



Bank *Sahabat*  
Sampoerna

# Growing with 'Sahabat'

1<sup>st</sup> Edition





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with 'Sahabat'  
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Bank *Sahabat*  
**Sampoerna**

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## FROM THE EDITORIAL TEAM

As we embark on this journey, we are grateful for The blessings and grace that have guided us. We are thrilled to present the first volume of 'Growing with Sahabat 2024', a collection of inspiring success stories that will ignite the spirit of entrepreneurship and showcase the invaluable services of Bank Sahabat Sampoerna.

This book offers a unique perspective and drive that could ignite the spark of entrepreneurship. In this inaugural edition, we delve into the triumphs of eight Bank Sahabat Sampoerna customers and two Bank Sahabat Sampoerna agents, underscoring the role of the bank's distinctive services and support in their journeys.

With most profound respect, we would like to thank the Branch Managers (BM) of Bank Sahabat Sampoerna who have assisted in preparing this book:

1. Mr. Emmanuel N. Y. - BM Samarinda
2. Mr. Arman Pata - BM Palopo
3. Mr. Heriyanto - BM Medan
4. Mr. Yohanis Ma'din - BM Makassar
5. Mr. Masayu - BM Palembang
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8. Ms. Shiska Hidayat - BM Puri Indah
9. Ms. Shandra Widiyanti - Agent Management Head PDaja.com

Hearing the stories of how our customers run their businesses and strive for a better life is incredibly rewarding. We hope that it can inspire all of us. On the other hand, we realize there is still much room for improvement. Thus, constructive criticism and suggestions are highly appreciated.

Finally, we hope this book will increase readers' enthusiasm for starting or continuing a struggling business.

We extend our heartfelt gratitude to all our customers for their invaluable partnership and the enriching experiences they have shared with us.

Warmest regards,

**Editorial Team**

Growing with 'Sahabat'



## **Know Bank Sahabat Sampoerna Better**

PT Bank Sahabat Sampoerna (Bank Sampoerna) stands out with its vision of becoming the financial institution of choice for the public. It focuses on the micro, small, and medium enterprises sector, offering reliable and professional services. Prominent shareholders, including the Sampoerna Strategic Group, Xendit, and the Alfa Group through PT Cakrawala Mulia Prima, back Bank Sampoerna. Since July 2011, Bank Sampoerna has been in a business synergy with KSP Sahabat Mitra Sejati. This strategic business partnership accelerates growth and increases the influence of micro, small, and medium enterprises.

Utilizing the GPN network and cooperating with Prima and BERSAMA Networks, Bank Sampoerna customers can use ATM and EDC machine services managed by any bank. Bank Sampoerna continues to carry out digital transformation and collaborate with various partners, including fintech companies, to support and develop the digital financial ecosystem.

In 2024, with the spirit of innovation and sustainable development, Bank Sampoerna will continue to maximize all its potential to provide added value to MSME players and the general public, both now and in the future.

## FOREWORD



Sahabat,

Micro, Small, and Medium Enterprises (MSMEs) are not just business activities managed by entrepreneurs with limited capital; they are the very backbone of our national economy. Despite their limitations, these MSMEs are making significant efforts to digitalize and increase their competitiveness. Their resilience and determination to succeed, even in challenging times, are truly inspiring and should motivate all of us.

The banking sector, including Bank Sampoerna, is committed to supporting the development of MSMEs. Bank Sampoerna welcomes every opportunity to help MSMEs grow and remain a pillar of a sustainable economy. As a financial institution focusing on the MSME sector, Bank Sampoerna acknowledges its limitations and actively seeks partnerships to empower and advance MSMEs. This commitment should reassure our audience of Bank Sampoerna's dedication to its success.

Throughout 2023, the MSME sector remains excellent, contributing 61% to Indonesia's GDP (gross domestic product). Furthermore, the government has an ambitious mission to advance MSMEs further, targeting 30 million MSMEs in Indonesia to enter the digital platform by 2024. MSME entrepreneurs are at the heart of Bank Sampoerna's existence. The communication and business relationships established so far have always been based on mutual care and concern.

This first edition of *Growing with Sahabat* challenges us to start a new step in inspiring Sahabat. Through this book, we can experience the success stories of Bank Sampoerna customers who have grown together with us to realize advanced and prosperous MSMEs. This book's customer stories are inspiring and illustrate our close cooperation. The existence of this book is expected to be a means to bring closer the sense of brotherhood that has been established so far.

This book is also meant to motivate and teach us that everyone has the right to succeed. Furthermore, we would like to continue to hear more inspirational stories from our customers as MSME entrepreneurs, which will be more valuable in the future.

Finally, may God Almighty bless all our good intentions and provide us with the best path.

Onwards and upwards!

**Adji Anggono**

Chief SME & High-End Business  
Bank Sahabat Sampoerna



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# A Water Machine Technician, Turns Mineral Water Business Owner

Mr. Abdul Rohim from Samarinda, South Kalimantan



**Starting a business is daunting, and the challenges can be even more pronounced in niche industries. Abdul Rohim, the visionary behind ACERA bottled drinking water, navigated through a myriad of difficulties, including the intricate licensing process for ACERA products, a challenge unique to the bottled water industry.**

At 66 years old, Abdul Rohim's passion for his business is unwavering. His determination is palpable in his resolute voice during an interview with the Growing with Sahabat editorial team. Rohim's journey began when he was a water machine technician. He seized the opportunity to start his own bottled drinking water business, a venture that took him to more than 1800 customers' locations across Indonesia.

"I used to work for a company that imported water purifier machines in Sunter. This was where I learned about the machines and how to install them. In 2003, I took the courage to leave the company and opened a business installing tools and machines for refilling water, such as water purifiers and treatment machines, including filter media. From here, I also wanted to open a bottled water refill business until finally, I made my name for bottled water," recalled Pak Rohim, starting his conversation.

Around 2003, the gallon water refill business was not booming, especially in East Kalimantan, where Rohim lives. In Rohim's view, the people of East Kalimantan still do not believe in the safety of consuming refilled water. After seven years of studying the refill water business, Rohim opened a bottled drinking water business.

When making your bottled drinking water, you must go through several stages to register with IPR, get certification for using the SNI mark, get audited by BPOM, and finally, ask for an audit by LPPOM MUI to get a halal certificate. "If all the processes are carried out according to the SOP, God willing, it will be easy, sir, and not complicated," said Rohim when asked about registering a bottled water brand.

Rohim's bottled water business started with 2,600 cartons of cups/glasses per 7 hours of work daily. In addition, Rohim also produces bottled water in bottles of 300 and 600 ml.

At that time, Rohim had 34 employees who worked only one shift. They could produce thousands of cartons or hundreds of thousands of bottled water.

The initial three years were a grueling test for Rohim. Sales fluctuated as numerous competitors flooded the market with their bottled drinking water, distributed to the same shops as Rohim's.

Abdul Rohim's resilience in the face of competition is commendable. He firmly believes that the universal need for drinking water outweighs any competition. This strategic mindset has been instrumental in his business's survival and growth.

"Consumers have different types of water that are fresh on their tongues. Moving to another water is a bit difficult if it suits my water. Our target is lower middle-class consumers, sir. It is usually difficult for them to turn away when they have felt the water meet their preference," Rohim said.

Besides that, national-brand bottled water is more expensive when it reaches consumers. He said bottled water brands on a national scale are more costly in terms of shipping costs. Meanwhile, local production itself does not require shipping costs.

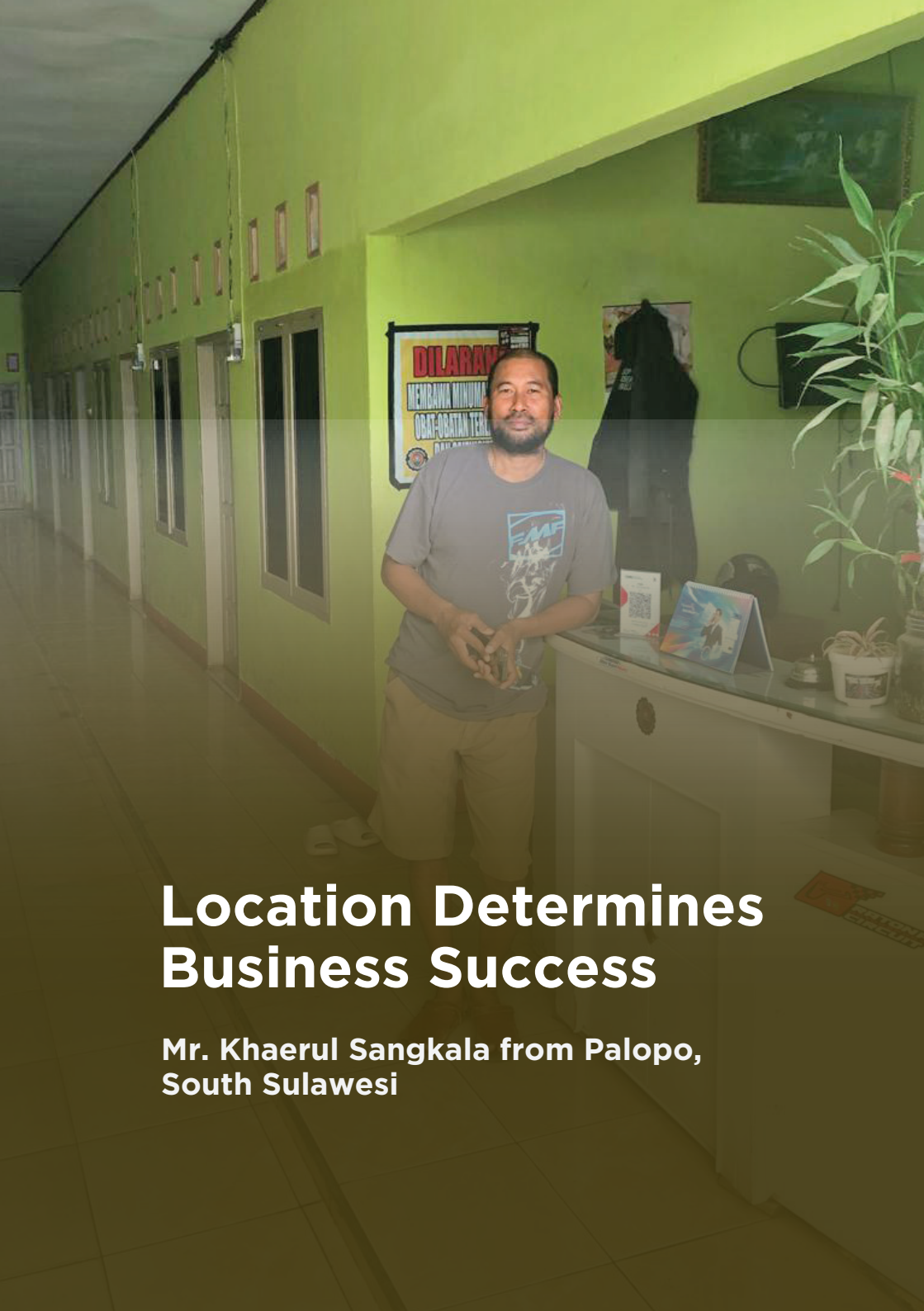
Since the inception of the ACERA bottled water business, Samarinda's people have liked this product. He has never faced a shortage of raw water, a testament to his meticulous planning. "Thank God, there is always an abundance of water, and the water source remains untainted by waste," he proudly stated.



Today, Pak Rohim already has an expedition vehicle to deliver his bottled water, whether in glasses, bottles, or gallons. Four mini trucks and four pickup trucks are enough to serve customers every day.

The working capital loan he received after COVID-19 hit was only for backup. Because conditions are still not fit to develop his business further, Rohim said he still had enough money to fund his current business.

One of the quotes that always guides Rohim in running his business is: "Many people think that producing bottled water is easy. They think all they do is put tap water in bottles. The challenge is making the best water, packaging it in good bottles, and getting it to consumers."



# Location Determines Business Success

Mr. Khaerul Sangkala from Palopo,  
South Sulawesi



**Understanding the importance of strategic location is key to business success. A business's location is not just a physical space but a strategic decision that can attract consumers and drive profits. Choosing a location close to the target market and with adequate infrastructure is a smart strategy that not only benefits the business but also makes it easier for consumers to access the products or services they need.**

This idea was bought by Khaerul, a man from Palopo who opened a lodging business because of Palopo's strategic location, connecting Makassar and North Sulawesi. Khaerul opened a lodging business with 15 doors in 2016.

"Palopo is a service city halfway between North and Central Sulawesi. So, people must have stopped first in Palopo. There are also many offices here, and those who come from outside the city have to stay overnight. On this basis, we took the initiative to build a lodging business," said Mr. Khaerul, starting the conversation.

Mr. Khaerul further said that when he first opened this lodging business, it turned out that there were already many other lodgings, even hotels in the same class. This situation increased Mr. Khaerul's enthusiasm to keep opening

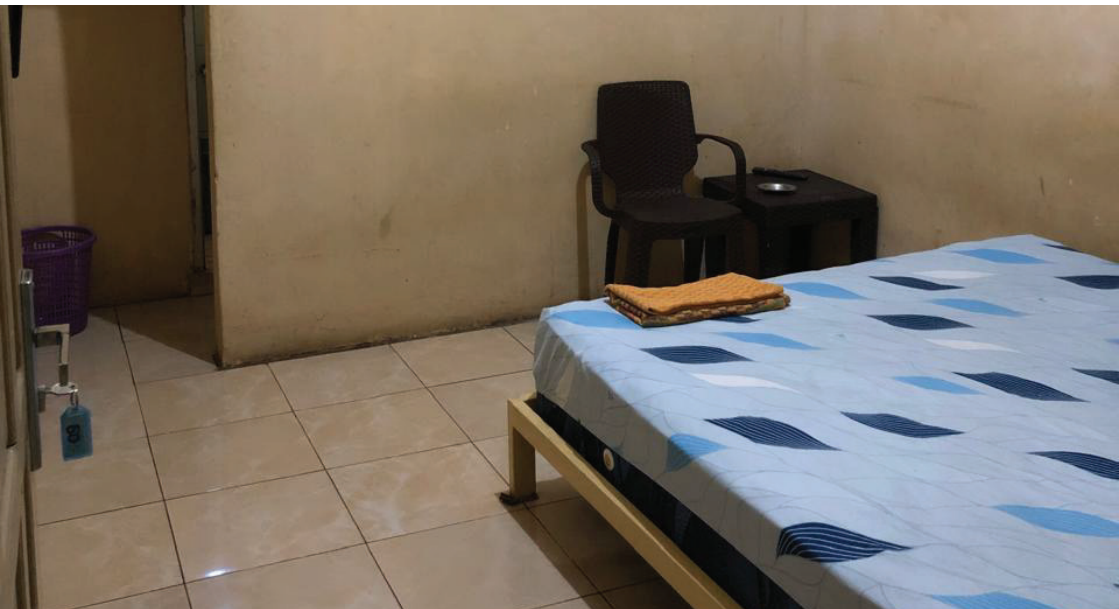
the accommodation. "Thank God, up to now, every day, my place is always full. Often, we were overbooked, so I referred my guests to another accommodation. We are here to help each other," he said.

Even during challenging times, such as the pandemic, Mr. Khaerul's business remained resilient. Despite a temporary decrease in the number of guests, his accommodation continued to operate, showing the strength of his strategic location and the value of his services.

One of Mr. Khaerul's methods of dealing with his guests is that they have to pay first before they are allowed to stay. He said that this method prevents guests from bailing out after their stay.

"Guests usually stay here for several days, so I asked for payment before opening the door. "Thank God, our guests accept this method, and we have never had a guest run away without paying," continued Mr. Khaerul, telling the story in his Makassar accent.

Apart from the pay-in-advance method, Mr. Khaerul also applies the principle of serving guests as well as possible. Cleanliness and safety are among the most essential things for Mr. Khaerul to retain his guests so that they return in the





future. "We serve our guests as best as we can, sir. The guest is like a king whom we must serve."

If you compare the price to other lodging prices, Mr. Khaerul keeps his lodge's price the same even though there are many guests. "Even though it's cheap, the important thing is to keep the guests coming," said Mr. Khaerul.

Even though he has 15 accommodation rooms, there are only two employees. It's okay to add more people, but according to him, just two people can handle everything, and all of them are long-time employees.

Mr. Khaerul still feels more hotels and inns in Palopo need to be there. He said the number of visitors or those transiting in Palopo was huge compared to the existing accommodation. Even Mr. Khaerul's accommodation is always full every day. Often, Mr. Khaerul advises his guests to look for other accommodations if the available rooms are full.

"In the future, I will build accommodation in another place in Palopo because there are still many people interested, and they are pleased with our service," said Mr. Khaerul enthusiastically.

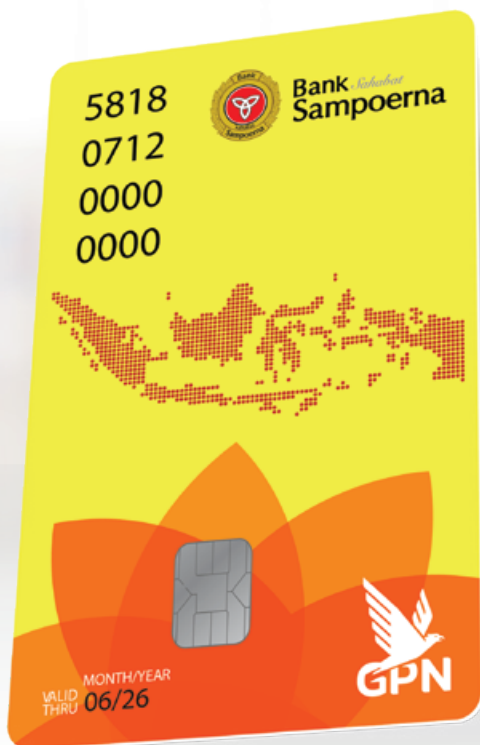
This lodging business is timeless. Even if you want to sell it, the price will definitely be high. The initial process of building 15 rooms and maintaining the condition of the building involves quite a lot of costs. To overcome this, Mr. Khaerul did not hesitate to contact financial institutions for working capital loan needs.

“The accommodation business still requires more costs, sir. We must also repair or modify old facilities to look new and ensure the guests are happy. Luckily, Bank Sampoerna reached us and gave us a working capital loan,” said Mr. Khaerul.

Mr. Khaerul’s efforts in running this accommodation business can inspire everyone. Best wishes always to Mr. Khaerul.



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# Promising Fodder Business

Mrs. Juwita from Medan,  
North Sumatra



**Many people are flocking to enter the business world. Of course, finding a suitable, comfortable, and profitable business takes work. There needs to be a lot of consideration when choosing the right business. One way is to open a fodder shop. Many people believe fodder business is prospective as many people are opening businesses in the livestock sector, such as raising birds, chickens, fish, or other pets.**

Take the case of Mrs. Juwita, a unique fodder distributor from Medan. Driven by her entrepreneurial spirit, she has carved a niche in the fodder business. In 2021, she ventured into the pet food market, setting up a standout pet food kiosk.

It was a challenging journey for Mrs. Juwita. She recalls, "Someone had opened a fodder kiosk here before, but they couldn't keep up due to the demanding nature of the business. Coincidentally, there was a high demand for fodder at this location. Seeing this as an opportunity, I decided to plunge and open my fodder kiosk." This determination and adaptability are what set Mrs. Juwita apart.

Mrs. Juwita explained that her kiosk only sells fodder and does not produce

animal feed. Several fodder distributors send their products to Mrs. Juwita's kiosk. Compared to other stalls, Mrs. Juwita's stall is complete, and many customers enjoy shopping there. Regarding prices, there is no difference from the prices offered by other kiosks.

One key factor that sets Mrs. Juwita's business apart is her unwavering commitment to customer service. "Apart from offering fair prices, I always provide detailed explanations about the fodder suitable for customers' animals. I take the time to explain the differences between one animal's food and another. This personalized approach seems to resonate with my customers, who are always happy and return to my kiosk," Mrs. Juwita shared.

As her business grew, Mrs. Juwita expanded her reach beyond her kiosk. She now supplies animal food to several kiosks, some even located outside the city. Her products are available in around 50 stalls. The type of fodder she offers varies depending on the region, catering to the specific needs of different areas. For instance, Aceh has a high demand for cat foods, while Pekanbaru requires a variety of cat and dog foods.

Currently, Mrs. Juwita can do without a kiosk. She supplies fodder directly from the factory and sends it to the kiosks to which she subscribes. From the past until now, Mrs. Juwita has owned three fodder factories in Medan. The payment system Mrs. Juwita applies to her customers is a pay-due system; she will provide fodder supplies if they have paid for the previous order.

"We have a dismantling system, sir. Customers must pay off the previous order before ordering again. This system is safe for me; no one has cheated me," she said enthusiastically.

Mrs. Juwita's fodder is only for four livestock, but the types or brands vary.

From the start of opening a fodder kiosk in 2021 until now, when she has become a fodder distributor in several big cities, it has certainly used up quite a bit of capital. Luckily, Mrs. Juwita, who has only been a customer of Bank Sahabat Sampoerna for one year, received a working capital loan to develop her business.

With today's rapid technological advances, Mrs. Juwita has also prepared online purchases, which her children handle. Of Mrs. Juwita's three children, only one accompanies her in running the business.

Looking ahead, Mrs. Juwita envisions her business expanding to cater to all cities in Indonesia. Her success story is a testament to the potential of the fodder business and the opportunities it presents for aspiring entrepreneurs.



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**SUITATOUR**



# The Rising and Promising Travel Agent Business

**Mr. Harly from Makassar,  
South Sulawesi**



**Traveling abroad is an increasing activity among Indonesians. With so many affordable tickets and promotions, it's no surprise that many people are now going abroad. Their goals vary from going on holiday and visiting tourist destinations to visiting popular places.**

Tour and travel business opportunities are wide open with the proliferation of tourists abroad. Even though competition is increasingly fierce, the vast market potential still makes travel business opportunities worth considering. However, to get into this business, people must prepare hundreds of millions of rupiahs in the capital.

Mr. Harly from Makassar tries to build a travel agency business with his wife. "This started with my wife, who works at a travel agency and happens to be the branch manager in Makassar. Well, my wife has plans to move outside the city of Makassar. I thought it would be better to resign and open my travel agency instead of being away from my family," said Mr. Harly, opening the conversation.

Back in 1993, Mr. Harly and his wife embarked on a daunting journey to

establish a travel agency from the ground up. The competitive landscape of Makassar's travel industry posed a significant challenge. However, with no special tricks, just a robust family system, they managed to survive and thrive, retaining their customers with their personalized approach.

"At our travel agency, we don't rely on promotions. Instead, we focus on building lasting relationships with our customers. This 'family system' has been our secret to success. Many of our customers, who have been with us since the beginning, still trust us with their travel needs," shared Mr. Harly with pride.

Besides that, Mr. Harly also applies the "One Stop Travel" principle. So, Mr. Harly has prepared all the customers' needs while traveling. "They just need to bring their bodies and suitcases. We have taken care of everything," he said.

Among Mr. Harly's many customers, a current minister is also a loyal customer. "Since he was Regional Secretary until now, he has become a minister; I have handled all his travel needs," said Mr Harly.

Mr. Harly often encounters difficult times running his business. Moreover, for approximately 3.5 years, during the COVID-19 Pandemic, his business was not running. Government regulations not allowing people to leave their houses significantly impact all travel agencies. Meanwhile, Mr. Harly must continue to pay all of his employees.

Furthermore, Mr. Harly talked about his business, which previously had several branches outside the city. However, all branches outside the city were closed due to human resource reasons and difficulty controlling.

"I used to have branches in Eastern Indonesia and Kelapa Gading, Jakarta, but now I have closed them all. I want to focus on what's in Makassar. It's easier to control," he said.

Digital transformation is developing rapidly, but for Mr. Harly, it is not an obstacle. Since starting this business, Mr. Harly has also implemented an online system for his customers.

"We have implemented an online system for a long time, sir. Airlines have also implemented an online system for booking tickets, so like it or not, we follow their system," Mr. Harly emphasized.

Fortunately, shortly after starting this business, Mr. Harly met the Bank Sahabat Sampoerna team, which offered working capital loans. Using the capital from the loan was appropriate for building an online network, following airlines that had already implemented an online system first.

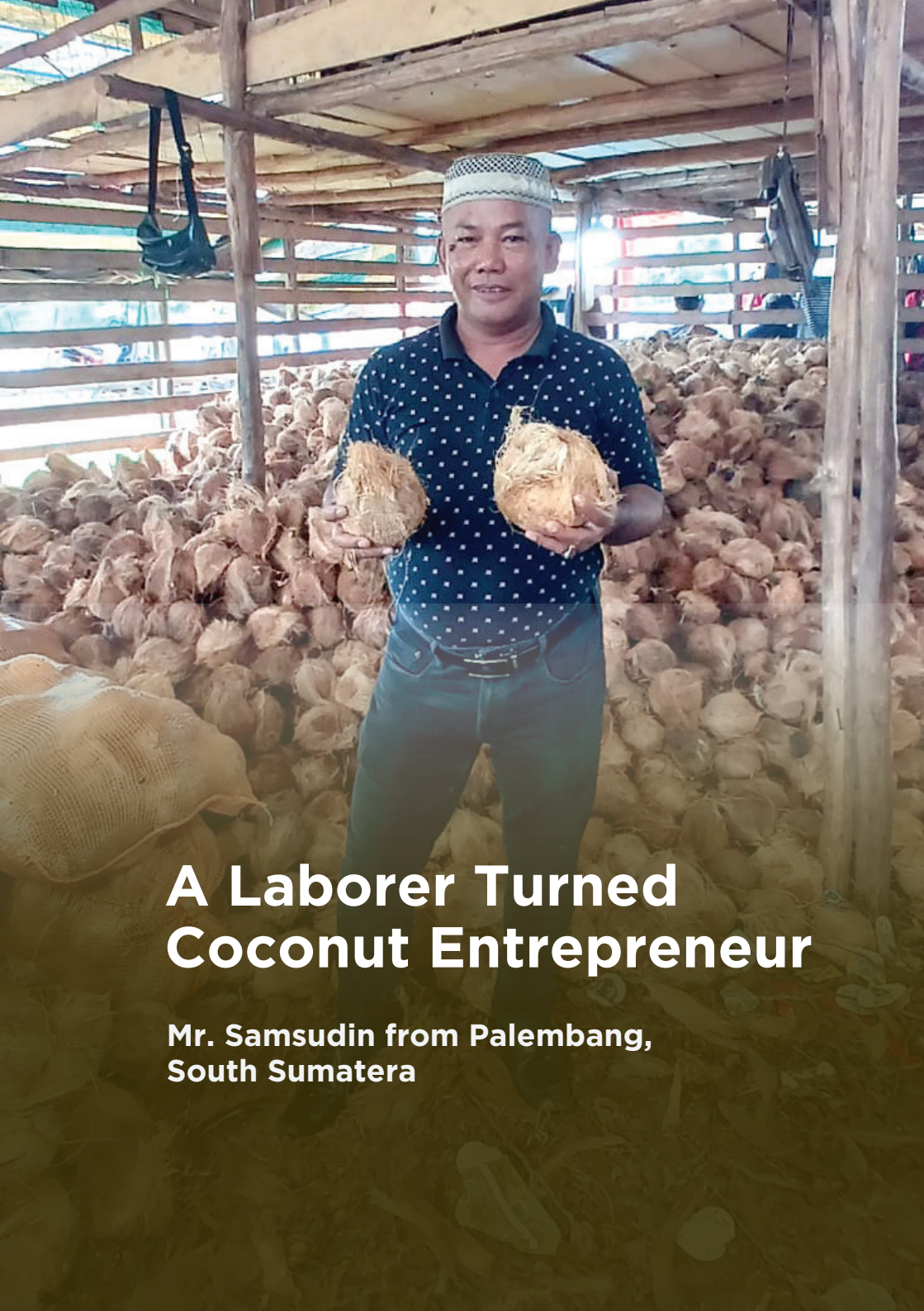


“About six years ago, I joined Bank Sahabat Sampoerna and got a working capital loan. Because it was right before the pandemic, we had to adapt to create an online system. Apart from that, the payment system has also changed because of the online system. If you could still pay the due date in the past, since then you can no longer do it, which requires a large amount of funds,” recalled Mr. Harly.

In running the business until it has grown to its current level, Mr. Harly has yet to implement any tips. He said that being grateful and enjoying what you have is more important than anything else.

“There are no business tips, sir. We are just grateful and enjoy what we receive. We are grateful for what we have. God willing, this will always provide convenience and smoothness,” said Mr. Harly in his Makassar accent.

Mr. Harly is fifty-nine years old and has three children and one grandson. He lives only with his wife and runs his business because his three children no longer live in the same house as him. One of Mr. Harly’s children lives in Australia.



# A Laborer Turned Coconut Entrepreneur

Mr. Samsudin from Palembang,  
South Sumatera



**Coconut is a fruit with many benefits and high economic potential. Every part of the coconut can be used for various purposes, from food and drinks to other industrial products. This is why Mr. Samsudin, originally a daily laborer transporting coconuts, has become a coconut-collecting entrepreneur.**

Having been a coconut laborer for approximately six years, from 1998 to 2004, Mr. Samsudin has undoubtedly gained much experience. He has learned how to calculate profits and sell coconuts, and he has seen that his friends could buy houses by working as laborers.

On this basis, in 2004, Mr. Samsudin dared to open his coconut-collecting business from scratch using savings from his labor wages.

"Six years of experience as a coconut laborer, I already know a lot of farmers who sell their coconuts. So, when I first started opening a business, it wasn't that difficult for me to get customers," said Mr. Samsudin, reminiscing about his past.

Moreover, there were few coconut-collecting businesses around Mr. Samsudin's business in Palembang. This is what motivates Mr. Samsudin to advance his business.

When he first ventured into the coconut-collecting business, Mr. Samsudin faced the daunting task of collecting 15-20 thousand coconuts daily, which he received from coconut farmers to sell to the market, or more than a thousand tons per month. Despite this massive volume, Mr. Samsudin only made a profit of Rp15 per coconut. This challenging situation persisted for ten years until 2014, marking a decade of resilience and determination as a coconut collector. Because competition is so intense, for a time, Mr. Samsudin only managed to sell hundreds of tons of coconuts from coconut farmers monthly. Many coconut farmers sell their coconuts directly to factories because factories have cars to pick up coconuts directly from farmers.

In the face of intense competition, Mr. Samsudin demonstrated his entrepreneurial spirit by investing in coconut farmers. He provided them with fertilizers and other necessities, with the condition that their coconut harvest must be sold to him. This innovative approach not only secured a steady supply of coconuts but also fostered a sense of partnership and mutual benefit.

"I invest capital in coconut farmers, so there is a job bond. I bought the fertilizer, too. However, there are also naughty farmers. If the price difference is even a little, they don't want to sell the coconuts to me," explained Mr. Samsudin.



Mr. Samsudin further said that he does not sell retail or individual coconuts to people who need them. He now serves large parties sent directly to factories in Palembang and Lampung and large markets. "I usually send 100 tons weekly for factory deliveries," he said.

If the supply of coconuts is insufficient, Pak Samsudin works around this by looking to other collectors. So, there is already cooperation between collectors. During the Covid pandemic, Mr. Samsudin's coconut business was slightly affected. The markets are all closed. Likewise, with factories, many are not operating because their employees have been laid off. Luckily, Mr. Samsudin's 50 employees are only daily workers, so there is no monthly salary. Under conditions like this, Mr. Samsudin did not remain silent. He then considered opening a new type of business, namely a tourist park and fishing pond for the public.

Creating a tourist park and public fishing pond certainly requires a lot of capital. To meet these needs, in 2020, Mr. Samsudin applied for a multipurpose loan from Bank Sahabat Sampoerna. This is Mr. Samsudin's surefire way to deal with unexpected situations that impact his business. Mr. Samsudin opened a new business that can backup a failing business.

"If I hadn't done anything in this situation, my coconut business would probably have closed. Luckily, Bank Sahabat Sampoerna immediately approved my working capital loan proposal. Now I manage two businesses: coconut collecting and a public fishing tourist park," said Mr. Samsudin, closing the conversation.

At the relatively young age of 51, Mr. Samsudin has two grandchildren from his two children, who now live in Jakarta and Bandung. We hope that Mr. Samsudin will always be given success and happiness with his beloved family.



# From Travel Agent to Catering: The Story of Mr. Ibad's Business Transformation during the Pandemic

Mr. I Ibad Ali Takrim from Jababeka,  
West Java



**It is indisputable that the Covid-19 pandemic has impacted various sectors of life. One of them is the tourism industry. Since the spread of the COVID-19 virus, the tourism sector has been dormant, triggered by various new regulations that implement restrictions on people gathering and traveling, both domestically and internationally.**

Amidst these challenging conditions, the key for entrepreneurs like Mr. Ibad was to tap into their creativity and innovation. It was clear that without these crucial elements, the restrictions would only lead to a chorus of complaints and the potential failure of businesses.

Mr. Ibad's journey is a testament to the power of creativity in the face of adversity. He didn't just adapt to the challenges; he transformed them into unique opportunities. This unique approach led him to emerge as one of the pioneering catering entrepreneurs in the Jababeka Industrial area.

The man, whose full name is I Ibad Ali Takrim, is a native of Bumiayu who moved to Jakarta to study and start his business. After finishing college in Jogjakarta, Ibad came to Jakarta to study for his master's degree. He earned a master's

degree from a college in Rawamangun and set up a computer school. Ibad also became a lecturer at his college in Rawamangun, and in 2000, he opened the travel company Seirah with his wife.

His efforts in the culinary field began with the establishment of Warung Gecok in 2016. The name Warung Gecok became one of the famous brands in Jababeka. Then, during the pandemic, Gehain Catering was established, which has supported Ibad's other businesses until now.

Seeing his current success, Ibad is also not immune from struggles and ups and downs. He said the tour and travel business, originally proliferating, changed during the COVID-19 pandemic. Clients immediately terminated existing contracts, and Ibad had to look for alternative enterprises to survive. He saw an opportunity in catering, as many factories were still operating and needed food for their employees.

She eventually switched gears and started learning about the catering business, such as hygiene standards, obtaining a halal certificate, and delivering food. He



did not hesitate to learn from his clients. He received a lot of feedback, even criticism. He improved with that input and criticism to meet the client's proposed criteria.

"At first, I thought it was easy. It turns out that the corporate catering business has many requirements. The first time I got an order was from 5 companies. The first order was 800 pax at Rp20,000 per person and 1,500 pax at Rp9,500 per person. The total first order was 2,300 pax. The order was like a windfall during the pandemic pressure," he said.

Since starting this business, the biggest challenge has been the problem of employees coming in and out. The first total number of employees was around 15; at one point, it was 85. However, now there are only about 65 people. "Daily workers, the obstacle is that after payday, they immediately disappear (especially for Saturday work) and return on Monday. And the turnover is the most frequent," he recalled.

Not to mention that in the catering business, the payment process is quite time-consuming, about one month. Ibad revealed that by receiving a loan from Bank Samporna, the majority of the loan was used to strengthen his business. He renovated the kitchen with a capacity of 10,000 pax, with standards as requested by multinational companies.

Maintaining service quality, including fulfilling every promise delivered to its customers, has proven effective in keeping clients. Although there are around four catering entrepreneurs in the Jababeka industrial area, for the current period, 20 companies have become his ongoing clients, most of which are multinational companies. Not surprisingly, the turnover of his catering business has now reached Rp500 - Rp600 million per month, with total production reaching 1,000 pax per day.

One key to the success of Ibad's catering business is his foresight in seeing opportunities. Ibad advised everyone who is starting a business to always be honest and professional in running it. "Although there is a lot of competition, the most important capital is to be honest and professional in running a business because sustenance has been arranged by those above," he said.



# **Blessing from Pandemic, Mr. Afiff Profits from Imported Honey Business**

**Mr. Afiff Rieza Bahalwan from Depok,  
West Java**



**Mr. Afiff Rieza Bahalwan, 36, a seasoned IT professional, found himself on an unexpected path in the imported honey business. The company, initially started by his parents in 1995, saw a significant boost under Mr. Afiff's leadership. Expanding beyond Java, he ventured into Sumatra, Bali, and Nusa Tenggara, marking his unique journey in the honey industry.**

Perusahaan Pak Afiff, PT Safarindo Internusa, adalah distributor tunggal madu AMr. Afiff's company, PT Safarindo Internusa, stands as the exclusive distributor of Al-Shifa honey from Saudi Arabia in Indonesia. This globally accepted product, reaching 15 countries including Singapore and Malaysia, is renowned for its R&D excellence. Al-Shifa's commitment to maintaining the quality of its honey products throughout the year ensures their taste, viscosity, and color remain consistent, while their health benefits are always preserved.

Doing business with honey is not easy. Honey is not yet a primary need for Indonesians, unlike people in Singapore or Malaysia, who regularly consume it because it has been integrated into their healthy lifestyle. For Indonesians, honey is only a supplement, which is needed occasionally.

With these lifestyle challenges, estimates for stock availability become uncertain. Mr. Afiff once launched a wasteful product that did not suit the Indonesian lifestyle. "It once happened that the goods we had brought in did not match our estimates. It turned out that the product was not suitable for our market. Fortunately, the scale was small and could still be covered," he said.

Recognizing the need to align his offerings with the Indonesian market, Mr. Afiff has made continuous qualitative and quantitative research a priority. This proactive approach ensures that the imported honey products he introduces are well-targeted and meet the market's demands, a testament to his commitment to consumer satisfaction.

Another obstacle is the resellers, the second and third hands of the business. Mr. Afiff has offered various facilities so the business chain can move and benefit the resellers. For example, he dares to send products to resellers and get paid later. Some only need 30% payment in advance and settled after the goods are sold.



"Some resellers did not survive and returned the products; some were even forced out of business due to bad credit. As a result, I also suffered losses. But fortunately, it's still manageable," Mr. Afiff said.

It was a different story during the pandemic. For Mr. Afiff, the pandemic brought a new milestone to his business. Mr. Afiff's imported honey soared as demand for Al-Shifa boomed. Widespread, there was an increase in public awareness of consuming honey as part of efforts to increase immunity. Immune became an easy word to say, and honey became the most sought-after favorite product during the pandemic.

Not surprisingly, in 2020, Mr. Afiff reaped considerable profits. "I still remember, in 2019, my company achieved the best achievement as a distributor of Al-Shifa honey. However, during the pandemic, our sales surpassed that. Our turnover doubled compared to 2019, so we had to do repeat orders of up to 8-10 containers," he said.

With the increasing demand, Mr. Afiff inevitably had to expand his business. This is where Mr. Afiff first became acquainted with Bank Sahabat Sampoerna. The capital assistance he received from Bank Sahabat Sampoerna was channeled into business development and product diversification. "With this pandemic and people's awareness of honey increasing, I want to expand to reach all parts of Indonesia. I hope Bank Sahabat Sampoerna can be my business partner in the long run," he said.

Mr. Afiff has his dreams regarding the potential development of the local honey business. In his eyes, local Indonesian honey is of equal quality to imported honey. However, there are still many obstacles when Mr. Afiff tries to venture into the local honey business. Besides losing out on technology, the production of local Indonesian honey could be more consistent as it is highly affected by the climate in Indonesia.

"One day, Indonesian honey must be able to compete with other imported honey, such as Al-Shifa honey. These imported products depend on the import of raw materials from Brazil, Pakistan, Yemen, and several other countries. Indonesia itself has much native honey from all corners of the archipelago. I want to have my product," he said.



# **Victim of Bullying Who is Now Thriving as a Taekwondo School Owner**

**Mrs. Carolina from West Jakarta,  
DKI Jakarta**



**It cannot be denied that bullying is a problem that is often experienced by children at school. Bullying can hurt the victim's mental health and self-confidence. However, not all victims of bullying just give up. Some have gotten up and changed this lousy experience into motivation for success.**

One of them is Mrs. Carolina, the owner and coach of Taekwondo Nenggala, a Taekwondo club in the Jabodetabek area. Mrs. Carolina admitted that she had been a victim of bullying when she was still in elementary school.

Not giving up on the situation, Mrs. Carolina chose to take a big step in her life by participating in the taekwondo extracurricular at school. Equipped with determination and intense enthusiasm, Mrs. Carolina succeeded in winning various taekwondo competitions. This achievement is in line with her achievements in the academic field, as she ranked first in her school. More importantly, Taekwondo helped her regain her self-confidence and taught her discipline and perseverance, which she believes are the keys to her success today.

As time passed, while studying, she decided to continue pursuing her interest in taekwondo by opening private door-to-door lessons. In 2008, she made a



big decision by establishing Taekwondo Nenggala, a dojan for children interested in taekwondo.

As a coach, Mrs. Carolina is a beacon of dedication and continuous self-improvement. Her relentless pursuit of excellence is evident in her quest for various international certifications. In 2018, she was recognized as the 'Best Participant' among 54 contenders from 33 countries, earning the prestigious Master title from the taekwondo association in South Korea, the birthplace of this martial art.

Apart from accepting regular students, this Dan VI black belt holder also opens charity classes for underprivileged children, older people in nursing homes, and children with special needs. "Through this class, I want to be a channel of blessing for others. I want them to be confident, control themselves, whatever the situation is, and thrive," she said.

One factor for business success is having a solid team. Mrs. Carolina always considered coaches and employees as family. She never feels threatened if there is a coach or assistant coach with a higher title than her. She wants all her coaches to continue to progress and support them in their personal and professional development. This makes the sense of togetherness among the Nenggala family even more solid.

Since starting the business, the biggest challenge has been the COVID-19 pandemic. Mrs. Carolina had to close classes for three months and switch to online courses. "The COVID-19 pandemic has had a huge impact on my

business. Apart from thinking about business sustainability, employee welfare is also my responsibility, including providing them necessities every month," she said.

With hard work and dedication, Mrs. Carolina overcame the problematic phase during the pandemic. Until 2023, Mrs. Carolina has trained more than 600 students at 18 Nenggala Taekwondo club locations in Jakarta, Tangerang, and Bogor.

"Taekwondo is not just about physical skill. It is an exercise that involves discipline, self-control, self-confidence, and independence. This is why many parents entrust their children to Dojan Nenggala. They felt a change in their children's character," she said.

Ms. Carolina said that significant changes in developing Nenggala were unseparated from the loan provided by Bank Sahabat Sampoerna. "I was greatly helped by the support from Bank Sahabat Sampoerna through working capital loans. When many banks doubted the credibility of my business, Bank Sahabat Sampoerna was here with an easy process coupled with excellent service," she said.

She also told coaches or people starting a business to look for opportunities. Of course, this needs to be based on intention and responsibility.



# **From Zero to Hero, Nothing is Impossible**

**Mr. Dudung Sugiri Fadjar from Karawang,  
West Java**



**In the face of ever-intensifying competition, micro, small, and medium enterprises (MSMEs) grapple with a myriad of challenges. These range from limited access to capital and markets to a pressing need for a better understanding of technology and business management. The uphill battle they face is a testament to their resilience and determination.**

Dudung Sugiri Fadjar, an MSME trader in Cikampek, Karawang, has become a role model for many individuals who aspire to enter the business world. As a persistent and enthusiastic person, Mr. Dudung's life journey is full of challenges, opportunities, and inspiring success stories. His humble background did not hinder his desire to be successful. With his strong determination, he managed to achieve success in his field. Mr. Dudung is a clear example that with hard work and perseverance, a wish that was only a dream could finally come true.

Mr. Dudung's decision to join Bank Sahabat Sampoerna was not a random choice. He felt a calling to assist consumers who needed credit but were unsure where to apply. Bank Sahabat Sampoerna's agent program provided a solution,

enabling Mr. Dudung to offer customer references and earn commissions. The approval of a customer loan by Bank Sahabat Sampoerna brought Mr. Dudung immense satisfaction.

"At first, I just wanted to pursue the business I was doing. I joined Bank Sahabat Sampoerna as an agent to help a friend looking for a loan, but how come it's fun being an agent?" said Mr. Dudung when we met at his residence.

Explaining Bank Sahabat Sampoerna products takes work, but Mr. Dudung has special tips. He believes that good relationships with customers are the primary key. With the closeness and trust that Bank Sahabat Sampoerna has given him, Mr. Dudung can introduce the product well and explain its features, benefits, and limitations so that the interest of the people around him in Bank Sahabat Sampoerna products increases.

Success does not mean there are no challenges. Mr. Dudung certainly faces challenges in marketing Bank Sahabat Sampoerna products, especially loan products with large nominal amounts. However, Mr. Dudung believes that the difficulties faced still have room to be overcome. He considers that the challenges currently being faced are still within reasonable limits and is working to ensure that these challenges do not arise again.

Mr. Dudung felt various positive impressions during his time as an agent for Bank Sahabat Sampoerna. The incentives he received were very satisfying and



could even help pay for his child's education. This motivates him to continue working hard and strive to achieve other dreams, such as having a new house and car from his hard work as an agent. "Thank God, what was originally just trying to become an agent turned out to be able to provide quite a decent additional income," he said.

Mr. Dudung's plans for the future as an agent for Bank Sahabat Sampoerna are apparent. He will continue to work harder to make his dreams come true and ensure his family has a better life. Mr. Dudung is confident that he can achieve all that and more with the incentives he has received.

In carrying out his work as an agent, Mr. Dudung does not hesitate to motivate his other agent friends. He emphasizes that there is no difference between old and new agents; everyone has the same opportunity to succeed.

"Every agent can achieve what we dream of with consistency, hard work, and strong determination. "Enjoy every step of our journey and believe that the results will be commensurate with the efforts we have put in," concluded Mr. Dudung enthusiastically.

His enthusiasm and determination to face various challenges are illustrated in the story of Mr. Dudung's journey as an MSME trader and agent for Bank Sahabat Sampoerna. Through hard work and dedication, he could provide for his family and achieve dreams that previously seemed far away.

Mr. Dudung also inspired many people to continue fighting against every obstacle to achieve success. The story of his life's journey proves that with determination and hard work, anyone can achieve their dreams and overcome all obstacles. "Nothing is impossible," said Pak Dudung, closing the conversation.



# Seize The Day Because There is No Second Chance

**Mr. Muhammad Saleh from Makassar,  
South Sulawesi**



**Muhammad Saleh, 37, has encountered a myriad of hurdles and setbacks in his entrepreneurial voyage. His unwavering determination as a trader in delicate commodities like glass, glasses, and plates laid a robust foundation for reaping further profits. Despite grappling with occasional business challenges, Mr. Saleh stands tall as a resilient and zealous figure.**

Mr. Saleh's domestic life is modest. He believes that providing a comfortable life for his wife and children is his primary duty. As a father, Mr. Saleh shoulders the responsibility of securing a promising future for his family. Simultaneously, his family serves as a wellspring of strength, inspiration, and motivation, fueling Mr. Saleh's daily efforts to earn a livelihood.

It all began with a former co-worker extending an invitation to Mr. Saleh to become an agent for Bank Sahabat Sampoerna. Without a moment's hesitation, he accepted this golden opportunity. Initially, Mr. Saleh had to familiarize himself with the bank's products. However, his experience in the banking sector since 2014 and his extensive customer network made it a breeze to learn about Bank Sahabat Sampoerna's offerings. One of his key strategies is to explain the benefits and costs, a tactic that often convinces customers of the

value they can derive from the services and products.

"Fortunately, I have worked in the banking world, so it is not difficult to understand Bank Sahabat Sampoerna's products. When my friend offered to become an agent at Bank Sahabat Sampoerna, I accepted it without hesitation," said Mr. Saleh, starting the conversation.

He said, "The business opportunity provided by Bank Sahabat Sampoerna as an agent is a golden opportunity I cannot miss. I continue to try to start from the closest environment to expand my network to wider business actors."

As an agent, Mr. Saleh has experienced many benefits from the incentives provided by Bank Sahabat Sampoerna. This incentive is an award and also capital to develop his business and better support his family, including paying for his children's school fees. Several times, he received incentives that exceeded the minimum wage in Makassar. This proves that success can be achieved through hard work and sincerity.

With his various experiences and successes, Mr. Saleh gave a motivational message to his fellow agents. He emphasized that the business opportunity provided by Bank Sahabat Sampoerna as an agent is a golden opportunity that should not be missed. Passion, perseverance, and attention to customer quality must be maintained to achieve more tremendous success.

In the inspiring story of Mr. Muhammad Saleh, an entrepreneur and agent of Bank Sahabat Sampoerna, we learn that success does not come instantly but through hard work, perseverance, and sincerity. By facing various challenges and taking advantage of existing opportunities, Mr. Saleh achieved incentives that exceeded expectations and made a meaningful contribution to his business and life.

Mr. Saleh reflects on an exciting and inspiring journey in Indonesia's entrepreneurship world, especially in Makassar. As a young entrepreneur who trades breakable goods such as glass, glasses, and plates, Mr. Saleh has made a name for himself as an agent for Bank Sahabat Sampoerna. He succeeded in starting his own business and carrying out his role as a banking agent, offering financial services and solutions to the public.

With an established background in the banking world and skills in building strong customer relationships, Mr. Saleh has proven himself to be a successful entrepreneur who benefits his community. Through his story, we can gain valuable insight into the challenges and achievements that occur in the world of entrepreneurship, as well as inspiration to pursue dreams and face obstacles with solid determination.

## **Editorial Team Our Story with Friends**

### **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 main focus for the completion of this book, although other tasks remain her top priority.

### **Prihantoro & Fuyangte Merashandy – Author**

Partner interviews are the first step in presenting this book, and the authors' essential prerequisites are the ability to write and improvise. Prihantoro and Fuyangte Merashandy, who served as the authors, carried out this responsibility.

### **Firzie Budiono & Melanie Brigitta – Editor**

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

### **Nana Fahriany & Amalia Wijayanti – Translator**

Behind their energetic characters is another skill: a good command of the English language. Thus, this book can be read not only by Indonesians but also by foreigners.

### **Reza Wandu & Naomi J. Jahin – 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 in the CCIR Division.

### **Bagus Satrio & Gerryaldo – Documentation**

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





Bank *Sahabat*  
Sampoerna

"An entrepreneur is someone innovative and able to realize their creative ideals. Therefore, an entrepreneur will turn a weed field into a new city, garbage dumps into beautiful resorts, and slums into skyscrapers where thousands work. "

Dr. Ir. Ciputra