

**TRIGGERISE**

**Annual Report  
2015**





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## ANNEXES:

1. Movercado 3.0: Architectural Overview
2. The Eco-System Effect
3. Annex 3: Business Model Canvas
4. Annex 4: Target Audience & Participants in Eco-systems;
5. Annex 5: The Tiko Companion Explained



## **A word from the Chair of the Board**

A hand drawn diagram presented to me at a beachfront bar in Maputo that was my first exposure to what would become Movercado and spur the establishment of Triggerise. When Iulian and Benoit first walked me through the idea of community health agents using mobile technology to become micro-entrepreneurs, I distinctly remember the moment I realized this idea had the potential to be so much more than an novel solution to a common development dilemma. The "Movercado Team" has ventured far from the Oceanside drawings both in geography and design and ability to achieve meaningful impact.

The birth of the Triggerise Stichting was recorded in late 2014. Like the birth of many an organization there were unforeseen bureaucratic complications and lawyers fees. We survived the birth and the first year (The rate of survival in the first year for a new organization is not dissimilar to infant survival rates in Angola). The first year was not easy but the consistent focus on doing the right thing have made it a success.

Funding was slower to materialize than initially anticipated in a world where funding can sometimes be confused with success. The lean and dedicated first year have lead to opportunities and growth, beyond the capitalist definition of growth. Growth in ideas, strategy, resources and commitment to doing good on our own terms characterize 2015. This annual report to the board outlines the learnings and yet to be realized potential of Triggerise.

**"We are stuck with technology when what we really want is just stuff that works."** - Douglas Adams.

2016 will be the year to show that what we have really works and ensure our distinction from being just another technology or mHealth organization. Watching, supporting and participating in this fresh approach to reach and serve people, renewed the idealist in me. Triggerise allowed me to be believer again in doing good. My enthusiasm for this group of individuals and the organization we are building continues to grow.

Lisa Simutami

Washington, DC January 2016

# Triggerise in a nutshell

Triggerise uses technology to power eco-systems that trigger growth and unlock entirely new categories of opportunity in markets that are bypassed by both traditional development and modern commerce.

We build experiences for people on these markets. We connect fragmented networks there into powerful eco-systems and we challenge donors to underwrite entire economies driven by impact and common sense. We build technology that allows us to interact directly and continuously with millions of people in these market segments, making both aid and business more relevant to them.

We don't care much for traditional public vs private sector debates. Rather we are putting the consumer at the center and ensuring that existing value chains – be they public or private - are used to create, channel or catalyze impact. Players on these markets - in particular entrepreneurs in informal, fragmented segments - are recruited as partners in global development efforts rather than “recipients” or once-off “contractors”.

## Our core business

is facilitating experiences for our clients on low-income markets. We deliver options for the Overwhelmed Mom to take decisions that will help her throughout her life\*. We build opportunities for The Cash-Strapped Entrepreneur to grow her business on a cash-scarce market. We unlock income opportunities for The Idle Youth to ensure they never have to choose between doing the right thing and surviving.

**This means that our DNA is consumer-facing.**

Our Partnership model increases our access to our main target segments, while supporting our partners' efforts.

## Model 1

### Triggerise Partnerships (the enterprise Model)

Triggerise builds custom solutions for these partners - powered by Movercado - that leverage existing eco-systems (if available) and are based on the same principles: consumer-centered, using available networks to reach them, pay-per-performance, peer-to-peer networks.

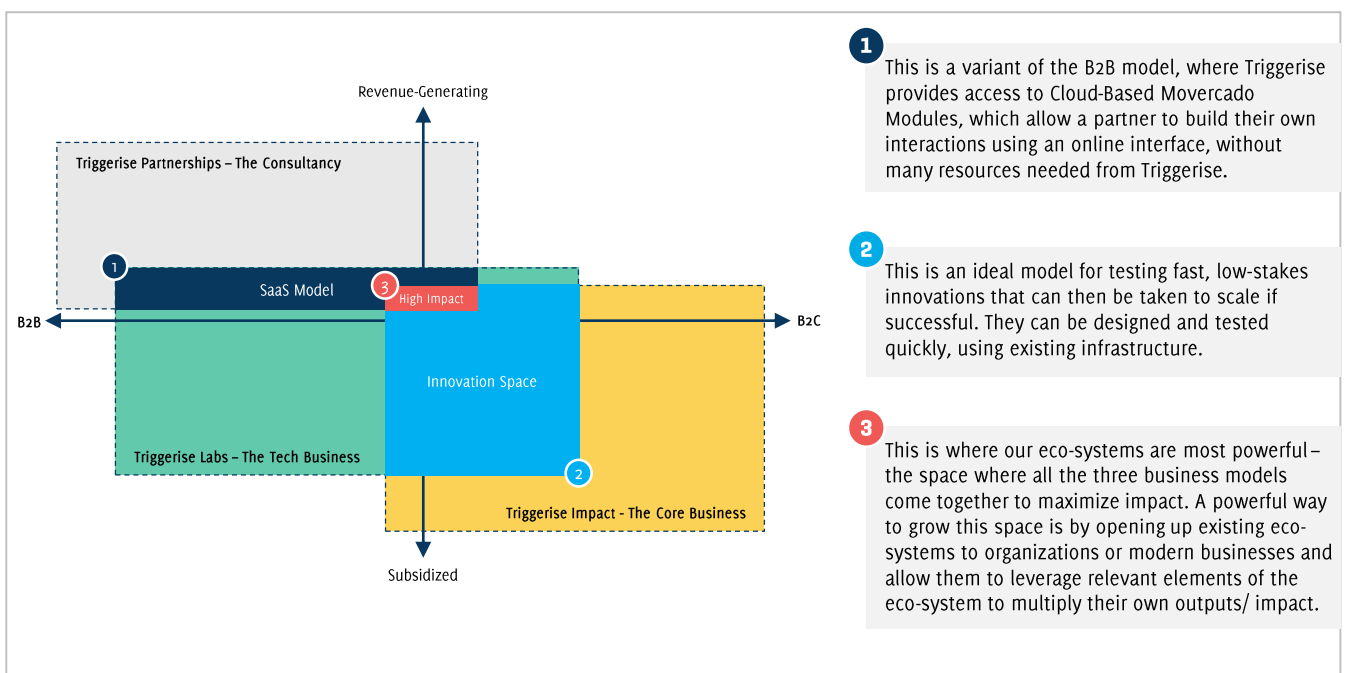
Partnerships are always cost-recoverable, and they often generate a small surplus, which is used to cover part of the costs of Triggerise's back office.

## Model 2

### Triggerise Impact (Consumer Model)

This is Triggerise's Core Business: building entire eco-systems that unlock whole new worlds of opportunity, that will attract more resources, that will spark more innovation.

While much of this work needs access to subsidies, the good news is that many of the resources needed are already on the table – in donor funds or investments in distribution, aimed at reaching beneficiaries with impact messages, services or products. We believe we have a better way to do just that and a compelling alternative to traditional approaches.



# 2015 Highlights

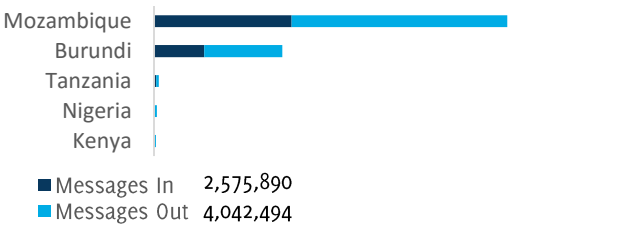
2015 was Triggerise's birth year. In a short year, we grew from a shell - 2 dedicated people and one chair of the board - to a fully functioning group of organizations - three separate but interdependent entities, owned and/ or controlled by Triggerise Stichting and staffed by a small but dedicated team across three locations.

## Our turnover for 2015 was EUR 706,385.

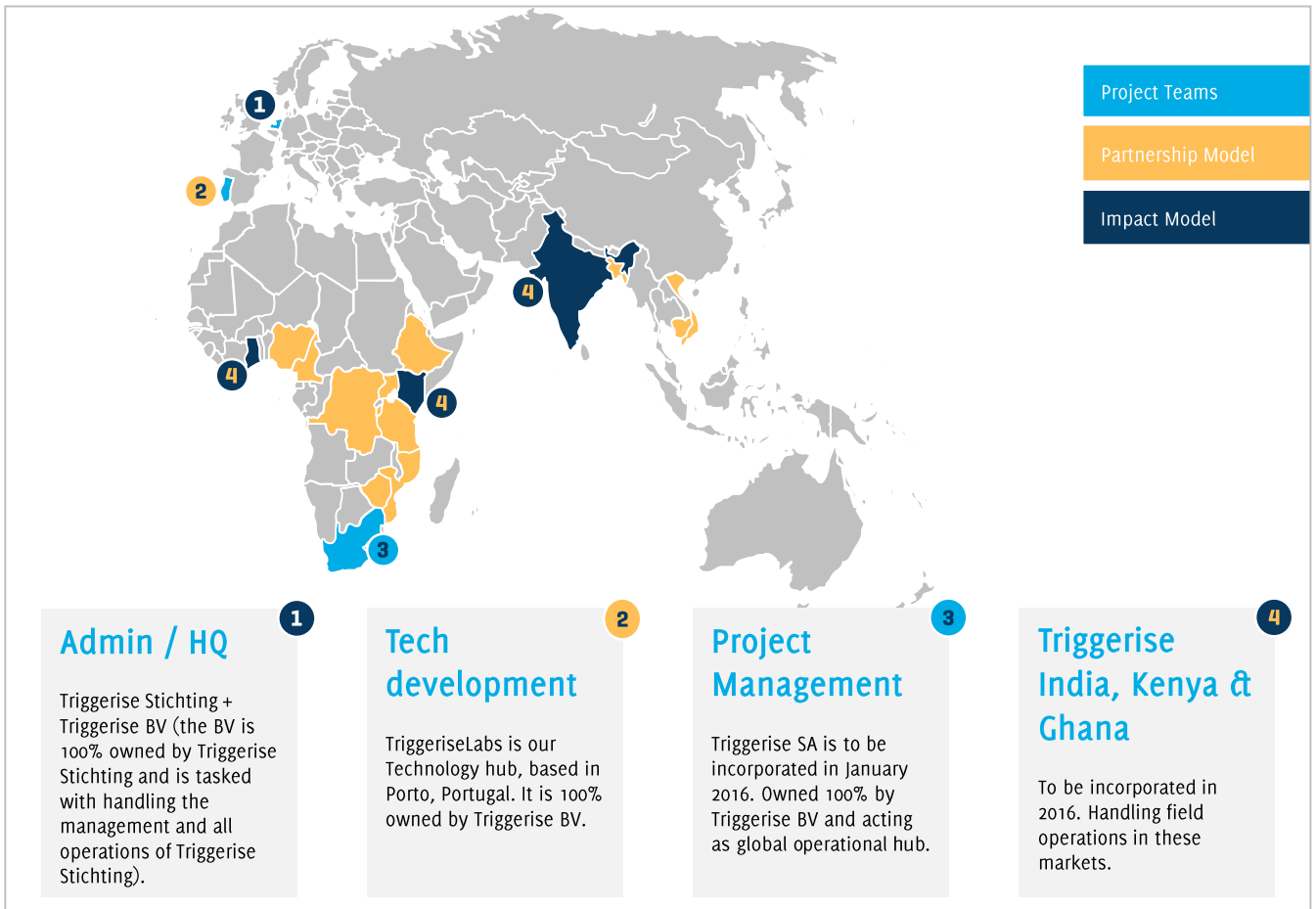
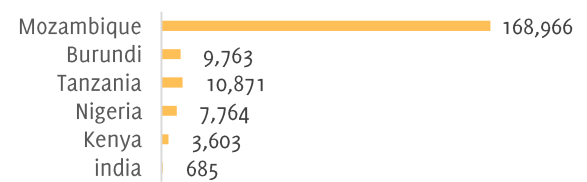
Our Partnership Business amounted to 2 partnerships across 10 countries, accounting for EUR 261,019 in revenue. Our global partners included PSI, MSI and Pharmaccess.

During 2015 Triggerise has participated in calls for applications – alone as well as part of larger consortia – put forward by Donors, including the Dutch Ministry of Foreign Affairs (Minbuza) and The Bill and Melinda Gates Foundation (BMGF).

## 2015 Traffic through Servers (6,618,384 messages)



## 2015 Total unique users in the system:

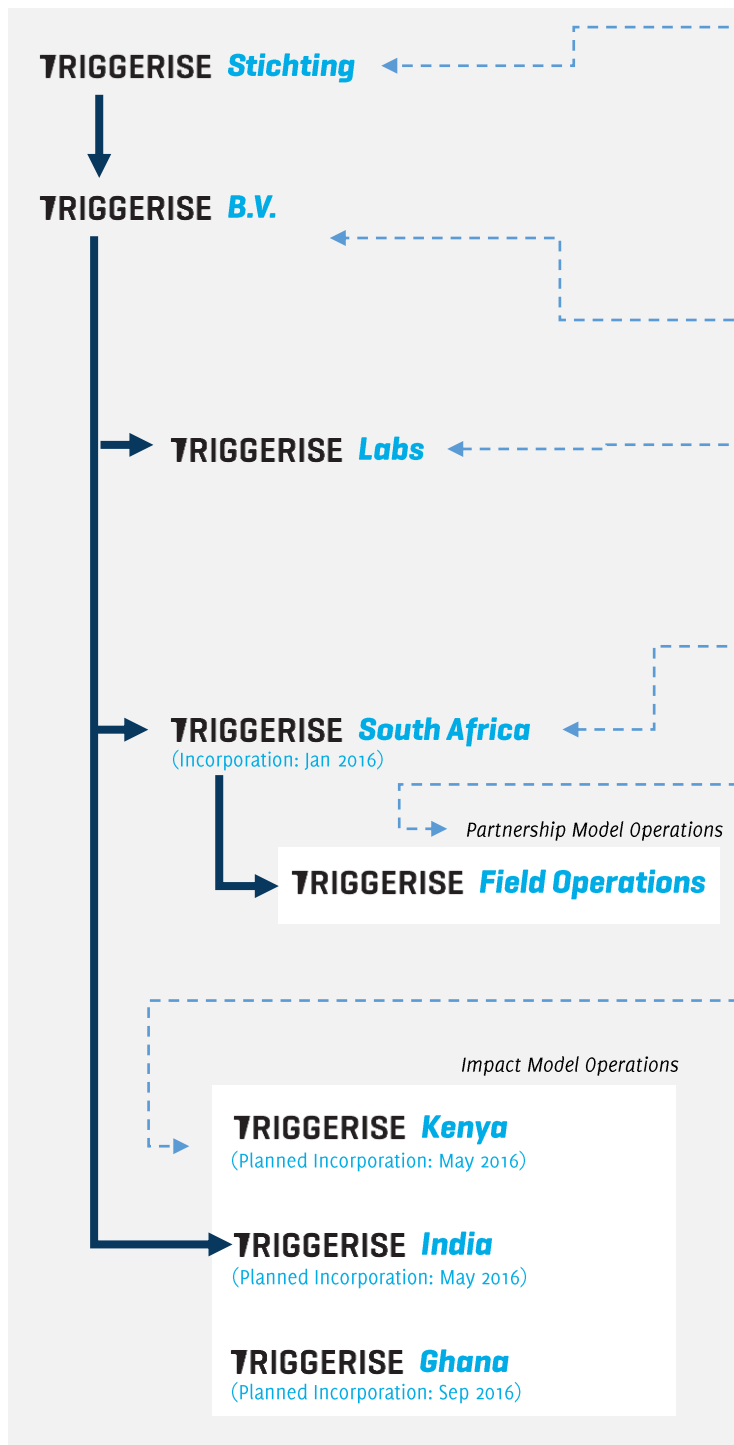


Project Teams

Partnership Model

Impact Model

# The Structure



## Triggerise Stichting

Public Benefit Organisation (ANBI)\* governed by the laws of the Kingdom of The Netherlands. Triggerise Stichting serves the public interest and does not aim to make a profit. It is the parent company and sole holder of a group of networked, financially consolidated entities that include:

## Triggerise B.V.

Limited company in the Netherlands (“Besloten vennootschap” - BV) - tasked with managing all operations on behalf of the Stichting.

## Triggerise Labs

Sociedade Unipessoal (single shareholder company), incorporated in Portugal, owned 100% by Triggerise and tasked with the development of all technology on behalf of the group, globally.

## Triggerise South Africa

Limited company, incorporated in South Africa and owned 100% by Triggerise BV. Global operational & support hub for the group.

## Triggerise Field Operations

These are field operations that do not require a separate entity. Typically, they don’t even require any local presence, beyond the infrastructure of our partners on the ground.

## Triggerise Kenya, India & Ghana

Local entities, tasked with managing and growing Triggerise’s operations in the respective markets. This includes directly implemented operations (impact model) as well as partnerships



\*As defined Article 5b General Tax Act, articles 1a / m 1st Implementation General Tax Act 1994, specifically Section 1a, paragraph 3, letter j and 7.)

# The Movercado Platform

## 2015 Core Development Highlights:

1. Movercado 3.0 runs all engines agnostic to communication channel – that means users can interact through SMS, data, USSD, chat platforms or any other channel concurrently, without the need to reconfigure the application;
2. We have begun building and deploying custom mobile apps, that support with some of the more complex interactions (see below right);
3. We have started integrating Movercado with DHIS2 (first instance has already been deployed in Kenya).

In 2015, Movercado – our core technology – was completely redesigned around a brand-new architecture built for flexibility and scalability.

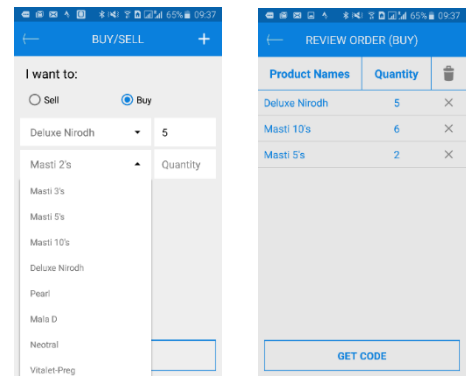
The screenshot shows the Movercado 3.0 web interface with a navigation menu at the top including: Movercado, Interactions, Messages, Intents, Products, Events, Contacts, Tiko, Properties, Advanced, and Users. The main content area is titled 'Interactions' and features a 'New' button. Below is a table with the following data:

Name	Projects	Triggers (hits)	Links (activations)	Messages	Actions
Visit Validation	3	2 (132)	1 (4)	383	Show Edit Delete
C1 enrollment	5	2 (6)	3 (6)	21	Show Edit Delete
Clinic milestone validation	4	2 (6)	2 (4)	22	Show Edit Delete
Tiko transaction	2	2 (6)	0 (0)	14	Show Edit Delete
PRO agent stock purchase	2	2 (18)	0 (0)	172	Show Edit Delete
Info	1	1 (23)	0 (0)	46	Show Edit Delete
PRO Membership Activation	1	1 (45)	0 (0)	68	Show Edit Delete
New PRO Agent enrollment	3	2 (18)	1 (4)	45	Show Edit Delete

Above: Screenshot of Movercado 3.0 running the operation in India.

This new version – “MVC3.0” – works with individually configured building blocks that can be linked to each other to construct highly sophisticated applications without the need for coding – therefore, with higher agility and limited maintenance cost.

Tiko & Pro are fully integrated into the platform allowing plug-and-play to existing application.



Above: The PRO App – custom built for India – allows placing buy and sell orders and validating transactions even where there is no internet available – communication with our servers happens silently over free SMS, allowing the user the same smooth experience irrespective of available connectivity



# 2015 Product Overview



**TIKO** has been one of the most fundamental innovations at Triggerise from day 1. It is a reward platform applied to behaviour. We ask donors (and partners) to underwrite reward points, which we pass to clients in real time, once the behaviour rewarded has been verified through a real-time validation workflow. Tiko rewards can then be redeemed in the local market for products or services.

The value of Tiko in Triggerise eco-systems is very diverse: it is primarily a behavioral platform, but it is also an operational platform that allows real-time, virtual transactions. It is a trading and growth platform for local markets.

Tiko is designed as an innovation platform that unlocks new opportunities in local markets - for local entrepreneurs, multinationals and the development industry.



**TIKO COMPANION** is built on top of the Tiko platform, and it is meant to “accompany” someone through a “journey” that can be time-bound (like a pregnancy) but also open-ended (like a chronic condition). These contain a number of predictable milestones (clinic visits, tests, access to products or services, reminders) over time. The Companion aggregates these milestones in a user-friendly, personalized format and, using Tiko, incentivizes the completion of the milestones to maximize their uptake, based on behavioral insights.



**PRO.** is designed as a peer-to-peer network aimed at increasing penetration and reach for products or services through an organically grown network of micro-entrepreneurs. Being built on the Tiko platform, Pro allows instant payments for products and services and real-time pay-per-performance for network members. This also eliminates operational risks around payments - the main barriers to scale with traditional last-mile systems. All transactions are validated, so we get real-time visibility on what products get traded where, stock levels, etc.

**REFER ME** allows us to track a client’s journey from enrolment to care in a way that provides deep insights into her interactions with the health offering. We can also add insights by calling her directly via a call centre to discuss her satisfaction and needs. Versions of Refer me have been implemented in almost all our partnerships in 2015. It is typically the “gateway” product for all our partnerships - it is easy to implement and the improvement to field operations are significant.

**REWARD ME** is a standardized, simplified, unbranded application of the Tiko platform, designed for the partnership model. It allows partners to experiment with rewards and scale those reward structures that lead to adherence. It also allows our partners to pass subsidies directly to the consumer and/or any precise point on a service or product value chain, without the risk that the subsidy will be grabbed by middle-men. Operational costs and risks of cash payments are eliminated. RewardMe also works as a voucher platform, allowing free or heavily subsidized distribution through commercial networks. It can also work as an internal performance tool for our partners.

## Product Features

All our products are designed to trigger eco-systems in the markets where we are working. As such, all our innovations share three fundamental characteristics.



All our products are built around a direct, personalized access to the end-user. Every single number in our system comes from a direct interaction with the user – NOT from a manual entry or a database or any data collection process. Every milestone-validation involves an action performed by the user. Our products are also built around an organic experience for the user – none of our products require any infrastructure beyond the most basic of phones and there is no training needed. Our products involve multiple points of contact plugged in the same platform, which provides us with the ability to follow her behavior within the eco system over time, and gather rich, actionable insights.



Triggerise creates eco-systems, built around the users at the level of their community. Each actor in an ecosystem has the capacity to interact on a regular base with the user and with each other – interactions that can be optimized and fostered, through product and service innovations, in order to trigger more impact (health, social, economic) and unlock opportunities that did not exist before.



**Real-time, actionable intelligence.** All interactions are real-time and every single one of them generates rich data trails, including meta-data (time of transaction, location, etc). Additionally, the logic of quality control call-centers further enrich transactional and demographic data collected consistently. This continuously growing thesaurus of real-time, transactional data allows us to access unprecedented insights on consumer behaviors, effects of subsidies, delivery methodologies, operational details, quality of outputs and much more. Complex correlations and patterns become evident (many of them counterintuitive) and this allows us to build learning into our operational design: operational methodologies can be adjusted continuously based on real-time feedback from users.



# Burundi



## Our Partner



Burundi was the first country outside of Mozambique where Movercado was implemented. PSI Burundi adopted a very early version of the technology and has been part of the evolution of the technology from the beginning. 2015 was a difficult year for Burundi – social unrest and political turmoil. In spite of this, activities continued, including: field monitoring for youth communication campaigns, referral tracking, and an automated inventory management and data collection system. PSI Burundi has also grown its branded social franchise (“Tunza”) focused on family planning and reproductive health.

## Problem worth solving

PSI Burundi struggled with monitoring its field agents. They were also looking for more insights on the performance of their referrals for services.

## Proposed Solution

Although PSI Burundi initially used Movercado strictly as a field monitoring tool, the team discovered other opportunities to apply our platform, including collecting voting results for youth radio programs, inventory management and referral tracking.

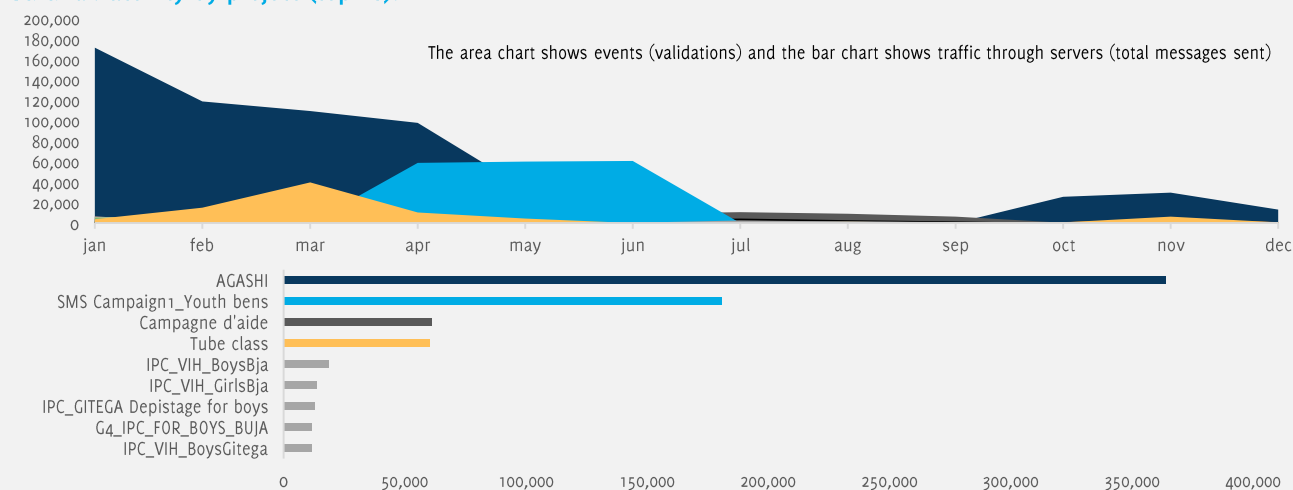
## 2015 Challenges

Using Movercado as a means of vote collection was not successful – it created noise and reinforced a principle that Triggerise is always promoting: content alone does not lead to engagement. We support an approach in which messages (content) are always linked to a concrete action.

## Results

Burundi experienced a significant amount Movercado activity during 2015. The numbers are large – 111,063 users sent a total of 674,242 messages. PSI Burundi also had an opportunity to engage in rapid iteration – experimenting and then abandoning voting applications. By introducing rewards and referral tracking, we expect to generate not only more activity but more impact and richer data.

### Burundi: activity by project (top 10).



## 2016 Goals

In 2016 we will introduce Tiko in Burundi to reward agents, providers and clients. Additionally, we will expand the referral tracker to a project aimed at tracking, testing, and treating HIV positive military personnel. We are also looking forward to using tiko rewards to increase treatment uptake with this segment.

# Partnership Projects fact Sheets

## India



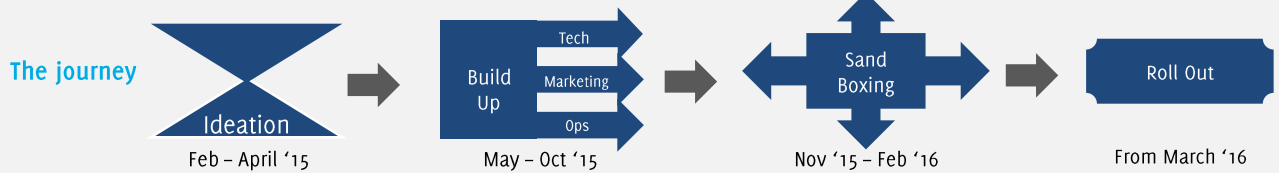
### Our Partner



PSI India has been exploring new ways to reach women and adolescents in Rajasthan and Utter Pradesh. These new approaches would include bundles of multiple health interventions as well as the promotion of entrepreneurship. Beyond the immediate goals of the project, PSI is using this opportunity to revise its overall approach and test new business models.

### Overview of Activities

Triggerise has been working with PSI India to unfold opportunities that increase PSI's performance and ability to innovate, through a consecutive iteration process and a client centred approach.



### Priorities

Four opportunities have been prioritized:

1. Build a Tiko Eco System in Alwar (Rajasthan), to give access to earning mechanisms based on milestone validations and participating outlets;
2. Design and go to market with a Pregnancy Companion (branded "Tiko Saathi");
3. Build a PRO Network of micro-entrepreneurs selling health and hygiene products, referrals for services and Tiko Saathi Subscriptions;
4. Build a sales tracking module and app, a BtB tracking system enabling the monitoring of stocking and sales activities at the last mile.

### Co-creation process

The PSI India project started with an ideation workshop in February, which led PSI India to express its needs and visions. Triggerise reacted with ideas.

Two concepts resulted from this work:

- The Pregnancy Companion – which is built on existing features such as referral tracking and product vouchers, but takes these to a different level by turning them into a stand alone product. This development required a drastic change in our software infrastructure, paving the way to the 3<sup>rd</sup> version of Movercado which was introduced mid 2015.
- PRO : built on benchmarks and experience from both teams, the PRO system in India is unique in the sense that it has explicit economic impact objectives and is organized around existing supply chain actors. This makes it scalable and eventually sustainable.

### Results to date

The project went live in November 2015.

#### Eco System Indicators:

Actors in the Eco System:

- 31 PRO Agents
- 7 clinics and pharmacies
- One stockist

Tiko Transactions

- 51,950 Tiko Earned
- 29,516 Tiko Spent

#### Tiko Saathi Specific Indicators

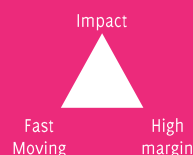
- 11 Pregnancy Tiko companions were sold
- All patients had first ANC visit within a week following purchase

#### PRO Specific Indicators

- 571 unique clients were reached
- 866 product items sold
- Estimated profit of 4,900 INR

#### Learnings

The basket of products is currently too small to generate any meaningful economical impact.



	Unit sold	Est. revenue	Est. profit
Oral Contraceptive	611	6110	3055
ORS	165	1485	165
Pregnancy Test Kits	50	600	1400
Sanitary Pads	40	1000	80

#### Next Steps

The offer has to be expanded – with a focus on the balance between three types of products

# Kenya



## Our Partner



PS Kenya receives funding from AstraZeneca to provide blood pressure screening and treatment. CHWs screen clients for high blood pressure, and those who need treatment are referred to a Tunza clinic, the social franchise managed by PS Kenya. Clients who have normal or low blood pressure are reminded to stay healthy.

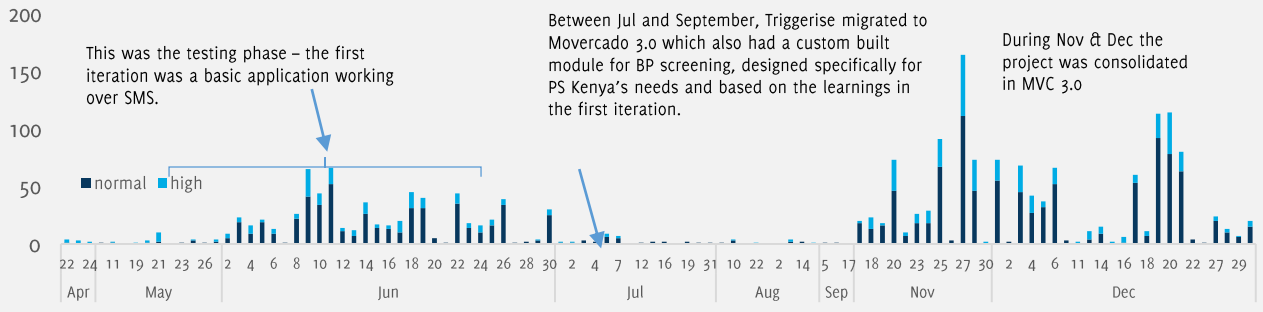
## Problem worth solving

PS Kenya's paper-based blood pressure monitoring system was slow and unreliable. It was difficult to determine whether clients ever saw providers.

## Proposed Solution

PS Kenya reached out to Triggerise in March 2015 to help develop a BP screening application, integrate data with a global health data monitoring system (DHIS2), introduce referral tracking, and ultimately use Tiko to incentivize at-risk clients to seek treatment at clinics. We started with a basic SMS based application that monitored sessions as well as BP results and triggered automatic referrals, which were tracked by our referral tracker.

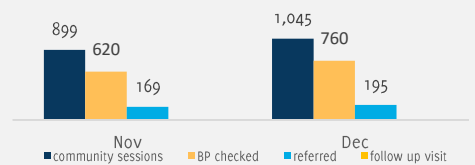
## 2015 - Blood pressure monitoring data by day



## Referral effectiveness: first and second visit

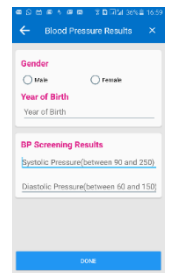
The chart on the right shows the total number of community sessions (blue), the total number of people who participated in BP sessions (orange) and the number of people who were referred for consultation (Hypertensive). The effectiveness of follow up referral in Nov and Dec has been very low – i.e. very few people actually go to the clinic.

This is a very powerful argument for providing rewards – through Tiko.



## Plans for 2016

At the beginning of 2016 we will start implementing an android app custom-built for this project. PS Kenya will roll this app out to providers in high-volume clinics to improve their experience with Movercado. This will have implications beyond blood pressure, as PS Kenya intends to use the app to automate Tunza's entire treatment register. Further, PS Kenya plans to encourage effective referrals by introducing Tiko rewards into its hypertension referral tracking system. This will allow PS Kenya to link at-risk hypertension results with treatment, potentially by allowing clients to redeem Tiko for quality treatment, or even to encourage healthy behaviors - like eating a low-sodium diet and exercising.



Screenshot of the Android Blood pressure monitoring app built for PS Kenya.

# Mozambique



## Our Partner

Mozambique has been the original laboratory for Movercado. During 2014 and 2015, as Triggerise was established as a way to take Movercado to a global scale, PSI Mozambique also transitioned to a different strategy. Movercado continued to be used as a platform to power ongoing operations that included: referrals to PSI's franchise services, and a youth outreach project and a nutrition project focused on the distribution of micro-nutrient powders using commercial channels.

## Case Study: Mobiz Project

In September 2013, UNFPA approached Movercado and PSI Mozambique to investigate new ways to approach youth target programs in Mozambique. The outcome was the Mobiz project built around three pillars:

1. Live monitoring of the number of people reached by peer education;
2. On-going CATI based surveys to profile the target and assess quality;
3. Free Distribution of condoms and contraceptive pills through mobile vouchers

### 2015 Overview:

messages in	1,852,511
messages out	2,904,990
Unique users	168,966
Accounts (shops)	203

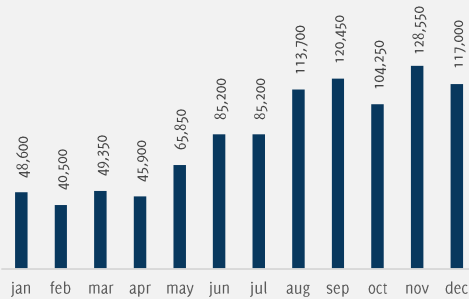
### 2015 vouchers redeemed:

January – April 2015

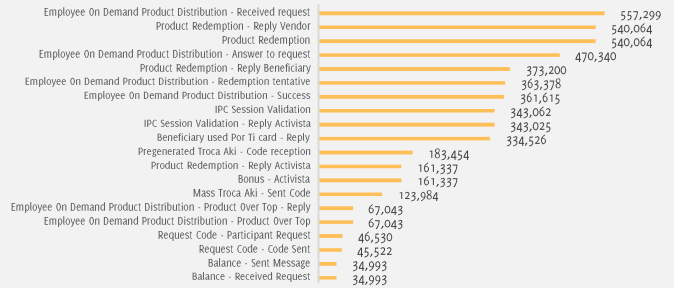
**Highlight: Mobiz Project;**  
qualitative evaluation

Condoms	369,445
FP services	161,392
Water purification	4,583
Sachets Superbebe	213,660

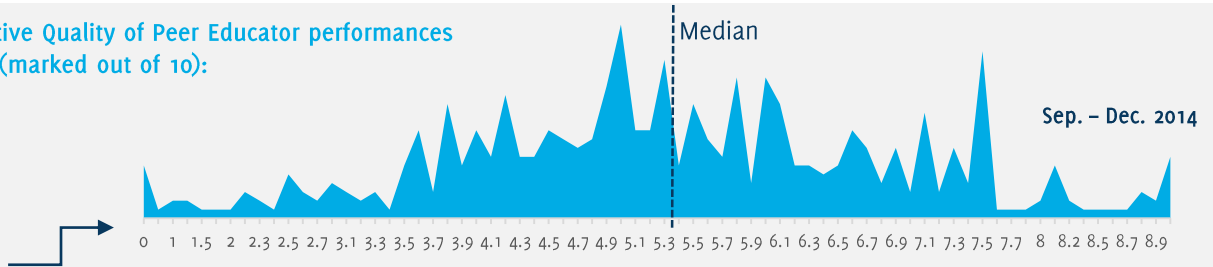
### Highlight: Commissions/ cash payments handled (in Meticais/ MZN)



### Highlight: successful events by event type – top 20 event types by no. of successful events)

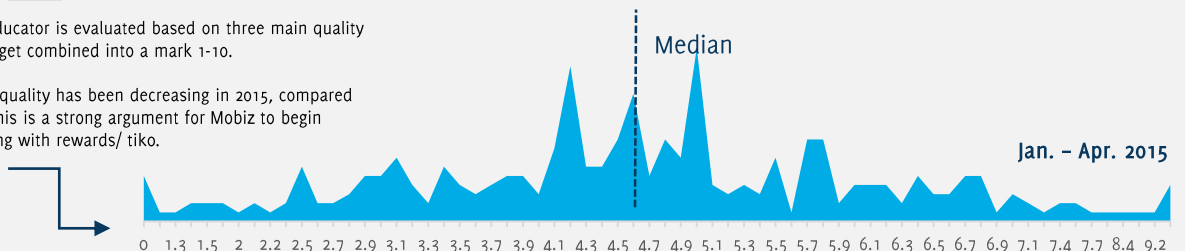


### Cumulative Quality of Peer Educator performances in 2015 (marked out of 10):

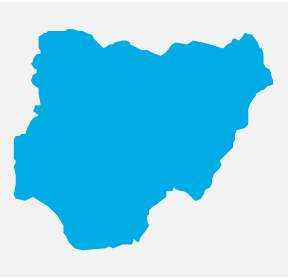


Each peer educator is evaluated based on three main quality criteria that get combined into a mark 1-10.

The median quality has been decreasing in 2015, compared with 2014. This is a strong argument for Mobiz to begin experimenting with rewards/ tiko.



# Nigeria



## Our Partner



SFH Nigeria: Under the Expanded Social Marketing Project in Nigeria (ESMPN), SFH receives USAID funding to retain IPC agents and family planning-focused providers.

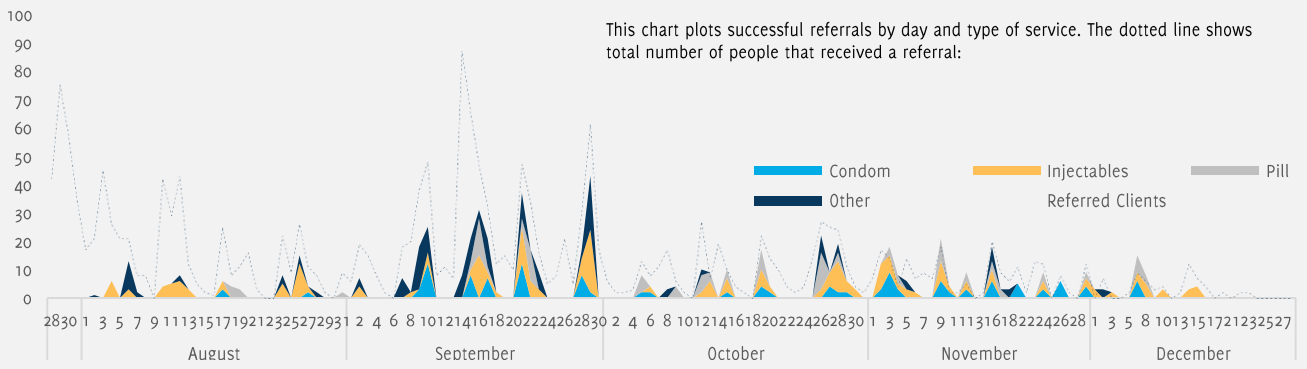
## Problem worth solving

SFH struggled to retain and monitor community agents and monitor the performance of referral providers. They needed a reliable referral tracking system and real time data.

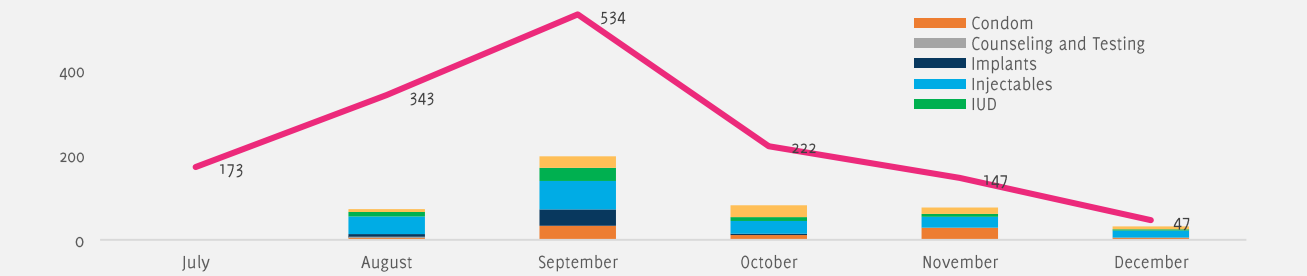
## Proposed Solution

SFH engaged Triggerise, and we agreed to cooperate on a small pilot starting in August 2015. Triggerise managed network services, developed a referral tracker, and provided access to real time data, allowing SFH to manage and correct community agent performance immediately.

### Highlight: Referred Patients Who Attend Clinic By Family Planning Method:



### Nigeria: Successful referrals by Method, by month

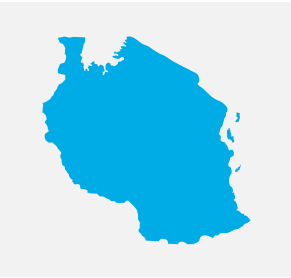


## Plans for 2016

Pending further funding, SFH would like to scale up its use of Movercado, enhance its referral tracker by introducing Tiko, and structure a Companion on top of it. SFH would also like to add a call-center to interview a representative sample of participants.

Additionally, Triggerise and SFH Nigeria will strengthen their partnership under a different mechanism – a project funded by the Bill and Melinda Gates Foundation which has Nigeria as a focus country and to which Triggerise is a global partner. As part of this project, we will focus on building more effective and youth-friendly family planning products and services. We plan to begin project implementation in early 2016, and since connectivity and basic infrastructure has already been set up in Nigeria, we will start generating an impact immediately.

# Tanzania



## Our Partner



The PSI Tanzania and Triggerise partnership had the strategic priority of growing the Tunza Social Franchise Network, by increasing the number of effective family planning referrals. **In spite of initially promising numbers, the partnership terminated a few months into implementation, due to conflicting strategies and expectations. This partnership failure is analyzed below in our “failures” section.**

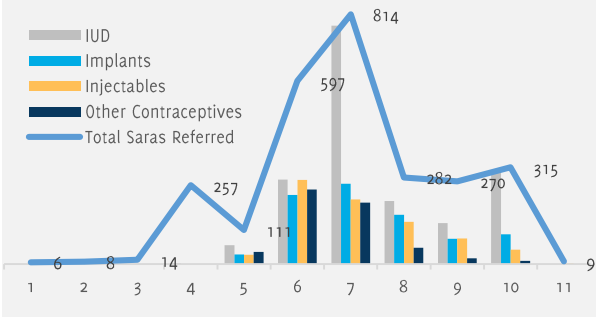
## Problem worth solving

PSI Tanzania wanted to pay CHWs based on performance. It also wanted to increase the conversion rate of clients from enrollment to service uptake. Since PSI Tanzania was unable to track effective referrals, it struggled with CHW performance monitoring and CHW performance-based pay.

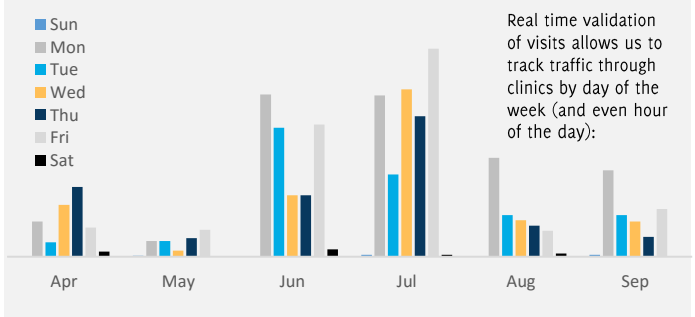
## Proposed Solution

PSI Tanzania used Movercado to track and increase effective family planning referrals, in order to implement a performance-based pay system. PSI TZ also used Movercado to send reminder messages – this was especially important for clients using short-term methods, who struggled with timely clinic follow-ups.

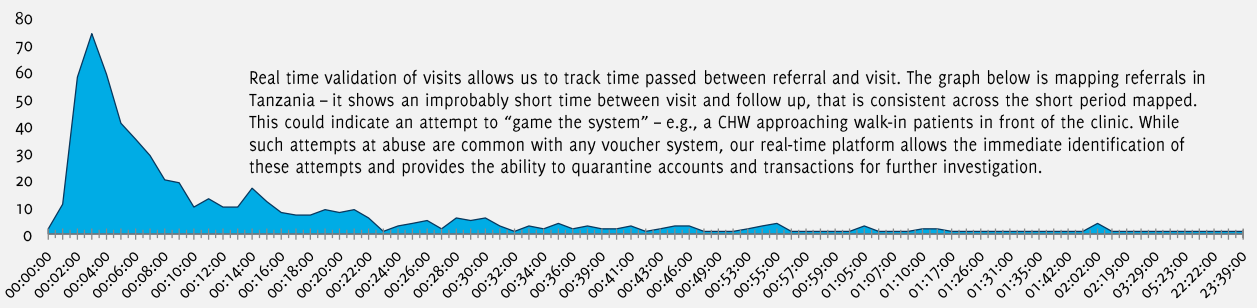
### Effective referrals by Method (by month):



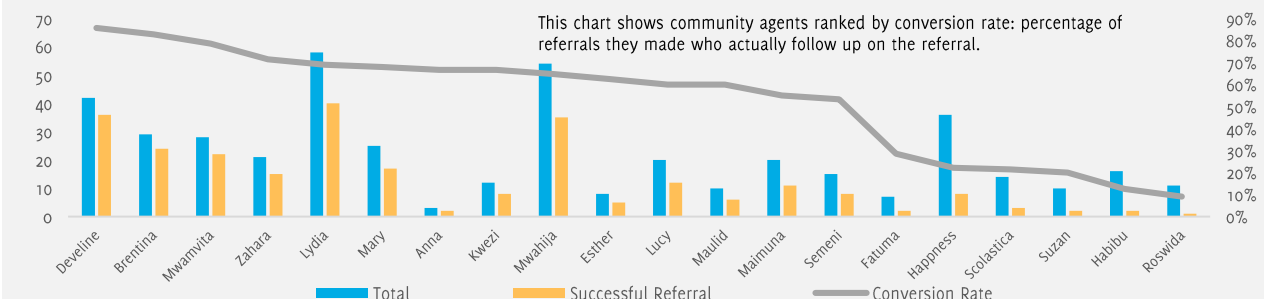
### Valid referrals by day of the week:



### Highlight: Time between code issue and validation per minute in first day



### Community Agent performance monitoring



# Uganda



## Our Partner



PACE (Programme for Accessible Health Communication and Education) runs a network of approximately 200 Social Franchise Clinics (branded “Profam”). Profam, funded by Women’s Health Project and Merck, employs community health workers (CHWs) to explain reproductive and maternal health to community members and create demand for reproductive health products and services.

## Problem worth solving

PACE has struggled to monitor the performance of CHWs who work in remote areas where supervision is costly and unrealistic. It has been even more difficult to track community members who attend clinics after being referred by CHWs.

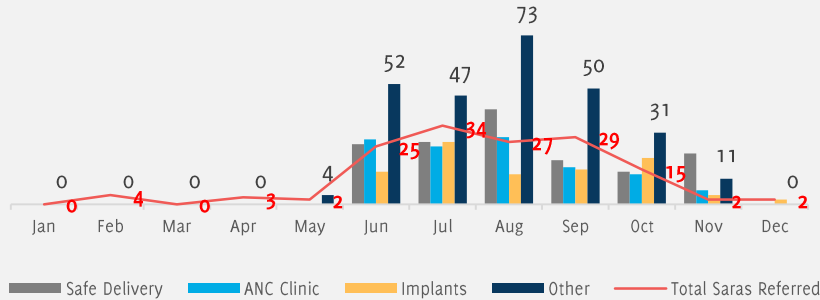
## Proposed Solution

We supported PACE with field monitoring and effective referral tracking. Movercado allows PACE to determine whether a CHW session was impactful enough for the client to then attend a clinic.

## Effective referrals by type of service

The “Other” category includes mostly family planning interventions, such as oral contraceptives, injectables, and IUDs.

The no. of clients referred is often less than the number of people attending clinic – that is because we also track clinic walk-ins.



**445**

Unique end-uses (target audience)

**670**

Total Unique users

**2,613**

Messages Sent

**2,001**

Messages Received

## 2015 Results

Safe deliveries were the most successfully referred type of intervention (149 successful safe delivery referrals during 2015). While Movercado’s 2015 reach was small, the architecture is in place to rapidly increase effective referrals in 2016.

## Connectivity Challenges

Connectivity issues have slowed Movercado adoption. Triggerise and PACE had to temporarily stop implementation in late 2015 (see the downward trend in effective referrals), as short-code service came to an unexpected halt. PACE has recently secured free short-code usage with Airtel, Uganda’s largest Mobile Network Operator, and we expect connectivity to resume by the end of February.

## Goal for 2016

In 2016 PACE will implement Tiko and perhaps Pro – to support sales/distribution of other PACE products.

# Partnerships in Early Stages of Implementation

In addition to our operations described above, Triggerise has engaged in a number of partnerships in 2015 that will only be implemented in 2016. Here are some of them:

1

## Uganda



**Problem:** Marie Stopes Uganda's paper-based voucher system has proven to be expensive, overly-complex, and insecure.

**Solution:** MSU partnered with Triggerise in October 2015 to manage and track vouchers in real time, with a simple SMS-based system.

**Status:** We are finalizing implementation details in February 2016 and plan to launch the project in February or March.

2

## Bangladesh



**Problem:** SMC Bangladesh has struggled to track TB patients who attend referred clinical services.

**Solution:** Since SMC employs teams of community mobilizers to work with TB patients, Triggerise is developing an SMS-based system to track mobilizers and determine whether the TB patients they speak with attend referred clinics.

**Status:** Although the project has been configured, we have not managed to go to market due to very slow progress with telecom connectivity. While we are waiting for telecom regulator authorization, we are also exploring alternative channels that would allow us to run Movercado without local aggregation.

3

## Cambodia



**Problem:** PS Khmer runs far-reaching family planning programs but is experiencing difficulties monitoring community health worker performance.

**Solution:** Triggerise and PSK agreed to develop a custom referral tracker that will provide real time data on CHW performance and the ability to drill down into method choice. PSK is also interested in experimenting with rewards.

**Status:** We are currently configuring access to all mobile operators.



4

## Tanzania



**Problem:** PharmAccess International encourages pregnant women to seek care, but its current system only sends reminders – it doesn't track clinic attendance.

**Solution:** PharmAccess has partnered with Triggerise to develop a referral tracker and incentivize clinic attendance with reward points.

**Status:** We will pilot the project in Q1 of 2016.

5

## Vietnam



**Problem:** PSI Vietnam wanted to create demand for sanitation products among rural, low income families.

**Solution:** Triggerise has created a simple voucher system for sanitation products and plans to introduce an app to match in-need families with salespeople.

**Status:** The project became operational in late January 2016.



# What we liked in 2015

## We grew project opportunities to strengthen our platforms

Working with 12 different partners forced the team to review, challenge and push some of Triggerise's software and operational components, such as:

1. Develop data collection and analysis modules;
2. Diversify transports and interface (beyond sms, with Apps or USSD);
3. Move from paper cards to on-demand OTPs.

## We diversified income sources

In January 2015, two countries had contracted Movercado – PSI Mozambique and Burundi. 10 months down the line, 12 partners have been invoiced by Triggerise, giving us an opportunity to strengthen the client management team and accelerate software development.

## We started using Missed Calls as triggers

Someone calls a number that hangs up. This triggers an interaction. This seems like a small thing, but this technology has the potential to remove some of our most difficult cost barriers (missed calls are always free to users) as well as operational complexity.

## We came up with an exciting new concept: The Tiko Companion

This was a textbook co-innovation: Based on insights coming from PSI India and in collaboration with their team, Triggerise developed a new product and concept, the Tiko Companion: a pre-paid personalized subscription designed to accompany a pregnant woman through her pregnancy. This concept is currently piloted in Alwar/ Rajasthan and will be scaled up in 2016. We are also implementing companions in Kenya and Ghana as well as other countries, and we believe this concept has the potential to impact several market categories at once.

## We built a client management function

Learning from running concurrently back and front office tasks, fund raising, business development and operational management, we re-organized our work in BtB and BtC business units. We hired a business builder to run the BtB operations, with a focus on ensuring delivery at client level. In addition, real time communication tools were implemented, weekly and monthly reporting, debriefs and weekly calls with operation teams.



# What did not work too well in 2015

We see ourselves as courageous, risk-tolerant and committed to bold ideas. This is the stuff that keeps us ahead of the curve. It is what makes us different, and it allows us to keep innovating. We take pride in our agility – we get to market fast and get things done. But agility is a strength only if we have the guts to identify not only what worked (to do more of it) but also what did not work (stop doing or adjust), so that we get better with experience. We admit our failures, we analyze them, get them out of the way and move on wiser, stronger and better.

## Risk: Not prioritizing the core.

As a bootstrapped organization it is tempting to engage in partnerships that maximize revenue. This forced us to prioritize immediate, client-requested features over platform/core features. This applies to our technology, our operations as well as the organization as a whole. This could force us to gear up for the wrong thing (sales over innovation), and it will threaten our bias for impact and innovation.

## Failure: Rely on Consultants.

Particularly when we started, it has been tempting to engage consultants (experienced, available) in the hope that they will help us drive growth and better define our place in some markets. This has been a mistake. Moving forward, we should invest more in young talent, in house.

## Failure: Insufficient focus on outside communications.

We are still spending a lot of time explaining what we do. This includes to our partners. We have been very inward-focused during 2015. We need to do more around external communication and articulating our work.

## Risk: Allowing ourselves to be perceived as anything other than innovation partners.

This was an easy trap to fall into. We are powered by technology. And there is a competitive market out there of technology providers – mHealth/ M&E/ data collection, etc. We are approached by potential clients who are looking for such services, and who would be better served by one of the many off-the-shelf solutions out there. Partnerships where we are perceived as strict service providers are distracting us from our innovation agenda.

## Failure Case Studies

### Tanzania



Our partner in Tanzania was looking for a cheaper alternative to an off-the-shelf service they were already using. They expected us to simply recreate the same experience as their other provider, at a lower price. We allowed ourselves to be perceived as a simple service provider, rather than innovation partner – we had no say in any strategic decision related to the way our platform was used/applied, while being subjected to feature requests we did not support. In spite of promising early results, this partnership was terminated.

### Ghana



Early in the year, we decided to invest some of our seed money into a stand-alone operation in Ghana. We chose Ghana based on economic and demographic indicators, as well as on arguments related to existing opportunities for partnerships. We failed to scale our operation there, mostly because we run out of funds, but also because we did not articulate our country strategy enough, allowing it to expand into new directions which would have pushed us away from our core business. We decided to cut our losses and discontinue our efforts there, until a point when we could either find a strong partner or identify sufficient resources to ensure we reach a critical operational point.

### Mozambique



In terms of stand-alone operation, Mozambique is far from being a failure. It continues to be the operation with the highest traffic through our servers, and some of the eco-system components are highly mature. However, it makes a very good case study, due to its unique history: Mozambique has been the original laboratory for Movercado – the place where the ideas behind Triggerise have been crystalized. It has reached a very high scale – up to 5% of all active SIMs in the country were interacting with Movercado in 2013. Our failure there has been our inability to manage the transition of the Movercado platform out of Mozambique to a global scale. We have failed to contribute meaningfully to strategic decisions around applications and opportunities around Movercado. We have also failed to implement in Mozambique some of our more recent innovations. Fundamentally, it has been a partnership failure – in the complexity of the transition out of there and to a global scale, Triggerise has simply become a software provider in Mozambique, losing the opportunity to take a high-scale innovation to the next level.

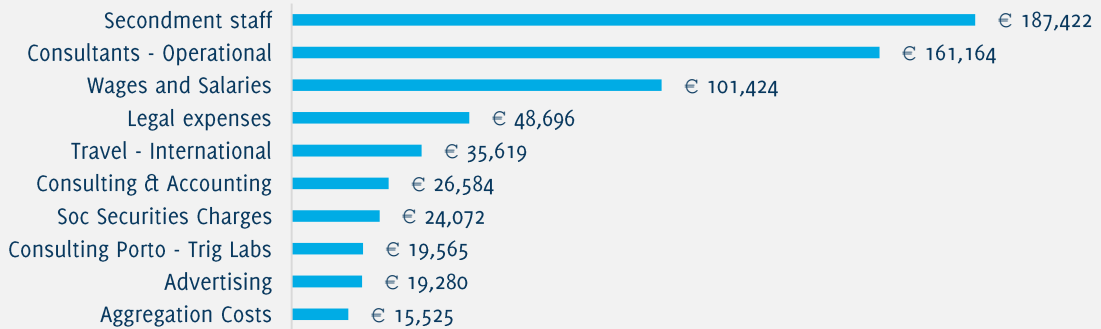
# 2015: Financial Overview\*

Income	
Revenue from Partnership Model	€ 260,676
Other Revenue	€ 344
<b>Total Income</b>	<b>€ 261,020</b>
<b>Operating Expenses</b>	<b>€ 706,386</b>
<b>Net Profit</b>	<b>€ (445,366)</b>
Equity	
Current Year Earnings	€ (445,366)
Reserves	€ 615,553
Retained Earnings	€ (1,203)
<b>Total Equity</b>	<b>€ 168,985</b>

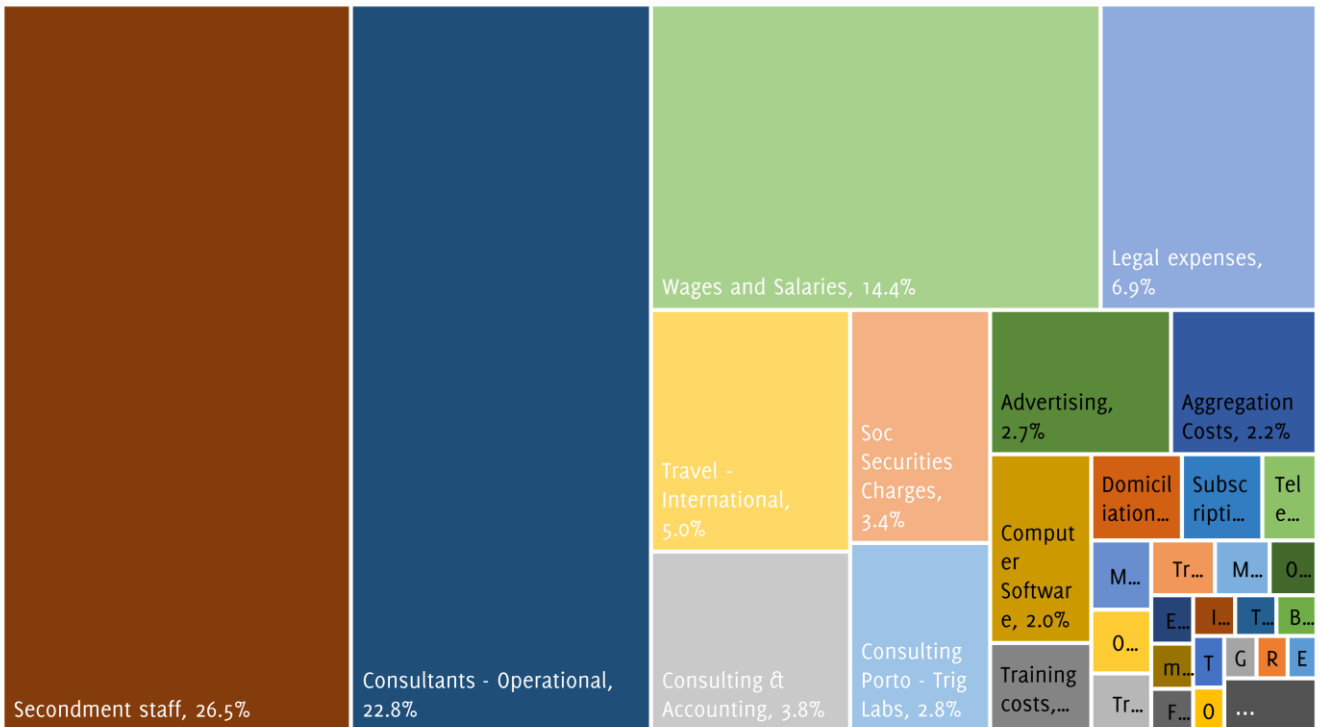
The net Loss (covered by reserves) is part of the business model. In fact, the initial models predicted a higher loss over the first 3 years of Triggerise. We had an exceptionally good year (with partnerships revenue higher than planned). This led to a lower need for reserves in 2016. As such, PSI has committed USD 327K for 2016, which will be their last contribution to Triggerise.

Reserves were put forward by PSI, partly in kind, partly in cash.

## Top 10 Spending categories:



## Treemap of all expense categories:



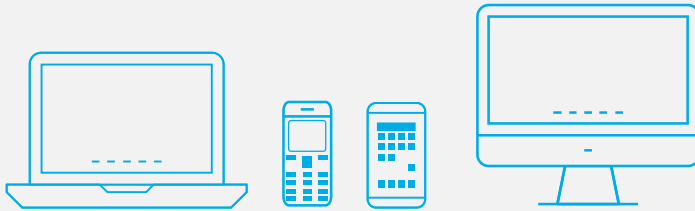
\*These numbers are consolidated across the group. They may be subject to small changes as numbers are finalized

# Annex 1: Movercado 3.0 Architectural Overview

Movercado is continuously evolving - based on our needs and the needs of our partners. In 2015, we have managed a complete architecture overhaul and launched the third iteration of Movercado, coded MVC3.

## Interface

Our most common interface continued to be the feature phone. This is simply because the feature phone is the most commonly used communication device by our target audience. However, where it makes sense we have developed android applications that work over SMS or data.

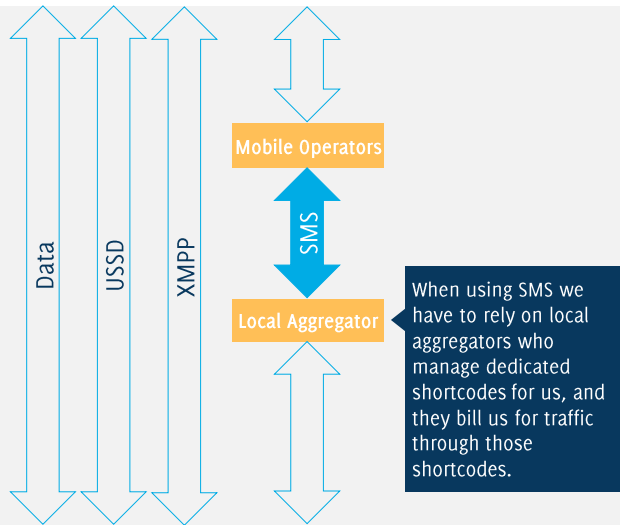


## Interface

Movercado is also agnostic to interface. Users can use the most basic phone without any credit or airtime, or they can use smartphones tablets, or desktop computers. Or they can use several devices concurrently. (subscribe by SMS, make payments using apps on a smart-phone). This also allows us to add interfaces quickly if/ as consumer trends require (social media is an example).

## Transporters

We call these The "Transporters". They refer to channels through which the communication to our servers happen. They work concurrently. That means someone can participate in an interaction through SMS, USSD or an android app, depending on convenience or available infrastructure.

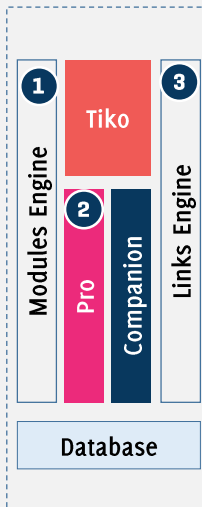


## Transporters

Transporters are agnostic – that means we can reconfigure, add or remove them as needed, without having to reconfigure the applications themselves. We also configure hierarchies of transporters – such as apps that use data if data is available (cheaper!) and SMS or USSD if there is no data available.

## Movercado Engines

**1** Movercado relies on an event-driven architecture and follows a building-block logic. There are small components (called "modules") that perform small and simple tasks (generate a code, validate a code, add contact to contact group, ask question, and so on). These components are individually configurable and linked with each other to achieve a greater purpose.



**2** Tiko, Pro and Companion are examples of more complex interactions – super-modules - hierarchically superior to modules, but fully workflow-able: they can be built into applications just like any module – by configuring links.

**3** The Links engine manages "if-then" logic. In the "if" part we define an event. Whenever an event of this type happens in that project, then do That. This allows us to link as many modules as necessary to create complex, custom applications. We can configure internal links, external links (called "triggers"), dynamic links (based on user profile, for example) or manually activated ones (called "intents").

## Movercado Engines

All engines are running independently (Module Engine, Link engine, Tiko, Pro, Database, etc). This allows maximum customization with minimum work, minimum disruption and no coding. It also allows us to build entire new engines in the future – as needed by our operations – without compromising speed or scalability. All engines run in the cloud – on AWS/ Amazon Web Services.

# Annex 2: The Eco-system Effect

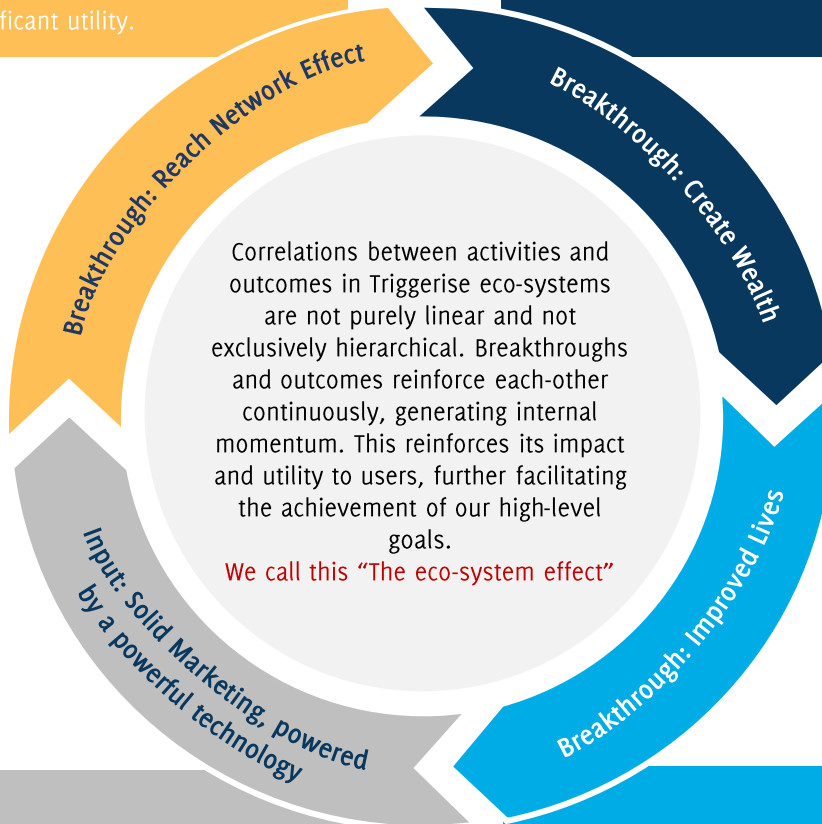
## Breakthrough: Reach Network Effect

This refers to the effect that one Tiko user has on the value of the Tiko economy to other users. In other words, Tiko becomes more valuable when more people use it.

Like with any network, the main hurdle for is to get enough users initially so that the network effects take hold. The amount of users required for significant network effects is called “critical mass”. Once critical mass is attained, the eco-system will generate its own momentum since its network offers significant utility.

## Breakthrough: Create Wealth

Economic impact is inherent in the design of any Eco-system powered by Movercado. Its logic – rewards, micro-entrepreneurship, vouchers - naturally unlocks resources and opportunities that guarantee positive macro-economic effect. Additionally, the peer-to-peer and performance-based logic behind all Triggerise micro-entrepreneurial networks create income opportunities in areas of high unemployment and cash scarcity;



## Input: Solid Marketing, powered by a powerful technology

Relevant products  
Relevant Services  
Relevant Interactions



POWERFUL BRANDS

Community-based micro-entrepreneurial networks: reaching all the way to consumer.



POWERFUL CHANNELS

ACTIONABLE INTELLIGENCE

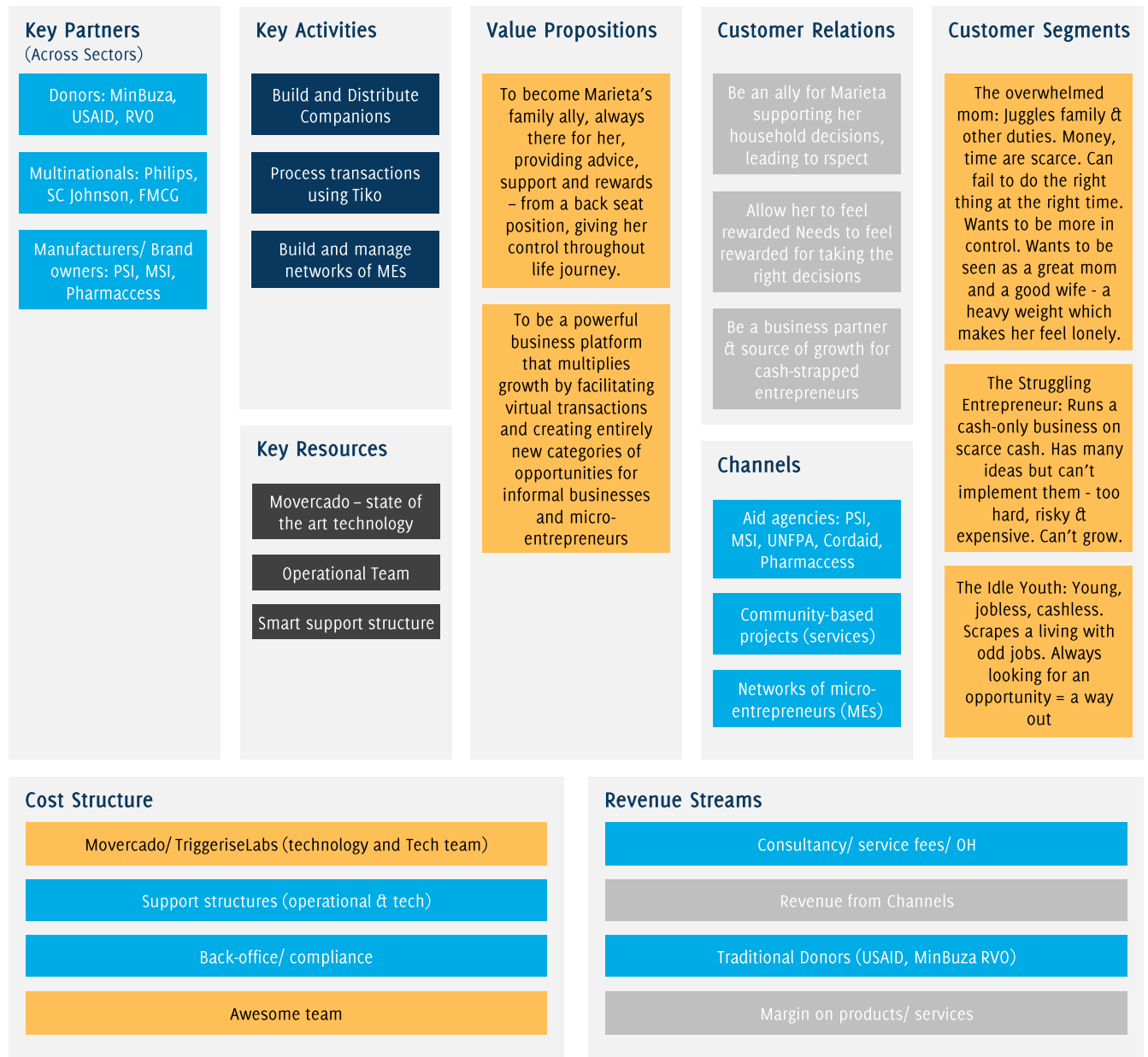
Performance based incentives;  
Real-time data;  
A/B testing;  
Validation-based data collection

## Breakthrough: Improved Lives

As people feel motivated and incentivized in their health/ positive choices, youth get more engaged, through opportunities, overall awareness about health options & positive behavior is increasing; better and more relevant products and services become available: All of this leads to increased positive impact as more adhere to impact behaviours and access relevant services and products.

# Annex 3: Business Model Canvas

(Applies across all business models)



# Annex 4: Target Audiences, Participants. Stakeholders

## On the Market



### The Overwhelmed Mom

She juggles family & other duties. Money and time are scarce. Wants to be more in control. Wants to be seen as a great mom and a good wife - a heavy burden which makes her feel lonely. She is often unsecure in her health decisions and at times passive (she waits for the advice to come). She can fail to do the right thing at the right time, mostly because she is overwhelmed and finds it hard to prioritize. She may go to a consultation once but regular visits are out of the question – too much work, not enough time. Making sure the daily necessities are taken care of consumes all her resources. Her behaviour is not so much affected by information or once off interaction with a community worker. She would appreciate a long-term ally to accompany and support her. She also wants to feel rewarded and recognized for her parenting decisions and ability to maintain the household. The Overwhelmed Mom is at the center of our eco-systems – our main priority is creating more relevant and more impactful experiences for her.

### The Idle Youth

Young, jobless, cashless, in a world of young, jobless cashless people. In Kenya, ca. 60% of population is under 24. In India, ca. 47%, with higher number in rural areas. Many of them scrape a living with odd jobs – some of them more seasonal than others. They are always looking for an opportunity and a way out of this situation. They are energetic and entrepreneurial. At Triggerise we believe that the Idle Youth are a tremendous untapped resource. We are recruiting them with Micro-Entrepreneurial platforms that afford them income opportunities.



### The Struggling Entrepreneur

Runs a cash-only business on scarce cash and once-off transactions. Has many ideas but can't implement them - too hard, risky & expensive. Is the community's only retail channel. Understands the scarcity in which her clients take decisions. Focused on short term revenue from easy-to-sell products. Frustrated by the side of Aid that she sees: free products and services undermine her ability to expand, squeezing her tighter.

### The Local Clinic

One form of local entrepreneurship is the Local Clinic: providing medical services to the community. Local Clinics are running cash-based businesses and have no access to insurance payments or other subsidies. As a consequence, the actual costs of service are relatively high and the nature of services offered are limited to reactive – injuries, acute treatment.



### The Global Business

Global businesses are trying hard to break through on these tough, high-risk markets. Costs of penetration are growing exponentially while returns diminish. Their insights from their home markets do not apply here they would love to understand more about the BOP consumer as well as finding ways to better engage the local entrepreneurs. They also feel the need for CSR investments in these markets.

## The Aid Community



### The Overworked Community Worker

The closest link to the community. She has very profound insights into the community as well as specific behavioural insights related to the Overwhelmed Mom. She is a volunteer but her “stipend” is her families' only consistent income. She does a lot of paperwork, which takes a lot of her time. She gets discouraged when she witnesses colleagues working less for the same “stipend” or even faking paperwork to meet their targets. She hopes this work will help her get a job in the Government or with an NGO. She has little say in the methodologies used for her work and her insights into the community may get lost. The community worker plays a pivotal role in the aid distribution value chain. Incorporating her insights into program design and maximizing on her reach are fundamental principles behind our eco-systems.

### The Implementers: (The Aid Agency)

Control a large network of community workers as well as vertical value chains set up for free distribution. Running costs are high. Struggle to collect the data needed to measure all the indicators imposed by donors, government and their own strategies. Data is collected in different systems across different projects. Significant resources invested in trainings and coordination. Very concerned about financial sustainability, due to donor pressure. Agrees innovation is needed but finds it hard to innovate without taking risks and redesigning operation – both impossible due to fear of losing funding.



### The Donor

Working with several partners who have similar MOs. Following trends related to re-defining ROI. Really hard to measure actual impact of their funding. Even when possible, it takes expensive, long, rigid research that become projects in their own right. By the time research results come in, the implementation has been completed. Would benefit from a real-time system that would show immediately what works and what doesn't and why. Concerned about “reinventing the wheel” – would rather leverage their investment into larger, more comprehensive efforts.

### The Government

Squeezed between their own priorities, donors agenda and an overall lack of resources and efficiency. Feels that a lot is going on without them having visibility. Struggling to collect basic data to submit against their many indicators. Always worried about ability to pay for interventions and sustainability. Need better, more recent intelligence to shape policy.





# Annex 5: The Tiko Companion

## Let's Meet Marieta



Young & confident. Money and time are scarce, but she is strong.



She juggles family & other duties. But she enjoys life and actually has her own destiny.



She is excited as she suspects she may be pregnant.

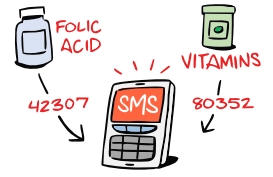
The **Tiko Companion** is Marieta's long-term ally that supports and rewards her decisions.



A Community Health Worker confirmed her pregnancy with a test.



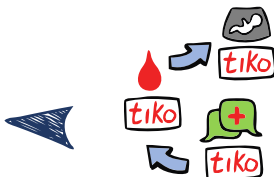
The Health Worker offered her a package of personalized products & services - she subscribed by sending a Free SMS.



Now she has her own Companion, unlocking access to health services (consultations, tests) as well as products (Vitamins, Supplements).



She can redeem **Tikos** in the local market - for daily necessities, food or even a session at her local salon.



Every milestone in her pregnancy journey unlocks reward points, called **Tiko**.



She gets her free tests and free consultations at her local clinic - public or private. No need to travel far and queue.



She collects her products (free or discounted) at her local shop, which is part of her daily route.



Eventually she delivers her child - safely, at her local clinic. This completes her Pregnancy Companion.



However she can subscribe to companions designed for other journeys - like the child's first year, giving her access to immunisation, day care, nutrition, sanitary products.

### Local Businesses love Tiko.

They trade them at wholesalers & distributors for products, commodities, services they need. This adds value to a cash-starved economy and unlocks growth.

The benefits return to members of the community who are now afforded more access to quality products and services.



# TRIGGERISE

