



MED MSMEs

Policies for inclusive growth

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Support to an Enabling Business Environment for
MSMEs Development & Financial Inclusion



Leveraging digitalisation to capture new
opportunities to develop SME Exports

Zoom: Services for SMEs

Tunis, July 28th, 2021

GOPA
WORLDWIDE CONSULTANTS



Agenda

- Digital transformation of Export promotion agencies
- Whole Government approach
- Data collection
- Exporting Products vs. Services
- Skill development for digital SMEs
- Cross border payment
- Platform economy and opportunity for exporting SMEs



Digitalization of export promotion agencies

- The digital transformation of TPOs (Trade Promotion Organizations) requires a **cultural and strategic shift**.
- This shift is much more than the digitization of existing processes or services but a **complete re-definition of the value proposition, business model and strategy of the organization**.
- The shift requires a **re-definition of the roles, mission, objectives, service architecture and operating processes** and supported by a corresponding cultural change that is data driven and puts the client at the center of all organizational activities.
- DT will also require and facilitate the TPO working in collaboration with other relevant government organizations that provide services and/or support to business.



Whole government approach - customer centric strategy - single windows

The incorporation of more customer-centric strategies or specific customer-centric programs is a common trend in many trade promotion organizations like **ICE, Team France Export, NZTE, AUSTRADE, Canada's TCS, Business Finland, PROCOMER Costa Rica, KOTRA, etc.**

The “Whole of Government” approach is based on:

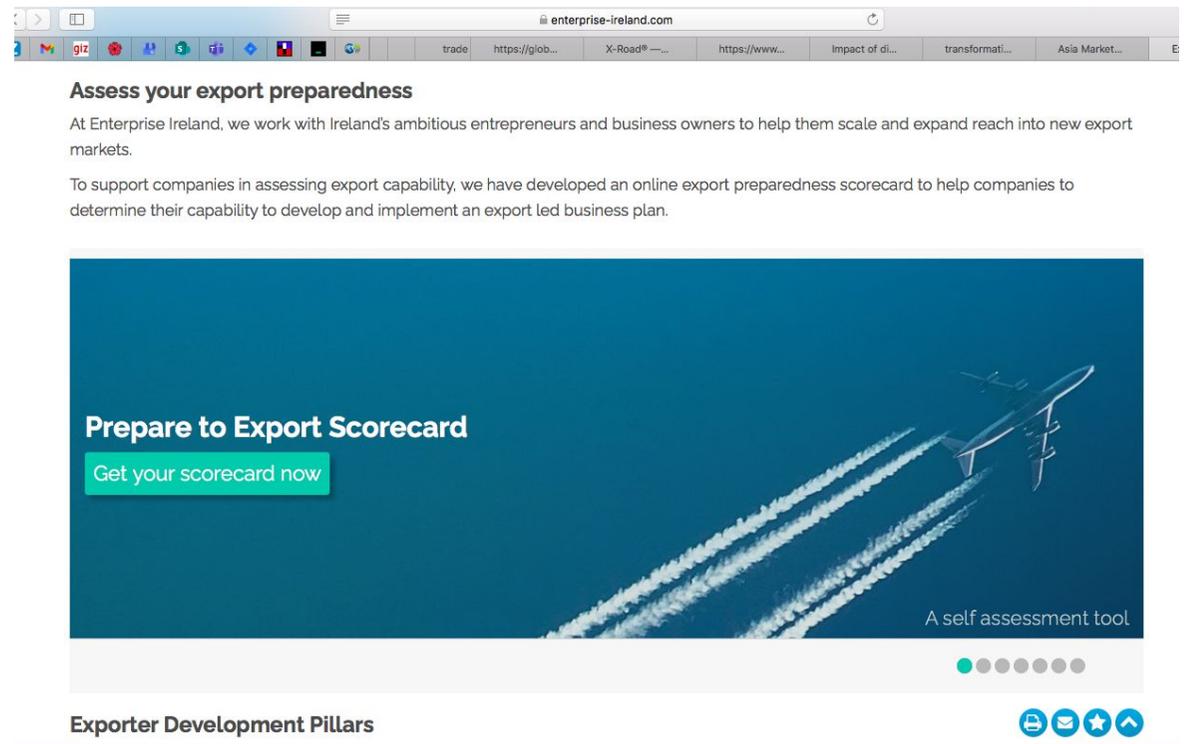
- ▶ The agreement on the final objectives/impact and on the intermediate objectives that will be the contribution of each agency to the final impact;
- ▶ The adoption of client-centric DT strategies by the coordinated system of agencies;
- ▶ The transformation of government culture away from bureaucracy and process to customer focus, operational simplicity and transparency;
- ▶ The operation under DT managerial principles (“**Once only**”, “**Interoperability**”, “**Data-driven**”, “**Digital by default**”);
- ▶ The support of new technological solutions (social, mobile, analytics, cloud...); and
- ▶ The use of digital systems (e.g. CRM) to measure results and to coordinate the actions of the different agencies against the agreed final and intermediate objectives.

Many countries, from **Nigeria to Hong Kong** have introduced or are working actively in the introduction of “single windows” for trade, oftentimes with the active participation of their corresponding TPOs. However, **those efforts will not be enough if they are built on “existing” processes of pre-digital age**

Data collection - Enterprise Ireland

Being able to see what the promotion is doing in near real-time is the only way to avoid the ultimate pain of a failed promotion. That is where digital technology saves the day.

Enterprise Ireland as an example of Data collection through the Assessment of export preparedness



The screenshot shows a web browser window with the URL [enterprise-ireland.com](https://www.enterprise-ireland.com). The page content includes:

Assess your export preparedness

At Enterprise Ireland, we work with Ireland's ambitious entrepreneurs and business owners to help them scale and expand reach into new export markets.

To support companies in assessing export capability, we have developed an online export preparedness scorecard to help companies to determine their capability to develop and implement an export led business plan.

Prepare to Export Scorecard

[Get your scorecard now](#)

A self assessment tool

Below the main content, there is a section titled "Exporter Development Pillars" and a row of social media sharing icons (print, email, star, and up arrow).

Data collection- Denmark CRM and data aggregation

On this website information on export opportunities are provided, costs, and benefits of export-support services. Extensive data is collect and compiled on Danish firms' export performance and data from multiple organizations that provide services to support Danish firms in their export activities. Modern empirical and mathematical strategies are applied to provide estimates for opportunities, costs and benefits of various export-support services.

Data is collected from the Trade Council CRM. These data are then merged with register data for the population of Danish private sector firms from Statistics Denmark via the CVR number, which is also available in all firm-level register datasets.

Interested in entering a new export market or boost your international sales?

START HERE →

Explore Export Opportunities, Costs and Export-support Services

The Road to Exporting focuses on trade in physical products and is divided into 3 sections

- 1. Export Opportunities**
It can be hard to choose an export market. In this section you explore
- 2. Costs of Exporting**
Exporting can be costly. This section provides estimates on how some
- 3. Export-Support Services**
New and continuing

Cookies

Product vs. services export

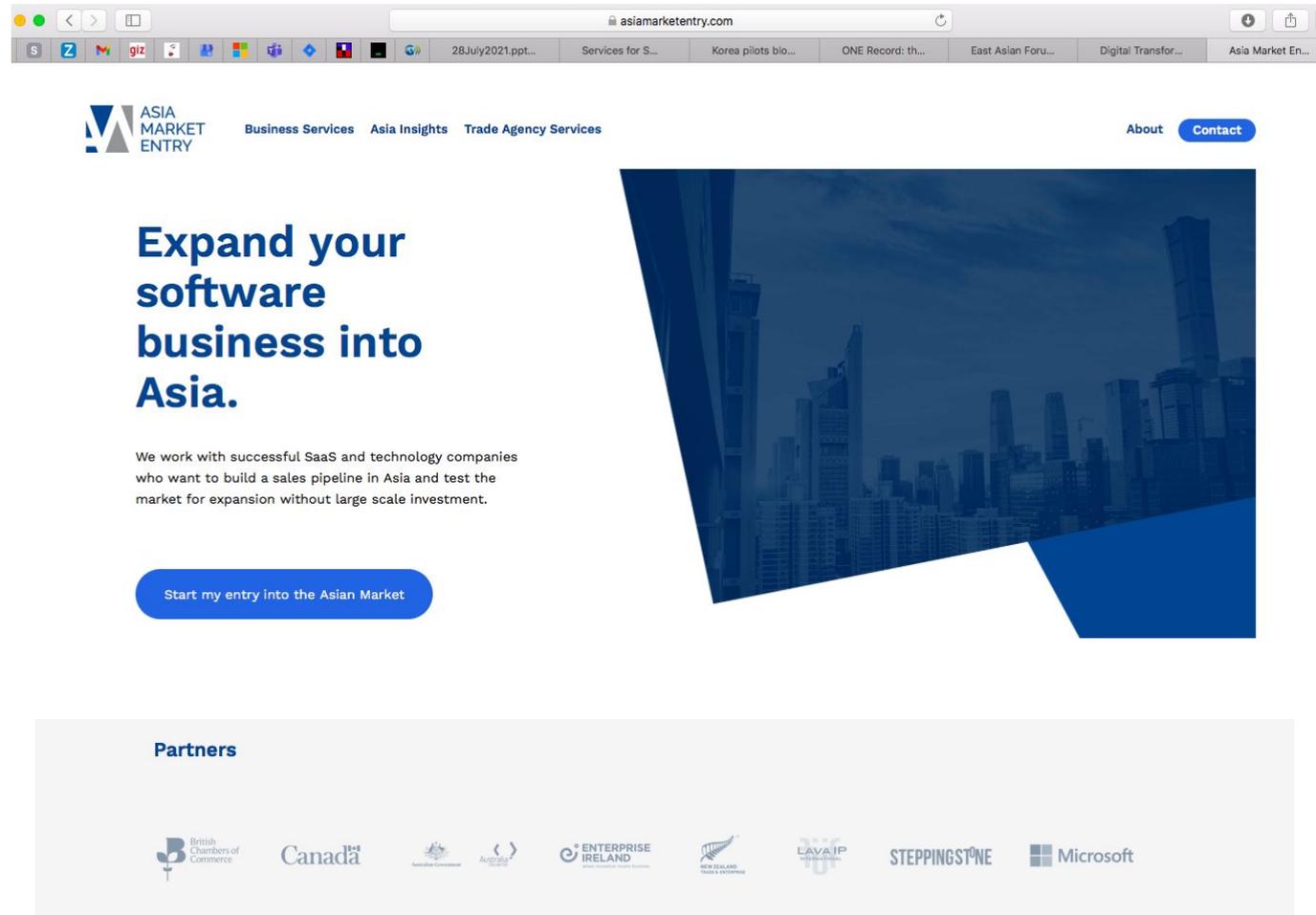
- The existing set of instruments for enabling exports is **traditionally designed for the export of goods** rather than services; regulatory barriers to trade in digitally enabled services remain relatively high
 - **Unique challenges of exporting services:**
 - Without a tangible product, exporters may have to make special efforts to elevate the profile of their company and the credibility of their statements about its services
 - Awareness of labor requirements. Service delivery may happen in-country for an extended period of time, or local workers might need to be hired.
 - Intensive market research, often requiring more in-depth and detailed activities, information, and intelligence are routine for exporting goods.
 - Digital technologies are cutting trade costs for services, turning more services from non-tradables into tradables, and putting trade in services on a stronger relative growth path than trade in goods. New global services supply chains are being constructed, opening new entry points for developing countries' services exports
- > Huge potential for the region, as services are already dominant in most domestic economies!**



Exporting SaaS and tech solutions

Export promotion of european SaaS and software solutions in Asia.

Partnership with country export promotion agencies but also tech providers like Microsoft



The screenshot shows the homepage of the Asia Market Entry website. The browser's address bar displays 'asiamarketentry.com'. The website features a navigation menu with 'Business Services', 'Asia Insights', and 'Trade Agency Services', along with 'About' and a 'Contact' button. The main headline reads 'Expand your software business into Asia.' Below this, a sub-headline states: 'We work with successful SaaS and technology companies who want to build a sales pipeline in Asia and test the market for expansion without large scale investment.' A prominent blue button invites users to 'Start my entry into the Asian Market'. The bottom section, titled 'Partners', lists various organizations including the British Chambers of Commerce, Canada, Australia, Enterprise Ireland, New Zealand Trade & Commerce, LAVA IP, Steppingstone, and Microsoft.

ASIA MARKET ENTRY
Business Services Asia Insights Trade Agency Services
About [Contact](#)

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[Start my entry into the Asian Market](#)

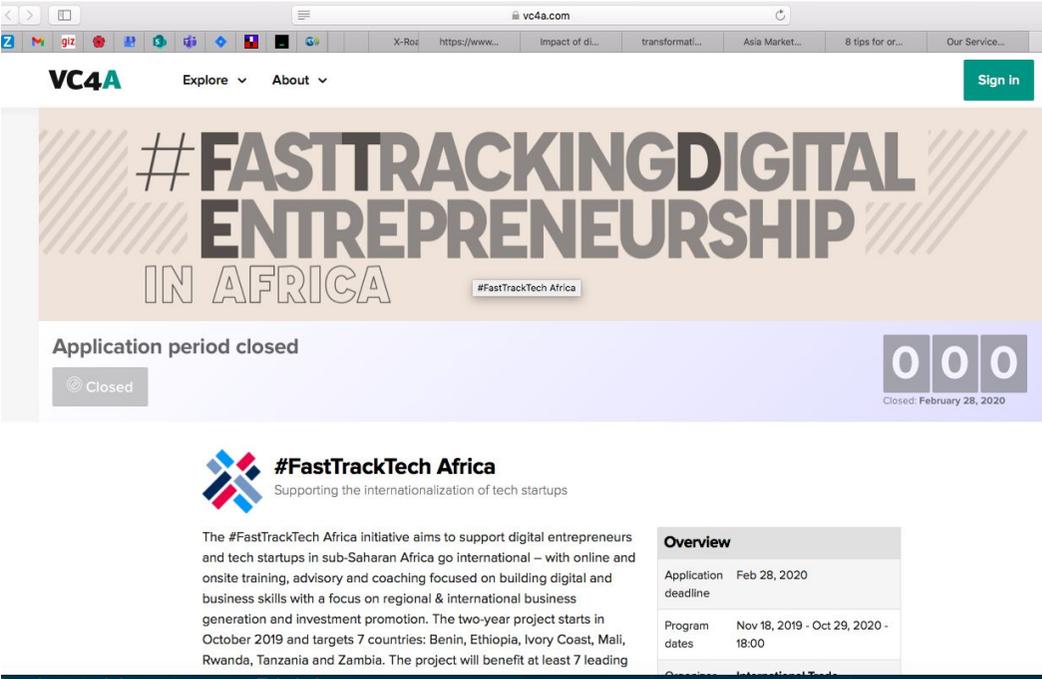
Partners

British Chambers of Commerce Canada Australia ENTERPRISE IRELAND NEW ZEALAND TRADE & COMMERCE LAVA IP STEPPINGSTONE Microsoft

FastTrackTech: Supporting tech startups go International- ITC

The #FastTrackTech Africa initiative aims to support digital entrepreneurs and tech startups in sub-Saharan Africa go international – with online and onsite training, advisory and coaching focused on building digital and business skills with a focus on regional & international business generation and investment promotion. The two-year project started in October 2019 and targets 7 countries: Benin, Ethiopia, Ivory Coast, Mali, Rwanda, Tanzania and Zambia. The project will benefit at least 7 leading tech hubs, 200 tech startups and 2000 digital entrepreneurs.

Sectors: Edtech, Agritech, Artificial intelligence, Big data, Blockchain, Cloud solutions, Computer games, Computer software, Connectivity, E-commerce, E-learning, E-sports, Fintech, Information technology, Internet, Internet of things (IoT), Machine learning, Mobile, Online payment processing, Smart city solutions, Virtual reality



The screenshot shows the VC4A website with a banner for "#FASTTRACKINGDIGITAL ENTREPRENEURSHIP IN AFRICA". Below the banner, it states "Application period closed" with a "Closed" button and a countdown timer showing "000" and "Closed: February 28, 2020".

#FastTrackTech Africa
Supporting the internationalization of tech startups

The #FastTrackTech Africa initiative aims to support digital entrepreneurs and tech startups in sub-Saharan Africa go international – with online and onsite training, advisory and coaching focused on building digital and business skills with a focus on regional & international business generation and investment promotion. The two-year project starts in October 2019 and targets 7 countries: Benin, Ethiopia, Ivory Coast, Mali, Rwanda, Tanzania and Zambia. The project will benefit at least 7 leading

Overview	
Application deadline	Feb 28, 2020
Program dates	Nov 18, 2019 - Oct 29, 2020 - 18:00

Contribute to the development of export, a source of growth for companies and the economy

Throughout the process, SMEs can benefit from BPI France's expertise but also from a network of digital solutions for :

- Support to train, advise and connect SMEs with their peers;
- innovation to identify niche markets;
- insurance, financing and investment to consolidate their business and export their products with peace of mind.

BPI France has identified existing innovative solutions (existing startups) for 5 key dimensions to meet the digitalization needs of SMEs in the export market and overcome the various challenges

1. Team Management

Developing your **team** to meet the needs of exporting

2 - Legal and Regulatory

Understanding and adapting to the **international environment**

3. Fintech

Promote and increase the **digitalization** of the export industry

4. Business Development

Understand the **markets** and develop a knowledge of the **international customer base** and develop fluid and omnichannel paths for customers

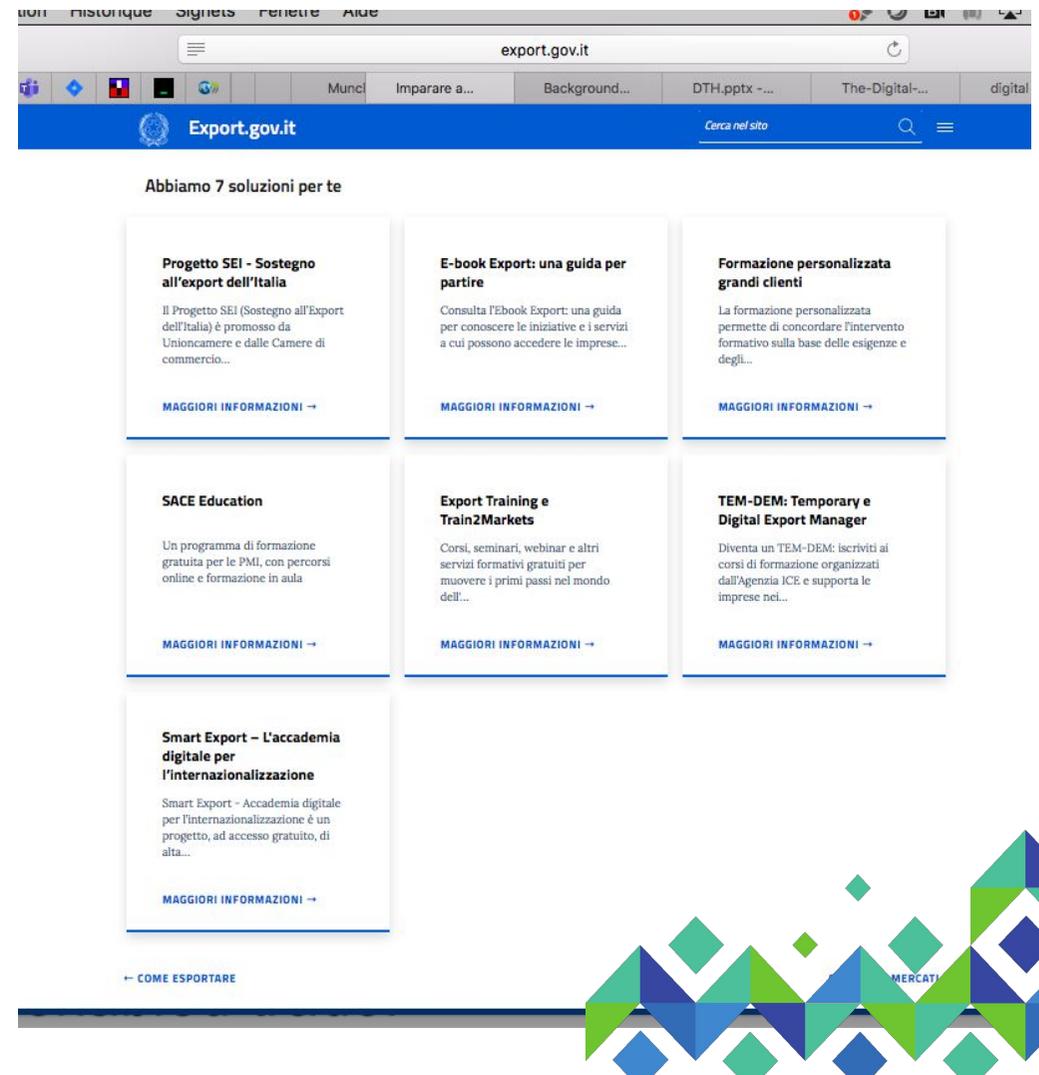
5. Logistics

Track and trace in real time the transportation of goods
Manage **inventory**, **products**, and **logistics** and control and purchasing



Skills: The Italian Export Portal

Aligned with the strategy set in accordance with the “Pact for Export”, the public portal dedicates a set of tools and services to equip SMEs with right export skills, seven solutions put in place to serve the purpose out of which:



The screenshot displays the website export.gov.it with a blue header and navigation bar. Below the header, a search bar and a menu icon are visible. The main content area features a heading "Abbiamo 7 soluzioni per te" followed by seven solution cards, each with a title, a brief description, and a "MAGGIORI INFORMAZIONI" link. The solutions are:

- Progetto SEI - Sostegno all'export dell'Italia**: Il Progetto SEI (Sostegno all'Export dell'Italia) è promosso da Unioncamere e dalle Camere di commercio...
- E-book Export: una guida per partire**: Consulta l'Ebook Export: una guida per conoscere le iniziative e i servizi a cui possono accedere le imprese...
- Formazione personalizzata grandi clienti**: La formazione personalizzata permette di concordare l'intervento formativo sulla base delle esigenze e degli...
- SACE Education**: Un programma di formazione gratuita per le PMI, con percorsi online e formazione in aula
- Export Training e Train2Markets**: Corsi, seminari, webinar e altri servizi formativi gratuiti per muovere i primi passi nel mondo dell'...
- TEM-DEM: Temporary e Digital Export Manager**: Diventa un TEM-DEM: iscriviti ai corsi di formazione organizzati dall'Agenzia ICE e supporta le imprese nel...
- Smart Export - L'accademia digitale per l'internazionalizzazione**: Smart Export - Accademia digitale per l'internazionalizzazione è un progetto, ad accesso gratuito, di alta...

At the bottom of the page, there is a navigation bar with the text "← COME ESPORTARE" and a decorative graphic of colorful geometric shapes (triangles and squares) in shades of blue, green, and white.

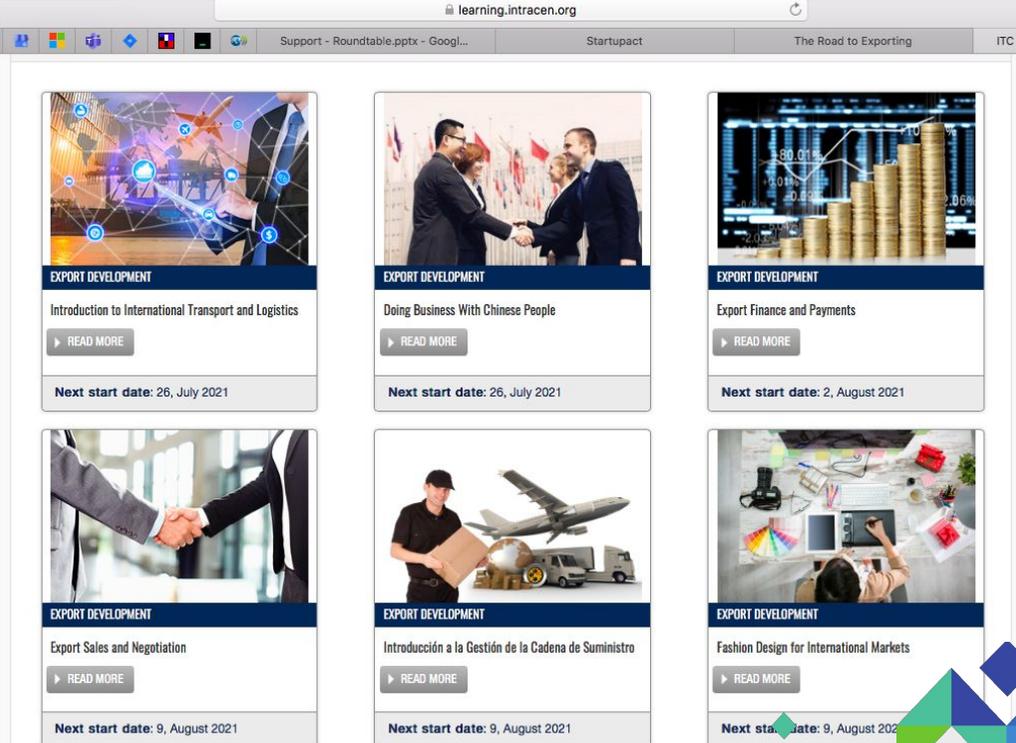
Skills: The Italian Export Portal

- **SEI Project** (Sostegno all'Export dell'Italia):
 - Online training, Export Checkup, market research.
 - Free for MSMEs
 - Online application , or through chamber of commerces. national program.
- **E-book Export**: a guide to get started for MSMEs getting ready to start exporting.
- **Personalised training service for large customers**:
 - Cooperatives
 - Chamber of commerces
 - Universities
 - Large enterprises seeking export.
- **SACE Education**: a training hub offering innovative free support for SMEs and startups:
 - To rethink their strategies and manage export risks.
 - Access to academia
 - Seminars, workshops and webinars
- **The Train2market e-learning platform** for young entrepreneurs taking their first steps in the world of export
- **Temporary or Digital Export Manager**: a specialised training program to acquire necessary skills as an export manager.
- **Smart Export** : a digital academy focusing on Internationalisation



Export skill development - key pillar of every export strategy

- **Spain:** Alongside information, export training is also being digitalised. A massive Online Open Course (MOOC) was jointly developed with the Rafael del Pino Foundation, and the course attracted many more participants than anticipated
- **International trade Center: SME Academy**



The screenshot displays the website learning.intracen.org with six course cards arranged in a 2x3 grid. Each card features a representative image, a title, a 'READ MORE' button, and a 'Next start date'.

Course Title	Next start date
Introduction to International Transport and Logistics	26, July 2021
Doing Business With Chinese People	26, July 2021
Export Finance and Payments	2, August 2021
Export Sales and Negotiation	9, August 2021
Introducción a la Gestión de la Cadena de Suministro	9, August 2021
Fashion Design for International Markets	9, August 2021



Digital transformation advisory for exporting SMEs

- **MATRADE (Malaysia External Trade Development Corporation) promotion & funding of digital transformation for exporters:**

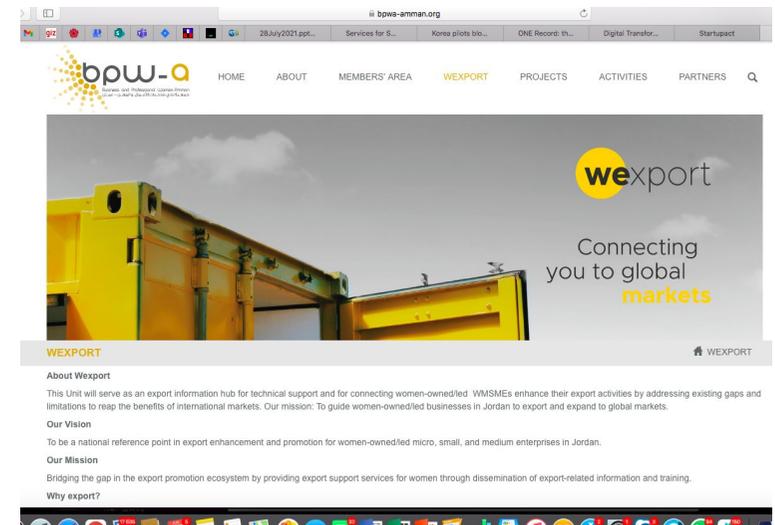
Close to 3,000 Malaysian enterprises gained export knowledge and tools to compete in the global trade arena following this year's eNational Export Day (eNED@2021). Hosted virtually by the MATRADE over three days, eNED@2021 brought together public and private enterprises for a common purpose to reignite Malaysia's exports and economic recovery

- **The EU and EBRD join forces to support exporters in Tunisia- Insadder:** This program aims to improve the competitiveness, productivity and export capacities of Tunisian SMEs and includes a digital transformation advisory program



Digital skills for women and export support

- **BPWA: Business and Professional Women in Amman** have created an export information hub for technical support and for connecting women-owned/led WMSMEs enhance their export activities by addressing existing gaps and limitations to reap the benefits of international markets. The project aims at guiding women-owned/led businesses in Jordan to export and expand to global markets.
- **DOT and BOT (Lebanon)**: have skilled 70 young women in data science and AI competences - to serve needs of SMEs
- **CNFCE (Tunisia), LLWB (Lebanon), BWE21 (Egypt)** are involved in a program led by GPP and Digital2Value to support digital transformation skilling and digital transformation of women led SMEs in their countries



Cross border payment

- Access to cross border e-payments is an enabler for MSMEs to develop export and access to international markets.
- Cross-border digital payments are particularly instrumental for the development of the regional economy and the growth and resilience of micro, small and medium sized enterprises (MSMEs) looking to thrive in a post-Covid pandemic environment.
- The Middle East & North Africa Digital Payments Market is expected to grow at a CAGR of 15.39% over the forecast period (2021-2026) accelerated by the COVID-19 pandemic.
- According to a study from the London-based payment systems company, Checkout.com, UAE, Saudi Arabia, Egypt, Bahrain, Jordan, Qatar, Kuwait, and Pakistan, found that 47% of consumers are likely to shop online more frequently over the next year. Such trends are expected to boost the adoption of digital payment solutions in the region.
- As digital payment options continue to grow in popularity, an increasing number of businesses and consumers are expected to adopt these payments in the region. It is therefore crucial for the region to have an underlying real-time infrastructure in place to enable these payments to make it quick and effective.
- Examples: Peru, Tanzania, Brazil interoperable payments



Platform economy- how can SMEs use platforms

- One key element for SMEs is that online marketplaces enable them to trade across regions and countries and provide a wide range of complementary services (**e.g. logistic, data analytics**)
- **In creative industries**, content delivery is increasingly shifting towards online platforms, matching creators of content with consumers: For large and small producers of movies or TV series, it is now very important to offer their products on online platforms that are coming to dominate the market (e.g. Netflix, Hulu, YouTube, HBO, Amazon Prime Video, Disney+)
- **Services:** “Disruptors” platforms create new markets, by bringing in new service providers and increasing competition for incumbents in the same industry (Airbnb)
- Some platforms leverage distributed ledger technologies (**blockchain**) to provide **decentralised access to KYC** information to financial institutions and trading companies (e.g. Komgo SA, using the Ethereum chain). We.trade, another platform directed to SME buyers and sellers, is facilitated by 12 European banks, and clears SMEs for KYC compliance (based on Hyperledger Fabric)
- **Payment:** SMEs can also decide to open corporate accounts on new digital payment platforms that offer online payment service (PayPal, Square or Revolut)



Platform economy- accelerator of export of goods and services

- Developing country sellers are particularly likely to use platforms to export to many markets (UNCTAD)
- But developing country sellers' use of platforms is low, most are <10% from usage levels in the UK
- In the EU: Small firms selling online are more likely to sell on online platforms (35%) than medium-sized (29%) and large firms (23%) - OECD



Roadmap to fuel SME's use of platforms for trade

Get Basics done

Diffuse broadband, 4G

- ✓ Put in place safe harbors for internet intermediaries
- ✓ Fuel digital & interoperable payments, including cross-border
- ✓ Reinvent posts for ecommerce
- ✓ Digitize customs, pilot blockchain
- ✓ Fuel SME lending through FinTechs

Scale and Grow

- ✓ Incentivize SMEs' uptake of broadband
- ✓ Remove tariffs on ICT products
- ✓ Pilot 5G for competitive ecommerce user experience
- ✓ Digital regulations to fuel platforms & accommodate SMEs using platforms (safe harbors, freer data flows, flexible OTT)
- ✓ Online dispute resolution (ODR) to boost consumer trust
- ✓ Postal transformation for ecommerce
- ✓ Competitive logistics markets
- ✓ Blockchain, AI, machine learning for customs
- ✓ Single windows as G2B and B2B service
- ✓ Training of SMEs to export online via PPPs with platforms, online training
- ✓ Channel management initiatives for SMEs to use many platforms at once
- ✓ Digital transformation programs for existing exporters
- ✓ Incentives for open banking
- ✓ FinTech regulatory sandboxes
- ✓ Government as fund-of-funds supporting VCs investing in tech
- ✓ Guarantees for ecommerce transactions

Vision for the future: integration of platforms and interoperability

Digital transformation of Export organizations

- Trade documents digitization to eliminate repetitive data entry and streamline processes
- One-stop shop for regulatory approvals
- Connectivity among customs and other competent agencies

New digitally-based **business models**

- Connectivity with transport carriers, port operators & freight forwarders
- Supply-chain visibility
- Trade finance
- Application development
- Interface for 3rd party providers.
- Cloud-based B2G and B2B data sharing



Vision for the future: Integration of regional digital markets

- Seek regional regulatory coherence and market scale to reduce transaction costs.
- Update policy & regulatory frameworks. Harmonization
- Ensure secure and fluid online payments.
- Stimulate trade finance through digital platforms
- Stimulate usage of regional and global digital platforms
- Promote PPPs to leverage technology for e-commerce export promotion
- Strengthen infrastructure and enabling environment for digitally-enabled trade
- Digital skills and advisory in digital transformation for SMEs and digital enablers of export

