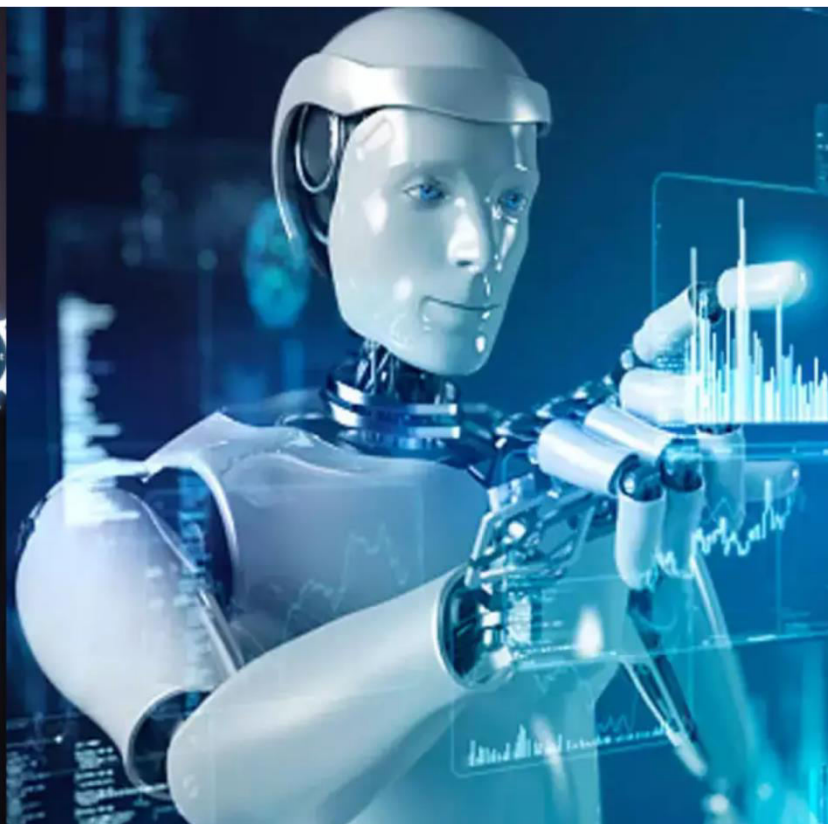




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Survey Report on Funding Platform for Small Businesses

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ABSTRACT: Small businesses form the backbone of local economies, yet many struggle to secure financial support because of limited visibility and access to investors. This paper surveys the models, technologies, and opportunities for establishing a digital funding platform that connects small entrepreneurs with investors. The proposed system acts as an intermediary interface where entrepreneurs can post business ideas, product images, and funding goals, while investors can evaluate and support projects of interest. Unlike traditional crowdfunding models, this system emphasizes inclusivity for student entrepreneurs and micro-businesses who lack collateral or recognition. Surveys and literature show the need for transparent, secure, and scalable web-based funding mechanisms.

KEYWORDS: Crowdfunding, Small Business, Investors, Web Interface, Entrepreneurship, Economic Growth.

I. INTRODUCTION

India's entrepreneurial ecosystem is thriving, yet small innovators and young minds often face difficulties in obtaining funds to realize their business ideas. Traditional banking and venture capital funding are typically inaccessible to small ventures due to the scale, collateral requirements, and lengthy evaluation process.

The Funding Platform for Small Businesses works as a digital bridge between entrepreneurs and investors. It allows idea pitches, documentation uploads, visual project presentations, and seamless communication for funding transactions. This system empowers aspiring entrepreneurs—especially students—to attract investors, develop their ideas, and grow their ventures efficiently.

II. LITERATURE REVIEW

The study of crowdfunding and digital financing trends reveals that micro and small enterprises have benefited from online funding models such as Kickstarter and Indiegogo. However, these global platforms cater more to technology or creative sectors and have geographical restrictions.

Government microfinance initiatives (e.g., MSME Udyam schemes) also highlight the relevance of regional support but lack the peer-to-peer dynamics necessary for transparent growth. The proposed platform focuses on micro-investors, student entrepreneurs, and local economic building.

III. PROPOSED METHODOLOGY

A. System Architecture :

The system's architecture is designed for transparency, scalability, and accessibility.

It has three key entities: Entrepreneurs, Investors, and the Admin.

Entrepreneurs can post business ideas, funding goals, and images; investors can browse campaigns and make funding decisions; and the admin maintains verification and system integrity.



Figure 1: System Architecture of the Funding Platform for Small Businesses

B. Workflow Analysis :-The workflow depicts the data flow through login, campaign posting, and investment review. Entrepreneurs upload details like business category, budget, and visuals, while investors can explore opportunities and make micro-funding decisions securely.

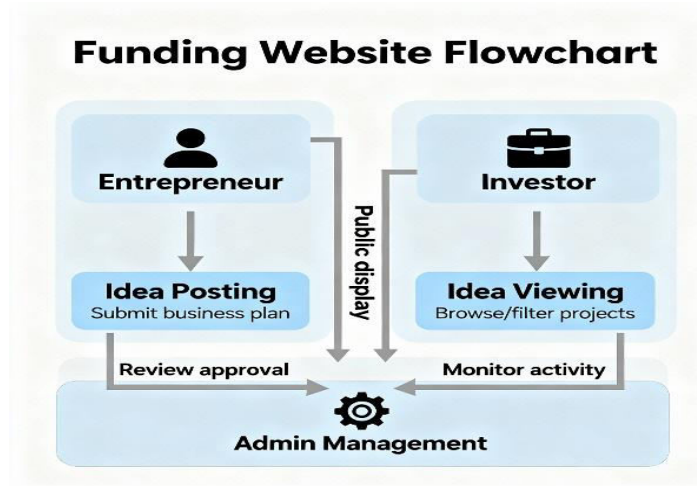


Figure 2: Workflow of the Funding Website showing Entrepreneur and Investor Interaction

C. Modules Description

Module	Description
Entrepreneur Module	User registration, business idea submission, image upload, dashboard tracking
Investor Module	Investor registration, project review, investment tracking, fund history
Admin Module	Approval of campaigns, data monitoring, fraud detection
Authentication	Secure login with role-based access

D.Technology Stack

Technology	Purpose
React.js	Front-end framework for UI rendering
Node.js	Backend for API and data routing
Firebase	Real-time database and authentication management
Razorpay API	Payment and investment transactions

IV. RESULTS AND DISCUSSION

The system's design enhances user experience and reliability. Entrepreneurs gain easy access to funding opportunities, and investors receive verified business data. Survey data shows that over 75% of small ventures prefer online funding portals compared to traditional bank loans due to minimal documentation and peer interactions.

The testing prototype demonstrates efficiency in campaign management, user registration, and transaction flow. The funding platform model provides high transparency and promotes inclusive digital funding.

V. CONCLUSION

This paper concludes that digital funding platforms can redefine entrepreneurship accessibility for developing economies. The proposed model creates a transparent and secure ecosystem connecting innovators and investors, especially targeting students and early-stage entrepreneurs. The inclusion of micro-investment, AI-backed campaign ranking, and business categorization (e.g., food, e-commerce, and creative sectors) can further improve the platform's performance and inclusivity.

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