



Growing Innovation

infoDev **ANNUAL REPORT**
2012-2013



THE WORLD BANK







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Mailing Address:

MSN I9-900

1818 H St. NW, Washington D.C., 20433 USA

Telephone: (+1) 202- 458-4070

Website: www.infoDev.org

Email: info@infodev.org

Twitter: @infoDev

Facebook: /infoDevWBG

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FOREWORD



BY GERARDO CORROCHANO
DIRECTOR OF THE INNOVATION,
TECHNOLOGY AND ENTREPRENEURSHIP
PRACTICE
SECTOR DIRECTOR, EUROPE AND
CENTRAL ASIA, FINANCIAL AND
PRIVATE SECTOR DEVELOPMENT
WORLD BANK GROUP

Unleashing the creative power of entrepreneurs and small and medium-sized enterprises (SMEs)—who can shake up the traditional economic landscape—is a proven way to create jobs, generate wealth, and transform countries' economies.

Many fast-growing low-income and middle-income countries are looking for instruments to create high-value, knowledge-based jobs. Under the influence of new technologies, these issues touch upon an inherently complex and ever changing environment. For the World Bank Group to remain innovative—both within the organization, as well as in our work with client countries—three factors are important.

- **Increase the “surface areas” for disruptive and incremental innovation within the World Bank Group.**

Public and private sector organizations need to work together to promote innovation and technology absorption. *infoDev*, with its strong grassroots tradition, fosters the environments where innovation is already bubbling up and scales it. It does so by partnering with such companies as Nokia, Blackberry, Appfrica, and countless other private sector-oriented initiatives, leading to new insights and a real chance for large-scale market adoption.

- **Leverage external innovations to accelerate progress toward our goals.**

I commend *infoDev*'s “antenna” for external innovations, which could mean a leap forward for development institutions. As already discovered by *infoDev* in a recent publication, crowdfunding and new types of public-private partnerships will emerge as private sector actors become even more important to the development landscape.

- **Manage an innovation portfolio of disciplined experiments with faster cycle times.**

infoDev, a nimble and flexible global program, is figuring new client engagement models that get us closer to better solutions. It dares to innovate and experiment with new business models, such as mLabs, Climate Innovation Centers, and Agribusiness Innovation Centers—all set up over the last few years. It follows a proven recipe of stakeholder mappings and partnering along well-defined business plans before new activities are started, while having the agility to adapt under the influence of new technologies.

infoDev supports those entrepreneurs who can positively disrupt an economy. Surrounded by the policy environment of the World Bank Group, I think it is a win-win situation for leveraging inside and outside innovation.

FOREWORD



BY VALERIE D'COSTA
PROGRAM MANAGER, *infoDEV*
WORLD BANK GROUP


We proudly look back on a busy and productive two years in this report. In the period under review, *infoDev*'s projects and activities reached more than 100 countries via its convening power, its unique, "ground-up" approach to stimulating the growth of innovative enterprises, and its robust multi-stakeholder engagement strategy. Our disbursements increased over 50 percent between 2012–13 from the previous two years, totaling \$15.5 million in 2013.

For us, everything begins with the promising growth entrepreneur, the innovative idea, and the market in mind. Whether implementing a Climate Innovation Center (CIC) in the Caribbean, designing a business plan for an Agribusiness Innovation Center (AIC) in Tanzania, or strengthening the service offerings and deal flow for an mLab in Vietnam, *infoDev* seeks to find and support the growth entrepreneur and the innovative enterprise whose business can succeed in a local, regional, and global market.

For *infoDev*, that's growing innovation.

In addition to designing and deploying more locally owned and operated innovation centers and labs around the world focused on mobile, climate, information and communication technologies (ICTs), and agribusiness, *infoDev* has innovated in testing out new models of startup or seed finance—a critical gap in developing countries today that often stymies growth entrepreneurs. We tried out new models to train and build communities of women entrepreneurs. We developed cutting-edge toolkits, good practice guides, and analytical pieces on a wide range of issues—from the use of mobile phones at the Base of the Pyramid to the development potential of online crowd funding platforms to the link between diaspora communities and angel investing.

In May 2013, *infoDev* convened more than 800 innovation and entrepreneurship stakeholders at our biennial 5th Global Forum on Innovation and Technology Entrepreneurship in South Africa. Seeing policy makers, angel investors, development practitioners, entrepreneurs, technology giants, and innovation activists engage so robustly with one another brought home the multidimensional nature of our work. In the developing world, **all** these stakeholders must engage with one another to truly profit from the burgeoning global knowledge economy.



We at *infoDev* have continued to strongly support the World Bank Group's goals in competitiveness, private sector development, inclusive growth, innovation, and technology. We did so by leveraging our ground-up working methodologies, our large grassroots innovation communities, and our own capacity to innovate by testing out interesting new solutions on the ground to see what works. Indeed, this notion of "innovation risk" drives us. We are always in experimentation mode. We pilot new initiatives, measure how well these ideas work on the ground, and disseminate what we have learned to the wider development community to take to scale. In this way, we function as a "lab" within the World Bank Group, supporting its drive to innovate new development solutions in a fast moving world. Being agile and nimble allows us to play this unique role, and the support of our donors and partners makes this possible.

In 2013, an independent evaluation of *infoDev* documented many interesting findings about *infoDev*'s relevance, effectiveness, and efficiency. The report is available online to read on our website. It critically examined the strong growth that the program has experienced over the past four years. We were encouraged by its conclusions about how strongly our work resonates with our client countries. We are implementing the evaluation's recommendations on deepening our core capacities in results and impact assessment, knowledge dissemination, and communications, revising our governance framework, and integrating ever more closely with World Bank goals.

The future for *infoDev* will be busy and bright. We hope to widen our reach even further, into new markets and new issues. It will be important to stay on the cutting-edge in terms of examining future trends and trying out interesting new ideas. We will continue to emphasize the multi-stakeholder partnerships that have burnished our relevance in the eyes of the countries we serve and within the World Bank Group.

I would like to thank our donors, stakeholders, clients, partners, and colleagues at the World Bank Group, whose support and inspiration guide us. I close with a note of heartfelt thanks to the talented and passionate *infoDev* team, whose efforts populate the pages to follow. I am confident they will continue to bring the energy, enthusiasm, and expertise *infoDev* needs to grow from strength to strength.

*info*DEV'S MAP OF INNOVATION



VATION CENTERS





INTRODUCTION

Our business at *infoDev* is about identifying the high-growth entrepreneur. This is the one who can scale up, create jobs, and positively impact communities. With innovation and entrepreneurship as forces driving economies, it becomes crucial to find successful ways to spark, support, and enable entrepreneurship. We at *infoDev* are helping to harness nodes of innovative technology-based virtuosity that could stimulate large-scale social and economic growth. To do this, we are pulling from our vast knowledge and the creativity of our clients, partners, and others.

We support growth-oriented entrepreneurs in the fields of mobile innovation, climate technology, and agribusiness, while emphasizing access

We at *infoDev* are helping to harness nodes of innovative technology-based virtuosity that could stimulate large-scale social and economic growth.

to finance solutions and women's entrepreneurship. Through these activities, we can propel growth in local markets, while facilitating innovative methods to sustain and enhance livelihoods.

One of our main advantages is our multi-stakeholder approach. On the ground we work with actors and institutions of interest that inform and strengthen our activities. Through research and consultations with these stakeholders, we build innovation centers and labs, which can contribute to individual ecosystems.

This approach allows us to expand our service offerings—innovative financing mechanisms, cutting-edge knowledge production, trainings, mentorship programs, competitions, and other sorts of acceleration programs and activities. Within these activities, we promote an inclusive development model that bolsters women and youth.

None of this would be possible without the grassroots *infoDev* network, which is central to each program's work plan. This network provides us with the reach and perspective necessary to enhance our work along every node of the value chain.

We can propel growth in local markets, while facilitating innovative methods to sustain and enhance livelihoods

The World Bank offers a plethora of opportunities for *infoDev* to be involved in ending extreme poverty and promoting shared prosperity. We do so by focusing on high-growth entrepreneurs with business models based on disruptive innovation.

The following chapters provide a roadmap of our work over the years 2012–13. The annex covers the financial overview from July 1, 2011 until June 30, 2013.

HIGHLIGHTS IN COMMUNICATIONS

Part of growing entrepreneurship communities is in the demonstration effect—showing people that they can launch a great business and celebrating their success. That’s why we are as strategic in getting our message out as we are in our operations.

Our beneficiaries, events, and knowledge products have drawn coverage from leading global, local, and specialized media outlets, including *The Economist*, *The New York Times*, Mashable, the BBC, The Next Web, *The Washington Post*, CNET, Al Jazeera, TechCrunch, Project Syndicate, *The Atlantic*, Voice of America, and Alhurra TV.

When we need to bring together entire communities, our social media campaigns multiply the reach of our more traditional efforts. Our second Open Innovation Africa Summit in collaboration with Nokia, in May 2012, had a total measured Twitter reach of 673,000 people. Our m2Work Hackathon, a 48-hour coding marathon in five countries, mobilized 209 unique tweeters and had a total Facebook reach of 34,816, leading to over 40 mentions in regional press and blogs. The following of *infoDev*’s own Twitter channel has tripled in the period 2012–13.

To serve our audiences better, we invested in a complete overhaul of our online platform in 2013, leading to approximately 50,000 monthly website hits.



INDEPENDENT EVALUATION

A 2013 independent evaluation of the *infoDev* program revealed insights into the program's value add as an innovation lab and knowledge broker:

- Beneficiaries, such as incubators, accelerators, and growth-oriented entrepreneurs, view the program as extremely relevant.
- Client governments recognize *infoDev*'s relevance, view *infoDev* as a strategic partner, and welcome the inclusive approach taken by *infoDev* in working with them.
- Corporations welcome *infoDev*'s private-public partnerships and have expressed an appetite for partnering with *infoDev*. This is especially evident in the mobile sector.
- Events, such as the Global Forum, typified the dialogue and relationships *infoDev* encourages by bringing together stakeholders who are important actors in the innovation ecosystem, but who would otherwise not interact.

CUTTING-EDGE KNOWLEDGE



Through a **Crowdfunding** study published in 2013, *Crowdfunding's Potential for the Developing World*, we explored crowdfunding as a tool to surpass financing barriers in the developing world, and as a way to democratize traditional financing schemes through the Internet, mobile technology, and social networks. The study also weighs the risks of putting funding in the hands of communities. It includes an in-depth case study on crowdfunding's prospective role in funding clean energy and climate technology ventures.

In 2013, we also conducted a study called *Diaspora Investing: The Business and Investment Interests of the Caribbean Diaspora*, which was based on surveys and interviews with 636 Caribbean respondents living in Canada, United States, and the United Kingdom. For almost every resident in the Caribbean region, there is an individual living in the diaspora abroad. This near one-to-one ratio of nationals to diaspora members presents a tremendous opportunity to spur regional investment. The report aims to help all stakeholders by recommending measures to improve the transparency around investment opportunities and platforms for connecting potential investors with entrepreneurs in the Caribbean.



In collaboration with the World Bank's Information and Communication Technologies (ICT) Department, we researched the foundational aspects of mobile technology for the **IC4D 2012 report, *Maximizing Mobile***. This report, which was released in July 2012, analyzed the growth and evolution of mobile applications, focusing on its use in the fields of agriculture, health, and financial services, as well as its impact on employment and government. It was widely publicized and covered by international media.

infoDev plays a key role in producing a wide range of knowledge products that not only exhibits the dynamic nature of our work, but also adds value to the knowledge economy as a whole.

GLOBAL FORUM ON INNOVATION AND ENTREPRENEURSHIP

Twenty dynamic entrepreneurs from Vietnam to Senegal were on stage in a packed auditorium in May 2013, in East London, South Africa to compete for five prizes in a Dragons' Den-style pitching competition. Everyone in attendance witnessed the intensity and strength of each entrepreneur's pitch, and their propensity for success. It was one of the most captivating moments of *infoDev's* 5th Global Forum on Innovation and Entrepreneurship, organized jointly with South Africa's Department of Science & Technology and the Eastern Cape Province, in which more than 800 participants from 61 countries assembled.

All main innovation stakeholders—policy makers, financiers, technology industry leaders, development institutions, civil society, and academia—forged new partnerships. The Forum complemented gatherings that are singularly focused. With the theme “harnessing innovative entrepreneurship for social and economic growth,” it focused on the needs of African entrepreneurs and innovators. The three-day conference featured interactive sessions on mobile innovation, agribusiness, clean technologies, and women's entrepreneurship.

MULTISTAKEHOLDER CONSTRUCTS: “INNOVATION INVOLVES EVERYONE”

Before we plan an intervention, *infoDev* has to know who the relevant actors are, what they are doing, how they add value, and where the gaps lie. How do we do this?

1. In the design phase of an mLab or a CIC, for instance, we always start with a multistakeholder analysis. This analysis indicates the needs and demands of particular markets and where our value added could lie.
2. A crucial part of our mandate is to partner with a range of people, organizations, and institutions dedicated to the same goal of supporting innovation and entrepreneurship. Through this diversity of stakeholders, we stay on the cutting edge of innovation and nurture a symbiotic learning relationship. Some partnership examples are DEMO Africa, The Caribbean Ideas Marketplace, and Lions @frica (a partnership with the U.S. State Department). During the Global Forum, AppCampus, Nokia, and *infoDev* formalized a partnership to offer a Mobile Application Accelerator Program to empower mobile innovation hubs across Africa, Asia, and Latin America.



COLLABORATION WITH WORLD BANK COLLEAGUES FOR INCLUSIVE GROWTH

infoDev supports the World Bank's efforts to end extreme poverty globally and promote shared prosperity through a variety of thematic dimensions—access to clean energy, climate change, competitiveness, ICT, gender, and more. This includes partnering on Country Partnership Strategies (CPSs) and including our innovative mLab, AIC and CIC models in World Bank projects. It complements our private sector development focus on growth-oriented and innovative enterprises that create jobs.

- In Senegal, we implemented an IFC-financed (FMTAAS) ICT incubator.
- *infoDev* is referenced in the CPS of Tanzania with regard to an agribusiness acceleration strategy, including joint IBRD, IFC, and *infoDev* implementation. In addition, we designed our agribusiness program to specifically support from the “ground up,” an integral part of the World Bank's Africa Agribusiness Strategy.
- In Tunisia, the Financial and Private Sector department of the MENA region, IFC, and *infoDev* collaborated on a donor-funded micro, small, and medium-size enterprise (MSME) Facility.
- The South Africa CPS highlighted *infoDev* as strategic example of non-lending programs in ICT and the Private Sector Development sectors. Most recently we have been involved in the formalization of a memorandum of understanding

between the World Bank's South Africa office and the Department of Science and Technology in the field of inclusive innovation.

- In Vietnam, the CIC is a component of the World Bank Climate Chance Development Policy Operation (DPO).
- The Ethiopia CIC is a part of World Bank competitiveness and productivity strategy, a vital part of Ethiopia's CPS.
- In Armenia, the World Bank cofinanced the mLab ECA and the lab was included in the E-society and Innovation for Competitiveness (EIC) strategy.
- *infoDev* supported the AIC in Nepal, which was funded by an IDA credit.
- In Moldova, *infoDev* and the local country office collaborated on access to finance issues.
- The Morocco CIC will be a part of the World Bank's strategic objective to promote solar power in Morocco.
- In Lebanon, *infoDev* worked with the World Bank on a lending project (Mobile Internet Ecosystem Project) that was partially inspired by our work with mLabs. We provided advice during the project preparations and participated in reviews and decision meetings.



MOBILE INNOVATION PROGRAM

The mobile technology sector is dynamic and constantly evolving, altering realities for people throughout the world. In many emerging markets, the mobile sector is expanding access to markets and services that would otherwise be unreachable through poor or nonexistent infrastructure. The “unbanked” can gain access to mobile banking applications; those who live far from health clinics and schools can receive medical advice and training remotely; and small business owners are better able to manage their inventories and customer relationships. Mobile app enterprises—such

We aim to find, nurture, and help accelerate exceptional mobile applications enterprises with high-growth potential.

as **Kopo Kopo**, which is designed to improve access to financial products in resource-poor countries, or **AftaRobot**, which provides lower-income South African commuters with a link to ‘taxis’ or mini-buses—exhibit the reach mobile can have on the vitality of communities. With dropping device and subscription costs and low technological barriers to entry, the mobile industry offers vast opportunities

for entrepreneurs and app developers at the grassroots level to impact their societies, while contributing to the larger economy.

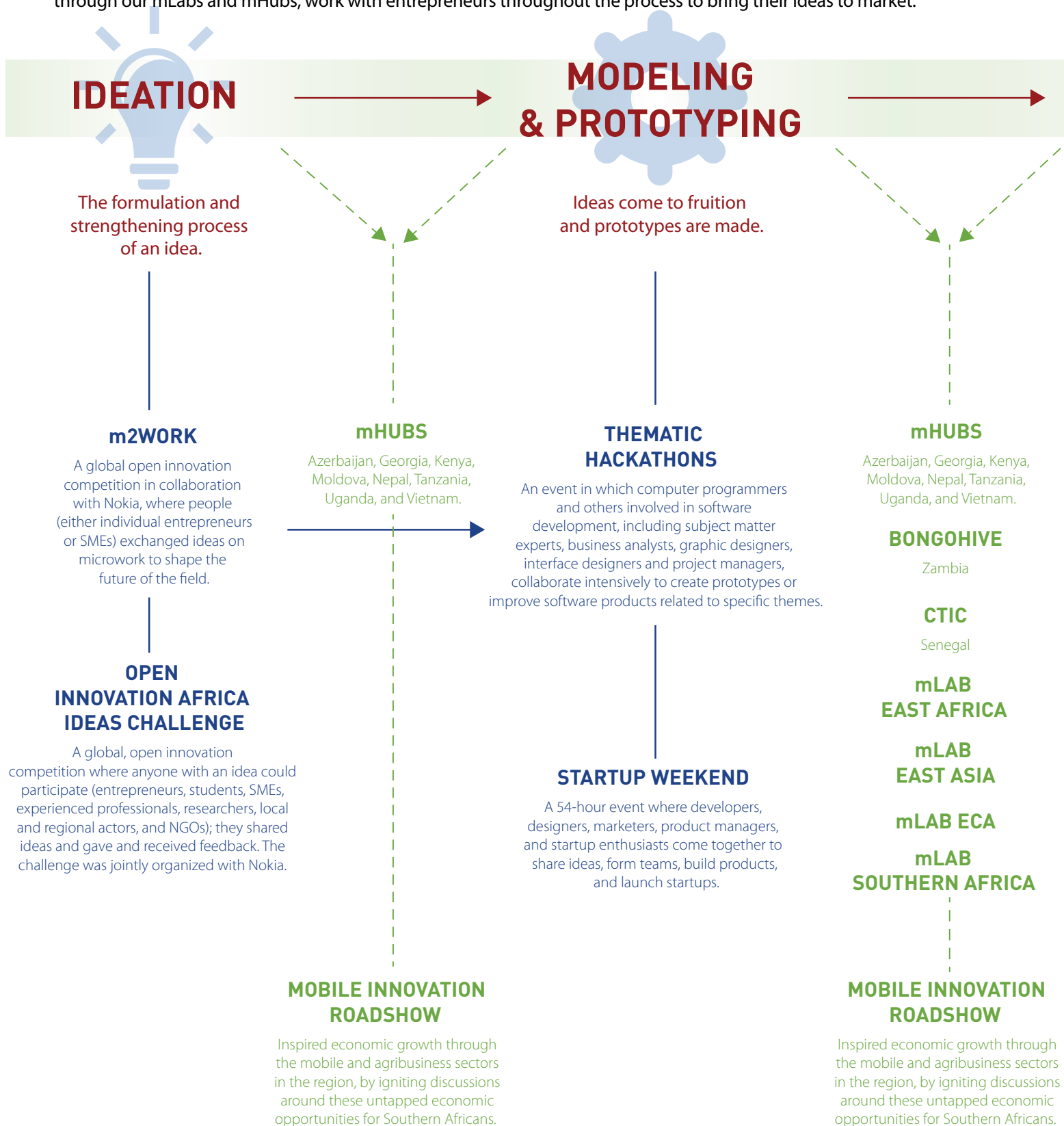
The **Mobile Innovation Program (MIP)** results from our recognition of this inclusive growth potential. It has played a key role in the mobile innovation ecosystems around the world, by convening local and global innovation networks of mobile developers and entrepreneurs and enabling entrepreneurship on the ground through venture incubation and acceleration. We aim to find, nurture, and help accelerate exceptional mobile applications enterprises with high-growth potential.

People throughout the world generate creative ideas, but in many cases, entrepreneurs in developing countries can lack professional networks, favorable policy environments, information access, business skills, and access to finance. The MIP seeks to tackle these barriers and provide opportunities for entrepreneurs to access the support, networks and financing necessary for success. The program strives to foster women entrepreneurs, youth, and innovators at the Base of the Pyramid (living on less than \$2.50 a day).

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MOBILE INNOVATION PROCESS

The path from mind to market can be difficult to navigate. *infoDev's* programs and service offerings, often directly implemented through our mLabs and mHubs, work with entrepreneurs throughout the process to bring their ideas to market.



MARKET ENTRY

Companies seek guidance, mentorship, access to finance, and the facilities necessary to launch products and establish themselves in the market.

PIVOT EAST

East Africa's premier mobile startups pitching competition and conference held annually since 2011.

PitchIT CARIBBEAN

A virtual pitch competition for web or mobile businesses that have an already existing business idea and basic prototype.

mAGRI CHALLENGE

A prototype contest to identify the best mobile agriculture apps, provide them with training to help grow their businesses and links with potential investors.

DEMO AFRICA

A flagship initiative of LIONS@frica that aims to connect African startups to the global ecosystem by providing a platform for African startups to present their businesses and compete for funding.

SUSTAINABILITY & GROWTH

Companies are entering new markets and categories, and are seeking growth funding.

ACCELERATION

Companies are generating revenues, but need assistance with growth and access to seed capital.

VENTUREOUT CHALLENGE

A global challenge that supported top mobile app entrepreneurs in strengthening their expansion strategies to foreign markets.

MOBILE STARTUP CAMP

A week-long acceleration residency for the top 20 African and Caribbean startups with business training, skills development, and one-on-one mentorship.

INCUBATION

Companies receive guidance, mentorship, access to finance, and the facilities necessary to become a sustainable startup.

mHUBS

Azerbaijan, Georgia, Kenya, Moldova, Nepal, Tanzania, Uganda, and Vietnam.

BONGOHIVE

Zambia

CTIC

Senegal

mLAB EAST AFRICA

mLAB EAST ASIA

mLAB ECA

mLAB SOUTHERN AFRICA

VIRTUAL INCUBATION

Kenya, Rwanda, Tanzania, Uganda and Vietnam

BUILDING MOBILE INNOVATION COMMUNITIES OF ENTREPRENEURS, INVESTORS, PARTNERS, AND MENTORS

At the local level, mHubs in Azerbaijan, Georgia, Kenya, Moldova, Nepal, Tanzania, Uganda, and Vietnam have served as convening points for entrepreneurs, software developers, mobile network operators, device manufacturers, universities, and other training centers. Organizations well known in their communities host mHubs to strengthen social ties and promote the spirit of collaborative innovation, whether by organizing Mobile Monday chapters (in Kampala, Dar-es-Salaam, Baku, Csisinau, or Ho Chi Minh City), hosting competitions (such as PIVOT Nepal in Kathmandu), or providing software and entrepreneurship training to women from informal settlements of Waruku, Dandorra, and Kibera in Kenya.

At the regional level, mLabs not only provide incubation and mentorship for their members, but also accelerate opportunities for entrepreneurs from across their regions. One of the

most successful examples is **Pivot East**, an annual mobile startup pitching contest and conference held by mLab East Africa to merge the region's mobile ecosystem and magnify the actors' work within it. Since 2011, mobile app developers have convened to meet and compete for the top prize of "best mobile app." Based on needs in the ecosystem, the mLab formulated a new approach that reduces the focus on prize money by emphasizing pitch coaching, partnership building, and networking with investors. This innovative solution yielded a high number of market-ready businesses, as the network of mHubs and mLabs has realized that providing continuous support structures is imperative for sustainability.

At the regional level, mLabs not only provide incubation and mentorship for their members, but also accelerate opportunities for entrepreneurs from across their regions.

AKIRACHIX: WOMEN INNOVATORS AT THE GRASSROOTS LEVEL



Akirachix, the host of Mobile Garage and infoDev's mHub in Kenya, is a tech community that focuses on building capacity and training for women in ICT. The initiative grew out of a desire to take women and girls with interest but no prior experience in ICT out of the poorest settlements around Nairobi and build their capacity and skills in the tech field to find jobs. The Akirachix volunteers are community leaders who support women tech entrepreneurs through trainings, events, and activities, such as high school outreach. Through such communities as Akirachix and our broader network of **Women Innovators Network in Africa (WINA)**, we encourage the leading presence of women in the mobile ecosystem.

The results from Akirachix are astounding: almost 400 participants received short trainings at three-day bootcamps across Kenya. Thirty-six girls graduated from the in-depth, one-year training program, which led to 23 of them successfully applying for jobs. Moreover, Akirachix now has more than 200 community members and estimates to have reached close to 1,400 women developers and entrepreneurs.



mHUBS AND mLABS

infoDev's mHubs and mLabs are the backbone of the Mobile Innovation Program. Championed by leaders in local startup communities, they represent the crucial grassroots nodes that carry out the mission of the program. They are designed in tandem with local partners so that they can adjust their business models to local market conditions. Overall, they implement incubation, acceleration and ecosystem building activities to support growth-oriented applications startups. Our network includes the following:

- mLab Southern Africa (South Africa)
- mLab East Africa (Kenya)
- mLab ECA (Armenia)
- mLab East Asia (Vietnam)
- mHub Kenya, Tanzania, Uganda, Moldova, Azerbaijan, Nepal, Vietnam, and Georgia



THE MOBILE ECONOMY IS ALMOST ENTIRELY YOUTH DRIVEN

Young people between the ages of 17 to 35 are at the crux of the mobile revolution, helping to create high-value jobs, but not necessarily a high number of jobs. The market has low barriers to entry, and often times the entrepreneurs' high-risk/low-cost outlook inspires others to jump in. Finding new and fresh ways to support these dynamic entrepreneurs is a challenge, but is ultimately rewarding, as we need more of them to keep the market afloat. To double our efforts, we have put an impetus on bolstering women, who are "change-makers" in the truest sense of the word.

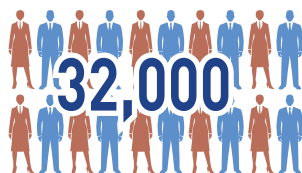
RESULTS

of the MOBILE INNOVATION PROGRAM'S

mLABS and **mHUBS**

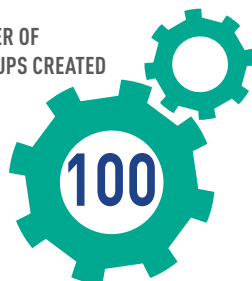
APPROXIMATELY 400 EVENTS WERE ORGANIZED
(SUCH AS STARTUP EVENTS AND APP CONTESTS)
AND 2,500 INDIVIDUALS TRAINED ON MOBILE
TECHNOLOGY AND ENTREPRENEURSHIP TOPICS.

STARTUPS



NUMBER OF DEVELOPERS AND
ENTREPRENEURS REACHED

NUMBER OF
STARTUPS CREATED



NUMBER OF TEAMS
THAT RECEIVED
MENTORING
AND COACHING

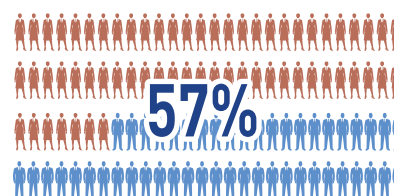


INVESTMENTS & JOB CREATION



FINANCING RAISED BY THE STARTUPS

NUMBER OF DIRECT JOBS
CREATED BY THE STARTUPS



PERCENTAGE OF NEW JOBS AT STARTUPS
FOR WOMEN

APPS

500

NUMBER OF APPS
THAT WERE BROUGHT
TO MARKET

OUT OF WHICH MORE THAN
200
MADE REVENUE



NUMBER OF APP DOWNLOADS
2.6 MILLION



5,700

NUMBER OF ORGANIZATIONAL APP CUSTOMERS

AN INCLUSIVE APPROACH TO REACH THE BEST OF THE BEST

At the global level, results of the network have been impressive. In-depth case studies of mLabs and mHubs—based on close to 150 interviews and 13 focus groups with 240 stakeholders held between April and July 2013—showed the following cumulative achievements:

- Startups coming out of mLabs and mHubs have raised about \$5.2 million.
- The startups together have generated over US\$1.1 Million in revenue and created about 280 direct jobs, of which 160 were for women.
- Some 100 startups were created and close to 400 startup teams received mentoring and coaching. Five hundred apps were brought to market, out of which more than 200 generated revenue.
- More than 5,700 organizational app customers and 2.6 million app downloads were reported.
- Approximately 400 events were organized (such as startup events and app contests) and 2,500 individuals trained on mobile technology and entrepreneurship topics.
- An estimated 32,000 developers and entrepreneurs were reached in total.

Building on this success, we have begun testing acceleration programs, with promising results.

In the summer of 2013, **mAgriChallenge** was launched to identify Africa-based business-ready and scalable mobile applications in the field of agriculture. It emphasized the importance of the agricultural sector for local economies

and the role mobile technologies could play in increasing efficiencies. A team of five judges selected four commercial apps whose developers who were all invited to a five-day **Mobile Startup Camp** in November 2013.

The camp aimed to accelerate the growth of the top 18 early-stage mobile entrepreneurs, representing eight countries: Barbados, Ghana, Jamaica, Kenya, Nigeria, Senegal, South Africa, and Tanzania. The five days were filled with coaching and interactive learning sessions so that participants could refine their product strategies, business models, and marketing pitches, while sharpening negotiating skills and networking with investors and peers. The camp concluded with a Demo Day, giving the participants an opportunity to pitch before a panel of industry experts and angel investors.

Another example is the **VentureOut Challenge**, which took place from August to November 2013. In partnership with CRDF Global, an international organization that promotes global technical collaboration, and Techcrunch, a collaborative news website focused on technology and startups, we sought to identify expansion-ready mobile entrepreneurs and propel them into international markets through hands-on training, virtual learning opportunities, mentorship, seed financing, and international exposure. Three teams out of 100 applicants were eventually awarded the VentureOut prize for having the most innovative and internationally oriented mobile apps.

These initiatives exhibit *infoDev's* advantage in connecting mobile entrepreneurs and innovators with mentors and investors to help them reach their goals.

RESEARCHING THE APP ECONOMY OF EMERGING AND FRONTIER MARKETS

The success of our work depends on the dedicated research and analysis we perform leading up to global initiatives, the launch of a new mLab or mHub, and the critical evaluation we do afterwards. In addition, MIP publishes research on topics related to mobile innovation, specifically to share our knowledge with mobile entrepreneurs, the technology industry, policy makers, and investors.

Most recently, **five scoping assessments** were completed in Nigeria, Senegal, Mozambique, Ghana, and Zambia. By holistically looking at the mobile ecosystem in each assessment and conducting field interviews, we gained insight into the particular struggles entrepreneurs face on the ground and into the mobile industry's propensity for growth.

Building on that progressive knowledge, we have been exploring mobile phones impacts on those who are at the **Base of the Pyramid (BOP)**. We published two case studies in South Africa and Kenya, which *The Economist* covered in December 2012, providing insights on the effect mobile phones have on economic and social empowerment. In follow-up, we are compiling a database of mobile applications that BOP markets have successfully adopted.

MIP publishes research on topics related to mobile innovation, specifically to share our knowledge with mobile entrepreneurs, the technology industry, policy makers, and investors.

m2WORK CHALLENGE

In partnership with Nokia, *infoDev* launched the m2Work Challenge in early 2012, which yielded almost 1,000 ideas on how to create digital tasks that could be performed entirely on mobile phones. Following the challenge, several winners were in talks with national governments, angel investors, and other developers on how to capitalize on and eventually distribute their apps. To take m2Work a step further, on September 15–16, 2012, the m2Work Hackathon took place, gathering 301 coders in five sites around the world (including four mLabs and an mHub) to develop app prototypes that address major developmental challenges such as health, education, climate change, and job creation. In only two days, 61 prototypes, including 10 based on idea submissions to the m2Work Challenge, were generated. To round up the experience of these two massive events, we published the report, **Guiding Ideas from Mind to Market** in November 2013, showcasing the results of the challenge and hackathon, and analyzing the approaches.



MEET THE ENTREPRENEURS



KATE KIGURU, UKALL LTD.

In Kenya, hiring private security is common, but it is a difficult and costly process to verify staff attendance. Seeing an opportunity for impact, Kate Kiguru, a mobile app developer and businesswoman, created an innovative solution to keep Kenyan spaces safe. The mobile app, Akida, which means “supervisor” in Swahili, uses GPS and biometrics to check security guard’s attendance cheaply and reliably to prevent problems like “ghost workers.”

Kate is also dedicated to empowering Kenyan girls in the technology field, which she does by working with Akirachix, helping tear down barriers for rising girl coders. In addition, she was invited to participate in our Mobile Startup Camp.



FARMERLINE LTD.

Farmerline is a mobile enterprise that offers improved information access and communication pathways for smallholder farmers and agricultural stakeholders in Ghana. One of its founders is Alloysius Attah, a young entrepreneur who “is passionate about scaling technology to smallholder farmers across Africa”. Using voice and short message service (SMS) to collect data, Farmerline provides a platform to share new farming techniques and weather forecasts in local languages, along with linking smallholder farmers to other actors along the agricultural value chain. In addition, its survey tool allows agricultural workers and nongovernmental organizations (NGOs) to conduct immediate surveys with thousands of farmers at a fraction of the cost of traditional techniques.

Farmerline’s stated mission is to “increase agricultural information flow, uptake, and accountability in the services delivered to farmers and empower agricultural workers and actors along the value chain to collect and share information to drive food.” It does this by piloting projects focused on a diversity of agricultural industries, in partnership with various development agencies and NGOs.



STELLA KARIUKI, ZEGE TECHNOLOGIES

Stella Kariuki was inspired to solve the complicated process Kenyan buyers face when paying for products online and offline, even with the prevalence of mobile money transfers. “Enterprises would take up to three days for mobile payments by their customers to be reflected in their systems,” Stella noted. This led her to found Zege Technologies in 2010 to offer small and medium enterprises (SMEs) pay-bill numbers and mobile money point of sales solutions that would help make transactions paperless.

Zege Technologies focuses on building financial solutions software for mobile, web, and point of sale integration. However, its core product is MPAYER, which is a cloud-based payment service that helps local businesses, organizations and shoppers accept and manage real-time cash or mobile money payments, while collecting customer feedback.

Thus far Zege Technologies has worked with 100 companies and served about 3,000 clients at the Base of the Pyramid. Stella has plans to expand the Kenyan customer base, promote regional expansion, and positively impact businesses in Kenya and within the region.

“I am driven by the fact I want to be the catalyst of change that I want to see. I am a strong believer of ‘if it’s got to be, it’s up to me.’ So I do this not for myself, but because I really love my country and my continent. As Zege Tech, we build solutions that could be global but also solve African challenges practically. This to me is what makes me do what I do.”

—Stella Kariuki, founder of Zege Technologies and one of the five winners of the 2013 Global Forum “Dragons’ Den”

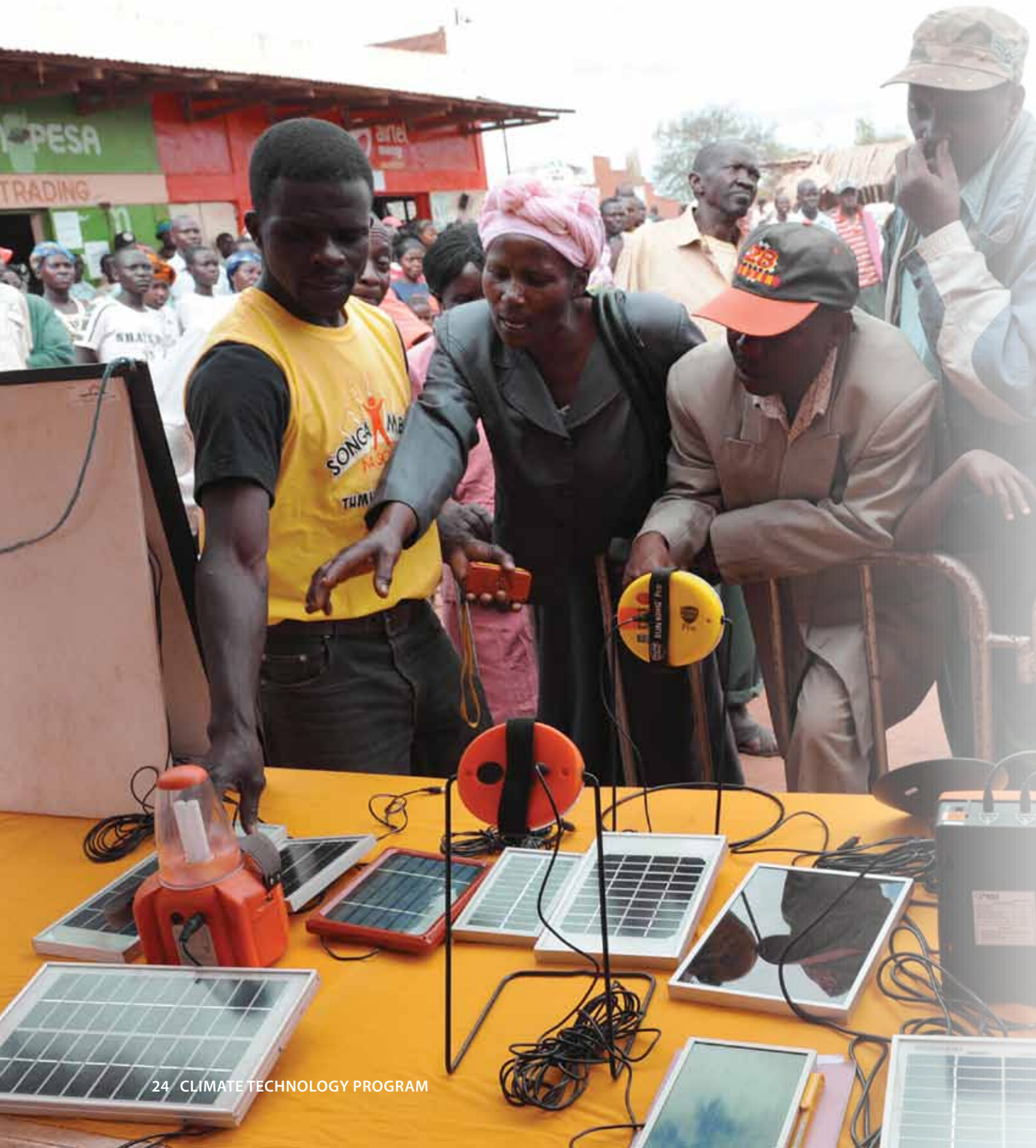
LOOKING TO THE FUTURE


As the ecosystem is rapidly evolving, *infoDev*’s Mobile Innovation Program will continue to hone its service offering to provide even more value to entrepreneurs. This will include promoting in-depth venture acceleration activities, facilitating links between investors and entrepreneurs, creating practical toolkits for mHubs and mLabs, and publishing digestible research that entrepreneurs can use.

While continuing our support to the existing network of mLabs and mHubs, we are also seeking to expand further into West Africa, Asia, the Caribbean, and Eastern Europe and Central Asia. Future activities include the following:

- The creation of a toolkit or a business model to guide the establishment of enablers that wish to follow the mLab/mHub model
- The extension of activities into the Caribbean, which will include Digital Jam 3.0 in Jamaica
- A business analytics kit for mHubs/mLabs
- An extensive outcome assessment report covering the results of the mLabs in South Africa, Kenya, and Armenia, by an economic research firm
- Increasing our partnerships with private companies and key institutional players
- A regionally focused acceleration program hosted by mLabs, mHubs, and partner organizations







CLIMATE TECHNOLOGY PROGRAM

infoDev's Climate Technology Program (CTP) turns climate challenges into opportunities to achieve both economic and environmental goals.

While climate change poses a major threat to economic development and poverty alleviation, the new technologies, financing sources, and

The CTP uses innovative, private sector development approaches to help countries more proactively and profitably develop their own solutions to climate challenges.

business models developed to address it, represent a historic opportunity for economic growth and job creation. Relevant sectors include renewable energy, water supply, and sustainable agriculture. The CTP uses innovative, private sector development approaches to help countries more proactively and profitably develop their own solutions to climate challenges. In this way, developing countries capture greater value

in the innovation value chain, leading to economic gain and new jobs, as well as improved climate resiliency and reduced emissions.

Climate-related sectors are growing rapidly and present great opportunities for developing country growth.

The greening of economies is increasingly gaining ground as a new and sustainable growth engine.

- Developing nations can gain 15 to 60 million net jobs over the next two decades through greener practices in agriculture, forestry, fishing, energy, manufacturing, recycling, building, and transportation (UN/ILO 2012).
- Innovation in water and irrigation technologies will help prevent 75 to 200 million people in Africa from increased water stress from climate change (UNEP 2011).
- Sustainable agricultural technologies deployed in Central and South Asia will drive increased crop yields, which are projected to fall by up to 30 percent because of climate change (IPCC 2012).

At the global level, we are providing evidence-based analysis, cutting-edge research, market development, business linkages, and global financing.

The CTP is pioneering innovative, on-the-ground models to catalyze indigenous, innovative climate solutions. There is no established set of tools to achieve the dual "green growth" objectives of economic growth and environmental sustainability. At the global level, we are providing evidence-based analysis, cutting-edge research, market development, business linkages, and global financing.

CLIMATE INNOVATION CENTERS

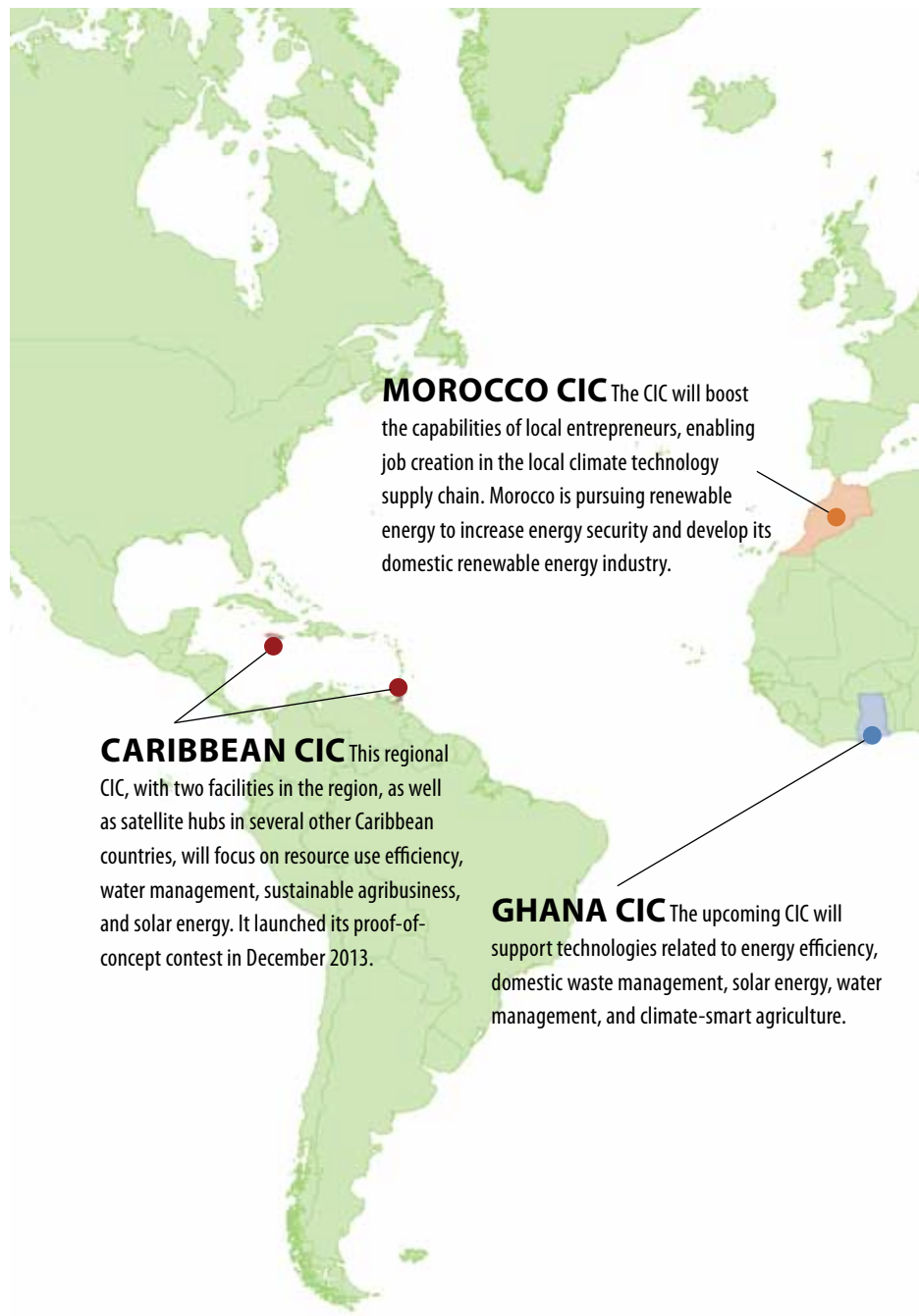
Eco Fuels Kenya (EFK) found that by using the nuts and seeds of the *Croton megalocarpus*, a naturally abundant plant in East Africa, it could produce organic fertilizers, biofuel, and plant-based health products. The Kenya Climate Innovation Center (KCIC) awarded EFK a grant equaling \$18,396 to assist in replicating EFK's product throughout Kenya. The KCIC also offers technical and networking support to help EFK develop its business. Harnessing the prevalence of mobile phones in Kenya, the KCIC funding will be used to implement an SMS-based communication system that will allow EFK to increase the accountability, predictability, and reach of their current Seed Collectors Network from an estimate of 300–400 community members to 2,000.

This is just one example of an enterprise benefitting from our **Climate Innovation Center (CIC)** model, which aims to build local capacity and address barriers to innovation by offering a tailored suite of financing and services to support domestic ventures.

We are establishing CICs in eight countries: the Caribbean, Ethiopia, Ghana, India, Kenya, Morocco, South Africa and Vietnam. The Kenya CIC has been fully operational since September 2012. The CICs in the Caribbean and Ethiopia will officially launch in the first quarter of 2014, while the others are in an advanced stage in the project pipeline. All CICs are designed specifically for the markets they serve with input of local stakeholders.

Individual business plans for the CICs were created as a blueprint to detail the operational and financial plans for each center tailored to the local needs of every country.

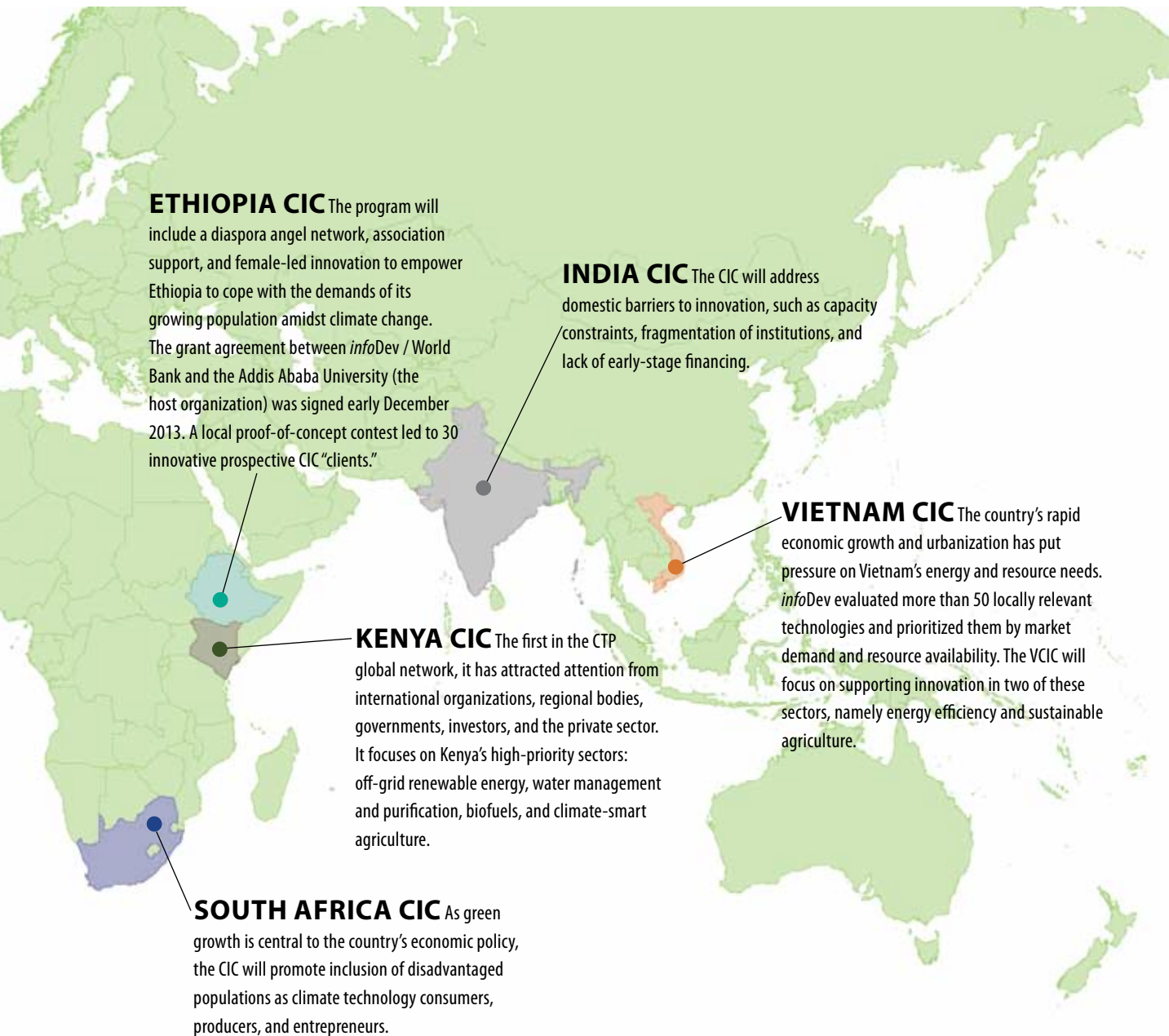
Plans for a new innovative financing mechanism are in an advanced design stage. Once established, firms can receive financing through proof-of-concept



grants (up to \$50,000) and seed investments (\$50,000 to \$1 million), as well as investment facilitation at more advanced stages.

The CICs **also offer business advisory and training** through mentorship, networking, seminars, and

other services that build professional expertise. To improve the competitiveness of local firms, the CICs provide technology information, market intelligence, and access to business and technical facilities.



REGIONAL NETWORKS

One of the CTP pillars is the establishment of regional innovation networks to enable knowledge sharing and mentorship across borders. **The East Africa Climate Innovation Network (EACIN)** was launched in April 2013 and two others are planned in North Africa and the Caribbean.

Managed through individual CICs, each regional network is designed to grow regional climate technology markets by facilitating access to partners, building relationships with country institutions, and promoting knowledge transfer and trade across regions.

EACIN is helping East Africans in Ethiopia, Kenya, Rwanda, Tanzania, and Uganda to connect and take a more proactive and profitable role in the ongoing clean technology revolution. It was established as the first regional climate innovation network supported by the World Bank in partnership

with the African Center for Technology Studies (ACTS) and South-South Global Assets and Technology Exchange (SS- GATE) and with other key East African regional partners: University of Dar-es- Salaam, National Agricultural Research Organization, Addis Ababa University, Practical Action Consulting, and Egerton University.

The South-South collaboration that is facilitated through such networks as EACIN, other upcoming CTP regional networks, and networking events fosters a platform from which innovative ideas derive, partnerships are created, and financing and business opportunities are discovered.

The East Africa Climate Innovation Network (EACIN) is helping East Africans in Ethiopia, Kenya, Rwanda, Tanzania, and Uganda to connect and take a more proactive and profitable role in the ongoing clean technology revolution.

KENYA CIC

Since its launch in September 2012, the Kenya CIC (KCIC) continues to be a cutting-edge facility with a growing network and cluster of climate innovators and entrepreneurs. The KCIC focuses on the country's high priority sectors: renewable energy, water management, and agribusiness. The KCIC is also a key part of the government of Kenya's Climate Change Action Plan (CCAP).

The KCIC has already supported more than 70 clients and has provided more than \$250,000 in proof-of-concept grants (status November 2013), while offering direct services and broader training sessions on accessing carbon finance and intellectual property rights, each done in partnership with the World Intellectual Property Organization (WIPO). **The KCIC will continue to grow and pioneer a seed capital investment facility.** Other CICs will learn from the KCIC experience and adapt the model to their own local circumstances.

The Kenya CIC (KCIC) continues to be a cutting-edge facility with a growing network and cluster of climate innovators and entrepreneurs.

EXPANDING KNOWLEDGE

Capturing lessons from on-the-ground sites and activities is imperative for expanding knowledge and narrowing our focus within the climate change sector. In May 2013, we published the report, ***Inclusive Green Growth: Findings from Community Outreach through the Climate Innovation Center in South Africa***, which revealed grass-roots insight from international experiences and community workshops on “green growth”

in South African townships. Through this research, we explored trends in the “green growth” sector, taking a new approach to this idea by using inclusivity as a term

to unveil the unequal dimension of green growth. As a result, the study formulated four strategies for the South Africa CIC to implement.

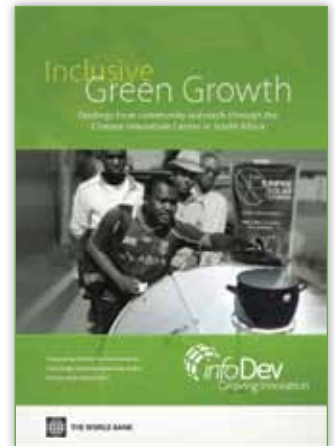
The culmination of the above, plus eight CIC business plans, is a stronger foundation

from which to work at the cutting-edge of the climate technology sector. A ground-swell of support from local public and private partners arose after a feasibility study was developed for a CIC in Ghana and local inputs were sought through various workshops in September 2013. As stated by the Ghanaian Ministry of Environment, Science, Technology and Innovation:

“The CIC will serve as a cradle to reduce the long-term cost of climate change on the environment and support business competitiveness in Ghana.”

Equally, the proof-of-concept contest of the nascent Ethiopia CIC led to a wealth of information about the status of local clean energy, water management, and climate-smart agricultural entrepreneurs.

As stated by the Ghanaian Ministry of Environment, Science, Technology and Innovation: “The CIC will serve as a cradle to reduce the long-term cost of climate change on the environment and support business competitiveness in Ghana.”



WOMEN CLIMATE INNOVATORS

In many developing countries, climate change is more likely to affect women adversely, mainly because of their traditional roles in society that limit access to resources, restrict rights, and quell voice in decision-making circumstances. Thus, taking a gender-based approach is key to bolstering women's entrepreneurship, especially in the climate sector, where there are significant barriers to acceptance.

The CTP promotes an inclusive innovation in climate technologies agenda, which focuses on meeting the needs of the poor and marginalized. Every CIC emphasizes programs that specifically reach out to women entrepreneurs.

Our efforts are evidenced by the KCIC, where 12 of the clients are women-owned businesses. However, we decided in future iterations of our CIC model that we would tackle the issue of gender representation within the climate sector

before implementing programs. This led us to hold a focus group with 16 women business leaders from all around Ethiopia who provided us with responses on how the CIC should operate its women-led innovation strategy to better support them.

We absorbed this advice and applied a number of these approaches to the Ethiopia CIC's women-focused empowerment programming. This programming takes into account that in Ethiopia, 65 percent of employed women are working in the agriculture sector. Equally, the business plan of *infoDev's* Agribusiness Innovation Center in Ethiopia emphasizes how sustainable and innovative enterprises in this sector could especially propel the position of women as entrepreneurs and employees.

Every CIC emphasizes programs that specifically reach out to women entrepreneurs.

LOOKING TO THE FUTURE

We will roll out our Global Program, a five-year strategic plan laying out the methodology for expanding activities on a global scale. This will involve five pillars of activities:

1. CIC Design and Implementation: CIC Launch

The CICs in the Caribbean and Ethiopia will officially launch in the first quarter of 2014, others are in an advanced project planning stage. The CIC will also oversee the resource mobilization strategy and implementation of each center, including coordination with World Bank Group Country Partnership Strategies and other development partner activities.

2. Global Financing: IGNITE Fund

The CTP will mobilize and syndicate global funding for high-impact technologies in the form of strategic innovation prizes, crowdfund investing platforms, and seed investments.

3. Evidence-based Analysis: Climate TRACK

The CTP's Climate TRACK business line will package lessons from individual CICs and provide analytical products and policy tool-kits.

4. Connecting Markets: Market CONNECT

Working in close collaboration with country CICs, MarketCONNECT assists individual CICs in accessing the latest software and web-enabled services to build their interconnectivity both between CICs and individual companies.

5. Measurement Tools: Impact Xchange

The CTP will provide each CIC with a web-based Impact Monitoring System (IMS) to track results and impacts in real time. An expanded version of IMS will be provided to local governments where CICs are located to allow them to better track domestic innovation progress.

MEET THE INNOVATORS



MINERAL AND ALLIED LIMITED, KENYA

Peter Chege initially worked as an analytical chemist at a pharmaceutical company in Kenya, but in 2002 he decided to venture out on his own and produce animal feed. Frustrated by the low quality of raw grain he was receiving from his suppliers, Peter began to utilize hydroponic technology as a more efficient and reliable way of growing the cereals used in his animal feed.

Hydroponics grows crops without soil, by using the mineral nutrient solutions in water. Although hydroponics relies primarily on water, a scarce resource in the region, studies have indicated that the system is at least 10 times more efficient in water usage in comparison to field farming. Only starting to install hydroponics systems in 2012, Peter has already built more than 60 sheds in Kenya and a few in Uganda, with plans to expand into Rwanda. With the assistance of the KCIC he has grown and diversified his business offerings while expanding access to his hydroponic systems for interested farmers.

"Since the Kenya CIC became involved, the business is doing well. Things have heated up. We are recruiting people and selling five hydroponic systems every week."

—Peter Chege, CEO of Mineral and Allied Ltd

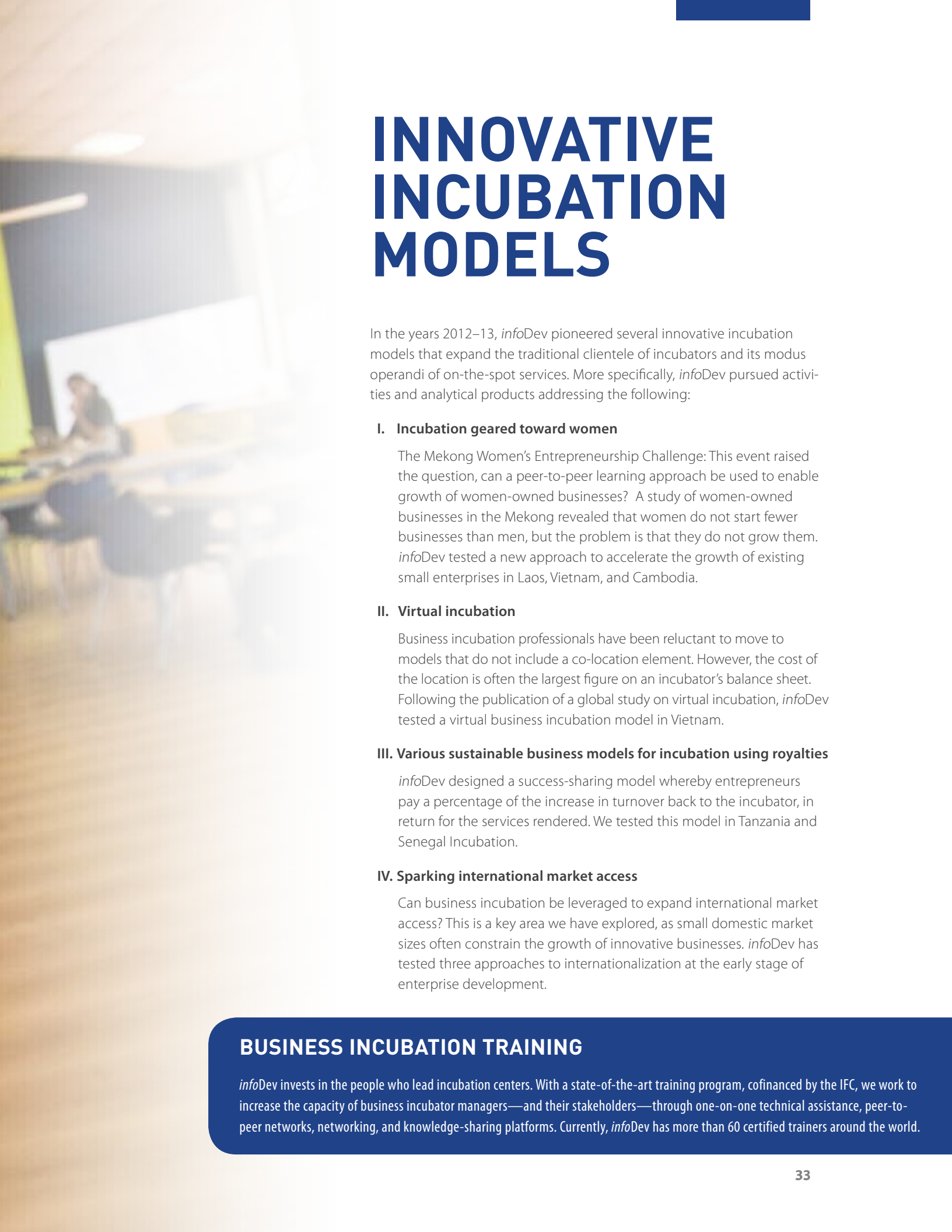


SMS CERAMIC WATER FILTERS, ETHIOPIA

The United Nations has projected that by 2030 nearly half of the world's population will face the problem of water scarcity as the demand for potable clean water increases sharply. This is a real issue for countries, such as Ethiopia, with volatile precipitation patterns, rapid population growth, and urbanization. Communal water sources are cheaper than the piped water systems, but also often contain contaminated water, which leads to waterborne diarrheal diseases.

SMS Ceramic Filters, one of the 30 short-listed applicants in the proof-of-concept contest of the soon-to-be opened Ethiopia CIC, tackles this challenge by producing ceramic water filters. These low-cost innovations have proven to be effective in improving the water quality in developing countries. SMS Ceramic Filters has developed a silver-coated water filter, which it claims reduces 99 percent of the bacterial contamination. The company currently provides its products to residents in rural areas around Mojo, at about 60 kilometers outside of Addis Ababa. With the help of the Ethiopia CIC, the firm hopes to scale up its operations. The product has potential for wide-scale use because of its simplicity in use and low cost.





INNOVATIVE INCUBATION MODELS

In the years 2012–13, *infoDev* pioneered several innovative incubation models that expand the traditional clientele of incubators and its modus operandi of on-the-spot services. More specifically, *infoDev* pursued activities and analytical products addressing the following:

I. Incubation geared toward women

The Mekong Women's Entrepreneurship Challenge: This event raised the question, can a peer-to-peer learning approach be used to enable growth of women-owned businesses? A study of women-owned businesses in the Mekong revealed that women do not start fewer businesses than men, but the problem is that they do not grow them. *infoDev* tested a new approach to accelerate the growth of existing small enterprises in Laos, Vietnam, and Cambodia.

II. Virtual incubation

Business incubation professionals have been reluctant to move to models that do not include a co-location element. However, the cost of the location is often the largest figure on an incubator's balance sheet. Following the publication of a global study on virtual incubation, *infoDev* tested a virtual business incubation model in Vietnam.

III. Various sustainable business models for incubation using royalties

infoDev designed a success-sharing model whereby entrepreneurs pay a percentage of the increase in turnover back to the incubator, in return for the services rendered. We tested this model in Tanzania and Senegal Incubation.

IV. Sparking international market access

Can business incubation be leveraged to expand international market access? This is a key area we have explored, as small domestic market sizes often constrain the growth of innovative businesses. *infoDev* has tested three approaches to internationalization at the early stage of enterprise development.

BUSINESS INCUBATION TRAINING

infoDev invests in the people who lead incubation centers. With a state-of-the-art training program, cofinanced by the IFC, we work to increase the capacity of business incubator managers—and their stakeholders—through one-on-one technical assistance, peer-to-peer networks, networking, and knowledge-sharing platforms. Currently, *infoDev* has more than 60 certified trainers around the world.



AGRIBUSINESS INNOVATION PROGRAM

For thousands of years, agriculture has sustained and enhanced livelihoods throughout the world. Today, the field is the backbone for a diverse set of industries, and the opportunities to leverage agro-processing to create local jobs and economic returns are rising. Accord-

ing to the World Bank's ***Growing Africa: Unlocking the Potential of Agribusiness*** report, Africa's farmers and agribusinesses have the potential to generate a trillion-dollar food market by 2030, indicating a necessary focus on agribusiness and agriculture in Sub-Saharan Africa.

infoDev's Agribusiness Innovation Program seeks to leverage the combined power of rising market opportunities in agro-processing and the comparative advantage many developing countries have in agricultural commodities to achieve indigenous inclusive growth.

We help catalyze industry competitiveness by employing innovative solutions to nurture growth-oriented agro-based enterprises that could become tomorrow's market leaders. We also contribute to sustainable job and income growth in urban and rural

areas. The AIP approach is an outcome of the Finland-supported *Creating Sustainable Businesses in the Knowledge Economy* program and has been endorsed by a range of development actors. In early 2013, highlights of the program were featured in the *Financial Times*.

The economic and social benefits of a competitive agro-processing industry are substantial. According to the World Bank, **for every one job created at the agro-processing level, an additional 2.8 jobs are created in the wider economy.** This results from a multiplier effect along the agro-processing supply chain, which sparks demand within related industries. A shared demand for packaging, transport, agricultural commodities, and inputs (such as fertilizer or seeds) causes a "ripple effect" in the economy that reaches farmers at the smallholder level, rural and urban communities, the unskilled, and the highly educated.

Significant gaps must be filled for the industry as a whole to thrive, despite the opportunities offered by advancing competitiveness in the agro-processing sector. Enabling infrastructure, policies, and regulations are critical. Beyond this, entrepreneurs need access to knowledge, capital, and markets to start and grow their companies.

The economic and social benefits of a competitive agro-processing industry are substantial.

We have crystalized our approach to agribusiness acceleration by leveraging our experience over the past decade and by consulting with more than 700 diverse stakeholders from the governmental level to entrepreneurs on the ground.

infoDEV'S AIP IS BASED ON THREE PILLARS:

1. **AICs** are innovative public-private partnership models that connect pioneering agro-processing entrepreneurs to the knowledge, capital, and markets they need to grow.
2. **Evaluation, Applied Research, and Knowledge Creation** will create an evidence base and knowledge tools for alternative approaches to catalyzing the growth of agro-processors.
3. **Capacity Building and Replication** will a) build local capacity to deliver market-oriented financial and technical assistance services, and b) transfer the knowledge gained through the AIP to a range of development actors that can adapt and replicate the approaches generated.

AGRIBUSINESS INNOVATION CENTERS

In 2012, following consultations with hundreds of local stakeholders, *infoDev* completed

in-depth assessments of the opportunities and challenges faced by agro-processing entrepreneurs in **Ethiopia, Mozambique, Nepal,**

Senegal, and Tanzania. It led to high-quality business plans for Agribusiness Innovation Centers (AICs) in these five countries, which are now ready for implementation on the ground.

We designed an AIC business model that provides pioneering agro-processing entrepreneurs with access to holistic financial and nonfinancial service offerings. The AICs seek to accelerate the growth of pioneering agro-processing enterprises by facilitating access to finance, markets, and networks of industry players, governments, and academia, as well as providing a suite of services ranging from market intelligence, quality management training, technology services, and business coaching.

While the high-level approach is similar in each of the models, the specifics are adapted to the local context. For example, the business plan of the AIC in Senegal focuses on advancing

value addition in the horticulture sector, the Tanzanian model stresses oilseeds, while the Ethiopian model is not value chain specific. Similarly, the emphasis of the service offerings proposed vary in accordance with the needs expressed by entrepreneurs and the gaps in service supply.

The combined impact of the AICs in Ethiopia, Mozambique, Senegal, and Tanzania is estimated over a six-year period to create 14,300 jobs, including 10,000 for women and \$105 million increased income. In Nepal the AIC is expected to support 100 entrepreneurs, creating 3,024 jobs. Moreover, it is estimated that 2,000 small holder farmers will benefit.

Sustainability is expected over time through a range of revenue options, relying primarily on a royalty model whereby entrepreneurs pay a percentage of the turnover growth within a set time-frame. Each AIC has received endorsement from high levels of government that intend to include the AIC in their development strategies.

The combined impact of the AICs is estimated to create 14,300 jobs, including 10,000 for women.

Consultations with more than 700 local stakeholders led to a crystallized agribusiness approach.

We will begin implementation of the AICs in Nepal and Tanzania in 2014. The Nepal AIC was incorporated into a World Bank IDA Credit, and proposed operations will begin in the first half of 2014. In Tanzania,

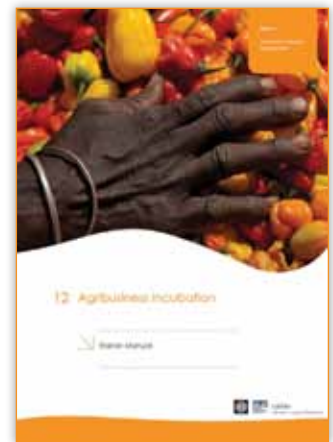
Denmark's development cooperation agency, DANIDA, is committed to supporting the AIC, and it is projected to begin operations toward the end of 2014.

AGRIBUSINESS INCUBATION TRAINING PROGRAM

The Agribusiness Incubation Training Program was piloted at *infoDev*'s 2011 Global Forum in Helsinki. Over the past two years, we held **nine training sessions, reaching more than 150 people** from countries such as Botswana, Burundi, Ghana, Kenya, Mali, Mozambique, Nigeria, Senegal, South Africa, Tanzania, Uganda, and Zambia, as well as Bangladesh, Bulgaria, Ecuador, India, Indonesia, Kazakhstan, Kyrgyzstan, Macedonia, Mexico, Nepal, Pakistan, Panama, Tajikistan, and Thailand.

The course offers an effective "how to" guide for people looking to use business incubation to grow innovative agribusiness enterprises in developing countries.

The training helps decision-makers understand the opportunities, challenges, and needs of agribusiness entrepreneurs, so that they can design and implement cost-effective services offering to meet those needs. The training also builds trust and common understanding among public and private stakeholders along the agricultural value chain.



Cheikh Tidiane Ndiaye of Senegal said, *"The training session enabled us not only to acquire the required knowledge and competencies but to also strengthen the network of partners who will support the implementation of the Agribusiness Innovation Center in Senegal."*

Hawa Ba of Senegal stated, *"The training session has provided me with the required knowledge to successfully support entrepreneurs."*

Esther Mally of Tanzania said, *"Thank you for this training. It was indeed very powerful, and I gained a lot of new knowledge."*

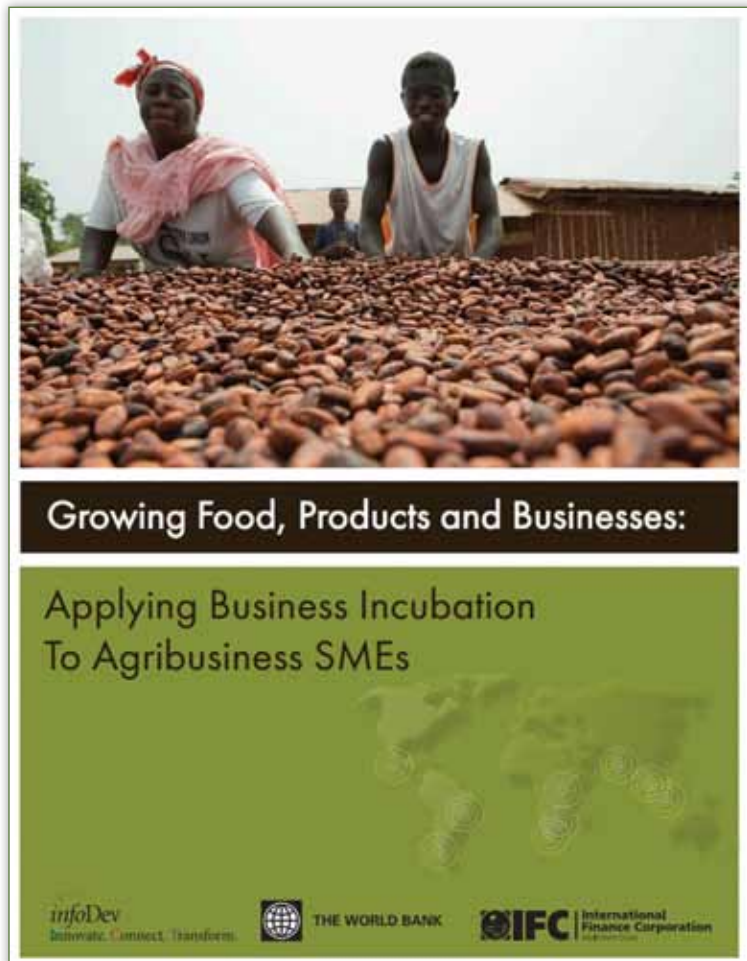
EXPANDING KNOWLEDGE

The *infoDev* network has an organic and constantly growing community of more than **60** agribusiness-focused incubators from **40** plus countries, benefitting more than **4,000** enterprises.

The stakeholders in our network asked this question: *"Can infoDev help us advance innovation and entrepreneurship in agribusiness? This sector is critical to our economies."*

In 2012, with support from the Ministry for Foreign Affairs of Finland, *infoDev* conducted a global review of experiences by using a business incubation approach to promote innovation and entrepreneurship in agribusiness. As a result, we cultivated the intellectual foundation of the AIP. The assessment report, ***Growing Food, Products and Business: Applying Business Incubation to Agribusiness SMEs***, provided a comprehensive analysis of positive and negative agribusiness incubation practices, which further contributed to a

better understanding of how business incubation can foster the creation and scale-potential of agribusiness SMEs in developing nations.



WOMEN IN AGRIBUSINESS

With women performing about 60 to 80 percent of agro-processing activities, the acceleration of the agribusiness industry can vastly impact women's social and economic empowerment. A central pillar of the AIP is assessing the needs of women entrepreneurs and finding means to support them.

A central pillar of the AIP is assessing the needs of women entrepreneurs and finding means to support them.

For instance, it is estimated that more than 60 percent of micro and small-size businesses in Ethiopia are food processing enterprises run by women entrepreneurs. However, women have traditionally been excluded from formal processes and structures, such as banking, and

lack access to market information, technologies, and productive inputs. In Senegal, about 80 percent of women are employed in agro-processing and horticulture, demonstrating a significant gender dimension in the country's agribusiness industry.

From facilitating access to finance, markets, and networks, we aim to work directly with women entrepreneurs, providing them with the skills necessary for success. Trainings are a primary means by which we do this work. As Angela Manjichi of Mozambique said, *"The training was excellent not only by its content but also the learning and exchange experience with other people in the business incubation industry."*



MEET THE ENTREPRENEURS



RANDA FILFILI, ZENA EXOTIC FRUITS

Randa Filfili, who owns and manages Zena Exotic Fruits, is the first Senegalese jam producer to export “niche” products, such as cashew apple butter and baobab jam, to markets in the United States, Europe, and Japan. Initially producing a range of quality fruit spreads for the local market, Randa became aware of an opportunity to expand Zena’s offering when she learned that local rural farmers produced cashews for export, but did nothing with the fruit these trees produced. The company seized the opportunity and worked with a team of food technologists, marketers, and chefs to develop a value-added product with a commodity that was viewed as having no commercial value. With a new model and a unique product, Zena is now able to export its all-natural cashew apple butter to satisfied consumers around the world.

Beyond expanding the business to produce more high-quality products, Zena is invested in impacting its community positively.

“We strongly support job creation and women empowerment. Women represent 95 percent of our growing staff. In addition, our company creates jobs for the disadvantaged by employing hearing-impaired mute people.”

—Randa Filfili, Zena Exotic Fruits



PEDRO TOMO, AGRO SERVICOS

Pedro Tomo, the founder and CEO of Agro Servicos, believes in a market-driven approach and the value of being socially conscious in his business. He fulfills this mission by producing world-class fruit-based products that also create jobs for Mozambican farmers. According to Pedro, “By creating value around indigenous fruits that used to be neglected, we provide a sustainable source of income for over 60 farmers.”

Despite Mozambique’s abundance of natural resources, few processed fruit-based products are sold in the country’s retail network that are “made in Mozambique.” Not to mention, there are even fewer 100-percent natural fruit-based products. Agro Servicos brand, **Gutsamba**, attempts to address this gap by improving both the quantity and quality of locally sourced fruit-based products available in the Mozambican market. At the end of 2013, Pedro’s firm received a prize for the “most innovative company” in Mozambique, beating 200 other contestants.

LOOKING TO THE FUTURE

In the coming years, *infoDev*'s agribusiness innovation program will put several priorities in motion:

- Plan the implementation of all five AICs, starting in Tanzania and Nepal, and in a second phase in Ethiopia, Mozambique and Senegal.
- Deploy the evaluation, knowledge, and capacity building components of the AIP and develop the appropriate governance framework and enterprise selection processes.
- Establish effective partnerships with financiers and industry players at the local and international level. These relationships will not only provide expert perspective, but also access to finance and linkages to the local, regional, and global markets. As such, Pick n' Pay (the second largest supermarket chain in Southern Africa), the African Enterprise Challenge Fund, Root Capital, SNV, UNIBRAIN, and Wageningen University have already agreed to partner with *infoDev*.
- Build the awareness and capacity of value chain and ecosystem stakeholders in the implementation countries to increase coordination and cooperation.
- Enter partnerships with like-minded organizations to expand the monitoring and evaluating methodology and learning framework.





ACCESS TO FINANCE

It takes more than an idea to create and sell an exclusive product or start a profitable business. Access to finance is often a major threshold for entrepreneurs to scale up their activities. However, in many developing contexts access to these resources are limited, or sometimes nonexistent. Thus, it takes an innovative approach to support innovators and entrepreneurs in these regions.

infoDev's **Access to Finance work stream (A2F)** prides itself on being at the cutting edge of this knowledge and expertise. By producing targeted research that pinpoints the challenges entrepreneurs in the developing world face, A2F has explored nontraditional financial actors who might be the key to revolutionizing innovative financing models.

By producing targeted research that pinpoints the challenges entrepreneurs in the developing world face, A2F has explored nontraditional financial actors who might be the key to revolutionizing innovative financing models.

Angel investment is another rigorous topic of study we've undertaken during the past couple of years, as these investors provide more than funding—they can offer the mentorship and support necessary to help entrepreneurs realize their goals. To have a more holistic understanding of the work and impact of angel investment, we interviewed angels from all over the world and compiled those results into an **Angel Network Guidebook**. This upcoming guide will not only advance knowledge about these

angels, but also provide a roadmap for interested parties to take part in this high-risk and even higher yield field.

Early stage investment is also a critical aspect of *infoDev's* Climate Technology Program. Each CIC will manage a seed capital facility to invest in early stage climate tech ventures that do not have access to banks or other traditional sources of financing. The Kenya CIC is pioneering these mechanisms through its upcoming seed facility that will leverage \$5 million of *infoDev's* financing with up to \$15 million from private investors.

In the Caribbean, we will experiment with a regional web-based startup financing marketplace.

In the **Caribbean**, we will experiment with a regional web-based startup financing marketplace, which will ultimately serve as an online venue for startup entrepreneurs and angel investors to meet.





ENTREPRENEURSHIP PROGRAM FOR INNOVATION IN THE CARIBBEAN

The Caribbean is overflowing with innovative talent, yet many entrepreneurs face challenges in developing and scaling up successful businesses. *infoDev's* Entrepreneurship Program for Innovation in the Caribbean (EPIC), a seven-year program funded by the government of Canada, aims to help develop a robust and vibrant innovation and entrepreneurship ecosystem that will promote inclusive development throughout the region.

EPIC is a microcosm of all our work streams with strong components in the mobile innovation, climate technology, access to finance, women's entrepreneurship, and business incubation fields. We provide access to finance, skills, and capacity building, by using and building entrepreneur networks and innovative engagement platforms. Furthermore, EPIC will seek to engage the Caribbean diaspora as angel investors.

EPIC'S OUTREACH

EPIC's activities have engaged around 2,000 individuals—from entrepreneurs, to business leaders, and experts—across 14 Caribbean Community and Common Market (CARICOM) countries. Both entrepreneurs, startups and policy makers have participated in our themed high-level forums and programs. Since the launch of the program a few years ago, we have partnered with numerous organizations, including the Inter-American Development Bank, University of West Indies, Blackberry, Digicel, Lime, and Microsoft.

CARIBBEAN MOBILE INNOVATION PROJECT

In the Caribbean region, many of the gears necessary to construct and support a burgeoning regional mobile ecosystem are in motion. However, there are gaps that prohibit innovators from developing their ideas and turning them into profitable enterprises—such as geographic and economic fragmentation in the region to a lack of mentorship and seed financing.

To fill these gaps and promote the development of the ecosystem, EPIC has facilitated the **Caribbean Mobile Innovation Project**. This project includes a series of regional and local activities to both discover innovative talent and support promising startups. From November 2012 to March 2013, we ran a Facebook-based pitching competition, **PitchIT Caribbean**. The competition provided opportunities to enhance the region's web and mobile entrepreneurs' pitching skills, as well as deliver expert

coaching, mentorship, and international recognition to all participants.

At the end of 2013, the World Bank Latin American and Caribbean region and *infoDev* launched Digital Jam 3.0 “Caribbean Edition,” together with a coalition fostered by the Jamaican government, to link Caribbean youth to global digital opportunities. A series of activities targeting youth will culminate in a **Get up, STARTUP** conference in March 2014.

Following an extensive consultation round with local stakeholders, we have planned a regionally focused network of six mHubs. The central hub will cater to the unique needs of innovators, by running trainings, mentorship programs, and startup competitions, thereby helping link entrepreneurs to the services that will take their ideas to market.

CARIBBEAN CLIMATE INNOVATION CENTER

Climate change in the Caribbean poses a particular threat, as it damages physical structures and the stability of several social and economic industries. However, the region is positioned to make tremendous strides in this area, because its abundance of clean energy resources and high electricity prices offer opportunities for alternative options.

infoDev took the initial steps toward finding a solution to this pressing developmental challenge by establishing a **Caribbean CIC (CCIC)**.

We are able to carve a distinct role for ourselves in the climate mitigation challenge by partnering with local stakeholders to implement the Center—the Caribbean Industrial Research Institute (CARIRI) in Trinidad and the Scientific Research Council (SRC) in Jamaica. With a local perspective at the core of the CCIC's business plan, we aim to successfully provide country-specific approaches to encourage economic development and job creation in the region. We launched initial activities and grant competitions at the end of 2013 and the center will formally open in the first quarter of 2014.



TAPPING INTO THE POTENTIAL OF WOMEN ENTREPRENEURS IN THE CARIBBEAN

To find the best way to harness the creative women-led ventures that abound in the Caribbean, *infoDev* worked with female entrepreneurs on the ground to pinpoint the specific cultural and economic barriers they face.

The first step in this process was the development of the **Women Innovators Network Caribbean (WINC)**, which connects growth-oriented women entrepreneurs to scale their businesses through mentoring, training, and peer-to-peer learning. This network, led by women in the region, has engaged hundreds of women online and provided a platform from which they can receive access to mentorship and participate in focus groups and workshops.

In September 2013, *infoDev* held two energetic training programs for Caribbean

women entrepreneurs, which were advertised through WINC. One was in Barbados (September 16 to 18) and the other in Jamaica (September 23 to 25), in which 66 people participated.

A 2013 Innovative Women Entrepreneurship in the Caribbean competition awarded four winners from Trinidad, Jamaica, and Belize, selected from 77 entries region-wide. These four women won the opportunity to travel to East London, South Africa, to participate in *infoDev*'s 5th Global Forum. Currently, we are developing knowledge on the addressable market—who is the female Caribbean growth entrepreneur and what are her specific needs? This information will be published in a study in the first quarter of 2014.



MEET THE ENTREPRENEURS



RACQUEL GODDARD MOSES, IDAEDLE CONSULTING LIMITED

Racquel Goddard Moses is the founder and Managing Director of iDaedle Consulting Limited. She was one of the dynamic women entrepreneurs that participated in the 5th Global Forum's Women Entrepreneurs Roundtable. Her company provides sales, marketing, and strategy consulting solutions to corporate clients in the Caribbean.

Racquel's main goal is to unveil and promote the technological prowess of the region and the talent and plethora of ideas that continue to develop throughout the islands. In doing so, she hopes to create the first Fortune 500 Company born out of the region.

"I've had excellent mentors, people that inspire me in the way that they do business, their adherence to quality, how knowledgeable they are about their industries and how selflessly they deliver advice to those in need."

—Racquel Goddard Moses, iDaedle Consulting Limited



M.A.D.E. – MY APP FOR DISASTERS AND EMERGENCIES BY ADE INNISS-KING AND MADONNA CORRIAN

Ade Inniss-King of Trinidad and Tobago was inspired to create a crisis-based mobile app, **M.A.D.E.: My App for Disasters and Emergencies** following a flash flood that damaged his family home in Diego Martin.

Ade and his partner, Elisia Madonna Corrian, piloted a mobile app that provides location-specific information about natural disasters. The system is designed for users to receive updates about potentially extreme weather events, giving them the opportunity to make advanced arrangements. The key feature of the app is that it facilitates a line of communication and connects affected people with emergency coordinators and rescuers.

M.A.D.E. was selected as the winner for the Caribbean in the VentureOut Challenge and received a cash prize and mentorship to strengthen its business strategy.



Product description: Super LED
Flashlight, Max. Power: 3000mW
Beam: 100m, Range: 1000m
Max. Voltage: 3.2V, 3.0V
Country of origin: made in China

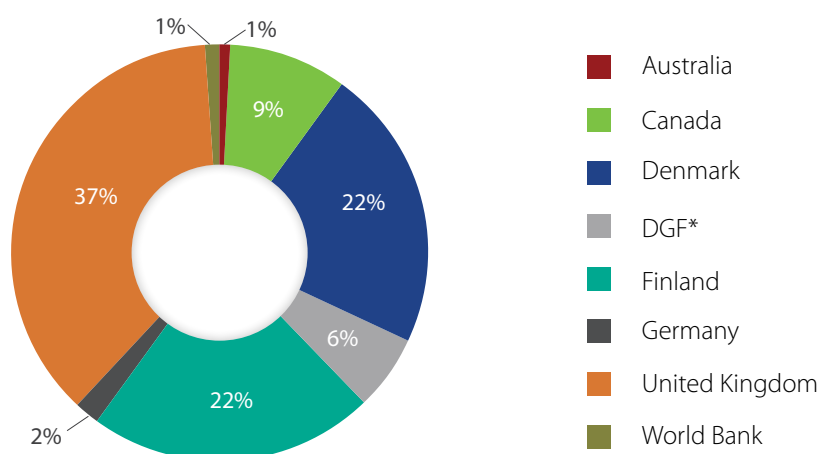
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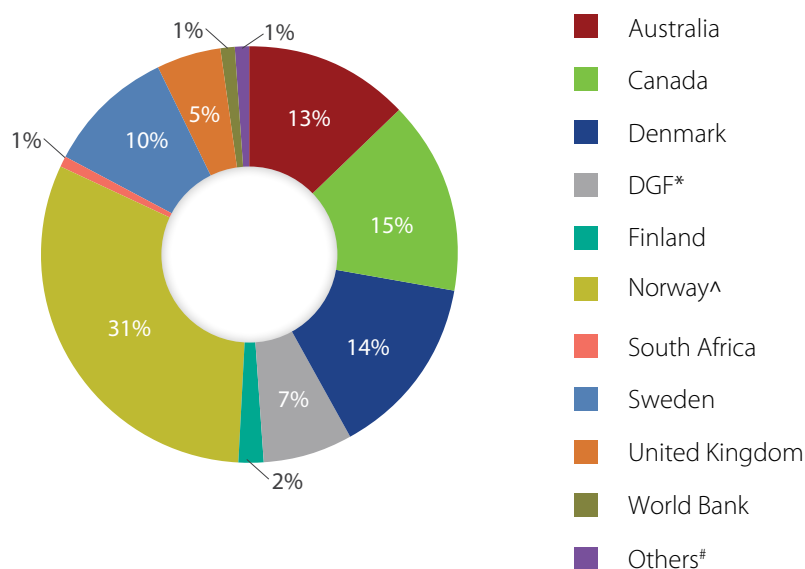
APPENDIX 1: TOTAL CONTRIBUTIONS TO *infoDev* BY DONORS

Over the reporting years *infoDev*'s donor base has grown, with valued contributions coming from Australia, Canada, Denmark, Finland, Germany, Norway, South Africa, Sweden and the United Kingdom.

CASH CONTRIBUTIONS BY DONOR IN FY12



CASH CONTRIBUTIONS BY DONOR IN FY13

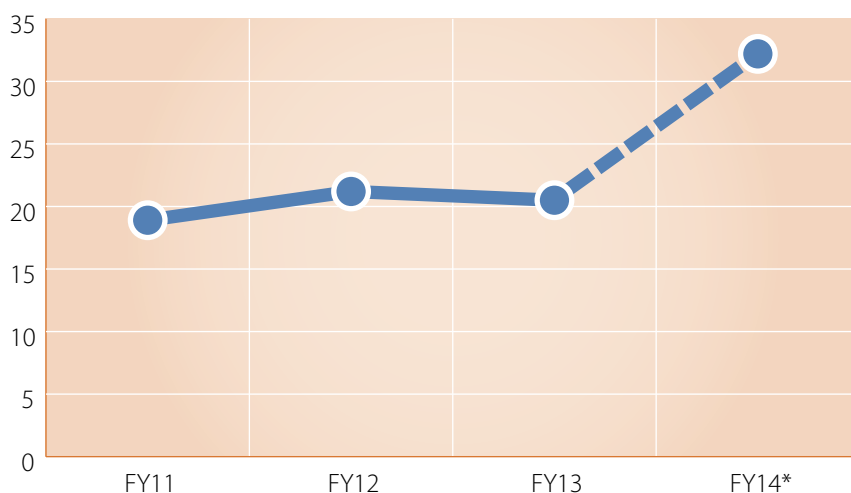


- * Development Grant Facility (World Bank)
- ^ Contributions through the United Kingdom
- # Includes King Abdulaziz City for Science and Technology's ICT Incubator Program (KACST BADIR; Saudi Arabia) and SPARK (The Netherlands)

APPENDIX 2: TOTAL CASH CONTRIBUTIONS AND DISBURSEMENTS BY FISCAL YEAR

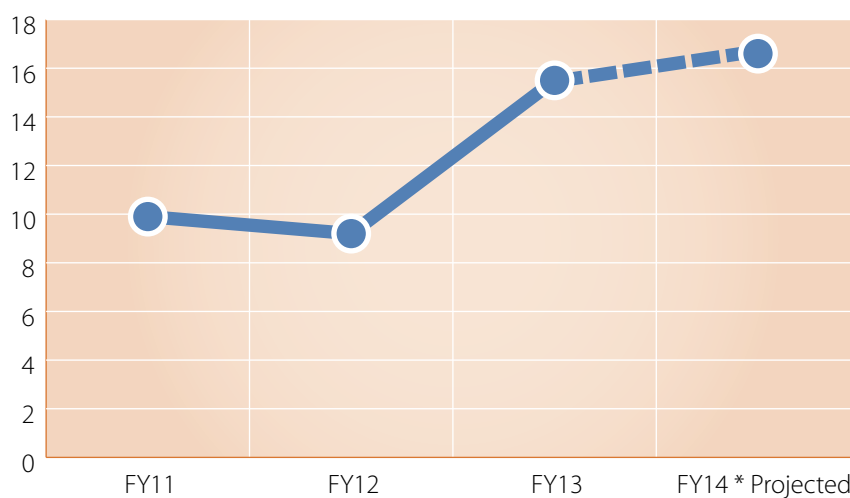
Since FY11, cash contributions from donors have risen close to 10 percent. Disbursements have increased by more than 50 percent between FY12-FY13 from the previous two years, totaling \$15.5 million in FY 2013.

DONOR CONTRIBUTIONS BY FISCAL YEAR (IN \$MILLIONS)



* FY14 reflects signed agreements and pending signing.

infoDEV DISBURSEMENTS BY FISCAL YEAR (IN \$MILLIONS)



* FY14 reflects signed agreements and pending signing.

APPENDIX 3: OVERVIEW OF *infoDEV* TRUST FUND ACCOUNT BALANCES

<i>infoDEV</i>'S ACCOUNT BALANCES AS OF JUNE 30, 2012 (IN \$THOUSANDS)					
ACCOUNT	FY11 BEGINNING BALANCE	CONTRIBUTION RECEIVED	FEES AND INCOME	DISBURSEMENT	FY12 ENDING BALANCE
Multi-Donor for <i>InfoDev</i>	2,090	267	(5)	1,270	1,082
Creating Sustainable Business in the Knowledge Economy	8,553	4,636	(44)	4,563	8,582
Entrepreneurship Program for Innovation in the Caribbean	8,211	1,999	6	602	9,614
Climate Technology Program	—	12,669	(213)	589	11,867
IFC FMTAAS*	562		—	274	288 [^]
Korea Trust Fund for ICT for Development	10,405		59	1,602	8,862
EFO**	113			97	16 [^]
World Bank		275		275	—
Development Grant Facility		1,300		1,300	
TOTAL TRUST FUND AND WORLD BANK	29,934	21,147	(196)	10,572	40,312

<i>infoDEV</i>'S ACCOUNT BALANCES AS OF JUNE 30, 2013 (IN \$THOUSANDS)					
ACCOUNT	FY12 BEGINNING BALANCE	CONTRIBUTION RECEIVED	FEES AND INCOME	DISBURSEMENT	FY13 ENDING BALANCE
Multi-Donor for <i>InfoDev</i>	1,082	2,059	(97)	1,600	1,445
Creating Sustainable Business in the Knowledge Economy	8,582	376	24	5,822	3,160
Entrepreneurship Program for Innovation in the Caribbean	9,614	3,001	(14)	1,544	11,057
Climate Technology Program	11,867	13,119	(145)	2,515	22,327
Korea Trust Fund for ICT for Development	8,862	—	36	3,815	5,083
EFO**		387		138	249
World Bank		80		80	
TOTAL TRUST FUND AND WORLD BANK	40,008	19,023	(197)	15,514	43,321

* Financing Mechanism for Technical Assistance and Advisory Services.

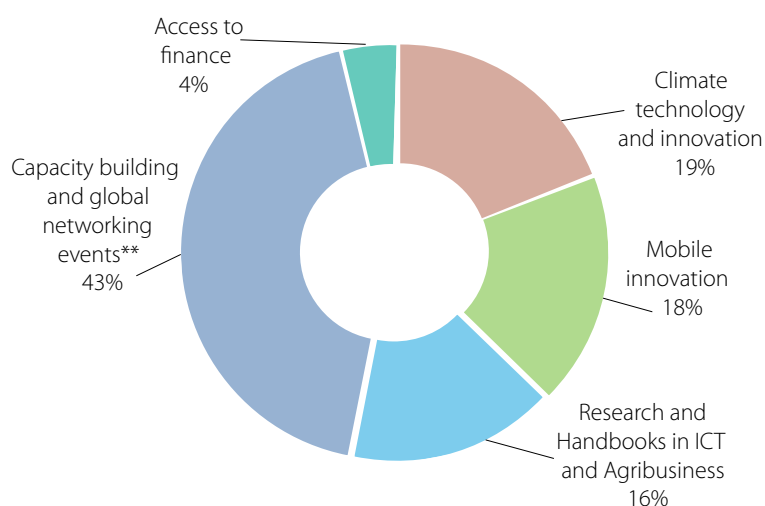
** Externally financed output : for FY12 to support Climate Tech. Program; for FY13 to support the 5th Global Forum on Innovation and Entrepreneurship and training programs.

[^] Balance of FY12 not carried over to FY13.

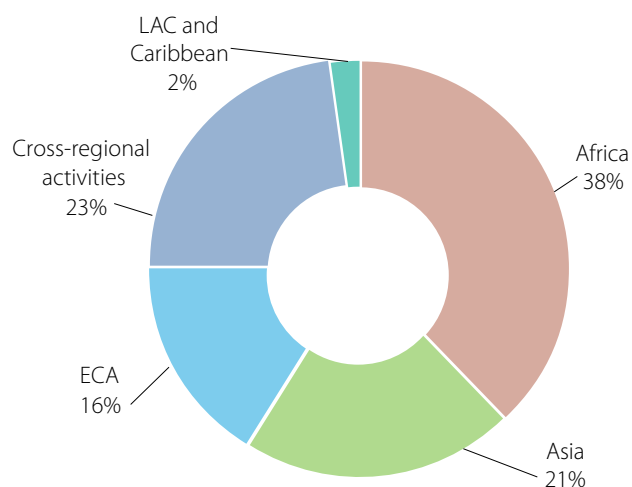
APPENDIX 4: *infoDev* FY12 & FY13 DISBURSEMENTS BY THEME AND REGION

In the past years, *infoDev* disbursed funds dedicated to capacity building, trainings and global networking events (including our 5th Global Forum on Innovation and Entrepreneurship), research and the creation of handbooks in ICT and Agribusiness, and operationally to our Mobile Innovation, Climate Technology and Access to Finance program activities.

infoDev FY12 & FY13 DISBURSEMENTS BY THEME*



infoDev FY12 & FY13 DISBURSEMENTS BY REGION



* Reflects activities directly executed by *infoDev*.

** Includes *infoDev*'s 5th Global Forum on Innovation and Entrepreneurship, held in May 2013.

APPENDIX 5: OVERVIEW OF KNOWLEDGE PRODUCTS AND PUBLICATIONS

2012

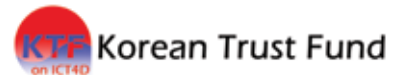
- Agricultural Innovation Systems Sourcebook, 2012
- Business Incubation in ECA Impact Study, 2012
- Wasting No Opportunity: The Case for Managing Brazil's Electronic Waste, 2012
- Growing Food, Products and Businesses: Applying Business Incubation to Agribusiness SMEs, 2012
- IC4D 2012: Maximizing Mobile, 2012
- Climate Innovation Center (CIC) Business Plans, 2012-13
 - Kenya Climate Innovation Center Business Plan
 - Ethiopia Climate Innovation Center Business Plan
 - India Climate Innovation Center Business Plan
 - Vietnam Climate Innovation Center Business Plan
 - Gauteng Climate Innovation Center Business Plan
 - Caribbean Climate Innovation Center Business Plan

2013

- Broadband Regulation Training Curriculum, 2013
- Women's Acceleration Lessons Learned, 2013
- Co-Incubation Pilots Lessons Learned, 2013
- Inclusive Green Growth, 2013
- Guiding Ideas from Mind to Market, 2013
- Agribusiness Innovation Centers (AIC) Business Plans, 2013:
 - The Agribusiness Innovation Initiative in Ethiopia
 - The Agribusiness Innovation Center of Tanzania
 - The Agribusiness Innovation Center of Senegal
 - The Satellite Agribusiness Innovation Center in Saint Louis, Senegal
 - Promoting Agribusiness Innovation in Nepal
- Mobile Usage at the Base of the Pyramid Reports, 2013:
 - Mobile Usage at the Base of the Pyramid in Kenya
 - Mobile Usage at the Base of the Pyramid in South Africa
 - Mobile Usage at the Base of the Pyramid: Research Findings from Kenya and South Africa
- Financing the Next Wave of African Innovation: Addressing Critical Funding Gaps for East African Technology Entrepreneurs (Conference Copy)
- Post-Conflict Studies, 2013
 - The Role of Information and Communication Technologies in Post-Conflict Reconstruction
 - The Role of ICT in Post-Conflict Timor-Leste
 - Towards Transformation-ICT in Post Conflict Rwanda
 - Tunisia: from Revolutions to Institutions
 - From Transition to Transformation: The Role of the ICT Sector in Afghanistan
 - Cables, Commissions, and Cybercafes: ICTs in Post Conflict Liberia
- Diaspora Investing: The Business and Investment Interests of the Caribbean Diaspora, 2013
- Crowdfunding's Potential for the Developing World, 2013
- Training Module on Agribusiness Incubation, 2013

ACKNOWLEDGMENTS: DONORS AND PARTNERS

infoDev thanks the following donors and partners for their support:





THE WORLD BANK

infoDev
THE WORLD BANK GROUP

MSN I9-900
1818 H St. NW
Washington D.C., 20433 USA
Tel: 1 202 458 4070 / 458 8831

Email: info@infodev.org

www.infodev.org