



# Gekko

**BUSINESS CREDIT  
WITHOUT COLLATERAL AND INTEREST**

# Gekko **MART**

Powered by **Gekko**



**M. Salman Al- Hafizh**  
CEO  
(Chief Executive Officer)



**Fareza Yuza**  
CTO  
(Chief Technology Officer)



**Ghany Widito Baskoro**  
COO  
(Chief Operating officer)



**Azzukhrufi Fadhli Zaini**  
CMO  
(Chief Marketing Officer)

**Gekko**, a start-up business that is engaged in economic and transaction system.

Its name mimicking “Gecko”, an exotic animal that has unique sound and appearance, representing our unique system and business idea. Some people also believe that the animal gecko brings luck. **Gekko** has eye-catching name with simple pronunciation that hopefully would make us easier to be accepted and remembered by public.



This economic and transaction system is founded by Prof. Mudito Samsunarto.

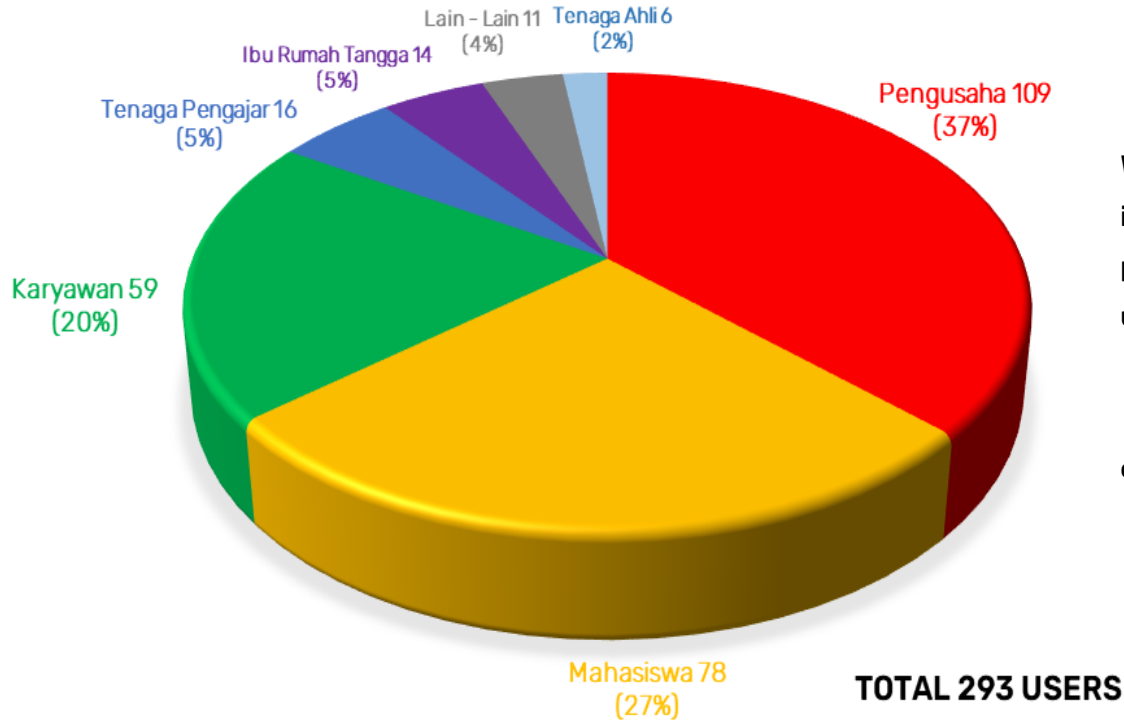
He was once running this business idea with the name ASPI (Aksi Sosial Produktif Indonesia).

To carry on his legacy, we develop this system with the name Gekko and implement it in the form of "Online Store".

We will realize and develop this business concept without change its philosophy and fundamental aspects.



**Prof. Mudito Samsunarto**



**We have total 293 people that are interested and already registered in our prototype business platform as initial users.**

**Majority users are from entrepreneur, college student, and employee.**

## PROBLEM TO BE SOLVED

A good economy system, needs good contribution from the businesses, entrepreneurs, employees, and also consumers side. However, each of them have their own issues that needs to be solved for the economy to run smoothly.

**A good management, marketing, and business platform** are important things that not many businesses have in their hands

**Many entrepreneurs face difficulties to get business loans or credits** because of the collateral and burdensome interest

**Extra incomes** are sought after by many people, especially during global pandemic like now where unemployment number increasing rapidly

**Consumers** also never have the opportunity to make a real profits in this current transaction systems

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## SOLUTION

**Gekko** is a groundbreaking transactional system with social and productive activities made to develop all economic agents.

The **Gekko** system is implemented into an easy-to-use and user-friendly "Online Store" platform to meet all the user needs.

All "Wiraniaga"s (thats how we call the **Gekko** participants) will be given "Business credit without collateral and interest", to get a retail product from us to be sold in our "Online Store" platform with profit sharing for each transaction.

Wiraniaga can also act as a consumer to buy their own or other Wiraniaga's product and create a mutualism profit.

Automatically controlled by system, a half of Wiraniaga's profit can't be withdrawn, it can only be used to buy again product in **Gekko** platform as "Obligatory Shopping".



**Make Money**

for consumers as a Wiraniaga



**Extra Passive Income**

through transaction cycles



**Easy Credit**

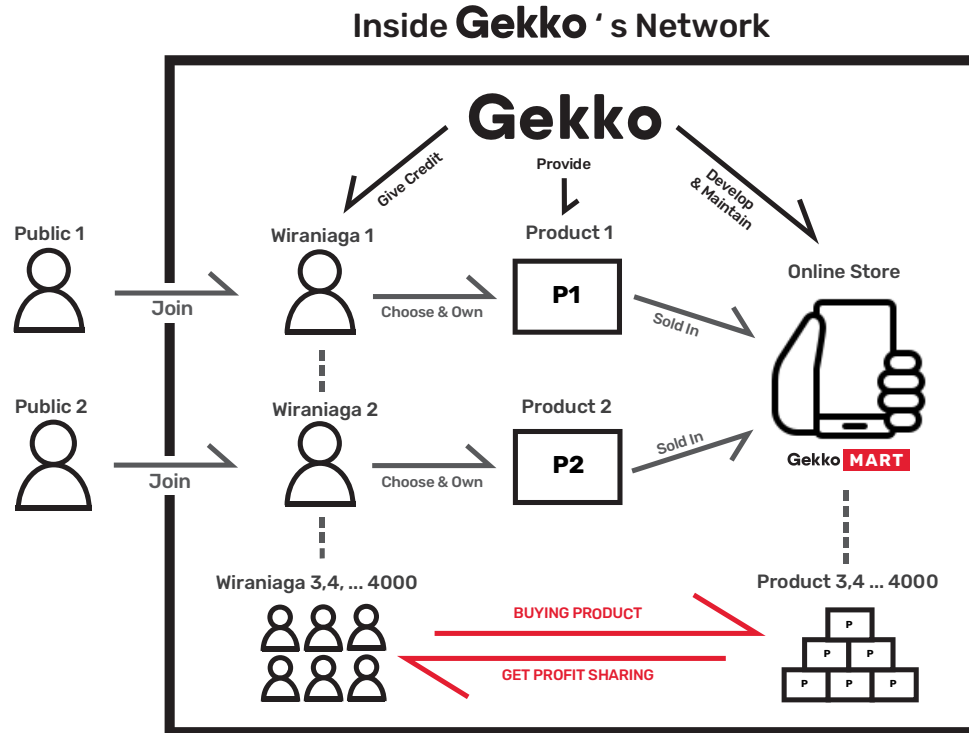
No collateral and interest rate



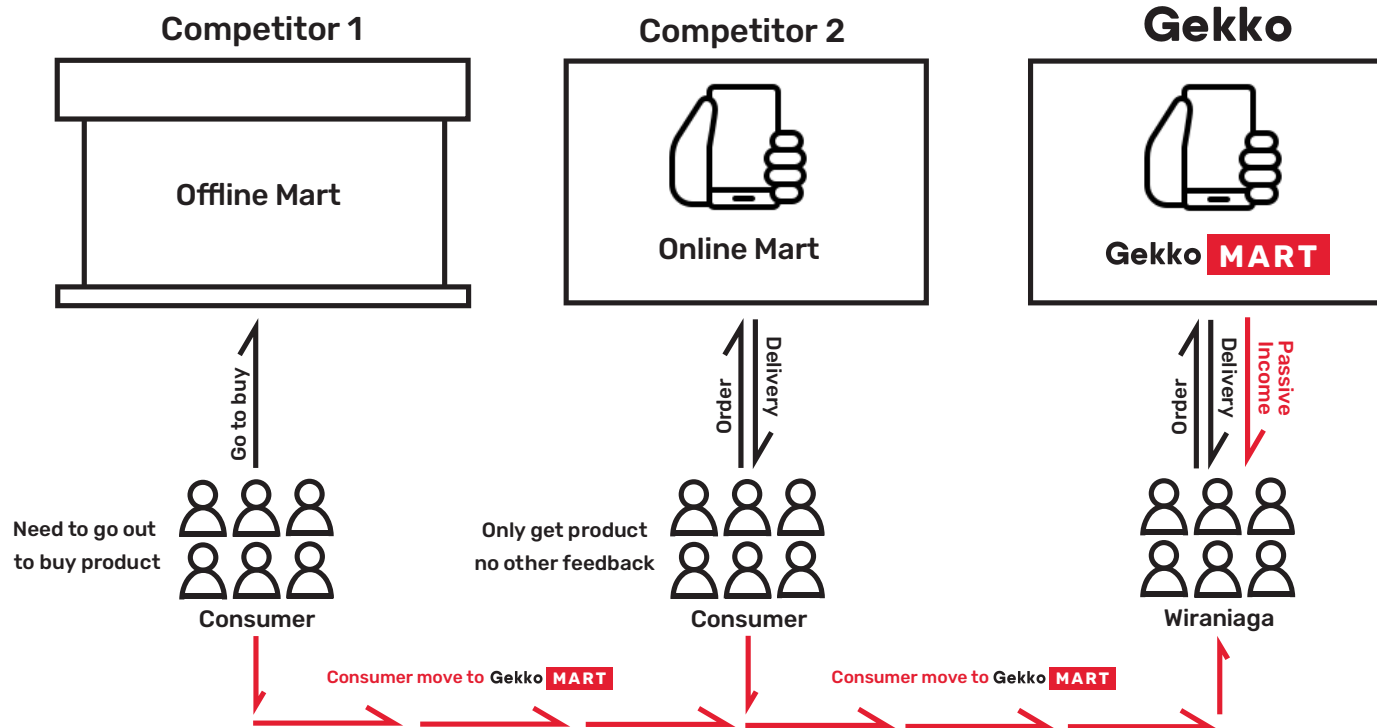
**All In One**

Management, marketing & online platform

## Join Us Become WIRANIAGA !

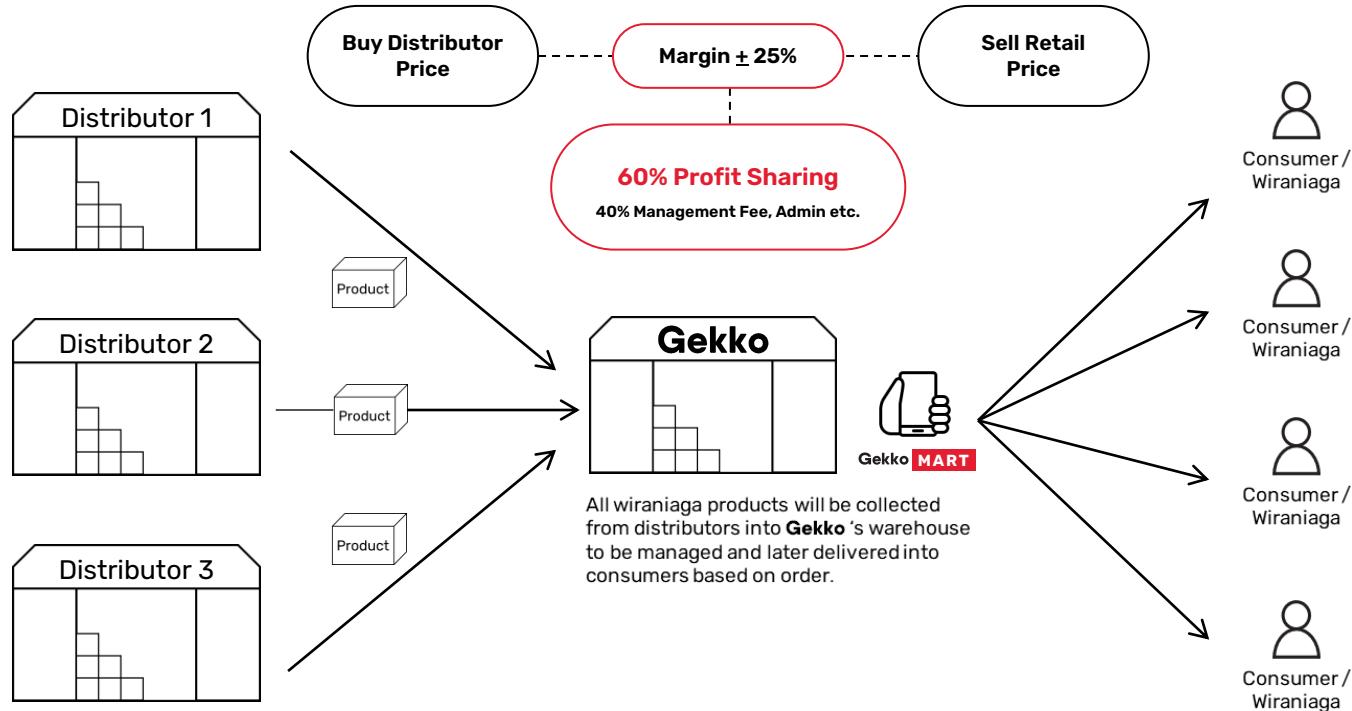


## Get All The Benefits !

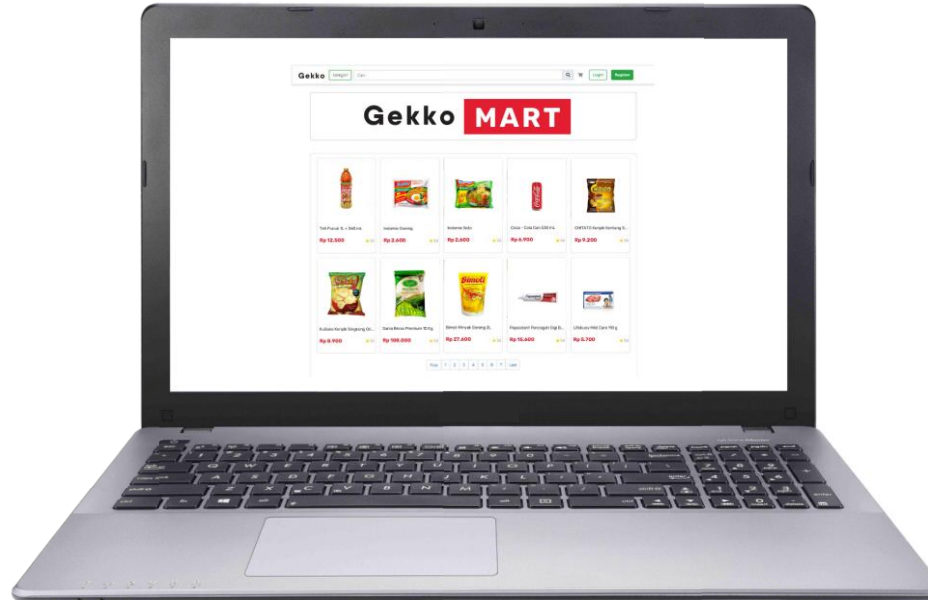
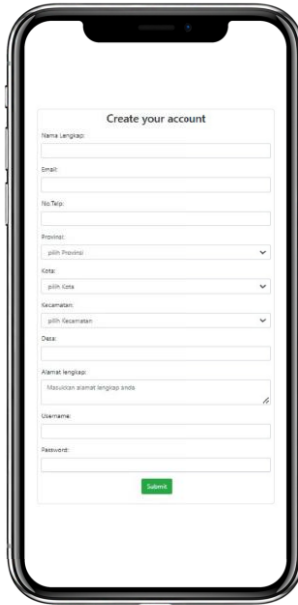




## Let Us Manage Your Product !

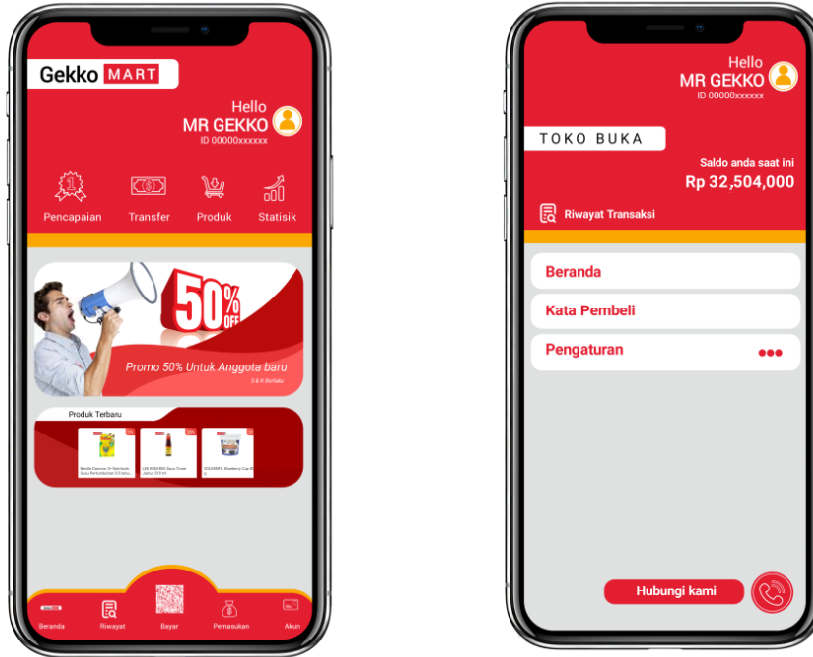


## Online Shopping !



\*Platform is still under development process

## Monitor your income !



\*Platform is still under development process

## MARKET DATA RESEARCH

*tangselkota.bps.go.id*

**368**  
**Thousands**

Population at district  
Pamulang in 2019.  
70% still on productive age.

*LD FEB UI*

**IDR 1.1**  
**Millions**

Average monthly transaction  
for online retail product  
with 4.199 correspondences

*statistik.jakarta.co.id /  
data by Bank of Indonesia*

**IDR 35.05**  
**Trillions**

Credit for micro business  
were distributed by Bank  
in DKI Jakarta on 2020

## MARKETING PLAN

**4000**

**Wiraniaga**

Target for 1 area  
(District / Kecamatan)

**IDR 2 Millions**

**Per Month**

Transaction target for  
each Wiraniaga

**IDR 47.53 Billions**

**Projected Revenue**

Target in first year

At early stage, we will focus to recruit minimum 4000 Wiraniaga for 1 district area that can reach average transaction of 2 millions per month for each Wiraniaga. In our business timeline, this target will take us 7 months to achieve this target. After settling in one district area, we will expand our business every year while keep evaluating our marketing scheme progress.

**We are looking for potential investor to get initial funding,  
to build the infrastructure and operational budget for 1 year starting up business as detail below :**

		<b>ASSETS</b>	<b>OPERATIONAL</b>
Warehouse Division Cost	=	IDR 580,800,000 (Warehouse & office set up, utilities etc.)	IDR 1,147,060,200 (Warehouse & office rent, staff salary etc)
IT Division Cost	=	IDR 880,000,000 (Build IT system & platform, domain etc)	IDR 660,000,000 (Manpower for maintenance)
Accounting & Doc. Control Division Cost	=	IDR -	IDR 259,200,000 (Accounting division staff salary)
Marketing Division Cost	=	IDR -	IDR 894,720,000 (Marketing & creative division staff salary)
<b>TOTAL</b>	<b>=</b>	<b>IDR 1,388,800,000</b>	<b>IDR 2,960,980,200</b>
<b>TOTAL GEKKO COST FOR 1 YEAR</b>	<b>=</b>	<b>IDR 4,349,780,200</b>	

## FORECASTED CASHFLOW

Cashflow Yearly Manajemen Profit					Condition	Average Pembelian : IDR 1.970.454			Average Margin Laba : 24%			
Description	Year 1				Year 2		Year 3		Year 4		Year 5	
	Semester 1		Semester 2									
Pendapatan												
Penjualan	IDR	-	IDR	47.536.416.000	IDR	150.531.984.000	IDR	245.604.816.000	IDR	340.677.648.000	IDR	435.750.480.000
HPP	IDR	-	IDR	43.839.468.837	IDR	138.824.984.651	IDR	226.503.922.325	IDR	314.182.859.999	IDR	401.861.797.673
Laba Kotor Penjualan	IDR	-	IDR	3.696.947.163	IDR	11.706.999.350	IDR	19.100.893.676	IDR	26.494.788.002	IDR	33.888.682.328
Aktivitas Operasional												
Biaya Gudang	IDR	359.580.000	IDR	787.480.200	IDR	2.904.487.300	IDR	4.552.247.700	IDR	6.200.008.100	IDR	7.847.768.500
Biaya IT	IDR	330.000.000	IDR	330.000.000	IDR	711.250.000	IDR	711.250.000	IDR	711.250.000	IDR	711.250.000
Biaya Accounting	IDR	129.600.000	IDR	129.600.000	IDR	259.200.000	IDR	259.200.000	IDR	259.200.000	IDR	259.200.000
Biaya marketing	IDR	449.280.000	IDR	445.440.000	IDR	587.520.000	IDR	587.520.000	IDR	587.520.000	IDR	587.520.000
Depresiasi	IDR	43.068.000	IDR	43.068.000	IDR	136.382.000	IDR	222.518.000	IDR	308.654.000	IDR	394.790.000
Total Aktivitas Operasional	IDR	1.311.528.000	IDR	1.735.588.200	IDR	4.598.839.300	IDR	6.332.735.700	IDR	8.066.632.100	IDR	9.800.528.500
Aktivitas Investasi												
Pembelian Utilitas Gudang	IDR	371.760.000	IDR	-	IDR	371.760.000	IDR	371.760.000	IDR	371.760.000	IDR	371.760.000
IT Apps Infrastructure	IDR	490.000.000	IDR	390.000.000	IDR	-	IDR	-	IDR	-	IDR	-
Pembelian Utilitas Office	IDR	137.040.000	IDR	-	IDR	137.040.000	IDR	137.040.000	IDR	137.040.000	IDR	137.040.000
Total Aktivitas Investasi	IDR	998.800.000	IDR	390.000.000	IDR	508.800.000	IDR	508.800.000	IDR	508.800.000	IDR	508.800.000
Aktivitas Pendanaan												
Pengembalian Pendanaan	IDR	-	IDR	426.570.827	IDR	1.350.807.617	IDR	2.203.949.270	IDR	368.452.486	IDR	-
Profit Sharing	IDR	-	IDR	42.657.083	IDR	135.080.762	IDR	220.394.927	IDR	305.709.092	IDR	391.023.258
Cashflow Pendanaan	IDR	-	IDR	469.227.909	IDR	1.485.888.379	IDR	3.910.232.576	IDR	4.584.394.155	IDR	4.975.417.412
Penerimaan Modal	IDR	4.349.780.200										
Saldo Kas awal	IDR	4.349.780.200	IDR	2.039.452.200	IDR	3.141.583.254	IDR	8.255.054.924	IDR	18.090.068.703	IDR	35.335.263.026
Saldo Kas Akhir	IDR	2.039.452.200	IDR	3.141.583.254	IDR	8.255.054.924	IDR	18.090.068.703	IDR	35.335.263.026	IDR	58.523.593.596

## FORECASTED ROI

Periode	Year 1		Year 2		Year 3		Year 4		Year 5	
	Semester 1		Semester 2							
Jumlah Gekko Mart	0	1	2	3	4	5				
Pengembalian dana	IDR -	IDR 426.967.597	IDR 1.352.064.057	IDR 2.205.999.251	IDR 364.749.296	IDR -				
Profit Sharing	IDR -	IDR 42.696.760	IDR 135.206.406	IDR 220.599.925	IDR 305.993.444	IDR 391.386.964				
<b>Total</b>	<b>IDR -</b>	<b>IDR 469.664.357</b>	<b>IDR 1.487.270.463</b>	<b>IDR 2.426.599.176</b>	<b>IDR 670.742.740</b>	<b>IDR 391.386.964</b>				
Perentase	0,000%	10,797%	34,192%	55,787%	15,420%	8,998%				
Kumulatif per tahun	0,000%	10,797%	34,192%	89,979%	105,399%	114,397%				
							<b>BEP</b>	<b>4 Tahun 4 Bulan</b>		



## RISK ANALYSIS

	Project Delay	Insufficient Transaction	Public Rejection
Probability	Medium	Medium	Low
Effect	Minor	Intermediate	Major
Loss	Delayed ROI & BEP	Insufficient ROI & Delayed BEP	Low Profit
Prevention	Preparing project schedule then monitor the progress	Do several marketing schemes with high-rated succes probability	Approaching public in a simple and effective way
Counter	Analyzing the cause and arranging the catch up schedule based on main problem	Analyzing the cause and developing the marketing strategy based on public interest	Analyzing the cause, re-scheme the business



### **Innovative**

Brand new world market concept



### **Great Impact for Public**

Credit without collateral and interest rate  
Profit sharing as passive income



### **Sense of Belonging**

Products are chosen and owned by consumer  
will highly triggered self marketing



### **Captive Market**

Obligatory Shopping System  
Consumer will keep shopping at Gekko Mart

**Gekko** **MART**

### **Branding**

Eye catching brand name  
to increase mindshare of our brand



### **Simple**

Participating, shopping & monitoring  
All in one application



**M. Salman Al- Hafizh (CEO)**

Holds patent for DSP (tools for distribute credit in Gekko system).  
Experienced in many IT projects as programmer and web designer.  
Has good understanding in the field of macro economy.



**Fareza Yuza (CTO)**

Broad minded in the world of computer technology.  
Has a good sense of business economy scheme with leadership capability.



**Ghany Widito Baskoro (COO)**

Experienced in industry management with understanding of its operational system.  
Has structured and discipline work habit.



**Azzukhrufi Fadhli Zaini (CMO)**

Experienced in construction project that used to communicating with expatriate employees.  
Has interest in business world with good sense of designing.

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