

Meet Tint, the digital platform revolutionising cross-border trading

As part of our quick founder questions series – or QFQs – we spoke to Steve Rose, CEO of Tint, about cross-border trade, long-term opportunities and delivering your vision.

Temps de lecture : minute

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What was the catalyst for launching Tint?

We met as a team and reflected on the number of businesses we talked to who wanted to be able to trade cross-border, but who could not find support to help them make it happen. It became clear to us that there was a clear gap opening up in firms offering practical support for sustainable cross border trade, at the same time that trade was becoming critical to UK PLC following Brexit, sustainability was essential to all of our lives, and digitisation was making it possible to offer new services based on cross border trade. As a group we thought we had the experience and creativity we needed to do something positive and different to fill that gap, so we decided to get on and do it!

Tell me about the business - what it is, what it aims to achieve, who you work with, how you reach customers and so on?

Tint is a one stop shop for businesses that want to trade crossborder. It is a digital platform that enables us to offer efficiency and ease of access to

our customers, and it is backed with a diverse team who have a lot of real-life experience in cross border trade so we can help our customers deal with how to go about making cross border trade fit with an existing business. Tint really helps companies that want to grow through cross border trade, we work to help remove the obstacles to making that happen. One of the things that we are doing is allowing clients to contribute data once which we then use on their behalf multiple times, making it much easier to align all the different services.

We work with small and medium sized businesses that want to trade physical goods across borders. We typically reach customers through our partners, or through word of mouth. We believe strongly in collaboration with partners to provide the best answer for our clients, there are lots of smart people to work with and the world of trade is big enough for all of them!

How has the business evolved since its launch? When was this?

The business began exploring ways to offer trade services in early 2022. Following a couple of early POC arrangements, Tint started trade fully in July 2023. We now have USD 5.5m in goods funded “on the water” on any one day, and Tint has completed USD 20m of trades (so from purchase of goods to safe delivery) to date. We are helping on trade routes between the Caribbean, South East Asia, continental Europe, North America and the UK.

Tell us about the working culture at Tint.

Commercial, collaborative, flexible, supportive, inquisitive, creative, focussed on getting the right outcome.

How are you funded?

The company is self-funded to date, and we are raising new investment now to provide the financial muscle we need to expand. If our clients need funding for their trade, we work with our partners such as *Channel Capital* to support our customers.

What has been your biggest challenge so far and how have you overcome this?

Every day starts differently than I thought it would the day before! Work as a team to make sure the prioritisation is ruthless, and effective.

How does Tint answer an unmet need?

Cross border trade is an activity that needs co-ordination and clear communications. As a result, companies are best served with holistic help, so the different parts of the cross-border trade can be properly coordinated and combined. We do that by combining the range of financial services a company needs and offering them all through a single digital platform that can make sure all of the different components are aligned, supported by people with the necessary experience to help deal with the unexpected.

What's in store for the future?

We are working on adding logistics support to the financial services already covered. We will use AI to help improve security and efficiency of the system within the next 18 months and take advantage of blockchain technology to also drive efficiency.

With the advent of the ETDA the starting gun has been fired on bringing

the physical and digital worlds together. Combined with advances in IOT technology that the insurance sector has led on, alongside smart contracts and with the benefits of being able to store the data on distributed ledger technology, the longer-term opportunities coming from the convergence of the physical and digital are huge.

What one piece of advice would you give other founders or future founders?

Find the right people to work with in delivering your vision, it's much more fun to share and you learn so much from what your colleagues see and what you don't!

And finally, a more personal question! What's your daily routine and the rules you're living by at the moment?

In the office (co-work wherever works best for that day) at least 3 days a week, meet people face to face wherever you can, then use the virtual communications to fill the gaps you can't get to personally.

Steve Rose is the CEO of *Tint*, a fast growing, cross-border fintech dedicated to simplifying and enhancing trade for SMEs and their supply chains.