

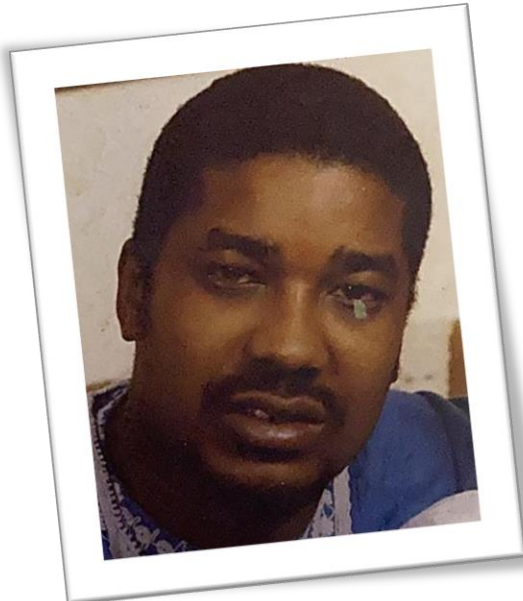


“ - Saved by MSMEs?”

Joe Jackson



**Joe Jackson**



**Herman Chinery Hesse**

# **theSOFTtribe**

**1993 - 2003**

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**Software Solutions**

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**> 60 Employees**

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**Valuation > USD 2.4M**

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**Export across Africa**



**Joe Jackson**



**Herman Chinery Hesse**

**theSOFTtribe  
growth was  
facilitated by  
'Chairman Yamson'  
and Unilever**



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**70% of Ghana's economy  
is informal**

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**85% of manufacturing is  
MSME**

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**80% of Private sector is  
MSME**

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**92% of businesses in  
Ghana is MSME**

**MSME Potential**



# MSME Challenges

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**Access to finance**

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**Financial & marketing  
expertise**

---

**Ease of doing business**

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**Access to technology**



**The solution**

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**Digitization**

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**Skill building – financial  
and marketing**

---

**Reduced regulation and  
red tape**

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**MSME Knowledge  
Groups**

# Saving Ghana



**MSMEs**



**Government**



**Large Corporates**

# MSMEs actions



**MSMEs**

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**Kickstart Innovation**

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**Acquire skills – finance and marketing**

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**Go Digital**

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**“The young shall grow”**



# Large Corp actions



**Large Corporates**

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**Give MSMEs a chance**

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**Use CSR funds to develop  
MSMEs**

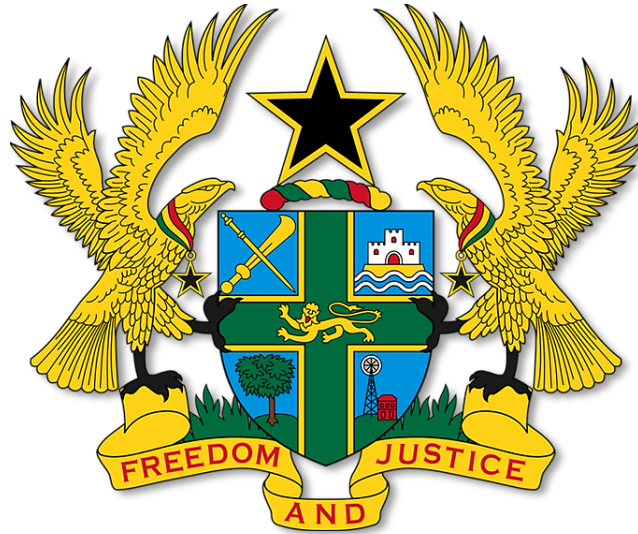
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**Pay MSMEs on time**

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**“Help the young”**

# The actions



**Government**

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**Stop distorting MSME markets**

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**Use government market power for MSMEs**

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**Reduce regulation**

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**“Get out of the way”**

# Saving Ghana



**MSMEs**

**“The Young shall Grow”**

**“Help the young”**



**Large Corporates**



**Government**

**“Get out of the way”**