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Partner in your business growth



Ayekart Platform

Digitize your business and go online

Ayekart Fintech Private Limited

◆ ■ <https://ayekart.com>

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Introduction

Ayekart Platform aligns with the objectives of the Government to bring in desired change in the SME, MSME, Retail segment by “Empowering the Traditional Business” and help in bringing transparency and credibility to the entire ecosystem.

Ayekart Platform is designed specially to address the needs of MSME, SME, Distributor, Retailers, Farmer Producer Companies and connecting them to the consumers. The platform is an end-to end solution for eradicating the gaps in the supply chain process, financial needs and related compliances.

Ayekart platform is India's First Integrated platform addressing the need of Food And Agri Value Chain. The platform digitizes the business processes of traditional business and also enables them to take their business Online increasing their reach and business volumes.

The user-centric platform makes the life cycle of the order generation to delivery to payment collection simpler, its accounting and compliances smoother, automated and error free. It also provides the option of applying for supply chain finance from various financial institutions and procurement of products online along with providing rewards and loyalty points to their customers to increase customer satisfaction and stickiness.

With Ayekart Platform suite, companies of all sizes and nature can streamline their business processes. The workflow has access controlled layers along with stringent approvals for monitoring of purchases and sales, wholesale and retail order status, generating orders, invoices, SCF options, delivery and collections. POs and Invoices are generated in the workflow and can also be imported/ exported from other accounting software.

Current challenges in the MSME ecosystem

What is MSME supply chain ecosystem?

A MSME supply chain ecosystem is a network of organizations, people, activities, information, and resources all of which are involved in moving a produce/product or service from producers/ manufacturers/ suppliers to customers.

Supply chain management is a multi-faceted process with many stakeholders and even more moving parts. New technology aims to make the supply chain more efficient, yet investing in the wrong technology further complicates productivity while hindering profitability, causing supply chain issues.

While there's no denying supply chain management is always evolving, it's safe to say 2020 caused disruptions that most organizations aren't accustomed to seeing. Now, in 2021, there are new challenges companies must tackle to remain successful within the competitive eCommerce space. With that said, a shift to online retail, increase in consumer confidence, pent-up demand, and amassed savings all add up to a tremendous opportunity for digitally growing business. Suppliers and manufacturers from all over the world have largely been put to the test, encountering massive stock shortages, fulfilment delays, and lengthy backorders on common inventory items.

To overcome some of the challenges

Managing customer expectations

When efficiency is business priority number one, Supply Chain Managers can begin to deliver on customer expectations. For example, you can receive information in a fast and accurate manner and see through the timely fulfilment of resourcing, planning and sourcing. To correctly manage these expectations, though, requires the right tools, you must use appropriate platform and, of course, maintain transparent communication with customers.

Ayekart's multi-faceted platform provides just the appropriate tool and support to control such projections.

Managing suppliers

Along with managing customer expectations comes managing suppliers. In an ideal world, you'll proactively engage with suppliers through Supplier Relationship Management. It's up to you to know how many suppliers are needed, how to handle delays, and how to receive orders. And each step requires clear thinking and a unique process that slots in with your business's overall spend culture. On top of these duties, you're also responsible for finding suppliers with consistent and reliable service, and at a price that doesn't hurt your bottom line. To resolve these challenges quickly, you need access to reliable data at a moment's notice. **Ayekart's Dashboard and Workflow platforms** are well equipped to handle scheduling, quality, and delivery issues before they occur and proactively engage with suppliers about problems to align their expectations.

To overcome some of the challenges

Access to data

In a modern-day supply chain, access to your supply chain data is one of the most important requirements. Without this, you can't begin to make intricate improvements to your supply chain or reduce risk. Some common metric to improve supply chain efficiency include:

Cycle time: Request-to-approval, approval-to-purchase order, invoicing-to-invoice payment all these features are available on Ayekart Hisab and Business platforms.

Consolidation of items/vendors : A common area for identifying cost savings and reducing the number of suppliers to manage, can be efficiently managed by Ayekart Consumer platform.

On-time delivery reporting : Ayekart Workflow handles smoothly regarding which orders are outstanding, both from a finance perspective and a supplier delivery management perspective.

How are we doing it? : Ensuring spending occurs within budgeted amounts. Having a tool in place that captures these metrics helps you better manage your company spend and improves your reporting. It'll also assist you when it comes to risk mitigation. And to manage these controls Ayekart offers consolidated dashboard and Workflow platforms.

Challenges faced by Retailers

Most retailers don't have a choice of software to improve their business processes. Business owners need to understand exactly what the software offers and whether it fits the needs of their business model. A complex and unwieldy software platform can actually increase costs and throw discord. Retailers need to be aware of seasonal trends and sudden changes in customer shopping behaviours. The most effective way to approach this problem is to always strive for innovation.

Retailers should opt for a system that can automate all the retail operations, from managing inventory and sales to managing prospects and customers. In addition to easy-to-use, the software should also provide ease of integration with other systems, such as barcode scanners and POS. Most importantly, you need to understand your requirements very well to help you control your budget wisely and find the right software faster.

Few key challenges of the Retailers are listed below:



Increasing competition from e-commerce players



Limited Supply Chain Finance & Credit options



Lack of Smart Retail Solutions



Supply chain disruptions



Stock and Inventory management



High cost of maintenance and upgradation

Challenges faced by Distributors

The phenomenon of eCommerce growth shouldn't be considered a threat, but an opportunity. The B2C e-commerce trend has finally hit the B2B industry, and distributors around the world are scrambling to establish a formidable online presence before their competitors do. Wholesalers are losing buying power due to increasing consolidation among E-tailers.

Distributors have become easy acquisition targets as they struggle to compete with national players. The top chains are increasing their market share and continuing to take advantage of manufacturer discounts for large purchases, giving them additional leverage with distributors that are unable to offer similar terms.

Few key challenges of the Distributors are listed below:



Inventory management issues



Consolidation of the Supplier and Retailer



Automation of business processes



Real time sales request by the Retailers



Inadequate provision of communication network



Supply Chain Finance



Limitation of products and variety of manufacturers

Challenges faced by Companies

There are many new challenges faced by organizations heading into 2022. However, companies have some sophisticated technologies at their disposal that can enable a more personalized approach for engaging customers and help businesses adapt to rapid changes in the market. Only by fostering customer loyalty and a memorable buying experience can an organization expect to thrive in the emerging business environment in the approaching new year. Because of the rapid changes in digital marketing, modern businesses need to reach out to potential customers via several different channels. Multi-channel marketing needs to encompass several methods, including email, social media, and traditional paid ads.

Few key challenges of the Companies are listed below:



Business affected
due to Covid-19



Limitations in
customer outreach



Maintaining
consistency
in sales



Lack of
Smart Retail Solutions



Supply chain
disruptions

The need gap analysis

The Field of Supply Chain Management (SCM) includes various aspects such as procurement of raw materials from the suppliers, storing of raw materials, manufacturing of products, outsourcing the manufacturing with third party manufacturers, warehousing the final product at various distribution centres in the distribution network and finally sending it to the designated customer. This whole process has to be done in an optimal way to minimize the use of resources and thus decreasing the cost involved in the processes and in turn increasing the margins for the company. There are lot of gaps in the supply chain management that need to be addressed and resolved which are possible through innovation using integration and collaboration to achieve the competitive growth for the company.

The need for supply chain management in the industry is no longer a transactional but more of strategic need. The need for the framework to minimize the gaps in supply chain between suppliers, manufacturers and distributers and consumers. These gaps include deciding the fit for the product in one of the 4 distinct supply chain structures which are design to order, assemble to order, built to order and make to stock.

The need for innovation to include all the stakeholders of SCM starting from the suppliers where the procurement of raw materials is done to the final retail outlets or the distribution networks with the sole purpose of minimizing the cost incurred in the manufacturing and logistic processes.

The need gap analysis

The importance of information visibility and understanding the internal and external environments across the supplier stream which are the key factors in any SCI(Supply Chain Intelligence) networks for developing a successful framework.

The conceptual models based on the gaps in the supply chain have been identified as bidirectional and covers both intra and inter organizational transactions. The novel methodologies which need to be implemented for measuring these gaps with the help of models such as data envelope analysis, quality loss functions and segregation of indicators into 3 categories (Service, Service & Performance, Performance).

The gaps between planning and execution should be a measurable quantity that defines the supply chain performance and to identify the scope of improvement.

Knowledge-Based-Collaborative-Supply-ChainManagement (KBCSCM) as an important tool for an organization to overcome the gaps/challenges in their current supply chain in this era of collaborative commerce. This approach is mainly useful in aiding the companies in manufacturing sector to lessen their gaps

Ayekart Proposition

What we Offer?

We offer an integrated e-commerce platform. Ayekart is the first integrated e-commerce platform in India. As India is a large country with diverse population, a single solution cannot make a positive impact or benefit all. Hence, the concept of an integrated e-commerce platform.

With our current offerings, we are launching 3 products -

- a. Ayekart Hisaab
- b. Ayekart Business
- c. Ayekart Consumers

Why multiple apps?

It is because one app may not be sufficient to address the requirements of this segment.

What is different?

For new entrants / entrepreneurs, we have the **Ayekart Hisab** app to introduce them to the digital world.

For the established business, we have **Ayekart Business** offerings to increase their business and decrease their marketing costs.

The last is **Ayekart Consumers**, which offers reach to the end retail consumers, hence completing the ecosystem.

Backbone of Ayekart

Ayekart Hisab is a ready to use app which can be co-branded for the bank's customers. Ayekart Hisab, also has the capability to generate a payment request for UPI payments. Multiple customized reports including trend and predictive analysis help the Merchants to understand customer behaviour and make decisions.

Ayekart Business is a B2B platform for the MSMEs / Merchants to sell and buy products according to their needs. It is a ONE STOP platform for the merchants to get all their required products. It will also provide critical insights to Merchants on the trends. Banks can provide lending (or issue credit card) to Merchants against the purchases made through the app. Banks get the complete visibility of the procurement of Merchants and the utilization of funds given to the Merchants.

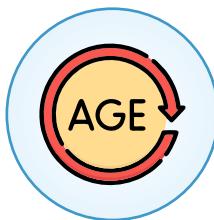
Ayekart Consumers is the last mile handshake with the end consumers. Through Ayekart consumers local retailers will be able to sell their products to the end consumers of their locality. The orders from local retailers are at par with the ecommerce giants. The consumers will get their order fulfilled through one channel but supplied locally. Bank's offerings can directly reach the customers in the locality.

हिसाब Functionality

Module - Inventory Management



Realtime status of stocks -
Same rails as that of
Ayekart Business



Ageing
status



Damaged and
soiled reports



PDF enable reports



Barcode scanner
for inward inventory



Integration - Inward inventory
with Ayekart Business app and
Outward inventory with invoices

Module - Staff Management



Ease in salary
management



Single view for
leave management and
salary management



Salary calculation
and payment

हिसाब Functionality

Module - Billing Invoice Management



End-to-end
integration with
payment system



Universal
standard



Voice controlled
product addition



Integration
with Tally

Module - Bulk Promotions



Integrated with
contact list /
products list

ફિસાબ Functionality

Module - Payment



Multiple Payment option



Linked with WhatsApp



Merchants can collect payment from customers



Bank Account Validation

Banner Addition



Provision for promotional banners

Available on multiple platform



Available on Web



Available on Android

हिसाब Functionality

Multi-lingual Facility



Available in
11 indian languages

Insight manager - A simple report on which are top 5 and bottom



Order management -
Ayekart Business
integration within Hisab

B2B Functionality



User friendly
and secured



Restricted access
with multi-level
security layers



Real-time
inventory levels



Bulk
ordering



Flexible shipping /
payment facility



Responsive
design



Product Catalog
Sharing



Referral
feature



eKYC -
PAN / Aadhar /
GST verification



Bank account
validations



Whatsapp integration
of order related
notifications



Order accept
scenario

B2B Functionality



Map view open redirection to Google maps from the app itself (for buyers address)



Rewards program - personalised and configurable



Multi lingual - Hindi / English



Multi city pricing



Multi pack size pricing - Wide array of products



Order from WhatsApp



Order inactivity notifications



Stock inactivity notifications



Preferred partners - Partners referred as well as with ongoing business

B2C Functionality



Buy from specific category or specific store -
Flexible buying



Product filters



Search function -
Voice based search



Local product registry



Cart optimisation
(2-step or 3-step process)



Multiple payment options



Support and contact page link



Trust proof



User account -
Using refer code



Product images with details



Ease of order tracking with notifications



Scan and pay enabled -
No need to wait in long queues

B2C Functionality



Optimized response time and improved user experience



Rewards points earning based on order value



Credit facility with Kirana shops



Hyperlocal and Long distance product delivery in same app



Payment gateway integrated



Get WhatsApp notifications

Ayekrishi Functionality (Upcoming)



Crop cycle
management -
Timely reminders



Product traceability -
End to end product
traceability with images
taken and stored



Product traceability -
Consumer can scan
the QR code to get the
full view of the process



Crop health monitor -
Image recognition based
crop health management



Sell the produce -
Direct linkage with
Ayekart Business app
for better reach



Farm vital
stored digitally

Dashboard Functionality



View of monthly, yearly transactions, orders, products on each platforms



Segregated Dashboard for internal Ayekart members and merchant
(CXO Dashboard, Master Dashboard , Hisab Pani)



Monitoring of all products, orders and key statistics on each platform of Ayekart



Hisab invoice generation tracker



Separate sub-domain for premium partners

Workflow Functionality



Single portal for internal teams and partners



Notification, Reminders



PDF Generation



Authentication and Access Control



Birds view - Track source to destination journey



Reports



Invoice and purchase Order Generation



Merchant KYC Doc verification and corresponding business Documentations



Supply Chain Finance Tracker and approval



Mitra Supervisor and Sales Person creation section



Merchant insights basis past records to smoothen SCF



Admin access to create partners, relationship managers

About Ayekart

Ayekart, established in December 2020, is an integrated supply chain and finance platform which is empowering the traditional business and strengthening supply chain ecosystem through finance, technology and services. Ayekart endeavours to empower the traditional business by enabling end to end supply chain management using AI and ML based technology and providing traceability and visibility with easy payment options. Ayekart offers an integrated e-commerce platform, one of its kind, for various stakeholders in traditional supply chain.

Vision

Establish a Digital Glocal MSME supply chain ecosystem along with trusted hyperlocal deliveries.

Mission

- Enable 10 Million traditional businesses technologically and financially in 5 years
- Go global providing Platform as a Service (PaaS) to 15 countries in 5 years

About Ayekart

Our Core Values and Beliefs

- **Transparency**

In our business activities, partnerships, collaborations, interactions and communication

- **Integrity**

Uncompromising honesty and truthfulness in everything we do

- **Passion and Determination**

Continuously push ourselves to go beyond boundaries, experiment with unconventional ideas and reinvent ourselves

- **Collaboration**

Foster honest and meaningful relationships for mutual growth and advancement



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