Encourage Further Innovation

Safaricom aims to embed an innovative culture within the organization by generating new and exciting innovations to meet and exceed our stakeholder's expectations.

Global innovation benchmarking is vital and as such, Safaricom is always keen to learn and harness its skills in this area. This is done through training workshops facilitated by world renown experts in the field of innovation.

Internally, innovation awareness and sensitization among employees is conducted during team building sessions held by various business units. These help to effectively communicate the innovation roadmap and highlight the role each employee has in guaranteeing innovation success.

Enterprise Innovation

Safaricom Blackboard: We have invested in the best-inclass cloud based learning and content management system, which provides elearning solutions to schools, universities, colleges, institutions and corporates that aspire to avail extended reach and footprint for their students and employees. The solution creates a collaborative learning ecosystem that allows teachers, students and parents to jointly participate in the process of learning and support for the student, and makes it possible for them to jointly define, monitor and feedback on personalized programs for individual students. Apart from availing a wide range of interactive eLearning content targeted at various groups, the Safaricom Blackboard also allows teachers, tutors and lecturers to create and upload their own content including course notes, guizzes and other support material that can be accessed by their students anytime, anywhere.

The solution also allows libraries and publishers to avail their eBooks for sale and rental through a portal. It also supports a process for the Ministry and other learning policy and regulatory institutions such as the Kenya Institute of Education (KIE) to endorse and certify books and materials recommended for delivery of official syllabus and curriculums. Through Safaricom Blackboard we are able to leverage on our technology to provide quality, access and equity in learning; and also to support our subscribers and society to resolve current resourcing, quality and access challenges in the education sectors.

Target stakeholders and customers include the Ministry of Education, Kenya Institute of Education, universities and colleges, public and private schools, students & teachers, libraries, publishers and corporates.

• Linda Jamii Micro-Health Insurance: It is estimated that only about 4% of Kenyans have access to medical insurance cover. Safaricom is partnering with Medical Insurance providers NHIF, Britam and Changamka to provide an innovative inpatient and outpatient micro-health insurance and saving product for the excluded segments. The product leverages on existing Safaricom services such as M-PESA (collect subscription data, premiums and send claim payouts), Cloud Services (which hosts the platform and data on which the solution runs), USSD and SMS messaging services (to register and interact with subscribers) as well as our Call Centre Business Process Outsourcing (BPO) services to manage and respond to client queries. Considering that a huge segment of the excluded include the

informal sector who do not have steady sources of income, but are sole bread-winners for their families, the Linda Jamii product has 2 key features to buffer the family and make it convenient for subscribers to contribute to their premiums:

- The product allows a subscriber to save and contribute slowly depending on their cash flow and financial situations. They can save from as low as Ksh. 10 daily until they reach the premium threshold.
- To cater for situations where the bread-winner is admitted in hospital for more than 2 days, the product pays a daily cash benefit to the family so they do not languish in poverty when the principle member or spouse is in hospital.

The main objective of the programme is to reduce the burden of disease currently borne by the poorest in the society and make quality healthcare services accessible to Kenyans. The product targets the self-employed populace and expectant mothers who are able to plan and save towards the delivery and baby care expenses in advance.

- TIBU (TB Care Program Management): In line with our eHealth pillar to support and strengthen health systems in the country, Safaricom has partnered with the Ministry of Public Health and Sanitation Division for Leprosy, Tuberculosis and Lung Disease, USAID and our innovation partners and integrators to create a technology platform that responds and meets the Ministry's need to achieve efficiency and transparency in running of the TB program. The solution is hosted on the Safaricom Cloud with the following features:
 - A comprehensive mobile data collection monitoring & reporting solution using innovative GIS mapping technology and mobile applications.
 - A consolidated citizen and stakeholder information portal.
 - Lab and commodities management components to manage dependent internal operations and logistics.
 - Integrated mobile payment solution using Mpesa for supervision and patient reimbursements.
 - Social media integration to bring in transparency into the program and facilitate interaction and feedback with citizens and other stakeholders connected to the program.
 - Patient connect module to empower the patient to get personalized services from the division on the do's, the don'ts, steps and tips to follow, reminders and notifications, and pro-active support from the program

The objective is to improve efficiency in patient management, governance and transparency in funds and resource management towards attainment of the 70/85 targets – that is to detect 70% of infectious TB and cure 85% of the detected cases and then sustain this effort over a long time to achieve the goals set out in MDG 6. The product targets TB Care program specifically and similar public health programs like Malaria and HIV.

- Mobile Video: This is a business collaboration Video conference service running on smart mobile devices, such as Android, IOS, tablets, laptops and iPad devices. The service allows individuals and mobile workforces to collaborate and interact with colleagues, customers and vendors while on the move or away from office. The objective is to bundle a collaboration service with our Mobile data offerings and provide a truly enterprise mobility solution that can be adopted by any size of business from SMEs, corporates and government and public institutions.
- OneConnect unified Communication: OneConnect is a fixed voice product that simplifies Enterprise communication needs into one offering. The product comprises of a fixed voice and numbering plan, single bill, internet, 24/7 single point of contact support and

dedicated account manager. The objective of the project is to provide a total business communication service to SMEs, corporates and Government, and provide a base for rollout of a unified communication experience to our customers.

Customer Segments Innovation

Child safety online: Child safety online is a growing concern with parents worrying on how to protect their children from inappropriate content and contact. We aim to provide parents with safety tools to help them limit access to inappropriate content, websites, people and activities; and also to be actively involved in their children's internet use. Previously, in partnership with Intel, we launched the McFee Parental Guidance Software which was bundled with all laptops sold at Safaricom.

Social Innovation

| | | Product Name | Product Description |
|-----|--------------|---------------------------------------|---|
| | Agriculture | √ iCow | $\sqrt{}$ Information tips for dairy farmers |
| | Health | √ AfyaTips | √ SMS messaging on general wellness, weight loss and diabetes management |
| | | √ National Gender Violence Hotline | ✓ Hotline and counseling service for survivors of gender based violence |
| *** | Green energy | √ M-KOPA Solar | √ Pay-as-you go solar lighting system, powered by M-PESA |
| 44 | Governance | √ Sisi ni Amani | √ Peace Messaging before, during and after the 2013 elections |
| ŤŤŤ | Youth | √ Young Africa Live | √ A portal with information on health, wellness, relationships for young people |