



UK AFRICA INVESTMENT SUMMIT 2020

UK - LONDON



FSDMoç ENABLING START-UP'S AND FINTECHS GROWTH



MÓVELCARE

What is MóvelCare: is an electronic solution in a form of micro-insurance platform (EMIP) that uses mobile phones, web applications and a mobile application for premium payment, policy access, claim requests, policy management and retains proof of being a policy holder.

What problem is addressed: Limited data availability for low income segments, making it difficult for insurance companies to underwrite policies and very few insurance companies offer products for these segments.

What is being offered: TABECH offers a non-quotation-based insurance platform that makes use of USSD and SMS to give subscribers a convenient way to subscribe to and to claim for insurance products. Additionally:

- > USSD and SMS subscription: Giving access to insurance for the unbanked and non-internet user;
- > Low Eligibility clauses: Making insurance adoption easier, faster and less rigorous;
- > Multi-platform integration: Uses top end integration technology to guarantee dedicated and secure connections;
- > Freedom of migration: Giving clients the freedom to choose the cover they want at the time they want.

Target population: unbanked, women in poorer zones and irregular internet users.

Benefits: the innovation makes insurance more accessible to low-income earners contributing to Financial inclusion (Reducing inequalities to access of financial protection and risk solutions).

Site: www.movelcare.co.mz

Email: Founder@movelcare.co.mz . Cell: **+258 84 448 27 91**



XIPHEFU

What is Xiphefu: it's a software and device that allow you to control your electrical equipment by using your phone anywhere in the world with no internet.

What problem is addressed: every day we are wasting up to 40% of electricity when we leave equipment on standby mode, lamps on unnecessary and plugged devices on electrical outlets.

What is being offered by Xiphefu: a solution composed by device that will manage electricity to your equipment and application to communicate with the Xiphefu devices.

Target population: middle and upper-income population.

Benefits:

- > Reduction of power consumption in houses and offices up to 40% and save money;
- > Reduce the wasting of electricity and collaborate to achieve one of the millennium goals (Ensure environmental sustainability);
- > Possibility to have control worldwide without Internet;
- > Easy use;
- > Affordable price;
- > Easy integration in your electrical system (no need changes).

Site: www.outputech.co.mz

Email: outputech@gmail.com . Cell: **+258 87 315 47 17**



BACELAPP

What is Bacelapp: Is a mobile application that offer a discount on any purchase up to 50% to its users. The app can be used by customers/clients looking services like pharmacy, food, clothing, entertainment and other services registered within Bacelapp (list of Bacelapp partners).

What problem is addressed: we aim to promote customers savings behavior by providing information on sales from different shops in one place (which is the App).

What is being offered by Bacelapp: The main objective of this platform is to provide discount to its users on the purchase of products and services, increase and build the loyalty portfolio of potential partners (banks, insurance companies, telecom, gas stations, etc.) as well as to provide database of customers which can be used by our partners on their strategic decision making.

Target population: (i) The main target group are customers using smartphones and (ii) service providers are seen as partners (gyms, pharmacies, supermarkets, shops, hairdressers, banks, insurance companies, telecom, gas stations etc.

Benefits: Users save money and time, control their finances, access information on sales from different providers. There are also additional benefits to service providers in case they need to attract new customers, retain existing ones. The end goal with the customer database is to build a customer profile that can be sold to potential service providers.

Millibran Technologies

Site: www.bacelapp.co.mz

Email: lgagnaux@millibran.co.mz . Cell:+258 87 007 37 33



BISCATE

What is Biscate: Biscate is Portuguese for odd job, is an employment platform for the informal sector. The platform connects demand and supply side Customers contact workers directly and rate them afterwards based on some key variables such as time, price and quality. The rating process rewards quality and credibility to a particular worker which adds value to the platform.

What problem is addressed: Limited employment and income opportunities in Mozambique. Mozambique's labor market is characterized by the creation of 700,000 formal sector jobs while 300,000 youth join the labor force on an annual basis, and 75% of the economy continues to be informal. Nonetheless, the informal sector is replete with skilled handyman in need of better work opportunities while middle and upper middle-class citizens need affordable and credible blue-collar services.

What is being offered by Biscate: (i) Job opportunity within the informal sector; (ii) Income opportunity for segments of the population in the bottom of the pyramid; (iii) connects two traditionally disconnected socio-economic groups; (iv) Rating system which fosters competition and build a trust.

Target population: (i) Lower income individuals with technical skills and the majority working under informal sector, usually living in the city outskirts making use of basic phones with no internet connectivity; (ii) Customers- middle to upper middle-class population from provincial capitals with access to smartphones and in need of handyman services.

Benefits: Through the platform excluded segments will increase their job opportunities and income. Biscate is considered a social inclusion app that provides unlimited opportunities to people on informal sector regardless the status and location.

Site: www.biscate.co.mz

Email: info@biscate.co.mz . Cell:+258 82 512 92 45



MEU TXI

What is MEU TXI: MEU TXI which means “My Money” in a Mozambican slang, it uses a mobile app to help its users manage their money every time they spend and as well as make savings plans. The purpose of the “Meu txi” is to teach finance management by providing information in a real time. This is an interactive application, easy to integrate with banking services and mobile wallets.

What problem is addressed: Lack of personal finance management skills, lack of improve money control on spends, particularly for those who operates in the informal markets, but also introduce the concept of planning and saving in very earlier life cycle.

What is being offered by MEU TXI: through the app, individuals can learn how to do personal financial management in a real-time, as well as control on cash flow, personal debt and loan management. The App generates automated savings plans. MEU TXI team provide assistance on the execution of monthly spending plan.

Target population: Public in general but more specifically: Informal works, students can make best use of the tool.

Benefits: Is easy and cheap to get your personal finances organized at any time whenever you are. The results of your monthly expenses are displayed in a dashboard which allows an illiterate person to understand. The tool will help to improve money control on spends. This is an inclusive tool for financial inclusion.

Site: www.ability.co.mz

Email: Gerson.zandamela@ability.co.mz . Cell: +258 82 773 89 93



UBI

What is UBI: UBI is an innovative platform that provide access to information of a city by connecting people to businesses and places. Through this platform, we aim to enhance and promote our culture or simplifying our daily commute, including access to transport information. UBI can be accessed from anywhere, anytime using a mobile phone, desktop or digital kiosks spread across the city. The idea is to turn African cities into true smart cities using this technological solution that can help to improve access to information.

What problem is addressed: Lack of information on what is available in your city without spending a lot of time and money searching for it. UBI is a digital and inclusive city where everyone can get into easily.

What is being offered by UBI: at UBI the customer is at the center, thus our solution is built for everyone. We do offer real time information on the waiting time for buses, smart route selection, ticket purchase and much more. From the Kiosks you can have access to all spots and events around town, fresh news and historical information, plus engaging and didactical games. At the moment UBI offers two intuitive apps to explore the city:

- > UBI Spots: You can discover new things to do and have access to exclusive deals that outlets and brands have to offer;
- > UBI Eventos: You can check all events in your town, buy tickets and enjoy unique moments of culture and leisure.

Target population: Anyone that owned a smart phone and needs information. We are targeting youth in urban and sub-urban context.

Benefits: UBI makes your day to day life easy, and some of the benefits includes saving (time and money) because you can access the city digitally.

Site: www.ubi.co.mz

Email: cristiano.gil@ubi.co.mz . Cell: +258 84 632 47 33



ORIEN - PÁGUA

What is ORIEN - PÁGUA: The PÁGUA application enables meter reading and invoice printing in the consumer's home, making the process transparent and still allowing the customer to access all transactions that occur in their home or business using their mobile phone.

What problem is addressed: PÁGUA is the idea of a young Mozambican entrepreneur, Nério Cutana, who in 2017 dreamed of doing something different to change the community where he lives, when he was faced with slowness and lack of transparency in the records of water consumption readings; which motivated him to bring a solution that would benefit everyone.

What is being offered by ORIEN - PÁGUA: PÁGUA offers an equipment to the agent - employee of the water supply system with a tool that enables to read meter counters and print invoices directly at the customer's home in real time.

Benefits: The consumer monitors all consumption fluctuations through the mobile application.

Address: **1359, Rua Mártires de Homoine, Maputo/Mozambique**

Email: **pagua@oiren.co.mz**

Contact Person: **Nério Cutana** . Contact details: **+258 84 78 52 583**

PAY»
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PAYTEK AND I.MALI

What is Paytek and i.Mali product: PAYTEK It's a new Mozambican FINTECH that operates as a Payment Services Aggregator, providing a multi-entity Digital Payment Solutions and value-added services for Personal Finance Management. Our first product, i.Mali, is a digital payment account that will allow end-users to continue to use their bank accounts, and mobile wallets, to carry out payment services and purchases but in a more integrated, comprehensive and conscious way, thus creating a sustained habit of making electronic payments

instead of using physical money.

What problem is addressed: With the services offered by i.Mali, we want to transform people's habits to make payments digitally by increase the use of digital payment services, contributing to financial inclusion.

What is being offered by i.Mali: i.Mali is a digital payment platform integrated with banks and service providers that offers the user a unique interface for making merchant payments with QRCode, P2P transfers and paying for utility services such as airtime, electricity, TV subscriptions and other specific services such as university fees. i.Mali can also help people to better manage their money and has a rewarding loyalty program to increase DFS use.

Target population: In first place i.Mali will be used in closed digital ecosystems being the first one the UEM Campus targeting 40.000 users including students, teachers, workers and merchants to pay for all services inside the campus. After this first phase, i.Mali will expand to global market.

Benefits: i.Mali is a simpler way to pay for products and services with multiple Bank/ Wallet accounts in a single application, QR Code to pay at the counter, Bank/Wallet account aggregation with online balance and service commissions information, PFM – Personal Financial Management to help people save on payments and gain access to their historical behavior and loyalty program to increase DFS usage. We believe that the increase usage of i.Mali has a positive impact on the improvement of consumer habits and social wellbeing.

Site: **www.paytek-africa.com / imali.co.mz**

Email: **joao.gaspar@paytek-africa.com** . Cell:**+258 84 911 30 15**



AGDATABOX API

What is AgDataBox API: AgDataBox API is a platform that allows the integration of computational applications data for use in the agricultural environment making an important contribution to farmers and researchers, allowing a deep analysis of agricultural data over the years.

What is being offered by AgDataBox API: easy, secure and efficient storage, integration and management of agricultural data through specialized software both developed by the AgDataBox team or other developers and researchers. It makes possible the abstraction of several complex processes. Enables farmers to make deep analysis of the processes versus the productivity obtained along the years.

Target population: agricultural software developers, service providers, farmers.

Benefits: easy data integration for all targets, reduction of application development time, complexity and integration for developers, enables small scale farmers to have control of their production process and to use Precision Agriculture even without heavy and expensive equipment, farmers can get notified about several types of agricultural events by receiving SMS and email notifications based on the region/ area where the event takes place.

Website: <http://ppat.com.br/api/doc.html>

Email: jasseck@gmail.com . Cell: +258 842 51 76 50 / +258 862 51 76 51

Publication: <https://doi.org/10.1016/j.softx.2019.100327>



EKUTIVA

What is EKUTIVA (Quick-e-Pay): Quick-e-Pay it is eKutiva Solutions company product that aggregate payment accounts in one Single service easily and in real-time. The main aim of this service is to centralize payment wallets and allowing customers and merchants to pay easily with Low taxes amount.

What problem is addressed: Lack of a centralized service where customers can Add any account or mobile Wallet to perform payments in real-time.

What is being offered by with eKUTIVA: Quick-e-Pay is payment aggregator service that allow customers to manage and perform payments in real-time using a web browser or a mobile app (securely and effectively, using new Technologies such as QR Code, easiness to become a merchant with one click.

Merchant Payments functionally (Online invoicing, QR Code Invoice, POS Payments).

Customer Payment functionality (Mobile and Web browser account to perform payments using mobile wallets or Bank Accounts).

Target population: Merchants with any online shop or service or even a physical shop, service or company that needs to acquire payments.

Customers that have any mobile Wallet active account (with a smartphone or web internet connection).

Benefits:

- > Reduced taxes
- > Easiness of usage

Comprehensive integration and documentation

- > Online support
- > Real-time credit and debit
- > Interoperability
- > Mobility

Site: www.ekutivasolutions.com . www.quickepay.co.mz

Email: info@ekutivasolutions.com . Cell: +258 84 569 06 06

NEXTPAY



What is NextPay: Nextpay is a Mozambican Fintech created by Bytecode Soluções Tecnológicas Ltd, which is dedicated to the development of fast, safe and efficient payment solutions for small, medium and large companies.

What problem is addressed: This platform is a mobile aggregator that works as an online wallet for making payments for any kind of service or product, and eliminates the need of those companies to develop or implement payments solutions that requires the application of technical skills.

What is being offered by with NextPay: With this solution, we expect to reduce the floods in companies as supermarkets, reduce the physical card utilization and card clone risk and encourage the financial inclusion and online payments in our country.

Benefits: This product is a gateway that aims to facilitate integration with the various payment solutions available in the Mozambican market and facilitates reconciliation by making payment information available on a single simple and easy-to-use platform.

Address: **656, Filipe Samuel Magaia avenue, Maputo/Mozambique**

Email: **info@bytecode.co.mz or nextpaymz@gmail.com**

Contact Person: **Edy Matola** . Phones: **+258 21 08 34 55/ 84 602 47 77**



ROBOBO

What is ROBOBO: Robobo is a technology development agency that is focused in consultancy services in software-app development, hardware and IoT solutions, who has recently been developing a FinTech solution known as PagaLu, which is a payment aggregator service that enables for payments between mobile wallets, bank accounts and other popular methods in use in Mozambique.

What problem is addressed: PagaLu is addressing a major gap that currently exists in payments and transactions, whereby consumers have various Financial service providers with different fees and a lack of interoperability. This fragmentation causes added costs and ultimately challenges with Financial inclusion as people especially in rural areas may only have access to a given mobile wallet and is restricted whom with they may transact and the costs associated.

What is being offered by with PagaLu: PagaLu is aimed firstly at startups, entrepreneurs, content creators, and all who wish to monetize or accept payments from the majority of the commonly used means of transaction (mobile wallets, bank transfers, debit/credit cards, and others). As a next step, the solution aims to provide Peer-to-Peer (P2P) payments.

Benefits: Reduced transaction costs (especially between different payment methods), support in financial inclusion by enabling cross platform payments at standardized rates.

Target population: First phase: aimed at businesses and later aims to open the service to general population via P2P payments.

Address: **Cowork Lab - PSK, 1063 Paulo Samuel Kankhomba Avenue Maputo/Mozambique**

Email: **team@robobo.org**

Fei Manheche / feimanheche@robobo.org

Cell: **(+258) 84 434 62 03**



T@ABLET

What is Community T@ABLET: Community T@ablet

Is the first patented mobile digital school. The Community Tablet is a mobile infrastructure, equipped with 4 hard glass touch screens that have all the functionalities of a normal computer and allow people to browse and learn through quizzes and gamification. The Community Tablet is solar powered and is prepared to reach areas of difficult road access, it is particularly designed for the remote rural communities of the developing countries.

What problem is addressed: The lack of infrastructures constraints the access to information and education regarding global issues that affect the development of the rural communities in Developing Countries. The SDGs are the path to lessen disparities and inequalities between and within these countries. The provision of tools for universal education is a key factor to the successful implementation of development policies. In the 4.0 Industrial Revolution era, the access to internet and ICT is still a mirage in Africa.

What is being offered:

- > Interactive games on specific topics
- > Educational videos
- > Online interaction between campaigners
- > Video calling where you can have a tutor interact with a particular community
- > Campaign Feedback with All Specific Data
- > Guaranteed access to any rural community

Target population:

The focus is on getting the message to rural communities most of them digital illiterate.

Benefits:

- 1 - Modernization in approach methods.
- 2 - Optimization of logistics.
- 3 - Elimination of the illiterate and semi-illiterate embarrassment.

Site: www.tabletcomunitario.org

Email: dayn@tabletcomunitario.org . Cell: +258 84 301 40 38



ITIS

What is ITIS: ITIS was launched in 2012 aiming to create the most immersive and locally adapted business simulator to boost Mozambican environment ecosystem, through enabling peeking Mozambican market, without risks.

What problem is addressed: Peeking another country's Market, without risks! To address this important issue, SPEE was developed and is a web platform that enables the formation of multidisciplinary working groups for creation and management of virtual companies, allowing the simulation of real market processes in Mozambique, such as: Licensing, commercial and HR management, cash flow, basic accounting, Tax payment and more, in a dynamic and practical way.

What is being offered by with ITIS: SPEE stimulates Immersion in other countries business reality, Entrepreneurship and courage, Networking and Innovation Transfer across nations and cultures.

Address: **85, Crisanto Castiano Mitema Road , Maputo/Mozambique**

Site: www.simulacao.co.mz

Email: info@itis.ac.mz . Contact Details: +258 21 32 08 15 / (+258) 84 866 30 15

Contact Person: **Bhavika Rugnath** . Cell: +258 82 36 16 890

Email.: bhavika.rugnath@itis.ac.mz



What is Paycode: Paycode is a digital payments technology company implementing the (Electronic Data and Payment Technology (EDAPT) system).

What problem is addressed: What is being offered by with Paycode: This system manages and deliver social payments to beneficiaries in the districts of Mabalane, Chokwe' and Massingir. This initiative complements the existing national subsidy payment infrastructure, which aims to simplify the process of making and receiving payments, tracking and storing of transactions conveniently and economically using secure and mobile biometric cards.

Target Population: low income individuals and MSMEs

Benefits: The RETAIL EDAPT Application - Data Acquisition and Electronic Payment Technology, manages the flow of funds between consumers, merchants, stockbrokers and financial service providers. The solution offers merchants the unique opportunity to offer products and services to the most disadvantaged without access to banking. It allows them to participate and integrate into the electronic payment system network, designed to meet their specific needs and the needs of their customers, ensuring maximum security, low costs and accessibility.

> It furthermore allows traders to become banks without branches, enabling integration of end-users / customers and on-site transactions, resulting in the inclusion of the most disadvantaged communities into the country's financial system.

Address: **Av. Emilia Daússe, n°651** . Phone: **+258 84 392 7911** . Fax: **+258 21 210 700**
Email: **cristina.cadima@paycodemoz.com** . Cell: **+258 84 960 2329**



APPLOAD

What is Appload : Appload is a mobile app working as an online hub that connects logistics companies with clients wanting to ship cargo.

What problem is addressed: These companies and its clients face numerous contains from finding reliable transport services to security of the cargo, reliability and payment.

What is being offered by with Appload: Appload helps its clients reduce all those market constrains and at the same time provides an opportunity and incentive for businesses to enter the formal business and banking sectors.

Site: **www.applodafrica.com**

T/WA: **+258 82 301 96 95/ 84 852 19 30** . Email: **claire@applodafrica.com**

WenaData WENADATA

What is Wenadata: WenaData is an innovative research company, focused on obtaining all kinds of statistical data.

What problem is addressed: It is very difficult to obtain real qualitative and quantitative statistical data in Africa. The process of obtaining data is very time-consuming, bureaucratic and has a high cost. For this purpose, it was developed specific software, a website and a mobile application (android version), with a series of associated research tools.

What is being offered by with Wenadata: Wenadata can be hired to conduct surveys, market research, social studies, advertising or even for real-time polls

Target population: We operate in B2C, B2B, B2E and B2G model.

Benefits:It's an instrument that government, private sector and other institutions can use as an educational vehicle, barometer for the collection of useful information and help in making strategic decisions, remotely, at a low cost and environmentally friendly.

Site: **www.wenadata.co.mz**

Email: **nunosoaes@wenadata.co.mz** . Cell: **+ 258 820008314**



MOOVI

What is Moovi: Moovi.Lda now is company that is creating solutions, related to ticketing, for cinemas (moovi) and events (spreepass), this solutions no only satisfy the event attendee they go beyond that, that is event organizers and even event sponsor and partners.

What problem is addressed:

For event attendees

- > The Lack of information about events, movies.
- > Protection in case of ticket loss.
- > Long queues to enter the events or even to buy their tickets.
- > Ticket refunds.
- > Ticket fraud.
- > Ticket resale.

For event organizers

- > High fees to produce tickets.
- > Ticketing frauds.
- > Lack of information related to their events.

For event Sponsors

- > No reliable information about the events sponsored.

What is being offered by with Moovi :

We built linked platforms:

For event attendees we built an platform (mobile and web) that:

- > Offers information about all sort events happening around the attendees.
- > Event attendees can purchase their ticket with simple clicks.
- > Offers protection for their tickets.
- > Offers options as partial payments for events.
- > Event attendees can share ticket with friends.
- > Reduces waiting time on queues.

For event organizers:

- > Open door for them to manage their events "from event creation and ticket scanning".
- > Offers reliable data about their event.
- > Prevents ticket fraud.
- > Reduces event fees "printing tickets, printing posters, ticket validation team".

For event Sponsors:

- > Information related about sponsored events.

Target population: we have people from all different social classes, using our platform, and ages go around 16 - 65.

Benefits: Reliable information for all side, easy access to events, protection, and less costs for event attendees, and organizers.

Site: web.spreepass.app

Email: pedro.dava@spreepass.app / josepedrodava@gmail.com

Cell: +258 84 301 88 77



M-XITIQUE

What is M-Xitique: is a Mozambican Startup in the Fintech market that brings a revolving credit group management platform (Xitique) and savings.

With M-Xitique, informal market vendor groups, youth and families have a convenient way to manage their savings groups (xitique) transactions, learn about financial education, and receive real-time notification of transactions in their groups. Xitique.

What problem is addressed: Informal savings groups in Mozambique accumulate over 1.8 billion meticaís per year. However, the following problems are observed:

- > Manual and unsafe ways of saving and care money
- > Lack of formal financial inclusion
- > Hand-to-Hand transactions and Noting the transactions in the notebooks

What is being offered by with M-Xitique: M-Xitique – Digital financial platform for managing informal savings groups. Provide a USSD and mobile platform that facilitates the payment process, making it more convenient, practical and simple to save (money) and pay Xitique (groups of saving) instead of using other traditional methods, such as physical money, noting the transactions in the notebooks and use of homemade safes.

Target population: Our target are informal savings groups, low- and middle-income households, and informal market sellers who have difficulty accessing formal finance.

Benefits: Because we seeking to offer savings groups a more attractive and convenient service, the platform allows customers (members of a savings group) to see the group balance, consult the next participant to receive the savings from the round, make payments with any mobile banking associated with the service, and also allow payments through mobile banking agents.

All customer transactions will be notified in real time by SMS, thus ensuring better control and efficiency in the management of savings groups.

Site: <http://ec2-18-188-51-235.us-east-2.compute.amazonaws.com>

Email: Edilsonhmberto@gmail.com . Cell: +258 84 821 35 74



THIMIRIZA

What is Thimiriza: Thimiriza is a Mozambican company that looks to resolve social, economic and environmental challenges through technological solutions, creating employment and resources to the country and society. It has a core objective the financial inclusion and the social development of the

larger population. The solutions developed will always take into consideration the environmental impact and the increase of the professional and financial capacity of our target audience.

What problem is addressed: lack of affordable and accessible solutions to include the general population/businesses in the formal economy of the country.

What is being offered by with Thimiriza : initially the “Thimiriza” App (accounting app for micro and small companies), with other applications to follow. Also website and email management.

Target population: micro and small companies, start-ups and business in the informal market who wish to be part of the formal economy.

Benefits: affordable, locally developed applications. Development is user based, i.e. improvements and add ons to the services will be done based on customer and audience feedback. Continued customer service, and the support of a team who actually cares.

Site: www.thimiriza.com

Email: suzy@thimiriza.com . Cell: +258 84 398 1224

Financial Sector Deepening Mozambique (FSDMoç) is an entity dedicated to the development of the financial sector focusing on expansion and financial inclusion. FSDMoç direct it's investments and knowledge to address constraints in the financial market, helping to diversify the Mozambican economy and bringing prosperity and economic resilience to the Mozambicans Acting at the macro, meso and micro level, FSDMoç identifies obstacles to the functioning of markets and proposes solutions through partnerships interested in innovation and expansion, development of products and services focused on the people and provides knowledge and experiences to policies and regulations makers to create an effective environment for accelerating financial inclusion.

