



# A balanced mutual fund that delivers investment growth in the Indonesian capital market while generating measurable social impact.

Since its launch in August 2024, JEBF has generated meaningful impact for families in need through a financial inclusion program for mothers and scholarship support for children, accompanied by dedicated mentorship, all aimed at building empowered families.

## JEBF SOCIAL IMPACT (AUGUST 2024 - SEPTEMBER 2025)

## INTEGRATED FINANCIAL INCLUSION SERVICES

TOTAL ULTRA MICROFINANCE WOMEN SERVED

#### ACADEMIC EMPOWERMENT

UNIVERSITY STUDENTS
RECEIVED ONE-YEAR
SCHOLARSHIPS

## YOUTH EMPLOYABILITY RUMAH BELAJAR

100

TOTAL PARTICIPANTS

In addition, JEBF strengthens youth work readiness by equipping participants with English, Microsoft Office & design skills, vocational training based on a job-ready curriculum, delivered across four terms within one year through Rumah Belajar, enabling them to gain practical skills and improve their employability.

### **MUTUAL FUND ONE YEAR IMPACT**

#### **JEBF Journey to Impact**

#### Our flagship program takes a dual approach:

Empowering mothers through microfinance while supporting their children's education through scholarships. This strategy aims to break the cycle of poverty by equipping families for generational change. By linking access to loans with school enrollment and improving daily income, the program creates a clear pathway out of poverty and into the aspiring middle class.

#### **Impact Stories**

## "BEHIND MY MOTHER'S DESPAIR, THIS SCHOLARSHIP CAME AS THE ANSWER."

Thalitha Fara Yumna, a YCAB scholarship recipient, is now studying Animation at Dian Nuswantoro University. The scholarship lightened her parents' burden and inspired her to dream bigger.

Her mother, Rominiati, a YCAB Ventures client since Thalitha was in junior high, expanded her food business with access to capital. Together, the scholarship and business support have empowered their family to build a better future.

#### Thalitha Fara Yumna

YCAB Scholarship Beneficiary Dian Nuswantoro University - Animation









#### "THIS SCHOLARSHIP LETS ME FOCUS ON MY STUDIES WITHOUT FINANCIAL WORRIES."

Receiving a scholarship has been a lifechanging moment for Rifani. The support not only eases the burden of tuition fees but also strengthens her motivation to study and pursue her dreams. For her mother, Yulianti, seeing her child selected as a scholarship recipient is an indescribable joy. To her, this scholarship is more than just financial relief, it is a gift of hope and a brighter future. As a beneficiaries herself, she knows how empowering support and opportunity can be. Now, witnessing her daughter walk the same path makes her even more grateful and proud.

#### Rifani

YCAB Scholarship Beneficiary Pakuan University - Management

# MEET YCAB FOUNDATION RECIPIENTS OF INTEGRATED FINANCIAL INCLUSION AND ACADEMIC EMPOWERMENT

