GSMA

The GSMA Innovation Fund for Humanitarian Replication and Scale

Terms and Conditions

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01. Objectives

Humanitarian needs are at an all-time high, with 400 million people in need of assistance and protection. Climate-driven shocks are increasing the prevalence and severity of disasters while the number of forcibly displaced people has increased for 12 consecutive years, now at a record high of over 120 million. Innovation, technology and locally driven solutions are increasingly sought after to address this growing humanitarian challenge. Mobile-enabled solutions and public-private partnerships are central to the 38 humanitarian innovations supported through the GSMA Innovation Fund since 2018.

Ongoing engagement with Innovation Fund alumni has identified that barriers to scale are heavily influenced by limited capacity and resources, which additional funding and technical assistance could help to overcome. The GSMA Innovation Fund has the unique potential to unlock scale and replication opportunities for proven solutions to address growing global humanitarian needs.

The GSMA Innovation Fund for Accelerated Growth, launched in 2024, has demonstrated this potential by supporting Innovation Fund alumni to support pathways to scale, reaching additional users and accelerating the sustainability of their solutions. The GSMA Innovation Fund for Humanitarian Replication and Scale will offer this opportunity for innovations that address humanitarian challenges in existing markets or through replication in new markets.

The **GSMA Innovation Fund for Humanitarian Replication and Scale ("the Fund")** will provide grants and venture-building support (see section 6) to support Innovation Fund alumni in accelerating their digital humanitarian impact by catalysing pathways to scale either in existing markets or through replication in new markets where they have existing operations.

The objectives of the Fund are as follows:

1. To support the scaling of existing humanitarian innovations.
2. To support the replication of existing innovations in new markets where grantees have existing operation.
3. To support the scaling of existing humanitarian innovations by targeting new unreached user groups (e.g. forcibly displaced persons or persons with disabilities) through adaptations of the existing services.

UK International Development
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The Fund is currently funded by UK International Development from the UK government and is supported by the GSMA and its members.

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

02. Focus of the Fund

As per the existing grantee portfolio, the round will support solutions from the following categories:

- Solutions that provide people with improved access to, and use of, life enhancing mobile-enabled services.
- Solutions for preparedness and response to natural hazards, such as food insecurity and conflict including early warning systems.
- Solutions that anticipate incidence and impacts of crises and enable earlier and more effective responses.
- Solutions that focus on communication with crisis-affected populations.
- Solutions that address challenges related to protracted displacement, focusing on refugees and Internally Displaced People (IDP).
- Frontier/Emerging Technologies (such as AI).

A higher priority will be given to:

- Projects that demonstrate a clear pathway and plan for long-term sustainability and humanitarian impact (such as through user uptake, business and financial viability, and follow on funding), demonstrating a plan for further scale or replication.
- Projects that demonstrate that mobile-enabled technology can be innovatively applied to support communities to prepare or respond to crises.
- Projects that demonstrate a good value proposition of these business models for mobile operators and other technology companies and how a partnership with these companies in the short or long term could help benefit these business models.
- Projects demonstrating an understanding of the policy and regulatory issues in the region of project implementation, and a clear understanding of the regulations that will govern project implementation.
- Projects demonstrating a clear understanding of the mobile connectivity landscape in the region of implementation.
- Applicants whose organisations are female-founded and/or female-led and/or have good representation of women at all levels and whose proposed project actively reaches female users.
- Applicants whose organisations are locally led or have a strong presence in their country of implementation and a commitment to supporting/upskilling and promoting local staff.
- Applicants who clearly articulate how their solution can create positive impact for vulnerable individuals and/or communities and have proactively taken steps to measure change.

03. Eligibility to apply to the Fund

Funding will only be considered for grantee alumni that meet the following criteria:

3.1 Have a proven business model and have seen product/service uptake

3.2 Have satisfactorily completed a grant from the GSMA (evidenced by final reports)

3.3 Have produced post grant KPI reporting when asked (if applicable)

3.4 Geography

- This round will be open to projects that are implemented in countries that are eligible to receive official development assistance (see OECD DAC) in the following regions: Africa, West Asia, South and Southeast Asia, Pacific and the Caribbean.
- Additional due diligence checks and eligibility screenings may be required in certain high or extreme risk countries. For these markets, applicants MUST be registered and operating in the country of implementation.

The list of eligible countries in these regions, and details on additional due diligence checks in certain countries, can be found in the FAQs.

Please note that as a 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 as indicated in the FAQs.

3.5 Current market presence

- Have an existing entity registered and operating in the country (or countries) of project implementation. Please see the FAQs for additional eligibility information.

3.6 Ability to receive grant funds

- Have a bank account capable of receiving GBP payments, as all disbursements from the GSMA will be made in GBP.

3.7 Matching contribution

- The Fund requires a matching contribution from the applicant to demonstrate interest and trust from the wider investor community. Acceptance of match funding is subject to approval by the Fund.
- Applicants must provide a matching contribution of at least 25% of the requested grant amount.
- Matching contribution can be made 'in cash' and/or 'in-kind'. In-kind (vs in cash) match funding cannot be used to fully satisfy the match requirement.
- The matching contribution cannot be from existing funding from UK International Development from the Foreign, Commonwealth & Development Office (FCDO).

More information about the type of eligible matching contributions can be found in the FAQs.

3.8 Financial and audit compliance

— Be able to demonstrate adequate financial systems for regular financial reporting to the GSMA and provide unqualified audited financial statements/accounts prior to contracting.

For alumni grantees who were grantees prior to 2022 and are shortlisted to proceed, applicants will need to comply with an additional series of checks. More information can be found in the FAQs.

3.9 Legal compliance

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

The Fund will not support:

— Projects that deviate significantly from originally funded GSMA Innovation Fund project.

— Projects that focus solely on products and solutions for high-end devices (including iOS) not associated with low-income users.

— The development or prototyping of any new hardware solutions. Where there is a proposal to use existing hardware solutions (e.g. weather monitoring equipment) as part of the project, applicants must be able to clearly demonstrate that all required approvals for wide scale importation and use of the hardware exist prior to grant execution. In instances where there is assembly of completed pre-existing and previously used hardware components this may be considered on a case-by-case basis by the GSMA. Applicants may be required to respond to additional GSMA due diligence requests, including disclosing relevant supply chains.

— Non-commercially sustainable distribution of assets directly to target populations including the purchase and distribution of mobile phones, tablets or other communication devices to target populations/end-users.

— Projects solely with a research focus.

— Projects where mobile and/or other digital technologies (e.g. AI, IoT, blockchain, supply chain management, satellite, drones, GIS mapping, etc.) are not integral to the solution and/or business model.

04. Downstream partners

As defined in the GSMA Downstream Partner Guidelines, downstream partners are defined as either subrecipients, consultants/subcontractors/suppliers or project stakeholders/partners. *More information can be found in the FAQs.*

Where necessary, we encourage applicants to have meaningful partnerships with relevant **local** eligible stakeholders to deliver the project on the ground.

Focus on subrecipients:

- As part of the application process, it is essential that the applicant names all subrecipients of their project. **These subrecipients will be subject to the same eligibility criteria as the applicant** (as listed in section 3), except as otherwise stated in this section.
- The following organisations are eligible to be consultants/subcontractors/suppliers or project stakeholders/partners (but are **not** eligible to be subrecipients):
  - Governments and government-owned agencies (or appointed government agencies)
  - UN agencies
  - Mobile network operators (MNOs)
  - Universities or academic organisations
  - Startup accelerators and incubators

05. Impact

Through the grant application process, applicants must ensure that their proposal clearly links to increased capacity to contribute to humanitarian outcomes for affected communities. During application and before being awarded a grant, applicants will set and agree targets in collaboration with the GSMA, learning partners and the Fund Manager.

Examples of targets include:

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

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

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

06. GSMA support available from the Fund

The Fund support package includes:

— **Grant funding:**

- The amount requested can be up to **GBP 100,000 for a grant that runs up to 12 months**. Applicants are expected to justify the submitted budget amount.
- The grant 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.
- The Fund will closely oversee the monetary usage of the grant and only disburse funding based on the achievement of milestones and satisfactory grant spending. Milestone-based payments will be dependent on the grantee providing proof that mutually agreed milestones/targets have been completed/achieved.
- Grantees should be prepared at times to receive reimbursement in arrears of spend occurring, especially the final milestone payment (20%), which will be made at the end of the grant period. *More information can be found in the FAQs.*

— **Technical assistance** and **venture building support** from the GSMA that includes the following:

- Facilitation of **partnerships with MNOs** (where relevant and possible).
- **Facilitation of connections with investors** (where relevant and possible).
- **Participation in bootcamps** (learning exchange programmes with grantees and alumni, capacity building and connections with investors and other ecosystem stakeholders).
- **MEL support** to assess the grantee's impact and theory of change.
- Opportunity to increase the grantee's **visibility and profile** to potential partners through features in GSMA publications, on social media and participation in industry-leading events.

07. Commitments from applicants

Applicants that are short-listed by the Fund must be committed to:

— Complying with due diligence requests and working with the GSMA to refine their budget and proposed project (where applicable) virtually or in-person.

Applicants that are selected by the Fund Panel must be committed to executing the GSMA's Grant Agreement without material modifications.

Applicants that are contracted (grantees) must be committed to:

— Adhering to mandatory financial and project reporting: monthly project progress reports, including regular meetings with GSMA staff in charge of the grantee; financial reports and spot-check reviews, including budgetary compliance.

— Taking action to close any compliance gaps identified during the due diligence process and providing monthly progress updates.

— Adhering to mandatory impact reporting of mutually agreed KPIs and sharing other project data with the GSMA. This will be done in compliance with privacy and data protection requirements. Such data collection requirements will be in effect from the start of the funded project up to two years after the end of the grant period.

— Actively participating in MEL activities led by the GSMA.

— Using the Principles for Digital Development when designing their solutions.

— Actively attending in-person or virtual grantee portfolio events (e.g. bootcamps) and learning sessions organised by the GSMA.

— Travelling to GSMA-organised events (bootcamps, MWC events) where relevant and possible. Part of the grant funding will be allocated specifically to cover events-related travel expenses.



08. Application process

All applications to the Fund MUST be submitted in English.

Stage 1 Application	**March to April 2025** The deadline for submitting applications is **25 April 2025 at 23:59 UTC+1 (UK time)**.
Stage 2 Shortlisting	Candidates whose projects have been shortlisted will be informed in **May 2025**. Company due diligence will then commence on those applicants that are shortlisted. Applicants who have undergone this process in the previous two years (including those with active funding) will undergo an abbreviated due diligence process.
Stage 3 Proposal Submission	Applicants will be required to submit a draft proposal by **6 June 2025**. Final proposals will be required by **31 July 2025**. Applicants who will proceed to the Fund Panel will be informed by **15 August 2025**.
Stage 4 Fund Panel	The Fund Panel will take place in **mid-September 2025**. The panel will appraise proposals based on the submitted material as well as recommendations from the GSMA. Grantee alumni will be invited to pitch virtually their proposals to the Fund Panel and address questions. **The target date for the panel is 11 September 2025**. Successful applicants will be informed in the following days.
Stage 5 Contracting	Contracting will take place between **September and October 2025**.
Stage 6 Implementation	Projects will commence in **November 2025** and will be completed by **November 2026**.



09. Any questions

For any further questions related to the Fund, please see the FAQs.