# CapMateria

## 8. Key Partnerships

- SME raw material suppliers & manufacturers (steel, cement, chemicals,
- Investors / lenders (institutions & retail P2P
- 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-intime delivery + credit terms)
- Building trust with SMEs & investors (compliance, fraud prevention, data security)
- Customer acquisition & relationship management (SMEs + lenders)

## 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 (\*

• Automated credit scoring and approval

• Online self-service procurement/lending

• Ongoing relationship management

· Community building (SME forums,

lenders (regular portfolio updates)

(loyalty discounts, repeat financing)

• Risk & transparency communication with

procurement + financing

system for speed

investor networks)

dashboards



- Dedicated SME account managers for
  - Manufacturing SMEs (steel, construction, chemicals, textiles)

1. Customer Segments

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

# 6. Key Resources



- Proprietary fintech platform (lending + procurement portal)
- Risk assessment algorithms / AI credit
- 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)

#### 3. Channels



- Direct sales & SME onboarding team (field
- Digital platform/app for procurement & loan management
- P2P investor portal for individuals &
- Partnerships with trade associations,
- Online marketing (LinkedIn, industry platforms, webinars)

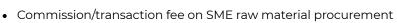


- institutions
- chambers of commerce, SME networks
- Referral programs (SMEs & investors bringing peers)

### 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



- 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)



