



INVESTOR NEWSLETTER DESA BRILIAN (BRILIAN VILLAGE)

December 2022

BRI EMPOWERING THE VILLAGE COMMUNITY THROUGH BRILIAN VILLAGES INITIATIVE ("DESA BRILIAN")

smallest element of Villages are the the government, which is fundamental for various development programs in Indonesia. The latest data shows that there are 83.843¹ villages across Indonesia. In terms of territory, it covers a significantly vaster area compared to the municipality or urban areas, while from the citizenship standpoint, significant numbers of Indonesia's population reside in villages. Thus, improving the village's welfare and economic state will provide a strong foundation support the to nation's development.

PT Bank Rakyat Indonesia (Persero) Tbk continues to be committed to delivering economic and social value by encouraging financial inclusion to all villages in Indonesia. Since 2020, BRI has launched the Brilian Village Program "Desa Brillian" as the substantiation of Bank BRI's participation in national development, which role is not limited to the Financial Intermediary function but also to empower MSMEs and the village economy.

Desa Brilian, as a village empowerment program, aims to produce role models in village development by implementing superior village leadership practices and a spirit of collaboration to optimize the potential of Sustainable Development Goals (SDGs) based villages.



4 Aspect Development in Desa Brilian

Desa Brilian Program focuses on developing four important aspects in the village: Innovation, Sustainability, Digitalization, and Economic Independence through BUMDES/Badan Usaha Milik Desa (Village-Owned Enterprise), to upgrade the village's stakeholder capacity.



Innovation

Creative in creating solutions to the challenges of village development



Sustainability

Building resilience & sustainability in village



Digitalization

Implementation of digital activities & products in village empowerment activities



Economic Independence (BUMDES)

Increasing the role of BUMDES (village owned enterprise) as the center of the village economy

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¹ Statistics Indonesia (Badan Pusat Statistik)





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THREE STAGES OF THE DESA BRILIAN **PROGRAM**

Desa Brilian Program involves three stages, the Empowerment Stage, the Assistance Stage, and last the Awarding Stage.



Empowerment •



Basic literacy, business literacy, and digital literacy for Village organization, BUMDES Management, and the village's leading economic sector.

Assistance •

Assistance program for Village organization, BUMDES Management, and the leading economic sector of the village through a certain period of intensive assistance oriented towards strengthening Village / BUMDES institutions, Digitalization, Innovation, and Village SDGs



— ② Awarding ●

The final stage of the Desa Brilian program is the awarding program for the best villages. The recent winner of The Best Desa Brilian held on December 22, 2022, was Pujon Kidul Village, located in Malang, East Java.



Desa Brilian is expected to become a source of inspiration for village development which can be replicated in other villages. In return, the village's economic development is expected to support BRI's business sustainability in the future.

As of September 2022, there was 1.881 Desa Brilian across Indonesia with 7 focus sector. among others:

Desa Brilian - 7 focus sector



492 Village Tourism 491 111 Plantation





413 Manufacturing



32 Husbandry



353 Services



25 Fisheries



257 Trading



198 Others

1.881 Desa Brilian

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