

## EXECUTIVE SUMMARY

Micro Small Medium Enterprise (MSME) is one of the biggest contributors to Indonesian economic growth. However, there are many problems issued in MSME which could potentially hinder its growth. Some of the common problems faced by MSME are the difficult access to obtain capital, its low capital, and lack of knowledge in business. One of the obstacles that experienced by many MSMEs in order to obtain capital loan is the complexity and bureaucracy are to get capital loan from bank. Some of the other solutions that are done by MSME to get capital loan apart from the bank are borrowing from union and moneylenders. Union's bureaucracy and the high interest offered by moneylenders became serious problems for MSME's. Besides, there are many parameters that could not be fulfilled by MSME to make a loan application, though there are aspects that could be the parameters for MSME to get loan. Therefore, our company is established to offer a marketplace for capital owners and MSME.

The marketplace called U&I managed by PT Sahabat Usaha Rakyat is expected to become an alternative solution for investor-mentor and MSME who have in line needs, goals, and vision. With peer to peer lending concept; for the initial stage, the company will conduct an offline channel together with online channel to get potential MSME and investor-mentor to join the company. Portfolio of potential and verified MSME will be shown on the web-based platform with related information that can increase the consideration aspects for investor-mentor to invest their money or knowledge.

The main office of PT Sahabat Usaha Rakyat is located in its Sawah Besar, Jakarta Pusat; it has good access, near with the consumers and its rental price is relative cheaper than that of the other places. There are two other branch offices located in Gatot Subroto, Jakarta Selatan and Cakung, Jakarta Timur. Jakarta Pusat is chosen as its main office because its in the central of our consumer location.

This business has a big potential because only 30% of MSME that already get access for capital loan. There is gap 70% between demand and supply or there is 70% market share that has not been covered. To fill this gap, PT Sahabat Usaha Rakyat employs high competent people who have high commitment to build a system that enables MSME to get an access for capital loan.

The Expected NPV for this business is 11.174.269.451 rupiah. In most likely scenario, based on the forecast of tenth-year, the company will have IRR around 27,98% which is higher than that of the WACC (19%). Dividend will be distributed annually starting from the fourth year. PT Sahabat Usaha Rakyat has prepared mitigation for all potential risks during business activities to make this company sustained. Based on the financial projection, this business can be concluded to be feasible.