

**ECOSYSTEM ACCELERATOR
INNOVATION FUND**

START-UP PORTFOLIO





About the GSMA

The GSMA represents the interests of mobile operators worldwide, uniting more than 750 operators with over 350 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 the industry-leading MWC events held annually in Barcelona, Los Angeles and Shanghai, as well as the Mobile 360 Series of regional 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:

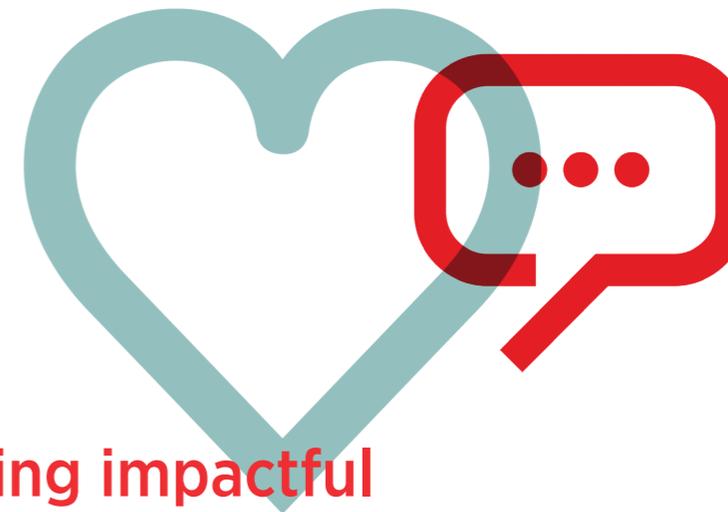
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or contact us at: accelerator@gsma.com

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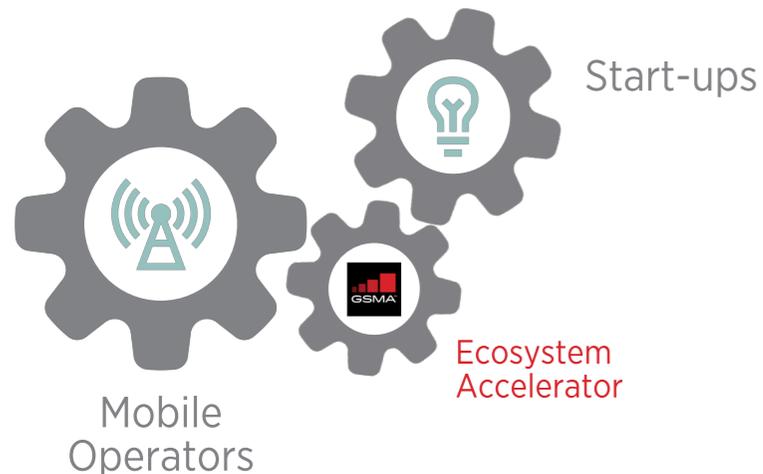


The Ecosystem Accelerator programme is supported by the UK Department for International Development (DFID), the Australian Government, the GSMA and its members. The views expressed in this document are not necessarily those of DFID or the Australian Government.



“Bringing impactful mobile solutions to the people and places that need them most”

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, second, and third rounds.

IMPACT TO DATE



34

start-ups in 23 countries have been allocated £6.6m of grant funding by the programme.



4.2M

beneficiaries have been impacted by the portfolio start-ups.



£42M

in additional funding has been raised by the portfolio start-ups, mostly from commercial investors.



18

start-ups now have partnerships with mobile network operators.



13

of the 17 UN Sustainable Development Goals are addressed collectively by the portfolio.



£8M

of income has been unlocked through their services, for low-income populations and local MSMEs.

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 Indonesia, Telkomsel and fish farming technology start-up eFishery are **co-innovating** through the newly launched Telkomsel Innovation Center. The objective is to develop Narrowband IoT (NB-IoT) devices for the fishery sector. This partnership is key for eFishery as it seeks to trim its cost base and expand its reach across Indonesia.



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.



In Indonesia, Telkomsel and EdTech start-up Ruangguru have created a **joint offering** targeted at students through Telkomsel's youth brand, Loop. The package offers users free data to exclusively access Ruangguru's educational content on the web and on mobile.

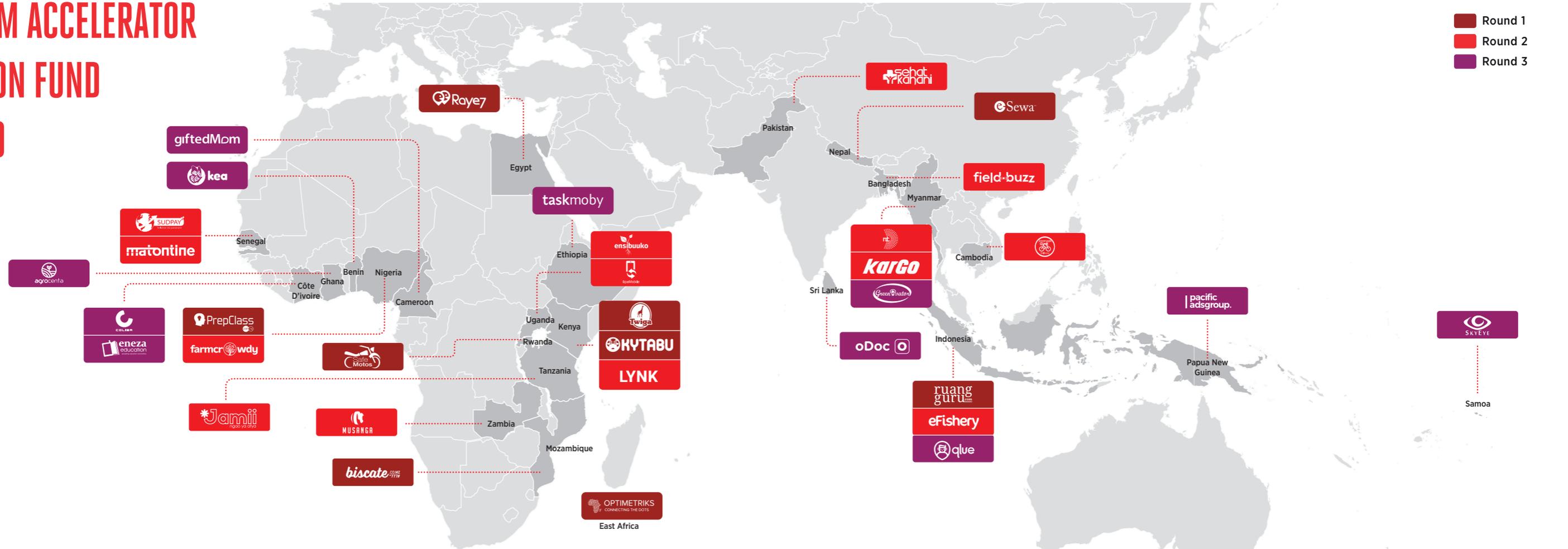


In Zambia, the logistics service Musanga is integrated with MTN's **mobile money** solution. This simplifies Musanga's payment collection processes and reduces the heavy reliance on cash collection. Through this partnership Musanga is also offering its drivers an access to microloans.



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

ECOSYSTEM ACCELERATOR INNOVATION FUND PORTFOLIO



MEET THE PORTFOLIO START-UPS' 35 CEOs



eSewa
Asgar Ali



Ruangguru
Adamas Belva
Syah Devara



eFishery
Gibran Huzaifah



Field Buzz
Alexis Rawlinson



Joonaak
Soliya Kong



Kargo
Alex Wicks



Raye7
Samira Negm



SafeMotos
Barrett Nash



Twiga Foods
Grant Brooke



Ensibuuko
Gerald Otim



Farmcrowdy
Onyeka Akumah



Jamii
Lilian Makoi



Neh Thit
Conor Smith



Sehat Kahani
Dr Sara Saeed
Khurram



Greenovator
Yin Yin Phyu



oDoc
Heshan Fernando



Pacific Ads Group
Fredrik Orrenius



Glue
Raditya Maulana
Rusdi



LipaMobile
Laban Jemba



Lynk
Adam Grunewald



MaTontine
Bernie Akporiaye



Musanga
Njawa Mutambo



SudPay
Samba Sow



AgroCenta
Francis Obirikorang



SkyEye
Sam Sali



Biscate
Frederico P
Silva



Kytabu
Paul Mugambi



Optimetriks
Paul Langlois-
Meurinne



PrepClass
Chukwuwezam
Obanor



Coliba
Genesis Ehimegbe



Eneza Education
Wambura Kimunyu



GiftedMom
Alain Nteff



Kea Medicals
Vèna Arielle
Ahouansou



Taskmoby
Ezana Raswork
























ASIA PACIFIC START-UPS

ROUND 1



ROUND 2



ROUND 3



ESEWA



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



Founders

Asgar Ali (CEO)
Biswas Dhakal



Country

Nepal

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.

RUANGGURU



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, 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.



Founders

Adamas Belva Syah Devara (CEO)
Muhamad Iman Usman



Country

Indonesia

EFISHERY



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 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 Kemalasar, 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.



Founders

Gibran Huzaifah (CEO)
Chrisna Aditya



Country

Indonesia

FIELD BUZZ

fieldbuzz



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.



Founders

Alexis Rawlinson (CEO)
Habib Ullah Bahar



Country

Bangladesh

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 the 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 October 2018, Joonaak has supported over 200 active small merchants on its platform and delivered more than 5,500 packages per month.



Founders

Soliya Kong (CEO)
Leakhena Long



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 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.

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.



Founder

Alex Wicks (CEO)



Country

Myanmar

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 course.



Founder

Conor Smith (CEO)



Country

Myanmar

SEHAT KAHANI



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



Founders

Dr. Sara Saeed Khurram (CEO)
Dr. Iffat Zafar



Country

Pakistan

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



Founders

Yin Yin Phyu (CEO)
Thein Soe Min



Country

Myanmar

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 \$1.80-\$2.50 per day in monsoon season compared to \$10.00-\$16.50 per day in Thailand and \$7.80 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.

ODOC



Mobile-based telemedicine services for low-income earners

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.



Founders

Heshan Fernando (CEO)
Sohan Dharmarajah
Inshard Naizer
Janaka Wickramasinghe



Country

Sri Lanka

PACIFIC ADS GROUP

| pacific
adsgroup.

Online marketplace and service job-matching platforms

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.



Founders

Fredrik Orrenius (CEO)
Nancy Lai
Axel Peyriere
Andrew Runaway



Country

Papua New Guinea

QLUE



Civic engagement app for users to report or share their neighbourhood conditions with city officials or businesses



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.



Founders

Raditya Maulana Rusdi (CEO)
Andre Hutagalung



Country

Indonesia

SKYEYE



Localisation and mapping solution for transportation services



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.



Founders

Sam Sali (CEO)
Nome Sali



Country

Samoa

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.

AFRICA START-UPS

ROUND 1



ROUND 2



ROUND 3



BISCATE



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



Founders

Frederico P Silva (CEO)
Tiago Borges Coelho



Country

Mozambique

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.

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.



Founders

Paul Mugambi (CEO)
Tonee Ndungu



Country

Kenya

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. Their 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.



Founders

Paul Langlois-Meurinne (CEO)
Augustin de Choulot
Marc de Courcel



Country

East Africa

PREPCLASS



Digital tutoring marketplace that connects learners and teachers

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.

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 app.

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.



Founders

Chukwuwezam Obanor (CEO)
Olumide Ogunlana



Country

Nigeria

RAYE7



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 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.

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 have long daily commutes from residential areas.

Mobile operator collaboration

"We believe that the integration of SMS API is just a start of many initiatives between Orange Egypt and Raye7 to deliver a unique service to both Orange Egypt's and Raye7's customers and to work coherently to solve, at least part of, Egypt's traffic problems."

— Peter Kaldas Marketing Sr. Supervisor,
Orange Egypt

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.



Founders

Samira Negm (CEO)
Ahmed Negm



Country

Egypt

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.



Founders

Barrett Nash (CEO)
Peter Kariuki



Country

Rwanda

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.



Founders

Grant Brooke (CEO)
Peter Njonjo



Country

Kenya

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.

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.

Mobile operator collaboration

Twiga Foods uses M-Pesa, Safaricom's mobile money service, to manage and streamline their payment processes for vendors and farmers. Through M-Pesa, Twiga Foods makes about 1,000 payments to farmers per week.

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.

ENSIBUUKO



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.



Founders

Gerald Otim (CEO)



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

Mobile operator collaboration

"We value Ensibuuko's business and we are confident and hopeful that Ensibuuko will continue to touch and support the community through the provision of quality and dependable services."

— Jeremiah Kasirye, Head of Network Infrastructure, Airtel Uganda

Impact to date

As of October 2018, over 258,000 end users have benefitted from Ensibuuko's service through their respective SACCOs.

FARMCROWDY



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.



Founders

Onyeka Akumah (CEO)
Akindele Phillips
Tope Omotolani
Jimoh Maiyegun



Country

Nigeria

JAMII



Mobile microhealth insurance product for Africa



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.

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.



Founder

Lilian Makoi (CEO)



Country

Tanzania

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

Impact to date

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

LIPAMOBILE



Xuldime is a school fee management and payment system for parents



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.

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.



Founder

Laban Jemba (CEO)



Country

Uganda

LYNK



A digital platform that connects households and businesses with informal workers, artisans and tradespeople



Founders

Adam Grunewald (CEO)
Johannes Degn



Country

Kenya

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.

MATONTINE

matontine



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



Founders

Bernie Akporiaye (CEO)
Tosan Oruwariye



Country

Senegal

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, USSD 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 inventory.

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 with underutilised assets like motorbikes, bicycles or trucks, to fulfil last-mile deliveries through Musanga's mobile platform and earn extra income. Through a collaboration with MTN, Musanga is also aiming to offer its customers and drivers access to a set of mobile financial services.

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 Zambia. The end goal is to empower microentrepreneurs (drivers, riders) who will in turn support local small businesses and shops.

Mobile operator 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

Impact to date

Between April and October 2018, over 48,000 kilometres have been driven by Musanga's network of drivers and bicycle riders (whose average age is under 28) to complete deliveries through the platform.



Founders

Njavwa Mutambo (CEO)
Emmanuel Kwenda



Country

Zambia

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.

The project

SudPay received a grant from the GSMA Ecosystem Accelerator Innovation Fund in February 2018 to set up and roll out TownPay in several municipalities of Dakar to assist with tax collection and increase the budget available for local public services.

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.



Founders

Samba Sow (CEO)
Ngom Pathé Faye



Country

Senegal

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 2030. 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.



Founders

Francis Obirikorang (CEO)
Michael Ocansey



Country

Ghana

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.



Founders

Genesis Ehimegbe (CEO)
Yaya Kone



Country

Côte d'Ivoire

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 72.6 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.



Founders

Toni Maraviglia
Kago Kagichiri



Country

Côte d'Ivoire

GIFTEDMOM

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

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.



Founders

Vèna Arielle Ahouansou (CEO)
Vital Sounouvou



Country

Benin

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.



Founder

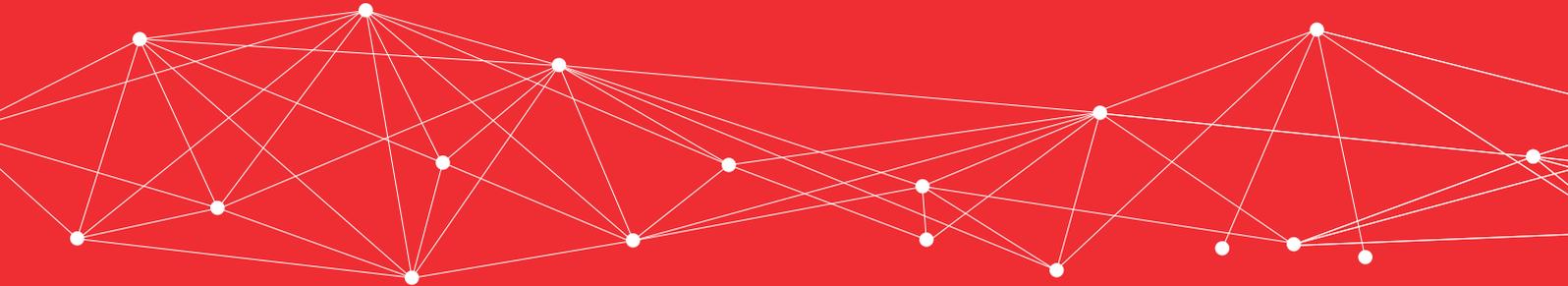
Ezana Raswork (CEO)



Country

Ethiopia

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