

Let's Save With Waste Program

Less Cash Society
Less Waste Community

PT. Bank Negara Indonesia (Persero) Tbk
2020

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VISION AND MISION

BNI's approach to sustainability is also reflected in BNI's mission where not only economic factors are taken into consideration but environmental and social issues are of particular concern.

VISION

To be a leading financial institution in service and performance

MISION

- To provide the excellent services and value-added solutions to all customers and as the prime business partner.

- To enhance the excellent investment value for our investors.

- To provide the most suitable work environment as a place of pride for our employees in performances and achievements.

- **To increase the corporate's concern and responsibility to the environment and community**

- To be the exemplary practices of the compliance and good corporate governance.



BNIGoGreen Project #1 Let's Save with Waste Program

Operation



- 1. BNI GoGreen activity
 - 2. Financial Literacy activity
- 1. Waste Management
 - 2. Agen46
- 1. Clean-up of community environment
 - 2. Save with Waste
- 1. Clean-up of public environment
 - 2. Public Health



Project

- 1.Green Attitude/Green Lifestyles for better environment
- 2.Switch Paradigma about Waste

Impact

- 1.Creativity improvement and numbers of Socioecopreneur
- 2.Pro Job
- 3.New Income
- 4.Financial literacy
- 5.Numbers of Agen46
- 6.Numbers of BNI customers
- 7.Relationship



Let's Save with Waste Program

Benefit



1. Financial Literacy
2. Numbers of Agen46
3. Numbers of BNI Customers
4. Relationship



1. Accountability for Waste Bank's customers
2. Service Excellence for Waste Bank's customers
3. Transaction fee from Bank
4. Online transaction recording and services

Collaboration

(Ie: collaboration program between BNI and Danone Aqua/Other Partners)

This program synergized financial literacy movement with environment sustainability movement . Linking waste bank activity direct to online banking system with citizens as customers, have their own saving account from bank by save with waste activity.



1. Account ownership in the forms of books and ATMscard
2. Online waste deposits to customers account
3. Online banking transaction services from Agent46
4. Online banking transaction services from all BNI outlets andATMs
5. Loyalty program from BNI

Let's Save with Waste Program

BNI Role and Danone Aqua Role



Let's Save with Waste Program

BNI Less Trash Community



Community :
Manage
household waste
and open an
account :
•BNI Pandai
•SimPel



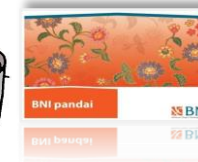
Educate the public
to concern about
the waste in the
environment and
the benefits it
receives



Waste Bank
cooperates with BNI
to carry out
functions as
BNI46 Agent a
can perform that
banking transaction
functions



Key Point



Buyer atau
Mitra Industri
lainnya

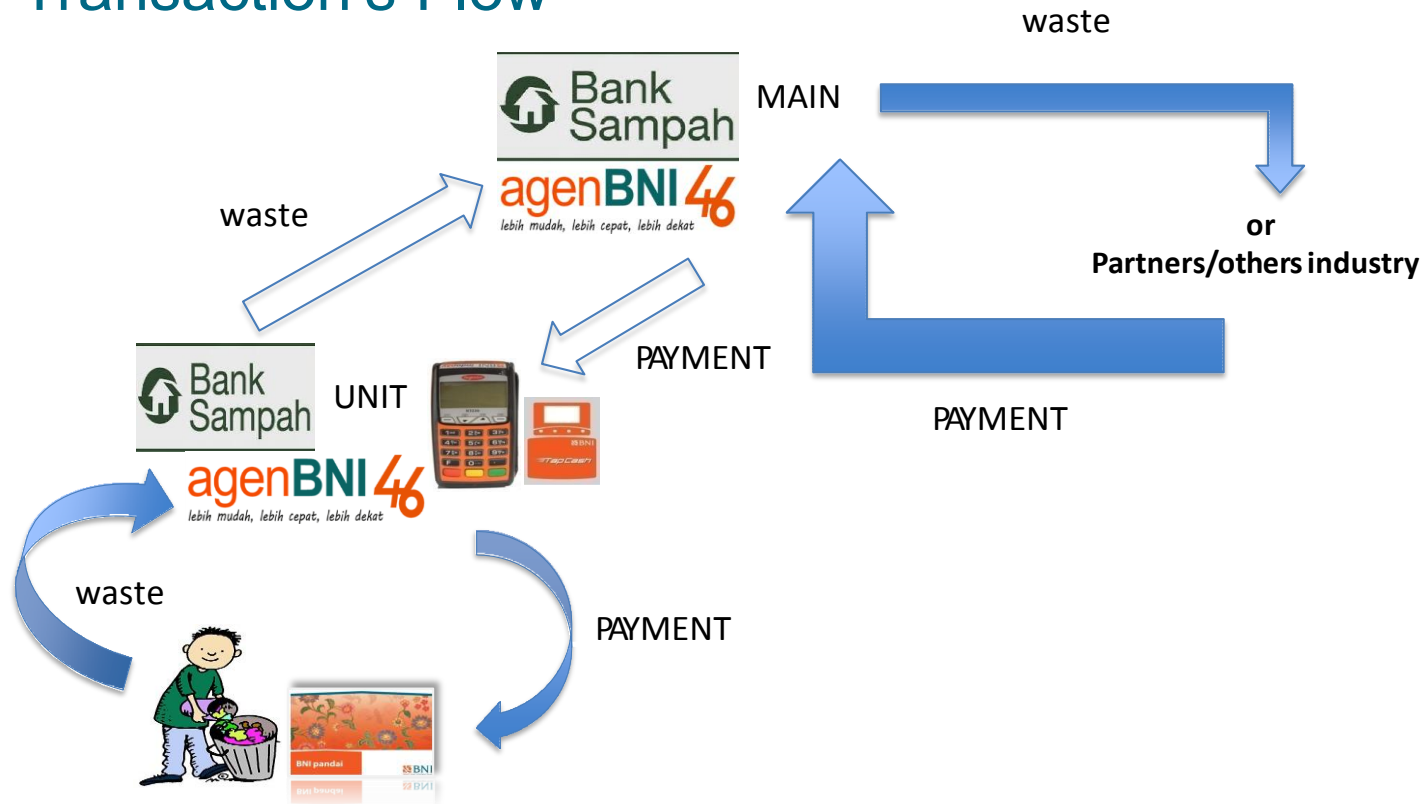
Waste Bank
customers open
account at BNI/ BNI
branch
office
Waste Bank
cooperates with
BNI as Agen46

Buyer
uses
BNI
account

Let's Save with Waste Program

BNI Less Waste Community

Transaction's Flow



Conversion's Flow

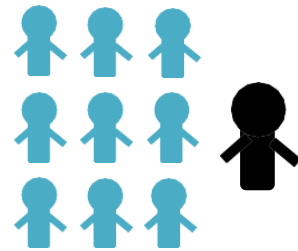
Conversion of waste into account deposit



Less Waste Comuniity – Waste to Cash

FINANCIAL LITERACY

**Student
get
Saving
experiences**



ONE STOP FINANCIAL SERVICES

46

The school acts as an Agent46 that can provide the needs of banking services from students, teachers, staff and the surrounding community

MINI BANKING EXPERIENCE



Schools can make EDC as a learning media for banking services

CASHLESS TRANSACTION

**Transactions
Cashless**

Easier

Faster

MANAGEMENT OF THE ENVIRONMENT

Stimulating environmental management through waste conversion activities into student savings deposits



COMMUNITY BANKING PLATFORM

Basic Saving Account – Easy and Simple

Tabungan BNI Pandai

is a savings account for *individuals* with easy and simple requirements issued by BNI that have the characteristics of basic saving accounts (BSA) and can be opened through BNI Branch Offices or through the Smart Agent (Agen Laku Pandai}



Tabungan SimPel is a savings for students initiated by the Financial Services Authority (OJK) which is intended for PAUD level students up to high school / equivalent which is published jointly by banks in Indonesia, with easy and simple requirements and interesting features, in the framework of education and financial inclusion to encourage a culture of saving from an early age.

Tabungan BNI SimPel

is a savings account for *students* published by PT Bank Negara Indonesia (BNI) with easy and simple requirements and attractive features, in the context of financial education and inclusion to encourage a culture of saving from an early age



The Journey



Maret 2017

Community Waste Bank

Bank Sampah Pulo Kambing
East Jakarta



Agustus 2017

Main Waste Bank

The Pilot Project: Let's Save with
Waste movement with Bank Sampah
Induk Kodya Jakarta Barat, West
Jakarta



November 2017

MOU with Jakarta Gov

Collaboration between BNI and the
Jakarta Provincial Environment Agency
(Dinas Lingkungan Hidup Prov DKI) in
the Let's Save with Waste Program



Tahun 2018

Collaborate with Financial Services Authority

involved 30 thousand students from
150 schools in West Jakarta

Oktober 2018 :

Involved 120 thousand student from
200 schools in North Jakarta



Tahun 2019

Movement at 6 district

Implementation of the Let's Save
with Waste Program

**Supported by
Financial Services
Authority (OJK)
and Central Bank
(BI)**

Performance Program

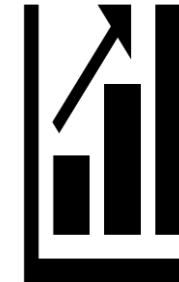
Sept 2018

Acc : 46.712
Bal : Rp.2.400 juta

Rek : 244%
Saldo : 41%

Sept 2019

Acc : 160.796
Bal : Rp.3.379 juta



Des 2018

Acc : 158.191
Bal : Rp.2.417 juta

Rek : 5%
Saldo : 49%

Des 2019

Acc : 162.733
Bal : Rp.3.603 juta

CSR SUPPORT “WASTE COLLECTING BIKE”



Agreement signing between BNI and Jakarta Boy Scout Association for supporting “waste collecting bikes”

These bike will use for waste collecting in 5 district of Jakarta for several occasion like Car Free Day, National Waste Day, Environment Day etc.

The Award

The Award



Year of 2019
Winner PR Indonesia Award
Sustainability Business
Category



Year of 2020
The Most Inovative Bank=
Let's Save With Waste
Program
From Financial Service
Authority



Year of 2019
Digital Inovative Bank
Let's Save With Waste Program
From Jakarta Government



Year of 2019
National TPAKD Awards
(Accelarator Team of Financial Access)
Inovation in Saving Culture
Let's Save With Waste Program



Year of 2019
Indonesia SBA Award
Kategori : Best Flagship Initiatives
Let's Save With Waste Program

THANK YOU

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