



## Frugal Innovation

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GLOBAL IOT DAY EVENT  
Vienna 2015 - 2015-04-09

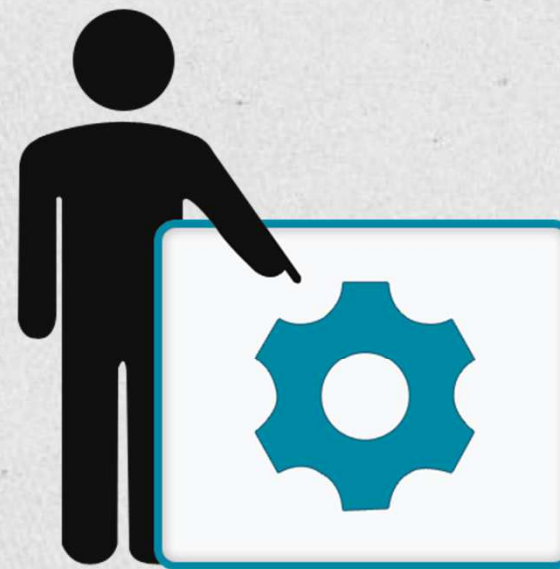
## About Us



Do



Show



Tell

What's the price today?



**CELEBRATING  
5 YEARS OF  
M-PESA**




VALUE OF P2P TRANSACTIONS SINCE INCEPTION  
**Ksh 1,460,000,000,000+**

AVERAGE P2P VALUE OF TRANSACTIONS PER DAY  
**Ksh 1,800,000,000+**

AVERAGE P2P VALUE OF TRANSACTIONS PER MONTH  
**Ksh 56,000,000,000+**

PAYBILL PARTNERS  
**900+**

BULK PAYMENT PARTNERS  
**300+**

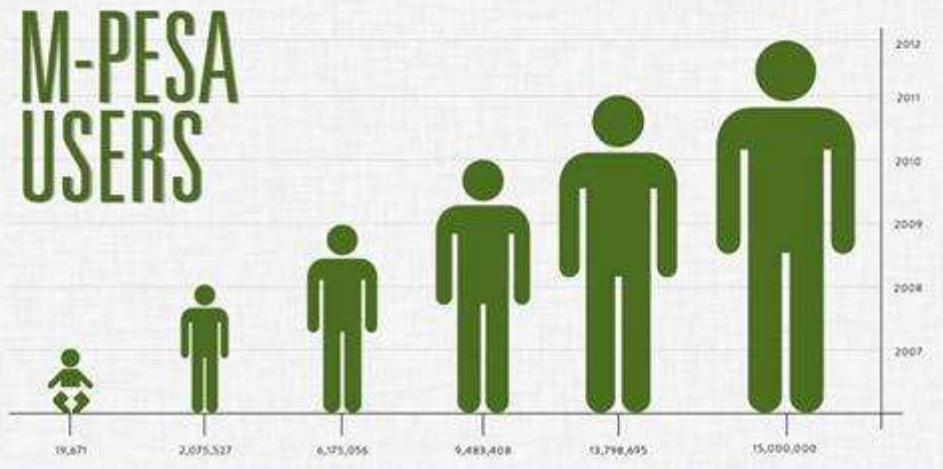
NO. OF BANKS CONNECTED TO M-PESA  
**25**

ATM'S YOU CAN WITHDRAW M-PESA FROM  
**700+**

LOWEST VALUE PER TRANSACTION  
**Ksh10**

↑ ↓

MAXIMUM VALUE PER TRANSACTION  
**Ksh70,000**





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[Ce este M-Pesa?](#)

[Cum folosesc M-Pesa?](#)

[Cât mă costă?](#)

[Unde găsesc M-Pesa?](#)

## Cât mă costă?

	Înregistrarea și activarea serviciului M-Pesa		<b>GRATUIT</b>
	Administrarea contului tău M-Pesa		<b>GRATUIT</b>
	Alimentarea contului tău M-Pesa		<b>GRATUIT</b>
	Plata facturilor către furnizorii de utilități		<b>GRATUIT</b>
	Plata la comercianții acceptanți M-Pesa		<b>GRATUIT</b>
	Reîncărcarea oricărei cartele Vodafone		<b>GRATUIT</b>
	Notificări SMS		<b>GRATUIT</b>
	Interogarea de sold		<b>GRATUIT</b>
	Retragere de bani din Contul M-Pesa	<a href="#">Vezi detalii</a>	de la <b>2.5 LEI</b>
	Transfer de bani către un alt Client M-Pesa	<a href="#">Vezi detalii</a>	de la <b>1 LEU</b>



ABOUT US

INSTRUCTION

INNOVATION

IMMERSION

MOBILE LAB

PROJECT GALLERY

GET INVOLVED

NEWS & EVENTS

FRUGAL INNOVATION LAB  
BLOG

CONTACT US



The Frugal Innovation Lab develops accessible, affordable, adaptable, and appropriate technologies, products and solutions to address human needs in emerging markets.



Added Value

~~Added Value~~



## 2 GOALS

- **Solve Real Needs**
- **Be inventive with less**

**"Why buy a \$10,000 device if the same firm makes a slightly simpler one for \$1,000? This is too pessimistic. .. [Standing] still is not an option. Whether or not Western firms sell frugal products in the West, Asian firms will." - Economist, Schumpeter Asian Innovation, 24.03.2012**

## The way it's done today



## The way it can work



Or even better



# Innovators like you are creating simple products

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## Clean water through a straw

It is estimated that 1.1 billion people lack access to safe drinking water and that 1.8 million die annually from preventable water-borne diseases such as diarrhoea, cholera, typhoid and e-coli. There are 200,000 LifeStraw units in use in dozens of countries in Africa, the Middle East and Asia today, purchased and distributed by partner groups such as the Red Cross, the UN Children's Fund (UNICEF), Rotary International and IMA World Health, a Protestant Christian organization.



[Find out more](#)

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... coming to your neighborhood very soon

We often think there a divide between the developed and developing world but there are communities around the world, which have evolved and grown at their own pace. The margin between the developed and developing world is blurring.

"Why buy a \$10,000 device if the same firm makes a slightly simpler one for \$1,000? This is too pessimistic. .. [Standing] still is not an option. Whether or not Western firms sell frugal products in the West, Asian firms will." - Economist, Schumpeter Asian Innovation, 24.03.2012



Thanks!