

CapMateria

8. Key Partnerships



- SME raw material suppliers & manufacturers (steel, cement, chemicals, etc.)
- Investors / lenders (institutions & retail P2P lenders)
- Banks & NBFCs (for co-lending, settlement, escrow services)
- Logistics & supply chain partners
- Technology partners (fintech platforms, payment gateways, cloud providers)
- Regulatory & compliance bodies (RBI, SEBI, KYC/AML partners)

7. Key Activities



- Sourcing raw materials & aggregating supplier inventory
- Assessing SME creditworthiness (AI/ML credit scoring, alt-data analysis)
- Facilitating P2P lending between investors and SMEs
- Disbursing working capital loans
- Managing supply chain financing (just-in-time delivery + credit terms)
- Building trust with SMEs & investors (compliance, fraud prevention, data security)
- Customer acquisition & relationship management (SMEs + lenders)

6. Key Resources



- Proprietary fintech platform (lending + procurement portal)
- Risk assessment algorithms / AI credit models
- SME database & supplier network
- Strong financial capital pool (from P2P lenders + institutional partners)
- Skilled workforce (tech, finance, operations, legal)
- Regulatory licenses & legal frameworks (NBFC, P2P license if applicable)
- Brand reputation & trust (critical for lenders & SMEs)

2. Value Propositions



- For SMEs: Access to raw materials at competitive prices + flexible credit terms + quick working capital loans
- For Lenders/Investors: Attractive returns via P2P lending with risk mitigation through data-driven credit scoring
- For Suppliers: Guaranteed demand aggregation and timely payments
- Differentiator: Combination of procurement + financing (one-stop solution for SME growth)
- Faster loan approval compared to banks, with lower paperwork
- Transparent & secure platform for transactions

4. Customer Relationships



- Dedicated SME account managers for procurement + financing
- Automated credit scoring and approval system for speed
- Online self-service procurement/lending dashboards
- Ongoing relationship management (loyalty discounts, repeat financing)
- Community building (SME forums, investor networks)
- Risk & transparency communication with lenders (regular portfolio updates)
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3. Channels



- Direct sales & SME onboarding team (field + telesales)
- Digital platform/app for procurement & loan management
- P2P investor portal for individuals & institutions
- Partnerships with trade associations, chambers of commerce, SME networks
- Online marketing (LinkedIn, industry platforms, webinars)
- Referral programs (SMEs & investors bringing peers)

1. Customer Segments



- SMEs:
- Manufacturing SMEs (steel, construction, chemicals, textiles)
- Trading businesses needing working capital
- High-growth SMEs underserved by banks
- Lenders:
- Retail investors looking for higher returns
- HNIs & family offices
- Institutional investors (banks, NBFCs, funds)
- Suppliers:
- Raw material manufacturers & distributors

9. Cost Structure



- Technology development & maintenance (platform, AI models, mobile app)
- Credit risk management & compliance costs (KYC, fraud detection, regulatory fees)
- Marketing & sales (SME acquisition, lender acquisition)
- Operations & logistics (supplier coordination, raw material delivery)
- Customer support (relationship managers, service teams)
- Employee salaries (finance experts, developers, risk analysts)

5. Revenue Streams



- Commission/transaction fee on SME raw material procurement
- Interest spread (difference between lender return & SME borrowing rate)
- Subscription/annual membership fees (for SMEs using procurement services)
- Platform fees for lenders (onboarding, servicing, portfolio management)
- Ancillary services (insurance, supply chain financing add-ons, invoice discounting)
- Data/analytics monetization (SME credit behavior insights – if permitted legally)