

START-UP PORTFOLIO



Ecosystem Accelerator
Innovation Fund



Australian
Aid 



The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with almost 300 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces industry-leading events such as Mobile World Congress, Mobile World Congress Shanghai and the Mobile 360 Series conferences.

For more information, please visit the GSMA corporate website at www.gsma.com

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Ecosystem Accelerator

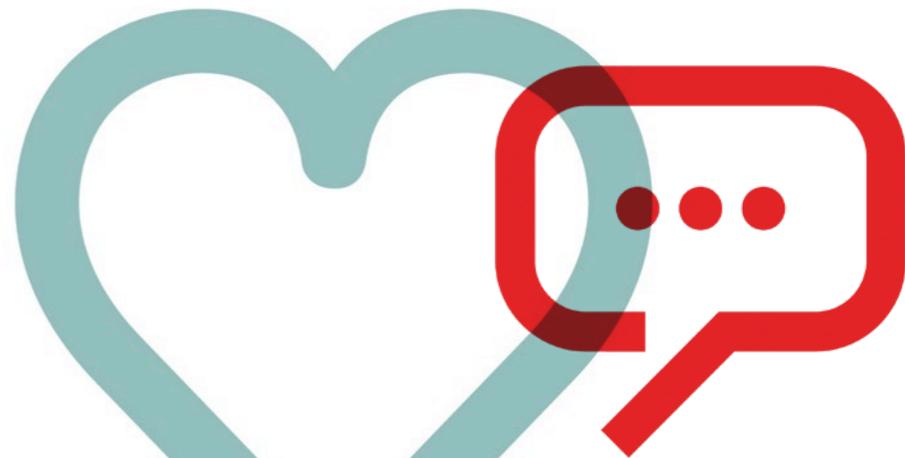
The GSMA Ecosystem Accelerator programme focuses on bridging the gap between mobile operators and start-ups, enabling strong partnerships that foster the growth of innovative mobile products and services. These partnerships bring impactful mobile solutions to the people and places that need them most, 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

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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”

FOREWORD

Back in April 2017, we announced the first nine start-ups selected for our Innovation Fund. Spanning eight countries, all had in common the fact that they developed a unique approach to addressing challenges very specific to their local context, around for instance education, transportation or agriculture. Early results from this portfolio are encouraging. All of the start-ups are more committed than ever to leveraging the power of mobile technology to deliver socio-economic impact, and engagements with mobile operators are progressing. Twiga Foods have already raised their Series A, and Ruanguru their Series B; most are in conversation with investors for follow-on funding.

Soon after this announcement we opened applications for our second intake. For this round, our founding partner DFID was joined by the Australian Government, who provide not only additional funding available to start-ups, but also a great opportunity to strengthen our position in Asia Pacific. The number and variety of applications received – over 550 from over 40 countries – have allowed us to grow our portfolio in size, without compromising on the quality of the companies we're supporting.

With 15 additions, our portfolio now comprises 24 start-ups based in 15 markets around Africa and Asia Pacific.

They cover more sectors, including health, insurance, and logistics, and illustrate a wider range of areas in which local SMEs are using mobile innovation to help solve local problems. Collectively they tackle thirteen of the 17 Sustainable Development Goals introduced by the United Nations and embraced by the mobile industry as a whole. Our commitments to support and develop local talent, and to better represent female entrepreneurs and managers, also remain very strong: local staff and women represent respectively 83 per cent and 32 per cent of all management positions in our current portfolio.

We are committed to helping these organisations realise their full socio-economic and commercial potential. We hope the information included in this document will inspire you to engage with them, and to refer relevant start-ups to the upcoming round of our Innovation Fund.



Max Cuvellier

Head of Ecosystem Accelerator programme, GSMA

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



This catalogue presents the Fund's portfolio of start-ups across Africa and Asia Pacific, for its first and second rounds.

ECOSYSTEM ACCELERATOR INNOVATION FUND PORTFOLIO



■ Round 1 Portfolio
■ Round 2 Portfolio

Combined, the portfolio start-ups address the following SDGs

1 NO POVERTY	2 ZERO HUNGER	3 GOOD HEALTH AND WELL-BEING
4 QUALITY EDUCATION	5 GENDER EQUALITY	8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	10 REDUCED INEQUALITIES	11 SUSTAINABLE CITIES AND COMMUNITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTION	13 CLIMATE ACTION	14 LIFE BELOW WATER
15 LIFE ON LAND		

BISCATE

BISCATE.CO.MZ



Platform using inclusive technologies to connect skilled workers from the informal sector with customers

The Problem

In Mozambique, nine in ten people work in the informal economy — one of the highest ratios in the world. It is estimated that 80 per cent of those under 35 in Mozambique lack stable employment, with many struggling to meet day-to-day living costs. Meanwhile, 45 per cent of the population owns a mobile phone.

The Start-up

Biscate (“odd job” in Portuguese) is a service allowing informal and often uncertified skilled workers throughout the country to register and advertise their services with a basic 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.



Founders

Frederico P. Silva
Tiago Borges Coelho



Country

Mozambique

EFISHERY

EFISHERY.COM



IoT-based smart fish feeding machines for commercial aquaculture

The Problem

Aquaculture is expected to provide close to two-thirds of global food fish consumption by 2030, according to the FAO. With annual aquaculture production of more than 15 million tonnes, Indonesia is the second largest producer in the world. However, inefficiencies and a lack of skills and data are forcing Indonesia’s 3.5 million fish and shrimp farmers to cope with very high feeding costs (60 to 90 per cent of total production cost).

The Start-up

eFishery offers an IoT-based smart fish feeding machine for commercial aquaculture. The feeder senses the fish’s appetite through motion sensors that analyse their behaviour. 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 conduct a pilot project on Narrow Band IoT (NBIoT) with a mobile operator partner.



Founder

Gibran Huzaifah



Country

Indonesia

ENSIBUUKO

ENSIBUUKO.COM



Cloud-based core banking software customised for Savings and Credit Cooperatives

The Problem

More than 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 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.



Founder
Gerald Otim



Country
Uganda



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 on their existing group banking software platform to improve the quality and range of financial services available to SACCOs in Uganda.

ESEWA

ESEWA.COM.NP



Mobile payment service provider allowing users to make online payments, pay utility bills, receive money or set up merchant accounts

The Problem

In Nepal, only 34 per cent of 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 one of 25,000 agents across the country. Users can buy mobile airtime, pay utility bills, deposit funds in their bank account or perform cash-ins or cash-outs from their eSewa account. The app can also be used to buy bus tickets, pay for school fees or book trips abroad.



Founders
Asgar Ali
Biswas Dhakal
Subash Sharma



Country
Nepal



The Project

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

FARMCROWDY

FARMCROWDY.COM



Online platform for individuals and businesses to invest in farming projects

The Problem

Agriculture represents 23 per cent of Nigeria's GDP. Smallholder farmers produce 90 per cent of the country's agricultural output, but 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.



Founder
Onyeka Akumah



Country
Nigeria



The Project

Farmcrowdy received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to develop a mobile app for smartphones and feature phones that will help farmers and farm sponsors to interact. The app will also deliver other services to farmers, such as information, electronic payments and training.

FIELD BUZZ

FIELD.BUZZ



Mobile software to manage last-mile distribution and operations efficiently

The Problem

In Bangladesh, traditional retail outlets — mudir doka — are ubiquitous, with more than 90 per cent of the middle class using them to buy groceries 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 around cash collection, deliveries, inventory management and others. Consequently, these microentrepreneurs cannot grow their businesses efficiently.

The Start-up

Field Buzz is a platform that helps small businesses manage their field operations and distribution - done by traditional retail outlets - with smartphones and mobile internet, and track the activities of employees, customers, beneficiaries, farmers and transactions to the last mile.



Founders
Habib Ullah Bahar
Alexis Rawlinson



Country
Bangladesh

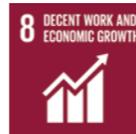


The Project

Field Information Solutions received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to develop a more standardised version of Field Buzz that will address last-mile distribution for MSMEs with dispersed sales and delivery agents in rural areas of Bangladesh.

JAMII AFRICA

JAMIIAFRICA.COM



Mobile micro health insurance product for Africa

The Problem

Under 30 percent 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 USD 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 micro health insurance policies for MSMEs, ordered on mobile phones via USSD, in partnership with Vodacom Tanzania.



Founder
Lilian Makoi



Country
Tanzania

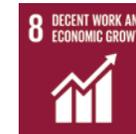


The Project

Jamii Africa received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to increase the adoption of Jamii's microhealth insurance service by MSMEs in Tanzania by facilitating mobile-based on-boarding of users.

JOONAAK

JOONAAK.COM



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 the sector, as a lack of skills, equipment, time or capacity make it difficult for small online merchants to get their product to their customers.

The Start-up

Joonak provides last-mile delivery services and warehousing facilities to small e-commerce companies. The service also includes a technology platform for e-commerce players to track their sales and generate reports through a proprietary dashboard.



Founders
Soliya Kong
Leakhena Long



Country
Cambodia

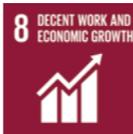


The Project

Joonak 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 application, which will allow simple monitoring and tracking for clients and consumers alike.

KARGO

KARGO.COM.MM



Online platform allowing businesses or individuals to request a truck for pickup 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 underutilised 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 fulfil 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.



Founder
Alex Wicks



Country
Myanmar

KYTABU

KYTABU.COM



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 preinstalled 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 to improve educational access across Kenya.



The Project

Kytabu received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to make the existing mobile app available on multiple platforms, create additional digital content (e.g. videos, animations) and upgrade the capacity of the service.



Founders
Tonee Ndungu
Paul Mugambi



Country
Kenya

LIPA MOBILE

LIPAMOBILE.COM



mSomesa is a school fee management and payment system for parents

The Problem

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

The Start-up

LipaMobile's mSomesa 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 a timeline for payment directly to the school's bank account.



Founder

Laban Jemba



Country

Uganda



The Project

LipaMobile received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to consolidate and expand the mSomesa service as well as to develop and scale the Mslapp product, with a key focus on rural Uganda where most parents have low incomes.

LYNK

LYNK.CO.KE



A digital platform that connects households and businesses with verified domestic workers, artisans and blue-collar professionals

The Problem

The informal sector accounts for close to 83 per cent of Kenya's employment, which for millions of workers translates into 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 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 on-site. Customers pay via mobile money or card, and are prompted to provide a service rating.



Founders

Johannes Degn
Adam Grunewald



Country

Kenya



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 platforms. This will enhance the platform's scalability and efficiency by reducing Lynk's manual operating processes. It will also empower workers to manage their own profiles as small businesses, manage multiple jobs, widen their offerings, and increase their incomes.

MATONTINE

MATONTINE.COM



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

The Problem

Under 25 per cent of adults in Senegal have access to a bank account of any kind. This rate drops to barely 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, limiting their potential.

The Start-up

MaTontine offers a mobile-based automated platform for tontines. By allowing users to build credit scores over time, MaTontine allows them to access other 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.



Founders

Tosan Oruwariye
Bernie Akporiaye



Country

Senegal

MUSANGA LOGISTICS

MUSANGALOGISTICS.COM



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 MSMEs face simple infrastructure challenges, such as timely delivery of packages and inventory.

The Start-up

Musanga is a delivery service for packages in Lusaka. Packages are delivered within one to three hours and an instant proof of delivery is provided. It enables MSMEs to reduce their logistical costs and enables informal microentrepreneurs with underutilised assets, such as motorbikes and bicycles, to fulfil last-mile deliveries through Musanga's mobile platform and earn an extra income.



The Project

Musanga received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to expand their operations and platform in three cities across the country. The end goal is to empower microentrepreneurs (drivers, riders) who will then support local SMEs (small shops, manufacturers).



Founders

Njavwa Mutambo
Emmanuel Kwenda



Country

Zambia

NEH THIT

NEHTHIT.COM



Low-income jobs platform providing job matching, skills training and employer transparency

The Problem

While more than 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 still lack efficient, 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 that is currently piloting in an industrial zone in Yangon specialising in garment manufacturing. New Day has launched a chatbot on Facebook Messenger to take advantage of the high numbers of users and open APIs, as well as the low penetration of apps that customers find difficult to download.



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.



Founder
Conor Smith



Country
Myanmar

OPTIMETRIKS

OPTIMETRIKS.COM



Crowdsourced mobile-based and real-time data collection service for Africa's retail companies

The Problem

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 leverages a community of users, paid per visit, to perform retail census and audits, collect data on the ground and take pictures at outlets through Optimetrik's native Android application 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

Optimetrik's 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.



Founders
Paul Langlois-Meurinne
Augustin de Choulot
Marc de Courcel



Region
East Africa

PREPCCLASS

PREPCCLASS.COM.NG



Digital tutoring marketplace that connects learners and tutors

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. However, the Nigerian school system ranks extremely low in terms of both quality and enrolment rates, from primary (ranked 138 out of 138) to higher education (ranked 125 out of 138).

The Start-up

PrepClass is a tutoring marketplace that connects students and tutors through an online platform. A pool of 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.



Founders

Chukwuwezam Obanor
Olumide Ogunlana



Country

Nigeria



The Project

PrepClass received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to increase the number of tuition sessions completed through the platform by connecting more learners and tutors via a web and mobile application and develop digital education content.

RAYE7

RAYE7.COM



Culturally sensitive digital carpooling solution for daily commuting

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 always an alternative, especially for women as 86 per cent report feeling insecure.

The Start-up

Raye7 is a 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 costs. The service offers women the option to choose to only ride with other women of their community.



Founders

Samira Negm
Ahmed Negm



Country

Egypt



The Project

Raye7 received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to scale up their B2C business with large homogeneous communities (e.g. universities, business parks) who work far from residential areas.

RUANGGURU

RUANGGURU.COM



Digital marketplace for private tutors offering educational classes

The Problem

With over 50 million students and four million teachers, Indonesia has the fourth largest educational system in the world. However, it is also one of the lowest performing. It has been claimed that over 50 per cent of Indonesia's teachers are unqualified.

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.



Founders

Adamas Devara
Muhamad Iman Usman



Country

Indonesia



The Project

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

SAFEMOTOS

SAFEMOTOS.COM



Highly localised ride-hailing platform for motorcycles and informal taxis

The Problem

Although low-and middle-income countries have only half of 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 interaction 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.



Founders

Peter Kariuki
Barett Nash



Country

Rwanda



The Project

SafeMotos received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to develop the 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.

SEHAT KAHANI

SEHATKAHANI.COM



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

The Problem

Only 0.9 per cent of Pakistan's GDP is spent on healthcare — eight times less than the World Health Organization recommends. Meanwhile, more than 70 per cent of Pakistan's medical students are women, most of whom do not practice or end up giving up their career. Nationally, 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 them to qualified women doctors through virtual consultations. Patients can access the service at community telemedicine clinics, but if they are unable to leave their home, they can also connect to a doctor through a mobile/tablet-equipped community healthcare worker.



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 will act as a referral point for patients who need further consultation and treatment.



Founders

Dr Sara Saeed Khurrum
Dr Iffat Zafar Aga



Country

Pakistan

SUDPAY

SUD-PAY.COM



Mobile solution for MSMEs to pay taxes to municipal authorities transparently

The Problem

In Senegal, up to 70 per cent of local taxes go uncollected due to fraud at different steps of the collection process. This missed income in turn prevents municipalities from improving public services (healthcare, schools, etc.) which has a direct impact on the local population.

The Start-up

TTS TOWN 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 terminals and municipalities with dashboards to track tax collection.



The Project

SudPay received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to set up and roll out TTS TOWN in several municipalities of Dakar to assist with tax collection.



Founders

Samba Sow
Ngom Pathé Faye



Country

Senegal

TOOTLE

TOOTLE.TODAY



Mobile-based motorbike ride-sharing platform in Nepal

The Problem

In the Kathmandu Valley, the population has increased more than 60 per cent over the last decade, putting major pressure on the public transportation network. Public transportation also appears to be increasingly unsafe for women, with 26 per cent of women aged 19 to 35 reporting they had directly experienced inappropriate touching on public transport.

The Start-up

Tootle is a ride-sharing service provider in Nepal. Drivers can earn additional income of around \$20/day from sharing their rides (compared to an average daily income of \$2). The Tootle app allows women to choose female drivers and vice versa. Customers are also able to share tracking codes of their rides with family and friends for added safety. Tootle partners with insurance companies to cover both the passengers and their drivers.



The Project

Tootle received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to increase the number of rides in Kathmandu and enrich the product offering, features and technical capability.



Founders

Sixit Bhatta
Sanjay Golchha
Anand Bagaria
Sanjib Raj Bhandari



Country

Nepal

TWIGA FOODS

TWIGAFOODS.COM



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

The Problem

In emerging markets, smallholder farmers struggle to sell their produce in urban areas, where issues with storage, transportation or intermediaries mean city dwellers end up being overcharged for farm produce. In Africa especially, customers spend 35 per cent more for food than in comparable low- and middle-income countries.

The Start-up

Twiga Foods provides improved market access to farmers by buying their fresh produce and ensuring a constant, hassle-free supply chain to roadside vendors. These vendors are empowered to increase their product offering and income. It also ensures fresh and low-cost produce is available to lower income residents of Nairobi.



The Project

Twiga Foods received a grant from the GSMA Ecosystem Accelerator Innovation Fund in April 2017 to build a mobile version of their food distribution service, connecting food stall owners and smallholder farmers, and to launch a financial services platform.



Founders

Grant Brooke
Peter Njonjo



Country

Kenya

biscate.CO.MZ
*777#

eFishery



eSewa™

matontine
Improving financial outcomes



OPTIMETRIKS
CONNECTING THE DOTS

farmcrowdy

Field Information
Solutions Ltd
fieldbuzz

Jamii
ngao ya alya



PrepClass
.com.ng



ruang guru



KYTABU



LYNK

sehat kahani



tootle
together, we move



OUR REPORTS



Building Synergies:
How Mobile Operators
and Start-ups Can Partner
for Impact in Emerging
Markets



**Opening Doors: A Start-
up's Guide to Working
with Mobile Operators in
Emerging Markets**



**Corporate Venture
Capital: An Opportunity
for Mobile Operators and
Start-ups in Emerging
Markets**



**APIs: A Bridge Between
Mobile Operators and
Start-ups in Emerging
Markets**

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