**If you could change one thing to better your community, what would it be? Please explain (200-250 words)**

My interest in the investing and trading field led me to notice firsthand the struggles of Indonesia’s MSME (micro-small medium enterprises). Despite the government’s resources to support MSMEs, it is still insufficient. MSMEs in Indonesia account for nearly 97% of domestic employment. The closing down of businesses due to financial issues and the pandemic lead to many Indonesians being left unemployed or laid off to reduce operating expenses. It is saddening to see many high-potential MSMEs couldn’t thrive like they’re supposed to because of the lack of financial support from the government and most don’t even know how to seek financial assistance to do so.

If I could change one thing to better my community, I would want MSME owners to know that there are ways to seek financial assistance. I plan to leverage my knowledge of Venture Capital to help local owners gain capital funding by helping build a strong portfolio, find the right market, and lay the foundations to reach series A of funding. I hope to become the bridge for them to access funds either through the public banking system, expansion of MSME credit with private banks, or receiving direct subsidies and grants from the government.

I plan to extend my knowledge of investments for low-income MSME owners to plan for their family’s future and gain a greater investment return. Helping MSMEs attain direct financial assistance is not enough for low-income households because they also need to be prepared and informed with regard to making household financial decisions. Thus, this knowledge can help them reach their financial goals of buying a home, starting a business, sending their children to school, etc.