

LEADING
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SME Persona Framework for Managers

Segmenting and Supporting SMEs for Targeted
Programme Design

Purpose

This framework helps ESD managers assess the profile of SMEs in their portfolio and design interventions that are responsive to where those businesses are located and what support they need to succeed.

SME Personas Overview

SMEs operate in different geographic and economic contexts. This framework identifies four key personas:

Urban SMEs: Formalised, digitally literate, scale-focused

Township SMEs: Resilient, informal/formal hybrids, community-anchored

Peri-Urban SMEs: Transitional, under-supported, high potential

Rural SMEs: Necessity-driven, localised, high developmental need

Segmentation Checklist

Use these criteria to assess SME profiles:

- ☐ Geographic location: urban, township, peri-urban, rural
- ☐ Business formality and compliance status
- ☐ Exposure to procurement and financing
- ☐ Use of digital tools
- ☐ Revenue stage and support history

Programme Design Considerations

Designing support for each persona:

Urban SMEs: Support for scaling, digital tools, investor readiness

Township SMEs: Entry-level procurement training, mentorship, onboarding

Peri-Urban SMEs: Business model refinement, visibility to buyers

Rural SMEs: Hands-on incubation, local mentorship, grant support

Strategy Reflection

Use the framework to reflect on your current SME mix:

- Are your programmes aligned to the actual readiness and needs of your SMEs?
- Are you setting realistic outcomes based on starting points?
- Are you creating equitable opportunity pipelines across all geographies?

SME Persona Framework for ESD Managers

Purpose

This framework helps ESD managers assess the profile of SMEs in their portfolio and design interventions that are responsive to where those businesses are located and what support they need to succeed.

SME Personas at a Glance

Persona	Defining Traits	Common Gaps	Best-Suited Interventions
Urban SME	Formalised, digitally literate, accelerated access, growth capital	Market access, growth capital	Accelerators, B2B match-making, scaling support
Township SME	Resilient, community-based, limited exposure, limited networks	Compliance, exposure	Foundational training, onboarding, mentorship
Peri-Urban SME	Emerging, transitional, under-supported	Systems, visibility	Incubation, peer groups, coaching
Rural SME	Hyper-local, necessity-driven	Business literacy, access	Hands-on incubation, mentorship

Segmentation Checklist

- ☐ Is the business located in a metro, township, peri-urban, or rural setting?
- ☐ Is the SME registered, tax compliant, and operating with formal systems?
- ☐ Has the business ever engaged in corporate procurement or formal financing?
- ☐ Does the business use digital tools (POS, CRM, accounting software)?
- ☐ Is the business pre-revenue, early-stage (R0-R1m), growth-stage (R1m-R5m), or scaling (>R5m)?
- ☐ Has the SME participated in any development or incubation programmes?

Programme Design Considerations

When designing interventions for each segment, ask: What is the SME's current distance from procurement readiness?

What combination of capacity building, market access, and funding is appropriate? Should support be delivered

in-person, hybrid, or digital? What is a realistic success indicator for this persona over 6-12 months?

SME Persona Workbook for Programme Planning

Workbook Overview

Use this workbook to assess and plan Enterprise and Supplier Development (ESD) interventions that are tailored to SME profiles across urban, township, peri-urban, and rural areas. Complete each section to clarify SME characteristics, gaps, and appropriate support strategies.

1. SME Segmentation

Segment your current SME portfolio by answering the questions below.

- What proportion of SMEs in your portfolio are located in urban, township, peri-urban, and rural areas?

- What trends are you noticing in terms of SME formality and digital capability?

- Which SMEs have previously accessed procurement or funding opportunities?

- What common gaps or strengths have you observed within each segment?

2. Programme Planning Matrix

Use this matrix to map interventions suited to each SME persona. Fill in your planned or existing interventions.

Persona	Key Gaps Identified	Proposed Interventions	Expected Outcomes

SME Persona Workbook for Programme Planning

3. Custom Strategy Notes

Use this space to sketch out additional strategy ideas, partner roles, or programme structures tailored to your SME mix.
