

<u>S</u>

laundering.

OUR FUTURE

,	
Our StartUps Factory	47
RiskTech	48
MedTech	49
GreenTech	50

Our StartUps Factory



"With the problems being faced in our country and globally, we felt responsible to bring our contribution, as Technology thought leaders, in solving those problems. Backed by the Anglo African Foundation initiatives and our UN SDG Goals, we are proud to present our New Startups in this report, which are equipped with the right Technology platforms to go "Beyond Sustainability".

Jessen Valaythen Chief Research and Innovation Officer

29th September 2021

"Innovation is the ability to see change as an Opportunity - not a Threat" - Steve Jobs

When change is the only constant, you have no other alternative but to adapt and innovate. We, at Anglo African, understood this process right from our Inception 14 years ago. Our growth is testimony of our ability to adapt to change and to keep Innovation at the forefront of our thoughts. It was only logical for us to nurture further the Startup concept and strengthen our position as innovators within our Industry.

Our New Startups

As we have learned over the last 3 years since launching our First Start Up, NanoB&K, there is no secret recipe for success other than Hard Work, Determination, Failure and an Aggressive Mindset to overcome whatever hurdles ahead. Rich from this experience and equipped with the right technical capabilities, we created our Factory Startup to nurture internal talents and accompany them on this Innovation Journey from identifying upcoming changes, building concepts and turning them into marketable products.

RiskTech



With the ever-increasing issues and challenges facing the Mauritius Jurisdiction and with the recent inclusion of the Country in the EU Black-list due to strategic deficiencies in the anti-money laundering and countering terrorist financing sector, there is a now an obvious urgent requirement for new laws and regulations, and their enforcement. In practice, this enforcement is always difficult if stakeholders continue to rely on traditional manual processes.

MedTech



The Medical industry has always been faced with the Dilemma of spending Time with Patients in order to provide proper care. However with the issue of having too many patients and low supply of skilled labor, providing quality care to everyone has proved to be difficult to sustain or costly for the patients. We believe that everyone has the right to proper medical care irrespective of their financial status.





Recent Climatic changes and events have shown that our Planet has already reached a point of no return. More focus is being put on Green initiatives to try to decelerate the current trend. Without the proper information at hand, both households and businesses are ill equipped to take proper corrective and preventive actions on resource consumptions and optimizations. Our StartUps Factory >

RiskTech

> MedTech > GreenTech

RiskTech

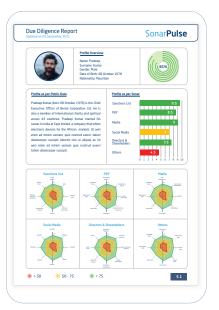
"Stopping money laundering is not just about stopping some accountant from fixing the books. Stopping money laundering is about saving peoples' lives. It's about going after the money in people trafficking that sees hundreds of thousands of people being forced into prostitution and forced labour. It's about stopping drug dealers from laundering their money which can be used to fuel gun crime, stabbings and murders." - David Lewis, FATF Executive Secretary

The Problem

Financial crime has become a major issue for all financial services organisations as well as many others caught up in its scope. The compliance focus and the associated costs are substantial, and at all levels the penalties for failure have become ever more significant.

Detection, **prevention of fraud** and **compliance violations** remains high on the agenda of operators and regulators. There is a **lack of riskbased supervision** for the Global business sector while law enforcement agencies struggle **to conduct parallel financial investigation** due to limited **access to critical and accurate information** leading to the inability to take timely **sanctions**.

With the ever-evolving world of financial crime being helped by the use of new technologies, it is becoming even more difficult for traditional business to accurately track and report on AML/CFT. There is a need to have an agile solution that can adapt rapidly to this new paradigm.



The Solution: SonarPulse

Moving KYC/KYB and other Financial Crime Monitoring from a time-based frequency to a real-time monitoring based on big data scoring. This has been made possible through the Sonar algorithm that embeds Machine Learning and AI that constantly monitors all the control points on a real-time basis benefitting all players from Licensees, Regulatees, Regulators and the Jurisdictions.



Some control points being used:

Continuously scanning and testing sources of information for relevancy and accuracy, both locally and internationally.

- Sanctions List
- Public and Adverse Media
- PEP
- Social Medial
- Directors and Shareholders
- Local Databases [Supreme Court, Government gazette, etc...]

The AIM

To be the most trusted Risk Screening solution provider on the African Market. Our USP is our Unique Scoring Engine proving a Risk Score for each Screening being done and our unique comprehensive report that is easy to digest.

All this has been made possible through our various partnerships and collaborations with leading Sanctions databases and our own-ip Al Scanning Engine that continuously integrates and scans publicly available data sources.

MedTech

"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at a time of challenge and controversy." - Martin Luther King Jr.

The Problem

Providing adequate Medical care is about maintaining the Doctor-Patient relationship, which is built on trust, respect, privacy, communication and attention in order to reassure the patient that they are on the road to recovery.

This trust aspect is mutual, the Doctor expects their patients to reveal all key information to better diagnose the illness and the patient in return expects to receive a clear diagnosis and adequate treatment plan. This relationship starts right from the patient onboarding process and goes well beyond the patient recovery and end of treatment phase.



However, there are many external factors that interfere with this relationship: cost of treatment, self- financing capability, inability to allocate time to the patient due to over booking, wrong treatment plan, no close follow-up, and the list goes on.



The Solution: i-Care

Our Solution aims at removing all the frictions along the patient journey right from the patient onboarding process and up to the very end of the treatment by making use of Technology. From the very onset of the patient's potential diagnosis with breast cancer, the patient's details are onboarded and i-Care automatically starts the planning process to ensure that the patient has access to the best available medical care using the fastest route.

It aims at strengthening the Doctor-Patient relationship through a set of tools as listed below:

- Patient App (Onboarding, Uploading of Documents, Appointment Schedule, Treatment Plan, Viewing of Reports, Chat)
- Doctor App (View Patient Record, Appointment Schedule, Followup on Treatment Plan, Chat)
- Back-Office (Patient Record Management, Document Management, Workflow/Case, Management, Integration Management, AI Diagnosis and Treatment Plan, Administration)

The AIM

i-Care will help to significantly reduce the time spent on the preliminary procedures: onboarding the patient, collecting patient info, analysing patient medical records and test results and providing an efficient treatment plan and proper follow-up on treatment.

By using our solution, Medical Care Providers, will save time and optimise processing of medical records, which in return will:

- 1) free up time to provide quality care to the patient,
- 2) lower the cost of operations and
- 3) make medical treatment accessible to anyone.

Our aim is to simply ensure that the poor, uninsured and unemployed breast cancer patients have a helping hand to accompany them through their journey.

RISK MANAGEMENT

GreenTech

"People 'over-produce' pollution because they are not paying for the costs of dealing with it." - Ha-Joon Chang

The Problem

Sustainable development is the masterful balance of meeting our own needs without jeopardizing future generations' ability to benefit from the same resources. Buildings have an undeniable impact on nature and our natural resources. From construction to demolition, through occupation phases, building uses up to 30-40% of natural resources of developed countries, 40-60% of total energy and almost 40% of the world consumption of materials convert to built-environment.

Although its negative impacts are recognized, it remains difficult for building projects to make the sustainability shift. The main issues are the lack of practical information and the Capex (capital expenditure) bias. Indeed, many investors have lost faith in the sustainability agenda as the potential does not always translate into reality (greenwashing). Moreover, due to perceived high costs, building owners/promoters/ developers compromise on the sustainability budget during construction/ renovation works to the detriment of the operational activities resulting in a huge Opex (operational expenditure) for owners/tenants.



The Solution: S.Alt [Sustainable ALTernative Consultancy Ltd]

S.ALT offers green consulting services throughout a building's lifecycle from concept through construction, operations and demolition/refurbishment.

We are pioneering data-driven approach in this sector. We start by leveraging on BIM technology to digitise the built-environment; adopting a holistic approach during this process by integrating information from various stakeholders. We are then able to garner data on the potential building's performance and establish together with the clients the sustainability targets. In parallel, with the implementation of our sister-company (EC³) own-IP IOT layer, real-world data is collected and used to finetune our assumptions and designs. The sustainable development goals are then balanced against financial constraints to create high performing, sustainable and comfortable buildings.

Finally, we use Leadership in Energy and Environmental Design (LEED) certification to track that the sustainability measures are being complied with. LEED is a third-party certification which assesses the building's performance against a wide range of sustainability criteria including energy, water, materials, health and comfort.



The AIM

To provide practical sustainable solutions. The development of smart buildings/infrastructure is leading to the incorporation of sustainability aspects namely with regards to performance and interaction with the environment. Our objective is to ensure that opportunities for sustainability are not missed.

Through green building consulting, IT enabled post occupancy evaluation and LEED certification, we are making sustainable development goals achievable and maximising positive impacts on the environment. We adopt a holistic approach to accompany building owners and users through all the cycle of a built-environment.