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**sahabat**  
KSP Sahabat Mitra Sejati

# *Our Stories With 'Sahabat'*



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*Our Stories  
With 'Sahabat'*

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Our Stories with 'Sahabat'

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## Acknowledgement

Editorial team of Our Stories with Sahabat (Kisah Kami Bersama Sahabat) conveyed our upmost gratitude to God Almighty, for this book has been completed and delivered to your hands, the readers. With a strong volition, this book has been completed and made to bind closeness and familiarity with customers and for the benefits of the readers in taking inspiration and learning points towards success.

The editorial team realized that this book still has a lot of shortcomings and is still far from perfection. The limited time and daily tasks were some challenges we faced in the preparation of this book. For all the flaws and imperfections, we would welcome constructive feedback, criticism and suggestions towards the improvement and refinement of this book.

We would like to say thank you to Branch and Area Managers of Sahabat UKM, especially:

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and all *Sahabat Usaha* team that we could not mention one by one.

We hoped this book may be beneficial for all parties and improved closeness between Sahabat UKM and its partners, and become a lesson for all of us.

Kind Regards,

**Editorial Team**



## **About KSP Sahabat Mitra Sejati**

Our presence began with an attention, a concern and a desire to take part in the welfare of Indonesian people. On December 16, 2008 we were established and directly touched the Indonesian micro economy. It is our commitment to move forward with micro, small, and medium entrepreneurs.

This milestone was a pride for our business named Koperasi Simpan Pinjam (KSP/ Savings and Loans Cooperative) Sahabat Mitra Sejati. Formerly, we were known as Koperasi Mitra Sejati. To easily greet our community we put "Sahabat" (friend) in our name and take "Sahabat UKM" (Friend of SME) as our trademark. We exist with the spirit of "From us, for us".

KSP Sahabat Mitra Sejati, domiciled in Jakarta, is a cooperative with cross-province membership, established based on the deed of establishment and be approved by the State Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia through the Decree No. 307/BH/MENEG.I/IX/2003 dated September 30, 2003. Subsequently, there's an amendment to the Articles of Association of Cooperatives as stated in H. Rizul Sudarmadi, S.H.'s Notarial Deed No. 42 dated December 9, 2008 where the Notarial Deed has been received and recorded by the State Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia with the letter No. 267/DEP.1.1/XII/2008 dated December 16, 2008.

In an effort to empower micro and small entrepreneurs, KSP Sahabat Mitra Sejati has set a vision. KSP Sahabat Mitra Sejati has a vision of becoming a preferred financial institution that focuses on micro, small, and medium

enterprise sector, and provides reliable and professional services.

Furthermore, in order to synergize existing activities and to grow faster, in July 2011 Koperasi Mitra Sejati synergized and built business collaboration with PT Bank Sahabat Sampoerna. This synergy and collaboration is conducted primarily in the form of financing provision.

From year to year, KSP Sahabat Mitra Sejati experienced good developments. Until the end of December 2017, KSP Sahabat Mitra Sejati's network has grown quite rapidly to 116 branches located in 21 provinces and spread throughout Indonesia.

Currently KSP Sahabat Mitra Sejati managed around Rp1.8 trillion loans. Total assets until the end of December 2017 touched Rp2.5 trillion and the gross income came at Rp2.7 billion.

On June 24, 2016, KSP Sahabat Mitra Sejati was the first Savings and Loan Cooperative to have entered into the Savings and Loans Cooperative Participation Agreement with Bank Indonesia's Debtor Information System (SID). As of January 1, 2018 the SID was transferred into Financial Information Services System (SLIK) of Financial Services Authority (OJK). This participation was required so that KSP Sahabat Mitra Sejati may give loans more cautiously.

To keep up with the rapid technological developments and to embrace the ultimate challenge for the cooperative movement in the digital era as it is today, on the anniversary of the 70<sup>th</sup> Cooperative Day on July 12, 2017, KSP Sahabat Mitra Sejati has launched an application-based savings product called SOBATKU or Simpanan Online Sahabatku. Opening a SOBATKU

account that can be done through mobile phone without having to come to the branch. Further the mobile phone number will be the account number. Until now SOBATKU received a very positive response from society at all level.

On October 20, 2017, KSP Sahabat Mitra Sejati has signed a Cooperation Agreement with the Directorate General of Population and Civil Registration of the Ministry of Homeland of the Republic of Indonesia on the Utilization of Population Identification Number, Population Data and Electronic Identity Card within the Operational Scope of KSP Sahabat Mitra Sejati.

# Preface



We praise Our Lord Almighty for His blessings and grace, so that Koperasi Simpan Pinjam (KSP) Sahabat Mitra Sejati (“Sahabat UKM”) record a relatively good performance in the midst of our relatively new presence in the non-bank financial services industry. We created some progresses 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 the order to achieve Sahabat UKM’s vision and mission.

In order to synergize the existing activities to grow faster, in August 2011, KSP Sahabat Mitra Sejati synergized and build a business collaboration with PT Bank Sahabat Sampoerna (Bank Sampoerna). We are 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 in the last 2 years. Total financing managed by Sahabat UKM at the end of 2017 was closed to Rp1.8 trillion, increase for about 60% compared to that of the earlier year. Similarly, total fund raised per end of 2017 was closed to Rp2.2 trillion, a



20% increment compared to that at the end of 2016.

A brief story of our intimacy with customers was illustrated in this book that gives an idea about some members/ prospective members. 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 wanted to succeed together.

Based on the spirit of "From us, for us" with micro-entrepreneurs spread all over Indonesia, we raised 24 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.

Enjoy and be inspired.

Kind regards,

**Ceppy Yana Mulyana**

*Chairman of KSP Sahabat Mitra Sejati*

# Foreword



Dear Readers,

It is a joy for me personally and Bank Sahabat Sampoerna that we can partner with Koperasi Simpan Pinjam (KSP) Sahabat Mitra Sejati (“Sahabat UKM”), supporting the growth of micro, small, and medium enterprises (MSMEs) in Indonesia. As a Bank that has a vision to become a financial institution that focuses on MSME sector, every success of UMKM that we witnessed really gives its own joy for us. And it really touched us when this book is held for us to learn from it.

The book that presents profiles of several Sahabat UKM’s business partners is a form of great attention and concern from Sahabat UKM. It is very touching that finally comes a book that describes the closeness of MSME entrepreneurs and Sahabat UKM who supports them. The empowerment stories of Sahabat UKM in the development of its business partner from time to time, certainly become a source of inspiration and a lesson for us all, that every person is entitled to success. Hard work, vigilance to see opportunities, and good cooperation with finance companies are part of the story that implied several times throughout the book.

Not without a reason that Sahabat UKM pays attention to MSMEs entrepreneurs who are its partners. After all, MSMEs entrepreneurs are the core of the existence of Sahabat UKM. On the other hand, this book is also expected to be a medium to bring existing partnership closer.

There are 24 MSMEs entrepreneurs featured in this book. Each of them is unique and special. However, it doesn’t mean that the other Sahabat UKM’s partners are not special. I firmly believe that there are still many partners of Sahabat UKM who are not less special nor less interesting to hear the story

from. Therefore, with the gratitude for this book, I also look forward to hear more stories of inspiring MSME entrepreneurs!

Congratulations to Sahabat UKM and its partners. We are so proud.

Sincerely,

**Rudy Mahasin**

*Director of Micro Business*

*Bank Sahabat Sampoerna*

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*A Sweet Result Of  
Coconut Sugar*

# Story of Aan A.

A Coconut Sugar Entrepreneur



*Coconut trunk turns out could be used to produce ingredients for brown sugar, which is done by taking the juice from cut coconut rod. This discovery could solve the economic problems faced by coconut farmers during replanting period.*

In Sribhawono, East Lampung District, coconut juice processing into brown sugar has been done by Aan Asmara for several years. "Many people are afraid of losing



*smara*

income when their coconut plantations are in replanting period. We hope this can be a solution," explained Aan started the story.

One coconut trunk could be used for 1 month production. On the first day the trunk could produce 1 Kg of sugar, and reached 10 Kg of brown sugar on the 10th day. "It reaches its peak on 15th day. The container bucket will be full, and then the juice began to shrink," he explained.

Economically, according to Aan, it has a very promising potential. One kg of brown sugar was sold for Rp 15,000 and every coconut trunk may produce more than 50 kg of brown sugar. On average in one plot or 2 acre of coconut plantation there are 275 stems. So it may produce up hundreds of millions of rupiah of income. "The more coconut trunks we buy, the more coconut



coconut sugar we produce," Aan explained.

Initially Aan's coconut sugar was only distributed to local markets in Sribhawono up to East Lampung. Now his coconut sugar has penetrated Palembang, Jambi, and even Pekanbaru.

"At first I just sold to traditional markets around here, occasionally to a wider area such as East Lampung. Unexpectedly, my coconut sugar was favored by people from out of town. Finally I decided to enlarge my business by buying more coconut trunks from the farmers," Aan said enthusiastically.

In 2017 Aan obtained a loan from Sahabat UKM to boost his working capital in order to enlarge his business.



This opportunity to produce more coconut sugar was not wasted by Aan. As a result, his income skyrocketed.

Aan who had 3 children was a father figure who is very concerns about his family. Being asked about his ambition to enlarge his business, Aan firmly answered that he will focus on his children's education first.

"I will now focus on my children's education first. Expanding business will be done later when the children are already established. Currently I continue to manage this business while keeping relationship with my customers so they won't move away to the competitors' products," said Aan closing the conversation.

Aan's resilience and action is exemplary, especially for coconut farmers who want to try additional luck besides farming. Also inspiring how he create job opportunities for local people. COCONUT SUGAR, easy to make and sweet in results.

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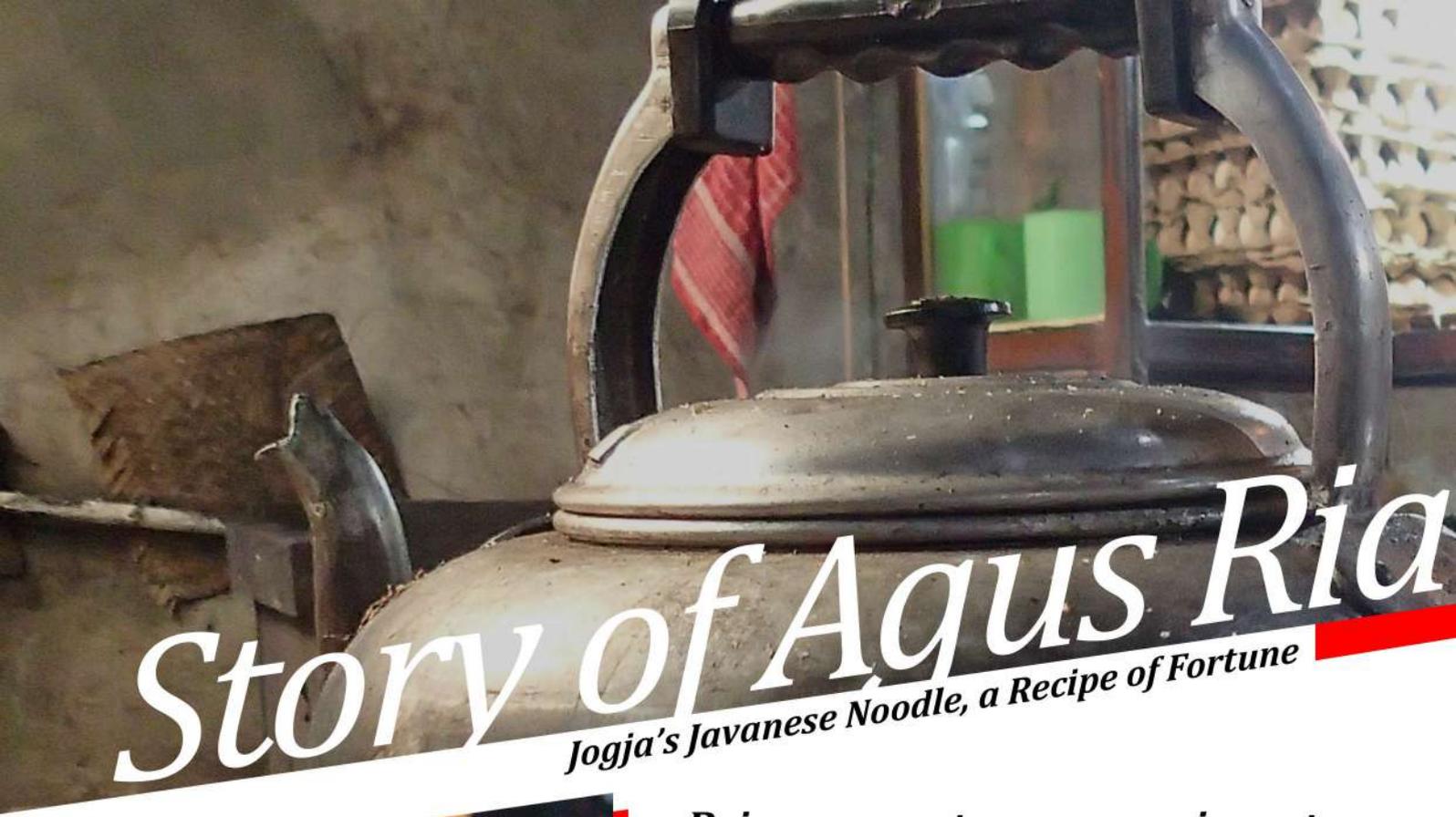


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*Jogja's Javanese Noodle,  
a Recipe of Fortune*





# Story of Agus Ria

*Jogja's Javanese Noodle, a Recipe of Fortune*



*Being an entrepreneur is not synonymous with a neat appearance. All it takes are hard work, commitment, and willingness to learn. People often use appearance and stunning look to get a good image from others. It does not apply to Agus Riawan.*

Despite his long hair and humble appearance, Agus' willingness to advance was above all else. Agus' skill in concocting curly noodle was intriguing his customers'



curiosity to always visit his outlet. As a result money comes to this eccentric businessman.

One typical food that you will meet when visiting Central Java is the javanese noodle. Javanese noodles are cooked using a concoction of distinctive spices from Java so that the menu is different from other noodle in general. These wet yellowish noodles, boiled with eggs, spices, vegetables, chopped chicken, and a sprinkle of fried onions, are sold in various places from dusk until midnight.

To enjoy javanese noodles you do not need to go all the way to Central Java. Now javanese noodles are available in Pondok Gede and its surrounding areas. It is Agus Riawan, a long-haired man from Wonogiri, Central Java, who started javanese noodle



business since July 2015. Initially, Agus working for his friend who had already successfully opened a Javanese noodle business for 3 years. Later on, Agus ventured to open a similar business in Pondok Gede and its surrounding areas.

With only Rp 2 million, Agus started to open Javanese noodle business by renting a small shop near his house. As expected, the business was well accepted by the surrounding community.

After 7 years running his Javanese noodle business, Agus intended to expand his business by opening several more outlets to accommodate his customers better. The need of additional funding was inevitable. Agus saw it as an important part to develop his business.

**Everyone wants his business to grow. Being courageous is one of the keys!**

Armed with the courage since starting his business, Agus must even brought his courage to the next level to increase the working capital needed for his business' development. On 2015 Agus received loan from Sahabat UKM to increase his working capital. It was a right decision. There has been an interesting development in Agus's business over the last 2 years since he joined Sahabat UKM.

"After joining Sahabat UKM, now I have 5 branches from previously have only 2 branches. The rental payments for those branches have already been paid at once for 3 years period. So I am no longer worry about it," said Agus when met by Sahabat UKM at his home.

Agus told some other betterment he experienced after joining Sahabat UKM. He could buy a house for his noodles production premise. The number of employees has also increased from 5 to 19 employees. In addition to the Javanese noodles which is the most favorite menu in Agus' outlets, there are now some additional menus such as ginger wedang and wedang uwuh. All

menus are typical food and beverages from Jogja.

Agus who is currently living with his wife only, determined to own premises for doing business, rather than renting. All of his 5 javanese noodle outlets were only using carts and tents located in crowded places.

Providing further information about his business, Agus said that his javanese noodle has been invited to open food stall at various weddings. Occasionally, he also provided catering services for office events.

Agus also explained about his sales turnover from 6 outlets (including 5 carts and tents) have reached millions rupiah per month. Agus enjoyed a gross profit of close to 50% of the sales. These numbers are increments of more than double of the sales and gross profit prior to teaming with Sahabat UKM.

"Many employees who want to open a culinary business asked me about tips and tricks on how to run my business. I firmly say to them: let us, who do not have a formal job, to open this business. It is a sharing of fortune. If everyone sell Javanese noodles, I would loose customers," Agus joked.



Agus thanked Sahabat UKM for this good cooperation. "Being success is the right of every person. For me, the key to be successful in any business is relatively the same. That is, your business must intend to help others. Sahabat UKM will help you, since they have the same intention," said Agus in an eccentric style.

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*Electronics Business is Getting More Interesting*

# Story of Emy Wa

*Electronics Business Was Getting More Interesting*



*Electronic store is a business that forever increases. This business has always been known to generate substantial profits. Electronic business become more competitive, especially with the growing variety of large-scale electronic sales centers in prominent malls.*

However, the independent electronics store business is not experiencing significant pressure. They are still in flooded with



*hyuni*

buyers despite various electronic products discount programs held at malls.

This is what happened to Emy Dwi Wahyuni, owner of an electronics store in Blitar. Her store that firstly opened 13 years ago is still existed, even though there are many similar electronics stores opened in town. Her store even foster from month to month, as can be seen from its electronics sales turnover.

"Demand for electronic products increases over time as population grows. The number of electronic stores in the city is just giving a variation in running our business, rather than a constraint," said Emmy started the conversation with Sahabat UKM.



Increasing demand for new models products requires Emy to accommodate the request. It took a lot of investment to fill her store with some of the latest models in accordance with current technological developments in those products, such as TV, refrigerator, blender, washing machine, and so forth.

Until eventually in 2015 Emy was offered a working capital loan by Sahabat UKM. This was not wasted by Emy, the need for new products to be offered to the customers should be quickly met.

"With the growing of technology nowadays, there are more and more new electronic devices needed to replace the old ones. Inevitably I should be aware of this if I want my store to be still visited by customers. Otherwise, surely my customers will switch to other stores," said Emy.

Now Emy's electronics store provides more varieties. Customers are happy to shop at her shop because the items they looked are definitely there. Friendliness and service are well maintained by Emy for customers to feel at home while shopping in her shop. That is the principle Emy uphold to spoil her customers.

As a result, only by months her sales turnover increased by 50%. This come with a gross profit that may touch 20 - 30% of the sales turnover. "The working capital loan I received from Sahabat UKM was used to fill our store with the latest model electronics. The result is fairly good, sales increase approximately up to 50%," said Emy closing the conversation.

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**Sosis Bakar Bandung**

Mantap Rasanya

**Legend of Sausage**



*Trying Her Luck  
With Frozen Food*





# Story of Etty Purw

*Trying Her Luck with Frozen Food*



*The demand of lifestyle opens a huge opportunity for culinary business, especially fast food and including in it is frozen food. After pursuing a café and sausage reseller business, Etty, a partner of Sahabat UKM's Cibinong Branch, decided to run a frozen food business.*

According to Etty, her product is treasured by people from Jabodetabek. She even has customers from Tasikmalaya, Cirebon, and Sorong. Over time,



aningsih



Etty has successfully become a frozen food entrepreneur with hundreds of millions rupiah turnover under the trademark of Sosis Bakar Bandung.

"By coincidence, I am the only Sosis Bakar Bandung stockist in Jabodetabek area. *Alhamdulillah* this product is a favorite of people around this area. I even have partners from Tasikmalaya, Cirebon, Aceh, and Sorong," said Etty started the conversation with Sahabat UKM team.

Sausage that could be served in a variety of flavors and ways was a popular fast food among most young people today. Grilled sausages were often found almost in every mall or shopping center that provides fast food. Considering this, Etty opened a café that provided not only sausage, but also food made from



processed fish.

Under the brand of "D'LAVIA CAFÉ", there were more than 9 variants of food that Etty launched. Some of those were grilled sausage, zuppa soup, meatball tofu, *otak-otak*, drumstick, burgers, fish balls, dumplings, and others. In addition, Etty also produced a variety of sauces such as grilled, barbeque, mozzarella, black pepper, dimsum sauces, etc.

Along with the increase in the number of her café's customers, the demand of high quality and abundant processed foods was became urgent. Etty intended to make her own processed food. Hence, she needed to buy production machines.

In September 2016, Etty received a loan from Sahabat UKM. All her wishes were fulfilled. Now Etty no longer depends on vendors to meet her need of processed fish. With assistance

from her employees, Ety was able to make her own processed food.

"I did not expect my café to get such a positive response from the people. The need of processed fish as main food menu is increasing. Meanwhile, at that time I still procured processed food from other people," said Ety continued her conversation with Sahabat UKM who visited her at D'Lavia Café.

### **Her fortune was not as frozen as her food**

One year after Ety partnering with Sahabat UKM, many changes she felt. She bought a fish processing machine to make a variety of foods such as meatball tofu, otak-otak, drumstick, fish meatballs, etc. Thus, now those foods could be produced with the help of her eight employees. The addition of a freezer was also another development that she made after partnering with Sahabat UKM.

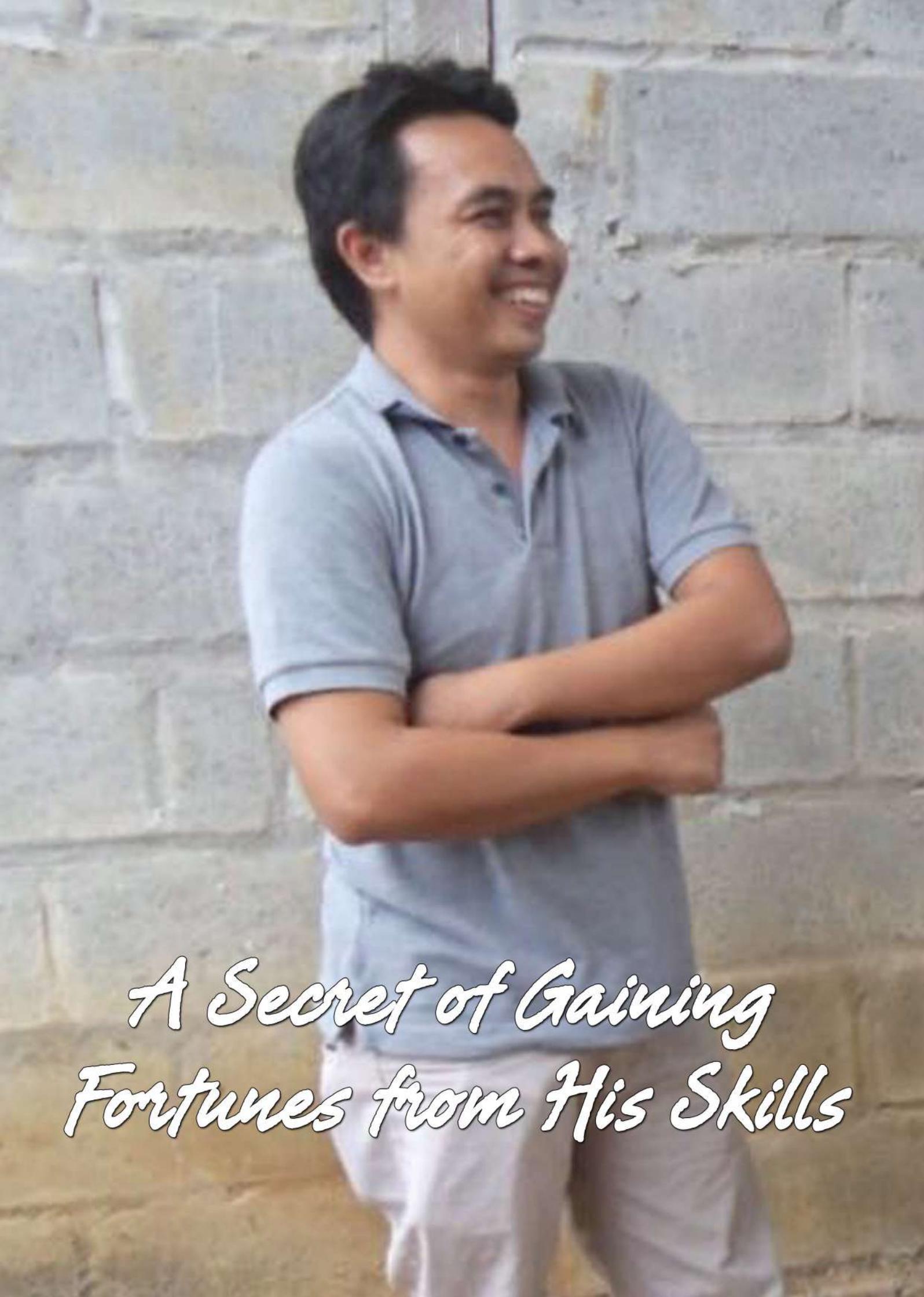
*"Alhamdulillah* now I do not have to depend on other people to procure processed food from fish. Internal production is obviously faster, cleaner, more hygienic, and healthier because we use no preservatives. This is what distinguishes our café

with others," said this mother of two daughters enthusiastically.

Another significant development Etty enjoyed was the increasing sales turnover. Her hundreds of millions turnover increased between 50% and 100% per month. The profit itself reached about 30% of the turnover.

Other than opening a café, Etty also received offers to join exhibitions almost every week to increase her sales turnover. The advancement of her frozen food and café business did not mean that there were no obstacles encountered. The numbers of cafes that sell similar foods become the main obstacle. Facing that, the thing that Etty always emphasized was the importance of maintaining taste and food quality. In addition, with the absence of preservatives, it was expected to make the food tastier. Further, the high cost of raw material was another obstacle faced by Etty.

"Every business must have obstacles that we have to deal with wisely and patiently. If God willing, obstacles will surely pass us easily. That is the principle that I have been holding up, which keeps my business exists until now," Etty concluded.



*A Secret of Gaining  
Fortunes from His Skills*



# Story of M. Fery Kusnianto

*the Chicken Entrepreneur*



*He is not the kind of person who will write "I am raking in cash" in social media right after he got a corporate job. He is a person who acts more than he speaks. He achieved success by overcoming all obstacles. Surely this success is followed by an increase of income he desired!*

This is a glimpse story about M. Fery Kusnianto – a partner of Sahabat UKM's Jombang branch - a poultry farmer. Fery reveals the secret of his success in to be an





all-round entrepreneur.

Poultry business in Indonesia has become an industry with good business prospects. While previously many people assumed that running a chicken farm was a side job, it is no longer valid. Running a poultry business is a business that can generate a substantial profit. Fery Kusnianto's experience as a poultry entrepreneur in Jombang, East Java, proves it.

Starting from just trying, now Fery has become successful poultry businessman. Fery's consideration in deciding to try the business was because there was no one who run this business in his neighborhood. Although it was started as an experiment, Fery has an aptly strategy so that his poultry business can grow rapidly.



It was all started from around 2004, when Fery started to cultivate his poultry farm business. Only with a dozen of chickens, Fery ventured to open a chicken farm business. "At that time I was just trying my luck on chicken farming. I started with not more than 100 chickens and a modest hennery," he said.

That condition didn't break the spirit of the man who was born in Jombang, on February 2, 1977. This man, a man who is blessed with a daughter from her marriage with Grafit Anatasia Mella, is tenacious, dare to accept challenges and has a strong will to learn. Therefore, as the time passing by, Fery decided to

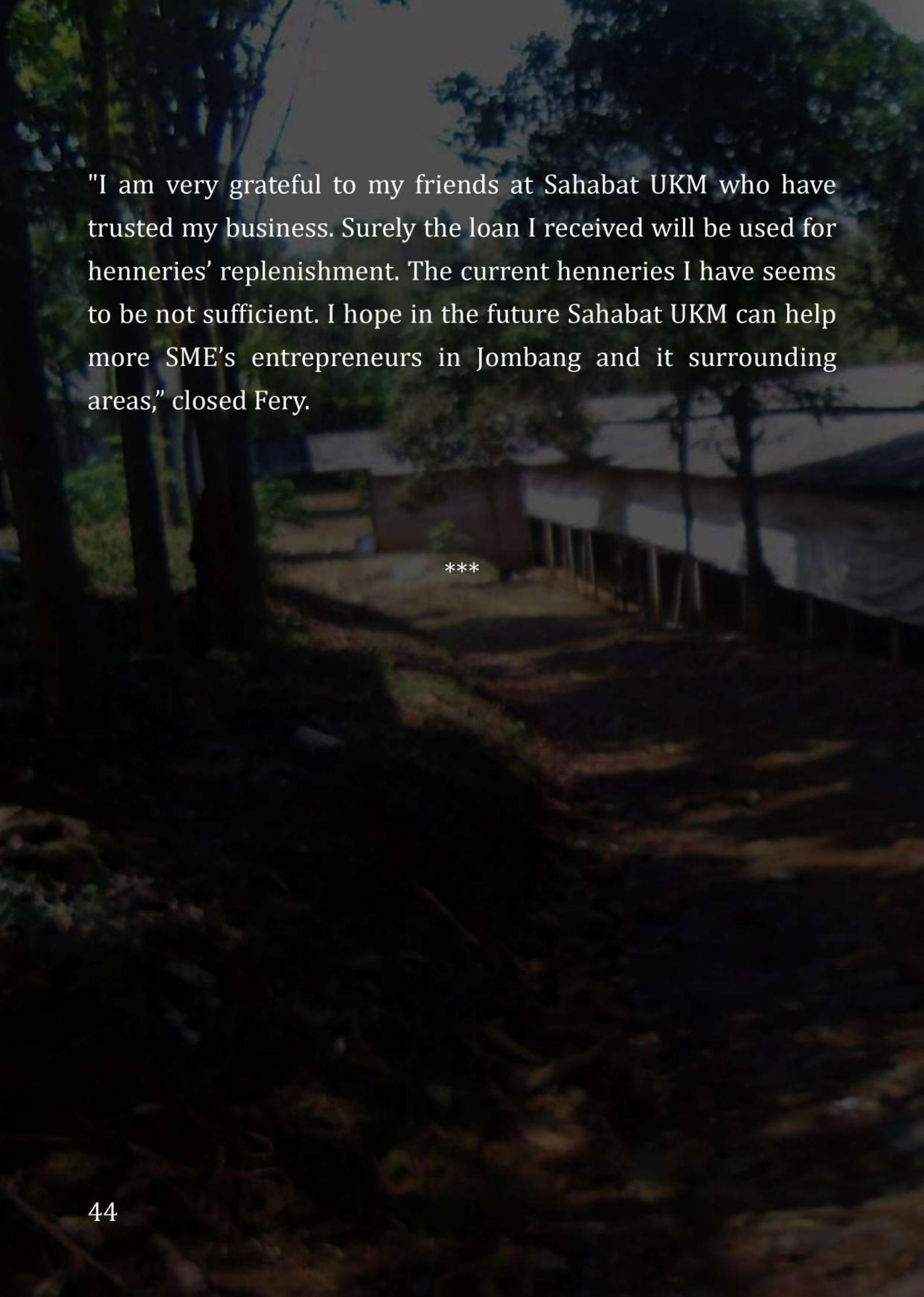
pursue the chicken business seriously.

Few chicken farmers who went bankrupt, yet Fery was not discouraged. Fery keep his chickens' maintenance and care a priority. His business continued to flourish. Along with the growing demand and number of chickens, Fery was inevitably had to enlarge his hennery.

### **Start changes for a more rapid growth**

However, enlarging business and the size of hennery was not that simple. Some financial institutions were still have a doubt on chicken farm business. Until on June 1, 2015, this father of one met and decided to work with Sahabat UKM to enlarge his business opportunity. For almost 3 years of good cooperation with Sahabat UKM, Fery's business development was quite significant. Hundred millions loans he received were paid in 36 monthly installments.

Now Fery has six henneries from previously three. He also now has 7 employees, while before he worked with Sahabat UKM he only had 3. Fery's annual turnover has also increased by 30%.



"I am very grateful to my friends at Sahabat UKM who have trusted my business. Surely the loan I received will be used for henneries' replenishment. The current henneries I have seems to be not sufficient. I hope in the future Sahabat UKM can help more SME's entrepreneurs in Jombang and it surrounding areas," closed Fery.

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A man with short dark hair, wearing a green patterned short-sleeved shirt and a red and white checkered sarong, is sitting on a brown mat on the floor. He is focused on processing long, green, leaf-like material with a knife. The background shows a wooden door and blue-painted walls. The text is overlaid in white cursive font at the bottom of the image.

*The Agent of Change  
who Turned Leaves  
into Money*

# *Story of Juhri*

*Fortunes can be Found Anywhere*



*When starting a business, someone needs more than money. Even when money come abundantly, without a strong will, the business will not work. When someone has already had a strong determination and commitment, then won't be impossible for him to succeed with their goal. Just like the inspirational story of a tenacious man named Juhri - a partner of Sungai Pinyuh Branch who had a leaf roof business.*



In the past, traditional houses in Indonesia used a roof made of natural materials such as nipah, shingle, wood, and roof tile. Nipah roof was still commonly used throughout the archipelago. It is true that some time ago the nipah roof began to be left for practical reasons. It need to be replaced every five to ten years. Yet, nipah roof makes room relatively cool. It is also more environmentally friendly. Nipah roof also provides a living to local residents. One of them occurred in Senggiring, Sungai Pinyuh, Mempawah, West Kalimantan.

Juhri, who was born 36 years ago, tried his luck by opening a roof-making business that uses leaf as the main material. He took this opportunity because there were still many residents around his house who used leaves roof as a substitute for roof tile as well as because there were not many similar businesses



in Senggiring.

"In 1994, I saw there were still many people around who use the roof of leaves as a substitute for roof tile which are more popular in big cities. Not only the price is expensive, to buy roof tile we must travel to Pontianak that took about 2.5 hours journey. This was what made me open the leaves roof business," said Juhri met by Sahabat UKM at his home.

Each month he claimed to sell almost as many as a thousand sago palm roofs. Each sheet is sold at a price of Rp1,000 - Rp 2,000. "Leaf roof is still in great demand because its nature that reflecting heat. It is different from the hot zinc roof," he said.

Juhri said that consumers who usually bought leaf roof are mostly owners of food stalls and chicken breeders. "Roof leaf is



considered convenient for roofing stalls and cages. Heat will burden the visitor as well as chicken," he said.

Despite the fact that time changes, seeing the existence of roof crafts made of leaf nowadays, Juhri is sure that the leaf roof would never be forgotten and will continued be used by people. Juhri even intended to expand his business to meet the needs of his surrounding community.

### **Developing business with cooperation with a financial institution**

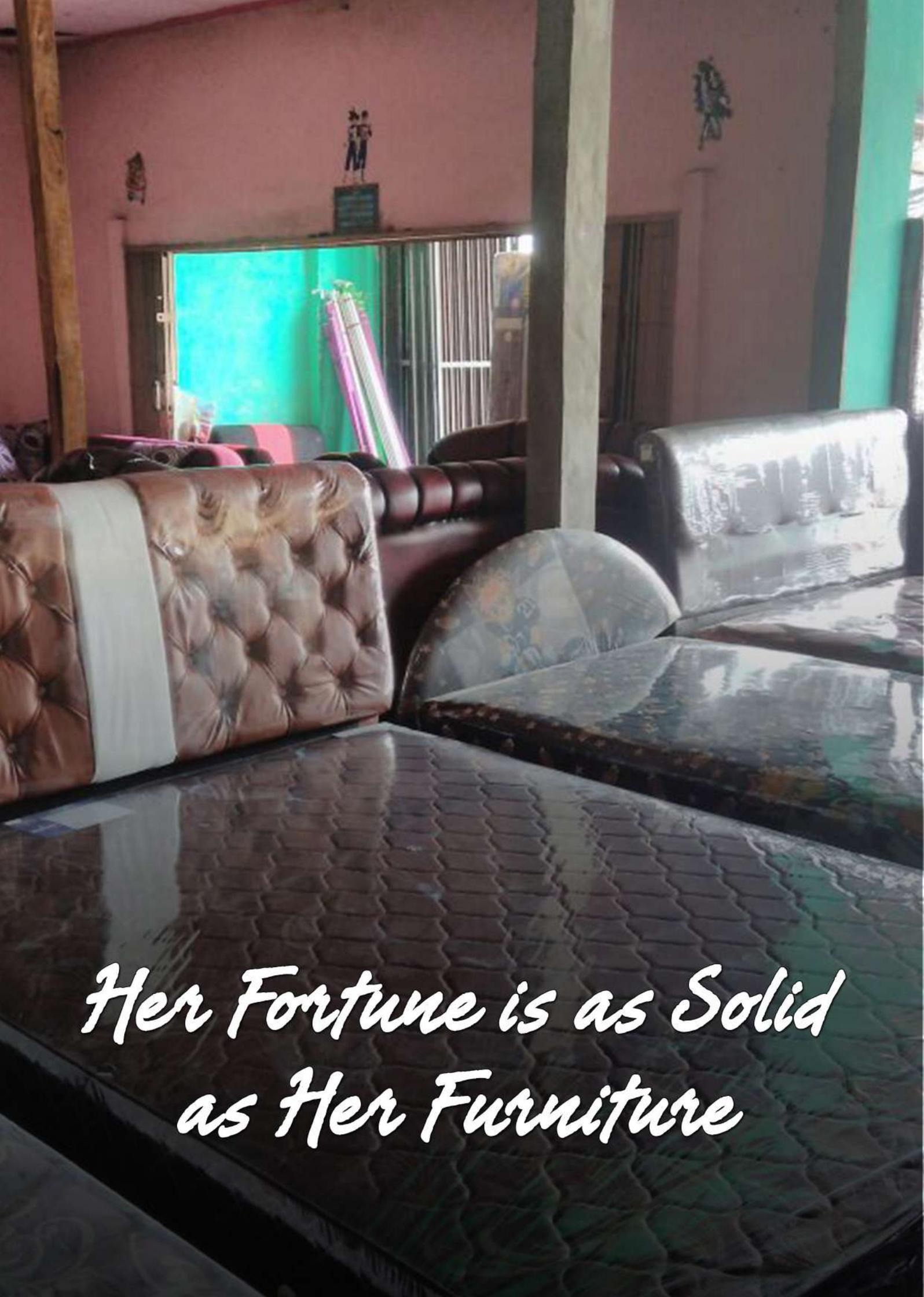
Back in 2015, Juhri looked for a financial institution that believed in his business. It was not a few, financing institutions that doubted him. With unyielding spirit, Juhri finally met Sahabat UKM who offered working capital loans for small and medium entrepreneurs. "It was a dream come true," said Juhri remembering the time when his loan was approved by Sahabat UKM.

"I remember my parents' message not to give up easily and not to get in despair. This was what prompted me. I have faith that my business would get the trust of people including from the

financial institutions," said Juhri emotionally, remembering the time when he started partnering with Sahabat UKM in May 2015.

Juhri's business today has millions rupiah turnover, doubled from the previous one. He used to only have a leaf roof business, but currently he also has a grocery stall with 10 employees. Juhri hoped that financial institutions will not underestimate this rare business anymore.

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*Her Fortune is as Solid  
as Her Furniture*

# Story of Lasinah

*The Furniture Entrepreneur*



*Perseverance is one's ability to survive amid pressure and difficulty. Persistence is one's power. Therefore, as we passed all the obstacles and see the results, we become very grateful. The results we obtained today are the fruits of continuous small efforts we did.*

That was what Lasinah did, a partner of Way Abung Branch who has a furniture business. Being less educated was not a barrier to succeed.



Being a successful entrepreneur apparently does not necessarily require a higher education. Just look at Lasinah, a primary school graduate who succeed with her furniture business that has a net profit of no less than hundreds of million rupiah per year. The life journey of Lasinah indeed was not an easy one. The ups and downs she experienced made her one of the leading furniture businesswoman in Way Abung - Lampung.

Not as easy as falling off a log, but Lasinah proved that diligence and hard work led to her success of being a furniture entrepreneur. Started from 2005, Lasinah's Wahyu Furniture Store at RT 002 RW 003 Daya Asri, Tumijajar, Tulang Bawang Barat, is the only well-known furniture store in Tulang Bawang today. It makes Lasinah optimistic that her store will thrive.



"Households needs, especially new furnitures, were only available in Lampung, which is far from here. That's why I ventured to open a furniture and other household appliances store here. I was optimistic that people around here would buy their households needs at my store," said Lasinah at her shop when met by Sahabat UKM.

The lack of operational vehicle was an obstacle that hampered delivery of orders to customers. The large number of orders brought a happiness for Lasinah, although eventually she had to enlarge her store to stock unsold items. This was because it took a few days to order goods from the nearby cities. So Lasinah need to provide a space to keep the supplies.

"Ten years since I opened the store in 2005 I witnessed a spike in furniture's demand. At the same time, smog that often hit

Sumatra and its surrounding areas, caused a slowdown in furniture's delivery. Inevitably, I have to increase my store's capacity to keep items that have not been sold yet," continued Lasinah while expressing her ups and downs.

Lasinah who was blessed with 3 sons from her marriage with Muson Arifin proposed working capital loan to expand her shop and to buy additional operational vehicles. Several financing institutions had been visited by Lasinah, but none of them was suitable for her.

### **A financing institution that fits her business' needs**

Until finally in November 2015, Lasinah met KSP Sahabat Mitra Sejati or better known as Sahabat UKM. Sahabat UKM offered convenience and beneficial working capital loan with amount up to hundreds of millions rupiah. "I don't want to discriminate, but I feel that Sahabat UKM is more flexible in terms of loan applications compared to others. Many requirements that I find unreasonable were demanded by some others financial institutions. Only Sahabat UKM who understand us," Lasinah explained why Sahabat UKM suits her.

Since joining Sahabat UKM, Lasinah's business has expanded. Today Lasinah has several branches/ stores. Her turnover has also increased to billions of rupiah per year with profit come at about 15% of the turnover. Other developments she felt after working with Sahabat UKM were her store – that is used as a warehouse as well - got bigger and almost the entire goods she sold were owned, rather than owned by third parties. Lasinah has also bought a house for her children that now she has 2 houses, 1 for residential purpose and the other one used as a shop.

As the saying goes "Thousands of kilometers journey is begun with one step", Lasinah can remember vividly the very first step in his business journey. Therefore Lasinah and her family are very appreciative of every effort, prayer, and droplets of sweat that Lasinah made continuously. The results are visible and real, as told in this story. Lasinah's business journey is worth the price she paid.

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*Its Annual Turnover  
is not as Mini as Bakpao*



# Story of Musram

*The Bakpao Seller from Tuban*



*Success and failure are inseparable sequences. Before gaining a success someone must have failed before. Though we experience failure after failure, never let them discourage us. Do not worry for we can be sure that we have become closer to a success.*

Just like Musram - a *bakpao* trader from Tuban whose annual turnover is not as small as *bakpao* - continue to grow and expand beyond his expectation.



Nowadays more people are trying their luck to run their own businesses or self-employed, for example by running a culinary business. Quite many of them managed to expand their businesses from a home industry to become a well-known business.

One of the businesses is a culinary business such as *bakpao*. *Bakpao* is known as a typical food from China and thus many people think that only a Chinese can make it. Apparently this was not true since there are some Indonesian who are able to do so. One of them is Musram, a Tuban, East Java descendant who is taking opportunity to sell bakpao to meet his daily needs since 2015.

Urged by the growing economic needs, Musram was challenged



additional source of income. Musram had the idea to run his own *bakpao* business. With support from his wife, he opened a shop named UD. Elsa Jaya. The shop was located at Jl. DR. Wahidin SH GG 28E / 22 RT / RW 006/002 Randuagung, Kebomas, Gresik - East Java.

Just in a very short period of time, seeing the growing demand, Musram decided to add production machines and increase his number of workers. The fund needed was not small and unlikely to be fulfilled by himself. "We did not expect to be that successful, no matter how many *bakpao* we produce every day, they are always sold out. Even once, in an hour the whole buns we sell were sold out".

## **It requires additional working capital to meet his customers' demand**

"Seeing this condition, we intended to add production machines and workforce in order to produce more *bakpao* in a shorter period of time," Musram said. At the end of August 2015 Musram met a Sahabat UKM team who offered various facilities and working capital financing. With relatively simple requirements, Musram decided to increase the working capital through loan from Sahabat UKM. From then Musram become more motivated to expand his business.

After getting additional working capital from Sahabat UKM, Musram's annual turnover increase significantly. In the first semester of 2017, his annual turnover increased by almost 30% compared to that of the earlier year.

Currently Musram makes *bakpao* in a variety of unique forms. His *bakpao* also has five different flavors, i.e. chicken, chocolate, cheese, green beans, and strawberries. Several other personal and financial developments Musram enjoys since working with Sahabat UKM including his renovated house, increment in *bakpao* carts from 5 carts to 20 carts, and hiring more

employees that today he has 16 employees. Today, his sales turnover touch tens of million rupiah per month.

"We are very grateful to Sahabat UKM who have helped provide additional working capital quickly and friendly, so we are not worried anymore to be able to meet the customers' demand," continued Musram excitedly.

Musram is blessed with 2 daughters and 1 son, who are still in the elementary school. Musram has succes with his business. We certainly do not want to just be an audience for someone's success story, right? Let alone just become a worker or subordinate of those successful people. Be the leader and master for ourselves. May the story of Musram be a role model for us about how important it is to work hard and reach our dreams.

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*Success Does Not  
Always Belong to Men*



# Story of Norwati

*The 3S Seller: Soto, Sate & Siomay*



*Perhaps many people believe that the future can be predicted. Basically, knowing our condition in the future can indeed be done. Not by prophecy, but by prediction. We can know our future by forming it by ourselves. The thing that strongly supports these predictions is by whether we take real actions.*

This was done by Norwati - a Sungai Piyuh branch's customer who sells *sate*, *soto* and *siomay*. A





A woman who is strong and ready to compete with men.

"*Sate... Sate... Sate...*" This *sate* seller's distinctive voice is indeed familiar in our ears. Using carts, they usually go around hawking their *sate* into housing complex. Similarly with Norwati, a middle-aged woman, born in Mempawah, Pontianak, who tries to earn a fortune from the skewers of meat made into *sate*. Like other *sate* merchants, Norwati and her husband pushing their *sate* cart around their residence.

Norwati, a primary school dropout, has now been blessed with a son and 2 daughters from his marriage with Parta Jaya from Mempawah. Norwati's story of becoming a *sate* merchant began in about 1994, when she was 33 year old. Back then, she felt that looking for a fortune in Mempawah was very difficult.



Several times she tried to start a business, but failed because she was lack of funding.

"At first, we just tried our luck by selling *sate*. We were afraid to fail again like those businesses we experienced before. It turned out that people here accepted our presence to sell *sate*. They were eager to taste this typical Madura cuisine," said Norwati.

Unimaginable before if Norwati and her husband's *sate* could be continuously increase in demand. It took less than 3 hours for their *sate* to be sold out. Each month their turnover increased drastically. Until one day it occurred to her to open a permanent *sate* stall. Physically, Norwati and her husband were not strong anymore for hawking.

Norwati chose a place around Mempawah terminal to open a

*sate* stall. The place was chosen because the terminal was quite crowded and her stall would be the only *sate* stall there. The spacious place was used by Norwati to sell *soto* and *siomay* as complements to her *sate*. She employed two employees to serve the food faster. As the business growing, the increasing number of customers who stopped by her *sate*, *soto*, and *siomay* stall became another problem for Norwati. An operational vehicle was needed for raw materials purchase. The purchase location was quite far from her business' location.

### **The need of operational vehicle to expand her business**

Around September 2014, Norwati took courage to apply for a loan to buy an operational vehicle. Norwati and her husband did not hesitate to come to the KSP Sahabat Mitra Sehati or Sahabat UKM office. Sungai Pinyuh branch was not far from her stall. "What I feel now is the lack of vehicles to buy raw materials considering that it is not only *sate* that we sell. Vehicle is a primary requirement we have to fulfill. The only way we had was to apply for this loan. For us Sahabat UKM was suitable as our financing partners," Norwati continued as accompanied by her husband.

After almost 4 years working with Sahabat UKM, there were several developments in Norwati's business. While previously Norwati selling *sate* only using a tent and cart, today she has a permanent place in the terminal that open at night. She also has renovated her *sate* cart that it can be used on street at noon. Moreover, in addition to selling chicken and beef *sate*, today Norwati also provides *soto* and *siomay*, even soup and fried rice.

Norwati has five employees today compared to only two, previously. In term of sales volume, she now can sell 10-12 kg of chicken and 1 kg of beef every day. Her son, Eka also helps Norwati in running the business. Norwati want Eka to prepare to take over her business in the future.

Norwati is glad to work with Sahabat UKM. Sahabat UKM's employees always maintain good communication and always open for inputs. Norwati is very satisfied with what has been provided by Sahabat UKM's team. This is visible on this couple's faces whenever they met Sahabat UKM, both of them are always smiling.

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*The Hardness of Palm Oil  
Is Not As Hard As Gaining  
Fortunes From It*



# Story of Paimin

*A Palm Oil Businessman*



*Palm oil is a promising business. Palm oil become a lucrative field to gain profit because of its selling value that tends to continuously increase over the year. Being a high-value commodity, palm oil attract many businessman to try their luck by seriously investing in palm oil. That's what experienced by Paimin, who originally worked as a palm oil farmer. Now Paimin already has his own 13 hectares of palm oil plantation.*



When Paimin started to open his own land back in 2007, he had only 1.5 hectares of land. Paimin found no difficulties to sell his crop. They were immediately sold to the factory, agents, or just to collectors.

"With only 1.5 hectares land, the yield was not enough to meet my daily needs back then. Inevitably we have to increase the land to be able to meet our daily needs," said Paimin started his conversation.

Until finally in 2014 Paimin received a working capital loan from Sahabat UKM. Paimin immediately bought 12 hectares of palm oil plantation with palm trees ready for harvest on it. The loan was also used to buy a 2 wheels vehicle for his children and one unit of 4 wheels vehicle for his daily operations.



Generally palm oil is harvested every 15 days, so that it occurred twice a month. According to Paimin, every month his harvest reached almost 10 tons. This yield is considered enough to meet his and his family daily needs.

"Here people sell the land along with the trees. So when I bought this land there were already palm trees on it that waited for harvest. *Alhamdulillah*, I directly used the loan from Sahabat UKM to buy a land for almost 12 hectares and for other purposes such as motorcycles for my children," continued Paimin.

Being success did not mean that there was no obstacle encountered in the business. Constraints sometimes come and go with no permission. It was also experienced by Paimin who has been a successful palm oil businessman for almost 12 years.



The most common problems faced until today are low quality fertilizer and fluctuated fertilizer price. This would affect the harvest time. Generally harvest can be done in 15 days, but when we use the low quality fertilizer, the harvest time may need more than 20 days.

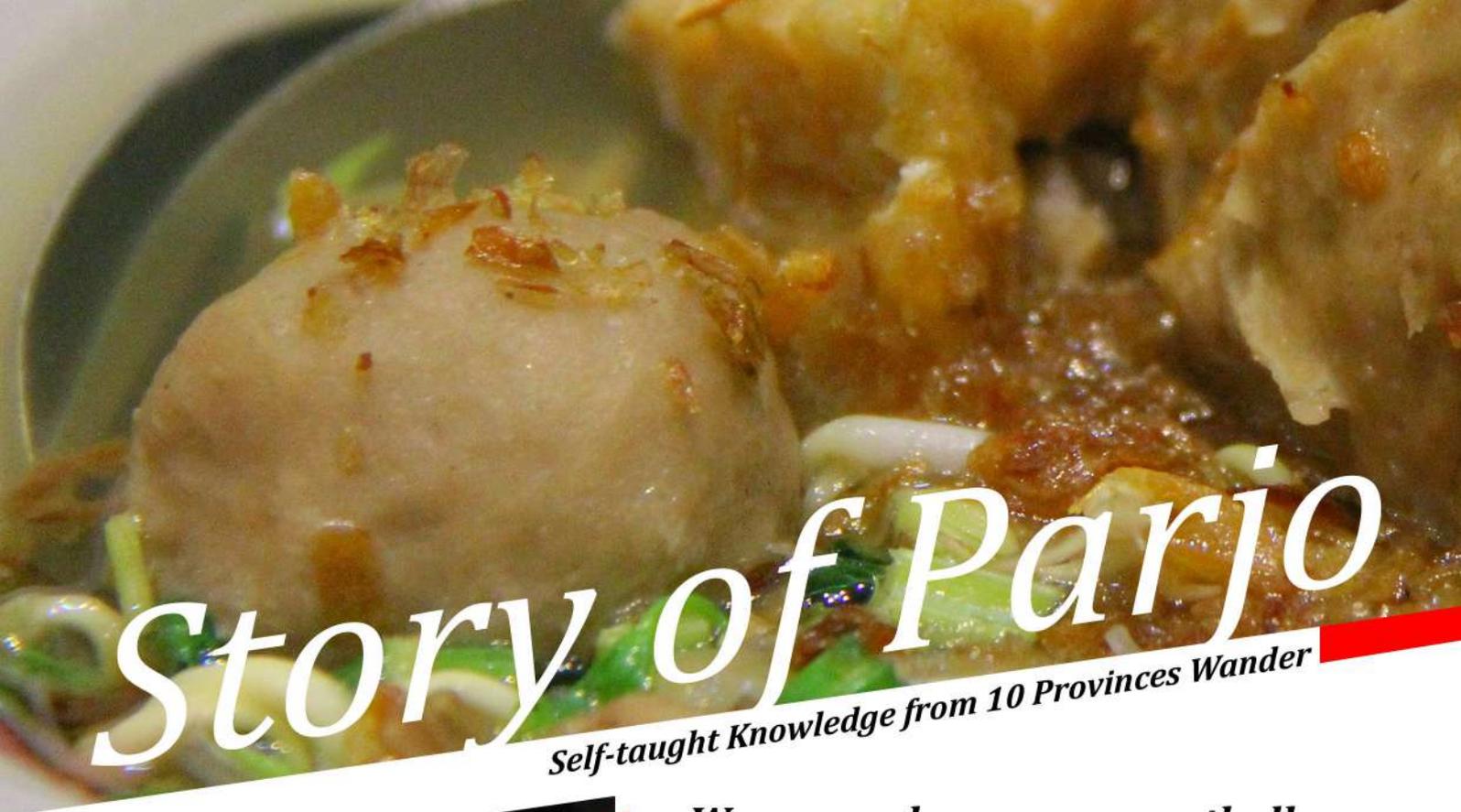
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**sahabat**  
KSP Sahabat Mitra Sejati

# *The Meatball Professor from Depok*





# Story of Parjo

*Self-taught Knowledge from 10 Provinces Wander*



*Warm and savory meatballs were the charms that attracted people to queue in a long line. Parjo's meatballs outlet is always filled with meatballs enthusiasts and lovers from the surrounding area. With only Rp 15.000 - 20.000 we could make our stomach happy and full of unforgettable sensation.*

Who would have thought Parjo's meatballs have become the target of meatball fans in Depok area? For example, as written in Rossi



Hermayanti's social media account: "For I and my family, Parjo's meatball outlet is our favorite meatballs place. We eat here twice a month. For us, the texture of meatballs, sauce, and vegetables, give us the ultimate pleasure. Their choices of meatballs are vary, not to mention their chicken noodle that is out of the world. Especially if the dish was mixed with chili sauce, white pepper, and a little bit of sweet soy sauce (it is really suite my appetite). For first time travelers to Depok, it is much recommended to try Parjo's meatball."

With todays' technology, information on 'Professor Meatballs' Parjo's meatball was easily found on internet. With a single click, everyone could access and easily find its location. Yet, this success certainly does not come instantly. It is the result of Parjo's long journey of exploring 10 provinces in Indonesia in



such a long period of time, which he started in 1984 when he was 20 year old. This means it took Parjo 34 years to succeed.

Started with a strong determination, Parjo came from Wonogiri to Depok in 1984. Initially, he came to learn, instead of making money. He believed that with knowledge money will come by itself. That time Depok was still a rural area. Parjo worked as a civil servant (PNS), but lasted only for 1 month, because he felt timed and so tied. He even had the opportunity to work in BKKBN for 3 months. Eventually, Parjo looked for friends who succeed in selling meatballs to Kalimantan, Sumatra, NTT, East Timor and other provinces that if counted add up to 10 provinces he visited.

Once, Parjo had been successful in Sumatra and enjoyed

significant profits. However, since the place was insecure, he felt uneasy and uncomfortable. Finally Parjo return to Depok to find a peace of mind. "Though I have less profit here, but my heart is peaceful, safe, and comfortable," said Parjo with humility, as he told his extraordinary experiences.

After being settled in 1992, Parjo decided to get married and began building a new life for his family to have a more meaningful life. Parjo recalled the time when he had to sell meatball using carrying pole as a travelling salesman, before he used wagon. Then, his dreams continued to grow to have a kiosk, though failed to have it for several times. However, his unyielding spirit continued. Because of his skill in making meatballs was part of his life, he was nicknamed as "The Meatball Professor" by his colleagues.

"Why do they call you as the Meatball Professor?" asked Sahabat UKM team. "Because I was an IPB alumnus, alias *Ikatan Pemikul Bakso* (Meatball Bearer Union). Ha ha," Parjo joked. The truth behind the nickname was really because Parjo's recipe and meatball dough was extraordinary. Made based on long experiences, his meatball is very special. The Professor has also created many cadres who finally open their own meatball

businesses.

### **A dream to have 4 meatball kiosks**

In 2012, Parjo met Pungki, Branch Manager of Sahabat UKM who offered him a loan. At that time Parjo refused the offer. Parjo believed that Pungki had to know Parjo's first so he would not get disappointed. That was an unforgettable message for Pungki. Until finally Parjo and Pungki established a good relationship and agreed for a billions rupiah loan. The loan was used to build kiosks and expanded his business.

After several years of cooperation with Sahabat UKM, Parjo has paid his loan off. Yet in July 2017 Parjo received another loan with 36 months tenor.

As a result of his cooperation with Sahabat UKM, currently Parjo already has 4 meatball kiosks. One of the kiosk was built on his own land. Parjo employed 20 people to help him manage those kiosks. Parjo also had a spacious house in Depok for his family to live in, with a fish farm next to it.

Nowadays, Parjo has already preparing his pension. He owned



farm with 10 Limousine Cattle at Karang Anyar, Wonogiri and a 5,000 m<sup>2</sup> durian and rambutan plantations that is located around Cikampek. Parjo also has 4 cars lined up in his house. A *Pajero* is used to transport to and monitoring of his plantation, an *Accord* to visit clients, a *Jazz* to monitor his meatball kiosks, and a pickup truck for meatballs distribution.



In term of family matter, Parjo also managed well. His first child has already finished his under graduate study at Gunadarma University while his youngest child is still in the 7<sup>th</sup> grade. Parjo explained that from his businesses, he able to give proper education for his children, make his family happy, provide a living for his 20 employees, and provide support for other meatball cadres.

Prof. Meatball sell 50 Kg of meatballs every day at his kiosks.

His meatball kiosks are well known in Depok and are always sought by culinary lovers. Thanks to 34 years of experience and 10 provinces travels, Parjo is deserved to be called Professor especially in the field of meatballs.

"We wish health, happiness, and forever success to Mr. Parjo who is friendly, warm and has noble behavior," prayer from Sahabat UKM team when visiting his residence. Many of Sahabat UKM team has enjoyed Parjo's meatball as well as get inspired by his life story. Parjo once become a special invitee in Sahabat UKM's internal event. Pak Parjo was indeed a role model entrepreneur.

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*Independently Running  
a Retail Business*



# Story of Putri H

*Inspiring Persistency of Putri*



*A popular business type among middle to lower class society is running a retail store. The most popular one in Indonesia is a small shop that sells basic daily needs such as rice, oil, instant noodles and others basic necessities, that is often labelled as warung sembako. This business is chosen by many people because often it has a good chance for success.*

Everyone consumed basic food necessities regularly. Yet,



*ayati*

certainly we must meet some requirements for the stall to be visited by many people. Warung sembako is a promising businesses, as witnessed by Putri Hayati from Sidrap, Pare-Pare.

"There are many ways to earn an income. A large income and a well-established finance is not only belong to people with higher education. An ordinary people with ordinary skills, still can have a well-established life as long as he is willing to try," said Putri Hayati started the conversation with Sahabat UKM.

I was inherited the business I am in now. I learnt that the keys of opening a retail store are strong intention, never give up spirit, and a solid willing to work hard. Having those attitudes, we can develop our business well, handle the problems



aroused, and make right decisions," said Putri in telling her persistency as a single mother of 4.

There are so many basic necessities we consumed regularly such as; rice, corn, sago, fruits and vegetables, sugar, chicken, beef and fish, milk, eggs, margarine and cooking oil, salt, and gas or kerosene for stove fuel. These are some of the products sold at Putri's shop that is located on Jl. A. Mappanyukki in Sidrap, South Sulawesi.

Putri runs her business with full of persistency and independence. Her husband passed away a few months ago, leaving her with four children. Putri's oldest was 28 year old and the youngest was 6 year old. In this not-so-fortunate situation, Putri keeps running her business well.

## **Business Continuity Needs Financing**

Back in 2014, Putri's husband had a friend who worked for Sahabat UKM. He wanted to develop their business by applying for working capital loan. The loan was granted in the last month of 2014.

There are some developments in her business after Putri received a loan from Sahabat UKM. These includes an increment of product varieties, smoother business practice, and a change of the ownership of the shop's premise from rented shop to owned shop.

Currently Putri requires no employees. All of the activities could still be managed with her family. Putri bought the products to be sold at her stall by herself.

Even though it is felt so much harder without a support from her husband in running this business, Putri remain optimistic that her grocery shop will be bigger.

"Maybe this is the best way for me and my family to raise the grocery shop. I am grateful for the role of my late husband

when he pioneered this business. Thanks to Sahabat UKM that has been very supportive to us that we can still survive until now," said Putri closing the conversation happily.

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# *Eviction Turns into Fortune*





# Story of Hj. Ramlah

*Eviction Turns into Fortune*



*The highway constructions that are simultaneously conducted in many regions of the country bring blessings to many people. This is including to those whose land are affected in land acquisition for the constructions.*

One of those people is Hj. Ramlah. Her house and stall were needed for the construction. For that reason, Ramlah and her family moved to her home town in Pangkep to build their business.



Although not receiving much money as compensation, Ramlah could still build a house and opened a food stall as well as a retail shop since 1992.

"This is started with the land acquisition for a highway construction. The house and stall that I built long time earlier were evicted. Since then we started a new life back in Pangkep," said Ramlah's husband with a smile when he was contacted by Sahabat UKM team.

Her success firstly took place at Ramlah's first food stall. It led her to open another one. In 2015 Ramlah received working capital loan from Sahabat UKM. This opportunity was not wasted by Ramlah to build a food stall named "Sudi Mampir" located adjacent to her existing food stall. They provides a wide

from sea food, fried chicken to the famous Saudara Soup.

Success in building food stall business did not make Ramlah complacent. Together with her husband, Ramlah also ventured into rental rooms business and bakery home industry. The working capital to open these new businesses also came from Sahabat UKM's loan. Today, the bakery has even grown further. While originally it only distributed bread from a factory for a resale, now, assisted by several employees, it produces Ramlah's own brand. As for the room rental business, Ramlah has built five rooms for rent.

"Apparently this is the best way for me and my family, to earn a fortune here in Pangkep. The five room rental business is never deserted by tenants. So does the two food stalls and bakery home industry. They are never empty of customers. This is really the best way to build our own hometown," said Ramlah.

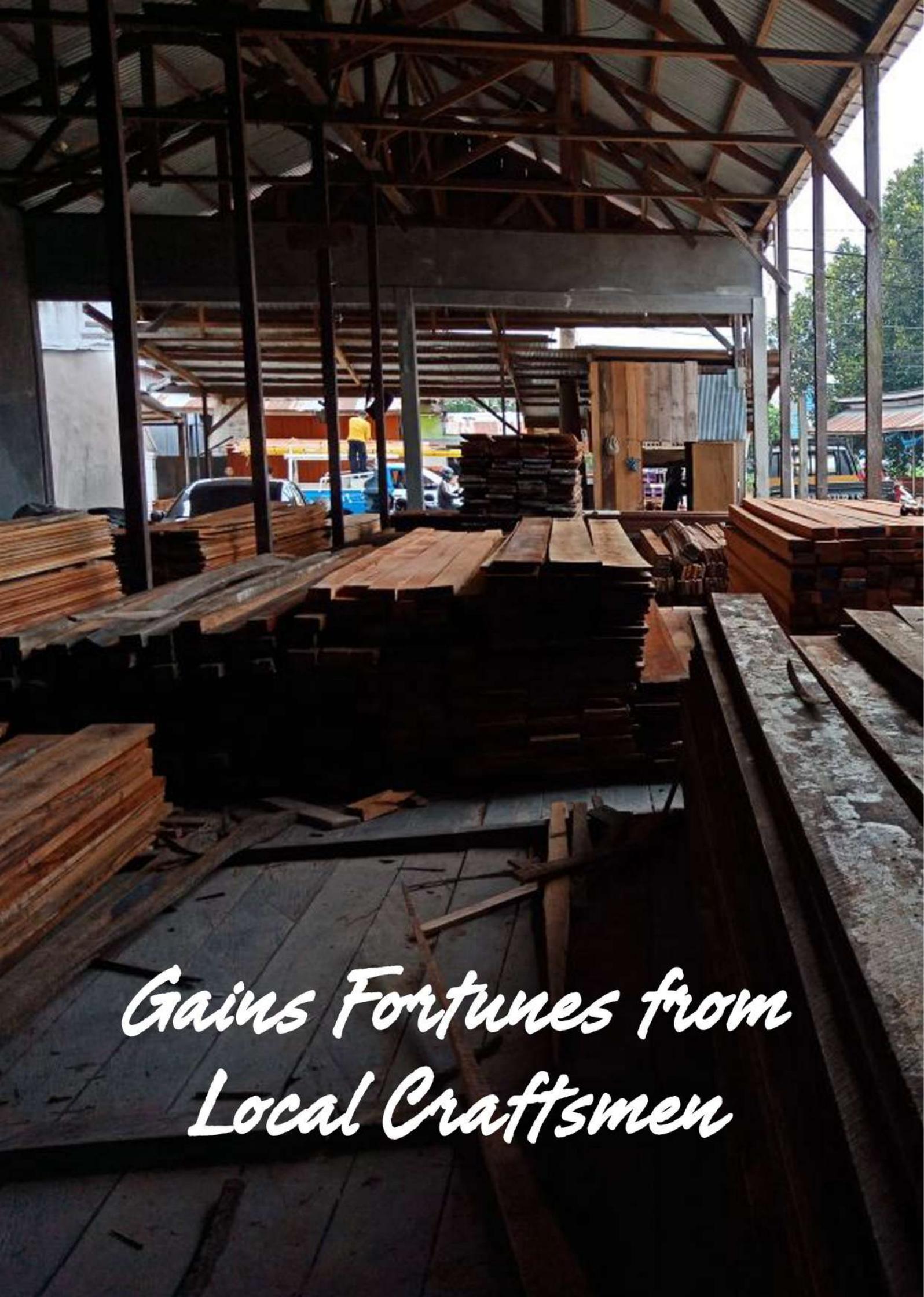
From her businesses, Ramlah earned sales turnover up to hundreds of millions of rupiah per month from the food stalls. She also got approximately dozens of millions of rupiah per month from room rental.

Ramlah was blessed with 5 children from her marriage with her beloved husband. The oldest child was 22 year old and has become a police officer. The youngest child was still 11 year old and still sitting in Elementary School.

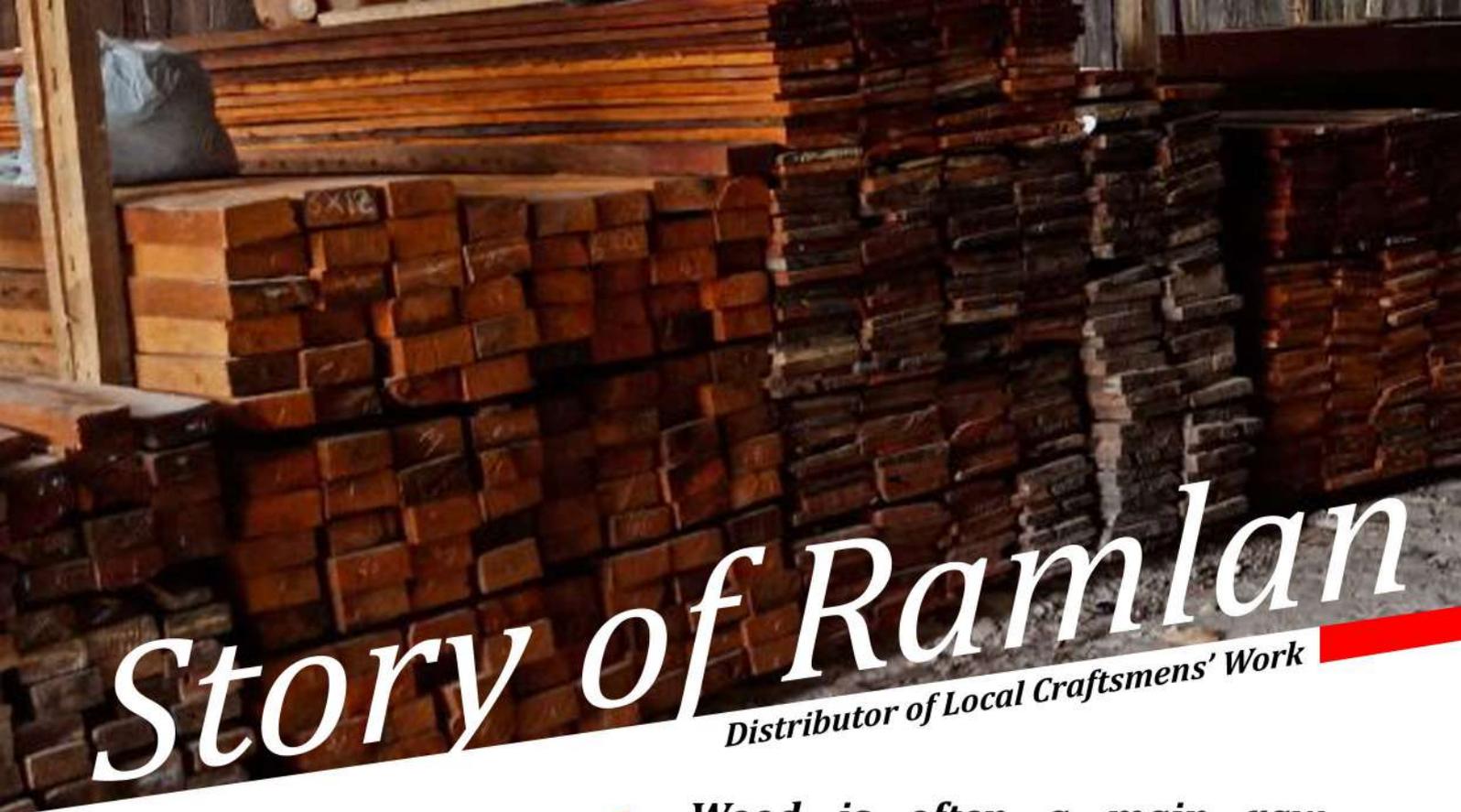
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**sahabat**  
KSP Sahabat Mitra Sejati

A large industrial warehouse filled with stacks of lumber and wood products. The structure is made of dark metal beams and a corrugated metal roof. The floor is covered with various sizes of wood planks and beams, some stacked neatly and others scattered. In the background, a person in a yellow shirt is visible near a blue vehicle. The scene is brightly lit, suggesting an outdoor or semi-outdoor environment.

*Gains Fortunes from  
Local Craftsmen*



# *Story of Ramlan*

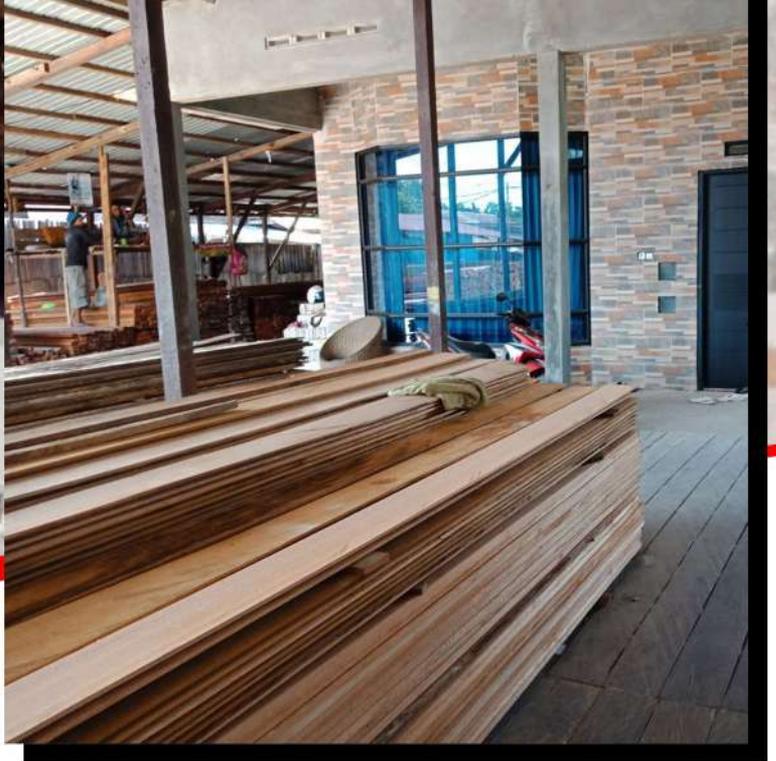
*Distributor of Local Craftsmens' Work*



*Wood is often a main raw material when we build a house or furniture such as cabinets, bookcases, chairs, dining tables, etc. There are many types of wood that could be made into household furniture such as meranti wood, teak wood, ulin wood and so forth. In Pangkalan Bun, Central Kalimantan, timber entrepreneurs were still somewhat rare.*

It is Ramlan, a man from Pangkalan Bun who tried his luck





by marketing wood processed by local people. Ramlan buy wood directly from the local craftsmen to make his fortune, as well as to help the rising living standards of the craftsmen who mostly live in the nearby villages. Under the banner of UD Karya Mandiri Ramlan run his business. "I only distribute the work of these craftsmen to those who need wood. That way, these craftsmen are no longer troubled in selling their products anymore," said Ramlan.

Ramlan's good intention bring fruitful fortune. Demands for wood had been increasing continuously. At the same time, the need for cash to buy wood inventory was also urgently emerged. Transaction with local craftsmen should be made directly in cash.



In 2015 Ramlan received a working capital loan from Sahabat UKM. It was used by Ramlan to increase the number of wood purchased from the craftsmen. As the result, sales turnover which originally only ranges from 5-10 cubic per month has now reached 20-30 cubic per month. The selling price touched millions of rupiah per cubic of wood sold. Ramlan said that his truck can carry as many as 8 cubic per month and there may be one or more delivery per week. It can be ascertained that Ramlan's monthly income reached hundreds of millions of rupiah. Surely a very tempting income.

Despite the increment in his furniture business, workshop was

not a constraint for Ramlan. Under the banner of UD Karya Mandiri, Ramlan only required a small place beside his house for he only purchased woods from the craftsmen when there're orders he received. So there's no need to hoard the wood for too long, added Ramlan. He also does not need a lot of workforce. The number of employees work for him has always been only 4 people. It makes Ramlan can coordinate easily and effectively.

Built on that steady income from the furniture business, Ramlan tried his luck in another business field. Ramlan entered a business that is perceived to be growing in Pangkalan Bun, a property business. He built six houses that doesn't take long to be sold out. Currently Ramlan plans to build other 3 houses.

"We should not be fixated only on our current business. Trying luck in other business is a new challenge to be conquered. Property is a business that is still relatively not popular in this city. That's why I dare myself to run a small property business," said Ramlan enthusiastically.

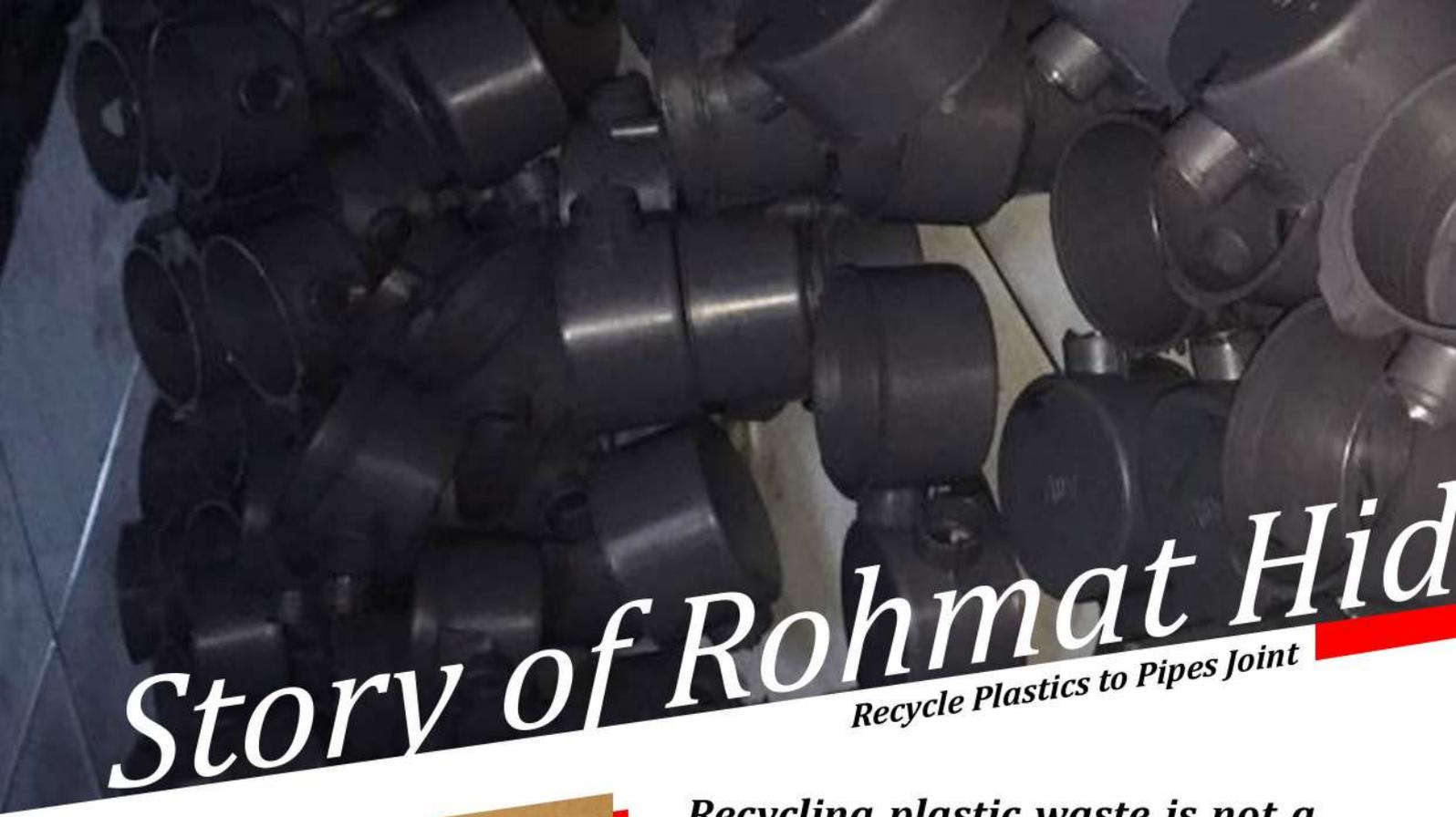
"The point is, whatever we do, as long as we do in whole-heartedly and with an unyielding spirit to move forward, undoubtedly it will lead to success," said Ramlan closing the talk

with Sahabat UKM that day.

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*Turning Trash  
Into Gold*



# *Story of Rohmat Hid*

*Recycle Plastics to Pipes Joint*



*Recycling plastic waste is not a new alternative to reduce plastic waste. Yet it seems that we tend to use more and more plastic, thus the amount of plastic waste continuously increasing. Many believe that the amount of plastic waste soon be harmful to the environment. Therefore, we need more ideas to recycle plastic waste into beneficial products.*

Rohmat was a man from Jombang



*ayatulloh*



who can be considered as an environmentalist since he was high school. In 2003, Rohmat finished his high school education and joint a college. Nonetheless, he enjoyed college for 6 months only. This friendly man could not stop thinking about garbage that piled everywhere and the potential impact to the environment. Determined to make money from garbage, Rohmat collected those waste and sold them to a plastic collector. Rohmat named his business as "9 Purnama" (9 Full Moon). He chose that name since there are 9 full moons in a year, while in the other 3 months, likely we could not see full moon due to the rainy season.

"It was all started when I graduated from high school in 2003, there were garbage piles scattered everywhere. I thought, what if nobody cleanup this garbage? So I tried to collect those



garbage and sold it to a waste collector to be recycled," said Rohmat in his workshop.

Rohmat's business journey was unique. He tried to do business on various waste. He explored the potential from plastic waste to other dry waste. However, according to Rohmat, plastic waste is the most beneficial. After 3 years working as a plastic waste scavenger, Rohmat then worked in a plastic washing and milling factory. Here Rohmat learned a lot about how to recycle plastic waste into useful material.

Long story short, in 2008 Rohmat met an old friend who has a pipe marketing business. He challenged Rohmat to make similar products that he can sell. Rohmat then tried to make pipes and pipe joints, like those



sold by his friend, using recycled plastic. He purchased a few molds as needed. Since at that time he has very limited funding, Rohmat could only buy the molds. He rented the machines used in the production process. Nevertheless, he produced not less than 10 different products.

"It was my friend who gave me the opportunity to open this business. I used this opportunity in the best possible way. Certainly I should not left the opportunity my friend offered me. He was very ready to market all products that I made. Limited financial resource that I had did not prevent me to raise the 9 Purnama banner that I have pioneered since long," said Rohmat.

From the profits that he accumulated, Rohmat could buy his own machines. Yet, demand for his products and its varieties keep increased. Adding molds to produce various new products in accordance with his customers' demand, was another constraint that he faced. A mold cost tens of million rupiah.

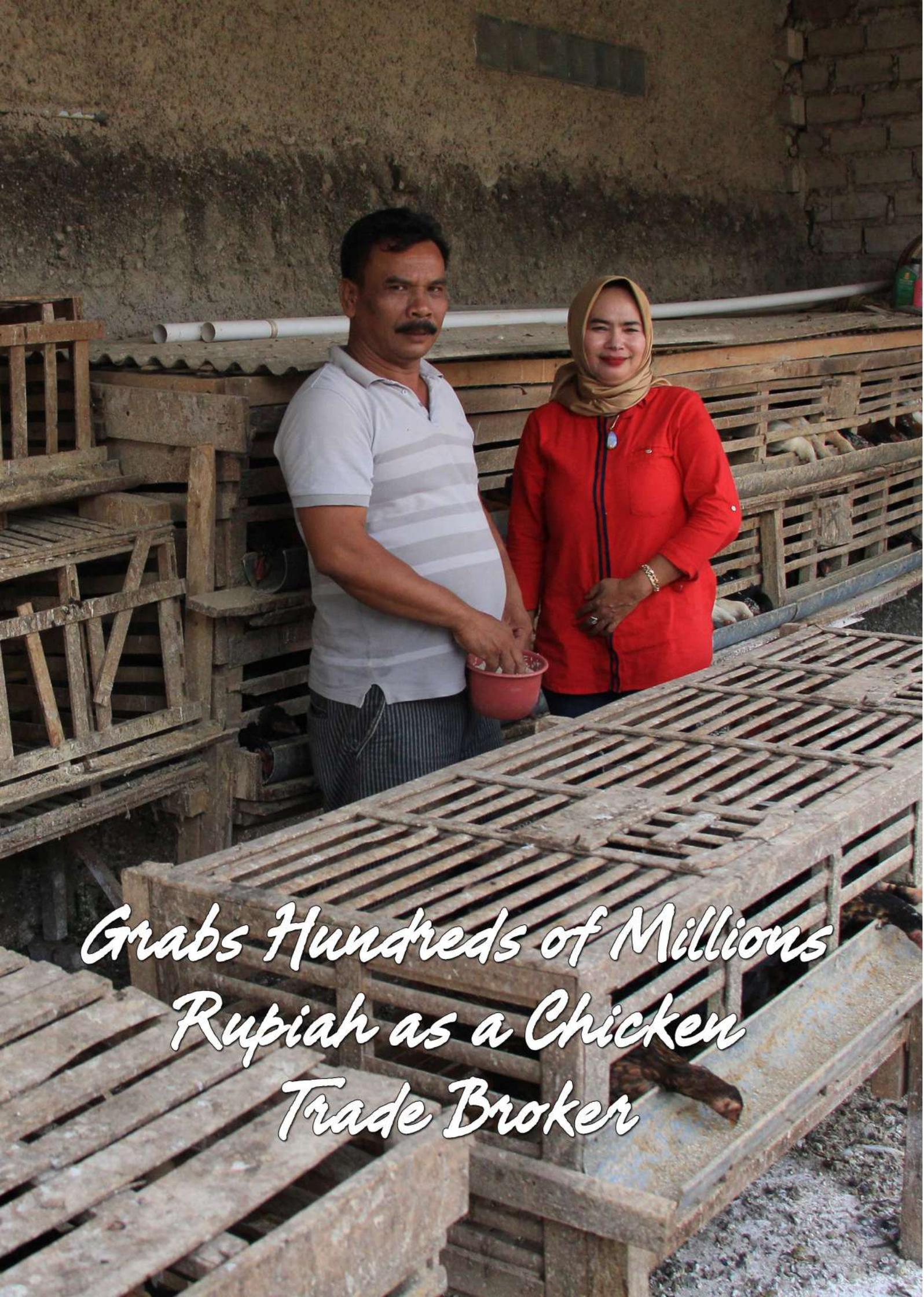
Rohmat then received a loan to increase his working capital from Sahabat UKM. The loan was used to purchase additional molds. Now the types of products manufactured by Rohmat has

become 16 types from initially 10 types in 2014. His sales turnover is also multiplied dramatically into hundreds of millions of rupiah per month.

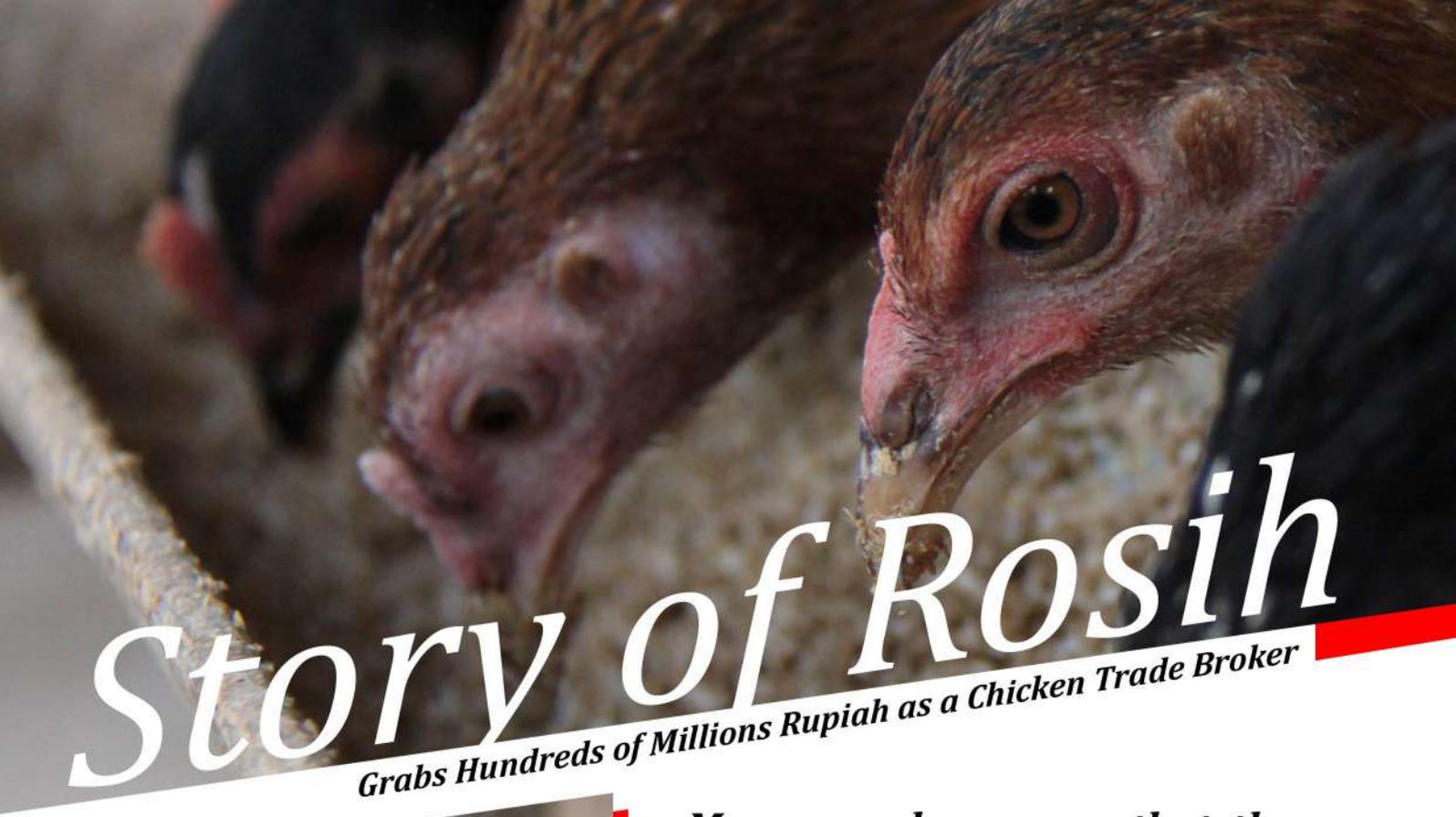
Accordingly, the number of employees also increased. From initially 6 people to 13 employees. Including in that number are 3 employees who have helped Rohmat since 2006.

"I can only tell everyone, not to underestimate waste. There are many ideas to turn garbage into gold. Let us compete to create something useful from the chunk of garbage," said Rohmat closing the conversation.

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*Grabs Hundreds of Millions  
Rupiah as a Chicken  
Trade Broker*



# Story of Rosih

*Grabs Hundreds of Millions Rupiah as a Chicken Trade Broker*



*Many people assume that they do not get the opportunity or the chance to move forward and succeed. While the reality is, opportunities are something that comes from us. Do not wait for opportunities to come, but tell and reassure ourselves that we are able to create those opportunities. Just like Rosih - a partner of Pamanukan branch of Sahabat UKM, who reaches hundreds of millions turnover as a middleman in chicken trading.*



The story of Rosih's business was started in 2005. At that time, Rosih - who is originated from Subang, West Java - supported by her husband, began to pursue chicken trading business. Started her business by selling rice to restaurants, Rosih who was only a junior high school graduate, decided to switch to sell chicken instead. The change was triggered by the fact that some restaurants were often looking for chicken distributor to ensure the supply of raw material for their chicken menu.

"At that time I only supplied rice to several restaurants. Along with that, the restaurants also ordered chicken for raw material used in their menu. At first they only asked for tens of chicken, but it got more and more. Finally I decided to pursue chicken trading business," said Rosih.



In running this business, Rosih who is assisted by her husband, feel that there's no significant obstacles to get free-range chicken to meet the demands from some restaurants in Subang and its surrounding areas. There are always people who are willing sell chicken to Rosih every day.

At first Rosih could only buy few chickens in accordance with her working capital, for she had to pay then in cash. As the time went by, the demand of chicken was growing. This drove Rosih to seek additional working capital to meet that demand.

On December 2016 Rosih decided to take a working capital loan from KSP Sahabat Mitra Sejati or Sahabat UKM, Pamanukan

branch. "At first I was hesitant to get in touch with a financial institution. Countless institutions had offer loans to me, including some banks and cooperatives. Until one day I was contacted by Sahabat UKM team," said Rosih while continuing her story.

A year since joining Sahabat UKM, there were many changes experienced by Rosih and her family. The number of cages that was originally only two, has now reached to five cages. They are also larger in size. In term of the sale volume, every day, the number of chicken purchased from chicken sellers and farmers has reached hundreds. All the purchase are paid in cash.

"We are grateful that the business that was originally only small-scale, is now growing rapidly. We also started to peddle ducks to some fast food restaurants, even though the number of buyers still not high," said Rosih's husband adding to what is said by her.

More meaningful impact felt by Rosih was the number of her sales turnover that increased drastically. At the beginning she could only sell dozens of chickens, now it reaches up to thousands of chickens or equivalent with hundreds of millions

of rupiah, with net profit of tens of million every month.

In addition, Rosih could expand her shop. While initially it was just a retail stall, today it is getting bigger and serve wholesale trading. Rosih can also buy a piece of land that will be built as a house with 20 rented rooms. Rosih was so glad that she told Sahabat UKM about her purchase of operational vehicles that was paid in cash.

Rosih feels that Sahabat UKM is not only a business partner but also a companion for her to become a successful entrepreneur. Starting from loans for capital, transaction processing, services, security guarantees, and even some of her concept for business practice were gained from Sahabat UKM.

"I hope Sahabat UKM will also become business partners and companions for other small entrepreneurs. I am convinced that in such way, both sides will be equally great," Rosih closed the conversation.

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*A Business as Bright  
as Her Smile*



# Story of Sri Purwanti

The Cosmetics Entrepreneur



*Who does not want to live successfully, to have a lot of money, and to be happy? Many people don't know the secret of a successful and happy life that they ended up doing same unnecessary things. Whereas those secrets could be learned from many people, including Sri Purwanti, a cosmetic entrepreneur who started her success from being a cosmetics marketer.*

The year of 1994 was the



starting point of Sri Purwanti's success story in the cosmetics industry. She started as a marketing staff for Cempaka Cosmetics and showed a good performance at that role. However, the company gradually experienced a decline in its business, so that in 1995 to 1996 Sri moved to Ratu Ayu Cosmetics, still in the marketing role.

In 1997, partnering with a friend, this friendly lady opened her own business. While her friend focused on the cosmetics procurement, Sri remained taking care of the marketing aspect. This joint business, using Claresta Cosmetic brand lasted until 2008.

In 2008, this mother of 4 quitted to try a multi-level marketing business. Later in 2010 this friendly mother tried to regain her



fortunes by going back to have a partnership with her old partner under Krista Cosmetics brand. This was when the company continued to thrive. Then, in 2016, as Sri's partner had already have many some other businesses, Sri's partner offered her to completely take over the cosmetics business. It was a dream came true for Sri. By owning her own cosmetics business, Sri Purwanti has more freedom to manage the business. It was in this year, this tenacious and disciplined lady wanted to expand her business and her asset using loan.

**Self-owned business adds flexibility in managing her cosmetics business**

Still in 2016, Sri met Mrs. Lies, Sahabat UKM's Jati Asih Branch Manager by reference of her friend. Sri agreed to increase her working capital through a loan from Sahabat UKM. Owing to her hard work for 2 years and with support from Sahabat UKM, now Sri has her own office with 8 employees, from previously just 6 employees.

Thank to her business development as currently there are two private cars in her house and six other cars to support her business. This Pesona Nusantara cosmetics continues to advance rapidly. The business located at Jalan Fajar Niaga No. 63, RT. 04 RW. 20, Jaka Sampurna, West Bekasi has sales turnover of hundreds of million rupiah a year.

Sri would resume her cooperation with Sahabat UKM in the near future for a purchase of home office. "I hope Sahabat UKM may provide a competitive interest," said Sri closing the conversation that day.

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KSP Sahabat Mitra Sejati

*Minum Jamu! Warga Sehat Negara*



*His Fortune was not as  
Bitter as His Jamu*

# Story of Sucipto

*His Fortune was not as Bitter as His Jamu*

*Actually, almost everyone has unique and interesting ideas. Unfortunately, only few are willing to actualize the idea. Sucipto is one of the proactive man, who have the initiative to start actualize his idea.*

When opportunities seems to be nowhere, they won't give up. They will continue to seek or create a new one. Sucipto, an herb *jamu* entrepreneur continued to work persistently in the midst of crisis he once faced.







Thus he succeed and grew the business he had.

Started in 2002, Sucipto and his wife got the opportunity to sell their product in Prof. Hembing's promotional event at a modern retail outlet. Using a table, Sucipto and his wife opened a ginger *wedang* booth. Unexpectedly, their product was favored by the visitors. They liked the herbal *jamu* made by Sucipto using no machine, with his own grinder at home.

Over time, Sucipto and his wife who were always come together in doing this business, flooded with orders. They needed a herb grinding machine to help them fulfill the order. In fact, they needed much more fund to build their herb factory.

Committed to the business, Sucipto founded CV Bintang Terang



Lestari (Daun Mas Herbal) to seriously develop his business. Various drinks and herbs were produced. Consequently financing was required.

### **A Hope to have a shop & factory to fulfill orders in large quantities**

From Sahabat UKM, in 2015, Sucipto obtained hundreds of millions rupiah loan. Sucipto, who has a great vision of making people healthy without relying on chemical drugs, managed to build a factory and a shop. With a great responsibility and discipline, in 2017 the couple managed to pay off the loan. Further, considering the loan's benefits, Sucipto and his wife renew the loan. This time they applied for a 36 months bigger amount loan.

Three years partnering with Sahabat UKM, this tenacious businessman managed to increase his sales turnover for almost double. With 6 employees, Sucipto has 2 houses and 1 store in Grand Galaxy City.

Sucipto's friendliness has been felt by the Management of Sahabat UKM who visited his workshop in October 2016. In this event Sucipto and his wife showed and taught management of Sahabat UKM on how to process herb *jamu* until they ready to drink. At the same event, Mr. and Mrs. Sucipto conveyed a greeting. "Hospitality and sense of kinship made this interaction full of intimacy and made us eager to work continuously," said Erna Sucipto while releasing KSP Sahabat Mitra Sejati's management back to the office.

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**sahabat**  
KSP Sahabat Mitra Sejati



*Anything Can Turn  
Into Money*



# *Story of Sudiro*

*The Owner of Grocery Shop, Stall and Car Rental*



*Everyone need to fulfill his/ her basic necessities such as rice, sugar, oil, and other foodstuff. This made a lot of people chose to open a grocery store business. Opportunity from the small scale retail store should not be underestimated.*

Demand to the daily needs certainly tend to constant, rather than seasonal. Yet, other aspect that make this business appealing is it can be started from a modest house. This was



what inspired Sudiro to open a daily need stall. When Sudiro started his retail business, he opened two retail shops at two different locations at the same time. In one location, the retail stall was coupled with a water refill business.

"I took the most from the situation in the surrounding area. To get basic necessities, people had to go to the nearby city. This made me think to open a retail shop, so that people around this area were no longer have to go far to the nearby city to buy basic necessities. While I had some money, I immediately opened two retail shops in two different locations," said Sudiro started his conversation.

Not only that, Sudiro's business wit found other business opportunities that did not yet exist in his area at that time: car



rental and stall rental. Sudiro was then looking for ideas to realize his idea. One of the main thing that he need was capital funding.

In 2014 Sudiro received a working capital loan from Sahabat UKM. This was not wasted by Sudiro to get more fortune. The loan was used to buy 2 vacant lands, one of which currently has 20 stalls on it while the other one is still empty. The money was also used to buy 4 more units of four-wheeled vehicles, that currently he has 5 cars to be rented.

"Finally, my wish to open a car and stall rental businesses are realized. From that business, now I have three cars, while previously I only had one. I also owned two pieces of lands. Currently, 20 stalls has been established in one location. They have been rented. Soon I will use the other location," said



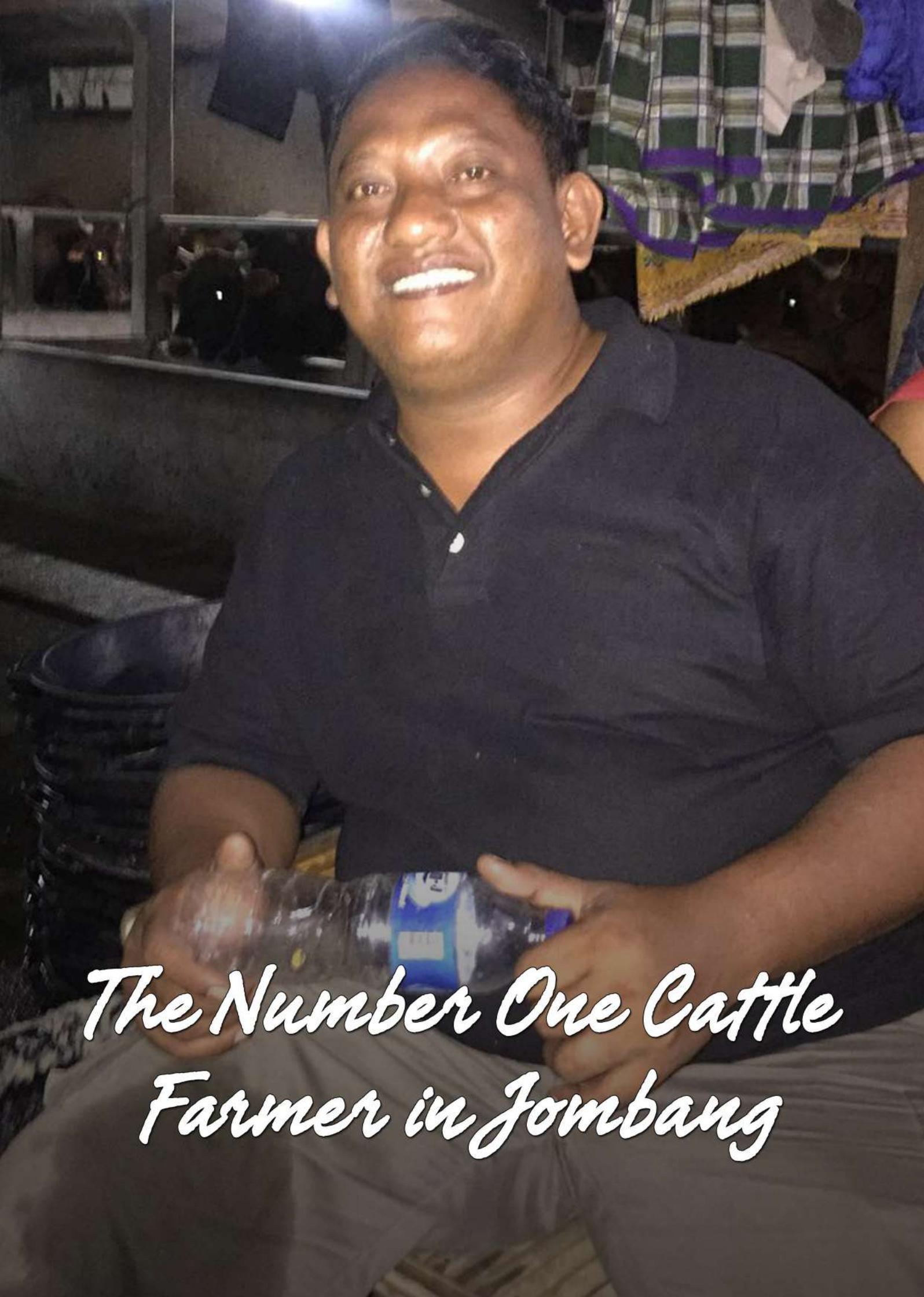
Sudiro.

Number and variety of products sold in his two retail shops has also increased. From those three businesses, Sudiro managed to gain sales turnover of tens of million rupiah per month. Certainly a quite fantastic amount for Sudiro who started his business from a modest mom and pop store.

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**sahabat**  
KSP Sahabat Mitra Sejati



*The Number One Cattle  
Farmer in Jombang*



# Story of Sugiono

20 Years of String up Success



*The 1998 was the beginning of Sugiono's cattle farming business. He started with trial and error and at that time he was still living with his parents. However, with tenacity, hard work, and 20 years persistence, finally Sugiono - the friendly cattle farmer - has successfully become the number one cattle farmer in Jombang.*

Cattle farming business was one of the livestock businesses that required precision and patience



to run. It is not easy, because there are so many things to be taken care of, from the cage maintenance to the impact on the surrounding environment. That are what have been done by Sugiono – a successful cattle farmer from Jombang, East Java.

As we know, taking care of cows requires extra energy than taking care of other livestock such as poultry, goats, or even worms. Thus, running cattle farming properly is a must that it can grow and operate smoothly. That was emphasized by Sugiono starting his conversation with Sahabat UKM.

Cattle farming business certainly is not a livestock business that promising extraordinary return, that require small amount of capital and provide return in a short period of time. It need extra patience and significant working capital to do nursery,



maintenance (animal feeding and cage maintenance), and a viable livestock business strategy. Only after these basic activities functioned properly, further activities can be added. Such as Sugiono that now has expanded to, not only cattle farming, but also selling cow leather to factories.

In the course of his business, Sugiono, who has a wife and 3 children, had experienced a profound sorrow when his second child died because of illness at the age of 9 months. Sadness was inevitable for his beloved child's passing. However Sugiono had to stay focus for the continuance of his cattle business.

His beloved family had become his source of spirit. The cattle business could continue to grow due to mutual support from Sugiono and his family. Finally this sociable father wanted to start developing business through strengthen his working

capital.

### **Enlarging and adding cages to gain success**

To expand his business Sugiono was looking for a support from a financial institution. Sahabat UKM happen to be his choice to increase his working capital. Until today, Sugiono has proposed loan twice. In November 2016 Sugiono received a 40 months loan while in October 2017, Sugiono received another 48 months loan from Sahabat UKM's Jombang branch.

After 2 years of cooperation with Sahabat UKM, there were many improvements enjoyed by Sugiono. He now owned 2 large cages that could accommodate 80 and 150 cows respectively. Surely it also can't be separated from Sugiono's character. Always have a positive mindset, for him there is no obstacle that can't be surpassed as long as he continues to work his best.

Previously, Sugiono's cattle farm had only 5 employees, but currently there are 30 people who helped him. This made Sugiono happy. Some of his employees were his relatives. Thus, his business help the economy of not only his family, but also of

his relatives.

Today Sugiono has already owned 8 houses compared to 5 houses a couple of years ago. He also bought more cars. While previous only kept 2 cars, currently he keep 5 cars. This resilient father also has a truck and a pickup truck for cattle distribution purposes.

In 2016, Sugiono only sold 2 or 3 cattle per day, but now he sells up to 10 cattle daily. He also sells cow leather that reaches up to 60 sheets per day. It is fantastic to see how Sugiono has been able to be excel in cattle business.

"Once again I thank Sahabat UKM for a good cooperation in providing me a working capital loan. This has enable me to reap hundreds of millions rupiah profit per month," said Sugiono, who was currently not only a cattle farmer, but also a cowhide seller, and a beef trader in Jombang.

This article was expected to be a guide for you to success in cattle farming business in Indonesia in the future.

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*A Former Employee  
Turned to Palm Oil  
Businessman*



# *Story of Supri*

*Independent Palm Oil Business*



*Having a big income is everyone's desire, including Supriyanto. Equipped with knowledge of palm oil plantation, Supriyanto was willing to leave his employee status. To be more advanced and better he must dare to get out of the comfort zone, for being a palm oil businessman was one of his dreams since long before.*

To beatify parents, children and wives, by giving them as loved ones the pleasure, comfort and

# Supriyanto



fortune from Allah SWT through unfailing efforts and prayers, is what continuously motivate Supriyanto.

Palm oil plantations and industrial processing in Indonesia are some of the keys to the country's economy. The export of palm oil is an important source of income and an industry that provided employment opportunities to millions of Indonesians. Location wise, almost 70 percent of palm oil plantations in Indonesia were located in Sumatra.

"Palm is one of the most widely produced and consumed oilseeds around the world. In addition to its cheap price, it is highly efficient and highly stable oil products to be used in various food and cosmetics products, as well as biodiesel resources. Most palm oil plantations are located in Asia because



the palm tree species require warm temperatures as well as enough sunlight and rain to maximize yields,” said Supriyanto on why he chose this type of business when talked with Sahabat UKM.

Palm oil is an excellent commodity that contribute significantly to the development of agribusiness in Indonesia. The condition certainly opens business opportunities for small-scale palm oil plantations. With certain size of land and strong will, anyone could dive into this business. One of them is Supriyanto who resides at Bagan Tujuh, RT 002 RW 002, Ujung Batu, Rokan Hulu District, Riau.

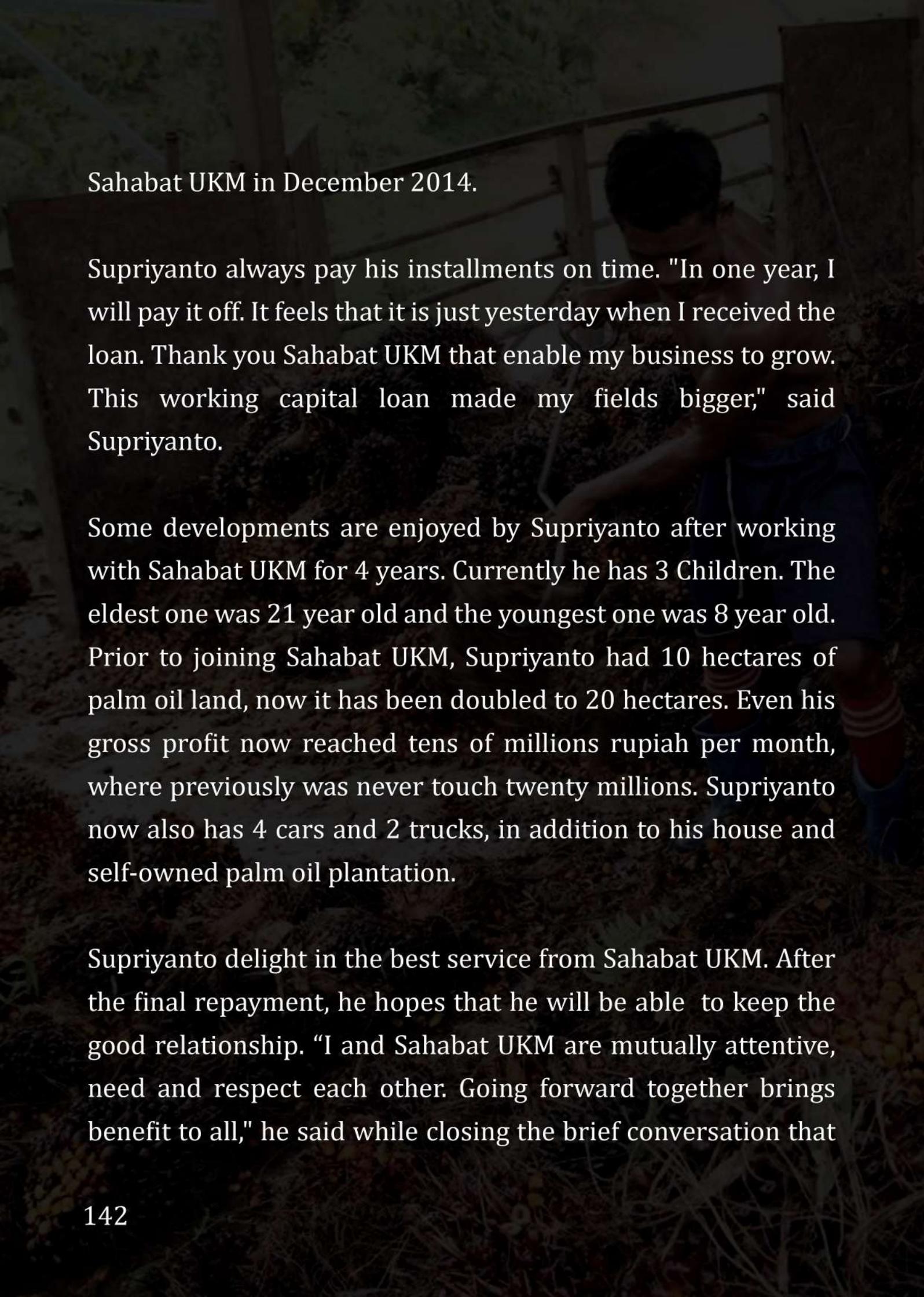
Supriyanto started his journey on palm oil business in 1992 while working as an employee, as he was still single and physically very strong. At that time, being an employee was his

way to add experience and knowledge, especially in the field of palm oil plantation. Eventually, this skill and knowledge made this father of 3 very reliable in the palm oil business. He began to think to swerve from being an employee. Being an employee, rather than made him calm and being in the comfort zone, it made Supriyanto increasingly strived to have his own business. Managing his own business was a challenge turned great fortune indeed.

At the end of 2014 many financing institutions offered to cooperate with Supriyanto, but the process took too long for Supriyanto. Then, one day Supriyanto met Koperasi Simpan Pinjam – Sahabat Mitra Sejati (Sahabat UKM), where whose fast, friendly, and proactive service matched the service that he expected.

### **Business development by expanding plantation area**

Palm oil business needs an adequate plantation area. The bigger the area, the more efficient the process would be, the bigger the business would be. Expanding plantation area requires a significant amount of funding. Accordingly Supriyanto applied and received a working capital loan from



Sahabat UKM in December 2014.

Supriyanto always pay his installments on time. "In one year, I will pay it off. It feels that it is just yesterday when I received the loan. Thank you Sahabat UKM that enable my business to grow. This working capital loan made my fields bigger," said Supriyanto.

Some developments are enjoyed by Supriyanto after working with Sahabat UKM for 4 years. Currently he has 3 Children. The eldest one was 21 year old and the youngest one was 8 year old. Prior to joining Sahabat UKM, Supriyanto had 10 hectares of palm oil land, now it has been doubled to 20 hectares. Even his gross profit now reached tens of millions rupiah per month, where previously was never touch twenty millions. Supriyanto now also has 4 cars and 2 trucks, in addition to his house and self-owned palm oil plantation.

Supriyanto delight in the best service from Sahabat UKM. After the final repayment, he hopes that he will be able to keep the good relationship. "I and Sahabat UKM are mutually attentive, need and respect each other. Going forward together brings benefit to all," he said while closing the brief conversation that

day.

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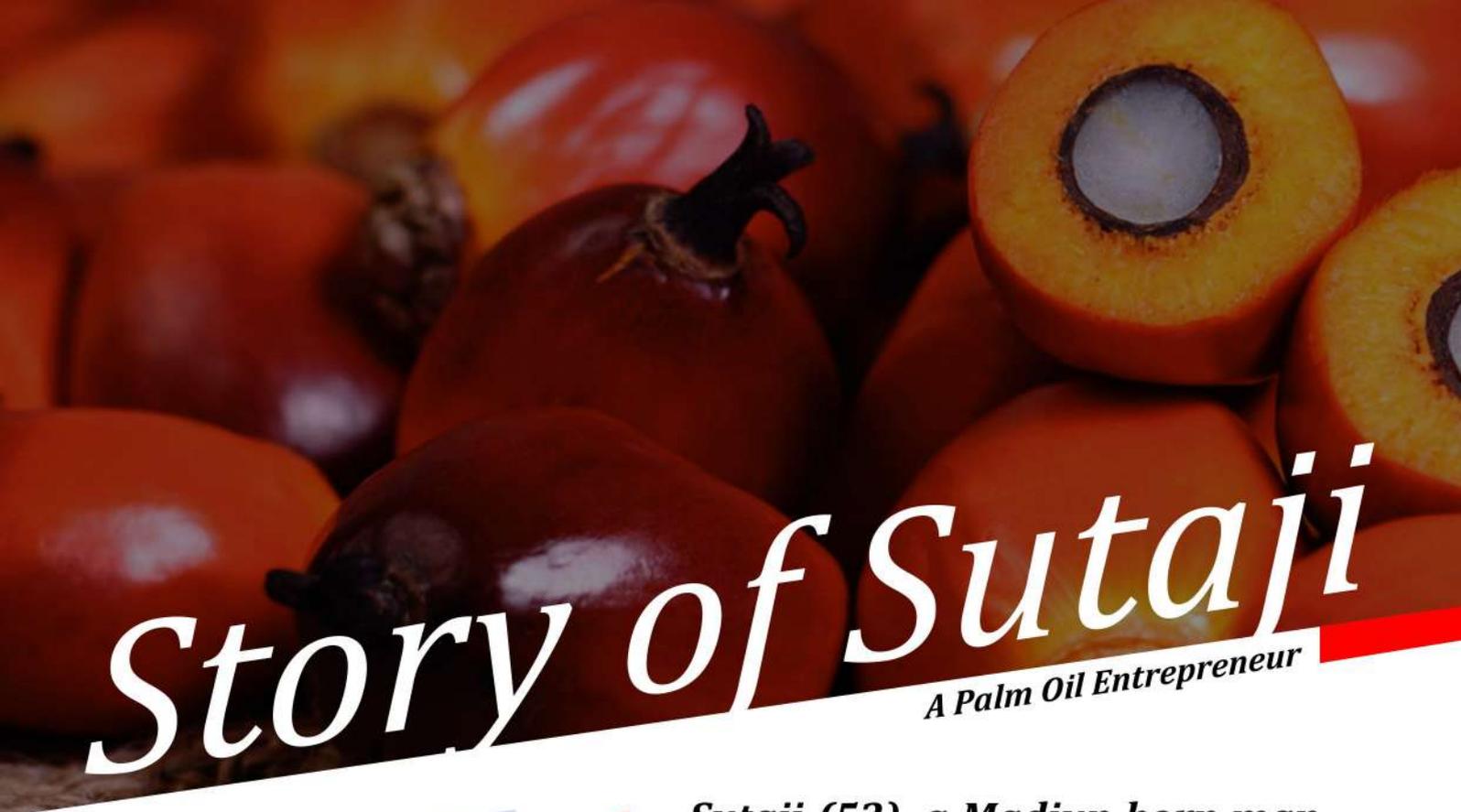


**sahabat**  
KSP Sahabat Mitra Sejati



# *Gaining Fortune From The Hard Palm Tree*





# Story of Sutaji

*A Palm Oil Entrepreneur*



*Sutaji (52), a Madiun born man who migrated to Kota Tengah, is quite popular among people of Kota Tengah District and its surrounding areas. His ability to identify and take advantage of opportunities is the key for him in running business. Being a self-taught person made Sutaji a successful businessman.*

At his age that has passed half a century, Sutaji, as he usually called, is the owner of 60 hectares oil palm plantation. His



plantation even continue to expand.

Sutaji started to be involved in the palm oil business in 1999 when he worked for a palm oil processing factory. From his income as a palm oil processing factory worker, Sutaji had already gradually purchased empty land to be planted with palm oil trees. He saw that palm oil had a great potential and Indonesia was one of the few tropical countries in the world where its climate and land conditions are suitable for large-scale palm oil plantation.

"Working for a palm oil processing factory for a year, I saw with my own eyes how tempting the prospect of a palm oil business is. It made me aspiring to have my own palm oil plantation. I saved a little money out of my salary to buy empty land that I



I would plant palm trees on it," Sutaji began his story.

What makes palm oil plantation appealing, palm oil has many derivative products and could be processed into numerous products to meet various needs, from food to basic material for various industries. It also could be used as an alternative energy source such as that in biodiesel.

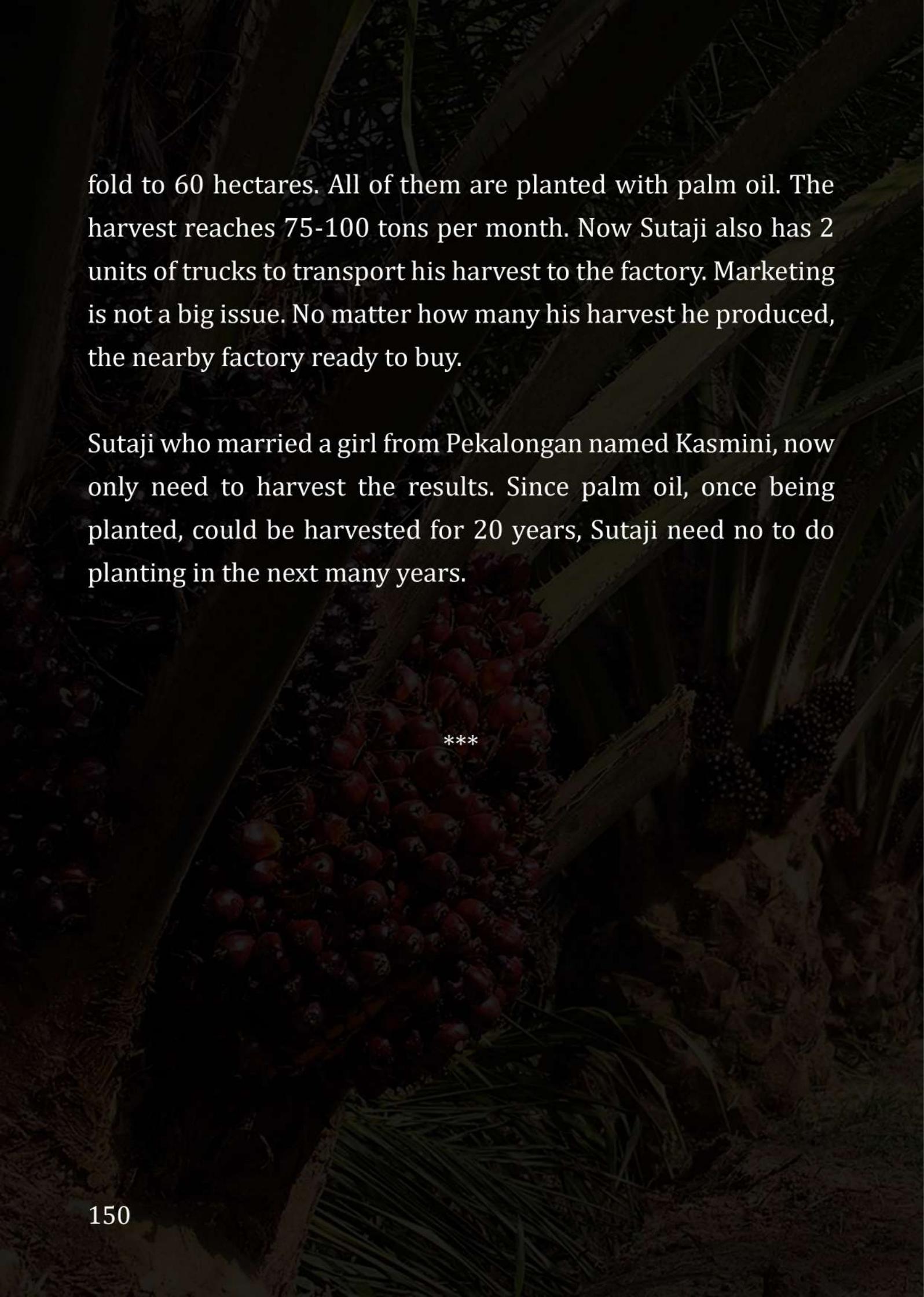
In addition, according to Sutaji, the work in the palm oil business is not very demanding. "People like me, when we reach the age of 60 or 70 year old, we hope we are still be able to work in the plantation with ease. Palm tree, once planted, can be harvested for 20 years. All we have to do are fertilization and maintenance. Thus palm oil plantation is suitable for old people like me. That was how the idea to open a palm oil plantation started," said Sutaji.

At the beginning of his business, Sutaji only had 2 hectares of land. He planted it entirely with palm trees. At that time, the amount of fresh fruit bunch can be harvested each month was not so appealing. Still, some of the yield was used to buy more empty land in hope of greater yield at the following harvests.

Relying on his set-aside salary to buy land, Sutaji felt that it would take a long time to enjoy a higher result of his harvest. Eventually Sutaji decided to resign from his employment in the factory and focused to advance his palm oil plantation. Capitalizing the business he initiated for quite a long time, Sutaji decided to take a loan from a financial institution. In 2014 Sutaji and Sahabat UKM started to build Sutaji's dream.

"For almost 5 years I managed palm oil plantation by myself. At that time I really wanted to enlarge the palm oil plantation I manage. Depending on my wages as a factory worker to acquire fund will take a very very long time to reach the size of land that I want. Finally I decided to stop working in a factory and apply for a working capital loan to Sahabat UKM," continued Sutaji.

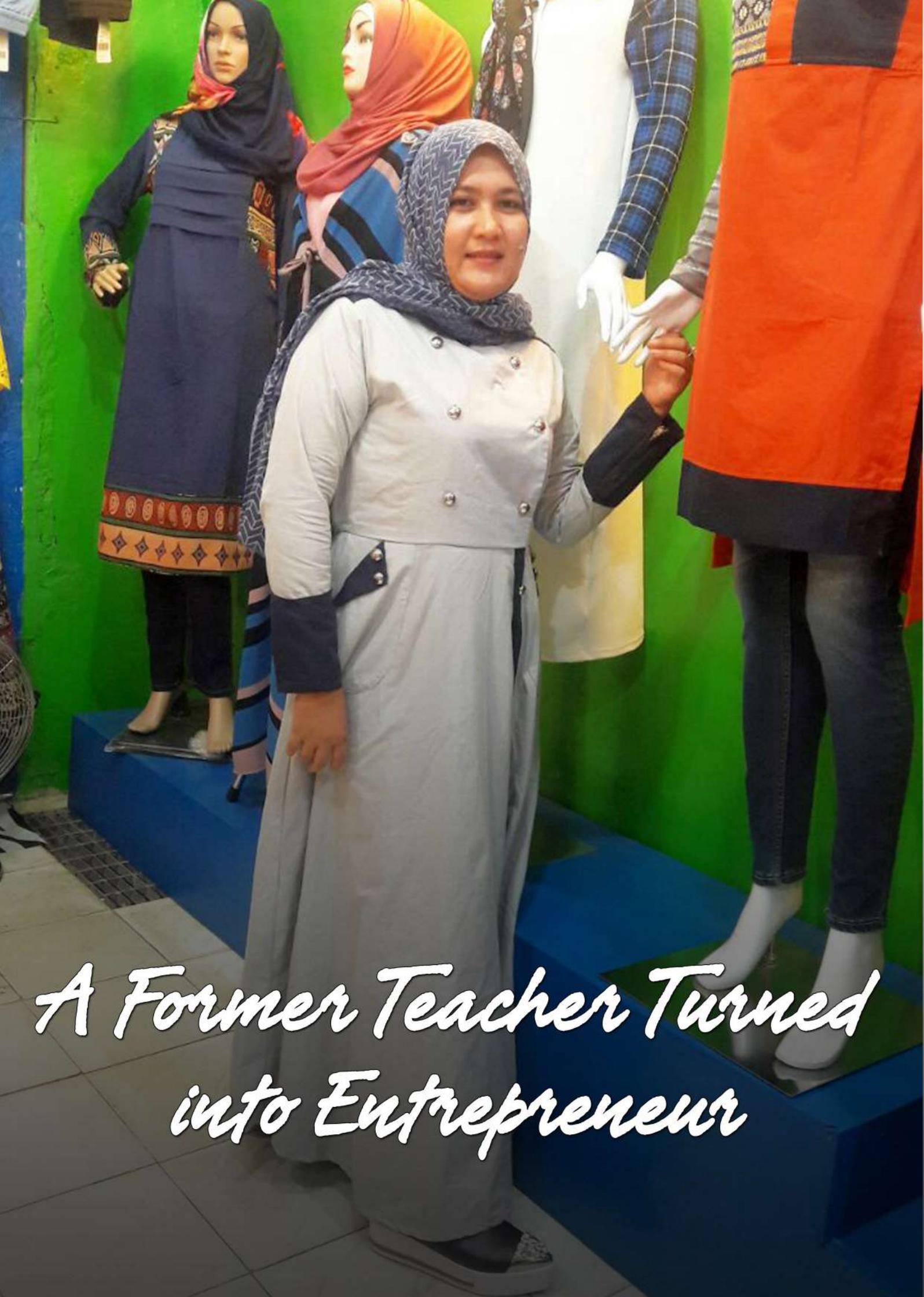
Sutaji's hope was not a mere empty delusion. Since joining Sahabat UKM, his palm plantations area has grown multiple



fold to 60 hectares. All of them are planted with palm oil. The harvest reaches 75-100 tons per month. Now Sutaji also has 2 units of trucks to transport his harvest to the factory. Marketing is not a big issue. No matter how many his harvest he produced, the nearby factory ready to buy.

Sutaji who married a girl from Pekalongan named Kasmini, now only need to harvest the results. Since palm oil, once being planted, could be harvested for 20 years, Sutaji need no to do planting in the next many years.

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*A Former Teacher Turned  
into Entrepreneur*

# *Story of Verawati*

*Selling Clothes as People's Demand*



*Starting and developing a new business was a challenge for most people. Yet, not a few people think that it is not impossible, especially those who has been in that situation for quite some times.*

Still, for a beginner this is a matter that requires a well-thought concept before be executed. They believe that everything must be planned perfectly, to secure the expected results. Similar turmoil experienced by Verawati who





converted from a teacher to an entrepreneur and created a success story in Perawang Riau.

One of the most promising businesses and always has its own charm for many people is the clothing business. As one of the basic human needs, the clothing business would never be empty of customers. However the number of businessman in this field was also proportional to the crowd. The more opportunities the business offers, the more competitors flock in trying to exploit them.

"Being a new comer in clothing business does not always means having the fear of tight competition. We can still succeed in that field if we make a good business plan and able to run it smartly," said Verawati on why she switched profession from a teacher to



an entrepreneur.

For her, it took a long process and often a very complicated one to success in selling and buying clothes business. Those who taste the success got them with their unyielding spirits and extra patience. Verawati faced all those challenges in her journey to success without a single giving up moment. Verawati stayed strong even though her husband also owned another business, a car spare parts business, that often many obstacles came at the same time. Their two beloved children, that today aged 9 and 8 year old, at their home on Jalan Syach Burhanudin, Perawang, Riau, always sparks spirit to Verawati.

"In 1999, when I was teaching at YPPI Foundation Middle School, that was the first time I tried to sell clothes," said Verawati telling her story of doing business with almost no

working capital. Relying on her marketing skill, while working as a teacher, she could still sell clothes. But over time, Verawati was tempted to expand her business.

### **Expanding business resulting to item varieties expansion**

Before 1999, Verawati lived in Jakarta. It made her very familiar with Tanah Abang market, Pasar Pagi market, and many other clothing stores. Then, when her husband was assigned to Riau, Verawati had to move as well.

One day, Riko, a former student who had grown up and worked at Sahabat UKM, visited Verawati. Riko offered a solution to his former teacher a working capital loan to expand her business. It is a tit for tat that Verawati was eager to expand her business. She eventually decided to cooperate with Sahabat UKM by taking of hundreds of millions of rupiah loan in November 2014.

After 4 years working with Sahabat UKM, there were some developments. Currently she already has a house as well as her own workshop, while previously she rented. Beside of that, Verawati developed another business: rented house business.

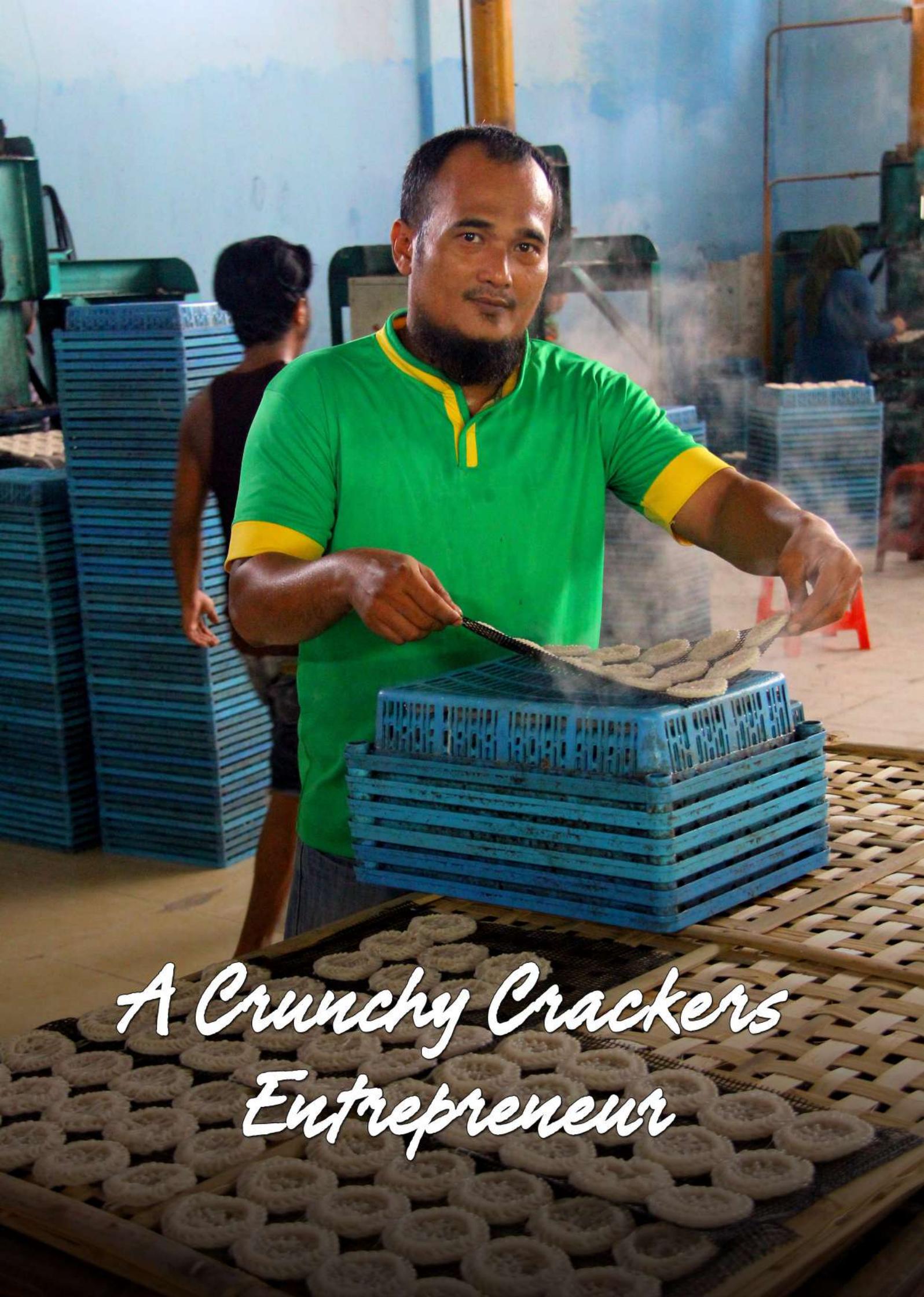
Currently she already has 7 rented houses.

Now Verawati is not only selling clothes. She also sells other accessories, such as bags, bracelets, necklaces and other women's fashion necessities. "I need no employee. I do my business from home. I can play with my children while buyers can still be served well," she said.

Verawati said that her business is growing well that she can timely make her installments. "Time flies. My final installment is only 10 months away. It means that it will be paid off soon," said Verawati happily.

"Because I already have good acquaintances with many stores in Jakarta, now it is very easy for me to make transactions. If there is a customer who wants to buy clothes, I only need to order through online shop. I am overwhelmed with orders, especially on the peak season like Eid al-Fitr. It always brings a fortune and big income for my family," said Verawati closing the conversation with Sahabat UKM.

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*A Crunchy Crackers  
Entrepreneur*

# Story of Weri Is

*A Crunchy Crackers Entrepreneur*



*Lately, more and more people are interested to have their own businesses rather than to become employees. The financial success that can be obtained from building self-own businesses encourages people to start their own businesses. We could see to the story of a crisp and crunchy cracker entrepreneur, Weri Iswadi who make crunchy crackers Kerupuk Pasundan (Padang Sunda) favored by its surrounding community*



*wadi*

Whatever the business, if it is managed earnestly it will yield a promising result. Even a business that for some people may be seemed not cool and be underestimated, it may bring abundant fortune. For Weri Iswadi, building a crunchy crackle business with label Pasundan (Padang Sunda), is a serious business. Processed with a taste of pleasure, the flavor of these crackers is evocative to his customers. Although Weri is a considerably newcomer in the cracker business, his recipe is very unique and make his cracker more delicious than that of his competitors. Thus, hic crackers are competitive to other brands, and become people's choice.

Started his business in 2010, with the help of his family, Weri tried his luck in the crackers business from Jalan Swadaya Raya, Kampung Bedahan Timur, RT 005 RW 03, Sawangan, Depok. He



learned directly at his parent-in-law's cracker factory. The recipe was then further perfected by Weri - who smiled a lot - so his crackers were very special compared to other crackers. As the result many customers came to buy his products. This crackers are going well with various others foods.

To fulfill his customer's order, Weri intended to expand his business. He needed additional capital to build a cracker factory and that he would be able to accommodate his customer's demand.

### **Developing business by growing asset**

In August 2012, Weri met Sahabat UKM's Branch Manager, Pungki. The friendliness and quick response from Sahabat UKM, accelerated the realization of Weri's goal. Soon after

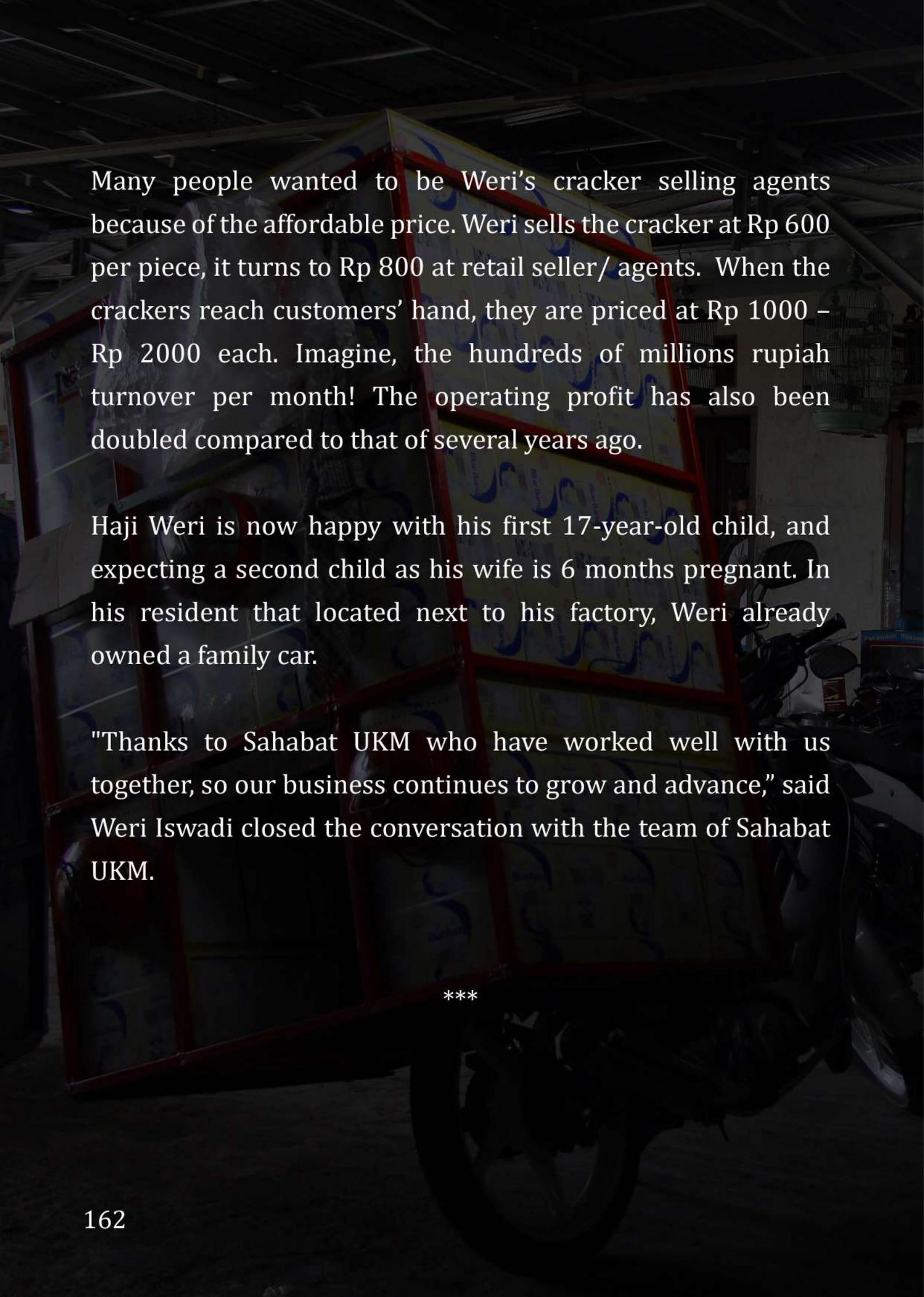


Weri's hundreds of millions rupiah of loan proposal with a 48-month tenor was approved. And later after the loan fully paid, this young entrepreneur proposed another loan with much higher amount.

Operating for six years, Weru's business performed very well. While previously this business employed 10 people, today there are 16 employees work there.

Weri's business continues to advance. While previously he only distributed crackers through 17 agents, now he had agents 37 agents that regularly take crackers from his factory on Jalan Swadaya and another 30 agents located around Ragunan region. The working capital loan he received from Sahabat UKM was used to purchase 3 cracker production machines to add 2 machines that had been owned earlier. Each machine costs nearly to Rp 100 million.

From his crackers business, Weru, who has distinguished beard, has performed Hajj pilgrimage with his family. Thanks to his crackers sales that has been doubled, to more than 50,000 crackers per day.



Many people wanted to be Weri's cracker selling agents because of the affordable price. Weri sells the cracker at Rp 600 per piece, it turns to Rp 800 at retail seller/ agents. When the crackers reach customers' hand, they are priced at Rp 1000 – Rp 2000 each. Imagine, the hundreds of millions rupiah turnover per month! The operating profit has also been doubled compared to that of several years ago.

Haji Weri is now happy with his first 17-year-old child, and expecting a second child as his wife is 6 months pregnant. In his resident that located next to his factory, Weri already owned a family car.

"Thanks to Sahabat UKM who have worked well with us together, so our business continues to grow and advance," said Weri Iswadi closed the conversation with the team of Sahabat UKM.

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## **Editorial Team of Our Story with Sahabat**

### **Ridy Sudarma – Editor in Chief**

This friendly figure is the leader in Our Stories with Sahabat Project. Through his hand this booklet be 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 focus to securing 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, sahabat usaha or 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 book in 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 readable by the public in general. He is in charge and responsible as the Internal Communications Dept. Head - Corporate Communications & Investor Relations, juggling between the priority of Our Stories with Sahabat and the employee's internal communication role.

### **A. Rezawandi – Design & Layout**

Wandi's work, a demure 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 who with careful eyes caught good angles for the activities of Sahabat UKM’s partners he covered. The end result was an interesting product that is not boring to read at all. In his daily routines he works as an Internal Communications Officer - Corporate Communications & Investor Relations.

### **Firzie Budiono Ravasia – Editor and Translator**

Behind this energetic figure, hidden 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.



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## ***Our Story with Sahabat (a friend)***

Listening is the basic attitude of a friend  
Listening is the thing that distinguishes treatment to a  
friend from that to a stranger

Listening creates family-like intimacy  
Listening gives inspiration and happiness

Sharing stories gives us new perspectives  
A point of view of commitment, tenacity, and hard work  
A point of view of cooperation and smart work, to  
gratitude toward God the Almighty  
A point of view of sustainability and empowerment of  
others

Together we unite our steps  
Sharing inspiration and experience  
Creating mutual success

We are proud of Sahabat



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