

Aldi Haryoprato

RUMA - Rekan Usaha Mikro Anda



“ I saw an opportunity to be the leading network of technology-empowered micro-entrepreneurs in Indonesia. ”

COUNTRY	Indonesia
INDUSTRY	Consumer
EMPLOYEES	120
YEAR SELECTED	2012
WEBSITE	ruma.co.id

COMPANY SNAPSHOT

Ruma's story is not that of one entrepreneur; rather, it is a story of thousands of micro-entrepreneurs, each one empowered with a highly portable business. Founded in 2009 by Aldi Haryoprato, Ruma has quickly built a network of agents – or “Rekan Usahas” in Indonesian – who are equipped to buy and sell prepaid minutes for mobile phones in Indonesia's underserved rural communities. Indonesia, with a population of 240 million, boasts mobile penetration of roughly 75%, but the country's rural poor face higher per minute costs for mobile usage because of shortcomings in the distribution infrastructure. Setting out to address this problem, Ruma has built a distribution network of 4,000 active agents reaching over one and a half million end users. For Ruma, the sale of prepaid minutes was only the first step – most companies in Indonesia face a broader challenge in collecting payments and distributing information through traditional trade channels. Recognizing this growing opportunity, Ruma has turned its focus to high margin, value-added services that leverage the depth and efficiency of its existing agent network to connect companies with base of the pyramid consumers.

Aldi's impressive pedigree – former BCG consultant and Harvard Business School alum – belies a long, winding path. Growing up close to a Nike factory, Aldi mobilized family and friends to help him refurbish rejected sneakers which he re-sold for a profit. He used the money to pay application fees to U.S. universities, ultimately receiving a scholarship to attend Purdue University. Aldi graduated with a degree in computer science in 2004 and worked two years as an IT security consultant for Ernst & Young in San Francisco before joining the star microfinance organization, Kiva, as employee number six. Aldi left Kiva to work at BCG where he had an opportunity to create the initial design for a mobile banking system in Pakistan, ultimately realizing the vast commercial potential of enabling a network of rural shopkeepers with the ability to accept mobile payments.

In late 2008, inspired by this previous revelation and in partnership with Sean Dewitt, director at the Grameen Foundation, Aldi created the pilot project that would become Ruma. Aldi and Sean quickly learned that Indonesia's rural population did not lack access to mobile phones but, rather, access to a local supply of prepaid mobile minutes. Following these insights, Ruma developed a simple business model. After winning several competitions, including first place at the Harvard Social Enterprise Conference, Ruma secured investments from Unitus Impact, Omidyar Network, and NorthStar. In September 2011, Aldi returned to run Ruma full time, reinforcing the company by rapidly supplanting previous team members with new, more ambitious people from top firms such as BCG, Yahoo!, IBM, and Nielsen, and through the creation of strict operating procedures, enabling Ruma to refine the branch network.

Ruma has expertly leveraged its unique demographic reach, along with its skilled in-house development team, to provide value-added services to companies craving productive connections with base of the pyramid consumers.
