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CONTENT

TABLES

CHAPTER 10. BUSINESS DEVELOPMENT SERVICES

CHAPTER 11. NON-GOVERNMENT STRUCTURES

CHAPTER 12. OTHER SERVICES

CHAPTER 13. FOREIGN INVESTMENT AND EXPATRIATES

INTRODUCTION

An Overview of Indonesia

THE PEOPLE

Unity in Diversity
The Indonesian national motto "Unity in Diversity" points to one of the greatest attractions of Indonesia. There are some 300 ethnic groups, a result of both the country's unique geography and history. Many Indonesians may see themselves first by their ethnic and cultural group and secondly as Indonesians. The glue that binds the people together is the usage of Bahasa Indonesia, the national language, and Pancasila, the national philosophy, which stresses the doctrine of unity and universal justice for all Indonesians.

Ethnicity
The majority of Indonesians are of Malay extraction. The remainder of the "pribumi" (natives) are Melanesian (in Papua-Irian Jaya and the eastern islands). There are ethnic Chinese, Indians and Arabs concentrated mostly in urban areas throughout the archipelago. Major Ethnic groups: Javanese - 45%, Sundanese - 14%, Madurese - 7.5%, Coastal Malays - 7.5%, and others - 26%.

Population
242 million (2005 estimate). Indonesia is the fourth most populous nation in the world after China, India and the United States. Over two thirds of the population resides on Java, the center of the country's economic and political power. Population growth rate: 1.49%, Birth rate 21.11 births per 1,000 population (2004 estimate). Age breakdown: 0-14 years - 29.4%, 15-64 years - 65.5%, 65 years and over - 5.1%.

Literacy rate: 87.9% (2002)
Poverty rate: 27% (1999)

Infant mortality rate (2004 estimates):
Total: 36.82 deaths/1,000 live births
Male: 42.09 deaths/1,000 live births
Female: 31.29 deaths/1,000 live births

Life expectancy at birth (2004 estimates):
Total population: 69.26 years
Male: 66.84 years
Female: 71.8 years

Density
Indonesia's population problems center mostly around the issue of population density. Together with the adjoining smaller islands of Madura and Bali, Java accounts for just over 7% of the Indonesia land area, but these islands are populated by some 119 million inhabitants which comprises 59.5% of the total Indonesian population. The combined populations of the special districts of Jakarta and Yogyakarta and the provinces of West, Central and East Java totaled 120 million people in 1999. The population of the special district of Jakarta was 9.5 million in 1999.

By contrast, Papua (formerly Irian Jaya) represents 22% of the total land mass, yet has only 1% of the population. The total population of the island of Sulawesi was over 14.5 million in 1999. So vast areas of Indonesia have very low population levels, while the majority of the people live on the islands of Java and Bali.

Religion
About 88% of the population are Muslim. Roughly 10% are Christian (Protestant and Roman Catholic) and approximately 2% are Hindu or Buddhist. All five of these religions are formally recognized in Indonesia and have official national holidays commemorating events of importance to their followers. While the country is predominantly Muslim, the government is secular and therefore is not based on a single religion. However, the province of Nanggroe Aceh Darussalam is given a special autonomy to implement the Syariah (Islamic) law.

Family Planning
A comprehensive family planning program has seen Indonesia's annual population growth rate fall from 2.3 percent in 1972 to around 1.6 percent in 1996.

THE LAND

Geography
Indonesians refer to their homeland as Tanah Air Kita, which means “Our Land and Water.” This refers to its geographical makeup consisting of 18,108 islands (based on 2003 satellite imaging data by the Aviation and Space Institute) with a total land mass of 1.91 million square kilometers connected by six seas covering more than 3 million square kilometers.

About 6,000 islands are inhabited with Java accounting for more than half the nation's population. Satellite imaging analysis has also shown that Indonesia has a coastline of 108,920 kilometers (68,075 miles) and a total of 20,731 square kilometers (82,924 miles) of reefs.

Indonesia is the largest archipelago in the world extending some 2,000 kilometers from North to South and more than 5,000 kilometers from East to West. The archipelago stretches over more than one-tenth of the Equator between Southeast Asia and Australia. The largest islands are the Kalimantan provinces on Borneo, Sumatra, Papua (formerly Irian Jaya), Sulawesi and Java (where Jakarta is located).

Nearly 60 percent of Indonesia's land is forested and a significant portion is mountainous and volcanic. The highest point is Puncak Jaya in Papua, which is 5,030 meters high. Some other mountains on Sumatra and Papua (Irian Jaya) exceed 3,000 meters in height. Mt. Merapi, near Yogyakarta, is regarded as the most volatile of Indonesia's 500 volcanoes, 129 of which are still active. Java alone has 112 volcanoes. Centuries of volcanic activity has led to high degree of soil fertility on Java and Bali, which accounts in part for the high concentration of agriculture and people on these two islands.

Administrative Divisions
Indonesia is divided into 30 provinces, which include 2 special regions and 1 special capital city district which are further sub-divided into smaller entities of districts, sub-districts, villages and neighborhoods.
The provinces are are:

> Bali, Banten, Bangka-Belitung, Bengkulu, Gorontalo, Jambi, Jawa Barat, Jawa Tengah, Jawa Timur, Kalimantan Barat, Kalimantan Selatan, Kalimantan Tengah, Kalimantan Timur, Lampung, Maluku, North Maluku, Nusa Tenggara Barat, Nusa Tenggara Timur, Papua (formerly Irian Jaya), Riau Kepulauan, Sulawesi Selatan, Sulawesi Tengah, Sulawesi Tenggara, Sulawesi Utara, Sumatra Barat, Sumatra Selatan and Sumatra Utara.

The two special regions are Nanggroe Aceh Darussalam at the northern tip of Sumatra and Yogyakarta in Central Java. The special capital city district is Jakarta (DKI).

The former province of East Timor became independent of Indonesia in 1999 after a UN-sponsored referendum was held. It is now an independent country called Timor Lorosa'e.

Largest Cities

Jakarta, with a population of over 9.5 million, Surabaya, Bandung, Semarang, Yogyakarta, Surakarta (Solo), Medan, Padang, Palembang, Ujung Pandang, Banjarmasin, Bandar Lampung and Manado.

Climate

Mostly equatorial. The temperature ranges between 16 and 35 degrees Celsius (61-91 degrees Fahrenheit) with humidity ranging from 60-90 percent. There are two seasons, the rainy monsoon season which usually lasts from November through May, followed by the dry season which usually lasts from June through October. Rainfall varies throughout Indonesia, averaging 706mm (28 inches) yearly.

THE LANGUAGE

The official language is Bahasa Indonesia. The written and spoken form is based on the Malay trade dialect which was used throughout the region in the past. Bahasa Indonesia is a strong unifying factor in a country where more than 300 distinct regional languages are still spoken. Bahasa Indonesia is not a difficult language to learn and many expatriates quickly learn the language sufficiently to succeed in meeting every day needs. More formal Bahasa Indonesia is expected to be used in high level business meetings. Newspapers and television news use formal Bahasa Indonesia.

English may be spoken in international and high level business contexts in large cities. You may be able to converse with some Indonesians in Jakarta in English. In rural areas it may be difficult to find people who speak English, unless the locale is a widely visited tourist destination. Many employees of international hotels and limousine drivers speak English. You may have difficulty finding an English speaking taxi driver or household staff.

Dutch may be understood by older Indonesians, who may have attended Dutch schools.

THE GOVERNMENT

The Republic of Indonesia

Indonesia is a republic with political power organized around the executive, legislative and judicial branches of government. Indonesia declared independence from the Netherlands and Japan on August 17, 1945.

Pancasila

Pancasila, the Five Principles, is the basic philosophy of the government. These principles are: *Belief in one God*, *Just and civilized humanity*, *the Unity of Indonesia*, *Democracy led by the wisdom of deliberations among representatives*, and *Social Justice for all Indonesian citizens*.

The Executive Branch

The President is the chief of state and head of Government. The President is also the supreme commander-in-chief of the armed forces. The current President of Indonesia is Susilo Bambang Yudhoyono; his Vice President is Jusuf Kalla. They were elected in the first-ever direct election for a President in Indonesia's history, where voters were actually able to choose a person and not a party.

The Legislative Branch
House of Representatives (*Dewan Perwakilan Rakyat* or DPR). While previous DPR were dominated by members of the Golkar party, representatives of many parties currently serve in the DPR after the democratic elections held in 1998/1999. The People's Consultative Assembly (*Majelis Permusyawarakatan Rakyat* or MPR) includes the DPR members in addition to 500 indirectly elected and appointed members.

The Judicial Branch
The Supreme Court is called Mahkamah Agung.
The legal system is based on Roman-Dutch law. This has been substantially enhanced and modified over the years to cater to indigenous concepts and new criminal procedures code being enacted every year.

Political Organizations
During the later part of the "New Order" government of President Soeharto, Indonesia recognized three legal political organizations: Golkar - the ruling political organization, PPP - the Muslim backed Development Unity Party, and PDI - the Indonesian Democratic Party.

Since the fall of the Soeharto Regime in May 1998, many new political parties have been formed, with 48 parties participating in the May 1999 elections for parliamentary representation.

ECONOMIC FACTORS
Currency
The Rupiah. The exchange rate went from Rp 2,450/$1 in July 1997 to Rp 14,500/$1 in July 1998. This currency devaluation was a major factor in causing a severe economic crisis (krismon), the after-effects of which are still dominating the economy today.

Mineral Resources
Oil and natural gas, coal, tin, copper, nickel ore, bauxite, copper, coal, silver, and gold.

Main Agricultural Products
Rice, palm oil, coffee, tea, spices, cassava, peanuts, cocoa, copra, sugar, natural rubber, shrimp and fish, poultry, beef, and eggs.

Main Manufactured Products
Plywood, textiles, garments, shoes, processed rubber, processed food, electrical/electronic goods, and Liquified Natural Gas (LNG).

Profile of Nanggroe Aceh Darussalam (NAD)

Nanggroe Aceh Darussalam's seal is based on the local traditional pentagon-like cap representing the philosophy of the people and the Adminstration known as PANCACITA, literally meaning FIVE ASPIRATIONS.

1. JUSTICE: balanced scale
2. HEROISM: small daggers
3. PROSPERITY: unhusked paddy, pepper, cotton and chimney
    - unhusked paddy: staple food
    - pepper: Aceh's significant wealth in the past
    - cotton: basic raw material for clothing
    - chimney: industrialization

4. HARMONY: mosque domes
5. WELFARE: book and pen
(the welfare Aceh is aiming at is to be based on science and technology)

BASIC COLOURS
White represents purity, yellow refers to glory and green symbolizes welfare and prosperity.

NAD PROVINCE

Government of Nanggroe Aceh Darussalam Province
Jl. Sultan Alaidin Mahmudsyah No. 14 Banda Aceh
Telp. (0651) 21116, Fax. 32386

The Province of Nanggroe Aceh Darusssalam covers an area of 57,365.57km square, which consists of areas of preserved forest of 26,440.81km square, areas of plantation forest of 30,924.76km square and the ecosystem of Mount Leuser of 17,900km square with the top level being 446m above sea level.

- Borders:
  - In the northern part with the Andaman Sea
  - In the Eastern part with the Melaka Strait
  - In the Southern Part with the Province of North Sumatra
  - In the Western Part with the Indian Ocean

- The area consist of 119 islands, 35 Mountains, 73 rivers
- Number of Districts : 21 *kabupaten*
- Number of Subdistricts : 228 *kecamatan*
- *Mukim* : 642
- *Kelurahan* : 111
- Village : 5947 *desa*

REGIONAL HOUSE OF REPRESENTATIVES

PROVINCE OF NANGGROE ACEH DARUSSSALAM

CHAIRMAN
H. Sayed Fuad Zakaria
Office:
Jln Tgk. H. Mohd. Daud Beureueh
Home:
Jln Syech Muda Wali No.12 telp. 1936 Fax. 21638

VICE CHAIRMAN
H.Waisul Qarani Aly
Office:
jln Tgk. H. Mohd. Daud Beureueh Telp. 22235
Home:
Jln. T. Dianjung Peulanggahan telp.34100 - 31103

VICE CHAIRMAN
Tgk. H. Zainal abidin
Office:
Jln Tgk. H. Mohd. Daud Beureueh Telp. 33646
Home:
Jln. Nusa Indah No.2 Punge Ujong Telp.41881

VICE CHAIRMAN
H. Raihan Iskandar LC
Office:
jl. Tgk. H. Mohd. Daud Beureueh Telp. 22256
Home:
Jln. H. Mohd. Daud Beureueh No. 33 Telp.26068

Government Agencies

- *Pemerintah Pusat* (Central Government)
- *Provinsi* NAD (Nanggroe Aceh Darussalam Province)
- *Kota* Banda Aceh (Banda Aceh City)
- *Kabupaten* Aceh Barat (Aceh Barat Regency)
- *Kabupaten* Aceh Barat Daya (Aceh Barat Daya Regency)
- *Kabupaten* Aceh Besar (Aceh Besar Regency)
- *Kabupaten* Aceh Jaya (Aceh Jaya Regency)
- *Kabupaten* Aceh Selatan (Aceh Selatan Regency)
- *Kabupaten* Aceh Singkil (Aceh Singkil Regency)
- *Kabupaten* Aceh Tamiang (Aceh Tamiang Regency)
- *Kabupaten* Aceh Tengah (Aceh Tengah Regency)
- *Kabupaten* Aceh Tenggara (Aceh Tenggara Regency)
- *Kabupaten* Aceh Timur (Aceh Timur Regency)
- *Kabupaten* Aceh Utara (Aceh Utara Regency)
- *Kabupaten* Bireuen (Bireuen Regency)
- *Kabupaten* Gayo Lues (Gayo Lues Regency)
- *Kabupaten* Langsa (Langsa Regency)
- *Kota* Lhoksumawe (Lhoksumawe City)
- *Kabupaten* Nagan Raya (Nagan Raya Regency)
- *Kabupaten* Pidie (Pidie Regency)
- *Kota* Sabang (Sabang City)
- *Kabupaten* Simeulue (Regency House)

Description of districts in Nanggroe Aceh Darussalam:

NO	DISTRICT (*Kabupaten/Kota*)	POPULATION	AREA	SUB-DISTRICTS (*Kecamatan*)	VILLAGES (*Desa*)
01	Sabang	23975	153	2	18
02	Banda Aceh	218198	61.36	9	89
03	Aceh Besar	292082	2974.12	22	591
04	PIDIE	473348	4160.55	28	948
05	Bireun	299577	1901.21	9	532
06	Aceh Utara	599383	0	28	934
07	Aceh Tengah	252738	0	12	196
08	Aceh Timur	569134	8242.73	30	740
09	Aceh Tenggara	268015	0	8	162
10	Aceh Barat	382000	10097.8	15	484
11	Simeleu	66853	205148	0	0
12	Aceh Selatan	296305	4130	10	232
13	Aceh Singkil	116142	3964	13	188
14	Lhokseumawe	153147	181.1	0	0
15	Langsa	123980	0	0	0
16	Aceh Barat Daya	0	0	6	117
17	Gayo Lues	72147	5719.67	5	66
18	Aceh Jaya	96009	3812.99	6	171
19	Nagan Raya	0	0	5	222
20	Aceh Tamiang	254338	1980.04	8	204
21	Bener Meriah	0	0	0	0
Total		**4557371**	**252526.57**	**216**	**5894**

REGIONAL INCOME PER CAPITA
PROVINCE OF NANGGROE ACEH DARUSSALAM
BY DISTRICT *(Kabupaten/Kota)* Year 1997 – 1999 (In thousand rupiahs)

No	REGENCY / CITY	1997	1998 *)	1999 **)
1	Aceh Selatan	1.739,12	2.126,00	2.922,44
2	Aceh Singkil	1.433,83	1.677,18	2.345,67
3	Aceh Tenggara	1.696,94	2.071,73	2.285,78
4	Aceh Timur			
	- Oil & Gas	2.542,11	3.084,80	3.692,58
	- Non Oil & Gas	2.079,48	2.483,03	3.020,53
5	Aceh Tengah	2.532,69	3.075,82	3.784,57
6	Aceh Barat	1.517,04	1.854,28	2.161,46
7	Simelue	-	-	-
8	Aceh Besar	2.068,91	2.664,19	3.283,57
9	Pidie	1.572,08	2.049,60	2.765,13
10	Aceh Utara			
	- Migas	15.023,31	24.486,00	24.024,06
	- Non Migas	3.007,11	3.309,46	4.031,00
11	Bireun	2.165,00	2.768,38	3.433,35
12	Banda Aceh	2.002,88	2.028,16	2.382,69
13	Sabang	2.286,17	2.579,59	2.845,12
PDRB by person of Nanggroe Aceh Darussalam				
	(Oil & Gas)	3.913,73	5.725,40	6.091,97
PDRB by person of Nanggroe Aceh Darussalam				
	(Non Oil & Gas)	2.033,03	2.421,51	2.972,32

Note:
*) revised figure
**) temporary figure

Source: Statistic Bureau of Province of Nanggroe Aceh Darussalam

ECONOMIC GROWTH OF PROVINCE OF NANGGROE ACEH DARUSSSALAM BY DISTRICT *(Kabupaten/Kota)* year 1997 – 1999 (PERCENTAGE)

No	REGENCY / CITY	1997	1998 *)	1999 **)
1	Aceh Selatan	5, 04	-4, 49	1, 65
2	Aceh Singkil	5, 69	-3, 75	1, 86
3	Aceh Tenggara	4, 05	3, 67	2, 08
4	Aceh Timur			
	- Oil & Gas	-1, 04	-9, 46	-2, 21
	- Non Oil & Gas	5, 49	-8, 48	-2, 48
5	Aceh Tengah	4, 15	0, 27	0, 34
6	Aceh Barat	5, 61	-2, 27	-0, 32
7	Simelue	-	-	-
8	Aceh Besar	4, 19	-2, 48	-0, 41
9	Pidie	5, 39	-5, 37	-1, 29
10	Aceh Utara			
	- Migas	-2, 83	-12, 83	-7, 61
	- Non Migas	6, 89	-9, 87	-4, 80
11	Bireun	3, 14	-7, 03	-0, 58
12	Banda Aceh	5, 15	-5, 57	0, 96
13	Sabang	5, 44	-1, 54	1, 98
Nanggroe Aceh Darussalam Province				
	(Oil & Gas)	0, 16	-9, 28	-4, 19
Nanggroe Aceh Darussalam Province				
	(Non Oil & Gas)	5, 28	-5, 78	-1, 33

Note:

*) revised figure
**) temporary figure

Source: Statistic Bureau of Province of Nanggroe Aceh Darussalam

BANDA ACEH CITY
CAPITAL OF NANGGROE ACEH DARUSSALAM PROVINCE

The History of Banda Aceh

Banda Aceh was established on April 22, 1205 by Sultan Alaidin Johansyah, and is one of the oldest Islamic cities in Southeast Asia. Since the 17th century, Banda Aceh has been known for the following:

- Metropolitan City
- Trade and economic center
- Scientific Center
- Center of Political Activities
- Center of Islamic Education Center
- Center of Islamic Culture in Southeast Asia

Other data concerning Banda Aceh are as follows:

- Annual Income per capita : US$300
- Current total budget of city: US$ 25,000,000,-
- Budget reserves for infrastructure services/facilities (% of total budget):10%
- Urban areas (in km^2) : 61.3 km^2
- Annual urban growth (population per area): 2,87%
- Main priorities in infrastructure projects (2004/2005):
  - Pump Station
  - Road and drainage
- Main priorities in environmental projects (per sector) :
  - Garbage Management
  - Green Area
  - Damping Area, and solid waste master plan
  - Coastal Area Restoration
- Specific features: Topography/elevation is under sea level
- Inherent problems:
  - High tide reaches residential area
  - Flooding from rainfall
  - Flooding from Greater Aceh

Source: *www.nad.go.id* (website of the government of Nanggroe Aceh Darussalam)

Regional Offices (*Dinas*) of Nanggroe Aceh Darussalam

Regional office of Health
Jln. Prof A.Majid Ibrahim II, Banda Aceh
0651- 32444

Regional office of Tourism
Jl. Tgk Chik Kuta Karang No. 3, Banda Aceh
0651 23692, 33723 (Fax)

Regional office of Water Resource
Jl. Ir.Mohd.Taher No. 18 Banda Aceh
0651-23686 Fax. 21982

Regional office of Infrastructure
Jl. Jenderal Sudirman No. 1 Banda Aceh
0651-47009

Regional office Settlement and Urban
Jl. Pemancar Simpang Tiga Banda Aceh
0651-49208

Regional office of Cooperatives and Small & Medium Enterprises
Jl. P. Nyak Makam Banda Aceh
0651-53130 Fax. 52210

Regional office of Communication and Information
Jl. Sultan Alaidin Mahmudsyah No.14
Banda Aceh
0651-22221

Regional office of Education
Jl. T.Malem Banda Aceh
0651-21116 Fax. 32386

Regional office of Culture
Jl. Twk.Hasyim Banta Muda
Banda Aceh
0651-26136

Regional office of Social Affairs
Jl. Sultan Iskandar Muda Banda Aceh
0651-44325 Fax. 44325

Regional office of Provincial Revenue
Jl. T.Nyak Arief Banda Aceh
0651-51850

Regional Office of Forestry
Jl. Sudirman No.21 Banda Aceh
0651-42277,42311 Fax.43628

Regional office of Mining
Jl. T. Nyak Arief No.195 Banda Aceh
0651-53770

Regional Office of Livestock
Jl. Sultan Iskandar Muda No.3B Banda Aceh
0651-44354,44388

Regional office of Plantation
Jl. Teuku Malem No.5 Banda Aceh
0651-21420 Fax.32386

Regional office of Horticulture and Agriculture
Jl. T.Nyak Makam No.42 Banda Aceh
0651-53541,53640

Regional office of Industry and Trade
Jl. Pocut Baren Banda Aceh
0651-22521

Regional office of Communication
Jl. T. Malem Banda Aceh
0651-51377,51725

Regional office of Youth and Sport
Jl. Tanggul Banda Aceh
0651-27031

Regional office of Manpower
Jl. Twk. Hasyim Banta Muda No.14
Banda Aceh
0651-22650,24243

People Mobility Agency
Jl. Krueng Jambo Ayee
Geuceu Komplek Banda Aceh
0651-42624 Fax.42115

Regional Office of Islamic Law
Jl. T.Nyak Arief Banda Aceh
0651- 52323

Regional office of Maritime Exploration and Fishery
Jl.T.Malem Banda Aceh
(0651)22951

Provincial Government Structures in Nanggroe Aceh Darussalam

High Public Attorney
Jl. Balai Kota No. 11, Banda Aceh
0651-21270

High Court
Jl. Sultan Alaidin Mahmudsyah,
Banda Aceh
0651-22101

High Court of Religion
Jl. Prof.Madjid Ibrahim III No. 4, Banda Aceh
0651-22427, 23151(F)

Regional Chief of Justice and Human Right Department
Jl. T. Nyak Arief, Banda Aceh
0651-51644, 53494 (F)

Regional Chief of Directorate General of Budget
Jl. Tgk Chik Ditiro, Banda Aceh
0651-22462, 22432 (F)

Regional Chief of Family Planning Coordination (BKKBN)
Jl. T. Nyak Arief, Banda Aceh
0651-5185

Provincial Government Agencies in Nanggroe Aceh Darussalam

Secretary of House of Representatives
Jl. Tgk. Daud Beureueh Banda Aceh
0651-32138,26250

Regional Development Planning Board
Jl. Tgk. Daud Beureueh Banda Aceh
0651-32024,21440 Fax. 33654

Supervisory Agency
Jl. Tanggul Banda Aceh
0651-53213 Fax. 53441

Regional Employment Agency
Jl. Tgk. Daud Beureueh Banda Aceh
0651- 23684, 23962

Environmental Impact Management Board
Jl. Tgk. Hasyim Banta Muda No.2 Banda Aceh
0651-23687

Training & Education Board
Jl. Panglima T.Nyak Makam Banda Aceh
0651-52193,52918 Fax.51836

Food Protection Agency
Jl. T.Nyak Arief No.223 Banda Aceh
0651-53221 Fax.53120

People Empowerment Agency
Jl. Syeh Muda Wali No.19 E Banda Aceh
0651-26324 Fax.26324

Regional Library Agency
Jl. T.Nyak Arief Lamgugob Banda Aceh
0651-53788 Fax.52598

Electronic Data Management Agency
Jl. Tgk. Cot Plieng No. 48, Kota Baru, Banda Aceh
bpde@nad.go.id
0651 54635, 54636, Fax. 54637

People Protection and Nation Unity Board
Jl. T.Hamzah Bendahara No.35 Banda Aceh
0651-21941,31858 Fax.53120

Regional Achieves Board
Jl. T. Nyak Arief Banda Aceh
0651-51094,52394 Fax.53616

RSUZA Health Service Agency
Jl. Tgk. Daud Beureueh No.108 Banda Aceh
0651-22077, 28748 Fax. 23068

National Land Agency (BPN)
Jl. T.Nyak Arief Banda Aceh
0651-59484 Fax.53483

Regional Investment Coordinating Board
Jl. Jenderal A.Yani Banda Aceh
0651-23170 Fax.23171

Environmental Impact Management Board
Jln. Tgk. Malem No. 6 Banda Aceh
23687, 33329 Fax.26136

Mental Hospital service Agency
Jl. T. Syarief Thayeb No. 58 Lampriet Banda Aceh
0651-32810

BUSINESS REGISTRATION

A business is an activity undertaken by an individual or group with the aim of making profit. A business sells both products and services:

- **Products** are goods, such as coffee, furniture, juices, etc,
- **Services** are the sale of knowledge, skills and labour, such as repairing things or cleaning.

1.1. Definition of Micro, Small and Medium Enterprise

The definition of Micro, Small and Medium Enterprise (MSME) is ambiguous not only in Indonesia but also at the international level. Different entities come up with different definitions of MSME.

1. **The World Bank**, defines MSME using the following criteria:
   - *Medium enterprise*:
     (a) Maximum of 300 employees,
     (b) Maximum of US$ 15 million earning per year, and
     (c) Maximum of US$ 15 million in asset value.
   - *Small enterprise*:
     (a) Have less than 30 employees,
     (b) Earnings per year do not exceed US$ 3 million, and
     (c) Asset value does not exceed US$ 3 million
   - *Micro enterprise:*
     (a) Have less than 10 employees,
     (b) Earnings per year do not exceed US$ 100,000, and
     (c) Asset value does not exceed US$100,000.

2. **European Commission**, defines MSME using the following criteria:
   - *Medium-sized enterprise*:
     (a) Have less than 250 employees,
     (b) Earnings per year do not exceed € 50 million (proportional to US$ 58.5 million), and
     (c) Asset value does not exceed € 43 million (proportional with US$ 50.3 million).
   - *Small-sized enterprise*:
     (a) Have less than 50 employees,
     (b) Earnings per year does not exceed € 10 million (proportional with US$ 11.7 million), and
     (c) Asset value does not exceed € 13 million (proportional with US$ 15.2 million).
   - *Micro-sized enterprise*:
     (a) Have less than 10 employees,
     (b) Earnings per year does not exceed € 2 million (proportional with US$ 2.3 million), and
     (c) Asset value does not exceed € 2 million

Definition in Indonesia

According to Undang-Undang/Law. No 9 year 1995, a small enterprise is an enterprise that matches the following criteria:

a. has a maximum of Rp 200 million in net worth (excluding land and building) or has a maximum of Rp 1 billion on annual sales;
b. owned by Indonesian citizens; and
c. it is independent i.e. not a subsidiary of, or owned by, or affiliated directly or indirectly with, medium or large enterprises.

Key SME Associations:

- Indonesian Chamber of Commerce & Industry (KADIN Nasional), *please refer to Chapter XI.*

Specifically, industrial activities can be classified into two categories, namely:
a. enterprises having 1-4 employees, i.e. cottage industry; and
b. enterprises having 5-19 employees, i.e. small industry.

By location, SMEs can be grouped into :
a. enterprises having a fixed location and unmovable equipment, such enterprises are usually established only with a business license (SIUP/*Surat Ijin Usaha Perdagangan*), many of them do not even have a SIUP; and
b. enterprises having a non-fixed location or located in fixed location but their equipment is movable.

Viewed from their economic activity, the coverage of SMEs are:
a. individually owned mining,
b. small-scale and cottage industry,
c. non state-owned electricity company,
d. individual construction activities,
e. trade, restaurant and accommodation services,
f. individual transport, storage, and communication activities,
g. saving & loan cooperatives without legal entity, usurer, insurance supporting company and money changer run by individuals,
h. other services.

Definition of micro enterprise

There have been several attempts to formulate an accurate definition of "micro enterprise". It is important to do this, because to date there are several criteria used to define micro enterprise as there is still confusion over how to distinguish micro enterprises from small enterprises.

1. An explanation of small enterprise is clearly stipulated in Law No. 9/1995, which states that a small enterprise is an enterprise with a capital of less than Rp 200 billion (excluding land and buildings) and annual sales of less than Rp 1 billion. This definition is mostly used by boards or organizations which are involved with micro enterprises. The Ministry of Cooperatives and Small-Medium Enterprises uses this law as the basis for classifying types of businesses. According to the Ministry, micro enterprises are part of the small enterprise group.

2. Meanwhile, the Ministry of Finance - as stipulated in Ministerial Decree No. 40/KMK.06/2003 - emphasizes the business' earnings/turnover in defining micro enterprises. According to this decree, a micro enterprise is a productive business owned by an Indonesian family or individual and whose annual turnover is less than Rp 100 million (Kompas, "Depkeu").

3. The statistics agency in Indonesia – BPS Statistics Indonesia – provides a definition based on the number of workers in order to determine the size of an enterprise, particularly in the manufacturing sector, i.e.: a handicraft home industry employs 1-4 workers, and a small industry employs 5-19 workers, including the owner.

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4. The same definition is also used by the Department of Industry and Trade in defining the scale of enterprises, i.e.: micro-trading enterprise (1-4 workers), small trading enterprise (5-19 workers), and medium-sized trading enterprise (20-99 workers). Another criterion for small (and micro) enterprises and trading enterprises is that the annual turnover is less than Rp 1 billion (Depperindag 1).

5. According to some international organizations, a micro enterprise is a non-agricultural business which has a maximum of 10 workers (including those who are self-employed, apprentices, paid workers and workers who are not paid because they are family members), uses simple or traditional technology, has limited access to credit, has limited managerial skills and tends to operate in the informal sector.

One question still being frequently asked concerns the number of micro enterprises in Indonesia. Until now no accurate data on the number of micro enterprises has been available. In general, the available data is only on the number of small and medium businesses where micro enterprises are included in the category of small business. In addition, the available data is incomplete because it only covers small and micro enterprise activities in the industrial and trade sectors, such as those collected by the Department for Industry and Trade.

1.2. Preparatory steps before opening a business

Information collection is a critical activity that prospective businesses need to carry out. Data and information that the prospective entrepreneur collects should be used to complete and update an accurate business plan. Thus, information collection should be completed prior to the composition of a business plan. The information should help prospective entrepreneurs to move from a simple business idea to a real plan and project.

Check list of critical data to be collected and questions to be answered:
1. Do I have the characteristics to be an entrepreneur?
2. Do I have a clear business idea? What product(s) or service(s) do I want to sell?
3. What is the market condition?
    - Who will be my customers?
    - Who will be my competitors?
    - Who will be my distributors and suppliers?
    - What are the prices? How could my product be different/innovative (design, characteristic, materials, color, pricing) from existing ones?
    - How will I promote or advertise my product/service?
4. What are my staffing needs? Will I be able to find and recruit labor locally?
5. What will be the legal form of my business? What are my legal responsibilities as an entrepreneur?
6. How much start up capital do I need? At what price should I sell my product/service? How can my project be financed? Who will finance my project?
7. Can a local organization assist me in developing my plan and then my business?
8. What are my training needs? Are there any training opportunities available?

Developing your business plan will be easier when you can answer these questions. This Directory of Advice and Assistance (DAA) will assist you in knowing your legal obligations (Taxation, Labor, Registration) and will help you identify sources of support, training and finance.

1.3. Developing a business plan

A business plan should include the following:

- External title wrapper or sheet;
- Executive Summary;
- Contents (list of sections, tables, diagrams, etc and pages they can be found on);
- Background of problem and company;
- Description of products and services from the company or description of your business idea
- Marketing of your product(s) and service(s),
- Managing people in your business, including legal responsibilities;
- Financing strategies and conditions
    - Estimation of Sales Revenue,
    - Estimation and Source of Start-Up Capital,
    - Setting of Prices,
    - Cash Flow planning,
- Operational strategies and condition;
- Action plan for starting a business;
- Strategies for development in the near future;
- Information enclosure and financial summary (calculation and data).

1.4. Preparing an action plan

Your business plan should come with a complete and realistic action plan, in which you identify and describe activities prior to the starting of your business.

During this period, you could, for example:

- visit organizations that are able to support and help you finance your project
- start negotiating with suppliers, distributors and potential customers
- solve logistical issues (working space, transport)
- identify potential staff for your business

1.5. Registering a business

Registering a business is easy. It could be done by following these steps:

1. Make a business plan.
2. Obtain a Deed of Establishment from a Notary if the business is one of the following: Limited Liability, Limited Partnership, owned by the local government, Foundation, Cooperative.
3. Obtain a validation of the deed of establishment from the Ministry of Justice and Human Rights, Republic of Indonesia.
4. Register for taxation.
5. Register for a Business License (SIUP/*Surat Ijin Usaha Perdagangan*).
6. Register for a Corporate Registration Number (TDP/*Tanda Daftar Perusahaan*).
7. Obtain a Business Location Permit (SITU/*Surat Ijin Tempat Usaha*).

Note:

a. Points 1 - 7 can usually be executed by a notary or Biro Jasa/Business Services.
b. Refer to chapter 3 for taxation.
c. See chapter 2 for point 5-7.

There are many forms of businesses, i.e.:

a. PT (Limited Liability Company)
b. CV (Limited Partnership Company)

c. PD (local government-owned company)
d. UD (local owned business)
e. UKM (small and medium scale businesses)
f. Cooperative
g. Foundation
h. Individuals

Some notes on the forms of businesses:

	FORMS OF BUSINESSES		
	INDIVIDUAL BUSINESS	**LIMITED LIABILITY (PT)**	**COOPERATIVE**
Establishing the business	The business does not always need to be registered, however if the name of the business is used then the business must be registered	The business must be registered	The cost to start a cooperative is not expensive and the state agency on cooperatives provides assistance
Number of owner(s)	Only one person	At least 2 (two) people	At least 20 people
Liability for the business' debts	Unlimited personal liability for all of the business' debts	Shareholders do not have any personal liability over the business' debts, apart from the shares that they have	Shareholders do not have any personal liability over the cooperative's debts, apart from the shares that they have
Decision making	All decisions are made by the owner	Shareholders appoint the board of directors to manage the company	Decisions are made by the members as owners of the cooperative
Tax	Owner pays income tax	The business pays profit tax	The cooperative pays profit tax

PERMISSION AND LICENSING

2.1. Department of Industry and Trade

Roles

1. The Department of Industry and Trade is the regional government administrator in industry and trade.
2. The Department of Industry and Trade is chaired by the head of the department that is under and is responsible to the Governor via the Secretary of the province.
3. The Assistant Secretary of the Economy coordinates the duty and the function of the Department of Industry and Trade.

Main duty

The duty of the Department of Industry and Trade is to develop and provide assistance to the industrial sector and to facilitate the trade of goods and services while taking into consideration environmental factors.

Function

1. Formulate technical policies for industries and trade while taking into consideration environmental dimensions.
2. Develop national and international trade as well as industrial businesses
3. Facilitate infrastructure, capitalization, marketing, trading and industry
4. General supervision and implementation of industrial and trade standards
5. Inspection and testing of standard measurement equipment (metrology)
6. Testing qualities of industrial products and traded goods
7. Research and development of industries, trades and engineering industries
8. Provide education, technical training, counseling, and guidance for industries and the trade sector
9. Assist and organize exhibitions for the promotion of industrial and trade products and services
10. Monitor, manage and control industrial and trade businesses in accordance with prevailing laws
11. Issue licenses and facilitate building infrastructure for trade and industry
12. Provide technical and administrative support
13. Provide technical assistance for activities within the department

The **Corporate Registration Number (TDP/*Tanda Daftar Perusahaan*)** and **Business License (SIUP)** are issued by the Local Office of Industry and Trade (*Dinas Perindustrian dan Perdagangan*) at the district levels (*kabupaten/kota*). This SIUP is used for the legal conduct of commercial activities in the whole of the Republic of Indonesia.

When a business runs commercial activities, the registration of this business is done by completing registration forms in accordance with the Ministrial Decree of Industry and Trade No. 12/MPP/Kep/1/1998 on the free registration of business. These forms should be submitted to the head of the Local Office for Business Registration (KPP/*Kantor Pendaftaran Perusahaan)* at the district level *(kabupaten/kota)*.

The **registration of companies** must fulfill the following requirements:

1. **Limited liability companies (PT/*Perseroan Terbatas*):**
   - Copy of Deed of Establishment;

- Original documents and copies of data on the deed of establishment, as acknowledged by the Minister of Justice;
- Copies of amendments to the Deed of Establishment (if any);
- Original documents and copies of decisions on validation as a statutory body;
- Copies of identity cards or passports of the president, directors or personnel in charge of the company;
- Copies of business licenses or certificates issued by authorized institutions.

2. **Cooperatives**:
   - Copy of Deed of Establishment;
   - Copies of identity cards of the cooperative's executives/director(s);
   - Copies of letters stating validation as a statutory body from authorized officials;
   - Copies of business licenses or certificates issued by authorized institutions.

3. **CV, Fa, Other companies:**
   - Copy of Deed of Establishment;
   - Copy(s) of identity card(s) or passport(s) of personnel in charge;
   - Copies of business licenses or certificates issued by authorized institutions.

4. **Individual businesses**:
   - Copy of Deed of Establishment (if any);
   - Copy(s) of identity card(s) or passport(s) of personnel in charge;
   - Copies of business licenses or certificates issued by authorized institutions.

5. **Branch offices, auxiliary offices and representative offices of businesses:**
   - Copies of Deeds of Establishment (if any) or letters of appointment or certificates of branch offices, auxiliary offices and representative offices;
   - Copy(s) of identity card(s) or passport(s) of personnel in charge;
   - Copies of business licenses or certificates which are issued by authorized institutions or head offices of the business.

BUSINESS LICENSE (SIUP/*Surat Ijin Usaha Perdagangan*)

Below are the requirements needed to obtain a business license (SIUP/*Surat Ijin Usaha Perdagangan*).

A). Legal/Corporate Body (PT, CV and Cooperative)
1. Completed registration form
2. Copy of the Deed of Establishment and its validation which is issued by the Department of Justice/District Court
3. Copy of the company address/SIT/UUG
4. Copy of the identity card of the person in charge of the business
5. Copy of the person in charge's Family Card (KK/*Kartu Keluarga*), if the person in charge is a woman
6. Copy of Tax Number (NPWP)
7. Company phone number and company stamp
8. Technical license issued by authorized institutions (if needed)

B). Individual (PO)
1. Completed registration form
2. Copy of the company address/SIT/UUG
3. Copy of the identity card of the person in charge of the business
4. Copy of the person in charge's Family Card (KK/*Kartu Keluarga*), if the person in charge is a woman
5. Copy of Tax Number (NPWP)
6. Company phone number and company stamp

7. Technical license issued by authorized institutions (if needed)

Note: Original documents should be attached for inspection purposes.

For further information, visit the nearest Local Office of Industry and Trade at the district level *(kabupaten/kota)*.

2.2. SITU

A SITU *(Surat Ijin Tempat Usaha)* – Business Location Permit - is important for a business. Without this document a business cannot run activities in the area. If the business owner persists in running a business without a SITU, the local authorities can close or seal the office and secure assets, unless the business owner obtains the SITU issued by the local authorities.

To obtain a SITU, which is issued by the head of the district office (*kantor walikota/bupati)*, you have to prepare all documents required:

A). Legal/Corporate Body (PT, CV and Cooperative)

1. Copy of Deed of Establishment and its legalization issued by the Justice Department/ District Court
2. Copy of Tax Number (NPWP)
3. Letter of Domicile issued by the head of the sub-district (*Camat*),
4. Copy of SIUP (Business License) & TDP (Corporate Registration Number)
5. 3 Photographs (4 x 6") of the business owner and a copy of his/her identity card
6. Company phone number and company stamp
7. Copy of the identity card of the person in charge

B). Individual (PO)

1. Completed registration form
2. Copy of identity card of the personnel in charge.
3. Copy of the business address /SIT/UUG
4. Copy of Tax Number (NPWP)
5. Phone number and company stamp
6. Copy of the person in charge's family card (KK/*Kartu Keluarga*), if the person in charge is a woman
7. Technical license issued by authorized institutions (if needed)

Address of the Local Offices of Industry and Trade (Disperindag / *Dinas Perindustrian dan Perdagangan)* which issue a TDP and a SIUP

Disperindag Province of NAD
Jl.T.Umar No.456 Banda Aceh
Telp. 0651-7410528 Fax: 0651-48932

Disperindag *Kota* Banda Aceh
Jl.Pocut Baren No.28, Banda Aceh
Telp. 0651-637897 Fax: 0651-21695

Disperindag *Kabupaten* Aceh Besar
Jl.Bahtiar P.Polem, Jantho
Telp.0651-92180 Fax: 0651-92059

Disperindag *Kabupaten* Bireun
Jl.Sultan Iskandar Muda, Bireun
Telp. 0644-21253 fax: 0644-22112

Disperindag *Kabupaten* Aceh Utara
Jl.Tgk.Chik Di Tiro No.1, Lhokseumawe
Telp.0645-42305 Fax: 0645-43048

Disperindag *Kota* Lhokseumawe
Jl.Balai Kota No.1, Lhokseumawe
Telp. 0645-48519/47859, Fax: 0645-6300364

Disperindag *Kota* Langsa
Jl. Tgk. Chik Di Tiro No.14, Langsa
Telp.0641-21201 Fax: 0641-426261

Disperindag *Kabupaten* Aceh Timur
Jl.Panglima Polem No.106, Langsa
Telp / fax: 0641-21189

Disperindag *Kabupaten* Aceh Barat Daya
Jl.Irian No.05 Blang Pidie
Telp/Fax: 0659-92984

Disperindag *Kabupaten* Nagan Raya
Jl.Nigan – Suka Makmur
Telp/Fax: 0655 – 41514

Disperindag *Kabupaten* Aceh Selatan
Jl.T.Ben Mahmud No.24A, Tapak Tuan
Telp.0656-21497 Fax: 0656 – 231364

Disperindag *Kabupaten* Aceh Tengah
Jl.Yos Sudarso no.165, Takengon
Telp.0643-21811 Fax: 0643-21302

Disperindag *Kota* Sabang
Jl.Diponegoro No.15, Sabang
Telp/Fax: 0652-21057

Disperindag *Kabupaten* Aceh Tamiang
Jl.Kesehatan Karang Baru, Kuala Simpang
Telp.0641-333517 Fax: 0641-333517

Disperindag *Kabupaten* Aceh Jaya
Jl.Kejaksaan No.4 Calang
Telp/Fax: 0654-47291

Disperindag *Kabupaten* Aceh Barat
Jl.Imam Bonjol No.30 Meulaboh
Telp.0655-700487 fax.0655-7551121

Disperindag *Kabupaten* Aceh Tenggara
Tel/Fax: 0629-52319

Disperindag *Kabupaten* Simeuleue
Jl.Tgk Di Ujung, Sinabang
Tel/Fax: 0650-21754

Disperindag *Kabupaten* Singkil
Telp: 0658-21754 Fax: 0658-21222

Disperindag Kop & UKM Gayo *Kota* Panjang
Jl.Blang Kejeren, Kota Panjang
Tel: 0642-21103

Disperindag *Kabupaten* Bener Meriah
Jl.Raya Takengon – Bireuen No.136 Sp.Teritix
Telp. 0643 – 21418

Address of the Head of District Offices *(Kantor Walikota/Bupati)* which issue a SITU

Kantor *Walikota* Banda Aceh JL.Tgk.Abulam'u No. 4 Banda Aceh Telp.0651-26184	**Kantor *Bupati* Aceh Tamiang** Jl.Ir.Juanda, Kuala Simpang Telp.0641-333000
Kantor *Bupati* Aceh Besar Jl.T.Panglima Polem, Jantho Telp.0651-92129	**Kantor *Bupati* Aceh Barat** Jl.Meulaboh, Meulaboh Telp.0655-7006017
Kantor *Walikota* Sabang Jl.Diponegoro, Sabang Telp.0652-21040	**Kantor *Bupati* Aceh Barat Daya** Jl.Slt.Iskandar Muda, Blang Pidi Telp.0659-92797
Kantor *Bupati* Sigli Jl.A.Majid Ibrahim, Sigli Telp.0653-21557	**Kantor *Bupati* Aceh Tengah** Jl.Yos Sudarso, Takengon Telp.0643-21014
Kantor *Bupati* Aceh Jeumpa Jl.Pendidikan, Bireun Telp.0644-22399	**Kantor *Bupati* Aceh Tenggara** Jl.Slt.Iskandarmuda, Kutacane Telp.0629-21001
Kantor *Bupati* Aceh Utara Jl.T.Umar, Lhokseumawe Telp.0645-40001	**Kantor *Bupati* Aceh Selatan** Jl.Ben Mahmud, Tapak Tuan Telp.0656-21005
Kantor *Walikota* Lhokseumawe Jl.Balaikota Telp.0645-630035	**Kantor *Bupati* Simeulu** Jl.Di Ujong, Sinabang Telp.0650-21404
Kantor *Bupati* Aceh Timur Jl.Darussalam, Langsa Telp.0641-21588	**Kantor *Bupati* Bener Meriah** Jl.Satu, Bener Meriah Telp.0643-22113
Kantor *Walikota* Langsa Jl.Jend.A.Yani, Langsa Telp.0641-426263	**Kantor *Bupati* Aceh Singkil** Jl.Pelabuhan, Singkil Telp.0658-21227

CHAPTER 3

TAX REGULATION

3.1. Indonesian Taxation Laws

There are eight main taxation laws in Indonesia:

1. General Provisions and Taxation Procedures Law (UU KUP/*Undang-undang Ketentuan Umum dan Tatacara Perpajakan*), Law No. 6 year 1983, amended by Law No. 16 year 2000;
2. Income Tax Law (UU PPh/*Undang-undang Pajak Penghasilan)*, Law No. 7 year 1983, amended by Law No. 17 year 2000;
3. Value Added Tax (VAT) on Goods and Services and Sales Tax on Luxury Goods Law (UU PPN/PPn BM/*Undang-undang Pajak Pertambahan Nilai atas Barang dan Jasa dan Pajak Penjualan atas Barang Mewah*), Law No. 8 year 1983, amended by Law No. 18 year 2000;
4. Tax on Lands and Buildings Law (UU PBB/*Undang-undang Pajak Bumi dan Bangunan)*, Law No. 12 year 1985, amended by Law No. 12 year 1994;
5. Tax Collection by Warrant Law (UU PPSP/*Penagihan Pajak dengan Surat Paksa*), Law No. 19 year 1997, amended by Law No. 19 year 2000;
6. Fees for The Acquisition of Rights to Lands and Buildings Law (UU BPHTB/ *Bea Perolehan Hak atas Tanah dan Bangunan*), Law No. 21 year 1997, amended by Law No. 20 year 2000;
7. Tax Court Law (UU PP/*Undang-undang Pengadilan Pajak*), Law No. 14 year 2002;
8. Stamp Duty Law (UU BM/*Undang-undang Bea Meterai*), Law No. 13 year 1985.

The Law on General Provisions and Taxation Procedures or UU KUP (Law No. 6 year 1983, amended by Law No. 16 Year 2000) states that taxpayers are obliged to correctly, completely and clearly fill in, sign and submit an Annual Tax Return (SPT).

3.2 Who must pay tax?

Entities that must pay tax are:

- statutory bodies,
- permanent businesses,
- limited liability companies,
- limited partnership companies,
- state or regional administration-owned companies in whatever names and forms,
- other forms of companies,
- those who pay honorarium or other forms of payment considered as remuneration for involvement in an activity,
- services (including experts who have taxpayer status within the country or overseas and carry out freelance work on their own behalf),
- foundations (including those in the field of welfare, hospital, education, art, sports, and culture),
- committees and associations,
- mass/political organizations and other forms of organization which are working in any kind of activities and provide/pay salaries, wages, or remuneration related to work.

Taxpayer Code Numbers are numbers given to taxpayers, used in taxation administration as personal identity or taxpayer identity for the fulfillment of taxation rights and obligations.

3.3 Monthly Tax Report

Taxes that should be reported every month are:

- Income Tax article 21 (PPh *pasal* 21):
  Taxing of income obtained from any form of permanent or non-permanent job or pension.
- Income Tax article 22 (PPh *pasal* 22):
  Taxing of the procurement of goods in which funding is provided from the national or local government budget (APBD-APBN)
- Income tax article 23 (PPh *pasal* 23):
  Taxing of services provided by a service provider, e.g. construction service, management service or engineering service.
- Income Tax article 25 (PPh *pasal* 25):
  Taxing of the entire income obtained by the individual and entity.
- Income Tax article 4 (PPh *pasal 4*):
  Final income tax, e.g. tax on land and/or building rent = 10%, tax on the transfer of rights over land and/or building = 5%
- Value added Tax (PPN/*Pajak Pertambahan Nilai*): since its validation must be reported every month, e.g. over Income Tax article 22 & 23

Calculation of Income Tax (PPh) article 22 or PPH 23 or Value Added Tax (PPN):
100/110 x Gross income x tax tariff.

Companies in the form of Limited Liability, Limited Partnership/CV, or Foundation which are not in active operation must provide a monthly report on Income Tax (PPh) articles 21 & 25 and Value Added Tax (PPN).

Address of Tax Offices *(Kantor Pajak)*	
Tax Office Banda Aceh Jl. Tgk.Daud Beureuh No.20 **Tax Office Lhokseumawe** Jl. Darussalam	**Tax Office Meulaboh** Jl. Imam Bonjol IV.

CHAPTER 4

EMPLOYMENT REGULATIONS

In accordance with Law No.7 year 1981 concerning Compulsory Workplace Reporting, all employers are expected to complete a Workplace Survey Form.

In line with the implementation of regional autonomy in Indonesia, employers whose business area covers only one district (*kabupaten/kota)* must submit the Workplace Survey Form to the Local Labor Office *(Disnaker kabupaten/kota)* in that district. Employers whose business operates in more than one district must submit their form to the Labor Office at the provincial level *(Disnaker propinsi)*.

Completing the form will assist the local Labor Office, *Disnaker,* in collecting and analyzing important labor market information on topics such as:

- The total number of employees in each enterprise
- The types of work that are carried out
- The ownership of businesses that provide employment
- Wages
- Average working hours
- Workforce qualifications

The National Law stipulates that 15 years is the minimum age for certain types of employment. For work that could endanger health, safety and the morality of children, it is not allowed to employ those under the age of 18 years, as regulated in the Manpower Ministerial Decree No.235/MEN/2003.

Employers must promote equal employment opportunities by preventing discrimination against all groups, particularly against women and local (Acehnese) people. Discrimination can take place both in recruitment (Article 5 of the Manpower Law) and during employment or placement (Article 6 of the Manpower Law).

4.1. Regulation of Nanggroe Aceh Darussalam Governor, no. 31 year 2005 about minimum wages in NAD Province

The regulation was formulated in accordance with recommendations from the Provincial Wage Council, which consists of tripartite elements, i.e. government representatives, employers (employers association) and workers (union).

a. The monthly minimum wage (UMP) for NAD Province is Rp 820,000 (eight hundred and twenty thousand rupiah) per month, as stipulated in the Governor Decree No. 31 year 2005.

b. The minimum wage is the lowest monthly wage for working hours of 7 hours a day or 40 hours in one week of 6 day-work, and 8 hours a day or 40 hours in one week of 5 day-work. Employers have to give 30 minutes break after 4 hours work (break time is not considered as working hours).

c. Employees have the right to holidays as announced by the local government, e.g. Idul Fitri & Idul-Adha (Islamic holidays) and national holidays. They are also entitled to annual leave, leave because of personal/family matters, and sick leave.

d. Companies which have provided wages higher than the minimum wage are prohibited to reduce these wages, as stated in article 17 of Manpower Ministerial Regulation No. Per.01/Men/1999 of 12 January 1999 about Minimum Wage.

e. Calculation of overtime payment refers to Law no. 13 year 2003 about Employment *Jungto* Manpower & Transmigration Ministerial Decree No. KEP/102/MEN/VI/2004 concerning working overtime. Overtime should not be compulsory and employees should be consulted before being requested to work overtime, except for senior "strategic" staff whose roles involves thinking, planning, operating or controlling the business of the employer.
   - *Where an employee works overtime on a day that is not a public holiday or a weekly rest day, that employee is to be paid*: 1,5 times his/her average hourly salary for the first hour of overtime worked, 2 times his/her average hourly salary for each hour of overtime worked thereafter.
   - *Where an employee works overtime on public holiday or a weekly rest day, that employee is to be paid*: If the employee is contracted to work six days per week: 2 times the average hourly salary for the first 7 hours, 3 times the average hourly salary for the eighth hour, and 4 times the average hourly salary for the ninth and tenth hours. If the employee is contracted to work five days per week: 2 times the average hourly salary for the first 8 hours, 3 times the average hourly salary for the ninth hour, and 4 times the average hourly salary for the tenth and eleventh hours.

The formula for calculating the average hourly wage is:
Monthly wage / 173 hour = Average hourly wage

f. These regulations apply to all workers/employees, either in private companies, state-owned enterprises/enterprises owned by the local government, and also government agencies.

g. Workplace safety should be highly prioritised for employees. All enterprises that use heavy appliances, machinery, chemical substances or dangerous drugs must comply with regulations regarding standards of workplace safety. According to Law No. 1 year 1997 concerning Workplace Safety and its implementing regulations, employers have the responsibility to provide all workers with: appropriate protective clothing and equipments as well as briefings on safe workplace practices and methods to prevent workplace dangers. They should also undertake efforts to prevent and minimize workplace accidents.

Particular stipulations concerning women are:

a. Referring to the Manpower Ministerial Decree No.KEP 224/MEN/2003, female employees who are required to work between 11pm and 7am are to be provided with a meal, security officers at the workplace and women-only toilets as well as safe transportation from their house to the workplace if they are required to work before 5am or leave the workplace after 11pm.

b. Given the fact that most Acehnese women engaged in paid employment are also faced with significant challenges in balancing family responsibilities, employers may consider offering flexi-hours to female staff so that they can enjoy flexible starting and finishing hours while not being forced to work for less hours per week.

c. Female employees have the right to maternity leave pursuant to DEPNAKER regulations.

4.2. Manpower Law

- According to article 54 of the Manpower Law no. 13/2003, employment contract/written agreement should contain at least the following:
  - The name, address and type of business
  - The name, gender, age and address of the employee
  - The job title
  - The place where the job will be carried out
  - Wage levels and how wages will be paid
  - Rights and responsibilities of employer and employee
  - The date at which the contract is complete, or a statement that the contract is for indefinite employment
  - The place and date where the contract was entered into
  - The signature of both the employer and the employee

- Whether to employ someone on fixed-term contract (PKWT/*Perjanjian Kerja Waktu Tetap)* or on a permanent basis (PKWTT/*Perjanjian Kerja Waktu Tidak Tetap)* is a decision that must be taken by the employer in consultation with the employee. The Manpower Law, however, contains several provisions designed to prevent employers from continually using fixed-term contracts. These include:
  - Prohibiting probation periods for fixed-term contracts
  - Limitation on the length of a fixed-term contract (maximum two years, with an extension not exceeding one year and a renewal not exceeding two years)
  - Limit of only one externsion or one renewal
  - A rest period of thirty days between renewals
  - Compulsory registration of fixed-term contracts with the nearest Labor Office (*Disnaker)*

- In ordinary circumstances, Indonesian law seeks to grant employees the right to the security that comes with permanent employment, including termination benefits as follows:
  - Severance pay of one month's salary for those employed less than a year, two month's salary for those employed 1-2 years, three month's salary for those employed 2-3 years, etc.
  - Service pay of 2 month's salary for those who have worked 3-6 years, 3 month's salary for those who have worked 6-9 years.
  - Accrued leave.

4.3. JAMSOSTEK (Social Security)

JAMSOSTEK is the government accident insurance scheme which covers employee accident, death, old age and health care. Portions of the premium are paid by the company and the employee. This scheme is obligatory for companies with more than 10 employees and a payroll of more than Rp 1,000,000/month.

Participation of the workforce in the Labour Social Security (JAMSOSTEK) program is obligatory as regulated by law number 3 of 1992 about labour social security, while its implementation is stipulated in Government Regulation number 14 of 1993, Presidential decree number 22 of 1993 and Regulation of Minister of Manpower No.Per.05/Men/1993. To carry out the program of JAMSOSTEK by government regulation no.36, the government appointed PT.JAMSOSTEK (LTD)) as the organizing Body.

a) All employers in the private sector who have 10 employees or more, or who are paying total wages of Rp. 1,000,000 or more, must register all employees in the JAMSOSTEK system.

b) JAMSOSTEK or the labour social security program is a public program that provides protection for labour/manpower to manage certain economic and social risks. The implementation of this program uses a social insurance mechanism.

c) As a public program, JAMSOSTEK offers rights and imposes obligations to employers and employees. Rights are given in the form of medical services and cash allowances, whereas obligations are imposed in terms of administrative compliance and fee payment.

Program JAMSOSTEK Fee (% Monthly wage)

JAMSOSTEK PROGRAM	Fee paid by the Employer	Fee paid by the Employee
Work Accident Insurance (JKK/*Jaminan Kecelakaan Kerja*)	0,24 – 1,74 (5 tariff)	-
Life Insurance (JK/*Jaminan Kematian*)	0,30	-
Retirement Insurance (JHT/*Jaminan Hari Tua*)	3,70	2,00
Health Insurance (JPK/*Jaminan Pemeliharaan Kesehatan*)	3,00 (single) 6,00 (families)	- -

d) Besides paying for fees, employers must also provide health insurance for all employees.

e) Work Accident Insurance provides compensation and treatment for workers who have an accident. This insurance covers the period of time starting from when the worker leaves home for work until he/she arrives home from work. This insurance also covers cases where workers suffer from work-related medical illness.

f) Retirement Insurance is implemented using the retirement saving system, where the insurance fee is paid by the employer and employee.

g) Employers may use other insurance programs for their employees, as additional or supplementary insurance, without considering JAMSOSTEK as the main insurance program.

Address of Manpower Offices
(*Dinas Tenaga Kerja*)

Dinas Tenagakarja Provinsi NAD
Jl.Kesatria Kopl.BLK, Geceu Komplek – Banda Aceh
Telp / fax.0651-48075

Dinas Tenaga Kerja dan Kependudukan Banda Aceh
Jl.TWK.Hasyim Banta Muda No.4, Banda Aceh
Telp.0651-

Dinas Kependudukan dan Tenaga Kerja Kabupaten Aceh Besar
Jl.Transmigrasi No.2 Kota Jantho – Aceh Besar
Telp.0651-92676

Dinas Tenaga Kerja dan Kependudukan dan Catatan Sipil Sabang
Jl.Yos Sudarso – Sabang
Telp.0652-22582 Fax.0652-22805

Kantor Kependudukan dan Tenaga Kerja Kabupaten Pidie
Jl.Prof.A.Majid Ibrahim no.1, Sigli
Telp.0653-21738 Fax.0653-21557

Dinas Tenaga Kerja dan Mobilitas Penduduk Bireuen
Jl.Banda Aceh – Medan, Bireuen
Telp.0644-323550

Dinas Tenaga Kerja dan Kependudukan Transmigrasi Kabupaten Aceh Utara
Jl.JlT.Hamzah Bendahara, Lhokseumawe
Telp.0645-43951 Fax.0645-43951

Dinas Pendaftaran Mobilitas Penduduk dan Tenaga Kerja Kabupaten Aceh Tengah
Jl.Time Ruang Kemile No.80 Takengon
Telp.0643-23182 / 21502 Fax.0643-23182

Dinas Tenaga Kerja dan Mobilitas Penduduk Kabupaten Aceh Timur
Jl.Prof.A.Majid Ibrahim No.125, Langsa
Telp.0645-21004 Fax.0645-21279

Dinas Tenaga Kerja dan Transmigrasi Kabupaten Aceh Barat
Jl.Sisingamangaraja Meulaboh
Telp.0655-21668

Dinas Tenaga Kerja, Kependudukan dan Transmigrasi Kabupaten Aceh Selatan
Jl.TR.Angkasah No.25, Tapaktuan
Telp / Fax. 0656-21279

Kantor Transmigrasi dan Tenaga Kerja Kabupaten Aceh Tenggara
Jl.Simpang Lawe Keling, Kutacane
Telp.0629-21463 Fax.0629-21085

Dinas Tenaga Kerja dan Kependudukan Aceh Singkil
Jl.Singkil – Subusalam
Telp.0658-21227

Kantor Dinas Tenaga Kerja dan Transmigrasi Kabupaten Aceh Tamiang
Jl.Panglima PolemNo.49, Kuala Simpang
Telp.0641-333297

Dinas Tenaga Kerja dan Transmigrasi Kabupaten Gayo Lues
Jl.Kuta Panjang Blang Kejeren, Blang Kejeren
Telp.0642-21551

Dinas Keluarga Mobilitas Penduduk dan Transmigrasi Sinabang
Jl.Tgk.Di Ujong, Sinabang
Telp.0650-27871 / 21404

Dinas Keluarga Berencana, Tenaga Kerja dan catatan Sipil Kota Langsa
JL.Jend.A.Yani, Kota Langsa
Telp.0641-435711

Dinas Tenaga Kerja dan Kependudukan Kabupaten Aceh Barat Daya
Aceh Barat Daya

Dinas Tenaga Kerja dan Transmigrasi Kabupaten Nagan Raya
Nagan Raya
Telp.0655-41185

Dinas Tenaga Kerja dan Transmigrasi Kabupaten Aceh Jaya
Aceh Jaya
Telp/fax .0645-21201

Dinas Tenaga Kerja dan TransmigrasiKabupaten Bener Meriah
Bener Meriah

Address of JAMSOSTEK Offices	
PT. JAMSOSTEK Banda Aceh Jl.T.M.Daud breuh No.152, P.O.BOX 105 Banda Aceh - Telp.651-23045 / 45873 Fax.0651-33551 e-mail: asteka01@aceh.wasantara.net.id	**PT.JAMSOSTEK Meulaboh** Jl.Manek Rhoo No.9, Meulaboh Telp/Fax.0659-21616, e-mail: jamsostek_mbo@meulaboh.wasantara.ned.id
PT. JAMSOSTEK Lhokseumawe Jl.T.Hamzah bendahara P.O.BOX 15, Lhokseumawe 24531 Telp. 0645-43635/45873 Fax. 0645-43135 email:asteka00@lhokseumawe.wasantara.net.id	**PT.JAMSOSTEK Langsa** Jl.Cik Ditiro No.18, P.O.Box 14, Langsa 24415 - Telp.0641-21886 Fax.0641-20628 e-mail:asteka02@langsa.wasantara.net.id

SOURCES OF FINANCE

To operate soundly, a business should have good and sound financial resources. Financial resources do not only imply having sufficient funds to run the business, but also managing income and expenses of the business.

Often, financial institutions are not willing to provide loans that will be used to pay regular expenditures. For example, they will not give you a loan to pay your employees' salary or to repay debt to another creditor. Most creditors give loans to finance product expansion or to cope with economic fluctuation.

This is a short list of your company's documents/records which you need to include in your business plan to obtain a loan from financial institutions through their credit officers.

- ✓ History of cashflow
- ✓ History of balance sheet
- ✓ History of income (loss / profit) statements
- ✓ Projected cashflow
- ✓ Projected balance sheet
- ✓ Projected income statement
- ✓ Story or evidence of success in your previous business experience
- ✓ Evidence of business stability (market stability, business, and management).
- ✓ Detailed plans of how the loan will be used

5.1. Microfinance

Microfinance can be a critical element of an effective poverty reduction strategy.

Microfinance is the provision of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance to poor and low-income households and their microenterprises. Microfinance services are provided by three types of sources:

- formal institutions, such as rural banks and cooperatives;
- semiformal institutions, such as non-government organizations; and
- informal sources such as money-lenders and shopkeepers.

Institutional microfinance is defined to include microfinance services provided by both formal and semiformal institutions. Microfinance institutions are defined as institutions whose major business is the provision of microfinance services.

Without permanent access to institutional microfinance, most poor households continue to rely on meager self-finance or informal sources of microfinance, which limits their ability to actively participate in and benefit from development opportunities.

Microfinance can provide an effective way to assist and empower poor women, who make up a significant proportion of the poor and suffer disproportionately from poverty.

Microfinance institutions (MFIs) have also brought the poor, particularly poor women, into the formal financial system and enabled them to access credit and accumulate small savings in financial assets, reducing their household's poverty.

Microfinance can contribute to the development of the overall financial system through integration of financial markets.

Developing countries in the region have used microfinance services to reduce poverty.

Source: Asian Development Bank (ADB). 2000. Rural Asia Study: Beyond the Green Revolution. Manila: ADB

5.2. Government Financial Support Program

KUPEDES BANK RAKYAT INDONESIA

Kupedes is a credit facility provided by the BRI Unit (not by the branches of BRI Bank or other banks) to develop or improve eligible small businesses.

Kupedes Target Market

a. Eligible business owners or companies

b. People with a permanent income, for example Civil Servants with the rank of IID or lower who are not government officials, personnel of the armed forces (ABRI) with the rank of chief warrant officer (Peltu) or lower who are not officials, staff of enterprises owned by the local government, retired people who had a permanent income, etc.

Types of Kupedes

- Kupedes Working Capital
- Kupedes Investment

Sectors financed by Kupedes

- Agriculture
- Industry
- Trade
- Other Services
- Groups with permanent income

Kupedes provisions and requirements

- Kupedes minimum loan value is Rp 25,000 and maximum is Rp 25,000,000
- Both types of Kupedes can be given at the same time as long as the combined loan does not reach the maximum of Rp 25,000,000.

Period and method of installment

The minimum period of installment is 3 months and the maximum is 24 month. The period of installment for Kupedes Working Capital and Investment is 36 months.

Installment method:
* Monthly Installment.
* Monthly Installment with grace periods of 3, 4 or 6 months.

5.3. Local Government Financial Institutions

CREDIT FOR MICRO & SMALL SCALE BUSINESSES (KUMK/*Kredit Usaha Mikro & Kecil*) OF BPD (*Bank Pembangunan Daerah*/Regional Development Bank) Nanggroe Aceh Darussalam

KUMK is provided to improve the access of small and micro businesses to loans that could support working capital and investment with simple and affordable conditions.

- A micro-scale business is a productive business owned by an Indonesia family or individual. The business should have a maximum sales revenue of Rp 100,000,000 (one hundred million rupiah) per year.
- Small-scale business is a small business owned by Indonesian citizen(s), in the form of sole proprietorship, statutory body or cooperative. The business is not a subsidiary company or a branch of a middle or large scale company which – either directly or indirectly - owns or controls or has affilliation to the business. The business should have a maximum sales revenue of Rp 1,000,000,000 (1 billion rupiah) per year.

- Loans are provided for entrepreneurs needing additional capital for investment or working capital.
  - Business Sector: Agriculture, Fishery, Production, Service, Commerce.
  - Fund allocation: working capital and investment
  - The loan limits are adjusted to the business capability/development of the candidate within the following conditions:
    a. Maximum loan for micro business is Rp 50,000,000 (fifty million rupiah).
    b. Maximum loan for small business is Rp 500,000,000 (five hundred million rupiah).
  - The loan interest rate is specified at most as follows:
    a. For micro credit, a minimum of 16 % Pa Floating Rate.
    b. For small credit, a minimum of 15 % Pa Floating Rate.
    c. The interest rate will be evaluated every 3 (three) months.
  - No charges for provision, administration and commitment fees.
  - Loans for Investment are given with an installment period of 3 (three) years and 3 (three) months grace period. During this period the debtor is obliged to pay the interest. Loans for investment can be used among others for:
    a. purchasing a shop
    b. purchasing machinery
    c. purchasing other things that are considered as investment .
  - Loans for Working Capital are given within an installment period of 1 (one) year and can be extended at the most, 2 (two) times.

Administrative requirements for credit:

1. Written credit application with appropriate tax stamp, communicative and complete information, and letters of reference from related institutions.
2. Documents of the company:
   - copy of Deed of Establishment and its legalization issued by the Justice Department
   - copy of Company Statutes,
   - copy of Business Location Permit (SITU),
   - 3 copies of Corporate Registration Number (TDP),
   - copy of Tax Number (NPWP).
   - copy of owner's Family Card (KK) & identity card

   Note: Original documents should be attached for inspection purposes.

5.4. BAITUL QIRADH

Baitul Qiradh or BQ is a non-bank finance institution, with a statutory body of cooperative which provides services for loan and saving. BQ is a syariah (based on Islamic laws) microfinance institution like Baitul Maal wat-Tamwil (BMT).

BQ provides business loans for individuals or enterprises which meet the following criteria:

- People who do not have access to a bank.
- Businesses that have been in operation for more than 1 year (either individual or as a statutory body).
- Loans are given within the range of Rp 500,000 to Rp 50,000,000.
- The maximum loan repayment period is 4 years.

Types of loans:

- Mudha Rabah (working capital). Profit is shared (profit sharing system) from the net income.
- Hire and purchase. For example: a business owner needs a motorcycle to support his business, the BQ will obtain the motorcyle and sell it to the business owner. Then the business owner will pay the BQ either in weekly or monthly installments.

Types of savings:

- Saving for Haj
- Saving for Qurban
- Education
- Regular (daily) Mudha Rabah

5.5. PT PERMODALAN NASIONAL MANDIRI

PT Permodalan Nasional Mandiri (PNM) is a wholly Government-owned corporation. PNM's principal task is to provide financial solutions to micro, small and medium enterprises (MSMEs) and cooperatives using their existing capacity according to business feasibility and market economics.

Through the development of alternative financing models, PNM's financing schemes will seek to minimise collateral approaches and profiteering. PNM will also provide management assistance packages as an integral part of capital finance. These policies will be put into operation in a range of financial institutions: venture capital firms, syariah banks, savings and loan cooperatives and rural banks. Some will be established for this specific purpose, while PNM will also utilise existing financial institutions with their nation-wide coverage.

Areas of immediate priority for business development include agribusinesses for food, plantations, fisheries, livestock farming, forestry and export-oriented, labour-intensive cottage industries generating added value, in addition to service industries such as developers, tourism and human resources. This added value is defined as a combination of commercial feasibility, technology utilisation and product quality.

PNM's financing operations will draw on funds from government equity, the national budget, domestic soft loans and foreign soft loans. The PNM Investment Management unit will also manage funds from local and foreign investors.

Under Decree of the Minister of Finance No. 487/KMK.017/1999 dated 13 October 1999, PNM as a state enterprise has been designated Distribution Coordinator for Program Credit originating from Bank Indonesia Liquidity Credit (KLBI).

Business Overview

In carrying out its function as a financing institution and to facilitate MSMEs' empowerment, PNM conducts three main business activities, as follows:

1. Credit Program
PNM has been commissioned as one of the State-owned companies to coordinate the distribution of 12 KLBI Credit Program Schemes, which were previously organized by the Bank of Indonesia, based on the Minister of Finance Decree no 487.KMK.017/1999. The Credit Program Business Unit manages to cover all regions of Indonesia in channeling conventional credit through disbursing banks. From the 12 schemes managed by PNM, credit programs which are subject to being disbursed again (re-lending) are the Primary Cooperatives Credit for members (KKPA), to include the KKPA General, KKPA profit Sharing, KKPA Fisheries, KKPA for Indonesian Labor, Microfinancing Credit through general banking institutions or Microfinance Institution (BPR), and the BPR Working Capital Credit.

2. Microfinance and Syariah Institution (MF & SI)
In conducting financing activities to the Microfinance and Syariah Institution (MF & SI), PNM is in charge of fostering, empowering, capital sharing and financing activities to strengthen the capital structure of the institution. This is carried out in cooperation with other institutions, such as Syariah banks, BPR (small commercial banks), BPRS (Syariah small commercial banks), financial cooperatives and other microfinancing institutions.

3. Management Services
PNM is also delivering non-financial assistance, in the form of technical assistance, training, management consultancy, management associates for MSMEs and cooperatives as well as other activities. PNM also renders management services to improve the performance and create value for microfinance institutions, by placement of PNM executives, standardizing systems and procedures, conducting rating evaluations with independent institutions and implementation of information technology in addition to other technical assistance.

Scope of work on Management Services includes the following:
1. Management Service for strengthening the financial institutions.
2. Management Services for the real sector.

PNM's Syariah / Microfinancial Institutions
PNM's Syariah/Microfinancial Institutions aim to empower micro, small and medium enterprises and cooperatives through strengthening and developing alternative institutions such as Syariah Commercial Banks, Syariah Rural Banks and Cooperatives based on syariah principles.

Financial assistance made available for customers may take the form of equity participation, financing or restricted investment.

Priority areas for financing are businesses demonstrating the following key characteristics:
1. Natural Resource Based
2. Knowledge Based
3. Community Based
4. Regional Based.

PNM collaborates with BRR Aceh-Nias (the Rehabilitation & Reconstruction Agency for Aceh and Nias) to develop micro, small and medium enterprises by providing assistance to Microfinance Institutions (MFIs). The Collaborative Agreement was signed on 10 May 2006.

This collaboration is a continuation of many collaborative initiatives which started in April 2005, as part of the recovery and reconstruction of Aceh after the tsunami.

Principally, there are three main programs in this collaboration, which are:

- Program of technical and management assistance for MFIs.
- Program of establishing the Aceh Microfinance Forum (AMF) Center.
- Program of education and training for those who work in MFIs, conducted in collaboration with the University of Syiah Kuala.

PNM is trusted by various multilateral and international institutes like Asian Development Bank (ADB) to assist economic recovery, particularly to assist small businesses. Other institutions that collaborated with PNM are ILO for training, GTZ for *Baitul Qiradh* (BQ/Syariah Bank) assessment, Baznas for BQ revitalization, and Save the Children for BPRS assessment. There are also some programs of MFI development with Plan International, USAID-DAI, and BRR.

It is expected that these collaborations will bring about synergy, so that in turn it will give more benefits to the societal development of Aceh after the tsunami.

Financial products

PMK (financing of working capital) MADANI

Market Target	: LKM/S & BPR/S* in the whole of Indonesia (which have been in operation for at least 2 years)
Duration	: maximum of 3 years (36 months)
Limit	: minimum Rp 100,000,000 (one hundred million rupiah)

SUP (facilities for productive businesses) MADANI

Market Target	: LKM/S & BPR/S* (including Syariah MFIs) in the whole of Indonesia (which have been in operation for at least 2 years)
Duration	: maximum of 3 years (36 months)
Limit	: according to the needs assessment of non-bank MFIs

**LKM/S & BPR/S are microfinance institutions, including syariah ones.*

To access PNM programs or for more information, please consult directly with the PNM office in Aceh.

5.6. Commercial Bank

5.6a. BUKOPIN

Bank Bukopin offers various types of Work Capital Loan facilities according to the characteristics of its customers' needs. Amongst them is the over draft facility, which is the withdrawal of funds that exceeds the balance effectively available in the account. This facility is expected to give customers the advantage of liquidity or being able to meet funding needs in order to settle obligations in the near future.

The prospective clients who can enjoy this service are those who own individual enterprises, business entities (CV, Fa) and legal entities (Limited Corporations, Cooperatives, Foundations).

Requirements:

- Provide business owner's data and legal aspects of enterprise
- Provide a balance sheet, profit-loss and other financial data
- Provide mortgages applicable to the conditions
- Open a bank account

This product is provided for Commercial Enterprises, Small and Micro Enterprises as well as individuals. It is available in Rupiah currency.

Collateral Pattern Loan

This is a loan facility provided for Cooperatives, Small & Micro Enterprises (CSME) where the loan facility is guaranteed by the Collateral Fund from the Ministry of Cooperatives and Small-Medium Enterprise (this is a collaboration between Bank Bukopin, the Ministry of Cooperatives and Small-Medium Enterprise and the SPU Public Company).

The target markets are individual small & micro enterprises or business entities, KSP/USP Cooperatives, other Cooperatives, Small & Micro Enterprises Groups that have strategic/advanced programs as well as Secondary KSPs.

The maximum amount of financial assistance is Rp 500 million. Especially for outstanding small & micro enterprises, the limit for financial assistance depends on the needs analysis carried out by Bank Bukopin.

Collateral is at least 35% of the loan limit that has been approved.

The Guarantee is 70% of the loan limit.

KKP (*Kredit Ketahanan Pangan)* Loan

This is an investment and or work capital loan offered by Bank Bukopin to crop farmers, livestock farmers, fishermen, fish farmers and groups (crop farmer, livestock farmer, fishermen and fish farmers). The KKP Loan is an agreement between Bank Bukopin, the Department of Agriculture and the Department of Finance. This loan is subsidised 5% or 9% by the government, depending on the type of financial assistance. The loan limit is determined according to the indicated needs that are established. The loan conditions are according to Bank Bukopin's loan conditions.

The target markets are crop farmers, livestock farmers, fishermen and fish farmers who are associated in the Farmers' Cooperative/Group.

The form of loan facility for the Work Capital Loan is a regular loan without pronote, while the Investment Loan is provided in the form of monthly loan installments.

Project Financing Investment Loan

The Project Financing Investment Loan offered by Bank Bukopin is expected to assist project owners so that they could pay for facilities that support the business and develop/produce goods and services. The loan is paid from the outcome of the project operation.

This loan facility is used to finance supporting facilities of the enterprise, with a medium or long-term period of loan, between 3–10 years. And loan repayment is carried out in installments.

The advantages gained from this service are assistance in covering the client's funding needs so they are able to build/make facilities that support the success of the business, as well as assistance for the client in the management of cash flow.

Prospective clients who can enjoy these services are those who own personal enterprises, business entities (CV, Fa) and legal entities (Limited Corporations, Cooperatives, Foundations).

This product can be given to Commercial Business groups, Cooperatives, Small and Micro Enterprises (CSME) as well as individuals. It is available in Rupiah and US Dollar currencies.

5.6b. PT BANK MANDIRI (Persero) Tbk.

PT Bank Mandiri gives significant attention and is actively involved in developing micro and small enterprises in Indonesia.

Investment Loan

Medium and long term loan facilities are offered to entrepreneurs needing financial support for capital goods to rehabilitate, modernize, expand or build new projects including the purchase of machinery, buildings and land for factories. The loan is usually given to encourage business expansion.

Requirements:

1. The business meets the criteria of a small or medium enterprise.
2. Legal documents of the person asking for loan, e.g. identity card (KTP/*Kartu Tanda Penduduk)*, Family Card (KK/*Kartu Keluarga)*, etc.
3. Legal documents of the business, e.g. Company's Deed of Establishment, Business License (SIUP/*Surat Ijin Usaha Perdagangan*), Corporate Registration Number (TDP/*Tanda Daftar Perusahaan*), Business Location Permit (SITU/*Surat Ijin Tempat Usaha*).
4. Have a feasible project plan.
5. Meet the requirements of Bank Mandiri for loan application.

Features:

1. The credit period reaches up to 15 years with a maximum grace period of 4 years.
2. Credit limit is Rp 500 million up to Rp 2 billion.
3. Provided in rupiah and foreign currency.
4. The proportion of financing is 65% Bank Mandiri and 35% self financing.
5. The main collateral will be the business of which financial support is requested. Clients will be asked for additional collateral if necessary.

Benefits:

Immediate disbursement, transferred to current account.
The settlement plan will be determined in accordance with the company's cash flow.
Withdrawal is based on progress of the project.

5.7. Franchising

Many people dream of being an entrepreneur. By purchasing a franchise, you often can sell goods and services that have instant name recognition and can obtain training and ongoing support to help you succeed. However, caution is needed because like any investment, purchasing a franchise is not a guarantee of success.

A franchise typically enables you, the investor or "franchisee," to operate a business. By paying a franchise fee, which may cost several thousand dollars, you are given a format or system developed by the company ("franchisor"), the right to use the franchisor's name for a limited time, and assistance. For example, the franchisor may help you find a location for your outlet; provide initial training and an operating manual; and advise you on management, marketing, or personnel. Some franchisors offer ongoing support such as monthly newsletters, a toll free telephone number for technical assistance and periodic workshops or seminars.

The Benefits and Responsibilities of Franchise Ownership
While buying a franchise may reduce your investment risk by enabling you to associate with an established company, it can be costly. You also may be required to relinquish significant control over your business, while taking on contractual obligations with the franchisor.

Below is an outline of several components of a typical franchise system. Consider each carefully.

The Cost
In exchange for obtaining the right to use the franchisor's name and its assistance, you may pay some or all of the following fees.

- *initial franchise fee and other expenses*. Your initial franchise fee, which may be non-refundable, may cost from several thousand to several hundred thousand dollars. You may also incur significant costs in order to rent, build, and equip an outlet and to purchase initial inventory. Other costs include operating licenses and insurance. You also may be required to pay a "grand opening" fee to the franchisor to promote your new outlet.
- *continuing royalty payments*. You may have to pay the franchisor royalties based on a percentage of your weekly or monthly gross income. You often still need to pay royalties even if your outlet has not earned significant income during that time. In addition, royalties usually are paid for the right to use the franchisor's name. So even if the franchisor fails to provide promised support services, you still may have to pay royalties for the duration of your franchise agreement.
- *advertising fees.* You may have to pay into an advertising fund. A portion of the advertising fees may go for national advertising or to attract new franchise owners, but not to target your particular outlet.

Controls
To ensure uniformity, franchisors typically control how franchisees conduct business. These controls may significantly restrict your ability to exercise your own business judgment. The following are typical examples of such controls.

- *site approval*. Many franchisors pre-approve sites for outlets. This may increase the likelihood that your outlet will attract customers. The franchisor, however, may not approve the site you want.
- *design or appearance standards*. Franchisors may impose design or appearance standards to ensure customers receive the same quality of goods and services in each outlet. Some franchisors require periodic renovations or seasonal design changes. Complying with these standards may increase your costs.
- *restrictions on goods and services offered for sale*. Franchisors may restrict the goods and services offered for sale. For example, as a restaurant franchise owner, you may not be able to add to your menu popular items or delete items that are unpopular. Similarly, as an automobile transmission repair franchise owner, you might not be able to perform other types of automotive work, such as brake or electrical system repairs.
- *restrictions on method of operation*. Franchisors may require you to operate in a particular manner. The franchisor might require you to operate during certain hours, use only pre-approved signs, employee uniforms, and advertisements, or abide by certain accounting or bookkeeping procedures. These restrictions may impede you from operating your outlet as you deem best. The franchisor also may require you to purchase supplies only from an approved supplier, even if you can buy similar goods elsewhere at a lower cost.
- *restrictions of sales area*. Franchisors may limit your business to a specific territory. While these territorial restrictions may ensure that other franchisees will

not compete with you for the same customers, they could impede your ability to open additional outlets or move to a more profitable location.

Terminations and Renewal

You can lose the right to your franchise if you breach the franchise contract. In addition, the franchise contract is for a limited time; there is no guarantee that you will be able to renew it.

- *franchise terminations*. A franchisor can end your franchise agreement if, for example, you fail to pay royalties or abide by performance standards and sales restrictions. If your franchise is terminated, you may lose your investment.
- *renewals.* Franchise agreements typically run for 15 to 20 years. After that time, the franchisor may decline to renew your contract. Also be aware that renewals need not be provided under the original terms and conditions. The franchisor may raise the royalty payments, or impose new design standards and sales restrictions. Your previous territory may be reduced, possibly resulting in more competition from company-owned outlets or other franchisees

Address of BRI Unit Micro Business Division		
Town	**Address & Name**	**Telephone**
BANDA ACEH	SEULIMEUM, JALAN CUT MEUTIA NO.17 KWL	(0651)22900
	KOTA JANTHO, JALAN CUT MEUTIA NO.17 KWL	(0651)22900
	S E U T U I, JALAN TEUKU UMAR NO.336 - 338	(0651)42365
	PEUNAYONG, JALAN CUT NYAK DHIEN	(0651)32887
	DARUSSALAM, JALAN T.NYAK ARIEF NO.348-350	(0651)51680
	K.H.A DAHLAN, JALAN KHA.DAHALAN NO.30	(0651)32058
	JAMBO TAPE, JALAN T.HASAN DEK	(0651)34285
	LAMNO, JALAN TENTERA PELAJAR	(0651)635443
	T. NYAK ARIEF, JALAN TGK.DAUD BEREUEH	(0651)52453
	TGK. CHIK DITIRO, JALAN TGK.CHIK DITIRO	(0651)25695
	TGK. PANGLIMA POLEM, JALAN TGK.PANGLIMA POLEM	(0651)23479
	ULEE LHEUE, PASAR U LEE LHEUE	(0651)44541
	SIMPANG TUJUH, JALAN T. ISKANDAR	(0651)21819
	LAM TEUMEN, JALAN TEUKU UMAR	(0651)46552
	NEUSU JAYA JALAN HASAN SALEH	(0651)33056
ACEH BESAR	LHOKNGA, PASAR LHOKNGA	(0651)770107
	SUKAMAKMUR, PASAR SIBREEH	(0651)27100
	LAMBARO, PASAR LAMBARO	(0651)70185
	KEUTAPANG, JALAN MATA IE KEUTAPANG	(0651)44157
KOD. SABANG	S A B A N G, JALAN PERDAGANGAN NO.123	(0652)21031
BIREUEN	SAMALANGA JL SANGSO NO.2 SAMALANGA	(0644) 31024
	JEUNIB JL ST.ISK. MUDA NO.101-102 BRN	(0644) 324434
	PEUDADA JL ST.ISK. MUDA NO.101-102 BRN	(0644) 324434
	JEUMPA JL.T.PANGLIMA POLEM NO.01 BIREUEN	(0644) 21382
	MATANG GLP DUA, JL.B.ACEH - MEDAN MTG.GLP.DUA	(0644) 41162
	GANDA PURA, JL.B.ACEH - MEDAN GANDA PURA	-644
	KOTA BIREUEN, JL TP.POLEM NO.1 BIREUEN	(0644) 21382
	TERMINAL, JL TP.POLEM NO.1 BIREUEN	(0644) 21382
	PEUSANGAN, JL.B.ACEH - MEDAN MTG.GLP.DUA	(0644) 41162
	KUTABLANG, JL.B.ACEH - MEDAN GANDA PURA	-644
ABDYA (ACEH BARAT)	LABUHAN HAJI, JL.PENDIDIKAN BLANG PIDIE	(0659) 91880
	MANGGENG, JL.PENDIDIKAN NO.76 BLANG PIDIE	(0659) 91008
	KUALA BATE, JL.PERSADA BLANG PIDIE	(0659) 91253
	PEUKAN KOTA, JL.PENDIDIKAN BLANG PIDIE	(0659) 91880
	CENTRAL, JL.PERSADA BLANG PIDIE	(0659) 91253
ACEH TENGGARA	LAWE SIGALAGALA, JL.MEDAN - KUTACANE LAWE SIGALA-	-644
	KOTA KUTACANE, JL.JEND. AHMAD YANI KUTACANE	(0629) 21094
	NUSANTARA ,JL.JEND. AHMAD YANI NO.88 KUTACA	(0629) 21052
	LAUSER, JL.JEND. AHMAD YANI NO.02 KUTACA	(0629) 522392
GAYO LUES	BLANG KEUJEUREN, JL.PASAR IKAN LAMA BLANGKEUJEUR	(0642) 21057
KOD LANGSA	SIMPANG ULIM, JL.PABRIK ES NO.5 LANGSA	(0641) 23705
	KUTA BINJAI, JL AHMAD YANI NO.37 LANGSA	(0646) 22918
	IDI RAYEUK, JL H.AGUS SALIM LANGSA	(0646) 23774
	PEUREULAK, JL.DARUSSALAM NO.1 LANGSA	(0646) 21033
	LANGSA KOTA, JL.TERMINAL LANGSA	(0641) 21924
	ISKANDAR MUDA, JL.ST.ISKANDAR MUDA LANGSA	(0641) 20595
	PASAR BARU, JL.T.M.ZAIN LANGSA	(0641) 20773

	TEUKU UMAR, JL.TEUKU UMAR LANGSA	(0641) 425804
	GAMPONG JAWA, JL.AHMAD YANI KP.JAWA	(0641) 20878
	AHMAD YANI, JL.AHMAD YANI KP.TEUNGOH	(0641) 21515
TAMIANG	TUALANG CUT, JL.MEDAN -B.ACEH TUALANG CUT	(0641) 424731
	KEJURUAN MUDA, JL.RANTAU KUALA SIMPANG	(0641) 32038
	KUALA SIMPANG, JL.T.PANGLIMA POLEM	(0641) 31115
	SUNGAI LIPUT, JL.MEDAN-B.ACEH SEI LIPUT	(0641) 332358
	PASAR PAGI KSP, JL.ADE IRMA SURYANI K.SIMPANG	(0641) 31674
	KEUDEE ACEH, JL.DARUSSALAM NO.1 LANGSA	(0641) 21895
	TAMIANG, JL.SUPRAPTO KW.SIMPANG	(0641) 332861
ACEH UTARA	KRUENG MANE, JL.B.ACEH-MEDAN KRUEUNG MANE	(0645) 56469
	KRUENG GEUKEUH, JL.B.ACEH-MEDAN KR.GEUKUH	(0645) 56470
	GEUDONG, JL.PERDAGANGAN NO.1 GEUDONG	(0645) 83096
	SIMPANG MULIENG, JL.MEDAN - B.ACEH SP.MULIENG	(0645) 83097
	LHOKSUKON, JL.MALIKUL SALEH N0.3 LSK	(0645) 31362
	PANTON LABU, JL.ASIA NO.13-14 PANTON LABU	(0645) 91063
KOD. LHOKSEUMAWE	BATUPHAT, JL.B.ACEH-MEDAN BATUPHAT	(0645) 57277
	CUNDA, JL.B.ACEH-MEDAN CUNDA	(0645) 42041
PIDIE	BANDAR DUA, JL.B.ACEH-MEDAN ULEE GLEE	(0644) 22832
	SAKTI, JL.PASAR KOTA BAKTI	(0653) 821814
	TANGSE, JL.TANGSE - GEUMPANG	(0653) 71080
	PADANG TI, JI JL.SIGLI - B. ACEH PADANG TIJI	-653
	DELIMA, JL.LINGKAR KOTA SIGLI	(0653) 21921
	BEUREUNEUN, JL.PASAR BEUREUNEUN	(0653) 821542
	KOTA SIGLI, JL.ISKANDAR MUDA SIGLI	(0653) 21113
	PERDAGANGAN, JL.ISKANDAR MUDA SIGLI	(0653) 21046
	GRONG-GRONG, JL.SIGLI - B. ACEH GRONG-GRONG	(0653) 21128
ACEH TENGAH	PEGASING, JL.PASAR ANGKUP BLANG MANCUNG	-643
	BUKIT, JL.SYIAH UTAMA PS.BARU TKG	(0643) 23465
	SIMPANG BALIK, JL.BIREUEN - TAKENGON SP.BALIK	-643
	KOTA TAKENGON, JL.PASAR INPRES NO.44 TAKENGON	(0643) 21616
	PUTRI HIJAU, JL.LEBE KADER TAKENGON	(0643) 21943
	PUTRI BUNGSU, JL.TAKENGON-BIREUEN SP.IV	(0643) 21205
	RONGA-RONGA, JL.BIREUEN-TAKENGON PASAR LAMPA	-643
ACEH SELATAN	MEUKEK, JL.MERDEKA NO.141 TAPAKTUAN	(0627) 21350
	KOTA FAJAR, JL.NYAK ADAM KAMIL NO.42 TAPAKTU	(0627) 21613
	KOTA TAPAKTUAN, JL.MERDEKA NO.141 TAPAKTUAN	(0656) 21350
	BAKONGAN, JL.SENTRAL BAKONGAN	(0657) 21043
	LHOK BENGKUANG, JL.CUT ALI NO.200 LHOK BEUNGKUAN	(0565) 21697
	SAMA DUA, JL.TAPAKTUAN - BANDA ACEH	(0627) 322038
ACEH SINGKIL	SUBUSSALAM, JL.T.UMAR NO.58 SUBULUSSALAM	(0627) 31218
	RIMO, JL.PASAR RIMO NO.36 SIMPANG KANA	-627
	SINGKIL, JL.PASAR IKAN SINGKIL	(0658) 21207
	SIAGA, JL.CUT NYAK DHIEN SBL.SALAM	(0627) 31272

Address of Bank Pembangunan Daerah (BPD / Local Development Bank)

BPD Operational Unit	**: Jl.Tgk.H.Mohd.Daud Beureueh No.24 Banda Aceh**
Capem (ministrant branch) Jantho	: 0651-9205, Jl.Jend.Sudirman Jantho
Kas (Cash) Perdagangan	: 0651-24494, Jl.Perdagangan No.6-7, Banda Aceh
	: 0651-74054648, Jl.Syiah Kuala No.158 Darussalam BNA
Kas Neusu	: 0651-636224, Jl.Tgk Hasan Saleh No.166 Banda Aceh
Kas Surabaya	: 0651-22864, Jl.Tgk.Cik Ditiro Banda Aceh
BPD *Cabang* (branch) Sinabang: Jl.Nasional No.54 Sinabang	
Kas Kampung Air	
BPD *Cabang* Lhokseumawe	**: Jl.Merdeka No.8 Lhokseumawe**
Capem Panton Labu	: 0645-91407/91277, Jl.Asia No.53-55
Kas Geudong	: 0645-43886, Jl.Perdagangan No.68 Lhokseumawe
Kas PT.KKA Jamuan	: 0645-630134, Jl.Komp.PT.KKA Jamuan Lhokseumawe
Kas Krueng Geukeuh	: 0645-57227, Jl. Banda Aceh-Medan No.24
BPD *Cabang* Langsa	**: Jl.A.Yani No.16 Langsa**
	: 0641-31328/33151, Fax.0641-33152 Jl.Iskandar Muda No.32
Kas Peurlak	: 0646-31122/20188/20556 , Jl.Perdagangan
Kas Idi	: 0646-23465/21315, Jl.Iskandar Muda
BPD *Cabang* Takengon	**: Jl.Laut Tawar No.1 Takengon**
Kas Pondok Baru	: 0643-21369, Jl. Syiah Utama
Kas Lampahan	: 0643-21001, Jl. Takengon Bireun
BPD *Cabang* Meulaboh	**: Jl.Nasional No.1 Meulaboh**
Capem Jeuram	: 0655-41588 Fax.0655-41041, Jl.Ar-Raniry No.74
Capem Calang	: 0654-21303, Jl.Banda Aceh Meulaboh Km 157
Kas Lamno	: 0651-91575, Jl. Banda Aceh Meulaboh
Kas Teunom	: 0654-93040/21540, Jl.Banda Aceh Meulaboh
BPD *Cabang* Kutacane	**: Jl.A.Yani No.1 Kutacane**
Kas Lawe Sigala-gala	: Jl. Kong Bur
Kas Blang Keujeuren	: 0642-21043, Jl. Banda Aceh Kutacane
BPD *Cabang* Blang Pidie	**: Jl.Sentral No.2 Blangpidie**
Kas Manggeng	: 0656-91291, Jl. Sentral
BPD *Cabang* Bireun	**: Jl.Banda Aceh Medan Bireun**
Kas Samalangan	: 0644-31151, Jl.Mesjid
Kas Matang Glp.Dua	: 0644-41153, Jl.Banda Aceh Medan
BPD *Cabang* Sigli	**: Jl. Prof Majid Ibrahim Sigli**
Kas Beureunun	: 0653-31153, Jl. Banda Aceh Medan

Address of Baitul Qiradh

BQ Baiturrahnman Baznaz Madani
Menara Utara Komplek Masjid Raya Baiturrahman – Banda Aceh
Telp/ Fax 0651-25795

Operational office:
Jl.Sultan Iskandar Muda Banda Aceh.

BQ insani Mandiri
Jl.T.Cut Ali, Pasar Aceh- Banda Aceh
Telp.0651-22201

BQ Pemuda Muhammadiyah
Pasar Atas- Banda Aceh

BQ Surya Madinah
Komp.Masjid Muhammadiyah
Jl.KH.Muhammad Dahlan –Banda Aceh

BQ Alfatah Baznas Madani
Jl.Soekarno Hatta Keutupang-Banda Aceh
Telp.0651-47881

BQ Nanggroe BM
Jl.T. Imeum Lueng Bata no. 27- Banda Aceh

BQ Cuk Nyak Dhien
Jl.Kartini Peunayong- banda Aceh

BQ Amanah Ulee Lhee
Jl.T.Iskandar, Beurawee, Banda Aceh

BQ Abu Indra Puri
Desa Indra Puri dekat masjid indra puri-Aceh Besar

BQ Laut Raya
Pasar Kreung Raya, Aceh besar

BQ Alistiqomah
Pasar Keudee Bing- Lhok 'nga, Aceh Besar

BQ Leung Putu
Pasar Leung Putu, Sigli.

Address of PNM Offices

Head Office
PT.Permodalan Nasional Madani – PNM (Persero)
Gedung Arthaloka Lt.1,6,8,9 & 10
Jl.Jend.Sudirman Kav.2, Jakarta 10220
Indonesia
P (+62 21) 251 1404, F (+62 21) 251 1405
E-mail:madani@pnm.co.id http://www.pnm.co.id

PT.PNM Investment Management
Arthaloka Building Fl.8th
Jl.Jend.Surdirman Kav.2-Jakarta 10220
P.+6221-2511395, F+6221-2511385
mail: pnm.im@pnm.co.id

Banda Aceh Office
Sentra Bina Usaha
PT.Permodalan Nasional Madani (Persero)
Jl.Tgk.HM.Daud Beureueh No.171 Lampriet
Banda Aceh 23126, NAD
T/F+62-651-25024
Banda Aceh.

PT.PNM Ventura Capital
Arthaloka Building Fl.9th
Jl.Jend.Surdirman Kav.2-Jakarta 10220
P.+6221-2511545, F+6221-2511546
mail:pnm.im@pnm.co.id

Address of Bank Bukopin

PT. Bank Bukopin **The Directorate of Commerce and Directorate of Cooperatives, Small and Micro Enterprises** Jl. MT. Haryono Kav. 50-51 Jakarta 12770 Telp.(021) 7988266, 7989837 Fax.(021) 7980625, 7980238, 7980244 Telex 62487, 66146, BKOPIN 1A	**Banda Aceh** Branch Office Banda Aceh JL Tgk.HM.Daud Beureuh No. 19 Ministrant branch Mohd Jam JL. Mohd Jam No.39 Cash Office Swalayan JL. Chaerul Anwar Cash Office Pasar Aceh Psr Aceh Shopping Center Lt. II

Address of Bank Mandiri

Banda Aceh Jl. Teuku H. Daud Beureuh No. 15 H T.(0651) 23981, 21793, 23974 F.25455, 636154 Gedung AAC Prof.Dr.Dayan Dawood, Universitas Syiah Kuala, Jl. Teuku Nyak Arief Kampus Unsyiah Darussalam – Banda Aceh T.(0651) 51809 F.51809 Jl. Cut Meutia No. 2 Banda Aceh T.(0651) 23370, 23381, 23686 F.23575	**Langsa** Jl. Jend. Ahmad Yani No. 20 T.(0641) 21023 F.21212 **Lhoksukon – Aceh Utara** Kompleks Mobil Oil Inc., Point A Landing T. (0645) 393119, 393120 **Lhokseumawe Merdeka** Jl. Merdeka No. 135 C T.(0645)40082 F.42922 **Lhokseumawe Pendopo** Jl. Merdeka No. 1 T.(0645) 43702 F.43062 **Kuala Simpang – Aceh Tamiang** Jl. Cut Nyak Dien No. 21 A, Kuala Simpang T(0641) 31000, 333155 F.333499

FRANCHISE OPPORTUNITIES

<table>
<tr>
<td>
International Language Programs
PT. Intisari Langkah Positif
Jl. Raya Pasar Minggu no. 39A
Jakarta Selatan 12780
Telp. 021-79192906
Fax. 021-7940872
Email: franchise@ilpworld.com
Website: www.ilpworld.com

Contact Info
Susanty Widjaya
Franchise & Marketing Director

Business Description
ILP was established in 1977,
is the pioneer of world-class English teaching methods in Indonesia

Category
Educational & Training

Investment Requirement (Rp)
0 – 0
</td>
<td>
Kids 2 Success
PT. Bina Bunga Bangsa
Wisma Slipi 11th Floor Suite 1101
Jl. LetJen S.Parman Kav.12
Jakarta
Telp. 021-53661980
Fax. 021-53661939
Email: k2s@bit.net.id
Website: http://www.kids2success.com

Contact Info
Rini Rosna - Director

Business Description
Kids2Success English is not only excellent to teach English as a second language, but has also been designed for developing student`s intellectual, emotional and creative skills

Category
Educational & Training

Investment Requirement (Rp)
300,000,000 – 500,000,000
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<td>
Binus Center
PT. Prima Cipta Nusantara
Jl. KH Syahdan no.20
Jakarta Barat
Telp. 021-5322157
Fax. 021-5363867
Website: http://www.binuscenter.com

Contact Info
Meltrine T Iskandar
Business R&D Manager

Business Description
Binus Center

Category
Educational & Training

Investment Requirement (Rp)
200,000,000
</td>
<td>
Tunas Jaka Sampurna
PT. Global Mitrama Perkasa
Jl. Galaxy Raya no. B 296
Jaka Setia
Bekasi
Telp. 0811337386; 081713396

Contact Info
Erika Yuliasari/Suwarno

Business Description
(Pre School) and (Kindergarten)

Category
Children’s Education & Services

Investment Requirement (Rp)
120,000,000 – 190,000,000
</td>
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INSURANCE

Address of Insurance Companies/Offices

BUMIPUTRA -Banda Aceh
Jl. Tengku Daud Beureuh SK IV No. 8
Banda Aceh 23121
T.0651-21625 F. 0651-33677

BUMIPUTRA- Banda Aceh Baiturrahman
Jl. T Umar No.111-113. Banda Aceh
T.0651-42148 F.0651-33677

BUMIPUTRA - Sigli
Jl. Sultan Iskandar Muda No.16, Sigli
T.0653-21392 F.0653-21432

BUMIPUTRA - Takengon
Jl. Lebee Kader No.65, SP.IV, Bebesen
Takengon
T.0643-21938 F.0643-23708

BUMIPUTRA - Meulaboh
Jl. Singgah Mata No.20, Meulaboh
T.0655-23376 F.0655-25946

BUMIPUTRA - Rayon Sigli
Jl. Sultan Iskandar Muda No. 52
Sigli 24100
T.0653-21432

BUMI PUTRA - Tapak Tuan
Jl. T Ben Mahmud , Tapaktuan
T.0656-21606 F.0656-21808

BUMIPUTRA
Kantor Cabang & Operasional
Jl. Medan - Banda Aceh No. 20
Kreung Geukeuh 24354
T.0641-21684 F.0641-22640

BUMIPUTRA - Bireuen
Jl. Malikussaleh No.8 SP.IV. Bireuen
T.0644-324515 F.0644-22112

BUMIPUTRA- Lhokseumawe
Jl. Darussalam No. 2 A Lhokseemawe
T.0645 -40778 F.0645 -40615

PT Asuransi Takaful Umum
Graha Takaful Indonesia
Jl. Mampang Prapatan Raya No. 100
Jakarta, 12970 | Indonesia
T.021- 799 1234, 799 2345
F.021-790 1435, 790 1944
Toll Free. 0800 100 1234
www.takaful.com

PT Asuransi Takaful Umum
Gd. Arthaloka lt. Dasar,
Jl. Jend. Sudirman Kav.2 Jakarta 10220

Allianz Life Indonesia
Gedung Summitmas II, Lt. 19
Jl. Jend. Sudirman Kav. 61 – 62, Jakarta 12190
T.021-5299 8888, F.021- 3000 3400
Life@Allianz.co.id

Allianz Life Indonesia
Gedung WTC Lt. 16
Jl. Jend. Sudirman Kav 29-31, Jakarta
T.021-5211833, F.021- 5211785

Allianz Life Indonesia
Jl. Iskandar Muda No.143
Medan 20119
T.061- 4575116, F.61-453848

Allianz Life Indonesia
Jl. Walikota No.3 Medan
T.061-4567881, F.061-4518852

Allianz Life Indonesia
Jl. A Yani No.40, Padang 25112
T.0751-32218 F.0751- 32222

Allianz Life Indonesia
Gedung Graha Ventura Lt. 2
Jl. Jend. Sudirman No.1
Tangkerang Utara
Pekanbaru 28282
T.0761-888300 F.0761- 857113

Allianz Life Indonesia
Jl. S. Parman No. 40 B
Simpang Sekip
Bengkulu 38223
T.0736- 25459, F.0736-2220

Allianz Life Indonesia
Jl. Veteran No.246
Palembang 30126
T.0711-365200
F.0711-36528

MANULIFE – Banda Aceh
Jl. T. Iskandar No. 6
Beurawe - Kuta Alam
Banda Aceh 23124
T.0651- 740 7842, 740 7843, 740 7853
F.0651-740 7841
E-mail : BDA_Banda_Aceh_Id@manulife.com

MANULIFE - Medan Raya
Komplek Deli Plaza Blok G 1-4
Jl. Guru Patimpus No. 1
Medan 20111
T.061- 456 3003 (Hunting) F.061-456 3004
email : MDN_Raya_Id@manulife.co.id

Telp.: (021) 251 2345 Fax: (021) 251 2344 **PT Asuransi Takaful Umum** Jl. Tengku Cik Ditiro No.3, Pueniti Banda Aceh Telp.: (0651) 24873 Fax: (0651) 24873 **PT Asuransi Takaful Umum** Jl. Merdeka No. 159, Cundah, Lhokseumawe Nanggroe Aceh Darussalam Telp.: (0654) 47878 Fax: (0654) 47878	**MANULIFE** – Jakarta Bravo Plaza DM Lt. 7 Jl. Jenderal Sudirman Kav. 25 Jakarta 12920 T.021-522 8848 F.021-522 9729 E-mail : JKT_Bravo_Id@manulife.com **MANULIFE** Jakarta Barat Eagle Wisma Manulife Indonesia Lt. 2 Jl. Pegangsaan Timur No. 1 A Jakarta 10320 T.021-230 3224/28 (Hunting) F.021-230-3225 E-mail : JKT_Barat_Eagle_Id@manulife.com

CONSUMER PROTECTION

Yayasan Lembaga Konsumen Indonesia (YLKI)

The Indonesian Consumer Organization

Background and purpose

The establishment of YLKI on 11 May 1973 was triggered by the concern of a group of people about the use of domestic products and protection for consumers. The purpose of YLKI is to provide assistance and protection for consumers in order to create prosperous families.

Programs

Advocacy, magazine publication and women empowerment are the programs implemented by YLKI so far.

Funding sources

Besides the funds obtained from joint projects, a great portion of YLKI's revenues also come from various agencies like the State Secretariat, Jakarta City government, USAID, and The Ford Foundation.

Membership and working area

YLKI is a member of a number of networks like WALHI, YAPPIKA, HIV-AIDS, LM3, Consumers International, Pesticide Action Network, Health Action, and Sustainable Transportation of Asia Pacific. It operates at the national level.

Address of YLKI

Yayasan Lembaga Konsumen Indonesia
Jl. Pancoran Barat VII/1,
Durentiga - Jakarta Selatan 12760;
Telp.: (021) 7971378, 7981858, 7981859;
Fax.: (021) 7981038
E-mail: konsumen@rad.net.id;
Contact person: Dra. Indah Suksmaningsih, MPM (President Director)

STATE SUPPORT TO MICRO, SMALL AND MEDIUM ENTERPRISES

Ministry of Cooperatives and Small-Medium Enterprises

Duty:

According to Government Regulation No. 09/2005, which stipulates the position, duty, function, organizational structure and authorization of the The Ministry of Cooperatives and Small-Medium Enterprises (SMEs), the duty and function of this ministry is to assist the President of Indonesia in formulating any policies and coordination in the field of Cooperatives and Small-Medium Enterprises (article 94 and 95).

Function:

1. Formulate government policies in the field of assistance on Cooperatives and Small and Medium Enterprises;
2. Coordinate and improve unity of the management of plans and programs; monitor, analyze, and evaluate in the field of Cooperatives and Small and Medium Enterprises;
3. Improve public participation in the field of Cooperatives and Small and Medium Enterprises;
4. Coordinate any operational activities of institutions, particularly on the efficiency of public economic resources;
5. Present the results of evaluation and assessments as well as make suggestions on the subject of the respective duty and functions to the President of Indonesia.

Authorization:

1. Formulate policies in the field of Cooperatives and Small and Medium Enterprises in order to support macro development;
2. Provide guidelines that set out minimal service standards that must be carried out by the districts (Regency/City) in the field of Cooperatives and Small and Medium Enterprises;
3. Arrange the macro national plan in the field of Cooperatives and Small and Medium Enterprises;
4. Assist and observe the implementation of regional autonomy, which includes providing guidelines, guidance, training, direction and supervision in the field of Cooperatives and Small and Medium Enterprises;
5. Manage the implementation of international contracts or agreements that are legalized on behalf of the state in the field of Cooperatives and Small and Medium Enterprises;
6. Set up standards of licensing or permit granting, which are carried out by regional governments, in the field of Cooperatives and Small and Medium Enterprises;
7. Formulate policies about the national information system in the field of Cooperatives and Small and Medium Enterprises;
8. Set up qualification requirements for service enterprises in the field of Cooperatives and Small and Medium Enterprises;
9. Set out accounting guidelines for Cooperatives and Small and Medium Enterprises;
10. Set out guidelines for methods of cooperative capital investment for Cooperatives and Small and Medium Enterprises;
11. Support and facilitate the development of a distribution system for Cooperatives and Small and Medium Enterprises;

12. Support and facilitate networking between Small and Medium Enterprises and other institutions.

PROGRAMS AND POLICIES

Policy Considerations

The five year National Development Program in Cooperatives and Small and Medium Enterprises is based on the Indonesian ideology of Pancasila, Constitution 1945 and also the National State Guidelines (GBHN) 1999-2004, Law no. 25/1992 on Cooperatives, Law no. 9/1995 on Small Enterprises, Law No.22/1999 on District Governments, also various legislations, e.g. State Regulation, Presidential Instruction, Presidential decree etc.

Policy Direction

The National State Guidelines (GBHN) issued in 1999 stipulated 28 provisions on The National Economic Development Policies for the period of 1999 to 2004. The economic policies related to Cooperatives and Small and Medium Enterprise development can be classified into three main policies:

1. The development of a societal economic system which focuses on market mechanism, fair competition and economic growth, social interest, quality of life, sustainable environmental development and assurance of equal opportunities for business and employment, consumer rights protection, and also fair treatment for all members of society (GBHN 1999, Economic Policy no.1).
2. Empowerment of small and medium entrepreneurs and cooperatives so they can operate in an efficient, productive and competitive manner, by creating conducive business climates and providing advantageous business opportunities (GBHN 1999, Economic Policy no. 11).
3. Supporting cooperatives and small and medium enterprises by giving facilities selectively (especially to ensure fair competition), giving education and training, business and technology information, capital and location. (GBHN, 1999, Economic policy, no 11).

Economic globalization and rapid technological advances have resulted in rigorous competition and a rapidly changing business environment. Domestically manufactured products, once they are out of the factory, must face competition from imported goods and the business world must accept the fact that technological progress has resulted in demand for more sophisticated production facilities, small profit margins and short circulation periods of products.

In the long term, industrial development should aim at strengthening competitiveness, improving the domestic processing chain and motivating the growth of clustered industrial networks which are suitable for the following industrial sectors:

1. Agro Industry;
2. Transport Industry;
3. Telecommunications and Information Industry;
4. Basic Manufacturing Industry; and
5. Certain Small and Medium Industries.

The outline of action plans for the development of small and medium enterprises will be implemented through partnership, in domestic marketing, exports and the financial aspect. Government facilitation will also include aspects such as quality control and design skills. Therefore, institutional support regulating tasks and roles of the industrial sector, in relation to other sectors or/and central and regional governments will determine the success of industrial development.

Law No. 25 year 1992 stipulates that a Cooperative is an enterprise whose members are individuals or statutory bodies of the Cooperative which conduct activities based on cooperative principles, while simultaneously realizing the people’s economic movement on the basis of family grounds. Cooperative principles should be applied in cooperative development, i.e. education of cooperatives and cooperation among cooperatives.

Address of Offices that supervise Cooperatives and Small Enterprises in NAD *(Dinas Koperasi)*

Dinas Koperasi dan Pengusaha Kecil Menengah Provinsi NAD
Jl.Panglima Nyak Makam No.12, Banda Aceh 23125 - Telp. 0651-7410357 Fax.0651-31316

Dinas Koperasi dan UKM Banda Aceh
Jl.H.T.Daudsyah No.61 Banda Aceh
Telp.0651-7428644

Dinas Koperasi dan UKM Aceh Besar
Jl.T.Bachtiar PP, SH. Jantho – Aceh Besar
Telp.0651-92198

Dinas Koperasi UKM Sigli
Jl.Iskandar Muda, Sigli - PIDIE
Telp.0643-21121

Dinas Perindustrian, Perdagangan dan Koperasi Aceh Utara
Jl.T.Chik ditiro, Lhokseumawe – Aceh Utara
Tel.0645-43434

Dinas Penanaman Modal, Koperasi dan UKM Aceh Timur
Jl.T.Fakinah No.2, Langsa – Aceh Timur
Telp.0655-7006102 / 7006487

Dinas Perindustrian, Perdagangan, Koperasi dan UKM Aceh Barat
Jl.Imam Bonjol No.30, Meulaboh – Aceh Barat. - Telp.0655-7006102 / 7006437

Dinas Koperasi dan UKM Aceh Selatan
Jl.Hamzah Fansuri 25, Tapaktuan – Aceh Selatan - Telp.0656-21047.

Dinas Koperasi, UKM dan Penanaman Modal Daerah Aceh Tengah
Jl.Sentosa No.33, Takengon – Aceh Tengah
Telp.0643-21047

Dinas Penanaman Modal Koperasi dan PKM Aceh Tenggara
Jl.Iskandarmuda no.44 Kutacane – Aceh Tenggara - Telp.0629-21089

Dinas Koperasi UKM Sabang
Jl.KH.Agusalim No.12, Sabang
Telp.0652-21248

Dinas Perindustrian, Perdagangan dan Koperasi Bireuen
Jl. Iskandarmuda, Bireuen - Telp.0644-21253

Dinas Penanaman Modal, Koperasi dan UKM Aceh Singkil
Jl.Rimo Singkil, Aceh Singkil - Telp/Fax. 0658-21282

Dinas Koperasi, UKM dan Penanaman Modal Simeulu
Jl.Baru sinabang (Komp.Kantor DPRD) – Simeulu - Telp.0650-21457

Dinas Perindustrian, Perdagangan dan Koperasi Nagan Raya
Jl.Nasional Desa Parom, Suka Makmur – Nagan Raya - Telp.0655-41514 / 23238

Dinas Perindustrian, Perdagangan, Koperasi dan UKM Aceh Barat Daya
Jl.Irian No.5, Blangpidi – Aceh Barat Daya
Telp.0659-92984

Dinas Perindustrian, Perdagangan, Koperasi dan UKM Gayo Lues
Jl.Blang Kejeren Blower – Gayo Lues
Telp/Fax. 0642-21248

Dinas Perindustrian, Perdagangan dan Koperasi Lhokseumawe
Jl.Balai kota No.1, Lhokseumawe – Lhokseumawe - Telp.0645-48519 Fax.0645-40059

Dinas Koperasi, Perindustrian dan Perdagangan Langsa
Jl.Chik ditiro N0.14 Langsa - Langsa
Telp.0641-21201

Dinas Koperasi, Perindustrian dan Perdagangan Aceh Tamiang
Jl.Kesehatan No.19 Karang Baru, Kuala Simpang – Aceh Tamiang
Telp.0641-333517

Kepala Kantor Koperasi dan Usaha Kecil Menengah Bener Meriah
Jl.Raya Sp.Teritit - Pondok Baru Redelong, Bener Meriah - Telp.0811686144

Address of Main / Secondary Cooperatives at the national level

DEWAN KOPERASI INDONESIA (DEKOPIN)
Gedung DEKOPIN
Jl. Raya Pasar Minggu No. 97B, Jakarta Selatan
Telp: 021 79195712 (hunting)
Fax : 021 79195718
www.dekopin.coop

INDUK KOPERASI / KOPERASI SEKUNDER TINGKAT NASIONAL
Gabungan Koperasi Batik Indonesia (GKBI)
Wisma GKBI Lt.6
Jalan Jend. Sudirman kav.28, Jakarta 10210
Telp: (021) 5713434
Fax: (021) 5713430

Induk Koperasi TNI Angkatan Laut (INKOPAL)
Jl. Boulevard Barat (depan Makro),
Kelapa Gading, Jakarta Utara
Telp: (021) 4516847, 4516848, 4516851
Fax: (021) 4516850

Induk Koperasi Unit Desa (INKUD)
Graha Induk KUD
Jl. Warung Buncit Raya No. 18 –20
Pejaten – Jakarta 12510
Telp: (021) 79191740,
79191740, 79191741 (Hunting)
Fax: (021) 79190354, 79191736, 79190359

Induk Koperasi Veteran
Republik Indonesia (INKOVERI)
Jalan Gajah Mada No 13, Jakarta Pusat 10130
Telp: (021)3448710
Fax: (021) 3457129

Induk Koperasi Kopra Indonesia (IKKI)
Jalan Bungur Besar No.54,Jakarta Pusat 10610
Telp: (021) 42870755
Fax:

Induk Koperasi
Kepolisian Indonesia (INKOPPOL)
Jalan Tambak No.2 Jakarta Pusat
Telp: (021) 331330, 331332
Fax: (021) 3162375

Induk Koperasi Purnawirawan
Angkatan Bersenjata
Republik Indonesia (INKOPPABRI)
Jalan Kebon Sirih No.61, Jakarta Pusat 10340
Telp: (021) 3141506
Fax: (021) 3141506

Koperasi Bisnis Indonesia (KBI)
Gedung Artha Graha Lantai 19 –
Kawasan Niaga Terpadu Sudirman.
Jalan Jend. Sudirman Kav. 52 – 53, Jakarta 12190
Telp: (021) 5152988 (Hunting)
Fax: (021) 5154311

Pusat Koperasi
Pelayaran Rakyat (PUSKOPELRA)
Jalan Gunung Sahari Raya No. 84-B, Jakarta Pusat 10610
Telp: (021) 4242519, 4249563
Fax: (021) 4253638

Induk Koperasi ternak
Potong Indonesia (INKOTERPI)
Jalan. Prof. Dr. Supomo SH No. 178, Jakarta Selatan 12870
Telp: (021) 8305849, 8305850
Fax: (021) 8290851

Induk Koperasi Tahu
Tempe Indonesia (INKOPTI)
Gedung Binaraksa Lt. IV Jl. HR. Rasuna Said Kav. 18 Jakarta 12940
Telp: (021) 2525483
Fax: (021) 2525483

Induk Koperasi
Pondok Pesantren (INKOPONTREN)
Jalan Simprug Golf IV No. 104, Jakarta 10420
Telp: (021) 3920069, 3920076
Fax: (021) 3920072

Induk Koperasi Wanita
Pengusaha Indonesia (INKOPWAPI)
Jalan Kramat Raya No. 16-AD, Jakarta 10420
Telp: (021) 3920069, 3920076
Fax: (021) 3920072

Induk Koperasi Usaha Karya Indonesia (INKUKINDO)
Jalan M.T. Haryono Kav. 52-53, Jakarta 12770
Telp: (021) 7991690
Fax:

Induk Koperasi Simpan Pinjam (IKSP)
Jalan M.T. Haryono Kav. 52-53, Jakarta 12770
Telp: (021) 79191228
Fax: (021) 79191120

Induk Koperasi Angkutan (INKOPANG)
Jalan M.T. Haryono Kav. 52-53, Jakarta 12770
Telp: (021) 79191120
Fax: (021) 79191120

Induk Koperasi Jamu (INKOPJAM)
Jalan raya Cibinong KM. 39, Cibinong Bogor 16917
Telp: (021) 8752049
Fax: (021) 8752049

Induk Koperasi Syariah
BMT (INKOPSYAH-BMT)
Jalan Tebet Timur Raya No. 57 Jakarat Selatan
Telp:
Fax:

Induk Koperasi Takmir
Al-Masjid indonesia (INKOPTAMI)
Jalan Taman Wijaya Kusuma, KM. 94 Jakarta 10710
Telp: (021) 3517921
Fax: (021) 3841789

Koperasi INSANI
Jalan M.T. Haryono Kav. 52-53,
Jakarta Selatan 12770
Telp: (021) 79195705
Fax: (021) 79195705

Induk Koperasi Usaha
Swadaya Mandiri (INKOPUSMA)
Jalan sawo No. 1 Cipete, Jakarta Selalatan

Koperai Asuransi
Jasa Indonesia (KOPERASI-AJINDO)
Jalan Iskandarsyah Raya 1 No.26,
Kebayoran Baru, Jakarta Selatan 12160
Telp: (021) 727452
Fax: (021) 7207451

Koperasi Pemuda Indonesia (KOPINDO)
Jalan Lapangan Roos No 52/IV,
Tebet – Jakarta Selatan 12830
Telp: (021) 8292755, 8295506, 8294304
Fax: 021. 8309966

Induk Koperasi Tni Angkatan Udara (INKOPAU)
Komplek Triloka Blok A No. 9B Pancoran,
Jakarta Selatan
Telp: (021) 7990491
Fax: (021)7943989

Induk Koperasi Pegawai
Republik Indonesia (IKP – RI)
Jalan R. P. Suroso No. 21, Jakarta 10330
Telp: (021) 3100448, 3100422
Fax: (021) 3100959

Induk Koperasi Tni Angkatan Darat (INKOPAD)
Jalan Letjen S. Parman Kav.97
Tomang, Jakarta Barat
Telp: (021)5658514, 5659306
Fax: (021) 5658994

Gabungan Koperasi Susu Indonesia (GKSI)
Jalan Prof. Dr. Supomo, SH No. 178, Jakarta 12870
Telp: (021) 8301607, 8305849, 8305850
Fax: (021) 8290851

Gabungan Koperasi
Perikanan Indonesia (IKPI)
Jalan Ir. H. Juanda No. 2, Jakarta 10120
Telp: (021) 3451118, 3841183, 344074
Fax: (021) 3806177

Induk Koperasi Werdatama (INKOPTAMA)
Gdg. Litbang DepKop-PKM
Jalan Letjen. M.T. Haryono Kav. 52-53 Jakarta Selatan 12770
Telp: (021) 79191227
Fax: (021) 79191227

Koperasi Pemukiman Nasional (KOPENAS)
Jalan Lapangan Roos No. 52, Jakarta Selatan 12830
Telp: (021) 8292755, 8309966
Fax: (021) 83790006

Koperasi Jasa Audit Nasional (KJAN)
Jalan Dharmawangsa Raya No. 18, Jakarta Selatan 12160
Telp: (021) 7261563, 726175
Fax: 021) 7261751

Induk Koperasi Karyawan (INKOPKAR)
Jalan Tebet Barat dalam raya No. 15, Jakarta 12810
Telp: (021) 8353631, 8353632
Fax: (021) 8290289

Induk Koperasi Karyawan (INKOPKAR)
Jalan Tebet Barat dalam raya No. 15, Jakarta 12810
Telp: (021) 8353631, 8353632

Telp: (021) 7253249, 7246663
Fax: (021) 7253275

Induk Koperasi Sawit Indonesia (IKSI)
Jalan Warung Buncit Raya No. 18-20,
Jakarta 12510
Telp: (021) 79191740, 79191741
Fax: (021) 79190354

Induk Koperasi
Syirkah Muamanah (INKOPSIM)
Jalan Melawai VII No. 1, Jakarta 12160
Telp: (021) 7202457
Fax: (021) 7202457, 5251625

Induk Koperasi
Perunggasan Indonesia (INKOPSI)
Jalan Iskadarsyah Raya No. 7, Jakarta Selatan
Telp: (021) 7396836
Fax: (021) 7937974

Induk Koperasi Perkebuna
Tebu Rakyat Indonesia (INKOPETRI)
Jalan Bendul Merisi No. 115,
Surabaya 60244
Telp: (031) 8417949
Fax: (031) 366472

Induk Koperasi Jasa
Kesehatan Indonesia (IKJKI)
Jalan Masjid No. 127, Duri Kelapa, jakarta 11510
Telp: (021) 56966670
Fax: (021) 56966670

Koperasi Distribusi Indonesia (KDI)
Kompleks Perkulakan 33, Goro
Jalan Perintis Kemerdekaa,
Kelapa Gading barat, Jakarta 14240
Telp: (021) 48546684
Fax: (021) 48446680

Induk Koperasi Masyarakat
Bumi Putera (INKOMAS BUMIPUTERA)
Jalan Bakti 1/1 Blok S,
Kemayoran Baru, Jakarta Selatan
Telp: (021) 7222601
Fax: (021) 7222601

Indonesia (IKKU DMI)
Jalan Wijaya Kusuma KM. 80, Jakarta 10710
Telp: (021) 34832932
Fax: (021) 34832165

Induk Koperasi Pribumi Indonesia (INKOPI)
Gedung Golden Centrum
Jalan Majapahit No. 26 Blok AC-AE, Jakarta Pusat
Telp: (021) 3501170
Fax: (021) 3866722

Induk Koperasi Industri
Kerajinan Rakyat (INKOPINKRA)
Jalan M.T. Haryono Kav. 52-53,
Jakarta Selatan 12770
Telp: (021) 79191209
Fax: (021) 79190346

Koperasi Bhakti Pemuda Nasional (KOPNAS)
Jalan Sultan Hasanudin No. 46,
Kebayoran Baru Jakarta Selatan
Telp: (021) 7262552
Fax: (021) 7262552

Fax: (021) 8290289 **Pusat Koperasi Markas Besar Tentara Nasional Indonesia (PUSKOP MABES TNI)** Jalan Raya Bogor No. 1, Cililitan Jakarta Timur 13510 Telp: (021) 8096084, 8004056 Fax: (021) 8004056 **Induk Koperasi Pedagang Pasar (INKOPPAS)** Komp. Pasar Rumput No. 11 Sultan Agung – Jakarta Selatan Telp: (021) 8280217, 83703044 Fax: (021) 8280217 **Induk Koperasi Wanita (INKOWAN)** Jalan Dharmawangsa Raya No. 18 , Jakarta 12160 Telp: (021) 7394961 Fax: (021) 7222669 **Induk Koperasi Batubara Indonesia (INKOBARA)** Gedung Perum Pekaka Lt. 5, Jalan Angkasa Blok B9 Kav. IV Kemayoran Jakarta Pusat 10720 Telp: (021) 6540363,6540364 Fax: (021) 6540362	**Induk Koperasi Kredit (INKOPDIT)** Jalan Gunung Sahari 111/7, Jakarta 10610 Telp: (021) 4214970 Fax: (021) 4246527 **Induk Koperasi Pekerja Rokok, Makanan dan Minuman (INKOP. RTMM)** Jalan Panjang No. 10, Kebon Jeruk, Jakarta Barat 11530 Telp: (021) 53676894, 53676895, 53671753, 53670675 Fax: (021) 53676892 **Induk Koperasi An-Nisa (INKOPAN)** GEDUNG PBNU Lt. IV JL. KRAMAT RAYA NO. 164. JAKARTA PUSAT Telp: 021 31908722 Fax: 021 31908722 **Induk Koperasi Industri Kerajinan Logam Besi Indonesia (INKUKILINDO)** Gedung Litbang DepKop. PKM, Jalan M.T. Haryono Kav. 52-53 Jakarta Selatan **Pusat Koperasi Mega Gotong Royong (PUSAT KOMEGORO)** Jalan Dewi Sartika No. 15 D-6, Jakarta Telp: (021) 8009697 Fax: (021) 8017401

INTERNATIONAL ORGANIZATIONS

9.1. ILO - International Labour Organization

The International Labour Organization is the UN specialized agency which seeks the promotion of social justice and internationally recognized human and labor rights. It was founded in 1919 and is the only surviving major creation of the Treaty of Versailles which brought the League of Nations into being and it became the first specialized agency of the UN in 1946.

In partnership with ILO's constituents (the Ministry of Manpower and Transmigration and local Manpower Offices, Trade Unions and Employers' Organizations) as well as a range of other partners, the ILO Program is grounded in an analysis of the labor market as well as community and individual employment interests.

The program's different components interlink with one another both at the planning and delivery stage to create an enabling environment for economically reintegrating people and at the same time enhances the absorption capacity of local economies.

Program components include:

1) Employment services,
2) Vocational and skills training,
3) Enterprise development and microfinance,
4) Labor-based infrastructure rehabilitation,
5) Child labor prevention and
6) Local economic development.

Gender equality and the participation of ILO's social partners are the cross cutting issues.

Business development options

- Micro and small enterprise promotion
- Microfinance
- Business development services
- Entrepreneurship Training
- Women entrepreneurship development

This group concentrates on building sustainable self-employment and on micro and small enterprise support and development.

9.2. GTZ

GTZ GmbH – German Development Cooperation works in the field of international cooperation for sustainable development and operates worldwide. GTZ provides viable, forward-looking solutions for political, economic, ecological and social development in a globalized world. GTZ supports complex reforms and change processes. All activities of GTZ are geared to improving people's living conditions and prospects on a sustainable basis.

Types of services, products provided and main target group

- Grant program for the replacement of productive means

- Business Development Services for micro, small and medium enterprises (MSMEs)
- Entrepreneurial Training for MSMEs
- Technical Assistance to Governmental Institutions
- Support to Business Associations
- Support to the aquaculture sector, especially rehabilitation of *tambaks* (fishponds or prawnponds)
- Support to Microfinance Institutions
- Credit Lines for Microfinance Institutions
- Training for staff of Microfinance Institutions
- Support to secondary institutions of the financial sector

Main mission and principle of vision
The Economic Recovery and Microfinance program in Nanggroe Aceh Darussalam consists of two main components: “Reconstruction and Development of the Microfinance Sector” and “Economic Recovery”. The overall goal is to increase the economic power of micro, small and medium enterprises in Aceh. This goal will be achieved by providing training and consultancy, information technology and other services to microfinance institutions in close cooperation with Bank Indonesia, BAPPEDA (local development planning agency) as well as in direct support and cooperation with micro, small and medium enterprises themselves.

9.3. IFC - International Finance Corporation (World Bank Group)

In October 2005, the International Finance Corporation (IFC) established the *Private Enterprise Partnership* (PEP) for Aceh & Nias to support private sector development in tsunami, earthquake and conflict-affected area.

- The primary emphasis of IFC PEP Aceh & Nias is to support access to finance, improve the business enabling environment, and facilitate links between local agribusiness players, such as fisheries, and those with larger market reach.
- Technical assistance that accompanies investment and supports small and medium enterprises (SMEs) differentiates the International Finance Corporation from other financial institutions.
- IFC PEP Aceh & Nias coordinates with the Rehabilitation and Reconstruction NAD-Nias Executing Agency, known as BRR NAD-Nias, to develop new opportunities in fisheries and agribusiness, particularly around local value-added activities.

IFC technical assistance typically aims to promote access to finance in two critical ways:

a. Support for small and medium enterprises to structure and present their businesses so that banks will be more interested in lending.
b. Offering local financial institutions support to help them attract capital for lending by assisting with appropriate SME finance strategies and improved policies, procedures and products.

At its outset, this program aims to work with financial institutions to broaden their scope of lending to the small and medium enterprise sector. It will encourage SME financial support programs and build the capacity of partner institutions to provide business skill trainings to SMEs and help to obtain financing from banks.

9.4. PENSA

The Program for Eastern Indonesia Small and Medium Enterprises Assistance – PENSA was created in September 2003 with the objective of improving lives and livelihoods by expanding the range of opportunities and capabilities for small and medium enterprises.

PENSA delivers its products and services in the form of technical assistance and capacity building to small and medium enterprises. PENSA activities are spread over a network of five Indonesian offices and PENSA also draws on the global experience of the International Finance Corporation (IFC) and the World Bank Group.

PENSA is managed by the IFC East Asia and Pacific Department, and jointly funded by IFC, Asian Development Bank, the government of Australia, Canada, Japan, the Netherlands and Switzerland.

The program concentrates on six key areas where local comparative advantage can be converted into international competitive advantage:

- *Handicraft export promotion*: the goal of the program is to increase export sales and competitiveness of the handicraft sector, which in turn will increase employment and reduce poverty among the most disadvantaged people in Eastern Indonesia.
- *Sustainable supply chain linkages*: the program will create business opportunities in three sectors – forestry/furniture, tourism and fisheries – by improving environmental management and encouraging sustainability.
- *Agribusiness linkages*: the program focuses on improving the livelihoods of farming and coastal communities by providing technical assistance in sub-sectors where Eastern Indonesia has long-term comparative advantages.
- *Small and medium enterprise linkages to oil, gas and mining companies*: the program develops supply chain linkages between local enterprises and large oil, gas and mining companies.
- *Access to finance for small and medium enterprises*: The program focuses on strengthening Indonesia's financial institutions by introducing best practice techniques and financial products that are designed for the small and medium enterprise sector.
- *Business enabling environment*: the program focuses on improving the climate for investment in Indonesia, especially for small and medium enterprises. Working at national and subnational level, with the government and the private sector.

9.5. UNDP – United Nations Development Program

Emergency Response Activities in Aceh

- Support from UNDP funds and those raised through the UN Flash Appeal launched by the UN Secretary General in Indonesia on 6 January 2005
- 2 project support offices in Banda Aceh and Meulaboh and 1 logistics and procurement support office in Medan

Overview of Emergency Response and Transitional Recovery Program

- builds on emergency responses (within 10 days) and continues with transitional recovery intervention
- links between immediate short-term and medium-term recovery activities
- provides grant and technical support to enhance the response and recovery efforts of the Government and civil society in Aceh
- partners with:
    - Government departments (BAPPENAS, BAPPEDA, Municipal and District Government Departments) and DPR
    - UN Specialized Agencies: UN-Habitat, ILO, others

- NGOs and civil society groups
- Private sector
- International organizations

Key Outputs of Program

The program aims at three key outputs:

1. Recovery of livelihoods starting with immediate employment and rehabilitation through cash for work
2. Recovery of housing, settlements and associated infrastructure
3. Strengthening governance capacity for sustainable recovery and risk-reduction

Address of ILO Offices

ILO Aceh Program Jl.Jend.Sudirman Mata I'e Lr.Ikhlas No.6 Desa Lambheu Barat Keutapang Dua Aceh Besar, NAD-Indonesia T.+62 651- 47392 F.+62 651- 42973	**ILO Jakarta Office** Menara Thamrin, Level 22 Jl.M.H.Thamrin Kav.3 Jakarta 10250 – Indonesia T.+62 21- 3913112 F.+62 21 - 3100766 Website: www.ilo-jakarta.or.id

Address of GTZ Offices

Head Office Svenja Paulino-Rodriguez (Principal Adviser) E-Mail: Svenja.Paulino@gtz.de **GTZ Economic Recovery & Microfinance Office Banda Aceh** Jl. Sudirman No. 64 Desa Geuceu Iniem, Aceh, Indonesia Phone: +62-651-40202 / 40211 Facsimile: +62-651-40133 Website: www.gtz.de Stephan Schmitt - Degenhardt (Coordinator Business Development Services) Mail: Stephan.SchmittDegenhardt@gtz.de **GTZ Economic Recovery & Microfinance Office Lhokseumawe** Jl. Pase No. 43A Desa Keude Aceh, Lhokseumawe, Indonesia Phone: +62-645-43987 Facsimile: +62-645-44894 Website: www.gtz.de	Dr. Wolfram Fischer (Coordinator Economic Recovery) E-Mail: Wolfram.Fischer@gtz.de **GTZ Economic Recovery & Microfinance Office Banda Aceh** Jl. Bakti / Lr. Nuri No. 5A Desa Lamlagang, Banda Aceh, Indonesia Phone: +62-651 - 45 675 Facsimile: +62-651-45675-13 Website: www.gtz.de

Address of International Finance Corporation (IFC) Offices

Website: www.ifc.org/pensa E-mail: pensainfo@ifc.org **Aceh Office** Jl.Abdullah Ujung rima No.12, Banda Aceh 23242 – Telp.0651-7401616/740 1144 Fax.0651-21858 **Jakarta Office** JSE Building Tower II-9TH floor Jl.Jend.Sudirman Kav.52-53, Jakarta 12190 – Telp.021-52993001 Fax. 52993141 **Surabaya Office** Plaza BRI Lt.3, suite 305 J l.Basuki of Blessing 128, Surabaya 60271 – Telp.031-5484548 Fax.031-5316822	**Denpasar Office** Bali Jeff Building Jl.Raya Puputan Renon 488 Renon, Denpasar – Bali. Telp.0361-265350 Fax.0361-265352 **Balikpapan Office** Gedung BRI Lantai V Jl.Jend.Sudirman No.37 Balikpapan 79112 Telp.0542-736771-3 Fax.0542-736774. **Makasar Office** Jl.Andi Pangerang Petarani No.47, Makassar 90222 Telp.0411-425280-4 Fax.0411-425269-16

Address of UNDP Offices

UNDP–ERTR – ACEH Office Emergency Response and Transitional Recovery Jl.Ksatria No.6 Geuceu Komplek, Banda Aceh NAD – Indonesia T. +62 651 – 47596 / 43379 F. +62 651 – 47598	**UNDP Indonesia- Jakarta Office** Menara Thamrin Building 8th–9th Floor Kav.3 Jl. M.H.Thamrin, Jakarta 10250 Indonesia T. +62-21 3141308 F. +62 21- 3983894

BUSINESS DEVELOPMENT SERVICES (BDS)

What are BDS and why are they important?
BDS are defined as non-financial services that improve the performance of the individual enterprise. In an increasingly competitive environment, both large enterprises and SMEs need to focus on their core competencies rather than trying to do everything in-house. This implies that firms require access to efficient markets for a wide range of relevant and affordable services. BDS can be delivered by a wide range of actors including *inter alia*: individuals, private businesses, NGOs, national or local government agencies, and business and cooperative associations.

Business services are growing in importance in all economies. Although it is difficult to quantify this growth, it is clear that the service sector in general accounts for a growing proportion of GDP; 65% in high-income countries (from 59% in 1980) and 38% in low income countries (from 30%). Approximately half of this figure in high-income economies is accounted for by business services, and around one-third in developing economies, and business services are the highest growth area in industrialised economies. A range of factors lie behind this growth in business services.

There is increasing recognition that it is services that add value to commodities, goods and processes, allowing businesses to compete more effectively, access new markets and operate efficiently.

Delivery of BDS
Services may be offered in a variety of ways by different providers, but increasingly it is accepted that these are most effective when delivered in a transactional manner in a market context such as:
- A separate service for which businesses pay a fee: such as advertising, market research, training or consulting;
- An embedded service within a trading relationship in physical goods such as design, quality and market information to a producer from an intermediary buyer;
- Part of wider market linkages and networks; business services are a critical element in the broader institutional environment for private sector development defined by formal and informal networks, clusters and trading linkages.

10.1. BDS ACEH KA BANGKIT

BDS Aceh Ka Bangkit was established on June 5, 2001 with the mission of improving the capacity and welfare of the Acehnese people through education, business development and society development by 2016. It is located in Banda Aceh.

Services
- Business development services:
    - Business management training
    - Business consultancy
    - Assistance for access to finance, including development of business plan
- Education, workshops, training
- Community development:
    - Women empowerment
    - Group capacity building, association building
    - Youth development

BDS Aceh Ka Bangkit cooperates with various local, national and international partners, which are government offices (including the BRR/Agency for Reconstruction and Rehabilitation in Aceh and Nias), NGOs and donor agencies.

10.2. BDS IVAN ENTERPRISE

BDS Ivan Enterprise has a vision of achieving equality between small entrepreneurs and capital owners.

Mission

- ❖ Improve the capacity and skills of small entrepreneurs
- ❖ Foster partnership with finance institutions
- ❖ Promote entrepreneurship culture within society

Services

- ❖ Improve the capity and skills of small entrepreneurs by taking into account environmental friendly principles
- ❖ Entrepreneurship training based on gender sensitive principles
- ❖ Foster partnership with finance institutions, e.g. microfinance institutions
- ❖ Promote entrepreneurship culture within society
- ❖ Business consultancy
- ❖ Event organiser

BDS Ivan Enterprise cooperates with various loval, national and international organisations and institutions in providing assistance for micro, small and medium businesses. It has a main office in Pidie and representatives in different parts of Aceh.

10.3. BDS KLINIK KONSULTASI BISNIS FINANSIAL

Klinik Konsultasi Bisnis/KKB (Business Consultancy Clinic) Finansial was established based on the recognition that every person has self potentials yet these potentials are often underdeveloped. It was also established as a response to the realisation that people often lack the capacity to generate income and manage their finance. KKB Finansial endeavours to assist people to recognise and develop their self potentials which can be a basis of carrying out income generating activities which further can be developed to an independent and strong business.

Target group

Women and youth who want to start and improve their business

Services

Prospective clients are equipped with the knowledge of how to manage finances using the following learning materials:

1. Realising self potentials
2. Directing objectives in life
3. Designing a business
4. Maintaining and improving a business

Trainings are carried out with a strategy that encourages participants to bring out their self potential using games, simulation, music, shopping cards, money management and asset creation.

10.4. SWISSCONTACT

Swisscontact has selected and trained a number of local Business Consultants to support Enterpreneurs to formulate Business Plans. The services of these consultants are for free. Please contact Swisscontact or the nearest PINBIS to get information about accredited consultants.

PINBIS

PINBIS are Business Recovery Information Centers in Aceh and North Sumatra, where local business people can obtain information about possibilities and support offers on how to restart their tsunami-affected businesses.

PINBIS also provide supporting institutions with specific information about the location of potential entrepreneurs as well as about their specific problems and needs.

PINBIS was set up by Swisscontact in cooperation with local partner organizations under the SPAN project which aims to recreate jobs and incomes in Aceh and North Sumatra through comprehensive business recovery support.

SPAN

The project goal is defined to create job opportunities and income for the community in the disaster areas through the support of micro, small and medium entrepreneurs. The creation of sustainable jobs requires a fast recovery of the local economy, which is - in Indonesia in general and even more in the tsunami affected areas – based on a large number of micro and small businesses.

Project beneficiaries are micro, small and medium enterprises in the disaster areas of NAD and North Sumatra, which have lost all or a part of their business assets through the earthquake and tsunami disaster. To the furthest extent possible, the project will provide special attention to women entrepreneurs. In second priority and to the extent most feasible, the project will also provide support to start-up enterprises.

Approach

Over the last 15 years, Swisscontact has gained broad experience in supporting small businesses in Indonesia. Based on this experience, key requirements for successful and sustainable small business operation are:

- A realistic and sound business idea;
- A sound financial base, consisting of equity or long term capital for investment and – to the extent needed – short-term credit for working capital;
- Sustainable access to markets;
- Access to non-financial business services for the support of business operation, such as technical advice, management advice and financial advice.

In order to be successful a project with the objective to sustainably recover MSMEs in tsunami affected areas needs to address all of the above mentioned requirements and, in addition, needs to provide context-based approaches, based on the specific requirements of the tsunami affected businesses.

The SPAN addresses these challenges by:

- Offering MSME easy accessible entry points through decentralized **Business Recovery Information Centres**, where former small business owners can get initial information on the best procedure for resuming business activities and on where to get information on various support offers provided by SPAN or other projects.

- Offering solutions for recapitalization of the businesses through access to an **Equity Matching Grant Fund** as well as third-party financing through access to commercial lending by banks or other financial institutions.
- Offering support in reestablishing former or establishing new **Business Links** in order to assure access to markets for restarting business operation.
- Offering access to locally provided **Business Services** which will support small entrepreneurs in their future business operation.

By offering a comprehensive approach for SPAN, it is expected that:

- ***Business recovery will be accelerated***: Small entrepreneurs get an integrated support package, which will help and motivate them to restart their businesses faster. This objective is addressed through the **Business Recovery Information Centres** and the provision of the **Equity Matching Grant Fund**.
- ***Business recovery will be more sustainable***: fast business recovery is one interest, but of equal interest is the objective of facilitating sustainable business operation. Only a careful planning of the future business operation can reduce the risk of failure, which is inherent in each business operation. The support offered through **Business Linkages and Business Services** will reduce the risk of failure in business recovery.

Address of BDS Aceh Ka Bangkit	
BDS Aceh Ka Bangkit Jl. Jeumpa no. 7 Desa Ie Masen Kaye Adang Banda Aceh Phone +62-651-743-6146 Email : acehkabangkit@yahoo.com	***Contact persons:*** Nuzul (Direktur) M. +62–816–1977-338 Email: nuzulnad@smecda.com Indayani M. +62-852-6050-4743

Address of BDS Ivan Enterprise	
Nanggroe Aceh Darussalam *contact:* Mussanurvan (Direktur) M. +62–816–1977-338 +62-653-700-5-007 +62-815-3402-6151 Email: iventach@yahoo.de Surat menyurat: PO Box 200 B. Aceh 23001 **Pidie Office** Komplek Pelajar Tijue Jurong Tanjong no. 30 Gampong Baroh Kecamatan Pidie, Kabupaten Pidie – Aceh **Banda Aceh Representative** Samsul Aqmari M. +62-81360147046 **Bireuen Representative** Jailani M. +62-85260132696	**Jeuram Representative** Zulfadhli Anwar M. +62-85261180130 **Lhokseumawe Representative** Agus Purnomo M. +62-85260890090 **Meulaboh Representative** Abdul Munir M. +62-81360029992 **Sabang Representative** Sufriadi M. +62-8126924087 **Sigli Representative** Faisal MY M. +62-81360390079 **Takengon Representative** Ilawarni M. +62-81360068967

Address of Klinik Konsultasi Bisnis Finansial
KKB Finansial Jl. Tgk Chik Ditiro no. 10A – C Lhokseumawe Tlp + 62-645-630-834 M. +62-85261859522 Email: kkb_finansial@yahoo.com

Address of Swisscontact

SWISSCONTACT
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Phone ++ 62-61-45 10 760
Fax ++ 62-61-45 10 758
Email : scmedan@smtr.swisscontact.or.id

Address of PINBIS

PINBIS BANDA ACEH
Gedung KADIN Lt 1
Jl. T. Panglima Polem No. 132 – 134 Banda Aceh
Consultant : Chairul
Hp : 08126984485
Email : chairul@pinbis.or.id

PINBIS LHOKSEUMAWE
Gedung PINBUK
Jl. T. Chik Ditiro No. 10 Lancang Garam, Lhokseumawe
Telp :
Contact person : Abdul Hakim, SE
Hp : 085260113673
Email : hakim@pinbis.or.id

PINBIS BIREUEN
Kantor Kadin
Jl. Sultan Iskandar Muda No. 8, Bireuen
Telp : (0644) 22467
Contact person : Afrizal Zakaria, SE Ak
Hp : 08126905250
Email : afrizal_z@pinbis.or.id

PINBIS BLANG PIDIE
Jl. Pendidikan No. 22 Blang Pidie - Aceh Barat Daya
Contact person :Erry Yusnika, S Hut
Hp : 081360083099
Email : erry@pinbis.or.id
Consultant : Irfan
Hp : 085260215880
Email : irfan@pinbis.or.id

Address of Swisscontact SPAN Project

Swisscontact SPAN
Jl. Imam Bonjol 16D Mandiri Building Lt. 3 Medan 20112
Phone 061 – 451 07 60
Fax 061 – 451 07 58
Mail:scmedan@smtr.swisscontact.or.id
www.span.or.id

CHAPTER 11

NON-GOVERNMENT STRUCTURES

11.1. APINDO (Asosiasi Pengusaha Indonesia)

APINDO – Indonesian Employer Association - was established in Jakarta under the name All-Indonesia Consultative Body for Businessmen's Social & Economic Affairs (PUSPI) on January 31, 1952. This name was changed to APINDO *(Asosiasi Pengusaha Indonesia)* at the 2nd National Consultative Conference in Surabaya in 1985, to keep abreast of the times.

Vision

To create a better business environment for the entrepreneurial community.

Mission

- Enhancing harmonious industrial relations, especially at the plant level.
- Representing the Indonesian business community within manpower institutions.
- Protecting, defending, and empowering all business players, especially APINDO members

APINDO Services

A. Legal Assistance

1. Legal assistance for businesses, particularly in court, in the form of consultations, by providing legal opinions or by taking responsibility for legal actions.
2. Assistance in composing, establishing and extending company regulations and collective bargaining.
3. Resolve employment termination issues.
4. Negotiations with workers/labors and the government.

B. Protection

1. APINDO is proactive and involved in areas related to Manpower Legislations, either in the national, provincial or district (*kabupaten/kota)* level.
2. Disseminate Manpower Legislations at the national and district level.
3. Proactive in areas related to minimum wage, either at the provincial or district level.
4. Create a harmonious industrial relations climate for the business world, through bipartite and national tripartite cooperation.

C. Empowerment

1. Provide information related to employment and manpower.
2. Training/workshops/seminars, abroad or in the country.
3. Provide consultancy regarding employment issues, including recruitment, procedures and retirement.

11.3. KADIN (Kamar Dagang dan Industri)

KADIN - Chamber Of Commerce and Industry - NAD is an association, in which every Limited Liability Company (PT), Limited Partnership (CV) or other enterprise in the field of procurement is obliged to become a member.

KADIN membership is categorised into 2 groups: Regular Members (enterprises), and Extraordinary Members (business associations). Being a member of KADIN and other associations strengthens the legality and functioning of an enterprise. It also improves the enterprise's professionalism in its field of work.

Procedures to get KADIN Company Certificate

Required Attachments

1. Proof of certificate application
2. Proof of form submission
3. Copy of Deeds of Establishment and other legal documents, including legalisation by authorised institutions/notary statement
4. Copy of identity card of the company's head and experts
5. Copy of membership card in KADIN NAD Province and other related associations
6. Copy of Business License (SIUP) and Trading Company Registration Number (TDUP/*Tanda Daftar Usaha Perdagangan*)
7. Copy of technical/operational license issued by authorised institutions (bring the original document for inspection purposes)
8. Copy of Tax Number (NPWP)
9. Copy of Bank reference (bring the original document for inspection purposes)
10. Copy of SPT-PPH Body (last completed financial year)
11. Copy of proof of company's work experience for the past 5 years, legalised by the contracting institution (bring the original document for inspection purposes)

Obtaining a Certificate

1. Submit the original bundle receipt.
2. Pay certification fee.
3. Submit 2 photographs (3 x 4") of the head of company.
4. Complete the receipt for certificate possession.
5. Submit a request by completing an application for certification provided by the Agency for Accreditation and Certification of KADIN NAD Province.
6. The fee to obtain a certificate application form is Rp 30,000.

Period of validity

The certificate will be valid for a period of 2 (two) years commencing from the date of release.

Certificate use

The certificate is one of the requirements for goods/services procurement. It is needed if the company wishes to take part in pre-qualification activities in government agencies, according to the classification and qualification stated in the certificate.

1. Presidential Decree No. 18 year 2000 Certificate to participate in pre-qualification auctions of goods/services procurement by Government Institutions. (Presidential Decree No. 18 Year 2000 section 9 and section 40)
2. Joint Decision of Finance Minister and Head of National Development Planning Agency No. S-42/A/2000 S2262/D-2/05/2000, dated 3 May 2000 concerning Technical Guidelines for the procurement of goods/services

Entrepreneurs need to consider having a Certificate of Company (SBU/*Sertifikat Badan Usaha*). SBU is issued by KADIN and other associations related to the company. Certification, e.g. certificate from KADIN and International Standard Organization (ISO), is needed to ensure the quality of products and high standards in the company.

Certifications of construction or other services, according to the needs of the company, are issued by the National Service Development Center of Construction Certification (LPJKN/*Lembaga Pengembangan Jasa Konstruksi Nasional*) and associations.

11.3. IWAPI (Ikatan Wanita Pengusaha Indonesia)

IWAPI – Indonesia's largest business women association - was founded on February 10, 1975. IWAPI is a non-profit organization that unites and supports women entrepreneurs. The organization has over 16,000 members located in 26 Indonesian provinces. Although IWAPI's members mainly operate small enterprises (85%), some of them own medium-sized enterprises (13%), and a few have large-scale enterprises (2%).

The aims of IWAPI are to empower and strengthen Indonesian women in small-to-medium-sized enterprises (SMEs) by improving their capabilities to manage businesses, as well as by providing them opportunities to access technology, marketing and financial networks. This is done through advocacy, training (technical, management and human resources), and networking.

Focus Areas and Objectives

- To act as a contributor to the national economy by having a strong understanding of the fundamentals of business, as well as having a prosperous family life.
- Empowering and strengthening small and medium enterprises.
- Bringing together Indonesian business women in a single, solid institution.
- Develop, enhance and encourage teamwork and partnerships between members as well as with other business institutions (private sector, cooperatives, and state-owned enterprises) to become a player in strengthening the national economy.
- Ensure participation in creating and developing better business and working environments for its members, in order to enable them to participate in national development programs.
- Improve and maintain the image of businesswomen, in keeping with Indonesian culture and character.

Membership Benefits

- Training, workshops and seminars, as well as entry to international trade exhibitions and other events held or attended by IWAPI.
- Networking.
- Educational and business opportunities, both in and outside of Indonesia.
- Institutional advocacy to policy makers.
- Access to financial (capital) assistance.
- Access to foreign technical assistance.

Membership Criteria

- IWAPI is serving women in the private sector who own a business, regardless of its size.

Education

IWAPI founded an Education Centre which is open to its members and the general public, and which is located at IWAPI's main office. IWAPI has also held many educational classes based on foreign cooperation.

Address of APINDO (Indonesian Employer Association) Offices

APINDO NAD **Ketua: HM Dahlan Sulaiman** Jl. T. Panglima Polem No. 3 Banda Aceh Telp.0651-23706 Fax. 0651-635554 E-mail : ApindoNad@yahoo.com	**Secretariate APINDO *Pusat (*Headquarters)** Jl. HR Rasuna Said X-2 Kav.1 Jakarta Website: http://www.apindo.or.id

Address of KADIN (Chamber of Commerce and Industry) Offices

KADIN NAD Jl.T.Panglima Polem No.123-134, Banda Aceh Telp.0651-33343 Fax.0651-23256 **KADIN Kota Banda Aceh** Jl.Twk.Daud Mahmudsyah No.82, Banda Aceh Telp.0651-7428577 Fax.0651-21280 **KADIN Kota Sabang** Jl.Perdagangan No.91, Sabang - Telp.0652-22474 Fax.0652-22371 **KADIN Kabupaten Aceh Besar** Jl.Sukarno Hatta, Lambaro - Tel/Fax. 0651-7429528 **KADIN Kabupaten Pidie** Jl.Slt.Iskandarmuda No.4, Sigli - Telp/Fax. 0653-22055 **KADIN Kabupaten Aceh Utara** Jl.Nyak Adam kamil N0.9, Lhokseumawe Telp/Fax.0645-47946 **KADIN Kabupaten Aceh Tengah** Jl.Segenda No.156, Takengon Telp.0643-21346 Fax.0643-24116 KADIN **KADIN Aceh Barat** Jl.Gajah Mada No.23, Meulaboh Telp.0655-7008894 Fax.0655-7551171 **KADIN Kabupaten Aceh Selatan** Jl.Merdedeka No.88, Tapak Tuan Telp.0656-21552 Fax.0656-21075 **KADINDA Kabupaten Nagan Raya** Jl……., Jeuram A	**KADIN Kabupaten Aceh Timur** Jl.Slt.Iskandarmuda No.47-49, Langsa Telp.0641-426083 **KADIN Kabupaten Simeulu** Jl.Tgk.Diujung No.1, Sinabang Telp.0650-21355 / 21734 Fax.0650-21001 **KADIN Kabupaten Singkil** Jl.T.Umar No.8, Subusalam Singkil Telp.0627-31105 Fax.0627-31636 **KADIN Kabupaten Bireuen** Jl.Slt.Iskandarmuda No.8 (titi rumla), Bireuen Telp/Fax.0644-22467 **KADIN Kota Lhokseumawe** Jl.Merdeka Timur No.2, Kuta Blang Lhokseumawe - Telp.0645-47390 Fax.0645-46194 **KADIN Aceh Tamiang** Jl.Rantau gg.Sempurna – Bukit Tempurung, Kuala Simpang - Telp / Fax. 0641-332356 **KADIN Kota Langsa** Jl.Slt.Iskandarmuda No.47-49, Kota Langsa Tel/Fax.0641-426424 **KADINDA Kabupaten Aceh Barat Daya** Jl.Pendidikan No.22 D, Blang Pidi Telp/Fax.059-93135 **KADINDA Kabupaten Aceh Jaya** Jl.Banda Aceh Meulaboh Km.156 No.42, Calang - Telp.0654-21232 **KADINDA Kabupaten Gayo Lues** Jl….. Gayo Lues Telp / Fax. 0642-21333

Address of IWAPI Offices

Ikatan Wanita Pengusaha Indonesia Jl. T. Daud Beureueh, No. 163, Lamprit, Banda Aceh - Indonesia Ketua IWAPI ACEH Hj. Kartini IWAPI Secretary 081360105994	**Secretariate IWAPI *Pusat (*Headquarters)** Jl Kali Pasir No. 38, Cikini - Jakarta - Indonesia Telp. (62 21) 315-4625, 310-3060, Fax (62 21) 3192-6433, Email: iwapi@centrin.net.id Website: http://www.iwapi.or.id

Address of Business Associations

DPD ASPANJI
Indonesian Goods and Services Supplier Association
Jl.T.Panglima Polem Komp.B4 Lama No.2 banda Aceh - Telp. 0651-635232 Fax 0651-653233

BPD ARDIN NAD
Indonesian Suppliers and Distributor Association
Jl.T. Imum Leung Bata – banda Aceh
Telp. 0651-227779 Fax.0651-23494

BPD GAPEKNAS NAD
Indonesian Entrepreneur & Contractor Alliances
Jl.T.Umar, Banda Aceh - Telp.0651-48383

BPD GAPENSI NAD
Indonesian Construction Executor Alliance
Jl.Teuku Umar no.44 Banda Aceh
Telp.0651-4178 Fax.0651-4148

BPD HIPMI NAD
Association of Young Indonesian Entrepreneurs
Jl.Pembangunan no.2, Peunayong banda Aceh. - Telp. 065121544/638422, Fax 0651-21544

DPD PPGI NAD
Indonesia Master Printers
Jl. Jend.A.Yani no.44, banda Aceh - Telp.0651-29814

DPD AKAINDO NAD
The Association of Indonesian Water Work Contractors
Jl.Syiah Kuala No.233, banda Aceh
Telp.0651-33653. Fax.0651-28619

DPD INKINDO NAD
National Consultant Indonesia
Jl.Tngk.Cik Ditiro no. 202. Sp.Surabaya, Banda Aceh
Telp. 0651-23734, Fax.0651-635663

DPD AKLI NAD
Indonesian Electrical & Mechanical Contractors Association
Jl. T. Panglima Polem No. 71, Banda Aceh
Telp.0651-32785. Fax.0651-28255

BPP AKA NAD
Aceh Contractors Association
Jl.Sri Ratu Safiatudin no. 34, Banda Aceh
Telp.0651-32770

DPP ARDA NAD
Aceh Partner Suppliers & Distributor Association
J. Slt. Alaidin Mahmudsyah no.06, Banda Aceh - Telp. 0651-63649 Fax.0651-24210

GP FARMASI NAD
Indonesian pharmacy
D/a PT.Meurata utama
Jl.T.Umar Ir.bakti no.6 Banda Aceh.
Telp.0651-48272 Fax.0651-40912

DPD REALESTATE NAD
Indonesian Real Estate
Jl.T.Nyak Makam, Banda Aceh
Telp.0651-7407623 Fax.0651-636303

DPD IKAPI
Indonesian Publication Association

DPD ABE NAD
Electronic Technical Products and Service Association
Tl.T.Chiek Ditiro No. 10, Peuniti- banda Aceh
Telp.0651-22410 Fax.0651-31204

DPC ALSINTANI NAD
Asosiasi Perusahaan Alat dan mesin pertanian Indonesia
J.T. Imum Leung Bata No.211, Banda Aceh
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DPP ASPEKINDO NAD
Indonesian Construction Company Association
Jl.Sri Ratu Safiatufudin No. 28, Banda Aceh
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BAUHAS KOSGORO
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Telp.0651-42595/22810/32521

ASPEKNAS
The Association of the National Construction Contractors
Jl. Tepi kali Aceh No.24 Banda Aceh
Telp. 0651-53764/24659 Fax.0651-636089

SDII
Indonesian Trade Association
Jl.Kebon Raja No. 18 A Ie Masen Kaye Adang, Banda Aceh

IWAPI
Indonesia Women Entrepreneurs
Jl.T.Daud Beureuh, Banda Aceh

APKOMINDO NAD
The Association Indonesia Computers Entrepreneur
Jl.T. Umar No.518 Sp.Tiga Lamteumen
Telp.0651-7405869

APINDO NAD
Employers Association Indonesia
Jl. T. Panglima Poelem No.3, Banda Aceh
Telp/Fax.065123706

ADP NAD
Distributors Fertiliser association
Jl.Desa Doy Kecamatan Eulee Kareng, Aceh Besar

GAPERDA NAD
Aceh Joint Venture Plantation
Jl.Sri Ratu Safiatudin No.48, Banda Aceh.
Telp.0651-23188

DPD ASPEKMI NAD
Indonesian Telemetric & Computer Distributors Association
Jl.Dharma No.29, Kp.Laksana, Banda Aceh

DPD APBI NAD
Indonesian Building Treatment Association
Jl.Teuku hasan Dek No. 12. Sp.Surabaya, Banda Aceh
Telp.0651-636665 Fax.0651-63916

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Indonesia's Associations of Service Suppliers

Sector	Name	Name
BUSINESS	**Gabungan Perusahaan Penilai Indonesia (GAPPI)** Association of Indonesian Appraisal Companies Chairman : Drs. Yan Untu, MBA Jl. Kalibata Raya No. 11-12 E, Jakarta Selatan Tel : (021) 794 9079 Fax : (021) 794 9079 **Asosiasi Perusahaan Penyelenggara Pameran dan Konvensi (ASPERAPI)** Indonesia Exhibition and Convention Organizers Association General Chairman : Herman Wiriadipura Trade Matt Bld 2nd Fl No. 247 Arena PRJ Kemayoran Jakarta 10620 Tel : (021) 421 8341; (021) 421 8342 Fax : (62-611) 421 8341 **Asosiasi Perusahaan Media Luar Ruang Indonesia (AMLI)** Indonesian Outdoor Media Association General Secretary : Nuke Mayashapira, MBA Jl. Tanah Abang III No. 28 Jakarta (10160) Tel : (021) 3850974 Fax ; (021) 3850971 **Asosiasi Pusat Pertokoan dan Perbelanjaan Indonesia (AP3I)** Association of Indonesian Shopping Centre Chairman : Drs. H.J.A. Sinungan Top Mart Bld. 4th Fl Jl. H. Agus Salim No. 44 Jakarta Pusat Tel : (021) 323542 **Asosiasi Franchise Indonesia (AFI)** Indonesian Franchise Association Chairman : Anang Sukandar Jl. Gandaria Tengah VI No. 41 Kebayoran Baru Jakarta (12160) Tel : (021) 7235758 (021) 723482 (021) 7266914 Fax ; (021) 7235758 (021) 7245837 **Asosiasi Penjualan Langsung Indonesia (APLI)** Indonesian Direct Selling Association Chairman : Helmi Attarmini	**Asosiasi Independent Surveyor Indonesia (AISI)** Association of Indonesian Independent Surveyors Chairman : Sirman Widiatmo C/o Sucofindo Centre 9th Fl Jl. Raya Pasar Minggu Kav. 34 Jakarta 12780 Tel : (021) 798 3666 Fax : (62-611) 798 3888 **Persatuan Perusahaan Periklanan Indonesia (PPPI)** Association of Indonesian Advertising Agencies Chairman : Koes Pudjianto Dewan Pers Bld. 3rd Fl Jl. Kebon Sirih 32-34 Jakarta Pusat Tel : (021) 372880 (021) 3504607 Fax ; (62-21) 372880 **Real Estate Indonesia (REI)** Association of Indonesian Real Estate Companies Chairman : Enggatiasto Lukita Jakarta Design Centre 5th Fl Jl. Jend. Gatot Subroto Kav. 53 Jakarta Selatan Tel : (021) 5495190 Fax ; (62-21) 5495185 **Asosiasi Real Estate Broker Indonesia (AREBI)** Association of Indonesian Real Estate Broker Chairman : Cynthia G. Sonneville Jl. Lamandau IV No. 11 Jakarta Selatan (12130) Tel : (021) 7265208 (021) 7203101 (021) 7202046 Fax ; (62-21) 7203101 **Asosiasi Pengusaha Ritel Indonesia (APRINDI)** Indonesian Retail Merchants Association Executive Director : Kustarjono Prodjolalito Bank Surya Building 15th Fl I. M.H. Thamrin Kav. 9 Jakarta (10350) Tel : (62-21) 3902668 Fax ; (62-21) 3902680 **Asosiasi Rekanan dan Distributor**

	Kawasan Komersial Cilandak Gedung 208 Cilandak KKO Jakarta (12560) Tel : (62-21) 7801200 7807214 Fax ; (62-21) 7801712 7801410 **Asosiasi Eksportir Kopi Indonesia (AEKI)** Association of Indonesian Coffee Exporters General Chairman : Oesman Soedargo Jl. R.P. Soeroso 20 Jakarta Pusat Tel : (021) 336306 (021) 336313 Fax ; (62-21) 3104115 **Jakarta Nasional Konsultan Indonesia (INKINDO)** National Indonesia Consultants Association General Chairman : Drs. Poedji Rahardjo Jl. Bendungan Hilir Raya No. 29 Jakarta Pusat Tel : (021) 5738578 (021) 5738577 Fax ; (62-21) 5733474 **Asosiasi Pengusaha Coldstorage Indonesia (APCI)** Association of Indonesian Coldstorage General Chairman : H. A. Badawie Bakrie C/o. Landmark Centre 8th Fl Tower Jl. Jenderal Sudirman No.1 Jakarta Selatan Tel : (021) 5712945 Fax ; (62-21) 5712828	**Indonesia (ARDIN)** Government Suppliers & Distributors Associates General Chairman : H.A. Pawennei Komplek Harmoni Mas Jl. Letjen. Suprapto 504-J Jakarta (10460) Tel : (021) 4249293 (021) 4205800 Fax ; (62-21) 3104115 **Gabungan Perusahaan Ekspor Indonesia (GPEI)** Indonesian Exporters Federation Chairman : Naafii Jl. Kramat Raya 4-6 Jakarta Pusat Tel : (021) 3856099 F.(021) 3846892 **Asosiasi Pemasaran Indonesia** Indonesian Marketing Association Chairman : Hermawan Kertajaya Duta Merlin Complex E-18 Jl. Gajah Mada 3-5 Jakarta Tel : (021) 6349432 **Gabungan Pelaksana Konstruksi Nasional Indoneia (GAPENSI)** Association of Indonesian National Construction Companies Chairman : Ir. Agus C. Kartasasmita Jl. Raya Pasar Minggu Km. 17/11-A Jakarta Selatan Tel : (021) 7981670 (021) 7974301 Fax : (021) 7974302 (021) 798171
HEALTH	**Ikatan Dokter Indonesia (IDI)** Association of Indonesian Doctors Jl. Dr. Samratulangi No. 29 Jakarta 10350 Telp : (021) 315 0679 (021) 390 0473 Fax : (021) 390 0473 **Ikatan Ahli Kesehatan Masyarakat Indonesia** Indonesian Association on Environmental Health Gedung Muchtar Lt. II Jl. Pegangsaan Timur No. 16 Jakarta 10 320 Telp : (021) 314 5583 **Ikatan Naturopatis Indonesia (IKNI)** Indonesian Naturopath Association Jl. Hayam Wuruk 114 Blok A No. 19 Jakarta 11160 Telp : (021) 629 5477 (021) 629 6793 **Ikatan Dokter Ahli Bedah Indonesia (IKABI)** Association Indonesian Surgeons Ilmu Bagian Bedah RSCM Jl. Diponegoro No. 71 Jakarta Pusat Telp : (021) 390 5553 (021) 336 030 (021) 31 000 (021) 326 313 Fax : (021) 390 6553 **Ikatan Ahli Radiologi Indonesia (IKARI)**	**Ikatan Bidan Indonesia (IBI)** The Indonesian Midwife Association Jl. Johar Baru V D/13 Kayu Awet Jakarta 10560 Telp : (021) 424 4214 **Ikatan Sarjana Farmasi Indonesia (ISFI)** Association of Indonesian Pharmacy Graduates Jl. Wijayakusuma No. 17 Tomang jakarta 11440 Telp : (021) 567 1800 (021) 735 9988 Fax : (021) 736 3736 **Ikatan Dokter Anak Indonesia (IDAI)** Indonesian Society of Pediatricians Bagian Kesehatan Anak RSCM Jl. P. Diponegoro No. 71 Jakarta Pusat Telp : (021) 343 021 (021) 344 001 (021) 314 8610 (021) 331168 (330) 808 ext 429 Fax : (021) 390 7743 **Ikatan Dokter Ahli Syaraf Indonesia (IDASI)** Association of Indonesian Neurologists Bagian Neurologi RSCM/FKUI Jl. P. Diponegoro No. 71 Jakarta Pusat Telp : (021) 335 044 (021) 330 808 ext. 410

	Association of Indonesian Radiologists Bagian Radiologi RSCM/FKUI Jl. P. Diponegoro No. 71 Jakarta Pusat Telp : (021) 343 021 (021) 344 001 (021) 331 867 (021) 330 808 **Ikatan Ahli Urologi dan Neurologi Indonesia (IAUNI)** Indonesian Urologists and Neurologists Association Bagian Urologi/Neurologi RSCM Jl. Diponegoro No. 71 Jakarta Pusat **Ikatan Dokter Ahli Jiwa Indonesia (IDAJI)** Association of Indonesian Psychiatrists Bagian Psikiatri RSCM Jl. P. Diponegoro No. 71 Jakarta 10430 Telp : (021) 337 559 (021) 331 507 **Ikatan Ahli Bedah Syaraf Indonesia (IABSI)** Association of Indonesian Neurolgical Surgeons Bagian Bedah Syaraf RSCM Jl. P. Diponegoro No. 71 Jakarta Pusat Telp : (021) 333 907 **Ikatan Dokter Industri Farmasi Indonesia (IDIFI)** Association of Indonesian Industrial Pharmacists Jl. Gading Putih Utara Blok CB 2/6 Kelapa Gading Jakarta Timur Telp : (021) 424 4214 **Ikatan Dokter Ahli Gizi Indonesia (IDAGI)** Association of Indonesian Dietetic Doctors Bagian Gizi RSCM Jl. P. Diponegoro No. 71 Jakarta Pusat Telp : (021) 333 655 **Persatuan Dokter Gigi Indonesia (PDGI**) Association of Indonesian Dentists Bagian Patologi Anatomi RSCM Jl. P. Diponegoro No. 71 Jakarta 10430 Telp : (021) 333 707 (021) 330 487 **Persatuan Perawat Nasional Indonesia (PPNI)** Indonesian National Nurses Association Jl. KH. Muhasim IV Cilandak Barat Jakarta Selatan Telp : (021) 724 6102 (021) 722 2987 Fax : (021) 724 6109 (021) 769 772 **Persatuan Dokter Ahli Penyakit Mata Indonesia (PERDAMI**) Association of Indonesian Ophthalmologists Bagian Mata RSCM/FKUI Jl. P. Diponegoro No. 71 Jakarta Pusat 10430 Telp : (021) 334 878	**Ikatan Dokter Spesialis Ahli Anestesiologi Indonesia (IDSAAI**) Association of Indonesian Anaesthetists Jl. Dr. Sam Ratulangi No. 16 Jakarta 10 350 Telp : (021) 390 0465 (021) 337 910 Fax : (021) 390 0473 Bagian UPF Anestesi RSCM Jl. Diponegoro No. 71 Jakarta Pusat Telp : (021) 333 736 **Ikatan Perawat Anestesi Indonesia (IPAI**) Association of Indonesian Anaesthetic Nurses Bagian UPF Anestesi RSCM Jl. Diponegoro No. 71 Jakarta Pusat Telp : (021) 333 736 **Ikatan Kontrolik Kesehatan Indonesia (IKKI**) Association of Indonesian Health Controller Jl. Hang Jebat III Blok F 3 (Akademi Penilik Kesehatan Depkes) Kebayoran Baru Jakarta Selatan **Ikatan Rumah Sakit Jakarta Metropolitan (IRSJAM**) Jakarta Metropolitan Hospitals Association Jl. Danau Sunter Utara Blok J 12 No. 68 Sunter Podomoro Jakarta Utara Telp : (021) 430 4962 (021) 430 4964 **Ikatan Fisiotherapis Indonesia (IFI**) Indonesian Physiotherapists Association Jl. Puskesmas 20 Otista Jakarta 13330 Telp : (021) 819 4502 **Persatuan Ahli Gizi Indonesia (PERSAGI**) Association of Indonesian Dietatics Akademi Gizi Depkes Jl. Hang Jebat III Kebayoran Baru Jakarta Telp : (021) 716 971 (021) 711 686 (021) 739 5331 Subdit Bina Kewaspadaan Gizi Ditjen Binkesmas Depkes RI Jl. HR.Rasuna Said Blok X 5 Kav 4-9 Kuningan Jakarta Telp : (021) 739 0485 **Persatuan Dokter Spesialis Kardivaskuler Indonesia (PERDOSKI)** Association of Indonesian Cardiao-vascular Doctors Bagian Kardiologi RS Jantung Harapan Kita Lt. III Kamar 3014 Jl. Letjen Suparman Slipi Jakarta 11420 Telp : (021) 568 4085 (021) 568 4092 Ext. 1314 **Persatuan Ahli Farmasi Indonesia (PAFI)**

Persatuan Perusahaan Kosmetika Indonesia (PERKOSMI)
Association of Indonesian Cosmetic Industries
Jl. K. Mangunsarkoro No. 69
Jakarta Pusat
Telp : (021) 350 481 (021) 351 545
(021) 338 161 (021) 338 148

Persatuan Dokter Spesialis Radiologi Indonesia (IDAJI)
Association of Indonesian Radiotherapists
Bagian Radiologi RSCM/FKUI
Jl. P. Diponegoro No. 71
Jakarta 10430
Telp : (021) 629 9487 (021) 659 0406

Persatuan Ahli Akupuntur Seluruh Indonesia (PAKSI)
Indonesian Acupunctures Association
Bagian Radiologi RSCM/FKUI
Jl. Diponegoro No. 71 Jakarta 10430
Telp : (021) 330 808
Jl Kartini VIII/54 Jakarta 10750
Telp : (021) 629 9487 (021) 659 0406

Persatuan Perusahaan Minuman Kemasan Indonesia
Association of Indonesian Packed Drink Industries
c/o Direktorat Pengawasan Makanan dan Minuman Depkes RI
Jl. Percetakan Negara No. 23 Jakarta

Persatuan Ahli Teknik Laboratorium Kesehatan Indonesia (PATELKI)
Association of Indonesian Medical Laboratory Technology Specialists
c/o Pusat Labkes Depkes RI
Jl. HR. Rasuna Said
Blok X 5 Kav 4-9
Jakarta 12950
Telp : (021) 522 1705

Perkumpulan Dokter Ahli Akupuntur Indonesia (PAAI)
Association of Indonesian Acupunture Doctors
Jl. P. Diponegoro No. 71
Jakarta Pusat 10430
Telp : (021) 330 808

Perkumpulan Nefrologi Indonesia (PENEFRI)
Indonesian Nefrologists Association
Pav. Ginjal dan Hipertensi RSCM
Jl. Diponegoro No. 71 Jakarta 10430
Persatuan Rumah Sakit Seluruh Indonesia (PERSI)

Association of Indonesian Hospitals
Jl. Danau Sunter Utara Blok J 12 No. 68
Sunter Podomoro,
Jakarta 14350
Telp : (021) 651 4531 (021) 651 0962
Fax : (021) 651 4531

Perhimpunan Dokter Spesialis Patologi Indonesia
Indonesian Association of Pathologists
Bagian UPF Patologi Klinik RSCM
Indonesian Pharmacists Association
Jl. Kenari II/3 Jakarta Pusat
Telp : (021) 324 387
Jl. Budi Utomo No.1 Jakarta Pusat
Telp : (021) 364 9251

Persatuan Ahli Penyakit Dalam Indonesia (PAPDI)
Indonesian Association for Internal Decease Specialty
Bagian Penyakit Dalam RSCM/FKUI
Jl. P. Diponegoro No. 71
Jakarta Pusat 10430
Telp : (021) 330 956 (021) 343 021

Persatuan Ahli Teknik Pangan Indonesia (PATPI)
Association of Indonesian Food Technologist
Bagian Teknik Pangan IPB Bogor
Telp : (0251) 21 260 (0251) 21 031
(0251) 336 933
Fax : (0251) 21 260

Perkumpulan Ahli Bedah Orthopaedi Indonesia (PABOI)
Indonesian Orthopaedics Association
Bagian Bedah RSCM/FKUI
Jl. Diponegoro No. 71 Jakarta 10430
Telp : (021) 336 030

Perkumpulan Ahli Dermatovererologi Indonesia (PADVI)
Indonesian Dermatologists Association
Bagian Kulit RSCM
Jl. P. Diponegoro No. 71
Jakarta Pusat 10430
Telp : (021) 344 001-09 ext. 410

Persatuan Obstetri dan Ginekologi Indonesia (POGI)
Indonesian Obstetricians and Ginecologists Associaton
Bagian Rehabilitasi /Bedah Orthopaedi RSCM
Jl. Diponegoro No. 71 Jakarta 10430
Telp : (021) 336 031
(021) 314 0286
(021) 315 0076
Jl Mendawai IV/14 Kebayoran Baru Jakarta Selatan
Telp : (021) 344 009
Klinik Raden Saleh
Jl. Raden Saleh 49 Jakarta Pusat

Perhimpunan Hematologi dan Transfusi Darah Indonesia (PHTDI)
Association of Indonesian Hematology and Blood Transfusion
Bagian Hematologi Penyakit Dalam RSCM
Jl. Diponegoro No. 69-71 Jakarta 10002
Telp : (021) 330 956

FINANCIAL	Jl. Diponegoro No. 69-71 Jakarta 10002 Telp : (021) 330 487 (021) 334 465 Klinik PERHATI Jl Proklamasi 43 Jakarta Telp : (021) 335 088 **Dewan Asuransi Indonesia (DAI)** Insurance Council of Indonesia Chairman : B. Munir Sjaamsoeddin Jl. Majapahit 34 Blok V/29 Jakarta 10160 Telp : (021) 345 4387 (021) 381 3264 Fax : (021) 345 4307 (021) 351 1535 **Asosiasi Konsultan Aktuaria Indonesia** Actuary Consultant Association of Indonesia Chairman : Dr. Indra Hattari, FSAI c/o PT. Dian Artha Tama Mampang Plaza Lt. 3 Suite 302 Jl. Mampang Prapatan Raya No. 100 Jakarta 12760 Telp : (021) 720 2920 (021) 720 2921 Fax : (021) 720 2920 **Asosiasi Ahli Manajemen Asuransi Indonesia (AAMAI)** Association of Indonesian Insurance Management Profession Chairman : Drs. Sapto Trilaksono, MSc, FSAI, AAIJ PT. Reasuransi Umum Indonesia Bldg	**Asosiasi Broker Asuransi Indonesia (ABAI)** Insurance Broker Association of Indonesia Chairman : Rubiyanto MBA, AAAI-K Jl. Sunda No. 7 Lt. 3 Jakarta Telp : (021) 310 0068 (021) 320 809 Fax : (021) 326 178 **Asosiasi Adjuster Asuransi Indonesia** Insurance Adjuster Association of Indonesian Chairman : Jan Silalahi Gedung Artha Graha Lt. 16 Jl. Jenderal Sudirman Kav. 52-53 Jakarta 12910 Telp : (021) 515 2084 Fax : (021) 515 2085

OTHER SERVICES

12.1. TUNAS BANGSA FOUNDATION

Tunas Bangsa Foundation started as a Training and Rural Self-sustainability Centre in 1994 which then became a foundation in 1999. Tunas Bangsa is an organisation that aims to improve the welfare of the agricultural community in Sigli and its surrounding areas.

Mission
- ❖ Provide services in social and community sectors
- ❖ Contribute to economic efforts to improve human resources and create a self-sustainable society
- ❖ Actively participate in assisting and guiding rural communities on the development and management of agricultural training and education programmes
- ❖ Contribute to physical and mental rehabilitation, particularly for vulnerable groups

Services
- ❖ Value chain analysis of cacao in Pidie
- ❖ Improve the development of cacao farming, particularly for conflict-affected farmers
- ❖ Capacity building and distribution of financial assistance for members of cooperatives or community/farmer groups
- ❖ Optimal use of fuel subsidies programme
- ❖ Ad-hoc emergency programmes immediately after the tsunami

The programmes above were carried out in cooperation with government offices as well as local, national and international organisations.

12.2. POST

Pos Indonesia operates its service network in more than 17,000 islands throughout Indonesia. In order for a company to operate smoothly and to maintain good service performance, the transportation system becomes a significant concern. Mostly, for mail transportation, Pos Indonesia still relies on other parties such as trains, buses, airplanes and ships operated by both government and private companies. However, it will endeavour to deliver any mail promptly.

The Indonesian Post Office service is useful for business. Despite internet technology, post service is still being used. The services provided by the Post Office are:
- Payment of credit cards
- Payment of telephone and mobile phone bills
- FIF and Adira motorcyle leasing insurance
- Tax payment
- Batara saving/BTN, in cooperation with Bank Muamalat Syariah
- Postal money order from person to person all over Indonesia (Non-account)
- Fund distribution from a third party to those who are entitled for it, for example direct distribution of cash assistance for the poor.
- Sending and delivering letters, goods and documents all over the world.

EMS (Express Mail Service)
Delivery service of goods or news as a solution to prompt international post consignment
Express Mail Service is a delivery service of goods or news as a solution to prompt international post consignment with a facility to track the consignment status. Currently, the EMS Network serves 53 countries with a delivery period of between one and three days.

Following are nations where EMS consignment serves:

Algeria	Iraq	Poland
Saudi Arabia	Ireland	Portugal
Australia	Italy	Qatar
Austria	Japan	Russia
Azerbaijan	Germany	Singapore
Bahrain	Kuwait	South Korea
Bangladesh	Macao	Sudan
Belgium	Malaysia	Sweden
Brazil	Maldives	Switzerland
Brunei Darussalam	New Caledonia	China
Cambodia	Nepal	Taiwan
Canada	Netherlands	Thailand
Denmark	Nigeria	United Arab Emirates
Egypt	Norway	United States of Amerika
Finland	New Zealand	United Kingdom
France	Phillipines	Vietnam
Hong Kong	Pakistan	
India	Papua New Guinea	

Service Money Order *(Weselpos)*

<u>Domestic type Service Money Order *(Weselpos):*</u>

- *Weselpos Instant*

Weselpos with delivery time within seconds: received by the destination office in a few seconds, using an on-line system. Tariff Rp 20,000 (+ 10% Tax (PPN))

- *Westron-Prime*

Weselpos with "same day delivery" services, received by the destination office on the same day as the delivery day, under the conditions:
  - Can only be sent from and to a town where there is a KPRK
  - Deadline of posting is 11am local time.
  - The recipient's adress is in the town of the destination office.
  - If posted after 11am, delivery time is Day + 1 (it arrives the next day)

- *Westron-Standard*

Weselpos with delivery time of at least H+2 (2 days after delivery day), if sent from KPRK and the recipient's address is in the town of the destination office. If the weselpos is sent from and to a place outside a KPRK region, then the delivery time is calculated in addition to the time for physical delivery of the weselpos from Sender to KPRK and from KPRK to Recipient. This can be sent from and to any address in Indonesia.

- *Weselpos-Ordinary*

Weselpos with delivery time at least H+5 (5 days after delivery day), the recipient's address is in the town of the destination office. If the weselpos is sent from and to a place outside a KPRK region, then the delivery time is calculated in addition to the time for physical delivery of the weselpos from Sender to KPRK and from KPRK to Recipient. This can be sent from and to any address in Indonesia.

- *Weselpos-Partnership*

Weselpos sent by or for certain companies based on a special collaboration agreement (for example: Bank Niaga, Citibank, etc)

<u>Overseas Type Service Money Order:</u>

- *Western Union*

Service money order to other countries/states with delivery time within minutes, as representative agent of Western Union.

SOPP-POS (SYSTEM ONLINE PAYMENT POINT-POS)

Rapid, easy and practical service for payment of invoice accounts or billings online at the post office.

Partner service SOPP-POS:

- *TELKOM*
  Accept payment of telephone invoice account.
- *BAKRIE TELECOM (ESIA)*
  Accept payment of telephone invoice account.
- *TELKOMSEL*
  Accept payment of post-paid and pre-paid phone invoice account
- *INDOSAT*
  Accept payment of post-paid phone invoice account (ex Satelindo dan IM-3).
- *BANK MUALAT INDONESIA (BMI)*
  Accept Payment of Kartu Shar-E Bank Muamalat Indonesia.
- *ADIRA FINANCE*
  Accept Installment for Motorcycle Credit
- *BHAKTI FINANCE*
  Accept Installment for Motorcycle Credit.
- *TAX*
  Accept Tax Payment

Besides the partners above, SOPP-POS also cooperates with other partners for particular payments in some regions, such as:

- *PAM*
  Accept payment of monthly water bills. Currently limited for the region of Jakarta, i.e. Glorious PAM Lyonnaise (Palyja), Glorious Thames Pam (TPJ), and some other areas.
- *PLN*
  Accept payment of monthly electricity bills. Limited for Bandung, Semarang, etc.

GIROPOS

Service Management of monetary activities through a giro account carried out by PT Post Indonesia under certain conditions.

Channeling Of Funds

- Retirement funds : PT Taspen (Persero), PT Asabri, DP Pertamina
- Channeling of financial assistance from the government (PKPS BBM, School Operational Aid (BOSS), Cash Subsidies, etc)
- Scholarships

Money Agent

Services in partnership with others, e.g.:

- Outlet of Batara Savings: *Bank Tabungan Negara* (Online and Manual)
- Outlet of Bank Muamalat Indonesia (BMI)

• Savings for migrant workers with *Bank Negara Indonesia* (BNI)
• Electronic vouchers for mobile phones

Pos Keliling **(Mobile Post Offices)**
In many locations across town or near village centres, there are mobile post offices in mini-vans which are parked at the same time and place every day. When the back window is open, it means that the post office is open for business. You can send mail and purchase postal needs (stamps, etc) from these *pos keliling.*

There are several types of mail service for letters:

pos udara	international air mail service
express	international delivery in 2-3 working days
kilat biasa	domestic delivery (Rp 900)
kilat khusus	*overnight domestic delivery* (Rp 2,500 or more depending on the destination)
terdaftar	registered mail

The delivery of goods according to Indonesian Customs

DUTIABLE / RESTRICTED ITEMS	**PROHIBITED ITEMS**
Particular food/beverages	Narcotics and Drugs
Particular clothing	Pornographic material
Electronic Appliances	Politically sensitive material, e.g. pictures, underground printed papers
Publications and Media	Firearms, explosives, ammunition (need special license)
Medicine	Sport weapons/hunting guns (need special license)
Goods for daily use	
Handicrafts and particular goods of preference	

12.3. PERPAMSI - The Indonesian Association Of Drinking Water

The Role of PERPAMSI
There is an important role for PERPAMSI to support local governments and local water enterprises (PDAM) in their effort to develop private sector partnership arrangements for more private sector involvement in the design, financing, construction and operation of water supply facilities and services to urban communities.

PERPAMSI will mainly focus on two areas within the private sector partnership field:
1. Provide information to the PDAMs and local governments not only on the possibilities of private sector partnership, but also on the risks and consequences. PERPAMSI will promote transparency for all private sector partnership contracts and public tendering for all larger contracts.
2. Provide information to potential investors about the opportunities and risks of investing in the Indonesian water sector.

Investment and Joint Ventures
1. Improve cooperation in a professional manner, both with national and international partners.
2. Development of a joint-venture strategy aimed at the development of the drinking water sector.
3. Prepare a concept to market the joint-venture strategy and set up programs.
4. Prepare a standard for feasibility studies for PDAM development.
5. Prepare a classification for the selection of joint-venture partners.

6. Define an investment standard for the benefit of PDAM development.
7. Prepare an implementation program to improve the activities of PERPAMSI companies in a professional manner.
8. Coordinate and monitor donor activities.

Water Resources
1. Assist the formulation of Government Regulations for the implementation of laws concerning water resources, particularly those related to PERPAMSI participation.
2. Environmental awareness forum (Forum Peduli Lingkungan).
3. Integrated water resources management system, including the undertaking of surveys and workshops.
4. Set policies that regulate water tariffs in the era of regional autonomy.

12.4. PT. TELKOM INDONESIA Tbk

PT Telekomunikasi Indonesia Tbk., hereinafter referred to as TELKOM or the Company, is the largest InfoCom company and full service and network provider in Indonesia.

TELKOM and its affiliated companies provide fixed-wire lines, fixed wireless, mobile services, data & internet and other multimedia services, and network & interconnection.

Product & Service
Telephone (Fixed Line)
1. TELKOM Free (0.800)
2. TELKOM Lokal
3. TELKOM SLI
4. TELKOM SLJJ
5. TELKOM Teleconference
6. TELKOM Unicall (0.807)

Flexi (Fixed Wireless)
1. Flexi Classy
2. Flexi Combo
3. Flexi Home
4. Flexi Trendy

Data & Internet
1. e-Business (i-deal)
2. e-Business (i-manage)
3. e-Business (i-Settle)
4. e-Business (i-Xchange)
5. e-Business (TELKOMWeb Kiostron)
6. e-Business (TELKOMWeb Plazatron)
7. Solusi Enterprise - INFONET
8. Solusi Enterprise - IP Virtual Network
9. Speedy
10. TELKOM ISDN BRA
11. TELKOM ISDN PRA
12. TELKOMLink DINAccess
13. TELKOMNet ASTINET
14. TELKOMNET Whole Sale (VPN DIAL)

Network
1. DID
2. TELKOM Satelit - Sewa Transponder

3. TELKOMPhone-VSAT

Content & Application

1. FlexiLand
2. FlexiTone
3. i-VAS
4. Ventus

TELKOM Corporate Social Responsibility - Small Medium Enterprise Development
TELKOM provides assistance for the development of small and medium enterprises (SMEs). Currently it aims to assist 3,600 SMEs.

12.5. POLICE

Obtaining a Driver's License
Foreigners are allowed to obtain an Indonesian driver's license or SIM (Surat Izin Mengemudi). Most employers are willing to assist foreigners by obtaining the services of an agent. This agent may be employed by your company or work for an independent service bureau 'Biro Jasa'.

If a foreigner wants to apply for a driver's license in person, without the assistance of an agent, it is not a very difficult procedure and relatively efficient, assuming that the applicant is in possession of all the necessary documents.

The best time to apply for a driver's license is as early in the morning as possible. The worst times to go are on Fridays just before noon, when all the employees take a longer lunch break to go to Friday prayers at the mosque, as well as right before closing time on any day.

Procedure to Make a Driver's License in NAD

1. Go to the Department of Motor Vehicles *(SAMSAT LAMTEMEN)*, which has the authority to issue driving licenses for residents of Banda Aceh:
   Satuan Penerbitan Administrasi SIM (SAT) - PAS Polda NAD
   Jl. Lhok'Nga – Meulaboh, Lamtemen
   Banda Aceh

   Office Hours: 8am to 4pm Monday through Friday, 8am to 12am on Saturdays

Note: If your application is received before 12am, it will be completed that day. Applications submitted between 12am and 1pm will be accepted and processing will begin, but the license will have to be picked up the following day. The office does not accept new applications after 1pm, but continues to process the applications submitted earlier that day – until 4pm.

You will need to bring:

1. Original identity card, KTP or Passport
2. Original KITAS (Temporary Stay Permit) card
3. Valid Indonesian driver's license, foreign driver's license or international driver's license (as applicable)
4. Copies of the identity and valid visa pages in your passport
5. Copy of your KITAS card
6. Copy of your current driver's license

2. Go to the front of the building and purchase a *'Tanda Pembayaran Permohonan Pembuatan Surat Ijin Mengemudi'* slip from either of the two bank offices on the

premises, Bank Rakyat Indonesia or Bank International Indonesia, for Rp 75,000. This slip represents the payment of the official fee.

3. Present this 'bank slip' at the adjoining booth and you will receive a copy of the application form (Surat Permohonan SIM).

4. Complete this form, which is only available in Bahasa Indonesia, You will be required to give:
    1. copies of your passport /KTP
    2. copy of your KITAS card
    3. copy of your valid driver's license
    4. bank slip
    5. completed application form
    6. additional payment in accordance with the following:
        a. If you possess a valid driver's license from your home country, the additional fee will be Rp 80,000.
        b. If you posses an international driver's license, the additional fee will be Rp 70,000.
        c. If you are applying for a new license without a valid license of any kind with you, the additional fee will be Rp 100,000. It is not usually required that you take a written test or driving test.
        d. If you are extending a valid Indonesian driver's license, the additional fee will be Rp 20,000.
        e. If you are extending an expired Indonesian driver's license, the additional fee will be Rp 40,000.

You will not receive a receipt for this additional payment. There is no posting with a listing of these payments. The attendant will want to see your original documents at this time, but they will not keep your originals. You will be given a slip for the photocopies of your documents, the completed applications form and your bank slip.

Foreigners are issued driver's licenses valid for one year from the date of issuance; you will have to renew it every year. Foreigners are only permitted to obtain Class A licenses (private cars) or Class C licenses (motorcycles).

International Drivers' Licenses
Alternatively, you can drive in Indonesia (as a resident) on an international driver's license.

12.6. Department of Civil Registry

MARRIAGE REGISTRY
Location of Service:
1. Provincial Office *(Dinas)* of Civil Registry
2. Local Office of Civil Registry

Fee: Rp 50,000 (Registry)
Rp 25,000 (Use of Room for Indonesian Citizens)
Rp 50,000 (Use of Room for Foreign Citizens)

The Local Office of Civil Registry of NAD Province (*Dinas Kependudukan dan Catatan Sipil Propinsi NAD*) provides service of Marriage Registry for those who have been married legally and under any religious laws besides Islam. Marriage Registry has a constitutional basis of the Marriage Law No. 1 Year 1974 (Undang-undang Nomor 1 Tahun 1974 tentang Perkawinan).

Based on the Marriage Law, the legal age for marriage is 19 years old for men and 16 years old for women.

If you wish to get married under 21 years old, you must obtain a parents` permission letter. If you are a man under 19 years or a woman under 16 years old, you must obtain a Dispensation from the District Court (*Pengadilan Negeri*).

Requirements

To obtain Marriage Registry Service, you must provide the following :

- Notification of wedding under Religious Laws (*Surat Bukti Perkawinan Agama*)
- Birth Certificate
- Notification from the *Geucik* (head of *kampung*)
- A photocopy of Family Card/ Identity Card (KK/KTP) legalized by *Lurah* (head of village)
- Proof of Indonesian Citizenship
- Notification Letter of any Change of Name
- Five 4 x 6 cm photographs of the man
- Five 4 x 6 cm photographs of the woman
- 2 (two) witnesses, aged 21 years old and above
- Birth Certificates of any child to be legalized
- Divorce Certificate/Death Certificate, for those who have been married before
- Permission from Commander, for members of TNI/ Police Force
- Passport for Foreign Citizens
- Letter of Notification (STMD) from the Police for Foreign Citizens
- Letter from relevant Embassy/Consulate/Foreign Representatives for foreign citizens
- SKK from Imigration (for foreign citizens)

Proper time to register your marriage

10 (ten) workdays after date of registry. If you want the period to be less than 10 (ten) workdays, then there needs to be a signed Dispensation from the *Camat* (head of subdistrict). Your marriage should be registered within 1 (one) month after the religious wedding ceremony is conducted.

BIRTH CERTIFICATE

Location of Service: The Local Office of Civil Registry at the district level (*kabupaten/kota)*

Length of Service: 1 workday

Fee: Rp 5,000

Birth Certificate is the Civil Registry of an infant`s birth.

Requirements

It is urgently recommended to register for a Birth Certificate as soon as an infant is born. The requirements are as follows:

- Notification of birth from Hospital/Doctor/Midwife/Pilot
- Proof/Certificate of Parents` Marriage
- Notification of birth from *Lurah* (head of village)
- Photocopy of Family Card/Identity Card, legalized by *Lurah* (head of village)

Types of Birth Certificate

Birth Certificates are classified according to the timeframe between birth and notification. There are 3 types of Birth Certificate:

- **General Birth Certificate**: the Birth Certificate is issued based on notification of birth in a timeframe at most 60 (sixty) workdays for Indonesian citizens, and 10 (ten) workdays for foreign citizens, from the date of birth.

- **Special Birth Certificate**: the Birth Certificate is issued based on notification of birth which has passed the timeframe of 60 (sixty) workdays for Indonesian citizens, and 10 (ten) workdays for foreign citizens, from the date of birth.
- **Dispensation Birth Certificate**: the Birth Certificate is issued based on Government`s Program to give a dispensation for those who were born before 31 December 1985 and were late in having their births registered.

Source: Department of Civil Registry

12.7. PERTAMINA

Pertamina Business

Upstream Activities

Upstream activities cover exploration and production of oil, gas, and geothermal energy. The aim of exploration activities is to discover new oil and gas reserves as a replacement of hydrocarbon that has been produced. This effort is intended to maintain the production continuity. The exploration and production activities are performed through its own operation and joint operation arrangements.

Downstream Activities

The directorate engages in the activities of oil and gas refining, and managing the distribution and marketing of the refined products. The main objective of its activities is to meet the domestic market fuel demand, also non-fuel and petrochemical demand in the domestic and international markets.

<u>Products</u>

Fuel:

1. Motor Gasoline
2. Kerosene
3. Automotive Diesel Oil
4. Industrial Diesel Oil
5. Marine Fuel Oil

Special Fuel:

1. Aviation Gasoline (Avgas)
2. Aviation Turbine Fuel (Avtur)
3. Bio Solar
4. Pertamax
5. Pertamax Plus
6. Pertamina Dex

Non Fuel:

Aspal, Lube Base Oil, Solvent, Laws, SBP-XX, Minarex- B, Minasol-m, Pertasol, Bransol, Ligasol, Paraffinic Oil, Solvar-T, Solvenam, Green Coke, Calcined Coke, Paraffin Wax, Slack Wax, Heavy Aromate, Heavy Aromate, Sulphur

Gas:

Liquid Petroleum Gas, BBG, Musicool

Petrochemical:

Polytam Purified, Terephthalic Acid, Paraxylene, Benzene, Propylene

Lubricant:

1. Passenger Car Oil
2. Two Stroke Gasoline Engine Oils
3. Heavy Duty Diesel Engine Oils
4. Industrial and Marine Engine Oils
5. Automotive Gear Oil
6. Circulating Oils
7. Industrial Gear and Hydraulic Oil
8. Powershift Transmision and Heavy Equipment Hydraulic Oil
9. Refrigerating Oils (Grease)

Address of Tunas Bangsa Foundation	
Yayasan Tunas Bangsa Jl. Banda Aceh – Medan no. 40, Paru Kecamatan Bandar Baru, Kabupaten Pidie Nanggroe Aceh Darussalam Phone: +62-813-600-149-61 Email: tunas_bgs@yahoo.com	**Contact person:** Muhammad Ismail (Director) M. +62-852-7706-9292

Pos Indonesia Inquiry Center	
EMS Inquiry Centre **Office Exchange Jakarta Soekarno-Hatta** Telp : +62 21 550 2157, Fax : +62 21 550 1407 Email : inquems_import@posindonesia.co.id Email : Inquems_export@posindonesia.co.id **Office Exchange Denpasar** Telp : +62 361 751466 Fax : +62 361 232753 Email : 800cs@posindonesia.co.id	**Office Exchange Batam** Telp : +62 778 462033, 462416 Fax : +62 778 462464 Email : 294kkp@posindonesia.co.id **Office Exchange Medan** Telp : +62 61 4568940 Fax : +62 61 4515633 Email : 200kkp@posindonesia.co.i

REGIONAL POST OFFICES
NANGGROE ACEH DARUSSALAM PROVINCE

No	Post Name	Office Address	Post Code	Phone
1	Banda Aceh	Jl.Mayjen T.Hamzah B.No.33, Kuta Alam, B.Aceh	23000	0651-21426
	Darussalam	Jl.Kampus Unsyiah, Kec.Syiah Kuala, Darussalam, Banda Aceh	23111 A	
	Jelingke	Jl.T.Nyak Arif, Kec.Syiah Kuala, Jelingke, Banda Aceh	23114 A	
	UleeLheue	Jl.Pelabuhan, Kec. Meuraksa, UleeLheue, Banda Aceh	23233 A	
	Setui	Jl.Pemancar, Kec. Baiturahman, Setui, Banda Aceh	23236 A	
	Merduati	Jl.Prof.A.Majid Ibrahim, Kec.Baitu Rachman, Kp.Baro. B.Aceh	23242 A	
2	Peukanbada	Jl.Ateung Tuha, Kec.Peukan Bada, Lamasan, Aceh Besar	23351	
	Saree	Jl.Bna-Mdn Km 70, Saree, Aceh Besar	23352	
	Perumnas	JlMeisara Agung, Darul Imaroh, Ketapang Dua, Aceh Besar	23352 A	
	Lhoknga	Jl.Bna-Mbo, Lhok'Nga, Aceh Besar	23353	
	Lhoong	Jl.Bna-Mbo, Lhoong, Aceh Besar	23354	
	Sibreh	Jl.Pasar Sibreh, Sibreh, Aceh Besar	23361	
	Montasik	Jl...., Montasik	23362	
	Indrapuri	Jl.Krung Jreu, Indrapuri, Aceh Besar	23363	
	Lambaro	Jl.Kreta Api, Lambaro, Aceh Besar	23371	
	Peukan Ateuk	Jl.Lam Hasan N0.1, Kec.Kuta Baro, Peukan Ateuk, Aceh Besar	23372	
	Krueng Raya	Jl.Nelayan, Krueng Raya, Aceh Besar	23381	
	Lamno	Jl.Bna-Mbo, Kec.Jaya, Lamno, Aceh Besar	23657	
	Jantho	Jl.T.Panglima Polem, Kec.Jantho, Kota Jantho, Aceh Besar	23900	
	Seulimum	Jl.Bna-Mdn Km 53, Seulimum, Aceh Besar	23951	

3	Sabang	Jl.Perdagangan No.66, Kec.Sukajaya, Kota Bawah, Sabang	23500	
4	Meulaboh	Jl.T.Chik Ditiro SK No.2, Kec.Johan Pahlawan, Aceh Barat	23600	0655-21164
	Suaktimah	Suak Timah, Kec.Sama Tiga, Aceh Barat	23652	
	Teunom	Teunom, Kec.Teunom, Aceh Barat	23653	0654-21347
	Calang	Calang, Kec.Krueng Sabee, Aceh Barat	23651	0654-21002
	Lhokruet	Lhokruet, Kec.Sampoiniet, Aceh Besar	23656	0654-2182
	Alurbilie	Alur Bilie, Kec.Darul Makmur, Aceh Barat	23662	
	Simpangpeut	Simpang Peut, Kec.Kuala, Aceh Besar	23663	
	Jeuram	Jeuram, Kec.Seunangan, Aceh Besar	23671	0655-41045
	Keudearon	Keude Aron, Kec.Kaway XVI, Keude Aron, Aceh Besar	23681	
	Sinabang	Jl.T.Di Ujung, Kec.Simeulu Timur, Aceh Barat	23691	0650-21488
	Kampungaie	Kampung Aie, Kec.Seumelu Tengah, Aceh Barat	23694	
5	TapakTuan	Jl.Sudirman No.78, Kec,Tapaktuan, Psar, Aceh Selatan	23700	0656-21018
	Meukek	Ds.Blangbladeh, Kec.Meukek, BlangBladeh, Aceh Selatan	23754	
	Kotafajar	Ds.Simpang Empat, Kec.Kotafaja, Simpang empat, Aceh Selatan	23771	0656-441118
	Kandang	Ds.Suak Akong, Kec.Kandang, Suak Akong, Aceh Selatan	23772	
	Bakongan	Ds.Kedai, Kec.Bakongan, Kedai, Aceh Selatan	23773	
	Trumon	Ds.Ladang Rimba, Kec.Trumon, Ladang Rimba, Aceh Selatan	23374	
6	Manggeng	Ds.Kedai, Kec.Manggeng, Kedai, Aceh Barat Daya	23762	
	BlangPidie	Ds.Medang Ara, Kec.BlangPidie, Medangara, Aceh Barat Daya	23764	0659-91007
	Kotabahagia	Ds.Pasar, Kec.Kotabahagia, Pasar, Aceh Barat Daya	23766	
7	Subulussalam	Ds.Penaggalan, Kec.Penanggalan, Aceh Singkil	23782	0627-31213
	Rimo	Ds.Gunung Meriah, Gunung Meriah, Aceh Singkil	23784	
	Singkil	Ds.Pasar, Kec.Pulau Sarok, Pasar, Aceh Singkil	23785	0658-21213
	Palaubanyak	Ds.Pulau Balai, Pulau Balai, Aceh Singkil	23791	
8	Sigli	Jl.T,Umar No.2, Sigli, Pidie	24100	0653-24112
	Laweung	Jl.Gua Tujoh Laweung, Kec.Muara Tiga, Sukajaya, Pidie	24153	
	Padang Tiji	Jl.Bna-Mdn Padang Tiji, Kec.Padang Tiji, Pasar, Pidie	24161	0653-7005130
	Mila	Jl.Jabal Ghafur Mila, Kec.Mila, Kulu, Pidie	24163	0653-23187
	Kotabakti	Jl.Tgs-Kti Kota Bakti, Kec.Sakti, Pasar, Pidie	24164	
	Tangse	Jl.Pulo Kawa Tangse, Kec.Tangse, Keude Tangse, Pidie	24166	0653-71002
	Geumpang	Jl.Tutut Meulaboh geumpang, Kec.geumpang, Mana, Pidie	24167	
	Beureunun	Jl.Perdagangan Beureunun, Kec.Mutiara, Jama Mesjid, Pidie	24173	7005304
	Simpang3sigli	Jl.Sigli-Simpang Tiga, Kec,Simpang Tiga, Pante, Pidie	24148	7005126
	Kembangtanjong	Jl.Sigli-Kembang Tanjong, Kec.Kembg.Tanjong, Tanjong, Pidie	24182	
	Luengputu	Jl.Iskandar Muda No.26, Kec.B.Baru, Keude Leungputu.Pidie	24184	7005125
	Trienggading	Jl.Bna-Mdn Trienggading, Keude Trienggading, Pidie	24185	
	Meureudu	Jl.T.Umar No.1, Kota Meuredu, Pidie	24186	

	UleeGlee	Jl.Bna-Mdn No.8, Kec.Bandar Dua, Gpg UleeGlee, Pidie	24188	
9	Lhokseumawe	Jl.Samudra No.1, Kec.Banda Sakti, Kp.Jawa, Lhokseumawe	24300	0645-43026
10	Kruenggeukeuh	Jl..Samudera, Kec.Dewantara, K.Greukueh, Aceh Utara	24354	0645-58447
	Geudong	Jl.Mdn-Bna No.1, Kec.Samudera, Blang Peuria, Aceh Utara	24374	
	Lhoksukon	Jl.Panglateh, Lhoksukon, Aceh Utara	24382	0645-31169
	Cotgirek	Jl.PTPN I, Cit Girek, Aceh Utara	24383	
	Matangkuli	Jl.Pasar, Kec.Matang Kuli, Keude Matangkuli, Aceh Utara	24386	
	Alueieputeh	Jl.SMA, Kec.Baktya, Aleue Ie Puteh, Aceh Utara	24392	0645-91441
	Pantonlabu	Jl.pendidikan, Kec.Tanah Jambo Aye. Kt.Pantolabu, A.Utara	24394	0645-91350
11	Bireun	Jl.Gayo No.5, Kec.Jeumpa, Keude Bireun, Aceh Jeumpa	24200	0644-21027
	Matangglumpang 2	Jl.Mdn-Bna, Kec.Peusangan, Keude Mtglpg 2, Aceh Jeumpa	24261	0644-441886
	Peudada	Jl.Mdn-Bna, Peudada, Aceh jeumpa	24262	0644-351034
	Jeunieb	Jl.Mdn-Bna, Jeunieb, Aceh Jeumpa	24263	0644-541126
	Geurugok	Jl.Bna-Mdn, Kec.Gandapura, Keude Lapang, Aceh Jeumpa	24356	
	Samalanga	Jl.Samalanga, Samalanga, Aceh Jeumpa	24264	0644-31084
12	Takengon	JlLebe Keder No4, Takengon, Aceh Teungah	24500	0643-21270
	Pengasing	Jl.Ketangengon, Pengasing, Aceh Teungah	24561	
	Angkup	Jl.Pasar Inpres, Silih Nara, Aceh Teungah	24562	0643-22549
	Isaq	Jl.Takengon-Isaq, Linge Isaq, Aceh Teungah	24563	
	Bintang	Jl.Takengon, Bintang, Aceh Teungah	24571	
13	Lampahan	Jl.Bir-Tkn, Kec.Timang Gajah, Lampahan, Bener Meuriah	24553	
	Simpang Tiga	Jl.Ketakengon, Kec.Bukit, Keude Sp.Tiga, Bener Meuriah	24581	0643-23566
	Janarata	Jl.Pondok Baru, Kec.Bandar, Pondok Baru, Bener Meuriah	24582	
14	Langsa	Jl.Achmad Yani No.29/56d, Langsa Kota	24400	0641-21024
15	Kuta Cane	Jl.Achmad Yani No.91, Kec.Babusalam, Kt.Cane, Aceh Tenggara	24600	0629-21013
16	Lawesigalagala	Jl.Mdn-Kutacane, Kec.Lawe Sigalagala, Tanah Baru, A.Tenggara	24653	
	Blangkejeren	Jl.Kutapanjang No.84, Kec.BlangKejeren, K.B.kejeren, Gayo Lues	24653	0642-211171
17	Bayeun	Bayeun, Kec.Rantau Selamat, bayeun, Aceh Timur	24452	
	Peureula	Peureula, Peureulak, Aceh Timur	24453	0641-31059
	Idi	Idi, Kec.Idie Rayeuk, Idi, Aceh Timur	24454	0641-21161
	Darulaman	Darulaman, Kec.darul Aman, Aceh Timur	24455	
	Kutabinjai	Kutabinjai, Kec.Julok, Kuta Binjai, Aceh Timur	24457	
	Simpang ulim	Simpang ulim, Kec.Simpang ulim, Aceh Timur	24458	
	Tualangcut	Tualangcut, Kec.Manyak Payed, Tualangcut, Aceh Timur	24471	
	Bendahara	Bendahara, Bendahara, Aceh Timur	24472	
	Seruway	Seruway, Seruway, Aceh Timur	24473	
	Rantaukualasimpang	Rantau kuala simpang, Rantau Pauh, Aceh Timur	24474	0641-333469

	Kuala Simpang	Jl.S.Parman No.1, kota Kuala Simpang, aceh Timur	24475	0641-32008
	Sungailiput	Sungailiput, Kec.Kejuruan, Aceh Timur	24477	
	Pulautiga	Pulautiga, Kec.Tamiang Hulu, Aceh Timur	24478	

Members of PERPAMSI in NAD

PDAM Kab. Aceh Barat
("Tirta Meulaboh")
Jl. Sisingamangaraja No. 3
Meulaboh
P: (0655) 21229
Total Customer Active: 1,490
Total Population: 49,670
Registration Number: 0110010.B

PDAM Kab. Aceh Besar
("Tirta Mountala")
Jl. Ibrahim Saidi No.1
Kota Jantho - 23911
P: (0629) 92050
F: (0629) 92120
Total Customer Active: 28,508
Total Population: 281,935
Registration Number: 0110011.B

PDAM Kab. Aceh Tenggara
Jl. A. Yani No.93
Kutacane - 24611
P: (0629) 21049
F: (0629) 21930
Total Customer Active: 4,236
Total Population: 212,868
Registration Number: 0110008.B

PDAM Kab. Bireun
Jl. Medan Banda Aceh
Bireun
P: (0644) 323662
Total Customer Active: 1,171
Total Population: 10,231
Registration Number: 0110009.B

PDAM Kota Banda Aceh
("Tirta Daroy")
Jl. Tgk.Daud Beureueh
Banda Aceh - 23126
P: (0651) 21284 - 21396
F: (0651) 21284
Total Customer Active: 19,042
Total Population: 210,593
Registration Number: 0110001.B

PDAM Kota Sabang
("Tirta Aneuk Laot")
Jl. Diponogoro. No. 24
Sabang
P: (0652) 21541
Total Customer Active: 2,741
Total Population: 24,376
Registration Number: 0110007.B

PDAM Kab. Aceh Tengah
("Tirta Tawar")
Jalan Makamah No. 1
Takengon 24514
P: (0643) 21412
Total Customer Active: -
Total Population: 232,842
Registration Number: 0110003.B

PDAM Kab. Aceh Selatan
Jl. TR. Angkasa
Tapak Tuan .
Total Customer Active: 1,423
Total Population: 17,358
Registration Number: 0110004.B

PDAM Kab. Aceh Timur
Jl. Cut Nyak Dien No.1
Langsa - 24416
P: (0641) 22601
Total Customer Active: 11,500
Total Population: 673,282
Registration Number: 0110002.B

PDAM Kab. Aceh Utara
("Tirta Monpase")
Jl. Merdeka No. 5, Cunda
Lhokseumawe
P: (0645) 41806 - 45681
F: (0645) 41806
Total Customer Active: 4,682
Total Population: 600,036
Registration Number: 0110006.B

PDAM Kab. Pidie
("Tirta Monkrueng Baro")
P: (0653) 21273
Total Customer Active: 2,041
Total Population: -
Registration Number: 0110005.B

TELKOM Regional Divison
Sumatera Aceh

Toll free numbers for international Directory Assistance are
0-800-1NFOSAT, 0-800-1630728, 0-800-1636728

DIVISI REGIONAL I
Jl. Prof.HM. Yamin SH No. 2 Medan 20111
061 - 551747 / 550747

KANDATEL Aceh
Jl. Slt.A. Mahmudsyah No.2 Banda Aceh 23242
0651 - 20000 / 31818

UPP Banda Aceh
Jl. T.Daud Beureueh No.13 Banda Aceh 23122 0651 - 20100 / 23081

Banda Aceh
Jl. T.Daud Beureueh No.13 Banda Aceh 23122 0651 - 28100 / 33333

Sabang
Jl. Perdagangan No. Sabang 23212
0652 - 21295 / 21333

Jantho
Jl. A. Majid Ibrahim No. Jantho 23918
0651 - 92027 / 92222

Seulimueum
Jl. Medan - Banda Aceh KM. 42 Seulimueum 23951
0651 - 93000

Lamno
Jl. Banda Aceh - Meulaboh KM 80 Lamno 23657
0651 - 95101 / 95000

Sigli
Jl. Iskandar Muda No.14 Sigli 24112
0653 - 21000 / 21432

Beureunun
Jl. Medan - Banda Aceh 24173
0653 - 821700 / 821850

Meredu
Jl. Iskandar Muda No. Meuredu 24186
0653 - 51000 / 51111

Tangse
Jl. Sejahtera No.2 Tangse 24166
0653 - 71077 / 71112

UPP Meulaboh
Jl.Merdeka No.59 Meulaboh 23612
0655 - 21111 / 22000

Meulaboh
Jl.Merdeka No.59 Meulaboh 23612
0655 - 21166 / 22123

Calang
Jl. T. Umar No. Calang 23654
0654 - 21111 / 21093

Jeuram
Jl. Nasional No. Jeuram 23641

Blangpidie
Jl. Iskandar Muda No.32 Blangpidie 23764
0659 - 91000 / 91401

UPP Langsa
Jl. Aceh Kongsi No.1 Langsa 24414
0641 - 21000 / 20222

Langsa
Jl. Aceh Kongsi No.1 Langsa 24414
0641 - 22122 / 20222

Kuala Simpang
Jl. Iskandar Muda No.5 Kuala Simpang 24475
0641 - 32000 / 31334

Pangkalan Brandan
Jl. Sumatera No.1 Pangkalan Brandan 20857
0620 - 20000 / 21444

Pangkalan Susu
Jl.Mesjid No. Pangkalan Susu 20858
0620 - 51163 / 51001

Idi
Jl. Sultan Iskandar Muda No. Idi 24454
0646 - 21000 / 21444

Peureulak
Jl. Sultan Abdul Azizsyah No. Peurelak 24453
0646 - 31000 / 31400

Kutacane
Jl. Jenderal A.Yani No.62 Kutacane 24611
0629 - 21059 / 21085

Blangkejeren
Jl. Kutacane No. Blangkejeren 24653
0642 - 21123 / 21199

UPP Lhokseumawe
Jl. Merdeka No.1 Lhokseumawe 24351
0645 - 42000 / 44200

Lhokseumawe
Jl. Merdeka No.1 Lhokseumawe 24351
0645 - 47000 / 40900

Takengon
Jl. Lebe Kadir No.3 Takengon 24512
0643 - 21133 / 21300

Lhoksukon
Jl. Panglima Polem No.2 Lhoksukon 24382
0645 - 31122 / 31200

Pantonlabu
Jl. Pendidikan No.29 Panton Labu 24394
0645 - 91321 / 91435

Matangkuli
Jl. Mesjid No. Matangkuli 24386
0645 - 86122

0655 - 41111 / 41210 **Sinabang** Jl. Nusantara No.1 Sinabang 23691 0650 - 21200 / 21510 **Tapaktuan** Jl.T. Cut Ali No.85 Tapaktuan 23715 0656 - 21010 / 21670 **Bakongan** Jl. T. Cut Ali No. Bakongan 23773 0657 - 21007 / 21157 **Subulussalam** Jl. Hamzah Fansuri No Subulussalam 23782 0627 - 31000 / 31321 **Singkil** Jl. Jenderal A.Yani No.28 Singkil 23785 0658 - 21014 / 21222	**Bireuen** Jl. Malikul Saleh - Banda Aceh 24251 0644 - 22077 / 21031 **Matang Geulumpangdua** Jl. T. Abdul Rahman No. Matang Geulumpangdua 24261 0644 - 41321 / 31321 **Samalanga** Jl. Harapan No.2 Samalanga 24264 0644 - 31321 / 31400 **Ulim** Jl. Kedai Ulim

Address of PERTAMINA Offices

Branch Banda Aceh Jl. T.Nyak Arief 31 Telp : (0651) 23985, 33404 Fax : (0651) 21133 Telex : 54159 **Depot Krueng Raya _ Aceh Besar** Jl. Pelabuhan Malahayati, Krueng Raya Telp :(0651) 22891 **DPPU Blang Bintang** Bandara Blang Bintang, Banda Aceh Telp : (0651) 23384 **Depot Lhok Seumawe** Jl. Samudera, Lhok Seumawe Telp : (0645) 43167 **Depot Sabang** Jl. Perkapalan 2, Sabang Telp : (0655) 21210	**Head Office** PERTAMINA PUSAT Jl. Medan Merdeka Timur 1A, Jakarta 10110 Telp : (021) 3815111,3816111 (86 Saluran) Fax : (021) 3633585,3843882 Telex: 44152, 44302, 46549, 46552, 46554 **Marketing Unit - UPMS I –** **North Sumatera Area** Jl. Yos Sudarso 8-10, Medan 20114 Telp : (061) 613666, 618422 Fax : (061) 618359, 618148 Telex : 51605, 52397 **Depot Meulaboh** Jl. Pahlawan, Meulaboh Telp : (0655) 21279

POLICE OFFICES AND PUBLIC SERVICES

Chief of Police, Nanggroe Aceh Darussalam (NAD)
Major General Bahrumsyah Kasman
Kapolda Aceh
Police Headquarters NAD
Jalan Cut Meutia No. 3 Banda Aceh,
Nanggroe Aceh Darussalam
Indonesia Fax: + 62 651 23670

POLTABES ACEH BESAR / BANDA ACEH: 0651 21636
POLRES PIDIE (Police Resort) : 0653 21406
POLRES ACEH UTARA (Police Resort) : 0645 43890
POLRES ACEH TIMUR (Police Resort) : 0641 21779
POLRES ACEH BARAT (Police Resort) : 0655 21562
POLRES ACEH SELATAN (Police Resort) : 0656 21026
POLRES ACEH TENGGRA (Police Resort) : 0629 21579
POLRES SABANG (Police Resort) : 0652 21306

Fire Brigade Office : 0651-41830 / 113

Power Energy / PLN : 123

Ambulance : 118

Police : 112

National Search and Rescue: 115

Bima Computer Training Center : 0651-63840

Alsa Travel : 0651-7433011 / 31275

Kana Tour Travel : 0651-635700 / 635261, 08126975457

Krueng Wayla Travel : 0651-22066 / 637715 / 74096722

Tara Travel : 0651-33541 , 081360181611 / 085260603333

Money Changer /PT Tuka Peng : 0651-32300

Other organizations/institutions

Aceh Children In Need
Jl. Kilometer Nol, Iboih, Pulau Weh,
Sabang Rebecca 0811688015
rebeccaindore62002@yahoo.com

Aceh-Relief Aceh Relief
Jl. Angsa Raya Kampung Ateuk, Banda Aceh Made Ichwara (Team Coordinator) 0651 740033
Madeichwara@yahoo.com

AD-F Aceh Development Fund
Perumahan Bukit Permai, Jl. Permai II No. 12, Gue Gajah Aceh Besar
Nazrul Zaman 0651 44612, 08126982306

ADHI-K Adhi Karya
Jl. Glee Gurah No. 3, Banda Aceh
Mulyanto (Manager) 08126079453

AKLS Ashabul Kahfi Language School
Jl. Prada I No. 26, Prada, Banda Aceh
Chalidin Yacob (Principal) 08526128969

AMURT
Jl.Alue Blang No.1[E], Neusu
Banda Aceh.
Kalyani K.LChew : kichew8@gmail.com
M.081360321469. T.0651-7410200

ATLAS LOGISTIQUE
Jl.Lhok'Nga, Lhok'Nga , Aceh Besar
Jl.Merak No.67, Neusu Jaya Banda Aceh
T.0651-28257 – mail: atlas_logistique@yahoo.fr

BITRA
Iswan
Jl. Bahagia By Pass No. 11/35 Medan 20218
Telp.: 061 7876408 Fax.: 061 7876428
Email : ikaputra@yahoo.com
HP Iswan: 081362225497

BCB Berkat Community Berhad
Jl. Sultan Mansyursyah No. 5, Peuniti Edward Kerth Pousson (Facilitator)
+65 62702022, 081534511444

CARESOFT Caresoft Foundation
Jl. Gabus No. 2 Lampriet, Banda Aceh
Faisal (Chairman) 0811 990 7736

CIS Council (**Communication & Information Strategy- Research & Development)**
Jl.Taqwa No.7, Lambheu Barat, Keutapang Dua
Banda Aceh. NAD
T/F.0651-41600, 08129327365
Mail:cis_ council@yahoo.co.uk

***Yayasan* Dies Batako**
Jl.Prata I Lt.Angreek No.10B
Jl.Mesjid Kampung Surin
Kec.Meuraxa, Banda Aceh
Halimah Muhammad : 085260037019

E-A Emergency Architech Sigli
Nicolas jan-Ailleret 081370054350
info@archi-urgent.com

ESP-USAID Environmental Service

M-Atjeh Mapala Atjeh
Lr.Semarang No. 6 Desa Geuceu Kayee Jato, Banda Aceh
0815 3414 1377, 0811 684 506

MMB Masyarakat Muslim Banyumas
Kompleks Masjid Al-Makmur-Lampriek,
Jl.Daud Bereuh Triawan (serveyor)
081327283158
triawan_79@yahoo.com

Nurse Academy (Yayasan Pendidikan Mona) : 0651-7425546

OFFROADER PEDULI ACEH
Jln. Madrasah No. 3 (Jeruk Purut/Kemang)
Jakarta Selatan
Telepon: 62-21-7802938
Fax: 62-21-78839919
Head of Coordination : Wijaya Kusuma (0811802633

PB-IBAR Pengurus Besar Ikatan Pemuda Aceh Besar
Jl. Sultan Iskandar Muda, Lambaro, Aceh Besar
Ir. Sulaiman (Ketua Umum) 081360005906

PDRM Persatuan Demokrasi Rakyat Miskin
Jl. T. Nyak Arief, Darussalam, Banda Aceh
Lia 085260055710

PL_NAD Panglima Laot-NAD
Jl. T. Nyak Arif No. 25-26A,
Pasar lamnyong Banda Aceh
M. Adli 0651 7409692

PPB Posko Pengungsi Bersatu 06-May-05
Jl. H.Usman no.7, Jeulingke, Banda Aceh
Teuku Zulkarnaen 06517412438/081362424512
zu_zian@yahoo.com

***Sekber* PMVBI (Sekretariat Bersama Persaudaraan Muda-mudi Vihara Buddhayana Indonesia)**
Sekretariat Sekber PMVBI Propinsi Sumatera Utara
Jl. F.L. Tobing (d/h Jl. Bintang) No. 115
Telp. (061) 4575522
Jenling (08153060706)

POSKO RESCUE ACEH
Graha Macola, Lt Dasar, Jl. Lapangan Roos Raya no 5
Jakarta Selatan
Telp (021) 835 5885 Fax (021) 8314834
C/P Risna / Leli / Victor

RYC Rotary Youth Center 14-Jun-05
Jl. T.Ibrahim no.5b, Lamseupeung
Dedek (Coordinator 081365525128
dedekyp3@yahoo.com

Serambi Meukah University : 0651-26160

STIEI (Indonesian Insitute of Economy and Science) : 0651-33595

Syiah Kuala University : 0651-51977 / 51039 / 52730

SORAK-ACEH Solidaritas Gerakan Anti Korupsi-Aceh 30-Apr-05

Program/DAI/USAID Jl. T. Iskandar No. 74, Ulee Kareng, Banda Aceh John Pontius (Advisor) 0813 6027 9997 johnipm2002@yahoo.co.uk **FORUM LSM ACEH** Jl. T Iskandar No 58 Lambhuk, Ulee Kareng Banda Aceh Telp 62-651-33619 FAX 62-651-635954 Email: forum_aceh@forum-aceh.or.id, forumlsmaceh@yahoo.com ***Yayasan* Gajah Sumatera** Jl.Merak No.73, Neusu Jaya Banda Aceh Yagasu-aceh@medan.indo.net.id T/F..0651-28190 **GLOBAL RESCUE NETWORK** Ghra Seti Jl. Gudang Peluru, Tebet - Jakarta Selatan 0816811075 (Freddy Sutrisno), 08129491388 (Amalia Yunita) 08161993244 (Lodi Kurwa), 0818790063 (Budi Yakin) Web : http://globalrescuenetwork.org/ email : yuni@arusliar.co.id ***Yayasan* Green Camp** Jl.Wedana Lr.Nekku No.11, Lam Ara Banda Aceh. Fadlan: 081375136699 **IKAHI Ikatan Hakim Indonesia** Jl.T Syekh Mudawali, No.4, Banda Aceh H. Ilyas Sulaiman, S. Ag. 0811688125 **IMI-NAD Ikatan Motor Indonesia NAD** Jl. Mujur No. 53, Lamlagang, Banda Aceh Z. Karmidi (Kasi Balap Motor) 081360038369 **IRC – International Comitee of the Red Cross** Jl.atahilah N0.10, Kec.Bandaraya Kel.Geuceu Inem – Banda Aceh T.0651-47679 F.0651-47709 mail: aceh.ach@icrc.org , web: www.icrc.org **IRD – International Relief and Development Indonesia** Jl.Geuceu Meunara Lr.VII No.7, Aceh Besar – NAD T.0651-7411557 / 7428718 / 7428719 F.0651-41675 / 40080 **KAMMI-NAD Kesatuan Aksi Mahasiswa Muslim Indonesia NAD** Jl. T. Panglima Nyak Makam, Ulee Kareng Eriza Lastra (Field Coord) 08126946443 **Keuskupan Agung Medan** Jl. Ahmad Yani No. 2, Banda Aceh Sebastianus Eka B. S (Koordinator) 0651 33564, 0812650091 **LC Lions Club Of Medan** Jl.Kalianda 36 Medan 7358093, 08126503340 **LDK-Peduli-Aceh Lembaga Dakwah Kampus Peduli Aceh** Jl. Syech Abdul Rauf Komplek Pusgiwa UKM Fosma, Darussalam Yusriadi (Chief) 085217444674	Jl. Belibis Lr. Kamboja No. 2A, Labui, Kp. Ateuk Pahlawan, B. Aceh Miswar Fuady (Koordinator) 081360133731, 0651 637383 sorak_aceh01@yahoo.com ***Yayasan* SUKMA** Gedung Prioritas Jl.R.P.Suroso No.44-46, Gondangdia Lama, Jakarta 10350 Telp.(62-21) 31922515, Fax.(62-21) 3140980, Contact Person: Rini Burrows (021-31922515) Gedung Media Group Jl. Pilar Mas Raya Kav A-D, Kedoya, Kebon Jeruk, Jakarta 11520 Telp: 021-58300077 ext. 27023 Contact Person: Juri Hartani (021-70955222 **Tim Relawan Perhimpunan Indonesia Tionghoa/INTI** Jl. Roa Malaka no. 5-6, Jakarta Telp. 6221-6915891 Fax. 6221-6915893 email : intidpp@cbn.net.id Sentra Informasi : Ulung Rusman (081314616171) / Lisa Suroso (0812-9528494) **UPLINK Sekretariat Nasional** **Urban Poor Consortium - Konsorsium Kemiskinan Kota** Billy Moon Blok H-I/7 Jakarta 13450, Ph: 62-21-8642915,86902407 Fax: 62-21-86902408 E-mail:upc@centrin.net.id web: http://www.urbanpoor.or.id/ Jl. Tarum Barat Blok E no. 5 JAKARTA **WALHI (Friends of the Earth) - North Sumatera** Jl. Air Bersih No 79 Medan Sumatra Utara Kontak : Herwin Nasution; 0811657517, Tlp kantor : (061) 7869061/77804071 Fax : (061) 7869061 Email : walhisu@indosat.net.id **World Vision Indonesia Tsunami Response** Jl.Sudirman VI No.22, Kompleks DPR Geuceu Iniem – Banda Aceh T.0651-41234 F.0651- 48517 Eric_Karlzen@wvi.org **WWF-Indonesia Aceh Program** “Balee Panda” Jl.Tgk.HM.Daud Beureueh No.177 A Lampriet Banda Aceh 23126, NAD T.0651-635189 / 635190 F.0651-635192 **YAPPIKA ALIANSI MASYARAKAT SIPIL UNTUK DEMOKRASI** JL. PEDATI RAYA NO. 20, RT 007/009, JAKARTA TIMUR 13350 Telp: (021) 8191623 hunting ; Fax: (021) 850 0670 / 8590 5262 Email: yappika@indosat.net.id atau abdi@indo.net.id Kontak: Tuti/Firman/Yudi [untuk kondisi Aceh] **UNFPA – United Nations Population Fund** Jl.Blang Beringin Lr.Kupula No.2, Ds.Cot Mesjid Lueng Bata, Banda Aceh 23241

	T.0651-7410166 / 7410177 F.0651-637998 Menara Thamrin Lt.11 Jl.M.H.Thamris, Kav.3, Jakarta 10250 T.021-31411308 Ext.328 F.021-3904914 / 31927902 Web: http://indonesia.unfpa.org

Other organizations abroad

Action Against Hunger
247 West 37th Street, Suite 1201
New York, NY 10018
1-212-967-7800
http://www.aah-usa.org/

American Friends Service Committee (AFSC Crisis Fund)
1501 Cherry Street
Philadelphia, PA
1-215-241-7000
http://www.afsc.org/

Direct Relief International
27 South La Patera Lane
Santa Barbara, CA 93117
1-805-964-4767
http://www.directrelief.org/

Doctors Without Borders/Medecins Sans Frontieres
PO Box 2247
New York, NY 10116-2247
1-888-392-0392
http://www.doctorswithoutborders.org/

International Federation of Red Cross and Red Crescent Societies
PO Box 372
CH-1211 Geneva 19
Switzerland
41-22-730-4222
http://www.ifrc.org/

Mercy Corps
PO Box 2669
Portland, OR 97208
1-800-852-2100
http://www.mercycorps.org/

Oxfam International/Oxfam America
1-800-77OXFAM
http://www.oxfam.org/

Save the Children
Asia Earthquake/Tidal Wave Relief Fund
54 Wilton Road
Westport, CT 06880
1-800-728-3843
http://www.savethechildren.org/

World Relief
7 E. Baltimore St.
Baltimore, MD 21202
1-443-451-1900
http://www.wr.org/

World Vision
PO Box 70288
Tacoma, Washington 98481-0288
1-888-56-CHILD
http://www.worldvision.org/

UNICEF
333 East 38th Street
New York, NY 10016
1-800-FOR-KIDS
http://www.unicef.org/

United Nations Office for the Coordination of Humanitarian Affairs (OCHA)
http://ochaonline.un.org/

Media

ANTV – PT Cakrawala Andalas Televisi
Jl.HR.Rasuna Said Kav.X-6/8
T.021-5222087
Jakarta Selatan

BISNIS INDONESIA
Business Indonesia News Paper
Website: http://www.bisnis.com

CNN
Jl.M.H.Thamrin No.9, Jakarta Pusat
T.021-3144659

Global Tv
Jl.Raya Perjuangan Kebon Jeruk, Jakarta Barat
T.021-5360601

INDOSIAR Tv – PT.Indosiar Visual Mandiri
Jl.Damai 11, Jakarta Barat
T.021-5672222

KOMPAS
National News Paper
PT. KOMPAS CYBER MEDIA
Jl. Palmerah Selatan No.19 Jakarta 10270
Telp. (021) 5350377, 5350388
Fax. (62-021) 5360678
Website : http://www.kompas.com/

PT. KOMPAS MEDIA NUSANTARA
Jl. Palmerah Selatan No.26-28 Jakarta 10270
Telp. (021) 5347710, 5347720, 5347730, 5302200
Fax. (62-021) 5486085
Telp. (021) 5350377, 5350388 Ext. 5718-5723
Fax. (62-021) 5360678

LaTivi
Jl.Rawa Terate II No.2, Pulogadung, Jakarta Timur
T.021-4613545

MEDIA INDONESIA
National News Paper
Telp. (021) 5812101, 5821303,
5812088 (Hunting)
Fax. (62-021) 5812102, 5820476, 5812105,
5812105, 5812110, 5812107
Layanan SMS : 0812 112 8899
Website : http://www.mediaindo.co.id/

Metro Tv – PT.Media Televisi Indonesia
Jl.Pilar Mas Raya Kav. A-D
Kedoya Selatan – Jakarta Barat
T.021-5812088

***Majalah* PROYEKSI**
Projection Magazine
Jakarta Business Centre,
Jl.Gajah Mada No.174 Blok.D 16, Jakarta Barat
Telp. (021) 632 2557, 632 2558
Fax. (62-021) 632 2567
Website : http://www.proyeksi.com/

RCTI Tv– PT.Rajawali Citra Televisi
Jl.Raya Perjuangan Kebon Jeruk, Jakarta Barat
T.021-5303550

SCTV – PT.Surya Citra Televisi
Jl. Gatot Subroto Kav.21, Jakarta Selatan
T.021-5225555

SERAMBI INDONESIA
NAD News Paper
Alamat Redaksi: Jl Raya Lambaro Km 4,5 Tanjung Permai, Manyang PA , Aceh Besar - Banda Aceh.
(0651) 635544 (ext: 205, 209, 218, 219) (0651) 637180
mailto:redaksi@serambinews.com?council@yahoo.co.uk

SUARA ACEH 99 FM Radio
From The Tsunami Zone Banda Aceh
Candi Sinaga
Telp: 06517410682 08161315644

TPI Tv– PT.Televisi Pendidikan Indonesia
Jl.Pintu Dua TMII Pondok Gede, Jakarta Timur
T.021-8412473

Trans Tv
Jl.Kapten Tandean, Jakarta Selatan
T.021-7244240

TV 7
Jl.Jendral Sudirman Kav.32, Jakarta Pusat
T.021-5709777

FOREIGN INVESTMENT AND EXPATRIATES

13.1. Foreign Investment

Setting up a business in Indonesia

To establish a business in Indonesia, if you do not require a local legal entity for the investment proposed, you could choose to appoint an Agent or Distributor, or set up a Representative Office. Many foreign investors at the early stage of entering the Indonesian market choose to set up an Agency Agreement or Representative Office, then, after the business starts to grow they will apply for a Foreign Direct Investment Company (FDI) status. This is referred to most commonly in Indonesia by its Indonesian acronym PMA, or *Penanaman Modal Asing*.

Representative Office

A Representative Office can be established depending upon the line of business and the necessary licenses issued by the relevant government department. The limitation of a Representative Office is that it is not allowed to conduct direct sales and cannot issue Bills of Lading (documents for shipping of goods).

Representative Offices are set up primarily for marketing, market research, or as buying and selling agents. The relevant government ministries are:

1. Representative Office from the Department of Industry and Trade - for bilateral trade
2. Representative Office from the Ministry of Public Work - for consultant or contractors
3. Representative Office from the Ministry of Mining - for mining activities
4. Representative Office from the Ministry of Finance - for banking
5. Representative Office from the Investment Board (BKPM) - regional representative

To establish a Representative Office with permission from the Department of Industry and Trade, the company's head office needs to issue three letters:

1. Letter of Intent - stating the intention of the company to establish a Representative Office.
2. Letter of Appointment - stating the appointment of the Chief Representative
3. Letter of Statement - stating that the Chief Representative will follow Indonesian regulations.

These three letters must be stamped by a public notary and approved by the Indonesian Embassy in the home country of the firm. Upon approval, the Indonesian Embassy will issue a Letter of Notification (Surat Keterangan). Upon completion of the four letters the process can continue to the related government ministry in Jakarta, to incorporate a fixed license for 2 years. Other ministries require different types of letters.

Limited Liability Co or Perusahaan Terbatas (PT)

Foreign Direct Investment, most often referred to by its Indonesian abbreviation - PMA, is governed primarily by the Foreign Capital Investment Law No. 1 of 1967, amended by Law No. 11 of 1970. As a legal basis, the law is fairly accommodating of various deregulatory policies and measures to date, and those that may be taken by the government in the foreseeable future.

In addition to Investment Law No. 1/1967, PMA companies as well as other companies, in their business operations are still subject to sector/industrial policies as required by corresponding ministries.

Incorporation of PMA Company

The Investment Coordinating Board (BKPM), the government body which processes and handles FDI companies, issued an important deregulation package on PMA in May 1994 referred to as PP-20/1994. It was seen as a very significant step towards a much more conducive and attractive investment environment in Indonesia. The regulation:

1. Allows 100% FDI investment in selected areas of business
2. Limits foreign direct investment to 95%, with a minimum of 5% ownership by Indonesians
3. Allows FDI investment with certain conditions
4. Stipulates the sectors which are closed to FDI investment

You can obtain a copy of the FDI application in English from Indonesian embassies overseas or from the Investment Coordinating Board office, either their head office in Jakarta or their regional offices in the provinces.

For those companies choosing to make a 100% foreign investment, there is a requirement that 15 years from the commencement of commercial operations, the 100% foreign shareholder must sell at least 5% of the firm to an Indonesian entity. A company which is initially 95% foreign owned is not subject to any divestment requirements.

The amount of capital to be invested in a foreign-owned company is decided by the investing parties themselves, and the BKPM approval is based on economic matters and the scale of the project. Foreign investment companies are basically free to choose where in Indonesia they will set up operations, with the proviso that factories must be in areas zoned for industry or in an industrial estate.

The life of foreign investment companies has been extended by allowing the renewal of the fixed operating license (IUT) for an additional 30 years. In other words, the initial licenses are valid for 3 years (SPPP BKPM), plus 2 x 30 years, for a total of 63 years.

The process of incorporation of a new foreign direct investment company:

Initial License (valid for 3 years)

Step 1. Prepare and send the application with required documentation, compiled according to the investment plan. Set up a joint venture agreement if you are making the investment with Indonesian partners.

Step 2. Obtain the Initial License (SPPP BKPM), valid for 3 years.

Step 3. Incorporation of SPPP BKPM:

- Establishment of Articles of Association with a Public Notary detailing proof of capital investment, and sent to the Ministry of Justice for approval and issuance of s State Gazette
- Registration of the company address with the local council (domicile)
- IRD registration (NPWP + PKP)
- Registration with the Department of Industry and Trade (TDP)

Step 4. Key expatriate positions (work permits)

Fixed Operating License (30 years)

Step 5. Prepare and send the 6-month report (LKPM) to the provincial BKPM office as well as UUG (HO) nuisance act to the regional office of BKPM

Step 6. Incorporate facilities - Master list/APIT or property ownership

Step 7. Provincial approval for Fixed Licenses (BAP)

Step 8. Fixed License (IUT) for 30 years is issued

A Limited Liability company is established either under foreign shareholders or through a joint venture with Indonesians or wholly owned by Indonesian shareholders and must be approved by the Ministry of Justice. It doesn't matter who is the owner of an Indonesian Limited Liability company, they must comply with Indonesian law and it is considered an Indonesian company and therefore the company can subsequently be changed or sold to the shareholders, foreign or Indonesian.

To get a license for Change of Capital and Change of Owner applications should be submitted to BKPM. According to BKPM, there's no charge to arrange licenses.

Offshore Incorporation
In some situations, it may be to an investor's advantage to incorporate their firm offshore, while operations are carried out in Indonesia. The advantages and disadvantages of offshore usually focus on the facilities offered by tax havens in nations like Mauritius and the Cayman Islands. Your management consultant can assist you in making this important decision.

Taxation and Labor Law
Two important matters are the Taxation and Labor Law. It is compulsory to report taxes on a monthly basis and follow the Indonesian Labor Law.

The process is a complicated and lengthy one and can be a virtual minefield to those who are unfamiliar with dealing with Indonesian ministries. It is essential to acquire the advisory services of a professional investment consultant who specializes in assisting foreign companies who want to establish businesses in Indonesia.

Applications for KITAS and KITAP, and other permits, should be submitted to:
Directorate General of Immigration
Jl. HR Rasuna Said Kav. 6-7
Jakarta Selatan, Indonesia
Phone: +62 21 522-030

For further information, please visit www.imigrasi.go.id.

13.2. Requirements for Expatriate Work and Stay Permits

Following are the requirements to apply for a KITAS and Work Permit:

A. PERSONAL (WORKER):
1. Record of valid passport for at least 18 months in full page (whole book);
2. Record of an education certificate (most recent qualification is sufficient);
3. Record of job references (work experience) in English or translation into Indonesian language (from previous company);
4. A current Curriculum Vitae signed by the expatriate concerned (original);
5. Photos: 4 X 6 cm = 16 color photos (with red background)
6. Photos: 3 X 4 cm = 4 color photos (with red background)
7. Photos: 2 X 3 cm = 5 color photos (with red background)

B. FAMILY WIFE & CHILDREN (NON WORKER):
1. Record of valid passport for at least 18 months in full page;
2. Record of wedding certificate (wife/husband);
3. Record of birth certificate or family register (child);
4. Photos : 4 X 6 cm = 10 color photos (with red background)
5. Photos: 3 X 4 cm = 3 color photos (with red background)
6. Photos: 2 X 3 cm = 3 color photos (with red background)

C. COMPANY:

- Deed of establishment of limited liability company (PT);
- 10 sheets of company letterhead (sign & chop preferred);
- Record of valid identity card or passport of company director;
- Receipt/document of approval from the Ministry of Justice & Human Rights;
- Record of SP PMA License (Notification Letter of Foreign Direct Investment);
- Last 6 months current Investment Activity Report (LKPM);
- Appointment letter or Minutes of the General Shareholders Meeting for the position of Director.
- Record of Tax Number (NPWP);
- Record of Corporate Registration Number (TDP);
- Record of company's domicile;
- 2 (two) identity cards of local employees as counterparts for the expatriate and their letters of appointment;
- Company organization structure/chart;
- Record of employment agreement between the company and the expatriate;
- Record slip of payment of Expertise and Skill Development fund (DPKK): USD 1,200 per worker/year after getting KITAS to be attached for the IKTA (Work Permit application).

D. PROCESSING TIME:

- RPTKA to VITAS: +/- 3 weeks
- KITAS to IKTA: +/- 2 weeks
- Others: +/- 1 week

Application Process

The following information will help guide you in understanding the documents needed by expatriates working and staying in Indonesia.

- First, apply for the UU No. 7 / 1981 (Compulsory Company Manpower Report) from the Regional Department of Manpower (DEPNAKER WILAYAH).

- To apply for the KITAS (Stay Permit) and IKTA (expatriate work permit) the PMA/PMDN company would first submit the RPTKA (plan for the use of expatriates) application in conjunction with the number and position of approved expatriates in the Notification Letter of Foreign Direct Investment (SP PMA) to BKPM/BKPMD. BKPM/The Department of Manpower will issue RPTKA approval to the PMA/PMDN company and its copies to the Ministry of Manpower and concerned sectoral Ministries and the BKPMD.

- After the issuance of RPTKA approval, the PMA Company is required to submit a Limited Stay Visa (VITAS/*Visa Tinggal Terbatas*) application to BKPM/The Department of Manpower by filling out a form of Ppt.2. The Ppt.2 is evaluated, the BKPM/The Department of Manpower will issue a letter of recommendation in form of TA-01 to the Director General of Immigration.

- Based on the Ta-01 recommendation, The Directorate General of Immigration will send a telex to the Indonesian embassy/consulate overseas to issue the Limited Stay Visa VITAS.

- On the basis of the Limited Stay Visa (VITAS), the expatriates concerned shall be allowed to enter Indonesia and must report to the Regional Immigration office within 7 days with their passport and embarkation card to do fingerprinting in order to obtain a KITAS (Limited Stay Permit Card) and POA (Alien Registration/Blue book).

The expatriates are allowed to stay in Indonesia for a period of 1 year from the date of admission to Indonesia and this permit is extendable for 3 consecutive times, with each extension for 1 year. If the company wants the expatriate to continue working in Indonesia, they have to make EXIT PERMIT ONLY (EPO) and enter Indonesia with a new VITAS and KITAS. Exceptions for EXIT PERMIT ONLY (EPO) are given for the position of directors.

- The issuance of an IKTA (expatriate work permit) by BKPM on behalf of the Minister of Manpower or by The Directorate of the Department of Manpower after enclosing the mandatory DPKK (training fee) slip payment copy for USD 1200 per year in any BNI Bank on behalf of Department of Manpower.

The RPTKA is used as a basis of consideration in granting the IKTA. After IKTA, then proceed to SKPPS (Certificate of Registration for Temporary Resident) from the Regional Municipal office of population service (*Sudin Kependudukan*), SKTT (Temporary Domicile for foreigners) from the Residential Chief of the Village (*Kelurahan*), SKLD (Certificate of Police Headquarters Registration) from the police headquarters for foreigner supervision within 30 days after KITAS (Limited Stay Permit Card) issuance, STM (Report Certificate) from the Regional Resort Police Station (POLRES) and lastly *Lapor Keberadaan* (report of expatriate presence) from the Regional Department of Manpower (DEPNAKER WILAYAH).

13.3. Tax for Expatriates

In 2000, the tax office stepped up the drive to require all expatriates resident in Indonesia to register with the tax office, obtain their own separate tax number (NPWP) and pay monthly taxes and file annual tax returns, as well as pay tax on their income earned outside Indonesia, less the tax paid in other jurisdictions on the additional overseas income.

1. The government defines an individual taxpayer, who is required to register for NPWP and file income tax returns as:
   a. Employed individuals who earn income in excess of the non-taxable income,
   b. Employed individuals who receive income outside of their main salary,
   c. Individual taxpayers who receive income from trade/business activities, self-employment or exercise of profession;
   d. Individual taxpayers who receive income from capital; and
   e. Foreigners who reside or present in Indonesia for more than 183 days within a single period of 12 months or who are present in Indonesia and have the intention to live in Indonesia. This 12 month period is based on today going back 12 months. It is not a calendar year. (The “intention” to live in Indonesia is seen by such actions as applying for a work permit, owning or renting a house for an extended period, or bringing family members to Indonesia.) Please be advised that, according to the law, those who must pay Indonesian income taxes (if they've been here the 183 days in a calendar year), includes, those expatriates here on KITAS, KITAP, business visa or social/visit visas.
2. If you stay less than 183 days in a year, then you are not obligated to pay income tax. You must prove it by showing your visa stamp and fill out FORM 1770 Individual and Monthly SSP (*Surat Setoran Pajak*). Of course you must have an income tax number first to complete this form.
3. Dependent spouses are included in the husband's tax number and do not have to have a separate number.

Where to Register

Taxpayers must register at the Tax Office in your city of residence. Expatriates living in Nanggroe Aceh Darussalam (NAD) are required to register with the Tax Office for Foreign Bodies and Expatriates (KPP BADORA).

Your registration, monthly tax payment and annual return can be prepared and submitted by an appointed representative, usually an accountant specializing in tax matters. Be sure that you receive a good referral, as remember you yourself are accountable for any non-payment of taxes.

To register you need:

1. a completed registration form
2. photocopies of all the pages in your passport
3. a photocopy of your work permit
4. a certificate of domicile for you and your employer
5. a photocopy of your employer's NPWP
6. a Letter of Authorization, authorizing your representative to register and handle your tax matters
7. While the registration form only asks for a copy of the ID page of your passport and does not require the other items mentioned above, the administrators at the Tax Office ask for them as a matter of course

Once you have registered, taxes are due and payable starting not later than the 15th day of the following month and reports should be submitted to the Tax Office by no later than the 20th day of the same month.

Enforcement and Linkage of NPWP to other Activities

In 2001, the Indonesian Tax Office renewed its drive to widen the taxpayer base by registering all Indonesian Nationals for their own NPWP number. They have started linking this requirement to certain other registrations and regulations to enforce it.

There is a regulation about to be issued that will require an NPWP for all Indonesians applying for a passport, renewing registration of a vehicle over a certain value, having a credit card limit in excess of a certain amount and required to pay housing tax on houses over a certain value. It is not certain yet whether these links will apply for expatriates.

What Income is Included?

The Indonesian personal taxation system is based on worldwide income. This includes:

1. Any salary paid to you for your current position, whether it be onshore or offshore
2. Dividend and interest income, both onshore and offshore
3. Rental income, both onshore and offshore
4. Capital Gains from Sale of Property, both onshore and offshore

Benefits in kind are generally excluded: housing, cars, school fees, as well as income from inheritance. However, if your company pays you for housing in one lump sum, and then you make the payments ... the tax office may construe that lump sum as income. In this case, it may be better for your employer to pay the housing costs directly to the landlord. You take the money as an advance, not as a housing allowance. The company then expends monthly housing, which is then treated as a fringe benefit.

Credit is given for income tax paid overseas, subject to limits and perhaps dependent on double taxation treaties between Indonesia and your country. You may also receive credit for tax taken on income for interest on local bank accounts and term deposits and other interest earning methods that are taxed.

Since income from Overseas Investment can be taxed, it is best to consult your accountant and your financial consultant to determine how these new regulations will affect any current and future investment strategies.

Tax Rates

Taxable Income	Rupiah Rate
➢ Rp 1-25 million	5%
➢ Rp 25 to 50 million	10%
➢ Rp 50-100 million	15%
➢ Rp 100-200 million	25%
➢ over Rp 200 million	35%

Deductions for an individual are Rp 2,880,000, wife Rp 2,880,000 and up to three children Rp 1,440,000. Position Expense (*Biaya Jabatan*) is a deduction with a maximum 5% from gross income or a maximum of Rp 1,296,000.

If your company pays for house rental, car, etc. then it could be considered your income. It depends on how the company treats the expense. It may go to your income tax report as income, or it may go to the company income tax report as an expense. There are no exemptions for personal house rental, car, etc. Insurance premiums paid by the company are seen as additional income.

You will receive credit against tax due for local tax prepayment through FISKAL departure tax, so save those receipts.

Consequences of Tax Registration

Many expatriates are used to being taxed on worldwide income but the Indonesia system is far broader than first meets the eye. As a registered tax person (body) you become liable for the full range and consequences of the system:

- You will be required to do an annual return on household staff that are your personal employees and not on the company payroll.
- When you rent a bus for your group's tour you will withhold tax from the bus company.
- When you receive an advance from your company to rent a house/apartment you will be required to withhold tax from the owner.
- You will pay the appropriate amount of tax via the banking system to the tax office and give proof to the person/company that you withheld from.
- You will report monthly to the tax office concerning all of these matters.
- You will make monthly payments on your own extra income and make an annual return.
- By virtue of what you do outside your main employment or as self employment, you may also be liable for registration for PPN (VAT/GST).
- Understand too that once the tax office has your personal residence and employment information, individuals from the tax office may choose to approach you on an individual, personal basis for various reasons.

Failure to Register

According to the regulations, failure to secure an NPWP could mean imprisonment for a maximum of six years and a maximum fine of four times the total amount of tax due. Audits could be conducted on past years and would rely on local and overseas tax statements and bank records.

Cancelling Your Tax Number

Once you are registered you can only cancel the NPWP number by having a tax audit. This will be extremely difficult as it takes 2 - 3 years for the Tax Office to perform such audit.

13.4. Insurance for Expatriates

Joint Venture Insurance Companies

There are several joint venture general insurance companies in Indonesia, in affiliation and partnership with reputable European, North American and Japanese insurance firms. When it comes to choosing an insurance company, the issue is usually trust - and who you feel comfortable dealing with. So a trusted company from your home country with familiar policy structures and claims procedures may be easier to deal with.

Joint venture general insurance companies in Indonesia offer reliable medical insurance, traveller's, homeowners/household - fire and burglary, car/motor vehicle and life insurance - with terms you can understand.

Home Country Insurance

Ask your insurance company in your home country what coverage they offer during your stay overseas, as well as during travel to and from your new posting and on business trips. For example, you may assume that your homeowner's policy will cover you no matter where you live, but in actuality, there may be many situations that are not covered by your home country insurance policy during your stay overseas.

Also, there are always complications in processing claims, if overseas-based companies have no one to investigate locally.

Insurance for your employees

If you are working for a multinational firm in Indonesia, you can also ensure protection for your employees - through group policies for health, life and personal accident. Often these medical schemes are good selling points in encouraging competent Indonesian staff to join your firm. These joint venture general insurance firms can also manage an internal insurance scheme, if you'd prefer to keep it all in-house.

Insurance for household staff

It is customary for Indonesians and expatriates to cover the basic medical expenses of their household staff and drivers. Household employees may expect their employers to reimburse all medical expenses, out-patient and hospital, as well as assistance with maternity. Unlike in the West, these medical bills are very reasonable as the household worker may go to neighbourhood practitioners, who don't charge high rates.

To ensure that you don't get stuck with high medical bills for a household staff member, it is recommended that you make it a pre-condition of their employment that they pass a medical exam where they would be checked for TB and other communicable diseases. If a staff member you have already hired does have a serious disease that requires long term treatment, it may be better to supply them with medicine and allow them to return to their village for the recovery period.

Your household staff will probably hope that your generosity will carry over to their children and spouse. While not required, it is quite common that expatrites assist in paying medical expenses of immediate family members of their household staff, on a case-by-case basis. Some may ask for loans for medical care for extended family members. Again, it's best to approach these requests on an individual case-by-case basis.

Employment with local firms
If you are coming to Indonesia with a local firm, don't assume they will offer the same comprehensive insurance coverage you would receive if working for a multinational company. Expatriates, in general, have a higher insurance awareness than most Indonesians, and this is reflected in company benefit policies.

Many companies cover medical expenses under a reimbursement scheme to cover medical expenses, instead of an insurance policy. This means that all (or a percentage of) medical expenses are directly reimbursed by the company. Some companies set limits for lower-level employees, for example reimbursements up to a set amount per year, or up to the equivalent of one month's gross salary.

Things to look for in an insurance company:
- Company with a long presence in Indonesia
- A name you can trust
- Customer service in English - it's your right to expect good service
- Length of time to payment of claim (local companies are very slow - due to high cases of insurance fraud)
- Is the insurance coverage worldwide or local
- Does your coverage include special riot provisions
- Does your coverage include acts of nature such as floods, volcanic eruptions, and earthquakes
- Be sure the agent or broker you deal with is used to dealing with the expectations of expatriates

Of particular note in these uncertain times, be sure that your insurance has special riot provisions. Since the May 1998 riots in Jakarta, there is an increased awareness of the need for less ambiguous clauses in policies to guard against riot-related claim/payment disputes.

Floods are VERY common in Aceh and earthquakes are common throughout Indonesia, be certain that these acts of nature are adequately covered.

Insurance policies can be written in rupiahs or dollars and premiums are charged accordingly. If the potential expenses for your coverage are dollar-related (possible overseas medical care, replacement of imported auto parts) you may want to consider the merits of a dollar policy versus a limited policy which reimburses in rupiah.

Crimes against expatriates
Do not assume that expatriates are somehow exempt from the current political turmoil and unrest in Indonesia. While expatriates are not targeted per se - they are, in general, conceived of as being wealthy. Most criminal elements are afraid to steal from expatriates (they're afraid expatriates have some kind of special clout). Persistent rumors that the police deal very harshly with thieves who target expatriates also helps to deter crimes against expatriates.

One of the most common crimes against expatriates is household robbery which is usually perpetrated by a seriously disgruntled ex-household staff member. Seldom are things recovered that have been stolen due to the lack of investigating capabilities of the police. So, sentimental items that you can't bear to lose, are best left in your home country.

Foreign installations, factories, mines and plants, are under increasing pressure due to the new regionalization of power and authority in the country. Decades of perceived injustice to extract the wealth from the provinces, has led in the last year to increasing cases of vandalism and destruction of foreign property. Companies should take adequate coverage in these cases.

Car Insurance
While car insurance is not required in Indonesia, the bank requires insurance if a car is financed. With the high prices of cars in Indonesia, this moving asset is exposed to unpredictable traffic, reckless drivers, flood, theft, and petty theft such as stealing rear view mirrors and hubcaps.

Indonesian drivers have also been known to duplicate car keys, which are later given to thieves to steal the car. Make sure you know exactly what your coverage would be in this instance. Stolen cars are seldom recovered; they are cut up for spare parts, the license plate is changed or they are quickly shipped to the provinces. In the few rare instances in which a stolen car is recovered, they are usually in terrible shape.

To guard against theft - it is best to hire a driver that comes highly recommended by someone who has employed him for a significant period of time.

In case of a car accident, your insurance company chooses the repair shop that you must use. It would be best to find out which repair shop they use in case of an accident, as untrained repairmen can do significant damage to your car.

Investment Products
The extra income you make as an expatriate working overseas can also be invested in an insurance scheme/product in which you can save for your children's education or your retirement. While the changes involved in moving to Indonesia bring a lot of uncertainty to your life, it's just as important to protect your achievements and your assets in Indonesia as it is in your home country.

Foreign Business Associations

American Chamber of Commerce in Indonesia (AmCham)
World Trade Center, 11th floor
Jl. Jend. Sudirman Kav. 29-31
Jakarta Pusat, Indonesia 12920
Tel. (62-21) 526-2860
Fax (62-21) 526-2861
Email info@amcham.or.id
Website http://www.amcham.or.id/
Joe Bartlett, President
Pat Warman, Executive Director
Membership - 415

Indonesian-Australian Business Council (IABC)
World Trade Center, 11th Floor
Jl. Jend. Sudirman Kav. 29-31
Jakarta 12920 Indonesia
Tel (62-21) 521-1540, 527-0942, 521-1718
Fax (62-21) 521-1541
Email secretariat@iabc.or.id
Website Indonesia Australia Business Council (IABC)
Mr. Noke Kiroyan, President
Mr. Vic Halim, Executive Director

British Chamber of Commerce in Indonesia (BritCham)
World Trade Center, 8th floor
Jl. Jend. Sudirman Kav. 31
Jakarta 12920 Indonesia
Tel. (62-21) 522-9453
Fax (62-21) 527-9135
Email bisnis@britcham.or.id
Website http://www.britcham.or.id/
Mr. Gary Andrews, Executive Director
Membership - 474

Indonesia Canada Chamber of Commerce (ICCC)
Contact Julia for more details
Tel. (62-21) 255-07859
Fax: (62-21) 255-07812
Email: iccc@cbn.net.id
Mr. Greg Elms, Executive Director

Danish Business Association
Cilandak Commercial Estate
Jl. Cilandak KKO
(P.O.Box 7574)
Jakarta 12075
Tel. (62-21) 781-1113
Fax (62-21) 780-0582
Mr. Michael Carstensen, Chairman
mcarstensen@dfdstransport.co.id
Mr. Tyge Hansen tygehansen@danfoss.co.id

Indonesian French Chamber of Commerce and Industry (IFCCI)
Chase Plaza, 14th Floor
Jl. Jend Sudirman Kav. 21
Jakarta 12910 Indonesia
Tel. (62-21) 520-8261
Fax (62-21) 520-8271
Email news@ifcci.com
Website: http://www.ifcci.com
For more information
Sharon Loreta Olich
Membership - 121

Indonesian-Netherlands Association (INA)
Indonesian-Benelux Chamber of Commerce
Menara Jamsostek, Tower A - 20th floor,
Room 2002
Jl. Jend. Gatot Subroto No. 38
Jakarta 12710
Tel. (62-21) 52902177
Fax. (62-21) 52902178,
Email ina@ina.or.id
Website http://www.ina.or.id/
Mr. Elmar Bouma, Director

Indonesian Norwegain Business Council
c/o Tirta Samudera Caraka
Cordova Tower, Lt. 2
Jl. Pasir Putih Raya Blok E No. 3 Ancol
Jakarta Utara 14430
Tel. 62-21-645 7624
Fax 62-21-645 7628
Email inbc_sec @ inbc.or.id
Website http://www.inbc.or.id
Mr. Erik M. Dugstad, President

Singapore Association in Indonesia (SAI)
Tel (62-21) 751-2001
Fax (62-21)
Email gusgoh@centrin.net.id
Website http://www.sai-indonesia.org
Mr. Agustine Goh, President

Japan External Trade Organization (JETRO)
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Jakarta 12190 Indonesia
Tel. (62-21) 520-0264
Fax (62-21) 520-0261
Email ikuta@jetro.or.id
Mr. Ikuta Shoici, Director

Indonesia - South Africa Business Forum (ISAB)
Embassy of Republic of South Africa
Wisma GKBI, Suite 705
Jl. Jend. Sudirman No. 28
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Mr. Micky A. Hehuwat, Chairman

Swedish Business Association
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Graha Cempaka Mas
Jl. Letjen Suprapto Block E-19
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Email: michael_olsson@atlantis.co.id
Website http://www.sba.or.id/
Mr. Per Brandt, President
Membership - 28 Members

Indonesian-Swiss Business Council (ISBC)
PT. Procondevindo
Sutan Iskandarmuda
Jl. Arteri Pondok Indah No. 99D
Jakarta 12240
Tel. (62-21) 723-8357
Fax (62-21) 723-8356
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German Indonesian Chamber of Commerce & Industry (EKONID)
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Fax (62-21) 315-5276
Email info@ekonid.or.id
Website http://www.ekonid.com or http://www.ekonid.org
Mr. Jan Rönnfeld, Director
Membership - 530

Economic Association of Indonesia and India (ECAII)
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Italian Business Association Indonesia (IBAI)
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Jakarta 10210 Indonesia
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Fax (62-21) 571-9013
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Membership - 30

Korea Trade Center
Korea Center, 2nd Fl.
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Mr. Kim Yong Man, Director
Membership -

Canadian Women's Association (CWA)
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Jakarta, Indonesia 12014
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Newcomers: Jean Twomey 0813-888-00590
newcomers1@cwajakarta.com
Website http://www.cwajakarta.com

British Womens' Association
P.O. Box 7923/JKSKM
Jakarta 12079
Email info@bwajakarta.org
Web Site http://www.bwajakarta.org

American Women's Association of Indonesia
(call for directions to the AWA Center)
Tel. (62-21) 718-1877
Fax (62-21) 7179-3741
Office Hours Monday-Friday 9am-12 noon
Email awajkt@cbn.net.id

Japanese Japan Club
Jakarta Japan Club Foundation,
Skyline Bldg., 4th Floor,
Jl. Thamrin No. 9, Jakarta Pusat 10350
Tel 315-0418. http://www.jjc.or.id
Mr. Claudio B. Clagluena, Chairman

Taiwan Business Club
Jl Raya Kelapa Hibrida Block QH
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Jakarta 14240 Indonesia
Tel. (62-21) 451-3525
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Email tbcjkt@indosat.net.id
Mr. Frank Lee, Director

Indonesian Heritage Society
Library - Sentral Senayan 1,
17th Floor, Jl Asia-Afrika
(adjacent to Plaza Senayan), Tel. 572-5870
Museum Nasional Tel 360-551.

Indonesian Business Associations overseas
American-Indonesian Chamber of Commerce (AICC)
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Tel. (212) 687-4505
Fax (212) 687-5844
Email aiccny@bigplanet.com
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Mr. Wayne Forrest, Executive Director
Membership - 195

Australia Indonesia Business Council (AIBC)
Website http://www.aibc.com.au/

Indonesian American Business Association (IABA)
Houston, Texas
Phone 1 (281) 921-1723
Fax 1 (281) 921-1723
Email info@iaba-usa.com
Website www.iaba-usa.com
Lance Johnson, President
Membership - 235

Indonesia New Zealand Business Community
Website http://www.indonz.com

Women's International Club (WIC)
Gedung Nyi Ageng Serang,
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Jakarta Selatan.
Tel 526-3301, 526-3302, 526-3303.
Email wicjkrta@infoasia.net.id

Association of Indonesian Women in International Marriages
SRIKANDI
International Community Activity Center (ICAC),
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Jakarta Selatan.
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Web site http://www.srikandi.org

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Kiki Davys, Secretary
Anna McArthur, Webmaster and Moderator for Srikandi Groups anna@anggraeni.net , annalb@indosat.net.id
Sri Lienau sridennyva@earthlink.net

Korean women's social organization **Korean Women's Club** Jl. Jend. Gatot Subroto Kav. 58, Jakarta Selatan 12950, Tel: 520-7426 (ext.230), 526-0878 (fax & direct phone), President: Chong, Eun-Kyung **INDONESIAN PETROLEUM ASSOCIATION** Wisma Kyoei Prince, 17th Floor (Suite 1701) Jln. Jendral Sudirman Kav.3 Jakarta 10220 Indonesia Phones: 572-4284, 572-4285, 572-4286 Fax. : 572-4259 E-mail address : ipa@cbn.net.id **DUBAI CHAMBER OF COMMERCE & INDUSTRY** PO. BOX 1457 Dubai - United Arab Emirates Phone. + 971 4 2280000, 971 4 2028800 (801) Fax. + 971 4 2242929, 971 4 2211646 Tlx. 45997 TIJARA EM Website : http://www.dcci.ae/ **KONSULAT JENDERAL RI - MELBOURNE, AUSTRALIA** Consulate General of the Republic of Indonesia, Melbourne, Australia 72 Queens Road, Melbourne, Vic 3004 - Australia (Entrance from 72 Queens Lane) Phone. +61 3 9525 2755 Fax. +61 3 9525 1588 Website : http://www.kjri-melbourne.org/ **KONSULAT JENDERAL RI - HONGKONG** Consulate General of the Republic of Indonesia, Hongkong Phone. (852) 28904421 Fax. (852) 28950139 Website : http://www.kjrihkg.org.hk/ **CHAMBER OF COMMERCE &** **INDUSTRY WESTERN AUSTRALIA** 190 Hay St Perth , WA 6009 Phone. 619-365-7555 Facsimile. 619-365-7550 Website : http://www.cciwa.asn.au/	**Indonesia Pipeline Industry Association (IPIA)** Annex of Parama Building Ground Flr Jl. KH Ahmad Dahlan No 69 A-B Jakarta Selatan - 12013 Phone +62 21 722 5851 Fax +62 21 722 6062 Email ipia_secr@cbn.net.id **Indian Women's Association (IWA)** Gopi Panjabi - President Tel. 314-5959, 314-5939 http://www.indoindians.com/associations/iwaj.htm **JAKARTA BEIJING BUSINESS COMMUNITY** **Beijing Indonesian Club** Harmoni Plaza E 18-19-2 Suryopranoto, Jakarta 10130 Telp. (021) 633 0633 Fax. (62-021) 631 4082, 631 4084 Block 13 No.211 & 212 Yun Qiao Garden - Tong Zhou Beijing Telp. (86-10) 8159 2003-5 Fax. (86-10) 8159 2026 **HIMPUNAN USAHA KECIL EKSPORTIR INDONESIA (HUKEI)** Indonesia Small Business Exporters Consortium (ISBEC) National Policy Reengineering Board Jl.Bawal III No.3A, Rawamangun Jakarta 13220 Indonesia Telp. (021) 475 4588, Fax. (62-021) 470 2185 **BADAN PENGEMBANGAN EKSPOR NASIONAL (BPEN), DEPPERINDAG** **NATIONAL AGENCY FOR EXPORT DEVELOPMENT, MINISTRY OF TRADE** NAFED Building, 172 Jl.Kramat Raya Jakarta 10430 Telp. (021) 3190 2546 Fax. (62-021) 3190 4914 Website : http://www.nafed.go.id/ **INDONESIA-PAKISTAN ECONOMIC COMMITTEE** **INDONESIAN CHAMBER OF COMMERCE & INDUSTRY** Jl. Pulobangkeng No.15 Kebayoran Baru Jakarta Selatan Telp. (021) 7208085 Fax. (62-021) 7205810 **Jakarta Chamber of Commerce and Industry** Kompleks Majapahit Permai Blok B/21-22-23 Jl. Majapahit No. 18-20-22 Jakarta 10160, Indonesia P.O. Box. 3077 Jkt. Telp. 62.21.3808091, 3844533 Fax. 62.21.3844549, Email :kadinjkt@indosat.net.id

International Labour Organization

The International Labour Organization (ILO) was founded in 1919 and became the first specialized agency of the United Nations in 1946. The ILO seeks the promotion of social justice and internationally recognized human and labour rights, through i) the formulation of international Conventions and Recommendations which set minimum standards of basic labour rights, and ii) technical assistance to promote decent work.

The ILO Governing Body have identified 8 core conventions that are fundamental to the rights of human beings at work, which are:

1. freedom of association and the right to organise (Convention no. 87 year 1948 & Convention no. 98 year 1949),
2. the abolition of forced labour (Convention no. 29 Year 1930 & Convention no. 105 year 1957),
3. equality (Convention no. 100 year 1951 & Convention no. 111 year 1958),
4. the elimination of child labour (Convention no. 138 year 1973 & Convention no. 182 year 1999).

The work on entrepreneurship is especially mandated in ILO Recommendation no. 189 year 1998 on Job Creation in Small and Medium Enterprises (SME), which acknowledges that SMEs pose as a critical factor in economic growth and development and increasingly create the majority of jobs throughout the world. The ILO Entrepreneurship Culture and Business Creation for Youth Employment Project in Aceh is funded by CIDA.

Canada

Canadian International Development Agency

The Canadian International Development Agency (CIDA) is Canada's lead agency for development assistance. It has a mandate to support sustainable development in developing countries in order to reduce poverty and to contribute to a more secure, equitable, and prosperous world.