Mobile 2 Web Business Services for commerce, enterprise and social development in developing countries

Daniel Annerose, CEO
Global gaps in Africa

- Poor accountability
- Knowledge
- Low literacy
- Logistic trustability
- Lack of regulation
- Unbanked population
- Lack of data
- Electricity failures
- Unformal/formal sector
- Broadband access
- People identification
- Internet GSM coverage
Gaps for e-commerce and SME Development in developing countries

- **Market Data**
  - Customers?
  - Product Prices?
  - Product availability?

- **Workforce information**
  - Location?
  - On going activities?

- **Transaction data**
  - Client needs?
  - Deliveries/Inventory?
  - Supplier activities?

- **Financial data**
  - Sales of the day?
  - Purchases?
  - Secured payments?
Our business sectors

- Agriculture
- Artisan fishery
- Child Protection & Education
- Food distribution & nutrition
- Local Government Services
- Water & Sanitation
The mobile phone opportunity
E-Business services to reduce market frictions

- **Asymmetrical relationships are enabled:**
  - **Small Businesses to Small Businesses (SB 2 SB)**
    - Strategic Information (e.g. real-time national and international market prices)
    - Transaction follow-up and periodic assessment
    - Posting of up to date offers of purchase and sale of agricultural products
  - **Pure Big Businesses (BB)**
    - Management of client portfolio
    - Optimization and steering of business processes
    - Online Trade
  - **Small Businesses to Big Businesses (SB 2 BB)**
    - Production control
    - Tracking "end to end" products and services
    - Online Trade
    - Organization of distribution networks and marketing
E-business services for Agribusiness

mAGRI = strong Farm-2-Market Linkages in an efficient Value Chain

1. Access to strategic information
2. Land management
3. Farm operations
4. Product marketing
5. Supplier relationships
6. Credit access & management

1. Strategic Information
2. Geographic Info System
3. Online technical support
4. Supply chain management
5. Product traceability
6. Online Inventory & Marketing
7. Online credit management

mAGRI = better quality for the end markets
mAgri impacts

**Horticulture**
- mAgri
- FFT
- T2M

**Horticulture/Daily Income**
- mAgri
- FFT
- T2M

**Rainfed**
- mAgri
- FFT
- T2M

**Rainfed/Daily income**
- mAgri
- FFT
- T2M
mWatSan™ - Mobile 2 Internet BS

Regulation & Benchmarking

Sites with medium to high saving capacity vs daily output

Sites with low saving capacity vs daily output

Priority sites
mShop, basic food products 4 all

- Best products at best prices to low income households
  - 60,000 households
  - 920 small retailed shops
  - 60 mShop agents
  - -4% to -8% of product price reduction
  - +40% of income to the retailed shops
Integrative business to social model

<table>
<thead>
<tr>
<th>Growers</th>
<th>Services</th>
<th>Who pays?</th>
<th>Sustainability?</th>
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<tbody>
<tr>
<td>&gt; $4 per day + Sustainable Transformation</td>
<td>3rd party services</td>
<td>3rd parties</td>
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<td></td>
<td>• Market integration</td>
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<td>• Certification, contracts,</td>
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<td>• financial services</td>
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<td>&gt; $4 per day</td>
<td>Added Value services</td>
<td>Grower + Local market</td>
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<td>• On farm management</td>
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<td>• Local market linkages</td>
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<td>&lt; $1-$2 per day</td>
<td>Free Entry Level Services</td>
<td>(PPP)</td>
<td>Two (2) upper tiers provide matching dollars for grants</td>
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<td>• Market information</td>
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<td></td>
<td>• Farmer group management</td>
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Thank you