

# FLOW FUND

EMPOWERING MSME

## TEAM DETAILS

**9.2** MSME-Focused Instant Working Capital Marketplace

**Domain ID:**

DOM\_a4b3e3900848476b

**Problem statement ID:**

PST\_7c4de1790ad24ae7

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## THE PROBLEM

India's **63 million MSMEs** face a ₹30 lakh crore credit gap. 85% operate outside the formal financial system due to financial illiteracy, scattered information across 10,000+ schemes, complex application processes and **lack of access to capital**. A small business owner in Chennai may qualify for PMEGP, MUDRA loans, and state schemes but has no platform to discover and apply for them.

## THE SOLUTION: FLOW FUND

Flow Fund is a Flutter mobile app serving as a unified financial discovery platform for India's MSME ecosystem with a two-sided marketplace:

### For MSME Business Owners

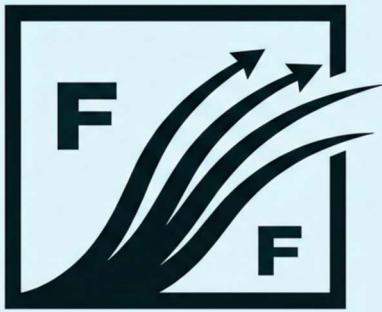
Users enter 3 quick fields to see a teaser of funding opportunities. Completing additional fields unlocks personalized results across three categories:

- **Government Schemes** like PMEGP and MUDRA
- **Bank Loans** (50+ banks) with interest rate comparisons
- **Local opportunities** like district/state programs, special category benefits

Since institutions lack APIs, Flow Fund generates pre-filled PDF applications, tracking reference IDs, and deep-links to official portals.

## GitHub Repository

<https://github.com/CosmicCosmix/HackathonFlutterApp-main>



## TECHNICAL STACK

**Frontend:** Flutter 3.x (cross-platform iOS/Android), MVVM architecture with Provider state management

**Backend:** Firebase (*to be implemented*)

**Key Libraries:** dio (API calls), pdf (form generation) and SQLite (local storage) (*to be implemented*)

**Algorithms:** Rule-based eligibility scoring, risk assessment (1-10 scale), collaborative filtering for investor-MSME matching (*to be implemented*)

**Security:** AES-256 encryption, HTTPS/TLS, JWT authentication, RBI P2P compliance (*to be implemented*)

**Deployment:** GitHub for version control, GitHub Actions CI/CD, Google Play Store and Apple App Store

## CURRENT STATUS

**MVP Stage (Hackathon Demo):** Complete MSME and investor flows, progressive disclosure implementation, 10-15 dummy businesses/schemes, basic matching algorithm.

**What's Working:** Cross-platform app on Android/iOS, user registration/login, business profiling with validation, personalized results dashboard, investment cards, comparison tools, wish list functionality.

**Limitations:** No live government APIs (static data), self-reported credit scores, simplified risk scoring.

## IMPACT & VISION

Flow Fund addresses financial literacy gaps for 40 million underserved MSMEs in tier 2-4 cities and rural areas; contributing to job creation, economic growth, and financial inclusion aligned with India's Digital India and Atmanirbhar Bharat missions.