

# Market Opportunity

## Summary

Indian Merch Export Vol ~\$ 422 Bn  
SME Financing Cap ~\$ 206 Bn  
Bank SME Project % ~50 %  
SME Finance Increment Gap YoY Trend - 5 %

## Problems:

- Difficulty in accessing bank loans
- Bank limits are insufficient
- High-interest rates by non-banking entities
- Uncertainty of payments and lack of collateral
- Unable to grow because of long credit cycles



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# Onboarding Process

**Easy Application**  
The exporter can fill and share an easy application form which helps us understand them better.

**Digital Assessment**  
Our digital platform enables us to assess the exporter in a matter of 2 days.

**Documentation**  
The exporter completes the KYC & e-signs the legal documentation.

**Limit Setup**  
VoloFin grants a limit to the exporter, who can then avail one-click financing via our portal.

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# Invoice Financing Process



1. Receivable Purchase
2. Ships & Raises Invoice
3. Submits Invoice
4. Notice of Assignment
5. Purchases the Invoice & Repays the Invoice Amt

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# Export Trends



Global exports will almost double from \$17.4 trillion to \$29.7 trillion over the next decade.

Future of Trade 2030 report, Standard Chartered & PwC Singapore

India will be a key driver of global trade growth, with its exports projected to grow at an average annual rate of 7.6 percent to reach \$564 billion by 2030.

# Key Eligibility Criteria

**Rs. 18,40,000**  
Commission Per Customer Per Annum  
Assuming full utilization of USD 2 Million Facility



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## Who We Are

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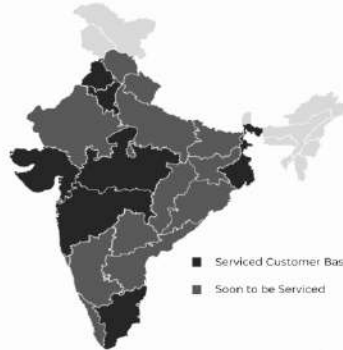
### Overview

VoloFin is a global Fintech platform, with offices in Singapore, India, and the USA, offering Invoice Financing through the Next-Gen IT Platform built on Blockchain fabric.

### Our Aim

VoloFin endeavors to revolutionize SME lending by providing small businesses have easy access to capital by combining our expertise with technology

- Buyer Coverage Spanning 50+ Countries
- Diverse Clientele Spanning 20+ Industries
- Facility limit of up to USD 20 Mn



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## How Invoice Factoring Works

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## Invoice Financing Process

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1. Receivable Purchase Agreement
2. Ships & Raises Invoice
3. Submits Invoice
4. Notice of Assignment & Invoice Acceptance
5. Purchases the Invoice & Releases Funds
6. Repays the Invoice Amt on the due date

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## Market Opportunity

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SMEs lack easy access to working capital solutions, despite being a major segment driving the economy

### Summary

Indian Merch Export Vol - \$ 422 Bn  
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Bank SME Reject % - 50 %  
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### Problems:

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### SME Export Contribution

40% SME Share Indian Export Volumes

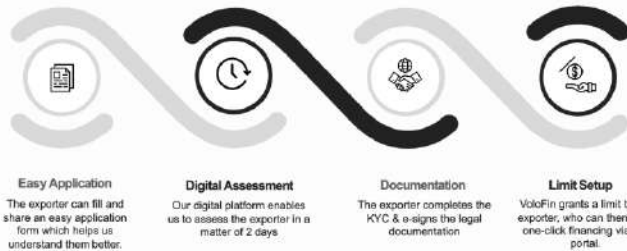


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## Onboarding Process

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## How Much Can You Earn?

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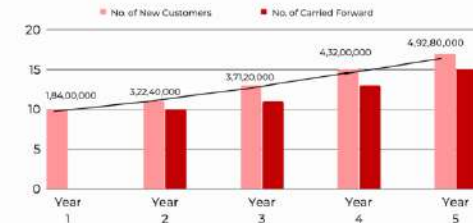
Aman Choudhary is an Investment advisor from Gurugram who has been working with SMEs for over 21 years offering a suite of services to his diverse base of over 60 clients.

Mr. Aman turned his customer base into a source of additional income of up to INR 4,92,80,000 over 5 years, while also diversifying his product portfolio.

**Rs. 18,40,000**

Commission Per Customer Per Annum

Assuming full utilization of USD 2 Million Facility



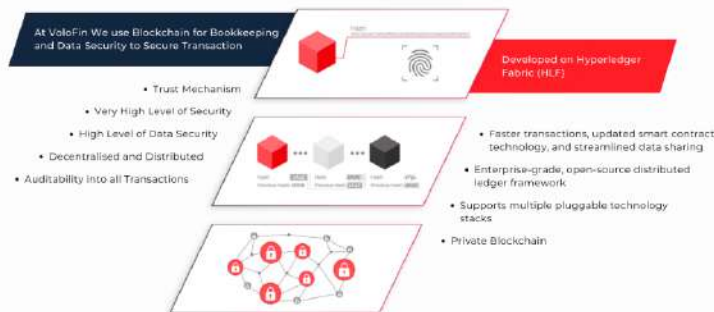
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## Our Technology Platform

(With Blockchain Technology)

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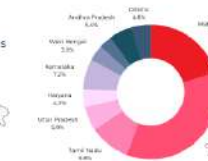


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## Export Trends

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Major Commodity Group	Apr 21 - Aug 21	Share % (Estimated)	Value (USD Billion)
Petroleum Products	20.02	23.5	1.05
Chemicals & Allied	8.73	10.2	0.45
Engineering Goods	54.81	63.5	2.85
Organic & Inorganic Chemicals	4.38	5.1	0.23
Drugs & Pharmaceuticals	1.44	1.7	0.08
Total of 10 Major Commodity Groups		102.7	4.66

Share (%) of Total Exports in 2021-2022

Global exports will almost double from \$17.4 trillion to \$29.7 trillion over the next decade

- Future of Trade 2030 report, Standard Chartered & PwC Singapore

India will be a key driver of global trade growth, with its exports projected to grow at an average annual rate of 7.6 percent to reach \$564 billion by 2030

"India's exports may even rise to \$1 trillion by 2030"

- Piyush Goyal

## Key Eligibility Criteria

In order to avail invoice factoring from VoloFin, the exporter must fulfill the outlined criteria



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## Seasonality Calendar



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## Disbursement Flow Open Account



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## Country Coverage

