

Extend your Reach.

CASE STUDY

e-Government in Rwanda

The N-Frnds platform enables governments in emerging markets to provide digital services accessible to all citizens, whoever and wherever they are.

Through a public-private partnership with governments committed to fostering digital inclusion, the N-Frnds platform provides cutting edge solutions that allows citizens and businesses access to the digital world. These digital tools create a more effective and efficient government enabling economic growth and development.

Case Study: RwandaOnline, e-Government in Rwanda

N-Frnds, through its local partner, RwandaOnline, provides a full range of e-government services to Rwandan citizens and businesses on Irembo, a onestop portal for e-Government services in Rwanda.

N-Frnds enables all Rwanda's 12 million citizens to access government services digitally, regardless of their mobile device or their Internet connection.

irembo



REPUBLIC OF RWANDA

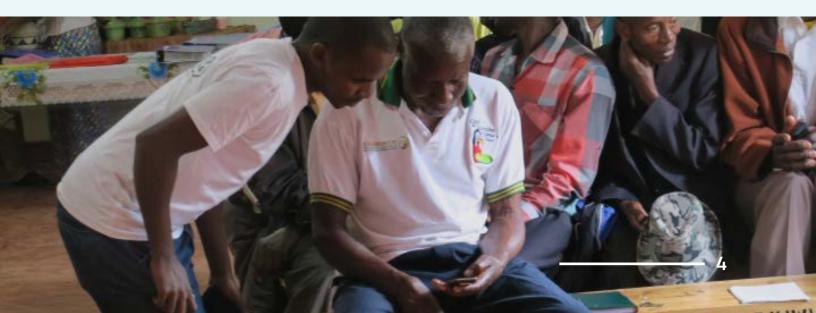


Government of Rwanda's Objective:

In 2000 President Paul Kagame launched Rwanda's Vision 2020 which seeks to transform the country into a knowledge-based middle-income country. Promoting ICT (Information and Communications Technology) and driving digital inclusion for all Rwandans is a key principle of Vision 2020.

Government of Rwanda's Challenges:

- **Internet access:** Despite huge advances in internet access, the majority of Rwandan citizens and businesses, particularly in rural areas, do not have internet. Access to e-services through web or smartphones remains low.
- **2 Record keeping:** Cash and paper-based systems make record keeping and maintenance of efficient government services a challenge, resulting in errors and reconciliation mismatches.
- 3 Analytics: Cash and paper-based transactions make oversight and monitoring challenging. Quality control and the ability to improve services and strategic planning suffers as a result.
 - **Ease of use:** Providing technological solutions to citizens with little technological experience requires simple and accessible interfaces while maintaining sophisticated and secure processes at the back-end.



N-Frnds Platform for e-Government services in Rwanda

- Access to all Rwanda's 12 million citizens: N-Frnds makes Irembo, the e-government portal, accessible to all citizens and businesses through any mobile phone, with no need for mobile data or internet connectivity. This provides access to a wide range of services such as ordering a national ID, land transfer, birth and marriage certificates, health insurance, drivers licenses, etc.
- Digital payments and records: The end-to-end application process is completed through mobile including the creation of billing IDs and the ability to pay through mobile money, creating digital records and reducing the potential of error or mismatches.
- Advances analytics: All user interactions are recorded and tracked, enabling the optimization of services and the development of a comprehensive database that can be used for planning and policy purposes.
- Dynamic (yet simple) user-interfaces: N-frnds' advanced capabilities simplify the user experience. For example, the plaform stores users prefered language for the next session or it saves and holds sessions so that a users can return to complete an application without losing previously inputted data.

List of sample service:



Only **30%** of the population have access to internet



N-Frnds enables access to online government services without the need for internet connection, so everyone has access to online government services

E-Government Example of Products

Digital Citizen Ambassadors

Citizens are empowered to become digital ambassadors by joining a network of citizen agents who are incentivized to assist fellow citizens in accessing government services.

There are no technological barriers to joining the agency network, even citizens in rural areas with no internet access can become digital ambassadors in their villages.

Here's how it works:



Emanuel registers to become a citizen agent through his mobile



He receives a verification code.



Emanuel can now help Violete apply for a birth certificate for her new baby on her phone.



Upon completing the application he enters his code and receives an incentive for his efforts.

Digital Tax Collection

End-to-end tax collection system:

- Automates previously paper-based receipt books systems
- Payment interfaces including issuing receipts in real time (vPOS)
- Verification and reconciliation back-end process for tax collection authority
- Accessible to end user/tax collector through both mobile apps or USSD interfaces
- Tax collector dashboard, including incentives and communication platform
- Tax collection analytics and web management system and reports
- Real-time updates on daily collections, monthly trends and reports delivered per agency, department, Ministry, etc.

E-Gov Services for Ministries

Our E-Gov services are tailored to the needs of specific government ministries - for example:

e-Health platform for Health Ministries services:

Mobile appointment bookings: Saving hours spent travelling or waiting in lines

Remote ordering & digital prescriptions: Doctors can send prescriptions directly to pharmacies in remote areas ensuring digital records

Drug adherence: Notifications to remind patients to take medication.

Digital surveys: To track inventory, service provision, proficiency of remote clinics, etc.

Searchable health information: On diseases, preventive care, etc.

Search for a medical facility and ability to identify and communicate with a relevant health worker in your area: e.g. for maternal health, disease prevention.

m-Agri services for Agriculture Ministries:

Digitizing crop collection at district levels: Real-time collection of data regarding amount of produce collected, prices and quality:

For example: In Rwanda, we are currently digitizing the milk collection process. We track the milk collected, rejected and the price paid for the milk in over 100 milk co-operatives. The Ministry of Agriculture then receives daily updates on milk collection in each region for the entire country.

Farmer data gathering: Collection of information from farmers such as land ownership, usage, gender, age, etc. This information can be utilized for distributions of subsidies, insurance and planning purposes, such as census or rural development.

Digital payments: For payments between collection centres, cooperatives and farmers, enabling the creation of digital records and opportunities for value-chain based financing.

Digital Citizen Empowerment

The ability to have ongoing interactive communication with all citizens and businesses, even in rural areas with no internet access, strengthens government services:

Responsive government for broadcasting to citizens:

- Health/public warnings
- Public updates such as new regulations, traffic changes, etc.
- Emergency notifications can be sent via SMS or push notification messages
- Education tips (financial inclusion, health etc.)
- Financial education and information services

Citizen engagement:

- Citizen chat forums such as neighbourhood watches
- Feedback surveys/report problems
- Free helpline accessible to all citizens, including users with no Internet

Gamification Strategies

Gamification strategies can be utilized through the N-Frnds platform to create 'nudges' that encourage responsive citizen behaviour.

Incentives and reminders are created in the N-Frnds back-end and communicated through our interactive communication features to citizens. For example:

- Incentives for responding to surveys
- Coupons and digital discounts for pro-active citizens, all accessed through mobile
- Peer-based voting and competitions such as feedback on government representatives
- Citizen rewards

E-Government Example of Services

N-Frnds E-Gov solutions are customizable, enabling both the dispersion of information as well as the collection of data for planning and policy purposes.

We work closely with our government partners to define the optimal bundle of services and solutions, which generally include all or some of the below services and features:

Interoperable & device agnostic user interfaces:

- Mobile app for government employees and representatives
- USSD interfaces for base of the pyramid citizens, micro-businesses, agents, etc.
- All users access the same N-Frnds back end platform and eGov services

Accessible by all:

• All services can be completed on any mobile device with no need for mobile data or internet connectivity, enabling the provision of highly affordable and accessible services for all

Analytics & data management:

- Advance analytics capabilities for data-driven iterations and modifications
- Customer Relations Management (CRM): enables government departments to track public records and enable greater transparency and efficiency
- Backend system: Reconciliation, payment, analytics, agent management, incentives programs

Modular features & functionality:

- Request documents (i.e. marriage license, drivers license)
- Apply/register for business or citizen licenses or services
- Interactive communication feature between government and citizens
- Service search: for relevant branch/agent/official
- Scheduling and appointment booking
- Information Gathering: feedback surveys, census, etc.
- Gamification and Rewards Programs (i.e. digital coupons, competitions)

Security:

 Secure platform and data protection software that conforms to the high standards of national governments and bank regulations

Digital payments:

- Mobile money and digital payment solutions
- Government to citizen payments: e.g. digital subsidies, welfare payments, coupons, bulk payments
- Citizen to government payments: e.g. application fees, fines, permits, taxes

About N-Frnds

N-Frnds is a cloud-based SaaS platform enabling enterprises to reach and digitize financial and business processes across their customer and supplier networks, throughout the global emerging markets. Based on groundbreaking technology, protected by 21 patents, our platform is easily adaptable, swiftly deployable and can be accessed from any device. Even without mobile data.

N-Frnds is already providing solutions to enterprises and governments across Sub-Saharan Africa (SSA) and South East Asia (SEA), enabling them to engage and streamline processes across our rapidly growing user base of over 15 million end-users.

Through its platform, N-Frnds is digitizing financial / business ecosystems by creating digital networks across sectors - driving and delivering solutions such as branchless banking, supply chain automation, loyalty solutions and digital government services to all citizens. For example, we are providing the platform and software services for the BTPN branchless banking solution in Indonesia, with over 4M customers and 200k agents (largest agent network in the world).

Led by entrepreneurs with deep expertise in emerging markets, our global partners include Microsoft and others. Microsoft has selected the N-Frnds platform as a strategic solution to bring business services to enterprises and MSMEs in the SSA and SEA Growth Markets.

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