



sahabat
KSP Sahabat Mitra Sejati



Our Story with "Sahabat"

Volume 9

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Sampoerna

**Our Story with 'Sahabat'
Volume 9**



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KSP Sahabat Mitra Sejati

Title

Our Story with 'Sahabat' Volume 9

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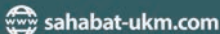
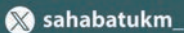
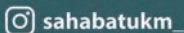
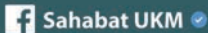
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2026

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From the Editorial Team

Praise Allah, the Most High, for the blessings of His abundant grace and gifts so that we can complete the 9th volume of Our Story with 'Sahabat' in 2026. This book aims to provide new perspectives and a spirit that can be used as inspiration in building a business. In this ninth edition, we wrote 16 success stories of Members from various regions.

With full respect, we would like to express our sincere gratitude to the Branch Heads of KSP Sahabat Mitra Sejati for their support and contributions in the making of this book, enabling various inspiring UMKM stories to be compiled well.

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



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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 Huriyah 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 throughout Indonesia.

In 2026, 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



**To the cooperative, hopes are set
Returning home with smiles well grown
Thank you, dear every Sahabat
For the release of volume nine now done**

Greetings to all *Sahabat*,

With deep gratitude, we proudly present Our Stories with Sahabat Volume 9 to all members, business partners, and friends of Koperasi Simpan Pinjam Sahabat Mitra Sejati. This book is part of the long journey we have built together, while also serving as a space to share the real stories of members who continue striving to grow their businesses.

Every business has its own unique journey. Some begin with small steps, some grow gradually, and others must endure through various challenges. Yet behind those differences, there is one thing they all share: the determination to keep moving forward. This is the spirit we continue to see in the journeys of the members of KSP Sahabat Mitra Sejati.

As a financial partner for micro, small, and medium enterprises in Indonesia, KSP Sahabat Mitra Sejati remains committed to helping members grow through easier access to financing that suits their business needs. This support has helped members expand their businesses, purchase additional equipment, enlarge their business premises, and improve the quality of their products and services.

In 2025, we remained focused on providing financing to more MSMEs across various regions. By the end of December 2025, the total loans disbursed to members had reached IDR 1.4 trillion. This figure not only reflects the growth of financing distribution, but also demonstrates the growing trust that members continue to place in KSP Sahabat Mitra Sejati.

These achievements would not have been possible without the collaboration and dedication of many parties. Behind them are the contributions of members, business

partners, board members, supervisors, and the entire team at KSP Sahabat Mitra Sejati, who continue to support members through every stage of their business development.

Through this ninth volume, we present sixteen member stories that reflect their struggles in building and sustaining their businesses. These stories are not only about success, but also about the process, the challenges, and the important decisions that must be made amid changing business conditions.

Some members had to change their line of business because of shifts in the market, some survived through the pandemic, and others began to grow again after receiving financial support. From their journeys, we can see that strong businesses are not always born from easy circumstances, but from the ability to adapt and keep moving forward.

We hope this book will become a source of inspiration, while also showing that KSP Sahabat Mitra Sejati is not only a provider of financing, but also a partner that truly cares about the sustainability of its members' businesses. May every story in this book bring renewed spirit to MSME owners to continue growing, persevering, and opening greater opportunities for the future. Happy reading!

Sincerely,

Deddy Irja Pratama

Chairman I

KSP Sahabat Mitra Sejati

PREFACE



Dear Readers,

MSMEs play a very significant role in Indonesia's economy. Today, the number of MSMEs is estimated to reach 65.5 million business units, contributing around 61–63% of Indonesia's Gross Domestic Product (GDP), and absorbing approximately 97% of the total national workforce. This shows that MSMEs are not only drivers of the economy, but also a source of livelihood for millions of Indonesians.

This year has not been an easy one for MSME owners. Amid various challenges, ranging from weakened purchasing power, rising operational costs, to increasingly intense business competition, MSME owners continue to demonstrate their spirit to survive and grow. They keep adapting, seeking new opportunities, and ensuring their businesses continue to operate.

Bank Sahabat Sampoerna ("Bank Sampoerna") is a strategic partner of Koperasi Simpan Pinjam Sahabat Mitra Sejati in supporting the growth and empowerment of micro, small, and medium enterprises (MSMEs) in Indonesia. Our long-standing collaboration has not only focused on financing, but also on human resource development and the use of technology.

As part of the banking sector, Bank Sampoerna welcomes every opportunity and initiative that can help MSMEs grow stronger and more sustainably. We believe that the growth of MSMEs will create a wide-ranging positive impact, not only for business owners, but also for their families and surrounding communities.

Our Stories with Sahabat Volume 9 is a source of great pride for us, as it presents inspiring stories of members of KSP Sahabat Mitra Sejati filled with struggle and determination.

Each story reflects how hard work, perseverance, and the support of the right partners can help businesses continue to grow.

We hope this book can serve as a source of inspiration and learning for MSME owners, while also strengthening the good relationship between Bank Sampoerna, KSP Sahabat Mitra Sejati, and all members.

In closing, may Almighty God bless every good intention and every step we take together.

Warm regards,

Rudy Mahasin

Chief ESME

Bank Sahabat Sampoerna

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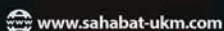
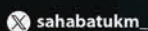
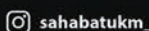
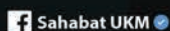


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A Homecoming That Changed Everything

Marsyono's success did not come overnight. At the age of 42, he is now known as the manager of a family restaurant in Mandailing Natal, Medan. However, before achieving all of this, his life once moved in an uncertain direction. When he was younger, he chose to leave his hometown. He set out with a simple determination—to find a job and improve his future.



At first, Marsyono worked at a company in Balikpapan. He hoped the job would provide a better future. However, that hope was not fully realized.

During his time there, he felt the results he earned were not promising enough, especially as he began to plan to get married and build a family.

In 2011, after saving money from his time working away from home, Marsyono gathered the courage to make a major decision. He decided to resign from his job in Balikpapan and return to Medan. After returning home, he got married and began a new chapter of life with his family.

However, life after marriage was not always easy. The savings he had accumulated gradually began to run out. Four months later, Marsyono decided to help and continue his parents' business, a restaurant named Parsotoan

Sidojadi. At that time, his parents' business was quite busy and already well known among customers in the area.

With hard work and perseverance, Marsyono grew the family business. From the restaurant's income, he began saving as he considered the next steps to expand the business further. The desire to open a second branch soon emerged as a way to reach more customers and strengthen the family business.

This ambition was eventually realized when he rented a shop house in Mandailing to open a new branch of Parsotoan Sidojadi. The community responded warmly, and customers began to arrive in large numbers. Seeing this opportunity, Marsyono gradually expanded by renting more shop units, until he managed three shop houses, allowing the restaurant to reach more customers and continue growing over time.

Sometime later, the owner of the shop houses intended to sell the entire property, which consisted of four units along with the upper floor. Seeing his business continue to grow and the number of customers increase, Marsyono was very interested in purchasing the property. However, he faced a major challenge: his available capital was insufficient.

In 2022, Marsyono began exploring various financing options that suited his business needs. This process was not easy and took considerable time, as he had to carefully weigh different alternatives and ensure that the loan

purchased the shop houses he had previously rented. He then carried out major renovations to make the restaurant more spacious and comfortable, even adding a second floor to accommodate the increasing number of customers.

His business has since grown rapidly. From initially offering only five menu items, Parsotoan Sidojadi now serves around twenty-five dishes for customers to enjoy. Customers feel satisfied with both the service and the variety of food offered.



he chose would be safe and appropriate. After much consideration and calculation, he finally accepted an offer from KSP Sahabat Mitra Sejati, which provided the financial solution he had been seeking.

For Marsyono, this offer became a turning point for his business growth. He felt that the solution provided was both timely and highly helpful. "KSP Sahabat Mitra Sejati didn't just solve my problem, but also provided a solution that made things much easier for me at that time," he said. With the loan's support, he successfully

For Marsyono, this journey is not only about building a business but also about having the courage to make decisions, working hard, and making the most of available opportunities. From a migrant who returned home with limited savings, he has now successfully developed a family business into a restaurant that is increasingly recognized and favored by the community.***



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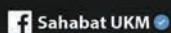


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Building a Sustainable Rice Empire

Idham Kholid's life journey was not always smooth before he eventually managed his family's agricultural business in Pilangsari Village, Cirebon. He went through periods of uncertainty. At first, he worked as an employee at a rattan factory, following daily routines while building perseverance and a strong work ethic. Over time, he realized he wanted to return to his hometown, continue his family business, and build his life independently.



Idham's parents had long been running a rice shop. The shop operated smoothly and was considered quite successful. As his parents grew older, Idham saw that the shop needed a successor. Therefore, in 1999, he decided to leave his job at the factory and continue the family's rice shop.

After several years of running the rice shop and recognizing expansion opportunities, Idham realized that having his own production source would help maintain supply stability and increase profits. In 2015, he decided to lease a sufficiently large rice field near his home in Pilangsari Village, Cirebon. He began managing it with careful planning to ensure the success of this new venture.

The leasing and management of rice fields carried out by Idham showed positive development. Each harvest season brought stable profits, giving him confidence that the business had promising prospects. Seeing these encouraging results, he aimed to expand the leased land to increase production capacity. Previously, he tried to save from harvest profits and seek business partners, but limited capital remained a constraint, preventing the expansion plan from being realized.

In 2022, Idham decided to apply for a loan from KSP Sahabat Mitra Sejati (KSP SMS). The application process went smoothly, making it easier for him to bring his business development plans to life. Recalling that moment, he said, "In 2022, I took a loan from KSP Sahabat Mitra

Sejati. It turned out that KSP SMS made it very easy for me to obtain capital.”

The additional capital was then used to strengthen his farming operations, from land preparation, purchasing seeds and fertilizers, to paying labor wages. With adequate financial support and more structured planning, Idham’s agricultural business has grown significantly year by year, while also building a strong foundation for long-term sustainability.

Beyond improving his own business capacity, this growth has also benefited the surrounding community. In managing 10 hectares of land, Idham employs around 50 farmers.

This workforce involvement creates job opportunities and supports the local economy in Pilangsari Village and its surrounding areas.



By 2026, the total land he manages has reached approximately 10 hectares. This scale reflects substantial growth compared to when he first began leasing land in 2015. Currently, Idham’s main focus is on developing rice farming, as it is considered to have stable long-term prospects.

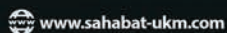
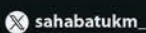
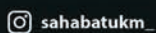
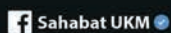
“Now in 2026, I manage around 10 hectares of leased rice fields. I am more focused on rice farming because the opportunities are greater, and rice is a staple food that will always be needed, so I remain committed to it,” Idham emphasized.

“I feel that my business is quite successful today because of the loan support from KSP Sahabat Mitra Sejati.” Idham believes that his current achievements cannot be separated from the financial support he received. This support has given him the space to grow his business in a broader and more structured way. ***



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A Doctor Who Builds a City

Patar Panjaitan is not only known as a dedicated doctor in Sendang Sari, North Sumatra, but also as a successful property entrepreneur. His career journey began when he worked at well-known clinics and hospitals in Kisaran. There, he not only honed his medical skills but also built strong relationships with the community. The trust of his patients became a key foundation that shaped his reputation as a friendly, meticulous, and caring doctor.



Amid his busy schedule as a medical professional, Patar's interest in business gradually grew. He began to realize that with his experience and knowledge, he could create broader opportunities—not only for himself but also for the surrounding community. This desire to grow eventually encouraged him to take a new step in his life.

In 2000, Patar decided to open his own general clinic in Sendang Sari. The clinic was not merely a place to practice, but also a platform for him to provide more personal and community-oriented healthcare services. Over time, the clinic grew rapidly and became one of the most trusted healthcare facilities in Asahan Regency.

However, Patar's journey did not stop in the

healthcare sector. Over time, he began to see other potential opportunities around him. He realized that community needs were not limited to healthcare services but also included welfare and decent housing. This observation broadened his perspective toward opportunities in other sectors that were still largely untapped.

The year 2008 marked a turning point in his life. While observing the development of Asahan Regency in North Sumatra Province, he noticed that the property and housing business was still relatively underdeveloped. Many plots of land were left idle, yet only a few people were willing to take the risk to manage them. From this point, he developed the determination to try his fortune in the property sector.

His efforts paid off. By 2021, Patar had developed four housing complexes and several shop houses across Asahan.

Since 2022, he began to focus on one of his vacant plots of land. He initially considered building another housing complex, but soon realized the potential risks. “If I add more



housing, the market could become saturated, and income might decline. Perhaps it’s time to try something different,” he thought. From this reflection came a new idea—to build a hotel, a step that felt challenging yet aligned with his experience and business vision.

Patar began gradually developing the hotel in the same year. The project included a ballroom and other main facilities that required substantial investment. During the process, he realized that limited capital had become a major

obstacle. It was at this point that he discovered KSP Sahabat Mitra Sejati (KSP SMS). He was impressed by the simplicity of the loan process at KSP SMS. With financing support from KSP SMS, the hotel construction progressed more smoothly and on schedule.

After repaying his first loan, Patar continued to utilize KSP SMS’ services in 2023 and 2024. He acknowledged that a flexible and fast credit system is crucial for an entrepreneur like himself, who continuously innovates and requires capital to accelerate development. Patar believes that the right financing strategy can significantly drive business growth.

Now, in 2026, Patar’s hotel is nearing completion. He continues his medical practice while his property and hospitality businesses continue to expand. From this experience, Patar has learned that success is not only about having the courage to seize opportunities but also about managing risks, capital, and the ability to adapt. According to him, access to the right financing institution greatly influences the pace of business growth.

Patar Panjaitan proves that a doctor can succeed in other fields with the right vision, courage, and careful planning. From healthcare services to housing and hospitality, his journey shows that a combination of professionalism, risk-taking, and sound strategy can lead to sustainable success. ***

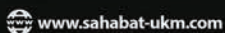
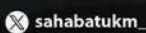
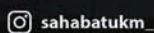
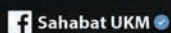


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Sukamanto's Journey in Running a Business and Making Time for Family

Sukamanto is a 43-year-old entrepreneur from Pasar Sayur Manuka, Sintang, West Kalimantan. He began his journey in 2007 by selling vegetables, necessities, and fish to meet the local community's needs. In the early days of building his business, he still lived in a rented house in one of Sintang's housing complexes. He lived his days simply while gradually building his business from the ground up.



Every day, Sukamanto started his work at three in the morning to prepare vegetables, basic goods, and fish before selling them to customers. Once the preparations were complete, he served buyers at the market until the afternoon. This routine was carried out almost every day without pause, consuming much of his time and energy. It often left him feeling exhausted after work. As a result, he rarely had the opportunity to spend time with his family or meet with friends.

After several years of running the business, Sukamanto began to feel overwhelmed by the demanding routine.

He started looking for ways to organize his work better. In 2016, he decided to close his vegetable, basic goods, and fish business and shift to poultry farming on his own land. This decision marked the beginning of a transformation in his business journey.

Sukamanto started his poultry business with patience, learning the process step by step. He carefully arranged the coop, ensured a steady supply of feed, and tended to his chickens daily. Over time, his hard work gradually paid off. From a modest beginning, his farm grew steadily, and within a few years, he was raising around 4,000 chickens.

Seeing his business continue to grow, Sukamanto began considering the next step

in further expansion. In 2021, he planned not only to sell chickens but also to open a chicken slaughtering service at the market. However, the plan could not be realized immediately. Limited capital became the main obstacle, as he did not yet have sufficient funds to rent a shop at the market.

In his search for a solution, Sukamanto was introduced to KSP Sahabat Mitra Sejati. He came to learn more about business financing. There,

Over time, Sukamanto faced another challenge. He had to divide his time between managing the poultry farm and running the sales and slaughtering service at the market—both of which demanded significant energy and attention. “At times, I felt overwhelmed. Everything piled up and left me physically and mentally exhausted,” he shared.

In 2022, Sukamanto made an important decision to adjust the direction of his business.



he discussed and explored various available service options. After receiving explanations and suitable solutions, he felt more confident and supported. In 2021, he applied for a loan to rent a shop in the market as an initial step to grow his business.

In the same year, Sukamanto successfully opened a shop in the market. There, he began selling chickens while also providing slaughtering services for customers. Gradually, his business received a positive response from the community. Each day, customers came to buy chickens or use his services.

He decided to stop poultry farming. Instead, he partnered with a chicken supplier, ensuring a steady supply without managing the time-consuming farming process. With this step, he could focus more efficiently on running his business in the market.

“Now I can focus more on developing business strategies, serving customers better, and still have time for family and friends,” he continued. He felt more at ease, remained productive, and could enjoy his rest time without losing direction in growing his business.



His business journey continued to show progress. When he first opened at the market, he only had one shop. Over time, as his customer base grew, his business became more stable and expanded. By 2026, he had two shops in the market, both used for slaughtering chickens.

Sukamanto feels grateful for the growth of his business today. With better management, his business now runs more smoothly and delivers stable results. The financing support he received became an important foundation for his growth, while also giving him the flexibility to balance work and family life. For Sukamanto, success is not only about the results achieved but also the outcome of perseverance, careful planning, and a strong determination to keep moving forward. ***



When a Need Becomes the Beginning of a Business

It never crossed Espinah's mind that she would become the owner of a grocery store. At first, she simply tried to meet the daily needs of people in her neighborhood. Living in Dusun Sidoarjo, South Sulawesi, she saw a clear business opportunity that the surrounding community had not widely utilized.



At that time, Espinah was a homemaker, while her husband worked as an elementary school teacher. Their family life was fairly modest, with the main income coming from her husband's job to cover daily needs.

Espinah noticed several food stalls and buying-and-selling activities in her neighborhood. However, there was no grocery store or shop that provided complete daily necessities. This condition became the starting point for her to consider opening a small shop.

The year 2006 marked the beginning of Espinah's decision to open a small-scale grocery store. At that time, she was still living in a rented house, so the business was started with limited space and capital.

In the early stage, Espinah only sold necessities such as salt, sugar, flour, eggs, and several other kitchen ingredients. These items were purchased in small quantities and resold to nearby residents who needed them.

Over time, the small business began to receive a positive response. Many people in the neighborhood started buying their daily needs from her shop due to its convenient location and the growing variety of goods available.

Seeing the increase in demand, Espinah began to expand the range of products she offered.

She no longer focused solely on a few essential items but gradually added more household necessities to meet customer needs better.

As she continued running the business, Espinah began thinking about its long-term sustainability. She realized that if she continued renting, a significant portion of her income would go toward rental costs. From there, she started considering owning her own land for the business.

At the same time, Espinah learned that a plot of land near her home was for sale. The desire to purchase it emerged, but she faced a major challenge—limited capital.

“At that time, I wanted to have my own place so I wouldn’t have to keep spending money on rent,” she recalled. However, Espinah had not yet found a way to realize that plan.

While searching for a solution, Espinah came across information about KSP Sahabat Mitra Sejati. She began exploring and consulting about possible financing options for her business.

“I explained all the conditions of my business, and the explanation I received was very helpful,” she said. From that process, Espinah felt she had found a clearer path to develop her business.

In 2016, Espinah finally decided to apply for a loan. She used the funds to purchase the land she had previously set her sights on. This decision became an important step in her business journey, as it provided long-term certainty for her place of business.

After acquiring the land, Espinah began building a simple structure for her shop. In the early stage, the building was still very basic, using wooden boards and designed as a semi-permanent structure so it could be used immediately.

Over time, the business continued to grow. With a more stable location, Espinah began reorganizing her shop and improving the quality of service. Her income also became more structured, as monthly rental costs no longer burdened it.

“After having my own place, I feel more at ease running the business,” she shared. Espinah

then set aside part of her earnings to gradually improve the building until it eventually became a more suitable shop space.

On this journey, Espinah began to face new challenges. Business competition increased with the emergence of several supermarkets in her area. This situation required her to adjust her strategy to remain competitive.

However, Espinah chose a different approach. Instead of competing on a large scale like supermarkets, she focused more on the needs of customers around her. She paid attention to demand and made efforts to provide the needed items quickly.

“If customers are looking for something that isn’t available yet, I make sure it’s ready the next day,” she said. This approach allowed her shop to maintain loyal customers despite increasing competition.

To this day, the business that Espinah started on a small scale continues to run and grow steadily. She believes that the key to sustaining her business lies not only in capital but also in understanding customer needs and adapting to changes in the business environment.

Espinah’s journey shows that a small business can grow gradually when managed consistently—starting from simple needs, then strengthened by strategic decisions and the courage to take action at the right time. ***



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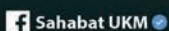
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The Journey of a Home-Based Bean Sprout Business That Successfully Dominates the Market

While most people are still asleep, Suripno is already starting his day. The owner of “*Taoge Pak Surip*” begins his work before dawn, completing the final stages of watering and drying his bean sprouts—two crucial steps before they are ready to be sold.



At four in the morning, Suripno heads to Mampang and Buncit markets to deliver his bean sprouts to customers. Two hours later, he returns to his home, which also serves as his home industry in the Pasar Minggu area, to continue production for the next day. This routine has been part of his daily life for 14 years, ever since he decided to focus on bean sprout production as his family's main source of income.

The success of Suripno's bean sprout business did not come instantly. Before entering this line of work, he had tried running a grocery business and producing tempeh, but neither went as expected. However, those experiences led him to seek other, more promising opportunities.

That opportunity came when he observed

trading activities at Ciracas Market in the early hours of the morning. The high demand for fresh bean sprouts convinced him to start producing his own, even with very limited capital—only about two kilograms of beans at the beginning.

The journey was not without challenges. When he first introduced his products to the market, Suripno faced rejection and pressure from existing traders. He described how established sellers used intimidating tactics to discourage newcomers. This situation lasted for nearly a month, but he chose to persist until customers gradually began to trust his products.

Another challenge arose when the quality of his bean sprouts was questioned following a product switch by another party. "There was a time when we were accused of selling poor-

quality bean sprouts. In fact, they weren't ours—they had been swapped with someone else's," he explained.

Over time, his business grew significantly. Today, Suripno processes around 75 kilograms of beans each day, producing approximately 500 kilograms of bean sprouts.

As the business grew, so did market demand.

With this support, his business now runs consistently, with regular distribution to various markets across Jakarta. Although challenges such as weather changes and demand fluctuations still occur, most of his daily production is sold out. His bean sprouts are priced at Rp9,000 per kilogram for distributors, with demand generally stable throughout the week.



This pushed him to think carefully about how to maintain and scale up operations to support daily production and distribution needs.

In 2025, Suripno received financing support from KSP Sahabat Mitra Sejati (KSP SMS). According to him, this support became one of the key factors in sustaining his business.

"Thank you to KSP SMS for providing us with a loan for our production needs. This is the first time we've received such thoughtful support, including the opportunity to participate in the Sampoerna MSME Festival (since my child also runs a muslim shirt business), as well as visits and even assistance in the form of equipment for our bean sprout production," he said.

Suripno also shares a message for fellow entrepreneurs who are just starting: persistence and consistency in serving customers are key to sustaining a business.

The success of small businesses like his is built on a combination of dedication, adaptability, and the right support system. ***



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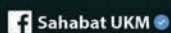
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A Family Business That Grew Bigger

Since his childhood, the sound of heavy machinery and the scent of oil had always filled Febriansyah's days. In the yard of his home, vehicles came and went, transporting construction materials for projects around Manna, Bengkulu. His parents ran a heavy equipment transportation service, and from there, he learned a great deal about business. "When I was young, I often helped prepare the vehicles and coordinate the drivers. At the time, I didn't realize it, but those experiences shaped my ability to face challenges later in life," he recalled.



At first, managing a fleet was not easy for Febriansyah. Each vehicle had to be maintained, drivers needed supervision, and customers demanded that materials be delivered on time. On many occasions, he went directly to project sites to ensure everything ran smoothly. "Sometimes there were urgent projects, and I had to step in myself. That's where I learned discipline, responsibility, and the importance of planning," he said.

When his parents passed away, all responsibilities fell on his shoulders. What was once a casually run business now required full commitment. He realized that this was not just a job, but a family legacy that had to be preserved and grown. "I remember feeling overwhelmed at the time, but also driven to prove that I could manage the business even better," he shared.

At the beginning, Febriansyah had only two vehicles and was supported by two drivers. Though modest, those vehicles kept moving, delivering materials to various projects around Bengkulu. Customers began to recognize the quality of their service, and demand steadily increased.

He worked hard, ensuring every trip was completed safely, on time, and to the customers' satisfaction.

Over time, his construction materials transportation business continued to grow. The number of drivers increased to eight, the fleet expanded to four units, and he began purchasing heavy equipment from his own savings. "Since most of our work involves transporting materials, having our own heavy equipment is very important. I started saving little by little to

expand the fleet. It feels rewarding when the business can run without always depending on others," he explained.

Seeing the opportunity, he decided to open a heavy equipment rental service. "Transportation services and heavy equipment are closely related. If the equipment we own can also be rented out, it not only increases productivity but also helps others who need it for their projects. So it's a great opportunity," he said.

2025 became an important milestone for the business. A vacant plot of land right next to his house became available for purchase. Until then, all vehicles and heavy equipment were kept in his home yard, making operations feel disorganized. "If we have our own land, vehicle movement can be better organized. It also makes the business look more professional and builds customer trust," he explained.

To purchase the land and expand the business, he needed additional funding. This was when KSP Sahabat Mitra Sejati (KSP SMS) came in as a solution. "At first, I was hesitant, but the process turned out to be fast and simple. They assessed my business quickly, and the loan was disbursed without complications. That really helped me," he said.

With the loan, he successfully purchased the land and reorganized all vehicles and heavy equipment. Now, the flow of operations is smoother, the storage area is more organized, and customer service has become faster and more professional. "Before, I often felt stressed managing piled-up vehicles and urgent projects. Now, everything is more controlled, so the work feels more comfortable and productive," he shared.

The heavy equipment rental business he manages today not only serves construction material transportation but has also become a trusted partner for major projects in Bengkulu. With a complete fleet and well-organized services, customers feel confident and comfortable using their services. From helping his parents to managing his own fleet, his journey highlights the importance of persistence, vision, and the courage to take new steps.

"When I think about it, it all started with small things. At first, I helped my parents and learned how to maintain vehicles, and eventually I owned my own land and a larger rental business. The key is, if you want your business to grow, don't be afraid to take new steps—but make sure you are well prepared," he concluded.

Behind all this success, he emphasized the importance of the right support. "Without KSP SMS or supporting partners, it might have taken me longer to buy the land and expand the fleet. So besides hard work, external support also plays a big role," he said.

Now, in 2026, Febriansyah is not only continuing the family business he inherited but also transforming it into a modern, well-organized, and professional enterprise. With more than 10 years of experience, he continues to plan expansions and innovations to keep his heavy equipment rental service competitive and responsive to customer needs.

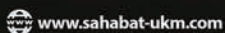
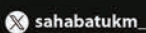
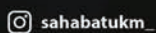
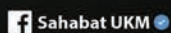
Febriansyah's journey is a real example of how a small business can grow into a professional enterprise through a combination of experience, hard work, careful planning, and the right support. From a home yard to owning his own land, from two vehicles and two drivers to a complete fleet with rental services, it all began with a determination to preserve and grow. ***



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A Bold Step in Expanding a Business from a Workshop to a Palm Oil Plantation

In the Mangkutana area of East Luwu, South Sulawesi, the small business run by Gampang Supriyanto has grown gradually. Starting from a home-based workshop, it eventually expanded into the palm oil plantation sector. This growth did not happen instantly, but through a long process shaped by work experience, careful observation of opportunities in the surrounding environment, and important decisions made along the way.



Gampang began his journey in 1995 by opening a small workshop at home. With a mechanical engineering background, he had a strong foundation in vehicle repair. At that time, the workshop was still very simple, with limited tools and operated independently without additional workers.

In the early stage, customers came from the surrounding neighborhood. The number of customers was not large, but enough to keep the business running steadily.

He carried out the work diligently, repairing various types of vehicles, including motorcycles and cars that required routine maintenance.

Over time, his skills and persistence in handling the work became recognized by the local community. This gradually increased the

number of customers. From this point, the once-small workshop began to show steady growth year after year.

After several years, Gampang began considering expanding his business. The growing demand meant he could no longer handle all the work alone. At this point, he decided to hire two people he trusted to help with the workshop's operations.

Adding workers became an important step in developing his business. With extra help, tasks could be completed more quickly, and the workshop's service capacity increased. This also allowed the business to serve more customers without compromising service quality.

In the following years, Gampang developed a broader perspective on business opportunities

around him. He no longer focused solely on the workshop but also began observing the environment and economic potential in the Mangkutana area.

In that region, there were extensive palm oil plantation lands that their owners had not optimally managed. In addition, he had a connection with a neighbor who worked as an intermediary between palm oil harvesters and factories. From this, he began to understand that the plantation sector held significant economic potential.

challenges. Some financing institutions he approached had complicated procedures that did not align with the conditions of his business. This made the loan application process feel burdensome and inflexible.

"I found it quite difficult because the process was long and required many conditions," he said. This situation made him delay his plan to expand into the plantation sector.

An opportunity emerged when he received information about KSP Sahabat Mitra Sejati. He learned from people around him that the



This observation encouraged him to enter the palm oil plantation sector as a means of diversifying his business. However, he also realized that this business was very different from the workshop he had mastered.

Palm oil plantations require much larger capital, a longer timeframe, and different management. He could not decide without careful consideration. Therefore, he began gathering information and weighing various possibilities before moving forward.

In his efforts to secure capital, he faced several

financing process there was simpler and better suited to the needs of small business owners.

After reconsidering his plan, he decided to apply for financing. For him, this was an important new step, as it would determine the future direction of his business.

The year 2023 marked the beginning of his palm oil plantation business more seriously. The funds he received were used to manage the land, carry out initial maintenance, and ensure the plantation could grow well until harvest time.

In the early stages, managing the plantation was not entirely easy. He had to adapt to a different work pattern from the workshop. While results in the workshop could be seen quickly, in the plantation, he had to wait through the growing and maintenance process, which required more time.

Even so, he continued to run the business gradually. He carried out routine maintenance and ensured the plantation remained well-managed. To market the harvest, he leveraged his existing connection with his neighbor, who served as an intermediary with the factory.

This approach made the sales process simpler and did not initially require a complex distribution system. The gradually increasing harvest provided additional income alongside his workshop business, which he continued to run.

“The important thing is to start and go step by step; there’s no need to grow big immediately,” he said. From this process, he began to see that this new business held promising long-term potential.

Over time, the results from the palm oil plantation became more stable. The additional income strengthened his family’s financial condition and created room for further business development.

He also realized that the courage to try new things was an important factor in his journey. He did not rely on a single source of income, but began building multiple streams of revenue simultaneously.

He believes that the initial financing support played a significant role in this process. “Without that support, I might have stayed focused only on the workshop,” he said. According to him, growth opportunities depend greatly on the willingness to try and make decisions.

His journey shows that business development can be carried out gradually—starting from existing skills, growing through observation of surrounding opportunities, and eventually expanding into broader sectors. All of this was

done without abandoning the established main business, providing both stability and long-term growth potential. ***



Starting from a Simple Request, Growing into a Business Opportunity

Not every business journey begins with a big plan. For Dian Eka, the first step actually came from a simple need at home. In 2010, Dian and her husband were both still actively working as healthcare workers at a hospital in Kuranji, Padang. Because of their professional background, they owned several medical devices that they later rented out.



At first, the equipment was only used for personal and household needs, with no plan to turn it into a business. Things began to change when a friend came and asked whether the medical equipment could be rented. The request felt simple and unplanned. Dian and her husband then decided to help by renting out the equipment. From that experience, a new thought emerged that perhaps other people might have the same need. At the time, Dian began thinking, "If one person needs it, maybe others need it too."

After that experience, they started offering medical equipment rental services to close friends. The method was still very simple, relying only on direct communication and personal connections. Surprisingly, the response was better than expected, because quite a lot of people were interested. In a short time, demand began to increase and no longer came only from close friends.

Over time, the activity required more and more attention and energy. Dian and her husband

had to divide their time between working at the hospital and serving customers. This situation often became overwhelming because requests might come at the same time. On the other hand, it was also a sign that the business had the potential to grow further. They then began considering taking the medical equipment rental business more seriously.

Dian made a major decision to leave her job at the hospital in 2016. She chose to focus on running the growing medical equipment rental business.

Meanwhile, her husband continued working at the hospital and helped in other ways, including finding connections and customers. Dian once casually said that her husband was "looking for customers at the same time" while continuing to work, showing how they worked together to build the business.

With more focus, their business began to grow more quickly. The number of customers

increased, and the need for medical equipment became more diverse. It was no longer limited to simple equipment but began to include larger, more complex devices. This situation meant they had to be more prepared to handle the growing demand. At this point, they began to feel that the business could truly grow into something bigger.

A major challenge arose when they received a request for large-scale X-ray equipment. The request became both a big opportunity and a dilemma. If they refused, Dian worried that the customer would not come back. If they accepted, they did not yet have the equipment or the funds to buy it. This situation forced

During their search, they found KSP Sahabat Mitra Sejati, which later became an important part of their business journey. From the first communication, Dian felt a different approach. She felt heard and guided to understand the process she needed to go through. Dian said that the experience made her feel calmer because she was not only given a loan, but also a clear explanation.

In 2025, they finally applied for a loan and received the support they needed. With those funds, they were able to provide the X-ray equipment that they had previously been unable to obtain. In addition, they also added several other medical devices to strengthen their



them to think more seriously before making a decision.

Dian and her husband then discussed the best solution. After considering various options, they decided to seek financing. This decision was not easy because they had no previous experience with business loans. Dian admitted that at the time she was still very unfamiliar with the process and felt uncertain, but the business's needs pushed them to try a new step.

services. This made customers trust them even more because their needs could be met more completely.

By 2026, Dian's business was no longer focused only on renting medical equipment. They began expanding their services by selling several types of medical equipment that customers often needed. This step was taken to respond to market demand while also expanding the business. What began as helping with

small needs has now developed into a more professional and structured business.

Dian's journey shows that a large business can grow from something simple. What began as medical equipment for personal use has developed into a business opportunity that continues to grow. Dian realized that the courage to make decisions and the willingness to learn were important keys to the growth of her business. She also emphasized that every small step played a role in shaping the business they have today. ***



Transforming Hendri Gustian's Business from a House into a Stationery Store

Hendri Gustian's stationery business in Ibul, Manna, Bengkulu is now running quite steadily, with customers coming from nearby schools and offices. The business developed gradually from a family asset that had previously served only as a rental house.



Before running the business as it is today, Hendri owned two houses in different locations, namely on St. A. Yani and St. Gerak Alam. The house on St. Gerak Alam was used as a family residence, while the house on St. A. Yani was inherited from his parents and was originally used only as a rental property.

At first, the house on St. A. Yani became a source of passive income through rent. Over time, Hendri began to see other potential in the location because it was situated in an area that was quite busy with school and office activities.

The year 2015 marked the start of a change in how the asset was used. Hendri began considering opening a stationery business at the rental house location after seeing the high demand from the surrounding community for school and office supplies.

"At that time, I saw that there was no complete stationery store around the area yet," he said. Based on that consideration, Hendri decided to develop a small business in the house gradually.

Still in the same year, he then moved to the house on St. A. Yani to focus on the business. In contrast, the house on St. Gerak Alam was converted into a rental property to keep income coming in.

In the early stages, the business was still very simple. Hendri bought goods from the market and resold them to nearby customers.

The products sold were also limited to basic needs such as notebooks, pens, and other school supplies.

Over time, the business gained recognition from the local community. Its location near schools made the store a frequent destination for students. However, Hendri began to realize that buying goods from the market had limitations in terms of profit and business scale.

"If I bought from the market, the profit was not very large because the capital was limited," he explained. From there, Hendri started looking for ways to get products at lower prices through bulk purchases.

From the information Hendri gathered, he learned that large quantities of stationery stock could be obtained from Palembang. This information opened up new business opportunities, but at the same time became a challenge because it required a considerable amount of capital.

"I was interested, but at that time I simply did not have that much capital," he said. As a result, the business expansion plan was delayed.

Through a friend, Hendri later learned about KSP Sahabat Mitra Sejati (KSP SMS) as one of the financing options. He then began considering this option to support his business's growth.

Previously, Hendri had experience borrowing from another institution, but he felt uncomfortable with the communication process. "I felt a bit nervous at that time, so I was not very free to explain my business situation," he said.

After the additional capital was put to use, changes began to be felt in the business operations. The ability to purchase goods in larger quantities made acquisition costs more efficient, which in turn increased profit margins. Within about a year, Hendri's business began to experience more stable growth. The number of customers increased, especially from nearby schools and offices. The store then developed into one of the better-known stationery suppliers in Ibul.

By 2026, the business had grown even further. Previously, the business was supported by only one employee, but now three employees are helping with daily operations. Business



Unlike that experience, when communicating with KSP Sahabat Mitra Sejati, Hendri felt that the process was more open and easier to understand. He was able to explain his business needs and financial condition more calmly. "There, I felt more relaxed and more confident," he added.

The year 2025 marked the beginning of a larger-scale business expansion with financing support from KSP SMS. Hendri used the financing facility to purchase stock directly from Palembang and add business facilities such as a photocopy machine.

activities have become more structured and consistent.

"Now things are more stable because the products are more complete and there are more customers," he said. Hendri believes this business growth is the result of gradual decisions made to adapt to existing conditions.

Hendri's journey shows that business growth can begin with making use of existing assets, then continue through observing opportunities and having the courage to make decisions at the right time. ***



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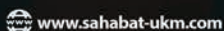
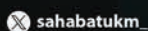
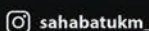
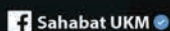


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Snacks to Ceremonies: A Business Reimagined

Saturday mornings in Bengkulu are usually the busiest time for Herlena, who runs a wedding decoration business. Phone calls start coming in early to ask about schedules, confirm decoration details, and discuss small things such as fabric colors and seating arrangements. In between, Herlena still checks the equipment that will be sent to event locations, making sure everything is complete and ready to use.



That routine now feels normal to her. For Herlena, all of this is the result of a long process that did not always run smoothly. The business she runs today was not built overnight, but developed through several stages, including trying other businesses that she eventually chose not to continue.

In the past, Herlena was a housewife supporting her husband, who worked in the palm oil sector. At that time, the family income depended entirely on her husband.

Daily needs could still be met, but as the children grew up, expenses increased and became more difficult to cover.

In the early 2000s, after having children, Herlena began considering ways to earn additional income. She wanted to continue taking care of the home while also having an activity that

could generate money. From there, she began a small homemade candied snack business.

The business was simple. Herlena produced candied snacks in limited quantities and sold them around the neighborhood. There was no big plan at the beginning; the important thing was simply to get started. The results were not huge, but they were enough to provide extra household income.

Some time later, Herlena tried to expand the business by opening a candied snack wholesale business. She started accepting larger orders and reaching more customers. During this phase, the business grew quite well.

“Thankfully, at that time, quite a lot of people ordered from me. It was enough to add income and help my husband,” Herlena said. Unfortunately, that condition did not last long. Over time, Herlena began to realize that the business was unstable and difficult to grow further.

“As time went on, my children grew older, and I felt that this candied snack wholesale business was not very promising,” she continued. Besides increasing competition, the profits were not always equal to the amount of effort required.

In 2014, Herlena began considering moving into another business. She saw an opportunity in something that would always be needed in society: weddings. From there, she became interested in the wedding decoration business.

The year 2015 marked the beginning of Herlena’s wedding decoration business. She bought

made after considering both business needs and her child’s education. She eventually found a savings and loan cooperative that felt right for her.

“Thankfully, I found KSP Sahabat Mitra Sejati, which helped me so much. The service was very good and provided solutions to my problems,” Herlena said. With the additional capital, she was able to complete the equipment needed for her business.

Once the equipment was sufficient, Herlena began accepting orders. At first, the number



equipment gradually, adjusting to her financial condition. The process took quite a long time because family needs were increasing as well.

Things became even more challenging when her child was about to enter college. Expenses increased, while her savings began to run low. Herlena found herself in a difficult position, balancing family needs with the continuation of her business.

In 2019, Herlena decided to seek a loan as additional business capital. This decision was

was still small. Over time, customers increased through word-of-mouth recommendations. She also added a single-organ music service to complement the decorations she offered.

Today, orders have become quite regular, especially on weekends. In one month, there is almost always a work schedule to handle. Her business has grown gradually without the need for major promotion.

“I am very happy to have this business, because from the beginning I believed that this business

would never disappear,” Herlena said. She believes that there will always be a need for wedding decoration services.

According to her, competition in business is normal. The most important thing is to maintain quality and customer trust. “Even though many people now provide wedding decoration services, everyone has their own way. As long as we keep trying, there will always be a way,” she said.

Herlena’s journey shows that business changes can result from evolving needs and circumstances. From a small home business to becoming a wedding decoration service provider, every step was taken gradually, with decisions adjusted to the situation she faced.



Starting, Surviving, and Rising Again with a Sate Padang Business

The business journey of Islahuddin and Dini as Sate Padang sellers in Medan began with a simple step that required careful consideration. Before becoming known for their sate business, they first ran a rice stall as the family's main source of income. However, changes at home made them rethink the direction of the business. After Dini gave birth, cooking large amounts of food every day became increasingly difficult.



“At that time, I felt overwhelmed because cooking for the rice stall required a lot of time and energy,” Dini said. This situation encouraged them to look for another type of business that was still in the culinary field but relatively easier to manage. They did not want to stop working, but they needed something that better fit their situation.

An opportunity came when a relative visited and suggested opening a sate business. According to the relative, the business was simpler because it did not require as much cooking as a rice stall. The suggestion was followed up by taking Islahuddin and Dini to try one of the well-known sate places in the area.

From that visit, they not only tasted the food but also met the owner of the sate business directly. That meeting became the start of a new opportunity. The owner was open and willing to share experience, even explaining how to run a sate business properly. “We were taught from

the basics, so we felt more confident about trying,” Dini recalled. From there, they decided to join the franchise system and began taking the sate business seriously.

While running the business as part of the franchise, Islahuddin and Dini gained extensive experience. A major change happened when the owner of the business decided to move out of town and no longer continue the business. They used that opportunity to continue on their own. They began thinking about building their own identity and no longer depending on the previous system.

Around 1990, Islahuddin and Dini officially introduced the “Sate Padang Andersa” brand as their own business. “Thankfully, once we had our own name, the business became better known,” Dini said.

Slowly, the number of customers increased,

and the business began to show more stable growth.

At first, they opened the business in the Asia Mega Mas area, operating from morning until the afternoon. However, they saw another opportunity at night. Wanting to increase their income, they searched for another location to sell. In 1995, they successfully opened a second branch in the S. Parman area of Medan, which operated at night. "We saw that the opportunity at night was quite big, so we decided to run both shifts," Dini explained.

This step brought positive results. Their business grew, and the number of branches continued to increase across Medan, including Asia Mega Mas, Cemara Asri, CitraLand,

of nine branches, only three survived. "At that time, things were really difficult. We had to close many locations," Dini said.

This situation forced them to survive with the remaining business. They chose to focus on maintaining the three branches that were still operating while managing finances more carefully. "We could only survive and hope that things would improve," she added. Even after the pandemic eased, the business had not fully recovered. Limited capital became the main obstacle to reopening branches.

In the middle of that situation, an opportunity appeared in 2024 through one of their loyal customers who worked at KSP Sahabat Mitra Sejati (KSP SMS). The customer suggested



Setiabudi, Manhattan, Selat Panjang, MMTC, Sambas, and S. Parman. Within a few years, they managed up to nine branches. This growth proved that focusing on the sate business had been the right decision.

The situation changed drastically when the COVID-19 pandemic hit in 2019. Restrictions on public activities directly affected declining sales. Branches that had once been crowded became quiet, and one by one they had to be closed. Out

joining bazaars outside the city to expand their market. At first, the idea made Dini hesitate because it would require a significant amount of money. "I thought the cost of joining bazaars outside the city would be very high," she said.

Even so, they still saw the potential in the suggestion. "We thought this was an opportunity worth trying, even though we were unsure at first," Dini said. They eventually decided to apply for a loan from KSP SMS to gain additional



By 2026, Islahuddin and Dini had five active branches. Although they had not yet returned to their previous number of branches, they remained grateful for what they had achieved. “We are very grateful to be able to rise again, slowly but surely,” Dini said.

For Islahuddin and Dini, this journey is not only about growing a business, but also about surviving through many changes. Every decision they made was always based on the conditions they faced at the time. With persistence and the courage to try new things, they got through difficult times and continued the business they had built over many years. ***

capital. “Thankfully, our customer who worked there was very helpful, from giving suggestions to helping with the application process,” Dini added. The application process went smoothly, and they received the loan they needed.

With that capital, they began joining various bazaars outside the city, including in Surabaya, Palembang, and Pekanbaru. This decision brought encouraging results. Besides making a profit, they also reintroduced their business to a wider market. “Thankfully, from those bazaars we achieved good results and gained new customers,” Dini said.

Slowly, the business began to recover. The results from the bazaars were used to further develop the business, including opening new branches. They successfully opened two additional branches in the Gatot Subroto and Pajak Melati areas of Medan. This step became a sign that their business was moving in a better direction once more.



From Losing a Job to Building a Thriving Transportation Business

The morning in Dusun Kunjungan Tani Manis Raya, Sintang, begins with the sound of vehicle engines warming up one by one. The yard of Sombin's house now looks busier than in previous years, as his transportation service business continues to grow. He carefully checks each vehicle, from tire and brake condition to cargo readiness, ensuring they are prepared to operate and transport plantation harvests and meet various customer needs.



This scene may seem ordinary to some, but for him, it is the result of a long journey that was not always smooth. He did not immediately have a business as he does now. It all started from a simple job he had been doing since the late 1990s.

In 1997, he began working at a company as a helper for palm oil harvest transportation. The job required physical strength and endurance, as he had to assist with transporting harvests every day. For six years, he carried out this work diligently with few complaints.

His hard work did not go unnoticed. After several years, he was promoted to be a driver for palm oil harvest transportation. He took on the role with full responsibility. Being a driver was not only about driving, but also about ensuring that goods arrived safely and on time.

In 2004, his role changed again. He was assigned as a driver to transport company

employees. The job was considered more stable, and he felt he was on the right path for long-term employment.

However, in that same year, he experienced an incident that changed the direction of his life. While working, his vehicle was hit by another party. There were no casualties, but the company vehicle suffered significant damage.

The situation became difficult when the company decided that the loss was his responsibility. He was considered negligent in carrying out his duties. "At that time, I was truly confused. I didn't have that kind of money to cover the damage," he recalled.

With those circumstances, he had limited options. In the end, he decided to leave his job. It was a difficult decision, as he had to start over while his family's needs continued.

Still in 2004, he tried to find a new job. He did

not want to remain without income for long. He began thinking hard, looking for opportunities wherever possible.

One day, he gathered the courage to visit a large store. He saw loading and unloading activities and thought the place might need a driver. Without any connections or recommendations, he went straight to the cashier and asked to meet the manager.

In front of the manager, he honestly shared his experience. He explained his work background and the situation he had just gone through. "I

"I was quite lucky to be able to work there for so long," he said. Of course, behind the word "lucky" was the hard work and discipline he maintained every day. He became known as a reliable and diligent worker.

At one point, the business owner where he worked noticed his performance. From that observation came an unexpected suggestion. "You should start your own transportation service. You're good at managing transport," the owner told him.

The suggestion opened a new perspective for



simply told the truth—I needed a job, and I was ready to work," he said.

His openness and determination caught the manager's attention. Not long after, he was hired as a driver at the store. This opportunity became a new starting point in his life.

For years, he carried out his duties by transporting various goods, from necessities to construction materials such as cement. He worked consistently and maintained the trust given to him.

him. However, he immediately thought about the obstacles. "I would like to, but where would I get the money? I've never even saved money in a bank," he said at the time.

Seeing his hesitation, the owner offered a solution by introducing him to a colleague at KSP Sahabat Mitra Sejati. From there, he began to understand the possibility of accessing capital support.

In 2022, he began taking more serious steps. He saw potential in his in-laws' palm oil plantation land, which had long been neglected. Seeing

its condition, he felt encouraged to manage it again so it could be useful and support the development of his transportation business.

“Near my house, there is a palm oil plantation owned by my in-laws, but it has been neglected for a long time. That’s when I started thinking about managing it so it could be put to good use,” he said. From that idea, he applied for a loan to develop his transportation service while also managing the plantation.

This decision became a significant turning point. With his first vehicle, he began taking transportation jobs not only from one place, but from several clients at once. His income started to increase.

Over time, his business grew. He secured partnerships with other companies and expanded his operations. From having just one vehicle, by 2026, he now owns four operational vehicles.

Not only that, the palm oil plantation he manages has also begun to produce results. The harvest provides additional income. His business no longer relies solely on transportation services, but also on plantation yields.

“I never imagined I would get to this point,” he said. He realized that his success was closely tied to his courage in making decisions and to the support of those around him.

“If my boss hadn’t encouraged me to start my own business, I might not be where I am today,” he added. He also felt greatly helped by access to capital that made it possible for him to get started. “I’m very satisfied with the service provided. It was extremely helpful for my situation at that time,” he concluded.

His journey shows that life changes can come from unexpected situations. From losing a job to building his own business, every step was taken gradually, with decisions adjusted to the circumstances he faced. ***



Afdal's Journey from Market Stall to Owning Two Kiosks

Afdal, a vegetable trader from Pangkalan Kerinci, Riau, began his business journey in 2002. At that time, he was looking for a business opportunity that required limited capital but could still deliver promising results. After considering several options, he decided to focus on selling vegetables. According to him, this business was relatively easy to manage, did not require a large investment, and offered promising profit potential.



Afdal started selling vegetables at a small stall along the sidewalk near Pangkalan Kerinci Market. He sourced his vegetables from a local agent. Although his business was modest and located on the edge of the market, Afdal ran it with dedication and enthusiasm.

Over time, Afdal's greengrocery began to turn a profit. From his earnings, he set aside a portion for savings. Thanks to years of hard work and persistence, in 2012, he managed to purchase a shop at the Pangkalan Kerinci Market in Pelalawan. Owning his own shop was a proud achievement for Afdal, as it was the result of consistent saving.

After acquiring the shop, his business continued to grow. More and more customers visited regularly, many of whom became loyal clients due to their trust in the quality of the vegetables he sold. Encouraged by this growth, Afdal began considering opening a second shop in a different corner of the market in 2014.

Amid his expansion plans, Afdal realized that relying solely on the local agent for supplies might limit his profit potential.

This led him to explore a new strategy: purchasing vegetables directly from suppliers in West Sumatra, known for their high quality and competitive prices. However, this plan required

a significant investment, both to open a new shop and to secure supplies directly from the first-hand seller.

Afdal then decided to apply for a working capital loan from KSP Sahabat Mitra Sejati. He chose KSP Sahabat Mitra Sejati based on a friend's recommendation, highlighting the easy, fast process and its ability to provide practical solutions for business owners. This decision proved to be the right one, and he has never regretted it.

He found the quick loan disbursement extremely helpful, allowing him to immediately purchase vegetables directly from the first-hand seller and open a new shop. Impressed with the service provided by KSP Sahabat Mitra Sejati, Afdal decided to continue using its service. "Because their service suits me well, I continued my loans here," he said. Optimistically, he added, "By 2026, I have topped up my loan three times, and I plan to continue in the future."

Today, Afdal's business has grown significantly. He owns two vegetable shops in the market and employs three staff members. He feels grateful and proud of what he has achieved. For him, the journey from selling at a market stall to owning two shops is a testament to the fact that hard work, courage, and persistence can lead to a better life. ***



Continuing the Legacy, Growing Shared Prosperity

Since childhood, life in the plantation had been an inseparable part of Subaryono's daily life. He was raised in a family that ran a palm oil business, so he became accustomed to seeing the plantation tended to every day. From there, he learned the meaning of hard work, patience, and how to properly care for and manage plantation yields. These experiences later shaped his mindset and attitude toward life.



In 2006, he decided to continue his parents' palm oil plantation business and began taking full responsibility for its management. His days were filled with tending the crops, overseeing the harvesting process, and selling the yields to buyers.

With persistence and consistent hard work, the plantation business he managed gradually grew, reflecting the long experience he had gained since childhood.

Over time, his palm oil trading activities in Kota Lama, Riau, continued to increase. He saw significant potential in this business. He then planned to expand his plantation to increase the harvest. In addition, he wanted to create job opportunities for farmers around his community. By expanding the business, he hoped to help improve the local economy.

Entering 2014, his life began to change. His children were growing up, and the family's needs were increasing. At the same time, many people in Kota Lama were also running palm oil plantation businesses. Competition in palm oil trading intensified. Therefore, he began thinking about how to grow his business better than before.

After considering various possibilities, he came up with the idea of starting a Fresh Fruit Bunch (FFB) business. This business would not only sell his own harvest but also purchase yields from other farmers for resale to processing factories. "I hope this business can expand networks while also benefiting fellow farmers," he thought.

However, the plan was not easy to realize. To start the FFB business and expand his plantation land, he needed substantial capital. He then sought loans from various sources to

implement his plan. After going through many efforts, he finally found a solution through the KSP Sahabat Mitra Sejati.

In 2014, he applied for a business loan from KSP Sahabat Mitra Sejati. According to him, the cooperative provided highly satisfying service and solutions. "The service was exceptional—everything was clear and fast. It truly helped me bring my business plan to life," he shared. Through this loan, he obtained the capital needed to open the FFB business and expand his palm oil plantation.

others in the area.

Through hard work, persistence, and the courage to seize opportunities, his business has now grown significantly. In the past, he employed only around a dozen farmers. By 2026, the number of workers supporting his business has grown to around 60-70 farmers. The business not only provides sufficient income for his family but also creates job opportunities for the surrounding community.

For him, this success is the result of years of dedication and effort. He feels grateful to have



Since then, he has developed his business more seriously. Gradually but steadily, his business showed strong progress. FFB trading activities intensified as many farmers entrusted their harvests to him. In addition, the expansion of his plantation land also led to higher yields year by year.

The Kota Lama area has many people engaged in palm oil trading. However, only a few operate an FFB business like his. "Many people trade palm oil here, but not all have an FFB business like mine," he explained. This condition gives his business a distinct advantage compared to

continued his parents' business and developed it into something greater. Looking ahead, he hopes his business will continue to grow so he can support more farmers and improve his community's welfare. ***

QUICK & EASY LOAN SOLUTION

Koperasi Simpan Pinjam (KSP) Sahabat Mitra Sejati provides loan using motorcycle or car ownership certificate (BPKB) as collateral for multi-purpose needs.



1 DAY DISBURSEMENT
AFTER THE DOCUMENT DECLARED COMPLETE

- Guaranteed with Insurance
- Loan Tenure Up to 2 Years
- Easy Requirements



Starting in a Rented House, Thriving with 10 Production Branches

In a cool corner of Bukittinggi in 1987, the sound of a manual sewing machine became the daily music for young Firdaus. At just 22 years old—an age when many are still searching for their identity—he had already set his direction. He wanted to build his own garment empire. Together with his siblings, they transformed their living room into a workshop. Their fingers moved swiftly, matching patterns with fabric, ensuring every stitch represented uncompromising quality.



Passion alone was not enough to buy rolls of fabric. This was where Firdaus's ingenuity was tested. While running the garment business, he also raised chickens. Every rupiah earned from eggs and poultry was reinvested as the lifeblood of his Muslim fashion business. This cross-subsidy strategy allowed him to stand strong without debt, and gradually, his name became known across markets in West Sumatra.

For nearly two decades, the business remained stable—until 2005 brought a storm. The avian flu outbreak struck, wiping out his poultry business almost instantly. His main source of capital was paralyzed. At that lowest point, Firdaus faced a difficult choice: give up or leap into a new land.

With his remaining savings and courage, he moved his family to Jakarta.

In a modest rented house in Tangerang, he started again from zero. The scent of fabric scraps and sewing machine oil once again filled his lungs. Firdaus had no hesitation in building relationships directly with fabric suppliers and major traders until he finally secured a stall in the heart of Southeast Asia's textile trade: Tanah Abang.

Opening a stall in Tanah Abang became a major turning point. His well-made, durable Muslim wear began to attract wholesale traders. The surge in demand pushed him to rent two additional houses in Tangerang to keep up

with production. It was during this phase that Firdaus began involving his children, passing down the business knowledge and precision he had honed over decades.

Trust became the strongest currency in his business. One of his loyal customers, impressed by Firdaus's consistent quality, offered to collaborate on an exclusive brand. Orders poured in like a flood.

The year 2020 marked a new milestone. To reach greater heights, Firdaus realized he needed

modern, structured systems.

Now, at 61 years old, Firdaus often pauses, gazing at the rows of sewing machines in his spacious factory. He remembers the days in Bukittinggi when he had to count coins from his poultry business to buy thread.

That 39-year journey has now borne sweet results. Although the operational baton is now largely carried by his children, Firdaus remains present as a guiding compass. For him, this business is not merely about profit, but about



professional financial support. He chose KSP Sahabat Mitra Sejati. The financing support he received was not just numbers on paper—it became the fuel for a major expansion.

With this capital, Firdaus was no longer limited to Tangerang. He built a production network across multiple cities. From just two locations, there are now ten production branches standing strong, spread across Sukabumi, Pekalongan, and Tangerang, and managed with more

preserving the dignity of every stitch and ensuring that this legacy of hard work continues to flow to the next generation. From Bukittinggi to various corners of Java, Firdaus's journey stands as proof that perseverance never betrays results. ***

Editorial Team

Firzie Budiono – Editor-in-Charge

At the helm of this booklet is the head of the Corporate Communications & Investor Relations (CCIR). 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.

Silvia Kristiana - Editor

With her writing experience, she has strong skills in developing clear and well-structured narratives. In the process of compiling this book, she contributed valuable input to ensure that each piece of writing is well-organized, easy to understand, and aligned with proper writing standards.

Nana Fahriany and 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 and Reina Zerkhan, who served as the writers, carried out this responsibility. Daily, they are part of the Corporate Communications team, CCIR.

Reza Wandu – 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.

Sahabat's Inspiration

"We are truly grateful to be able to rise again, even if slowly but surely. From this journey, we have learned that business does not always go according to plan. There are times when we must endure, and there are also times when we must be brave enough to try something new. However, as long as we keep trying, never give up, and continue to look for opportunities, there will always be a way to rise again."

Dini & Islahuddin

Owners of *Sate Padang* Andesra

Morning stroll with dear Sahabat
Stopping by to buy some bread
Enjoy these stories, warm and great
With KSP SMS, inspired ahead