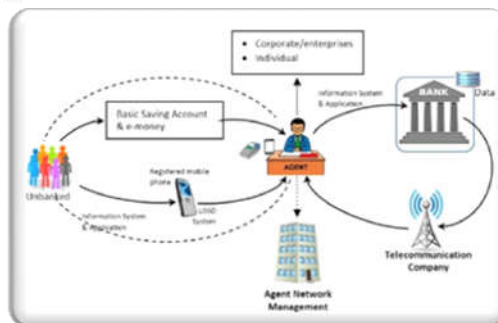




APRACA CENTRAB  
in partnership with  
APRACA CONSULTANCY SERVICES (ACS)  
cordially invites nomination to the



**INTERNATIONAL EXPOSURE VISIT PROGRAM ON  
THE STRATEGIES AND PROGRAMS OF  
FINANCIAL INCLUSION  
(The Experience of Indonesia)**

Jakarta – Bandung–Bali, Indonesia  
June 24 – 29, 2019

# **THE INTERNATIONAL EXPOSURE VISIT PROGRAM ON THE STRATEGIES AND PROGRAMS OF FINANCIAL INCLUSION (The Experience of Indonesia)**

Jakarta – Bandung –Bali, Indonesia  
June 24 – 29, 2019

## **RATIONALE**

Many countries have taken more serious and comprehensive financial inclusion strategies since the start of the new millennium. Lots of studies have demonstrated how financial inclusion can foster growth and reduce poverty level at the same time, hence financial inclusion is the ultimate ingredients of a pro-poor growth strategy.

The state of financial inclusion in many countries was widely varied. On average, nearly 50% adults did not have bank accounts. Access to formal financial institutions may have been hindered by administrative cost, travel distance and documentation in most cases. Besides those, financial services do discriminate certain groups in the population: the poor, women, youth and rural population. Moreover, newly established firms and small enterprises are relatively more constrained than big establishments on their financial access.

The financial inclusion program in Indonesia has been awarded the Global Inclusion Award 2017 which outperformed the financial inclusion programs of other countries in the Asia Pacific region. It was awarded by Child and Youth Finance International (CYFI) and members of the G20 in cooperation with the the Government of Germany as host of the G20 meeting 2017.

The juries considered that Indonesia has demonstrated a strong commitment to increase literacy and financial inclusion to the community as evidenced by efforts to meet its financial inclusion target of 75% by 2019 and a target of increasing the financial literacy of 2% per year.

The three aspects of the success of the Indonesian financial inclusion program based on the jury's assessment are that Indonesia has developed a strategy on literacy and financial inclusion with various approaches that take into account: the tailor-made framework, the life cycle program approach, the geographical area (urban-rural outreach), and demographic potential that have a major impact on improving literacy and financial inclusion.

Thus, this exposure visit program will showcase the updated innovations, best practices and practical models of financial inclusion programs in Indonesia. The role of various key stakeholders to promote financial inclusion will also be elaborated.

## PROGRAM FOCUS

The program comprises of lectures and field visit to the stakeholders, commercial banks, agent banks, and other related parties that practically support the success of the Indonesian National Strategy of Financial Inclusion

## VENUE AND SCHEDULE

The International Exposure Visit Program on the Update and Innovations of Financial Inclusion will be held in Jakarta, Bandung, and Bali, Indonesia, and will be conducted on **June 24 – 29, 2019** (6 days, exclusive of travel time).

## PARTICIPANTS

The programme is suited for bank and finance executives, senior bank officers and managers, financial regulators and government officers who are interested in enhancing their know-how on the best practices and emerging trends in developing Financial Inclusion programs and strategies.

## SCHEDULE OF ACTIVITIES

### **Sunday, June 23, 2019**

- *Meet and greet participants at Soekarno-Hatta International Airport, Jakarta*
- *Check-in Ashley Hotel, Jakarta*
- *[evening] Welcome dinner and program opening*

### **Day 1 – Monday, June 24, 2019**

- *Visit Financial Services Authority for meeting on the role, policy, programs and strategy in developing and promoting Financial Inclusion.*
- *Visit the Central Bank of Indonesia for meeting on Digital Financial Inclusion.*

### **Day 2 – Tuesday, June 25, 2019**

- *Check-out Ashley Hotel, Jakarta*
- *Visit to the selected Financial Technology Company for meeting on its services in delivering community financial access*
- *Travel by train to Bandung*
- *Check-in Sensa Hotel, Bandung*

### **Day 3 – Wednesday, June 26, 2019**

- *Visit Bank bjb (Commercial Bank) for meeting on its banking products and services that support financial inclusion.*
- *Field visit to the selected agent of Bank bjb*
- *Bandung cultural program*

### **Day 4 – Thursday, June 27, 2019**

- *Check-out Sensa Hotel, Bandung*
- *Air travel to Bali*
- *Check-in Grand Istana Rama Hotel, Bali*

### **Day 5 – Friday, June 28, 2019**

- *Visit to selected Rural Bank for meeting on its banking products and services that support financial inclusion.*
- *Field visit to the selected SME client of Rural Bank*

### **Day 6 – Saturday, June 29, 2019**

- *Bali Cultural Visit*
- *[evening] Farewell dinner and program closing*

### **Sunday, June 30, 2019**

- *Check-out Grand Istana Rama Hotel, Bali*
- *Return to home countries*

*\*) The schedule of activities can be changed or revised as needed.*

## ADMINISTRATIVE ARRANGEMENTS

### Programme Fee

The cost of the programme is only for a fee of **US\$ 1,490.00** per participant which includes meals (lunches and snacks during the programs), local transfers (airport reception and send-off, executive train for Jakarta-Bandung, one-way domestic air ticket from Bandung to Bali, field visits and city-tour), facilitator's fee, cultural exposure, entrance fees, training venue, program materials and supplies, and other administrative requirements.

The fee does not include the international round trip air ticket, cost of hotel accommodation, and other incidental expenses. These will be for the account of the nominating institution.

### Hotels

The host encourages all the participants to stay at the following hotels:

#### **1. Oria Hotel, Jakarta**

23 – 25 June 2019 (2 nights)

The room rate is Rp. 780,000 or single occupancy (approximately at US\$ 55.00), and Rp. 830,000 for twin-sharing basis (approximately at US\$ 58).

#### **2. Sensa Hotel, Bandung**

25 – 27 June 2019 (2 nights)

The room rate is Rp. 840,000 or approximately at US\$ 59.00 for single or twin-sharing basis.

#### **3. Mercure Kuta, Bali**

27 – 30 June 2019 (3 nights)

The room rate is Rp. 1,393,000 or approximately at US\$ 98.00 for single or twin-sharing basis.

## OTHER INFORMATION

### Travel and Airport Reception

The participants are expected to arrive in Jakarta, Indonesia on **Sunday, 23 June 2019** before **16:00** local time. Participants will be met at the Soekarno-Hatta International Airport, Jakarta by a representative of the host provided flight schedules are sent in advance.

Since the program will end in Bali, thus all participants are advised to arrange their return flight from Bali to their respective countries on **Sunday, June 30, 2019**. The name of airport in Bali is *I Gusti Ngurah Rai International Airport* (the IATA airport code is DPS).

### Passport and Visa

All participants must have passport, which must be valid for at least six months prior to arrival in Indonesia. The participant is requested to contact the nearest Indonesian General Consulate or Embassy for visa requirements. However, some countries may have Indonesia free visa. Formal invitations will be sent by the host upon confirmation of participants' names.

### Travel and Medical Insurance

The host will not be responsible for travel and medical cover during the travel and program time and the respective institution must ensure all insurance arrangements are done in accordance to their existing policies.

### The Currency and Foreign Exchange

The Indonesian currency is known as "Rupiah" or Rp. Coin denominations are 25, 50, 100, 500 and 1,000 Rupiah. Bank notes and traveler's checks can be converted into

Indonesian Rupiah at foreign ex-change banks and other authorized money changers.

The exchange rate is subject to fluctuations. The exchange rate as the end of March 2019 is Rp.14,200 for US\$1. To make convenience, it is advised to bring US Dollar in cash. All USD should be neat and nice. USD folded, stamped, soil or crumpled will sometimes reduce its exchange rate.

### **Electricity**

Electricity in Indonesia is 220 volts AC and 50 Hz cycle power. The two circular holes is an electrical outlet that is most widely used in Indonesia (see the example plugs/outlets). Please check if your electronic devices need a converter or adapter unit.



### **Climate**

The weather in Jakarta, Bandung, and Bali are typical of tropical climates. Jakarta and Bali temperature ranges from 26°C- 30°C with the humidity around 79%. The climate in Bandung is colder than in Jakarta and Bali because of its location in the highlands.

#### **Reservations and Nominations**

To fully arrange for this program, kindly submit the typewritten nomination form and send to the contact person below:

#### **Ms. Lecira "Bing" V. Juarez**

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## **JAKARTA**



Jakarta is the capital city of Indonesia. Jakarta whose population has grown approaching to 11 million people is one of the cities in Asia which is much often talked about with the certain reasons. Jakarta has extraordinarily developed and would be at the forefront in Asia over the next few decades. Jakarta is unique with its status as the capital city of Indonesia and the center of the city administration. Jakarta is also a center of social, cultural and health activities. Jakarta is the prominent gateway of Indonesia. As of its geographical condition, land, air and sea transportations are also available.

Based on its territory and number of population, Jakarta stands a province equal to the other provinces in Indonesia. As a province Jakarta is led by a governor who is held to take direct responsibility to the president of the Republic of Indonesia through the minister of home affairs.

With the double status as province and capital city of Indonesia, Jakarta has got the status of the local capital city of provincial administration.

No doubt that Jakarta is the main center of Indonesian economy. Either national or international investors are interested in participating in the Indonesian economy activities.

## BANDUNG



Bandung, the capital of West Java Province is an Indonesian major city. Well-connected with Jakarta through the remarkably Cipularang highway, Bandung has attracted a fast growing number of tourist and travelers especially during weekend and national holidays.

Bandung is about 180 KM from Jakarta, it is situated on a plateau in the beautiful Parahayangan Mountains, Bandung's pleasant climate and lush surroundings have offered an escape from the heat of the lowlands since the mid 19th century when it was the heart of the region's most prosperous plantation area. Host to the historic Asia Africa conference in 1955, Bandung is now a center of higher education, commerce and aircraft industry, which despite its modern amenities still retains much of its colonial era charm.

Bandung is also renowned for its shopping, particularly for shoes, textiles, clothing and denims, which are found in the colorful Jeans street. Easily reached from Jakarta by train, road or air. Bandung, with its cool mountain air is a popular second stop for those visiting the national capital and an essential stay-over for traveler's route through Java.

## BALI

The island of Bali in Indonesia is year after year voted by the readers of all major travel magazines as one of the most enchanting travel and holiday destination in the whole world.

Bali is a land that seems to have a magnet at its very heart. It is a feeling that is difficult to understand unless experienced but once visited you are surely compelled to come back and you may even want to stay forever, such is its pull. Maybe its Bali's beauty, maybe the friendly people, or maybe even the influence from spirits that certainly abide in this place.

Bali goes under many names. Some call it the "island of the gods", others Shangri-La. The "last paradise", the "dawning of the world" and the "centre of the universe" are yet more names for this truly beautiful tropical island inhabited by a remarkably artistic people who have created a dynamic society with unique arts and ceremonies.

Economically and culturally, Bali is one of the most important islands of Indonesia. Rice is grown on irrigated, terraced hillsides; other crops include sugar cane, coffee and copra.



C'mon and  
join us!!!