

### Co-creation workshop for the internet platform

### INFO 4 INFO 4 INFO VATION

Date: 04. June 2015



# **KADIN &** the Info 4 Innovation Team

**Consulting** Group

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QIZ Sectors Configure

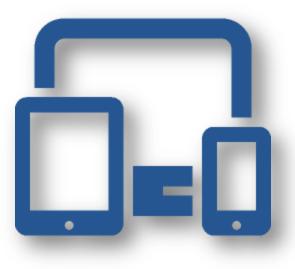




# What is the project about?



### Purpose



Sharing information and providing a save environment for business development



### Stakeholder



Connecting financial institutes, business angels,etc. & entrepreneurs

### Focus



Financial support programs for entrepreneurs in 1.Jakarta/2.Indonesia





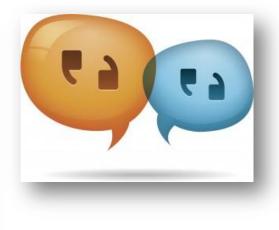
### Rosa



### Desk research



### Interviews



#### **Research specialist**

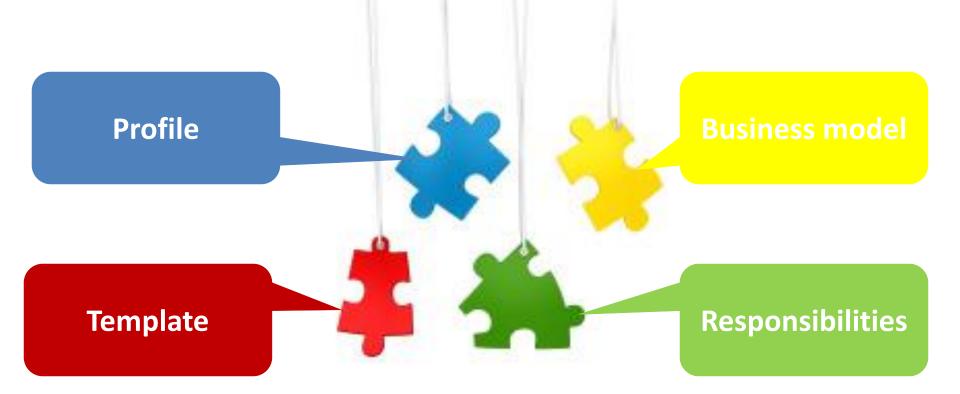
Who and where are important stakeholders?

Which needs do the stakeholders have?

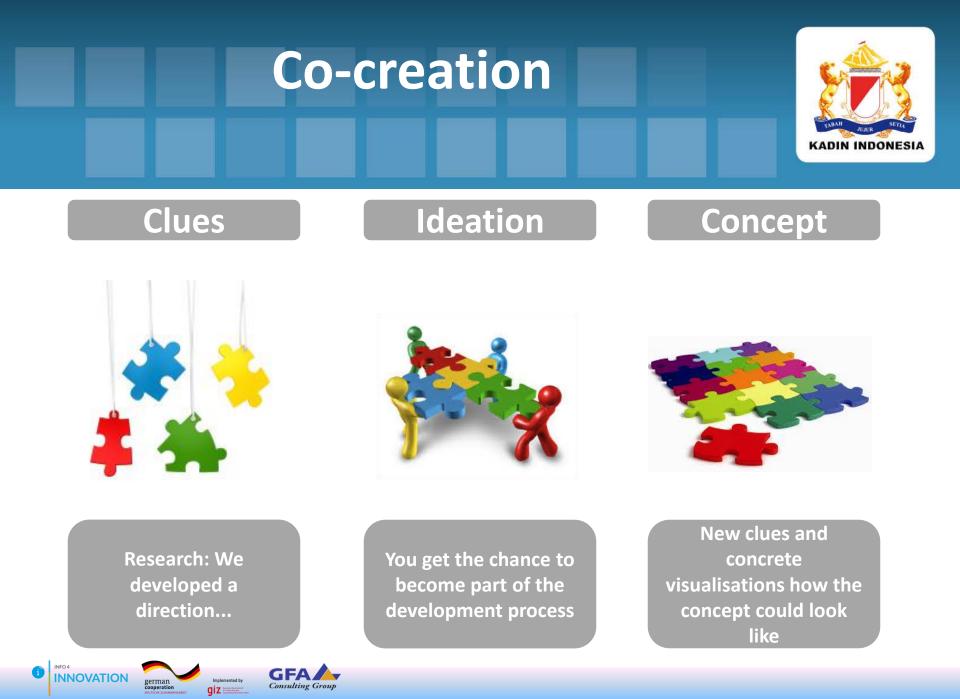


# Clues for the Info 4 Innovation internet platform











Time	Task
10.00-12.00	Status Quo
12.00-13.00	Lunch
13.00-13.30	Ideation
13.30-14.30	Ideation & Concept
15.00-15.30	Coffee Break
15.00-16.30	Concept
16.00-17.00	Wrap up







- 1. How would you describe the relationship between the financial institutes and entrepreneurs in the three case studies?
- 2. How can you relate to these case studies?
- 3. Do you have similar experiences?

Mixed groups ,Time: 30 min / 10.00-10.30 o´clock



# -Group 1-





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Komunihas \* Program yang ter edulasi Kebijahan dari bank u/peminjaman bagi UKM 2. \* Tidah ada media 45 mengahordin Entrepreneur dan program Enstitus. perharlian PKurangnya kegintan sosialisasi dan edu kasi Kebijahan yang mampu sesuai te Kenyan hebutuhan Entrepreneur (Ukr 3 Case 2 : Awarnes Case 3. Media Promosi St 505ialisasi

 Entrepreneurs need a program and fund provided by the F.I., but there is no good communication between F.I. and entrepreneurs, so the entrepreneurs can not get a clear information.

- Besides funding, entrepreneurs also need an educational program and training which can support their business.

- During this time, Small and Medium Entrepreneurs (SME) get difficulties to borrow funds from banks, so it will be better if banks re-examine the leading policies for SME.

# -Group 1-





\* Komynihasi \* Program yang teredukari \* Kebijahan dari bank u/peminjaman bagi UKM 2. \* Tidah ada media yg mengahandin Entrepreneur dan program Enstitus. Per bashan PKurangnya kegintan sosialisasi dan edu hasi Kebijahan yang mampu sesuai te Kenyan hebutuhan Entrepreneur (Ukr. 3. Case 2 : Awarnes. Lase 3. Media Promosi S Sosialisas:

- 2. There is no media accommodating the flow of information between entrepreneurs and F.I.
  - The lack of socialization and educational activities.

- The current policies are not in accordance with the needs of entrepreneurs.









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**Consulting** Group

\* Komunihasi \* Program yang ter edulari \* Kebijahan dari bank u/peminjaman bagi UKM 2. \* Tidah ada media yg mengahondin Entrepreneur dan program Enstitus. perbarhan PKurangnya kegintan sosialisasi dan edu kasi Kebijahan yang mampu sesuai te Kenyan hebutuhan Entrepreneur (Ukr. 3. Case 2 : Awarnes. Case S. Media Promosi S. Sosialisasi

 Yes, we have a similar experiences to case study no. 2 (related to awareness) and case study no. 3 (related to media promotion and socialization).



# -Group 2-



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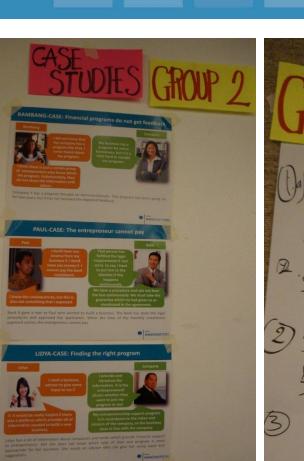
QIZ Bestehe Gesellach Griefernationale Desenversationale

Consulting Group

Facilitator between Financial Institute and enterpreneurs. Trust Issues & Regulation Details Information & Consultant program 2) a) We need Interactive porta ( / web S. How to, Whom, & How 3 ks, 1 20 ( Case shilly 1-3)

1. - There is no facilitator between F.I. and entrepreneurs. - Trust issues and regulation is the main topic in this case study. - There is no detail information provided by the F.I. as well as the consultation program, so the entrepreneurs are confused to decide for the best program and funding which is appropriate for their business.





Facilitator between Financial Institute and enterpreneurs. b) Trust Issuer & Regulation .J. Details Information & Consultant program 2) a) We need Interactive portal ( web J. How to, Whom, & How 3 / 1 20 ( Case struly 1-3)

-Group 2-

2. - We (entrepreneurs and F.I.) need an integrative portal and website which can compiling all of the existing information.
The focus of the portal: how to use the portal, for whom (target market), and how to apply and get the fund and program.









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QIZ Bestehe Gesellach Griefernationale Desenversationale **Consulting** Group

2 11 Facilitator between Financial Institute and enterpreneurs. D'Trust Issuer & Regulation 2. J. Details Impormation & Consultant program 2) a) We need Interactive portal ( web J. How to, Whom, & How 3 ks, 1 20 ( Case straty 1-3)

**3.** Yes, I do. All of the case studies, case study no. 1- case study no.3.

## -Group 3-





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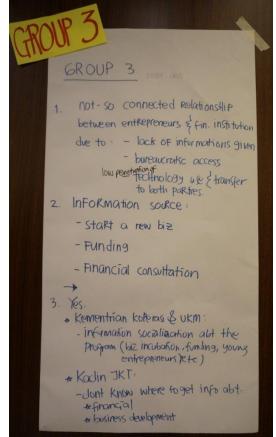
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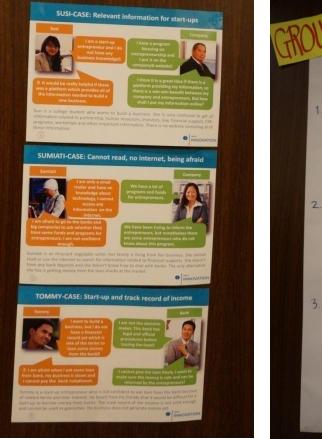
**Consulting** Group



- 1.The relationship between entrepreneurs and F.I. is not so connected due to:
  - lack of information given;
  - complex bureaucracy access;
  - low availability of technology use and transfer to both parties.

### -Group 3-





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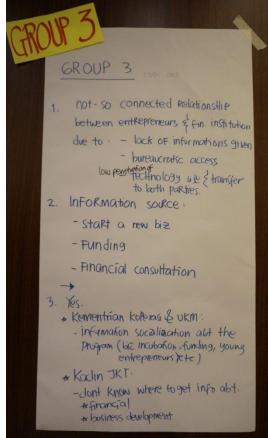
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**Consulting** Group

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- 2. Information sources related to:
  - -Start a new business;
  - -Funding;
  - -Financial consultation.

### -Group 3-

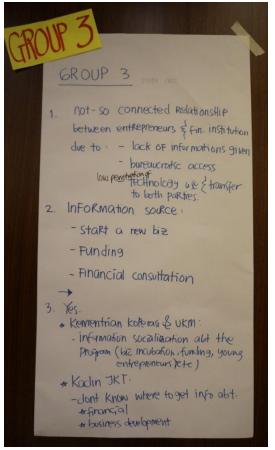




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3. Yes, we do.

Ministry of cooperatives and ministry of small and medium enterprises.
We have some programs for entrepreneurs (business incubator, funding for young entrepreneurs, etc) and we have tried to socialize that information, but until now we do not get a positive feedback.

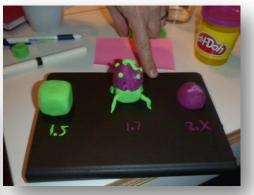
#### - Kamar Dagang dan Industri (KADIN) Jakarta

Some entrepreneurs ask us whether KADIN Jakarta has some information related to entrepreneurship, but we do not know where to get some information about financial and business development.

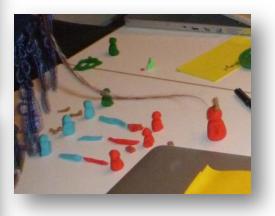
### Status Quo Knead- briefing











### Mixed groups, Time: 30 min / 10.30-11.00 o´clock



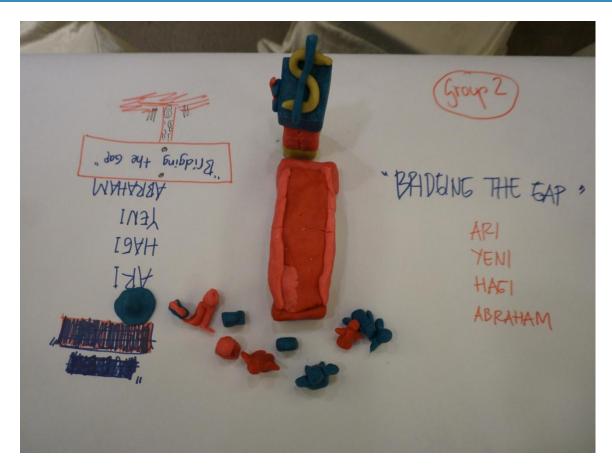








# Group 2







### BRIDGING THE ACCESS TO BOTH PARTIES



### Status Quo Presentation & Discussion





### Mixed groups, Time: 60 min / 11.00-12.00 o´clock





# Time: 60 min / 12.00-13.00 o´clock



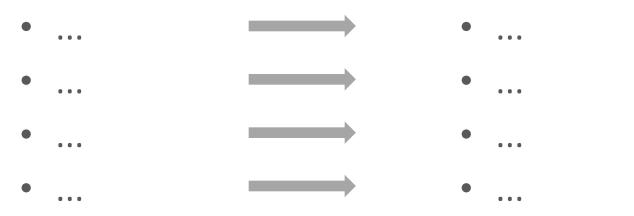
# Ideation Screen Shots & Persona



Please have a look for the screen shots and the persona

Now it is:

We wish it will be:



### Mixed groups, Time: 30 min / 13.00-13.30 o´clock



### Screen Shots 1 YCAB



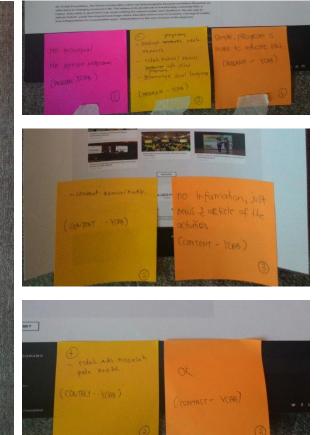


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#### PROGRAM

Group 1:

- Not bilingual;
- No program options.

Group 2:

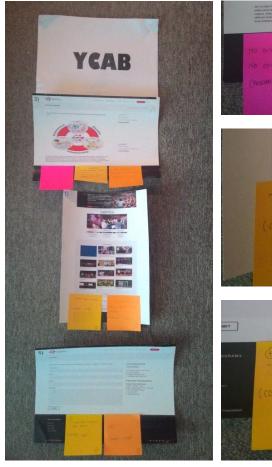
- The content program is not interesting;
- The focus of the program is not clear.
- It would be better if dual languages would be used.

#### Group 3:

The program is very simple focusing on educating the target market.

### Screen Shots 1 YCAB





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#### CONTENT

Group 1: -

Group 2: The content is communicative.

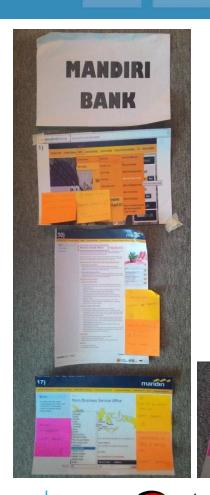
Group 3: No information, just news and articles of their activates.

#### CONTACT

Group 1: -Group 2: No problem. Group 3: O.K.

# Screen Shots 2 Mandiri Bank





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Consulting Group

#### PROGRAM

Group 1: -

Group 2:

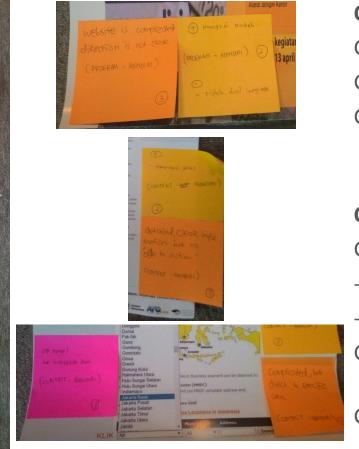
- The navigation is clear;
- The dual language option is not clear. Group 3:
- The website is complicated (the process to get a specific information is complicated);
- The direction is not clear.

# Screen Shots 2 Mandiri Bank





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#### CONTENT

Group 1: -

Group 2: The information is clear enough.

Group 3: Detailed and clear information, but there is no "how to action."

#### CONTACT

Group 1:

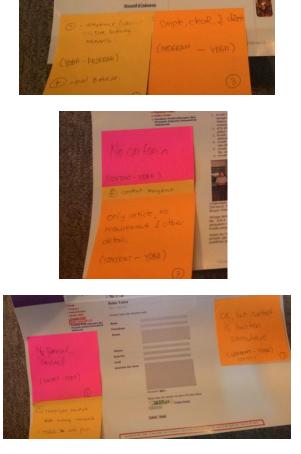
- No email;
- No message box.
- Group 2: The contact list is very specific, according to area.

Group 3: Complicated, but direct to specific area.

### Screen Shots 3 YDBA







#### PROGRAM

Group 1: -

Group 2:

- Interface (The layout of the website is not interesting enough);
- Dual language.

Group 3: Simple, clear, direct.





### Screen Shots 3 YDBA

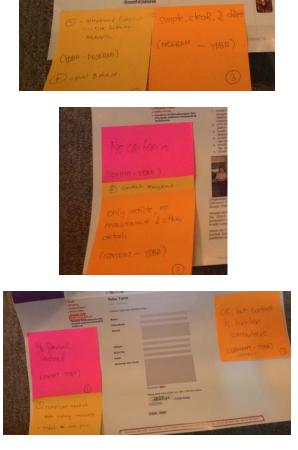




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#### CONTENT

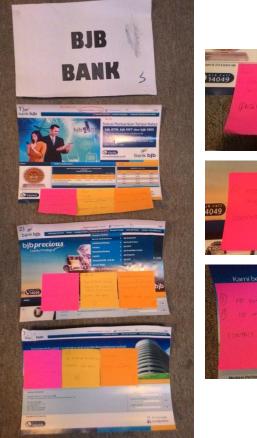
Group 1: No criteria.Group 2: The content is concert.Group 3: Only article, no requirement and other details.

#### CONTACT

Group 1: No personal contact.Group 2: The layout is not interesting enough.Group 3: O.K., but the detail contact is not seen clearly.

# Screen Shots 4 BJB Bank





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#### PROGRAM

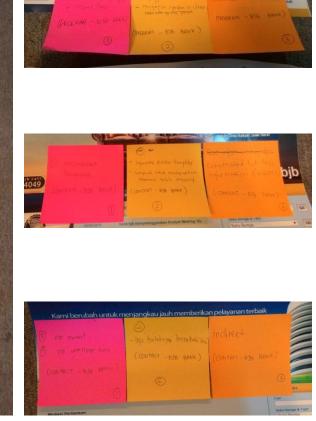
- Group 1: Confusing language in the homepage.
- Group 2: The language and navigation system are clear.
- Group 3: Direction is not clear.

# Screen Shots 4 BJB Bank





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#### CONTENT

Group 1: Inconsistent language. Group 2:

- The information provided is too complex.
- The way to get the information is too long.
- Group 3: Complicated and less information (indirect).

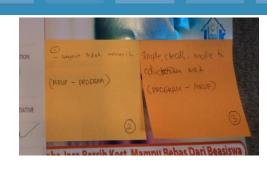
#### CONTACT

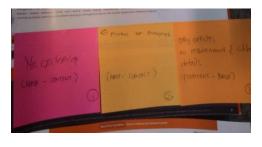
- Group 1: No email and no message box.
- Group 2: Centralized contact information.
- Group 3: Indirect.

## Screen Shots 5 MRUF









#### PROGRAM

Group 1: -

Group 2: The layout is not interesting.

Group 3: Simple, clear, more to educate the market.

INFO4 INNOVATION german cooperation Durber Association Durber Association

# Screen Shots 5 MRUF

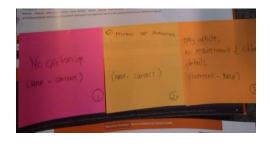


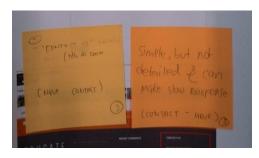


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#### CONTENT

Group 1: No criteria.

- Group 2: It would be better if it used points, not paragraphs.
- Group 3: Only articles, no information about the requirement and others.

#### CONTACT

Group 1: -

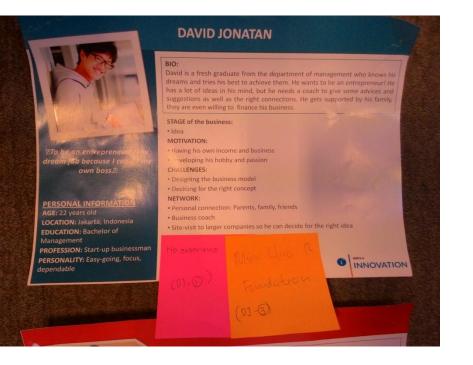
- Group 2: The "contact us" menu is too small.
- Group 3: Simple, but not detailed and the user is afraid the responds will be slow and late.







### Persona 1



Group 1: No experience.

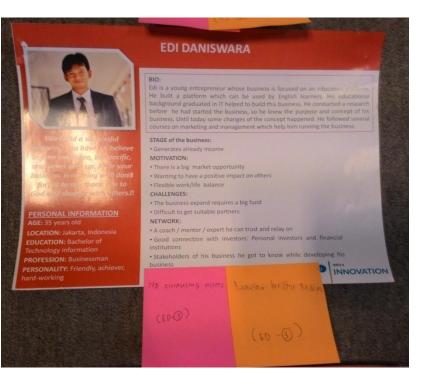
Group 2: -

Group 3: Suitable for "Mien Uno R. Foundation" Program.





### Persona 2



Group 1: No financial access.

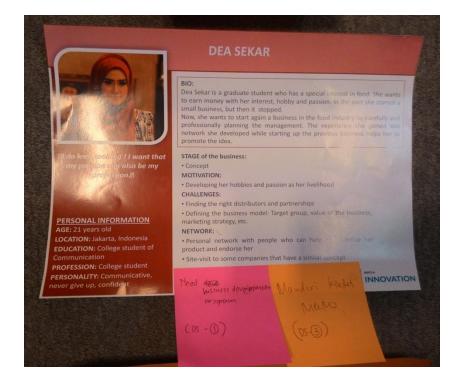
Group 2: -

Group 3: Suitable for "Mandiri Kredit Mikro" Program.









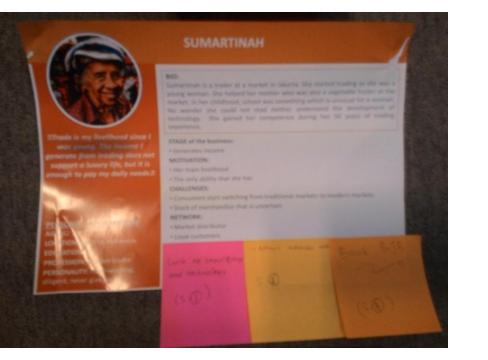
Group 1: Needs a business development program.

Group 2:-

Group 3:Suitable for "Mandiri Kredit Mikro" Program.







Persona 4

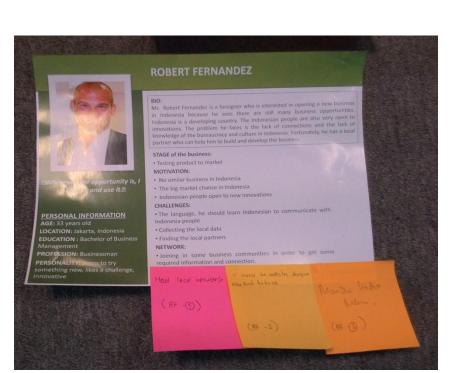
Group 1: Lack of knowledge and technology.

Group 2: She needs a website using the Indonesian language.

Group 3: Suitable for "Bank BJB" Program.







Persona 5

Group 1: Needs local connections.

Group 2: The website has to use dual language.

#### Group 3: Suitable for "Mandiri Kredit Mikro" Program.





\* Language. Menu k content must be Language. Consistent. + Criteria Application -> Unclear application progr \* Contact -> Comprehensive Not Completed. -> Comprehensive Information contact

Now it is	We wish it will be
Inconsistent language	Menu and content must be consistent
Unclear criteria application	Clear application program
Contact is not completed	Comprehensive information contact





#### 1. BJB Bank

BJB Bank	
Now: Bal ver experience Too much Information	We wish: > -Simple/Clear information
- Centralized contact -	> Representative office based on loo
Mandiri	
Now :	
. only in Bahasa	More language options
YCAB ON Program	
- bad VI/UX Page	> clear U1/B1×

Now it is	We wish it will be
Bad user experience $\rightarrow$ Too much information	Simple/ clear information
Centralized contact	Representative office based on location





### 2. Mandiri Bank

BJB Bank	
Now: Bal user experience Too much Information	We wish: > - Simple / Clear information
- Centralized contact -	> Representative office based on local
Mandiri	
Now :	
. Only in Bahasa	More language options
YCAB ON Program	
- bad VI/UX Page	> clear UI/UX

Now it is	We wish it will be
Only in Bahasa Indonesia	More language options





### **3. YCAB**

BJB Bank	
Now: Bal user experience -Too much Information	We wish: > -Simple/clear information
- Centralized contact -	> Representative office based on loa
Mandiri	
Now :	
- only in Bahasa	More language options
YCAB ON Program	
- bad VI/UX Page	> clear u1/UX

Now it is	We wish it will be
Only in Bahasa Indonesia	More language options





### 4. YDBA

YDBA - Ut not its not beautiful -> better ul	Now it is	We wish it will be
- Contact information is not clear -> not objective less office / consult person	Its UI is not beautiful	Clear UI/ UX
	Contact information is not clear	Put objective representative office/ contact person





GROUP 3	
AS IS CONDITION	FUTURE
<ol> <li>PROGRAM:</li> <li>BANK: TOO MUCH INFORMAtion &amp; Unclear steps</li> <li>Reavirement &amp; details are given</li> <li>Foundation: Programs are clear &amp; simple but less details</li> <li>Content:</li> <li>Bank: detailed &amp; specific but nocall to action for the visitors/users</li> <li>Foundation: not dear, only articles news.</li> <li>Contact:</li> <li>Bank: stecific to area/region.</li> <li>Foundation: simple, fill-in method</li> </ol>	<ol> <li>Call to action "on the part - Person in charge - words are simply.</li> <li>- Simple but specific infir (email, telp, address, area)</li> </ol>

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#### Now it is

- 1. PROGRAM
- a. Bank:
- Too much information, but unclear steps.
- Requirements and details are given.
- b. Foundation: Programs are clear and simple, but less details.

### 1. PROGRAM

 Simple and focus on the landing page → direct to program.

We wish it will be

- Detailed information



GROUP 3	
AS IS CONDITION	FUTURE
<ol> <li>PROGRAM:         <ul> <li>BANK: TOO MUCH INFORMAtion &amp; Unclear steps</li> <li>Reavirement &amp; details are given</li> <li>Foundation: Programs are clear &amp; simple but less details</li> </ul> </li> <li>Content:         <ul> <li>Bank: detailed &amp; specific but nocall to action for the visitors/users</li> <li>Foundation: not clear, only articles news.</li> </ul> </li> <li>Contact:         <ul> <li>Bank: step: fic to area/region.</li> <li>Foundation: simple, fill-in method</li> </ul> </li> </ol>	1-SIMPle of Focus on the landing place - direct to Program - details provided 2. "Call to action " on the page - Person in Charge. - words are simple. 3 Simple but specific infu (cmail, telp, address, area)

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#### Now it is

#### **2. CONTENT**

a. Bank: Detailed and specific, but no specific contact person to action for the visitors

#### or users.

b. Foundation: Not clear, just articles and news

### 2. CONTENT

- Simple, but providing specific information

We wish it will be



unclear steps -Reauirement & details are given -Foundation: PROGRAMS are clear & simple but less details 2. Content: - Bank: detailed & specific but nocall to action for the uistors/users - Foundation: not clear, only articley News. 4. PERSONA:	GROUP 3	
- Bank: Specific to a Rea/region. Bank: Symathiah.	AS IS CONDITION 1 PROGRAM: -BANK: TOO MUCH INFORMAtion & Unclear steps -Reavirement & details are given -Foundation: Programs are clear & smple but less details 2. Content: -Bank: detailed & specific but NOCALL to action for the visitors/users - Foundation: not dear, only articles News. Contact:	1-SIMPle of Focus on the landing page > direct to program - details provided R 2 "call to action " on the page - Person in charge. - words are simple. 3 Simple but specific infir (enail, telp, address, area) 4. PERSONA: Bank "Symarfinah.

	Now it is	We wish it will be
	<ul> <li><b>3. CONTACT</b></li> <li>a. Bank: Specific to area or regional.</li> <li>b. Foundation: Simple, Fill-in method</li> </ul>	<ul> <li><b>3. CONTACT</b></li> <li>"Call to action" on the page.</li> <li>Provide detailed information of person in charge.</li> <li>Words are simple.</li> </ul>
<b>PERSONA</b> 1. Bank: Sumartinah, Edi, Dea 2. Foundation: Students		



1



## Ideation & Concept Visualization



Please draw some screen shots how your solutions could look like online

### 1. Profile

Which function should it have?

Which content would make the profile interesting?

### 3. New clues

- What else did you discover?
- Please visualize!
- •

### 2. Template

Which information are relavant? How can we make it easy for you?

### Mixed groups, Time: 60 min / 13.30-14.30 o´clock













(English / Inde/ Program KUM (Kredit Usah Milvo)/Mikro FINANCINE KSM (Krobit Sorbayun Miles) / Small fraduc + Development Manaschial. Program Technikal -Exhibition/List of Expo Business-Matching. Market support List of Start up Industries SME's EList of Company. Type of Industry (1) Handicraft Agribusiness (Winary) IT MFg Oto

Coatent \* Financing Boduct \_KUN:\* Requirement + .\* Description. \* Term on Condition. -KSM: \* Development Rogram - Managerial: \* Education / Training Rogram - technical \* How to \* Support Poblem. \* Market support - Exhibition. \* Pointe Comp National \$ International. -Bussives Matching & Categories Industries \* List of SME'5 - Shit Up : Gategolies Le ping - List of Comp - Categories. Duriness deal offine





GROUP 1	
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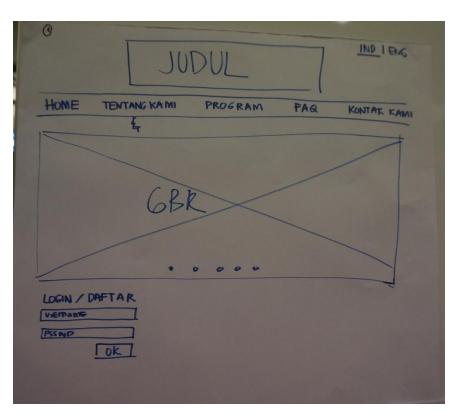


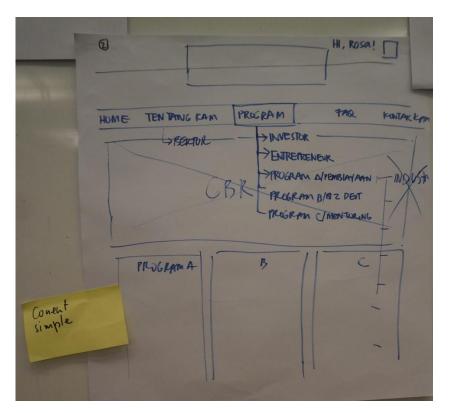






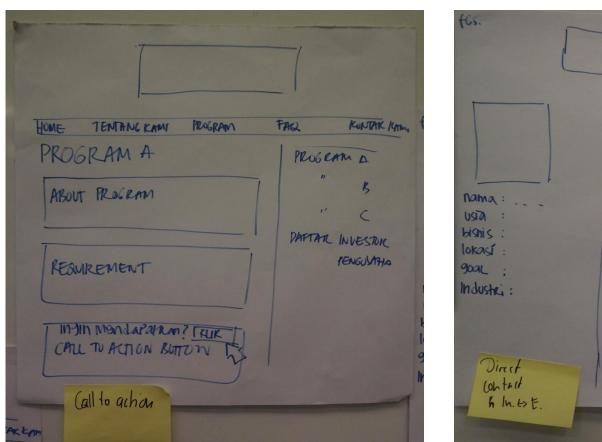


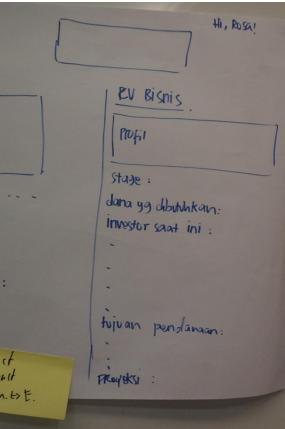


















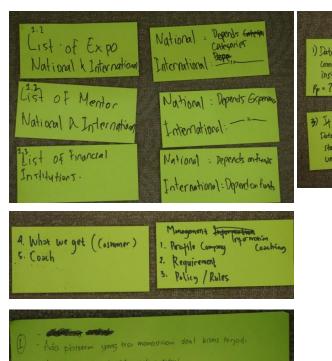
- 1. For what are you willing to pay and how much?
- 2. Who might be a further relevant paying client?

### On your own, Time: 30 min / 14.30-15.00 o´clock



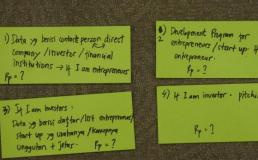
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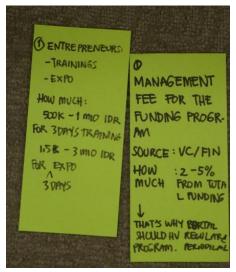




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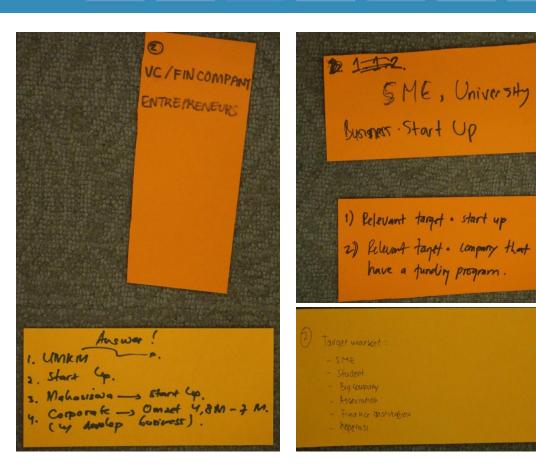


Entrepreneurs ' side	F.I.'s side
<ol> <li>List of expeditions (national and international)</li> <li>→ 1500k-3000k for 3 expo days.</li> </ol>	<ol> <li>List of potential entrepreneurs</li> <li>→ 2%-5% from total funding.</li> </ol>
<ul> <li>2. List of mentors (national and international).</li> <li>Business Coaching -&gt; online and face-to-face</li> <li>→ 300k-500k/month.</li> </ul>	<ul> <li>2. Pitching events</li> <li>→ 2%-5% from total funding.</li> </ul>
3. List of contact persons (person in charge) of financial Institutions/ companies/ investors.	
<ul> <li>4. Development program for (start-up)</li> <li>entrepreneur</li> <li>→ 500k - 1000K IDR for 3 training days.</li> </ul>	
5. Advertisement of business (media promotion) $\rightarrow$ 100k-200k	



# Who might be a further relevant paying client?





- 1. VC/ Financial Entrepreneurs
- 2. Entrepreneurs
- 3. SME(s)
- 4. Start-Up Entrepreneurs (University Business Start-Up)
- Companies or corporate that have a funding program to entrepreneurship
- 6. Associations
- 7. Cooperation





### Thank you for your participation!

### Your Info 4 Innovation Team



