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.

**Market size**

<table>
<thead>
<tr>
<th>Low estimate</th>
<th>High estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>285m</td>
<td>345m</td>
</tr>
<tr>
<td>25m</td>
<td>30m</td>
</tr>
<tr>
<td>55m</td>
<td>70m</td>
</tr>
<tr>
<td>365m</td>
<td>445m</td>
</tr>
</tbody>
</table>

**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.

**REAL LIFE EXAMPLES:**

**ACCESS TO FINANCE**

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

**PAYMENT SOLUTIONS**

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

**LOGISTICS**

Mobile services simplifying logistics for SMEs and reducing associated costs

**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.)