

CAPMATRIA

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CAPMATRIA

WHERE EVERY SMALL BUSINESS BECOMES BIG.



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Proposed Solution

Capmateria is a B2B platform that combines financing and raw material procurement for SMEs in manufacturing and infrastructure. It helps businesses access working capital and trusted suppliers through a single digital ecosystem.

Problem Solved

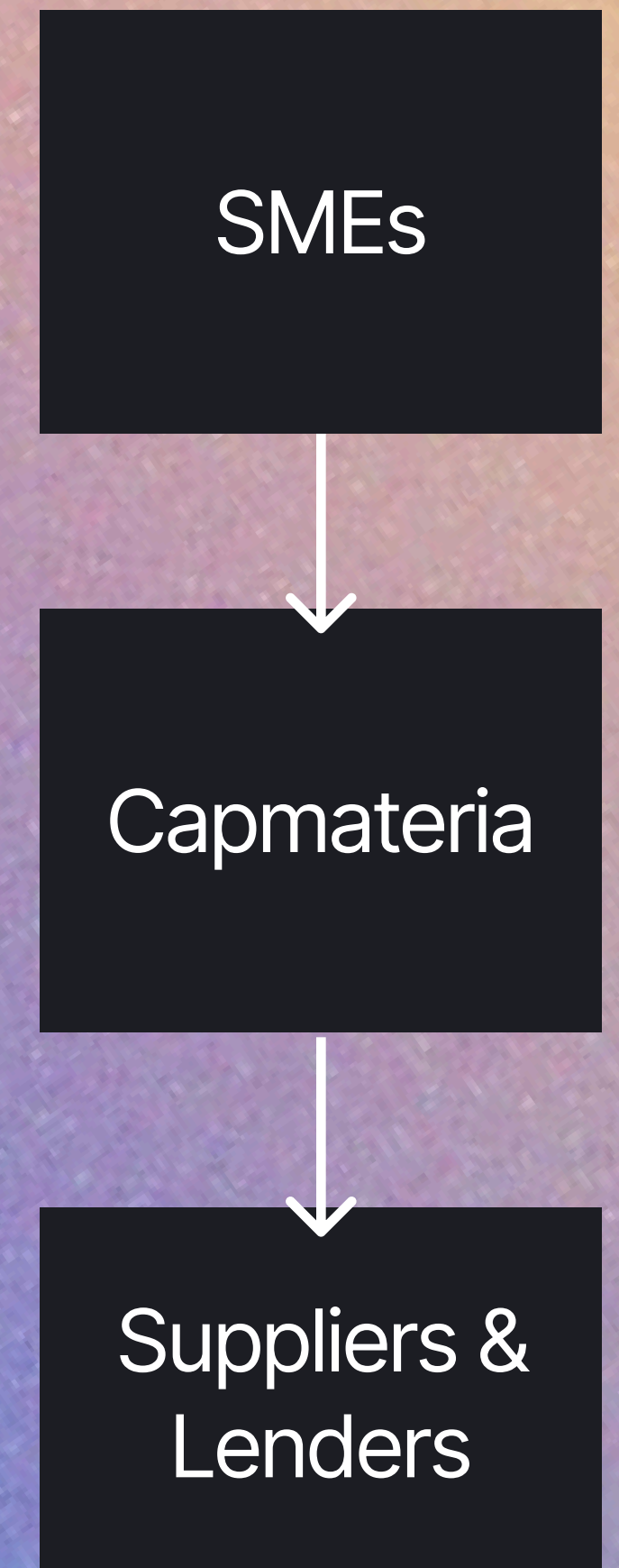
- Overcomes SME financing gaps with data-based underwriting.
- Streamlines fragmented procurement and logistics.
- Boosts efficiency so SMEs can focus on growth, not vendor management.

How It Works

- Smart Credit Platform:
AI-driven risk assessment enables fast, collateral-free credit decisions.
- Procurement Network:
Aggregates SME demand to secure better prices and consistent supply.
- Integrated Ecosystem:
Syncs with ERP and banking systems for transparent, real-time operations.

Innovation & Edge

- Unified Finance + Supply Chain model.
- Proprietary credit scoring engine using 200+ business data points.
- Embedded risk management and dynamic pricing.
- Scalable across sectors and regions.



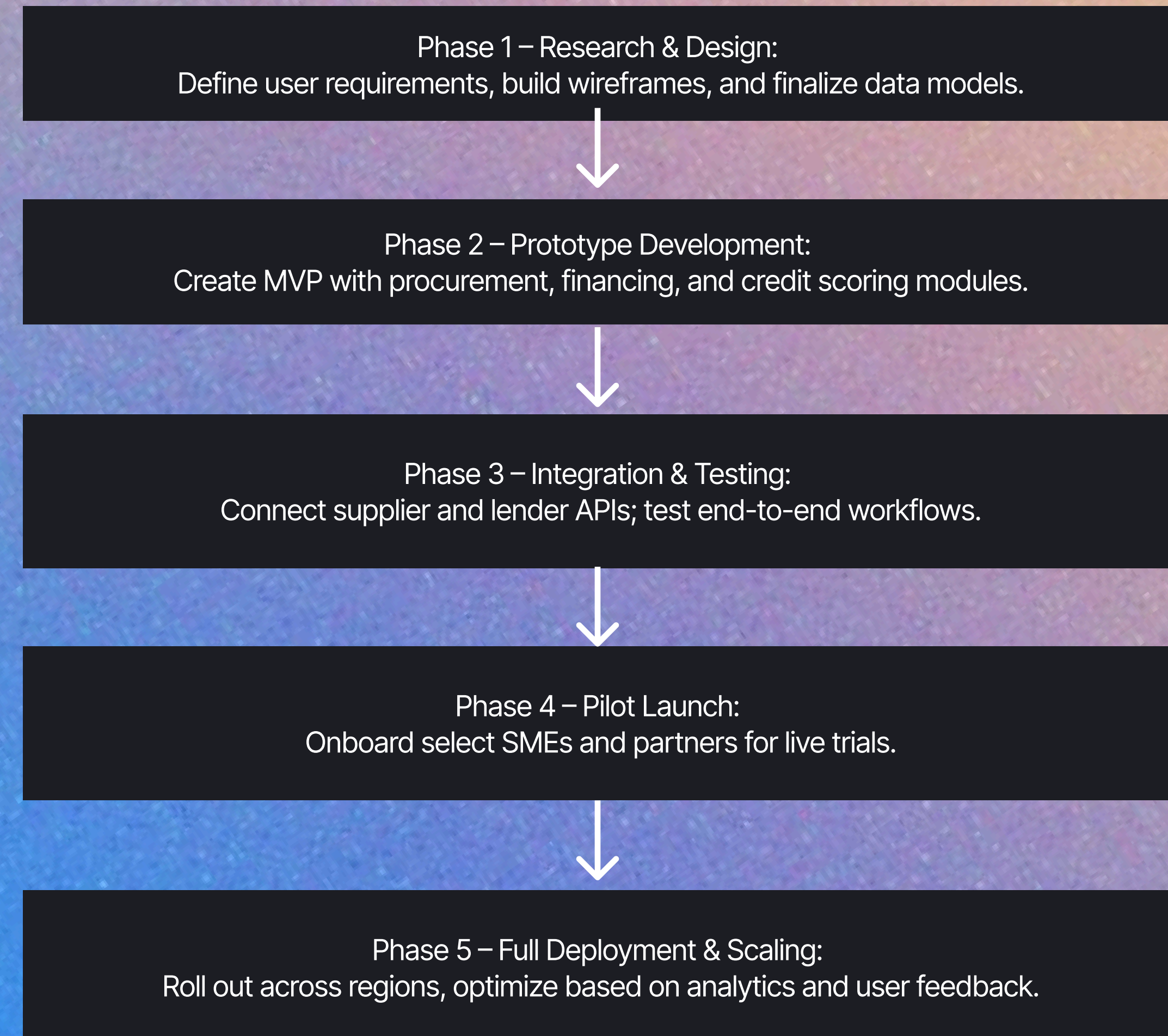
TECHNICAL APPROACH



Technologies to be Used

- Frontend: React.js for dynamic UI; Tailwind CSS for responsive design.
- Backend: Node.js with Express.js for scalable APIs.
- Database: PostgreSQL for structured financial and procurement data; Redis for caching.
- AI/ML Stack: Python (scikit-learn, TensorFlow) for credit scoring and risk analytics.
- Cloud & Infrastructure: AWS or Azure for hosting, S3 for storage, Docker for containerization.
- Integration Layer: REST & GraphQL APIs to connect ERP systems, banking APIs, and supplier data.
- Security: AES encryption, OAuth 2.0, and role-based access control to ensure data safety.

Methodology and Process for Implementation



FEASIBILITY AND VIABILITY

Potential Challenges & Risks

- Credit Default: SMEs may delay or miss payments.
- Data Gaps: Limited financial records affect credit accuracy.
- Regulatory Shifts: Changing compliance norms in lending.
- Low Digital Adoption: SMEs may resist tech-based platforms.
- Supply Volatility: Fluctuating material prices or shortages.

Strategies to Overcome Challenges

- AI Risk Models: Predict defaults and adjust credit dynamically.
- Data Partnerships: Use GST, bank, and invoice data for scoring.
- Compliance Framework: Align with NBFCs and legal experts.
- SME Enablement: Offer guided onboarding and multilingual support.
- Vendor Diversification: Broaden supplier base to ensure stability.

Market Feasibility:

Rapid digitization and government focus on MSME growth create strong demand for integrated financing and procurement platforms.

Financial Feasibility:

High transaction frequency and predictable credit margins ensure recurring revenue through commissions, interest spreads, and supplier partnerships.

Technical Feasibility:

Scalable cloud infrastructure and mature API ecosystems make integration with suppliers and lenders highly achievable.

Operational Feasibility:

The B2B model scales regionally with minimal additional manpower through automation and data-driven processes.



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IMPACT AND BENEFITS



Potential Impact on Target Audience

- Empowers SMEs: Improves access to working capital and reliable raw material supply.
- Boosts Productivity: Streamlines financing and procurement, reducing operational delays.
- Increases Competitiveness: Enables smaller players to compete with larger firms through better pricing and cash flow.
- Encourages Digitization: Drives adoption of digital tools among traditionally offline businesses.

Benefits of the Solution

Economic:

- Drives SME growth, job creation, and regional industrial development.

Social:

- Supports financial inclusion and strengthens local business ecosystems.

Environmental:

- Enables optimized procurement and logistics, reducing waste and emissions.

Operational:

- Improves transparency and traceability across the supply chain.

RESEARCH AND REFERENCES



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