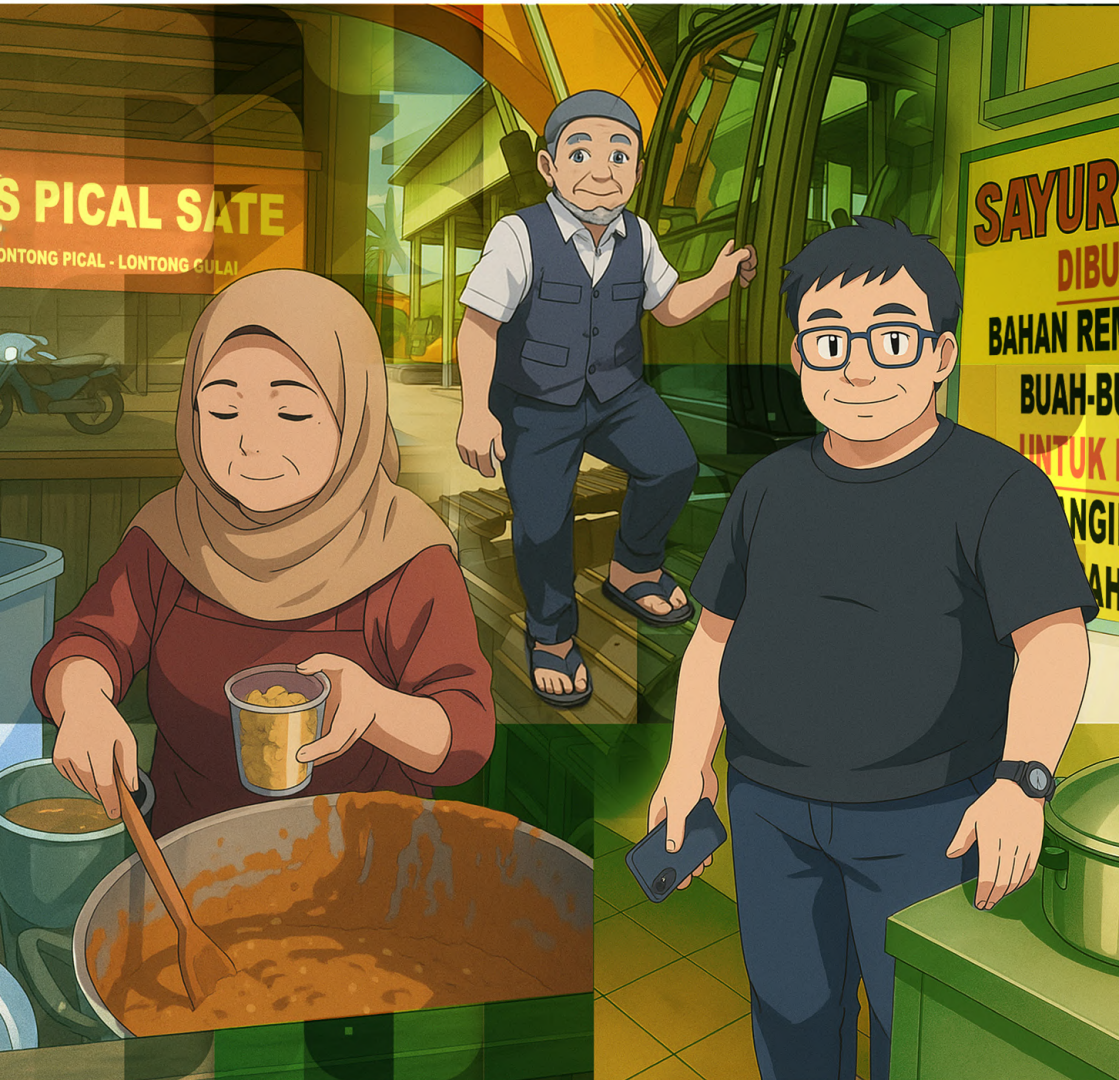


Our Story With 'Sahabat'

8th Edition



**Our Story
With ‘Sahabat’
8th Edition**

Title

Our Story with 'Sahabat'
8th Edition

Editor-in-Charge

Ridy Sudarma

Editor

Firzie Budiono Ravasia

Writers

Nana Fahriany
Melanie Brigitta
Nicholas Adriel
Reina Visca Zerkhan

Design & Layout

A. Rezawandi
Naomi Jedidah

Documentation

Bagus Satrio
Gerryaldo Nugroho

Publisher

KSP Sahabat Mitra Sejati

Term

2025

Head Office

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

Branch Office

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

 Sahabat UKM 

 sahabatukm_

 sahabatukm_

 sahabat-ukm.om



From the Editorial Team

Praise Allah, the Most High, for the blessings of His abundant grace and gifts so that we can complete the 8th volume of Our Story with 'Sahabat' in 2025. This book aims to provide new perspectives and a spirit that can be used as inspiration in building a business. In this eighth edition, we wrote 15 success stories of Members from various regions.

With the most profound respect, we would like to thank the team of KSP Sahabat Mitra Sejati who helped compile this book:

1. Pondok Labu Branch, DKI Jakarta
2. Padang Kota Branch, North Sumatera
3. Cirebon Branch, West Java
4. Pangkalan Bun Branch, Central Kalimantan
5. Sribawono Branch, Lampung
6. Pontianak Branch, Central Kalimantan
7. Ampera Manna Branch, Jambi
8. Makassar Branch, South Sulawesi
9. Bandar Jaya Branch, Lampung
10. Banjarmasin Branch, East Kalimantan
11. Kerinci Branch, Riau
12. Pinrang Branch, South Sulawesi

It is an excellent source of warmth for us to hear stories about how they run their businesses and strive for a better life. We hope that this can be an inspiration for all of us.

We hope this book does not satisfy you, because you can find other means of satisfaction with us, KSP Sahabat Mitra Sejati, in the form of good relations, warm friendship, and long-term brotherhood.

We realize that this book still has many shortcomings, so constructive criticism and suggestions for improving this book are very much expected. Thank you for your best experience with us.

Warmest regards,

Editorial Team

Our Story with 'Sahabat'

KSP Sahabat Mitra Sejati in a Glance



Supervisory Board

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



Steering Board

6. D. Irja Pratama (Chairman I)
7. I Made Pande Cakra (Chairman II)
8. Yoel Gennedy (Treasurer)
9. Lely Dewi Susianty (Secretary II)

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

Based on the spirit of “From us, for us”, before changing its name to KSP Sahabat Mitra Sejati, it was better known as “Koperasi Mitra Sejati”. KSP Sahabat Mitra Sejati is domiciled in Jakarta and was established based on a deed of establishment that has been approved by the Minister of State for Cooperatives, Small and Medium Enterprises of the Republic of Indonesia with Decree No. 307/BH/MENEG.I/IX/2003 on September 30, 2003.

There are several amendments to the Cooperative’s Articles of Association with the last one made based on Deed No. 01 dated February 3, 2021, made before Hajjah Huriah Sadeli, SH, M.Kn, Notary in South Jakarta, and the receipt of notification of data changes has been approved by the Minister of Law and Human Rights with Decree No. AHU-0002563.AH.01.28 of 2021 dated February 4, 2021.

KSP Sahabat Mitra Sejati has a vision to become a financial institution of choice for the community that focuses on the micro, small, and medium business sector, and provides trusted and professional services. To grow faster and increase the influence of micro, small, and medium businesses, since July 2011, KSP Sahabat Mitra Sejati has carried out business synergy with PT Bank Sahabat Sampoerna, which acts as a strategic business partner.

On June 24, 2016, KSP Sahabat Mitra Sejati became Indonesia’s first Savings and Loan Cooperative to sign the Savings and Loan Cooperative Participation Agreement in the Bank Indonesia Debtor Information System

(SID). Then the SID was transferred to the Financial Services Authority (OJK) Financial Information Service System (SLIK) as of January 1, 2018. This participation is needed so KSP Sahabat Mitra Sejati can be more careful when distributing credit.

From year to year, KSP Sahabat Mitra Sejati has continued to experience positive changes through various aspects and has served MSMEs in 24 provinces throughout Indonesia. At the end of December 2024, KSP Sahabat Mitra Sejati had outstanding loans of up to Rp2.2 trillion and had total assets of Rp4.2 trillion.

In 2025, KSP Sahabat Mitra Sejati will continue to empower more micro, small, and medium enterprises. With the spirit of innovation and sustainable development, KSP Sahabat Mitra Sejati always strives to improve itself to provide the best service to the Indonesian people.

Prologue



***Eating basil seeds my buddy sent,
while sitting on the soft sand.
Thank you to all dear friends,
for this eighth volume's book in our hands.***

Greetings to all Sahabat,

With deep gratitude, we present the Eighth Volume of Our Story with Sahabat to all members, business partners, and Sahabat of the Sahabat Mitra Sejati Savings and Loan Cooperative (KSP Sahabat Mitra Sejati). This book presents stories from members that reflect the spirit, perseverance, and hard work required to build a sustainable business.

KSP Sahabat Mitra Sejati has been a financial partner for micro, small, and medium-sized entrepreneurs in Indonesia, to help them grow and achieve success through easier access to better financing. Since our establishment, we have remained committed to providing optimal support to each of our members, particularly in offering financing that enhances business capacity.

The financing provided by KSP Sahabat Mitra Sejati is utilized by MSME members to expand their businesses, purchase new equipment, and improve the quality of products and services. In 2025, we will continue to focus on distributing financing to more MSMEs.

The financing provided is inseparable from the significant placement of funds from our members. The funds managed also support the growth of the existing MSME sector. We believe that by continuing to strengthen the relationships that have been built, many more success stories will be born in the future.

The empowerment that we provide to MSMEs, both in the form of financing and other support, is certainly not the result of our own hard work. This is also thanks to the cooperation and dedication of all parties involved, including members, business partners, administrators, supervisors, and the entire KSP Sahabat Mitra Sejati employee team.

In this book, we present fifteen inspiring stories that describe our members' journeys as they develop their businesses. Each story not only tells the achieved success, but also the challenges faced along the way. Starting from small businesses that were on the verge of closure, to those that now play a crucial role in their

respective industries. They all show that with hard work, perseverance, and the proper support, all obstacles can be overcome and every difficulty can be turned into an opportunity. This book is not merely a collection of stories, but also a testament to KSP Sahabat Mitra Sejati's genuine commitment to supporting MSME entrepreneurs.

We hope this book can inspire every reader, especially MSME entrepreneurs struggling to develop their businesses. Hopefully, the success stories in this book will serve as a motivator, demonstrating that we can all achieve success with firm determination and practical cooperation. Happy reading!

Sincerely,

Deddy Irja Pratama

Chairman I

KSP Sahabat Mitra Sejati

Foreword



***Farmer has his lunch so eagerly,
After a long day facing difficulties.
MSMEs grow incredibly,
Through digitalization, wide open opportunities.***

Dear readers,

According to the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, Micro, Small, and Medium Enterprises (MSMEs) are a significant contributor to the Indonesian economy, accounting for approximately 60% of the national Gross Domestic Product (GDP). This highlights the crucial role of the MSME sector in sustaining the stability and growth of the Indonesian economy, while generating employment opportunities for hundreds of millions of people.

On the other hand, the government aims to transform 50% of MSMEs in Indonesia into the digital domain through the MSME Level Up program, in collaboration with the Ministry of Communication and Digital, by 2025. This is not impossible, as the Minister of Communication and Digital stated that at the end of 2024, around 40% of MSMEs had adopted digital technology. This news is an encouraging achievement demonstrating the MSME sector's commitment to embracing technology to support business competitiveness and efficiency.

In line with this, Bank Sahabat Sampoerna, together with KSP Sahabat Mitra Sejati, has become an active strategic partner in empowering MSMEs through various financing programs and the use of technology. In each of these collaborations, we are dedicated to helping MSMEs achieve sustainable growth and success.

The eighth edition of Our Story with Sahabat presents inspiring stories from MSME entrepreneurs who have grown and developed alongside KSP Sahabat Mitra Sejati. Each story in this book describes a journey full of challenges, courage, and a tireless entrepreneurial spirit. We hope that this book will not only provide motivation but also demonstrate that, with strong partnerships and the effective use of technology, MSMEs can proliferate.

Hopefully, this book will serve as a source of inspiration for all of us to continue innovating, collaborating, and contributing to the advancement of Indonesian MSMEs. May this sector a key pillar of a sustainable economy in the future.

Warm regards,

Rudy Mahasin
ESME Business Director
Bank Sahabat Sampoerna

Table of Content

From The Editor	iii
About Us	iv
Prologue	vi
Foreword	viii
Suherman - The Cross-Generation Delight of Ommy's Nasi Uduk	11
Helsi - Satay on Pecel: A Unique Breakfast Experience	15
Mochammad Fajar - Business Diversification of a Wife-Loving Man	19
Burmalis Ilyas - The Price of Trust and Hard Work	23
Idrus Albar - A Unique Steamed Tofu from Lampung	27
Marlie - Marlie's Journey to Preserve Stone Mortars	31
Suyatni dan Sikman - Business-Filled Souls	35
Muhamad Kasim Basir - From Water Purification to Establishing Tourist Attractions: An Extraordinary Business Diversification	39
Hely Sumanto - The Fruits of Hely's Seeds of Honesty	43
Eddy Rubayat - The Result of a Decade-Long Customer Loyalty	47
Saparti - Opportunities Flow Like Water	51
Basril - Timber Harvester Who Maintains Trust from Kerinci Forest	55
Djalil Masse - A Success-Making Workshop	59
Misbahudin - The Rise of a Palm Oil Tycoon Amid Crisis	63
Yeni - Armed with Audacity and Great Spirit: Yeni's Success Story in Selling Clothes	67
Editorial Team	71



sahabat
KSP Sahabat Mitra Sejahtera



Our Story With 'Sahabat'

8th Edition



Supported by



Bank
Sampoerna



The Cross-Generation Delight of Ommy's *Nasi Uduk*

Nasi uduk (rice cooked with coconut milk) is a food known to be eaten in the morning as a breakfast menu. Usually, nasi uduk is served with an omelet, stir-fried tempeh, fried vermicelli/ noodles, crackers, and fritters. Its savory and delicious taste makes many people like this Betawi specialty.



Suherman, a KSP Sahabat Mitra Sejati member, has been selling *Nasi Uduk Ommy* for many years. He makes nasi uduk with exceptional taste. The *nasi uduk* is soft and fragrant, served with fried chicken, appetizing chili sauce, and fresh and delicious sour vegetables. Suherman sells *nasi uduk* as a lunch and dinner menu, not for breakfast like most *nasi uduk*. The combination of these elements creates an unforgettable culinary experience for nasi uduk fans.

perseverance and adaptability, a story that inspires all who hear it.

Inheriting the *nasi uduk* business from his parents, Suherman wants his only child to be able to continue this business. Suherman slowly gives his son business direction, even though the child has a different background in design. This action reflects his strong vision to ensure that the business legacy from his parents continues and thrives, even when passed on to family

“My *nasi uduk* is very special. I had many customers at my initial outlet (in Cengkareng) who continued to be my customers even after I moved here (Tangerang). They are willing to come from far away because they wanted to eat my *nasi uduk*,” said Suherman proudly.

Since 2015, Suherman has been a renowned *nasi uduk* seller, all while maintaining a permanent position at a chemical company since the 1990s. This dual commitment is a testament to Suherman's unwavering

members with different interests and backgrounds.

Running a *nasi uduk* stall is no easy feat, especially in a competitive food market

where price often trumps quality. However, Suherman's unwavering confidence in the superior taste of his parents' *nasi uduk* has kept him in the game. "There was once a *nasi uduk* seller less than 300 meters from my place. His price was lower, but he was the one who backed out, and I persisted," said Suherman, who consistently maintained the quality of his food.

As a businessman, Suherman has faced challenges quite common in the culinary

stall. He uses a visual concept to attract the attention of potential customers. Seeing the cooking process directly can be appealing to customers because they can see the quality of the raw materials used, the cooking techniques, and the cleanliness of the cooking area itself.

Borrowing money to increase business capital is a standard business development step. This was done by Suherman when he applied for a loan from KSP Sahabat Mitra



industry, such as customer perceptions that small things like the color of cooking oil can influence. He added, "I was once given a review by one of the customers. He said my oil was black, even though it was because of the spices. My cooking ingredients are always fresh, and the oil is changed regularly; I also use branded oil, not just random brand."

To show the quality of his cooking, Suherman places the cooking area in front of the entrance to his *nasi uduk*

Sejati in 2019, which was used for capital turnover to maintain the supply of raw materials.

"Thanks to the loan from KSP Sahabat Mitra Sejati, the supply of raw materials such as rice, oil, salt, and others can continue to be maintained with good quality," said Suherman.

The story of Suherman's business can be a valuable inspiration, especially for prospective business owners. Even though

he is no longer young, Suherman can still show his enthusiasm, perseverance, and tenacity in running a business.

“Try to combine business and hobbies because if the hobby is not connected to the business being run, it will not be in line later. If we master the field that we like, for example, there is a problem, we can still survive because we have mastered that field,” concluded Suherman with his invaluable advice for doing business. ***



Satay on *Pecel*: A Unique Breakfast Experience

Amidst the vibrant energy of Padang city, Helsi, a 47-year-old mother, has been on an inspiring journey. Since 2010, she has been dedicated to her culinary business, she started from the front of her house on the side of the highway. It was Pical Sate Breakfast Stall, a culinary business owned by Helsi that caught the eye of local residents.



With a creative spirit, Helsi introduced pical sate, a unique dish that marries the flavors of vegetable *pecel* and meat satay. Like most vegetable *pecel*, Helsi's *pecel* is a delightful mix of radish, banana blossom, kale, bean sprouts, and noodles, all drizzled with peanut sauce. The twist? Helsi's *pecel* is crowned with meat satay.

This idea came from her love of culinary and the desire to serve something

and curry lontong soup, topped with meat satay.

Helsi and her husband work together every morning to prepare to open their breakfast stall. The Pical Sate Breakfast Stall is open from 6 am to 11 am. Helsi and her husband are assisted by two employees every Monday to Friday and can sell 180 portions/day. However, on Saturdays and Sundays, the number of employees

"I'm the only one who sells *pecel* with meat satay. Many sellers around my house sell vegetable *pecel*, but I'm the only one who uses meat satay," said Helsi proudly.

different. As the only pical sate seller in her area, Helsi's stall is a favorite choice for fans of traditional foods. In addition to pical sate, there is vegetable lontong soup

increases to three people due to the high demand, which can reach 405 portions.

"On Mondays to Fridays, the meat I prepare

is 12 kg or equivalent to 180 portions. But on holidays, Saturdays, and Sundays, it can be up to 27 kg or equivalent to 405 portions,” said Helsi.

Their signature menu is pical sate, served with four skewers of meat satay per serving. With only Rp15,000 per serving, many customers will queue to taste this dish. The success of Helsi's stall lies not only in its delicious food but also in its good management. The turnover can

Behind the success of her pical sate stall, Helsi apparently experienced an incident that shook her stall; she was forced to close it for three months. Helsi did not remain silent during that time and continued to try to improve the quality of her pical sate. When she dared to reopen her stall, Helsi felt a sense of anxiety. However, thanks to her dedication and desire to improve the situation, her stall slowly began to rise again. Customers came back, and Helsi



reach Rp20 million per week, thanks to the dedication and hard work of Helsi and her team.

Helsi and her husband continue to strive to maintain the quality of food and service so every customer who comes is satisfied and always wants to return. The strategic location of Helsi's stall near the office area has attracted the attention of employees, local officials, and even celebrities to stop by for breakfast before starting their daily activities.

learned to pay more attention to various aspects for the progress of her business.

Helsi is deeply grateful to KSP Sahabat Mitra Sejati for their invaluable support and assistance in her business journey. ***



sahabat
KSP Sahabat Mitra Sejati



Sahabat Mikro

**Secured working capital loans with plafonds
ranging from Rp5 million to Rp3 billion
for small businesses or individuals**



Scan for more info



Kemenkop
Kementerian Koperasi dan Usaha Kecil dan Menengah

KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of



Bank Sampoerna



Business Diversification of a Wife-Loving Man

Mochammad Fajar, a 48-year-old entrepreneur, has had a long journey in building his business. In 2012, he founded a company, PT Selasar Konstruksindo. Fajar pioneered this business with his wife, who significantly managed the company's finances.



The company he built is not only engaged in construction but has expanded into several other sectors, such as property, restaurants, and mineral water distribution. Fajar's business diversification is always rooted in the spirit of taking advantage of every opportunity that exists.

Initially, Fajar started a construction business. Over time, Fajar saw great potential in the property sector.

that caused his income to decline. Despite these difficulties, Fajar's determination remained unwavering. He saw many of his friends entering the restaurant business. This inspired him to open a small restaurant and coffee shop, such as *Rumah Rawon* and *Sop Iga* restaurants, which suited the tastes of office workers and customers who often came to his office.

Although there were many restaurant

"Each new business like property has its own excitement. In construction, we look for orders, while in property, we create the project," Fajar explained enthusiastically.

In 2018, Fajar began to get more serious about getting into the property business. However, during the Covid-19 pandemic, his business faced significant challenges

and coffee shop competitors in the surrounding area, Fajar's business stood out due to his unique approach. He created a distinctive feature in his coffee blend by



using “halal rum as” one of the ingredients. This innovation gave his coffee a different taste and made it liked by many people, sparking intrigue and curiosity among his customers.

Behind all this success, Fajar’s wife played a significant role. Her unwavering support and motivation were instrumental in Fajar’s journey. “My wife is the best! Without her support, I would not have come this far. She has always motivated me in every step, both when the company was successful and when it fell,” he said gratefully.

The marketing strategy implemented by Fajar is based on research and development. “We see our strengths and weaknesses and understand the target

market around us. That’s what makes our selling power stronger,” he said. One of the things that made Fajar’s business easier was choosing KSP Sahabat Mitra Sejati as a business partner. According to Fajar, KSP Sahabat Mitra Sejati is very flexible and communicative, making them comfortable to work with.

For Fajar, the key to his business success is consistency. “If we are steadfast and consistent in running the business and organize the management system professionally, all problems can be controlled and resolved well,” he concluded confidently. ***



sahabat
KSP Sahabat Mitra Sejati



SIMBAT Time Deposit

**A saving with affordable initial deposit
and competitive returns for maximum results,
with only 10% tax**



Scan for more info



KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of





The Price of Trust and Hard Work

Burmalis Ilyas is a successful entrepreneur known as one of the inspiring examples in the business world. He started his entrepreneurial journey with determination, hard work, and discipline. Since 2015, he has been funded by the Sahabat Mitra Sehati Savings and Loan Cooperative (KSP SMS) to develop the business he inherited from his parents.



Initially, Burmalis owned a gas station business managed with complete dedication. Thanks to hard work and high discipline, Burmalis developed his business rapidly. Burmalis spread his wings to various other business sectors from his gas station business. He owns three guest houses spread across three provinces, a transporting building materials using dump truck business, and several land assets.

This success certainly did not come instantly. Together with his wife and nephew, Burmalis runs his business with complete dedication. With a solid team and tireless hard work, the businesses he manages are growing rapidly and increasingly diversified.

However, Burmalis's journey to success was not without challenges. One of the challenges he faced was the government's

change in fuel distribution policy, coupled with other cost increases that often tested the resilience of the business. In addition to external factors, another major obstacle that Burmalis experienced was when he was deceived by someone close to him. The business cooperation he expected to grow harmed him because the person he trusted was irresponsible.

The incidents became a valuable lesson to be more careful in business, especially when dealing with trust.

Burmalis's advice is a stark reminder that we must be more cautious in business and not easily entrust anything, even to a family.

Despite the challenges and tough obstacles, we need to continue to work hard and be disciplined in various ways to become more successful. This is what makes Burmalis an example of tenacity.

Burmalis has a simple but meaningful philosophy: our life must be useful for others. This philosophy reflects his commitment to contributing to society by providing jobs through his businesses and always maintaining the quality of customers' service.

Burmalis prioritizes hard work, discipline, and honesty as the keys to business success. As an entrepreneur, he holds fast

to continue growing and benefit the community more.

Burmalis did not forget to give his impressions and messages to KSP SMS, a financial institution that has been instrumental in his journey since the beginning. According to him, KSP SMS is an outstanding financial institution with a fast and straightforward process. They are always ready to help, especially when he is in trouble. It differs from other financial institutions that show interest only when the business succeeds. Burmalis also said that the KSP SMS team that handled him was very professional and served wholeheartedly.



to Mochtar Riady's message that building a business is like raising a child. It takes time, patience, and the proper steps to grow a business. There is no shortcut to success but rather a continuous process.

In the future, Burmalis plans to continue developing his guest house business, building houses on his land, and expanding his dump truck business. He is determined

Through this long journey, Burmalis proved that with hard work, discipline, and strong determination, nothing is impossible. With the support of the right financial institutions, we can have more opportunities to achieve more tremendous success that will benefit many people. ***



sahabat
KSP Sahabat Mitra Sejati



Vehicle Title Loan

Affordable installments with a tenor of 6 months to 2 years, flexible for any needs (multipurpose), funds are disbursed within 1 day since the documents are complete, and covered by loss insurance



Scan for more info



KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of





A Unique Steamed Tofu from Lampung

In 2012, Idrus Albar was a government project contractor in Bangka. His busy schedule in Bangka means he rarely goes home to his home in Lampung. Meanwhile, his wife, who stayed home, looked for business ideas. In 2019, they decided to try a tofu business, a business that was still rare in Lampung at that time.



With unwavering determination and a thirst for knowledge, Idrus embarked on a self-learning journey, mastering the art of tofu-making through YouTube. Armed with a capital of Rp40 million, he set out to build a production site, drill wells, and acquire the necessary equipment. Just 15 days after the business's inception, Idrus and his wife began selling their unique steamed tofu, which boasted a flavor unlike any other.

The hallmark of Idrus' tofu is its unique cooking process, which involves steaming rather than the conventional boiling method. This technique results in a chewier texture and a distinct lack of burnt smell. Idrus stumbled upon this idea while exploring various tofu-making methods on YouTube, and he successfully adapted it to his own business.

Idrus's tofu consists of three types: *kempong*, yellow, and white. With a reasonably affordable price, around Rp250-Rp500 per block of tofu, Idrus sells his tofu at the market. Also, regular buyers

come directly to Idrus' house to buy his tofu.

After only a year of selling, Idrus' tofu business has faced a tough challenge. The 2020 Covid-19 pandemic significantly impacted many businesses, including the tofu industry. Soybeans as raw materials were difficult to find, and the price increased by 50%. Two years later, the price of soybeans rose again, increasing production costs. To maintain the business, the price of tofu had to be increased.

In addition, technical problems such as power outages often occur. Tofu production, which is highly dependent on grinding machines, was disrupted. The solution was that Idrus invested in buying a generator so that production continued to run smoothly. Despite various challenges, this tofu business has survived. The taste quality is maintained so that customers continue to come, and there are no complaints regarding the tofu he makes.

Currently, Idrus' tofu is sold in the market

through 11 stalls. His wife also sells tofu directly from home with the help of one employee. In one day, Idrus' tofu production reaches 4,000-5,000 pieces or uses around 40-50 kg of soybeans.

In addition to the tofu business, in 2021, Idrus started a side business of used cars trading. Initially, he bought a car for personal use, but seeing an opportunity in the market, he started buying cars from Jakarta and reselling them in Lampung.

Idrus Albar's determination and hard work prove that small businesses started from home can grow and survive, even in challenging situations. His story inspires anyone who wants to start a business from scratch and make it successful.

Idrus Albar expressed his gratitude to KSP Sahabat Mitra Sejati for supporting business capital loans that have helped develop this tofu business. With this



Idrus uses the Facebook marketplace to market his cars.

Idrus' business journey taught him that building a business requires perseverance, courage, and adaptability.

“In building a business, you must be patient, being able to see the market. Where are the market prospects? These are important for business continuity,” he said.

For Idrus, taste quality is the primary key in the food business. So far, his products are still in demand because the quality is maintained and tastes better than other tofu. With the spirit of sharing knowledge, he also does not mind if other people want to learn and open their own tofu business.

assistance, the business can continue to run, increase production, and survive amidst economic challenges. ***



sahabat
KSP Sahabat Mitra Sejati



Motorbike Ownership Loan

**DP starts from IDR 0*, easy required documents,
affordable installments, covered by loss insurance and
accidental death insurance, and tenor up to 4 years.**



Scan for more info

*) Through a cooperation mechanism with employers, installments are made directly from salaries.



KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of





Marlie's Journey to Preserve Stone Mortars

In a village in West Kalimantan, a formidable woman named Marlie lives. As the eldest of five siblings, she inherited her father's passion and skills in making stone mortars—a traditional tool used to pound spices and rice. Despite the challenges and the fact that this work is known to be hard and generally done by men, Marlie is the only child who eventually continues the family business, showcasing her unwavering perseverance.



Since her 20s, Marlie has helped her father in making stone mortars. Initially, they only produced small quantities and left them for others to sell. After getting married and her father passed away in her 30s, Marlie decided to take over the business entirely. Armed with experience and dedication, she mastered the entire production process up to sales. Her father's loyal customers remained loyal, even offering to continue selling her stone mortar products.

Making stone mortars requires special

care and skills. In the past, the process began with measuring the stone manually and then carving it with various chisels to get the desired shape and smoothness. As technology advances, the process has become more efficient with the help of tools such as cutting grinders so that production can be accelerated without sacrificing quality.

One of the challenges in this business is the availability of raw materials, especially during the rainy season, making the area



where the stone is taken slippery and dangerous. To overcome this, Marlie looks for alternatives by buying stones from other places, even though this reduces profits.

Marlie's first child is a teacher, while her youngest son serves in the army. This condition means that Marlie cannot pass the stone mortar business to her family. Currently, her husband and second child are focused on producing tombstones. Although their businesses differ from Marlie's stone mortar business, she still fully supports them. Five workers assist Marlie in running the stone mortar production.

Trust is not just a word for Marlie, it's the cornerstone of her business. With a direct sales system and good customer relationships, she has avoided the fraud that other entrepreneurs often experience. To date, the sale of stone mortars has reached various cities, with the help of three of Marlie's colleagues who market the products to Pontianak, Singkawang, and the areas around her residence. This emphasis on trust and integrity in business is a lesson we can all learn from.

Marlie advised, "If you start a business, do it as well as possible to maximize the results. Customer satisfaction is the top priority because this business is not for a while but for the long term."

Her dedication and commitment to maintaining product quality are the keys to the sustainability of her business.

Marlie received capital support from KSP Sahabat Mitra Sejati while developing her business. The money was used to buy a transport vehicle. "I would like to thank KSP Sahabat Mitra Sejati for the business capital loan. Maybe my business would not be this smooth without the loan," she said.

Marlie's story is not just a tale of perseverance and success, it's a testament to the potential of traditional businesses. It shows that with persistence and proper support, these businesses can grow and provide economic benefits for families and the surrounding community, underscoring their significant societal role. ***



sahabat
KSP Sahabat Mitra Sejati



Sahabat Saving

Initial deposit starts from Rp0, free monthly administration fee,
free savings closure fee, equipped with a savings book for
transaction record, interest rate/yield of 1% per annum



Scan for more info



KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of





Business-Filled Souls

Suyatni and Sikman, a married couple deeply passionate about the business world, embarked on their entrepreneurial journey in 1997. They inherited a coffee plantation from their parents, a business that had been a part of their family for generations. However, Sikman's dedication went beyond the coffee plantation. He worked as a taxi driver in his spare time to supplement the family's income. Meanwhile, Suyatni astutely managed the profits from the coffee plantation to venture into new businesses.



Together, they expanded their business portfolio. One of their ventures was a palm oil plantation, a highly lucrative business. Their palm oil plantation flourished, benefiting from the numerous advantages of palm oil. Many others also ran similar businesses in their hometown of Bengkulu, fostering a sense of community and shared success. They recognized the immense potential of the palm oil business and were confident in its future growth. They also opened a grocery business catering to the local community's needs.

However, life does not always run smoothly. At the beginning of the pandemic, Suyatni and Sikman's businesses were significantly affected, especially the grocery business. At the start of the pandemic, people were worried about leaving their homes because of the threat of an invisible virus. Many preferred to shop at minimarkets close to their homes, while their grocery business became increasingly quiet. Realizing that this situation would not end soon, Suyatni

began to think hard about finding a way for them to survive.

Amid the uncertainty of the pandemic, Suyatni realized that the world was changing. Many people no longer shop in person and prefer to shop online. However, she did not want to just wait for the situation to improve. So, she started looking for other opportunities that could be run despite the existing limitations. After much thought, she shifted her focus to the clothing sector.

The way she chose to do business was different from others. Amid a pandemic that restricted many people from leaving their homes, Suyatni decided to sell directly from village to village. She went from one house to another carrying clothes, bags, and shoes. Even though she has to travel around, Suyatni doesn't feel tired. She realizes that this way, she can reach customers who might not have time to shop in stores.

Suyatni's clothing store is one of the largest and most famous in their village. Even though the world has changed and many people prefer to shop online, Suyatni still sells her goods in a more personal way. She offers a credit system for customers who want to buy goods in installments, a unique service that has helped many people, especially during an unstable economy. Her loyal customers feel comfortable with the service provided, and many continue to come back to shop.

“I believe business is already in my soul,” Suyatni declared with unwavering enthusiasm.

smoothly. The two businesses they run—the palm oil plantation and the clothing business—allow them to survive and even thrive, even though many people are experiencing difficulties during the pandemic.

Suyatni's success in pioneering a clothing business shows that she is brilliant at adapting and can see opportunities amidst difficulties. In conditions of uncertainty, she proved that with courage, hard work, and creativity, nothing is impossible. For Suyatni and Sikman, business is not just about making money. Business is part of their lives—something in their blood long ago. They are not only trying to survive



Her words encapsulate a determination and spirit that never wanes, even in the face of numerous challenges.

Meanwhile, Sikman continues to support his wife by providing assistance from the operational side and ensuring that their palm oil plantation continues to run

but also trying to continue to progress and develop, facing challenges after challenges that come. “KSP Sahabat Mitra Sejati has also been very helpful in overcoming the obstacles to my business,” said Suyatni. ***



sahabat
KSP Sahabat Mitra Sejati



Car Ownership Loan

DP starts from 5%, easy required documents, competitive installments, covered by comprehensive insurance* and accidental death insurance.
Loan term up to 5 years.



Scan for more info

*) Coverage for vehicles that experience partial or total damage and loss



KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of





From Water Purification to Establishing Tourist Attractions: An Extraordinary Business Diversification

Muhamad Kasim Basir, an entrepreneur from Sulawesi, shows that success does not always come from a relevant educational background. Success also comes from determination, courage, and hard work. Starting his business journey in 2004, Kasim could only truly see the business he pioneered running in 2005. Although he did not have an educational background related to his business, he dared to enter the world of trading chemicals and equipment for water and waste purification.



At first, the business he founded seemed full of challenges because he had started it alone. There was no inheritance or significant capital given by his parents to establish this business. He built everything from the bottom, with hard work and high enthusiasm. Kasim knew that business opportunities in this sector were up-and-coming, especially since one of his customers was PDAM (Regional Drinking Water Company) in Sulawesi which needed chemicals and water purification equipment.

Over time, his efforts began to show results. Kasim succeeded in building a business with a turnover of billions of rupiahs. He also developed a team with 12 employees who supported the operations of this business. However, the journey was not always smooth. Kasim faced various obstacles, including lack of capital to buy supplies and customer payment problems. Some of his customers went bankrupt and could not pay at all. This indeed threatened the continuity of his business.

However, Kasim did not let these challenges deter him. With his ingenuity and determination, he devised a solution. One of his strategies was to increase the number of suppliers and offer them a shorter payment period. This approach proved effective, propelling his chemical and water purification equipment business to success. The ability to innovate and find solutions is key to Kasim's success.

In addition, Kasim also realized that to survive among other competitors, he had to provide services that were more than just selling products. He decided to offer after-sales services that his customers greatly needed. For example, if PDAM experiences problems using the products he sells, he is happy to provide information on the correct dosage and repair the equipment if necessary. This responsive and quality after-sales service makes his customers feel satisfied and remain loyal to his business.

Kasim believes that trust is the primary key that must be held firmly. He believes that to be successful in business, he must be trustworthy and maintain customer satisfaction.

This principle is the foundation for every step he takes in dealing with problems and developing a business. The trust given by customers is more valuable capital than anything else.

has now developed into a successful business that continues to grow. Kasim has proven that success belongs not only to those with higher education or inheritance, but also to those who dare to take risks and continue to try despite the



In addition to managing a chemical and water purification equipment business, Kasim has also started to develop a new business. He bought 10 hectares of land to be built into a tourist attraction with playground facilities and a resort or villa. In addition, he also developed property on 5 hectares of land. For this business, Kasim collaborated with his friend and now has 50 employees to support the operations of the tourist attraction he built.

many obstacles that come. Kasim's story inspires us not to be afraid to try, to dare to face challenges, and to always maintain customer trust and satisfaction in every step we take in every business. ***

Although his journey was full of challenges and obstacles, Kasim showed that we can achieve what we dream with determination, innovation, and an unyielding spirit. His business, which started from zero, without significant capital and without inheritance,



sahabat
KSP Sahabat Mitra Sejati



PROBIZ

**Loans for your every needs including
developing your business with a plafond of
up to Rp3 billion.**



Scan for more info



Kemenkop
Kementerian Koperasi dan Usaha Kecil dan Menengah

KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of



Bank Sampoerna



The Fruits of Hely's Seeds of Honesty

Hely, an expert in agriculture, has had a long journey in establishing his business. In 2011, he attempted to start a seedling business, but due to a lack of focus, that venture lasted only one year. However, his passion for agriculture never wavered.



Various business fields Hely tried produced no results he had hoped for, and in December 2018, Hely ventured into business again with limited capital and a challenging financial situation. Despite significant debt, he remained steadfast in his commitment to repay all his obligations. His integrity was evident in his decision to continue using the same phone number since 2002, a rare display of honesty in similar situations. This unwavering commitment to responsibility and honesty reassured his customers and partners.

Hely saw a significant opportunity in providing ready-to-plant seedlings. He understood that many farmers faced challenges in sowing their seeds—a time-consuming, labor-intensive process requiring extra patience. With his experience and insights, he created an innovative solution: practical and efficient ready-to-plant seedlings. This way, farmers could focus on managing their land without worrying about the risky initial seeding stage.

With a capital of less than Rp2,000,000, Hely started his business from scratch

He leveraged the network and good relationships he had built over the years with farmers. Initially, his product pricing was considered high based on preliminary calculations. However, in practice, it resulted in greater profitability. Farmers could save time and energy by using ready-to-plant seedlings and reduce the risk of failure in seeding. As a result, their production costs became more efficient while maintaining optimal harvest yields.

In his production process, Hely utilized natural materials such as organic waste, animal manure, coconut fiber, soil, rice husk charcoal, and compost. Before use, all materials were fermented to ensure they were well-aged and rich in nutrients. The prepared seedlings were then packaged in small polybags and neatly arranged on

bamboo trays. This method made it easier for farmers during the planting process, saving time and improving the success of plant growth.

Initially, Hely's business was run from home with minimal space. When the COVID-19 pandemic struck, many sectors faced a drastic downturn. However, amid that uncertainty, the agricultural industry experienced rapid growth. The fear of going outside increased public interest in gardening, leading to a sharp rise in

larger greenhouse to increase production capacity. Thanks to his perseverance and good management, his business began to show stable cash flow within one year. Further, in just over two years, he managed to repay a debt of Rp500 million. This extraordinary achievement was not just a financial success, but a testament to his commitment and integrity. Many people even forgot they had lent him money, touched by Hely's determination to repay his debts, even though they never asked him to. This attitude further solidified his



demand for seedlings. This situation became a momentum for Hely's business to expand further. He recognized this opportunity and focused on developing and enhancing production capacity to meet the increasing demand.

What started as a family-run operation has grown significantly, involving over 200 employees in the production process. To strengthen his business identity, Hely created Hely Seedling, which combines his name, Hely, with the word Seedling.

As the business expanded through dedication and hard work, Hely built a

reputation as an honest and trustworthy entrepreneur.

With the rising demand, Hely Seedling products have now reached various regions in Indonesia, including Palembang, Bengkulu, Jambi, Riau, Pekanbaru, West Java, and Papua. This success proves that a business that starts from scratch can grow into a large enterprise that benefits many with perseverance, innovation, and good management.

According to Hely, business success is not solely determined by intelligence but also by consistency. Many people can

start a business, but few can sustain it. The key to success lies in sound financial management, the discipline of delaying gratification, and focusing on building a sustainable business. Hely's journey teaches that starting is the most crucial step in a venture. It doesn't require an elaborate grand plan but the courage to begin and remain resilient in facing challenges.

From struggles with no capital and significant debt to building a successful business, Hely has proven that perseverance, integrity, and consistency are the primary keys to success. Hely Seedling is not just a thriving business, but also an inspiration for many to continue striving toward their dreams. ***



The Result of a Decade-Long Customer Loyalty

Eddy Rubayat is a 60-year-old man who has traveled a long journey in the business world. Currently, he owns and manages PT Servista Alga Prima, an outsourcing service company engaged in the management of coal laboratories. The business, which has been established since 2010, has carved out a journey of 15 years full of challenges, trust, and success.



Eddy's journey began when he was still working as an operational manager in a company. With dedication and excellent performance, Eddy managed to build a solid reputation, finally making him noticed by one of the partners running PT Servista Alga Prima. This offer was not something that just came out of nowhere. Eddy has proven his ability in operational management, especially regarding the management of outsourcing coal laboratories in Banjarmasin. This is what makes him even more determined to move forward.

Banjarmasin, which is known as one of the coal-producing areas in Kalimantan, is a very strategic place for this business. Every coal that will be exported or sold in the domestic market must first be tested by an independent surveyor. This is where the role of PT Servista Alga Prima is very

vital. This company manages a laboratory to test the quality and content of the coal.

Coal trends greatly influence this laboratory business. If the demand for coal is high, then the profits obtained are also significant. Conversely, when demand decreases, income also decreases. Even so, during the 15 years of its existence, Eddy has managed to maintain the stability of his business with firm determination and the right strategy.

Even more interesting is that PT Servista Alga Prima only serves one company during its business journey. It may sound unusual, but for Eddy, this is proof of the extraordinary trust from his customer. The cooperation that has been established for 15 years is the result of consistent service quality and relationships built with integrity.

The trust that his customers have given is not something that comes. Eddy understands the importance of maintaining product quality and relationships with customers and employees.

According to him, sound quality can be achieved thanks to the discipline and honesty applied by all employees. In addition, Eddy always upholds family values in his company. This makes many employees who have worked for a long time remain loyal and stay at PT Servista Alga Prima.

continue to grow and survive. With this assistance, Eddy can run his business more smoothly and better.

Eddy Rubayat's journey is a real example of how trust, quality, and enthusiasm to continue to innovate can bring someone to success. At 60, Eddy has become a



Eddy also has a very valuable message for young people. He always emphasizes the importance of continuing to try and not being afraid to fail. His success was obtained from experience, hard work, perseverance, and enthusiasm to continue progressing despite various obstacles.

successful entrepreneur who inspires many people to never give up and always try to achieve their goals. ***

PT Servista Alga Prima also received support from KSP Sahabat Mitra Sejati in its business journey. This support is one of the essential factors that help the company



sahabat
KSP Sahabat Mitra Sejati



Car Ownership Loan

DP starts from 5%, easy required documents, competitive installments, covered by comprehensive insurance* and accidental death insurance.
Loan term up to 5 years.



Scan for more info

*) Coverage for vehicles that experience partial or total damage and loss



Kemenkop
Kementerian Koperasi dan Usaha Kecil dan Menengah

KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of





Opportunities Flow Like Water

Saparhati, a 55-year-old woman who now lives in Pontianak, has lived a colorful life. In 1992, she started working at a shipping office, a job that opened many doors of opportunity in her eyes. However, like many people who are smart at seeing opportunities, Saparhati was unsatisfied with office work. Amid her routine, she found a great opportunity in the loading and unloading business world, which has been an essential part of the company where she works.



From a humble beginning, Saparhati set her sights on establishing her loading and unloading business with two colleagues. “We noticed the constant need for loading and unloading services in our company. That’s when my friends and I decided to leap of faith and slowly build our business,” Saparhati enthusiastically shared.

Embarking on a business venture is never easy, and Saparhati and her colleagues faced their fair share of challenges in the early stages. However, their unwavering perseverance and hard work saw their loading and unloading service business flourish. As more customers began to trust their business, Saparhati experienced her first taste of success, fueling her confidence to aim higher.

Saparhati’s journey in business did not stop there. At that time, there were many instances of the loading and unloading of palm oil mills’ effluent. The effluent was processed into additional CPO (Crude Palm Oil), and then exported to Vietnam.

Seeing this, she felt that there was another path that needed to be explored.

“It turns out that palm pulp processed into CPO has great potential. From there, I felt this was an opportunity to go deeper into the world of palm oil plantations,” she continued.

Fortune smiled upon Saparhati when her husband, with his extensive knowledge of the palm oil industry, saw the potential in this business. His chance encounter with an old friend who worked at KSP Sahabat Mitra Sejati led to an offer of a loan to start a palm oil plantation business, marking a significant turning point in Saparhati’s entrepreneurial journey.

“When my husband told me about the opportunities for this palm oil plantation business, I became even more enthusiastic. The loan was an injection of enthusiasm

and capital, much needed to start this business,” said Saparhati.

Although Saparhati began seriously building a palm oil plantation and loading and unloading business, she still worked in the office to meet her daily needs. “I know that the salary from my office job is only enough for food and daily living needs. This palm oil plantation business can be a way for me to save and provide a better future

plantation that is now growing, Saparhati continues to learn and develop herself. The success she has achieved today is not only for herself, but also for the people around her. She wants to prove that anything is possible with passion, prayer, and hard work. Like flowing water, fortune will always find its way to those who try hard.

With an undying spirit, Saparhati is a living example for many people. Now, her



for my children,” said Saparhati. Although it initially seemed like a very challenging job, she did not mind. Every step taken was part of her struggle towards a bigger dream.

Saparhati always believed that effort would not be in vain if accompanied by prayer and maximum performance. “Never give up. Keep trying and praying, it will not go anywhere if it is our fortune. The important thing is always to be grateful and pray, because God decides,” said Saparhati confidently.

From a loading and unloading business that was initially simple, to a palm oil

loading and unloading business and palm oil plantation continue to grow, bringing new hope to her family and inspiring many people around her not to be afraid to try to start a business. ***



sahabat
KSP Sahabat Mitra Sejati



PROBIZ

**Loans for your every needs including
developing your business with a plafond of
up to Rp3 billion.**



Scan for more info



Kemenkop
Kementerian Koperasi dan Usaha Kecil dan Menengah

KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of





Timber Harvester Who Maintains Trust from Kerinci Forest

Behind the dense forests in Kerinci lies the story of Basril's struggle. Pak Basril, familiarly called Ujang, has been a timber harvesting contractor since 2002. Although his profession is considered tough and full of challenges, Ujang carries out his work with full responsibility and honesty, two values that he continuously holds firmly.



His business journey began with small steps. At the beginning of his career, Ujang worked alone, equipped only with enthusiasm and perseverance. Until one day, a big opportunity came, a turning point in his life. A paper factory in the area offered Ujang a partnership to become the official timber harvesting contractor for the factory's production needs. Ujang welcomed the offer.

As a timber harvesting contractor, Ujang's main task is to harvest timber and transport it to the factory. He does not plant trees; other contractors carry out the planting process. The trees planted are acacia. Acacia is planted, not cut trees from natural forests as commonly occurred in the past. It takes 4-5 years before it is harvested.

Ujang received support from the company in the form of heavy equipment in carrying

out his duties. This means that he does not need to spend much money to buy the equipment, but is still responsible for its use. His primary focus is to provide labor and ensure that the harvesting process runs smoothly.

However, being a wood harvesting contractor is not easy. Competition with other contractors is quite tight, and the weather is also a significant challenge. Floods often disrupt work because heavy equipment cannot be used in flooded areas. This causes the harvesting process to be temporarily stopped when the flood comes.

However, Ujang's spirit never fades. He believes honesty and trust are not just words, but the very foundation of his business. According to him, maintaining the company's trust, which is his work partner, is the main thing.

Not only does Ujang maintain good relations with the company, but he also cares deeply about the welfare of his employees.

He ensures that salaries are paid on time and is even ready to help when an employee needs a loan. His fair and caring attitude makes his workers feel appreciated and loyal to the business he runs.

In his business journey, Ujang does not walk alone. He received support from KSP Sahabat Mitra Sejati. Through KSP Sahabat Mitra Sejati, Ujang gained access to capital

by maintaining honesty, commitment, and care.

Ujang's story is a real example that success does not come instantly. Success is achieved through hard work, trust, and caring for others. From the middle of the Kerinci forest, Ujang teaches us the meaning of perseverance and sincerity in doing business. ***



that allowed him to survive amidst the competition.

Ujang's hopes are simple but sincere. He wants his business to continue to grow and be sustainable, not only for himself, but also for the workers and their families who rely on this business. Amid tough competition and natural challenges, he believes that what he has built will continue



sahabat
KSP Sahabat Mitra Sejati



Sahabat Mikro

**Secured working capital loans with plafonds
ranging from Rp5 million to Rp3 billion
for small businesses or individuals**



Scan for more info



Kemenkop
Kementerian Koperasi dan Usaha Kecil dan Menengah

KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of



Bank Sampoerna



A Success-Making Workshop

Djalil Masse is an inspiring figure from Pinrang, South Sulawesi. At 55, he has proven that limited education is not a barrier to success. Although he only completed his education up to grade 3 of elementary school, Djalil did not give up on his circumstances. Instead, he chose to rise and continue to learn from life experiences.



At 15, Djalil took his first business step by learning about machines at his cousin's workshop. From there, he learned a lot about the world of workshops and how to run a business. Ten years later, when he was 25 years old, he succeeded in opening his own welding workshop.

Djalil's welding workshop serves various customer needs, from making fences, odong-odong, dump trucks, tourist cars, mini fuel pumps, to various other projects. In running his business, he not only works alone. Two of his family members and two employees help him. When there is a spike in orders, Djalil employs additional freelancers to support the production process.

Undoubtedly, Djalil's entrepreneurial journey was not without its hurdles. A significant challenge he encountered was the fierce competition in his local area. Yet,

this did not deter Djalil. His unwavering commitment to delivering the highest quality and honoring his promises to his customers became the bedrock of their trust and loyalty. As a result, his business flourished, propelled by the powerful force of word-of-mouth referrals.

Djalil is also active in building relationships through the touring motorcycle club community, which is also his hobby. This activity opens up many new opportunities and expands his customer network.

Apart from competition, other challenges also come from within his business. In 2023, when he received a large order for mini fuel pumps, Djalil had difficulty with capital. At that time, he received financing support from KSP Sahabat Mitra Sejati, which helped him maintain and expand his business.

Seeing the increasingly competitive market conditions and the impact on turnover, Djalil did not remain silent. He started looking for new opportunities and found great potential in the tourism car business sector.

Although he only has one car, the demand for his services is very high. Seeing this opportunity, Djalil plans to add a new fleet to meet customer needs.

Interestingly, the welding workshop business he has been involved in for a long time supports the tourism car business. With his expertise, he can handle vehicle repairs and maintenance independently, reducing operational costs and increasing efficiency.

Djalil's story proves that the spirit of learning, hard work, and integrity can lead anyone to success without relying on a formal educational background. He is an example that, from limitations, great strength can grow, as long as we never stop trying and dreaming.***



Djalil's welding workshop and tourism car businesses continue to grow rapidly. He has achieved a turnover of tens of millions of rupiah every month. Djalil believes that the primary keys to success in business are consistency in maintaining quality and a commitment to always keeping promises.



sahabat
KSP Sahabat Mitra Sejahtera



SIMBAT Time Deposit

**A saving with affordable initial deposit
and competitive returns for maximum results,
with only 10% tax**



Scan for more info



KSP Sahabat Mitra Sejahtera is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of





The Rise of a Palm Oil Tycoon Amid Crisis

Misbahudin's business journey did not start directly from the palm oil plantation he currently owns. Initially, he worked on a rubber plantation. From that experience, he began learning about the world of rubber trading and studying the business dynamics in the plantation sector. Over time, the desire to have his own business grew. This desire did not only come from within himself, but was also driven by the full support of his wife, Kusniah. His wife always gave him encouragement and confidence that building his own business was the right path to take.



The year 1998 was the starting point for this big step. Amid the economic crisis, Misbahudin started a business. He started a palm oil business with an initial capital of only Rp70,000. However, because his plantation was not yet extensive, the palm oil plantation activity was still accompanied by farming vegetables such as eggplant, jackfruit, and sweet potatoes.

when entering the maintenance period or opening new land. Misbahudin rented an excavator from his in-laws, who had a heavy equipment rental business for efficiency. This collaboration provided a more affordable price and strengthened family relationships.

As the plantation grew and the need for

Misbahudin did not sell his harvest directly to the market. The traders from Pekanbaru came to his house to buy his harvest instead, then resold it in the city.

From this simple business, little by little, he collected enough capital to buy his plot of land.

Time passed, and his business grew. When a neighbor sold his plantation, Misbahudin took a big step by buying it using a loan from KSP Sahabat Mitra Sehati.

In running a palm oil plantation, heavy equipment becomes essential, especially

fertilizer increased, Misbahudin saw a new opportunity. He started a fertilizer business, the goods of which were taken directly from Pekanbaru to be resold in the surrounding area. The type of fertilizer sold is adjusted to the needs of the plantation each month, starting from NPK, TSP, to KSM, following a three-month fertilization cycle.

Misbahudin does not work alone in

managing the plantation. Currently, he is assisted by around 15 people. They are tasked with everything from harvesting to transporting the results using their dump truck. The harvest is sent to the KUD (Village Unit Cooperative) and forwarded to the processing plant. The process runs more efficiently with an established work system and a regular work rhythm.

In terms of succession, preparation is not forgotten. His only child has started to be directly involved in the garden.

never stops. When one land is harvested, another land is prepared. That way, the harvest can continue to flow.

One important thing that has been maintained so far is the trust system. Many customers buy fertilizer or other items in installments. When they get paid, they pay off. Until now, all customers have been able to maintain Misbahudin's trust, and none have been in arrears.

For anyone starting a farming or plantation



Starting from managing the garden and paying employees, to understanding the business system as a whole. The hope is that this business can continue with a solid foundation.

Now, his oil palm planting continues to be expanded—most recently, there was even a 5-hectare area that was being planted. The system is designed so that the harvest

business, there is a straightforward message to share: don't give up easily. The world of farming and palm oil does require passion, perseverance, and hard work, but as long as you are confident and consistent, the results will follow. ***



sahabat
KSP Sahabat Mitra Sejati



Motorbike Ownership Loan

DP starts from IDR 0*, easy required documents,
affordable installments, covered by loss insurance and
accidental death insurance, and tenor up to 4 years.



Scan for more info

*) Through a cooperation mechanism with employers, installments are made directly from salaries.



Kemenkop
Kementerian Koperasi Republik Indonesia

KSP Sahabat Mitra Sejati is supervised by Bank Indonesia and
The Ministry of Cooperatives of The Republic of Indonesia



A strategic partner of



Bank
Sampoerna



Armed with Audacity and Great Spirit: Yeni's Success Story in Selling Clothes

Yeni, a 39-year-old woman living in Pontianak, has an inspiring story about her life journey filled with struggle and perseverance. Her story began in 2005, when she worked with a clothing seller from Padang. At that time, Yeni was just an ordinary employee who relied on her salary to meet her living needs. However, while working at the shop, Yeni realized something that changed her view of the business world.



When she saw her boss selling clothes, Yeni saw the potential for huge profits. She felt interested and tempted to try a similar business. “The profit is very tempting,” she thought. However, despite a strong desire to open her own shop, Yeni realized she

business together. They both agreed to pool capital, even with limited income. In 2009, they decided to try their luck by opening their own shop, even with limited capital.

Yeni started her business by selling bags. This was in line with the rules of her husband’s boss, who prohibited employees from selling clothes.

did not have enough capital. Her finances were only enough to meet daily needs, and she did not have savings that could be used to invest in the business.

Luck came when Yeni thought about involving her husband in the business plan. At that time, Yeni’s husband also worked as a clothing store clerk, and they began discussing the possibility of starting a

Even though it was only bags, Yeni felt quite satisfied with her results. Although small, their profits were enough to encourage them to continue growing. She began to feel how fascinating this business world was.

Yeni’s journey, like many others, was not without its hurdles. After a stint selling bags, she decided to venture into selling

baby supplies. Unfortunately, this product didn't resonate with the market as much as bags did, leading to fewer sales and smaller profits. This setback could have deterred many, but not Yeni. She remained resolute, determined to find a way to make her business successful.

It wouldn't be Yeni if she didn't keep trying. In the same year, Yeni's husband quit working for someone else. They then heard from a friend about KSP Sahabat Mitra Sejati, which offered business capital

proved right because their turnover increased rapidly since starting to sell clothes. The profits they got were much more significant than before. Not only that, but they also started to get many regular customers who trusted their clothing from Yeni's store.

The success after success that was achieved made Yeni increasingly optimistic. She was not only satisfied with one store, but began to have ambitions to develop her business further. Within a few years, Yeni



loans. For Yeni, this was an opportunity that could not be missed. With enthusiasm, she applied for a loan to get more capital so she could develop their business. "I was thrilled to get the capital, because finally I could continue my business in trading clothes," said Yeni.

With the help of capital from KSP Sahabat Mitra Sejati, Yeni decided to focus entirely on the clothing business. This decision

managed to open three branches spread across several locations. Six employees guard several branches of the store, while two branches are guarded directly by Yeni and her husband.

In addition to the clothing business, Yeni has also started selling Malaysian carpets at home. However, she does not keep stock of goods because it is still on a small scale. Every time there is an order, Yeni



will immediately order carpets according to the number requested by the customer. Although her sales are not as big as those of clothing, Yeni is satisfied because this business provides additional income.

In the future, Yeni hopes to open a special shop that sells carpets. She realizes that the market for carpets is also quite large, and she wants to take advantage of this opportunity to develop her business further. "I want to have my own shop that specifically sells carpets. Although I am still selling them from home, I believe I can one day open a bigger carpet shop," said Yeni.

Yeni's achievements in business did not just come by themselves. Her long journey was full of hard work, perseverance, and the ability to rise from failure. Although at first she never thought of becoming a trader, Yeni now feels that this business venture led her to success. She learned a lot about the world of trade, managing finances, and developing the right marketing strategies.

The story of Yeni is a real example of the fact

that nothing is impossible if we are willing to try and not give up easily. Although she never had the ambition to trade, this business became a path to success that changed her life. Now, Yeni can be proud of what she has achieved, and she hopes that her story can inspire others who want to succeed in the business world. ***

Editorial Team

Ridy Sudarma - Editor-in-Charge

At the helm of this booklet is the head of the Corporate Communications & Investor Relations (CCIR) Division. The ability to lead a team and delegate tasks is part of his responsibility. Being firm and straightforward based on deadlines is the primary focus for completing this book, although other tasks remain his top priority.

Firzie Budiono Ravasia - Editor

He has mastered writing news. So, this book provides input on good and correct writing. That way, readers can enjoy the storyline and follow the writing procedures.

Nana Fahriany, Melanie Brigitta, Nicholas Adriel, dan Reina Zerkhan - Writers

Member interviews are the first step in presenting this book, and the writers' essential prerequisites are the ability to write and improvise. Nana Fahriany, Melanie Brigitta, Nicholas Adriel, and Reina Zerkhan, who served as the writers, carried out this responsibility. Daily, they are part of the Corporate Communications team, CCIR division.

Reza Wandu dan Naomi Jedidah - Design & Layout

Their role is to design and organize the appearance of this book so that it is presented attractively and has a layout that is pleasing to the eye. In their daily lives, they work as Design and Multimedia staff in the CCIR Division.

Bagus Satrio dan Gerryaldo - Documentation

These two people often strategize content in the form of photos and videos. They were cameraman required to capture a good angle for the customer activities covered and produce exciting and unusual images and videos.

Sahabat's Inspiration

"Create a business that you like, that suits your hobby, and don't give up easily. Running a business requires hard work and perseverance. Therefore, never give up, even though the road is full of challenges."

Mrs. Widayani

Baek Café Entrepreneur

Holiday to Bandung we take,
Returning then to Cileunca Lake.
Happy reading, this book's sake,
May inspiration in you awake.