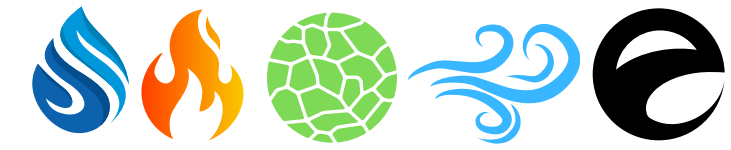


- **Theme - HYDRA**
- **Problem Statement Title -** Startups and MSMEs struggle with funding, complex regulations, and financial management, hindering growth.
- **Team ID - U2N08J7H**
- **Team Name - ARTHANKUR**



Problem Overview:-

India has over **159,000 startups** and **40 million MSMEs**, contributing significantly to the economy and employing millions. However, these businesses face challenges like **limited access to funding, complex loan processes, tax compliance issues and difficulty navigating government funding schemes**. Despite initiatives like the **Credit Guarantee Scheme** and the **abolition of Angel Tax**, many remain unaware of these resources.

Solution Overview:-

Proposed solution solves the issue of lack of connectivity between **Startups and MSME** and **investors and loan providers** by creating a **centralized marketplace** that connects -

Stakeholders :- 1)Startup 2)Angel investors 3)Venture capitalist 4)Banks

Also having features like personalized **Financial plan**, **Smart tax filing**, **Accessing the information about Government schemes** all at one place.

Addressing the Problem



Funding Gaps: By creating a centralized marketplace connecting startups with diverse funding sources like angel investors, venture capitalists, private equity investors.



Complex Loan Processes: A centralized marketplace connecting startups with banks, financial institutions, and private lenders to secure loans at the best rates, featuring a loan comparison tool and a simplified application process.



- **Taxation Burdens:** By integrating a smart taxation feature.
- **No centralized Government scheme information hub:** By providing a comprehensive and personalized guide to government schemes.

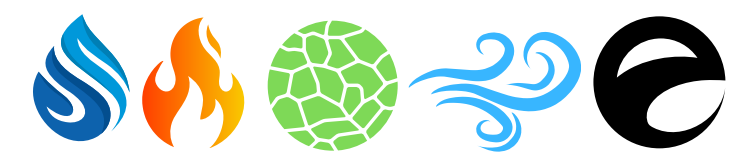
Uniqueness of the Solution

Centralised funding platform for investors and startups

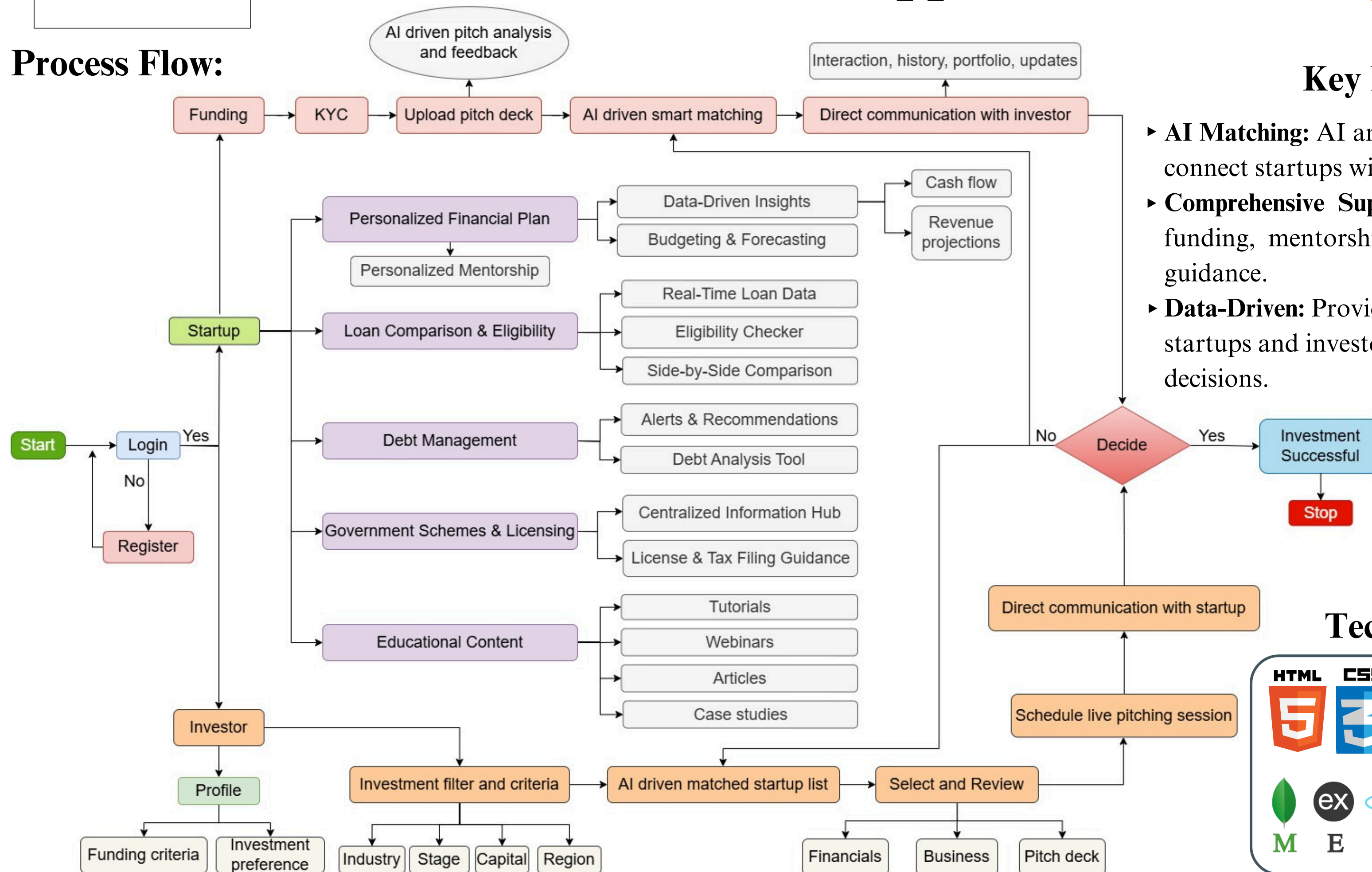
Personalised financial plan generated using AI by feeding company past financials

Centralised platform for loan searching and distribution

Smart Tax filing, Centralised information hub for government schemes



Process Flow:

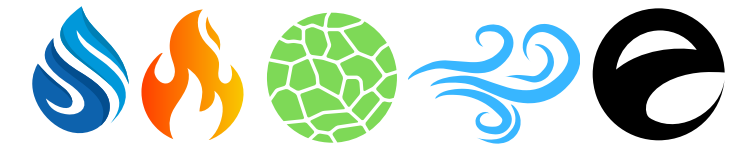


Key Insights:

- **AI Matching:** AI analyzes pitches to efficiently connect startups with the right investors.
- **Comprehensive Support:** The platform offers funding, mentorship, education, and finance guidance.
- **Data-Driven:** Provides insights to help both startups and investors make informed decisions.

Technology Stack:





Feasibility:-

- Technically robust, leveraging advanced technologies for optimal efficiency.
- Can adjust to market changes and future needs.
- Solves a real problem: Startups struggle with funding, finances, and regulations.
- The solution can grow easily as more businesses join or demand increases.

Challenges:-

- Data security and privacy
- Regulatory compliance
- User acquisition and retention
- Third-party system integration
- Sustainable monetization
- Securing funding

Strategy:-

- Robust security protocols and compliance.
- Legal counsel for regulatory matters.
- Targeted marketing and user acquisition.
- Strategic partnerships for integration.
- Flexible monetization strategies.
- Scalable system architecture.
- Strategic funding approach.



Potential impact on target audience :-

- **Startups:** Easier funding access, simplified finances, **improved access to government**, enhanced credibility through platform presence.
- **Investors:** Data-driven decisions, streamlined **communication**, **reduced due diligence time**, diversified **investment opportunities**, access to promising early-stage companies.
- Leveraging government schemes like **Atmanirbhar Bharat, PLI Scheme, MUDRA, Startup India**, and **Smart India** to drive entrepreneurship, foster innovation, and promote business growth.

Key Features:-

Social:

- Empowers entrepreneurs
- Democratizes access to funding
- Fosters innovation culture

Economic:

- Tax Optimization
- Government Scheme Access

Environmental:

- Sustainability
- Green Startups

Long term value:-

Scalability:

- Global Expansion
- Ecosystem Growth

Future Potential:

- AI Insights
- Continuous Innovation
- Regional Growth

Sustainability:

- Long-Term Support
- Economic Development



<p>AI driven matchmaking algorithm By - Dirk Hagen (Hannover University of Applied Sciences and Arts)</p>	<p><u>LINK</u></p>
<p>AI and ML on Financial Markets By - Mohammad El Hajj and Jamil Hammoud J. Risk Financial Manag. 2023, 16(10), 434</p>	<p><u>LINK</u></p>
<p>Web based platform for Startups and Investors to connect ISSN : 2321-9653 Publisher Name -IJRASET</p>	<p><u>LINK</u></p>
<p>AI-based matchmaking as an innovative tool for a network-driven event industry (June 2023 SRH Berlin University of Applied Sciences)</p>	<p><u>LINK</u></p>
<p>A Hybrid Approach for Precision Matchmaking in Digital Environments (ijisae-Nilesh Rathod)</p>	<p><u>LINK</u></p>
<p>Business model innovation of startups developing multisided digital platforms 2017 IEEE 19th Conference on Business Informatics</p>	<p><u>LINK</u></p>