

Second Vatican Conference on Impact Investing –
Making the Year of Mercy a Year of Impact for the Poor

**Mobile Communications Technology as
an Enabler of Social Enterprise**

Mr. Michael Quinn, Zoona

ZOONA



We exist to

HELP COMMUNITIES THRIVE

ZOONA

1. Who we are
2. Where we've come from
3. Where we're going
4. What we've learned

ZOONA: WHO WE ARE



Our Achievements:

- \$1.1 billion in transaction value
- \$35 million in revenue
- 12 million money transfers
- 1.5 million active consumers
- 1,500 active agent outlets
- 2,500 agent and teller jobs
- Operational in 3 countries
- Diverse team with 22 nationalities
- \$23 million in investment
- Selected for Girl Effect Accelerator

ZOONA: WHO WE ARE

ZOONA: WHO WE ARE

A ZOONA AGENT

Misozi Mkandiwire

25 Years old

25 Outlets

32 Employees

\$1m Monthly turnover

\$10k Monthly revenue

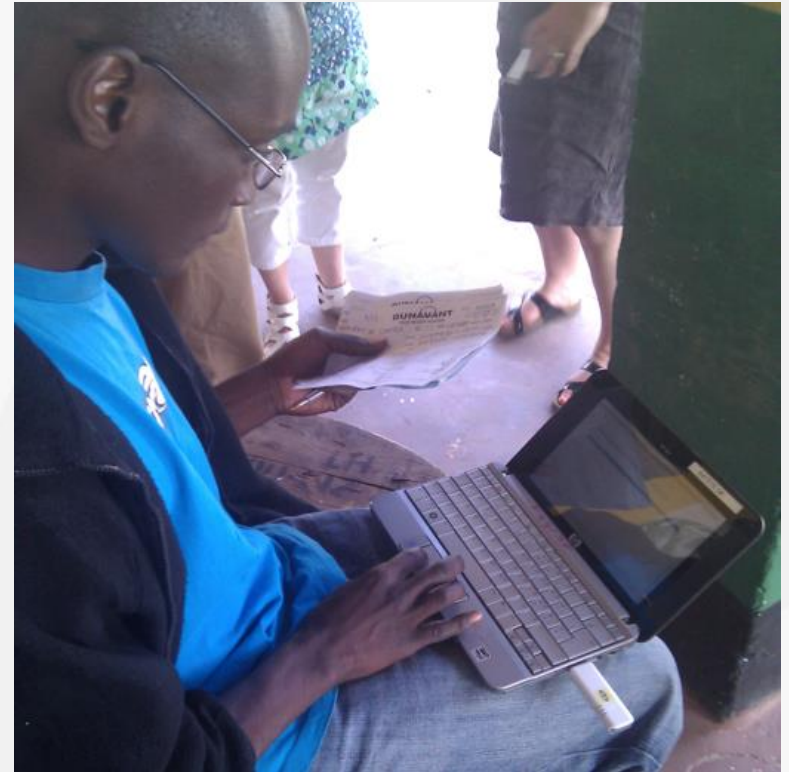


ZOONA: WHO WE ARE



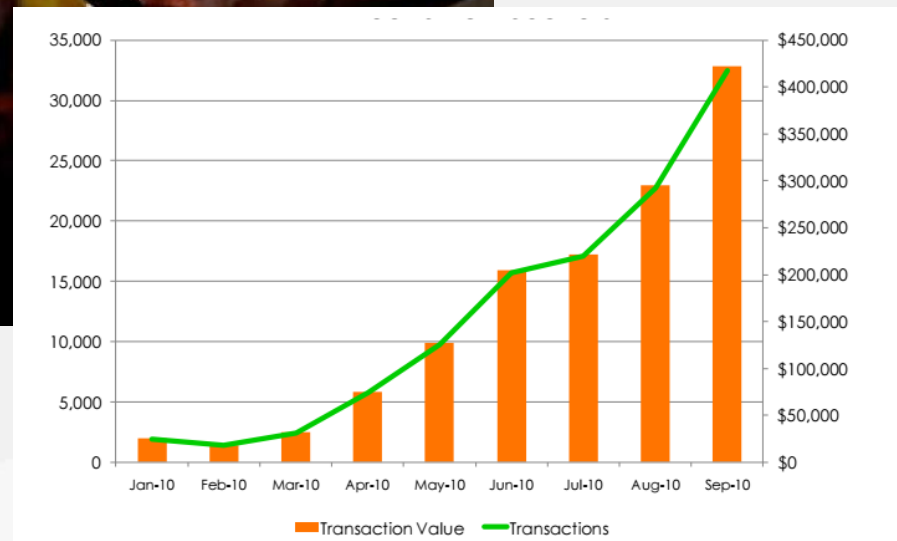
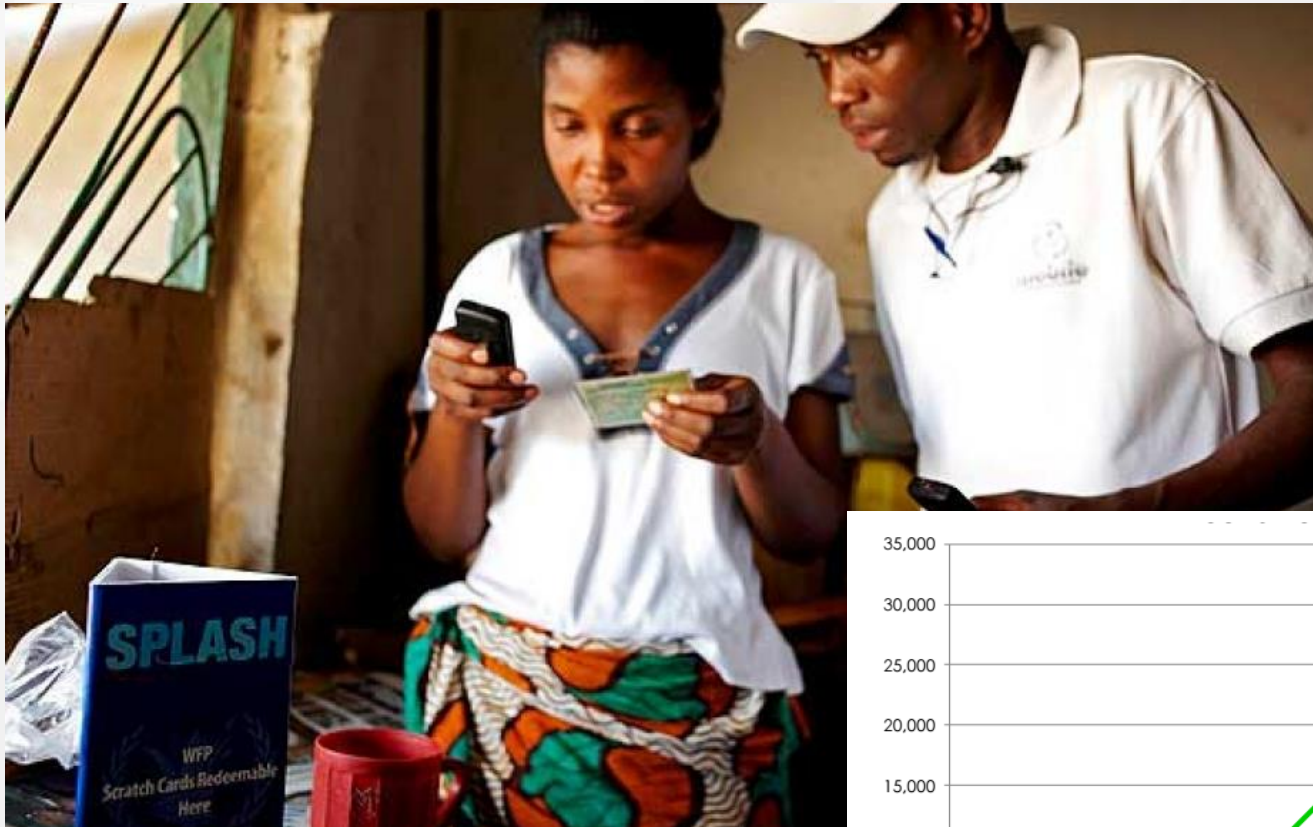
ZOONA: WHERE WE COME FROM

Phase 1: Automating Smallholder Cotton Farmer Payments



ZOONA: WHERE WE COME FROM

Phase 2: Electronic Subsidy Vouchers



ZOONA: WHERE WE COME FROM

Phase 3: Consumer Money Transfers



OMIDYAR NETWORK™

ACCION

MEDA



Deutsche Bank 

 **CGAP**

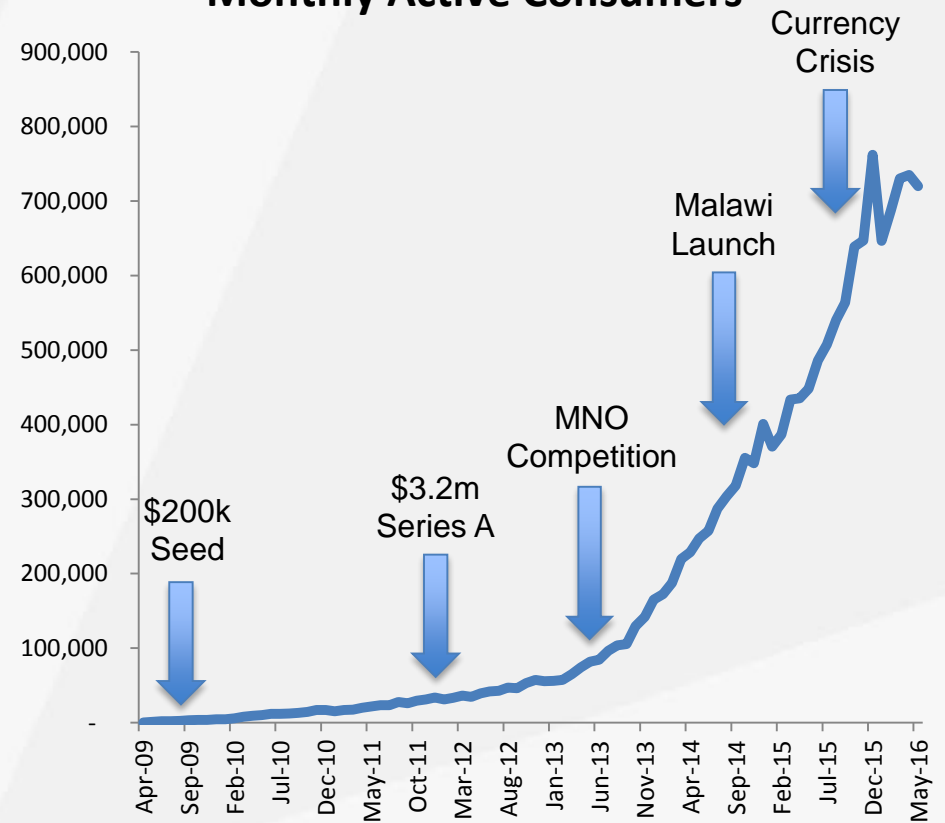
 **GIRL EFFECT
ACCELERATOR**

 | treehouse
investments

ZOONA: WHERE WE COME FROM



Monthly Active Consumers



ZOONA: WHERE WE ARE GOING

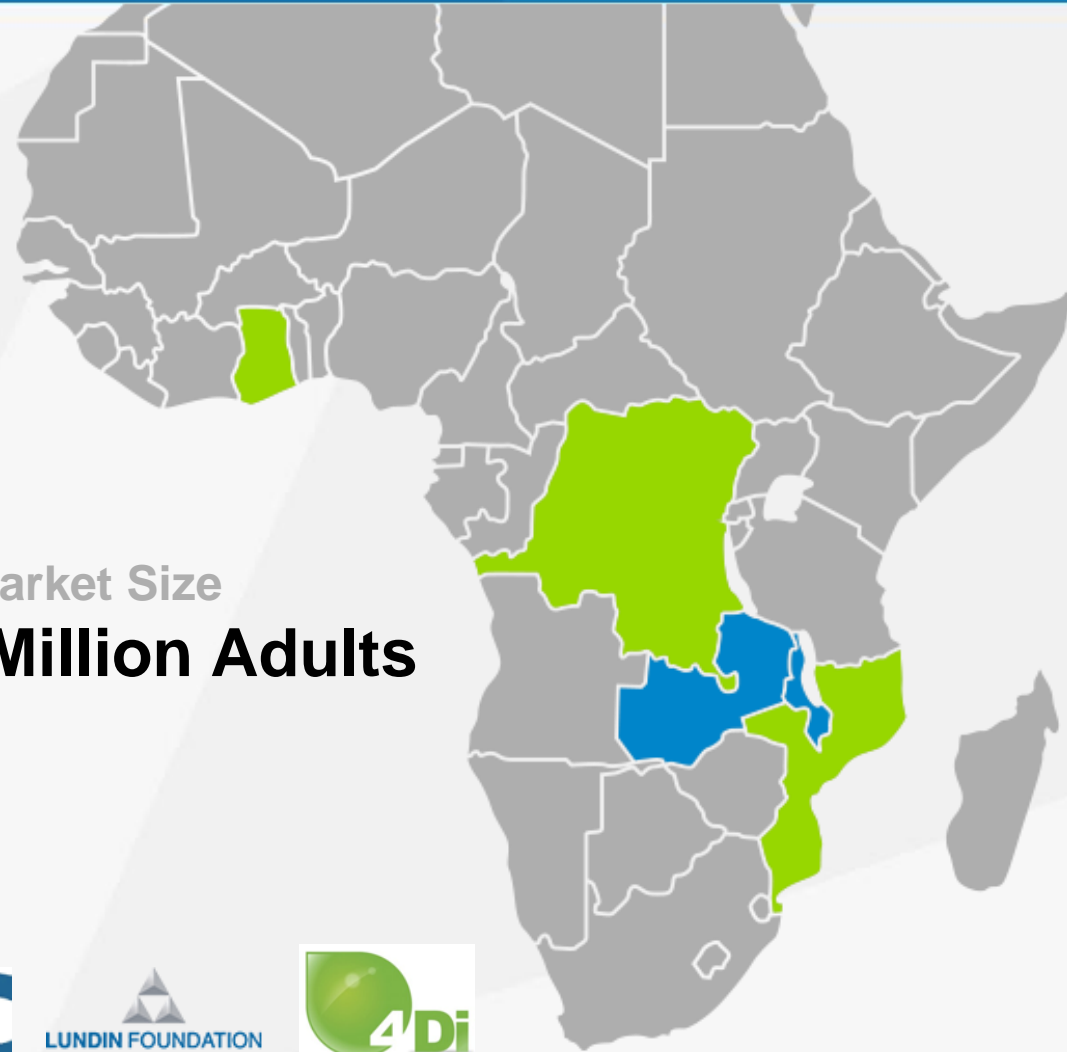
Phase 1

	Adults (Millions)
Zambia	6.8
Malawi	8.3
<hr/>	
	15.1

Phase 2

	Adults (Millions)
Mozambique	12.5
Ghana	14.3
DRC	37.6
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	64.3

Total Market Size
79.4 Million Adults



ZOONA: WHERE WE ARE GOING



First 5 Days:	
Total Customers:	512
Total Outlets:	24
Total Deposits:	658
Deposit Value:	\$2,500

ZOONA: WHAT WE'VE LEARNED

1. Purpose and profit are not opposing forces, but purpose must come first
2. A successful enterprise must be led by a driven, talented, and aligned entrepreneurial team
3. Focus on the customer and do your best to ignore everyone else
4. Embrace failure and create a culture of experimentation and learning
5. Pick the right investors who back the vision and will be supportive when things don't go as planned

LET'S MAKE IT REAL!

SEND MONEY HERE



ZOONA
LET'S MAKE IT REAL



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