GSMA Innovation Fund for Assistive Tech

Terms and Conditions

1 Objectives

The GSMA Innovation Fund for Assistive Tech ("the Fund") supports innovative start-ups[1], small to medium enterprises (SMEs), or social enterprises[2] (which must be revenue generating and commercially focused) in low- and middle-income countries across **Africa and South Asia** to achieve sustainable growth and improved socio-economic impact.

The objective of the Fund is to support solutions which address one or more of the following barriers to drive **the digital inclusion of people with disabilities**:

- **Access** – increasing accessibility and usability of mobile technology to increase access to services for people with disabilities.

- **Affordability** – improving the affordability of handsets or mobile phones and usage fees for people with disabilities.

- **Relevance** – ensuring availability of content, products and services that are relevant to, and meet the needs of people with disabilities.

- **Knowledge and skills** – providing people with disabilities with the knowledge and skills required to access and use mobile services, as well as increasing awareness and understanding of the benefits of mobile technology.

- **Safety and security** – addressing harassment, theft, fraud and security concerns of people with disabilities who want to use mobile services and/or building trust in these services.

The Fund is looking for organisations willing and able to work with mobile network operators on projects which advance the United Nations Sustainable Development Goals (SDGs). The Fund will **not** support the development or prototyping of new hardware solutions but will consider models which support existing hardware solutions to be adopted more widely where there are no constraints on importing or using these solutions in the markets where they will be deployed.

The duration of the grant-funded projects can be between 15 and 18 months.

The grant projects must seek to:

- **Test innovations** which increase digital inclusion of people with disabilities by reducing the gap in access and usage of mobile-enabled products and services.

- Develop approaches or business models that can be **scaled or replicated in similar** markets that meet specific unfulfilled needs of people with disabilities.

- Generate data and learnings to **demonstrate commercially sustainable** models.

The Fund is supported by the UKAID/Foreign Commonwealth and Development Office (FCDO), the GSMA and its members.

2 Eligibility

To be eligible to apply, start-ups, SMEs or social enterprises must meet the following criteria:

- Have active users and revenue in at least one eligible low- or middle-income market (see 3).

- Be fully compliant with relevant business licensing, taxation, employee and other regulations in all applicable countries of grant project operation.

- Be registered and have a bank account in the country where they will receive the grant money (if not the same as the project implementation country).

- Social enterprises registered as not-for-profit legal entities that can demonstrate that a majority of their income is derived from commercial activities will be considered eligible.

- Entities such as tech hubs, incubators and accelerators are **NOT** eligible to apply to the Fund. NGOs are **NOT** eligible to apply. Applicants cannot apply as a consortium.

- Be compliant with fundamental Human Rights Laws, the UK Modern Slavery Act and Gender Equality Act, Child Protection Policies.

- Be compliant with GSMA Safeguarding Policy[3] (on Children and Vulnerable Adults) and any other relevant disability laws in all implementation markets.

- Be able to demonstrate adherence with EU General Data Protection Regulation data privacy (GDPR).

During the selection process, we will also ensure eligible applicants have:

- Adequate financial systems to report regularly to the Fund and undergo an external audit.

- Adequate internal human resource capability to implement the proposed project and comply with the Fund's reporting requirements within the planned timeframe.

- Applicants may need to demonstrate how they are compliant with all applicable laws and regulations across markets of operations.

We particularly encourage the following start-ups, SMEs or social enterprises to apply:

- Entrepreneurs with disabilities, and applicants with good representation of people with disabilities at all levels of the organisation.

- Female founders, and applicants with good representation of women at all levels of the organisation.

- Local entrepreneurs, and applicants with good representation of local talent at all levels of the organisation

- Applicants who proactively demonstrate their solution reaches women, in addition to people with disabilities and/or have solutions that disproportionately and actively reach more women users.

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2 · Eligibility (continued)

All applicants need to consider:

- They commit to providing 25% to 50% match funding depending on the total grant amount requested (see 7).

- The Fund will not support the development or prototyping of any new hardware solutions. Where there is a proposal to use existing hardware solutions (e.g. wearable or IoT solutions) as part of the project, applicants must be able to clearly demonstrate that all required approvals for widescale importation and use of the hardware exist. Applicants may be required to respond to additional GSMA compliance requests, including disclosing relevant supply chains.

- Solutions addressing the 'Access' barrier should **not** include mobile network coverage and connectivity, electricity or IDs, which are supported by other GSMA Innovation Funds.

- Having a clear and measurable social or economic impact for people with disabilities (see 4).

- Being able to demonstrate how they have included, or plan to include, the voices of people with disabilities from the proposed implementation markets in their project. i.e. demonstrate a need for the project.

- Being able to demonstrate the potential and appetite to form strategic partnerships with mobile operators.

- Having a plan for long-term sustainability beyond the lifespan of the grant (such as through user uptake, business model, financial viability, follow-on funding etc) and demonstrate there is further potential for scale or replication.

- We encourage applicants to disclose any relevant business partners for the grant funded project. However, only one organisation can enter into a Grant Agreement with GSMA.

- The Fund will consider applications from organisations which do not operate legal entities in the proposed countries of implementations (geographic restrictions may apply – see section 3). However, applicants must be able to demonstrate either a current market presence or go-to-market readiness in all countries of implementation proposed at time of submission.

3 · Geography

The Fund is open to applicants whose projects are implemented in the lower- and middle-income (classified by the OECD DAC) countries in the following regions:

- Africa
- South Asia*

*Preference will be given to lower- and middle-income countries in South Asia but high quality proposals will be considered from **across Asia**.

The Fund is open to applications with projects focusing on one single market or across multiple markets (where eligibility criteria is met for each market).

Please note, as a U.S 501(c)(3) organisation, the GSMA Mobile for Development Foundation Inc. 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. Additional due diligence checks and eligibility screenings may be required in certain geographic markets based on the GSMA's and UKAID/FCDO's risk-based criteria.

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4 — Socio-economic impact

The Fund is focused on the digital inclusion of people with one or more type of disability, according to the six core functional domains defined by the Washington Group.

Through the grant application process, applicants will also be asked to identify, clarify and demonstrate how they are positively contributing to the SDGs.

During application and before being awarded a grant, applicants will set and agree measurable socio-economic targets for the grant project in collaboration with GSMA and the Fund Manager.

Examples include:

- Number of beneficiaries (citizens and people with disabilities) reached by the product or service.
- Unlocked income for people with disabilities etc.

Targets will be broken down by demographics (e.g. people with disabilities, gender, age, low-income) where relevant and appropriate.

Throughout the life of the grant, grantees must be able to report and verify they are promoting positive socio-economic in their community, market and/or region.

The indicators will also be tracked for up to two years after the end of the grant and will require cooperation with GSMA's teams to collect additional evidence on project outcomes.
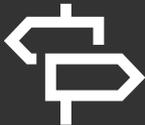
5 — Type of support available

The support package includes:

- Grant funding (see 6 & 7) between **GBP 100,000 and GBP 250,000**.
- Mentoring on the use of mobile technology including expert advice and bringing organisations together physically or virtually to share relevant insights, and best practice on how to overcome the barriers preventing the digital inclusion of people with disabilities.
- Bootcamp (a programme of expert-led sessions and targeted networking) and regular online clinics including sessions on product or service improvement, for example, supporting human-centred design or usability testing.
- Learning exchange opportunities with other grantees and networking opportunities with the Assistive Tech programme's networks.
- Monitoring and evaluation support to evidence socio-economic impact and promote product improvement.
- Facilitation of relationships with mobile operators where relevant.
- Opportunity to increase the visibility and profile of your organisation to potential investors and partners through profiling in GSMA publications, social media, and participation in events such as MWC Barcelona (global) and the GSMA Mobile 360 Series (regional).

6 — Funds available

The funding will be in the form of a grant which should be used for a specific project. The Fund will therefore not be taking any equity against the funding; it will however closely oversee the monetary usage of the grant and only disburse funding based on milestones achievement. Milestone-based payments will be dependent on the grantee delivering proof that mutually-agreed milestones/targets have been completed/achieved.

Applicants are expected to submit and justify their requirements for the project to be funded, as well their reasons for the funding amount requested. The amount requested can be any amount **between GBP 100,000 and GBP 250,000**.

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Matching contributions

The Fund requires a matching contribution from the applicant in order to demonstrate interest and trust from the wider investor community. Acceptance of match funding is subject to approval by the Fund:

- Applicants must provide a matching contribution of at least 25% of requested grants amount between £100,000 to £150,000. For instance, if an applicant is requesting £100,000 from the Fund, a contribution of at least £25,000 from other sources is required.
- Applicants must provide a matching contribution of at least 50% of requested grants amount between £150,001 to £250,000. For instance, if an applicant is requesting £200,000 from the Fund, a contribution of at least £100,000 from other sources is required.
- Matching contributions must be used towards the proposed project and spent in full across the 15- to 18-month project cycle.
- Matching contributions can be made 'in cash' and/or 'in kind':
- Matching contribution cannot be from existing funding from UKAID/FCDO.

Type of matching accepted	Description	Evidence accepted	Example (sources)
In cash	Direct financial contributions to the project from the applicant and/or third parties such as venture capital firm, impact investor, mobile operator, incubator/ accelerator etc.	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.	May include funding from: • Cash reserves/revenue Investment funding (equity finance) • Impact investment • Crowdfunding • Grants (from governments, foundations or NGOs)
In kind	In kind matching includes any significant and quantifiable contribution to the project that is not financial. Applicants must be able to quantify and demonstrate what results any matching given in kind will achieve for the proposed project.	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).	May include: • Use of goods, services and facilities (such as software) • Provision and access to equipment • Technical assistance

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Commitments from successful applicants

If selected, prospective grantees must be committed to:

- Executing the GSMA's form of Grant Agreement (to be shared with shortlisted applicants) without material modifications.
- Sharing project data with the GSMA and UKAID/FCDO. All data will be treated confidentially, unless agreed otherwise between the organisation and the UKAID/FCDO.
- Reporting regularly on socio-economic impact and other mutually-agreed Key Performance Indicators (including gender or disability disaggregated data where relevant/appropriate).

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8 Commitments from successful applicants (continued)

- Participating in lesson learning and experience sharing activities for internal and public audiences.
- Travelling to the GSMA or other key events where relevant and possible (where COVID-19 restrictions allow). Part of the grant funding will be allocated specifically to cover travel expenses.
- Participating in UKAID/FCDO or other donors' annual review process and a willingness to work with GSMA's teams to collect additional evidence on project outcomes, where such support is provided.
- Providing demonstration material of the product or service to the GSMA and UKAID/FCDO (expenses can be covered).

9 Application process

Stage 1 Pitch	**September – October 2020**	Complete a short online "pitch" questionnaire for the project and how you meet the funding criteria. To be reviewed by the Fund Manager and the GSMA. The deadline for submitting pitches is **23:59 GMT 16th October 2020**. The GSMA will aim to review and confirm the shortlisted applicants 3-4 weeks after the deadline for submitting pitches.
Stage 2 Proposal	**November 2020 – February 2021**	The top pitches (shortlist) that meet the objectives of the Fund, and where the applicant is eligible, will be invited to develop a proposal setting out the full business case for the project. Applicants will receive support from the GSMA in developing their proposal; this support may include a field visit (where possible) to the applicant to conduct due diligence on the project. Due diligence assessments are required for all shortlisted applicants with particular focus on Governance and Controls, Ability to Deliver, Financial Management and Management of suppliers.
Stage 3 Fund Panel	**March 2021**	An independent panel of experts ('Fund Panel') will appraise proposals based on the submitted material as well as recommendations from the GSMA and the Fund Manager. We expect the final decision from the Fund Panel to be made in **March 2021**. The Fund Panel is expected to select 8 to 12 grantees to the portfolio.
Stage 4 Contracting	**April 2021 – June 2021**	If successfully awarded a grant by the panel, applicants will be invited to contracting stage to determine the terms of the grant agreement. 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. Successful applicants will be required to produce unqualified audited financial accounts as a condition for funding.
Stage 5 Project Launch	**July 2021**	Successful grantees will begin project implementation.

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10 Other

An independent Fund Manager, Palladium 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 website: www.gsma.com/mobilefordevelopment/the-gsma-innovation-fund/

Contact us: GSMAIF@gsma.com

Endnotes

1. Start-up: Any organisation that is newly setup to test new concept/idea to solve existing problems. It shall be a registered, licensed (if required) and revenue earning organisation in the country of its operation.

2. Social Enterprise: where profit is reinvest or donated with the goal of creating positive social change.

3. The GSMA Safeguarding Policy will be shared with the shortlisted applicants.

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