



# Susila Dharma Indonesia

a member of Susila Dharma International Association

our commitment towards humanity

supported by:



Japan National Council of Social Welfare

## Empowering Small Scale Entrepreneurs

by micro credit activities in Trimulyo Village, Bantul Regency, Yogyakarta.

*(Restoring Life to those who are empowered)*



*Yogyakarta, March - June 2007 Report*

*by:  
Yuni Kurniyaningsih - Field Officer*

## **Table of Contents**

- I. Progress Report – Micro Credit Project Phase I**
  - 1. Activity Report March – May 2007**
  - 2. Features**
  - 3. Time Table Activities - Micro Credit Project Activities  
Phase I January – Mai 2007**
  - 4. Loan Book of the Micro Credit Phase I**
  
- II. Strategic Approach**
  - 1. Time Plan Micro Credit Project Phase II  
June – December 2007**
  - 2. Logical Framework Analysis – Micro Credit Project  
Phase II**
  - 3. Proposed Budget for the Micro Credit Project Phase II  
June – December 2007**

## **Progress Report – Micro Credit Project Phase II**

### **March – May 2007**

For almost six months, micro credit activities have been conducted by SDI in Trimulyo Village, Bantul Regency, Yogyakarta. From January to May 2007, the SDI micro credit project assisted small-scale and middle-scale entrepreneurs, who had received loans.

The assistance and activities carried out were not always easy to accomplish, especially considering that community morale was low and materials exhausted following the devastating earthquake of May 27, 2006. Another challenge was that the beneficiaries lived in different *dusun* (sub-divisions of the village) – while in the same village, these were often far away from each other. This meant that evaluations were often carried out in two separate places.

The micro credit project from SDI focused on small to middle-scale enterprises. Small to middle-scale enterprises were susceptible to negative implications of the earthquake and economic activities were not revived immediately, as other problems emerged. Problems faced by small to middle-scale entrepreneurs in areas hit by the earthquake (including Trimulyo village, where SDI was established) include:

- First: Lack of capital to buy materials, because the people were usually only given an advance payment of 30% of the total transaction.
- Second: A lot of equipment was damaged by the earthquake. This meant that many entrepreneurs could not produce enough and production output was not at the same level as before the earthquake. In small-scale enterprises, purchases or repairs of damaged production equipment had not been carried out due to economic inability.

- Third: Human resources caused another problem. Before the earthquake this was already a structural problem. Skills, technology, experimentation and innovation still needed to be improved to speed up the output of products. This can enable the expansion of an economic base as the main instrument in the recovery process.
- Fourth: Further human resources issues in the field of managerial capacity, including how to map, network, and create market expansion need to be faced. Marketing is not just a short-term problem, which needs to be solved, but a long-term strategic problem, which, if overcome, can improve growth for small to middle-scale enterprises.
- Fifth: Organizational issues. Groups of enterprises or *Koperasi* (economic enterprises) were only a temporary trend for some small to middle-scales enterprises in Bantul Regency. Even so, the groups that formed and were managed collectively were not able to function optimally.

Even so, small to middle-scale enterprises have great potential to move forward. In regard to the specific problems outlined above, various opportunities will still enable serious, intensive and visionary processes of recovery.

SDI, through its micro credit project, has completed the first six-months phase. SDI's second phase of the micro credit project will begin in June 2007. Activities during the next six-months micro credit project phase will create opportunities for those people who had lost their jobs following the earthquake, and also help improve production capacity, innovation and market expansion. Furthermore, the social-economies of small to middle-scale enterprises are expected to be able to map their futures, so that there will be progress made through economic activities. People that were once dependant on aid are now generating their own income to fulfill daily requirements through income-generating activities. Small to middle-scale entrepreneurs who received loans from SDI have begun their economic activities. From the early hours of the morning until the evening,

people are occupying their time with income-generating activities - such as production activities, marketing and management. There is also support from the local government in the field of economy organization and together with the entrepreneurs the previously mentioned five problems can be overcome, so that small to middle-scale enterprises are able to produce good results and continue to develop.

## Photos of 29 small-middle entrepreneurs



*from left to right, Asri Gunawan, Baryanti, Hasimah, Idaningsih, Ismail, Istiyunani, M. Kamali, Miftakhur Rohmah, Muanas Salim, Mukirah, Ngadirah, Nuryani, Saliran, Siti Zajamah, Slamet, Sri Lestari, Sunariyah, Sumilah, Sugiyo, Subarinah, Walidi, Tini, Syaiful Mujab, Suwardi, Sungatifah, Wawan, Widar Afandi, wijilah, H.M. Zaeni*

Below is a list of names, types of small enterprises and amount of capital loaned during the one-year project. Names of the beneficiaries of the second phase of the micro credit project are the same as those in the first phase;

No	Name	Type of the Small Business	Capital Loan (IRD)
1.	M. Kamali	Well Digger	2,000,000
2.	Widar Afandi	Concrete Ring Maker	20,000,000
3.	Arif Gunawan	Concrete Ring Maker	20,000,000
4.	Ismail	Concrete Ring Maker	20,000,000
5.	Miftakhur Rohmah	Concrete Ring Maker	5,000,000
6.	Suwardi	Mechanic/Motorcycle Repair Shop	2,000,000
7.	Muanas Salim	Fermented Soya Bean Cake Maker	4,000,000
8.	Syaiful Mujab	Fermented Soya Bean Cake Maker	3,000,000
9.	Mukirah	Poultry Vendor	2,500,000
10.	Sunariyah	Traditional Herb Maker	1,000,000
11.	Sumilah	Traditional Herb Maker	1,000,000
12.	Hasimah	Traditional Herb Maker	1,000,000
13.	Sri Lestari	Traditional Herb Maker	1,000,000
14.	Nuryani	Traditional Herb Maker	1,500,000
15.	Baryanti	Traditional Herb Maker	2,000,000
16.	Saliran	Fish Farmer	5,000,000
17.	Wijilah	Wreckage Seller	1,000,000
18.	Ngadirah	Crispy Chip Seller	1,000,000
19.	Sungatifah	Crispy Chip Seller	1,000,000
20.	Siti Jazamah	Ceiling Decoration Maker	2,000,000
21.	Tini	Small Retail Store	1,000,000
22.	Subarinah	Electronic Repair Shop	1,000,000
23.	Walidi	Wreckage Seller	1,000,000
24.	Istiyunani	Clothes retailer	1,000,000
25.	Sugiyo	Retailer	2,000,000
26.	Asri Gunawan	Caterer	2,000,000
27.	Slamet	Poultry Farmer	2,000,000
28.	Idaningsih	Household Equipment Seller	1,000,000
29.	H.M. Zaeni Ba	Fish Farmer	3,000,000
<b>Total</b>			<b>110,000,000</b>

## Activity Reports – Micro Credit Project

March – May 2007



*Mr. Wawan is a concrete ring maker and seller who received a Rp 20 million loan from SDI. Before the earthquake, Mr. Wawan was involved in making concrete rings and water-channels. After receiving the loan from SDI he is now also selling lumber and roof-tiles*



*Roof-tiles lumber and bricks are the additional materials that Mr. Wawan now sells. After the earthquake, there were many requests for these materials. Mr. Wawan also hires two workers that assist him in making orders from buyers*



*The residents make new innovative shapes and flavors of fermented soybean cakes. Traditionally, fermented soybean cakes were made into a rectangular form, but now they are also made into a cylindrical shape. The new shape of soybean cakes is used to make crispy chips. People usually buy fermented soybean cakes in the traditional rectangular form and then slice and fry them. The new cylindrical shape is perfect for slicing thinly into crispy, crunchy soybean chips. More chips can be produced using the new soybean cake shape. Two flavors are made; spicy and original*



*The fermented soybean cakes that have been processed are made into crispy chips. Crispy chips are made from both the rectangular and cylindrical-shaped cakes. Consumers prefer the spicy flavor variety. This new innovation was created to increase production*



*This small retail store on a street of Dusun Bembem belongs to Mrs. Tini. The stall is usually crowded with buyers during the morning until noon. Children like to buy snacks at Mrs. Tini's store and the local community buys shampoo, soap, toothbrushes, light bulbs and other daily needs from the store. Mrs. Tini received a 1 million rupiah loan from SDI. She used the money to buy stock for her stall. Although she only receives a very small profit, her small retail store helps her earn sufficient income*



*Mrs. Subarinah's husband is an electrical mechanic; they accept various types of electronic equipment for repair. They are still waiting for their workshop to be rebuilt. In the meantime, Mr. Subarinah carries out his work in front of their house. Mrs. Subarinah received a Rp 1 million loan from SDI, which her and her husband used to replace electronic equipment*

*Mrs. Istiyunani is a clothing retailer. She takes clothes by motorcycle from village to village and sells them, three times per week. She usually sells women's clothing items. In many villages, people buy clothes from travelling retailers like Mrs. Istiyunani. Mrs. Istiyunani received a Rp 1 million loan from SDI, which she used as additional capital to purchase more clothes for resale*





*Mrs. Mukirah, a poultry farmer, is busy serving loyal customers who order chicken from her stall. Customers usually order chicken one day beforehand and collect it the following morning. At this point in time, her customers are not afraid to consume chicken, even after bird flu had a negative impact on the business. Mrs. Mukirah received a Rp 2.5 million loan from SDI*



*Mrs. Wijilah, a wreckage seller, looks for wreckage in Yogyakarta, quite a distance away from her home. She searches for recyclable items to sell at factories in town. She usually receives approximately Rp 25,000.00 per day and works three times a week. When she is not looking for wreckage, she sells food near her house in front of a soccer field. Mrs. Wijilah received a Rp 1 million loan from SDI, which she used to buy produce in order to make the food she sells.*

## Delivery of the cash loan second phase



*Delivery of the cash loans from SDI's Micro Credit Project to 29 beneficiaries. The second phase was executed on May 20, 2007 at Bembem village meeting hall, Bantul Regency, Yogyakarta, in which 28 of the 29 beneficiaries attended. Cash loans from SDI's Micro Credit Project were delivered by Titin and Cesa from SDI Jakarta*



*Mrs. Nuryani and Mr. Muanas Salim introduced themselves to the delegation from Jakarta and told stories about their businesses. They also brought some of their products along. Mrs. Nuryani brought several bottles of her traditional herbs and Mr. Muanas Salim brought along some fermented soybean cakes and crispy chips. Crispy chips, fried fermented soybean cake and a traditional herb drink was served to those who attended the meeting*



*Fermented soya bean cake and traditional herb which was brought by Mrs. Nuryani as Traditional herb maker and seller and Mr. Muanas Salim as fermented soya bean cake maker.\_*

## **Features**

### **Documentary Film Making**

#### **Micro Credit Project -Restoring Life to those who empowered**



*Interview from a documentary film-maker on the Micro Credit Project from Susila Dharma Indonesia, Bantul Regency, Yogyakarta*



*A voice-over was provided by Mirela, a German volunteer. The documentary film is about the Micro Credit Project from SDI in Trimulyo village, Bantul Regency, Yogyakarta. The film was produced by students from the Art Institute of Yogyakarta, Film and Television Department. This film depicts the stories of small to middle-scale entrepreneurs after the earthquake. The film duration is approximately 48 minutes*

### **Jakarta, May 6, 2007 - Coordination Meeting**



A coordination meeting to discuss SDI's projects including the Micro Credit Project in Yogyakarta

**Time Table of Activities - Micro Credit Project First Phase**  
**Susila Dharma Indonesia**  
**January - May 2007**

No.	Activities	January				February				March				April				May			
1	Monthly Meeting 10 January		X																		
2	Field-Trip	X	X	X	X																
3	Monthly Meeting 10 February						X														
4	Field-Trip					X	X	X	X												
5	Monthly Meeting 10 March										X										
6	Field-Trip									X	X	X	X								
7	Making of Documentary Film - Field-Trip									X	X	X									
8	Monthly Meeting 10 April														X						
9	Field-Trip													X	X	X	X				
10	Making of Documentary Film													X	X						
11	Monthly Meeting 10 May																		X		
12	Field-Trip																	X	X	X	X
13	Making of Documentary Film - Editing																	X	X	X	
14	Delivery of the Cash Loan Phase II																			X	

- X : Monthly Meeting each month at the tenth.
- X : Field-Trip
- X : Making of Film Documentary
- X : Delivery of Cash Loan Phase II

## The Loan book of Micro Credit Project First Phase Susila Dharma Indonesia

Project Title: Micro Credit

Date/Month/Year: 10 March 2007

Address: Bembem dusun, Trimulyo village, Jetis sub-district, Bantul Regency, Yogyakarta Special Province

Members: 29 persons

Amount: Rp11.000.000.00

No	Name	Type of Enterprise	Loan (IRD)	Installment	Credit	Debit
1	M. Kamali	Well Maker	2,000,000	III	200,000	400,000
2	Widar Afandi	Concrete Ring Maker	20,000,000	III	2,000,000	4,000,000
3	Arif Gunawan	Concrete Ring Maker	20,000,000	III	2,000,000	4,000,000
4	Ismail	Concrete Ring Maker	20,000,000	III	2,000,000	4,000,000
5	Miftakhur Rohmah	Concrete Ring Maker	5,000,000	III	500,000	1,000,000
6	Suwardi	Motorcycle Repair Shop	2,000,000	III	200,000	400,000
7	Muanas Salim	Fermented Soybean Cake Maker	4,000,000	III	400,000	800,000
8	Syaiful Mujab	Fermented Soybean Cake Maker	3,000,000	III	300,000	600,000
9	Mukirah	Poultry Vendor	2,500,000	III	250,000	500,000
10	Sunariyah	Traditional Herb Maker Seller	1,000,000	III	100,000	200,000
11	Sumilah	Traditional Herb Maker Seller	1,000,000	III	100,000	200,000
12	Hasimah	Traditional Herb Maker Seller	1,000,000	III	100,000	200,000
13	Sri Lestari	Traditional Herb Maker Seller	1,000,000	III	100,000	200,000
14	Nuryani	Traditional Herb Maker Seller	1,500,000	III	150,000	300,000
15	Baryanti	Traditional Herb Maker Seller	2,000,000	III	200,000	400,000
16	Sarilan	Fish Farmer	5,000,000	III	500,000	1,000,000
17	Wijilah	Wreckage Seller	1,000,000	III	100,000	200,000
18	Ngadirah	Crispy Chip Seller	1,000,000	III	100,000	200,000

19	Sungatifah	Crispy Chip Seller	1,000,000	III	100,000	200,000
20	Siti Jazamah	Ceiling Decoration Maker	2,000,000	III	200,000	400,000
21	Tini	Small Retail Store	1,000,000	III	100,000	200,000
22	Subarinah	Electronic Repair Shop	1,000,000	III	100,000	200,000
23	Walidi	Wreckage Seller	1,000,000	III	100,000	200,000
24	Istiyunani	Clothes Retailer	1,000,000	III	100,000	200,000
25	Sugiyo	Retailer	2,000,000	III	200,000	400,000
26	Asri Gunawan	Caterer	2,000,000	III	200,000	400,000
27	Slamet	Poultry Farmer	2,000,000	III	200,000	400,000
28	Idaningsih	Household Equipment Seller	1,000,000	III	100,000	200,000
29	H.M. Zaeni Ba	Fish Farmer	3,000,000	III	300,000	600,000
TOTAL					11,000,000	22,000,000

## The Loan book of the Micro Credit Project First Phase

### Susila Dharma Indonesia

Project Title: Micro Credit

Date/Month/Year: 10 April 2007

Address: Bembem dusun, Trimulyo village, Jetis sub-district, Bantul Regency, Yogyakarta Special Province

Members: 29 persons

Amount: Rp11.000.000.00

No	Name	Type of Enterprise	Loan (IRD)	Installment	Credit	Debit
1	M. Kamali	Well Maker	2,000,000	III	200,000	200,000
2	Widar Afandi	Concrete Ring Maker	20,000,000	III	2,000,000	2,000,000
3	Arif Gunawan	Concrete Ring Maker	20,000,000	III	2,000,000	2,000,000
4	Ismail	Concrete Ring Maker	20,000,000	III	2,000,000	2,000,000
5	Miftakhur Rohmah	Concrete Ring Maker	5,000,000	III	250,000	750,000
6	Suwardi	Motorcycle Repair Shop	2,000,000	III	200,000	200,000
7	Muanas Salim	Fermented Soybean Cake Maker	4,000,000	III	400,000	400,000
8	Syaiful Mujab	Fermented Soybean Cake Maker	3,000,000	III	300,000	300,000
9	Mukirah	Poultry Vendor	2,500,000	III	250,000	250,000
10	Sunariyah	Traditional Herb Maker Seller	1,000,000	III	100,000	100,000
11	Sumilah	Traditional Herb Maker Seller	1,000,000	III	100,000	100,000
12	Hasimah	Traditional Herb Maker Seller	1,000,000	III	100,000	100,000
13	Sri Lestari	Traditional Herb Maker Seller	1,000,000	III	100,000	100,000
14	Nuryani	Traditional Herb Maker Seller	1,500,000	III	150,000	150,000
15	Baryanti	Traditional Herb Maker Seller	2,000,000	III	200,000	100,000
16	Sarilan	Fish Farmer	5,000,000	III	500,000	500,000
17	Wijilah	Wreckage Seller	1,000,000	III	100,000	100,000
18	Ngadirah	Crispy Chip Seller	1,000,000	III	100,000	100,000

19	Sungatifah	Crispy Chip Seller	1,000,000	III	100,000	100,000
20	Siti Jazamah	Ceiling Decoration Maker	2,000,000	III	200,000	200,000
21	Tini	Small Retail Store	1,000,000	III	100,000	100,000
22	Subarinah	Electronic Repair Shop	1,000,000	III	100,000	100,000
23	Walidi	Wreckage Seller	1,000,000	III	100,000	100,000
24	Istiyunani	Clothes Retailer	1,000,000	III	100,000	100,000
25	Sugiyo	Retailer	2,000,000	III	200,000	200,000
26	Asri Gunawan	Caterer	2,000,000	III	200,000	200,000
27	Slamet	Poultry Farmer	2,000,000	III	200,000	200,000
28	Idaningsih	Household Equipment Seller	1,000,000	III	100,000	100,000
29	H.M. Zaeni Ba	Fish Farmer	3,000,000	III	300,000	300,000
TOTAL					10,750,000	11,250,000

## The Loan book of the Micro Credit Project First Phase

### Susila Dharma Indonesia

Project Title: Micro Credit

Date/Month/Year: 10 May 2007

Address: Bembem dusun, Trimulyo village, Jetis sub-district, Bantul Regency, Yogyakarta Special Province

Members: 29 persons

Amount: Rp11.000.000.00

No	Name	Type of Enterprise	Loan (IRD)	Installment	Credit	Debit
1	M. Kamali	Well Maker	2,000,000	III	200,000	-
2	Widar Afandi	Concrete Ring Maker	20,000,000	III	2,000,000	-
3	Arif Gunawan	Concrete Ring Maker	20,000,000	III	2,000,000	-
4	Ismail	Concrete Ring Maker	20,000,000	III	2,000,000	-
5	Miftakhur Rohmah	Concrete Ring Maker	5,000,000	III	750,000	-
6	Suwardi	Motorcycle Repair Shop	2,000,000	III	200,000	-
7	Muanas Salim	Fermented Soybean Cake Maker	4,000,000	III	400,000	-
8	Syaiful Mujab	Fermented Soybean Cake Maker	3,000,000	III	300,000	-
9	Mukirah	Poultry Vendor	2,500,000	III	250,000	-
10	Sunariyah	Traditional Herb Maker Seller	1,000,000	III	100,000	-
11	Sumilah	Traditional Herb Maker Seller	1,000,000	III	100,000	-
12	Hasimah	Traditional Herb Maker Seller	1,000,000	III	100,000	-
13	Sri Lestari	Traditional Herb Maker Seller	1,000,000	III	100,000	-
14	Nuryani	Traditional Herb Maker Seller	1,500,000	III	150,000	-
15	Baryanti	Traditional Herb Maker Seller	2,000,000	III	200,000	-
16	Sarilan	Fish Farmer	5,000,000	III	500,000	-
17	Wijilah	Wreckage Seller	1,000,000	III	100,000	-
18	Ngadirah	Crispy Chip Seller	1,000,000	III	100,000	-

19	Sungatifah	Crispy Chip Seller	1,000,000	III	100,000	-
20	Siti Jazamah	Ceiling Decoration Maker	2,000,000	III	200,000	-
21	Tini	Small Retail Store	1,000,000	III	100,000	-
22	Subarinah	Electronic Repair Shop	1,000,000	III	100,000	-
23	Walidi	Wreckage Seller	1,000,000	III	100,000	-
24	Istiyunani	Clothes Retailer	1,000,000	III	100,000	-
25	Sugiyo	Retailer	2,000,000	III	200,000	-
26	Asri Gunawan	Caterer	2,000,000	III	200,000	-
27	Slamet	Poultry Farmer	2,000,000	III	200,000	-
28	Idaningsih	Household Equipment Seller	1,000,000	III	100,000	-
29	H.M. Zaeni Ba	Fish Farmer	3,000,000	III	300,000	-
TOTAL					11,250,000	-



**Logical Frame Micro Credit Second Phase**  
**Susila Dharma Indonesia**  
 May - December 2007

No	Activity	Target	Output	Time	Location
1.	Monthly meeting of beneficiaries of micro credit project phase II	29 beneficiaries of micro credit project - SDI	<ul style="list-style-type: none"> <li>• Existence of the evaluation each month to improve the income generating activities of the 29 beneficiaries of the micro credit project</li> <li>• Forming of small to middle-scale enterprise groups pursuant to the type of enterprise</li> </ul>	10 June, 2007 (On the 10 <sup>th</sup> of every month, when the micro credit project takes place)	Trimulyo village meeting hall, Bantul Regency, Yogyakarta.
2.	Workshop "Reinforcement of Small to Middle-scale Enterprise Group"	20 small scale women's entrepreneurs with the different types of small enterprise	<ol style="list-style-type: none"> <li>a. Existence of routine activities in women assistance groups and database of the improvement of enterprises managed by the group</li> <li>b. Form strengths and quality of entrepreneurs in moving forward and development of enterprises of each individual and groups of entrepreneurs.</li> </ol>	1 day (June 24, 2007)	Trimulyo village meeting hall, Bantul Regency, Yogyakarta.

			c. Special attention from local government.		
3.	Monthly meeting of beneficiaries of micro credit project phase II	29 beneficiaries of micro credit project - SDI	<ol style="list-style-type: none"> <li>1. Evaluation to improve income-generating activities of the 29 beneficiaries of the micro credit project</li> <li>2. The forming of small to middle-scale enterprises group pursuant to type of small enterprise</li> </ol>	July 10, 2007 (On the 10 <sup>th</sup> of every month, when the micro credit project takes place)	Trimulyo village meeting hall, Bantul Regency, Yogyakarta.
4.	Documentary film showing	29 beneficiaries of micro credit project - SDI	<ol style="list-style-type: none"> <li>a. Audio visual - through viewing the documentary film, supporters are confronted with various small to middle-scale entrepreneurs in various areas in Indonesia</li> <li>b. Audio visual tool as instrument to promote the micro credit project to the community and local government</li> </ol>	1 day (July 22, 2007)	Indoor Meeting Hall Trimulyo village, Bantul Regency, Yogyakarta
5.	Monthly meeting of beneficiaries of the micro credit project phase II	29 beneficiaries of micro credit project - SDI	<ol style="list-style-type: none"> <li>a. Evaluation to improve income-generating activities of the 29 beneficiaries of the micro</li> </ol>	August 10, 2007 (On the 10 <sup>th</sup> of every month, when the micro	Trimulyo village meeting hall, Bantul Regency,

			<p>credit project</p> <p>b. The forming of small to middle-scale enterprises group pursuant to type of small enterprise</p> <p>c. Increasing local government role for small to middle-scale enterprises</p>	credit project takes place)	Yogyakarta
6.	Training "Concrete-ring Mould Making using Alternative Methods"	22 concrete-ring makers	<p>a. Concrete-ring makers learn skills to make concrete-ring moulds using an alternative method.</p> <p>b. At the end of the project, there are demonstrations of the training to increase production</p>	August 19, 2007	Blawong Dusun. Trimulyo village, bantul Regency
7.	Monthly meeting of beneficiaries of the micro credit project phase II	29 beneficiaries of micro credit project - SDI	<p>a. Evaluation to improve income-generating activities of the 29 beneficiaries of the micro credit project</p> <p>b. The forming of small to middle-scale enterprises group pursuant to type of small enterprise</p> <p>c. Increasing local government role for small to middle-scale enterprises</p>	September 10, 2007 (On the 10 <sup>th</sup> of every month, when the micro credit project takes place)	Trimulyo village meeting hall, Bantul Regency, Yogyakarta.

8.	Workshop “Local Potency Management – Small to middle-scale Enterprises”	30 small to middle-scale entrepreneurs, including beneficiaries of micro credit project-SDI	<p>a. Small-middle entrepreneurs having management skills</p> <p>b. At the end of the project, there are demonstrations of the improvement of skills and knowledge in enterprise management</p>	September 16, 2007	Trimulyo village meeting hall, Bantul Regency, Yogyakarta
9.	Monthly meeting of beneficiaries of the micro credit project phase II	29 beneficiaries of micro credit project - SDI	<p>Evaluation to improve income-generating activities of the 29 beneficiaries of the micro credit project</p> <p>The forming of small to middle-scale enterprises group pursuant to type of small enterprise</p> <p>Increasing local government role for small to middle-scale enterprises</p>	October 10, 2007 (On the 10 <sup>th</sup> of every month, when the micro credit project takes place	Trimulyo village meeting hall, Bantul Regency, Yogyakarta
10.	Workshop “Skilled Improvement of Traditional Herb Makers – Traditional Herb Extracts”	15 traditional herb makers	<p>III. Traditional herb makers and sellers learn skills in making traditional herb extracts</p> <p>IV. At the end of the project there are demonstrations of the improvement of skills and knowledge</p>	October 21, 2007	Indoor Meeting Hall Trimulyo village, Bantul Regency, Yogyakarta

11.	Monthly meeting of beneficiaries of the micro credit project phase II	29 beneficiaries of micro credit project - SDI	<ul style="list-style-type: none"> <li>a. Evaluation to improve income-generating activities of small enterprises</li> <li>b. The forming of small to middle-scale enterprises group pursuant to type of small enterprise</li> <li>c. Increasing of local government roles in small-middle enterprises</li> </ul>	November 10, 2007 (On the 10 <sup>th</sup> of every month, when the micro credit project takes place)	Trimulyo village meeting hall, Bantul Regency, Yogyakarta
12.	Study to compare the small-middle enterprises in another regency	20 female small-middle entrepreneurs	<ul style="list-style-type: none"> <li>a. Performance of improvement of knowledge on small-middle business</li> <li>b. female entrepreneurs having a practical experience to improve their skills and knowledge about small-middle enterprises</li> </ul>	1 day, November 18, 2007	Group of small-middle enterprise in Kulon Progo and Gunung Kidul Regency
13.	Monthly meeting beneficiaries of the micro credit project phase II – Final Evaluation	29 beneficiaries of micro credit project - SDI	<ul style="list-style-type: none"> <li>a. Evaluation to improve income-generating activities of small enterprises</li> <li>b. The forming of small to middle-scale enterprises group pursuant to the type of small enterprise</li> </ul>	December 10, 2007 (On the 10 <sup>th</sup> of every month, when the micro credit project takes place)	Trimulyo village meeting hall, Bantul Regency, Yogyakarta

			<ul style="list-style-type: none"><li>c. Increasing the local government's role for small to middle-scale enterprises</li><li>d. At the end of the project there are performance of increased production and quality, product innovation and market expansion</li></ul>	
--	--	--	---	--



No	Description	Total Unit	Unit	Cost/Unit (Rp)	Total (Rp)	Total 12 months budget in Yen (Rp)	Actual Expenses (Rp)	Actual Expenses (Yen)
<b>March - May 2007</b>								
1	Training Socialization	4	Meeting Package	750,000	3,000,000	38,961		
2	Making of Brochures	200	Each	15,000	3,000,000	38,961		
3	Data Collecting and Report Making (2 local staff paid monthly)	3	Man/Month	1,750,000	5,250,000	68,182	5,250,000	68,182
4	Facilitation of two 3 day workshop in micro financing	2	Workshop Package	10,000,000	20,000,000	259,740	4,100,000	53,247
5	Providing Micro Capital	1	Package	75,525,000	75,525,000	980,844	55,000,000	714,286
6	Evaluation and Monitoring	2	Package	2,200,000	4,400,000	57,143	3,234,000	42,000
	DSA = 2 x Rp 800.000							
	Flight Ticket Jkt-Jogja-Jkt = Rp 600.000							
7	Project Formulation	1	Man/day	400,000	3,200,000	41,558		
8	Extra Expenses							
	Administration Cost for Micro Capital Providing	1	Package	419,000	419,000	5,442	419,000	5,442
	Administration Cost for Documentary Film Making	1	Package	627,700	627,700	8,152	627,700	8,152
9	Overhead Expenses	6%			21,500,000	279,221		
	<b>Total</b>				136,921,700	1,778,203	68,630,700	891,308