

2016 Annual Report



TRIGGERISE

CONTENT

1. Overview & highlights
2. Products & innovations
3. 2016 results: overall
4. 2016 results: country-specific
5. Insights
6. Learnings
7. Plans for 2017?
8. Financial overview

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OVERVIEW & HIGHLIGHTS

TRIGGERISE IN A NUTSHELL - REWARD PLATFORMS AT SCALE

We are solving three fundamental problems concurrently. The solutions reinforce each other, generating momentum and multiplying impact:

A Behavioural Problem



- By providing instant rewards for positive behaviour, we encourage their consistent adoption.
- At scale, this will make impact behaviour aspirational.

An Economic Problem



- Rewards = cash injected into cash-starved economies. This creates wealth and unlocks economic opportunity.
- Our micro-entrepreneurial distribution platforms create further income opportunities.

An Impact Investment Problem



- A platform that connects directly into communities and provides a donor/investor with real-time visibility into impact as well as the ability to manage investments in real time based on real-world data.

Real-time rewards for positive behaviour

A mother vaccinates her child. A girl goes to school. Someone builds a safe latrine. Someone else switches to solar power. Doing the right thing earns them instant rewards that can be spent locally - just like cash.

The eco-system effect

There is a profound correlation between our products. The effects of PRO are multiplied by the existence of Tiko; Tiko's relevance and utility increases due to PRO. Connect informs our strategies and keeps our work relevant for our users. We call this the eco-system effect. Within the eco-system, our products reinforce each other continuously, generating internal momentum. This reinforces their impact and utility to users, further facilitating the achievement of our high-level goal: Impact.

FLAGSHIP BRANDS IN OUR ECO-SYSTEMS



PRO: Connecting the last mile

A network of networks built around micro-entrepreneurial principles that allows us to achieve and maintain reach deep into communities with products, messages and services that are distributed door to door.



Tiko: Rewards & behavioural Change

Tiko is a reward scheme applied to behaviour. Users can earn Tiko through positive behaviours and spend them on the local market. Tiko is fully tradeable within the ecosystem, making it a powerful trading platform for local businesses.



Connect: Smart Insights

Connect uses smart quantitative and qualitative tracking and research techniques to unveil rich insights and turn them into action.

2016 FOOTPRINT

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



1. SCALE-UP MARKETS:

More than 3,000 Active Rafikis/ month;
All Triggerise products are implemented (or will be in 2017);



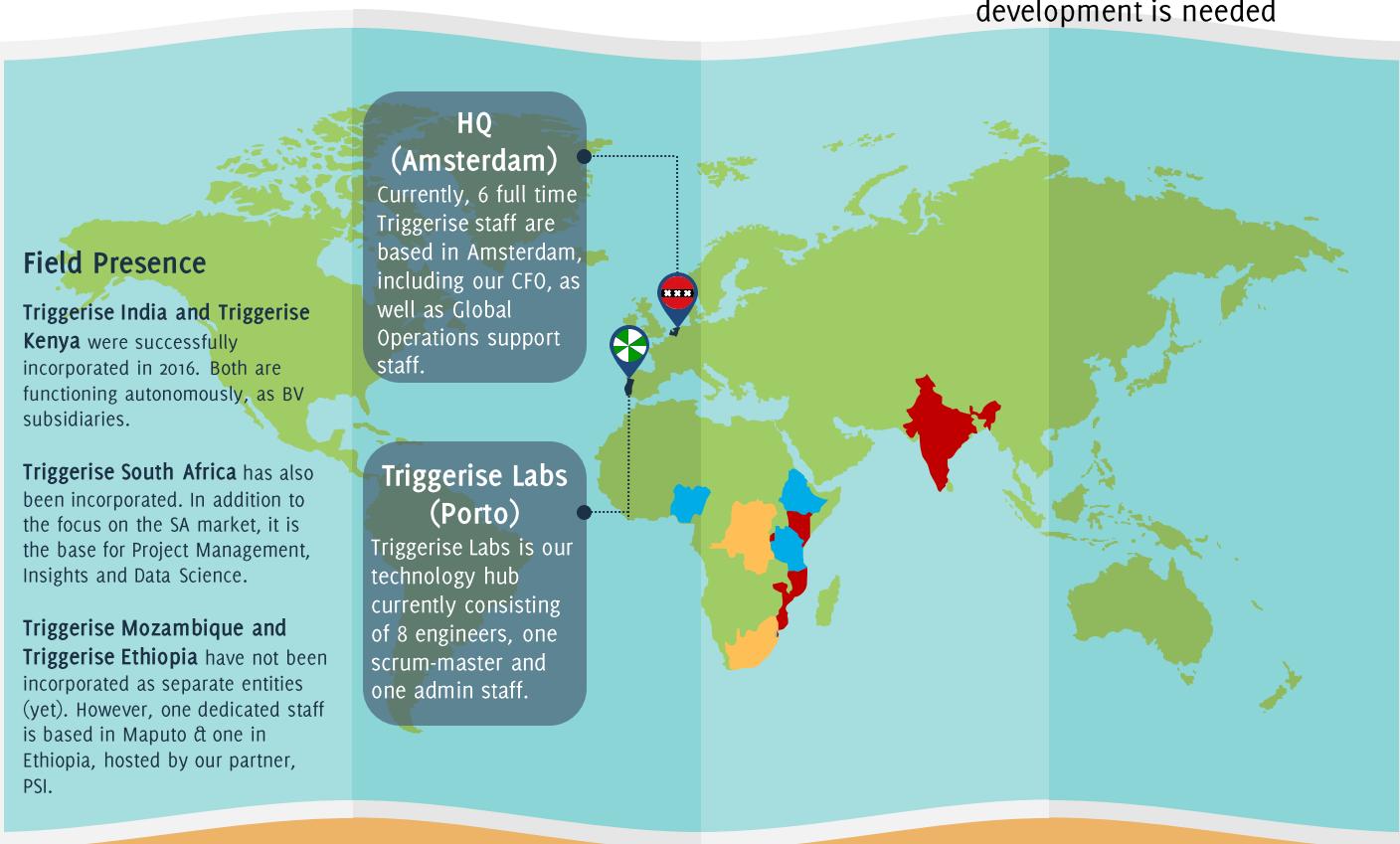
2. START-UP MARKETS:

Initiated in 2016;
Several parts of the Tiko ecosystem have been piloted in 2016;



3. EMERGING MARKETS:

Activities planned to start in 2017;
Only a part of the ecosystem will be piloted in 2017;
Additional business development is needed



What happened to the other markets?

Last year we had several initiatives in other markets:

- Bangladesh, Cambodia, Uganda and Vietnam ended in 2016 after no reliable connectivity solution was found.
- Ivory Coast and Ghana are on standby.

Are we likely to expand in other markets ?

In 2017, the priority is to grow in our current markets – which will limit our international expansion. Yet, ongoing discussions with potential partners in markets like Malawi and Somalia may bring us to grow the list of “emerging markets”. The main argument for such expansion would be partnership opportunities that align with our strategy.

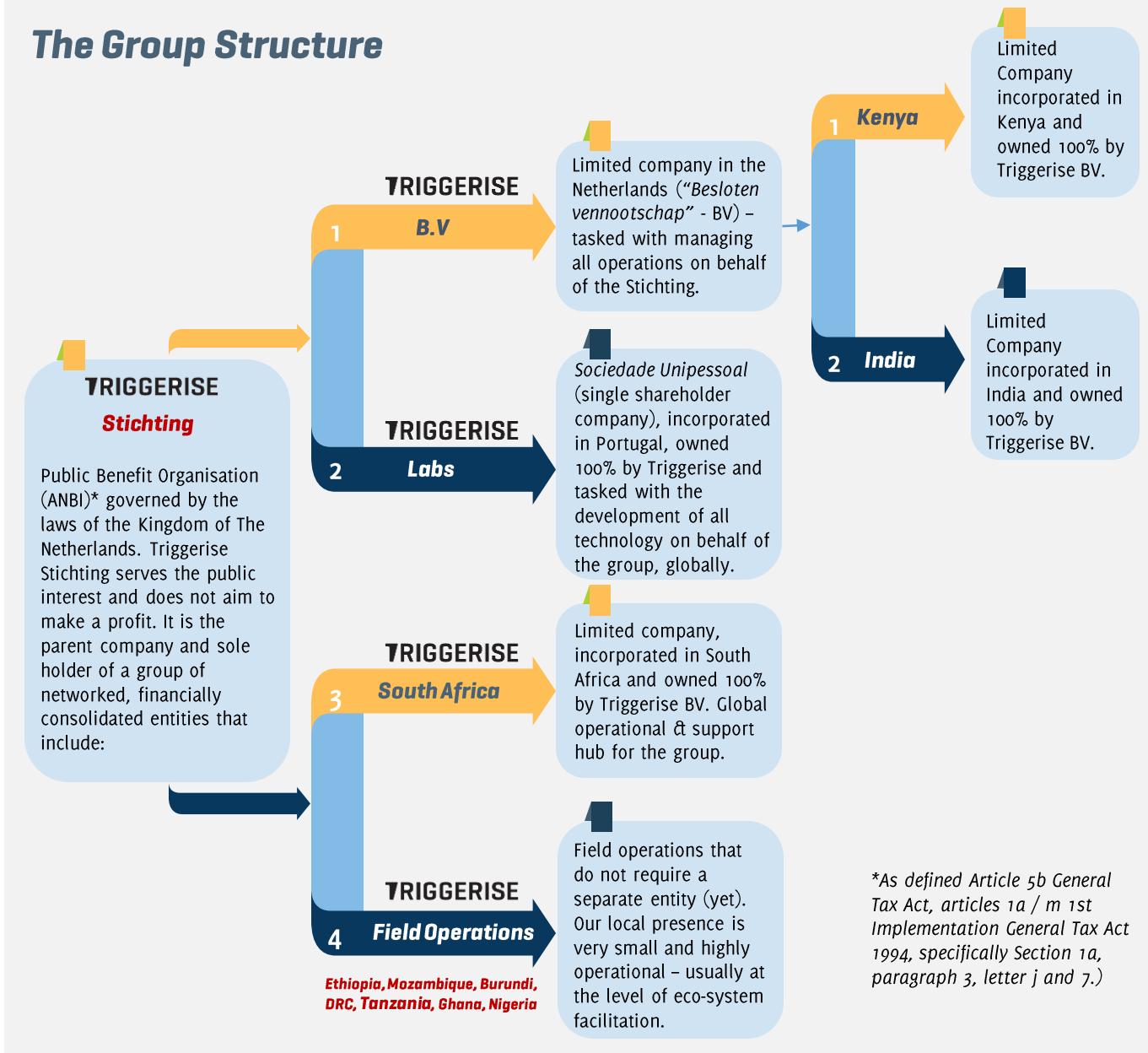
2016 ORGANIZATIONAL HIGHLIGHTS

As of 1 July 2016, Triggerise has fully deconsolidated from Population Services International (PSI). However, for the first half of 2016, Triggerise continued to receive in-kind and cash support from (PSI).

Deconsolidation also meant that Triggerise upgraded its organizational policies and implemented Netsuite, an integrated enterprise-level ERP Platform that allows us to manage all business processes in real time.

As of Dec 2016, Triggerise had 35 dedicated staff, including 6 Eco-System Facilitators (ESF) and one Eco-System Administrator (ESA).

The Group Structure



Triggerise now has a Group CFO, based in Amsterdam, and dedicated product managers for PRO, Tiko and Connect, tasked with supporting product growth across different markets, around a common strategy and with a clear blueprint.

As part of our commitment to put data at the core of everything we do, we have also set up a Data Science team. As of 2016, data science is an integral part of our design and architecture.

In 2016, Triggerise set up a global call center function that allows us to run country-specific questionnaires and surveys as part of our commitment to measuring quality and collecting insights, but also as an integral part of Rafiki's experience around our products.

2016 STRATEGY HIGHLIGHTS

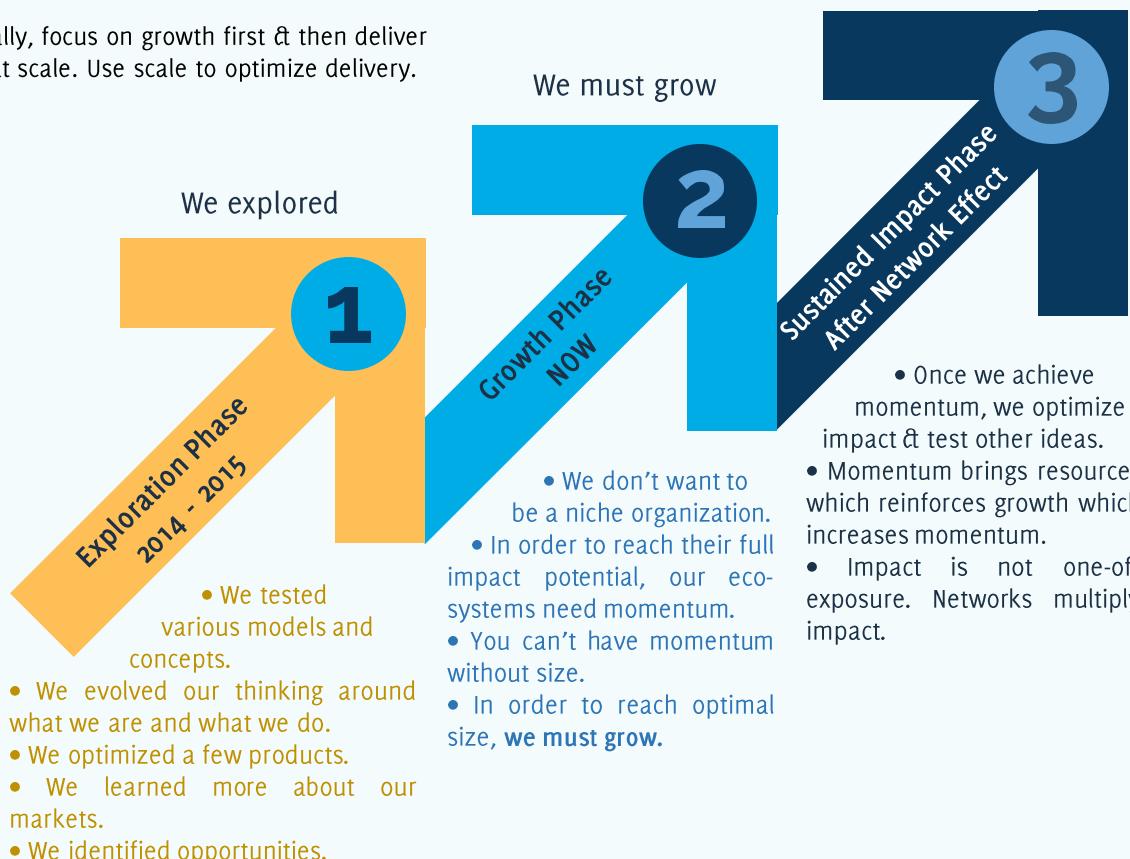
Objective: Growth [Our Masterplan]

In 2016, we articulated our strategy around a very simple concept: **Growth**.

Specifically, focus on growth first & then deliver impact at scale. Use scale to optimize delivery.

We must grow

It all starts making sense



Network effect in Triggerise Eco-Systems:



The point when that changes is the "Tipping Point"



The more users, the higher the utility of the eco-system



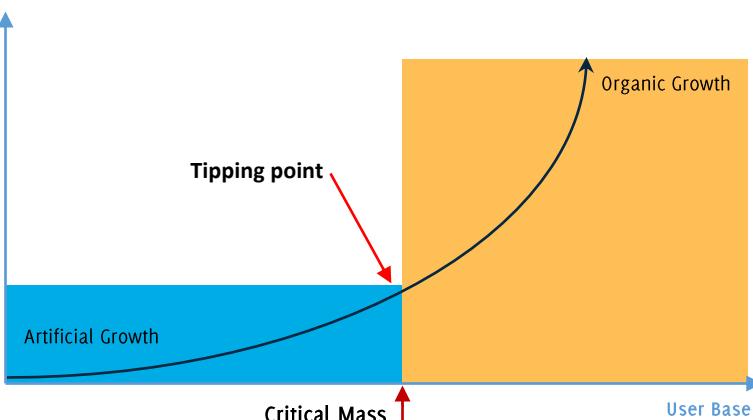
When the number of users is low, the perceived utility is low



When the number of users goes up, the perceived utility grows



This goes on artificially at first, until it starts happening organically



We are built around a *network effect* model – our success depends on reaching a critical mass of users in our ecosystems. Without critical mass, we remain a theory. With critical mass, we become the new paradigm – both for aid and for BOP businesses.

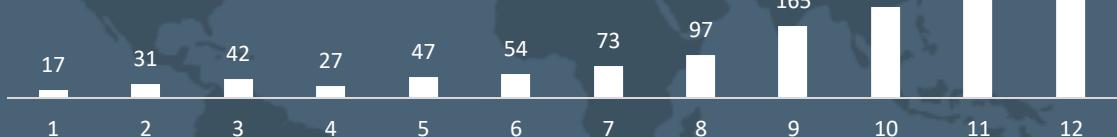
Essentially, we need enough Rafikis to collect and spend Tikos and we need enough shops/ providers to accept Tikos.

2016 STRATEGY HIGHLIGHTS

Growth

Total Unique RETs in 2016:

1,247



How do we achieve growth?

In order to achieve growth, Triggerise is exploring tactics that are typical of network businesses elsewhere (incentives to join, peer-to-peer recruitment, etc.), as well as tactics that are specific to our model and the opportunities that exist in our specific situations around clusters.

For these reasons, we have rearticulated our partnership strategy into a cluster growth strategy:

- Cluster partnerships are NOT B2B (business-to-business) strategies: the main objective is setting up an ecosystem around Rafiki that answers her needs.
- Cluster partnerships increase the number of Tiko Earning Mechanisms – to ensure a growing number of transactions, growing number of actors and eventually, a network effect.



RAFIKI is an 18-year-old girl who lives in informal settings on the outskirts of the city. She didn't finish high school because she fell pregnant and gave birth during her final-year exam.

Rafiki was not ready to be a mother. She was so excited about finishing school and

starting a job in order to contribute to her family and start living; she was so hopeful about her future. Now this feels challenged.

"I love my little boy, but I feel my life has stopped. My family and I struggle so much each day - now I have an extra mouth to feed and clothe."

Rafiki drives all the work we do at Triggerise – she is who we serve every day. Rafiki is personal to us. She is the person we think of when we work on an idea, on a rewards solution, on a new application or a stronger eco-system that will drive positive behaviour change for her.

How do we measure growth?

Our top-line growth indicator is called "RET" and stands for "Rafiki Earning Tikos" – it counts the number of "Rafikis" who have earned Tiko on at least one occasion.

RET is our fundamental growth metric. It allows us to track real growth as it takes into account both an active user (Rafiki), as well as the fact that this user has actually adhered to at least one impact behavior. This means that we are not only measuring scale, but also impact.

How do we collaborate with our partners?

The most significant implication of this shift has been related to Triggerise's strategic involvement with its partners. More than a service provider (a positioning identified among our failures last year), Triggerise has become a strategic and operational partner around interpersonal communication, referrals and vouchers - co-creating new motivational mechanisms and supporting their implementation.

To support this strategy, Triggerise developed a new brand built for partners that replaces other "referral" and "monitoring" trackers: **OpenPro**, a platform accessible to any existing community mobilizer that offers a set of benefits – but doesn't need to include the full "package" of PRO (in particular the door-to-door component). In many cases, community mobilizers will only register their activities, refer their clients to a service and manage their Tiko account. They are usually visible in their community under the brand of the organization they work for. They may receive stipends and other more traditional forms of incentive from their organization. Tiko are extra bonuses to reward great performance.

TECH HIGHLIGHTS



Movercado Core Development

In 2016, Movercado – our flagship technology platform – has evolved significantly. Some of the key features that we rolled out include:

- An architecture built around micro-services that connect through API, allowing a high level of customization;
- The development of a platform API that allows interactions to happen through missed calls, SMS, data or XMPP/ chat;
- Initiating the development of a decision engine that will allow machine-driven interactions;
- Fully developed API that allows a rating service for business and providers;
- API level DHIS integrations



Support

To ensure better response and support, Triggerise hired a dedicated resource in charge of all technical support and set up a Freshdesk support platform - a cloud-based customer support software & helpdesk ticketing system that assists all project managers - internal and external - over email, phone and social media.



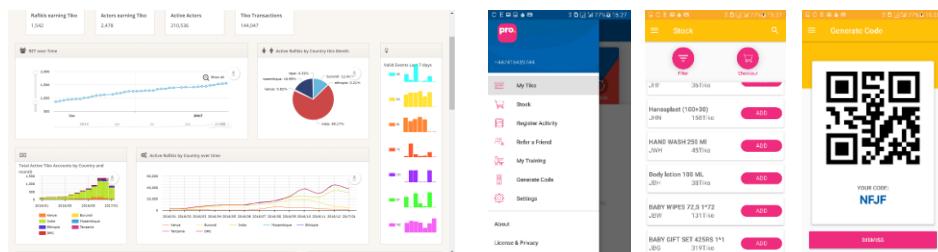
App Development

In line with the evolution of our markets, 2016 saw the development and implementation of several Android apps linked to the Movercado platform. All Triggerise apps have the ability to send information through a data connection as well as through SMS as a backup if a data connection is not available. Some of the apps developed included country-specific Stockist Apps and integrated PRO Apps for India and Kenya; and Sales Tracker Apps custom made for PSI India to manage their sales force. The PRO App allows smartphone users to quickly conduct transactions, view sales, check their account balance, and recruit others. It is configured to transmit data through SMS so data connectivity is not needed.



Data Science

Triggerise currently has a three-member Data Science team that builds and manages a data environment to host all reporting data, conduct analysis, and provide customized data directly to users and partners. This environment acts as Triggerise's centralized data warehouse.



Screenshots: Triggerise real-time dashboards

Screenshots: Triggerise PRO App (India)

PRODUCTS & INNOVATIONS



TIKO has remained one of our flagship innovations. It is a reward platform applied to behaviour. We ask donors (and partners) to underwrite reward points, which we pass to clients in real time, once the rewardable behaviour has been verified through a real-time validation workflow. Tiko rewards can then be redeemed in the local market for products and services. The value of Tiko in Triggerise eco-systems is very diverse: it is primarily a behavioural platform, but it is also an operational platform that allows real-time, virtual transactions. It unlocks growth opportunities for local markets, and it allows impact investors & funders to target and track their impact investment. Hinged on rewards for behaviour change, there are three pillars to Tiko:

TIKO REWARDS & VOUCHERS

TIKO COMPANION

2016 INNOVATION: TIKO STAR

Virtual rewards earned in real time through positive behaviour and spent on the local market.

Memberships logic to promote loyalty, consistency and healthy living. Offers evolve based on the benefits redeemed.

- Tiko Star is a consumer-driven rating system linked to the validation of an interaction.
- Once a user has validated an interaction, they are asked to rate their experience. To thank them for their participation, the user receives a small but meaningful reward.
- All rating results are stored and analyzed dynamically.
- Ratings can be accessed on-demand or integrated in any 3rd party (such as Facebook, a website, or app).



PRO continued to evolve as our flagship “network of networks” last-mile connector platform.

OPENPRO 2016 INNOVATION

Accessible to any community mobilizer. Offers a set of benefits – but doesn't need to include the full “package”. Community mobilizers can only register their activities, refer their client to a service and manage their Tiko account. They can be visible in their community under the brand of the organization they work for. They may receive stipends and other more traditional forms of incentives. Tiko are extra bonuses to reward great performance.

PRO AGENTS

Branded last-mile connectors offering products, messages and services door to door. They are entrepreneurs earning a living by referring patients, promoting healthy behaviours and selling family care products – through product margin and/or commission.

Their involvement can be full or part time, seasonal or permanent. The highest performing agents can upgrade their offering by paying for extra trainings. They can also access more benefits by reaching a gold status – based on quantitative and qualitative criteria.

CONNECT
insight>trigger>connection

A significant innovation in 2016 was the establishment of Connect – an insight initiative built around quantitative and qualitative tracking and research techniques to unveil rich insights and turn them into action. Connect is organized around quantitative and qualitative techniques:

Qualitative (Connect Feel)

Recurring

Ad Hoc

Chat Group

Focus Group

Face to Face Int's

Quantitative (Connect (K)now)

Ad Hoc

Recurring

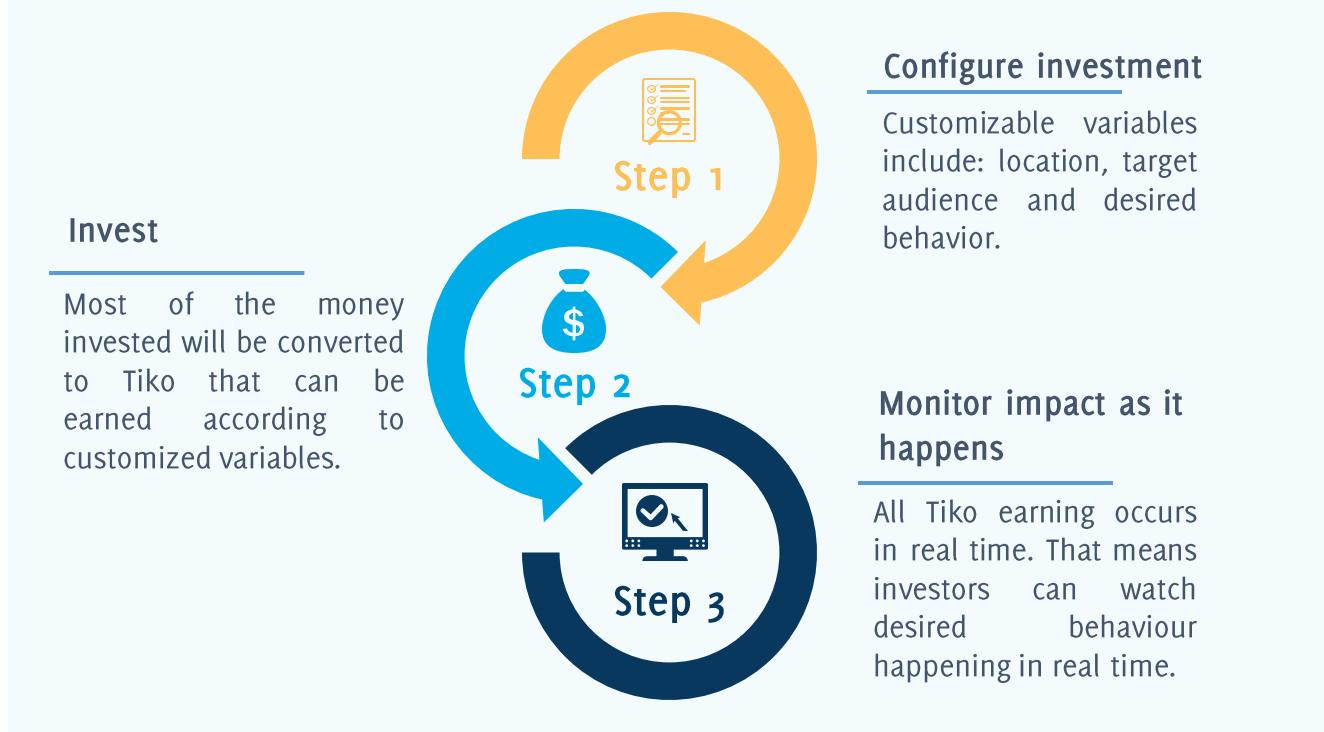
Evaluator
(Call Center,
SMS)

Hot Bot

Tracker
(call center,
SMS)

INNOVATION: IMPACT INVESTMENT PLATFORM

In 2016, Triggerise articulated the principles of an impact investment platform that allows an impact investor/ donor to customize their investment and track impact & attribution, in real time.



Pricing Impact

Within Triggerise eco-systems, Tiko can be earned by exercising various behaviours. These behaviours are industry-wide accepted proxies for impact. They are therefore “priced” differently, based on a number of variables that include (but are not limited to):

1. The actual cost (to Triggerise) of facilitating that behaviour;
2. The burden of disease/ impact of said behaviour;
3. The investment/ cost that Rafiki is incurring to complete the behaviour.

Below: Purely hypothetical example of impact pricing table. Numbers are illustrative only – they are not based on any real program).

Desired Behaviour	Frequency	Cost to Rafiki	Potential impact	Incentive / Subsidy	Sector Indicator	KENYA	INDIA	MOZAMBIQUE	BURUNDI
Attend consultation at clinic	medium	medium	high	high	CYP/ DALY	USD 26	USD 23.7	USD 30.6	USD 24
Purchase fortified porridge	high	high	low	low	DALY	USD .50	USD .28	USD .63	USD .34
Switch to sustainable crop	low	high	high	high	ENV	USD 130	USD 160	USD 152	USD 180
Stay on treatment (HIV)	medium	medium	high	medium	DALY	USD 8.6	USD 6.5	USD 8	USD 4
Attend school (1y)	medium	high	high	high	EDU	USD 350	USD 280	USD 265	USD 340

2016 Results: Overall

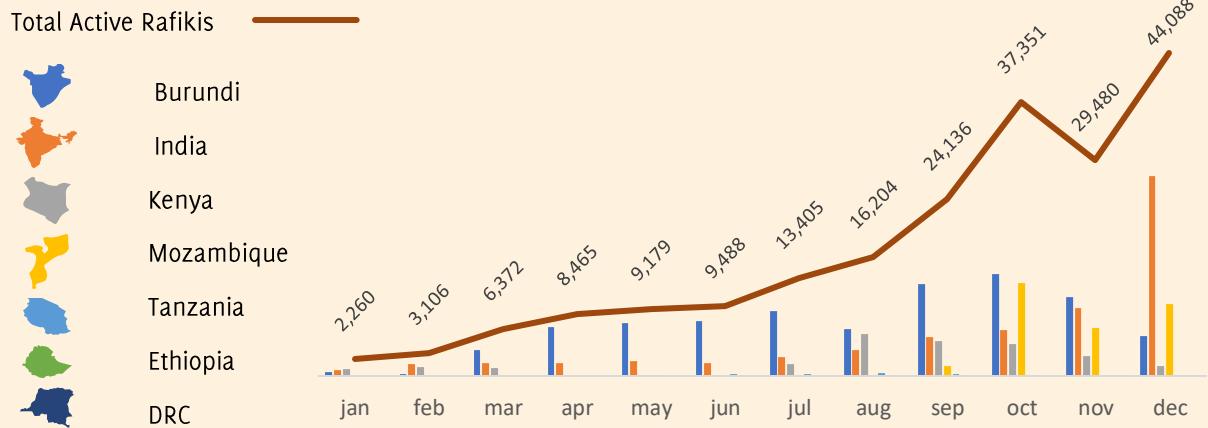
2016 HIGH LEVEL RESULTS HIGHLIGHTS

Total active actors [this includes Rafikis plus qualified users – PROs, shops, providers, etc].



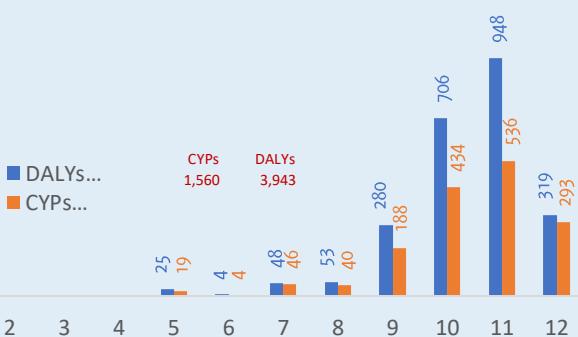
Active unique Rafikis* [by month & country]

Total Rafikis in 2016: 174,344



* We only started counting Mozambique numbers as of September. The reasons are a combination of unique agreements in place with PSI Moz as well as technological limits, as we only recently migrated Mozambique to our latest platform.

Reproductive health impact
(In May 2016, we started calculating our SRH impact measuring CYPs and DALYs):



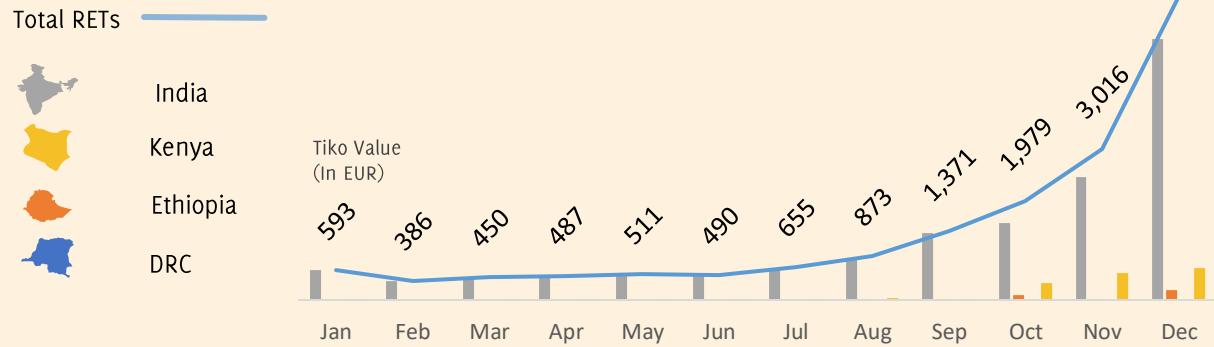
The SRHR impact is in line with the nature of our partnerships on the ground: Highest SRHR impact in Moz where most of our portfolio is SRH related, lowest in India where our portfolio is significantly more diversified.

HIGH LEVEL RESULTS

Rafikis earning Tiko (RETs) by month



Tiko injected by month (EUR) *



* Tiko are given to reward **actors** in the eco-system, including Rafikis and PRO Agents.

As our key growth metric, Triggerise has focused on increasing Rafikis Earning Tiko (RETs) within all of our core markets.

Triggerise tested different approaches to the Companion in India, with the revamping of the Tiko Saathi scheme, that proved to be wildly successful. By the end of 2016, growth in the 5 Indian districts accelerated, with what appears to be a local network effect.

Tiko was introduced in all new ecosystems started this year (Kenya, Ethiopia, Tanzania) as a means of rewarding community mobilizers and providers.

Plans for 2017:

- (1) Triggerise will scale up Tiko eco-systems in all markets, following a strong value proposition for all actors and building brand equity.
- (2) Triggerise will make Companions the main impact driver, sophisticating the membership's functioning and marketing.
- (3) Triggerise will implement and scale-up the Tiko Star rating system in all markets to strengthen the Tiko value proposition.

TIKO'S MULTIPLIER EFFECT:

EUR value of total transactions/ Total EUR Injected + Total Cash-ins.

Tiko is always pegged to the local currency. The table below has it converted to EUR value, to facilitate comparison.

This table shows a relatively high circulation rate of Tikos, which means the net EURO value invested actually generated a secondary impact, both in Kenya and in India. We call this the Multiplier Effect – essentially the number of times that every EUR injected gets traded within the eco-system in a given period.



Tiko interface with the PRO Android App

	Injection Value = total Tiko injected/ subsidies	Cash-ins – cash converted into Tiko by users	Transaction Value – total value transacted	Multiplier
Kenya	1,577	39,575	60,597	1.47
India	14,890	7,081	50,467	2.30

PRO India expanded to five locations in Rajasthan and Uttar Pradesh, continuing to focus on the Tiko Saathi companion. More maternal health products were added to the Agents' offering, while encouraging entrepreneurial development. PRO Agent numbers grew rapidly from 108 in Q1 to almost 700 by Q3 due to ramped up recruitment and expansion to three new districts. In Q4, agents stocked an average number of 2.4 times each for an average of 1,495 rupees worth of products.

In the third iteration of PRO in India, Rafikis sold Tiko Saathi cards to 32% of the pregnant Rafikis visited, of which 55% were activated at a participating clinic.

We also developed tools to track the activity level of agents in India based on frequency of purchases at stockists and number of Tiko Saathi cards sold and activated, paving the way to status differentiation among agents.



Feminine Hygiene	7,708
Baby Product	3,737
Family Planning	2,520
Personal Care &...	2,494
Gen Health Products	2,048
Fortified Food	50
Food	12
Homecare	3
Dental Hygiene	2

PRO Agents:	
Purchases at Stockist by PROs:	5,058
Total Value of Products (EUR)	18,576
Visits to Non-pregnant Rafikis	64,819
Visits to Pregnant Rafiki:	5,804
Tiko Saathi Activated:	976

India

Kenya

PRO Agents:	147
Purchases at Stockist by PROs:	632
Total Value of Products (EUR)	29,070
Average Value Earned per PRO:	8 EUR

Personal Care & Hygiene	15,107
Baby Product	8,935
Fortified Food	3,545
Feminine Hygiene	1,136
Dental Hygiene	327
Family Planning	17
Sanitation	2



In Nairobi, Triggerise launched PRO with a general, inclusive and low-barrier-to-entry approach. A new environment for Triggerise to enter on its own, we launched at the beginning of Q4. By the end of the year, PRO Kenya grew to 147 Agents, with 67% of Agents recruited becoming active. In less than three months, PRO Agents had returned to stock on average 4 times for an average value of 2,950 KSH.

In an effort to build relationships with existing actors in the community, the product basket remains reliant on what is readily available at local wholesalers – FMCG hygiene and personal care products. The expectation is that strong relationships with local actors will provide opportunities to introduce higher impact products and services.

Plans for 2017:

In 2017, we will roll out OpenPRO, a "light" version of PRO, accessible to any existing community mobilizer. It offers a set of benefits – but doesn't need to include the full "package". PRO Networks will continue to expand in our growth markets with the aim of reaching more than 1,000 active agents in each market by year end. We will also roll out in Mozambique. Additionally, we will build a nutrition-focused PRO Network in South Africa and launch in Ethiopia during the first quarter.

2016 Results: Country-Specific





2016 HIGHLIGHTS

Triggerise India was officially incorporated as a stand-alone entity in 2016. Our partnership with PSI India continued and evolved into new areas and geographies.

Eco-System overview [As of December 31, 2016]



Top 5 products distributed by PRO [out of 22 products]

Product	# Sold
Diapers	17,600
Sanitary pads	13,059
Pregnancy Test kit	8,539
Facewash	4,025
Shampoo	3,095

56,154
Total Active Actors

Active Rafikis		53,647
Active Retailers		1,801
Active Agents		533
Active Providers		38

	Repeat Rafikis	16,437
	Tiko Transactions	97,537
	Actors earning Tiko	1,605
	Rafikis earning Tiko	1,079

Tiko saathi companion

The Tiko Saathi card in India underwent a major re-launch during Q3. Women buy the Tiko Saathi card directly from PRO Agents at a cost of INR 50 (~EUR 0.70). The new value proposition added more services, which gave women the freedom to mix the services for which they needed support. Services are discounted rather than free. Incremental Tiko points are given based on how many of these services are accessed. The new Tiko Saathi package of services for the target group includes:

- 4 consultations (ANC)
- Diagnostic/Tests: HB%, Complete Urine (Routine and Culture), RH/ABO , VDRL, Blood Sugar, HIV, Thyroid Test
- Ultra-Sonography (USG)
- Post-Partum Family Planning choices - IUD / Injectable/Sterilization
- 2 consultations for infant care

The new Tiko Saathi scheme has proven to be highly effective, with PRO Agents selling 1,847 Tiko Saathi cards in the last six months compared with 152 in the first three months of 2016.

Pro

India saw a large PRO expansion during 2016. The PRO model increased coverage in the urban and peri-urban areas of Alwar and launched implementation in three new geographies in Rajasthan – Jaipur, Ajmer and Dausa and one geography in Uttar Pradesh - Agra. This expansion ended the year with ca. 500 active PRO Agents in the network. The PRO model also enhanced the current product basket to increase revenue of PROs by providing more high-margin and impact products. Additionally, the Tiko Saathi offering was improved to make it an interesting value proposition for both Rafikis and PROs. Numerous branding and marketing initiatives were launched to drive momentum and recognition, including increased field activities and staffing to motivate and support PRO Agents.



Using data and a decision engine, PRO Status was introduced in Q4 to automatically assign a Gold, Silver, or Standard status to all PROs based on their performance. This status makes them eligible to receive extra incentives for restocking impact commodities. The objective is to drive performance and loyalty within the network.

In Q4, Triggerise introduced two new apps to the PRO ecosystem in India - the PRO App and the Stockist App. These apps allow smartphone users to quickly conduct transactions, view sales, check their account balance, and recruit others through the app. The apps are configured to transmit data through SMS so connectivity is not needed.

2016 HIGHLIGHTS



Kenya

Kenya was officially incorporated as a stand-alone entity in 2016. We launched the PRO and Tiko eco-system in two different districts around Nairobi: Githurai and Kangemi. Using a cluster approach, we recruited stockists, retailers and PRO agents in each district through community groups. We conducted outreach and training activities in these communities to introduce the PRO and Tiko brands. We formalized the PRO network agreements with stockists and retailers to serve as cash-in-cash-out points for PRO agents. By the end of 2016, there were 265 active Pros in Kenya.

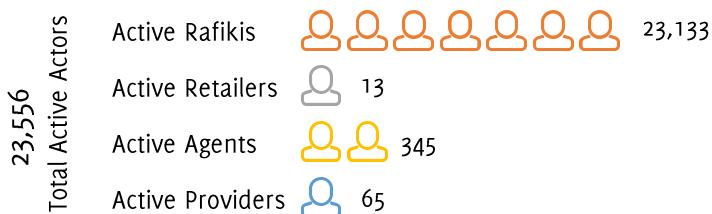
This constitutes a base for our development in 2017, which will see the introduction of Tiko Companions and the implementation of new partnerships with Philips Health and CIFF (Children's Investment Fund Foundation).

Tiko injections

Value	Cash-ins	Tot. Transactions	Multiplier
(EUR) 1,577	39,575	60,597	1.47

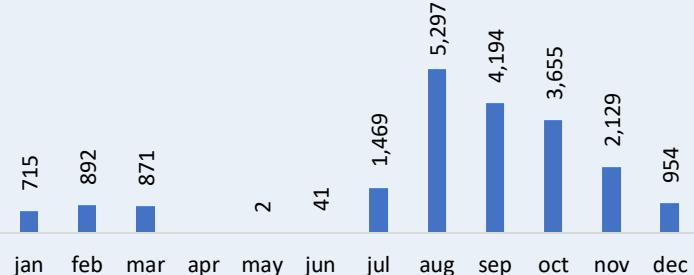
Top 5 products distributed by PRO (out of 87 products)

Product	# Sold
Soap	1,347
Diapers	986
Toilet tissue	226
Fortified flour	98
Sanitary pads	34

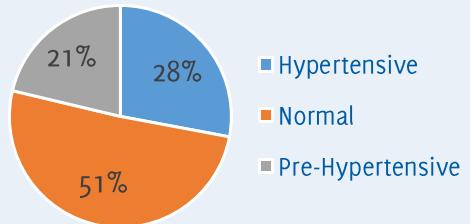


	Repeat Rafikis	11,005
	Tiko Transactions	3,542
	Actors earning Tiko	265
	Rafikis earning Tiko	30
	Total Tiko Accounts	265

Unique Rafikis adhering to Blood Pressure measurement



Blood Pressure Measurement Results



In partnership with PS Kenya, we developed two apps to allow community health volunteers (CHVs) to record blood pressure results and refer hypertensive screenings to providers. The provider was equipped with a second app to perform client intake and validate the referral. CHVs screened over 20,000 individuals and referred hypertensive and pre-hypertensive clients to local clinics for checkups.

2016 HIGHLIGHTS

In Mozambique, Triggerise and PSI/Mozambique established a new partnership through a Memorandum of Understanding that will support the growth of our eco-system and the introduction of Triggerise's most recent products and brands.

The Mozambique ecosystem currently supports family planning and sexual reproductive health projects aimed at increasing contraceptive uptake by women and youth; HIV testing projects for teachers; and the distribution of a micronutrient powder to mothers with toddlers.

Mozambique re-joined the Triggerise universe in the third quarter of 2016. Before then, it retained a unique status as an eco-system managed by our partner, PSI Mozambique, and powered by an earlier version of Movercado. We started counting Mozambique numbers in September 2016.

With the introduction of Tiko and PRO in 2017, we will implement two motivational and management tools to support our partner's objectives but will also unveil new opportunities beyond health. Clients will have the ability to earn Tiko points, which they can spend in Tiko retail shops for products or services of their choice (de facto rebranding of the historical Troca Aki shops for Tiko).

Eco-System overview (As of December 31, 2016)



Total Active Actors		
47,249	Active Rafikis	37,334
	Active Retailers	137
	Active Agents	1,979
	Active Providers	96
	Repeat Rafikis	15,745
	CYPs provided	1,593
	DALys averted	2,148

Mozambique

Burundi



Eco-System overview (As of December 31, 2016)

Total Active Actors		
444,242	Active Rafikis	441,760
	Active Retailers	137
	Active Agents	445
	Active Providers	236
	Repeat Rafikis	64,709
	CYPs provided	404.8
	DALys averted	549



In partnership with PSI Burundi, Triggerise has worked to expand the reach of enrollments and referral agents among youth and adults across the country. Through the Tunza program, agents conduct individual and group sessions focused on family planning, HIV/AIDS, and reproductive health topics. These agents conducted a combined 6,120 enrollments and referrals to Tunza clinics, 51% of those being with youth agents. Yet, motivation for all actors (clients, agents and providers) to follow up and perform remained a challenge throughout the year. This presented us with an ideal opportunity to inject Tiko into the eco-system in order to close the loop on enrollments and referrals. During Q3 2016, a strategic workshop in Burundi allowed us to conduct a full assessment of all projects using our platforms and decide where to inject Tiko. By adopting Tiko, we are strengthening the value proposition to providers by rewarding them for registering clinic visits.

2016 HIGHLIGHTS

Ethiopia emerged as an important market for Triggerise in 2016. We partnered with PSI to use rewards to encourage HIV treatment adherence, prepared to test family planning-focused prototypes under the Adolescents 360 (A360) project, and planned for an SRHR partnership with AMREF in Afar.

Triggerise and PSI partnered to link HIV-positive clients with treatment. Clients earn Tiko throughout the testing-to-treatment process to encourage retention, while peer educators and providers are rewarded for effective referrals. The pilot is currently centered on two Addis Ababa drop-in centers – safe spaces for female sex workers with in-house clinics. Triggerise and PSI plan to scale up in February 2017, incorporating new private and public facilities, retailers and potentially PRO agents selling products.

Triggerise officially joined the Adolescents 360 (Ado360) consortium led by PSI (and funded by BMGF and CIFF) in January 2016. The Consortium spent most of 2016 conducting formative research – including in Ethiopia - from which Triggerise's Connect team generated insights. Triggerise will prototype concepts emanating from these insights in the first half of 2017 and scale up promising prototypes by July.

Eco-System overview (As of December 31, 2016)



Total Active Actors 178	Active Rafikis 137	Effective Referrals 168
	Active Retailers 2	Referral Rate 93%
	Active Providers 13	Referred for Treatment 5
	Active Clinics 4	Rafikis in Treatment (Including Walk-ins) 17
	Active Clinics 26	Tiko Transactions 1,452
		Rafikis earning Tiko 178

Ethiopia

Tanzania



Eco-System overview (As of December 31, 2016)

Rafikis Enrolled by CHWs	1,213
Unique Effective Referrals	732
Referral Rate	60.3%
1st ANC Visit	277
2nd ANC Visit	120
3rd ANC Visit	74
4th ANC Visit	90
Delivery	171

Total Active Actors
1,385

Active Rafikis 1,322
Active Agents 44
Active Providers 19

Our eco-system in Tanzania is built around a partnership with PharmAccess International (PAI) and is focused on maternal health in Hanang district. Community health workers (CHWs) refer pregnant women to ANC visits, and providers encourage follow-up and hospital delivery. We introduced Tiko in 2016 as a way for CHWs to earn monthly prizes based on enrollments and referrals – but points were not redeemable in any other way.

The project reached 1,322 unique Rafikis in 2016, 1,213 of whom were enrolled by CHWs. 732 (60.3%) of these Rafikis attended at least one ANC visit, but more than half never attended a second. Attendance increased at the fourth ANC visit and at delivery.

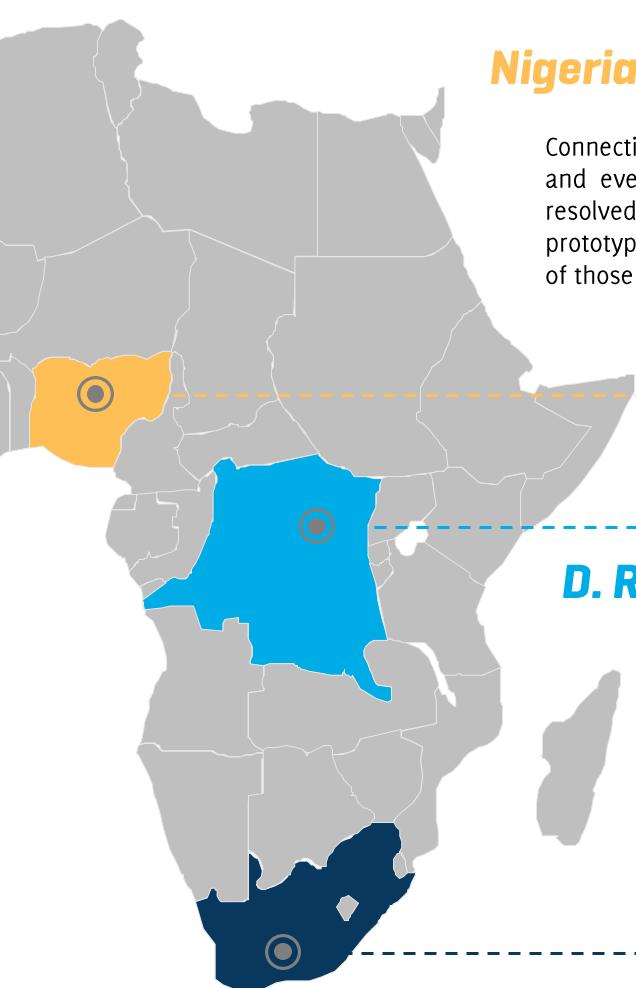
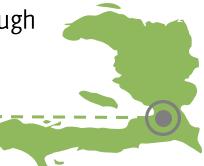
In February 2017, we will launch a pregnancy Companion - rewarding Rafiki with Tiko for completing pregnancy milestones – and will introduce PRO.

With Tanzania as part of the Ado360 project, Triggerise participated in the prototyping strategy – with a plan to prototype promising concepts in Q2 2017

2016 HIGHLIGHTS

Haiti

As part of a global PSI/ Minbuza Partnership (“Ignite”) and in collaboration with OHMaSS / PSI Haiti, Triggerise has been prototyping and planning the launch of a Companion for early 2017. This three-month health membership for young adolescent girls is designed to encourage the uptake of contraceptive methods. The Companion offers a consultation, a contraceptive method, and discounts on hygiene products such as sanitary pads. The Companion will be distributed through IPC agents and an organically grown network of ambassadors, all of whom can earn Tiko.



Nigeria

Connectivity was a major issue in Nigeria in 2016, delaying several projects and eventually compromising a pilot project with SFH Nigeria. All was resolved in November 2016 – in time for Triggerise to participate into the prototyping process (in the context of Ado360). In 2017, we will test some of those prototypes and explore several other Nigeria-based partnerships.

D. R. Congo

In November 2016, Triggerise launched a pilot in Katana district/ South Kivu, DRC under the “Jeune S3” program, in partnership with Cordaid. The Youth Ecosystem (YES) leverages Healthy Entrepreneurs’ network of micro-entrepreneurs who refer young adolescent girls to health centers. All actors in the YES earn Tiko to reward them for their positive choices. The pilot faced a slow start at the end of 2016, mostly due to connectivity challenges, which were overcome by November.

South Africa

Operationally, South Africa is a small laboratory for Triggerise. As such, in 2016 we have explored several opportunities that brought us into new fields: delivery of antiretroviral therapy for most in-need populations, distribution of fortified food, promotion of efficient cookstoves and referrals for post-abortion care.

We selected the distribution of fortified food as a foundation to launch PRO in select locations in South Africa, because of the existing demand for such products and the identification of a potential supplier, DSM/Sizanani. Operations start in February 2017 in Soweto with a basic product mix including hygiene and food items - PRO Agents will earn rewards and commissions for their sales of fortified maize porridge and fortified drinks.

INSIGHTS



Connect – Triggerise's Insights Unit - completed two projects between July 2016 and Dec 2016 in three different countries, targeting adolescent girls and focusing on family planning. Here are some highlights of findings:



Kenya



"I want it all..."

The hope these girls feel is far more tangible to them than other, less-resourced girls. They have big dreams of success that they themselves are driving (vs. getting it from a man, for example). These dreams include owning a business, being a manager, marriage to a good man and raising good children, as well as being a mentor and role model to other girls. The girls with early pregnancies seem to want the dream of a white picket fence even more, but seem a lot less hopeful and positive in achieving their dreams – they are slightly less driven but future-oriented nonetheless.



Staying connected is a *need* no longer a want...

Girls (and boys) have access to a global village and a means of communication that they cannot resist. Girls have become a lot more independent in aspiring to access the global village, which is now literally at their fingertips. Staying connected is both a functional and emotional need in their lives. The advent of social media (WhatsApp and Facebook in particular) and the streaming of music, videos and series via their loyal new bestie - phones have created an era of immediate gratification and they often replacing a real, live bestie.

Mobiles are also the best learning tool, providing privacy for learning and personal selection when no-one wants to talk...



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 a priority. It cannot, in its current relevance, credibly compete. Most of the girls don't see the "need" for family planning as a lifestyle choice. Girls that use it are those that are perceived to "need" it; socialites and athletes and career women who are married and want to control the number of children they have. Most girls dissociate themselves as sexually active and thus do not "need" to be on contraception; they deal with it on a case-by-case basis; hence the popularity of Emergency Contraception – now a real contraceptive choice.



When it's good, it's very, very good and when it's bad, it's horrid:

Sex is an action, and there is very little positive emotion associated with it. Why? Sometimes it's forced, sometimes it's with a stranger. Add some intimacy and then we are talking, or rather feeling. Girls are very clear that without intimacy, there is nothing good about sex. They see it as a way to get married (idealistic), and as this is the end goal for many girls, they will do anything to achieve it. Thus the love/hate relationship with sex.



Hopelessness is still a key driver of negative behaviour. Sex is a means to give both boys and girls a temporary "high" – it's free and easily available.



ETHIOPIA



There is some "good girl" and some "bad girl" in every girl (it just varies in the degree of expression).



Music matters, phones matter, sex matters, being loved matters; but contraceptives do not "matter" to youth!



NIGERIA

All girls want to stand out for different reasons at different stages of their adolescent trajectory – starting to use contraceptives is not a positive standout factor.

“

NO-ONE is having sex...but everyone knows someone who is having sex! No one talks about their personal experience or admits to being sexually active.

“

There is a heavy burden placed by the community on young girls (and boys, but for different reasons).

“

Pregnancy, the Rock and the Hard Place:

Pregnancy signals pre-marriage pregnancy post-marriage signals wealth.

“

Mr XXX:
Porn is a source of entertainment for boys in particular.

“

Families are central to a girl's existence: they're familiar, accessible and share close bonds. But closeness does NOT equal confiding. Trusted adult sources pre-crisis are very different from a post-crisis trusted adult.

“

Friends are out...so who is in? Friends have a bad rap all of a sudden; as liars, and poor influences offering no confidentiality. It seems there is no alternative outlet for girls these days. Could this be because of social media?

“

Health = Wealth
General health and wellbeing are important for reaching future goals; pregnancy is an inhibitor of future goals, yet no-one actively seeks sexually healthy choices.

“

13 is the new 18:
Girls are maturing faster and younger... "they strut."

“

Boys unashamedly do NOT date, as there are “too many fish in the sea”.

“

The Big Gap:
What do I do after school; I really want to go to Uni but I can't afford it yet – this is a real time of vulnerability for girls.

“

Girls still talk about the stigma and most often about the lack of confidentiality at the provider level. This is an age-old problem.

“

Goals Trump Girls:
There is a group of boys who appear to be quite driven to get out of the situation they are currently in. They have set goals and are adamant to keep on that course - even though marriage is an end goal, right now girls are a mere distraction

Learnings



THINGS THAT WENT WELL

Partnership with PSI India

Defining a workable model around partnerships has not always been easy. One of our biggest failures (and learnings) in 2015 was to avoid consultancy/ service supplier type partnerships. Our model works best in partnerships built around collaborative and iterative approaches rather than an order / delivery process that is typical for the service delivery model.

In this context, our partnership with PSI India has continued to be a success. We have gone through several cooperative iterations that have translated on the ground into some of our most interesting innovations so far.

Maturity Milestones:

2016 has been a year in which Triggerise reached a few critical organizational milestones. It marked our transition from a small team to a full-fledged medium-sized organization. This growth was relatively smooth, and it entailed several milestones:

- Recruitment/ team growth – We have successfully undergone a fast team growth phase which saw our numbers doubling throughout the year. Most new staff were successfully integrated and we have adopted a functional structure aligned with our organizational culture that will allow us to implement our work and continue growing and maturing as an organization;
- This growth also had an organizational component, that involved the establishment of a few new legal entities and the adoption of more complex organizational policies. This has also been achieved in 2016;
- Organizational Capacity – related to the above, we were the subject of several due diligence initiatives from potential partners/ funders. While these initiatives were still ongoing at the end of 2016, their successful completion will mark another critical milestone reached: the ability to receive, manage and absorb direct funding from donors/ investors.

Closer to Rafiki

While our eco-system revolves around Rafiki and different services that answer her needs, few of our interventions gave us a chance to interact directly with Rafiki – besides an SMS exchange. Based on this insight, we strengthened and developed a set of tools to bring us closer to Rafiki:

- Creation of Connect, our research unit dedicated to pulse-taking and insight generation.
- Set up of a regional call center, in partnership with Odity, an international Customer Relation and Digital Agency, to centralize our call-based tracking capacity.
- Creation of a rating module, proactively inviting all our users to rate services they receive and products they use.

The combination of these three tools gives us the capacity to closely monitor our operations, market evolutions and trends. They also allow us to generate insights that will benefit our interventions, our partners' projects and ultimately, Rafiki.

App Development

In early 2016, we prototyped with freelance support several ways to use apps (and smartphones more generally) to support interactions within the eco-system. We tested QR codes, live reports, use of photos and sound. During the last quarter, we took the decision to add two resources to our app development and make it a priority for our development team. We developed a comprehensive PRO App, which provides PRO agents with a mini-ERP in their pocket and allows them to grow their businesses.

Expanding PRO

As the first iteration of the PRO network in India showed massive opportunities - in terms of scale and performance - we expanded the network from one district to five districts in a few months, before launching PRO in Kenya in October. These different expansions, together with the arrival of a dedicated PRO brand manager, helped create a blueprint which will make it easier, faster and more cost effective to implement PRO in various markets in 2017.

FAILURES

We have done our share of recruitment mistakes

Triggerise underwent significant growth in 2016, more than doubling its team in a few months. Like any fast-growing organization, we tried to move fast and get new staff to hit the ground running. All recruitments were done within our teams, as we do not yet have dedicated HR resources. Most new staff has been successfully integrated into the team and culture. However, we have made a few noteworthy mistakes.

- In one case we failed to ensure our values were aligned. One new team member discovered several weeks into the job that some of the topics Triggerise and its partners were working on – around sexual and reproductive health, including family planning and safe abortion - were in contradiction with their beliefs. We should have addressed these topics at an early stage in the recruitment process;
- In another case, we hired someone with significant corporate experience but failed to filter for attitudes towards the markets in which we work and the realities of working in a lean, fast-moving environment. We learned that corporate experience does not always transfer to our operating environment.

We have been too slow to iterate

We pride ourselves on following “act fast / fail fast / reiterate” principles. In India, we have been implementing a Tiko Companion for pregnant women since 2015. After a couple of months of sales and promotion, it was obvious that the first iteration had only a limited impact and would not manage to drive demand and behaviour change. Yet, the following iteration took more than four months to unfold, mainly for internal reasons, including attempts to over-process it. Eventually, when the second iteration was launched, uptake grew much faster - overtaking the first six-month results within a few weeks.

Learning: We have been implementing our projects using a hybrid approach of agile principles for tech development and traditional project management for operations. While this has granted an easier collaboration with traditional partners, this has also slowed down the implementation of several of our innovations - creating a gap between our tech and field development speed. In 2017, we are working toward applying full agile principles to our project management - including our work with partners.

We engaged a large incumbent consultancy which under delivered and cost us precious resources

We engaged a global consultancy to help us with our global structure. We even accepted a fee reduction from them, offered due to our non-profit status. We ended up receiving the absolute minimum of service – understandably, as large consultancies are not geared toward small clients with unusual business models. Understanding our unique nature and needs required a level of effort that was simply not justified for the global consultancy.

By engaging a large, inflexible incumbent we also failed to practice what we preach: we are an insurgent organization challenging incumbent ways in our industry. In the future we should identify small, modern, energetic partners that fit our temperament as an organization.

We have failed to solve connectivity

Connectivity refers to the ability to connect our platform to individual end-users. The standard solution is contracting local aggregators, who, in theory, have port access to all local cellphone providers. In practice this is not that simple: aggregation is a commoditized business focused on volume and cost. Our needs are different – we do not generate high volumes of SMS and we need two-way connectivity. We also need to control end-user costs.

We pulled out of several markets in 2016 due to connectivity issues and our growth has been slowed in most countries by connectivity and aggregation problems (and costs).

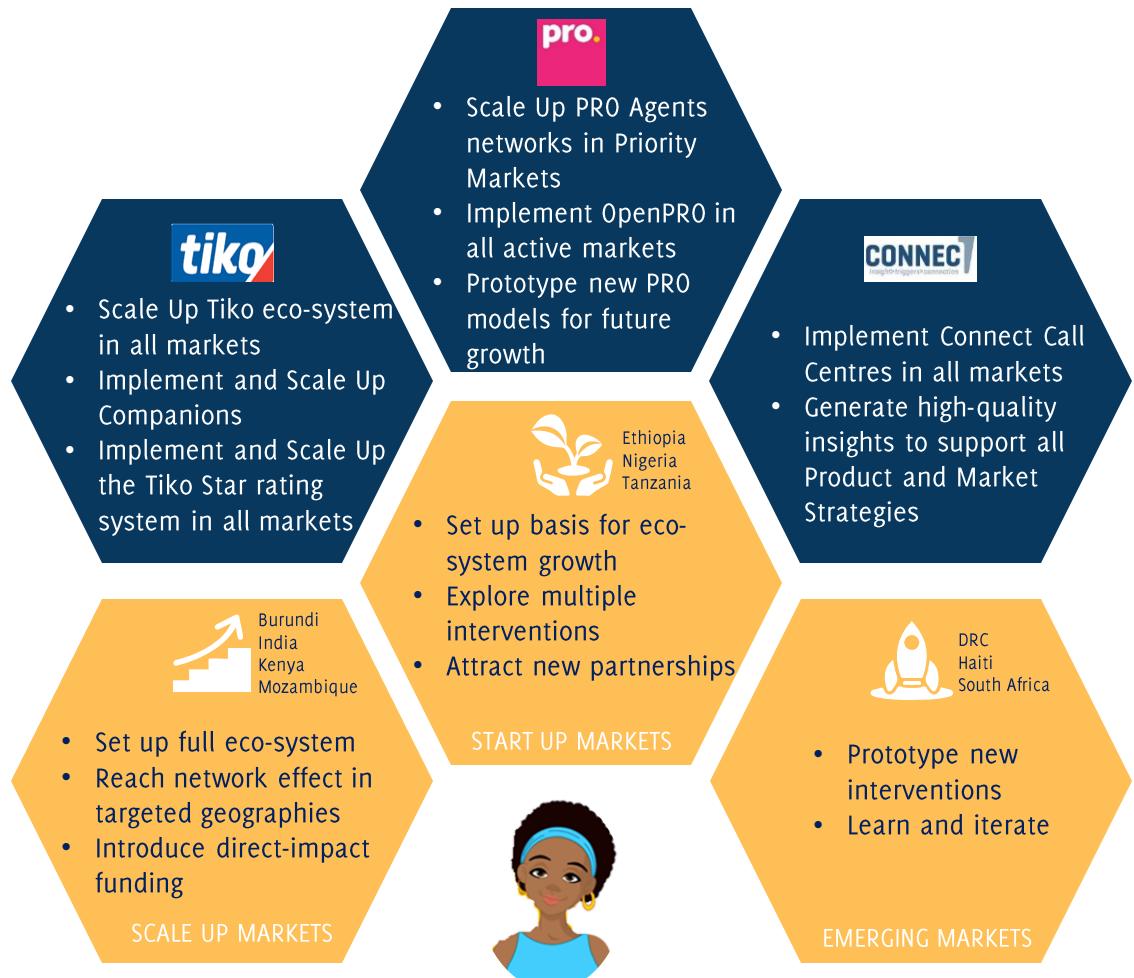
We do not have a clear-cut solution moving forward. However, we are trying to move as many interactions as possible to a mix of very simple triggers (missed calls) and higher-tech ones (apps powered by data), with the assumption that more complex interactions always have one participant that could have a smartphone. Additionally, we are building our own aggregation solutions in some markets where that is possible.



PLANS FOR 2017?

STRATEGIC OBJECTIVES 2017

Triggerise's strategy is organized around a matrix joining brands and markets. Each unit supports the overall growth strategy, which invites all brands and markets to increase their reach, user base and activity rate. In addition, each brand will undergo a strategic marketing process to support their organic and innovation growth.



FINANCIAL OVERVIEW



2016: FINANCIAL OVERVIEW

2016 was quintessentially a year of organizational growth and organization building. Our expenses reflect this reality, with the majority of our costs going towards growth – growing the team and growing the organizational framework (in particular legal and other consultancies costs).

There has also been a lot of travel – both internationally and internally. Most international travel was related to supporting on-the-ground growth and implementation, as well as supporting operations in the markets where operations were ongoing. Internal travel is mostly related to local operations. Total operating expenses were slightly over EUR 1.7M.

Our revenues came mostly from our strategic partnership with PSI/ Minbuza. Our second source of revenue was another PSI partnership, the A360 project funded by the Bill and Melinda Gates Foundation. Throughout 2016, we also continued to generate revenue out of traditional partnerships, which was our original business model. Moving forward, these will be converted into impact purchase partnerships.

The difference between expenses and revenue was ca EUR 440k. This difference was covered out of “In kind” and “Cash contributions” from PSI as well as ca. EUR 100k unrecovered costs, funded by a decrease in working capital requirement. Triggerise had a positive bank balance at the end of the year of EUR 110k compared to EUR 6k last year. We paid ca EUR 9.5K in corporate tax related to our subsidiaries in South Africa and Portugal.

Operating expenses – top 15 categories



Global Consolidated Summary

Revenue	€ 1,294,019.45
Operating Expenses	€ 1,715,498.30
Operating Profit	€ (421,478.85)
Other Expenses	€ (10,729.94)
Net Profit/(Loss) before tax	€ (432,208.80)
Corporate Tax	€ 9,615.33
Net Profit/(Loss) after tax	€ (441,824.13)

Global Operating Expenses – proportional overview



THANK YOU

