



Bharat's Clarity Platform for **MSMEs**



Clarity in **Numbers**.
Confidence in **Decisions**.
Consciousness in **Growth**.

Anytime • Anywhere • Any Device.

For 27 years, we built an accounting discipline on the ground. Today, we deliver it as a cloud ecosystem - transforming technology into trust that scales.

Fearless Today. Future-Ready Tomorrow.

BHARAT'S BACKBONE

Bharat's MSMEs are not
"Small"

They are the
"Backbone"

Every day, Bharat is built by entrepreneurs **who open shutters, run factories, manage teams, and deliver value** - often with limited resources, but unlimited grit.

Now the next decade demands one thing
from every MSME:

Clarity. Control. Confidence.

“ If MSMEs become system-driven,
Bharat becomes **UNSTOPPABLE.** ”



Bharat's MSME Engine In Numbers

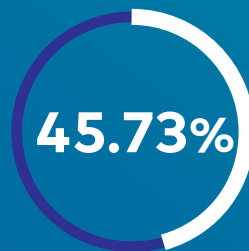
7.40 Crore+

MSMEs Registered

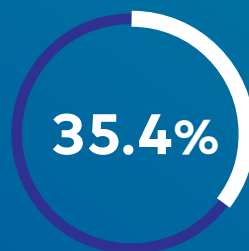
(Udyam + Udyam Assist Platform, as on 30 Dec 2025)



of Bharat's GDP
(MSME contribution to GDP)



of Bharat's Exports
(MSME contribution to exports)



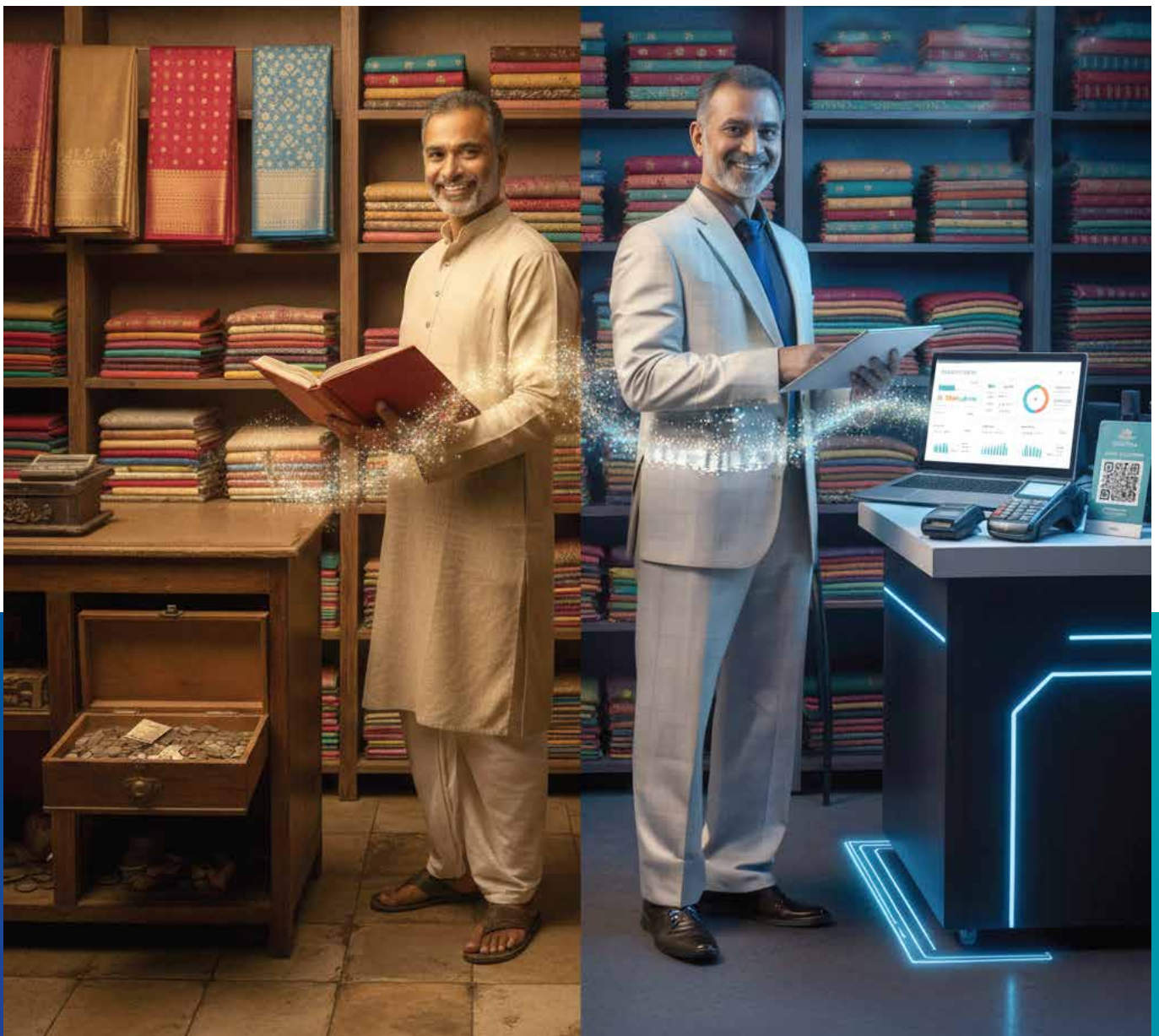
of Manufacturing Output
(MSME share of manufacturing output)

These numbers are not statistics.
They are responsible.
And responsibility demands structure.

OUR CORE PURPOSE

To make Indian businesses fearless and future-ready.

To make Indian businesses fearless and future-ready by building clarity to their numbers, confidence to their actions, and consciousness to their growth - turning technology into trust that scales.



What FEARLESS Solves (Today's Anxiety)

- Compliance complexity
- Technology dependence
- Transparency gaps
- Change resistance
- ROI uncertainty
- Identity confusion

What FUTURE-READY Prepares (Tomorrow's Uncertainty)

- Cloud readiness
- Governance frameworks
- System integrations
- Evolving tax systems
- Changing customer behavior
- Market expansion



Miracle's Dual Promise

FEARLESS = PEACE (Calm operations today)

FUTURE-READY = PROGRESS (Confident growth tomorrow)

This is not software. This is certainty.

WHY NOW?

Bharat is entering the Compliance + Cloud decade.

This is the moment where MSMEs will split into two groups:

“ Those who remain tool-driven... and those who become system-driven. ”

Because the next decade won't reward "Busy Work." It will reward disciplined numbers, faster decisions, and trust-led execution.

Perfect timing is not luck. It is readiness.



4 SIGNALS SHOWING WHY NOW

• SIGNAL 1:

Compliance is becoming digital-first

GST is no longer just filing. It is becoming a data-linked discipline - invoice-by-invoice, movement-by-movement, report-by-report.

In the new Bharat, compliance is real-time, not year-end.



• SIGNAL 2:

Speed is becoming a competitive advantage

If decisions take days, the market moves in hours - and margin leaks silently.

Speed is no longer a style. It's survival.



• SIGNAL 3:

Trust is becoming the buying criterion

Businesses want reliability, accountability, and peace of mind - not just features.

Trust is the new price. Without it, everything feels expensive.



• SIGNAL 4:

Ecosystems are beating standalone products

Winners won't be apps - they'll be connected platforms that work together.

Standalone tools create work. Connected systems create outcomes.



WE HAVE BUILT A PLATFORM, NOT A PRODUCT



Miracle is a **platform**-built to be extended.

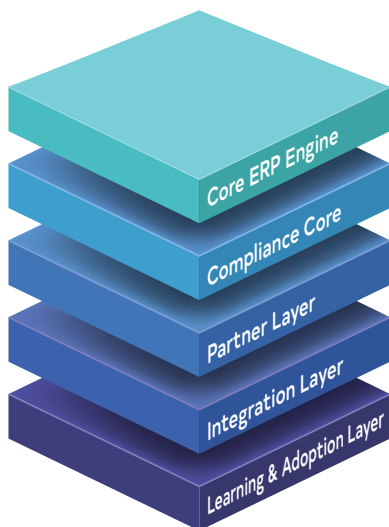
Don't reinvent ERP.
Built on a **flywheel refined over 27 years.**

At the base lies our proven miracle desktop accounting engine
- now extended into a scalable cloud ecosystem.



This ensures:

Stability of experience | Continuity of discipline | Confidence in transition



The Miracle Platform Stack

- Accounting • Inventory • Operations
- Always-ready, always-updated discipline
- Local adoption + local success ownership
- APIs • Add-ons • Connectors • Workflows
- Learning & Adoption Layer — Training • Enablement • Best Practices

MISSION

Empowering Bharat's businesses through a partner-led SaaS ecosystem.

"Empowering Bharat's businesses through a partner-led SaaS ecosystem - building simple products, strong partnership processes, and measurable performance that keep growth simple, complete, and fearless."

The Five Mission Pillars



Operating Equation:

Simple Products × Strong Partners × Smart Processes = Sustained Performance

Mission without measurement is motion without momentum.

MIRACLE ERP MODULES



Foundation Masters

Purpose: Your business DNA (accounts, items, taxes, locations, users)

Includes (from menu):

- Account, Group, VAT, Tax Master, Vat Commodity
 - GST, GST TDS
 - Product & Inventory Setup
 - Stock Levels & Pricing
 - Address Book
 - User Master Entry
 - Process & Stage Hierarchy
 - TDS/TCS, TDS Master, TCS Master
-



Banking & Cash Management

Purpose: Daily money movement with control + clean books

Includes (from menu):

- Cash/Bank Entry
 - Branch Contra Payment, Branch Contra Receipt
 - Quick Entry
-



Journal & Adjustments

Purpose: Corrections, transfers, and accounting control (without chaos)

Includes (from menu):

- Journal Entry
 - Credit Note, Debit Note
 - Branch Journal, Branch Journal Multiple
 - CN/DN Entry
-



Purchase & Payables

Purpose: Purchases, returns, orders, and supplier control

Includes (from menu):

- Purchase Invoice, Purchase Return, Purchase Challan
 - Purchase Order, Purchase Quotation
 - Bill From Challan
-



Sales & Receivables

Purpose: Faster billing → faster cash → fewer follow-ups

Includes (from menu):

- Sales Invoice, Sales Return, Sales Challan
- Sales Order, Sales Quotation
- Bill From Challan
- POS Entry

Inventory & Stock Control

Purpose: Stock accuracy, movement tracking, and margin visibility

Includes (from menu):

- Stock Transfer
 - Stock Journal
 - Physical Stock Vou.
-

Jobwork & Outsourcing Control

Purpose: Material sent out + received back — fully tracked

Includes (from menu):

- Jobwork Out
 - Jobwork Issue, Jobwork Receipt
 - Job work Out Issue Opening
-

Production & Consumption

Purpose: Raw material → finished goods tracking

Includes (from menu):

- Production
 - Raw Material Issue, Consumption
 - Raw Material Issue Opening
-

Branch & Inter-Unit Operations

Purpose: Multi-branch working without losing control

Includes (from menu):

- Branch Transfer Issue Setup
- Branch Transfer Receipt Setup
- Branch Transfer Issue
- Branch Transfer Receipt
- Branch Entries
- Branch Setup





GST Compliance Suite

Purpose: GST becomes "system-driven", not "people-dependent"

Includes (from menu):

- GST Master, GST Slab, GST Commodity
 - GST Entry
 - GST Utilization, GST Journal Entry
 - Advance Entry
 - Registers
 - GST Expense Register
 - RCM
 - GST Expense, GST Income
 - GST Reports
 - GSTR 2B Match
 - GST Return
 - GST Integrity
 - GST Setup controls
-



TDS / TCS Compliance Suite

Purpose: All direct-tax deductions/collections tracked cleanly

Includes (from menu):

- GST-TDS, TDS, TDS (DBO)
 - TDS reports
 - Reports + Havala List
 - Setup controls
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Reports & Business Intelligence

Purpose: Owner dashboards that answer: "Where is my money, stock, profit, risk?"

Includes (from menu):

- Account Books
 - Outstanding & Collections (Receivable)
 - Outstanding & Payments (Payable)
 - Billwise Receivable/Payable
 - Financial Statements
 - Sales/Purchase/Performance & Analysis
 - Stock & Margin Reports
 - Order/Challan/Quotation/Jobwork Reports
 - Exceptions & Logs
-



Communication Module

Purpose: Bills, receipts, and follow-ups go out instantly (not "tomorrow")

Includes (from menu):

- Email Reports + log views
- WhatsApp Reports + log views
- WhatsApp API Integration + Generate Company WhatsApp ID

Mobile App for Field Sales & Reports

Purpose: Owner gets real-time visibility; team works from anywhere

Includes (from menu):

- Android/iOS sync options, Web Sync ID
 - Consumer sync controls
 - Salesman sync controls
-

Security, Audit & Governance

Purpose: “Control stays with owner” — even when team changes

Includes (from menu):

- **Security:** User Access Control
 - **Audit:** Audit Lock Controls
 - **Data Freeze:** Data Freeze Control
-

Utilities, Data Management & Migration Controls

Purpose: Smooth operations + safe changes + clean data

Includes (from menu):

- **Report Setup:** Report Configuration Controls
 - **Export:** Data & Tally Export
 - **Year-End:** Financial Year Management
 - **Havala Utilities:** Capital & Depreciation Tools
 - **Data Utilities:** Merge & Data Utilities
 - **Migration & Import:** Migration & Import Controls
-

API Integration

Purpose: Secure system connectivity + controlled third-party data exchange + real-time integration monitoring

Includes (from menu):

- API Options
- API User Setup
- API Callback Setup
- API Logauthenticate app user



LOCAL TRUST ENGINE

In Bharat, adoption is local. Trust is local. Support must be local. Miracle scales through a partner-led model because Bharat buys through outcomes, relationships, and accountability.

City Trust Engine

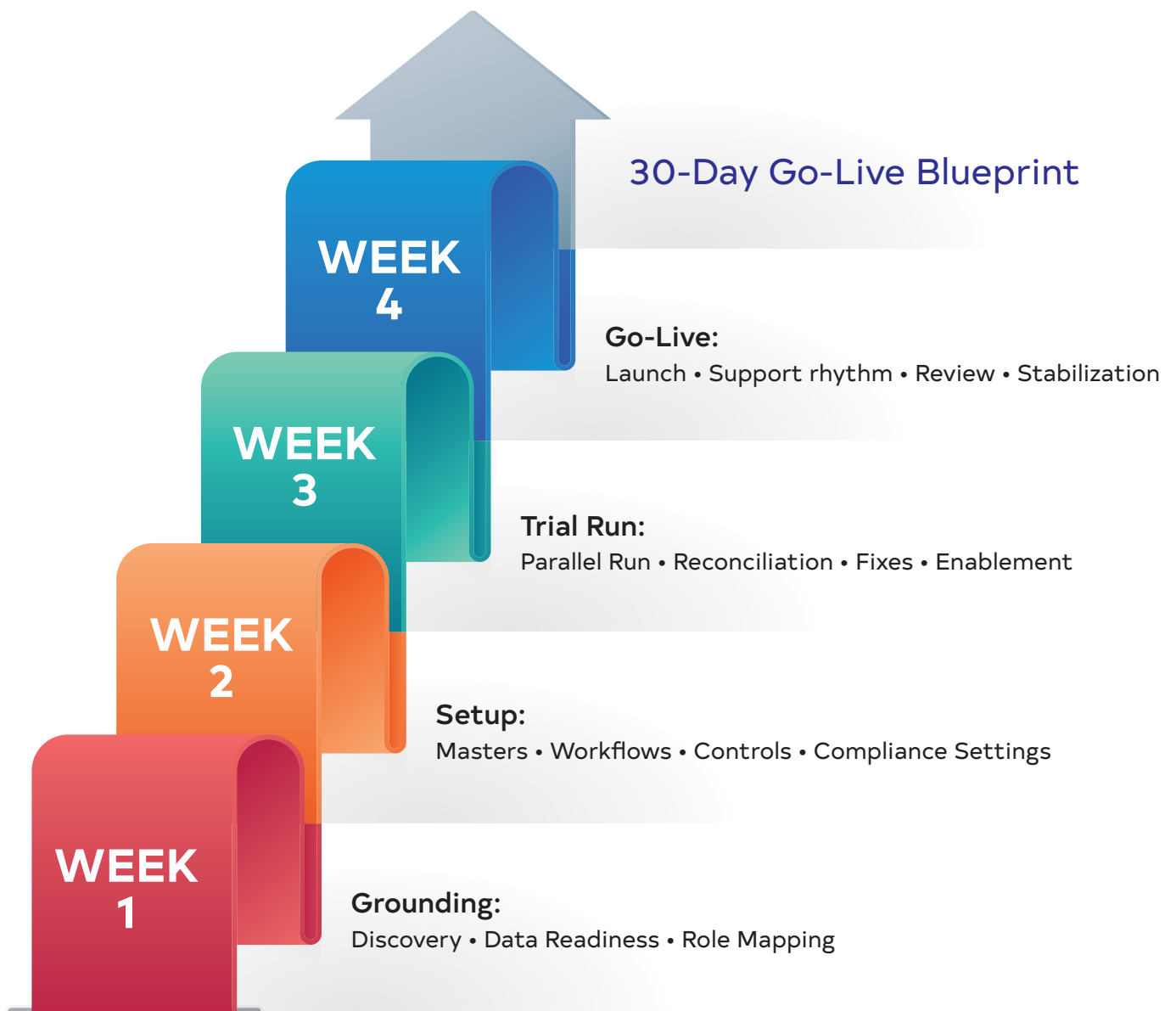


When support is local, confidence becomes permanent.



IMPLEMENTATION IS A PRODUCT

Implementation isn't an event. It's a product.
ERP fails rarely because of software. It fails when onboarding lacks discipline.



A calm go-live creates a confident team.

GOVERNANCE & TRUST ARCHITECTURE

Trust is engineered - **not claimed.**

When governance is strong, businesses feel **safe to grow.**

Miracle - The Trust Shield

Because Bharat's businesses deserve certainty, not anxiety.



A calm go-live creates a confident team.

What this protects:

Your Numbers | Your Compliance | Your Continuity | Your Reputation

OUTCOMES OVER FEATURES. ALWAYS.

Outcome Ledger

Outcome	What changes in the business	What Miracle enables
Clarity to Numbers	Truth about margins/dues/cashflow	Dashboards & meaningful reports
Confidence to Actions	Decisions become faster and calmer	Workflows + controls + real-time visibility
Consciousness to Growth	Growth becomes sustainable, not stressful	Discipline + review rhythms
Compliance Peace	Fewer errors, fewer surprises	Compliance core readiness
Owner Independence	Less dependency on individuals	Roles + approvals
Scalable Operations	Multi-location becomes manageable	Cloud access + consistency

Clarity ➡ Confidence ➡ Consciousness

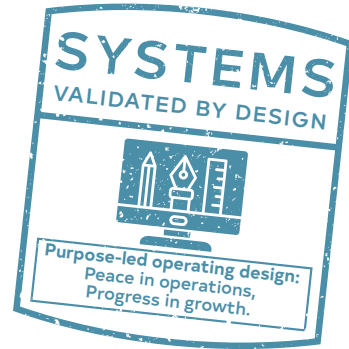
Turning Technology into Trust that Scales

"Peace in Operations" and "Progress in Growth".



THE CREDIBILITY PASSPORT

This is how Miracle earns trust-before asking for it.



Clarity to Numbers ➡ Confidence to Actions ➡ Consciousness to Growth



Turning Technology into
Trust that Scales



Building Bharat's next business decade
with peace in operations and progress in growth

Make your business **fearless**.
Make your growth **future-ready**.



For MSMEs:

Book a demo
Request a walkthrough
Explore the platform



For Partners & Builders:

Explore the ecosystem
Co-create integrations
Build city presence



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