

apposit

International Conference on ICT Investment
Opportunities in Ethiopia - Diaspora Dialogue
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Your Essential Mobile Toolkit

In the not too distant future...



Money transfer, savings, loans, insurance



Agricultural tips, health information, market prices



Social networking, mobile web, voice

timely, relevant and targeted information

Outline

Company Overview

Mobile Financial Services

Software as a Service

Mobile Content Delivery

Opportunities and Challenges

Company Overview

Company Overview

ap-po-site /'apəzɪt/ : *appropriate or suitable in the circumstances or in relation to something.*

We deliver **appropriate information technology solutions for business and development challenges in Africa.**

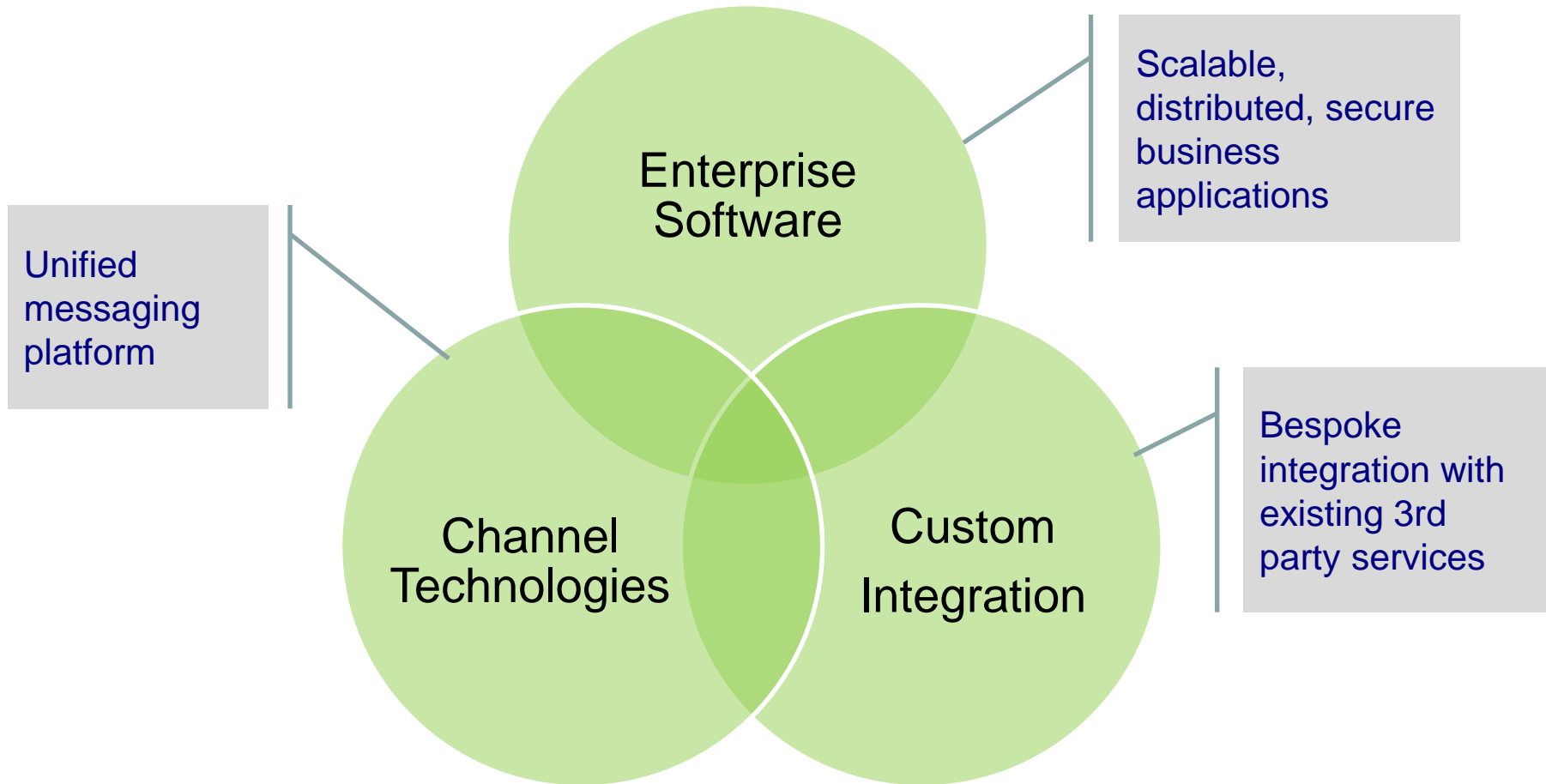


Brief History

- Partners moved back to Ethiopia to work for Harvard University on a financial reform project in MOFED where we built a public finance management system (IBEX).
- Incorporated in November 2007 by 3 partners (2 Ethiopian, 1 Nigerian) from the US Diaspora.
- Started as a software consultancy for turnkey projects including outsourced software development from Europe and the US.
- Over time our business model has changed to a technology service driven business model, where we build and manage technology services that we provide as services to our customers.

Our Work

We deliver solutions that leverage our products and services in these main areas:



Our Areas of Focus



High technology services exported from Ethiopia

Paga

Paga is Nigeria's leading mobile payments provider. Apposit is Paga's chief technical partner and is responsible for the development and maintenance of Paga's technology platform.

We've launched with four core products:

- Money transfer
- Airtime purchase
- Bill payments
- Merchant services

And will be launching savings, insurance and loan products (in partnership with banks) early in 2013.

Paga

We are transforming lives by delivering **innovative and universal access to financial services.**

Since launch in Feb 2011

- Approximately 400,000 users
- Over \$35M processed in transactions
- In November 2012, we processed 133,148 transactions
- 1,552 agents in 23 states in Nigeria



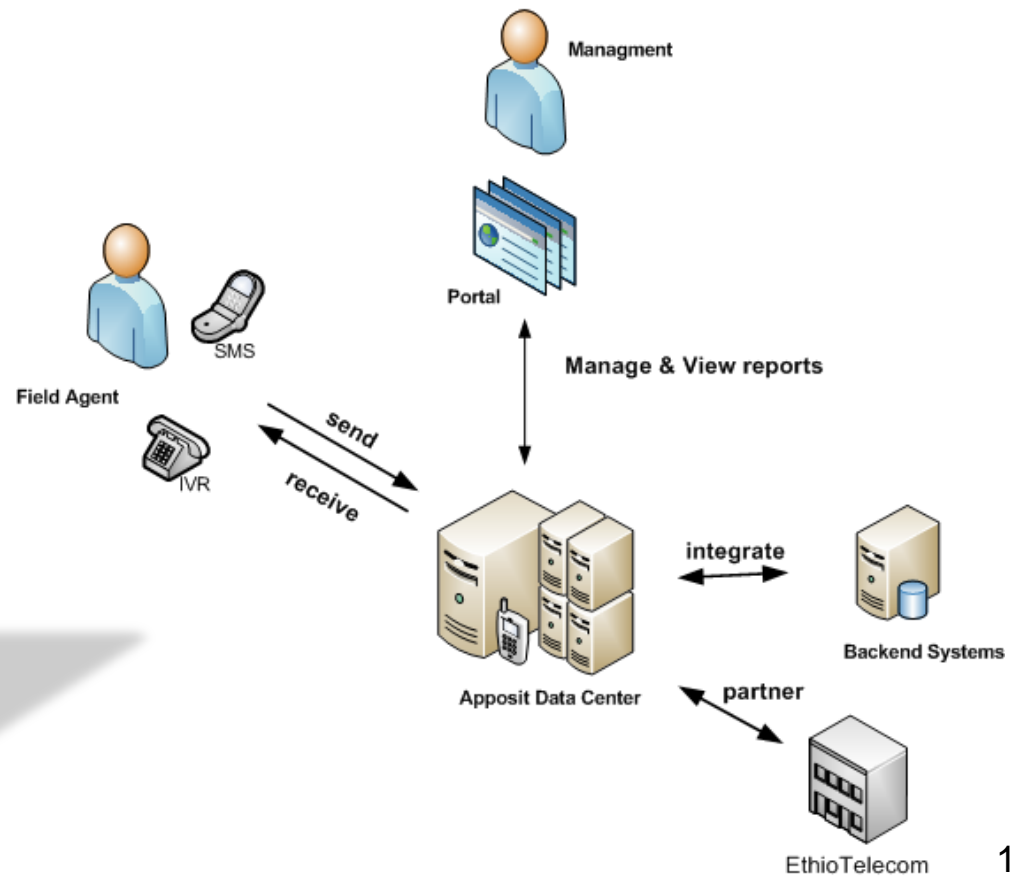


Multi Channel Data Collection Platform

System Overview

Our platform is an **integrated, multi-channel (SMS, IVR, email, etc.) data collection and reporting platform**, that **we provide as a service** (i.e. we take care of the technology, you focus on your business use).

- Field agents send and receive information through different channels
- Management controls and views information through a browser based portal
- The system can integrate with other systems



Sample Implementations

- **Ethiopia Commodity Exchange** – market data dissemination using SMS and IVR.
- **TechnoServe** – improving coffee value chain using SMS for tracking coffee harvest
- **Addis Continental Institute of Public Health** – tracking malaria morbidity from Health Posts using SMS
- **Marie Stopes International** – reproductive health and family planning voucher program using smart phones and SMS
- **Agricultural Transformation Agency** – using SMS and IVR to monitor the effectiveness of new seed varieties amongst farmers
- **Abt Associates** - ensure HIV positive pregnant women are followed for pre and post natal care and provided with the necessary HIV care and treatment services.



Mobile Content Delivery

Tangio

Tangio is mobile content delivery platform that works on a Value Added Service (VAS) business model.

Our mission is to provide relevant, useful and timely information that can make a difference in people's lives.

A case study: ECX



TEXT 934
OR
CALL 929

ECXConnect is a communication platform that enables all ECX stakeholders to access relevant information from anywhere at any time using a mobile telephone or fixed line.

The Specifics

ECX Connect serves multiple exchange operations including:

- Market Data
- Clearing & Settlement
- Trading Operations
- Member Relations
- Warehouse Operations
- Executive Management

**Over 1M voice calls
a month
on 120 telephone lines**

**Hundreds of thousands
of SMS messages
a month**

Opportunities and Challenges in the Ethiopian ICT Market

Opportunities

- High tech exports from Ethiopia
- Rapidly increasing and reliable connectivity
 - mobile penetration
 - access to broadband through expansion and cost reductions
- Support from the government (MCIT)
 - Investment privileges
 - Scale through Public Private Partnerships (PPPs)
 - Ambitious eGovernment program
 - Open dialogue with the private sector
- ICT being mainstreamed into development projects and agendas
- Relatively low cost work force
- Large population for consumer facing services
- Very few existing technology based services

Challenges

- EthioTelecom service delivery is slow and inefficient.
- Government procurement policies can be restrictive
 - Insistence on internal ownership and lack of contractual frameworks for optimal benefit of both parties
- Private sector is a very small market
- Service interruptions and network control
 - Loss of VPN access to servers overseas
 - Loss of access to specific online services
- Shortage of skilled and experienced human resources
- Skewed salary scale between private sector and NGO sectors
- Lack of electronic payment systems makes monetizing Internet based businesses difficult

Thank You !