The GSMA Ecosystem Accelerator programme focuses on bridging the gap between mobile operators and start-ups, enabling strong partnerships that foster the growth of innovative mobile products and services. These partnerships bring impactful mobile solutions to the people and places that need them most, generating the greatest socio-economic impact. In particular, the programme operates an Innovation Fund which supports start-ups from Africa and Asia-Pacific with direct grant funding, technical assistance, and connections with mobile operators.

Learn more at: www.gsma.com/ecosystemaccelerator
or contact us at: accelerator@gsma.com

Follow GSMA Mobile for Development on Twitter: @GSMAm4d

The Ecosystem Accelerator programme is supported by the UK Department for International Development (DFID), the Australian Government, the GSMA and its members. The views expressed in this document are not necessarily those of DFID or the Australian Government.

“Bringing impactful mobile solutions to the people and places that need them most”
THE GSMA ECOSYSTEM ACCELERATOR INNOVATION FUND

The Ecosystem Accelerator programme is supported by the UK Department for International Development (DFID), the Australian Government, the GSMA and its members. It provides selected start-ups in Africa and Asia Pacific with grant funding, technical assistance, and the opportunity to partner with mobile operators in their markets to help scale their products and services into sustainable businesses.

THE OBJECTIVES OF THE FUND ARE TO

1. Establish partnerships between operators and start-ups in order to increase the reach of innovative mobile services
2. Test business models with the greatest potential for growth
3. Provide lessons and examples for stakeholders within the ecosystem, on the ways in which mobile is driving positive socioeconomic change

This catalogue presents the Fund’s portfolio of start-ups across Africa and Asia Pacific, for its first, second, and third rounds.
### IMPACT TO DATE

<table>
<thead>
<tr>
<th>Metric</th>
<th>Count</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start-ups in 23 countries</td>
<td>34</td>
<td>Have been allocated £6.6m of grant funding by the programme.</td>
</tr>
<tr>
<td>Beneficiaries have been impacted by the portfolio start-ups.</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>In additional funding has been raised by the portfolio start-ups, mostly from commercial investors.</td>
<td>4.2M</td>
<td></td>
</tr>
<tr>
<td>Start-ups now have partnerships with mobile network operators.</td>
<td>18</td>
<td></td>
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<tr>
<td>Of the 17 UN Sustainable Development Goals are addressed collectively by the portfolio.</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>Of income has been unlocked through their services, for low-income populations and local MSMEs.</td>
<td>-</td>
<td>£8M</td>
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</tbody>
</table>
PORTFOLIO START-UPS’ COLLABORATION WITH MOBILE OPERATORS

In Tanzania, Jamii and Vodacom are co-branding and cross-selling Jamii’s microhealth insurance service targeted at low-income populations. Jamii is also using Vodacom’s mobile money solution, M-Pesa, to collect premiums and pay out microinsurance claims to hospitals.

In Cambodia, Smart Axiata has made an equity investment through its corporate venture capital fund, Smart Axiata Digital Innovation Fund, in Joonaak, a start-up providing logistics for micro and small e-commerce businesses.

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In Egypt, the ride-sharing start-up Raye7 is using Orange’s open SMS APIs to send customised messages and notifications to ride sharers when a match is found, with information such as estimated arrival time, pick-up details and changes to their trip.

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ECOSYSTEM ACCELERATOR INNOVATION FUND PORTFOLIO
MEET THE PORTFOLIO START-UPS’ 35 CEOS

eSawa
Asgar Ali

Ruangguru
Adamas Belva
Syah Davara

eFishery
Gibran Huzaifah

Field Buzz
Alexis Rawlinson

Jeonaak
Solja Kong

Kargo
Alex Wicks

Raye7
Samira Nagm

SafeMotos
Barrett Nash

Twiga Foods
Grant Brooke

Ensibuuko
Onyeka Akumah

Farmerly
Onyeka Akumah

Jamil
Lilian Makoi

Noh Tlh
Conor Smith

Sehat Kahani
Dr Sara Saeed
Khurram

Greenovator
Yin Yin Phyu

oDoc
Hoshan Fernando

Pacific Ads Group
Fredrik Omernik

Qlue
Raditya Maulana
Rudi

LipaMobile
Liban Jemba

Lytk
Adam Grunewald

Mastonine
Bernie Askonia

Musanga
Njawa Matumbo

SudFrey
Samba Sow

AgroCenta
Francis Obirikorang

SkyEye
Sam Sali

Biscate
Frederico P Silva

Kytabu
Paul Lavlois-Meurinne

Optimetriks
Paul Lavlois-Meurinne

PrepClass
Chukwuwezam Obanor

Coliba
Genevieve Ehinagbe

Eneza Education
Wambura Kimunyu

GiftedMom
Ailain Worff

Kea Medicals
Vilma Arielle
Ahouansou

Taskmobly
Elza Reseke
**ASIA PACIFIC START-UPS**

**ROUND 1**

**ROUND 2**

**ROUND 3**

**ESEWA**

**The problem**

In Nepal, only 34 per cent of all adults have an account at a financial institution, and this number is even lower for women (31 per cent) and lower income individuals (24 per cent). Financial inclusion is key to reducing poverty and boosting prosperity. Without it, many societies are held back.

**The start-up**

The eSewa mobile payment solution can be accessed either through a mobile app or over the counter through one of 25,000 agents across the country. Users can buy mobile airtime (from Nepal Telecom and Ncell Axiata), pay bills, deposit funds in their bank account or perform cash-in/cash-outs from their eSewa account. The mobile app can also be used to buy bus tickets, pay for school fees or book trips abroad.

**The project**

eSewa received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to improve the usability of its agent mobile app and expand its services and operations in eastern Nepal.

**Mobile operator collaboration**

“Nepal Telecom believes that eSewa is a pioneer and is playing a key role in digitizing mobile recharge and overall utility of the mobile phones in Nepal. For Nepal Telecom, eSewa is the ideal partner that has been fulfilling our needs by deploying efficient and productive sales force, creating new network and opportunities, responding to the market instantly and using the modern digital technology and digital channel to serve our customers in better ways.”

— Dilli Ram Adhikari, MD Office Manager, Nepal Telecom

**Impact to date**

As of October 2018, eSewa serves over 796,000 active customers across Nepal and its Android mobile app has been downloaded over 1.3 million times.

**Founders**

Asgar Ali (CEO)

Biswa Dhakal

**Country**

Nepal

Mobile payment service allowing users to make online payments, pay utility bills, receive money or set up merchant accounts
The problem
With over 50 million students and four million teachers, Indonesia has the fourth largest educational system in the world, but also one of the lowest performing. It has been claimed that over 50 per cent of Indonesia’s teachers are insufficiently qualified.

The start-up
Ruangguru is a freemium learning management system that helps students prepare for exams using content tailored to the national curriculum, and helps teachers to crowdsource educational content and distribute it to students. It improves the learning experiences of students while also improving access to resources for teachers. Access to the service is now also being offered through a joint package with the mobile operator Telkomsel’s youth brand, Loop.

The project
Ruangguru received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to launch an online marketplace where teachers and tutors generate content and students access content for free or request personal assistance for a fee.

Mobile operator collaboration
“Ruangguru has over 10 million registered users and Loop — Telkomsel’s youth brand — sees this as an opportunity to bundle Ruangguru’s product on our platform. Users gain access to 2GB of free data when surfing Ruangguru’s bundled content. Ruangguru has a similar target market to ours (junior high and senior high students) thus we can leverage the start-up’s brand awareness and customer reach.”
— Nastiti Yuniansari, Segmented Community Product Marketing, Loop, Telkomsel

Impact to date
As of October 2018, Ruangguru has reached over 10 million students registered on its platform.

The problem
Aquaculture is expected to provide close to two-thirds of global food fish consumption by 2030, according to the FAO. With an annual aquaculture production of more than five million tonnes, Indonesia is the third largest producer in the world behind China and India. However, inefficiencies and lack of skills and data are forcing Indonesia’s 3.34 million fish and shrimp farmers to cope with very high feeding costs (60 to 90 per cent of total production costs).

The start-up
eFishery offers an IoT-based smart fish feeding machine for commercial aquaculture. The feeder uses sensors to deduce the relative hunger of the fish and then feeds them the optimal amount. The sensor collects and sends data (such as feed volumes, feed consumed and transactional data) to the cloud where the data is aggregated, stored and analysed. The proprietary software also allows fish farmers to manage feeding in real time from their phones and control the system remotely, if necessary.

The project
eFishery received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to extend its value proposition to fish farmers by adding more features to the service and conducting a pilot project on Narrow Band IoT (NB-IoT) with a mobile operator partner.

Mobile operator collaboration
“eFishery Smart Feeder brings a new business model and opportunity for Telkomsel. The solution will have a positive impact on Indonesia’s aquaculture industry and inspire other developers and start-ups to work on IoT solutions to solve Indonesia’s challenges.”
— Amelia Kemalasari, General Manager Business Development, Telkomsel

Impact to date
As of October 2018, eFishery has worked with more than 3,000 fish and shrimp ponds across Indonesia. On average, fish farmers using the eFishery solution have increased profits by over 20 per cent.
FIELD BUZZ

Mobile software to manage last-mile distribution and operations efficiently

The problem
According to a BCG study, in Bangladesh traditional retail outlets, or mudir dokan, are ubiquitous, with over 90 per cent of the middle class buying groceries from them regularly. These networks of shops employ millions of workers, but are often operated in an informal, inefficient and non-transparent manner. This creates many systemic issues with cash collection, deliveries and inventory management, and makes it impossible for these microentrepreneurs to grow their businesses efficiently.

The start-up
Field Buzz’s smartphone- and web-based SaaS ERP/CRM software helps organisations manage dispersed activities and transactions in the ‘last mile’ in emerging markets, such as tracking distribution to small shops, interactions with smallholder farmers, delivery of services to low-income households and rural infrastructure monitoring and maintenance.

The project
Field Buzz received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to develop a more standardised version of their last-mile distribution solution for SMEs with dispersed sales and delivery agents in rural areas of Bangladesh.

Impact to date
As of October 2018, the Field Buzz platform has processed close to 800,000 transactions per month for producers, distributors and other users operating in the last mile.

Country
Bangladesh

Founders
Alexis Rawlinson (CEO)
Habib Ullah Bahar

JOONAAK

Delivery service providing logistics for micro and small e-commerce businesses

The problem
Despite a real opportunity for small entrepreneurs in Cambodia to embrace e-commerce, the country ranked only 119 out of 137 in the 2016 UNCTAD B2C E-commerce Index. Logistics is one of the key barriers to the development of this sector, as lack of skills, equipment, time and capacity make it difficult for small online merchants to get their product to their customers.

The start-up
Joonaak provides last-mile delivery services and warehousing facilities to small businesses wanting to grow their online sales. The service also includes a technology platform for small e-commerce businesses to track their sales and generate reports through a proprietary dashboard.

The project
Joonaak received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to expand its operations and customer base through the design and launch of a mobile version of its web app that offers simple monitoring and tracking for both clients and end consumers.

Mobile operator collaboration
“As Cambodia’s leading mobile operator, our goal of providing our subscribers with more innovative products and lifestyle solutions makes partnering with a ‘last mile’ delivery service provider like Joonaak a natural fit. Joonaak offers an important service to the country’s growing e-commerce sector that is unmatched by any other player.” — Thomas Hundt, CEO of Smart Axiata

Impact to date
As of August 2018, Joonaak has supported over 200 active small merchants on its platform and delivered more than 5,500 packages per month.

Country
Cambodia

Founders
Solyia Kong (CEO)
Leakhena Long

Country
Bangladesh

Founders
Alexis Rawlinson (CEO)
Habib Ullah Bahar

Country
Cambodia
### Kargo
**Online platform allowing businesses or individuals to request a truck for pick-up and delivery services**

**The problem**
Despite more than 4,100 small companies operating in the transportation and storage sector in Myanmar, small logistics companies and independent truck owners are losing money every day from underutilized trucks and an inefficient marketplace. Meanwhile, as scooters and motorbikes are prohibited in Yangon, small businesses and individuals have no reliable, cost-efficient or trackable way to manage logistics and facilitate deliveries.

**The start-up**
Kargo is an online marketplace that connects truck owners with businesses and individuals for efficient and reliable logistics and delivery solutions. Drivers can sign up to the platform and fulfill logistics for small retail and wholesale businesses on an ad hoc basis.

**The project**
Kargo received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to expand its operations locally by automating most of its key processes. This automation phase includes the launch of a mobile app for SME customers to place truck orders.

**Impact to date**
As of October 2018, Kargo has built a network of over 1,200 truck drivers who have completed over 4,660 successful trips through the platform.

---

### Neh Thit
**Low-income jobs platform providing job matching, skills training and employer transparency**

**The problem**
While over 70 per cent of the adult population in Myanmar owns a smartphone, a lack of quality job boards or platforms means the country’s 25 million low-income workers do not have efficient or dependable ways to find a job. Although reliable statistics are lacking, youth unemployment in the country is considered high.

**The start-up**
Neh Thit is a job-matching platform for low-skilled workers in Myanmar. Taking advantage of the high smartphone penetration and popularity of social media in the country, Neh Thit is using a Facebook Messenger chatbot to help match job seekers with suitable employers. The platform also allows users to take online professional skills courses.

**The project**
Neh Thit received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to develop and expand its current platform by improving the system through which customer relationships are managed for both job seekers and employers.

**Impact to date**
As of October 2018, Neh Thit has helped over 100 job seekers to find employment while several thousands of users have taken its online professional skills courses.
SEHAT KAHANI

m-Health services provided by women doctors to marginalised populations through telehealth

The problem
World Bank data shows that only 0.9 per cent of Pakistan’s GDP is spent on healthcare — eight times less than what is recommended by the World Health Organization. Meanwhile, more than 60 per cent of Pakistan’s medical students are women, but due to socio-cultural taboos only 23 per cent of doctors are women, and this number is even lower in rural areas.

The start-up
Sehat Kahani provides affordable healthcare to populations in rural areas and urban slums across Pakistan. The platform connects users to qualified women doctors through virtual and mobile-enabled consultations. Patients can access the service at community health clinics that Sehat Kahani has equipped with tablets and turned into e-health centres. With the Sehat Kahani mobile app, users can also access general preventive and mental health information.

The project
Sehat Kahani received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to deploy the health technology in six clinics that support 120 community health workers. Each of the six clinics acts as a referral point for patients who need further consultation and treatment.

Mobile operator collaboration
“At Jazz, we are always trying to revolutionise our products and provide better services to the people of Pakistan. We’re excited to partner with Sehat Kahani as it gives us a chance to provide our customers with better healthcare through the touch of a button. This partnership is a step towards a better, healthier Pakistan where each person, no matter what background he or she is from, can get access to health education and consultations from doctors, anywhere.”
— Aamer Ejaz, Chief Digital Officer of Jazz

Impact to date
As of October 2018, Sehat Kahani has facilitated over 75,000 patient consultations through 21 e-health centres managed by microentrepreneurs across the country.

GREENOVATOR

Digital marketplace for agricultural inputs and outputs

The problem
Agriculture represents 38 per cent of Myanmar’s GDP; employs 60 per cent of the active population and uses close to 20 per cent of the country’s land. However, Myanmar’s agriculture sector is not as efficient as it could be due to a lack of agricultural information that is limiting crop yields, creating a disconnect between buyers and sellers, and generating additional waste due to poor demand projection for agricultural inputs. This lack of information also keeps smallholder farmers in poverty.

As a comparison, a farmer in Myanmar earns about $180–$250 per day in monsoon season compared to $10.00–$16.50 per day in Thailand and $78.00 per day in the Philippines.

The start-up
Greenovator’s platform provides information for farmers, such as advice for producing better yields, local weather, demand projection and daily prices. The solution also allows traders to identify where to source produce at the right time and provides a way for vendors to project demand for agricultural inputs.

The project
Greenovator received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to develop a marketplace service that provides farmers with information on agricultural inputs and outputs. The service is in turn expected to help reduce costs and increase incomes for farmers in Myanmar.
### Mobile-based teledmedicine services for low-income earners

**Founders**
Heshan Fernando (CEO)
Sohan Dharmarajah
Inshard Naizer
Janaka Wickramasinghe

**Country**
Sri Lanka

**The problem**
According to the World Health Organization, there are fewer than 0.9 physicians per 1,000 people in Sri Lanka on average, making access to doctors and healthcare a serious issue. This ratio hides an even deeper disparity between urban and rural areas.

**The start-up**
oDoc is a service connecting doctors with patients virtually using mobile technology (smartphone app, SMS, voice and video) and mobile data to provide high-quality primary healthcare at an affordable price. Although the solution serves all segments of the population, it was specifically designed for low-income workers.

**The project**
oDoc received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to scale up their service in Sri Lanka to offer low-income earners access to quality and affordable health services. oDoc will use mobile technology to provide health services to low-income earners in factories, construction sites and the transport industry, while also providing convenient and affordable access for all other users.

### Online marketplace and service job-matching platforms

**Founders**
Fredrik Orrenius (CEO)
Nancy Lai
Axel Peyriere
Andrew Runaway

**Country**
Papua New Guinea

**The problem**
85 per cent of the population in Papua New Guinea work in the informal economy. Small businesses are primarily informal operations with marketing channels limited to word of mouth (short reach), directory services (untrusted) and door-to-door (high cost). Security issues also make it difficult to reach new customers.

**The start-up**
Pacific Ads Group offers several online classifieds across the Pacific, mainly for properties and cars. Users of such platforms often report difficulties finding local professionals to help with home projects or maintenance. Pacific Ads Group is launching a new digital service to match local professionals with potential local customers.

**The project**
Pacific Ads Group received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to develop a matching platform for local service providers and potential local customers, and to expand the service to five cities across Papua New Guinea. The platform is expected to allow service providers to better market themselves as trusted businesses, and later to gain access to financial services, such as credit to expand their business and increase their income.
Civic engagement app for users to report or share their neighbourhood conditions with city officials or businesses

**Founders**

Raditya Maulana Rusdi (CEO)
Andre Hutagalung

**Country**

Indonesia

**The problem**

According to the World Bank, over half of Indonesia’s population lives in cities, and by 2025 this will rise to two-thirds. However, resources for city services are often insufficient or misdirected due to a lack of accurate data on the performance of city departments and the needs of residents.

**The start-up**

Qlue’s mobile-enabled platform offers two-way communication for city residents and governments. Residents can request government services and city governments can respond and provide updates on the status of those requests. The data is compiled into actionable reports for city leaders to better manage and allocate resources. The reports are also available to the public and media, improving transparency.

**The project**

Qlue received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to expand its existing civic engagement platform to three new cities across Indonesia, which includes training for government staff and support with citizen engagement. The platform will allow users to actively report or share their neighbourhood conditions with city officials or businesses and receive an efficient response.

Localisation and mapping solution for transportation services

**Founders**

Sam Saili (CEO)
Nome Saili

**Country**

Samoa

**The problem**

Samoa, like most other small Pacific Islands, has challenging logistical infrastructure due to the lack of a national addressing system. This makes it difficult for small businesses to market themselves and to use e-commerce to grow their business.

**The start-up**

SkyEye develops services that harness mobile and geospatial technologies solutions to solve logistical challenges in Pacific Island countries.

**The project**

SkyEye received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to develop a platform for taxis and delivery drivers to receive orders in real time. In the absence of an effective address system, the platform leverages SkyEye’s GIS expertise to locate pick-up and drop-off points. The platform is expected to create opportunities for small businesses and e-commerce players to deliver their goods and to unlock new income for drivers.
Platform using inclusive mobile technologies to connect skilled workers from the informal sector with customers

**The problem**
Data from the International Labour Organization shows that nine in 10 people in Mozambique work in the informal economy, one of the highest ratios in the world. It is estimated that 80 per cent of those under 35 lack stable employment, with many struggling to meet day-to-day living costs.

**The start-up**
Biscate, or ‘odd job’ in Portuguese, is a service co-branded with Vodacom Mozambique that allows informal and often uncertified skilled workers throughout the country to register and advertise their services with any basic mobile phone using USSD technology. Biscate offers potential customers access to a register of workers sorted by trade, location and experience level. Once a job has been completed, customers can rate workers.

**The project**
Biscate received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to expand its service in Mozambique and develop a feature to link workers to relevant training centres for skill building and certifications.

**Mobile operator collaboration**
“We as an operator provide one link of the chain. The Biscate team has the right expertise; they know how to brand the service and reach the community of users. With Biscate, Vodacom wants to support a local success story.”
— Director, Vodacom Mozambique

**Impact to date**
As of October 2018, over 21,750 workers and close to 51,000 end users were registered on Biscate’s platform. Over 1,400 tasks and jobs are facilitated by the platform each month.

**Founders**
Frederico P Silva (CEO)
Tiago Borges Coelho

**Country**
Mozambique
### KYTABU

**EdTech platform that leases out textbooks through apps**

**The problem**
In Kenya, the cost of school supplies and learning materials are inflated due to supply chain inefficiencies and trade issues. Textbooks can cost up to a third of a middle-class household’s income, but these costs disproportionately affect the poorest families who can spend over half their income on education.

**The start-up**
Kytabu is a leasing app for textbooks, which are downloadable from an online library on any internet-enabled device or pre-installed on a Kytabu tablet. By breaking textbooks down into leasable lessons, the aim is to make educational content more accessible and affordable to low- and middle-income families and improve educational access across Kenya.

**The project**
Kytabu received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to make its existing mobile app available on multiple platforms, create additional digital content and upgrade the capacity of the service.

**Impact to date**
As of October 2018, Kytabu has over 7,810 users on its platform.

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### OPTIMETRIKS

**Crowdsourced mobile-based and real-time data collection service for African retail companies**

**The problem**
Research by AT Kearney shows that in Kenya, about 70 per cent of the population do their daily shopping in open markets and through other informal channels. The absence of reliable socio-economic data in emerging markets is a big obstacle to making good policy decisions. This is also a problem for the private sector, where a lack of basic market data and customer feedback creates a barrier to investment for 55 per cent of brands in Africa.

**The start-up**
Optimetriks’ solution for retail companies and mobile operators leverages a community of users paid per visit to perform retail census and audits, collect data on the ground and take pictures at outlets using Optimetriks’ native Android app and a Facebook Messenger chatbot. The aggregated crowdsourced data is then screened and cleaned, photos are analysed through an artificial intelligence solution and the results are displayed to clients through live web business intelligence dashboards.

**The project**
Optimetriks received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to improve the user-scoring mechanism, design customised training materials and deploy the service in Kenya and Uganda.

**Mobile operator collaboration**
“Optimetriks is a relevant technological solution that gives us real-time insights from our mobile money agents across Ghana, which we then use to influence the performance of Tigo Cash. They end-to-end solution is easy to deploy, agile and reliable.”
— Carl Eli Pomeyie, Head of Mobile Financial Services, Tigo Ghana

**Impact to date**
As of October 2018, Optimetriks has conducted over one million visits to outlets and collected over 50 million data points for clients in 15 African countries.
Digital tutoring marketplace that connects learners and teachers

**PrepClass**

**The problem**
At over 80 million, Nigeria has the world’s third largest population of under 15s, comparable to the entire population of the European Union. Yet, in terms of quality and enrolment rates, its school system from primary to higher education is ranked very low at 120 out of 135 countries.

**The start-up**
PrepClass is a tutoring marketplace that connects students and tutors through an online platform. A pool of curated teachers who have been interviewed and thoroughly vetted offer their services to learners, providing a source of income for tutors while supporting the education of Nigeria’s students. PrepClass also launched a mobile app called PrepTest, which provides tutors with a platform to upload learning content and for learners to watch detailed video solutions.

**Impact to date**
Between its launch in 2013 and September 2018, PrepClass has matched close to 49,000 learners and teachers for in-person tutoring.

Culturally sensitive digital carpooling solution for daily commuting

**Raye7**

**The problem**
In Cairo, traffic is a serious health, economic and security issue. Vehicles are responsible for 26 per cent of air pollution, and Cairo traffic alone costs Egypt four per cent of its GDP every year. Unfortunately, public transportation is not currently a reliable alternative, especially for the 86 per cent of women who report feeling insecure.

**The start-up**
Raye7 is a mobile-based carpooling service for daily commuting that relies on the trust of community networks. Users receive cost-effective transportation while drivers generate additional daily income to offset the cost of their car, insurance and fuel. The service offers women the option to choose to only ride with other women from their community.

**Impact to date**
As of October 2018, Raye7 has built a community of over 31,100 registered ride sharers (both drivers and riders), 10,362 of whom are active and over 20 per cent are women. Over 193,000 trips have been completed through the platform since the service launched in late 2015.
SAFEMOTOS

Localised and safety-focused ride-hailing platform for motorcycles

The problem
Although low- and middle-income countries have only half the world’s vehicles, they have 90 per cent of the world’s road traffic deaths. Africa has the highest rates of traffic fatalities, making its roads the most unsafe in the world.

The start-up
SafeMotos is a safety-focused ride-hailing service for motorcycle taxis in Africa. The mobile-based platform improves road safety and enables more transparent interactions between motorcycle taxi drivers and customers. Drivers can differentiate themselves from the competition and get more trips as customers know they are monitored via smartphone sensors for their driving habits. In return, customers have access to safer transportation options.

The project
SafeMotos received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to develop its existing product to provide drivers with more digital services, improve the customer experience with ordering and paying for the service, and increase the number of trips per month.

Impact to date
As of October 2018, SafeMotos has built a network of over 150 active drivers in Rwanda and completed over 350,000 trips since it launched in 2015.

TWIGA FOODS

Mobile-based supply platform for small- and medium-sized fruit and vegetable vendors

The problem
Agriculture accounts for over a quarter of Kenya’s GDP (or around half if other related sectors are included), and over 75 per cent of the country’s population makes some part of their living from agriculture. However, the Kenyan agricultural sector can be inefficient and complex, and food waste is high due to inefficient handling practices. At the same time, small- and medium-sized fruit and vegetable vendors often lack access to a reliable supply of affordable and quality products.

The start-up
Twiga Foods runs a mobile-based B2B platform that supplies fresh fruits and vegetables sourced from farmers in rural Kenya to small- and medium-sized roadside vendors. The mobile-based cashless platform allows Twiga Foods to offer higher prices and a guaranteed market to farmers, and lower prices and a reliable supply to vendors. It also helps to reduce post-harvest losses and waste as it matches demand with supply. Consumers also benefit as they are able to buy fresher products at lower prices thanks to a more efficient supply chain.

The project
Twiga Foods received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to build a mobile solution that enables vendors to place orders via feature phones and smartphones, and to launch a blockchain-enabled financial services platform.

Impact to date
As of October 2018, Twiga Foods’ platform has moved around 20 tonnes of produce (mainly bananas) each day throughout the supply chain, allowing the 3,000+ farmers registered on the platform to boost their income by over $50 per month.

Founders
Barett Nash (CEO)
Peter Kariuki

Country
Rwanda

Founders
Grant Brooke (CEO)
Peter Njonjo

Country
Kenya
Cloud-based core banking software customised for Savings and Credit Cooperatives (SACCOs)

The problem
According to the World Bank, over three million people across Uganda are using the country’s 6,000 Savings and Credit Cooperatives (SACCOs) to access financial services. Most SACCOs still rely heavily on rudimentary, manual management of financial information. Inefficiency, human error and fraud have become typical of these institutions and are undermining their ability to deliver financial services to the underbanked.

The start-up
Ensibuuko uses mobile money and the cloud, in collaboration with Airtel and MTN, to help SACCOs in Uganda mobilise and manage savings to offer credit efficiently. Its customised software, Mobis, enables SACCOs to gain better insights from their data, manage transactions and credit efficiently, and make data-driven decisions.

The project
Ensibuuko received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to design, build and integrate a mobile banking platform into their existing group banking software platform to improve the quality and range of financial services available to SACCOs in Uganda.

Online platform for individuals and businesses to invest in farming projects

The problem
Agriculture represents 23 per cent of Nigeria’s GDP, and while smallholder farmers produce 90 per cent of the country’s agricultural output, they have little access to credit to sustain and grow their businesses. Between 2009 and 2013, less than three per cent of all annual credit issued by deposit money banks in the country went to smallholder farmers.

The start-up
Farmcrowdy’s digital platform connects investors to farmers through sponsorship packages that fund higher yields for a share of the returns. The service allows the sponsors to browse and select screened agricultural opportunities by produce type, funding amount, contract duration and expected returns.

The project
Farmcrowdy received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to develop a mobile solution aimed at allowing farmers and sponsors to interact while also delivering other services to farmers, such as information, electronic payments and training.

Impact to date
As of October 2018, Farmcrowdy has helped over 7,000 farmers across 10 states in Nigeria to receive over $5.8 million in sponsorship for the purchase of agricultural inputs.
Mobile microhealth insurance product for Africa

JAMII

The problem
Less than 30 per cent of people in Tanzania currently have access to health insurance. The remaining 35 million, who often work in the informal economy, must pay for health services every time they need them. Due to high administration costs, large insurance companies rarely serve small enterprises or Tanzanians making less than $100 a month.

The start-up
JAMII is a mobile management platform for health insurance policies that perform the administrative functions of an insurer while providing access to low-cost microhealth insurance policies for MSMEs. The policies are ordered and paid for on mobile phones via USSD and mobile money in partnership with Vodacom Tanzania.

Impact to date
As of October 2018, over 8,000 people have been covered by health insurance offered through Jamii.

Mobile operator collaboration
“The partnership with Jamii is rather exemplary and we are positive we will replicate the same in other countries where Vodacom is present in a bid to serve the underserved through a cashless and paperless microhealth insurance product.”

— Vincent Ndekana Polycarp, Head of m-Commerce Product Development and Marketing, Vodacom Tanzania

The project
JAMII received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to increase the adoption of microhealth insurance service by MSMEs in Tanzania by facilitating mobile-only onboarding of users.

Xuldime is a school fee management and payment system for parents

LIPAMOBILE

The problem
Households in Uganda typically pay 100 per cent of the costs for pre-primary education, 76 per cent for secondary and 70 per cent for tertiary. However, according to the World Bank, just 16 per cent of adults keep their savings at formal deposit-taking institutions (banks, microfinance institutions or savings and credit institutions), which means managing and paying for school fees and school-related expenses is a major challenge for most households.

The start-up
LipaMobile’s Xuldime service is an integrated cashless platform for parents, school administrators, and school canteen vendors and suppliers to pay for school fees, supplies and services. The product is aimed at parents with no fixed earnings, for whom lump sum payments of school fees can be difficult. It also offers a savings platform where parents can periodically load money and set payment dates for direct deposits into the school’s bank account.

Impact to date
As of October 2018, two secondary schools have been enrolled on the school fees payment component of the Xuldime service, and 1,382 students have been enrolled to pay fees via this module.

The project
LipaMobile received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to consolidate and expand the Xuldime service in Uganda, with a key focus on rural Uganda where most parents have low incomes.

Impact to date
As of October 2018, two secondary schools have been enrolled on the school fees payment component of the Xuldime service, and 1,382 students have been enrolled to pay fees via this module.

Country
Tanzania

Country
Uganda

Founder
Lilian Makoi (CEO)

Founder
Laban Jemba (CEO)
A digital platform that connects households and businesses with informal workers, artisans and tradespeople

**LYNK**

**The problem**
According to a World Bank report, the informal sector accounts for close to 83 per cent of Kenya’s employment, which for millions of workers means uncertainty, low pay and few opportunities for career advancement. Good work does not necessarily mean more work or higher pay, and positive feedback and a strong track record of work do not generally translate into borrowing power or the ability to start a formal business.

**The start-up**
Lynk’s core offering is to connect informal workers to suitable jobs. Users submit their service request on the platform, which is then forwarded to available service providers via SMS. Interested service providers can bid for the job by replying to the job message. Once users select their preferred worker, the job is delivered onsite. Customers pay via mobile money or card, and are prompted to provide a service rating.

**The project**
Lynk received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to develop a worker-facing mobile app to enhance worker engagement with its job matching and e-commerce platform. This in turn aims to enhance the scalability and efficiency of the platform by reducing Lynk’s manual operating processes. It also empowers workers to manage their own profiles as small businesses, manage multiple jobs, widen their offerings and boost their incomes.

**Mobile operator collaboration**
In May 2017, Safaricom made an equity investment in Lynk through its corporate venture capital fund arm, Spark Venture Fund.

**Impact to date**
As of October 2018, more than 21,000 jobs have been booked and completed through Lynk’s platform.

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Solution to digitise traditional savings circles (tontines) and facilitate access to credit and financial services

**MATONTINE**

**The problem**
UNCDF data shows that only 25 per cent of adults in Senegal have access to a bank account of any kind, and this rate drops below 10 per cent in rural areas. As most of the population are unable to access any form of credit, they instead rely on traditional, informal rotating savings circles called tontines, usually managed by women. As these saving circles are operated manually, the risk of fraud and disputes is high, and limits their potential.

**The start-up**
MaTontine offers a mobile-based automated platform for tontines using SMS and mobile money technologies. By allowing users to build their credit scores over time, MaTontine makes it possible for them to access financial services, such as small loans and insurance. The community-focused platform is deployed and run by tontine managers who generate some revenue through this activity.

**The project**
MaTontine received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to scale the digital platform and incorporate a credit scoring functionality to facilitate small loans and other financial services like microinsurance from third-party providers.

**Impact to date**
As of October 2018, MaTontine has built a community of over 1,050 active members — over 80 per cent of whom are women — across five regions of Senegal.
Musanga Logistics

**Mobile platform to send parcels through a network of independent cyclists, riders and drivers**

**The problem**
While youth make up almost two-thirds of Zambia’s working-age population, almost 25% per cent are unemployed. Meanwhile, local small businesses and shops face simple infrastructure challenges, such as timely delivery of packages and inventories.

**The start-up**
Musanga is a delivery service for packages in Lusaka. Packages are delivered within one to three hours and instant proof of delivery is provided. It enables small businesses and shops to lower their logistical costs and enables informal microentrepreneurs (drivers, riders) who will in turn support local small businesses and shops.

**Operator mobile collaboration**
“"This is an exciting opportunity for us to add value and help our people. I am a firm believer in Africa’s potential in the platform economy. Well done to the team at Musanga. We are on your side.” — Charles Molapisi, CEO, MTN Zambia

**Mobile operator collaboration**
Musanga received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to expand their operations and platform in three cities across Zambia. The end goal is to empower microentrepreneurs (drivers, riders) who will in turn support local small businesses and shops.

SudPay

**Mobile solution for small merchants to pay taxes to municipal authorities transparently**

**The problem**
In Senegal, up to 70 per cent of local taxes go uncollected due to fraud and lack of transparency at different stages of the collection process. This missed income in turn prevents municipalities from improving public services (mainly healthcare, schools and roads), which has a direct impact on the local population.

**The start-up**
TownPay is a solution developed by SudPay to allow municipalities to automate, and later digitise, the collection of local taxes from MSMEs to reduce fraud and improve collection rates. The solution initially equips municipal tax collectors with proprietary mobile terminals and municipalities with digital dashboards to track tax collection.

**Impact to date**
As of October 2018, seven municipalities have signed up for the service. More than 9,600 merchants have been enrolled since April 2018 and more than half have already paid their taxes using the solution since tax collection started in late June 2018.

**Country**
Zambia

**Founders**
Njavwa Mutambo (CEO)
Emmanuel Kwenda

**Country**
Senegal

**Founders**
Samba Sowe (CEO)
Ngom Pathé Faye
AGROCENTA

Mobile financial services for smallholder farmers

The problem
Sub-Saharan Africa’s food market is currently valued at $300 billion and expected to reach nearly $1 trillion by 2050. Although up to 80 per cent of the region’s farmland is managed by smallholder farmers, they remain excluded from the formal financial system. According to the IFC, only an estimated one per cent of bank lending in Africa is allocated to the agriculture sector even though it represents around 18 per cent of the region’s GDP.

The start-up
AgroCenta is an online platform that connects smallholder farmers in the staple food (rice, maize, millet and soybean) value chain to a wider online market, access truck delivery services and get real-time market information on their mobile phones via SMS and voice services. Building on this platform, AgroCenta aims to allow farmers to receive digital payments, build their credit score and access financial services through the AgroPay service.

The project
AgroCenta received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to further develop and scale its financial solution, AgroPay, to enable smallholder farmers in rural Ghana to receive digital payments and build their financial identity to complete deliveries through the platform.

COLIBA

Mobile-supported plastic recycling solution

The problem
As of 2018, more than five million tonnes of waste are generated each year in Côte d’Ivoire, and this is expected to double by 2030. Less than half of the current waste is being collected and only about three per cent is being recycled, with the rest primarily ending up in open landfills or in the streets.

The start-up
Coliba is a web, mobile and SMS platform that connects households and businesses with Coliba-affiliated, trained and equipped plastic waste pickers. In exchange for plastic waste, users receive points that can be converted into airtime. Plastic waste is converted into pellets in Coliba’s local factory and then sold to local plastic-based industries.

The project
Coliba received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to deploy a large-scale, mobile-supported plastic recycling value chain in 10 districts in Abidjan (about three million people) to collect, recycle and resell plastic waste from households and businesses.
ENEZA EDUCATION

SMS-based educational content for primary and secondary school students

The problem
Only 63 per cent of children in Côte d’Ivoire complete primary school, compared with 73.6 per cent in Africa overall. Those who do complete primary school have lower literacy and math skills than students in other Francophone African countries with, for example, a math score of 476 compared to 594 in Burundi. These gaps widen in secondary school, especially among girls, children in rural areas and poor families.

The start-up
Eneza Education offers a subscription service for educational content to children in primary and secondary schools in Kenya, Ghana and Côte d’Ivoire. Developed in-house and aligned with the national curriculum, students can access lessons and assessments on any mobile phone via SMS or USSD with a daily, weekly or monthly subscription.

The project
After launching its service in September 2018, Eneza Education received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to expand the solution in Côte d’Ivoire through improvements to platform quality, raising awareness through a rewards system, as well as content creation and an IVR channel.

GIFTEDMOM

Digital maternal health support via mobile

The problem
According to the World Health Organization, every day more than 400 women in Sub-Saharan Africa die from preventable causes related to pregnancy and childbirth. In Cameroon, less than 60 per cent of women receive the recommended amount of care during pregnancy.

The start-up
GiftedMom aims to increase access to maternal healthcare in Africa by providing pregnant women and mothers with mobile health information, connecting them to specialists and reminding them of their hospital appointments. GiftedMom delivers its services across multiple platforms, including USSD, SMS, chatbots and an assistant app.

The project
GiftedMom received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to provide personalised maternal healthcare support remotely via an app, rewarding pregnant women and nursing mothers with tokens they can use to pay for healthcare.

Founders
Toni Maraviglia
Kago Kagichiri

Country
Côte d’Ivoire

Founders
Alain Nteff (CEO)
Agbor Ashu

Country
Cameroon
**KEA MEDICALS**

**Medical identity solution for patients and hospitals**

**The problem**
In Benin, less than 15 per cent of the population has access to health insurance. The remaining 85 per cent have limited to no access to healthcare, and therefore no medical records or identification, which are critical in an emergency.

**The start-up**
Kea Medicals’ Hospital Information System aims to provide all patients with a medical identity (including historical medical records) through a QR code-equipped tag (bracelet). The platform aims to interconnect African hospitals through a single database to manage patients’ medical information and to increase access to healthcare and health microinsurance.

**The project**
Kea Medicals received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to deploy a mobile-enabled (USSD and mobile apps) integrated health system that will allow doctors to scan a patient’s universal medical ID and to access patient medical information from any hospital location across the country.

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**TASKMOBY**

**Mobile platform connecting skilled workers from the informal sector with customers**

**The problem**
Ethiopia is facing both an urban and youth unemployment challenge. It is estimated that the unemployment rate in Addis Ababa remains above 17 per cent while at the national level, youth unemployment is estimated at nearly 27 per cent.

**The start-up**
Through its digital and mobile platform, Taskmoby aims to create a level playing field where service providers and informal workers are selected for local jobs and tasks based on merit. The platform allows verified service providers to earn a stable income by connecting them efficiently with customers looking for their services.

**The project**
After launching in Kenya, Taskmoby received a grant from the GSMA Ecosystem Accelerator Innovation Fund in November 2018 to deploy and grow its solution and platform in Ethiopia.