



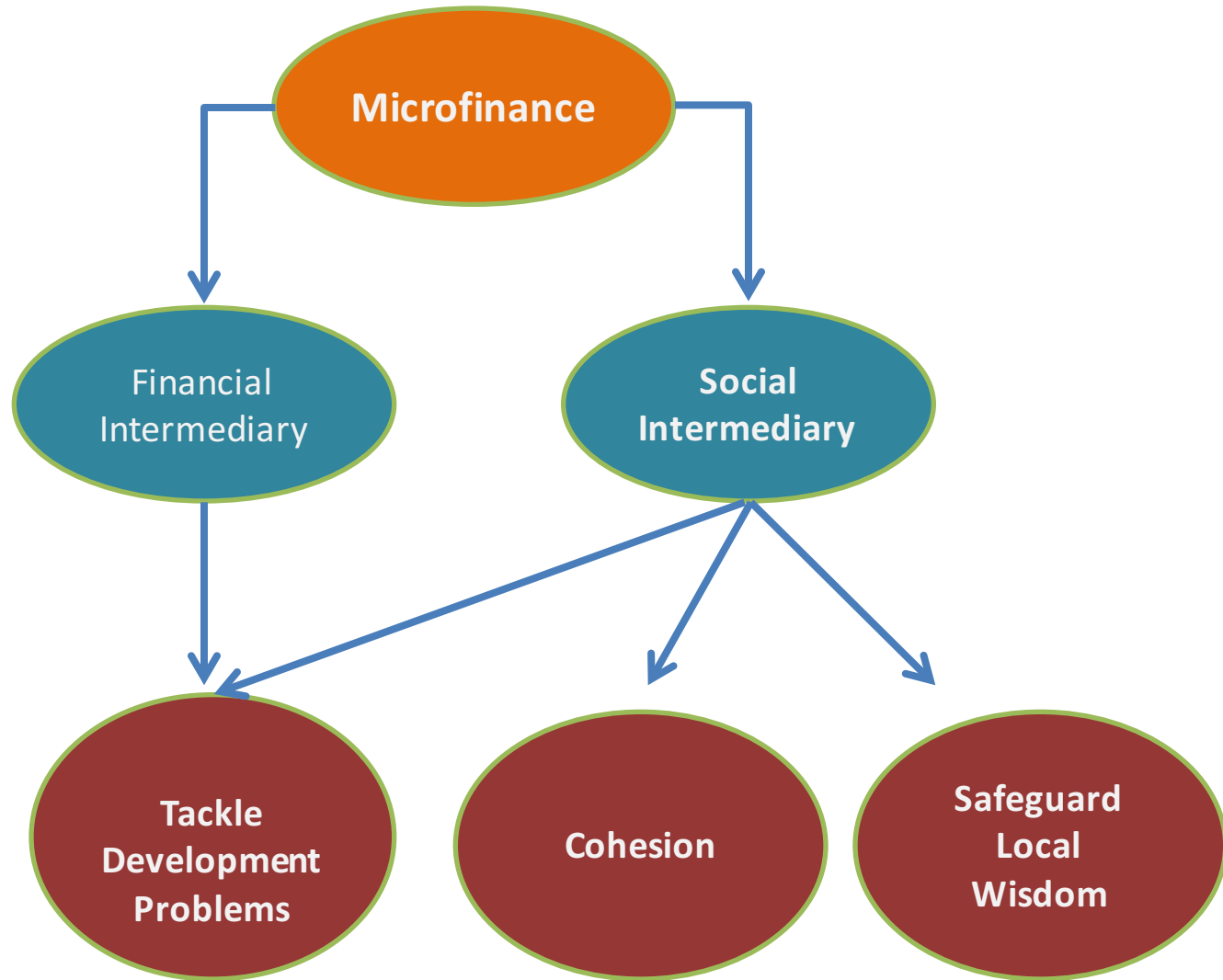
International Seminar on Microfinance and Financial Inclusion “Bringing Indonesia’s Microfinance and Financial Inclusion to the World” REMARKS – INDONESIA MICROFINANCE OVERVIEW 2015

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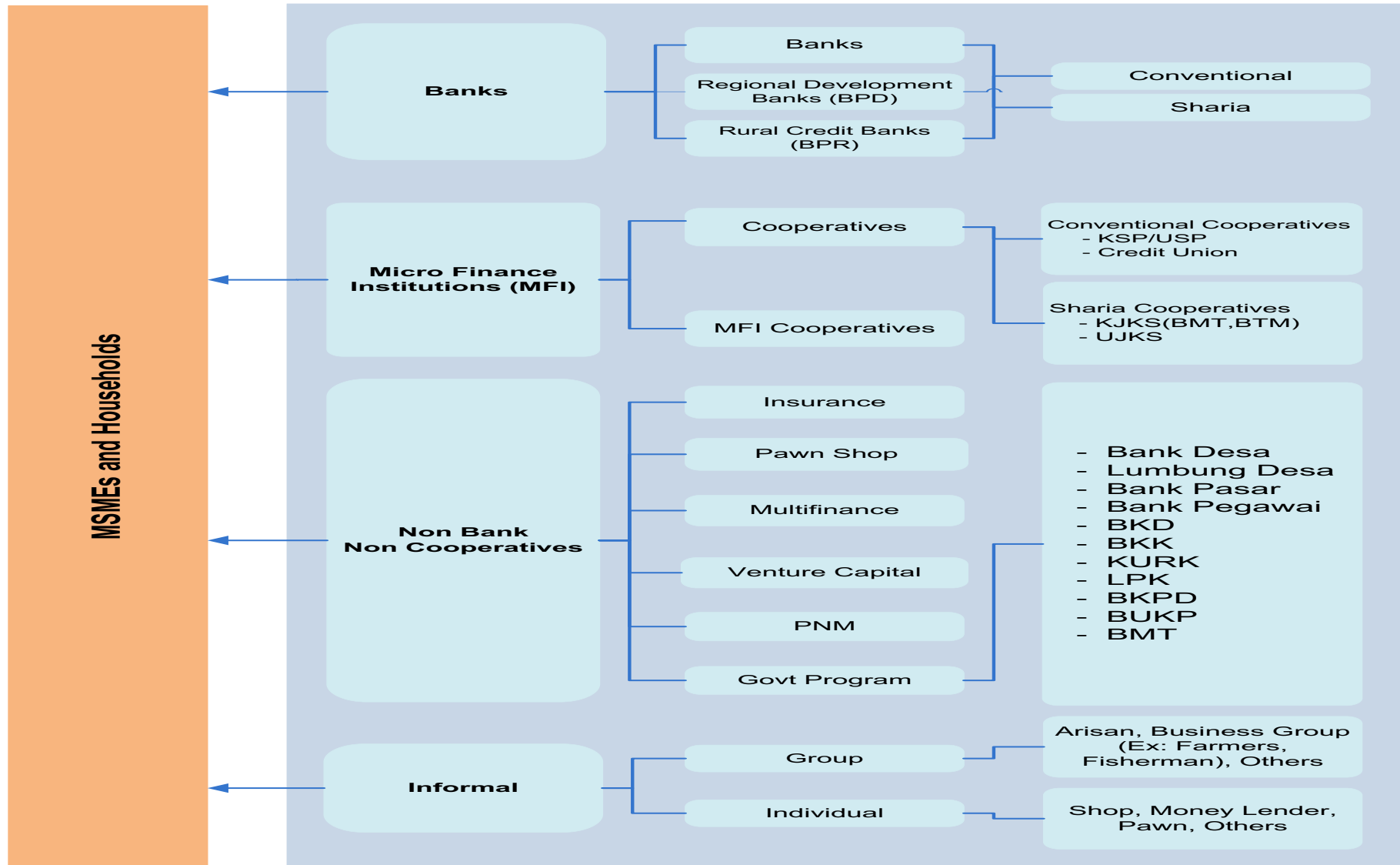
Member of Commissioner Board and CEO for NBFISupervisor
Financial Service Authority (OJK)



Function



Type of MF Service Providers



Type of MFIs in Indonesia

Developed by Government	Developed by Community	Community Development Program
<ol style="list-style-type: none"> 1. BKD (Badan Kredit Desa) 2. BKK (Badan Kredit Kecamatan) 3. PDPK (Perusahaan Daerah Perkreditan Kecamatan) 4. BUKP (Badan Usaha Kredit Pedesaan) 5. LKK (Lembaga Kredit Kecamatan) 6. LKP (Lumbung Kredit Pedesaan) 7. BKPD (Badan Karya Produksi Desa) 	<ol style="list-style-type: none"> 1. Baitul Maal Wat Tamwil (BMT) 2. Baitul Tamwil Muhammadiyah (BTM) 3. Kelompok Swadaya Masyarakat (KSM) 4. Pra Koperasi 5. Credit Union 	<ol style="list-style-type: none"> 1. UED-SP (Unit Ekonomi Desa-Simpan Pinjam) 2. Kelompok Usaha Bersama (KUBE) 3. Program Pengembangan Kawasan Perkotaan (P2KP) 4. Pengembangan Ekonomi Masyarakat Pesisir (PEMP) 5. PNPM Mandiri (Perdesaan/Perkotaan) 6. KUB (Kelompok Usaha Bersama) 7. Kelompok Program Peningkatan Pendapatan Petani-Nelayan Kecil (KP4NK) 8. Kelompok Unit Program Pelayanan Keluarga Sejahtera (UPPKS) 9. LSPBM (Lembaga Simpan Pinjam Berbasis Masyarakat) 10. BKM (Badan Keswadayaan Masyarakat) –Unit Simpan Pinjam 11. USEP-KM (Usaha Sosial Ekonomi Produktif Keluarga Miskin) 12. Gapoktan (Gabungan Kelompok Tani) 13. LPED (Lembaga Pemberdaya Ekonomi Desa) 14. PUAP (Pemberdayaan Usaha Agribisnis Pedesaan) 15. Raksa Desa 16. UPKD (Unit Pengelola Keuangan Desa) 17. LPUK (Lembaga Pembiayaan Usaha Kecil) di Kalsel 18. UEK-SP (Unit Ekonomi Kelurahan-Simpan Pinjam)

MFI Definition (based on MFI Law)

Microfinance Institutions are hereinafter referred to as MFIs, financial institutions specifically established to provide business development services and community development, either through loans or financing micro enterprises to members and the public, management of deposits, as well as the provision of consulting services business development not only for-profit.



Included with Fee based income activites, Branchless Bangking (Laku Pandai), Micro Insurance & Joint Fina

Microfinance Product

- Microfinance, in OJK's perspective, is not identical with micro credit.
- There are many other micro finance schemes and products
- Microfinance schemes and products are micro insurance, farmer insurance, and climate insurance that can become safety nets for farmers, cattle farmers, and fishers.
- MFIs need to be supported in becoming agents of financial service products such as branchless banking, mutual funds, payment services, and others.
- In the future, MFIs are expected to be able to issue commercial papers as a way to meet financing requirements.

