GREEN ENERGY MOBILITY (GEM) PLATFORM

Introducing a digital token system for public transport electric vehicles and creating credit history to enable partner vehicle owners to access digital loans from banks or MFIs. The digital tokens will also be available on partner platforms within the transportation industry.

COUNTRY OF IMPLEMENTATION

THE OPPORTUNITY

21 million SMEs in emerging markets need access to finance. The lack of a credible financial transactions history restricts their access to bank financing.

The transportation industry in Nepal lacks automation of ticketing processes for shared vehicles.

THE SOLUTION

Aeloi will use their Big Data platform to connect electric tempo owners’ transactions history with partner banks and/or MFIs to deliver digital loans.

Commuters will benefit from Aeloi’s digital ticketing platform which will enhance the convenience of public transportation.

ABOUT THIS INVESTMENT WINDOW

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ABOUT AELOI

Aeloi is a fintech platform helping MSMEs in developing countries access social impact investments via digital tokens. Aeloi’s big data platform helps women-led MSMEs by using digital tokens to track, in real-time, investment usage and customer spending.

On the digital borrowing side, loans are issued in digital token form and are only usable within a defined ecosystem of approved vendors.

Products bought with digital tokens can have a positive impact on women and the environment, especially by increasing digital financial services in marginalized communities.
**BUSINESS MODEL**

Aeloi is building a digital tokens system powered Green Energy Mobility (GEM) platform. The GEM platform aims to make green public transportation a quality alternative to private vehicles to combat climate change and air pollution.

At the same time, GEM will help build credit scores, provide loans or investments, and marketing to customers.

GEM is centered around Mobility as a Service through a token incentive, called GEM miles, which will offer an array of benefits to users and encourage customers to switch to a digital ticketing and payments model.

---

**IMPACT OF INVESTMENT**

- 45 drivers/owners integrated into the GEM platform and services.
- Encourage 450 customers to use the GEM platform to get digital tokens.
- 37 owners/drivers receive nano loans (US $100-1000) as digital tokens.
- Based on market testing, scale-up the service in Nepal.

---

**INVESTMENT SDG CONTRIBUTION**

- **1. No Poverty**
- **2. Zero Hunger**
- **3. Good Health and Well-being**
- **4. Quality Education**
- **5. Gender Equality**
- **6. Clean Water and Sanitation**
- **7. Affordable and Clean Energy**
- **8. Decent Work and Economic Growth**
- **9. Industry, Innovation and Infrastructure**
- **10. Reduced Inequalities**
- **11. Sustainable Cities and Communities**
- **12. Responsible Consumption and Production**
- **13. Climate Action**
- **14. Life Below Water**
- **15. Life on Land**
- **16. Peace, Justice, and Strong Institutions**
- **17. Partnerships for the Goals**

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BANHJI FINTECH

DIGITAL AND FINANCIAL LITERACY TO WOMEN MICRO, SMALL, AND MEDIUM SIZED ENTERPRISES

Supporting digital and financial literacy of women-owned or led MSMEs for better financial decisions and access to working capital financing using data via financial reports, banking history, and data-driven credit assessment and monitoring.

COUNTRY OF IMPLEMENTATION

THE OPPORTUNITY

Zero banking history and transaction data for a majority of women owned or led MSMEs restricting financing opportunities to grow.

Women led MSMEs more often suffer from working capital shortage and/or cannot access working capital financing on short notice.

THE SOLUTION

BanhJi enables women-led MSMEs to pay suppliers and collect payments from customers using multiple channels.

BanhJi software offers a disruptive accounting service to support MSMEs.

BanhJi is developing a data-driven credit assessment to help create MSME-centric financial products.

ABOUT THIS INVESTMENT WINDOW

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ABOUT BANHJI

BanhJi is an award-winning FinTech Startup (Cambodian ICT Award – the Best Startup 2018) providing MSMEs’ financial platforms and applications that are fully connected with payments and a financing ecosystem to enable smart decisions, inclusive access to financial services, and innovative access to working capital financing.

BanhJi has more than 2,500 subscribers (46 percent are micro entities) from 18 provinces in Cambodia and Vientiane, Lao PDR.

IMPLEMENTED BY:

SUPPORTED BY:
INVESTMENT SDG CONTRIBUTION

BanhJi developed a simple yet powerful accounting and point of sale software to support women led MSMEs. There are more than 110 reports and 45 financial and non-financial KPIs in this software. It is the ‘uberization’ of low cost and reliable MSMEs’ bookkeeping services provided by contracted freelance accountants powered by a digital accounting platform.

With an improved banking history with data captured within the BanhJi Platform, data-driven credit assessment models will be developed to make lending decisions. Also, a real-time loan dashboard will be able to monitor loan performance for managing lending risk and improved confidence.

IMPACT OF INVESTMENT

Enable 150 women entrepreneurs in Cambodia to have access to the BanhJi system for their businesses.

Availability of at least one-year of financial reports, allowing for financial compliance and improved data for financial institution decision-making, resulting in 50 women MSMEs accessing loans.

Improved confidence of banks on existing loans that leads to increase loan size, better credit terms, and new tailored loan products.

Based on market testing, scale-up the product.

INVESTMENT SDG CONTRIBUTION

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**BANK LINKED MOBILE WALLET**

An innovative product that connects an existing mobile wallet with a bank savings account enabling customers to save, have access to regular payments options and enjoy easy access to microfinance.

<table>
<thead>
<tr>
<th>THE OPPORTUNITY</th>
<th>THE SOLUTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro businesses in Fiji lack a savings and non-collateralized lending mechanisms that allow micro-lending based on savings as collateral.</td>
<td>HFC Bank aims to develop a financial service innovation that links a bank account with a mobile wallet, allowing customers to save directly without travelling to a physical bank branch and introduces the saver to an array of micro finance products, including micro-loans.</td>
</tr>
</tbody>
</table>

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**ABOUT HFC BANK**

HFC is a licensed Commercial Bank catering to the retail and business customer segment. HFC bank offers deposit products - term deposits and operating current and non-current accounts.

HFC bank also provides lending services to retail and business segments. This ranges from micro finance to large business loans.

HFC also has an agent banking model and is strategically located across major centers in Fiji to cater to customers’ needs. The company has grown significantly since becoming a commercial bank in 2014.
This business model will offer a product similar to Mshwari by teaming up with Vodafone’s M-Paisa system in Fiji. There is a considerable number of women entrepreneurs who use the M-Paisa platform to make payments. The new product will enable women businesses to save and conduct business using the same account and earn interest on their deposit at the same time. HFC aims to create a combination of the M-paisa wallet with a bank account that has quick and easy access to microfinance.

**IMPACT OF INVESTMENT**

HFC aims to have 750 women-led MSMEs register for a Mobile Money Savings account.

350 women-led MSMEs to receive Mobile Money Loan amounts through Mobile Money Loan accounts.

Based on market testing, scale-up the product in Fiji.

**INVESTMENT SDG CONTRIBUTION**

1. NO POVERTY
2. ZERO HUNGER
3. GOOD HEALTH AND WELL-BEING
4. QUALITY EDUCATION
5. GENDER EQUALITY
6. CLEAN WATER AND SANITATION
7. AFFORDABLE AND CLEAN ENERGY
8. DECENT WORK AND ECONOMIC GROWTH
9. INDUSTRY, INNOVATION AND INFRASTRUCTURE
10. REDUCED INEQUALITIES
11. SUSTAINABLE CITIES AND COMMUNITIES
12. RESPONSIBLE CONSUMPTION AND PRODUCTION
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14. LIFE BELOW WATER
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16. PEACE, JUSTICE AND STRONG INSTITUTIONS
17. PARTNERSHIPS FOR THE GOALS

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CROWD-PLATFORM TO CONNECT WOMEN FARMERS WITH SPONSORS

Creating a digital agriculture crowdfunding platform that links farm sponsors with real farmers to support livestock farming in Bangladesh while promoting inclusive growth in livestock and agriculture.

THE OPPORTUNITY

Women participation in agriculture has increased 102% in last decade but access to initial capital remains a challenge.

Middle income groups lack profitable opportunities to generate savings and invest in the longer term.

THE SOLUTION

iFarmer created an alternate and low-cost platform allowing women farmers to access capital via farm sponsors.

iFarmer has a time adaptable solution for middle income groups to sponsor livestock with a short investment for revenue sharing.

ABOUT THIS INVESTMENT WINDOW

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ABOUT IFARMER

iFarmer is a FinTech company that enables access to finance, advisory and markets for micro, small and medium farm owners.

iFarmer works with verified and trained partner farmers, offering them advisory services and then connects the farm produce to B2B clients. At the end of the farming cycle the profit is shared with the farmers and farm investors, while iFarmer earns a commission.

iFarmer was the winner of Seedstars Bangladesh in 2019 and was also selected as the “Startup with the Most Social Impact” by the Embassy of Switzerland in Bangladesh in 2018. In 2020, iFarmer is investing in blockchain and a farmers credit model to ensure better access to finance for farmers, improved farm traceability, and a more efficient supply chain of farm produce.
**INVESTMENT SDG CONTRIBUTION**

1. **POVERTY**
2. **END HUNGER**
3. **GOOD HEALTH AND WELL-BEING**
4. **QUALITY EDUCATION**
5. **GENDER EQUALITY**
6. **WATER AND SANITATION**
7. **AFFORDABLE AND CLEAN ENERGY**
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15. **LIFE BELOW WATER**
16. **PEACE, JUSTICE AND STRONG INSTITUTIONS**
17. **PARTNERSHIPS FOR THE GOALS**

**IMPRESSION OF INVESTMENT**

Within 12 months, the project aims to impact the lives of 500 women farmers with its innovative and scalable platform.

At least 500 women entrepreneurs to receive training and capital from the platform.

Based on market testing, scale-up the product in Bangladesh.

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ROMONI SERVICES LIMITED

360-DEGREE AGGREGATOR PLATFORM FOR SKILLED WOMEN FREELANCERS

Creating a 360-degree aggregator platform for women entrepreneurs working in the creative industries. This platform will connect women entrepreneurs with training, customers, other businesses, and financial services.

COUNTRY OF IMPLEMENTATION

THE OPPORTUNITY

There are more than 200,000 skilled women employed in the beauty sector alone, more than 70% of whom are significantly underpaid.

More than 400,000 women MSMEs are unable to create a digital footprint of their business transactions to demonstrate creditworthiness to a financial institution.

THE SOLUTION

Romoni’s platform for skilled women freelancers connects service providers with customers directly allowing them to earn more.

Transactional business data on the platform builds creditworthiness, allowing financial institutions to build confidence in providing micro-loans.

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ABOUT ROMONI

Romoni.xyz is the first platform in Bangladesh that is focused on women entrepreneurs working in the creative industries such as beauty, tailoring, fashion, food, etc. Romoni launched this pilot in late 2017 and began full-scale operation in November 2018.

The platform currently has 500+ skilled women micro-entrepreneurs with 3,000+ beauty salons, 800+ home tailors and 300+ Boutiques.

In the first year of business, Romoni’s platform served more than 17,000 jobs to 8,000+ unique customers and generated business worth US $250,000 for the service providers.
Romoni developed an on-demand service aggregator platform where women operated businesses can showcase their available services with charges for door-to-door services. Romoni earns 20 percent commission off each transaction of on-demand beauty, tailoring and food delivery that the entrepreneurs sell through the marketplace.

Romoni also provides specialized training to skilled/semi-skilled micro entrepreneurs for a minimum fee to maintain service quality across the platform and to enable service providers to use the digital platform. A margin is charged from each product the entrepreneurs buy from the B2B e-commerce platform for their business needs. Romoni has partnered with a bank and earns a loan spread from each case of credit appraisal and loan disbursement to women micro-entrepreneurs.

IMPACT OF INVESTMENT

- Onboard and train 250 new women MSMEs.
- Create a partnership with a bank and integrate the Romoni app with the bank loan application platform.
- Process loan applications for banks so 100 women MSMEs can access loans from the platform.
- Based on market testing, scale-up the product in Bangladesh.

INVESTMENT SDG CONTRIBUTION
BOOK-KEEPING SOLUTION FOR WOMEN OWNED MICRO-ENTERPRISES

Creating a simple financial bookkeeping tool for women micro enterprises in Cambodia.

THE OPPORTUNITY

Women-led micro businesses in Cambodia do not have the skills or resources to use professional accounting tools.

Women-led micro businesses in Cambodia face significant barriers to accessing capital because they do not have accurate financial records.

THE SOLUTION

SHE Investment aims to create a simple bookkeeping tool for women with micro enterprises.

Using the “SHE Bookkeeping” app, micro businesses will be able to provide basic bookkeeping evidence that financial institutions require for lending.

ABOUT THIS INVESTMENT WINDOW

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ABOUT SHE INVESTMENTS

SHE Investments designs and delivers the only gender-focused and culturally tailored business incubator and accelerator programs for women-owned micro-small businesses in Cambodia.

SHE Investments business activities include business training, mentoring, coaching, and consulting services.

To date, 250 women with micro-small enterprises have graduated from SHE Incubator and Accelerator Programs. More than 1,000 women have been reached through training workshops, programs and events.
This business model provides the “SHE Bookkeeping” app as a practical tool for women-owned micro businesses in Cambodia.

In this business model:

- SHE Investments will design and develop a simple basic bookkeeping app for microbusinesses.
- Women micro-business owners will receive training and record daily income and expenses, creating financial records for their businesses.
- The “SHE Bookkeeping” app will generate evidence, such as Sales Day Book, cash accounting, and more for financial institutions to provide financial capital.

IMPACT OF INVESTMENT

SHE will work with more than 200 female entrepreneurs around Cambodia to provide business development training. Each of the women will be given access to the SHE Bookkeeping App to trial it.

SHE Investments will partner with a bank to create loan products that use SHE Bookkeeping data to provide at least 50 loans to women-led MSMEs.

Based on market testing, scale-up the product in Cambodia.

INVESTMENT SDG CONTRIBUTION

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INDEPENDENT PAYMENT GATEWAY CONNECTING MOBILE MONEY OPERATORS WITH BANKS FOR E-COMMERCE MSME MARKETPLACE

Developing a payment gateway portal that integrates mobile money payment portal services, and bank partner’s payment services with SkyEye’s Maua online marketplace.

COUNTRY OF IMPLEMENTATION

THE OPPORTUNITY

Rural women in the Samoan Islands face difficulty to access markets to sell their products and receive payments.

Currently, there is no interoperable payment system in Samoa to allow for payments to easily flow between systems.

THE SOLUTION

SkyEye will integrate mobile money platforms and banks with their existing online marketplace. This will allow rural women to transact easily from the safety of their homes with vendors and buyers.

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ABOUT SKYEYE

SkyEye is Geographical Information Systems (GIS) developer holding a majority market share for vehicle tracking in Samoa, Solomon Islands, Vanuatu, and Tonga. SkyEye systems track over 1,200 vehicles in the four markets.

SkyEye’s GIS has served projects ranging from agriculture to construction to climate change and archaeology. SkyEye has a proven capacity in data flow management and serving the rising demand of mobile app development in the region.
SkyEye is seeking the necessary regulatory approval from the Central Bank of Samoa to develop an independent payment gateway. Based on approval, SkyEye will partner with banks and a mobile service operator to integrate their payment services with the SkyEye payment gateway portal.

SkyEye aims to create an ecosystem where buyers can make payments using their bank account or mobile payments through digital channels.

**BUSINESS MODEL**

1. Integrate bank payment services API with SkyEye’s Maua online marketplace.
2. Integrate mobile payment services API and banks with SkyEye’s Maua online marketplace.
3. Enable e-commerce marketplace members to receive payments using SkyEye payment gateway.
4. Through this payment gateway portal, MSMEs can make and receive electronic payments, creating payment and banking histories.

**IMPACT OF INVESTMENT**

Digitization of payments will allow Maua women entrepreneurs to keep records and track their transaction history, increase their ability to receive a loan, increase working capital, and expand their business.

Based on market testing, scale-up the product in Samoa and abroad.

**INVESTMENT SDG CONTRIBUTION**

1. No Poverty
2. Zero Hunger
3. Good Health and Well-Being
4. Quality Education
5. Gender Equality
6. Clean Water and Sanitation
7. Affordable and Clean Energy
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DIGITAL MARKETPLACE & PAYMENT PLATFORM FOR WOMEN MICRO, SMALL, AND MEDIUM SIZED ENTERPRISES
Delivering financial and digital literacy to women-owned, managed or led MSMEs by introducing a digital platform and providing training and resources.

SPARROW PAY

More than 3000 women MSMEs miss out on digital and financial literacy opportunities across 24 districts in Nepal.

The targeted 1600 geographically concentrated women MSMEs lack the necessary credit history to access formal sources of finance.

Sparrow Pay will train and create 35 ‘Smart Chhori’ who will reach out and train MSME women leads.

Use revenue stream history from digital platform usage and develop partnerships with financial institution to distribute 100 MSME loans for SABAH member women owned MSMEs.

ABOUT THE OPPORTUNITY

ABOUT THE SOLUTION

ABOUT THIS INVESTMENT WINDOW

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Sparrow Pay is a pioneer mobile wallet and payment gateway in Nepal. They offer basic services like top-up, utility payments, hotel bookings, movie and domestic flight tickets, events and many more through the Khalti platform.

Sparrow Pay aims to build a digital platform to engage women MSMEs, banks, payment vendors and agents, and service agents to support the MSME growth ecosystem.

Sparrow Pay has 800,000+ active users and 8000+ agent network across Nepal that can be mobilized digitally to enhance MSME business.

ABOUT SPARROW PAY

IMPLEMENTED BY:

SUPPORTED BY:

UNCDF
UNESCAP
Australian Aid
Canada
FMO
Visa
Sparrow Pay will provide an online payment solutions and help partner SABAH Nepal to pay their MSME partners’ monthly sales income through Khalti’s bulk payment system. Sparrow Pay aims to create a hyper local digital market place that women led MSMEs can use to offer products and services to the existing 800,000+ digital payment service users of Sparrow Pay. In this business model, SparrowPay will:

- Train 1,800 women-led MSMEs on digital and financial literacy.
- Encourage MSMEs to join the local digital market place and adopt digital payments to better reach customers.
- Use digital transaction data to connect MSMEs with partner banks to improve access to credit products.

**IMPACT OF INVESTMENT**

Initially train 1800 MSMEs and initiate digital Khalti payment among Sabah partner MSMEs.

Introduce the digital hyper local market for Nepalese women led MSMEs and take their products and services to 800,000+ digital wallet users. This will create a digital payments footprint to be eventually used as credit history.

Partner with a financial institution to offer loan products for 100 SABAH member women owned MSMEs

Based on market testing, scale-up the product in Nepal.

**INVESTMENT SDG CONTRIBUTION**

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