

Module Community-Based Approach as a Strategy to Encourage Sustainable Micro Business Growth

Made and Presented by: BRI Research Institute, Social
Entrepreneurship & Incubation Division



Community-based approach as a strategy to encourage sustainable micro business growth



Divisi Social Entrepreneurship & Incubation

PT. Bank Rakyat Indonesia (Persero) Tbk

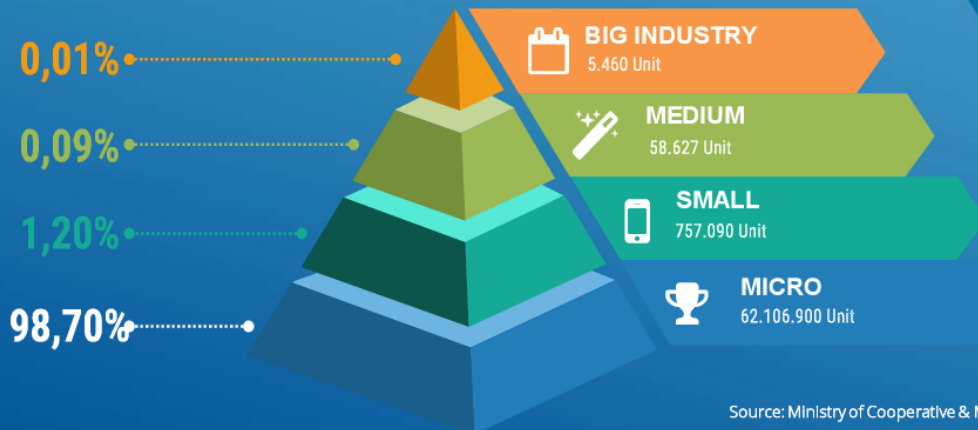
MSMEs POTENTIAL FOR BRI BUSINESS CONTINUITY

Number of BRI loan customer

>13 million

Number MSMEs In Indonesia

63 juta



Source: Ministry of Cooperative & MSMEs RI

Number of Digital On Boarding Indonesia

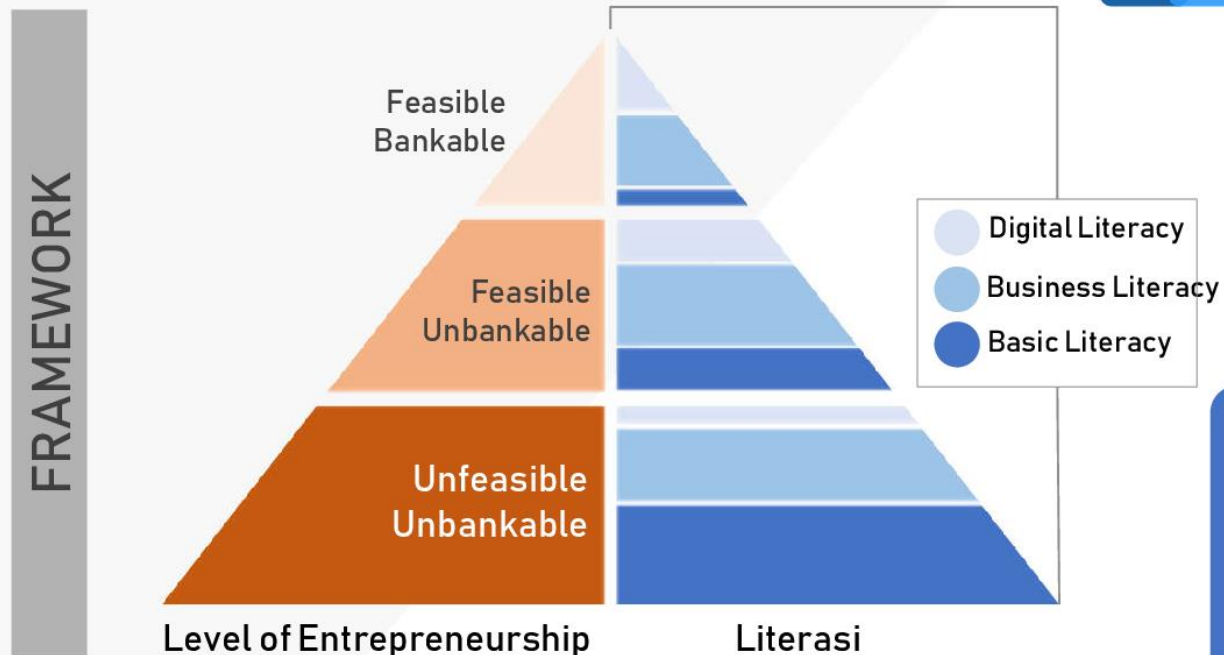
2020

2021* 12 million MSMEs (June 2021)*

Source: Ministry of Cooperative & MSMEs RI

30 Million MSMEs
On Boarding to Digital
in 2024
(Government Target)

UMKM Empowerment Framework and Implementation



- Financial inclusion (financial product and services introduction and education)
- Basic financial management (basic accounting)



- Managerial capacity development
- Legal & compliance
- Innovation culture
- Market and industry understanding
- Leadership
- Long term goal mindset
- Scalability



- Digital Literation to MSME, aiming goals :
- Go Modern
 - Go Digital
 - Go Global

FASE PEMBERDAYAAN

Fase Basic

- Defining Level of entrepreneurial Using SME Self Assessment app.
- Target: BRI SMEs

Fase Integration

Integrating connected parties within ecosystem

Fase Interconnection

system interconnection with ministries/institutions/a agencies in order to open access to information, licensing and a wider market

Entity

- Klaster/Kelompok Usaha/Mekaaar
- Rumah BUMN
- PLUT
- LinkUMKM (*Online*)



EXPERT & INSTITUTIONS

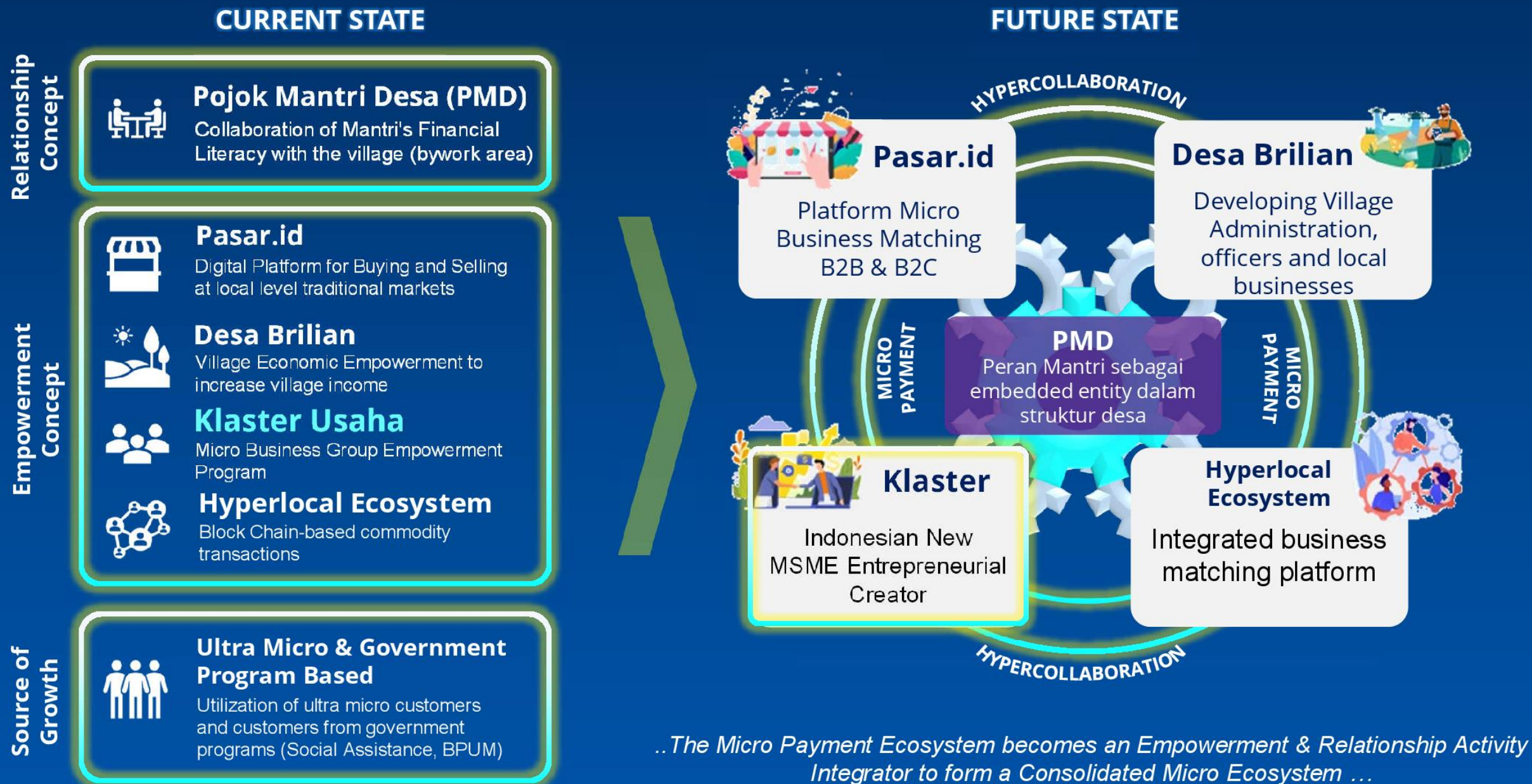
MANTRI

LOCAL HEROES

Mentor

MINISTRIES

Associations



“ Empowerment is the current way of working that uses a community approach to find **“New Sources of Business Growth”** ”

OLD STYLE

- **Expansion** >> Door to Door Canvassing
- **CASA** >> Depends on high interest
- **Loan quality** >> Restruk
- **Pendekatan Masyarakat** >> Depends on CSR/ corporate TJSL

NEW STYLE

- **Expansion** >> Community Canvassing
- **CASA** >> micro entrepreneur
- **Loan quality** >> community approach (joint and several liability/ tanggung renteng)
- **Community approach** >> Program Desa BRILIAN, Figur Inspiratif Lokal (Local hero), literacy & production facilities support + CSR >> Build strong Engagement in community

Individual Approach



Marketing activities carried out individually - high cost - low effectiveness

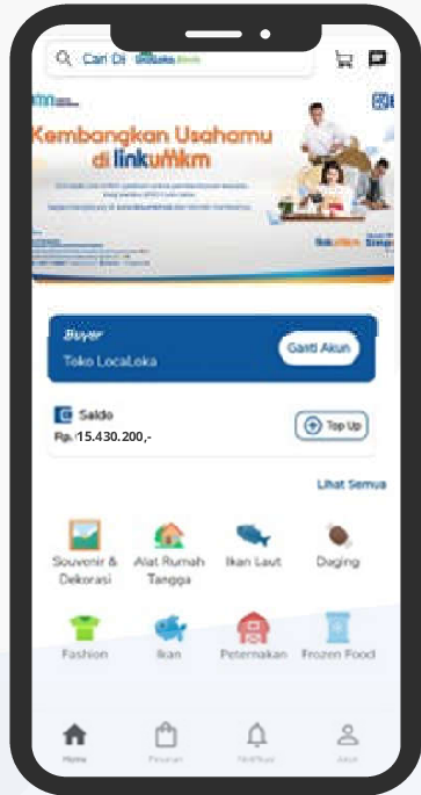
Community Approach



Community/cluster approach – effective and efficient

VS

“ Klaster Usaha as an "EMMBRIO OF MSME CORPORATEZATION" also strengthens MSME development ”



Business Cluster
Ecosystem Consolidator
throughout Indonesia to
provide sustainable expansion of customer & market access for MSME players

#BEYOND MARKET OPPORTUNITIES FOR CLUSTER PRODUCT

Update Klaster
(Okt 2022)

>13.000 Cluster

>180.000 member



Business Empowerment

- **Support** for Production, Marketing & Business Group Facilities & Infrastructure
- **Inclusion, Literacy, & Cluster Business Assistance**

- Exhibition of Business Cluster products Periodically (Monthly)
- Held at HO & RO BRI

Product Showcase
(Bazaar MantriKu)



Phase 1 Business Cluster Consolidation
"LocalLoka Store"

- **Offline store Development**



Phase 2 Business Cluster Consolidation
Online Market Place "LocalLoka Platform"

- LocalLoka **listing on the Online Marketplace**
- **Product Wishlist** based on harvest schedule
- Integrated **Payment System**



PT LocalLoka Company establishment

- **Establishment of the LocalLoka Company** as a Business Cluster consolidator
- **Agility, Valuation, & Expansion**



Thank you

Lampiran





Total 13.748

PROGRESS (s.d 31 Oktober 2022)

Industri Kreatif

3.798 klaster

Fashion / Clothes



Food And Drink



Craft / Crafts



Industri lainnya

9.950 klaster

Trading



Agriculture



Services



Farming



Plantation



Fishery



Others



Pemberdayaan Klaster Usaha

940



Pelatihan/
Literasi

268



Bantuan Sarpras
Produktif

Jenis Literasi

195

Dasar



441

Bisnis



304

Digital

Pemberdayaan Usaha

- Dukungan **Sarana & Prasarana Produksi, Pemasaran, & Promosi** Kelompok Usaha
- **Inklusi, Literasi, & Pendampingan usaha** Klaster

- **Pameran produk Klaster Usaha** secara Periodik (Bulanan)
- Dilakukan **di HO & RO BRI Selindo**

Product Showcase (Bazaar MantriKu)

Fase 1 Konsolidasi Klaster Usaha "LocaLoka Store"

- Managed by **Lembah Hijau**
- UMKM Product **Fresh Market** dalam bentuk **outlet & showcase**
- Pengembangan **Outlet LocaLoka** di RO BRI

Fase 2 Konsolidasi Klaster Usaha Online Market Place "LocaLoka Platform"

- LocaLoka listing di **Online Marketplace**
- **Product Wishlist** berdasarkan **Jadwal panen**
- **Integrated Payment System**



PT LocaLoka Pendirian Perusahaan

- Pendirian **Perusahaan LocaLoka** sebagai **konsolidator Klaster Usaha Selindo**
- **Agility, Valuasi, & Ekspansi**

*... **Konsolidator Ekosistem Klaster Usaha** di seluruh Indonesia untuk memberikan **perluasan akses nasabah & pasar** yang **berkelanjutan** bagi **pelaku UMKM** ...*

PEMBERDAYAAN DESA BRILIAN

PROGRESS (s.d Oktober 2022)

desa
brilian



Bekerja sama dengan

12 Universitas/Perguruan Tinggi

Sektor Industri Desa Brilian

Wisata dan Kerajinan

583 Desa Brilian

Fashion /
Clothes



Food And Drink



Craft / Crafts



Industri lainnya

1599 Desa

Industry



Trading



Agriculture



Services



Farming



Plantation



Fishery



Others



... BRI terus berkomitmen dalam peningkatan kapabilitas perangkat desa, pengurus Badan Usaha Milik Desa (BUMDes) dan pelaku UMKM di desa melalui Program Desa Brilian...

Teridentifikasi sebanyak **425** Desa bergerak di sektor pariwisata dan **158** desa memiliki produk unggulan desa (prukades) kerajinan ...

Soft Competency

1. Collaborative Leadership
2. Transformative Leadership

Hard Competency

1. Manajemen Keuangan Desa dan BUMDes
2. Penguatan Kelembagaan BUMDes
3. Pengelolaan Bisnis Digital
4. Entrepreneurship / Kewirausahaan
5. Teknik Komunikasi (Negotiation Skills & Public Speaking)
6. Aspek Tanggung Jawab Sosial

Tujuan Desa BRILian



Objek Pemberdayaan Desa BRILian

