



Global Development



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## **2008 USAID Development 2.0 Challenge submissions** **ECONOMIC GROWTH & TRADE**

- 1) Armenian Monuments Awareness Project: Preservation Through Audio Tours Using Mobile
- 2) Assured Labor
- 3) BizWiz - The Business Helper
- 4) PowerMundo: Building A Sustainable Supply Chain For Portable Appropriate Technology
- 5) Dango: Connecting Informal Entrepreneurs
- 6) Eko India's Mobile Bank
- 7) Expanding Mobile Phone Banking in the Philippines for Greater Financial Inclusion
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- 22) Using Mobile Phone For Spreading Renewable Energy Technology
- 23) VillageSuite
- 24) Wireless Trading System - Financial Inclusion And PovertyReduction

## 1) Armenian Monuments Awareness Project: Preservation Through Audio Tours Using Mobile

**Purpose:** Create mobile phone audio tours for select sites in Armenia.

**Where it has worked:** Not yet implemented.

**Business model:** Users will pay a nominal fee for use of the tour. Income raised will be dedicated towards the preservation of monuments and developmental programming.

**Tech approach:** Audio distribution over mobile phones.

**Other partners/funding sources:** Local mobile phone provider VivaCell-MTS, CAPS/USAID-Armenia, Republic of Armenia Ministry of Culture, ICOMOS-Armenia.

**Project URL:** [www.armenianmonuments.org](http://www.armenianmonuments.org)

**Contact Info:**

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## 2) Assured Labor

**Purpose:** Match dependable workers with honest employers using text-messaging and automated voice in addition to the Web. Partnerships, referrals, social networks and user ratings create a “database of trust.”

**Where it has worked:** Not yet implemented.

**Business model:** Assured Labor receives a posting fee from employers; most workers will not pay to use the service, but will be responsible for related SMS (text message) costs.

**Tech approach:** SMS and online. Employers and employees generate reputations in an eBay-like community.

**Other partners/funding sources:** MIT, MIT Media Lab, Harvard KSG, Next Billion Network

**Project URL:** [www.assuredlabor.com](http://www.assuredlabor.com)

**Contact Info:**

## 3) BizWiz - The Business Helper

**Purpose:** This is a cell phone application that helps small and micro entrepreneurs keep track of their business expenses and sales more easily, streamline financial information, and analyze it on a more regular basis.

**Where it has worked:** Not yet implemented.

**Business model:** Project supported by software sales.

**Tech approach:** Mobile phone software.

**Other partners/funding sources:** None indicated.

**Project URL:**

**Contact Info:**

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#### 4) PowerMundo: Building A Sustainable Supply Chain For Portable Appropriate Technology

**Purpose:** Coordinate a global network of suppliers, retailers, sales people, and microfinance institutions, to design, brand, and distribute affordable appropriate technology (e.g., efficient biomass cook stoves, wind-up radios, solar cell phone chargers, and renewable energy lanterns).

**Where it has worked:** Currently working in Peru, planning to expand to other Latin American countries.

**Business model:** Project is supported by sales of appropriate technology. All products distributed by PowerMundo pay for themselves in less than one year.

**Tech approach:** Not specified.

**Other partners/funding sources:** Colorado State University Clean Energy Supercluster

**Project URL:** [www.PowerMundo.com](http://www.PowerMundo.com)

**Contact Info:**

## 5) Dango: Connecting Informal Entrepreneurs

**Purpose:** Implement a business network for the informal sector that allows users to access the reputations of other users through SMS to assess credit risk of informal transactions.

**Where it has worked:** Not yet implemented. Pilot program planned for Kenya.

**Business model:** Dango requires funding for its initial set-up and promotion, after which advertising and data subscriptions will fund the project. It is expected to turn a profit after the first year of operation.

**Tech approach:** A text message-based LinkedIn for the developing world.

**Other partners/funding sources:** None indicated.

**Project URL:**

**Contact Info:**

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## 6) Eko India's Mobile Bank

**Purpose:** Provide mobile banking services to low-income Indians, including peer-to-peer money transfers, cash deposit/ withdrawal, wage and salary disbursements, micro-insurance, micro-credit and payments.

**Where it has worked:** Currently serving more than 2000 low-income clients in Uttam Nagar, west Delhi, India.

**Business model:** Small fees are charged for money transfers and withdrawals. Eko also earns income from agreements with banks and other service providers to provide products and services to customers through the Eko platform. Additional funding would support impact evaluation, needs assessment for different products, and a credit scoring mechanism.

**Tech approach:** Eko's platform, SimpliBank, works with all mobile phones, including the most basic models. It does not require WAP / GPRS or any application to be downloaded on the phone.

**Other partners/funding sources:**  
Airtel, one of India's largest mobile network operators.

**Project URL:** <http://eko.co.in/>

**Contact Info:**

## 7) Expanding Mobile Phone Banking in the Philippines for Greater Financial Inclusion

**Purpose:** To extend phone banking services to 500,000 new clients. Services include person-to-person money transfers, international and domestic remittances, micro loan disbursements and payments, deposits and withdrawals, payroll services, bill payments,

**Where it has worked:** The manager of this project, the Rural Bankers Association of the Philippines Microenterprise Access to Banking Services (RBAP MABS), has already over registered over 70,000 clients with accredited banks and plans in the Philippines, using its mobile banking software. Mbanking transactions tripled in 2006, 2007, and again in 2008.

**Business model:** Upfront costs for rural banks are very low for the m-banking services and fee income and efficiency gains result in profits to the participating banks.

**Tech approach:** A full set of m-banking applications that utilize the GCASH platform that run on almost all basic mobile phones.

**Other partners/funding sources:** Globe Telecom, Smart Communications, Nokia Philippines

**Project URL:** <http://www.mobilephonebanking.rbap.org>

**Contact Info:**

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## 8) Frogtek: Mobile Business Solutions For Micro-Entrepreneurs

**Purpose:** Develop new smartphone software to boost the productivity of micro-entrepreneurs and provide them with the skills necessary to grow their business. The software will register sales, offer basic accounting, help manage inventory, and offer advice, tutorials, mobile banking, and online orders.

**Where it has worked:** Not yet implemented. The first pilot is planned for early 2009 in Colombia.

**Business model:** Not specified.

**Tech approach:** Google Android smartphones and original software.

**Other partners/funding sources:** Women's World Banking

**Project URL:**

**Contact Info:**

## 9) Wage Data Goes Mobile In Cambodia

**Purpose:** Empower homeworkers in Cambodia with local wage data through the creation of the Fair Wage Guide mobile app.

**Where it has worked:** Not yet implemented. The project currently maintains the *Fair Wage Guide*, a free, web-based tool to help homeworkers translate their piece-rate work into actual wages to ensure they are being fairly compensated.

**Business model:** The app will be developed using grant money and distributed for free.

**Tech approach:** An open-source mobile application that can be downloaded onto cell phones.

**Other partners/funding sources:** World of Good

**Project URL:** [www.fairwageguide.org](http://www.fairwageguide.org)

**Contact Info:**

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## 10) Job Creation, Income Generation, And Affordable Lighting Through

**Purpose:** Implement solar lighting and energy solutions to provide the maximum benefit to clinics, schools, and small businesses.

**Where it has worked:** Not yet implemented. Products are being tested in Liberia by Liberians since August 2008. A marketing campaign is planned in 2009 for Argentina, Peru, and Brazil.

**Business model:** Not specified.

**Tech approach:** Not specified.

**Other partners/funding sources:** None indicated.

**Project URL:** n/a

**Contact Info:**

## 11) Managing E-Commerce With A Smartphone

**Purpose:** Provide small businesses worldwide with free e-commerce catalogs which can be managed via Internet-enabled smart phones.

**Where it has worked:** Not yet implemented.

**Business model:** Smartphone software is free. Revenue will come from charging business networks for helping them aggregate their members' catalogs into network markets capable of generating the visibility and credibility necessary for global e-commerce.

**Tech approach:** Smartphone application and Internet site.

**Other partners/funding sources:** International Fair Trade Association and the World Chambers Network of the International Chambers of Commerce

**Project URL:** [www.OpenEntry.com](http://www.OpenEntry.com)

**Contact Info:**

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## 12) M-Deposit

**Purpose:** Provide micro-deposit services through mobile phones, allowing users to deposit, withdraw, and acquire loans.

**Where it has worked:** Not yet implemented. Project is planned for Bangladesh.

**Business model:** Not specified.

**Tech approach:** SMS.

**Other partners/funding sources:** None specified.

**Project URL:**

**Contact Info:**

### 13) Mobile Application For Virtual Community Based Complementary Currencies

**Purpose:** Develop a mobile phone m-banking application aimed at enabling the creation of community-based complementary currencies (currencies that operates in conjunction with the national currency) to create additional opportunities for commerce in times of greatly reduced credit and financial liquidity.

**Where it has worked:** Not yet implemented. Project planned for South Africa.

**Business model:** No ongoing expense anticipated beyond initial software development.

**Tech approach:** Using open-source software, FrontlineSMS, the application is similar to Wizzit and mPesa.

**Other partners/funding sources:** FrontlineSMS

**Project URL:** n/a

**Contact Info:**

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### 14) Mobile Point Of Sale For Microentrepreneurs

**Purpose:** Develop a mobile application that enables entrepreneurs to accept credit and debit card payments for their products and services using a mobile phone.

**Where it has worked:** Not yet implemented.

**Business model:** Entrepreneurs pay a one-time fee to initiate service and a small fee with each transaction.

**Tech approach:** Mobile software application called YAP Accept that can turn any cell phone into a Point of Sale (POS) system capable of accepting credit and debit card payments.

**Other partners/funding sources:** MPOWER Ventures and MPOWER Labs

**Project URL:** [www.mpowermobile.com](http://www.mpowermobile.com)

**Contact Info:**

## 15) MStockGuru

**Purpose:** Develop a mobile inventory control service.

**Where it has worked:** Not yet implemented.

**Business model:** Businesses pay a small fee for the service.

**Tech approach:** SMS and/or smartphone.

**Other partners/funding sources:** None indicated.

**Project URL:** [http://www.lggi.org/mStockGuru\\_1\\_pager.pdf](http://www.lggi.org/mStockGuru_1_pager.pdf)

**Contact Info:**

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## 16) SocialTxt

**Purpose:** Promote a messaging platform that uses the 120 "unused" characters of a 'please call me' (PCM) message to broadcast a social call to action, a public service announcement, advertisement of services, or other message.

**Where it has worked:** SocialTxt currently leverages approximately 1 million HIV-AIDS-messages each day (from 1 Oct 2008 to 29 Sept 2009) to link South Africans to the National AIDS Helpline.

**Business model:** Not specified.

**Tech approach:** SMS.

**Other partners/funding sources:** National AIDS Helpline

**Project URL:** <http://praekeltfoundation.org/products-and-services/socialtxt>

**Contact Info:**

## 17) Souktel - Mobile Phone Job Service

**Purpose:** Connects job-seekers with employers through a mobile matching system. Job-seekers upload 'mini-CVs' with basic skill data; employers upload 'mini job ads'. Users can then search job or staff listings by SMS.

**Where it has worked:** A World Bank Middle East employability project has supplied 6,000+ job-seekers and 150+ employers with Souktel. The platform matches 40+ people per month with jobs.

**Business model:** Job-seekers pay a modest premium SMS/data rate to search job ads/post mini-CVs; employers pay slightly higher per-use fees to post jobs/search CVs.

**Tech approach:** SMS.

**Other partners/funding sources:** USAID West Bank/Gaza; World Bank Middle East

**Project URL:** [www.souktel.org](http://www.souktel.org)

**Contact Info:**

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## 18) SureLifts - The Mobile Community LiftClub

**Purpose:** Provide a LiftClub service that matches commuters with drivers using mobile SMS, allowing them to share a transport lift.

**Where it has worked:** Not yet implemented.

**Business model:** The cost to members of the LiftClub would be minimal and is expected not to exceed \$1 per Lift arrangement. Payment for the driver will be agreed by the two partners and will not involve SureLifts, which only manages the matching service.

**Tech approach:** SMS.

**Other partners/funding sources:** MeWe Arts & Culture

**Project URL:** <http://surelifts.wordpress.com>

**Contact Info:**

## 19) Sustainable Impact Mobile Microfinance (SIMM)

**Purpose:** Connect African businesses to lenders, investors, and customers worldwide through an online marketplace which can be accessed by phone. Offer latest market info, prices and expert business tips.

**Where it has worked:** Not yet implemented.

**Business model:** Users will be charged a subscription fee.

**Tech approach:** SMS.

**Other partners/funding sources:** African Renaissance Ambassador (ARA) Corporation.

**Project URL:** <http://www.aracorporation.org/simm.html>

**Contact Info:**

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## 20) ThinkSpots Mobile Extension

**Purpose:** Provide detailed maps of Jordan featuring more than 30,000 locations and 360 virtual tours.

**Where it has worked:** Not yet implemented. Mobile service would serve as an extension to existing Web site, ThinkSpots.com.

**Business model:** The project will collect annual subscription fees from subscribers (e.g., restaurants, fitness centers, hospitals, hotels).

**Tech approach:** Smartphones.

**Other partners/funding sources:** The Royal Jordanian Geographic Center, Zain Mobile Operator, Al Ghad News Paper.

**Project URL:** <http://www.thinkspots.com/mobile?lang=en>

**Contact Info:**

## 21) Txteagle: Accumulating Savings From Mobile Earnings

**Purpose:** Enable mobile phone subscribers to accumulate savings by completing tasks for companies in exchange for mPesa (mobile money), calling minutes, or other currency surrogates.

**Where it has worked:** Not yet implemented. Projects being developed for Bolivia, Dominican Republic, Kenya, Rwanda, Tanzania, and Uganda.

**Business model:** Not specified.

**Tech approach:** Mobile phones.

**Other partners/funding sources:** Nokia, Safaricom Kenya, MIT, University of Nairobi, Mobile Planet, SMS Media.

**Project URL:** <http://txteagle.com>

**Contact Info:**

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## 22) Using Mobile Phone For Spreading Renewable Energy Technology

**Purpose:** Use mobile phones to facilitate payments from Grameen Bank to Grameen Shakti, a renewable energy organization.

**Where it has worked:** Not yet implemented.

**Business model:** Not specified.

**Tech approach:** Mobile phones.

**Other partners/funding sources:** None indicated.

**Project URL:** n/a

**Contact Info:**

### 23) VillageSuite

**Purpose:** Allow users to use mobile phones to access bank accounts, see current market prices for goods, list local items on store fronts, and numerous other developmental, financial, and educational functions.

**Where it has worked:** Not yet implemented.

**Business model:** The financial model would concentrate on partnering with local mobile operators and handset makers and through targeted advertising in urban and emerging areas.

**Tech approach:** Mobile phones.

**Other partners/funding sources:** None indicated.

**Project URL:** n/a

**Contact Info:**

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### 24) Wireless Trading System - Financial Inclusion And PovertyReduction

**Purpose:** Allow access to stock market facilities and other financial services using text messaging.

**Where it has worked:** Not yet implemented.

**Business model:** Not specified.

**Tech approach:** SMS.

**Other partners/funding sources:** None indicated.

**Project URL:** n/a

**Contact Info:**