



Maximizing The Digital Dividend.





HiPipo through its Include Everyone program identifies, analyzes, and promotes trends and innovations in digital financial services (DFS) that have potential impact on financial inclusion in Africa. The primary objective is to flag, advocate for and shine a light on impactful and transformative directions in the financial inclusion arena.

Our aim is to influence and shape financial technology and policy decisions within regulators, policy makers, government, political, economic, and social systems and institutions.

Include Everyone program helps in scaling Digital Financial Services in Africa through, advising financial inclusion stakeholders such as regulators, operators, banks and FinTechs, plus researching and publishing DFS reports, organizing awareness events for stakeholders and creating awareness content.



What we do

1. We advocate for Financial Technology to work and to improve the lives of the poor.
2. We advise ecosystem stakeholders about how to best develop DFS Systems that are Pro-Poor by carrying out impact and value assessment studies on various digital financial products and services in Africa.
3. We promote making of DFS systems that are open and interoperable, offer real time clearing, use push payment model, ensure same day settlement, are KYC Tiered with shared interoperability and fraud management infrastructure/plan and systems that work with an understandable cost recovery based shared infrastructure for collaborative space.
4. We help stakeholders in developing frameworks for scaling DFS in Africa, through training, organizing events such as the Include Everyone summits, *women, refugees and youth* workshops and Hackathon.
5. We reach out the largest number of FinTechs in Africa, both global and indigenous and provide a leveled platform for them to showcase their innovations, to share knowledge, and we celebrate the most outstanding financial technology products through our annual Digital Impact Awards Africa project.



Why Include Everyone Advocacy?

Include Everyone provides advocacy support for all stakeholders in the financial technology ecosystem.

Our Advocacy Aims are,

1. To ensure that consumers, women, youth, refugees and particularly the poorest members in African society are helped to have access to the most affordable financial services.
2. We advocate for enabling FinTech regulations and implementable policies to drive usage while defending and safeguarding consumer rights.
3. Through research, we gather views and wishes of DFS stakeholders and consumers and ensure they are genuinely considered when policy decisions are being made.
4. We identify, analyze and prioritize trends and innovation that have capacity to transform the financial inclusion arena and we create awareness for the same.
5. We advocate for stability of DFS ecosystem growth.

We further promote financial technology to help in serving agricultural development, accessibility of affordable education, health services, safe water and, energy plus promoting gender equality through empowering women with financial education, reliable and secure digital financial tools.

Our desire is to see FinTech stakeholders develop and provide DFS Payment Systems that are accessible, reliable, secure, available, valuable with a clear value proposition for the poor to use DFS rather than cash or other traditional services and the solutions are affordable in that users get more value in excess of cost of service but also profitable to ensure that investors in digital financial services earn sustainable margins.



We envision that our input will play a role to impact lives in the ways below,

1. Fewer families slide into poverty and daily consumption is gradually increased because of their use of DFS products and services.
2. More households use DFS to save, get loans, access insurance, manage finance and easily recover from income and expense shocks such as sickness, accidents, death of dependable family members etc.
3. More households would have better quality of life through agricultural development, affordable education, health services, safe water, and energy whose delivery is facilitated by affordable digital financial services.

How we do it

We organize events, such as digital financial literacy workshops, Hackathon, awards, and also carry out humanitarian impact-oriented studies. We also support in development of products POCs for financial inclusion.

With whom we do it

We work and partner with global development agencies and foundations that desire to transform the financial inclusion landscape in Africa, international financial institutions, regulators in telecom, central banks, governments, operators, banks, FinTechs, developers communities and consumers.

When we do it

We work 365 days every year on ensuring financial inclusion gets better in Africa. Our Annual program is published at the end of January.





OUR ACTIVITIES.

- Include Everyone program is a collection of six related digital & financial inclusion outreach projects including **HACKATHON, SUMMIT, AWARDS, WOMEN and CHILDREN FINANCIAL INCLUSION CHALLENGES**, in addition to **PRODUCTS PROOF OF CONCEPT**.
- The projects are managed in a synchronized way to obtain maximum impact by ensuring that we engage all financial inclusion stakeholders such as the youth, women, services providers, Fintechs, policy makers, for-profit and not-for-profit organizations to effectively promote approaches that will enable financial inclusion for everyone.
- We believe that an economy that includes everyone benefits everyone. As such, we sensitize stakeholders to bring financial services to the poor, women and youth by making use of innovative business models, and mobile technology.
- We also believe that successful and impactful financial inclusion efforts must be well positioned, promoted, marketed, distributed, and critiqued as well as celebrated and awarded where possible.





2019 Was A Success, Be Our 2020 Partner.

2019 Include Everyone Program Highlights

Project ▼	Dates ▼	Venue ▼	Key Highlight ▼	Media ▼	Overall ▼	Way Forward ▼	Scale ▼
Hackthon	18-20 Sept	`-Design HUB -Mestil Hotel	`-4 Teams -Over 2 Day period teams were able to work on problem statement and solution design with Mojaloop at the center. Hackthon Report Available -Excellent Support of Facillitators	Live TV Coverage Print Media	Very Successful	`-Biweekly Engagment to Design and Test In Lab -Presentation at the Mojaloop Convening	More countries
Sumit	20-Sep	`-Mestil Hotel	`-12 Countries, Banks, Telecoms, Regulators -6 Panel Topics -School Financial Inclussion Challenge Results Presentation -HackMojaloop Results Presenation -Mojaloop KeyNote -Excellent production (Stage, Digital Screens, Sound, Visuals, Red Carpet)	Live TV Coverage Print Media	Very Successful	Include Everyone Program to run through the year and culminate into the summit	More countries
Awards	20-Sep	`-Mestil Hotel	`-32 Campanies(Including Banks, Telcoms) -Excellent production (Stage, Digital Screens, Sound, Visuals, Red Carpet)	Live TV Coverage Print Media	Very Successful		

Thank You to our 2019 Partners

The Bill & Melinda Gates Foundation through the Level One Project, ModusBox, Crosslake Tech, HiPipo.

Be Part of the 2020 Include Everyone Program.

2020 is going to be a big year of advocacy on our side, we are going to run Hackathon, summits, workshops, convening....

Join our partners to support the program activities in Uganda and Across Africa



mojaloop



MODUSBOX

CROSSLAKE 

The 2020 Program

- The 2020 Include Everyone program will deliver deeper Financial Inclusion awareness, education, research and products proof of concept .
- The program will have strong focus on women in FinTech, the unbanked and under banked women plus women in informal sectors such as trade and agriculture.

Program Projects include;

1. Include Everyone Summit
2. Digital Impact Awards Africa
3. HackMojaloop
4. Research and Product POC
5. Community and Schools Financial Inclusion Challenge
6. Financial Inclusion Content Production

Target Markets

- The 2020 program will cover seven countries; Uganda, Ethiopia, South Sudan, Burundi, Rwanda, Kenya, Tanzania and Zambia

2020 - Women's Digital Financial Inclusion is central to the program

Five pillars to advancing digital financial inclusion



1 Build inclusive digital payment infrastructure



2 Expand digital ID systems to reach excluded women



3 Create enabling policy and regulatory environments to support innovation

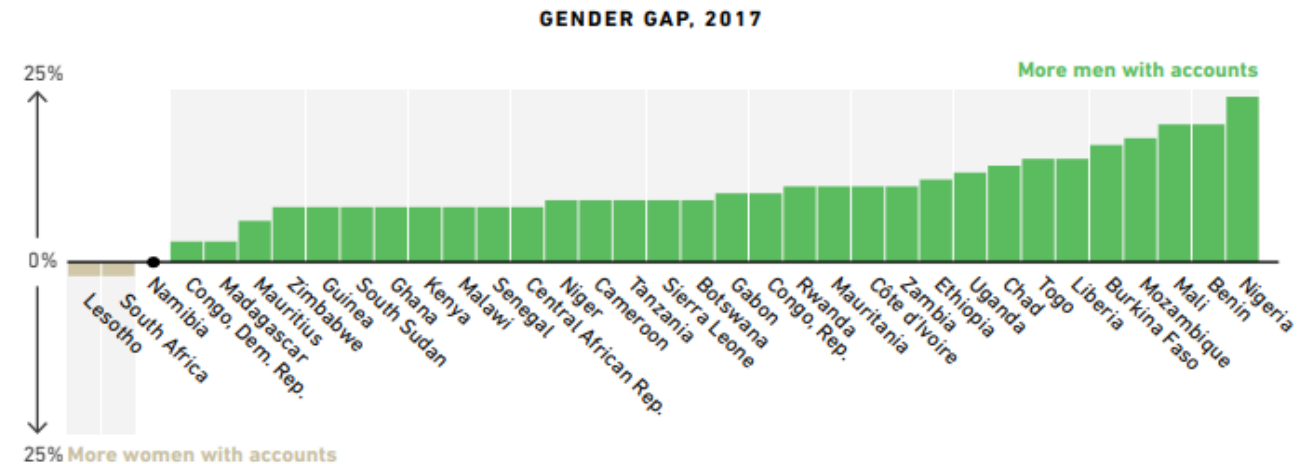


4 Assess overall digital readiness to maximize social and economic returns



5 Evaluate how governments can best use payments and ID systems reforms to impact women's lives

Where are the biggest and smallest gender gaps in account ownership?



Source: Global Findex Database, 2017. **Note:** Only countries with data shown. Men and women refers to people ages 15+.

The Summit

- The annual summit is planned as a strategic gathering of for-profit and not-for-profit leaders of financial inclusion, public and private sector organizations, banking and telecom operators, from across Africa.
- The gathering will among other topics have working groups to enlighten and promote
 - Interoperability such as use of the Mojaloop software
 - Open APIs
 - Financial inclusion for women Products.



Program Timelines – Summit



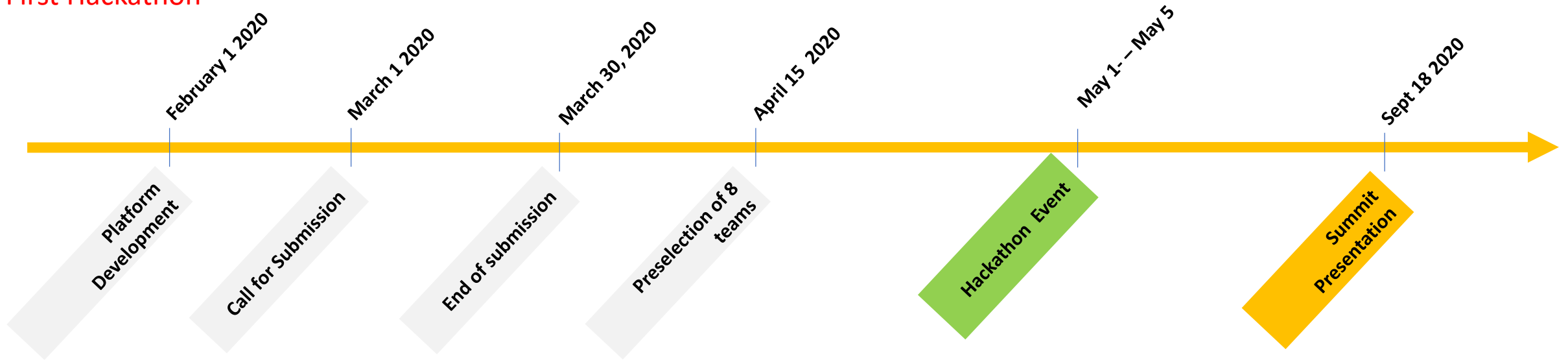
#HackMojaloop



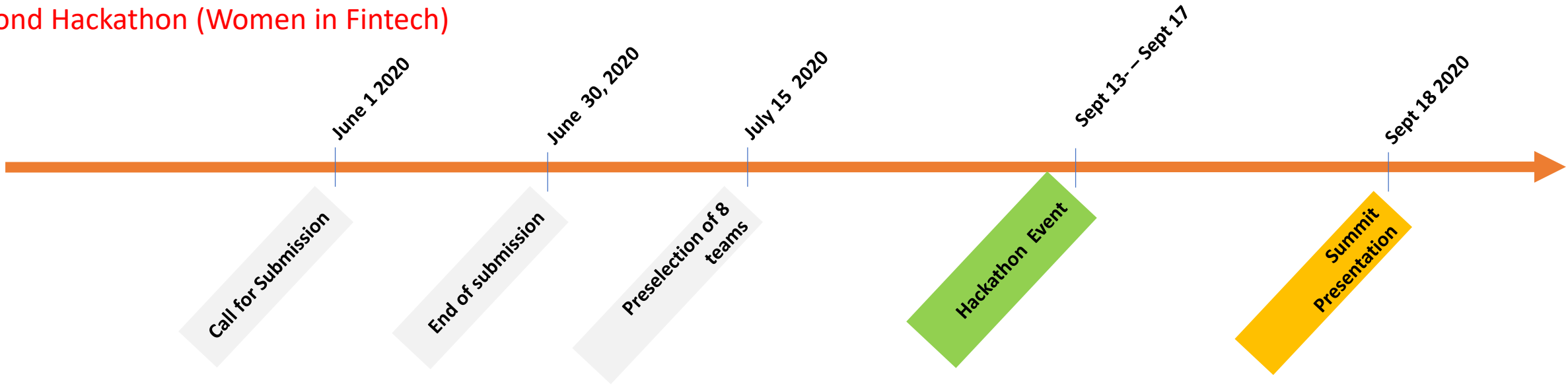
HackMojaloop: Hackathon for FinTechs and developers with innovative ideas to create new, compelling financial applications and products using Mojaloop Technology. The hackathon allows developers to use Mojaloop for different applications and products plus also proof of concept experiments with Mojaloop.

#HackMojaloop Timelines

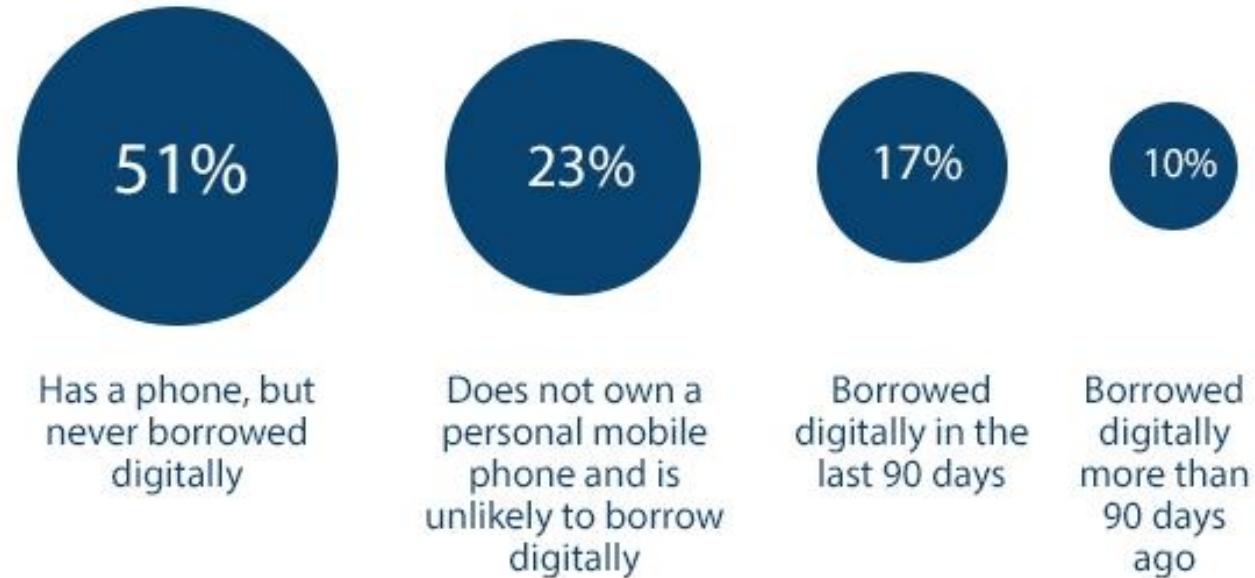
First Hackathon



Second Hackathon (Women in Fintech)



Research and Product POC:



Our research for *Time Saving Capacity of Mobile Money* was referenced in the GSMA 2017 and 2018 State of the Industry Reports on Mobile Money.

In 2020 we are extending this with a product proof of concept (POC) that will be streamlined to products that will drive financial inclusion for women

- **BorderPesa:** Informal cross border trade is predominantly having women traders. BorderPesa will accept cross boarder merchant payments keeping both the payer and payee currencies intact. Using an interoperable payment switch like Mojaloop, we plan to do this product POC with special customization for women informal traders.
- **MaMaPesa:** Is POC product that will deliver short term loans to female merchants. Some aspects of this product will vary over time, as the product is optimised. MaMaPesa scores and creates an offer according to the female merchant's level of risk and affordability. The product will be modelled to be interoperable.



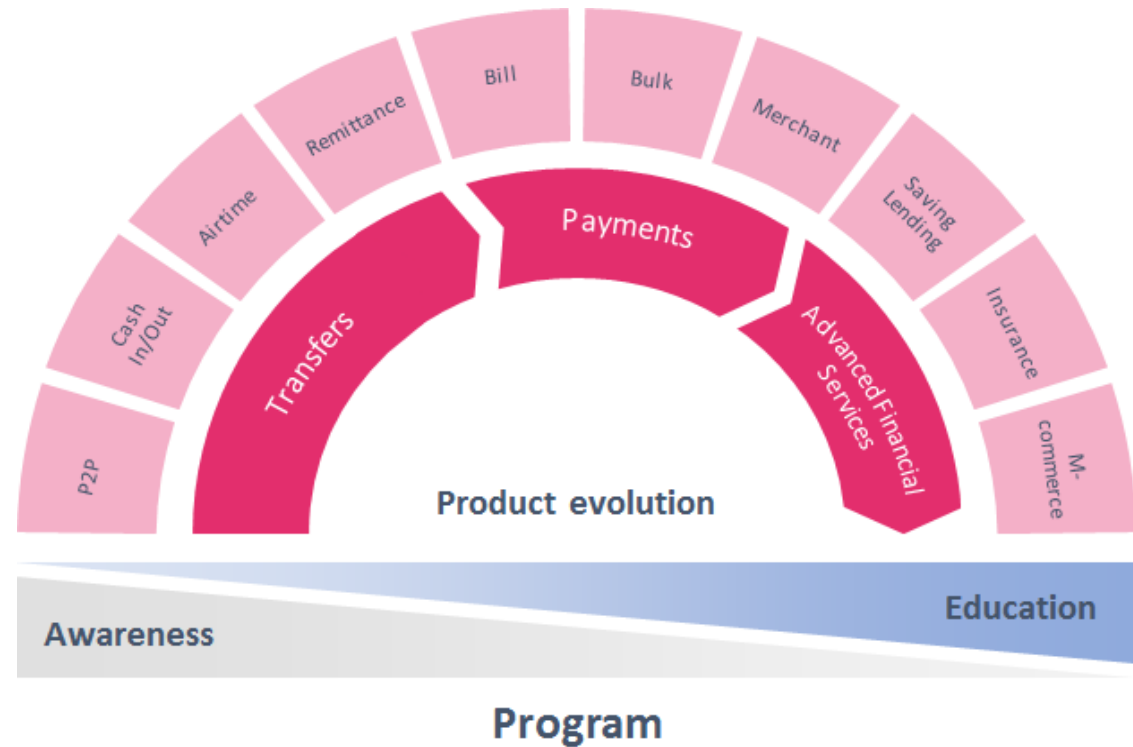
- The annual research-based awards project celebrates and promotes the impact and excellence in products, services and innovations for Financial Inclusion.
- We have seen several organizations adopt better digital and financial inclusion strategies having been challenged and inspired to improve as part of the awards program.
- In 2020, we aim at growing the event yearly, bringing together more stakeholders to celebrate and critic financial inclusion innovations and development.
- Since their inception, the Digital Impact Awards Africa (DIAA) have enjoyed increasing international recognition. Today they are among the most respected and sought-after prizes bestowed.
- Their prestige, acknowledged within Africa and rest of the world, has grown over the years because the public and digital industry recognizes the DIAA as an award based on technical achievement and because care has been taken to preserve the integrity of the DIAA.

Community and Schools Financial Inclusion Challenge



This a reach out program to schools to drive ideas and key segments of the community such as the youth, women, refugees and farmers which enable us get the voices, minds and views of these people about what needs to be done to better financial inclusion to better serve these communities.

Financial Inclusion Content Production



We plan to produce multimedia content in format of documentaries, movies that are results of our research findings, POC test and community engagement events from the different program projects.



Be Part of the 2020 Include Everyone Program, Join our partners

Contact US

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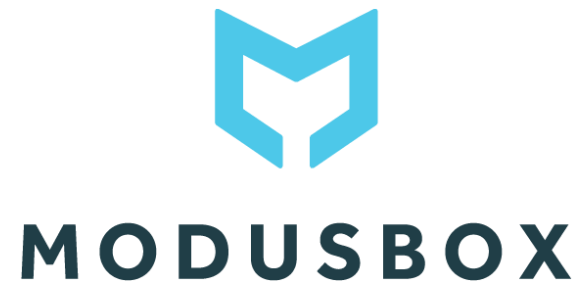
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Thank you



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