

Project Name: Admin-Controlled Investment eCommerce Platform

Overview: A centralized investment platform where Admin fully controls the interaction between Investors and Sellers. Investors provide INR-based capital to sellers for business growth. Admin manages all contracts, profit-sharing, payments, and ensures legal & financial safety. Sellers never directly interact with Investors.

1. Stakeholders

- **Admin (Superuser)**

- Creates and manages investment deals
- Controls all fund flows (receiving and disbursing INR)
- Verifies seller profits
- Uploads contracts and triggers payouts

- **Investor**

- Invests INR into seller businesses via the Admin
- Receives monthly payouts based on deal type
- Views all activity through a secure dashboard

- **Seller**

- Receives investment from Admin (not directly from investors)
 - Reports monthly profits
 - No contact with investors
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2. Features

For Admin:

- User Management (Investor/Seller CRUD)
- Deal Management (Create/Update/Delete)
- Profit Verification Panel
- Contract Upload (PDF with optional eSign)
- Payment Trigger System (RazorpayX, UPI, Bank)
- Dashboard Analytics

- Dispute Resolution
- Logs, Receipts, Audit Trail

For Investors:

- KYC & Profile Management
- View Investment Opportunities (Anonymous Sellers)
- Invest via Admin only (No seller access)
- View Contracts
- Monthly Payout Tracking
- Auto Receipts Generation

For Sellers:

- Profile Management
 - Submit Monthly Profit Report
 - Receive Admin-managed Funds
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3. Investment Models

1. Profit-Share Model

- $\text{Payout} = \text{Verified Profit} \times \% \text{ Share}$
- No profit = No payout

2. Fixed Return Model

- $\text{Payout} = \text{Fixed INR per month}$
- Admin/platform covers payout if seller doesn't earn

3. Hybrid Model

- $\text{Payout} = \text{Fixed INR} + \text{Bonus \% (if profit crosses threshold)}$
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4. Security & Trust Protocols

- Legally binding digital contracts (tripartite or bipartite)
 - Seller KYC + Security Deposit
 - Admin-managed payment flow (escrow-style)
 - Monthly reports with admin verification
 - Dispute system for investor complaints
 - Transparent dashboard for receipts and logs
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5. Tech Stack (Suggested)

- **Frontend:** React + Tailwind CSS
 - **Backend:** Node.js + Express.js
 - **Database:** MongoDB
 - **Payments:** Razorpay/Cashfree (INR collection), RazorpayX (Payout)
 - **Storage:** AWS S3 or Firebase for contracts
 - **Auth:** JWT + Role-Based Access
 - **Digital Contracts:** Leegality, LegalDesk, DocuSign
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6. Database Schema (Highlights)

users (All Roles)

```
{
  "_id": "ObjectId",
  "name": "Abhishek",
  "email": "...",
  "role": "admin" || "seller" || "investor",
  "kycStatus": "pending" || "verified",
  "bankDetails": {...}
}
```

investmentDeals

```
{
  "_id": "ObjectId",
  "investorId": "...",
  "sellerId": "...",
  "amount": 100000,
  "durationMonths": 12,
  "dealType": "profitShare" || "fixed" || "hybrid",
  "fixedPayout": 2000,
  "profitSharePercent": 10,
  "contractUrl": "...",
  "status": "active",
  "payments": [
    {
      "month": "July",
      "sellerProfit": 40000,
      "investorProfit": 4000,
      "paid": true,
      "paidAt": "..."
    }
  ]
}
```

```
]
}
```

7. Admin Responsibilities

- Verify seller profit reports
- Approve payouts
- Control contracts and legal docs
- Ensure transparency in reports
- Manage dispute system

8. Investor Protection

- Admin holds all money (escrow-style)
- Legal agreements enforceable
- Transparent monthly logs and payout receipts
- Optional minimum guaranteed return
- Sellers contribute a security deposit

9. Revenue Model for Platform

- Platform charges a small % commission on seller profits
- Optional listing fee from sellers for investment visibility
- Razorpay charges passed to parties if needed

10. Future Enhancements

- Auto reminders for profit reports
- Smart contract (legal document automation)
- App version with investor wallet
- Analytics dashboard for investors

Document Created by: ChatGPT for Abhishek Rajput **Date:** July 4, 2025