TRIGGERISE

ANNUAL
REPORT
2019

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Chairperson's Letter

Dear Readers,

As we celebrated our fifth year of activity and growth, 2019 was a milestone year for Triggerise, on multiple levels. Our primary focus in 2019 was to develop the organisational capacity we needed to transition from a start-up to a scale-up organisation. We developed and started to implement a new 3 year strategic plan, in collaboration with Accenture Development Partnerships, which will support us in delivering cost effective impact at scale. Increasing the depth and breadth of our impact, strengthening our behavioural science expertise and pivoting our operating model are among the key strategic objectives we identified, and will be our North Star of the next three years. Keeping the users at the heart of our programmes, we continued operations in seven markets – Burundi, Cameroon, Democratic Republic of Congo (DRC), Ethiopia, Malawi, India and Kenya – and prepared to launch pilot programmes in Uganda and the United States. We expanded our user base across all our markets. Our success was visible across markets - in Kenya, we saw an uptick in self-enrolment rates; in DRC and Congo, we surpassed our service uptake target; in Ethiopia, we expanded to more communities within Addis Ababa and Afar; and in India, we onboarded a new donor and optimised nudges as we continued to offer a growing list of health services.

Our donors and partners continued to put their trust in our programmes, and new partnerships helped us diversify our funding in India and grow the list of key implementing partners in Ethiopia and Kenya. These efforts helped increase our income by 40% compared to 2018 and provided us with greater financial stability. We also strengthened our leadership team, with the appointment of Nienke Stel as Chief Finance Officer together with the creation of a Human Resources Manager position and the appointment of Thera Engels to lead our talent management and retention strategy. Meanwhile, we also witnessed the departure of some colleagues I would like to praise, such as Lovee Jain in India who had been leading our Indian operations since inception, Helder Moreira who was one of the initial creators of our software, and my dear friend and colleague Daun Fest, who handed over the great task of leading our operations to Richard Matikanya. Richard is now a Board Director of Triggerise Stitching. I am delighted to welcome Nienke, Thera and Richard to the team.

I am writing this letter during the Covid-19 pandemic, a crisis that foreshadows a paradigm shift in the aid sector, which may demand technology-driven solutions that prioritise accountability, transparency, accessibility, and cost efficiency. Triggerise started developing these solutions over five years ago and is uniquely positioned to respond to the changing needs of the aid sector.

Thank you!

Lisa Simutami
The Chair of the Board, Triggerise
June 2020

IMPACT STORY : 2019

2019 was a milestone year for Triggerise: we turned five and continued to generate health and wellbeing impact at scale. This year Triggerise's impact grew by 18%, linking 230,524 girls and young mothers to 363,983 health products and services. Our Kenya and India markets contributed most to this impact as 73% and 14.5% of service uptake was seen in these two markets respectively. Out of the many health services and products taken up by our members, 92% were SRH services, like STI tests and Contraceptives, which provided our members with 313,880 couple-years protection (CYPs).

In 2019, we enrolled 355,000 girls on our Tiko platform across seven markets and saw an improvement in our global enrolment to service-uptake conversion rate to 65%. We also continued to motivate micro-entrepreneurs in our markets through rewards on referrals and product sales in 2019 with 6,288 active entrepreneurs on our platform.

Global Highlights
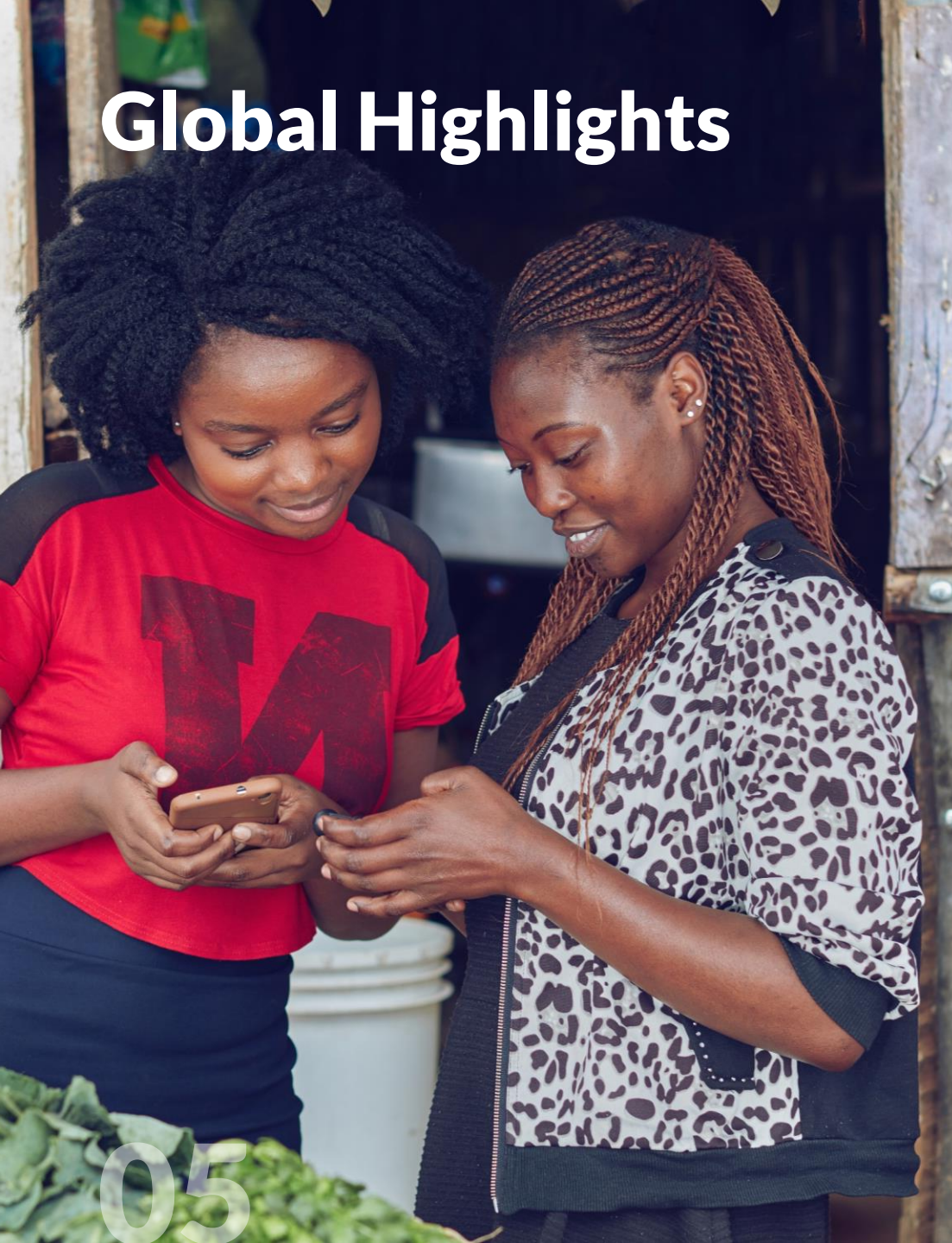
355,122
Users Enrolled - Global

230,524
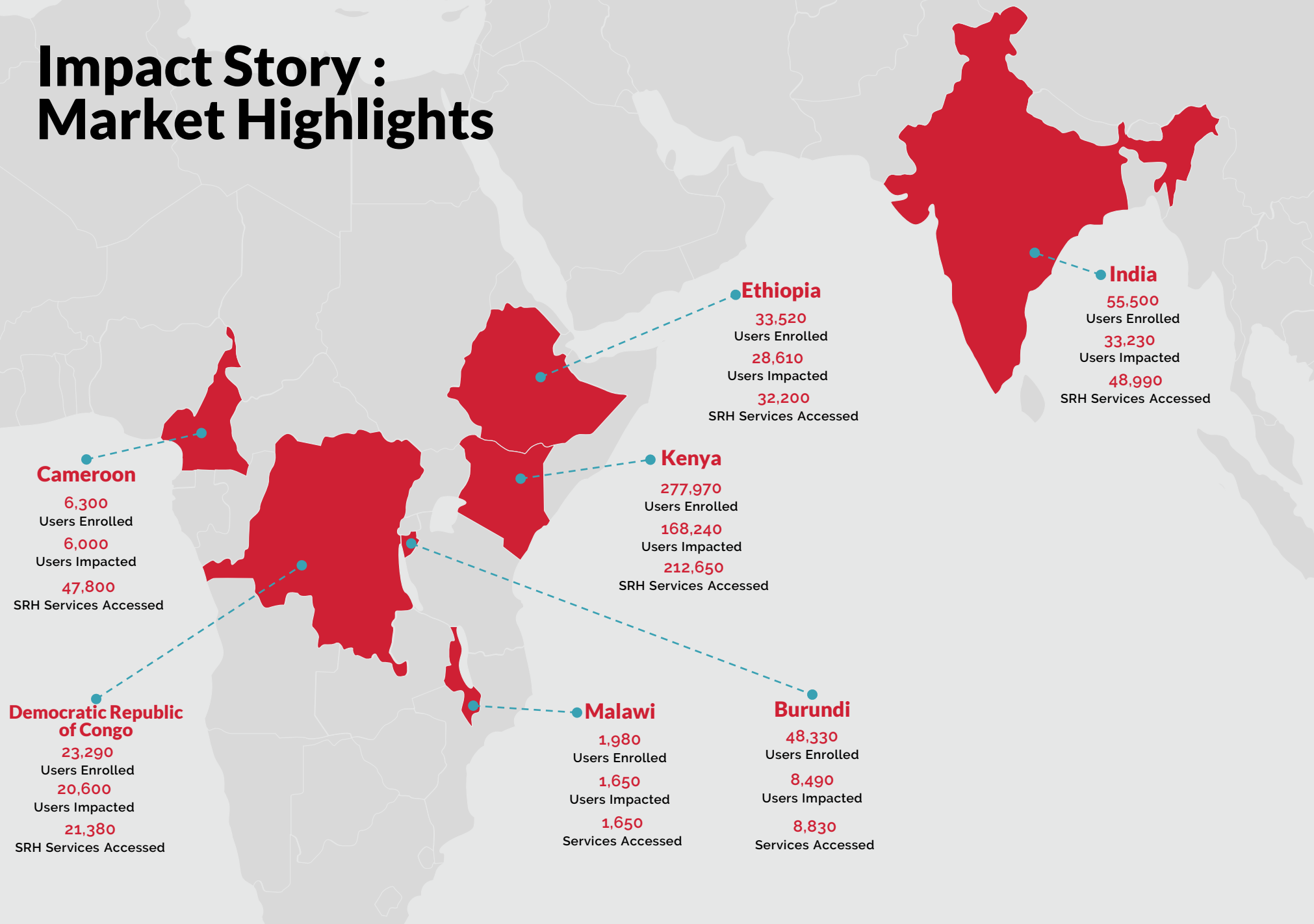Users Impacted - Global

362,983
Healthcare & Lifestyle Services Accessed

313,880
Couple-Years-Protection (CYPs) Provided

6,288
Active Mobilisers

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Impact Story : Market Highlights

India
55,500
Users Enrolled
33,230
Users Impacted
48,990
SRH Services Accessed

Ethiopia
33,520
Users Enrolled
28,610
Users Impacted
32,200
SRH Services Accessed

Kenya
277,970
Users Enrolled
168,240
Users Impacted
212,650
SRH Services Accessed

Cameroon
6,300
Users Enrolled
6,000
Users Impacted
47,800
SRH Services Accessed

Democratic Republic of Congo
23,290
Users Enrolled
20,600
Users Impacted
21,380
SRH Services Accessed

Malawi
1,980
Users Enrolled
1,650
Users Impacted
1,650
Services Accessed

Burundi
48,330
Users Enrolled
8,490
Users Impacted
8,830
Services Accessed
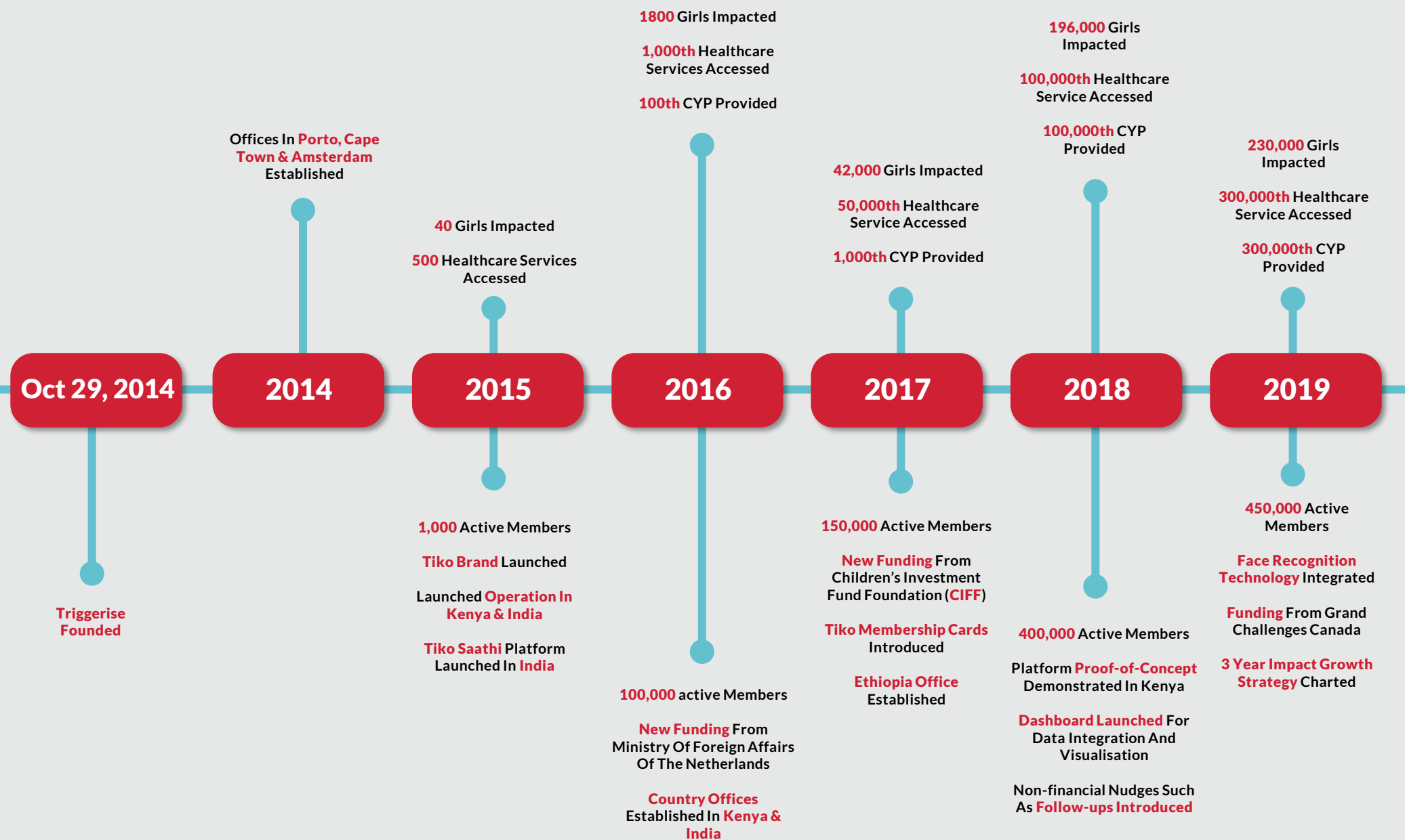
5 YEAR RECAP

Five years ago, Triggerise started with a promising idea, a staff of under ten people, and a lot of ambition. We wanted to use technology and behavioural economics tools to connect the most underserved people to basic health services and motivate them to adopt positive health and wellbeing practices. Since then, we have translated that ambition into results - reaching 700,000 people in the last five years, 500,000 of whom have taken up health products and services. Our staff and structure have grown too. In 2015, we had almost no local entities, with a handful of operational staff juggling our growing list of consulting projects; we now have a staff of over a hundred working in several departments across six legal entities. Finally, our business model has also shifted from one centred around using technology to support programmes implemented by partners to a user-centred platform that aggregates partners and amplifies their impact through behavioural science and tech expertise. We attribute our success to the real-time data that our members register as they make millions of interactions with our platform. This provides us with data-backed insights into our user's behaviours and preferences. These insights have helped us improve, grow and better serve our users.

Oct 29, 2014

Triggerise Founded

2014

Offices In **Porto, Cape Town & Amsterdam** Established

2015

40 Girls Impacted

500 Healthcare Services Accessed

1,000 Active Members

Tiko Brand Launched

Launched **Operation In Kenya & India**

Tiko Saathi Platform Launched In **India**

2016

1800 Girls Impacted

1,000th Healthcare Services Accessed

100th CYP Provided

100,000 active Members

New Funding From Ministry Of Foreign Affairs Of The Netherlands

Country Offices Established In **Kenya & India**

2017

42,000 Girls Impacted

50,000th Healthcare Service Accessed

1,000th CYP Provided

150,000 Active Members

New Funding From Children's Investment Fund Foundation (**CIFF**)

Tiko Membership Cards Introduced

Ethiopia Office Established

2018

196,000 Girls Impacted

100,000th Healthcare Service Accessed

100,000th CYP Provided

400,000 Active Members

Platform **Proof-of-Concept** Demonstrated In Kenya

Dashboard Launched For Data Integration And Visualisation

Non-financial Nudges Such As **Follow-ups Introduced**

2019

230,000 Girls Impacted

300,000th Healthcare Service Accessed

300,000th CYP Provided

450,000 Active Members

Face Recognition Technology Integrated

Funding From Grand Challenges Canada

3 Year Impact Growth Strategy Charted
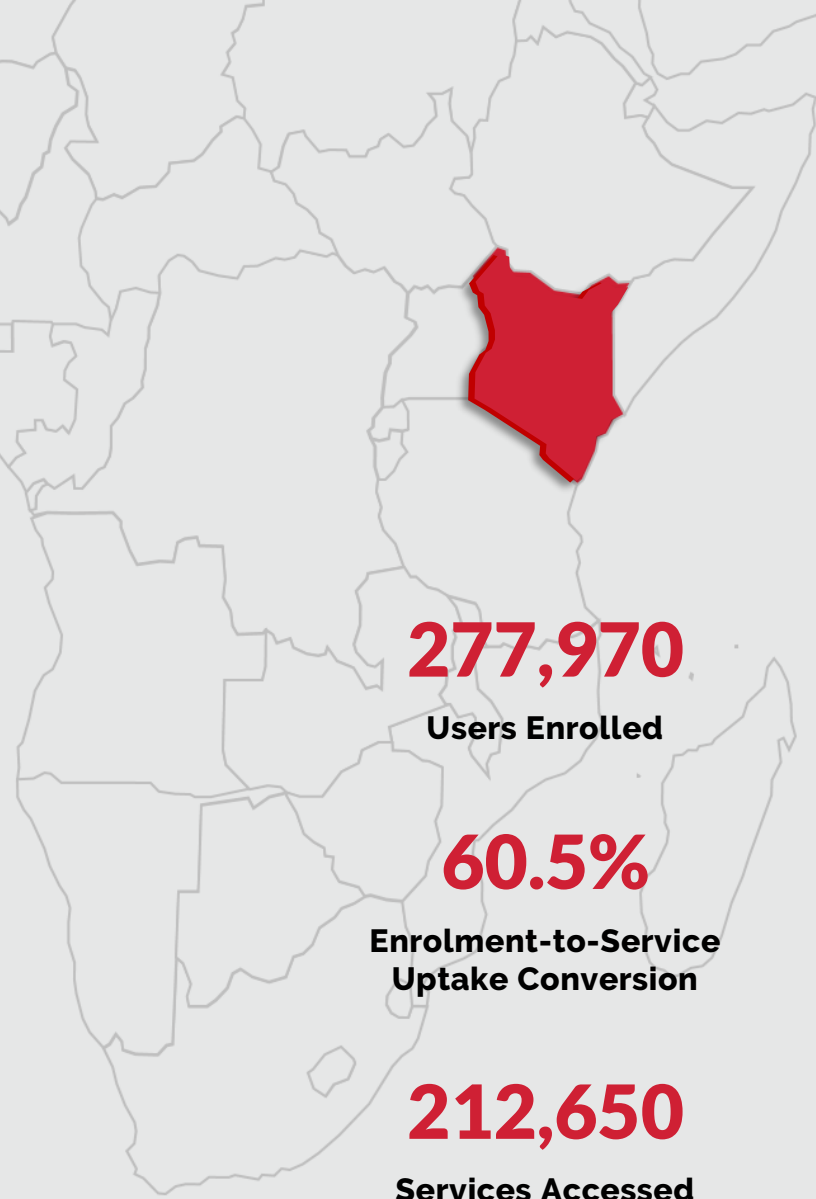
MARKET UPDATES :2019

One of the key features of our platform is its ability to adapt offerings and services to a community's needs. Our context-agnostic approach allows us to connect multiple audiences to a wide range of health and wellbeing services in diverse markets. This adaptability - as well as our ability to motivate positive behaviours - translates into a cost-effective and scalable model. Our flagship initiative in Kenya has demonstrated our platform's ability to generate significant health impact and we are continuing to build evidence of scalable and sustainable solutions in various other markets like India, Ethiopia, Democratic Republic of Congo (DRC) and Cameroon. In 2019, the average conversion rate (enrolment to service uptake) on our platform was 65% globally, averaging around 60% in Kenya and India and above 85% in Ethiopia, DRC and Cameroon. Our success in these markets also serves as our everyday inspiration to continue chasing our mission. Here's a look at 2019 highlights from our markets.

Our Kenya Story

Kenya, which features Triggerise's flagship programme funded by CIFF and Minbuza, saw 9% (yoy) growth in active users on our platform and 52% (yoy) growth in service uptake. In 2019, our platform reached 277,970 users in over 19 counties, of whom 168,240 took up SRH services. This success is partially due to our demand generation strategy which supplemented assisted mobilisation (led by Triggerise Kenya's network of micro-entrepreneurs) with peer-to-peer referrals, self-enrolment, digital promotions, and above-the-line communications. While we focused on increasing our reach in Kenya, we also prioritised building strong relationships with local network service providers to ensure SRH service accessibility. In 2019, with a total of 196 clinics connected to our platform, we included crucial health services like HIV self-test kits, contraception, and STI diagnostics tests. on our platform. Triggerise Kenya's success is also due to our market-centric approach. We have partnered with local content-creators, integrated with local mobile payment platforms like m-pesa, and built a strong on the ground team. In 2020, we will leverage our success in Kenya to set up the first ever adolescent SRH development impact bond (DIB) in partnership with DFID.

DONORS

CIFF CHILDREN'S INVESTMENT FUND FOUNDATION

Ministry of Foreign Affairs of the Netherlands

277,970
Users Enrolled

60.5%
Enrolment-to-Service Uptake Conversion

212,650
Services Accessed

Our India Story

Over the last four years, our India programme has supported around a hundred thousand young women in improving their health and wealth wellbeing. Together with our partners in India in 2019, we connected over 33,000 users to 48,990 SRH and ANC services. Moreover, we also supported the entrepreneurial ambitions of 2,300 women by enrolling them as mobilisers and micro-entrepreneurs.

In 2019, Triggerise also welcomed Grand Challenges Canada (GCC) as our donor and partner in India. With an agenda to use innovation for addressing the health and gender-equality issues amongst young women in India, our collaboration with GCC will further increase the depth and breadth of our offerings as we explore pathways to bring the cost-per-impact down. Expanding our presence to Lucknow, the capital city of Uttar Pradesh, our scale-up plans in India have been bolstered by add-on investments like this. Cost-sharing, stability to plan for long-term growth and providing donors with a common platform to make an impact are key to the success of our platform in complex markets like India. Our collaborative approach to address hyper-local health challenges have shown impressive results as our user base and brand awareness continue to grow every year.

DONORS

Grand Challenges Canada
Grands Défis Canada

Canada

Ministry of Foreign Affairs of the Netherlands

55,500
Users Enrolled

60 %
Enrolment-to-Service Uptake Conversion
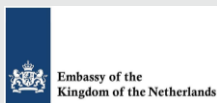
49,990
SRH Services & Products Accessed

Our Ethiopia Story

In 2019, Ethiopia became a Triggerise priority market, where we used funding from three donor-funded projects - Ethiopia Ecosystem Development, AGO Project and She Makes Her Safe Choice - to achieve a yoy growth of 140% in impact, connecting 28,618 young girls to 32,200 SRH services in 2019. While we are collaborating with partners like EngenderHealth and AMREF to equip users with awareness and portable healthcare tools for our members, we have simultaneously integrated various private health-providers like DKT and Family Guidance Association Ethiopia (FGAE) to diversify service outlets accessible by users through our platform. Scaling, through integration of various clinical partnerships and funding streams, allow us to streamline efforts and address a spectrum of user needs through a single platform for a fraction of the cost. Continuing with our approach in Ethiopia, we are also extending our learnings from our other markets to fine-tune the interventions so we can maximise our impact.

DONORS

RUTGERS
THE STATE UNIVERSITY
OF NEW JERSEY

Embassy of the
Kingdom of the Netherlands

EngenderHealth
for a better life

35,520
Users Enrolled

85%
**Enrolment-to-Service
Uptake Conversion**

32,200
Services Accessed

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EYES ON THE FUTURE

Ensuring that our users remain central to our existence, we used 2019 as an opportunity to set agendas and blueprints for the upcoming years. We have decided to prioritise four key markets – Ethiopia, India, Kenya and Uganda – and have developed unified strategies for each market. Expanding and improving the scope of our programmes in each of these markets, we aim to also motivate other global contemporary impact-creators to join us in triggering greater health and economic impact.

From Start-up To Scale-up: Our 2023 Strategic Plan

Through 2019, we laid the foundation for an ambitious growth plan, clarifying our vision and mission, and who we are: a digital native organisation in the international aid industry.

VISION

To Digitally Engage undeserved individuals in order to radically scale Health & Wellbeing Impact.

Priority I

Expand the depth & breadth of our offers to users by putting their needs at the centre of our design & implementation

Keeping our users at the core of our platform, we are increasing the depth and breadth of our offering. By adopting a user-centric approach and developing differentiated value propositions per actor, we will move beyond SRH for some users (depth) while simultaneously scaling a standardised user journey in our core markets (breadth). In addition, we will gradually introduce more digital experiences within our platform, targeting emerging smartphone users and decreasing our reliance on physical ecosystem actors, and eventually implementing partners.

Priority II

Scale up the application of behavioural economics to increase impact & efficiency

Triggerise has been applying behavioural economics principles to its platform and programs since its inception. We are now formalizing this capability to become the go-to platform to apply behavioural science theories at scale in emerging markets and enabling prototyping and piloting of various interventions. Ultimately our objective is to optimise the use of nudges, increase adherence, and improve health outcomes.

Priority III

Make Our platform fit for accelerated growth in new markets through strategic local partnerships

As Triggerise matures from start-up to a scale-up, it will transition to a more scalable operating model, and focus on its core value proposition and support carefully selected partners to fulfil certain operational and implementation capabilities.

Priority IV

Develop key capabilities to enable the Triggerise Strategy

To deliver this strategy, Triggerise is strengthening its organisational capabilities by revamping our corporate communication and branding, elevating our risk management activities to a strategic level, building up an exciting organisational structure and streamlining our governance and legal structure.

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Lessons from 2019

WHAT WENT WELL :

BETTER DASHBOARDS AND REPORTS

Triggerise has generated real time data since its inception, and in 2018, we developed useful dashboards for our Kenya programme, which donors and partners started to use widely. But 2019 was the first year that we developed dashboards, reports, and visualizations for all our global programmes, which have proven instrumental for improving implementation, introducing performance-based payment, and strengthening relationships with donors and partners.

STRENGTHENED RISK MANAGEMENT

Risk management was a Triggerise focus in 2019, with significant investment into technological controls, risk management staff, policies and procedures, stakeouts at clinical facilities, call centre audits, and risk dashboards. We have adopted a zero-tolerance approach to suspicious activity - suspending actors for activity that raises flags and banning them if we confirm fraud.

IMPROVED ORGANISATIONAL STRUCTURE & STAFFING

In our early years, Triggerise staff wore many hats, filling roles as needed. This approach initially served us well, but with 2019 growth - both in terms of personnel and users - we developed a more formal structure and hired more senior staff. We hired our first Human Resources Manager, filled our CFO vacancy, and promoted Richard Matikanya to COO. We also made plans to fill external communications and technology leadership gaps in 2020.

WHAT DID NOT GO SO WELL :

EXTERNAL COMMUNICATIONS

Our 2019 strategic planning process identified external communications as a gap. The minor improvements we made to our website early in the year failed to clearly explain our platform approach and fully capture our organisational character. Other public messaging faced similar problems. In late 2019, we contracted with an external communications agency to develop clear messaging, redesign our visuals, and create a new website. We expect to launch our new communications plan in the summer of 2020.

DE-EMPHASIS ON INCOME GENERATION & ECONOMIC DEVELOPMENT

Most of our 2019 contracts and deliverables were health-related. This resulted in operations focussed on health, sometimes at the expense of income generation, which has historically been core to our strategy. Although many entrepreneurs continued selling products to supplement their incomes, most earned from successful health referrals, and we continued to partner with local merchants and retailers, meagre product sales and critical feedback from entrepreneurs have revealed the need to re-focus on income generation.
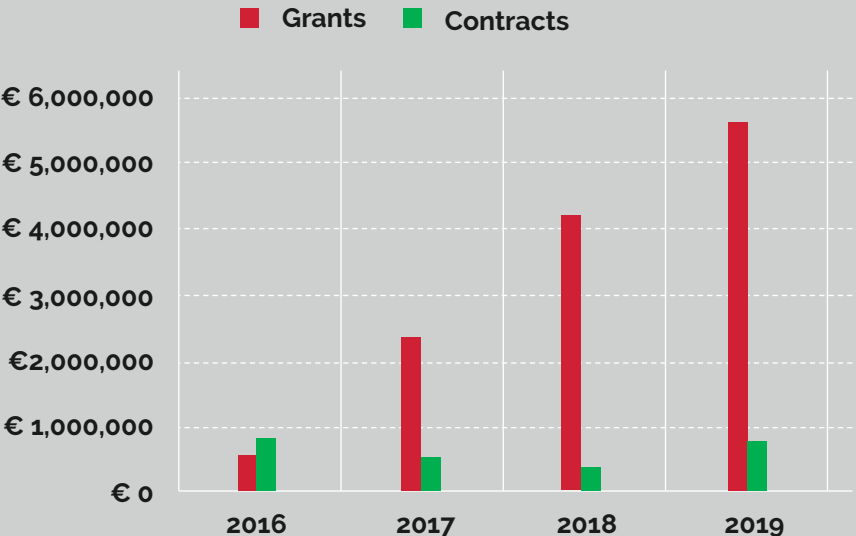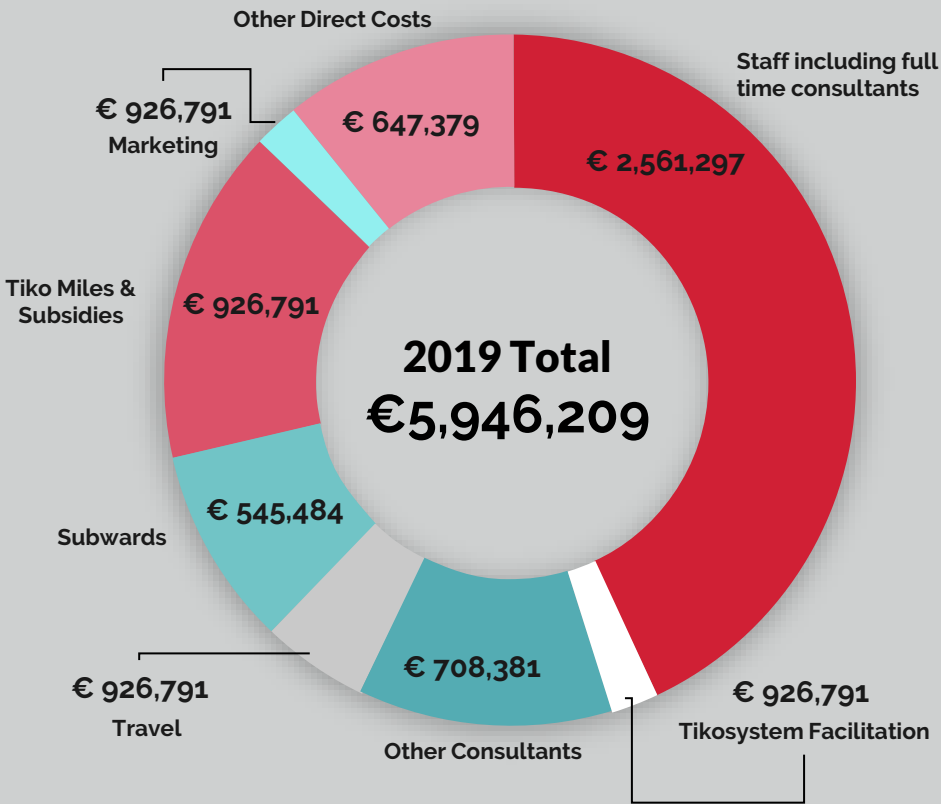
STAFF RETENTION

Several great employees left Triggerise in 2019. While this is normal for a relatively new and growing tech organisation, we plan to improve staff retention in 2020 under the leadership of our new HR Manager.
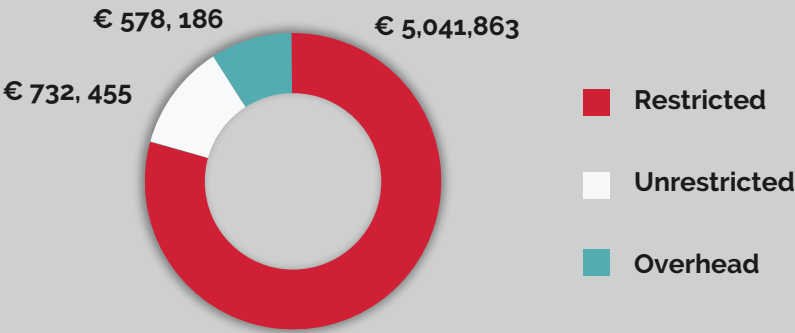
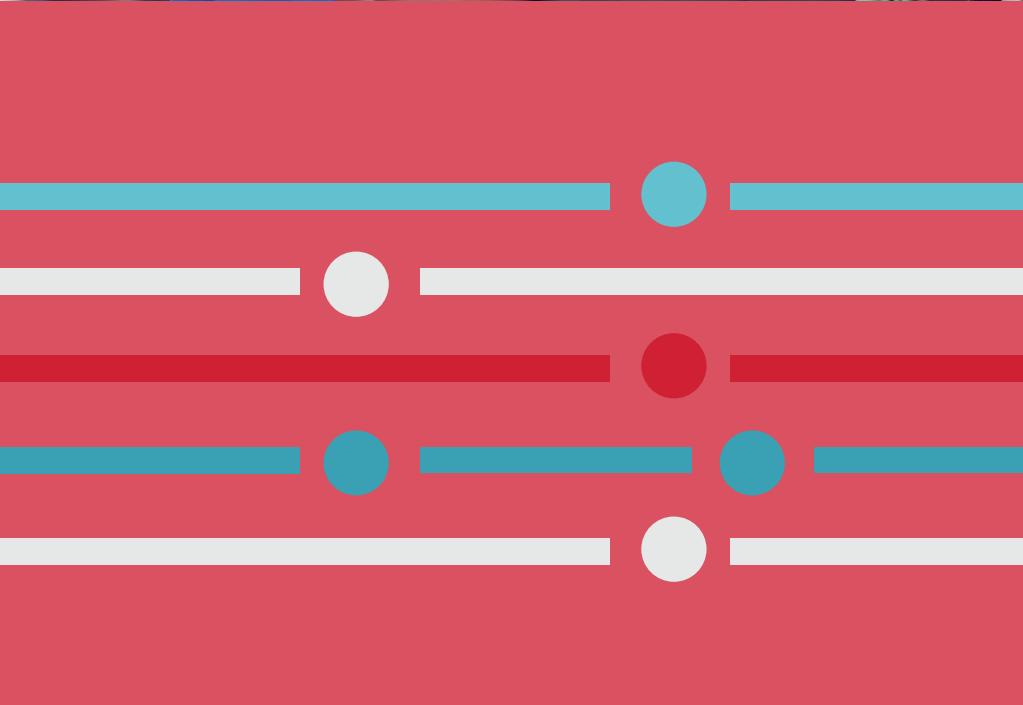# FINANCIALS : 2019

INCREASING ANNUAL REVENUE

Legend: ■ Grants ■ Contracts

Y-axis: € 6,000,000 / € 5,000,000 / € 4,000,000 / € 3,000,000 / € 2,000,000 / € 1,000,000 / € 0

X-axis: 2016 / 2017 / 2018 / 2019

2019 FUNDING CLASSIFICATION

€ 578, 186
€ 732, 455
€ 5,041,863

■ Restricted
□ Unrestricted
■ Overhead

2019 SPENDING PER CATEGORY

2019 Total
€5,946,209

Other Direct Costs
€ 926,791
Marketing
€ 647,379

Staff including full time consultants
€ 2,561,297

Tiko Miles & Subsidies
€ 926,791

Subwards
€ 545,484

€ 926,791
Travel

Other Consultants
€ 708,381

€ 926,791
Tikosystem Facilitation

TRIGGERISE

triggerise.org