

Chain-Shop Owner Pack

One dashboard across every branch + marketplace upsell

For: Multi-shop business owner (kirana, restaurant, pharmacy, salon)

eMunimJi Enterprise

One-line pitch: WhatsApp + Telegram bookkeeping built for Indian SMBs, societies, and households — voice, photo, PDF and natural Hindi/Hinglish. No new app to learn. ₹999/shop/month.

*This document is tailored for **Multi-shop business owner (kirana, restaurant, pharmacy, salon)**. The full 8-page pitch is available at admin.sasbusiness.cloud on request.*

Who this is for

You are...	You will recognise this pain	We solve it by...
Society treasurer	Chasing 80 flats every month over WhatsApp. Excel sheets, missed payments, "kab paid kiya?" arguments. AGM is a logistical nightmare — last-minute confusion on date/venue, no RSVPs, handwritten notes lost, decisions disputed, hours spent transcribing minutes for the registrar.	A bot inside your society's WhatsApp/Telegram group that logs every payment, sends reminders, reconciles bank statements, and runs AGMs end-to-end with AI minutes : one-tap RSVP, voice notes auto-transcribed, AI writes the executive summary + decisions + action items + topics in your language (Hinglish stays Hinglish), quorum tracked for §82/§62 compliance, printable PDF ready for the registrar in five minutes.
Kirana / chain-shop owner	Three shops, three notebooks, no single view. "Aaj kitna gaya?" needs a phone call. Staff reviews + vendor reviews happen ad-hoc, no follow-through on action items.	One Business workspace per shop. Cross-shop broadcasts. Meeting OS schedules + records every review meeting, extracts action items automatically. One DM gives you total cash position across every branch.
Joint-family head	Five members shopping on three UPI apps, one shared budget.	Household workspace with per-member spending limits, festival budgets, automatic split bills.
Builder / landlord	Rent-collection from 12 tenants, ad-hoc reminders, no real visibility.	RentCollection workspace with per-flat dues, late-fee rules, Razorpay payment links.
Trip / wedding / construction organiser	Pre-paid contributions, who-owes-whom drift, end-of-project chaos.	Purpose-built workspaces with opening advances, member contributions, hisaab-karo settlement.
Chit-fund / tuition-class operator	Recurring monthly collections, lots of small ledger entries.	Same WhatsApp ergonomics + dashboards + Razorpay collection.

The headline promise (Enterprise tier)

- **Talk like you would to a person:** "200 ka sabzi laya", "5000 udhar Ramesh ne liya", "rent 18000 paid" — in English, Hindi, Hinglish, Kannada, or Tamil. Bot understands.
 - **Voice notes work. Photos of bills work. UPI screenshots work. PDF bank statements reconcile against your ledger.**
 - **Two channels, your choice.** WhatsApp or Telegram — the same bot, the same commands. Telegram unlocks unlimited group buttons and lets the bot auto-remove members when a tenant moves out.
 - **Web dashboard** at admin.sasbusiness.cloud — phone-first, mobile responsive, no app install.
 - ****Unlimited workspaces, unlimited members*, unlimited messages, unlimited LLM, unlimited voice, unlimited exports.**** (*Up to 25 active members per workspace by default; we'll raise it on request.)
 - **₹999 / shop / month**, 30-day free trial, 7-day grace, no setup fee.
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What the owner sees

Multi-shop dashboard — every branch in one view

!Three shops side-by-side with revenue, expenses, net + category breakdown

Three shops, three top lines. Top performer flagged automatically; slow shop flagged for attention. Voice-note entries from any branch land here within seconds.

Bank reconciliation — drop a PDF, get a matched/unmatched report

!Bank statement parsed: 38 auto-matched, 6 fuzzy, 3 orphans

HDFC April statement — 47 transactions parsed in seconds. 81% auto-matched against the ledger. Fuzzy candidates surface for owner confirmation. Orphan txns prompt "add this as an expense?" so nothing gets quietly lost.

HotList — type "1 5" to log 5 chai · speed-dial for daily items

!HotList: 10 fast-moving items with stock, today's sales, WhatsApp DM showing voice + numeric entries

Top 10 daily-runner items pinned with slot numbers. Staff just type the slot + quantity ("1 5" = 5 cups of chai) or speak it ("do bisleri aur ek maggi") — bot logs the sale, deducts inventory, and pings if a slot drops below the re-order threshold. No SKU codes to memorise, no app to learn.

Smart Inventory — with self-curating HotList

!Inventory dashboard with HotList drop/add recommendations, dead stock, margin alerts

Every item tracked by 30-day velocity, projected days-of-stock, margin, and recency. The right column surfaces what no manual maintenance can keep up with: items in HotList that have gone stale (Maggi: 8 sold in 30d, used to be 142) and rising stars NOT yet pinned (Lemon Tea: 2,820 sold in 30d). One click — or "apply hotlist" via WhatsApp — accepts all four moves. The Munim AI alerts panel below shows the same engine catching stockouts, margin leaks, dead stock, and pattern insights in real time.



Munim AI Agent — your 24×7 store manager on WhatsApp

!Munim AI WhatsApp DM showing daily digest + stockout warning + pattern insight, plus the full list of autonomous behaviors

Always-on. Watches every sale, every purchase, every shelf. Doesn't ping you for noise — DMs you only when there's a move a smart shop owner would make. Daily P&L digest at 9pm. Stockout warnings the moment velocity × days-left crosses the threshold. Margin alerts when you slip below cost. Weekly HotList re-curation based on raw 30-day data. Pattern insights surfacing slow hours and combo opportunities. Replies like "apply hotlist" or "ok" are enough to act.



Live billing — speak the items, bot builds the bill

!Live billing WhatsApp DM showing item-by-item adds, running total, finalize with discount + payment + customer, post-finalize discount correction

Owner / staff just say what's selling — "4 chai", "5 samosa", "teen pastry aur do bisleri" — bot accumulates a draft cart with a running total after every line. Multi-language (en/hi/hinglish/kn/ta) and voice-friendly. Items resolve via HotList slot, name, or alias; unknown items are reported back rather than silently dropped. Finalize is one phrase: "**bill banao**" / "**generate bill**" / "**bill ready**" — bot creates a single LedgerEntry, decrements stock per line, and DMs the receipt. The finalize phrase can carry a customer ("to Ramesh"), payment mode ("upi" / "cash"), and discount ("5% off" / "discount 50") in the same line. If the customer wants a discount AFTER the bill is generated, just reply "discount 50" or "10% off" within 5 minutes — bot amends the ledger entry, stock stays decremented (items were already delivered).



Margin engine — set targets, get warned before money slips

!Margin engine: math formulas, target cascade visual, WhatsApp DM showing margins table + per-item breakdown + below-cost alert during cart-add

The bot computes BOTH markup % (kirana / wholesale frame) and gross margin % (P&L frame) for every item, and uses gross margin for target-vs-actual comparisons. Targets cascade: per-item override → workspace default → 25% global default. Owners set it once with **set default margin 30%**; bump exceptions with **set margin chai 35%**. The bot recommends the exact sell price needed to hit target ($sell = cost / (1 - margin/100)$) and DMs an alert when actual margin drifts more than 5 percentage points below target. Cart-mode integrates inline: add an item being sold below cost and the bot warns in the same DM ("🔴 BELOW COST — losing ₹45 on this line") so the owner can correct the price before finalizing.

🚚 Supplier engine — Munim AI now closes the stockout loop

!Supplier directory wired into Munim AI stockout watch: WhatsApp DM showing add supplier, list suppliers, and agent-composed stockout DM with vendor name + phone + lead time + one-tap reorder

Owners add suppliers once (`add supplier Sharma 9876543210 chai samosa bisleri` wires the vendor AND links items in one line) and link more items as they go. From that moment, every Munim AI stockout alert names the vendor, drops their phone, projects arrival from the supplier's lead-time, and pre-fills a `reorder <item> <qty>` reply. One tap puts a PO on the ledger (Debit / Category=PurchaseOrder) and bumps the supplier's track record (orders count, total spent, on-time %). The agent ranks suppliers by these denormalised counters when the same item is linked to multiple vendors — no LLM, just transparent statistical math the owner can audit ("you've placed 12 orders with Sharma, 11 on-time = 91%").

🏠 Customer + UPI — the POS loop closes by itself

!Customer directory + Razorpay UPI auto-link: side-by-side WhatsApp DMs showing the owner finalizing a bill 'to Ramesh upi' and the customer Ramesh receiving the Razorpay payment link, paying, and the owner getting the paid confirmation

Owners add a customer once (`add customer Ramesh 9876543210`). From then on, every `bill banao to Ramesh upi` finalize creates a Razorpay payment link with `notify.whatsapp=true · notify.sms=true` — Razorpay DMs the customer the one-tap UPI link within seconds via both channels. When Ramesh pays through PhonePe / GPay / Paytm, Razorpay's webhook fires back to eMunimJi, which marks the PaymentLinkRecord as Paid, DMs the owner a "Ramesh paid ₹110" confirmation, and bumps the customer's lifetime metrics. The cart receipt now also calls out "★ Regular customer — order #6 · lifetime ₹847" once a customer has 5+ orders. Per-customer purchase history is one DM away (`customer Ramesh` shows the last 5 bills). All workspace-scoped — no cross-workspace customer leakage.

📊 Customer dashboard — your CRM, auto-generated

!Business Customers dashboard page in ConfigPortal — sortable table with lifetime metrics, ★ Regular badges, udhar callouts, UPI-DM eligibility, and a sidebar nav with Customers highlighted

The web dashboard companion to the WhatsApp DM commands. Every customer auto-added from "bill banao to <name>" shows up here with lifetime orders, total spent, outstanding udhar (in red when > 0), last-seen date, and a ★ Regular badge at 5+ orders. The "UPI-DM" badge marks customers whose phone is on file — Razorpay can auto-DM them payment links — so the owner knows at a glance who's eligible for the seamless UPI flow vs who needs a manual nudge. Top KPIs roll up the whole tenant: total customers, lifetime revenue, outstanding udhar, regulars count. All workspace-scoped, all read-through the existing tenant JWT — no new auth surface.

Customer 360 — click a name, see everything

!Per-customer detail page: identity card with  Regular + UPI-DM badges, 4-KPI strip with outstanding udhar in red, recent bills table with per-payment colour-coded mode chips, go-to items breakdown with progress bars, and a prominent 'Send UPI reminder' button

Click any customer on the dashboard list and the owner gets the full 360°: lifetime orders, lifetime revenue, outstanding udhar (red box when > 0), and average ticket — all four computed at the source from the same `LedgerEntries` the bot writes on every bill. The recent-bills table shows the last 12 entries in the 90-day window with per-bill payment mode chips (UPI green, cash slate, bank blue) and udhar/paid status. Go-to items pulls from `LedgerEntry.LineItemsJson` and surfaces what the customer actually buys, ranked by quantity — the same data the Munim AI agent reads for velocity and COGS. Top-right: one button ( `Send UPI reminder`) fires `IPaymentLinkService.CreateAndSendAsync` with `PaymentLinkPurpose.UdharSettlement`, and Razorpay DMs the customer the link via WhatsApp + SMS in seconds. The button hides cleanly when there's no udhar and disables (with explanation) when the customer has no phone on file.

2. Business — Enterprise

Built for kirana stores, restaurants, pharmacies, salons, repair shops, hardware, wholesalers — and chains of any of these.

Daily entries

- Group: "200 ka sabzi laya" / "5000 sale" / "rent 18000 mahesh" — natural language, no learning curve
- Voice notes (auto-transcribed, Hindi/Hinglish/English)
- Photos of bills (OCR → amount, vendor, date)
- UPI screenshots (GPay, PhonePe, Paytm, BHIM) — auto-extracts amount + ref + counterparty

Udhar khata (receivables / payables)

- "5000 udhar Ramesh ne liya" → receivable
- "3000 payable to Stores" → payable
- Per-counterparty running balance, ageing report
- `opening udhar Ramesh 5000` — onboarding starting balance
- Nearby-udhar collection: owner shares location → bot returns sorted list of pending udhar within 2 km (Phase B3)

Multi-account / multi-bank

- `account list` — all bank + UPI accounts with balances
- `account add Sinking-Fund bank 50000`
- `account primary HDFC` — default for new credits
- `account alias HDFC Indiranagar-branch` — nicknames
- `transfer 5000 from HDFC to ICICI` — atomic cross-account

- `account link-bank HDFC 50100287654321 HDFC0001234 Raj Patel` — Razorpay-ready
- `paylink 5000 to Ramesh via HDFC for goods` — Razorpay payment link, auto-reconciled on webhook

HotList (speed-dial inventory)

- Quick-access slots for top SKUs (item, price, unit, aliases)
- DM update: `price 1 60` or natural language `chai 12 kar do`
- Used by marketplace search ranking

Scan-to-bill — customer self-checkout + parallel cashier counter (NEW)

- Every HotList item gets its own printable QR. The customer scans an item → is asked for a quantity **in that item's unit** (kitne *kg* / litre / piece) → scans the next → `done`
- The order enters the shop's queue under a short **token**; every cashier is pinged with [ `Bill #3`]
- Add unlimited cashiers on their own ₹0 phones (`invite cashier` → `join <CODE>`). A cashier pulls an order with `order 3`, adjusts with the normal cart verbs (weigh produce, fix a price, `discount 20`), then [ `Billing done`] (counter sale — stock + ledger) or [ `Send bill`] (UPI-QR to pay remotely)
- Cashiers bill **in parallel** (carts are per-phone) — kirana speed at supermarket scale. Toggle `self checkout on` for unattended direct pay
- **Print Center** — `print labels` (A4 sheet of per-item QR stickers to cut & paste), `item qr <slot>`, `print upi qr`, `print shop qr`
- **Growth loop**: after paying, an unregistered shopper is offered their own **free Household** in one tap — every sale grows your customer base

Field rep visit log

- `start fieldrep` / `end fieldrep` shift
- Geofence entries auto-logged per customer
- Visit counter, route data for Phase 2

Multi-shop owner (one tenant → many Business workspaces)

- `broadcast brand <Label> <msg>` — same brand, all branches
- `broadcast all <msg>` — every workspace
- `total position` — cash + UPI + bank across every branch in one DM

Board / staff / vendor meetings — same AI Meeting OS as Society

- `meeting create staff-review 20-Jun-2026 11:00 at Indiranagar agenda="targets, hires"` — DM creates, group gets RSVP card
- Live RSVP + T-1d / T-1h / T-15min reminders to confirmed attendees only
- In-meeting `note <text>` + voice notes → auto-transcribed + threaded

- Convert any note into a yes/no or A/B/C vote in one reply (`vote yes/no`) — for go/no-go calls on hires, vendor switches, lease renewals
- **AI minutes** — `meeting summary <ref>` produces executive summary + decisions + action items + topics. Voice-note action items like "Priya, send vendor comparison by Friday" become tracked Actions automatically
- Multi-shop: `meeting create ... complex` across the brand → every branch manager group gets its own RSVP card, results aggregated in one dashboard view, cancel cascades to all branches
- See the cross-cutting **AI-Powered Meeting OS** section below for the full workflow + audit-trail capabilities

Bank reconciliation

- Upload PDF/CSV statement (DM or dashboard) — engine matches ledger $\pm 1\%$ amount / ± 2 day
- Monthly auto-recon digest
- `resolve` walk-through for unmatched entries

Web dashboard

- 7-page admin portal (overview, ledger, udhar, members, accounts, reports, settings)
- Excel / CSV / PDF export, scheduled monthly reports

Marketplace (cross-tenant — Phase A)

eMunimJi connects Business sellers to local consumers without a separate app.

For consumers

- `find chai 110001` — hyper-local search across registered Business workspaces in that PIN
- `more` / `aur` — pagination widens from same-PIN → nearby-PINs → city-wide
- Ranked by **reputation** (conversion rate, response rate, bad-experience rate), seller tier (Enterprise > Pro > Free), freshness
- Two-way consent reveal: buyer expresses interest → seller gets the query → if both agree, contact is shared
- `notify me chai 110001` — registers a **demand signal**; when a matching shop later lists chai in that PIN, both sides get pinged

For Business sellers (Enterprise unlocks these)

- HotList items auto-indexed for marketplace search
- Lead inbox: every "interested" buyer query lands in the seller's DM
- Outcome tags (counter / pass / bought / bad-exp) → fed back to reputation engine
- Nightly reputation rollup (conversion %, response %, BadExp %)
- Demand-signal heat map (empty PIN+category buckets — where to expand)

For the platform (take-rate billing)

- 1.00 % on closed "interested → bought" leads (capped between ₹5 and ₹49 per deal)
 - Monthly invoice auto-generated, Razorpay payable
 - Trust-and-safety queue auto-triggers if seller's bad-exp rate exceeds 5 %
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Tier comparison at a glance

Capability	Free	Pro	Enterprise
Voice notes	✗	✓	✓
Photos + UPI screenshots	✗	✓	✓
PDF / CSV bank statements	✗	✗	✓
Bank reconciliation engine	✗	✗	✓
Web dashboard	✗	✓ (limited)	✓ (full 7-page)
Excel / CSV export	✗	✓ (WA only)	✓ (Excel / CSV / PDF)
Razorpay payment links	✗	✗	✓
Scheduled monthly reports	✗	✗	✓
Polls (multi-option, secret vote)	✗	✓	✓
Voice notes auto-transcribed	✗	✓	✓
Meetings + RSVP + auto-minutes	✗	✗	✓
🤖 AI-structured minutes (decisions / actions / topics / summary)	✗	✗	✓
Voice → action extraction during meetings	✗	✗	✓
Quorum policy + ✓/✗ quorum-met indicator	✗	✗	✓
Named attendee roster in printable PDF minutes	✗	✗	✓
Multi-tower AGM fan-out + cancel cascade	✗	✗	✓
Anonymous secret-ballot voting	✗	✗	✓
API access	✗	✗	✓
Priority support	✗	✗	✓
LLM (classification + Q&A)	RuleBasedFallback only	1 000 calls / mo	Unlimited
Max members per workspace	5	10	25 (raisable)
Max workspaces	Unlimited	Unlimited	Unlimited
Messages / month	500	5 000	Unlimited
Marketplace take-rate	—	2.00 %	1.00 %
Trial	30 days	30 days	30 days

Capability	Free	Pro	Enterprise
Grace after expiry	7 days	7 days	7 days
Price	₹0	₹299 / shop / mo	₹999 / shop / mo (₹9 999 / yr — 17 % off)

🎯 Why Enterprise wins on Day 1 (the elevator pitch)

1. **Zero install.** Already on WhatsApp / Telegram? You're already running.
2. **Talks Indian.** "200 ka sabzi laya" is a valid command. So is "udhar 5000 Ramesh ne liya" and "1200, 4 mein baant do".
3. **Voice and photo just work.** Send a voice note, send a UPI screenshot — both turn into ledger entries.
4. **Bank statements reconcile themselves.** Drop a PDF, get a matched/unmatched report. Society sees suggested flat mappings; Business sees ledger gaps.
5. **One dashboard for the owner / treasurer.** Phone-first, no app, no learning curve.
6. **Marketplace is a free upsell.** Your Business workspace is already on the marketplace — leads flow in without lifting a finger.
7. **Real-estate isn't an afterthought.** Society treasurers already have NOC + watchman gate + sale workflow. Public listings on the roadmap.
8. 🤖 **AI-powered AGMs.** Talk through your meeting; the bot writes the minutes. Our AI reads the voice-note + typed notes thread and produces a structured **executive summary + decisions + action items + topic headings** — preserving the speaker's language (Hinglish, Devanagari, Tamil — never translated). Combined with quorum tracking + named attendee roster + 🖨️ printable PDF, you have a co-op-society-legal minutes document in five minutes. (*Live today on Enterprise.*)
9. **Data is yours.** Excel / CSV export anytime. We host in India, audit logs forever.

📞 Ready to try?

Live demo (60 seconds):

- WhatsApp: message **+91 98458 77915** with **hi**
- Telegram: open **t.me/eMunimJiBot** and type **/start**

Self-serve 30-day trial: admin.sasbusiness.cloud/TenantRegister

White-glove onboarding (included for Enterprise): we set up your first workspace, import opening balances, and train your first 3 staff over a 30-min call.

Questions? Reply to the WhatsApp / email this PDF was shared on, or reach the team at **admin.sasbusiness.cloud**.

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