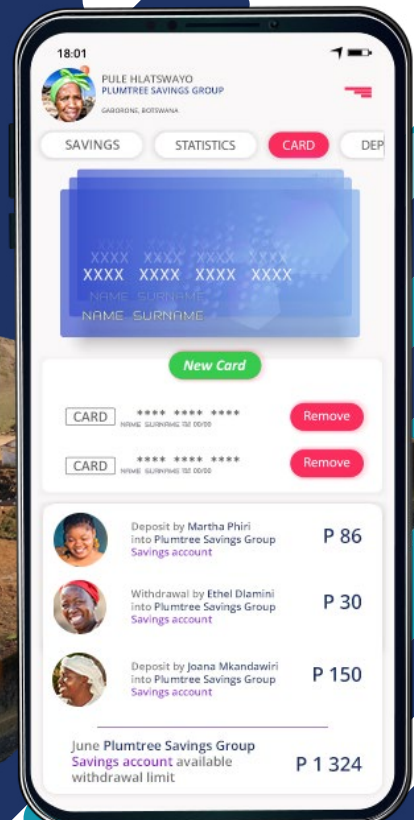


# SADC INNOVATION AND INVESTMENT CHALLENGE

Making impact through innovations  
in financial inclusion



## Who we are



## FinMark Trust

FinMark Trust is an independent non-profit trust with the purpose of Making financial markets work for the poor, by promoting financial inclusion and regional financial integration. We pursue our core objective of making financial markets work for the poor through two principal programmes. The first happens through the creation and analysis of financial services demand side data to provide in-depth insights on both served and unserved consumers across the developing world. The second is through systematic financial sector inclusion and deepening programmes to overcome regulatory, supplier, and other market level barriers hampering the effective provision of services.

FinMark Trust (FMT) has continued to increase its support for advancing financial inclusion throughout the SADC region. With the COVID-19 pandemic affecting the lives of millions across the SADC, it has become even more apparent that financial inclusion is indeed part of a larger development agenda geared towards transforming livelihoods and alleviating poverty.

FMT's Financial Inclusion 2.0 strategy seeks to directly impact the real economy, through efforts that leverage the development of innovative products and services that meet the needs of underserved market segments. Supporting innovation is critical to the continued development of the SADC but this demands a clear understanding of the innovation landscapes in the region, as well as a strategic focus on solving key developmental challenges. Understanding the unique cultural, economic, and logistical difficulties facing innovation ecosystems in the SADC region is the crucial first step in overcoming key developmental challenges through innovation.



## Who we are



## HYBR

HYBR is a Pan African Innovation advisory firm and a growth platform for African impact scale-ups. We work with entrepreneurs, multinational corporations, governments, non-profits, academia and investors to scale solutions.

We scale good and beautiful solutions that solve big problems and drive sustainable impact (people, profit and planet). We focus on diverse sectors to improve access to food, education, healthcare, finance and infrastructure for millions of underserved communities in Africa.

We leverage the intersection of technology, business and humanities to solve problems aligned to Africa's future and the global Sustainable Development Goals (SDGs) .

Our clients are able to leverage bespoke knowledge, capabilities and relationships of our experienced, multidisciplinary team of leaders, advisors, mentors and experts from day one.

Our corporate innovation experience has been well tested on designing internal and external innovation challenges targeting youth, women and underserved communities in 13 countries across Africa.

To learn more: [service@hybrgroup.net](mailto:service@hybrgroup.net)



## Top 3 Regional Winners

### Meet the Ventures

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#### **Digital Diamond**

Digital Diamond, is an Online and Offline Tech Identity Solution that works both with and without a smartphone for cross country KYC, Identity Authentication and Financial institution access..

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#### **MoneyChaps**

MoneyChaps is a mobile based data driven technology solution that offers business, groups and personal financial management tools to keep track of income, expenses and savings. Users are educated and guided to ensure that they have the necessary knowledge to make better financial decisions.

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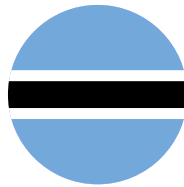


#### **Phema Agri**

Phema Agri is a Pan – African digital agriculture investment company that uses and leverages modern technology tools to de-risk agriculture value chain and facilitates financing for smallholder farmers in Africa.

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## Digital Diamond

Contact: mbokete@giginav.co

Founder: Mthabisi Bokete

### Business Summary

Digital Diamond Identity

### Management

CEO - Mthabisi Bokete

### Product / Services

- Telecommunication clients
- Insurance clients
- Bank Clients
- Immigration clients
- Public accessing financial services

### Sales / Marketing Strategy

- Using both IOS's App Store and Google's Play Store, distribution is both free and global.
- Radio advertising (awareness) and social media advertising will increase sign-ups and downloads through video, and user case stories.
- Mobile digital truck advertising, showing explainer videos and providing free WiFi to the public to understand and download the application.

### Business Model

Tokenised accumulative free digital identification and KYC system that works offline and online by generating a short Alpha Numeric ID. General information to allow for a consent driven Auto filling of financial firms across the board.

### Competitors

- Shufit Pro
- Trulioo
- Accurascan

### Competitive Advantage

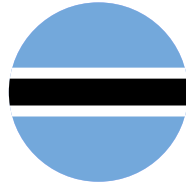
- Remotely accessed user information to automatically and seamlessly pull any relevant information from the Digital Diamond servers to fill the respective user's forms/application/

signing sheets and KYC Documents. As well as to be able to make payments via cashless and cardless transactions.

- Inclusive: Designed with the unregistered and non-KYC'd in Mind.
- Instant: Tokenised Formal and Informal user data as they engage with different intuitions building a more accurate ID.
- Disabilities and convenience: Digital Diamond ID makes filling forms instant as it pulls data for the bank and auto-populates permissions granted fields, catering for illiterate or handicap individuals as well.
- Rolling KYC and ID: Constantly updating users KYC information never leaving it stale or sessional.
- Risk reduction: No losses of an individual's information from physical theft; acts of nature such as fire, floods, etc; Secure database with centralised information.
- Payments and budgeting: Integrated to some POC, Digital Diamond ID acts as a Wallet for Mobile and Personal Banking Wallets. allowing users to access all accounts through their ID and make instant payments with A.I backed budgeting, comparison and alternative credit scoring.

### Target Market Entry

- Bankable market, financial transactions market, services request market, mobile money solutions (Myzaka, OrangeMoney).
- Telecommunication companies (Orange, Mascom, BTC).
- Financial institutions such as banks, investor centres, insurance companies, investment banks, credit unions, loans associations.
- Real estate.
- Digital markets and cross-continent delivery companies.
- Private sector companies.
- Government bodies, such as immigration, transport, etc.



## Moneychaps

**Contact:** info@emotshelo.com

**Founder:** Thabiso Mabaka

### Business Summary

Moneychaps is an online based peer to peer finance platform that directly links people looking for a loan with those that have money to lend. This is to reduce the role of the intermediary in the provision of credit. This strategy effectively reduces intermediary costs as well as the cost of credit and increases return on investment for end consumers.

### Management

CEO: Thabiso Mabaka

CTO: Ravi Dwivedi

COO: Margaret Mwewa

### Product / Services

- Financial literacy and money management tools.
- Peer to peer lending platform.

### Target Market

- Low to Medium Income (LMI) in urban and peri-urban settlements.
- This segment of the market needs to be educated so that they understand basic financial products and are empowered to make better financial decisions
- Our peer to peer lending platform is targeted towards salaried employees in this segment.

### Sales / Marketing Strategy

- Advertising.
- Direct marketing.
- Personal selling.
- Sales promotion.
- Public relations.

### Business Model

Our financial literacy and money management tools are free for users.

For our peer to peer lending platform we charge interest on our Salary advances and take out a minimum of 30% of the interest as our facilitating fee. A maximum of 70% of the interest will go to users who invest on the loans.

### Competitors (Botswana)

- Cash loan providers.
- Banks and Investment firms.
- Informal group savings.

### Competitive advantage

Moneychaps stand out in the following ways:

- Low and affordable micro lending rates.
- Alternative investment with high ROI and short term payout.
- A structured approach on peer to peer finance with due diligence.

### Target Market Entry

- Continuous education through social media and in-app literacy tools.
- A closed peer to peer lending group of 20-50 people for testing purposes.
- External launch to the public.



## Phema Agri

**Contact:** Daniella@phemaagri.com

**Founder:** Daniella Kwayu

### Business Summary

Phema Agri is a digital agriculture investment platform that uses and leverages modern technology tools, to de-risk and structure agriculture value chains for the purpose of facilitating access to finance for small-holder farmers in Africa.

### Management

CEO: Daniella Kwayu

COO: Donald Kwayu

### Product / Services

- Phema FINANCE: Connecting small holder farmers to potential investor ready environments.
- Phema MARKET: Last mile distribution digital marketplace for farmers produce to the retail sector in Tanzania
- Phema INSURANCE: Credible and negotiable agriculture insurance products via our partnership with insurance companies
- Phma INPUTS: We supply our farmers with the best input services to help increase farmers yield.
- Phema TECH: We create bespoke tech solutions and value chain management tools to help track and support farmers' production cycle.
- Phema SUPPORT: capacity building services deployed to train our farmers with the best agriculture practices needed to increase farmers' yield, financial literacy and technology literacy.

### Target Market

- Smallholder farmers in our targeted value chains.
- Financial institutions and individuals with an appetite to invest in the agriculture sector.
- Agriculture B2B and B2C food markets.

### Sales / Marketing Strategy

- Digital team and on ground sales team that link farmers produce with the food retail market.
- Partnership with government entities and financial institutions with existing agriculture value chain portfolio.
- Partnership with farmers community groups to identify smallholder farmers in the targeted value chains we currently operate in.

### Target Market

Phema Agri adopts a commission-based model. We have two primary revenue generating streams:

- We retain a percentage of any successful managed and structured value chain.
- We also retain a commission for facilitating supply and delivery (last mile distribution) of our farmers products to our retail outlets in Dar es Salaam via our Phema Market solution platform.

### Competitors

Farmcrowdy

Farmforte

ThriveAgric

### Competitive Advantage

- Strong partnerships with stakeholders in each value chain to ensure an effective and efficient production process from farm to market.
- Tech driven: by leveraging modern technology tools we are able to provide a seamless digital solution that gives farmers visibility to investors (via our agri-financing platform) and also a direct linkage to premium markets via our Phema Market solution.
- Using modern financing tools: We deploy blended financing structures, crowdfunding solutions to mobilize financing from both individuals and institutions
- Database: Deep learning, high volume processing and real time analytics.
- Security: Robust system safeguard transaction security.
- Automation: Reliability of trade.

### Target Market Entry

- Partnerships with different agriculture value chain stakeholders e.g. AMCOs, organizations working with smallholder farmers to access clusters of farmers
- Partnership with Financial Institutions with an appetite and portfolio readiness to invest in smallholder farmers and in the sector.
- Retail outlets: Sales strategy to on board retail outlets in the city (Dar es Salaam) to purchase our farmers' rice via our Phema Market Platform.

## Programme partners

### FSD Zambia



Zambian Financial Sector Deepening Limited (FSD Zambia) is a Zambian organisation working closely with key players throughout the economy to ensure that all Zambians are financially healthy, notably the most excluded and underserved. We help rural families, women, youth, low-income people, and other households in Zambia to understand and access a wide range of sustainable, comparable, and affordable financial services. This enables families and communities to use their financial resources to ensure inclusive growth, essential services, and a sustainable future. To expand financial inclusion, we collaborate with public and private sector institutions to make markets work better. FSD Zambia enhances trust between clients and suppliers of financial services by helping to bring people together, cultivate understanding, stimulate innovation, and lower costs. In this way, all women, men, girls, and boys can learn about, choose, and use a wide range of financial services that have the most positive impact on their lives. FSD Zambia enjoys the active support of financing partners UK Aid, SIDA, Rural Finance Expansion Programme (RUFEP) and Comic Relief/Jersey Overseas Aid.

### FSD Mozambique



The Financial Sector Deepening Moçambique is a facility for financial sector development with a focus on expanding levels of inclusion. We direct our investments and insights to address constraints in the financial market, helping the diversification of Mozambique's economy and bringing prosperity and economic resilience to Mozambique's people. At the core of our strategy, are women, youth and the rural low-income population, as well as small businesses that lack access to appropriate and accessible financial services. We support our key stakeholders to both innovate and expand financial services, using technical expertise and targeted funding to boost their capacity and the people they serve.





## Service delivery partners

### De Plate Kompanjie (Pty) Ltd



DPK is based in Stellenbosch, but has been involved in projects all over South Africa. Working with large corporates, small start-ups, established SMEs and NPOs. Music, arts and food festivals are our specialties. DPK is actively involved in Event management and production, Event permit applications and compliance, Creative project management, Film production, Event safety services, Event logistic services, Pop up vendor management, Live Streaming and Virtual Conferencing.



### Skywalk Innovations

Skywalk Innovations is a software engineering company focused on digital transformation that solves business problems, unlocks new potential revenue models and drives down inefficiencies in business processes. We have a team of qualified software engineers, business analysts and UX/UI experts that unpack every problem raised. Many software solutions and services are not developed with an African context or approach, often failing to cater for the needs of the African market. Skywalk Innovations leverages its existing talent pool, experienced team and collaboration partners to help businesses introduce value within their own value chain, promoting further engagement with existing clients and teams. Our reach is in a variety of industries that are ripe for innovation or organisations that want to plan greater strategic business goals using technology as their foundation.



# VIRTUAL DEMO DAY

Join us on the 25th of February 2021 for the #SADCInnovation and Investment Challenge Virtual Demo Day. Our three winning ventures from Botswana and Tanzania will be presenting their investor pitches and sharing their product demonstrations.

Register here: <https://sadcinnovation.org/>

