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Breakout 1 Session 2

Topic

Theme

Its Technology Time

**Digital applications for SMEs (B2B and B2C)
& Social Payment Trends in Africa**

There is An App for that

**IT'S
AFRI
CAN
TIME**

2021 ABH

**ANNUAL
MEETING**

AFRICA – THE NEXT TECHNOLOGICAL GROWTH FRONTIER

The proliferation of African digital services will drive digital inclusion and engagement in sub-Saharan Africa. Augmented by the projected growth in internet access, the digital ecosystem will contribute significantly to Africa's GDP.

Big Numbers

Total Population

1,32 Billion

Africa's population is projected to grow to 2,4 billion by 2050. Urbanization will grow from 43% to 56% in 2050.



1,08 Billion
Mobile Phone Connections



217,5 Million
Social Media Users
16% penetration rate.



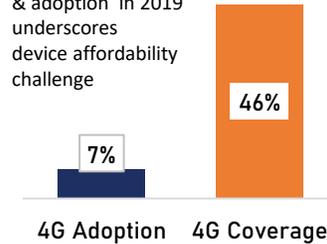
African business potential will reach US\$5.6 Trillion

from 2020 to 2025. This will be mainly driven by the digital economy.



Big Problems

Gap in 4G coverage & adoption in 2019 underscores device affordability challenge



Africa has the lowest Adult Literacy Rates in the world.

77% - Males
64% - Females



This is compared to the global averages of 90% for males and 83% for females.

Low internet penetration of

34%



in 2020. This is compared to the global average internet penetration of 59%. Sub-Saharan Africa penetration rate is expected to grow to 39% by 2025, which will still be below the global average.

17% overall unemployment rate. Much higher than the global average of 8%.



64% of all people living with HIV live in sub-Saharan Africa.



21 million young people are out of school by secondary level in sub-Saharan Africa. In 2019 more than 57 million children were not enrolled in school.

Big Opportunities

Youthful Continent

60%



of Africa's population is under the age of 25, representing vital productivity potential.

4G

Will grow from 7% to 23% of total connections from 2018 to 2025. 5G connections will be 3% of total connections in 2025.

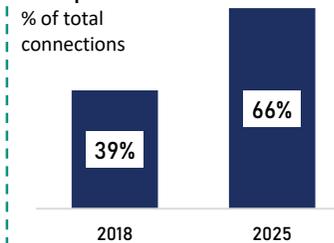
Mobile internet users will grow to

483 Million



by 2025 representing penetration rate of 39% from 239 million users in 2018 with a penetration rate of 23%. This is a CAGR of 10,6%.

Smartphones
% of total connections



Mobile industry contribution to GDP will grow to

US\$185 Billion



by 2023 (9,1% of total GDP) from US\$144 billion (8,6%) in 2018.

By 2060 Africa's GDP will increase to over

US\$15 Trillion



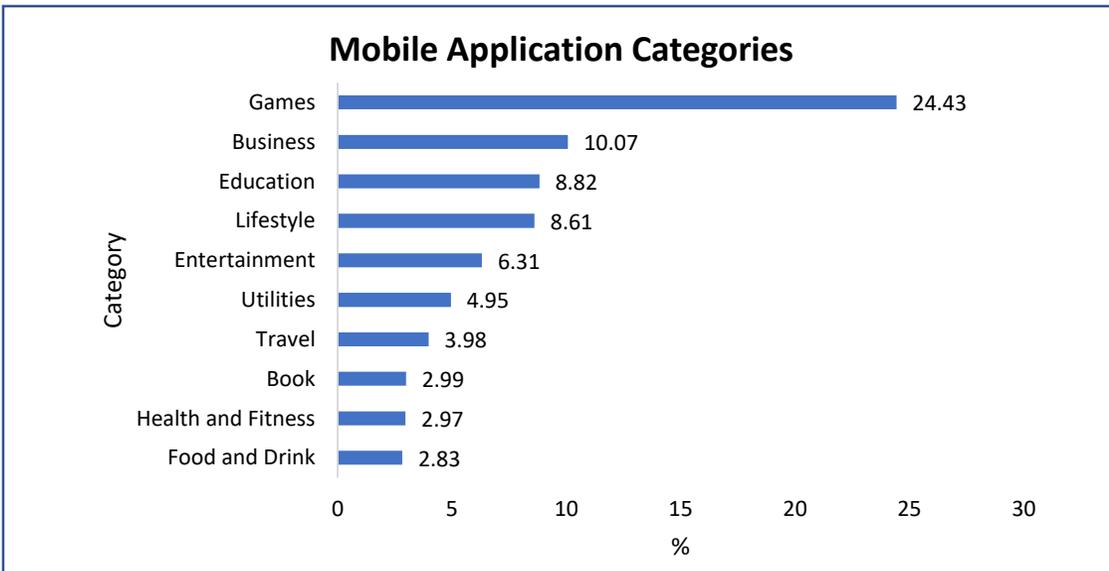
from US\$1.7 trillion in 2010. Income per capita expressed in current US dollar terms will grow from US\$1,667 in 2010 to over US\$5,600 by 2060.

DIGITAL APPLICATIONS OVERVIEW

The digital mobile applications now cover every aspect of modern life, including shopping, bookings, service needs, learning, food, including business management. The year 2021 is projected to be all about mobile apps, with growing focus towards SuperApps and handy business processes apps (some provided as SaaS).

Consumer (B2C)

According to ThinkMobile 2020, there are 33 categories of apps in Google Play and 24 categories in Apple's App Store. According to Statistica research, there are 7 app categories that have managed to reach more than 3% of users.



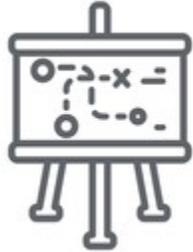
Business (B2B)

Over the past 5 years, Digital applications for managing business have been instrumental in improving efficiency of business operations through integration into backend enterprise systems. These have driven overall adoption of mobile apps.

Trending App category	Popular Apps in 2021
1. Payment Processing	PayAnywhere, Fattmerchant, MasterPass
2. Content Management	Episerver, Hyland Software
3. CRM	Highrise, Pipedrive, Zoho CRM
4. Order Management	GOFrugal,
5. Customer Support	ZenDesk, TeamSupport etc
6. Email marketing Systems	Mailchimp, HubSpot, ConvertKit and more
7. Resource planning	Jira, Saviom, GanttPRO and more
8. HRM	WorkBright, Sage HR

RELEVANT REASONS FOR SME FAILURES

1



Lack of Planning

2



Limited Tracking of Finances

3



**Poor Management
of Business**

4



**Limited knowledge of Operating
Environment**

.....amongst others such as limited funding.



Meet Amaka
Entrepreneur
Agricultural Equipment & Accessories

Five Needs in a typical day for a Business Person



Organisation
Level

1. Customers & Supplier engagement and insights
2. Informed on operating landscape 7 market for opportunities or threats
3. People engagement and productivity
4. Pulse on the organisation value chain activities
5. Insights from customers and market



Individual
Level

1. Customers & Supplier engagement and insights
2. Informed on operating landscape 7 market for opportunities or threats
3. People engagement and productivity
4. Pulse on the organisation value chain activities
5. Insights from customers and market

For \$10/month....Digital Apps on the Go

Considerations

Bug free

Value (Productivity)

Cost

On the Go

Top 5 Areas

Project Manager

Money Manager

Idea Manager

File Manager

People Manager

Purpose

Everything you need in Tasks and projects, documents, plus comms.

Make and account for your money. Reporting for Financial Statements & Taxes

Storing of ideas and discussions

Storage of files and documents

Engaging of customer customer satisfaction, while expanding your reach, managing support costs, increasing conversions

Recommended Application



Asana
 • Most features, best price & free
 • Less than 15

Wave
 • **Categories your expenses and sales.**
 • **Simple and Free**

Evernote
 • Minute taker especially ideas and informal meetings on the go
 • Blog posts, articles and you tube video
 • Premium is \$14/month.

Google Drive
 • Do not pay for every user,
 • Create folders for departments and teams (TeamDrive).Guite Suite apps (mail, docs, slides, sheets)

WhatsApp for Business
 • Engage and interact, groups for clients, teams, showcase
 • Linked to Facebook page

• Free standard version

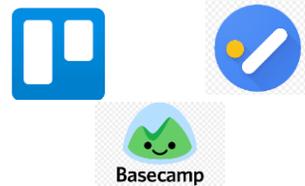
Free standard version

Free standard version

\$5/month

Free

Similar Application

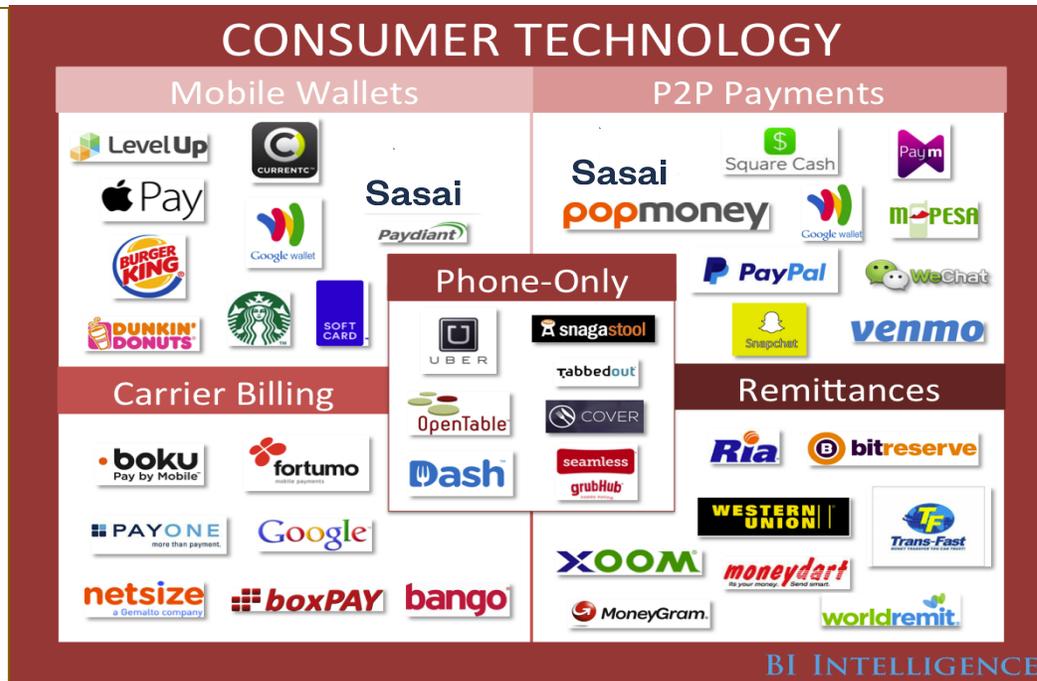


Messangi

Social Payments Trends

1. Over a trillion dollars in informal payments are made globally each year, (P2P) and mobile-payment apps were the main drivers.
2. SuperApps are now bridging the gap between mobile-commerce apps and mobile wallets for in-store purchases.

- Social applications are migrating to social payment platforms with WeChat and Facebook leading the space.
- More and more apps that started with narrow scope (e.g. EcoCash on payments in Africa, or GoJek on ride hailing) are now evolving into diverse ecosystems (SuperApps), with high user engagement.
- According to GSMA, social payments is the next big driver of mobile money in Africa, small business through mini-app programs are starting to leverage on the growing user bases that comes with social payments and SuperApps.
- The African digital community is now seeing a new trend in social payments, as evidenced by the growth in Superapp like Sasai (allowing users to Chat, Pay and Explore), Mpesa (providing payment rails), Habari (digital market Place) and more.

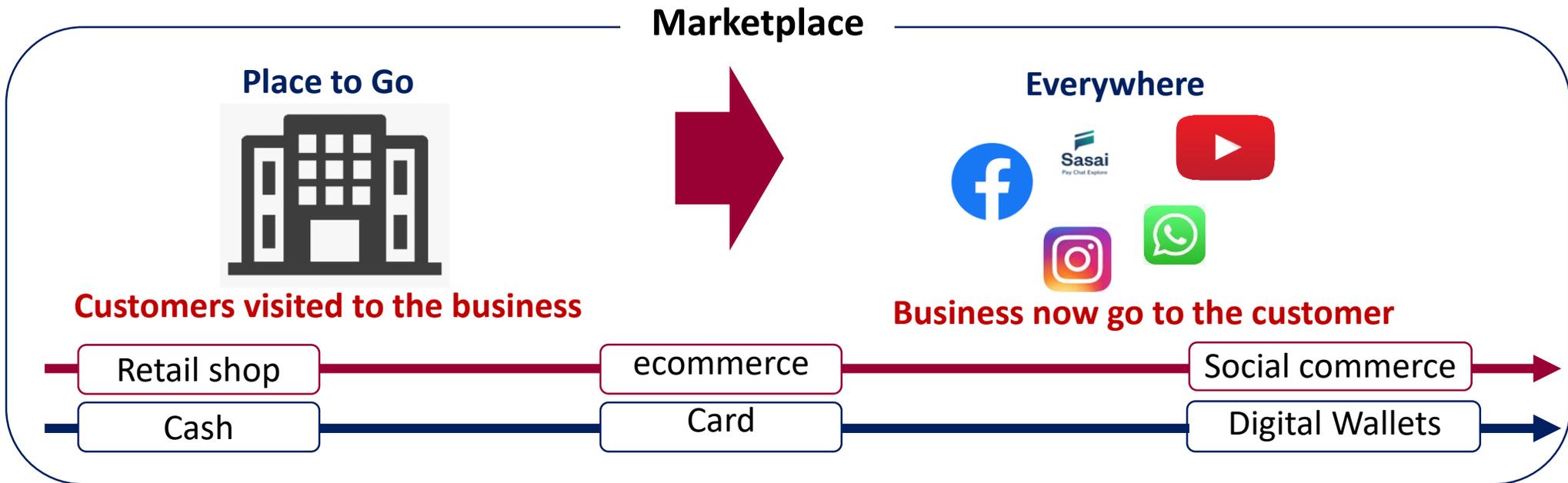


SuperApp Payments Players

SuperApps Emerging in African (with payment solution)



Social Payments – What does it mean for Businesses in Africa



What Does it Mean for SMEs?



Emerging SuperApp - Sasai

Sasai has developed more than 15 integrated features to address the African digital market needs in one app, whilst catering for small business. The features include Sasai Chat, Sasai Moments, Sasai watch, SasaiPay, Sasai Country services, Africa Travel Pass, Sasai TeamTalk, Sasai Wifi Finder, Sent Money Home (Social Remittance solution to send money home/across Africa), Sasai Global Services (E-Commerce solution that enables users access global merchants in one app), Sasai Podcast, and Sasai CheckIt (A product verification and authentication solution that leverages on QR Code technology to validate a product for businesses) and more.



The End