The GSMA Mobile for Humanitarian Innovation Fund ("the Fund") aims to promote innovation in the use of mobile technology to address humanitarian challenges. This funding round will test new technical solutions, catalyse ideas to improve or transform institutional systems, and enable solutions to empower, assist or protect individuals and communities affected by complex emergencies and forced displacement.

All grant funded projects are expected to provide examples of best practice and lessons learnt on how mobile technology can address 5 key themes within humanitarian contexts:

1. Mobile Enabled Utilities
2. Gender & Inclusivity
3. Mobile Financial Services
4. Digital Identity
5. Food Security, Adaptation and Resilience to Climate Change

The Fund is especially interested in projects - implemented through collaborative partnerships - that can demonstrate long-term sustainability (i.e. commercial, technical, social, economic, environmental) beyond the lifespan of the grant.

The Fund is supported by the UK Department for International Development (DFID), the GSMA, and its members.

To be eligible, applicants must make use of mobile technology to support solutions in the context of 'complex emergencies' or 'forced displacement'.

**Complex Emergencies**

For the purposes of the Fund, a complex emergency is defined as a major humanitarian crisis of a multi-causal nature, which requires a multi-faceted, cross-sectoral, international response that goes beyond the mandate or capacity of any single agency.

Complex emergencies are typically characterized by:

- extensive threat to lives and livelihoods;
- population displacement;
- widespread damage to societies and economies;
- the need for large-scale, multi-faceted humanitarian assistance;

**Forced Displacement**

Displacement refers to the forced removal of a person from his/her home or country, often due to armed conflict or natural disaster.

The Fund is particularly interested in solutions that address challenges specific to protracted displacement.

Applicants must:

- Be able to provide formal evidence of a partnership (e.g. contract/MoU) with one or more eligible organisation(s) where the collaborating partners will be involved in implementing the grant project.
- Clearly demonstrate how the proposed project meets one of the Fund's five focus areas (see section 3).
- Have a minimum viable product / solution (grant funding cannot be spent on Research and Development at ideation stage).
- Have the necessary rights / permissions required to operate in the selected implementation area as relevant (i.e. refugee settlements).
- Commit to providing the required match funding for the selected grant type [see section 8].
- Be in satisfactory financial health, have adequate financial systems and human resource capacity to implement the grant project. GSMA may require the applicant to undergo a pre-selection assurance review. Such review, if required will be conducted by an independent organisation chosen by GSMA.
FOCUS AREAS

MOBILE ENABLED UTILITIES

We are seeking mobile-enabled solutions which aim to improve access to, or efficiency in the delivery of water and sanitation (WASH) and energy services for crisis-affected populations.

Examples:
• Digital solutions or models which expand the reach of WASH or energy services in refugee camp contexts.
• WASH solutions, which meet the specific needs of rural/urban refugee populations.

GENDER & INCLUSIVITY

We are seeking mobile enabled solutions which focus on reducing the gender gap in access to digital humanitarian services and enhance equality and accessibility of assistance for vulnerable segments of the population.

Examples:
• Models which (using mobile) address the barriers women face to accessing humanitarian services and/or digital humanitarian services.
• Digital delivery of services which specifically address the needs of vulnerable populations.

MOBILE FINANCIAL SERVICES

We are seeking mobile enabled solutions and partnerships that increase displaced populations access to financial services, or which enhance the links between humanitarian cash transfers and longer-term financial inclusion for beneficiaries.

Examples:
• Financial and remittance services tailored to the needs of refugees.
• Micro-credit systems which build financial resilience to crises.

DIGITAL IDENTITY

We are seeking mobile enabled digital identity solutions which improve beneficiary registration and subsequent aid delivery, or provide secure digital identity profiles that can benefit refugees and FDPs.

Examples:
• Services which focus on unlocking secure identity solutions for refugees / IDPs.
• Accelerated service delivery, or enhanced access to digital services, through the presence of a digital ID.

Eligible organisations and lead applicants:
• Eligible organisations must be legally registered and have the right to operate in country(ies) of operation. Lead applicants are responsible for: starting an application, adding and removing collaborators to the application, assigning questions to collaborators, answering questions relevant to you, reviewing content entered by collaborators, submitting the application before the deadline, signing the contract with GSMA Foundation if a grant is awarded.
• In order to be eligible for a M4H Fund grant, the primary applicant (i.e. the organization that will sign the Grant Agreement with the GSMA) must be a mobile network operators (MNO), non-governmental organization (NGO), humanitarian agency or a private company.
• The following organisations cannot serve as lead applicants but are encouraged to join eligible partnerships as an implementing partner:
  - United Nations agencies
  - Academic institutions
  - Government bodies

GSMA operates a risk based due diligence process and in accordance with that, applicants may be requested to provide additional due diligence materials which may include (but is not limited to) background information for key individuals, operating history and references.

• Communicate regularly with GSMA and Fund Manager staff during the grant period and submit regular project (monthly) and financial (quarterly) reports. (Reporting will be required on an irregular basis up to 2 years following the grant).
• Be able to fully abide by the contracting terms outlined by GSMA in document here.
• Have a track record of delivering relevant projects, and demonstrate their commit to adhering to the Principles for Digital Development and the Humanitarian Principles in the outline of their proposal.

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• Be able to fully abide by the contracting terms outlined by GSMA in document here.
• Have a track record of delivering relevant projects, and demonstrate their commit to adhering to the Principles for Digital Development and the Humanitarian Principles in the outline of their proposal.

Thematic area

Encouraged

• Projects where commercial sustainability is likely beyond the grant funding and / or where the private sector will crowd in.
• Applications led by mobile network operators (MNOs), or with an MNO partner.
• Applications including multi-sectoral partners.
• “Local innovations” – Innovation coming from local organisations.
• Projects headed by diverse leadership teams, including female innovators and team leaders.
## Thematic area

**FOOD SECURITY, ADAPTATION & RESILIENCE TO CLIMATE CHANGE***

We are seeking mobile enabled solutions which address vulnerabilities to food insecurity & climatic change over time, and enhance long term livelihood adaptation strategies.

Examples:
- Mobile enabled micro-insurance products which build individuals resilience to extreme food insecurity.
- Innovative solutions for enhanced agri-production within refugee settlements.

* Early Warning Systems which protect against individual natural disaster events; flood hurricanes, tsunamis, will not be included under climate change.

## Dates & Processes

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<thead>
<tr>
<th>Stage</th>
<th>Description</th>
<th>Dates</th>
<th>Notes</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Concept note</td>
<td>16 July - 10 August 2018</td>
<td>Complete a short online application outlining how you meet the funding criteria, and the concept for the grant project.</td>
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<td>2</td>
<td>Proposal</td>
<td>September – November 2018</td>
<td>Applicants will be informed of the success of their concept note in early September. Selected applicants will be invited to develop a formal proposal in September 2018. The proposal will set out the project’s business case (justifying reasons for the funding amount requested). Applicants will be required to participate in a due diligence process, including interviews via video conference and/or an in-person visit. NOTE: A successful concept note does not necessarily mean the project will be funded.</td>
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<td>3</td>
<td>Fund Panel</td>
<td>Late January 2019</td>
<td>An independent panel of experts (‘Fund Panel’) will appraise proposals based on submitted material as well as recommendations from the GSMA and Fund Manager. The applicant may be required to undergo a pre-selection assurance review, the results of which will be considered by the Fund Panel during selections. The Fund Panel is expected to select 6 to 12 applicants to the portfolio. The final decision from the Fund Panel will be communicated to all shortlisted applicants in early February 2019.</td>
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<td>4</td>
<td>Contracting</td>
<td>February - May 2019</td>
<td>If successfully awarded a grant by the panel, applicants will be invited to contracting stage to determine the terms of the grant. The GSMA will work with applicants to build a schedule of incremental fund payments. These payments are dependent on the grantee delivering proof that the mutually agreed milestones have been achieved.</td>
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## Geography

The Fund is open to eligible global or national organisations and companies whose projects are implemented in the following regions:
- Sub-Saharan Africa
- Asia and the Pacific
- Middle East and North Africa
- Latin America

Please note, as a U.S 501(C)(3) organisation, GSMA is obliged to comply with the sanctions laws and regulations of the United States and other sanctions regimes as may be applicable. This may restrict the GSMA from distributing grant funding to certain entities or regions. Any such restrictions will be made clear through the application portal.
The Fund requires a matching contribution in order to demonstrate buy-in and commitment from all applicants. Acceptance of match funding is subject to approval by the Fund:

- All applicants must provide a matching contribution of between 30% and 50% of the amount requested.
- Up to £150,000 requested – 30% matching contribution.
- £150,000 – £200,000 requested – 40% matching contribution.
- Above £200,000 requested – 50% matching contribution.

For example: if applicant is requesting £150,000 from the Fund, a contribution of at least £45,000 from other sources is required. If applicant is requesting £300,000, a contribution of at least £150,000 from other sources is required.

- For successful applicants, evidence of matching contributions (e.g. MoU, letter of confirmation, proof of funds etc.) must be provided during the formal proposal stage.
- Matching contributions can be ‘in cash’ and/or ‘in kind’. Please note that in-kind contribution should not exceed 50% of the match funding.

### Matching Contributions

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<thead>
<tr>
<th>Type</th>
<th>Description</th>
<th>Evidence accepted</th>
<th>Example (sources)</th>
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<tbody>
<tr>
<td>In cash</td>
<td>Direct financial contributions to the project from the applicant and/or third parties such as donors (individuals, foundations, governments), venture capital firm, impact investor, mobile operator etc.</td>
<td>Signed MoU or contract, a bank statement and letter confirming the total amount disbursed or to be disbursed by the other party(ies). Evidence submitted to the Fund of matching commitments must include all conditions, timescales and any other considerations.</td>
<td>May include funding from:</td>
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<td>• Cash reserves/revenue investment funding (equity finance)</td>
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<td>• Impact investment</td>
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<td>• Crowdfunding</td>
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<td>• Grants (from governments or foundations)</td>
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<td>In kind</td>
<td>Applicants must be able to quantify and demonstrate what results any matching given in kind will achieve for the proposed project.</td>
<td>In cases where in kind matching is offered, the Fund will discuss with the applicant how best to agree the match funding commitment and valuation. For example: a contractual agreement of support from a local incubator (providing the equivalent monetary value of the service).</td>
<td>May include:</td>
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<td>• Use of goods, services and facilities (such as software)</td>
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<td>• Provision and access to equipment</td>
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<td>• Technical assistance</td>
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COMMITMENTS FROM SUCCESSFUL APPLICANTS

Through the grant application process, and during the grant projects applicants will be asked to identify, clarify and demonstrate how they adhere to Principles for Digital Development and, where relevant, key humanitarian principles.

Applicants must demonstrate that they have taken necessary steps to ensure that all data privacy and cyber security requirements in relation to their project have been identified and where necessary acted upon.

Applicants must commit to adhere to the GSMA contracting terms and conditions for the Innovation Fund- see here. In addition, all grant projects must measure and regularly report on:

- The number of people (direct and indirect beneficiaries disaggregated by gender) who have improved access to and use of life-enhancing mobile enabled services through the project.
- Report on a series of further project-specific impact indicators / targets which will be mutually agreed and defined by each lead applicant and the GSMA during the contracting process.
- Adhering to the monitoring and evaluation plan submitted in the full proposal, including tracking certain indicators on an irregular basis for up to 2 years after the grant period has ended.
- All impact targets are expected to be disaggregated by gender.

If selected, applicants must be committed to:

- Sharing project data with the GSMA. All data will be treated confidentially, unless otherwise agreed.
- Participating in lesson learning and experience sharing activities for internal and public audiences.
- Travelling to GSMA or other key events where relevant. Part of the grant funding shall be allocated to exclusively cover these expenses.
- Participating in DFID or other donors’ annual review processes.
- Providing demo material to the GSMA (expenses can be covered).

OTHER

A Fund Manager, Coffey International Ltd, plays a managerial, compliance and advisory role, executing decisions on behalf of the Fund.

For any further questions related to the Fund, please see the [www.gsma.com/M4HInnovationFund](http://www.gsma.com/M4HInnovationFund) Email: M4Hfundmanager@gsma.com, FAQs will be published on the GSMA website by 31 July.