

InvoiceFlow Business Plan

Fantastic Four - Fintech marketplace for invoice-backed funding

Problem

SMEs wait 30-120 days to collect invoices, which strains cash flow and limits growth. Investors lack transparent, short-term yield opportunities with clear risk tiers and monitoring.

Solution

InvoiceFlow connects SMEs and investors around verified invoices. SMEs submit invoices, admins verify and assign risk tier and APR, investors fund, and repayments are tracked through settlement. Optional tokenization adds auditability without changing core operations.

Product Scope (MVP)

- SME: create and submit invoices with funding target and terms.
- Admin: approve invoices, set risk tier and APR, mark repayments.
- Investor: browse approved invoices, fund, and track portfolio.
- Basic analytics: funded volume, risk distribution, and pipeline.

Business Model

- Origination fee: 1-2% of funded amount (paid by SME).
- Servicing fee: 0.5% per repayment cycle (shared SME and investor).
- Optional verification fee for faster onboarding.
- Premium risk insights for institutional investors.

Go-To-Market

- Pilot with SME clusters in retail, logistics, and manufacturing.
- Partner with accounting and ERP providers for invoice ingestion.
- Build investor network via local angel groups and fintech communities.

Roadmap

- 0-3 months: MVP launch, manual verification, pilot onboarding.
- 3-6 months: automated risk scoring, KYC/AML workflows.
- 6-12 months: escrow integration, repayment automation.
- 12+ months: optional tokenized invoices and secondary trading.

Success Metrics

Monthly funded volume, median funding time, default rate, investor NPS, and SME repeat rate.

Compliance and Risk

KYC/AML, data security, and clear risk disclosures. Invoice validation and repayment tracking reduce fraud and improve trust.