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Macro trend

- New trade routes / pairs
- The human lens Life/Business is <u>REALLY</u> tough for MSME's
- Under-banked/served
- Digitization
- Inter-change/operability
- Global ecosystem for MSME's

- long tail not (obviously) profitable customer acquisition cost vs. lifetime value
- done locally to the needs on the ground is key

across regions / platforms is key

empowered, build credibility, and enable cross-border trade solving for credibility, trust building -> Financing SFE: SME Financial Empowerment (smefe.org) DVC (Distributed Verified Credentials) enabling cross-border trade