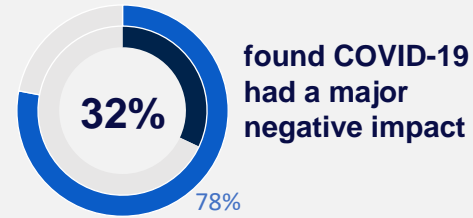
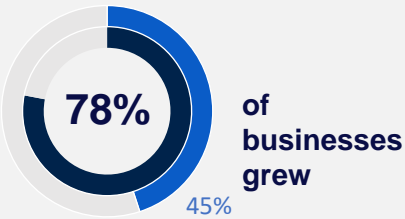
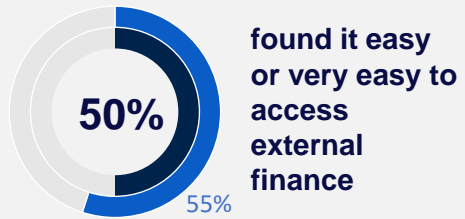
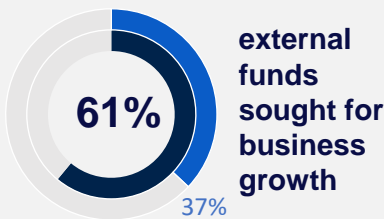
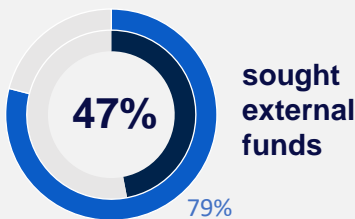


Performance in 2022

■ 2022 ■ 2021



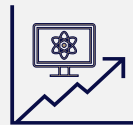
Access to finance



Technology adoption

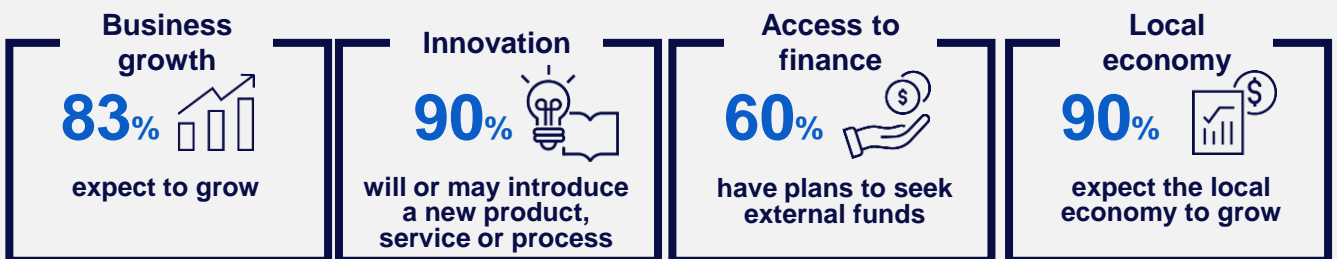


75% earned more than 10 per cent of revenue from online sales



51% found investments in technology improved profitability

Outlook in 2023



Recommendations for businesses

