

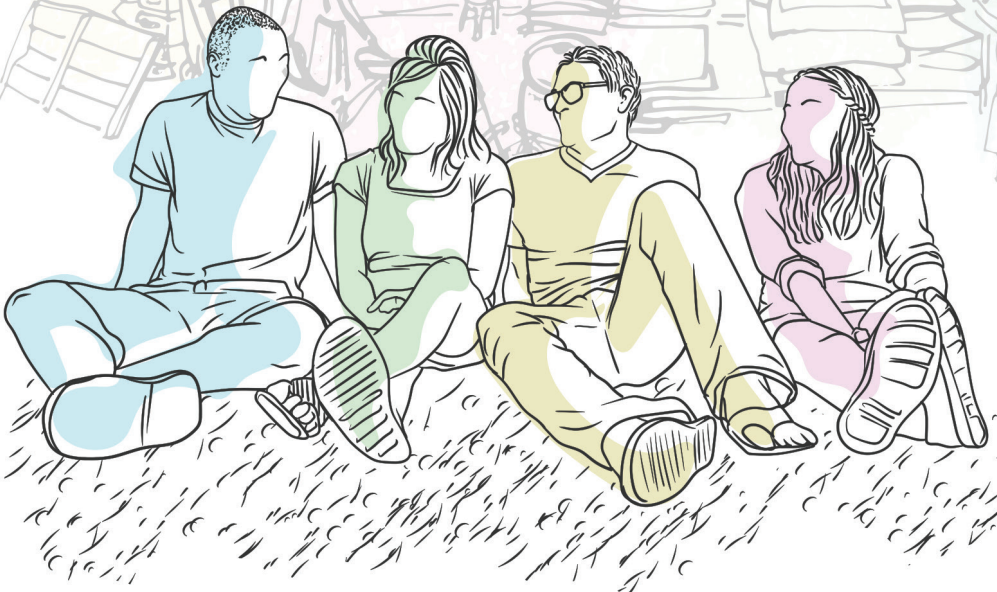


sahabat
KSP Sahabat Mitra Sejati



OUR STORY WITH "SAHABAT"

7th Edition



**Our Story
With 'Sahabat'
7th Edition**

Title

Our Story With 'Sahabat'
7th Edition

Editor in Charge

Ridy Sudarma

Writers

Nana Fahriany
Melanie Brigitta

Editor

Prihantoro
Firzie Budiono

Translator

Amalia Wijayanti

Design & Layout

A. Rezawandi
Naomi Jedidah

Documentation

Bagus Satrio
Gerryaldo Nugroho

Publisher

KSP Sahabat Mitra Sejati

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Head Office

Sampoerna Strategic Square Building
Jln. Jend. Sudirman Kav. 45
North Tower, 17 Floor
Jakarta, 12930
Ph. (021) 5795 2382

Main Branch

Sampoerna Strategic Square Building
Jln. Jend. Sudirman Kav. 45
Mezzanine 2 Floor
Jakarta, 12930
Ph. (021) 5795 1234 Ext. 3763



With utmost humility, the editor expresses deep gratitude to God Almighty for His abundant blessings and mercy throughout our lives. We are also filled with joy and gratitude as we celebrate the successful publication of Volume 7 of Our Stories with Sahabat in 2024.

This book, Volume 7 of "Our Stories with Sahabat," aims to provide new views and enthusiasm that can inspire business building. In this seventh edition, we have written 15 member success stories from various regions, each offering unique insights and strategies for business growth. With the most profound respect and gratitude, we want to personally thank the KSP Sahabat Mitra Sejati branch managers. Your dedication and leadership have been instrumental in our success, and we want you to know how much we value your contributions.

1. Mr. Suroso - Branch Manager Pasar Anyar Tangerang, Banten
2. Mr. Djatmiko - Branch Manager Depok, West Java
3. Mr. Ary Adrian - Branch Manager Lenteng Agung Depok, West Java
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5. Mr. Muhtar Sahuliyah - Branch Manager Lubuklinggau, South Sumatera
6. Mr. Indra Kurniawan - Branch Manager Rantauprapat, North Sumatera
7. Mrs. Marni - Branch Manager Sintang, West Kalimantan
8. Mr. Octovianus Costantein Sahay - Branch Manager Manado, North Sulawesi
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10. Mr. Arlye Lolulalan - Branch Manager Ambon, Maluku
11. Mr. I Rai Gustra Wijaya - Branch Manager Denpasar, Bali
12. Mr. Dedi Karnanto - Branch Manager Manokwari, West Papua

Hopefully, the time, thoughts, and energy given can be a blessing in the form of health, happiness, and success for friends, co-workers, and family. We hope this book does not satisfy you because you can find other means of satisfaction with us, KSP Sahabat Mitra Sejati, namely friendship, warm friendship, and long-term brotherhood.

Hearing the stories of KSP Sahabat Mitra Sejati members about their entrepreneurial journeys and relentless pursuit of a better life has been a source of immense inspiration and warmth for us. We acknowledge that there are areas where we can improve, and we eagerly await your constructive criticism and suggestions to make this book even better. Your feedback is invaluable to us. Thank you for the best experience with us.

Warm Regards,

Editorial Team

Our Stories with *Sahabat*

About KSP Sahabat Mitra Sejati



Supervisory Board

1. Ito Sumardi Djunisanyoto (Member)
2. Ahmad Fuad (Member)
3. Hendra Prasetya (Member)
4. Nanang Arif Hermawan (Chairman)
5. Bambang Sulistyio (Member)

Steering Board

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7. Yoel Genedy (Treasurer)
8. Lely Dewi Susianty (Secretary II)
9. Ondi Gokkon Yanuar Saragih (Secretary I)
10. I Made Pande Cakra (2nd Chairman)

Sahabat Mitra Sejati Savings and Loans Cooperative (KSP) was started of attention, concern, and a desire to contribute to the success of the Indonesian nation. On December 9, 2008, KSP Sahabat Mitra Sejati decided to move forward with micro, small, and medium entrepreneurs in Indonesia.

KSP Sahabat Mitra Sejati has a “from us, for us” spirit. Before changing its name, it was better known as “Koperasi Mitra Sejati”. KSP Sahabat Mitra Sejati is a legal entity established according to and based on the laws of the Republic of Indonesia. Domiciled in Jakarta, KSP’s deed of establishment has been ratified by the State Minister for Small and Medium Enterprise Cooperatives of the Republic of Indonesia with Decree No.307/BH/MENEG.I /IX/2003 on September 30, 2003.

On November 30, 2015, amendments were made to the Cooperative’s Articles of Association through Notarial Deed H. Rizul Sudarmadi, SH No.163. Other changes were later made, and the last change was based on Deed No. 01, dated February 3, 2021, made before Hajjah Huriah Sadeli, SH., M.Kn, a Notary in South Jakarta. The Minister of Law and Human Rights approved the receipt of notification of data changes with Decree No. AHU-0002563.AH.01.28 of 2021, dated February 4, 2021.

KSP Sahabat Mitra Sejati aims to become the financial institution of choice for the public, focusing on the micro, small, and medium business sectors and providing trusted and professional services.

Since July 2011, KSP Sahabat Mitra Sejati has carried out business synergy with PT Bank Sahabat Sampoerna, which acts as a strategic business partner, to grow faster and increase the influence of micro, small, and medium businesses.

On June 24, 2016, KSP Sahabat Mitra Sejati became Indonesia's first Savings and Loan Cooperative to sign a Savings and Loan Cooperative Participation Agreement in the Bank Indonesia Debtor Information System (SID). Then, as of January 1, 2018, the SID was transferred to the Financial Services Authority (OJK) Financial Information Services System (SLIK). This participation is necessary so KSP Sahabat Mitra Sejati can be more careful when distributing credit.

With rapid technological developments, KSP Sahabat Mitra Sejati has also launched an application-based savings product called SOBATKU.

From year to year, KSP Sahabat Mitra Sejati continues to experience positive changes in various aspects and is successfully distributed in 24 provinces throughout Indonesia. KSP Sahabat Mitra Sejati has distributed funds with a total management of Rp3.5 trillion, and its total assets at the end of December 2023 reached Rp4.3 trillion (until this book is published, this figure is still in the process of being audited).

In 2024, KSP Sahabat Mitra Sejati will continue to empower more micro, small, and medium businesses. In the spirit of innovation and sustainable development, KSP Sahabat Mitra Sejati always tries to improve itself to provide the best service to the Indonesian people.

Prologue



*Asyik bekerja sampai lupa makan
Jangan sampai penyakit maag kambuh
Ucapan syukur saya sampaikan
Atas terbitnya buku kisah Sahabat jilid ke-tujuh*

The Sahabat Mitra Sejati Savings and Loans Cooperative has been established since December 9, 2008, to support the development of micro, small, and medium enterprises. Since operating, we have continuously innovated to develop services to create stakeholder trust. One of our steps was to publish a book containing inspirational stories from our members while building their businesses. This small book, which we call Our Stories with Sahabat, includes the success stories of our Members, a reflection of the emotional bonds with Members that have been well developed over the years.

We want to express our gratitude to all stakeholders, including Members, Business Partners, Supervisors, Management, and employees, for the trust and support given, leadership, hard work, and dedication in efforts to achieve the vision and mission of KSP Sahabat Mitra Sejati. Also, thank you to Bank Sahabat Sampoerna and other partners for supporting this collaboration so far.

With the support of all parties, KSP Sahabat Mitra Sejati can grow quickly and rapidly until its services are available in 24 Provinces and spread across the islands of Sumatra, Java, Kalimantan, Bali, and Sulawesi. The development of KSP Sahabat Mitra Sejati is reflected in the distribution of funds and management of members' savings. By the end of December 2023, loans disbursed to Members reached more than Rp3 trillion. At the same time, we also manage the placement of funds from Members worth more than Rp3.5 trillion.

KSP Sahabat Mitra Sejati's relationship with its members is illustrated in this book, which was published for the seventh time. This book can provide an overview of some KSP Sahabat Mitra Sejati members and show that we care about the future of MSME entrepreneurs who

have worked well together. We hope this book of success stories can be a lesson for members or potential members who want to succeed together.

With the spirit of “From us, for us,” we highlight the stories of 15 micro-entrepreneurs who have worked together and are spread throughout Indonesia. Let’s get to know them more closely and understand the business development built from the beginning to the present with KSP Sahabat Mitra Sejati. Members’ struggles can inspire us and other Members.

The members’ stories we write in this book will not stop here. It will be a long story for future generations that we exist because of the same goal: to make the best contribution to the nation and advance Indonesia through the MSME sector.

Enjoy reading this book, and hopefully, you will be inspired.

Deddy Irja Pratama

Chairman I

KSP Sahabat Mitra Sejati

Foreword



Dear reader,

Micro, Small, and Medium Enterprises (MSMEs) are business activities managed by entrepreneurs with limited capital but significantly contribute to the national economy. In many cases, MSMEs carry out various digitalization efforts to increase competitiveness, which requires the role and synergy of all stakeholders. Not a few MSMEs have emerged as the economic saviors of society because they provide employment opportunities, so MSMEs are said to be able to reduce unemployment and poverty rates.

The banking sector continues to be committed to encouraging the development of MSMEs. Bank Sampoerna is one of the banks that welcomes every opportunity to help MSMEs grow into pillars of a sustainable economy.

As a financial institution focusing on the MSME sector, Bank Sahabat Sampoerna (“Bank Sampoerna”) still needs partners to empower and advance them. It is very appropriate that Bank Sampoerna collaborated with KSP Sahabat Mitra Sejati as a strategic partner in empowering and advancing MSMEs since 2012.

Throughout 2023, the MSME sector remained the prima donna, contributing 61% of Indonesia’s GDP. Furthermore, the government has an ambitious mission to advance MSMEs further, targeting 30 million MSMEs in Indonesia to enter digital platforms by 2024.

MSME entrepreneurs are the heart of KSP Sahabat Mitra Sejati and Bank Sampoerna. Communication and business relationships that have existed so far have always been based on mutual attention and concern.

This seventh edition of Our Stories with Sahabat has brought special joy to me personally and to Bank Sampoerna. Through this book, we can experience the growth story of Indonesian

MSMEs. The stories of several KSP Sahabat Mitra Sejati members presented in this book are inspiring and illustrate close collaboration with members. The stories also describe the development of each Member's business from time to time towards the welfare of the owners and workers of their respective businesses.

This book can bring closer the feeling of brotherhood that has existed for so long. It is also intended to be a source of motivation and learning for all of us. Everyone has the right to be successful. Hard work, astuteness in seeing opportunities, and good partnerships with banks and cooperatives are part of the story, hinted at many times throughout this book.

We are proud to partner with KSP Sahabat Mitra Sejati, which has thousands of members. We hope to hear more inspiring stories from members as MSME entrepreneurs who will be increasingly valuable in the future.

May God Almighty bless all our good intentions and provide us with the best path.

Greetings,

Rudy Mahasin

Director of SME Business

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“

***Pagi-pagi mencari sarapan,
Pergi ke pasar mencari Bakmi
Agar silaturahmi tidak sekedar ucapan,
Jangan Lupa Follow akun resmi Kami***

”

 Sahabat UKM 

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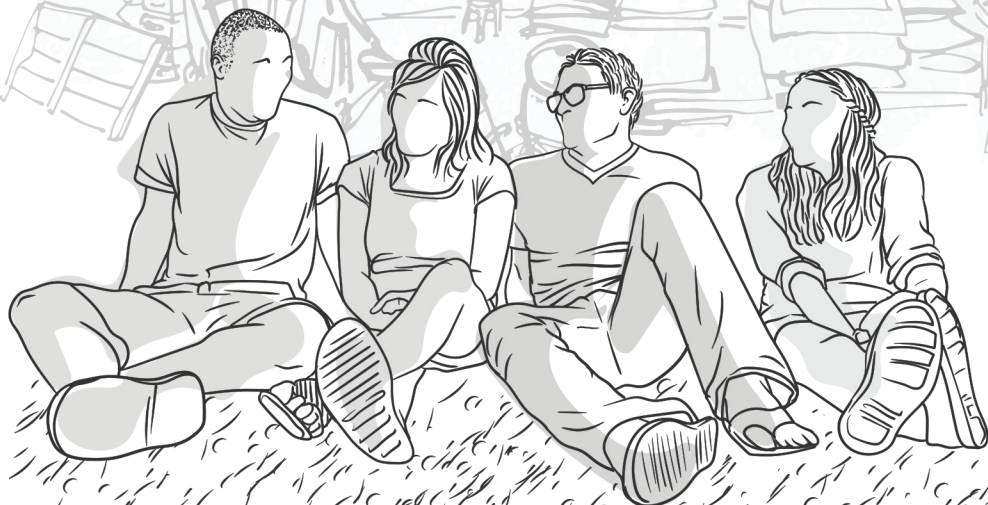


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OUR STORY WITH "SAHABAT"

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Starting a Coffee Business from Home, Selling All Over Indonesia

Mr. Nanda from Depok, West Java



The culture of drinking coffee among young people is one of the reasons why there are more and more coffee shops in Indonesia, not only in cities but also in rural areas. Mr. Nanda is one of the local entrepreneurs who produces syrup for the needs of coffee shop owners.

Mr. Nanda started his business by producing yogurt mixed with syrup of various flavors. His business started in one of his mother-in-law's boarding houses. He takes care of all the little things that support sales in this space plot. After that, Mr. Nanda sold yogurt using a cart on the side of the road, so he couldn't set prices too high because he had to adjust to the local market.

When Mr. Nanda wanted to increase his business by trying to produce syrup, he was cheated by the person he hired to look after his business. The syrup produced is the essential ingredient for making coffee, milk, tea, and even mocktails.



“When I was trying to make lots of different syrup flavors, I was tricked; the person in charge ran away,” he said.

He never gives up and continues to try to increase sales to various markets. However, after his business had been running for several months, Mr. Nanda’s business failed again. Mr. Nanda had to work at a company, so he couldn’t focus on managing his business, and his hired employees couldn’t help him optimally. Meanwhile, Mr. Nanda always makes time to look for raw materials for his business needs after work. It’s a shame because, at that time, many customers wanted to buy his syrup.

With strong determination, Mr. Nanda tried to find new employees even though he had to teach from scratch and sell around the Depok area to get more customers. Until one day, he found close friends and relatives who wanted to help run the syrup business. In 2017-2018, he succeeded in increasing sales hundreds of times.

Using the Semeru syrup flag, the 37-year-old man supplied syrup to 20-30 coffee shops. Currently, he has succeeded in providing syrup as a supporting ingredient for coffee to thousands of coffee shops throughout Indonesia, except the island of Sulawesi. Mr. Nanda also has a coffee shop in the IPB complex, Baranangsiang, Bogor,

which has been running for approximately one year. Mr. Nanda buys his own coffee from Lampung.

In recent years, there have been hundreds of customers who regularly buy syrup every month. There are also thousands of passive customers. Currently, there are 50 kinds of flavors for the type of syrup itself.

The more customers you have, the more interested you will be in learning from Mr. Nanda about building a coffee business. He

Starting from being introduced by a friend who was already a member and receiving a working capital loan from KSP SMS in 2022, Mr. Nanda also applied for a working capital loan to buy a syrup and coffee-making machine.

Because we already have various types of coffee and syrup, now Semeru products can be purchased online by anyone through the marketplace under the name Semeru Syrup shop.



then opened a consulting service to make a coffee shop. Later, the prospective coffee shop owner will be explained about products that are suitable for the concept of the coffee shop they want to open. "For those who want to build a coffee shop, just let me know the concept, and then we will help you adjust which products are suitable," said Mr. Nanda.

The progress of Mr. Nanda's syrup business must be connected to the involvement of KSP Sahabat Mitra Sejati (KSP SMS) in helping provide working capital loans.

In running his business, Mr. Nanda always adheres to exemplary principles. Mr. Nanda said, "If the business is too easy, it looks like we are going the wrong way. Because, in the name of business, there are definitely difficulties that must be faced and overcome. Failed, cheated, don't give up and have the courage to get up."



The Greatest Job in The World is The Hobby That Pays

Mrs. Nurliana Sahibu from Manado, North Sulawesi



We've heard a lot about that expression above, which has become the dream and desire of almost everyone. Who doesn't want to be good and love their job simultaneously? Of course, that will make it easier to achieve our goals. Mrs. Nurliana Sahibu proves that her hobby became a successful business she runs.

Mrs. Nurliana, a 54-year-old woman, fought alone to raise her kids after her husband passed away. Suddenly, she became the family's backbone, and the circumstances made her strong and kept her fighting. She never surrendered to the circumstances. Either way, she rose from the ashes and started thinking about whether she wanted to resume the business her husband started or not.

"My husband ran a gold trading business before. But this is a hard business; it can only be run by a man. I chose to sell this business and start a catering business, which aligns with my hobby, cooking," Mrs. Nurliana said while trying to remember when this business started.



Mrs. Nurliana said it all started with her hobby: selling jajanan pasar in college. She prepared that food before college and sold it to her friends. Surprisingly, many loved her food, so by selling jajanan pasar, Mrs. Nurliana got the extra income to pay for her college needs. This transition from a hobby to a business was not easy, but she learned to balance her passion with the demands of a business.

Mrs. Nurliana kept the quality of her food. She prepared and checked everything from the shopping preparation step to cooking and delivering the order. She paid much attention to giving the best service to satisfy her customers. "It once happened when I was shopping for meat at the market because I wasn't looking. The seller mixed up good meat and bad meat. From there, I am always careful when shopping at the market. I never entrust my shopping to those who help me because I have to ensure the ingredients I

buy are good and fresh," said Mrs. Nurliana.

She started the business by selling in front of her house. Mrs. Nurliana prepared some food with a simple menu, like fish with sambal cakalang in a box with a small amount. She tried her luck by offering her products to her neighbors. Not only that, but she also entrusted her food to her kids to bring to their school. Surprisingly, many people were interested in and liked Mrs. Nurliana's food, and they even asked to add another item to the menu, like chicken. This was the beginning of Mrs. Nurliana's business progress by getting a lot of orders for the family events.

Difficulties must happen to every business owner by running their business. It also happened to Mrs. Nurliana's business during the two years of the pandemic. There were no longer event catering orders, which decreased her income. However, Mrs.




Nurliana was still grateful. Every day, she still had a little income by selling food in front of her house. “Should have a high patience, couldn’t have a hesitation, it couldn’t. The most important thing is that when we are sincere, Allah will truly give the way,” said Mrs. Nurliana, explaining her principles during the pandemic.

Mrs. Nurliana was very concerned with the people around her. She was not only thinking about herself. In 2007, she saw a lot of parents who had difficulties sending their kids to school because of the relatively high cost in their neighborhood. Mrs. Nurliana was moved to alleviate their challenges. Armed with her education as an educator, she intended to open her own Early Childhood Education School (PAUD – Pendidikan Anak Usia Dini). This good intention was immediately executed by inviting parents, religious leaders, and local community leaders to discuss. It didn’t take

long for Mrs. Nurliana to realize her dream. In 2008, she officially opened PAUD Melati Mahawu.

Mrs. Nurliana had known KSP Sahabat Mitra Sejati since 2019. She secured a loan to develop her catering business by buying cooking utensils, plates, and several buffet utensils. We pray that Mrs. Nurliana’s business will progress further, and hopefully, we can learn positive lessons from her story.



Ichal's "Nur Jaya" Glassware Shop, Prove That it Can Survive COVID-19

Mr. M. Ichal from Abepura, Jayapura



Nowadays, the glassware business still attracts much attention from business people. This business has minimal risk because it has no expiration date. Besides, business people can market their products efficiently, for they have a vast market share. Glassware is a household necessity in high demand and always comes with new trends every year. This makes the glassware business one of the many businesses that can survive through difficult times, especially in the past pandemic era.

One of the business people who survived through the crisis storm of the pandemic era was Ichal. He proved himself able to survive in managing his business.

The business success story of Ichal (38 years old) began when he migrated to Abepura, following his older brother, who had previously worked there. The beginning was always the most difficult since Ichal, who had just graduated from junior high school then, had minimal work experience. However, this did not prevent him from continuing to learn, and slowly, he began to become proficient and master his work well. Several years later, he was trusted to handle the payment or cashier section of his brother's roof tile manufacturing business.



In 2015, intending to stand on two feet, Ichal took the courage to open his own glassware business. He was assisted by his wife (32-year-old Hasna), who had two children then. Even though he has business experience, Ichal felt his company was not selling well when he opened it. “Up until the first seven months, there were still not many customers; maybe people still didn’t know and weren’t used to buying from me,” recalled Ichal. “However, after seven

months, it has gone smoothly, and many customers have arrived,” he continued.

Seeing customers’ enthusiasm, Ichal looked for ways to make providing the products he sells easier. Ichal began to expand his business by contacting glassware salespeople. Since then, he no longer has difficulty meeting his customers’ needs, and procuring goods has become easier because the sales of these products directly send the



goods to Ichal's shop.

The business that Ichal started has been running for eight years; of course, there have been several obstacles and stories of ups and downs. "Competition between shops, COVID, which happened several years ago, and there are some challenging customers' shopping experiences," Ichal explained to the Our Story with Sahabat Volume 7 Book Team.

"Since opening the shop, other shops have appeared with the same products. However, because the sales locations are quite far apart, it is safe and not too affected. Then, COVID-19, which happened several years ago, didn't impact my business much. Many people are still interested and want to buy my products. What was quite unpleasant was that in the past there were customers who had bought goods, then left the goods in my shop. The promise was that the goods would be picked up, but they never showed up. Instead, they asked for the money back. Like it or not, we must return the money because the goods were still in the shop," said Ichal.

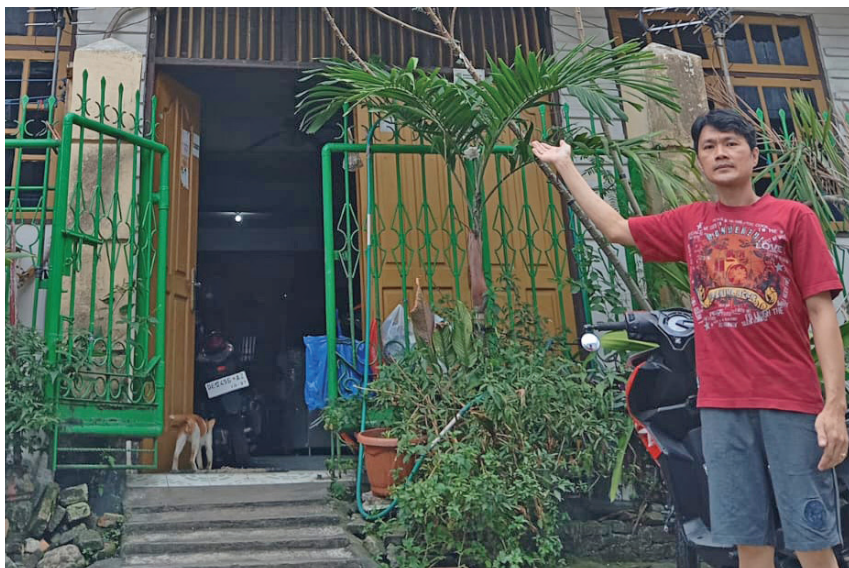
Ichal's business has begun to develop. He has four employees and gross profits of hundreds of millions of rupiah monthly. "I don't want to open a new branch or other business. I'm still focused on running and developing this business with my wife," Ichal answered when asked about his plans for his business.

Ichal became a member and obtained a loan at KSP Sahabat Mitra Sejati in 2015. He hoped that his business could develop and run smoothly, and of course, he was grateful to KSP Sahabat Mitra Sejati because the loan provided has made his business run well to date.

A man with dark hair, wearing a red t-shirt with a graphic design, stands in a room. Behind him is a large wooden door with a window featuring horizontal blinds. To the right, a television is mounted on the wall, and a white electric fan sits on a dark wooden cabinet. A vase of pink flowers and a framed picture are also visible on the wall. The scene is lit with indoor lighting, creating a warm atmosphere.

Family Business is Never as Easy as Imagined

Mr. Rochy from Ambon, Maluku



At 38, Rochy embarked on a transformative journey, leaving behind his corporate career to take the reins of his parents' boarding house business. This unexpected shift led to a remarkable five-year adventure, a testament to Rochy's resilience and adaptability, even in the face of the COVID-19 pandemic. Let's delve into the inspiring tale of Rochy's personal and professional growth.

Rochy never imagined that he would manage his parents' boarding house business. Previously, he worked for several companies, including selling plane tickets and as a shipping agent. His two older siblings were out of town, encouraging him to agree to his parents' request to continue their family business.

"This boarding house business has been running since my grandmother's time. Before the difficulties like COVID-19 this past year, my grandmother and father experienced riots from 1998 to 1999. The situation, which heated up and deserted the boarding house conditions, became a consequence that boarding house business operators faced. Thankfully, our boarding house business has survived so far, even currently under construction on the 5th floor," said Rochy enthusiastically.



It was difficult for Rochy to continue this business because he needed to gain knowledge and experience managing a boarding house. Managing a boarding house was more challenging than he imagined because he would meet many different characters and individuals. However, Rochy has proven capable of running it well to date.

Another obstacle Rochy faced was regarding the regulations made for the orderliness of boarding house residents. Sometimes, one or two people violate these rules; for example, some would still make commotion until late at night. This situation would disturb other boarding house residents, so understanding must be provided to those making a fuss. Another common problem is delayed payment. When it happens, he gives the resident a period to pay it off.

The development of residential areas and business sectors around the neighborhood has meant that other boarding house businesses have also emerged. Rochy responded to this by prioritizing cleanliness and security, ensuring that boarding house residents would feel much safer and more comfortable living in their place. Moreover, Rochy always maintains open lines of communication with boarding house residents, fostering a harmonious environment free of conflicts.

Rochy still wants to fix a lot in the future, especially on the 5th floor, which is currently under construction. The room facilities also need to be updated, for old residents who have left their rooms and some no longer suitable facilities need to be replaced with new ones. "For about one million rupiah

per month, our boarding facility provides a bed, fan, and a cupboard. In this area, the facilities' prices are comparable and do not make it difficult for residents to dig deeper into their pockets. This is what we will always maintain in our services," said Rochi regarding his business.

Rochy became a member and received a loan from KSP Sahabat Mitra Sejati, amounting to hundreds of millions of rupiah in 2023, which he used to develop his business. He did not forget to thank KSP Sahabat Mitra Sejati for helping him build his business. Good luck to Rochy.

A woman with dark hair pulled back, wearing a black and white horizontally striped t-shirt, stands in a kitchen. She is holding two clear plastic rectangular containers, one in each hand. The containers are filled with food, possibly fried items. Each container has a white label with text and a logo. The kitchen background features a tiled wall and large stainless steel pots on a stove. The overall lighting is somewhat dim, and there are red vertical bars on the left and right sides of the image.

A Caterer Earned Maximum Profits Through Online Sales

Mrs. Ni Made Indrawati from Denpasar, Bali



Doing business is one way that some people take to earn their living. It is common for someone with another job, such as a company employee, to join a business to earn additional profit.

However, the story of this inspiring woman is quite different. She was willing to give up her job as a restaurant manager to set up a business. This inspirational female figure, Mrs. Indrawati, started a culinary business in 2011 to be able to work while taking care of her children.

After a decade of working in hotels, Mrs. Indrawati has now succeeded in developing a culinary business called Dapur Maharani to get a monthly turnover of hundreds of millions of rupiah. Mrs. Indrawati needs to learn to cook in large quantities like restaurant chefs. However, she has reliable employees who can sell 1,500 catering boxes daily. This achievement was possible thanks to the relationships she built while working at hotels.

Since 2012, Dapur Maharani has had many regular customers. Her catering supplies food to employees in hotels and restaurants every day. Many hotels also asked Mrs. Indrawati to make breakfast for their hotel guests. Four years later, Mrs. Indrawati's husband, previously a cook in a foreign hotel, returned to Indonesia and helped with the catering business started by his wife.



The development of the Dapur Maharani culinary business was also affected when the COVID-19 virus spread in Indonesia, bringing down many tourism businesses, especially hotels. Before the pandemic, Dapur Maharani's turnover could reach hundreds of millions per month from 33 hotels that were its customers. Meanwhile, only 15 hotels remained loyal as Ms. Indrawati's customers during the pandemic, with turnover also decreasing to a third of the turnover before the pandemic. The pandemic also impacted Mrs. Indrawati's number of employees, which was reduced from 28 to 14.

This condition made Mrs. Indrawati take steps to sell online to earn a maximum income. Through the Instagram account @dapurmaharani.denpasar, she slowly increased sales turnover again, although it was not like before the pandemic. Selling online via Instagram can boost her sales turnover by tens of millions monthly. Until now, Mrs. Indrawati's catering is increasingly active in selling on social media and already has more than four thousand followers.

Even though sales turnover decreased during the pandemic, Mrs. Indrawati had additional opportunities to collaborate with



several hospitals with quarantine facilities. During the pandemic, Dapur Maharani Catering was trusted to provide food for patients affected by the COVID-19 virus. Mrs. Indrawati's catering business has grown, serving orders for weddings and birthdays. "During Corona, I also managed a hotel that was under quarantine to supply food, so even during Corona, I didn't close," said Mrs. Indrawati.

Mrs. Indrawati joined KSP Sahabat Mitra Sejati in 2017 and took part in the restructuring program offered by KSP SMS during the pandemic. Even though there was a hiccup and decreased sales turnover, she continued her relationship with KSP Sahabat Mitra Sejati because the service provided by the employees satisfied Mrs. Indrawati. In the future, she hopes to continue receiving support to have an even bigger business.

"KSP employees are nice, the service is good and fast. Even though I paid very little,

I never received calls like other financing institutions. We don't like being bothered. Even though we are in business, we will turn over the money first, but we will still pay. So far, I am happy with KSP SMS," said Mrs. Indrawati.

Long-term business is about relationships. Having excellent and trusted business relationships or networks will help support your business in the future. For this 44-year-old woman, if you want to be successful in running a business, you must be able to maintain relationships with many parties because you cannot do it alone. This business relationship will be a strong foundation for survival.



The Rise of Tilapia Fish Farming to the Dump Truck Showroom Business

Mr. Medi Arizandi from Lubuklinggau, South Sumatra



Great effort will bring outstanding results. That was what motivated Mr. Medi to start his business. For several reasons, starting a business from cultivating tilapia to expanding into a dump truck showroom made Mr. Medi change his luck. What motivated Mr. Medi to stay in the fish farming business, and why did he move to the showroom business? Let's look at his business success story.

Starting his story with the Our Story with Sahabat team, Mr. Medi enthusiastically explained the process of cultivating tilapia that he had been doing. Initially, Mr. Medi just watched his friends do fish farming for fun. Seeing the good results, he decided to make his fish farm and start a fish farming business.

“Apart from having a pond, fish seeds and food must be prepared in advance. I prepared thousands of seeds. From the 1-hectare pond I have, I can produce up to tens of quintals of fish,” explained Mr. Medi when asked about his tilapia cultivation process.

It took quite a long time for the fish to be ready for harvest, around 3-4 months. For example, there were differences in treatment between feeding small and large fish. Mr. Medi must provide a box and filter to feed the small fish. This complicated process is the main factor in the success of fish farming.

a dump truck showroom. This idea was interesting because, at that time in 2019, in Lubuklinggau, not many people had similar businesses. Mr. Medi applied a buy-and-sell system. He bought a dump truck and then repaired and polished it to attract buyers.

“To run this business, we must have a lot of connections. Otherwise, it will be difficult



Initially, Mr. Medi’s fish farming business went quite well. However, in recent years, the government has required that the bottom of earthen ponds be drained to break the life cycle of pests and diseases that may have existed in previous cultivation periods. This drying has hampered Mr. Medi’s cultivation business because the results were no longer optimal. In addition, the prolonged, dry weather that occurred then caused fish harvests to decrease drastically.

Mr. Medi came up with the idea to open

to find what we need,” Mr. Medi said. Mr. Medi has connections throughout his neighborhood and several cities, such as Bengkulu, Palembang, and Baturaja. His vast network made it easy for him to find dump trucks for sale.

Even though the connections were already well established, it didn’t make Mr. Medi careless. When he wanted to buy a vehicle, Mr. Medi was willing to dig deeper into his pockets to go to a location that sold trucks and directly confirm the truck’s condition.

Mr. Medi did this to minimize the risk of fraud and other similar methods. “Yes, of course, it will take time and money, but those are the steps I took so that up to this moment, I have never been conned,” said Mr. Medi.

The profits obtained from this sales business were no joke. If Mr. Medi succeeds in selling one dump truck, he could profit up to tens

to a repair shop can cost millions,” said Mr. Medi.

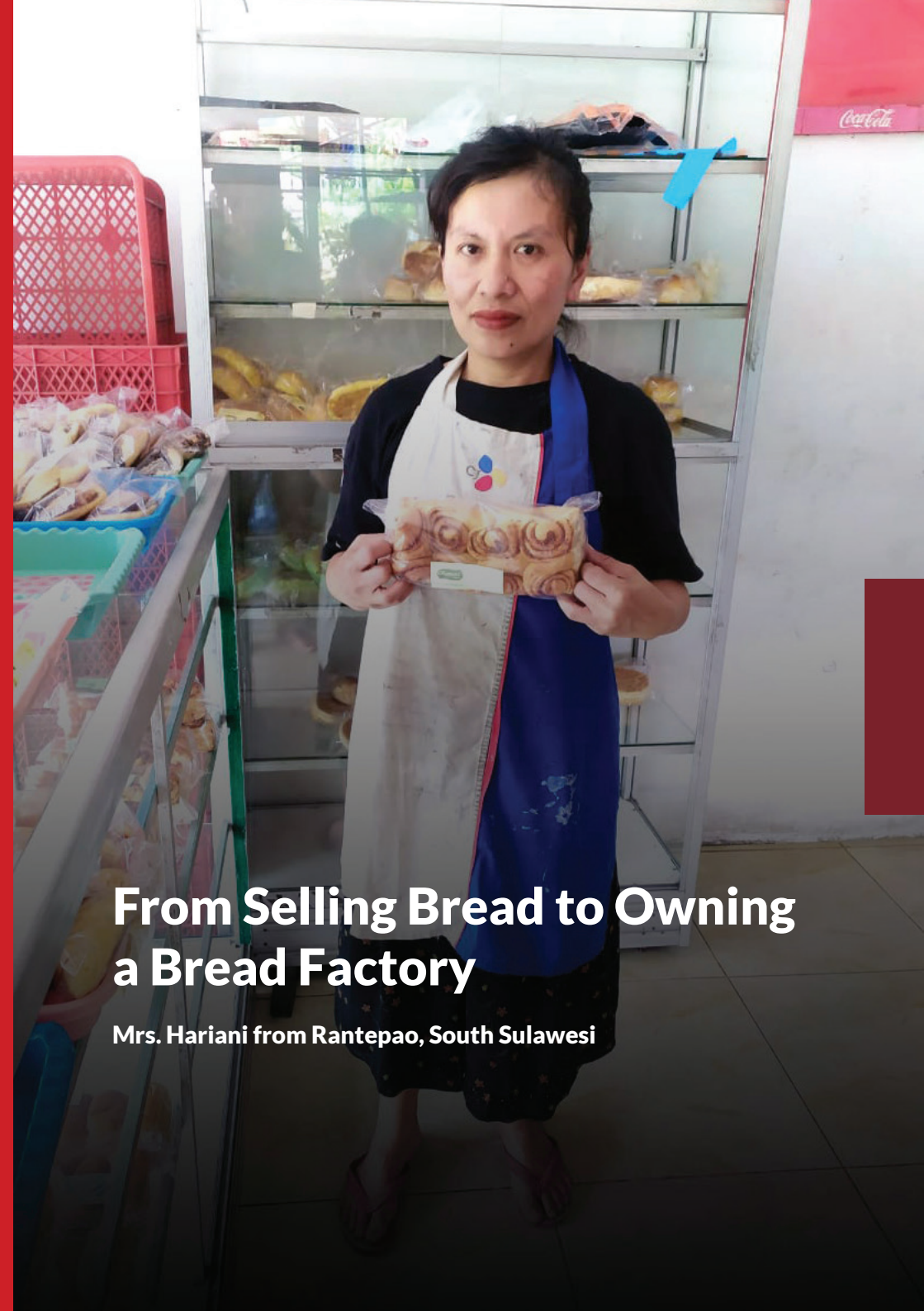
When Mr. Medi’s showroom business progressed, he needed extra capital to meet the increasing demand for trucks. Fortunately, Mr. Medi has been a KSP Sahabat Mitra Sejati member since 2022, so he immediately received a working capital



of millions, depending on the type of truck and the selling price he got from the buyer. Sales of dump trucks were interesting, as evidenced by the fact that many people were still looking for and buying them.

Regarding business development, Mr. Medi wanted to open a workshop to reduce the cost of repairing the purchased dump truck. However, finding a skilled and committed mechanic was also challenging. “The plan is to open a workshop for repairs. It would be nice if I could do it myself. Sometimes, going

to a repair shop can cost millions,” said Mr. Medi. Mr. Medi even received another offer to increase his working capital loan this year. Good luck with Mr. Medi’s business; it will grow further.



From Selling Bread to Owning a Bread Factory

Mrs. Hariani from Rantepao, South Sulawesi



One cannot become a successful entrepreneur overnight. Due to various factors, achieving business success takes time and effort. Many entrepreneurs start their businesses from scratch, and some continue their parents' businesses. One is Mrs. Hariani, who continued her mother's business after her beloved mother died. Her mother started a bakery in 1990 in Mengkendek, Tana Toraja Regency, South Sulawesi.

Mrs. Hariani said her late mother had worked as a supervisor at a bakery in Surabaya. She then returned to Toraja and started a bakery from various distributors. At that time, there was only one bakery in Toraja, so Mrs. Hariani's mother opened one there. Mrs. Hariani's mother and siblings initially did everything by themselves, from making bread to taking care of administration.

From 1990 to 1998, the mother named the bakery Prima Bakery. However, Mrs. Hariani's family changed the bakery's name from Prima Bakery to Rosmina Bakery. After registering the Rosmina Bakery brand patent, Mrs. Hariani's mother took the courage to open a bakery factory in Toraja in 1999.



Mrs. Hariani and her three younger brothers managed the bakery when her mother passed away. Even though she didn't have basic cooking skills or sell cakes, only Mrs. Hariani could significantly improve the bakery business.

Mrs. Hariani is a vocational school graduate majoring in automotive and aspires to open a car workshop. However, her dream failed because Mrs. Hariani thought more people needed food than to repair damaged vehicles. "I believe there will be no harm in the food business because when it comes to stomachs, everyone needs it. The price is Rp1,000-2,000. If it can fill you up, it will be trendy for boarding house renters," said Mrs. Hariani.

Rosmina Bakery, based in Tana Toraja Regency, has expanded sales to Morowali, Central Sulawesi. However, when there was a pandemic, the local government closed entry and exit in any form. The restriction caused sales in Morowali, which could help generate a turnover of around tens of millions of rupiah for one delivery with a duration of 1-2 times per week, to stop immediately. However, bread production in Toraja continued to increase. Daily turnover has doubled.

COVID-19 impacted various businesses but did not disturb Mrs. Hariani's mind; she remained focused on developing her bakery. Mrs. Hariani said, "We need additional marketing, but if we only focus on one point,

like in Morowali, we will lose time because the journey is long.” Mrs. Hariani has six employees who can be relied on to make bread.

As a business develops, there will always be ups and downs, twists and turns. Mrs. Hariani faced similar situations during the approximately eight years of holding

However, after the pandemic subsided, Mrs. Hariani’s business returned to normal, so the restructuring program she received for one year has returned to normal.

“Thank you to KSP SMS for providing a solution to get a business capital loan. Hopefully, KSP SMS will always provide the best solution for us MSME entrepreneurs,



this business. One of them is the need for working capital to develop a business. Mrs. Hariani wants to be different from her brother’s closed bakery because it couldn’t compete with bakery companies with more capital.

Around 2018, Mrs. Hariani became a KSP Sahabat Mitra Sejati (KSP SMS) member and received a business capital loan so that her bakery could survive the surge in raw material prices. Until the pandemic arrived in 2020, Mrs. Hariani took part in the restructuring program offered by KSP SMS.

in particular, to develop our business,” said Mrs. Hariani, ending her conversation with the editorial team of Volume 7 of Our Story with Sahabat.

A woman wearing a black hijab and glasses stands in a digital printing shop. She is wearing a white sweater with a Mickey Mouse pattern. In the background, there are large industrial printing machines, a computer monitor displaying a software interface, and various boxes and supplies on shelves. The shop has wood-paneled walls.

The Promising Digital Printing Business in The Era of Modern Technology

Mrs. Djuniati from Manokwari, West Papua



Digital printing is often applied to create writing, images, color compositions, and illustrations on printed media. Digital printing businesses flourish everywhere because more customers need printing services.

As technology develops, the printing business also experiences changes from those that initially only relied on manual printing techniques, such as screen printing, to those currently popular, such as digital printing. Like one of the members of KSP Sahabat Mitra Sejati (KSP SMS), Mrs. Djuniati opened a digital printing business in Manokwari, West Papua.

Previously, Mrs. Djuniati's husband had opened a photocopying business in 2010. Mrs. Djuniati's husband slowly developed his skills by studying graphic design until 2018, when he bought a machine for digital printing. At that time, Mrs. Juniati and her husband were already members of KSP SMS, so they were offered a working capital loan to buy the machines. The services provided are more or less the same as other digital printing services, namely printing banners, placards, neon boxes, and screen printing clothes.

Mrs. Djuniati herself was born in Makassar and grew up in Manokwari. Therefore, she is familiar with the local community's needs and understands the sources of raw materials to support the digital printing business she runs with her husband.

The printing business has great and promising opportunities along with the development of the digital era. In the current

including making traffic signs, billboards, and noticeboards. If we can do it, we will take it," said Mrs. Djuniati.

During the 2020 pandemic, the income from Mrs. Djuniati and her husband's digital printing business was greatly affected even though the company had only been running for about two years. The decrease is due to the decreasing number of activities in



era, customers are looking at printing businesses to produce various things to increase the selling value of products. This makes Mrs. Djuniati very devoted to her business, so if she can do all kinds of promotions or customer requests, she will accept them.

"Everything is related to printing in this era,

Manokwari and its surroundings. However, because Mrs. Djuniati's printing company accepted any order during the pandemic, she fulfilled an order for masks from a company that organizes health insurance programs. Even though there were many orders for masks, monthly turnover was still far from what it was before the pandemic.



During the pandemic, what Mrs. Djuniati and her husband did to cover the shortfall was by cross-subsidizing. This is because six employees had already helped Mrs. Djuniati manage the digital printing business. So Mrs. Djuniati's husband took on a side job as a contractor for small projects. "We only carry out cross-subsidies; the important thing is that everything is sufficient," she said.

Mrs. Djuniati is very grateful to KSP Sahabat Mitra Sejati for their continued cooperation in providing business capital loans. Now, she can develop her business and increase the machine fleet every year with all types of machines. Mrs. Djuniati's digital printing business is one of the Digital Printing

Businesses with the most complete printing machines in Manokwari.

Mrs. Djuniati hopes, "I wish the economy will get better so that we don't have more problems."

A middle-aged man with grey hair and a goatee, wearing a blue t-shirt and a grey jacket, stands in a rustic, industrial-looking setting. He is holding several yellow packages of 'TAMU BANDING POTONG' brand tofu. The packages have red text and a logo. The background shows a weathered wall and some structural elements.

Sudden Changes Resulted in a Tofu Factory

Mr. Asep Jaenudin from North Jakarta, DKI Jakarta



Being the owner of a tofu factory in Kalideres, North Jakarta, differed from Mr. Asep Jaenudin's dream. More precisely, he got involved because his friend, who had experience in the tofu business, asked him to.

Mr. Asep was a public transport (*angkot*) driver. From 2001 to 2005, he did this profession for four years. In 2006, a close friend asked Mr. Asep to start a tofu business. With the capital he collected as a public transportation driver, Mr. Asep began the company. The scale was still small for a limited number of customers.

Mr. Asep has yet to gain experience in producing tofu. He relied heavily on the knowledge and understanding of his close friend, but the capital came entirely from Mr. Asep's hard work. Within two to three months, as the number of customers increased, Mr. Asep needed additional capital. He asked his close friend to contribute as a business partner. However, his close friend refused the request and later chose to resign. "My hands were already dirty, and the capital has been used; like it or not, I will never give up to continue this tofu business. Don't stop," he said.



Mr. Asep said that he had to pay rent at the beginning of his business, specifically in 2006-2008. Armed with courage, Mr. Asep became acquainted with banking loans. At that time, he applied for an unsecured credit loan (KTA) at several banks, with collateral from his parents.

This experience spurred Mr. Asep to learn financial management strategies using bank loan capital autodidactically. He started with KTA and used his motorbike and car as collateral. The loan amount also varied and increased gradually. Starting from Rp20 million, rising to Rp25 million, then hundreds of millions.

Gradually, from his hard work, Mr. Asep was able to pledge land and buildings as collateral for loans, which led him to become

one of the members with a good reputation in terms of loans at KSP Sahabat Mitra Sejati.

He revealed that he strengthened assets to gain the trust of banks and cooperatives, with loans reaching billions of rupiah. Every time he gets a loan, he uses most of the capital to buy assets, such as land and buildings. He used the remaining loan to finance the operations of his tofu factory.

"I bought the land where the tofu factory currently stands in stages. Then, I built an employee mess, a kindergarten school building, a grocery store, a house, and a cattle farm from that loan. Gradually, my assets increased, becoming collateral for larger bank loans," he said.

The man from Bandung, who had two children, now owns two mainstay tofu

brands, AL and FHL. He took both brands from his children's names. Meanwhile, the types of tofu produced included white, yellow, pong, and another new product that will be released.

The factory, located in the PIK Kopti Complex, RT 03 RW 11, Semanan Village, Kalideres District, West Jakarta, consists of four main parts. The first part was a fireplace

facility to another storage kettle to settle the soybean juice before it was poured into rectangular-shaped molds into tofu. The third section also had frying facilities for producing tofu pong and a special place for drying tofu pong after frying.

Meanwhile, the last part of Mr. Asep's tofu factory was where yellow tofu was produced. There was a quantity of fresh



fueled by wood. On the mezzanine floor, the second section was a kettle for cooking the soybeans into porridge. There was also another special kettle for developing soybeans before they were cooked into porridge.

The third part was the production room, starting from the soybean juice filtering

turmeric, the juice of which was collected and cooked together with white tofu to produce yellow tofu. From there, the yellow tofu was labeled AL and FHL before being marketed through distributors.

With around 25-30 employees, Mr. Asep manages his factory's production flow for approximately 17 hours daily. He distributed

the tofu he produced to the Tegal Alur market, Cengkareng, Lele Market, and tofu traders in the Kopti area.

The tofu factory's sales turnover reached hundreds of millions monthly, with a total production of around 7-8 quintals daily. Each type of tofu was produced in relatively exact quantities.

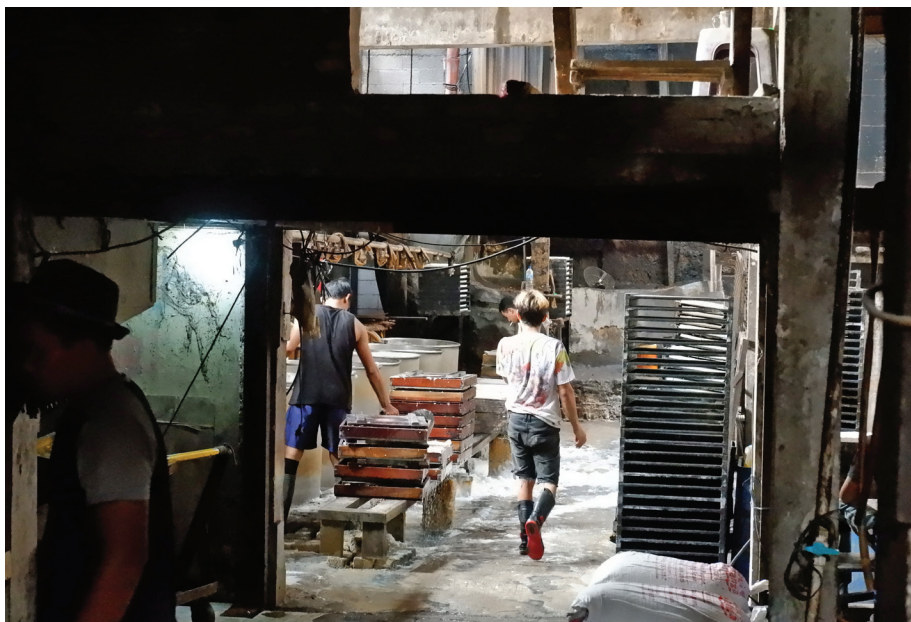
Mr. Asep said that the tofu business depended on the raw material soybeans. Due to inflationary sentiment, tofu prices would rise almost every two to three years. The price increase happened because tofu producers were very dependent on imported

soybeans. The supply of raw materials was stable, with quality maintained.

The biggest challenge was employee management. Mr. Asep once had almost all his employees resign because of the wrong recruiting strategy. He recruited all his employees from one factory, then left because the senior among his employees received an offer from another tofu factory.

"No one taught this tofu business in any school; it is not in the curriculum at universities or vocational schools. So, there are no ready-to-use human resources. We must be ready to continuously teach recruits





starting from zero, ensuring that their work meets standards so that the quality of tofu is maintained,” Mr. Asep said.

Mr. Asep was one of many tofu producers in the complex. Many businesses in the complex produce tofu. On average, they were members of the Primary Indonesian Tofu Tempe Producers Cooperative (Primkopti). This official forum accommodates various aspirations and regulates the prices and distribution of soybeans, including guarantees against factory waste.

He admitted he was not a pioneer because the PPIK Kopti area was known as a tofu producer from 1990 to 1992. His tofu business grows and differs from others because he always maintains quality rather than quantity.

“I feel it myself; gaining consumer trust is very difficult. So, you have to maintain the quality. Another difference is that I dare to borrow from the bank and am committed to repaying the loan. The important thing is that we know how much our monthly profit is, and from there, we can set it aside to pay the installments,” he admitted.

He advised everyone starting a business to look for opportunities and not rely on just one company. “The most important capital in running a business is courage and, of course, accompanied by intention and responsibility,” he concluded.



Mr. Bejo's Mixed Tofu Hoki Bowl

Mr. Nurpagelan from Central Jakarta, DKI Jakarta



His real name is Nurpagelan, originally from Lamongan. However, he is now more often known by his nickname, Mr. Bejo. From his business trademark, *Tahu Campur Pak Bejo*.

About Mr. Bejo, the name was inspired by the real person Bejo, whom he knew around Kemayoran, Central Jakarta. Bejo is a businessman who has a lot of money because of his business success. "I want to be like him, Mr. Bejo. The person is lucky. Have a business and lots of money. "So, I immediately gave the name of my business, Mr. Bejo's Tahu Campur," he said. Mr. Bejo's Mixed Tofu is one of many successful mixed tofu. From Lamongan, there are many successful mixed tofu traders. Some even have their own brands, such as Tahu Campur Cak Iyus, Cak Minto, and Cak Keling, whose customers are willing to queue to get a bowl of mixed tofu.

For Lamongan people, including Mr. Bejo, mixed tofu, soto, and rawon are folk culinary delights in that area. Anyone can certainly mix and serve these three dishes. Similar to the Padang people, who are famous for Padang cuisine. Unsurprisingly, when the Lamongan people left their area and became traders, these three types of culinary delights automatically became their primary choice.



He has started his mixed tofu business since 1996 in Surabaya. However, his first attempt failed. He admitted that he had no experience; he only had courage and a cart. Meanwhile, from success stories from mixed tofu trading experiences, the average mixed tofu trader has two carts. One cart is always at the sales location, while the other cart goes around and returns home to prepare stock for the next day.

He also needed to think about a strategic location for selling. The origin is selling and gambling on location, hoping the merchandise will sell quickly. From Surabaya, Mr. Bejo sought his fortune in Jakarta. He had time to move between jobs in several businesses owned by other people and finally had the courage to marry a girl

from Betawi in 2001. His status at that time was unemployed.

As a husband with the motivation to be successful like Bejo, he returns to his instincts as a trader. Armed with a cart, Mr. Bejo goes around selling chicken soup and rawon. He did this routine for 17 years. "I'm used to chasing Satpol PP. It's also called street trading. My principle is that the important thing is that I trade and bring halal money for my children and wife at home," he said.

He started with chicken soup and rawon because this business required relatively little capital at the start. This is different from mixed tofu, which requires a large capital for the raw materials. Moreover,

chicken soup and rawon can still last for about two days if they don't sell. However, mixed tofu only lasts a day. If it doesn't sell, all the ingredients must be thrown away.

From traveling around street vendors, Mr. Bejo was finally able to have a permanent trading place in Tebet, South Jakarta. With capital from the chicken soup and rawon trade, Mr. Bejo's tahu campur emerged. A simple tent was built, along with a banner named Tahu Campur Mr. Bejo.

"I realized that trading mixed tofu in the Tebet area, number one must be able to attract customers with different tastes. This is an elite area, which is very sensitive to taste and taste. "I was not the first and only mixed tofu trader there, but because of my

delicious mixed tofu taste, customers finally started coming," he recalled.

The key to success regarding the different flavors of Mr. Bejo's Mixed Tofu is the choice of paste. When he first decided to return to selling mixed tofu, Mr. Bejo had to find and sort out petis suppliers that suited his wishes and tastes. What he chose was a petis from Mrs. Sri, a mother from Surabaya, who, for more than ten years, had never met face to face. Based on mutual trust, they exchanged petitions over the telephone.

"I can order petis from her for up to 20 million, even 60 million. Just because of the principle of trust, never meet face to face. But, because of that trust, we ended up being business partners until now," he admitted.





Mr. Bejo's tofu from Tebet has expanded into three new branches. One new branch is in Jatiwaringin, Bekasi, and two other branches are in Warung Buncit and Cibubur. In Tebet and Jatiwaringin, the sales turnover of Mr. Bejo's Mixed Tofu currently reaches millions of rupiah per day, while in Warung Buncit and Cibubur, even though the turnover is smaller, it still reaches millions of rupiah.

Most customers in Cibubur are Mr. Bejo's tahu campur customers from Tebet. They are employees who have offices in Tebet

and live in Cibubur. To bridge their needs, Mr. Bejo launched a new branch in Cibubur and introduced his mixed tofu to the people of Cibubur.

Apart from the four branches of tahu campur, the father of six sons and daughters now has eight houses, including one rented house with 14 doors, one shophouse, a catering business, and a total of 25 employees who depend on his business. He confessed that he started expanding his business when he discovered bank loans. Initially, Mr. Bejo

received a loan of IDR 5 million, which he called an “UMKM loan.”

To get a loan of Rp5 million, he had to go to the bank twice a day. The first time he arrived, he was immediately told to go home by the security guard because he was wearing flip-flops. He finally came back again wearing shoes, then filled in all the requirements, and then got the Rp5 million loan.

“Every month, I think about paying the installments. In fact, the installments at that time were not much. But, it was just my first experience; IDR 5 million was already quite a lot,” he recalled.

In 2018, through KSP Sahabat Mitra Sejati, Mr. Bejo obtained a loan worth hundreds of millions of rupiah. He finally opened a new branch from that capital, bought a shophouse, and built a boarding house. The following year, Mr. Bejo received another loan, the amount of which reached billions. Apart from expanding branches, he also used the funds to buy a house and build a rental.

With installments increasing every month, the unexpected pandemic was the toughest challenge for Mr. Bejo. During the period of extraordinary restrictions, Mr. Bejo's income fell drastically. Moreover, at the same time, the government imposed a ban on activities outside the home.

For months, Mr. Bejo suffered losses of hundreds of millions of rupiah every month. He has to bear the costs of employees, who, even though they have been laid off and asked to go home, remain loyal and survive


from the kindness of Mr. Bejo.

“I have to rack my brains to be able to finance all my needs. Finally, I opened a new branch at Warung Buncit, which specifically serves. From that effort, I was finally able to get through the pandemic, apart from being helped by the restructuring program,” he said.

In Mr. Bejo's eyes, the main tip for success in the culinary world is once again a matter of taste. Mr. Bejo's tahu campur has long-lasting customers up to 17 - 18 years. Customer loyalty is due to the quality of taste that is well maintained.

Apart from that, the courage to take out a bank loan and consistently fulfill installment obligations. However, to be able to get a bank loan, you must have collateral. Because bank loans, even though they are “MSME loans” always require collateral.

For 17 years, Mr. Bejo has been a street vendor, traveling around Tebet and its surroundings to sell and get collateral to get business capital. In the end, that consistency and hard work has now paid off. Bejo is still Bejo, the lucky guy, even though he is a different person!



Developing a Business is the Key to Survive

Mr. Maskur from Kudus, Central Java



Starting a business out of your field of expertise may be difficult if you don't take it seriously, especially for those who used to work in an office where they often sit behind a desk. This situation differed from that of Mr. Maskur (57 years old) from Kudus, who was still working on a pond then. Following advice from his parents, Mr. Maskur switched jobs to sell rice with his older brother.

Mr. Maskur did not expect that his initial intention to follow his parents' advice to help his older brother sell rice would bear sweet fruit. "My parents' consideration then was that the pond business was not doing well. The profits and losses were too pronounced and uncertain," said Mr. Maskur, remembering his previous business. Besides, many fish farming businesses went bankrupt, even though 1988-1989 was when shrimp became the favorite. But unfortunately, this didn't last long.

Seeing this situation, Mr. Maskur followed his parents' advice to sell rice. Specifically, in 1989, Mr. Maskur started helping his older brother's business. Mr. Maskur helped his older brother's business for approximately three years until he finally opened his own business in 1992. With the help of hundreds of thousands in capital from his parents, Mr. Maskur began



preparing for the needs of his business. Not long after, his older brother decided not to sell anymore and handed his rice business to Mr. Maskur. This situation inevitably required Mr. Maskur to focus more on developing his business because, after that, he was alone without his older brother.

Mr. Maskur, who initially had minimal knowledge about rice, could enthusiastically explain the process of making rice from rice crops. The process was more straightforward than we imagined. Initially, the crops must be dried in the sun and ground in a grain milling machine. After grinding, proceed to

the sieving process to produce clean rice. Finally, the rice was put into a bleaching machine, which made it brighter and whiter. "But this whitening machine doesn't use preservatives because I don't use them; the results are natural," Mr. Maskur added.

Mr. Maskur's journey is a testament to the challenges of business ownership. He has faced it all, from unfavorable seasons and small harvests that forced him to source rice from other areas to being cheated by people. "Weather plays a big factor; the harvest will not be optimal during a long dry season. When it happened, I took rice

from other areas, such as Sragen, Pemalang, Tegal, and Cirebon. Yes, like it or not, we can still provide it to customers here. I also have been cheated. I sent rice out of town, but no one made a payment. The loss at that time was around tens of millions of rupiahs. At that time, the price of rice was still Rp300/kg. The current loss was around hundreds of millions of rupiahs. I face it all patiently," said Mr. Maskur.



Telling the story of KSP Sahabat Mitra Sejati (KSP SMS), Mr. Maskur has been a member of KSP SMS since 2021. Since this year, Mr. Maskur's business has become more advanced and developed. Thanks to the working capital loan received from

KSP SMS, Mr. Maskur has his rice storage warehouse and several machines, such as three-grain machines and two units of bleaching machines. Through this effort, Mr. Maskur provided proper education for his four children. The first child graduated in civil engineering, the second majored in industrial engineering, the third studied medicine, and the last was at an Islamic boarding school. Of course, the hope was for his children to be able to develop their business.

"I want to buy my rice field to produce rice from it. I can also open clinics because my child was in medical school. So I want to develop my business according to my current field and in any fields that I find potential," said Mr. Maskur, concluding the interview with the Our Story with Sahabat team. His vision is not limited to his current business but extends to various sectors, demonstrating his entrepreneurial spirit and ambition.



Frozen Food Business, Make Tens of Millions in Profit

Mrs. Sulastris from Sintang, West Kalimantan



MSMEs of processed frozen food and meat were very popular because they promised monthly profits of up to tens of millions of rupiah. This type of business was trendy and liked by all ages because it was convenient. In Indonesia, processed food and frozen meat show quite a positive trend because they have many fans. The business owner was a transmigrant in Sintang, Mrs. Sulastri, who previously started her career as an elementary school teacher.

“I used to dream of becoming an elementary school teacher, but because I also like trading, I decided to resign and become an entrepreneur,” she said. In 2016, Mrs. Sulastri decided to stop being a teacher. A year later, she built her own shophouse to use as a place for her business, which started by selling necessities and several processed frozen foods.

Originally from Kapuas Hulu, West Kalimantan, this woman married a butcher at a traditional market. Mrs. Sulastri and her husband felt the business was going well, so they decided to build a more extensive shop in another place in 2019. All of their shops were named Triya Shop.

Triya Shop, which already had two branches, sold various kinds of cow parts in cuts, such as bones, meat, fat, and tripe. There were also processed imported frozen foods such as nuggets, sausages, and even frozen chicken. For Mrs. Sulastri, entrepreneurship was a delightful thing.



She started selling bracelets and trinkets for fun in junior high school.

The increase in frozen food sales in Indonesia during the COVID-19 pandemic has opened up great opportunities for all frozen food entrepreneurs in various regions. These businesses, including Mrs. Sulastris, were unaffected during the pandemic. Apart from that, only a few people sell beef in her neighborhood because they must first have permission. She said, "Everyone still needs to eat, so my business selling fresh meat will not stop because people still need to eat."

Mrs. Sulastris's frozen beef was flooded with orders during Eid, even during the pandemic. Currently, Mrs. Sulastris also processes her fresh meat into meatballs. Mrs. Sulastris even owned a meatball stall, which was very famous on social media among Sintang residents. "My meatballs went viral on social media. Many people talked about it on Tiktok," she said.

Since starting her business in 2017, Mrs. Sulastris has made much progress. This progress can be seen from the increase in turnover she generates every month. Of



course, the business also required additional capital to meet customers' orders.

Luckily, in 2020, Mrs. Sulastris joined as a KSP Sahabat Mitra Sejati member. Mrs. Sulastris used the working capital loan received to buy raw materials, which were then processed and marketed to consumers.

In running her business, Mrs. Sulastris always adheres to the principle of remaining focused. Even though she encountered obstacles along the way or was cheated by someone, Mrs. Sulastris continued to run her

business with focus and never disturbed other people. That is why Mrs. Sulastris still exists with the company she runs.

"If we decide on something, we must fight for it and try. We must focus on our efforts and never hesitate. Even though some obstacles and challenges lead to people being cheaters, the important thing is that we focus and don't disturb other people," said Mrs. Sulastris, closing the conversation.



Achieving Dreams in Jakarta Behind The Delicious Taste of Condong Raos Meatballs

Mr. Yatno from Depok, West Java



Meatballs were one of the Indonesians' favorite foods. Who would have thought that behind the delicious meatballs was an inspiring story of perseverance from the seller? The owner of Condong Raos Meatballs, Mr. Yatno, was a traveling meatball seller from Wonogiri who never thought he would finally be able to gain success in Jakarta.

Mr. Yatno's journey is a testament to the power of perseverance. From a humble meatball seller, armed with a carrying pole and a dream, he ventured into the business world. His first foray was a joint meatball business in Wonogiri, a small town in Indonesia.

However, life's circumstances often push us beyond our comfort zones. The business Mr. Yatno started with a friend in Wonogiri hit a rough patch, compelling him to follow his older brother's footsteps in Jakarta. Starting from scratch, he defied the odds and emerged as a successful meatball entrepreneur.

Mr. Yatno's path to success was not without its share of challenges. In 1993, when he opened a small kiosk, he had to relocate multiple times due to soaring rental prices. The COVID-19 pandemic, meat scarcity, rising raw material prices, and declining sales on holidays further tested his resilience. Undeterred, he embraced online food delivery services as a new opportunity.



“I first thought it was easy; we just had to prepare customer orders. It turned out that this online service or takeaway order business had a greater responsibility in terms of quality. Buyers cannot complain to us directly, unlike eating on-site. For example, if there is a lack of seasoning or taste, we can immediately fulfill the buyer’s wishes,” he said.

Since starting this business, the biggest challenge he has faced is employee turnover. The total number of employees was around 20-25 people, even 30 people during Eid. “We as owners always pay attention to employee welfare, one of which is by

providing commissions. Even though turnover is quite high, some employees are loyal and have enjoyed working with us since the beginning of my business until now,” he said.

Mr. Yatno’s commitment to quality and service is unwavering. The name of his business, Warung Condong Raos, translates to ‘leading to taste’ in Javanese, a testament to his focus on providing the best. He ensures his products are of the highest quality, using only pure beef without any chicken mixture. Additionally, he places great importance on providing excellent service to his customers. Even though he has 38 years of experience,



Mr. Yatno is not easily satisfied with his achievements. He always wants to learn new things to develop his business. He is still observing other meatball places to continue improving the quality of his business.

With hard work and dedication, initially with a motorbike worth Rp9 million, Mr. Yatno has now managed to reap a turnover of at least tens of millions. He earned this income from selling hundreds of bowls of meatballs from the two meatball stalls he owned.

Mr. Yatno credits a significant part of his business's success to the support he received from KSP Sahabat Mitra Sejati (KSP SMS) in

2011. The institution's consistent provision of excellent service made him, as a borrower, feel valued and accommodated, paving the way for his business's growth.

Mr. Yatno advised everyone starting a business to always be honest in their business and prioritize consumer comfort. "Even though there is much competition, the most important capital is being honest and professional in running a business because these two things make consumers feel comfortable and loyal," he said.

A woman wearing a brown hijab and a pink long-sleeved dress stands in a room filled with various cakes and pastries. She is positioned in the center-right of the frame, looking towards the camera. To her left, there are several tables covered with a white and pink checkered cloth, displaying a wide variety of colorful cakes and pastries. The background shows a plain wall with a doorway and some small windows. The overall lighting is somewhat dim, typical of an indoor shop.

Intention to Support Husband's Economy Suwarni's Cake Shop Has Expanded Significantly

Mrs. Suwarni from Rantauprapat, North Sumatra



Suwarni never expected that the cake shop business she built to support her husband's economy would now become a business that supports her family's livelihood. Her husband, who initially farmed, now helps with her business if she needs help. Currently, from her business, Suwarni can send her four children to school, buy cars and motorbikes, and renovate the house where she is building her business.

Starting her business in 1986, precisely five years after she married her husband, was not an easy thing for Suwarni. Moreover, she still had to take care of her minor children and the house then, but she remained focused on starting a business selling cakes. Suwarni began to her business by selling at the market by renting a small stall to sell various market snacks.

After ten years of her business doing quite well in the market, Suwarni decided to open her business at home. "For ten years, I've had many customers and orders for events, and finally I moved home," explained Suwarni.

If asked whether she preferred doing business in the market or at home, she said each had advantages and disadvantages. If she sells at the market, Suwarni can meet many people and exchange stories with customers. However, it was a hassle because he had to carry many cakes and sell equipment. Especially if it rains in the morning on the way to the market, some of the cakes that have been prepared are sometimes damaged by rainwater. As a result, these cakes cannot be sold to customers.

On the other hand, selling at home is more efficient and saves time. Suwarni doesn't need to go shopping for raw materials to make cakes. She often asks for help from motorbike taxis to shop for necessities.

This is done because it is more practical and saves time. The downside is that if the order is received suddenly, Suwarni doesn't have much time to prepare it.

The business that started from a cake shop, because she already had many customers and orders, Suwarni is now expanding into snack boxes. This idea began when there was a family event, and she was asked to help cook. It turns out that people like Suwarni's cooking. Since then, many people have entrusted ordering snack boxes and cakes to Suwarni.

There are always ways for Suwarni to make her customers stay and not move on by providing excellent and satisfying service. Suwarni never refuses an order, whether



because the price is not included in the cost or if she has never made the menu.

She will try to adjust prices to customer costs and open communication to accommodate customer desires. It's the same if there is a new menu that she doesn't know about; She asks her son for help to find a way to make the menu on the internet until she finally gets the right taste to sell to customers.

As time went by, Suwarni's business grew rapidly. The number of customers is slowly but surely increasing. The need for transportation to deliver orders and cooking equipment must be met. To fulfill this, Suwarni had to find additional working capital. Luckily, at that time, Suwarni was already a member of KSP Sahabat Mitra

Sejati (KSP SMS).

"I feel grateful to be a KSP SMS member, and it turns out that KSP SMS really cares about us MSME entrepreneurs. Hopefully in the future we can still be assisted by KSP SMS for other working capital needs," said Suwarni, closing her conversation.

Suwarni's experience teaches us that there is no "can't," only words that refuse to try and attempt. Despite the challenges in front of her, she strives to satisfy clients who have already placed their trust in him. The outcomes were not in vain; she has managed to sustain consumer satisfaction up to this point.





Cowhide Price Fell, a Business Opportunity for Heru

Mr. Heru Setiawan from Bogor, West Jawa



Starting a culinary business doesn't always require you to have cooking skills. Many business owners succeed in growing culinary businesses by accident. One of them is Heru, a man from Cibinong, Bogor.

The skin cracker business founded by Heru began by chance in 2015 when the price of cowhide fell dramatically. Cowhide typically costs roughly Rp15,000, but it was only Rp3,000 back then. The price decrease was due to the invasion of foreign cowhides into Indonesia, which negatively influenced local cowhide entrepreneurs seeking to enter the shoe and bag production industries.

“At the time, Indonesia imported cowhide from abroad. So, local cowhide is no longer worthwhile. Rather than tossing it out woefully, I decided to make skin crackers. That’s why local skins are now cut to be processed into crackers,” said Heru.

Since 2002, Heru's parents have been the fifth generation to successfully run a meat business that has been passed down through generations. As a child who grew up in his parents' company, Heru naturally knows the basics of business development. So, it was not difficult for him to start a new business, such as establishing a factory to produce skin crackers.

After successfully producing skin crackers, Heru focused on selling them in dry or unfried form to Padang cuisine restaurants. As a result, the skin crackers supplied by Heru will be processed again to meet the restaurant's specifications.

Heru has faced challenges such as a skin shortage despite rising cracker demand.



This 40-year-old man previously had no experience creating skin crackers. When Heru helped his parents sell meat, he had regular customers for the cowhide he sold, and they also made skin crackers. Heru asked the customer to show him how to manufacture skin crackers. He explained, "At the time, I studied with the cowhide customers I was selling. He asked to be paid for Rp6 million."

Heru has regular customers in Padang, West Sumatra, who request weekly deliveries. The buyer requested 1 ton of skin crackers in one week, equivalent to around 15 cowhide pieces. However, he could only send half of his client's demands.

Heru's skin cracker factory employs six permanent workers who assist in the production of skin crackers and three salespeople who sell skin crackers to food traders such as meatballs, sate Padang, and seblak. Heru's business was unaffected by the COVID-19 outbreak and witnessed little growth while other businesses declined. This is because many employees have been laid off or work from home. Therefore, they are filling their time by selling Heru's Skin Crackers.

As digital technology advances, internet business options grow more appealing. According to Heru, if a company wants to thrive in the digital age, it must have the bravery to transition to E-Commerce. "You must try to keep up with today's digital era; try selling online, such as on Shopee, Tokopedia, or TikTok shop," he said.

Currently, the Original Cowhide Crackers shop UD. Heru has been actively broadcasting live on one of the online buying and selling platforms and has successfully sold 100 packages per day.





Editorial Team **Our Stories with *Sahabat***

Ridy Sudarma – Editor in Chief

The retainer for managing this small book is the head of the Corporate Communication & Investor Relations Division. His responsibilities include leading a team and delegating tasks. Being firm and straightforward regarding deadlines is the main focus for accommodating this book, although other tasks remain the main priority.

Nana Fahriany & Melanie Brigitta – Writers

Partner interviews are the first step in presenting this book; the ability to write and improvise is the author's mission. This responsibility is carried out by Melanie Brigitta and Nana Fahriany, who act as writers. They carry out their duties and responsibilities as Corporate Communications in the CCIR Division.

Prihantoro & Firzie Budiono - Editor

Writing news is an ordinary skill that has been mastered. So, in this book, the task is to help provide input for excellent and correct writing. That way, the storyline can be enjoyed well by readers and is in accordance with the writing procedures.

Amalia Wijayanti – Translator

Behind this energetic character is another skill, namely a good command of English. Thus, this book can be read not only by Indonesians but also by people from abroad. Amalia's day-to-day position is Marketing Communications in the CCIR Division.

Reza Wandí & Naomi J. Jahin – Design & Layout

This character's role is to design and arrange the appearance of this book so that it is presented attractively and has a layout that is pleasing to the eye. In his daily life, they hold the position of Design and Multimedia in the CCIR Division.

Bagus Satrio & Gerryaldo N. - Documentation

These two people are used to developing a content strategy through photos and videos. They serve as cameramen who must capture good angles for the Member activities being covered and produce exciting and unusual images and videos.



Epilogue

“If the business is too easy, it looks like we are going the wrong way. Because of business, some difficulties must be faced and overcome. Failed, got cheated, still don’t give up and must have the courage to stand up”,

**Mr. Nanda,
Semeru Coffee and Syrup Entrepreneur**

***Main ke Ragunan melihat kera
Tingkahnya seperti ingin dimanja
Wahai Sahabat se-Nusantara
Yuk tingkatkan semangat dalam berkarya!***

May you get inspired!