Financial Literacy Trainings by Corporates : A Business Case of Allianz

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Allianz

Content

1. Financial Literacy Training in Allianz

Financial Education for Family : towards ‘Keluarga Tangguh’

Objective of Program

Empowering capacity of vulnerable groups and low income family: to behave as smart consumer, make use of limited financial resources, utilize financial product and service, keep away of over indebtedness and default through financial education for families.

Program Methods

- 2 days Training of Trainer (ToT) class by Master Trainer from Allianz to MFIs.
- 1 day Training of Community (ToC) class by employees of busines partner / MFIs
- ToC class participated by 25 people (maximum) and conducted by 2 fasilitators/trainers.

1. Financial Literacy Training in Allianz

Financial Education for Family : towards ‘Keluarga Tangguh’

Indicator

- ✓ Incremental financial literacy rates in society
- ✓ Applied financial skills and knowledge in society
- ✓ Trust from society to Micro Finance Institutions
- ✓ Financial benefit for MFIs ie. lower NPL, generates new customers, clients’ loyality

Achievement *(since 2012)*

- ✓ MFI partners participated : 12 (plus 2 NPOs)
- ✓ MFI staffs trained : 159
- ✓ MFI clients reached : 245
- ✓ Allianz employees volunteered : 7 Master Trainers

1. Financial Literacy Training in Allianz

Financial Education for Family : towards ‘Keluarga Tangguh’

<u>Training Moduls</u>

- Setting Financial Goals
- Managing Your Money : Family vs Business
- Debt vs Equity Financing
- The danger of over-indebtedness and default
- Basic concept of family and business insurance

Source : International Labour Organization (ILO), Bank Indonesia, Allianz

2. What are impacts of the training ?

Impact study

<u>Impacts for MFIs</u>

➢ This would accelerate our programs in achieving targets of empowering communities especially in financial issues
(Amron Gultom, Urban Manager World Vision-Pontianak)

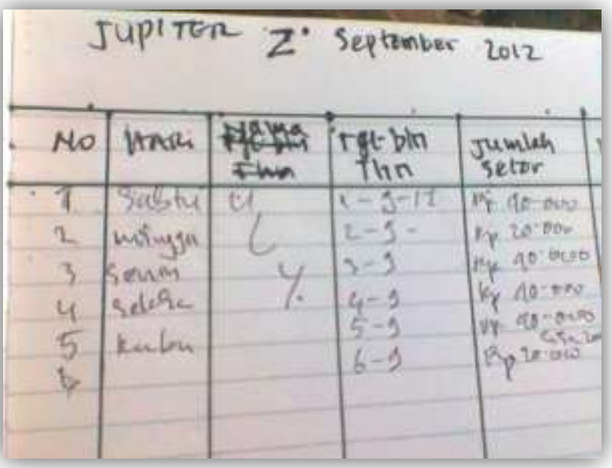
➢ Sustainability of this training program will give direct impact of reducing NPL rate in our company
(Grace Rumansara, CEO BPR Phidectama-Sentani,Papua)

➢ Allianz trainings contribute to our new acquisition clients
(Yuan Yudanda, CEO BPR Dhasatra-Sidoarjo)

Impact study

Impacts for Community and MFIs' clients

- Separate money for family and business purpose.



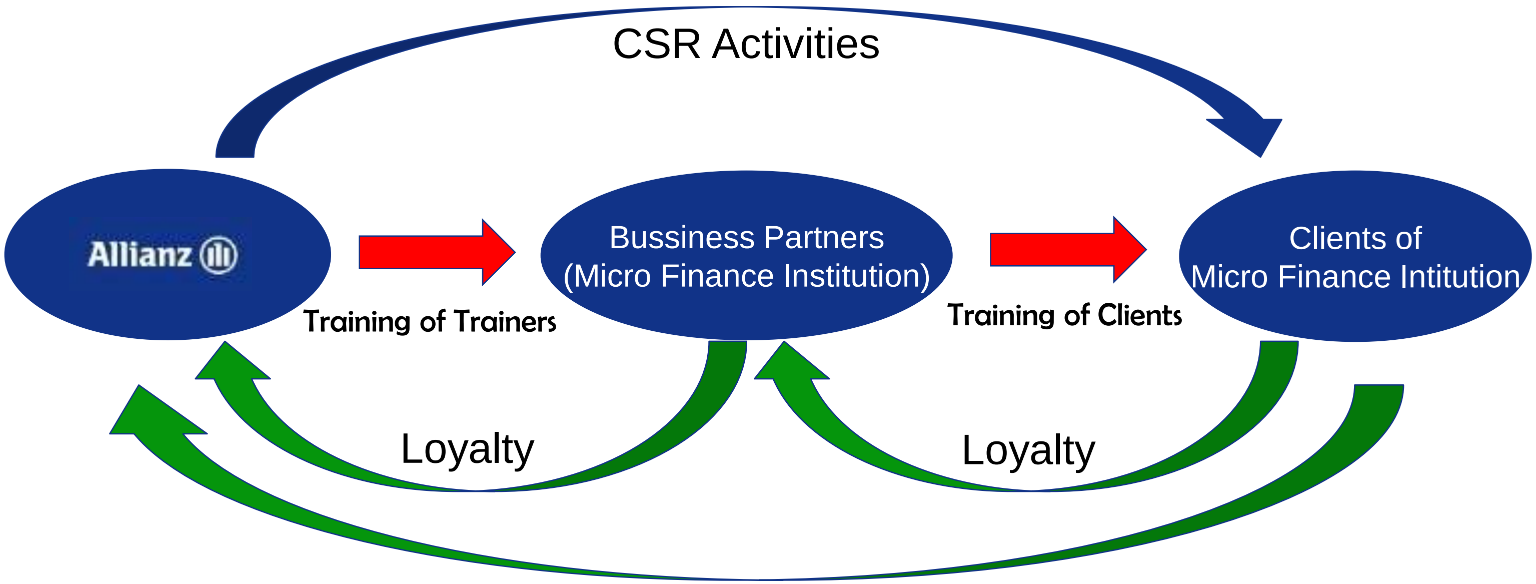
- Having a simple book keeping.

- Better awareness of business risk and protection.

3. Why does Allianz do it ?

ABC Concept : a win-win solution

CSR Activities to enhance the life quality
and educate Micro Finance Institution customers



CSR for company stakeholders,
brand awareness, customers & partners loyalty

Thank You

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