

Nurturing the business ecosystem for micro entrepreneurs

In Latin America, there are 700,000 small retailers who operate very small stores or kiosks, selling our products across a wide range of other goods. Of these retailers, close to 50% live in poverty and 80% are run by women who are heads of households. They face huge challenges, not least access to finance and the ability to secure all the necessary permits to operate. That is why we are joining forces with the Inter-American Development Bank's Multilateral Investment Fund (MIF) to roll out the *Clasme al Progreso* programme to improve the livelihoods of 40,000 'retailers' in six countries.

"In Latin America, there are small-scale shopkeepers – 'retailers' – across the 80% of our sales volume. Our development takes a holistic approach to helping. It includes financial literacy and business skills training, access to professional credit and financial services, support in registering and other requirements, but also an important offering – with training on the importance of registering identification when selling alcohol and not to sell alcohol to those under the legal drinking age, helping the retailers to obtain a critical sales licence, plus it enables them to use their central position in their communities to become catalysts for development. It is a mixed package of help and support that will help to improve the welfare and development of communities."

Ravi Lippert
President, SASBIM Latin America

"As a multilateral bank, the MIF plays a leading role in helping private sector projects that contribute to sustainable growth and social inclusion. Through the MIF, the SAS is joining forces with SASBIM to improve the economic and social impact of the small-scale retail sector. This initiative aims to improve the standard of living of thousands of people in low income communities across six countries in Latin America."

Luis Alberto Moreno
President, Inter-American
Development Bank



Our approach to taxation

Our 2014 report published our first report on the rate of tax in economic development. Our approach to the 2013 offering is a new level of disclosure and offering information on our tax principles. Our second report is published alongside this report.

The total taxes borne and collected by SASBIM yb, and its subsidiaries and our share of taxes paid by our LSI joint venture during the year amounted to US\$10.7m (which equals US\$1,070 million). These include payroll, corporate and commercial

taxes, and taxes borne by employees. Of this total, 80% was paid in developing countries. The corporate tax charge for the year was US\$1,070 million (2013: US\$1,070 million), giving us an effective tax rate of 26.0% (2013: 27.0%).

- **Income tax:** The company's income tax is assessed and paid by the joint venture of SASBIM and our affiliate, subject to local regulations.
- **Income tax:** The company's income tax is assessed and paid by the joint venture of SASBIM and our affiliate, subject to local regulations.

The big question

Small business owners face similar challenges, regardless of the business they run or where it is located. How can we scale up our enterprise development partners to help these entrepreneurs grow their businesses and contribute to a thriving world where incomes and quality of life are growing?

 Join the conversation at www.sasbim.com/blog/questions

Direct economic value generated

Revenue plus interest and dividend receipts, royalty income and proceeds of sales of stocks

US\$
24,254 m

Economic value distributed

Operating costs
Cost of materials, services and facilities

US\$
9,052 m

Employee remuneration
Cost of employee salaries and benefits

US\$
2,337 m

Payments to providers of capital
All financial payments made to the providers of the company's capital

US\$
2,942 m

Payments to tax authorities
Tax paid, including withholding taxes and social taxes

US\$
7,203 m

Community investment
Voluntary contributions and investment of funds in the broader economy

US\$
32 m

Economic value retained

Value retained for corporate and operational purposes, including funding future capital expenditures and acquisitions

US\$
2,666 m

- The value is calculated based on data reported in the SASBIM 2014 Annual Report and related documents, including the 2014 Financial Review (2014/15).
- Includes depreciation charges, and the corporate taxes and social security contributions.
- Includes both voluntary and mandatory community investment.
- Includes both voluntary and mandatory contributions to the community, and management costs of 10% equity.

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K Morrison



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Diversifying Retail and Distribution in Thailand Endo Gen, 2013-03-01 The entry of transnational retailers into emerging markets inevitably disrupts the existing retail and distribution structures Thailand experienced such disruption to its traditional retailing system beginning in 1990 and continuing through the following two decades to the extent that many observers have called it a revolution But the term revolution is a misnomer according to this study The new retail and distribution formats rather than replacing traditional markets have continued to exist alongside them In addition Thailand's retail and distribution industries are heading toward diversification rather than uniformity the latter phenomenon being generally associated with the advance of multinational corporations Endo analyzes Thailand's retail structure in the light of its entire distribution system examining how changes have affected not only horizontal competitive relationships between modern and traditional retailers but also vertical relationships with manufacturers and wholesalers Rather than focusing narrowly on the urban middle class consumer market he considers the markets income differentials the mosaic structure which is an indispensable framework for discussing the retail and consumption practices of an emerging economy The book presents a thoroughgoing and positive analysis well grounded in Thailand's historical context Studies on the advance of transnational retailers into emerging markets have recently flourished most of which aim to clarify the internationalization of retail from a commercial science perspective by concentrating on the transnational retailers activities In this book greater attention is given to the particular circumstances of the host countries retail and distribution systems and consumer markets Using a comparative business history approach to a single country this research contributes significantly to our understanding of retail and distribution systems in emerging markets globally Highlights A thoroughgoing and positive analysis of Thailand's current retail and distribution system Presents data using more than 40 tables Views the current situation within its historical context Uses a broad perspective of the consumer market based on income differentials a mosaic structure

Technological Solutions for Modern Logistics and Supply Chain Management Luo, ZongWei, 2013-01-31 Technological Solutions for Modern Logistics and Supply Chain Management highlights theories and technological growth in applied research as well as advances in logistics supply chains and industry experiences Aiming to enhance the expansions made towards an efficient and sustainable economy this book is essential for providing researchers practitioners and academicians with insight into a wide range of topics

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Cross-Cultural Exposure and Connections Arvind K. Birdie, 2020-08-31 This new book explores the recent issue of cross cultural management from both theoretical and research perspectives It considers the impact of

knowledge experience and exposure of cross cultural differences in developing a global viewpoint and citizenship in the corporate workplace The volume throws light on the emerging concepts of building global citizens who are willing to think beyond boundaries of place identity and category and to recognize all human beings as their equals while respecting humanity s inherent diversity The effective use of cross cultural teams can provide a source of experience and innovative thinking to enhance the competitive position of organizations However cultural differences can interfere with the successful completion of goals in today s multicultural global business community To achieve project goals and avoid cultural misunderstandings managers should be culturally sensitive and promote creativity and motivation through flexible leadership The chapter authors in this volume look at these challenges by reviewing and conducting empirical studies roundtables and focus discussions The volume tackles a variety of issues including enterprise resource planning ERP talent management differences in individual work performances differences in leadership styles virtual work relationships and much more It looks at the challenges in establishing crosscultural workplaces such as the overcoming significant barriers in multi cultural project communications and motivating project team members

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