



Work with us to reach out and touch the lives of those most in need.

We can help you setup and manage your own meaningful CSR or philanthropy project. For more information contact your local Amicorp liaison or our Social Impact team at csr@amicorp.com

If you would like more information on how to donate or participate please see page 103.

We would really love to help you help others.





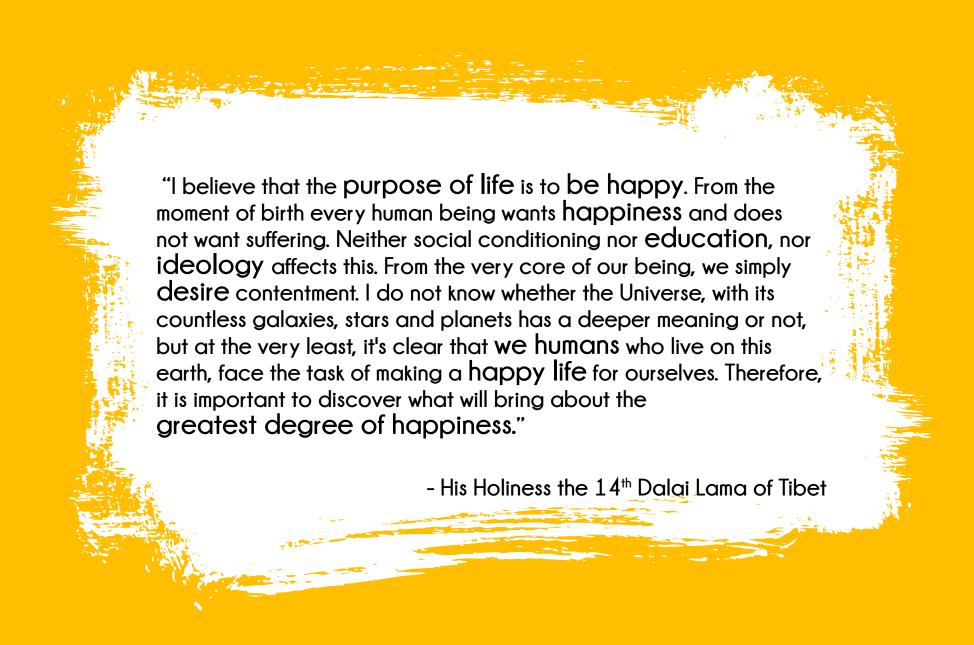






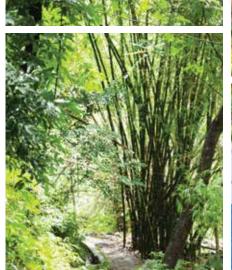


Table of Contents

| 6 | Foreword | 40 | Chapter 7 - Dr. Charles Jacobs |
|----|---|----|---|
| 20 | Chapter 1 - How we set about bringing relief to Les | 42 | Chapter 8 - How it all started |
| 23 | Chapter 2 - The situation we found in Desa Les | 49 | Chapter 9 - How are local people prioritized for a kamar mandi? |
| 26 | Chapter 3 - The kamar mandi project | | |
| 30 | Chapter 4 - The compound: the typical Balinese family and household | 50 | Chapter 10 - Building the kamar mandi |
| | | 54 | Chapter 11 - Word swiftly gets around |
| 35 | Chapter 5 - A visit to a household in Desa Les | 56 | Chapter 12 - The women of Les |
| 37 | Chapter 6 - Life before the kamar mandi | 62 | Chapter 13 - Workshops on sanitation |
| | | | |















Chapter 14 - A look at the kamar mandi
 Chapter 15 - Materials, cost and functionality
 Chapter 16 - Amicorp employees visit Desa Les
 Chapter 17 - Can we measure the project's impact?
 Chapter 18 - Lives that have been touched
 Chapter 19 - Further impact
 Chapter 20 - Celebrating the completion of the project

92 Chapter 21 - Our Corporate Social Responsibility program
95 Chapter 22 - About ACF
96 Chapter 23 - The new community center in Desa Les
99 Chapter 24 - A meaningful CSR or philanthropy project to call your own
101 Chapter 25 - Make your contribution count
104 With special thanks to
106 Kamar mandi beneficiaries in Desa Les

FOREWORD

by Toine Knipping



ny, if not most of us, believe the purpose of our lives is to be or to become happy, and we become so in promoting the well-being and happiness of others. Whether we live in Europe, in Bali or in Africa, whether we are rich or poor, sooner or later we notice that the more we care for the happiness of others, the greater our own sense of well-being becomes. The more we develop our innate love and compassion for others, the more we develop a degree of inner tranquility and peace inside ourselves. And cultivating a close, warm- hearted feeling for others automatically puts our minds at ease.

In this book we want to reflect on our experiences with one of our Corporate Social Responsibility projects in Bali. We want to celebrate the hard work of the people who were involved, and we want to thank the people who contributed something of themselves to the effort. But most of all we want to inspire 'others' to think about supporting some worthy cause or another, to do something for fellow human beings in need and to contribute in some way or another to a more balanced and fair society.

I first visited Bali on a 'gap year' adventure in 1980 when, over the course of a year, a friend and I hitchhiked and bussed from the Netherlands via India to ultimately reach Bali. In retrospect it was maybe my personal interpretation of the 'Eat, Pray, Love' cult, that in recent years has been engulfing Bali. The island at that time was a lot less busy, built-up and full of tourists, and it immediately made a huge impression on me.

I love the food, the *Babi Pangang* (roast pig) and the *Ikan Bumbu* Bali, (Balinese spiced fish) and I once exported two of the traditional *Soto Ayam* (chicken soup) carts to the Caribbean, to be used in a restaurant there to serve traditional Indonesian foods and to remind me of the great cuisine of Bali.

I can spend hours looking at *sawahs*, the paddy fields on the mountain sides of the *desas* (villages), the intricate ways the water flows from one level to the next, creating optimum conditions for production of rice. I love the colorful villages with their *penjors*, tall bamboo poles beautifully decorated with woven young coconut leaves, cakes, fruits and flowers, a must-have decoration for every Balinese household.



Any Balinese *desa* (village), like *Desa Les*, the center of our activities in Bali, is typically host to a set of three village temples, each related to a focal aspect of the village's symbolic life: the origin with the *Pura Puseh* (navel temple) located towards the mountain, where the gods of the village and its founders are worshiped; the territory itself with the *Pura Desa* or *Bale Agung* (as it is called in *Desa Les*), located in the center of the village, where meetings of the village assembly and the rituals of fertility are held; the temple of death, *Pura Dalem*, located close to the burial place, where offerings are made and ceremonies are conducted to help the dead and honor the forces of death and the netherworld. Besides these village temples, there is also a temple for each sub-division of the village, and the various temples of the local clans and sub-clans, each with its own calendar of festivals.

I enjoy the festivals that come regularly, with their colorful processions, their many small offerings and their rituals. The women are beautiful and gracious, and the men proud and elegant, despite being materially poor. I especially love the *Galungan* festival. It is the most important Balinese feast and festival, and it is held throughout the whole island, coinciding

I love the colorful villages with their penjors

with the *wuku* year (Balinese calendar uses the *wuku* or week system which consists of 10 different configurations of 1 – 10 day weeks). It is believed that during this ten-day period, all Balinese gods and ancestral deities will descend to earth for the festivities. *Barongs* (a bear/lion-like creature, the protector of the village and danced by two men) prance from temple to temple and village to village in celebration of *Galungan* with the gods. To the Balinese *Galungan* is the most important holiday period, as it symbolizes the victory of *Dharma*, or virtue, upon *Adharma*, or all that is evil. The last day is the climax of the ten-day *Galungan*, and it also serves to bring the holiday period to a close. *Kuningan* is a day for prayer, and a special ritual ceremony is held for the spirits of the Balinese's ancestors.

Bali also celebrates a new year festival referred to as *Nyepi*. *Nyepi* falls on the day after the new moon in the ninth month of the Balinese calendar, normally falling in March or April of the solar calendar. It is a new year that is celebrated in total silence and seclusion! On the day of *Nyepi*, there is no activity whatsoever. Roads all over Bali are empty of any traffic and people do not venture outside of their homes. Even the airport is closed for the day, no scenes of amusement are to be seen the whole day long, and no fires may be lit in observance of the religious *Nyepi* guidelines. On *Nyepi* Eve, however, the scene is one of total contrast, as you may witness Balinese all over the island lighting fire torches and parading giant effigies called *ogoh-ogoh* through the streets.

The person who drew me to Bali is Dr. Charles Jacobs. We met (having had friends in common through our university fraternity) for the first time sometime in the late 1970s. Charles has been living in *Desa Les*, Bali, for a long time. A professor in sociology, he retired at the ripe old age of 49 and moved to Indonesia. After living for a while in Sumatra and Java, he finally settled in *Desa Les* over 20 years ago. Over the course of the years, he sold all his earthly belongings to help people in the village. He lives in a very modest house and uses his government pension to pay for village kids to be sent to school and to provide rice for the very poor.

Charles is by far the most selfless person I have ever met. At 79, walking with the aid of two walking sticks, he is still very active each day trying to organize one kind of project, funding or the other, for the benefit of the community. He is constantly thinking about ways to raise the self-esteem of the villagers, always letting others take credit and have the honors. *Desa Les* can consider itself very lucky to have a person like Charles in their midst.

Late in the evenings desolate families come to his porch to seek relief from some kind of personal hardship or another. Sometimes he can help, sometimes he cannot. There are always many more needs than funds available. Charles is determined to stay in *Desa Les* until his death. He became a Hindu, as in a traditional Hindu village he could not be buried as a Christian. Upon converting he was given the noble name





of *Made Arya* Charles, Made meaning second born and Arya is noble. When he walks through the village one can easily see how much he is appreciated. Everyone greets him with respect and all appreciate his endeavors. And several families vied for the honor of having him buried in their family grave, when the time comes.

Balinese culture is based on age-old Hindu, Buddhist and animist beliefs and traditions. The Hindu element of *moksha* (or *mukhti*) is prevailing. *Moksha* is a Sanskrit word, and it means something like a combination of emancipation, liberation and release. At the same time it connotes freedom from *samsara*, the eternal cycle of striving, death and rebirth, or in a more palatable psychological sense, freedom, self-realization and self-knowledge.

In Hindu tradition, *moksha* is a central concept, included as one of the four aspects and goals of human life. The other three goals are *dharma*, referring to leading a virtuous, proper, moral life, *artha*, securing material prosperity, income, a stable means of life, and *kama*, pursuing pleasure, sensuality, emotional fulfillment and *dolce far niente* (pleasant relaxation in carefree idleness). Together, these four aims of life are called *Purusartha* in Hinduism.

In the Balinese philosophy and way of life *dharma* and its opposite *adharma*, chaos, disorder and disharmony, dominate the thinking. Life is a constant striving to live and act in

He sold all his earthly belongings to help people in the village

the right way, to fulfill one's duties, both secular ones and religious, to live with grace and honor, to follow the customs of the family, the village and the land - all that and much more.

The idea of balance is central to the Balinese philosophy and way of life. Nature and man meet and complement each other. Good (right) and evil (bad, wrong) as ethic concepts or moral standards have no counterpart in Hindu *dharma* in Bali. Balance is more important because nothing is of only one property.

Every new project, therefore, begins and ends with a ceremony to 'inform' and appease the gods and to create or restore a new balance.

Over the years several of our joint projects have come to fruition. First I got involved in a few small projects in my personal capacity, helping Charles to get *gamelan* (traditional Balinese) music and dance classes set up in the village.

One of the first projects I was involved in was the construction of a better foot path to the Yeh Mampeh waterfall, allegedly the highest one in Bali. For years the signboards in Desa Les indicated it as the 'higgest' waterfall in Bali. I sponsored a volunteer, Sebastiaan van der Veer, to go to Bali and spend six months working on a major improvement of the footpath, stabilizing the banks of the water flow through the village, creating leaflets that we would distribute in several strategic





places in the area, designing a website, placing waste bins and employing and training a few people to act as tour guides and to keep the foot path clean.

Unfortunately, the footpath was damaged several times when the annual rains brought excessive amounts of water. We ended up partly sponsoring the construction of a wider road with a big parking lot, much closer to the waterfall, making it more accessible for tourists and local bathers alike. Tourists thus spend money in the village on guides, and on food and drinks. At some stage we may initiate a pleasant little lunch restaurant at the parking place, where students from the community center we are planning to build can hone their skills and where sustainable income can be generated.

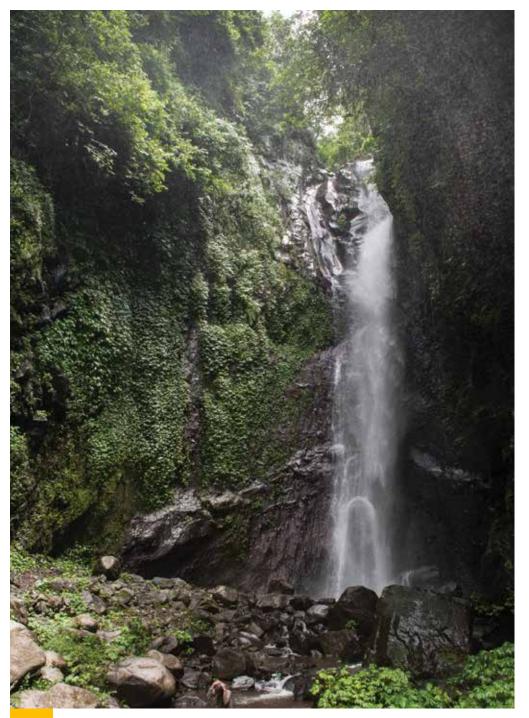
Every step of the way is to be set in consultation with the gods guarding the village to avoid disharmony. That is the strong conviction of the residents in Les. During the construction of the road and the parking place a debate sprang up with regard to a cluster of trees that was to be removed or to remain. Several of the workers argued that the trees were sacred and needed to stay. The foreman of the construction company argued the trees had to go and got real angry, which is not common in Bali. While arguing he had a heart attack and died under the contested trees. For the villagers it was very clear who interfered in this conflict and why, and saw the

outcome of the event as a clear directive the trees had to stay. Over the years I travelled to Desa Les many times. I know the long and winding road from Denpasar, via Ubud to Kintamani over the rim of the Gunung Batur very well. And I got to know many of the inhabitants of Desa Les, as well as some of its problems. We continued to help in Bali.

Later, as projects grew and became more meaningful and expensive, the Amicorp Community Foundation (ACF) became involved, focusing on projects that make a real difference and are sustainable. There will be more on our projects later in this book.

So why did we select Bali, why Desa Les?

There are many people in need, all over the world. There is no point in looking for the 'most needy' of all. There will always be a more deserving cause or a more needy family to be found, but while one can spend a life time looking for those, it is the people around us and in places like *Desa Les* who need our help here and now. Not many people are aware that Bali has the second highest percentage of poor people in Indonesia. And *Desa Les* is one of the poorest communities in all of Bali, although there are poorer places in other Indonesian islands and certainly also in other places in the world. There are very limited possibilities for people to find work, unemployment is high and investments very limited, so many if not most young people need to move to Denpasar to find low-skilled jobs. As most people in *Les* live a traditional life, these people need







Life is a constant striving to live and act in the right way, to fulfill one's duties

to return to Les often to participate in the village's temple festivals and family celebrations. This leaves little time or money for diversions and building additional skills.

There is malnourishment among the inhabitants of the poorer *dusuns* (hamlet), and health care and dental care are rudimentary. More than once I received an unexpected request concerning someone needing emergency medical help, with no money being available for that. Of course nobody can carry the weight of the entire world on his shoulders, but knowing that one's contribution makes the difference between life and death for an individual, and between survival and disaster for a family, at times makes it hard not to be involved.

We chose this *desa* to help, because 'it is there'. There are many needs, and having my friend Charles Jacobs there gave us the local information and confidence of being connected with 'ears on the ground and an eye on the sail'.

For me it would be very frustrating if I were contributing to a 'good cause' and I had the feeling that some of my money would be wasted, on 'unnecessary administration and overhead', 'inefficiency' or 'corruption and nepotism'.

In Bali, all three are rampant. We harbor no illusion that we will be able to eradicate any of them, and we do not 'blame' the villagers in *Desa Les* for their existence. They reflect a level

of development, and it takes each and every society a lot of time, effort and luck to outgrow them. There are many people in the 'charity business' who live very well, drive around in expensive cars, and in between do some good work, for which they are well appreciated and compensated. One can easily be approached by them, and some are very persuasive in selling their services. Charles lives in the village and tirelessly and selflessly promotes this project for the village. He never received a penny for himself, although I (not the foundation) gifted him a motor bike to get around the *dusuns* and check on the progress of the construction and determine *dusun* by *dusun* who else would need a kamar mandi.

Nowadays we often hear about people 'giving back'. In the case of *Desa Les* there is no 'giving back'. The people never had much to start with that could be taken from them, let alone taken and given back. Being on the 'dry side' and the steep slopes of the *Gunung Batur* volcano, the village never was really successful in agriculture, and it is too far from the main population centers and ports to be a good place for manufacturing.

Do I personally feel a need to do something in Bali, because I am Dutch and the Dutch colonial past weighs heavily on my shoulders? Well, having grown up in the Netherlands, Indonesia was never "far away", as three hundred and fifty years of colonial rule, made Indonesia, with its spices, colors, music and habits, very much part of my cultural background.



There are many people in need, all over the world

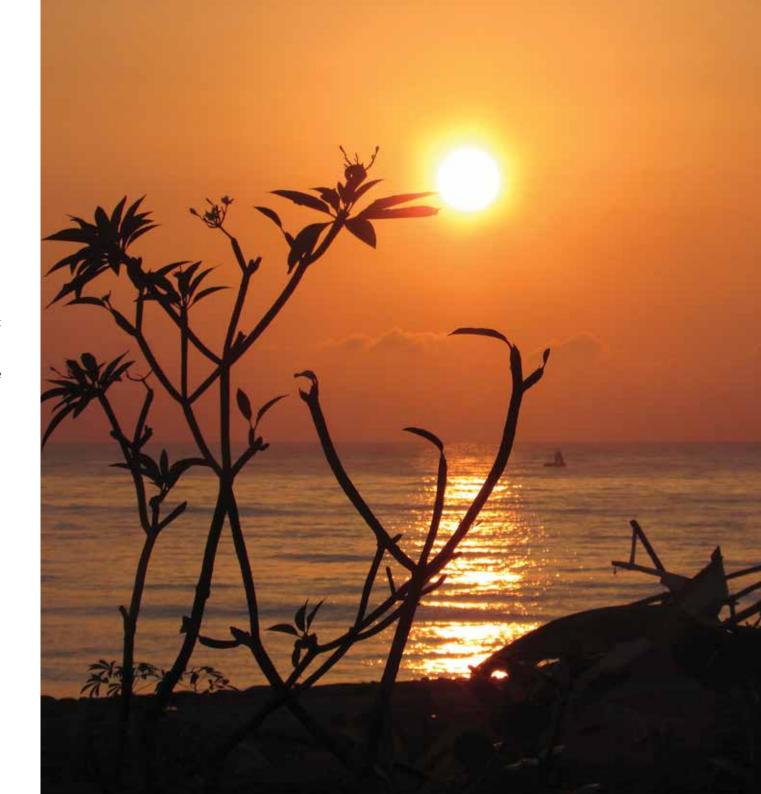
Do I feel guilty of the mistreatment, exploitation and cruelty committed by another generation in another time? Not in the least. I am responsible for what I do in the present with the skills and assets I have, but not for anyone or any time over which I have no control.

At Amicorp we are blessed to have a meaningful business that helps people to invest or trade internationally. We have highly educated employees, mostly in good health and we build experiences, have fun and earn money. We realize that we are truly privileged.

We are therefore in a good starting position to do something for others. And we believe that what we do through the Amicorp Community Foundation enriches our lives even further.

We are all born with multiple talents and many, often unused, skills. The more we bring out of our skills, and the more we use the talents we have, the more we will feel useful and happy, and contributors to our community. As Albert Einstein said, "Without deep reflection, one knows from daily life that one exists for other people."

Warren Buffett wanted to instill social responsibility in his son, Howard, and gave him a 'couple of billion dollars' with the explicit instruction to spend it all within 10 years on meaningful development projects. Howard went around the





world and initiated a range of agricultural projects, creating real change in farming communities around the work. In his book 'Forty Chances' some of these projects are described. In our lives we all have about 40 harvests, about forty chances to do better at whatever we are doing, to improve the way we work, to improve our harvest.

Most of us lead busy lives; it is easy to have great intentions and noble thoughts and then let them be snowed over by the day-to-day realities and business affairs.

With the Amicorp Community Foundation we are trying to create a financial/fiscal framework that makes it easier for families with wealth, surplus assets and/or skills to contribute positively to a community.

I particularly like the quote made by Steve Jobs as part of a commencement address he made in 2005 at Stanford University.



No one wants to die. Even people who want to go to heaven don't want to die to get there. And yet death is the destination we all share. No one has ever escaped it. And that is as it should be, because Death is very likely the single best invention of Life. It is Life's change agent. It clears out the old to make way for the new. Right now the new is you, but someday not too long from now, you will gradually become the old and be cleared away. Sorry to be so dramatic, but it is quite true.

Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma — which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary.

- Steve Jobs





one's contribution makes the difference

Over a three-year period we built 725 *kamar mandis* (freestanding bathrooms with toilets) in *Desa Les*, and we look back on this project with a lot of satisfaction. We overcame all obstacles and we dealt with all difficulties, and the local community is proud of what has been achieved, as you will read in this book.

I thank all who have been involved in this unique experience. Many people, especially Gede Wardiasa and his construction team, Rucina Ballinger, Sue Meng Chan, the *Kepala Desa* (Village Head) and Charles Jacobs, and the many other

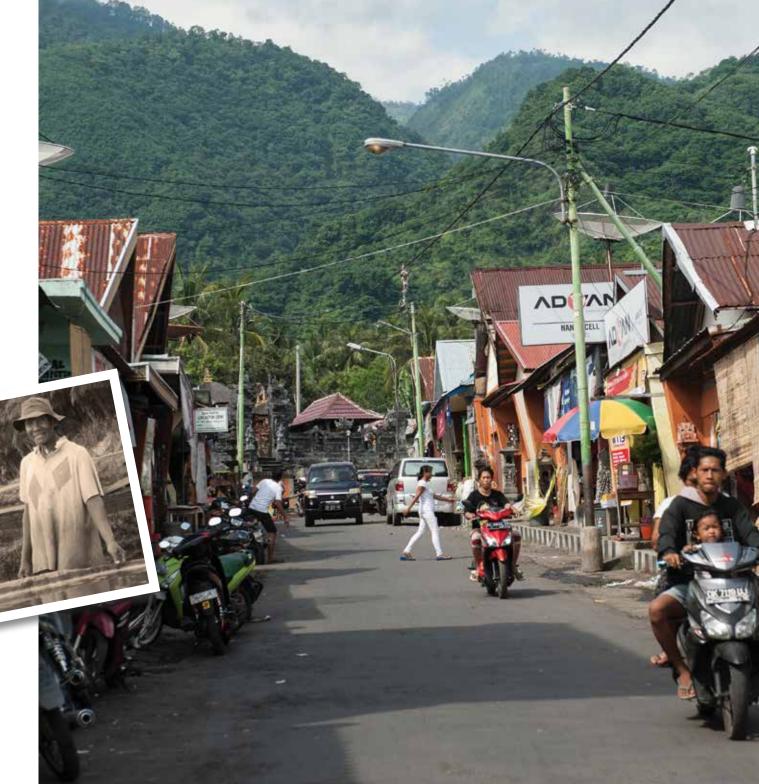
people at Amicorp who raised funds,

all worked very hard to realize this project, in the end all have come out 'richer' because of the experience and because of the enormous gratitude shown by the people in *Desa Les*.

Always upwards and onwards.

The day after we celebrated the official completion of the *kamar mandi* project, a small procession of people went first to the temple of the Goddess of Death, then to the temple of the sea, and then on to a piece of

land we had purchased to start our next project – to inform and send prayers to the gods for success. Our next project is a community center, described further in this book.



Here we intend to create a variety of training facilities that will allow young people to become more 'employable', and that will help them to learn skills that go beyond those of 'manual laborer'. We hope to work together with several good hotels and top restaurants in Bali to create a type of 'hotel school' where people learn to perform all the different tasks related to the hospitality business. These will include accounting, house-keeping, computer skills, creative cooking, working with local plants in a permaculture garden and roof, growing fresh herbs and vegetables, planning a day or a business, hotel management, etc.

We constructed a little temple for *Dewi Sri* (the goddess of rice production and fertility) and *Wisnu* (the Hindu god, responsible for protection and maintenance of our creations). Offerings were made, and another pig sacrificed its life, to mark the beginning of this new adventure.

This community center has the potential to become a game changer for Northern Bali. It will allow young people to acquire useful skills, not too far from home, and to later apply those skills at better paying jobs, which will benefit their families and the community as a whole. The community will experience an increase in self-esteem, the motor of all human progress.

It is going to be an exciting journey, and it is not going to be easy. The land is there, but a building will need to be constructed, a permaculture roof garden will be created and teaching and maintenance staff will be selected. Administration and reporting will need to be set up, and funding for both the initial stage and the ongoing training programs will need to be secured. A whole integrated community is going to be developed and it will need a variety of our ideas, skills and resources.

With this book I would like to invite 'well to do' families and companies embarking on a 'corporate social responsibility' or philanthropy project, people wanting to invest and have a 'positive impact' with contacts, skills and ideas, people with two right hands and time available, just about anyone, to contact us, to discuss how they can participate, to determine how they can be part of the amazing journey just about to start, or to embark with us on a different journey altogether. In the end it does not matter which fellow human beings we choose to touch and share our good fortune with, as long as we do what we can! We can all do much more than we think we can! And we will unlock much more of our individual capacity by doing ALL we can.

Who is going to make your dreams come true, if not yourself? Who will make your life meaningful, if not yourself?



Amicorp Group - CEO and Founder Amicorp Community Foundation - CEO t.knipping@amicorp.com









How we set about bringing relief to Les

Let our story be the motivation for you to write your story too.

etween end 2012 to January 2016, thanks to the initiative of Charles Jacobs, a longtime resident of Desa Les (the village of Les) and an old school friend of Toine Knipping, the Amicorp Community Foundation (ACF) helped build 725 kamar mandi, or bathhouse-toilets in Desa Les, North Bali. There are a total of nine dusun (hamlets) in Desa Les and this book will tell you about the work and efforts which led to families in eight out of nine hamlets in Desa Les having access to their own kamar mandi. The ACF, Charles Jacobs, the village heads and many others have been instrumental in "setting about to bring relief to Les" by helping the people of Desa Les to build and own their kamar mandi. For many of the locals in Desa Les the kamar mandi means so much more than can be described by just a few words in this book. We invite you to read their story and ours and we hope that it will be the motivation for you to write your story too.

Kamar mandis are walled-in (cement) outhouses with zinc roofs, containing a squat toilet and a water storage unit for bathing and flushing and have an individual septic tank. In plain English a kamar mandi is a toilet with a simple shower.



Then came the time for the evening visit to the toilet, for which, in all likelihood, you had waited, all atremble, all day. How relieved, how eased, the whole world suddenly became! How the great questions all simplified themselves at the same instant---did you feel it?

- Aleksandr Solzhenitsyn, The Gulag Archipelago, 1918-1956









The situation we found in Desa Les



pen defecation can have a devastating effect on people's health, as so many diseases are caused by poor sanitation and most underprivileged people cannot afford to build toilets. Not having access to toilets compromises women's privacy, and can create health problems such as diarrhea and related diseases such as hepatitis and cholera that impacts the ability to eat, sleep, think, work and study. The problems were apparent when we arrived: flies flit from exposed feces to exposed food, creating the health problems mentioned along with food and water contamination. Children miss school and their parents miss work due to these health issues. One girl confided to ACF staff: "I don't drink so much water so that I don't need to pee as often, especially as night". Not drinking sufficiently leads to other sicknesses, including dehydration.

In 2012 in *Desa Les*, which has a population of 8,000, ACF started a project to initially provide some 480 *Desa Les* households that had previously been identified as needing *kamar mandis*. We wanted to empower these villagers by improving their sanitation standards. As we worked, more and more families came forth to confess that they did not have a



The eight hamlets in Desa Les which we helped are:

• Selonding: 81

• Penyumbahan: 56

• Tegallingah: 96

Kawanan: 83

• Lempedu: 132

• Tubuh: 103

Kanginan: 62Panjingan: 112

There is still one hamlet, Buktiang, where nearly everyone still needs a kamar mandi, but to get there one has to climb a steep and precarious path. At this point in time, we have not yet been able to address safety issues in transporting material to the site.



Due diligence was conducted by Charles Jacobs, who is a permanent resident in Desa Les.



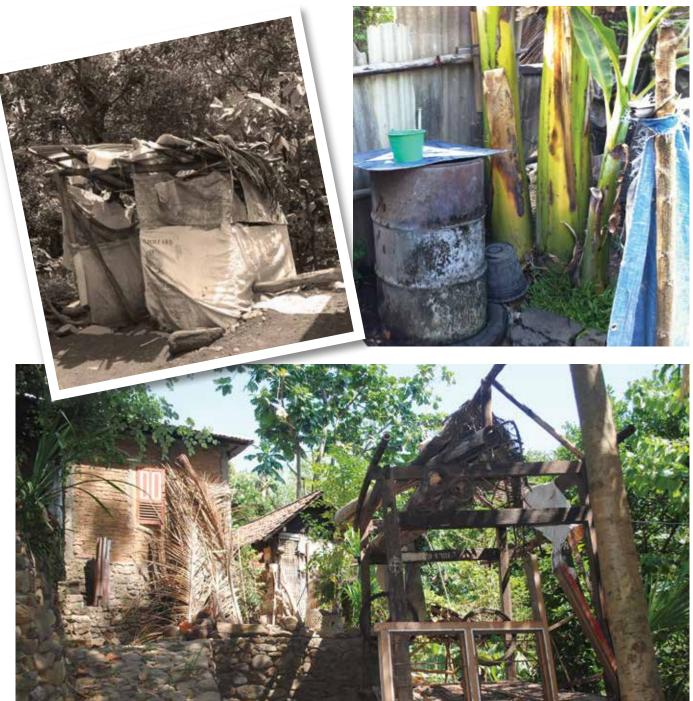
Working with the local authorities and contractors were Gede Eka Sandi and Gede Wardiasa who ascertained which families could not afford the toilets on their own.



Rucina Ballinger, manager of the ACF projects in Bali, provided administrative back-up.







CHAPTER 3

The kamar mandi project

micorp Community Foundation (ACF) started this project in 2012 when Charles Jacobs, told us that many households did not have toilets. In Desa Les, open defecation was a big issue, as many of the local population could not afford to build toilets. Having lived in Bali for many years Charles had many friends, and it was following one of his visits to a friend in Selonding hamlet who is disabled and having to use crutches, that he noticed how hard it was for him having to go to the bathroom outside. This was the turning point for him, and he felt something had to be done! In 2012, after conducting due diligence, ACF took on the project to provide better sanitation for this community. The plan was that once we have provided for this basic empowerment, we would help increase basic sanitation awareness as well as deepen our engagement by providing this community with skills to enable employment. The first hamlet to receive a kamar mandi was the Selonding hamlet.



To most of us, having a toilet is taken for granted. Uet for the people of Les, it has always been a luxury.....until now.



MADE SUARSANA,Head of dusun Selonding and owner of a shop in Desa Les market



My brother, Made Alit Subawa, age 29, is the recipient of a *kamar mandi*. He graduated from senior high school. He has two children, aged 3 and 1 1/2 years old. He lives with my mother in dusun Selonding, my father passed away 16 years ago. I live with my own family next door and have my own *kamar mandi*. About a year and a half ago, my brother decided to move to Denpasar, the capital of Bali – about 3 hours away to the south - to find work and took his family with him. He works in a shop there. About 25-50% of the people in *Desa Les* move to Denpasar to find work. You can go down any alley there and find someone from *Desa Les*. Since the orange blight in the mid-1980s thousands of orange trees were destroyed, economic recovery has been difficult there is hardly any work to be had here.

When I was growing up, we used the river by our house as our bathroom. In the dry season, when there was no water, we'd go into the woods. We made a makeshift toilet with wraparound plastic tarp. Since my people have received their *kamar mandi*, the way that they think and behave has changed dramatically. They received a clean bathroom, so they keep it clean. If they are out and about, they think twice about relieving themselves in their neighbors' orchards or gardens. When I was young, all of us kids had worms. And we would defecate anywhere, which meant that everyone else got worms as well! Nowadays, you hardly hear of kids with worms. We have workshops and information from the government's health programs. It's great as now our gardens are not filled with human excrement, they don't smell and are nice to walk in.













CHAPTER 4

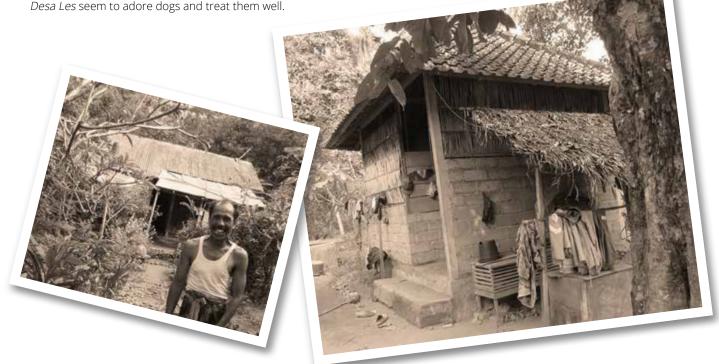
The compound: the typical Balinese family and household

he Balinese typically live in an extended family compound with multiple generations. The compound has an area dedicated to religious life (in *Desa Les*, this consists primarily of one or two Hindu shrines), bedrooms (which are used only for sleeping and can be occupied by many people), a kitchen (which can simply be a few bricks for a fire with no roof) and porches where most of the daily activities take place. Nobody wants to spend time inside as it is very hot year round, and it would also be seen as anti-social.

When a woman marries, she moves into her husband's household. They will usually have only one bedroom, where their children will also sleep. If they are able to build another room for their children when they are of school age, they will. However, both lack of money and lack of land can prevent them from doing so. Of course the women prefer to have their own kitchen but that is often not possible, again due to lack of land and money.

Most households have a small plot of land where they can grow vegetables (corn, yams, fruit trees are the norm) and

breed pigs, which they sell at certain times of the year during festivities when everyone needs pork meat for religious offerings. Chickens are also abundant. Interestingly, people in





JERO MANGKU LINGGA ANYAR,Local priest and spiritual consultant of Dusun Kanginan



If your physical health is good, then your mental health will also be good. Your thoughts will be pure and bright. The aura in your home will be cleaner. Frankly speaking, we are not allowed to have the *kamar mandi* under the same roof as the rest of the house or the kitchen. Also the kitchen cannot be under the same roof as the house. Balinese houses are built according to a special spiritual set of rules called Kosala Kosali. A house is God's palace as well as a place for humans to conduct their daily activities. There should be a room called the kamar suci or spiritual room next to the shrine area—no one except a priest may sleep there. We have many rules! Doorways must face in specific directions and cannot face each other. If you have a house yard with two doors, it means that you will lose a lot of money as there are two ways for wealth to leak out. Your roof cannot overhang a neighbors as the rainwater that falls on their yard will make both of you ill. The way a house is built and oriented is extremely influential to the health of the family.



















A visit to a household in Desa Les



n 2013, shortly after the construction of the *kamar mandis* commenced, Sue Meng Chan, Amicorp's Director of Sustainable Development, visited a number of households in *Desa Les* to see and better understand the problems encountered by the villagers for herself.

One family which received one of the first toilets was a family that included three generations living together in what amounts to a shack. When it rains, water comes through the rattan walls. The head of the family, an elderly man, sleeps on a rattan woven bed along the wall. His elderly wife sleeps on another bed along the opposite wall. Throughout the day she lies in bed, using a bamboo fan to drive away flies and mosquitoes. Their daughter tries to make a living sewing innumerable beads onto scarves. She is paid Rp 10,000 for each scarf she completes. That is the equivalent of USD 77 cents! She can only sew up to 3 pieces a day, though sometimes she does not even get that much work. She has no idea how old she is because her birth was never recorded. The family cannot afford a doctor when they get sick.

Most of the time the old lady is not fully clothed and Sue Meng comments: "Out of curiosity, I asked the old lady why she does not wear clothes. She says that she has just two sets of clothes and she wants to keep them for special occasions. I couldn't help wondering where she would wear them to, because she can barely walk without help. She had to drag herself out of her bed and crawl on her knees to get to the front of the shack!"











Life before the kamar mandi



raditionally, poor people in Bali such as those in Desa Les who cannot afford to build kamar mandis would use the teba (backyard) and relieve themselves in the open and bury their excrement creating breeding grounds for diseases. But there is no water in the teba and hand washing with soap is not something that is usually done before eating. Many people would devise a toilet by making a hole in the ground (with or without some form of septic tank) and then setting up some semblance of a wall made out of leaves or woven bamboo. The only alternative to this was if neighbors let you borrow their bathrooms occasionally, though this created significant annoyance between neighbors, especially when you are talking about a family of four or more people. Villagers would also have to go to a communal bathing place and bathe in public.

Note: The UN calculates that annually over 160,000 people in Indonesia die of infectious diseases related to open defecation, primarily from preventable causes, with diarrhea and pneumonia likely responsible for more than 40% of these deaths. Diarrhea remains a major contributor to child mortality, accounting for an estimated 31% of deaths among children aged one year and 25% of deaths among children aged 1-4 years. www.ncbi.nlm.nih.gov







NYOMAN WIDIARTHA, Head of Dusun Penyumbahan since 2006



I went to school in Singaraja but dropped out in my second year of high school. I decided to stay in the city and find work. I lived with family and had no money. In 1985 there was the orange blight in Desa Les. Many people lost everything to the disease affecting the orange orchards. I married in 1987 and moved around a lot with my family while working. My wife sewed sequins on fancy dresses. From 1988-2002 I worked as a conductor and then a driver for public transport. My daughter was born with hearing issues and had to go to a special school. I also worked as a freelance mechanic. My mother said if I had any savings to please come home and build a house, so in 2001 I returned. But I still worked in Singaraja. I would hop on a bus and then go drive an angkot (small mini-bus). Sometimes I would miss the last bus back to Desa Les, an hour's drive away, and have to find a truck going east that I could hitch a ride with. I had to work very hard to make a living. I am not ashamed to say that I also had a side business of fixing shoes and sandals.

For those who didn't have a *kamar mandi*, they used to go to the gardens with their hoes and bury their excrement. One of the problems we have here in Dusun Penyumbahan is that we are much lower than the rest of *Desa Les*. Therefore when it rains, we get all the effluent from the dusuns that are higher up in the hills, which brings with it disease. Children get ill here during the rainy season and right now there is a lot of dengue fever, the mosquito borne disease, around. It can be fatal. The government has provided Agate (powder to put in standing water to kill the eggs) and performed fogging, but the mosquitoes continue to breed. That is the most prevalent disease here. As to diarrhea-type illnesses, I hardly hear of those these days now the *kamar mandi* are in place.

Bapak Charles' program was spot on because he surveyed the community first to see what was needed, and in his opinion, people needed kamar mandi. So many diseases like cholera and dysentery can spread easily. So the community was happy to receive them. Usually we put the bedrooms and kitchen in the front with the kamar mandi at the back. Sometimes one kitchen is shared by three families. There is not enough land or money to make a kitchen for each family. We have to have a separate building for the kitchen; the kitchen is the seat of Trimurti (Bali's religion is Hinduism and the three main Gods are Brahma, Wisnu and Siwa and they manifest themselves in the elements of fire, water and air—all present in the kitchen). That is the way we do it here. We have a saying: "Bun sela melemprah, Len desa, len prah". This literally means, sweet potato grows like a vine, in other villages, it grows differently. In the west you would say different strokes for different folks. What is evident in one village may not be the same in another."







EDGAR BERNAL "GARRI",

Garri is from the Philippines. He is a community development facilitator who has worked for years in the developing world, and is now helping out with Sea Communities in Indonesia helping out Les villagers on a reef restoration project.

Building toilets for the villagers has taken a load off their shoulders



During the construction phase of the project, many villagers were hired as workers, providing them daily income for several months. After the toilets were constructed and turned over to the beneficiaries, I have not heard anyone being thankful about it in public. In private conversations, they would acknowledge the convenience and the cleanliness it brings.

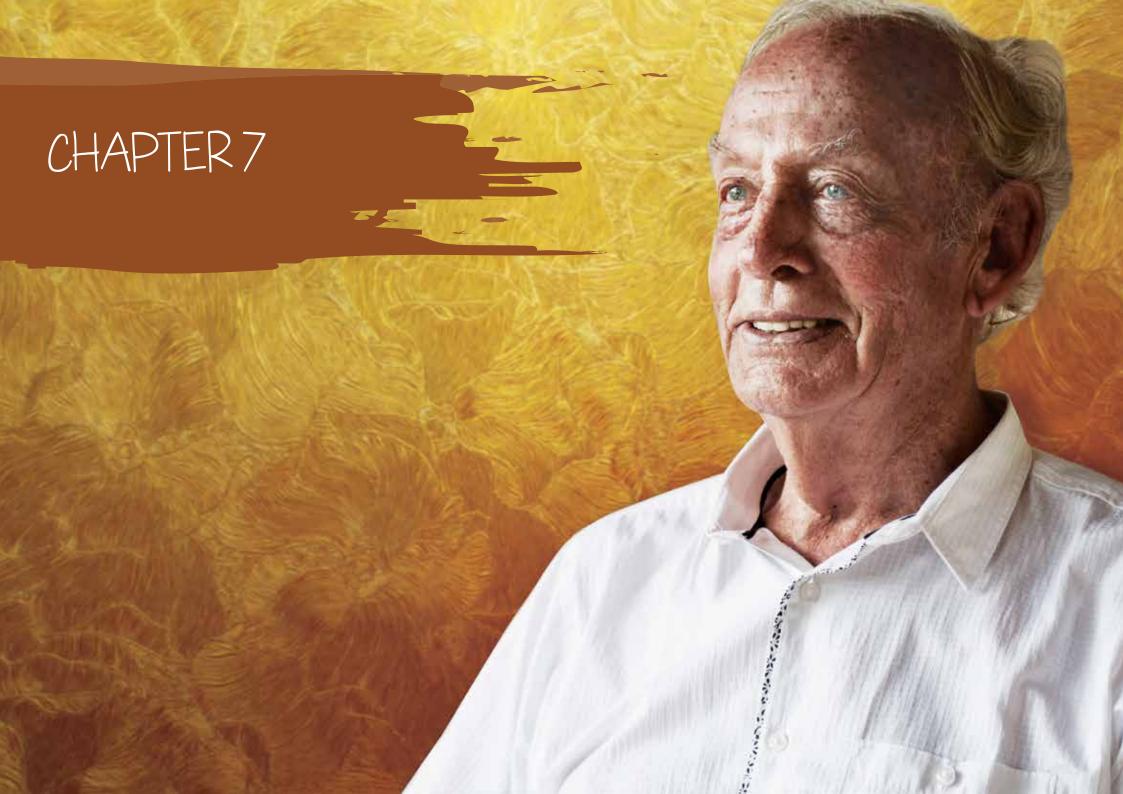
It was also a load off their shoulder. A neighbor who works as a fisherman said: "Kerja saya lebih ringan karena sudah ada toilet. Saya berusaha kerja dan menyimpan uang untuk toilet. Tapi hasilnya sedikit sekali, lama saya nunggu sebelum bisa bikin untuk keluargaku. Nah, setelah kami dapat satu toilet, perasaan saya lebih ringan." - My work felt lighter because we now have a toilet. I worked hard so I could save money for a toilet. But my income is so small, it would have taken a long time before I had enough to build a toilet. Now that we have a toilet, my burden is lightened.

For some families it helped shorten the lines to the toilet. In Desa Les, it is common for children once they get married to build their houses next to their parents, forming one compound with as many as 4 to 5 families in it. Unlike a kitchen which can be constructed without much cost, a toilet requires monetary capital. A toilet being low in priority, everyone makes do with the parents' toilet, resulting in antrian (queue) when the compound started filling with children. This is more stressful to women who need more privacy than men. A fisherman's wife who shared a toilet with 4 other families told me "Saya senang sekali setelah toilet dari program sudah jadi. Kalau ada yang pakai toilet yang lama, saya bisa pakai yang dari program. Sebelum itu, saya nunggu lama kalau ada yang pakai." - I was very happy when the toilet from the (ACF) program was finished. If the old toilet is occupied, I can use the one from the program. Before this, I would have to wait a long time before my turn to use the toilet.









Dr. Charles Jacobs A man they also call Char Les, and now also Mr. Toilet; he is proud of both given names

he 79-year old Charles Jacobs is a native of the Netherlands. He taught community organization in a university in the Netherlands before retiring in Indonesia. He fell in love with the islands of Indonesia on a first visit there back in 1969. He moved permanently to Indonesia in 1983. Charles was familiar with Indonesian culture before moving to the islands since during his studies at university in the Netherlands he was always surrounded by Indonesian students, many of who became his friends.

Having first lived on the island of Sumatra where his Indonesian friends in the Netherlands were mainly from, Charles later moved to Bali, and in particular to the underdeveloped part of the island in the north called *Desa Les*.

Bali is a predominantly Hindu island, in what is largely a Muslim archipelago. Charles later became a Hindu and changed his name to Made Arya CharLes. (Made means the second born child and Arya means the great or noble). Charles laughs as he explains that villagers call him Char Les, "the villagers think I changed my last name to Les; they often do not know my first name is Charles."

When Charles came to *Desa Les* he assisted needy locals wherever and whenever he could – whether with building schools, a clinic, money for students to go to university, dental work, buying rice for the locals when there were shortages, arranged computer lessons for young people, etc. It became quite a long list, and illustrates just how passionate Charles is about Desa Les





How it all started

harles Jacobs and Toine Knipping (Amicorp's founder and CEO) attended the same university in the Netherlands. They knew each other through the alumni network and later became friends. When Toine visited *Desa Les* he would provide Charles with funds and help for Charles' various social impact activities in *Desa Les*. During the financial crisis that began in the last decade, the funding that Charles had been receiving dried up. It was during this period that the ACF learned about unmet needs in *Desa Les* and decided to see how they could support Charles into making some of his dreams a reality.

Charles had created a list of the projects that the locals thought were the most important. This list included having access to a micro bank, to buy a cow or materials for their homes. A brainstorming exercise with the *kepala desa* (the village head) to assess needs and shortages in the village resulted in the finding that the overwhelming need was for the construction of *kamar mandis*. It became evident that what the locals truly lacked was access to a clean toilet. The few toilets that did exist had been provided by the Indonesian government back in the early 1970's, and were in

a state of disrepair. Hundreds of villagers had no access to a toilet – so together with Charles this became ACF's primary focus: building kamar mandis for the families of Desa Les. Construction of the first toilets began in late 2012.







GEDE SUSILA,Village Head of Desa Les from 2013 until present



I worked on a cruise ship from 1999-2002. Upon my return, I married and lived in Singaraja (the capital city of Buleleng regency, where *Desa Les* is located). I came back to *Desa Les* and was elected as the head of my dusun (hamlet) in 2010 and then as of 2013 I became head of the village of *Desa Les*.

I remember when this project started in Dusun Selonding. Amicorp built 81 *kamar mandi* here. Before, people would go to the bathroom anywhere. Then the dogs would pick up the feces and track it and people would get sick from that. I have seen this happen in so many places in *Desa Les*. Since the *kamar mandi* were installed, things have become so much cleaner. There is no longer any stench.















It is curious, but important to mention, that the village elders seemed unaware of this particular need of the villagers as oftentimes those villages without a toilet are too ashamed to express their lack.

In the developing world today more people have access to mobile phones than to toilets. Charles thinks that this is upside down! Toilets should be the priority; hygiene should come before mobile phones. Charles concludes by saying:

"It may seem an unusual thing to say, but by building toilets, people are building their future."





















How are local people prioritized. for a kamar mandi?

CHAPTER 9

ere there any specific poverty indicators that were used in the selection? Which hamlet would receive toilets first? Toilets were first built in the hamlet of Selonding, as this is where Charles lives, and the area he was most familiar with. This enabled him to keep a close eye on the initial stages of the project. The next hamlets chosen were those near the sea, as building here was easiest as the area is flat. The project arrived at the near inaccessible hamlets last. Here, down tiny dirt paths or up in the hills where there are no roads, materials had to be hand carried there by the beneficiaries themselves.

A list was created of all the people in *Desa Les* who either did not have a toilet, or their toilet was in very poor condition. When the list was created it was noted that a number of nice newly built houses did not have toilets, so despite not having a toilet, they were excluded from the list based on the rationale that if you can build a nice new house, you can afford to build a toilet as well.



Building the kamar mandi

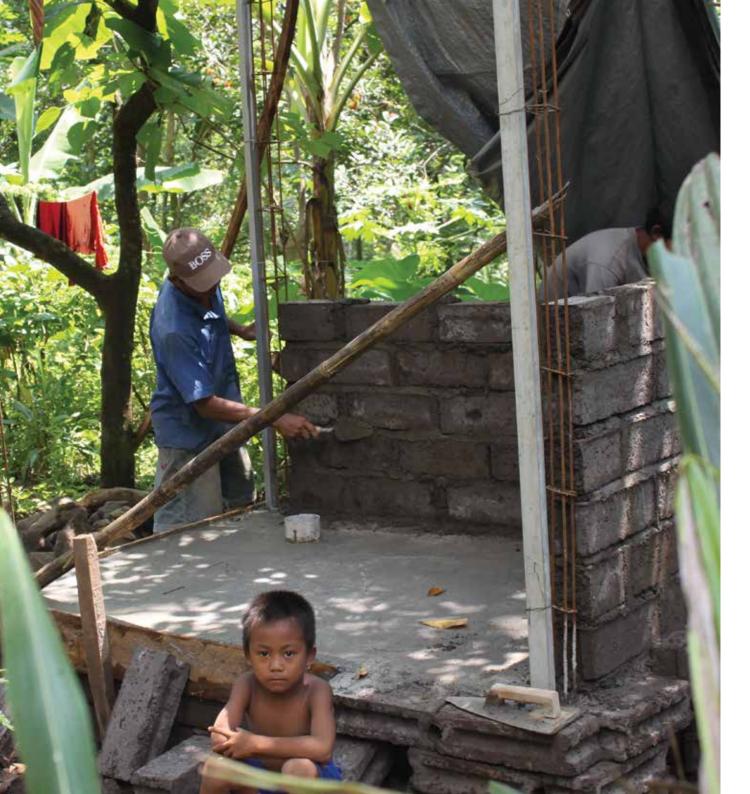
ach household had to dig a hole themselves for the septic tank; they had to bring sand and stones as well as the materials from one central place to their homes. Everyone collaborated without any protests. They understood clearly that the end result would be having their own bathroom. Something that they knew they would be very proud to have. The process of building each kamar mandi in this collaborative way was described as bagus (great) by both villagers and project workers. By having their own kamar mandi, they were able to live independently by not having to borrow other family members' or neighbors' toilets and by being a part of the process, real ownership takes place.

Availability of water can sometimes be an issue for the proper operation of the toilets. Nevertheless, composting toilets were not considered for *Desa Les* as they are too modern at this time for this part of Bali. People go to the toilet, and they do not use paper towels, so a water-based system is the best. When there is not enough water available, they are often able to access water via a neighbor's hose.

Where does the water for the toilets come from? Desa Les is blessed with having the Yeh Mampeh waterfall nearby (arguably the highest in Bali) so usually there is adequate water piped in from this waterfall for all the locals needs.

The *kamar mandi* has to be outside the house. The bathroom cannot share the same roof as the rest of the house in *Desa Les*. As mentioned in an earlier section in our interview of a head of a hamlet, a toilet inside the house is believed to be dirty and impure and "pollutes" the rest of the house. So the bathroom must be a separate entity altogether. Also we were told that the septic tank cannot be underneath the toilet. Instead it has to be beside the toilet so that there is easy access to the septic tank whenever necessary.







GEDE SUSILA, the village head adds:



It would be like using your living room or bedroom as a toilet. We have a special shrine in our sleeping quarters and it would be disrespectful to have a toilet close by. In Les, we have rules about which way certain areas of the house have to face, for example the kitchen must face north, the parent's bedroom faces west, etc. and toilets outside.





What is interesting is that the Indonesian national government has a program to provide housing on site (on people's own land, not in a housing project). These are concrete blocks complete with a bathroom. Recipients are not allowed to change the construction of these houses as then there might arise accusations of corruption should exceptions be made. So these houses built for the poor in *Desa Les* have a bathroom that is often used for storage, or left empty.









Word swiftly gets around

ith the first few *kamar mandis* built, word quickly got around *Desa Les* and people were eager to get their own toilet for their household as soon as possible. Early recipients were so happy and grateful with their toilets and word spread from hamlet to hamlet and beyond, to other villages. Although it is not talked about people are very proud to have a toilet.

Charles, now a permanent resident of *Desa Les*, has always been concerned about the self-respect and dignity of the people here. They are a village that is called *Bali Mula* or pre-Hindu Bali (even though they are Hindu, their rituals are different from neighboring villages) and are often made fun of, according to Charles. The most important thing for him was to increase their feeling of self-worth.

People from other districts still come up to Charles and whisper to him very carefully, "Char Les, I have no toilet". People are ashamed not to have a toilet.









EDGAR BERNAL "GARRI",Garri is from the Philippines.
Community Facilitator for Sea Communities in Indonesia.



Household toilets and bathrooms are not publicly discussed in *Desa Les*. Not having one is a source of discomfort when hosting guests. Those without one make do with shoveling a hole and shoveling the dirt back afterwards, *seperti kucing* (like a cat). Charles told me when the toilet project started, villagers would sidle close to him and then whisper to ask if it's possible to have a toilet installed in their house too.





omen especially can now feel more comfortable taking care of their needs in private. For the women of Les who never had their own *kamar mandis* until now, deep gratitude often stems from not having to feel embarrassed about borrowing their neighbors' *kamar mandis*. Sometimes their neighbors get annoyed at them for imposing in their space. Others who don't have the option of using a neighbor's *kamar mandi* may feel insecure about the exposure of defecating in the open.

Knowing that the beneficiaries are leading healthier lifestyles and feel more comfortable in their home environment makes us happy. Ultimately, nothing surpasses this feeling of immense joy more than having helped someone and to then experience their gratitude. We try to measure the impact of our project, but certain things are beyond measure, and are priceless. And villagers have adapted extremely well to the change. It has given them more time in their daily lives.



NI NYOMAN PUJAYADNYANI, wife of NYOMAN DIEM.

Ni Nyoman is 34 years old and works at a small hotel; her husband is a gamelan (traditional Balinese instruments) music teacher. They live in Dusun Kawanan.

The women of Les



I live in the middle of *Desa Les* on a crowded side street. We have very little land. We had a *kamar mandi* but it was used by six families. Not all of the families live at home at the same time; some live in neighboring Sumatera. But when everyone is home together, the line got rather long. Before we had a *kamar mandi*, the children would urinate and defecate in the drainage ditch outside the house. It wasn't very nice, it smelled bad and made me ashamed.

I would borrow a *kamar mandi* or go out to the orchard outside of town. But I had to go at the end of the day when the farmers weren't there so I could have some privacy. That meant I had to hurry, whether at the neighbor's *kamar mandi* or in the gardens. Very often it would be dark by then making it much more difficult. In some homes, families now have their own *kamar mandi*, and no longer have to share it. This means no more waiting around for one's turn to use the makeshift bathroom, often just made of coconut fronds around a square area.

Since we got our own *kamar mandi* in 2014, things are much better. I have more time to attend to my family's needs. Before, we had to wait in line but now I have more time on my hands. I have noticed that our health is better and the bathroom is clean and disease does not spread.













NI KETUT YARSIN,

wife of KETUT TOYA. Ni Ketut is 63 years old and sells vegetables in *Desa Les* market.



I have three children, one son and two daughters. All are married, and I have four grandchildren. Nine people use our *kamar mandi*. Before we had a *kamar mandi*, we used the public bath or the river. We live in town, so the public baths are close. But the water from the public bath goes out into a drain and then just sits there. A good gathering place for mosquitoes. Oh how I hated those mosquitoes; they sure knew where to bite! The women bathed downstream; the men bathed upstream. Now that we have our own *kamar mandi* things are much cleaner. The water goes directly into the ground and so there are no mosquitoes. We use cleaning products to keep the *kamar mandi* well maintained. ACF conducted a training for all of us. It was very good to learn new things I never knew before that will bring better health to our community.













NI KETUT WIDARSINI,

is 40 years old and married to Gede Sucitra. They are corn farmers and to supplement their insufficient income, her husband also takes a second job as a driver. They live in dusun Kawanan.



I have four children, the oldest is 20 and he works in a cargo shop in Denpasar. My second and third are in secondary school and my youngest (in the picture) is 5 months old.

Before we got our *kamar mandi* I would borrow my brother in laws. There are four families in our compound. I felt very uncomfortable as I had to hurry up when I was in the bathroom, now I can take my time! What a relief. My kids help clean the bathroom and keep it maintained.

























Workshops on sanitation

t Amicorp Community Foundation we want to ensure that our beneficiaries receive maximum and sustainable benefits from their toilets by learning all about the *raison de etre* of their *kamar mandis*. To that end ACF holds regular sanitation workshops for the beneficiaries of the *kamar mandis*. We do this in collaboration with the local branch of the *Puskesmas* (Community Health Centre) and the Udayana University's Public Health Department. At our inaugural workshop, local doctors and medical personnel presented information on good sanitary practices.

Employees from the *Puskesmas* discuss the five major points of the CLTS (Community Led Total Sanitation) an international program which the Indonesian government has adopted and introduced into every *Puskesmas* across the country.

Details of these five pillars of CLTS were shared with the beneficiaries:

- Stop open defecation
- Hand washing with soap (very many Indonesians, especially the poor ones, wash their hands only with water; the water in *Desa Les* has been tested, and is positive for e-coli)
- Ensuring that drinking water and food is not contaminated
- Managing household garbage (Based on the Reduce, Recycle, Reuse principles)
- Managing household liquid waste (grey water)

In the same discussion, a local doctor discussed safety measures and prevention of diseases and illness such as diarrhea, breathing difficulties, dengue fever and skin diseases caused by poor sanitation, highlighting the five points above.







GEDE SUSILA,Village Head of *Desa Les* from 2013 until present



For our village to prosper the younger generation needs to be properly trained so that in turn, prosperity and confidence will come to the village. I feel we are all family. I go around the village to check on my constituents and ask them what they need. Right now a large number of them want a home. Many of their houses are built of bamboo and coconut fronds. The government has more money now to do good works, thanks to the fact that corruption has been curbed under the new government, so that the funds that use to go into pockets now go to the community. I really hope that I can provide a home for each member of the community that needs one. Nowadays some houses are four families living in one house and that is not conducive to a healthy lifestyle.









Often the nicest most colorful structure in the family compound

n Desa Les today, you can go into every neighborhood and see Amicorp Community Foundation's yellow painted outhouses or kamar mandis. They stand out as often this is the nicest room in the compound. This has given the beneficiaries a sense of pride, a sense of ownership. They helped carry the materials to their property, some up long and winding paths. Colorful structure aside, beneficiaries of the kamar mandi have a profound sense of gratitude for the sense of privacy which they did not have before.







I only went up to grade 3 in school as I developed elephantitis in my legs. My legs are still scarred. They became swollen and I couldn't walk for six months. I didn't want to go back to school and so I started working in the orange orchards. I wanted to work for my parents, who have nothing. When I was 18, I became a fisherman. I learned how to dive for ornamental fish and did that for 7 years. Then I became a laborer, helping out when people were building, sifting the sand, things like that. I've worked as a salt farmer (sharecropping) for 15 years. It's back breaking work. I also worked as a laborer on the *kamar mandi* project.

As a fisherman, life is unpredictable. You never know when the weather will turn, if you'll catch fish..... it was a very hard time for me. Once, I was on a small boat (like a canoe) in Sulawesi (an island far from Bali) looking for ornamental fish and a storm came up. It rained and we were lost for three days and nights. We rowed like crazy and ended up in Sumbawa (another island between Bali and Sulawesi). We couldn't get into the harbor and parked offshore and were arrested as it wasn't the right place to anchor. We had to abandon the boat. It is still there.

When we were given a *kamar mandi* my family was so happy. We have 10 people using the bathroom. You can imagine what it was like beforehand. We all used the woods by our house which was not very sanitary. I am very grateful that now we can live a healthier life. Life in *Desa Les* is hard. I pick up work where I can. I will be trained as a gardener for the new community center that ACF will set up here.







is 42, he is a salt farmer, construction worker and gardener at a small hotel.







Materials, cost and functionality



n the *kamar mandi* project, many times we calculated and recalculated the price and quantities of the materials needed. We asked around for quotes from all suppliers in the community and the neighboring communities and made decisions based on durability, quality and price. Yes, we could have built cheaper *kamar mandis*, but then they would not have been carefully plastered to look fresh and clean, or would not have had quality materials to last 30 years.

From a very early stage we sourced everything locally and the *kamar mandi* are also designed locally. The first designs seemed to be too small in Charles' opinion, but both the designers and the locals agreed that they were more than adequate. When purchasing materials vendors often also ask for "commissions". ACF has always refused to offer commissions or offer bribes. From day one we made it clear to everyone that as a foundation linked to an international corporation, we would not pay any "bribes", money to "facilitate processes" and "commissions" for middle men. Initially that clearly led to some "delays" and "inefficiencies", but once the word was out that we would not follow "normal

practices" in Bali, which are seen as "corrupt" or promoting "nepotism" in Western eyes, the community realized that it was better to have this project without side pockets being filled, than to not have the project at all.





The materials used include sand, stones, bricks, concrete and iron, and a corrugated tin roof. We explained to the villagers that they can even tile their bathrooms if they wanted to, but not to tile the floor, as it can become slippery. It is best to leave the floor as uncovered cement.

When we began the project in 2012, it cost ACF USD 860 to build each unit. As of mid-2014, once the project was running at full throttle we were able to reduce the cost to USD 640 per unit. This was partially due to the decline in the Indonesian currency against the dollar, but mostly attributed to better planning and our speeding up the project itself. In the beginning, we were building 5 *kamar mandis* a month, and from mid-2014, we were building 25 a month. The costs included materials and employment of contractors who, when possible, work with the beneficiaries to build these *kamar mandis*. A significant part of the cost of the *kamar mandis* was the cost of transportation up the mountain (all back-breaking manual labor) and the actual time involved for construction. This project was completed at the beginning of January 2016.

Our aim is to ensure that these toilets are used and maintained properly, and that they last up to 30 years. This means it costs only USD 5.70 per person / per year.









GEDE WARDIASA,

The head contractor for the *kamar mandi* project from *Desa Les*.





I first met Charles about 15 years ago, but didn't start working with him until maybe four years ago. Amicorp CEO, Toine, sent Sebastiaan over to help with some other projects such as providing the fisher folk with nets, putting steps at the Yeh Song cave, making proper signage and brochures in order to help the Les waterfall grow as a tourist attraction. He also assisted us in making an organization that would manage the waterfall project.

Then in 2013, Charles hired me to coordinate the *kamar mandi* project. In the beginning, we went to the dusun of Selonding with the head of the village (now deceased) and Charles; the head of the village made the final decision on who would get a *kamar mandi*. As Selonding is up in the hills, people are not used to toilets. One man was confused as he thought that all the water had to drain out of the toilet and he kept "flushing" the toilet, but it would only fill up again. Finally he came to me and I showed him how to use it! Another man said the toilet was too fancy and he was afraid to actually use it! It is wonderful that the beneficiaries also receive sanitation training organized by Amicorp together with the PUSKESMAS (local health department) so that they gain new values.

On behalf of all the laborers who come from the village it gives me great satisfaction to work with Amicorp Community Foundation and to help my people. We are all so proud to have been part of this important achievement that has brought so much health, wellness and happiness to our people.

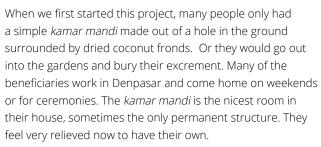












This project is 99% successful. The one percent remaining is the dusun of Buktiyang, which is up in the hills and hard to get to. No one there has a *kamar mandi*. Hopefully Amicorp Community Foundation can build here once the hospitality skills training center is finished. In Buktiyang, the spirit of *gotong royong* (mutual cooperation) is still very strong. We can give villagers only the materials and they can build the *kamar mandis* themselves. I saw this kind of neighborliness in many of the dusun. Even someone who did not get a *kamar mandi* helped cart the materials into his neighbor's compound. This illustrates how important *kamar mandis* are given how poor the community of *Desa Les* is where just getting enough to eat is hard, much less building a permanent bathroom. Besides, there are many other financial burdens such as bringing gifts when someone gets married or passes away.

At the beginning of the project, I was the only builder, I've been in this business for years. Then we employed 3, and in the end we had 10 laborers and one painter working on the project. But over the three years we've had 40 laborers employed.





Desa Les Sanitation Project

| Balance Sheet | | |
|--|------------------|--|
| | Note | In USD |
| INCOME Donation income (2012 - 2015) Total income | 1 | 494.175 494.175 |
| EXPENDITURE Donation expenses Material Manpower Miscellaneous Total expenditure | 2 3 4 5 | 387.779 101.701 4695 494.175 |

1. Donation income

These figures are taken from the last three years' audited financial statements in Amicorp Community Foundation's annual reports. We started this project in late 2012, and at the end of 2013, we spent a total of USD 85,200. In 2014, our total expenses for this project was USD 288,690, and in 2015, USD 120,285, latter of which was sufficient to complete the project by January 2016

2. Donation expenses

When we began this project in late 2012, it costs us USD 860 to build each unit; we were building 5 units per month. In mid-2014, we sped up the project to build on average 25 units per month. In increasing our purchase of material, we were able to reduce the cost of each unit to USD 640, hence, the average cost of each unit over the whole project period is USD 680 per unit. We built a total of 725 units.

3. Material

Material costs amount to 78.47% of our costs

4. Manpower

Manpower's share of the expenses is 20.58%. This includes two main contractors and 40 laborers over the course of the whole project.

5. Miscellaneous

Petrol / postage / courier / bank charges / transport / storage / gas / drawing supplies (for kids who create thank you art to donors).









CHAPTER 16

Amicorp employees visit Desa Les

Some Amicorp employees have ventured to see the changes for themselves



Peter Golovsky,Global Head, Amicorp's Institutional Sales Unit, Hong Kong



In August of 2015 my family and I had a very special experience. We witnessed the smiles on the faces of kids and families in *Desa Les*. The stories from Charles and the history of his life and contribution to the community (schools, toilets) over the last 20 years, and the tour with Rucina and team across our CSR work, and to see the impact this is having on the people is remarkable. A very special day for me personally and for my family. Coffee by the sea, a swim at sunset and drawing pictures with the kids of *Desa Les*, with some special photos and memories; these will last a lifetime.









GERLOF BOUMA,Director, Amicorp Curaçao, Willemstad



In May of 2016, together with my wife I had the pleasure of visiting Bali and the village of *Desa Les* in person. It was great to visit our sanitation project and meet some of the beneficiaries and see all that has been achieved till now. People in the area are very poor and live from \$1-2 a day in very basic 'open' houses. Can you imagine how it is to use an open toilet in your garden? What a contrast with Dubai that I visited the week before. Good to see that all possible efforts are being made to make the project sustainable and to increase the standard of living. Rucina, we are glad to have you as the project manager. With your skills, background, personality, knowledge of the culture and understanding of the village life you are the right woman at the right place.





Toine's engagement continues as he regularly visits *Desa Les*. One visit in 2015 included an in-depth inspection tour of some of the *kamar mandis* that we built. Toine was very happy with the positive impact that we have created in the communities of *Desa Les*. Not surprisingly he was also delighted with the costs which are lower than anticipated. Toine observed:

"The kamar mandis look good; well-kept and clean"







Can we measure the project's impact?



hat measurable impact has the investment created for this disadvantaged community? More than one third of this 8000-people community of *Desa Les* now have access to better health. And as well-maintained bathrooms can last as up to 30 years the 725 beneficiaries will have the bathrooms for a very long time.

We did this by converting the practice of open defecation to the use of *kamar mandis*. In doing this, we have enabled more time for economic and education pursuits, with less sick time from diarrhea.

- Women have more privacy and confidence
- Babies are less at risk of deaths from diarrhea
- In time, the land that was used for defecation can be converted to usable land to generate revenue
- We have created employment for some 40 people from the area over the course of our project

If we spread our investment of USD 680 per unit across 30 years over a conservative estimate of four people per household, it would be an investment of USD 5.70 per person per year.

Beyond the immediate impact, the training that we have provided (on use and maintenance) is also being advanced with some families volunteering as *kamar mandi* - training ambassadors, ensuring other families are aware of use, maintenance and benefits.

More than one third of this 8000-people community of Desa Les now have access to better health





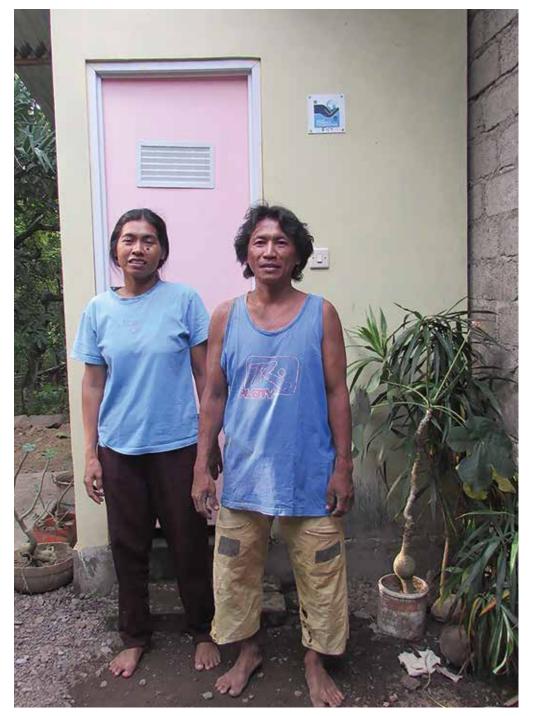
















CHAPTER 18

Lives that have been touched



MADE WANGI,

she is 55 years old and is from Dusun Lempedu, she works as a farmer and grows corn, *sawi* (chinese cabbage), *rambutan* (a type of lychee), bananas and jackfruit.

t is not an exaggeration to say that the people of Desa Les are very proud of their kamar mandis. The pride that the locals take in their kamar mandis comes not just from the dignity of having kamar mandis to use, but also because of the fact that they themselves contributed to the process of constructing them. They are aware that they are now very fortunate to have one, in contrast to villagers in nearby districts. The project has also had an influence on changing beliefs: they have developed an appreciation of what ACF strives to impart: helping themselves, and building a brighter and more sustainable future.

Made Wangi is originally from Dusun Kanginan just up the road from Dusun Lempedu. She was born and raised in Les. In her mother's house, they had a *kamar mandi*. When she was first married, she and her husband used to sell fish. He would pick up fish from the boats and she would sell it to vendors at the market. They have six children none of which graduated further than grade 6. Her children are all now grown.

Made Wangi makes extra money by making *porosan* (elements of Hindu offering) which her daughter sells in her

husband's village. Sometimes she can make up to Rp 20,000/day.

When she moved into her husband's household, they used to do their business in the *teba* (the backyard). A year later, they had a very basic toilet that had an actual squat toilet but the walls were made out of woven bamboo with newspaper glued onto them. She is very happy with her new *kamar mandi*.

She is always bothered by flies and finds them disgusting. Before they had a *kamar mandi*, they used to bury their excrement and always covered their food. She learned about this in primary school. One of her sons, his wife and their 2 year old son shared their *kamar mandi* until he was able to build his own house next door to theirs and they now also have one of ACF's *kamar mandis*. They too are very thankful for this.

She looks forward to seeing her grandchildren graduate from SMA (High school) so they can work in a shop or become president of the country perhaps! One of her granddaughters (currently in 6th grade) already knows that she wants to be a teacher of natural sciences!



LUH KARNADI, is 55 years and is married to KETUT RINU age 54. CENING RUMI, Rinu's mother of 80ish lives with them in Dusun Tubuh.

Karnadi is originally from Dusun Selonding in *Desa Les*. She has six children aged 18-33 years old. She is a housewife, her husband, when he is able to, and can find work, is a laborer. He has pains in his joints and at times it is hard for him to work. Neither of them went to school. There are five people in their household with two unmarried girls still living at home. The youngest child, Setiawati is a junior in senior high school which is in the next village. She rides a motorbike to school, which her uncle has loaned her.

They can live on Rp 100,000/day. If they don't have money, then they eat what is in their garden. They grow sweet potatoes and corn. Both husband and wife said their only goal for their children was for them "to have enough to eat"

Setiawati is determined to finish school, her older sister stopped school at 8th grade due to lack of money. Her goal is to study, change her future and become successful. She received a scholarship at the local tourism high school. Her other four siblings stopped school at grades 2 and 5.

They had an old *kamar mandi* which was refurbished. The original *kamar mandi* had walls of dried palm leaves, 15 years ago they borrowed money from the local bank to build it. Karnadi says when she was younger, she bathed in the river. The rivers today are bone dry, even in the rainy season. Apparently when they put pipes in at the waterfall, the water got diverted. Grandma used to bring water home in a tin bucket on her head from the communal water hole. Now they have piped water from the waterfall.

The men in the family worked together with ACF to help build the *kamar mandi*. It gave her husband a sense of pride to be able to help with the building. He say that since they have the *kamar mandi* there are fewer flies and it is cleaner and incidences of diarrhea are much less.









KETUT ELIS,

30 years lives with his wife KETUT YULI, 22 years old in Dusun Panjingan.

Elis and Yuli live on 200 m2 of land that his father owns. They have one room that is built out of scrap materials and which is leaking, a basic kitchen and an ACF *kamar mandi*. They have been married for two years now and have no children yet.

Elis works as a laborer and Yuli makes beaded sandals, for which she gets RP 5,000 per pair. That's less than US 40 cents in today's conversion rate. On a good day, she can make two pairs an income which is not enough to live on at all. They are only two people and need Rp 50,000/day to live, and if they fall ill it will cost them another Rp 150,000 for medicines.

Before they received the *kamar mandi*, they would go next door to borrow his father's *kamar mandi* which made them feel ashamed having to go there in front of so many people. They are very happy to have been given their very own *kamar mandi*. Elis helped carry bricks and sand up the path to his house – he was proud to have helped with the building.

Elis works as a laborer and Uuli makes beaded sandals, for which she gets RP2,000 per pair. That's the equivalent of US 16 cents in today's conversion rate.

When asked what they would need to make them feel safe (the word sustainable life style doesn't translate well), they said "a home". The government has a program whereby they provide a cement house, but Elis mentioned that they would need to have a kartu keluarga (registered family letter) to apply for this and this would cost approximately Rp 500,000 which, for now, they do not have. Yuli meanwhile says that she is happy with just having enough to survive.





Further impact



ith this success, we now want to deepen our impact here even further. We are establishing a hospitality training center in *Desa Les*. We are very grateful to have successfully acquired land without the usual practice of paying "additional administration fees". This success in itself has exposed the community with bright new values and possibilities. We need funding to build the center so that together, we can help this disadvantaged community and others in the same predicament to make the world a better place.





GEDE SUSILA,Village Head of *Desa Les* from 2013 until present



I have a great responsibility for the people of *Desa Les*. I am trying to prioritize those who are impoverished, of which there are way too many. I want to encourage them to not just ask for assistance, but to work for what is provided. I like to go into the field to see how my constituents live, as well as to cross check data that my staff has collected.

I want my village to become more prosperous. We have issues of discipline (there is a lot of drinking and gambling here), security, lack of confidence and use of narcotics now is on the rise. We have a program called *Save the Next Generation from Narcotics*, but it is difficult to control the young people. Hopefully the new Amicorp Community Center (ACC) project can help with this and give the youth good employment opportunities.

I would like to thank the Amicorp Community Foundation for the help with the *kamar mandi* project, and hope that in 2017 once the road to dusun Buktiyang is in, that those people can also receive *kamar mandis*.





We asked Charles what had made a greater contribution to humanity – the (flush) toilet, the Hubble space telescope, the Samsung galaxy telephone, or the automobile. Charles immediately replied the toilet, since without the toilet there would be illness and disease.

The list of human inventions will always be changing - but we will always have the toilet.





NYOMAN WIDIARTHA,

head of dusun Penyumbahan from 2006 to present. Dusun Penyumbahan is where the new community center is being constructed.





Most of the people in my hamlet are farmers and fishermen and are economically deprived. I wanted to do something to help them so in 2006 I was asked to become the head of our hamlet. I didn't want to disappoint my community and I had to figure out the best way to lead them. As so many people here are poor, I had to learn how to lobby to get assistance.

I am pleased as our government and private donors, such as Ibu Rucina and Bapak Charles care so much about my people. Seventy five *kamar mandis* were built for those who did not have one in my hamlet. Aside from bathrooms, the lower classes also need to get a better education, health care and much more; we hope that our government and private sponsors can assist us. Even though we get state and private assistance, we are still not able to raise ourselves above the poverty line.

Having the ACC here in my dusun, is, I personally feel, a very positive thing. There is a foundation that will help to involve many of the people living in *Desa Les*. The people will be able to get many skills and more education. The people here will respond positively to this center and what it can offer. I feel very proud that the ACC will be built here.

We look forward to the new community center since our young people's skill base is lacking. The ACC, if it manifests according to plan, will make my people very happy. It will provide much needed skills.





























Celebrating the completion of the project

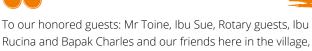


micorp Community Foundation hosted a celebration to mark the successful completion of this program. On May 5, 2016, the Serba Guna town hall (built with funds raised by Charles Jacobs) was filled to its maximum with beneficiaries, including the carpenters who built the *kamar mandi*, community leaders, journalists from Bali TV, a Bali reporter and other invited guests including the former Governor of Rotary Indonesia, Al Purwa and Rotarian Dara Mustika from Rotary Club Bali Kuta - not to mention the 100 or so uninvited guests who wanted to see what was happening! We were honored to have such a huge audience.

The evening began with music played by the Sandhi Murti gamelan orchestra (comprised of young men in junior and senior high school), Charles Jacobs had established this orchestra with personal assistance from Toine Knipping predating ACF's work in *Desa Les*. Speeches were delivered by village head Gede Susila, Charles, and Toine. All the carpenters and the village authorities were recognized and honored. There was a lot of laughter and great fun enjoyed by all.

Gede Susila, *Desa Les* village head, has been supportive of this project from the very beginning. He always makes himself available when Amicorp staff need to speak with him and has provided unconditional support. At our celebration party for the completion project, he delivered the following speech:





Rucina and Bapak Charles and our friends here in the village, good afternoon and warm welcome to Les village. On behalf of the people of Les, we say thank you very much, *Matur Suksema* (thank you), for all the help you extended to the village, especially the latest 725 toilets and bathrooms you built for our people.

We couldn't repay you except with our heartfelt gratitude and prayers that our God will bless you back a thousand fold. Again, our many thanks to all of you."





Toine Knipping



"The community can be proud that in the face of hardship it is able to create a sense of belonging, a sense of community and a sense of sharing. This community for sure more than compensates what it lacks in material needs, with human warmth and caring. The gods apparently looked favorably on the event, the music was nice the dances were great and most people had to laugh about Charles' attempts to make everyone say thank you (dankjewel) in Dutch. There was just one short interruption in the provision of electricity that occurred exactly for the duration of the speech of one of the dignitaries. Again a sign from the gods, some people commented. It is not always so clear what the respective signs mean.













JERO MANGKU LINGGA ANYAR,Local priest and spiritual consultant of dusun Kanginan





With the advent of the *kamar mandi*, one can now go to the bathroom in the privacy of one's home. Beforehand, people either went in the river or the gardens and of course, those places became contaminated. Those who didn't have a *kamar mandi* used to bathe outside and the water would pool up, attracting mosquitoes. Now it drains in the bathroom and goes into the ground.

The *kamar mandi* project has brought great change to the village. I go into hundreds of homes to conduct ceremonies and I see that people now have a change in attitude towards cleanliness. The thing that was the filthiest, excrement, is now out of sight and not sticking to the soles of our feet, literally. This is a very healthy attitude - one that pervades everything. Thank you to Amicorp Community Foundation for helping the people of *Desa Les* rediscover their pride and self-esteem.

The soon to come community center sounds as though it will bring the youth of *Desa Les* a boost to their self-confidence and their self-esteem. I particularly like the learning values education - teaching our children to be open and honest and respect one another. They will be gaining skills that they can use and I hope that you will be assisting them in finding gainful employment.







CHAPTER 21

Our Corporate Social Responsibility program

hy do we want to create a Corporate Social Responsibility Program and why in Bali? There is a long and short answer to this question. The short answer is: "because we can"! The longer answer is as follows:

As a company we believe in the quadruple bottom line: we want to make **Profits** to support our business and all people related to it; we want to stimulate **Passion** in our employees, so they develop themselves to their fullest potential and are productive members of society; we want to reduce our impact on the **Planet**, by compensating all pollution and damage to the environment we create with proper offsetting (like planting trees to offset our CO2 production); and we want to be positive contributors to the **People** around us. These are the four principle pillars upon which the Amicorp Community Foundation rests upon, in much the same way that Hinduism is built upon the four principles of *Purusartha*: moksha, dharma, artha and kama.

For all of us to reach our full potential we will need to work on all of our talents and skills, not just the ones related to work. Different efforts lead to different results, rewards and levels of satisfaction.

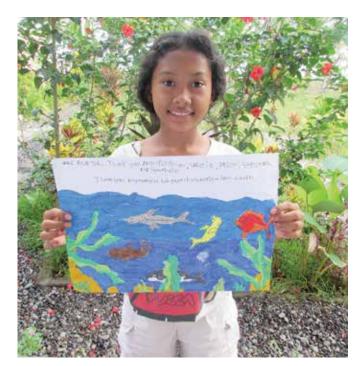
Our company, Amicorp, provides services to a pool of wealthy individuals as well as businesses investing in international ventures or conducting international trade. We provide services to families, family offices and corporate entities investing some of their wealth in impact investment, sustainable corporate social responsibility, charity and transgenerational transfer of wealth, including estate planning. It has been demonstrated over many years from the Rockefeller to the Gates Foundations, and many smaller ones, that the best way to keep a family together over several generations is to share common values, set common goals and pursue common dreams, including common charity objectives – as we do in the Amicorp family. Amicorp is proudly providing services to some large family offices and many families with smaller fortunes. We have the experience and the tools to help them.



"From those to whom much is given, much is expected' (Luke 12:48). We try to apply this principle within Amicorp. We are mostly gifted and talented people in good health and with a great education, having the opportunity to work in a cross-border, interesting business that is profitable. We are part of the lucky few. Our clients are in need of international structuring of wealth and income, and thus also part of a lucky few. If death and taxes are among one's bigger worries, one has a blessed life. So we try to entice and stimulate our people to imbue their lives with meaning by sharing part of their wealth (both material wealth and skills) with people who have been less fortunate in life or have just been born in the wrong place at the wrong time.

The feedback we have been receiving over the years with our corporate social responsibility projects in Bali, in India, in Curaçao and elsewhere, has been overwhelming. Not only have the beneficiaries of the various ventures been heartwarmingly grateful, but we have also received lots of positive feedback from our participating employees, from our vendors and suppliers and from clients who have participated in one venture or another. The feeling of being the subject of some other person's gratitude far outweighs the benefits of a dividend.

And you might ask why Bali? There are many people in need, all over the world. But we choose Bali, well mainly because it "is there" and with Charles Jacobs in *Desa Les* assisting us with local information and giving us the added confidence of being connected we decided to work with him to realize some of his dreams.















About ACF



ome 15 years ago when Amicorp Group decided to establish its corporate foundation as a way to drive social impact in a more structured way, 'charity' was not the concept in mind. We wanted to use our resources in a sustainable way to create win-win solutions, to empower disadvantaged communities by providing them with the means to a livelihood. We also wanted to cultivate in all our stakeholders the mindfulness to operate in environmentally responsible ways so as to preserve natural resources for future generations. And we wanted to inspire our clients and our partners to join us in these goals: economic empowerment and environmental consciousness.

To celebrate the 15th anniversary of our first office, in Curaçao, Amicorp Community Foundation established in 2008 a day care center in Curaçao called Tuma Mi Man (TMM) which means Take My Hand in the local language Papiamento. The goal was to care for children of different social backgrounds, offering free quality day care and opening up opportunities to a brighter future with better chances to develop their full potential. We invited our clients to help us to fund the project by adopting some of the children from the poorest neighborhood on the island.

Fast-forward to today, the ACF that was born way back in 2001 remains both local and global in nature.

As we grow, we continue to use our resources to help more communities globally by setting up and managing successful social impact projects. Today, we are in Bali, Indonesia, Chile and Curaçao. Our offices also organize or engage in social impact actions in local communities with ten percent of their key performance indicators dedicated to CSR participation.

Since 2013, ACF began the Ami-Carbon offset project, working directly with Amicorp Group's 40 plus offices to create awareness, reduce, track, report and offset CO2 emissions from flying for business travel. With a view of acquiring land to conduct mass planting to offset our CO2 footprint from flying, we centralized travel bookings with our travel desk in Bangalore, and made financial provision to plant one tree for every 200 kilometers flown by our employees in the course of work. By August 2015, we acquired a 46-hectare plot of land (bigger than the Vatican City!) to conduct mass planting. Some 90,000 trees need to be planted to offset two years of CO2 emissions from flying.

OUR GLOBAL PRODUCTS:

Desa Les, Bali, Indonesia

Skills training center for disadvantaged communities and our sanitation project

Curaçao

Providing solid foundations for children of poorer neighborhoods

Chile

60,000 trees will be planted to offset our annual CO2 emissions from flying

Supported Projects

Shared Universe – saving of endangered species

CHAPTER 23

The new community center in Desa Les

"Be the change that you wish to see in the world" - Mahatma Gandhi

n 2013, we started thinking about how to help the *Desa Les* community to become economically self-sustainable so that they could build better futures for themselves out of poverty. As tourism is a key driver of the Bali economy, we decided to establish a hospitality training center. We set up a social enterprise, identified a plot of land to acquire and in May 2016, after 18 months, we are very grateful that we have successfully taken ownership of the land and that we did this without the usual practice of paying "additional administration fees". This is part and parcel of our ethos to work with the best ethical practices. The success in itself has exposed the community with bright new values and possibilities.

Our 4900sqm of tropical fruit tree-filled land sits just 300m from a tranquil beach. With an organic and undulating

roof featuring a lush expansive 2000m2 edible garden that reinforces our sustainable concept, the innovative building promises to "wow" architecture buffs with a design unlike any other building of its kind. Featuring a training restaurant, a training kitchen, 10 classrooms and some meeting rooms, the center is connected by its central pavilion that offers sweeping views of the verdant permaculture garden.

Training is focused initially on creative cuisine and food and beverage service, as well as permaculture, and Balinese dance and musical instruments, language and computer literacy. Hard skills aside, we want to instil in our students the values of quality, of sustainable development, of finishing all that we start, and conversely, departure from short-term, low quality, quick fix, quick gratification mindsets. We want to inspire the community to work towards the quadruple bottom lines:



In this image taken at the W Bali, from left to right are Matthew McCool, Chef de Cuisine W Bali; Rucina Ballinger, Amicorp Community Foundation's Bali projects manager, Jack Yoss, Director of Cuisine W Bali, and Oliver Gehlen, OG Architect.

care for the **people** of *Desa Les* and this beautiful un-spoilt paradise (**planet**) of north Bali, even as they generate **profit** and revenue from these resources, and we want to inspire **passion** of all matters we undertake, i.e., our pillars of sustainability for this center.

This vocational training center expresses the change that we want to see towards a more sustainable world by being a social enterprise that generates revenue without compromising our promise to deliver quality training to the needy, for free if necessary.

We have great knowledge partners supporting us in this project. One of these is the Locavore Restaurant, voted Asia's top 50 restaurants in 2016 as well as Indonesia's top restaurant, and the prestigious international hospitality brand W in Bali (part of the Starwood Hotels and Resorts now part of the Marriott Group). "You have our full support on this important project", enthused Craig Seaward, General Manager, W Bali.

With your help we can make the future a better place for others







A meaningful CSR or philanthropy project to call your own



t Amicorp Community Foundation we believe we can all use a part of our wealth to create a positive impact on society. We can help select meaningful projects, take over the administrative and organizational burden and use our personal experience in avoiding the pitfalls encountered by other projects. Through this service, we bring our knowledge and extensive experience to our clients to help them in either corporate or personal social responsibility. We offer support and tools, or a helping hand to those who need encouragement:



We can help with selecting a meaningful project that will meet you and your family's needs and interests. We also have several projects already in place, and some on the back burner waiting for someone to breathe life into them.



We can structure your project either in your own name, your family's name or silently as part of a 'do well and do not look back' effort. We will structure any project from a legal and from an administrative and reporting angle.



We can help with 'administrating' or 'managing' a social responsibility project for you. This includes doing the accounts, assuring that all controls are in place so that no money is wasted, applying for all permits and licenses and seeing that all parties involved are paid on time.



We can help to deal with complexity, corruption and obstacles. Having many business contacts spread over many countries, we can find the local inroads to assure that we get 'value for money' and the correct 'application of the law'.



We can provide the corporate governance, the regular reporting and the justification and reporting on what is being done and what is being spent. This includes regular oversight, regular validation, audits and annual reports.









Make your contribution count



o accomplish our goal of building the community center and providing further opportunities to this community, we are looking for more sponsors to work together with us to bring better and brighter futures to the community. Our work is ongoing and does not end with the building of the center. With your continued support, knowledge and time sharing, virtually and onsite, we can improve lives of thousands on a sustainable basis.

We invite you to make a sustainable difference to society by working with us so that together, we can help this disadvantaged community and others in the same predicament to make the future a better place for them.

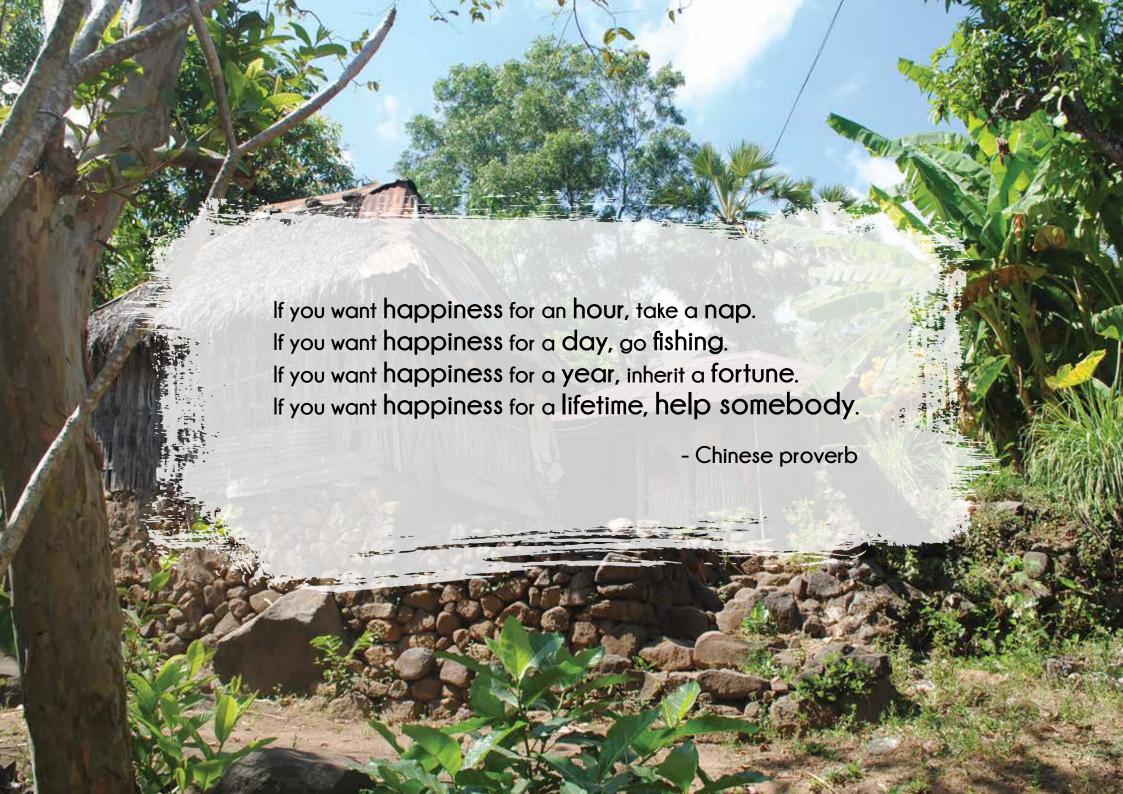
This book is meant to give some insights in what we do. Its key purpose is not to show how proud we are of our achievements (although we are) or how good we are compared to others, but to make people think and encourage

people around us to do 'something' for the benefit of others as well, and to start doing those things 'here and now'.

We are all wealthy, some of us have a lot of money, some of us have a lot of skills, some of us have sympathy and time to spend, and we all have something we can give. In return there will be your internal happiness as well as gratitude from the people helped, which compares well with dividends and interest as a return on investment in other people.

Many in the Desa Les community would benefit from your time and your skills.





Work with us to reach out and touch the lives of those most in need. There are multiple ways you can participate:

Donate to Amicorp Community Center (ACC): note that Amicorp will match each donation dollar-for-dollar. There are no overheads, no hidden charges, every dollar goes directly into the project.

Donate to Amicorp Community Foundation (ACF): donations can be made either online with any credit card (in your choice of currency), or by direct transfer.

Let us help you to setup and manage a meaningful **CSR or philanthropy project of your choice**. For more details we refer you to chapter 24.

For more information on any of the above you can contact your local Amicorp liaison or our Social Impact Solutions team at: csr@amicorp.com

Donation information:

Online via credit card: https://www.ammado.com/nonprofit157977

or

A bank/wire transfer to:

AMICORP COMMUNITY FOUNDATION

PO BOX 4914, CURAÇAO

USD a/c :8000000054299274

Bank : RBC CURAÇAO Swift Code : RBTTCWCU



With special thanks to:

Gede Susila



Gede Susila following a period at sea working on a cruise ship 1999-2002 he returned and settled down in Singaraja (the capital city of Buleleng regency, where Desa Les is located). In 2010 he was elected as head of his dusun (hamlet) and as of 2013 he became head of the village of Desa Les. Gede Susila has been very supportive of this project from the beginning. He always makes himself available when Amicorp staff need to speak with him and has provided unconditional support.

Nyoman Widiartha



From 1988-2002 he worked as a conductor and then a driver for public transport in the city of Singaraja. In 2001 he returned from the city to Dusun Penyumbahan where he became the head in 2006, Nyoman Widiartha has also been very supportive of the project.

Charles Jacobs



Dr. Charles Jacobs is a native of the Netherlands. He taught community organization in a university in the Netherlands before retiring in Indonesia. He fell in love with the islands of Indonesia on a first visit there back in 1969. He moved permanently to Indonesia in 1983. After living for a while in Sumatra and Java, he finally settled in Desa Les over 20 years ago. Dr. Charles Jacobs, who is a permanent resident of Desa Les.

Anggara Mahendra



Photographer Anggara Mahendra is a visual storyteller from Bali's capital Denpasar. He collects stories and images from the streets of Bali and has kindly dedicated his time to take photographs for our Bali projects pro-bono. He works for local and national media, such as Bali Buzz, The Jakarta Post and Bali and Beyond magazine, he also accompanies foreign journalists on their own journeys in Indonesia.

Sue Meng Chan



Sue Meng runs the Amicorp Community Foundation (ACF), set up by Amicorp Group to drive social and environmental impact together with Amicorp's employees, clients, partners and friends across 40+ offices globally. She works closely with Amicorp's offices in support of local community CSR (Corporate Social Responsibility) and sustainability initiatives, and also directs sustainable projects established by the ACF globally to empower disadvantaged communities and raise environmental consciousness.

Rucina Ballinger



In May of 2014, Rucina Ballinger joined the Amicorp team as the Manager of ACF Bali Projects for the Amicorp Community Foundation. She helped administer the Amicorp Sanitation Project where the 725 freestanding kamar mandi have been built. In Desa Les, she also assists the salt farmers (see saltofthesea.weebly.com) add more value to their product, has a reading library for the local children, facilitates a painting class for young school kids and teaches dance to the local teenage girls there.

Rucina worked with the architectural team and the local government to ensure that this journey goes smoothly. The fact that she had been the head of her Balinese husbands' hamlet's women's group (klian banjar isteri) holds her in good stead.

Kamar Mandi Beneficiaries in Desa Les

Kanginann

Gede Agenyasa & Cening Gumiarta - Gede Ambarawata & Kadek Nari - Gede Budi Adnyana & Luh Ari - Gede Karya & Made Lesminiari - Gede Manik Mertayasa & Made Artawati - Gede Melayu & Ketut Primat - Gede Mertana & Nyoman Lumiati - Gede Mohon Santosa & Ketut Triasih - Gede Muliarta & Desak Putu Ariani - Gede Partawi & Nyoman Trisandi - Gede Putra Kerti & Luh Nadreni - Gede Putrana & Cening Tani - Gede Saguna & Nyoman Suryati - Gede Sidiadnyana - Gede Suarsa - Gede Suka & Made Nyani - Gede Suryantara & Made Erniasih - Gede Susila & Nyoman Astiti - Gede Swantara & Ketut Resiani - Gede Wirdana - Jero Gede Parta & Cening Warsi - Dadong Mangku - Jero Mangku Kayu Selem & Mangku Ketut Gaya - Kadek Merenging & Nyoman Trini - Kadek Sidiarta & Komang Dewi Astuti - Ketut Astiwiraga & Kadek Sope - Ketut Bagiayadnya & Komang Mertini - Ketut Kardiasa & Ketut Sarini - Ketut Mandiata & Nyoman Kasiawan - Ketut Mistra & Cening Ginarsi - Ketut Nawa & Cening Yarsi - Ketut Sadiarmawan & Luh Sasih - Ketut Sandi & Nyoman Berani - Ketut Serira & Nengah Karini - Ketut Silaardana & Nyoman Pratiwi - Ketut Swastawa & Made Warsiana - Ketut Tamu & Made Siadi - Ketut Ugeng & Made Sutini - Komang Sastrawan & Putu Purniasih - Made Agus Kurniawan & Komang Pink - Nengah Dayuh & Cening Artati - Nengah Hermat & Cening Ginitri - Nengah Melah adi & Wayan Sudani - Nengah Radiasa & Ketut Mini - Nengah Yartaada & Nyoman Cidram - Nengan Kastawa & Nengah Waria - Nyoman Astara & Ketut Siriani - Nyoman Dama & Nyoman Wiliasih - Nyoman Kasta & Ketut Larantini - Nyoman Kiata & Nyoman Yariah - Nyoman Sriartama & Ketut Siti - Nyoman Sulaya & Luh Masmin - Nyoman Wartana & Cening Sukri - Nyoman Winarsana & Luh Mima - Nyoman Yarsana & Luh Kariasih - Wayan Mardiasa & Nengah Madiarsi - Wayan Kasiana & Nyoman Wargi - Wayan Maliana & Ketut Sudai - Wayan Mardiasa & Nengah Sidiati - Wayan Merdiasa & Luh Yastrini

Kawanan

Jero Mangku Semawan & Mangku Srikanis - Gede Sukepen - Gede Sadu Arta & Ketut Ranminiasih - Agus/Putu Saklar & Luh Asana - Gede Darsana & Luh Sumawati - Gede Sucitra & Ketut Sini - Nyoman Surawan & Wayan Surawan - Wayan Dara - Gede Suli & Nyoman Siti - Komang Gempol & Cening Reniini - Made Brata & Nyoman Priani - Wayan Candra & Nyoman Wirsi - Nyoman Suamem & Luh Windi - Gede Winasari & Ketut Sri - Gede Warba & Wayan Brati - Wayan Sirka & D. Mulan - Nyoman Widiem & Nyoman Puja - Gede Wiriasa & Nengah Retianis - Nyoman Rasta & Nyoman Dewi - Wayan Arga & Cening Ginten - Gede Singerai & Nyoman Maliasih - Gede Wenten & Cening Riwi - Gede Mana (Kempul) & Cening Keker - Gede Darmaya & Cening Wardwi - Ketut Bineka & Luh Arsini - Gede Warta & Ketut Wartiani - Ketut Kerna & Nengah Kardis - Kaki Catra & D. Puri - Ketut Maya & Cening armini - Ngurah Kwantil & Ngurah Sarianis - Nengah Kas & Cening Nasib - Gede Kardiutama & Komang Sini - Gede Kentel - Kadek Honda & Komang Krisnadi - Gede Astawa & Made Miati - Cening Mindri (Dadong Bodo) - Nengah Deweng - Wayan Mersana & Kadek Pujiana - Gede Dana - Nyoman Sudirman & Ketut Ariati - Wayan Congliwat & Luh Muderasning - Gede Suryantara & Made ermi Asih - Ketut Sunanta & Made Sarini - Gede Kertiyasa & Ni Made Murni Asih - Ngurah Wirayawan & Luh Karcana - Arya/ Nyoman Keker & Nyoman Nimba - Nyoman Madia & Ketut Sukriadi - Gede Arsana & Luh Darmini - Made Samiarta & Nyoman Arias - Ketut Nyer & Luh Karnadi - Gede Miara & Nyoman Sidi - Gede Swarda

- Ketut Selimah/Ketut Madiana & Ketut Sara - Jro Mangku Lila & Mangku Simpen - Ketut Yoga - Ketut Diarsa/Gede Sueka & Ketut Astiti - Ketut Maliawan & Nyoman Simpen - Nyoman Srikeni - Kadek rene & Made Resmi - Ketut Presangga & Made Gari - Ngurah Diami & Ketut Dite - Ketut Nasar & Ngurah Mike - Gede Eka (Cening Pami) & Ketut Tirtayadnya - Gede Putra & Ketut Ngranjing - Wayan Seke - Nengah Yana - Nyoman Srimadya & Cening Nice - Made Budarsana & Luh Sulasmini - Gede Kasiana & Ngurah Suanti - Gede Gunarta & Cening Semara - Gede Sinarbawa & Ketut Nini - Nyoman Mertayana & Komang Asih - Nyoman Nyeneng & Cening Srira - Wayan Purba & Nyoman Gria - Gede Yudiartawan & Cening Astriani - Gede Saputra Yasa & Made tantri - Gede Gogor & Ketut Suantie - Ketut Candi/Wayan Kertiya - Ngurah Diawan & Cening Parwati - Ketut Kinten & Cening wantri - Gede Wilan & Ketut Budi Lasmini - Ketut Bhineka - Mangku Ula

Lempedu

Gede Ardiasa & Made Ngartiasih - Gede Astawa & Made Amanti - Gede Bangsawan & Luh Bangsawan - Gede Budana & Luh Widiarsi - Gede Darmada - Gede Eke Budantara - Gede Kariawan & Made Dewi - Gede Kawia & Luh Widi - Gede Kirana & Nyoman Eriani - Gede Maliastra & Made Sriwangi - Gede Nadiasa & Wayan Nite - Gede Nitra & Nyoman Arsini - Gede Partiyasa & Luh Supatri - Gede Piliana & Luh Lestari - Gede Pristiwa & Nyoman Suaramini - Gede Sanarta & Luh Restiniasih - Gede Semadi & Nyoman Simpen - Gede Sidiarta/Cepug - Gede Suadiasa - Gede Suastika & Luh Suandewi - Gede Sueje & Ngurah Warnili - Gede Sura & Made Negari - Gede Sutama & Ketut Sandri - Gede Tawa & Nyoman Mita - Gede Tilana & Luh Sukriawati - Gede Wangi - Gede Warta & Nyoman Gustini - Gede wawan & Komang Wawan - Gede Weda & Luh Partiasih - Gede Widana & Kadek Meliantini - Gede Widiarsa - Iro Gede Surawan & Ketut Sairi - Iro Mangku Gaduh & Mangku Pasti - Iro Mangku Puseh & Mangku Puseh - Kadek Meret & Wayan Srinadi - Ketut Budasa & Kettut winarini - Ketut Dastian & Wayan Daramini - Ketut Kasta & Nyoman Sukiati - Ketut Madi - Ketut Maliawan & Nyoman Simpen - Ketut Mandiasa & Ketut Mardin - Ketut Manis & Made Niti - Ketut Manta & Luh Murni - Ketut Mantog & Made Mantog - Ketut Mustika & Ngurah Warti - Ketut Ngardiasa & Komang Widhi - Ketut Sadi - Ketut Santri - Ketut Sariwati - Ketut Sudiana & Ketut Sarini - Ketut Sumirta & Nyoman Sartini - Ketut Sunantra & Nyoman Partiani - Ketut Sutakarya & Luh Sepen - Ketut Swining & Nyoman Natri - Ketut Tana & Luh Pradi - Ketut Tawa & Nyoman Triastitit - Ketut Trisaya & Ketut Budiastini - Ketut Wanara & Nyoman Supardi - Ketut Westra - Ketut Wirama & Cening Wadia - Made Artana & Ketut Suardi - Made Bangsawan & Nyoman Artati - Made Erawadi & Luh Yastrini - Made Kertiyasa & Luh Astrini - Made Maliharta & Nyoman Reniwi -Made Semiana - Made Siki & Ketut Srimen - Made Srigita & Luh Sri Rahnayasi - Made Suardiawan & Nyoman Indah - Made Sudarmana & Ni Made Griastiti Dewi - Made Sukamaarta & Ketut Sudarmi - Made Suryana & Nyoman Sandiasa - Made Tawan - Made Wiada & Nyoman - Made Widada & Made Istriani - Made Widiastra & Luh Supardi - Malen & Sonet - Mangku Made Wartini - Nengah Artiawan & Luh Sartini - Nengah Budarta & Made Sudiati - Nengah Kadiasa & Nyoman Kasari - Nengah Keret & Luh Muliasih - Nengah Luta - Nengah Manik - Nengah Purwa & Ketut Marsiti - Nengah Rata & Nyoman Tridisi - Nengah Remawa & Ketut Menyan - Nengah Sidimantra & Made Kertiwati - Nengah Slamet & Cening Nursi - Nengah Srirata & Cening Kariasih - Nengah Sugandi - Nengah Sulendra & Cening rinten - Nengah Sutania & Nyoman Niwi - Nengah Swindra & Made Wangi - Nengah Widiarsa & Luh Ari - Nengah Warsi - Ngurah Budiarta - Nyoman Arsemawan & Kadek Sinar - Nyoman Arya & Nyoman Ludri - Nyoman Dawet & Nyoman soma - Nyoman Ganti & Made Mertiasih - Nyoman Karta & Ketut Wedi - Nyoman Kertiana & Nyoman Redi - Nyoman Lian - Nyoman Merta & Luh Samiaga - Nyoman Narsa & Ngurah Masiani - Nyoman Netran & Made Priyana - Nyoman Partana & Luh Asti - Nyoman Reniasa & Luh Arsiani - Nyoman Resiana & Nyoman Sriani - Nyoman Resiana & Nyoman Siarma & Nyoman Siarma & Nyoman Siarma & Nyoman Napan - Nyoman Somandana & Ketut Sutami - Nyoman Siarma & Ketut Siti - Nyoman Suci - Nyoman Wiriana & Ketut Sarini - Nyoman Wiriana & Ketut Sarini - Nyoman Wiriawan & Ketut Sriniwi - Nyoman Wisata & Made Resmiati - Nyoman Yarta & Nyoman Merta - Nyoman yawan & Ketut Malini - Putu Cipta & Kadek Kurniasih - Putu Intawan & Made Mersi - Putu Putra Adnyana & Luh Renita - Putu Sukmaartana & Nyoman Resmini - Wayan Dangin - Wayan Juliarka & Luh Murtini - Wayan Murcaya & Made Murathi - Wayan Sitanaya & Ni Nengah Puspaningsih - Wayan Tresna & Ni Nyoman Nitra - Wayan Yunarta

Panjingan

Gede Adi Wirmawan & Putu Peni - Gede Arya Eka Suparta & Luh Eka widia Antari - Gede Arya Sidi Astawa & Putu Suparwati - Gede Aryadana & Luh Santi - Gede Budarsana & Luh Aryani - Gede eka laksmana & Made Ayu Gita - Gede Jiwayasa & Cening Sriwasa - Gede Kardiasa & Luh Sriandani - Gede Mahayasa & Luh Wati - Gede Nantiyasa & Luh Nartini - Gede Parwata & Made Krisna Astuti - Gede Sardika & Luh Kiranawati - Gede Sentana & Kadek Sriandanyani - Gede Sidi Arsana & Luh Resmawati - Gede Suarjana & Made Putriani - Gede Suarsana & Ketut Ciren - Gede Sudi & Made Handayani - Gede Sukayasa & Luh Arnati - Gede Sumana & Nyoman Lantrimayoni - Gede Suparta & Ketut Rediti - Gede Swandana & Nyoman Mulai Ini - Gede Triarta & made Karangasem - Gede Trimana & Luh Suryantini - Gede Trisuta & Luh Peni - Gede Widyarsa & Luh Sudiarsi - Gede wikan Dana - Jero Nyoman Gun & Luh widarti - Kadek Juena & Made Pastini - Kadek Resmana & Komang Sariani - Ketut Aryayasa & Luh Windrawati - Ketut Bagiayasa & Luh Mistini - Ketut Elistama & Ketut Yuli - Ketut Gunaya & Ketut Narti - Ketut Kalih & Cening Janji - Ketut Kerta & Nengah Trini - Ketut Kertiya & Nyoman Sri Muliati - Ketut Masih & Cening Mertini - Ketut Mertayasa & Luh Widi Artasi - Ketut Pande & Made Karsini - Ketut Pinarta & Luh Suarniti - Ketut Putra yasa & Luh Kartami - Ketut Subawa & Nengah Alini -Ketut Swasana & Nyoman widyanyani - Ketut Warsani & Luh Nartini - Ketut Wirta & Cening Wandri - Ketut Yarta & Nyoman Tintiari - Luh Winarsi - Made Antara & Luh Artiasih - Made Bagiarta & Nyoman Arsiati - Made Budana & Made Arya - Made Danayasa & Cening Astrini - Made Indrayasa & Wayan Swartini - Made Norsa & Nyoman Resmiani - Made Paingana & Nyoman Seniwati - Made Rediawan & Luh Kariasi - Made Restiasa & Komang Warti - Made Setiaarsa & Made rini - Nengah Aliana & Ketut Mini - Nengah Alit & Nengah Merta - Nengah Arsana & Ketut Anggrayani - Nengah Budarta & Nengah Yardi - Nengah Karsa & Nengah Yadi - Nengah Kasna & Cening Wartini - Nengah Katek & Nengah Karsi - Nengah Kusyana & Luh Sriniti - Nengah Redikawi & Made Suryaati - Nengah Selamat & Nengah Putra - Nengah Srikanti & Ketut Laku - Nengah Srinama & Nengah Ribu - Nengah Swiden & Cening Wiriati - Nengah Wica - Nengah Wiraksa & Nengah Reni - Nyoman Budiwarsana & Nyoman Kurniadewi - Nyoman Dapet & Made Sriniti - Nyoman Giriana & Made Ginastri - Nyoman Kama & Ketut Senten - Nyoman Kasana & Nengah Wersi - Nyoman Murah Arsa & Ketut Maliasih - Nyoman Nantra - Nyoman Nartiana & Cening Kertiani - Nyoman Opantiasa & Luh Sarmiati - Nyoman Partai & Nyoman Widiasih - Nyoman Senang & Nengah Nyami - Nyoman Sriasa & Luh Suwangi - Nyoman Suarsa & Made Sulitri - Nyoman Suarsana & Luh Kantari - Nyoman Sudirman & Ketut Ariati - Nyoman Sukawan & Nyoman Armanek - Nyoman Sukra & Wayan Sama - Nyoman Sukrana & Nyoman Padilesni - Nyoman Sutana & Cening Resniati - Nyoman Swardiana & Komang Tripasmawati - Nyoman Titiana & Luh Sunarti - Nyoman Wasa & Luh Putriwati - Nyoman Widiantara & Luh Suarniwi - Nyoman Widiarta & Luh Esti Pralista - Nyoman Wirana & Nengan Metua adi - Putu Elsap & Nyoman Suarmi - Wayan Artana & Nyoman Sita - Wayan Budayasa & Nyoman Resmiati - Wayan Duriana & Luh Sukerti - Wayan Karya & Kadek Artini - Wayan Kiarsa & Nyoman Sartini - Wayan Madiana & Made Sriartini - Wayan Nasion & Made Semadi - Wayan Ngarta & Nengah Kerning - Wayan Suara & Luh Kasihan - Wayan Sukra & Luh eta - Wayan Supatra & Nyoman Tirta - Wayan Wates & Nengah Nantri - Wayan Wiasa & Made Prima - Wayan Winasa & Cening Cari

Dusun Penyumbahan

Cening Tirta - Cening Wae - Cening Pilihan - Gede Artanegara & Made Sutarini - Gede Artiana & Luh Kasini - Gede Artiyasa & Made Winitri - Gede Astiyasa & KadekErawadi - Gede Budi & Kadek Mahadewi - Gede Gari & Made Ngartini - Gede Gustita & Nyoman Merta - Gede Masiawan & Cening Artiani - Gede Muliarta & Luh Mahadewi - Gede Parta & Nyoman Darmasi - Gede Parta & Putu Wargi - Gede Sibaliarta & Luh Sriyanti - Gede Sidiada & Nyoman Repi Adi - Gede Suadnyana & Luh Suartini - Gede Suantika & Cening sukarsi - Gede Yasalana & Nengah Yarmini - Gede Yudarta S & Luh Sri Endrawati - Kadek Sukertia & Luh Artini - Ketut Arsa & Made Parni - Ketut Budasih & Made Sunasih - Ketut Darmna & Made Dwiasih - Ketut Kartasa & Made Anggawati - Ketut Kuat Sedana & Cening Ginten - Ketut Mertawa Yoga & Luh Sudiani - Ketut Sueteja & Nyoman Sutariadi - Ketut Windra & Cening Nuasih - Made Budiadi & Putu Aripratiwi - Made Warga & Nyoman Wardiasih - Nengah Derana & Ketut Sri Dewi - Nengah Koca - Nengah Madika & Nyoman Partayu - Nengah Margi - Nengah Sridana & Nyoman Dasar - Nengah Susun & Ketut Muiani - Nengah Tunas & Ketut Santi - Nyoman Maliarta & Luh Sinta - Nyoman Pariana & Made Lestari - Nyoman Redana & Luh Parminiasih - Nyoman Sari & Putu Yuni Ekawati - Nyoman Semadi & Made Saniari - Nyoman Sukadarma & Nyoman Triasih - Nyoman Tara & Nyoman Triartayasa & Nyoman Salini - Nyoman Widianrta & Ketut Budarki - Nyoman Winata & Cening Yarti - Nyoman Yamat & Cening Lastri - Wayan Artanegara & Made Asrtiasih - Wayan Barak & Nyoman Wardiasih - Wayan Mahendra & Cening Supatra - Wayan Mastaka & Negnah Wartini - Wayan Yarta & Cening Arini - Widi Enteg

Selonding

Cening Sdayang - Cening Suinten - Gede Agus Sidiastawan & Luh Sudarmini - Gede Doblet - Gede Eka - Gede Eka - Gede Eka Arsa Ardana & Ni Luh Sugiantini - Gede Giryasa & Made Suarsiani - Gede Gita & Ketut Muliani - Gede Kirnawa & Made Krisnawti - Gede Naca & Nyoman Niasih - Gede Pasek - Gede Sandi Ekawan & Ketut Maniasih - Gede Seneng & Luh Widiani - Gede Sila Mertayasa & Ketut Lastri - Gede Suliastawan & Nyoman Sitiasni - Gede Suryana & Ketut Suarmiasih - Gede Wediarnawa & Kadek Sungarti - Gede Widana & Made Karsiniasih - Gede Wiryana & Luh Manisma - Gede Yasa & Ketut Daging - I Gede Partamayasa & Ni Made Trisnawati - I Gede Pusparian & Ni Luh Astiniasih - I Nengah Sarweasih & Ni Nyoman Suwiti - Ketut Biru - Ketut Melaya & Cening Wersi - Ketut Ngari & Ketut Kira - Ketut Pada & Cening Jegeg - Ketut Priasih - Ketut Pujayasa & Ketut Ginasari - Ketut Rikin & Ketut Suirta - Ketut Sahicaastawa & Ni Nyoman Diantari - Ketut Serimawan & Ketut Warniasih - Ketut Supartanaya & Luh Dewi Indrawati - Ketut Tarsa & Ni Nyoman Rupini - Ketut Toya & Ketut Yarsin - Ketut Wartana & Ketut Nami - Luh Kertiasih - Made Alit Subawa & Komang Yeni Mahadewi - Made Budi Partwan & Luh Mariati - Made Kamardiawan & Nengah Sarinih - Made Mara & Ketut Sari - Made Masritama & Luh Seridana - Made Mertasa & Made Arnasih - Made Paratasa & Ni Made Warmiasih - Made Piliharta &

Nyoman Yanti - Made Sentiasa & Nyoman Miniasih - Made Sinarta & Nengah Winiasih - Made Sisiawan & Komang Budewi - Made Suryawan & Ketut Kasihini - Made Wariana & Nengah Serakat - Made Wati - Made Widastra & Luh Sudastri - Made Wiratia & Ketut Swerni - Made Wiriyasa & Nengah Retianis - Made Wiyarsana & Made Lantiwi - Nengah Salin & Cening Ngantar - Nengah Timtim - Nengah Winasa - Ni Nyoman Sari - Nyoman Asia & Luh Arsi - Nyoman Bagiasna & Cening Arniwi - Nyoman Dita & Made Mersiani - Nyoman Jero & Nengah Norsi - Nyoman Kartika & Luh Sukarini - Nyoman Kwintal & Luh Negara - Nyoman Kwwiyasa & Cening Mitarsi - Nyoman Parsa & Ni Luh Suartari - Nyoman Pastiada & Ketut Bagiasih - Nyoman Saba & Nyoman Ning - Nyoman Semawan & Ni Wayan Suratni - Nyoman Sentiarta & Made Parminiasih - Nyoman Tini - Nyoman Trimada & Luh Satria - Nyoman Wage - Wayan Dara - Wayan Meriyasa & Desak Made Anom - Wayan Ngarta & Nyoman Istriada - Wayan Ngestawa & Nengah Narsi - Wayan Seneng & Nyoman Binarti - Wayan Sidiana & Ketut Sinten - Wayan Sukeresna & Nengah Tunas

Dusun Tegalinggah

Agus Liang - Cening Mara - Gede Air Wate & Kadek Suarniti - Gede Arta Dana & Cening Widiaris - Gede Astika Dana & Ni Kadek Suastini - Gede Damana & Made Sriadnyanyi - Gede Garba & Kadek Kariani - Gede Gebeh & Luh Nami - Gede Indria & Nengah Masih - Gede Manis & Luh Sumantri - Gede Marayasa & Nengah Warnisi - Gede Maruta & Nyoman Astrini - Gede Mawas - Gede Pindah - Gede putra & Nyoman Mertayasih - Gede Redi & Kadek Swerti - Gede Restika & Nyoman Arimini - Gede Sadnyana & Nyoman Restiani - Gede Sana & Luh Resmini - Gede Sidiarta & Komang widiarsi - Gede Somarsana & Nyoman Yuliartiati - Gede Suara & Nengah Maliarsi - Gede Suarka & Nengah Senirah - Gede Sucara Yasa & Cening Nirta Wati - Gede Sudiga & Luh Suitri - Gede Suparsana & Luh Dartiwi - Gede Suar & Cening Widartini - Gede Tunas & Nyoman Warsi - Gede Yusa & Made Suari - Katek Epin - Ketut Artayasa & Luh Nadiasih - Ketut Gotra & Ni Made Widiasih - Ketut Kaler & Nyoman Wehtin - Ketut Niarda & Ketut Cenik - Ketut Nyana - Ketut rustika & Nengah Litri - Ketut Sukasta & Nengah Kertiani - Ketut Sura & Wayan Kasni - Ketut Wacik & Ketut Wadi - Ketut Winita & Ketut Kramas - Made Adiadnya & Wayan Muji - Made Pula & Cening Taman - Made Sadu & Ketut Sinta - Made Setiawan & Luh Sri - Made Sutana - Made Winarsa & Nengah Gunarsi - Mangku Parni - Nengah Budiarta - Nengah Darta & Ketut Damiati - Nengah Kisid & Made Trasih - Nengah Maliarsa & Ketut Ngetis - Nengah Maliarsa & Nyoman Sidiati - Nengah Maliarsa - Nengah Maska & Ketut Nerati - Nengah Parjana & Nengah Pekas - Nengah Pasek & cening Seniri - Nengah Pula & Luh Malih - Nengah Sada - Nengah Sukanta & Cening Suara - Nengah Sure & Nyoman Sandri - Nengah Widiana & Made Sriayu - Nengah Windra & Nyoman Dirga - Nyoman Kate & Nyoman Bongang - Nyoman Dirana & Nengah Simpen - Nyoman Doblog - Nyoman Drie & Cening Widialih - Nyoman Guna & Ketut Purni - Nyoman Kastawa & Cening Suarlin - Nyoman Kate & Nyoman Mariana & Nengah Ganing - Nyoman Simpen - Nyoman Tira Yasa & Made Suasti - Nyoman Suasih - Nyoman Tira & Nyoman Tira Asa & Made

Tubuh

Gede Arya & Ketut Sumer - Gede Aryasa & Luh Angga - Gede Diarsa & Luh Sunawi - Gede Dwiastakarya & Ketut Widiaasmini - Gede Eka Artadana & Luh Sugi - Gede Gunawan & Made Ari - Gede Gunaya & Nyoman Mudri - Gede Kadiarsa & Ketut Wartiani - Gede Kertiawan & Luh Sapianing - Gede Laksana & Ketut Yustini - Gede Mohon & Luh Gresiani - Gede Mujayasa & Luh Ayunida - Gede Parta Yasa & Luh Ariningsih - Gede Priyasta & Made Resmiyati - Gede Sudartana & Luh Rianuh - Gede Sukasenang & Luh Ayu Merta - Gede Sumardana & Ketut Rauh Ani - Gede Sumardiasa & Made Sentadi - Gede Sumarsa & Made Wiryaalih - Gede Suratnya & Cening Ngarti - Gede Wawan & Ketut Watayani - Gede Widiadnyana & Luh Juliani - Gede Widiasa & Luh Lantiwi - Gede Widya & Komang Puspandewi - Gede Winten & Kadek Dupayani - Gede Yudana & Made Sri Arti - Jero Mangku Dangka & Mangku Sri Danya - Kadek Pramawata & Kadek Padmasari - Ketut Adika & Nengah Rauh - Ketut Ari Pastawa & Luh Sudarmi - Ketut Budi - Ketut Darsana & Made Santiari - Ketut Jerata & Nengah Jerti - Ketut Karnadi & Nengan Wartini - Ketut Karsika & Nengah Wertini - Ketut Karyana & Luh Sriasih - Ketut Mangku Rai & Cening Narsi - Ketut Mertis & Ketut swendra - Ketut Murdita - Ketut Pringga & Nyoman Griyadni - Ketut Rencana & Si Luh Nyoman Parwati - Ketut Rinu & Luh Karnadi - Ketut Saica & Ketut Meris - Ketut Sarsana - Ketut Sikiana - Ketut Sudiarsa & Nengah Putriasih - Ketut Suparta & Nyoman Sriasih - Ketut Tarsa & Ketut Mari - Ketut Warsandi & Nyoman Mardasi - Ketut Widica & Cening Srinawa - Made Amerta & Nengah Artini - Made Arsana & Ketut Sukiyati - Made Karyana & Luh Swerti - Made Manca & Made Resmi - Made Masritama & Luh Sridana - Made Mehana & Made Suranjani - Made mertayasa & Luh Gumiasih - Made Pastimanis & Made Warniti - Made Sariantih - Made Suryawan & Ketut Budiasih - Made Swarsi & Made Yardewi - Made Swarya & Wayan Murtiani - Made Wargiana & Kadek Megawati - Nengah Bina - Nengah Jinarka & Luh Seniwati - Nengah Kardiarta & Luh Sudarmi - Nengah Maliasih - Nengah Mertayasa & Made Redianis - Nengah Ngakan & Nengah Budareni - Nengah Restika - Nengah Riana & Ketut Sedeng - Nengah Sumadri & Nyoman Tiasih - Nengah Tari & Cening Simsim - Nengah Tarsan & Nengah Swerni - Nengah Widisia & Nengah Parmiasih - Nengah Witar -Nyoman Becik & Ketut Namoh - Nyoman Gunarta & Nyoman Kardiasih - Nyoman Kardi & Komang Sukriasih - Nyoman Karsya & Nyoman Sari - Nyoman Mertayasa & Made Asari - Nyoman Mertiyasa & Made Marini - Nyoman Miyasa & Nyoman Puja - Nyoman partawan & Kadek Arik - Nyoman Sabtawa & Nyoman Budiani - Nyoman Sadiana & Ketut Watiasih - Nyoman Sadiana & Nengah Ardini - Nyoman Satya Yasa & Ketut Sarjasih - Nyoman Sriani - Nyoman Sudarman & Nyoman Yasih - Nyoman Sukakaryawan & Ketut Swarni - Nyoman Swarya & Ketut Adnyawati - Nyoman Tisya & Ketut Tringestiti -Nyoman Tusan & Made Sriasih - Nyoman Wartiasa & Komang Ami - Nyoman Weker & Nyoman Triya - Wayan Karta & Nyoman Asini - Wayan Kasiawan & Luh Turpa - Wayan Kasiawan & Nengah Pangoh - Wayan Miarsa & Ketut Priyani - Wayan Mudiana & Cening Ringi - Wayan Rusa & Nyoman Sini - Wayan Yarsa & Nengah Warti

Our Amicorp global offices

Africa

Amicorp Mauritius Limited Tel.: +230 404 0200

Email: mauritius@amicorp.com

Amilife Insurance PCC Ltd. Tel: +248 4286800

Email: information@amicorpinsurances.com

Amicorp South Africa (PTY) Ltd. Tel.: +27 0 11 513 3118

Email: johannesburg@amicorp.com

Asia & Pacific

Amicorp (Shanghai) Consultants Ltd. Tel.: +86 21 6289 6665

Email: shanghai@amicorp.com

Amicorp (Shanghai) Consultants Ltd.

Shenzhen Branch Tel.: +86 755 2382 2952

Email: shenzhen@amicorp.com

Amicorp Hong Kong Limited Tel.: +852 3105 9882 Email: hongkong@amicorp.com

Amicorp Hong Kong Limited

Taiwan Branch Tel.: +886 2 7709 1388 Email: taiwan@amicorp.com

Amicorp Advisory Services Private Ltd. Bangalore Branch

Tel.: +91 80 4147 5200

Email: bangalore2@amicorp.com

Amicorp Advisory Services Private Ltd.

Mumbai Branch

Tel.: +91 22 2204 9891 / 92 Email: mumbai@amicorp.com Amicorp Advisory Services Private Ltd.

New Delhi Branch

Tel.: +91 11 4256 4603 / 604 Email: delhi@amicorp.com

Amicorp Management India Private Limited

Tel.: +91 80 4005 4900

Email: bangalore@amicorp.com

Amicorp Trustees Services Private Limited

Tel.: +91 22 2204 9895 / 96

Email: amicorptrustees@amicorp.com

Amicorp New Zealand Limited

Tel.: +64 9 304 2640

Email: newzealand@amicorp.com

Amicorp Financial Services Philippines Inc.

Tel.: +63 (0) 82 221 5487 Email: davao@amicorp.com

Amicorp Singapore Pte. Ltd. Tel.: +65 6532 2902

Email: singapore@amicorp.com

Amicorp Trustees (Singapore) Limited

Tel.: +65 6532 2902

Email: singapore@amicorp.com

Amicorp Advisory FZE Tel.: +971 4 304 2900

Email: dubai@amicorp.com

Europe

Amicorp (Cyprus) Limited Tel.: +357 22 504 000 Email: cyprus@amicorp.com

Amicorp Malta Limited Tel.: +356 2258 4700 Email: malta@amicorp.com

Amicorp Baltic UAB Tel.: +370 5248 7534 Email: vilnius@amicorp.com Amicorp Luxembourg S.A. Tel.: +352 26 27 43-1

Email: luxembourg@amicorp.com

Amicorp S.A.M. Tel.: +377 9350 7418

Email: monaco@amicorp.com

Amicorp Netherlands B.V. Tel.: +31 20 578 8388

Email: netherlands@amicorp.com

Amicorp de España, S.L. Tel.: +34 932 417 563

Email: barcelona@amicorp.com

Amicorp Switzerland A.G. Tel.: +41 44 252 0880

Email: switzerland@amicorp.com

Amicorp Switzerland A.G. (Representative Office - Zug) Tel.: +41 41 712 1355

Email: switzerland@amicorp.com

Amicorp (UK) Limited Tel.: +44 207 977 1250 Email: london@amicorp.com

The Americas

Amicorp Argentina S.A. Tel.: +54 11 4311 2090

Email: argentina@amicorp.com

Amicorp Bahamas Management Limited

Tel.: +1 242 603 5575 / 6 Email: bahamas@amicorp.com

Amicorp (Barbados) Ltd. Tel.: +1 246 228 5363

Email: barbados@amicorp.com

Amicorp do Brasil Ltda Tel.: +55 11 3049 3454

Email: saopaulo@amicorp.com

Amicorp B.V.I. Limited Tel.: +1 284 494 2565 Email: bvi@amicorp.com

Amicorp Cayman Fiduciary Limited

Tel.: +1 345 943 6055 Email: cayman@amicorp.com

Amicorp Americas LLC, Agencia en Chile

Tel.: +56 2 2480 2700

Email: santiago@amicorp.com

Amicorp Colombia S.A.S. Tel.: +57 1 317 9200 Email: bogota@amicorp.com

Amicorp Curação B.V. Tel.: +599 9 434 3500

Email: curacao@amicorp.com

Amicorp Mexico, S.A. DE C.V. SOFOM, E.N.R.

Tel.: +52 55 5202 5999 Email: mexico@amicorp.com

Amicorp Perû S.R.L. Tel.: +51 1 716 5942 Email: lima@amicorp.com

Amicorp Services Ltd. (Representative Office - Miami) Tel.: +1 305 416 4730 Email: miami@amicorp.com

Amicorp Services Ltd. (Representative Office - New York) Tel.: +1 646 841 1306

Email: newyork@amicorp.com

Amicorp Services Ltd. (Representative Office - San Diego) Tel.: +1 619 236 0026 Email: sandiego@amicorp.com

Amicorp Uruguay S.A. Tel.: +598 2628 5222 Email: uruguay@amicorp.com 66

Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us. It's not just in some of us; it's in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others.

99

In the words of Marianne Williamson, used as inspiration several times by Nelson Mandela

© 2016 Amicorp Group

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission of the copyright owner.

Printed in Barcelona and Singapore.
This book uses FSC paper with ecological ink.
Photo Credits: Shutterstock & Anggara Mahendra

First Printing, October 2016

