

07.

KEPEDULIAN PADA MASYARAKAT CONCERN FOR SOCIETY





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Perusahaan yang sukses dan berkembang dalam jangka panjang adalah perusahaan yang mampu mengintegrasikan usahanya dan pengaruhnya dalam masyarakat melalui kepedulian untuk memberdayakan dan membangun masyarakat.

In the long run, a successful and developing company is one that is able to integrate its business and influence in society through showing concern to empower and build society.

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Sebagai BUMN, Bank Mandiri turut menyukseskan program pemerintah dalam upaya meningkatkan kesejahteraan masyarakat melalui program PKBL (Program Kemitraan dan Bina Lingkungan) yang sejak tahun 2021 ini berubah nama menjadi program-program tanggung jawab sosial perusahaan (TJSL) atau CSR (*Corporate Social Responsibility*), sebagaimana diatur oleh Peraturan Menteri BUMN No. PER-05/MBU/04/2021 tentang Program TJSL BUMN. Bank Mandiri menyadari bahwa program-program ini tidak hanya bermanfaat bagi masyarakat, namun juga mendatangkan keuntungan bagi Bank Mandiri. Dengan berperan aktif dalam program-program kesejahteraan masyarakat, Bank Mandiri menciptakan masyarakat yang kuat dan sejahtera, yang berpotensi menjadi nasabah Bank Mandiri. Di samping itu, kontribusi Bank Mandiri pada masyarakat meningkatkan kepercayaan dan kredibilitas Bank Mandiri di mata masyarakat dan nasabah. Kontribusi Bank Mandiri yang nyata pada masyarakat juga meningkatkan moral karyawan, karena mereka menyadari bahwa sebagian dari hasil kerja keras mereka telah membawa perubahan nyata dalam kehidupan masyarakat. Secara tidak langsung, dengan bekerja di Bank Mandiri, karyawan telah terlibat dalam kegiatan kemasyarakatan.

Mempertimbangkan berbagai alasan di atas dan berlandaskan nilai kemanusiaan, Bank Mandiri berkomitmen untuk mengembangkan berbagai program TJSL-nya dalam bentuk Program TJSL Pendanaan UMK (sebelumnya disebut Program Kemitraan) maupun Program TJSL Non Pendanaan UMK (sebelumnya disebut Program Bina Lingkungan). Program TJSL Pendanaan UMK merupakan program untuk meningkatkan kemampuan usaha kecil agar menjadi tangguh dan mandiri. Sedangkan Program TJSL Non Pendanaan UMK merupakan program pemberdayaan kondisi sosial masyarakat oleh BUMN.

Program TJSL Bank Mandiri berlandaskan peraturan Menteri BUMN, yang pengelolaannya berada di bawah Corporate Secretary Group, lebih khususnya Departemen Corporate Social Responsibility, dan dikoordinasikan oleh Direktur Hubungan Kelembagaan. Dampak dari operasi Bank Mandiri terhadap masyarakat sekitar terbukti berdampak positif, dengan terbukanya kesempatan bagi masyarakat untuk melakukan kegiatan ekonomi dengan mudah dan praktis. Dampak lainnya, yaitu masyarakat pemilik dan pengguna dana dapat bertransaksi, sehingga perekonomian negara mengalami peningkatan. [OJK F.23]

Dalam menerapkan program-program ini, Bank Mandiri telah terlebih dahulu melakukan *assessment* untuk memahami kebutuhan dan potensi masyarakat yang dituju. Bank Mandiri juga melakukan evaluasi terhadap program-program tanggung jawab sosial perusahaan dengan cara rapat internal bulanan Departemen Corporate Social Responsibility. [GRI 413-1]

As an SOE, Bank Mandiri has contributed to the success of government programs in an effort to improve community welfare through the PKBL program (Partnership and Community Development Program). In 2021, the program changed its name to the Social and Environmental Responsibility (TJSL) or Corporate Social Responsibility (CSR) program, in accordance with the Regulation of the Minister of SOEs No. PER-05/MBU/04/2021 on SOE Social and Environmental Responsibility programs. Bank Mandiri realizes that the programs are not only beneficial for the community, but also beneficial for Bank Mandiri. By playing an active role in these community welfare programs, Bank Mandiri is helping to create a strong and prosperous society and increasing the potential number of future customers. In addition, Bank Mandiri's contribution to the community increases our customers' trust in the banking system and the Company's credibility. Another contribution to the community takes the form of increased employee morale when our staff realize that the results of their hard work have brought about real and meaningful change in people's lives. Indirectly, the employees working at Bank Mandiri are thus involved in delivering these community activities.

For these reasons, and based on our human values, Bank Mandiri is committed to developing various TJSL programs such as the MSE funding program (formerly called the Partnership Program) and the MSE Non-Funding Program (formerly called the Community Development Program). The MSE Funding program seeks to improve small business capabilities, thus allowing them to become more resilient and independent. Meanwhile, the MSE Non-Funding Program is a social empowerment program delivered by an SOE.

Bank Mandiri's TJSL Program is based on the Minister of SOEs Regulation, whose management is under the Corporate Secretary Group, specifically the Corporate Social Responsibility Department and is coordinated by the Director of Institutional Relations. Bank Mandiri's operation has proven to have a positive impact on the surrounding community as the Company creates more opportunities for the community to carry out economic activities in an easy and practical manner. The Company has also delivered other positive impacts that allow community members to act as fund owners and fund users and make transactions that increase the economic activity of Indonesia. [OJK F.23]

In our program implementation, we first carry out assessments to better understand the needs and potentials of our target community. Bank Mandiri also regularly evaluates the company's social responsibility programs by means of a monthly internal meeting of the Corporate Social Responsibility Department. [GRI 413-1]

Dengan kehati-hatian ini, dalam tahun pelaporan, Bank Mandiri tidak menerima pengaduan masyarakat terkait program tanggung jawab sosialnya. [OJK F.23] [GRI 413-2]

With prudence, in the reporting year, Bank Mandiri did not accept public complaints related to its social responsibility program. [OJK F.23] [GRI 413-2]

PROGRAM TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN (TJSL) SOCIAL AND ENVIRONMENTAL RESPONSIBILITY (TJSL) PROGRAM

Aktivitas Tanggung Jawab Sosial dan Lingkungan (TJSL), yaitu kegiatan yang merupakan komitmen Bank terhadap pembangunan yang berkelanjutan dengan memberikan manfaat pada ekonomi, sosial, lingkungan serta hukum dan tata kelola dengan prinsip yang lebih terintegrasi, terarah, terukur dampaknya serta dapat dipertanggungjawabkan dan merupakan bagian dari pendekatan bisnis Bank.

1. Program penyaluran TJSL bertujuan untuk:
 - a. Memberikan kemanfaatan bagi pembangunan ekonomi, pembangunan sosial, pembangunan lingkungan serta pembangunan hukum dan tata kelola bagi Bank.
 - b. Berkontribusi pada penciptaan nilai tambah bagi Bank dengan prinsip yang terintegrasi, terarah dan terukur dampaknya serta akuntabel.
 - c. Membina usaha mikro dan usaha kecil agar lebih tangguh dan mandiri serta masyarakat sekitar Bank.
2. TJSL dilaksanakan dengan menerapkan prinsip:
 - a. Terintegrasi, yaitu berdasarkan analisa risiko dan proses bisnis yang memiliki keterkaitan dengan pemangku kepentingan.
 - b. Terarah, yaitu memiliki arah yang jelas untuk mencapai tujuan Bank.
 - c. Terukur dampaknya, yaitu memiliki kontribusi dan memberikan manfaat yang menghasilkan perubahan atau nilai tambah bagi pemangku kepentingan dan Bank.

The Social and Environmental Responsibility Program is an activity that realises the Bank's commitment to sustainable development by providing economic, social, environmental and legal & governance benefits with the principle of being more integrated, purposeful, scalable and accountable. This program is also part of the Bank's business approach.

1. With regard to the Social and Environmental Responsibility distribution guidelines, the Social and Environmental Responsibility program aims to:
 - a. Provide benefits for economic, social, environmental as well as law and corporate governance development.
 - b. Contribute to the creation of added value for the Bank with the principle of being integrated, purposeful, and scalable and accountable.
 - c. Empower micro and small businesses as well as the community around the Bank to be more resilient and independent.
2. Social and Environmental Responsibility is carried out by applying the following principles to ensure that our programs are:
 - a. Integrated, based on risk analysis and business processes that are related to stakeholders.
 - b. Purposeful, having a clear direction as to how to achieve the Bank goals.
 - c. Scalable, contributing and providing benefits that generate positive improvements or added value for stakeholders and the Bank.



- d. Akuntabilitas, yaitu dapat dipertanggungjawabkan sehingga menjauhkan dari potensi penyalahgunaan dan penyimpangan.
3. TJSL dilaksanakan berdasarkan nilai:
 - a. Sosial, untuk tercapainya pemenuhan hak dasar manusia yang berkualitas secara adil dan setara untuk meningkatkan kesejahteraan bagi seluruh masyarakat.
 - b. Lingkungan, untuk pengelolaan sumberdaya alam dan lingkungan yang berkelanjutan sebagai penyangga seluruh kehidupan.
 - c. Ekonomi, untuk tercapainya pertumbuhan ekonomi berkualitas melalui keberlanjutan peluang kerja dan usaha, inovasi, industri inklusif, infrastruktur memadai, energi bersih yang terjangkau dan didukung kemitraan.
 - d. Hukum dan tata kelola, untuk terwujudnya kepastian hukum dan tata kelola yang efektif, transparan, akuntabel dan partisipatif untuk menciptakan stabilitas keamanan dan mencapai negara berdasarkan hukum.

- d. Accountable, so as to prevent the potential for misuse and irregularities.
3. The Social and Environmental Responsibility Program is based on 4 (four) pillars:
 - a. Social responsibility, for the achievement of quality basic human rights in a fair and equal manner to improve the welfare of the whole community.
 - b. Environmental responsibility, for the sustainable management of natural resources and the environment as whole, and to support all life.
 - c. Economic responsibility, for the achievement of quality economic growth through sustainable employment and business opportunities, innovation, inclusive industry, adequate infrastructure, affordable clean energy and supported by partnerships.
 - d. Legal and governance responsibility, for the realization of legal certainty as well as an effective, transparent, accountable and participatory governance to create security stability and achieve a law-based state.

PROGRAM TJSL PENDANAAN UMK MSE FUNDING PROGRAM [OJK F.25]

Mengembangkan Kemandirian Ekonomi

Bank Mandiri berkomitmen untuk menjadi mitra masyarakat dalam mengembangkan kesejahteraan mereka melalui peningkatan dan kemandirian di bidang ekonomi. Kegiatan utama Program Kemitraan adalah:

Developing Economic Independence

Bank Mandiri is committed to being a community partner in developing overall social welfare through improvement and independence in the national economy. The main activities of the Partnership Program include:

Pemberian modal kerja dalam bentuk pinjaman.

Providing working capital in the form of loans.

Pinjaman tambahan dalam bentuk pinjaman untuk membiayai kebutuhan.

Additional loans in the form of loans and/or financing to fulfill needs.

Sesuai dengan arahan Kementerian BUMN, sejak tahun 2019, penyaluran Program Pendanaan UMK diminta untuk disentralisasi melalui PT Permodalan Nasional Madani (PNM). Oleh karenanya, dana Program Pendanaan UMK Mandiri (sebelumnya disebut Program Kemitraan/PK) disetorkan kepada PNM. Di tahun 2021, tidak ada penyaluran lagi karena tidak ada alokasi dana tambahan.

In accordance with the direction of the Ministry of SOEs, the disbursement of MSE Funding Program has been requested to be centralized through PT Permodalan Nasional Madani (PNM) since 2019. Therefore, Mandiri's MSE Funding Program funds (previously called the Partnership Program/PK) were deposited to PNM. During 2021, there was no further disbursement due to no additional allocation of funds.

PROGRAM TJSL NON PENDANAAN UMK

MSE NON-FUNDING PROGRAM

[OJK F.25]

Tahun pelaporan, Bank Mandiri melakukan program TJSL Non Pendanaan UMK berupa: [GRI 203-1]

In the reporting year, Bank Mandiri conducted MSE Non-Funding Program in the form of: [GRI 203-1]

<p>Bantuan terkait Bencana Alam Natural Disaster Assistance</p> <p>01</p>	<p>Pemberian kebutuhan pokok bagi para masyarakat terdampak bencana berupa paket sembako, pembangunan kontainer bencana sebagai buffer stock dalam aksi cepat tanggap bencana di wilayah Pekanbaru, Palembang, Denpasar, Makassar & Manado, dengan total senilai Rp5.468.404.373. For disaster-affected communities in the form of basic food packages, construction of disaster relief containers as buffer stock for more rapid response to disasters in Pekanbaru, Palembang, Denpasar, Makassar & Manado, with a total value of Rp5,468,404,373.</p>
<p>Bantuan terkait Pendidikan Education Related Assistance</p> <p>02</p>	<p>Pemberian beasiswa, pembangunan dan renovasi bagi instansi pendidikan yang membutuhkan seperti bangunan sekolah dan bangunan pondok pesantren, dengan total senilai Rp30.505.019.827. Scholarships, construction, and renovation for educational institutions in need, such as school buildings and Islamic boarding school buildings, with a total value of Rp30,505,019,827.</p>
<p>Bantuan terkait Kesehatan Health Related Assistance</p> <p>03</p>	<p>Pemberian kendaraan ambulans kepada kelembagaan masyarakat, Sebagai dukungan dalam penanganan dampak pandemi COVID-19, Bantuannya adalah Pemberian Barang Medis Habis Pakai (BMHP) termasuk paket nutrisi, pembangunan laboratorium BSL-2 di Mamuju Sulawesi Barat, pemberian mesin PCR, mesin oksigen generator, dan peralatan pencegahan wabah COVID-19, dengan total senilai Rp33.494.854.448. To community institutions, in order to support better handling of the impact of the COVID-19 pandemic. Further assistance was also provided in the form of provision of Consumable Medical Supplies (BMHP) including nutrition packages, construction of a BSL-2 laboratory in Mamuju, West Sulawesi, provision of PCR machines, oxygen concentrator machines, and equipment for the prevention of the COVID-19, with a total value of Rp33,494,854,448.</p>
<p>Bantuan terkait Sarana Umum Public Facilities Assistance</p> <p>04</p>	<p>Pembangunan jembatan gantung di beberapa daerah terpencil, Perbaikan jalan dan penerangan jalan, pembangunan sarana dan prasarana sanitasi air bersih, pengolahan limbah plastik, serta pembangunan taman di daerah perkotaan dan pedesaan, dengan total senilai Rp13.420.018.132 in several remote areas, and the repair of roads and street lighting, construction of clean water sanitation facilities and infrastructure, plastic waste management, and construction of parks in urban and rural areas, with a total value of Rp13,420,018,132.</p>
<p>Bantuan terkait Sarana Ibadah Worship Facilities Assistance</p> <p>05</p>	<p>Pembangunan dan renovasi rumah ibadah di Indonesia seperti Masjid, Gereja, serta Pura, dengan total senilai Rp19.266.634.176. in Indonesia, such as Mosques, Churches, and Temples, with a total value of Rp19,266,634,176.</p>
<p>Bantuan terkait Pelestarian Alam Nature Conservation Assistance</p> <p>06</p>	<p>Pemberian sarana dan prasarana kegiatan Berwawasan Lingkungan Seperti Motor Angkut Sampah, dengan total senilai Rp99.325.100 For Eco-Friendly Activities such as Garbage Transporter Tricycles, with a total value of Rp99,325,100.</p>
<p>Bantuan terkait Sosial Kemasyarakatan Social Assistance</p> <p>07</p>	<p>Pemberian alat pertanian, bantuan pendidikan, pelatihan, pemagangan, promosi dan bentuk bantuan lain yang, dengan total senilai Rp30.118.472.951. Agricultural equipment, educational assistance, training, apprenticeship, promotion and other forms of assistance, with a total value of Rp30,118,472,951.</p>

MANDIRI SAHABATKU

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[OJK F.25]

Mengembangkan Para Pekerja Migran

Para Pekerja Migran Indonesia (PMI) adalah para pahlawan devisa Indonesia. Mereka menjadi penyumbang devisa negara terbesar kedua setelah migas, dengan jumlah Rp159,7 triliun. Untuk itu, Bank Mandiri berkomitmen turut mendukung PMI dengan cara mengembangkan para pekerja migran menjadi *entrepreneur* melalui program Mandiri Sahabatku. Program ini memberikan pelatihan kewirausahaan secara online dan offline, dengan topik-topik sebagai berikut.

Developing the Skills of Migrant Workers

Indonesian Migrant Workers (PMI) are the country's foreign exchange heroes. They are the second largest foreign exchange earner after oil and gas, with a total value of Rp159.7 trillion. For this reason, Bank Mandiri is committed to supporting PMI by encouraging migrant workers to become entrepreneurs through the Mandiri Sahabatku program. This program provides online and offline entrepreneurship training, with the following topics:






Pelatihan kewirausahaan ini dilakukan dengan mengundang para anggota PMI yang berada di Hong Kong, Jepang, Korea Selatan, dan Malaysia. Perusahaan juga memfasilitasi pelatihan dan magang melalui program Bapak/Ibu Asuh yang bergerak dalam bidang otomotif, salon, makanan dan lainnya. Para alumni Mandiri Sahabatku yang telah membuka usaha di Indonesia juga mendapatkan peluang untuk menjadi agen *branchless banking* serta fasilitas pembiayaan *micro/SME*. [GRI 203-2]

The entrepreneurship training was conducted by inviting PMI members from Hong Kong, Japan, South Korea, and Malaysia. The company also facilitated training and internships through the Foster Father/Mother program which includes businesses in the automotive, salon, food and other sectors. Furthermore, those Mandiri Sahabatku alumni who have opened and run businesses in Indonesia are also offered opportunities to become branchless banking agents and micro/SME financing facilities. [GRI 203-2]

Pada tahun pelaporan, Bank Mandiri mengadakan serangkaian pelatihan secara *online* yang diikuti oleh 1151 PMI. Sejak pertama kali diadakan pada tahun 2011, program Mandiri Sahabatku telah melatih lebih dari 14.900 PMI.

In the reporting year, Bank Mandiri held a series of online trainings that were attended by 1151 PMIs. Since it was first held in 2011, the Mandiri Sahabatku program has now trained more than 14,900 PMIs.

Tahapan Program Mandiri Sahabatku Stages of the Mandiri Sahabatku Program

 Di Indonesia In Indonesia	 Negara Penempatan Country of Placement	 Kembali ke Indonesia Return to Indonesia
Pra-Keberangkatan/ Pre-Departure	Training (Kelas Seminar) Training (Seminar Class)	Bapak Asuh (Magang) Foster Father (Internship)
Pembinaan bersama dengan BNP2TKI/ Bank Indonesia berupa: <ul style="list-style-type: none"> • Pelatihan keuangan • Pembukaan rekening tabungan Joint Coaching with BNP2TKI/ Bank Indonesia in the form of: <ul style="list-style-type: none"> • Financial training • Opening a savings account 	Pelatihan wirausaha melibatkan pihak ketiga dengan kurikulum: <ul style="list-style-type: none"> • <i>Entrepreneur/</i> Peluang Usaha • Perencanaan/ Pengelolaan Keuangan • Kredit <i>Micro Mandiri</i> Entrepreneurship training engages a third party with a curriculum: <ul style="list-style-type: none"> • Entrepreneur/ Business Opportunity • Financial planning/ management • Mandiri Micro Credit 	Pembinaan praktek langsung menjadi pengusaha sukses antara lain: <ul style="list-style-type: none"> • Astra Honda Motor (Bengkel) • Mandiri Amal Insani (Kuliner, peternakan, pertanian) • Rumah BUMN • Mandiri Agen Direct training to become a successful entrepreneur, including: <ul style="list-style-type: none"> • Astra Honda Motor (Workshop) • Mandiri Amal Insani (Culinary, livestock, agriculture) • Rumah BUMN • Mandiri Agen
1. Jumlah PMI yang berhasil dibina bertambah - 1.000 orang setiap tahunnya 2. Program MS dilaksanakan minimal pada 2 negara (Malaysia & Hongkong) 3. Refereal peserta Bapak Asuh ke Rumah BUMN (Corses) dan Refereal menjadi Agen (MDAB)		1. The number of PMI successfully coached increases - 1,000 people each year 2. The MS program was implemented in at least 2 countries (Malaysia & Hongkong) 3. Foster Participants' Referrals to Rumah BUMN (Corses) and Referrals to become Agents (MDAB)

Timeline Training (Online) Mandiri Sahabatku 2020-2021 Training Timeline (Online) of Mandiri Sahabatku 2020-2021

November November 2020	 Desember December 2020	 Januari January 2021	 Februari February 2021	 Maret March 2021	 April-Agustus April-August 2021
Modul I Awareness <i>Entrepreneurship</i> Module I Entrepreneurship Awareness	Modul II Inovasi & kreativitas Module II Innovation & Creativity Modul III Memulai Usaha Module III Starting a Business	Modul IV Mengelola keuangan saat ini dan masa depan Module IV Managing current and future finances	Modul V Manajemen usaha kecil dan keuangan pengembangan usaha Module V Small Business management and finance	Modul VI Pengenalan kegiatan kembali ke Indonesia (Bapak Asuh, Rumah BUMN, Mandiri Agen) Module VI Introduction to Activities back to Indonesia (Bapak Asuh, Rumah BUMN and Mandiri Agen)	Materi bulanan di Facebook Community Mandiri Sahabatku dengan ZAP Finance (e.g branding & ekspansi usaha melalui jalur digital, pembukuan usaha kecil, cara mengatur keuangan di masa pandemi) Monthly class in Facebook Community Mandiri Sahabatku with ZAP Finance (e.g branding & expanding through digital channel, small enterprise accountancy, how to manage your finance in pandemic)

Testimoni Peserta Participant Testimonials



Kartini

Kartini kembali ke Indonesia setelah ia berjanji pada suaminya bahwa ia harus pulang ke rumah saat putranya menginjak usia 6 tahun. Rizky, putra satu-satunya ia tinggalkan ke Hong Kong saat berusia 2 tahun. Kartini selalu khawatir jika mendengar kabar Rizky sakit, lantaran Rizky pernah demam tinggi hingga tak sadarkan diri. Karena itu pula tekad Kartini semakin kuat untuk segera kembali ke kampung halaman.

Tahun 2018, Setelah mengikuti kegiatan Mandiri Sahabatku, Kartini terpilih sebagai salah satu peserta Program Bapak/Ibu Asuh bersama Keripik Shinta di Lampung. Ternyata inilah jalan keberhasilan bagi Kartini untuk menjadi majikan di negeri sendiri. Aneka Keripik Kartini, jadi pilihan nama usahanya yang ia mulai dari rumah. Mimpi kecilnya telah lengkap, memulai usaha sendiri sekaligus menemani Rizky belajar setiap malam. Kini, Rizky tak lagi iri melihat teman-teman sekolahnya diantar jemput oleh ibunya.

Kartini promised her husband that she would return home to Indonesia when her son turned 6 years old. She left her only son, Rizky, and went to Hong Kong when he was only 2 years old. Then one day, she suddenly heard the news that Rizky had a high fever and was unconscious. For this reason, she immediately decided to return to her hometown whatever the cost.

In 2018, after participating in the Mandiri Sahabatku program, Kartini was selected as one of the participants in the Foster Father/Mother Program with Shinta Chips in Lampung. In fact, this was the pathway for success that allowed Kartini to eventually become an employer in her own country. She started a business from home under the name Aneka Keripik Kartini. Her dream came true, starting her own business while accompanying Rizky to study at night. Rizky was no longer envious of seeing his school friends being picked up by their mother.

WIRUSAHA MUDA MANDIRI (WMM) MANDIRI YOUNG ENTREPRENEUR (WMM)

[OJK F.25][GRI 203-2]

Wirausaha Muda Mandiri (WMM) 2021 telah terselenggara pada bulan September-Desember 2021 dengan jumlah peserta mencapai 5.450 orang. Mengusung tema 'Livin The Dream', kompetisi WMM 2021 mengadu inovasi wirausaha muda di lima kategori yaitu, industri perdagangan dan jasa, boga, kreatif, sosial dan teknologi. 5.450 pendaftar tersebut selanjutnya diseleksi melalui beberapa tahap dan dipilih 60 peserta melaju ke tahapan *project competition*, untuk menjadi 15 peserta terbaik dan menjalani babak WMM *Capital League*. Berbeda dengan penyelenggaraan sebelumnya yang tak lagi mengusung konsep *awarding*. Tahun ini, peserta yang lolos ke tahap nasional berjuang untuk memperebutkan hadiah dalam bentuk *capital reward* sebanyak-banyaknya dengan total Rp2,5 miliar dalam WMM *Capital League*, digelar di Bali dan Jakarta.

The 2021 Mandiri Young Entrepreneur (WMM) competition was held from September to December 2021 and the total number of participants reached 5,450 people. Carrying the theme 'Livin The Dream', the 2021 WMM competition showcased young entrepreneurial innovations in five categories, namely, trade and service industries, catering, creative, social and technology. In all, 5,450 registrants were selected through several stages and 60 participants finally advanced to the project competition stage, and were pitted against each other in a competition to find the best 15 participants to proceed to the WMM Capital League. Unlike the previous event that gave awards to participants, the participants who qualify for the national stage this year also fought to win as many prizes as possible with a total value of Rp2.5 billion in the WMM Capital League, which was held in both Bali and Jakarta.

Sejak tahun 2007, WMM menjadi salah satu ajang bergengsi favorit yang telah mawadahi ribuan pelaku usaha usia muda. Tercatat, 50.000 wirausaha muda dari seluruh Indonesia telah menjadi bagian dari komunitas ini, baik sebagai juara, finalis, maupun peserta, WMM yang kini genap berusia 15 tahun, merupakan wujud konsistensi Bank Mandiri dalam menebar inspirasi berwirausaha kepada generasi muda. Ajang ini bertujuan untuk mendorong lahirnya bibit-bibit unggul wirausaha muda yang kreatif, inovatif, dan dapat berkontribusi aktif untuk perekonomian Indonesia.

Since 2007, WMM has become a highly prestigious national event, and has accommodated thousands of young entrepreneurs. Over the last 15 years, as many as 50,000 young entrepreneurs from all over Indonesia have become part of this community, both as champions, finalists, and participants. WMM is a manifestation of Bank Mandiri's consistency in spreading the spirit of entrepreneurship to the younger generation. This event has given birth to creative, innovative, and excellent young entrepreneurs that contribute actively to the Indonesian economy.

Proses Seleksi Kompetisi Wirausaha Muda Mandiri Selection Process of Mandiri Young Entrepreneur Competition



Di tahun 2021 Wirausaha Muda Mandiri lebih banyak melibatkan alumni unggulan untuk menjadi juri *business Plan* maupun menjadi Mentor para peserta di babak *Project Competition* hingga *Capital League Phase 1* di Bali.

In 2021, the Mandiri Young Entrepreneurs involved more excellent alumni to become business Plan Judges and Mentors for the participants in the Project Competition to Capital League Phase 1 in Bali.

Adapun beberapa alumni yang terlibat menjadi Juri dan Mentor di penyelenggaraan Wirausaha Muda Mandiri 2021 adalah sebagai berikut :

The alumni who were involved as both judges and mentors in the 2021 Mandiri Young Entrepreneurs were as follows:

- Juri *Business Plan* Kategori Boga
 - Odi Anindito = Owner Coffee Toffee
- Juri *Business Plan* sekaligus Mentor *Business Existing* Kategori Teknologi
 - Dedi Cahyadi = Founder Nano Bubble
- Juri *Business Plan* Kategori Kreatif
 - Malinda Amalia = Founder Linean
- Juri *Business Plan* Kategori Sosial
 - Junerosano = Founder Greeneration Eco Ranger
- Mentor *Business Existing* Kategori Boga
 - Hendy Setiono = Owner Baba Rafi Enterprises
- Mentor *Business Existing* Kategori IP
 - Florentia Jeanne = Owner Noonaku Signature

- Judge for Business Plan in the Catering Category
 - Odi Anindito = Owner of Coffee Toffee
- Judge for Business Plan and Mentor of Existing Business in the Technology Category
 - Dedi Cahyadi = Founder of Nano Bubble
- Judge for Business Plan in the Creative Category
 - Malinda Amalia = Founder of Linean
- Judge for Business Plan in the Social Category
 - Junerosano = Founder of Greeneration Eco Ranger
- Mentor for Existing Business in the Catering Category
 - Hendy Setiono = Owner of Baba Rafi Enterprises
- Mentor for Existing Business in the Trade and Service Industry Category
 - Florentia Jeanne = Owner of Noonaku Signature



RUMAH BUMN

RUMAH BUMN

[OJK F.25] [GRI 203-2]

Memberdayakan UMKM

Situasi pandemi telah mengubah cara hidup manusia dan memunculkan kebiasaan-kebiasaan baru yang melampaui keadaan sebelumnya. Hampir seluruh aktivitas sosial dilakukan secara daring (*online*), hal ini menjadi tantangan sekaligus peluang bagi perekonomian digital. Oleh karena itu, bila ingin tetap eksis dan maju, UMKM perlu melakukan akselerasi melalui ekonomi digital.

Untuk menjawab tantangan ini, Rumah BUMN Bank Mandiri (RB Mandiri) berkolaborasi dengan BUMN lainnya dalam membangun digital *economy ecosystem* yang ditujukan untuk peningkatan kapasitas serta kapabilitas bagi UMKM (Usaha Mikro Kecil Menengah) sehingga dapat mewujudkan UMKM Indonesia yang berkualitas.

Tugas Bank Mandiri dalam program Rumah BUMN antara lain sebagai berikut:

1. Membangun dan mengelola Rumah BUMN
2. Menyediakan dana operasional Rumah BUMN
3. Menyediakan SDM
4. Menyediakan sarana dan prasarana pendukung Rumah BUMN termasuk didalamnya layanan *connectivity* untuk mendukung implementasi digitalisasi bisnis dari UMKM

Empowering SMEs

The pandemic has changed our way of life and given rise to new social habits. Almost all social activities are now carried out virtually, and this is both a challenge and an opportunity for the digital economy. Therefore, if MSMEs want to continue to exist and progress, they need to carry out economic acceleration through the digital economy.

In response to this challenge, Bank Mandiri's Rumah BUMN has collaborated with other SOEs in building a digital economy ecosystem aimed at increasing the capacity and capability of MSMEs (Micro, Small and Medium Enterprises) so that they can realize quality MSMEs in Indonesia.

The duties of Bank Mandiri in the Rumah BUMN program include the following:

1. Building and managing Rumah BUMN
2. Providing operational funds for Rumah BUMN
3. Providing HR for the program
4. Providing supporting facilities and infrastructure for Rumah BUMN, including connectivity services to support the implementation of business digitization of MSMEs

Peran Rumah BUMN The roles of Rumah BUMN

- | | | |
|----|--|---|
| 01 | Pengembangan UMKM
MSME
Development | <p>Mengembangkan kapasitas dan kapabilitas UMKM binaan Rumah BUMN melalui kegiatan pelatihan serta pembinaan (<i>Go Modern, Go Digital, Go Online</i>).</p> <p>Develop the capacity and capability of assisted SMEs through training and coaching activities (<i>Go Modern, Go Digital, Go Online</i>).</p> |
| 02 | Tanggung Jawab Sosial Lingkungan (Satgas Bencana)
Social and Environmental Responsibility
(Disaster Task Force) | <p>Berkontribusi sebagai satgas bencana bersama dengan satgas Provinsi untuk penanggulangan bencana.</p> <p>Contribute through the Disaster Task Force and work together with the Provincial Task Force on disaster management.</p> |
| 03 | Program PK/BL/KUR
PK/BL/KUR Program | <p>Rumah BUMN sebagai pusat literasi dan <i>referral</i> UMKM terkait program PK/BL/KUR.</p> <p>Serve as a literacy center and for MSME referrals related to the PK/BL/KUR program.</p> |
| 04 | Co-Working Space
Co-Working Space | <p>Sebagai pusat inkubasi bisnis bagi masyarakat.</p> <p>Act as a business incubation center for the community.</p> |
| 05 | Basecamp Milenials
Millennials Basecamp | <p>Pusat kegiatan milenials untuk memberikan dukungan pembelajaran bagi para milenials, sebagai tempat belajar bisnis, tempat magang dan pelaksanaan program milenials BUMN.</p> <p>Provide learning support for millennials, as a place for business learning, internships and implementation of the SOE millennials programs.</p> |

Program Rumah BUMN dimulai tahun 2017, dan hingga saat ini Bank Mandiri telah mendirikan 22 Rumah BUMN yang lokasinya tersebar di seluruh Indonesia antara lain di Kabupaten Kampar - Provinsi Riau sampai dengan Bintuni - Provinsi Papua Barat serta kota-kota besar lainnya yaitu Jakarta, Bogor, Semarang dan Surabaya.

Pengembangan UMKM meliputi tiga aspek yaitu *Go Modern, Go Digital* dan *Go Online*, dengan topik-topik pelatihan antara lain: pelatihan membuat laporan keuangan bagi UMKM, pelatihan perijinan produk, sosialisasi sertifikasi halal, desain *packaging*, pelatihan *digital marketing* melalui *marketplace, photography* dan lain-lain.

Bank Mandiri juga mendorong pemasaran produk mitra binaan melalui berbagai pameran nasional maupun Internasional seperti penjualan produk UMKM melalui Kantor Perwakilan Luar Negeri Republik Indonesia, Pameran Indonesia *Creative Product Festival* di Malaysia, Pameran *Festival Indonesia* di Korea Selatan, *Bangga Buatan Indonesia, Dubai Expo 2020, London Coffee Festival 2021, Katumbiri Expo 2021, Festival Diskon Nasional, RB Entrepreneur Week*.

The Rumah BUMN program began in 2017. So far, Bank Mandiri has established 22 Rumah BUMN that are located throughout Indonesia from Kampar Regency - Riau Province to Bintuni - West Papua Province as well as in other big cities, including Jakarta, Bogor, Semarang and Surabaya.

The MSME development program has three components: *Go Modern, Go Digital* and *Go Online*, with training topics covering training on making financial reports for MSMEs, product licensing training, socialization of halal certification, packaging design, digital marketing training through the marketplace, photography and other interesting matters.

Bank Mandiri also encourages the marketing of our fostered partners' products through various national and international exhibitions such as through sales of MSME products by the Foreign Representative Office of the Republic of Indonesia, the Indonesia Creative Product Festival Exhibition in Malaysia, the Indonesian Festival Exhibition in South Korea, Proud of Made in Indonesian Products, Dubai Expo 2020, London Coffee Festival 2021, Katumbiri Expo 2021, National Discount Festival, and RB Entrepreneur Week.

PENYALURAN DANA TANGGUNG JAWAB SOSIAL DISTRIBUTION OF THE CORPORATE SOCIAL RESPONSIBILITY FUND

Dalam hal keuangan, berbagai program TJSL Bank Mandiri didanai oleh penyisihan sebagian laba bersih Bank Mandiri, saldo dana TJSL, hasil bunga deposito dan lainnya.

In terms of finance, various Bank Mandiri's TJSL programs are funded by an allowance for a portion of Bank Mandiri's net profit, the balance of PKBL funds, deposit interest yields and other sources.

Penyaluran Dana Tanggung Jawab Sosial Perusahaan (dalam Rupiah)
Distribution Table of the CSR Fund (in Rupiah)

Program	2021	2020	2019	Programs
Program Kemitraan (Program Pendanaan UMK) *Penyaluran PK kepada BUMN Khusus dengan mekanisme hibah	-	127.518.478.322	75.000.000.000	Partnership Program (MSE Funding Program) *Distribution of PP to Special SOEs with a grant mechanism
Program TJSL (Program Non Pendanaan UMK)	132.372.729.008	133.901.578.873	150.168.771.714	Community Development Program (MSE Non-Funding Program)
Mandiri Sahabatku	1.091.400.000	-	1.321.028.250	Mandiri Sahabatku Program
Wirausaha Muda Mandiri	6.567.669.300	8.701.714.220	15.782.607.932	Mandiri Young Entrepreneur Program
Rumah BUMN	3.656.945.089	1.079.158.287	1.571.673.913	Rumah BUMN

*program pada tahun 2020 dilanjutkan hingga 2021

*program started in 2020 and continued until 2021

PROGRAM-PROGRAM LAIN OTHER PROGRAMS

Mandiri Sahabat Difabel [FS14]

Program Mandiri Sahabat Difable adalah program inisiatif Bank Mandiri yang dimulai pada tahun 2021 dengan latar belakang kepedulian Bank Mandiri terhadap Masyarakat Penyandang Disabilitas. Dalam Program ini Bank Mandiri bekerja sama dengan 35 Yayasan/ Komunitas yang menaungi masyarakat berkebutuhan khusus seperti di Sekolah Luar Biasa, Yayasan Pembinaan Anak Cacat dan Komunitas Disabilitas Bergerak. Jenis Bantuan yang diberikan mulai dari Pemenuhan Kebutuhan Sembako, Sarana Prasarana Terapi hingga Sarana Prasarana Pendidikan dengan total bantuan senilai Rp 10 Miliar, Program Mandiri Sahabat Difable akan dijadikan Program Rutin Tahunan Bank Mandiri sehingga kedepannya Program ini dapat lebih banyak membantu Masyarakat Penyandang Disabilitas dan mampu mandiri untuk menghasilkan sesuatu bagi diri mereka sendiri tanpa harus terus bergantung pada orang lain.

Bank Mandiri juga memberikan Perhatian kepada Para Atlet Disabilitas Indonesia yang berada dalam naungan National Paralympic Committee (NPC) yang telah berjuang pada Paralympic Tokyo 2020 dengan memberikan kendaraan ramah Difable untuk membantu mobilisasi para atlet disabilitas dalam mengikuti Pemusatan Pelatihan. Peningkatan Kualitas Kesehatan dan Pendidikan Masyarakat Penyandang Disabilitas akan berdampak dan *Inline* dengan Peningkatan Kepercayaan diri mereka sendiri sehingga akhirnya mereka juga berani membuat suatu aktifitas yang berdampak pada peningkatan nilai yang mengangkat perekonomian mereka.

Difable Friends Mandiri Program [FS14]

The Difable Friends Mandiri Program is a Bank Mandiri initiative program that began in 2021 as a manifestation of Bank Mandiri's concern for People with Disabilities. In this program, Bank Mandiri has collaborated with 35 foundations/ communities that support people with special needs such as special schools, plus the Foundation for the Development of Children with Disabilities and Disability Movement Community. The types of assistance provided include Fulfillment of Basic Food Needs, Therapeutic Facilities, and the provision of Infrastructure for Educational Facilities. The total assistance provided to date amounts to Rp10 billion, and the Difable Friends Mandiri Program will become one of Bank Mandiri's Annual Routine Programs to help more people with disabilities to become more independent and able to produce products without depending on help from others.

Bank Mandiri also paid high attention to the needs of Indonesian Athletes with Disabilities by assisting the National Paralympic Committee (NPC) at the Tokyo 2020 Paralympic Games and by providing Difable-friendly vehicles to help mobilize those athletes with disabilities who were participating at the Training Center. By improving the Quality of Health and Education of People with Disabilities we hope to positively and permanently increase the self-confidence of people with disabilities so that they can eventually have the courage to conduct an activity that will have an impact on increasing values to improve their economy. The



Bantuan yang diberikan dalam Program ini diharapkan mampu meningkatkan kepercayaan diri dan mengakomodir kebutuhan Para Penyandang Disabilitas yang agak terpinggirkan ditengah kondisi Wabah COVID-19 merebak di seluruh Dunia dalam 2 tahun terakhir ini.

Kewirausahaan Petani

Merupakan program untuk menciptakan kegiatan bisnis petani secara profesional karena selama ini masih sedikit para petani memiliki entitas bisnis dari hasil panen yang diperoleh. Dengan adanya program ini kami bersama gabungan Kelompok Tani membentuk Entitas Bisnis (PT) yang dimiliki masyarakat setempat (Gapoktan, Koperasi, & Entitas Bisnis lainnya). Bank Mandiri dalam hal ini melakukan pendampingan dan pembinaan secara berkesinambungan sehingga aktifitas atau manfaat dapat dirasakan langsung oleh petani & masyarakat.

Adapun pusat dari program kewirausahaan petani ini adalah Sentra Pengolahan Beras Terpadu (SPBT) Kutowinangun Kebumen, Jawa Tengah yang dikelola secara profesional sehingga setiap tahunnya dapat memberikan keuntungan kepada masyarakat yang dalam hal ini sebagai salah satu pemegang saham.

assistance provided in this Program is expected to increase the self-confidence of, and accommodate the needs of, Persons with Disabilities who have been marginalized in the midst of the COVID-19 outbreak that has spread throughout the world in the last 2 years.

Farmer Entrepreneurship

The Farmer Entrepreneurship program creates new farmer's business activities in a professional manner because some farmers have a business entity from the harvest. Through this program, the Company and the farmer groups have formed a Business Entity (PT) that is owned by the local community (Gapoktan, Cooperatives, & other Business Entities). For this reason, Bank Mandiri provides continuous assistance and guidance so that the farmers and community can benefit from the activities.

The core of the farmer entrepreneurship program is the Integrated Rice Processing Center (SPBT) which is located in Kutowinangun Sub-District, Kebumen Regency, Central Java. The center is under professional management to ensure that it provides benefits to community stakeholders each year.

Penyaluran TJSL

TJSL Distribution

Ekonomi Masyarakat	2021 (Rp)	Economy of The Community
Bidang Pelestarian Alam	99.325.100	Nature Conservation
Bidang Kesehatan	33.494.854.448	Health
Bidang Sarana Umum	13.420.018.132	Public Facilities
Bidang Bencana Alam	5.468.404.373	Natural Disasters
Bidang Sosial Kemasyarakatan	30.118.472.951	Social Activities
Bidang Sarana Ibadah	19.266.634.176	Religious Facilities
Bidang Pendidikan	30.505.019.827	Education
Total	132.372.729.007	Total