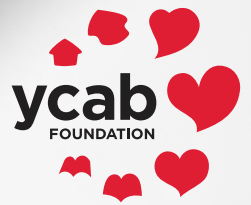
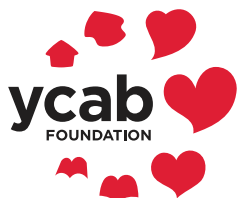


# Impact Report 2021








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YCAB Foundation

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     YCAB Foundation

In compliance with:







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**“Passion is a Luxury.  
Without Perseverance,  
Passion is Overrated.”**

---

**Veronica Colondam**  
Founder and CEO of YCAB

# WORDS FROM OUR FOUNDER & CEO

Crossing every milestone on its 21st year, YCAB envisions a world where the most vulnerable and affected by the fluidity of economic market growth have access to the fundamental rights of life, including but not limited to adequate social-financial well-being and education. A world where, not only are people surviving, but thriving.

Despite what we envision, a greater future and a better world for everyone; there is a season in all we do. There is time for everything under the sun. That's exactly what 2020 was to YCAB. No one was prepared for what was to come, yet through it all, we grew from ignorance of how the pandemic could shape us to make the best of the new realities at hand. Doing things digitally created new norms, leading us to doing the one thing we had been thinking and strategizing but never really implementing, migrating online smoothly with excellence and ease. Together, we adapted and we grew stronger.

In our low-income beneficiaries, students and mothers alike, the problem wasn't the access to technology as most have at least one smartphone in their households.

But having one does not mean having the literacy to use it well. This was demonstrated explicitly during our COVID response movement, LightUp Indonesia. Distributing online donations to help pay the electricity bills seemed like a simple thing to do, but it was far from it. We re-learned what we already knew: We can only help those who can help themselves. But in a pandemic, we can only help those who can help themselves digitally. From 1.5 million reached, only 300,000 applied and only a little over 100,000 families were eligible to receive assistance. However, LightUp is our first-ever campaign that moved more than half a million small gift donors to support – all online.

There is always a bright side to things, even in the darkest time. Yes, there was a slight pause somewhere, but we continued to press on down the road. Keep marching on with new ideas, using a more practical approach with a spark of innovation from a fresh perspective.

Most importantly, we are entering 2021 with thanksgiving and greater resilience, with grit. We never know what 2021 will bring, but we are optimistic that we shall always rise above whatever we face.

---

**Veronica Colondam**  
Founder and CEO of YCAB

# YCAB's 2030 Vision

By 2030, YCAB will become the key enabler in ensuring students learn, youth earns, and mothers are empowered by developing and scaling key programs in order to break generational poverty.

## Our 4 priorities



### Mothers Empowered

Integrated Financial Inclusion Service



### Student Learns

Enabling Education



### Youth Earns

Self-Reliant Next Gen



### Flourishing Social Enterprise Ecosystem

Continuum of Capital, Social Investment





In 2020, we took the opportunity to enhance our vision and mission statement to realign our strategy and priorities for the decades to come.

## Vision

A thriving world where youth and mothers are empowered through love, hope, and opportunity to be liberated from generational poverty in sustainable ways.

## Mission

Provide integrated financial inclusion services for ultra micro-entrepreneurial mothers to improve their family's welfare and their children's education.

Champion educational justice through holistic programs to enable youth to optimize their potential and become financially independent.

Invest in impactful and scalable social enterprises whose work strengthens and aligns with YCAB's vision.



# Core Values - iSERVE



## **I**NTEGRITY

Integrity is where core values and action meet consistently, resulting in confidence and trust from our partners and sponsors.



## **S**ERVICE

An attitude that wants to bring out the best in what we can do to achieve goals without thinking of any reward.



## **E**MPATHY

Caring for the community is a fundamental value that all YCABers must have.



## **R**ESILIENCE

We embrace every challenge at hand as it gives us opportunity to learn and to exercise creative problem solving.



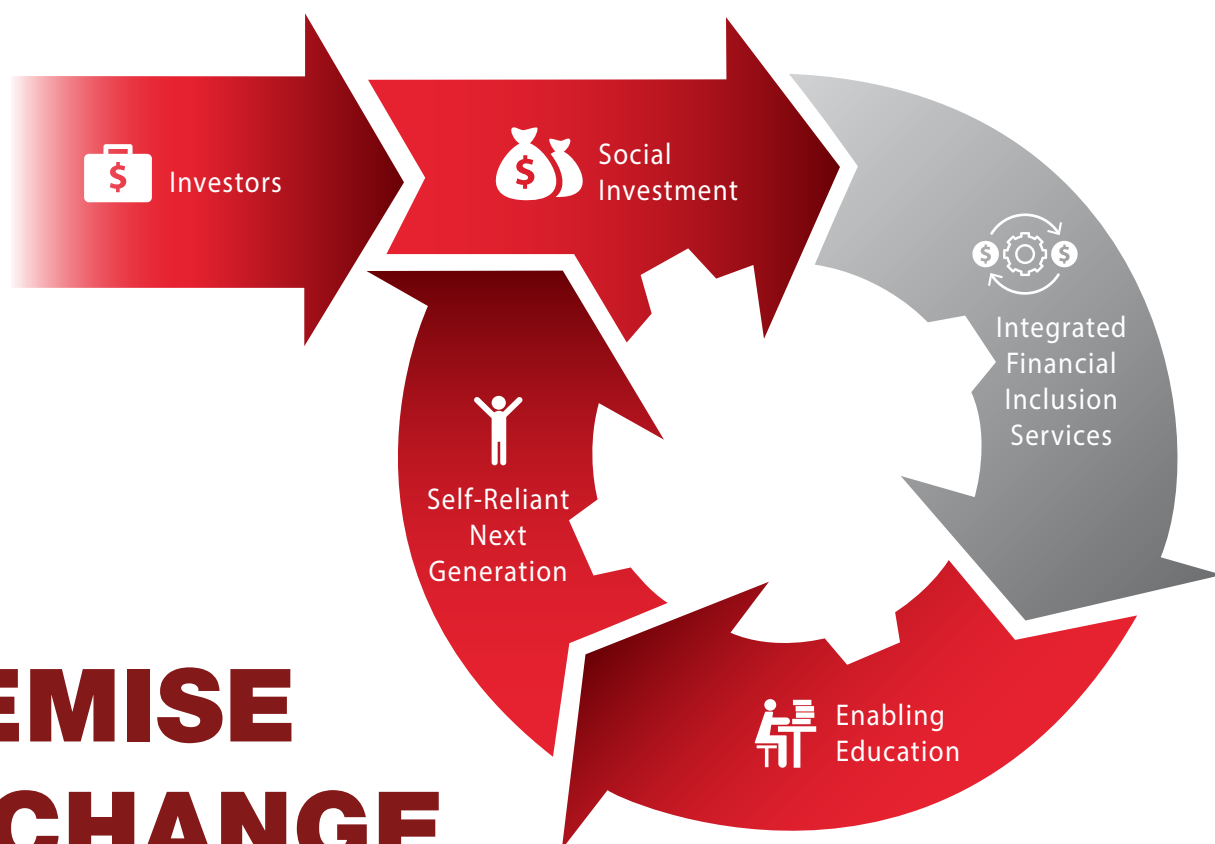
## **V**IBRANCY

Vibrance is another word for Passionate. Passion for doing things that are beneficial to others.



## **E**XCELLENCE

We set a high standard for every project that we embark on simply because we won't accept anything less.



## PREMISE OF CHANGE

YCAB Social Enterprise achieves sustainability through the use of a social investment approach to maximize our impact. The investors of YCAB's social investment came from YCAB Foundation's partners and impact investors of YCAB Ventures (PT. PMV) - an arm of YCAB Social Enterprise that runs its mission-driven microfinance program.

Through YCAB's mission-driven microfinance YCAB is able to provide low-income women entrepreneurs with access to capital. As the prerequisite for these women entrepreneurs to receive loans, their school-aged children have to remain in school and receive basic education and/or vocational skills.

In other words, YCAB uses microfinance as a means to an end; the end in sight is education for all. As this is what we believe can break the poverty cycle and promote welfare sustainably. This is the differentiating factor that distinguishes YCAB from other microfinance operators. As revenue received from this mission-driven microfinance operation is re-invested to support the activities of YCAB Foundation in promoting education.

With this, we are raising a generation of more empowered and independent youth, allowing them to strive for better lives and bigger dreams.

# OUR PREMISE

## #1

**YCAB's microfinance is a means to an end; the end in sight is education for all.**

---

Clients triple their income after intervention & enable to send their kids to school.

## #2

**Without education, there's no hope of breaking out the poverty cycle.**

---

YCAB's graduates are as competent as the graduates from mainstream schools in terms of their employability.

## #3

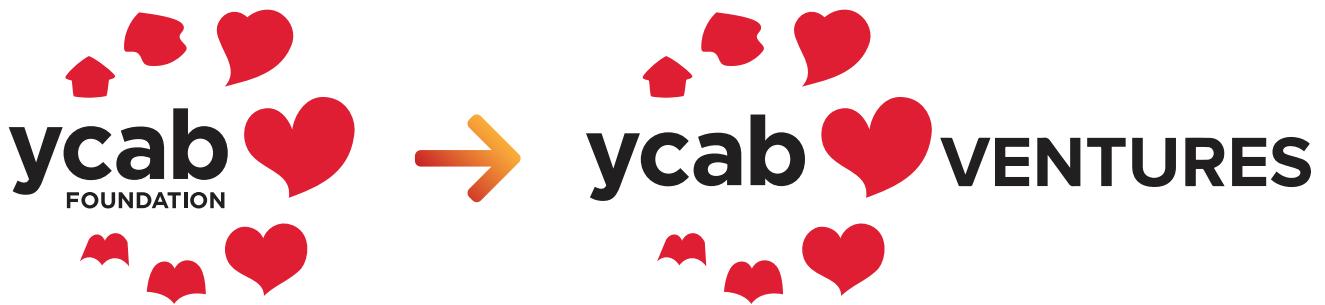
**From Learning to Earning:**

---

86% graduates get jobs. Of this cohort, one in five became entrepreneurs.



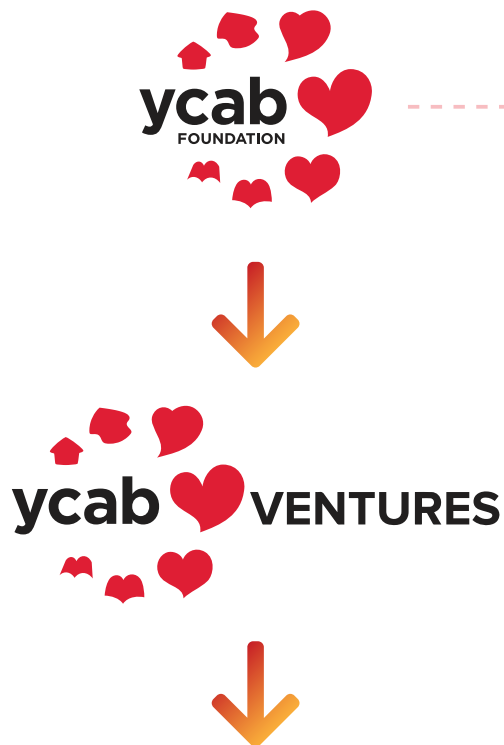
# ORGANIZATION STRUCTURE



In order to be consistent with YCAB's Premise of Change and in the spirit of simplifying YCAB's organization structure, YCAB Foundation has made a 25% investment in YCAB Ventures.

With this, an integration is achieved between Foundation & Ventures wherein the education program and microfinance, respectively, is done.

YCAB Ventures therefore becomes the key driver of YCAB's Model of Change that works towards its mission, which is "Kemandirian" (self-reliance) through education.



#### AFFILIATED COMPANIES



#### PORTFOLIO COMPANIES



Apart from running YCAB's mission in financial inclusion, YCAB Ventures also invests in other impact driven companies that can help YCAB achieve its mission. 25% of dividends from YCAB Ventures will go directly to support YCAB Foundation's work.

"Affiliated Companies" are companies associated with the Foundation through personal shareholding of Veronica Colondam; her dividends from these companies are directly donated to the Foundation.



# MILESTONES

Founded in 1999, YCAB began its journey to empower youth through quality education. Since then, YCAB has grown into a social enterprise, consisting of several for-profit entities that are geared towards bringing youth and mothers from subsistence to a sustainable livelihood.

Grown as a social enterprise with for-profit companies under YCAB Ventures to support the nonprofit mission of YCAB as a whole

Obtained General Consultative status from UN-ECOSOC

Empowered 4,1 million youth & launched the Indonesia Women Empowerment Fund (IWEF)

Launched YCAB International Inc. in Atlanta, Georgia, United States

Became the first NGO in Indonesia to earn ISO 9001:2008

Launched Mission-driven Microfinance (MFI), the third YCAB program

Started the first YCAB program to promote healthy lifestyle

1999

2000  
2005

Established YCAB's first business unit to support its mission

Launched of "Rumah Belajar", an education arm of YCAB for underprivileged children

2006  
2010

2011  
2015

Piloted six education/women empowerment programs in Afghanistan, Laos, Mongolia, Myanmar, Pakistan, Uganda

YCAB Ventures granted a license from OJK (Financial Services Authority in Indonesia)

2016  
2020

# YCAB RANK 2021

YCAB is honored to be ranked #29 in the world TOP 200 SGO (Social Good Organizations) by the Geneva-based NGO Advisor, an independent media organization committed to highlighting innovation, impact, and governance in the non-profit sector, and is the only non-profit organization from Indonesia on this list.



# OUR IMPACT

## Education

---

TOTAL DIRECT OUTREACH

*Youth reached*

**4,113,306**

TOTAL DIGITAL OUTREACH

**141,629,102**



## Economic Empowerment

---

TOTAL ULTRA  
MICROFINANCE  
WOMEN SERVED

**185,859**



# COVID-19 RESPONSE

The fight against COVID-19 needs as many hands as are possible.

# OUR COVID-19 RESPONSE

Unprecedented times call for unprecedented measures. As COVID-19 restrained the world, our collective resilience to the global pandemic is put to test. Hand in hand with various partners, YCAC joined forces to launch LightUp Indonesia, initiate programs such as Google 3R and HSBC Women Resilience, and set up a helpline to disseminate information regarding COVID-19.

Not least of all, YCAC extends the goodness of the people by receiving and distributing masks from Media Group, food relief to families from BenihBaik, Personal Protective Equipments (PPE) were handed over to be distributed to a number of health facilities in Indonesia by Dompot Kemanusiaan Media Group and WeCare.

**USD 1,34 Million**

Was raised for COVID-19 from YCAC Group, April – August 2020

**486,835**

Masks distributed

**50,832**

Hand sanitizers distributed

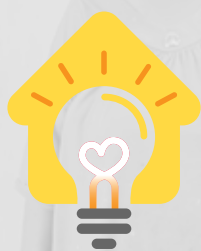
**72,310**

Sets of PPE/APD distributed

**20,960**

Clients received food assistance





# LightUp Indonesia

Launched on April 22, 2020, LightUp Indonesia, initiated as part of COVID-19 response by YCAB Foundation and various partners, was a social movement aiming to aid relief of electricity bills for underprivileged families during the COVID-19 pandemic.

The symbol, 'light bulb' represents hope for impoverished households who continue to struggle in the midst of dark times. Throughout its entire time, the support of the wider community made this program impactful, echoing nationwide, bringing over half a million donors to the cause.

**The results obtained from LightUp Indonesia are as follows:**



Donation raised:  
**IDR 9,450,683,254**



Total individual donors  
**507,130**



Beneficiaries  
**100,077**

PR Value  
**IDR 6,292,500,000**

Digital outreach  
**47,000,000**



## Our Partner

**Nuraini Razak**

Vice President of Corporate Communications



“

*With Top Donasi, we hope that the support we provide through LightUp Indonesia can help ease the burden of underprivileged families' needs for electricity, so they can continue to carry out necessary activities from home.*



## Our Beneficiaries

**Rahmat Riyadi**

Tanah Abang market merchant

“

*Thank you YCAB Foundation and PLN for the donation. It helped me and my family tremendously during this pandemic. My hope is that this program can continue in the future and be a channel of blessings for everyone.*



# EDUCATION PROGRAM

Raising a generation of empowered and self-reliant youth, allowing them to strive for better lives and bigger dreams.



**“Education  
is a powerful  
tool to  
transform  
lives.”**

---

**Veronica Colondam**

Founder & CEO YCAB Foundation





# IMPACT OVERVIEW

*Based on 2020 activities*

## EDUCATION

### Enabling Education



**15** Learning Centers



**11,065**  
Schools &  
implementing  
partners



**43,895**  
Total certificates  
granted



**2,996,482**  
Youth received  
soft skill training



**57,419**  
Youth  
continued  
education



**559,020**  
Estimated number of children as  
indirect beneficiaries from YCAB's  
economic empowerment program

### Equipped Youth

### Self-Reliant Youth



**Working  
Graduates**  
**86%** Graduates  
are employed



**1/5** Self employed or become  
micro entrepreneurs



## LEARNING CENTERS

Education opens doors to opportunities which then paves the way to a greater cycle of social and economic well-being.

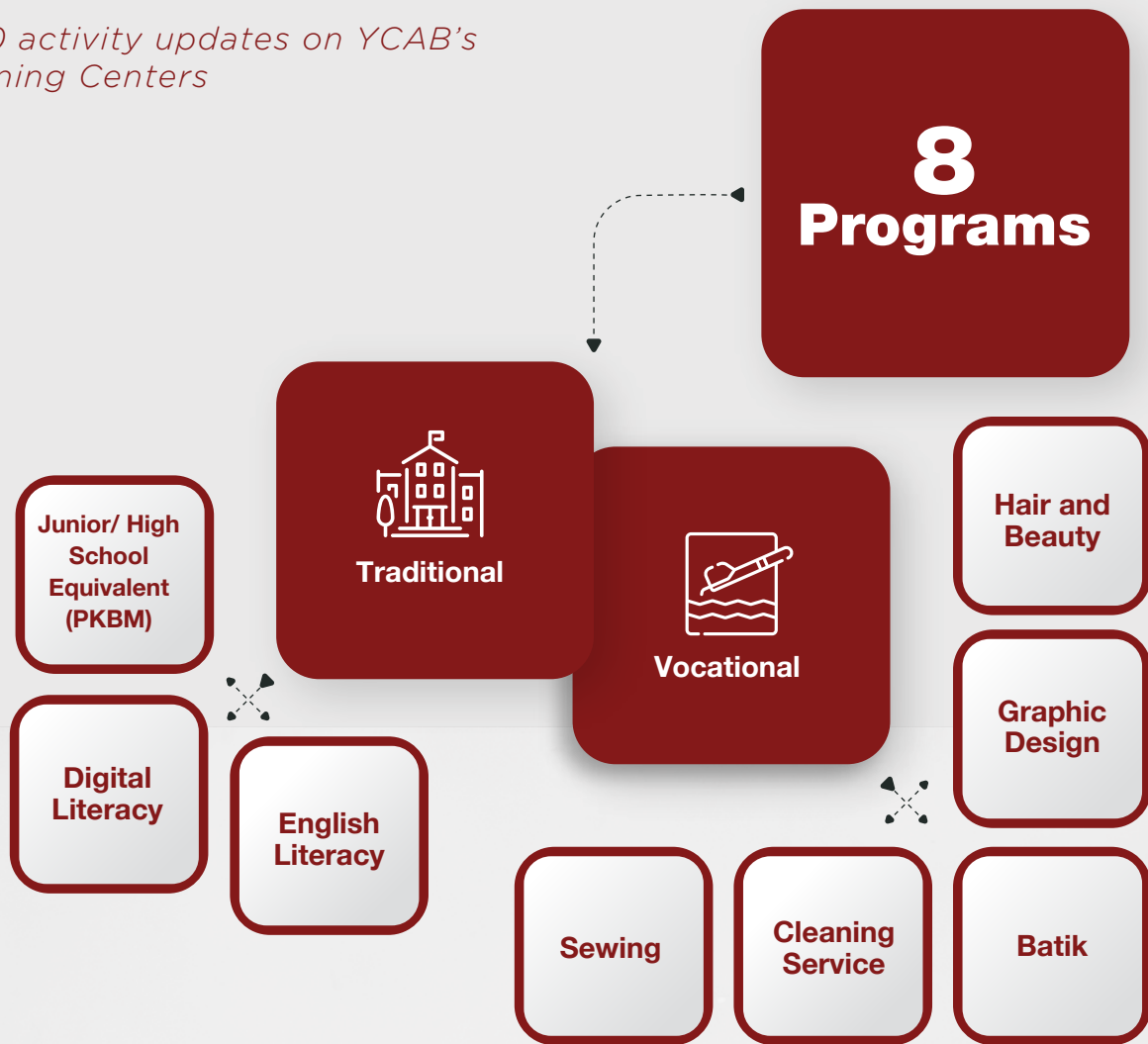


## SCHOLARSHIPS

Granting scholarships to eligible outstanding students to finish their higher education as a potential ticket out of poverty, bridging them to a better life.

# OUR LEARNING CENTERS

2020 activity updates on YCAB's Learning Centers



2,413

Youth  
Enrolled

1,049  
Boys



1,367  
Girls



169

Certificates  
Granted

53

Scholarship  
Recipients

- Youth from Learning Centers: 29
- Youth from YCAB Venture (Client's children): 24





# HOME LEARNING

Starting March 2020, the YCAB's Learning Centers switched face-to-face meetings at school into remote learning (home learning) to provide sufficient suppression of the COVID-19 transmission between students and teachers. The implementation of Home learning is done through various means, such as, Google Meet, Google Classroom and Whatsapp group calls. With support from DBS Bank, High Scope Indonesia, Mandiri Manajemen Investasi (MMI) and Oentoeng Suria & Partners, along with the provision for internet quota, we also equipped those with limited facilities with the proper digital assets needed for online learning.

# OUR PROUD GRADUATE

Abdul Mujib graduated YCAB's Learning Center in 2020. He enjoys playing mobile games, just like most of his peers of the same age. He was aware that to make a mobile game, he would need to learn programming/coding. One day, he saw one of his friends build a website which made his interest in the IT field grew fonder. From then on, Abdul tried to learn to code while also attending school. His curiosity about game programming and motivation from his loved ones drove Abdul to be more proactive in his learning.

Abdul took the opportunity to participate in the Introduction to Programming program, a collaboration between YCAB Foundation and Hacktiv8, where he ranked second out of 10 participants. Thenceforth, Abdul was successfully selected to join the Hacktiv8 Fullstack Javascript (FSJS) Bootcamp from November 2020 to March 2021. He graduated top 10 as a Fullstack Developer integrating Google maps to clients and wiring front-end to back-end.

The facilities and mentors provided by Hacktiv8 were resourceful and critical for Abdul's learning. He studied from 9 am to 6 pm daily, followed by doing assignments until evening, even on weekends. All these activities are in addition to Abdul's knowledge and prior experience in becoming a developer.

Abdul feels that studying at the boot camp allows him to not only learn to be a good developer and coder, but also develop other skills such as how to manage time, teamwork, and leadership. Abdul is grateful that YCAB granted him a program to learn about coding. After the boot camp program finished, Abdul continued his education by exploring game engines and getting ready to seek employment. Abdul believes that dreams do come true, to those who work hard and reach for them.



**Abdul Mujib**  
YCAB Graduate

**“Invest when  
they are young  
and they will  
create change  
for a long time.”**

---

**Veronica Colondam**

Founder & CEO YCAB Foundation



# SCHOLARSHIPS



**13**

Recipients of YCAB and  
Global Sevilla scholarships



**24**

Recipients of YCAB and  
YCAB Ventures scholarships



**16**

Recipients of YCAB and  
Hacktiv8 scholarships

YCAB centers its mission in bringing change to society by enabling education. YCAB believes that education opens doors to opportunities, which then paves way for a greater cycle of social and economic well-being. In 2020 alone, YCAB and Global Sevilla grant scholarships as open doors for outstanding Learning Centers students who are in grade 7 (SMP 1) to continue their studies at Global Sevilla. Together with YCAB Ventures, YCAB also provided scholarships to the children of ultra micro-entrepreneurs fostered by YCAB Ventures to continue their education in college. Lastly, in partnership with Hacktiv8, Rumah Belajar students with an aptitude for coding and programming were chosen to receive an intensive course with promise for a better career opportunity upon graduation.




Vina Ayu Lestari is currently studying Islamic Education at the University of Muhammadiyah Prof. Dr. Hamka Jakarta. When she was attending grade 11 at YCAB's Learning Center, she was granted a scholarship at Global Sevilla, where she continued her studies and graduated from high school in 2019.

Prior to the scholarship grant, Vina actively engaged herself in beauty courses to develop her flairs and talents. By doing so, Vina broadened her insights that developed her mindset and directed her focus to her future. When YCAB opened a scholarship opportunity, Vina studied harder and worked her way to get the scholarship. Although the process was long and tedious, Vina was not disheartened in the slightest bit and finally, she was able to get a scholarship to study at Global Sevilla.

During her studies at Global Sevilla, Vina was disciplined to study harder. The tasks given made her more responsible and focused on her forthcoming future. The enthusiasm and motivation given by Vina's parents boost her confidence to strive for a better education. The experience of studying in both schools had a tremendous impact on Vina's mindset.

According to Vina, students should be able to manage their time well and study hard to get the best outcome. Economic factors were not a barrier for Vina to achieve her dreams because with a determined effort and by believing in God, anything can be accomplished.

A portrait of Vina Ayu Lestari, a young woman wearing a grey hijab and a black dress with white lace cuffs. She is smiling and has her hands clasped in front of her. The background is a solid dark red color.

**Vina Ayu Lestari**  
Scholarship recipient,  
Global Sevilla Alumnus

Chintya Kartika first found out about the scholarship program from her mother, who was a YCAB Ventures client. Chintya's mother received news from her group leader about the program and proceeded to collect the necessary documents to register online. Chintya's perseverance and persistence to continue her education paid off and she is now on her 4th semester at Pasundan University, Bandung, majoring in Law.

Chintya, who is the 3rd of 4 siblings, chose Legal Studies because she's enthusiastically avid about justice and integrity. Her academic achievement was outstanding as she accomplished a GPA of 3.9 in the last semester. She also thrives in her extra curricular activities as she actively participates in student organizations such as BPM-K, serving as a General Secretary.

Since her father passed away, Chintya's mother has been the backbone of the family and provides for their needs by running a small business selling food and beverages. This, however, was not enough to support Chintya's education, leaving her feeling hopeless and disheartened. When Chintya was selected to receive the scholarship, which covers all tuition fees for 4 years,

she was beyond thrilled and overjoyed. She is extremely grateful and feels grateful and feels that it has benefitted not just her but also her family. She is determined and driven to study hard to make her mother proud.



**Chintya Kartika**  
Scholarship recipient,  
Pasundan University,  
Law & Science

“

*I am thankful to have been chosen for this scholarship program. Through this, I have been given an incredible opportunity and exposed to a wide network in the university that could bring about unlimited possibilities. Thank you YCAB for entrusting me as one of your scholarship recipients.*



# **Economic Empowerment Program**

Growth in mothers' earning to USD 6  
from USD 2 per capita per day.



**“Empowered  
mothers  
improve their  
family welfare.”**

---

**Veronica Colondam**

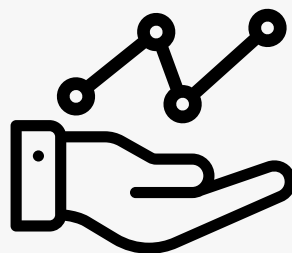
Founder & CEO YCAB Foundation





## ULTRA MICROFINANCE

Provide working capital loans for women-led ultra-micro businesses to improve her family welfare, particularly to ensure her children's access to education.



## IMPACT INVESTMENT

Support rising impactful and scalable social enterprises whose work strengthens and aligns with YCAB's vision.

# IMPACT OVERVIEW

*Based on 2020 activities*

## ECONOMIC EMPOWERMENT

### Access to Capital



**IDR 1,247 Bn**

Total Disbursement



**558,772**

Cumulative  
productive loan



**IDR 1,5 T**

Mobilized for  
programs



**5,858**

Women  
micropreneurs  
received training  
(2015-2020)

### Empowered Mothers

### Income Stability



**38%**

Higher  
high school  
participation rate  
compared to the  
national average



**72%**

Who have  
school-aged  
children feel they are  
able to pay for their  
children's college  
tuition fee in  
the future



**69%**

Have  
voluntary  
saving

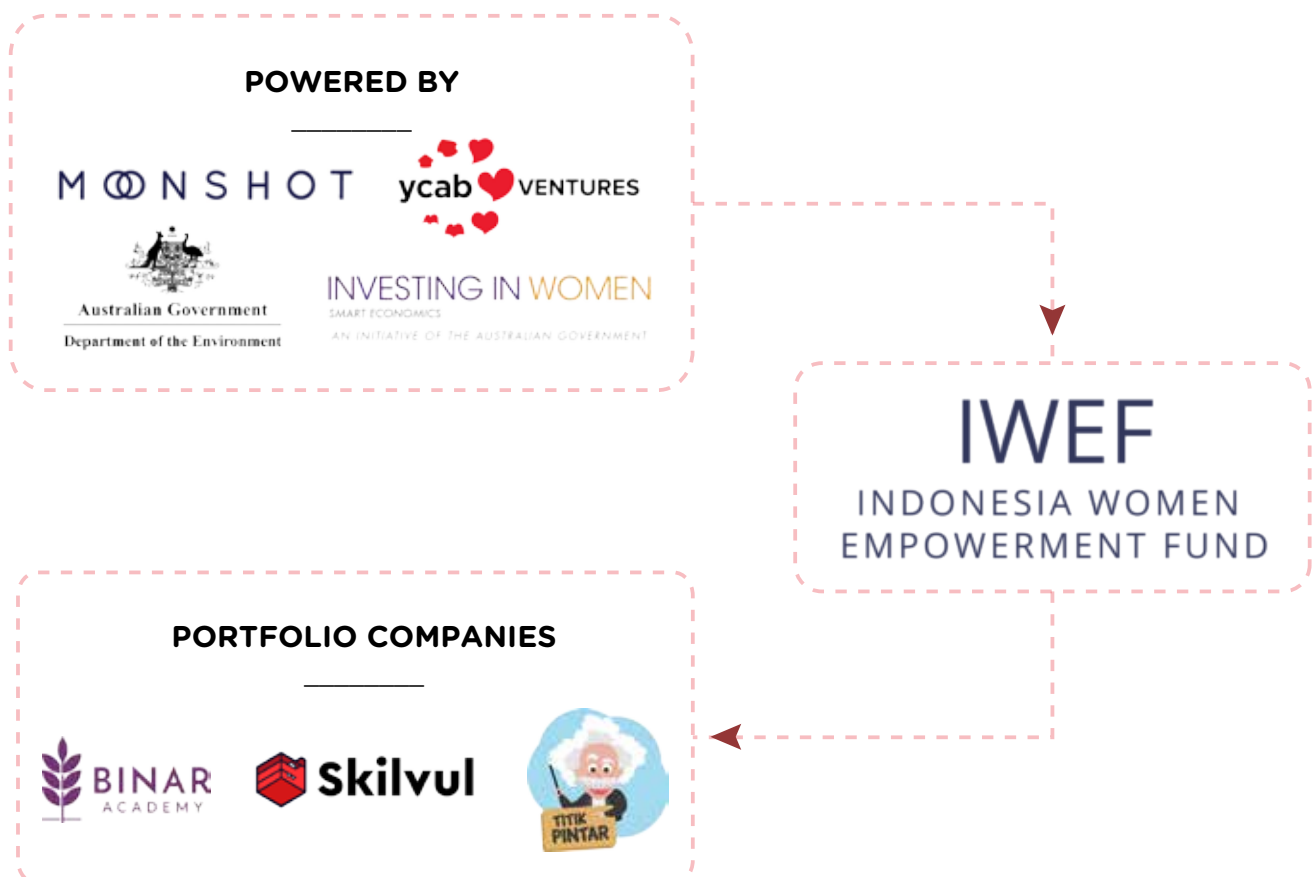
# IMPACT INVESTMENT

YCAB Ventures have invested for the greater good in 12 high-potential early stage social enterprises, by bridging the capital gap and providing expertise and network. Subsequently, it will enable them to better serve and benefit the base-of-the-pyramid, the disadvantaged, women, and/or youths in Indonesia.



# IMPACT FUND

YCAB Ventures' impact investing arm is painting a different picture with the launch of Indonesia Women Empowerment Fund (IWEF) to address barriers to women's economic empowerment by investing in disruptive tech solutions led by women entrepreneurs. The targeted USD 10 million fund is jointly managed by YCAB Ventures and Moonshot Ventures, with Investing in Women as sponsor investor. Targeted to invest in 20-30 seed stage ventures over the next five years, IWEF aspire to bridge the existing gap by supporting Indonesian startups led by women. As of 2020, IWEF has signed with 3 education startups in Indonesia.





# ACHIEVEMENT HIGHLIGHTS

The striking blow of COVID-19 on those at the bottom of the pyramid has challenged, tossed, and turned a great number of businesses, particularly MSMEs, in Indonesia. This situation is no different for YCAB Ventures. Numerous adjustments were forced to form due to unbefitting downturns in the year 2020. Undeterred by the said condition, YCAB Ventures adapted and stood still to its vision, which is to empower women with tools to work their way out of poverty, care for their families, and strengthen their communities.

## 2020 Highlights



Launched Indonesia Women Empowerment Fund (IWEF)



Develop proprietary credit scoring system that focus on women ultra-micro urban entrepreneurs



As a response to the pandemic, leverage digital and tech to enable same quality of service with minimized contact



Continuously providing working capital loan to support in the time most needed to clients through restructuring and rescheduling

## Sunarsih

YCAB Ventures Client

Sunarsih joined YCAB in 2015 and opened a food stall that sells chicken noodles, chicken pecel, soto, and other variations on its menu. 2 years later, Sunarsih spread her wings to online sales (GoFood, GrabFood, and ShopeeFood) with the help of a friend.

However, the COVID-19 pandemic hit in 2020, challenged Sunarsih's and prove her resilience in running her business. She is grateful that her business can still prevail during this tough time.



“

*I received various pieces of training to develop skills in running a business, such as how to manage finances, promote goods, sewing training, and how to become a reseller of household products. All these things made my knowledge and connections grow. I am also more innovative, from what was initially just a simple food stall, now I can improve my menu by selling various kinds of food both offline and online. YCAB makes my family prosperous.*



# PROJECTS

With the support of various organization partners, we make a difference and create impact in the lives of youths and mothers.





In 2020 alone, YCAB gained more connections and partnered with 7 organizations collaborating in 11 projects that impacted a total of 55,484 women, 1,526 teachers, and 67,181 youths.

## Our partners in 2020

FACEBOOK



Center for  
Inclusive Growth



# FACEBOOK

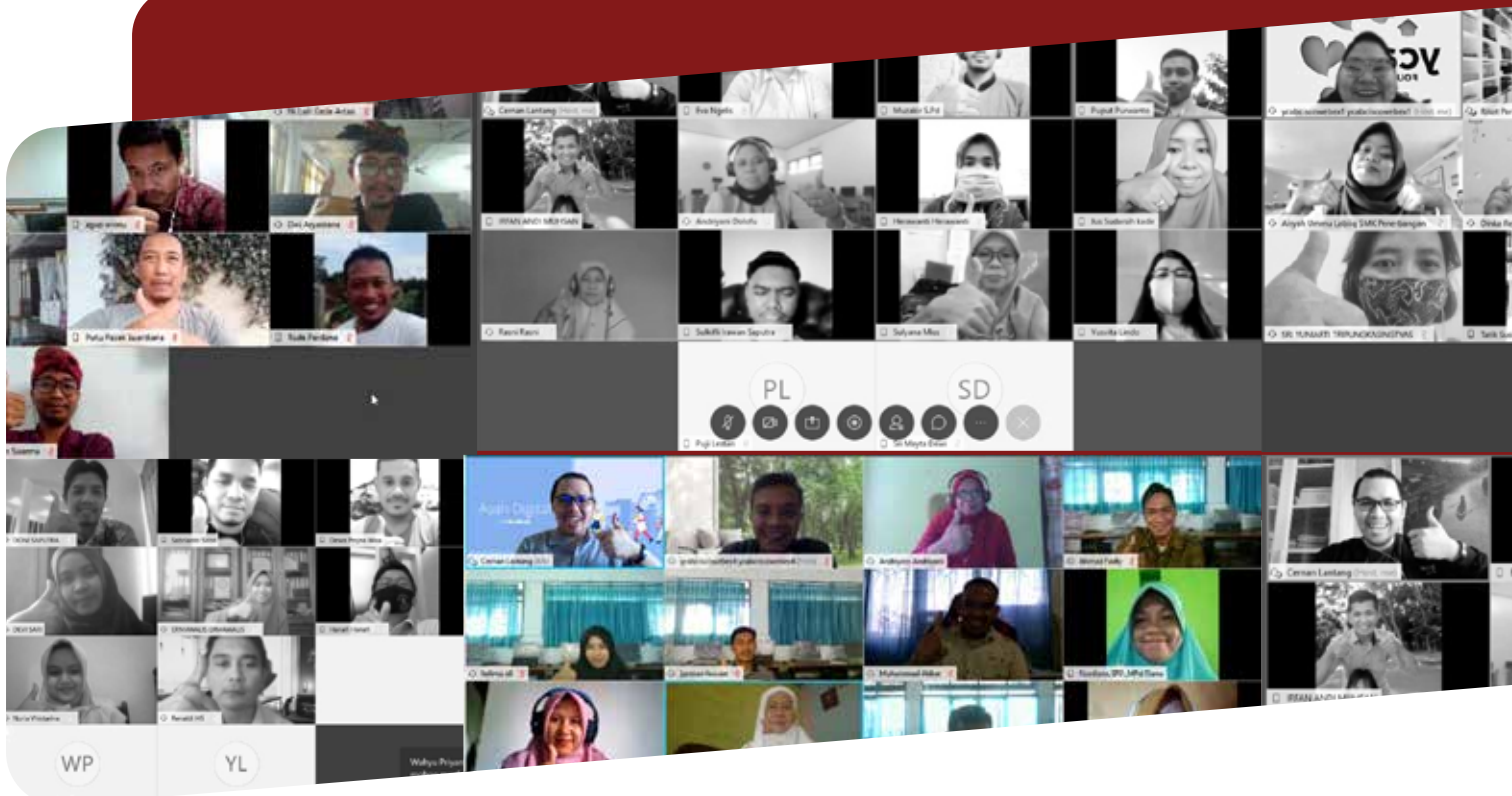


## Asah Digital 2020

***Cultivating digital citizenship within students and teachers*** - With Indonesia experiencing a new wave of digitalization, this program aims to instill a sense of responsibility, critical thinking, and awareness of an individual's digital footprint. With these skills, students and teachers will create a safer and more positive digital world for all.

**723 teachers, 16,746 students trained and 94 million digital reach**

*Program period: March 2020 - April 2021*







## Rumah Belajar Kupang

**Youth digital inclusion** - Preparing youth to be well-equipped with digital knowledge and trained in healthy lifestyle and basic soft skills.

**205 youths graduated**

*Program period: March 2018 - December 2020*

## Intensive Program For Master Trainer

**Creating change makers in education** - This program aims to build the capacity of teachers, specifically in effective and creative training methods. Top performing teachers are further developed to become master trainers and further train fellow teachers to create sustainable impact in the area.

**66 teachers trained and 14 selected to receive further mentoring**

*Program period: March 2018 - July 2021*





Center for  
Inclusive Growth



## Mastercard Girls4Tech

***Leveraging technology to bridge gender gap*** - Igniting girls' enthusiasm towards the field of STEM, where those with limited opportunities are exposed to better career possibilities for improved welfare. In adaptation to the pandemic, this program has modified its module to be delivered through an online gamified course.

**8,761 girls trained**

*Program period: April 2020 - March 2023*

“

*Through Mastercard Girls4Tech, I learned symbols, codes, secret words, and also about Cyber Security Specialists. I am now challenged to practice it properly and utilize various tools, and also learn about data for security.*



**Micha Urbana Putri Zubani**  
Student, SMP Istiqamah Bandung



---

## Guru Digital

***Instilling digital skills in teachers and students*** - Training teachers to develop coding, programming, and 21st-century skills such as problem-solving, critical thinking and self-confidence. Upon completion of the training, teachers will be encouraged to pass the knowledge learned to students, who will then be eligible to receive a scholarship award to an intensive coding & programming bootcamp.

**737 teachers trained and 30,200 students taught**

*Program Period: May 2020 - October 2021*

---

“

*The training is beneficial for us as teachers as I received numerous materials such as Javascript, UI Framework, introduction to UI, UX and Figma, introduction to the environment, and advanced web development. I felt positively impacted by the well-made training. I learned how to guide my students who are up for competitions better, add references for extracurricular activities, update my technology skill and develop interesting lessons. I hope Guru Digital can always be successful.*

**Ika Widiyantika**

Computer and Network Engineering Teacher,  
SMK Negeri 1 Pemasang





## Rapid Response Relief Program

### ***Supporting women micropreneurs impacted by the pandemic -***

Specifically designed for low digital literacy, YCACB has developed training modules on a WhatsApp platform featuring a learning chatbot with a Customer Service system (Helpline) with a Learning Management System embedded in it. Through the training, women micropreneurs learned how to pivot businesses to create new income streams through business digitalization, manage expenses, and leverage digital marketing to increase sales.

### **1,075 women trained and 18,131 beneficiaries received aid from the helpline**

*Program period: June 2020 - April 2021*

“

*My business experienced a drastic cutback in income due to the pandemic. Nevertheless, I adapted and changed my business plan. Thanks to the training, I was able to grow my online business and learn how to manage my finances. I am optimistic that I will be able to find new opportunities to expand my business as long as I am honest and maintain a high standard of service quality. I hope I can improve my welfare while being efficient in time and energy with online sales strategy.*

**Renny Agfhany**

Woman Micropreneur







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## Center of Excellence - Ready to Work Youth Employment Program

***Responding to the high unemployment rate in high school graduates from marginalized communities*** - Equipping youths with the necessary skills to enter the workforce, thereby reducing unemployment and giving equal opportunities to the disadvantaged.

**1,120 youths trained**

*Program period: October 2019 - September 2021*

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## Anak Bangsa Siap Berkarya

***Preparing youth with work-readiness skills*** - This program provides two career paths of either entrepreneurship or employment, where youths are trained to develop business ideas and prepared to enter the workforce, respectively.

**10,045 youths trained with 110 schools and 314 teachers benefiting from the program**

*Program period: October 2015 - October 2020*





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## Women Entrepreneurs Empowerment

***Providing access to capital*** - Empowering women micropreneurs from marginalized communities with financial literacy training to better manage finances and expand businesses. Access to capital is also provided through the disbursement of microloans.

**10,003 women trained and 48,277 microloans disbursed**

*Program period: October 2015 - October 2020*

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## Resiliency for Women Entrepreneurs & Farmers

***An Initiative in response to COVID-19*** - Equip women micropreneurs and farmers to pivot their business during the pandemic and obtain a new source of income. Women were trained with new skills (sewing & online marketing) while farmers were empowered with financial and literacy training.

**456 women SMEs trained and 288 farmers empowered**

*Program period: May 2020 - May 2021*

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*The training from YCACB is significantly useful for me because it allows me to learn new skills that enable me to earn a living in this challenging time. I use the sewing machine given by YCACB to expand my small business.*





HSBC



## Rumah Belajar Batik Semarang

***To preserve culture nationwide and stimulate Indonesia's batik industry*** - The Rumah Belajar Batik Semarang expects to create jobs and reduce unemployment among underprivileged productive age groups through holistic and integrated vocational skills training in batik, entrepreneurship, and digital marketing.

**104 participants graduated**

*Program period: October 2019 - October 2020*





# OUR TEAM



Number of Employees:  
YCAB Foundation

101



Number of Employees:  
YCAB Ventures

196



Number of Employees:  
Portfolio and Affiliated  
Companies

974



Number of  
Volunteers:

47



# CELEBRATING 20 YEARS OF SERVICE

20 years of passion to support the most vulnerable, 20 years of passion to create impact and 20 years of dedication to promote changes in our society.

Stevens started his journey in the year 2000 as a counselor for youth and has since brought changes and impact to different departments in YCAB. The passion and resilience he witnessed in YCAB's CEO and Founder, Veronica Colondam, also inspired him to thrive and bring impact from his working table to the real world. Stevens is now overseeing YCAB's learning centers.

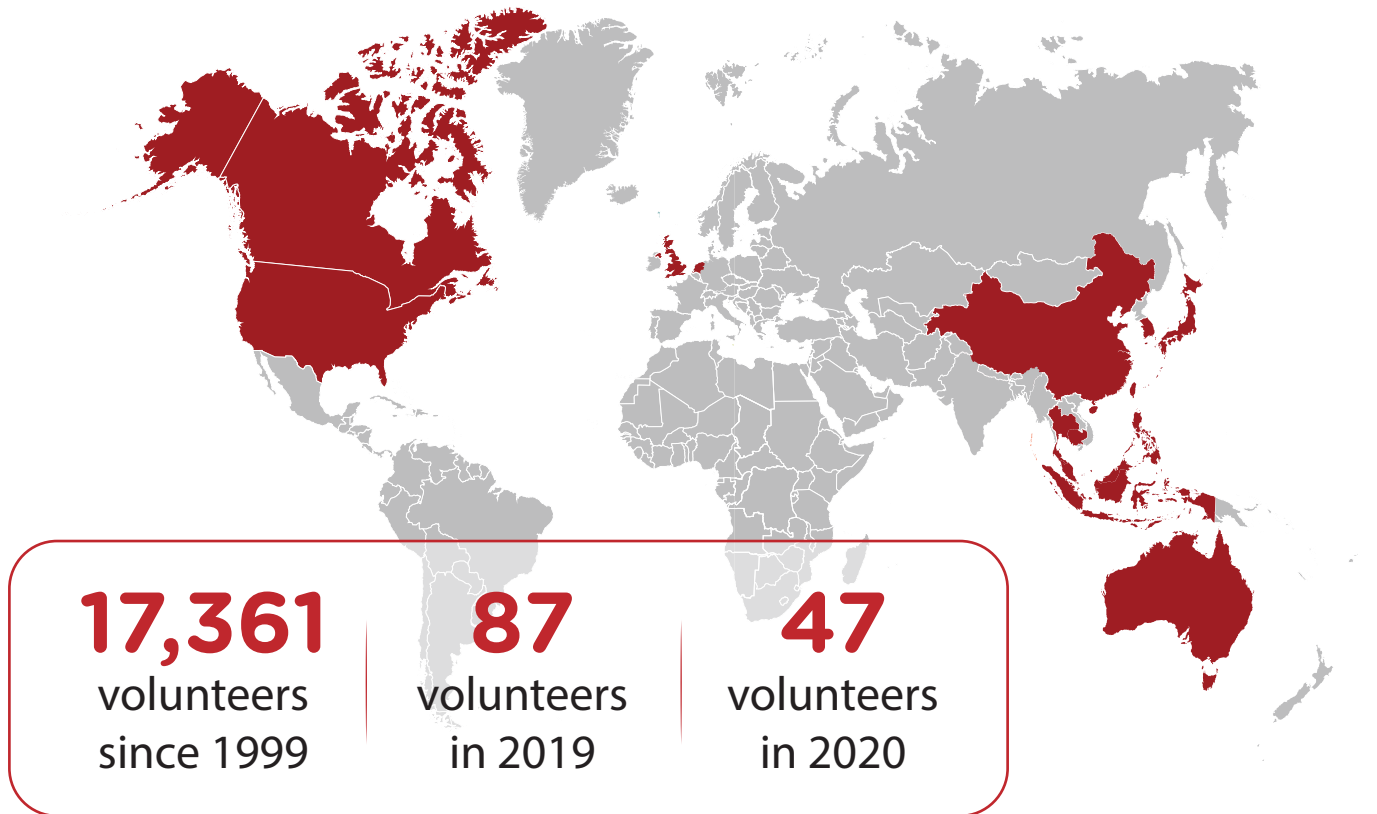
“

*The past 20 years have given me much more than I knew I needed. Working with tremendously amazing people granted me an opportunity to reflect on how the world around YCAB has evolved, dwell on the lessons learned and the achievements shared. It gave us the ability to define our role as an impactful NGO in the years to come. YCAB has always been consistent, driven, and passionate about helping underprivileged children secure their education and I hope we can continue moving forward and be the source of hope to many.*



**Stevens Onsoe**  
Head of Program  
Operation Department

# OUR VOLUNTEERS



List of international universities where we get our volunteers and interns in 2020:

## AUSTRALIA



## USA



## ENGLAND



## NETHERLANDS



## CHINA





Michael is a student at Binus Simprug School, who has the same vision as YCAB; to help educate the underprivileged youth of Indonesia.

For 2 months, Michael volunteered as an English tutor, teaching various grammatical concepts and expanding the student's vocabulary. The most memorable experience for Michael was how enthusiastic the students were. Remembering their looks of delight and gratefulness to be part of the class, spurs a feeling of happiness within him.



**Michael Wiradharma**  
Rumah Belajar Volunteer

“

*Having the opportunity to teach our youth and see them practice their English is priceless. I am grateful to contribute in building a better nation together with YCAB, by fostering and empowering Indonesia's future leaders.*



**Valerie Barki**  
Program Intern

Valerie is a student at University College London who came to intern at YCAB wanting to learn and know more about the NGO sector in Indonesia. During her internship, with a passion for education and women empowerment, Valerie found her interest to be aligned with the Foundation's. She took part and contributed to the on-going STEM program for girls, as well as other prospective pioneering projects such as the use of AI to address mental health, stunting and nutritional issues.

“

*Volunteering at YCAB has allowed me to experience first-hand how to develop and run a program as well as gain insight into how philanthropic work is done in Indonesia.*

# OUR MEDIA

Media outreach plays a pivotal role for YCACB. It promulgates our organization and projects which can lead to more brand awareness, new potential supporters, and donation. Throughout 2020, YCACB managed to engage with media in several projects, such as LightUp Indonesia, the launch of Rumah Belajar Batik in Semarang, Anak Bangsa Siap Berkarya dan Women Resiliency with HSBC Indonesia, Mastercard Girls4Tech with Mastercard, Guru Digital with Garena, Rapid Response Recovery Program with Google and YBI, and Asah Digital with Facebook.



**108,101**

Total Facebook followers



**6,060**

Total Twitter followers



**19,316**

Total Instagram followers



**1,268**

Total Youtube subscribers



**34,380**

Website users

**Total PR Value: IDR 9,079,000,000**



Kominfo, The Ministry of Communications and Information Technology supports women in the information and communication technology industry by encouraging STEM skills for female students through the Girls4Tech Mastercard program.



LightUp Indonesia movement is the social movement to subsidize electricity costs for tens of millions of underprivileged communities. This initiative is launched to raise the spirit of Kartini Day, "After darkness comes light."



Hand in hand with the mission of preserving our country's heritage, the Rumah Belajar Batik Semarang provides training and is expected to reduce unemployment of productive age from the underprivileged.



**“Going  
forward, we  
will continue  
to do good  
and do it  
well.”**

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**Veronica Colondam**

Founder & CEO YCAB Foundation



# YCAB GOES GREEN

The environment around us is an essential part of human survival, it can, directly and indirectly, impact our health and wellbeing. Therefore, YCAB Goes Green, the newest initiative by YCAB, was founded to contribute to environmental preservation and prevention of global warming. YCAB carries out the deed by creating an environmentally friendly work environment and shaping the character and behavior of YCAB employees to be more environmentally friendly.

## Our Initiatives:



.....

Creating an environmentally friendly work environment for employees



.....


Make a real contribution to environmental preservation and prevention of global warming




.....

Shaping the character and behavior of YCAB employees to be more disciplined and aware about the environment


## Our Goals:




**Waste management**



**Water conservation**



**Energy conservation**

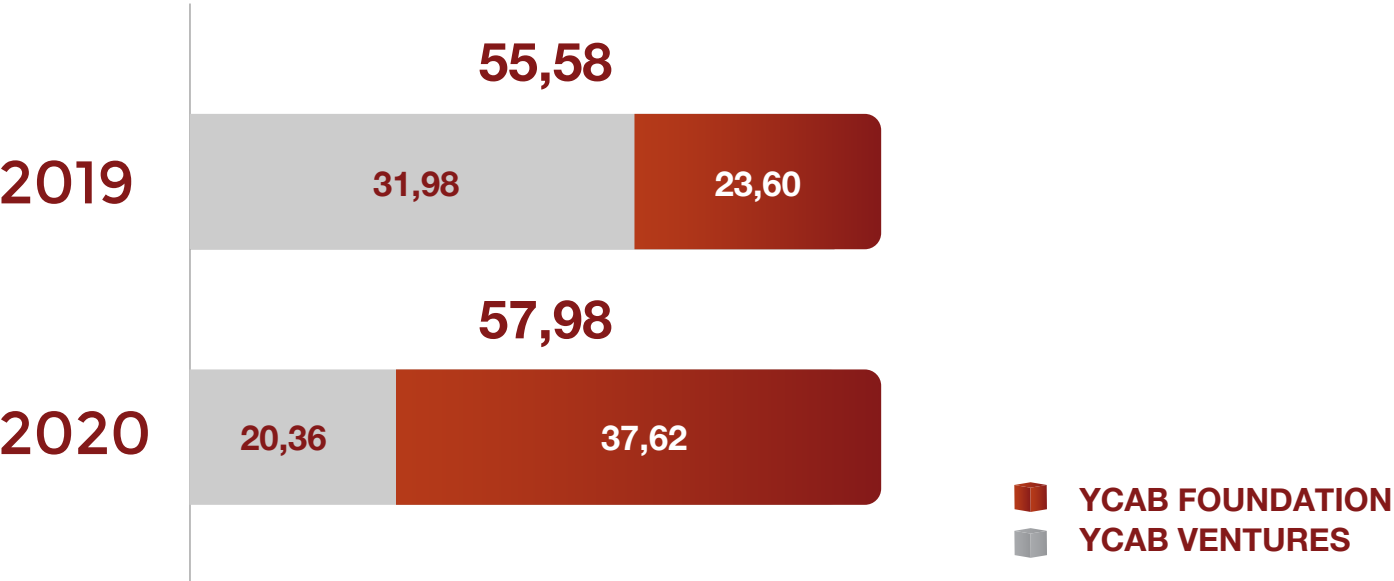


**Reduce paper consumption**

# FINANCIAL UPDATE

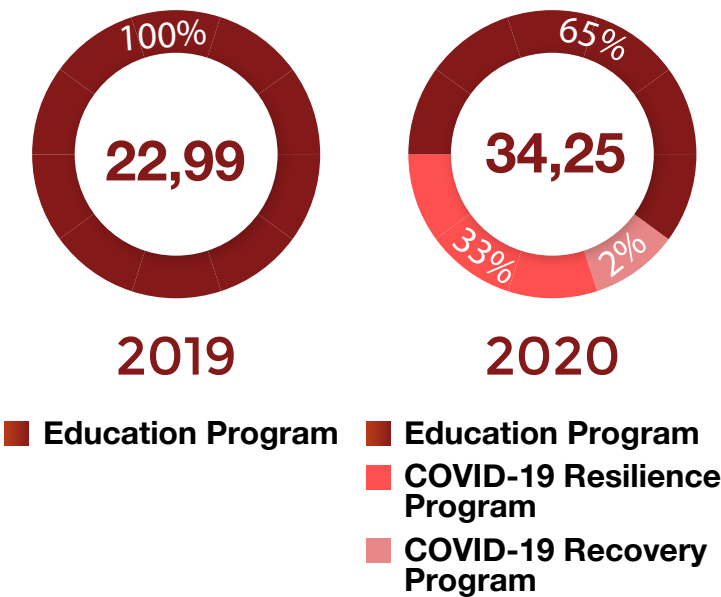
2020 financial highlights from YCAB Foundation and YCAB Ventures.

Revenue (in IDR billion)

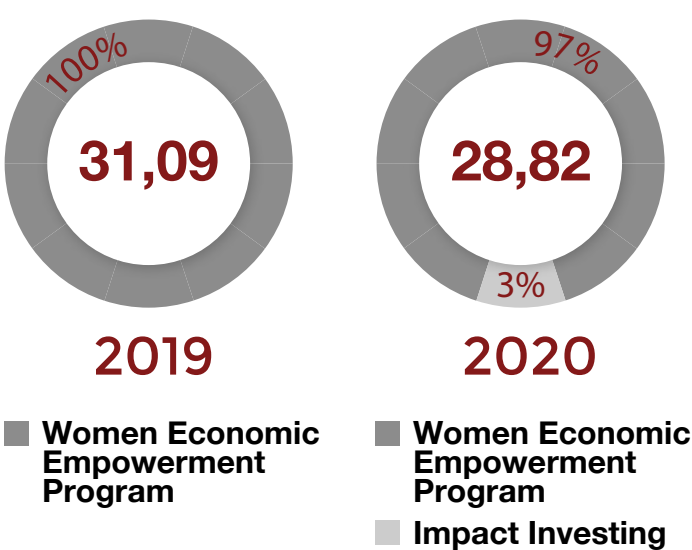


Expenses (in IDR billion)

YCAB FOUNDATION

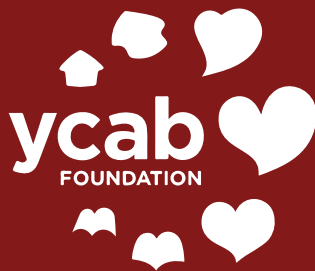


YCAB VENTURES



\*AUDIT REPORT 2020 IS AVAILABLE UPON REQUEST, FOR FURTHER INFORMATION PLEASE EMAIL [CONTACT@YCAB.ORG](mailto:CONTACT@YCAB.ORG)





"CHILD BY CHILD, WE BUILD OUR WORLD"

In compliance with:



     @ycabfoundation  
[www.ycabfoundation.org](http://www.ycabfoundation.org)