



We define "Mobile services for SMEs in emerging markets" as:

**Affordable mobile services designed for local SMEs [Small and Medium Enterprises] to help them boost their productivity and/or expand their reach**



### ACCESS TO FINANCE

Mobile services facilitating SMEs' access to credit and financing solutions (incl. crowdfunding)



### LOGISTICS

Mobile services simplifying logistics for SMEs and reducing associated costs



### PAYMENT SOLUTIONS

Mobile solutions enabling SMEs (and their points of sale) to accept payments efficiently from end-users



### SALES

Mobile services helping SMEs to manage their sales (CRM, CMS) in a more efficient manner



### HR

Mobile-centric services facilitating recruitment and HR management for SMEs

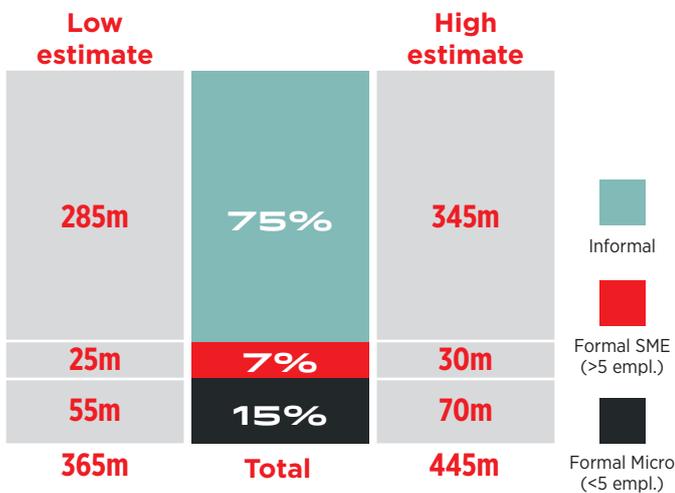


### OTHERS

Mobile solutions for SMEs in other business areas (customer care, IT, accounting, legal etc.)

## Market size

Estimated number of SMEs in emerging markets



**78%** of employees in low-income countries work for SMEs



**70%** of all SMEs in emerging markets lack access to credit

### REAL LIFE EXAMPLES:

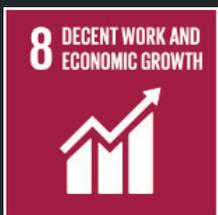


**TwigaFoods**, is a Nairobi mobile-based supply platform for fruits and vegetables retail outlets, kiosks, and market stalls. Since their launch in 2015, they have improved the supply chain for close to 2,000 vendors.



**Giraffe**, a South African low-cost recruitment platform, launched its mobile-centric service early 2015. Since then, it has attracted over 100,000 jobseekers, scheduled interviews for nearly 20,000, helping hundreds of SMEs recruit staff in call centers, retail, manufacturing and transport functions.

## Social impact



### SUSTAINABLE DEVELOPMENT GOAL 8.3

Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalisation and growth of micro-, small- and medium- sized enterprises, including through access to financial services



In 2016, GSMA's Ecosystem Accelerator Programme will be supporting start-ups providing mobile services to SMEs in emerging markets.

<http://gsma.com/ecosystemaccelerator>