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BFA GLOBAL

Digitising microenterprises

Lessons learned from the Jobtech
Alliance for SA

Microenterprises dominate African economies



44M+

Micro and small enterprises across Sub-Saharan Africa

97%

Of businesses are microenterprises

64%

Of Africa's workforce are microentrepreneurs

**Africa's smallest businesses are not the edge of the economy.
*They are the economy.***

African micro enterprises do not lack tools.

They lack flow.

Across Africa, most microenterprises do not run on systems. *They run on people.*

A shop owner sells on WhatsApp, tracks stock in a notebook, remembers who owes money, calls a rider when an order appears, and reconciles payments at night from memory. The binding constraint is not effort, ambition, or even a lack of tools.

It is the gap between the steps.

Work gets done, but it rarely flows through a consistent process. Tens of millions of businesses operate through fragmented, disconnected, or entirely manual workflows.

Most tools in the market solve a single task. Very few connect the full business workflow;

customer → order → payment → delivery → restock → cash

The result is what we call a **workflow gap**, a missing operational layer where the day-to-day mechanics of running a business should live.



How value leaks

For most African microenterprises, the problem is not just selling more. It is keeping more of what is already earned.

Small operational leaks have outsized consequences. A lost order, a missed restock, or an uncollected payment is no longer an accounting issue. It is a livelihood issue.

Value rarely disappears in one dramatic moment. *It leaks away across the workflow.*

Customer enquiry	Order capture	Stock check	Fulfillment	Payment	Record keeping	Repeat sales
WhatsApp message, DM, call, or walk-in customer asks about product, price, or availability	Customer confirms what they want to buy	Business checks if item is available and whether to reorder	Order is packed, handed to rider, or collected	Customer pays in cash, credit or mobile money	Sale, payment, and stock movement should leave a usable record	Business follows up with past customers and re-engages them
Missed messages, slow replies, lost sales	No written confirmation, errors, prone to disputes	Stockouts delivered too late, overbuying, late reordering	No proof of delivery, delays untracked	Payment not matched to order, partial payments forgotten	No usable history, weak margin visibility, credit readiness	No follow ups, no customer memory



What it means for individual livelihoods

Revenue — COGS — Operating costs = Take home
\$500 (\$350) (\$100) ~ \$50

At this margin, small leaks matter enormously



Take a typical neighbourhood shop.

Monthly revenue may sit somewhere between \$400 and \$800.

Most of that immediately flows back out through stock purchases, transport, rent, airtime, and other operating costs.

What remains for the owner is often **just \$40 to \$120 per month.**

At that margin, plugging workflow leaks can create meaningful livelihood gains.

Just a 5% improvement in flow can translate into a 20–30% increase in take-home income!



tushop Search groceries, brands or preloved items... [Sell with us](#)

Ksh 800 652 Sold

Linda's Creamy Peanut Handcrafted Nutbutter

800g

Ksh 1150 46 Sold

Linda's Chocolate Cashew Handcrafted Nutbutter

370g

Ksh 800 415 Sold

Linda's Crunchy Peanut Handcrafted Nutbutter

800g

AND IF THEY HAVE ANY CUSTOMER

90 min 40:47 / 53:35 How Tushop is building co... >

Jobtech platforms are becoming the **operating system** of small business

Helping businesses sell more

Acquire customers – Capture orders – Increase repeat sales

Helping businesses run better

Manage stock – Coordinate fulfilment – Track payments – Keep records – Reduce value leakage

Connecting the workflow & closing the Loops

Bring together demand, orders, payments, fulfilment, and records into one joined-up process

Becoming the operating system & owning the workflows

Run the day-to-day workflow of a restaurant, retailer, beauty business, pharmacy, or creator business

Unlocking finance

Turn trusted business activity into credit, insurance, and working capital

The strongest platforms increasingly close more of the MSME workflow;



The strongest platforms do not just digitise MSME's. They increasingly become the infrastructure through which business gets done.

Market Map: Selling More & Running Better

Sell more

Run better

Demand capture platforms	Workflow orchestration platforms	Vertical operating systems	Fulfilment and operating platforms	Business management platforms	Embedded financial infrastructure
Storefronts Catlog peppa.io Marketplaces ANKA SHOP · PAY · SHIP dabchy Powered by People. shopzetu Plendify ILEY'COM tushop foonema Pricepally Customer Engagement simpu tappi turn.io sendchamp chpter beam Social Commerce JUMIA FORCE BRIMORE paza tendo Taager AVUNJA Kapu	Bumpa Flowcart PREVIOUSLY sukhiba LUMI Business VerifiBUY traction OmniRetail	Restaurant / Hospitality orda vendease mafalia Retail FMCG OmniBiz alerzo Trade Depot maad WA SO KO Kyosk JEMLA Shoptreo. SHEMACH Creators as Businesses Selar Klas coachli hustlesasa Healthcare & Pharma CribMD DrugStoc Maisha Meds LIFESTORES HEALTHCARE ZURI HEALTH Specialised Services & Trades k: kandua Fitted ginger	LETA sabi Gokada Shipbubble eBee sendbox Afridoo paps LogisticsHub CORPORATION RENDA Do more... with ease sendstack	Lipabiz Oze Xnomba built LEJA SANIFU STREAMLINED WORKFLOW DUHHN workpay	salad NUMIDA Lidya pezesha Inawezesha Oze sevi FlapKap prospa shara hiveonline float PalmPay Moniepoint flutterwave KopoKopo simple tools for

Where we see the market heading

Platforms will own more of the workflow – The strongest platforms will move beyond individual tools and become increasingly embedded in how businesses operate day to day.

The future will be more vertical – Retailers, restaurants, beauty businesses, pharmacies, creators, and service providers all have different workflows. The winners will reflect that reality.

Workflow data will become a strategic asset – The most valuable data in the ecosystem will not come from forms or applications. It will come from everyday business activity.

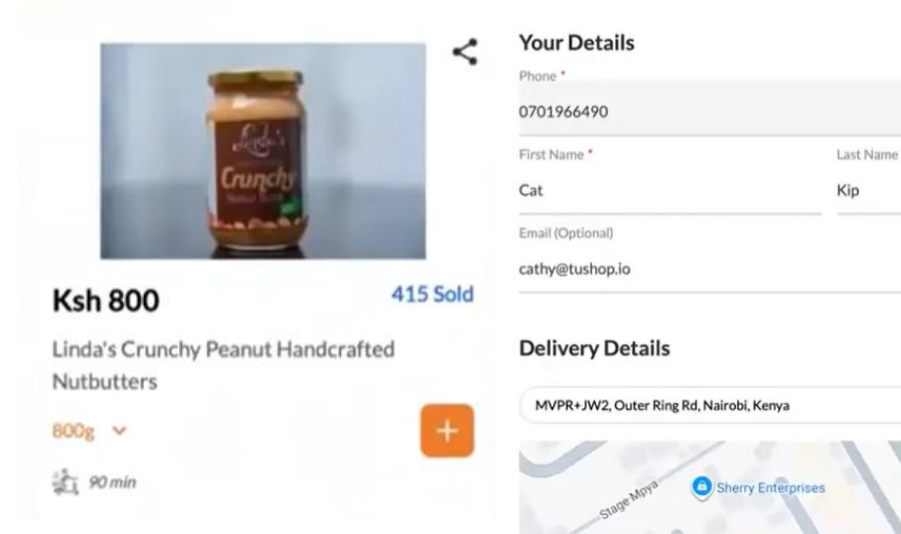
Finance will increasingly follow operations – the next generation of credit, insurance, and enterprise services will emerge from trusted workflow data rather than being the starting point.

The future belongs to platforms that help businesses sell more, run better, and ultimately become the operating systems through which business gets done.



A South African Analogy

Kenya – workflows to fintech



RUNNING THIS CREDIT PILOT

South Africa – fintech to workflows



**Yoco
runs your
business,
not just your
payments.**

Sell anywhere, run staff and stock from one screen. The all-in-one system for independent South African businesses.