THE VOICE OF THE WORLD’S SMEs
WE KNOW BEST WHAT KIND OF TOOLS WE NEED
INTRODUCTION

The G20 Nations Case Study is a diagnostic assessment of B2B efficiency from shelf-to-shelf utilizing a new world-class standard measured against what technology makes possible today and in the future.

The Case Study provides clear recommendations to overcome SMEs inefficiencies, which will drive their business to a whole new level meeting the 21st century business requirement.

B20 NATIONS CASE STUDY SCOPE IN BRIEF

THE OBJECTIVE OF THE CASE STUDY
To define what digital tools the SME’s of the world need to do a better job on the ground level

THE LOCATION
G20 Countries

THE ECONOMIC SIZE
78% of the world GDP

THE ASSESSMENT TEAM
71 Ministries, industry associations, academia, and private sector experts

QUALITY ASSURANCE
Over 50% quality control checks undertaken to ensure data accuracy

SURVEY ATTRIBUTE
5600 entities – 1.2 million data points through face to face interviews with illustrated show cards

BREADTH OF SAMPLE
Across all the 19 industry clusters involved in the B2C, B2B & B2G environments
SMEs CHALLENGES

90% HAVE NO SYSTEM
While the Digital Economy is a key element of G20 economic policy to sustain global growth about 90% of the SMEs have no integrated system.

HIGH COST FOR OPERATION EFFICIENCY
The cost to improved operation efficiency and quality hinder SMEs growth. This impacts the SMEs ability to respond to high market demand.

ACCESS TO MARKET
The cost to market access, and the ineffectiveness of the available marketing channels impedes SMEs to gain market share.

HIGH DOMESTIC & INTERNATIONAL COSTS
The high landed import and export costs place a major burden on SMEs competitiveness in the global market place.

COMPLEX FINANCIAL REGULATIONS
Financial industry regulatory requirements are placing additional encumbrances on the Financial Institutions such as: costly compliance reporting requiring more data validation, restrictions on service and product offerings, greater monitoring of bank and its customers’ transactions, economic scenario stress tests and stringent capital adequacy and liquidity requirements. The foregoing minimizes SMEs access to trade finance.

ACCESS AND SPEED TO FINANCING
The burden on SMEs to minimize underwriter risk is challenging. Furthermore, the lack of integration of the financial institutions into the global value chain activities increases underwriting time, cost and risk thereby limiting the availability and approval of trade finance.

UNRELIABLE LOGISTICS TO REACH POTENTIAL NEW MARKET
The lack of logistics reliability places additional burden on inventory carrying costs, among other factors, thus resulting in lost market opportunity for SMEs.

LACK OF SYSTEMS AND INTEGRATION
The cost of efficient systems and the inability of integration into the global value chains contribute to lost market opportunity when integration is a business requirement.

LACK OF SUSTAINABLE FUNDING
Although the world recognizes the importance of SMEs on the global economy, still SMEs have no recurring and sustainable funds to support SMEs growth around the world. Even when limited funds are available the adopted funding criteria often do not maximize the return on economic growth.
LOW COST FOR OPERATION EFFICIENCY
SMEs need to increase operational efficiency through the use of digital tools, at no cost, delivered by a trusted network offsetting geopolitical and monopolistic concerns, with continuous and unrestricted access.

GREATER ACCESS TO MARKETS
They need an ecosystem that permits global integration of product and service offerings with the intelligent proficiency to match sellers to targeted buyers. This environment must be based upon dynamic, validated real-time information accumulated and continuously updated through the normal course of trade activities around the world and not based on unsubstantiated reviews that are today in place.

IMPROVED ACCESS AND GREATER SPEED TO FINANCING
They need a dynamic link of financial institutions to the global value chains creating a smart finance matrix providing the dynamic scoring level needed to expedite financing by mitigating trade finance risk based on borrowers historic and future trade finance activities, minimizing transaction risk by allowing lenders to electronically direct loan proceeds to the borrowers preapproved sellers, and reducing asset recovery risk providing the capability to seize assets in the trade pipeline for rerouting or liquidation to minimize asset impairment loss.

GLOBAL ACCESS TO TECHNOLOGY AND INTEGRATION
SMEs want free access to technology that promotes a point-to-world integration environment.

EASE TO COMPLY WITH FINANCIAL REGULATIONS
They need real time, dynamic and validated transaction monitoring resulting in better-informed decisions to manage asset portfolios and achieve higher Tier One capital asset ratios through:
- Improved data validation reducing cost of compliance
- Transparent monitoring of bank and customer transactions with dynamic exception reporting
- Improved compliance with economic scenario stress tests
- Achieving improved capital adequacy and liquidity requirements

RELIABLE AND DEPENDABLE LOGISTICS TO REACH MARKET
They need tools to advance the efficiency of the logistics industry thus achieving dependable and reliable logistics global value chains. This is the required solid foundation for market expansion and profitability to SMEs in developed, developing and emerging markets.

LOWER LANDED IMPORT AND EXPORT COSTS
We must learn from history while leveraging 21st century tools. History confirms that trade increase can be achieved through real economic integration and trade efficiency. World experts including the World Bank, APEC and UN have identified 6 elements as the key to increase trade efficiency through technology thus reducing trade costs and increasing trade: Integration, Processes, E-Documentation, Tracking & Visibility, Competence and Cargo Security. The tools to achieve the above must be made available by a world-trusted network to the SMEs at no cost.

ABUNDANT SUSTAINABLE FUNDING
Recurring funding is needed for SMEs to expand their business based on their commitment to business excellence, measured on the prospects of the ROI and job creation. The above should be validated through past and real-time commercial data activities of the geographic location where the funds will be allocated.