

## PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN

Perseroan menyadari bahwa kehadiran sebuah korporasi tidak hanya demi pertumbuhan usaha semata, tapi juga untuk berkontribusi kepada masyarakat, lingkungan serta sumber daya manusia di lingkungan internal Perseroan. Untuk itu, seiring dengan pertumbuhannya, Perseroan terus berupaya meningkatkan kontribusinya bagi masyarakat. Kepedulian Perseroan diwujudkan dengan serangkaian kegiatan *Corporate Social Responsibility* (CSR) di berbagai aspek seperti pengembangan sosial dan kemasyarakatan, lingkungan hidup, ketenagakerjaan, kesehatan dan keselamatan kerja, serta tanggung jawab kepada konsumen atau nasabah.

### Kebijakan/Dasar Hukum

Acuan hukum yang dijadikan sebagai landasan pelaksanaan program CSR Perseroan antara lain Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, Undang-Undang No. 8 Tahun 1999 tentang Perlindungan Konsumen, Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, POJK No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, dan beberapa peraturan lainnya termasuk kebijakan internal Perseroan.

### Biaya CSR

Perseroan mengalokasikan biaya untuk mendukung pelaksanaan program CSR dalam berbagai aspek. Sebagai gambaran, realisasi biaya yang digunakan dalam mendukung tanggung jawab sosial perusahaan pada tahun 2019 pada aspek Tanggung Jawab Sosial dan Pengembangan Masyarakat mencapai Rp1,3 miliar, sedangkan pada aspek lingkungan sebesar Rp2,2 miliar. Total biaya yang dikeluarkan dalam aspek Ketenagakerjaan adalah sebesar Rp32,3 miliar, dan di bidang Kesehatan mencapai Rp17,7 miliar.

### Pengembangan Sosial dan Kemasyarakatan

Perseroan menyadari bahwa pertumbuhan Perseroan adalah juga berkat dukungan masyarakat. Oleh karena itu, Perseroan mengekspresikan tanggung jawab moralnya kepada masyarakat melalui pengembangan sosial dan kemasyarakatan yang dilakukan setiap tahun. Hal ini diharapkan dapat memberikan kontribusi bagi masyarakat yang lebih luas. Selama tahun 2019, Perseroan telah melaksanakan berbagai kegiatan yang berorientasi pada pengembangan sosial dan kemasyarakatan sebagai berikut:

- a. Kegiatan BAF *Caring for Children*  
Dalam rangka menyambut *22nd BAF Anniversary*, Perseroan mengadakan kegiatan sosial dengan tema "*Caring for Children*" yang diselenggarakan di 7 (tujuh) kota yaitu Makassar, Bandung, Depok, Surabaya, Jakarta, Denpasar, dan Medan. Target utama kegiatan CSR kali ini adalah anak-anak penyandang disabilitas, anakanak jalanan, dan anak-anak yang berasal dari keluarga prasejahtera.

Perseroan kembali menyelenggarakan kegiatan serupa dalam rangkaian *CSR BAF Peduli Year End* dengan tema "*Caring for Children*" yang juga sukses diselenggarakan di 8 (delapan) kota di Indonesia yaitu Padang, Bandung, Solo, Malang, Manado, Jakarta Cirebon, dan Balikpapan dalam rentang

## SOCIAL AND COMMUNITY DEVELOPMENT

The Company realizes that existence of a corporate entity is beyond chasing business growth but also contribution to the society, environment and human resources in the Company's internal circumstances. Therefore, as the Company grows, we are committed to increase our contribution to the society. Concern of the Company is manifested in series of Corporate Social Responsibility (CSR) in various aspects, among others social and community development, environment, occupational health, safety and employment, as well as responsibility to our customers.

### Legal Basis/Framework

Legal framework as basis of CSR program implementation in the Company includes Law Number 40 of 2007 on Limited Company, Law Number 8 of 1999 on Customer Protection, Law Number 13 of 2003 on Employment, POJK Number 1/ POJK.07/2013 on Customer Protection in Financial Service Sector and other regulations including internal policy of the Company.

### CSR Cost

The Company allocates budget to support CSR program implementation in various aspects, as an illustration, realization of budget to support corporate social responsibility in 2019 for Social and Community Development aspect reached Rp1.3 billion, however, budget for environmental aspect reached Rp2.2 billion. Total budget allocated in Employment aspect reached Rp32.3 billion, Health Aspect reached Rp17.7 billion.

### Social and Community Development

The Company realizes that growth of the Company is also contributed from support of the community. Therefore, the Company expresses its moral responsibility to the community through social and community development that is carried out every year. This is expected to contribute to the broader community. In 2019, the Company has carried out various activities oriented to social and community development as follows:

- a. BAF *Caring for Children* Activity  
In order to welcome the *22nd BAF Anniversary*, the Company held social activities with the theme "*Caring for Children*" which was held in 7 (seven) cities, such as Makassar, Bandung, Depok, Surabaya, Jakarta, Denpasar, and Medan. Main targets of these CSR activities were children with disabilities, street children, and children who come from marginal families.

The Company held similar activities in the BAF Cares Year End CSR series with the theme "*Caring for Children*" which was also successfully held in 8 (eight) cities across Indonesia, such as Padang, Bandung, Solo, Malang, Manado, Jakarta Cirebon, and Balikpapan in the date range December 16 - 20 2019.

tanggal 16 – 20 Desember 2019. Bantuan yang diberikan berupa perbaikan asrama, perlengkapan sekolah, pemberian alat keterampilan anak, sembako dan bantuan prasarana sekolah lainnya. Kegiatan sosial ini diharapkan dapat memberikan dapat membantu mewujudkan cita-cita anak-anak bangsa dalam perbaikan kualitas pendidikan.

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>b. Donasi kepada Anak Penderita Kanker<br/>Perseroan melalui BAF Lions Run 2019 memberikan donasi yang akan dipergunakan untuk mendirikan Rumah Singgah bagi anak-anak penderita kanker. Serah terima donasi dan piagam berisi pesan cinta dari BAF Friends kepada anak-anak pejuang kanker diserahkan langsung oleh Ibu Lynn Ramli sebagai Presiden Direktur Perseroan kepada Bapak Willy Suwandi Dharma, Ketua Yayasan Lions Indonesia.</p> <p>c. Pengadaan Air Bersih di Gresik<br/>Musim kemarau yang terjadi di Dusun Palirangan Desa Payaman Lamongan Gresik mengakibatkan masyarakat dusun tersebut mengalami kendala untuk mendapatkan air bersih untuk kebutuhan sehari-hari. Perseroan membantu untuk menyediakan sarana penampungan air bersih beserta jaringan pipanisasi distribusinya dan pengadaan pompa air. Dengan demikian, masyarakat yang sulit mendapatkan air bersih untuk dikonsumsi maupun untuk kebutuhan sehari-hari pasca terjadinya musim kemarau dapat terbantu dengan pengadaan air bersih.</p> <p>d. Bantuan dan Donasi Gempa Bumi Kota Ambon dan Kabupaten Maluku Tengah<br/>Gempa bumi yang terjadi di Kota Ambon dan Kabupaten Maluku Tengah pada September 2019 telah membuat dampak pada kerusakan rumah dan fasilitas umum serta ribuan warga mengungsi. Perseroan pun bergerak cepat untuk memberikan bantuan kepada masyarakat yang terdampak atas bencana tersebut. Perseroan menyalurkan bantuan melalui Forum Komunikasi Lembaga Jasa Keuangan Ambon berupa kebutuhan pokok yang dibutuhkan oleh korban yang didistribusikan ke posko - posko pengungsian.</p> <p>e. Donor darah<br/>Sebagai salah satu bentuk kepedulian terhadap sesama dan untuk membantu ketersediaan stok darah di Palang Merah Indonesia (PMI), serta mendorong gaya hidup sehat karyawan baik karyawan di kantor pusat, kantor cabang dan masyarakat sekitar, Perseroan mengadakan aksi donor darah pada bulan April dan November 2019. Aksi Donor Darah ini berhasil mengumpulkan 1.533 kantong darah.</p> <p>f. Berbagi Kebahagiaan di Bulan Ramadhan<br/>Perseroan menyelenggarakan kegiatan CSR dengan tema "Berbagi Kebahagiaan di Bulan Ramadhan". Kegiatan CSR sukses berjalan serentak di 7 (tujuh) titik lokasi yakni 3 (titik) lokasi di Garut, Jawa Barat, 2 (dua) titik lokasi di Pandeglang, Banten dan 2 (dua) titik lokasi lainnya di Serang, Banten. Kegiatan CSR yang dilakukan ini meliputi buka puasa bersama anak-anak yatim &amp; dhuafa, pemberian bingkisan sembako Ramadhan kepada kaum dhuafa/jompo dan pemberian bantuan perlengkapan renovasi masjid. Secara simbolis, penyerahan bingkisan/ bantuan diberikan oleh perwakilan dari Perseroan.</p> | <p>Assistance provided in the form of repairs to dormitories, school equipment, provision of children's skills, groceries and other school infrastructure assistance. This social activity is expected to be able to help realize the ideals of the nation's children in improving the quality of education.</p> <p>b. Donation for Children with Cancer<br/>Through BAF Lions Run 2019, the Company gave donation which will be used to establish a Shelter Home for children with cancer. The donations and charter containing messages of love from BAF Friends to the children of cancer fighters was handed over directly by Ms. Lynn Ramli as the President Director of the Company to Mr. Willy Suwandi Dharma, Chairperson of the Lions Indonesia Foundation.</p> <p>c. Clean Water Supply in Gresik<br/>The dry season occurred in Palirangan Sub-Village, Payaman Lamongan Village, Gresik, caused a burden for the rural community in accessing clean water for their daily needs. The Company supported to provide clean water storage facilities as well as the distribution pipelines and supply water pumps. Therefore, the people with limited clean water access for their daily needs and consumption post the dry season will be helped by the clean water supply.</p> <p>d. Earthquake Relief and Donation for Ambon City and Central Maluku Regency<br/>The earthquake hit Ambon City and Central Maluku Regency in September 2019 affected and damaged the homes and public facilities as well as displaced thousands of residents. The Company promptly responded to help survivors of this disaster. The Company distributed the donation through the Ambon Financial Services Institution Communication Forum in form of basic needs for the survivors which were distributed to the evacuation posts.</p> <p>e. Blood Donation<br/>As a manifestation of care for others and to help the availability of blood stock in the Indonesian Red Cross (PMI), as well as to encourage healthy lifestyles of employees both at headquarters, branch offices and surrounding communities, the Company held blood donation event in April and November 2019. This Blood Donation event managed to collect 1,533 blood bags.</p> <p>f. Sharing Happiness in the Ramadan Month<br/>The Company organizes CSR activities with the theme "Sharing Happiness in the Ramadan Month". The successful CSR activities had been carried out simultaneously in 7 (seven) location points namely 3 locations (point) in Garut, West Java, 2 (two) location points in Pandeglang, Banten and 2 (two) other location in Serang, Banten. The CSR activities carried out include breaking the fast with orphans &amp; the marginal people, giving Ramadan groceries hampers to the poor/elderly and providing assistance to renovate the mosque's equipment. Symbolically, the delivery of gifts/assistance is given by representatives of the Company.</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

g. Renovasi Asrama Pondok Pesantren di Cianjur

Perseroan menyadari bahwa sarana dan infrastruktur pendidikan berkontribusi besar dalam menunjang proses . Oleh karena itu, Perseroan memberikan bantuan pendidikan berupa renovasi asrama Pondok Pesantren Al-Barkah di Kampung Rancapicung, Desa Cibulakan, Cianjur. Melalui pembangunan Asrama Pondok Pesantren ini diharapkan dapat membantu dalam menunjang pembentukan karakter anak-anak baik intelektual, rohani dan moral.

h. Renovasi Musholla dan MCK di Kabupaten Sukabumi

Perseroan menunjukkan kepeduliannya dengan memberikan bantuan kepada warga Desa Darmareja Kecamatan Nagrak dengan menyediakan tempat ibadah yang lebih nyaman. Perseroan melakukan renovasi Mushalla serta membangun MCK untuk masyarakat.

i. Donasi Bedah Rumah Bersama APPI Garut

Sopandi adalah Atlet Boxing berprestasi yang berasal dari Garut, Sopandi berhasil mendapatkan berbagai piala dan medali dari beberapa kejuaraan. Tinggal di rumah yang kondisinya sangat memprihatinkan dengan kondisi ekonomi yang sangat pas - pasan namun tidak menyurutkan semangat untuk tetap giat berlatih. Sebagai wujud kepedulian sosial Perseroan memberikan donasi bedah rumah melalui APPI Ranting Forum Komunikasi Daerah (RFKD) Garut.

g. Islamic Boarding School Boarding Schools Renovation in Cianjur

The Company realizes that educational facilities and infrastructure contribute significantly to supporting the learning process. Therefore, the Company provides educational assistance in form of renovation of the Al- Barkah Islamic Boarding House dormitory in Rancapicung Village, Cibulakan Village, Cianjur. The construction of the Islamic Boarding School Boarding School is expected to support the children's character building covering the intellectual, spiritual and moral aspects.

h. Musholla and MCK Renovation in Sukabumi Regency

The Company shows our concern by providing assistance to residents of Darmareja Village, Nagrak Subdistrict by providing more comfortable worship places. The company renovated the Musholla and built toilets for the community.

i. Home Renovation Donation with APPI Garut

Sopandi is an outstanding Boxing Athlete from Garut, Sopandi managed to win various trophies and medals from several championships. Living in a house with very poor conditions with economic burden does not let the enthusiasm down to keep practicing actively. As manifestation of our social concern, the Company donated for house renovations through the APPI Garut Regional Communication Forum (RFKD).