



Bank *Sahabat*  
Sampoerna

# GROWING WITH 'SAHABAT'



Inspiring Stories  
from Indonesian  
MSME Entrepreneurs

**3<sup>rd</sup> Edition**

**Growing  
with 'Sahabat'  
3<sup>rd</sup> Edition**

**Title**

Growing with 'Sahabat' – 3rd Edition

**Editor-in-Charge**

Firzie Budiono Ravasia

**Editor**

Silvia Kristiana

**Writers**

Nana Fahriany  
Reina Visca Zerkhan

**Design & Layout**

Gerryaldo Nugroho

**Publisher**

Bank Sahabat Sampoerna

**Period**

2026

 [banksampoerna](#) ✓

 [banksampoerna](#) ✓

 [@banksampoerna](#) ✓

 [www.banksampoerna](http://www.banksampoerna)

**Head Office**

Sampoerna Strategic Square  
Jln. Jend. Sudirman Kav. 45  
North Tower, Lt. Mezzanine  
Jakarta, 12930  
Telp. (021) 5795 1234

# 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 third volume of 'Growing with Sahabat 2026', 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 third edition, we delve into the triumphs of 13 MSME entrepreneurs 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 Sahabat who have assisted us in preparing this book:

1. **Branch Office Medan, North Sumatera**
2. **Branch Office Palembang, South Sumatera**
3. **Branch Office Denpasar, Bali**
4. **Branch Office Malang, East Java**
5. **Branch Office Jayapura, Papua**
6. **Branch Office Kelapa Gading, DKI Jakarta**
7. **Lending Center Team**
8. **Agent Management Team**

Listening to the stories of how these MSME entrepreneurs 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 sources and readers 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 for its vision of becoming the public's financial institution of choice. 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-sized enterprises.

Using the GPN network and partnering with Prima and ATM BERSAMA Networks, Bank Sampoerna customers can use ATM and EDC services managed by any bank. Bank Sampoerna continues to drive its digital transformation and collaborate with partners, including fintech companies, to support and develop the digital financial ecosystem.

In 2026, with the spirit of innovation and sustainable development, Bank Sampoerna will continue to maximize its potential to deliver added value to MSME players and the general public, now and in the future.

# PREFACE



**Growing with Sahabat** was created as a tribute to the perseverance of micro, small, and medium enterprises (MSMEs) across Indonesia. Behind the growth of the national economy, millions of MSME owners work hard every day, endure challenges, and keep their businesses moving forward.

According to the Ministry of Finance of the Republic of Indonesia, in 2025, the MSME sector contributed more than 60% of Indonesia's Gross Domestic Product (GDP) and employed nearly 97% of the workforce. These figures show that MSMEs are not only a source of livelihood for millions of families, but also an essential foundation for Indonesia's economic growth.

As part of its commitment to continuously supporting MSMEs, Bank Sahabat Sampoerna partners with business owners across various regions. By the end of 2025, MSME lending accounted for 57.16% of the Bank's total loan disbursement.

The third edition of *Growing with 'Sahabat'* presents a real picture of the journeys and success stories of customers who have grown alongside us in building more advanced and prosperous businesses. Through these stories, we can see how passion, hard work, and perseverance have enabled them to overcome various challenges and continue growing.

Within these pages, you will find inspiring stories from MSME owners who are not only striving to build a better future for their families but also becoming a source of motivation and learning for all of us. These stories show that success is not determined solely by ability, but also by the willingness to keep learning, adapting, and never giving up.

This book tells the journeys of fifteen MSME owners, journeys that have certainly not always been easy. Even in 2025, many business owners continue to face challenges, including weakened consumer purchasing power, rising operational costs, and increasingly intense competition. Nevertheless, they continue to adapt, seek new opportunities, and keep their businesses running. For example, in this book, you will find the story of Vita, who had to think creatively when her school-supplies business declined amid the growth of e-commerce.

Amid uncertainty, the stories in this book prove that hard work, perseverance, and the right support can open the door to greater opportunities. Those who dare to adapt, innovate, and turn challenges into opportunities will continue to drive Indonesia's economy forward.

Thank you to everyone who played a role in making this book possible, and to those who shared their stories with us. We hope this book will inspire, broaden perspectives, and encourage all of us to continue strengthening Indonesia's MSME sector.

Warm regards,

**Patrick Wong**  
Business Director  
Bank Sahabat Sampoerna

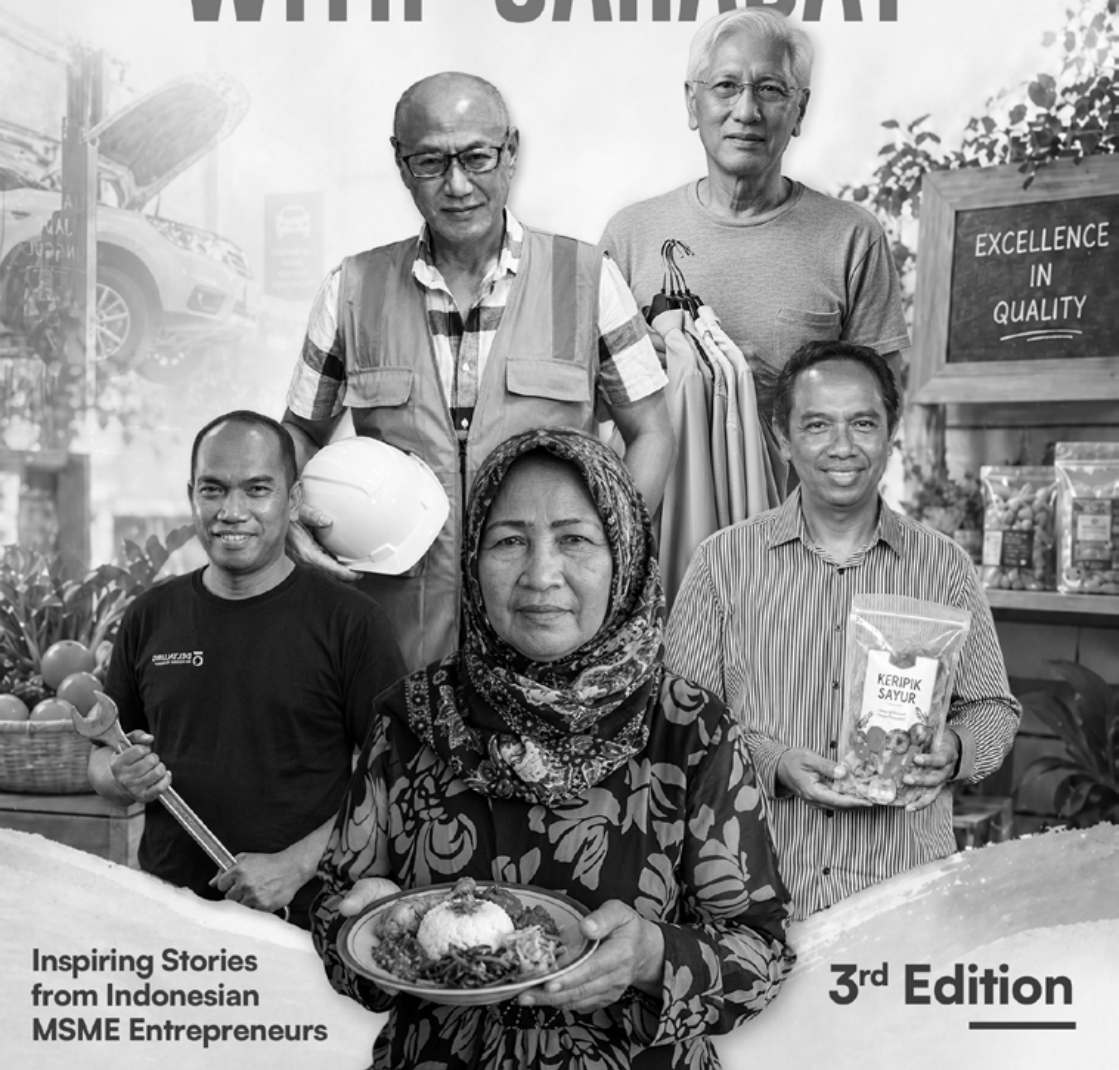
# TABLE OF CONTENTS

From the Editorial Team .....	iii
Know Bank Sahabat Sampoerna Better .....	iv
Preface .....	v
Kormen - Stitching Trust, Weaving a Business Across Decades .....	9
Williem Wijaya - Beyond the Fabric: How Williem Wijaya Built a Three-Generation Legacy .....	13
I Made Sudiana - Building from Zero to Multi-Business: The Journey of I Made Sudiana .....	17
Vita Rosana - From Canteen to Coffee Stall: The Journey of Vita Rosana .....	21
Cahyo Hermawan - From a Failed Mushroom Farm to a Vegetable Chips Business: The Comback Journey of Cahyo Hermawan .....	25
Adwin Hongdriswan - Building a Construction Materials Business Through the Strength of Relationships .....	29
Hartono - The Journey of Pasar Induk Tanah Tinggi: Becoming a Key Pillar of Food Security .....	33
Handoyo Pranadjaja - Handoyo's Career Journey: From Auditor, to the Theater Stage, to Becoming a Public Accountant Partner .....	37
Ardi - Building from Zero and Growing Strong Through Strategy: The Story of Ardi's Pharmacy Business .....	41
Iman Sobari - Building Trust, Opening Opportunities Iman Sobri's Journey as an Agent of Bank Sahabat Sampoerna .....	45
Monas Perkasa - Maintaining Quality Amid Project Challenges: Monas' Journey as the Owner of "Teknik Quality" .....	49
Ali Mustofa - From a Hobby to Three Workshops: Ali Mustofa's Journey Building a Business in Pontianak .....	53
Sumardi - Sumardi, an Agent Who Grew Through Networks and Trust .....	57
Eme and Uun Sumiaty - From a State-Owned Enterprise Employee to a Textile Transport Entrepreneur: A Journey of Persistence by Eme and Uun .....	61
Tommy and Ling - From Relationships to Reputation: Tommy and Ling's Key to Surviving and Growing in the Contracting Business .....	65
Editorial Team .....	69



Bank *Sahabat*  
Sampoerna

# GROWING WITH 'SAHABAT'



Inspiring Stories  
from Indonesian  
MSME Entrepreneurs

**3<sup>rd</sup> Edition**



## **Stitching Trust, Weaving a Business Across Decades**

**In a house in Medan, a family business has been running for decades. The place is simple, without a large signboard, yet it is well known among women's clothing traders in Medan as AGEK. AGEK is a women's clothing distribution business run by Kormen (76) and Sutisnah Asna Wati (72). The business grew from a long journey of experience, starting from trying various types of products until eventually finding a clear focus. "We just went with it at first, while observing the opportunities around us," said Kormen.**



Around 1992–1993, Kormen and Sutisnah sold various products such as skincare, soap, and Chinese calendars. At that time, they were still searching for the most suitable business. “Back then, we didn’t have a clear focus, so we tried different kinds of goods,” he explained.

A shift began when they gained access to clothing distributors. From there, they saw a more stable opportunity. In 1997, they decided to focus on women’s clothing. “I believed this business could grow if we stayed focused and committed to one field,” Kormen said. According to them, the women’s clothing market offers more consistent demand and continuously evolving product variations. This made the business more sustainable in the long run. “The demand is always there, we just need to adapt to the market’s needs,” said Sutisnah.

Although clothing could be sourced from various countries such as China or Bangkok, the family chose Singapore as their main reference. The reason may sound simple, yet it is crucial for the sustainability of the business: quality and fit. From years of experience, they found that Singapore’s standards better

matched their customers’ needs.

Experience also taught them that clothing from Bangkok tends to suit customers under the age of 30. Meanwhile, AGEK’s customers in Medan are mostly more mature and prioritize comfort and neatness. Singaporean cuts are considered a better fit, neater when worn, and more durable over time.

In terms of pricing, imported clothing from Singapore is relatively more expensive due to exchange rates. However, this has never been an issue for their customers. Consistent quality makes the price worthwhile. For them, customer satisfaction is not about cheap or expensive, but about the value perceived.

The name AGEK itself is taken from the wife’s Chinese name. Among women’s clothing traders in Medan, “mama’s name” has long been regarded as a mark of quality. The relationship built with customers goes beyond transactions—it is a long-standing bond rooted in mutual trust and respect over the years.

Sutisnah plays a very important role in the journey of AGEK. She works directly

with suppliers from Singapore, selects and determines clothing models suited to each customer's character, and deeply understands market preferences. With decades of experience, she has become a "living memory," able to recall what works and what doesn't for each customer.

On the other hand, Kormen is responsible for managing the business finances with great care. Meanwhile, Juanto, their second child, now 45 years old, handles daily operations. With clear roles and mutual trust, the business has grown as a solid family team.



This long journey has not always been smooth. There was a time when a long-time customer took a large quantity of goods but later shifted to another line of business. Payments were delayed and eventually never settled. The loss was a significant blow to the family business.

Even so, the setback did not stop them. Instead, it gave rise to a more mature understanding of trust. Trust must be maintained, but it also needs to be accompanied by careful judgment and wisdom. This principle has since become even stronger in running the business.

The biggest test came during the economic

crisis of 1998. Exchange rates surged sharply, and prices changed drastically within days. They suffered major losses and struggled to navigate the uncertainty. However, thanks to the trust built with their partners in Singapore, the supply of goods continued, even though payments were made gradually.

After the crisis passed, the business showed remarkable recovery. Within the next two to three years, it grew back stronger and more stable. That difficult experience became a solid mental foundation for facing future challenges.

A similar situation occurred during the COVID-19 pandemic. For nearly a year, business activities nearly came to a halt due to restrictions. However, when conditions began to reopen, demand increased significantly. Many customers returned to shop after holding back for so long, and the results were even better than before the pandemic.

In running the business, AGEK has never applied a large inventory strategy. Goods are initially brought in limited quantities, usually around five dozen. If stock runs out and the market responds well, only then do they reorder. This approach ensures fast

inventory turnover and minimizes the risk of overstocking.

In October 2023, the family began working with Bank Sahabat Sampoerna and utilized a loan facility to support their business activities. The loan was used to increase inventory, ensuring smooth turnover and allowing them to meet customer demand more effectively.

With this support, business operations have become smoother and have improved service quality. Customer complaints remain very minimal, at only around one percent. The sales process runs neatly—from receiving product photos from Singapore, sharing them with customers for selection, to placing orders based on demand.

The entire business process is carried out based on experience and honesty. There are no empty promises made just to secure a sale. If items are not yet available, they choose to be honest and wait until they are. This principle, in fact, strengthens customer trust over the long term.

Today, amid economic conditions that are not yet fully stable, the family chooses to move forward cautiously. They do not pursue excessive expansion or set overly ambitious targets. Maintaining a healthy and consistent business is the most realistic path.

Their hope is simple—that the business continues to run well, customers remain loyal, and Indonesia's economy continues to improve. For them, business is not about how fast it grows, but how long it can endure while preserving a good name.

AGEK is not just a women's clothing AGEK is not just a women's clothing distribution business. It is a legacy of values—trust maintained across borders, honesty that brings customers back, and patience in understanding the market. In that modest house in Medan, the threads of the business continue to be woven—not with excessive ambition, but with one principle that has never changed since the beginning:

**Trust is the most  
valuable capital of all. \*\*\***



## **Beyond the Fabric: How Williem Wijaya Built a Three-Generation Legacy**

**The business journey of Williem Wijaya is not a story that begins from zero; rather, it is a continuation of a family legacy that has been preserved and developed across generations. Located in the Kolonel Atmo area in Palembang, this business has grown over time, adapting to changing eras while maintaining quality and customer trust.**



The business journey of Williem Wijaya is not a story that begins from zero; rather, it is a continuation of a family legacy that has been preserved and developed across generations. Located in the Kolonel Atmo area in Palembang, this business has grown over time, adapting to changing eras while maintaining quality and customer trust.

The business originally started with his grandfather, who traded fabrics, including materials for clothing and household needs. Over time, the business expanded into curtains and later into carpets. The baton of the business was then passed on to the next generation, until it is now managed by Williem Wijaya together with his siblings.

“This business started from my grandfather, then continued by my parents, and now it is our turn to run it,” he said.

Since 1999, Williem has taken on a larger role in managing the family business. At that time, Indonesia's economic condition was unstable

due to the 1998 monetary crisis. The business was still operating under a rental shop system, making cost pressures quite high. However, this situation helped build resilience in facing various business challenges.

The curtain business operates under the store name Cantik Gorden, while the carpet business is managed under the store name Italy. Both are located in the same area, in separate shop units, and complement each other in meeting customer needs.

In developing the business, Williem focuses not only on selling products but also on maintaining quality as a core value. For curtains, production is in-house, with designs created directly by his mother and a team of tailors. The materials used are carefully selected, even including fabrics imported from Spain. Meanwhile, for carpets, most products are imported from Turkey, known for their thickness, durability, and high value.



**“If we lower the quality, we might be able to offer lower prices, but customer trust could be lost. That’s what we protect the most,” he explained.**

The decision not to use lower-quality products, even if they are cheaper but less durable, has become a key strategy for maintaining the reputation built over decades. For him, reputation is far more valuable than short-term profit.

The products offered are diverse, ranging from roll carpets to rugs in various sizes and price ranges. The market segmentation is also broad, covering not only households but also hotels, hospitals, government institutions, and even the mayor’s office. For curtains, customers can request custom designs based on their needs, making the service more personal and value-added.

In the face of competition, especially with the growing number of new players, including those from overseas, Williem remains confident in the strength of its quality and customer relationships. In fact, some

competitors source their products from his store, reflecting the strong market trust in the quality he provides.

At this stage, the need for additional capital to strengthen inventory and sustain the business became increasingly evident. On December 9, 2021, Williem received his first financing after being approached by Bank Sahabat Sampoerna’s marketing team. The loan was used to increase the stock of carpets and curtains, enabling the business to meet market demand better.

This financing support has helped maintain business stability, especially in dealing with price fluctuations influenced by exchange rates and the need for large inventory. With well-maintained stocks, customer service can continue at its best.

Interestingly, the business has grown without aggressive promotion. There are no door-to-door marketing strategies or heavy advertising. Customers come naturally, driven by an established reputation. The main focus remains on maintaining service quality,

customer satisfaction, and product excellence. As times evolve, new challenges such as online sales have begun to emerge. However, for heavy products like carpets, online sales still face challenges due to high shipping costs. This makes physical stores remain the primary choice for customers.

Looking ahead, Williem plans to continue expanding the business by increasing financing to open new branches, while also developing a larger concept of a one-stop shopping destination in the form of a supermarket for carpets, curtains, and furniture in one place. This step shows that even though the business has endured for decades, the spirit to grow and innovate remains strong.

For Williem Wijaya, the key to running a business is not only about strategy but also about maintaining trust, quality, and strong relationships. From a family legacy to future expansion plans, this journey proves that a business run with consistency and commitment will always find its way to grow.

“As long as quality and trust are maintained, this business will continue to run, no matter the challenges,” he concluded.



## **Building from Zero to Multi-Business: The Journey of I Made Sudiana**

**A business journey that starts from the ground up is not always about becoming the biggest or the most successful. For I Made Sudiana, what matters most is that the business keeps running, remains resilient amid competition, and, most importantly, creates job opportunities for others.**



“For me, what matters is that the business keeps going and can provide benefits, especially by creating jobs for others,” he said.

After previously running several business lines, in 2018, I Made further expanded his ventures by establishing a retail business called *Toko Lumbum*. The name “*Lumbum*” comes from the philosophy of a rice storage place—a symbol of sustenance and continuity. In his belief, rice is not merely a food staple but also carries energy that sustains and drives prosperity. From this belief, the spirit of the business was born.

*Toko Lumbum* operates as a retailer of daily necessities, similar to a modern retail store. It offers a wide range of products, from basic groceries to other household needs. Despite the intense competition in the retail sector—arguably highly competitive—the business has

continued to run steadily. It does not always experience significant spikes, but it grows consistently and sustainably.

Along its journey, *Toko Lumbum* has now opened two branches, with a total of 10 employees. The stores operate daily from 08.00 to 22.00. The strategy applied goes beyond pricing, with a strong emphasis on a community-based approach as its key differentiator.

As a cooperative board member with around 2,000 members, I Made integrates the cooperative with his retail business. Products from cooperative members are prioritized for sale in his stores. In addition, members who shop also receive added benefits, such as profit-sharing at the end of the year. Through this approach, the market is formed naturally—not only from general consumers but also from a shared ecosystem built together.

Retail is only one part of I Made's overall business journey. Prior to that, he had already ventured into the property sector, which remains one of his most dominant businesses today. Through CV Adi Desi Mandiri and PT Swastika Sedana Lestari, he has developed various projects ranging from land plots and simple houses to housing complexes such as Griya Krisna. The marketing system has also evolved, from a simple approach to having a dedicated marketing team.

Beyond property, I Made has also developed other businesses, including a car wash that has been operating for 12 years, with 4 branches and around 40 employees. Some branches are even combined with cafés targeting young customers, offering coffee, snacks, and full meals. In the automotive sector, he also owns a used-car showroom called Ananta Sari Motor, which has been operating for 6 years and sells 5-8 units per month in the mid-to-upper segment.

All of these businesses were built not only on theory but through direct, hands-on experience. The principle is simple: take action rather than just plan. For I Made, profit and loss are both part of the journey. "If you only keep planning, the business will never run. You have to try and go through it—only then will you learn," he explained.

Amid the rapid development of his various business lines, 2023 marked an important turning point. During this time, I Made began to engage with Bank Sahabat Sampoerna as a partner to support his capital needs, particularly to strengthen the retail sector he was developing. From that point on, a financing partnership began to take shape.

Over time, financing support from Bank Sahabat Sampoerna has become a key factor in sustaining and growing the business. This support extends not only to retail, but also to the showroom and car wash. To date, I Made has made five loan top-ups since his initial financing in April 2023.

This access to financing provides flexibility in managing cash flow, strengthening operations,

and opening up broader opportunities for expansion. With this support, businesses that once operated at a "standard" level now have room to grow more steadily and strategically.

Looking ahead, the drive to continue growing remains strong. I Made is currently developing a new business in the poultry sector through PT Sahabat Raja Sejati, which has been running for about a year. This venture is built in collaboration with partners to create new opportunities and expand employment.

**This journey is not about becoming the biggest, but about consistency, the courage to keep trying, and a commitment to creating value.**

With the right support, including from Bank Sahabat Sampoerna, every small step taken today becomes the foundation for future growth. \*\*\*



Bank Sahabat  
Sampoerna

# CURRENT ACCOUNT SAMPOERNA

An account with interest equivalent to time deposit's\*

Free cheque book and transfer fee (LLG, RTGS & BI-Fast)\*.  
Initial deposit of Rp1 million for personal account (ATM card available)  
and Rp2 million for corporate account.



\*) For more information,  
please scan the QR Code



## From Canteen to Coffee Stall: The Journey of Vita Rosana in Growing Her Business

The business journey of Vita Rosana is a story of perseverance in sustaining a family business amid changing times. Starting from a simple venture with her parents, it has now grown into a coffee stall that continues to serve its loyal customers.



In the beginning, Vita ran her own business selling school supplies, such as bags and shoes, in the St. Gunung Anyar area of East Surabaya. At that time, before the rise of online shopping platforms, the business was quite busy and became a source of income for the family. However, as time progressed and digital platforms like e-commerce emerged, customer interest shifted, and the business no longer operated as it once did.

Seeing this condition, Vita then continued the family business by shifting into the culinary sector. Together with her parents, she opened a canteen at Politeknik Pelayaran Surabaya called *Kantin Bu Tutik*. The canteen became quite well-known and had regular customers, especially from the campus community. "I wanted to ensure the family business stayed alive, even as many new challenges emerged," she said about her decision to continue in the culinary business.

Changes occurred again when the campus system shifted, especially during the pandemic,

when activities became more online. As a result, the number of canteen visitors dropped drastically, while rental costs remained high. This situation encouraged Vita to take a new step.

By renting land outside the campus area from a company, Vita began building her own independent food stall. From this came *Warkop* (coffee stall) *Saitul*, named after her child's daily nickname. This business developed from the previous canteen and was an effort to continue surviving amid changing market conditions.

**"Building Warkop Saitul is my way of innovating while continuing to serve loyal customers," Vita added.**

During the stall's development, Vita received financing support from Bank Sahabat Sampoerna in August 2024. The loan was used to renovate and expand the business space and to extend the lease for the next 4 years. With this support, what was once a simple

business has grown into a more comfortable and representative place for customers.

Currently, *Warkop Saitul* offers a variety of Indonesian dishes, including nasi campur, nasi pecel, sayur lodeh, rendang, and various fish and squid dishes. For beverages, options include iced tea, iced orange, coffee, and packaged drinks. All meals are prepared daily using fresh ingredients, with shopping and cooking done directly to maintain quality.

*Warkop Saitul* operates from morning until night and is managed together with her family, assisted by one employee. In addition to serving general customers from nearby residential areas, Vita also continues to receive orders from the campus, especially for events or staff meals. The strong relationship built since the canteen days has kept loyal customers trusting her business for their catering needs.

Although the business is not as busy as it used to be, Vita continues to strive to retain customers. One of its advantages is its relatively spacious location with adequate parking, which provides comfort for customers, including those who arrive by vehicle. In addition, the dishes' well-known taste remains a key factor in maintaining customer loyalty.

Looking ahead, Vita plans to expand the business into online sales, though it is still in the planning stage. She hopes that through this innovation, her business can reach more customers.

With support from Bank Sahabat Sampoerna, Vita has seen real benefits in developing her business. The financing support has become an important factor in sustaining the business amid various challenges.

With great hope, Vita expressed her gratitude for the support provided and hopes that her business will continue to run smoothly in the future. This journey proves that with perseverance, adaptability, and the right support, small businesses can continue to survive and grow. \*\*\*



Bank Sahabat  
Sampoerna



# ONE DEBIT CARD, THOUSANDS OF ATMS

Free cash withdrawals at any bank's ATM\*  
maximum 30x per month by using  
Bank Sahabat Sampoerna's debit card



\*) For more information,  
please scan the QR Code



## **From a Failed Mushroom Farm to a Vegetable Chips Business: The Comeback Journey of Cahyo Hermawan**

**A business journey does not always begin with success. For Cahyo Hermawan, the biggest turning point came from a difficult period when his business faced failure. Previously, from 2008 to 2021, Cahyo managed an oyster mushroom cultivation. He managed the entire process himself, from production to marketing. However, the journey did not always run smoothly. A series of production failures led to continuous losses until he eventually had to face the harsh reality that his business had to stop operating.**



“At that time, it really felt like hitting rock bottom, because a business I had run for years had to stop halfway,” Cahyo recalled.

To settle his obligations, including repaying bank loans, Cahyo was forced to sell his assets. From the remaining proceeds, a new starting point emerged. With the remaining capital, he purchased a vacuum frying machine, inspired by a fellow mushroom entrepreneur who processed mushrooms into chips.

At first, the mushroom chips produced by the machine were much crisper and of higher quality than those made with conventional

frying methods. From there, the idea emerged to go beyond mushrooms. Cahyo began to think more creatively by expanding the product line to include various types of vegetables, since fruit chips were already widely available in the market.

This new business started in January 2024, in the backyard of his house in Batu, Malang. By utilizing the available space, vegetable chip production began gradually. The raw materials are sourced from abundant local agricultural products, such as carrots, potatoes, sweet potatoes, purple sweet potatoes, green beans, and okra. Every day, fresh ingredients

are delivered by suppliers and immediately processed. The vegetables are washed and cut, then frozen for approximately 24 hours before entering the vacuum frying machine. The frying process itself takes around 3 to 4 hours, depending on the type of ingredient. After frying, the products are drained using a spinner machine to ensure they are completely dry, then packaged in large packs, as most sales are still in wholesale form.

In the early stages, with only one machine, production ran nearly 24 hours a day to make up for previous losses. Within a month, the business was already generating millions of rupiah in revenue. As the business grew and demand increased, additional machines were gradually added.

A meeting with a supportive business partner became an important milestone. From one machine, the business has now grown to four, with plans to expand to six to increase production capacity. Market demand continues to rise. Initially supplying close connections, the business expanded to various resellers and eventually entered larger markets such as retail networks. Sales have also expanded to digital platforms such as Shopee and social media.

As the business developed, the need for additional working capital became more evident. On July 23, 2024, Cahyo began utilizing a loan facility from Bank Sahabat Sampoerna to support operations and increase production capacity. This support helped accelerate business growth, both by adding machines and by meeting growing market demand.

From August to December, production ran almost nonstop for 24 hours, with revenue reaching hundreds of millions of rupiah per month. Currently, the business employs around 12 people, including student interns who join regularly each year. For Cahyo, creating job opportunities is one of the main goals of running a business.

“Now it’s not just about my business running again, but also about how it can provide benefits and create opportunities for others,”

he said.

Looking ahead, Cahyo is preparing to expand into retail sales with smaller packaging under his own brand, Kripik Brama. The product is planned to be offered in 100-gram packs to reach a broader market.

**This journey has not been without challenges, including skepticism from people around him during the early stages of rebuilding the business. However, with patience and determination to improve his life, especially for his family’s future, Cahyo continues to move forward.**

Today, a business that started from limitations has grown into a new source of livelihood. From past failure, Cahyo Hermawan proves that with perseverance, the courage to try new things, and the ability to adapt, a business can rise again and grow stronger than before. \*\*\*



Bank *Sahabat*  
Sampoerna



# HEAVY EQUIPMENT FINANCING

Financing to purchase heavy equipment vehicles as business productive assets.

Tenor up to 5 years with maximum financing of 80% for new equipments and 70% for used equipments.



For more information,  
please scan the QR Code



## **Adwin: Building a Construction Materials Business Through the Strength of Relationships**

**A business journey does not always begin from a single, clear starting point. For Adwin Hongdriswan, the owner of CV Blest Jaya Abadi in Jayapura, the early steps were shaped by a series of life experiences that unfolded gradually, as if each phase were a small piece that complemented one another. Before entering the construction materials business, Adwin spent most of his career working as an employee. Years of routine built discipline and perseverance until he eventually retired, when he faced the choice to start something new.**



After retiring, Adwin began helping his wife's boutique and flower arrangements business. The flower business had been running for more than 15 years, serving various events, including inaugurations and other ceremonial activities. From there, Adwin became accustomed to interacting with customers and understanding the importance of service in running a business.

Not stopping there, Adwin also tried his hand at the used car trading business. These experiences proved valuable preparation for when he eventually found an opportunity in a different sector. His interest in the construction materials business emerged after attending training in that field. From that point on, Adwin began to understand the potential of the construction materials business, particularly in eastern Indonesia.

A more serious starting point came when

Adwin became acquainted with Bank Sahabat Sampoerna through the branch head in Jayapura. Seeing a business opportunity he wanted to develop, he made use of the financing facilities provided. In March 2023, the financing was used as initial capital to start a construction materials distribution business.

Since then, Adwin has been running a distribution business for sand and stone sourced from Palu and marketed to various regions in Kalimantan, especially East Kalimantan. The choice of Palu was not without reason; sand and stone from that area are known for their quality and have met the standards required for large-scale projects.

"Materials from Palu are already recognized for their quality. For large projects, they are usually more readily accepted," he said.

The distribution of construction materials is

not without logistical challenges. Shipments are carried out using barges via sea routes, with capacities reaching 2,500 to 3,000 cubic meters per delivery. The travel time from Palu to East Kalimantan is around three days, while deliveries to river areas can take up to four days due to water conditions. Risks such as waves, unloading delays, and potential volume shrinkage are part of the business dynamics that must be managed.

Amid these challenges, the key to growing the business lies in building relationships. Adwin started simply, offering products directly from one prospective customer to another. The door-to-door approach was an initial step in building a network, which was then expanded through personal connections and business relationships.

**“Rejection is normal. What matters is not stopping, because that’s how we learn and open new opportunities,” he said.**

The market he serves is quite broad, ranging from contractors, private companies, and state-owned enterprises to government projects such as road, building, and bridge construction. In an increasingly competitive environment, Adwin understands that maintaining quality and strong customer relationships is essential.

The business, operating under the name CV Blest Jaya Abadi—which reflects a hope for continuous growth and prosperity—has grown gradually. With a relatively small team of around two to four employees, operations are managed efficiently and flexibly.

At present, the main focus remains on maintaining the stability of the existing business. Adwin is not rushing into large-scale expansion, but instead chooses to observe future developments carefully. His hope is simple: for the business to continue growing year by year, even amid ongoing economic challenges.

For Adwin, running a business is not only about profit, but also about maintaining trust, building relationships, and staying resilient

amid change. From Jayapura to Kalimantan, every shipment of materials is not just a delivery of goods, but part of a long journey in building a sustainable business. \*\*\*



Bank Sahabat  
Sampoerna



# MULTI-PURPOSE LOAN FOR WORKING CAPITAL

ProBIZ loans with fast service and simple documents requirements for your needs, including business expansion.

Overdraft facility and installment loan options available.



For more information,  
please scan the QR Code



## **The Journey of Pasar Induk Tanah Tinggi: Becoming a Key Pillar of Food Security**

From the early hours of the morning, life at Pasar Induk Tanah Tinggi in Tangerang is already in motion. One by one, transport trucks arrive and leave, carrying out loading and unloading activities without pause. Fresh vegetables, fruits, kitchen spices, and livestock move from hand to hand, flowing from one gate to another along the long food distribution chain.



Spread across an area of 3 hectares, Pasar Induk Tanah Tinggi handles around 3,000 to 3,500 tons of agricultural products every day. “That amount of product comes from 60,000 hectares of farmers’ rice fields,” said Hartono Wignjo Pranoto, President Director of *Pasar Komoditi Nasional* (Paskomnas) Indonesia.

Hartono established *Pasar Induk Tanah Tinggi*—fully managed by the private sector—in January 2001. For him, the market is not merely a trading center, but an answer to the problems that farmers have faced for many years.

The idea came from what he saw in the field. The imbalance between supply and demand often left harvests unsold. Without a connected system, many agricultural products were wasted, losing value and generating no return.

“After planting and harvesting, farmers immediately send their products to the market without knowing whether they will sell or not. If the market needs 10, they may send 20. This imbalance causes an oversupply, and the rest

goes to waste,” he explained.

According to Hartono, the problems faced by farmers do not stop there. Unpaid vegetable shipments, price fluctuations caused by oversupply, and retail-level product losses that can reach 20% are all recurring issues. There is also the issue of selling prices. Many harvests are purchased at farm-gate prices rather than at market prices, which are more dynamic and can offer better profits for farmers.

“In the end, the root of the disruption in the food distribution chain lies in the wholesale market, which acts as the connection point between farmers and end consumers. When this connection point is not managed properly, price inequality, stock accumulation, and farmer losses become difficult to avoid,” he said.

Through more structured management, the wholesale market gradually became part of the solution. Distribution became more organized, the flow of goods more controlled, and the risk of loss reduced. However, as market activities grew, new needs also emerged—especially

related to financing for businesses within the ecosystem.

In response to this need, Bank Sahabat Sampoerna saw an opportunity to help strengthen the wholesale market ecosystem. Through communication and collaboration that began in January 2024, the partnership between Hartono and Bank Sahabat Sampoerna has developed, with financing support under various schemes to meet business needs.

Hartono added that his team has been focusing on developing wholesale markets for the past six years, and they have now become one of the main pillars of national food distribution. These wholesale markets serve as efficient, structured distribution centers.

“If markets in every district are better organized and production centers are grouped, supply control will become more effective and retail market prices can be more stable,” he said.



“We have felt Bank Sahabat Sampoerna’s role in supporting the development of the wholesale market, including supporting the business activities of traders and local cooperatives. Compared to all banks, Bank Sahabat Sampoerna has a relatively large SME loan ratio,” he said.

This financing support helps maintain business circulation, especially for traders and cooperatives, so they can continue meeting market demand and maintaining distribution stability.

*Pasar Induk Tanah Tinggi* now supports around 300,000 farming families. Combined with the wholesale markets in Surabaya and Palembang—which are managed by the same Paskomnas organization—the number of farming families dependent on these markets reaches 500,000, with a total trading capacity of 5,000 tons.

**Hartono understands that the success of a wholesale market is not only about profit but also about organizing and improving the market so that farmers do not continue to suffer losses.**

A wholesale market is not merely a place for business transactions, but a driving force for farmer welfare and national food security. \*\*\*



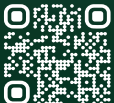
Bank Sahabat  
Sampoerna



# HIGH YIELD SAVING

A saving with interest rate similar to that of time deposit and ease of transaction

Free cash withdrawal at other bank's ATM, interbank transfer, and administration fee.\*



\*) For more information, please scan the QR Code



## **Handoyo's Career Journey: From Auditor, to the Theater Stage, to Becoming a Public Accountant Partner**

**Every career journey has its own dynamics—it is not always linear, and is often marked by pauses, a search for meaning, and the courage to try something different. For some, a change in direction may be seen as a deviation. For others, it becomes an essential part of finding balance between profession and passion. This is reflected in Handoyo's life journey.**



“In a career journey, things don’t always have to be straight. It is from pauses and different experiences that we learn to understand what we truly want to pursue,” he said.

After completing his undergraduate degree, Handoyo immediately began his career as an auditor in 1987 at a well-known public accounting firm. He spent around 12 years there, building experience, discipline, and a deep understanding of auditing and financial reporting.

Along the way, he also gave himself space to explore interests beyond the world of numbers. He took a break of around two years to pursue his interest in the arts, particularly acting. He became actively involved in professional theater and had the opportunity to perform in various cities, including across Java, Batam, and Medan. In addition, he was interested in music, though he did not pursue it professionally.

This experience in the arts became a unique

chapter in his life. For Handoyo, art was not merely a side activity, but also a space for expression and a way to broaden perspective. Even so, he remained aware of the importance of having a strong career foundation, and eventually decided to return to the public accounting profession.

That decision became even more solid when he earned his CPA (Certified Public Accountant) certification, one of the key requirements to reach the highest level in the profession—becoming a partner. An opportunity arose when he was invited by a colleague with a client portfolio, allowing him to take on the role of a public accountant at a growing firm.

Since returning to his profession, Handoyo’s career has continued to progress. He has gone through various stages, from audit staff to supervisor to partner. One of the most memorable experiences of his career was serving on an audit team that successfully supported a major pharmaceutical company in Indonesia with its initial public offering.

During the process, he was deeply involved, often working day and night to ensure the financial statements were properly prepared and met required standards. This experience brought a level of professional satisfaction that is difficult to replace.

As a professional, his journey has not been without business challenges, particularly in maintaining cash flow. At certain points, external conditions and changes in the work environment affected the client's stability and income. At that stage, financing support became crucial to sustain operations, especially to meet obligations such as employee salaries. Since becoming a customer of Bank Sahabat Sampoerna in October 2024, Handoyo has received financing support that helped stabilize cash flow until business conditions improved.

Today, together with a younger and more dynamic team and partners, Handoyo continues to grow his public accounting practice. In this profession, relationships are key, as marketing activities are subject to ethical limitations. Therefore, trust and reputation become essential assets in gaining and retaining clients.

He shares a message for younger generations who wish to pursue this profession. According to him, the key lies in the willingness to work hard, maintain discipline, and make the most of the increasingly open opportunities available today. With access to information far greater than in the past, the current generation has a strong advantage in continuing to learn and grow.

**“As long as we are willing to learn, stay disciplined, and do not afraid to try, opportunities will always exist. It’s just a matter of how consistently we pursue them,” he concluded.**

Handoyo's journey shows that a professional career need not follow a straight path. By balancing dedication to one's profession with space to develop personal interests, a person can continue to grow holistically—both professionally and as an individual.\*\*\*



Bank Sahabat  
Sampoerna

# Tabungan Hati

B e r s a m a m e m b e r i a r t i

## HATI SAVING ACCOUNT

Express your care for children with disabilities. Part of your interest will be donated while you will still get a competitive interest rate.



For more information,  
please scan the QR Code



## **Building from Zero and Growing Strong Through Strategy: The Story of Ardi's Pharmacy Business**

Every business has its own story—it does not always begin with success, but rather from a long process filled with learning, pauses, and the courage to start again. This is reflected in Ardi's journey in building a business in the pharmaceutical sector. For him, business is not merely about making a profit, but a life journey shaped by experience, expertise, and the values he holds.



**“A business is not just about profit and loss, but about how we endure, learn, and continuously improve through every process,” he said.**

Ardi's pharmacy, now known as Apotek Aura, was actually established in October 2000. In its early days, the business truly started from zero, with the main challenge being reaching the break-even point (BEP). BEP is the condition in which business revenue covers all operational costs, meaning no losses are incurred. Within approximately two years, between 2000 and 2002, the pharmacy successfully reached its BEP.

However, reaching that point was not easy. Profit margins on the sale of medicines were relatively thin, averaging around 15%. This meant that even though the purchase value of medicines appeared large, the profits were not necessarily sufficient to cover all operational

costs immediately. Meanwhile, expenses such as employee salaries and other operational costs continued to accrue, requiring the business to increase its turnover to survive and gradually grow.

During this journey, Ardi briefly shifted his focus to another field: information technology (IT). He had the opportunity to work at a multinational company and was entrusted with developing systems used on a wide scale. This experience involved him in working with various hospitals and broadened his professional perspective beyond the pharmaceutical field.

After some time, as he grew older, Ardi decided to return to managing the pharmacy. However, upon his return, he found that the business had not developed significantly. During his absence, the pharmacy had been managed by his older sibling, who had a background in

economics, while Ardi himself specialized in IT.

Seeing this condition, Ardi was motivated to develop the pharmacy more seriously. In October 2024, he began seeking additional capital and eventually became a customer of Bank Sahabat Sampoerna. Through the financing facility he obtained, the funds were used to increase inventory and support future business development plans. With this support, Ardi began rebuilding his business strategy, including plans to establish a network of pharmacies to strengthen competitiveness.

In the pharmaceutical industry, the pharmacy business model differs significantly from retail models, such as minimarkets. While minimarkets can apply a consignment system, this does not apply to certain medicines due to strict regulations. Pharmacies must purchase medicines directly from authorized distributors, especially for prescription drugs and narcotics, which are strictly regulated by the national authority (BPOM).

In addition, inventory management is extremely crucial. Some medicines are very expensive, such as those used to treat diabetes or cancer. These are usually not stocked in large quantities but are ordered as needed through fast-response supplier systems. Therefore, pharmacy owners must carefully decide which medicines to stock and which to order when needed.

One of the main motivations behind running this business is not purely profit, but also the desire to help the community. Ardi's sibling, who is a doctor, has seen many patients struggle to access medicines due to high costs, making the pharmacy also a form of social contribution.

In developing the business, Ardi realizes that having only one pharmacy is not enough to compete. Bargaining power with suppliers becomes stronger when purchases are made in larger volumes. Therefore, the strategy in the future is to open new branches and build a pharmacy network. However, this also comes with significant challenges, including lengthy licensing processes, business feasibility

analyses, and selecting the right locations.

Currently, Apotek Aura is located in Jatibening, Bekasi, and is still in the development stage toward expansion. Ardi is also preparing human resources to support this plan, including employee training and placing competent staff in future branches.

From an operational perspective, workforce management also presents its own challenges. Pharmacies cannot recruit employees arbitrarily. They require professionals such as licensed pharmacists and pharmacy assistants who can read prescriptions. At present, the pharmacy employs 11 staff members working in shifts to ensure optimal service.

To attract customers, Ardi does not simply wait for them to come, but actively builds partnerships with companies, clinics, and hospitals through direct, door-to-door approaches. This strategy is expected to increase sales while expanding market reach.

From this entire journey, Ardi shares an important message for anyone interested in starting a pharmacy business. According to him, understanding the product is essential, especially regarding expiration dates, which can pose significant risks if not properly managed. He also emphasizes that a pharmacy business should not view patients merely as business objects, but as individuals in need of help.

"If we only look at it from a business perspective, we might forget that behind it are people who need help. That's where this business holds a deeper value," he concluded.

With that spirit, Ardi continues to develop Apotek Aura into a business that not only grows commercially but also delivers real benefits to the community. \*\*\*

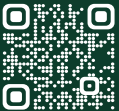


Bank Sahabat  
Sampoerna



# ONE DEBIT CARD, THOUSANDS OF ATMS

Free cash withdrawals at any bank's ATM\*  
maximum 30x per month by using  
Bank Sahabat Sampoerna's debit card



\*) Scan di sini  
untuk info lebih lanjut



Bank Sahabat Sampoerna is licensed and supervised by the Financial Service Authority of Indonesia (OJK) & Bank Indonesia (BI), and an insured member of Indonesia Deposit Insurance Corporation (LPS).

081 14 1500 035  
www.banksampoerna.com





## **Building Trust, Opening Opportunities Iman Sobri's Journey as an Agent of Bank Sahabat Sampoerna**

**Great opportunities often begin with experience and the courage to try something new. This is reflected in the journey of Iman Sobari, an agent at Bank Sahabat Sampoerna. He has successfully combined experience, business intuition, and the ability to build relationships into his main strengths.**



“Opportunities often come from things we’ve already experienced. It’s just a matter of how we’re willing to see them from a different perspective,” he said.

Throughout his career, Iman has gone through various experiences that have shaped him into who he is today. He spent around 10 years in the banking industry as a Relationship Manager before trying his hand at entrepreneurship by opening a coffee shop. However, due to a lack of optimal focus, the business had to close along the way. From that experience, he saw greater potential—transforming what had been free business discussions into professional consulting services.

With a learning-by-doing approach, Iman then focused on building a career as a consultant in the culinary business sector. He learned directly from hands-on practice, observed results, and gradually built trust with his clients. His role as a consultant also opened up many opportunities to meet people from various backgrounds and gain deeper insights into business needs.

Over time, a new opportunity arose when an acquaintance invited him to join as an agent of Bank Sahabat Sampoerna. Seeing this as

a strategic step to expand both his business and network, he officially joined as an agent in April 2025.

From the time he joined until February 2026, Iman has delivered an impressive performance, successfully facilitating five loan disbursements totaling billions of rupiahs. This achievement reflects his consistency, persistence, and ability to build trust with customers.

As an agent, Iman understands that trust is the key. He does not rush to offer products; instead, he chooses to get to know potential customers first. According to him, this process cannot be done in just one or two meetings. Education becomes his main approach, in which he gradually explains the benefits and ease of the products until customers feel confident.

In carrying out his role, Iman also emphasizes the importance of effective communication. He adjusts his communication style to match each prospective customer’s character and background, even using local languages to create a closer, more comfortable connection. For him, a personal approach builds stronger trust than simply offering products directly.

To find customers, Iman starts with his immediate environment, both his neighborhood and his professional network. He believes that understanding each individual's needs is a crucial step before offering solutions. He also avoids a pushy approach. "What matters is being able to read the situation and provide the right solution," he said, describing the principle he holds.

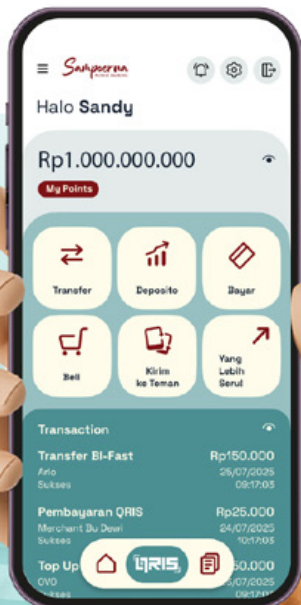
Challenges are inevitable, especially when facing rejection. However, he sees this as an opportunity to evaluate and better understand customer needs. He believes that not every offer must end in agreement, and forcing outcomes can damage trust.

For Iman, success is not only measured by results, but also by gratitude for every opportunity that comes. He often integrates his role as a consultant to help clients who need access to financing, creating synergy between his two professions.

"Being an agent is not just about offering products, but about being present as a solution and building long-term trust," he concluded.

Iman shared a message for new agents—to understand the market, conduct proper analysis, and be observant in identifying opportunities. He also expressed appreciation to Bank Sahabat Sampoerna for the opportunity given.

**For him, being an agent is not just about acquiring customers, but about building relationships, understanding needs, and delivering meaningful solutions. \*\*\***



# New Look

# Sampoerna Mobile Banking

Now available!

Now available!

Now available!

Now



## **Maintaining Quality Amid Project Challenges: Monas' Journey as the Owner of "Teknik Quality"**

**Monas started his contracting business in 2014 under the name Teknik Quality. In the early stages, the business focused on civil work, especially building maintenance. Through a consistent approach and a strong commitment to quality, Monas gradually gained the trust of various clients.**



That trust encouraged the expansion of his business scope. What initially began as maintenance work has now developed into a business that handles a wide range of projects, from interior design to full-scale construction, both for residential and office buildings.

At the same time, this journey was also accompanied by adjustments in team management. In the beginning, Monas' business was still small in scale, with relatively limited capital requirements. The business was supported by a lean core team of around four people handling administration and field operations. As the scale of projects increased, the workforce grew as well. For certain projects, the number of workers can reach 200 to 300.

To maintain smooth operations, Monas also engages additional professionals as needed, including project managers, site managers, drafters, and safety and logistics teams. The combination of a solid core team and project-based support is what has enabled the business to continue growing and handle projects of various scales.

In day-to-day operations, the biggest challenge is not only the technical side of the work, but also maintaining fixed costs. With monthly fixed costs reaching tens of millions of rupiah—and rising as more employees are added—the business depends heavily on a steady flow of projects. Without projects, salary expenses still need to be paid, making cash flow management extremely important.

Interestingly, from the beginning, Monas has never relied on promotion.

**Instead, he chose to build his reputation through quality work and responsibility.**

When mistakes occurred in calculations or estimates, Monas still completed the work without walking away. "The most important thing is that the work gets done and the customer is satisfied," became the principle he held onto. From there, customers' trust grew, leading to many word-of-mouth recommendations.

Monas' business journey has not been without obstacles. Rising material prices, dependence

on other vendors, and interconnected project schedules often create risks of delays and losses. On top of that, customer specification changes are not always followed by cost adjustments. To address this, Monas improves efficiency by identifying more competitive suppliers and tightening work schedules. For him, in the contracting world, time is money—the longer a project takes, the greater the potential loss.



In carrying out projects, Monas is also very selective about material quality. He refuses projects with specifications that are too low because they risk damaging the final result and the company's reputation. In addition, the work can become more expensive due to frequent repairs. "If the results are damaged too quickly, people will not blame the materials—they will blame the contractor," he said. This principle has become an important part of maintaining his business reputation.

From an implementation standpoint, every project starts with a tender process, followed by design and pricing proposals, and then execution to meet the customer's needs. The biggest challenge is meeting customer expectations, as many clients want the best possible results with a limited budget. To maintain transparency and professionalism, his team regularly prepares daily reports, maintains documentation, and communicates openly through group chats with clients.

In a competitive market, Monas realizes that many contractors offer extremely low prices. However, he does not focus on price wars. Instead, he builds relationships, even with competitors, and in some cases invites



them to become subcontracting partners. For him, what he offers is not just price but also reliability, responsiveness, and high-quality results.

Since 2022, Monas has received financing support from Bank Sahabat Sampoerna to strengthen his business capacity, especially in overcoming working capital constraints that previously prevented him from taking on larger-scale projects. With that support, Monas now has greater flexibility to manage cash flow and can handle larger and more complex projects. In the future, he hopes that continued financing support can help increase the number of projects, maintain work quality, and strengthen his reputation as a reliable contractor among large companies.

As a closing message, Monas advises new contractors not to focus solely on securing projects but also on strengthening capital and financial management. "Many fail not because they are unprofitable, but because they cannot survive cash flow pressure," he said. For Monas, being a contractor is not only about building physical structures, but also about building resilience, trust, and a long-term reputation. \*\*\*



Bank Sahabat  
Sampoerna

# DEPOSIT CASH AT BANK SAHABAT SAMPOERNA ATMS

Now cash deposits are more convenient!

No need to visit a teller—deposit cash directly at Bank Sahabat Sampoerna Cash Deposit & Withdrawal ATMs using your Bank Sahabat Sampoerna Debit Card.



For more information, please scan the QR code



## From a Hobby to Three Workshops: Ali Mustofa's Journey Building a Business in Pontianak

Ali Mustofa never imagined that leaving Semarang to seek a new life would take him this far. His journey once brought him to Malaysia, where he worked as an overseas worker for nearly 10 years, before he eventually decided to settle in Pontianak, his wife's hometown. From living abroad to starting over in Kalimantan, he built his life from scratch with one belief: hard work will always find its way.



Ali was used to repairing his own vehicles for his daily work needs. From there, he began to believe that this hobby could become a way of life. Over time, he realized that his skills could be developed into a business. While working in Malaysia, Ali was heavily involved in the automotive industry, especially in building vehicles for freight transportation operations. He was once involved in producing garbage trucks from scratch to support unit procurement for a local government tender. Through that experience, his mechanical skills became even stronger.

He started his workshop business in 2016 under the name “Bengkel Mayang Sari,” which was taken from his child’s name. In the early days, he handled the entire operation himself, from repairs to business management.

Over time, the workshop business continued to grow. Within a few years, Ali successfully expanded by opening branches in nearby locations. The number of employees also increased to 50 people. For Ali, having branches close to one another was not a coincidence, but a strategy to ensure that the business remained easy to monitor and ran smoothly.

It was during this business expansion process that Ali became familiar with Bank Sahabat Sampoerna. He was first introduced to the Bank Sahabat Sampoerna team in 2021. Through their support, he received a loan facility that he used to purchase shop houses as part of his business development. For him, this support was very meaningful because he started his business without many banking connections and only knew Bank Sahabat Sampoerna as his financial partner.

Today, his business has grown into three workshops. For Ali, a workshop is more than just a place of business. “A workshop is like a hospital for vehicles; it will always be needed,” he said. The fact that many people in Kalimantan work in the plantation sector has also helped maintain steady demand for vehicle maintenance services.

**In running his business, Ali holds honesty and trust as his main foundations. He believes that strong relationships with employees and customers are built through openness and integrity.**

In his daily work, he gives employees the

freedom to do their jobs while continuing to instill responsibility and honesty as non-negotiable values.

These principles were also tested when he faced various challenges, including during the COVID-19 pandemic. During those difficult times, some customers were unable to fulfill their obligations. However, Ali chose not to prolong the issue. He understood that the situation was not easy for many people. Even when those customers returned later, he welcomed them back without bringing up past problems and chose to preserve the good relationships already built.

To anticipate similar situations, Ali later implemented a down payment system as

own strategically located property.

Today, Ali chooses to focus on developing the businesses he already has by maximizing the assets he owns. "The important thing is to stay diligent, honest, and never give up. Every business will face challenges, but there will always be results," he said.

Ali's life journey shows that through persistence and trust, a simple hobby can grow into a business that benefits many people. More than just business growth, his story also reflects the values he holds firmly: honesty, discipline, and perseverance in facing every challenge. For him, every process has its lesson, and every hardship brings wisdom. With that spirit, Ali continues to move forward,



a form of business protection, without eroding the trust he had established. On the other hand, the pandemic also brought him something positive: he received a prize worth hundreds of millions of rupiah as a Bank Sahabat Sampoerna customer, which helped maintain the stability of his business.

In addition to the workshops, Ali and his wife have also developed other businesses, including a clothing business that they started while living in Malaysia. The business continues to operate in Pontianak by using its

protecting what he has built while opening up opportunities to grow even further in the future. \*\*\*



## CONTACTED BY SOMEONE CLAIMING TO REPRESENT BANK SAHABAT SAMPOERNA?

**DON'T TRUST IMMEDIATELY, MAKE SURE IT'S OFFICIAL!**



### Be Alert If You Are Asked To:

- ❗ Pay fees for fast credit processing.
- ❗ Transfer money to another account for loan discounts or settlement.
- ❗ Change your installment payment account.
- ❗ Share or update your personal data.
- ❗ Pay taxes for promotions or prizes.



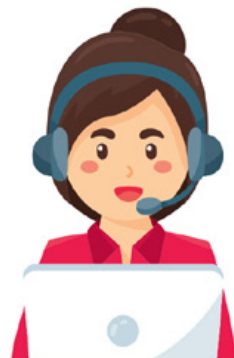
### Important Reminder:

Bank Sahabat Sampoerna will **never** ask for your **PIN, password, OTP**, or request you to transfer funds to a personal account.



### Report Immediately If You Receive Suspicious Messages:

- Call Center: 1500 035
- WhatsApp: 08114 1500 035 ✓
- Email: [ComplaintHandling.BSS@banksampoerna.com](mailto:ComplaintHandling.BSS@banksampoerna.com)
- Social Media:
  - IG: [@banksampoerna](https://www.instagram.com/banksampoerna) ✓
  - X: [@BankSampoerna](https://twitter.com/BankSampoerna) ✓
  - FB: [Bank Sampoerna](https://www.facebook.com/BankSampoerna) ✓





## **Sumardi, an Agent Who Grew Through Networks and Trust**

**The role of an agent is not only about connecting customers with financing, but also about ensuring accuracy in every application. This is exactly what Sumardi deals with in his daily work. Phone calls come in one after another, messages arrive from different cities—from Bandung to Jakarta and Surabaya. He reviews each application carefully, determining which ones are worth moving forward and which ones need to be postponed. For Sumardi, this process is not merely administrative work, but part of his responsibility to maintain customer quality.**



Before becoming an independent agent at Bank Sahabat Sampoerna, Sumardi worked at a marketing agency company for credit cards and personal loans. The company served as a bridge for consumers who needed financial assistance for those products. It was through this work that Sumardi first became familiar with Bank Sahabat Sampoerna.

Initially, the partnership was conducted between the agency office where he worked and Bank Sahabat Sampoerna, through a referral scheme for potential borrowers who met the criteria for Bank Sahabat Sampoerna's products. Sumardi's involvement in the financial industry gradually grew through the activities he handled day to day. Through this process, he became accustomed to understanding different types of applications and the dynamics of customer needs.

After about a year in that role, Sumardi saw a bigger opportunity to grow independently. According to him, the incentive percentage he received through the agency company was lower than what he could earn by joining directly as an independent agent at Bank Sahabat Sampoerna. By becoming a direct agent, he could receive the full amount of the incentives he generated.

In 2022, he decided to stand on his own as an agent and began building his customer network directly. By leveraging personal connections, social media, and referrals from people around him, he gradually expanded his reach to various cities.

In carrying out his role, Sumardi not only focuses on the number of applications but also emphasizes quality. He always conducts an initial screening, from reviewing business feasibility and asset conditions to examining prospective customers' credit history. If an applicant does not yet meet the criteria, he may postpone or decline the application. For him, this process is important so that every submission has a greater chance of being approved.

Sumardi's approach to prospective customers is also never rushed. He prioritizes transparency from the very beginning before offering any product. He explains every term openly, including interest rates and related fees. According to him, transparency is the key to building trust. "If they do not need it yet, do not force it. The important thing is that we explain it honestly," he said.

This approach has produced positive results—many customers who initially declined

eventually returned after better understanding the product. Quite a few also recommended him to their friends and family members. In fact, most of Sumardi's customers today come from referrals, which continue to grow as strong relationships are built over time.

In practice, the biggest challenge he faces is not finding customers, but meeting the requirements, especially for large financing applications. Sumardi understands that not every prospective customer is ready for that process. Because of this, he prefers to provide more measured explanations and adjust the available options to fit the customer's condition, rather than pushing an application that is not yet ready for processing.

The consistency and approach that Sumardi applies have brought positive results. In addition to building a portfolio of high-quality customers, he has also experienced growth in both income and professional networks, which eventually led to his inclusion in the Top 10 Agent 2025, with 9 customers and total disbursements reaching billions of rupiahs. All of these customers have shown excellent quality without any late payments, reflecting the accuracy of the selection process he carries out.

**For him, becoming an agent not only opens financial opportunities but also broadens his perspective by exposing him to the diverse business backgrounds of his customers.**

For Sumardi, success in this role is determined by discipline in maintaining workflow and continuity of customer data. He continues to follow up even after the financing process is complete, ensuring that every customer remains part of a growing network. From this working pattern, new opportunities continue to emerge gradually through referrals and ongoing network development.

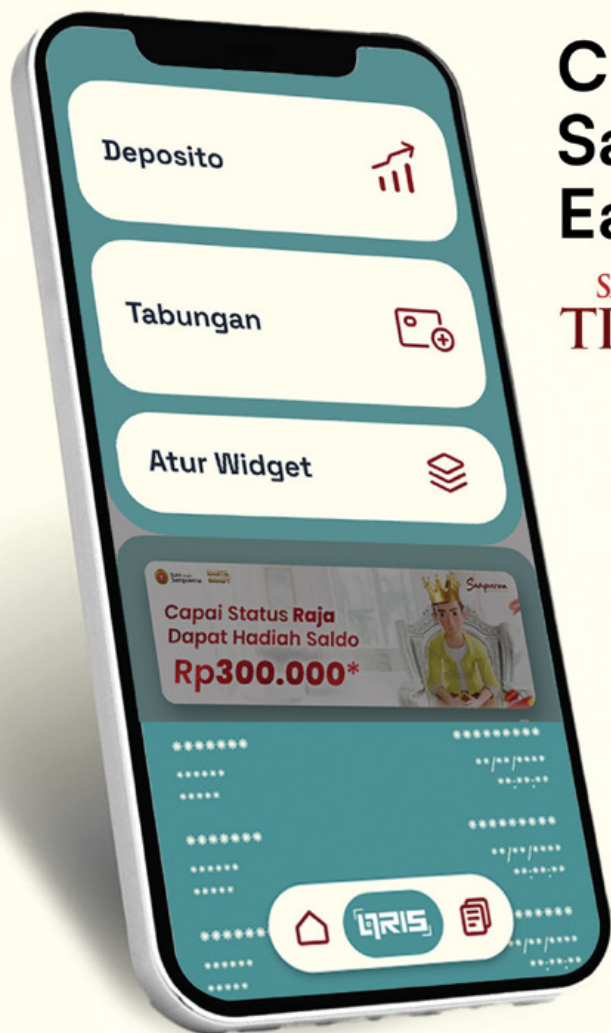
Looking ahead, Sumardi is committed to expanding his network while maintaining quality and trust. He believes that in a relationship-based business, honesty and persistence are the main foundations. "As

long as we maintain good relationships and stay honest, opportunities will follow," he concluded.\*\*\*

**Sampoerna**  
MOBILE BANKING



Bank Sahabat  
**Sampoerna**



**Click,  
Save,  
Earn More in**

**SAMPOERNA MOBILE  
TIME DEPOSIT**



**#SaveMoneyToday**

Bank Sahabat Sampoerna is licensed and supervised by the Financial Service Authority of Indonesia (OJK) & Bank Indonesia (BI), and an insured member of Indonesia Deposit Insurance Corporation (LPS).



## **From a State-Owned Enterprise Employee to a Textile Transport Entrepreneur: A Journey of Persistence by Eme and Uun**

Suka Jaya Expedition was established by Eme in 2003 in Bandung. The business was built on his ability to see an opportunity in fabric transportation services from Bandung to Central Java, especially Kudus and Jepara. Eme chose the name “Suka Jaya” from his wife’s hometown, with a simple meaning—“just be happy, not suffer.” Behind the journey of this business, the role of his wife, Uun Sumiaty, has been an essential and inseparable part, especially in providing support and encouragement since the early days of building the business. As the business grew, it now operates in two locations: Suka Jaya 1 on St. NC Aziz No. 24 and Suka Jaya 2 in the Sumber Sari Complex.



Before fully focusing on the business, Eme worked at a state-owned enterprise (BUMN). He started the business after a simple experience: he met an entrepreneur from Jepara who regularly bought fabric in Bandung and asked for help managing shipments to Kudus. From that trust, the transportation business gradually began to develop.

In its early days, operations were still small in scale, with around 2-3 trucks and a capacity of approximately 12 tons per day. Eme managed the business while still working, so everything was developed gradually. During this phase, Uun played an important role in supporting and helping sustain the business while Eme was still actively working. Over time, customer trust increased, and the number of shipments grew. The business capacity eventually expanded to 6-10 trucks per day, with total cargo reaching 40-60 tons.

The year 2016 became an important milestone in Eme and Uun business's journey. Eme decided to retire from his job at a state-owned enterprise and focus entirely on developing

Suka Jaya Expedition. In the same year, they also began working with Bank Sampoerna to support business operations and growth. This support helped expand capacity, including the development of a second location that could accommodate more vehicles.

Several years after this growth phase, a major challenge emerged when the COVID-19 pandemic hit. Distribution activities were disrupted, and business revenue came under pressure. Even so, operations continued with various adjustments. Eme and Uun chose to keep the business running so that drivers and loading workers could continue to earn an income. During that time, the main principle they held onto was keeping the business alive, even under limited conditions.

After the pandemic, business conditions stabilized again for a while. However, new challenges appeared from 2024 to 2025. During this period, the business experienced a noticeable decline of around 20 percent. Eme saw this as the impact of an unstable economy, which many other business owners

felt as well. Even so, operations continued and slowly adapted to market conditions.

**Suka Jaya Expedition relies on strong cooperation among the business owner, drivers, and loading workers. Eme and Uun explained that the business is built on trust.**

In certain situations, such as when revenue is not enough, drivers can help one another through a temporary lending system that is later repaid. This pattern has strengthened and made working relationships more supportive.

The business model is also collaborative in nature. Most of the vehicles are not directly owned by the company, but belong to the

service, and maintaining customer trust.

As the business has grown, the work system has become more organized, and some operational responsibilities have been delegated to the team. Eme and Uun now spend more time supervising and ensuring that the business continues to run well. They have also started preparing for the business's future sustainability so the next generation can continue it.

For Eme and Uun, the key to running an expedition business is trust and cooperation. These principles have enabled the business to survive through various phases, from the early days of building it to expansion, to facing crises such as the pandemic and economic



drivers or come through partnerships with other transportation agencies. This system allows everyone involved to continue growing together. From around 17 drivers in 2016, the number grew to more than 180 by 2026, with most already owning their own vehicles.

The total number of Suka Jaya Expedition members has now reached more than 170 people, supported by administrative staff and loading workers in Bandung, Kudus, and Jepara. The services focus on door-to-door fabric delivery, with an average delivery time of one night. In running the business, Eme and Uun emphasize the importance of honesty,

downturns —a journey that has also been inseparable from family support, especially from Uun, who has always stood by his side.

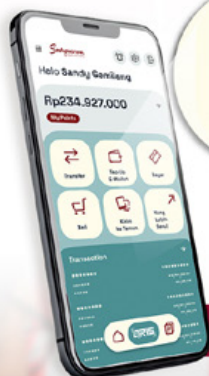
\*\*\*

# **NO ADMIN FEES**

Just for you!

# **Deposit & Withdraw Cash Easily**

at Alfamart & Alfamidi



Cardless  
Transaction

**Use the Sampoerna  
Mobile Banking App  
Through**

**Loket Bank Sampoerna**





## **From Relationships to Reputation: Tommy and Ling's Key to Surviving and Growing in the Contracting Business**

**Tommy began his journey in the construction industry in 1991 in Bandung by working at a contracting company. For around 10 years, he developed his skills from the ground up until he was eventually trusted to take on the role of project coordinator. This long experience not only shaped his technical abilities but also expanded his network, which would later become an important foundation for his business journey.**



In 2001, with experience and confidence to grow, Tommy decided to leave and start his own contracting business. This decision was driven by his desire to move forward and build something he could manage himself. In the early stages, Tommy even worked with a partner, but eventually chose to continue the business independently assisted by his wife, Ling.

Unlike many businesses that require large capital at the start, Tommy and Ling believe the key to the contracting business is trust. "Once a project is running, the funds will come. But we still need capital to cover the early stages, especially if payment from the client is delayed," they explained. Tommy and Ling admitted that in some situations, especially when handling certain projects, they had to cover the costs up front. That is why financial management and client trust are two crucial factors.

In the early years, Tommy and Ling actively offered their services directly—door-to-door—to former connections and acquaintances. From there, project after project started to come in. Over time, the trust they built encouraged previous clients to use their

services again and even recommend him to others, including developers. Until today, most of the projects Tommy and Ling handle still come from long-term relationships that have continued over the years.

The types of projects Tommy and Ling usually handle come from the private and individual sectors, such as residential homes and shop houses. Tommy realizes that, as an individual contractor, their scope is more limited than that of larger companies, especially for government projects. However, flexibility in interacting with clients has become one of their main strengths.

In their operations, Tommy and Ling are supported by a team comprising supervisors, foremen, and worker groups, such as steel, carpentry, and finishing teams. The work system is project-based. However, because the relationships have been built over a long period, the team remains solid and sustainable. Tommy and Ling also work closely with architects and structural teams so that every project can run according to plan in terms of design, timeline, and cost.

Throughout their journey, Tommy and

Ling have faced many challenges. One of them is changes in client requests. It is not uncommon for clients to change the design midway through the construction process. For some clients, these changes are followed by cost adjustments. For others, clients expect changes without additional costs. In situations like this, Tommy and Ling prioritize tolerance and communication, even though it is not always easy. "The important thing is to maintain the relationship," they said.

Another major challenge is the fluctuation in material prices during a project. If the increase is still within a reasonable range, Tommy and Ling have to absorb the difference. However, if the price increase is significant, they will discuss it with the client to find a solution together. In addition, delayed client payments pose a risk that must be addressed, making the need for reserve capital even more important.

site whenever needed. Even if there are changes requested, Tommy and Ling keeps the discussion open so adjustments can be made before the project is completed.

Their business journey has not always been smooth. When the COVID-19 pandemic struck, Tommy and Ling faced major challenges in carrying out projects. Activity restrictions required reducing the number of workers, and field operations became more limited. In addition, all processes had to follow strict health protocols, from wearing masks to disinfecting work areas. Even so, thanks to good communication and agreements with clients, projects continued, though with adjustments. This experience became one of the key tests that shaped their business's resilience.

After getting through the pandemic, new



From a technical perspective, Tommy and Ling emphasize the importance of responsibility. If mistakes occur on site, such as improper installation, repairs are made to uphold the commitment to quality. Supervision is carried out jointly by supervisors, the team, and other related parties to minimize errors.

Tommy and Ling also pay close attention to client communication as part of their service. They regularly provides project progress reports, complete with photo documentation. Clients are also welcome to visit the project

challenges appeared from 2024 to 2025. During this period, Tommy and Ling experienced a significant decline in the number of projects. According to them, this was not only a personal experience, but was also felt by many other contractors, even extending to building material stores. They see this as the impact of broader economic conditions.

To support the sustainability of their business, especially in maintaining cash flow, Tommy and Ling began working with Bank Samporna in 2025. They feel greatly helped, especially

in managing operational funding needs when client payments are delayed. "From the beginning of the process until everything was running, it was all explained clearly and was very helpful," they said.

Looking ahead, Tommy and Ling plan to establish their business as an official legal entity, such as a CV or PT, to expand their project opportunities. They also hopes to continue earning clients' trust, which has been the greatest strength of their business.

**For Tommy and Ling, the key to success in the contracting business is not only technical ability, but also understanding work methods, taking responsibility for results, and building and maintaining good relationships with clients.**

From the relationships they built from the beginning, a reputation has now grown, helping keep their business strong and growing for more than two decades. \*\*\*

# Editorial Team

## **Firzie Budiono Ravasia – 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 dan Reina Zerkhan – Writers**

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

## **Gerryaldo Nugroho – Design & Layout**

His 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 his daily lives, he works as a Design and Multimedia staff member.

# No Card Needed to Withdraw Cash at Other Bank ATMs\*

\*BNI, BRI, CIMB Niaga, ATMs

Free up to 10  
transactions per month

Learn more:



# Epilog

---

Behind every success story,  
there is a long struggle that often goes unseen,  
there are worries kept quietly inside,  
and there is determination that continues  
to shine through every challenge.

They may not be the biggest,  
nor are they the most well-known,  
but from them we learn that the courage to start,  
to endure, and to rise again is what truly matters.

So, what are you waiting for, Sahabat?  
Let us continue moving forward  
and opening new opportunities,  
because the next success story  
could be yours.