QM FINANCIAL

Innovations in Educating Indonesian Workers

Speaker :

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CEO, Independent Financial Planner

Vision and Mission
PT. Quantum Magna

- Vision : **“Stronger Middle Class Indonesians.”**

  We believe in empowerment. Financial planning will be able to support the economic stability of Indonesia making sure the middle class able to maintain a strong financial condition.

- Mission : **“Finance Should be Practical!”**

  There is a huge gap wide between the theory of financial planning and the reality in the daily life. We believe that there is an action that need to be done to fill the gap and to improve a person’s personal finance. We hope that we can inspire people to have an improvement in their finances.

Our Profile

- Our Business is Promoting Financial Literacy.
- Experienced team
- Complete team assistance (sales-planner-client relations)
- Education programmes through TV, Radio, Print, Digital & Off Air.
- > 200 corporate clients
- > 1.000 individual clients
- 43 team members
- 16 Independent Financial Planners

Indonesian Population

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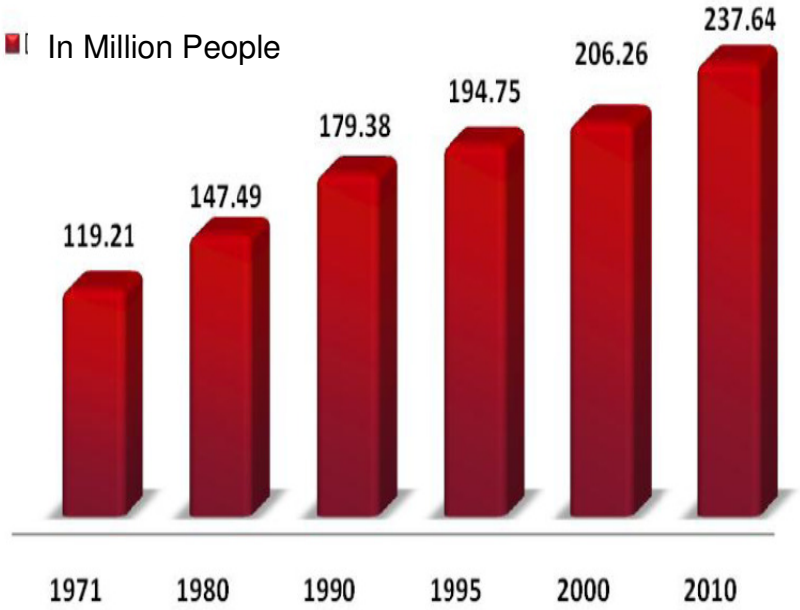
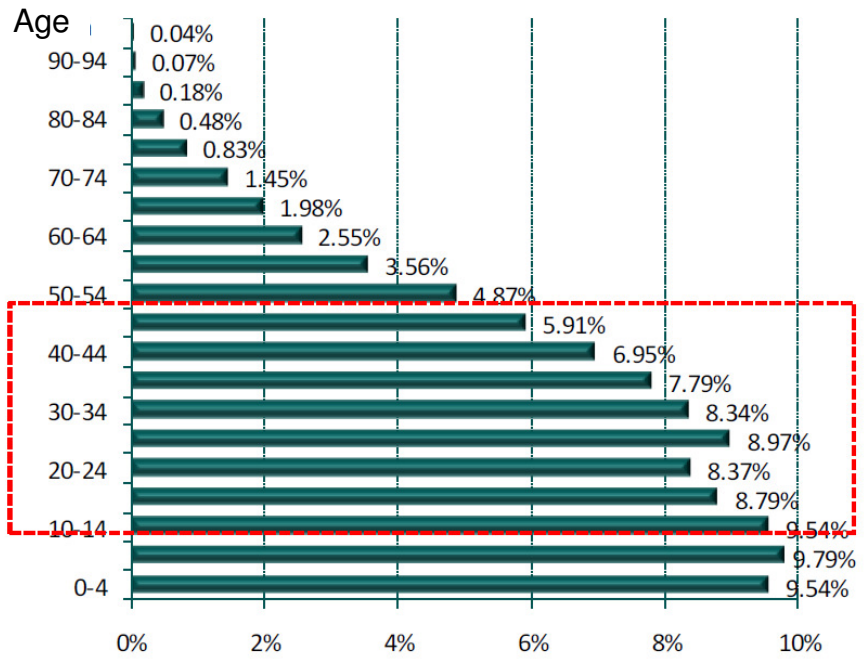
The Strength : Population Dividend!





Source : Financial Services Authority

Young Population
69,53 % between age 10yo - 50yo

The Rise of Indonesian Workers

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Region	Total	Income $2-$4	$4-$10	$10-$20
Nationwide	129,187,392	90,759,841	34,484,955	3,942,596
Java	73,820,751	51,862,334	19,705,524	2,252,893
Non-Java	55,366,641	38,897,507	14,779,431	1,689,703

Source: National Socio-Economic Household Survey 2012

- Access to technology (mobile phone, social media).
- Very responsive to trends and consumerism.
- Very strong attachment to culture.

PROBLEMS

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- Increase in Income = Increase in Debt,

  NOT Assets!

- Lack of financial literacy.
- Family problems.

STORIES OF INDONESIAN WORKERS

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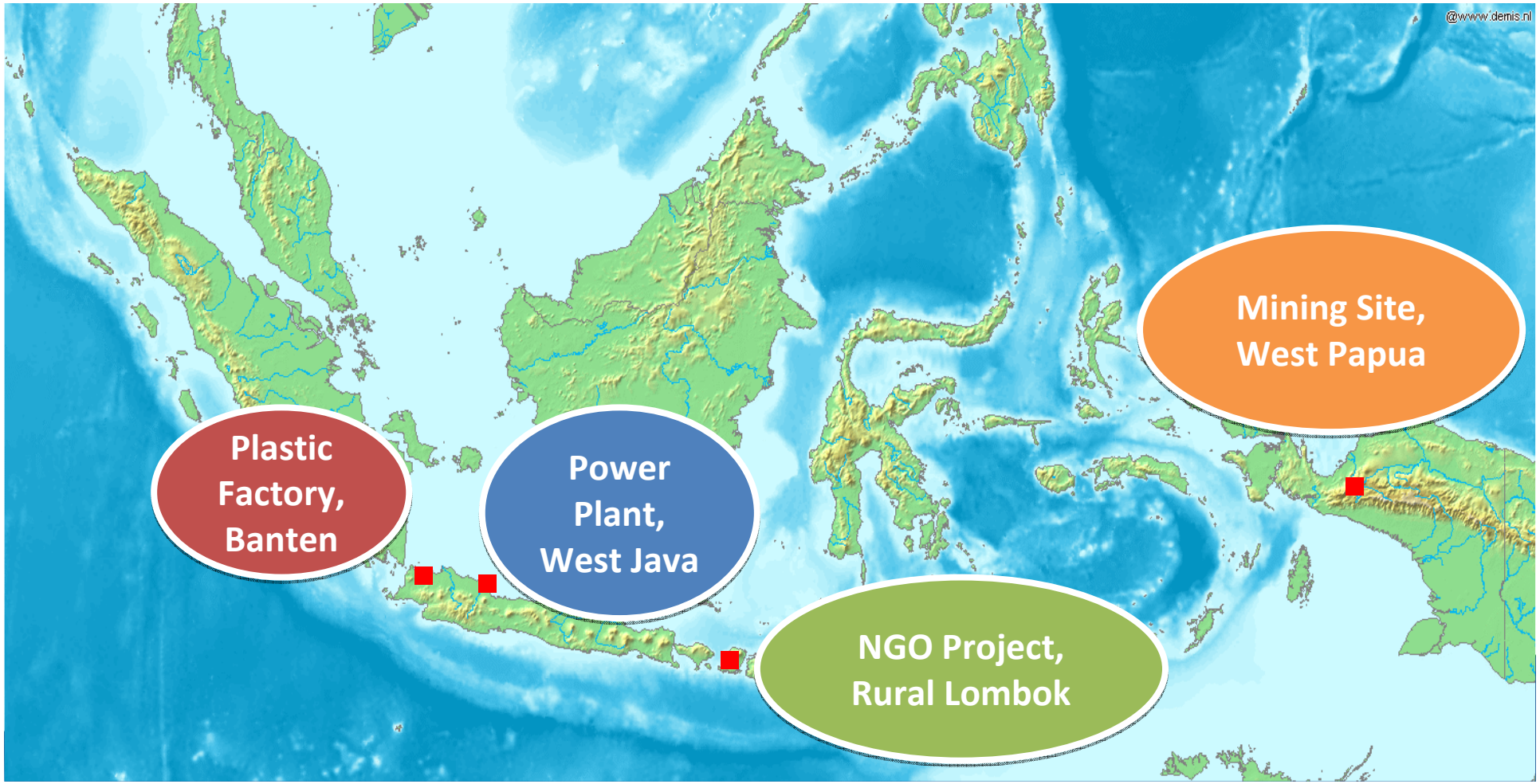

STORIES OF INDONESIAN WORKERS

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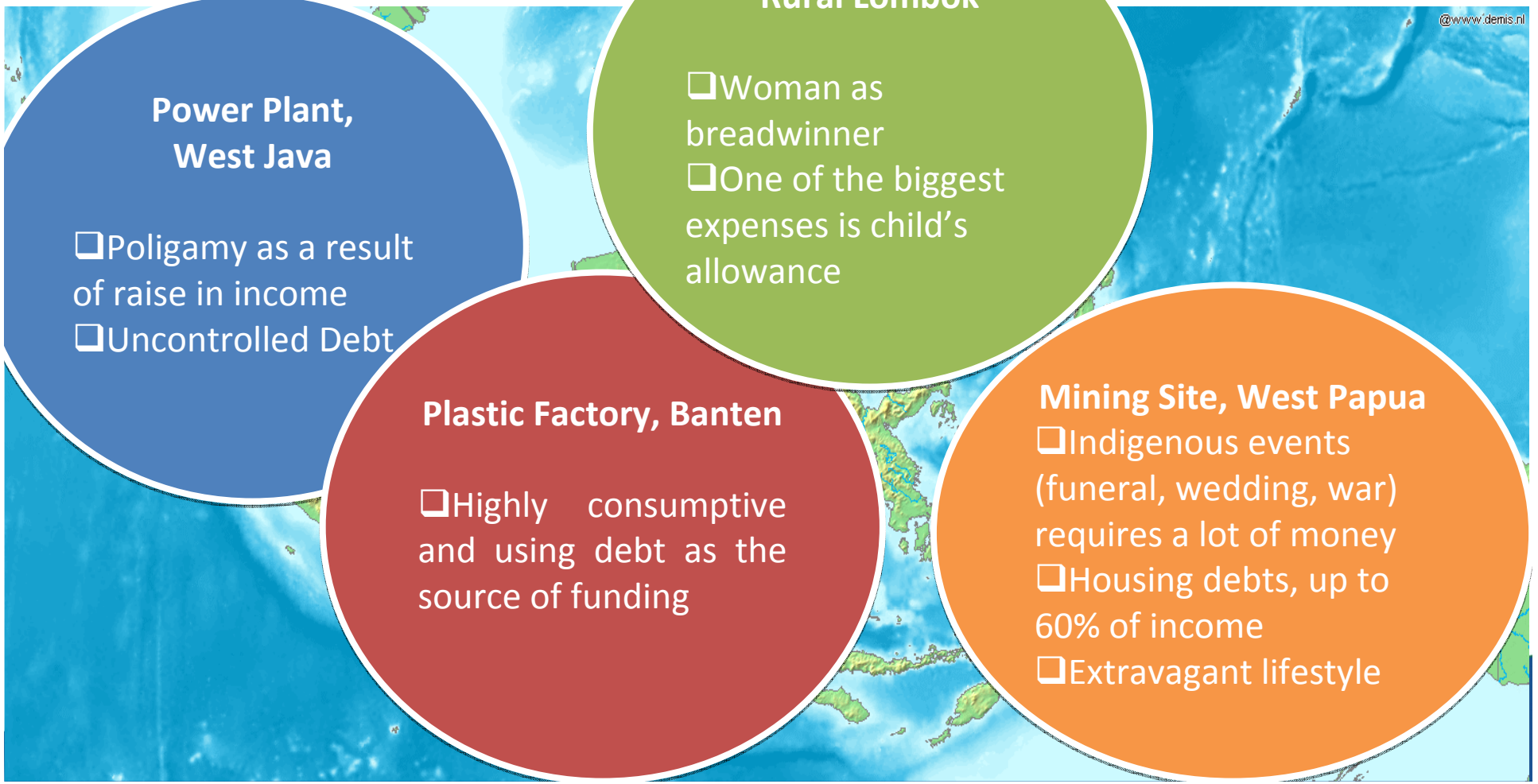

Power Plant, West Java

- Poligamy as a result of raise in income
- Uncontrolled Debt

NGO Project, Rural Lombok

- Woman as breadwinner
- One of the biggest expenses is child's allowance

Plastic Factory, Banten

- Highly consumptive and using debt as the source of funding

Mining Site, West Papua

- Indigenous events (funeral, wedding, war) requires a lot of money
- Housing debts, up to 60% of income
- Extravagant lifestyle

ACTIONS & RESULTS

ACTIONS

- Interactive Seminars & Workshops
- Financial Check Up
- 1-on-1 Consultation
- GAMES (Role Play)
- Personal, trustworthy, and friendly approach

RESULTS

- Discover roots of FINANCIAL PROBLEM
- Provide basic Financial Knowledge for everyday use.
- ***Finance should be practical!***

NEW APPROACHES

Mining Workers - Spouse Cash Games

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NEW APPROACHES

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Factory Workers - Spice Your Bizz

Casava Planting Simulation

Column1	Value	Unit	Value/ Unit ($)	Total Value ($)
Revenue	30,000	kg	0.15	4,500
Cost				
Rent Expense	1	year	172.61	173
Seeds	11,000	cuts	0.01	114
Fertilizer				
Pesticide	2	kg	17.26	35
Tools & Equipment	1	unit	103.57	104
Labor				-
Harvesting	1	unit	86.31	86
Production Cost				**1,261**
Profit (Loss)				**3,239**
Profit Margin				**71.97%**
Return on Investment				**256.74%**

NEW APPROACHES

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Rural Single Mothers - Discovering Cashflow

Cash Report

Cash Inflow	
Monthly Income	xxx
Other Income	xxx
Total Monthly Inflow	**a**
Cash Outflow	
Routine Expense	xxx
Debt Installment	xxx
Lifestyle	xxx
Total Monthly Outflow	**b**
BALANCE = SAVING/ INVESTMENT	**a-b**

IMPACT

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Factory Workers, A Case Study

BEFORE

Notes	Value ($)	Percentage
Cash Inflow		
Monthly Income	200	
	-	
Total Cash Inflow	200	
Cash Outflow		
Household	60	
Transportation	20	
Children	30	
Social	10	
Debt Installment	40	
Lifestyle	40	
Total Cash Outflow	200	
BALANCE	-	**0%**

AFTER

Notes	Value ($)	Percentage
Cash Inflow		
Monthly Income	200	
	-	
Total Cash Inflow	200	
Cash Outflow		
Household	50	
Transportation	20	
Children	10	
Social	10	
Debt Installment	40	
Lifestyle	30	
Total Cash Outflow	160	
BALANCE	40	**20%**

CONCLUSION

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Manage Lifestyle

Educate children

Be careful with debt

THANK YOU