

Affordable Custom ERP for Indonesian Small and Medium Enterprises with an AI Application Builder

Business Proposal: KelolaStack



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I. Executive Summary

Indonesia has about 90,627 small and medium enterprises (SMEs) outside farming and fishing (GoodStats, 2026). Many have outgrown spreadsheets and point-of-sale apps, but an ERP system is out of reach: implementing Odoo costs Rp 50.0 million to Rp 300.0 million, and a custom ERP Rp 200.0 million to Rp 800.0 million (Next-IT, 2026).

KelolaStack builds a custom ERP system for each business from a description in Bahasa Indonesia, assembled from tested modules for stock, sales, purchasing, accounting and staff. There is no setup fee. Plans cost Rp 399,000 and Rp 1,199,000 per month per business, not per user.

This proposal requests **Rp 150,000,000 for 20% equity**, paid once upon signing, to fund advertising, onboarding admins and operating costs until subscriptions cover them. If a three-month pilot with 10 businesses shows that owners will not pay, the project stops and unspent funds are returned.

II. Problem Statement

Growing SMEs run stock, purchasing, sales and accounts across several tools that do not share data. The existing options are either too limited or too expensive.

Alternative	Suitable when	Limitation
Spreadsheets and WhatsApp	A few staff, one location	Data entered twice, no stock or approval control
Accounting apps (Mekari Jurnal, Accurate)	Bookkeeping and tax reports	Rp 399,000 per month for 3 users on Jurnal (Mekari Jurnal, 2026), Rp 333,000 for 1 user on Accurate (Accurate, 2025). Fixed workflows.
Point-of-sale systems (Majoo)	Retail and food outlets	Priced per outlet: Rp 999,000 per outlet per month on Prime (Majoo, 2026)
Odoo	Businesses with an IT budget	Rp 110,000 per user per month (OEC.sh, 2026), plus Rp 50.0 million to Rp 300.0 million and 2 to 4 months to implement (Next-IT, 2026)
Custom ERP from a software house	Medium companies with unique processes	Rp 200.0 million to Rp 800.0 million and 3 to 6 months (Next-IT, 2026)
Global AI app builders (Emergent, Lovable)	Founders who can read code	English-first, general apps, no Indonesian accounting modules (Emergent, 2026)

Demand for AI app builders is proven overseas. Emergent grew from US\$100,000 to US\$50 million in annual recurring revenue in seven months (Intelligent CIO, 2026), and Lovable reached a US\$13.3 billion valuation (VKTR, 2026). Neither offers ERP modules for Indonesian businesses.

III. Proposed Solution

Product workflow

1. The owner describes the business in Bahasa Indonesia: products, locations, staff roles and how orders, purchases and payments flow.
2. The AI asks follow-up questions and proposes a system made from tested modules.
3. The owner uploads existing spreadsheets. The AI maps the columns and imports products, customers, suppliers and opening stock.
4. The owner reviews the system in a 14-day trial and publishes it.
5. The owner requests later changes, such as a new approval step or report, by chat.

What the AI does and does not do

- **Modules, not free-form code.** Each system is assembled from modules written and tested once: stock, sales, purchasing, accounting, staff and approvals. The AI fills in settings, fields and data. It never writes code that records money or posts journal entries.
- **Reading, not deciding.** The AI turns text, spreadsheets and documents into data. Standard code computes every total, stock value and tax amount.
- **Custom changes within limits.** A custom change builds a screen, field or report from existing modules and must pass automatic tests. Requests outside the modules are declined.
- **Owner confirmation.** No change goes live without the owner's approval.

Launch features

Feature	Replaces
ERP system generated from a description and existing spreadsheets	An implementation consultant
Stock across warehouses and outlets, with purchase orders and supplier bills	Stock spreadsheets
Sales orders, invoices and payment recording by cash, QRIS, transfer or e-wallet	Separate point-of-sale and invoicing tools
Automatic journal entries, monthly profit and loss, and PPN and income tax summaries	Re-entering data in an accounting app
Staff roles and approval flows for purchases, discounts and expenses	Approvals by WhatsApp

KelolaStack never holds customer money. Payments go to the business's own accounts and are recorded against orders. Later modules include production with bills of materials, multiple companies and marketplace integrations.

Risks and mitigation

Risk	Mitigation
Faulty AI-generated system	Tested modules handle calculations and records. The AI only configures them.
AI price increases	AI is about 21% of each plan price at full use. Each task runs on the lowest-cost model that performs it reliably.
Customers cost more to win than planned	Advertising stays at Rp 3,000,000 per month until the measured cost per customer is known.
Owners unwilling to move their data to a new company	Free trial, named pilot references and data export at any time
Owners unwilling to pay	The project stops after the pilot and unspent funds are returned (Section VI).

IV. Target Market and Market Size

Target customers

- **Primary segment:** small and medium distributors, manufacturers, retailers and food businesses with 5 to 50 staff, across Indonesia.
- **Secondary segment (Year 3):** accountants and consultants who set up systems for their SME clients.
- **Excluded:** micro businesses that need only a cashier app, and large companies.

Market size

The 0.3% of non-agricultural MSMEs that are not micro form the TAM (GoodStats, 2026). The SAM counts only the 19.85% that already use a financial app (Kartikasari et al., 2022). Every customer is valued at the lower plan, Rp 4,788,000 per year.

Market	Businesses	Value per year
TAM: small and medium enterprises in Indonesia	90,627	Rp 433.92 billion
SAM: those already using a financial app	17,989	Rp 86.13 billion
SOM: paying customers, end of Year 3 (0.7% of SAM)	118	Rp 565.0 million

The wider market is growing. Indonesia's digital software solutions market is projected to grow 8.62% per year from 2026 to 2031, and ERP is its largest segment at 30.52% (Mordor Intelligence, 2026).

Customer acquisition

- **Paid advertising:** Google search terms such as "software ERP" and "aplikasi stok gudang", and LinkedIn and Meta ads, at Rp 3,000,000 per month in Months 4–6 and Rp 8,000,000 per month afterwards.
- **Direct sales:** demonstrations by the founder to SMEs in Surabaya, Sidoarjo and Gresik.
- **Referrals:** pilot businesses introduce suppliers and partners.
- **Accountants:** from Year 3, accountants who set up KelolaStack for clients.

V. Qualifications

Founder profile

Amadeus Eugene Dirgantara is the founder and sole developer, so no agency or salaried developer is needed.

- Fifth-semester Informatics student at Universitas Ciputra, specialising in artificial intelligence.
- Software developer since 2019, including freelance apps and websites for overseas clients from 2019 to 2023.
- Built a public ticketing website for a high school arts festival.
- Intern at Fiesto Informatika, Surabaya, building client websites and apps.
- Co-developed a marketplace prototype with live maps, chat and an in-app wallet in a class team.

Limitations and planned hires

The founder has no prior experience selling to SMEs, which the pilot tests before the paid launch. The founder takes no salary and is rewarded through dividends. From Month 4, full-time admins paid the Surabaya minimum wage set up new customers and handle support, one for every 30 customers.

VI. Implementation Timeline

Period	Milestone
Months 1–3	Build the stock, sales, purchasing and accounting modules. Run a free pilot with 10 SMEs in Surabaya.
End of Month 3	Go/no-go decision. If fewer than 3 of the 10 pilot businesses agree to pay Rp 399,000 per month, the project stops and unspent funds are returned to the Investor.
Months 4–6	Register a PT (Perseroan Terbatas) with the Investor, hire the first admin, launch paid plans and test advertising at Rp 3,000,000 per month.
Months 7–12	Raise advertising to Rp 8,000,000 per month and reach 28 paying businesses.
Year 2	Release production, multi-company and marketplace modules and reach 72 paying businesses.
Year 3	Open KelolaStack to accountants and consultants and reach 118 paying businesses.

Customer targets are net of cancellations.

VII. Pricing, Financial Projection and Return on Investment

Subscription plans

Plan	Price	Included
Trial	Free for 14 days	Build and test a full system with your own data
Usaha	Rp 399,000 per month	Up to 5 users, 1 location, all standard modules
Bisnis	Rp 1,199,000 per month	Up to 20 users, 5 locations, custom modules, approval flows and API access

Prices exclude PPN. There is no setup fee.

Business	Alternative	KelolaStack
5 users, 1 location	Accurate: Rp 421,800 per month, accounting only (Accurate, 2025)	Usaha: Rp 399,000, all modules
20 users	Odoo Standard: Rp 2,200,000 per month (OEC.sh, 2026), plus Rp 50.0 million or more to implement	Bisnis: Rp 1,199,000, no setup fee
5 outlets	Majoo Prime: Rp 4,995,000 per month (Majoo, 2026)	Bisnis: Rp 1,199,000

At full use of the AI allowance, the gross margin is 75% on Usaha and 76% on Bisnis.

Three-year projection

	Year 1	Year 2	Year 3
Paying businesses at year end	28	72	118
Revenue	Rp 85.1 million	Rp 403.5 million	Rp 748.2 million
Total costs	−Rp 183.9 million	−Rp 425.5 million	−Rp 605.1 million
Net income	−Rp 98.8 million	−Rp 22.0 million	Rp 143.1 million

Assumptions: 70% of customers on Usaha, full use of the AI allowance, no revenue during the 3-month pilot, Rp 4,800,000 of advertising per paying customer, 6 trials per paying customer at Rp 159,920 of AI each, 2 to 4 customers per month from direct sales, 2% of customers cancelling per month, no founder salary, and admins at the Surabaya minimum wage of Rp 5,288,796 per month (JawaPos, 2025).

Cash is lowest at Rp 130.9 million in Month 18. After that, subscription revenue covers all costs.

Use of funds

Use of funds, Months 1–18	Amount
Advertising	Rp 105.0 million
Onboarding and support admins	Rp 111.1 million
AI and hosting for paying customers	Rp 59.3 million
AI for trial systems	Rp 55.5 million
Operations: server, tools, customer visits and office costs	Rp 45.0 million
Less subscription revenue in the same months	–Rp 244.9 million
Funding need	Rp 130.9 million
Contingency reserve	Rp 19.1 million
Total	Rp 150.0 million

Return on investment

Rp 150,000,000 for 20% equity implies a post-money valuation of Rp 750.0 million. Software companies are commonly valued as a multiple of annual revenue. The median for public SaaS companies was 4.6 times revenue in August 2026, with a low of 3.2 times in June 2026 (Aventis Advisors, 2026). At the low of 3.2 times Year 3 revenue, KelolaStack would be worth Rp 2.39 billion, and the Investor's 20% stake Rp 478.8 million, or 3.2 times the investment. Dividends are additional: the Investor's share of projected Year 3 net income is Rp 28.6 million.

VIII. Terms and Conditions

1. **Investment.** The Investor shall pay Rp 150,000,000 for 20% of the shares of KelolaStack, at a post-money valuation of Rp 750.0 million. The Founder and the Investor shall register the company as a PT (Perseroan Terbatas).
2. **Disbursement.** The Investor shall pay the full amount in a single payment upon signing.
3. **Pilot failure.** If fewer than 3 of 10 pilot businesses agree to pay at the end of Month 3, the project stops and any unspent funds are returned to the Investor.
4. **Use of funds.** Funds shall be used strictly per Section VII.
5. **Reporting.** The Founder shall deliver quarterly reports on paying customers, revenue, costs and cash balance.
6. **Management.** The Founder shall manage daily operations. Company sale or new investment requires the Investor's written consent.
7. **Future rounds.** The Investor may invest in later funding rounds on the same terms as other investors to keep their percentage of shares.
8. **Founder commitment.** For three years from signing, the Founder shall not start or work for a competing business.
9. **Dividends.** Upon recording annual profit, dividends shall be distributed pro rata to shareholding.
10. **Risk.** The Investor acknowledges early-stage failure risk and potential total loss of investment.
11. **Governing law.** This agreement is governed by the laws of the Republic of Indonesia. Disputes shall first be settled by deliberation, then by the District Court of Surabaya.
12. **Amendments.** Amendments require a written agreement signed by both parties.

IX. Agreement

By signing below, both parties agree to the terms set out in Section VIII.

Founder	Investor
Name: Amadeus Eugene Dirgantara	Name:
Signature:	Signature:
Date:	Date:

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