ANNUAL REPORT 17

TRIGGERISE

CONTENT

A LETTER FROM THE CHAIR OF THE BOARD

It's been three years since Triggerise was incorporated and even longer since I was first drawn to the team's infectious enthusiasm. After starting with a rag-tag but ambitious group of founders, recently graduated software developers, and project managers, Triggerise has grown significantly. 2017 was a landmark year.

In 2017, the team grew to include nearly 50 staff (from under ten in 2015) and large networks of field-based contractors. Organizational growth was concentrated in the field, reflecting Triggerise's consumer focus. Triggerise India, Kenya, and Ethiopia built operational teams and hosted key global positions. Six other countries featured Triggerise representatives. We created our global data team and added staff to our software development and marketing teams. Finally, when one of our co-founders, Iulian Circo, left Triggerise to pursue ambitions around impact on the blockchain, Benoit Renard took over his position as CEO. Hans Goudkamp, our CFO, filled administrative gaps. We are recruiting a COO to start in early 2018.

The ideas behind Triggerise have grown, too. No longer just a performance tracking tool, Triggerise now uses motivation platforms to aggregate demand creation channels, service providers, and product suppliers to efficiently trigger impact. We used a new consumer segmentation to rebrand – creating Tiko Explore, Tiko Pro and Tiko Miles – and we developed high tech, low tech and no tech pathways to reach our diverse target audience.

The numbers are already promising, but what is more exciting is the potential this model shows for catalysing growth. For example, while we only administered five sexual and reproductive health (SRH) services in Kenya in June 2017 (immediately after our t-safe launch), we administered 2,264 in September and 2,780 in October. And as we scale nationwide, we expect users to uptake 100,000 SRH services in 2018.

The report touches on the funding we have acquired to achieve this level of growth. We have strengthened our relationship with The Ministry of Foreign Affairs of the Netherlands – the source of our largest grant – and received investments from the Children's Investment Fund Foundation. We are exploring new funding arrangements – including as part of the AGO consortium with AMREF and EngenderHealth – and maintain important partnerships with several PSI country offices.

As in prior years, this report showcases our failures, which we will embrace and learn from as we prepare for what will undoubtedly be another exciting year in the Triggerise journey.

Lisa Simutami

Chapel Hill, North Carolina, USA

June 2018

OUR DONORS & PARTNERS
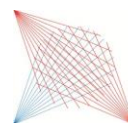
OVERVIEW & HIGHLIGHTS

TRIGGERISE'S MISSION

Triggerise builds user centric motivation platforms that trigger positive behaviours while strengthening local economies.

User Centric

We power direct to consumer platforms. This allows us to tailor our offerings, loyalty programs, and messaging to the needs of different target audiences, based on data and qualitative insights.

Motivation Platform

Our platforms unleash the power of technology to create user journeys centred on milestones and rewards. Partnerships with service providers, demand creation agents, content developers and local merchants enhance user experience.

Health and Wealth Focus

Triggerise focuses on health and wealth impact. Nevertheless, as our models and tools mature, we will become increasingly agnostic to sector to increase our relevance.

Immediate Insights

Our platforms provide immediate access to behavioural and transactional data. This allows us to profile consumers, predict behaviour and glean insights into attitudes and beliefs.

Partnerships

We partner with traders, retailers, youth groups, clinics, etc. to improve and expand our offering. We enhance adolescent choice by partnering with providers across sectors and franchises.

Scale

Users recruit peers, sell products, spend and register traders. This, combined with our tech backbone, allows us to quickly scale with a minimal operational footprint.

The Platform

Triggerise's platform is called the Tikosystem - an ecosystem, powered by Triggerise's Tiko brand, that is centred around our target audience (Rafiki) and her community. It unifies local traders, providers and entrepreneurs in order to provide life enhancing opportunities and reward positive behaviour. Tiko Miles, virtual reward points, constitute the Tikosystem's unifying thread – Rafiki earns Tiko Miles when she engages in positive behaviour, and she spends them at Tiko Traders or with a friend.
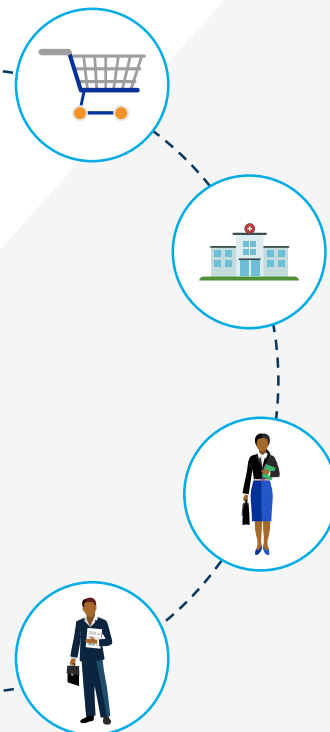
TRIGGERISE'S VISION

In October 2017, Triggerise developed a 3-year strategic plan, clearly articulating our vision, objectives and key results.

By the end of 2020, we will have **delivered** cost **efficient wealth** and **health** impact to more than 1 million people.

We trigger and implement impact (as opposed to monitor and advise)

Defined as $ spent per impact triggered

Our dual impact, as expressed in Triggerise's Theory of Change

Impact, as defined by behaviour adopted or product acquired and used (rather than people reached or enrolled).

We continue to prioritize user centricity and solutions that meet our consumers' needs.

Triggerise brands, products and solutions originate from consumer insights. As we elicit user feedback through data analysis and qualitative research, we optimize.

Objective 1

Heath and Wealth Impact

We aim to impact at least 1 million women in:

- Health (healthy behaviours such as service/product uptake)

  or

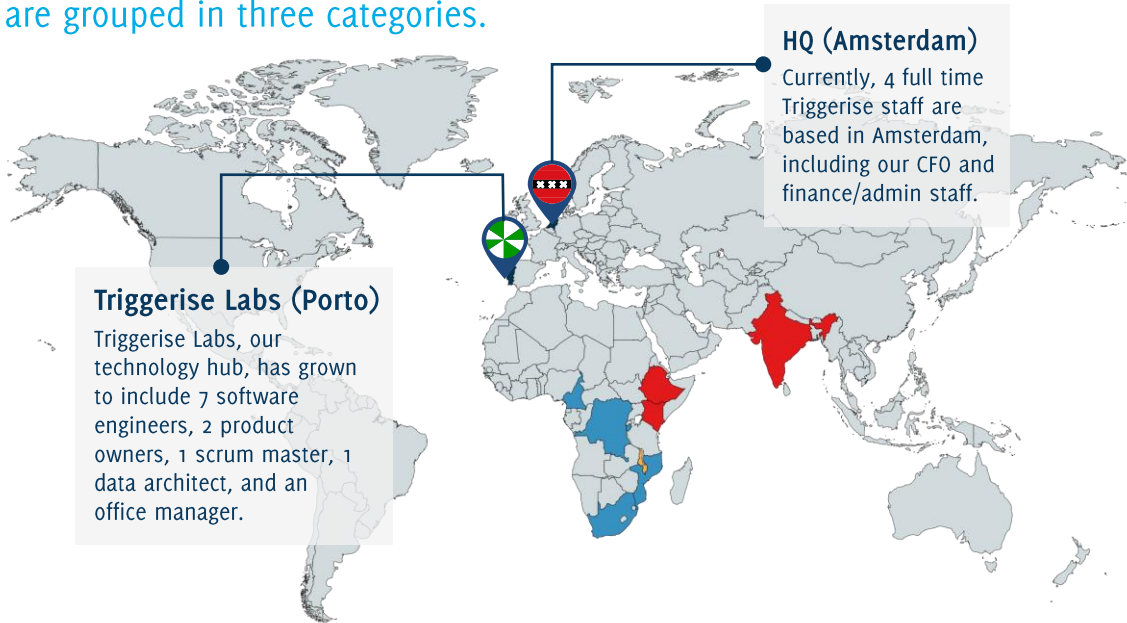- Wealth (money earned due to our cost efficient interventions).

Objective 2

Retention

We aim to retain at least 5% of women impacted (that is 5% of women use any of our products at least twice)

2017 FOOTPRINT

Triggerise is currently active in 11 markets – each at different levels of maturity. They are grouped in three categories.

HQ (Amsterdam)
Currently, 4 full time Triggerise staff are based in Amsterdam, including our CFO and finance/admin staff.

Triggerise Labs (Porto)
Triggerise Labs, our technology hub, has grown to include 7 software engineers, 2 product owners, 1 scrum master, 1 data architect, and an office manager.

Full Stack

Triggerise has introduced all products, incorporated multiple partnerships, hired local teams, and finalized registration. Full stack markets include India, Kenya, and Ethiopia.

Triggerise India and Triggerise Kenya were registered in 2016 and now feature growing staff presences – 10 full time employees in Kenya and 7 in India.

Triggerise Ethiopia hired two full time staff and one field based contractor in 2017 – we will expand significantly in early 2018, as we finalize registration.

Seed Markets

Triggerise implements limited product offerings through contractors and partners. We seek to turn these into full start operations in 2018. Seed markets include Mozambique, Burundi, DRC, Cameroon, South Africa, and Tanzania.

We have hired country lead and/or operations managers in DRC, Cameroon, Burundi, Mozambique, and South Africa.

Contract Markets

Triggerise provides partners with access to products and remotely supports implementation. We deliver on contractual commitments, while testing new approaches. Contract markets include Malawi and Haiti.
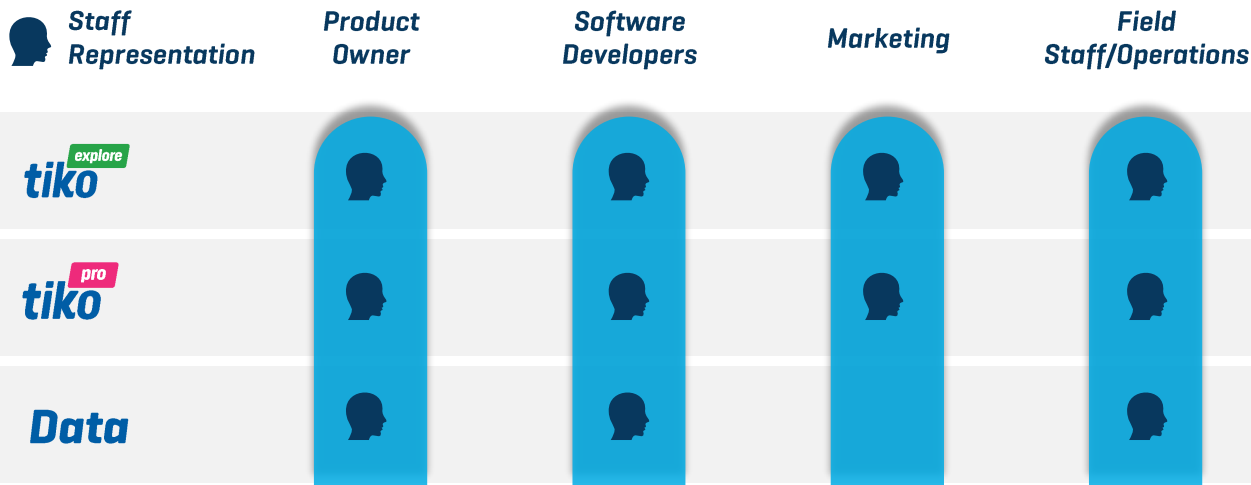
Market Expansion

Market growth in 2018 will focus on the countries where we already have operations – for example, scaling our Tikosystem throughout Kenya (to impact over 100,000 adolescent girls), integrating multiple funding streams and partnerships in Ethiopia, and prototyping around user-controlled family planning products in Mozambique and Malawi.

Staff Growth

As our markets experience exponential growth in 2018, we will mostly hire staff in country offices, as well as Tikosystem Facilitators – contractors who oversee a community-wide ecosystem. We will fill several global openings for a COO, a global market lead, data architects and analysts, a digital marketing specialist, and a direct-to-consumer product manager.

2017 ORGANIZATIONAL HIGHLIGHTS

As Triggerise staff nearly doubled and our operational footprint increased substantially – and, in some cases, exponentially – we began to structure teams in matrices centred on products. This structure ensures staff with various skill sets work on products (which cut across projects) and retain the agility to embrace innovation and incorporate consumer insights into product design. Our matrix structure – as well as the rituals and processes we've borrowed from Scrum Methodology and Agile Software Development – has also strengthened our ability to work in largely virtual teams.

| Staff Representation	Product Owner	Software Developers	Marketing	Field Staff/Operations
tiko explore	👤	👤	👤	👤
tiko pro	👤	👤	👤	👤
Data	👤	👤		👤

We have supplemented our matrix with a more formal, global reporting structure. This ensures staff have clear lines of accountability, supervision, and mentorship.

Organizational Growth

From under 10 full time employees in 2015, Triggerise has significantly increased its global staff presence. 2017 organizational growth was concentrated in the field, reflecting our consumer focus. Over the course of 2017, Triggerise employed nearly 50 full time employees – we hired 19 of these during 2017 – and contracted 20 Tikosystem Facilitators (field-based contractors who expand the Tikosystem; enroll and train providers, mobilizers, and retailers; and manage cash outs).

Financial Structure

Our financial structure is similar to 2016 – Triggerise Stichting is an ABNI entity registered in The Netherlands that does not make a profit, Triggerise BV manages all operations on behalf of the Stichting, and Triggerise Labs develops Triggerise technology and is registered in Portugal. However, we are in the process of adding an entity in Ethiopia in addition to those registered in 2016 – India, Kenya and South Africa.

TRIGGERISE STICHTING

TRIGGERISE BV

TRIGGERISE LABS

TRIGGERISE SOUTH AFRICA

TRIGGERISE KENYA
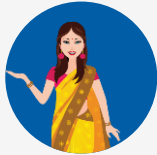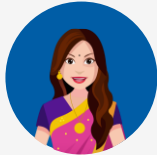
TRIGGERISE INDIA
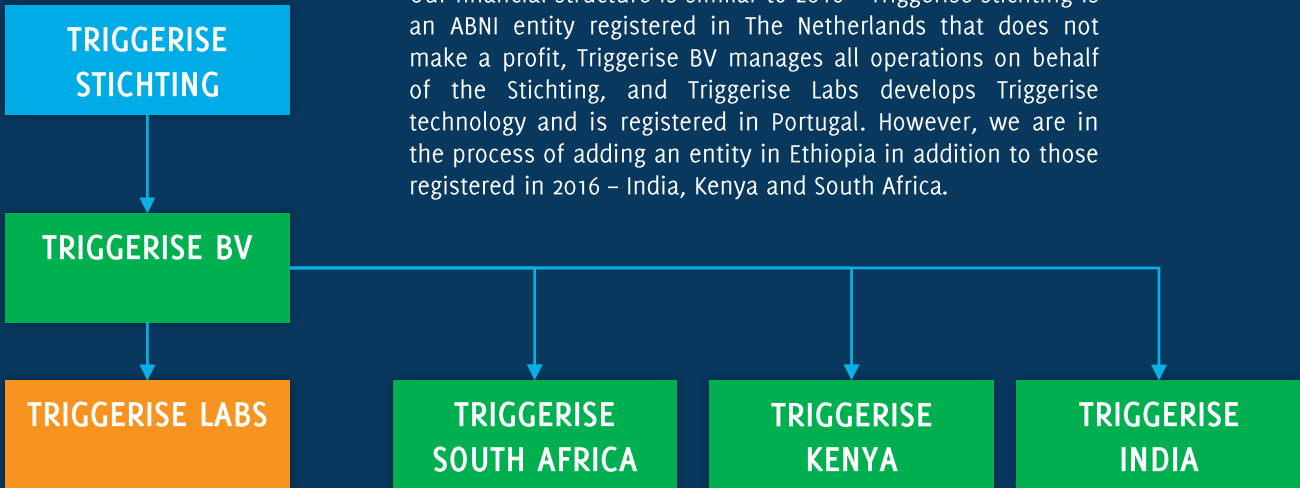
Triggerise Stichting is a Public Benefit Organisation (ANBI)* governed by the laws of the Kingdom of The Netherlands. Triggerise Stichting serves the public interest and does not aim to make a profit. It is the parent company and sole holder of a group of networked, financially consolidated entities. Triggerise BV owns each of Triggerise's registered country entities.

PRODUCTS & INNOVATIONS

2017 BRAND HIGHLIGHTS - REDESIGN

In order to make our brands more consumer-centric, we used consumer insights from market research in India and Kenya to segment our target audience, who we call Rafiki. This segmentation resulted in three archetypes - Rani, a "desperate housewife" who needs financial independence; Esther, an adolescent dreamer; and Taahira, a married mother who needs to maintain her family and home.

Defining Rafiki for Triggerise

	Rani (Queen)	Esther (Star)	Taahira (Pure)
Who	Entrepreneur	Adolescent girl	Married (with 1 or 2 kids)
Segment	Desperate Housewife	Dreamer	Domestic Blues/Bliss
Need	Need for independence: financial and/or freedom (from house)	Need to meet her dreams	Need to maintain her family/home.

During a March 2017 workshop in South Africa, Triggerise rebranded Tiko and PRO to meet the emotional needs of these three segments. Tiko became the mother-brand, providing Rafiki with opportunities she would not otherwise have access to; the Tiko Explore sub-brand targeted Esther and Taahira, while Tiko Pro targeted Rani.

tiko explore

Tiko Explore is a membership program that provides Esther and Taahira with the opportunity to access lifestyle deals and life-enhancing journeys. The offering is divided into five categories - living well (which includes sexual and reproductive health options), earning, learning, saving, and looking good - each of which responds to an emotional need. Since sexual and reproductive health (SRH) products and services are not always a priority for Esther and Taahira, we hypothesized that a more comprehensive offering would allow us to build an ongoing relationship with our users, broaden our positioning, and ultimately improve SRH outcomes. Recent data from our programs in Kenya and India support this hypothesis.
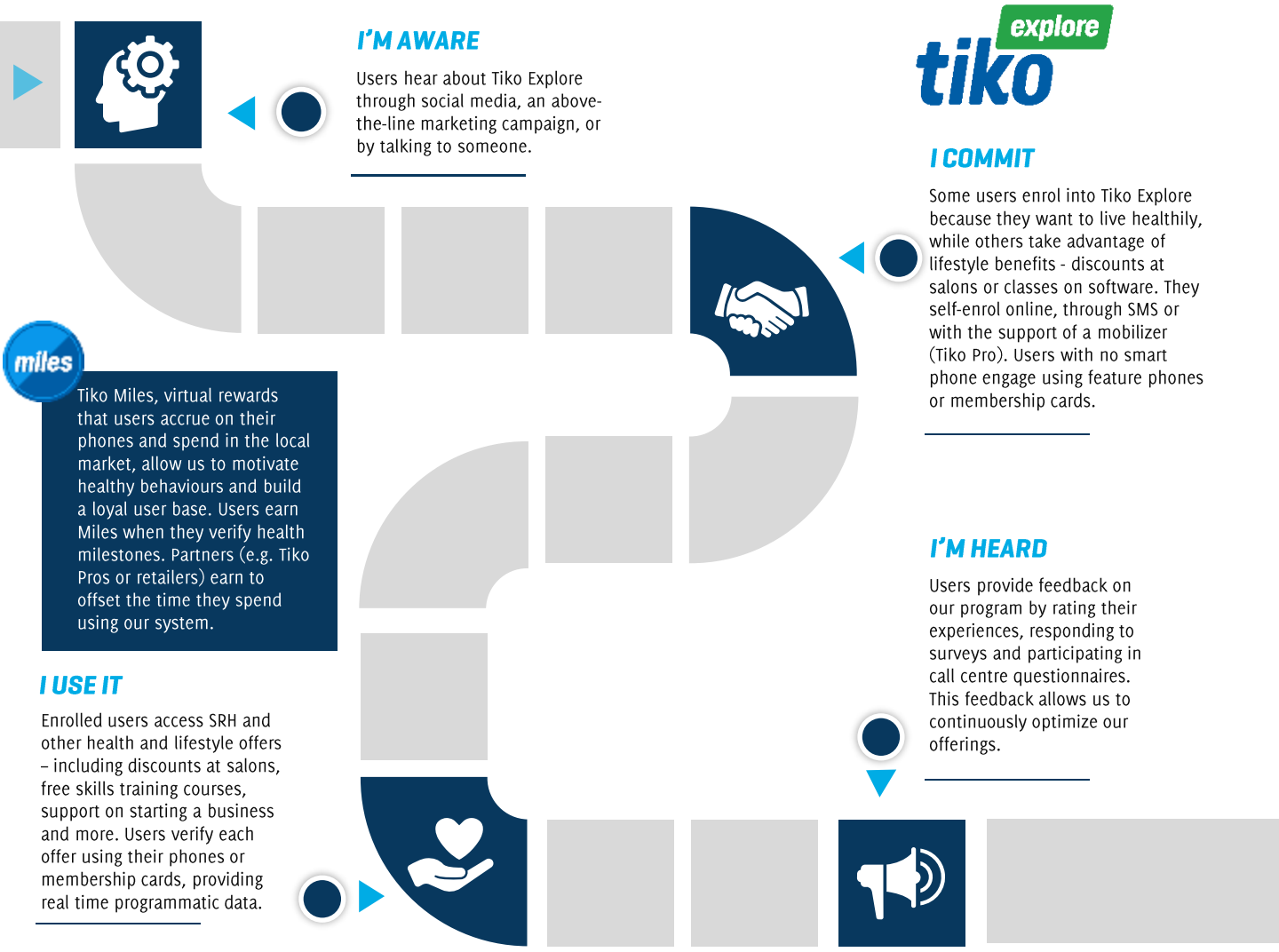
tiko pro

Tiko Pro provides an aspiring or existing entrepreneur with easy access to products and services to promote, propose and sell in her community at her convenience. Tiko Pros enjoy the flexibility to work on their own time, build their own business offerings, acquire new skills, and increase their incomes. In order to provide Tiko Pros with diverse earning opportunities - and to simultaneously strengthen local economies and supply chains - we partner with existing stockists, retailers, pharmacies, and other traders. Since Tiko Pros work across donor-funded projects and organizations, Tiko Pro sustains community mobilisation when projects end.
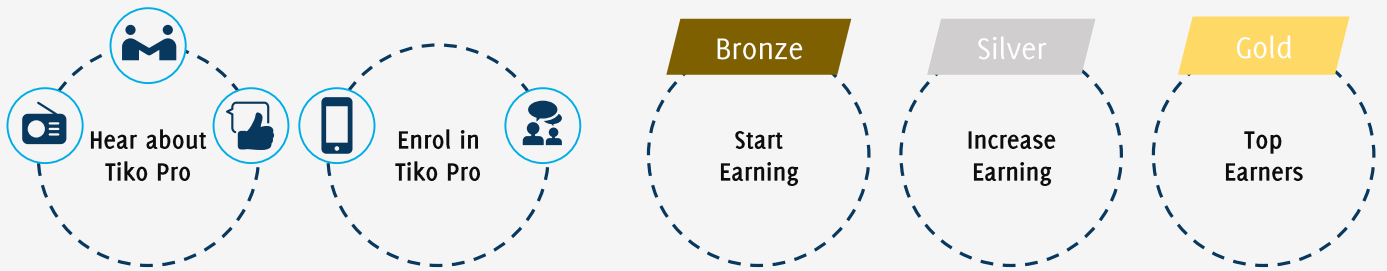
tiko miles

Tiko Miles are virtual rewards that Rafiki earns the instant she verifies positive behaviour. She may spend Tiko Miles as she spends cash in the local market - at retailers we enrol into our platform or with Tiko Pros. Since Tiko Miles allow us to personalise rewards for consumers, we also use them to offset demand creation and loyalty building costs and to "pay back" users for providing us with data. (Tiko Miles are similar to our 2016 Tiko product; the difference is that Tiko Explore allows us to develop other techniques for motivating positive behaviour - beyond rewards.)

2017 BRAND HIGHLIGHTS – USER JOURNEYS

explore tiko

I'M AWARE

Users hear about Tiko Explore through social media, an above-the-line marketing campaign, or by talking to someone.

I COMMIT

Some users enrol into Tiko Explore because they want to live healthily, while others take advantage of lifestyle benefits - discounts at salons or classes on software. They self-enrol online, through SMS or with the support of a mobilizer (Tiko Pro). Users with no smart phone engage using feature phones or membership cards.

miles

Tiko Miles, virtual rewards that users accrue on their phones and spend in the local market, allow us to motivate healthy behaviours and build a loyal user base. Users earn Miles when they verify health milestones. Partners (e.g. Tiko Pros or retailers) earn to offset the time they spend using our system.

I'M HEARD

Users provide feedback on our program by rating their experiences, responding to surveys and participating in call centre questionnaires. This feedback allows us to continuously optimize our offerings.

I USE IT

Enrolled users access SRH and other health and lifestyle offers – including discounts at salons, free skills training courses, support on starting a business and more. Users verify each offer using their phones or membership cards, providing real time programmatic data.

tiko pro

Hear about Tiko Pro

Enrol in Tiko Pro

Bronze	Silver	Gold
Start Earning	Increase Earning	Top Earners

Tiko Pros hear about the program through social media, the radio or in person (from a friend or Triggerise Tikosystem Facilitator). They self-enrol or are referred into the program. After attending trainings, Tiko Pros are able to earn by stocking and selling products (which they purchase at preferential prices) and referring consumers for services (such as clinical consultations).

Tiko Pros use the Tiko Pro app – on a smart or feature phone – to buy products at stockists, refer clients for services, and manage their businesses. They earn based on performance, progressing through a tiering system. As they acquire new statuses, they access benefits including bonuses, access to new products, and skills development trainings. Tiko Pros stock impact products (such as menstrual hygiene products) and fast moving consumer goods. They also choose the services they want to provide. In India, some Tiko Pros conduct vision checks, while other sell homecooked meals.
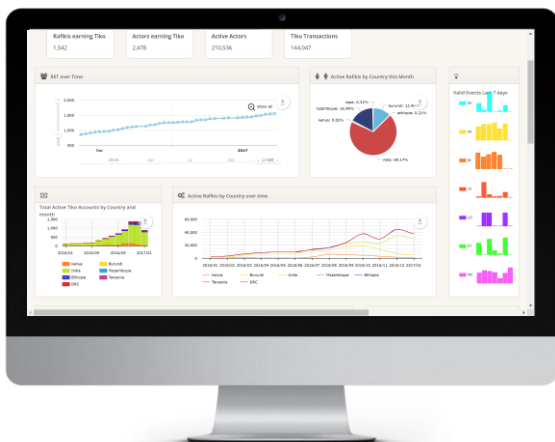
TECH HIGHLIGHTS

While SIM penetration and phone ownership rates are growing rapidly in Triggerise markets, our market research identified younger and more rural users with minimal or no phone access. As a result, we developed three technology pathways for each of the three sub-brands: high tech, low tech, and no tech.
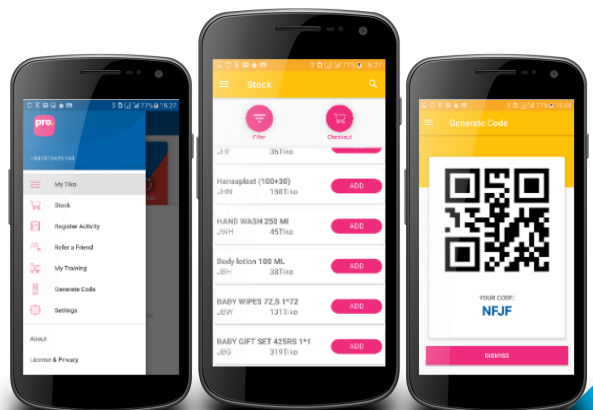
High Tech

High tech solutions include bespoke Triggerise apps, integrations with popular messaging apps, and mobile-friendly websites. In 2017, Triggerise's software development team refined the Tiko Pro app and developed an app for health facilities registered in Triggerise Kenya's Tiko Explore network. We also developed integrations with Facebook Messenger and WeChat, a mapping feature for participating clinics and traders, and consumer-facing websites. See high tech examples below.

Low Tech

Low tech solutions include SMS and missed call (with missed call, users who prefer to not use SMS dial a phone number to freely initiate an interaction with our platform). We design low tech solutions to work on smartphones and feature phones. Low tech is our most popular pathway, though we expect low tech users to decrease as smartphones become more prevalent.

No Tech

In order to accommodate users with minimal phone access, we developed a no tech solution - a membership card with unique identifiers and PIN numbers. Agents and providers either scan the card (using a QR code) or use card numbers to verify client interactions. We developed and piloted the no tech solution during 2017; we plan to expand the pilot and eventually scale up in 2018.

In addition to developments related to the three tech pathways, other tech highlights include improving our support function, integrating with mPesa, and improving our data environment.

Support

We have expanded our Support team to ensure that we anticipate and promptly resolve all field-based technical issues. We now have a Technical Support Lead based in Portugal, a Customer Support Lead based in India, and Tikosystem Administrators – field based support staff – in India, Kenya and Mozambique. Our Support Team uses FreshDesk – a cloud-based ticketing and support system – to respond to requests.

mPesa Integration

Triggerise established an integration with mPesa, the ubiquitous mobile money system in Kenya, in 2017. Our mPesa integration supports Tiko Pros in "cashing in" – exchanging mPesa for Tiko Miles, so they can access preferential prices at stockists – and supports stockists in cashing out Tiko Miles.

Data

Dashboards, Reports, and Call-Centre Integration: Triggerise's three-member data science team finalized reports on Oblivion, our data environment. We also started a partnership with the call centre ODITY. Outbound call centre interviews allow us to conduct client satisfaction surveys and glean deeper consumer insights.

Screenshots: Triggerise dashboards

Screenshots: Triggerise Tiko Pro App

TECH HIGHLIGHTS: MEMBERSHIP CARD

One of our most significant developments in 2017 was the no tech solution – a membership card for users who either do not have access to a phone or who choose not to share a relative's phone when accessing sensitive content.

Consumer Insight

In India, we started selling membership cards in 2016. While the cards themselves did not serve a functional purpose (since the membership was entirely powered by missed call and SMS), users valued the cards as tangible symbols of their membership. The Tiko Card seeks to leverage this feeling while providing functional benefits - registering activity and transacting Tiko Miles. We sought to design something like a credit card or loyalty card with branding that resonated with our target. We've tested several designs, and the one to the right is the most popular. Unlike the paper vouchers that saturate our markets, our card stands out – it is printed on hard plastic, it is branded, it may be used multiple times, and it provides verification safeguards.

Technical Functionality

The Tiko card allows users to register activity (when they attend sessions with mobilizers or consultations with providers, for example) and spend Tiko Miles. The back of the card features a member ID and four PIN codes. The ID allows us to profile a user over the course of her journey, while the PIN codes allow users to transact Tiko Miles. If a user wants to spend Miles at a retailer or with a Tiko Pro, the agent is prompted to enter the unique ID and PIN code digits.
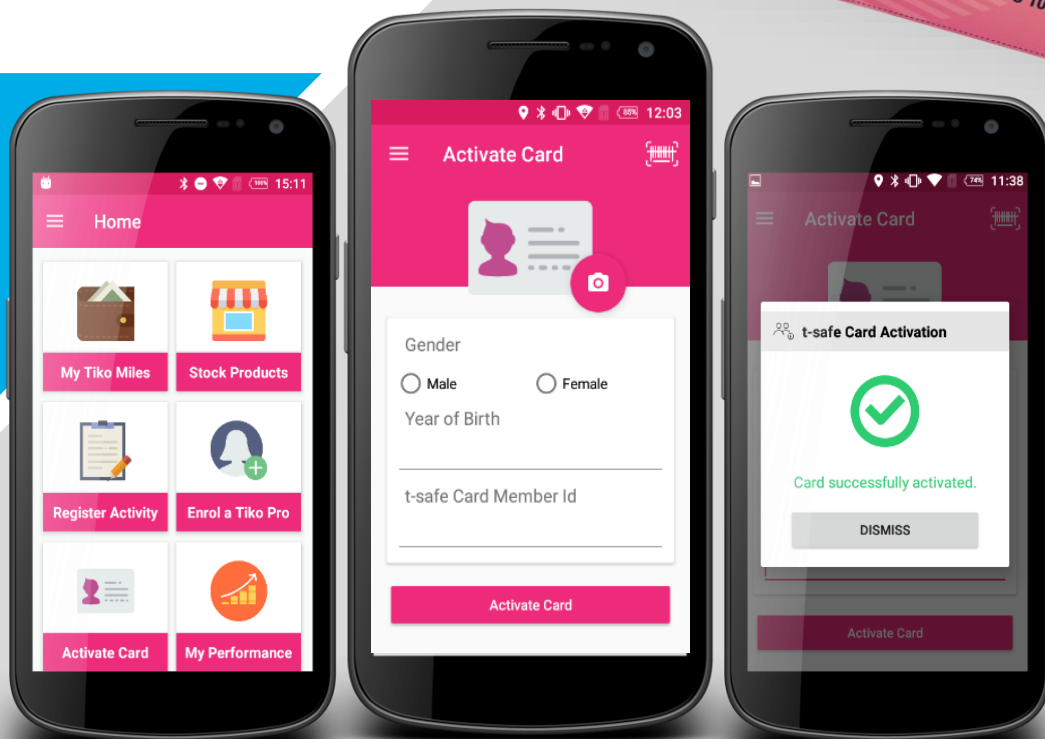
Tiko Card Activation

In order to activate a card, an agent enters the card user's gender, date of birth, membership ID, and – importantly – takes her photo. While we are developing an automated photo verification system to prevent fraud and facilitate user experience, interviews with agents and providers suggest that the photo currently serves as an imagined barrier to fraud. Once the agent enters a user's demographic data, we associate it with that user whenever she engages with our platform.

2017 RESULTS
OVERALL

2017 HIGH LEVEL RESULTS

Health Product and Service Uptake
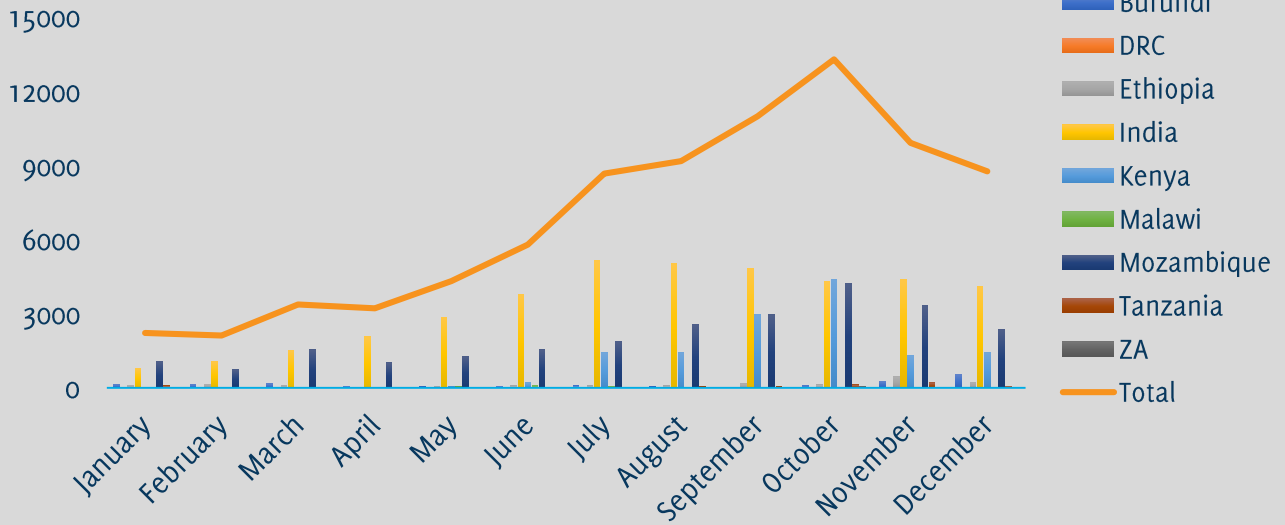
Since Triggerise primarily works in sexual and reproductive health (SRH) and maternal health, this chart includes antenatal consultations, contraceptives, and a few other health seeking behaviours. India and Kenya are our largest markets, and they account for a significant portion of our growth – India in antenatal consultations, and Kenya in contraceptives. Kenya's growth took off in July, when we launched t-safe, Tiko Explore's SRH offering. Mozambique accounts for a large portion of health product and service uptake due our partnership with PSI/Mozambique. The dip during the last three months resulted from India decreasing reward amounts (which initially demotivated some entrepreneurs) and Kenya strengthening fraud protections. Early 2018 data suggests that this dip was short lived.

SRH Product and Service Uptake
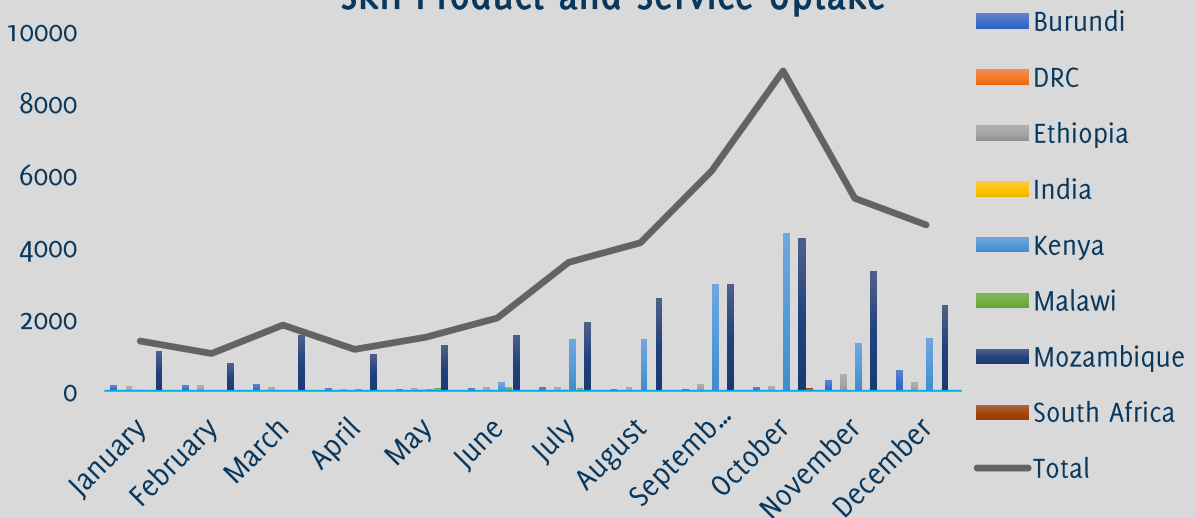
Kenya and Mozambique comprised the bulk of Triggerise sexual and reproductive health uptake in 2017 due to the reasons above. Since our reach in India was mostly limited to maternal health – which we do not include in SRH – India's contribution here is negligible, though we did finalize the branding around Indian SRH offers in 2017, which we expect to scale in the next year. Ethiopia SRH uptake mostly reflects sex workers testing and accessing treatment for HIV, while Burundi's stems from a partnership we have with PSI.

2017 HIGH LEVEL RESULTS

Most SRH users adopted oral contraceptives and injectables. Once we include a t-safe offering for adolescent boys in Kenya, we expect condom and HIV/STI test numbers to increase significantly. We also expect IUD and implant uptake to increase in 2018 as more providers offer those services. No method refers to users who attended consultations but didn't adopt family planning methods.

SRH Service by Type

- Other 2%
- Condom 5%
- Pregnancy Testing 6%
- Emergency Con. 4%
- IUD 1%
- No Method 6%
- HIV/STI Test 12%
- Oral Contraceptive 32%
- Implant 7%
- Injectable 25%

Tiko Miles Injected Per Country (EUR)

- Burundi
- DRC
- Ethiopia
- India
- Kenya
- Malawi
- Mozambique
- Tanzania
- ZA
- Total
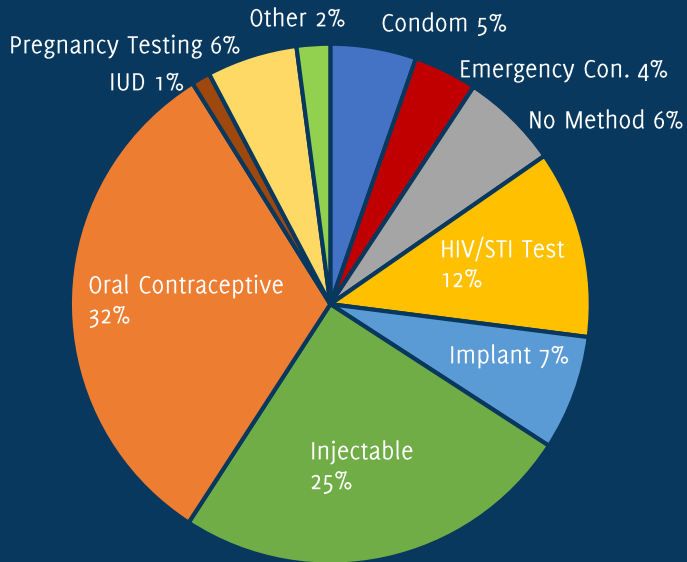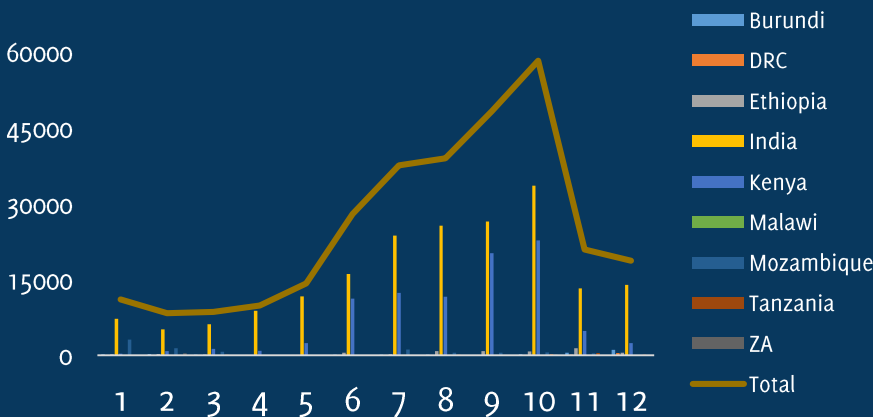
Tiko Miles injected per country provide an indication of our economic impact. Our two largest markets, India and Kenya, account for the majority of Tiko Miles injected – which Rafikis have earned for verifying healthy behaviour and Tiko Pros have earned for stocking impact products. The decrease in the last three months is due to rewards optimization - we decreased reward amounts in India and Kenya significantly in order to sustain implementation and prepare for scale. This only had a mild effect on impact, which has disappeared during the first couple months of 2018.

Our new reporting environment provides us with the ability to measure DALYs averted and CYPs provided. This chart shows those metrics for our two largest markets.

DALYs Averted and CYPs Provided (India and Kenya)

- Total CYPs Provided
- Total DALYs Averted
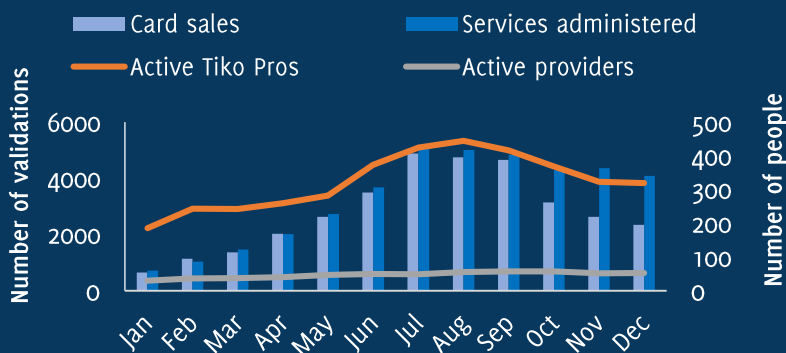
2017 TIKO EXPLORE RESULTS
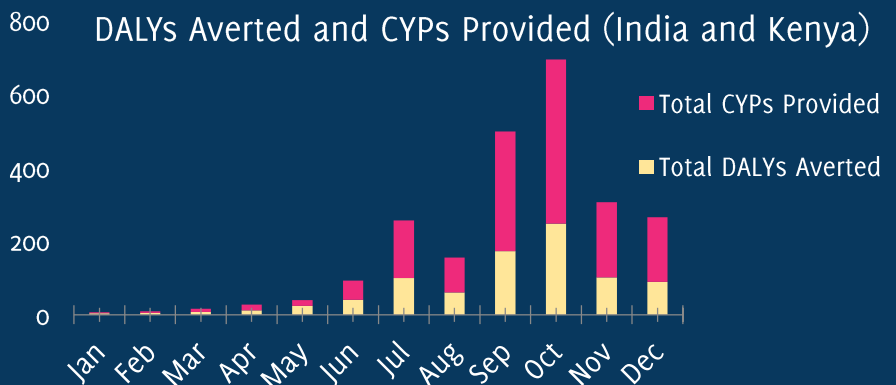
Triggerise created the Tiko Explore brand in 2018, and the two biggest markets in which we rolled it out were India, under the locally branded "Tiko Saathi" (for pregnant women) and Kenya, under the SRH offer "t-safe" (for adolescent girls).

Tiko Saathi: Overview

Tiko Saathi is our Indian Tiko Explore offering for pregnant women. Tiko Pros sell women a Tiko Saathi card, which provides women with access to four antenatal care consultations, postnatal care, ultrasounds, tests, vitamins, and other pregnancy benefits. Women earn Tiko Miles as they complete pregnancy milestones.
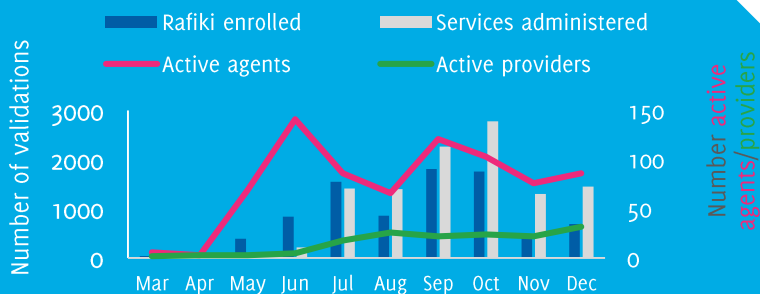
On average, Taahira is 5 months pregnant when she buys the card (2nd trimester)

Legend: Card sales · Services administered · Active Tiko Pros · Active providers

33,401	**39,312**	**926**	**83**
Tahiraas bought Tiko Saathi	Services redeemed	Active Tiko Pro in 2017	Active providers in 2017

t-safe: Overview

What worked? Growing the number of active agents and implementing quality training.

What didn't work? We rolled the technical configuration out quickly to meet launch deadlines. It initially suffered from a couple bugs, which users reported and our technical team fixed.

Legend: Rafiki enrolled · Services administered · Active agents · Active providers

ANC camps drive growth

From Jan to October, Tiko Pros earned more Tiko Miles for Taahira's first successful ANC visit. This encouraged Tiko Pros to register Taahira again under a new sim card for subsequent services

OCT Reduced Tiko Miles to sustain and optimize implementation. This only mildly impacted impact, which had increased in early 2018.

8,376	**10,908**	**437**	**62**
Rafiki enrolled in t-safe	Services redeemed	Active Tiko Pro*	Active Providers

JUL Improved training material Retrained all actors	**AUG** Election Month Changed reward amounts Implemented restrictions	**NOV** Further optimized Tiko Miles amounts, which made implementation much more cost effective but temporarily decreased uptake.	**DEC** Holidays Bug with mPesa cash ins.

*Includes Tiko Pro from partner organisations (MSK community health workers and WTS Shujaa and Superfans). This number is also limited to Tiko Pros who referred a Rafiki into t-safe; it does not include Tiko Pros who only stocked and sold products.

2017 TIKO PRO RESULTS

tiko pro

Tiko Pro is an entrepreneurial platform that provides entrepreneurs with the opportunity to earn through product sales, referrals, and service provision. Tiko Pros manage their businesses through an app that facilitates product ordering, sales tracking, and performance monitoring.

Tiko Pro Journey

The Tiko Pro sub-brand launched in 2017 and guides users through the following journey:

Belong: Join the Tiko Pro network and belong to a community of like-minded entrepreneurs to celebrate with and learn from.

Earn: Access opportunities to earn cash and Tiko Miles.

Learn: Gain new skills to improve sales, increase offerings, and manage business activities.

Move Up: Move up tier structure and earn for performance.

We implemented Tiko Pro journeys in Kenya and Ethiopia, while India transitioned its established journey to the Tiko Pro brand. The Tiko Pro platform powered existing mobilizer networks in Tanzania, Mozambique, Burundi, and DRC. We also used the platform to pilot two nutritional products in South Africa and the Tunza social enterprise network in Malawi.

COUNTRY	ACTIVE TIKO PROS (at least 1 transaction)	TOTAL VALUE STOCKED (EUR)	ESTIMATED MONTHLY AVG CASH EARNINGS PER TIKO PRO (EUR)	MONTHLY AVG TIKO MILES EARNED PER TIKO PRO (EUR)
India	1406	210,702	16	22
Kenya	4525	1,997,243	123	30
Ethiopia	95	2,253	10.20	6.60
Tanzania	30	67	3.65	6.26
Mozambique	338	0	0	1.44
Burundi	88	0	0	1.57
DRC	10	0	0	0
South Africa	17	77	2.60	2.70
Malawi	9	77	6.16	9.44

In 2018, we will incorporate more components of the Tiko Pro journey throughout our markets. Tiko Pro will continue to improve agent motivation and direct-to-consumer delivery of impact products and services.
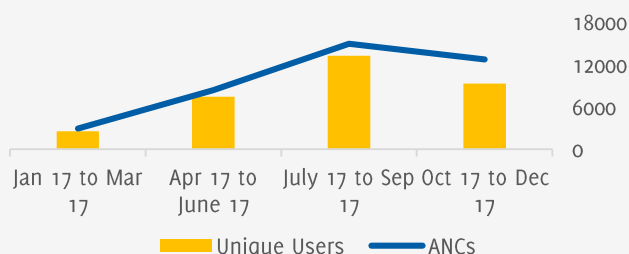
2017 RESULTS
COUNTRY-SPECIFIC
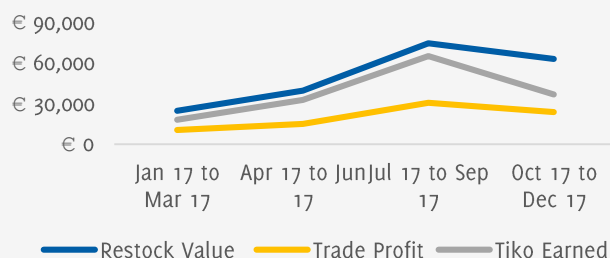
2017 HIGHLIGHTS - INDIA

Triggerise India expanded its Tiko Pro network, strengthened the Tiko Saathi program for pregnant women and new mothers, and introduced complementary sexual and reproductive health offerings for adolescent girls and women of reproductive age. Over five districts in Rajasthan and Agra, we impacted a total of 43,102 users with wealth creating and life improving interventions - as well as 33 retailers and stockists and 78 providers. We simultaneously reduced the Tiko Miles needed per membership activation by 9%.
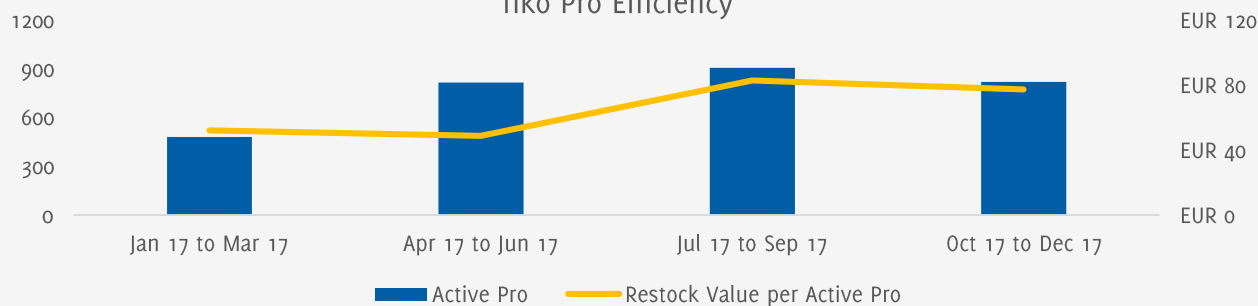
ANC Consultations vs Unique Users

Unique Users — ANCs

Total Tiko Pro Earnings

— Restock Value — Trade Profit — Tiko Earned

Tiko Pro Efficiency

Active Pro — Restock Value per Active Pro

Tiko Saathi

In 2016, Triggerise launched Tiko Saathi - literally "Tiko Friend" in Hindi - a membership program for pregnant women and new mothers. Pregnant women pay for the membership, which provides pregnancy benefits and guidance. In 2017, we refined the Tiko Saathi offering and introduced complementary offerings for broader target audiences.

While Tiko Saathi sales were initially stagnant, we revised the Tiko Miles structure to promote repeat behaviour and address other sales issues. After implementing these changes, Tiko Pros sold 34,324 Tiko Saathi Pregnancy Cards in 2017, and 88.5% of these women (30,376) attended at least one antenatal consultation.

We also expanded the Tiko Saathi pilot to cover all women of reproductive age by introducing new Tiko cards inspired by Triggerise's global Tiko Explore brand positioning. We launched a family planning card covering all modern contraceptive methods in July 2017, and a general health card in April 2017, which includes screenings for non-communicable diseases such as diabetes and hypertension. Since we launched both memberships in mid to late 2018, the numbers are small but encouraging - 8,959 general health cards have been sold with 81% activated, and 182 family planning cards sold with 79% activated.

Tiko Pro

Over 1,400 new women (in India, Tiko Pro exclusively targets women) enrolled as Tiko Pros during 2017, and over 1,325 of them completed at least one earning activity. Earning activities included product stocking/selling, service provision, and referrals for SRH services. By the end of 2017, 8% of Tiko Pros earned more than INR 2,500 (EUR 32) per month.

Most Tiko Pros earned by selling products and referring clients for services. However, we refined the product and service basket to diversify earning opportunities, increase retention rate, and produce indirect health benefits. For example, after training with eye doctors, 52 Tiko Pros began performing vision checks for reading and corrective eye glasses. Virtually all Tiko Pros sold sanitary pads and other menstrual hygiene management products. We also introduced performance tiers – platinum, gold, silver – to motivate performance and revised Tiko Miles amounts to increase the conversion rate to service uptake (from 67% in quarter 1 to 99.3% in quarter 4).

Tiko Pros reached over 41,664 unique women during the course of the year, which grew the average income per Tiko Pro from INR 306.25 (EUR 4) in January to INR 6,671.77 in December 2017 (EUR 82.70).

2017 HIGHLIGHTS - KENYA

Triggerise Kenya experienced significant growth in 2017 - from an embryo of an ecosystem in late 2016 to a robust Tiko Pro network and expansive Tiko Explore program that is poised for nationwide scale up in early 2018. In 2017, we reached 1,600 Tiko Pros with wealth creating activities, while 1,518 Tiko Explore members accessed SRH services. Our local team grew significantly as well - we hired 14 Tikosystem Facilitators (field contractors managing Tiko Pros and facilitating our ecosystem) and 3 Area Tikosystem Managers (each of whom is responsible for a county).

SRH Product/Service By Type

- STI 20%
- CON 18%
- PTK 17%
- EC 12%
- HIV 11%
- GST 5%
- IMP 5%
- CNG 4%
- INJ 3%
- IUD 3%
- OC 2%
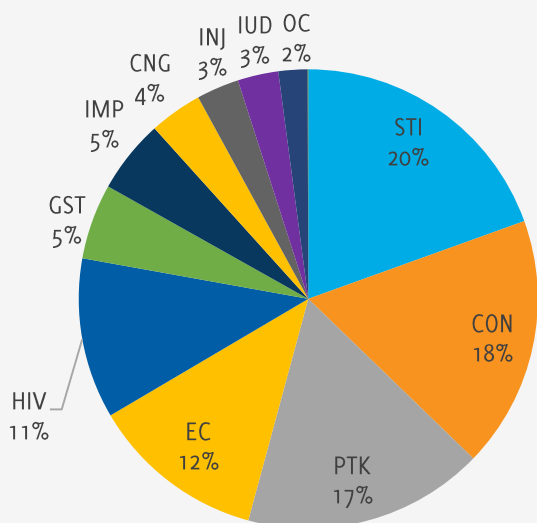
IMP = implant; CNG = counselling with no method chosen; INJ = injectable contraceptive; OC = oral contraceptive; CON = condom; PTK = pregnancy test kit; EC = emergency contraceptive; HIV & STI = testing and counselling.

t-safe Benefits Claimed by Person

people who claimed   # benefits claimed   # benefits/person
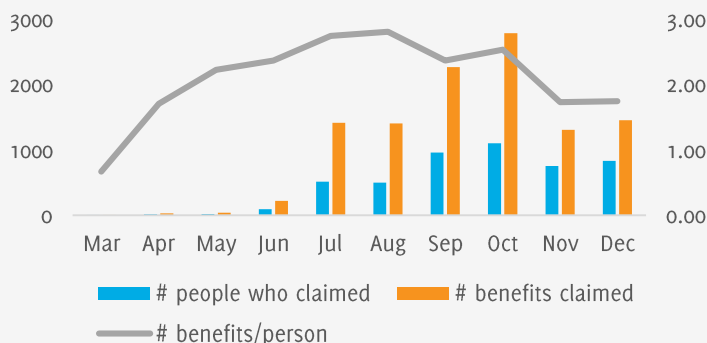
While t-safe benefits redeemed by person decreased during November and December – resulting from the Tiko Pro downswing described below – t-safe-related service uptake has already increased exponentially in early 2018. We expect to reach over 100,000 adolescent girls with SRH products and services in 2018.

Tiko Explore (t-safe)

Triggerise launched t-safe, the SRH offering under Tiko Explore, in April 2017. Through t-safe, girls under 20 can access free SRH counselling, pregnancy tests, contraception, STI screenings, and HIV tests at select clinics or pharmacies. Users may either self-enrol (online or via SMS) or enrol with an agent.

Triggerise began implementing t-safe in Nairobi, Mombasa and Nakuru Counties with 2017 serving as a proof of concept period. After using the first few months of implementation to optimize a minimum viable product, we developed a solid solution in October 2017. Key learnings included:
- Invest in high-quality and repeated training for agents, clinics, and pharmacies using the platform;
- Set multiple check-points in a user's journey to ensure that they are the correct profile for the project (girl under 20);
- Implement a risk management and control process to prevent suspicious activity on the platform with speed and efficiency.

The year's results were on track with our targets, with 2,217 young girls under 20 joining t-safe and 1,518 of them accessing an SRH service. By the end of the year, 184 agents, 38 clinics and 6 pharmacies were active on the platform. We have already begun to see exponential growth during the first quarter of 2018, and we are preparing for nationwide scale-up.

Tiko Pro

Triggerise Kenya launched its Tiko Pro network in October 2016 and began 2017 with about 100 Tiko Pros in 2 areas, reaching over 200 Tiko Pros in May. By July 2017, Tiko Pro was operating in a total of 12 areas. Activity skyrocketed in June to include 1,200 active Tiko Pros, reaching an all-time high of nearly 1,600 active Tiko Pros in July. The number of active Tiko Pros hovered around 1,200 per month until November. By the end of 2017, Tiko Pros had stocked a total of EUR 1.9 Million worth of products, mostly within Nairobi County.

While Tiko Pro saw enormous 2017 growth in Kenya, several design flaws resulted in a large downswing in November 2017:
- Product Basket: As we expanded the product basket to include more consumables, Tiko Pros unintentionally competed with local retailers.
- Indiscriminate Recruitment: Since Tiko Pros and Tikosystem Facilitators enrolled peers into the network indiscriminately, many Tiko Pros were poorly suited for reaching adolescent girls with sexual and reproductive health offerings.
- Insufficient training and our previous Tiko Miles scheme contributed to Tiko Pros profiting heavily from selling food staples at the expense of impact products and services.

In December 2017, we used these learnings to build a healthier Tiko Pro network with a more SRH-focused product and service basket. Tiko Pros have responded positively to this change - currently, their conversion rate (the percentage of clients they refer who uptake an SRH service) is 82%.

2017 HIGHLIGHTS - ETHIOPIA

Ethiopia became one of Triggerise's priority markets in 2017. 2017 highlights include: expanding our HIV-focused partnership with PSI (under the MULU project); partnering with PSI to stimulate a sanitation marketplace in and around Hawassa (motivating latrine purchases and upkeep); partnering with EngenderHealth and AMREF on the Afar-based and Embassy of The Netherlands-funded AGO project (our largest project in Ethiopia to date); growing the Triggerise team; and establishing service provider partnerships with MSI Ethiopia and the Family Guidance Association of Ethiopia (FGAE).

HIV Enrolments, Consultations and Treatments
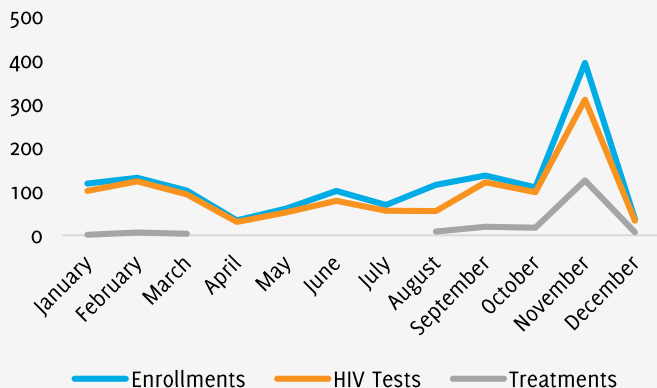
Our Tikosystem in Ethiopia links female sex workers to HIV testing and counseling, and – if HIV positive – to treatment. While it took several months to introduce the process to providers and health centers, we finally saw significant treatment uptake before funding ended in December.

Enrolments vs. Family Planning Methods Adopted
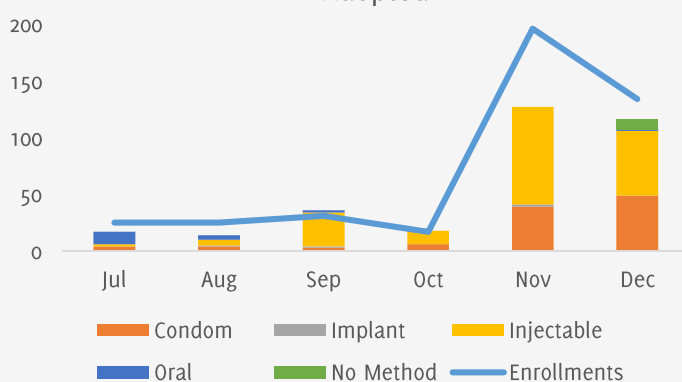
In July 2017, we enrolled several Addis Ababa-based MSIE and FGAE clinics to provide women of reproductive age with access to family planning. Uptake increased significantly towards the end of 2018, aligning with our expanding Tiko Pro network. "No Method" refers to women who attended a consultation but did not adopt a method.

Tiko Explore

We launched Tiko Explore in Addis Ababa, Ethiopia in 2017 and included three different offers:

HIV Tests and Treatment: We partnered with PSI to provide female sex workers and other at-risk groups with access to HIV tests at PSI drop-in centres and private clinics – and to link positive clients to treatment at public health centres. 187 clients accessed treatment through our platform at least once - 96% of clients who tested positive. And we used Tiko Miles to reward peer educators and Tiko Pros for targeting at-risk groups, which resulted in a 17% yield (that is 17% of clients referred for HIV tests tested positive).

Family Planning: By partnering with FGAE and MSIE, we provided 319 clients with family planning methods and achieved a 75% conversion rate from enrolment to service uptake.

Hair Salons: Clients adopting family planning methods were able to access discounted salon prices at three different salons. We plan to include more offers – at skills training facilities, with schools, and in partnership with other traders during 2018.

Tiko Pro

We launched Tiko Pro in June 2017. In December, 30 Tiko Pros were active (having either stocked a product or referred clients for services), and each Tiko Pro earned an average monthly income of 10.20 Euros. Their product basket included sanitary pads, soap, water purification tablets, beauty products, and fortified foods. Towards the end of 2017, we expanded Tiko Pro beyond Addis Ababa to Afar and Hawassa.

Afar: As part of the AGO project, which started in September 2017, Triggerise will build Afar ecosystems to improve youth SRH outcomes. We've hired an Afar-based Tikosystem Manager and have started enrolling facilities, enrolling Tiko Pros, and designing the product around a remote population.

Hawassa: We're using Tiko Pro to motivate PSI sales agents to sell latrines/toilet slabs, refer clients to retailers, and collect household sanitation data.

To Porn or Not To Porn? That is the Question: In November, Triggerise received a small grant from Share-Net International to use insights behind the popularity of sexually explicit media to develop a digital sexual education solution for Ethiopian adolescents. Over three months, we conducted focus groups and prototyped four potential solutions – the most popular being a game and a "University of Sex." We've submitted proposals to scale these solutions in at least two markets in 2018.

2017 HIGHLIGHTS – SEED AND CONTRACT MARKETS

SOUTH AFRICA

Triggerise conducted three separate pilot project in 2017. Two pilots focused on testing Tiko Pro as the distribution model for new nutritional products from the Dutch nutrition company DSM and French company Nutriset. The third featured a partnership with Fem, a sexual and reproductive health platform providing women with access to SRH products and services at clinics across South Africa, with a focus on safe and legal abortion. We implemented all projects in Johannesburg, South Africa between February-April 2017 and October 2017-February 2018. Nutriset focus groups concluded that Tiko Pros were instrumental in communicating product benefits to consumers and an attractive alternative to traditional distribution models. We have several new business prospects for South Africa in 2018.

MALAWI

Tunza social enterprise and Triggerise partnered in 2017 to pilot the Tiko Pro model for Tunza's marketing agent network. 6 Tiko Pros referred over 270 women to Tunza clinics between April and July, resulting in 187 users adopting contraception methods. We will expand our partnership with Tunza in 2018, cover all Tunza clinics in northern Malawi, and grow our network of Tiko Pros. In addition, we will prototype digital communication tools for the self-administered injectable contraceptive Sayana Press in Malawi (which has a relatively favourable regulatory environment).

MOZAMBIQUE

In 2017, we focused on incorporating all elements of the Tikosystem in Mozambique. This included partnering with PSI on school-based activities where Tiko Pros enrol adolescents, providing them with SRH information, and referring them for services at PSI facilities. Adolescents earn Tiko Miles for consultation attendance. Tiko Pros also started to stock and sell products. We are exploring opportunities to partner with DKT, FHI 360 and GIZ in 2018.

BURUNDI

We expanded our partnership with PSI Burundi in 2017, increasing the number of adolescents accessing SRH services to 1,736 in 2017. The conversion rate from outreach session to SRH service uptake increased from 1% in 2016 to 7% in 2017. We launched Tiko Pro in June 2017 – enrolling 88 active Tiko Pros - in the Province of Bujumbura Mairie. In 2018, we will expand to 5 more regions, grow the Tiko Explore offering, and partner with more service providers and demand creators.

DEMOCRATIC REPUBLIC OF CONGO (DRC)

Triggerise is a technical partner on the JeuneS3 consortium led by Cordaid. 23 trained community health workers sensitized 535 youth on family planning (up from 98 in 2016), 44% of whom opted for family planning methods at one of three health centres. We reached 63% of this total in Q4 – this aligns with our introduction of Tiko Miles and Tiko Retailers. We plan to launch Tiko Pro in Q1 2018 and are exploring ways to introduce a maternal and neonatal offering for pregnant women.

CAMEROON

The JeuneS3 consortium has decided to expand Triggerise operations into Cameroon. We will implement in the North and East regions, providing Triggerise with the opportunity to work in fragile environments. Triggerise will partner with PSI's counterpart ACMS.

HAITI

Triggerise continued to support OHMaSS Haiti to create demand for family planning services among girls ages 14–24. We began implementing in June 2017, with 10 Interpersonal Communication (IPC) agents who conducted outreach sessions for 1,807 adolescents. Mobile phone connectivity hindered implementation. Since we were unable to find a reliable partner, we set up our own solution using an OpenVox device. We plan to introduce telemedicine alternatives for adolescents in 2018.

INSIGHTS

2017 – INSIGHTS HIGHLIGHTS

Triggerise Connect – Triggerise's Insights Unit – generated a significant amount of consumer insights throughout our markets. Most insights relate to Esther, our archetype for an adolescent dreamer.

Esther In India

Youthquake

In India, Esther observed a shift in the power women have to voice their own opinions, choices and behaviours. There is a lot more progressive thinking taking place, and we should not underestimate the changes coming from young girls in India. Many girls want to be part of the Youthquake and we need to make sure we're ready for them.

"I feel sad when boys feel superior or suppress girls. They portray that girls can't do anything"

"Would love to pursue fashion designing, but my parents don't allow. They think this is not right profession for girls"

"I imagine we stay together forever, drown in each others eyes and no one to disturb us"

Goutlet: (girl-outlet)

Given the highly charged emotional nature of teenagers, does Esther in India have the best outlet for expressing her emotions and having her emotions "fed"? She is currently dependent on her family and/or boyfriend to meet these needs, and she expects a lot from them. Could her emotions be channelled to a more self-governing outlet to create feelings of self-trust, autonomy and confidence?

"I need to set boundaries if he tries to control my behaviour with other boys"

Sexual Wellbeing

Girls in India are very aware of their holistic health, but sexual health does not factor in. They have some idea of what contraception is, but they associate it with pregnancy and contraceptive myths. Since Esther doesn't see herself as sexually active, she is not aware of the sexual wellbeing component to health and is not actively building her sexual wellbeing status. This is a low hanging fruit, which we should address with Esther one-on-one.

"They [family] avoid talking to us about such matters. They say we are not mature enough"

"Happiness. No family pressure. Nature. Good environment. Happiness. Morning walk. No depression"

"I believe when I get the injection it will encourage me to be immoral"

Esther In Kenya

Surprise Surprise, Family Planning is STILL Not a Priority

Friends, family, hair, music, boys, smartphones, clothes are still priorities for girls – this has not changed! Family Planning, in turn, is still NOT. FP only takes up headspace post the fact, in the form of the emergency contraceptives – almost all of the girls we spoke with knew of or used emergency contraceptives, but many don't see the "need" to use family planning as a lifestyle choice.

Use EP when you don't know someone well "those who want it for money"; use a condom with the intimate ones

2017 – INSIGHTS HIGHLIGHTS (continued)

Esther In Kenya (continued)

Sex - when it's good, it's very good, and when it's bad, it's horrid

Girls have strong opinions and feel much more comfortable around boys, but they still see boys very emotionally. There is still a make or break moment with a phone call or text message - or the lack thereof. The colour of sex is black for many of the girls, who do it to make boys happy - if they're not forced. Girls are eager to please and "need the love." They fall into the "sex is love" trap that boys purvey; even if they are aware of it, they're often unable to reject the promise.

"Sex ranges from Cloud 9 to disgusting"

"Sex is with anybody; intimacy is with one person"

"Sex is just an act (action)"

"After watching porn for so long I have made peace that sex with a girlfriend will never ever be what I expect or want"

"No-one would look down on girls if there was no porn"

"There is no other way to learn about sex other than porn"

Esther In Ethiopia

Learning and The Experience of Sex

Porn is the most used and referred to method of sexual learning for youth. With no adult willing to talk about sex (other than reproductive parts during biology class), there appears to be no other way to learn about sex or ask questions. Starting from a young age, the school environment encourages older learners to spread the word - or rather videos and pictures

Boys are from Mars, Girls are from Venus…

Many religious girls won't engage in thoughts of pre-marital sex but seek relationships and intimacy. Although they're loathe to admit it, they will do anything to keep their boyfriends and are unable to say no to things they don't want to do. Girls who watch porn are more inclined to talk about sex and their actions but do so only to wilfully please men.

"Girls are scared to say no to get rejected" (on watching porn)

"Sex does not equal porn – but it builds expectations – do it or lose him"

"I don't access Porn anymore, I do go on dates"

Porn as a Learning Tool

As a learning tool, porn offers various roles for gender and age groups. For boys, this is more than just learning - porn provides access to satisfaction and, later on, access to entertainment in private. Functionally, porn is almost free to access, and in a low-resourced world this is a significant hook. Both boys and girls acknowledge the negative "power" porn has in in terms of psyche, expectations in relationships, sex, and the devaluing of women.

LEARNINGS

WHAT WENT WELL

Implementation of the Platform in Kenya and Growth in India

In India and Kenya, we successfully transitioned from a support role to a central platform facilitator role.

In mid 2016, Triggerise clarified its implementation strategy and defined its positioning as building motivation platforms. This active role (vs. our initial support and consulting role) required investment in local infrastructure - field coordinators and ecosystem actors. In 2017, we implemented this strategy in three markets - India, Kenya and Ethiopia. We reinforced our field presence by facilitating our ecosystems, strengthening our brands and improving our admin support. We also took a different approach to partnerships that emphasized the importance of a shared vision, our ability to work with competing organizations, and opportunities to grow the Tikosystem offering. As a result, India and Kenya both feature robust and rapidly growing Tikosystems, while Ethiopia is positioned to benefit from diverse ecosystem investments in 2018.

Developing our Brands Under One Umbrella Brand

We simplified the discourse around our brands, making it easier for our teams and partners to understand and adopt them. We combined Tiko Pro and Tiko Explore under the Tiko umbrella brand because the target audiences and needs of both are similar. In addition, the two sub-brands complement each other as iterations around the logic of subscription and membership.

Scrum and Product Teams

We organized Triggerise around product teams in 2017 (this was informed by the Scrum methodology). Each team includes representatives from several departments – at a minimum, product owners, software developers, marketers, and field staff. This ensures that all Triggerise development is product-centred and that products respond to insights gleaned from diverse departments. Product teams have been essential to successfully developing Tiko Explore and Tiko Pro and have made Triggerise development much more efficient.

Tiko Pro Implementation in Kenya

While Tiko Pro saw enormous 2017 growth in Kenya, the program suffered from several design flaws:

Product Basket: As we expanded the product basket to include more consumable products, Tiko Pros unintentionally began competing with local retailers.

Indiscriminate Recruitment: Since Tiko Pros and Tikosystem Facilitators enrolled peers into the network indiscriminately, many Tiko Pros were poorly suited for reaching adolescent girls.

Insufficient Training and Communication: contributed to Tiko Pros thinking the network was simply for stocking food staples.

We addressed each of these flaws during 2017 by refining the product basket (to limit consumables and prioritize impact products), training Tikosystem Facilitators to focus on a specific profile when enrolling Tiko Pros, and adjusting Tiko Miles amounts to prevent food staple profiteering.

Data Infrastructure – Moving too fast, too soon

Since data – specifically incorporating field insights into implementation - is central to our Tikosystem approach, in 2017, we created a data science team to mine insights. While we still see data science as central, we moved so quickly to create a data science team that we did not sufficiently invest in building fundamentals - such as reports, dashboards, and integrations with external platforms. We're correcting this in 2018. We hired a data architect to improve our reporting environment, hired data analysts to lead on rigorous quantitative analyses, and integrated with the platform Tableau to improve dashboarding.

Prototyping in Markets Without Triggerise Infrastructure

Although prototyping, agile development/implementation, and rapid execution are Triggerise strengths, we have not effectively prototyped in markets with no Triggerise infrastructure or a concrete plan for scale up. This was the case in Nigeria and Tanzania last year – a succession of pilots and prototypes that we managed remotely and that we were unable to integrate into a larger platform. It's difficult to introduce Tiko Miles, for example, without field staff to enrol retailers. In Kenya, India, and Ethiopia, we have successfully tested prototypes because we can efficiently incorporate them into our existing implementation.

WHAT WENT WRONG

FINANCIALS

2017: FINANCIAL OVERVIEW

2017 was dedicated to financial growth. Although our **Employment** cost increased from €1,240k to €1,604k, as a percentage of overall cost, it decreased from 71% to 56%. The additional employment cost was driven by Kenya (€154k) and India (€37k). This reflects the fact that we set up local legal entities to facilitate our activities in these countries.

Legal and Administration cost decreased, as we paid set up costs for the new legal entities in 2016, resulting in a significant decrease in costs in 2017.

Marketing was our biggest cost increase in 2017. This reflects market-based growth, since our marketing budget includes both Tiko Miles issued by Triggerise (€301k in 2017) and Tikosystem Facilitators (field contractors who cost a total of €65k). Our marketing cost also included a consultancy contract with a design agency totaling €150k that was funded by one of our donors. In 2016, our marketing cost was almost zero, so the 2017 increase is significant.

Travel cost increased slightly in absolute terms but decreased relative to our total expenditures, reflecting our travel control, policies, and emphasis on cost-effective travel. Most international travel was related to supporting on-the-ground growth, implementation, and operations in our markets.
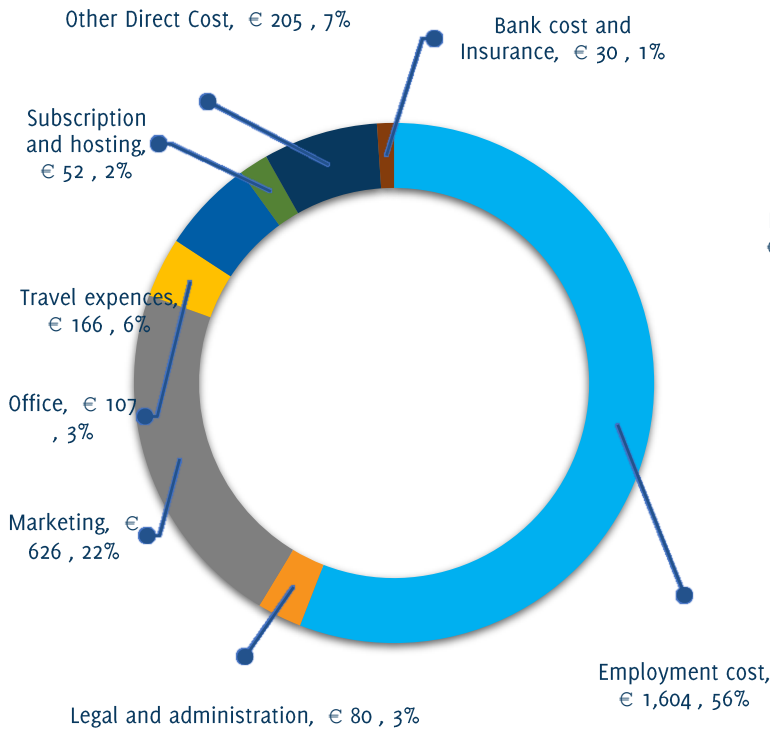
Our Revenue mostly came from our strategic partnership with PSI/ Minbuza. Our second major source of revenue was a new donor – CIFF. Throughout 2017, we also continued to generate revenue through more traditional partnerships and consultancies. And we diversified our donor portfolio, incorporating new donors in addition to Minbuza and CIFF.

The difference between expenses and revenue was an operating loss of EUR 44k. This together with income taxes and FX losses resulted in a loss after tax of €110k.
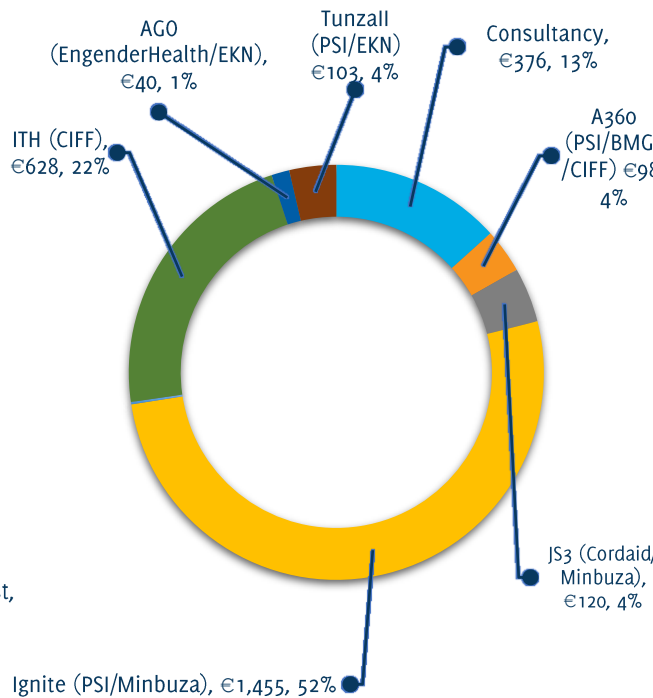
This difference was covered by a decrease in working capital requirement. Triggerise had a positive bank balance at the end of the year of €107k compared to €110k at the end of 2016.

We paid ca EUR 10K in **corporate tax** related to our subsidiaries in India, Kenya, South Africa and Portugal.

2017 Spending Per Category

Other Direct Cost, € 205 , 7%

Bank cost and Insurance, € 30 , 1%

Subscription and hosting, € 52 , 2%

Travel expences, € 166 , 6%

Office, € 107 , 3%

Marketing, € 626 , 22%

Legal and administration, € 80 , 3%

Employment cost, € 1,604 , 56%

2017 Revenue Sources (by projects and donors)

AGO (EngenderHealth/EKN), €40, 1%

Tunzall (PSI/EKN) €103, 4%

Consultancy, €376, 13%

ITH (CIFF), €628, 22%

A360 (PSI/BMGF /CIFF) €98 4%

JS3 (Cordaid/ Minbuza), €120, 4%

Ignite (PSI/Minbuza), €1,455, 52%

THANK YOU