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School of Information Technologies

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# **Capital Connect**

Project proposal

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MSc

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## **Author's declaration of originality**

I hereby certify that I am the sole author of this thesis. All the used materials, references to the literature and the work of others have been referred to. This thesis has not been presented for examination anywhere else.

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## **List of abbreviations and terms**

SMEs	Small and medium-sized enterprises
MVP	Minimal viable product
UI	User interface

# **1 Introduction**

Capital Connect is reshaping finance by addressing the limited diversity for individual investors. It provides an opportunity for ordinary individuals to diversify their investment portfolios directly into loans for companies—an arena traditionally monopolized by institutional investors. The platform empowers SMEs by simplifying connections with potential lenders.

Its key features include a dynamic system for facilitating loan requests and offers, transparent contract creation, and comprehensive transaction overviews for users. The platform serves as a conduit between companies and investors, aiding in negotiations and formalizing agreements. Users can effortlessly track all financial transactions associated with loans.

Our objective is to validate this business concept and develop an MVP incorporating essential functionalities such as user registration, business addition, loan requests, offers, transaction overviews, and user-friendly access to associated contracts. Capital Connect envisions a future where finance is inclusive, transparent, and accessible to all.

## 2 Analysis

The traditional investment landscape often lacks diversity for individual investors, and Capital Connect emerges as a solution by providing a chance to diversify portfolios through direct investment in loans to companies. The platform democratizes investment, allowing regular individuals to participate in a space traditionally dominated by institutional investors. Furthermore, it empowers small and medium-sized enterprises (SMEs) by offering a streamlined platform to connect with potential lenders.

Capital Connect's features include a dynamic system where companies can submit loan requests, and users, as potential lenders, can make offers based on their investment preferences. The platform facilitates the creation of transparent and legally binding contracts once both parties agree on the terms. Additionally, it provides a comprehensive overview of all transactions related to the loan, ensuring transparency and trust.

Companies and users register on Capital Connect, providing necessary information about their financial status, loan requirements, and investment preferences. The platform then matches loan requests with potential lenders, who receive notifications of investment opportunities aligning with their criteria. The negotiation and agreement process is facilitated through the platform's messaging system, with the system assisting in creating a formal and legally binding contract. Users can monitor all financial transactions related to the loan, including regular payments and the initial payment to the borrower.

For investors, Capital Connect offers diversification, higher returns, and the ability to support businesses aligning with personal values. Companies benefit from access to a broader pool of potential lenders, a streamlined borrowing process, and the opportunity to connect with socially conscious investors. The platform itself stands to generate revenue through transaction fees, foster an engaged user community, and establish a reputation for facilitating trustworthy financial transactions.

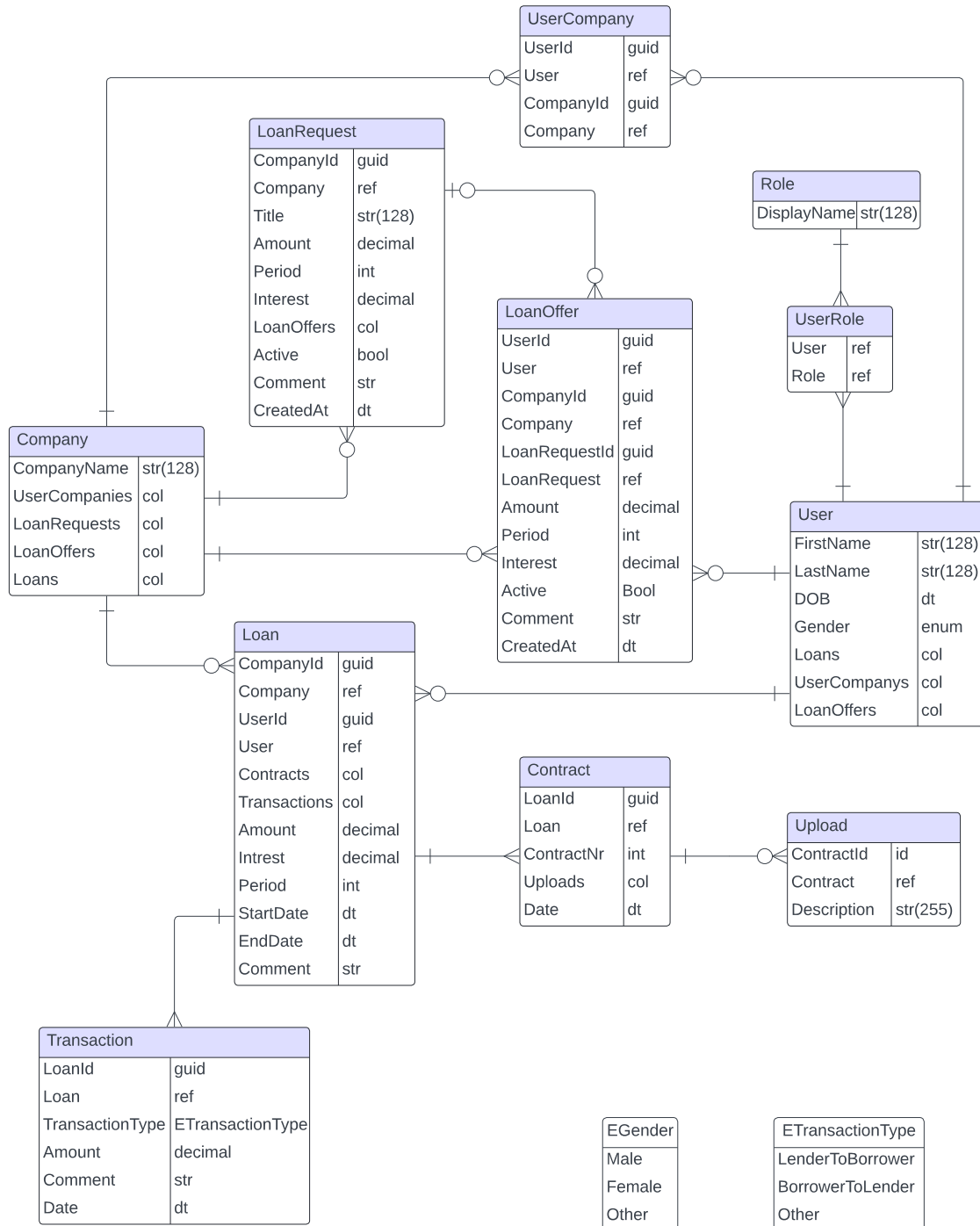
The goal of this project is to validate the business idea and create a MVP with the functionalities of but not limited to: user registration, adding a business to the system,

making a loan request through the company, making a loan offer to a company against a loan request or making a public loan offer as an user, get an overview of transactions associated with a loan, access contract(s) related to user's loan.

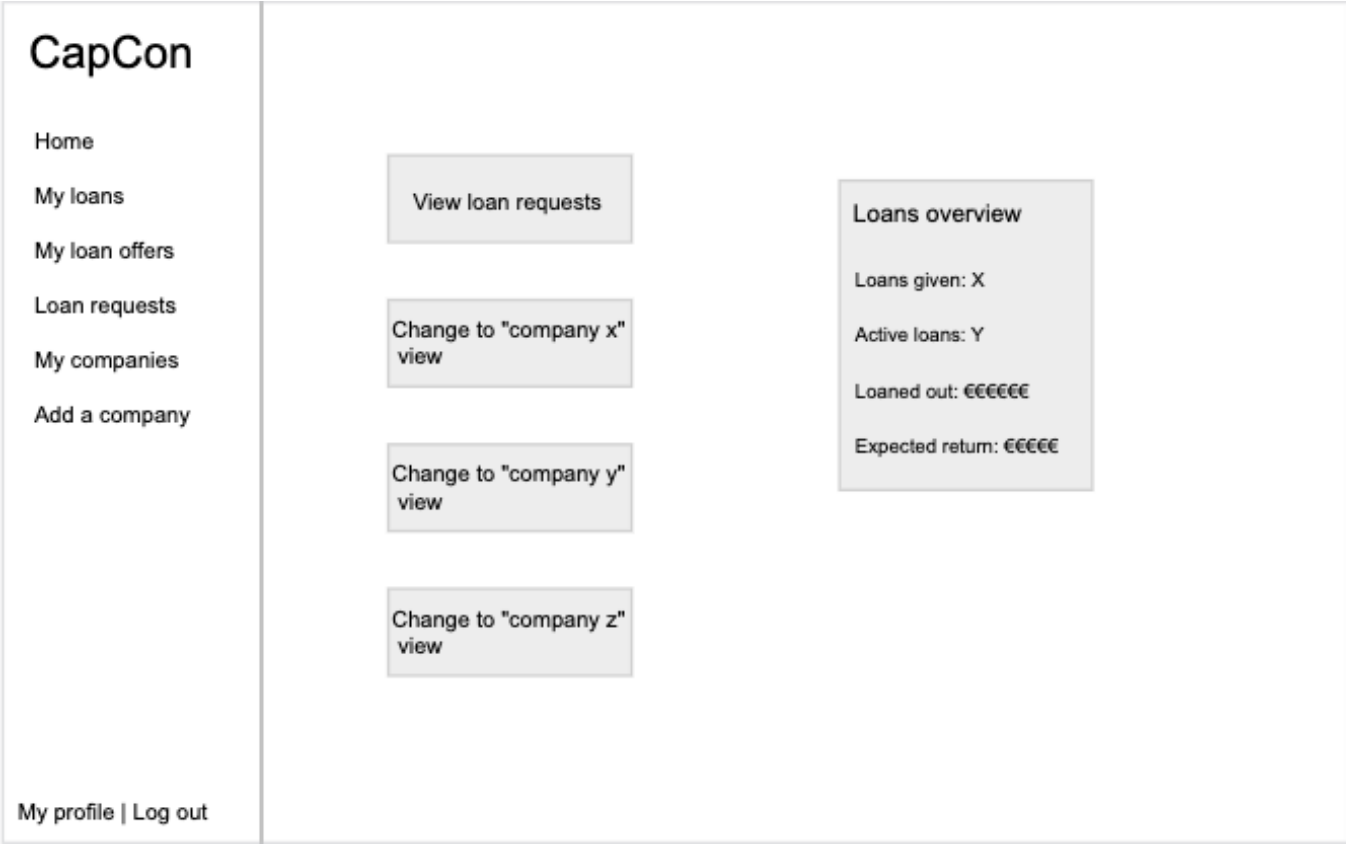
## **References**

**There are no sources in the current document.**

## Appendix 1 – Entity relationship diagram



# Appendix 2 – Home page UI prototype



# Appendix 3 – Loan requests page UI prototype

<div>CapCon</div> <div><div>Home</div><div>My loans</div><div>My loan offers</div><div>Loan requests</div><div>My companies</div><div>Add a company</div></div> <div><div>My profile   Log out</div></div>	Loan requests			
	Company X			Details
	Asking for: €€€€€€	Intrest: X%	Period: X months	Make offer
	Company Y			Details
	Asking for: €€€€€€	Intrest: X%	Period: X months	Make offer
	Company Z			Details
	Asking for: €€€€€€	Intrest: X%	Period: X months	Make offer
	Company X			Details
	Asking for: €€€€€€	Intrest: X%	Period: X months	Make offer

# Appendix 4 – Loan offer page UI prototype

CapCon

Home

My loans

My loan offers

Loan requests

My companies

Add a company

My profile | Log out

Make offer

Company:

Amount:

Period:

Intrest:

Comments/Details:

Asking for:

Company X

Asking for: €€€€€€

Intrest: X%

Period: X months