

Analysis Aspect Innovation, Creativity and Entrepreneurial of Diana Print Digital As Idea Business Plan

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In all globalization of computerization this time, needed a human being which will open employment alone, because progressively difficult work field day isn't it got. To open work which is good to be needed a business plan, where with matured business plan hence resistance to face can anticipate and managed to be searched way out.

Business plan is an guidance able to be developed and can follow as long as business age, and expected can give more information detailed to the all aspect operate for company in the past and period to now, and some years projection forwards. Business plan is documentation financing of which can move forward the target company which intrinsically is a planning process of marketing, operation, human resource, monetary and business management system. In digital print Diana plan business will study four important aspect in management that is administration aspect, marketing aspect, operational aspect and monetary aspect. Besides four mentioned aspect, in this innovate in used equipment facet and innovation in marketing facet. So that of management company can determine marketing plan, personel plan and monetary plan for present day situation and a period of/to come. From result analyse and solution there are some point conclusions of which can made guidance to all owners of capital to be able to figure in the fund of to company of than can assist government in the case of creating new employment.

Key words: creativity, innovation, business plan, digital printing

1. Background

Unemployment number increases significantly every year and it can't be separated from internal and external factor. Some of internal factors are fails of Keluarga Berencana Program and causes increasing of population of Indonesia resident. Second, growth progressivity of consumerism causing increases requirement amount of chartered investment counsa. Third, number of entrepreneurs is still low. While, external factors are global economic crisis that causes inflation and lowering of investment number, unsynchronize of graduate competency with job requirement. Finally, low of economic ability causing influences position to bargain labor force, and others.

Community as object and subject in the problem of unemployment in Indonesia is required to be able to find solutions independently and not rely entirely on the government. Many years, the reliance on other government proved to be only delaying the problem and change the appearance of problems of unemployment, not reduce much less eroded.

Indonesian Institute of Sciences (LIPI) projected budget figures in 2009 rose to 9% from 2008 unemployment rate of 8.5%. They were forced to share the identity into open unemployment, underemployment, unemployment to temporary or incidental. Employment data for 2009 according to Bappenas mention, from 21.2 million people of Indonesia in the list of the work force, as many as 4.1 million or approximately 22.2 percent are jobless, which is dominated by a diploma and university graduates with a range of numbers over 2 million people .

Entrepreneurship was then echoed the government and universities to prevent the increasingly high unemployment in Indonesia. A solution that seems reasonable considering the number of entrepreneurs (entrepreneurs) in Indonesia is still very minimal. Ideally, a country has the entrepreneurs at least two percent of the population. While in Indonesia, the number of new entrepreneurs around 0.18 percent or about 400,000 people. In fact, the ideal amount of the total population of 220 million people was 4.4 million entrepreneurs.

In fact the realization of a business is not easy. People who are able to make it happen should be the people who strong-willed, creative, innovative, hardworking, full of new ideas and bold in taking risks. One of the emerging and promising big profits is the digital print business. This type of business has a promising prospect because investment costs are not too big, the prints are the equivalent of a photo studio, operating costs are relatively cheap and also diversification of product offerings more varied than a photo studio.

Digital print business providing new challenges for the entrepreneurs to be more creative in developing their businesses, because the digital print needs of the community is increasing, evidenced by the emergence of study photographs and digital print shop. Another thing is the emergence of models and new technologies of digital cameras that cost consumers more affordable as well as the camera device that seems to have become standard features that must be present in every cell phone has given everyone the freedom to capture any moment in any occasion.

In order to attempt to walk on the right way then an entrepreneur should prepare a business plan. Business plan is a document that states the belief in the ability of a business to sell goods or services to produce a satisfactory profit and attractive to funders. In the discourse of business planning (business plan), although the digital print business are included in my small business but it is not easy to predict the problems will be encountered. Research question proposed how are the Innovation Aspect, Creativity and Entrepreneurial of Diana Print Digital As Idea Business Plan

2. Literature Review

John Kao (1991:14) in Sudjana (2004:131) states that "Entrepreneurship is an attitude and entrepreneurial behavior." Entrepreneurship is a catalyst. They are the ones who take action so that an idea could materialize into reality. They use their creativity to continuously ongoing development. Entrepreneurs are defined by David E. Rye (1996: 3-4) as one who organizes and directs the business and new development, expand and empower a company / organization, to produce new products or offer new services to new customers in a new market. In the language of Joseph Schumpeter, entrepreneurs are defined as people who improve the existing economic order by introducing the products (goods and services) has, by creating a new organization, or by exploiting new raw materials (Bygrave, 1996: 1). Another definition of an entrepreneur who was presented by William D. Bygrave is one who get the opportunity and create an organization to pursue that opportunity (Bygrave, 1996: 2). Characteristics possessed by an entrepreneur to meet the terms of competitive advantage for a company / organization, such as innovative, creative, adaptive, dynamic, integrated capabilities, the ability to take risk on decisions made, integrity, power-struggle, and the code of conduct necessary to realize the effectiveness of company / organization (Okafor, 2007). Geoffrey G. Meredith et al (2002:5-6)

suggested a list of characteristic and traits as entrepreneurial profile, as arranged in table 1.

Table 1. The characteristics and the Nature of Entrepreneurial

Characteristics	Nature of Entrepreneurial
Self confident	Confidence, independence, individualism, optimism.
Task-oriented and results	The need for achievement, profit-oriented, persistence, fortitude, determination to work hard, have a strong drive, energetic, and initiative.
Risk taker.	The ability to take risks, like the challenge
Leadership	Behave as leaders, can get along with others, respond to suggestions and criticism.
Originality	Innovative and creative, flexible, knows a lot
Future orientation	Foresight.

source: Geoffrey G. Meredith et al, 2002:5-6

Entrepreneurial traits mentioned above shows that the essence of the characteristics of an entrepreneur is innovation and creativity. It is clear that entrepreneurship is essentially the soul of a person who is expressed through the attitudes and behaviors that are creative and innovative ways to perform an activity. Thus, an entrepreneur to know the various functions involved in managing a company / organization, such as management functions, finance, marketing, production, operations, human resources, organizational and institutional. Entrepreneurs are an achievement-oriented and believe that they master the skills themselves.

Process and Ideas Entrepreneurship

The process begins with the existence of an entrepreneurial innovation sparked by personal factors and environmental factors. Personal factors that influence is the locus of control, education, experience, commitment, vision, courage to take risks, and age. While environmental factors are sociology, organization, family, opportunity, role models, competitors, investors and government kebijaksanaan.

The initial idea of entrepreneurship

According to Zimmerer (1966:82), the ideas that come and entrepreneurs can create opportunities to meet the real needs of the market. In evaluating the idea to create the potential values (business opportunities), entrepreneurs need to identify and evaluate risks that may occur by means of:

1. The possibility of many risks can be eliminated with a proactive strategy.
2. The spread of risk on aspects most likely.
3. Managing the risks that bring value and benefit.

Creativity often comes in the form of ideas to produce goods and new services. The idea itself is not a chance and will not appear if entrepreneurs are not conduct the evaluation and continuous observation. Many of the ideas are really original, but most of the opportunities created when entrepreneurs have a new perspective on old ideas.

Creativity

Lillian Too (1995) states that creativity is the ability and progress unconventional

thoughts will lead to great leaps in knowledge and its application. James R. Evan (1991) states of creativity is skill to define a new relationship, see the subject from new perspectives, and create new combinations of two or more concepts that have been imprinted in the minds and creativity is generating new ideas, innovation take new ideas this and make money from new ideas.

According to David Campbell, Ph.D. (1986) cited Triguna Priyadharma, states that creativity is an activity that brings the results with the content characteristics such as: 1) Innovative, has never existed, fresh, interesting, strange, surprising and new trobosan, 2) Useful , better, better, more practical, easier, facilitate, encourage, develop, educate, solve problems, reduce barriers, overcome difficulties, to bring better results / lot, 3) is understandable, the same results could be made next time. A creativity has its own creativity, where creativity is a process for extracting ability to create something that has a certain value. In some creativity would be more realistic if it is realized through an innovation.

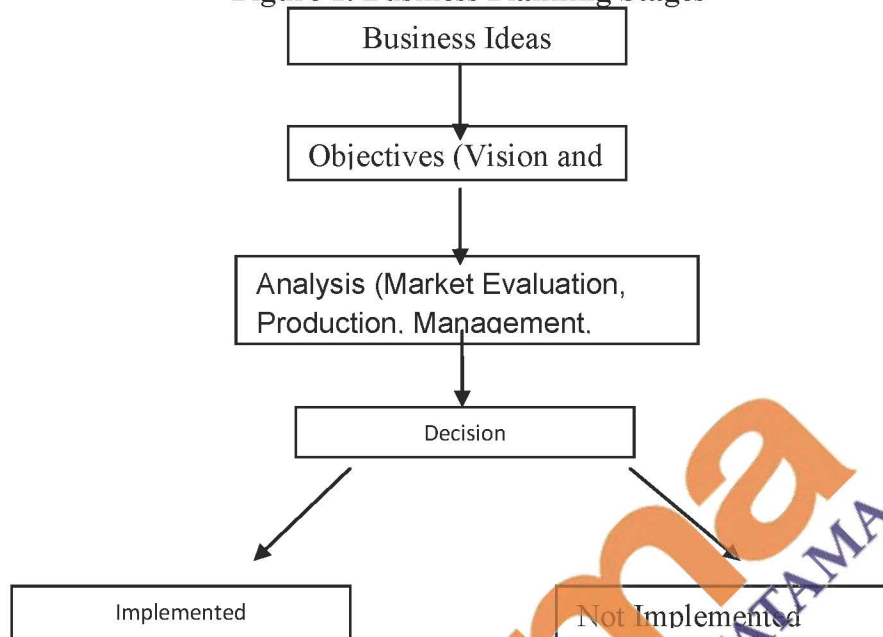
Innovation

According to Peter F. Drucker (1985:21) defines innovation as a specific tool that utilizes the change as an opportunity for different business or service. Zimmerer (1996:51) says innovation as the ability to get creative in order to solve the problems and opportunities to enhance and improve living standards. The most important part of an innovation is the emergence of an idea, implementation, and usability innovations that have a particular purpose, are generated from system analysis and hard work, all of which can be discussed and presented as a practice of innovation in terms of business planning.

Business Planning

The business plan is a written document explaining the plan of the company / employers to take advantage of business opportunities contained in the external environment company (Robbins and Coulter, 2003:252), explaining the competitive advantage of business, and explains the various steps that must be done to make these business opportunities become a real business form (Wheelen and Hunger, 2004:306). Business planning are also said to be research on the activities of the organization now and future and menyusun activities to obtain the desired results as outlined in a planning document. Max Coult Hard, Andrea Howell, and Geoff Clarke (19:3) defines business plan is *"A business plan is a detailed study of organization's activities, which highlights where the organization has been, where it is owe and where it might get to in the future, and incorporates an action program to achieve these results"*.

Figure 1. Business Planning Stages



(Sumber: Suryana, 139)

Problem Solving Approach

Business planning examined in this study is about building a Digital Print business. Object of research to create a business plan as a guide for prospective entrepreneurs fatherly realize this digital print.

3. Finding and discussion

Product Analysis

II. PRODUCT ANALYSIS

Types of products that are produced only between the other:

a. Digital Photo Print

1. Print photos in various sizes such as 2 × 3, 3 × 4, 4R, 10R
2. Printing from a variety of media such as CD, Flash Disk, Mobile, Memo Card, Digital Camera, and other storage media

b. Card name

Kartunama produce rapid and can be designed according to customer demand. There are several choices of paper, namely, Linen, Matt paper, and Glossy

c. Print Letterhead and Envelopes

Can be ordered as needed, not necessarily in large quantities (1rim) such as screen printing or offset printing.

d. Print CD Labels and Covers

Customers can choose 2 types of labels for CDs that HVs or Glossy

e. A4 Size Full Colour Print

There are some papers to choose from namely, HVs, Glossy, Inkjet, Matt paper,

Linen. Paper is not waterproof can be laminated so that results can printingnya waterproof.

Digital Print Advantage Diana products than other products on the market namely:

- a. Process the process using computer technology that is more efficient than the conventional method (screen printing / photo studio).
- b. No minimum order, so customers can order according to their needs and budget.
- c. Can be done quickly or instantly (15 minutes so), can wait.

MARKET ANALYSIS

1. Consumer Profile

- a. Communities that currently use a lot of digital cameras, cell phones, or camcorders to document the events or activities which do both individuals and organizations such as seminars, graduation, weddings, training, exhibition, or launching a product.
- b. Companies that need a media campaign for its products, such as business cards, brochures, and posters.

2. Potential and Market Segmentation

- a. Market Potential. Population Cikutra road area, company, institution, college, school, junior-senior high school students around the site, students MAIN, STIE EQUITY, Itenas, Sangga Buana University, STMIK, as a productive market making activities that require the services of digital printing.
- b. Market Segmentation. The main segments are students MAIN, STIE EQUITY, Itenas, Sangga Buana University, STMIK, shops, companies, and agencies in the area and Jalan Pahlawan Cikutra road.

3. Competitor and Market Opportunities

Competitors

Tabel 8: Competitors

Nr	competitors	Products offered
1	Zorro	Graphic design and Digital Printing
2	LoveBird	Graphic design, Digital Printing, Multimedia
3	Prima Scan	Digital Printing
4	Derajat Celcius	Digital Printing
5	Fuji Image Plaza	Analog and Digital Photo Printing
6	SAS	Sablon

Market Opportunity

Seeing the results of analysis of competitors and potential market demand is large enough, we still have a big enough opportunity. With digital printing services with no minimum orders and a strategic place can be a chance to compete with older players who are on the market.

The media campaign that will be used

- a. Media campaign that will be used by;
- b. Banners. Installed in front of the place of business location, as well as several other strategic places such as, Jl. Cicadas, Jl.PHH. Mustafa.
- c. Newspapers. Advertise on small advertising and promotion in cooperation barter Tribune newspaper, the People's Mind, Radar Semarang, and Compass edition of West Java.
- d. Catalog. Create a catalog that contains products that are designed to A4 size with attractive and pleasing to the eye.
- e. Newsletters and Magazines. Cooperation with the bulletins and magazines in Bandung in Bandung, such as magazine advertising.
- f. Seminar or Event. Cooperate or be a sponsor of an activity such as seminars, talk show and discussion on campuses.
- g. Man. Using the technique of word of mouth (word of mouth), notifications of friends to another friend about the business being operated, and ask for references from customers who are accustomed to using digital printing services.
- h. SMS (Short Message Service) from mobile phones or the Internet. Sending SMS messages to friends, relatives, or relatives of the digital printing business.

5. Target or proposed sale of one year

Sales plan for 1 year is sold our products as much as possible. The target is divided into several stages of achievement.

a. First Quarter

- 40% of agencies, companies, which are around Jl. PHH. Mustafa knew and 15% of them use the product Diana Digital Print
- The approach to student organizations and community
- Build brand Diana Digital Print
- Promotion of large scale in the campus around Cikutra

b. Second quarter

- 65% of agencies, companies, which are around Jl. PHH. Mustafa knew and 25% of them use the product Diana Digital Print
- Approach to the agency
- Maintain existing customers

c. Third Quarter

- Maintaining target of the first quarter, both up and improved
- Strengthen brand Diana Digital Print
- Approach to the agencies and companies
- Maintain customer

d. Fourth Quarter

- Maintaining the first quarter, second, third and increase it
- Maintain customer
- Digital Print Brand Diana really strong in the area of Jl. PHH. Mustafa and surrounding areas
- Preparation of capital for additional equipment and business development
- Marketing strategies that will be applied

Business Position Analysis

The business plan was developed strategies to cope with external threats and seize market opportunities that exist.

Key Factors in Digital Print Business Success

Key success factors of Diana Print Digital business that will be formed, among others:

- Quality of excellent results, equivalent to a photo studio
- Prices are given far less expensive than a photo studio, and quite competitive with similar competitors
- A strategic location because it is near campus / school, area office and boarding house and passed by public transport
- Availability of equipment that is used quite sophisticated and complete.

Table9: Digital Printing Business SWOT Analysis

STRENGTH	WEAKNESS
<ul style="list-style-type: none"> • The price is much cheaper • Strategic location complete and modern equipment • Strong marketing network • Low maintenance cost • Low operational cost 	<ul style="list-style-type: none"> • Experts are still limited photo editing • Requires a large enough capital to develop business • Products less varied
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Prices of raw materials (paper, ink) is cheap • The absence of similar competitors near the business location • The existence of market segments in the maternity hospital for the documentation process • The existence of segments of the campus and the schools for graduation and graduation documentation 	<ul style="list-style-type: none"> • Changes in dollar exchange rate • printing technology evolving • There is no similar competitors in the area surrounding the business location

Table 10: External Strategic Factor Analysis

EKSTERNAL STRATEGIS	BOBOT	RATING	SKOR PEMBOBOTAN
• Opportunities			
Prices of raw materials (ink, paper) is cheap	0.2	3	0.6
The absence of similar competitors nearby locations	0.3	4	1.2
The market segment for documentation Hospital birthing process	0.1	2	0.2
The market segment of Colleges and Schools for the documentation of graduation / graduation	0.2	4	0.8
•			

• Threats			
• Changes in dollar exchange rate	0.1	4	0.4
• printing technology evolving	0.05	3	0.15
• There is no similar competitors in the area surrounding the business location	0.01	1	0.05
TOTAL	1.00		3.4

Table 11: Internal Strategic Factor Analysis

INTERNAL STRATEGIS	WEIGHT	RATING	SCORE weighting
• Strength			
• The quality of the print equivalent of a photo studio	0.2	3	0.6
• The price is much cheaper	0.2	3	0.6
• Strategic location	0.15	4	0.8
• complete and modern equipment	0.05	3	0.15
• Strong marketing network	0.05	1	0.1
• Low maintenance cost	0.1	2	0.2
Low operational cost	0.1	2	0.2
Weakness			
• Experts are still limited photo editing	0.1	4	0.4
Requires a large enough capital to developing your business	0.05	3	0.15
Products less varied	0.05	1	0.01
TOTAL	1.00		2.95

Table 12: Matrix Internal and External.

Internal External	High (4-3)	Average (3-2)	Low (2-1)
High (4-3)	GROWTH Concentration through vertical integration	Concentration through horizontal integratio	RETRECHMENT Turn around
Average (3-2)	STABILITY Becareful	GROWTH STABILITY	RETRECHMENT Divestment
Low (2-1)	GROWTH Concentric diversification	GROWTH Diversified conglomerate	RETRECHMENT Bankruptcy / liquidation

From the results of internal and external matrix obtained results that Diana's Digital Print are now in a position GROWTH (concentration through horizontal integration), where the goal is to increase sales and increase profit by exploiting the benefits of economics of scale both production and marketing. Therefore the management of Digital Print Diana should expand the market by improving facilities for customers to quickly equipment serviced or by opening new branches around the site.

Assumptions Used for Digital Print Business In the financial analysis that will be formed is required several assumptions as follows:

1. Dollar against the rupiah exchange rate volatility between Rp100, - up to 200, -. The current dollar exchange rate Rp8950, -. The exchange rate is very influential in the purchase of equipment and supplies business that mostly refers to the dollar purchase.
2. Economic and political situation is relatively safe country
3. Level of bank deposit interest rates prevailing at this time was 6% -7%
The increase in monthly cost is estimated it sold an average of 5% -10%, except on certain celebration events such as religious holidays, new year and graduation
4. Increase in fixed cost is assumed to occur once every 1 year, an increase of about 10%
5. The increase in variable costs is assumed every month there is an increase or decrease between 1% to 5%
6. It is assumed variable costs for paper and paper glossy photo paper sticker is 50% of the sale price / share, for the inkjet paper and paper HVS is 40% of the sale price / share, while laminate is 60% of sale price / share
7. It is assumed each year will be no purchases cartridge (new ink) of Rp1000.000, -. Due to the old cartridge have been unsuitable
8. It is assumed every month there is a minimum cash money amounting to Rp3000.000, -, it is used as a tactical fund orders when there is a large and sudden orders, as well as for operational purposes
10. Purchase to the supplier for the operational needs are always in cash / cash

IV. FINANCIAL ANALYSIS

Pay Back Period

Pay Back period asset is about the month to mid-31 or the 3rd year ie in January 2013, where the money in the cash balance with investments issued at the beginning of the business.

Liquidity Ratio

The purpose of this ratio is to measure the ability of the company to meet its short term obligations. The results are:

Table 13: Pay back periode

	Year 1	Year 2	Year 3
Working Capital Ratio	0.1	0.16	0.28

Description:

From the results mentioned above can be seen that this ratio is relatively low at less than 0.75 means that this business has good liquidity yanh. Companies that have a low ratio has little risk of losing liquidity.

Activity Ratio

The goal is to measure how far the company's activities in using their funds effectively and efficiently. This ratio can measure the efficiency of operational activities of a company because this ratio is based on a comparison of income with expenditure at a specific time period. The results are:

Table 14: Activity Ratio

	Year 1	Year 2	Year 3
Inventory Days	8.82	7.20	5.51
Inventory Turn Over	40.80	49.97	65.37
Sales to Assets	14.89	9.60	5.52

Description:

Whereas the above results can be seen that the inventory turnover has increased every year shows that the company has a total inventory turnover is very high, this shows that perusahaan no difficulty in meeting consumer demand, so this effort can be said efisien compared to other similar companies. As for the sales to assets has decreased every year, this shows the good condition of the company because the asset is not sold or used for day-to-day operational needs.

Gain Ratio (Profitability)

This profit ratio is a measure to determine how effective running of their business. This can give the profits of the company. Factors that influence the effectiveness of the company so the company will then raise or lower the profit is financial, marketing, human resources and operations. The results of the analysis are:

Tabel 15: Gain Ratio (Profitability)

	Year 1	Year 2	Year 3
Net to Margin	-2.45	3.33	12.58
Return on Equity	-40.28	32.00	69.39
Return on Assets	-39.42	32.00	69.39

Description

Net profit margin has increased each year shows the symptoms that are good for companies because the profits are always increasing, although at the beginning of a loss but the following year increased significantly. ROA and ROE values are the same in the second and third year due to capital structure and investment from just one person is the owner, so that existing capital asset that has the same, where each year has increased very significantly by 100%. This shows that business is very profitable (profitable).

Sensitivity Analysis

Business in the digital print business is more emphasis on services and kualitas printout. If consumer satisfaction and service quality results will then be formed a loyal market and they usually do not question the price. So the level of development of the business is largely determined by the level of quality of printed output by considering the medium used, the level of service, the skill of the operator editing, complete equipment and modern, comfortable atmosphere of funds is the most important strategic location. The qualitative changes in the business turnover is determined by other things such as: 1) The number of days of service, 2) the level of consumer demand, 3) Changes in fixed cost and variable cost.

5. CONCLUSIONS AND SUGGESTIONS

5.1 Conclusion

In this section the conclusions drawn from the business to be built, namely:

1. Before conducting the business of digital print business planning which needs to be done in this business plan is the research on the activities of the organization now and in the future to get the desired results as outlined in a planning report
2. In the digital print business planning effort is needed by an assumption, which this assumption is based on a consideration of the various approaches such as the existing theories and field circumstances. Once this assumption is established then we can predict a state / condition of both qualitative and quantitative our efforts in the future.
3. Stage operations conducted in the establishment of the digital print business are: funding and business plan preparation, repair businesses, the provision of operational equipment and furniture, provision of raw materials, finding the latest labor and marketing.
4. In developing this digital print business writer tries to innovate in the field of marketing that is working with several partners such as private or public hospitals in terms of photographs for children who are born and some college / school and business offices around the site, which uses the internet to streamline the system timedelivery and increase partner income itself. It also developed innovations in equipment operation and diversification of products and services offered.
5. In the early opening of this business, turnover is not necessarily received by the owner to cover operational costs for their daily needs, but it is very reasonable because the business was opened due to several factors:
 - Lack of consumer customers, needed a vigorous campaign when this business first opened
 - Market conditions are not stable, the need for adjustments to the environment aroundProjections of revenues and expenditures are made is not going exactly the same as reality, but by using an approach that assumed close to reality, a wirusaha should always be optimistic that this situation will continue to spur a growing entrepreneurial and willing to take risks.
6. From the calculation of the first year, income earned on average are still under operasinal costs and fixed costs, so that for the first year may not necessarily be determined recoup their point of capital invested, but after the second year in which the middle line with the customer it can be predicted that about december 2011 will reach break even point of the capital invested, this is indicated by the condition of cash acquired greater than or equal to the existing investment.

5.2 Suggestion

1. An entrepreneur should not be quickly discouraged when his business suffered a setback and also not too optimistic about the results to be obtained but should

- always work hard and motivate him to be more creative and innovate in their business progress.
2. In this digital print business plan writer suggested that the manager should not be too pessimistic about the results achieved, due to be aware that Diana's Digital Print is a new player in the digital print business, so not quite able to compete with competitors who have long and has a many customers, but with innovation and creativity that developed the author, can make this business can compete with other similar competitors.
 3. To raise capital, should work with other parties or borrow from banks to the nature of Independent Small Business, because with the interest we pay will be smaller and cost of installment to installment.

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