

PT Bank BTPN Syariah Tbk.: Serving the unbanked segment

syariah btpn

Overview of BTPN Syariah

Target market

- Large / Medium Enterprises
- SME
- Micro

Self-employed

Productive Poor

- Daily expenditure < $2
- **45 mn** in Indonesia, of which **23 mn** female
- 78% reside in Java & Sumatera

Source: Statistics Bureau, team analysis

Vision

To be the best Sharia bank for financial inclusion, transforming in the lives of millions

Mission

Together with our stakeholders, we create opportunities for growth and a more meaningful life

Continuous Empowerment Programs (1/2)



1

Mini Meeting

(Prospective Customer)

- Initiating inclusion program by sharing banking products and services to the prospective customer performed by Bank's field team.

No. of beneficiaries: >7 mn



2

Mandatory Membership Training Program

(New Recruit Customer)

- A five (5) day one (1) hour training program for the new customers
- Nurture the Courage, Discipline, Hard work and Solidarity Values
- Motivate the customer to have dream (with a dream card – e.g. going to Hajj, renovate house, better business, higher education for the children, etc)
- Train basic financial management

No. of beneficiaries: >7 mn



3

Bi-Weekly Customer Routine Meeting

(Customer)

- Conduct short empowerment programs every 2 weeks
- This empowerment is based on 3 main pillars:
  - health,
  - environment and
  - entrepreneurship
- The bank has over **100 modules & games**

No. of beneficiaries: >7 mn



4

Mentoring Programs

(Successful and Inspiring Customer)

- Advanced empowerment program given to inspiring &successful customers
- From entrepreneurship training, certification (MUI / IRT / BPOM), exhibition, business diversion, digital marketing, UMKMK & Competition, etc.

Continuous Empowerment Programs (2/2)

5

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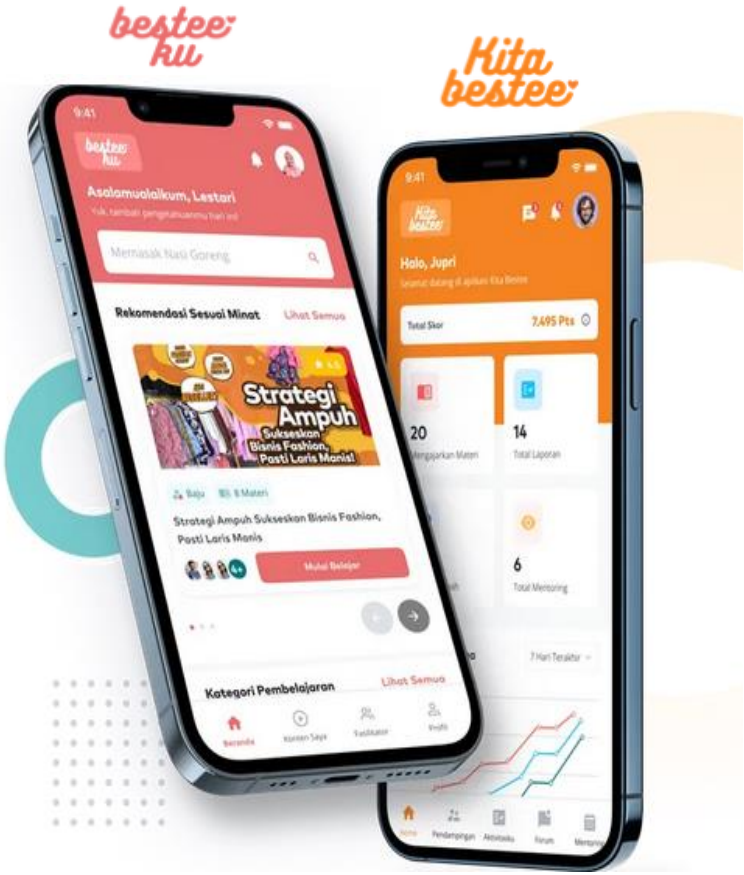
An Integrated platform of digital learning & empowerment program by stakeholders for increasing our customer capacity as entrepreneurs by providing access to knowledge. Our customer can learn entrepreneurship material independently or/and assisted with contributor who joined the empowerment program.



Target FY2024:

- >5.500 Facilitators
- > 120.000 Customers
- >270 University
- 24 Province
  >1000 Area Coverage





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Social Impact Scorecard: Positive Changes, Better for Community

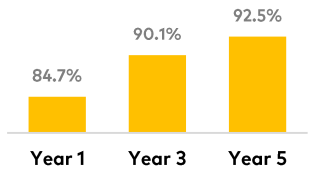
Portrait of Customer Condition After 5 Years (using PPI from IPA)

Simple Poverty Scorecard for Indonesia

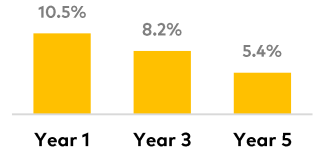
Entity	Name	ID	Date (DD/MM/YY)
Participant:			Date joined:
Field agent:			Date scored:
Service point:			Household size:

Indicator	Response	Points	Score
1. How many household members are there?	A. Six or more	0	
	B. Five	5	
	C. Four	11	
	D. Three	18	
	E. Two	24	
	F. One	37	
2. Do all household members ages 6 to 18 go to school?	A. No members ages 6 to 18	0	
	B. No	0	
	C. Yes	2	
3. What is the highest level of education that the female head/spouse has completed?	A. None	0	
	B. Grade school (incl. disabled, Islamic, or non-formal)	3	
	C. Junior-high school (incl. disabled, Islamic, or non-formal)	4	
	D. No female head/spouse	4	
	E. Vocational school (high-school level)	4	
	F. High school (incl. disabled, Islamic, or non-formal)	6	
	G. Diploma (one-year or higher), or higher	18	
4. What was the employment status of the male head/spouse in the past week in his main job?	A. No male head/spouse	0	
	B. Not working, or unpaid worker	0	
	C. Self-employed	1	
	D. Business owner with only temporary or unpaid workers	3	
	E. Wage or salary employee	3	
	F. Business owner with some permanent or paid workers	6	
5. What is the main material of the floor?	A. Earth or bamboo	0	
	B. Others	5	
6. What type of toilet arrangement does the household have?	A. None, or latrine	0	
	B. Non-flush to a septic tank	1	
	C. Flush	4	
7. What is the main cooking fuel?	A. Firewood, charcoal, or coal	0	
	B. Gas/LPG, kerosene, electricity, others, or does not cook	5	
8. Does the household have a gas cylinder of 12kg or more?	A. No	0	
	B. Yes	6	
9. Does the household have a refrigerator or freezer?	A. No	0	
	B. Yes	8	
10. Does the household have a motorcycle, scooter, or motorized boat?	A. No	0	
	B. Yes	9	
Microfinance Risk Management, L.L.C., microfinance.com		Score:	

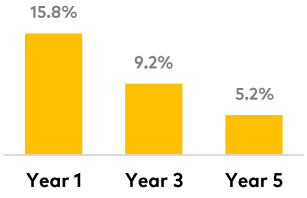
Q2. Do all household members ages 6 to 18 go to school?
C. Yes



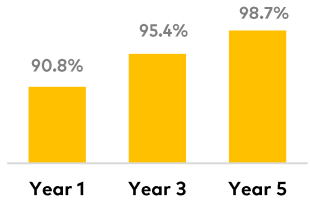
Q5. Widest floor type?
A. Soil or bamboo



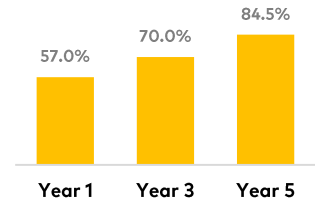
Q6. What type of toilet arrangements does the household have?
A. None or latrine



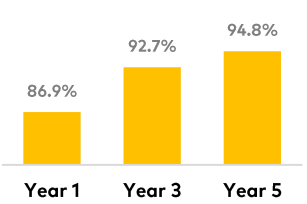
Q7. What is the main cooking fuel?
B. Gas/LPG, kerosene, electricity, others



Q9. Does the household have refrigerator or freezer?
B. Yes



Q10. Does the household have motorcycle or motorized boat?
B. Yes



**PPI (Poverty Probability Index) was built by IPA(Innovations for Poverty Action) to measure the progress out of poverty; www.progressoutofpoverty.org/*

***BTPN Syariah is not the sole determining factor of the customers' welfare improvement*

Social Impact Scorecard: Strong SDGs impact

Researched conducted by University Indonesia Demographic Institute (2023)



Extreme Poverty Rate (1.9 USD PPP)

BTPNS Customers	Non-Customers
6.9%	9.9%

The extreme poverty rate of customers is lower than that of non-customers. In addition, using panel respondents, the average poverty rate of panel customers decreased by 7.4 percent or out of extreme poverty compared to 2019.



Woman Autonomy

BTPNS Customers	Non-Customers
2.6 out of 3	2.35 out of 3

This mean that the customers have more autonomy in making important decisions in the household such as: use of own income, use of spouse income, large expenses in the household (both in the form of individual decisions and joint decisions) compared to non-customers.



Decent Drinking Waters

BTPNS Customers	Non-Customers
90%	88%

This mean that the customers have more availability and sustainable management of clean water and sanitation compared to non-customers



Economic Growth

	BTPNS Customers	Non-Customers
Customer households experience increment of income	83%	60%
Average family income	Rp 4.7mio	Rp 3.2mio
Average customer income	Rp 2.5mio	Rp 1.8mio

The customers economic condition is better compared to non-customers.