

From Three Scholarships to 30,000 Futures: How KSE Invests in Talent Across Indonesia

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For three decades, Karya Salemba Empat (KSE) Foundation has helped talented Indonesian students overcome financial barriers to higher education. What began as a small scholarship initiative supporting just three students has grown into one of Indonesia's largest scholarship providers, reaching more than 30,000 young people. Along the way, long-term philanthropic partnerships have helped KSE strengthen its programs, expand its reach, and invest in Indonesia's future leaders.

When a group of economics students at the University of Indonesia began pooling their money in 1995 to support peers facing financial hardship, they laid the foundation for what would become [Karya Salemba Empat \(KSE\) Foundation](#). Three years later, amid the turmoil of the Asian financial crisis, they formalized their efforts into a nonprofit with a clear vision: no talented young Indonesian should be held back from higher education by financial barriers.

"The big idea remains the same since 1995," says Adrian Karim Januar, Chief Executive of KSE. "To enable more Indonesians to access higher education and reach their full potential."

Over nearly three decades, KSE has grown from supporting a small group of students into one of Indonesia's leading nationwide organizations. Its approach extends well beyond traditional scholarship programs. By integrating financial support with leadership development, KSE equips students with the knowledge, confidence, and professional networks needed to thrive long after graduation.

Today, KSE supports 2,000–2,500 students each year across 35 public universities, more than half of universities in Indonesia.

Since its inception, KSE has supported more than 30,000 young people and built one of the country's most extensive platforms for identifying and nurturing talented students from disadvantaged backgrounds.

CLOSING THE ASPIRATION GAP

For many students, gaining admission to university is only the first hurdle. Young people from disadvantaged backgrounds often face barriers that extend far beyond tuition and living costs. Many are the first in their families to attend university and lack access to mentors and opportunities available after graduation.

One of the biggest challenges KSE seeks to address is what Vice Chair Firdila Sari describes as an "aspiration gap." While students in major cities such as Jakarta regularly encounter entrepreneurs and executives, those growing up in smaller cities or remote regions often do not.

"When students in Jakarta see CEOs, startup founders and successful professionals, they can imagine themselves in those roles," says Sari. "But students from more remote areas may never meet those people. If you don't see it, it's harder to dream it."

Recognizing that talent requires more than financial support to thrive, KSE has built a broader ecosystem of opportunities for students. Alongside financial assistance, students receive leadership training, career mentoring, mental health and growth mindset workshops, interview preparation and opportunities to build professional networks. The goal is not simply to help students graduate, but to equip them with confidence, skills, and connections to succeed afterwards.

Through this model, KSE is helping ensure that talent, not income or geography, determines who can succeed and contribute to Indonesia's future.

PAYING IT FORWARD

The impact of this approach can already be seen in individual stories and the wider ripple effects they create.

One graduate from a remote community in Sulawesi received support from KSE while studying medicine in Jakarta. After graduating, he chose not to remain in the capital, despite its many opportunities. Instead, he returned home, where he now works as an orthopedic surgeon, serving communities with limited access to specialist care.

Another former scholarship recipient studied economics before building a successful career in investment banking. He now serves as Chief Investment Banking Officer at one of Indonesia's leading financial institutions, and the firm has since become a donor to KSE.

"We have been impressed not only by their achievements, but by their willingness to pay it forward," says Januar. "Many alumni of the program become donors to KSE."

INVESTING BEYOND DOLLARS

A key relationship that has helped KSE grow over the years is with Chapman Taylor, a US-based investor and long-time supporter of Indonesia.

Taylor first moved to Asia in 1990 and later became an Indonesia analyst for Capital Group, one of the world's largest investment management firms, where he developed close relationships with many of the finance professionals who would later go on to establish KSE. Around 2000, as the young organization sought support during a challenging period following the Asian financial crisis, one of KSE's founders approached Taylor for support.

What began as a donation grew into a partnership spanning more than two decades. Chapman Taylor helped KSE strengthen its organizational foundations by encouraging formal governance, investing in staff capacity, and promoting strong financial oversight.

Equally important was the flexible nature of his support. Taylor provided unrestricted funding that allowed KSE to invest in systems, staff, and innovation. This support enabled KSE to build the infrastructure required to operate across Indonesia's vast geography, develop online application and selection systems, and pilot new leadership and skills-development initiatives before attracting additional donor support. Once those initiatives demonstrated results with early philanthropic support, the organization was able to attract larger institutional funders to expand them.

"We want every student to dream big and to have the ability to choose their own path."

FIRDILA SARI
Vice Chair of KSE

“You have the power to change the course of someone’s life. Give one person from a village the opportunity to succeed, and the impact reaches far beyond the individual. It can transform an entire community.”

CHAPMAN TAYLOR

US donor to KSE

EXPANDING INTERNATIONAL SUPPORT THROUGH MYRIAD USA

As KSE works to expand support from international donors, it must navigate the complexities of cross-border fundraising while building trust with new audiences. To address these barriers, [KSE opened an American Friends Fund at Myriad USA](#), enabling US donors to make tax-deductible contributions.

“Myriad USA has been instrumental in easing administrative processes for us,” says Sari. “It also opens doors to new networks, helping more people learn about KSE and the work we’re doing.”

For longtime supporter Chapman Taylor, Myriad USA’s value lies in the trust and accountability it brings to cross-border giving. “Myriad USA has done careful due diligence,” says Taylor. “Their team brings both rigor and trust to the process, helping ensure funds are directed effectively to strong local organizations.”

SHAPING INDONESIA’S FUTURE

As KSE enters its fourth decade, it remains guided by the belief that talent exists everywhere, even if opportunity does not. For Taylor, the potential remains enormous.

“When I first became involved, we supported about 15 students. Now it’s thousands, and I believe we’re just getting started,” he says. “This is about building a stronger, more inclusive society, ensuring those who have been left out feel included, and rectifying the root causes of the last crises so they don’t repeat.”

Across Indonesia’s islands and diverse communities, millions of young people are full of talent and ambition, but many face significant barriers to higher education. In a country of more than 280 million people, where only around one-third of young adults attend university, that gap is enormous. Closing the gap, one student at a time, changes more than an individual life. It reaches into families and, eventually, entire communities.

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