



सूक्ष्म , लघु और मध्यम उद्यम मंत्रालय
MINISTRY OF
MICRO, SMALL & MEDIUM ENTERPRISES



MSME IDEA HACKATHON 5.0 Smart and Sustainable MSMEs

**Title of the Innovation: SmartBiz360: A Voice-Enabled, AI-Powered
Business Toolkit for MSMEs**

SmartBiz360 : A Voice-Enabled, AI-Powered Business Toolkit for MSMEs

Empowering India's MSMEs through simple, smart technology

Team Details - Pre-Final Year Students

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What is SmartBiz360 ?

SmartBiz360 is an all-in-one digital toolkit designed to help Indian MSMEs

Manage:

- Billing
- Inventory
- CRM (Customer Relationship Management)
- Business insights

Includes:

- AI-powered assistant
- WhatsApp reminders
- Voice input
- Regional language support

Problem Statement

- 63M+ MSMEs in India lack access to easy & affordable digital tools
- Many rely on paper-based billing & inventory
- No analytics, insights, or digital communication with customers
- Existing software = too complex, costly, or non-localized

Proposed Solution

A modular, mobile-first business app with:

- GST-compliant digital billing
- Inventory tracking (low-stock/expiry alerts)
- AI dashboard: profit forecasts & top sellers
- WhatsApp/SMS CRM (reminders, offers)
- Voice-based input
- Multilingual support (English, Tamil)
- Offline-first design

Innovation & Uniqueness

- First modular toolkit combining **AI + Voice + Regional Language**
- Works offline, designed for non-tech users
- Smart CRM via WhatsApp
- AI insights via simple questions
- Flexible pricing (core free + upgrade)

Feasibility

- Stack: React Native, Node.js, Firebase, MongoDB
- APIs for WhatsApp, voice, billing already available
- Offline supported via local storage
- MVP possible in 3–4 months
- Modular design = easy scaling

Thematic Alignment

Primary Theme: Innovation in Adoption of Industry 4.0 & 5.0 in MSMEs

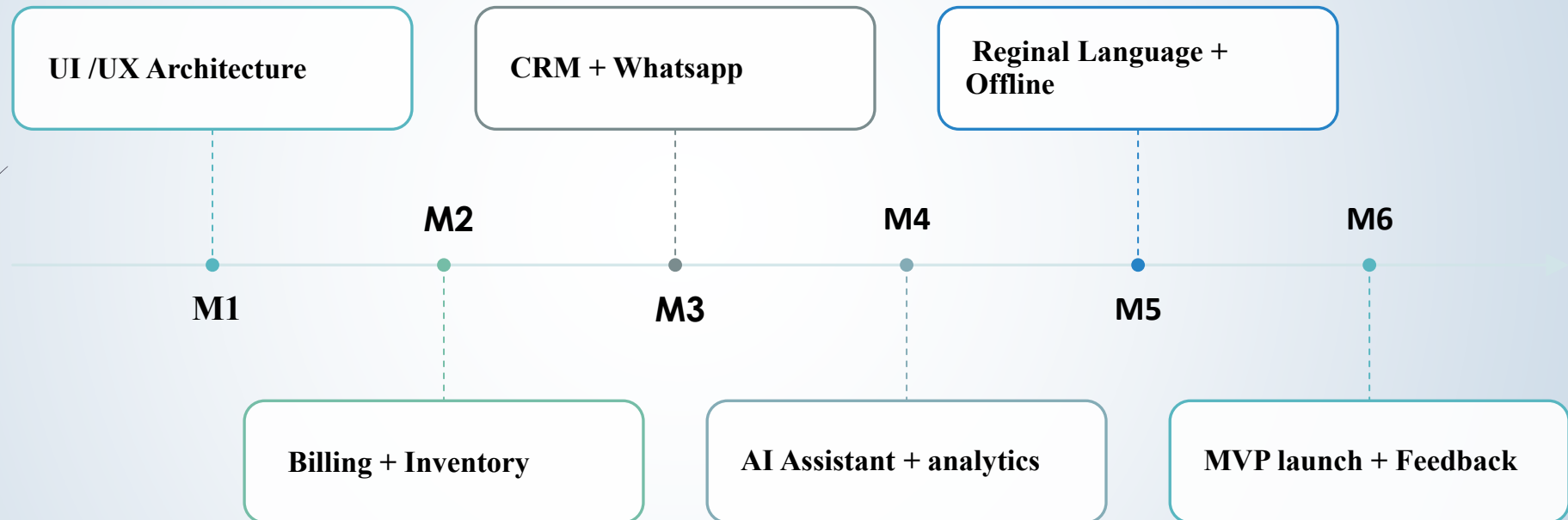
Secondary Theme: Smart & Resilient Supply Chains

SmartBiz360 enables small businesses to adopt AI, automation, and real-time analytics. Also supports supply chain resilience through inventory alerts and forecasting.








Market Potential

- 63M+ MSMEs in India
- <20% use any digital tools
- Even 5% adoption = 3M+ users
- Fits retail shops, kirana, salons, workshops, tailors, etc.

Implementation Plan



Technology Stack

Layer	Tools / Technologies
Frontend	React Native  / Flutter 
Backend	Node.js  / Express 
Database	MongoDB Atlas 
AI / Chat	OpenAI / Dialogflow
Messaging	Twilio / WhatsApp Business API
Offline	SQLite / AsyncStorage 
Hosting	Firebase / Railway 

Problem-Solution Matrix

MSME Pain	SmartBiz360 Feature	Innovation
Manual billing	GST digital bills	Tap-to-print
Missed payments	Auto WhatsApp/SMS	CRM automation
No stock control	Stock alerts	AI forecast
No customer list	CRM auto-capture	SMS offers
Complex tools	Voice + vernacular	Easy UI
No insights	Visual dashboard	Ask AI
No bank access	Auto reports	Bank / Loan Support
No ecommerce	Product catalog	ONDC-ready Framework

Strategy to use API (Safe & Scalable)

- **APIs used only where absolutely necessary**
- **Core features are self-built → no dependency or cost**
- **Fallback options exist** for AI and voice (offline/local)
- **Pay-as-you-grow model:** free for 50–100 customers, charges only when business scales
- **Data privacy** is respected — no user data sent to unknown APIs unnecessarily

Configurable & Customizable

- MSMEs select their **business type** (e.g., supermarket, mobile shop, tailor, pharmacy).
- They can **enable or disable modules** such as billing, inventory, CRM, or voice input based on their needs.

Modular by Design

Small businesses can start with **core built-in tools** like:

- GST-ready billing
- Stock tracking
- Basic customer engagement (via SMS/WhatsApp)

More advanced MSMEs can **opt in** to:

- AI-powered business assistants
- Voice-command input
- Predictive analytics dashboards



Inspired by Scalable Platforms

Like Moodle or Tally Prime, SmartBiz360 is:

- **Generic (not hardcoded)** — one app works for many use cases.
- **Sustainable** — modules can be updated independently.
- **Affordable** — no need for expensive custom development.

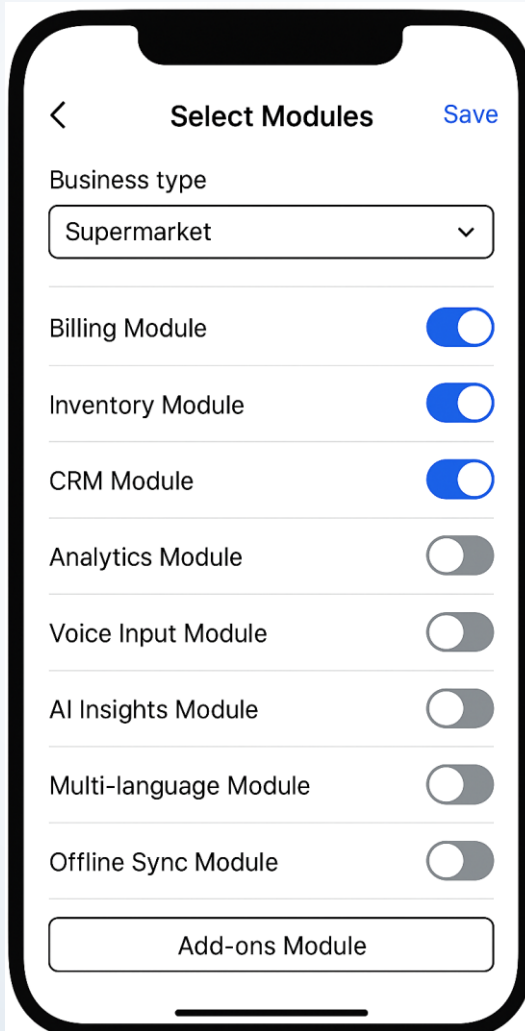
Example:

A small kirana store might activate just the billing and inventory modules.

A growing wholesale dealer may use AI Insights and CRM with a small upgrade fee.

Visual Representation

SmartBiz360 includes a **“Select Modules”** screen.





Thank You!

“Let's empower every small business in India with SmartBiz360.
Together, towards a Digital India.”