



# Building a Modern Tech Stack for Emerging Market SMEs

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BigFive Digital



ALSMA

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## About Me....

Writer, publisher, podcaster, event producer....

Senior analyst at **Localogy**

Co-host of **This Week in Local** podcast

Co-founder and Editor-in-Chief, **BigFive Digital**

Producer of the **BigFive Summit** (Cape Town, March 2024)

Publisher of the **SMME Tech Report** newsletter on Substack



**bigfivedigital**



# Focus on Africa

## Why Africa?

Average age = 19 years (vs 44 in EU, 32 in Asia)

1.2 billion population

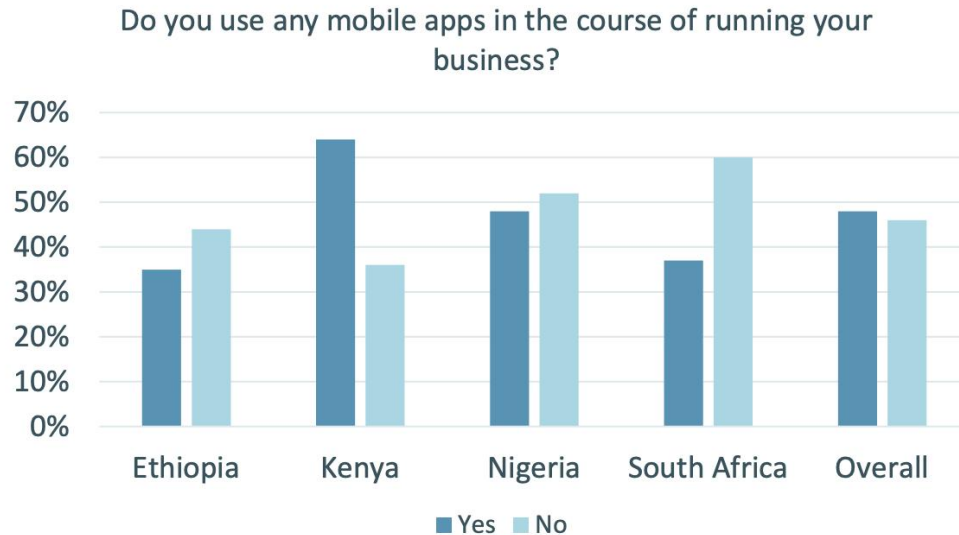
90% of African businesses are small businesses (WorldBank)

44 million MSMEs in Sub-Saharan Africa (MasterCard)

Challenges = Opportunities (digital skills gap, unbanked/underbanked, heavy reliance on cash)



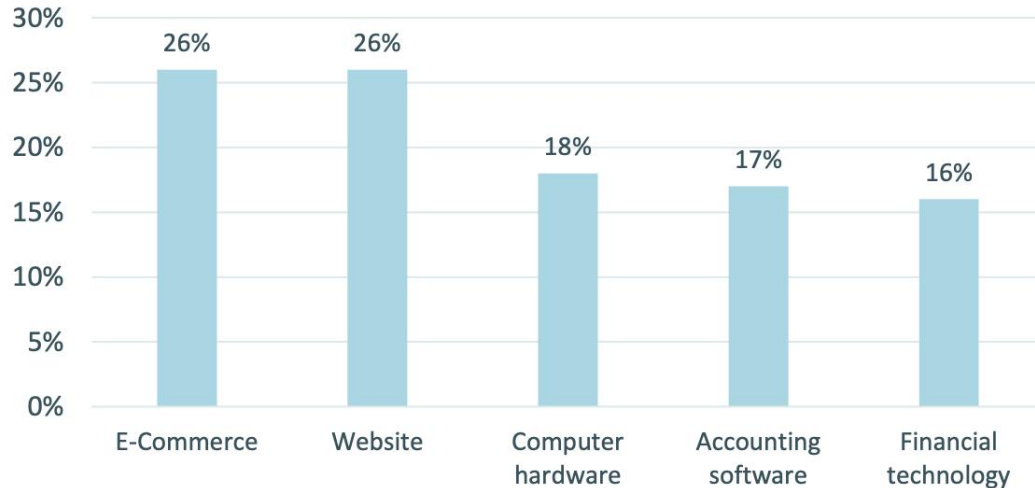
# African SMEs Use Apps to Run Their Businesses





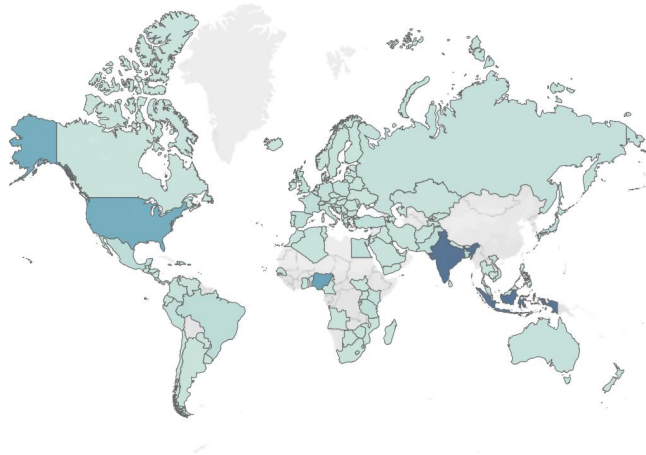
# African SMEs Are Hungry for More Technology

Which of the following technologies will you be investing in over the next 90 days?





## A World of Very Small Businesses



The 5 countries with the largest number of enterprises, with the exception of the United States, are dominated by emerging markets.

Most of the top markets are dominated by MSEs – micros and small enterprises.

**India**  
**Indonesia**  
**Nigeria**  
**United States**  
**Bangladesh**

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## Emerging Market SMEs – Key Startup Sectors

Fintech

SMB SaaS

Agri-Tech/Climate Tech

HR Tech



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## Case Study 1 – AdBot

AI-Driven Cape Town startup that automates Google Ads for SMEs

Launched in 2019

Venture backed

*Why is it interesting?*

1. Applying AI to the MSME sector
2. Using SSDI to help SMEs without credit cards use airtime minutes to pay for SaaS subscription (via MTN Nigeria)





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## Case Study 2 – Jia

Blockchain/defi microfinance startup in Kenya/Philippines

Launched in 2022

*Why is it interesting?*

1. Helping informal businesses access small loans via blockchain
2. Borrowers earn digital tokens for timely repayment





Thank you!

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technology event'*

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**The BigFive Summit**

Cape Town 19-20 March 2024

## Day 1 Headliners



**Khomotso Molabe**  
Standard Bank SA



**Aisha Pandor**  
SweepSouth



**Denver Daniels**  
MTN Group



**Fiona Tabraham**  
CAPACITI