This booklet features the investment profiles for the 18 social entrepreneur members of the 2018 GSBI® In-Residence Accelerator cohort. The profiles highlight the social entrepreneurs’ work, their impact, growth plans, and financing needs.

If you are interested in exploring a funding or partnership opportunity, please reach out to the entrepreneurs directly with their provided contact information, or contact us at gsbi@scu.edu.

Miller Center for Social Entrepreneurship believes innovation and entrepreneurship provide a path out of poverty.

About the GSBI®
Based at Santa Clara University, in the heart of the Silicon Valley, the Global Social Benefit Institute (GSBI®) accelerates social impact enterprises that have developed innovative solutions to the problems of poverty. As the most rigorous and practical social impact accelerator in the world, GSBI supports social entrepreneurs in sustaining and scaling their businesses. We help leaders manage risk and accelerate growth so they can multiply their positive impact on the world.

We support these entrepreneurs throughout their organizations’ life cycles through in-depth mentoring provided by executive-level women and men who work with them over the course of ten months through weekly calls. Together, they refine and develop financial models, unit economics, growth strategies, operating plans, and a justifiable ask for their investment needs. The support provided through GSBI focuses on strengthening an enterprise’s impact and business model and presenting their value proposition in a compelling manner. We support social enterprise leaders in developing the operational excellence and investment readiness required to scale, and we equip teams with practical tools to be successful.

Since 2003, Miller Center for Social Entrepreneurship has accelerated over 900 social entrepreneurs, who have raised over $948M, and positively impacted the lives of over 323M people. With a firm commitment to accompany social entrepreneurs on their pathway to scale, the Global Social Benefit Institute (GSBI®) In-Residence Accelerator program has a Net Promoter Score (NPS) of 100%.


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Before Easy Solar, we were in darkness here in Songo. In my house, we are eight, and we were using kerosene lamps which are not good light at all. When I left my phone at the telecentre, two times they stole my battery. Now, with the Easy Solar home system, I feel secure charging my phone. My wife can go out, she can cook at night and not worry about snake bites. But best of all, my children no longer hurt their eyes because of the smoke from the lamp; they are excited to study now (well not all the time, because children are children).
Radically improving health outcomes for children by delivering life-saving technology interventions

The bracelet was so helpful, it's the reason our baby survived.

—Divya, Mother of premature baby, India

EXECUTIVE SUMMARY

BEMPU Health offers products and services that help prevent death of newborns in low-resource parts of the world. Our flagship product, the BEMPU Hypothermia Alert Device catches hypothermia and infection early in low-weight babies. And, our product pipeline offers complementary whole solutions to help improve outcomes for newborns around the world.

TARGET MARKET

Our efforts are focused on the 20 million low-weight babies born around the world who are at high risk for complications. Our products are purchased by the Government of India and other governments, Donor Agencies (i.e. UNICEF), private hospitals and online.

VALUE PROPOSITION

For governments, donor agencies and doctors who want to prevent death and complications due to neonatal hypothermia and infection at home, the BEMPU Bracelet is a monitor that provides early alerts if the baby is in danger. Unlike other home based newborn interventions our solution provides day & night 30 day protection and is simple for parents to use.

INVESTMENT REQUIRED

We are raising $5 million to scale our sales and marketing for our product portfolio. We have already raised $2m from Saving Lives at Birth, and have $1.6m to be matched by Grand Challenges Canada. We are seeking another $1.6m in grant funding to support our scaling.

IMPACT TO DATE

• 13,123 babies reached
• 524 lives saved
• 26 countries reached

MANAGEMENT TEAM

RATUL NARAIN
Founder and Managing Director

HEADQUARTERS
Bangalore, Karnataka, India

IMPACT REGION
India

ESTABLISHED
2014

TYPE
For-profit

SECTOR
Health

2017 EARNED REVENUE
$76,000

2017 OTHER REVENUE
$347,745

MAJOR FUNDERS
Bill & Melinda Gates Foundation, Grand Challenges Canada, USAID, UKAID, KOICA, Villgro

STAGE
Scale

EMPLOYEES
25

MILESTONES

2014: Won first funding from Gates Foundation

2015: Made first sale

2016: UNICEF procured bracelets for 6,500 babies

2017: Government of India approved bracelets for 3,000 babies

2018 INVESTOR PROFILE

2017 OTHER REVENUE
$347,745

2014: Won first funding from Gates Foundation

2015: Made first sale

2016: UNICEF procured bracelets for 6,500 babies

2017: Government of India approved bracelets for 3,000 babies

2017: $2m Scaling Award from Saving Lives at Birth

2017: TIME Magazine Top 25 Inventions of 2017

GROWTH PLAN

Launch in 10 Indian metro cities

Reach 30k babies with 7 Indian state governments.

Launch in 5 countries with partners

Launch 2 new newborn products

KEY AWARDS

CONTACT US
bempu.com +1 800 425 0192 hello@bempu.com

CONNECT

WWW.SCU.EDU/MillerCenter

2018 INVESTOR PROFILE
**EXECUTIVE SUMMARY**

Bidhaa Sasa is an international startup that uniquely combines financing and last-mile distribution of modern household goods in a one-stop shop. We strive to improve the quality of life of families in rural Kenya by making goods both accessible and affordable by offering consumer financing to the underserved and unbanked. We use Tupperware-style direct selling techniques—by women, for women—to deliver life-improving products to our clients’ doorsteps while making all products payable in affordable installments. Since 2015, we have reached more than 10,000 clients of which most are women with a range of products that include solar lamps, solar systems, clean cookstoves, LPG cylinders, and farm tools.

**TARGET MARKET**

Women are the natural beneficiaries of the modern goods we offer as they are responsible for looking after the household and the farm and are tasked with most household chores. They not only form our core clientele but are also at the core of our sales strategy. Our distribution and credit model leverages existing social networks as we only sell to groups of clients that are managed by the clients themselves.

**VALUE PROPOSITION**

Bidhaa Sasa provides a range of modern household goods on credit to rural unbanked women who want to improve the quality of life of their families by leveraging existing social networks of women for a more effective last-mile distribution unlike most product distributors who do not offer credit and do not reach deep-rural women.

**INVESTMENT REQUIRED**

By end of 2018, USD$1.3 million is required in equity for expansion and consolidation of operations in Kenya and USD$300,000 in grants for launch of pilot in second country and USD$500,000 in debt to finance the goods sold.

**IMPACT TO DATE**

- Over 10,000 customers of which 70% women served with life-improving goods
- Over 300 group leaders, mostly all women, empowered through increased income and social status
- 50 full-time employees of which 60% women

**MILESTONES GROWTH PLAN**

2015-16: Validated business model from 1 branch in rural Kenya

2016: Winner of grant from the Women Empowerment Fund from the Global Alliance for Clean Cookstoves to refine women-centric business model

2017: Expanded business to 3 branches

2018: USD$1 million in earned revenue and 17,000 units sold, 6 branches and 60 FTE

2019: USD$3 million in earned revenue and 50,000 units sold, launch of pilot in second country, 12 branches, 120 FTE

2020: With USD$4.8 million in earned revenue and 73,000 units sold business reaches profitability

2025: World domination and rebranding to Spectre

**KEY AWARDS**

2016: Winner of grant from the Women Empowerment Fund from the Global Alliance for Clean Cookstoves to refine women-centric business model

2018: Winner of grant from MEDA Innovate to test non-traditional finance solutions with women smallholder farmers

**ENJOYING RURAL FAMILIES IN KENYA TO BUY AFFORDABLE MODERN GOODS DELIVERED TO THEIR DOOR**

I enjoy seeing my neighbours acquire goods that they could otherwise not find easily.

—Carolyne, group leader, Kenya
EXECUTIVE SUMMARY
ClickMedix is a smart mHealth platform that enables health organizations to serve more patients better and faster, while lowering costs. It has been deployed to 20 countries, providing needed treatments in less than 3 days. ClickMedix can be easily setup to deliver a variety of services from primary care, maternal and child health, to chronic disease management using its 1,000+ clinically tested triage and diagnosis protocols, integrated point-of-care devices, telemedicine, AI analytics, and patient engagement tools to identify health issues earlier and enable more effective treatments.

TARGET MARKET
ClickMedix serves global health organizations using mHealth technology to improve healthcare delivery. The global mHealth market (B2B) is ~$23 billion presently and growing at 35% CAGR over the next three years. The growth areas are in chronic disease management and post acute care (post-hospital home care). We serve a majority of the mHealth solution segments: 65% in monitoring, 5% in health practitioner support, and 25% in diagnosis and treatment. Health organizations use ClickMedix to quickly expand their service offerings to chronic disease management, in-home care, rural healthcare, and workplace healthcare to improve care for more patients.

VALUE PROPOSITION
ClickMedix makes quality healthcare accessible for billions of underserved people worldwide by providing a smart mHealth platform to enable health organizations to serve ten times more patients while lowering costs by 50-90% and generating new revenues providing patients with better, faster healthcare. Unlike current methods of using paper, spreadsheets, phone calls, or multiple softwares, ClickMedix is an easy-to-use, integrated system with mobile apps for real-time field data collection and service delivery that can be set up in as little as five days. Health services can be effectively managed by a health worker with clinician supervision to deliver high-quality healthcare at a fraction of current costs and time, thereby serving more patients and providing greater access to quality healthcare.

INVESTMENT REQUIRED
We are raising $1 million this year, with $500K of convertible note already committed. We are seeking an additional $500K in grant, soft-debt, or public-private partnership subsidy. The funding will go towards scaling the business over 3 years: training 1000+ health workers to use ClickMedix at 500+ schools and various workplaces in India, Kenya, and South Africa. ClickMedix is also looking for strategic partnerships and technical assistance.

IMPACT TO DATE
Since 2011, we have served approximately 500,000 patients in 20 countries, enabling health organizations to identify health issues early and connecting patients to proper treatments, and training 1000+ health workers to use ClickMedix mHealth system. A majority of the patients did not know their ailments could be treated and received treatments typically within 3 days at an affordable cost or free of charge when possible.

We wanted to implement an ear infection program quickly in India and ClickMedix platform allowed us to pilot within days! The program has been scaling ever since.

—Ruchika Singhal, VP, Global Health and Medtronic Labs at Medtronic, Inc.
Electricity is very important in the evolution of countries all over the world. The world doesn’t have darkness anymore...in Les Anglais we really suffered without energy. But with Enèji Pwòp... Les Anglais has energy access.

—Mayoresse Rosemarie Point-du-Jour, Deputy Mayor of Les Anglais

TARGET MARKET
Four hundred forty million people will need microgrid electricity connections if the world is to achieve the 2030 goal of universal electrification. In Haiti, about 200,000 people are in towns that could quickly be electrified by microgrids. EarthSpark is working to build 20 grids in the next three years to directly serve 40,000 people.

VALUE PROPOSITION
For municipal governments in Haiti who want to provide reliable electricity service, a public-private partnership with EarthSpark is a legal partnership for infrastructure development and operation that provides a credible service plan with a credible partner. Unlike the national grid or new market entrants, EarthSpark has the technology, team, and project management tools to deliver affordable, reliable service.

For heads of households and business owners who want to have reliable electricity service, an EarthSpark microgrid service is a way of procuring electricity that is convenient, affordable and reliable. Unlike kerosene and candles, third-party phone charging, and personal diesel generators, EarthSpark microgrid service is clean, convenient, and dramatically less expensive than the pre-grid energy options.

INVESTMENT REQUIRED
EarthSpark is seeking $12M in blended project finance to build the next 20 microgrids in Haiti. We seek $5M in debt, $3.3M in equity, and $3.7M in grants. Our urgent ask is $2.3M in grant and $700K in debt for a total of $3M for 2019 operations and grid development. EarthSpark is seeking $3M to pay for the development of four community-scale microgrids in Haiti and to pay for staff, support, and systems development.

IMPACT TO DATE
To date we have spun-off 2 entities: tech company SparkMeter Inc. and Haitian social enterprise Enèji Pwòp S.A.. SparkMeter installed over 140 microgrids through 40 developers across 22 countries. Enèji Pwòp has sold over 18,000 clean energy products, and is the utility manager for EarthSpark’s inaugural smart grid. Our first grid directly impacts approximately 2,000 people, indirectly impacts 4,200 people, and avoids 13.9 tCO2e of emissions per year.

HEADQUARTERS Washington D.C., USA
ESTABLISHED 2009
TYPE Hybrid
SECTOR Clean Tech & Energy, Economic Development
2017 EARNED REVENUE $0
2017 OTHER REVENUE $657,665
MAJOR FUNDERS USAID, UNEP, 11th Hour Project, Kiva, National Geographic
STAGE Prepare
EMPLOYEES 13
VOLUNTEERS 2

GROWTH PLAN
2013: Spun-off enterprise SparkMeter Inc.
2014: Spun-off enterprise Enèji Pwòp
2015: Established inaugural solar-powered smart microgrid
2016: USAID Clean Energy Financing Facility for Central America and the Caribbean
2017: Ten additional microgrids built
2018: Three additional microgrids built
2019: Four additional microgrids built
2020: Launch an additional SPV for an additional tranche of grids in Haiti
2021: Ten additional microgrids built

INVESTMENT REQUIRED
EarthSpark is seeking $12M in blended project finance to build the next 20 microgrids in Haiti. We seek $5M in debt, $3.3M in equity, and $3.7M in grants. Our urgent ask is $2.3M in grant and $700K in debt for a total of $3M for 2019 operations and grid development. EarthSpark is seeking $3M to pay for the development of four community-scale microgrids in Haiti and to pay for staff, support, and systems development.

EXECUTIVE SUMMARY
Clean energy microgrids in rural communities can quickly deliver the benefits of the “big grid”—without waiting for the big grid to arrive—and with a higher degree of local ownership and participation. EarthSpark’s community-scale grids in Haiti are large enough to power small industry while progressive enough to offer accessible service to every single resident living within the infrastructure’s footprint. For those living beyond the grid, EarthSpark continues to support local entrepreneurs in the sale and support of stand-alone solar products.

2018 INVESTOR PROFILE
ECOSOFTT has been a strong partner in the conservation of water and protection of sources. ECOSOFTT helps us to harness the benefits of rainwater, treat sewage to a very high quality for reuse, provide access to clean drinking water and reduce dependence on fresh potable water. They have successfully implemented 8 projects for us. Their work in rural and marginalized communities is exemplary and ground breaking.

—Fr. Gerald Almeida, Rev. Bishop of Jabalpur

Innovating for urban and rural communities affected by water shortage

We have provided access to safe drinking water to over 20,000 people each day and enabled the recovery and reuse of over 10 million liters of used water.

EXECUTIVE SUMMARY
We are pioneers and innovators for the decentralized and integrated management of water, used water, and environmental solutions. This makes it possible for our customers and their communities to reduce their fresh water intake by more than 50%, recover and reuse over 80% of their used water, conserve, and replenish and recharge their ground and surface water resources. We are able to empower our customers to become zero discharge or even achieve net-zero status when it comes to water consumption. We work relentlessly to reduce the real and virtual water footprint so that our cities and communities become water self-reliant, sustainable and compliant.

TARGET MARKET
We serve customers in urban and rural settings primarily those who are affected by water shortage, scarcity, and quality. These are hotels, hospitals, campuses, residential and commercial estates, and municipal service providers. Our focus is in Central and North India where the universe for our solution is over a 100,000 customers. In Singapore, we serve the PUB, and in adjacencies, we serve islands that do not have access to potable water. We serve our customers through turnkey projects that are built on site or via packaged solutions and our revenue model covers designing and execution of projects on site as well as recurring revenues from after sales services and consumables.

VALUE PROPOSITION
For communities affected by water shortage, scarcity and quality in urban and rural settings in Central and North India, parts of South East Asia and for key clients in Singapore, who want to enjoy peace of mind and become water sustainable, self-reliant and compliant while maintaining the fragile balance in local water ecosystems, our products are able to reduce dependence on dwindling fresh water supplies while augmenting availability of water for various applications and uses in a cost efficient and economically viable manner.

INVESTMENT REQUIRED
Having achieved revenue of SGD 2.3 million in the last 4 years, we aim to scale up in a measured and focussed manner. Our goal is to raise at least SGD 1.0 million in phases starting with SGD 500,000 to provide for working capital to execute projects in hand, build a stronger team and organization and fuel strategic initiatives.

IMPACT TO DATE
• Between 2014-2018, we have provided drinking water to a thirsty population of 20,000 people per day.
• We have reused 10 million liters of treated sewage per day.

CONTACT US
ecosoftt.org +65 9176 4768 stanley.samuel@ecosoftt.org

CONNECT
ecosoftt.ecosolutions.fortomorrow.today

MANAGEMENT TEAM
STANLEY SAMUEL
CEO

MARCUS LIM
Managing Director

HEADQUARTERS
Singapore

IMPACT REGION
Asia

ESTABLISHED
2013

TYPE
Hybrid

SECTOR
Environment, Water & Sanitation

2017 EARNED REVENUE
$740,000

MAJOR FUNDERS
Founders, RaiSE, SPRING Singapore

STAGE
Scale

EMPLOYEES
22

VOLUNTEERS
10

MILESTONES

2013: First customer/pilot

2014: First projects delivered

2017: EY Accelerating Entrepreneurs Programme Winner

2018: FICCI India, Most Innovative Water Technology Company

GROWTH PLAN

2020: Provide drinking water to 250,000 people per day

2020: Reuse treated sewage at a rate of 50 million liters per day

2022: Provide drinking water to 1 million people per day

2016: EY Accelerating Entrepreneurs Programme Winner

2017: FICCI India, Most Innovative Water Technology Company

2018: ASEAN-India Grand Challenge CleanTech Award

KEY AWARDS

2016
2017
2018

2012

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WEBSITE
WWW.SCU.EDU/MillerCenter
Pioneering a decentralized education platform throughout India

We have opened 3 schools to over 200 students and built out our own proprietary CRM mobile software.

EXECUTIVE SUMMARY
Effect.org seeks to transform education across India, especially for low income students. We have years of experience running effective and affordable schools and developing enabling software. We are leveraging that software to provide cutting edge technology by decentralizing education using blockchain technology. Effect.org offers the world’s first blockchain-powered education platform that provides quality education applications for schools. The Effect.org platform provides schools with a new level of quality, efficiency, and access to educational resources; it also provides parents and students with tools to accelerate academically and demonstrate achievement.

TARGET MARKET
In response to immense demand for better education, private schools in India are growing at 18% per year. 500,000 of India’s 1.4 million schools, with around 300 million students, are private. However, they struggle to provide quality education at a low cost and to compete effectively. This represents a large and fast growing opportunity for Effect.org to sell existing and new schools software platform and applications that increase the quality of the teaching, improves efficiency, and permits them to differentiate based on innovation and parent relations as well as quality and affordability.

VALUE PROPOSITION
We provide schools with mission critical software and edtech access and provide students with lifelong credentials placed on the blockchain. Unlike software platforms currently in the market that automate the status quo (rigid, lacking in collaboration and privacy), Effect.org is pioneering secure decentralized education, harnessing up to date technology and the latest blockchain technology. The schools gain efficiency and differentiation, the teachers gain access to a content marketplace, parents and the schools get enhanced student tracking, and students gain lifelong credentials placed on the blockchain.

INVESTMENT REQUIRED
Effect.org is seeking $700K in equity to further build out our blockchain platform and pilot at schools, plus marketing, sales and salaries to bring software to market and deploy at 20 schools. Additionally, we are seeking $300K in grants for capacity building, school operations, and scholarships for students.

IMPACT TO DATE
• 3 schools
• 202 children educated
• 25 teachers trained

CONTACT US
effect.org casey@effect.org shyam@effect.org

MANAGEMENT TEAM

HEADQUARTERS San Francisco, USA
IMPACT REGION India
ESTABLISHED 2012
TYPE Hybrid
SECTOR Education
2017 EARNED REVENUE $15,827
2017 OTHER REVENUE $700,000
MAJOR FUNDERS Google, Salesforce, self fundraising
STAGE Prepare
EMPLOYEES 27
VOLUNTEERS 5

CASEY ALLRED CEO
SHYAM KUMAR COO

MILESTONES
2012: Opened first school in rural India
2016: Opened two pilot schools in New Delhi, India
2017: Raised $700K through grants and donations
2018: Implemented LMS at schools, released whitepaper for blockchain transcripts
2019: Launch Effect.org platform, scale to 20 schools, impact 10,000 students
2020: Scale to 150 schools, recruit 10 edtech solutions on platform, impact 75,000 students
2022: Scale to 5,000 schools, recruit 80 edtech solutions on platform, impact 2.5 million students

GROWTH PLAN

KEY AWARDS

2012: Bill E Robins Organization of the Year
2017: Received $400,000 from Salesforce.org & Google.org
2014: Pearson & Village Capital Incubator
2018: Begin piloting blockchain software at existing 3 schools
2019: Pearson & Village Capital Incubator
2020: Scale to 150 schools, recruit 10 edtech solutions on platform, impact 75,000 students

CONNECT
/EffectOrg @Effect_Org @Effect_Org

2018 INVESTOR PROFILE

2012: Bill E Robins Organization of the Year
2017: Received $400,000 from Salesforce.org & Google.org
2014: Pearson & Village Capital Incubator
2018: Begin piloting blockchain software at existing 3 schools
2019: Launch Effect.org platform, scale to 20 schools, impact 10,000 students
2020: Scale to 150 schools, recruit 10 edtech solutions on platform, impact 75,000 students
2022: Scale to 5,000 schools, recruit 80 edtech solutions on platform, impact 2.5 million students

CONNECT
/EffectOrg @Effect_Org @Effect_Org

2018 INVESTOR PROFILE

2012: Bill E Robins Organization of the Year
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2019: Launch Effect.org platform, scale to 20 schools, impact 10,000 students
2020: Scale to 150 schools, recruit 10 edtech solutions on platform, impact 75,000 students
2022: Scale to 5,000 schools, recruit 80 edtech solutions on platform, impact 2.5 million students

IMPRESSION REQUIRED
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IMPACT TO DATE
• 3 schools
• 202 children educated
• 25 teachers trained

CONTACT US
effect.org casey@effect.org shyam@effect.org

MANAGEMENT TEAM

HEADQUARTERS San Francisco, USA
IMPACT REGION India
ESTABLISHED 2012
TYPE Hybrid
SECTOR Education
2017 EARNED REVENUE $15,827
2017 OTHER REVENUE $700,000
MAJOR FUNDERS Google, Salesforce, self fundraising
STAGE Prepare
EMPLOYEES 27
VOLUNTEERS 5

CASEY ALLRED CEO
SHYAM KUMAR COO

MILESTONES
2012: Opened first school in rural India
2016: Opened two pilot schools in New Delhi, India
2017: Raised $700K through grants and donations
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2022: Scale to 5,000 schools, recruit 80 edtech solutions on platform, impact 2.5 million students
Yoless Mbambu’s daughter-in-law had labor pain in the mountain at midnight where there is no maternity ward, no electricity, and they had to walk 15 km to Bwera Hospital. More so when they reached at the hospital, the power went off and at a critical time when she was to give birth, and the full hospital did not have the standby generator. It’s the solar lamp that saved the situation according to our client. Even the midwife wondered where the old woman bought the solar lamp from all along from the mountains, and she learned it was through our last-mile business. This is the impact we have created to our people and will continue to do so to meet the target. Because of this success, Yoless has spread good word about our business.

Thanks to ENVenture for the support for saving lives and may God bless you and give more years on earth.

—Gideon Mukirane, Executive Director, READT

ABOUT US
ENVenture is a social enterprise that empowers rural cooperatives to learn business skills and receive seed financing to launch sustainable clean energy enterprises in Uganda. Cooperatives receive a low-cost loan, a 1:1 business coach, and mobile business productivity tools, taking the packaged business concept from idea to execution.

TARGET MARKET
Uganda has over 10,000 registered cooperatives; ENVenture’s innovation lies in tapping into this powerful rural network by turning them into distributors for clean energy. These organizations have an intimate grassroots relationship with their communities, are staffed and managed by local people, and are based in the center of the rural communities, serving as the ‘last mile’. They understand the energy problems well and want to distribute essential clean energy technologies in their community. Highly influential and experts at local advocacy, cooperatives demonstrate a trusted network for clean energy product distribution.

VALUE PROPOSITION
ENVenture provides seed financing, business training, and technology, which are ecosystem building services, for rural cooperatives and thereby creates access to clean energy in the last mile unlike financial service providers and clean energy manufacturers.

INVESTMENT REQUIRED
We are seeking $100,000 in grants to create a new loan fund for local Ugandan clean energy distributors that require growth capital to move from a micro-enterprise to a small medium enterprise.

IMPACT TO DATE
We have invested $124,000 into 70 rural cooperatives to set up clean energy ventures. They have reached over 45,000 people (6 people per household average). We have also created 320 jobs, with 70% of those being obtained by women.

CONTACT US
enventureenterprises.org info@enventureenterprises.org aneri@enventureenterprises.org

ENVenture is a social enterprise that empowers rural cooperatives to learn business skills and receive seed financing to launch sustainable clean energy enterprises in Uganda. Cooperatives receive a low-cost loan, a 1:1 business coach, and mobile business productivity tools, taking the packaged business concept from idea to execution.
Activating families to discover innovative and practical solutions to improve their lives

"You can live in the community, but you never understand their real needs until you sit and talk with people and this is what Poverty Stoplight has done: it opened my eyes to what really happens in my community. Once you know what is going on, you can start helping people and we realized, I realized, many things that I never knew about my own community."

—Chery Abrahams, Learning in Reach, South Africa

**Executive Summary**

Fundación Paraguaya’s programs activate families’ potential to eliminate poverty. These poverty elimination solutions include microfinance and entrepreneurial education programs, in addition to the Poverty Stoplight. The Poverty Stoplight methodology crosscuts all of these programs, and allows families to measure and analyze their situations so they can set their own priorities and implement actions to leave poverty behind.

**Target Market**

The target market for the Poverty Stoplight (and of Fundación Paraguaya as a whole) is families. These families are not necessarily poor as defined by income, but can make improvements in their lives based on the idea of multidimensional poverty. The Poverty Stoplight is adapted to each local demographic with which it works. The Poverty Stoplight program in particular engages this target market in a few different distribution channels worldwide:

- **Microfinance program**: the Poverty Stoplight is offered to all of Fundación Paraguaya’s existing and future microcredit clients, and other MFI’s in the world
- **Businesses**: the Poverty Stoplight implemented by businesses as a method of improving the lives of their employees and their families
- **Nonprofits and social entrepreneurs**: the Poverty Stoplight is implemented by nonprofits and social entrepreneurs as a method of better understanding their clients, and ultimately providing better products and services for them
- **Local governments**: governments to citizens of their respective communities

**Value Proposition**

Fundación Paraguaya wants to change the narrative surrounding poverty from alleviation and reduction, and talk about poverty elimination. It looks beyond income poverty, and designs innovative solutions that address the different dimensions of poverty. It’s family-centered focus, takes a bottom up approach and puts families at the center of the poverty solutions design process.

**Impact to Date**

- 65,000 Poverty Stoplight users worldwide
- 5,791 Families overcame multidimensional poverty in Paraguay
- 21,182 Families overcome income poverty in Paraguay
- 156 Organizations using Poverty Stoplight Worldwide
- 156 organizations actively using the Poverty Stoplight in 23 countries

**Milestones**

- 2012: Mobile app launch, Poverty Stoplight (PS) roll out in 24 FP microfinance offices, PS extends to employees within FP
- 2013: 17 companies adopt PS in Paraguay, PS launch in Uganda
- 2014: 40 companies implement PS program in Paraguay, 3 international partners adapt and test the PS
- 2015: First PS HUB (South Africa), First impact evaluation workshops in Senegal, Tanzania, and Vietnam
- 2016: China and UK (Newcastle), Scaling up Strategy in development
- 2017: Poverty Stoplight Platform launched
- 2018: Roll out customer acquisition stage
- 2019: Expand to 35 country hubs
- 2020: Expand to 50 country hubs
- 2022: Expand to 50 country hubs

**Key Awards**

- 2005: Skoll Award for Social Entrepreneurship—Skoll Foundation
- 2009: The Wise Prize for Education—Dator Foundation
- 2017: UN Solutions Summit as one of the 17 UN Sustainable Development Goals
- 2017: JK Visionaries Award for visionary organizations that are improving lives in Latin America and the Caribbean- Inter-American Development Bank

**Investment Required**

Fundación Paraguaya is seeking a $1,100,000 in grants and technical assistance that will allow us to expand, communicate and build technology to reach millions of families. Using technology to help families assess their own level of poverty is one of the main components differentiating the Poverty Stoplight. It is only through technology that Fundación Paraguaya will be able to scale from delivering the Poverty Stoplight to a few thousand families to reaching the millions of families around the world in need of new propositions for tackling poverty.

**Volunteers**

- 463
- 20
EXECUTIVE SUMMARY

Good Nature identifies premium seed agricultural markets then builds and supports a network of small-scale farmers to supply them. Our growers receive personalized development plans, input financing customized to their means and farms, and a guaranteed purchase contract from Good Nature. We process and sell the output across Zambia and the surrounding region.

TARGET MARKET

Our core customers come from two distinct markets: 1) Progressive smallholder farmers ready to diversify and seeking confidence AND 2) companies sourcing legumes for seed or food products that want simple, painless supply. To reach these smallholders we identify and scale the most robust and marketable varieties that are can thrive in our unpredictable climate, then invest in the value chain to pair the delivery of our seed with information on how to grow and who to sell to. We estimate our immediate market in this segment at $8M.

VALUE PROPOSITION

Good Nature provides financial planning, input financing, agricultural training, and a guaranteed market in one convenient bundle for small-scale households that typically receive these services from an array of predatory sources or not at all. Our focus on systematizing this package without losing the ability to customize has allowed us to source seed from 4,800 farm families, unlike the other major seed companies, who only source from a handful of commercial farms.

INVESTMENT REQUIRED

We are currently finalizing $2M in investments through a combination of convertible debt and term debt that will take Good Nature into early 2019. We are seeking:

- $2.5M in working capital deployed in March 2019
- Early stage interest in a 2020 Series A with target size of $3-5M
- Grants to incentivize deeper engagement with our suppliers and their communities

IMPACT TO DATE

- 4,800 supplier farmers with an average increase in income of 220% per hectare
- Establishment of five (5) strong sales channels deploying our seed to over 80,000 farmers (2017)
- 120 Private Extension Agents (PEAs) training growers every two (2) weeks and sharing in the revenue generated by Good Nature seed sales

MILESTONES

- 2015: MIT Scale-Ups Fellow
- 2015: Mulago Foundation Fellow
- 2018: Transition to fully digital farmer and farm tracking in supply, with 3,800 hectares and 5,200 farmers enrolled
- 2019: Expand to 10,000 growers, with resulting $6.5M in sales across four countries: Zambia, Malawi, Botswana and Tanzania
- 2020: Enter new value chains in legume commodities, with 15,000 metric ton (~$14.5M revenue) in premium bean and groundnut food markets

KEY AWARDS

- 2015: MIT Scale-Ups Fellow
- 2015: Mulago Foundation Fellow

CONTACT US

goodnatureagro.com +260 96 112 8013 carl.jensen@goodnatureagro.com

CONNECT

WEBSITE / goodnatureagro
Creating livelihoods for artisans in India

We traditionally sell to wholesalers from Kolkata who come and pick up the products. Lal10 is the first marketing channel to approach us to market our products globally. It’s really great what they are doing.

—Margaret Zinyu, Naga artisan

MANAGEMENT TEAM

SANCHIT GOVIL
Co-Founder, COO

MANEET M. GOHIL
Co-Founder, CEO

EXECUTIVE SUMMARY

98% of the 9.1 million Indian artisans don’t have access to formal markets because they aren’t producing appealing handicrafts and they aren’t organized to deliver the quality and quantity demanded by retailers. As a result, most artisans struggle to earn a living wage. Lal10 is solving this problem by creating a platform that connects artisans with global retailers. For artisans, Lal10 is providing training, organizing them into craft clusters, connecting them with mobile technology, and introducing them to modern designs. For retailers, Lal10's platform connects them to beautiful, contemporary, handcrafted designs that are delivered on-time with high quality and in large quantities at fair prices.

TARGET MARKET

We sell handcrafted home furnishing, home decor, and apparel products to retailers in the USD 400 billion global handicraft market. We connect India’s 9.1 million artisans, many of them earning less than $2 a day, with global retailers.

VALUE PROPOSITION

Lal10’s platform connects Indian artisans with global retailers. Unlike traditional中间men and craft companies, we work directly with the artisans, delivering global demand while paying fair prices and providing more valuable designs. Retailers appreciate our platform because it provides access to unique, high-quality, contemporary, hand-crafted designs that are delivered on time in the quantities they need at attractive prices.

INVESTMENT REQUIRED

- Equity: $1,500,000. To reach an additional 6000+ artisans and develop 5000+ new designs over the next 3 years. Additionally, we will launch a mobile platform connecting our artisans and build a B2C brand.
- Debt: $500,000 for working capital needs
- Grant: $500,000 for delivering skills development training across the craft clusters and building an ecosystem for better raw material availability, which will impact 150,000 lives during the next 3 years.

IMPACT TO DATE

Lal10’s has increased artisan income by $145,000 during the last 12 months. This represents a 22% increase in average daily income. Lal10 has also trained 1900 artisans and introduced 300+ contemporary designs.

2016: Built artisan base across 22 Indian states
2017: Raised $350,000 funds from impact investors; Recruited 254 B2B buyers spread across 18 countries
2018: Increase cluster champions from 28 to 150 and artisan reach from 9000 to 15,000 and recruit 15 new large global retailers and 45 new med-sized retailers
2019: Build branded online retail business and further expand artisan network and retailer customers

INVESTOR PROFILE

2017: India’s best social venture by NITI Aayog, Govt. of India and Action for India: 2017
2018: Winners at Economic Times, “Power of Ideas” and Scotland India Impact Link
2018: Semi Finalists in Forbes 30 under 30 Asia List

HEADQUARTERS
Noida, India

IMPACT REGION
India

ESTABLISHED
2014

TYPE
For-profit

SECTOR
Artisanal, Fair Trade

2017 EARNED REVENUE
$200,000

2017 OTHER REVENUE
$425,000

MAJOR FUNDERS
Government of India, TTK Prestige, ITC

STAGE
Scale

EMPLOYEES
28

VOLUNTEERS
7

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GROWTH PLAN

2018: Continue creating new designs; roll out artisan mobile platform and improve buyer web portal
2019: Increase cluster champions from 28 to 150 and artisan reach from 9000 to 15,000 and recruit 15 new large global retailers and 45 new med-sized retailers
2019: Build branded online retail business and further expand artisan network and retailer customers
When you step in my classroom and I am using LRTT methods, the children are enjoying. Teaching has become easier for me. Before, I was only chalking and talking but now my teaching has become very practical, I have to engage the children.

—Emmanuel, teacher in Ghana

EXECUTIVE SUMMARY
LRTT is a global education social enterprise accelerating quality education by bringing together teachers from the most economically developed countries to provide training for teachers in contexts where people live on less than $5 per day. By combining professional teacher development with a sustainable business model, LRTT is delivering impact at scale.

TARGET MARKET
Our customers are the 4.2 million educators teaching in primary and secondary schools across the UK, US and Australia. So far, through digital marketing, referrals and school promotions we have recruited 1,500 teachers to become our fellows - less than 0.1% of the available market.

By 2022, LRTT aims to mobilize 6,600 teachers as LRTT Fellows, training 11,000 more local teachers to provide higher quality education for 980,000 children and tracking its impact on teacher practice, teacher retention and student outcomes using an enhanced monitoring framework.

VALUE PROPOSITION
An LRTT Fellowship is so attractive for teachers that they are willing to self-fund and participate in their own time. For schools, LRTT is turning what was previously seen as holiday time into an opportunity to develop their workforce at no disruption to teaching and learning.

LRTT’s alumni are so bought into the purpose that they are involved and 35% join their team by volunteering as Team Leaders.

For partners, schools, and teachers that we support, LRTT is an energizing community to be part of and a way to improve classroom outcomes through globally-informed, evidence-based practices.

In 2018, we are mobilizing 580 US and UK teachers to participate in our training programs, providing professional development for 2,500 teachers across Africa, Asia and the Caribbean.

MANAGEMENT TEAM

SIMON GRAFFY
Co-Founder and CEO

NICOLAS LOBO COLOMBRES
CFO

CHARLES STEWART
Board Chair

CONTACT US
lrtt.org +44 7323 405 738 simon.graffy@lrtt.org

CONNECT
@LRTT_Training

INVESTMENT REQUIRED
• USD 1 million in equity/unrestricted grants to provide working capital to support rapid growth by allowing us to invest in our technology platform, bring key staff on full-time, and ramp up business development including increasing our presence in the US.
• We are exploring blended debt and other financing options and look forward to connecting.

IMPACT TO DATE
• 2100 teachers who teach 84,000 children each day are enrolled in our training programs.
• 93% of our 2017 teachers we supported in reported being more confident and effective in the classroom.
• Former LRTT Fellows across the US, UK and Australia teach 15,000 children each day.
• 95% of Fellows in 2017 reported increased confidence in their teaching, and 96% of Fellows felt more valued as teachers.

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Building the trusted suite of digital and financial products that enable African small businesses to thrive

We have served more than 360 Ugandan small businesses with more than $195,000 of unsecured credit.

Before Numida, I didn’t know how much I was earning and spending per day but now I am on track, no more money lenders, with Numida no queuing in line and no guarantors. Numida is a class above. Money lenders, kindly, if you don’t see me on (your) door steps, Numida saved me from your jaws, that is why business is prospering these days. Numida forever!

—Caxton Matanda, Numida client

EXECUTIVE SUMMARY
The mobile Numida app enables African small-business owners to manage their inventory and cash flows, while giving Numida insight into business operations: what they are buying, from whom, for how much; what they are selling, to whom, and for how much. Numida uses these unique datasets to design business-growing products, and to credit score the entrepreneurs. Through the app, we offer them quick, customized, and unsecured loans.

TARGET MARKET
Numida is targeting Africa’s 40 million micro and small businesses. In Uganda we are focusing on small retail shops selling everything from motorcycle spare parts to cosmetics. We have estimated our target market to be 1 million retail shops in sub-Saharan Africa and we currently reach our clients through 3 main channels: digital marketing, word of mouth/referral, and direct sales.

VALUE PROPOSITION
Numida is showing African small businesses the power of their data. Through our mobile app we enable businesses to move from paper to digital records. After digitizing, Numida uses the businesses’ data to offer tailored products and services. The first products on the Numida platform are financial and inventory management, and convenient, unsecured working-capital loans that enable business owners to make smarter purchasing decisions, manage their cash flow more effectively and ensure that they don’t run out of critical items in inventory. As Numida grows we will build the full suite of financial and digital products that enable African small businesses to thrive.

INVESTMENT REQUIRED
Numida is currently raising a $750k convertible debt round of which $400k is already committed by two institutional impact investors. Funding will be used to get to break-even. We will start building our data science team, invest in growth and marketing, and develop our next two products—a b2b contract marketplace and a small-business savings product.

IMPACT TO DATE
Since launching in June 2017, Numida has disbursed more than $195,000 of unsecured credit to more than 360 businesses. Numida’s borrowers increase their monthly revenue by an average of $385 and double their full-time staff within 6 months of borrowing. Numida has benefited approximately 3,375 people.

MILESTONES
- Raised $300k of funding to date (as of Oct. 2017, $220k in convertible debt + $80k grants) and $400k committed in current round
- Growing revenues by an average of 10% each month in 2018
- Achieved an average 89% reborrow rate
- Achieved an average 94% all-time
- Increasing engagement with Numida—users spend an average of 50 minutes on the app each week

GROWTH PLAN
- 2018: Serve 500 businesses and launch second revenue earning product—a custom savings account for small-business owners in partnership with a local bank
- 2019: Serve 1,000 businesses with 3 revenue earning products—Loans, Savings, and Premium Business Management tools
- 2020: Serve 4,000 businesses across 3 different urban centers in Uganda, pilot in a new East African country

KEY AWARDS
- May 2018: Village Capital Fintech Africa Accelerator (3rd place)
- 2017: Seedstars Uganda winner

CONTACT US
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CONNECT
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MANAGEMENT TEAM

MINA SHAHID
Co-CEO

CATHERINE DENIS
Co-CEO

BEN BEST
CTO

HEADQUARTERS
Uganda

IMPACT REGION
Uganda

ESTABLISHED
2015

TYPE
For-profit

SECTOR
Financial Services

FY17 EARNED REVENUE
$27,000

2017 OTHER REVENUE
$80,000

MAJOR FUNDERS
FSD Uganda, angel investors, Engineers Without Borders Canada

STAGE
Validate

EMPLOYEES
14

VOLUNTEERS
3
Creating economic and social stability for Indian women by providing legal advocacy and financial literacy with affordable housing loans

Sitara
A SEWA INITIATIVE

“The loan of home extension from SEWA Grh Rin Limited has allowed me to construct a whole new room which I use as my workshop, where I can comfortably sew quilts. The ample space has enabled me to do more work than before. My earnings have almost doubled. I have discovered this newfound confidence in myself and want to step out and look for better paying jobs that I can deliver from home.”

—Mrs. Guddi, Jaipur, Rajasthan

MANAGEMENT TEAM

<table>
<thead>
<tr>
<th>HEADQUARTERS</th>
<th>New Delhi, India</th>
</tr>
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<tbody>
<tr>
<td>IMPACT REGION</td>
<td>India</td>
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<tr>
<td>ESTABLISHED</td>
<td>2015</td>
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<td>TYPE</td>
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<tr>
<td>SECTOR</td>
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<td>2017 EARNED REVENUE</td>
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<td>STAGE</td>
<td>Scale</td>
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<td>EMPLOYEES</td>
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</tr>
<tr>
<td>VOLUNTEERS</td>
<td>1,800,000</td>
</tr>
</tbody>
</table>

EXECUTIVE SUMMARY

We provide affordable housing loans largely to the economic weaker sections and lower-income groups of Indian society. We do this by overcoming the most persistent and prevalent challenges of assessing informal incomes and transforming informal and transitional ownership/tenancy rights on property tenure into formal ones.

TARGET MARKET

Household with income less than INR 0.6 million annually leads to a demand of 17.96 million houses which can cost more than INR 6,000 billion until the year 2022.

VALUE PROPOSITION

SGRL provides affordable housing loans largely to the economic weaker sections (EWS) and lower income groups (LIG) of the Indian society. We do this by overcoming the most persistent and prevalent challenges of assessing informal incomes and transforming informal and transitional ownership/tenancy rights on property tenure into formal ones, thereby creating a legal mortgage charge on the property/collateral that is required to be considered as a legitimate security for SGRL.

INVESTMENT REQUIRED

SGRL is a unique business proposition which is tuned to cater the largest market segment in India, that is economic weaker sections of the society, while still, it has a negligible competition due to its unique product positioning, expertise, experience, strong processes and policies that lead to a healthy portfolio base of US $12 Mn. till date. SGRL has an Ask for the US $24 Mn. of Equity which will turn this organisation into a self-sustainable & profitable organisation from the year 2018-19 onwards.

IMPACT TO DATE

By June 2018, we have served almost 4,000 families that each have an average of 4 members. This constitutes to the total of 16,000 lifes being directly impacted.

MILESTONES

- Successfully achieved the Sales Targets for two years out of its three years of business operations especially in terms of number of loans: This establishes that the team is perfectly tuned and trained to meet the market demand and SGRL targets.

GROWTH PLAN

- To achieve bare minimum Profits this year 2018-19 $ 12K and then to $1.2M next year (2019-20) and taking it to $2.4M in the consecutive year (2020-21).
- To scale up business by doubling the portfolio size every year from existing $8.3M to $16M next year and again to $30M in the year 2020.
- Double the customer base each year from existing 3,419 household customers to 7,190 households next year and to 13,496 households in 2020.
- Increasing our reachability by opening 100 new branches in the next three years.
Formalizing property rights for low-income families with technology

Suyo has provided over 2,000 property assessments and formalization services to low-income families in Colombia, benefiting over 6,800 individuals.

"My life changed the moment Suyo gave me my property title."
—Natalia Tamayo, flower worker

EXECUTIVE SUMMARY
Suyo is a public benefit corporation that unlocks the economic and social value of property ownership by providing reliable and affordable property-rights formalization services to low-income families. Suyo combines technology and financing partnership innovations to achieve our objectives of reducing costs, increasing credibility and streamlining a complex, multiple-step formalization process for low-income families.

TARGET MARKET
Our primary customers are low-income families residing in informal properties. Approximately 62% of our services in the past have been sold to women and 99% of services have been sold to low-income families. Suyo identifies customers through two primary customer acquisition channels: employees of medium- and large-scale companies and families occupying properties auspicious for community-wide formalization processes. The total addressable market for formalization services in Colombia is USD$2.3 billion.

VALUE PROPOSITION
Suyo provides technology-enabled property formalization services to low-income families that are more affordable and reliable than traditional services offered by informal middlemen and independent lawyers and architects.

HEADQUARTERS Medellin, Colombia
IMPACT REGION Colombia
ESTABLISHED 2014
TYPE For-profit
SECTOR Economic Development, Housing
2017 EARNED REVENUE $91,000
MAJOR FUNDERS Omidyar Network, Mercy Corps, Echoing Green
STAGE Prepare
EMPLOYEES 24
VOLUNTEERS 3

MILESTONES
2017: 1,500th property service delivered
2017: Second seed round, led by Omidyar Network
2017: Opened 3 regional offices in Colombia
2018: Completion of full-stack technology platform for service delivery

2017: 63% revenue growth in the second half of 2017
2017: 65% revenue growth in the second half of 2017
2018: 13,000 total beneficiaries (direct and indirect)
2019: 27,800 total beneficiaries
2020: 51,300 total beneficiaries

2017: 65% revenue growth in the second half of 2017
2017: 65% revenue growth in the second half of 2017
2018: 13,000 total beneficiaries (direct and indirect)
2019: 27,800 total beneficiaries
2020: 51,300 total beneficiaries

IMPACT TO DATE
6,800 low-income individuals have benefited from Suyo’s property services

INVESTMENT REQUIRED
Suyo is seeking USD$300,000 in grants and convertible debt, and aims to secure the investment before September 30, 2018.

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@suyoglobal

2018 INVESTOR PROFILE
WWW.SCUMILLERCENTER.EDU

30
The TaroWorks application and its easy integration with Salesforce.com were definitely the tools we needed to put our data in place and be able to analyze every little aspect of our business as we wanted.

—Manuel Wiechers, CEO, Iluméxico

**Headquarters**
San Francisco, USA

**Established**
2015

**Type**
For-profit

**Sector**
Information & Communications Technology (ICT)

**2017 Earned Revenue**
$575,000

**2017 Other Revenue**
$356,000

**Major Funders**
Qualcomm, Wireless Reach, CISCO Systems

**Stage**
Scale

**Employees**
7

**Impact Region**
Global

**Impact to Date**
- Organizations served: 110
- Lives improved: 6.9 million
- Micro-entrepreneurs supported: 215,000

**Value Proposition**
TaroWorks provides tools for offline field operations and case management for businesses and nonprofits working in remote or disconnected areas of emerging markets. Unlike mobile data collection apps or custom-built solutions, we offer a unique combination of: 1) two-way CRM information exchange, 2) robust offline access to records, 3) an interface suited to lower digital literacy users, and 4) integration into Salesforce.com. Using TaroWorks, managers make better-informed decisions more quickly and field agents provide better customer service to more people living in underserved communities.

**Executive Summary**
TaroWorks sells field services management software for emerging markets organizations. Even in the remote, off-line areas of Africa, Asia and Latin America, NGOs and social enterprises use TaroWorks to take orders, deliver service, track performance, collect data, and run operations.

**Target Market**
TaroWorks works globally, with almost 5,000 users in 42 countries in Asia, Africa, Latin America, and the Caribbean. We focus on industries such as agriculture, education, and life-improving consumer products in which: 1) field staff play a critical role in operational success, and 2) small- and medium-sized enterprises predominate. We estimate the global addressable market for our solution to be more than 250,000 emerging market businesses and non-profits that could support $1.8 billion in software subscription revenue annually.

**Milestones**
- **2015:** TaroWorks LLC spun off from Grameen Foundation USA as a for-profit business with a mission to commercialize the TaroWorks software
- **2017:** Grant funding raised by TaroWorks reaches $1.8 million to-date; earned customer revenue reaches $1.2 million to-date
- **2018:** Licenses sold passes 5,000 across 58 active customers
- **2019:** Licenses sold passes 5,650; licenses sold, $600,000 in earned customer revenue
- **2021:** Reach 90 active customers and cashflow break-even based on earned customer revenue
- **2022:** Reach 90 active customers and cashflow break-even based on earned customer revenue

**Growth Plan**
- **2020:** Acquire 5+ customers for new TaroWorks Enterprise product
- **2021:** Reach 90 active customers and cashflow break-even based on earned customer revenue

**Key Awards**
- **2014:** Salesforce.org Force for Change recipient

**Investment Required**
We are seeking to raise $1.75 million in blended equity, grants and variable payment obligations.

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**Connect**
@taroworks @taroworksapp

**IMPACT REGION**
Global

**TARGET MARKET**
TaroWorks provides tools for offline field operations and case management for businesses and nonprofits working in remote or disconnected areas of emerging markets. Unlike mobile data collection apps or custom-built solutions, we offer a unique combination of: 1) two-way CRM information exchange, 2) robust offline access to records, 3) an interface suited to lower digital literacy users, and 4) integration into Salesforce.com. Using TaroWorks, managers make better-informed decisions more quickly and field agents provide better customer service to more people living in underserved communities.

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**Mission**
Commercialize the TaroWorks software to improve the lives of the underserved through technology that enables better field service.
Thanks to Three Wheels United I own a four stroke [auto rickshaw]. Owning an auto makes me proud and I can bring more home to my wife and daughters. I also notice more passengers choose to take my auto because they see it is green.

—Prakash J., auto rickshaw driver

**EXECUTIVE SUMMARY**

We provide a loan for the purchase of a low or zero-carbon auto rickshaw to drivers who are extremely limited in access to finance. Through this, drivers double their daily income all while contributing to the decarbonization of 9 of the world’s 10 most polluted cities.

**TARGET MARKET**

Our target market is the 12 million auto rickshaw drivers in India that operate a fleet of over 6 million vehicles. Our addressable market is 500,000 vehicles per year, based on the number of auto rickshaws purchased annually. Auto rickshaw drivers are marginalized and of the lowest caste in India. These individuals are typically unbanked and have a difficult time receiving affordable finance for a vehicle. This leaves them either exploited by money lenders or choosing to rent a vehicle, greatly limiting their income capacity. Our model involves community outreach and engagement that both benefit the drivers as well as builds a secure client base for our affordable loan product.

**VALUE PROPOSITION**

Three Wheels United provides a loan for a green auto rickshaw which covers the entire vehicle cost without the requirements (i.e. banking history, over 150% worth of assets owned and a credible guarantor) that impede drivers from receiving affordable finance, in doing so we are doubling the daily income of the auto rickshaw driver while decreasing carbon emissions.

**INVESTMENT REQUIRED**

We are seeking a total of $131M, $112.6M in debt and $18.6 in equity over the next 4 years. In the first year we are seeking $6.7M in debt and $1.3M in equity.

We are also seeking $405K in concessional funding (in grants or zero interest loans) for deploying our 200 electric vehicle pilot in Bangalore and Chennai which will play a crucial role in establishing electric vehicles in India while furthering the benefits to the drivers and cities residents.

**IMPACT TO DATE**

We have placed over 15,000 drivers in a cooperative on the path toward doubled incomes and job security, registered them in affordable health/life insurance scheme and created bank accounts for them. To date we have generated $72M of extra income over the vehicle’s life cycle for 2,000 drivers who are now vehicle owners. These four stroke vehicles financed are reducing CO\(_2\) by 21,900 tons over the life cycle of these vehicles.

**GROWTH PLAN**

- **2019:** Reach 5 new cities, issue 3090 new loans
- **2020:** 6 new cities, issue 5905 new loans, 25% of portfolio will be electric
- **2021:** 6 new cities, issue 10495 new loans, 25% of portfolio will be electric
- **2022:** 6 new cities, issue 16125 new loans, 25% of portfolio will be electric

**KEY AWARDS**

- **2018:** Endorsed by Climate Policy Initiative’s Climate Finance Lab as one of top 3 finance instruments for action on climate change
- **2018:** Selected by ENEA consultancy as top 5 energy access enterprises
- **2018:** Selected by the EU as top 4 innovative ideas for meeting Climate Action Goals worldwide
We have served over 150,000 underserved consumers clean water in developing regions. Our goal is to reach 100 million consumers by 2030.

EXECUTIVE SUMMARY
UNTAPPED provides the mobile IT platform, operational tools, and financing for local operators to scale water-enterprise and last-mile distribution centers. The last-mile distribution network transforms a water enterprise into a distribution hub, connecting local retailers to a reliable supply of clean water and essential goods. The result is a sustainable, highly-profitable water enterprise selling high-margin products, sold at the lowest market prices to underserved communities.

TARGET MARKET
A January 2017 study from Dalberg concluded that Safe Water Enterprises can serve between 1.46–3.86 billion people. Our solution is designed for sprawling urban regions (13 billion people) equating to an annual $678M market.

VALUE PROPOSITION
For local entrepreneurs in emerging markets, UNTAPPED is an off-grid water platform that accelerates sustainable and scalable water enterprises. UNTAPPED is the first platform that empowers local operators to scale with financing, mobile IT and operational expertise.

INVESTMENT REQUIRED
Seeking $1.0M in equity/grants for the development of the services platform and $2 million in collateralized debt for the capex of 30 sites in 18 months.

IMPACT TO DATE
UNTAPPED today serves safe water to over 150,000 underserved consumers in Haiti. Our recent expansion to Rwanda, Kenya, Ghana and Burkina Faso is expected to reach another 60,000 consumers. We also have employed 82 local staff in areas with over 80% unemployment while helping 527 micro-retailers double their net incomes reselling water and other essential goods through our platform.

MILESTONES GROWTH PLAN
2013: Founded dloHaiti with FMO and IFC as partners
2014: Built the first 5 safe water enterprises
2015: Reached 100,000 consumers through a last-mile distribution platform
2016: dloHaiti reaches profitability and a majority share is purchased by a PE fund
2017: UNTAPPED is spun-off and reaches four new countries
2018: Expand platform to 32 sites. Empower 5 local entrepreneurs. Serve safe water to 100,000 consumers
2019: Expand platform to 118 sites. Empower 9 local entrepreneurs. Serve safe water to 3.5 million consumers
2020: Expand platform to 283 sites. Empower 14 local entrepreneurs. Serve safe water to 8.5 million consumers
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KEY AWARDS
2013: Imagine H20 Cohort 2013
2015 & 2016: GIIRS Platinum Impact rating
2017: MIT Solve winner

HEADQUARTERS
San Francisco, USA

IMPACT REGION
Haiti, Ghana, Rwanda, Kenya, Burkina Faso

ESTABLISHED
For-profit

2015

TYPE
Economic Development, Water & Sanitation

SECTOR
Government

2017 EARNED REVENUE
$390,000

$210,000

2017 OTHER REVENUE
2014: Built platform for 18 sites.
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MAJOR FUNDERS
Danone, IFC, FMO, Leopard Capital, VIA Water, Vitol Foundation

STAGE
Scale

EMPLOYEES
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MANAGEMENT TEAM

JIM CHU
CEO, Founder

DAN NOLAN
Managing Partner, Co-Founder

UNTAPPED
Unlock the Potential of the Next Billion

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NOW IT'S DIFFERENT. I WORK IN MY COMMUNITY. OF ALL THE JOBS I HAD, I TRULY FEEL AT HOME HERE. IT HAS CHANGED MY LIFE, BUT MOSTLY IT HAS CHANGED THE COMMUNITY. THE COMMUNITY HAS SOMETHING TO BE PROUD OF. IT'S AN HONOR TO RUN A SITE.

—Local operator in Haiti

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We have served over 150,000 underserved consumers clean water in developing regions. Our goal is to reach 100 million consumers by 2030.

EXECUTIVE SUMMARY
UNTAPPED provides the mobile IT platform, operational tools, and financing for local operators to scale water-enterprise and last-mile distribution centers. The last-mile distribution network transforms a water enterprise into a distribution hub, connecting local retailers to a reliable supply of clean water and essential goods. The result is a sustainable, highly-profitable water enterprise selling high-margin products, sold at the lowest market prices to underserved communities.

TARGET MARKET
A January 2017 study from Dalberg concluded that Safe Water Enterprises can serve between 1.46–3.86 billion people. Our solution is designed for sprawling urban regions (13 billion people) equating to an annual $678M market.

VALUE PROPOSITION
For local entrepreneurs in emerging markets, UNTAPPED is an off-grid water platform that accelerates sustainable and scalable water enterprises. UNTAPPED is the first platform that empowers local operators to scale with financing, mobile IT and operational expertise.

INVESTMENT REQUIRED
Seeking $1.0M in equity/grants for the development of the services platform and $2 million in collateralized debt for the capex of 30 sites in 18 months.

IMPACT TO DATE
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3. SUSTAINABLE CITIES AND COMMUNITIES
4. IMPACT REGION

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We are deeply grateful for the generous contributions made by our staff, the volunteer GSBI mentors, and content leads in support of GSBI social enterprises. The mentoring provided by the individuals below sets the GSBI apart from any other program in the world, and we thank them for their support.

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