



Engaging Koperasi (Cooperative) with Sanitation Marketing in NTT, Indonesia

Session 3c: Financing approaches to reach the poor

Herie Ferdian : WASH Specialist/Plan Indonesia

Background

- Sanitation entrepreneurs have limited capital to start or to expand their businesses (Most sanitation entrepreneurs are micro level business actors)
- Sanitation entrepreneurs don't have access to bank loans
- Sanitation entrepreneurs have limited networking, marketing and sanitation product experience



Koperasi (Cooperative)

- Koperasi” or Cooperative is Indonesia’s Micro Business Institution/Organization.
- Koperasi has similarity with banks but has wider business activities : Financing, Saving/Lending Money and Trading and Selling commodities
- Koperasi is a legal (law body) and trusted organization. Protected under Ministry of Cooperative and Micro/Middle Level Business



The strength of Koperasi

- Koperasi are supporting sanitation entrepreneurs financing services
- Koperasi has many members. Most of them are poor people living in the villages including farmers
- Koperasi is a legal and trusted organization. Protected by law under Ministry of Cooperative and Micro/Middle Level Business

Who was targeted? How?

Target of Koperasi : Low/Middle Level Micro Business Actors/Sanitation entrepreneurs

How Koperasi Support Sanitation Entrepreneur:

- Provide loan services to sanitation entrepreneurs (i.e. business capital)
- Link sanitation entrepreneurs with existing koperasi members
- Provide opportunities to sell sanitation products to existing koperasi member

PAKET SANITASI
KRISTOFORUS SIONG (KRISTO)
082236552385

PAHE (PAKET HEMAT)
RP. 1.500.000

PAKET 2-1
RP. 2.000.000

PAKET 2-2-1
RP. 2.750.000

PAKET 3-1
RP. 2.500.000

PAKET 3-3-1
RP. 3.000.000

Konsumen harus menyediakan/menggalil lubang sendiri dengan diameter 85 cm dan kedalaman sbb:
I. 2 gorong-gorong 140 cm
II. 3 gorong-gorong 210 cm

PEMASANGAN DAN INSTALASI 6 JAM SIAP PAKAI

PAKET JAMBAAN GARANSI 1 TAHUN

MENYEDIAKAN SARINGAN AIR NAZAVA DENGAN BERMACAM TYP

| | |
|----------------------|---------------|
| 1. Bening S (6 L) | Rp. 205.000,- |
| 2. Bening 1 (13.5 L) | Rp. 275.000,- |
| 3. Bening 2 (13.5 L) | Rp. 400.000,- |
| 4. Bening XL (27 L) | Rp. 615.000,- |

UNTUK PEMESANAN DAN INFORMASI HUBUNGI : 082236552385 KRISTO

What is CSO's role?

- 1. Plan introduces koperasi to sanitation entrepreneurs
 1. Plan facilitates trainings and workshops to engage sanitation entrepreneurs (including woman entrepreneurs) about koperasi
 2. Plan provides training and workshop on business management for sanitation entrepreneurs. This includes how to manage koperasi loans appropriately



What worked well?

| Description | Before Intervention | After Intervention |
|--|---------------------|--------------------|
| Number of Active Micro Level Sanitation Entrepreneur (Including women) | 0 | 27 |
| Number of Sanitation Marketing Association established | 0 | 5 |
| Number of PWD's accessed PWD friendly sanitation products | 0 | 75 |
| Low cost sanitation products sold to low income communities | 0 | >5000 |

Challenges and Learnings

- Koperasi's role is still limited to financing sanitation entrepreneurs not costumers
- Business management skill of sanitation entrepreneurs need improvement particularly on managing koperasi's loan
- Sanitation entrepreneurs must have a good business plan to apply for loans from Koperasi

