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sahabat
KSP Sahabat Mitra Sejati

*Our Story
with 'Sahabat'*
2nd Edition

Supported by



Bank Sahabat
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**Our Story
With 'Sahabat'**
2nd Edition



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Our Story With 'Sahabat'
2nd Edition

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Acknowledgement

Praise be to the God Almighty and our sincere gratitude to all parties who have given their best contributions, so that this book can be published for the second time. Life is a struggle, life is a race, trying to be the best version of yourself. Starting from experience of Sahabat UKM's partner, there are a lot of things that can be shared with others. Reading stories on the experience of Sahabat UKM's partners in running their business as well as their struggle for a better lives, is a luxury. It is even more precious should it become learnings for others.

This book is written not merely as a reflection of acquaintance with our partners who are highlighted in this book. Yet, we expect that this book can also be useful for other partners, to jointly strive to prosper and be able to dispel the obstacles. In this book, we featured the success for every hard-working figures, started a business from zero, managed financial aspect of their business, and cooperated with various parties, including Sahabat UKM. These viewpoints, of course, are interesting parts to be learned.

Once again, on behalf of the cooperative and the editorial team, we would like to thank everyone who helped us, so that this book can be published in accordance with the plan and its designation. Most importantly, we also thank branch managers and account executive in branch offices, especially those in:

1. Aek Kanopan, North Sumatera
2. Air Molek, Riau
3. Baturaja, South Sumatera
4. Betung, South Sumatera
5. Jatinegara, DKI Jakarta
6. Kandis, Riau
7. Manokwari 2, West Papua
8. Martapura, South Kalimantan
9. Palembang, South Sumatera
10. Parit Baru, West Kalimantan
11. Pasir Pangarayan, Riau
12. Payakumbuh, West Sumatera
13. Prabumulih, South Sumatera
14. Rimbo Bujang, Jambi
15. Samarinda, East Kalimantan
16. Sintang 2, West Kalimantan
17. Sukajadi, Pekanbaru
18. Sungai Penuh, Jambi
19. Sungguminasa, South Sulawesi
20. Timika, Papua

Hopefully the time, ideas, and energy that have been spent will get the best rewards in the form of health, happiness, and success for you and families. Hopefully this book does not satisfy you, because you can get other satisfying means, namely hospitality and the warmth of long-term friendship and brotherhood with us, Sahabat UKM.

Thank you for your best experiences with us.

Sincerely,

About KSP Sahabat Mitra Sejati

The Saving and Loan Cooperative (KSP) Sahabat Mitra Sejati originated from a concern, care, and desire to take a part in the efforts to improve the welfare of Indonesian people. On December 9, 2008, KSP Sahabat Mitra Sejati was born with a commitment to progress along with micro, small, and medium entrepreneurs (*Usaha Mikro, Kecil, dan Menengah/UMKM*) in Indonesia. Based on the spirit of “by us, for us”, KSP Sahabat Mitra Sejati largely known as Sahabat UKM (Friend of SMEs).

KSP Sahabat Mitra Sejati, located in Jakarta, is a Cooperative with cross-provinces membership established based on the deed of establishment that has been ratified by the State Minister for Cooperatives Small and Medium Enterprises of the Republic of Indonesia through the Decree No.307/BH/MENEG.I/IX/2003 dated September 30, 2003. Subsequently, changes to the Cooperative Articles of Association were outlined through Notarial Deed of H. Rizul Sudarmadi, SH No.163 dated November 30, 2015 in which the Notary Deed was received and recorded by the State Ministry for Cooperatives Small and Medium Enterprises of the Republic of Indonesia through letter No. 218/PAD/M.KUM.2/XII.2015 dated December 17, 2015. It was later changed several times until finally changed through Notary Deed no. 12 dated April 27, 2017, ratified by State Ministry for Cooperatives Small and Medium Enterprises of the Republic of Indonesia through letter No. 000186/PAD/Dep.1/VII/2017 dated July 25, 2017.

KSP Sahabat Mitra Sejati has a vision to be the most preferred financial institution that focuses on the micro, small, and medium business, and serves the society with trust and professionalism. In order to grow faster and empower more micro and small entrepreneurs, in July 2011 KSP Sahabat Mitra Sejati synergized and collaborated with PT Bank Sahabat Sampoerna, especially in the form of providing financing.

From year to year, KSP Sahabat Mitra Sejati is continuously improving. At the end of December 2018 KSP Sahabat Mitra Sejati has 122 branches spread throughout Indonesia. In terms of empowerment of society, currently KSP Sahabat Mitra Sejati has channeled loans to not less than 21 thousand borrowers with total funding managed around Rp2.6 trillion. The total assets at the end of December 2018 touched Rp3.4 trillion.

On June 24, 2016, KSP Sahabat Mitra Sejati became the first Savings and Loan Cooperative in Indonesia to have signed a Savings and Loan Cooperative Participation Agreement in the Bank Indonesia Debtor Information System (SID), which as of January 1, 2018 was transferred to the Financial Information Service System (SLIK) owned by Financial Services Authority (OJK). This participation is needed so that lending by the Cooperative can be done more carefully.

To keep up with the rapid technological development, KSP Sahabat Mitra Sejati has launched an application-based savings product called SOBATKU. Since its launching on July 12, 2017, SOBATKU has more than 100,000 users. Six of them won the Rp100 million lottery and 16 people realized their dreams of going *Umrroh*. In addition, more than 2,000 prize draws totaling billions of rupiahs were also distributed to users of SOBATKU.

In 2019 KSP Sahabat Mitra Sejati plans to expand to other regions in Indonesia, so that it can empower more MSMEs. With the spirit of innovation and sustainable development, Sahabat UKM always strive to provide the best services for the people of Indonesia.

Preface



We praise Our Lord Almighty for His blessings and grace, so that Koperasi Simpan Pinjam (KSP) Sahabat Mitra Sejati (Sahabat UKM) can publish another edition of this book. This book serves as a token of closeness with our partners that has been well maintained for years. Sahabat UKM records a relatively good performance in the midst of our relatively new presence in the non-bank financial services industry. We created some progresses that function as a basis for future development for the benefit of all stakeholders, especially members and prospective members, who are our most important assets.

With the support of all stakeholders, we are confident that Sahabat UKM could realize its vision and mission. Our presence is not limited only as a financial institution that provides financial services, but also as a partner in supporting the development of micro, small, and medium enterprises.

We would like to thank all stakeholders, all members, prospective members, business partners, management team, and employees, for their trust and support, leadership, and hard work as well as dedication in order to achieve Sahabat UKM's vision and mission. We are also grateful for the support of Bank Sahabat Sampoerna. Without the support of Bank Sampoerna and all related parties, it was impossible for us to grow rapidly throughout Indonesia.

The development of KSP Sahabat Mitra Sejati is reflected in the significant increment in fund raised and loan disbursed. As at the end of 2018, the total loan managed by Sahabat UKM touched Rp 2.5 or increase for about 40% compared to that of the previous year. The loan was channeled to more than twenty two thousand parties. In line with the loan increment, at the end of 2018, Sahabat UKM managed more than Rp 3.2 trillion third party funding from more than seventy two thousand people.

A glance of our intimacy with customers was illustrated in this book. We expect that this book also gives a brief idea about who are the members and prospective members of Sahabat UKM. This book shows that we are attentive and care for the

future of entrepreneurs who have worked with us well. We long to develop established entrepreneurs. Beyond that, hopefully this book may provide a lesson for members or prospective members who want to succeed together.

Based on the spirit of "From us, for us" with micro-entrepreneurs spread all over Indonesia, we raised 21 profiles in this book. Let's know better and understand the several businesses developments built from the beginning with KSP Sahabat Mitra Sejati. We feel our brothers and sisters' struggle as an inspiration for us and others, including prospective members of the Cooperative.

We hope that this story will not end here, but will be a long story for the next generation. This story is a proof of our very existence to reach common goal, which is to give the best contribution for the nations and to improve Indonesia's MSMEs.

Enjoy and be inspired.

Kind regards,

Ceppy Yana Mulyana

Chairman of KSP Sahabat Mitra Sejati

Preface



Dear readers,

We are grateful to the God almighty for the completion of this second book in 2019, the book that specifically tells about the activities of several micro entrepreneurs who happen to be the customers of our partner, KSP Sahabat Mitra Sejati. I thanked branch managers whose supports have made the production of this book possible, as well as the editorial team and other parties who also helped. Hopefully this book can become a source of inspiration and be useful in strengthening the knowledge, skills, and attitudes of entrepreneurs and the coming entrepreneurs whose achievement process is full of experience and learning.

It is a pleasure for me personally and for Bank Sahabat Sampoerna that we can partner with the Savings and Loan Cooperative (KSP) Sahabat Mitra Sejati ("Sahabat UKM"), in supporting the growth of micro, small, and medium enterprises (MSMEs) in Indonesia. As a bank with a vision to be the most preferred financial institution that focuses on micro, small, and medium enterprises (MSME), each success of the UMKM that we witnessed truly becomes our own joy. It indeed moved us when this second edition is produced and held in our hands to learn from it.

This book, which describes the profiles of several Sahabat UKM's partners, is a manifestation of great attention and concern from Sahabat UKM. It is very touching that finally there is a book that describes the intimacy of MSME entrepreneurs and Sahabat UKM who supports them. The story of Sahabat UKM's assistance in the development of their business partners from time to time, of course, can be a source of inspiration and learning for all of us that every one of us has the right to succeed. Hard work, ability in spotting opportunities and good cooperation with Sahabat UKM are part of the repeated themes throughout the book.

It becomes natural that Sahabat UKM pays attention to the profile of MSME entrepreneurs who become their partners. After all, MSME entrepreneurs are the very

reason of Sahabat UKM's existence. Similarly, the existence of this book is also expected to be a means to bring existing relations closer.

There are 21 MSME entrepreneurs' stories covered in this book. Each of them is truly unique and special. However, this does not mean that other Sahabat UKM's partners are not special. I truly believe that there are still many Sahabat UKM's partners who are no less special and stories are interesting to hear. Therefore, with gratitude for the existence of this book, I also hope to be able to hear more stories of inspiring MSME entrepreneurs!

Congratulations to Sahabat UKM and partners. We are truly proud of you.

Rudy Mahasin

Micro Business Director



SK. 107/BBU/2001/12/2003



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Satisfying Service Maintains Existing Customers

Bapak M. Nasir Gani from Timika, Papua

Starting a business is not an easy feat, however it is also not impossible. For as long as there is determination and a strong will to succeed then one will, at one point of time, certainly succeed. A fine example of this is running a motorcycle workshop. The theory might be simple although in practice, it is quite hard. Obstacle within the world of workshops would be when the number of customers is low, complaining customers, the loss of a trusted mechanic, and a customer that does not pay for services rendered.

These are the obstacles that M. Nasir Gani faces when maintaining his motorcycle workshop business.



This story occurred when he attempted to open his motorcycle workshop in 2015. His son, who at that time still working in Makassar, was called back to Timika as he was expected to run the repair shop that was pioneered by Nasir. However, what was anticipated did not live up to expectations. The business ran for one month and Nasir's son decided to return to Makassar.



"My son did not have a stable job yet in Makassar at that time. That was why we thought of opening a workshop for my son. However, what we had hoped for was different than the reality as he decided to return to Makassar and look for work," Mr. Nasir mentioned to the editorial team.

the business continues to be run by Nasir who simultaneously continues to search for a reliable mechanic.

Nasir did not lose hope at this point, and he eventually offered his nephew, who happens to live in the same house, to manage the workshop. From his nephew, Nasir learned how to carry out an oil change and replace tires. However, Nasir's nephew who he had hoped will be able to stay and become a permanent employee, decided to leave the workshop and work at Palopo. Fortunately, by the time his nephew left, Nasir had already gained sufficient skills to be a mechanic. Whether he likes it or not,

"Looking for a motorcycle mechanic is not an easy thing to do here, especially the ones who are honest and can be trusted. There are also mechanics that just come and work to learn, and once they've acquired all the necessary skills and knowledge, they decided to move to another workshop. There are even those who decide to open up their own workshop. At one time, there was also a mechanic that intentionally took all the keys and necessary tools for the workshop," Nasir explained.

There are currently numerous motorcycle workshops located close to Nasir's house. There



is even a repair shop only 50 meters away from his workshop that is of a similar caliber and also caters towards motorcycles. Despite this, Nasir does not consider this as an obstacle. He sticks to the principle of providing a service that customers can find satisfaction from to ensure that customers will come back to his workshop. This is the principle that Nasir has held onto ever since he opened his workshop and up to this present time, as his workshop remains packed with customers.

Nasir has also experienced unpleasant encounters from day one. Sometimes, there are customers who fail to pay the cost of tire changes, and there are also those that borrow equipment from the workshop and never return them.

At the moment, Nasir is only focused on expanding his business whereby the thought of opening any other business has not come across his mind. Additionally, there are also no plans to open up another workshop at a different location.

“We’ll focus on the expansion of our current workshop. The thought of opening up other businesses have not occurred to me, which includes opening up a new branch for my current business,” Nasir, who occasionally inquires his wife who sat beside him, stated.

Nasir began joining hands with Sahabat UKM ever since he wanted to start his motorcycle workshop. At that time, Nasir needed a loan to purchase equipment for his workshop. It just so happens that the Sahabat UKM’s office location was not far from the workshop. Thereby it was easy to carry out transactions. Nasir himself feels comfortable conducting transactions with the Sahabat UKM team.

“We hope that Sahabat UKM will be able to assist us if there comes a time when I will be needing additional funds, that itself will likely happen if we continue to be trusted by Sahabat UKM,” Nasir added as he laughed and concluded the conversation.



Luck and Success Emanating from a Goat's Stench

Ibu Lathifah from Martapura, South Sumatera

The Eid al-Adha or the day of kurban or sacrifice serves as an important source of income for traders of goats and cows. The increase in goat and sheep sales in the advent of Idul Adha creates business prospects that turns out to be quite promising. Despite the unpleasant smell that goats emit, Lathifah remains undeterred for she is focused on running a smooth business that can provide income for her family.



This mother of 3 has been a widow since 2014 and is just one of the entrepreneurs that sell goats in Martapura. As a single parent, her spirit remains as strong as ever and has become a value of faith for her family. "Since my husband passed away, I had to be more active and tenacious in raising my children with the proper education," Lathifah explained.



Lathifah's goat trading business began way back in 1980 as she had to continue her parent's business. Since the business began initially as her parents' business she became adept and knowledgeable with regards to the trading of goats, which also produced satisfying results.

Every month, about 50 to 100 goats are sold successfully, while around 30 goats are usually sold when the business is slow. Buyers of the goats can in fact come from Java. Sales can double when business conditions are good and all she needs to do is call her best friends for an extra pair of hands.

Lathifah chose to be distinct from all the other goat traders by implementing a goat marketing and treatment strategy that proved to be effective. Lathifah makes it a habit to clean the cages of her goats and to feed them properly as well, a skill she developed and learned from her father.

Over time, this business that used to be deemed a side job, progressed and become successful one. Lathifah's success does not come without any sad and unforgettable tales. In 2017, 20 goats that were placed in one cage turned sick and need to be slaughtered.

"I use the active marketing strategy, I also work in unison with other farmers in the area to satisfy the needs of the animals," Lathifah explained in the presence of 30 goats within their cages.

"To prevent the sickness from spreading, I slaughtered the sick goats. Thereby the disease didn't continue to spread." she concluded the conversation that day.



Romadi, the Spare Parts Merchant with a Side Business

Bapak Romadi from Pasir Pangaraian, Riau

Starting a business is never an easy thing to do but success is not impossible. As long as there is determination and a strong will, it is certain that one day you will succeed. Romadi, a man hailing from Pasir Pangrayan is a tenacious individual who knows how to lead his life and does well at proving just that. Romadi achieved success by opening a motorcycle parts shop with selling bricks and workshop as side businesses. His determination to become a businessman arose 23 years ago. He attributes his ability to successfully operate his business today to his long experience.



This smiling father has a wife named Tri Budiati with their three children. “I took it upon myself to set a target of owning my very own business before I get too old. A business that can be passed on to our children,” Pak Romadi explained.

The spare parts business began in 1995 and in 2001, Romadi tried his luck on side business in the form of supplying bricks, which eventually led to a workshop business for lighting, car accessories, and lawnmowers. “I finally gained numerous acquaintances,” Romadi stated when interviewed by the editorial team.

Armed with a strong determination, efforts, and cooperation with Sahabat UKM, Romadi currently has 6 machines for his workshop, which was previously operated manually by 11 people. Moreover, Romadi also currently has an 8 hectares palm oil plant. Aside from that, this highly motivated father also launched a car and motorcycle wash business, whereby his diverse business range serves as an effective network to expand his business.

It must be noted that Romadi has also faced



challenges when his family became ill and required substantial funds, and when his son had a business at Pekanbaru that needed significant investment. At the same time, Romadi had to work hard to keep up with his competitors that are located within the same area as his businesses.

At present, the businesses have been running for 23 years and with the assistance of Sahabat UKM, his business continues to thrive. Romadi really wants to inject more funds into his business with hopes of low interests. “I knew about Sahabat UKM from Regen in Jambi, from an initial loan of not more than Rp100 million



and currently amounts to hundreds of million,” Romadi explained enthusiastically.

Before concluding the conversation, Romadi sent out a message directed at editorial team, “When starting a business, start with a hobby that we like for it adds enjoyment towards the whole business process and always bear in mind our children’s future so that our work becomes spiritually rewarding.”



A Demolished Market can Even Bring Forth Fortune

Bapak Ismail from Manokwari, West Papua

The Nine Basic Foods¹ or known by its Indonesian acronym as *Sembako* (*Sembilan Bahan Pokok*) is people's most crucial requirement. Everyone essentially needs *sembako* to fulfill their daily needs. To put it simply, the *Sembako* business is a very profitable one since they are highly sought after by consumers. This was exactly the type of business that Ismail does, who has since grown to become a successful *sembako* merchant.



Ismail admits that he had previously opened various new businesses, such as selling clothes and opening a culinary warung (a stall or shop), which did not last long. He finally decided to open a sembako shop. Ismail revealed to the editorial team that, "Prior to opening up a sembako shop, I opened a clothing store and a restaurant; however, both did not last long. I finally tried to open a sembako shop in a local market in 2011."



At that time, an unfortunate news unfolded. When Ismail's restaurant had only been operating for just 2 years, the market wherein Ismail makes his living was slated to be demolished to make way for a better-looking market. Upon hearing this, Ismail acted quickly to rent a ruko or shop house situated not far from his old place of business.

"I was very shocked to hear the news that the market would be demolished to make way for a newer market. The temporary replacement stall that I was relocated to was considerably smaller than my original one. Without having to think long, I took it upon myself to rent a shop house not far from the market. This was done so that by the time the market was demolished, I have prepared my shop beforehand," Ismail revealed

to the editorial team.

To put a long story short, Ismail's business had in fact thrived through the relocation to the shop house. Despite the fact that another sembako shop had already existed within the same area as his shop, people would still prefer to go to Ismail's shop. Aside from the shop's complete range of goods, prices are cheaper compared to that of the other sembako shops. His principle of earning less as long as the customer's request is fulfilled serves as the main reason for his success. Ismail also collaborates with distributors to fulfill large demands thereby goods at his shop are priced cheaper compared to that of the other shops.

"I intentionally sought after large distributors



to supply my shop. There are also individual distributors who walk into my shop and let their goods to be sold at my shops without I have to make any payment before the goods sold to the end customers. Evidently, this method leads prices for basic necessities that I sell to be considerably cheaper than those of other shops,” Ismail passionately explains.

Ismail plans to own the land and building of his shops, despite already running two shop units albeit under a lease status. Ismail subsequently sought a financial institution that can provide him with a working capital loan. Eventually in 2016, Ismail was introduced to Sahabat UKM by one of his customers.

“I felt that the lease cost of the shop did not commensurate with the earnings gained from the sembako shop. On the other hand, I would need substantial amount of money to purchase my own store. Therefore, I finally decided to secure a working capital loan from a financial institution whereby one of these is Sahabat UKM,” Ismail explained.


Ismail also had the chance to provide tips to reduce living costs to save some money that can be used to acquire a business premise. Rental

expense for a shop house may touch tens of millions rupiah per year, a price that is not cheap for a store that only sells sembako. When asked whether he has any plans to open an online shop, he mentioned that currently there are no plans to head to that direction yet.

Both happiness and grief have been experienced by Ismail in the course of running his own business. These include overstocking in his shop and price reductions that led to a very bitter experience. There were also occasions when distributors faced shortages and could not meet the customer’s high demand. This is the exact reason why Ismail prefers to purchase in bulk so as to prevent shortages.

As of this point of time, Ismail has already had his very own shop house and had, even built a much better house to live in. Ismail concludes the conversation by saying, “Changes will naturally occur, but it all depends on how we manage our finances. If we are able to manage them well, then the result will surely be a positive one, and vice versa.”

Note: 1) The Nine Basic Foods are rice, sugar, cooking oil and butter, beef and chicken, chicken eggs, milk, corn, kerosene, and iodized salt.



Gulping Success from Spicy and Tasty Balado Crisps

Bapak Rinaldi Kusan from Payakumbuh, South Sumatera

South Sumatera is famous for various traditional foods, one of them being the balado chips. The largest producers of balado chips at the moment are the cities of Bukittinggi and Padang.



Take Rinaldi Kusan, the 42 year-old head of a household with 2 sons. He is famous for being a keripik balado or balado chip merchant who has been operating his business since 2010. The location of his business that is strategically located on the boundary of the ring road that borders between West Sumatera with Riau and situated close to the tourist destinations of Harau as well as the Kelok Sembilan flyover bridge serves as the reasons as to why Rinaldi Kusan and his wife decided to start this business.

"I am fortunate that our house is situated in front of the boundary of the West Sumatera ring road. There were numerous city and travel agency buses that passed and stopped at our stall." Rinaldi said at the start of the conversation.

The Keripik or Chip business, which has been given the nickname Sanjai Sederhana or Simple Sanjai in English, continues to improve year after year. Rinaldi has already owns 3 stalls at present, although they are only situated around 500 meters apart from each other.

In the course of running his business, this father of two sons has experienced both joy and sadness. "If you asked me what joys and



sadness I have experienced throughout this time, all I can do is to praise God that there are still many that like our products. Customers at my kiosk also inform other people or their family members and friends to come and visit our stall. On the other hand, the sad part is the natural disasters that subsequently lead to road closures on the borders of both cities." Pak Rinaldi stated.

There are 15 Sanjai chip stalls situated within 15 kilometers from Rinaldi's stalls. This abundance



of stalls is an obstacle for Rinaldi to grow his business. Yet, by holding firm to his principle of maintaining quality rather than price, Rinaldi keeps customers coming back to buy his products.

Rinaldi partners up with various traditional food distributors by directly buying their products in ready to sell packaging. This sometimes leads to complaints from customers, as the food is not fresh.

“Yes we do work together with several distributors of traditional foods to increase the variety of our inventory at our stalls. However, we often discovered that these particular goods that are sold are not fresh despite the distributor’s claims that they are otherwise. This is a unique experience for me.” Rinaldi explained.

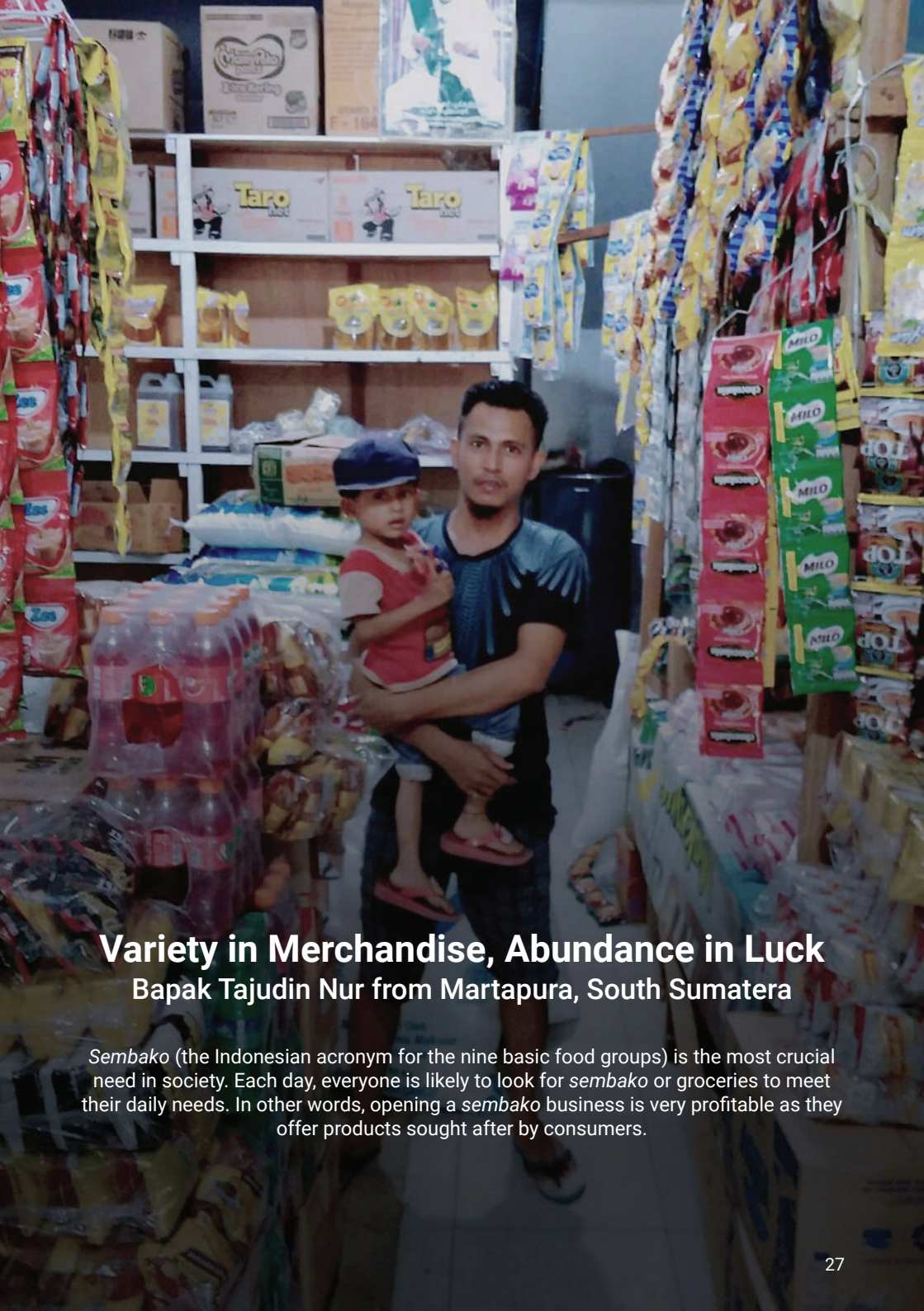
As a result of such incidents, Rinaldi plans to purchase these traditional foods from different suppliers in bulk and repackage them under his *Sanjai Sederhana* name. “To prevent this from happening again, we will try purchase in large quantities and repack under the Sanjai Sederhana name.” Moreover, Rinaldi plan to patent the *Sanjai Sederhana* brand and has begun to computerize systems that relate to

accounting since everything is currently done manually.

Rinaldi has partnered up with Sahabat UKM since 2012. Currently he employs 28 workers to run his business. His operational vehicles have even grown from 1 to 2 cars, not including 1 car that is used by his family.

In marketing his products, Rinaldi also works together with the local MSME (Micro Small and Medium Enterprise) promotional agency to ensure that *Keripik Sanjai Sederhana* can continue to compete with his other competitors from other cities like Payakumbuh and Sarilamak in West Sumatera.

“Thank God that our customers continues to trust our business thereby helping our business to grow. Despite an increasing number of similar stalls, we are confident that as long as the quality is maintained and the products are reasonably priced, our customers will remain loyal to us.” Rinaldi said as he concluded the conversation.



Variety in Merchandise, Abundance in Luck Bapak Tajudin Nur from Martapura, South Sumatera

Sembako (the Indonesian acronym for the nine basic food groups) is the most crucial need in society. Each day, everyone is likely to look for *sembako* or groceries to meet their daily needs. In other words, opening a *sembako* business is very profitable as they offer products sought after by consumers.



This is exactly what Tajudin Nur did, a 34-year old man who switched professions to start his *sembako* business back in 2011. He admits that he had always wanted to open his own business before finally one day he decided to open a *sembako* business.

"I was already helping my sibling sell electronics in Middle School until I finally had an electronics shop of my own right after I graduated from High School. At that time, I felt that the money I earned from selling electronics was not enough to cover my livelihood, especially after I already have a family," Tajudin reflected as he began the conversation with the editorial team.

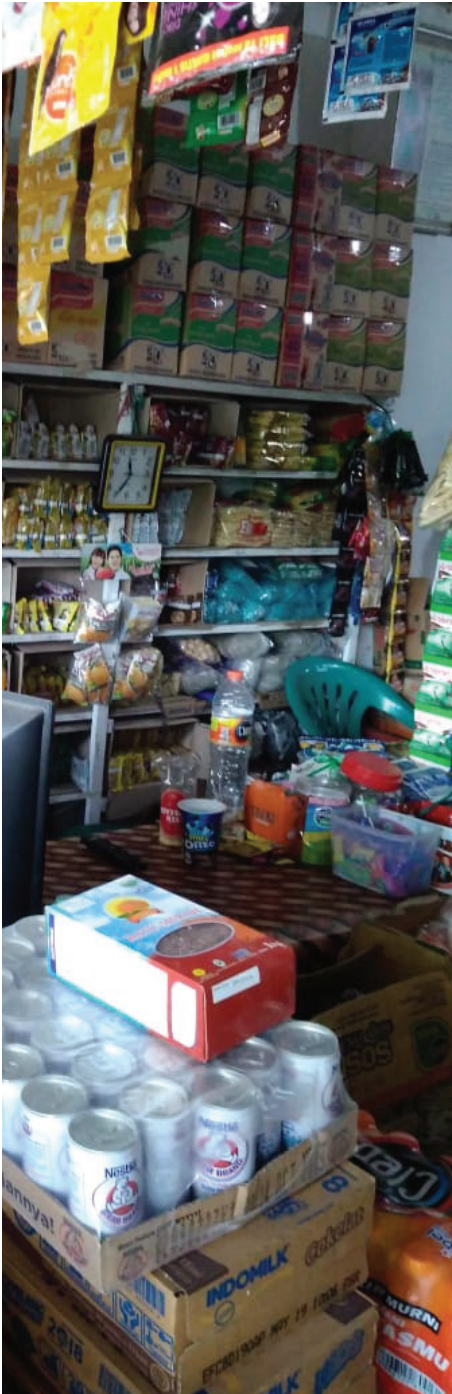
This was an unforgettable experience for Tajudin. With confidence and determination, Tajudin decided to move to the city of Banjar Baru and carry on the *sembako* business owned by his brother. "Economic needs led us to switch direction. By chance, we were asked to carry on the *sembako* business that my brother owned and we move to Banjar Baru."

A ray of hope shined upon Tajudin's family. In 2011, Tajudin began his new business. Using a trading technique that seemed to be implanted within him, Tajudin did not find difficulties in developing his *sembako* store. He sought large distributors to supply goods to his shop to make



his shop remain competitive in terms of price with the numerous *sembako* stores in the area.

"There are numerous *sembako* stores here. The only way to keep our store crowded is by competing in price without sacrificing the quality of goods. One way to do this is to buy our needs directly from the large distributors. That allows us to get the same price as in the market and often times, below market price." Tajudin revealed his tips. This is the method that Tajudin applied that to date, he has been a success with 4 *sembako* outlets in his area.



As the number of customers that visited his shop growing, Tajudin planned to open more outlets in other places. His desire to add sembako outlets was accomplished in 2012 when he met with the Sahabat UKM team. Being confident that his outlets will continue to grow, Tajudin immediately submitted a loan application to buy an outlet situated not far from his house. This is the outlet that today is managed by his wife. Two other outlets that he owned are managed by his brother-in-law and his brother.

“We saw that this sembako business was a very promising that led us to open more outlets in other locations. This indeed requires funding and fortunately, we met with friends in Sahabat UKM. Praise be to God, our loan application was approved by Sahabat UKM,” explained Tajudin who is granted 3 children from his marriage to Megawati.

Aside from opening new sembako outlets in a number of locations, Tajudin can also buy a car and motorcycle to support his daily activities. Tajudin also hopes that in the future, Sahabat UKM will continue to be there if there is an urgent need for funding.



SOTO BANJAR
TERIMA PESANA
HUB : BP JUMADI
HP : 0813 4636 8



Garnering Profits from a Bowl of Soto Bapak Jumadi from Samarinda, East Kalimantan

The old saying, “life is like a rolling wheel”, is relevant for Jumadi, a 51-year old native of Samarinda. Jumadi, who initially started as a casual worker to help his friend that opened a *soto banjar** business, has since grown to become a soto banjar entrepreneur that generate sales of tens of millions Rupiah. Through his business that he labelled as, “Soto Banjar Pak Jumadi”, Jumadi currently owns 3 soto banjar outlets that he started in 1995. He revealed that the culinary business back then was very promising as there were few engaged in the business at the time.



"I discovered that the soto banjar business that my friend operated was quite easy to manage and promising. Fortunately, I had previous experience working at my friend's soto banjar outlet and there were not that many such culinary businesses back then. Based on this experience, I eventually found the courage to open my very own culinary business," Jumadi stated warmly when contacted by phone by the editorial team.



business reach.

This friendly man openly shared his story on how he initially began his career. He shared about his struggle on the funding availability, which at the time was fairly inadequate. He also told his decision to migrate to Java for family reasons. Jumadi was finally able to return back to his "kampung" or village in Samarinda only after 1.5 years since migrating to Java. He eventually reopened Soto Banjar Pak Jumadi in 2000 and within a span of 5 years, Jumadi opened his first branch. His second branch came in 2008.

"Praise be to God that I was able to retain my customers when I decided to reopen Soto Banjar Pak Jumadi in 2000. In fact, I also gained new customers in the process that led me to open 2 new branches within a period of 2005-2008," Jumadi continued his story.

He revealed that his funding needs to open an outlet from 2005 to 2008 was still relatively manageable and that competition within the culinary business was relatively tame. That way, he surely reaped the opportunities to expand his

In contrast to the past, where there were not that many engaged in this business, today there are businesses within 50 meters from his premise that offer soto banjar. There were even times wherein there were similar soto banjar outlets situated right next to that of Jumadi's. This served as an obstacle for Jumadi, apart from economic situation, which affected Jumadi's revenues. Jumadi especially experienced this in 2015. Yet, Jumadi successfully overcame these



obstacles by expanding the menu at Jumadi's Soto Banjar outlet.

"The year of 2015 was a very challenging year for me as there were numerous types of similar businesses that sold soto banjar. We subsequently decided to expand our menu by offering nasi uduk, nasi ayam goreng lalapan, and soto banjar paket hemat. Praise be to God, our outlet continued to and, in fact, become more packed with customers," Jumadi excitedly shared his story.

Jumadi currently employs 8 people in the 3 outlets he owned. He doesn't rely on the 3 outlets as the revenue sources, but also get some additional revenues from the catering/delivery services, which on average occurs 3 times a week. When inquired about what he hopes to achieve in the future, this father of 3 expressed his desire to expand his outlet number. Yet this has not been achieved due to the economic crisis that continues to be felt to today.

Jumadi, who started to transact with Sahabat UKM since it first opened its first branch in the city of Samarinda, has decided to continue to


synergize with Sahabat UKM. Back then, Jumadi states, Sahabat UKM's branch head was a close friend of Jumadi's. Jumadi feels safe and comfortable with Bank Sampoerna since he knows someone who works at Sahabat UKM and because its location is situated close to Jumadi's outlet.

There were numerous financing offers from other financial institutions; however, Jumadi continued to turn them down. He believes Sahabat UKM has helped his business grow whose outcome has allowed Jumadi to acquire personal vehicles, purchase a house, and expand his other assets.

"We feel that Sahabat UKM has significantly helped our business grow even to this current point of time. There are numerous financing offers from other financial institutions but I decided to continue to transact with Bank Sampoerna as our business partner", Jumadi stated and concluding the conversation.

Note:

*) A Soto is a traditional Indonesian soup that contains broth, meat, and vegetables. Soto Banjar is a certain type of traditional soup unique to the people of Banjar in South Kalimantan.



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Inspired by a Dirty Public Restroom

Bapak Yuspriadi from Prabumulih, South Sumatera

Imagine the predicament of one's urgent needs to use a restroom. However, the toilet that he found is not properly maintained, dirty, and smelly. Out of sudden, he might no longer feel the need to use the restroom, or he found a bigger problem he cannot deal with it accordingly.



Ibu Lia, Bapak Yuspriadi's wife in front of their public toilet

The story above is an experience that Yuspriadi, a 55-year old middle-aged man, encountered at one of the well-known hospitals in Central Jakarta. The urgent need that he felt did not automatically disappear but instead made Pak Yus, as Yuspriadi likes to be called, become stressful upon seeing the dirty and smelly restroom. Borne out of this experience, Pak Yus decided to embark on his desire to build clean public restroom facilities in the best interest of many people.

"If I'm not mistaken, it was in 2010 when I was being treated for a heart condition in one of Jakarta's biggest hospitals. As it turned out, I felt the urgency to use a toilet and there was a public restroom nearby. However, what I saw really was quite appalling as that restroom was filthy and disgusting. There was a cleaner restroom but that was quite distant from where I was medically treated. From then on, I subsequently became driven to make public restrooms in Prabumulih that is clean and well maintained," Pak Yus explained at the beginning of the interview with the editorial team.

In 2011, Pak Yus finally decided to open a public restroom in one of the markets in the city of Prabumulih. The licensing process was quite lengthy as it was related with ensuring that the waste disposal must be treated properly

and does not disrupt the environment. Pak Yus unhesitatingly sought to make 18 restrooms that comprise of 9-units for women and the remaining for men.

Pak Yus' toilets became highly sought after. There were on average close to 500 people that used his restroom daily. These restroom facilities proved to bring substantial blessings for Pak Yus and his wife, Ibu Lia.

"Our restrooms are located not far from the border highways, approximately 200 meters away. Therefore, there are lots of buses from outside of the city that transited to disembark passengers that need to relieve themselves in the restrooms. Even in the dawn of day there are numerous market traders that use the restrooms to bath," Ibu Lia, the wife that accompanies Pak



Yus, stated when contacted by editorial team.

The tariff to bath is Rp5,000 and to urinate and defecate is Rp3,000. One can imagine the income Pak Yus can earn if there are 400-500 people per day that use Pak Yus' toilet. The cost it takes to maintain the toilets isn't that much as you only need 2 people to clean. Pumping out waste is carried out only once every 6 months. Inquired on what his hopes for the future are, Pak Yus firmly expresses his desire to open a similar business in another area that naturally is quite crowded.

In 2012, Pak Yus decided to join Sahabat UKM and apply for a working capital loan. Pak Yus intended to buy a 12 hectares rubber plantation as his other business. As a result of his business, Pak Yus currently has a 2 hectares jackfruit plantation where he plants 800 jackfruit trees, a boarding house with 14 doors, and also has a new home for investment.

Pak Yuspriadi hopes that Sahabat UKM will not

make it difficult for small business applicants to apply for a loan. The experience gained by Pak Yus when he wanted to build the 18-door public restrooms was that there were many financing institutions that initially neglected this kind of business and made it difficult to apply for a loan. Once his business began to grow, financing companies began to approach him and offered various facilities.

"Praise be to God. This is indeed a blessing from the Almighty. Started with an 18 doors public restroom, it has brought forth other new areas of business," Pak Yus concluded the conversation.



His Luck is not as Small as a Soybean **Bapak Usman from Kandis, Pekanbaru**

Who does not know tempe? This popular food indeed has a lot of admirers. Tempe is a special Indonesian food that is beginning to become popular across the globe, not merely for its inexpensive price, but also because of its high nutritional content. Especially when it is made from good and prime raw materials, tempe can fulfill bodily requirements for it is very high in protein. This is one of the reasons why Pak Usman, a tempe entrepreneur from the city of Kandis, chose to become a tempe entrepreneur instead of other types of business.



His involvement in the business stretches back when he was in primary school. At that time, Pak Usman happily observed people making tempe at his parent's tempe manufacturing factory. Pak Usman gradually gained the knowledge of making a tempe and eventually decided to open his very own tempe factory upon completion of his high school.

"Making a tempe was actually quite simple and interesting. It begins from washing the soybeans, boiling, and wrapping with banana leaves. I observed this every day at my parent's tempe factory," Pak Usman explained when contacted by the editorial team.

Then in 2002, Pak Usman began to open his very own tempe business using simple equipment. Despite this, Pak Usman remained steadfastly committed to operate his business. There was not that many parties doing tempe-making business and this was where Pak Usman's advantage laid, as he is the one of the very few tempe manufacturers in the area.

The conditions are much different today as there are many tempe factories within 1 kilometer from Pak Usman's tempe factory. However,

this is not an obstacle for Pak Usman as he continues to progress. He has intimated several new tempe factories in the area are owned by his siblings.

Pak Usman uses around 60 kg of soybeans daily to produce tempe. The price of soybeans according to Pak Usman is currently around Rp380,000 for 50 kg. Pak Usman usually only stores 1 weeks' worth of soybeans to ensure the quality of the soybeans and the tempe produced.

When being asked about his hopes for the future, Pak Usman indicated that he plans to produce ready-to-eat tempe in the form of keripik tempe or tempe chip. But this continues to face challenges of machinery and capital that has yet to be addressed.



“Honestly, if I were asked what my hopes for the future are, I would very much like to create ready-to-eat tempe, but the challenge that I face is the absence of machinery and adequate funding,” Usman explained enthusiastically.

It has been almost 17 years since Pak Usman operated this tempe business. His journey is not immune to difficult experiences. He explained that he’s experienced difficulties with sourcing soybean, the raw material for tempe, in the past. Due to a shortage, soybean price soared along with the prices of tempe as well. As a result, his sales turnover was affected. It was declined significantly. Fortunately, this situation was lasted for a month only.

Pak Usman also underwent positive experiences as well throughout the conduct of his tempe business. The ease of sourcing soybeans at a price that continues to decline as well as the presence of customers that order in substantial quantities than usual are experiences that Pak Usman can never forget.

Years have passed wherein Pak Usman have enjoyed insurmountable growth. The desire to

develop his business has always accompanied Pak Usman’s path through the years. This occurred in 2008 wherein Pak Usman was enjoying sharp growth. Tempe production and its orders enjoyed significant growth at the time. The conditions forced Pak Usman to buy several machineries to meet customer demands. In that year, through his neighbor’s reference, Pak Usman was introduced to Sahabat UKM team, and finally, Pak Usman obtained the working capital loan he needed. Through this working capital loan from Sahabat UKM, Pak Usman was able to buy several tempe-making machineries, operational vehicles, and renovate his home.

Pak Usman, who is currently 43 years old and his wife is 35 years old, have 2 children that respectively attend Middle and Elementary School. He can be considered a success despite his relatively young age. Pak Usman hopes that in future, he will continue to be entrusted by Sahabat UKM to develop the business. Sahabat UKM is the only ‘friend’ to do business with, Pak Usman explained and concluding this conversation.



The Right Decision, the Right Choice **Ibu Suciati from Air Molek, Pekanbaru**

It's natural for us to have dreams of becoming a boss for ourselves, namely having a business and our very own income. Working without being constrained by orders from a superior, rules pertaining to work hours, or any other restrictions. Switching careers from an office worker to an entrepreneur is not a simple decision, especially if you've already occupied a high position. This was what Meldi M. Rizal, husband to Suciati, experienced. Yet, this huge decision has proven to be the right one. With Suciati, Pak Rizal opened a sembako or grocery store to meet the daily needs of the local inhabitants.



“We were firmly committed in our determination to open our own business. We have calculated the money we received as I finished my 15 years employment. Praise God, we can afford to buy a garden and to open a sembako business from the money we received,” explained Meldi upon reflecting on his past.

Then in 2006, Meldi and his wife decided to open a sembako store that sold plenty and various types of goods, along with fresh vegetables and mineral water. His desire to open a sembako store was driven by the public’s daily needs in Air Molek, which lived far from the market. It would take them approximately 10 kilometers to reach there. Luckily, Meldi has a lot of acquaintances in this market, wherein to meet his shop’s requirements, all he needs to do was to call his friends and his order will be delivered to his shop. Meldi could pay his purchase in installments, although there are items that he directly pays in cash. Further, since he buys in large quantities, a



number of the goods he obtains are sold at below market prices.

“We had always sympathized with the local inhabitant’s struggle to obtain their daily needs as they had to travel long distances. Fortunately we were finally able to meet the needs of most people in the area. The price itself is similar to that sold in the market so it’s proven to be mutually beneficial,” Meldi enthusiastically explained.

When asked about his future plans for his business, Meldi expressed his desire to



own 2 sembako stores and to not serve retail.

It's been years since Meldi first started the business and there were many unhappy experiences he has encountered throughout. Since most of the local inhabitants work as palm oil and rubber farmers, his store's sales is subsequently linked to rubber and palm oil prices. When the sales price of palm oil or rubber is low, then this will have a visible impact on his customer's buying power and the same could be said for the reverse situation.

With the passing of time, there are currently plenty that have opened similar types of stores in the area. However, this does not prove to be an obstacle for Meldi since he buys his store's supplies in large quantities. This is why prices for goods at Meldi's store is more affordable compared to that offered by other stores. Yet buying goods in large quantities requires working capital.

Meldi's intention to increase the working

capital was achieved through one of his customers who also happen to be an employee of Sahabat UKM. In 2016, Meldi joined with Sahabat UKM. As Meldi joins Sahabat UKM, he hopes that Sahabat UKM can be transparent in all aspects, including business information and interest rates.

Meldi and Suciati, his wife, can be considered successful in raising their children that is reflected in their 3 children that have reached adulthood. The eldest has graduated with a Bachelor degree in February 2019, while the second child is in university and the youngest one currently attends high school in the 12th grade.

"Praise be to God, everything is attributed to our hard work and certainly to prayer. Anyone can also make it, like we did for it all depends on how we respond and implement everything," Meldi stated as he closed the conversation with the editorial team.



Making a Fortune from a Fried Rice Hawker Stall **Bapak Suhendi from Palembang, South Sumatera**

Success is every person's dream, either for those who are struggling or even for those who are merely dreaming of it. Success is the right of every individual. Success can be achieved through many ways for there are those who strive and those who choose to do so through shortcuts. There is also the possibility for success to come on its own by chance with little effort.



Sebut saja Bapak Suhendi, pria asli Palembang yang mempunyai 3 orang anak ini sukses berjualan nasi goreng yang telah digeluti selama 20 tahun. Dengan prinsip hanya menjaga kualitas, pelanggan setia Bapak Suhendi semakin hari semakin bertambah.

Take the case of Suhendi. This man with 3 children from Palembang has successfully sold nasi goreng or fried rice for 20 years. By consistently upholding the principles of maintaining quality, Suhendi's loyal customers increase from time to time.

He began by working for a close friend who opened a fried rice hawker stall and gradually learned about the tips of making fried rice that's much in demand by his customers. This was the basis for Suhendi to strive to open a fried rice business of his own in 1998.

"At that time, I worked with a friend who had already opened a fried rice business. I saw how easy it was to make fried rice and make a decent profit, before I finally decided to open a business of my own," Suhendi stated when contacted by the editorial team.



Suhendi has witnessed the ups and downs of the business. The mushrooming of similar businesses has slightly affected Suhendi's revenues but he does not see this as an obstacle. Guided by a commitment to maintain quality and price, Suhendi is confident that his customers will remain loyal to his fried rice business. Suhendi also introduces other food to the menu to differentiate himself from the others.

"There usually is another hawker stall situated about 50 meters from our stall that sells fried rice. To ensure that our stall remains crowded, we also provide other dishes to the menu such as mie goreng (fried noodles) and pecel lele (fried cat fish served with chili sauce). Moreover, we continue to maintain the quality and taste to ensure our customers keep loyal," Suhendi stated.



Suhendi is no longer cooks fried rice in the last two years as he currently oversees his workers to ensure their work is in accordance with what he has taught them. He currently has 3 workers who have lived with Suhendi since they were children and are treated like members of his own family. According to Suhendi, looking for workers that can be trusted is hard these days.

His small restaurant opens at 17:00 till the early morning. He currently has other businesses to run i.e. buying and selling used motorcycles that he's had since 2015. The motorcycles are sold to the Sungai Lilin district, an area situated close to the city of Palembang where Suhendi currently lives in. Luckily, his younger brother who lives in Sungai Lilin, has already had a motorcycle showroom and there is strong demand for motorcycles from Sungai Lilin every day.

"Thank God we can open a new business selling motorcycle to Sungai Lilin District from the revenues earned to date from the hawker stand business. The demand for used motorcycles in this district turns out to be quite high and my younger brother also has a showroom there. I just couldn't miss this opportunity to gain profits," Suhendi eagerly continued.

When asked what he seeks for his business in the future, Suhendi stated that he wants to have a permanent place for his fried rice stall. However, he currently does not have the courage to pursue that dream given the situation and competition has intensified and his funds is still insufficient.

"If I have a permanent warung or hawker stall it must be luxurious and comfortable, which will require substantial amount of money. That's why I choose to develop my motorcycles sales business first, which I have been doing for the last 3 years," Suhendi explained.

Suhendi joined Sahabat UKM since it was initially established in Palembang in 2012. It has allowed Suhendi to renovate his home as well as open a motorcycle sales business. The funding he received from other financing institutions has since been diverted to Sahabat UKM.

"The progress and change that I've experienced to date are entirely due to the support I received from Sahabat UKM. The warmth of its employees have made me hesitant to receive financing from other places, which is exactly why I chose to continue with Sahabat UKM," Suhendi explained and closing the conversation.



Started as a Barber, Now a Successful Tofu Businessman

Bapak Wakino from Aek Kanopan, North Sumatera

A degree of bravery and confidence is needed to begin steps to leave a comfort zone. There are many aspects that need to be considered to ensure that the steps that one takes are the right answer and decision in his/ her life. This is what Wakino did, one of the tofu home industry businessmen in Desa Dusun IV Kampung Baru, in the city of Aek Kanopan.



Wakino initially worked as a barber that earned a mediocre income to support his family's livelihood. Meanwhile, his wife and family produced tempe in a small-scale. His child was just 2 months old at that time. As his financial needs began to increase, this father of 3 children decided to switch his profession by joining his wife to grow the tempe business.

"At that time, I was still reliant on my income as a barber to meet my family's needs. Since then, I took the courageous decision to abandon my barber business and help my family to grow the tempe-production business that was started when my child was just 2 months old," Wakino explained when he was contacted by the editorial team.

As Wakino joined the family's tempe-production business, Wakino gradually began to learn on how to produce tofu by reading books that cover topics pertaining to tofu making. Wakino eventually began to know both the bad and good as well as comparison between tempe and tofu. According to him, producing tofu is more advantageous than producing tempe. Tempe that has already been produced must be sold within the same day as the quality and taste of the tempe diminishes, while tofu's can still be

sold for up to 4 days, as long as one diligently replaces the water. Under that pretext, Wakino eventually decided to switch to tofu production.

"The tempe business that I operated with my wife requires substantial costs as the tempe that we produce were not all sold within the same day. Whether we like it or not, we had to throw away the tempe for the quality has deteriorated and it is no longer decent to be sold. I finally resolved to learn how to produce tofu by reading books about tofu-making," Wakino revealed enthusiastically.

Then in 2011, Wakino submitted a loan application to Sahabat UKM for initial capital to venture into the tofu-making business. After the first three years since he began the business, his tofu production business reached its peak of success. But to achieve this, one after another challenges and obstacles had to be overcome by Wakino. Facing lack of water, Wakino constructed a waterway to his home. Before that, to receive clean water, Wakino unhesitatingly must walk 100 meters first. Producing Tofu that can last for up to 4 days requires water that is used to soak the tofu and the water needs to be replaced regularly. The two water sources in his home proved to be insufficient.

Today, each day Wakino requires up to 150 kg soy beans as the raw material of producing tofu. Total laborers are 6 people. The production scale has been increased significantly considering that Pak Wakino only employed 2 workers when he initially started this tofu production business.

Despite the fact that initially Wakino's tofu was only left at a number of stalls in the market that was located about 17 kilometers from his home, this didn't dampen Wakino's drive to increase production. This is reflected as Wakino currently run a rented stall in the market. Apart from selling raw tofu, Wakino also sells fried tofu to crowd out his stall.

In line with the city's development and the growth in population, there are numerous and similar types of businesses that popped up in the city where Wakino and his family reside in. Then, in the fifth year of his business, Wakino's business eventually experienced a decline. Wakino currently needs only around 50-75 kilos of soybean per day, while his need might reached more than 100 kilos per day, before.

"Tofu production has recently become quite popular and can be found anywhere around here. We can feel its impact as the demand for soybeans have declined. However, this does not pose as an obstacle and reason for us to lose confidence. Praise be to God, our business continues to operate up to this point of time," Wakino explained.

In operating his business, Wakino experienced a number of interesting things. Wakino once received a complaint from a customer since his tofu was not appetizing, a customer that constantly bargains even though the customer buys only a few, and has met a customer that did not bargain at all although bought in substantial quantity. Moreover, Wakino feels fortunate if his competitor decides to temporarily stop



production as their customers will likely order from Wakino to meet their demands. On the other hand, Wakino feels sad if the rains come as the market will likely be empty of customers. Going forward, Wakino hopes that his business has its own brand and has an attractive packaging that differentiates his tofu from the others.

With regards to the development he enjoyed after joining Sahabat UKM, Wakino who joined in 2011, currently has an operational vehicle wherein he initially had a motorcycle he used to get to the market. He currently has a stall although it continues to be a rented stall. Sahabat UKM, which was introduced by a friend from middle school, is the only financing source that has helped his tofu business grows to date.

"Coincidentally, my friend from middle school worked in Sahabat UKM, introduced me to Sahabat UKM. I was seeking to have a working capital loan to start my tofu business at that time. There were many that offered financing at the time, but I felt comfortable with Sahabat UKM," Wakino stated.



His Luck Keeps on Flowing Continuously as the Rubber Tree That is being Tapped **Bapak Turut from Betung, South Sumatera**

Turut (58 years old) is a rubber farmer from Betung District in South Sumatera. He has an interesting lifestory to tell. After working for a year in PTPN (State-Owned Plantation Company) VII Prabumulih and another 2 years in PTPN III Tebing Tinggi, Turut decided to resign from the company and start farming on his own plantation. Turut chose to do this since he felt that he has gained enough knowledge from the 3 years' experience of maintaining and treating rubber trees. In his view, working in a company only provides limited income and always confined by time.

“Three years in PTPN to learn how to maintain rubber trees is sufficient. I was not married yet at that time. However, as an employee I had very limited income. How will I be able to support my family when I’m married? This condition drove me to build my own rubber plantation,” Turut stated as he recalled those days.

Then, in 1984, Turut acquired 1 hectare empty land and purchased 5 months old rubber trees. This is the beginning of what today has grown to 12 hectares of land which is planted with rubber trees in its entirety. This is in line with the fact that the source of livelihood of most people in Betung is rubber farming.

Pak Turut upholds several principles, namely perseverance, tenacity, patience, and discipline in terms of time management. These are the keys of success that has helped Turut to manage his 12 hectares rubber plantation. Just imagine if every month each hectare of his plantation is harvested for four times and each harvest offers 6 pikul of rubber or 6 quintals, Turut can harvest as much as 2.4 tons of rubber. If the price per kilo is Rp7,000 – 8,000 then one can imagine the amount of income Turut can earn every month. Certainly it will be a handsome amount compared with what a worker in the company earns.

Despite this, Turut continues to be cautious in the event that the drought arrives since rubber trees must consume water on a daily basis. Once the drought arrives, the water sources in the area also tends to dry up. Thus the only option for Turut is to manually water the plants. This normally occurs for about 3 months in a year. “This normally occurs between the months of July to October wherein the dry season is at its peak. Because of the numerous rubber plantations that needs to be watered, including those of the local inhabitants, during the dry




season the water sources also tend to dry up,” Turut stated the challenge that he face.

In the future, Turut intends to expand his rubber plantation. He states that the only way to expand his business is through expanding the arable land and land rejuvenation. The land rejuvenation itself is normally carried out only once every 30 years. Turut only intends to do any of them in the coming year.

From only 1 hectare of land that has since grown to 12 hectares, this progress is also attributed to the role that Sahabat UKM had in providing working capital loan since 2012. Apart from using the funds to acquire the land, the loan was also used to purchase operational vehicles and cover children’s school enrollment expenses. Turut, who is already 58 years old, has never subsides his determination to take care of his rubber plantation. As a result, all of his children, 2 boys and 2 girls have already have their own families and give Turut 5 grandchildren. In his view, Sahabat UKM is already a friend to transact and a friend to discuss with.

“Throughout this time, Sahabat UKM is the only one that loyally accompanied us. Their employees are also friendly with us,” Turut explained while closing the conversation.

A man with dark hair, wearing a white polo shirt, stands in front of a wooden structure with horizontal slats. He is smiling slightly. The background is dark and out of focus.

Sincerity and Wholeheartedness is Essential for Success

Bapak Sapriansah from Parit Baru, West Kalimantan

There are countless ways for one to achieve fortune. Whatever it is, as long as it is done wholeheartedly and sincerely, then a fruitful result will surely come. Such is the case of Sapriansah, who is successful in his tempe (an Indonesian soy bean-based delicacy) business. This all began when he was a single man. Sapriansah worked in any job he can come across at that time. He told his story of how he can be success as a tempe salesman in his hometown of Parit Baru.



“With my limited skills, finding work proven to be difficult at that time. I’ve even worked as a carpenter once. My most important principle is that the work you do should be deemed halal (or religiously acceptable), wholehearted, and sincere to ensure that it produces results. I did all this when I was still a single man,” Sapriansah explained as he begins his story.



In March 1995, Sapriansah decided to tie the knot and marry the woman he admires, who also happens to come from the city of Parit Baru. Coincidentally, his wife’s family owns a factory that produces tempe. However, Sapriansah did not directly ventured into the tempe making business. In fact, he embarked on trading coconut and bananas until one day, Sapriansah experienced a tragedy whereby a public transport vehicle hit him. Subsequently, Sapriansah’s wife forbade him to work as a travelling salesman. This event eventually led Sapriansah to start learning how to make tempe from his in-laws.

Then in 1996, a year after his marriage, Sapriansah decided to open up his own business and to move out from his in-law’s house. Despite having no kiosk, Sapriansah’s tempe continued to be sold through the market. Fortune

overflowed in 1998. Sapriansah is the proud owner of his very own kiosk within the Mawar Melati Market, one of the biggest markets in the city of Parit Baru.

“As it turns out, my decision to open my own tempe production line did not go to waste. Starting by hitching in a market stall, turned to owning my own kiosk within the market.” Sapriansah explained when contacted by the editorial team.

It was a shame that when his business was soaring in 1998, the financial crisis arose that hampered Indonesia’s economy. Sapriansah’s tempe business was slightly affected, as sales declined. Sapriansah experienced this due to the lack of management skills and his lack of understanding of what to do when



circumstances like this emerge. He was able to overcome these obstacles by maintaining the quality of his products and keeping the prices steady.

Currently employing 10 workers, Sapriansah hopes to sell his products at supermarkets. Despite there are a lot of similar business, this does not stop him from moving forward. His success is proven by his ability to consume up to 300 bags or around 1,500 kilograms of soy. This is truly an amazing achievement for Sapriansah.

Ever since Sapriansah joined Sahabat UKM in 2012, his company has developed greatly. He managed to increase another product to his business, which is the tempe crisp, although they only release this once a year during the advent of Eid. This business has been running for almost 2 years and according to Sapriansah, if the business were to operate every day, it would need substantial funds and a lot of labor.

"This keripik tempe business can be considered

as a side business because I only make them during the advent of Eid. If I were to turn it into a main business then I would need a large amount of funds and more employees as well. It is adequate to do it once a year," Sapriansah stated.

Sapriansah mentioned several stories, one of them being the time when rain continued to pour from morning till the afternoon that resulted with few customers. This naturally affects sales of his tempe and on top of that, he commonly encounters furious customers who found that the quality of the tempe is not up to the customer's standards. "I will gladly replace the tempe. There is no need for that kind of temper," Sapriansah said to conclude the conversation.



Success from a eligious Lodging Business **Bapak Syukran Rozy from Sukajadi, Pekanbaru**

There certainly is hard work behind a person that has achieved success at a young age. One such successful young entrepreneur is Syukran Rozy. He, at the age of 40, can be considered to be a success in a different kind of lodging business, which is Islamic or Syariah lodging business.



In managing the lodging business, this smiling gentleman admits that the important thing is to maintain the value and enrich customer experience. As a result, he can create the lodging atmosphere and condition that is different than his other competitors. Syukran has made a breakthrough to improve his lodging through a special accomodation that is in accordance with Islam, so that his lodgings will be a blessing and not misused.

“Initially, my family and I liked to travel. We often come across an unpleasant scene when we stay in hotels, such as a man and a woman come in and out of the same room. This is not an issue if they are married, but if not, then this is not good,” Syukran explained. Moreover, there are Islamic boarding schools, known as pondok pasantren, around the area where they live. There are many parents who visit their children and require accomodations or lodgings that adhere to Islamic or Syariah principles during their visit.

The other big reason that drove him to strive towards this business is his beloved wife named Fitri Yuliani and their 3 children. This is where the spirit to abide with that acceptable to Islamic values or halal became his biggest intent, whereby hard work, building relationships, and commitment towards progress always resonates deep within his heart.



The hard work and efforts brought results for he currently has 15 rooms and employs 8 workers. Syukran also has other land that is still in the process of clearing for construction of a new lodging. His rooms are always full in the weekends. On weekdays, some of the rooms remained occupied. The rate for a stay at his lodging starts from Rp145,000 up to Rp250,000 per night.

Syukran began to construct his first lodging located in Sukajadi in 2012. It was the year when the PON (Pekan Olah Raga Nasional or the National Sports Week) games were held. At that time, several members of the games committees, some of whom were his friends, need a place to stay. Luckily, he had 8 rooms available.



As his syariah lodging business progressed, Syukran planned for an airport shuttle transport business. He also planned to open a lodging with 40 additional rooms that needed much larger funds or capital. He hopes he can continue to work together with Sahabat UKM because they're easier and friendly to transact with.

Syukran experienced thing he can never forget. There was a time when a mother that stayed for a week at his lodge. She informed Syukran that she was there to wait for her husband to come to pay for her room. But in reality, the woman actually ran away without making any payment. This frustrating experience proved to be a valuable lesson for him.

"There's lot of joy experienced by our employees as well, such as when our guests are satisfied with our facilities and services. Often they treat our employees for a meal," he explained and closed the conversation that day.



Resolving Problems of Others Brings Happiness **Bapak Irianto from Sungguminasa, South Sulawesi**

Rising up in the face of adversity or loss is a common feature of every entrepreneur. The financial crisis that affected Indonesia years ago serves as one of the factors that led to the collapse of many businesses. As a matter of fact, there were businesses that sold their entire assets in a desperate attempt to prolong their existence. This was what Irianto faced before becoming a successful spare parts supplier in the city of Sungguminasa.



In 1998, Irianto, who owned a contractor business, was forced to shut down his business due to the financial crisis that occurred at that time. He even had to sell off all his assets just to cater his daily necessities. Mr. Irianto had to resort to open a store that sells office supplies and constructed a shop house, all of which were fruitless.

"It's really shocked me that the contractor business that took years to build can diminish as a result of the financial crisis that took place in 1998. In 2002, I tried to switch professions by constructing shop houses that used a profit-sharing scheme but that too did not last long," Irianto reveals.

The strategic location of Mr. Irianto's home has a meaning of its own for this father of 4. The river that flows near his home and the abundance of sand that it produces resulted in numerous large sand-transporting trucks that passed by his house. Moreover, the presence of the vehicle weighing station situated in front of his office supply store inspired Irianto to open up an automotive spare parts shop that specializes in spare parts for heavy vehicles such as trucks.

Mr. Irianto reminisced and mentioned that when he still run his office supplies store, he became inspired to try to open an automotive spare parts store. At that time, he noticed that there were so

many large trucks hauling sand that passed right in front of his house. Then, transpired in his mind at the time was, "What happens if the trucks break down in the absence of a shop that sells automotive parts nearby?" Irianto continued history, "Therefore, I decided to find the courage to switch to a store that provides spare parts for cars and trucks."

In 2009, Irianto began his business by opening an automotive spare parts shop that nearly 80 percent of spare parts dedicated to trucks while the rest caters smaller vehicles. Almost all of the spare parts in Irianto's shop is ordered from Jakarta since there isn't any official distributor in the city of Sungguminasa. It is quite common that a wrong spare part is received by Irianto's shop and he will have to pay for the costs to return the part. It leads to higher prices for the parts.

In response to questions pertaining to his hopes in future, Irianto stressed his desire to open a



repair shop. Often come across him numerous trucks that experienced damages late in the night and can only resort to buy spare parts without replacing them. This is the factor that drive Irianto to provide repair services in the same premise with his existing spare parts shop.


“It just so happens that our store opens late into the night. Many people find difficulties to find spare parts at night when their vehicle breaks down and a broken part needs to be replaced. I hope that I can open the repair shop in the near future,” Irianto states.

Since joining Sahabat UKM in 2013, Irianto no longer orders goods for his store on a per unit basis. He can already purchase on a bulk basis. This is what Irianto does considering that the purchase made from a seller in Jakarta and it requires a substantial amount of time to reach

his shop. As a result, Irianto believes that it best to buy in bulk and maintain inventory in his store. The purchase of a new car is another reflection of his business’ positive progression since joining hands with Sahabat UKM, especially since his business has now grown bigger and continuously growing.

Before concluding the conversation, Irianto expressed his hope that Sahabat UKM would become a cooperative that catered towards the masses, thereby enhancing working capital applications with at a manageable interest rate.

In conclusion, Irianto stress that, “At this moment, I am not receiving financing from other financial institutions as I hope that Sahabat UKM will continue to be the partner for the masses in this city. Therefore, I would like to request that loan applications process be simplified.”



Pak Rendra's wife, Meylinda Sauvica when making bread in their factory

Sweet Bread, Sweet Fortune

Bapak Rendra from Jatinegara, DKI Jakarta

People say that success cannot be achieved without hard work. This is proven by Rendra, the owner of Halim Bakery that has become a successful business owner. He started this in 2008.



Rendra began the business back when he was still a university's student by opening up a telephone kiosk and doing general trading business. Rendra injected the profit from those business into his friend's bakery. Unfortunately the bakery did not last long. His friend's bakery had to be closed because of economic difficulties and subsequently, Rendra built up the courage to take over his friend's bakery.

"I initially only invested a small amount of money into my friend's business. At that time, I was still focused on my general trading and telephone kiosk businesses that I had built up since I was in university. Despite this, my friend decided to sell all of the bakery's assets to me wherein I saw this as an opportunity that cannot be missed." Rendra explained when he was met at his business' premise.

In 2008, Rendra obtained a full ownership of the bakery and renamed it to Halim Bakery. Initially, Rendra ventured to the retail segment, but this failed to produce optimum results. Then in 2014, Rendra changed his market share to manufacturing companies and several minimarkets situated at petrol stations. This strategy turned out became fruitful. The orders

for bread keep on flooding from one factory to another.

Throughout Rendra's journey in the bakery business, he went through bitter experiences that were unforgettable, particularly when he was still targeting the retail segment. A reputable mini market located in Jakarta still owes him money despite its closure. "When I ventured to the retail segment between 2008 and 2013, there was a well-known supermarket in Jakarta that has not paid for the sale of my products which have accumulated to Rp50 million. But there really is nothing I can do now," Rendra calmly explains. Rendra, who joined with Sahabat UKM since 2017, also admitted that he had been disappointed by a potential customer, there was even a time when one of his drivers



Pak Rendra (second from right) having conversation with Bank Sampoerna and Sahabat UKM's teams

was recruited by another company just to divulge Halim Bakery's customers.

When asked about his aspirations in the near future, Rendra's wife, who accompanied her husband during the interview with the editorial team, mentioned that they would like to look for a more ideal location for their business. By doing so, they hope to segregate the warehouse, factory, and office area as well as to further develop their human resources. She also hopes that Sahabat UKM will always be able to work together with them and most importantly, to provide the best interest rate.

Before joining Sahabat UKM, Rendra had received working capital loans from one of the rural banks. However, due to the more favorable interest rates provided by Sahabat UKM, Rendra decided to join Sahabat UKM. "My hope is that Sahabat UKM will continue to work together with us and provide us with the best interest rate," Rendra stated as he laughed and concluded the conversation.

A woman wearing a red hijab and a red and white patterned dress stands in the center of a cluttered room. To her left is a large, ornate wooden grandfather clock. The room is filled with various items, including bags hanging from the ceiling and shelves in the background. The lighting is somewhat dim, and the overall atmosphere is that of a busy, lived-in space.

Maintaining Good Customers Relationships Breeds Success

Ibu Nita Destimar from Sungai Penuh, Jambi

Managing loyal customers requires long term strategy and investment as well as a process that instills sustainable customer satisfaction. It is not merely based on cost and low price considerations, but because the customer feels more comfortable transacting with us. Nita Destimar, a versatile businesswoman that is no stranger to people in Sungai Penuh and nearby areas, applies this principle. Her experience building good relationships has borne the fruits of her business' growth.



Her story begins in 1985 when Ibu Nita, as Nita Destimar is more affectionately known, wanted to open a furniture business that she made by herself along with several friends from Jepara. At that time there were 10 workers that helped Ibu Nita grow her business.

Yet, she stopped running the furniture sales business for almost 13 years. This happened when her husband was appointed by the regional government as the principal of one of middle schools in the city of Sungai Penuh. Sungai Penuh is almost 30 kilometers away from her home.

Later, as Ibu Nita returned to Sungai Penuh, she reopens the furniture store that has been closed down for many years. This time Ibu Nita only sells ready-made furniture from a number of relations. Ibu Nita buy the furniture even before she get any order and need to make the payment within a month.

“Our store stopped selling for a number of years as I had to accompany my husband who was assigned out of town that led us to move. We came back after 13 years and based on our relatives’ suggestion, we were asked to reopen the furniture shop that was once closed,” Ibu Nita

explained at the beginning of the conversation with the editorial team.

The good relations maintained for 13 years, despite the store’s closure, Ibu Nita did not worry of losing customers. This is proven with the reopening of the Furniture Store, which she named as Bagas Jaya Furniture, it continued to attract plenty of customers. She now has even ventured into the sewing equipment business.

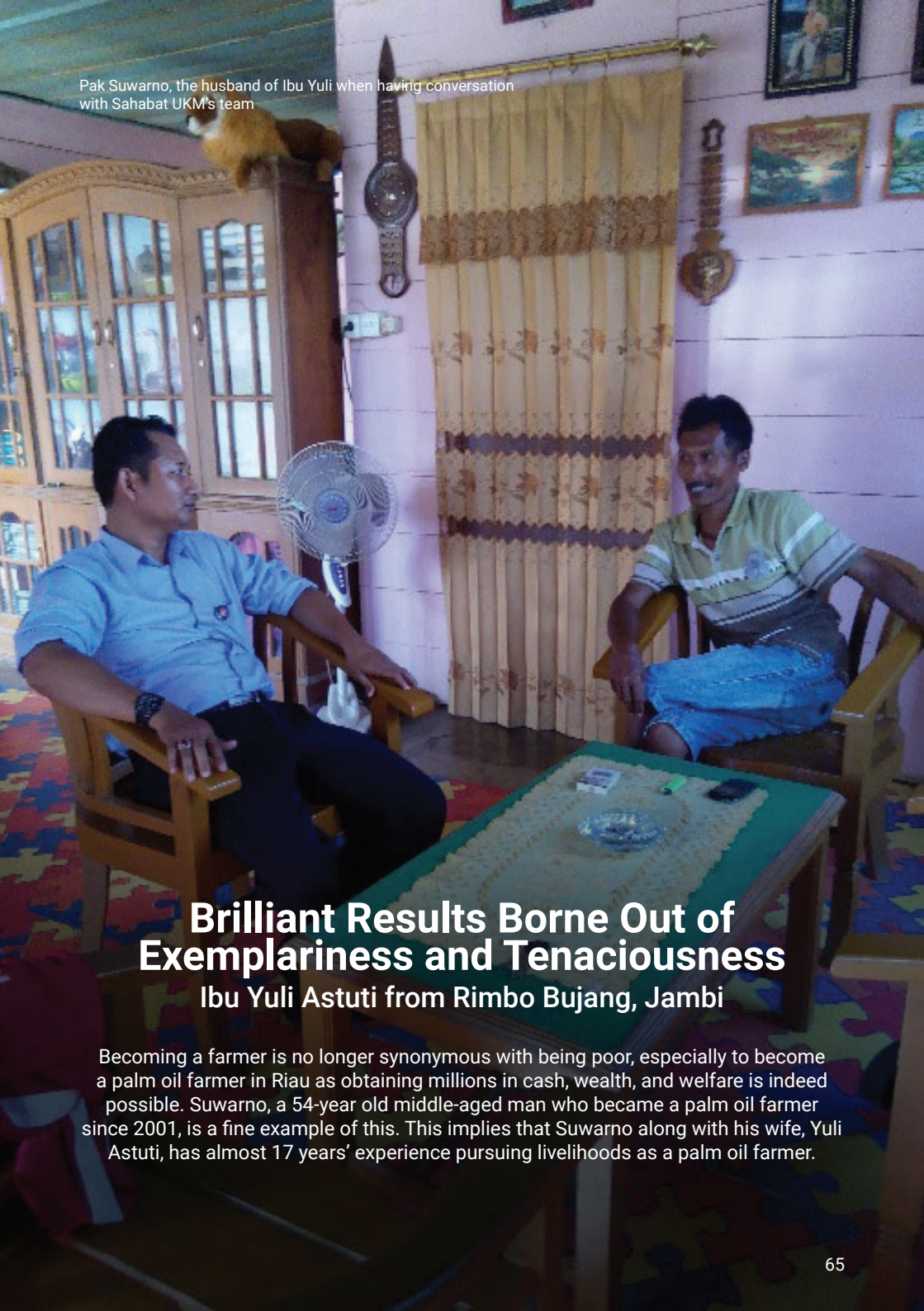
Ibu Nita’s relations are not confined to those residing around Sungai Penuh, but also from other areas as well. Ibu Nita started her sewing equipment business when one of her customers informed her that a sewing course was about to be provided in the customer’s district and asked Ibu Nita to prepare several sewing machines. She did not neglect this offer since, incidentally, she also knew someone in Jakarta who was a distributor of sewing machines. Subsequently, other areas began to hold sewing courses since

the local government received funds that can be used for training purposes.

"It all began with a customer that planned to hold a sewing class in his area, so he gave me the chance to provide several sewing machines. With no hesitation, I fulfilled his offer as I have a friend who sells sewing machines in Jakarta," Ibu Nita vigorously stated.

This is a proof of the need to maintain good relationships in one's life. Her relations in Jepara fulfill Ibu Nita's furniture needs, while her relations in Jakarta fulfill her demand for sewing machines. Even her customers were initially only loyal customers of her furniture that eventually became customers of her sewing machines too. In terms of her expectations, Ibu Nita would like to see her customer number increase despite the fact that she currently has around 100 people as her loyal customers.

This mother that gave birth to 2 doctors and 1 policeman currently employs 6 workers that help with the business. The joy and pain that Ibu Nita has gone through is an experience on its own, from the time when her store had no customers for 2 months to dealing with nagging customers that have



Pak Suwarno, the husband of Ibu Yuli when having conversation with Sahabat UKM's team

Brilliant Results Borne Out of Exemplariness and Tenaciousness

Ibu Yuli Astuti from Rimbo Bujang, Jambi

Becoming a farmer is no longer synonymous with being poor, especially to become a palm oil farmer in Riau as obtaining millions in cash, wealth, and welfare is indeed possible. Suwarno, a 54-year old middle-aged man who became a palm oil farmer since 2001, is a fine example of this. This implies that Suwarno along with his wife, Yuli Astuti, has almost 17 years' experience pursuing livelihoods as a palm oil farmer.



Suwarno, who comes from Rimbo Bujang Village, previously worked at one of the plantation companies in his city in 1997 before becoming a palm oil farmer. He found that life was difficult at that time as his livelihood was not sufficient to meet his family's needs.

"Prior to becoming a palm oil farmer, my life seemed really exhausting, as I always seemed weak, pale, and lifeless. However, praise be to God, things began to change for the better since I became an palm oil farmer as I was able to earn millions in cash," Suwarno explained happily at the beginning of his conversation with the editorial team.

His spirit is not diminished even though most of his income relies on work as a palm oil farmer and had to compete with many other farmers. Suwarno became increasingly adept at managing his garden, watering, and fertilizing. Despite this, Suwarno admits that he has faced difficulties. Palm oil price is tied with market conditions, particularly on Indonesia's economic overall conditions. This situation occurred in 2002 wherein Indonesia's economic conditions was unstable and palm oil price became affected.

"Palm oil price is determined by the Plantation Services Office so we just can't merely increase prices on our own. When the economy is in a difficult state, naturally palm oil price will be affected," Suwarno continued.

Just imagine how much Rupiah Suwarno can earn monthly with an area of 37 hectares of his own and harvested twice a month resulting in crop yields of 30 tons per month. "It's more than enough for me, my family, and to put my children to school even up to today," Suwarno stated proudly while informing us the number of children he has who all have already grown up.

Apart from the palm oil plantation, Suwarno also has a rubber plantation, but this is only 4 hectares. Suwarno really wants to expand his plantation area. The plantation that initially only 2 hectares, to today has become 37 hectares. The development of this land area is due to the cooperation forged with Sahabat UKM that

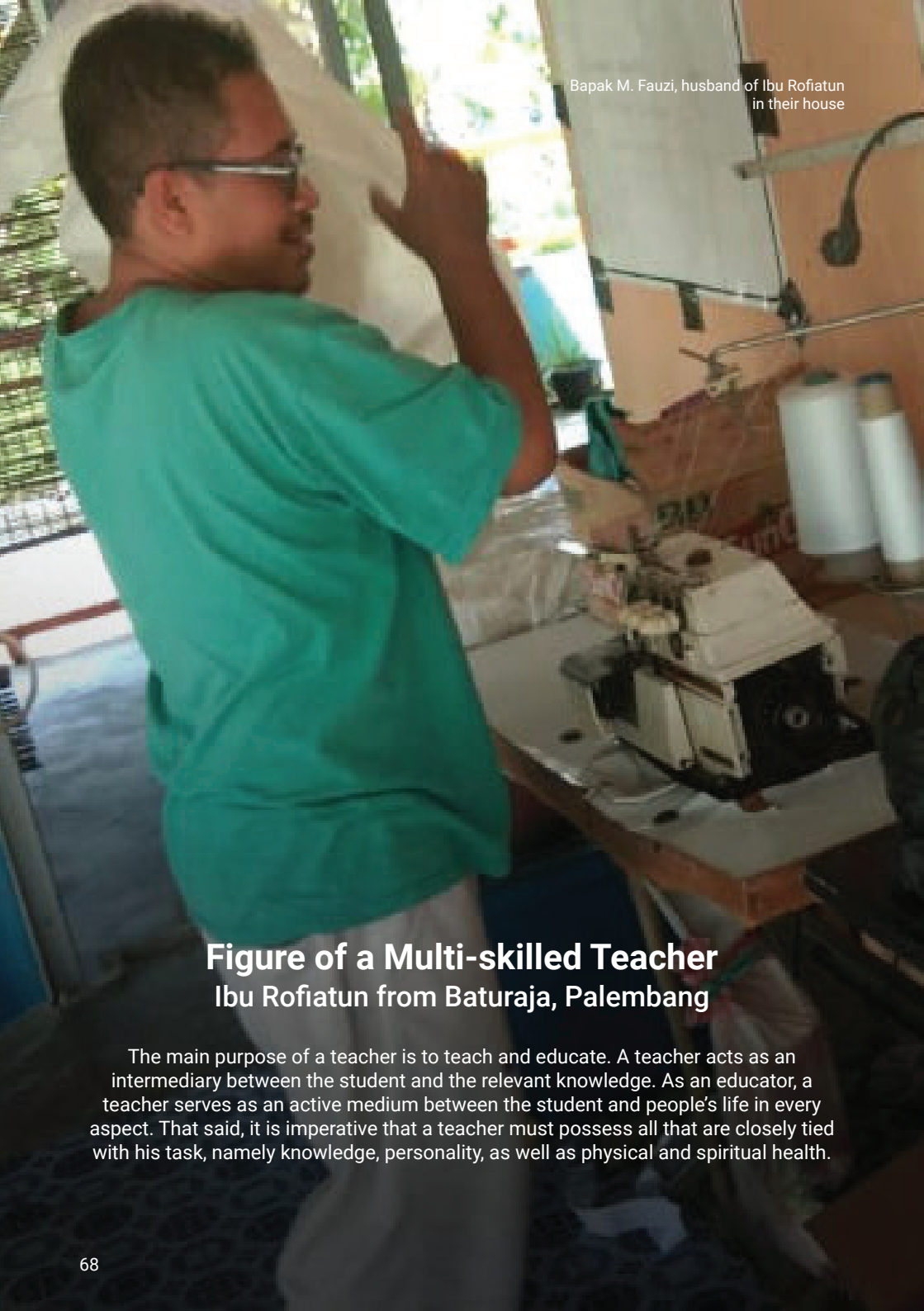


provided a capital loan facility. Proceed from the loan was used to buy arable land and palm oil trees. Suwarno currently employs 7 people to work in the 37 hectares land and has operational vehicles comprising of 2 trucks to haul harvested palm oil to the Plantation Services Office.

In regards to his future plans for his plantation, Suwarno expressed the desire to own heavy machineries that can be used for land rejuvenation. The palm oil trees grown on his land are 25 years old, wherein once they reach 30-35 years, his land must be rejuvenated.

"A majority of the local inhabitant's livelihood relate to palm oil or rubber planting. As a result, I intentionally chose to expand the land area that I owned. I applied for a loan at Sahabat UKM in 2010, and I was quite surprised that my application was approved and the process was pretty quick. I have, up to this point, top up my loan at Sahabat UKM for 4 times," Suwarno explained.

Suwarno hopes that Sahabat UKM will continue to trust him, as he still has a plot of land that is uncultivated yet and he still needs fund to buy palm oil trees. "Sahabat UKM is the only one that has been there for me up to this current time," Suwarno stated.



Bapak M. Fauzi, husband of Ibu Rofiatun in their house

Figure of a Multi-skilled Teacher Ibu Rofiatun from Baturaja, Palembang

The main purpose of a teacher is to teach and educate. A teacher acts as an intermediary between the student and the relevant knowledge. As an educator, a teacher serves as an active medium between the student and people's life in every aspect. That said, it is imperative that a teacher must possess all that are closely tied with his task, namely knowledge, personality, as well as physical and spiritual health.



Thing is not different for Rofiatun, the smiling lady who works as a teacher and a tailor. This ECE (Early Childhood Education) teacher requires creativity to further develop her capabilities, and that includes her sewing skills that serves as a source of income for her household. Moreover, her husband, M. Fauzi, also supports his wife’s creative activities alongside her responsibilities as a mother to their children.

Rofiatun has been working as an ECE teacher since 2003 while simultaneously taking a sewing course at that time. “There are plenty of teachers here and if we don’t improve our skills, then we will only be doing monotonous activities. I also find it is necessary to possess other skills as the prices for basic household necessities continuously increase,” Rofiatun explained.

In 2009, Rofiatun met Andika from Sahabat UKM as she wanted to expand her sewing business by renting a stall at a market despite not having any employees. The loan from Sahabat UKM fueled Rofiatun with optimism. In spite of her demanding responsibilities as a teacher, Rofiatun still has the capacity to earn additional income by selling and sewing clothes.

From her sewing business, Rofiatun owns a sizeable house and currently employs 4 individuals to help in her store. Oddly enough, students’ parents and guardians are invited by Rofiatun to sew on their spare time at her stall that she can accommodate each order in a professional way.

Eventually, Rofiatun moved her business out of

the market and into her own house to regain better control of both teaching and her sewing business. Rofiatun’s business continues to shine and many of her friends became involved. Service quality rendered must not decline despite the risks associated with rising number of customers. There was a time when a customer scolded Rofiatun due to an order that took longer than expected to complete. This was a lesson that she learned and had hoped that this will no longer be repeated.

Rofiatun hopes that her business continues to grow and that she will once more be able to borrow from Sahabat UKM to expand her business further and purchase a car for her family as well as business requirements. If Sahabat UKM will once again extend a loan, Rofiatun hopes that the interest rate will be fair since she has been a Sahabat UKM’s customer for the past 9 years.

“I refuse to accept loans from other banks because after all this time, I have appreciated the services and the friendliness of Sahabat UKM’s employees, such as that extended by Andika,” she stated as she concluded the conversation.



Cornelia, Success Developing a Hardware Store Through Determination

Ibu Cornelia from Sintang, West Kalimantan

Success will undoubtedly bear fruit to those that are determined and diligent. This was proven by Cornelia, a woman from Sintang that successfully established a hardware store and simultaneously prioritized her role as a housewife with a child under her care. It was all began 10 years ago when she was offered a business that did not have any competitors whatsoever, a hardware store that supplies light gauge steel roof frames and leak-proof roofing materials.



Employee of Ibu Cornelia (right) having conversation with Sahabat UKM's team (left)

Cornelia began undertaking various jobs ever since she finished school without any sense of pride. Until one day, she decided to sell hardware materials consisting of light gauge steel frames (for roof). Subsequently, fortunes were made by the business that lacked any competitors at the time. At the moment, there is already 1 competitor in the market and this had led her to constantly seek to improve on her existing strategy so as maintain her business as the preferred choice for the people's needs.

A mother who is married to Ignasius, Cornelia always starts her day with a hard work and a firm commitment, while at the same time never complains, in her quest to run a successful business. Backed by 5 determined marketing employees, along with other daily workers, this smiling mother is able to witness the extent to which her business has since progressed. After a fair bit of experience, Cornelia took the decision to inject more funds into the business from Sahabat UKM. Through her friend named Agus, Cornelia applied for a hundreds of millions rupiah loan. This level of cooperation serves as the foundation for her success as the sole distributor for building materials within Sintang.

The process of running the business has not

always been the smoothest for Cornelia. The main obstacle of her business' sluggish growth has always been the lack of funds. The thought of further business development has always come across her mind. Through financing from Sahabat UKM, Cornelia was finally able to expand her business by opening 4 new branches in Sintang, Pontianak, Singkawang, and Setapa compared to previously there's only 1 store in Sintang.

As she revealed to the editorial team in an interview, this brave woman stated "I practically learned to do things by my own. However God has helped my business in so many ways thereby resulting in numerous satisfied customers. Day by day, my business improves continuously."



Cornelia currently has an operational vehicle that she normally uses for delivering building materials and another private car.

Cornelia has undergone various experiences. Unpleasant encounters that she has experienced include a time when a customer became furious due to the late arrival of an order. On the other hand, a totally different experience was felt from satisfied customers who naturally felt happy rather than abysmal. She currently owned a shop house in her grasp as proof of the success of her building materials business to date. Cornelia hopes to secure additional loans from Sahabat UKM as long as the borrowing rate is reasonable. Despite the numerous banks that have approached her and offered their loans, Cornelia would still prefer to remain with Sahabat UKM.

As time goes by, the room for business opportunities are much better. Cornelia mentions in closing, "I have seen that the concept of MSMEs (Micro, Small and Medium Enterprises) have become the ideal choice for me in order to be established and move upwards together with my family and Sahabat UKM who have supported me with the funding I needed."



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Editorial Team of Our Story with Sahabat (Second Edition)

Ridy Sudarma – Editor in Chief

This friendly figure is the leader in Our Stories with Sahabat Project. Through his hand this book is ready and readable by the public. He leads Corporate Communications & Investor Relations Division. Concocting various material and “spices” into an attractive packaging is his responsibility. Assertive and straightforward by the deadline are his main focuses to secure the project that was mandated by the management. Other tasks still need to be managed well, for sure.

Prihantoro – Leading Writer

The ability to write and improvise are must for a writer. Not only that, he also needs to manage communication with branch leaders as well as with Sahabat UKM’s partners to summarize stories that eventually became a good writing. This sociable figure is very focused in translating fragmented stories into a story which is presented simply, easy to read, and easy to digest. In his daily activities he serves as External Communications Dept. Head - Corporate Communications & Investor Relations.

Didin Yuniardi – Leading Editor

In Our Stories with Sahabat, this sociable figure took a role as the leading editor. He re-examined all writing in high detail. Sometimes he added and sometimes removed sentences to make the book easy to read by public in general. In charge and responsible as the Internal Communications Dept. Head – Corporate Communications & Investor Relations, He juggled between the priority of Our Stories with Sahabat and the employee’s internal communication role.

A. Rezawandi P. A. – Design & Layout

Wandi’s work, a quiet youngster who was very focused on designing Our Stories with Sahabat, made this book come with an interesting design and eye-catching layout. He also took role as a cameraman. Through his careful eyes, he caught good angles for the activities of Sahabat UKM’s partners he covered. The end result was an interesting product that enjoyable to read. In his daily routines he works as an Internal Communication Officer - Corporate Communications & Investor Relations.

Firzie Budiono Ravasia – Editor and Translator

Behind this energetic figure, hidden his another skill which is the mastery of proper Indonesian and English languages. Thus the writing in Kisah Kami Bersama Sahabat (the Indonesian version of Our Stories with Sahabat) may be easily digested. His skill also allow this book be translated into an internationally-known language, English. Therefore, this book could be read not only by Indonesian people, but also by those who do not understand the Indonesian language. He works daily as an External Communication Officer - Corporate Communications & Investor Relations.

The Bonding of Our Story with Sahabat

Just like a candle in the night
Shining its light in the dark
Like the sun at the dawn
Radiating warm ray, evicting the freeze
Just like a star coloring the night sky

With your story...
Getting though the day full of struggle and twists
Holding hands tightly, dismissing misery and sorrow
With no complaint and keep disappointment at bay
There's only fiery spirit to succeed
In your story, all I get are knowledge and usefulness

Sharing your story...
About your purpose, not only wishful dreams
About your love for family
About the desire you want to reach
About failures that almost crushed your faith
But in your story everything comes to accomplishment, written in this book

My friend...
Thank you for everything
And let this story be beautifully strung
Now, tomorrow, to the future
We are proud to share your story with others
You deserve to be praised and we contented with your story



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