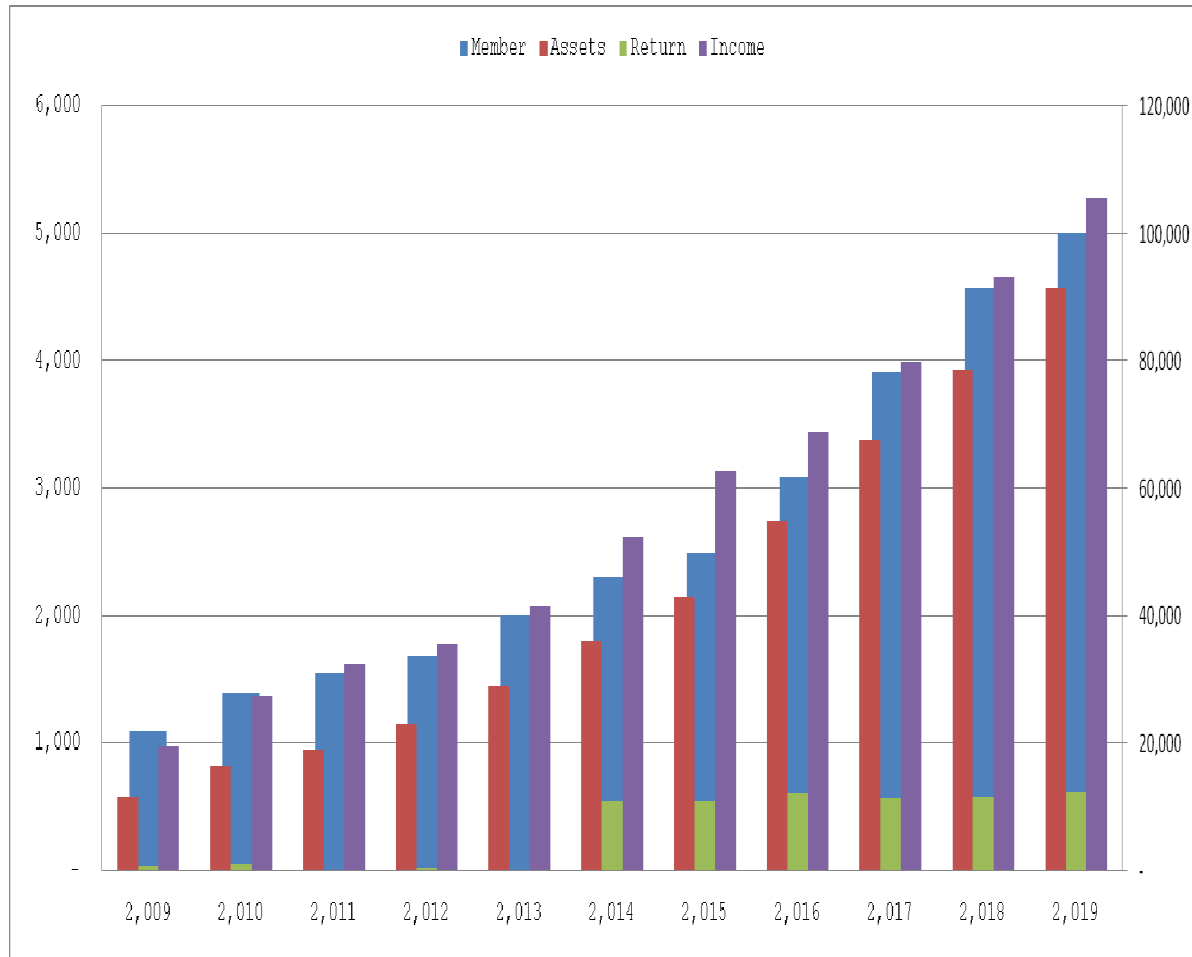
Membership Based On Gender Credit Union Adiguna 2019



**Female are
larger than
male
members.**

**This is a kind
of gender
advocacy.**

Business Developments Based on Members, Assets, Income and Return (Rp.000.000) Credit Union Adiguna 2009-2019

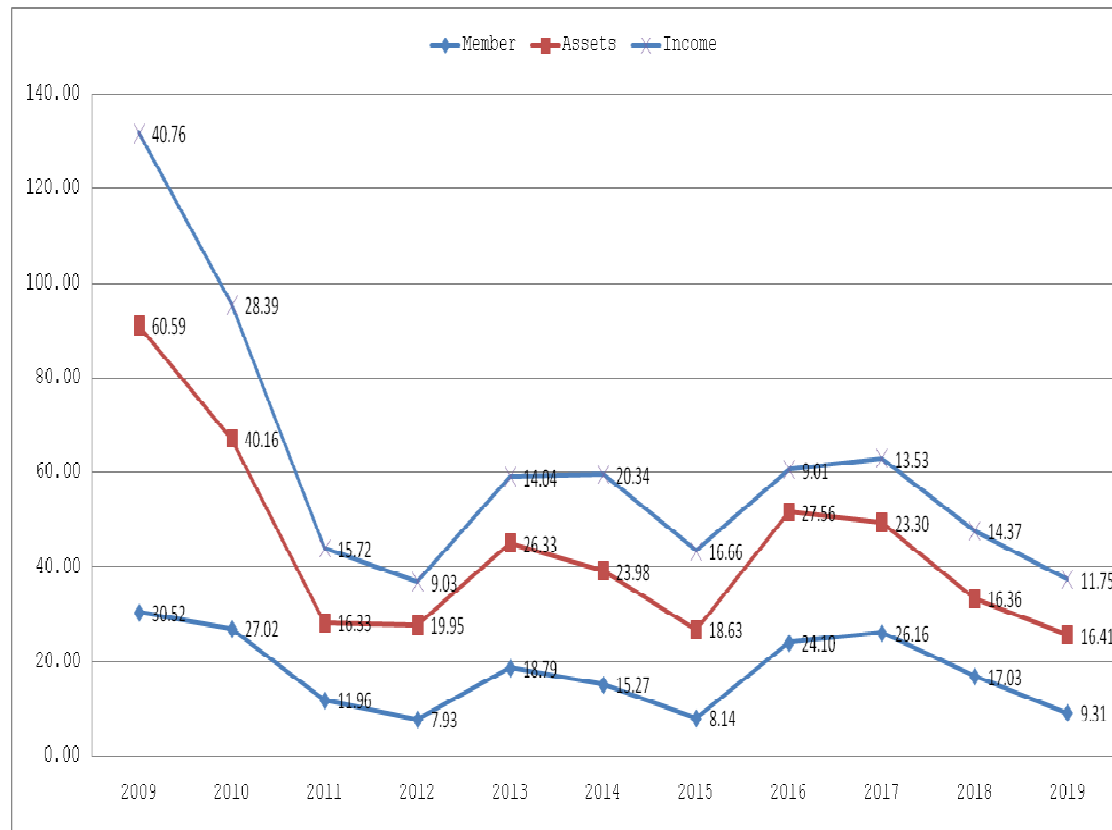


**In general,
membership,
assets, income,
and assets
increase in
terms of
nominal
(rupiah)**

Business Development Based on Members, Assets, and Income (%)

Credit Union Adiguna

2009-2019



The business development of the cooperatives show a tendency to decrease in the last two years (2018-2019)

Policy during Covid-19 Pandemic

1. Allow member pay interest only, without loan principal installments (installment forgiveness).
2. Renewing/rescheduling loan agreement
3. Remove the installment delay penalty
4. Principal Installment payment based on the ability of the members.

THE 5 DIMENSIONS OF THE SSE ENTERPRISE/ORGANIZATION (SSEO)

- **Socially responsible governance** – members actively take part in every regular annual meeting; each member has the right to speak and give opinion or recommendation; each member actively participates in decision making on the basis of one man one vote; each member has the right to get the profit sharing on the basis of equitable distribution.
- **Edifying ethical values** - Honesty, Teamwork, Commitment, Togetherness, and Responsibility are core values and function as guidelines in both operational and strategic policy and in pursuing member welfare (the objective of the institution).
- **Socio-economic benefits of the community** – member are recommended participate actively on training on financial literacy, member get access to credit provided with agreed-upon price, members are facilitated and supported in improving and expanding their own business.
- **ECOLOGICAL CONSERVATION** – members are motivated to be united in order to have harmonized community and good environment.
- **ECONOMIC SUSTAINABILITY** – members are guided and trained to enjoy deposits in the cooperative in order to meet their long-run needs.

THANK YOU

