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KSP Sahabat Mitra Sejati



OUR STORY WITH 'SAHABAT'

4th Edition



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**Our Story
With 'Sahabat'
4th Edition**



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KSP Sahabat Mitra Sejati

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EDITOR'S NOTE

All praise be to Allah Swt. for His mercy and grace that we can complete this book titled "Our Story with Sahabat" that came to the 4th edition in Year 2021. This book is a sequel to our previous books that aims to inspire and guide readers on how to develop a business and handle issues in running a business.

Following the stories of KSP Sahabat Mitra Sejati's members in running their businesses and in striving for a better life is an extraordinary experience. Moreover, the stories can teach us something meaningful.

We would like to thank our Sahabat fellows who have given their best contribution to make this small book possible to be presented for the fourth time. We would also like to give our special thanks to our branch managers and Sahabat Usaha at branch businesses as follows:

- Cikupa
- Ciputat
- Cirebon
- Jatinegara
- Johar Karawang
- Jombang
- Kendari
- Kudus
- Makassar
- Manado
- Medan
- Pontianak
- Pringsewu
- Sukohardjo
- Yogyakarta

It is our hope that our Sahabat fellows who have spent their time, mind, and energy on this book will be blessed with health, happiness, and success in their life and their families life. Nevertheless, we are not expecting this book to offer you a sense of satisfaction as you might seek more fulfillment through our never-ending relationship, friendship, and long-term partnership with us, KSP Sahabat Mitra Sejati.

We are fully aware that this book remains a number of rooms to improve. Therefore, all forms of criticism and suggestions to improve this book are more than welcome in an attempt to aspire the perfection; what we always strive to be. Lastly, we wish this book to be beneficial for all stakeholders who might be in need of it.

Thank you for all the best experiences of our Sahabat Partners.

Sincerely,

Editor Team

Our Story with Sahabat Book

About KSP Sahabat Mitra Sejati

Koperasi Simpan Pinjam (KSP) Sahabat Mitra Sejati was founded from a sense of care, concern, and desire to improve the welfare of the Indonesian people. On the 9th of December 2008, KSP Sahabat Mitra Sejati was established with the commitment to move forward together with micro, small and medium enterprises in Indonesia.

Based on the spirit of “from us, for us”, KSP Sahabat Mitra Sejati is here and is better known as “Sahabat UKM”. KSP Sahabat Mitra Sejati, based in Jakarta, is a cooperative with its members across provinces, initially, it was founded based on a deed of establishment which was approved by The Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia with Decree No.307/BH/MENEG.I/IX/2003 on September 30, 2003.

An amendment was made to the Articles of Association of the Cooperative which was recorded through the Notary Deed of H. Rizul Sudarmadi, SH No.163 on November 30, 2015. Then, this Notary Deed was received and recorded by The Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, No. 218 / PAD / M.KUM.2 / XII.2015 on December 17, 2015, which subsequently underwent several changes, and it was last amended by Deed No. 12 on April 27, 2017, stipulated by the Ministry of Cooperatives No. 000186 / PAD / Dep.1 / VII / 2017 on July 25, 2017.

KSP Sahabat Mitra Sejati has a vision to become the preferred financial institution that focuses on micro, small, and medium business sectors, as well as provides reliable and professional services. In order to achieve faster growth and empower more micro, small and medium entrepreneurs, in July 2011 KSP Sahabat Mitra Sejati collaborated with PT Bank Sahabat Sampoerna as a strategic business partner.

On June 24, 2016, KSP Sahabat Mitra Sejati became the first KSP in Indonesia that signed participation agreement of KSP in Debtor Information System (SID) of Bank of Indonesia, which as of January 1, 2018, was diverted to the Financial Information Service System (SLIK) of The Financial Services Authority (OJK). This participation is necessary so that KSP Sahabat Mitra Sejati can be more cautious in providing loans.

To keep up with the fast development of technology, KSP Sahabat Mitra Sejati has also launched an application-based savings product called SOBATKU or Simpanan Online SahabatKu.

Through the years, KSP Sahabat Mitra Sejati always makes better improvements. At the end of December 2019, KSP Sahabat Mitra Sejati has branches in 25 provinces throughout Indonesia. In terms of empowerment, currently, KSP Sahabat Mitra Sejati has distributed financing with a total of Rp3.4 trillion. By the end of December 2019, the total assets owned by the cooperative reached Rp4.4 trillion.

In 2021, KSP Sahabat Mitra Sejati will continue to expand to other areas in Indonesia, in order to empower more micro, small and medium enterprises. With the spirit of innovation and sustainable development, Sahabat UKM always tries to improve itself to provide the best service for people.

Prologue



Dear Sahabat,

All praise be to Allah Swt. for His mercy and grace that KSP Sahabat Mitra Sejati can continue to grow. All the progress that has been achieved is a result of good cooperation between members, supervisors, management, and all employees of the KSP Sahabat Mitra Sejati.

As in previous years, KSP Sahabat Mitra Sejati brings again a book about Sahabat's story, as a form of our emotional closeness with the Members who have been well nurtured for many years. KSP Sahabat Mitra Sejati is able to record a relatively good performance despite our new presence in the non-bank financial institution sector. We are able to create a number of advancements for future development for the benefit of all stakeholders, especially members and prospective members who are our most important elements.

We can make this happen due to the support of all stakeholders. We believe that KSP Sahabat Mitra Sejati will be able to realize the vision and mission it carries. Our presence is not limited only as a financial service institution that provides financial services, but also as partners in supporting the development of micro, small and medium enterprises.

We would like to thank all stakeholders, members, prospective members, business partners, supervisors, managers, and employees, for their endless trust and support, as well as leadership, hard work, and dedication in efforts to achieve the vision and mission of KSP Sahabat Mitra Sejati.

We are also grateful for the support of Bank Sahabat Sampoerna and other collaborative partners in carrying out our activities. Without the support of all parties, it is impossible for KSP Sahabat Mitra Sejati to grow rapidly so that its network spread to all over Indonesia.

The development of the KSP Sahabat Mitra Sejati can be seen from the distribution of financing and management of deposits to members and prospective members. By the end of December 2020, loans under management had reached more than Rp2.5 trillion. In addition, we also manage fund placement worth more than Rp2.9 trillion.

We hope that our closeness with the members can be more or less reflected in this book, which is published for the fourth time. We hope that this book can also provide an overview of some of the members or prospective members of KSP Sahabat Mitra Sejati. Besides that, this book shows that we have concern and care for the future of MSME entrepreneurs who have worked well together. We are eager to build well-established entrepreneurs. Apart from that, I hope this book will be able to provide a lesson for members or prospective members who want to be successful together. With the spirit of "from us, for us" together with micro-entrepreneurs who have worked together across Indonesia, we are telling twenty stories. Let's get to know more closely and understand the business development that has been built from the beginning to the present with KSP Sahabat Mitra Sejati. We feel the struggles of our members who are an inspiration to us and other members, including prospective members.

This story will never end here. It will be a story to be forever reminisced by the next generation, as part of history that we have existed with the same purpose, as the best contribution in advancing the nation through the UMKM sector.

Enjoy your reading and hope you will be inspired.

Ceppy Yana Mulyana

Chairman of KSP Sahabat Mitra Sejati

Preface



Dear readers,

Bank Sahabat Sampoerna (“Bank Sampoerna”) has been a strategic partner of KSP Sahabat Mitra Sejati since 2012. Together we have a goal of empowering and advancing micro, small and medium entrepreneurs (MSME). As a strategic partner, apart from operational cooperation, Bank Sampoerna also provides support to KSP Sahabat Mitra Sejati in developing human resources and utilizing technology.

The 4th edition of *Our Story With Sahabat* is a joy to myself and Bank Sampoerna, because we can see the improvement of our partner’s members that is part of the growth of MSME in Indonesia.

MSME are the core of the existence of KSP Sahabat Mitra Sejati and Bank Sampoerna. All of this is created through communication and business relationships that are built upon care and concern for one another. Hoped that of this book will also be a means of bringing the existing relationship closer.

The stories of a number of KSP Sahabat Mitra Sejati’s partners presented in this book are truly inspiring. The strong cooperation that has been established illustrates the closeness of MSME with KSP Sahabat Mitra Sejati, as well as describes the development of business partners from time to time towards prosperity.

Hopefully, this book can be a source of motivation and learning for all of us that every human being has the right to succeed. Hard work, observant seeing opportunities, and good cooperation with the company are all parts of the story that have been implied several times throughout the book.

For Bank Sampoerna, these 21 KSP Sahabat Mitra Sejati partners are symbols of friendship, experience, as well as an example about life. I truly believe that there are still many KSP Sahabat Mitra Sejati’s partners who have special stories to listen to.

With great gratitude, I enjoy the stories in this book and hope to hear more inspiring stories of MSME entrepreneurs.

Congratulations to KSP Sahabat Mitra Sejati and partners. We are most gratified with you.

Warm regards,

Rudy Mahasin

Director of Micro Business

Bank Sahabat Sampoerna



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Decided to Open a Business with Only Rp 500 thousand

Mr. Maryanto at Sukoharjo, Central Java

Many successful entrepreneurs initially continue a family business. However, continuing the family business that is already running is not always easy, especially if the child has no previous experience in business management. Even though they already have skilled employees who will help manage their business, the owner's presence greatly affects business development. Learning to manage a business and to produce your own products is also one of the advantages of learning from a parent-owned business.

Mr. Maryanto, from Sukoharjo, started his business by learning and watching his parent's business. Mr. Mar, Mr. Maryanto's nickname, felt that the business owned by his parents was very promising. The manufacturing process and marketing strategy are also easy. The business run by his parents is the manufacture of krasikan, typical food from Solo and Yogyakarta.

"At first I was just watching my parents. Then I tried and I enjoyed it. The manufacturing process is easy and the marketing strategy is also easy," recalled Mr. Mar when he started his story.

After he had enough knowledge, in 2007 or after getting married, he opened a business to make krasikan. With only Rp500,000, Mr. Mar succeeded in building krasikan business with his wife. In addition, the wife's previous business, eel chips, added to the variety of products. Furthermore, Mr. Mar then learned to make jenang which is also one of the typical favorite snacks of Solo and Yogyakarta regions. This jenang is made with Mr. Mar's own recipe. Never learning from anyone, Mr. Mar succeeded in making jenang with a taste that is just as good as others. Thus, Mr. Mar and his wife produce three



variants of food: krasikan, jenang, and eel chips.

In running his business, Mr. Mar does not own a shop to sell the food he produces. Mr. Mar only leaves his products at souvenir shops in Solo and its surroundings. Currently, there are hundreds of souvenir shops ordering Mr. Mar's jenang and krasikan. Although there are many similar businesses around, he does not see them as competitors. For Mr. Mar, everyone is his family. Mr. Mar even allows his employees to open their own business as long as Mr. Mar's orders are fulfilled. Currently, Mr. Mar does not make jenang or krasikan on his own, but it has been handed over to his employees. This is what makes Mr. Mar able to expand his business.

Talking about his experience while running a business, what Mr. Mar remembers the most is that he only had Rp500,000 to open a business. Even though he could produce in such a large number with the money, the payment from the shops is by the payment due. In reality, to produce jenang and krasikan for the next day requires money.

"It's a history that I will never forget. I only had five hundred thousand rupiahs in cash, I decided to open a business. At that time, the payment system by shops was still due. Well, for the next day's production, I need money. Yes, luckily it is still producing until now," said Mr. Mar in his Solo accent.

It was different in the early days of the pandemic which is currently still ongoing. Mr. Mar said that the production stopped for nearly four months. All of the souvenir shops were closed and people were frightened to hold an event. Fortunately, few shops helped to sell jenang and krasikan. That was the only thing that could help him during the pandemic.

Revenue has dropped significantly during the pandemic. For example, one of the raw materials for making jenang is brown sugar. Usually, Mr. Mar buys brown sugar in large quantities, now he only buys it in retail. Normally, Mr. Mar supplies more than 10 shops within a week but during the pandemic, the orders only come from few stores. To overcome this situation, Mr. Mar almost



they will buy another 20kgs. So I don't feel like I'm losing," said Mr. Maryanto.

Mr. Mar also said that the same rule applied for the production of eel chips, it goes hand in hand. Unsold eel chips can still be exchanged for new eel chips.

Mr. Maryanto, who is currently blessed with 2 children who are in elementary school and a toddler, feels fortunate to have been a member of KSP Sahabat Mitra Sejati since the beginning of 2020. At that time, Mr. Mar was planning to buy a piece of land to build a house. It was like someone had arranged, a friend of Mr. Mar's brother worked at KSP Sahabat Mitra Sejati. Finally, Mr. Mar applied for and received a capital loan from KSP Sahabat Mitra Sejati.

opened a restaurant. However, this plan was canceled because the pandemic crisis period lasted around 4 months and after that, it had gradually returned to normal. Mr. Mar has also been selling his products through social media, although he hasn't tried it through online marketplaces.

"The world is small. My brother's friend actually works at KSP Sahabat Mitra Sejati and I also know him. We shared stories and understood our needs. I am no longer hesitate to join KSP Sahabat Mitra Sejati. If possible, I can add more loans," said Mr. Mar with a laugh. ****

Another experience Mr. Mar has is order in larger quantities. Mr. Mar has to increase the number of employees. On a typical day, there are only 10 employees who help Mr. Mar, but the order requires him to double the number of employees. Apart from that, one of the factors that has made Mr. Mar maintain the business is that the shops are allowed to exchange products that have not been sold even though the shops have paid cash. This is what keeps Mr. Mar from losing customers.



"Usually, shops only return 1kg of goods, and



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Turning Friends into Partners Enables a Successful Motorbike Business

Mr. Abdul Halim at Pademangan, North Jakarta

The large number of motorbikes on the road implies that this mode of transportation is one of the most widely used by Indonesians. According to the Indonesian Motorcycle Industry Association, throughout 2019, motorcycle sales in Indonesia reached more than 6.4 million units. The high number of motorbike riders indicates that the motorcycle sales business has very good prospects. One of the people who succeeded in this business is Mr. Abdul Halim from Jakarta.

Mr. Halim, as he is usually called, started his business journey when he was still in junior high school. At that time, he often helped his brother who had a secondhand motorbike sales business to deliver ordered motorbikes to customers. It didn't take long for young Halim to be interested and learn the details of the secondhand motorbike sales business.

When he grew up, Mr. Halim decided to move to Jakarta. With the little money he brought from his village, Mr. Halim decided to buy a motorbike and sold it back to his hometown. The money he earned was then used again to buy a motorbike and sold it to his hometown again. He continued to do this until Mr. Halim managed to sell 12 motorbikes to his village at the same time. Feeling successful with his small business, Mr. Halim decided to take the business more seriously.

In 2011, Mr. Halim decided to do two important things in his life. He decided to marry the woman he loves. Then, Mr. Halim has officially opened a secondhand motorcycle dealer business.

"At first I was worried that this business wouldn't go well. Fortunately, I have many friends with



financial institutions. Later, in 2015 Mr. Halim met KSP Sahabat Mitra Sejati.

Just like how he started his business, Mr. Halim met KSP Sahabat Mitra Sejati from friends and networks he built. At that time, Mr. Halim had already received financing from a bank, but the services provided at KSP Sahabat Mitra Sejati made him change his mind.

“Being a member of the KSP (Sahabat Mitra Sejati) feels like a family. The process is easy and the loan limit is higher than the previous place,” said Mr. Halim explaining his reasons for choosing to become a member of KSP Sahabat Mitra Sejati.

Since becoming a member of the KSP Sahabat Mitra Sejati, Mr. Halim’s business has grown bigger. Currently, Mr. Halim already has the house he dreamed of and two secondhand motorbikes showrooms. In running the business, Mr. Halim has 5 permanent employees and many freelance agents. However, these two showrooms are not the biggest source of sales.

“Lately I mostly sell from home, everything is done by phone. I also have a shop in e-commerce, so it’s easier for people to buy motorbikes from me. At times like this, it seems like entrepreneurs who have not been selling online will find it difficult to do business,” said Mr. Halim.

Mr. Halim also talked about how the pandemic had an impact on his business. Unexpectedly, during the pandemic, the sales has actually increased sharply. “Since 2018, yes the peak is in 2020, the sales has increased considerably,” said Mr. Halim. This happened because during the pandemic many people failed to pay motorbike installments, so the motorbike has to be taken

whom I can discuss and cooperate, thank God it went well. That’s why I believe the more friends I have, the more fortune I get,” said Mr. Halim about how he started his business.

From the relationships he built, Mr. Halim has succeeded in establishing cooperation with several motorcycle leasing companies. The cooperation scheme is quite simple, Mr. Halim buys a motorbike from customers who fail to pay installments, and resells it as a secondhand motorbike. He kept doing this business for 4 years.

During the last four years, Mr. Halim felt that his business had not developed much. He could fulfill the basic needs of his family, but Mr. Halim had not been able to realize his dream of owning a house. In order to make his dream come true, Mr. Halim began to seek additional capital from



back by the leasing company. On the other hand, Mr. Halim's competitors who also sell secondhand motorbikes are not dare enough to buy motorbikes from a leasing company. As a result, Mr. Halim becomes the only partner of the leasing company, which lead to an increase in the number of secondhand motorbikes he owns.

"During Eid last year (May 2020) many people could not return to their hometowns but still received THR (the religious holiday allowance). There was also PSBB (Large-Scale Social Restriction during Covid-19), so public transportation in Jakarta was barely operational, but many people still had to go to work. So, many people bought motorbikes from me, thank God," said Mr. Halim about how he could make a profit during the pandemic.

Being successful with his motorbike business, Mr. Halim's journey is full of obstacles. It is considered normal for him to be cheated by his trusted distributor partners. He even lost so much that he had to sell his house. However, with an unyielding spirit, Mr. Halim was able to get back up.

"I believe that I'm what I'm now because of keeping three principles; upholding religious values, honoring parents, and maintaining customer trust. Inshaa Allah, if we can be committed to these three aspects, we can be successful in whatever we do," said Mr. Halim closing his story. ****



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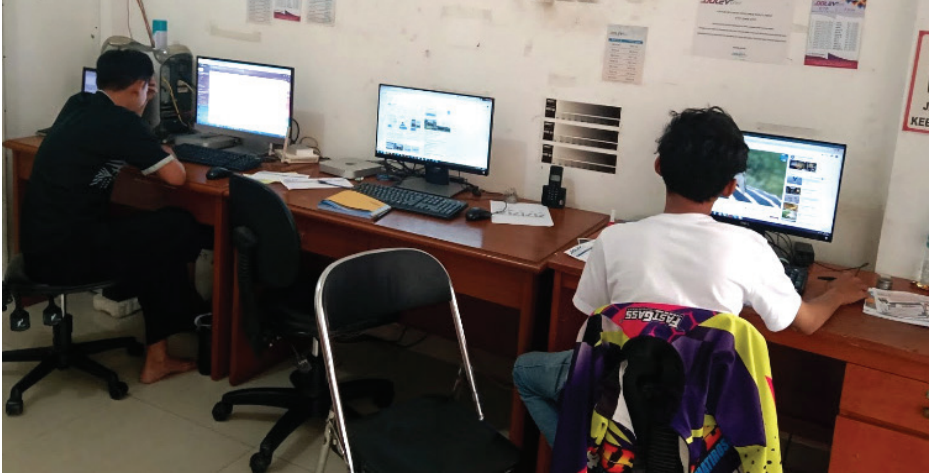
Patience, Focus, and Prayer, Great Keys for Managing a Business

*Mr. Tarmani at Ciputat,
South Tangerang*

Everyone has a passion in themselves, but not everyone can work according to their passion. Many of them force themselves to have careers in fields of work that they don't like. In fact, working with passion can make our life fulfilled. That is what Mr. Tarmani has been doing, a printing entrepreneur from Ciputat.

"I used to open a counter (a shop that sells mobile data plans), but because it wasn't a field that I knew about, it didn't last long. I like mechanical engineering and I happened to be a printing technician for 10 years," said Mr. Tarmani telling the background of choosing a printing business. In 2014, Mr. Tarmani started his own printing business. At that time, his younger brother was an expert in design. He invited his younger brother to build a joint business. His younger brother handled the design, while Mr. Tarmani himself operated the printing machine.

Mr. Tarmani said that when he started the business, there were already several similar businesses around him, but this actually became his motivation to run the business. According to



him, competitors are not enemies, but we must support each other.

“In running a business, the most important thing is customer service. When our customers leave, we have to think about our service. What we applied may be wrong that the customers turned away from us. We have to accommodate customer complaints and help them,” said Mr. Tarmani, telling a few tips for dealing with his customers.

Furthermore, Mr. Tarmani said that at the beginning of his business, he only had a film printing machine that was used for the pre-printing process. All printing processes must first be filmed. This machine is multi-functional, it can be used for printing on paper, materials, or stickers.

With the advancement of technology, the CTCP machine or Computer To conventional Plate was invented. CTCP is the same as film, but its use is only for paper. Meanwhile, for other materials the film is still needed. With the CTCP machine,

the results are in the form of a plate that can be used directly for printing, so there is no need to use film anymore. CTCP machine directly creates a plate from the design provided by the customers.

“Alhamdulillah, in the past there were not many printing stations that had CTCP machines or film making machines. So I actually received a lot of film-making services and CTCP plates orders, because to buy a CTCP machine is quite pricey,” said Mr. Tarmani.

Mr. Tarmani has no problem in maintaining the CTCP machine because when he worked at another printing company, Mr. Tarmani was also a technician for this type of machine.

Apart from these two machines, another interesting thing that Mr. Tarmani has is the die-cut machine. This machine is specifically for cutting paper in large quantities with a custom design. Only a few printing stations own this machine.

Talking about the pandemic, Mr. Tarmini said



that there had been a decline in income up to 50%. This also happened to customers and other printing companies. For example, before the pandemic Mr. Tarmani's income from film-making services reached hundreds of millions of rupiahs. According to him, in his current condition If you want to open any business, you will definitely be affected. Fortunately, the decline in income only lasted a few months.

Mr. Tarmani's success story in running a business is due to careful preparation. For example, for a film machine that is no longer available at the store, Mr. Tarmani has quite a lot of relationships to buy film machine spare parts in sufficient quantities as supplies if his machine is broken at any time. This is Mr. Tarmani's strategy to run the business.

In addition, Mr. Tarmini's success can also be seen in the number of employees working for him. From the humble beginning of only had 4 employees, currently Mr. Tarmani already has 25 employees. This is a very significant increase if we look at the number of workers, not to

mention the income he achieves every month.

"For marketing, I run it myself. Fortunately, I have an experience in marketing at my previous job. I made flyers and came to other printing stations to offer services. It is rare for a printing station to have a film machine, a CTCP machine, and a die-cut machine," said Mr. Tarmani.

Currently Mr. Tarmani is still receiving film and plate making, so if there is a printing order he gives it to another printing company. "Yes, the point is to help each other, they also do the same," said Mr. Tarmani.

In the future, Mr. Tarmani wants to buy a digital printing machine so he can serve a printing service as well or in other words one-stop service. However, this plan hasn't been realized due to several things.

Mr. Tarmani hasn't thought about adding more offices. The two offices located in Karawaci and Citra areas are sufficient. Moreover, he owns all of these properties.

Alhamdulillah, my branch in Citra showed significant development. Finally, I decided to buy a building around there to replace the place I rented. Yes, I took loan from KSP Sahabat Mitra Sejati," said Mr. Tarmani.

He said since joining as a member of KSP Sahabat Mitra Sejati in 2019, Mr. Tarmani now has his own store for his business. This is a proof of Mr. Tarmani's participation as a member of KSP Sahabat Mitra Sejati.

At the end of the conversation, he gave tips for all of us who want to build a business. He said

that as an entrepreneur, don't be too strict with employees, because the company's progress is due to the hard work of the employees.

"Employees are the company's main asset, don't be too strict to them. In addition, the focus is also another great tip. Focus on the business that we are running. The last is to be patient and always pray. Those are the tips that I have been carrying out," Mr. Tarmani ended the conversation by telephone with the editorial team.****



For Hobby, Trying To Survive in any Condition

Mr. Agus Yuli at Jombang, East Java

Having an interest in one thing can actually lead to success. For example Mr. Agus Yuli, an exhaust repair entrepreneur from Jombang. From his passion for the automotive world, the 40-year-old man has successfully opened an exhaust service business, including making, repairing, and selling.

The number of motor vehicles is growing every year, especially in big cities. It makes the exhaust repair shop business is increasingly in demand. With a large number of vehicles, the business prospect for the exhaust repair shop is getting better.

Mr. Agus' success story began when his late father-in-law opened an exhaust service workshop. After learning for 1-2 years from his late father-in-law's exhaust workshop, Mr. Agus opened his own exhaust workshop in 2004.

"Before I worked with my father-in-law, I had opened a furniture business for 2 years, but it didn't work. I am interested in automotive and my father-in-law had an exhaust service workshop, so I continued to help and learn how to make and repair exhausts," said Mr. Agus in an Eastern Javanese accent.

Mr. Agus' struggles in running the exhaust workshop are filled with experiences and unexpected events. For example, once he was cheated by an exhaust seller who had not sent his orders and the telephone number was no longer active. On the other hand, Mr. Agus was also visited by journalists from Jombang media to interview his success stories in building a business from scratch. A group of school children even came to him to ask about his success story. Mr. Agus tried personal selling to increase his exhaust sales. He opened a street vendor

in another area. With his basic knowledge of marketing, he made brochures and distributed them to targeted areas and sold exhausts on the street, he got quite satisfying results.

“Personal selling is actually an effective way to increase sales. This way, my exhaust sales are more than the sales made in the workshop. I can sell up to dozens of exhausts in a day,” said Mr. Agus.

However, the sales made from personal selling didn't last long. Mr. Agus' employee didn't run the business well. One of the obstacles was that the employee wasn't good at selling. His staff also didn't record the cost of repair services from the buyers and that made Mr. Agus lose trust in his employee.

“I am kind of disappointed. There was a customer of mine who told me that he bought and repaired his motorbike at my place. But after I checked the sales book, it turned out that it was not on the record. This means that money from sales and service fees was not recorded. With this incident, I closed my shop,” Mr. Agus added.

Luck isn't always with Mr. Agus. Since March 2019, some parts of Indonesia have been infected with Covid-19, including Jombang. Mr. Agus really feel the impact of Covid-19. Usually he could sell dozens of exhausts every day but during Covid-19 the sales dropped dramatically. “I really feel the impact of Covid-19,” said Mr. Agus when being interviewed by the editorial team.

It makes sense when Mr. Agus gave the reason for the decreased sales. Everyone is affected during the pandemic, including the economic





sector. People prefer to use their money to eat or to save it and wait for the situation to go back to normal rather than to buy or replace exhausts. Mr. Agus was not just remain silent about this situation. The side business that has been run by Mr. Agus such as selling water barrels, buckets, and even selling trucks miniatures for children has turned out to be more profitable during this difficult time. Mr. Agus did this business to make ends meet for his family.

“Alhamdulillah, during the pandemic and sales dropped, my side business like selling water barrels and buckets is not really affected. In fact, more and more people are buying barrels,” said Mr. Agus excitedly.

In the future, Mr. Agus dream to become a barrel wholesaler in his city. Based on the information he got, the price of water barrels in Jakarta and several other cities is extremely cheap. It would be profitable if Mr. Agus buys barrels from outside the city and resells them. However, buying barrels from other cities requires a lot of money. This is because the purchase must be in large quantities, at least 40 barrels or 1 truck at a cost of Rp30 million. Fortunately, Mr. Agus has an acquaintance who often buys barrels from Jakarta, so he can buy from that seller at a slightly higher price.

“A small profit is not a problem, the important thing is that I buy a variety of items. If I buy it directly from Jakarta, it can’t be varied, only one type. Alhamdulillah, when I buy today, tomorrow it will be sold out immediately,” said Mr. Agus convincingly.

A different story with the exhaust business, Mr. Agus said it depends on consumer demand. Mr.

Agus also accepts the manufacture or assembly of exhausts, there are also those who want exhausts from Purbalingga. All orders will be accommodated by Mr. Agus.

Talking about his hopes in the future with this exhaust business, Mr. Agus said that this exhaust business must be maintained even though the conditions are uncertain. This is also a place to channel his hobby in the automotive world. In addition, Mr. Agus is well-known for his exhaust workshop.

“In any condition, I will continue to maintain the exhaust workshop, because this is one of my hobbies, tinkering vehicles, besides that my name is also known as an exhaust expert,” said Mr. Agus.



In running his business, Mr. Agus is assisted by four employees consisting of three people for the exhaust workshop and one person for the water barrels shop which is located next to his workshop.

One thing that should be exemplified by Mr. Agus is that he offered his employees to open their own workshops so that they can make ends meet if their income is not enough. As a result, many of his employees have now successfully opened their own exhaust workshops, which are located not far from Mr. Agus's workshop. They're not competitors for Mr. Agus because he believes that customers will not run away. Usually, new customers will choose a workshop that is handled by a more senior person so Mr. Agus is not worried about the workshops owned by his former employees.

“I'm happy to see my former employees succeed in their workshops. My principle is that business may be the same, but fortune is different. Usually, people look for workshops that are handled by experienced workers. In fact, many of my customers keep coming to my workshop,” added Mr. Agus.

The success of Mr. Agus' business, a father of three children, is because of the support from KSP Sahabat Mitra Sejati Jombang. Since becoming a member in 2014, Mr. Agus has received support from KSP Sahabat Mitra Sejati which has always supported UKM entrepreneurs. Mr. Agus used a capital loan for the first time from KSP Sahabat Mitra Sejati to build a house and expand his exhaust workshop, because at that time Mr. Agus was promoting a personal selling incessantly which required capital to purchase exhausts.



"My business will not grow if there is no support from customers or external parties. I made the right choice when I became a member of KSP Sahabat Mitra Sejati in 2014. KSP Sahabat Mitra Sejati has given a lot for my business. The relationship with KSP Sahabat Mitra Sejati is also a valuable support for me to keep the spirit running the business," said Mr. Agus closing the conversation. ****



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Smiles and Greetings are Keys for Success in Running a Business

*Mrs. Hj. Anah at Karawang,
West Java*

Many entrepreneurs continue their family business or from their parents. There are also those who help their parents' businesses and learn how to sell or serve customers. Hj. Anah (52), who has become a successful entrepreneur, is one of them. Learning the business from parents is not that easy, especially she doesn't have previous experience in business management.

"At first I followed my parents' footsteps who have a cosmetic store. Well, from here I learned a lot about how to manage a business and how to serve customers," said Hj. Anah started the conversation with the editorial team.

Around 1986 or since she got married, Hj. Anah tried to open her own business by selling clothes. At that time, not many people had opened similar businesses in Johar Kerawang market where Anah's mother opened her business. Hj. Anah bought clothes from Tanah Abang Market, Jakarta.

Hj. Anah has certainly had a lot of experiences during running a business. From these experiences, Hj. Anah's business is still growing today. The principle that Hj. Anah continues to adhere to is just three words: senyum, salam, dan sapa (smiles and greetings). These three words make Hj. Anah respected by her customers.

As an example, the experience that Hj. Anah often encounters is that there are customers who do not pay for their clothes. In dealing with this situation, Hj. Anah never collects their debt. If anyone pays it, Hj. Anah refuses and asks them to shop for clothes again using the money.



This method was actually discovered by Hj. Anah when she was shopping at Tanah Abang market. Hj. Anah has many acquaintances there. She is given the trust to pay on the due date if the clothes she bought have been sold. Then, she adopted this principle to her ten peddlers.

Facing a pandemic like this time, Hj. Anah does not give up. She is looking for ways to grow her business. Hj. Anah started selling her clothes on social media or creating a Majelis Taklim group (religious groups whose members are usually women). Hj. Anah offers her clothes with a monthly payment system, she also provides capital if a group wants to make clothes or uniforms. In this way, Hj. Anah hopes that her friends in her group will spread the news to other groups. She does this because she trusts the people in her group.

Hj. Anah's kindness and sincerity are exemplary. Hj. Anah does not hesitate to provide loans to people who want to be resellers. Currently Hj. Anah manages at least ten peddlers, they all take clothes from her. The payment system applied to the peddlers is by installments. Then, they will deposit the money from selling clothes to Hj. Anah.

"Yes, my clothes are sold quickly this way. If I only rely on buyers who come to the shop, the sales volume is not as good as the door-to-door one. Of course, I also trust my peddlers. I know them well and the payment is always on time," continued Hj. Anah excitedly.

"During the pandemic, we have to find ways to continuously sell my clothes. The trick is I created a group on social media. I offered clothes and monthly payments. Sometimes when the Majelis Taklim group makes uniforms, I pay first," said Hj. Anah in her Sundanese accent.

Currently, there are thirty shops selling clothes in the Karawang market. A large number of competitors do not discourage Hj. Anah from selling clothes. She feels that with the number of other clothing stores, there are more choices of clothes for customers. This has actually attracted people to buy clothes in the Karawang



market. Apart from that, with so many shops selling clothes, there is a trick that Hj. Anah used to attract buyers. The items sold by her are not sold in other stores, and vice versa.

“It would be great if there were a lot of shops selling clothes. In addition to the many choices for buyers, it is also more enthusiastic to sell. Each of them has their flagship shirt. The clothes I sell are not sold in other stores, and vice versa,” said Ms. Anah excitedly.

Another trick used by Hj. Anah is to give a big discount just before Eid for clothes that have not been sold for some times. This proved to be very effective because all the clothes on sale are sold out.

Currently Hj. Anah has four shops in the Karawang market. Three shops sell clothes and

one shop sells shoes and sandals. All of them are close to each other for easy monitoring. Hj. Anah only employs three workers because she still can serve the customers.

Talking about her hopes, Hj. Anah only wish that 201 sales will increase and she is always optimistic about this.

Hj. Anah who has joined as a member of KSP Sahabat Mitra Sejati since 2016 is very satisfied with the services they offered. The good relationship established with KSP Sahabat Mitra Sejati gives her a sense of comfort and calmness whenever she needs capital. The first capital was used to buy one shop which has now become 4 shops.

“People from KSP Sahabat Mitra Sejati are extremely kind. I often tell them, especially if I



have a need,” said Hj. Anah with a laugh.

Hj. Anah has already obtained loans several times from KSP Sahabat Mitra Sejati. One of the most impressive things is the loan which is entirely used for her business. At that time Hj. Anah was experiencing the death of her beloved husband. Her money was all used for her husband’s funeral. It is very fortunate that Hj. Anah received a capital loan from KSP Sahabat Mitra Sejati which was fully used for her business.

“At that time, I really needed money to add my stock of goods. Because of all kinds of needs

when my husband died, I used all the loans for the shop. I was very fortunate to have KSP Sahabat Mitra Sejati. My capital needs were met and my business continued,” recalls Hj. Anah.

Before ending the conversation with the editorial team, Hj. Anah had the opportunity to give tips for all readers. This tip is always used by Ms. Anah in running her business. “Be patient with customers, face them with smiles and greetings.” ****



Unused items can make a house look messy. Usually, used goods end up as garbage which can affect the environment if not managed properly.

Even though they are used goods, they are actually still useful. Not only in terms of function, but some used goods or junk also have economic value that can bring profits. That is because some junk can be recycled into other things.

Junk is a business opportunity that can bring high profits. Mr. Sujito, a middle-aged man from Jombang, has been in the business of collecting junk for decades. Currently, his son took over the business because Mr. Sujito is too old to manage this growing business.

Turning Junk Into Extraordinary Income

*Mr. Sujito at Jombang,
East Java*

Eko, Mr. Sujito's eldest son, began to replace his father's position in the early 2000s. Eko said that his father had started this business long before he was born in 1984. He said that his father collected junk items such as iron, cans, cardboard, paper, and others.

In collecting these items, currently Eko has twenty collectors whose goods are obtained from people's homes. So it's not buying from scavengers whose goods come from trash cans or garbage dumps.

"In collecting these items, I have twenty people who go door-to-door to people's homes to buy things that are no longer used. So I can say that they are clean scavengers," said Eko when interviewed by the editorial team.

Furthermore, Eko said that the twenty people were given capital by Eko to buy unused items from people's homes. In addition, some are not



bought with money but through barter.

After that, the junk is sorted by Eko based on their type and the needs of people who buy the junk. Usually, Eko sells the junk back to factories or mills. If the demand from factories or mills is insufficient, Eko immediately buys goods from other collectors. There are about three large collectors in the same area.

“Yes, the items are sorted first according to needs. There were seven people who help me sort them out,” said Eko.

Talking about the pandemic period that is still

ongoing today, it turns out that junk collectors also experience the impact. Factories and mills set very low prices because factories also experience a decline in production and some are closed. Meanwhile, Eko is still buying junk goods.

“Due to the pandemic, many factories have reduced their production and offer very low prices. I have no other choice because I still receive junk goods every day. So this is to avoid inventory pileup,” said Eko, telling his experience during the pandemic.

Eko doesn't do much in this condition, he only runs existing businesses and doesn't look for other, more profitable businesses. According to him, all businesses are also experiencing a setback at a time like this. Eko only relies on

his savings for a daily living if his sales continue to decrease.

Regarding his hopes in the future, Eko hopes that this pandemic will soon pass and his business can go back to normal. In addition, Eko also plans to open one more branch where currently Eko already has one branch in Lamongan. Eko is also targeting to turn junk goods into useful goods in the future but currently, he still has limited capital.

While running a business to replace his parents, Eko has an unforgettable experience. The incident was that he was visited by several



police officers who said that the items Eko bought were stolen goods.

“The unpleasant experience was that some police officers came to my place. They said that the items I bought were stolen goods. In this case, I did not know and then my employees admitted,” Eko explained.

In addition, Eko feels that the number of goods is small during the harvest and planting season. Most of the livelihoods of the people in Eko’s area are farming, so during the planting season and harvest season, many people go to the fields and no one is at home. As a result, no one sold his used goods to Eko through his employees. This lasted for up to two weeks.

Eko often finds pleasant experiences in running this business. One of them is handling project waste. This factory waste is iron that is not used anymore. Eko prefers to buy in bulk like this instead of buying at retail.

Mr. Sujito’s business journey and finally his son took over, was started from zero. Unfortunately, Eko did not mention how his parents started this business. Mr. Sujito never told Eko how his father started this business. What he remembers was that at that time his father only had one pick-up truck to pick up and sell his goods to the factory or buy from other collectors. Another thing Eko remembers well that his father’s business was progressing because he became a member of KSP Sahabat Mitra Sejati. The activeness of his parent as a members of the cooperative is proven by the loan provided by KSP Sahabat Mitra Sejati. Because of this facility, Mr. Sujito was able to buy trucks for his business operations to replace his pick-up truck. At that time, Mr. Sujito bought two large trucks.

“What I remember was that my father requested to become a member of the cooperative. My father also applied for a working capital loan to the cooperative. Once approved, my father immediately bought two trucks to replace the



previous pick-up truck. And it turns out that the cooperative is KSP Sahabat Mitra Sejati,” Eko recalled when his father received a working capital loan from KSP Sahabat Mitra Sejati.

Mr. Sujito, who has two children, is now in his 60s. His persistence in building this business is exemplary. Junk goods, which some people say are dirty goods, are transformed by Mr. Sujito into extraordinary income. Passing business knowledge to his children is the best way to continue the business. Providing capital to some of his employees to buy junk from homes is a commendable act of helping employees make money while expanding his own business.

That is a little story of Mr. Sujito’s business journey which is now run by his eldest son Eko.



Endeavor, Prayer, and Patience, Keys to Build a Business

*Mr. Andi Hasanuddin
at Kendari, Southeast Sulawesi*

Starting a home sofa business is not easy, every business has a different strategy. The home sofa business is a furniture business with a lot of capital, but you can have an opportunity to be successful in the future if you understand the ins and outs of this business. This is experienced by Mr. Andi Hasanuddin, a man from Kendari who has been running a sofa-making business since 2008.

“It was very difficult in the beginning, especially from the capital. The reason is that all the raw materials I need must be purchased and paid for in cash,” said Mr. Andi started the conversation by telephone with the editorial team.

In Indonesia, the demand for furniture is quite large and varied to meet the needs of home-to-office equipment. This is certainly supported by the increasing demand of the Indonesian people for this home sofa. So, it is not surprising that this business has many enthusiasts which makes it a tough competition.

Mr. Andi makes his own local sofas. He keeps making sofas even though there is no order. Without being entrusted to a furniture store, consumers keep coming directly to Mr. Andi’s place. Besides that, it is still rare, there is no other person who has a profession like Mr. Andi around his place. There are only factories that make furniture. This is where the uniqueness of the sofa made by Mr. Andi when compared to manufactured goods.

As told by Mr. Andi, his interest in the sofa is due to Mr. Andi’s family. His family has opened a sofa-making business and Mr. Andi worked to help his family while learning how to make a sofa. Mr. Andi had learned for nine months before finally



damage, they will get a free repair. Other stores do not have this kind of warranty because they buy directly from the factory. Besides that, my sofa is cheaper and the shape is more attractive,” said Mr. Andi excitedly.

During the pandemic, sales have plummeted. Usually before Eid his store is crowded with customers but because of PSBB, Mr. Andi had almost no buyers. Fortunately, this did not last long. Since last September things have started to return to

deciding to open his own sofa-making business. “I see that making a sofa is a fun job and has a lot of challenges. It was only after I felt that I had enough skill in making sofas, then I decided to open my own sofa-making business,” Mr. Andi recalled.

After running for 4 years or in 2012, Mr. Andi opened a furniture store. He bought furniture to fill his store directly from the factory, such as spring beds, cupboards, and some different sofas made by Mr. Andi.

Mr. Andi said that at that time there were only two furniture stores around his place and most of the items sold are the same as his. However, the advantage of Mr. Andi’s store is the home sofa that he sells is not owned by others. Besides that Mr. Andi also has a special strategy to reach out to his customers.

“I provide one year warranty on wood for everyone who buys a sofa. If there is any

normal, Mr. Andi’s sales have slowly but surely increased, although not as much as before the pandemic.

Cooperation with financial institutions that have been going on for a long time has also made progress. Through this institution, Mr. Andi offers products to consumers because it makes it easier for consumers to pay, especially during a pandemic. Mr. Andi said that the sales through financial institutions before the pandemic could reach hundreds of millions of rupiah per month. This convenience is not owned by other stores.

Currently, Mr. Andi has two stores and three employees who are also drivers to deliver goods. In the future, Mr. Andi is not too ambitious to advance his business, the most important thing for him is health and his business remains good and full of blessings.

During running the business, Mr. Andi certainly faces a lot of experiences. An experience that is

unforgettable is when Mr. Andi was disappointed with a middle-aged woman who just disappeared before paying off the payment for the sofa purchase.

“At that time, there was a woman in her 60s. It was fine in the beginning, she came to the store to buy a sofa and immediately paid in cash. After a few days, she came back and bought a sofa for Rp13 million, but this time she asked to pay in installments and only gave Rp3 million as a down payment. She had not paid for the previous sofa but she got another sofa for Rp4.5 million. She paid the first installment but not with the

leeway in paying on the due date.

Mr. Andi, a person who has the principle to always try, pray, and be patient, has been a member of the KSP Sahabat Mitra Sejati Kendari branch since 2017. Starting from Mr. Andi’s dissatisfaction with a financial institution he had trusted, Mr. Andi must turn to KSP Sahabat Mitra Sejati. He argues that customer satisfaction must come first.

At KSP Sahabat Mitra Sejati, in his opinion, he feels appreciated and his complaints and requests are always listened to. Communication



second installment. After being investigated, it turned out that she had moved and did not know her whereabouts. I just surrendered and I believe that she must be accountable for her deeds before God. I gave up, it’s up to her to pay or not,” said Mr. Andi sharing an experience that he would never forget.

For this incident, Mr. Andi is cautious about consumers asking for payment on the due date. Only those whom he had known well are granted

is also going well, exchanging stories of ideas between the two.

“Hopefully in the future KSP Sahabat Mitra Sejati can always help me to develop my business,” concluded Mr. Andi. ****



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Never Give Up Despite the Pandemic Disaster

*Mr. Ibnu Kuddamah
at Makassar, South Sulawesi*

Everyone certainly wants success in their life. The thing is success cannot be achieved as easily as people think. It takes hard work, patience, and persistence to be successful.

That is what Mr. Ibnu Kuddamah (34) from Makassar went through. The story of Mr. Ibnu's success began after ups and downs with his previous business which was ultimately untenable. From this experience, Mr. Ibnu was determined to develop a business with his wife who shares the same passion and sales experience.

"Before starting to sell bags, I had tried selling sandals and shoes, and even eggs. However, it turned out that those businesses were not as good as I imagined. Fortunately, my wife is always supportive and always advises because she has good sales instincts in the bag business. Finally, I was determined to develop this business together and be more focused as well," said Mr. Ibnu reminiscing.

In 2014, Mr. Ibnu and his wife built a bag business. Mr. Ibnu's business serves both wholesale and retail. He chose to open a store at Butung Wholesale Market in Makassar City. From the name itself, this market is indeed a famous place for sellers who offer wholesale, but some serve retail just like Mr. Ibnu. Also, there are still very few shops that sell wholesale, especially for this type of bag. This is one of the advantages that make Mr. Ibnu's business grow faster. Mr. Ibnu said that wholesale revenue is greater than retail. "My revenue can reach Rp200 million per month or the equivalent of 100-200 bags per day. Because I sell wholesale, so a lot of bags are sold," said Mr. Ibnu calmly.



The success of Mr. Ibnu and his wife fell through when the Covid-19 outbreak hit Makassar. Approaching Eid (2020), people were usually busy buying bags but shops had to close for 2 weeks because they followed PSBB regulations. As a result, their revenue dropped significantly. If calculated from sales, Pak Ibnu's revenue fell by 80% during this pandemic. He even experienced that no single buyer came to his store.

Mr. Ibnu did not just give up to the situation. He made use of online applications such as a marketplace. Mr. Ibnu's business has been registered in one of the well-known e-commerce in Indonesia. He also uses other online media platforms such as Instagram, Facebook, and WA Group.

"There's nothing we can change about the situation, but we have to change the strategy. This is what I did. Like it or not, we have to take advantage of social media and marketplaces.

Alhamdulillah, the results are not bad, although not as much as wholesale," said Mr. Ibnu excitedly.

Mr. Ibnu remains persistent in building a business. Before starting a bag business, he had had bitter experiences in running a business. Mr. Ibnu said that he often met buyers who do not pay. Goodwill is not rewarded well either. The credit payment system that was applied by Mr. Ibnu to his buyers had cost him a lot of loss; it turned out that some used it without paying. Responding to this incident, Mr. Ibnu let them go and do not try to find and collect from the buyers.

Mr. Ibnu, who is currently blessed with five children, has been a member of the KSP Sahabat Mitra Sejati Makassar branch since 2018. Mr. Ibnu's activeness as a member is shown by obtaining a capital loan from KSP Sahabat Mitra Sejati. Relationships with KSP Sahabat Mitra



Sejati are like close friends. Mr. Ibnu and the employees of KSP Sahabat Mitra Sejati are also actively communicating.

“I feel that friends of KSP Sahabat Mitra Sejati are different from employees of other institutions. They often communicate with me and I also feel like they are close friends,” said Mr. Ibnu about KSP Sahabat Mitra Sejati.

Talking about future expectations, Mr. Ibnu hopes that KSP Sahabat Mitra Sejati will be able to meet the needs of small entrepreneurs. ****



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A Cosmetic Distributor Turning to a Successful Culinary Entrepreneur

*Mrs. Sandra at Manado,
North Sulawesi*

Recently the culinary business is increasingly in demand as it offers promising profits. It is just that there are more and more competitors in the culinary business, so we must be more innovative and creative. Apart from taste, uniqueness is one of the factors that can lead a culinary business person to be successful. This is what Ms. Sandra, a member of the KSP Sahabat Mitra Sejati has done, who has successfully opened a typical Manado Restaurant. Even though the name is related to the typical Manado Restaurant, Ms. Sandra's restaurant also serves other foods such as batagor, pempek, and spaghetti. This is one unique factor that Ms. Sandra has in running her culinary business.

"Because this area is famous for its culinary, I think there are many who provide Manado specialties. It turns out that by providing batagor, pempek, and spaghetti, people are attracted to go to my place," said Ms. Sandra while starting the conversation with the editorial team.

Ms. Sandra said that this business was established before she married. It was her husband who had opened this culinary business before marrying Ms. Sandra. After marrying Ms. Sandra, the restaurant is more varied with the food menu served. Besides, Ms. Sandra opened branches everywhere. This strategy was used by Ms. Sandra before she married, who had experience as a distributor of consumer goods.

"Yes, we have to do personal selling. If you want to grow, you can't rely on people to come to our place. After all, I have to open a branch. When I was a distributor of cosmetics and other household needs, I did it with a personal selling mechanism. I came to my friends to offer them



what I was selling. Well, I applied this system to this culinary business,” said Ms. Sandra excitedly. In addition to the personal selling mechanism and variety of food, another strategy that Ms. Sandra applies is to set more affordable prices than other places. Ms. Sandra also has branches that provide prices for the middle to lower class.

Furthermore, Ms. Sandra said that joining KSP Sahabat Mitra Sejati in 2018 was one of her successes in running her culinary business. Thanks to the capital loan she received from KSP Sahabat Mitra Sejati, she fully used it to open several branches. These branches provide a very varied range of prices. There are branches for the middle to upper class and the middle to lower class. It is undeniable that Ms. Sandra’s restaurants are always full of customers.

“I do not mean to show off, but my restaurant is famous here,” said Ms. Sandra straightforwardly.

What Ms. Sandra said is proven by the high-ranking officials at the ministerial level who often stop by her restaurant. Likewise, Indonesian celebrities who come to Manado always visit Ms. Sandra’s restaurant. If there is a state event that requires the presence of Mr. Jokowi (the president of Indonesia), it always takes place in Ms. Sandra’s restaurant. Furthermore, if it is before or during Eids, do not expect to get a seat quickly. In situations like this, there are usually customers who swear at Ms. Sandra. Those who have arrived earlier are served later. This is the situation that requires Ms. Sandra to help.

“Usually those who come first don’t order food right away. Instead, those who come later order food immediately. So, my employees serve first those who have ordered food. Well, people who come first scold me because they feel they are not being served,” said Ms. Sandra in her Manado accent.

The success of Ms. Sandra and her husband in running a culinary business was disrupted by the Covid-19 pandemic that has also hit Indonesia, including Manado. Ms. Sandra lost a lot of customers during the early days of the pandemic, especially since she had run out of money to open branches. Facing this situation, Ms. Sandra did not give up. She used the vacant land located in the village for farming and built a restaurant in the form of pendopo or saung. Ms. Sandra did not blow this opportunity, considering that many Manado residents returned to their hometowns during the pandemic.

“The four months at the start of the pandemic were really sad, all the restaurants were empty, no single customer even came. Fortunately, I have vacant land in the village. So, I made it a saung or restaurant because many residents here returned to their hometowns during the pandemic,” said Ms. Sandra.

Ms. Sandra, who currently manages ten employees, hopes that the situation will return to normal soon and the economy will also run as usual.

Talking about her experience while joining KSP Sahabat Mitra Sejati, Ms. Sandra is happy because KSP Sahabat Mitra Sejati is responsive to what Ms. Sandra needs. Communication between the two is also frequent, particularly KSP Sahabat Mitra Sejati often holds activities at Ms. Sandra’s restaurant.

“I hope KSP Sahabat Mitra Sejati is still willing to help me again,” joked Ms. Sandra with a chuckle. ****



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From Rp1.000.000 Worth of Capital, to Hundred of Million Rupiahs of Revenue

*Mrs. Sri Anah and Pak Munarwin
at Kudus, Central Java*

To have a business and make a lot of money is almost everyone's dream. However, making a business keep growing is not an easy matter. There are various ways that must be done to be able to develop the business as expected.

The important thing in doing the business is seeking knowledge and willingness to keep trying in developing the business. This certainly takes a long time and lots of energy. This is what has been doing by Mr. Bowo, the nickname of Munarmin Wibowo, a man from Kudus that opened his business with only a million rupiahs. Starting to migrate to Jakarta in the 90s, Mr. Bowo worked in a convection company for seven years. He felt to work and has a business in convection is fun and profitable. Since then, Mr. Bowo took the knowledge while working. Mr. Bowo had a principle of working not for salary but takes the knowledge.

"The idea to open convection business was actually from my work experience migrating to Jakarta. For almost 7 years I worked and learned in a convection company. At that time, my intention was working not for salary but seeking knowledge, because I saw that having convection business was fun and profitable. Another thing that I believed is intention. This intention and knowledge became my assets to open convection business," said Mr. Bowo when interviewed by the editorial team.

When the monetary crisis occurred in 1998, Mr. Bowo decided to go back to his hometown, Kudus. In 2003, Mr. Bowo with his wife, Ms. Srianah, opened a clothing trade business. At that time Mr. Bowo only had Rp1,750,000 by selling his wife's necklace. The money was used for the initial capital business. Slowly but surely,



Mr. Bowo runs the business with his wife. Stated by Mr. Bowo, 2003 to 2010 was the hardest year to run the business. "I am totally broke. Robbing Peter to pay Paul," said Mr. Bowo.

In 2010 Mr. Bowo could afford his own car, a result of the hard work for 7 years since opening the business. This success only lasted for 3 years for Mr. Bowo. Precisely in 2013, Mr. Bowo experienced significant regression. The car that he just bought in 2013 had to be sold to cover capital to keep the business running.

"In 2013 I was cheated by someone. At that time, my business was still personal selling. Leave the clothes to stores and markets. This was when I met that person. The payment went well in the beginning. Then it was getting difficult to collect

the debt. It turned out that the person was no longer open the store and the house was not there anymore. It was quite a lot in cash, it could be hundreds of millions of rupiahs, I lost," recalled Mr. Bowo.

In dealing with this problem, Mr. Bowo only took the positive side as a lesson learned. He thinks that you are not really running a business if you do not succeed or cheated by the person. This makes Mr. Bowo and his wife go stringer in facing various obstacles. "Alhamdulillah due to that case, my revenue grows up," said Mr. Bowo happily.

After Mr. Bowo got cheated by someone in 2014, Mr. Bowo was the only man in Central Java who uses a laser machine, a machine that could make a hole in the veil which we often see. This machine then made Mr. Bowo available for punching holes service with the fee of around Rp7,000 – Rp10,000 per fabric, by order reaching 5,000 pieces of fabric a day. In 2016, Mr. Bowo became a fabric distributor in Kudus and surrounding areas. The fabrics were from Bandung and Tanah Abang, including clothes sold by Mr. Bowo. In 2017, Mr. Bowo produced his own fabric, so he did not fully buy from Bandung and Jakarta. No half-hearted, his workers reach hundreds of people.

In facing the pandemic period last March 2020, Mr. Bowo admitted a deflation of his business. It is usually 6,000 – 7,000 clothes can be sold per day, in pandemic period Mr. Bowo only able to sell half of it. Fortunately, Mr. Bowo started an online market and big marketplace since 2018. It recorded that there were 20–30 sellers who sell Mr.



Bowo's clothes online. Besides, Mr. Bowo also opens his own store in that marketplace.

Mr. Bowo who has been a member of KSP Sahabat Mitra Sejati since 2018, felt helped. It is because in 2018, Mr. Bowo experienced difficulties to fulfil the fabric stock he ordered from Bandung and Jakarta. Finally, Mr. Bowo applied for a work capital loan to KSP Sahabat Mitra Sejati, the loan then used by Mr. Bowo to buy fabric or material in large quantities. This is where Mr. Bowo got many buyers of fabric from other distributors.

Mr. Bowo who has a hobby of changing new cars is quite young. At his age, 38 years old, he becomes a major distributor with customers from many places. He has a principle to seek knowledge at any time and from anyone and still doing it all the time. Other than that, the intention to move forward is always carried out by Mr. Bowo and Ms. Srianah in building this business.

Mr. Bowo hopes a good relationship established

with KSP Sahabat Sejati can be beneficial for both parties. He hopes that in the future he can be introduced to cooperative communities to introduce his business.

"If there is a gathering with cooperative community, if it is possible, I want to be invited also. So, we can both beneficial to each other. I also introduce my product to that community. Other than that, the important thing for me is when I want to add more capital, I can be helped," said Mr. Bowo friendly while closing the conversation. ****



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After The Passing of His Father, This Man Successfully Continues The Father's Business

Pak Zehri at Pontianak, West Kalimantan

It can be said that Indonesians are very into meats, not limited to poultry products but also some like lamb and beef. People in Indonesia also like processed meat such as meatball, nugget, and so on. Because of that, the need for beef is always high, even the government have to import beef from some countries. By seeing this case, it can be concluded that getting into the beef business will be very potential.

This is what has not been neglected by Mr. Zehri, a man from Pontianak who has been doing beef business since 2005.

The initial business of Mr. Zehri started after the passing of his father. The existing market of his father's is continued by Mr. Zehri. Because the location is in the butcher area, it is not hard for Mr. Zehri to find a customer. His father's customers have now become his regular customer, even after managed by Mr. Zehri, his customers are increased.

"I worked as an unskilled worker before. After my father passed away, I see the opportunity here. Since there is an empty stall, why do not use it?" stated Mr. Zehri.

What Mr. Zehri said was not nonsense. In the beginning, Mr. Zehri only bought beef from the animal slaughterer. After several customers came to his stall, Mr. Zehri tried to buy a cow and provided his own slaughtering service. Every week Mr. Zehri slaughtered 6-7 head of cow to meet the demand of his customers.

No wonder that Mr. Zehri buys ten cows directly from Madura each week. Fortunately, Mr. Zehri has a cow cage behind his house. Because Mr. Zehri once experienced a delay in cow shipping



from Madura, he decided to buy cow directly from the slaughterhouse.

“I once got bankrupt. The reason was that I misinterpreted the price and cow shipping from Madura. That is why I decided to buy cow around this area so I can oversee it and avoiding delay,” said Mr. Zehri.

Mr. Zehri business’ progress does not only come from his customers who come to his stalls. Other than that, Mr. Zehri also has cooperation with some restaurants to produce portions of beef. This is proof that Mr. Zehri’s relation with the community and his surrounding is well established.

Facing the pandemic period a while ago, Mr. Zehri told that his revenue had decreased up to 70%. The market that was usually crowded fell drastically at the beginning of the pandemic. Additionally, early closure of market accordance with the local government regulation which was 11 o’clock became one of the reasons for his revenue reduction. Mr. Zehri had to decrease his worker inevitably to 2 persons, which originally were 3 persons.

Facing the decrease in revenue, Mr. Zehri did not stay still. He then found a way to continue getting income. The business he was targeted at is to invest with his friends by selling his cows to farmers.

“This side job only lasts for few moments in the early of the pandemic. The condition is getting back to normal right now, and I still am focused on my beef business,” stated Mr. Zehri. The advanced technology experiences by almost all business sectors have no impact on Mr. Zehri. He does not into online selling at the marketplace. Mr. Zehri only served online purchased through WhatsApp and buyers still need to pick up the beef at the stall. Especially for nearest buyers, Mr. Zehri facilitates delivery services.

Thanks to the support from KSP Sahabat Mitra Sejati, Mr. Zehri has progressed from buying beef from the slaughters until providing his own cow slaughtering service and reselling the beef. Since joining as a member of KSP Sahabat Mitra Sejati 10 years ago or in 2010, it was the rise of Mr. Zehri’s business. The capital loan he got from KSP Sahabat Mitra Sejati was used to develop the business, such as to buy cows from Madura because Mr. Zehri’s customers increased and demand for beef rose significantly at that time. “Alhamdulillah, there was capital loan from KSP Sahabat Mitra Sejati. The first time, I bought the beef from an animal slaughterer, now I can buy cows to slaughter by myself and sell the beef,” Mr. Zehri said while laughing out loud.

Mr. Zehri is still 45 years old who is keen to develop his business. His children who are still in elementary school encourage him to get more income by selling beef. Hopefully, Mr. Zehri’s business grows bigger. ****



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Reach the Blessing during Pandemic with Plastic Injection

Pak Kariman at Cikupa, Tangerang

Covid-19 pandemic that has occurred since the beginning of 2020 has become a challenge that changes the lives of people in society. Most people have lost their jobs and businesses collapsed because of it. On the other hand, for some people, the pandemic that occurred has brought its own blessing. Mr. Kariman, a plastic injection entrepreneur, is the example of someone who has benefited from the pandemic.

The story of Mr. Kariman started when he was a worker of a plastic injection company from Korea. During his working time, Mr. Kariman often felt that his life was just going on in a place. There was no change in his life. He wanted to move forward and develop his own business. Mr. Kariman did not hesitate to share his nerves with his colleagues and best friends. With the support from his best friends and the experiences he gained in a plastic injection company, in 2014 he dared himself to resign and opened his own plastic injection business. Based on his enthusiasm to be a blessing for his family and many others, he named his business Berkah Abadi.

In the initial phase of his business, Mr. Kariman focused to make the plastics of trophies that are usually used in schools and other competitions. After a while, he became a supplier of raw plastic materials for many trophy makers from various places in Indonesia. He was successful in his business but did not make him felt satisfied yet. Like other plastic that can be shaped in many forms, he also wanted his business to produce more than raw materials of trophy.

Mr. Kariman saw the opportunity in the hobby and need that is trending in society.



Unfortunately, his dream hits by cost difficulties. He did not give up and tried to find additional capital from various financing institutions. At that time he met KSP Sahabat Mitra Sejati. "At that time I chatted with Sahabat (red: KSP Sahabat Mitra Sejati) and Alhamdulillah (praise the lord) I matched," said him.

In 2017, Mr. Kariman officially joined as a KSP Sahabat Mitra Sejati member and got an additional capital loan for his business. He used it to buy production machinery and raw materials of plastic. After that, he succeeded to pursue all the opportunities available.

In the time this book was written or precisely on February 1st, 2021, Mr. Kariman got an additional loan and he used it to buy 2 units of injecting machines in order to meet high demand. These two injection machines are located in his factory at Biz Point Blok F No.19 Cikupa - Tangerang.

In developing the product diversification that he produces, Mr. Kariman always sees the trend happening in society. The ability to see the opportunity becomes his success key. "At that time, people like to raise birds, and then I made plastic for the cage, making base materials. And the trend changed to ornamental plants, I have

made flower pots. It depends on the trend,” explained him.

Mr. Kariman’s ability to see opportunity is completely proven when the pandemic occurred. Since the pandemic, the need for medical equipment and self-protection at the market rose significantly. Not to take it long, he decided to make various PPE devices such as goggle masks and face shields. As a result, when so many people were affected by the pandemic, he was successful in reaping a fortune.

Other than following the trend, Mr. Kariman also sees society’s needs and prioritizes cooperation to develop his product. He has started producing helmet shells, car plates, bus parts, and even ceramic supports to fulfill the need for raw materials from other companies. Indeed, as a plastic injection entrepreneur, he obtains more opportunities to be the supplier of semi-finished material to other companies.

As the name implies; Berkah Abadi, Mr. Kariman’s business brings significant blessing for many people. There are 30 workers working in one shift to support his business that operates 24 hours non-stop without day-off. “In making plastic injection we must never stop to make it more efficient. That is why I get helped by many workers so that they can perform well through shifting system,” he said.

From Mr. Kariman’s story, we can learn that being able to see the opportunity and having an intention to develop combined with experiences and flexibility can be a blessing not only for himself and his family, but also for many people.



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Abundant Fortune from Soil

Pak Sumarsono at Pringsewu, Lampung

It is not a secret anymore that PNS (civil servant) is a desirable profession in Indonesia. Guarantee of job security until retirement time and the pension fund are tempting promises for many people. Not a few people feel satisfied enough with their life after they are successfully accepted being PNS. If this was what Mr. Sumarsono believed, then he might not be as successful as today.

Mr. Sumarsono (69 years old) is a retired civil servant who owns clay tile production from Pringsewu, Lampung. He started in 1988 with his wife, Ms. Theresia, when both of them still served as civil servants. They decided to start their business although they were civil servants due to personal needs.

“We have five children; we want them to get high education, a brighter future than ours. That is why we started this business,” said Mr. Sumarsono at the beginning of the conversation. The reason why he created his tile production business is that Pringsewu is a tile major production in Lampung. The number of similar businesses and the great availability of raw materials made it easier for Mr. Sumarsono to start his own home business.



by Mr. Sumarsono is the difficulty in finding clay raw material. There are actually a lot of clay, but if the land area belongs to someone, it will be a burden for Mr. Sumarsono. He insisted himself to buy his own land in order to get easier in finding the raw materials. At that time, he met KSP Sahabat Mitra Sejati pricesely in 2016.

By being a KSP Sahabat Mitra Sejati member, Mr. Sumarsono could get financing to buy a land. Since that time, he had no difficulties in finding the raw materials for his roof tile.

Mr. Sumarsono produces clay tile traditionally which still applies the handmade method and uses a simple copy machine. Assisted by five workers, he managed to produce 8,500 pieces of tiles within only 18 hours. He markets his roof tiles all over Lampung and surrounding areas.

The number of similar businesses in Pringsewu does not make any obstacle to Mr. Sumarsono. The government provided home renovation for Lampung people becomes a fortune for him which is chosen to supply roof tile for many houses. However, his efforts were not without obstacles. There was a time when the roof tile demand did not even exist, so he had to drastically change the career to laying hen farmer. However, with big persistence and unyielding spirit, his roof tile business could return to have a good trend.

One of the obstacles that is mostly encountered

At his age which is considered not young anymore, Mr. Sumarsono only has a simple wish yet so glorious. He wants nothing but to help people around him so they can be successful like him. The five workers are his adopted children, relatives, and neighbors that he empowered. He also has a brother who runs the same business but not as big as his. He wants his brother to follow his path to be part of KSP Sahabat Mitra Sejati.

“I found it easy to be assisted by Sahabat (red: KSP Sahabat Mitra Sejati). Hopefully, my brother and others here can move forward with Sahabat, so the tile center in Pringsewu can grows bigger and is able to supply roof tiles to all over Indonesia,” said him while ending the conversation. ****



Trial and Error Leads to Succeed

*Mrs. Sunem at Meranti, Medan
North Sumatera*

Running a home-scale bakery business can be a way taken by those who are willing to run a profitable business. This kind of business is somehow categorized as a home industry, which does not require too much capital yet can possibly be run with such a limited scale. This business can be taken place in the kitchen or garage since it does not use big machines for the production process.

Since this business reaches a wide market to sell the products, it is possible to be run in many regions. The products can be found easily in street stalls that usually sell bread with various flavors such as chocolate, milk, mocha, and so on.

This motivates Ms. Sunem, a Medanese woman, to run her own home bakery business. According to her, bread is people's favourite; kids and adults like it. Furthermore, she said, "Well, it does not mean that running a bakery business is an easy job. As I am a newcomer in this business, mine has to be able to compete with other brands."

In the beginning, Ms. Sunem was not really an expert in baking. She was just doing experiments by trying to bake over and over again until she came up with the right shapes and flavors to be finally commercialized. After that, she sold her bread products by putting them in the stalls near her house, some people even offered her help to sell the bread products she made. Moreover, there are 15 people helping her to sell them. "I had no expertise in baking. Because at that time I was jobless so then I tried to bake. I baked again and again until the taste and its shape was good and the product was ready to sell," she explained.

Ms. Sunem started her business in 2010. It grows very rapidly with the help of her husband



and their children. The first time this business was run, there was only one flavour she sold. Now, the customers can choose many variants of taste such as sweet bread, cheese, chocolate, and coconut.

There are many ways taken by Ms. Sunem in order to grab customers, one of which is by putting trust as her first priority. She lets her sellers take the products first and they can pay her later after the breads are sold. The money they give to her is counted based on how many pieces of bread that they can sell on that day. They sell the remaining products the next day; so do the small stalls that sell her breads. By implementing this way in her business, the revenue is increased. Now, she has 15 employees and 150 sacks of wheat flour are needed every week. “Alhamdulillah (praise the Lord), my experiment has been paid off. Finally, my bread is liked by many people,” she said.

She gained experiences and stories during her time running her business. Once, one of her sellers got an accident. After knowing that, she

did not collect payment from him. Also, weather does affect the business. When the rainy season comes, the sellers cannot peddle the breads they sell. During this pandemic, for instance, Ms. Sunem’s revenue is drastically decreasing. She lost her income almost half of her regular revenue. In order to face this situation, she looks for a way out to make money. She makes cakes like fried donuts so it can earn other income. She entrusts the donuts to the stalls nearby. This product is not peddled around by the sellers.

Ms. Sunem’s success cannot be separated by her hard work and patience in managing the business. She truly knows that there are ups and downs in life, just like a spinning wheel. However, business owners need to fully understand this concept of life if they want to develop their business.

Meanwhile, the help of other parties takes part importantly in her business. After she joined and became a member of KSP Sahabat Mitra Sejati 9 years ago, she feels that her business is running well because of that. “A year after my business

was started, I joined KSP Sahabat Mitra Sejati in 2011. At that time, I needed additional tools like an oven, mixer, and others in order to support my business that has been running really well within only a year. Fortunately, KSP Mitra Sejati gave me a capital loan so I could afford those things,” said Ms. Sunem about the beginning of how she



joined the KSP Mitra Sejati.

Even until now, her relation with KSP Mitra Sejati remains good. Both keep in touch still and share stories about the needs and the difficulties they face.

Ms. Sunem, a grandmother of ten grandchildren, is still on fire in running her business in her 60s. She is the role model of everybody. Never stop trying. Keep on going, Ms. Sunem! May her life be filled with success and joy with her beloved family. ****



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When Selling Salted Fish Brings a Fortune

Mr. Sulaeman at Johar, Karawang

When the sun rises in the early morning and people are still on their beds, he rushes to start his day. He is not either a man in suit and tie or a high-ranked employee in a prestigious company, he is just a man who gently carries out full responsibilities to fulfill the needs of his family.

Pasar Cikampek Dua, as people usually call this small traditional market, is the place where everything such as vegetables, side dishes, and clothes is sold. Instead of being called a luxury or fancy place, this place is smelly and unclean.

Mr. Sulaeman, the salted fish seller, raises his voice to attract the buyers. He sells his goods in various species of fish with different prices in his 2 x 2 m² stall. Housewives are his regular customers and salted fish becomes the favorite of the family. It is usually eaten with tamarind vegetable soup and chili paste. He gets the goods he sells from the wholesale fish market once a week.

“I migrated from Kuningan to Cikampek for one reason, to earn money and had no intention to do this job at first. My brother opened a vegetable stall in Cikampek Dua market by any chance and there was an empty stall that was used to sell salted fish before. I thought, alright then, I will be the salted fish seller too,” He started the conversation with the editorial team.

He opens his stall from 5 a.m until late in the afternoon. He might be tired but a smile is always on his face. His friendly manner grabs many customers. However, he has been doing this job since 2007 until now. Obviously, fifteen years is not a short time to spend for becoming a seller and earning money. He has experienced



many things during this time. Suffering a great loss is no longer a big deal for him. All he did when he faced this kind of condition is being sincere and let it go just solely for God's sake. "I have to be sincere and broadminded if my goods do not sell well. Sometimes, I throw them away because it has become rotten and cannot be eaten anymore," he said.

Mr. Sulaeman keeps his spirit on in his forties. The bitter experiences that happened to him in the past do not stop him to strive. "I should focus only on this one stall. My two other stalls have been closed, but that is okay. Well, it is not an easy job to put responsibilities to my employees somehow," he said.

At that time, his employees were irresponsible to manage the stalls. In the end, Mr. Sulaeman

suffered a great loss because of them and he decided to close the stalls. After experiencing that, he only focuses to develop the only stall he has now. He wants it to grow bigger. To prevent the same thing to happen again, he has the hands of his wife and one of his children. His child is willing to help him while doing online classes.

In the pandemic era, it does affect Mr. Sulaeman's business. His revenue decreased up to 50%. Fortunately, he runs another business. Three years after he started to become a salted fish seller, he bought a plot of land then built a 10-door building for rent. Besides, his wife runs a business in buying and selling goods with an installment payment system. At least, the businesses that they run can make them stable financially during the pandemic. "As long as it is lawful, we just let it flow," Mr. Sulaeman said.



Mr. Sulaeman hopes that this pandemic is over soon, so everything goes back to normal again. He has a dream that his business can be developed and grow, so he can open another stall in another place. His salted fish can be purchased online. The customers only need to send him messages on WhatsApp or by calling.

However, he does not plan to sell his products on the marketplace. "Selling my product in market place never crossed my mind honestly. To reach the marketplace, there are many things that I need to prepare such as packaging, delivery, and the person who is responsible for managing the application system. So far, my customers can buy my product through WhatsApp or by telephone call," Mr. Suleman explained.

His success in running the businesses is

supported by many factors such as effort, hard work, tenacity, patience, and the help of a third party. KSP Mitra Sahabat Mitra Sejati, a savings and loan cooperative, is one of Mr. Sulaeman's supporters in growing his businesses. Mr. Sulaeman officially became a member of KSP Mitra Sahabat Mitra Sejati in August 2017. After running a business for lodging houses in 2010, the business is growing rapidly day by day. That is because he used the capital loan that he got from KSP Sahabat Mitra Sejati to buy another plot of land nearby his lodging house.

Mr. Sulaeman plans to build another lodging house to rent. It is also possible that he will open other stalls to sell salted fish.

"I used the loan to buy a plot of land located near my lodging house. When everything is back to normal, I plan to build another room to rent," Mr. Sulaeman said. He can make a living by selling salted fish. Thus, he can live his life and support his wife and their two children as well. That is why he says that selling salted fish brings him a fortune. ****



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The Spiciest Chili Will Never be Spicier than Building Its Business

Mr. Saring at Yogyakarta

Almost all Indonesian cuisines are served with chili sauce. The mixture of chili and spices can lift up the appetite. Even some people think that food will be more delicious with chili sauce (red-sambal in Javanese) served together. It can be a business opportunity somehow. The chili sauce business can bring a huge profit if it is taken care of seriously.

This is proven by Mr. Saring whose wife is an expert in making chili sauces. During the interview with the editorial team, Mr. Saring explained, "Actually, at first we had no intention to run this business. My wife was making chili sauce and people in our neighborhood liked it. They ordered her sauce again and again. So, we opened a food stall then."

In 1996, Mr. Saring and his wife opened a street food stall. Although many people mocked them at that time, he never stopped running his business. Five years later, he had a permanent place for the stall. Even though it is just street food, but Mr. Saring had to pay the tax because his stall is located in the market yard. Finally, his hard work has been paid off. In 2011, he bought a house which later he designed it to become a restaurant. His restaurant is located near his previous stall.

Mr. Saring's chili sauce is made from fresh ingredients. She makes the sauce when her customers come to her restaurant. There are various sauces made by her. The customers can choose what sauce they want to eat. Because it is made from fresh ingredients and no food preservatives in it, it cannot be kept for a long time. That is why the sauce is not sold in packaging. His restaurant is known for its best chili sauce. No wonder that many celebrities



come to visit there. This makes other restaurant owners or food sellers envy him. “ I was once rumored that I used magic in my restaurant to grab the customers. This rumor was spreading on social media, so I hired a cyber police to prove that it is not true. After being investigated, it turned out that the account was fake,” Mr. Saring shared his story.

Mr. Saring also experienced a good thing when an Islamic leader (red:kyai) came to his restaurant and taught him some knowledge about how to run a business following religious rules. He was told to put God in his heart and read shalawat when making the sauce.

Currently, Mr. Saring has 15 employees. Some of them have been working with him for decades. All of his employees get a fixed salary and even some are living in the restaurant. He provides them rooms, so they can have a good rest.

Moreover, approximately 15 to 20 people who used to work with him resigned and decided

to open their restaurant after knowing how to make chili sauce like Mr. Saring’s. Yet, Mr. Saring is completely fine with that. He always remembers the advice given by the Kyai he met. He said, “If we transfer our knowledge to others, we will be knowledgeable then”.

Mr. Saring hopes that he can grow his business and plan to produce the chillies in packages, so he can sell it in the marketplace. Currently, the customers can order the sauce by WhatsApp only because the sauce that Mr. Saring sells is so fresh.

“Online order is done during the pandemic. The pandemic truly affects my business. We cannot go outside and the restaurants have limited opening hours,” Mr. Saring said. As told by him, when the pandemic started to hit in March 2020, his business was ruined. The number of customers decreased. Fortunately, that condition only lasted for four months then everything is back to like it used to be before. The restaurant is now busy as it used



Mr. Saring. The combination between the food and the sauce is perfect.

Continuing the story, he revealed that he joined the KSP Sahabat Mitra Sejati's Yogyakarta branch in 2017. Since then, he actively participates in the cooperative and got a capital loan. Even until now, he maintains a good relationship with the people in the cooperative. They often have lunch in his restaurant.

"I became a member of KSP Mitra Sejati in 2017. As a member, I proposed a capital loan. Alhamdulillah (all praise to God), they approved it. I used the loan to buy a plot of land then build a new branch of my restaurant there," Mr. Saring said, closing the conversation with the editorial team. ****

to be. Mr. Saring's chili sauce has its own uniqueness. Even though there are so many gudeg restaurants in Yogyakarta, where the restaurant is located, but not many of them have a specialty for sauce. This Javanese man said, "Having my own idea is always my main principle that I strongly hold in life. But, my idea can be copied by other people. So, I want to be different. When many restaurants are selling gudeg, so I am selling another thing."

Mr. Saring makes five variants of sauces every day. They are served fresh and are mashed manually. He needs 6 kg of chilies per day. The sauce fits perfectly with the food sold by

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If Giving is Caring, So What Ours is not Fully Ours

Mr. Yono at Cirebon, West Java

Sate kambing (red: satay made from mutton) is a famous cuisine in Indonesia. This food is people's favorite menu because it contains high protein. It is usually served with rice. In Indonesia, there are many kinds of satay. The most famous ones are chicken satay, mutton satay, and beef satay. Those satays are served with two mixed spices. The good taste of the satay comes from the spices that are usually made from ketchup and peanuts. Selling satay is a very promising business. Thus has been proven by Mr. Yono, the owner of Pondok Sate Nenggela Beber located in Jl. Ahmad Yani No. 76A, Pegambiran, Cirebon.

Mr. Yono has been running this business since 2014 and his stall is always busy on weekdays and days off. He regularly needs 30 to 40kgs of mutton and 8kgs of chicken per day. Before getting into this business, it turned out that Mr. Yono runs other businesses such as selling clothes, shoes, fruits, and fried chicken. Unfortunately, he experienced loss in those businesses. Then, along with his friends, he opened a satay stall in Tangerang. His business showed no progress even after a year. He decided to come back to his hometown, Cirebon.

When having an interview with the editorial team, Mr. Yono said, "we bet our luck in running a business. I have tried to run several businesses before but all failed. Then, a friend of mine suggested me to open a mutton satay stall here (in Cirebon) because no one sells it." Right after that, Mr. Yono took the suggestion seriously. He came up with the idea to make his house a stall to sell mutton satay. Fortunately, with the help of his wife, the business started to run well. He needed 3 kgs of mutton every day. His house is located near the main road that connects



West Java and Central Java. He never moves anywhere since the first time his stall opened. Currently, the stall becomes bigger because he occupied three stalls at once.

Mr. Yono explained further, “There was a food stall close to mine, but I had no idea why it was closed. I intended to rent it, but the owner asked me to buy it instead. So, I bought the stall and another one next to it. Now, I occupy three stalls at once.”

Mr. Yono and his wife continuously develop their business. To Mr. Yono, tenacity, strong will, and hard work are the keys to running his business. After a year, he finally hired an employee. He needed 5 to 10kgs of mutton every day. His stall



is always busy and the revenue is increasing.

After 15 years, never once was this business stuck. Many new customers come to his stall even in this pandemic era. They patiently queue in his stall by obeying the health protocols. Mr. Yono said, “Alhamdulillah (Praise to God), pandemic does not affect my business. Even though with no dine-in but take-away only, my stall is always busy with our customers. We obviously obey the health protocol, so the seats and tables in our stall are limited.”

Furthermore, Mr. Yono’s business is not ruined by the existence of the Cipali highway as well. Currently, he needs 30 to 40 kgs of mutton, 8 kgs of chicken, and 8kgs of offals per day. The



menus offered by Pondok Sate Nenggala are mutton satay, empal (food made from beef-red) and chicken satay.

Realizing that everything is digitalized, the food in Mr. Yono's stall can be ordered through an online-based delivery service, so the customers can order it from home. Besides, they can also make an order by short messages.

Mr. Yono does not have further plans to open branches. A couple of years ago, he opened a branch, but it was not long last, so he closed it and now that stall is for rent. According to him, managing employees is a hard thing to do. Many of them only seek knowledge and did not stay for so long.

During this time, Mr. Yono has experienced many things, both sweet and bitter memories. Once, he met thugs who got drunk in front of his stalls. He told, "they get drunk every Saturday night. Usually, they order satay but never pay. I did some calculation and their debts have reached millions of rupiahs, which they never paid." To get out of this situation, Mr. Yono collaborated with the police, so every time those thugs came, he called the police.

Yet, his success might not be achieved without the support of KSP Sahabat Mitra Sejati. Joining and becoming a member of KSP Sahabat Mitra Sejati since 2017, Mr. Yono proposed a capital loan.

"I used the money that I got from the cooperative to buy two stalls".

Mr. Yono, a 54-year-old man, is the father of three children. His firstborn is graduated from high school and now helps him in his stall. His second-born is now studying in an Islamic boarding school, meanwhile, his last child is now a 5th grader. Mr. Yono is a religious man after all. He always teaches his children to give because their money is not fully theirs, he says. They should give some of it to those who are in need. Furthermore, he wants his children to become unselfish nor egoistic. He believes that those things are the keys to his success. So far, Mr. Yono's business is running very well and he never gets any single complaint from his customer.

After reading Mr. Yono's story, it can be said that he is such an inspiration for us. They are the heirs to their father's business. ****



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Never Give Up! Disability Never Holds Us Back from Becoming Entrepreneurs

*Kita Cinta Coffee Shop, Jatinegara
DKI Jakarta*

Being physically different is relatively hard to bear with. This condition happens to people with disabilities which makes them disabled to do certain things. Despite all of their weaknesses, they have strengths and talents that they can be proud of. They deserve to have a bright future, a right to live and be succeed.

The following story is told by three people with disabilities who successfully reach their dreams and become true inspirations for others. They are Nabil, Heru, and Syarif. They shared their stories with the editorial team about their success in opening a coffee shop. Nabil explained, "I worked for a company in Tangerang as a telemarketing staff for two years. But, I felt bored with my working environment and wanted to open my own enterprise instead. Then, my friends and I came up with the idea to open a coffee shop simply because we like to hang out in cafes." Feeling bored as much as Nabil, Syarif who used to work for a company decided to join him.

Thus, they were not experts in making coffee. Yet, they learned how to make it from Youtube and seeing baristas in cafes when serving coffee. In December 2019, after finding the right marketing strategy as well as the founder of coffee, they made a deal to open a coffee shop named Kita Cinta Coffee (*I love Coffee-red*).

Indonesia is one of the largest coffee-producing countries in the world because of its geographic and soil structures. Almost every region in this country has a different kind of coffee. Local coffees are well known for their unique tastes, such as Lampung coffee, Toraja coffee, Aceh gayo coffee, Javanese coffee, Kintamani coffee, Flores coffee, and so on. Thus, when Nabil and



his friends decided to open a coffee shop, it was completely the right choice.

Running a business in a coffee shop is not as easy as people might think since there are many home-based coffee shops out there. To survive, Nabil and his two friends put taste and coffee brewing as their priority which later turns out into the specialty of their shop. Syarief explained further, “basically all coffee tastes the same. The only thing that makes it different is the way we brew it. We focus on the taste. We use Arabica coffee for every menu in our shop.”

There are 18 menus in the Kita Cinta Coffee shop. The most favorite ones are coffee with palm sugar and *airis*, chocolate, mocca, and green tea. The shop is located in Jalan Dewi Sartika Cawang. Previously, Nabil and others sold the coffee in a truck. After the pandemic hit, they sell it in a permanent stall. As revealed by Aswar, one of the owners as well as the person in charge of the operational management said,

“we started this business by using a truck or people know it as a food truck. We went around promoting our products and joined some events. But, because of the pandemic, we choose to sell it in a permanent stall.”

Moreover, in 2019 they proposed to the founder of Kita Cinta coffee shop who manages the people with the disability community. Because of him, they knew about KSP Sahabat Mitra Sejati. Aswar continued, “we agreed to open a coffee shop. Later, we became members of KSP Mitra Sejati and got funding from it. We are also allowed to make a space in the branch office of KSP Sahabat Mitra Sejati in Jatinegara.”

Even though the pandemic has hit the economy of most people for a year, it does not really affect the coffee shop business run by Asfar and his friends. Their shop is busy every day. Now, they are very good at making coffee. Although they are people with disabilities, that condition does not stop them to work. As they want to be



independent, they are always on fire in working.

Moreover, Nabil and Syarif said, “we want to prove that people with disabilities are also able to work. People should not underestimate us. We can be independent and make money on our own without depending on the help of our parents. If people can, so can we. I always keep that in mind.”

Their story reminds us that we should not look down on other people. In fact, being disabled does not mean they are not able to have their own business and become successful. On the other hand, we should be ashamed of ourselves if we are lazy to get up for work. People like them are such an inspiration to all of us. We wish all people with disabilities happiness, strength, blessing, and successful life. ****



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A Brighter Future for Rattan Business Prospect

*Mr. Zullah at Kudus,
Central Java*

Zullah, a rattan businessman from Kudus, does not expect that his business, which has been running for 20 years until nowadays, still exists. Mr. Zullah's happy tone could no longer be hidden from his convincing voice when the editorial team contacted him.

The success story of Mr. Zullah in building his business has been giving its color and story to every small micro medium enterprise in their area. Started from 90ish and still a single, he had been traveling around Indonesia especially Kalimantan which is well known for its rattan. His persistent skill in maintaining cooperation with his friends out of the island became his initial success. It was proven that he has the regular customer in many cities in Indonesia such as Bandung, Cirebon, Solo, Madura, Surabaya, Makasar, and so on.

“None of my siblings has this kind of business like mine. I just choose this business recklessly,” said him starting the conversation.

In running his business, he sends raw materials to the warehouse. He does not produce stuff made from rattan, but only sends the main materials to cities that need them according to their needs. From here, rattan is processed into furniture.

It seems easy, but to run this business Mr. Zullah was ever swindled by people in establishing cooperation. Other than that, the shortage of raw materials is often experienced by him. All the obstacles he faces are carried out patiently and sincerely. As the result, his business keeps developing, even in some years since he started the business, has been able to buy tools for making rattan raw materials.



“Slowly, from the business result I have saved, I start to buy a tool for making my own rattan in small scale. I also start to hire some workers,” said Mr. Zullah.

Currently Mr. Zullah is not longer go from one city to another or buy the raw rattan material in from Kalimantan by himself. Some of the workers are also assigned to stay in Kalimantan to place an order for raw rattan materials he needs. Because Kalimantan is the central rattan material, he has to place some of his workers there. However, he sometimes missed the raw rattan material because of high demand.

Another experience by Mr. Zullah is in the initial pandemic last March. The order of raw rattan material from Kalimantan got delayed because it was not allowed to go in and out of the city. Other than that, the payment from customers is

made on a pay-due basis. This was what greatly affected the cashflow of Mr. Zullah, because the system of raw material purchasing must be paid in cash.

He believed that the business will develop more because he has many networkings already with some factories. The only problem is about the capital.

Since then, Mr. Zullah dares to apply for a capital loan from a financial institution. Fortunately, he is already a member of KSP Sahabat Mitra Sejati since 2017. The loan from the bank was immediately converted to KSP Sahabat Mitra Sejati and at the same time adding the capital loan in KSP Sahabat Mitra Sejati. From here, he can buy the rattan-making machine.

“At the beginning, I have a loan from a bank. Well, accidentally I also want to buy the rattan-making



machine. Eventually, I divert the loan in the bank to KSP Sahabat Mitra Sejati and Alhamdulillah I was allowed to add the loan," he said.

Mr. Zullah was interested to divert his loan to KSP Sahabat Mitra Sejati because he feels comfortable with the service given by KSP Sahabat Mitra Sejati employees, besides, the interest is way cheaper than the conventional bank.

The creativity to make innovation is a strategy that is continuously being shaped by Mr. Zullah to continue his business so it can always develop. He feels that he should able to make an order as the customer requested.

Surprisingly, to make an innovation, Mr. Zulla and all the employees learn by self-taught.

"The important thing is we have the basic knowledge, but if the model is new, we should do an experiment and sometimes needs longer time. Nothing is impossible, we can learn it," he said excitedly.

Mr. Zullah sees the prospect of rattan furniture business will get more advanced and developed in the future; moreover, there is an increasing demand in the market.

"The era is getting more modern, but there is always a tendency of people for unique things and this will not be gone, including handicraft. The important thing is our creativity, that's it," he said. ****



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Bakpia, Small in Size, Big in Fortune

Mrs. Marjijah at Yogyakarta

Bakpia in-home business scale can be industrial business scale nowadays. It is unidentified since when bakpia has been made; the certain thing is bakpia is identical with Yogyakarta. It tastes deliciously sweet because it is made from a mixture of green beans and sugar, then it is wrapped with flour and little vegetable oil. This is also experienced by Ms. Marjijah, who opens bakpia production in his hometown, Yogyakarta. It started with a home industry business which now becomes an industrial scale business.

The city, which is famous for this special food, gives her no difficulty to find customers.

By adopting the trademark “*Bakpia Martha*” with consistent filling which is green bean and quality of raw materials, Ms. Marjijah’s business steadily competes along with other similar stores around Imogiri, Bantul. By prioritizing the quality of ingredients and high-quality outcomes, it is certainly desirable by customers even outside Yogyakarta.

“There are a lot of culinary lovers that come to our store to buy *bakpia* with our signature traditional ingredients,” said Ms. Marjijah convincingly.

Considering that area is the center of *bakpia* with 15 stores around, *Bakpia Martha* has made an adjustment by giving cheap prices but with high quality, while maintaining its distinctive quality and authentic taste. According to Ms. Marjijah, one of the factors in determining the low price is the easiness of getting the main ingredients, such as sugar factory that is not far from the production area, as well as the smooth supply of flour and green bean from a trusted supplier.



To support the marketing, other than using brochures, Ms. Marjyah also does the direct-selling for the *bakpia* products. Currently, the shop, which is also the center of *bakpia* maker employing dozens of workers, produces more than around 18 sacks of flour; those sacks are provided to produce more than thousand pieces of *bakpia*, or around 500 boxes of each containing 20 *bakpias*.

The steady business continuity, according to Ms. Marjyah, can be done as she applies the transparency principle, gives guidance, and shares much of her knowledge, so all the workers truly understand the product quality. "Thus,

they can understand that when our company progresses, it is because the great performance of the workers," she explained.

The implementation of her principles is not only applied to the worker but also to the public. It is proven that at the production site there are opportunities for anyone, both individuals and institutions, to do apprenticeships and learn to make *bakpia*.

To keep customer's confidence and quality which meet the health standards, which are tasty, delicious, and nutritious, as well as ensuring halal quality, "*Bakpia Martha*" has already obtained



several permits, such as Business Permit, P-IRT Certificate, and *halal* label from LPPOM MUI (Council of Ulama).

Aside from the strategic location and *bakpia* itself as representative of Yogyakarta city, Ms. Marjyah's business rapid development is inseparable from the financing institution that helps the growth of her business. Since joined KSP Sahabat Mitra Sejati in 2018, *Bakpia* Martha owned by her, has grown.

The capital loan from KSP Sahabat Mitra Sejati has supported Ms. Marjyah to get her business bigger and its revenue is improving,

not to mention more complete equipment and expansion of the business.

"It is a very good decision of me to be KSP Sahabat Mitra Sejati's member, the need of capital to add the production and meet the demand of customer of *Bakpia* Martha also fulfilled because of the capital loan from KSP Sahabat Mitra Sejati," said Mrs. Marjyah closing the conversation with the editorial team. ****

Editorial Team of Our Story with Sahabat

Ridy Sudarma – Editor in Chief

The main actor in managing this book is the Chief of Corporate Communications & Investor Relations. The ability in managing the team and plotting the task becomes his responsibility. Being tough and straightforward under the deadline becomes his main focus in accommodating the book which is mandated by Management, although other tasks remain his top priority.

Prihantoro – Author

A number of interviews with partners became the initial step in the realization of this book; the ability to write and improvise enables him to accomplish his responsibility as a writer. Beyond this responsibility, it is his duty to be able to manage communication with branch leaders, or members to summarise the stories that end up as a good and readable writing product. This friendly person is very focused on interpreting piece by piece of the stories into a book to be presented in a simple, readable, and understandable way. This responsibility is carried out in his daily duties as External Communications Dept. head – Corporate Communications & Investor Relations.

Reza Wandu – Design & Layout

This figure has responsibility in the design and lay out the book to produce an attractive design with an eye-catching layout. He also serves as the cameraman who is required to catch a good angle of the partner's activities he shoots. The output is an attractive and interesting book when read by readers. In his daily life, he is an Internal Communications Officer – Corporate Communications & Investor Relations.

Firzie Budiono Ravasia – Writer and Editor

This person takes part in examining the presented text. Re-checking the author's outcome is what he is responsible for in order to present readable sentences for the general reader. He is responsible for External Communications Officer – Corporate Communications & Investor relation in his day-to-day duties.

Story and Journey

There is a story behind every journey... So does the journey of KSP Sahabat Mitra Sejati that was built from Sahabat's story.

**Sahabat who walks together at the beginning of a journey,
Sahabat who joined in the middle of a journey,
and Sahabat who has chosen a different path
in the middle of a journey.**

**The stories in the 4th edition of Our Story with Sahabat
is only as a small part of what has had happened
in the whole journey.**

**However, there are millions things that we can learn and get
inspiration from; Friendship, struggle, worship, hard work,
creativity, love of family, and never give up spirit.**

May you be forever inspired.