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Growing With 'Sahabat' 2025



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2025

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Period

2025

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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 2025', 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 second edition, we delve into the triumphs of 14 customers and 1 agent of Bank Sahabat Sampoerna, underscoring the role of the bank's distinctive services and support in their journeys. With most profound respect, we would like to thank the team of Bank Sahabat Sampoerna who have assisted us in preparing this book:

1. **Branch Office Jababeka, West Java**
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Listening to 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 Us 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 2025, 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.

Preface



Growing with Sahabat highlights the human side of Micro, Small, and Medium Enterprises (MSMEs) journey. In a world that is moving more dynamically, we often forget the stories of the struggles of MSME players who sustain Indonesia's economy.

According to the Ministry of Finance of Indonesia, in 2024, the MSME sector contributed more than 60% to Indonesia's Gross Domestic Product (GDP). Over 64 million MSME units in Indonesia have created job opportunities for over 100 million people.

Bank Sahabat Sampoerna, through its steadfast commitment, has become an integral part of the journey of MSME players in Indonesia. This commitment is evident from the MSME loan disbursement, which accounted for 61% of the total loans distributed at the end of 2024.

This second edition book is not just a narrative about the financial journey of MSME players. Moreover, this book reflects the perseverance of entrepreneurs who endure, grow, and make an impact despite facing significant uncertainty and challenges. Within this book, you will find inspiring stories from MSME entrepreneurs who not only build the future of their families but also, in turn, the future of this nation.

This book also reminds us that the struggles of MSME players are never easy. Amid the lingering effects of the pandemic until 2024 and the ever-changing global challenges, the MSME sector continues to fight to rise and adapt. However, do not let this book become a story solely about hardship; behind every challenge lies an opportunity and a valuable lesson.

In a world full of uncertainty, the stories within this book serve as a reminder that nothing is truly impossible with hard work, perseverance, and the proper support. Those who dare to innovate, turn challenges into opportunities, and embrace the future with extraordinary courage are the ones who will become the economic heroes of tomorrow.

Our heartfelt thanks to all those who played a role in bringing this book to life, as well as to those who shared their stories with us. We hope this book inspires, opens minds, encourages all of us to work together to strengthen Indonesia's MSME sector. A small step today will become a great story over time.

Warm regards,

Patrick Wong
Chief Credit Officer
Bank Sahabat Sampoerna

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Inspirational Story Behind Susi's Cracker

What caused UD Kerupuk Era Baru, located in Cikarang, West Java, to survive until now? The owner is Susi Heriyani, a housewife who changed direction to become a cracker entrepreneur in 2015.



Susi shared the story of her business at her cracker kitchen, which was born from 4 months of learning with her sister in Kalimantan. Her colleague initially started the cracker business, but when it didn't progress, Susi found herself facing the challenge alone. Yet, she persevered, and who could have predicted that the woman from Kediri would succeed in crackers?

"We started from a simple hut. I fried around 20 kg of crackers daily. The selling price at that time was Rp50 per pack. We offered and sold it to stalls, grocery stores, and restaurants in the area," she recalled.

Susi added that with a simple hut, her cracker business often leaked during the rainy season and was also prone to dust. The intention arose to seek a business loan to renovate a more suitable place of business. However, Susi's intention

met a steep road. With a simple hut and a business location that was not as busy as it is now, many financial institutions withdrew in an orderly manner.

"I remember it was tough to find a loan. Trying here and there, I finally met KSP Sahabat Mitra Sejati. From there, I got my first loan to renovate the cracker storage warehouse," she said.

As Susi's cracker business flourished, Bank Sampoerna provided loans up to 2 times the initial loan worth billions of rupiahs, marking a significant milestone in her entrepreneurial journey.

She used the second and third loans to renovate her kitchen and build houses for employees. In total, there were around 20-25 employees who helped Susi every day. They come from the surrounding

community and are treated like siblings. Some have even worked for more than 10 years.

With the help of the loan, Susi's cracker business began to soar. Her marketing strategy was simple yet effective: word of mouth. This traditional method, combined with the quality of her products, helped spread the word about Susi's crackers

“For now, more than 40 catering businesses have become my regular customers. Every month, new customers appear. We currently produce more than 500 kg of crackers with these requests daily,” she said.



beyond her local area. Soon, her customers were not just from Cikarang, but also from Cibinong, Bogor, Ciledug, and Cawang.

As Susi's business grew, she began to focus on serving corporate customers. Many companies, especially those with employee catering needs and several large restaurants, started asking for her supplies. With these demands, the need for cleanliness became crucial. Susi had to prove that her crackers were processed hygienically. She achieved this by obtaining certificates of feasibility and halal testing, a process that involved rigorous inspections and adherence to strict standards.

According to Susi, the four keys to gaining customer trust are product variety, cleanliness, punctuality and quantity in the delivery of goods, and flexibility in payment. Despite her confidence in her customers, Susi suffered losses when some didn't pay. However, these four principles continue to set Susi's cracker business apart from the competition in Cikarang.

In terms of products, Susi provides nine types of crackers from 3 different suppliers. They include rambak crackers, round rambak crackers, coin crackers, yellow rose crackers, Surabaya rose crackers, cassandra crackers, shrimp

crackers, premium shrimp crackers, and chain crackers.

Regarding the price of her crackers, Susi sets a price of Rp280 per pack with a reach of locations in Cikarang and its surroundings. Meanwhile, for deliveries outside Jakarta, she sets a price of Rp400-500 and Rp1,500 for premium quality crackers.

“We are grateful for the assistance provided by Bank Sampoerna. When many banks doubted the credibility of my business, Bank Sampoerna was there to help with an easy process, coupled with good service,” she concluded. ***



Learning from His Uncle's Failure, Tony Succeeds in Owning 30 Pet Shops

The story of his uncle's failure in business became a valuable lesson for Tony, who started a pet shop business in Cipayung, South Tangerang. Using Inti Jaya Mart as its brand, Tony offers a variety of food and pet salons.



From one shop, his business has grown to 29 branches. Tony admitted that he would soon expand his business to 30 branches across the Jabodetabek area, including South Tangerang, Depok, Bogor, and Pondok Labu.

The bankruptcy of his uncle's business taught Tony two crucial lessons, -the importance of decisiveness and the value of tenacity. These lessons, combined with his own life experiences, shaped his entrepreneurial journey. His first foray into business was in junior high school, where he learned the art of trade by selling mosquito repellent.

After graduating from high school, with limited skills, only his uncle's shop could accommodate him to work. His uncle was a personal driver for a Taiwanese businessman. Because of his uncle's busy schedule as a driver, Tony was finally trusted to take care of his uncle's shop.

Despite the setback of unemployment due to the shop's closure, Tony's resilience, coupled with strong determination even

with limited capital, led him to establish his own business in 1989.

During the ups and downs of starting his own business, Tony once experienced the most formidable challenge when facing several employees at the branch who committed fraud. "At the beginning of the month, employees recorded orders for ten sacks of goods, but in the middle of the month, the number became eight. After being checked at the center, it turned out to be inconsistent," he admitted.

He then upgraded the control system by relying on IT. Conventional control is only based on trust, relying on paper and pens, apparently inviting fraud and leaks.

"The first ten years were challenging. Initially, we still used paper and pens. After switching to computers, the system became better. However, human resources were still not qualified, so adjustments were needed to the system," he said.

Persistence and patience, mixed with firmness, eventually paid off. The built

system became increasingly solid so that office operations could be more efficient and fraudulent practices could be minimized.

The wheel of fortune came to Tony when the Covid-19 pandemic hit. The pet shop business he was involved in experienced a significant spike in turnover, along with the increasing interest of the public in keeping pets.

a branch in an area, the stronger the bargaining power of the shop in that area. Tony carried out this strategy to reduce the possibility of competitors appearing in the same location. This is the reason for the birth of many branches of his pet shop. For capital, one of them is the result of a loan from Bank Sampoerna.

For Tony, the key principles of business success are assertiveness, tenacity,



In addition to selling various well-known animal feed brands, Tony also took advantage of the opportunity by selling repackaged versions and becoming one of the distributors of well-known poultry feed brands. The repackaged version was sold to meet customer needs for animal feed in smaller packages at more affordable prices. To expand its reach, Tony also distributed animal feed products to grocery stores so the wider community could access quality animal feed products.

People say that success depends on luck. However, what is not widely discussed is that the right business strategy also supports luck. The sooner you open

responsibility, and the recruitment of competent workers.

He advises entrepreneurs to calculate profit and loss daily to prevent fraud and stresses the importance of these principles in business.

Tony also encouraged entrepreneurs to continue developing their businesses by deepening their financial knowledge and exploring various financial products, such as investment diversification or deposits, to avoid multiple risks in the future. ***



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From Agricultural Engineering to a Brilliant Business

Suandri is a successful entrepreneur from Palembang who runs PT Tunas Mandiri. It is a company engaged in advertising, such as making neon boxes, billboards, and signage. PT Tunas Mandiri's journey to success is not easy. This long journey began in 2018 when Suandri decided to open his own business after having various work experiences.



Before starting this company, Suandri studied agricultural engineering. Then, he began his career by working at a national company for five years. According to him, this time was used to save and prepare himself to open a business. "I tried to save money to open my own business," he said.

Despite his agricultural background, Suandri's willingness to venture into new territories is truly inspiring. When a friend from out of town proposed a collaboration to service AC and signage boards at a minimarket in Palembang, Suandri's response was immediate. 'The important thing for me is to say yes when there is an opportunity. Whether I can or not comes later, the important thing is to try,' he said. His lack of experience in the field was no deterrent, but his determination and passion to try a new business led him to seize the opportunity.

His satisfactory work results became the starting point for Suandri to expand his business. From there, he felt confident that more significant opportunities could be achieved. Without hesitation, Suandri decided to open an advertising service business independently. He began to learn more and gradually buy machine units, although not all were immediately available. Later, as the business grew more prominent, the greater the need for equipment and resources.

At one point, Suandri felt that his business needed more capital. Because his savings were insufficient, he borrowed money from a bank to fund his growing business. "I chose Bank Sampoerna because it is easy for us customers to borrow," he said.

With sufficient capital support, Suandri began to buy more equipment and



increase the number of employees. From what was initially only himself, now the company has 120 employees who work hard. In managing the company, Suandri pays close attention to the quality of workforce he recruits. “For technicians, I check and test them individually to suit my company,” he explained. He wants to ensure every employee has sufficient skills and can provide satisfactory work results.

For Suandri, quality is the primary key to business success. Although competition in the market is very tight, he does not focus too much on competitors but instead pays more attention to the quality of the goods and services he offers.

He believes that by maintaining the quality of products and services, the business will continue to grow despite many competitors.

Suandri also believes that the success of his business is not just about quality products and services, but also about the well-being of his employees. He believes employee welfare and motivation are crucial to a company’s success. “I also care about my employees. I treat them well. My technicians are the ones who make my company grow well,” he added. By valuing his employees, he has created a harmonious work environment where everyone feels appreciated and motivated to give their best for the company.

However, like any other business journey, Suandri also faces various challenges. Suandri is very familiar with fluctuations, such as increases and decreases in orders. “There have been ups and downs since I opened my own business; when it’s busy, it’s busy, but I already know when the busy and quiet months are. I’m good at

managing finances,” he said with a smile. His years of experience in the business world have taught him many things, including how to manage money wisely to survive in any condition.

In his parting words, Suandri offers valuable advice to aspiring entrepreneurs. ‘Starting a business doesn’t require a lot of thought, just start. If you think about the negative things, there will always be one. Everything will have results if we are consistently do it,’ he said with unwavering confidence. This message is a powerful reminder for anyone who wants to start a business: don’t be afraid of failure, for all success begins with the courage to try and consistency in going through the process.

With determination and hard work, Suandri has proven that every effort that begins with good intentions and maintained quality will produce brilliant results. This long journey full of challenges has finally made PT Tunas Mandiri one of the respected companies in the field of advertising and services in Palembang.***



The Search for Taste that Leads to Business

Wanto is a 56-year-old man from Medan, North Sumatra. Now, he lives in Palembang, South Sumatra, and is known as the owner of *Kedai Lontong Medan Bang Wanto* (Medanese rice cake soup diner). However, achieving this success was not as easy as imagined. It all started from a simple experience that changed his life.



In 2014, Wanto worked as a delivery man with his younger brother. One day, while delivering goods, the tire of the car he was driving suddenly burst. Looping on the roadside to fix it, Wanto saw a shop selling Medanese rice cake soup near where he stopped. Because he was from Medan, he was interested in trying the rice cake at the shop. However, when he tasted it, Wanto was surprised. The rice cake he tried did not match the one he knew. "There was only half an egg, no vegetables, and the sauce was red. The price was Rp8,000, whereas in 2014 in Medan, Rp5,000 was enough to get a portion of rice cake complete with one egg and vegetables," said Wanto, expressing his disappointment.

The disappointment made Wanto curious and wanted to learn more about Medanese rice cake soup elsewhere. He also tried several other shops in Palembang. Unfortunately, the taste of rice cake that

he found almost all did not match what he remembered and felt in Medan. From there, the idea arose in Wanto's mind to make his own Medanese rice cake soup that was more authentic and follow his familiar taste.

From that experience, Wanto didn't just consider opening an authentic Medanese rice cake soup business, he was determined to do so. Together with his wife, they began to design a recipe that suited their tastes, complete with vegetables and affordable prices. Of course, this business was not easy. Wanto started everything from scratch, and his struggle had experienced various difficulties, including quiet times and the impact of the pandemic. But his resilience never wavered.

The pandemic came and made business conditions even more difficult. Many businesses were forced to close and many

people had to cut their expenses. However, despite the difficult circumstances, Wanto persisted. He believed that good efforts would definitely be appreciated, although the time needed to achieve success was not short.

Wanto continued to struggle until his shop became known. Many customers came and enjoyed the authentic and delicious Medanese rice cake soup. However, in 2022, he faced another big challenge. The shophouse where Wanto ran his business would be sold, and Wanto had to move immediately. "I was stressed, because I felt comfortable in that place and the customers were also starting to get busy,

"Fortunately, Bank Sampoerna accepted us and helped us buy the shophouse. Since then, I feel like Bank Sampoerna is like a parent to us, because they allowed us to have our own place of business," said Wanto gratefully. The support from Bank Sampoerna was a turning point in Wanto's journey. With their help, Wanto managed to buy the shophouse where he runs his shop, and since then, *Kedai Lontong Medan Bang Wanto* business has continued to grow.

After many challenges, Wanto's business is starting to reap results. His shop is crowded daily with customers enjoying the authentic Medanese rice cake served.



But the shophouse had to be sold, and I had to leave," said Wanto, recalling that difficult time.

At that time, one of Wanto's loyal customers offered a solution. The customer suggested that Wanto apply for a loan to Bank Sampoerna, which is known to have a program to help small businesses. Wanto tried to apply for a loan and got the help he needed.

Every Friday to Sunday, Wanto has to prepare double the usual portions because of the surge in visitors.

"Alhamdulillah, now our rice cake always runs out. I am proud to be able to serve Medanese rice cake soup that truly suits the taste of Medan," he said with a sense of accomplishment.

In addition to the rice cake soup, Wanto has added variations to other menus. His shop now offers *soto medan*, *mie gomak medan*, *miso*, and *lupis medan*, all of which are made with quality ingredients and according to authentic Medan recipes. These new menus have been well received by customers, and have made *Kedai Lontong Medan Bang Wanto* even busier. Wanto doesn't want to stop here. He aspires to open new branches so more people can experience the authentic Medanese rice cake. "If there is an opportunity, we want to open another branch, so that more people can experience the real Medanese rice cake. All of this is thanks to the prayers, efforts, and support of loyal customers," said Wanto.***



Building the Golden Generation: Asrul's Journey in the World of Health Educa- tion

Asrul Prayudhi, a 46-year-old man, is an inspiring figure in Indonesia's health education world. With the support of his family and wife, Asrul has built and managed STIKES Bhakti Pertiwi in Luwu Raya, Palopo for 18 years.



Asrul was born and raised in Makassar. His parents were suppliers of medical equipment to various hospitals. However, when the cooperation with the hospital ended, Asrul's family had to look for new opportunities. They established health education schools in several areas such as Palopo, Mamuju, Mamasa, Pinrang, and Toraja.

As the first child of three siblings, Asrul managed the health school in Palopo. Health is a field close to his family because his parents have a nursing background. In addition, establishing a health school is considered a form of charity that helps educate the nation.

Building an educational institution is not easy. Asrul must face several significant challenges on his journey. STIKES Bhakti Pertiwi did not have permanent teaching staff when it was first established. Asrul collaborated with the Health Polytechnic (Poltekkes) in Makassar to bring in lecturers who were willing to teach on weekends. Over time, the teaching staff began to be filled by campus alums. Alumni who wanted to become lecturers

were sent to Jakarta at the expense of the campus. Around 70% of the teaching staff come from alumni who have returned to serve at their almamater.

The next challenge is preparing facilities and infrastructure. The STIKES Bhakti Pertiwi campus initially operated on rented land for five years. After that, Asrul applied for a bank loan to buy land and build a permanent campus. In addition, the need for educational equipment is also a challenge. Thanks to the support of experienced parents in procuring medical equipment, they purchased equipment from Jakarta to meet the campus's needs.

When the COVID-19 pandemic hit, STIKES Bhakti Pertiwi faced a significant challenge. Many students had difficulty paying tuition fees, so the campus's income decreased drastically. To overcome this, Asrul applied for a bank loan to cover operational costs. Despite the difficult conditions, Asrul remained firm in his principle of not cutting the salaries of lecturers and education staff.

In addition, competition in the world of

education is getting tighter. Many health campuses are established in Palopo, and most parents prefer sending their children to school in Makassar. To overcome this, STIKES Bhakti Pertiwi actively promotes through schools and social media.

Asrul has two big desires for the future of his campus. He wants to establish a pharmacist professional program. This profession requires more complex tools, facilities, and experienced teaching staff. In

every process without complaining. Be grateful for all your achievements. Share with others as a form of social concern.

Asrul thanked Bank Sampoerna for helping financially and supporting the smooth running of academic activities on his campus.

Asrul's journey in building STIKES Bhakti Pertiwi shows that perseverance, hard work, and good intentions can overcome



addition, there is a desire to build a second campus as a requirement to upgrade the status of STIKES Bhakti Pertiwi to a university, for one of the requirements is to have a minimum of one hectare of land.

When asked about the key to his success, Asrul emphasized that quality is the main priority of his campus. He does not focus on the quantity of students but prioritizes the quality of graduates.

Therefore, STIKES Bhakti Pertiwi implements a quota system to accept new students and provide the best education.

In living his life, Asrul believes in the principle of living, enjoying, being grateful, and sharing. Go live through every challenge with strong determination. Enjoy

all challenges. From limited capital to tight competition, Asrul remains committed to providing the best education for prospective health workers in Indonesia. His success proves that all dreams can come true with strong principles and determination. ***



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The Result of Agus’ Hard Work and Honesty

Agus Sulasdi, the owner of Agus Jaya Gypsum in Manokwari, has had a life journey full of twists, struggles, and inspirations. Hard work, determination, and an unyielding spirit are key to his success. Agus’ journey in building his business began long before 2025 when he worked hard to achieve his dream.




In 2004, Agus started working in a gypsum manufacturing business. Agus's enthusiasm and determination to learn were already visible at that time. This is a good thing that someone with high ambitions must possess.

From 2004 to 2010, Agus learned many things from his experienced boss. He absorbed various knowledge about the business world, especially in the gypsum sector. However, Agus was never satisfied. He always felt that there was an opportunity to create something more

significant that he could be proud of and own himself. This is where his enthusiasm to switch from being a worker to being an entrepreneur began to grow.

In 2010, Agus decided to take a big step in his life. He decided to start his own business. Without help from others, Agus built Agus Jaya Gypsum from scratch, purely with hard work and confidence in his abilities. Equipped with firm determination and the experience he had gathered during his work, Agus was sure this was the right step.



Without spending much on promotion, Agus preferred to utilize the network he had built during his previous work. Many independent builders and contractors who used to work with him have now become his customers. Even though he did not do large-scale promotions, Agus could still get customers through word-of-mouth recommendations.

Over time, Agus' business began to show positive developments. Agus expanded his business by adding other lines, such as paving blocks and lightweight bricks. This decision proved correct. The product line development made Agus Jaya Gypsum increasingly well-known to the public.

However, Agus' journey was not always smooth. Amid the success he began to achieve, Agus had experienced various disappointments. He was cheated several times by his customers. The money that should have been paid to him was never received. This incident was harrowing, but it made Agus stronger and not give up easily. He understands that not everyone is honest in the business world. Challenges like this are part of the process that must be faced with a high head.

After almost 15 years of running a business, Agus Jaya Gypsum has grown rapidly. This is also because Bank Sahabat Sampoerna provided a working capital loan for Agus a year ago. Thanks to this loan, Agus could further develop his business and receive various orders so that his business turnover reached tens of millions monthly.

Agus Sulasdi's success is not just a result of his hard work, but also his unwavering commitment to integrity. He firmly believes that success should not come at the cost of doing wrong.

This principle has guided his business and inspired those around him, showing that ethical practices can lead to long-term success.

Agus Sulasdi's life story is a testament to the power of perseverance. From a worker to a successful entrepreneur, Agus never wavered in pursuing his goals. His journey teaches us that success is not handed to us, but earned through relentless effort and the courage to face obstacles head-on. ***



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Haji Rosidin's Success Journey, the King of Boarding Houses in Jababeka

Haji Rosidin, a businessman from Cikarang, Bekasi, has an inspiring journey story. He previously worked at one of PLN's vendor companies, which installed lighting cables in various places. However, even though the job provided stability, Haji Rosidin felt that there was something more that he wanted to achieve.



At first, he tried his own business by opening a public phone kiosk (wartel). He ran this business with high enthusiasm, even though the competition was quite tight at that time. Until in 1999, Haji Rosidin saw a great opportunity in the Jababeka industrial area. Seeing the increasing need for housing for workers and employees in the area, he decided to jump into the boarding house business.

The first step he took was to open several boarding house units. He continues developing and expanding his business opening 5-10 new boarding house units every year. Haji Rosidin's boarding house business grew rapidly. Currently, he has 330 boarding house units spread across four locations. Interestingly, his boarding houses are always fully occupied despite the large number. These four locations are close to where he lives, making it easier for him to supervise.

Haji Rosidin's success in running this boarding house business is indeed

inseparable from the principles he holds firmly, namely a strategic location and complete facilities. He realizes that location and facilities are the primary considerations for tenants in looking for boarding houses.

Even though the COVID-19 pandemic hit, Haji Rosidin did not feel disturbed. The boarding house business he runs is relatively rarely affected by the crisis, because many people still need a place to live. Even with a turnover reaching hundreds of millions of rupiah per month, Haji Rosidin still does not feel satisfied. He does not want to relax and continues to try to expand his business opportunities.

Currently, he has three employees who help manage his business. In the future, Haji Rosidin plans to continue developing his boarding house business. He has also started to expand his business by renting out kiosks for selling. Currently, he already has six kiosks that are rented out to various companies.

Behind his success, Haji Rosidin always remembers one crucial message, which is the will to move forward. He believes the key to success is a strong will, the ability to see existing opportunities, and the willingness to continue learning and adapting to change.

Haji Rosidin also reminds us never to be afraid to try to run a business. If there are obstacles or failures, it is part of the journey. The important thing is to keep trying, not give up quickly, and always look for ways to grow.

Haji Rosidin is a living proof that with determination, the courage to try, and the ability to see and take advantage of opportunities, anyone can achieve success.

He said, “Opportunities are always there, and what is important is how we can see and take advantage of them.” ***



For the past two years, Haji Rosidin has borrowed funds from Bank Sahabat Sampoerna to continue expanding his business. For him, this is a strategic step to maintain the continuity and growth of the business that he has built with hard work.



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Mabelyn Cake: The Journey of a Best-Selling Authentic Cake

Wandy Halim and his wife, Akiat, exemplify how perseverance, courage, and an unyielding spirit can bring success, even without a relevant background. Before starting Mabelyn Cake, they had run a wood business in Kalimantan. However, their life experience there made them seek their fortune in Jakarta, hoping to provide their young child with a better quality of life and education.



Upon arriving in Jakarta, they tried various businesses, from spare part businesses and even: organizers to salons in Sunter. However, all of these efforts still felt less than ideal. Even so, Wandy and Akiat did not give up. They continued to look for new opportunities until they found an idea to open a culinary business by selling classic cakes.

There was one main challenge: they had no cake-making background or experience. Even so, Wandy and Akiat dared to try. They started learning to make cakes by following existing family recipes. Unfortunately, as is often the case with beginners, they faced many failures. The cakes they made did not meet expectations even though they had followed the recipe carefully. They kept trying, practicing, and looking for the right way.

Over time, they managed to find the proper techniques and the correct formula for making cakes. Cakes such as *lapis legit*, *lapis Philippine*, *nastar*, sago cheese, *bolu gula aren*

(palm sugar cake), and various other pastries began to be produced with increasingly better quality. They learned from every failure and never stopped looking for the best way.

Akiat said, “To make cakes, we must dare to start and practice directly. Nothing can be achieved without effort and persistence.” These words became their life guidelines in running a business.

With strong determination and increasing product quality, they began to be known by people. Without significant capital for marketing, they relied on the most straightforward but powerful marketing technique: word of mouth. Customers who were satisfied with the taste and quality of Mabelyn Cake began to recommend this shop to their relatives and friends. Over time, more and more people came to know and trust the quality of the cakes they made.

However, even though their business is

growing, challenges continue to emerge. At certain times, such as Eid, Chinese New Year, and Christmas, the demand for Mabelyn Cake cakes increases rapidly. During these moments, they can use up to 200 kg of eggs, with the mixer working continuously and the oven never stopping baking. To meet the increasing demand, they must employ 15 employees to help in the cake-making process. Their children also play a role,

Their courage to take this big step further strengthens Mabelyn Cake's position in the premium cake market.

Mabelyn Cake is a real example of how success does not come quickly. It takes perseverance, hard work, and courage to start, even without experience. Wandy and Akiat prove that with the spirit to continue learning, trying, and not being afraid of failure, they can overcome



helping to photograph products and manage social media to introduce Mabelyn Cake to more people.

Behind their success, Wandy and Akiat remain humble and never feel satisfied with their achievements. They continue to try to listen to suggestions from customers and improve the quality of their products. They believe that to continue progressing, they must innovate and listen to customer needs.

In 2016, they decided to borrow a loan from Bank Sampoerna to buy raw materials in larger quantities. They took this step to maintain smooth production and meet increasing demand. It was a big decision with risks, but the results proved very satisfying.

all challenges and achieve success. From a small cake shop that only started with a conversation within the family, Mabelyn Cake has become a well-known business trusted by many people. Their story inspires us never to be afraid to start, continue trying and learning, and not give up despite facing various obstacles. ***



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Baek Café's Journey to Gain Korean-Style Success

One hundred! That's what we often say to express agreement or satisfaction. Baek, which is one hundred in Korean, is the origin of the name Baek Café, a Korean restaurant in Jababeka. Increasingly well-known to the public, Baek Café was started from a simple hobby. Widayani, a mother of two, embarked on this journey due to her passion for the culinary world. Although she initially enjoyed cooking Sundanese food, a new interest emerged when she saw a television show about Korean cuisine. Her high curiosity drove her to try Korean recipes at home.



Starting from trial and error, Widayani began to self-taught how to prepare Korean cuisine. She learned from various sources, including watching tutorials and directly asking chefs in other restaurant kitchens. Her high curiosity and enthusiasm for continuous learning made her increasingly proficient in cooking Korean cuisine. From here, the idea was born to open Baek Café as a venue serving delicious Korean cuisine.

Widayani dared to open Baek Café in 2019. However, as soon as the business had just started, the Covid-19 pandemic hit, making everything more challenging. However, Widayani remained determined to survive. She decided to keep Baek Café open with takeaway service only, considering the restrictions at that time. The situation was not easy, primarily due to the limited income. At that time, Baek Café had six employees. However, due to insufficient income, their salaries had to be covered

with Widayani's money. Despite being in a problematic situation, Widayani remained steadfast and did not give up.

In running her business, Widayani maintains a positive mindset and is confident that all obstacles can be overcome. She also realizes that the culinary market is very dynamic. Although there are many competitors around, each place has a different market. Widayani continues to innovate by creating a lunch package menu that many companies around Baek Café favor. Many expatriates also buy the lunch package menu, further expanding Baek Café's market reach.

The business that was once threatened by the pandemic has experienced rapid growth. On weekdays, Baek Café can achieve a turnover of more than ten million rupiah, reaching tens of millions on holidays, although this level of turnover is not consistently achieved. Baek Café

now has 12 employees and continues to grow thanks to innovation and exemplary customer service.

Widayani also believes it is essential to keep trying, even though many challenges arise and pass along her business journey. One crucial step she took was to borrow funds from Bank Sampoerna to support the development of the Baek Café business. With sufficient capital, she is confident that this business can continue to grow and benefit many people.

Throughout this long journey, Widayani has demonstrated that anyone can succeed by maintaining a positive mindset, learning from experience, and continually innovating, especially when running a business that aligns with their hobby. ***



One piece of advice from Widayani is, “Create a business that you like, that suits your hobby, and don’t give up easily. Business requires hard work and perseverance. Therefore, never give up, even though the road is filled with challenges.”



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Creations of Ninda's Kitchen's in Facing Business Competition

Eka Cahya Lestari is a mother of three who has a deep love for the world of baking. She channeled this love by presenting *Dapur Ninda* in Bandung and Ninda Bakehouse in Bogor. Initially, Eka established *Dapur Ninda* in Bogor, but during the pandemic, she relocated the business to Bandung. This move marked a crucial point in her long journey in the world of baking.



Since childhood, Eka has been interested in cooking, especially baking. Her love grew even more when she saw various recipes in cooking magazines, which sparked her curiosity to try and be creative in the kitchen. In her teenage years, Eka was encouraged by her parents to take a baking course. From there, her love for baking deepened.

Not just a hobby, she also started selling small cakes. As a teenager, the business may not have been significant, but her enthusiasm for continuously learning and developing her cooking skills never faded. Even when following her husband, who often moved from city to city, Eka still took the opportunity to sell cakes. She was willing to buy an oven several times because she had to follow her husband from city to city.

The turning point in her business journey came when Eka's husband retired, giving

Eka more time to focus on her business. One of the first cakes she made was lapis legit. This cake was very popular but left a lot of egg white waste. Eka looked for a way to utilize the remaining egg white.

A creative idea emerged in the form of almond crispy. This cookie, which requires egg whites, became a new product that was practical and sold well on the market. Because almond crispy is easily crushed, Eka chose to sell it on consignment. This decision turned out to be right because her almond crispy was very popular and spread quickly. Over 60 shops in West Java and Central Java have sold *Dapur Ninda* almond crispy and are expanding to East Java.

Like other business journeys, Eka faced various challenges. Many other shops started selling almond crispy, making the competition even more challenging. Without losing her wits, Eka innovated

again to create a product that sold less often. From here come the idea to make macarons, which were still made from egg whites but required different hand skills than almond crispy. The macarons she made were also distinct from most; they were the perfect size for one bite. Unexpectedly, these macarons proved popular with various parties, further strengthening Eka's position in the cake market.

unique, delicious, and difficult to imitate. This product diversification is one way for Eka to expand her market share, allowing the business she built to grow and become better known. Eka borrowed capital from Bank Sampoerna to expand her business capacity, purchase new equipment, and hire new workers.



Another challenge Eka faced was losses due to stock miscalculations. Shops returned many items she produced because demand did not meet expectations. However, the difficulties did not make Eka give up. On the contrary, she continued to fight and innovate, and the results were visible. Eka's business turnover has reached hundreds of millions of rupiah per month. Even during the holiday or certain seasons, her turnover can increase by up to 150% compared to typical months.

The increasingly tight competition in the cake world has encouraged Eka to continue innovating, creating new products that are

Eka has a powerful principle guiding her business, “If I make a product, it must be one that I like and am satisfied with the results.” This principle is the main driver for her to always give her best in every cake she makes.

With an unwavering spirit and a willingness to continue learning and innovating, Eka Cahya Lestari has demonstrated that success can be achieved through hard work, perseverance, and a passion for her work. Eka's journey proves that dreams can come true despite challenges and tough competition. ***



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The Secret of Growing When Others Fall

When the COVID-19 pandemic began to spread in early 2019, many businesses paused for a while, waiting for the situation to stabilize. However, amid a situation full of limitations, some chose to take action. One is Pardomuan, who started the UD Agung Jaya Frozen Food business during the pandemic, when the world was learning to adapt.



Equipped with experience, relationships, and a passion for independence, Pardomuan saw that the need for frozen food increased when people's mobility was restricted. Many people chose to shop from home, while cafes and restaurants also looked for supplies of food ingredients that were easy to process but still of good quality.

With a capital of around Rp150 million, this business began to be formed. This capital was not only to buy stock such as nuggets, sausages, French fries, meatballs, burger meat, dim sum skins, and fish fillets, but also to build a system from scratch: computers, cashiers, networks, barcode scanners, CCTV, and several freezer units.

From the start, Pardomuan's sales strategy did not only focus on one channel. Amid restrictions on physical activity, online sales became the mainstay. Products began to be marketed through e-commerce and social media. Online sales made it easier for customers to get their needs from home, and from there, this business began to be known more widely.

At the same time, conventional sales

channels were also still running. Brochures were printed and distributed to cafes and restaurants. Good relationships with culinary businesses were utilized to expand reach.

Although significant opportunities were open, the road was not always smooth. The main challenge came from the substantial initial capital. Not everyone can immediately enter the frozen food business because the need for equipment and tools is relatively high. However, as sales increased, many frozen food brands began to offer a freezer loan system with a specific sales target per month. This became an effective additional strategy.

Another challenge was building customer trust. In the online world, reputation is critical. One negative review can have an impact on the trust of potential buyers. Therefore, customer service was prioritized: fast response, real-time stock updates, and on-time delivery were part of this business' commitment.

A customer database system was also developed. Customer telephone numbers were recorded, shopping history was

saved, and membership programs were created. One of them is cashback for customers who shop regularly. This was done to build long-term relationships, not just momentary transactions.

During Pardomuan's business journey, there were internal problems such as dishonest employees. Thanks to the recording and control system that was already running, irregularities were quickly detected. The evaluation process was carried out fairly, and every incident was used as a lesson to make the system more solid in the future.

makes it easy to monitor, even if the owner is not there.

The frozen food market is very dynamic. Products that go viral today can be replaced tomorrow. Therefore, the UD Agung Jaya Frozen Food's team continues to follow trends, add product variations, and ensure customers always have a reason to return. Not only relying on one type of product or brand, but also continuing to innovate according to market needs.

"When the business started to grow and demand increased, I knew it was time



One thing that distinguishes UD Agung Jaya Frozen Food from many similar businesses is the commitment to building a strong system from the start. Stock opname is routinely performed, and physical stock is matched to the digital data every three months. If there is a difference, an investigation is carried out to find out the cause, not to blame, but to improve the process.

Employees are divided into two shifts, with a clear division of tasks and communication. All transactions are reported in an internal group. Payments via QRIS and EDC are directly recorded in the system. All of this

to move on to the next level. I needed additional capital to strengthen cash flow and finance trade receivables. That's where I met the Bank Sahabat Sampoerna lending team. I was immediately interested after knowing that the disbursement process was fast, the admin fees were low, and the loan limit was competitive. I applied for a loan that I planned to use to expand my business, including opening several new branches in Medan," said Pardomuan, explaining his introduction to Bank Sahabat Sampoerna.

Now, UD Agung Jaya Frozen Food is running stably. There is still enough

business space for expansion. There are plans to add shophouses as additional distribution locations in the future.

For Pardomuan, this business is not just a business, but also a way to prepare for the future. He believes that starting a business is not about age or time, but readiness to build a system supporting future steps.

For anyone starting a business, this story is a reminder that success is determined by ideas, enthusiasm, and perseverance in building a strong foundation and a well-run system. ***



A Consumer Turned Producer

In Serang, Banten, a businessman named Yoanes Lewianto lives. He is not just an ordinary businessman, but has a big dream of presenting heavy equipment products made in Indonesia that can compete with foreign products.



Yoanes is the founder and owner of PT Nefta Pompa Betonindo, a local company engaged in concrete pump production, a tool for pumping concrete to high or hard-to-reach places. His business was officially established in 2020, but the story of his struggle began long before that.

Yoanes' entrepreneurial journey began in 2012, marked by challenges and learning. Working with his father in a concrete pump rental business, he gained a deep understanding of heavy equipment. He witnessed the high demand for these tools in various construction projects, most of which were imported. This sparked a question in Yoanes' mind: 'Why do we always buy from abroad? Why can't we make them ourselves?'

He did not want just to be a user or renter of equipment, but he also wanted to be a producer. Since 2015, he has been conducting independent research. He studied the machine parts and the production process and found out what was needed to make a concrete pump that was genuinely made in Indonesia. "We produce from scratch, and all the components are local. Not buying from abroad, assembling here, and then saying it's a local product. It's not like that," said Yoanes firmly. Even the workforce in his factory is 100% Indonesian. He believes the nation's workforce has extraordinary abilities and enthusiasm if given the opportunity.

Producing heavy equipment is a capital-

intensive endeavor. In 2022, Yoanes discovered Bank Sampoerna, a beacon of hope for entrepreneurs like him. The business capital loan facilities provided by the bank played a crucial role in developing his production process, demonstrating the importance of such support systems for budding entrepreneurs.

With enough capital and substantial enthusiasm, the NEFTA began to climb. At first, they could only produce small concrete pumps. In 2023, they leveled up by producing medium sizes, and now they can produce large concrete pumps.

Yoanes and his team are fully committed to creating the best products. They have a research and development team, apply

Running a business is certainly not always smooth. Some challenges and difficulties must be faced.

Yoanes always holds a principle: “If you want to be successful, you must be consistent, focus on your goals, and don’t give up easily.”

For him, building a business is not about fast or slow, but about the commitment to keep moving forward. ***



the latest technology, and build a neat and efficient work system. It is no wonder that NEFTA concrete pump products are now used in various projects throughout Indonesia, from dams, power plants, chemical factories, schools, hospitals, bridges, to tall buildings. This is all proof that the work of the nation’s workforce can be relied on.



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Risk Mitigation of the Pest Controller

At 58, Faizal Tanri is a resilient and experienced entrepreneur. Hailing from Makassar, he has been immersed in business since his youth. His journey in establishing a business was not swift, but a testament to his resilience, facing numerous challenges, and the audacity to make significant decisions.



Faizal's business adventure began in the 1980s. At that time, Faizal worked with his parents at a contractor company called PT Sawega Utama Investama. Faizal began to learn about the world of work and business in this company. In the 2000s, the responsibility for the company was wholly handed over to him. Faizal began to lead the company himself.

Over time, Faizal felt that the contractor in Makassar sector was too crowded and full of competition. Many similar companies emerged and made business opportunities increasingly narrow. He began to think whether he continue working in this field or look for other, more promising paths.

Observing the prevalence of pest problems in houses and school buildings, Faizal's entrepreneurial instincts kicked in. He saw an opportunity that was vastly different from the contractor sector. "I noticed many houses and schools struggling with pests. This observation sparked the idea of venturing into the pest control business," Faizal shared.

Transitioning from a well-established field to a relatively unexplored one was daunting. Faizal's decision to start a pest control business was not taken lightly. It required immense courage and a willingness to face the unknown. Yet, he was confident that the challenges would lead to significant opportunities.

Starting a pest control business was certainly not as easy as I imagined. One of his biggest challenges was finding the right and trustworthy employees. Not everyone can jump straight into this field, because this job is very technical and involves safety. "The process of finding employees is difficult. They have to go to school first, then take an exam like writing a thesis. Passing it is also difficult. Someone once took the exam twice but failed, so we didn't extend his contract," he explained.

Not content with just pest control, Faizal expanded his business into ship fumigation in 2015. This move was risky, as ship fumigation involves handling dangerous chemicals. "Ship fumigation is a high-

risk field. We can't afford to be careless, as it could endanger lives. We have to be extremely selective in our recruitment," Faizal emphasized.

Because this business requires significant equipment, training, and operational costs, Faizal sought financial support. This is where he met Bank Sahabat Sampoerna, which he said was very helpful in supporting business capital. "This business requires quite a lot of capital. Luckily, I met Bank Sahabat Sampoerna, who was very helpful and supported the development of my business," he said.

From his experiences and struggles, Faizal has learned a crucial lesson: every job carries risks. However, meticulous planning, thoroughness, and unwavering focus can effectively managed these risks.

"Every job has risks. What's important is that we must be able to think about those risks well and not be reckless. Focus and concentration are the keys to making everything run safely and smoothly," he concluded, imparting his wisdom. ***



Thanks to his perseverance, Faizal's business has flourished and now has branches in Gorontalo and Samarinda. However, he is not content with just this. Faizal envisions opening branches in other cities in Indonesia, allowing more people to benefit from safe and professional pest control services.



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Duares' Persistence in Providing Financial Solutions

Duares, a man born in 1980, is a persistent and diligent figure in building a business. Together with his wife, he has gone through various phases in their family's economic journey. In 2021, his wife started a boutique business amidst Duares' busy schedule, who was still working as an office employee. The boutique ran exceptionally well, served customers directly and through an online ordering system, especially during the pandemic. However, Duares' wife was forced to close the boutique in 2022 because she needed to care for her young children.



Seeing the family dynamics and changing priorities, Duares decided to end his career in the office. After resigning, he took a break for about a year without running a business, while considering the next steps more in line with the family's conditions.

In 2023, together with his wife, Duares decided to open a grocery store. The initial capital was Rp40 million, from the BPJS pension funds and personal savings disbursement. This business was chosen because it was considered more stable and able to answer the community's real needs in the Indramayu, West Java neighborhood.

At night, shops around Duares' house are closed, while shopping needs are still high. That's where Duares saw an opportunity. He opened a shop that remains open until night, making it a solution for residents' needs. In addition to the opportunity, the shop's location is strategic because it is next to the Pantura route and close to a densely populated area that is busy with many vehicles.

In running a grocery store, Duares and

his wife have faced numerous challenges, from goods being stolen by buyers to competition between shops. However, Duares' resilience shines through as he focuses on friendly and honest service to maintain customer loyalty, inspiring us all with his determination.

After successfully overcoming various challenges in running his grocery store, Duares began looking for ways to develop his business and increase his income for his family's financial stability. Seeing the opportunities, he joined as an Agent for Bank Sahabat Sampoerna. With his experience in interacting with the community and the network that has been established so far, Duares wants to expand the reach of his business, while also providing financial solutions for the surrounding community through banking products.

Duares has been an Agent at the Bank Sahabat Sampoerna Jababeka branch since January 2025. As an entrepreneur building a grocery business, he realizes that having multiple sources of income will provide financial stability for his family.

In addition, becoming an Agent for Bank Sahabat Sampoerna allows him to build good relationships with many people, whether entrepreneurs, the community, or banking professionals.

Becoming an Agent for Bank Sahabat Sampoerna is certainly not without challenges, just like opening a grocery business. One of them is fulfilling the credit documentation requested by the bank, which is often not fulfilled by prospective customers, thus hampering the credit application process. Another challenge is when the analysis of collateral and business submitted by prospective customers does not match the bank's risk appetite, so the loan value does not match the customer's expectations. Nevertheless, Duares remains committed to providing the best customer service and strives to ensure the application process runs smoothly.

continue contributing to expanding the customer network and maintaining good relations with all parties involved. Duares is an example of a figure who fights not only for himself but also for the surrounding community. With determination and hard work, he built a business that provides broad benefits and strengthened his position as a Bank Sahabat Sampoerna Agent.

As an Agent and entrepreneur, Duares hopes to continue to grow and provide benefits to the people around him. ***



Despite the challenges, Duares finds joy in his role as an Agent, especially when he successfully helps customers in the credit application process and receives incentives. This sense of satisfaction and fulfillment is palpable, making us feel the enjoyment of his work.

Duares expressed his gratitude to Bank Sahabat Sampoerna, especially the Jababeka branch, for the cooperation that has been established so far. He hopes to

Editorial Team

Ridy Sudarma - Editor-in-Charge

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

Firzie Budiono Ravasia - Editor

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

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

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

Reza Wandu dan Naomi Jedidah - Design & Layout

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

Bagus Satrio dan Gerryaldo - Documentation

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



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to never give up on our problems.**

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