

Brain Storming - CapMateria

Shardul

Rushikesh

Focus on unit economics: ensure procurement margins + lending spreads are sustainable.

Shardul Babhalgaonkar

Focus on SME trust: consistent quality of raw materials, reliable delivery.

Rushikesh Chaudhari

Build AI-driven credit scoring to cut defaults and speed approvals.

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Build loyalty programs: discounts, priority loans for repeat SMEs.

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Diversify revenue streams: lending spreads, procurement fees, subscription services.

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Build a community ecosystem where SMEs and investors feel like partners, not clients.

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Optimize investor returns: clear risk-return framework to attract more P2P lenders.

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Ensure transparent supplier partnerships so SMEs know they're getting fair pricing.

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Ensure compliance & regulation: NBFC/P2P licenses, data security, fraud prevention.

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Conclusion :

Building a sustainable SME financing platform that combines strong financial discipline with transparency and trust, creating long-term value for both SMEs and investors.

- Focus on sustainability with strong unit economics, compliance, and transparent investor returns.
- Build SME trust through transparency, loyalty programs, and community ecosystems.
- Use AI-driven credit scoring and diversify revenue streams to support SMEs.
- Treat SMEs and investors as partners, ensuring fairness and relationship-driven growth.
- Balance financial discipline with relational trust to create a resilient SME financing platform.