

# TOMMY-CASE: Start-up and track record of income

Tommy



I want to build a business, but I do not have a financial record yet which is one of the terms to loan some money from the bank...

... I am afraid when I ask some loan from bank, my business is down and I cannot pay the bank installment.

Bank



I am not the decision maker. This bank has legal and official procedures before issuing the loan...

I cannot give the loan freely. I want to make sure the money is safe and can be returned by the entrepreneurs!

Tommy is a start-up entrepreneur who is not confident to ask loan from the bank because of related terms and loan interest. He heard from his friends that it would be difficult for a start-up to borrow money from banks. The track record of the income is not solid enough and cannot be used as guarantee. His business does not generate money yet.

# SUSI-CASE: Relevant information for start-ups

Susi



I am a start-up entrepreneur and I do not have any business knowledge...

... it would be really helpful if there was a platform which provides all of the information needed to build a new business.

Company



I have a program focusing on entrepreneurship and I put it on the company's website!

I think it is a great idea if there is a platform providing my information, so there is a win-win benefit between my company and entrepreneurs. But how shall I put my information online?

Susi is a college student who wants to build a business. She is very confused to get all information related to partnership, human resources, investors, law, financial support, CSR-programs, workshops and other important information. There is no website compiling all of these information.

# LIDYA-CASE: Finding the right program

Lidya



I need a business advisor to give some input to me ...

... it would be really helpful if there was a platform which provides all of information needed to build a new business.

Company



I provide and introduce the information. It is the entrepreneurs' choice whether they want to join my program or not.

My entrepreneurship support program is in accordance to the vision and mission of the company, so the business stays in line with the company.

Lidya has a lot of information about companies and banks which provide financial support to entrepreneurs. Still she does not know which type of loan and program is most appropriate for her business. She needs an adviser who can give her some input and suggestions.

# PAUL-CASE: The entrepreneur cannot pay

Paul



I don't have any income from my business ... I don't have any money ... I cannot pay the bank installment.

I know the consequences, but this is also not something that I expected.

Bank



That person has fulfilled the legal requirements ... but sorry to say, I have to put him to the blacklist if this happens continuously.

We have a procedure and can not bear the loss continuously. We must take the guarantee which he had given us as mentioned in the agreement.

Bank X gave a loan to Paul who wanted to build a business. The bank has done the legal procedures and approved the application. When the time of the monthly installment payment comes, the entrepreneur cannot pay.

# BAMBANG-CASE: Financial programs do not get feedback

Bambang



I did not know that the company has a program like that, I never heard about the program.

I think there is just a certain group of entrepreneurs who know about the program. Unfortunately, they do not share the information with others.

Company



My business has a program for micro businesses, but it is a little hard to market our program.

Company Y has a program focused on micro-businesses. This program has been going on for two years, but it has not received the expected feedback.

# SUMIATI-CASE: Cannot read, no internet, being afraid

Sumiati



I am only a small trader and have no knowledge about technology, I cannot access any information on the internet.

I am afraid to go to the banks and big companies to ask whether they have some funds and programs for entrepreneurs. I am not confident enough.

Company



We have a lot of programs and funds for entrepreneurs.

We have been trying to inform the entrepreneurs, but nonetheless there are some entrepreneurs who do not know about this program.

Sumiati is an itinerant vegetable seller. Her family is living from her business. She cannot read or use the internet to search for information related to financial supports. She doesn't have any bank deposits and she doesn't know how to deal with banks. The only alternative she has is getting money from the loan-sharks at the market.