

Business Plan: Nexus Digital Solutions

1. Executive Summary

Nexus Digital Solutions is a FinTech startup focused on providing digital presence and reputation management tools for Micro, Small, and Medium Enterprises (MSMEs). Our platform enables small business owners to aggregate customer reviews, manage digital listings, and use these data points to build a "digital credit profile."

2. Company Overview

- **Mission:** To bridge the credit gap for unorganized retailers by turning digital reputation into financial collateral.
- **Legal Structure:** Private Limited Company.
- **Location:** Operations based in a Tier-2 urban hub to target high-growth local markets.

3. Market Analysis

- **Target Market:** Small retail shops, local pharmacies, and independent hardware stores.
- **The Problem:** Traditional banks often reject MSME loan applications due to a lack of formal financial history or high-value collateral.
- **The Opportunity:** Over 90% of MSMEs are "unorganized" but have a massive footprint on social media and local review platforms that remains untapped for credit scoring.

4. Product/Service

- **Nexus Review Hub:** A central dashboard for businesses to manage Google, Yelp, and Social Media interactions.
- **Nexus Score:** A proprietary AI-driven score that evaluates business health based on customer sentiment, review frequency, and digital engagement.

5. Financial Projections (Year 1)

- **Projected Revenue:** \$150,000 (SaaS subscriptions + API licensing).
- **Operating Expenses:** \$95,000 (Cloud hosting, marketing, and 4-person support team).
- **Burn Rate:** Approximately \$8,000 per month.
- **Funding Requirement:** Seeking \$50,000 in seed capital for infrastructure scaling.

6. Risk Assessment

- **Market Risk:** Slow adoption of digital tools by older business owners.
- **Regulatory Risk:** Changing data privacy laws regarding scraping public review data.
- **Financial Risk:** High initial customer acquisition costs (CAC) compared to Lifetime Value (LTV) in the early stages.