

EPREUVE D'ANGLAIS

A. READING COMPREHENSION

Alaba International Market, the largest electronics market in Nigeria, is an age-old brick-and-mortar operation, home to more than 10,000 merchants with a \$4 billion turnover yearly. These markets exist all over Africa — traders transact in huge volumes, selling everything from cattle to fabrics and electronics. These non-digital, micro, small and medium enterprises (MSMEs) make up 90% of businesses on the continent. And they're serving non-digital customers: Currently, less than half of the population in Africa uses the internet and only 24% shops online. "In Africa, our biggest competitor is cash. Around 95% of all transactions in Africa are in cash," said Raghav Prasad, Mastercard's division president in charge of sub-Saharan Africa.

There have been efforts to increase digitization all over Africa, both by private corporations and governments. For example, Microsoft recently announced a partnership with the government of Nigeria to accelerate the country's digital economy by developing high-speed internet infrastructure and upskilling 5 million workers over the next three years. However, to ensure that the bulk of Africa's businesses are not left behind, startups, corporations, and policymakers driving digital transformation on the continent must create and encourage digital solutions for Africa's large offline markets. In tandem with digital literacy and infrastructure projects, layering digital products on familiar offline activities can create more efficiency and scale in MSME operations.

For example, small business owners in parts of Nigeria often use local cooperative and thrift savings associations in which agents collect and manually record daily contributions from their customers. Nigerian startups have begun to digitize this informal savings system by simultaneously recording these transactions on mobile phones, thereby creating an opportunity for more formal banking arrangements without disrupting the process for thrift collectors or their customers. Customers can receive text messages documenting their transactions, and business owners can use these records to access scarce credit from third-party financiers and banks to scale their business. By collecting and aggregating data on many offline business activities, these efforts are also creating an opportunity for better data-driven innovations both in policymaking and technology.

Inventory management is another area of opportunity for digitizing MSMEs in Africa. The inability to keep up with sales and demand can be devastating for any business, and many of these MSMEs manually track their inventory, using intuition and written records to keep tabs on profits, needs and sales. Simple, mobile phone-based systems to organize inventory means merchants can input transactions as they happen, view available stock at a tap, and easily assess sales frequency. Digital fulfillment is another transformative opportunity for MSMEs on the continent. Customers in remote areas who have to visit cities to buy certain goods can pool efforts to enjoy economies of scale and better manage the logistics of last mile-delivery. We've seen this in China, where consumers in smaller cities pioneered the Community Group Buying (CGB) concept during the Covid-19 pandemic. Grocery shoppers, for example, organized to collectively bargain on and bulk purchase items that were then delivered to and

distributed by the community. Giant tech companies are investing in CGB which has been described as consistent with the government's goal of connecting rural areas to the digital economy in China, and can serve a similar purpose in Africa.

Legacy companies (like banks and fast-moving consumer goods companies) with their vast resources, data and physical reach, and startups with their nimble approach to product development are uniquely positioned to digitize these offline opportunities. Through on-the-ground research, they've done the hard work of identifying pain points, facilitating the necessary solutions, and educating customers on the advantages of these digital efforts. Policy makers must support these solutions through constant engagement with stakeholders at all levels, particularly consumers, to achieve a thorough understanding of the problems being tackled without stifling innovation.

Studying the behavior patterns of non-internet consumers and the MSMEs that serve them will make it possible to bridge the gaps that keep this demographic offline — and accelerate the digital transformation of Africa's mass market.

(From an article in *Harvard Business Review*)

**A1. Choose the response which best reflects the meaning of the text.
Just circle the right letter.**

Q1. "Brick-and-mortar Store Sale" means:

- A. Street-side business that offers items and services to its customers face-to-face in an office or store that the business owns or rents.**
- B. Street-side companies, which offer services or products to its customers when they cannot afford them.
- C. Street-side companies that provide online labors and services to its customers when they hanker after or eat one's heart out over.
- D. Street-side businesses that offer items and services to its customers face-to-face in a store that the businesses may rent or then, probably own.
- E. Any of these responses

Q2. "In Africa, our biggest competitor is cash" in the text means:

- A. African people are not enough money to afford.
- B. African people used to use cash.
- C. African people used to using cash.**
- D. African Banks do not lend enough.
- E. Any of these responses.

Q3. Digitalize MSMEs operations will allow them:

- A. High-speed internet infrastructure.
- B. More offline markets.
- C. Inventory management.
- D. More efficiency.**
- E. Bank supports.

Q4. The author thinks that:

- A. **Digitizing Africa's small and midsize businesses is a must to ensure businesslike management and economy of scale.**
- B. Digitizing Africa's small and midsize businesses is necessary to warrant inventory management and economic downturn.
- C. Digitizing Africa's small and midsize businesses is expendable to create value and more efficiency.
- D. Digitizing Africa's small and midsize businesses is mandatory to maximize values for shareholders.
- E. Any of these responses.

A2. Decide whether these statements are true or false.

- Q5. Partnership between Microsoft and Federal Government of Nigeria will provide 5 million jobs. A. True **B. False**
- Q6. Inventory management refers to the process of ordering, storing, using, and selling a company's inventory. **A. True** B. False
- Q7. Only 24% of African population profit by Internet. A. True **B. False**
- Q8. A nimble skilling up-to-date of African workers must follow the businesses digitalization for a total fulfillment. **A. True** B. False
- Q9. Digitalization will permit better data analyses. **A. True** B. False

A3. Decide which of A, B, C or D is the most accurate definition of the word or phrases selected from the text. Circle the right answer.

- Q10. In tandem with
 A. Close to the side of. B. Alongside each other. **C. in responsiveness with.** D. in hindrance with.
- Q11. Last mile-delivery
 A. **Last step of distribution operation.** B. Last step of a distribution toward a hub. C. Last kilometer travelled in logistics' operations D. Any of these responses
- Q12. On-the-ground research
 A. **On touch with the actors.** B. where practical research are undone. C. with scientific means. D. Any of these responses.
- Q13. Economy of scale
 A. **Costs' collapse due to output's increase** B. a downturn of the economic state C. growing a great amount of work D. cost-effective manner
- Q14. To bargain on and bulk purchase items
 A. **Exchange large quantities of products.** B. Exchange small quantities of products
 C. Exchange up-to-demand products D. Any of these responses

B. GRAMMAR

Complete these sentences with the right verb tenses. Circle the right answer(s) according to you.

- Q15. The weather around here _____ terrible in the last few weeks.
 A. Had been B. Have been **C. has been** D. was
- Q16. Ted's flight from Amsterdam took more than 11 hours. He _____ be

exhausted after such a long flight.

- A. Had better **B. must** C. can D. would

Q17. The book is optional. My professor said we could read it if we needed extra credit. But we _____ read it if we don't want to.

- A. Cannot **B. don't have to** C. mustn't D. might not

Q18. The television isn't working. It (must be, must have been, must) damaged during the move.

- A. Must be **B. must have been** C. will have been D. was

Q19. We _____ home from our holidays and getting ready to settle in.

- A. Just came B. had just come **C. have just come** D. just come

Q20. Jenny's engagement ring is enormous! It _____ a fortune.

- A. **Must have cost** B. must cost C. must be costing