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AND SECONDARY EDUCATION
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KIKA AND MICADO

A Teen's Guide to Business

Fitri Hasanah

Illustrated by Hilmy An Nabhany



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Kika and Micado

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Message From the Head of the Center for Book Affairs

Hello, creative children of Indonesia who love to read! This time, we bring you another collection of exciting and inspiring stories. Not only are they fun to read, but these books will also broaden your knowledge, inspire you, and shape good character. You'll also be introduced to the richness of Indonesia's diverse cultures. This book is also filled with unique and eye-catching illustrations to make your reading more enjoyable.

My dear children, a good book is one that can move and inspire us. Just like the one you're holding in your hands right now. Happy reading!

Jakarta, October 2025

Head of the Center for Book Affairs,

Supriyatno

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Foreword

Hello, friends!

School years are such fun and exciting times. It's the perfect moment to explore different productive activities that let you express your interests and talents. One way to channel those interests and talents is by starting a small business.

In this book, Kika comes up with a strategy to save money for her 12th grade class trip by starting a business. If you also have a financial goal or want to gain new experiences, you can try doing the same thing. Being a student entrepreneur takes planning and a good strategy to balance your time with studying. It may be challenging, but it's something you can definitely learn. You'll learn how Kika does it in this book.

In today's digital era, starting a business has become easier and requires little capital. You can sell products or services and promote them online. This way, you can reach customers or clients you've never met before. Running a business in the digital era is something teenagers can definitely try. Hopefully, after reading this book, you'll feel more inspired and confident to take the first step.

Happy reading and good luck with your first business!

Jakarta, October 2025

Fitri Hasanah and M. Hilmy An Nabhany

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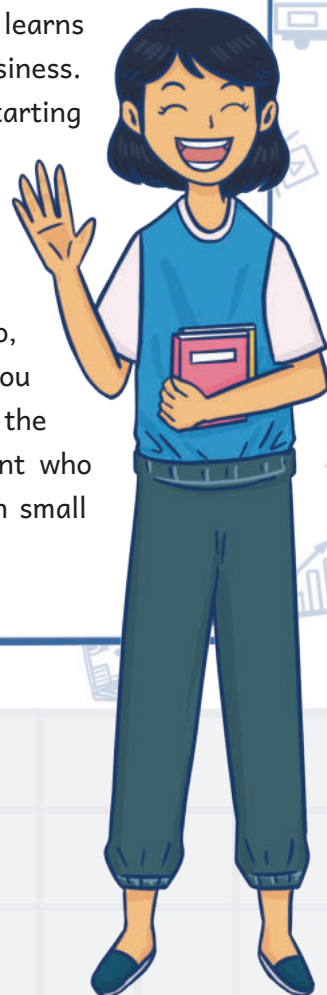
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Chapter 12

I'm a Young Entrepreneur

Hello, friends! As students, have you ever saved money for a special goal? Maybe there's something you need or a special item you've been wishing for. To get it, you'd have to start saving up first. Most students save by setting aside part of their pocket money. But did you know that students can also earn extra money beyond just saving part of their allowance?

Meet Kika, a 10th grader in high school. Just like you, she is also a teenager full of curiosity and is always eager to try new things. In this book, Kika faces challenges that she learns to overcome through running a business. Have you ever thought about starting a business yourself? Running a business can be a great way for students to earn extra income. But remember, a student's main responsibility is still learning. So, don't let your business distract you from your studies. Now, let's follow the story of Kika, a high school student who boosts her income through her own small business.



Chapter I

OH NO!

I Need Extra Money!

Money?

Class Trip?

I have no other choice, I have to find a way to save more money. I don't want the same thing that happened to my sister to happen to me, too. The scene from this afternoon was still stuck in my head.

When I got home from school, I was surprised to hear noise coming from my sister's room. Who was in there? My sister should have left for her class trip by now.



"Kika, come here," Mom called to me before I could knock on my sister's door. "Don't bother your sister. She's upset that she didn't get to go on her class trip."



Oh no, why didn't she go? Hadn't Dad already paid the deposit? Still confused, I followed Mom into the kitchen.

Mom told me what happened. Mom and Dad used their savings to cover the hospital bill when Grandma fell ill. Even after combining it with my sister's savings, they couldn't come up with enough money to cover the expenses for the class trip. This must be really hard on my sister, Mom, and Dad.



Now I was worried. In two years, would I be able to go on my own class trip? I don't want to be a burden to Mom and Dad.



Kika's Dad

Dad's company was going through a rough patch. They had to cut everyone's salaries to avoid laying anyone off. Meanwhile, Mom didn't have a fixed income either. She used to get donut orders, but lately fewer people were buying them. Her traditional powdered donuts aren't as popular as the other trendy snacks these days. She still teaches Qur'an class every day at the mosque nearby. But she does this for free to help out, not to get paid for it.



Kika's Mom

So, how can I make sure that I'll be able to go on my class trip? I barely have any money saved up, only what's left of my pocket money each day. Even if I keep saving at this rate, it wouldn't be enough for the 12th grade class trip in two years.

What else could I do? Spend less? Start a savings account? Earn money? I brainstormed as I scribbled in my notebook.



Have you ever been in Kika's position?
What would you do if you were in her shoes?

Let's see what Kika came up with. She wrote her options down in her notebook.

Ideas to save money for the class trip

- 1 Spend less! Don't buy snacks too often.
 - 2 Start a savings account.
 - 3 Earn more money
- ↓
Make a business?

Take a look at idea number three. How interesting! Do you think someone Kika's age can start a business? Have you ever had the same idea?



Business Ideas for Teens



Get to Know Yourself

Out of the many ideas Kika wrote down, which one would she choose? She needs to consider her own interests, skills, and what the market needs.



Before starting a business, it's important to get to know yourself. What are your strengths and weaknesses? How can you optimize your strengths and anticipate your weaknesses so that your business runs smoothly?

Maybe you think that the word “business” sounds too serious or something only adults do. But actually, it's not. Any buying and selling activity can be called a business. Just like Kika, you can be an entrepreneur too.



The first step is getting to know yourself. To do that, you can answer these questions below. You can also add more questions to explore your own interests and talents. Write down all your answers in your notebook. Also write down whether or not you have the necessary tools to support your interests and talents.

Name: _____ Grade: _____ Hobby: _____

My 3 Strengths:

My 3 Weaknesses:

How I know my weaknesses:

Activities I enjoy:

I can focus for a long time when:

My motivation for starting a business:

Products or services that people around me need:

This is the self-assessment Kika made to get to know herself better.

Name: Kika

Grade: 10

Hobby: Trying new recipes, using social media

My 3 Strengths:

- Friendly
- Careful
- Confident

My 3 Weakness:

- Forgetful
- Easily distracted
- Loses track of time when on social media

How I manage my weaknesses: Write things down, set reminders, plan my time, and stay focused on my purpose (especially on social media).

Activities I enjoy:

- Trying new recipes
- Chatting with friends
- Watching movies
- Cooking with Mom

I can focus for a long time when:

- Browsing social media
- Cooking
- Creating digital designs

My motivation for starting a business is: to save enough money to go on my 12th grade class trip in two years.

Consider the Market



While writing down her answers, Kika noticed an activity that kept appearing on her lists: cooking. Kika started to consider starting a food-related business. Maybe sell her own cooking or snacks?

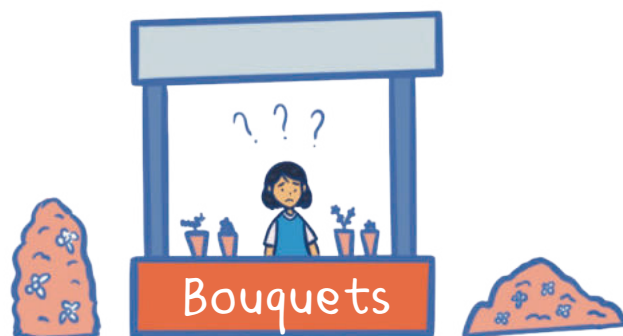
But before making a decision, Kika has to consider the market. What do people around her need? If no one was interested in what she sold, surely her business wouldn't last long.

High demand,
but no skill.



Example: Many people want help with games, but Kika isn't good at gaming.

Skilled, but low demand.



Example: Flower bouquet business in her village area.

What kind of events near Kika's house need a large number of snacks? At special events like rotary savings club* get-togethers, celebrations, parties, and Qur'an classes**, usually a lot of food is served. These events could be a potential target market for Kika. Especially because there are many young families nearby with little children who like to throw parties.

Kika can also consider her friend group as a target market. Group work, class events, or surprise parties usually need tasty, appetizing, and affordable snacks.

Aha!



Products or services that people around me need are snacks for special events.

One idea is now clear. But Kika still needs to figure out what kind of snacks to make.

What about other business ideas? Kika still needs to consider other business opportunities one by one. To get a better picture, Kika expresses her ideas in a mind map (see page 10). This will help her make a better decision.

- * In a rotary savings club or *arisan*, friends or family put in the same amount of money each month, then one person gets all the money that month. The next month it's someone else's turn until everyone has had a turn.
- ** A Qur'an class or *pengajian* is a gathering for learning about Islam through reading, stories, and prayers.

This is how Kika maps her ideas to find the most suitable one.

Information
I: Interest
S: Skill
M: Market

Multimedia

Illustration

I: ???
S: None
M: There is a demand, but not a lot

Content Creator

I: Not confident enough
S: ???
M: A big audience

Digital Design

I: Likes designing
S: Can use templates from apps
M: Lots of people can do it too

Photo for paid platform

I: Interested in trying
S: Not experienced, but phone camera is decent
M: Not sure if there's a demand

Fan Merchandise

Fan Souvenirs

I: Not interested
S: Fairly skilled
M: Very popular

Side Dishes

I: Likes it
S: Can learn from Mom
M: A lot of similar business nearby

Cakes

I: Really likes it
S: Used to helping Mom out
M: People like Mom's cakes, especially her donuts.

Food

Costume rental (cosplay)

I: Don't know much about cosplay
S: None
M: Don't know

School subjects

I: Not confident enough
S: Lacks skill
M: Some people are interested

Hobby/after-school clubs

I: Not confident teaching
S: Has some skill
M: Not popular. Who would be interested in a cooking class?

Bracelets

I: Not much interest
S: Can do it
M: No longer trendy

Tutoring

Flower Arrangements

I: Likes it
S: Fairly skilled (has tried it before)
M: Not popular

Handicrafts

Game booster and Avatar design

I: Doesn't like playing games
S: Lacks skill
M: Many teens look for this

Gaming

Which business idea should she choose?



After looking over her mind map, Kika sees an opportunity in a food-related business. She can continue her mom's donut business. But is that a realistic idea? She needs to think about it more carefully.

This is Kika's thought process in developing her donut business idea.

Mom's Donuts



Classic donuts with powdered sugar, sprinkles, or cheese. The popularity of these types of donuts are decreasing these days. Their big size causes people to be full quickly and maybe lose interest.

Mini Donuts

Small-sized donuts. Customers like them because they feel they get more for their money. Perfect size for snacking. Need more variation in shape and flavors.



Character Donuts



Mini donuts with toppings that can be customized to the customer's request. Good for gifts or party treats. Fun for all ages with designs similar to famous brand donuts.



Donut Tower

An alternative to cake or rice cones* for special occasions. Unique and easy to share at parties.



Mini Character Donuts (Micado)

* A rice cone or *nasi tumpeng* is a traditional Indonesian cone-shaped rice dish served with tasty side dishes for special celebrations.

There are so many business ideas that teens can explore. If you were to start a business, which idea would you choose? Be sure to put your interests and skills into consideration.

- **Explore your own business ideas!**
-

Important points to remember when choosing your business product/service

- Start with a hobby or interest
- Look around and find out what people need
- Think about product availability and shelf life
- Check out the latest trends



Chapter II

Finding a business idea that's **"UNIQUELY YOU"**



Kika has decided to start a mini character donut business. After considering many ideas, Kika finally came to the conclusion that this mini character donut business suits her best.



This business matches her hobbies, her family background, and the interest of the people around her.

What about you? Have you decided what kind of business suits you best?



Validate Your Ideas

After exploring your strengths, weaknesses, and interests, you need to make sure that your business idea can really work and make a profit.

You'll need to think about how to turn your idea into a real (concrete) business activity. Consider the new conditions you'll have to face – like offering your product, managing finances, even balancing school and business. You need to be ready for all of that.

Here's an example of a worksheet to help you prepare for your business.

Get Ready!

The product/service I want to sell is

What sets my business apart from others is

A suitable price for my product/service is

My promotion strategy is

My plan to manage my finances

My plan to meet and connect with new people

My plan to build good relationships with others

My plan to offer my product to others

My strategy to balance school and business

You can copy this worksheet and fill it out in your own notebook. As an example, here's what Kika wrote down in hers.

The product I want to start selling is mini character donuts (with customized toppings) with the help of Mom.

What sets my business apart from others is that it's a simple dish but gives off a premium feel, making it perfect for special events.

A suitable price for the character donuts:

Mini-sized donuts (box of 12) Rp30,000
Standard-sized donuts (box of 6) Rp30,000
Toppings and decorations can be customized

My promotion strategy is giving out a 10% discount for a minimum purchase of 2 boxes.

My plan to manage my finances:

Spend less and make a habit of saving in a special wallet at home. I have a bank account and a digital wallet, but I'm not used to saving my money there yet.

My plan to connect with new people:

Exchange social media when meeting someone new. I'll also help out Mom more often with Qur'an class so that I can get to know more people in the neighborhood.

My plan to build good relationships with others:

Be friendly and say hi to friends I haven't seen in a while to ask how they're doing (not just when I want to promote my products).

My plan to offer my product to others:

Promote to my school friends, friend groups, and people in the neighborhood through Mom's rotary savings club gatherings and Qur'an class parent meetings.

My strategy for balancing school and my business:

I'll take orders for mini character donuts during school holidays and weekends. On school days, I'll focus on studying and doing my homework while I collect orders. I'll try to finish my assignments before the weekend so I can make and deliver the donuts. Later, after the business starts growing, I'll consider taking a few weekday orders too.

Analyze Your Business Idea using SWOT Method

If you want to further analyze your business idea, you can use the SWOT method. SWOT is a method that analyzes Strengths, Weaknesses, Opportunities, and Threats.

Answer These Questions to Analyze Your Business



(Strengths)

1. What are some of your business's strengths?
2. What advantage do you have over other business owners?
3. What sets your business apart from others?
4. What strategy will you use to compete with other businesses?



(Weakness)

1. What are some of your business's weaknesses?
2. What does your business need to improve?
3. What things can you avoid or prevent so they don't hold your business back?
4. What makes you feel like you're at a disadvantage compared to other business owners?



(Opportunities)

1. What opportunities does your business have?
2. How does your environment support your business?
3. What kind of technology supports the growth of your business?
4. What trends, community changes, and lifestyle supports the growth of your business?



(Threats)

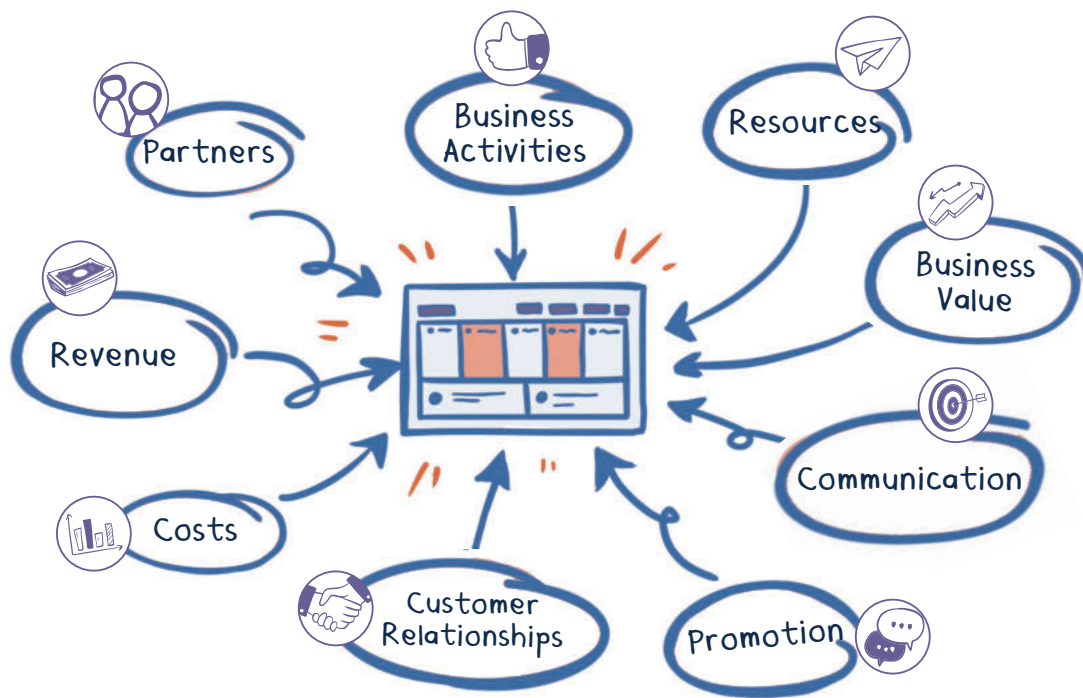
1. How can a competitor's product be better than yours?
2. What strategies do your competitors use for their products?
3. Are there any changes in the community that could disrupt your business?
4. Does your financial situation directly affect your business?



Business Model Canvas

After choosing a business idea to pursue, you can start planning it using a Business Model Canvas. A Business Model Canvas is a thinking tool that breaks down a business idea in a clear and simple way. This method was introduced by Alexander Osterwalder in 2005 through his book, Business Model Generation.

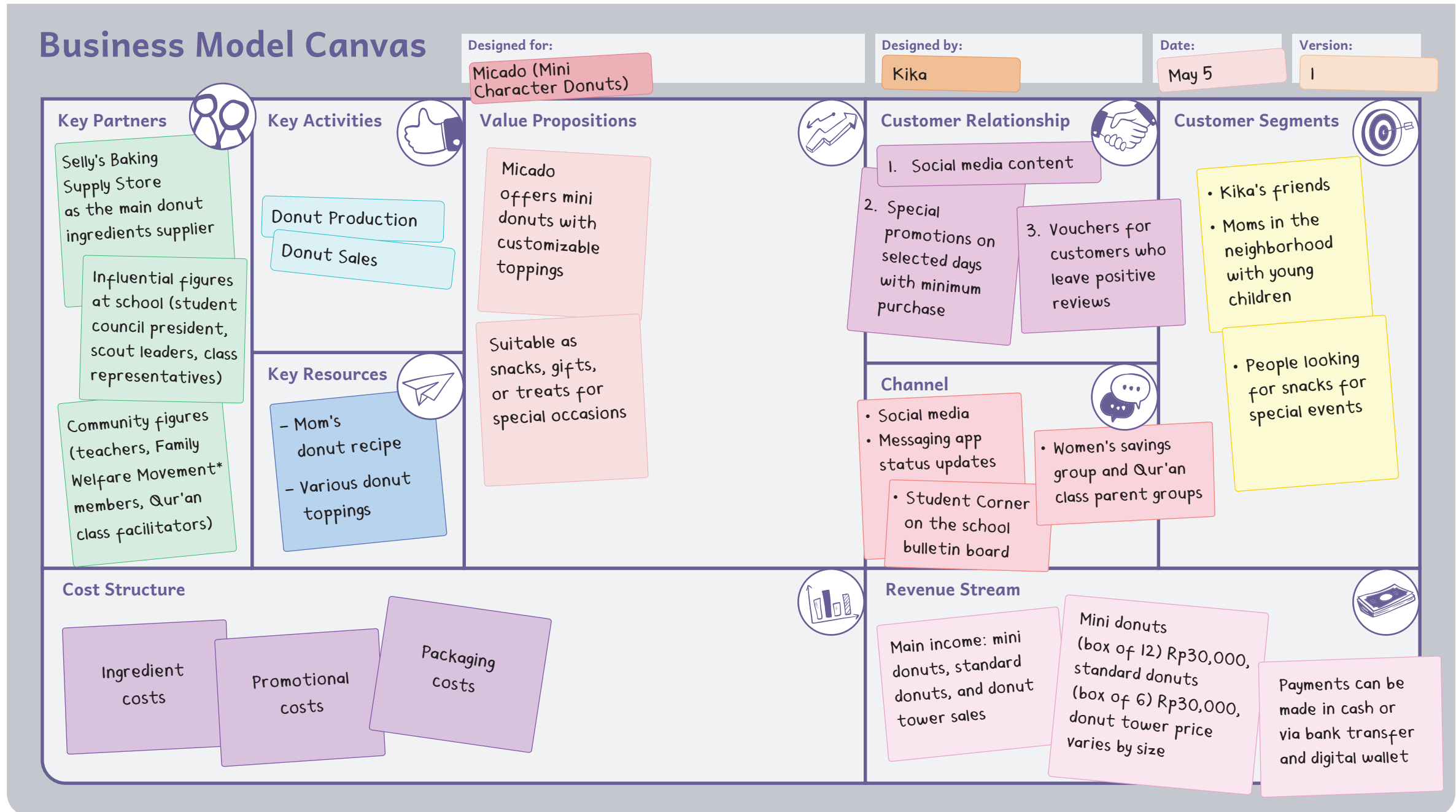
Using the Business Model Canvas, you can describe your business as a whole using a simple layout. The Business Model Canvas has nine parts that describe how a business operates.



Here's the framework for a Business Model Canvas

Designed for:			Designed by:		Date:	Version:
Key Partners - Partners are people or organizations that play an important role in your business, such as suppliers, delivery services, and others. - Who are your trusted suppliers? - Why do you choose them over the others? - Are there any influencers who can help boost your sales? - Which delivery service do you rely on most? - Who else can speed up your business process?		Key Activities - What kind of activities can increase your business value? - What marketing strategies can you use to reach your targets? - What will you do if your business goes through a rough patch?		Value Propositions - What added value does your product/service offer? - What problem are you trying to solve with your product/service? - What product/service are you offering to customers? - What unique features does your product/service have?		Customer Segments - Who will buy your product? - What are the characteristics of the people who will enjoy your product most? - Who are the customers who are likely to make repeat purchases?
Key Resources - What key resources are needed to keep your business running smoothly? - What business assets/keys can't be easily replaced?		Customer Relationship - How will you build good relationships with your customers? - How will you make sure your customers are satisfied? - How will your customers stay loyal to your product/service?		Channel - What strategies and media platforms will you use for marketing and advertising? - How will people find out about your product/service? - How will your product/service reach your customers?		Revenue Stream - Where does your business income come from? - What's a suitable price for your product/service? - How much are your competitors charging for the same product/service? - How will customers make their payments?
Cost Structure - What are your most important expenses? - What expenses will be spent on promotion? - How much does it cost to rent a space? - How much is your profit after all expenses are deducted?						

Here's the Business Model Canvas that Kika created for her business, Micado.



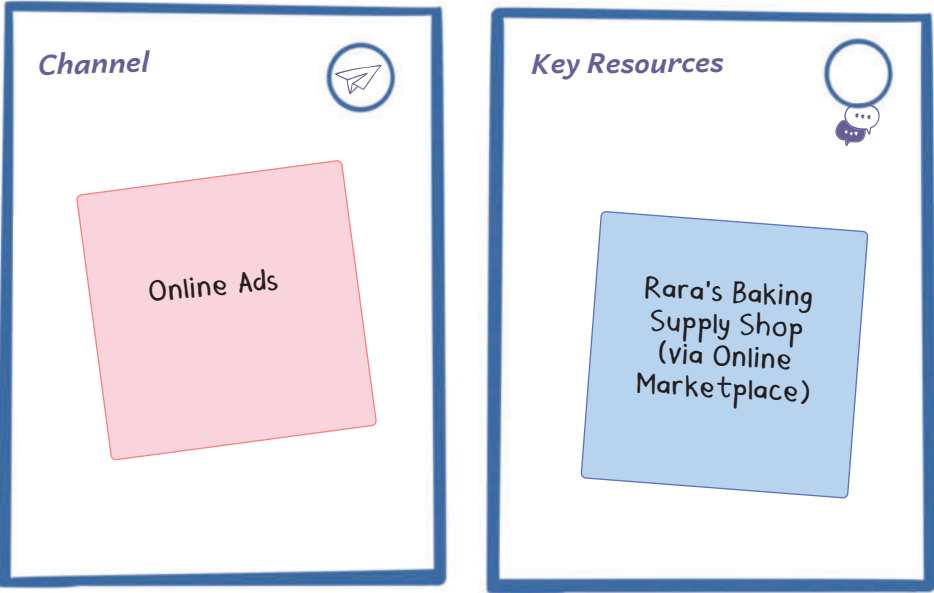
* The Family Welfare Movement or *Pembinaan Kesejahteraan Keluarga* (PKK) is a community-based program usually organized by mothers

in the neighborhood that focuses on family health, education, and community improvement.

This Business Model Canvas can be updated according to business conditions or changes in planning. If you make a large Business Model Canvas to display on your wall, you can fill it out using removable sticky notes so it's easier to make changes in the future.



If Kika decides to add a new promotion plan using online ads as her business grows, she can add this to the Channels section. If she finds a trusted store on the online marketplace to buy ingredients for Micado, she can also add that to the Key Partners sections.



Chapter III

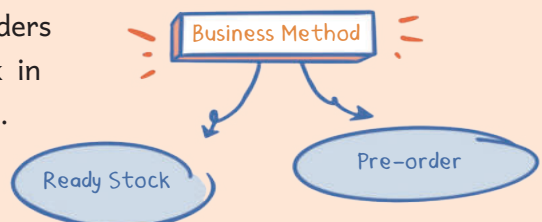
How Does Your BUSINESS RUN?



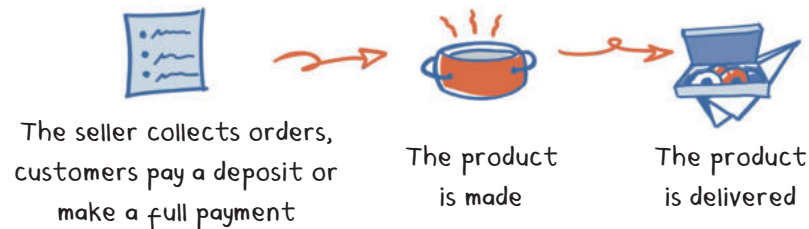
Capital?

Kika has already decided on the business that she wants to pursue. She's also laid out her plan using the Business Model Canvas. So, what comes next? Can Kika start making donuts right away? Or should she collect orders first?

As a business owner, Kika can choose to take pre-orders by collecting orders beforehand or preparing ready stock in advance that can be bought directly. Just like Kika, you need to understand how each business method works before deciding which one to choose.



Low Capital? Try Pre-Orders



This method involves collecting orders beforehand and producing items based on demand. The product will be delivered at the time agreed upon when the order was placed.

Advantages

- A deposit can be requested upfront as a confirmation from the customer. This money can serve as extra funds for the seller.
- Products are more likely to sell, since customers are already secured from the beginning.



Disadvantages

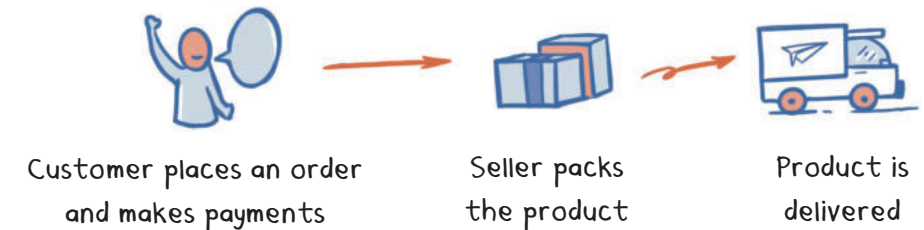
- Not suitable for customers who need the product instantly.
- There's a risk of disappointment and cancellation from the customer if the product isn't ready on time.
- Some customers may not follow through or disappear when the order is complete.



Examples of businesses suitable for pre-orders:



Ready Stock, Fast Delivery



This method involves selling products that are already in the seller's inventory. The product can be delivered as soon as the customer makes payment.

Advantages

- Customers are guaranteed that the product is available
- Customers can quickly receive their order
- Potential customers can directly see the available product

Disadvantages

- Requires funds upfront to prepare ready stock.
- Needs space to store products.
- There's a risk of items getting damaged or expired while in storage.

To reduce those risks, Kika and Mom decide to run Micado through pre-orders. They'll promote the product and collect orders for a specific date. Any interested buyers can pay a deposit as confirmation. This deposit can help cover the cost of making the donuts.

What about you? Which sales method works best for your business?



The Heroes Who Help Deliver Your Product

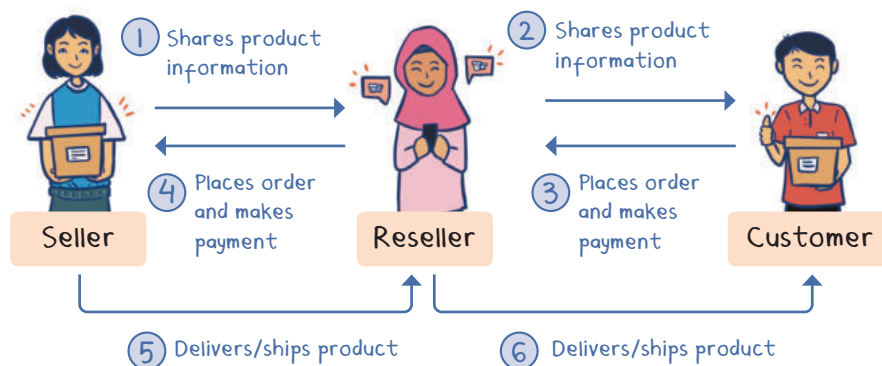
When running a business, the sales of your product/service can be supported by distributors/agents, resellers, dropshippers, or affiliators. Each of these roles play an important part in giving out product information to the customer in different ways. Product/service information can be shared directly or indirectly (such as through social media or online marketplaces).

Distributor/Agent



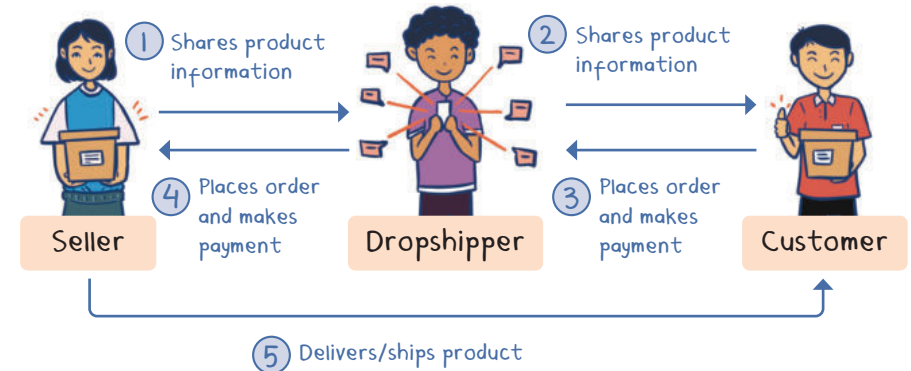
Distributor: An individual or organization that distributes goods to multiple customers or locations.

Reseller



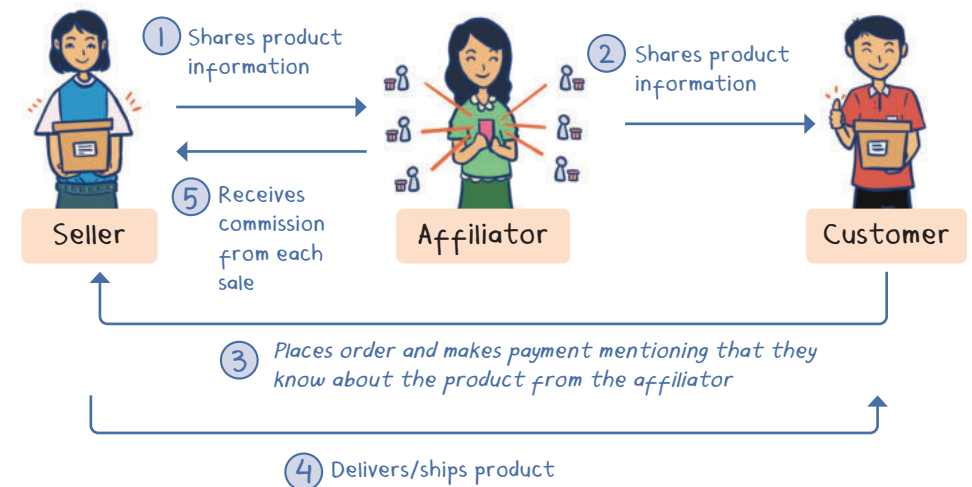
Reseller: Someone who helps sell a product made by a producer. The producer sends stock to the reseller, and the reseller delivers the product to the customer once an order is made.

Dropshipper



Dropshipper: someone who sells products without keeping any ready stock.

Affiliator



Affiliator: Someone who promotes someone else's product online and receives commission if a sale is made using their link or code.

Marketing products with the help of agents, resellers, dropshippers, and affiliators means involving multiple roles. They act as business partners who help extend the reach of your product distribution. To ensure smooth operations, business owners need to have a clear standard operating procedure (SOP) when working with these partners.



Chapter IV

Getting your FUEL READY



20



Every business needs some “fuel” to get going. In this case, “fuel” means the essential things that must be ready before a business can run.

For Kika’s business, Micado, the fuel includes the ingredients to make the donuts and the supplies to pack them. In this digital era, she has the option to buy the ingredients online (via the internet) or offline (by directly going to the store).

As a young entrepreneur, Kika needs to choose the best option for buying the materials she needs. After surveying baking supply stores and online marketplaces, she finally decided which ingredients and supplies to buy online and which ones to buy in person.



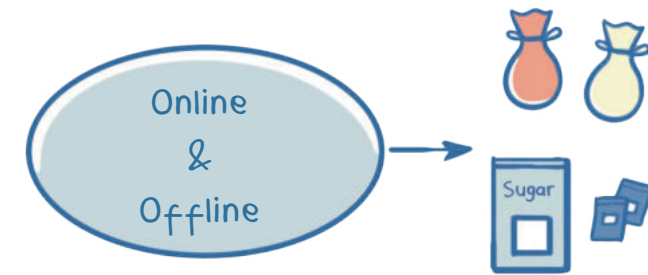
These days, business owners have the option to shop both online and offline. Before deciding where to buy your supplies, consider the cost, time efficiency, and product quality. Also think about how much you're buying. Making purchases in larger quantities can save you shipping expenses, and you don't have to worry about items running out of stock. However, be careful not to overstock so that products don't expire, get damaged, or take up too much space.

Prepare Your Strategy Find the Best Quality

Online	VS	Offline
		
• Shop anytime, anywhere • Discounts may apply depending on the store or marketplace • Discounted or even free shipping fees • Easy to compare similar products across stores (price, distance, customer reviews) without wasting much time • May include admin fees		• Requires time and energy to visit the store • Requires transportation costs • You can see and feel the product in person • You can taste (for food) or try (for clothing, electronics, etc.) on the spot • You can negotiate prices directly

Fun Fact

Online shops often offer special deals on twin dates (same date and month) and on the 25th of each month!



Just like Kika, you can do your own research to decide which supplies to buy online or offline. What should you keep in mind when shopping online? Check out the tips below.

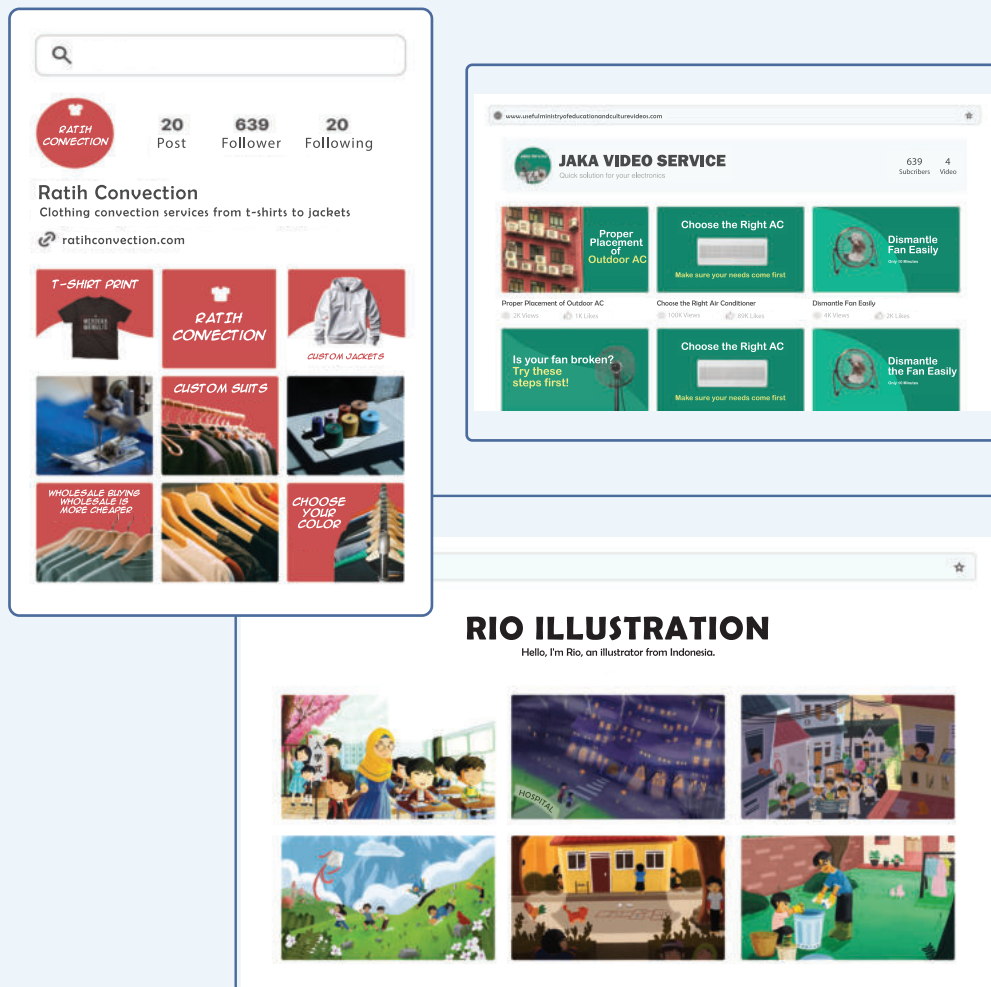
Things to Consider When Shopping Online

- ☒ Check the product rating
- ☒ Read reviews from previous customers
- ☒ Look for promo codes
- ☒ See if there are any discount vouchers
- ☒ Watch for special deals or flash sales
- ☒ Use filters to sort by lowest price
- ☒ Filter by nearest location
- ☒ Try the "bargain" feature



Build a Portfolio That Pops, Make the Clients Stop!

If your business offers a service, having a portfolio is a great way to convince potential clients. A portfolio showcases the work you've done before and serves as the "fuel" that powers your service. A strong portfolio builds trust and makes people more likely to choose your services.



Portfolios play an important role in showcasing your work. As a student, joining competitions in areas you're passionate about is a great way to build your skills and accomplishments. If those achievements relate to your business field, they'll add even more value to your portfolio.

Pick the right format based on the type of service you offer. A portfolio for illustrations will look different from one for video editing. Choosing the right platform makes it easier for clients to see your work history. Be sure to display your projects starting from the most recent ones.



You can use free websites and platforms to create your portfolio.

Here are a few you might try to create your portfolio:

-  Behance
-  LinkedIn
-  portfoliobox.net
-  clippings.me
-  journoportfolio.com
-  clicky.id



Glossary of Online Buying & Selling

- **E-commerce:** the distribution, selling, buying, and promoting products or services using electronic systems like the internet, TV, or other digital platforms.

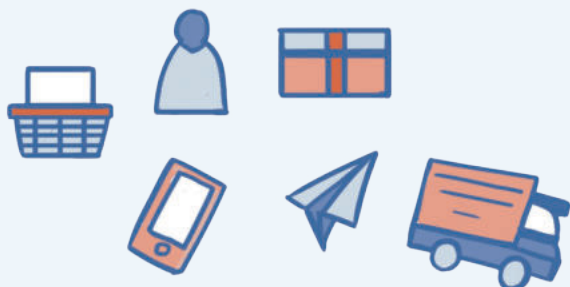
- **Marketplace:** A platform that connects buyers and sellers, part of the wider e-commerce ecosystem.
- **Ready Stock:** Item is available and ready to ship.
- **Tracking Number:** A shipment ID provided by the delivery service to track your package.



- **PO/Pre-order:** The product is made only after enough orders have been collected.
- **Pick Up:** when a courier collects a package from the seller
- **Sold Out:** the product is out of stock.

- **Booked:** the product is reserved for a customer.
- **Invoice:** A document listing the transaction and payment details, sent by the seller to the buyer.

- **Refund:** Money returned to the buyer, usually due to an issue.
- **CO/Check Out:** The buyer completed payment on the marketplace.
- **TT:** short for telegraphic transfer, an electronic method of transferring funds.
- **Keep:** when a buyer asks the seller to hold an item for them.
- **Hit and run:** irresponsible buyers who place an order but then disappear without completing payment or responding.

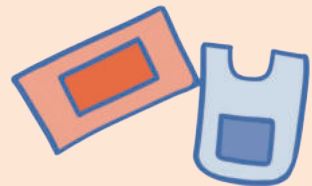


Chapter V

Safe and Appealing PACKAGING



Packaging plays an important role in a business. Besides protecting the product, it also communicates its value and builds the brand's image to the buyer. An eye-catching design can even spark interest and boost sales.



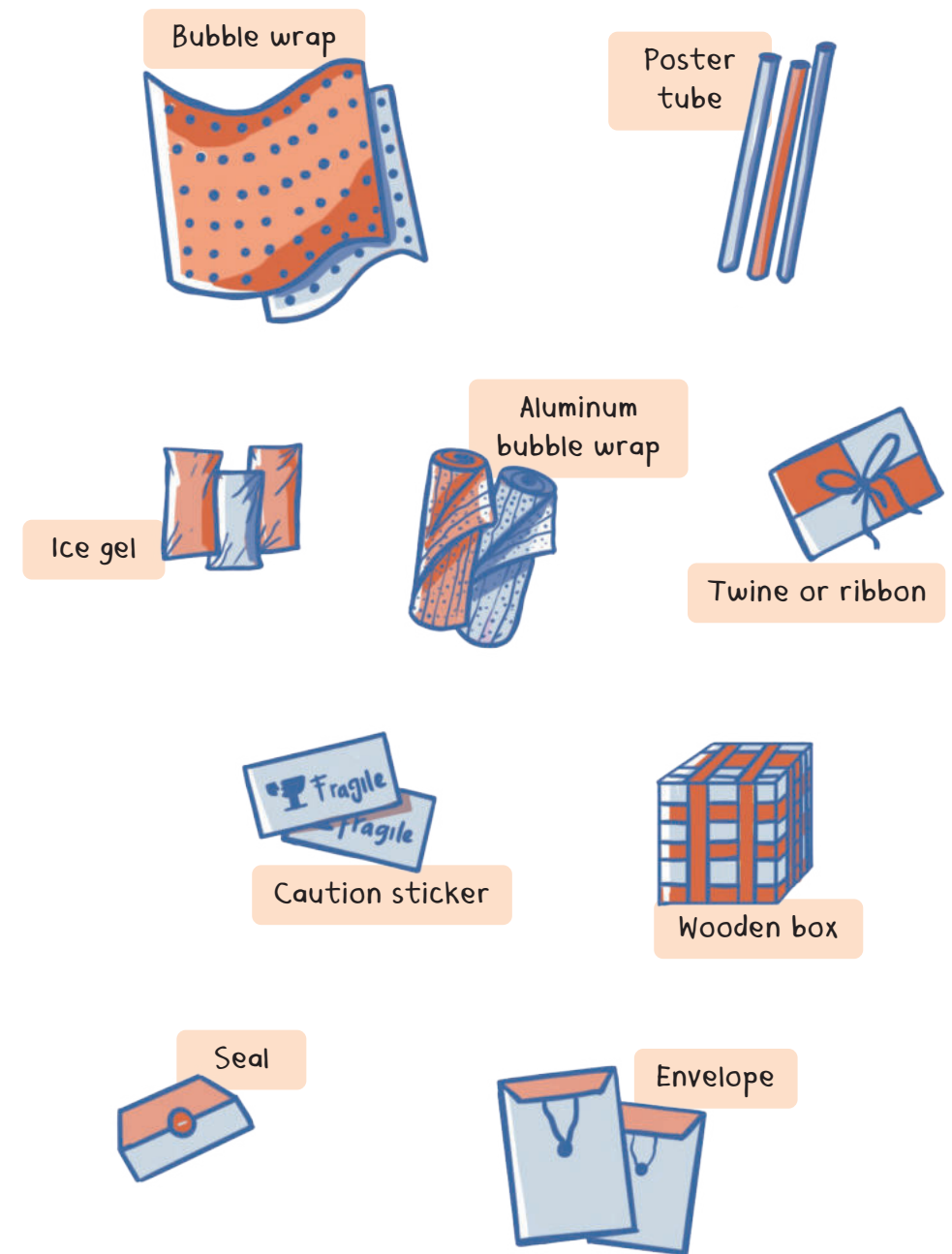
So, what should be considered when designing packaging? Let's take a look at how Micado's packaging was designed.

Different Types of Packaging

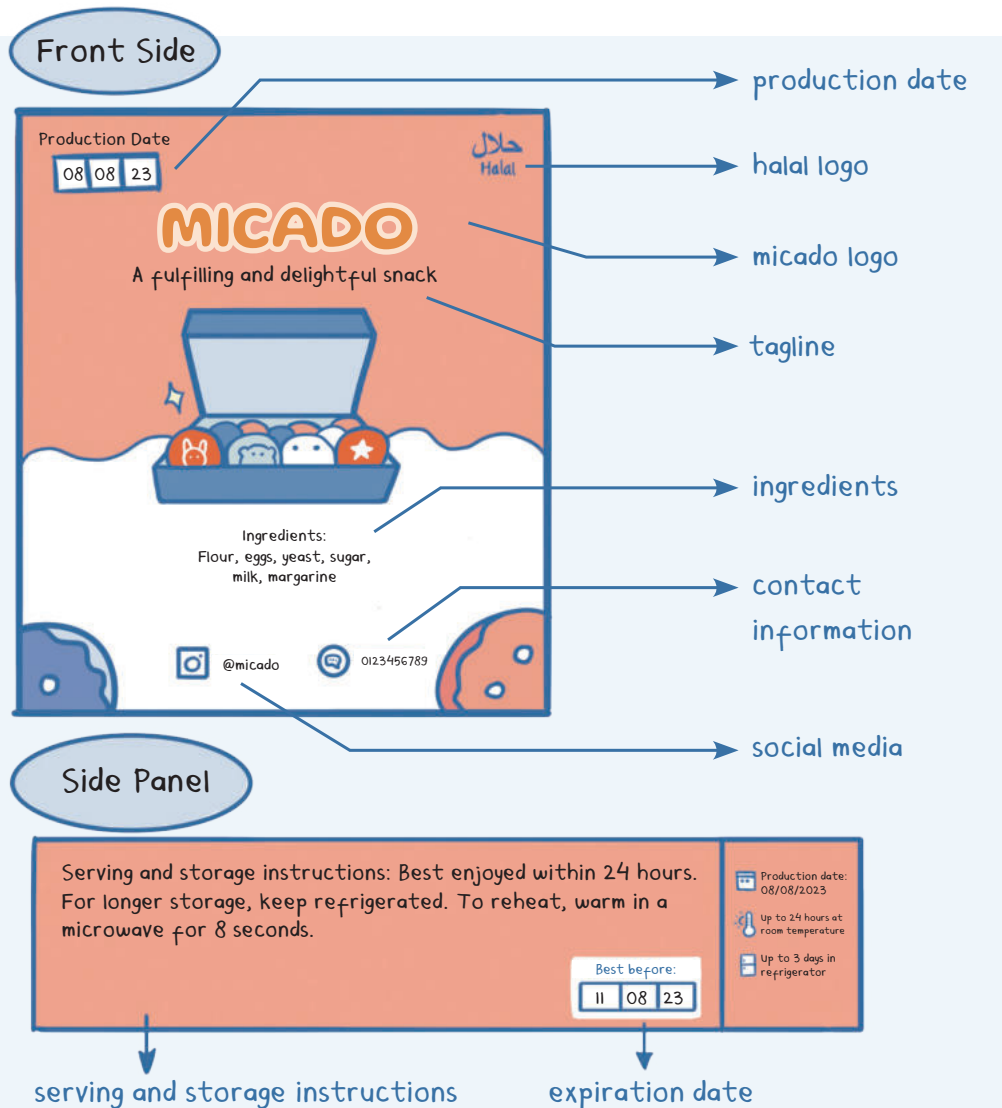
Product Packaging



Delivery Packaging



Micado's Packaging Design (Packaging Anatomy)



Many customers want to be sure that the food they buy is halal. That's why Kika needs to make sure all her ingredients are halal.



The home-based donut business Kika runs falls under the category of Home Industry (*Industri Rumah Tangga/IRT*). Eventually, she'll need to apply for a Home Industry Food Certificate (*Pangan Industri Rumah Tangga/PIRT*) and halal certification. These certifications are important to build customer trust. Personal commitment should be backed by official recognition from trusted authorities.



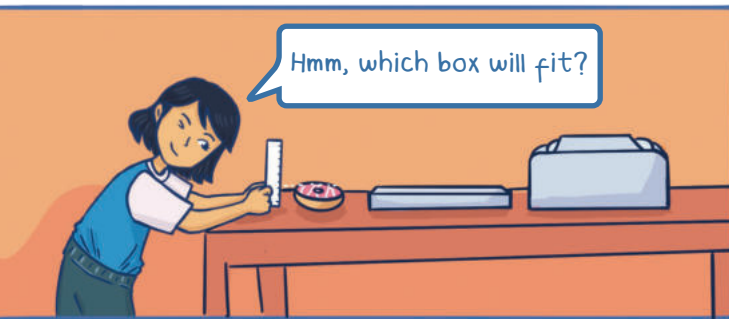
How To Choose The Right Packaging for your Product

Protective Function:

Choose packaging that keeps your product safe

Each product has different characteristics. Some are solid, liquid, powdered, dry, or oily. The main purpose of packaging is to protect and keep it in good condition until it reaches the customer. You can design your packaging to be as unique and eye-catching as you like, but if it doesn't keep the product safe, it's not doing its job. Without good protection,

products can get damaged easily.



Aesthetic Function:

Choose packaging that leaves an impression

Unique or personal packaging often leaves a lasting impression on the buyer. Try adding a ribbon or twine to your packaging. Including a personal note can also add a thoughtful touch that makes the buyer feel special.



Ergonomic Function:

Choose packaging that's easy to carry and store

Every customer has their own schedule and activities. After making a purchase, they might take the product on the go, serve it right away, or gift it to someone else. That's why packaging should be easy to carry around or store. Avoid packaging that makes it hard for the buyer to handle the product.



Shipping Function:

Choose packaging that can handle long-distance travel

Sometimes your product needs to go the distance—being shipped, stacked during distribution, and passed along through agents, resellers, until finally reaching the customer. Consider packaging that can withstand all of that. This might include your regular product packaging or additional shipping layers to keep everything safe and intact.



Informational Function:



Package with care, make sure the info's there

Always include key details about your product on the packaging. At the very least, add the product name or brand and a contact number for orders. This makes it easy for anyone who receives the product to make a repurchase.

Eco-Friendly Function:

These days, packaging waste is a big problem for the environment. Consider switching to eco-friendly materials and reusing packaging whenever possible. Reusable packaging should be opened carefully so that it can be used again, helping to reduce waste.

Choose packaging that's good for the planet



You can also show appreciation to customers who bring their own containers or shopping bags. Offer a free product sample, a discount voucher for their next purchase, or another reward. Not only are you helping the planet, you can also turn this into a promotional opportunity as well.

Economic Function:

Choose packaging that suits your business budget

Cost is always an important consideration for any business owner. Based on the previous factors and your current business condition, you can decide which packaging option works best for you.



After weighing her options, Kika decided to package her donuts using cardboard boxes and add food labels. What about you? Have you found the right packaging strategy for your product?

Tips for Safe and Stylish Shipping:



Use cardboard boxes or bubble wrap to protect products from impact during delivery



Add labels or stickers to remind couriers to handle with care



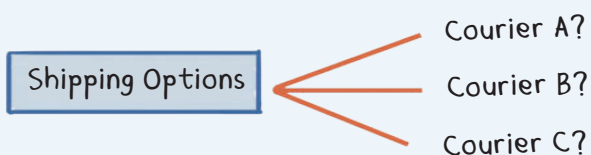
Use ice gels for frozen food or drinks



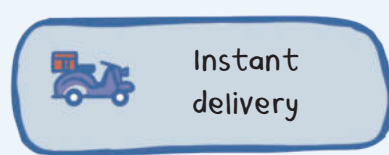
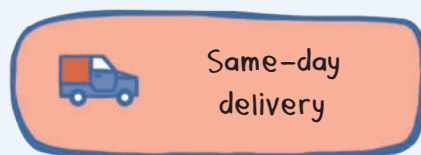
Add corner protectors when using cardboard boxes for extra safety

Choosing a Delivery Service

As a business owner, it's important to understand the different types of delivery services so you can choose the one that best fits your product.



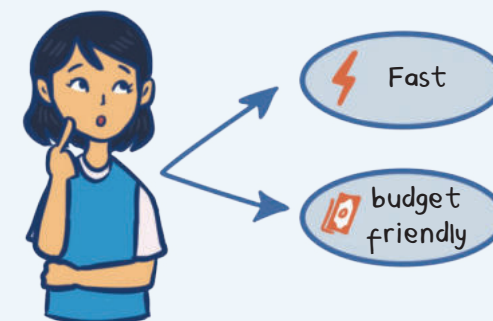
If you're selling perishable food, use a same-day delivery service. Make sure the food is properly packaged so it stays fresh and presentable by the time it reaches the customer. For food that shouldn't be turned upside down such as decorated donuts, dimsum with sauce on top, or meat and vegetable salads, instant delivery is the best option to keep the food fresh and looking great.



If your products are non-perishable items, you can use a variety of courier services. You can drop off your package at a courier outlet or choose a service that offers pickups from your home.



It's important to understand the different delivery services available. Some customers may need their orders delivered quickly within the same day. Other customers may prioritize low shipping costs over speed.



For larger shipments, you can opt for cargo services – either from your regular courier or a dedicated cargo provider. These services typically require a minimum weight of 10 kg per shipment.

	Courier A	Courier B	Courier C
Price	Rp10,000	Rp15,000	Rp8,000
			✓



Sometimes you'll need to compare shipping fees between couriers. This is now easy to do, just use an application to check shipping rates. There's no need to visit each courier individually. You'll be able to see the shipping fee to your customer's location and share the cost with them before sending an invoice.

Most courier companies also have their own applications. These applications not only make shipping easier, but also often offer special discounts on delivery fees.



Here's a tip, if your courier has an application for booking deliveries, try checking the rates through it. Many couriers offer exclusive app-only promos for orders placed directly in their platform.

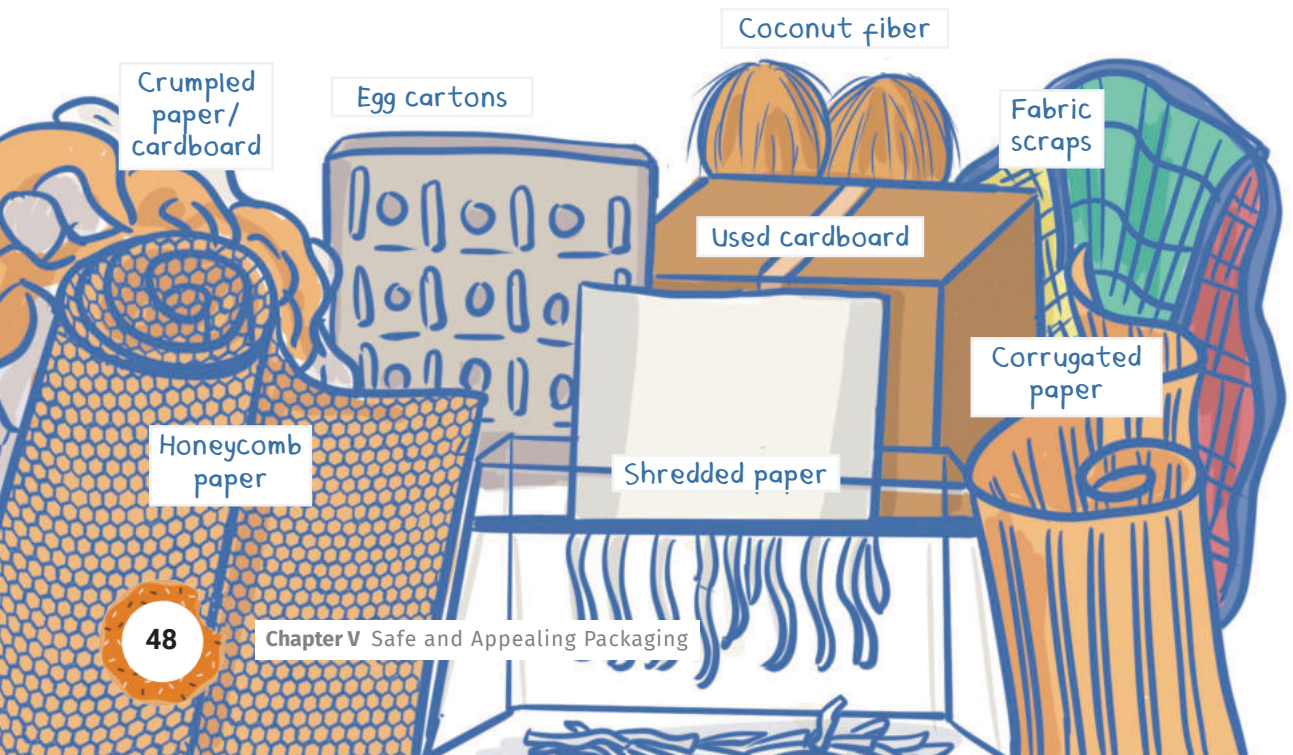


Economical and Eco-Friendly Packaging Alternatives

Did you know that there are many alternatives to bubble wrap for protecting your products? Some options are both cheaper and more environmentally friendly. For example: used cardboard, fabric scraps, coconut fiber, egg cartons, crumpled paper or newspaper, and shredded paper. These materials can be great packaging options, especially for non-food items.

When you receive packages, whether for supplies or other items, try to open them carefully so the packaging can be reused. While new and pretty packaging is nice, reusing old packaging is not a bad thing. For small business owners with limited funds, this can be a smart packing strategy as long as the materials are still in good condition.

New business owners can also opt for new eco-friendly materials like honeycomb paper, gummed tape, or paper tape. Just remember to include packaging costs in your business expenses. That means factoring them into the product price so the cost is shared with your customers.



Chapter VI

Hey, Check Out MY BUSINESS!

Pre-Order Mini Character Donuts

Hi there! Looking for a tasty, affordable, and filling snack? You've got to try the variety of donuts from Micado.

Budget-friendly, customizable toppings, and you can even request your favorite character designs! There are limited slots to only 20 boxes available for this first pre-order. Secure your spot now!

Menu:

- Mini Donuts (Box of 12)
- Regular Donuts (Box of 6)
- Donut Tower (Custom size)

Special toppings/character design available by request

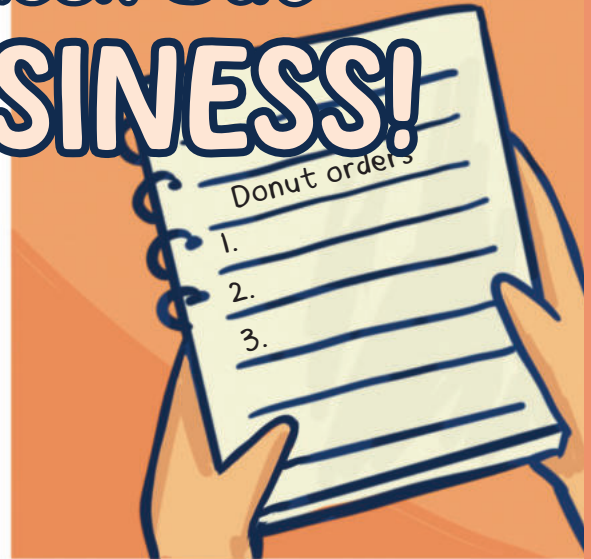
Get 2 boxes for 10% off

Ready for delivery on Sunday, July 28

Order now: Kika – 0812345678

Micado: Great for snacks or party treats... [Read more](#)

10.00



Ranu, did you read my message?

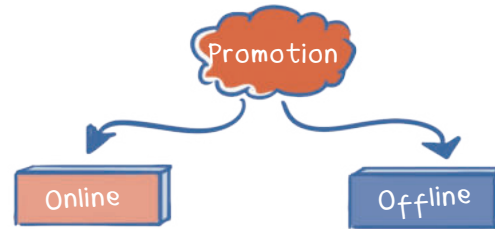
I didn't feel like it, Kika. It was so long.



Promotion plays a key role in introducing your product to the market. Once people know about it, they might be interested, make a purchase, and even recommend it to others.

Promote Online or Offline, Make Sure Your Product Shines

There are two main channels you can use to promote your product, online and offline. Online promotion relies on an internet connection, while offline promotion involves direct interaction.



Online Promotion

Hint Cost-effective by using digital media



Reaches potential customers you've never met before



Customers responses are recorded digitally



Focuses on content, often using storytelling to introduce the product



Requires building trust with customers who haven't seen or interacted with the product in person



Example:

- Social media
- Photos
- Videos
- Digital posters
- Broadcast messages

Offline Promotion



Customers can see, touch, or even try the product in person



Great for connecting with people around you



Customers responses can be observed directly when presenting the product



Focuses on showing the product's details



Customers can make instant purchase decisions based on offers or printed materials



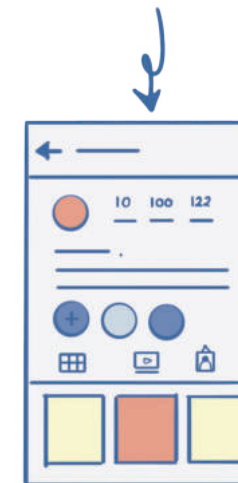
Example:

- Word of mouth
- Brochures
- Posters

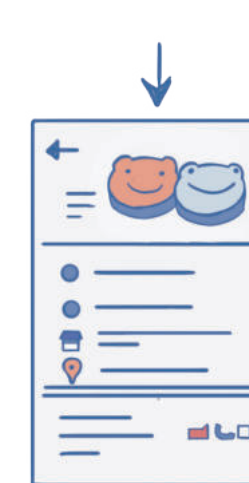
Kika used both online and offline promotion methods. The first thing she did was create business accounts on different platforms. Here's what she set up in the early stages.

Kika's Strategy

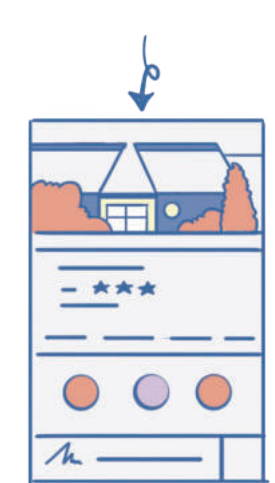
Created business accounts on social media



Switched her messaging app to a business account



Registered her business on map and search applications



Having an official website is definitely recommended. However, just like Kika, you can start by making the most of your social media and messaging apps first.

You can always create a website later, once your business grows and it becomes necessary to support your operations. At this early stage, Kika created a short, easy-to-read link to make it easier for potential buyers to contact her. She added this link to her social media profiles and promotional posters.

Kika chose this link:

aplikasipesan.me/628123456789

She could also use other link shorteners such as,

bit.ly/ordermicado

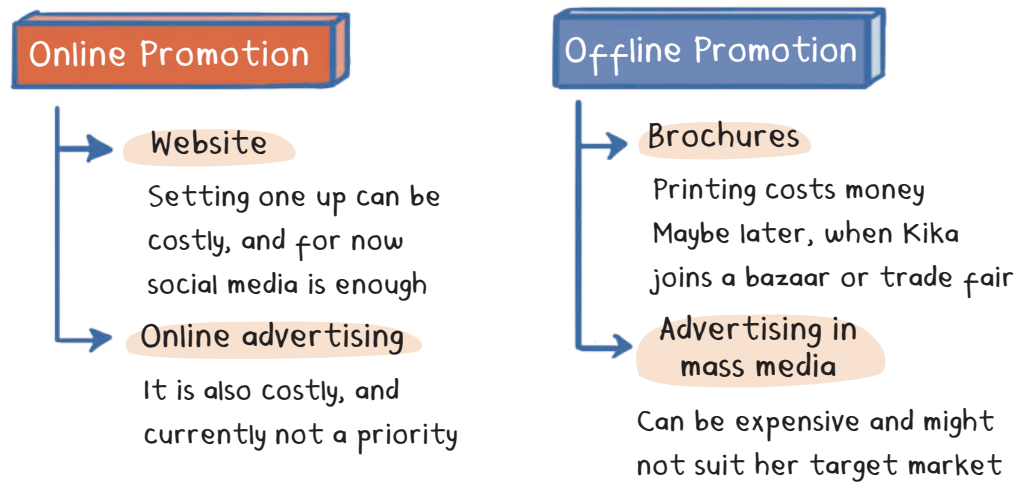
tiny.cc/ordermicado

s.id/ordermicado

Next, Kika designed a poster to help promote her business both online and offline.



There are some promotional methods Kika hasn't tried yet:



Interesting advertising doesn't have to sound like a direct promotion. Good copywriting can take the form of storytelling – it can build empathy, highlight a need, and make readers feel a personal connection to what's being shared. The goal is still the same as direct advertising: to encourage potential customers to buy the product or service. But through storytelling, people are slowly drawn in and begin to feel connected to the product being introduced.

On social media, storytelling is especially important. People tend to lose interest if the content always feels like an ad. Posts that tell a story can slowly attract people to your product. There are specific techniques you can learn when writing your ad copy.



Copywriting

What should you pay attention to when copywriting?



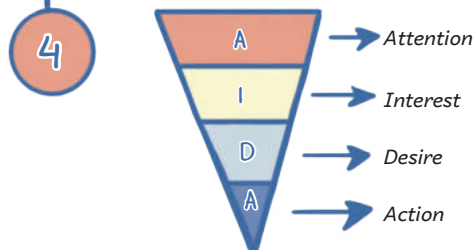
1 Understand your target market so you know the right communication style to use



2 Know your product well so you can highlight what makes it unique

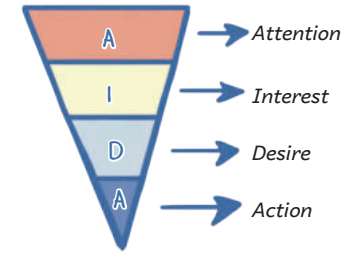


3 Define a specific goal for your ad copy



4 Use the AIDA formula

AIDA is a formula that helps capture a reader's attention and keep them engaged from start to finish. It was developed by American businessman E. St. Elmo Lewis as a communication technique to connect with potential buyers.



Attention

Use attention-grabbing words to open your ad. With the right choice of catchy and unique sentences, your content will stand out from the rest on social media. This stage usually doesn't mention the product name yet, it focuses solely on drawing attention. The goal is to make potential buyers pause their scrolling to read your content. You can start by:



HEADLINE

Using an eye-catching headline;



Asking a question.



Stating a problem your target audience faces; and/or

Interest

This stage builds curiosity and interest from potential buyers in your product. This is where you encourage your audience to keep reading, listening, or watching your promotional content. You can also begin introducing your product by:





Highlighting the product's benefit;



Showcasing its strengths;



Painting a picture of how convenient it would be if the customer used the product/service;



Addressing a problem the audience may be facing, along with a solution; and/or



Including data, facts, or expressing empathy.

The key in this stage is to build a strong image in the audience's mind that your product or service is just right for them.

Desire

Once you've captured their interest, the next step is to make potential buyers want your product. You want them to feel eager to purchase it. Here are a few ways to do that:



Re-emphasizing the product's benefits;



Sharing product reviews; and/or



Offering bonuses;



Providing discounts.



Creating a sense of scarcity;

This stage is all about reassuring your potential buyers and removing any doubts they might have.

Action

This stage gives a direct instruction that encourages your audience to take action. This might include asking them to follow your social media account, sign up, contact, or place an order.



Practicing Copywriting

As a business owner, it's important to try different angles when copywriting. Testing out various experiments help you discover the most optimal writing strategy.

Let's go back to Kika. She tried applying the AIDA method to her ad copy. Below is the content Kika created for her social media.



Attention

Need snacks for your get-together? Struggling to find something tasty, filling, and affordable?

Attention

Your little one's graduation party is coming up. Looking for a unique treat to serve?

Headline

Interest

Surprise! Delicious donuts are now available at a great price and you can customize them to your liking!

Interest

No worries! Our donut towers are a fun option. You can customize the toppings at a budget-friendly price.

Desire

Soft, fluffy donuts with generous toppings in every bite. What are you waiting for?

Desire

A donut tower for the family's special moment. No slicing needed, just delicious bites for everyone.

Copywriting

Action

Click the link in our bio to grab today's special: Buy 2, get 10% off. Today only!

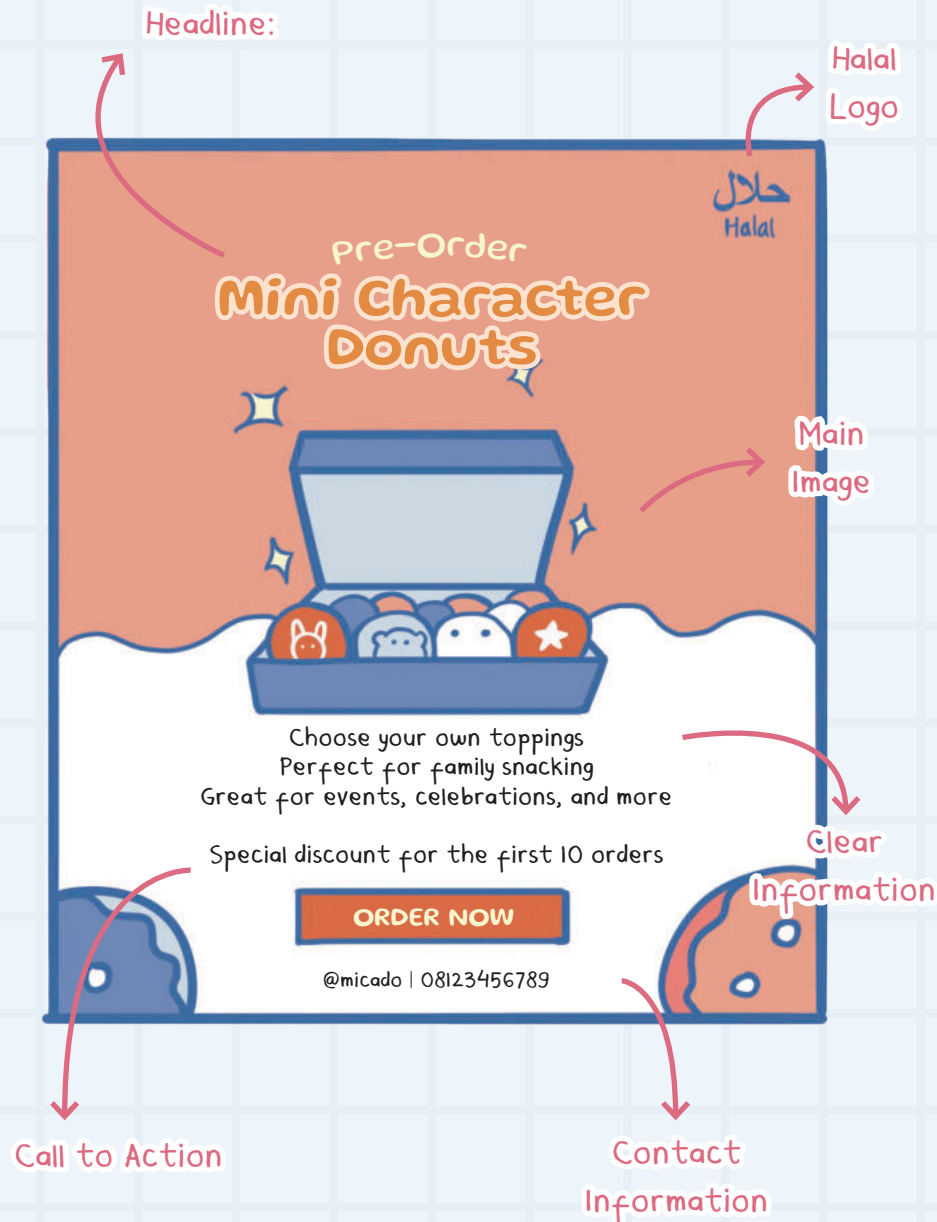
Action

Enjoy a 10% discount on donut tower orders this month. Order now at bit.ly/ordermicado for your next celebration.

Call to Action

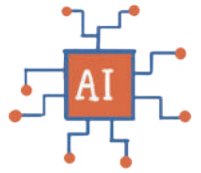
Anatomy of a Social Media Promo Poster

In addition to strong copywriting, your promo poster should include complete information that encourages your audience to take action.



Creating Content with Artificial Intelligence/AI

You can try creating content using artificial intelligence. Just make sure the design licenses allow for commercial use.



Bring Your Social Media to Life,
Expand Your Reach Online



Regularly greet your followers



Create follower-only promos



Use trending hashtags



Vary your content with videos or multi-picture posts



Regularly check account insights to see how your business is doing

Let's look at some content ideas Kika came up with. She explores Micado from different angles.



Talking about kids' favorite snacks, including donuts



Highlighting different popular characters kids love, with playful twists imagining them featured in their food



Sharing real stories from events that served Micado



Posting testimonials about Micado's products

What about you? Have you thought of some topics that could be great for your social media content?

Try This Trick, Win Buyers Quick

As you read earlier, Kika needs to learn what draws customers' interest when promoting her product. Here are some ideas that you can include in your promotional content to help boost sales.



Discount

Get 5% off
when you order
before July 20



Free Gifts

Buy 2 regular boxes of
Micado, get half a dozen
mini donuts free.



Seasonal Promotions

10% off on a minimum
purchase of 200K
during the school
holiday season!



Smart Pricing Strategy

Using the Decoy Effect
Mini Donuts (Box of 6) 18K
Mini Donuts (Box of 10) 28K
Mini Donuts (Box of 12) 30K

Chapter VII

ORDER INCOMING!

Mom's friends

Mrs. Eko 2 boxes of mini donuts (10% off)

Ms. Yana 2 boxes of standard donuts (10% off)

Mr. Markus 2 boxes of mini donuts (10% off)

Mrs. Lastri 1 donut tower for her child's birthday



Kika's friends

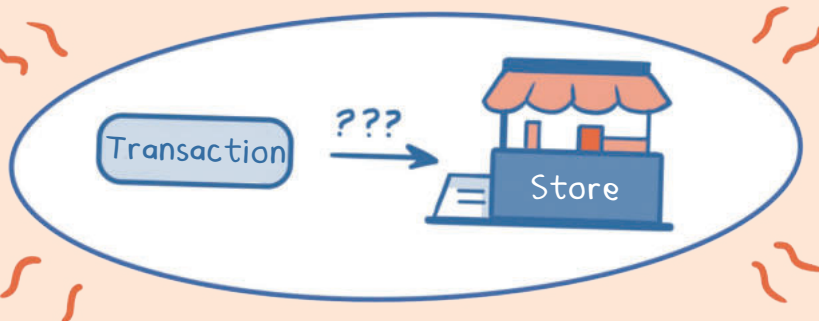
Indah 1 box of standard donuts

Banu 2 boxes of mini donuts (10% off)

Marketplace

Mr. Mirza
(one box of mini donuts)

After preparing your sales strategy, promotions, ingredients, and packaging, it's time to start taking orders. What should you do to make sure customers have a smooth and pleasant buying experience?



Let's see how Kika serves her customers.

What Kika Does When Micado Gets an Order

1. Greets Customers

Kika warmly greets potential customers. She explains Micado's products clearly and asks them to fill out an order form.

2. Records Orders



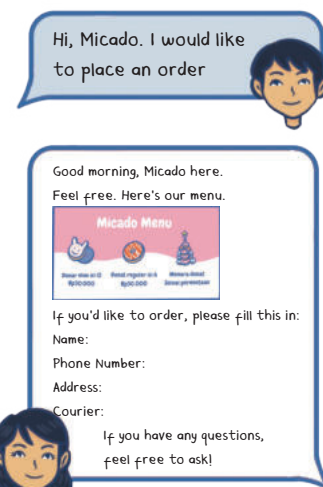
As a business owner, Kika needs to record every order. Relying on her memory to keep track of orders is not recommended.

She uses a digital application so she can access her list from different devices. This also makes it easy to share her records with other members of her team.

3. Shares an Invoice/Bill

Kika quickly works out the total cost for her customer. She uses a digital application to create a professional-looking invoice. Customers can choose to pay a 50% deposit or the full amount right away.

For food businesses like Micado, delivery fees are usually confirmed on the day of delivery, as they can change depending on conditions. However, customers can be given an estimated cost beforehand.



4. Sends Photo of the Cooking Process



On the agreed date, Kika reaches out to the customer to let them know their order is being made and will be delivered soon. She can send photos of the production process or the packaged items to confirm that it's according to their order.

This is also a good time for Kika to remind the customer about the final payment, confirm delivery time, and discuss courier arrangements. Some customers prefer to book their own couriers, especially if they have promos on their delivery apps. Others find it easier to have the seller arrange it for them.

5. Delivers the Product

In this case, the customer asks Kika to arrange the courier. She books an instant delivery service to the address provided and informs the customer when the order has been picked up. Kika also shares a link so they can track the courier.



6. Requests a Review



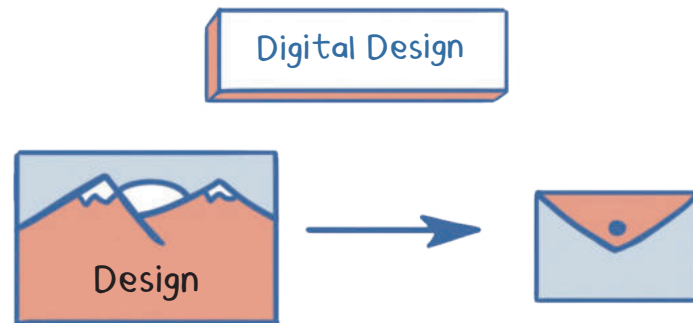
Once the delivery app notifies her that the order has arrived, Kika checks with the customer to confirm they've received it. She also reminds them to leave a review, as this feedback is valuable for improving her business.

These are the step-by-step actions Kika takes when handling orders. However, the exact procedure may vary depending on the type of product you sell. You can adapt it as needed, just keep the basics in mind: greet customers warmly, be communicative, and respond promptly.

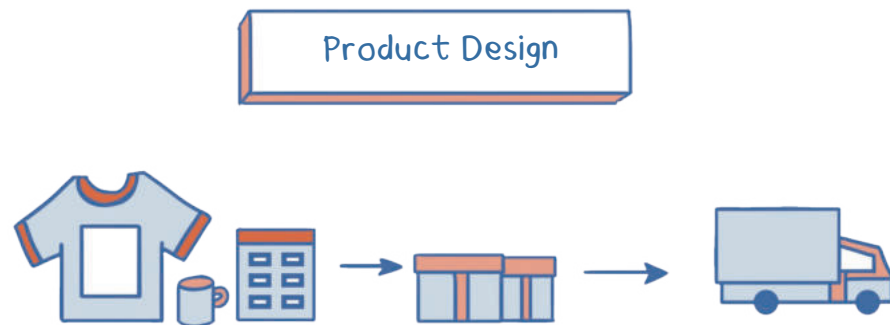
Be the kind of seller who answers questions and meets potential customers' needs. Even if a potential customer doesn't make a purchase, thank them for their interest in your product.

What to Do if Your Business is a Service

If your business is a service, the steps aren't much different. For example, if you provide T-shirt design services, the design you create based on the client's request may get some feedback. You'll work together and make adjustments until the client approves the final design, ready to be printed on the T-shirt.



The difference is in the process of reviewing the design until the client approves it, and in how the product is delivered. Service products like designs are usually sent by email or through a cloud storage link. If the design is printed on a physical product (like a T-shirt, mug, or sticker), the finished item will be delivered through a delivery service.



Oh no, Order Canceled

Kika's business didn't always run smoothly. Once, she suffered a loss when a customer suddenly disappeared. She had already prepared one donut tower and five boxes of mini donuts according to the order.



The person placed their order through social media. Kika was thrilled to receive such a big order. She quickly went shopping and got everything ready. But when the day came, there was no word from the customer. Meanwhile, the donuts were ready to be delivered. What should Kika do? She had already spent the money.



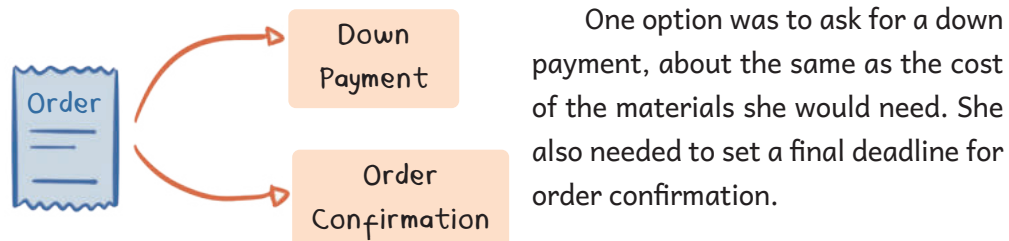
Kika was worried. She didn't want to lose money. She tried selling the donuts through her social media and messaging app status. Some friends and neighbors were interested, but not all were sold. One donut tower and two boxes of mini donuts still hadn't sold. In the end, Kika gave them away to the Quran reading class at the mosque.

Anticipating Losses

Kika did some calculations. She had lost money. That day's sales revenue were less than the money she had spent. She felt disappointed, but she learned something from the experience.



Kika reviewed the way she handled orders and payments. It seemed that something needed to change. Kika had to create a system to prevent losses.



One option was to ask for a down payment, about the same as the cost of the materials she would need. She also needed to set a final deadline for order confirmation.

In business, losses are a common concern. They can happen when products don't sell, when customers disappear, when products get damaged, when unexpected expenses come up, or when prices are miscalculated so there's no profit.



A Loss Doesn't Mean You're Lost

Experiencing a loss is a risk that can happen in any business. The key is not to stop, but to find a way to solve the problem. Here are some steps a business owner can take when facing a loss:

1. Think calmly

It's natural to feel disappointed, but panicking will only make things worse. Stay calm so you can make the right decision.



2. Evaluate the current state of the business



Identify the cause of the loss and find a solution. Make improvements so it doesn't happen again in the future.

3. Look for references or seek advice

Read books or learn from other people's experiences in handling losses. If needed, consult someone with business experience.



4. Make a decision



Once you've gathered all the information, decide on your next steps. You might need to adjust the order or payment process, or sell unused accessories to cover the loss. One thing is certain, taking on debt or borrowing money is not a good solution.

You might even consider changing your line of business. Think carefully about this decision by taking all aspects into account.

Experiencing losses is one of the risks of doing business. However, running a business gives you valuable experience. So, don't be afraid to start!

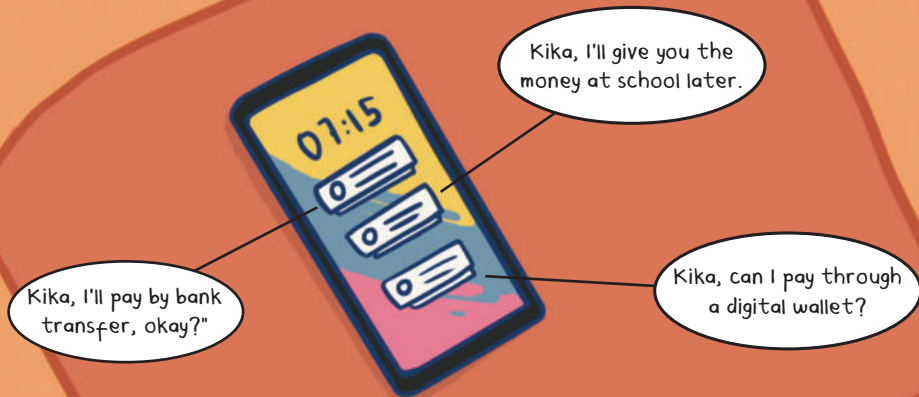


Start Your Business

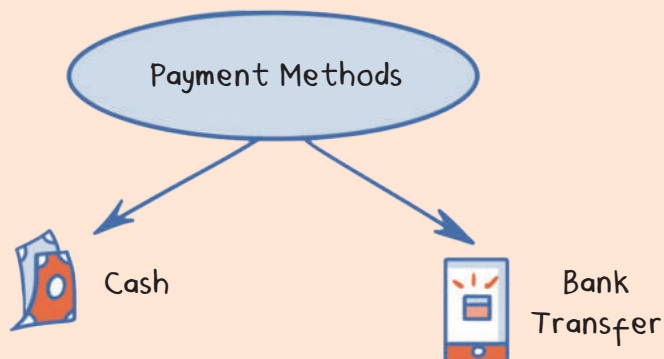


Chapter VIII

RECORD and Separate



In today's digital era, business owners need to think about the payment methods their customers prefer. Some people still like to pay in cash, while others prefer cashless options like bank transfers or digital wallets.



Cash or Cashless?

Cash Payment	Cashless Payment	
Given directly	Bank Transfer	Digital Wallet Transfer
+ Convenient if the money will be used for other cash transactions. - Risk of money getting lost or misplaced.	+ Keeps the money "safer" from being used for personal matters + Easy to do in today's digital era. - A hassle if you don't have mobile banking as you'll need to go to an ATM or bank. - Some buyers may not want to pay interbank transfer fees.	+ Convenient if you'll use the money for online shopping. + Can send money to either a bank account or another digital wallet. - Not everyone has a digital wallet, especially on the same platform.

Business owners should keep organized records to make sure money isn't used for personal matters outside of business needs.

Yay, Lots of Money!

Orders start coming in, and payments start rolling your way. Just like Kika, you'll be happy to see your account balance growing. But wait, don't celebrate just yet. Not all that money is truly yours. Why could that be?



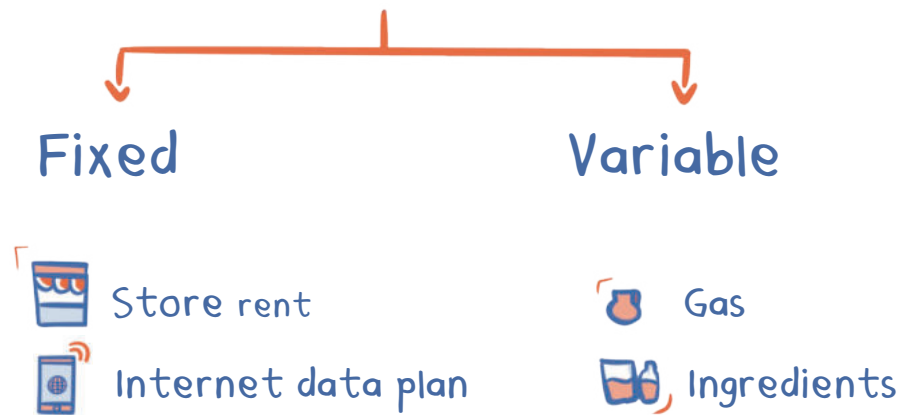
All the money you receive is called revenue. Revenue isn't the same as profit, because it still includes the costs you need to spend to make your products or provide your services. That's why revenue is also called gross income.



Let's take Kika as an example. To fulfil her orders, Kika has to pay for ingredients, packaging, promotions, transportation, and Ranu's wage. Yes, sometimes Kika pays her friend Ranu to help her out when orders pile up. All these expenses can be grouped into fixed costs and variable costs.



Expenses



Fixed costs are expenses Kika must pay no matter how many orders come in. Later, if Micado grows bigger, Kika might need to rent a shop or hire permanent staff. Whether the business is booming or slow, rent and staff salary stay the same.

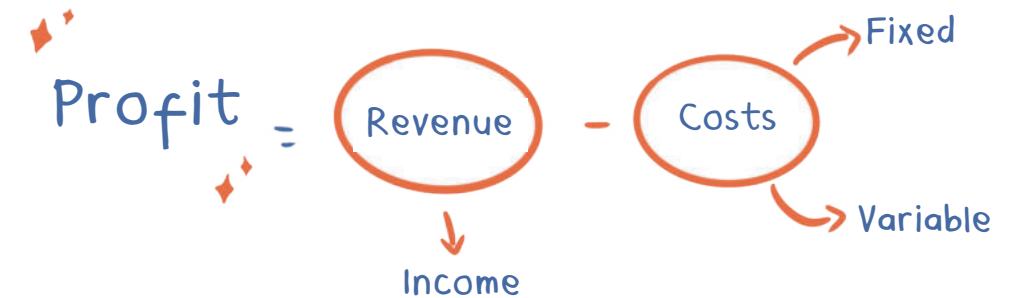
Right now, Kika still uses her phone credit and internet data for both personal and business purposes. She also runs the business from her parents' home, and the electricity used for business isn't significant. If expenses for phone credit, internet data, and electricity stay about the same each month, they fall into the fixed cost category.

Expenses that depend on how much Kika produces or sells such as ingredients, packaging, and gas fall under the category of variable costs. When orders go up, these costs rise too. When orders are low, they go down. Since Kika only hires Ranu when orders pile up, his wage also counts as a variable cost. Meanwhile, Kika's mother helps supervise and sometimes gives her a hand, but she refuses to take any payment, letting Kika keep all the profit.

Internet and electricity costs can become variable costs if the number of orders greatly affects how much Kika spends on them. If Kika's business needs a lot of internet or electricity to run, then these costs would also be counted as variable costs.

So, how much profit does Kika make? How do you count it?

Profit is the amount you have left after taking your total sales and subtracting all the costs. A business owner can use this profit for their own goals or to help their business grow.



For Kika, she might save her profit for her 12th grade class trip. Or, she could use it to grow Micado, like buying tools to decorate donuts or an extra frying pan.

A big revenue doesn't always mean a big profit. To know for sure, you need clear, organized records of every bit of money that comes in and goes out. That way, you can tell if your business is making a lot, making a little, or even losing money if costs are greater than sales.



Big Revenue
≠
Big Profit

Keeping Organized Records



Being a business owner doesn't mean having lots of money to spend whenever you want. Whether it's cash or digital payments, you need organized records so you can track exactly where your business money goes. Not only do your records show how your business is doing, they also help you make smart decisions.

Here's an example of the daily income and expense log Kika keeps for Micado.

No	Date	Description	Quantity	Unit Price	Income	Expenses	Total
1	01-09-2023	Micado Cash			Rp280,000.00		Rp280,000.00
2	01-09-2023	Mini Donut DP	4	Rp15,000.00	Rp60,000.00		Rp340,000.00
3	02-09-2023	Ingredients				Rp220,000.00	Rp120,000.00
...							

At the very least, every business should have an income and expense log. You can also add debt records if needed.



What are the benefits of keeping financial records?

- Knowing your business's revenue
- Analyzing your past financial records
- Strengthening your position when dealing with potential investors or creditors
- Comparing income with expenses
- Planning your business strategy

You can use a personal finance app or a digital business accounting app on your phone. That way, you can update your records anytime, anywhere. Find an application that can turn your daily records into a financial report table.

Income Records

Month: September

Income Recapitulation				
No	Description	Quantity	Price Per Item	Total
1	Mini Donuts	15	Rp30,000.00	Rp450,000.00
2	10% off Mini Donuts 2 -box package	23	Rp54,000.00	Rp1.242,000.00
3	Donut Tower 1	1	Rp100,000.00	Rp100,000.00
4	Donut Tower 2	1	Rp120,000.00	Rp120,000.00
Grand Total				Rp1.912,000.00

Conclusion:

- The biggest income came from the 10% off 2-box package

Strategy for next month:

- Make a promotion of 15% off for 3 boxes of mini donuts

Expense Records

Month: September

Income Recapitulation		
No	Description	Total
1	Ingredients	Rp1.250,000.00
2	Packaging	Rp120,000.00
3	Transportation	Rp48,500.00
4	Online Ads	Rp50,000.00
5	Gas	Rp60,000.00
6	Salary	Rp50,000.00
Grand Total		Rp1.582,500.00

- some left over and can be used for next month, eggs and almond sprinkles have run out
- still a lot left, no need to buy more next month
- tried for the first time this month, no significant effect

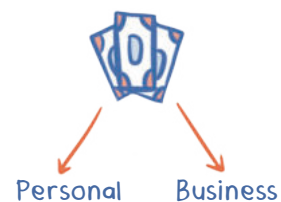
Conclusion:

1. Almond sprinkles are quite popular -> consider making a special promotion just for almond donuts
2. Online advertisements aren't that effective, only one order came from them -> skip them next month

Separate Business and Personal Finances

You can separate your personal and business finances by opening up a bank account for each. Having a separate account makes it easier to trace which money is for your personal needs and which money is for your business goals. If opening a new account feels too costly because of admin fees, it's okay to use one account for both. Just be sure to keep your records neat.

Some banks even offer multi-account features under one account, which can help you separate your personal and business finances. Just remember to check the terms and conditions before signing up.



Make sure you understand...



Revenue: All the money that comes in from selling your product/service. This includes the cost for ingredients and other costs. It's also called gross income.



Revenue - Cost

Profit: Revenue minus all expenses, also called net income.



Fixed cost: Expenses that stay the same amount no matter how many orders you get, for example, shop/equipment rent, employee salaries, or internet fees.

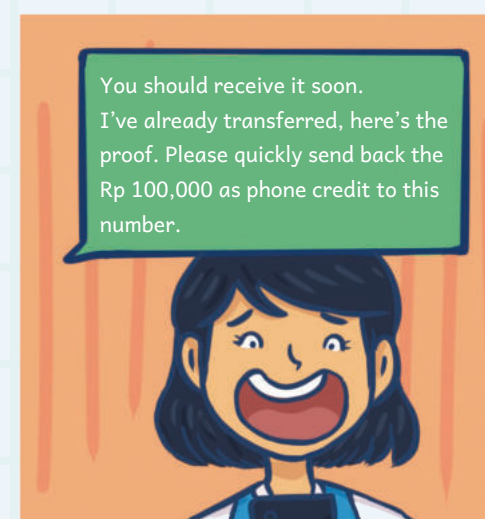
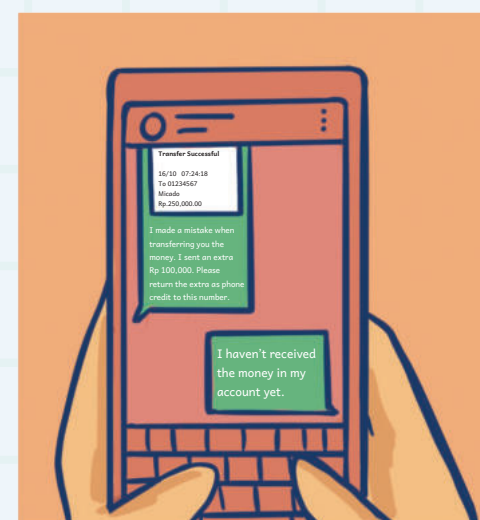
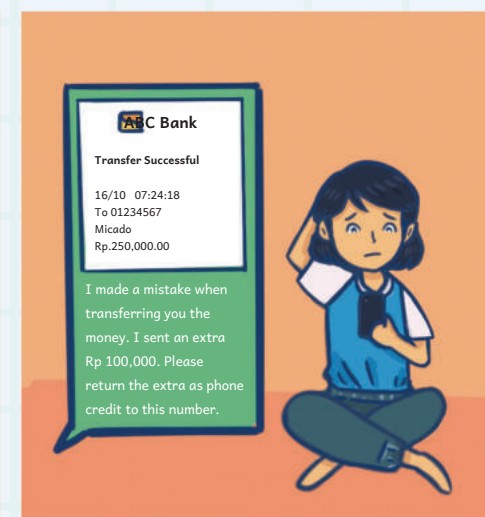
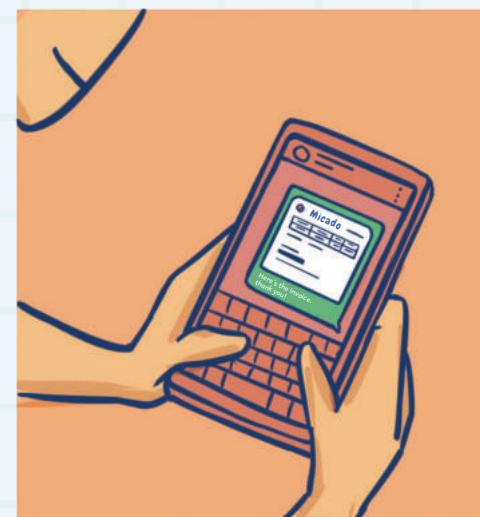


Variable cost: Expenses that change depending on how many orders you get, for example, ingredients and electricity/gas for production.

A big revenue isn't always the same as a big profit. Clear records of your income and expenses help you calculate your revenue, profit, and costs. That way, you'll know whether your business is making a big profit, a small one, or even a loss if your expenses cost more than your revenue.

Big Revenue
 $\neq$
 Big Profit

Customer "Claims" a Wrong Transfer



What should Kika do in this situation?

Confirming a Transfer at the ATM

Hi, I'd like to order Micado. I want 3 donut towers & 6 boxes of mini donuts.

Got it. I'll make the invoice. There's a free shipping promotion if you order through the marketplace. Would you like to do that?

No, that's too much of a hassle. If I have to order on the marketplace, then never mind. Can I just transfer to your Bank Y account?

Alright then. I use a Bank X account. You can use another application so you won't be charged with an admin fee to transfer.

ABC BANK
Steps for ABC Bank ATM activation:

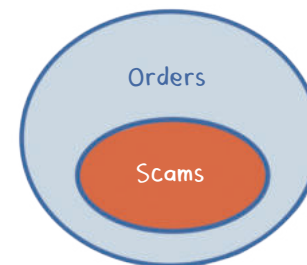
1. Insert ATM card
2. Choose language
3. Enter ATM PIN
4. Select "Other Transactions"
5. Select "Receive Transfer"
6. Enter "OneClick" code
7. Select "Yes"
8. Enter purchase amount
9. Select "Yes"
10. Enter OTP code from receipt
11. Select "Yes"
12. Select "Continue"
13. Select "Yes"

Wait 1-5 minutes and your balance will automatically increase.

Kika was puzzled. This was the first time she had to go to an ATM just to receive a transfer. Why did the procedure seem so strange and inconvenient for the receiver?

What would you do if you got this response?

Stay Alert When Doing Online Transactions



These days, digital transactions are so easy. That also means we have to be extra careful. In online buying and selling, the seller and buyer often don't know each other. Transactions are built on trust. But be cautious. Don't let that trust be used by people who want to trick you.

As a Business Owner,
Be Suspicious If ...

- 1 A buyer pushes you to hurry and process the order, but delays making payment.
- 2 A buyer claims they accidentally transferred too much money and asks you to return it, either by transfer or by topping up their phone credit.
- 3 You're told to go to an ATM and enter certain numbers.
- 4 A buyer says they already transferred money outside the marketplace system, but you don't receive the payment in your account.

Check the Bank Account

If something feels off, try checking the bank account number and phone number using applications that can spot reported scams. Talk it over with someone else if you find something fishy. Sometimes another perspective helps you notice things you might miss.

Check | Register | Report

➡ Keep Your Bank Account Safe ⬅



Before making any transaction, you can double-check the account you're sending money to, just to be safe. The website **cekrekening.id** is an official site from the Indonesian Ministry of Communication and Information that was created to collect reports of accounts suspected of being used for fraud.

Cekrekening.id has three main functions: checking an account, registering an account to get verified, and reporting a suspicious account.



Check an Account

Anyone can check the status of a bank or e-wallet account by entering the account number and the bank's name. The site will then show if the account has been reported before.



Register an Account

Business owners can register their accounts to get a blue check mark as a sign of verification that their account is safe. This helps the customer feel more secure when making transactions.



Report an Account

If you ever feel suspicious about an account, are asked to return money, or get pressured to transfer an amount of money with certain promises, you can report that account through the site.

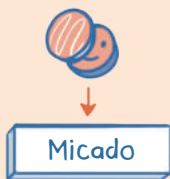
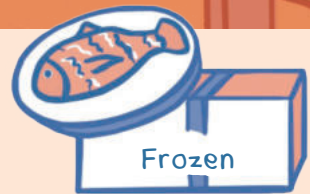
Chapter IX

EXPAND

Your Market!



The trend of online shopping keeps growing over time. One of the most popular ways is through a marketplace. These days, it's not just everyday items being sold there, frozen food and ready-to-eat meals are also commonly found. Shipping fees are often not a problem, since many marketplaces give subsidies or even discounts.



Micado's products, which are made on a pre-order system, can also be sold through a marketplace. This way, Micado can reach even more people. Even people Kika hasn't met yet will be able to buy her donuts.

Online Shopping Trends in Indonesia

Based on Digital 2023 Indonesia data from datareportal.com



As of January 2023, 178.9 million internet users in Indonesia shopped online.

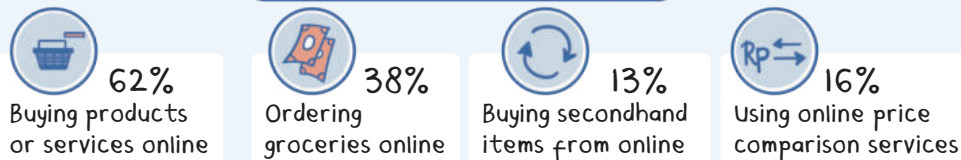
Total online transactions in 2022 reached Rp838 trillion

On average, each person spent Rp 4.6 million in online shopping per year

Top Spending Categories for Indonesians in 2022



Weekly Online Shopping Activities



Reasons for Online Shopping



Sell in the Marketplace, Many Perks to Chase

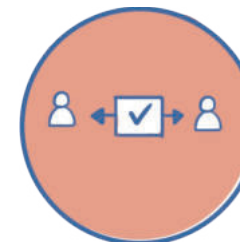
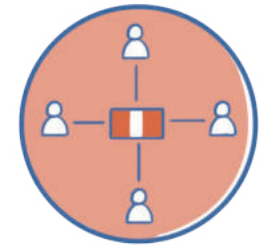


1. Goods or Services – You Can Do Both

Marketplaces today let you sell not only products but also services. For example, businesses that design and print souvenirs like bags, stickers, or customized T-shirts can all operate through a marketplace. Pre-order systems are also supported. That means food businesses that need cooking time, or design services that take time to create, can also work perfectly well on these platforms.

2. Reach More Buyers

Opening a store in a marketplace helps you connect with many new buyers who discover your shop through the search page. This way, your business becomes better known and can grow faster.



3. Safe Transactions Through a Third Party

Marketplaces act as a middleman between sellers and buyers. The money paid by the buyer won't reach the seller until the item is received. Buyers can also easily track their orders through the marketplace application.

If there's a problem, like the wrong item being sent, returns are simple to process on the marketplace. That's why transactions on marketplaces are generally safer and more reliable than doing online sales on your own.

4. Features to Optimize Your Business

Marketplaces offer lots of features that can be accessed by both sellers and buyers. These include free shipping promotions, discount coupons during special events, and dropshipping options that makes things easier for both seller and buyer, among many more features. These are what often attract buyers to shop through marketplaces.



5. Live Shopping: Instant Interaction, Better Deals



This feature allows sellers to connect directly with potential buyers. Through live shopping or live streaming, stores can stream their products directly to the audience.

Business owners can show off their products, explain their benefits, and answer questions from viewers on the spot.

Live shopping creates an interactive experience where buyers feel more connected to both the product and the seller. Often, marketplaces also give out special vouchers for purchases made during live shopping – something sellers can use to their advantage.

The Rise of Live Shopping in Indonesia

(Ipsos.com, 2022)

78%
have heard of
live shopping

56%

have made a purchase through live shopping

71%
have watched a live
shopping session



6. No Closing Time, Your Shop's Always Online

Products in a marketplace can be discovered by buyers anytime. Sellers don't need to monitor their store around the clock. Even orders placed at midnight will be recorded and ready to process once the seller checks their account.

7. Power Up Ads,

Put Your Business Ahead

Marketplaces provide advertising tools that sellers can use to their advantage. By activating ads, your products or services can appear at the top of search results.



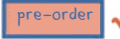
With so many benefits, it's no wonder that many entrepreneurs choose to open stores in marketplaces. As a business owner, you can also learn how to set up your store and enjoy the benefits of buying and selling there.



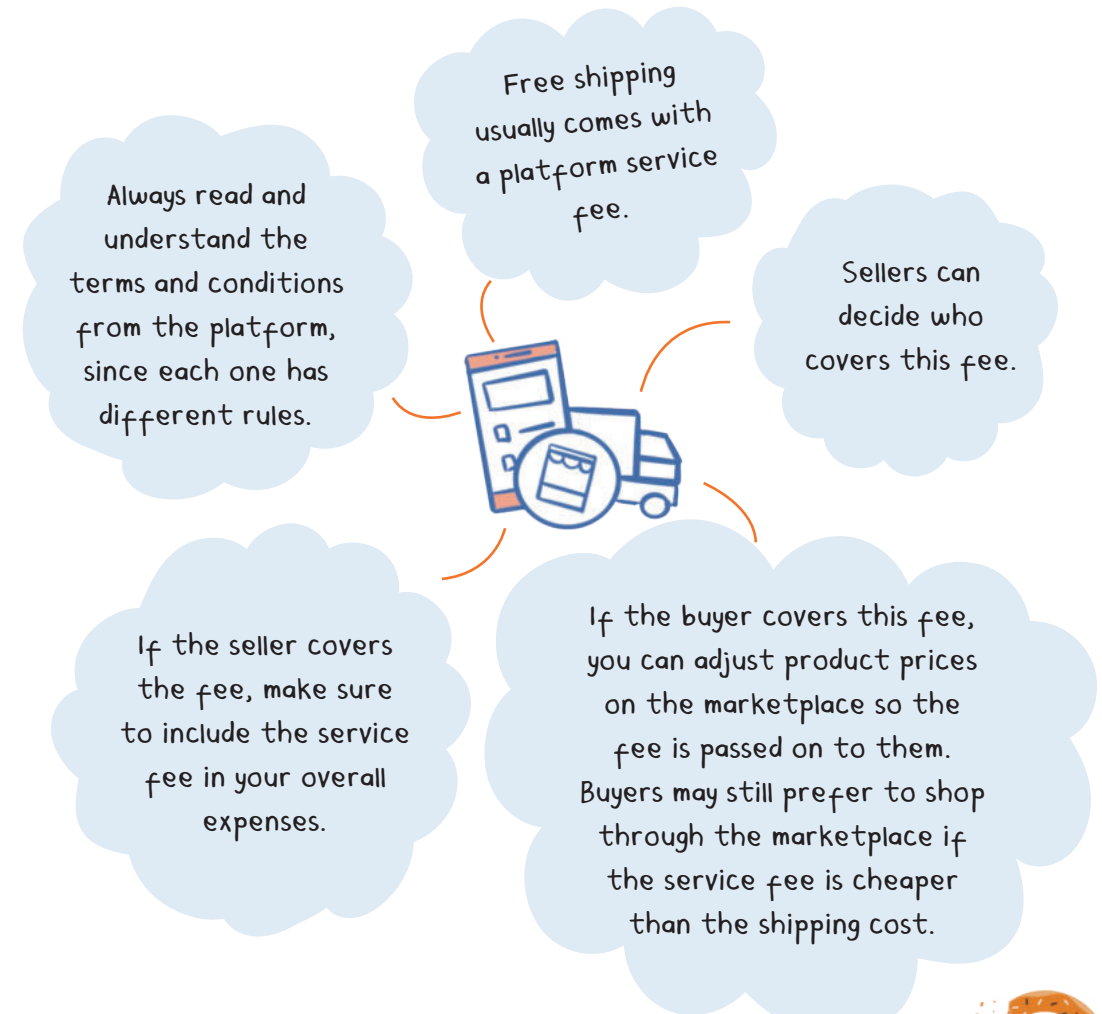
Steps to Open a Store on the Marketplace



Complete Your Product Information

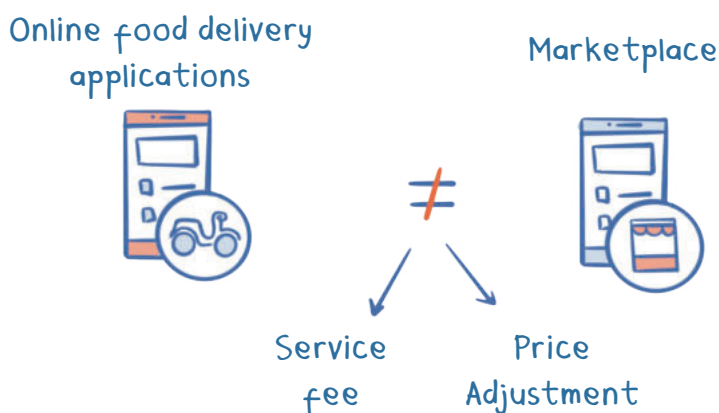
-  Click the "Add Product" or "Add New Product" button
-  Upload your best photos of your product. It's even better if you add a product video.
-  Write the product name using unique and catchy keywords. For example, instead of just writing "mini character donuts," Kika could try "mini donuts with fun toppings" or "mini cat-themes donuts" to attract parents with kids who like certain characters.
-  Make a clear, detailed product description. You can also add your own persuasive touch.
-  Include the product's weight or size for shipping.
-  Choose a delivery service/courier that works well for your product.
- Turn on the pre-order option if needed.

Things to Keep in Mind When Opening an Online Store and Activating Free Shipping Options



Different Platform, Different Rules

You can also open a store for food businesses through online food delivery applications. However, the terms and conditions are different from online stores on marketplaces. Make sure to learn about service fees and price adjustments in each app so you can match your product prices across different platforms.



Ready
stock

Kika hasn't opened a store on food delivery applications yet because Micado operates on a pre-order system. Most food delivery apps are designed for ready-to-serve food. But if Micado grows bigger and Kika decides to keep ready stock, then opening a store in a food delivery app could be a good option.

Aside from marketplaces, service businesses can also join online agencies or become contributors on digital platforms. Be sure to understand how their partnership systems work before joining. Agencies or platforms usually set their own rules about service fees, taxes, or other costs – and they often review your portfolio first.

Platform Agency



Chapter X

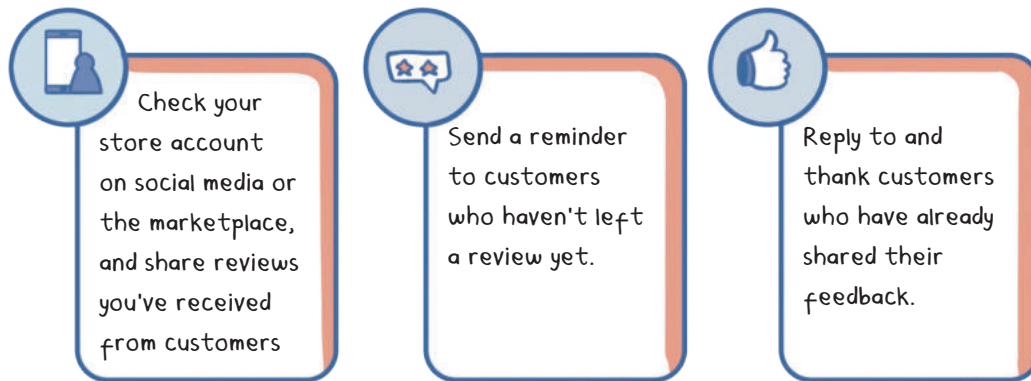
How do Customers SEE YOUR PRODUCT?



Reviews and ratings from customers play an important role in helping a business grow. Sellers can find these reviews in the marketplace review section, or by asking customers directly for feedback. Sometimes reviews also come from spontaneous posts that buyers share on their own social media. When a product is really satisfying, customers are often happy to recommend it to others through their reviews.

As a seller, Kika needs to listen to constructive feedback from customers and share positive reviews to build trust in her products. New customers might even give the product or service a try after reading other people's good reviews about it.

For new business owners, it's a good idea to check and respond to reviews every day if you can. It doesn't take long, just set aside fifteen minutes to:



In today's digital world, product or service reviews are easy for anyone to find, and they help potential customers make decisions. A large number of positive reviews about a product or store can really boost buyer confidence.



When reviews from customers are paired with eye-catching product photos, they can double as powerful promotional material. You can share them on social media, your business profile on maps, or even in the product description on the marketplace. By consistently sharing positive reviews, you might even win over people who weren't interested at first – making them curious enough to give your product a try.



Measuring Customer Satisfaction

How can a business owner find out what customers really think? According to Kotler et al (2006), customer satisfaction can be measured in several ways:

Complaint and Suggestion System

- Give customers a chance to share their suggestions, opinions, or complaints.
- Examples: a suggestion box or a customer service phone number.
- It is one-way, it can be hard to fully understand what customers mean.

Ghost Shopping

- Send a few people (called ghost shoppers) to act as customers of your business and even your competitors to observe product strengths and weaknesses, how requests are handled, how questions are answered, and how complaints are dealt with.
- The goal is to learn and introspect, not to bring down your competitors.

Lost Customer Analysis

- Lost customers are those who stop buying your products or switch to another one.
- Business owners can reach out to them to get their input for improvement.

Customer Satisfaction Survey

- This can be done through phone calls, surveys, or personal interviews.
- Business owners get valuable feedback.
- Customers involved in this process feel appreciated.

Here are some reviews Kika received from her customers. She presents them in a fun way to share on her social media.



Strategies to boost positive reviews:



Create a special hashtag for testimonials so potential buyers can easily find them.



Share customer reviews as daily content to spark more curiosity in the market.



Hold a prize challenge for reviews in the form of photos or videos.



Make special promos for buyers who post their reviews on social media.

These strategies, like prize challenges or special promos, can be timed for special moments. For example, at the beginning of the month, during holiday seasons, or on Indonesian Independence Day.

What About Negative Reviews?

The delivery wasn't great.

The seller took a while to respond.

The donut toppings stuck to the packaging.

The donuts were too sweet.

Negative reviews are bound to happen from time to time. Handle those reviews professionally to make your product even better.

Listen to customer complaints and respond kindly



Customers want to feel heard. Always start by thanking them, then reply with care. Show that you take their concerns seriously and will do your best to make sure the same issue doesn't happen again.

Take notes and conduct an internal check



Evaluate what went wrong and identify the cause. Was it a product issue or a packaging slip-up? Or was it a subjective review based on personal taste? For example, in Kika's case, she needs to see how many people say her donuts are too sweet. If it's a common complaint, she may want to adjust the sugar in her recipe. After that, she makes improvements. This might involve the product itself, the delivery process, or errors in the order notes. Apply these improvements to future sales.

Provide Response to Customer Complaints



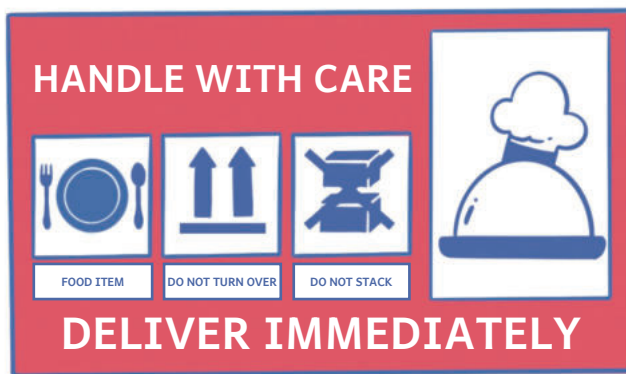
When needed, you can send a replacement product, accept a return at your expense, or offer a discount on the next purchase. The goal is to help ease the customer's disappointment.

Apply a standard operating procedure (SOP) to handle complaints so customers don't submit reports carelessly. Business owners also need a clear flow for addressing complaints so the process stays consistent, especially once the team grows larger.

Examples of SOPs to anticipate complaints:

1. Include clear handling instructions with every package, such as stickers attached to the box.
2. Ask customers to record an unboxing video when opening their order.

Example of Micado's packaging stickers:



3. Recommend the safest courier/delivery service based on past experience. If the customer still prefers another courier, explain that the risk will be theirs.
4. Send a photo before shipping to show that the product was sent out in good condition.



Chapter XI

GROWING and Expanding



Time flies, and you've already been through so much in your business journey. Some moments bring joy, while others test your patience – because not everything is easy. Kika experienced the same ups and downs. But with her strong determination to reach her business goals, she managed to overcome everything that came her way.



Target Reached! What's Next?

Kika had reached her goal, even before moving up to 12th grade. She had saved up the money needed for her class trip, so she no longer had to worry. But what comes next? Does this mean Kika can stop running her business since she already met her goal?



It would be such a waste to quit the business she had built. Micado had already made a name for itself. She had many loyal customers, while new ones kept coming in.

Kika began thinking about setting new goals.

- ☐ Save up for college expenses?
- ☐ Take a cooking course?
- ☐ Do some charity work?
- ☐ Open up a savings account for hajj?
- ☐ Plan a family vacation?

With so many possibilities, she needed to figure out which ones to prioritize.

But could Kika really handle all the orders on her own? She had already turned down some requests because she couldn't keep up with production. Once she entered 12th grade, she would need extra time to study so she could graduate well.



When Business Grows, You Can't Run It Alone

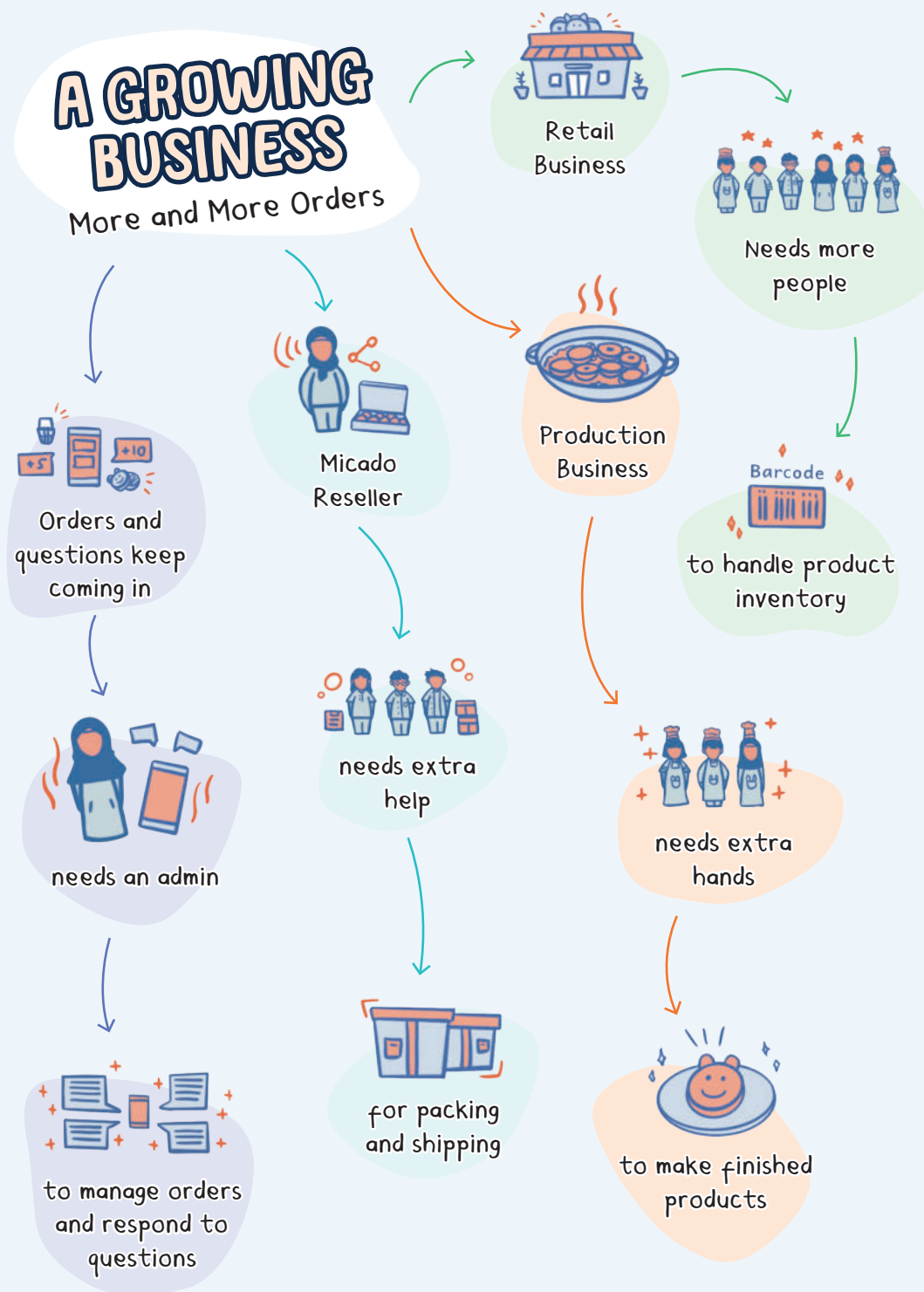
What about your business? Are you also overwhelmed with orders, like Kika? When more and more people want your product or service, it means your business is growing. And when that happens, it means you'll need a team. Just like Kika, you'll need more hands to help you reach your goals,

As a business grows, so do the tasks. There's production, research and development, sales and marketing, managing social media content, and customer service.

*If you want to go fast,
go alone.
If you want to go far,
go together.*



Take a look at the example below.



Share the Work, Strengthen the Trust

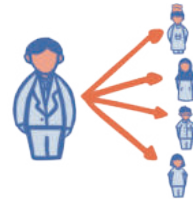
A small business can usually be run by just one person. In the early stages, the founder often takes care of everything – production, promotion, packaging, even delivery. That’s exactly what Kika did. Her mom was there to give recipe advice, and Ranu stepped in once in a while when orders piled up. But for the most part, Kika handled everything on her own.

As Micado grew, so did its needs. More team members were required. Each task had to be handled by different people, or even dedicated teams. There were roles for production, packaging, social media, and more, depending on what the business needed.

```

graph TD
    Micado[Micado] --> Production[Production]
    Micado --> SocialMedia[Social Media]
    Micado --> Packaging[Packaging]
    Micado --> Research[Research]
  
```

A strong team is built on trust among its members. That's why, as the business founder, Kika had to learn to trust others. She needed to figure out which tasks could be delegated and which ones she still had to handle herself.



When managing more people, Kika also needed clear SOPs so every team member had the same guidelines to follow.

With a bigger team, production could move faster. But a larger team also meant Kika had to think about wage, whether through profit sharing, commissions, or a fixed salary. Don't worry – while expenses might increase, Micado's productivity would grow too.



Team



Production

Every business owner should treat their team well. Close like family, but with mutual respect, discipline, and responsibility. A solid team with the same vision will help the business reach its goals faster.



Chapter XII

I'm a YOUNG ENTREPRENEUR



Kika decided to keep her business running. There was still so much she wanted to achieve.

Running a business turned Kika into a new person. She learned to manage her time and to use different sales strategies. She discovered the ins and outs of promotion, financial management, and even how to overcome her own laziness. Some days felt jam-packed and overwhelmingly busy, but Kika enjoyed it. There was something she was chasing – something that kept her motivated each day as a high school student.



What about you? What lessons have you learned from your own business experience? Maybe they're similar to Kika's takeaways below.

Confidence

Starting something new is tough and always challenging. My journey introducing Micado to many people has given me more confidence.

Keep Learning

As a business owner, I need to have a strong drive to learn. There are always new techniques, methods, and market dynamics to study. Even feedback and complaints can inspire me to improve my business in the future.

Honesty

Doing business in the digital era has connected me with customers I've never met before. Trust is one of the most important assets in every transaction. Keeping customers' trust and being honest in every deal are principles I must hold on to.

KEEP YOUR
Spirit
UP
DONT GIVE UP!

Never Give Up

Running a business needs perseverance. Every challenge is something I need to face to reach my goals.

Innovation

Being a business owner means I have to keep innovating so my business stands out from the rest. These innovations will be the unique advantage of my product, setting it apart from similar businesses.

Time Management

Balancing business and school life require good time management. That's my biggest challenge. Luckily, there are plenty of templates and applications that can help me organize my schedule and set priorities.

What dreams are you chasing? Starting a business could be one way to achieve them. Be prepared! There are so many exciting things waiting for you. Strengthen your resolve, stay determined, and pace yourself for the journey ahead. Let's begin a brand-new chapter filled with exciting business adventures!



MICADO'S SHOP

Glossary

Affiliator: Someone who promotes another person's product on the internet and earns a commission if a purchase is made through their link or code.

Agency: A company that provides certain services to complete a project, often in creative industries and marketing.

Audience: People who read social media content.

Character Donut: A donut decorated with popular characters, letters, numbers, or other designs requested by customers.

Client: A person who orders and receives a service.

Cloud Storage: Saving data and documents on the internet.

Copywriting: the writing technique for creating advertisement content.

Costume play/cosplay: A performance or event where people wear costumes and accessories to represent specific characters.

Decoy Effect: A pricing strategy where a less-attractive third option is added to make the main choice look more appealing.

Delivery service: A service that delivers goods, letters, documents, or other things.

Digital Wallet: An electronic wallet accessed via smartphone that makes it easier to make digital transactions without the need of a bank account.

Distributor: An agent or company responsible for delivering goods from the producer to several buyers or places.

Dropship: A selling method where the seller markets another person's product to customers without keeping stock themselves.

Dropshipper: Someone who dropships. A seller who sells products directly from the producer without keeping stock.

Efficiency: Doing something in a way that saves time, effort, and money.

Family Welfare Movement: A community-based program usually organized by mothers in the neighborhood that focuses on family health, home economics, education, and community improvement.

Fixed cost: Expenses that must be paid by a business, regardless of production or sales, such as rent, employee salary, or internet service.

License: Permission to use someone else's work, especially for commercial purposes.

Market Conditions: The setting where buying and selling happens in a community.

Marketplace: An online platform where people buy and sell things.

Offline: Off the internet.

Online: On the internet.

Portfolio: A collection of someone's work that showcases their skills in a certain field.

Pre-order: A system where orders are collected before the product is made.

Profit: Revenue minus all costs, also called net income.

Qur'an class: a gathering for learning about Islam through reading, stories, and prayers.

Reseller: A seller who receives stock from the producer and then sends it to buyers according to their orders.

Return: Sending a product back because of a shipping mistake.

Revenue: All the income you receive from selling a product or service. It includes costs, such as for ingredients. Also called gross income.

Rice cone: A traditional Indonesian cone-shaped rice dish served with tasty side dishes for special celebrations.

Rotary savings club: A club where friends or family put in the same amount of money each month, then one person gets all the money that month. The next month it's someone else's turn until everyone has had a turn.

Shipping Fee: The cost for delivery.

SOP: Short for Standard Operating Procedure. A step-by-step system to make sure everyone on the team has the same standards for work.

Tagline: Specific words that describe the value of a product or company.

Transfer: sending money from one account to another.

Variable cost: Expenses that change depending on how much is produced, such as ingredients and electricity or gas for production.

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Fitri Hasanah started her first online business in 2018. Sparked by her interest and curiosity for children's books, she began marketing them online. She also explored being a reseller, dropshipper, and affiator for educational products for children and families, especially books.

Fitri once developed a financial records application for small businesses. That experience gave her insight into what beginner entrepreneurs go through. She is now pursuing her childhood dream of spreading joy and meaningful lessons through her writing. She continues to learn and grow as a writer, editor, and freelance translator, particularly in children's books. The author can be reached at fitrihasanahamhar@gmail.com or [@fitrihasanah](https://www.instagram.com/fitrihasanah).

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