FOREWORD

Prestasi Junior Indonesia is now in its ninth year of operation. Over this period of time we have faced an array of challenges and, in most part, have overcome these with great success. The organization is moving forward from strength to strength as we work on unleashing the aspirations of the nation’s young people.

Prestasi Junior continues to implement innovative and creative experiences for young Indonesians and our volunteers. We have expanded operations of these to areas such as Makassar and Manado where we have previously not had a footprint. This expansion is a precursor to the organizations long term objective of engaging more young people in areas outside of the main islands. Importantly, we are now working with our funders to adapt JA Worldwide materials into digital format and presenting these to students and teachers as an integral component of classroom learning. In doing so we are ensuring that our work incorporates the most innovative practices and these are produced and implemented in such a way as to have great benefit for the students we work with. The first generation of students involved in the JA Ourselves program were enthusiastically responsive to learning through the use of digital tools. Our intention is to build upon this success with the adaptation and mobilization of a further four programs during 2016.

In 2015 the mosaic of our beneficiaries became increasingly more varied. Numerous elementary students are now benefitting from basic financial literacy and business lessons, out of school youth are learning about entrepreneurship in Surabaya, and STEM education is now an important consideration of our work readiness programs. We have also continued to grow the Prestasi Junior National Board to incorporate a greater representation of the community in which we operate. Board members bring a varied array of strengths to our collective work enabling growth, comprehensive impact, and improved levels of recognition.

This year has marked the formation and operation of the very first Prestasi Junior Alumni Association. These alumni have been impacted positively through their past experiences in the student company and other programs and maintain the vision of supporting additional young people who are currently engaged in our innovative programs.

Robert Gardiner M.A., B.Soc.Sc(Hons)

None of our work could happen without the support of our partners at all levels. These include Education Authorities and the corporations and foundations that have provided funding and in-kind support. Also of great importance have been the magnificent volunteers who have worked with our beneficiaries and helped create a generation who are better prepared and inspired to contribute positively to improve their own livelihood, their families, and that of the communities in which they live. The improved structure of JA Worldwide’s global operations, together with the formation of the regional operating centre in Hong Kong, has also proved to be of significant value for growth here in Indonesia.

I would like to conclude by inviting you to join Prestasi Junior Indonesia in our movement to further develop and transform the lives of the young people in this country. I have seen, first-hand, the incredible potential of the nation’s youth and our organizations aim, with your support, is to unlock this potential.

TESTIMONY

I am Nyi Mas Gianti Bingah Erbiana but people call me Ghea. Currently, I am on study leave from my office, PT Krama Yudha Ratu Ratu (Mitsubishi Vehicle Assembling Company) in Indonesia where I serve as the Legal Head and Compliance Secretary. I am now pursuing my Master of Law degree (LL.M) at the University of California, Davis – School of Law (King Hall). Subsequently, I will work in the Mitsubishi International Corporation in New York upon graduation. Taking a law degree specializing in business and commercial law has been one of my dreams. It started to grow since my involvement in the PJI program (Student Company named CEPot’S at SMAN 1 Bogor). I find that there is a strong connection between business and law.

I joined the student company in 2004 as financial staff in the Department of Finance and subsequently became President the following year. During my term of service as President, we succeeded in earning more than a 100% profit and participated in the National Business Simulation Competition. We could not conduct export activities due to technical problems in communication. Replacing our export plan, we focused on creating new activities that not only earned profit but also developed our creativity. We produced new products such as fresh chicken nuggets to be sold to the community around our school and also we held an event called “Kebun (Kreativity Ibu dan Anak)” where we combined the activities of cooking demonstrations, a bazaar for mothers and drawing competitions for children. The event was extremely successful involving hundreds of participants. Since then, this event has been continuously held as an annual activity.

The experience that I gained from this program has influenced me both professionally and personally. For the first time I learned about leadership and the professionalism needed to achieve success for our organization.
JA INDONESIA
( PRESTASI JUNIOR INDONESIA)

Prestasi Junior Indonesia is part of one of the largest and fastest growing entrepreneurial, work readiness, and financial literacy education organizations in the world: Junior Achievement Worldwide.

Junior Achievement Worldwide operates in more than 120 countries implementing partnerships between the world of business and education.

Prestasi Junior develops entrepreneurs and business leaders while teaching personal finance skills and enhanced financial literacy in Indonesia. Our organization offers up to 18 innovative and hands-on programs for students from elementary grades to university level, as well as supporting community groups.

VISION
1. Belief in the boundless potential of young people.
2. Commitment to the principles of market based economics and entrepreneurship.
3. Respect for the talents, creativity, perspectives and background of all individuals.
4. Belief in the power of partnership and collaboration and conviction in the educational and motivational impact of relevant hands-on learning.

MISSION
To inspire and prepare young people to succeed in a global economy by, in particular, educating young people in entrepreneurship, workshop readiness and financial literacy.
JA INDONESIA
(BOARD MEMBERS)

Noke Kiroyan
Noke began his business career as a management trainee with Siemens AG in 1974 acquiring professional, commercial, and accounting qualifications as Industriekaufmann in Germany ultimately reaching the top executive position as CEO of the Indonesian subsidiary. His subsequent business career was at top executive positions with international companies in the oleo-chemical and mining industries before establishing his own consulting company in 2006, Kiroyan Partners.

Sarwono Kusumaatmadja
Sarwono was a Minister of Marine and Fisheries (Menteri Kelautan dan Perikanan) from 1999 – 2001. Previously, he held the portfolio of Minister for the Environment (Menteri Negara Lingkungan Hidup) from 1993 – 1998, and Minister for Administrative Reform (Menteri Negara Pendayagunaan Aparatur Negara) from 1988 – 1993. He has recently been appointed as a Commissioner for PT. Energy Management Indonesia (Persero). He has also recently held the position of special advisor to the Vice President of the Republic of Indonesia.

Marzuki Darusman, SH
Marzuki is an Indonesian lawyer and politician. He served as the country’s Prosecutor General (Jaksa Agung) from 1999 to 2001. He has served on several national and international human rights commissions and, in August 2010, became founding director of the Human Rights Resource Centre for ASEAN. In 2013 he was appointed as a member of the United Nations Human Rights investigation into North Korea.

Yuli Ismartono
Yuli serves as Deputy Chief Editor of the English edition of TEMPO, a weekly news and current affairs magazine based in Jakarta, Indonesia. She is an expert in media issues and media training, government relations, and community development. She is also managing editor of Asia Views, a monthly supplemental magazine distributed by publications in the member countries of the Association of Southeast Asian Nations (ASEAN).

Natalia Soebagjo
Natalia is a board member of Transparency International and concurrently chair of The Executive Board of Transparency International Indonesia. She holds positions in various organizations focused on governance, anti-corruption, and contemporary Chinese studies.

James Kallman
James is the President Director of Moores Rowland Indonesia. Prior to establishing Moores Rowland Indonesia, he was a Director of Standard Chartered International Trustees in charge of business development worldwide and was liaison director for all non-commercial banking subsidiaries. While in China, he worked for Price Waterhouse in charge of international tax and business consulting services serving the firm’s multi-national clients undertaking business in the People’s Republic of China.

Pribadi Setiyanto
Pribadi is currently a Lecturer and the Head of the Student Center, at the Faculty of Economics, University of Indonesia. He graduated Master of Arts in Economics from the University of Manchester, United Kingdom. He has been a consultant to The British Council, Jakarta, and the Asian Development Bank for Decentralized Social Service Delivery.

Nunik Maharani Maulana
Nunik is founder and Director of PT. Rumah Komunikasi Indonesia (IComm). Prior to establishing IComm, she was a Director of Kiroyan & Partners, providing counsel to consulting teams for projects in the areas of communications, corporate social responsibility, stakeholder’s engagement and reputation management.
Martiono Hadianto
Martiono is the former President Director of PT. Newmont Nusa Tenggara. He has also served as Chairman of the Indonesian Mining Association (Ketua Asosiasi Pertambangan Indonesia). Before working at Newmont, he served as Finance Director of PT. Garuda Indonesia, Chief Commissioner of PT. PLN, Telkom and Pertamina.

Matthias Kaufmann
Matthias is the President Director/Country Manager of Caterpillar Financial Indonesia. Prior to coming to Indonesia, Matthias held positions in Caterpillar Financial (Switzerland), GE Capital (England) and ABB (Switzerland/USA). He is experienced in project management, export and trade financing in the infrastructure, mining, power and oil & gas industries in Africa, Americas, and Asia Pacific.

Tigor Siahaan
Tigor serves as President Director of PT Bank CIMB Niaga Tbk since June 1, 2015. He holds Bachelor in Finance and Accounting from University of Virginia. Before joining CIMB Niaga, he was with Citi for 20 years, started as Management Associate in 1995. His last post was as Chief Country Officer of Citi Indonesia in 2011. He was Vice President - Institutional Remedial Management Group at the Citi headquarters in New York (2000-2003).
One of Prestasi Junior’s principle objectives is to promote the spirit of entrepreneurship amongst young people. Whatever career they choose, either working for themselves, starting a new business, or working for someone else, these young people will still be able to apply entrepreneurial thinking. Working together with business allows Prestasi Junior to access valuable resources and teach entrepreneurship to enable the fostering of a business mindset and, ultimately, successful entrepreneurs. This will add value to each individuals’ well-being and that of the communities in which they live.
ELEMENARY PROGRAMS
The SMART KIDS initiative is a program for elementary students of classes 3, 4 and 5 in 12 cities operating over a term of 3 years. This program, sponsored by HSBC and cooperating with Bank Ekonomi, provides the opportunity for students to learn more about financial literacy, and the business and economy that surrounds them, by using fun learning methods. Each activity is comprised of five sessions and are known as JA Ourselves, JA Our Community, and JA Our City.

The JA Ourselves program introduces the students to the concepts of earning, saving, spending and donating. The Our Community program provides experiences for students to learn about the velocity of money in the community. Students also can learn about the business environment in the city, through involvement in the JA Our City program.

Over a period of four months SMART KIDS has operated in eight cities throughout Indonesia engaging 8 schools, 57 classes, 1490 students, 57 teachers, and 219 volunteers, using a combination of hard copy and digital learning tools.
Prudential Indonesia and Prestasi Junior Indonesia focused on improving money management skills of elementary students aged between 7-12 years in the Jakarta area through the implementation of the Cha-Ching Goes to School programme. The 10 elementary schools were selected based on geographic location and focused on students from middle to lower socio-economic backgrounds.

Cha-Ching Goes to School aims to help students learn and practice essential life skills that would benefit them in the future by instilling the values of earning, saving, spending, and donating. The principles of those four pillars provides children with choices other than just spending. By participating in this program, students are expected to realize a more secure and stable financial well-being in the future.

Elementary students practised personal money-management skills in fun and innovative ways, collaborating with music videos and interactive hands-on activities. They were encouraged to use critical thinking to make decisions on how they manage their money applying the four concepts: earning, saving, spending, and donating.

"By attending this Cha-ching program, we hope our students will change their mindset on money management, and understand that saving is important, that they are willing to save, because saving is important for their own future."

-Martha, teacher of SDN Manggarai Selatan 03-
There are many ways that can be taken to build a culture of financial literacy. In Bank Ekonomi, we believe that the awareness of the understanding, research, and education on risk and financial management should start early and we were directly involved in making these students aware of this need.

-Tony Turner, Managing Director of Bank Ekonomi-

In Indonesia, from childhood, young people are not equipped with sufficient financial understanding of how to manage, earn, spend, invest, and save money. Responding to this phenomena of low levels of awareness of financial management from an early age Bank of Ekonomi, in cooperation with Prestasi Junior Indonesia, provided financial education programs for elementary school students at SDN Bendungan Hilir 09 with the theme “Let’s Save”. The event was attended by Tony Turner, Managing Director of Bank Ekonomi, and Scott Thomson, (who successfully rode a ‘pedicab’ from Banda Aceh to Jakarta). They aimed to equip students with ways of managing personal finance creating a mindset to be intelligent financial managers.

This collaboration, especially with the financial institutions, is very strategic in raising public awareness about the importance of financial management. Bank Ekonomi understands the importance of preparing young people to succeed in a global economy and supports innovative educational programs to provide educational resources and opportunities for volunteers.

-Robert Gardiner, Executive Director of Junior Achievement Indonesia-

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**BANK EKONOMI EDUCATES ELEMENTARY STUDENTS TO MANAGE FINANCE IN EXCITING WAYS**

**Programme:** Ourselves  
**Objectives:** JA Ourselves is designed to develop personal economic concepts through storybook characters presented by the volunteer in read-aloud and hands-on activities.  
**Period:** November 2015  
**Location:** SDN Bendungan Hilir 09  
**Sponsor:** Bank Ekonomi Raharja (BER)  
**Volunteer numbers:** 7 volunteers  
**Student numbers:** 30 students  
**Teacher numbers:** 2 teachers  
**Volunteer Contact hours:** 3 hours x 7 volunteers = 21 Contact hours
AXA also invited participants to be able to use healthy lifestyles—particularly in terms of sanitation which is a big issue for the targeted population. The aim of doing so was to assist participants to become aware of the benefits of a healthy lifestyle.

Participating in CR Week 2015, AXA General Insurance, in partnership with Prestasi Junior Indonesia, conducted Genggam Suksesmu, an initiative to raise public awareness of the need to look after the environment. In doing so, PJI used educational tools and strategies derived from the JA Our City programme within an initiative coined with the term Genggam Suksesmu. No less than 100 children of Komunitas Kolong Kampung Melayu learned about business activities and financial operations and also ways to take care of the environment. This collaboration has enabled beneficiaries to learn about the financial operations of an urban area such as ongoing economic development, the nature of local businesses, and career opportunities associated with these businesses.

“I really enjoy IYS Program, because it helps me to understand about concept of risk and insurance”

-Inggit Bastian Putri, Student of SMK Farmasi Ditkesad-
This year marked the first engagement between PJI and the AIG Indonesia Corporation. Together we operated the “ROAD SAFETY” program for students at elementary school level in Jakarta. The large number of road accidents involving motors bikes was an instrumental factor in establishing this program to help inform and refresh the idea of being aware of safety on the roads. This initiative benefited 167 students from the 5th grade studying at 5 government elementary schools. It also mobilized corporate volunteers as Road Safety Ambassadors. The road safety initiative was combined with the JA Our City program and integrated within the curriculum.

The integration of road safety within the JA Our City Program helped create an awareness of rules and behaviors associated with road use in the city. AIG Indonesia also donated motorcycle helmets to more than 250 students to assist and reinforce the importance of road safety on motor bikes.

“Such a positive program, where students are happy and excited through participation in the many activities about professions, experience, and money saving. At the launching event we are glad to join with students from other schools and gained a lot of knowledge about road safety and the use of helmets that has been distributed by AIG as souvenirs”

Ms. Nunung
(teacher of SDN Gandaria Utara 03 Pagi)
A successful cooperation has operated over the past eight years between Prestasi Junior Indonesia and Springfield school. Springfield school is a partner focusing on the key pillars of financial literacy, workreadiness, and entrepreneurship using JA programs including JA Ourselves, JA Our Families, JA Our Community, JA Our City, JA Our Region, and JA Our Nation for Elementary School Level. Economics for Success, JA It's My Business, and JA Company Program for Middle and High School levels.

Another cooperation was established this year between Prestasi Junior Indonesia and Stella Maris Schools in two locations in Banten. Stella Maris is focused on innovative education programs in support of entrepreneurship education. Elementary grades to Junior High School levels participated through the implementation of Junior Achievement programs including Our Selves, Our Family, Our Community, Our City, and Our Region, It's My Business, and Global Marketplace.
JUNIOR HIGH SCHOOL PROGRAMS
To produce a generation of financially healthy adults, HSBC Holdings plc, in partnership with JA Worldwide and Prestasi Junior Indonesia, undertook a financial education programme known as JA More Than Money. This initiative, operating over the previous seven years, taught students aged between 11-13 about the concept and value of money, money management, being a smart consumer, and entrepreneurship.

The programme featured six sessions with interactive lesson tools. The lessons created awareness among young people to apply money-management skills and become smart consumers. Through bank visitations and business competitions in Jakarta JA More Than Money provided added value to the programme. This year, JA More Than Money was implemented in Jakarta, Bandung, Semarang, Medan, and Sidoarjo. No less than 3,508 students benefited from this initiative.

“This program taught us how to be independent by running a small business and earning some additional pocket money. This program is really useful because it teaches us step by step how to run a small business”

Ajeng Dwi Kumala | Student of grade 7 at SMPN 154 Jakarta
SENIOR HIGH SCHOOL PROGRAMS
Growing the Spirit
Youth Entrepreneurship Initiative (YEI)

Programme: Growing The Spirit - Youth Entrepreneurship Initiative
Objectives: Equipping targeted youth with the business and entrepreneurship skills for achieving sustainable livelihoods.
Period: August 2014 - September 2015
Location: 6 cities (Jakarta, Bandung, Medan, Semarang, Surabaya, Denpasar)
Sponsor: Citi Foundation
Volunteer numbers: 57 volunteers
Student numbers: 9529 students
Teacher numbers: 82 teachers
Contact hours: 2852 hours

"I am really happy and enthusiastic with this programme. It taught me what is the real meaning of an entrepreneur. This programme also trained me to become a responsible and disciplined person."
- Christian Febrianto Limawan, student SMKN 4 Denpasar -

The ‘Growing the Spirit’ program helps to promote entrepreneurship education for Indonesian students. With the approach of ‘more than philanthropy’ Citi Foundation has supported this comprehensive program in 31 schools located in 6 cities: Jakarta, Bandung, Medan, Surabaya, Semarang and Denpasar.

This initiative involved two programs: JA Student Company (SC) and JA Be Entrepreneurial engaging an astounding 9529 students. The Student Company of SMKN 4 Denpasar went on to win the PJI national championship as the Best Student Company. The school had the opportunity to represent Indonesia in the Asia Pacific competition in Seoul February 2016.

Through participation in regional, national, and international competitions students improved their entrepreneurial thinking and became confident in applying this knowledge. Volunteers from CitiPeka became involved in supporting student learning.

This program is very good. It uses hands on activities that makes students learns through active participation. Students become more brave to speak in front and share their thoughts.
-Eva, teacher SMKN 57 Jakarta-

“Very impressive doing unusual things, something new that became refreshing for us.”
-Eko Yuniarltningsih, Citi Bank Semarang-
Through Insure Your Success students aged 12-18 years learned the importance of making wise financial choices. They created a monthly budget for the family and learned the importance of saving together with various investment options and associated risks. Students were also introduced to the concept of insurance and how insurance can provide more financial stability and protection against risks or unforeseen events.

The Insure Your Success Year 3 programme was planned to begin during the period of July 2015 - 5 March 2016 in collaboration with the most suitable time as determined by AXA. Students participated in locations outside of Jakarta, as determined by requirements of Otoritas Jasa Keuangan (Financial Services Authority) of Indonesia. This enabled easier access for students in relatively remote areas to an improved financial literacy. The 5 schools were selected based on geographic location and are spread across 4 different cities and 3 different islands: Medan, Makassar, Manado and Denpasar. This year, Prestasi Junior was able to mobilise the Senior Managers of the many business units of AXA to become involved in volunteering sessions in these locations.

Programme: Insure Your Success Year 3

Objectives:
- Identify different forms of investment
- Understand that some forms of investment carry more risk than others
- Understand the role of insurance in financial decision making

Period: July 2015 – March 5th 2016

Location: Medan, Manado, Makassar, Denpasar

Sponsor: AXA

Volunteer numbers: 11 volunteers
Student numbers: 343 students
Teacher numbers: 26 teachers
Volunteer Contact hours: 44 hours

“I think Insure Your Success is great. I learned about insurance and how important insurance is in our lives. The learning process was fun, we used games related to learning. I wish there will be new programs for us in the future. Thank you Insure Your Success!”

-Santy Fauziah, student grade XI, SMK Perintis Manado-

“The program helped me to achieve a better understanding of the importance of insurance, type of investments, and how to make a budgeting plan. The volunteers also helped me to distinguish between needs and wants”

-Eka Puspa Chandra Asih, student grade XII, SMK Perintis Manado-
During the program PermataBank engaged students in an excellent JA Job Shadow event. Students came to the headquarters of PermataBank to directly learn about the business world from professional employees including the President Director Mr. Roy Arman Arfandy. Permata also provided the opportunity for students to visit Astra Honda Motor Factory to learn about the world of work first hand. A total of 67 volunteers participated in the many activities and positively impacted almost two hundred high school students. We thank all the volunteers from BankPermata for their dedication to creating an invaluable learning experience for students.

PERMATA BANK
(Student Company, JA Job Shadow, Site Visit to Astra Honda Motors)

Programme : Student Company, JA Job Shadow, Site Visit to AHM
Objectives : Enhance Entrepreneurship Skill and Work Readiness
Period : 2015
Location : Jakarta
Sponsor : PermataBank
Volunteer numbers : 67 volunteers
Student numbers : 193 students
Teacher numbers : 9 teachers

PJI is proud to be part of the PermataBank education initiative throughout 2015. PermataBank supported students from three high schools in the greater Jakarta area to experience the risk and reward of entrepreneurship by starting and operating their own student company. This included a corporate commitment to provide employee volunteers to deliver business knowledge in the classrooms.

PermataBank support of entrepreneurship education in schools has achieved much success. The student company from SMK Farmasi DITKESAD was selected to represent Indonesia at International level in the City of Bangkok at the Asia Pacific Competition and SMK Bina Informatika achieved an award for The Most Innovative Product at the National Competition in Jakarta. This school produced an adorable Smartcase design for handphones, LINE stickers with student characters, and a computer game application called “Hero of Cornelia” which enables the players to learn how to manage their own money and survive in difficult situations.
GE volunteers have great enthusiasm and, as professional mentors, they were actively involved in every stage of the student company program beginning from planning and continuing to launching and operating, until liquidation. They visited classrooms regularly to teach business, economic concepts, and help students to manage or solve their problems in the operation of their company. GE also hosted a JA Job Shadow and JA Leadership Training program to provide first hand information about the world of work and strengthened each student company members resolve to achieve success. The collaboration mobilized 104 volunteers and a total of 364 students benefited from this engagement.

As part of the GE Global Month of Service, at the end of 2015, volunteers from GE Transportation worked with 63 students from SMKN 57 located in South Jakarta in a strategy to better prepare high school leavers for entry into the workforce. Five lessons about diversity, creativity, communication, and collaboration were taught by a group of very enthusiastic volunteers to young Indonesians using the JA Career Success initiative. This provided students with learning opportunities by promoting the soft skills necessary to find good work after graduating from study. A total of 60 volunteer hours contributed to this successful engagement. There was no doubt that both volunteers and students left the school after the last lesson extremely satisfied with being part of the JA Career Success experience.

Programme : Student Company, JA Job Shadow, Leadership Training
Objective : Enhance Entrepreneurship Skills, Financial literacy, and Work Readiness
Period : 2015
Location : Yogyakarta
Sponsor : GE Foundation
Volunteer numbers : 104 volunteers
Student numbers : 364 students
Teacher number : 16 teachers
Contact hours : 524 hours

In 2015, GE Lighting Indonesia supported four public schools in Yogyakarta to run the student company program. The schools were: SMK N 2 Depok Sleman producing insect repellent spray that is processed from the leaves of lemon grass, SMK N 1 Godean producing a craft of patchwork fabric named Dodobag (Wallet, Dosgrip, Bag), SMK N 1 Tempel producing a doll made of fabric waste, and SMA N 1 Sleman producing an anti-radiation handphone casing from coconut shell charcoal. This last product was the winner of the Yogyakarta Regional Competition and represented the GE supported schools in the National Competition which took place at City Walk Mall, South Jakarta.
STARBUCKS
Global Month of Service: Creativity and Collaboration

Programme: JA Career Success
Objectives: Global Month of Service (GMOS)
Period: April 2016
Location: Jakarta Area
Sponsor: Starbucks
Volunteer numbers: 101 volunteers
Student numbers: 323 students
Contact hours: 3 hours

“Today 100 employees from Starbucks equipped the younger generation about the importance of teamwork using GRPI models and helping young people understand and acquire skills and attitudes relevant for the workplace.”

- Anthony Cottan as Chief Operating Officer, Starbucks Indonesia -

On the fifth anniversary of The Global Month of Service, Starbucks Indonesia supported career based activities to engage enthusiastic teenagers. The corporation launched their “Youth Empowerment Working Towards Excellence” initiative utilizing the JA Career Success program. Starbucks personnel equipped students from Vocational Schools (SMK) with skills and motivation to help secure employment after graduation. This program benefitted students from 5 vocational schools in different Jakarta municipalities: SMK 30, SMK 57, SMK 33, SMK 60, and SMK 38. The volunteering engaged 100 Starbucks personnel as they worked with students in activities to improve work readiness.
The JA Job Shadow program introduced students to the workplace and the career opportunities available in them. Two Caterpillar factories in Indonesia were involved in these programs. The Cileungsi factory conducted the activity 6 times with a smaller population of attendees during each visit (max 25). The second, newer, plant in Batam hosted students on two occasions (approximately 75 each time). These Job Shadows were the highlight of the entire Caterpillar engagement with the second visit in the area of Batam being one of the best organized Job Shadows PJI has experienced. Volunteers were great and students extremely focused.

PJI also worked with Caterpillar Finance to implement the JA Career Success initiative in a vocational school located close to the Caterpillar headquarters in Jakarta. One time every month Caterpillar volunteers came to schools to share about their career experiences to inspire and motivate students. A total of 13 classes and 416 students were involved in this program.

The JA Be Entrepreneurial experience took place in four schools located in the vicinity of the Caterpillar factory in the location of Cileungsi. Targeted students were from a lower socio-economic background and schools were poorly resourced. Teachers were trained and PJI assisted them in the implementation of the JA Be Entrepreneurial lessons which were integrated into the national curriculum. Caterpillar volunteers attended kick off and teacher training. During the JA Be Entrepreneurial program, students learned to determine good business ideas, analyze these ideas, and transform them into a business.
Prestasi Junior has had the opportunity to work together with PT Kaltim Prima Coal (KPC) for a period of more than a decade in East Kutai. During this time many thousands of students representing middle, high, and post-high schools have benefitted from the experience. These students have matriculated at schools in Senggata, Sangkularang, Bengalon, and Rantau Pulung and many of them have represented the region as winners of the East Kutai student company competition in national competitions. Alumni have begun their own business operations after, firstly, experiencing the operation of a small business enterprise while they have been at school.

The year, 2015, marks the end of our direct association with KPC and the East Kutai community. Local resources now have knowledge and experience and are in a position to continue working with students and community groups building capacity and improved economic well-being. We are pleased that KPC continues to support the ongoing implementation of programs with the objective of providing a sustainable future for the region after mine closure.

Prestasi Junior wishes to thank the team from KPC for their support of the implementation of Prestasi Junior programs in schools. Together, our partnership has unlocked the potential of many young people living in the region by providing them with experiential activities promoting improved self-confidence, decision-making, critical thinking, collaboration and communication. All of these elements have assisted beneficiaries in achieving a better future. This would not have been possible without the meaningful long term vision of KPC.

### A CELEBRATION OF PRESTASI JUNIOR’S LONG STANDING PARTNERSHIP WITH KPC

<table>
<thead>
<tr>
<th>Programme</th>
<th>Student Company &amp; JA Titan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Objectives</td>
<td>JA Company Program analyzes and explores personal opportunities and responsibilities within a student-led company while JA Titan introduces critical economics and management decisions through an interactive simulation.</td>
</tr>
<tr>
<td>Period</td>
<td>January - December 2015</td>
</tr>
<tr>
<td>Location</td>
<td>Sangata, East Kalimantan</td>
</tr>
<tr>
<td>Sponsor</td>
<td>PT. Kaltim Prima Coal</td>
</tr>
<tr>
<td>Volunteer numbers</td>
<td>10</td>
</tr>
<tr>
<td>Student numbers</td>
<td>340</td>
</tr>
<tr>
<td>Teacher numbers</td>
<td>5</td>
</tr>
<tr>
<td>Volunteer Contact hours</td>
<td>14 hours</td>
</tr>
</tbody>
</table>

Prestasi Junior’s long-standing partnership with PT Kaltim Prima Coal (KPC) has been highlighted through a series of workshops and educational programs. The year-end celebration recognizes the contributions of both organizations in fostering educational opportunities and community development in East Kutai.
JPMORGAN’S CAREER SUCCESS

Programme: JA Career Success
Objectives:
- Prepare students for entry into the workforce.
- Develop pathways between schools and potential employment.
Period: August - December
Location: Surabaya, Sidoarjo, and Denpasar
Sponsor: JP Morgan Chase Foundation
Paid volunteer numbers: 3 volunteers
Student numbers: 548 students
Teacher numbers: 50 teachers
Volunteer Contact hours: 38 hours

Over 1,500 students have benefitted from this training, together with 150 teachers in East Java and Bali. These youth are now better placed and more confident to secure employment. A key component of this workforce readiness initiative is the development of strong relationships between industry and education institutions providing the workforce entrants. In developing these relationships, and ensuring students are well prepared for success, employees will maintain ongoing relationships in support of future graduate placement.

Given the need for a comprehensive initiative in support of school graduates securing ‘good work’ the J.P. Morgan Chase Foundation supported the implementation of JA Career Success initiatives in vocational high schools located in Surabaya, Sidoarjo, and Denpasar. Youth were equipped with the tools, skills, and attitudes necessary to secure and maintain employment in high growth manufacturing and hospitality industries. Also inherent within the undertaking is the forging of pathways between schools leavers and potential employees. Whilst 2015 prepared students for the world of work through implementation of soft skills training, 2016 will leverage support from the world of business to create employment opportunities.

“Thank you for conducting this training. By participating in this beneficial training, I gained deeper understanding of what should I do in the future once I enter working world and compete with others. I received new knowledge, such as work ethics and interview test. I wish there will be the same program next year for my junior”

- Participant from SMKN 6 Surabaya -
This year, PJI has had the opportunity to cooperate with UOB Indonesia to implement volunteering sessions in schools with the theme UOB SMART Jakarta. Programs ran in two schools in Jakarta city, SMA 7 and SMA 35, during 3rd November using JA Personal Finance program.

JA Personal Finance introduced students to the importance of making wise financial decisions. The program demonstrated the value of planning, goal setting, and thoughtful decision making. The experience provided had a positive educational impact for the 120 students who participated, as indicated by the increase in scores from pre- to post-testing of 23%. The unique nature of this experience was that UOB organized cross-border volunteering. Volunteers from Singapore came to Jakarta and worked with students in schools.

This year was the fifth year working with the TITIAN Foundation to operate the Student Company Program (SC) in SMK 1 Rota Bayat, Klaten. This undertaking received support from the school and students who followed the program and selected students participated in the Indonesia Student Company Competition 2015 held in City Walk Sudirman.

Yayasan Pembangunan Jaya has focused on the value of entrepreneurship lessons for students. Pembangunan Jaya has cooperated with PJI to run the JA Company program for 3 years. The implementation of the JA Company program in Junior High School involves a competition within the institution to ascertain the best small business operated by middle school students over a period of 3 months. High school students from Pembangunan Jaya achieved Second Runner Up in the national student company competition 2015.

SMP – SMA PLUS PEMBANGUNAN JAYA SCHOOL

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This year, PJI has had the opportunity to cooperate with UOB Indonesia to implement volunteering sessions in schools with the theme UOB SMART Jakarta. Programs ran in two schools in Jakarta city, SMA 7 and SMA 35, during 3rd November using JA Personal Finance program.

JA Personal Finance introduced students to the importance of making wise financial decisions. The program demonstrated the value of planning, goal setting, and thoughtful decision making. The experience provided had a positive educational impact for the 120 students who participated, as indicated by the increase in scores from pre- to post-testing of 23%. The unique nature of this experience was that UOB organized cross-border volunteering. Volunteers from Singapore came to Jakarta and worked with students in schools.

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WORKING WITH WAHANA VISI

Prestasi Junior is pleased to have the opportunity to work together with like-minded organizations such as Wahana Visi in the city of Surabaya. Together the organizations implemented the JA Student company program in support of developing an entrepreneurial spirit amongst disadvantaged youth in several neighbourhoods of the city. The beneficiaries, coming from an array of disadvantaged backgrounds, met every Sunday to start up a small business entity. In doing so all participants began to acquire knowledge, confidence and motivation to operate their own small business enterprises. This experience was instrumental in building an entrepreneurial mind-set and reinforcing the idea that incremental success can be achieved through informed decision making.
OUT OF SCHOOL PROGRAMS
Every Saturday for a period of six weeks a total of 321 volunteers from Prudential Indonesia worked with Prestasi Junior to regenerate waste land and promote healthy living in a low income, densely populated area of South Jakarta. The project involved ‘re-invigorating’ the environment, facilitating local health clinics and implementing financial education sessions for residents. The project aims was to educate residents on appropriate waste management through interactive engagement and education. This was achieved through facilitating Prudential volunteer engagements and working together to modify the place in which the community lived for the better. Improved health was a major aim given the levels of preventable disease prevalent within the community. Also of considerable impact was a focus on the well-being of women. Lessons on household financial management were delivered by volunteers together with the provision of breast cancer screening services.

Prestasi Junior wishes to thank the wonderful team of volunteers at Prudential. Their motivation was inspirational as they worked hard, in many cases, under the hot tropical sun to improve community well-being. Every year Prestasi Junior offers a new challenge for the volunteers and every year their endeavours result in a tremendous positive impact for the community.

Prestasi Junior Indonesia is pleased to announce success in winning the Prudential plc Chairman’s Award 2015 for Well-Being and Protection. The Chairman’s Challenge is Prudential’s flagship international volunteering program encouraging personnel to become involved in community based projects in their own time. Launched in 2006 the programme has proven to be highly successful, with the number of volunteers increasing every year.
SPECIAL EVENTS
Students from State Vocational School 4 in Denpasar, Bali, were not over-awed by extremely cold weather as they set up their micro-enterprise and participated in the JA Asia Pacific Company of the Year Competition in Seoul. Four students – Sasha, Desi, Yoga, and Christian – joined their peers from other East Asian nations to compete for the title of company of the year.

The vocational school students from Bali did Indonesia proud as they worked together to impress the judges. Overcoming language barriers they presented their product and set up a business booth. The competition was, however, of a very high standard with the eventual winners representing the host country. Sasha (President Director 4 DEM Company) and her business colleagues had a great experience during their five days in Seoul. They met young people from Japan, Korea, China, Guam, HK, Thailand, Malaysia, and Singapore building a network of contacts for the future and learning more about the global nature of business.
LAPORAN AUDITOR INDEPENDEN

PENDIRI DAN PENGURUS

YAYASAN PRESTASI JUNIOR GEMILANG INDONESIA

Kami telah mengaudit laporan posisi keuangan Yayasan Prestasi Junior Gemilang Indonesia ("Yayasan") terlampir, yang termudi dari laporan posisi keuangan tanggal 31 Desember 2015, serta laporan aktivitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu laporan tebakan akuntansi signifikan dan informasi penjelasan lainnya.

Tanggung jawab manajemen atas laporan keuangan
Pendiri dan pengurus Yayasan bertanggung jawab atas penyusunan dan persiapan laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pendidikan internal yang dianggap perlu oleh pengurus untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian materiil, baik yang disebabkan oleh kesalahan maupun kesalahan.

Tanggung jawab auditor
Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan tersebut berdasarkan audit kami. Kami melakukan audit berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk menyesuaikan etika serta merencanakan dan melakukan audit untuk memperoleh kekalan material dan menguji laporan keuangan tersebut bebas dari kesalahan penyajian materiil.

MSI Global Alliance

Report No.: RTS-2015-3393

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Suatu audit melibatkan pelaksanaan prosedur untuk mempersiapkan bukti audit testimoni angka-angka dan pengungkapan dalam laporan keuangan. Proses yang dilakukan berdasarkan pada perintah audit, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kekurangan maupun kelebihan. Dalam melaksanakan penilaian risiko tersebut, auditor mempertimbangkan pengedaran internal yang relevan dengan penyusun dan penyajian laporan keuangan. Yayasan untuk menentukan prosedur audit yang tepat sesuai dengan kondisinya; tetapi bukan untuk tujuan menyusun opini atas kerentanan pengendalian internal Yayasan. Suatu audit juga mencakup pengetahuan atas ketepatan kebijakan akuntansi yang diupayakan dan kewajiban estimasi akuntansi yang dibuat oleh manajemen, serta pengetahuan atas penyajian laporan keuangan secara keseluruhan.

Opini

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Yayasan Prestasi Junior Gemilang Indonesia tanggal 31 Desember 2015, aktivitas dan arus kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Stanar Akuntansi Keuangan di Indonesia.

Emphasis of Matters

As disclosed in notes 2C of financial statements, prior to January 1, 2015, functional currency of the Foundation was US Dollars. Effective January 1, 2015, the Foundation changed its functional currency to Indonesian Rupiah. As a consequence, the foundation restated financial statements for the year ended December 31, 2014. In our opinion, such adjustments are appropriate and have been properly applied.
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Lihat catatan atas laporan keuangan yang merupakan bagian tidak terpisahkan dari laporan keuangan.

See the accompanying notes which form integral part of the financial statements.
| SUPPORTERS AND PARTNERS 2015 |
THANK YOU FOR INSPIRING US