

EXECUTIVE SUMMARY

The daily life activities of the Indonesian people cannot be separated from the activities of Micro Small Medium Enterprises (MSME's) business actors or UMKM either directly or indirectly. For example, starting with activities in the morning from breakfast to find porridge or snacks, sold by traders, to activities to buy basic necessities at a shop near the house. As for the current digital era, some even do not have a store and only market their products in online e-commerce & marketplace, and do not have a business license.

In 2019, MSMEs in Indonesia reached 99.99% of all business entities, the rest are large industries. MSMEs also absorb around 97% of Indonesia's workforce. MSMEs also contribute to Indonesia's GDP by 60%. which plays a major role, and is a support for the smoothness and stability of the Indonesian national economy.

Despite the large contribution of MSMEs, they still have a number of obstacles in their economic activities. The main obstacles faced by MSME business actors are business capital, marketing and raw materials. Currently, a number of stakeholders have provided a number of solutions to the MSME's constraints in meeting business capital and product marketing. However, solutions to the constraints of MSME's in obtaining cheap and competitive capital goods or raw materials are not yet common. When MSME's want to get low prices, they have limited capital and limited capacity. This low price is one way for MSME's to be able to compete with others and with large industries for the continuity of their business processes.

Bessama is here as a solution that helps MSME's players to get capital goods and raw materials at low prices and in accordance with the capacity of these MSME's. The solution is in the form of a group buying platform among MSME's players. Bessama is also present with the value of Collaboration on Trust, we invite collaboration between MSME's, community, principle, government and other stakeholders to further strengthen the MSME's ecosystem itself.