



CODECELL-CMPN, VESIT

SIRIUS HACKATHON 2025

Category Code: Open Innovation

Problem Statement Title: MicroFund

Team Name: Innovation Titans

Institute Name: Vivekanand Education Society's Institute of Technology



Idea / Approach details (& implemented features)

- **Unified Dashboard:** A single interface for loans, investments, sustainability scores, and financial coaching.
- **AI-Powered Loan & Credit Check:** Chatbot-driven smart credit scoring with eco-friendly factors.
- **Smart Financial Coaching & Analytics:** Personalized tips, reminders, and real-time financial updates.
- **Gamified Sustainability Rewards:** Earn rewards for eco-friendly actions with benefits like lower interest rates.
- **Secure KYC & Payments:** Strong identity checks, multi-factor authentication, and secure transactions.



Implemented Features So Far



VAPI AI is an AI-driven voice assistant that enables users to Apply for loans hands-free using voice commands.

Why We implemented it

We recognized that traditional loan application processes can be complex, especially for non-tech-savvy entrepreneurs. To address this, we built VAPI AI, which integrates voice recognition and NLP to streamline financial interactions.

Implementation Steps:

- Developed & Deployed the Backend:
- Integrated VAPI AI Workflow into the Dashboard:
- Connected to the Frontend:



Implemented Features So Far



Crowdfunding + P2P Lending

💡 Empowering Small Businesses & Investors

- ◆ For Small Businesses: Easy access to funding without traditional banking barriers.
- ◆ For Investors: Direct funding opportunities with real-time tracking & returns.

🔗 How it Works:

Borrowers list funding needs. Investors explore & fund businesses.



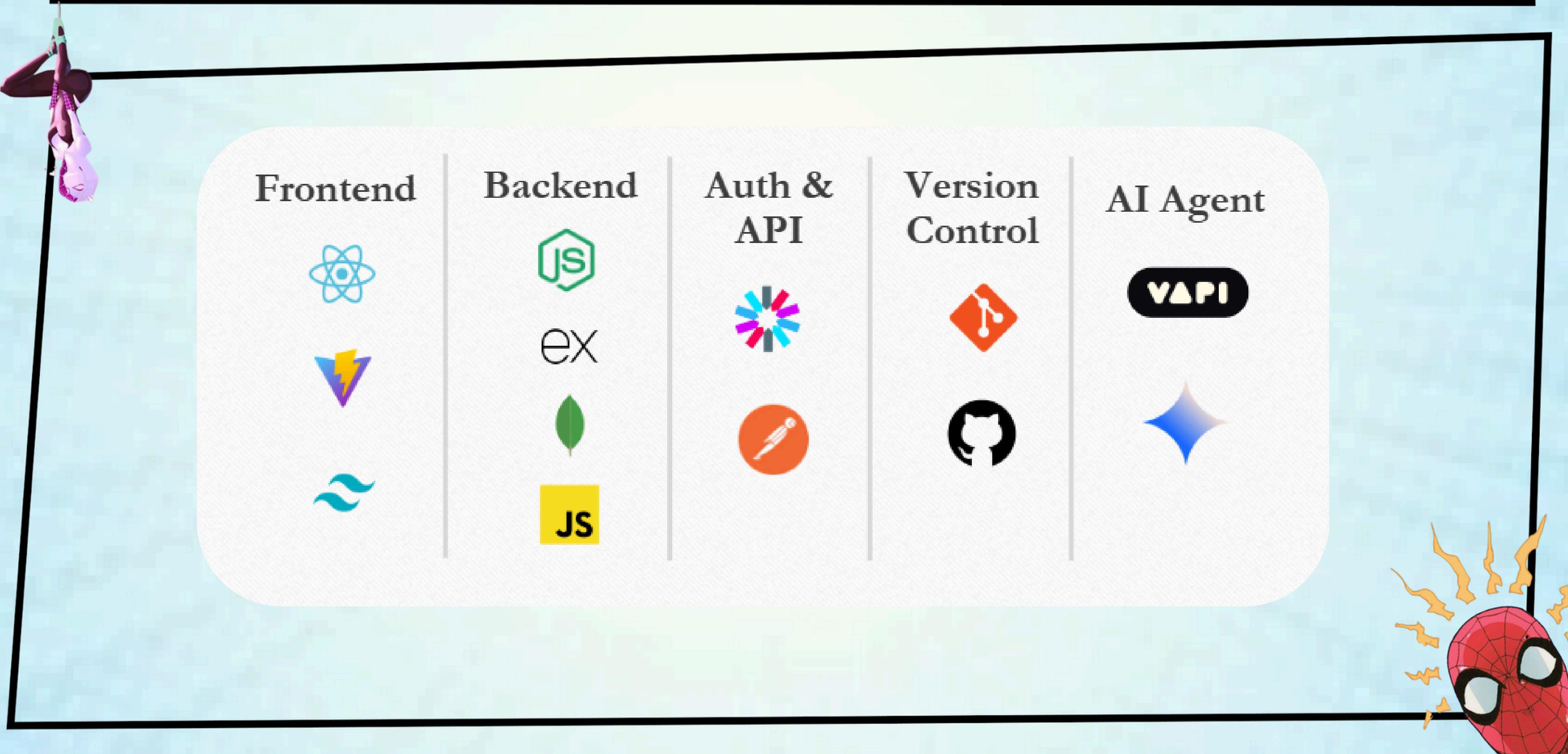
Implemented Features So Far

One place for Borrowers & Investors

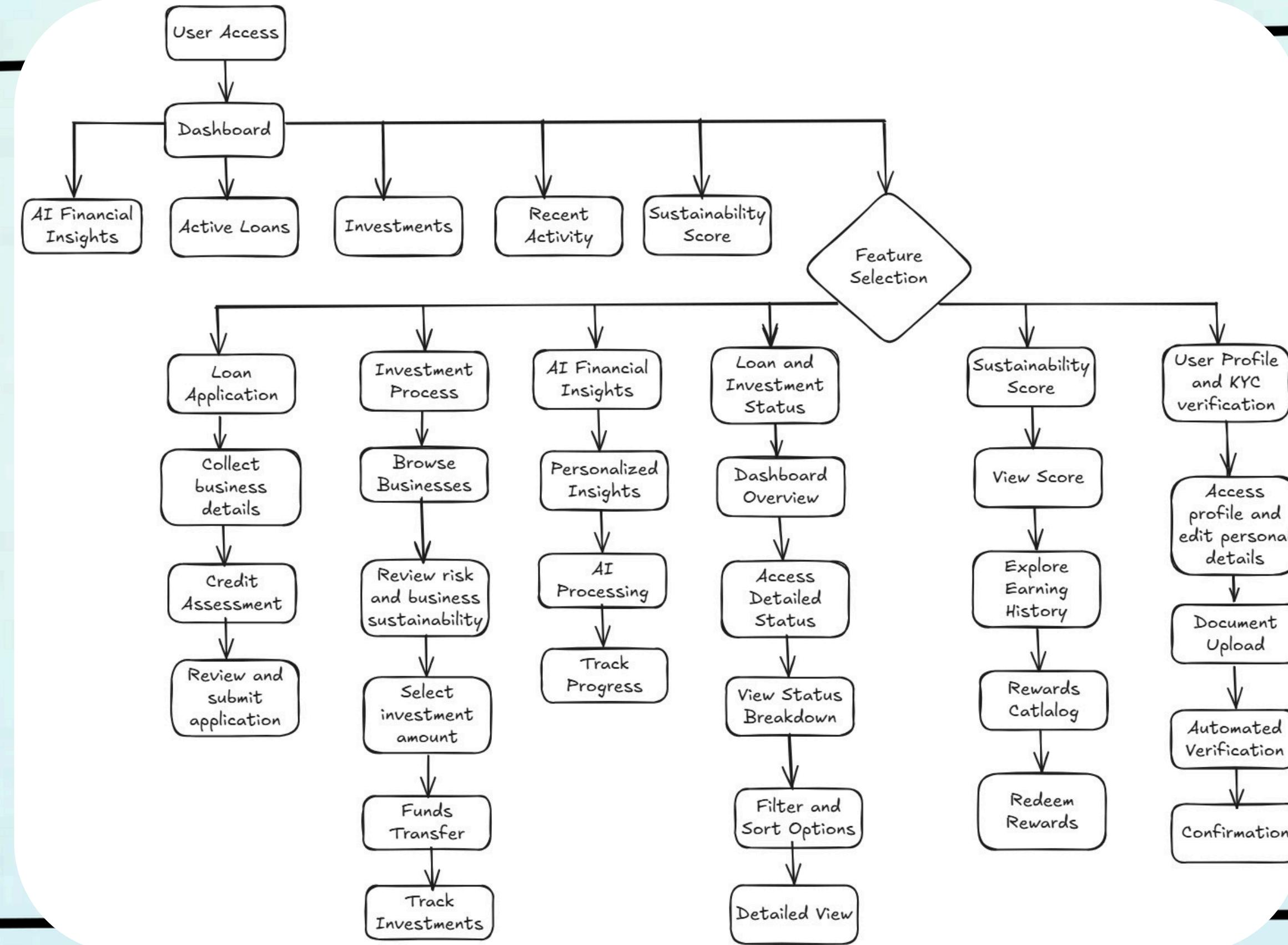
- Loan Applications & Tracking – Apply & monitor in real-time.
- Investment Management – Fund businesses & track growth.
- AI-Powered Insights – Get financial coaching & analytics



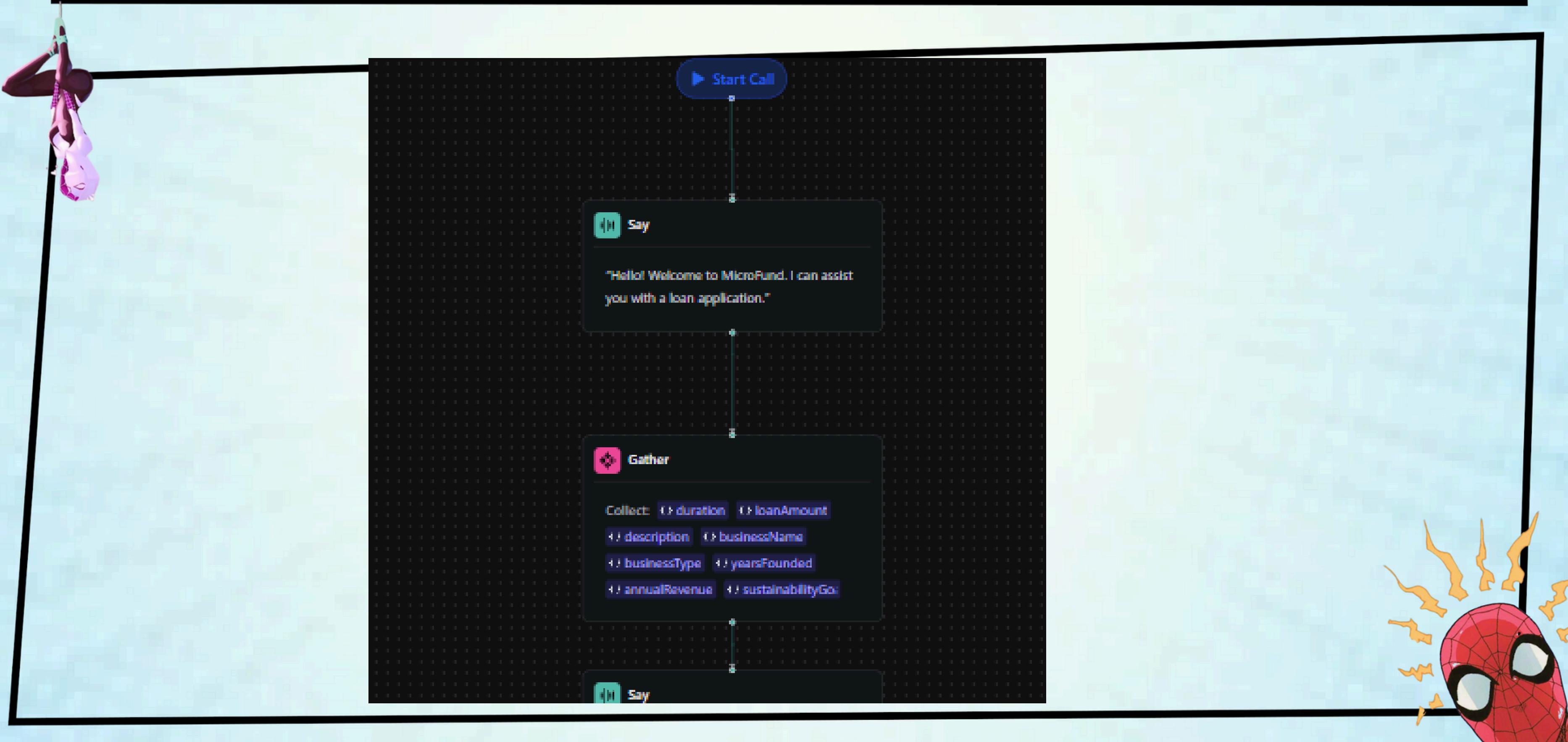
Tech Stack



User Workflow Diagram



VAPI AI Workflow



Prototype Images-Landing Page

MicroFund

Home Invest How It Works Success Stories Contact Login

Empowering Sustainable Finance Through AI

Connect with eco-conscious investors or find sustainable businesses to support. Let AI guide your financial journey.

Apply for a Loan Start Investing

The illustration depicts a person climbing a ladder to reach a large blue money bag with a white dollar sign (\$) on it. Another person stands nearby holding a megaphone next to a glowing lightbulb, symbolizing ideas and innovation. The scene is set against a background of clouds and gears, representing the integration of traditional finance with modern AI technology.

Prototype Images

500+
Green Businesses Funded

10+
Total Investment

10,000+
Active Investors

95%
Success Rate

Why Choose MicroFund?

Our AI-powered platform connects sustainable businesses with conscious investors, making green finance accessible to everyone.

Sustainable Impact
Fund eco-friendly projects and make a positive environmental impact.

AI-Powered Lending
Smart algorithms ensure fair and efficient loan matching.

Community Driven
Join a network of conscious investors and entrepreneurs.

Growth Potential
Track your investments and watch your impact grow.

Prototype Images



Success Stories

Hear from our community of entrepreneurs and investors who are making a difference through sustainable finance.



Sarah Chen
Green Energy Entrepreneur

MicroFund helped me secure funding for my solar panel installation business. The AI-driven process was seamless!



Michael Rodriguez
Impact Investor

As an investor, I appreciate how MicroFund connects me with verified sustainable businesses. Great returns and positive impact!

Ready to Make an Impact?

Join our community of sustainable finance pioneers today.

[Get Started](#)

[Learn More](#)

Prototype Images

The image shows a prototype of a website for MicroFund. The top navigation bar includes links for Home, Invest, How It Works, Success Stories (which is highlighted), Contact, and Login. The main section is titled "Success Stories" and features a sub-copy: "Discover how MicroFund has helped sustainable businesses grow while making a positive environmental impact." Below this, there are four testimonial cards, each with a user profile picture, name, company, and a quote. Each card also includes metrics like Funded Amount and Environmental Impact, and a star rating.

Sarah Chen
SolarTech Solutions

“

MicroFund helped us secure funding for our solar panel installation business. Within months, we expanded operations and doubled our impact in renewable energy.

Funded Amount
\$250,000

Environmental Impact
-500 CO₂ tons/year

★★★★★

Michael Rodriguez
EcoWaste Management

“

Thanks to MicroFund's AI-matching, we found the perfect investors for our recycling facility upgrade. Now we process 200% more waste efficiently.

Funded Amount
\$400,000

Environmental Impact
1000 tons recycled/month

★★★★★

Emma Thompson
Green Transport Co

“

The platform's efficiency in connecting us with green investors was

David Park
Sustainable Farms

“

MicroFund's support enabled us to implement advanced sustainable farming

Prototype Images

MicroFund

Home Invest **How It Works** Success Stories Contact Login

How MicroFund Works

Our platform makes sustainable finance accessible and efficient through AI-powered matching and secure transactions.

Create Your Account
Sign up as a borrower or investor and complete your profile verification with our streamlined KYC process.

AI-Powered Matching
Our sophisticated algorithms analyze multiple data points to match sustainable projects with suitable investors.

Secure Transactions
Complete secure, transparent transactions through our platform with built-in escrow protection.

Track Impact
Monitor your investments and their environmental impact in real-time with detailed analytics.

Platform Features

Advanced Security
Bank-level encryption and security measures to protect your data and transactions.

Quick Processing
Fast application processing and funding decisions powered by AI technology.

Prototype Images-Dashboard

MicroFund

- [Dashboard](#)
- [My Investments](#)
- [Wallet](#)
- [Transactions](#)
- [Opportunities](#)
- [Apply for Loan](#)
- [John Doe](#)
john@example.com
- [Settings](#)
- [Help & Support](#)
- [Logout](#)

Dashboard Overview

Welcome back, John! Here's what's happening with your investments.

Total Invested **\$50,000** ↑ 12%

Active Projects **3** ↑ 8%

Pending Actions **2**

Impact Score **85** ↑ 5%

Investment Performance

The chart displays a fluctuating trend line starting at approximately 3500, dipping to about 3000, then rising to a peak of around 6000 before ending at approximately 5500. The Y-axis ranges from 1500 to 6000 with major grid lines every 1500 units.

Recent Activity

- Investment made Solar Farm Project \$10,000 2 hours ago
- Document signed Wind Energy Project \$15,000 1 day ago
- Return received Recycling Facility \$500 3 days ago

Prototype Images-My Investments



MicroFund

My Investments

Track and manage your sustainable investment portfolio

Solar Farm Project	↑ 3.2%
Invested Amount: \$25,000	
Returns:	8.5% APR
Status:	Active

Wind Energy Initiative	↓ 1.5%
Invested Amount: \$15,000	
Returns:	7.2% APR
Status:	Active

Recycling Facility	↑ 0.8%
Invested Amount: \$10,000	
Returns:	6.8% APR
Status:	Pending

Portfolio Distribution



Solar Energy	40%
Wind Power	30%
Recycling	20%
Green Transport	10%

John Doe
john@example.com

Logout

Dashboard

My Investments

Wallet

Transactions

Opportunities

Apply for Loan

Settings

Help & Support

Prototype Images-Wallet

The image shows a prototype of a mobile application interface for MicroFund. The top navigation bar is black with the title "Prototype Images-Wallet". On the left side, there is a vertical sidebar with a decorative background featuring a woman in a pink leotard hanging from a bar. The sidebar contains the following menu items:

- MicroFund** (with a blue circular icon)
- Dashboard
- My Investments
- Wallet** (highlighted with a blue background)
- Transactions
- Opportunities
- Apply for Loan
- User Profile: John Doe (john@example.com)
- Settings
- Help & Support
- Logout

The main content area is titled "Wallet" and has a subtitle "Manage your funds and track transactions". It features three summary cards:

- Available Balance**: \$12,500.00 (with "Deposit" and "Withdraw" buttons)
- Total Invested**: \$45,000.00 (across 5 projects)
- Total Returns**: \$3,750.00 (8.33% Average ROI)

Below these cards is a section titled "Recent Transactions" with a "View All" link. The transactions listed are:

- Deposit to Investment Account (2024-02-15) +\$5,000
- Investment in Solar Project (2024-02-10) -\$2,500
- Returns from Wind Energy Project (partial view)

Prototype Images-Transactions

**MicroFund**

-  Dashboard
-  My Investments
-  Wallet
-  **Transactions**
-  Opportunities
-  Apply for Loan
-  John Doe
john@example.com
-  Settings
-  Help & Support
-  Logout

Transactions

View and manage your transaction history

 Search transactions... All Types ▾

DATE	TYPE	DESCRIPTION	AMOUNT	STATUS
2024-02-15	Investment	Solar Farm Project Investment	\$10,000	Completed
2024-02-14	Deposit	Bank Transfer	\$5,000	Completed
2024-02-13	Return	Wind Energy Project Returns	\$750	Pending
2024-02-12	Withdrawal	Bank Transfer	\$2,000	Completed
2024-02-11	Investment	Recycling Facility Investment	\$7,500	Failed

Showing 1 to 5 of 11 entries Previous 1 2 3 Next



Prototype Images-Investment Opportunities

The image shows a prototype of a mobile application interface for "MicroFund". The top navigation bar features a black header with the title "Prototype Images-Investment Opportunities". Below the header is a white header with the "MicroFund" logo, which includes a blue circle with a white "M" and the text "MicroFund". The main content area has a light blue background with a decorative illustration of a superhero's head (Spider-Man) on the right side.

The left sidebar contains a vertical navigation menu with the following items:

- Wallet
- Transactions
- Opportunities** (highlighted with a blue background)
- Apply for Loan
- Documents
- Analytics
- User profile: John Doe (john@example.com)
- Settings
- Help & Support
- Logout

The main content area is titled "Investment Opportunities" and includes a sub-header "Discover and invest in sustainable projects". It features a search bar with the placeholder "Search opportunities..." and a filter icon labeled "All Sectors".

Two investment opportunities are listed:

- Solar Farm Expansion** (Solar Energy):
 - Investment opportunity in expanding an existing solar farm with proven track record.
 - Investment Amount: \$250,000
 - Expected Returns: 8.5% APR
 - Risk Level: Medium
 - Deadline: 30 days
 - Progress: 65%
- Wind Turbine Project** (Wind Energy):
 - New wind turbine installation project in high-wind coastal area.
 - Investment Amount: \$400,000
 - Expected Returns: 9.2% APR
 - Risk Level: Medium-High
 - Deadline: 45 days
 - Progress: 40%

Both opportunities have a "View Details" button at the bottom of their respective cards.

Prototype Images-Apply for Loan

MicroFund

- Wallet
- Transactions
- Opportunities
- Apply for Loan**
- Documents
- Analytics
- John Doe
john@example.com
- Settings
- Help & Support
- Logout

Apply for a Green Business Loan

Fund your sustainable business initiatives with our AI-powered lending platform

1 Basic Info **2 Project Details** **3 Review**

Business Name

Business Type
 Select business type

Years in Business

Annual Revenue (\$)

Next Step

Loan Requirements

- ✓ Registered business for at least 1 year
- ✓ Minimum annual revenue of \$100,000
- ✓ Good credit standing
- ✓ Clear sustainability objectives
- ✓ Detailed project implementation plan

Required Documents

- ✓ Business registration certificate
- ✓ Last 2 years financial statements
- ✓ Bank statements (6 months)



Prototype Images-Analytics



MicroFund

- Dashboard
- My Investments
- Wallet
- Transactions
- Opportunities
- Apply for Loan
- Documents
- Analytics**
- Notifications

John Doe
john@example.com

Settings

Help & Support

Logout

Analytics

Track your investment performance and impact

Investment Growth

\$15,000

Month	Value (\$)
Jan	4,000
Feb	7,000
Mar	8,500
Apr	9,500
May	12,000
Jun	15,000

Monthly Returns

\$1,200

Month	Value (\$)
Jan	300
Feb	450
Mar	550
Apr	650
May	750
Jun	1,200

Portfolio Distribution

4 Sectors

Sector	Percentage
Solar	45%
Wind	25%
Recycling	15%
Agriculture	15%

Environmental Impact

-750 CO2 tons

Month	Impact (CO2 tons)
Jan	-750
Feb	-850
Mar	-950
Apr	-1,050
May	-1,150
Jun	-1,500

Prototype Images-Notifications

The image shows a prototype of a mobile application's notifications screen. The interface includes a sidebar on the left and a main content area on the right.

Left Sidebar:

- MicroFund** (Logo)
- Transactions
- Opportunities
- Apply for Loan
- Documents
- Analytics
- Notifications** (Selected, highlighted in blue)
- User Profile: John Doe (john@example.com)
- Settings
- Help & Support
- Logout

Main Content Area:

Notifications

Stay updated with your investment activities

Mark all as read (Icon: Bell)

Investment Confirmed (2 hours ago)
Your investment of \$10,000 in Solar Farm Project has been confirmed.

New Investment Opportunity (5 hours ago)
A new wind energy project matching your criteria is now available.

Document Required (1 day ago)
Please submit your updated financial statement for verification.

Return Payment Received (2 days ago)
Monthly returns of \$750 have been credited to your wallet.

Future Objectives

- **Blockchain-Based Loan Agreements** – Implement smart contracts to ensure secure, transparent, and tamper-proof loan agreements.
- **AI-Powered Fraud Detection** – Use deep learning models to detect fraudulent loan applications and prevent scams.
- **Automated ESG Compliance Tracking** – Integrate real-time monitoring of environmental, social, and governance (ESG) factors for businesses.
- **Multi-Language AI Support** – Expand voice and chatbot services to support regional Indian languages for better accessibility.

