

The GSMA Innovation Fund for Humanitarian Challenges

Terms and Conditions



01. Objectives

The **GSMA Innovation Fund for Humanitarian Challenges (“the Fund”)** will provide grants as well as additional non-financial and technical support (see section 7) to for-profit small and growing enterprises, including start-ups, that leverage mobile and digital technology to pilot and scale solutions that address humanitarian challenges in low- and middle-income countries (LMICs). Humanitarian challenges include, but are not limited to food insecurity, displacement, and natural hazards such as floods, earthquakes and typhoons.

The objective of the Fund is to test innovative use cases, partnerships, and business models in selected geographies (see section 5), in order **to improve access to and the sustainability of digital-enabled solutions** for those who are affected by, or vulnerable to, humanitarian challenges.

The GSMA's humanitarian innovation funds to date have supported primarily non-profit and non-government organisation's (NGOs) innovations. A focus on for-profit small and growing enterprises for this round specifically will: reach an additional range of humanitarian innovations; leverage the GSMA's unique expertise in supporting public/private partnerships and these types of organisations; and generate and share insights and evidence from these innovations to benefit crisis-affected communities, the humanitarian sector, and digital and mobile industry stakeholders.

Small and growing enterprises refers to commercially viable start-ups, small to medium enterprises and social enterprises with up to 250 employees that have significant potential, and ambition, for growth. To be eligible, applicants will need to demonstrate that a majority of their income is derived from commercial activities. Early-stage companies who have not reached this threshold will need to demonstrate a reliable path to sustainability via commercial activities that generate revenue to be considered.

The Fund is funded by UK International Development from the UK Foreign, Commonwealth and Development Office (FCDO) and is supported by the GSMA and its members.

The views expressed do not necessarily reflect the UK government's official policies.



02. Focus of the Fund

The Fund is interested in solutions that use digital technology, especially mobile, which:

- Prevent and minimise the impact of humanitarian crises through preparedness and early warning. This can be for challenges such as natural hazards or drivers of food insecurity (extreme weather, drought).
- Improve preparedness and response to humanitarian challenges using frontier tech-enabled solutions including AI.
- Respond to the needs of crisis-affected populations, including internally displaced persons and refugees, through access to humanitarian assistance, services, and life-saving information.
- Are existing innovations that can be adapted or replicated in a new context to respond to a humanitarian challenge.

A higher priority will be given to the projects that demonstrate:

- A clear pathway and plan for long-term sustainability and social impact (such as through user uptake, business and financial viability, and follow on funding), demonstrating potential for scale and replication.
- How mobile-enabled technology can be innovatively applied to support communities to prepare or respond to crises.
- How mobile-enabled solutions can be inclusive and widespread, especially how the project will actively reach female users and other groups, such as persons with disabilities.
- The value proposition of these business models for mobile operators and other technology companies and how a partnership with these companies in the short or long term could help benefit these business models.
- Their understanding of the policy and regulatory issues in the region of project implementation, and a clear understanding of the regulations that will govern project implementation.
- Their understanding of the mobile connectivity landscape in the region of implementation.

We particularly encourage the following applicants to apply:

- Applicants whose organisations are female-founded and/or female-led and/or have good presentation of women at all levels.
- Applicants whose organisations have a strong presence in their country of implementation and a commitment to supporting, upskilling and promoting local staff. Preference will be given to local and community-led organisations founded by local people who possess a deep understanding of local context. This includes refugee-led organisations.
- Applicants who have partnerships with relevant local stakeholders (e.g., community-based organisations) to deliver the project on the ground.
- Applicants who have a clear understanding of how their solution improves preparedness or response capacity to humanitarian challenges and have proactively taken steps to set targets and systematically measure these impacts.
- Applicants that have not received prior FCDO grant funding through the GSMA. Applicants that have received grant funding from the GSMA in the past will need to demonstrate what would be the additionality of the new grant.



03. Eligibility to apply to the Fund

The following organisations are **not eligible** to apply to the Fund:

- Non-profit organisations including NGOs.
- Governments, government-owned agencies (or appointed government agencies).
- UN agencies.
- Mobile Network Operators (MNOs).
- Universities or academic organisations.
- Start-up accelerators and incubators.

However, eligible applicants are encouraged to have partnerships with such organisations when it strengthens the value proposition of their application.

To be eligible to apply, applicants to the Fund must meet all of the following criteria:

- Be a small and growing enterprise.
- Deliver humanitarian solutions to low-income and vulnerable populations in countries that are eligible to receive official development assistance (see section 5).
- Leverage digital technology, especially mobile, to deliver solutions described in sections 1 and 2.
- Be an existing entity registered and operating in the country of project implementation (whether domestic or foreign-owned, or a joint-venture). In cases where responsibility for service delivery lies with a downstream partner (see section 4 for more details), rather than the applicant, for example service delivery by a local organisation, it may be acceptable for the applicant to be registered in a country other than that of project implementation (see geographic specific restrictions in section 5).
- 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). This account must be capable of receiving GBP payments as all disbursements will be in GBP.
- Commit to providing 25% to 50% match funding depending on the total grant amount requested (see section 9).
- Only **one** organisation can apply for funding and become a grantee.
- Have active users and commercial revenue (users and revenue from any products or services offered by the organisation) in at least one eligible country (see section 5).

The Fund will not support the following:

- Projects that focus solely on products and solutions for high-end devices (including IOS) not associated with low-income users.
- The development or prototyping of any new hardware solutions. Where there is a proposal to use existing hardware solutions (e.g., weather monitoring equipment) as part of the project,

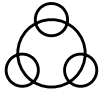
applicants must be able to clearly demonstrate that all required approvals for wide scale importation and use of the hardware exist prior to grant execution. In instances where there is assembly of completed pre-existing and previously used hardware components this may be considered on a case-by-case basis by the GSMA. Applicants may be required to respond to additional GSMA due diligence requests, including disclosing relevant supply chains.

- Non-commercially sustainable distribution of assets directly to target populations including the purchase and distribution of mobile phones, tablets or other communication devices to target populations/end-users.
- Projects solely with a research focus.
- The deployment of solutions, partnerships or models which are already proven and do not include an innovative approach. Innovative adaptation to existing solutions will however be considered.
- Projects where mobile and/or other digital technologies (e.g., AI, IoT, blockchain, supply chain management, satellite, drones, GIS mapping, etc.) is not integral to the solution and/or business model.
- Projects that, from the onset, have explicit high risks for communities vulnerable to, or affected by, humanitarian challenges.

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

- Adequate financial systems, to report regularly to the Fund, providing evidence of expenditure of grant funds and match funds and undergo an external audit. In addition, shortlisted applicants will be required to produce unqualified audited financial accounts as a condition for funding.
- Adequate governance aspects to ensure that shortlisted applicants can adhere to strong governance principles, promoting transparency and accountability throughout the project tenure.
- An adequate bank account, to receive and hold grant payments.
- 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.
- Compliant with fundamental Human Rights Laws, the UK Modern Slavery Act and Gender Equality Act, Child Protection Policies.
- Compliant with the GSMA Safeguarding Policy¹ (on Children and Vulnerable Adults) in all implementation markets.
- Adhere to the principals of the EU General Data Protection Regulation data privacy (GDPR).

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



04. Downstream partners

As defined in the [GSMA's Downstream Partner Guidelines](#), downstream partners are defined as either sub-recipients,² consultants/sub-contractors/suppliers,³ or project stakeholders/partners.⁴ We encourage applicants to have meaningful partnerships with relevant local stakeholders (e.g., community-based organisations) to deliver the project on the ground.

Sub-recipients:

- As part of the application process, it is essential that an applicant to the Fund names all sub-recipients for the project it applies for. **These sub-recipients will be subject to the same eligibility criteria as the applicant** (as listed in section 3), except as otherwise stated in this section.
- The following organisations are not eligible to be sub-recipients:
 - Governments, government-owned agencies (or appointed government agencies).
 - UN agencies.
 - MNOs.
 - Universities or academic organisations.
 - Start-up accelerators and incubators.

They are however eligible to be consultants/sub-contractors/suppliers or project stakeholders/partners.



05. Geography

The Fund is open to applicants whose projects are implemented in countries that are eligible to receive official development assistance (see OECD DAC) in the following regions:

- Africa
- South and Southeast Asia
- The Caribbean
- Middle East
- Pacific
- Latin America

Additional due diligence checks and eligibility screenings may be required in certain markets.⁵ For these markets, applicants **MUST** be registered and operating in the country of project implementation.

Please note that, 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. These sanctions and laws and other legal or regulatory regimes may restrict the GSMA from distributing grant funding to certain entities or regions.⁶

All applications to the Fund **MUST** be submitted in English.

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2. Sub-recipients are organisations to whom the grantee delegates responsibility not just for carrying out specific activities but for managing the delivery of certain project activities and spending (rather than just receiving as payment) a portion of the grant funds.
 3. Consultants/sub-contractors/suppliers are commercial providers of services or goods that a grantee enters into a commercial arrangement with after a competitive procurement process for the provision of specific goods or services to the project.
 4. Project stakeholders/partners may be involved in the project (and may be key to its success) but are not receiving any grant funds.
 5. Algeria, Angola, Bangladesh, Belize, Burkina Faso, Burundi, Cambodia, Cameroon, Central African Republic, Chad, Democratic Republic of the Congo, Egypt, El Salvador, Eritrea, Ethiopia, Guatemala, Guinea, Haiti, Honduras, Kyrgyz Republic (Kyrgyzstan), Lebanon, Liberia, Madagascar, Mali, Mauritania, Mozambique, Nigeria, Papua New Guinea, Paraguay, Philippines, Republic of Congo (Brazzaville), Sierra Leone, Somalia (Somaliland), South Sudan, Sudan, Suriname, Tajikistan, Uganda, Uzbekistan, Zimbabwe.
 6. The GSMA cannot distribute payments to nor fund projects implemented in the following regions: Afghanistan, Cuba, Equatorial Guinea, Guinea-Bissau, Iran, Iraq, Libya, Myanmar, Nicaragua, North Korea, Syria, Turkmenistan, Ukraine, Venezuela and Yemen.



06. Humanitarian impact

Through the grant application process, applicants must ensure that their proposal clearly links to increased capacity to contribute to humanitarian outcomes for affected communities.

During application and before being awarded a grant, applicants will set and agree targets in collaboration with the GSMA, learning partners and the Fund Manager.

Examples of targets include:

- Number of people with improved access to, and use of, life enhancing mobile-enabled services.
- Number of people receiving timely information and/or using mobile-enabled communication channels.
- Percentage of users reporting that a platform is useful and is providing a better service to people.
- Number of people who have communicated life-enhancing or life-saving information via a mobile-enabled service.

Targets will be broken down by demographics (e.g., gender, age) where relevant and appropriate. Some indicators will also be tracked for up to two years after the end of the grant and will require cooperation with the GSMA's teams to collect additional evidence on project outcomes.

Additionally, grantees will be expected to propose a broader Monitoring, Evaluation and Learning (MEL) framework, to be developed further with the GSMA and learning partners. This should ensure that project partners collect and reflect on a broader base of evidence than just the agreed target indicators. This should include a mix of quantitative and qualitative evidence where possible and ensure adequate time is built in for reflection and adaptation based on findings.



07. Type of support available

The support package includes:

- Grant funding (see sections 8 and 9).
- Bootcamp (a programme of expert-led sessions and targeted networking) and technical support through regular online trainings, including sessions on human-centred design, MNO engagement and marketing guidance.
- Knowledge, expertise, or best practices on the application of digital tools in the humanitarian space.
- Learning exchange opportunities with the GSMA Mobile for Humanitarian Innovation Fund grantees, as well as access to our alumni network of organisations who received funding from previous funds.
- Several in-person grantee convenings during the grant period.
- Networking opportunities with the GSMA's other innovation fund programmes' networks (including the recently launched [Innovation Fund for Anticipatory Humanitarian Action](#)).
- MEL technical assistance, through a dedicated learning partner, to evidence project impact.

- Financial reporting support throughout the duration of the grant, via the Fund Manager.
- Facilitation of relationships with mobile operators and public sector organisations, where relevant.
- Opportunity to increase grantee visibility and profile to potential partners through profiling in GSMA publications, social media, and participation in industry-leading events.



08. Funds available

The funding will be in the form of a grant which should be exclusively used for the proposed grant project. The Fund will closely oversee the monetary usage of the grant and only disburse funding based on milestone achievement and satisfactory grant spend. Milestone-based payments will be dependent on the grantee delivering proof that mutually agreed milestones have been achieved. Grantees should be prepared at times to receive reimbursement in arrears of spend occurring, especially the final milestone payment (20%) which will be made at grant closure.

The grants awarded cannot contain any profit element and will be made on a cost-only basis. The Fund will not allow any indirect costs as part of the grant. In addition, a maximum of 10% grant funds can be allocated to direct overhead costs.

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

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



09. Matching contributions

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

- Applicants must provide a matching contribution of **at least 25%** of requested grant 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 grant 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 secured and evidenced as such by the time final proposals are submitted and must then 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'. In-kind (vs in-cash) match funding cannot be used to fully satisfy the match requirement.
- Matching contribution cannot be from existing funding from the 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 contract, a bank statement or 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: <ul style="list-style-type: none"> – Cash reserves/revenue investment funding (equity finance); – Impact investment; – Crowdfunding; and – Grants (from Governments (excluding FCDO), foundations or NGOs).
In-kind	<p>In-kind matching includes any significant and quantifiable contribution to the project that is not financial.</p> <p>Applicants must be able to quantify and demonstrate what results any matching given in kind will achieve for the proposed project.</p>	<p>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.</p> <p>For example: a contractual agreement of support from a local incubator (providing the equivalent monetary value of the service)</p>	<p>May include:</p> <ul style="list-style-type: none"> – Use of goods, services and facilities (such as software); – Provision and access to equipment; and – Technical assistance.



10. Commitments from successful applicants

If selected, prospective grantees must be committed to:

- Executing the GSMA's Grant Agreement without material modifications.
- Comply with due diligence requests.
- Adhering to mandatory financial reporting and budgetary compliance,
- Comply with safeguarding requirements as outlined in section 3.
- Sharing project data with the GSMA and FCDO. The GSMA will work with grantees to agree on confidential data that can be shared to inform broader sector insights. This will be done in compliance with privacy and data protection requirements.
- Reporting regularly on project impact figures and other mutually agreed Key Performance Indicators (including gender disaggregated data where relevant/appropriate). Organisations are expected to submit a monthly report (template provided) at the beginning of each month.
- Designing and implementing a MEL framework, that will be agreed on with the GSMA. Part of the grant funding will be allocated specifically to cover MEL.

- Attending and participating in grantee portfolio-wide events, calls and learning sessions led by the GSMA and other external partners to the GSMA.
- 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. Part of the grant funding will be allocated specifically to cover events-related travel expenses.
- Participating in the FCDO’s annual review process and a willingness to work with GSMA teams to collect additional evidence on project outcomes for up to two years after the grant period, where such support is provided.
- Use the [Principles for Digital Development](#) when designing their solutions.
- Having a plan for long-term sustainability and social impact 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.
- Evidencing and demonstrating the impact of their work, including systems to ensure continual learning and improvements.



11. Application process

All applications to the Fund **MUST** be submitted in English.

Stage 1 Pitch	December to February 2024	<p>Complete a short online ‘Pitch’ for the project and describe how you meet the funding criteria that is reviewed by the Fund Manager and the GSMA. The deadline for submitting pitches is Monday 12th February 23:59 UTC (UK time).</p> <p>The GSMA will aim to review and confirm the shortlisted applicants 4-5 weeks after the deadline for submitting pitches.</p>
Stage 2 Proposal	February to June 2024	<p>The highest scoring applicants (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 guidance 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. Applicants may be asked to reduce or modify the requested funding amount and allocation during the application process.</p> <p>The GSMA and Fund Manager will conduct a due diligence assessment of all shortlisted applicants with particular focus on governance and internal controls, safeguarding, ability to deliver, financial management and management of downstream partners.</p>
Stage 3 Fund Panel	June 2024	<p>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 July 2024.</p>
Stage 4 Contracting	July to October 2024	<p>If successfully awarded a grant by the Panel, applicants will be invited to the contracting stage to determine the terms of the grant agreement. The GSMA will work with applicants to finalise a schedule of incremental milestone-based payments. These payments are dependent on the grantee demonstrating satisfactory grant spend and delivering proof that the mutually agreed milestones have been achieved.</p>
Stage 5 Project Launch	November 2024	<p>Successful grantees will begin project implementation.</p>



12. Other

An independent Fund Manager, Mannion Daniels, 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/M4HInnovationFund.

Contact us: GSMAIF@gsma.com