

# Company Presentation

AMARANTE  
CONSULTING

2021

# About Amarante Consulting



Amarante Consulting is an expert in the provision of advisory and implementation assistance for digital market-based solutions

Since 2008, we have worked with diverse clients spanning different sectors across Africa, Asia, Middle East, Latin America and Europe.




We have an international team of experts with different cultural and professional backgrounds, spread across the globe

We bring in-depth field knowledge and operational experience obtained through collaboration with a diverse portfolio of clients on more than 160 projects in the developing world



We help our clients advance in broad-ranging aspects of their development, transformation and digitization journeys:

From digital maturity assessments, to client centric product and service design, to facilitating stakeholder alignment, to building winning business models and partnerships, to reengineering processes, procuring technology, piloting, all the way to operational management.

A man in a dark suit and tie is seated in a wooden armchair, speaking into a microphone. He is positioned in front of a table covered with a colorful, patterned cloth. On the table are two laptops and some papers. In the background, a large banner is visible with text in French. The entire image has a semi-transparent reddish-orange overlay.

We work at the convergence of digital,  
innovation and sustainable impact

# We provide tailored services to help you meet your objectives



## Immediate crisis response

*Quick wins for e-payments  
and remote work models*



## Strategy & implementation

*Piloting, scale-ups, partnerships,  
integrations, & process re-engineering*



## Product & service design

*Digital product and service  
development and process-building*



## Knowledge dissemination

*Innovation labs, webinars  
& shared problem-solving*



## Research & analysis

*Insights for decision-making,  
program design &  
roll-out*

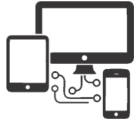


## Guidance by your side

*Strategic advice, regulatory  
insights, technology expertise,  
training and capacity building*



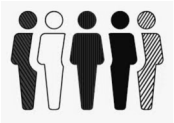
# We work in key sectors at the convergence of



**Digital**



**Development**



**Inclusion**



Financial  
services



Digital tech &  
development



Agriculture &  
Climate Change



Education



Health care



Water &  
sanitation

# We partner

***With***



**Governments &  
Central Banks**



**Donors,  
Funds and  
Investors**



**Digital tech  
providers for  
Development**



**Banks, MFIs,  
MNOs, Start-ups**



**Other private  
sector players**

***For***



**Women**



**Youth**



**Entrepreneurs**



**SMEs**



**Small hold  
farmers**



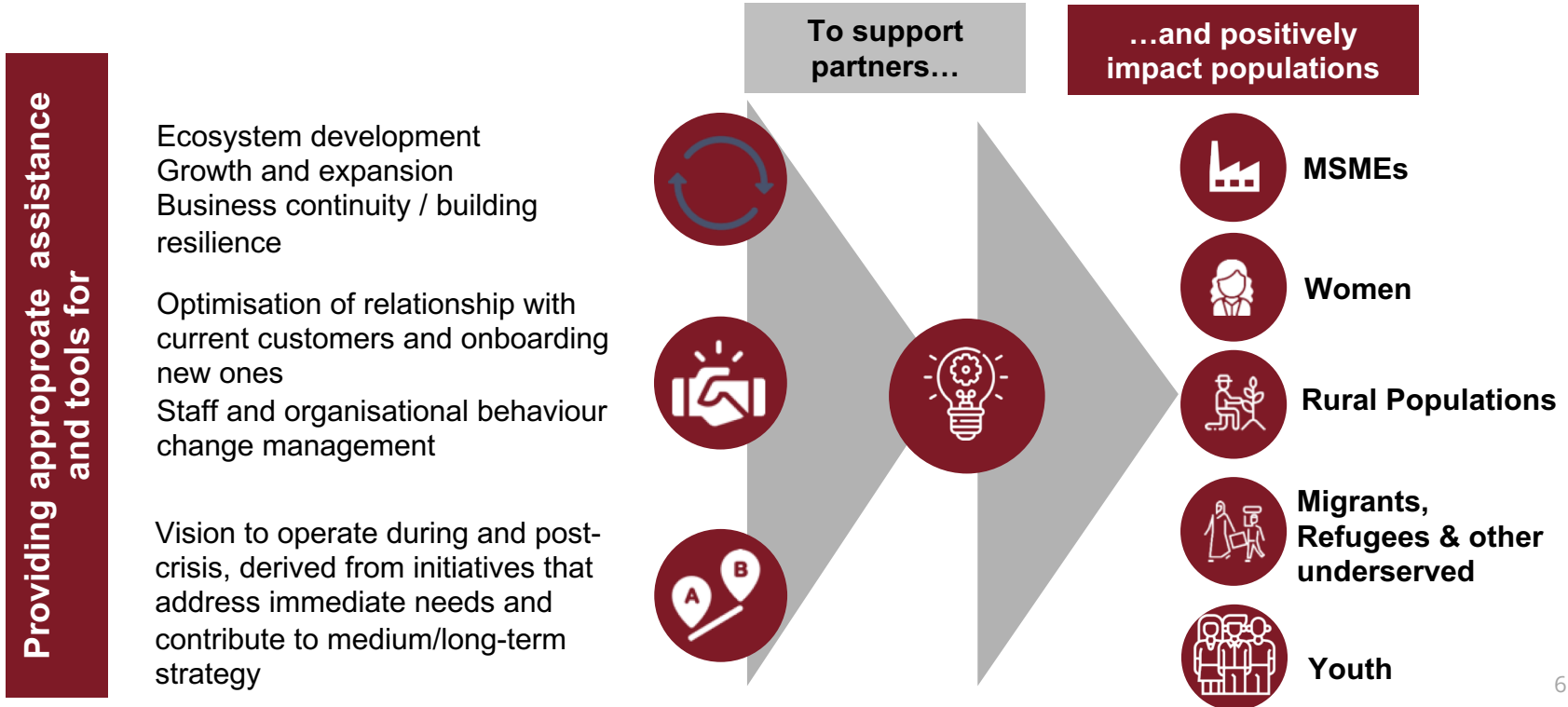
**Refugees &  
migrants**



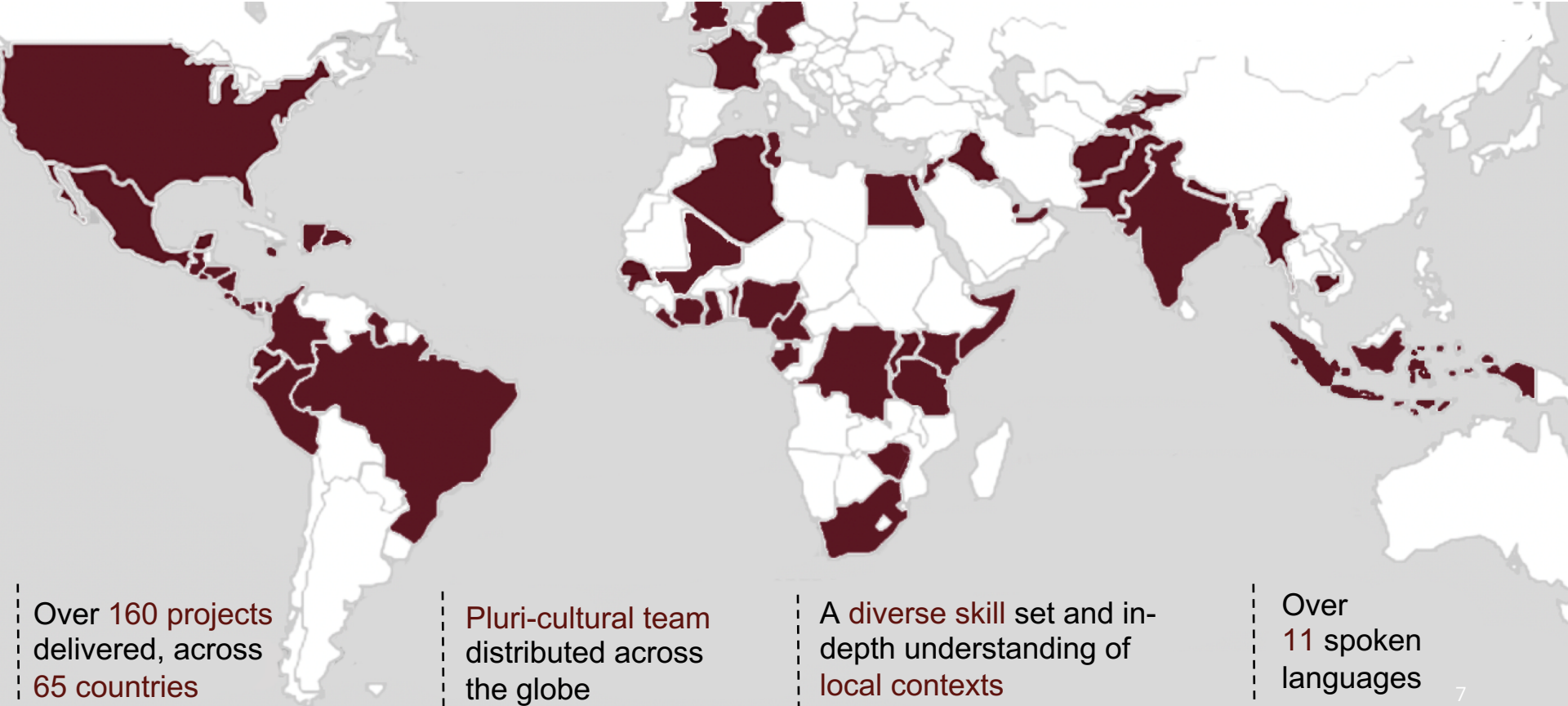
**Other priority  
segments**

# Some of our services for donors/investors and partners

We firmly believe that **technology and digitalization play a crucial role** not only for business growth and local economies resilience but also for appropriate business continuity measures and risk management actions.



## Our Footprint



**Some of our references with  
Development Financial  
Institutions, donors and private  
sector players**



# References – 1/3



## Develop a strategy and business plan for a Botswana based Fintech (Botswana)

Amarante assisted this fintech in its **go-to-market strategy**. The assignment included finetuning its commercial proposition and building a business plan along with an **investor pitchbook**. In order to achieve this, we first conducted a primary research study to understand the local context and needs of local populations, we also identified regulatory requirements and finally proposed target segments and products and services that they could launch along with a detailed marketing and distribution strategy.



## Strategy Development for digital ID and inclusion projects in Middle East, Africa and Latin America and the Caribbean regions

IDEMIA is the global leader in Augmented Identity solutions. Idemia was looking to enter the Financial Inclusion sector and contracted Amarante to help it **build a strategy to penetrate the Middle East, Africa and Latin America and Caribbean markets**. Amarante focused on mapping various stakeholder initiatives along the following use cases: Customer on boarding, Authentication and security, Digital identity, e-Government projects, Payments and transactions.



## Merchant Acquisition and Management Firm for Vodafone M-pesa (Mozambique)

The IFC Financial Institutions Group advisory services established a partnership with Vodafone M-pesa Mozambique, a leading mobile money operator in Mozambique who is looking to expand its products and services to more people in the country including the unbanked population through a strong network of agents and merchants across the country. Amarante is contracted to **enroll, train and monitor merchants** as well as **drive customers usage**.



## Digital Solutions for the Resilience of MSMEs in West Africa

Amarante was contracted by UNCDF to **assist six innovative digital solution providers in West Africa** to support the resilience of MSMEs affected by the COVID-19 crisis. Amarante teams provided technical assistance to each of the six providers to help identify areas in their offering and / or business model that could be improved in order to achieve more scale. Primary market research and knowledge management and dissemination exercises are also a part of Amarante's scope of work on this assignment.

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## Virtual Farmers' Market: Improving service offering and user interface and experience (Zambia)

WFP launched an ambitious start-up in May 2017: Maano is a virtual farmers' market that aims to help rural smallholder farmers get access to markets. Amarante, in collaboration with its Human Centered Design partner, analysed Maano's current User Experience and User Interface (UI/UX) design and recommended ways to improve not only service offering but also **increase user comfort, adoption and usage of the app**. [Read more: shorturl.at/ovJX9](https://shorturl.at/ovJX9)



## Access to health care via mobile: Strategy building and pilot launch assistance (Benin)

Open SI, a Beninese start-up wanted to launch GoMedical, a m-health app that aims to solve the difficulty in accessing health care for Beninese people. With UNCDF's support, Amarante was selected to assist Open SI in building their strategy and launching a pilot to ensure its wide use. [Read more about the project here: shorturl.at/doD34](https://shorturl.at/doD34)



## Using mobile money accounts to pay cocoa farmers (Ivory Coast)

As an entry point to farmers' financial inclusion, IFC designed a project with the objective of digitizing cocoa farmers' premium quarterly payments for certified sustainable cocoa in Côte d'Ivoire. Amarante Consulting has been mandated to **assist Cargill in the execution of all field activities to facilitate the adoption of this new payment method** by cooperatives and their farmers. In order to do this, Amarante's pivotal role is to coordinate between all stakeholders in the value chain, including, importantly, farmers themselves. [Read more insights from the field: shorturl.at/ckszD](https://shorturl.at/ckszD)



## Financial Education App for young entrepreneurs, feasibility study (Egypt)

This assignment combined **on-field study and prototyping of the desired financial education app**. On-field research included assessment of needs of young entrepreneurs, analysing available financial education initiatives and existing applications in relation to entrepreneurship and micro enterprises and assessing their effectiveness in reaching youth. We also identified key shortcomings of the current financial education tools for young entrepreneurs. We recommended the service offering, the design of a mobile app that would provide both an educational and incubator environment for the start-ups and small enterprises. Finally, our recommendations also included an actionable plan, cost buckets to prepare funding for and the ecosystem needed for a sustainable business model

# References – 3/3



## **Implementation assistance to UNCDF digital finance Innovation Hub (Malaysia)**

At the end of 2018, in a tripartite partnership, the United Nations Capital Development Fund (UNCDF), Bank Negara Malaysia (BNM), and Malaysia Digital Economy Corporation (MDEC) launched the Digital Finance Innovation Hub. Through this assignment, Amarante is assisting the UNCDF and its partners to roll-out financial products that leverage digital solutions to improve the accessibility and affordability of financial services for the under-served, including GIG economy customer segments, in Malaysia (currently ongoing)



## **Improving access to remittances and other services for refugees, women and low-income Jordanians through Digital Solutions (Jordan)**

GIZ hired Amarante to conduct a comprehensive evaluation of the development partnership initiative between GIZ and payment service provider Dinarak. This included assessing its implementation and impact on improving access to formal financial services for the target segment of low-income Jordanians, Syrian refugees, and women. [A blog that we wrote for Findev Gateway can be accessed here: https://bit.ly/322MMI5.](https://bit.ly/322MMI5)



## **Digital wages for garment workers (migrant and local) in Jordan**

Jordan is one of the key markets for garment manufacturing and export. Our team was contracted to study the local DFS market, factory wage payment channels and build a strong case for factories to adopt digital channels for wage payments. The onset of covid saw a pivot in our mission. Against the backdrop of changing regulations and push for digital financial services, we provided technical assistance to a few factories who were transitioning to digital wage payments and also captured workers perspectives and barriers to adoption. Our final report provided recommendations to stakeholders on how more adoption can be encouraged and scale gained for digital wages and other associated transactions like remittances and others



## **Market scoping study for digitization of fish value chain (Uganda)**

The assignment aims at identifying key actors in the fish value chain and intervention points where digitization can lead to improvement in the lives of people - whose livelihoods depend on the fishery resources in Uganda.

# We look forward to hearing from you!

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