

AfricaTalentbank.com (ATB)

Accelerating micro SME growth
& financial inclusion through
**CROWD MENTORING, MOBILE,
& MARKETPLACE!**

ATB

AfricaTalentBank.com



Recruitment

Mentorship

Training

Entrepreneurship

AfricaTalentbank.com(ATB) – Crowd Mentoring Platform

Enabling SMEs from around the world, to share their Knowledge and Skills with Entrepreneurs & micro SMEs in Africa.



Food Vendors



Fruit Vendors



Teachers



Bakers



Shoemakers



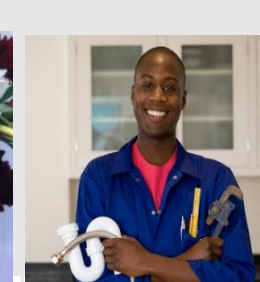
Butchers



Farmers



Horticulture



Plumbers



BACKGROUND

ATB
Africa Talent Bank.com



Since 2013, ATB events have attracted between 300 - 5,000 participants (per event), depending on venue size. Watch an ATB event video - <https://bit.ly/2GE5YEt>

ATB Events include: Careers Fairs, University Talks, Corporate Open Days & Entrepreneurship Bootcamps.



The youth demography is a good market to test products & services in Kenya, as 65% of the population is aged under 35. Kenyan youth are mobile native and open to adopting and adapting to new solutions. In addition, we ensure females are well represented through our Brand Ambassador (BA) **"On the ground"**, networks.

ATB Corporate Partnerships since 2013



ATB & Microsoft Mentorship Programme

COMPLETED: 40+ Microsoft Execs. & Snr Execs. from over 12 countries,
mentored 46 ATB Mentees



MENTORS AND MENTEEES



Accelerating Careers and Business Growth!

Microsoft Mentors were from: USA, UK, Germany, Israel, India, Romania, Portugal, Brazil, France, Turkey, Indonesia, UAE, Austria, Denmark and Egypt.

Mentees were from: Kenya, Uganda and Tanzania.

ATB Mentorship - IMPACT

SOFT SKILLS (ATB Mentees gaining skills in: Communication, People Mngt, Time Mngt, Leadership, Conflict Resolution, Creativity, Critical Thinking, embracing Cultural Diversity.

KNOWLEDGE TRANSFER (Microsoft Mentors sharing their knowledge with ATB Mentees).

ENTREPRENEURSHIP BUG Many youth mentees now looking to set up their own businesses.

REVERSE MENTORING Microsoft Execs. Feedback – Mentors benefitted from mentoring youth from different cultures.

ENVIRONMENTAL – Learning experience from our launch of the Kiira EV (a Ugandan built electric car which ATB helped to launch in 2014 in Nairobi). Also advice on Food, Land and Waste Management. Pride in buying local.

CONSERVATION As ATB Mentees, youth benefitting from our partnership with Kenya Wildlife Service.

JOB READY Mentees prepared for the jobs market.

DIVERSITY – Partnering with Ability Society Kenya. Gender balance – encouraging female participation in Engineering, Management & IT.

LONGEVITY - All too often, after project end, facilities fall into disrepair. Not Mentorship/Knowledge Transfer.

RESILIENCE + SELF RELIANCE Mentees supported by Mentors who shared some of their own challenges and overcoming these.

WE ARE LOOKING TO SCALE ...



... to include Micro SMEs & Informal Sector workers.

Kenya's informal sector employs over 80% of the workforce each year, many of whom are women. In addition, women are often not included in (non-reproductive) data sets relied upon by businesses and policy makers. We want to change this!

A Knowledge Sharing Platform connecting African Entrepreneurs with Entrepreneurs from around the Globe!



ATB 2.0 - THE MARKETPLACE



Offer: Advertise for \$0.50 per day or, \$2 per week!

Latest Products & Services



Daisy's Soaps ***



Samuel – Electrician



Thomas – Barber



Fred's Fruits



Cathy's cakes

Most Popular



Grace's goat stew



Janine's hair



Peter – Plumber



Jacob's fresh meat



Theresa – Tutor

Nearest



Market Size

POPULATION 502 million*

Kenya (47m), Uganda (40m), Tanzania (54m),
Rwanda (12m), Ethiopia (105m), Nigeria (190m), South Africa (54m)

Population aged 15-54: 51.6% (259 million)

*Source: <https://www.indexmundi.com/>

MSMEs: 103.6m
(TAM: 40% of 259M population aged 15-54)

MSMEs internet access: 31.1M (30% x 103.6M)
Serviceable Available Market (SAM)

1.5% of SAM 466.5k
Market Share

103.6 Million

31.1M

466.5K



Business Model



FREEMIUM TO PREMIUM (SUBSCRIPTION) MODEL
We give people Value & then Upsell

466.5K



\$1.2



\$699.7k



\$8.4m

SHARE OF MARKET

Ethiopia, Kenya, Nigeria, South Africa, Tanzania, Uganda.

FEE
Per month

REVENUE
Per Month

REVENUE

Providing Value Chain through Partnerships

(Examples of organisations we would look to partner with)



Crowdfunds loans to borrowers (farmers, shopkeepers, students, builders , financially excluded), in more than 80 countries.



Links farmers to vendors in urban areas.



A marketplace connecting informal sector workers with customers.



An off-grid home solar company.



Mobile financial services.



Insurance solutions for low income families (crops, shops).



NHIF – Health insurance.



Formerly McKinsey Social Initiative – Training programmes.

AfricaTalentbank.com (ATB) TEAM & Partners



MIRIAM MUKASA (MASTALIER)

Founder, AfricaTalentbank.com (ATB),
Co-founder, MastaMap

Nationality: British (Born in Uganda, brought up in Tanzania & the UK).

Exec. Head-hunter & Recruiter for corporates including McKinsey & Co, Mobisol, GiveDirectly, Uber, EABL/Diageo, Microsoft, Unilever & Safaricom.

Coach/Mentorship Experience: Coached over 200+ Executives in Africa, Europe and the USA, while Mentoring over 150 students & graduates in Kenya, Uganda and Tanzania.

Built Corporate Partnerships (recruitment & marketing): McKinsey & Co., Uber, BAT, Safaricom, EABL/Diageo, Unilever, Standard Chartered Bank, Microsoft, Commercial Bank of Africa, Mobisol, Base Titanium, and Give Directly.

Business Trainer (Austria): Facilitate business workshops in Austria, training members of staff (including departmental heads), from: Siemens, UNIQA, GlaxoSmithKline, AstraZeneca, GKN plc, Continental AG.

Interests: Sports (F1, Tennis, Cycling, Running), Travelling, Theatre, Youth Mentorship, Cultural Exchanges.



Corporate & Entrepreneur Relationships: Douglas Logedi
Customer Acquisition: Jerusha Barasa
Customer Retention: tbc-

Corporate Partnerships: Thuku wa Thuku, Mitchell Odhiambo

SME Onboarding: Mwangi Ndegwa, Mercy Karumba, Dantan Wasobokha, Anne Gathoni
Data Scientists/Engineers – tbc

Other Team Members: 150+ ATB Mentees who are often volunteers at ATB events in Kenya, Uganda and Tanzania.

External Partners

Ken Mbuthia (IT Developer) - *Javascript, Node.js, PHP, Android, MySQL, MongoJaDB.* Has partnered with ATB since May 2016.

Caldwell Penn Accountants (UK) – ATB accountants since 2012.

ATB Mentor Partners – Many of the Microsoft Mentors (including those who have since left Microsoft), have expressed an interest in continuing as Mentors. RSM Eastern Africa , Accountants (Kenya) – tbc

Sustainability Plans

REVENUE

1. **Anonymised Data**
2. **'Real Time'** Location Intelligence
3. **Consumer Surveys** (*the informal sector is a good measure of African consumer economies*).
4. **Sponsorship/Advertising** - from Corporates who wish to amplify their messages/launch new products/services to a receptive audience: Telcos, FMCGs, Banks, Renewable Energy, Insurance Cos.
5. **Subscription & transactional payments** for ATB platform add ons: MSME events & demos (pop up shops/buy local shows), training programmes, ATB O2O Marketplace, Curated Content (incl. **"How to ..."** podcasts).

FUNDING

Required to scale & broaden impacts within Kenya and then other African countries as well as further product development and, talent acquisition.

We are approaching:

1. Social Impact Investors/Funds
2. Foundations
3. High-net-worth individuals
4. Angels
5. Seed Investors

CHALLENGES (1)

- High youth unemployment in Africa.
- Governments and private sector face challenges in creating enough jobs for rapidly rising youth population (in Kenya for e.g., over 65% of the population is aged 35 or younger).
- Nearly 80% of Kenyans entering the jobs market each year, find work within the “informal” sector. There are not enough government or formal sector jobs to meet the over 100,000+ university and tertiary graduates each year.
- Sectors such as manufacturing are still very small and most tend to prefer using casual labour.
- The informal sector in Africa is both disorganised and fragmented. Most participants are not waged employees.
- With little or no welfare system in place (healthcare and education is often paid for privately), many MSMEs are one emergency (crop failure, illness), away from returning to poverty. This also leads to high numbers of youth attempting to migrate to the west with some youth [susceptible to radicalism](#).
- Many young people are migrating from villages to cities thus putting pressure in urban areas – high crime, poor drainage systems, low quality housing.
- Many MSMEs have little or no advice/support which means environmental as well as health & safety matters are often inadvertently overlooked with many MSMEs not even aware of the negative impact their own actions have on their environment i.e. poor disposal of used cooking oil, plastic bags & food, continuous use of firewood leading to deforestation > climate change.

RESPONSE (2)

- AfricaTalentbank.com (ATB) ENTREPRENEUR PLATFORM** - An Inclusive Platform enabling Ordinary people from around the world, to share their Knowledge and Skills with entrepreneurs/micros SMEs in Africa.
- Utilising mobile technology to build data sets of the informal sector in Africa while growing a global, entrepreneurial community i.e. a retired plumber in Hastings (UK), mentoring/sharing tips with a plumber in Nairobi.
- Business survival tips from global entrepreneurs who have experienced similar challenges first hand.
- Using (mobile) technology to educate & empower African entrepreneurs to grow sustainable businesses and to go on to become job creators.
- A platform that educates African entrepreneurs on running and growing their businesses in a safe, environmentally friendly & responsible manner.
- An inclusive mentorship platform to encourage more female & youth participation in entrepreneurship.

RESOURCES AND TEAM (8)

- Human Resources:** Sales, Finance, Data Scientists, Marketing, IT Developers, Trainers.
- Technology** - Web and Android apps; SaaS, VOIP.
- Global Corporate & Entrepreneur Partners** (Mentors, Trainers)
- European/USA/Asian** – Chambers of Commerce.

VALUE PROPOSITION (4)

- CAPACITY BUILDING** - African entrepreneurs & street traders building sustainable businesses and becoming job creators.
- Competitive Advantage Over Competitors** - Tips from global entrepreneurs & experts, sharing best practice. Mentees using this knowledge and information to shorten the learning curve & accelerate their business growth.
- Customers/End Users** - Improvement in quality of goods and services.
- Government** - Increased tax revenue as companies become formalised.
- Policy Makers** – Data-informed policymaking.
- Urban Developers** - Location Intelligence.
- Education & Health** - Increased uptake in Education and Health services.
- Cost Effective**
- Scalability** - A Business model that is easily scalable
- Investors** – An opportunity for Impact as well as financial returns

REACH AND ENGAGEMENT (5)

MSMEs

- On the ground** - ATB Networks, community leaders, houses of worship.
 - Online** - Social Platforms, ATB Website, Android apps (push notifications).
 - Events:** Face to face engagement, Demos, Training sessions, Pop Up Kiosks.
 - Content** – Radio/ podcasts covering specific categories i.e. plumbing, catering.
 - Corporate partnerships** – With companies offering products and services to entrepreneurs/traders i.e telcos, banks, insurance cos., FMCGs.
- Global Entrepreneurs** Social media ads, Skype, local Chambers of Commerce, Airline sponsorships.

MEASURES OF IMPACT (7)

- Economic (5 yrs)** – Sustainable businesses. Financial Inclusion (access to working capital loans). Assets ownership (women). jobs created.
- MSMEs Revenue Growth** (5 yrs)
- Healthcare insurance uptake** (5/10 years)
- Technology** – (5/10 yrs). Using mobile money to increase financial inclusion, AI – Using relevant data sets.
- Surveys** (1, 3, 12 months.). Pre & Post feedback (to gauge changes in behaviour, satisfaction, future outlook)

BENEFICIARIES (3)

- DIRECT:** Youth, Female & Marginalised communities i.e informal sector workers, micro SMEs.
- INDIRECT:** Government, Health services, Schools, Policy Makers, General population, Environment, Conservation.

A Platform that enables ordinary People to exchange ideas and share their Knowledge, Skills & Experiences with MSMEs in Africa.

REVENUE & FUNDING (9)

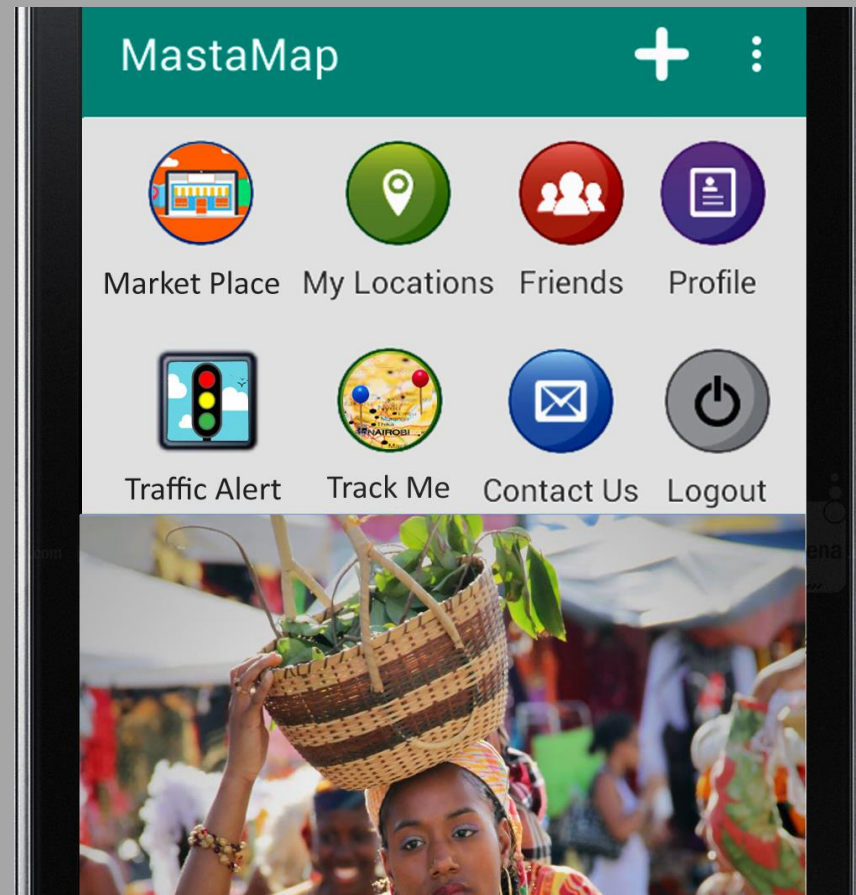
- REVENUE:** *Anonymised Data, Real Time Location Intelligence. Sponsorship/Advertising revenues from Corporates who wish to amplify their messages/launch new products/services to a receptive audience: Telcos, FMCGs, Renewable energy companies, Banks & Insurance Cos. Consumer Surveys (the informal sector is a good measure of African consumer economies). Subscription & transactional payments for ATB platform add ons: events, pop up shops (buy local) , Training programmes, Content (podcasts, videos, webinars).*
- FUNDING:** *(To scale & broaden impacts within Kenya and then East Africa) - Social Impact Investors/Funds. High-net-worth individuals, Foundations, Angels, Seed Investors.*

POTENTIAL IMPACT (6)

Social & Cultural – Empowering marginalised communities. Increase in female participation and earning power as well as assets. **Economic** – MSMEs job creations. Taxes. **Building Global brands** – Potential partnerships with foreign mentors. **Environmental** - Waste Management, Food Management, Clean Energy, Farming tips. **Policy Makers/International organisations** – Data & evidence based decisions. **Education & Health** – Improved access to quality education and health care services. **Technological** - AI and machine learning using data sets that reflect Africans (namely youth and women (often excluded). thus minimising algorithm bias.

APPENDIX

ATB has developed the MastaMap Android app - A Digital Address and Customer Services tool for our Micro SME partners.





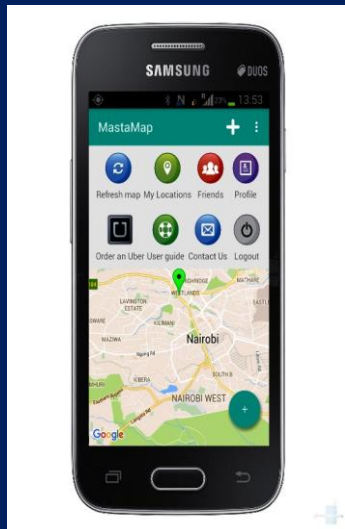
MASTAMAP (Digital Address)

Over 4 billion people worldwide have no address. In Africa, many streets are incomplete or not indexed on Google Maps.

SOLUTION: MastaMap - Converts geo-coordinates into short alpha numeric codes enabling our MSME partners to create a Digital Address and be found by customers or, emergency services.

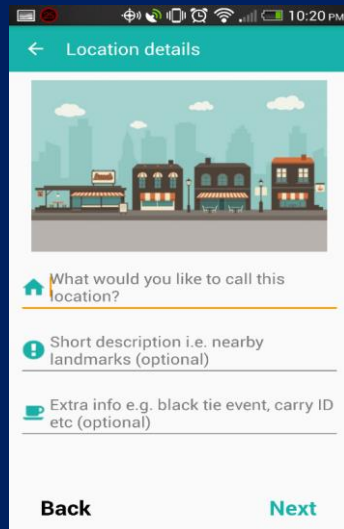
CREATE

A Location Code (click +)



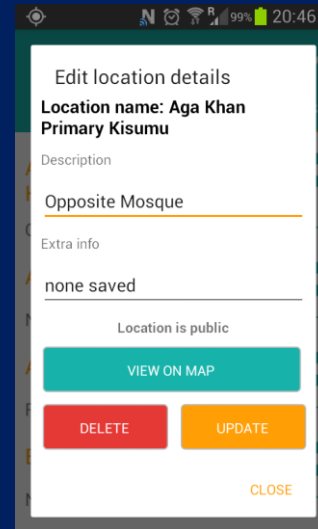
NAME

Your Location



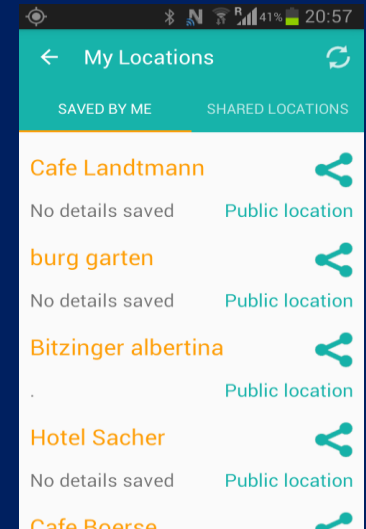
SAVE

Your Location



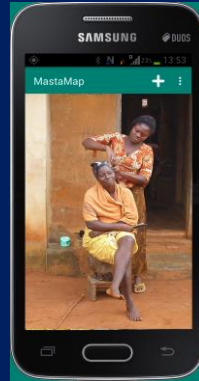
SHARE

Your Location



MastaMap 2.0 'TRACK ME' Customer Services tool

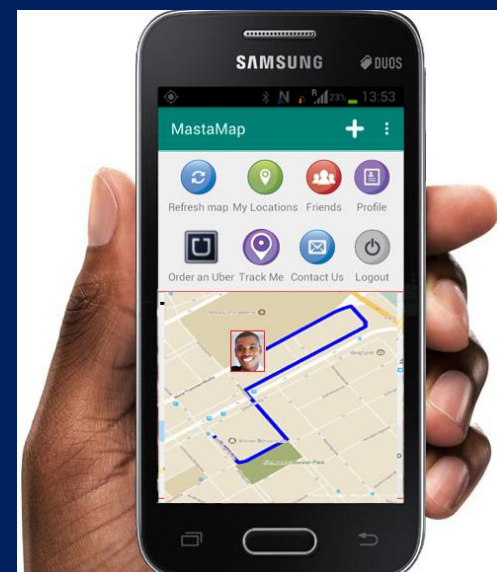
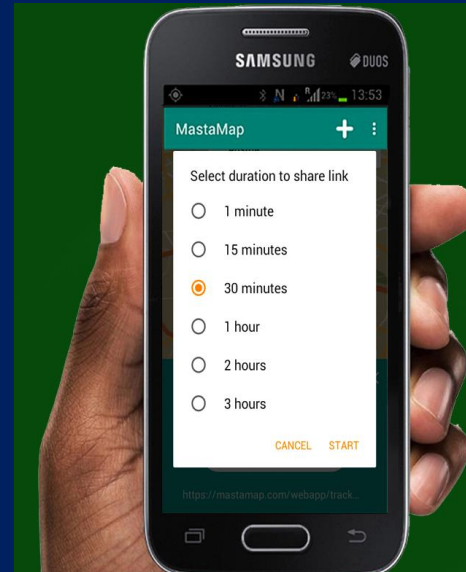
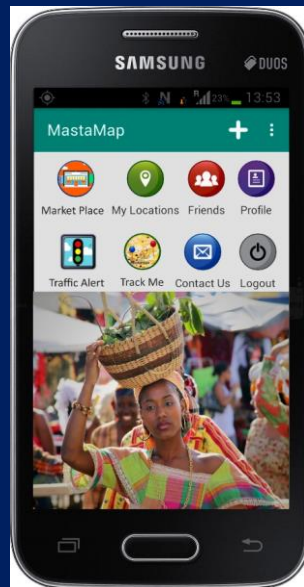
Enabling Micro SMEs & Street Traders to share their 'Real Time' location movements with Customers.



Click
'Track Me'

Select Tracking
duration

Share
Location Web link



To see how Track Me works, Click [HERE](https://bit.ly/2GDQf7G) or paste URL into Browser: <https://bit.ly/2GDQf7G>

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