



Circular Sustainability Initiative

# TORA Blue Ocean Saving



Proposed for:  **J TRUST BANK**  
Jトラスト銀行

[www.waste4change.com](http://www.waste4change.com)

## Background of the Program

### Plastic Waste Crisis in Indonesia and the World



01

Indonesia produces approximately **3.4 million tons of mismanaged plastic waste every year.**



02

Between **200,000–550,000 tons** of it end up **polluting our oceans** annually.



03

Globally, **8–10 million tons of plastic** leak into the **ocean** each year.

## Our Commitment

In the face of this urgent crisis, Waste4Change and J Trust Bank joined forces through the Blue Ocean Saving Collaboration a bold initiative that transforms ESG values into real, measurable action. By enabling responsible recycling, preventing ocean pollution, and engaging customers to be part of the solution, we are not just fighting plastic waste; we are building a future where our oceans can thrive once again.

This pollution endangers marine life, coastal economies, and global ecosystems.

Sources: World Bank (2021), UNEP (2021), NPAP Indonesia (2020), KLHK (2024)

## About the Program Circular Sustainability Initiative TORA Blue Ocean Savings

Circular Sustainability Initiative is a program to process that ensures the transparent and accountable management of plastic waste by recording material flows, analyzing recycling performance, and producing certified impact reports. Within the TORA Blue Ocean Saving initiative, Waste4Change implements this verified recovery framework to manage flexible plastic waste.

### Program Donation Mechanism:

#### Customer Contribution:

0.5% per annum from customers' Blue Ocean Saving account interest is donated voluntarily to support collection and recycling efforts.

#### Bank Contribution:

J Trust Bank contributes an additional 0.38% per annum from their CSR budget to maximize the positive impact.

#### Fund Utilization:

The total collected donation is managed by Waste4Change to support collection, sorting, pre-treatment, and recycling activities for flexible plastic waste.

#### Impact Reporting:

Waste4Change ensures traceable reporting and transparent use of funds, delivering measurable environmental benefits.

## Responsible Waste Recycling Mechanism:

**01**

**Collection (Supplier Partner)**  
"Sourcing post-consumer flexible plastics from various community channels."



Suppliers (informal collectors) gather used flexible plastic waste.



Materials are initially sorted to remove contaminants and improve recyclability quality.



Only qualified flexible plastics are sent to Waste4Change for further treatment.

**02**

**Pre-Treatment site (Waste4Change Facility)** "Preparing flexible plastics to meet industrial recycling standards."



Conduct Quality Check (QC) to ensure only suitable plastics are processed.



Apply centrifuge processes to remove moisture and improve material purity.



Perform detailed sorting to separate by type and quality.



Finalize with baling/pressing for efficient transportation to recyclers.

**03**

**Recycling (Offtaker)**  
"Transforming pre-treated flexible plastics into new sustainable materials."



Recycling partners process the materials into new raw forms, such as plastic pellets.



These outputs are then used for manufacturing new products, reducing reliance on virgin plastic.



Ensures flexible plastics re-enter the production cycle sustainably.

**04**

**Digital Traceability and Impact Reporting** "Ensuring transparency, accountability, and measurable impact."



Every material movement is tracked via a digital platform operated by Waste4Change.



Provides end-to-end visibility from collection to recycling completion.



Transparent reports are delivered to J Trust Bank to showcase environmental contributions.



## Program Documentation



Waste segregation training for supplier



Material unloading at supplier



Material Unloading at Waste4Change Facility



Recyclable Material



Waste Sorting at Waste4Change



Loading material to recycling factory

## Program Achievements (Dec 2024 – Feb 2025)

### Impact Highlights

Total Contributing Customers:

**114 J Trust Bank customers**  
participated in supporting this  
program

*\*December 2024-February 2025*

Estimated Carbon Emission  
Reduction:

**44,920Kg CO<sub>2</sub> eq**

Total Flexible Plastic Recovered:

**39,095Kg = 781**

Green Sea Turtle  
\*A turtle = 50 kgs

*\*December 2024-February 2025*

Total Donation Fund Utilized:

**IDR 32,856,605**

*\*December 2024-February 2025*

Depok  
Bogor

Bekasi

Waste Suppliers Involved:

**3 partners, 24 waste workers across  
3 locations (Bekasi, Depok, Bogor)**

# Thank You!

We extend our sincere appreciation to all J Trust Bank customers for becoming an essential part of the Blue Ocean Saving initiative. Your contribution actively supports the transition towards a greener, cleaner, and more sustainable future.

Through this program, we are collectively advancing the following Sustainable Development Goals (SDGs):



Together, we are building a stronger impact for both people and the planet.

