



CUG PAWARTAKU

Sustainable advanced




Background

Pawartaku Movement Credit Union (CUG PAWARTAKU) was founded on March 9, 2013 by activists of the Sitas Desa Foundation and activists of the Aryo Blitar Farmers Association, starting with a revolving fund program which is a component of the GEF / SGP Grant program, namely the Procurement of Microhydro Electricity in Tlogosari Village, Kulonbambang Doko Hamlet Blitar Regency, East Java, This micro hydro program generates electricity for 90 households in Tlogosari and Genjong hamlets, including supplying electricity to public facilities, roads and places of worship.

Each farm household is subject to an average contribution of Rp. 25,000-30,000 per month, these funds are managed for maintenance of equipment and management fees, the rest is used for revolving loans among members of farmer groups in Tlogosari. To achieve good management and to ensure sustainability, activists of the Sitas Desa Foundation with 15 youths from the village conducted a comparative study and discussion of the institutional planning of this revolving fund together with the Cindelaras Foundation in Jogjakarta, this institution became known as the Pawartaku CU (Credit Union), credit community-based union with limited membership characteristics, only 3 types of loan services, no adequate types of savings and still using simple financial records.



 @cugpawartaku

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Mural by Bodhi IA



Transformation

Transformation is an option for CU Pawartaku to improve institutional quality, sharpen its vision and mission as a financial institution owned by farmers and other poor groups, ensuring that the institution can be well managed, accountable, advanced and sustainable. This process was passed by CU Pawartaku by conducting various comparative studies and exploring collaborations with financial institutions, both CUs and other financial institutions, both in East Java, Jogjakarta and Jakarta.

CU Pawartaku then compiled and adopted the thoughts that became the basis for the institutional foundation, namely the Farmer Philosophy Conception Thought, which is financial institutional thinking based on the noble values of farmers, this thought was developed by AR Mecer and the group of the Farmers Philosophy Conception Credit Union Movement in West Kalimantan. The content of this concept is that the institution must be able to answer the needs of the human cycle from birth to death, birth is not a dead burden nor is it a burden. Institutions must be able to meet the needs of "farmers" in the form of agricultural needs, social needs, spiritual ritual needs and sustainability needs.



Credit Union has actually developed in Indonesia since approximately 1980 and several years before, as an institution whose real function as a savings and loan cooperative has experienced many ups and downs, even now there are Credit Union Institutions that have advanced even in assets that can compete with other financial institutions. This progress has undeniably led to criticism where the Credit Union has become increasingly distant and away from its original purpose as an empowerment institution, has no contribution other than channeling loans, loses a touch of solidarity and even financed business ventures threaten environmental sustainability to remind the empowerment function, then CU Pawartaku added the word movement in its name to the Pawartaku Movement Credit Union (CUG Pawartaku) and was affiliated with the Peasant Philosophy Credit Union Movement in 2017.

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Profile

CUG Pawartaku is registered at the ministry of cooperatives and small and medium enterprises Cooperative Office with Legal Entity Number 33/002 / BH / XVI.3 / 409.110 / II / 2015 dated 17 February 2015 and has other institutional equipment such as a Business Permit, Cooperative Identification Number and Taxpayer Number, currently serving 800 members and managing assets of Rp. 3,800,000,000 (three billion eight hundred million rupiah).

Meanwhile, the service products at CU include:

1. Deposits

- Membership savings (mandatory and principal)
- Mulyo savings (pension savings) superior savings with a BJS (retribution for savings) above 12% p.a
- Daringan Savings (daily)
- Tanen Savings (term)

2. Loans

- Parisuko loan (consumption)
- Parimulyo loan (productive)
- Tanen loan (seasonal)

3. Special Loans

- Vehicle Loans
- Housing loan
- Land Purchase

4. Special Savings

- Wigati deposit (emergency)
- Lantip Savings (Education)
- Spiritual savings, Umrah etc.

5. Solidarity Services

- Health solidarity where each member is entitled to health solidarity up to Rp. 5,000,000 in five years according to terms and conditions
- Solidarity of grief where each member has the right to a maximum of Rp. 10,000,000 according to the terms and conditions
- Savings and loan protection guarantees where each member is entitled to a 200% return on deposits if they experience the risk of death or permanent disability, according to terms and conditions
- Loan protection guarantee where each member is entitled to a maximum loan write-off of Rp. 300,000,000 (three hundred million rupiah) if you experience the risk of death and permanent disability, according to the terms and conditions.

6. Movement Fund

This is a fund that is set aside as much as 0.5% of the SHU every month and is used to carry out other social activities that are not borne by the members.



CUG PAWARTAKU

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