



Creative Education Indonesia  
Foundation

## **Annual Report 2021**

**PRESENTED TO THE ANNUAL GENERAL MEETING 25 FEBRUARY 2022**

**Annual General Meeting  
Credo  
25 February 2022**

**Agenda**

1. Appointment of Minutes Secretary
2. Minutes of Annual General Meeting 2021
3. Annual Progress Report 2021

**Minutes  
Annual General Meeting  
Credo  
25 February 2022**

**Present:**

Ka Yee Man, Ellijawati Djendrono, Herijanto Irawan, Fendelina Novia Dewi Suryadi, Teo Pek Swan, Haryanto Tjiptodihardjo

**Appointment of Minutes Secretary**

Ka Yee Man appointed. Moved Fendelina Suryadi, seconded Ellijawati Djendrono, nem.con.

**Reports**

Annual Progress Report 2021 received. The audit report will be made available when it has been completed by the auditors. Moved Fendelina Suryadi, seconded Ellijawati Djendrono, nem.con.

## Annual Progress Report 2021

1. Executive Summary
2. Annual Activities Report
3. Financial Report & Auditor's Report
4. Looking Ahead - Plan for 2022
5. Budget 2022

## 1. Executive Summary

After a year of storming in the team to adapt to the various challenges of working from home and delivering teaching and training from a distance, the year 2021 finally saw the team settle into fruitful virtual collaboration. The team has clocked in a lot of mileage in all the three areas of our action areas: teacher training, research, and resource development. In addition, technical consultation also featured as recurring work for the Credo team in 2021.

In teacher training, once we hit upon a distant training format that worked in our training-of-trainers project in Maluku Tenggara, the project really took off and we were able to catch up with the loss in momentum we experienced in the previous year. As at the end of 2021, the project is now almost back on track with its original targets. In the second half of the year, we saw the successful completion of our School Readiness Programme and Teaching Literacy According to Student Ability project. The School Readiness Programme was so successful that some locations continued literacy classes independently after the programme ended and Klub Belajar Credo was able to use the established infrastructure to replicate experimental classes in three of the locations.

Our literacy programme has reached a point of maturity in terms of its development and trial in the field and was moved into a digitization and dissemination phase in the middle of the year. Our foundational mathematics programme is also moving forward into the systematic development of resources for external use. Both initiatives are given utmost priority now as our technical consultancy work with the Ministry of Education and Culture during the year gave us a glimpse of the need for ready programme materials in the coming year.

To prepare the field for dissemination of our literacy and foundational mathematics programmes, we will begin an initiative to build a community of motivated teachers (Jamu – Jaringan Maju) and teacher students (Kopi Gula – Komunitas Perintis Guru Luar Biasa) to engage teachers to develop their skills to the point of being able to bring change in student learning in the field. The purpose of this community is also to showcase the changes possible in the field given enough well-thought-out teacher training and support.

There are both sad and good news in terms of the formation of the Credo team. We will lose a senior trainer in 2022 with the resignation of our mathematics specialist after thirteen years of dedication to Credo's mission. She was part of the founding team that established much of Credo's foundation to enable the team to achieve what it has achieved to date. The Credo team would like to thank her for her years of hard work and the passion she brought to it, and we look forward to continue working with her on an informal basis. The good news is that we no longer have any trainee trainers but a team of full-fledged trainers – congratulations to our last group of trainee trainers who have finally gained the competencies to become trainers! To continue to generate future trainers, we have plans for new recruits in the coming year.

Funding wise, again, we were provided with sufficient funds for the year in a way that was beyond our planning and imagination. We will commit to our mission with the same level of energy in the coming year, and aim to achieve similar solid results for 2022. A sincere thank you to our board for their unwavering support, and to our funders for their trust and generosity.

Report submitted by,

Credo team

## 2. Annual Activities Report

### Core Activities

Having settled in to collaboration virtually, the Credo team was able to gain traction in many areas of work in 2021. The literacy programme is almost fully developed and we turned much of our focus on strengthening the team's knowledge and skills in foundational mathematics teaching to prepare for one of our next major projects – the development of our foundational mathematics programme materials that can be shared and used by other teachers. The literacy programme is a step ahead of the mathematics programme and a project focused on digitizing the literacy programme materials was initiated in the middle of the year. In addition, with our literacy programme well tested in the field, our attention now also turns to systematically disseminating the programme in the field.

Our dissemination efforts are approached from three angles: via the Ministry of Education and Culture (MoEC), teacher training institutes, and direct training of teachers in the field. Credo was invited to participate in some MoEC workshops to develop teaching resources in literacy and mathematics. An opportunity also arose in the last quarter of the year in the form of an invitation for Credo to present our literacy programme to the MoEC in January 2022. The literacy programme we developed for Unicef Papua is to be adopted by the MoEC to help teachers help their students catch up with learning loss due to the disruption in schooling in the past two years. We continue to seek opportunities to work with the University of Education in Serang, Banten. With our team of *guerrilla teachers*, who are mostly graduates from the university, we are making efforts to reconnect Credo to the university. Lastly, the continuation of our training of literacy trainers in Maluku Tenggara finally took off after several failed attempts in 2019, and results have been extremely rewarding.

The second half of the year also saw the successful completion of our School Readiness Programme. The programme continues in two formats: the independent continuation of the literacy classes by the field teachers we trained in the programme, and a replication of Klub Belajar Credo in three of the programme's locations with the objective to trial our mathematics programme materials. Our Teaching Literacy According to Student Ability project was very challenging due to the lack of discipline in implementation by some teachers and principals; we did however achieve the outcomes we set out to achieve with the teachers who soldiered on in difficult circumstances. Similar to the Maluku Tenggara project, we collaborated with Dinas Pendidikan Pandeglang in the project and learned much from what to pay attention to in future collaborations with authorities.

Our completed, continuing and new projects can be seen at a glance as follows:

#### 1. Completed projects

- (i) School readiness teacher training programme (Program Persiapan Sekolah) in Jakarta and Banten
- (ii) Teaching literacy according to student ability in elementary schools in Banten

#### 2. Continuing projects

- (i) Teaching Early Literacy Training of Trainers project in Maluku Tenggara
- (ii) Guerilla Teachers (Credo trained freelance field teachers)

- (iii) Industrial Revolution 4.0 Teacher Preparation programme (Program Revi 4)
- (iv) Weblatihan (web pelatihan/web-based training) – virtual literacy instruction training for new teachers
- (v) Teaching resource development
- (vi) Klub Belajar Credo (KBC) - our lab school and literacy and mathematics enrichment classes.

### 3. New projects

- (i) Teaching foundational mathematics teacher training
- (ii) Digitization of literacy programme materials

A summary of our activities is provided below, categorized in our usual three main types of activities, plus technical consultancy – a new area of work:

1. Training of teachers and trainers
2. Resource development
3. Research
4. Technical consultancy

Details can be found in Tables 1 and 2.

## **A. Training of Teachers & Trainers**

### **i. Internal Training of Trainers – Mathematical Knowledge**

The focus of professional development for our team of trainers has been in the area of critical thinking and solidifying mathematical knowledge and skills to parallel our ongoing mathematics program development and anticipating more demands for teacher training in mathematics education. Half day weekly sessions have been held consistently since the second quarter of the year and will continue into 2022.

### **ii. Teaching Early Literacy Training of Trainers**

Our five year project to train a team of literacy teacher trainers in Maluku Tenggara continued virtually. We trialed independent distant learning with support from our trainers (which wasn't effective) and eventually implemented various virtual trainings from March until the end of the year. It was a big endeavor as the participants started off with very limited computer and electronic communication technology skills and our team of eight trainers were located in areas with unstable telecommunication connections and electricity supply. However, it was rewarding to see at the end of the year, that not only had the participants gained literacy education knowledge, but also computer and electronic communication technology skills. It took almost a year to get the project going again to achieve our objectives set out for 2020, and despite delays and with the support of our funder who extended our implementation period, most of the objectives have been achieved by the end of 2021.

### **iii. Training of Trainers – Mathematics**

We implemented our first comprehensive mathematics education training of trainers training for UNICEF Papua in the first quarter. The training was well received and has propelled us to put our mathematics development work back as a priority as we foresee more demand for similar trainings.

### **iv. Guerilla Teachers**

From our pool of 12 guerilla teachers, 6 were employed and mentored by our trainers in our **Teaching Literacy according to Student Ability in Elementary Schools** project in Banten in 2021. Exit interviews revealed that the guerilla teachers had gained confidence in their teaching abilities, communication skills, and learned how to work in a team in a professional manner. We also gained valuable input for improvement for future implementations - the emotional preparation for young graduates like our participants to work with older teachers in the field in a culture where seniority matters.

### **v. Industrial Revolution 4.0 Teacher Preparation Programme (Program Revi4)**

This programme was designed based on the findings of the World Economic Forum on the skills needed for the Industrial Revolution 4.0. Many of the skills fall within the training realm of Credo: critical thinking, creative thinking, self-knowledge, collaboration, literacy skills etc. We began this program in 2019 with the University of Education, Serang and had the support of the Director in implementing the programme with the Students' Representative Council. However, due to the pandemic, the collaboration was put on hold. Instead, the programme was relaunched virtually with five pre-service teachers beginning the programme in January. It was successfully completed in July. Exit interviews indicated that the participants felt they had learned much about themselves – their personalities, passions, aspirations etc, and had been equipped



with concrete ways to think critically and teach early literacy. The mathematics strand was harder for the participants to grasp, and suggestions have been made in how to structure the training differently for future implementations.

#### **vi. School Readiness Teacher Mentoring**

Following the successful completion of our School Readiness Programme in literacy that saw 21 community teachers trained and 99 children successfully learn to read, 8 teachers in three locations (Jiput and Cihaseum in Banten, Juraganan in Jakarta) have taken the leap to continue the early literacy programs independently in their communities. Our trainers continue to support the teachers in informal ways. This program was so successful that a similar program has been incorporated into Klub Belajar Credo in Banten for training teachers to teach foundational mathematics (see section C. Research – Klub Belajar Credo below).

#### **vii. Teaching Literacy according to Student Ability in Elementary Schools**

Following the Ministry of Education and Culture's (MoEC) call for teachers to teach students according to ability, guidelines which Credo helped the MoEC develop, we initiated a project to trial the guidelines with five elementary schools in Banten. From the five schools, each with six grade levels, we continued into the second semester in 2021 with three schools and a total of eight classes. Results showed that all the of the classes involved received ability-based instructions and students from all but two of the classes experienced improvement in their reading abilities. Much insight was gained from the implementation of this project in working with local education authorities and how school monitoring or the lack of it affects quality improvement initiatives.

#### **viii. Weblatihan (web pelatihan/web-based training)**

We implemented 6 web-based workshops throughout the year and paused to consider how to make participant attendance consistent for our workshops that typically run as a series. The outcome was the idea to build a solid community rather than cast our net loose and wide (see section ix. Community of teacher candidates and teachers across Indonesia below). We did deliver a successful literacy workshop for a national voluntary movement called Gernas Tastaba and Gernas Tastaka, who have the objective to eradicate illiteracy in reading and mathematics. The workshop was well summarized in a Kompas article (Perkuat Fondasi Literasi Siswa, Kompas.id, 11 September 2021 18:37 WIB, accessible on <https://www.kompas.id/baca/dikbud/2021/09/11/perkuat-fondasi-literasi-siswa/>).

#### **ix. Community of teacher candidates and teachers across Indonesia**

The idea to build a community of motivated teachers (Jamu – Jaringan Maju) and teacher students (Kopi Gula – Komunitas Perintis Guru Luar Biasa) was born to address the problem of how to engage teachers to develop their skills to the point of being able to bring change in the field. The concept is to focus on the quality of outcomes at the student learning level rather than the quantity of teacher participants. The resulting plan is to build a community small enough to ensure continual meaningful dialogues between our trainers and teacher participants who will receive support to implement change in how they teach in the classroom. The purpose of this community is also to showcase the changes possible in the field. The project conceptualization and implementation plan has been finalized and will be implemented in 2022.

## **B. Resource Development**

### **i. Literacy**

We continued the development of materials that could be fully delivered from a distance, including reading materials, workbooks, videos, audios, bite-sized activity instructions sent by messaging apps. The materials were developed for training of trainers, teachers, parents, and children. Progress had been made on three initiatives:

#### **a. Grammar Workbook**

Our team continued the development and trial of 5 semesters (semester 2 to semester 6) worth of grammar instructions in workbook format for both teachers and students. Completion of the 165 grammar worksheets is set for July 2022.

#### **b. Daily Vocabulary**

With the aim to increase the repertoire of pre-school children's vocabulary, word explanations and simple fun activity instructions are sent to parents on a regular basis to parents and teachers on a messaging app. A stock of 38 messages is now ready for future use.

#### **c. Read-aloud audios**

With the aim to teach vocabulary, and help children develop attention span while listening to stories, these are 15-minute-long audios sent to parents via messaging apps that could be played to children with minimal adult support. These are created by two Credo team members outside of Credo working hours as they were initially created for the use of a religious organization. A stock of 28 fiction and 11 non-fiction read-alouds are now available for use and are being trialed with Klub Belajar Credo students by our field teachers.

### **ii. Leveled Readers for Fluency Instruction**

We continued the development of our collection of leveled student reading materials. Our collection is now more systematic, with titles available at all levels up to grade 6. Our collection of 132 fiction titles and 41 non-fiction titles will be complete by July 2022.

### **iii. Foundational Mathematics**

We restarted work on our foundational mathematics programme development in the second quarter of the year. A timeline has been set for July 2022 for the completion of seven products for two semesters (syllabus, teacher's manual, diagnostic tests, lesson plans, worksheets, games, summative assessments). The products are based on the results of our trial programme in Klub Belajar Credo (KBC). The products will be trialed in KBC in Jakarta, and three new groups that we started in three locations in Banten, one in the urban outskirts and two in rural areas involving children from pre-school to grade 2.

#### **iv. Digitization of Literacy Materials**

In addition to the development of the aforementioned literacy materials, the Credo team started a project in the second half of the year to digitize materials from our literacy programme. The objective is to disseminate Credo's literacy program materials to teachers all over Indonesia equitably by way of both internet and non-internet-based access. Work has started by way of conversion of our alphabet kit *Kebun Huruf* into digital format.

#### **v. Industrial Revolution 4.0 Teacher Preparation Programme (Program Revi4)**

The development of this programme has been completed and the program is ready for replication.

### **C. Research**

#### **i. In-house research and experimentation – Klub Belajar Credo (KBC)**

- As we did not recruit a new class of kindergarteners in 2020, we did not graduate any kindergarten students in 2021. We did however decide to start a new class with 9 four-year-olds in the second half of the year, as these were students who had participated in our School Readiness Program in Jakarta and were enthusiastic about joining KBC. Our focus in the past year in KBC was the continual implementation of our foundational mathematics programme and trialing of our digitized literacy materials.
- We had 44 students in our enrichment programmes. We have grade 6 and middle school students in our literacy programme, and grade 3 students in our mathematics programme, which have allowed us to continue the development of our programmes into the higher grade levels.
- We started temporary literacy classes to trial our grammar programme materials. These classes involve 24 students in Jakarta and will run until July 2022.

#### **ii. Klub Belajar Credo – downsizing to replicate and extend**

Our strategy to downsize to replicate and extend which started in 2019 continued into 2021. There was more replication than extension in 2021.

With the aim to trial our programmes outside of Jakarta and in rural or more remote areas, we started mathematics classes in three areas in Banten (Cihaseum, Jiput, Babakanlor) and one literacy class in Babakanlor, Banten. These groups are taught by one of our field teachers (Jiput), trainers (Babakanlor), and community teachers who completed our School Readiness Program in literacy (Cihaseum). All these classes are observed and supervised by our team of trainers, either in-person or virtually. The objective is to make our programmes more relevant to students whose profiles differ from those in Jakarta, and to have these classes continue running once the trial phase ends.

### iii. School Readiness Programme

The trial of extending our early literacy programme backwards that began in the previous year proved to be very successful. About 100 preschool children participated in our School Readiness Programme (Program Persiapan Sekolah) and the end of program evaluation saw not only pre-school students gaining early literacy skills but also elementary school students who joined the program for remedial instruction making gains in their reading abilities. Another important outcome evidenced by this program was that our literacy programme could be adapted to a format simple enough to be used by people without tertiary level education or a background in education.

### D. Technical consultancy

Credo was invited by the Ministry of Education and Culture to participate in their literacy and mathematics teaching material development workshops that were held in the last quarter of the year. The experience was enriching in providing insights into how the ministry works with external consultants and develop teaching materials. The insights will inform our future strategic planning.

During the year, Credo trained a total of **138** trainers, teachers, and teacher students, bringing our accumulative total to **7,488**. The breakdown is shown in Table 1 below. Details of the projects and activities undertaken in the past year are shown in Table 2.

Table 1. Breakdown of participants

	Accumulative 2020	2021	Accumulative 2021
Children 3-12 years old	573	156	729
School Age Students (above 12)	704	0	704
Higher Education students (non education)	301	0	301
Parents	253	1	254
Counselors & Freelancers	268	0	268
Professionals (non-educators)	344	0	344
Teacher Students / pre-service teachers	951	5	956
Teachers*	6,090	23	6,113
University Lecturers (education) & Trainers	309	110	419

\* participants who are continuing from the previous year are not counted for in 2021 figures

Table 2. Breakdown of Projects & Project Details

A. Project External  
i. 3 or more training days

No	Project Name	Location	Beneficiaries	Duration	Number of Participants	Description			
						Teaching hours	Program Development	Research	Direct sponsored
1	Klub Belajar Credo - Group A (Credo's Lab Scholls) - Kindergarten	Credo, Jakarta	9 children (age 4-5)	15 Juli - 31 Des 2021	9	4 session/week @0,5 hours	√	√	√
2	Klub Belajar Credo - Group B (Credo's Lab Scholls) - Kindergarten	Credo, Jakarta	4 children (age 5-6)	1 Jan - 31 Des 2021	4	4 session/week @ 1 hours	√	√	√
3	Klub Belajar Credo - (Credo's Lab School)- Literacy Program for Kindergarten & Elementary Grade 2 to Elementary Grade 4	Credo, Jakarta	22 children (age 8-11)	1 Jan - 31 Dec 2021	22	2 session/week @1.25 hours	√	√	√
	Klub Belajar Credo - (Credo's Lab School)- Literacy Program for Elementary Grade 4 to Grade 6		7 children (age 11-13)	1 Jan - 31 Dec 2021	7	2 session/week @1.5 hours	-	-	√
	Uji coba LKS Tata Bahasa Literacy Program for Kindergarten & Elementary Grade 2 to Elementary Grade 4		26 children (age 8-11)	1 Jul - 31 Dec 2021	26	2 session/month @1 hour	-	-	√
	Literacy Program for Kindergarten & Elementary Grade 1 to Elementary Grade 3	Babakan, Banten	10 children (age 6-10)	1 Jul - 31 Dec 2021	10	1 session/week @1.15 hour	-	-	√
4	Klub Belajar Credo - (Credo's Lab School)- Math Program for elementary Grade 2 - 3	Credo, Jakarta	23 children (age 6-10)	1 Jan - 31 Dec 2021	9	2 session/week @1 - 1.5 hours	√	√	√
	Klub Belajar Credo - (Credo's Lab School)- Math Program for elementary Grade 3 - 4				14	2 session/week @1.5 hours	√	√	√
	Klub Belajar Credo - (Credo's Lab School)- Math Program for elementary Grade 1 - 3	Babakan, Banten	30 children (age 6-10)	1 Jul - 31 Dec 2021	30	1 session/week @2 hour	-	-	-
	Klub Belajar Credo - (Credo's Lab School)- Math Program for elementary Grade 1 - 4	Jiput, Banten	12 children (age 6-11)	1 Jul - 31 Dec 2021	12	2 session/week @1 - 1.5 hours	-	-	-
	Klub Belajar Credo - (Credo's Lab School)- Math Program for elementary Grade 1 - 4	Cihaseum, Banten	12 children (age 6-11)	1 Jul - 31 Dec 2021	9	2 session/week @1.5 hours	-	-	-
5	TOT: Teaching Early Literacy Teacher Training & Evaluation for Participant TOT Training	Kei Besar, Maluku Tenggara	Teachers to be traininer	15-19 Maret 2021	36	5 days	√	-	√
		Kei Kecil, Maluku Tenggara		22 - 26 Maret 2021		5 days			
		Kei Besar & Kei Kecil, Maluku Tenggara		22 - 26 Nov 2021		5 days			
		Kei Besar & Kei Kecil, Maluku Tenggara		10 - 21 Des 2021		7 days			



Creative Education Indonesia  
Foundation

No	Project Name	Location	Beneficiaries	Duration	Number of Participants	Description			
						Teaching hours	Program Development	Research	Direct sponsored
6	Program Remedial Literasi (Elementary Grade 3 - 6)	SDN Pegadingan 2, Banten	Students	1 Jan - 31 Jun 2021	61	5 session/week @1.5 hours	v	v	v
7	Mathematic for Guerilla Teachers	Banten	Teachers	1 Jan - 30 Jun 2021	5	2 session/week @4-6 hours	v	-	-
8	School Readiness Programme-Pelatihan Program Persiapan Sekolah (PPS), 2 kelompok di Jakarta	Grogol Utara, Jakarta	8 parents & 2 teachers	1 Jan - 30 Juni 2021	10	1 session/week @4 hours	v	v	v
	School Readiness Teacher Mentoring (Percontohan dan Pendampingan guru PPS), 2 kelompok di Jakarta		Parents & teachers in the community		6	1 session/week @1.5 - 2 hours			
9	School Readiness Programme-Pelatihan Program Persiapan Sekolah (PPS), 10 kelompok di Banten	Malang Nengah (2) Cihaseum (2) Cirumput (1) Kadu Hapa (1) Wilukon (2) Carodok (2) Lapak Sarmili (1)	Parents & teachers in the community	1 Jan - 30 Juni 2021	3	2 session/week @3-4 hours	v	v	v
					2				
					2				
					2				
					2				
					2				
					1				
	School Readiness Teacher Mentoring (Percontohan dan Pendampingan guru PPS), 10 kelompok di Banten				3				
					2				
					2				
					2				
					2				
					2				
					2				
10	Teaching Literacy according to Student Ability in Elementary Schools - Proyek Literasi di Masa Tatanan Baru (LTB)	Banten	2 SDN in Pandeglang, Banten	1 Jan - 30 Juni 2021	9	5 session/week @7 hours	v	-	-
11	Training of Trainers – Mathematics	Sumba	Rumsram & Unicef	6 - 13 April 2021	32	7 days	v	-	-
12	Community of teacher candidates and teachers across Indonesia - Jamu Kopi Gula	Sorong	1 teacher & 1 student	Jun - Dec 2021	2	2 session/week @1.5 hours	v	-	-
13	FGD with Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi & Unicef	Jakarta	Teachers & Pengamat Pendidikan	Sept - Nov 2021	41	8 days	v	-	-

ii. less than 3 training days

No	Project name:	Beneficiaries	Duration	Number of participants:	Description			
					Teaching Hour	Program development	Research	direct Sponsored
1	Literacy	Gernas Tastaba	28 Aug 2021	37	7 hours	v	-	-
2	Mathematic	Gernas Tastaka	Sept 2021	37	7 hours	v	-	-

B. Projects: In-House Training

No	Project name:	Beneficiaries	Duration	Number of participants:	Description			
					Teaching Hour	Program development	Research	direct Sponsored
1	Trainer Generation Programme	Credo team (Trainee Teachers & Trainee)	Jan - Dec 2021	8		v	-	-
2	TOT- Mathematical Knowledge			8	15 days	v	-	-
3	Revi 4			8	15 days	v	-	-
4	Grammar workbook			7	15 days	v	-	-
5	Reading framework			7	30 days	v	-	-
6	Math Framework			3	ongoing	v	-	-



## B. Resource Development

### Initiated in 2021

Project	Teaching Early Mathematics (standardized for external use)	
Work:	Developing programme materials	
Progress:	25% (2020: 15%)	
Program:	Early Maths – K to Grade 1	
Program duration:	4 semesters	
Topics	Materials	
Data Analysis	<ul style="list-style-type: none"> <li>• Mathematics framework</li> <li>• Syllabus: 4 semesters</li> <li>• Teacher's manual</li> <li>• Diagnostic tests</li> <li>• Lesson plans</li> <li>• Student worksheets</li> <li>• Summative assessments</li> <li>• Games</li> </ul>	
Numbers		
Geometry		
Measurement		

Project	Digitization of literacy programme materials	
Work:	Digitizing early literacy programme materials	
Progress:	15%	
Program:	Literacy – K to Grade 3	
Program duration:	10 semesters	
Components	Materials	
Phonology	<ul style="list-style-type: none"> <li>• Teacher's manual</li> <li>• Teaching materials</li> </ul>	
Alphabet Knowledge		
Print Awareness		
Phonics		
Comprehension		
Vocabulary		
Grammar		

**Continuing projects from 2020**

Project	Teaching Early Literacy Training of Trainers
Basic literacy components	<ul style="list-style-type: none"> <li>• Distance learning resources</li> <li>• Mapping of literacy components with thematic teaching contents</li> <li>• Sample lesson plans</li> </ul>
Writing integrated thematic lesson plans	
Grouping students according to ability	
Progress:	100%

Project	Teaching Literacy
Work:	Grammar Workbook
Progress:	80%
Program:	Literacy – Grade 2 – 6
Program duration:	5 semesters

Project	Teaching Literacy
Work:	Daily Vocabulary Collection
Progress:	100%
Program:	School Readiness Programme
Program duration:	2 semesters

### Continuing projects from 2019

Project	Teaching Early Mathematics (for internal experimentation)
Work:	Developing lesson plans for kindergarten
Progress:	90% (2020: 75%)
Program:	Early Maths – K to Grade 2
Program duration:	6 semesters
Topics	Materials
Data Analysis	<ul style="list-style-type: none"> <li>• Syllabus: 6 semesters</li> <li>• Lesson plans</li> <li>• Student worksheets</li> <li>• Summative assessments</li> <li>• Games</li> </ul>
Numbers	
Geometry	
Measurement	

Project	Teaching Literacy					
Work:	Levelled Readers					
Progress:	26%					
Program:	Literacy – Grade 2 – 6 (Semester 3 – 12)					
Program duration:	10 semesters					
Product	2020 (for internal experimentation)			2021 (standardized for external use)		
	Quantity (titles)	Titles complete	% complete	Quantity (titles)	Titles complete	% complete
Readers – Semester 3	60	42	70%	60	28	47%
Readers – Semester 4	60	27	45%	60	21	35%
Readers – Semester 5	60	34	57%	60	11	18%
Readers – Semester 6	60	45	75%	60	44	73%
Readers – Semester 7	60	45	75%	60	49	82%
Readers – Semester 8	60	46	77%	60	4	7%
Readers – Semester 9	60	35	58%	60	0	0%
Readers – Semester 10	60	25	42%	60	0	0%
Readers – Semester 11	60	40	67%	60	0	0%
Readers – Semester 12	60	20	33%	60	0	0%
<b>Total</b>	<b>600</b>	<b>359</b>	<b>60%</b>	<b>600</b>	<b>157</b>	<b>26%</b>

Project	School Readiness Programme	
Work:	Developing lesson plans for children age 4-6 taught by informal teachers	
Progress:	100% (2020: 80%)	
Program:	Early Literacy – pre-school	
Program duration:	4 semesters	
Components	Materials	
Phonology	<ul style="list-style-type: none"> <li>• 100% of semester 1 &amp; 2 materials (syllabus, training materials, teaching materials)</li> <li>• 100% of semester 3 &amp; 4 materials (syllabus, training materials, teaching materials)</li> </ul>	
Print Awareness		
Alphabet Knowledge		
Phonics		
Vocabulary		
Comprehension		

Project	Industrial Revolution 4.0 Teacher Preparation Programme
Work:	Level 1: new materials development, Level 2: revision of existing materials
Progress:	100% (2020: 25%)
Program:	<p>Level 1:</p> <ul style="list-style-type: none"> <li>i. Industrial Revolution 4.0 Intelligences (Contextual/Thinking skills, Inspirational, Social, Emotional)</li> <li>ii. Text processing and production</li> <li>iii. Essential mathematics</li> </ul> <p>Level 2:</p> <ul style="list-style-type: none"> <li>i. Teaching elementary school students: literacy</li> <li>ii. Teaching elementary school students: mathematics</li> <li>iii. Teaching elementary school students: Industrial Revolution 4.0 intelligences</li> </ul>
Program duration:	Estimated 6 semesters at university/teacher training institute
<b>Components</b>	<b>Materials</b>
Level 1 Industrial Revolution 4.0 Intelligences (Contextual/thinking)	<ul style="list-style-type: none"> <li>• Syllabus: 3 semeters</li> <li>• For each teacher preparation course: Syllabus, teaching materials, student handbook, formative and summative assessments</li> </ul>
Level 1 Industrial Revolution 4.0 Intelligences (Inspirational)	
Level 1 Industrial Revolution 4.0 Intelligences (Social)	
Level 1 Industrial Revolution 4.0 Intelligences (Emotional)	
Level 1: Text processing and production	
Level 1: Essential Mathematics	
Level 2: Literacy	
Level 2: Mathematics	
Level 2: Industrial Revolution 4.0 Intelligences	

### 3. Financial Report & Auditor's Report

#### a. Financial Summary

Our income decreased substantially in 2021 by IDR456mn (28,3%) as all the funds for the School Readiness Programme (Program Persiapan Sekolah) that took place in the first half of 2021 had been raised in 2020.

Our institutional funder for KBC (PT. Cikarang Listrindo) did not continue funding for the new school year. However, we were able to diversify our funder base to seek general funding. We launched a fundraising round in the last quarter of the year and managed to secure funding from thirteen new funders made up of four institutions and nine individuals.

Our senior trainer/maths specialist returned to work from a long leave of absence on a part-time basis; together with the costs of our guerrilla teachers and a salary review for the whole team, this led to a 3% increase in salaries for the year. Admin and Marketing expenses also increased in 2021 because in addition to upgrading our website, we also replaced computer equipment and incurred transportation costs in distributing updated hardware to our staff in Banten. Other expenses remained stable, with savings in utilities offset by increased costs in data costs for our staff to work from home.

The year-end deficit is due to the increased costs for the Maluku Tenggara project not covered by the funding raised for the project.

Table 3 Financial Summary

	2020	2021	Increase / (Decrease)
<b>Total Income</b>	<b>IDR1.610 bil</b>	<b>IDR1.154 bil</b>	<b>(28,3%)</b>
Total Self-generated income	8,0%	0,6%	(7,6%)
Total donations received	92,0%	99,4%	7,4%
<b>Total donations received</b>	<b>IDR1.476 bil</b>	<b>IDR1.147 bil</b>	<b>(22,4%)</b>
Total designated donations	83,0%	75,7%	(7,3%)
Total undesignated donations	17,0%	24,3%	7,3%
<b>Total Expenses</b>	<b>IDR1.244 bil</b>	<b>IDR1.190 bil</b>	<b>(4,3%)</b>
Direct Project expenses	17,0%	13,4%	(3,6%)
Salaries & benefits	73,0%	76,0%	3,0%
Rental & utilities	1,0%	1,4%	0,4%
Admin expenses	4,0%	7,0%	3,0%
Marketing expenses	1,0%	2,2%	1,2%
Other expenses	3,0%	0,0%	(2,5%)
Tax	1,0%	0,0%	(1,0%)
<b>Surplus / (Deficit)</b>	<b>IDR365mil</b>	<b>(IDR36mil)</b>	<b>(109,8%)</b>

**Financial Report as at 31 December 2021**

YAYASAN CREDO						
LAPORAN LABA/RUGI						
UNTUK PERIODE YANG BERAKHIR 31 DESEMBER 2021						
	TOTAL		KOMERSIAL	KOREKSI FISKAL	FISKAL	%
<b>A. PENDAPATAN</b>						
- <u>Pendapatan Fee Earning</u>						
- Pendapatan Universitas/Sekolah	Rp0.00	<b>Rp4,560,000.00</b>	Rp0.00	Rp0.00	Rp0.00	0.40%
-						
- <u>Pendapatan Corporate</u>	Rp0.00		Rp0.00	Rp0.00	Rp0.00	
- UNICEF						
- Word Bank						
- <u>Pendapatan Workshop</u>	Rp4,560,000.00		Rp4,560,000.00		Rp4,560,000.00	
- Cikal						
- Upi Serang						
- Mutiara Bunda - Bandung						
- MALUKU						
- JAKARTA						
- KEMENDIKBUD						
- <u>Pendapatan Sponsored Project</u>		<b>Rp1,147,008,439.00</b>				99.60%
- <u>Pendapatan Project</u>	Rp868,675,000.00		Rp868,675,000.00		Rp868,675,000.00	
- KBC						
- Maluku Tenggara (tahap tiga)						
- Remedial Literasi SDN Pegadangan						
- Pelatihan Matematika						
- PPS						
- Literasi Tatanan Baru						
- <u>Pendapatan Donasi Umum</u>			Rp278,333,439.00		Rp278,333,439.00	
- Project	Rp278,333,439.00					
- Kantor						
Jumlah Pendapatan	<b>1,151,568,439.00</b>		Rp1,151,568,439.00	Rp0.00	Rp1,151,568,439.00	100.00%
<b>B. BEBAN PROJECT</b>						
- Beban Project	Rp123,107,000.00		<b>Rp123,107,000.00</b>		Rp123,107,000.00	10.69%
- Beban Perjalanan Dinas	Rp0.00		Rp0.00		Rp0.00	0.00%
- Beban Transportasi	Rp2,200,000.00		<b>Rp2,200,000.00</b>		Rp2,200,000.00	0.19%
- Beban Rumah Tangga Projek	Rp9,581,000.00		<b>Rp9,581,000.00</b>	Rp9,581,000.00	Rp0.00	0.83%
- Beban Pos & Kirim Dokumen	Rp0.00		Rp0.00		Rp0.00	0.00%
- Beban Telepon, Fax, & Internet	Rp0.00		Rp0.00		Rp0.00	0.00%
- Beban HP	Rp23,680,603.00		<b>Rp23,680,603.00</b>	Rp11,840,301.50	Rp11,840,301.50	2.06%
- Beban Entertainment & Representasi	Rp0.00		Rp0.00	Rp0.00	Rp0.00	0.00%
- Beban Perlengkapan Projek	Rp160,000.00		<b>Rp160,000.00</b>		Rp160,000.00	0.01%
- Beban ATK,Cetak, Materai & Fotokopi	Rp611,000.00		<b>Rp611,000.00</b>		Rp611,000.00	0.05%
Jumlah Beban Project	Rp159,339,603.00	Rp159,339,603.00	Rp159,339,603.00	Rp21,421,301.50	Rp137,918,301.50	13.84%
Laba Kotor	<b>Rp992,228,836.00</b>		<b>Rp992,228,836.00</b>	<b>(Rp21,421,301.50)</b>	<b>Rp1,013,650,137.50</b>	86.16%

<b>C. BEBAN OPERASIONAL</b>							
-	Beban Pos & Kirim Dokumen	Rp0.00				Rp0.00	0.00%
	Jumlah Beban Penjualan		Rp0.00	<b>Rp0.00</b>	Rp0.00	<b>Rp0.00</b>	0.00%
<b>- Beban Administrasi &amp; Umum</b>							
-	Beban Gaji	<b>Rp870,697,124.00</b>					75.61%
	Gaji	<b>Rp842,489,677.00</b>		<b>Rp842,489,677.00</b>		Rp842,489,677.00	
	Tunjangan Asuransi Kesehatan	<b>Rp27,252,625.00</b>		<b>Rp27,252,625.00</b>		Rp27,252,625.00	
	Tunjangan Jamsostek	<b>Rp954,822.00</b>		<b>Rp954,822.00</b>		Rp954,822.00	
-	Beban Tunjangan Hari Tua	<b>Rp32,968,332.00</b>		Rp32,968,332.00		Rp32,968,332.00	
-	Beban Listrik	<b>Rp6,081,000.00</b>		Rp6,081,000.00		Rp6,081,000.00	0.53%
-	Beban Telepon, Fax, & Internet	<b>Rp6,940,000.00</b>		Rp6,940,000.00		Rp6,940,000.00	0.60%
-	Beban HP	<b>Rp3,985,000.00</b>		Rp3,985,000.00	Rp1,992,500.00	Rp1,992,500.00	0.35%
-	Beban Transportasi	<b>Rp5,726,084.00</b>		<b>Rp5,726,084.00</b>		Rp5,726,084.00	0.50%
-	Beban Perlengkapan Kantor	<b>Rp4,669,497.00</b>		Rp4,669,497.00		Rp4,669,497.00	0.41%
-	Beban ATK,Cetak, Materai & Fotokopi	<b>Rp4,265,000.00</b>		Rp4,265,000.00		Rp4,265,000.00	0.37%
-	Beban Pengurusan Dokumen	<b>Rp1,500,000.00</b>		Rp1,500,000.00		Rp1,500,000.00	0.13%
-	Beban Pos & Kirim Dokumen	<b>Rp240,000.00</b>		Rp240,000.00		Rp240,000.00	0.02%
-	Beban Asuransi	<b>Rp510,000.00</b>		Rp510,000.00		Rp510,000.00	0.04%
-	Beban Pemeliharaan Gedung	Rp0.00		Rp0.00		Rp0.00	0.00%
-	Beban Pemeliharaan Peralatan Kantor	<b>Rp1,300,000.00</b>		Rp1,300,000.00		Rp1,300,000.00	0.11%
-	Beban Peny. Peralatan Kantor	<b>Rp2,018,645.81</b>		<b>Rp2,018,645.81</b>		Rp2,018,645.81	0.18%
-	Beban Jasa Konsultan	<b>Rp36,600,000.00</b>		Rp36,600,000.00		Rp36,600,000.00	3.18%
-	Beban Marketing	<b>Rp625,000.00</b>		Rp625,000.00		Rp625,000.00	0.05%
-	Beban Entertainment Kantor	Rp0.00		Rp0.00	Rp0.00	Rp0.00	0.00%
-	Beban Rumah Tangga Kantor	<b>Rp25,498,910.00</b>		Rp25,498,910.00	Rp25,498,910.00	Rp0.00	2.21%
-	Beban Pajak PPh	Rp0.00		Rp0.00	Rp0.00	Rp0.00	0.00%
-	Beban Hosting	<b>Rp25,760,000.00</b>		Rp25,760,000.00		Rp25,760,000.00	
-	Pembulatan	<b>Rp11.00</b>		Rp11.00		Rp11.00	0.00%
	Jumlah Beban Administrasi & Umum	<b>1,029,384,603.81</b>	Rp1,029,384,603.81	<b>Rp1,029,384,603.81</b>	Rp27,491,410.00	Rp1,001,893,193.81	89.39%
	Laba Usaha	-37,155,767.81		<b>(Rp37,155,767.81)</b>	<b>(Rp48,912,711.50)</b>	<b>Rp11,756,943.69</b>	-3.23%
<b>D. PENDAPATAN/BEBAH DI LUAR USAHA</b>							
<b>- Pendapatan Diluar Usaha</b>							
-	Pendapatan Bunga Bank	Rp0.00		Rp0.00	Rp0.00	Rp0.00	0.00%
-	Pendapatan Lain-Lain	Rp2,050,000.00		<b>Rp2,050,000.00</b>		Rp2,050,000.00	0.18%
	Jumlah Pendapatan di Luar Usaha	<b>2,050,000.00</b>	Rp2,050,000.00	<b>Rp2,050,000.00</b>	<b>Rp0.00</b>	Rp2,050,000.00	0.18%
<b>- Beban Diluar Usaha</b>							
-	Beban Administrasi Bank	Rp1,010,500.00		<b>Rp1,010,500.00</b>		Rp1,010,500.00	0.09%
-	Beban Diluar Usaha Lain-lain	Rp5,683.00		<b>Rp5,683.00</b>		Rp5,683.00	0.00%
-	Beban Bunga Bank	Rp0.00		Rp0.00	Rp0.00	Rp0.00	
	Jumlah Beban Diluar Usaha	<b>1,016,183.00</b>		Rp1,016,183.00	Rp0.00	Rp1,016,183.00	0.00%
	Jumlah Pendapatan/Bebah Diluar	1,033,817.00	2,050,000.00	<b>Rp1,033,817.00</b>	<b>Rp0.00</b>	<b>Rp1,033,817.00</b>	0.09%
	Laba/Rugi Sebelum Pajak	<b>-36,121,950.81</b>	Rp0.00	<b>(Rp36,121,950.81)</b>	<b>(Rp48,912,711.50)</b>	Rp12,790,760.69	-3.14%
	Pajak Penghasilan			Rp0.00		Rp0.00	0.00%
	Laba (Rugi) Bersih			<b>(Rp36,121,950.81)</b>	<b>(Rp48,912,711.50)</b>	<b>Rp12,790,760.69</b>	-3.14%



### **3.2 Auditor's Report**

The auditing of the financial accounts for the year 2020 is in progress and will be made available when completed.

## **4. Looking Ahead - Plan for 2022**

### **4.1 Core Activities**

Our plan is made based on the assumption that for the first half of the year, much work would still be done virtually. Should the second half of the year still require us to work remotely, our plan can be accommodated for such.

#### **A. Training of Teachers & Trainers**

##### **i. Training of teachers in Klub Belajar Credo (KBC)**

We will continue to use KBC as a platform to train our guerrilla teachers and also to support and mentor the teachers who completed our School Readiness Program. We aim to continue to support them in early literacy and mathematics teaching in the informal learning groups they have independently set up.

##### **ii. Training of Trainers: Maluku Tenggara**

We will proceed to year five of this five-year project segmented into annual goals. As the 2020 plan was modified, some of the objectives from 2020 had been postponed for implementation in 2021 which themselves were postponed due to various challenges in the field. Hence, our overall objective for 2022 will be to complete the objectives set for 2020 in the first quarter of 2022 and to continue with the last phase of the project. The last phase of the project will need to be adapted to fit our overall five-year timeline unless an extension is agreed with the Department of Education and Culture, Maluku Tenggara. We aim that by the end of the first quarter of 2022, we will have all the 36 teacher trainers evaluated and from this pool of trainer candidates, to select those who show promise to be early literacy teacher trainers.

##### **iii. Web-based training for pre-service and in-service teachers**

We aim to continue to explore ways to engage students at the University of Education Indonesia (Early Childhood and Elementary Education) and other teacher training institutes by offering literacy instruction training as part of our comprehensive and systematic efforts to disseminate our literacy program (please see Dissemination of Literacy Program below). Parts of our Industrial Revolution 4.0 Teacher Training programme will also be delivered virtually, albeit in a more piecemeal modular fashion, due to our human resources being mostly dedicated to our Dissemination of Literacy Program project.

##### **iv. Deployment of our guerilla teachers in elementary schools**

We will continue to deploy our team of guerilla teachers and scout for potential additions to our pool from our teacher trainings, especially from our Dissemination of Literacy Program project. Our aims remain the same, which is to: (i) reduce the number of children who cannot read (ii) provide literacy instruction teacher training to schools with a high number of poor readers as a prevention strategy to low reading achievement in schools.

#### **v. Training a new generation of Credo trainers**

It would be great if we could begin training a new generation of trainers for future continuation of Credo's work as due to the pioneering nature of our work and programs, it is impossible to recruit trainers ready to work at Credo. On average, it takes about two years to train a Credo trainer so advanced planning would be necessary. However, given budget and time constraints, we may need to defer a decision to the second half of 2022 but we do already have ready candidates from our pool of *guerrilla teachers*.

### **B. Resource Development**

#### **i. Leveled readers for fluency instruction**

We plan to complete the collection of our leveled readers for grades 2 to 6, a plan which did not materialize in 2020 given the increase in output of titles.

#### **ii. Grammar Workbook**

Our team aims to complete the 165 grammar worksheets for grade 2 to 6 of our literacy program by July 2022. We will then continue the development and trial of 3 grades (grade 7 to 9) worth of grammar instructions in workbook format for both teachers and students.

#### **iii. Foundational mathematics programme**

We will complete the development of the framework in early mathematics through a structured and systematic approach for elementary years grades one and two (four semesters). By the end of the first half of the year, we aim to complete the development of program materials for two semesters that will include seven products, namely: syllabus, teacher's manual, diagnostic tests, lesson plans, worksheets, games, formative assessments, and summative assessments. We will trial the materials as development progresses before moving onto to developing the same products for the remaining two semesters. We will also begin the development of teacher training materials for grades one and two of the program.

### **C. Research**

#### **i. Foundational mathematics programme**

We will move into the evaluation and refinement phase of the trial of our mathematics programme in semi-rural and rural areas in Banten and aim to trial semester two materials in the same learning groups.

#### **ii. Literacy programme**

We will continue our focus on strengthening the writing strand of this programme for all elementary school grades.

#### **iii. Socialization of Industrial Revolution 4.0 Teacher Training Program to Ministry of Education and Culture**

Our aim in 2021 was to seek opportunities to approach The Ministry of Education and Culture (MoEC), for their consideration of adoption of our Programme Revi4 in their teacher training. We will continue to seek opportunities with them but upon reflecting on our experience working with the MoEC, we believe that Credo can be more effective in working out our mission by seeking implementation opportunities independent of the MoEC (see Background section in Dissemination of Literacy Program below).

#### **D. Dissemination of Literacy Program**

After five years of development work on our literacy programme, during which time UNICEF adopted our programme in Papua and West Papua, the Department of Education in Maluku Tenggara set out on a five year project to build a team of early literacy teacher trainers, plus many other different implementations trialing different aspects of the programme (e.g. remedial programme, government school teacher mentoring, training women without a background in education to teach literacy in their communities), we have finally reached the point where we feel confident and ready to disseminate our literacy programme comprehensively.

Our approach is to disseminate our literacy programme in a way that will have immediate practicality for teachers in line with teaching according to student ability. This will involve 3 main activities:

- i) Teacher training and mentoring: train teachers on the what and how, and mentor them in teaching in their classrooms (“teacher training strand”) – this will be the main focus of Jamu and Kopi Gula in 2022 (see section 2.A. ix. Community of teacher candidates and teachers across Indonesia)
- ii) Develop support resources for the teacher training and mentoring that can be accessed digitally (“digitization strand”) – a team will be set up to implement this strand (see section 2.B.iv. Digitization of Literacy Materials)
- iii) Continue the development of teaching materials and trialing their use in KBC (“the resource development strand”) – essentially, KBC will continue its work but with the knowledge that its output in literacy teaching materials will be fed into the Dissemination of Literacy Program project.

#### **4.2 Funding**

We will work on a balanced budget and aim to continue our initiative to increase donations for undesignated funds.

#### **4.3 Human Resources**

With our mathematics specialist’s resignation in December, and the deployment of three guerrilla teachers and 2 community teachers in Banten, our active team members will include 1 senior trainer, 7 trainers, 1 part-time trainer, 1 teacher, and 2 support staff as permanent staff and 5 contract staff. Three of our four most recent generation of trainee trainers have finally graduated to become full-fledged trainers. Our mathematics specialist will remain engaged in Credo’s work on an informal basis and will continue to help Credo build our network with other similar organizations; we also have plans to recruit the next generation of trainee trainers some time in 2022.

#### **5. Budget 2022**

As with previous years, we are planning for a balanced budget, which in 2022 is estimated to be around IDR1.5 billion. We expect to be generating about a third of our income from funds raised by way of general donations. We start the year with funds of IDR434mn which were raised in the last quarter of 2021 for projects and activities in 2022. Our three main projects in 2022 are KBC (IDR625mn), Early Literacy Teacher Training Maluku Tenggara (IDR253mn), and Dissemination of Literacy Program (IDR542mn).

Our total expenses (excluding depreciation and tax) will increase by IDR300mn from IDR1.2bn to IDR1.5bn. We estimate an approximate increase of 196% in direct project expenses (from IDR159mn to IDR472mn) due to the return to in-person training. Our operational expenses (excluding depreciation and tax) will see an increase of an estimated 0.5% (IDR5mn). Utilities and maintenance of office equipment will see a significant increase as we return to work from the office, but the budgeted expenses actually reflect the usual cost levels prior to work from home. There are no other significant spending items other than normal inflationary adjustments to normal business expenses.

YAYASAN CREDO			
<b>ANGGARAN ESTIMASI 2022</b>			
	<b>Donasi (in kind/benda)</b>		<b>Rp</b>
11	Izin pakai tanah 2022	96,000,000.00	
	<b>Penambahan Aset</b>	-	
<b>ESTIMASI LAPORAN LABA/RUGI</b>			
<b>UNTUK PERIODE YANG BERAKHIR 31 DESEMBER 2022 (Rp)</b>			
		<b>KOMERSIAL (RP)</b>	<b>%</b>
<b>PENDAPATAN</b>			
<b>Catatan</b>	<b>Pendapatan Fee Earning</b>		
1.A	Pendapatan Universitas/Sekolah	10,000,000.00	0.66%
1.B	Pendapatan Workshop	19,120,000.00	1.27%
1.C	Pendapatan Corporate	24,000,000.00	1.59%
2	<b>Donasi</b>		
	Donasi Umum	585,000,000.00	38.83%
	Donasi Proyek	868,447,086.13	57.64%
	Jumlah Pendapatan	<b>1,506,567,086.13</b>	<b>100.00%</b>

<b>BEBAN PROYEK</b>			
3F	Beban Material dan Pelatihan	47,140,000.00	3.13%
3G	Beban Operasional dan Perjalanan Dinas (dalam&luar kota)	394,233,479.64	26.17%
4	Beban Pengembangan SDM	17,750,000.00	1.18%
12	Beban Representasi	3,000,000.00	0.20%
10	Beban ATK & Rumah Tangga Kantor	10,192,000.00	0.68%
	Jumlah Beban Project	472,315,479.64	31.35%
	Laba Kotor	<b>1,034,251,606.49</b>	<b>68.65%</b>
<b>BEBAN OPERASIONAL</b>			
	<b>Beban Administrasi &amp; Umum</b>		
8	Beban Gaji	811,010,785.00	78.42%
9	Tunjangan Asuransi Kesehatan	32,440,431.40	3.14%
9	Beban Tunjangan Hari Tua, JKK, JKM, JP (Bpjamsostek)	48,057,703.69	4.65%
14	Beban Listrik	48,000,000.00	4.64%
10	Beban Telepon, Fax, & Internet	6,940,000.00	0.67%
10	Beban HP	3,985,000.00	0.39%
6	Beban Transportasi	6,298,692.40	0.61%
7	Beban Perlengkapan Kantor	9,338,994.00	0.90%
10	Beban ATK,Cetak, Materai & Fotokopi	4,265,000.00	0.41%
10	Beban Pengurusan Dokumen	1,500,000.00	0.15%
10	Beban Pos & Kirim Dokumen	240,000.00	0.02%
5	Beban Asuransi	1,530,000.00	0.15%
12	Beban Pemeliharaan Gedung	1,000,000.00	0.10%
12	Beban Pemeliharaan Peralatan Kantor	10,000,000.00	0.97%
6	Beban Jasa Konsultan	40,260,000.00	3.89%
10	Beban Marketing	625,000.00	0.06%
12	Beban Sumbangan	3,000,000.00	0.29%
13	Beban Website & Hosting	5,760,000.00	0.56%
	Jumlah Beban Administrasi & Umum	1,034,251,606.49	<b>68.65%</b>
	Total Pengeluaran	<b>1,506,567,086.13</b>	100.00%
	<b>Laba Usaha</b>	<b>0.00</b>	0.00%

	Estimasi Pendapatan (Rp)			
	<b>Catatan 1.A</b>			
	Pendapatan universitas/sekolah	2021	Kenaikan	2022
		0	100%	10,000,000
Asumsi	Akan ada pendapatan sekitar Rp.10 juta.			
	<b>Catatan 1.B</b>			
	Pendapatan workshop	2021	Kenaikan	2022
		4,560,000	319%	19,120,000
Asumsi	Melanjutkan FGD dengan Dinas Pendidikan, UNICEF dan mencoba kerja sama dengan universitas/sekolah serta lembaga pendidikan yang membutuhkan pelatihan Credo.			
	<b>Catatan 1.C</b>			
	Pendapatan corporate/non donasi	2021	Kenaikan	2022
		24,000,000	-	24,000,000
Asumsi	Pendapatan dari lembaga pendidikan seperti Dinas Maluku Tenggara atau dari Rumsram.			
	<b>Catatan 2</b>		2021	2022
	Pendapatan Donasi	Umum	538,803,439	585,000,000
		Khusus proyek	-	868,447,086
		Donasi khusus proyek, jumlah biaya per proyek sebagai berikut:		
		Proyek Literasi Dasar Maluku Tenggara Tahap 4 (2022)		253,575,000
		Proyek jaringan guru: Jamu (Jaringan Maju)		75,000,000
		Proyek jaringan calon guru: Kopi Gula (Komunitas Perintis Generasi Guru Luar Biasa)		75,000,000
		Proyek "Program Revolusi Industri 4.0" untuk Guru Gerilya		100,000,000
		Digitalisasi (new project)		292,990,241
		Proyek Klub Belajar Credo (KBC)		625,361,567
Asumsi	<b>Donasi Umum</b> diperkirakan hanya akan naik sedikit dari tahun lalu yaitu 8,5%.			
	<b>Proyek Literasi Dasar di Maluku Tenggara Tahap Tiga (2020) dan Tahap 4 (2021)</b> dengan Dinas Maluku Tenggara tetap berlanjut, kegiatan yang direncanakan pada tahun 2021 tertunda di tahun 2022 akibat pandemi. Untuk biaya yang didapat dari FWD Asset Management dan Citi sudah habis di akhir tahun 2021, sedangkan kegiatan terus berlanjut. Credo akan mencoba mencari dana dari sponsor individu untuk melanjutkan kegiatan yang tertunda.			
	<b>Proyek Jaringan Guru: Jamu (Jaringan Maju)</b> dibentuk untuk pelatihan lanjutan untuk para guru dan ex Credo yang pernah mendapatkan pelatihan dari Credo sebelumnya.			
	<b>Proyek Jaringan Calon Guru: Kopi Gula (Komunitas Perintis Generasi Guru Luar Biasa)</b> dibentuk untuk pelatihan para calon guru.			
	<b>Proyek "Program Revolusi Industri 4.0" untuk Guru Gerilya</b> , pelatihan lanjutan untuk meningkatkan kemampuan, keterampilan dan sikap profesional para Guru Gerilya yang saat ini terlibat proyek KBC dan para guru lainnya yang komitmen mengikuti pelatihan.			
	<b>Proyek Digitalisasi Materi Literasi</b> , proyek baru dengan tujuan supaya materi pembelajaran Credo dapat mudah diakses semua orang yang mau mengikuti program Credo.			
	<b>Proyek Klub Belajar Credo (KBC)</b> diperkirakan akan ada donatur individu yang pernah mendukung proyek ini dan kami akan cari donatur baru.			



Creative Education Indonesia  
Foundation

Catatan 3			EXPENSES							
No	Project's Name	Periode (2022)	A	B	C	D	E	F	G	H
			Research Y/N	No. of Trainer/Teacher	No. of Participant	Teaching Hours	Fee/participant Rp	Training Material Rp	Operational Cost Rp	Total (f+g) Rp
1	TOT: Teaching Early Literacy Training of Trainers project in Maluku Tenggara	Jan - Dec	N	3	36	on going	-	-	119,594,519	119,594,519
2	Guerilla Teachers - Literasi (Credo trained freelance field teachers)	Jan - Jun	N	1	6	2 days/week @7 hours	-	2,400,000	3,600,000	6,000,000
3	teacher training: Jamnang waju "Jamu" Proyek "Program Revolusi Industri 4.0"	Jan - Dec	N	1	15	1 days/month @7 hours	-	2,400,000	1,800,000	4,200,000
4	Komunitas Perintis Generasi Guru Luar BiasA "Kopi Gula" Proyek jaringan calon guru	Jan - Dec	N	1	15	1 days/month @7 hours	-	2,400,000	1,800,000	4,200,000
5	Teaching resource development	Jan - Dec	Y	1	-	-	-	-	-	-
6	Development of material: Grammar Workbook	Jan - Jul	Y	5	-	on going	-	-	-	-
7	Development of material: Daily Vocabulary						-	-	-	-
8	Development of material: Read-aloud audios						-	-	-	-
9	Leveled Readers for Fluency Intruction	Jan - Dec	Y	3	-	on going	-	-	-	-
10	New Material Developing Math for Grade 3	Jan - Jun	Y	1	-	on going	-	-	-	-
11	Foundational Mathematics		Y	2	-	on going	-	-	-	-
12	New Material Developing Literacy for advance (SMP)	Jan - Dec	N	2	-	on going	-	-	-	-
13	Digitalization of Literacy Materials (4 componens)	Jan - Dec	N	5	-	on going	-	5,680,000	226,000,000	231,680,000
14	Klub Belajar Credo - Group A (Credo's Lab Scholls) - Kindergarten (Jakarta)	Jan - Jun	N	1	9	4 days/week @0.5 hours	-	4,080,000	2,400,000	6,480,000
15	Klub Belajar Credo - Group B (Credo's Lab Scholls) - Kindergarten (Jakarta)	Jan - Dec	N	1	4	4 days/week @1 hours	-	3,450,000	6,000,000	9,450,000
16	Klub Belajar Credo - (Credo's Lab School)- Literacy Program for Kindergarten & Elementary Grade 1 to Elementary Grade 4	Jan - Dec	Y	5	33	2 days/week @1.25 hours	-	12,300,000	3,600,000	15,900,000
	1			2 days/week @1.5 hours		3,600,000				
17	Klub Belajar Credo - (Credo's Lab School)- Math Program for elementary Grade 1 to Grade 4 (Jakarta)	Jan - Dec	Y	4	30	2 days/week @1.5 hours	-	11,880,000	4,800,000	16,680,000
18	Klub Belajar Credo - (Credo's Lab School)- Math Program for elementary Grade 1 to Grade 3 (Banten)	Jul - Dec	Y	3	41	2 days/week @1.5 hours	-	2,550,000	21,038,961	23,588,961
<b>Total</b>								<b>47,140,000</b>	<b>394,233,480</b>	<b>441,373,480</b>

<b>Catatan 4</b>			
Staff	Jumlah Anggaran	Jumlah orang	Total
Trainer	1,750,000	8	14,000,000
Non Trainer	1,250,000	3	3,750,000
			<b>17,750,000</b>
Asumsi	Yayasan Credo akan mengembangkan karyawan dengan memberikan budget tersebut di atas, tahun 2022 ini masih banyak pengembangan melalui in house training.		
<b>Catatan 5</b>			
Asumsi	Beban Asuransi akan naik 100%, perkiraan akan ada pelatihan tatap muka ke luar kota.		
<b>Catatan 6</b>			
Asumsi	Beban Transportasi, Beban Jasa Konsultan naik 10%.		
<b>Catatan 7</b>			
Asumsi	Beban perlengkapan Kantor naik dua kali lipat dari tahun lalu, karena tahun ini rencana WFO.		
<b>Catatan 8</b>			
Asumsi	Biaya gaji ada penurunan 4% dari tahun lalu, tahun 2022 spesialis matematika resign dan adanya kenaikan inflasi gaji karyawan.		
<b>Catatan 9</b>			
Asumsi	Mengikuti aturan pemerintah BPJS Kesehatan 3 - 4% dan BPJamsostek 6.24%		
<b>Catatan 10</b>			
Asumsi	Sama dengan tahun lalu untuk Pemakaian Hp, ATK, Beban Pos & Kirim Dokumen, Pengurusan Dokumen, Beban Rumah Tangga Kantor dan Marketing.		
<b>Catatan 11</b>			
Asumsi	Sewa Gedung tidak ada biaya keluar, masih mendapatkan izin pemakaian secara gratis seperti tahun lalu.		
<b>Catatan 12</b>			
Asumsi	Ditetapkan pada tahun ini Beban Representasi sebesar Rp3 juta, Sumbangan Rp3 juta dan Beban Pemeliharaan Peralatan Kantor Rp10 juta dan Pemeliharaan Gedung Rp1 juta.		
<b>Catatan 13</b>			
Asumsi	Beban Website & Hosting turun 78% dari tahun sebelumnya, karena upgrade website sudah di th 2021. Di 2022 hanya perpanjangan saja.		
<b>Catatan 14</b>			
Asumsi	Beban Listrik diperkirakan kembali normal sebesar Rp4 juta/bulan seperti sebelum WFH.		



Report sighted by,  
Board of Officers:

**Fendelina Suryadi**  
Board of Patron

**Haryanto Tjiptodihardjo**  
Board of Supervisors

**Teo Pek Swan**  
Chief Officer

**Ellijawati Djendrono**  
Secretary

**Herijanto Irawan**  
Treasurer