

BHUMISHQ
CHANGE ENABLERS



BHUMISHQ FINTECH LTD

Strategic growth partner for B2B Fintechs
and Digital Assets companies for the African,
Latin American and ASEAN markets

THE BHUMISHQ COMPANY

Bhumishq is the leading digital and fintech change enabler for business 4.0 in the Mauritius IFC.

DIGITAL INFRASTRUCTURES	GLOBAL BUSINESS	FINTECH	SMART BUILDINGS
BHUMISHQ TECHNOLOGIES LTD	BHUMISHQ FINANCIAL SERVICES LTD	BHUMISHQ FINTECH LTD	BHUMISHQ SMART BUILDINGS LTD

Digital Infrastructures:

Enterprise Architecting & Consulting for Hybrid Private Datacentre

3 Tier Converged and Hyperconverged infrastructure,

Stack building for Software Defined Data Centre (SDDC),

Software Defined Networking redefining Failovers

Smart Business Continuity,

Risk Based Enterprise Security Design, develop, integrate and implement

Data Centre:

Production Datacentre or Primary Datacentre

Disaster Recovery Hosting,

Managed Data Centre services :

Monitoring, Orchestrating, Simulations, Back-up and Recovery, Work area recovery

Cloud Computing:

Public and Private Hosted Cloud computing with partnership of Microsoft Azure, VMWare AWS, Citrix, IBM SoftLayer and Oracle Cloud.

Consulting and implantations for Cloud Infrastructure as a Service, Software as a Service Applications, Cloud Adaptation, Cloud Migration, Cloud Back-Up, Cloud Security.

GLOBAL BUSINESS

BHUMISHQ FINANCIAL SERVICES LTD

Global Business Services:

- Structuring and Licensing of SPV
- Regulatory, Statutory and Corporate Compliance
- Business Operations Outsourcing

Industry Segments:

- Corporate & Private Clients
- Alternative Assets e.g. private equity, funds, private debt and capital markets.
- Digital Assets
- Fintech and Software platforms



FINTECH

BHUMISHQ FINTECH LTD

Industry Segments:

B2B Fintechs
Digital Assets

Markets:

Africa
Latin America
ASEAN
IFCs

Services:

Investments Support
Go-To-Market and Use Case Support

SMART BUILDINGS

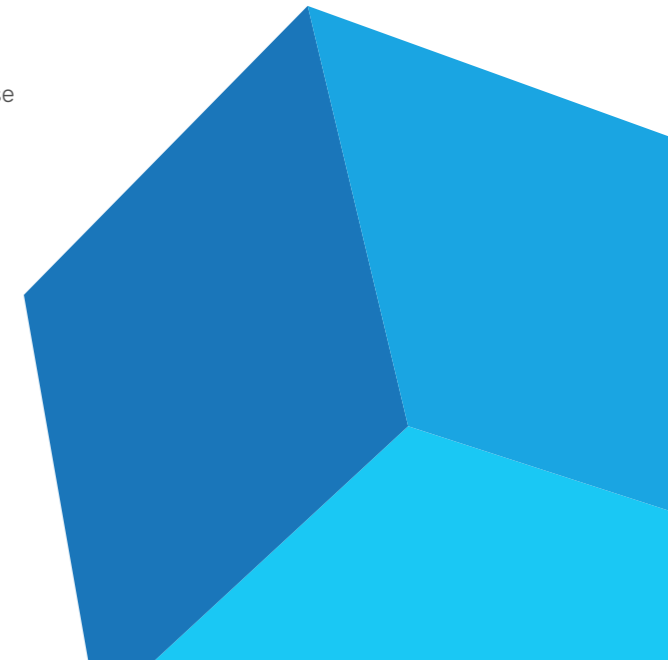
BHUMISHQ SMART BUILDINGS LTD

Office Building Asset:

The 100,000 square feet Allianz Building in the Ebene Cyber City for rental yield

Data Centre Asset:

The 5,000 square feet Tier IV Design Bhumishq Data Centre for server racks' rental yield and value added services income.



BHUMISHQ
CHANGE ENABLERS



THE BHUMISHQ PHILOSOPHY

**We are in the business
Of making change happen !**

Change
is at the essence of life.
It is in our DNA.
It is a need, a longing,
a quest.

We are on a journey
of becoming...
To live is to change
to adapt, to grow
in height, in size, in stature,
in asset, in age, in wisdom,
in love

We grow as we learn,
build our skills, expand
our view of the world.

Open your eyes to change
Change is the greatest thing
we do as human beings,
the most exciting thing to
be involved in.

Change doesn't happen
by chance.
It has to be nourished,
nurtured, sustained.

Change blooms
in a conducive environment
where potentials turn
into possibilities, ideas take shape,
initiatives take flight,
dreams become reality,
society takes a step forward.

BHUMISHQ...

WE ARE ENABLERS!

CHANGE ENABLERS!

THE BHUMISHQ DNA

VISION

We are change enablers. We will make change happen every day.

MISSION

We are change champions. We help companies face, embrace, manage and love change.

DHANESHWAR DAMRY | FOUNDER & CHIEF EXECUTIVE



VALUES

BOLD & FUN

We make things happen by creating a positive environment that welcomes new ideas, where employees can think big and have fun.

LEARNING AND SHARING

We're relentless in our pursuit of change, continuously learning, innovating and growing as we connect and share ideas.

DOING GOOD

We are driven by a sense of PHILOSOPHY and are deeply committed to making a positive contribution economically, socially and environmentally.



OUR BRAND PROMISE

Connectivity drives change. Whatever field you are in, new technologies are changing the way you work, communicate, and produce and consume services. Digital transformation is the key to survival, to competitiveness, to innovation, to progress, to the future.

Bhumishq has accumulated proven experience and track record in exploring and harnessing digital possibilities and pose itself as the ideal strategic partner to digitally transform your workplace and processes and keep creating value for your customers.

WE ARE CHANGE CHAMPIONS!

We are here to help companies and organizations face change, embrace change, manage change and love change.

OUR SERVICES:

Empower growth through intelligent platforms that seamlessly integrate development and IT for modern core applications.

Maintain a competitive advantage with Long-Term Enterprise IT, Cloud Strategy and Digital Risk Management.

- Data Centre
- Data Security
- Data Strategy
- Data Recovery
- Data Archiving
- Data Repository
- Data Protection
- Data Availability
- Data Replication
- Data Backup
- Data Insights
- Data Encryption

Bhumishq's Tier IV Data Centre facility and services enables customers' critical business data and applications to remain accessible and high-performing at all times.

WE ARE CHANGE ENABLERS!



SHILPA BOTHRA DAMRY | FOUNDER & MANAGING DIRECTOR



FINTECH: DIGITAL ASSETS AS AGENT OF CHANGE

INNOVATION APPLIED.
CHANGE ENABLED.

B2B FINTECH

BLOCKCHAIN & SOFTWARE
PLATFORMS



DIGITAL ASSETS

THE BHUMISHQ EDGE

OUR VALUE PROPOSITION:

The Bhumishq Fintech Hive is the first of its kind fintech platform that strives to bring cutting edge fintech technologies to the African markets.

OUR CORE OFFERINGS:

- SPV structuring and regulatory licensing by the FSC of Mauritius and compliance assurance
- Digital Data Centre and Cloud Infrastructure hosting and 24/7/365 support
- Technology and Business Operations Support

- Prime Co-working space
- Ecosystem, Go-To-Market and Use Case support
- Investment support

OUR FUNDAMENTAL ASSETS:

- Proprietary Tier IV design data centre and cloud infrastructure assets
- Management company licensed by the FSC of Mauritius
- Proprietary Grade A Office tower in the heart of the Ebene Cyber City
- Credible network with banks, assets and wealth managers, insurance, financial services firms and technology companies in Mauritius and Africa
- 10+ years in the business of financial technologies for the BFSI segment in Mauritius and Africa

MANY SUCCESSFUL FIRSTS:

- The first commercial Tier IV design, PCI-DSS, Visa and Master Card compliant data centre in Mauritius and Sub-Saharan Africa
- The first private cloud infrastructure of Mauritius
- The first PCI-DSS, Visa and Master Card compliant third party payment processing company of Mauritius
- The first management company to enable the business of cross-border online payment acquiring of Visa and MasterCard credit cards



FOCUS AREAS

B2B FINTECHS

OPPORTUNITIES :

- Regtech: Digital KYC and Digital Client On-Boarding
- Paytech: Digital Payments Infrastructure Company
- BankTech: Credit Risk Scoring Company

We act as catalyst for your expansion into African, Latin American and ASEAN markets.

Fintechs are disrupting incumbents and gaining market share globally and Africa is no exception, especially where digital financial inclusion holds significant importance for

social empowerment and the development of an inclusive society. While Africa shows promise of conducive ecosystem build in the form of growing internet connectivity and the accessibility, affordability and convenience of smart phone devices, the challenges still abound. Firstly, the markets are fragmented and limited resulting in complex regulatory schemes for regional or pan-African deployment. Currency risks are very real. Political instability surfaces.

Yes, the Mauritius IFC helps mitigate the risks and acts as a strong accelerator platform for digital financial inclusion for Africa. It provides conducive regulatory frameworks for fintech platforms

to host their fintech software and technologies. Then, there is the ecosystem of acquiring payments and client on-boarding. The fiscal benefits allow for seamless capital inflows and outflows and exit opportunities.

The Mauritius IFC plays similar role for Latin America and ASEAN countries for B2B fintech platforms as in the case of Africa.

DIGITAL ASSETS

OPPORTUNITIES:

**/ CUSTODIAN
SERVICES**

**/ SECURITIES
TOKEN
OFFERINGS**

We are your strategic partner for the development of digital assets opportunities.

Digital assets constitute a totally new asset class that is attracting investment share from assets and wealth managers and family offices. Given the recent uptake of this asset class, there is a lot of regulatory uncertainty

and ecosystem immaturity. At Bhumishq, we are striving to gain knowledge about digital assets and creating solutions for the uptake of that asset class.

THE MAURITIUS IFC NICHE POSITIONING

MAURITIUS FOR AFRICA, LATAM, ASEAN AND IFCs

VALUE PROPOSITIONS:

Regulatory licensing and supervisory oversight, digital data centres and cloud infrastructure hosting, start-up, capital raising and exit jurisdiction

PRODUCT FOCUS:

B2B Fintechs and Digital Assets

MARKET SEGMENTS:

Africa, Latin America, ASEAN, IFCs

SUSTAINABLE COMPETITIVE ADVANTAGE:

Regulatory and democratic institutions credibility, ecosystem of African financial institutions, financial services firms and digital data centres and cloud infrastructures, fiscal benefits.



WHY MAURITIUS

Macroeconomic data

- GDP: ~US\$ 14.0 billion
- Growth rate: 3.9%
- Inflation rate: 3.7%

Key International Benchmarks

- Ease of doing business – Mauritius ranks 1st in Africa and 20th globally in the World Bank Doing Business 2019.
- Political stability – 1st in Africa for the Democracy Index 2017 (The Economist Intelligence Unit).

- Good governance – Mauritius ranks 1st in Africa for the Mo Ibrahim Index of African Governance 2017.
- Economic democracy – 1st in Africa for the Index of Economic Freedom – Heritage Foundation, and 1st in Africa in the Economic Freedom of the World – Fraser Institute.

Country value propositions

- A robust and independent legal system with the Privy Council as the ultimate court of appeal.
- Mauritius offers competitive operational cost.
- Skilled and bilingual (English/French) workforce.



WHY BHUMISHQ

- Investment-friendly regulatory regime.
- Open to foreign investors and talents.
- Ocean State with one of the largest Exclusive Economic Zones in the world.
- State-of-the-art technological infrastructure.
- Convenient time zone (GMT +4).

Our 4 pillars provide operational and financial sustainability.

Leadership

The founders lead on the front foot.

Passionate Team

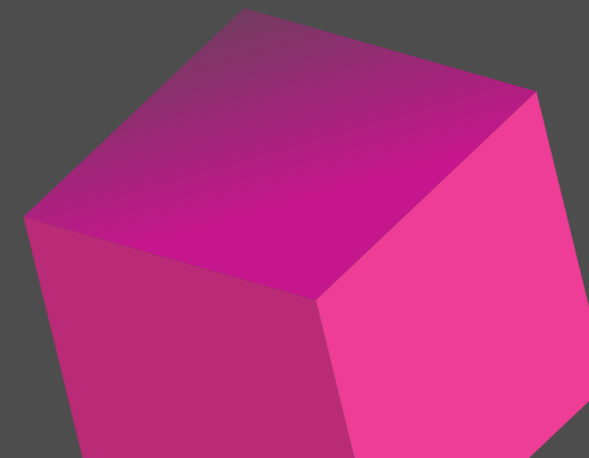
The change champions love what they do.

Sustainable Assets

We invest in assets that enable sustainable change.

Corporate and IT Governance

We endeavor to implement best practices for corporate and IT governance.





BHUMISHQ
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BHUMISHQ

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