

laporan keberlanjutan 2009 sustainability report



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PENDAHULUAN

INTRODUCTION

Sebagai salah satu sumber informasi bagi masyarakat maupun entitas bisnis lainnya, semoga laporan keberlanjutan ini dapat memberikan informasi yang komprehensif, transparan, relevan, netral dan akurat, serta manfaat bagi para pemangku kepentingan perusahaan.

As a source of information for the public as well as other business entities, it is hoped that this sustainability report could shed information that is comprehensive, transparent, relevant, neutral and accurate, and is useful for the Company's stakeholders.

Perkembangan perekonomian global dan kepedulian masyarakat yang semakin tinggi terhadap tanggung jawab entitas bisnis atas lingkungan sosial serta lingkungan hidup di abad ke-21 ini, ditambah lagi dengan perkembangan teknologi informasi yang semakin pesat, membuat peran keterbukaan informasi atas pengelolaan perusahaan menjadi semakin signifikan di masyarakat.

Salah satu bentuk penyajian informasi dalam rangka merespons kebutuhan transparansi informasi tersebut adalah laporan berkelanjutan (sustainability report). Untuk itulah PT Jamsostek (Persero) menyusun laporan berkelanjutan ini dengan menggunakan acuan Sustainability Reporting Guidelines (SRG) yang dikeluarkan oleh Global Reporting Initiative (GRI). Pedoman dari GRI ini digunakan sesuai dengan kondisi perusahaan dan merupakan pedoman umum yang telah banyak dipakai di seluruh dunia.

Laporan keberlanjutan ini memuat informasi kegiatan PT Jamsostek (Persero) terutama tahun 2009 yang meliputi tanggung jawab sosial, ekonomi dan lingkungan. Laporan ini kami sajikan secara komprehensif mengikuti pedoman GRI, namun dengan tetap mengedepankan kemudahan pembaca dalam mencerna informasi yang ada, baik naratif dan kuantitatif, baik dalam tabel maupun gambar.

Memenuhi kebutuhan masyarakat luas dari semua segmen adalah proses yang membutuhkan kerja keras dan jangka waktu yang panjang dari segenap komponen perusahaan. Dari sudut pandang inilah kami memilih tema "Memberikan Manfaat dan Layanan yang Berkelanjutan" bagi masyarakat pada umumnya, dan khususnya bagi peserta Jamsostek. Secara bersamaan pihak manajemen pun telah mengikrarkan slogan "Untung Ikut Jamsostek" pada tahun 2009, yang diharapkan dapat memberikan pengertian secara spontan bagi masyarakat luas bahwa Jamsostek menganggap penting pemberian manfaat dan layanan secara terus-menerus bagi masyarakat. Segenap karyawan pun bersama pihak manajemen senantiasa memberikan perhatian terus-menerus dalam hal tanggung jawab sosial, ekonomi dan lingkungan.

The global economic development and increasing public concern over the responsibility of the business entity on various social and environmental issues in the 21st century, combined with the rapid development of the information technology, have made the role of informational transparency in the management of companies a significant and important point for the public in general.

One of the forms of information disclosure in response to the demand for transparency is the Sustainability Report, for which PT Jamsostek (Persero) has issued this sustainability report that refers to the Sustainability Reporting Guidelines (SRG) prepared by the Global Reporting Initiative (GRI). The GRI Guideline is used in accordance with the condition of the Company and constitutes a general guideline that is commonly used throughout the world.

This sustainability report contains information on the activities of PT Jamsostek (Persero) especially for the year 2009 that encompass social, economic and environmental responsibilities. The report is presented comprehensively as per the GRI Guideline, albeit with emphasis on ease of readership and information presentation, whether narratively or quantitatively, in table or picture.

To meet the needs of the general public from all segments is a process that requires hard work and time consuming from every element of the Company. It is with such point of view that we have chosen the theme, "Providing Sustainable Benefits and Services" for the public in general, and Jamsostek Members in particular. Simultaneously, the Management has also coined a slogan, "Fortunate to Have Joined Jamsostek" in 2009, which is expected to convey greater awareness and understanding for the role of Jamsostek that constantly provides social security benefits and services to the public. All of Jamsostek employees together with Management have also given continuous attention on issues of social, economic and environmental responsibilities.



PESAN DIREKTUR UTAMA

REPORT FROM THE BOARD OF DIRECTORS

Distribusi vertikal terjadi ketika kelompok mampu mensubsidi kelompok tidak mampu. Distribusi horisontal terjadi ketika kelompok usia muda mensubsidi kelompok usia tua. Distribusi ini diharapkan mengurangi risiko sosial di masyarakat.

Vertical distribution takes place when an affluent group subsidizes a less-than-affluent group. Whereas horizontal distribution is when the young subsidizes the old. Such distributions are expected to minimize social risks in the community.

Kemajuan ekonomi telah berhasil menghantarkan berbagai kesejahteraan kepada umat manusia dari berbagai belahan dunia. Kemajuan tersebut diperoleh dengan tidak secara gratis. Terdapat banyak ongkos yang harus dibayar untuk mencapainya, diantaranya ongkos kemerosotan kualitas lingkungan, pemanasan global dan kualitas hidup sebagai manusia makhluk sosial.

Tingkat persaingan yang tinggi menuntut organisasi-organisasi untuk beroperasi secara produktif, efisien, dan menekan biaya/cost reduction. Seringkali penerjemahan cost reduction ini dilakukan dengan mengorbankan keselamatan manusia, kualitas lingkungan dan aspek sosial.

Peningkatan ekonomi suatu negara biasanya diikuti kenaikan taraf hidup kelompok tertentu. Distribusi pendapatan yang tidak merata membawa kecemburuan sosial yang berakibat pada konflik horizontal dan menghambat kemajuan ekonomi lebih lanjut.

Economic progress has brought increased welfare to people from across the world. However, such progress has not been gained without a price. The cost of progress has been steeped, among which are the price that we have to pay for the quality degradation of our environment, for global warming and the quality of our lives as human beings and civilization.

A high level of competition requires organizations that are productive, efficient, and cost-effective. Too often, this cost effectiveness is undertaken through means that compromise the safety of human beings, the quality of the environment and other social aspects.

The economic progress of a nation is usually followed by an improvement in the quality of life of certain segments of the community. An uneven distribution of income leads to social disparity and horizontal conflicts that hinder further economic growth.

Sebagai perusahaan yang bergerak dalam industri jaminan sosial, PT Jamsostek (Persero) mempunyai komitmen untuk senantiasa memberikan perlindungan sosial kepada warga negara Indonesia. Menempatkan manusia dalam harkat dan martabatnya dari risiko hari tua, gangguan kesehatan, kematian dan kecelakaan kerja merupakan misi utama dari perusahaan. Hal ini diwujudkan dalam produk-produk perusahaan yakni Jaminan Hari Tua (JHT), Jaminan Kecelakaan Kerja (JKK), Jaminan Kematian (JK) dan Jaminan Pemeliharaan Kesehatan (JPK).

Produk-produk asuransi perusahaan secara melekat mempunyai mekanisme untuk melakukan distribusi secara horisontal dan distribusi vertikal. Distribusi vertikal terjadi ketika kelompok mampu mensubsidi kelompok tidak mampu. Distribusi horisontal terjadi ketika kelompok usia muda mensubsidi kelompok usia tua. Distribusi ini diharapkan mengurangi risiko sosial di masyarakat.

Disamping berinvestasi sosial dalam program Kemitraan Bina Lingkungan (KBL), perusahaan secara khusus membuat program Peningkatan Dana Kesejahteraan Peserta (DPKP) yang secara khusus untuk meningkatkan kesejahteraan peserta Jamsostek.

As a company that is engaged in providing social security services, PT Jamsostek (Persero) is committed to provide social protection to the citizens of Indonesia. To ensure the dignity and security of human beings in the face of old age, illness, death and accident at work, constitutes the core mission of Jamsostek. This is manifested in the products and services of the Company that comprise of Old Age Benefit (JHT), Employment Accident Benefit (JKK), Death Benefit (JK) and Health Care Benefit (JPK).

The Company's insurance products are inherently equipped with the mechanism to distribute benefits either horizontally or vertically. Vertical distribution takes place when an affluent group subsidizes a less-than-affluent group. Whereas vertical distribution is when the young subsidizes the old. Such distributions are expected to minimize social risks in the community.

In addition to undertaking social investments through the Partnership Program and Community Development (PKBL), the Company specifically manages the Fund for Members Welfare Improvement (DPKP).

Perusahaan memastikan bahwa seluruh kegiatannya patuh terhadap peraturan pemerintah, hal ini berlaku disemua aspek operasi perusahaan, yang secara aktif melakukan update terhadap praktik-praktik terbaik jaminan sosial di dunia.

Akhir kata, saya mengucapkan terimakasih kepada semua insan jamsostek yang berkontribusi secara aktif dalam upaya keberlanjutan PT Jamsostek (Persero). Kami mempunyai keyakinan bahwa masukan dari berbagai pemangku kepentingan akan meningkatkan kinerja kami dalam memberikan manfaat dan pelayanan yang optimal kepada lingkungan.

The Company ensures that all of its activities comply fully with government regulations, which applies to all aspects of its operations, and is actively bench marked against global best practices in social security services.

In closing, I would like to thank everyone at Jamsostek who has contributed actively in the efforts to maintain the sustainability of PT Jamsostek (Persero). We believe that contributions from various stakeholders will improve our performance in providing optimal benefits and services to our communities.

Jakarta, Juni 2010
Jakarta, June 2010



H. Hotbonar Sinaga

Direktur Utama
President Director



PROFIL PT JAMSOSTEK (PERSERO)

PT JAMSOSTEK PROFILE

PT Jamsostek (Persero) merupakan institusi yang dibentuk pemerintah untuk menyelenggarakan jaminan sosial bagi tenaga kerja di sektor formal. Jaminan sosial merupakan instrumen negara untuk memberikan perlindungan yang layak kepada warga negara dari risiko kecelakaan kerja, kematian, gangguan kesehatan, dan hari tua.

Pada tahun 1964 melalui Peraturan Menteri Perburuhan No.5 Tahun 1964 dibentuk Dana Jaminan Sosial (DJS). DJS merupakan penjabaran amanat Undang-undang Kecelakaan Kerja No. 33 Tahun 1947. Dana DJS dikumpulkan dari iuran perusahaan 5%, buruh 1%, dan subsidi pemerintah 2%. Operasional DJS sudah menuju pada sistem asuransi sosial, bukan sistem bantuan sosial yang di danai dari APBN. Kepesertaan program DJS masih bersifat sukarela. Pada tahun 1975 melalui UU No. 14 tahun 1969, DJS memperkenalkan program perlindungan terhadap resiko kecelakaan kerja.

PT Jamsostek (Persero) is an institution formed by the government to provide social security for workers in the formal sector. Social security is a state instrument that provides adequate protection for citizens against the risk of work-related accidents, death, illness and old age.

In 1964 through the Regulation of the Minister of Labor No.5 of 1964, the Social Security Fund (DJS) was established. DJS was a manifestation of the goal of the Work Accident Law No. 33 of 1947. The DJS was collected from company contributions 5%, workers 1% and government subsidy 2%. The operations of DJS already had the workings of a social insurance, and not a social support system that is funded by the State budget. Membership to the DJS program was still voluntary. In 1975, through Law No.14 of 1969, DJS introduced a protection program against work-accident risk.

Pada awal tahun 1972 Bappenas memprakarsai upaya perlindungan terhadap buruh swasta dengan konsep Asuransi Sosial Tenaga Kerja (Astek). Melalui ASTEK ini lahirlah konsep jaminan sosial yang sifatnya jangka panjang, meliputi tunjangan hari tua buruh swasta yang dikaitkan dengan asuransi kematian serta program pensiun. Maka terbentuklah wadah yang disebut Koperasi Jaminan Karya Rakyat (KJKR) sembari memperjuangkan lahirnya wadah asuransi sosial untuk tenaga kerja.

Pada tahun 1973, Ditjen Perawatan bekerjasama dengan DJS juga mencetuskan konsep jaminan sosial yang bersifat jangka pendek meliputi perlindungan terhadap kecelakaan kerja, cacat dan sakit. Menakertranskop waktu itu, Prof. Dr. Subroto berinisiatif untuk menyatukan kedua program jangka panjang dan jangka pendek tersebut menjadi satu badan penyelenggara saja. Setelah melalui berbagai tahap, pada tanggal 5 Desember 1977 terbit Peraturan Pemerintah No. 33/1977 tentang pelaksanaan program ASTEK dan bentuk badan hukum penyelenggara diatur melalui Peraturan Pemerintah No. 34/1977 yakni Perum ASTEK.

Pada tahun 1990, pemerintah mengeluarkan kebijakan agar BUMN yang berstatus Perum diubah menjadi status PT (Persero). Melalui PP No. 19/1990 status badan hukum Perum ASTEK secara resmi diganti menjadi PT ASTEK (Persero). Perubahan ini didorong oleh niat untuk memberikan kesempatan yang lebih luas bagi badan penyelenggara melakukan investasi yang selama ini terbatas karena bentuk badan hukum perum.

Pemerintah dengan UU No. 3/1992 menetapkan badan penyelenggara Jamsostek berbentuk BUMN dengan status PT (Persero). Perlindungan kepada sektor informal akan diselenggarakan berdasarkan peraturan pemerintah. Dalam UU tersebut juga disetujui dalam salah satu pasalnya bahwa untuk sementara PT ASTEK sebagai penyelenggara program Jamsostek. Kemudian pada tahun 1995 pemerintah mengganti nama PT ASTEK menjadi PT JAMSOSTEK (Persero) melalui PP No. 36/1995.

In early 1972 the State Planning Board (Bappenas) initiated an effort to provide social security for workers in the private sector with the concept of ASTEK (Workers' Social Insurance). Through ASTEK, the concept for a long-term social security program took shape, encompassing old age benefits for the private sector workers that are tied to life insurance and retirement plan. Thus was formed the People's Work Security Cooperatives while also striving for the birth of a social insurance for workers.

In 1973, the Directorate General of Treatment cooperated with DJS to also initiate the concept of social security that short-term in nature, such as protection against accident at work, illness and disability. The Minister of Manpower, Transmigration and Cooperative at the time, Prof. Dr. Subroto. Had the initiative to combine both the long-term and short-term programs into a single provider of social security. After proceeding in several stages, on 5 December 1977 Government Regulation No. 33/1977 on implementation of ASTEK program was issued, and pursuant to Government Regulation No. 34/1977, the legal entity was Perum ASTEK.

In 1990 the government issued policies in which SOE that takes the form of a Perum b changed to that of a PT (Persero). Through GR No. 19/1990 the legal entity of Perum ASTEK was officially changed to PT ASTEK (Persero). The change was aimed at providing greater leeways for the providing institution to undertake investments that otherwise would not have been possible under the legal entity of a 'perum.'

The Government through Law No. 3/1992 designated that the providing entity for a workers' social security should be a state-owned company with the legal entity of a PT (Persero). Protection to the informal sector will be undertaken on the basis of government regulation. A clause within said Law stipulated that in the interim PT ASTEK is to be the providing entity for the social security program. Subsequently in 1995, the government changed the name of PT ASTEK to PT JAMSOSTEK (Persero) through Government Regulation No. 36/1995.

Produk

PT Jamsostek (Persero)

Untuk memberikan perlindungan tersebut, PT Jamsostek (Persero) mempunyai 4 (empat) produk utama, yakni:

Jaminan Hari Tua

Jaminan Hari Tua memberikan perlindungan kepada tenaga kerja melalui skema tabungan. Iuran tabungan diperoleh dari tenaga kerja sebesar 2% (upah) dan dari pengusaha sebesar 3,7% (upah tenaga kerja). Setiap tenaga kerja mempunyai akun tersendiri untuk tabungan ini.

Jaminan Kecelakaan Kerja

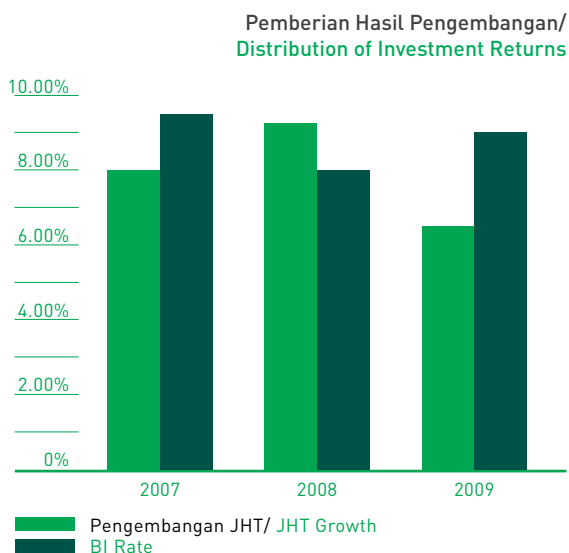
Jaminan kecelakaan kerja diselenggarakan untuk memberikan perlindungan kepada tenaga kerja dari risiko kecelakaan ketika mereka bekerja. Besaran iuran bervariasi tergantung dari jenis usaha (dihubungkan dengan tingkat risiko) yang besarnya antara 0,24%-1,74% dari upah tenaga kerja.

Jaminan Kematian

Jaminan yang diberikan kepada tenaga kerja yang meninggal bukan karena akibat kecelakaan kerja. Ditujukan untuk meringankan beban keluarga, diberikan berupa jaminan dan biaya pemakaman serta santunan berkala. Besarnya iuran adalah 0,3% dari upah tenaga kerja.

Jaminan Pemeliharaan Kesehatan

Jaminan kesehatan yang terstruktur, terpadu, berkesinambungan, dan bersifat komprehensif (menyeluruh) yang meliputi upaya peningkatan kesehatan, pencegahan, penyembuhan penyakit dan pemulihan kesehatan. Besarnya iuran untuk tenaga kerja lajang adalah 3%, dan untuk tenaga kerja yang berkeluarga adalah 6% yang mencakup perlindungan kepada isteri dan 3 orang anak.



Product

PT Jamsostek (Persero)

To provide the aforementioned protection, PT Jamsostek (Persero) has four main product categories, namely:

Old Age Benefit

The Old Age Benefit program provides protection to workers through a savings scheme. The savings contribution is derived from the workers amounting to 2% (of wages) and from their companies amounting to 3.7% (of wages). Each worker has an individual account for his/her savings.

Employment Accident Benefit

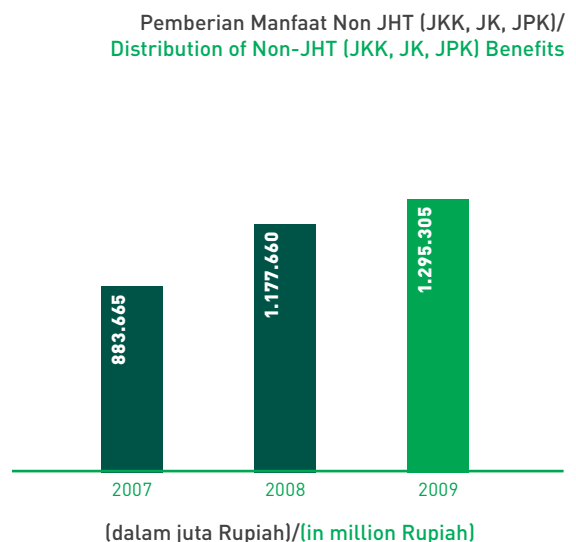
The Employment Accident Benefit program provides protection to workers from the risks of accidents at work. The amount of contributions varies according to the type of business (linked to its degree of risk), ranging from 0.24%-1.74% of the worker's wages.

Death Benefits

Benefits that are provided to workers who pass away not due to accidents sustained at work. The aim is to lessen the family burden, taking the form of benefits and funeral expense as well as regular pension. The amount of contribution is 0.3% of the worker's wages.

Health Care Benefits

Health Care Benefits that are highly structured, integrated, continuous and comprehensive, comprising of health improvements, illness prevention, treatment and recuperation. The amount of contribution for a single worker is 3% of wages, whereas for married workers is 6% of wages that covers protection for spouse and up to three children.



Wilayah Operasional

PT Jamsostek (Persero) senantiasa berusaha meningkatkan pelayanan dengan meningkatkan kemudahan akses kepada pelanggan. Prioritas diberikan kepada pusat-pusat industri yang mempunyai tingkat kepadatan tenaga kerja yang tinggi. PT Jamsostek (Persero) beroperasi diseluruh Indonesia dengan kantor pusat di Jakarta; 8 (delapan) kantor wilayah; 121 kantor cabang dan 9 (sembilan) kantor unit pelayanan.

Operational Location

PT Jamsostek (Persero) continues to strive for service enhancement by increasing the convenience of access to customers. Priority is given to industry centers that are labor intensive. PT Jamsostek (Persero) operates throughout Indonesia with a Head Office in Jakarta; eight regional offices; 121 branch offices and nine service outlet offices.





Kantor Pusat/ Head Office

Jl. Jend. Gatot Subroto No. 79
Jakarta Selatan 12930
Tlp. (021) 5207797 (Hunting 20 Lines)
Fax. (021) 5202310

Kanwil I / I Regional Office

Jl. Kapten Patimura No. 334
Medan 20153
Tlp. (061) 4536184
Fax. (061) 4532818

Kanwil II / II Regional Office

JL. Basuki Rahmat No. 1303 A-B PALEMBANG 30126
Tlp. (0711) 350309
Fax. (0711) 350538

Kanwil III / III Regional Office

Gedung Selatan Menara Jamsostek Lt. 8 Tower B
Jl. Gatot Subroto No. 38 Kav. 71-73
Jakarta Selatan
Tlp. (021) 5229291
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Kanwil IV / IV Regional Office

Jl. P. Hasan Mustofa No. 39
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Tlp. (022) 7200610, 7102732
Fax. (022) 7200609

Kanwil V / V Regional Office

Jl. Pemuda No. 130
Semarang 50132
Tlp. (024) 3559563, 3559564
Fax. (024) 3517623, 3557627

Kanwil VI / VI Regional Office

Jl. H.R. Muhammad No. 338
Surabaya
Tlp. (031) 5027692, 5033853
Fax. (031) 5029285

Kanwil VII / VII Regional Office

Jl. Jend. Sudirman Kav. 43
Blok H-1-2
Balikpapan
Tlp. (0542) 734962, 440779
Fax. (0542) 423264

Kanwil VIII / VIII Regional Office

Jl. Gunung Bawakaraeng No. 222
Makassar
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Fax. (0411) 452539

Struktur Pemegang Saham

Sebagai perusahaan penyelenggara jaminan sosial yang bertujuan meningkatkan kesejahteraan masyarakat pekerja maka PT Jamsostek (Persero) 100% sahamnya dimiliki oleh Negara dengan modal disetor sebesar Rp600 miliar.

Shareholder Structure

As a company that provides social security services that aim to improve the welfare of the working force, PT Jamsostek (Persero) is owned 100% by the State with a total paid-in capital of Rp600 billion.

Segmentasi Pelanggan

Pemerintah mengatur segmentasi pelanggan badan penyelenggara jaminan sosial di Indonesia. PT Jamsostek (Persero) mempunyai segmen pasar utama untuk tenaga kerja di sektor formal yang meliputi tenaga kerja sektor swasta dan BUMN. Untuk tenaga kerja disektor informal masih dalam tahap awal dari perlindungan yang diberikan. Pembagian kelompok penduduk adalah sebagai berikut:

Customer Segmentation

The government determines the customer segmentation of the provider of social security services in Indonesia. PT Jamsostek (Persero) has the main market segment of workers from the private sector and those of state-owned enterprises. For workers in the informal sector, social security protection is still in a very early stage. The demographical distribution of the population is as follows:

No	Kelompok Penduduk/ Population Groups	Perlindungan/ Protection	Institusi/ Institution
1	Formal: Swasta-BUMN/Private-SOE	JHT, JKK, JK, JPK	PT Jamsostek (Persero)
2	Formal: TNI-POLRI/Army-Police	JK, JKK, Kesehatan/Health	PT Asabri (Persero)
3	Formal: PNS/State Civil Servant	Kesehatan/Health	PT Askes (Persero)
4	Formal: PNS/ State Civil Servant	Tabungan dan Pensiun/Saving and Retirement Plan	PT Taspen (Persero)

Kinerja Operasional dan Keuangan Perusahaan

Iuran

Pada tahun 2009, Jamsostek membukukan pendapatan iuran Rp12,05 Triliun yang melebihi target sebesar 5,08%. Pendapatan iuran program Non JHT untuk periode yang berakhir sampai dengan 31 Desember 2009 sebesar Rp2,66 triliun merupakan 95,10% dari target dan tumbuh 13,22% dari tahun 2008 sebesar Rp2,35 triliun. Pencapaian iuran Non JHT yang belum mencapai target ini dikarenakan:

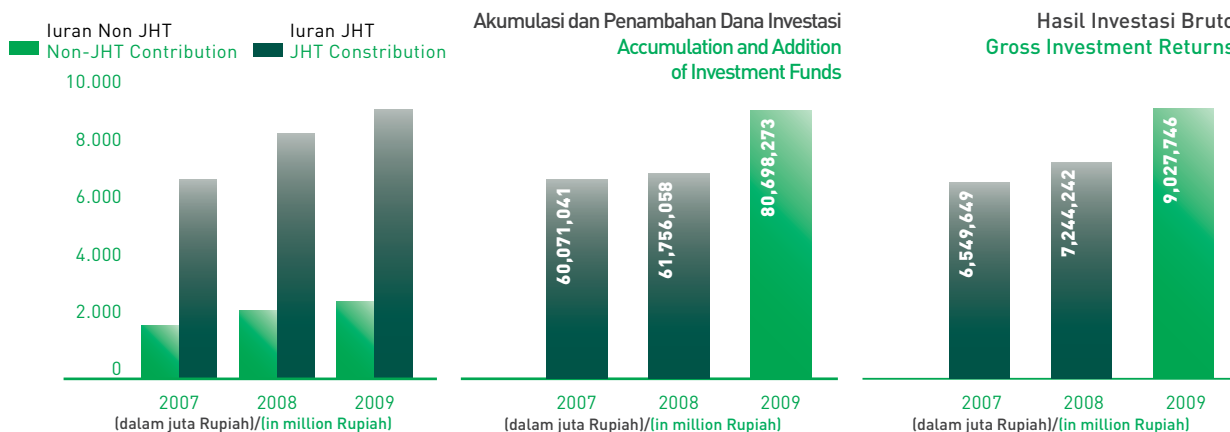
- Penerimaan iuran Jasa Konstruksi hanya mencapai 39,16% dikarenakan upaya pemerintah untuk meningkatkan pembangunan infrastruktur belum terealisasi pada tahun 2009 dan banyak proyek yang diperoleh merupakan proyek padat karya bukan padat modal.

Operational and Financial Results of the Company

Contribution

In 2009, Jamsostek posted contribution income amounting to Rp12.05 trillion that exceeded the target by 5.08%. Contribution income from Non JHT Program for the year ending 31 December 2009 amounted to Rp2.66 trillion, accounting for 95.10% of the budget, and increasing by 13.22% from Rp2.35 trillion in 2008. The amount of Non JHT contribution that did not meet its target was due to:

- Contribution proceeds from the Construction Service accounted only for 39.16% due to the fact that the government's efforts to step up infrastructure development had not been realized in 2009 and a considerable number of projects were labor- instead of capital-intensive.



- Penerimaan iuran Tenaga Mandiri hanya mencapai 78,16% dari yang dianggarkan dikarenakan masih rendahnya minat pekerja untuk mengikuti Program TK Mandiri dan adanya batasan umur kepesertaan pada Program TK Mandiri.

Untuk penerimaan iuran program JHT dicatat sebagai hutang dengan pencapaian sebesar Rp9,28 triliun melebihi target sebesar 7,01%.

Hasil Investasi

Realisasi Hasil Investasi Netto JHT Milik Peserta tahun 2009 sebesar Rp6.335,55 miliar atau 143,72% dibanding RKAP 2009 sebesar Rp4.408,31 miliar, namun mengalami kenaikan 49,62% dari tahun 2008 sebesar Rp4.234,38 miliar. Bagian peserta atas hasil investasi JHT yang melampaui RKAP antara lain disebabkan oleh adanya kenaikan tingkat bunga JHT tahun 2009 sebesar 9% dibandingkan tahun 2008 sebesar 8% dan peningkatan hasil investasi (netto) tahun 2009 yang tumbuh 41,93% dibandingkan tahun 2008.

Laba

Realisasi Laba setelah pajak tahun 2009 sebesar Rp1.381,45 miliar atau 133,16% dibanding RKAP sebesar Rp1.037,47 miliar tumbuh 26,68% dari laba tahun 2008 sebesar Rp1.090,48 miliar terutama disebabkan oleh meningkatnya hasil investasi dan pendapatan pajak tangguhan sebesar Rp188,26 miliar tumbuh 26,12% dibandingkan tahun lalu. Kenaikan laba bersih ini sedikit ditahan oleh pertumbuhan beban usaha dan beban pajak penghasilan badan masing-masing sebesar 16,97% dan 5,75% dibandingkan tahun sebelumnya.

Bagian peserta atas hasil investasi

Hasil investasi yang dikembalikan kepada peserta Jamsostek diberikan kepada masing-masing akun Jaminan Hari Tua peserta Jamsostek. Pada tahun 2009, bagian peserta atas hasil investasi sebesar Rp6,34 triliun atau 43,72% dari target tahun 2009.

- Contribution proceeds from Tenaga Mandiri (TM – Independent Workers) accounted for only 78.16% of the budgeted figure due to the low interest of workers to join the TM program and the age limit applied on participation to the program.

The contribution income from the JHT Program is recognized as liabilities amounting to Rp9.28 trillion, exceeding the target by 7.01%.

Investment Returns

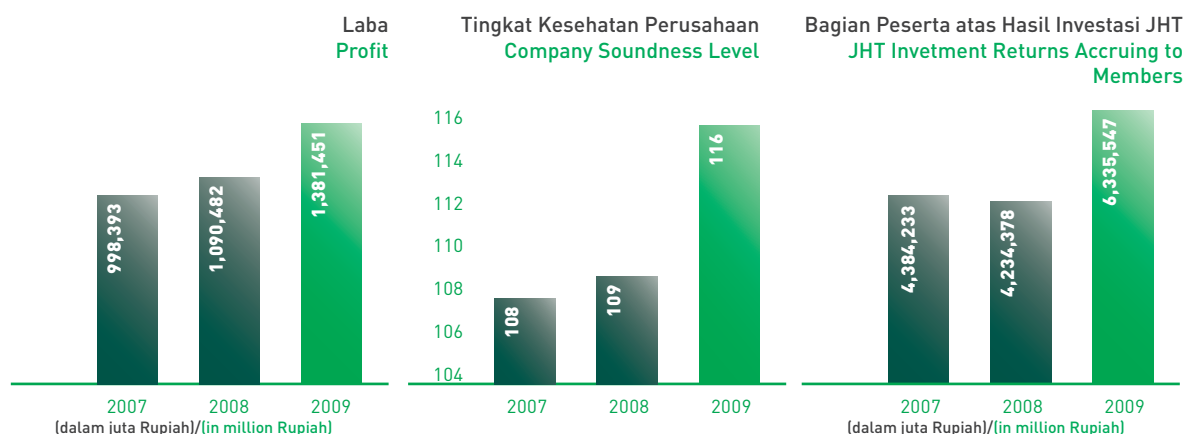
Investment returns (net) that belong to the JHT Members in 2009 amounted to Rp6,335.55 billion, accounting for 143.72% of the 2009 budget of Rp4,408.31 billion, and increasing by 49.62% from Rp4,234.38 billion in 2008. The portion of the JHT investment returns accruing to members that exceeded the budget was due to among other things the increase of the JHT interest from 8% in 2008 to 9% in 2009, and the increase in the net investment returns by 41.93% in 2009 compared to those of 2008.

Profit

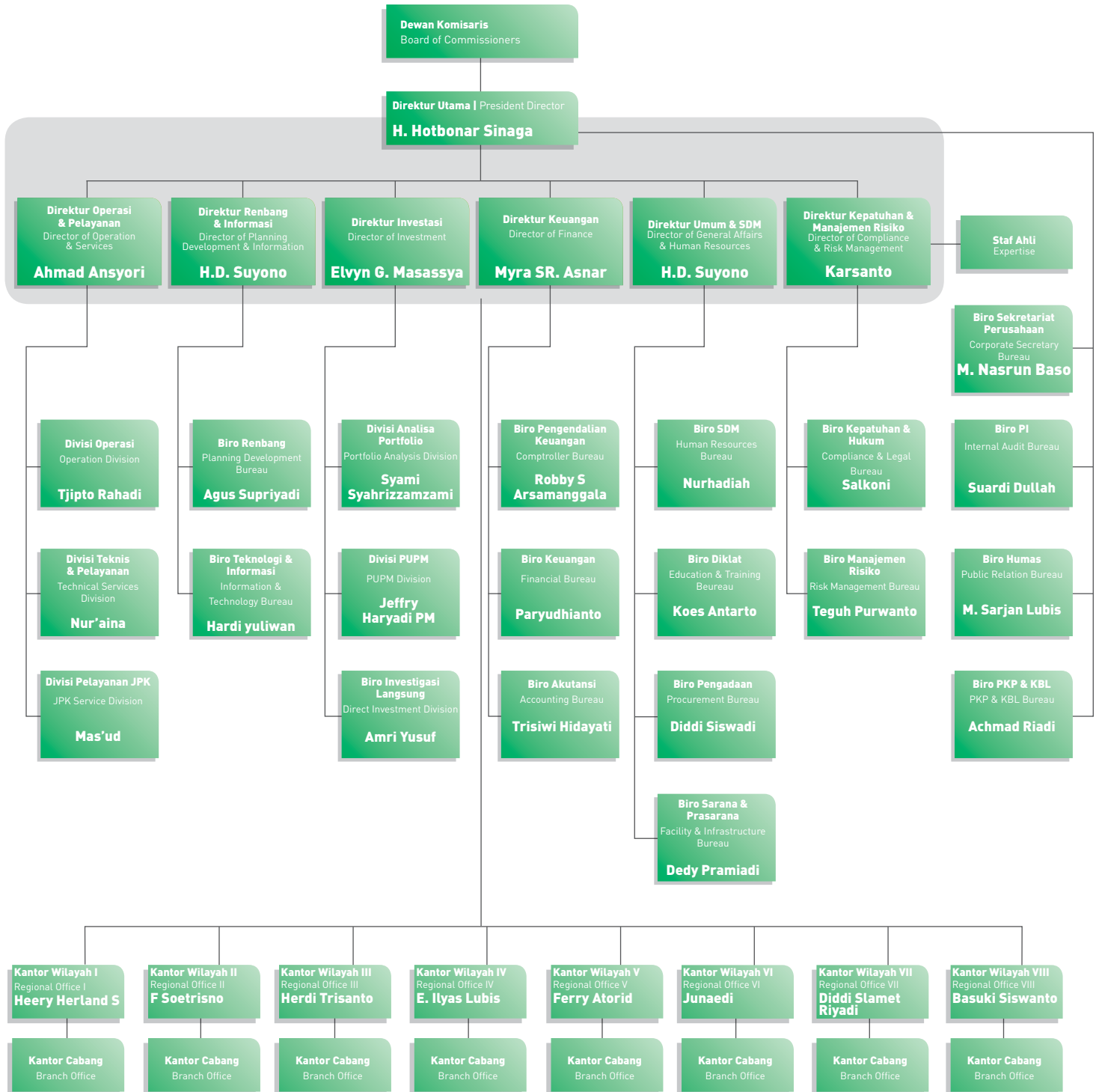
The realization of profit after tax in 2009 amounted to Rp1,381.45 billion, accounting for 133.16% of the budget of Rp1,037.47 billion, and increasing by 26,68% from the net profit of Rp1,090.48 billion in 2008, mainly due to the increase in investment returns and deferred tax income of Rp188.2 billion year. The increase in net profit was slightly hindered by increases in operating expenses and corporate income tax, which grew 16.97% and 5.75%, respectively, from those of the previous year.

Investment Returns to Members

Investment returns that accrue to Jamsostek members are distributed to the individual accounts of the Old Age Benefit members of Jamsostek. In 2009, investment returns for members amounted to Rp6.34 trillion, accounting for 43.72% of the 2009 target.



Struktur Organisasi Organization Structure



Ikhtisar Kinerja

Performance Highlights

No	Uraian/ Description	Satuan/ Unit	Tahun/Year		
			2007	2008	2009
1	Kepesertaan/ Membership				
	a. Perusahaan/ Company b. Tenaga Kerja/ Workforce		159,213 23,729,950	175,805 26,626,815	200,214 29,030,673
2	Iuran (Total)/ Contribution (Total)	(jutaan rupiah)/ (million rupiah)	8,676,206	10,839,170	12,045,162
	a. Iuran JHT/ JHT Contribution b. Iuran Non JHT/ Non JHT Contribution		6,861,730 1,814,478	8,418,969 2,349,716	9,281,129 2,660,272
3	Jaminan (Total)/ Benefit (Total)		4,066,324	4,921,711	7,085,146
	a. JHT b. Non JHT		3,182,709 883,665	3,744,050 1,177,660	5,789,841 1,295,305
4	Pemberian Hasil Pengembangan JHT/ Distribution of JHT Investment Returns	%	9,5	8	9
5	TOTAL ASET/Total Assets		61,383,427	64,507,455	84,248,272
6	Investasi/ Investment	(jutaan rupiah)/ (million rupiah)			
	a. Akumulasi Dana Investasi/ Accumulation of Investment Funds		60,071,041	61,756,058	80,698,273
	b. Penambahan Dana Investasi/ Addition of Investment Funds		11,474,694	1,685,016	18,952,315
	c. Hasil Investasi Bruto/ Gross Investment Returns		6,549,649	7,244,242	9,027,746
7	Laba/Profit		998,393	1,090,482	1,381,451
8	Opini Auditor Independen/ Independent Auditor Opinion	Opini/ Opinion	Wajar Tanpa Pengecualian/ Unqualified		
9	Tingkat Kesehatan Perusahaan/ Company Soundness Level	Kategori/ Category	Sehat/ Sound	Sehat/ Sound	Sehat Sekali/ Very Sound
		Nilai/ Score	108	109	116
10	Assessment GCG	Skala/ Scale 0-100	86	86	91
11	Tingkat Solvabilitas/ Solvency Level	%	498	154	302
12	Penyaluran Dana Peningkatan Kesejahteraan Peserta (Total)/ Distribution of Funds for Members Welfare Improvement		100.422	100.822	156.793
	a. Program Kemitraan (jutaan rupiah)/ Partnership Program (million rupiah) b. Bina Lingkungan (jutaan rupiah)/ Community Development (million rupiah)	(jutaan rupiah)/ (million rupiah)	68,811 31,611	74,837 25,985	121,646 35,147
Penyaluran Program Kemitraan dan Bina Lingkungan (Total)/ Distribution Partnership Program and Community Development (Total)			20.932	39.239	51.940
13	a. Penyaluran Program Kemitraan/ Distribution of Partnership Program b. Penyaluran Bina Lingkungan/ Distribution of Community Development		16.288 4,644	21.515 17,724	37.802 14,138



STRATEGI KAMI UNTUK TUMBUH BERKELANJUTAN

OUR STRATEGY TO GROW SUSTAINABLY



Perubahan lingkungan baik di internal maupun eksternal berjalan dengan cepat. Perusahaan dituntut untuk memberikan respon yang cepat dengan tetap memperhatikan keberlangsungan lingkungan perusahaan. Industri jaminan sosial di dunia pada saat ini dihadapkan pada fenomena aging population. Banyak institusi jaminan sosial mengalami kesulitan pembiayaan dikarenakan fenomena ini. Fenomena ini belum terjadi di Indonesia. Struktur usia penduduk Indonesia pada saat ini masih besar ditengah, yakni usia muda mendominasi jumlah penduduk Indonesia. Hal ini merupakan modal untuk menggerakkan perekonomian Indonesia saat ini. Antisipasi kedepan adalah kelompok usia muda saat ini akan menjadi kelompok usia tua. Akibatnya adalah struktur penduduk akan menjadi piramida terbalik. Hal ini akan menekan pembiayaan jaminan sosial di masa depan.

Amanat UUD 1945 untuk menyelenggarakan jaminan sosial bagi seluruh warga negara Indonesia telah direspon oleh negara dengan menerbitkan UU No. 40 tahun 2004 tentang Sistem Jaminan Sosial Nasional (SJSN). Implementasi UU tersebut membawa pengaruh besar terhadap industri jaminan sosial nasional. Berbagai macam wacana berkembang dalam arah yang beragam. Hal ini menyulitkan dalam hal pembuatan asumsi berbagai program kedepan.

Changes in the environment both internal and external continue to churn rapidly. The Company is expected to also respond rapidly by keeping a close tab on the evolving nature of its environment. The global social security industry is currently faced with the phenomenon of an aging population. Quite a number of social security institutions are facing financial difficulties in the face of such a phenomenon. This, however, has not materialized in Indonesia. The age structure of Indonesia's population is still largely in the middle, in that youth still dominates the demographical feature of the nation's population. This represents an asset to propel the Indonesian economy at the present time. However, this will not be the case as the population ages in the future. The population structure will be an inverted pyramid. A condition that will surely increase the pressure on social security financing of the future.

The mandate of the 1945 Constitution to provide social security for all citizens of Indonesia has been responded by the State with the enactment of Law No. 40 of 2004 on the National Social Security System (SJSN). The implementation of this Law has had a major influence on the national social security industry. Several different school of thoughts have evolved in different directions. This has made it difficult to make accurate assumptions on the future of social security programs.

PT Jamsostek menghadapi masalah dalam hal belum optimalnya jumlah peserta. Jumlah peserta aktif sebanyak 8,4 juta tenaga kerja jika dibandingkan dengan potensi sebanyak 32 juta tenaga kerja formal belumlah jumlah yang memadai. Jika didalami masalah tersebut merupakan simptom dari berbagai masalah yang lain. Otonomi daerah membawa akibat pada bervariasinya kualitas aparat dinas tenaga kerja di berbagai daerah. Hal ini berpengaruh besar pada PT Jamsostek (Persero) mengingat penegakan hukum dibidang ketenagakerjaan ditangan dinas tenaga kerja daerah. Pengetahuan masyarakat terhadap Jamsostek juga masih minim. Hal ini berkaitan dengan anggapan bahwa Jamsostek adalah merupakan sebuah kewajiban dengan manfaat yang minimal.

Beragamnya tantangan yang dihadapi Jamsostek tidak menyurutkan optimisme seluruh insan Jamsostek untuk memberikan kinerja terbaik. Untuk menghadapi berbagai hal tersebut, PT Jamsostek mempunyai strategi sebagai berikut:

1. Membangun Kepercayaan (TRUST BUILDING) Diantara Para Pemangku Kepentingan Terutama Dari Sudut Pandang Peserta
2. Menjadikan Program Jaminan Sosial Tenaga Kerja Suatu Kebutuhan Bagi Tenaga Kerja Melalui Upaya Di Atas dan Melanjutkan Program Promosi Dan Sosialisasi Secara Massif
3. Meningkatkan transformasi dari semua lini (pelayanan, operasional, pengembangan SDM, Tehnologi informasi serta peningkatan manfaat bagi peserta Jamsostek.
4. Meningkatkan Jumlah Peserta Bekerja Sama Dengan Aparat Depnakertrans & Meminta Penempatan Pejabat Disnaker Di Jamsostek Untuk Menegakkan Aturan Kewajiban Ikut Jamsostek
5. Memperluas Cakupan Peserta Jaminan Pemeliharaan Kesehatan Dan Siap Menyelenggarakan Jaminan Kesehatan Dasar Bagi Masyarakat Berpenghasilan Tidak Tetap

PT Jamsostek is faced with the issue of not achieving the optimal number of members. The active number of members currently stands at 8.4 million, still well below the real potential of 32 million workers from the formal sector alone. If we analyze the issue further, this seems to be a symptom of several other issues. Regional autonomy has given rise to the uneven quality of the official in charge for manpower in various regions. This has a major impact on PT Jamsostek (Persero) since law enforcement in the field of manpower lies in the hands of these regional officials. Awareness among the general public of Jamsostek is also still minimal. This is correlated with the view that Jamsostek is a mandatory obligation with minimal benefits.

However, the many challenges that are faced by Jamsostek have not diminished the optimism of the men and women of Jamsostek to perform their best. In facing up to those challenges, PT Jamsostek undertakes the following strategy:

1. Build trust among stakeholders in particular from the point of view of members.
2. Make the Workers Social Security Program a necessity for workers through the above and to continue with the socialization and promotional program massively.
3. Enhance transformation of all lines (services, operations, HR development, information technology) as well as the benefits for Jamsostek members.
4. Increase the number of members by cooperating with elements of the Ministry of Manpower and Transmigration and request for the placement of a Ministry official at Jamsostek to help enforce the rule on mandatory membership to the Jamsostek program.
5. Broaden the scope of membership to the Healthcare Benefit Program and ready to provide basic health benefits for workers who do not have fixed income.

6. Bersama dengan DPR Komisi IX merampungkan rencana amandemen UU 3 / 1992 mengenai Jaminan Sosial tenaga Kerja yang mengacu pada UU Nomor : 40 Tahun 2004 tentang Sistim Jaminan Sosial Tenaga Kerja (SJSN) termasuk Mengusulkan Kepada Pemerintah Untuk Meningkatkan Persentase Iuran & Meningkatkan Kekayaan & Dana Investasi menjadi Di Atas Rp150 Triliun Dalam 5 Tahun Kedepan
7. Memperbaiki "Data Warehousing" termasuk Basis Data, Proses Bisnis dan "Customer Relationship Management" melalui Program Her-Registrasi mulai 2010, Perbaikan Kualitas "Front Liner"
8. Bekerjasama dengan berbagai pihak termasuk dengan Bank dalam bentuk Co-Branding,
9. Membentuk Jamsostek Incorporated Untuk Meningkatkan pelayanan kepada Peserta Serta Membentuk Jamsostek Investment Corporation, Bekerja Sama Dengan ICD, Anak Perusahaan IDB Untuk Meningkatkan Imbal Hasil JHT Bagi Peserta Dan Membantu Pendanaan Proyek Infrastuktur & Sektor Riel Termasuk Agri Bisnis Skala Menengah Yang Padat Karya

Kejelasan tentang strategi akan membawa pemahaman yang sama tentang arah kedepan. Dari sisi perilaku insan-insan Jamsostek diwajibkan untuk berperilaku berdasarkan nilai-nilai perusahaan yakni Iman, Profesional, Teladan, Integritas, dan Kerjasama. Dengan strategi ini diharapkan PT Jamsostek dapat meningkatkan kinerjanya secara berkelanjutan dan memberikan manfaat kepada semua pemangku kepentingan.

6. Together with Commission IX of the House of Representatives pursue the completion of the amendment draft to Law No. 3/1992 on Workers Social Security pursuant to Law No. 40 of 2004 on the National Social Security System (SJSN) including the proposal to the Government to increase the percentage of contribution and the amount of Assets and Investment Funds to above Rp150 trillion over the next five years.
7. Improve "Data Warehousing" including Data Base, Business Process and "Customer Relationship Management" through the Reregistration Program from 2010, and enhancement of front liners.
8. Cooperate with various parties including with banks in the form of co-branding.
9. Establish Jamsostek Incorporated to improve services to members and form Jamsostek Investment Corporation, in cooperation with ICD, a subsidiary of IDB, to increase the returns on JHT investments for members and help finance projects in infrastructure and the real sector including medium-scale agribusiness that is labor-intensive.

Clarity in strategy will induce common understanding on future direction. Internally, all Jamsostek personnel are required to act in accordance with the core values of the Company, namely Faith, Professionalism, Leadership, Integrity and Team Work. With this strategy, PT Jamsostek (Persero) is expected to increase its performance on a sustainable basis in order to benefit all stakeholders.

Sertifikasi dan Capaian Certifications and Achievements



Sertifikasi ISO 9001-2000 seluruh Direktorat di kantor Pusat, 21 unit kerja pada tingkatan Divisi / Biro, 2 kantor Wilayah dan sekian 30 Kantor Cabang.

Memperbaiki Penilaian Penerapan GCG Oleh BPKP dari 85,96 tahun 2007 menjadi 86,15 tahun 2008 dan 90,91 tahun 2009 dalam skala 0 s/d 100.

Menjadi Pemenang Pertama Untuk Sektor Perusahaan Jasa Keuangan Non Listed Dalam Annual Report Award (ARA) 2006-2008 Selama Tiga Tahun Berturut- turut.

Seluruh Pejabat Jamsostek Telah Menandatangani Pakta Integritas yang Dimulai 5 April 2007 Oleh Direksi & Setiap Pemasok / Vendor Diwajibkan Menandatangani Pakta Yang Sama.

ISO 9001-2000 certifications for all directorates at Head Office, 21 work units at Division/Bureau level, 2 Regional Offices, and 30 Branch Offices.

Improved its Assessment of GCG Application by BPKP score from 85.96 in 2007 to 86.15 in 2008 and 90.91 in 2009 from a scale of 0 to 100.

Became First Place Winner in the Non Listed Financial Services Companies Sector in the Annual Report Award for three consecutive years 2006-2008.

All Jamsostek Officials Have Signed an Integrity Pact that Was Initiated by the Board of Directors on 5 April 2007, and Every Supplier / Vendor is required to sign the same pact.



Membentuk Komite Integritas Dari Luar Perusahaan yang Telah Berjalan Sejak 2008 Serta Menerbitkan Keputusan Tentang Sistem Pelaporan Pelanggaran (Whistle Blowing System) Awal 2009.

Mewajibkan Direksi & Seluruh Pejabat Eselon I & II Menyampaikan Laporan Harta Kekayaan Kepada KPK – Hingga September 2009 Telah Mencapai 80% Dari Total Pejabat Termasuk Para kepala Kantor Wilayah dan Cabang.

Menjadi Salah Satu Perusahaan terpercaya Dalam Penerapan GCG Dalam Lomba Corporate Governance Perception Index (CGPI) hasil kerjasama IICG dengan Majalah Bisnis SWA.

Sertifikat Penghargaan Dalam Penerapan Self Regulating Quality Insurance for Health Care Provider In General Primary Level, dalam Acara Regional Social Security Forum di Manila 21 Oktober 2009.

Established an Integrity Committee manned by individuals from outside the Company that has been active since 2008 as well as issued its decision regarding the Whistle Blowing System early 2009.

Required the Board of Directors and all Echelon I and II Officers to submit their Declarations of Wealth to the KPK (Corruption Eradication Commission) – as of September 2009, 80% of all Officers have complied including Heads of Regional and Branch Offices.

Dubbed as a trusted Company in applying GCG in the Corporate Governance Perception Index (CGPI) Competition held jointly by IICG and SWA Business Magazine.

Awarded a Certificate of Commendation for Applying its Self-Regulating Quality Insurance for Health Care Provider in General Primary Level during the Regional Social Security Forum event held in Manila on 21 October 2009.



TANGGUNG JAWAB SOSIAL PERUSAHAAN

CORPORATE SOCIAL RESPONSIBILITY

Pandangan Kami Terhadap Tanggung Jawab Perusahaan

Tanggung jawab perusahaan tidak hanya kepada pemilik perusahaan maupun pemegang saham, sebagai pihak yang paling berkepentingan akan hasil kerja perusahaan, tanggung jawab terhadap masyarakat dan lingkungan juga menjadi hal yang krusial sebagai salah satu faktor penunjang kesuksesan perusahaan dalam mencapai tujuannya.

Our View On Corporate Responsibility

The Company is not only responsible to its owners or shareholders, as the parties who are most concerned over the performance of the Company, but its responsibilities to communities and the environment are also crucial to the continuing success of the Company in the pursuit of its goals.



Dalam mengamalkan tanggung jawabnya, PT Jamsostek (Persero) selalu berupaya memerhatikan prinsip triple bottomline (tanggung jawab ekonomi, sosial dan lingkungan). Ketiga prinsip tersebut selalu diupayakan untuk diterapkan dalam setiap kegiatan-kegiatan perusahaan, sesuai dengan misi dan visi perusahaan.

In discharging its responsibilities, PT Jamsostek (Persero) is constantly mindful of the principles of triple bottom line (economic, social and environmental responsibilities). The three principles are always inherent in each and every activities of the Company, pursuant to its mission and vision.

Tanggung Jawab Ekonomi

- **Mengupayakan Laba dan Daya Saing melalui Efisiensi Biaya**

PT Jamsostek (Persero) senantiasa mengoptimalkan laba perusahaan dari tahun ke tahun, baik melalui pencapaian target-target kepesertaan dan iuran serta melalui efisiensi biaya. Dengan kantor cabang dan kantor wilayah yang tersebar di seluruh provinsi yang telah dihubungkan secara online, PT Jamsostek (Persero) selalu berusaha memperbaiki kinerja operasional dan pada saat yang sama semakin efisien dalam biaya-biaya operasional.

Pengelolaan dana investasi yang sangat besar secara prudent juga menjadi salah satu penunjang perekonomian nasional melalui penanaman modal dalam negeri di berbagai instrumen investasi yang ada. Manajemen juga mengkaji untuk melakukan restrukturisasi biaya operasional yang telah diaplikasikan di tahun-tahun sebelumnya, sehingga diperoleh sistem pembiayaan kegiatan perusahaan yang efisien dan sesuai proporsinya.

- **Komitmen terhadap Penerapan Tatakelola Perusahaan yang Baik (GCG)**

PT Jamsostek (Persero) sangat concern terhadap pelaksanaan GCG, yang diharapkan membawa dampak positif bagi pengelolaan perusahaan secara berkesinambungan. Dengan pencapaian nilai 90,91 untuk GCG pada tahun 2009 yang di assessment oleh lembaga independen, PT Jamsostek (Persero) masuk dalam kategori Sangat Baik dalam peringkat perusahaan yang menerapkan GCG. Hal ini membuktikan keseriusan manajemen menjalankan pengelolaan perusahaan secara transparan, akuntabel, bertanggungjawab, mandiri dan wajar.

PT Jamsostek (Persero) juga telah memiliki Komite GCG sejak tahun 2005 yang bertugas membangun dan mengawasi implementasi GCG di perusahaan dan melaporkannya ke Dewan Komisaris. Mulai tahun 2007, insan jamsostek bersama-sama menandatangani Pakta Integritas secara individu sebagai salah satu perwujudan pengamalan tatakelola perusahaan yang baik.

Economic Responsibility

- **Pursuing Profit and Competitiveness Through Cost Efficiency**

PT Jamsostek (Persero) strives to optimize its profitability from one year to another, whether through the achievement of membership targets and contributions or cost efficiency. With a nationwide network of regional and branch offices that are linked online with one another, PT Jamsostek (Persero) constantly strives to improve its operating performance, while at the same time also increasing its operating cost efficiency.

The prudent management of investment fund that is considerable in size also contributes to the national economy through domestic investment in various investment instruments that are on offer. Management also evaluates the Company's operating cost structure that had been applied in previous years in order to seek ways to improve and achieve better efficiency in the cost management of the Company in proportion to its need.

- **Commitment towards the Implementation of Good Corporate Governance (GCG)**

PT Jamsostek (Persero) is extremely concerned towards the implementation of GCG, which is expected to have a positive impact on the management of the Company in a sustainable manner. With a GCG score achievement of 90.91 in 2009 from the assessment of an independent agency, PT Jamsostek (Persero) qualifies in the category of Extremely Good in the rankings of companies that implement GCG. This underscores the commitment of Management in undertaking the management of the Company transparently, accountably, responsibly, independently and fairly.

PT Jamsostek (Persero) has also had the GCG Committee since 2005, which is responsible for developing and monitoring the implementation of GCG within the Company and reporting it to the Board of Commissioners. Starting from 2007, all personnel of Jamsostek personally signed the Integrity Pact as a manifestation of the commitment to good corporate governance.

- **Memberikan Nilai bagi Peserta**

Sebagai Badan Usaha Milik Negara (BUMN), PT Jamsostek (Persero) memiliki kekhususan jika dibandingkan dengan BUMN-BUMN lainnya, yang mana mulai tahun 2008 PT Jamsostek (Persero) sudah tidak perlu lagi membayarkan Dividen kepada pemegang saham, yaitu Kementerian Negara BUMN. Kemudian, alokasi dana yang dulunya menjadi Dividen untuk Pemerintah dialokasikan kembali ke peserta sebagai dana pengembangan JHT, di antaranya melalui pemberian insentif bagi Saldo Jaminan Hari Tua (JHT) masing-masing peserta. Hal ini sesuai prinsip-prinsip dasar pengelolaan jaminan sosial, di mana semua dana hasil pengembangan badan penyelenggara jaminan sosial harus dikembalikan semaksimal mungkin untuk peserta dan keluarganya.

- **Memberikan Manfaat Sebesar-besarnya bagi Peserta**

PT Jamsostek (Persero) selalu mengevaluasi setiap manfaat yang diberikan bagi peserta melalui program-programnya, baik manfaat utama dari keempat program utama (Jaminan Hari Tua, Jaminan Kecelakaan Kerja, Jaminan Kematian dan jaminan Pemeliharaan Kesehatan) maupun manfaat tambahan melalui program-program tanggung jawab sosial perusahaan (Peningkatan Kesejahteraan Peserta dan Kemitraan - Bina Lingkungan). Dalam rentang waktu 2 tahun terakhir (sejak 2007), PT Jamsostek (Persero) telah beberapa kali meningkatkan manfaat yang diberikan kepada peserta melalui Peraturan Pemerintah sebagai landasan hukumnya.

- **Creating Value for Members**

As a state-owned enterprise (SOE), PT Jamsostek (Persero) has unique characteristics if compared to other SOEs, in that since 2008 PT Jamsostek (Persero) has been exempted from having to pay dividends to its sole shareholder, the Ministry of State-Owned Enterprises. As such, the funds that were previously allocated for dividends payment to the Government are now used for the JHT funds development to benefit members, among other things by providing incentives to individual JHT account balances of members. This is in line with the basic principles in the management of social security, in which all proceeds from the gains made by the social security provider should rightfully be returned as much as possible to the members and their families.

- **Providing as Much Benefit as Possible to Members**

PT Jamsostek (Persero) continues to evaluate every benefit that is provided to members through its various programs, whether the main benefits of the four main programs (Old Age Benefit, Employment Accident Benefit, Death Benefit, and Health Care Benefit) or supplemental benefits through the Company's social responsibility programs (Improvement of Members' Welfare and the Partnership and Community Development Program). In the past two years (since 2007), PT Jamsostek (Persero) has increased the benefits provided to members several times pursuant to Government Regulations as the legal basis.



Tanggung Jawab Sosial

- **Dukungan terhadap Peningkatan Kesejahteraan Masyarakat**

PT Jamsostek (Persero) juga telah mendukung peningkatan kesejahteraan masyarakat (khususnya tenaga kerja peserta Jamsostek) melalui program pembangunan rumah susun sewa milik (Rusunami) di beberapa kota dan pemberian bantuan Uang Muka Perumahan bagi peserta Jamsostek yang ingin memiliki rumah pertamanya.

- **Menambah Nilai bagi Masyarakat Sekitar**

Pemberian beasiswa Jamsostek bagi murid-murid berprestasi yang orang tuanya adalah peserta Jamsostek adalah salah satu bentuk tanggung jawab sosial PT Jamsostek (Persero) yang dapat meningkatkan kecerdasan bangsa dan berimbas dalam jangka panjang.

- **Kepedulian dan Perhatian terhadap Isu Sosial**

Sepanjang tahun 2009 beberapa kali terjadi bencana alam yang cukup besar, di antaranya adalah gempa bumi di Sumatera Barat dan jebolnya tanggul di Situ Gintung yang merenggut banyak korban jiwa dan menghancurkan banyak tempat tinggal. Selain itu juga korban peledakan bom di JW Marriott dan Ritz Carlton Jakarta juga menjadi perhatian PT Jamsostek (Persero), yang segera memberikan bantuan ke lokasi terjadinya bencana, baik dengan mengirimkan tenaga sukarelawan maupun dengan mengirimkan material yang dibutuhkan para korban bencana tersebut.

Social Responsibility

- **Supporting the Improvement of Community Welfare**

PT Jamsostek (Persero) also continues to support the improvement of community welfare (especially workers who are Jamsostek members) through the development of a housing flat rental and ownership scheme in several cities and soft loan to cover the mortgage down payment for Jamsostek members who are acquiring the first home.

- **Increasing Value to Surrounding Communities**

The provision of scholarships for high-achieving students whose parents are Jamsostek members is one of social responsibilities of PT Jamsostek (Persero) that can increase the nation's quality of minds and have a positive impact over the long-term..

- **Concern and Care Towards Social Issues**

Throughout 2009, there were a number of natural disasters of considerable scale, among which are the earthquake that struck West Sumatera and the levee-break at Situ Gintung that had caused the loss of many lives and widespread destruction. In addition, victims of the terrorist bombing of the hotels JW Marriott and Ritz Carlton in Jakarta, had drawn the attention of PT Jamsostek (Persero), which immediately dispatch assistance to the locations, whether by sending volunteer personnel or provisionary supplies and aids that are urgently needed by victims of the disaster.

Secara bersama-sama, seluruh insan PT Jamsostek (Persero) menjalankan tanggungjawab kepada lingkungan perusahaan. Secara khusus untuk melaksanakan tanggungjawab kepada peserta dan masyarakat, PT Jamsostek (Persero) membentuk Biro tersendiri, yakni Biro Peningkatan Kesejahteraan Peserta dan Kemitraan Bina Lingkungan (PKP-KBL).

Tanggung Jawab Lingkungan

- **Meminimalkan Dampak Negatif**

Dalam kegiatan operasionalnya, PT Jamsostek (Persero) yang bergerak dalam industry jaminan social dan didominasi usaha dalam jasa/service tidak langsung menimbulkan efek kerusakan lingkungan. Efek limbah, kerusakan hutan, efek rumah kaca dan polusi sangat minim terjadi. Namun demikian, PT Jamsostek secara proaktif terlibat dalam upaya perbaikan lingkungan diantaranya dengan penanaman pohon.

Collectively, all personnel of PT Jamsostek (Persero) assume their responsibilities towards the surrounding communities. Specifically to meet its responsibilities to both program members and the communities, PT Jamsostek (Persero) has formed a special bureau, the Bureau of Members Welfare Improvement and Partnership Community Development (PKP-KBL).

Environmental Responsibility

- **Minimizing Negative Impact**

In its operational activities, PT Jamsostek (Persero) that is engaged in the social security business and is predominantly a service organization, is nor directly implicated in environmental degradation. Jamsostek has little to do with waste pollution, forest destruction, greenhouse gas effects and other pollution. Nonetheless, PT Jamsostek is involved pro actively in the efforts to conserve the environment, among other things through the planting of trees.





KINERJA PERUSAHAAN

COMPANY PERFORMANCE

.....

Kinerja Ekonomi

Keberpihakan PT Jamsostek (Persero) kepada peserta selalu berusaha diwujudkan dalam bentuk yang nyata. Implementasi wujud tersebut dalam bentuk system dan produk nyata kepada peserta. Secara system keuangan, PT Jamsostek telah membuat pedoman akuntansi Jamsostek, zero dividend .

PT Jamsostek (Persero) mendukung kebijakan pemerintah dalam membantu mewujudkan kemandirian ekonomi masyarakat, sesuai dengan Peraturan Menteri (PERMEN) No.05/MBU/2007. Salah satu program utama PT Jamsostek (Persero) dalam hal ini adalah dengan melaksanakan Program Kemitraan. Selain melalui program-program Kemitraan, pencairan Jaminan Hari Tua (JHT) milik para peserta juga memiliki dampak nyata dalam membantu daya tahan perekonomian mereka.

Sistem Akuntansi untuk Jaminan Sosial Tenaga Kerja

Sebagai bentuk tanggungjawab kepada stakeholder, PT Jamsostek (Persero) bekerjasama dengan Ikatan Akuntan Indonesia membuat Pedoman Akuntansi Jamsostek (Pajastek). Didalam laporan keuangan berdasarkan Pajastek, unsur transparansi informasi kepada *stakeholder* ditonjolkan. Disamping itu terdapat pemisahan aliran keuangan dari program JHT dan Non JHT secara jelas.

Economic Performance

PT Jamsostek (Persero) always strives to manifest its partiality to members in substantive forms. It comes in the forms of real system and products for members. As its financial system, PT Jamsostek has formulated a Jamsostek accounting guideline, zero dividend.

PT Jamsostek (Persero) supports the government's policy to assist actualizing the economic self-sufficiency of the people, pursuant to Ministerial Regulation (PERMEN) No.05/MBU/2007. One of PT Jamsostek (Persero)'s programs in this matter is the Partnership Program. Aside from these Partnership programs, withdrawals of Provident Fund Benefits (JHT) by members also have a real impact in improving their economic resilience.

Accounting System for Worker Social Security

As one of its responsibilities to its stakeholders, PT Jamsostek (Persero) collaborated with the Indonesian Institute of Accountants to formulate the Jamsostek Accounting Guideline (Pajastek). In financial statements prepared following the Pajastek, the element of transparency in presenting information to stakeholders is highlighted. Besides that there is a clear distinction between the cash flows from JHT and Non-JHT programs.

Dana Peningkatan Kesejahteraan Peserta (DPKP) dan Program Kemitraan dan Bina Lingkungan (PKBL)

PT Jamsostek (Persero) secara khusus mengalokasikan dana untuk peserta Jamsostek dan lingkungan diluar peserta Jamsostek. Pemberian fasilitas Program DPKP diperuntukkan bagi peserta Jamsostek, dengan jumlah asset yang dikelola untuk posisi tahu 2009 masing-masing Rp684,60 miliar untuk DPKP dan Rp82,90 miliar untuk PKBL

Kebijakan zero dividend dan insentif untuk peserta

Sebagai konsekuensi atas prinsip nirlaba, pemerintah mulai tahun 2008 menerapkan kebijakan zero dividen. Pemerintah sebagai pemegang saham tidak mengambil dividen dari laba yang diperoleh PT Jamsostek. PT Jamsostek berinisiatif memberikan sebagian besar laba kepada peserta dalam bentuk tambahan dana kepada masing-masing saldo JHT.

Kontribusi Kepada Negara

Sebagai salah satu BUMN dalam industri jaminan sosial terbesar di Indonesia, PT Jamsostek (Persero) selalu patuh untuk berkontribusi kepada negara melalui instrument pajak. Dalam tabel kontribusi terhadap negara, terjadi peningkatan yang cukup signifikan, seiring dengan meningkatnya laba bersih Perusahaan dari tahun ke tahun. PT Jamsostek (Persero) berharap melalui kontribusi kepada Negara ini, kesejahteraan masyarakat Indonesia dan perilaku bisnis yang etis dapat ditingkatkan.

Perkembangan kontribusi kepada Negara dalam bentuk pajak penghasilan dan pajak lainnya.

Member Welfare Improvement Funds (DPKP) and Partnership and Community Development Program (PKBL)

PT Jamsostek (Persero) specifically allocates funds for Jamsostek members as well as non-members. The DPKP Program facility is intended for Jamsostek members, with total managed assets of Rp684.60 billion for DPKP and Rp82.90 billion for PKBL, in 2009.

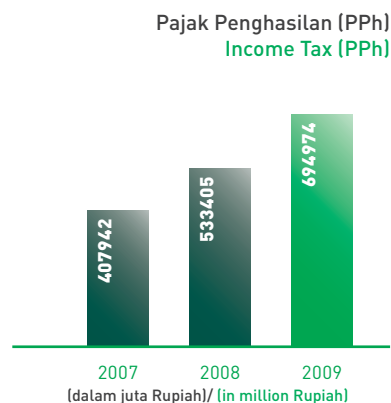
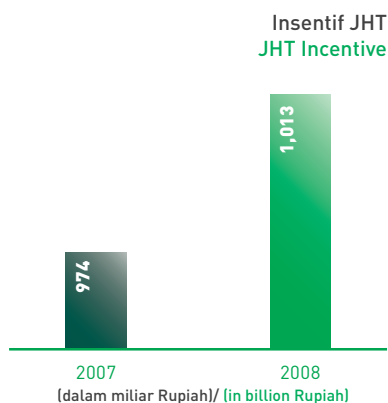
The zero dividend policy and member incentives

As a consequence of the non-profit principle, the government has since 2008 applied the policy of zero dividend. The government as a shareholder does not collect dividend from the profit of PT Jamsostek. PT Jamsostek on its own initiative gives a major portion of its profit to members in the form of funds addition to each JHT balance.

Contribution to the State

As one of the biggest SOEs in Indonesia's social security industry, PT Jamsostek (Persero) without fail contributes to the state coffers through taxes. A look at the state contribution table will show quite a significant improvement in line the increase in the Company's net profits from year to year. PT Jamsostek (Persero) expects this contribution to the State will improve the welfare of the people and business ethics in Indonesia.

The development of contribution to the State in the forms of income tax and other taxes.



Kinerja Sosial

PT Jamsostek (Persero) mengembangkan kesejahteraan peserta melalui Program Dana Peningkatan Kesejahteraan Peserta dan Program Kemitraan & Bina Lingkungan sebagai berikut:

Infrastruktur

Tanggung jawab sosial PT Jamsostek (Persero) di bidang Infrastruktur adalah menyediakan sarana tinggal khusus bagi pekerja baik dalam bentuk pembangunan Rumah Susun Sewa Sederhana dan/atau membantu menyediakan sebagian atau seluruh dana kepada tenaga kerja peserta Jamsostek dalam rangka mendapatkan fasilitas kredit kepemilikan/renovasi/pembangunan rumah dari Bank (Pinjaman Perumahan).

A. Saat ini PT Jamsostek (Persero) mempunyai 4 (empat) buah lokasi Rumah Susun Sewa Sederhana, yaitu:

1. Rumah Susun Sewa Sederhana Bumi Lancang Kuning – Batu Ampar Batam. Berlokasi di Jl. Duyung Batu Ampar Batam mempunyai bangunan sebanyak 12 unit, kapasitas kamar sebanyak 564 kamar dan dapat menampung 2.256 tenaga kerja. Berdiri di lokasi tanah seluas 20.002 m2.

Tingkat hunian mencapai 98,94% dengan sewa rata-rata Rp110.000 per tenaga kerja. Nilai investasi sebesar Rp41,68 miliar, pada tahun 2009 memperoleh penghargaan Adiputera Puritama dari Menteri Negara Perumahan Rakyat sebagai peringkat ke 2 nasional kategori Rumah Susun Pekerja.

2. Rumah Susun Sewa Sederhana Jababeka Cikarang Berlokasi di Jl. Kedasih No. 4 Jababeka II Cikarang mempunyai bangunan sebanyak 2 (dua) unit, kapasitas kamar sebanyak 245 kamar dapat menampung 980 tenaga kerja. Berdiri di lokasi tanah seluas 7.480 m2.

Nilai investasi Rp14,48 miliar, mempunyai harga sewa per orang rata-rata sebesar Rp100.000,- dengan fasilitas gratis penggunaan listrik dan air.

Social Performance

PT Jamsostek (Persero) develops the welfare of its members through the Member Welfare Improvement Funds and Partnership and Community Development Programs as in the following:

Infrastructure

The social responsibility of PT Jamsostek (Persero) in the field of Infrastructure is to provide special residential facilities for workers whether in the form of Low-cost Rental Flat developments and/or helping provide partial or full funds for all Jamsostek worker members in securing loan facilities for house ownership/renovation/construction from banks (Housing Loans).

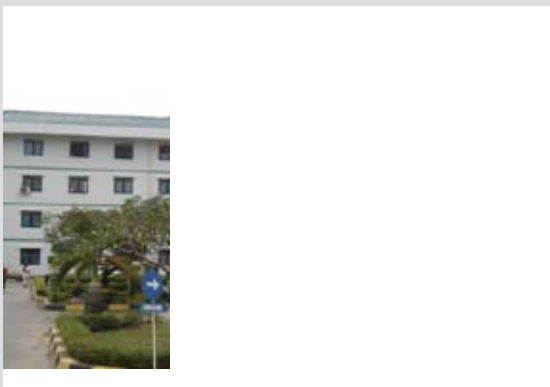
A. PT Jamsostek (Persero) currently has 4 (four) Modest Rental Apartments, namely:

1. Low-cost Rental Flat Bumi Lancang Kuning – Batu Ampar, Batam. Located along Jl. Duyung, Batu Ampar, Batam, comprising 12 building units, with a capacity of 564 rooms capable of housing 2,256 workers. Standing on 20,002 m2 of land.

The occupancy rate is as high as 98.94% with an average rent of Rp110,000 per worker. It has an investment value of Rp41.68 billion, and received an Adiputera Puritama award from the State Minister for Public Housing, placing second in the national category of Workers Apartments.

2. Low-cost Rental Flat Jababeka, Cikarang. Located on Jl. Kedasih No. 4, Jababeka II, Cikarang, consisting of 2 (two) building units, with a capacity of 245 rooms capable of housing 980 workers. Standing on 7,480m2.

It has an investment value of Rp14.48 billion, with an average rental per person rate of Rp100,000.- including free electricity and water.



Rumah Susun Sewa Sederhana Bumi Lancang Kuning, Batam/
Low-cost Rental Flat Bumi Lancang Kuning, Batam



Rumah Susun Sewa Sederhana Jababeka, Cikarang/
Low-cost Rental Flat Jababeka, Cikarang

3. Rumah Susun Sewa Sederhana Muka Kuning, Batam Berlokasi di Jl. Jendral Achmad Yani, Muka Kuning, Kampung Aceh, Batam mempunyai bangunan sebanyak 2 (dua) unit, kapasitas kamar sebanyak 78 kamar dapat menampung 312 tenaga kerja. berdiri dilokasi tanah seluas 2.984 m2. Nilai Investasi sebesar Rp12,19 miliar.

4. Rumah Susun Sewa Sederhana Kawasan Industri Kabil Proses pembangunan dimulai Desember 2009, perkiraan selesai pada akhir Tahun 2010, direncanakan akan dibangun sebanyak 10 unit twin dengan kapasitas kamar sebanyak 1.000 kamar dapat menampung 4.000 tenaga kerja. nilai investasi diperkirakan sebesar Rp150 miliar.

3. Low-cost Rental Flat Muka Kuning, Batam Located on Jl. Jendral Achmad Yani, Muka Kuning, Kampung Aceh, Batam, comprising 2 (two) building units, with a capacity of 78 rooms capable of housing 312 workers. It stands on 2,984m2 of land. Investment value is Rp12.19 billion.

4. Low-cost Rental Flat Kabil Industrial Estate Construction was begun in December 2009 and expected to be completed by year-end 2010. As many as 10 (ten) twin building units are planned, with a capacity of 1,000 rooms capable of housing 4,000 workers, and an investment value of Rp150 billion.

Dengan dibangunnya Rumah Susun Sewa sederhana PT Jamsostek (Persero) dapat menyerap 30.192 tenaga kerja sebagaimana tabel berikut:

With the construction of these modest rental apartments PT Jamsostek (Persero) was able to absorb 30,192 workers as shown in the following table:

NO.	URAIAN/DESCRIPTION	Bumi Lancang Kuning	Nilai/ Value	Kawasan Industri Jababeka/ Jababeka Industry Estate	Nilai/ Value	Muka Kuning	Nilai/ Value	Kawasan Industri/ Industrial Estate	Nilai/ Value
		BATAM	SATUAN/ UNIT	CIKARANG	SATUAN/ UNIT	BATAM	SATUAN/ UNIT	BATAM	SATUAN/ UNIT
1.	Tanah Dan Bangunan/ Land And Building								
1.1	Luas Tanah/Land Area	20,004	M2	7,480	M2	2,984	M2	100,003	
1.2	Luas Bangunan/Building Area	34,320	M2	5,720	M2	2,317	M2	60,000	
1.3	Jumlah Bangunan/Number of Building	12	UNIT	2	UNIT	2	UNIT	20	
1.4	Status Tanah/Status of Land	UWTO		Sertifikat/Certificate		UWTO		UWTO	
1.5	Alamat/Address	Jl. Duyung, Batu Ampar-Batam		Jl. Kedadiah No. 4 Jababeka II Cikarang		Jl. Jendral Achmad Yani, Muka Kuning, Kampung Aceh, Batam		Kawasan Industri Terpadu Kabil, Batu Be Nongsa, Batam	
2.	Nilai Properti/ Property Value								
2.1	Total Biaya Pembangunan/Total Building Cost	41,677,889,502	RP	14,476,479,862	RP	12,187,866,206	RP	33,170,240,625	RP
2.2	Sumber Dana/Source of Funds	Program DPKP/DPKP Program		Program DPKP/DPKP Program		Program DPKP/DPKP Program		Program DPKP/DPKP Program	
3.	Profil Kamar/ Room Profile								
3.1	Jumlah Kamar/Number of Rooms	564	UNIT	245	UNIT	78	UNIT	1,000	UNIT
3.2	Kapasitas Huni per Kamar/Occupants per Room	4	Orang/People	4	Orang / People	4	Orang / People	4	Orang/People
	Kapasitas Huni 564 Kamar/Total Occupancy for 564 Rooms	2,256	Orang/People	980	Orang / People	312	Orang/ People	4,000	Orang/People
	Tingkat Hunian Thn 2009/Rate of Occupancy for 2009	98.94%		0% (Karena akan direnovasi/Due to renovation)		0% (Belum ada serah terima/Pending handover)		0% (Dalam proses pembangunan/ Under construction)	
	Luas Kamar/Room Size	21	M2	18	M2	27	M2	27	M2
4.	Fasilitas Penunjang/ Supporting Facilities								
4.1	Klinik/ Clinic	13	M2	Tidak ada/not available	-	Tidak ada/not available	-	80	M2
4.2	Apotek/ Pharmacy	8	M2	Tidak ada/not available	-	Tidak ada/not available	-	16	M2
4.3	Salon	9	M2	Tidak ada/not available	-	Tidak ada/not available	-	16	M2
4.4	Warnet/ Internet Shop	12	M2	25	M2	Tidak ada/not available	-	16	M2
4.5	Wartel/ Telecommunication Shop	13	M2	56	M2	Tidak ada/not available	-	16	M2
4.6	Mini Market	29	M2	56	M2	Tidak ada/not available	-	105	M2
4.7	Kantin & Pujasera/ Canteen & Foodcourt	90	M2	ada/available	-	Tidak ada/not available	-	233	M2
4.8	Aula/ Hall	ada/available	-	ada/available	-	Tidak ada/not available	-	170	M2
4.9	Fasilitas Olah Raga/ Sport Facilities	ada/available	-	ada/available	-	Tidak ada/not available	-	1,206	M2
4.10	Ruangan Pengelola/Management Quarters	ada/available	-	ada/available	-	Tidak ada/not available	-	50	M2

Pinjaman Uang Muka Perumahan

Dalam rangka membantu tenaga kerja untuk memperoleh rumah, selama ini PT Jamsostek (Persero) telah berperan aktif dengan memberikan Pinjaman Uang Muka Perumahan (PUMP) dengan tingkat suku bunga rendah. Sampai tahun 2009 telah disalurkan sebanyak Rp507.39 miliar kepada 71.531 tenaga kerja, dengan perkembangan selama tiga tahun terakhir sebagai berikut:

Mekanisme penyaluran dan pengembalian PUMP sebelum tahun 2009 dilaksanakan di masing-masing kantor cabang, dikarenakan minimnya petugas yang menangani secara khusus PUMP berdampak terhadap tidak optimalnya penyaluran dan rendahnya tingkat kolektibilitas.

Mulai tahun 2009 penyaluran PUMP dilaksanakan melalui kerjasama Bank dengan metode *executing*, yang berdampak kepada meningkatnya penyaluran dan tingkat kolektibilitas yang tinggi dimana penyaluran tahun 2008 sebesar Rp71,11 miliar dengan tingkat kolektibilitas sebesar 50,7% menjadi meningkat pada tahun 2009 dengan jumlah penyaluran sebesar Rp101,35 miliar dengan kolektibilitas sebesar 62,5%.

Bank yang telah bekerjasama dalam menyalurkan PUMP adalah Bank Tabungan Negara, Bank Syariah Mandiri, Bank Negara Indonesia, dan Bank-Bank Pembangunan Daerah.



Rumah Susun Sewa Sederhana Muka Kuning, Batam/
Low-cost Rental Flat Muka Kuning, Batam

Housing Advance Payment Loans

In order to assist workers acquire housing, PT Jamsostek (Persero) has to date played an active role in providing Housing Advance Payment Loans (PUMP) with low interest rates. As of 2009, a total of Rp507.39 billion has been disbursed to 71,531 workers, with the following developments in the past three years:

Prior to 2009, the mechanism of PUMP disbursement and settlement was carried out at each respective branch office, due to the lack of officers specifically handling PUMP, which resulted in the less than optimal disbursement and low level of collectability.

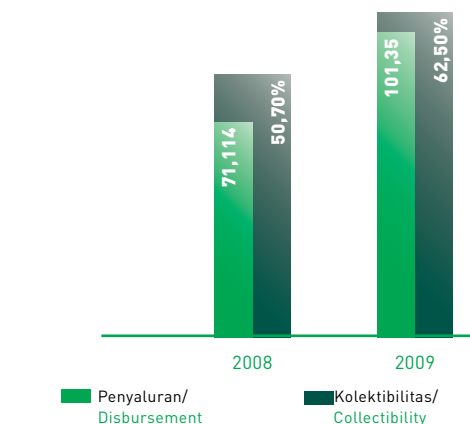
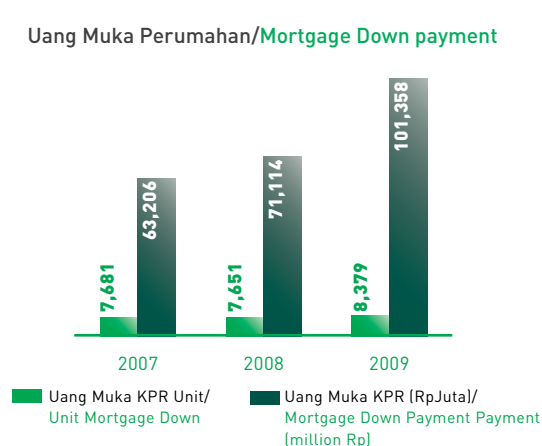
Beginning 2009, the disbursement of PUMP was carried out in collaboration with banks using the executing method, which consequently improved disbursement and collectability. Total disbursement that amounted to Rp71.11 billion with a collectability rate of 50.7% in 2008, improved to Rp101.35 billion with a collectability rate of 62.5% in 2009.

Banks that have collaborated in disbursing PUMP are Bank Tabungan Negara, Bank Syariah Mandiri, Bank Negara Indonesia, and Regional Development Banks.



Rumah Susun Sewa Sederhana Kawasan Industri Kabil, Batam/
Low-cost Rental Flat Kabil Industrial Estate, Batam

Uang Muka Perumahan/Mortgage Down payment





Beasiswa program Bina Lingkungan/
Community Development Scholarship Program

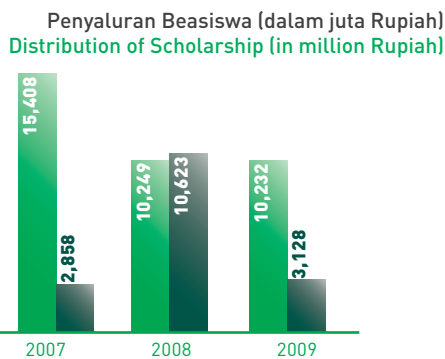
Pendidikan

Salah satu program PT Jamsostek (Persero) untuk peningkatan sumber daya manusia terus berupaya memberikan kontribusi dibidang pendidikan bagi tenaga kerja peserta Jamsostek maupun masyarakat umum.

Melalui Program Dana Peningkatan Kesejahteraan Peserta PT Jamsostek (Persero) telah melaksanakan penyaluran berupa beasiswa bagi anak tenaga kerja dan pelatihan alih profesi bagi tenaga kerja dan Melalui Program Kemitraan dan bina Lingkungan disalurkan berupa pendidikan dan pelatihan Mitra Binaan dan masyarakat umum.

Adapun realisasi penyalurannya untuk bidang pendidikan melalui Program Dana Peningkatan Kesejahteraan Peserta sampai dengan tahun 2009 sebesar Rp122,93 miliar kepada 86,899 anak tenaga kerja berupa beasiswa pendidikan dari tingkat SD,SMA dan Perguruan Tinggi , Pelatihan Tenaga Kerja sampai dengan Tahun 2009 sebesar Rp5,92 miliar kepada 6,756 orang. Sementara penyaluran bidang pendidikan/pelatihan melalui program Kemitraan telah disalurkan sebesar Rp14,62 miliar kepada 6,067 mitra binaan, dan melalui Program Bina Lingkungan telah disalurkan sebesar Rp3,70 miliar untuk 943 unit.

Perkembangan penyaluran Beasiswa dan Pelatihan & Pendidikan melalui program DPKP & KBL selama tiga tahun terakhir adalah sebagai berikut:



Penyerahan Beasiswa Program DPKP/
Scholarship Presentation DPKP Program

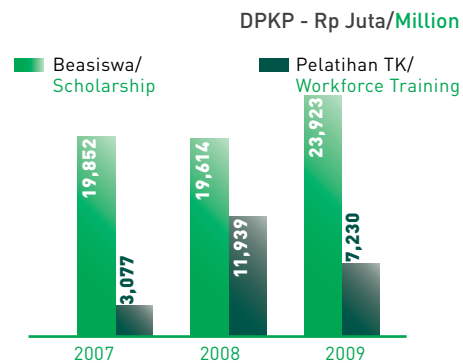
EDUCATION

One of PT Jamsostek (Persero)'s programs to improve human resource continues to strive to contribute in the field of education for Jamsostek worker members as well as the general public.

Through its Member Welfare Improvement Funds Program PT Jamsostek (Persero) has carried out disbursements in the form of scholarships for children of workers and career change trainings for workers, and through its Partnership and Community Development Program, in the form of education and training for Development Partners and the general public.

Actual disbursement in the field of education through the Member Welfare Improvement Funds Program until 2009 amounted to Rp122.93 billion for 86,899 children of workers in the form of educational scholarships for Primary, Secondary up to University levels. Worker Training until 2009 amounted to Rp5.92 billion for 6,756 people. As for disbursement in the field of education/training through Partnership programs, a total of Rp14.62 billion was disbursed to 6,067 development partners, and through Community Development programs a total of Rp3.7 billion for 943 units.

The development of Scholarship and Training & Education disbursements through DPKP & KBL programs in the past three years is as follows:



Kesehatan

PT Jamsostek (Persero) ikut berperan aktif dalam meningkatkan kesehatan masyarakat baik masyarakat umum maupun tenaga kerja. Melalui Program Dana Peningkatan Kesejahteraan Peserta PT Jamsostek (Persero) telah menyalurkan berupa pinjaman kepada Provider Pelkes, bantuan mobil ambulance, Kesehatan Cuma-Cuma dan Bantuan PPK. Sementara melalui Program Bina Lingkungan PT Jamsostek (Persero) telah melaksanakan kegiatan Peningkatan Kesehatan.

Adapun realisasi Penyaluran mobil ambulance diberikan kepada Rumah Sakit dimana sampai dengan tahun 2009 telah teralisasi sebanyak 189 unit ambulance sebesar Rp34,95 miliar. Pemberian bantuan berupa renovasi ruang UGD dan rawat inap serta bantuan peralatan medis kepada rumah sakit maupun klinik sampai dengan tahun 2009 telah tersalurkan sebesar Rp38,60 miliar kepada 747 rumah sakit/klinik.

Untuk meningkatkan kualitas kesehatan pelayanan kesehatan kepada masyarakat terutama bagi tenaga kerja, telah dilaksanakan kesehatan cuma-cuma dalam bentuk pemberian pengobatan gratis yang telah disalurkan sebesar Rp19,84 miliar untuk 1.695 kegiatan.

Sementara untuk meningkatkan kualitas pelayanan Kesehatan masyarakat, PT Jamsostek (Persero) melalui program Bina Lingkungan sampai dengan tahun 2009 telah disalurkan sebesar Rp7 miliar kepada 26.902 orang.

Salah satu bentuk kepedulian PT Jamsostek (Persero) dibidang kesehatan memberikan jaminan kesehatan dan keselamatan bagi para pemudik pada saat lebaran. Program posko mudik dilaksanakan setiap tahun, dimana pada tahun 2009 dilaksanakan seluruh wilayah Indonesia dengan menggunakan anggaran Bina Lingkungan sebesar Rp575 juta. Bentuk yang diberikan disetiap posko mudik adalah pemeriksaan kesehatan, pengobatan secara gratis dan bahkan menyediakan pijat refleksi bagi pemudik. Titik Posko mudik PT Jamsostek (Persero) di lokasi strategis para mudik seperti terminal bus, stasiun kereta api, pom bensin dan jalur kendaraan yang dilalui oleh pemudik lebaran.



Ambulans PT Jamsostek (Persero)/
PT Jamsostek (Persero) Ambulance

Health

PT Jamsostek (Persero) is actively engaged in improving public health, whether for the general public or workers. Through its Member Welfare Improvement Funds Program, PT Jamsostek (Persero) disbursed funds in the form of loans for Health Care Providers, ambulance, Free Health Care and First-Aid. Whereas through its Community Development Programs, PT Jamsostek (Persero) carried out Health Care Improvement activities.

Actual disbursements in the form of ambulances made to Hospitals until 2009 totalled at 189 units with a value of Rp34.95 billion. Financial assistance disbursed for renovating Emergency and inpatient rooms as well as medical equipment donations for both hospitals and clinics, in 2009, amounted to Rp38.6 billion for 747 hospitals/clinics.

To improve the quality of health care services for the public especially for workers, the Company has provided free health care in the form of free medication with disbursed funds totalling at Rp19.84 for 1,695 activities.

Whereas to improve the quality of public health care services, PT Jamsostek (Persero) has disbursed, through its Community Development program, a total of Rp7 billion to 26,902 people as of 2009.

PT Jamsostek (Persero) manifests one of its concerns in the field of health care by providing health care and safety guarantees for travellers on their annual return to their ancestral homes (mudik) during Eid al-Fitr. The mudik command posts program is run annually, including in 2009 in which it was run throughout Indonesia with a Community Development budget of Rp575 million. The services provided at each command post were medical checkups, free medication, and even reflexology for the travellers. The PT Jamsostek (Persero) command posts were strategically located for travellers, such as at bus terminals, train stations, petrol stations and along the routes taken by the mudik travellers.



Pemberian Bantuan Kesehatan Cuma-cuma Program DPKP/
Free Health Care Aid Program

Perkembangan penyaluran bidang kesehatan melalui program DPKP & KBL selama tiga tahun terakhir adalah sebagai berikut :

Penyaluran Kemitraan

Penyaluran kemitraan PT Jamsostek (Persero) kepada usaha kecil dan menengah sampai dengan tahun 2009 telah disalurkan sebesar Rp189,881 miliar dengan 11.366 mitra binaan . sementara untuk kegiatan bina lingkungan telah disalurkan sebesar Rp40,606 miliar untuk 58.657 kegiatan. Berikut kami tampilkan table kemitraan dan bina lingkungan 3 tahun terakhir.

Disektor peternakan, prestasi yang menonjol diantaranya adalah kampung sapi.

Kampung sapi

Pemerintah Daerah Provinsi Daerah Istimewa Yogyakarta dan PT Jamsostek (Persero) telah bersinergi dalam rangka penyaluran program Kemitraan Sektor Peternakan kepada peternak sapi dari tahun 2003 – 2008 sebanyak 1.234 orang dan tahun 2006 untuk peternak kambing sebanyak 800 orang. Dari 943 induk sapi telah berkembang menjadi 1.300 sapi sedang dari 800 induk kambing menjadi 950 induk dan anak kambing.

(dalam jutaan rupiah/in million rupiah)

No	Kegiatan/ Activities	Tahun/Year 2007		Tahun/Year 2008		Tahun/Year 2009		Tahun/Year 1991-2009	
		Mitra Binaan/ Partners	Pinjaman (RpJuta)/ Loan (Rp-Million)	Mitra Binaan / Partners	Pinjaman (RpJuta)/ Loan (Rp-Million)	Mitra Binaan / Partners	Pinjaman (RpJuta)/ Loan (Rp-Million)	Mitra Binaan / Partners	Pinjaman (RpJuta)/ Loan (Rp-Million)
Pinjaman/Loans									
1.	Sektor Industri/ Industry Sector	127	2.657	1.346	25.030	200	3.614	1.546	28.644
2.	Sektor Perdagangan/ Trading Sector	363	6.785	3.206	57.585	734	8.407	3.940	65.992
3.	Sektor Pertanian/ Agriculture Sector	6	105	262	5.111	858	7.823	1.120	12.934
4.	Sektor Peternakan/ Animal Husbandry Sector	38	1.718	500	10.609	1.494	13.028	1.994	23.637
5.	Sektor Perkebunan/ Plantation Sector	4	60	29	645	6	130	35	775
6.	Sektor Perikanan/ Fishery Sector	18	375	173	2.921	110	1.321	283	4.243
7.	Sektor Jasa/ Services Sector	184	3.784	2.105	46.695	203	3.106	2.308	49.801
8.	Sektor Lainnya/Other Sectors	21	605	97	3.485	43	377	140	3.858
Total		761	16.289	7.718	152.080	3.648	37.802	11.366	189.882

The development of disbursement if the field of heath care through DPKB & KBL programs in the past three years is as follows:

Partnership Program Funds Disbursement

The disbursement of PT Jamsostek (Persero) partnership program funds to small and medium enterprises until 2009 amounted to Rp189.881 billion with 11,366 development partners. As for community development activities a total of Rp40.606 billion has been disbursed for 58,657 activities. The following is the table of the partnership and community development programs in the past three years.

Among the outstanding accomplishments in the ranching sector was the cattle village.

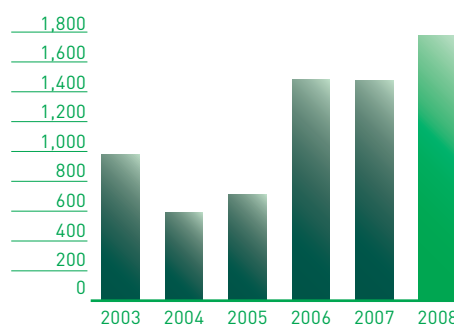
Cattle village

The Provincial Government of the Special Region of Yogyakarta and PT Jamsostek (Persero) have synergized in the framework of channelling the Ranching Sector Partnership program to 1,234 cattle ranchers in the period of 2003-2008, and in 2006 to 800 goat ranchers. The original 943 mother cows have grown to 1,300 cows, while 800 mother goats have grown to become 950 mother goats and kids.

Mobil Ambulans/Ambulance



Perkembangan Penyaluran Sapi Kantor Cabang DI. Yogyakarta Progress of Cow Distribution at DI Yogyakarta Branch Office



dalam juta Rupiah/in million Rupiah



Bantuan Program Kemitraan PT Jamsostek (Persero) sektor Peternakan di Yogyakarta/Partnership Program Aid of PT Jamsostek (Persero) in the Animal Husbandry Sector

Dalam rangka meningkatkan sarana prasarana pengelolaan ternak yang dapat meningkatkan kualitas produksi serta optimalisasi sumber ekonomi non ternak dan memotivasi peternak untuk dapat mewujudkan impian menjadi "desa wisata" melalui program bina lingkungan menjadikan desa Pantalan, Kecamatan Jetis, Kabupaten Bantul dengan kelompok ternak "SIDOREJO" sebagai Kampung Sapi Jamsostek yang diresmikan pada tanggal 03 Desember 2009. Dana hibah yang disalurkan sebesar Rp169.514.500,- untuk membangun Kampung Sapi Jamsostek digunakan untuk pembangunan sarana jalan dan pembatas kandang, tempat makan ternak, tempat bersalin ternak, penerangan, biodegester, kamar mandi, gapura dilokasi kandang dan pintu gerbang masuk kampung sapi Jamsostek, lapangan volley dan papan petunjuk arah lokasi.

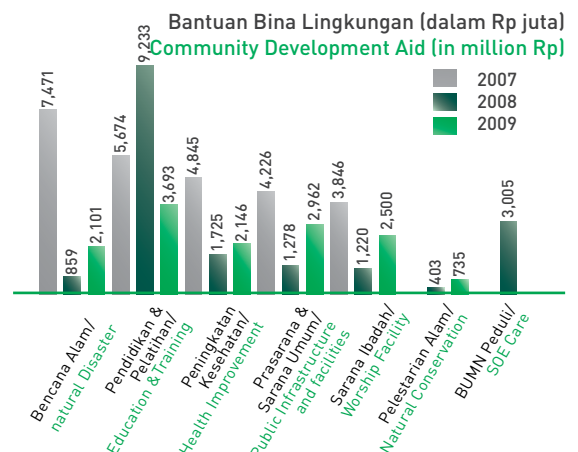
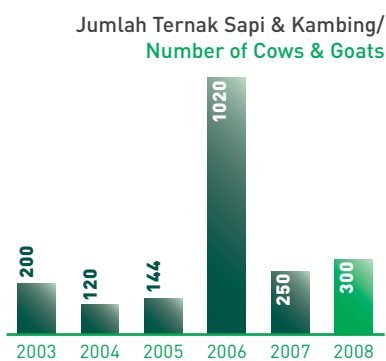
Secara keseluruhan, dana yang telah kami salurkan dari program Bina Lingkungan adalah sebagai berikut dan terbagi dalam berbagai program bina lingkungan.



Peresmian Kampung Sapi Jamsostek di Desa Pantalan, Jetis, Bantul/ Inaguration of Jamsostek Cow Village at Pantalan, Jetis, Bantul

In order to improve the facilities and infrastructure of livestock management that can improve production quality as well optimize non-livestock economic resources and motivate ranchers to actualize the dream to become a 'tourism village' through the community development program has transformed Pantalan village, Jetis Sub-District, Bantul Regency, with its "SIDOREJO" as a Jamsostek Cattle Village that was inaugurated on 03 December 2009. The Rp169,514,500.- in grant that was disbursed to develop Jamsostek Cattle Village was used to construct roads and pen dividers, feeding troughs, maternity pens, lighting, biodigester, toilets, portals at the pens, and the entry gate to Jamsostek Cattle Village, a volleyball court, and directional signs.

Overall, the funds that were disbursed as part of the Community Development program are as follows and divided into various community development programs.



Pendapat Stakeholders dan Masyarakat Terhadap Perusahaan

Public and Stakeholders Testimonials



Royke Joenan
SDM & Bagian Umum/
HRD & GA Corporate
PT Tossa Shakti Group

“Program-program jamsostek sangat bermanfaat bagi pekerja. Apalagi program yang menyentuh langsung terhadap kesejahteraan karyawan. Karyawan tidak mungkin menggantungkan pada upah mereka agar sejahtera. Untuk itu agar jamsostek memperbanyak program yang menyentuh langsung ke karyawan misalnya penambahan modal bagi koperasi karyawan atau program bantuan bergulir lainnya yang memiliki manfaat nyata. Semoga tahun depan program perumahan untuk pekerja kami dapat terealisasi.

“Jamsostek programs are very beneficial for workers. Especially the programs that directly touches the welfare of employee. Employees are unable to rely on their wages for their well-being. For that reason Jamsostek needs to add to its programs that directly touch employees, such as capital assistance programs for employee cooperatives or other rolling funds assistance programs that have real benefits. I hope that the workers housing program will materialize next year.”

“PT Jamsostek (Persero) ke depan makin baik. Jamsostek tidak kalah dengan lembaga perbankan dalam memberikan pelayanan kepada peserta. Untuk itu alangkah sayangnya jika masih banyak perusahaan yang berpikiran sempit bahwa mengikutsertakan karyawan dalam program Jamsostek berarti keluar beban biaya. Padahal ketika risiko pekerjaan benar-benar datang, Jamsostek memang terbukti memberikan rasa aman bagi pekerja. Ketika karyawan perusahaan mengalami kecelakaan kerja, barulah terasa betapa pentingnya ikut program Jamsostek,”

“PT Jamsostek (Persero) is progressively getting better. Jamsostek is at par with banking institutions when it comes to providing services for members. It is such a pity then that many companies still narrow-mindedly perceive that employee participation in Jamsostek programs means additional costs. In actual fact when employment risks truly manifest themselves, Jamsostek was indeed proven to give a sense of security to workers. It is only when company employees experience work-related accidents that the importance of participating in Jamsostek programs become felt.”



Adi Kusmin
Manajer SDM/HRD Manager
Pearl Energy



dr. Ampat Fatonah,
Pengelola Unit Pelayanan Kesehatan/
Manager of Health Services Unit
PT Kawasan Berikat Nusantara (Persero) Cakung



Pengusaha/Entrepreneur
Batik Rahmi
Bekasi Jawa Barat

"Saya sudah merasakan manfaat dari program PKBL. "Manfaatnya besar sekali. Padahal proses ikut program ini ternyata sangat mudah. Cukup punya TDP, SIUP, NPWP, semua beres," Saya tidak sengaja jadi mitra binaan Jamsostek. Semula saya hanya ikut workshop yang diselenggarakan Dinas Koperasi Pemprov DKI di Jakarta Mall UKM Waduk Melati, Tanah Abang, Jakarta Pusat. Dalam workshop itulah saya tahu bahwa PT Jamsostek (Persero) bisa membantu pengembangan usaha kecil melalui pinjaman modal lunak. "Saya lalu bertanya ke Kantor Cabang Salemba. Ternyata memang prosesnya tidak berbelit-belit," Teman-teman saya yang perajin banyak yang menanyakan bagaimana cara menjadi mitra. Mereka ingin mendapatkan pembinaan agar usahanya semakin maju,"

"Program kesehatan yang diselenggarakan jamsostek cukup baik. kami sangat terbantu dengan adanya program jaminan kesehatan yang diselenggarakan. Apalagi tingkat kecelakaan di tempat kami cukup tinggi. Itu membutuhkan ambulans untuk menjemput pekerja yang jadi penderita. Meski banyak benefit yang diberikan Jamsostek, namun masih banyak dari pekerja yang belum sadar akan pentingnya program Jamsostek bagi mereka. Seyogyanya jamsostek harus rajin mengadakan sosialisasi manfaat kepesertaan jamsostek. Soalnya masih banyak pekerja yang tidak tahu iurannya berapa, dimana mendaftar, dan sebagainya. Saya berharap, semua perusahaan ikut jamsostek karena sangat melindungi karyawan serta memberikan kepastian dalam pelayanan kesehatan,"

"The health care programs run by Jamsostek are quite good. We are greatly assisted by its health care benefit program. Especially with the relatively high accident rate at our company. Ambulances are needed to transport the workers who have fallen victim to the accidents. Despite the many benefits that Jamsostek offers, many workers are still unaware of the importance of Jamsostek programs to them. Jamsostek should diligently carry out socialization of the benefits of Jamsostek membership. The problem is that many workers do not know how much the dues are, where to register and so forth. I hope that all companies join Jamsostek as it really protects employees as well as provide certainty in health care services.

"I have already experienced the benefits of the PKBL program. The benefits are immense. Whereas the process of enrolling into the program was actually very easy. All you need are your TDP (Company Registration Certificate), SIUP (Business Permit), NPWP (Taxpayer Registration Number), and that's it." I became a Jamsostek development partner by accident. Initially I only participated in a workshop organized by the DKI Jakarta Provincial Government Cooperatives Office at the Jakarta Melati Reservoir SME Mall, Tanah Abang, Central Jakarta. It was in the workshop that I learned that PT Jamsostek (Persero) could assist the development of small enterprises through soft capital loans. "I subsequently inquired at the Salemba Branch Office. Many of my artisan friends asked how they could become partners. They wanted to get development assistance so that their businesses could further develop."



Erna Yurnimawati
Nena Collection
Jl. Imogiri Barat Sewon Bantul Jogjakarta.

"Di saat kami terpuruk karena gempa bumi tahun 2006, Jamsostek datang pada saat tepat. Sehingga membuat usaha kami bangkit dan bertambah,"

"Semua modal saya habis untuk memperbaiki rumah, bahkan saya sempat pinjam ke bank untuk perbaikan rumah yang ambruk kena gempa. Saya tidak punya modal sama sekali,"

"Beruntung, ada teman yang memberikan informasi mengenai program kemitraan PT Jamsostek (Persero). Berbekal informasi yang saya peroleh dari teman, saya kemudian mengajukan untuk mendapatkan pinjaman usaha. Ternyata prosesnya mudah dan cepat. Bunganya juga sangat ringan,"

"Saya diajak dua kali pameran besar. Hasilnya, saya kini tidak hanya menjadi supplier untuk Mirota tetapi juga sudah bisa melayani penjualan langsung." Bahkan ketika mengikuti Inacraft 2009, Nena Collection mendapatkan buyer tetap yakni dari Sarinah.

"Sewaktu Inacraft, ada perwakilan dari Sarinah membeli sampel. Ternyata setelah itu Sarinah minta dikirim rutin setiap bulan. Saat ini saya juga melayani pemesanan dari Pasar Raya. Saya merasakan benar manfaat sebagai mitra Jamsostek. Semoga saja saya tidak langsung dilepas meski sudah dua kali ikut pameran,"

"When we were down-and-out as a result of the 2006 earthquake, Jamsostek came in the nick of time. Consequently our business was revived and increased."

"Repairing my house depleted all resources, I even had to borrow from the bank to fix my house which collapsed due to the earthquake. I had no capital whatsoever."

"Luckily a friend informed me of PT Jamsostek (Persero)'s partnership program. Armed with the information given by the friend, I applied for a business loan. The process turned out to be easy and quick. The interest was also very low."

"I was invited twice to join a big exhibition. As a result, I now not only have become a supplier for Mirota but also am able to cater to direct sales." On top of that, Nena Collection got a regular buyer when it participated in Inacraft 2009, namely Sarinah."

"During Inacraft, a representative of Sarinah bought a sample. It later turned out that Sarinah requested routine delivery every month. I now also cater to orders from Pasar Raya. I really feel the benefits of being a Jamsostek partner. I just hope that they don't let me go yet, although I have already taken part in exhibitions twice."

Sistem Manajemen Kesehatan & Keselamatan Kerja (SMK3)

PT Jamsostek (Persero) memiliki komitmen yang tinggi dalam menjaga standar keselamatan, kesehatan kerja dan lingkungan dalam rangka memenuhi harapan pemangku kepentingan.

Secara umum kategori bahaya, penilaian risiko dan pengendaliannya telah ditetapkan dan diidentifikasi dalam kebijakan umum continuity plan dengan membagi tiga tingkatan termasuk fase dalam penanggulangannya.

Persyaratan legal terkait isu kesehatan dan keselamatan kerja yang relevan telah dilaksanakan dengan melakukan assessment fasilitas lift yang bersertifikasi dan alat pemadam kebakaran serta kelayakan penggunaan sumur artesis. Evaluasi terhadap fasilitas utama dalam lingkungan kerja secara berkala baik dilakukan secara self assessment maupun menggunakan jasa eksternal yang bersertifikasi.

Penanggung jawab dalam organisasi dilakukan oleh Direktorat Umum dan SDM cq. Biro Sarana dan Prasarana baik dalam perencanaan program maupun anggaran yang diperlukan.

Dalam hal kesiapan personil untuk melaksanakan contingency plan jika terjadi bencana, bagi personil yang tugasnya berkaitan langsung diberikan pelatihan secara berkala. Selain itu dilakukan sosialisasi terhadap petunjuk penggunaan alat pemadam kebakaran kepada karyawan dan memahami petunjuk/symbol arah evakuasi dan peringatan bahaya.

Hasil Identifikasi yang dilakukan perusahaan mengenai risiko-risiko alam yang tidak dapat diduga diklasifikasikan menjadi tiga kategori yaitu :

Kategori Tingkat -1

suatu bencana/gangguan bersifat teknis, sementara dan terjadi di TINGKAT unit kerja di Kantor Pusat , atau di TINGKAT Kantor Wilayah/Cabang dengan dampak tidak signifikan terhadap aspek keuangan, operasional, dan reputasi Perseroan.

Kategori Tingkat -2

Suatu bencana/gangguan dengan skenario area bencana mencakup seluruh unit kerja di Kantor Pusat atau satu Kantor Wilayah/Cabang yang berpotensi menimbulkan kerugian signifikan, mengganggu kelangsungan operasional, dan dapat menurunkan reputasi, atau menyebabkan terjadinya pelanggaran suatu peraturan.

Kategori Tingkat -3

Suatu bencana/gangguan dengan skenario area bencana mencakup seluruh unit kerja di Kantor Pusat, lebih dari satu Kantor Wilayah/Cabang, atau secara Nasional yang menyebabkan terganggunya penyelenggaraan proses bisnis JAMSOSTEK dengan dampak besar terhadap seluruh aspek keuangan, operasional, reputasi dan menyebabkan terjadinya pelanggaran suatu peraturan.

Occupational Health & Safety Management System (SMK3)

PT Jamsostek (Persero) is highly committed to maintaining occupational and workplace health and safety standards in the framework of meeting stakeholders expectations.

Generally, the category of hazards, the assessment and control of risks have been determined and identified in the continuity plan general policy by dividing them into three levels including the phases in controlling them.

The legal requirements related to relevant occupational health and safety issues have been met by carrying out certifiable assessments of the elevator facilities and fire extinguishers as well as the feasibility of artesian wells usage. Evaluations on major facilities with the working environment are carried out periodically whether by self-assessment or by contracting certified external services.

The role of PIC within the organization is held by the Directorate for General Affairs and HR cq. Facilities and Infrastructure Bureau both in the program planning as well as the required budget.

In the matter of personnel preparedness to implement the contingency plan in the event of disasters, personnel with directly related duties are given periodic trainings. In addition, socialization of the procedures for using fire extinguishers and the meanings of evacuation route directions/symbols and hazard warnings are carried out for employees.

The results of the company's identification of unpredictable natural risks are classified into three categories, namely:

Level – 1 Category

A disaster/disruption that is technical and temporary in nature, and occurs at the work unit LEVEL at Head Office, or at the Regional Office/Branch LEVEL with significant impact on the Company's financial, operational aspects and reputation.

Level – 2 Category

A disaster/disruption with a disaster area scenario that includes all work units within Head Office or a Regional/Branch Office that has the potential to give rise to significant losses, disrupt the continuity of operations, and can blemish reputation, or lead to the breach of a regulation.

Level- 3 Category

A disaster/disruption with a disaster area scenario that includes all work units within Head Office, more than one Regional/Branch Office, or on a National-scale that leads to the disruption of JAMSOSTEK's business processes with major impact on all aspects of finance, operations, reputation and lead to the breach of a regulation.

Sumber Daya Manusia

Sumber daya manusia merupakan modal organisasi PT Jamsostek (Persero) untuk senantiasa tumbuh dan berkembang memberikan pelayanan terbaik kepada lingkungan. Pengelolaan manusia menggunakan system Competency Based Human Resource Management (CBHRM). Modul yang dikembangkan meliputi kamus kompetensi, profile kompetensi, sistem asesmen, sistem manajemen kinerja, sistem karir, sistem training & pengembangan karyawan dan sistem kompensasi.

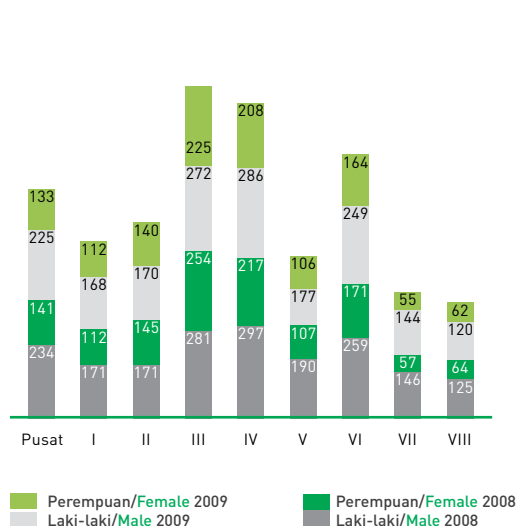
Karyawan PT Jamsostek (Persero) terdistribusi kedalam 8 kantor wilayah dan kantor pusat. Jumlah karyawan terbanyak di kanwil III Jakarta dan diikuti dengan Kanwil IV Jawa Barat. Hal ini sesuai dengan jumlah iuran yang dihasilkan dari kanwil-kanwil tersebut.

Karyawan PT Jamsostek (Persero) didominasi pada usia 26-35 tahun yakni sebanyak 32,90%. Sementara paling sedikit adalah karyawan yang berada di usia MPP sebanyak 6,78%.

Survei Opini Karyawan

PT Jamsostek (Persero) percaya bahwa kinerja perusahaan akan sangat dipengaruhi oleh iklim yang sehat yang dirasakan oleh karyawan dalam melakukan pekerjaannya. Evaluasi atas iklim kerja ini dilakukan melalui employee opinion survey (EOS). Pada tahun 2009 dilakukan EOS dengan 7 (tujuh) indikator yang dikembangkan antara lain adalah suasana kerja, komunikasi dan kerjasama, pengembangan SDM, fasilitas fisik, pekerjaan, kompensasi-benefit dan kebanggaan perusahaan. Dengan response rate sebesar 83%, memberikan hasil sebagaimana gambar berikut:

Secara rata-rata nilai EOS adalah diatas 70% yang dapat diartikan sebagai hasil yang cukup baik dalam tingkat kepuasan karyawan PT Jamsostek (Persero). Kecuali untuk dua hal yang perlu ditingkatkan untuk meningkatkan iklim kerja yaitu komunikasi-kerjasama dan kompensasi-benefit.



Human Resources

Human resources represent the means by which PT Jamsostek (Persero) will continue growing and improving to give the best service to the surrounding communities. The management of personnel is carried out using a Competency Based Human Resource Management (CBHRM) system. The modules that were developed included a competency dictionary, a competency profile, an assessment system, a performance management system, a career system, an employee training and development system, and a compensation system.

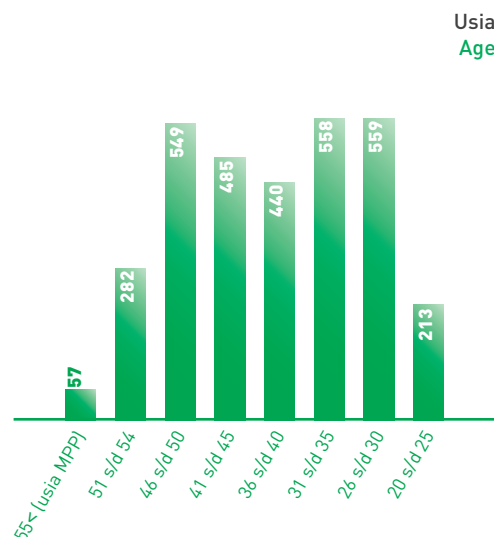
The employees of PT Jamsostek (Persero) are distributed at 8 regional offices and the head office. The largest number of employees is found in Regional Office III Jakarta and followed by Regional Office IV West Java. This is consistent with the amount of dues generated from these regional offices.

PT Jamsostek (Persero) employees are dominated by 26-35 years-old constituting 32.90%. Whereas employees with the smallest number are those at Pre-Retirement Period (MPP) age totalling 6.78%.

Employee Opinion Survey

PT Jamsostek (Persero) believes that company performance is vastly affected by the healthy climate that is perceived by employees in performing their jobs. An evaluation of this work climate was performed through an Employee Opinion Survey (EOS). In 2009, an EOS was carried out with 7 (seven) indicators namely working environment, communication and cooperation, HR development, physical facilities, job, compensation-benefits and company pride. With a response rate of 83%, the survey results are as presented in the following:

On average the EOS value is above 70% which can be considered as quite a good result in terms of the level of satisfaction of PT Jamsostek (Persero) employees. With the exception of two matters that need improving to better the working climate, namely communication-cooperation and compensation-benefits.



Pengembangan Karyawan

Pengembangan karyawan diselenggarakan dengan strategi pencapaian sasaran perusahaan. PT Jamsostek (Persero) membedakan pengembangan karyawan menjadi dua hal, yakni diklat teknis penyegaran dan diklat karir. Diklat teknis penyegaran ditujukan untuk memberikan kompetensi dalam mengerjakan pekerjaan sehari-hari. Sementara Diklat karir ditujukan untuk menyiapkan kader pimpinan untuk PT Jamsostek (Persero).



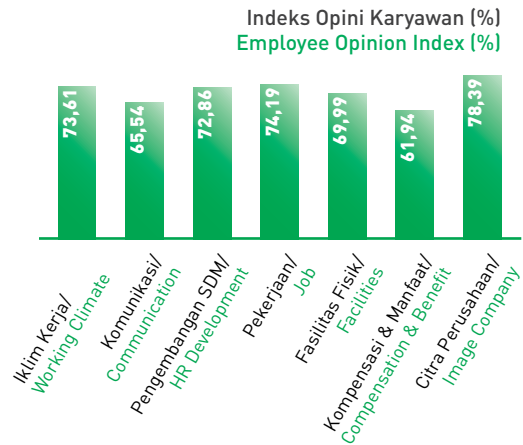
- Diklat Utama, bertujuan untuk menyiapkan pimpinan PT Jamsostek (Persero) pada tingkat senior manager.
- Diklat Madya, bertujuan untuk menyiapkan pimpinan PT Jamsostek (Persero) pada tingkat manajer menengah.
- Diklat Muda, bertujuan untuk menyiapkan pimpinan PT Jamsostek (Persero) pada tingkat manajer awal.

Diklat teknis penyegaran dilakukan secara in-house training maupun dilakukan dengan pihak luar. Kerjasama internasional juga dikembangkan dengan International social security association (ISSA), Asean social security association (ASSA), International labour organization (ILO), dan Inwent (Jerman).

Pengembangan karyawan PT Jamsostek (Persero) sekarang dikaitkan dengan sistem SDM yang lain. Gambar berikut menggambarkan integrasi sistem manajemen kinerja dengan karir sistem dan pengembangan karyawan.

Employee Development

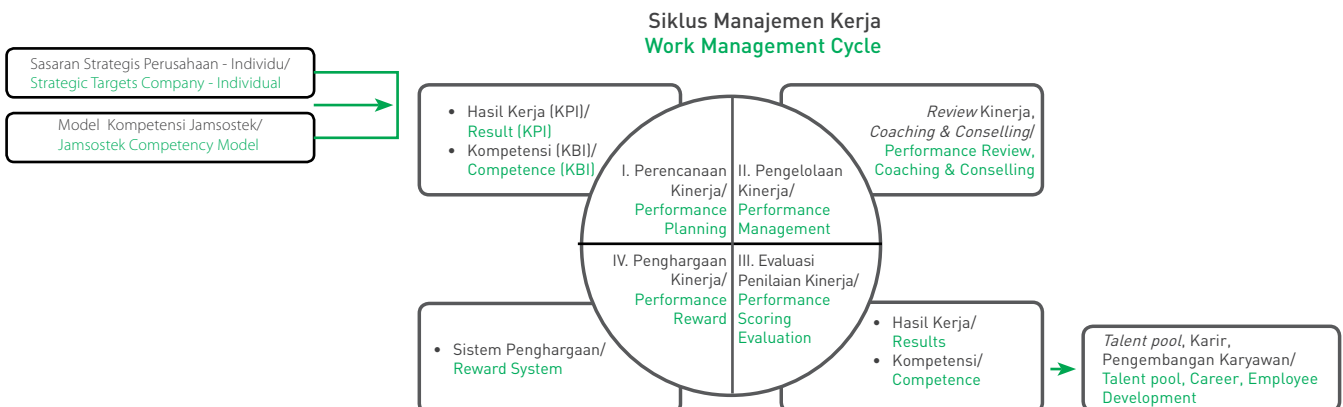
Employee development is synchronized with the strategy for achieving corporate goals. PT Jamsostek (Persero) differentiates employee development into two matters, namely technical refresher education and training and career education and training. Technical refresher education and training are intended for providing competency in performing daily tasks. While career education and training are intended for preparing leadership cadres for PT Jamsostek (Persero).



- The Main Training and Education are intended for preparing PT Jamsostek (Persero) leaders at the senior manager level.
- The Intermediate Education and Training are intended for preparing PT Jamsostek (Persero) leaders at the middle manager level.
- The Junior Education and Training are intended for preparing PT Jamsostek (Persero) at the junior manager level.

Technical refresher education and training are carried out both in-house and with external parties. International collaborations were also established with International Social Security Association (ISSA), Asean Social Security Association (ASSA), International Labour Association (ILO), and Inwent (Germany).

The development of PT Jamsostek (Persero) is now associated with other HR systems. The following diagram illustrates the integration of the performance management system with career system and employee development.



Kesejahteraan Karyawan

Kesejahteraan karyawan secara jangka panjang diatur secara kelembagaan dalam Perjanjian Kerja Bersama (PKB). Salah satu hal yang diatur dalam PKB adalah tentang kesejahteraan karyawan, insentif, pesangon, uang pensiun, fasilitas kesehatan, fasilitas seragam. PKB berlaku selama dua tahun untuk menyesuaikan berbagai perubahan yang terjadi lingkungan perusahaan. Pada tahun 2010 manajemen dan perwakilan serikat pekerja (SPJ) menetapkan PKB baru.

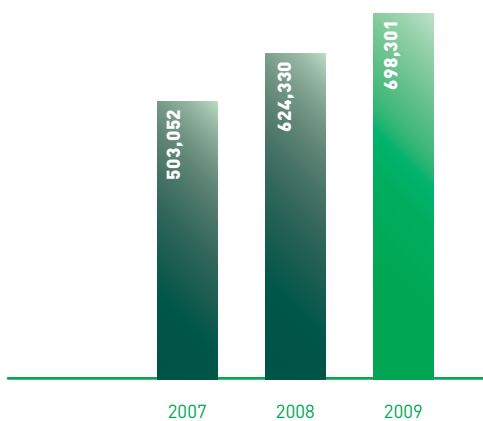
Untuk membiayai kesejahteraan karyawan, perusahaan mengalokasikan beban personil yang terus meningkat dan disesuaikan dengan perubahan lingkungan (inflasi, cost of living, dll). Kenaikan rata-rata dari tahun 2007 sampai dengan 2009 adalah sebesar 14,82%.

Employee Welfare

For the long term employee welfare is regulated at an institutional level in the Joint Working Agreement (PKB). Some of the things that are regulated in the PKB are employee welfare, incentives, severance pay, pension, health facilities, and uniform. A PKB is valid for two years to adapt with various changes occurring in the company. In 2010, management and representatives of the workers union (SPJ) established a new PKB.

To finance employee welfare, the Company allocates personnel expense that continues to increase and is adjusted with changing conditions (inflation, cost of living, etc.). The average increase from 2007 until 2009 is 14.82%.

Beban Personil (dalam juta Rupiah)
Personel Expense (in million Rupiah)



Kebebasan Berserikat

Sesuai dengan Undang-Undang Ketenagakerjaan No. 21/2000, dan peraturan internasional, yaitu ILO Convention 87 dan 98 karyawan mempunyai kebebasan untuk mendirikan organisasi sebagai wadah untuk menjembatani hubungan antara karyawan dan manajemen. Berangkat dari hal tersebut pada tahun 1999, karyawan PT Jamsostek (Persero) dengan mendapatkan dukungan dari manajemen mendirikan Serikat Pekerja Jamsostek (SPJ). Sampai saat ini PT Jamsostek (Persero) hanya memiliki satu serikat pekerja. Organisasi SPJ mengalami kondisi yang dinamis. Berbagai masalah dan perjuangan untuk kepentingan karyawan telah dilakukan. Perkembangan terakhir adalah SPJ mengadakan musyawarah nasional pada April 2010 untuk merumuskan program kerja dari tahun 2010-2013 dan memilih pengurus baru.

Pelatihan TOT yang diselenggarakan oleh Serikat Pekerja Jamsostek yang bekerjasama dengan KPK di Gedung Jamsostek Lt.11 dibuka oleh Direktur Utama dan dihadiri oleh para direksi dan pejabat dilingkungan PT Jamsostek (Persero). Peserta adalah para pengurus Serikat Pekerja Jamsostek (SPJ) baik pusat dan daerah.

Freedom of Association

Pursuant to Manpower Regulation No. 21/2000, and international regulations, namely ILO Convention 87 and 98, employees have the freedom to establish an organization as a forum to bridge the relation between employees and management. Starting from that point in 1999, employees of PT Jamsostek (Persero) with the support of management established Jamsostek Workers Union (SPJ). To this day, PT Jamsostek (Persero) only has one workers union. As an organization SPJ has had a dynamic history. Numerous issues and struggles for the interests of employees have been surmounted. Most currently, SPJ held a national consensus in April 2010 to formulate the work plan for 2010-2013 and elect a new board of administrators.

A Training of Trainers (TOT) session that was organized by Jamsostek Workers Union in collaboration with KPK at Jamsostek Building 11th floor was officiated by the Managing Director and attended by the directors and PT Jamsostek (Persero) officials. The participants were the administrators of Jamsotek Workers Union (SPJ) from both head office and the provinces.



Good Corporate Governance

PT Jamsostek (Persero) telah membangun Good Corporate Governance (GCG) sejak tahun 2004 yang diawali dengan pemetaan GCG oleh konsultan Sofyan Djalil & Partners (SDP) dan implementasi serta pemenuhan terhadap gap yang teridentifikasi dalam pemetaan oleh internal perusahaan.

Good Corporate Governance

PT Jamsostek (Persero) has been cultivating Good Corporate Governance (GCG) since 2004 which was initiated by the mapping of GCG by consultants Sofyan Djalil & Partners (SDP) and the implementation and the filling of gaps identified in the mapping by internal parties from the Company.



Penyusunan infrastruktur GCG secara lengkap dilaksanakan tahun 2007 yang ditindaklanjuti dengan sosialisasi kepada seluruh jajaran Dewan Komisaris, Direksi dan Karyawan sebanyak 1.819 orang, yang diikuti dengan penandatanganan pakta intergritas sebanyak 1.736 sebagai bentuk komitmen Insan Jamsostek terhadap implementasi GCG, dimana insane jamsostek yang telah .

The formulation of the GCG infrastructure was completed in 2007 and was followed up with its socialization to the entire Board of Commissioners, Board of Directors and 1,819 Employees, which was followed by the signing of as many as 1,736 integrity pacts as the manifestation of Jamsostek Personnel's commitment to the implementation of GCG.

Peningkatan Kualitas GCG

- Penyempurnaan Infrastruktur GCG
 1. Penyempurnaan infrastruktur GCG dilaksanakan pada tahun 2009 untuk menyesuaikan dengan undang-undang nomor 40 Tahun 2007 tentang Perseroan Terbatas dan anggaran dasar.
 2. Penetapan Charter Komite Integritas dan Pengangkatan Komite Integritas sebagai komite yang bersifat independen untuk mengawasi pelaksanaan whistleblowing system
- Whistleblowing System

Sebagai wujud komitmen manajemen terhadap implementasi GCG PT Jamsostek (Persero) dalam mencegah praktik yang bertentangan dengan tata nilai dan prinsip-prinsip GCG serta sebagai langkah konkrit membangun budaya melaporkan pelanggaran menerapkan whistleblowing system.

Improvement of GCG Quality

- Improvement the GCG Infrastructure
 1. The improvement of the GCG infrastructure was carried out in 2009 to align it with Law Number 40 / 2007 regarding Limited Liability Company and Articles of association.
 2. The establishment of an Integrity Committee Charter and the Appointment of an Integrity Committee as an independent committee tasked with overseeing the implementation of the whistle blowing system.
- Whistle blowing System

As part of its commitment to the implementation of PT Jamsostek (Persero) GCG in preventing practices that are in contravention with the values and principles of GCG as well as a concrete step toward building a culture of reporting transgressions, the management applies the whistle blowing system.

Wujud pelaksanaan system ini juga dijadikan langkah self control Insan Jamsostek dalam menjalankan amanah untuk tetap melakukan pelayanan dan memberikan manfaat yang optimal bagi peserta.

PT Jamsostek (Persero) meyakini bahwa system pelaporan yang efektif akan menciptakan iklim yang kondusif dan memudahkan manajemen dalam menangani pelaporan pelanggaran serta membangun kebijakan-kebijakan sebagai langkah mitigasi risiko terjadinya hal yang tidak diinginkan dan merugikan perusahaan.

The implementation of the system is also treated as a self control measure by all Jamsostek Personnel in exercising the trust to provide services and optimum benefits to members.

PT Jamsostek (Persero) believes that an effective reporting system will create a conducive climate and facilitates the management in handling transgression reports as well as formulating policies as measures to mitigate the risks of unwanted events that can create losses for the Company.

Reporting Channels

TELEPHONE	08001392392
FAX	021 52901392
PO BOX	PO BOX : 392 /JKTM 12700
E-MAIL	integritas@jamsostek.co.id
MAIL	Local Branch Office
SMS	08121292392

Assessment GCG

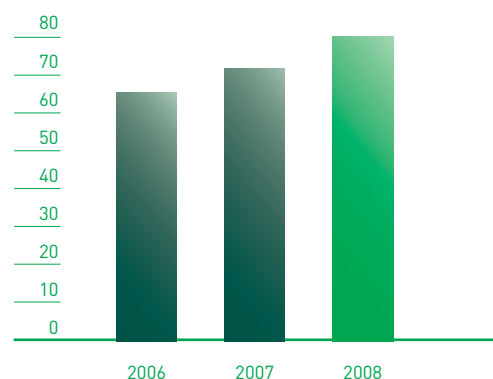
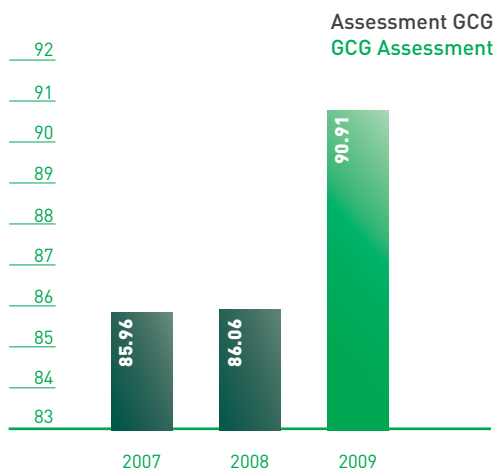
Sebagai parameter implementasi GCG dilakukan evaluasi dengan melakukan asesmen terhadap implementasi GCG di PT Jamsostek (Persero). Asesmen dilaksanakan setiap tahun yang dilakukan oleh lembaga independen yang salah satunya adalah Badan Pengawasan Keuangan dan Pembangunan (BPKP).

Secara independen dilakukan riset oleh The Indonesian Institut for Corporate Governance (IICG) dengan melakukan riset pemeringkatan Corporate Governance Perception Index (CGPI) dimana tahun 2009 PT Jamsostek (Persero) dikategorikan sebagai perusahaan terpercaya (trusted company) dan penyajian makalah terbaik.

GCG Assessment

As a parameter for GCG implementation, an evaluation is carried out by assessing the implementation of GCG at PT Jamsostek (Persero). The assessment is carried out, on a yearly basis, by an independent agency, one of which is the Board of Finance and Development Control (BPKP).

A research is carried out independently by the Indonesian Insitute for Corporate Governance (IICG) through a rating research using the Corporate Governance Perception Index (CGPI) in which PT Jamsostek (Persero) was categorized as a trusted company with the best study presentation in 2009.



PT. TEK
Jl. Ploze, TEL: 7353853
Bukunan 21-06-2002

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LAPORAN KEUANGAN PROGRAM KEMITRAAN DAN BINA LINGKUNGAN

FINANCIAL REPORT OF PARTNERSHIP PROGRAM AND COMMUNITY DEVELOPMENT



4,082,813,200	15,401,908,085
573,687,500	3,579,000,000
573,687,500	3,579,000,000
(8,950,000,000)	(3,579,000,000)
-	(3,005,312,500)
(8,950,000,000)	(6,584,312,500)
(8,950,000,000)	(3,005,312,500)
12,396,595,585	12,396,595,585
22,298,426,123	22,298,426,123
34,695,021,708	34,695,021,708
1,717,738	1,001,698
1,849,804,670	9,694,020,010
18,550,000,000	25,000,000,000
20,401,522,408	34,695,021,708

Bagian
keolahsahan

Laporan Auditor Independen

Pemegang Saham, Dewan Komisaris dan Direksi

**PT Jaminan Sosial Tenaga Kerja
(PT Jamsostek) (Persero)**

Kami telah mengaudit laporan posisi keuangan Program Kemitraan dan Bina Lingkungan PT Jamsostek (Persero) tanggal 31 Desember 2009 serta laporan aktivitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut. Laporan keuangan adalah tanggung jawab manajemen, tanggung jawab kami terletak pada pernyataan pendapat atas laporan keuangan berdasarkan audit kami. Laporan keuangan untuk tahun yang berakhir pada 31 Desember 2008 diaudit oleh auditor independen lain dengan pendapat wajar tanpa pengecualian atas laporan keuangan tersebut.

Kami melaksanakan audit berdasarkan standar auditing yang ditetapkan Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami merencanakan dan melaksanakan audit agar memperoleh keyakinan memadai bahwa laporan keuangan bebas dari salah saji material. Suatu audit meliputi pemeriksaan, atas dasar pengujian, bukti-bukti yang mendukung jumlah-jumlah dan pengungkapan dalam laporan keuangan. Audit juga meliputi penilaian atas prinsip akuntansi yang digunakan dan estimasi signifikan yang dibuat oleh manajemen, serta penilaian terhadap penyajian laporan keuangan secara keseluruhan. Kami yakin bahwa audit kami memberikan dasar memadai untuk menyatakan pendapat.

Menurut pendapat kami, laporan keuangan yang kami sebut di atas menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Program Kemitraan dan Bina Lingkungan PT Jamsostek (Persero) tanggal 31 Desember 2009, dan laporan aktivitas, serta laporan arus kas untuk tahun yang berakhir pada tanggal tersebut sesuai dengan prinsip akuntansi yang berlaku umum di Indonesia.

Audit kami laksanakan dengan tujuan untuk menyatakan pendapat atas laporan keuangan pokok secara keseluruhan. Informasi tambahan laporan keuangan terlampir disajikan untuk tujuan analisis dan bukan merupakan bagian laporan keuangan pokok yang diharuskan. Informasi tersebut telah menjadi obyek prosedur audit yang kami terapkan dalam audit atas laporan keuangan pokok, dan menurut pendapat kami, disajikan secara wajar dalam semua hal yang material, berkaitan dengan laporan keuangan pokok secara keseluruhan.

DOLI, BAMBANG, SUDARMADJI & DADANG
Izin Usaha No. KEP-295/KM.5/2005



Doli Diapary Siregar, CPA
Nomor Izin Akuntan Publik No. 98.1.0207

Jakarta, 5 Maret 2010

PT JAMSOSTEK (PERSERO)
PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
LAPORAN POSISI KEUANGAN
PER 31 DESEMBER 2009 DAN 2008
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

	<u>2009</u>	<u>2008</u>
Aset Lancar		
Kas dan Setara Kas	30,401,522,408	34,695,021,708
Piutang:		
Piutang pinjaman Mitra Binaan	100,055,758,706	77,269,715,955
Dikurangi: penyisihan piutang pinjaman Mitra	(61,418,527,090)	(54,103,962,447)
	<u>38,637,231,616</u>	<u>23,165,753,508</u>
Piutang Lain-lain	309,144,604	233,399,990
Jumlah Aset Lancar	<u>69,347,898,627</u>	<u>58,094,175,206</u>
Aset Tidak Lancar		
Aset Tetap		
Nilai perolehan	130,413,000	130,413,000
Dikurangi: akumulasi penyusutan aset tetap	(130,412,985)	(130,412,985)
Nilai Buku	<u>15</u>	<u>15</u>
Aset Lain-Lain		
Kas / bank yang dibatasi penggunaannya	8,950,000,000	573,687,500
Dana Yang Dibatasi Penggunaannya	4,252,000,000	4,252,000,000
Pinjaman bermasalah	4,750,094,206	4,750,094,206
Dikurangi: penyisihan pinjaman bermasalah	(4,750,094,206)	(4,750,094,206)
Jumlah Aset Lain-lain	<u>13,202,000,000</u>	<u>4,825,687,500</u>
JUMLAH ASET	<u>82,549,898,642</u>	<u>62,919,862,721</u>
KEWAJIBAN DAN ASET BERSIH		
Kewajiban		
Hutang jangka pendek	287,554,074	132,631,921
Beban yang masih harus dibayar	400,905,800	325,771,106
Hutang pajak	51,028,727	38,290,323
Angsuran belum teridentifikasi	457,125,968	277,709,244
Jumlah Kewajiban	<u>1,196,614,569</u>	<u>774,402,594</u>
Aset Bersih		
Aset bersih tidak terikat	72,403,284,074	61,571,772,627
Aset bersih terikat	8,950,000,000	573,687,500
Jumlah Aset Bersih	<u>81,353,284,074</u>	<u>62,145,460,127</u>
JUMLAH KEWAJIBAN DAN ASET BERSIH	<u>82,549,898,642</u>	<u>62,919,862,721</u>

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

PT JAMSOSTEK (PERSERO)
PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
LAPORAN AKTIVITAS
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2009 DAN 2008
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

	<u>2009</u>	<u>2008</u>
PENERIMAAN		
Alokasi bagian laba dari BUMN Pembina	43,619,294,162	39,935,738,504
PENDAPATAN		
Pendapatan jasa administrasi pinjaman	1,876,534,862	1,938,248,796
Pendapatan bunga	3,723,299,119	2,368,791,278
Pendapatan lain-lain	16,441,127	4,823,214
JUMLAH PENDAPATAN	<u>5,616,275,108</u>	<u>4,311,863,288</u>
PENYISIHAN		
Alokasi Dana BUMN Peduli	(8,950,000,000)	(3,579,000,000)
Aset bersih terikat-Pemenuhan Program	-	3,005,312,500
Aset bersih terikat-Berakhir waktu	573,687,500	-
JUMLAH PENYISIHAN	<u>(8,376,312,500)</u>	<u>(573,687,500)</u>
JUMLAH PENERIMAAN, PENDAPATAN, DAN PENYISIHAN	<u>40,859,256,770</u>	<u>43,673,914,292</u>
PENYALURAN		
Dana Pembinaan Kemitraan	5,225,706,365	3,386,593,251
Penyaluran-Bina Lingkungan	14,137,604,545	17,723,996,821
JUMLAH PENYALURAN	<u>19,363,310,910</u>	<u>21,110,590,072</u>
BEBAN DAN PENGELUARAN		
Beban pembinaan	2,251,878,244	1,018,067,660
Beban administrasi dan umum	341,062,979	485,287,674
Beban penyisihan piutang	7,314,564,643	7,150,181,578
Beban pajak	753,115,345	457,103,267
Beban dan pengeluaran lainnya	3,813,201	5,522,196
JUMLAH BEBAN DAN PENGELUARAN	<u>10,664,434,413</u>	<u>9,116,162,375</u>
JUMLAH PENYALURAN, BEBAN DAN PENGELUARAN	<u>30,027,745,323</u>	<u>30,226,752,447</u>
KENAIKAN/(PENURUNAN) ASET BERSIH TIDAK TERIKAT	<u>10,831,511,447</u>	<u>13,447,161,845</u>
PENYISIHAN BUMN PEDULI		
Aset bersih terikat-penyisihan BUMN Peduli	8,950,000,000	3,579,000,000
Aset bersih terikat-terbebaskan	(573,687,500)	(3,005,312,500)
KENAIKAN/(PENURUNAN) ASET BERSIH TERIKAT	<u>8,376,312,500</u>	<u>573,687,500</u>
KENAIKAN/(PENURUNAN) ASET BERSIH	<u>19,207,823,947</u>	<u>14,020,849,345</u>
ASET BERSIH PADA AWAL PERIODE	<u>62,145,460,127</u>	<u>47,688,280,664</u>
Koreksi aset awal Tahun	-	436,330,118
ASET BERSIH PADA AKHIR PERIODE	<u>81,353,284,074</u>	<u>62,145,460,127</u>

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

PT JAMSOSTEK (PERSERO)
PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
LAPORAN ARUS KAS
UNTUK TAHUN-TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2009 DAN 2008
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

	2009	2008
ARUS KAS DARI AKTIVITAS OPERASI		
KAS DITERIMA DARI :		
Penerimaan Dana BUMN Pembina	43,619,294,162	39,935,738,504
Pengembalian Pinjaman Mitra Binaan	15,015,595,249	14,190,959,581
Angsuran Belum Teridentifikasi	179,416,725	535,035,239
Pendapatan Jasa Administrasi Pinjaman	1,876,534,862	1,954,986,110
Penerimaan Bunga Deposito & Jasa Giro	3,784,032,452	2,316,052,389
Pendapatan dan Penerimaan Lainnya	252,706,219	228,815,106
	64,727,579,669	59,161,586,929
KAS DIKELUARKAN UNTUK :		
Penyaluran Pinjaman Kemitraan	(37,801,638,000)	(21,514,550,000)
Dana Pembinaan Kemitraan	(5,043,197,465)	(3,198,605,751)
Penyaluran Bina Lingkungan	(13,622,348,739)	(14,586,616,407)
Beban Pembinaan	(2,162,743,144)	(974,550,731)
Beban Administrasi dan Umum	(448,503,991)	(352,669,163)
Pembayaran Pajak	(743,721,559)	(449,797,878)
Pembayaran Beban dan Pengeluaran Lainnya	(822,613,571)	(2,682,888,914)
	(60,644,766,469)	(43,759,678,844)
KAS BERSIH YANG DITERIMA DARI AKTIVITAS OPERASI	4,082,813,200	15,401,908,085
ARUS KAS DARI AKTIVITAS PENDANAAN		
KAS DITERIMA DARI :		
ABT Berakhir Pembatasannya	573,687,500	3,579,000,000
	573,687,500	3,579,000,000
KAS DIKELUARKAN UNTUK :		
Penyisihan Program BUMN Peduli	(8,950,000,000)	(3,579,000,000)
Penyaluran Program BUMN Peduli	-	(3,005,312,500)
	(8,950,000,000)	(6,584,312,500)
KAS BERSIH YANG DIKELUARKAN UNTUK AKTIVITAS PENDANAAN	(8,376,312,500)	(3,005,312,500)
KENAIKAN BERSIH DALAM KAS	(4,293,499,300)	12,396,595,585
KAS PADA AWAL PERIODE	34,695,021,708	22,298,426,123
KAS PADA AKHIR PERIODE	30,401,522,408	34,695,021,708
Kas & Setara Kas	1,717,738	1,001,698
Bank	11,849,804,670	9,694,020,010
Deposito	18,550,000,000	25,000,000,000
	30,401,522,408	34,695,021,708

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

**AKUMULASI PENYALURAN PINJAMAN DAN HIBAH PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
PT. JAMSOSTEK (PERSERO)
PERIODE s.d TAHUN 2009**

I. PROGRAM KEMITRAAN

No	Kegiatan	TAHUN 1991- 2008		TAHUN 2009		TOTAL S/D TAHUN 2009	
		MB	Pinjaman (Rp)	MB	Pinjaman (Rp)	MB	Pinjaman(Rp)
I	Pinjaman						
	1. Sektor Industri	1,346	25,030,126,752	200	3,614,104,000	1,546	28,644,230,752
	2. Sektor Perdagangan	3,206	57,584,796,667	734	8,406,935,000	3,940	65,991,731,667
	3. Sektor Pertanian	262	5,111,000,000	858	7,822,835,000	1,120	12,933,835,000
	4. Sektor Peternakan	500	10,608,750,000	1,494	13,027,820,000	1,994	23,636,570,000
	5. Sektor Perkebunan	29	644,500,000	6	130,000,000	35	774,500,000
	6. Sektor Perikanan	173	2,921,217,000	110	1,321,444,000	283	4,242,661,000
	7. Sektor Jasa	2,105	46,695,025,833	203	3,105,500,000	2,308	49,800,525,833
	8. Sektor Lainnya	97	3,484,500,000	43	373,000,000	140	3,857,500,000
	Sub Total	7,718	152,079,916,252	3,648	37,801,638,000	11,366	189,881,554,252
II	Hibah						
	1. Pendidikan & Pelatihan	4,808	12,468,963,920	1,259	2,147,652,760	6,067	14,616,616,680
	2. Pemasaran & Promosi	1,202	10,655,544,915	98	3,078,053,605	1,300	13,733,598,520
	3. Pemagangan	1	2,250,000	-	-	1	2,250,000
	4. Penelitian & Pengembangan	-	-	-	-	-	-
	Sub Total	6,011	23,126,758,835	1,357	5,225,706,365	7,368	28,352,465,200
	Grand Total	13,729	175,206,675,087	5,005	43,027,344,365	18,734	218,234,019,452

II. PROGRAM BINA LINGKUNGAN

No	Uraian	TAHUN 2002- 2008		TAHUN 2009		TOTAL S/D TAHUN 2009	
		Unit	Hibah (Rp)	Unit	Hibah (Rp)	Unit	Hibah (Rp)
1	Bencana Alam	18,799	8,329,751,996	1,217	2,101,117,398	20,016	10,430,869,394
2	Pendidikan & Pelatihan	13,830	14,907,599,839	943	3,693,395,986	14,773	18,600,995,825
3	Peningkatan Kesehatan	49,463	6,569,895,380	3,709	2,146,136,208	53,172	8,716,031,588
4	Prasarana & Sarana Umum	10,595	5,503,956,345	1,033	2,961,585,003	11,628	8,465,541,348
5	Sarana Ibadah	3,944	5,066,347,572	343	2,500,082,450	4,287	7,566,430,022
6	Pelestarian Alam	7,491	403,100,000	11,518	735,287,500	19,009	1,138,387,500
7	BUMN Peduli	7,483	3,411,312,500	-	-	7,483	3,411,312,500
	Sub Total	111,605	44,191,963,632	18,763	14,137,604,545	130,368	58,329,568,177

**REALISASI BIAYA OPERASIONAL PROGRAM KEMITRAAN
TAHUN 2009**

NO	WILAYAH	BIAYA OPERASIONAL				JUMLAH
		B. SURVEI	B. PENAGIHAN	B. PEMBINAAN	B. ADM. & UMUM	
1	Kantor Pusat	2,669,400	-	321,774,407	26,837,084	351,280,891
2	Kantor Wilayah I	35,621,000	7,320,000	107,347,780	25,874,460	176,163,240
3	Kantor Wilayah II	18,303,615	24,867,900	100,573,355	27,020,530	170,765,400
4	Kantor Wilayah III	31,102,000	-	20,204,228	10,853,715	62,159,943
5	Kantor Wilayah IV	8,945,000	1,945,000	376,281,906	12,340,862	399,512,768
6	Kantor Wilayah V	82,049,000	40,128,200	99,929,850	42,986,135	265,093,185
7	Kantor Wilayah VI	11,426,222	4,347,105	135,198,175	15,674,470	166,645,972
8	Kantor Wilayah VII	36,177,250	9,399,800	140,066,468	94,494,873	280,138,391
9	Kantor Wilayah VIII	17,140,500	11,342,657	185,121,620	11,063,776	224,668,553
	TOTAL	243,433,987	99,350,662	1,486,497,789	267,145,906	2,096,428,344

BIRO PKP & KBL PT. Jamsostek (Persero)

**REALISASI BIAYA OPERASIONAL PROGRAM BINA LINGKUNGAN
TAHUN 2009**

NO	WILAYAH	BEBAN OPERASIONAL			JUMLAH
		B. SURVEI	B. PEMBINAAN	B. ADM. & UMUM	
1	Kantor Pusat	182,571,624	106,529,704	31,312,109	320,413,437
2	Kantor Wilayah I	12,499,000	17,340,000	27,450,000	57,289,000
3	Kantor Wilayah II	1,120,000	1,200,000	6,780,000	9,100,000
4	Kantor Wilayah III	4,485,000	7,040,000	672,000	12,197,000
5	Kantor Wilayah IV	8,398,850	5,408,810	359,500	14,167,160
6	Kantor Wilayah V	10,162,000	10,146,518	4,014,464	24,322,982
7	Kantor Wilayah VI	-	30,893,000	1,427,000	32,320,000
8	Kantor Wilayah VII	10,200,000	-	1,015,000	11,215,000
9	Kantor Wilayah VIII	-	14,601,300	887,000	15,488,300
	TOTAL	229,436,474	193,159,332	73,917,073	496,512,879

BIRO PKP & KBL PT. Jamsostek (Persero)

NO.	CONTENT	PAGE	NO.	CONTENT	PAGE
1.	PROFILE	5-6	3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	--
	Strategy and Analysis	15-17	3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	--
1.1	Statement from the most senior decision maker of the Organization (e.g., CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy.	1-3	3.12	Table identifying the location of the Standard Disclosures in the report.	--
1.2	Description of key impacts, risks, and opportunities.	1-3	3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organization and the assurance provider(s).	--
2.	ORGANIZATIONAL PROFILE	12	4.	GOVERNANCE, COMMITMENTS, AND ENGAGEMENT	
2.1	Name of the organization.	12		Governance	
2.2	Primary brands, products, and/or services.	7	4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	--
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	12	4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement).	--
2.4	Location of organization's headquarters.	8	4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	--
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	8-9	4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	36-38
2.6	Nature of ownership and legal form.	10	4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	--
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	10	4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	--
2.8	Scale of the reporting organization, including: Number of employees;	40	4.7	Processes for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	--
	Net sales (for private sector organizations) or net revenues (for public sector organizations); and	13	4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	15-17
	Total capitalization broken down in terms of debt and equity (for private sector organizations); and Quantity of products or services provided.	13	4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	--
2.9	Significant changes during the reporting period regarding size structure, or ownership including: The location of, or changes in operations, including facility openings, closings, and expansions; and	--	4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	45
	Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations).	--		Commitments To External Initiatives	
2.10	Awards received in the reporting period.	18-19	4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	1
3.	REPORT PARAMETERS		4.12	Externally developed economic environmental, and social charters, principles, or other initiatives to which the organization subscribes or endures.	1
	Report Profile		4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations Stakeholder Engagement.	--
3.1	Reporting period (e.g., fiscal/calendar year) for information provided	13	4.14	List of stakeholder groups engaged by the organization.	1
3.2	Date of most recent previous report (if any)	--	4.15	Basis for identification and selection of stakeholders with whom to engage.	1
3.3	Reporting cycle (annual, biennial, etc.)	1	4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	--
3.4	Contact point for questions regarding the report or its contents.	Back Cover	4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	1, 3-5
	Report Scope And Boundary				
3.5	Process for defining report content, including: Determining materiality;	1			
	Prioritizing topics within the report; and	1			
	Identifying stakeholders the organization expects to use the report.	1, 3-5			
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance.	8-9			
3.7	State any specific limitations on the scope or boundary of the report.	--			
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	--			
3.9	Data measurement techniques and the basis of calculations, including assumptions and techniques underlying estimations applied to the compilation of the indicators and other information in the report.	--			

NO.	CONTENT	PAGE	NO.	CONTENT	PAGE
	ECONOMIC PERFORMANCE INDICATORS			Aspect: Overall	--
	Aspect: Economic Performance	27-28		SOCIAL PERFORMANCE INDICATORS	
EC1	Direct economic value generated and distributed, including revenues operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	13, 34-35		Labor Practices and Decent Work	40-43
	Aspect: Market Presence	8-9		Aspect: Employment	
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	--	LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	40-43
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operations.	10-11		Aspect: Occupational Health And Safety	39
EC7	Procedures for local hiring and proportions of senior management hired from the local community at locations of significant operation.	39-43	LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work related fatalities by region.	39
	Aspect: Indirect Economic Impacts	21-25		Aspect: Training and Education	41
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	21-25	LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	41
	ENVIRONMENTAL PERFORMANCE INDICATORS			Aspect: Diversity And Equal Opportunity	42-43
	Aspect: Materials		LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	40-41
EN1	Materials used by weight or volume	--		HUMAN RIGHTS PERFORMANCE INDICATORS	
	Aspect: Energy			Aspect: Investment And Procurement	11
EN3	Direct energy consumption by primary energy source.	--		Aspect: Non-Discrimination	43
EN4	Indirect energy consumption by primary source.	--	HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights	43
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	--		SOCIETY PERFORMANCE INDICATORS	
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	--		Aspect: Community	28-33
	Aspect: Water		SO1	Nature, scope and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	28-33
EN8	Total water withdrawal by source.	--		Aspect: Product And Service Labeling	7, 23
	Aspect: Emissions, Effluents, And Waste		PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	23
EN22	Total weight of waste by type and disposal method.	--			



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laporan keberlanjutan 2009 sustainability report