





# FT/IFC TRANSFORMATIONAL BUSINESS AWARDS DINNER

Harnessing Innovation and Capital for Impact

13 June 2019
InterContinental Park Lane
London

## **AGENDA**

17:40 Drinks Reception

19:10 Welcome Remarks and Dinner

#### Pilita Clark

Associate Editor and Business Columnist Financial Times

#### Alzbeta Klein

Director and Global Head of Climate Business International Finance Corporation (IFC)

19:55 Keynote Address

**Vivienne Ming**Co-founder and CEO
Socos Labs

21:30 Awards Ceremony

#### **HOSTED BY**

#### Ravi Mattu

Deputy Asia News Editor Financial Times

#### Kelly Widelska

Global Head of Knowledge and Learning International Finance Corporation (IFC)

Transformational Solutions in Urban Infrastructure

Transformational Solutions in Health, Wellness and Disease Prevention

Special Award: Innovating for Disability





Transformational Solutions in Education, Knowledge and Skills
F3 - Female Focused Fintech Prize
Transformational Solutions in Food, Water and Land
Green Finance Sculpture Project
Overall Award: Excellence in Circular Economy Innovation
Overall Award: Excellence in Climate Solutions
Overall Award: Excellence in Disruptive Technologies
Overall Award: Excellence in Transformational Business

23:00 Ceremony Ends / Networking Drinks

## **HOSTS**

#### Ravi Mattu

Deputy Asia News Editor

Financial Times



Ravi Mattu is the Deputy Asia News Editor of the Financial Times, helping to drive the paper's coverage across the region. Since joining the FT in 2000, he has held a number of senior positions at the FT including Tech Editor; Editorial Director of commercial department FT2; Business Life editor,

overseeing the management section of the paper; Acting Editor and Deputy Editor of the FT Weekend Magazine; and editor of Special Reports (magazines and websites), during which time he edited a number of titles, including Mastering Management, and launched FT Wealth. Ravi has interviewed leading CEOs, entrepreneurs and politicians, and is a frequent speaker and conference chair.

#### Kelly Widelska

Global Head of Knowledge & Learninge

International Finance Corporation (IFC)



Kelly Widelska is the Global Head of Knowledge & Learning for the International Finance Corporation (IFC), a member of the World Bank Group and the largest global development institution focused on the private sector in emerging markets. Her team provides knowledge and learning solutions across

the Corporation, focused on delivering operational excellence and development impact for clients and partners. Kelly is also a member of the World Bank Group's Sexual Orientation and Gender Identity (SOGI) Task Force, a multi-sectoral group set up to advance SOGI issues and to scale-up research, programs and staff training. Before joining IFC, she worked with Ernst & Young's Transaction Advisory Services practice, where she led the Global Knowledge & Innovation Team, supporting a business of 8,000 employees. Prior to that, Kelly spent three years in China and the Far East Area, building the knowledge capability of Ernst & Young through the development of a suite of knowledge management services. Kelly holds a Master's degree in Information Management from Sheffield University in the UK.

# **GUEST SPEAKER**

#### **Vivienne Ming**

Co-founder and CEO

Socos Labs



Frequently featured for her research and inventions in the Financial Times, The Atlantic, Quartz and The New York Times, Vivienne Ming is a theoretical neuroscientist, entrepreneur, and author. She co-founded Socos Labs, her fifth company, an independent think tank exploring the

future of human potential. Vivienne launched Socos Labs to combine her varied work with that of other creative experts and expand their impact on global policy issues, both inside companies and throughout our communities. Previously, Vivienne was a visiting scholar at UC Berkeley's Redwood Center for Theoretical Neuroscience, pursuing her research in cognitive neuroprosthetics. In her free time, Vivienne has invented Al systems to help treat her diabetic son, predict manic episodes in bipolar sufferers weeks in advance, and reunite orphan refugees with extended family members. She sits on boards of numerous companies and nonprofits including StartOut, The Palm Center, Cornerstone Capital, Platypus Institute, Shiftgig, Zoic Capital and SmartStones. Vivienne also speaks frequently on her Al-driven research into inclusion and gender in business.

## **JUDGES**

Pilita Clark

Associate Editor and Business Columnist

Financial Times



Pilita Clark is an Associate Editor and Business Columnist at the Financial Times. She writes a weekly column on modern corporate life, as well as features and other articles. Pilita has worked for the FT since 2003, covering aviation and the environment. She was the FT's Environment

Correspondent from 2011 to 2017. Pilita was previously a Washington correspondent for Australian newspapers and a Nieman Fellow at Harvard University.

#### Alzbeta Klein

Director and Global Head of Climate Business
International Finance Corporation (IFC)



International Finance Corporation (IFC)
As the Director and Global Head of IFC's Climate
Business, Alzbeta's role is to facilitate business
growth, provide thought leadership, fundraise
and facilitating all work related to renewables,
climate-smart agribusiness, green bonds and

other climate business areas. Prior to her current appointment, she was a director and global co-head of Agribusiness, Manufacturing and Services Investments group where she managed over \$13 billion of assets in emerging markets, leading a group of 400 bankers in 60 IFC offices worldwide. During the past 20 years, Alzbeta worked in many areas of IFC and rose through the ranks, including serving for two years as the Chief of Staff to IFC's former CEO Mr. Lars Thunell. In her current position, Alzbeta revitalized and grew IFC Climate Business which now accounts for a quarter of all IFC investments. She created and currently executes the new climate business strategy which envisages further growth of business anchored in new technologies and their facilitating role in business growth, particularly in emerging markets. Her team also piloted and implemented carbon pricing for the Corporation's largest investments, and a corporate disclosure of carbon footprint. Alzbeta joined IFC from the Export Development Corporation (EDC Canada) and the Canadian Imperial Bank of Commerce (CIBC). She received Master's degree in Economics from the University of Ottawa, Canada, where she also studied.

#### Samir Abhyankar

Partner

TPG Growth



Samir Abhyankar is a Partner at TPG Growth based in London, working across sectors covering the group's investment activities in Africa. Prior to joining TPG Growth in 2015, Mr Abhyankar was a Partner with Satya Capital, where he focused on IT, consumer, financial services and retail

investments. Previously he spent six years at Citi Venture Capital International, where he was responsible for its African investment activities, and CDC Group, where he was the Director of Strategy. He was also formerly a management consultant with Marakon Associates. Mr Abhyankar started his career with the World Bank as a banking sector analyst. He graduated with an MBA from INSEAD and holds an MA from Johns Hopkins' School of Advanced International Studies.

#### Jesse Baver

Associate Partner

Dalberg



Jesse Baver is an Associate Partner in Dalberg's London office. His experience, primarily in Africa and with a special focus on development finance, includes financial and economic analysis, fund structuring, business model development, and market entry strategies. At Dalberg, Jesse's

recent work has focused on helping donors, development finance institutions and impact investors design and structure blended finance vehicles, analyse new markets or sectors, enhance and measure their development impact, and evaluate transaction opportunities. His sectoral focus includes both agriculture and energy, and he has a special interest in expanding access to finance for SMEs in frontier markets. Prior to Dalberg, Jesse served on the Analytics Team at the Ethiopian government's Agricultural Transformation Agency, and in the Finance and Risk practice at the consultancy Oliver Wyman, advising financial sector clients in the US and emerging markets. Jesse has a BA from the University of Pennsylvania and a Master's in International Development from Columbia University (SIPA).

# **JUDGES**

#### Kalipso Chalkidou

Director of Global Health Policy and Senior Fellow, Centre for Global Development

Professor of Practice in Global Health, Imperial College London



Kalipso Chalkidou is the Director of Global Health Policy and a Senior Fellow at the Center for Global Development, based in London, and a Professor of Practice in Global Health at Imperial College London. Her work concentrates on helping governments build technical and institutional

capacity for using evidence to inform health policy as they move towards Universal Healthcare Coverage. She is interested in how local information, local expertise and local institutions can drive scientific and legitimate healthcare resource allocation decisions. She has been involved in the Chinese rural health reforms and health reform projects in Colombia, Turkey and the Middle East, working with the World Bank, PAHO, the UK's Department for International Development (DFID) and the Inter-American Development Bank as well as national governments. In 2007-2008, she spent a year at the Johns Hopkins School of Public Health, as a Harkness fellow in Health Policy and Practice, studying how comparative effectiveness research can inform government drug pricing policies. Kalipso led the establishment of NICE International, which she headed for eight years, and, more recently, of the international Decision Support Initiative (iDSI), a multi-country network working towards better health around the world through evidence-informed spending in healthcare in low to middle income countries. IDSI is funded by the Bill and Melinda Gates Foundation, DFID and the Rockefeller Foundation and is currently involved in national reform projects in China, India, Vietnam, Ghana, Indonesia and South Africa. Kalipso holds a doctorate on the molecular biology of prostate cancer from the University of Newcastle (UK), an MD (Hons) from the University of Athens and is a visiting Professor at King's College London and an adjunct professor at Griffith University in Australia. She sits on several journal editorial boards and has published over 100 peer-reviewed papers and book chapters.

#### **Helen Clarkson**

CEO

The Climate Group



Helen Clarkson joined The Climate Group in March 2017 as Chief Executive Officer. Prior to joining The Climate Group, she worked at Forum for the Future where she founded the organisation's US office. At Forum, Ms Clarkson led work with large US corporations such as

Target, Walmart, Nike, Gap and Levi Strauss & Co to solve complex sustainability challenges at both the organisational and broader systemic level. She also served as Interim Chief Operating Officer for several months. Ms Clarkson joined Forum from Médecins Sans Frontières where she worked on humanitarian missions in countries including Democratic Republic of Congo, Sudan, Burundi, Pakistan and Nigeria. She has an undergraduate degree in Philosophy from Cambridge University, and a Master's degree in Business Strategy, Politics & the Environment from Birkbeck College, University of London. She is also a Chartered Accountant.

#### **Chris Locke**

Founder

Caribou Digital



Chris Locke is the Founder of Caribou Digital. He is also a Visiting Fellow at the University of California, San Diego's Center on Emerging and Pacific Economies, and Digital Ambassador to the United Nations Capital Development Fund (UNCDF). Caribou Digital works with development

organisations to build digital economies in emerging markets, helping to take critical mobile services covering health, agri, money and learning tools to scale at a nationwide level. Mr Locke was previously the Managing Director of GSMA Mobile for Development. He has spent the past 15 years working in the mobile and internet industries for companies including the Virgin Group, Three, AOL and T-Mobile. Previous to his industry career, he was the Xerox Lecturer in Electronic Communication and Publishing at University College London, and has maintained strong links to the research community. He is co-editor of *Thumb Culture: The Meaning of Mobile Phones in Society*, an anthology of research considering the global social effect of mobile technology.

# **JUDGES**

#### Kanini Mutooni

Managing Director, TONIIC

Board Chair, Global Innovation Fund



Kanini Mutooni is a UK Chartered accountant and Harvard Kennedy School alumnus with experience at Director and board level at Bank of America Merrill Lynch, KPMG, EY and Kleinwort Benson Private Bank. She is currently the Managing Director of TONIIC, an impact investing network

based in London and San Francisco. She is also Board Chair of the Global Innovation Fund (GIF), a \$225m fund focused on impact investment in emerging market commercial innovations that help solve social constraints. Kanini is also an investment committee member of the African Agricultural SME fund II, a \$120m fund focused on investing in small cap Pan-African early-to-growth stage agribusiness firms. The fund closed in June 2018 and has already committed over 30 per cent of its capital. Kanini was previously founding Investment Committee member of the Africa Enterprise Challenge Fund (AECF), a \$227m continent-wide impact fund focused on agriculture and clean energy sub-sectors. AECF was one of the early patient capital investors in M-KOPA and Mobisol, two clean energy companies that have made a significant impact in the provision of solar power to communities in the region. She was also Vice Board Chair of Shelter Afrique's Finance and Risk Committee. Shelter Afrique is a Development Finance Institution with membership from 43 African countries that provides debt and equity finance for affordable housing projects. Kanini has an MBA from Cass Business School, City University London and was recognised by the World Economic Forum as a Young Global Leader in 2014 for her contribution to business and entrepreneurship. She is also a visiting lecturer at the University of Cape Town Graduate School of Business.

#### **Darren Welch**

Director of Policy

UK Department for International Development (DFID)



Darren Welch joined the UK Department for International Development (DFID) in 2007. He initially worked as Head of Information and Communications in the Communications Division, before becoming Head of DFID's office in Tanzania from 2008 to 2011. He then spent four years

working in Brussels at the UK's Representation to the EU, in the role of Counsellor for Trade, Development, Africa, Asia & the Americas. In 2015-16, Darren was Head of the International Team at the UK's Joint Syrian Resettlement Programme and in 2016-17, Head of DFID's Migration and Modern Slavery Department. Since Spring 2017, Darren has been DFID's Director of Policy, based in London. Prior to joining DFID, he worked in development consultancy, for the Government of Bermuda, and in a range of roles at the UK's Cabinet Office.



# AWARDS SHORTLIST



#### TRANSFORMATIONAL SOLUTIONS IN URBAN INFRASTRUCTURE

This award relates to Sustainable Development Goal 9 "Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation", and Goal 11 "Make cities and human settlements inclusive, safe, resilient and sustainable". It highlights projects that address the most crucial infrastructure needs in the fast-growing cities of the developing world, with long-term socio-economic impact. This category is open to private sector businesses only, but recognises the importance of public-private partnerships in infrastructure and builds on the success of the award for City-Led Transformation, established in partnership with Cities Alliance from 2015 to 2017.

# Azuri Technologies Quad Solar Home Systems with HospiCash

Azuri Technologies provides off-grid solar technology and income protection insurance for rural communities across 12 countries in sub-Saharan Africa. In combining these services with mobile money payment systems, this initiative has the potential to provide millions of otherwise marginalised individuals with access to both energy and increased financial security.

## JP Morgan Chase AdvancingCities Initiative for Underserved Neighbourhoods

JPMorgan Chase's AdvancingCities initiative aims to provide opportunities for those who have not benefited from economic growth. It involves the strategic deployment of 500 million US dollars of capital to fund sustainable projects related to small business growth, financial health, workforce development and neighbourhood revitalisation.

#### Lithium Urban Technologies Electric Vehicle Transportation Services

Lithium Urban Technologies provides electric vehicle transportation services to over 25 Fortune 500 corporations in India. The company's proprietary technology platform unifies the connected car, a charging network, and cloud and data analytics to reduce transportation costs for clients by up to 40 per cent. Its fleet of over 850 cars has cut carbon emissions by 15,000 tonnes and provided financial inclusion and social mobility to 2,000 families since 2014.

# Rensource Distributed Renewable-Based Energy to Urban Micro SMEs

Rensource provides affordable and reliable energy to urban micro SMEs and households in Nigeria through localised solar-hybrid minigrids. This service enables consumers to access predictable, fixed-price low-cost energy, with greater reliability and flexibility than using highly polluting, prohibitively expensive diesel generators or low-output solar PV systems.

### Smart Havens Africa Pathway to Sustainable and Affordable Home Ownership by Women

According to the World Bank, only 13 per cent of women in Africa have sole ownership of their homes. In Uganda, over 70 per cent of the urban population is made up of women who live in over-crowded slums, and who often spend more than 50 per cent of their income on rent. Smart Havens Africa seeks to overcome this burden by creating environmentally-friendly and sustainable off-grid housing and by giving low- to moderate-income women an affordable 'rent-to-buy' pathway to owning a home with a secure title deed.

#### SmartSíndico Low-Income Condominium Management App

Around 15 million families in Brazil live in government-funded condominiums. Resident associations cannot maintain or manage these buildings due to lack of training and professional support. The SmartSíndico app provides a simple and affordable way to help tenants self-manage their buildings, including billing and financial tools, access to videos on laws, regulations and best practices related to the community, and a messaging platform for tenants to communicate problems and decisions.

#### Yego Innovision Ride-Tap-Pay Offline Ride-Hailing System

Africa has over 25 million taxis, most of which are unregulated and unlicensed, leading to both road accidents and criminal activities.

Launched in Rwanda, Yego aims to tackle these issues by training and verifying drivers and providing them with smart tracking, an intelligent fare metering system, and distance-based fares that ensure them a livable wage. Passengers make cashless payments. Yego is designed to work with limited internet connectivity, in a nation where internet and smartphone penetration are still very low.

# TRANSFORMATIONAL SOLUTIONS IN HEALTH, WELLNESS AND DISEASE PREVENTION

This award relates to Sustainable Development Goal 3: "Ensure healthy lives and promote well-being for all at all ages". Although significant strides have been made in increasing life expectancy in developing economies, much more needs to be done to reduce the mortality rate, particularly among mothers and infants; improve the delivery of medicines, healthcare and health education; reduce the impact of a wide range of diseases; and rapidly address new and emerging health issues. Special attention will be given to innovative, replicable business models that improve the quality and cost-effectiveness of healthcare delivery.

#### Florida Insect Control Group Pest Management Solutions

One-third of the world's population is at daily risk of contracting a mosquito-borne disease, yet the mass use of mosquito-cides are harmful to both humans and the environment. Florida Insect Control Group's ground-breaking pest control system mixes micro-porous plastic polymers with pesticides to directly target and kill mosquitoes without negatively impacting the environment, humans or other insects.

#### Healthy.io Smartphone Camera Urinalysis

Healthy.io aims to simplify and speed up access to medical diagnosis, and reduce pressure on strained healthcare systems, by turning smartphones into clinical-grade diagnostic devices for urine testing. Using a smartphone's camera and a connected computer vision app to scan a standard urine test dipstick and transmit the result automatically to clinicians for review, the service allows patients to home-test for early signs of chronic kidney disease, urinary tract infections and routine prenatal checks.

# ImmunifyMe Smart Vaccination Scheduling and Monitoring Tool

ImmunifyMe provides a secure and accessible cloud-based method for parents to keep track of their children's vaccinations, thus increasing immunisation rates for preventable diseases. Backed by partnerships with hospitals, governments and health organisations, with a focus on standardisation across different countries, ImmunifyMe's web and app-based technology and automated digital monitoring help to overcome deficiencies in paper-based systems and provide access to vaccination records anywhere in the world.

#### **MobileODT EVA System for Cervical Cancer Screening**

MobileODT's Enhanced Visual Assessment System is a portable Al-enabled diagnostic tool that dramatically increases access to screening for cervical cancer, one of the leading causes of death for women worldwide. It allows healthcare providers to detect cervical cancer at the point-of-care in under one second, replacing reliance on laboratory tests and sample collection, at a fraction of the price. It is currently used in 29 countries.

#### Salauno Visual Care for Vulnerable Remote Location

Salauno offers affordable eyecare services across Mexico through its own diagnostic centres and a network of optometrists who travel to isolated communities. The development of collaborative links with local community leaders helps salauno find, access and support marginalised patients, resulting in the treatment of over 6,000 individuals in three years. Candidates for treatment, including surgery, are scheduled for an appointment in salauno's surgical centre, and all treatments are heavily subsidised.

# SonoCare Health-tech Diagnostics Solution for Healthy Pregnancies

SonoCare's health-tech diagnostics solution addresses the severe lack of accessible and affordable healthcare for low- and middle-income pregnant women in Nigeria. Through a mobile app, portable equipment and partnerships with local organisations, SonoCare detects pregnancy complications before they become life-threatening. SonoCare has screened more than 31,000 women in rural areas and identified over 18,000 high-risk pregnancies to date.

#### Viz.ai Solutions for Faster Stroke Diagnostics

Viz.ai uses Al-based technology to analyse CT images of the brain for the most devastating types of strokes. The software cross-references a stroke victim's brain scan with a vast database of scans and then sends this data to a specialist to confirm the diagnosis. This can reduce the time required to diagnose, triage and treat a stroke from hours to a few minutes.

#### SPECIAL AWARD: INNOVATING FOR DISABILITY

This new category, established in partnership with the UK Department for International Development (DFID), relates to Sustainable Development Goals 4, 8, 10, 11 and 17, and aims to raise global awareness of an area that arguably has been neglected compared to other development challenges. It will showcase solutions that harness the power of innovation and technology to ensure inclusion among people with disabilities, particularly in developing economies. Special attention will be given to initiatives that give access to affordable assistive technologies, bridge the digital divide, and reduce stigma and discrimination.

#### **Amparo Confidence Socket**

Amparo's 'Confidence Socket' is a below-knee prosthetic socket that fits directly onto a residual limb. It uses a unique, low temperature thermoplastic capable of being remoulded up to 10 times as the limb changes in volume. This drastically reduces the time and equipment required to fit a prosthetic -- it can be fitted in as little as an hour, significantly increasing accessibility for amputees in developing countries or remote areas.

#### **EyeControl AI Eye-Tracking Camera**

EyeControl is the first wearable screen-less assistive communication device. Al-powered eye-tracking technology enables locked-in individuals and ventilated patients -- who can't speak -- the ability to communicate using only eye movements, anywhere and anytime. Simple to use, EyeControl improves quality of life for ALS, MS, stroke and other home care patients and helps ventilated patients communicate directly with medical staff and family.

#### **OrCam Technologies Al-Driven Artificial Vision**

OrCam MyEye is the world's most advanced wearable device for providing artificial vision to people who are blind or visually impaired. The size of a finger, this Al-driven device mounted on a pair of glasses is capable of instantly and discreetly reading printed and digital text aloud as well as recognising faces, colours, money and products. It is operated hands-free and completely offline.

#### **ProsFit Technologies Global Solutions for Confident Mobility**

PandoFit by ProsFit is a proprietary cloud-based end-to-end digital solution used to design customised, definitive prosthetic sockets for a more comfortable, faster fit. These are manufactured via a global network of certified manufacturing partners. Globally scalable, ProsFit's solution increases access for all to prosthetics -- key to increasing social inclusion.

#### Sesame Enable Touch-Free Access for Mobile Devices

Open Sesame is the world's first touch-free solution for mobile devices. Via the built-in camera of their phone, tablet or computer, a user is able to control an on-screen cursor with head movements. This system provides a simple-to-use and low-cost means for low-mobility individuals - such as people suffering from ALS, MS, spinal cord injuries or strokes -- to interact with the world through their digital devices.

#### TotoSci Academy AlexCane for the Blind

Developed in Kenya, AlexCane is an Al smart cane for the blind. Connected to a camera that processes images over the internet, the cane increases mobility by detecting both static and moving objects, and alerting the user through audio or vibrations. It also increases the independence of the blind person by sending caregivers real-time information via GPS or GSM protocols.

#### **TuneFork Smart Device-Based Hearing Loss Diagnostic**

TuneFork software provides a means for individuals with Disabling Hearing Loss to conduct a simple, free hearing test. This is then used to create clinically-accurate personal specifications for the audio output of the user's smartphone and other digital devices, providing a significant enhancement to their experience of digital audio content.

### TRANSFORMATIONAL BUSINESS IN EDUCATION, KNOWLEDGE AND SKILLS

This award relates to Sustainable Development Goal 4: "Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all", with an additional emphasis on the provision of skills-based training that will empower young people, help them gain employment, and also help entrepreneurs secure their livelihoods, in line with Goal 8: "Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all."

# Aliat Universidades Higher Education System for Working Adults

Aliat Universidades create affordable and accessible adult education throughout Mexico with their innovative part-time blended learning programmes. They support students with discount plans, social s ervices and internships. Operating across 30 campuses and 17 states, Aliat Universidades have provided professional development for over 70,000 students.

#### Ashesi University New Leadership for Africa Programmes

Ashesi University in Ghana aims to educate ethical, entrepreneurial leaders for Africa's future economic and social needs. It does so by maintaining a strong character-building and scholarship system, embedding its majors – computer science, management information systems, business administration, and engineering — within a multidisciplinary curriculum that emphasises critical thinking, leadership, teamwork and ethics — helping students understand how to navigate the broader issues shaping their economies and societies.

#### **Edilar Red Magisterial Social Network for Teachers**

Developed within the Grupo Edilar group of companies, Red Magisterial is the first social network for school teachers that promotes the creation and sharing of educational practices and digital curricular materials. Red Magisterial not only connects teachers but also helps them embrace digital technologies and deliver high-quality education across Mexico.

# Enko Education African International schools for Middle-Class families

Enko Education provides a cost-effective means for middle class learners across seven African nations to gain an internationally recognised qualification that will help them enter top universities around the world. It does so by investing strongly in academic and human resources, through the training of locally recruited teachers and the use of internationally recognised curricula. It has benefitted over 2.000 learners to date.

#### **Nova Pioneer Schools for Innovators and Leaders**

Nova Pioneer gives young Africans the chance to access world-class student-centred learning at an affordable price. Working in Kenya, Nigeria and South Africa, Nova Pioneer focuses on creative and project-based pedagogies designed to develop leaders and innovators for the new economy. By developing strong local talent and leveraging economies of scale, they are currently educating over 4,000 students at an 80 per cent lower cost for parents, and plan to expand their reach ten-fold in the coming years.

# PHINMA Education Parallel Classes and Subsidised Tuition Schemes

PHINMA Education is devoted to giving low-income college students in the Philippines access to affordable and subsidised education. This is achieved through a low-cost "parallel classes" coaching model in which teachers supervise student-led activities across multiple classrooms. PHINMA also offers the Handog Kaibigan Scholarship, which provides a 50 per cent discount on tuition and fees for financially challenged students. PHINMA's graduates so far include over 20,000 licenced professionals.

#### SIS Budget Schools Vertical Collaboration Ecosystem

The Singapore International School Group in Indonesia, with its 7 private schools pegged at different price points, enables children from various income groups to access leading education systems, including the world-renowned 'Singapore' curriculum as well as Cambridge and IB. The SIS Group accomplishes this through a unique ecosystem that encourages Vertical Collaboration among all stakeholders, including the sharing of cost-saving methods and innovative pedagogies up and down the tuition fee ladder.

#### TRANSFORMATIONAL SOLUTIONS IN FOOD, WATER AND LAND

This award relates to Sustainable Development Goal 2 "End hunger, achieve food security and improved nutrition and promote sustainable agriculture", and Goal 6: "Ensure availability and sustainable management of water and sanitation for all", with an additional emphasis on access to land, land tenure rights, land management, and land governance – all critical for the achievement of both food and water security.

#### Agrosmart Data Intelligence for the Agricultural Value Chain

Working across Latin America, Agrosmart harnesses technology to monitor crops and generate agronomic models. Agrosmart's end-to-end service allows farmers and other stakeholders across the food value chain to make informed decisions about irrigation, pest control, disease, and natural resource use, promoting more sustainable, efficient and climate-resilient farming.

#### **Evigence Sensors Smart Expiration Date Solution**

It is estimated that 30 per cent of all food produced globally is wasted. Evigence has developed sensors in the form of self-adhesive labels that monitor a food product's time and temperature history and change colour to give a clear visual indication of the product's remaining shelf life. This solution represents a low-cost and scalable means of reducing waste, by providing an alternative to static 'use by' dates.

#### Farmcrowdy Digital Agriculture Platform for Small-Holder Farms

Farmcrowdy is Nigeria's first digital agriculture platform. Matching over 14,000 small-holder farmers with sponsors, Farmcrowdy provides farmers with market access, investment and technical assistance. Its crowdfunding model enables the platform to grow the incomes of bottom of the pyramid farmers by an average of 80 per cent annually, while boosting food production and providing sponsors with a portion of the profits after sale of the harvest.

#### Fenik PhaseTek Solar-Powered Refrigeration Solutions

The Fenik Yuma 60L is an affordable and portable refrigeration solution that can be cheaply mass-produced and distributed. The cooler, which needs no external power source apart from sun and water, addresses significant spoilage issues faced by low-income, rural populations that are unable to access more costly food storage technology.

#### **N-Drip Gravity Micro Irrigation**

As the first and only micro irrigation system that uses no external energy source, N-Drip has the capacity to benefit millions of farmers. N-Drip uses gravity to deliver uniform irrigation directly to the root zone of the crops. The system has been installed to replace the flood method in 17 fields around the world, with substantial water savings proven already. It is a simple and affordable alternative to the flood method that still irrigates 85 per cent of agricultural fields worldwide.

#### **Neat Eco-Feeds High Protein Feed and Compost**

Protein feed constitutes 65 per cent of poultry and fish production costs in Ghana. Neat Eco-Feed lowers this cost by cleanly and efficiently processing slaughter waste into high protein maggot meal, with the by-products bagged for use as compost for crop cultivation. This solution also helps to reduce the 15 tonnes of abattoir waste that is left to decay daily in neighbourhoods around northern Ghana.

#### **TIPA Compostable Flexible Packaging Solutions**

TIPA is committed to solving the global issue of plastic waste through patented environmentally-friendly alternatives to flexible plastic packaging. TIPA products are fully biodegradable within months in compost, and meet the needs of industry and consumers by providing solutions throughout the supply chain, and the same look, feel, shelf life and protection as conventional flexible plastics.

#### **OVERALL AWARD: EXCELLENCE IN CIRCULAR ECONOMY INNOVATION**

This award will recognise the short-listed entry that stands out across all categories for its innovative financing structure, including blended solutions that bring together diverse sources of capital.

#### **OVERALL AWARD: EXCELLENCE IN CLIMATE SOLUTIONS**

This award will recognise the short-listed entry that across all categories most effectively addresses one or more of the effects of climate change in the context of a developing economy, or that can be replicated in a developing economy.

#### **OVERALL AWARD: EXCELLENCE IN DISRUPTIVE TECHNOLOGIES**

This award will recognise the short-listed initiative that stands apart across all categories for its ground-breaking use of new technology and the strength of its disruptive approach to markets and business models.

## **OVERALL AWARD: EXCELLENCE IN TRANSFORMATIONAL BUSINESS**

This prize will be awarded to the initiative that in the opinion of the judging panel stands apart among the winners of all private sector categories for its level of innovation, impact, replicability, financial viability and sustainability in the context of a developing economy.

#### F3 - FEMALE FOCUSED FINTECH PRIZE

The DFS Lab is an early stage fintech investor focused on Africa and South Asia. Their goal is to combine a global perspective and insight on fintech strategy together with granular on-the-ground knowledge of launching and building businesses for African and South Asian consumers. Their companies have gone on to attract investment from international venture firms including: Accel, NYCA, Anthemis Group, 500 startups, Y Combinator, Omidyar Network, Accion, and others.

The F3 Prize is sponsored by Flourish Ventures. Flourish is a venture firm investing in entrepreneurs whose innovations help people achieve financial health and prosperity. As an evergreen fund, they deploy patient capital with a long-term perspective.

#### **NOMINEES:**



**Kaleidofin:** Kaleidofin is a neo-bank cum fintech platform that propels underbanked customers towards their real life goals by providing intuitive and tailored financial solutions. Each financial solution is delivered via an easy to use mobile app. They use machine learning algorithms to curate the right set of financial products, transform this into a solution personalized to each customers' unique needs and characteristics, helping them to improve their relationship with their finances, create better financial behaviors, and achieve their life's goals.



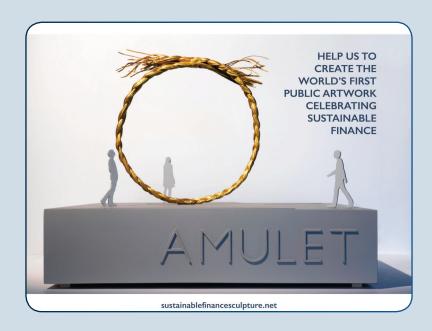
**Pezesha:** Pezesha is a digital financial marketplace empowering the underserved in Africa. They connect quality low income MSMEs and consumers (majority being women) with financial education, credit scores and affordable financial services on their marketplace.



Mama Prime: Mama Prime is a fintech company enabling mothers to prepay in flexible installments for their prenatal, delivery, and postnatal care. Mothers can now effectively plan and pre-pay for their delivery. It gives them access to more hospitals and services that were previously not in their price-range as they considered them too costly. Uninsured mothers now also have access to emergency loans specific for delivery. This ensures both they, and the baby are healthy and the financial burden has spread-out into manageable payments that they can pay over time.

## **AMULET**

# HELP US TO CREATE THE WORLD'S FIRST PUBLIC ARTWORK CELEBRATING SUSTAINABLE FINANCE



'We need to be confident about placing markers in all the financial markets and encourage sustainable finance to be more visible.'

Tessa Tennant, 2018

We're creating an ambitious public sculpture celebrating the transformative power of finance to tackle our planet's most pressing environmental and social concerns – and we need your help to make it happen. Amulet will be created by Dalziel + Scullion, two leading British artists - and with your support, we plan to unveil their extraordinary work in the heart of the City of London in 2020.

"AMULET monumentalises a simple gesture, a twisted loop of grass, to draw attention to our relationship with and dependence on the Earth. A timeless symbol, the circle is associated with the reciprocity of the Earth and the idea that nature and finance must become equal partners."

Dalziel + Scullion, 2019

The work aims to become a powerful symbol for financial centres around the world and will engage on the importance of sustainable finance as a planetary imperative. Launched in 2018, the Sustainable Finance Sculpture project is inspired by the life and work of Tessa Tennant OBE (1959-2018), a trailblazing pioneer of responsible investment. The project is led by a committee of sustainable finance, climate change and art experts and is a project of CDP Worldwide, charity no. 1122330 and company no. 05013650, with its registered office at Plantation Place South, 60 Great Tower Street, London EC3R 5AD.

FIND OUT MORE www.sustainablefinancesculpture.net

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