



# 2023 ANNUAL REPORT

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## Glossary of Terms

<b>AGYW</b>	Adolescent Girls and Young Women
<b>ART</b>	Antiretroviral Therapy
<b>ASRH</b>	Adolescent Sexual and Reproductive Health
<b>CBO</b>	Community-Based Organisation
<b>DEI</b>	Diversity, Equity and Inclusion
<b>DIB</b>	Development Impact Bond
<b>GBV</b>	Gender-Based Violence
<b>JSE</b>	Job Skills and Employment
<b>MH</b>	Mental Health
<b>ML</b>	Machine Learning
<b>OBF</b>	Outcome-Based Financing
<b>PrEP</b>	Pre-Exposure Prophylaxis
<b>SIB</b>	Social Impact Bond
<b>SRH</b>	Sexual and Reproductive Health
<b>TVET</b>	Technical and Vocational Education Training

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# OPENING NOTE

## by Serah & Benoit

### 2023: A year of change and impact

The year 2023 marked a profound period of transition for us: from renewed leadership and a revamped governance structure to unified branding, but more significantly, in terms of impact.

After meticulous preparation spanning several years, we embarked on the successful implementation of our second Development Impact Bond (DIB) in Kenya. This ambitious endeavour aims to positively influence the lives of over half a million girls by 2025. Supported by esteemed organisations such as United Nations Population Fund (UNFPA), The Joint United Nations Programme on HIV/AIDS (UNAIDS), World Health Organisation (WHO), the UN Resident Coordinator Office, the The United Nations Sustainable Development Goals Partnership Platform, and the Children's Investment Fund Foundation (CIFF), along with Bridges Outcomes Partnerships as the social investor, our program represents a collaborative effort to effect meaningful change.

While our operations in Kenya experienced growth, we also transitioned three pilot projects into fully funded and operational initiatives in Burkina Faso, Uganda, and South Africa. This transition was made possible through the generous support of our partners: The Elton John AIDS Foundation (EJAF), Elma Philanthropies, Anglo-American Foundation, and CIFF. In total, our efforts in 2023 impacted over 380,000 young people across the African continent, underscoring the scalability of our model. Additionally, beyond our core focus on access to modern contraceptives and HIV prevention and treatment, we initiated a rigorous exploration into expanding our impact areas, with a keen focus on addressing the specific needs of girls - testing the relevance, cost efficiency, and scalability of our approach.

The transition from Triggerise to Tiko was more than just a change in name for us. It represented a streamlining of our external communication to ensure alignment with the brand known by our stakeholders and partners, as well as by the users and ecosystem partners we serve. Furthermore, it signified a shift in our governance structure, with our headquarters relocating to South Africa and a renewal of our governance body.

We extend our heartfelt gratitude to Lisa Simutami - who had chaired our board since inception, for her years of support and guidance. We also express appreciation to Leslie Pascaud, Julia Sakowska, Miles Kemplay for their invaluable contributions as board members. The renewal of our board provided an opportunity to welcome new experts, reaffirming our commitment to supporting the lives of young people and adolescents in sub-Saharan Africa.

In addition to changes in governance, our leadership structure evolved as well. Richard Matikanya, who served as a director for Triggerise/Tiko for the past five years, stepped down, and we extend our sincere appreciation for his support. We warmly welcome our new Chief Impact Officer, Serah Joy Malaba, and our new Chief Development Officer, Celena Nair, who have strengthened our existing leadership team.

In conclusion, we extend our gratitude to all our partners and stakeholders, particularly those working tirelessly on the ground to generate impact daily. Foremost among them are the adolescent girls and young women in the communities we serve, whose resilience, strength, and intelligence serve as the driving force behind our achievements and aspirations. We also recognise our community mobilisers, who operate within the public healthcare environment under constrained circumstances, providing a safe space for young people to address healthcare issues such as HIV and teen pregnancy. Lastly, we acknowledge our service providers, who recognise the potential of today's youth as the leaders of tomorrow and invest meaningfully in their future by partnering with us. Thank you all for your unwavering support in 2023, and we eagerly anticipate sharing our successes in 2024.

**Yours in impact,  
Serah Joy Malaba and  
Benoit Renard**

# WE ARE TIKO

## Why the name change?

Marking a significant milestone in the organisation's evolution, we rebranded in 2023 from Triggerise to our consumer-facing brand Tiko. By rebranding to Tiko the organisation is moving closer to our users enabling us to expand our reach, undertake larger initiatives, and make a more significant difference in the communities we serve. The rebranding reflects the team's commitment to innovation, growth, and a renewed focus on delivering unparalleled Sexual Reproductive Health (SRH) services to youth in sub-Saharan Africa by operating under a brand that is recognised among users.

As an established, next generation African non-profit, Tiko will continue to use smart technologies and data-driven insights to break through the barriers to accessing sexual health services, with verifiable results.

While our mission and objectives remain unchanged, under the Tiko brand we strive to increase the visibility and credibility of our initiatives and efforts through a unified corporate and consumer brand.

## Why Sexual Reproductive Health (SRH)?

We know that successfully tackling the issue of access to SRH is directly linked to building a better socio-economic future for our users. For us at Tiko, providing SRH services to sub-Saharan African youth is a pragmatic strategy towards achieving gender equality and sustainable development.

SRH services hold the promise of a future where every individual, irrespective of gender or background, can realise their potential, contribute meaningfully, and participate fully in building a more equitable and prosperous world. That is why we believe that young people deserve the power to choose where, when, and how they meet their SRH needs, and is why we're committed to contributing to creating this world - a world where young people and adolescents have more control over their health choices and paths - to do more with their lives.

We are delighted to report that in 2023, Tiko reached 384,945 adolescents and young people with 671,265 services collectively across our six countries of operation to enable them to do more with their lives.



“

Rebranding to Tiko, the user-facing brand behind our impact over the last 9 years, emphasises our deliberate, single-minded focus to enable youth to do more with their lives by choosing where, when, and how they meet their sexual reproductive health needs.”

**Benoit Renard**

*CEO and Co-Founder of Tiko*

## Our New Headquarters

Recently, Tiko achieved a significant milestone by establishing its headquarters in South Africa, marking a pivotal moment in our organisation's journey. This strategic move reflects our commitment to expanding our presence and impact across sub-Saharan Africa while also positioning us at the heart of the region's dynamic healthcare landscape. With our new headquarters serving as a hub for innovation, collaboration, and strategic planning, we are poised to accelerate our efforts to enable young people to access quality SRH services and realise their full potential.

## New Leadership

At Tiko, our mission is simple yet profound: to enable sub-Saharan African youth to do more. But what does “doing more” mean in the context of our work? It's about giving young people the agency to seize opportunities, overcome obstacles, and achieve their full potential. It's about giving them the tools, resources, and support they need to shape their own destinies and create positive change in their communities.

In order to activate this, we need a powerhouse team of leaders to instil this impact in the communities where we are active. Our people and their commitment to our vision move us forward every day, and we are delighted to welcome Serah Joy Malaba and Celena Nair to the team.



**Serah Joy Malaba**

*Chief Impact Officer*

Serah is a seasoned leader in public health and has a consistent record of accomplishment in planning and executing ambitious initiatives in the East African region. She is responsible for delivering impact across the operational markets where Tiko operates.



**Celena Nair**

*Chief Development Officer*

Celena has always been interested in the issues that impact girls and young women in the Global South due to her own heritage. She is motivated by Tiko's innovative and outcome-based approach and committed to its vision of enabling young people to exercise choice over their health and well-being.



## Governance Structure

We are proud to introduce our newly appointed Board of Directors, a distinguished group of industry experts and visionaries with a shared interest in improving the lives of African adolescents and young people. The diverse and accomplished individuals joining the board bring a wealth of experience across various disciplines and sectors. Together, they will play a pivotal role in steering Tiko towards new heights.



**Phinah Kodisang**

**Chair**

*CEO at Soul City Institute*

Phinah Kodisang joins the Tiko Board as Chair. As the current CEO of Soul City, she is an expert in the development and sexual reproductive health and rights (SRHR) field. She is a feminist leader who is experienced in organisational development and advocacy, programme management and grant management.



**Refilwe Maluleke**

**Member**

*Executive Head of Marketing,  
Discovery Health*

Refilwe Maluleke is a skilled marketer with a distinguished career spanning 17 years, during which she has amassed a wealth of experience navigating diverse organisational landscapes.



**Werner Strydom**

**Member**

*Head of Advanced Technology &  
Innovation at Irdeto*

Werner Strydom is Head of Advanced Technology and Innovation at Irdeto, specialising in cybersecurity for connected industries. He brings with him an extensive background in innovation management, technology strategy, and service and product development.



## Patience Mahachi

**Member**

*Chartered Accountant & Director  
at DF Consulting*

Patience Mahachi's career in finance spans more than 24 years. She is a qualified Chartered Accountant with proven success in implementing systems to optimise the financial performance of a company.



## Anna Hakobyan

**Advisor**

*Chief Impact Officer and Executive  
Director for Nutrition*

Anna Hakobyan oversees the evidence and impact agenda across CIFF's portfolio and leads CIFF's global nutrition acceleration efforts.



## Dr Samukeliso Dube

**Member**

*Executive Director of FP2030*

Samukeliso Dube leads FP 2030, a global organisation seeking to accelerate access to rights-based family planning.

# DO MORE WITH TIKO

## Innovation is embedded in the scalable model

Through an innovative approach to implementing these services, we are dedicated to ensuring that they are:

Our innovation objective is to **“implement tangible user-centred solutions to do more with Tiko,”** branching into areas outside of SRH.

2023 saw us expand beyond core reproductive health services, contributing to a world where adolescents and young people have more control over their health choices. This meant enabling more services with greater impact and user-centricity. That’s why we expanded our services

Over the next two years, our team at Tiko will be designing, incubating, and scaling innovations concentrated around 10 innovation tracks that expand our current offering with user-centricity at the core.

### We’ve already started with the following:

1. Expanding mental health
2. Menstrual health
3. Sensitisation for 10 to 14-year-olds

And we are looking forward to adding:

4. Support for young mothers and child
5. Healthy pregnancy for teens
6. Nutrition for young mothers and infants
7. GBV response and support
8. Cash transfers and bursaries
9. Livelihoods and skill-building
10. Back-to-school

into areas of mental health, sensitisation for 10-14 year olds, and menstrual hygiene. We want to ensure that every adolescent feels protected throughout their journey, knowing that a Tiko membership unlocks a wide range of support and access to services that enable them to take control of their lives.

The innovation vision is to improve young people’s lives by offering tangible solutions to equip them to make healthy choices no matter their situation.

“

**We have seen the benefit of a dedicated focus on innovation as part of our business model and we look forward to utilising these learnings to help us meet our ambitious growth goals and enhance the lives of young women and girls across Africa.”**

**Marylou Kupfer,**  
*Innovation and Strategy, Tiko*



### People-Centered

We put people at the heart of the design process.



### Scalable

Before implementing, we ensure that the approach is scalable by design to stay true to Tiko’s principles.



### Cost Efficient

Cost-efficiency is embedded early in the design process.



### Data Based Decision Making

We lean on Tiko’s real-time data to power an iterative approach to implementation.



### Relevant to the Context

We consider the social, cultural and environmental context in which the solution will be implemented



### Platform Operated

All our solutions leverage Tiko’s technology - keeping our efforts transparent, agile, and effective in delivering impact on investments.



# Innovation tracks

## Menstrual Health



### Objective:

Increase product access, care and support for safe menstrual health management among adolescent girls.

Number of young people accessing sanitary pads

34 203

Number of sanitary pads accessed

92 279

Repeat young people accessing sanitary pads

1 998

Young people accessing sanitary pads for the first time

12 439



### Concept:

We are implementing a distribution system to subsidise sanitary pads leveraging the private sector so that young women and girls have access to sanitary products when and where they need them.

- Partnered with local retailers to distribute pads leveraging current supply chains.
- Built an image recognition machine learning model to verify pads distribution.
- Partnering with pad manufacturers to gauge interest in subsidising pads for charitable purposes.



### Objective:

Provide information to safely manage puberty for young people (10-14 years old).



### Concept:

The project aims to equip 10-14 year old girls to safely navigate puberty and unlock their potential through boot-camps.

### Innovation track in action

In partnership with Zana Africa, 225 period packs (4 packets of pads + 2 panties) were distributed between 12-20 April 2023. This pilot was aimed at sensitising young women between the ages of 10 and 14 and incorporated a 2-day bootcamp on puberty, menstruation, and menstrual health hygiene.



Sensitising 10-14 year olds

**9** Number of active Community-Based Organisations (CBO)



in **8** Counties in Kenya



Number of period starter packs

225

Participants per bootcamp (9 2-day bootcamps)

25

Young people completing the bootcamp

225



## Mental Health

### Objective:

Develop, evaluate and disseminate scalable mental health models for effective mental health promotion, prevention and treatment.

Number of young people accessing counselling services

278

Number of young people taking multiple counselling sessions

271

Number of counselling sessions attended

1 037

Active mental health facilitators

75

Number of trainers providing counselling services

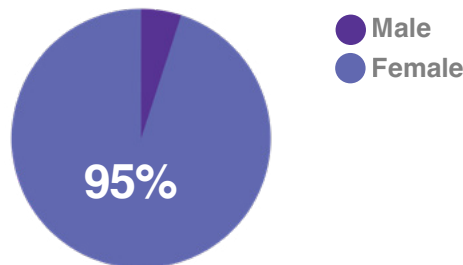
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### Concept:

A community-based model for interpersonal group therapy (IPTG)

- Implemented in close collaboration with local Ministry of Health (MoH) in Kenya.
- Trained Tiko mobilisers (non medics) to facilitate IPTG sessions in their communities with support of our partner, Strong Minds.
- Adapted a mental health model implemented in Mombasa under EJAF, to find areas of optimisation for scale.

Number of young people counselled through IPTG sessions by gender



1 700 young people attending IPTG sessions.  
890 completing all sessions.

“

I access PrEP through Tiko and counselling and emotional support through NIA. I need both; this life is tough. When I joined Tiko I got miles and could go to the shops. I'm so happy with it!”

Tiko user, Emily



# SCALABLE IMPACT

Tiko's services have catalysed a profound and scalable impact across 6 sub-Saharan African countries, providing invaluable support to adolescents and young people aged 15-24.

**Our definition of "Impact" relies on 4 dimensions:**

**Output:**


1. An actual uptake of a product or a service by an identifiable end user
2. The verification of this uptake

**Outcome:**

3. An outcome model based on outputs (such as CYPs)
4. Additional measurable metrics to qualify this outcome (such as continuation or sequential behaviours)

We can claim the delivery of impact when we:

- Concretely make the product or service more accessible (using subsidies for example)
- Are in charge of the demand generation effort (pay for referral/ support to CBOs)
- Assure quality of the services provided



A total of **76 767** unintended pregnancies averted!

## Scale and impact in 2023

	Kenya	Ethiopia	Uganda	Burkina Faso	South Africa
Users Impacted	2021: 195 552	56 546	3 836	9 604	-
	2022: 190 716	60 564	28 189	13 720	-
	2023: <b>300 310</b>	<b>38 682</b>	<b>23 458</b>	<b>20 141</b>	<b>2 079</b>
Services Accessed	2021: 294 434	81 884	4 243	14 109	-
	2022: 341 423	79 217	32 465	23 320	-
	2023: <b>498 851</b>	<b>119 359</b>	<b>26 098</b>	<b>24 186</b>	<b>2 509</b>
Offer Diversification	FP HIV/STI, Mental Health, Menstrual Hyg. Skills	FP HIV/STI	FP HIV/STI	FP HIV/STI	FP HIV/STI Skills

## 2023 Total Users and Services

**Users**



**Services**



## 2023 Impact results

	Kenya	Ethiopia	Uganda	Burkina Faso	South Africa	Total
<b>Demographic Impacts</b>						
Unintended pregnancies averted	67 136	4 342	2 966	2 218	80	<b>76 767</b>
Live births averted	32 717	2 384	1 656	1 016	38	<b>37 825</b>
Abortions averted	25 410	1 352	888	912	32	<b>28 601</b>
<b>Health Impacts</b>						
Maternal deaths averted	191	5	5	3	0	<b>204</b>
Child deaths averted	942	86	70	49	1	<b>1 1491</b>
Unsafe abortions averted	19 333	641	676	773	8	<b>21 437</b>
<b>DALYs and Economic Impact</b>						
Maternal DALYs averted	11 535	331	379	204	3	<b>12 454</b>
Child DALYs averted (mortality)	79 671	7 287	5 935	4 165	42	<b>97 150</b>
Total DALYs averted	91 206	7 618	3 038	4 369	46	<b>109 605</b>
Direct healthcare costs saved (2015 GBP)	3 943 978	276 348	3 038	107 058	5 355	<b>4 526 739</b>
<b>Couple Years of Protection (CYPs)</b>						
Total CYPs	403 743	14 970	17 469	15 527	315	<b>452 091</b>

# COUNTRY IMPACT

# KENYA

In **Kenya**, Tiko's efforts have focused on **scale, service diversification** and **public sector integration**. We have expanded our platform to include mental health services, skills-building programmes, antiretroviral therapy (ART), and pre-exposure prophylaxis (PrEP).

Our EJAF-supported project in Mombasa was crucial for implementing our ART and PrEP strategies and integrating them into the public sector - which set the ground for implementing our second SRH Development Impact Bond (DIB).

Tiko implemented our second adolescent SRH DIB in **10 counties** in Kenya, focusing on the integration of HIV and contraceptive services. The DIB is funded by CIFF and UNFPA, UNAIDS, the WHO and the UN SDG Partnership Platform, with Bridges Outcomes Partnership as the investor.

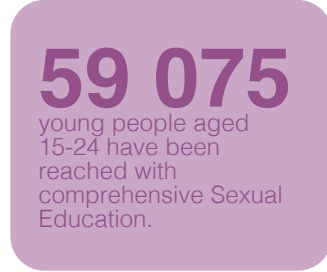
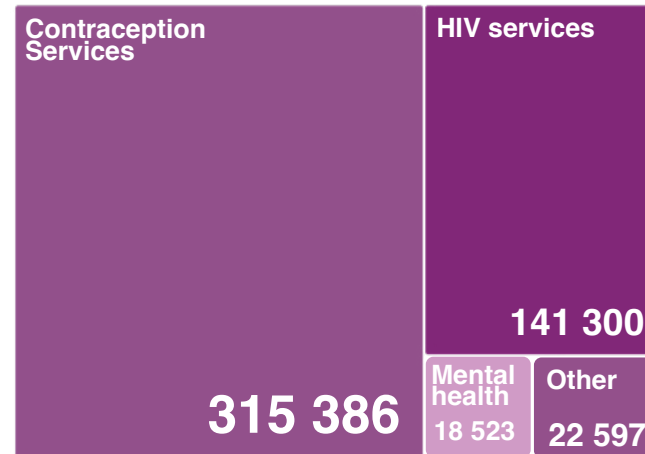
**Under the DIB, there are 5 payment metrics which need to be achieved:**

- Number of contraceptive services
- Number of HIV services
- % of users living in multidimensional poverty
- % of girls accessing repeat contraceptive services
- % of girls accessing more than 2 HIV services

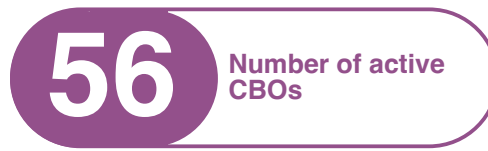
The DIB is supported by the Government of Kenya who play a key role, by providing technical support as well as offering services through public sector facilities on the Tiko platform. At the end of 2023, after only 6 months of implementation, the DIB had delivered **167,000 family planning** and **72,000 HIV services to 15-19 year-old girls**.



Service mix:



- Other services include:
- Implant/IUD removals
  - Contraceptive counselling (both in-person and virtual)
  - Check-up visits
  - Pregnancy tests





“

Our ongoing collaboration with the team at Tiko has significantly enhanced the efficacy of the VIVA project in Kenya. Their strategic inputs have been instrumental in equipping youth with up-skilling opportunities that position them advantageously within society.

The outcomes achieved so far are encouraging, and I am grateful for their support as we continue working together. I would also like to acknowledge and thank our other partners in the VIVA programme, namely DSW and the Ministry of Youth Affairs, Sports, and the Arts, for their contributions. Through this joint effort, Kenyan youth are positively impacted, creating a transformative legacy in their communities.”

Benjamin Graedler  
Senior Project Manager, KfW.



## Case Study:

### Girls For Girls Africa Mental Health Foundation (G4G)

This organisation exemplifies grassroots efforts to address mental health challenges among survivors, adolescents, and students in Mombasa County. Through survivor-led initiatives and partnerships with the county government and civil society organisations, G4G has provided psychotherapy programmes, trauma-informed support, and justice facilitation to over a thousand survivors. Leveraging funding from EJAF, G4G has expanded its reach through the Tiko platform, ensuring access to mental health services and community support.

#### A typical working day:

G4G's team of psychologists in Shanzu, Mawani, start their day by preparing for mobile clinics and reviewing work plans. They provide individual counselling, group therapy, and conduct community outreach sessions, focusing on the well-being of adolescents and young people. Fridays are dedicated to staff well-being, reflecting G4G's commitment to holistic care.





# ETHIOPIA

Our operations in Addis Ababa have been materially strengthened through our creative approach to outcomes based financing (OBF).

By the end of 2023, **119,489 SRH services** were accessed by girls and young women through the Tiko platform, exceeding the project's payment target (77,000 services) for 2023 by **55%**.

The focus of our ongoing three-year project is centred on **increasing the uptake of SRH services and products** among adolescent girls aged **15 to 24**.

The Embassy of the Kingdom of the Netherlands (EKN) is our funding partner in this OBF programme, and our payment metric is tied to the total number of SRH services accessed by adolescent girls, as well as other quality monitoring targets. To receive full payment funding, a minimum of **90%** of the payment metric must be achieved within each annual cycle.

The OBF contract promoted cross-team cooperation and communication and assisted the team in prioritising their targets. It was this **cohesion and clarity** that led the team to over-achieve on these targets.

Through the streamlined approach to implementation, the team on the ground garnered invaluable experience about what it takes to transform a programme's performance **in pursuit of a common goal**.



“I am very excited to be joining Tiko in 2024, at a moment where the Tiko platform in Ethiopia is set to expand, grow and diversify, and transition to an outcomes-based model, I am keen to bring my expertise to the team and support our expansion, ensuring that more girls benefit from Tiko services. Tiko’s focus on serving the most underserved communities in urban centres and use of technology to address some of the biggest barriers to young women accessing SRH services are areas which give Tiko its unique value in the SRH space.”

**Fanaye Gebrehiwot Feleke**  
Tiko Country Director - Ethiopia

143

Number of active mobilisers

Number of active clinics

44

Number of young people accessing services



38 682

9

Number of active CBOs



Number of services accessed

119 366

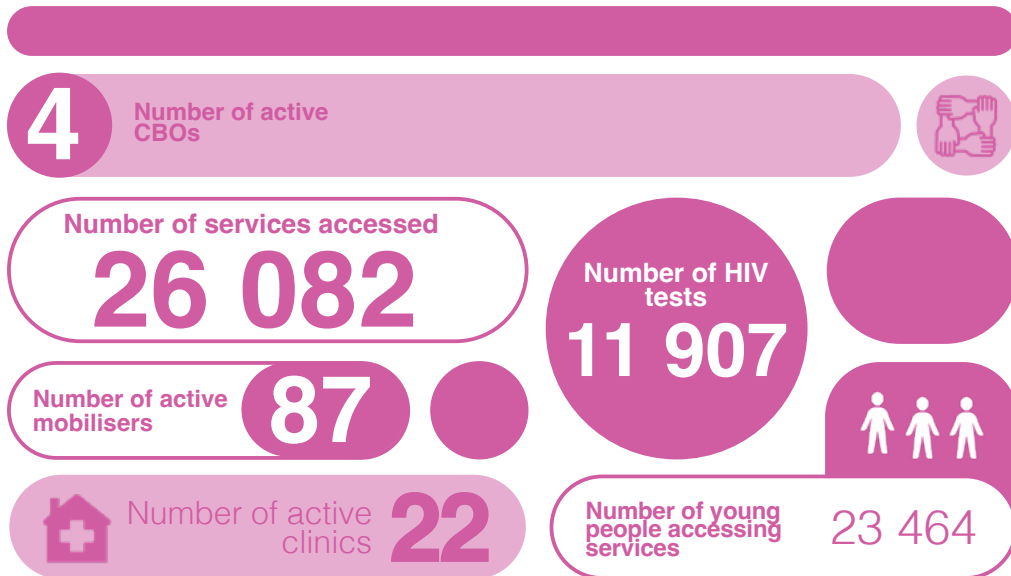
# UGANDA

With a commitment to advancing **youth SRH**, we've facilitated access for **23,464** young individuals to **26,082 services** across HIV testing, ART, PrEP and contraception - after only commencing with these services halfway through the year.

Tiko Uganda was **successfully** registered as a **non-governmental organisation** in 2023.

Fueling our operations in Uganda, we were able to secure funding from the ELMA Foundation and EJAF for our **scale-up** initiatives in Kampala, which will be the third market in which EJAF has supported Tiko's operations.

Our work in Uganda would not have been successful without our funders and the **strategic partnerships** we secured with Naguru Teenage Information and Health Centre, Somero Uganda, and Reach A Hand Uganda.



# BURKINA FASO

In Burkina Faso, **20,215** young people accessed a total of **24,276** services across **HIV testing** and **contraception**. **2023** was a year of **growth** for the Burkina Faso team. Once we secured funding through **CIFF** to expand our operations in the country in July 2023, the team focused on creating complete ecosystems across both **public** and **private** facilities, ensuring quality, and creating a core team of operational people to lead our only West African market.

In **2024**, Tiko will register our entity in Burkina Faso and **triple** our number of **services**, confirming our commitment to supporting adolescents in the market.

The ecosystem in Burkina Faso in 2024 will expand to the town of **Koudougou** by mid-year, and will grow from **33** health facilities (public and private) to **78** by the end of 2024. The number of mobilisers will double from **114** to **240** helping us to reach over **68,000 services in 2024** from a baseline of 24,000 services in 2023.

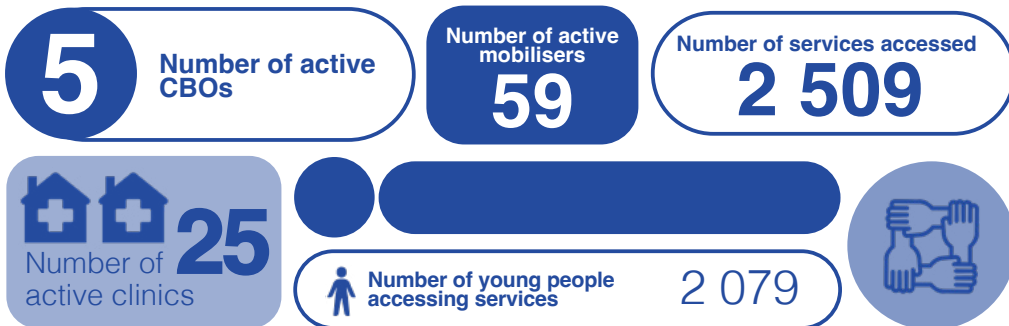


# SOUTH AFRICA

Tiko's **first year** of operations in **South Africa** faced initial challenges, focusing on team recruitment and securing a crucial Memorandum of Understanding (MOU) with the Gauteng Department of Health, which was signed in August 2023. This MOU allowed expansion within the province and facilitated our public sector-based service delivery model. By the end of December 2023, we had onboarded **25 Department of Health facilities** and **mobile clinics**, trained **35 health providers**, and delivered **2,509 services** to **2,079 adolescents** and young people.

Additionally, pilots funded by the Anglo-American Foundation and UNFPA expanded our service offerings and training programmes, positioning us for **further growth in 2024**. Our model in South Africa, reliant on public sector **partnerships**, includes collaborations with Kena Health, Ke Ready, the Red Cross, and various CBOs, adapting to vast geographies with a focus on mobile outreach clinics to bring services closer to adolescents.

Tiko's focus in South Africa in 2024 will be on ensuring **scale** across all our areas of operation.



# ZAMBIA

Zambia is our **newest market** and funding was secured in 2023 from UNFPA as part of a pilot project, enabling us to set up an **ecosystem** in Lusaka in September 2023. Our plan in 2024 is to scale (with UNFPA) to Lusaka and Kabwe, register as an entity and recruit a full Zambian team.

## This is our next big Tiko market!

Despite its short time in operation in Zambia, Tiko was able to:

- Reach **269** young people
- Offer **271** services
- Onboard **1** active CBO
- Onboard **5** active clinics
- Deploy **12** active mobilisers

### How we set up shop:

When we start new markets, we send a seasoned Tiko member of staff to set up the core ecosystem of actors, develop a proof of concept (POC) and build partnerships. Once we have developed the POC and secured funding to scale, we hire a local operational team and register as an entity (as we did in South Africa, Burkina Faso and Uganda). This model works well in ensuring we have knowledgeable staff who can apply our blueprint in new markets, hit the ground running and capacity-build the new local team on how to implement Tiko.



“Zambia has been our fastest market on record in terms of setting up complete ecosystems. This was made possible due to the proactive support from the UNFPA team who started the groundwork of identifying potential actors such as clinics, pharmacies, CBOs and Tiko retailers. With 6 years experience setting up various markets, we were able to set up Zambia with little set backs as we already knew what needed to be done.”

**Fomo Sendze**  
Programme Implementation Manager



# Quality Assurance Marketplace

As part of Tiko's commitment to building the capacity of our partners, 2023 saw the launch of our Quality Assurance (QA) marketplace. The QA marketplace creates an opportunity for individuals and organisations to compete to assess the quality of Tiko partner clinics, with the aim of ensuring cost-effectiveness, efficiencies and quality services.

The QA marketplace aims to be a stand-alone system established to offer quality assurance services and support to mostly the non-franchised facilities affiliated with Tiko.

We completed baseline assessments and clinical audits in **46 non-franchise facilities** across **Kenya**.

In 2024, the focus will be on standardising and streamlining the implementation process to ensure it can be effectively and efficiently adapted and rolled out in other Tiko markets. We will also focus on documenting and distributing learnings and insights. As we unearth insights and key learning gaps through each of the clinical audit assessments, we aim to package and share these with providers through multiple channels.



## The Tiko Partnership Hub

2023 also saw the launch of the Partnership Hub, which aims to better support and equip our platform partners to excel in both their delivery and partnership with Tiko as well as adding value to their long term development as organisations and providers. Last year, we focused on user-centred design workshops with both our CBOs and service providers to better understand their pain points, desires and needs. Based on the insights received, we have developed the Partnership Hub, a capacity-building hub that DOES MORE for our partners.

By the end of 2024, we aim to have a robust and tested proof-of-concept for the Partnership Hub.

**Through the Partnership Hub, we ensure our partners are:**

- Equipped, motivated and well resourced to effectively implement the Tiko programme and drive higher impact in the communities they serve.
- Bolstered by Tiko to grow and develop as an organisation or provider.

**More support, more upskilling, more impact!**

# TRUSTED RESULTS

Given the nature of the services we offer as well as our platform approach, we sought to be best in class when it comes to safeguarding and ensuring we deliver trusted results.

In 2023, we've achieved:

- **Standardised** process for **verification** and **fraud detection** completed and **risk team staffing** for all markets.
- **Deployment of new tools** for **verification**.
- **Face recognition** for platform actors (actively monitored).
- **Voice biometrics** for users deployed, authentication process development ongoing.
- **Self-reporting** for providers in **Kenya** with the aim of **reducing cost** of verification and increasing coverage.
- **GPS data** used to monitor platform **activities**.
- **Public sector verification** process with **support** from public health records officers.

In addition, we strengthened our safeguarding practice and established a fast track route to ensure immediate reaction when a case is detected or reported.

The process we've established is focused on four principles:

- Multiple, user-friendly and safe notification options
- Rapid escalation to safeguarding champion
- Rapid escalation to external parties (donor / board)
- Prevention of interference





## Emerging technology at Tiko

### A word from our Chief Technical Officer, Nelson Nogueira:

At Tiko, we are dedicated to enhancing SRH access through technological innovation that is fit for purpose. Smart technology has the potential to have a profound impact on the SRH services ecosystem, helping us realise access to quality care for all.

Here are just some of the ways that we've been adopting and building technology at Tiko:

- Piloted sanitary pads distribution by using computer vision to identify the brand and ensure its one-use distribution to users.
- Revamped our operational dashboards to inform data-driven decisions by providing granular details on our user journeys.
- Enabled multiple profiles for our partners so that one device can be used by different providers, while still ensuring safeguarding measures are in place with facial recognition for each of the provider profiles.
- Enhanced our Tiko application by enabling in-app announcements for our partners to stay up to date with any platform updates or information.
- Enabled dynamic rewards to be offered depending on user behaviour.
- Updated our cashout mechanisms to partners by integrating with Mpesa.
- Rolled out voice biometrics to identify users and mitigate risk on the platform.

As we continue to develop and enhance the Tiko platform in 2024, we are thrilled by the surrounding technological advancements. Artificial intelligence (AI) has revolutionised what is achievable today, but it also highlights important ethical considerations that must not be overlooked.

While our application of smart technologies continues to enhance our agility and keeps all parties committed to transparency and accountability, we are dedicated to make a difference and navigate the complexities and opportunities of AI in transforming societies.



**Nelson Nogueira**  
Chief Technical Officer

**The lessons learned from diverse industries inspire us to constantly evolve the Tiko platform to assist in being exponentially more efficient at delivering scalable and verifiable health impact for sub-Saharan African youth.**

In planning for the future, these are some of the key highlights planned for 2024:

- Implementing voice biometrics to strengthen our risk management, understand the unicity of Tiko users to help us better track key indicators such as continuation and implement a pilot to identify the age and gender of users.
- Using machine learning to automate risk monitoring and ensure that potentially fraudulent Tiko miles are recovered, mitigating the risk of losing donor funds to unverified services.
- Defining a 'trust' score for partners which will determine the level of support required from operations.
- Scaling and enhancing self-reporting by providers through the use of image recognition to automatically populate data reports and identify discrepancies or issues.
- Building on the sanitary pads pilot by providing the ability for the Tiko platform to process, recognise and analyse different products and brands such as oral contraceptives or HIV test kits using computer vision.
- Applying dynamic reward models using geospatial data to ensure targeted demand-generation in underserved areas.

# SUSTAINABLE GROWTH

## Our current donors and partners

At Tiko, we recognise that we cannot succeed in isolation and that we need to constantly invest in partnerships and collaborate with other industry stakeholders.

We are grateful to all our donors who contribute to our project successes across sub-Saharan Africa, supporting our areas of operations including:

- Anglo American Foundation
- ELMA Foundation
- Global Giving Foundation
- KfW
- Ministry of Youth Affairs, Creative Economy and Sports
- Nationale Postcode Loterij
- Sint Antonius Stitching Projecten
- The Children's Investment (TCI)
- The Elton John Aids Foundation (EJAF)
- The Embassy of the Kingdom of the Netherlands (EKN)
- The Waterloo Foundation
- UNFPA



“

I believe a key differentiator is that the Tiko team doesn't just look at SRH – rather they focus on a holistic approach to healthcare including family planning, maternal and newborn care, mental health, skills and employability.

For donors looking to invest in a non-siloed, community-embedded approach, then I believe Tiko is the way forward.”

**Celena Nair**

*Chief Development Officer*

## DIB lifts young people out of multi-dimensional poverty

Achieving universal access to SRH by 2030 will require close collaboration with stakeholders in developing innovative solutions that can dismantle barriers to access among women and girls. No single entity can address the changing, complex challenges we encounter, which is why forging partnerships across sectors - governments, NGOs, private sector, and local communities - is pivotal.

In July 2023, Tiko started the implementation of our second DIB in Kenya which aims to improve access to SRH information and services for adolescent girls, particularly those living in multi-dimensional poverty. Under a DIB - unlike traditional donor grants - payments are made based on the achievement of outcomes, rather than activities. However, as an NGO, Tiko cannot take the risk of not achieving our targets and not getting paid - as a result, there is an investor who takes on this responsibility in our case, Bridges Outcomes Partnership. Bridges is then only paid by the outcomes funders: the CIFF and UNFPA, UNAIDS, the WHO and the UN SDG Partnership Platform, if we achieve the expected results. This format ensures that funders are only paying for achieved results and outcomes ensuring value-for-money and verified impact.

Apart from the focus on transformative change, outcome-based financing provides an opportunity to unlock new partnerships and incentivise non-traditional players to finance SRH, particularly with the continued dwindling of foreign aid.

At the end of 2023 Tiko had already surpassed 2 of the 5 payment metrics.



## Evidence of success - our impact in action

According to WHO, despite progress made to date, sub-Saharan Africa is unlikely to ensure universal access to SRH by 2030 without a concerted effort. We know that successfully tackling the issue of access to SRH is directly linked to building a better socio-economic future - a future that can only be reached by foregoing current traditional perspectives and embracing a more collaborative approach to drive lasting impact.

We are committed to creating scalable solutions that put people at the heart of the design process and stay true to Tikos core principles to grow lasting impact through adaptive strategies and innovation.

By using our technology to anticipate the needs and opportunities of the adolescents and young people we serve, we can create a ripple effect of positive change as we leverage partnerships to create more value together.

### Impact stories from Addis Ketema, Ethiopia: Improving the health and wellbeing of young women in Addis Ababa.

Tiko's partnerships in Addis Ketema, Ethiopia, has significantly improved young women's health and well-being. Since July 2021, over 15,000 young women have accessed over 10,000 SRH services through Tiko. Personal stories highlight increased awareness, economic upliftment, and improved confidence among community members, showcasing innovative solutions addressing health and socio-economic challenges in Addis Ketema.



[READ MORE](#)

## Case studies:



### Nkoko Iju Africa: Stories of impact from Mombasa, Kenya.

Nkoko Iju Africa in Mombasa, Kenya, led by Marilynne Laini, helps vulnerable communities like sex workers and single mothers through economic initiatives and healthcare access via Tiko's platform. Testimonies showcase the transformative impact, reducing reliance on sex work. NIA's holistic approach includes mental healthcare, reflecting a commitment to community well-being. Now in its fourth year, Nkoko Iju Africa continues to be a beacon of hope, exemplifying collaborative efforts for positive change in Mombasa.

[READ MORE](#)

### Partnerships break the stigma associated to HIV in Uganda

The partnership between Young People and Adolescent Peer Supporter (YAPS) and Tiko is giving agency to adolescent girls in Kenya: young people to break through the barriers of discrimination and stigma associated with HIV.

Shakira is 20 years old and lives in the Kazo Kawempe division of Kampala, Uganda. She was born HIV-positive but only got to know about her status at 16. After the disclosure she was depressed for a whole week and temporarily dropped out of school for about two weeks. After several counselling sessions though, she returned to school.

“

Winnie, a nice lady from the YAPS programme, told me about Tiko. She said it was a project that offers free HIV and contraception services to adolescents and youth between 15-24, and later offers some form of reward (Tiko Miles) that can be exchanged for basics like sanitary pads or food products.”

- Shakira

# FINANCIAL RESULTS

## Income and Expenditure

Date	Actual 2023	Budget 2023
	EUR x 1000	
<b>INCOME</b>		
Governmental subsidies	2 319	3 213
Income from investors in development impact bonds	1 985	-
Income from other non-profit organisations	7 181	9 169
<b>TOTAL FUNDS RAISED</b>	<b>11 484</b>	<b>12 382</b>
Income in return for provision of products and services	83	-
<b>TOTAL INCOME</b>	<b>11 567</b>	<b>12 382</b>
<b>EXPENDITURE</b>		
Programme expenses	9 830	10 519
Fundraising expenses	246	363
Management & administration	1 520	1 487
<b>TOTAL FUNDS RAISED</b>	<b>11 596</b>	<b>12 369</b>
Net operating result	-29	14
<b>NET FINANCIAL INCOME AND EXPENSES</b>	<b>157</b>	<b>-14</b>
<b>TAXES</b>	<b>-74</b>	<b>-</b>
<b>NET RESULTS</b>	<b>54</b>	<b>-</b>

## Balance sheet

Date	31 Dec 2023
	EUR x 1000
<b>ASSETS</b>	
Tangible fixed assets	61
Receivables, prepayments and accrued income	1 124
Cash and cash equivalents	12 583
<b>TOTAL ASSETS</b>	<b>13 768</b>
<b>EQUITY AND LIABILITIES</b>	
Reserves	126
Current liabilities	12 509
<b>TOTAL LIABILITIES</b>	<b>13 768</b>



The financial performance of Tiko for the fiscal year 2023 is detailed in the Statement of Income and Expenditure, revealing a comprehensive overview of the organisation's revenue generation and spending activities. In the pursuit of its mission, Tiko garnered a total income of EUR 11.57 million, with contributions from governmental subsidies, income from investors in development impact bonds, and support from other non-profit organisations. This financial overview, coupled with Tiko's strong asset base and strategic liabilities management, underscores its commitment to financial stewardship to achieve noteworthy impact within communities.





## Do More with Tiko

This report showcases Tiko's impact in 2023 that stemmed from investing in partners that deliver results regarding sexual reproductive health services.

### Tiko

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### Connect with us:

