

**Global
Distributors
Collective**

Making e-commerce inclusive in low and middle-income countries

12th October 2023

Hosted by the GDC in partnership with



Agenda and objectives

- Welcome and scene-setting (Hystra)
- Panel discussion with speakers from
- African Queen Limited, Copia, Frontier Markets, Jumia, and Niokobok
- Wrap up and thanks

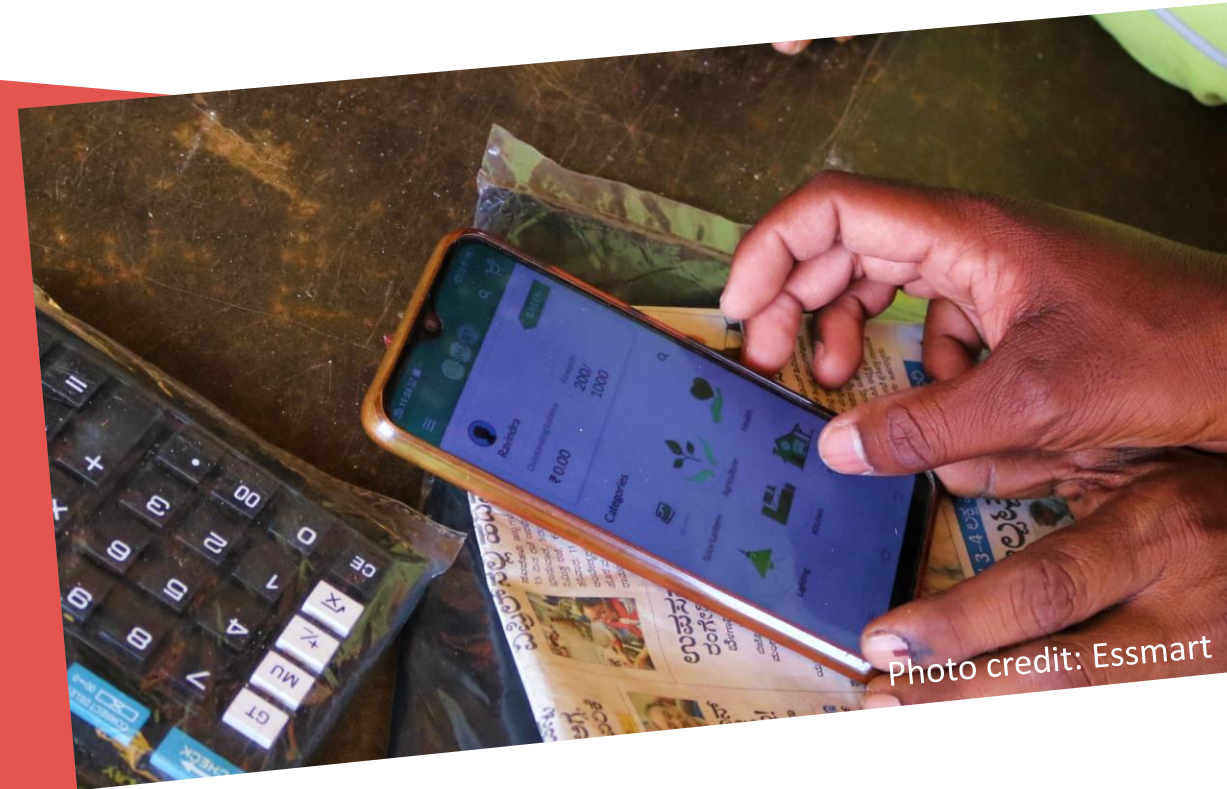


Photo credit: Essmart

Brought to you by:



Who you will hear from today

Moderator



Lucie Klarsfeld
McGrath
Partner
Hystra



Kim Kasule
Head of
Strategy
**African
Queen
Limited**



Tim Steel
CEO
Copia



Ajaita Shah
CEO
**Frontier
Markets**



Francis Dufay
CEO
Jumia



Laurent Liautaud
CEO
Niokobok

Brought to you by:



Who is in the room today?

A quick poll



So, why are we here?



- Fast growth of e-commerce in Africa and India, now at 15-30% penetration
- Trend expected to continue to reach 600m users in Africa and 500m in India by 2027
- Much of this growth is from secondary cities and rural areas
- Sales expected to grow even faster, thanks to increase in basket size

... How to make e-commerce inclusive to maximize the (social) benefits from this trend?

Question round 1

Tell us about your e-commerce model, specifically the ways in which you have made it inclusive...



Frontier Markets Model: investing in community of rural digital entrepreneurs and its all-encompassing technology platform



Available Solutions

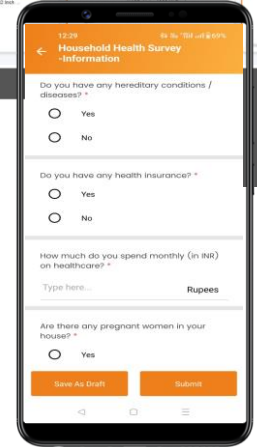
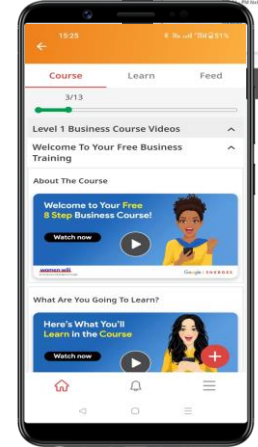
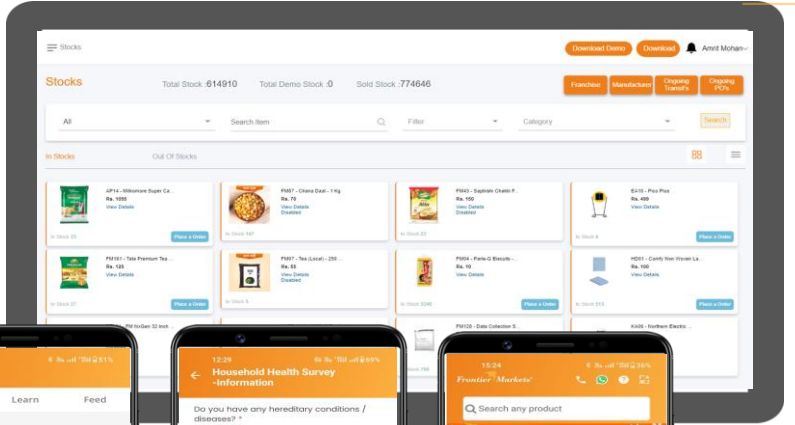
- Homecare
- Health
- Agriculture
- Banking
- Clean energy
- e-Gov services
- Digital Payments
- Financial Services

Saheli Women Entrepreneurs

- ✓ Digitally trained
- ✓ Collect rural household data
- ✓ Generate demand for solutions
- ✓ Facilitate access to products & services
- ✓ Earn off data collection and commissions



Meri-Saheli Platform & App



- ✓ Capacity building
- ✓ Data collection
- ✓ Marketplace (E-Commerce)
- ✓ Doorstep delivery tool
- ✓ Data management system with 100% accurate contextual data

 **35k+**
Women Entrepreneurs

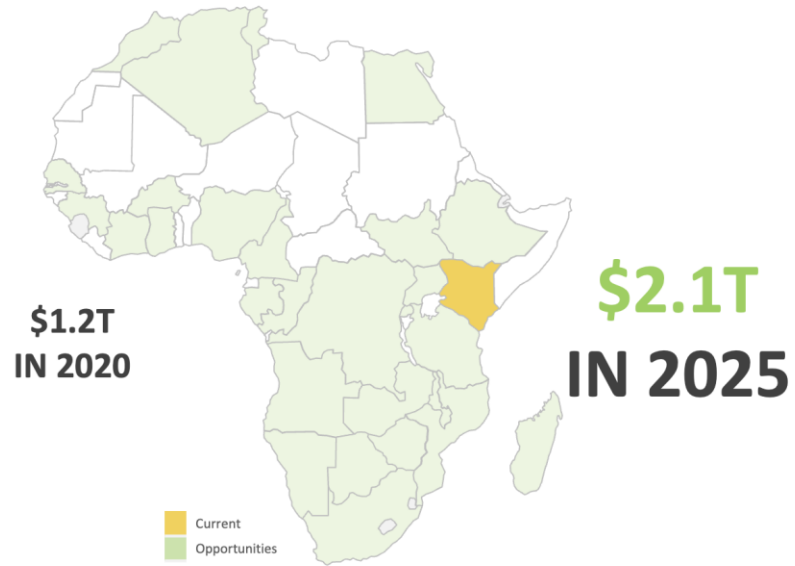
 **35Mn**
Income generated thru the platform

 **5000**
Villages served

 **3MN**
Rural Households reached

 **60MN+**
solutions delivered

AFRICAN CONSUMER SPENDING



CHALLENGES ABOUND FOR THE PERI-URBAN/RURAL MASS MARKET CONSUMER



LIMITED ACCESS

No physical stores with a wide selection of quality goods



HIGH PRICES

Due to inadequate transport outside cities



NO FINANCIAL SERVICES

Limited financial services makes it difficult to afford everyday essentials

COPIA'S B2C ECOMMERCE SERVICE LEVERAGES A DIGITALLY ENABLED AGENT COLLECTION CENTRE NETWORK



50,000 Collection Centres

- 80% digital on app
- 81% women
- Increase income by 79%



2.5m customers

- 75% women
- Quality products | Best prices | Free delivery
- Financial Services



Unrivalled consumer reach

- Managed distribution | Community sourced resources
- Digital backbone | Lowest unit costs
- 75% kilometres driven off road

Jumia and Inclusivity

We believe that technology has the potential to transform everyday life in Africa, for the better



Women Empowerment

Jumia provides an environment for women entrepreneurs to thrive:

- **J-Women program** launched by Jumia in Ivory Coast in 2020, where they recruit, train, brand, and support dedicated, women JForce sales agents who could help drive awareness and support potential women customers to order online.
- **A study conducted by IFC** in 2020 found that **more than 30% of the sellers on Jumia Côte d'Ivoire** are women entrepreneurs and **more than 50% on Jumia in Kenya and Nigeria**.



Youth Empowerment

Jumia created thousands of opportunities for the young population in Africa.

- They can be their own boss and become **young entrepreneurs (JForce) by promoting e-commerce and earning commissions through sales on Jumia**. JForce is the conduit of a number of on-the-ground campaigns & activations which are particularly effective to introduce rural populations to e-commerce.
- According to a report done by BCG in 2019, **5 million jobs can be created by online marketplaces in 2025**.



Rural Communities

Rural consumers often have limited access to a diverse range of products in their local areas.

- Jumia has stepped in to address this by **offering an extensive selection of products at affordable prices in its online marketplace**. Customers in rural areas choose to shop on Jumia for its competitive pricing, wide range of products, and availability.
- Jumia's **JForce agents provide valuable assistance to rural consumers** by helping them place online orders and sharing information on the best deals.

Making ecommerce inclusive



Allowing income redistribution



Building decent jobs for our resellers



Reaching the last mile



Giving access to market to small local brands



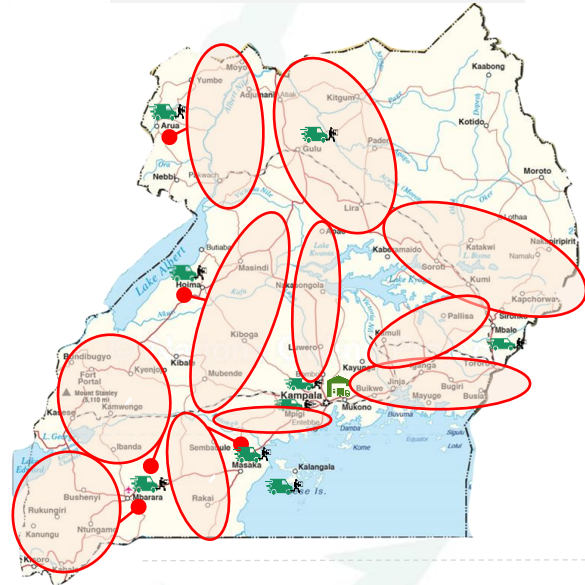
Developing the right company culture



CHALLENGE
FUND
FOR
YOUTH
EMPLOYMENT

AQ: Founded in 1993, AQ is a leading FMCG player in Uganda. AQD was born from COVID creating a full-country last-mile solution for retailers

Our Coverage



Our Brands



Vision

Simplifying access

Mission

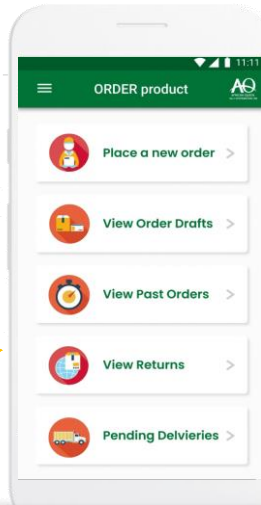
Create affordable & efficient access to consumer products for all

Customer ORDERING

Toll-Free customer care

WhatsApp ordering

AQ Direct App ordering



Direct SALES

Localized commission sales rep

Direct Tuk-Tuk sales rep



Omni-channel Route-To-Market model

AFRICAN QUEEN
No.1 DISTRIBUTOR LTD

*Fulfilment using own_infrastructure

Question round 2

Which is the key performance indicator (KPI) that you're most proud of in terms of inclusiveness, and why?



Question round 3

A special one for each of you



Thank you and wrap up

- Your feedback
- Recording and slides
- Hystra: Micronutrient Forum on last mile model for nutritious foods, Wednesday 18th October (1.30-3pm GMT)
- GDC: Innovation webinar on e-mobility, Tuesday 7th November (1-2pm GMT)

Contact us:

GDC@practicalaction.org.uk

lklarsfeld@hystra.com

Today's webinar was hosted by the GDC in partnership with BII and Hystra

