



# MED MSMEs

Policies for inclusive growth

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

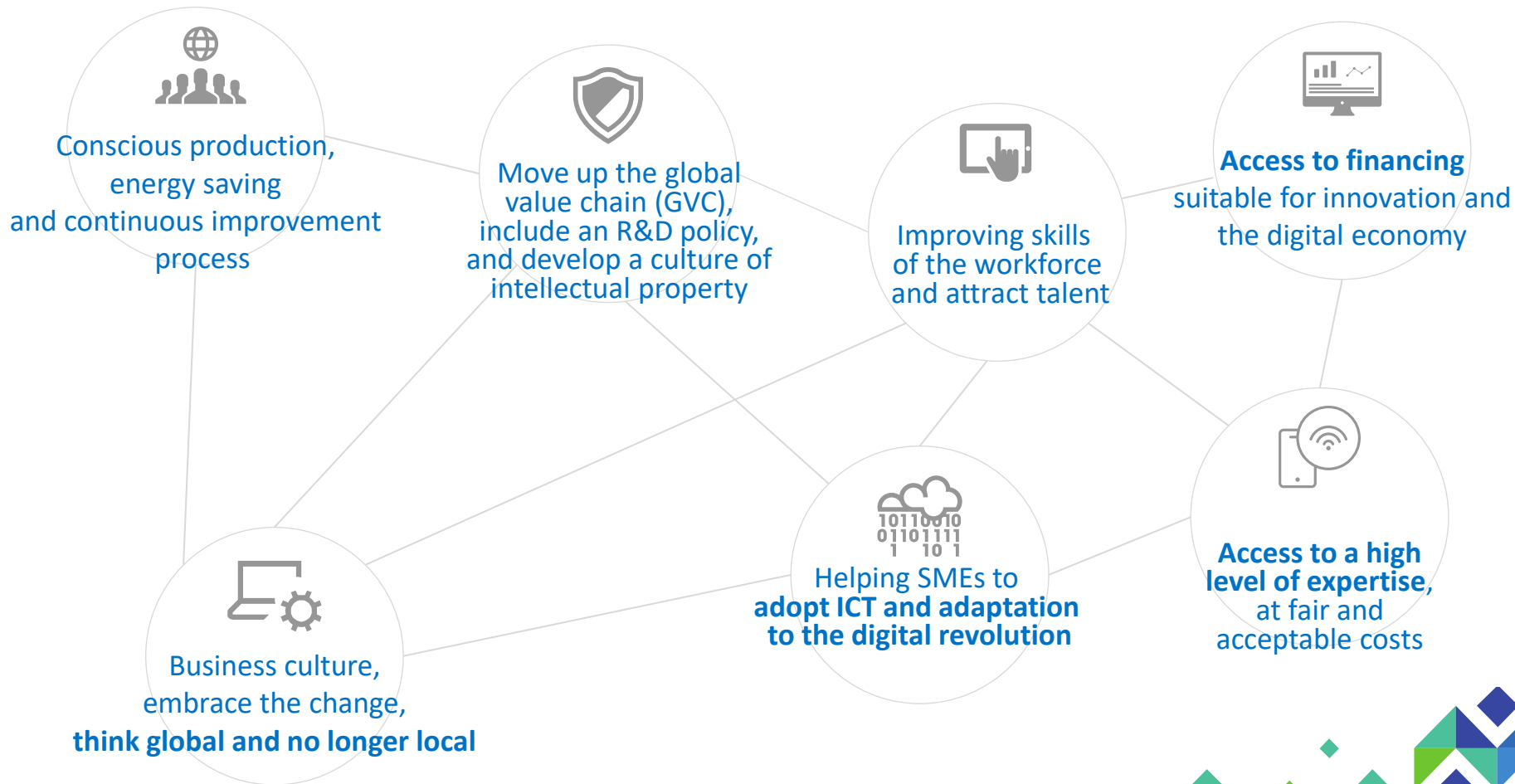
## DIGITALIZATION FOR SME

### Supporting Export through Digital Enablers

June 23, 2022

**GOPA**  
WORLDWIDE CONSULTANTS

# Main Challenges of Digital Transformation for SME



# Benefits for SME in going digital



## Key Numbers

- 36% Faster time to market
- 40% Improvement in Operational efficiency improved
- 35% Stronger ability to meet customer expectations



## Benefits

- Greater product differentiation
- Better integration in supply chain systems
- Create a better informed, more differentiated demand
- More flexibility and reactivity in supply
- Digitalization has reduced the efficient firm size: so market conditions are likely to benefit smaller and more responsive businesses
- Reduction in transaction costs associated with market activities: access to information, communication and networking, incentives for firms to internalise such activities.
- Access to **strategic** resources:
  - Access to finance
  - Access to skills

# Digitalization effect on Export Dimensions



## Digitalization Objectives

- | What are the business objectives and how can digital tools and models accelerate them or remove barriers
  - | Access the right information at the right time
  - | Understand and adapt to the international environment
  - | Manage and mitigate financial risks: fintech and funding
  - | Manage mobility of people and goods: logistics and supply chain
  - | HR and talent



## Export Capabilities

### | Sales and marketing:

- | Understand markets and customers and partners internationally
- | Have a visibility on public tenders
- | Develop a customer journey and omnichannel approach
- | Enable remote business

### | Legal

- | Be informed about political, legal and sales context and manage accordingly
- | Manage contracting and documentation in an informed way

### | Fintech

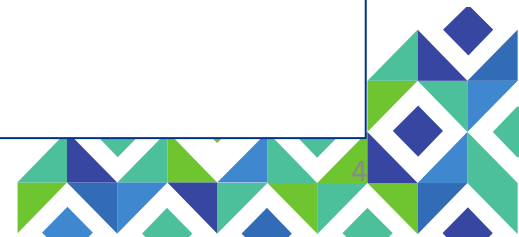
- | Fund projects in an innovative way + manage currency exchange risks
- | Fast and effective payment experience

### | Procurement and logistics

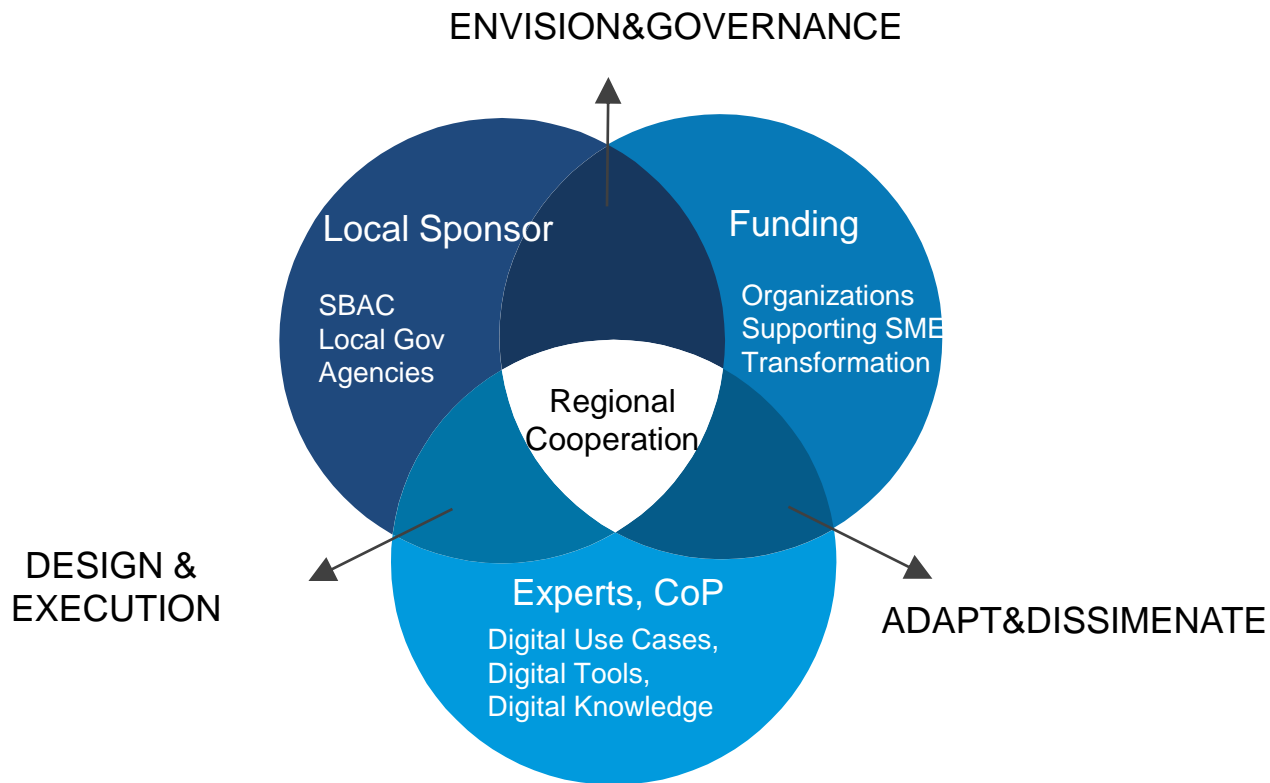
- | Real time tracking of shipment and delivery
- | Manage products, warehousing, storage and logistics
- | Manage control and procurement

### | HR and organization:

- | Manage hiring of digital ready talent
- | Develop competencies in international trade and digital tools and models
- | Manage internal processes



# Localized approach, globalized impact



# Morocco

## CHALLENGE

Strengthen the offer of support services provided by Maroc PME and FENAGRI for the development of exports of SMEs in the sector and, on the other hand, to develop the exports of SMEs in the "agri-food export chains" through the increased use of digitalization.

## APPROACH

Development of an online questionnaire to assess the progress and digitization needs of SMEs in the agri-food sectors.  
Carrying out an in-depth assessment of the digital maturity of a sample (10) to obtain an overview of the needs to support the digital transition of SMEs in the targeted sectors.

## EXPECTED RESULTS

- « digital maturity heat map » for self-assessed SMEs.
- Personalized digital transformation roadmap for each compan.
- Action sheet.



# Tunisia

## CHALLENGE

Facilitate SMEs' access to information on existing export support programs and instruments in Tunisia and, on the other hand, improve the coherence of these mechanisms through increased coordination of bodies involved in this field.

## APPROACH

Assist the Ministry of Trade and Export Development in the development of a digital platform for exporting SMEs, in close consultation with the actors of the Tunisian export ecosystem.

## EXPECTED RESULTS

**Mapping** of projects/instruments to support SME exports in Tunisia.  
Implementation of a digital **platform** for exporting SMEs.  
Adoption, governance and reusability of the platform.



The background of the slide is a complex, abstract geometric pattern. It consists of numerous overlapping triangles and squares in various shades of blue, teal, and light green. The shapes are arranged in a way that creates a sense of depth and movement, with some elements appearing to recede into the distance while others are in sharp focus. The overall effect is a vibrant, modern, and somewhat crystalline aesthetic.

Thank you