

GSMA Innovation Fund for Anticipatory Humanitarian Action

Terms and Conditions

01. Objectives

The GSMA Mobile for Humanitarian Innovation Fund (“the Fund”) will provide grants and additional support (see 6) to organisations (see 2) that leverage digital technology, especially mobile, to deliver solutions which anticipate potential humanitarian impacts and enable effective early response.

The overall objective of the Fund is to test innovative use-cases, partnerships and business models in selected geographies (see 4), in order to improve access to and the sustainability of digital-enabled solutions for those who are vulnerable to humanitarian crises¹. The Fund also aims to generate and share insights and evidence from these innovations in order to benefit humanitarian and mobile industry stakeholders.

In this context, the Fund is interested in solutions which:

- Prevent and minimise the impact of humanitarian crises;
- Improve preparedness for sudden-onset crises;
- Enable dignified and inclusive communication and assistance; and
- Anticipate incidence and impacts of crises and enable earlier and more effective responses.

Given the broad and far-reaching potential of anticipatory action, we expect to see a diverse range of solutions including but not limited to:

- **Pre-Positioning and Early Deployment Activities** (for example, a mobile-enabled system that triggers the payment of support when a threshold of risk is passed)
- **Early Action, preparedness & resilience-building focussing on communities vulnerable to and/or at risk from crises**
- **Dissemination of Early Warning Messages**, focussing on the adaptation of existing early warning systems that enhances inclusion of different groups
- **Systems that will Enhance Communication** between organisations and affected communities, anticipating the increased demand and need for information (for example two-way communication channels between at-risk populations and organisations)

¹ Humanitarian crises include, but are not limited to food insecurity, forced displacement, and natural hazards such as floods, earthquakes and typhoons.

Projects should seek to demonstrate:

- How mobile-enabled technology can be innovatively applied to support communities to anticipate and prepare for crises
- How mobile-enabled technology can be used to make anticipatory action 'smarter' (by using feedback, learning and adapting to deliver a more targeted response)
- How anticipating crises through technology can inform more timely humanitarian responses
- How anticipatory humanitarian mobile-enabled solutions can be inclusive and widespread
- Which business models enable anticipative digital solutions to be adopted sustainably and at scale
- What role mobile operators and other digital actors can play in developing, testing, delivering these solutions, supporting proven interventions to go to scale
- What partnerships at local and regional levels are required for improving and enabling conditions (infrastructure, access to mobile, regulation, domestic support) so that innovative digital solutions to be adopted, sustained and scaled
- Their understanding of the policy and regulatory issues in the region and a clear understanding of the regulations that will govern project implementation
- Their understanding of the mobile connectivity landscape in the region of implementation

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 purchase & distribution of mobile phones, tablets or other communication devices to target populations/end-users
- Non-commercially sustainable distribution of assets directly to target populations
- 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 be considered however)
- 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 GSMA. Applicants may be required to respond to additional GSMA due diligence requests, including disclosing relevant supply chains.

Grants are more likely to be awarded to applicants that can demonstrate a track record of strong partnerships.

This initiative is funded by UK aid 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. Eligibility to apply to the Fund

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

- Governments, government-owned agencies (or appointed government agencies);
- UN agencies;
- Mobile Network Operators;
- Universities or academic organisations; and
- Start-up accelerators and incubators.

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

- Be:
 - Either a **non-profit organisation**: this includes non-governmental organisations (NGO, either international or local); humanitarian agencies and social enterprises.
 - Or a **for-profit organisation** limited 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. These organisations must 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 3).
- Leverage digital technology, especially mobile, to deliver solutions described in 1.
- Be an 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 3 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 4).
- 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% matching funding depending on the total grant amount requested (see 7).
- Only **one** organisation can apply for funding and become a grantee.

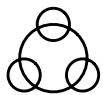
During the selection process, we will also ensure eligible applicants have/are:

- 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.
- 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 GSMA Safeguarding Policy² (on Children and Vulnerable Adults) in all implementation markets.
- Adhere to the principals of the [EU General Data Protection Regulation](#) data privacy (GDPR).

We particularly encourage the following applicants to apply:

- Organisations that are women-led and/or have good representation of women at all levels
- Organisations and businesses with a strong presence in their country of implementation and a commitment to supporting/upskilling and promoting local staff. Preference will be given to local organisations funded by local people who possess a deep understanding of local context.
- International organisations who do apply, should have a strong localised presence and are encouraged to consider pay differences between expatriate and local staff, demonstrating a strong commitment to diversity of voices and representation.
- Applicants who have a clear understanding how their solution improves the resilience and adaptive capacity of vulnerable communities and have proactively taken steps to set targets and systematically measure these impacts.
- Preference will be given to 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. Downstream partners

As defined in the [GSMA's Downstream Partner Guidelines](#), downstream partners are defined as either sub-recipients³, Consultants/Sub-Contractors/Suppliers⁴, or project stakeholders/ partners⁵

Sub-recipients:

- As part of 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 2).
- The following organisations are not eligible to be sub-recipients
 - Governments, government-owned agencies (or appointed government agencies);
 - UN agencies;
 - Mobile Network Operators;
 - Universities or academic organisations; and
 - Start-up accelerators and incubators.

They are however eligible to be Consultants/Sub-Contractors/Suppliers or project stakeholders/ partners.

- We encourage applicants to apply to have meaningful partnerships with relevant local stakeholders (e.g., community-based organisations) to deliver the project on the ground.
- Also, applications will need to be able to demonstrate the willingness and potential to form strategic partnerships with, humanitarian organisations, mobile operators and/or technology organisations.

² The GSMA Safeguarding Policy will be shared with the shortlisted applicants.

³ 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

⁴ 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

⁵ Project stakeholders / partners may be involved in the project (and may be key to its success) but are not receiving any grant funds

04. 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
- Middle East
- South and South East Asia
- Pacific
- The Caribbean
- Latin America

Additional due diligence checks and eligibility screenings may be required in certain markets.⁶ 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.⁷



05. Humanitarian Impact

Through the grant application process, applicants must ensure that their proposal clearly links to increased capacity to adapt and anticipate the impact of sudden-onset crisis, contributing 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 messages and interacting with 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-saving information via a mobile enabled service

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

Additionally, grantees will be expected to propose a broader MEL framework, to be developed further with 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.

⁶ 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

⁷ Payments cannot be distributed to the following regions: Afghanistan, Cuba, Equatorial Guinea, Guinea-Bissau, Iran, Iraq, Libya, Myanmar, Nicaragua, Syria, North Korea, Turkmenistan, Ukraine, Venezuela and Yemen



06. Type of support available

The support package includes:

- Grant funding (see sections 7 & 8).
- Technical support through regular online trainings, including sessions on human-centred design, MNO engagement & marketing guidance.
- Knowledge, expertise or best practices on the application of digital tools in the humanitarian space
- Learning exchange opportunities with GSMA Mobile for Humanitarian Innovation Fund grantees, as well as access to our alumni network of organisations who received funding from previous funds
- Networking opportunities with the GSMA's other innovation fund programmes' networks (including the recently launched Climate and Resilience and Adaptation fund) Monitoring, evaluation and learning 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.



07. Funds available

The funding will be in the form of a grant which should be used for the proposed grant project. The Fund will closely oversee the monetary usage of the grant and only disburse funding based on milestones achievement. Milestone-based payments will be dependent on the grantee delivering proof that mutually agreed milestones/targets have been completed/achieved.

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.



08. 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 is limited to 50% of the total required match amount.
- Matching contribution cannot be from existing funding from 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	In-kind matching includes any significant and quantifiable contribution to the project that is not financial. Applicants must be able to quantify and demonstrate what results any matching given in kind will achieve for the proposed project.	In cases where in-kind matching is offered, the Fund will discuss with the applicant how best to agree the match funding commitment and valuation. For example: a contractual agreement of support from a local incubator (providing the equivalent monetary value of the service)	May include: <ul style="list-style-type: none"> • Use of goods, services and facilities (such as software); • Provision and access to equipment; and • Technical assistance.



09. 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 and SEAH requirements as outlined in section 2.
- 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 monitoring, evaluation and learning (MEL) framework, that will be agreed on with the GSMA. Part of the grant funding will be allocated specifically to cover MEL, ideally spent through an independent third party, though models of delivery by grantees will be accepted with demonstration of internal capacity and skills.
- Attending and participating in grantee portfolio-wide 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 GSMA or other key events where relevant and possible based on local COVID-19 restrictions. Part of the grant funding will be allocated specifically to cover events-related travel expenses.
- Participating in UK Aid/Foreign, Commonwealth and Development Office (FCDO)'s annual review process and a willingness to work with GSMA's 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.



10. Application process

Note: All applications to the Fund MUST be submitted in English

Stage 1 Pitch	24th November 2022 to 19th January 2023	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 23:59 UTC (UK time) 19th January 2023. The GSMA will aim to review and confirm the shortlisted applicants 4-5 weeks after the deadline for submitting pitches.
Stage 2 Proposal	27th February to 12th May 2023	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. The GSMA will work with applicants to build a schedule of incremental fund payments. Applicants may be asked to reduce or modify the requested funding amount and allocation during the application process. 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.
Stage 3 Fund Panel	June 2023	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 June 2023.
Stage 4 Contracting	June 2023 to October 2023	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 the schedule of incremental milestone-based payments drafted at proposal stage. These payments are dependent on the grantee delivering proof that the mutually agreed milestones have been achieved.
Stage 5 Project Launch	October 2023	Successful grantees will begin project implementation.

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/mobilefordevelopment/the-gsma-innovation-fund/

Contact us: GSMAIF@gsma.com