



Creative Education Indonesia
Foundation

Annual Report 2020

PRESENTED TO THE ANNUAL GENERAL MEETING 17 MARCH 2021

**Annual General Meeting
Credo
12 March 2021**

Agenda

1. Appointment of Minutes Secretary
2. Minutes of Annual General Meeting 2020
3. Annual Progress Report 2020

Minutes
Annual General Meeting
Credo
12 March 2020

Present:

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

Appointment of Minutes Secretary

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

Reports

Annual Progress Report 2019 received. The audit report will be made available when it has been completed by the auditors. Moved Fendelina Suryadi, seconded Ellijawati Djendrono, nem.con.

Annual Progress Report 2020

1. Executive Summary
2. Annual Activities Report
3. Financial Report & Auditor's Report
4. Looking Ahead - Plan for 2021
5. Budget 2021

1. Executive Summary

We can plan our course but subsequent events proved yet again we are not the ones to determine our steps. The Covid-19 pandemic that set in in March dispersed the Credo team to locations from Jakarta to the villages of Banten. Despite the struggles with telecommunications signal problems, stress from working from home, and not having logistics support, the team has more than survived. This year, we saw the initiation of our School Readiness Programme (Program Persiapan Sekolah) in our trainers' rural locations which attracted new individual and institutional financial supporters. Difficult times can bring people together, and the Credo team has come out stronger because of the challenging circumstances with the support of many.

The dispersal of our team in addition to becoming virtual citizens presented many opportunities for the continual consolidation, expansion, and extension of our training programmes, resource development and research. In our three areas of focus (creative thinking, literacy education, and foundational mathematics education), the consolidation of our literacy education programme came in the form of developing our training materials to be implementable from a distance and tying up various loose ends that resulted in a complete programme from kindergarten to grade 6. The completion of our literacy remedial programme (Serang, Banten) in September provided much insight into the effective delivery of literacy instruction to struggling readers. The immense output in our literacy programme was partly aided by the reallocation of human resources from our mathematics team, an opportunity that arose due to the pausing of the development of our foundational mathematics programme as our mathematics specialist took indefinite long leave. Credo's accumulation of expertise and experience perhaps was best evidenced by the invitation by KIAT Guru, a World Bank project, for Credo to be part of a consulting team to the Ministry of Education and Culture to formulate guidelines to teachers nationwide to start the new academic year amidst the challenges of study-from-home.

Our training team also went through a phase of consolidation of skills. Two of our three generations of trainers (7 in total) have all taken up the mantle to lead projects: designing teacher training programmes, delivering, monitoring and evaluating performance in the field. Their training repertoire has expanded and they have all gained traction in the field, earning the respect of many teachers, principals and government officials in local education authorities as evidenced in our trial teaching literacy according to student ability programme with five elementary schools in Pandeglang, Banten. The expansion of our project activities also brought about an expansion of our team of field teachers (*guerrilla teachers*), from 5 trained freelance literacy teachers to 12.

In our continual mission to penetrate teacher training institutions, we started a series of *weblatihan* (web pelatihan/web based training) on literacy instruction to scout for talent. We targeted fresh graduates in elementary education with the aim to eventually establish a literacy education network to compete with teacher training universities to move them into improving their teacher training programmes. This idea is still in its infancy but we believe pushing teacher training programmes to better prepare teachers-to-be is the only sustainable solution to the immense problem of quality education in Indonesia. During the year, Credo trained a total of 28 trainers, teachers, and teacher students, bringing our accumulative total to 7,350.

In 2020, our income increased substantially due to the School Readiness Programme which was warmly received by funders and was 100% funded within two weeks of our fundraising efforts. We had dormant funders become active again, and gained new individual and institutional donors. We ended the year with a surplus designated for the completion of our Teaching Early Literacy Training of Trainers (Maluku Tenggara) project which was given an extension of implementation deadline from 31 December 2020 to July 2021.

Our plan for 2021 is made based on the assumption that in the first half of the year, much work would still be done virtually. In addition to our ongoing Klub Belajar Credo program, we will bring to a close the School Readiness Programme, continue the Teaching Early Literacy Training of Trainers (Maluku Tenggara) project and the expansion of our team of guerilla teachers, and formalize our weblatihan project to deliver virtual training to pre-service and in-service teachers. We will also continue to develop our literacy and mathematics teaching resources and dedicate resources to ramp up effort to complete the development of our Industrial Revolution 4.0 Teacher Preparation programme. The budget for 2021 is estimated to increase by 17% with increases in direct project costs and operational expenses as we anticipate a return to work from the office and travelling for projects.

The pandemic has been a once in a lifetime experience which has brought the silver lining of stimulating creative ways to deliver teaching and training. We look forward to the continuation of such creativity minus the pandemic in 2021.

Report submitted by,

Credo team

2. Annual Activities Report

From being under one roof to many

Last year, we reported having finally moved our Klub Belajar Credo classes to our office location and hence bringing all our Jakarta based activities under one roof. We can plan our course but subsequent events proved yet again we are not the ones to determine our steps. The Covid-19 pandemic that set in in March dispersed everyone from their base, and our office literally was scattered under many roofs. We have made deliveries of office computers and stationery as far afield as Pandeglang in Banten. For the most part of 2020, all our staff worked from home: four in Jakarta, two in Tangerang, and six in Pandeglang, Banten. We were able to continue all our programs plus begin two new ones in Banten. It wasn't plain sailing, as many struggled with telecommunications signal problems, stress from working from home (one staff ended up taking indefinite long leave), and not having logistics support, but the team has more than survived, and we had new financial supporters come on board to fund one of our new programmes. Difficult times can bring people together, and the Credo team has come out stronger because of the challenging circumstances with the support of many.

Core Activities

The dispersal of our team in addition to becoming citizens of the virtual world presented many opportunities for the continual consolidation, expansion, and extension of our training programs, resource development and research.

In our three areas of focus (creative thinking, literacy education, and foundational mathematics education), the consolidation of our literacy education programme came in the form of developing our training materials to be implementable from a distance and tying up various loose ends that resulted in a complete programme from kindergarten to grade 6. The completion of our literacy remedial programme provided much insight into the effective delivery of literacy instruction to struggling readers. The immense output in our literacy programme was partly aided by the reallocation of human resources from our mathematics team, an opportunity that arose due to the pausing of the development of our foundational mathematics programme as our mathematics specialist took indefinite long leave. Credo's accumulation of expertise and experience perhaps was best evidenced by the invitation by KIAT Guru, a World Bank project, for Credo to be part of a consulting team to the Ministry of Education and Culture to formulate guidelines to teachers nationwide to start the new academic year amidst the challenges of study-from-home.

Our training team also went through a phase of consolidation of skills. Two of our three generations of trainers (7 in total) have all taken up the mantle to lead projects: designing teacher training programs, delivering, monitoring and evaluating performance in the field. Their training repertoire has expanded and they have all gained traction in the field, earning the respect of many teachers, principals and government officials in local education authorities.

With our trainers spread across Banten, we were able to expand our literacy education from two locations in Jakarta to nine locations in Banten in the form of a School Readiness Programme for pre-school children (Program Persiapan Sekolah). We also started a trial literacy program with five elementary schools in Pandeglang, Banten, working school-wide, across all grades, involving classroom teachers. The expansion of our project activities also brought about an expansion of our team of *guerrilla literacy teachers*, from 5 trained freelance literacy teachers to 12.

In our continual mission to penetrate teacher training institutions, we started a series of *weblatihan* (web pelatihan/web-based training) on literacy instruction to scout for talent. We targeted fresh graduates in elementary education with the aim to eventually establish a literacy education network to compete with teacher training universities to move them into improving their teacher training programmes. This idea is still in its infancy but we believe pushing teacher training programmes to better prepare teachers-to-be is the only sustainable solution to the immense problem of quality education in Indonesia.

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

1. Continuing projects

- (i) Teaching Early Literacy Training of Trainers project in Maluku Tenggara
- (ii) Guerilla Teachers (Credo trained freelance field teachers)
- (iii) School-wide literacy education teacher training and remedial literacy programme in Serang, Banten
- (iv) Industrial Revolution 4.0 Teacher Preparation programme (Program Revi 4)
- (v) Teaching resource development
- (vi) Klub Belajar Credo (KBC) - our lab school and literacy and mathematics enrichment classes.

2. New projects

- (i) School readiness teacher training programme (Program Persiapan Sekolah) in Jakarta and Banten
- (ii) Teaching literacy according to student ability in elementary schools in Banten
- (iii) Weblatihan (web pelatihan/web-based training) – virtual literacy instruction training for new teachers

A summary of our activities is provided below, categorized in our three main types of activities:

- 1. Training of teachers and trainers
- 2. Resource development
- 3. Research

Details can be found in Tables 1 and 2.

A. Training of Teachers & Trainers

i. Teaching Early Literacy Training of Trainers

Implementation of teacher training and teaching mentoring in the field in Maluku Tenggara was about to begin when the pandemic set in in March. The team spent some time developing distance training materials and began rolling out the programme in May. Out of 37 training participants, only 20 could participate due to a lack of telecommunications access (not only internet but also 'normal' telephone access). Out of the 20 participants, 14 actively participated. Their challenges were immense but not insurmountable, requiring perseverance and an abundance of persistence and motivation. We saw participants borrowing their neighbour's wifi, going to school during the holidays to use school computers, and sharing gadgets with family members and friends in order to download documents, message or call Credo trainers, and to send completed work either in the form of documents or photos of handwritten work. The changing circumstances due the different levels of pandemic alert meant our participants had to forever adapt to different work conditions: teaching in the classroom, home visits, creating lesson videos, teaching on radio, and writing materials for parents to teach at home. Given that the participants were not given time off as they usually would for in-person training, we were inspired by the grit of the participants who made any progress at all with our training. A story worth telling is that of ibu Ona, a school principal who heads a school in Kei Besar, an island with limited telephone signal. On a visit to town (that requires a four hour boat journey), she contacted our trainer and spent six hours on a phone call being briefed by our trainer on how to do beginning of the year diagnostic testing of her students. About two months later, on a subsequent visit to town, she called our trainers again to report that she had tested some 60 of her students but she would only be able to report the results when she next visits town, some three weeks later. Nothing can get in the way if you can see through your obstacles. Our main obstacles were in communicating and coordinating field efforts with Dinas Pendidikan dan Kebudayaan Maluku Tenggara, with many parties making different decisions to try to keep teaching and learning going during the pandemic. This too, we learned could be overcome with effort and patience. Although our original training plan had to be revised, we are still on track to achieve our overall objective in establishing a team of literacy instruction teacher trainers to train elementary school teachers in Maluku Tenggara by the end of 2022.

ii. Guerilla Teachers

The unusual model of expanding our Credo teaching team that we trialed in 2019 seemed to be working, so we continued to expand our team in this way during 2020. The aim was two-folds: to keep headcount and costs low while at the same time ensuring quality teaching. Guerilla teachers are new graduates from teacher training universities whom we select and train specifically to teach our programs. They are paid when they are recruited to work on projects, else we encourage them to utilize their knowledge and skills in the teaching work they engage in outside of Credo, and support them to do so. The virtual environment presented opportunities in how we could deploy our guerrilla teachers. In addition to having them teach struggling readers, we also prepared them to guide and work alongside elementary school teachers to teach literacy according to student ability. This preparation took three weeks of full time training. We now have a pool of 12 guerilla teachers.

iii. School-wide Literacy Education Teacher Training

Our plan to train teachers in an elementary school in Serang, Banten to help with intervention for some 50 grade 3 to 6 students who were not yet able to read did not transpire as planned. Partly due to a majority of the teachers who did not welcome training or feedback on teaching practice, combined with a principal who had difficulty in having authority over the teachers plus the pandemic which saw the school almost ground to a halt in all forms of teaching activities, meant that we had to abandon even the watered down plan that we formulated with the few teachers who wanted to be trained.

iv. Industrial Revolution 4.0 Teacher Preparation Programme (Program Revi4)

This programme was designed based on the findings of the World Economic Forum on the skills needed for the Industrial Revolution 4.0. Many of the skills fall within the training realm of Credo: critical thinking, creative thinking, self-knowledge, collaboration, literacy skills etc. We began this program in 2019 with the University of Education, Serang and had the support of the Director in implementing the program with the Students' Representative Council. However, the turbulence caused to the students' studies due to the pandemic has meant we had to put the project on hold.

v. School Readiness Teacher Training

The objective of this project is to better prepare children to start elementary school by training pre-school teachers and adults to work with children ages 4-6 to teach foundational literacy (reading and writing) skills. This is a backward extension of our early literacy program as research indicates that how well a student can read by grade 4 is influenced by whether the student has had pre-school experience and some basic reading knowledge when they start elementary school. As pre-school is not compulsory in Indonesia, many children don't attend pre-school, and pre-schools in Indonesia tend not to be taught by qualified teachers. We have therefore targeted teachers and leaders of pre-schools, community libraries, and other platforms that serve young children in low-income neighbourhoods. In addition to the seven participants in Jakarta at the beginning of the year, the relocation of our trainers back to their villages afforded us an opportunity to start our school readiness programme in nine locations in Banten. This amounted to a total of 21 participants, all who are women from the programme locations. We hope that with two years of training, teaching modeling and mentoring, these women will be ready to teach early literacy to pre-school children in their communities independently with confidence.

vi. Teaching Literacy according to Student Ability in Elementary Schools

Following the Ministry of Education and Culture's (MoEC) call for teachers to teach students according to ability rather than based on grade levels, guidelines which Credo helped the MoEC developed, we initiated a project to trial the guidelines with five elementary schools in Banten. The project was designed to be school-wide, involving all grade levels, all teachers, under the supervision of the principal. We had also gained the support of the local education authority for the project. However, roll out was choppy as the school year started with much uncertainty about the teaching format due to the pandemic. Some principals had more authority over their teachers than others, and some teachers were more motivated than others to improve the way they teach. At the end of the year, we decided to only continue working with the principals and teachers who wanted to be actively involved, and from five schools, each with six grade levels, we continue into the second semester in 2021 with three schools and a total of eight grade levels.

vii. Weblatihan (web pelaithan/web-based training)

With virtual training, commuting time and costs are saved. This has been a huge advantage to participants who are normally constrained by both. As part of our talent scouting initiative for both

guerilla teachers and motivated teachers in the field, we ran a series of web based trainings on literacy instruction. We did a series of 4 workshops for 15 participants. Although it wasn't without its challenges in content delivery, web-based workshops will be something we would continue to do simply for its ability to break down barriers for people to participate.

B. Resource Development

i. Early Literacy

The requirement for materials that could be fully delivered from a distance led to a flurry of resource development, including reading materials, workbooks, videos, audios, bite-sized activity instructions sent by messaging apps. We developed materials for training of trainers, teachers, parents, and children. We started three new initiatives:

a. Grammar Workbook

Given the lack of grammar instruction in schools, our team developed 5 semesters (semester 3 to semester 7) worth of grammar instructions in workbook format for both teachers and students.

b. Daily Vocabulary

With the aim to increase the repertoire of pre-school children's vocabulary, word explanations and simple fun activity instructions are sent to parents on a regular basis to parents and teachers on a messaging app.

c. Read-aloud audios

With the aim to teach vocabulary, and help children develop attention span while listening to stories, these are 15 minute long audios sent to parents via messaging apps that could be played to children with minimal adult support. These are created by two Credo team members outside of Credo working hours as they were initially created for the use of a religious organization.

ii. Foundational Mathematics

We paused our foundational mathematics programme development in the second half of the year due to the indefinite long leave requested by our mathematics specialist.

iii. Leveled Readers for Fluency Instruction

We restarted our efforts in building our collection of leveled student reading materials. Our collection is now more systematic, with titles available at all levels up to grade 6. In addition to fun fiction, we also added to our collection inspiring biographies, fun facts about the world, and texts to encourage curiosity about how the world works. Our aim was to not only to teach children to read through appropriately challenging texts, but also to inspire them and to broaden their general knowledge.

iv. School Readiness Programme

We continued to leverage on our existing early literacy programme to develop an early literacy programme for pre-school children that involves a less academic like structure and more everyday like activities that could be taught by informal teachers. The program was immediately tested in the field in our School Readiness Programme (Program Persiapan Sekolah) as it was developed.

v. Reading Diagnostic Testing and Differentiated Instruction

This work took root from a collaboration with Kiat Guru, a World Bank project, in doing consultancy work for the Ministry of Education and Culture for guidelines for teachers to do diagnostic testing nationwide for the beginning of the school year. As a follow up from these guidelines, we developed the full instruments for elementary level that were used in one of our literacy projects in elementary schools in Banten.

vi. Industrial Revolution 4.0 Teacher Preparation Programme (Program Revi4)

The development of this programme was put on hold due to the allocation of resources to the development of other more pertinent materials.

1. Research

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

- We graduated 12 kindergarten students and started a new class with five four-year-olds in the second half of the year. Our focus in the past year in KBC was the continual implementation of our foundational mathematics programme.
- We had 42 students in our enrichment programmes. We have grade 6 students in our literacy programme, and grade 3 students in our mathematics programme, which have allowed us to continue the development of our programmes into the higher grade levels.

ii. Klub Belajar Credo – downsizing to expand and extend

Our strategy to downsize to expand and extend which started in 2019 continued into 2020. Despite our decision to downsize, we did start a new group of kindergartners in July for two reasons: many pre-schools are not running due to the pandemic, and the children who were in this group were children of parents who had joined our literacy instruction training. We saw the potential of these parents in becoming community teachers through the instructions and guidance we would have to give them for them to support their children's learning at home. This did work out as planned as parents ended up providing many demonstration videos of their activities with their children.

iii. Literacy Remedial Programme

The trial of a modified and accelerated version of our literacy programme for struggling readers in an elementary school in Serang, Banten ended in September with good results. Of the 61 students who joined the programme, 47 had completed the programme and evaluated to be able to read by Credo trainers. The learnings from this trial programme were applied in our literacy instruction according to student ability in other elementary schools and were incorporated into our Reading Diagnostic Testing and Differentiated Instruction materials that were distributed to our participants in our Maluku Tenggara project.

iv. School Readiness Programme

The trial of extending our early literacy programme backwards that began in the year proved to be very successful. About 100 preschool children are participating in this programme (Program Persiapan Sekolah) and have been able to develop early literacy skills that we don't normally see in struggling readers in elementary schools.

During the year, Credo trained a total of **28** trainers, teachers, and teacher students, bringing our accumulative total to **7,350**. The breakdown is shown in Table 1 below. Details of the projects and activities undertaken in the past year are shown in Table 2

Table 1. Breakdown of participants

	Accumulative 2019	2020	Accumulative 2020
Children 3-12 years old	568	5	573
School Age Students (above 12)	704	0	704
Higher Education students (non education)	301	0	301
Parents	237	16	253
Counselors & Freelancers	268	0	268
Professionals (non-educators)	344	0	344
Teacher Students / pre-service teachers	936	15	951
Teachers*	6,077	13	6,090
University Lecturers (education) & Trainers	309	0	309

* participants who continued from the previous year are not count for in 2021 figures

Table 2. Breakdown of Projects & Project Details

A. Project External

i. 3 or more training days

No	Project Name	Location	Beneficiaries	Duration	Number of Participants	Description			
						Teaching hours	Program Development	Research	Direct sponsored
1	Klub Belajar Credo - Group A (Credo's Lab Scholls) - Kindergarten	Credo, Jakarta	5 children (age 4-5)	1 Augt - 31 Dec 2020	5	4 session/week @0.5 hours	v	v	v
2	Klub Belajar Credo - Group B (Credo's Lab Scholls) - Kindergarten	Credo, Jakarta	12 children (age 5-6)	1 Jan - 31 Jun 2020	12	4 session/week @ 3 hours	v	v	v
3	Klub Belajar Credo - (Credo's Lab School)- Literacy Program for Kindergarten & Elementary Grade 1	Credo, Jakarta	33 children (age 7-12)	1 Jan - 31 Dec 2020	2	2 session/week @1 hours	v	v	v
	27				2 session/week @1.25 hours	v	v	v	
	4				2 session/week @1.5 hours	v	v	v	
4	Klub Belajar Credo - (Credo's Lab School)- Math Program for elementary Grade 1 & 2	Credo, Jakarta	30 children (age 7-10)	1 Jan - 31 Dec 2020	21	2 session/week @1 - 1.25 hours	v	v	v
	9				2 session/week @1.5 hours	v	v	v	
5	TOT: Teaching Early Literacy Teacher Training & Evaluation for Participant TOT Training	Maluku Tenggara	Teachers	1 Jan - 31 Dec 2020	36	on going	v	v	v
6	Program Remedial Literasi (Elementary Grade 3 - 6)	SDN Pegadingan 2, Banten	Students	1 Jan - 30 Sep 2020	61	5 session/week @1.5 hours	v	v	v
7	Pelatihan Literasi Dasar	SDN Gempol & SDN Pegadingan 2, Banten	Teachers	1 Feb - 30 Mar 2020	15	2 session/month @3-4 hours	v	-	-



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No	Project Name	Location	Beneficiaries	Duration	Number of Participants	Description			
						Teaching hours	Program Development	Research	Direct sponsored
8	Pelatihan Program Persiapan Sekolah (PPS), 2 kelompok di Jakarta	Grogol Utara, Jakarta	8 parents & 2 teachers	1 Jan - 31 Dec 2020	10	1 session/week @4 hours	v	v	v
	Percontohan dan Pendampingan guru PPS, 2 kelompok di Jakarta		Parents & teachers in the community		6	1 session/week @1.5 - 2 hours			
9	Program Persiapan Sekolah (PPS), 10 kelompok di Banten	Malang Nengah (2)	Parents & teachers in the community	1 Jul - 31 Dec 2020	3	2 session/week @3-4 hours	v	v	v
		Cihaseum (2)			2				
		Cirumput (1)			2				
		Kadu Hapa (1)			2				
		Wilukon (2)			2				
		Carodok (2)			2				
		Lapak Sarmili (1)			1				
	Percontohan dan Pendampingan guru PPS, 10 kelompok di Banten	Malang Nengah (2)			3				
		Cihaseum (2)			2				
		Cirumput (1)			2				
		Kadu Hapa (1)			2				
		Wilukon (2)			2				
		Carodok (2)			2				
10	Pelatihan seleksi guru proyek Literasi Tatanan Baru (LTB)	Banten	Teacher students	Jun - Oct 2020	15	1 session/week @4 hours	v	-	-
11	Proyek Literasi di Masa Tatanan Baru (LTB)	Banten	4-5 SDN Pandeglang, Banten	1 Jul - 31 Dec 2020	9	5 session/week @7 hours	v	-	-
12	Webinar Workshop: Gambaran Besar Literasi Dasar Fonologi Pengetahuan Alfabet Fonik Kelancaran Membaca Pemahaman Fiksi Pemahaman Non Fiksi	Banten (online)	Teacher students	Oct - Dec 2020	15	1 session/week @4 hours	v	-	-



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ii. less than 3 training days

No	Project name:	Beneficiaries	Duration	Number of participants:	Description			
					Teaching Hour	Program development	Research	direct Sponsored
1	Tata Bahasa	Guerrilla Teachers	May 2020	9	28 hours (4 days)	v	-	-
2	Analisis Data		Jun 2020	9		v	-	-

B. Projects: In-House Training

No	Project name:	Beneficiaries	Duration	Number of participants:	Description			
					Teaching Hour	Program development	Research	direct Sponsored
1	Trainer Generation Programme	Trainee Trainers	1 Jan - 31 Des 2020	3	ongoing	v	-	-
2	Trainer Generation Programme	Trainee Mentors	1 Jan - 31 Des 2020	4		v	-	-
3	Trainer Generation Programme	Trainee Teachers	1 Jan - 31 Des 2020	2		v	-	-
4	Program Revi 4	Trainee Teachers & Trainee Mentors	1 Jan - 31 Des 2020	10		v	-	-
5	Tata Bahasa		1 Apr - 31 May 2020	7	14 hours (2 days)	v	-	-
6	Reading and Writing Process	Teacher	1 Jan - Feb 2020	7	21 hours (3 days)	v	-	-
7	Critical Thinking		1 Jul - 31 Dec 2020	3	49 hours (7 days)	v	-	-
8	Reading Framework			2	70 hours (10 days)	v	-	-

C. Resource Development

Initiated in 2020

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

Project	Teaching Literacy
Work:	Grammar Workbook
Progress:	50%
Program:	Literacy – Grade 3 – 6
Program duration:	5 semesters

Project	Teaching Literacy
Work:	Daily Vocabulary Collection
Progress:	100%
Program:	School Readiness Programme
Program duration:	4 semesters

Continuing projects from 2019

Project	Teaching Early Mathematics	
Work:	Developing lesson plans for kindergarten	
Progress:	75% (2019: 50%)	
Program:	Early Maths – K to Grade 2	
Program duration:	6 semesters	
Topics	Materials	
Data Analysis	<ul style="list-style-type: none"> • Syllabus: 6 semesters • Lesson plans • Student worksheets • Summative assessments • Games 	
Numbers		
Geometry		
Measurement		

Project	Teaching Literacy		
Work:	Levelled Readers		
Progress:	60%		
Program:	Literacy – Grade 2 – 6 (Semester 3 – 12)		
Program duration:	10 semesters		
Product	Quantity (titles)	Titles complete	% complete
Readers – Semester 3	60	42	70%
Readers – Semester 4	60	27	45%
Readers – Semester 5	60	34	56%
Readers – Semester 6	60	45	75%
Readers – Semester 7	60	45	75%
Readers – Semester 8	60	46	76%
Readers – Semester 9	60	35	58%
Readers – Semester 10	60	25	41%
Readers – Semester 11	60	40	66%
Readers – Semester 12	60	20	33%

Project	School Readiness Programme	
Work:	Developing lesson plans for children age 4-6 taught by informal teachers	
Progress:	80% (2019: 25%)	
Program:	Early Literacy – pre-school	
Program duration:	4 semesters	
Components	Materials	
Phonology	<ul style="list-style-type: none"> • 100% of semester 1 & 2 materials (syllabus, training materials, teaching materials) • 60% of semester 3 & 4 materials (syllabus, training materials, teaching materials) 	
Print Awareness		
Alphabet Knowledge		
Phonics		
Vocabulary		
Comprehension		

Project	Reading Framework, Algorithm for Diagnostic Testing, & Reading Test	
Work:	Development of reading framework that match international standards, algorithm for diagnostic testing, and	
Progress:	grade level reading tests based on framework	
Program:	100% (2019: 80%)	
Program duration:	Grade 1-6	

Project	Foundational Maths Framework, Algorithm for Diagnostic Testing, & Reading Test for Elementary Grades	
Work:	Development of maths framework that match international standards and algorithm for diagnostic testing	
Progress:	100% (2019: 80%)	
Program:	Kindergarten to Grade 2	
Program duration:	8 semesters	



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

3. Financial Report & Auditor's Report

3.1 Financial Summary

Our income increased substantially in 2020 due to the School Readiness Programme (Program Persiapan Sekolah) which saw us raise 100% of the IDR540mn funds needed. The School Readiness Programme was warmly received by funders and was 100% funded within two weeks of our fundraising efforts. We had dormant funders become active again, and gained a couple of new individual donors and one new institutional donor (Indika Foundation).

Our two institutional funders for KBC (Schroders Indonesia, PT FWD Asset Management in conjunction with Citi) did not continue funding for the new school year; however, we were able to gain a new institutional funder (PT Cikarang Listrindo) for the programme.

The School Readiness Programme accounts for the increase in the designated funds and direct project expenses for 2020 as compared to 2019. Non direct project expenses remained stable in 2020. Even though our senior trainer/maths specialist started a long leave of absence which brought our monthly expenses down by some Rp10mn from July, this was somewhat offset by the costs of our guerilla teachers. Working from home has also slightly decreased our utilities, admin and other expenses.

The surplus at the end of the year is designated for the completion of our Maluku Tenggara project which was given an extension of implementation deadline from 31 December 2020 to July 2021. The funds were for this project were received in 2020.

Table 3 Financial Summary

	2019	2020	Increase / (Decrease)
Total Income	IDR983mil	IDR1.610 bil	64%
Total Self-generated income	5%	8%	3%
Total donations received	95%	92%	(3%)
Total designated donations	IDR936mil	IDR1.476 bil	58%
Total undesignated donations	47%	83%	36%
Total expenses	53%	17%	(36%)
Total Expenses	IDR1.364 bil	IDR1.244 bil	(9%)
Direct Project expenses	9%	17%	8%
Salaries & benefits	74.5%	73%	(1.5%)
Rental & utilities	4%	1%	(3%)
Admin expenses	7%	4%	0%
Marketing expenses	-	1%	1%
Other expenses	5%	3%	(3.5%)
Tax	0.5%	1%	0.5%
Surplus / (Deficit)	(IDR380mil)	IDR365mil	196%

Financial Report as at 31 December 2020

YAYASAN CREDO						
LAPORAN LABA/RUGI						
UNTUK PERIODE YANG BERAKHIR 31 DESEMBER 2020						
	TOTAL		KOMERSIAL	KOREKSI FISKAL	FISKAL	
A. PENDAPATAN		Rp130,500,000.00	Rp0.00	Rp0.00	Rp0.00	
- <u>Pendapatan Fee Earning</u>	Rp0.00					
- <u>Pendapatan Universitas/Sekolah</u>						
-						
- <u>Pendapatan Corporate</u>	Rp130,500,000.00		Rp130,500,000.00	Rp130,500,000.00	Rp0.00	
- UNICEF						
- Word Bank						
- <u>Pendapatan Workshop</u>	Rp0.00		Rp0.00	Rp0.00	Rp0.00	
- Cikal						
- Upi Serang						
- Mutiara Bunda - Bandung						
- MALUKU						
- JAKARTA						
- <u>Pendapatan Sponsored Project</u>		Rp1,476,100,000.00				
- <u>Pendapatan Project</u>	Rp1,224,545,000.00		Rp1,224,545,000.00	Rp1,224,545,000.00	Rp0.00	
- KBC						
- Maluku Tenggara (tahap tiga)						
- Remedial Literasi SDN Pegadangan						
- Kalbar						
- PPS						
- Literasi Tatanan Baru						
- <u>Pendapatan Donasi Umum</u>			Rp251,555,000.00	Rp251,555,000.00	Rp0.00	
- Project	Rp251,555,000.00					
- Kantor						
Jumlah Pendapatan	1,606,600,000.00		Rp1,606,600,000.00	Rp1,606,600,000.00	Rp0.00	
B. BEBAN PROJECT						
- Beban Project	Rp173,587,406.00		Rp173,587,406.00	Rp173,587,406.00	Rp0.00	
- Beban Perjalanan Dinas	Rp0.00		Rp0.00	Rp0.00	Rp0.00	
- Beban Transportasi	Rp5,497,000.00		Rp5,497,000.00	Rp5,497,000.00	Rp0.00	
- Beban Rumah Tangga Projek	Rp2,524,000.00		Rp2,524,000.00	Rp2,524,000.00	Rp0.00	
- Beban Pos & Kirim Dokumen	Rp0.00		Rp0.00	Rp0.00	Rp0.00	
- Beban Telepon, Fax, & Internet	Rp0.00		Rp0.00	Rp0.00	Rp0.00	
- Beban HP	Rp18,189,500.00		Rp18,189,500.00	Rp18,189,500.00	Rp0.00	
- Beban Entertainment & Representasi	Rp0.00		Rp0.00	Rp0.00	Rp0.00	
- Beban Perlengkapan Projek	Rp1,200,000.00		Rp1,200,000.00	Rp1,200,000.00	Rp0.00	
- Beban ATK,Cetak, Materai & Fotokopi	Rp5,101,265.00		Rp5,101,265.00	Rp5,101,265.00	Rp0.00	
Jumlah Beban Project	Rp206,099,171.00	Rp206,099,171.00	Rp206,099,171.00	Rp206,099,171.00	Rp0.00	
Laba Kotor	Rp1,400,500,829.00		Rp1,400,500,829.00	Rp1,400,500,829.00	Rp0.00	

C. BEBAN OPERASIONAL						
-	Beban Administrasi & Umum					
-	Beban Gaji	Rp858,918,214.00			Rp0.00	
	Gaji	Rp828,867,996.00		Rp828,867,996.00	Rp828,867,996.00	Rp0.00
	Tunjangan Asuransi Kesehatan	Rp26,273,691.00		Rp26,273,691.00	Rp26,273,691.00	Rp0.00
	Tunjangan Jamsostek	Rp3,776,527.00		Rp3,776,527.00	Rp3,776,527.00	Rp0.00
-	Beban Tunjangan Hari Tua	Rp46,395,977.00		Rp46,395,977.00	Rp46,395,977.00	Rp0.00
-	Beban Listrik	Rp13,498,000.00		Rp13,498,000.00	Rp13,498,000.00	Rp0.00
-	Beban Telepon, Fax, & Internet	Rp7,292,091.00		Rp7,292,091.00	Rp7,292,091.00	Rp0.00
-	Beban HP	Rp2,714,000.00		Rp2,714,000.00	Rp2,714,000.00	Rp0.00
-	Beban Transportasi	Rp1,855,000.00		Rp1,855,000.00	Rp1,855,000.00	Rp0.00
-	Beban Perlengkapan Kantor	Rp2,195,900.00		Rp2,195,900.00	Rp2,195,900.00	Rp0.00
-	Beban ATK,Cetak, Materai & Fotokopi	Rp4,252,400.00		Rp4,252,400.00	Rp4,252,400.00	Rp0.00
-	Beban Pengurusan Dokumen	Rp4,330,000.00		Rp4,330,000.00	Rp4,330,000.00	Rp0.00
-	Beban Pos & Kirim Dokumen	Rp58,000.00		Rp58,000.00	Rp58,000.00	Rp0.00
-	Beban Asuransi	Rp805,993.00		Rp805,993.00	Rp805,993.00	Rp0.00
-	Beban Pemeliharaan Gedung	Rp11,200,000.00		Rp11,200,000.00	Rp11,200,000.00	Rp0.00
-	Beban Pemeliharaan Peralatan Kantor	Rp3,445,000.00		Rp3,445,000.00	Rp3,445,000.00	Rp0.00
-	Beban Peny. Peralatan Kantor	Rp2,866,041.66		Rp2,866,041.66	Rp2,866,041.66	Rp0.00
-	Beban Jasa Konsultansi	Rp38,400,000.00		Rp38,400,000.00	Rp38,400,000.00	Rp0.00
-	Beban Marketing	Rp8,750,000.00		Rp8,750,000.00	Rp8,750,000.00	Rp0.00
-	Beban Entertainment Kantor	Rp175,000.00		Rp175,000.00	Rp175,000.00	Rp0.00
-	Beban Rumah Tangga Kantor	Rp18,686,700.00		Rp18,686,700.00	Rp18,686,700.00	Rp0.00
-	Beban Pajak PPh	Rp8,033,000.00		Rp8,033,000.00	Rp8,033,000.00	Rp0.00
-	Beban Hosting	Rp2,825,730.00		Rp2,825,730.00	Rp2,825,730.00	Rp0.00
-	Pembulatan	(Rp507.00)		(Rp507.00)	(Rp507.00)	Rp0.00
	Jumlah Beban Administrasi & Umum	1,036,696,539.66	Rp1,036,696,539.66	Rp1,036,696,539.66	Rp1,036,696,539.66	Rp0.00
	Laba Usaha	363,804,289.34		Rp363,804,289.34	Rp363,804,289.34	Rp0.00
D. PENDAPATAN/BEBAN DI LUAR USAHA						
-	Pendapatan Diluar Usaha					
-	Pendapatan Bunga Bank	Rp0.00		Rp0.00	Rp0.00	Rp0.00
-	Pendapatan Lain-Lain	Rp3,809,360.00		Rp3,809,360.00	Rp3,809,360.00	Rp0.00
	Jumlah Pendapatan di Luar Usaha	3,809,360.00	Rp3,809,360.00	Rp3,809,360.00	Rp3,809,360.00	Rp0.00
-	Beban Diluar Usaha					
-	Beban Administrasi Bank	Rp1,619,900.00		Rp1,619,900.00	Rp1,619,900.00	Rp0.00
-	Beban Diluar Usaha Lain-lain	Rp0.00		Rp0.00	Rp0.00	Rp0.00
-	Beban Bunga Bank	Rp0.00		Rp0.00	Rp0.00	Rp0.00
	Jumlah Beban Diluar Usaha	1,619,900.00		Rp1,619,900.00	Rp1,619,900.00	Rp0.00
	Jumlah Pendapatan/Beban Diluar Usaha	2,189,460.00	3,809,360.00	Rp2,189,460.00	Rp2,189,460.00	Rp0.00
	Laba/Rugi Sebelum Pajak	365,993,749.34	Rp0.00	Rp365,993,749.34	Rp365,993,749.34	Rp0.00
	Pajak Penghasilan			Rp0.00		Rp0.00
	Laba (Rugi) Bersih			Rp365,993,749.34	Rp365,993,749.34	Rp0.00

3.2 Auditor's Report

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

4. Looking Ahead - Plan for 2021

4.1 Core Activities

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

A. Training of Teachers & Trainers

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

We will continue to use KBC as a platform to train our guerrilla teachers and also the parents of our students who have been engaged in their children's learning at home.

ii. Training of Trainers: Maluku Tenggara

We will proceed to year four of this five year project segmented into annual goals. As the 2020 plan was modified, some of the objectives from 2020 had been postponed for implementation in 2021. Hence, our overall objective for 2021 will be the same as the aim for 2020. We aim that by the end of the year, we will have all the 36 teacher trainers evaluated and from this pool of trainer candidates, to select those who show promise to be early literacy teacher trainers.

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

We aim to continue to engage students at the University of Education Indonesia (Early Childhood and Elementary Education) and other teacher training institutes by offering literacy instruction training plus parts of our Industrial Revolution 4.0 Teacher Training programme virtually. Similar trainings will also be offered to teachers selected based on motivation and commitment to improve teaching quality.

iv. Deployment of our guerilla teachers in elementary schools

We will continue to expand our team of guerilla teachers and deploy them in the expansion of our literacy programmes to more elementary schools with the aims to: (i) reduce the number of children who cannot read (ii) provide literacy instruction teacher training to schools with a high number of poor readers as a prevention strategy to low reading achievement in schools.

v. Completion of second/final year of School Readiness Programme

We aim to complete this two year program in 2020 in Jakarta and in the nine locations in Banten. This will bring this trial programme to completion.

B. Resource Development

i. Leveled readers for fluency instruction

We plan to complete the collection of our leveled readers for grades 2 to 6.

ii. Foundational mathematics programme

We will continue the development in some basic concepts in early mathematics through a structured and systematic approach especially for first and second grade teachers.

iii. Industrial Revolution 4.0 Teacher Preparation Programme (Program Revi4)

We will restart the resource development for this programme to support our initiative for virtual training.

vi. School Readiness Programme

We plan to complete all the training and teaching materials for this two year programme.

C. Research

i. Foundational mathematics programme

We aim to move towards completion the testing of our mathematics programme with our kindergarten students and grade level students in our enrichment programme.

ii. Literacy programme

With the completion of our early literacy programme development, and solid materials developed for the reading strand, we will now turn our focus on strengthening the writing strand of this programme for all elementary school grades.

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

The Ministry of Education and Culture has published information on their priority in teaching thinking and collaboration skills in formal education. We will seek opportunities to approach the ministry for their consideration of adoption of our Program Revi4 in their teacher training.

4.2 Funding

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

4.3 Human Resources

With our mathematics specialist on a long leave of absence since mid 2020, our active team members included the following permanent staff: 1 senior trainer, 7 trainers, 1 part-time trainer, 1 teacher, and 2 support staff. As at the end of 2020, we have a team of 12 guerilla teachers, and will be looking to expand the team in 2021.

5. Budget 2021

As with previous years, we are planning for a balanced budget, which in 2021 is estimated to be around IDR1.4billion. We expect to be generating almost all of our income from funds raised by way of applying for grants and fund raising. We start the year with funds of IDR330mn from FWD Asset management and Citi for our Early Literacy Teacher Training Maluku Tenggara project to complete some of our work which was originally planned for 2020, and IDR100mn from PT Cikarang Listrindo for KBC.

Other avenues of fund raising for the year encompass both existing and new projects. Existing projects include the School Readiness Programme (IDR500mn), Early Literacy Teacher Training Maluku Tenggara (IDR300mn) and KBC (IDR200mn). We also plan to initiate a new project to train pre-service and in-service teachers virtually (IDR250mn).

We have been approached by UNICEF for a mathematics education training project in Sumba in 2021 and expected to generate about IDR50mn in income from this project.

Our total expenses (excluding depreciation and tax) will increase by IDR200mn from IDR1.2bn to IDR1.4bn. We estimate an approximate increase 73% in direct project expenses (from IDR206mn to IDR356mn). Our operational expenses (excluding depreciation and tax) will see a increase by an estimated 7% (IDR70mn). The estimated 5% increase in salaries and benefits is based on the assumption that our mathematics specialist will return to work for the most part of 2021. Utilities and maintenance of office equipment will see a significant increase (256% and 190% respectively) as we return to work from the office, but actually reflect the usual cost levels prior to work from home. There are no other significant spending items other than normal inflationary adjustments to normal business expenses.

YAYASAN CREDO			
ANGGARAN ESTIMASI 2021			
	Donasi (in kind/benda)	Rp	
11	Izin pakai tanah 2021	96,000,000.00	
	Penambahan Aset	-	
ESTIMASI LAPORAN LABA/RUGI			
UNTUK PERIODE YANG BERAKHIR 31 DESEMBER 2021 (Rp)			
		Fiskal (Rp)	%
PENDAPATAN			
Catatan	Pendapatan Fee Earning		
1.A	Pendapatan Universitas/Sekolah	10,000,000.00	0.68%
1.B	Pendapatan Workshop	40,000,000.00	2.73%
1.C	Pendapatan Corporate	50,000,000.00	3.41%
2	Donasi		
	Donasi Umum	125,000,000.00	8.54%
	Donasi Proyek	1,239,355,000.00	84.63%
	Jumlah Pendapatan	1,464,355,000.00	100.00%

BEBAN PROYEK			
3F	Beban Material dan Pelatihan	50,900,000.00	3.48%
3G	Beban Perjalanan Dinas (dalam&luar kota)	274,700,000.00	18.76%
4	Beban Pengembangan SDM	19,500,000.00	1.33%
12	Beban Representasi	3,000,000.00	0.20%
8	Beban ATK & Rumah Tangga Kantor	8,645,518.00	0.59%
	Jumlah Beban Project	356,745,518.00	24.36%
	Laba Kotor	1,107,609,482.00	75.64%
BEBAN OPERASIONAL			
	Beban Administrasi & Umum		
10	Beban Gaji	872,005,500.00	78.73%
9	Tunjangan Asuransi Kesehatan	26,160,165.00	2.36%
9	Tunjangan Jamsostek (bpjamsostek)	10,812,869.00	0.98%
9	Beban Tunjangan Hari Tua (Bpjamsostek)	43,600,275.00	3.94%
14	Beban Listrik	48,000,000.00	4.33%
10	Beban Telepon, Fax, & Internet	7,292,000.00	0.66%
10	Beban HP	2,714,000.00	0.25%
6	Beban Transportasi	2,040,500.00	0.18%
7	Beban Perlengkapan Kantor	4,391,800.00	0.40%
10	Beban ATK,Cetak, Materai & Fotokopi	4,252,400.00	0.38%
10	Beban Pengurusan Dokumen	4,330,000.00	0.39%
7	Beban Pos & Kirim Dokumen	116,000.00	0.01%
5	Beban Asuransi	3,000,000.00	0.27%
10	Beban Pemeliharaan Gedung	11,200,000.00	1.01%
12	Beban Pemeliharaan Peralatan Kantor	10,000,000.00	0.90%
6	Beban Jasa Konsultan	42,240,000.00	3.81%
10	Beban Marketing	8,750,000.00	0.79%
12	Beban Sumbangan	3,000,000.00	0.27%
13	Beban Website & Hosting	3,703,973.00	0.33%
	Jumlah Beban Administrasi & Umum	1,107,609,482.00	75.64%
	Total Pengeluaran	1,464,355,000.00	100.00%
	Laba Usaha	0.00	0.00%

	Estimasi Pendapatan (Rp)			
	Catatan 1.A			
		2020	Kenaikan	2021
	Pendapatan universitas/sekolah	0		10,000,000
Asumsi	Akan ada pendapatan sekitar Rp.10 juta.			
	Catatan 1.B			
		2020	Kenaikan	2021
	Pendapatan workshop	0		40,000,000
Asumsi	Mencoba kerja sama dengan universitas/sekolah serta lembaga pendidikan yang membutuhkan pelatihan dari Credo.			
	Catatan 1.C			
		2020	Penurunan	2021
	Pendapatan corporate/non donasi	130,500,000	62%	50,000,000
Asumsi	Pendapatan dari Rumsram (pelatihan Matematika untuk Sumba) dan lainnya.			
	Catatan 2			
				2020
				2021
	Pendapatan Donasi	Umum		251,555,000
		Proyek Klub Belajar Credo (KBC)		243,070,000
		Proyek Literasi Dasar Maluku Tenggara Tahap Tiga, (2020) Tahap 4 (2021)		672,000,000
		Proyek Program Persiapan Sekolah (PPS) Tahap Dua		450,000,000
		Proyek Literasi Tatanan Baru (LTB)		55,000,000
		Proyek "Program Revolusi Industri 4.0" untuk Guru Gerilya		0
		Proyek jaringan guru: Jamu (Jaringan Maju)		-
		Proyek jaringan calon guru: Kopi Gula (Komunitas Perintis Generasi Guru Luar Biasa)		-
Asumsi	Donasi Umum diperkirakan menurun 50%			
	Proyek Klub Belajar Credo (KBC) mendapatkan donasi dari PT. Cikarang Listrindo sebesar 50% dan kekurangannya 50% akan kami carikan donatur lain.			
	Proyek Literasi Dasar di Maluku Tenggara Tahap Tiga (2020) dan Tahap 4 (2021) dengan Dinas Maluku Tenggara tetap berlanjut, kegiatan yang direncanakan pada tahun 2020 tertunda di tahun 2021 akibat pandemi. Untuk biaya sebagian sudah didapat dari FWD Asset Management dan Citi, sedangkan sisanya kami mencoba untuk dapat dana dari Dinas Maluku Tenggara dan donatur lain.			
	Proyek Program Persiapan Sekolah (PPS) Tahap Dua , ini adalah proyek lanjutan atas keberhasilan PPS Tahap Pertama yang dibiayai oleh Indika Foundation, PT. Sinar Grahama Lestari dan para sponsor individu. Kami akan kembali mencoba mencari dana melalui donatur yang mendukung proyek PPS tahun sebelumnya.			
	Proyek Literasi Tatanan Baru (LTB) , proyek ini sudah mulai berjalan bulan Juli 2020 dengan melibatkan 9 Guru Gerilya dan 5 sekolah dan masih berlanjut sampai Juni 2021 dengan melibatkan 5 Guru Gerilya dan 3 sekolah.			
	Proyek "Program Revolusi Industri 4.0" untuk Guru Gerilya , pelatihan lanjutan untuk meningkatkan kemampuan, keterampilan dan sikap profesional para Guru Gerilya yang saat ini terlibat proyek LTB.			
	Proyek jaringan guru: Jamu (Jaringan Maju) dibentuk untuk pelatihan lanjutan untuk para guru dan ex Credo yang pernah mendapatkan pelatihan dari Credo sebelumnya.			
	Proyek jaringan calon guru: Kopi Gula (Komunitas Perintis Generasi Guru Luar Biasa) dibentuk untuk pelatihan para calon guru.			



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Catatan 3										
EXPENSES										
No	Project's Name	Periode (2021)	A	B No. of Trainer/Teacher	C No. of Participant	D Teaching Hours	E	F	G	H
			Research Y/N				Fee/participa nt Rp	Training Material Rp	Operational Cost Rp	Total (f+g) Rp
1	Klub Belajar Credo - Group A (Credo's Lab Scholls) - Kindergarten	Jan - Jun	N	1	5	4 days/week @0.5 hours	-	3,000,000	300,000	3,300,000
2	Klub Belajar Credo - (Credo's Lab School)- Literacy Program for Kindergarten & Elementary Grade 1 to Elementary Grade 4	Jan - Dec	Y	5	33	2 days/week @1.25 hours	-	12,000,000	7,200,000	19,200,000
	1			2 days/week @1.5 hours		-	8,400,000	2,400,000	10,800,000	
3	New Material Developing Literacy for advance	Jan - Jun	Y	2		on going	-	-	-	-
4	Klub Belajar Credo - (Credo's Lab School)- Math Program for elementary Grade 1 to Grade 3	Jan - Dec	Y	4	30	2 days/week @1.5 hours	-	18,000,000	6,000,000	24,000,000
5	New Material Developing Math for Grade 3	Jan - Jun	Y	1		on going	-	-	-	-
6	TOT: Teaching Early Literacy Teacher Training & Evaluation for Participant TOT Training Maluku Tenggara	Jan - Dec	N	3	36	on going	-	3,500,000	140,000,000	143,500,000
7	Program Persiapan Sekolah (PPS), 2 groups in Jakarta	Jan - Jun	N	2	7	1 days/week @3-4 hours	-	600,000	9,600,000	10,200,000
8	Program Persiapan Sekolah (PPS), 11 groups in Banten	Jan - Jun	N	5	14	2 days/week @2-3 hours	-	1,200,000	52,800,000	54,000,000
9	Literasi di Masa Tatanan Baru (LTB)	Jan - Jun	N	1	5	2 days/week @4 hours	-	600,000	51,000,000	51,600,000
10	Proyek "Program Revolusi Industri 4.0" untuk "Guru Gerilya"	Jan - Jun	N	1	6	2 days/week @7 hours	-	1,200,000	1,800,000	3,000,000
11	Teacher Training: JAaringan MajU "Jamu" Proyek "Program Revolusi Industri	Jan - Dec	N	1	15	1 days/month @7 hours	-	1,200,000	1,800,000	3,000,000
12	Teacher & Teacher Student Training: KOMunitas PIngin jadi GUru Luar BiasA "Kopi Gula" Proyek "Program Revolusi Industri	Jan - Dec	N	1	15	1 days/month @7 hours	-	1,200,000	1,800,000	3,000,000
Total								50,900,000	274,700,000	325,600,000

Catatan 4			
Staff	Jumlah Anggaran	Jumlah orang	Total
Trainer	1,750,000	9	15,750,000
Non Trainer	1,250,000	3	3,750,000
			19,500,000
Asumsi	Yayasan Credo akan mengembangkan karyawan dengan memberikan budget tersebut di atas, tahun 2021 ini akan banyak pengembangan melalui in house training.		
Catatan 5			
Asumsi	Beban Asuransi akan naik 150%, perkiraan akan banyak pergi ke Maluku Tenggara untuk memberi pelatihan.		
Catatan 6			
Asumsi	Beban Transportasi, Beban Jasa Konsultan naik 10%.		
Catatan 7			
Asumsi	Beban perlengkapan Kantor, Beban Pos & Kirim Dokumen naik dua kali lipat dari tahun lalu, karena tahun ini sudah WFO.		
Catatan 8			
Asumsi	Beban ATK & Rumah Tangga Kantor akan naik 20% karena sudah mulai kerja FWO.		
Catatan 9			
Asumsi	Mengikuti aturan pemerintah BPJS Kesehatan 3 - 4% dan BPJamSostek 6.24%		
Catatan 10			
Asumsi	Sama dengan tahun lalu untuk biaya Gaji, Pemakaian Hp, ATK, Pengurusan Dokumen, Pemeliharaan Gedung dan Marketing.		
Catatan 11			
Asumsi	Sewa Gedung tidak ada biaya keluar, masih mendapatkan izin pemakaian secara gratis seperti tahun lalu.		
Catatan 12			
Asumsi	Ditetapkan pada tahun ini Beban Representasi sebesar Rp.3 juta, Sumbangan Rp.3 juta dan Beban Pemeliharaan Peralatan Kantor Rp.10 juta.		
Catatan 13			
Asumsi	Beban Website & Hosting diperkirakan naik 20%.		
Catatan 14			
Asumsi	Beban Listrik diperkirakan kembali normal sebesar Rp.4 juta/bulan seperti sebelum WFH.		

Report sighted by,
Board of Officers:

Fendelina Suryadi
Board of Patron

Haryanto Tjiptodihardjo
Board of Supervisors

Teo Pek Swan
Chief Officer

Ellijawati Djendrono
Secretary

Herijanto Irawan
Treasurer