Topic 3: Digital/blended service delivery – is it delivering more for less?



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TOPIC 3: BUSINESS MODEL INNOVATIONS

Digital/blended service delivery Is it delivering more for less?





"In a world where scale, inclusivity, and sustained impact matter more than ever, can digital and blended service delivery models truly deliver *more for less*—not just in cost savings, but in community reach, local ownership, and long-term transformation for MSMEs?"



You will hear from:

ATL (Nduati) - the potential of LMS for BDS Providers AMI (Naomi) - the trade offs between scaling and impact L-IFT (Anne-Marie) - presents their approach to local coaching







ATL- The potential of LMS for BDS Providers

"In a world of shrinking donor budgets, how can we equip local **BDS** providers with the digital platforms and ready-made courses they need to deliver affordable, high-quality BDS support at scale?"



The potential of a **shared platform** for **BDS** Providers

ATL catalyzes the power of enterprise through tech-enabled BDS

We accelerate the scale of BDS

by

Certifying Local BDS Providers and Licensing them to

Use our

SHARED Platform and Courses













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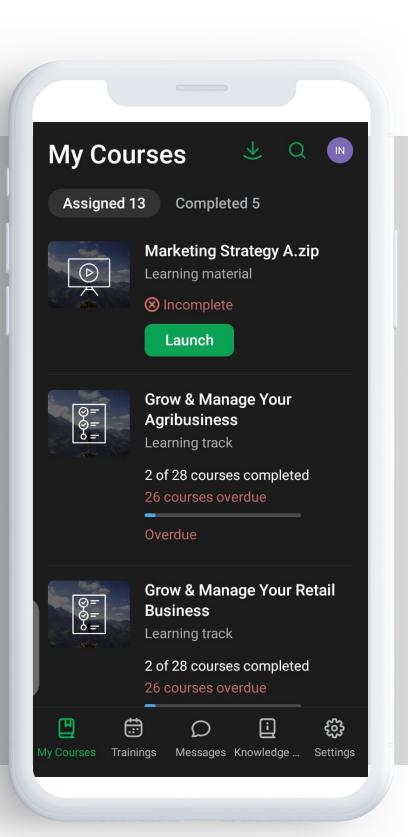


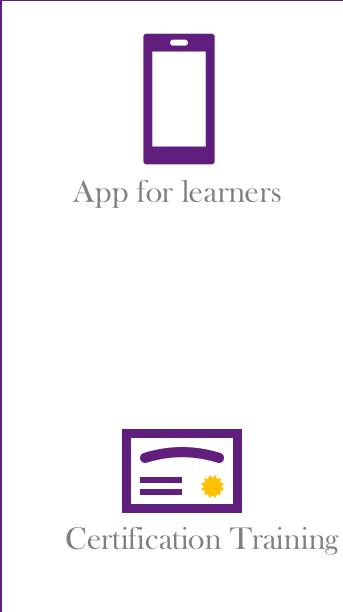












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The Solution



Dashboard

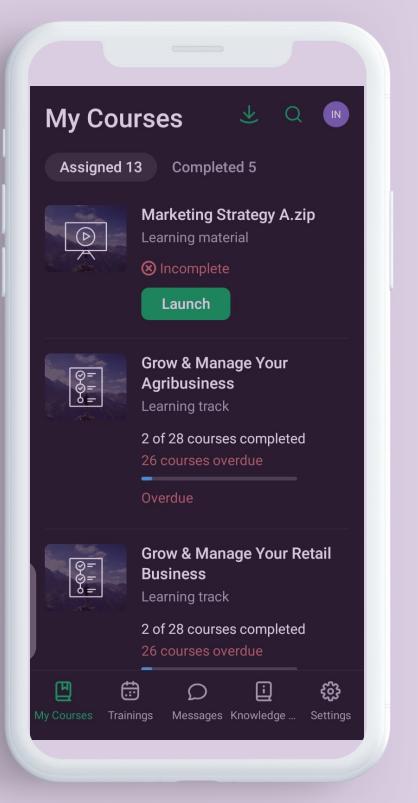


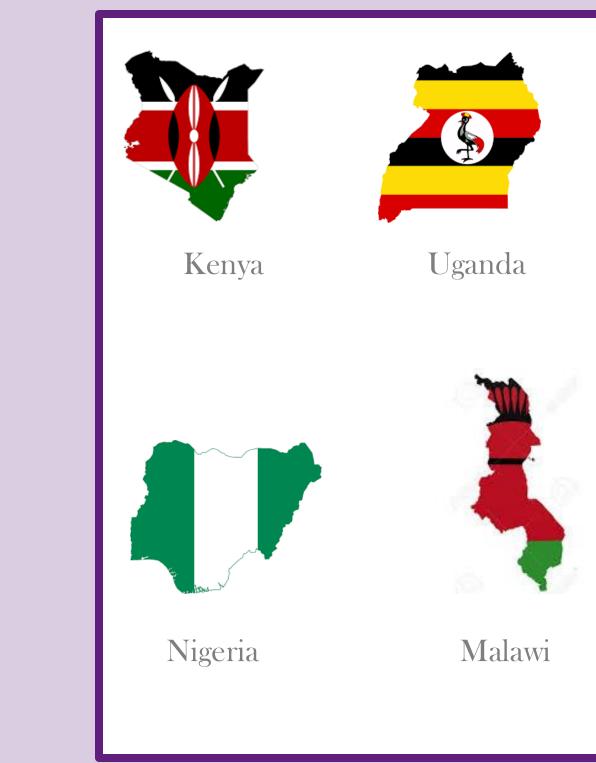
Digital Courses



Toolkits







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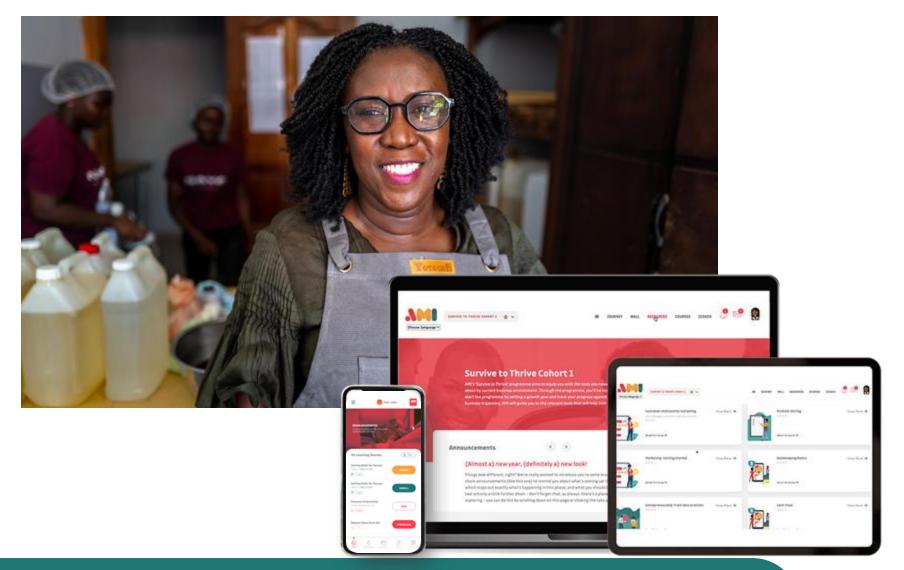
Continental Footprint





African Management Institute

Enabling Africa's ambitious businesses to thrive, create jobs and improve livelihoods



The core innovation: AMI GROW- An evidenced-based, tech-enabled method of business development support to SMEs, which drives growth and creates jobs – and has an inbuilt mechanism for scale.





Innovation at the last mile

Entrepreneurs are key to Africa's future — we must deliver inclusive innovation at the last mile so none are left behind no matter how rural or under-resourced they are.

Inclusive business development support means embracing an omnichannel approach, and connecting rural MSMEs to support operating in their area and in their language.



Kataza





223 trained youth <u>Growth Guides have</u> supported 9,000+ MSMEs with diagnostics and tools in 15 districts in Rwanda.

Channel Innovation





4 visual financial literacy courses developed for Telegram in 5 Ethiopian languages, to be distributed to micro entrepreneurs with low data access.





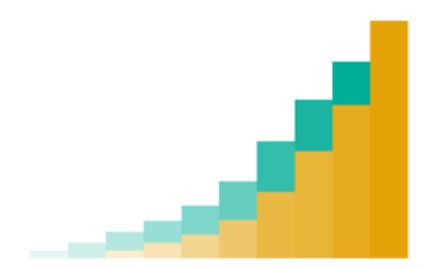


Targeting 10,000 MSMEs in agriculture and agri-adjacent sectors <u>support is</u> delivered via financial institutions, the AMI Learn App and inperson bootcamps.



What trade-offs have you encountered delivering innovation at the last mile (e.g., scale vs. depth, tech vs. human touch), and how have you navigated them?







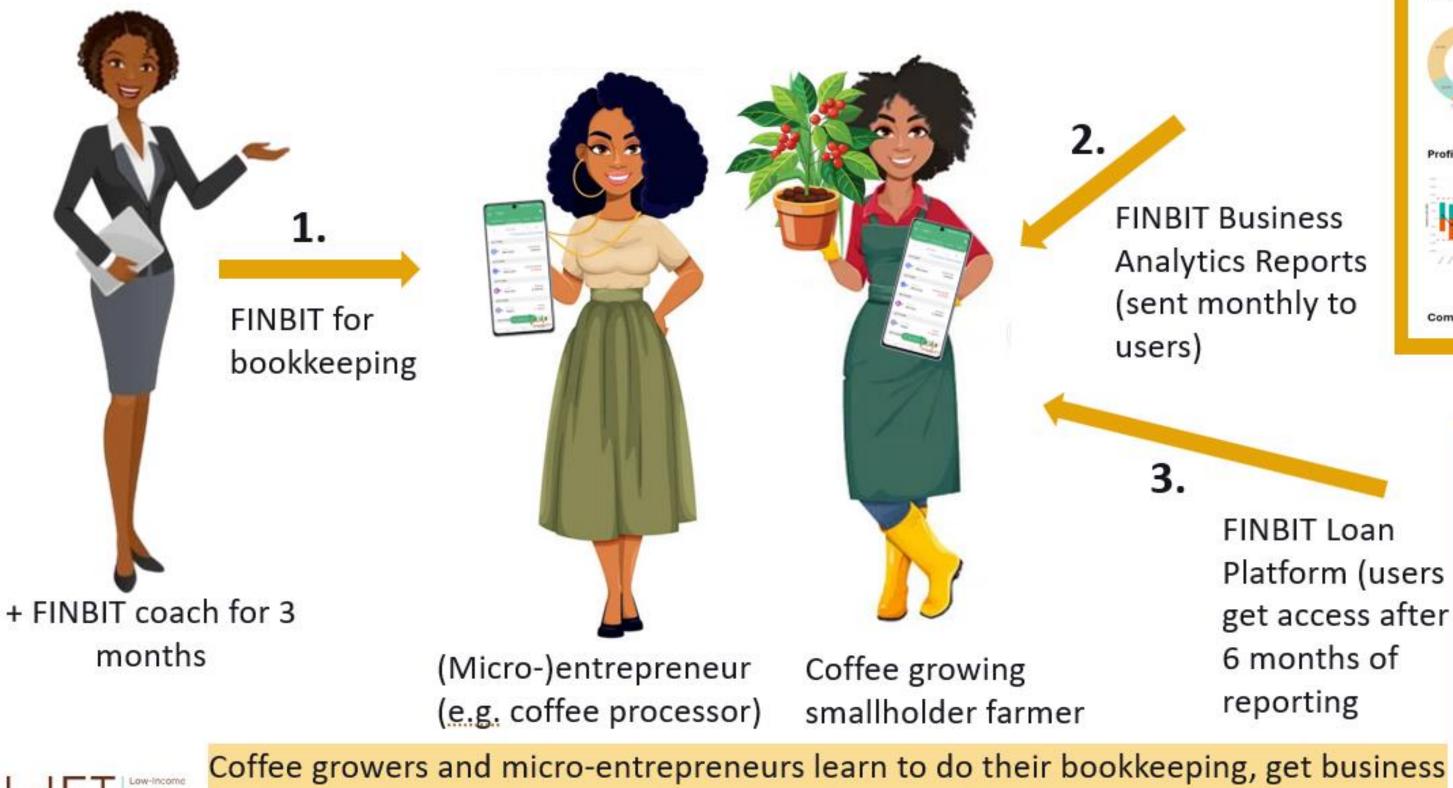
Low-Income Financial Transformation

High-Tech High-Touch our story developing blended learning

AMEA Annual Learning Event, 25th June 2025

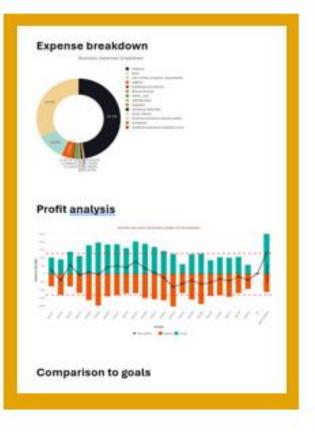


FINBIT offers businesses and farmers bookkeeping technology that grows their profit and enables them to access finance



L-IFT Transformation analytics and access loans easily and timely -> significant economic results

FINBIT Business Analytics Reports (sent monthly to users)





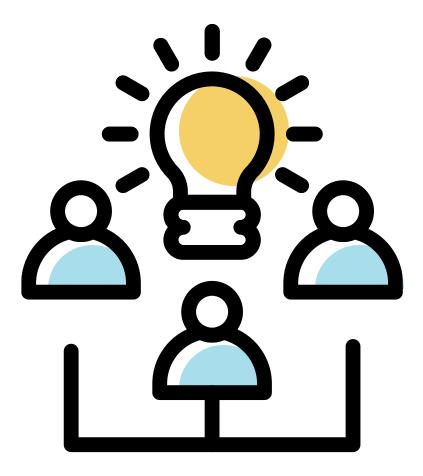
FINBIT Loan Platform (users get access after 6 months of reporting



Effective training is gradual

- Incremental
- Step-by-step
- Continuous

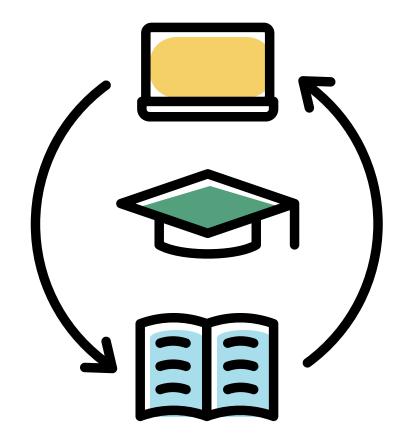




Blended learning to enable available people with time to contribute to their communities

- Not just about cost effectiveness
- Also to move away from 'top performing trainers'
- Digital component to ensure real messages and content comes across
- Local facilitators to engage the community, make it fun, enable all to complete the course





Burning Question

How to incorporate AI without losing the jobs that people need to improve their lives?



