



SIX VALUES
One Aspiration



We consistently endeavor to improve the quality of life of our people, to provide satisfactory returns to shareholders and further strengthen our foundation to build an even better tomorrow.

www.sinarmas.com



EKA TJIPTA WIDJAJA (OEI EK TJHONG)

BE A MAN OF INTEGRITY, BE RESPONSIBLE TO YOUR FAMILY, JOB & THE SOCIETY

During the 1930's, a 7 year old Oei Ek Tjhong, full of hope, landed in Makassar from mainland China. By the mid 20th century, when Indonesia had just set out on the road to gaining independence from the foreign rule, the young Oei had grown up to be known as Eka Tjipta Widjaja.

In 1938, Eka Tjipta embarked on his vision with a humble beginning by starting a small trading company in Makassar, Indonesia which traded in palm oil and other commodities. Later on he entered into the field of production of cooking oil. During his initial days, Eka Tjipta experienced various challenges, developed his business network and most importantly, gained support and credibility from his fellow businessmen. The initial investment of trust, and not money, helped him to grow his business even in difficult

times. Hard work and perseverance helped him in growing a diversified business with a multinational outlook that is now known as Sinar Mas.

Sinar Mas focuses on certain essential commodities that also help in nation building and the economic growth of the country. The experience in palm oil trading prompted the start of agribusiness and food. Growth opportunities in the pulp and paper sector prompted the venture into the paper industry in 1974. Next, Sinar Mas extended its line of business to Banking and finance, which helped in handling financial instruments for other growing business in Indonesia. Housing and property strengthened the belief that Sinar Mas is committed to provide basic human needs.

GOVERNMENT

BUSINESS MODEL

**ENVIRONMENTAL
CONSERVATION**

**SOCIAL
WELL-BEING**
COMMUNITIES, EMPLO

**CORPORATE
SUSTAINABILITY**

**6
PILLARS**

STAKEHOLDERS

- ENERGY & INFRASTRUCTURE**
- TELECOMMUNICATIONS**
- FINANCIAL SERVICES**
- DEVELOPER & REAL ESTATE**
- AGRIBUSINESS & FOOD**
- PULP & PAPER PRODUCTS**



EXTERNAL
FACTORS

6

VALUES

1

ASPIRATION



EMPLOYEES

Our Statement

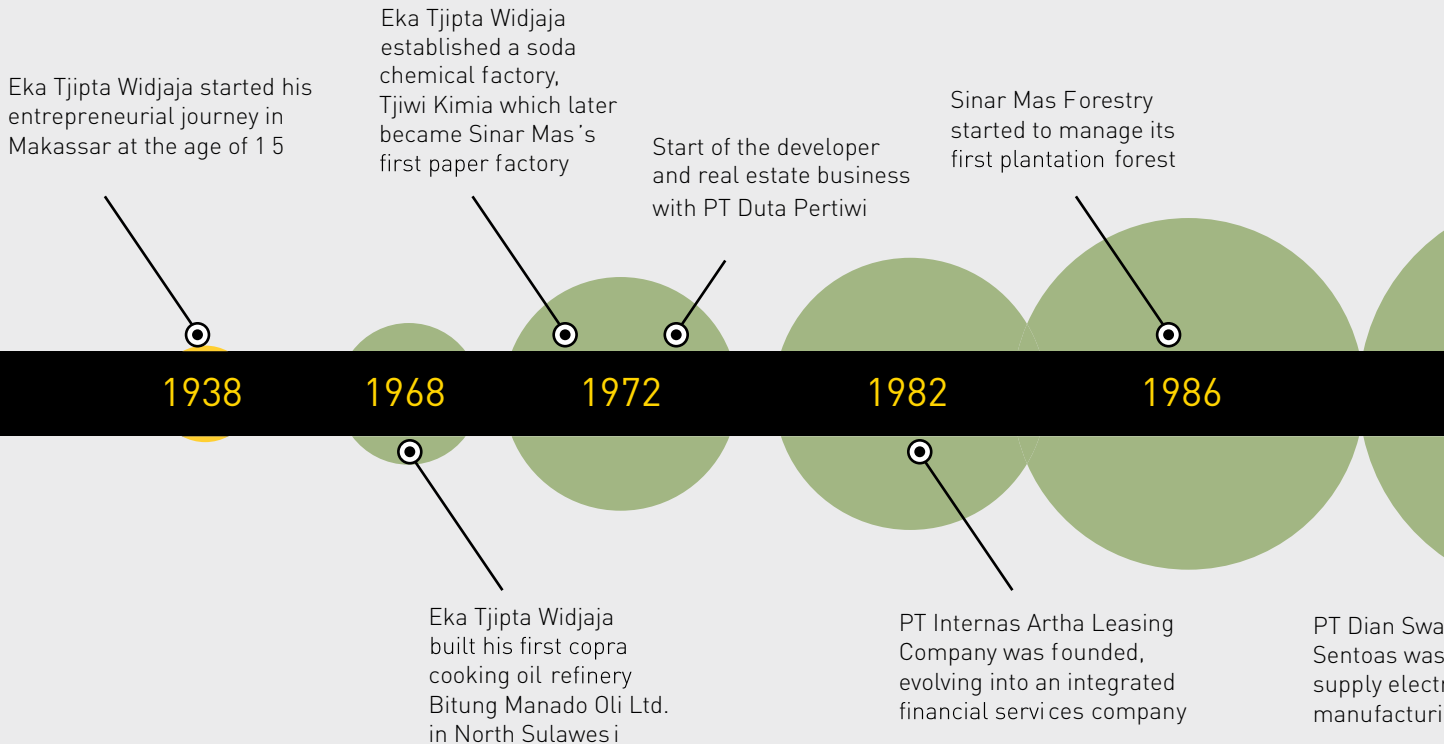
Inspired by the golden rays of sunlight shining endlessly, giving light and life, Eka Tjipta Widjaja begin his business by small trading in Makasar. It gradually evolved into 6 business pillars known under the shared brand name of Sinar Mas. The Sinar Mas name is used by companies that are independently managed but share a common history and corporate values.

All Sinar Mas businesses are committed to the highest business, environment and social standards for sustainable, inclusive growth. It is today one of Asia's leading enterprises, active in 6 main areas: Pulp & Paper, Agri-business and Food, Financial Services, Developer & Real Estate, Telecommunications and Energy & Infrastructure. Expressing our responsibility for our employees, we have started undertaking important initiatives in healthcare and education.

In Indonesia, Sinar Mas creates approximately 380,000 jobs directly and in addition 500,000 jobs indirectly.

COMPANY PHILOSOPHY

Sinar Mas believes that its business success depends on the opportunities given by the communities it operates in. Therefore, Sinar Mas always acts as a responsible corporate citizen; it complies with all applicable laws and regulations and it respects the cultures of the host communities.



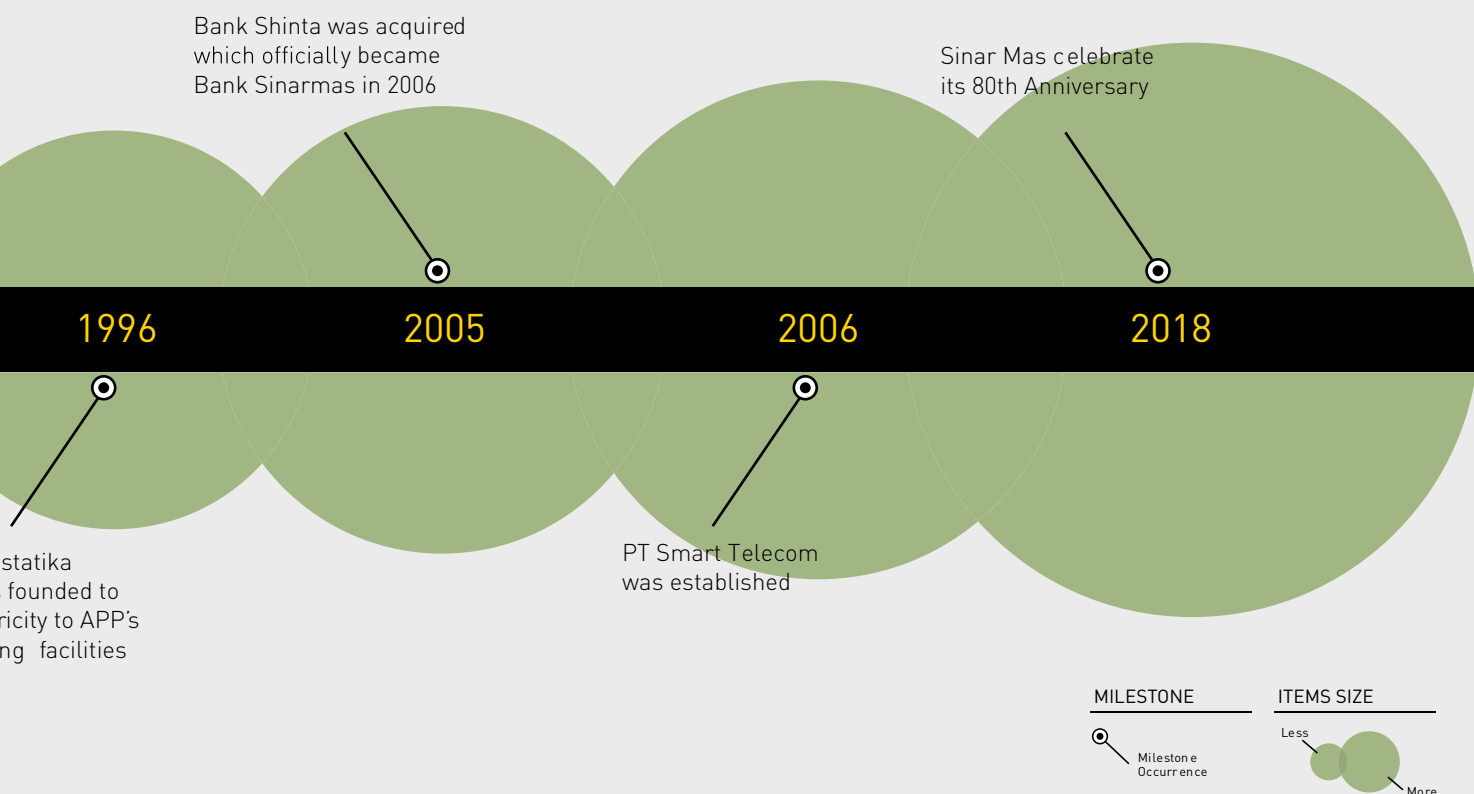
Sinar Mas offers value to consumers through their quality products and services. By improving the quality of life of the employees, Sinar Mas provides satisfactory returns to shareholders and further strengthens its foundation to build a better future for all involved in the process.

COMPANY VISION

Today, Sinar Mas is a rapidly growing member of the international market place. We have developed as a global corporate citizen who believing in sound and demonstrable performance, also in relation to the environment, local communities and civil society. Our vision is a balanced approach towards the three pillars of sustainability; social, environmental and economic. Our business practices are based on accountability, transparency, respect for stakeholder interests and ethical behaviour

at all times. We respect the law of the land as well as human rights focused on achieving a positive growth pattern. We want to become a leading, highly competitive and profitable business enterprise on a global scale, enjoying strong loyalty of our customers – the reason for our existence.

We recognize that international trade opportunities and competition will increase with the dismantling of trade barriers. Therefore, it is imperative for us to continually upgrade our managerial skills and technological capabilities to be a respected competitor in the many fields of our endeavour.



6 VALUES

COMPANY VALUES

Eka Tjipta Widjaja, the founding father of Sinar Mas, once said "Be a man of integrity, responsible to your family, job and the society". Eka Tjipta Widjaja has faith in these words and truly applies them in his life. These words inspired Sinar Mas to elaborate on 6 (six) values :

INTEGRITY

To put statements or promises into action so that one can earn the trust of others.

CONTINUOUS IMPROVEMENT

To continuously enhance the capability of oneself, the working unit and the organization to obtain the best results.

POSITIVE ATTITUDE

To display encouraging behavior towards the creation of a mutually appreciative and conducive working environment.

INNOVATIVE

To come up with ideas that increase productivity and company growth.

COMMITMENT

To perform our work wholeheartedly in order to achieve the best result.

LOYAL

To cultivate the spirit of knowing, understanding and implementing the company's core values as part of the big Sinar Mas family.



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USE OUR PAPER, WE PLANT MORE TREES.

Pulp and Paper



1st PILLAR

OVERVIEW

Asia Pulp & Paper (APP) is a trade name of several independent pulp and paper manufacturing companies in Indonesia. They share the same values and history as a member of Sinar Mas.

As one of the world's largest vertically integrated pulp and paper producers in the world, APP is responsible for delivering best quality products to meet the growing global demand for pulp and paper products. In various branded forms, our products find their way into the hands of consumers all over the world.

Having started in 1972 with PT Pabrik Kertas Tjiwi Kimia Tbk. producing caustic soda, APP now runs operations across Indonesia with an annual combined pulp, paper, packaging, tissue and converting products capacity of around 12 million tons per annum. APP markets its products to more than 120 countries across 6 continents.

“APP Indonesia Mills’ combined capacity has made APP as one of the largest pulp and paper producers in the world. We are vertically integrated pulp and paper companies with annual combined pulp, paper, packaging, tissue and converting products capacity of around 12 million tons per annum.”



Over the years, we have expanded our operations significantly. APP and its pulpwood suppliers employ more than 70,000 people.

It is our commitment to customer satisfaction that enables us to grow our share in paper sales worldwide and broaden our presence through offices in many countries.

We believe tradition and modernity go hand in hand which means we value long term relationships as part of our eastern traditions, while we also are eager to embrace the modern values of innovation and efficiency.

APP aspires to the highest level of corporate social responsibility. We are committed to ensuring that Our operations have a positive impact on the social and economic welfare of the surrounding communities.

ZERO DEFORESTATION

As a leading global pulp and paper company, APP is committed to Zero Deforestation throughout its supply chain.

APP launched its Forest Conservation Policy (FCP) on 5 February 2013. This includes a moratorium on all natural forest clearance by our suppliers and the commencement of large-scale High Conservation Value (HCV) and High Carbon Stock (HCS) assessments to identify natural forest and other important areas for protection. The FCP also commits APP to the protection and responsible management of peatland as well as community engagement measures.

In April 2014, APP also announced a commitment to support the protection and restoration of One Million Hectares of Forest in Indonesia. This conservation initiative focuses on ten key landscapes in which APP supplier concessions are situated.

APP believes that the effective conservation of forests requires a landscape approach as land cannot be conserved in isolation - the surrounding area must be taken into account.



This is why the company is committed to collaborating closely with governments, NGOs, communities and the private sector in an effort to bring about a new, sustainable model for forest conservation in Indonesia.

For more information, please visit:

www.asiapulppaper.com





“We believe in creating a sustainable future through our products”

AWARDS & RECOGNITIONS

To provide and ensure the best products and services to our stakeholders, all APP' products are made from high quality raw materials that is ensured for its origin and legality by SVLK certification; its product quality and sustainability have been certified as well with various ISO certifications and other national and international certifications.





Agribusiness & Food

2nd PILLAR

OVERVIEW

Sinar Mas operates its agribusiness and food pillar through Golden Agri-Resources Ltd. ("GAR"), a company listed on the Singapore Exchange in 1999. GAR and its subsidiaries form one of the leading integrated palm oil plantation companies in the world. One of GAR's main subsidiaries, PT Sinar Mas Agro Resources and Technology Tbk ("PT SMART Tbk" or "SMART") was listed on the Indonesia Stock Exchange in 1992.

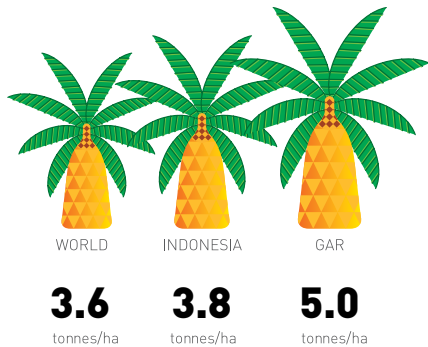


“We produce approximately
8% of Indonesia’s palm oil
output”

We manage almost 500,000 hectares of oil palm plantations in Indonesia. The large scale and integrated nature of our palm oil operations allow us to promote efficiency, productivity, quality and sustainable growth across the entire value chain. Our mature plantation area is about 5% of Indonesia’s but contributes an output of nearly 8%, making us one of the most efficient palm oil companies.



CPO yield is higher than the industry average



GAR has been expanding its downstream presence and is well positioned to grow a global, diversified customer base through strong distribution, branding, merchandising, destination processing, shipping and logistics. As we constantly develop our upstream and downstream capabilities to enhance performance, we are able to leverage logistical advantages, to supply our products to the world as the partner of choice.

GAR is committed to being the leader in sustainable palm oil production by adopting best industry practices and standards, managing the environment responsibly, creating employment and empowering the communities.

For more information, please visit:

www.goldenagri.com.sg

www.smart-tbk.com



AWARDS & RECOGNITION

SMART received The Agriculture Innovation Award from the Ministry of Agriculture of the Republic of Indonesia;

Frost and Sullivan named GAR the Home Grown Company of the Year and Palm Oil Trader of the Year at 2014 Frost and Sullivan Indonesia Excellence Award.

The Boston Consulting Group included GAR in its Global Challengers list in 2013, naming us one of 100 Fast Growing and Fast Globalising Companies from emerging markets.





Indonesia Original Brands 2014 from SWA magazine and Business Digest, for three years in a row

SMART received the 2014 Primaniyarta Award as Global Brand Creator and Outstanding Winner for five consecutive years from the Ministry of Trade of the Republic of Indonesia





Developer and Real Estate

3rd PILLAR

OVERVIEW

A future that offers something better, fulfilling and enduring – building an environment that capitalises on knowledge, technology and innovation. Progress must be sustainable, based on a solid foundation of past learning and investment, and a responsible approach to conserve and provide for generations to come.





City and Township
BSD City



Hotel
Le Grandeur



Office Building
Sinar Mas Land Plaza Jakarta



Golf Course
Palm Springs Golf and Beach Resort



Residential Estate
Whelford



Our vision is to become South East Asia's leading property developer, trusted by our customers, investors, by our building partners and all other stakeholders. Over the past 40 years we've come far and we see so many exciting challenges ahead.

Sinar Mas Land is one of Indonesia's largest and most diversified property developer. On a land bank of about 10,000 hectares we develop townships, residential areas as well as commercial, retail, hospitality, recreational and industrial properties.

Sinar Mas Land is listed on the stock exchanges in Singapore and Jakarta (with a combined market capitalization in excess of US 3.5 billion), from where we engage in

“At Sinar Mas Land we believe in endless progress.”

property business in Indonesia, China, Malaysia, Singapore and the United Kingdom. SML is rated as Indonesia’s strongest real estate company.

Having consistently been awarded the most prestigious international awards for best designs, best green buildings and most sustainable development projects, Sinar Mas Land lives its values. We take the physical challenges of a certain environment to optimize harmony between natural elements and the wishes of people. We would love to show you our ideas about how the future can look like and talk to you about how we can work together.

For more information, please visit
www.sinarmasland.com

AWARDS & RECOGNITION

South East Asia Property Awards 2015

MIPIM Asia 2015 Awards

The Best of the Best-50 Best Companies 2015

Ensign Media

Reed MIDEM

Forbes Indonesia







Financial Services



4th PILLAR

OVERVIEW

PT Sinar Mas Multiartha Tbk, SMMA, provides a broad range of financial services such as life and non-life insurance, securities, banking and capital market services. Our customers are both private and corporate, whom we service with our subsidiaries and our joint ventures.

Sinarmas MSIG Life is the region's largest life insurance company and Asuransi Sinar Mas is one of the largest non-life insurance companies. Bank Sinarmas focuses on commercial and consumer finance, including lending to micro- small and medium enterprises (MSME). In 2015, Mega Life Insurance change it's name to PT Asuransi Simas Jiwa after 100% take over. Simas Jiwa provide services such as individual life insurance, banc assurance , corporate , pension program (DPLK), direct marketing and telemarketing. Sinarmas Sekuritas is a mid-sized securities firm offering a range of financial services including asset management,

Asuransi Sinar Mas
is one of the largest
non-life insurance
companies"



brokerage, investment banking and financial advisory services. And Sinar Mas Multi-finance is also active in financing used automobiles and motorcycles.

SMMA is well-positioned to capitalize on continued growth in life and non-life insurance, securities, banking and multi-finance sectors as we expect Indonesia's middle class to expand. In each business segment, we expect to continue to increase and diversify our products and services offering, to evolve as the needs of our customers change.

SMMA will continue to build on our reputation as a trusted provider of comprehensive and competitive financial service solutions both through our branches and marketing campaigns. SMMA is committed to become a leading financial services business in Indonesia.

For more information, please visit www.sinarmasmultiartha.com

AWARDS & RECOGNITION

Sinarmas Bank

Excellent Financial Performance 2014	Info Bank
Golden Trophy with "Very Good" predicate on Bank's Financial Performance year 2010-2014	Info Bank
Gold Champion Category Saving Account (Buku I dan II)	Indonesia WOW Brand 2015 (Markplus)

Sinar Mas Insurance

Best General Insurance Award 2015	Media Asuransi Magazine
Infobank Insurance Awards 2015 – "Very Good" predicate	Infobank Magazine
Indonesia Insurance Consumer Choice Award 2014	Warta Ekonomi Magazine



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Telecommunications



5th PILLAR

OVERVIEW



Smartfren Telecom, Tbk. is a provider of telecommunication services that is proud to offer the world's best technological products and services. For its telecommunications system it uses 4G LTE technology, which uses various radio communication technologies that allow different clients to use the same frequency without undue interference.

Smartfren's cellular license also has the largest EV-DO network coverage in Indonesia, saving customers a lot of worries when moving between the archipelago's many islands.

The latest generation of 4G LTE technology, EV-DO (Enhanced Voice – Date Optimised), gives customers the best possible "throughput" in terms of quality and quantity of voice and data transfer. This technology has no capacity limits and shows highest transfer rates.

And Smartfren is the first telecom operator in the world that provides 4G LTE (equivalent to 3.5 G with download speeds up to 14.7 Mbps) and among the first 4G LTE operators providing BlackBerry services.

Smartfren wants to constantly demonstrate its commitment to providing its customers with the best possible solutions in telecommunication services to satisfy customer expectations in all private and business communication objectives. As a 4G LTE carrier network that provides high speed mobile internet (mobile broadband) with Indonesia's largest network, Smartfren is dedicated to continuously improving its skills, products and services to provide the world's highest quality telecommunication services at prices that are affordable for the entire society.

For more information, please visit www.smartfren.com



AWARDS & RECOGNITION

2013

Selular Award 2013	<ol style="list-style-type: none"> 1. Best CDMA Operator 2. Best Valuable Phone (Andromax i) 	7 March 2013
Gadget+ Award 2013	<ol style="list-style-type: none"> 1. The Best CDMA Provider 2. The Best Innovation CDMA Provider 3. The Best Internet CDMA Provider 4. The Best Innovation Internet Device Product 	20 March 2013
Golden Ring Award 2013	Best Data Plan for Connex Unlimited data package	19 April 2013
Indonesia Cellular Award 2013	<ol style="list-style-type: none"> 1. The Best CDMA Phone (Andromax U) 2. The Best CDMA Provider 3. Miss ICS 	16 June 2013
Indonesian Customer Satisfaction Award 2013	The Best in Achieving Total Customer Satisfaction, Category Internet Service Provider Wireless\ Mobile	November 2013

2014

Indonesia MDG Awards 2013	"Best Innovation in Education" category for private sector	15 March 2014
Selular Award 2014	<ol style="list-style-type: none"> 1. The Best CDMA 2. The New Entry Phone (Andromax G) 3. The Best Data Service 	27 March 2014



“As a 4G LTE carrier network that provides high speed mobile internet (mobile broadband) with Indonesia’s largest network, Smartfren is dedicated to continuously improving its skills, products and services to provide the world’s highest quality telecommunication services at prices that are affordable for the entire society”



Energy and Infrastructure

6th PILLAR

OVERVIEW

PT Dian Swastatika Sentosa Tbk (“DSS”) undertakes four main business activities in Indonesia: steam and electric power generation, coal mining, wholesale trading and multimedia. DSS started its commercial operations on 1 January 1998 by operating four power plants on the island of Java.

The plants have a total capacity of 300 megawatts of power and 1,337 tons/hour of steam and operate with Quality Management System ISO 9001: 2008 for operation and maintenance. In 2004 DSS merged with PT Supra Veritas and diversified its business into wholesale trading.

On 10 December 2009, DSS enlisted on the Indonesia Stock Exchange (BEI)



and one year later it took over PT Rolimex Kimia Nusamas, a company engaged in chemical trading. In order to create synergies between power and coal mining business, DSS entered and won the tender of PT PLN (Persero) in 2011 to build the Mine-Mouth Power Plant IPP Sumsel-5, which is located in Musi Banyuasin, South Sumatra. This power plant has capacity of 2×150 megawatts and is expected to begin its commercial



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operations in 2015. DSS took important steps to develop Indonesia's coal market by listing shares of its subsidiary PT Golden Energy Mines Tbk on Indonesia Stock Exchange in November 2011, as well as by forming an alliance with India's GMR energy and infrastructure group. In December 2012 DSS took over PT Mora Quatro Multimedia, a broadband multimedia business company. Finally 2015 DSS took over PT. Berau Coal Energy, Tbk. With sound financial profile and a diverse business portfolio, DSS will continue to grow along with new projects in the years to come. DSS is committed to becoming a leading company in energy and infrastructure business in Indonesia.

For more information, please visit
www.dss.co.id







A woman wearing a brown hijab and a Scout leader in a khaki uniform are looking at a comic book together in a classroom. The woman is pointing at a page in the book, which features colorful comic panels. The Scout leader is also pointing at the book. In the background, several children are sitting at desks, some looking towards the camera and others looking at the book. The classroom has a white wall with some posters or notices on it.

INITIATIVES PROJECTS

Sinar Mas also conducts initiatives and projects that cover many areas, such as : education, healthcare, environment and livelihoods support. We want to support social welfare and uplift the socio-economic condition of the community in a sustainable manner.



EKA HOSPITAL
Care for Better Health

Other Business

HEALTHCARE

Eka Hospital is a private general hospital committed to provide quality health care services from dedicated and professional staff using the latest technologies and the highest standard facilities.

Located in Bumi Serpong Damai (BSD), Tangerang Selatan and in Pekanbaru, Riau, Eka Hospital serves the community with high quality health care services in a most convenient environment.

Our commitment to be the leading healthcare provider in Asia Pacific, which is illustrated by the achievement of the international accreditation by the Joint Commission International (JCI) - A not-for-profit organization dedicated to continuously improve the safety & quality of care in the international community. It represents recognition from the international community of the safe and high quality care standard that Eka Hospital provides for its patients.

“Eka Hospital works hard to create a friendly, comfortable and relaxing environment for the patient and family during their stay”





Eka Hospital BSD achieved JCI international accreditation, in 2010 and in 2015, and the JCI Triennial Accreditation Survey in 2014. The accreditation placed Eka Hospital BSD as one of the few internationally accredited hospitals in Indonesia. The same achievement, JCI International Accreditation, was also achieved by Eka Hospital Pekanbaru in 2014, putting Eka Hospital Pekanbaru as the first hospital in Sumatra that was successfully awarded by JCI.

Currently Eka Hospital handles over 350.000 patients annually and as one of the leading health care providers, the hospital has established a wide range of centers of excellence with a one-stop entry.

The wide range services at Eka Hospital Centers cover:

- Brain & Heart Center which includes: Cardiovascular Center, Neuro Center and 24 Hour - Stroke Emergency Center

- Women & Children Center
- Eye Center
- Minimally Access Surgery Center

Attended by high skilled specialist physicians and equipped with latest modern medical equipments make Eka Hospital a referral service center providing a range of services starting from prevention, diagnostic, comprehensive treatment, to rehabilitation.

In addition, while maintaining highest standards in hygiene and minimizing nosocomial infection, Eka Hospital works hard to create a friendly, comfortable and relaxing environment for the patient and family during their stay.

For more information, please visit

www.ekahospital.com



Other Business

EDUCATION

SINARMAS WORLD ACADEMY (SWA) opened in July 2008, and currently offers education from Kindergarten level to Grade 12. The first cohort of Grade 12 students graduated in June 2012.

SWA has outstanding international award-winning facilities, which have been designed to suit the school's commitment to providing a 21st century education with effective teaching, inquiry and collaboration. Facilities include spacious classrooms, a modern sports centre, playgrounds, arts studios, science laboratories, theatre, libraries and a technology centre.

SWA is an IB World School, authorized to offer the IB Primary Years Programme (IB PYP), IB Middle Years Programme (IB MYP) and the IB Diploma Programme (IB DP). SWA is also authorised to offer the Cambridge programme. SWA is licensed by Indonesian Ministry of Education and Culture/Dinas Pendidikan dan Kebudayaan Republik Indonesia.

Within its programmes, SWA provides a special focus on languages. English is the language of instruction and all students study Bahasa Indonesia as well as Chinese Mandarin.





SWA offers an intensive Chinese language programme in partnership with the prestigious Peking University Elementary School, China. SWA features curriculum development, learning in different contexts, cultural exchanges and teacher professional development opportunities. There is a strong focus on technology, with a school wide laptop programme including a 1:1 programme from Grade 4 – 12.

Technology is used to promote critical thinking, team spirit and moral values.

SWA offers an extensive co-curricular programme including a wide range of sports, arts and academic offerings. Popular programmes include the Model United Nations (MUN), Habitat for Humanity, Riveria English for All, and a wide range of inter-school competitions, artistic and cultural activities as well as other student initiated IB CAS projects.

All students are involved in leadership and sustainable action with student led projects that support the Millennium Development Goals and CAS Learning outcomes. The annual Indonesian Field



Study Trips are a week-long programme providing an opportunity for students in Grade 6 – 12 to learn and work beyond the school campus and directly engage with Indonesian society and cultural experiences.

Graduated students have gained entrance to top universities around the world. Such as Rhode Island School of Design, University of Hong Kong, University of British Columbia, University of Washington, University of Wisconsin Madison, University of California - Davis, University of Manchester, Lancaster University. Throughout the year SWA hosts university fairs at SWA offering the best opportunities to our students for their lives beyond school.

For more information, please visit www.swa-jkt.com

Other Activities

RESEARCH & DEVELOPMENT



All Sinar Mas businesses are committed to the highest business, environment and social standards for sustainable, inclusive growth.

Given these challenges, Sinar Mas considers research and development as a key part of the business. SMART Research Institute (SMARTRI) and Sinar Mas Forestry Research & Development Department (SMF R&D) were established with a goal to ensure equal balance to the three pillars of sustainability -- to support economic development, social interest and protect the environment.

SMARTRI conducts applied and scientific research in the following main areas: Agronomy, Breeding and Crop protection. It also conducts sustainability approaches to help develop methodologies and tools to assess the impact of Sinar Mas field practices on the environment. It focused on developing and testing sustainable agricultural practices for palm oil production.

A significant number of SMARTRI research programs are cross-disciplinary, such as different breeding programs to develop planting material that is disease-tolerant (e.g. against Ganoderma diseases), drought-resistant or more efficient in nutrient uptake and utilization, as well as research into carbon accounting and biodiversity assessment within Sinar Mas plantations.

SMF R&D has main programs that includes quality improvement of trees, silviculture, soil and nutrition research, biotechnology, pest and disease control and improved nursery. Involving hundreds of staff and dozens of researchers, this institute is in charge of producing superior plantation seeds and best plantation tree with state-of-the-art technology application.

One of SMF R&D program is the 'Tree Improvement'. The program focuses on the study of plant growth and pulp character. The primary purpose of 'Tree Improvement' is to identify, breed and produce genetically superior plantation seeds, by adopting the latest technology.





Social Initiatives

EDUCATION

Working with Sinar Mas Agro Resources and Technology (SMART), ETF is conducting a program to enhance schools located around SMART's plantations. These schools were established to provide free education to employees' children and children coming from surrounding communities.

The program aims at improving the quality of the schools to ensure that children in remote areas are provided with a good education. Up to May 2014, SMART has established 168 schools (from kindergarten up to high school) with 21,000 students and 1,226 teachers.

Since 2007 ETF provides and distributes several types of scholarships. Tjipta Sarjana Bangun Desa is the most widely distributed bachelor degree scholarship. Around 98% of total scholarships distributed by ETF were Tjipta Sarjana Bangun Desa. Its goal is to help outstanding students who are committed to return

and develop their respective homelands to fulfill their commitment after they graduate.

For high school graduates with national or even international achievements, ETF provides Tjipta Sarjana Bangun Bangsa scholarships which allow them to join the best public universities in Indonesia or the world's best universities.

ETF Fellowship is a scholarship program for professionals from various fields to continue their education to master (S2) or doctorate degree (S3).

ETF also provides mediation training in cooperation with Badan Mediasi Indonesia or BaMI (Indonesian Mediation Committee). The program consists of 40 hours training and is accredited by the Supreme Court of the Republic of Indonesia. Participants completing the whole course will be granted a Certificate that will allow them to mediate in court. The course itself is in line with the Supreme Court's regulation Number 1 Year 2008 related to Mediation Procedures in Court.

For more information, please visit www.ekatjipta.org





Social Initiatives

EDUCATION

Prasetiya Mulya is the first business school in Indonesia that offers a Master of Business Administration (MBA) program. The MBA program was launched on 6 September 1982 with initial help from national and international experts and professors hailing from institutions such as Erasmus University Rotterdam, Arizona State University and Lowell University and Texas A&M University, USA. On March 2016, Prasetiya Mulya has transform into University with 9 new study program.

As a business school founded by prominent members of the country's business community, Prasetiya Mulya offers a leading program that emphasizes learning by actually implementing business concepts in real-world situations.

Sinar Mas is one of the co-founders and main supporters of Prasetiya Mulya Business School along with other corporations in Indonesia. Since the establishment, the school has a leading reputation in delivering MBA program



In its action for more than thirty years, Prasetiya Mulya School of Business and Economics continuously develops its programs. With the new campus building located in BSD City, Prasetiya Mulya offers Undergraduate Program to develop team building spirit in a four-year of study period.



that is relevant to the Indonesian and the international business world. The school aims to deliver a good quality education in business and management that balances between theoretical knowledge and its application that considers specific conditions of Indonesia.

In its action for more than thirty years, Prasetiya Mulya University continuously develops its programs. With the new campus building located in BSD City, Prasetiya Mulya offers eleven study programs for Undergraduate Program and one for Master Program for Management. The existing programs in

Undergraduate Programs are Accounting and Management which focusing in business, marketing, finance, event and 9 new other study programs which will be starting in year 2017 and 2018. All the programs have been individually designed and targeted at different goals. The curriculum is periodically being adjusted with regional and international focus that require students to be aware of socio-cultural changes. Prasetiya Mulya also has an Executive Learning Institute which constantly positions itself as a partner for business leaders who believe that humans are their main capital in developing and sustaining the life of business.

For more information, please visit
www.pmbs.ac.id



Social Initiatives

EDUCATION

ITSB is an eco-industry oriented university which acts as a feeder university for Institut Teknologi Bandung (ITB). It is located in Deltamas.

Established in 2010, ITSB is a joint collaboration between Institut Teknologi Bandung (ITB) and Sinar Mas. Sinar Mas supports ITSB by providing ITSB Campus, scholarship program and by giving an opportunity for the most outstanding ITSB

students to work in Sinar Mas right after they graduate. ITSB is the first campus with "green building" concept which is certified by the Green Building Council Indonesia (GBC Indonesia). Its focus is producing competent graduates in their respected fields.

For more information, please visit www.itsb.ac.id



Sinar Mas supports ITSB by providing a scholarship program and also gives a chance for ITSB students to work in Sinar Mas right after they graduate.





台灣佛教慈濟基金會印尼分會
YAYASAN BUDDHA TZU CHI INDONESIA

Social Initiatives

HEALTHCARE

The Tzu Chi Foundation was established in 1966 by Venerable Dharma Master Cheng Yen on the poor east coast of Taiwan.

Tzu Chi's missions focus on giving material aid to the needy and inspiring love and humanity to both givers and receivers. In addition to charity, the foundation dedicates itself in the fields of medicine, education, environmental protection, international relief work and the establishment of a marrow donor registry. It promotes humanist values of community volunteerism and religious tolerances.

Sinar Mas has been supporting the organisation since 1998 with the rice distribution. In 2002-2004, when Tzu Chi Indonesia received 50.000 tons of rice from Tzu Chi Taiwan, Sinar Mas created the distribution system in 14 provinces. After years of dedication to Tzu Chi works, on the 25th of May 2004, Sinar Mas Care was established (based on Tzu Chi philosophy) in





Plantation Conference in Bali. And by the end of 2007, Sinar Mas Care was affirmed by Tzu Chi Indonesia as Tzu Chi Representative Sinar Mas. Since then, Tzu Chi Sinar Mas has been doing the social works within Sinar Mas Corporation until now. Their source of funds is Sinar Mas employees' donations.

Tzu Chi Representative Sinar Mas program includes health care, medical support, education, scholarships, and environmental protection. Tzu Chi Representative Sinar Mas was built upon the passion of the volunteers who share the same perspective of grateful, respect and great love. As of today, Tzu Chi Representative Sinar Mas has 4 board committees, 300 certified volunteers and almost 4.000 starters.

For more information, please visit www.tzuchi.or.id

Social Initiatives

WAKAF AL QURAN

As the country with the biggest Islamic population in the world, Indonesia requires up to 2 million Korans per year (according to Indonesian Ministry of Religion, 2011). But printing and publisher can only accomplished 60 thousand manuscripts.

To meet the gap between the needs and the availability of Korans in Indonesia, Sinar Mas has organized Koran endowments since 2008 by endowing 200,000 Koran manuscripts in various cities in Indonesia.

Through 'Wakaf Al Quran untuk Negeri', Sinar Mas has the opportunity to make their high quality product and top brand in paper (Asia Pulp and Paper) as the spearhead of this social initiative program. This endowments are aimed at various institutions such as educational institutions, orphanages, houses of worship, Koran recitation groups and the poor.



Social Initiatives

PEOPLE'S BAZAAR (BAZAR RAKYAT)

Indonesia has experienced food price fluctuations almost every year, specially during certain periods such as prior to religious holidays like Eid al-adha or Christmas and also the turn of the year. As an effort to stabilize prices Sinar Mas has organized People's Bazaar called "Bazar Rakyat" since 2005 by distributing around 30 million liter of cooking oil to citizens in various cities across Indonesia.

With the Bazar Rakyat, Sinar Mas aims at demonstrating its commitment as a partner of government and the Indonesian community which we are a member. With discounted prices, this bazaar aims at Indonesian citizens who suffer the most from price fluctuations of daily needs. Through the Bazar Rakyat, Sinar Mas has the opportunity to make their high quality product and top brand as the main part of this social initiative program.



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