

Date 12 February 2021

To whom it may concern,

5 Companies Win \$150,000 Worth NINJA Business Competition for COVID-19 Emerging Business in Rwanda

Today 12th February 2021, Japan International Cooperation Agency (JICA) Rwanda Office together with the Ministry of ICT and Innovation are pleased to announce Five Rwandan companies/startups, that won \$30,000 worth award for “NINJA Business Plan Competition in Response to Covid-19”, emerging among the 113 Rwandan companies that applied.

The competition organized by JICA through the “Next Innovation with Japan (NINJA)” continental wide program, was aimed at companies/ startups with innovative business models and technologies that respond to changes in social structure and economic activities brought forth by the Pandemic. Target Countries: Angola, Botswana, Burkina Faso, Cameroon, Cote d’Ivoire, Egypt, Ethiopia, Ghana, Kenya, Madagascar, Mauritius, Nigeria, Rwanda, Senegal, South Africa, Tanzania, Tunisia, Uganda and Zambia, in total 2,713 startups applied to the competition. The awarded companies will conduct a Proof of Concept of their proposing business through a service contract with JICA Rwanda Office for five to six months.

“NINJA, Next Innovation with Japan, is a new regional initiative by JICA which focuses on nurturing “Startup Ecosystem” to incubate innovative solutions which tackle the social challenges in Africa. As a first action of NINJA, JICA organized a business competition in 19 African countries to discover these innovative business models and technologies, which not only provide prescriptive solutions to the current Pandemic but also respond to the expected radical changes in post-Pandemic socio-economic reality. In Rwanda, 5 startups are awarded among 113 applicants.” (Mr.) Akai Yuki, Program Manager JICA Rwanda Office;

The Current COVID-19 Pandemic is radically transforming our life. Facing the new reality, public services and private sector actors (companies/startups) are facing difficulties in continuing their business and are forced to pivot their business models. “Technology and Innovation have emerged among the reliefs of COVID-19. As such, to accelerate its impact in our efforts to contain the pandemic, the Ministry of ICT and Innovation partnered with Japan International Cooperation Agency (JICA) to launch the “NINJA, Next Innovation with Japan” initiative to explore and support startups with COVID-19 restraining solutions, to develop and implement their solutions in a bid to respond to pandemic’s challenges and aftershocks. We thank JICA for such an initiative, congratulate the winners and we look forward to having their solutions flourishing in the country and beyond”. (Mr.) Yves Iradukunda Permanent Secretary, Ministry of ICT and Innovation said.

The awarded following companies are expected to contribute to the socio-economic transformation of Rwanda through their realizing innovative business plan.

KHENZ Ltd: Digital ticketing system for intercity bus

IRIBA WATER GROUP Ltd: Safe drinking water service for low-earning communities

MAGOFARM LTD: Remote veterinary service

ADFinance: Mobile lending services for microfinance institutes

HealthEdu: Online training platform for medical professionals

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A word from the 5 winning Startups

JICA has been involved in the development of ICT sector in Rwanda for more than 10 years and supported fundamentals of ICT sector such as establishment of ICT Chamber, kLab, and Fab Lab. Fostering a vibrant ICT Private sector is a key to develop ICT sector in Rwanda therefore JICA in collaboration with ICT Chamber, also initiated “250 Startups” which is a 6 months’ intensive incubation program for young startups who found seeds of business and successfully developed prototypes. 38 startups have already graduated “250 Startups” and start 5th batch with 10 startups in January 2021. By taking the opportunity of NINJA Business Plan Competition, JICA could extend further a seamless support mechanism for nurturing the Startup Ecosystem in Rwanda.

The awarded 5 companies are expected to become spearheads of made-in-Rwanda innovations and deliver real value/benefit of ICT to the people in Rwanda. Also, after this PoC, we expect the awarded startups leading the Startup Ecosystem in Rwanda.

• KHENZ Ltd; (Mr.) Habineza Moussa, CEO

“By being accepted in the JICA NINJA Business Plan Competition, KHENZ was given support that came in handy as most of the businesses needed it most to keep our personnel and services afloat. The Public Transport sector which accounts for all of our clients was highly affected by the COVID-19 pandemic where sometimes total/partial lockdowns were put in place hence from time to time completely stopping movements of bus operators between cities. Based on our preliminary data we have collected, more than 7 million journeys are taken by people traveling upcountry yearly with tickets issued using our technologies, and the number is expected to increase in upcoming years.

Coping with the coronavirus pandemic outbreak, KHENZ Ltd in partnership with AC Group not only introduced inclusive cashless transactions/payment to reduce cash movements, but also fostered social distancing by helping the government to limit the bus occupancy to half capacity whenever this was called for. During the this year, 2021 the aim is to mobilize the bus companies and commuters to utilize cashless payment methods. We are also expecting an increase of cashless payment from 27% of total transactions in October 2020 up to 49% in the month of December, 2021.”

(Overall of the Proof of Concept)

The proof of concept aims at confirming the effectiveness as countermeasure against COVID19 by using a proposed digital platform for long-distance buses, by 1) Increasing the number of the bus operators who uses digital platform and 2) Increase the usage rate of cashless payment.

(Major KPIs)

- 1) Increasing the number of the Bus operators who uses the digital platform; Up to 20 bus companies
- 2) Increase the usage rate of cashless payment; 49% of transaction

• IRIBA WATER GROUP Ltd; (Ms.) Yvette Ishimwe, CEO & Founder

“Through the proof of concept named “IRIBA Tap & Drink for Anti-COVID-19 intervention” IRIBA Water Group Ltd aims to confirm the effectiveness of improving access to safe drinking water for low-earning communities in Rwanda under COVID-19 crisis. This is achieved through setting up water ATMs and stalls in public places such as markets, car parking stations among others, with inbuilt filtration technologies that purify water and make it safe to drink. Alongside each water ATM, IRIBA installs an automated smart hand washing station to help customers sanitize their hands more frequently.

Through an inbuilt sound system and entertainment function of IRIBA water ATMs, we make use of the public places where they operate, by undertaking community awareness campaigns to encourage people in those areas to maintain social distancing, proper hygiene and drinking clean water to stay safe from COVID-19. Through IRIBA franchise model, they create jobs for unemployed youth and women to contribute to their financial well-being, while enabling them to contribute their role in the fight against COVID-19.”

(Overall of the Proof of Concept)

The proof of concept aims at confirming the effectiveness of improving the access to the safe drinking water for low-earning communities in Rwanda under COVID-19 crisis by 1) implementing the improved sanitizing

facilities in the water ATMs, 2) providing educational contents at ATMs and 3) increasing service locations.

(Major KPIs)

- 1) Supply safe drinking water with automatic hand sanitizer service connected on IRIBA water ATMs to 4,000 people daily
- 2) Functioning sound-system with COVID-19 prevention measures in 10 IRIBA operational water ATMs in public area installed

• MAGOFARM LTD; (Mr.) Moses Katala, CEO

"Magofarm LTD is an insect technology company that was founded with the mission of pioneering the use of insect derived proteins for animal feed formulation. When COVID-19 hit Rwanda for the very first time, our technology team set out on a research endeavour to understand how our target customers (Livestock farmers) were affected. From the research, we found out that the veterinary sector was highly disintegrated and animal farmers did not have a centralized way to request for veterinary interventions without physical movements."

At Magofarm, we are working on a software solution called Mobivet that will enable livestock farmers to request for veterinary interventions from the comfort of their mobile devices. Our vision with Mobivet is to facilitate a seamless digitized connection between certified veterinary doctors, as well as feed and input suppliers. The funding from JICA will enable us to continue the development of Mobivet and deploy it for mass use with 2,250 animal farmers in 2021.

As 2021 unfolds, we believe that it's time to digitize the veterinary sector in order to increase efficiency in service delivery and information sharing among key players in the livestock industry in Rwanda."

(Overall of the Proof of Concept)

The proof of concept aims at confirming the effectiveness for livestock farmers as countermeasure against COVID19 in Rwanda by 1) Increasing the number livestock farmers enrolled on the remote vet service platform, and 2) Increasing number of daily SMS advisory support and increasing number of enrolled veterinary doctors.

(Major KPIs)

- 1) Increasing the number of livestock farmers enrolled on the platform- up to 2,250 farmers
- 2) Increasing the number of daily SMS Advisory
- 3) Increasing number of enrolled veterinary doctors.

• ADFinance: (Mr.) Olivier Mugabonake, Managing Director

"ADFinance currently provides banking software for more than 40 Microfinance Institutions (MFIs) in Sub-Saharan Africa, with over 1.2 million end-customers. Now, ADFinance aims to expand its activities to the B2C market by directly providing consumer loans to end-customers through their mobile phones, hence leveraging the data and accessibility of its banking software 'ADBanking'.

With this project, ADFinance will instantly provide consumer loans under a partnership with MFIs' to their end-clients via a USSD menu on their mobile phones. Loan applications will be automatically assessed with an in-house 'Credit Scoring' algorithm.

We believe ADFinance will both help Rwandans manage unexpected situations such as the illness of a family member, crop destruction, informal business investments, pandemic crisis... and enhance financial inclusion in remote areas."

(Overall of the Proof of Concept)

The proof of concept aims at proving the feasibility of proposing a model of enhancing access to capital for the MFIs partners on the existing core-banking platform which enables their MFI partners to offer the lower interest rate microloans with convenient interfaces for the end-users who suffer severe cash flow due to the COVID-19.

(Major KPIs)

1. Scale in 1 MFI partner for the pilot phase
2. Increase mobile lending customers at least to 70 for the pilot phase

- **HealthEdu; (Mr.) Jean Damascene Bigirimana, CEO**

"It is a great opportunity for HealthEdu and Health Professionals in general to have the NINJA award. We are grateful and are committed to improve our service we offer to Health Professionals by Increasing the number of Medical Specialists and the number of online courses as per the needs of Health Professionals in Rwanda. This is a huge contribution to the continuing professional development for Health Professionals and will bridge the gap and allow fellow health professionals continuing the process of increasing knowledge even in this period we fight against COVID-19."

(Overall of the Proof of Concept)

This proof of concept aims at confirming the effectiveness of the online medical training platform to fight against COVID-19 and beyond by 1) Increasing the number of users and 2) Developing the new courses.

(Major KPIs)

1. Increase number of users up to 2,500
2. Increase the new course developments up to 60

(End)