



Founded in 1968, TechnoServe is an international development organization that helps enterprising people transform their lives and communities by building competitive farms, businesses, and industries. We work with individuals and businesses to address the constraints that prevent a market system from operating efficiently. These constraints may include lack of business management skills, lack of appropriate technologies, access to information, access to markets, and access to finance, infrastructure, governance, or policies.



Number of micro retailers supported

48,314



Number of participants accessing finance

22,563



Percentage of female participants

62%



Value of finance accessed

\$4,809,486



Percentage of youth between 18-35 years

70%



Number of jobs supported

96,628
(Each business supports 2 direct jobs).

In Kenya alone, the MSME sector accounts for nearly one-third of Kenya's GDP and employs more than eight million people directly and indirectly. Our programs are highly impactful - **for every \$1 invested** in TechnoServe programs, TechnoServe's beneficiaries **gain an average of \$3.91 more income**. Therefore, our priority is to work with our partners to find business models that can scale investment successfully.

(PAYED Kenya by Citi Foundation, Smart Duka Funded by Moody's Foundation, Smart Duka Funded by Elea Foundation and mSpark by Mastercard Foundation).

Our proposal to build a bundled solution environment for micro-retailers and MSGBs

Few digital business solutions exist for micro-retailers, which would enhance their businesses. **98% of the shop owners** use traditional record-keeping methods, while the majority do not take stock of their inventory and cannot account for the value of or manage their inventory. This often leads to expired or stale product offerings. In addition, their businesses are primarily cash-based leading to insecurity and poor cash management. This sector also suffers inefficiencies in the last mile distribution, which leads to higher costs and lower profits.

Together with engineers from Okta, we are developing a digital **"One-Click"** solution for our MSMEs in our entire micro-retail portfolio in Africa. This app will bring together players in the micro-retail ecosystem including manufacturers, wholesalers, financial institutions, POS companies, training applications and all relevant business applications under one roof as required by our micro-retailers. Several digital solutions exist to bring efficiencies in record keeping, inventory management, cash management, and ordering systems and enhance linkages to the supply chain.

This will help the micro retailers to be formally incorporated into the supply chain, gather accurate and timely data about their businesses to inform decision making and increase data availability to drive overall sector efficiency. We will target the digital solution to our **48,000+ micro-retailers** found in all the programs run by the TechnoServe entrepreneurship portfolio in Kenya.

Objectives of the program

We aim to; train entrepreneurs on business best practices; digitize the micro-retail sector by supporting retailer engagement with manufacturers and distributors to address supply chain challenges; link them to digital technology solutions and financing. This will in turn further improve their digital skills and increase their use of digital tools based on their business operating model. Micro retailers will also have increased financial, operational, and commercial resilience, and improvement in business best practices. We hypothesise that for businesses receiving training, metrics for businesses using the bundled business tools will improve more than businesses without the bundled solution.

Our approach

The project will run for two years. During the first year, we will focus on setting up the bundled solution environment, onboarding a limited number of companies to the environment, and testing it with a limited number of micro-retailers and MSGBs in Nairobi.

In the second year of the project, we will expand the environment to a large-scale pilot in Mombasa - onboarding more businesses and applications, and piloting different application bundles for business groups with different needs. To ensure sustainability past the end of year two, we will have the bundled solution platform owned and managed by a Micro Retailers Association.



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SUPPLIERS
MANUFACTURERS
PRODUCERS



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FINANCE FACILITIES



APPLICATION
INTERCONNECTIVITY



ACCESS TO
TRAINING MATERIAL



ONE-LOGIN ACCESS
TO ALL YOUR APPS