Data Garden Project
iumiCash Workshop Report
Workshop held at
Numbu Community High School
on 28th July 2022

This document	
Date	12.8.2022
Version	1
Authors	David Leeming, Project Manager
	Jason Lamani, Project Officer

Background

The Data Garden Project is piloting an innovative technology solution for rural areas in Solomon Islands that combines community-scale LTE, a financial technology e-wallet platform iumiCash and a smart solar power solution. The Data Garden promises to address barriers to uptake of broadband in rural areas where access to banking, cash, and financial transactions such as payment for monthly subscriptions is restricted and there is often no centralised electrical power. The Data Garden Project is supported by a grant from the Asia Pacific Network Information centre (APNIC)'s Internet Society Innovation Fund (ISIF Asia).

In March 2022, SATSOL signed a partnership and hosting agreement with Numbu Community High School (CHS) and Community. Numbu is a village 50km east of Honiara. The agreement includes hosting of the Data Garden system, establishment of a Community Committee and a Volunteers Group, and establishment of Numbu CHS as a local iumiCash agent. The project has conducted surveys of Numbu that indicate a high degree of smartphone ownership and ARPU.

iumiCash Ltd. is a company incorporated in Solomon Islands contracted by SATSOL to provide services in partnership with the Data Garden project. iumiCash consists of an Android/iPhone app only available in Solomon Islands, that allows free transfer of Solomon Islands Dollars to an electronic platform where it can be used to send remittances, as a payment method and for savings. No bank account is required. iumiCash is approved by the Solomon Islands financial authorities and iumiCash is secured by a trust account in a commercial bank. The Data Garden project has integrated iumiCash with the SATSOL billing system so that customers can purchase SATSOL SIMs and data plans and top up their accounts without the need to visit a SATSOL office or agent.

By introducing the combination of reliable broadband and convenient e-wallet, the project hopes that one outcome will be the reduction of barriers and logistical costs and an increased cash flow into the local economy.

On July 28th 2022, the Data Garden Project held a workshop was held in Numbu at the CHS with invited participants from the Community Committee, local canteen owners and the Volunteer Group.

Purpose of Workshop

The purpose of the workshop was to train the participants in the use of iumiCash, launch iumiCash as a payment method in the village supported by mentoring by the Project, and to raise awareness of potential beneficial applications.

Objectives of the Workshop

1. Train committee members, school admin staff and local canteen owners to use iumiCash
2. Train a selected group of Volunteers to act as iumiCash signup mentors
3. Train canteen owners including the school to use iumiCash for business purposes
4. Train the school administration to act as a iumiCash.

Participants

The invited participants included the Numbu Community Committee, four Volunteers selected by the committee, the school admin staff and the local small business owners (canteens). A team from SATSOL and iumiCash attended and collaborated in the training. The final attendance was as below:

Total No. of participants	Female	Male	status
24	10	14	- Committee members 13 - School Admin 2 - Canteen Owners 5 - Volunteers 4

All attendees had smartphones, although a few (2-3) were low cost Chinese models that had issues, for instance they were not 4G capable, and had difficulties downloading the app.

The full list is in the Annex.

Activities

Following an opening session with speeches by Numbu CHS Principal Mr James Sikua, SATSOL CEO Antony Ferris and Project Manager David Leeming, the Hosting Agreement was signed.

The training activities employed a combination of direct instruction supported by the volunteers and role playing. The trainees played the roles of Users, Merchants and Agents. Each trainee was given $10 cash and was asked to go to the school admin (playing the role of Agent) to Cash In some initial iumiCash.

After practicing sending and receiving to/from each other, a table was laid out with real goods (noodles, biscuits) costing a few dollars each. The business owners sat and played the role of iumiCash Merchants, with participants gathered around and making real purchases with their iumiCash.

Finally, the Merchants visited the Agent (school admin) and were able to Cash Out their iumiCash. Guidance was given to the school and the canteen owners (see annex).

The training comprised as follows:

1. Committee members, school admin staff and local canteen owners were trained to:
    a. Install and sign up to iumiCash
    b. Be familiar with the iumiCash app and all the functions
    c. Obtain iumiCash (Cash In) at an Agent (school admin) and know where agents can be found in Honiara (i.e. SATSOL's Honiara office).
    d. Send and receive iumiCash
    e. Purchase goods and stocks with iumiCash from stores accepting iumiCash
    f. Cash Out iumiCash at an Agent.

2. A selected group of Volunteers were trained to act as iumiCash signup mentors, to help members of the community to sign up and to capture demographic and other project data on those signing up, via a mobile-based survey tool FieldTask.

3. The canteen owners including the school were trained to:
    a. Understand iumiCash and trust it as a payment method
    b. Accept payment for goods at their canteens
    c. Know where to go to purchase new stock from Honiara based wholesalers
    d. Cash In and Out at the Agents.
    e. Understand that the project will support them.

4. The school administration were trained to act as a iumiCash Agent to Cash In and Out for the local community and to use iumiCash as a payment method for school fees and expenses, with support and mentoring from the Project

Results

The training went to plan and everyone apart from a few with 3G phones managed to sign up. The role playing was enjoyed by all and the volunteer group were able to quickly learn themselves, and then assist the others. See the annex for a gallery where the enthusiasm of the trainees can be seen.

All the training objectives above were completed. The total number of iumiCash signups made at the workshop were as below:

No. of trainees	Female	Male	Numbers trained	Role of the iumiCash trainees*
24	10	14	• Committee members 13 • School Admin 2 • Canteen Owners 5 • Volunteers 4	• Users 17 • Merchants 5 • Agents 2

* Note that all signups were using the standard "user" version of the app. As the canteens are informal businesses and the school is not a registered business, the "biz" and "agent" accounts were not used. However, the project will support the school and canteens to act in these roles in practice.

Community sign-ups and survey

Following the workshop, the four Volunteers who participated in the workshop were tasked to promote iumiCash to members of the community and help people to sign up.

A mobile app-based survey was created using the SMAP platform (http://sg.smap.com.au) and FieldTask app. The volunteers were trained to coach the new signups and collect data with the app. Some of the questions were designed to check that the users had understood some features of iumiCash, and to collect open-ended responses on their reactions to iumiCash.

The new users were told they could go to the school (Agent) to receive a $5 bonus if they Cashed In at least $5 of their own money. For each new sign up, the project agreed to give the volunteer a $5 reward.

Project Officer Jason Lamani supervised the Volunteers via a WhatsApp group. After two weeks, 40 new user accounts had been created, making a total of 62 including the accounts created during the workshop.

The results after 2 weeks are summarised in the annex.

Feedback about iumiCash from participants

Feedback and information on the community's reaction to iumiCash was obtained anecdotally during the workshop, and also through the follow up survey.

The comments were analysed and the main themes reported about iumiCash were:
- The potential for using iumiCash for **savings** in rural areas
- The **security** offered by iumiCash compared to paper money that can easily be lost
- **Time saving** potentials, as it can be used to pay vendors remotely
- To **pay school fees**
- IumiCash should be implement for young people first, "so that they can help elderly people to join in, because this is a better and fast way to help in each other (with money matters)".

One lady asked about using iumiCash for paying the canteen to deliver food for her family. She is a teacher and lives a few km from the village so it takes a lot of time to walk to the canteen to buy food. But with iumiCash she can pay remotely and call her order, and the goods can be dropped off by any vehicle leaving the village.

Another lady who lives some way along the entrance road to the village where her children go to school. With iumiCash she can pay the canteen for her cabbage, noodles and her children can bring it back when they finish from school, instead of her having to walk all the way to the canteen. She is also interested in holding her cash in iumiCash, until she needs to convert it to cash into her account when she comes into town once every 2 weeks to sell her dozen eggs.

Bothe stories above illustrate that rural people, especially women, recognise the potential for **saving and keeping money secure.**

Budget

The cost of the workshop was SBD $7,403.50 of which the following contributions were made:

SATSOL Data Garden Project: $5,903.50
iumiCash Limit: $1,500.00

The community received a total of SBD $4,600.00 for their inputs including SBD 1,700 for lunch, $500 for preparing the venue, and $2400 in allowances of $100 per person

A summary of the budget is attached.

Next Steps

(a) Sign up data and iumiCash transaction data will be reported on after 2-3 weeks.
(b) A mentoring visit will take place after 2 weeks
(c) The school principal is invited to Honiara to consolidate the iumiCash agent training and to visit the TX site to see the trailers.

When the Data Garden trailer system is ready, it will be installed and a trial will be made for people to buy SATSOL plans with iumiCash.

Annexes

1. Participant List and scanned attendance sheet
2. Budget
3. Gallery
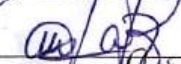4. Follow up survey with results after 2 weeks
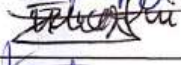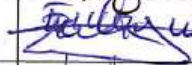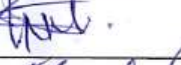
Contact information

David Leeming,
Project Manager
david.leeming@satsol.net
+677 7476396

Annex A: Participant List

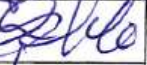|	NAMES		PHONE NUMBER & DATA – 1.5GB $10	IumiCash ID	IumiCash ROLES
	MALE	FEMALE			
1	Lence Leua		7511061✓	@lence	User
2	John Palua		7660802✓	Not register	Agent
3	Lazarus Mato'ogani		7791175✓	Not register	User
4	Thairole Poe		7468265✓	Not register	User
5	Joachim Raruhau		7804343✓	@joachim	Agent
6	Mark Lilo		7158158✓	@marzali	Merchants
7	James Sikua		7478738✓	@jamessikua	Agent
8		Lavender Leta	7390697✓	@lavendaleta	Volunteer
9		Beauty Sikua	7294260✓	@beautysikua	User
10		Nancy Neleta	7168356✓	@nancyneleta	Merchants
11		Sally Sikua	7476328✓	@sallysikua	Volunteer
12		Brenda Kiko	7677902✓	@brendahkio	User
13		Pauline Fiuramo	7583941✓	@pauline	User
14	Able Gogoni		7315630✓	@abeliumicash22	Volunteer
15		Abilyn Saeni	7810552✓	@abilyn	User
16		Kerial Tosah	7259879✓	@kerial	Merchants
17		Noella kaisi	7320282✓	@noela	Volunteer
18		Hazel Koghi	7844986✓	@hazel	User
19	Berry Silas		7118667✓	@berry	User
20	Donhicks Kobia		7433779✓	@donhicks	Merchants
21	Rexly Parah		7717401✓	@rexleerah	User
22	Carlton Betokera		7296646✓	@carlton	User
23	Ronny Naghoa		7538069✓	@naghoa	User
24	Jessy Kobia		7191456✓	@jessy	User

	Name	Phone Number	Committee Meeting	Lunch	IumiCash Training	Allowance
			Tick when data added	Signature – Please sign for:		
18	lavender. Leta ✓	7390697 ✓	Leta	✓	✓	Leta ·
19	Beauty. Sikua	7294260 ✓	Beauty	✓	✓	Beauty.
20	Nancy Neleta	7168356 ✓	Nele	✓	✓	Nele
21	Sally. Sikua	7476328 ✓	Say	✓	✓	Say
22	Brendah. Kiko ✓	7.677902 ✓	Kiko.	✓	✓	Kiko.
23	Pauline. Fiuramo	7583941	Fiuramo	✓	✓	Fiuramo
24	ABEL. GOGONI ✓	7315630 ✓	Abel	✓	✓	Abel
25	Abilyn Saeni	7810552 ✓	Athenni	✓	✓	Athenni.
26	KERIAL. TOSAH ✓	~~7259377~~ ~~7908812~~	Ket	✓	✓	Ket
27	Noela Kaisi ✓	7320282 ✓	Kaisi	✓	✓	Kaisi
28	Hazel Koghi	7844986 ✓	Koghi	✓	✓	Koghi
29	Berry Silas	7118667 ✓	Silas	✓	✓	Silas
30	Donticks Kobia	7433779 ✓	D.	✓	✓	D...
31	Resly. Ravah	7717401 ✓	Ravah	✓	✓	Ravah
32	Carlton Betokera	7296646 ✓	Betokera	✓	✓	Betokera
33	Ronny Naghoa	7538069 ✓	Naghoa	✓	✓	Naghoa
34	JESSY Kombua	7191476 ✓	Kombua	✓	✓	Kombua

Attendance Sheet WRITE CLEARLY IN CAPITALS Data Garden iumiCash Workshop 28/07/2022

	Name	Phone Number	Committee Meeting	Lunch	IumiCash Training	Allowance
		Tick when data added	**Signature – Please sign/initial for:**			
1	Lance. Lana	7511061 ✓	Plong	✓	✓	
2	John Palua	7660802 ✓		✓	✓	
3	Lazarus Matoogani	7791175 ✓		✓	✓	
4	THAIROLE POE	7468265 ✓		✓	✓	
5	JOACHIM RARUHAU	7804343 ✓		✓	✓	
6	Mark. Lilo	7158158		✓		
7	James. Sikua (Ag)	7478738		✓	✓	
8						

Annex B: Budget

	SATSOL	Committee	Canteens	Volunteers	School	Unit	TOTAL	Paid to	Receipts
Venue hire		1				$500	$500	Numbu Committee	YES
Lunch/refreshments	9	12	5	4	4	$50	$1,700	Numbu Committee	YES
Allowances		12	5	4	4	$100	$2,400	Numbu Participants	Signing sheet
Fuel	1						$600	Solomon Motors	YES
Store goods for role playing							$203.50	Stores	YES
Telekom top up for participants phone data							$500	Store	YES

	OTHER RESOURCES USED	PROVIDED by iumiCash:
	Whiteboard and marker pens	$1000 in iumiCash (iumiCash) $500 in $10 notes (iumiCash) T-shirts with iumiCash branding for role playing

Summary of Expenses:
SATSOL Ltd: $5,903.50
iumiCash Ltd.: $1,500.00
TOTAL (SBD) $7,403.50

Annex C – Gallery

Role playing activity with the canteen owners selling real goods to the other participants using iumiCash

Role playing activity with the canteen owners selling real goods to the other participants using iumiCash

Speeches from the visiting teams and Head Master.

Quick, easy and
secure next
Generation e-wallet
for your smart phone!

EASY
TO USE

PAY FOR
UTILITIES

SECURE

ANYWHERE
IN SOLOMONS

GET IT ON
Google Play

Download on the
App Store

WWW.IUMI.CASH

Annex D – Follow up survey questions

Between 28th July and August 12th 2022, the four Volunteers who participated in the workshop were tasked to promote iumiCash to members of the community and help people to sign up. A mobile app-based survey was created using the SMAP platform (http://sg.smap.com.au) and FieldTask app. The volunteers were trained to coach the new signups and collect data with the app.

Some of the questions were designed to check that the users had understood some features of iumiCash, and to collect open-ended responses on their reactions to iumiCash.

The survey questions were:

- ➢ Enter the informant's newly created iumiCash ID
- ➢ Which best describes where you live?
- ➢ Which is your role or main occupation? (select from a list as shown below)
- ➢ Age group
- ➢ Do you know how to send and receive iumiCash?
- ➢ Do you know which canteens and stores accept iumiCash in Numbu?
- ➢ Do you know some stores that accept iumiCash in Honiara?
- ➢ Do you know that the School is acting as Agent and you can go there get more iumiCash?
- ➢ Do you know that any relatives in Honiara can send you iumiCash, like a remittance?
- ➢ The Data Garden Project will be using SATSOL SIM cards for data. Do you plan to get a SATSOL SIM card when it is available?
- ➢ Do you know that you can buy top up for SATSOL, Telekom, bmobile and Cash Power using app?
- ➢ If you go to the School and Cash In at least $5 for iumiCash, they will give you a $5 bonus. Do you plan to take up this offer?
- ➢ Briefly say how to are hoping to use iumiCash
- ➢ Please tell us any comments or recommendations about iumiCash

Results

Profile of the respondents

Age group	female	male
40-59		12
20-39	16	11
<20	4	3

gender	Student - Secondary	Student - Primary	Teacher - Secondary	Government project worker	Teacher - Primary	Health worker	Other member of the community	Other government officer	NGO officer	Store keeper
male	3		7		1		11	2		2
female	1		1	2	3	2	8	1		2

<u>Number of unique signups</u>

There were 40 unique iumiCash accounts created during the period.

<u>Response to Question</u>:   *Briefly say how to are hoping to use iumiCash*

- For personal uses
- For school fees buying goods in store and money security
- For personal use and my own money security
- Personal uses
- Buy school fees
- For money security and personal wallet
- For money security
- For money security
- Buy school fees
- For personal uses
- It will be more relevant
- For money security and personal use
- Money security
- For money security
- Personal money and school fees ect
- For personal use
- hope to see iumicash to make life easier from now on and in future to come
- Personal uses
- Was hoping for future purposes with regards to money
- For my family uses and ect
- For money security
- iumi cash makes life easier in terms of sending and recieving money also to sell and purchace
- Need a good smart phone to use umicash
- For helping my family in giving money
- cant wait for the time iumicash were all over every where so that every one can use it to make life easier
- I was hoping to use iumi cash to: make payments, transactions and convert my hard cash into e-money for seurity purposes.
- For school fees and other needs
- For personal use and so forth
- make things easier interms of sending and recieving from friends,families and relatives around town and even overseas
- For personal needs
- To save up my money for personal uses
- For saving money and for personal uses
- Personal uses
- iumicash help us save our money compare to when we we hold hard cash we spend unwisely but when we save it on iumicash it help us save it.
- For money security
- For buying goods in store
- Personal user
- Personal uses

<u>Response to Question</u>: *Please tell us any comments or recommendations about iumiCash*

- Iumi cash is good for us live in the rural community we encourage everyone in the community to use Iumi cash.i recommend iumi cash to continue help us to know how to use it.
- Continue implemented to unreasonable areas
- Iumi cash should implement for young people first so that they can help elderly people join in because this is a better and fast way to help in each other interms money
- Iumi cash is a good system for us rural areas to use it make life easy.i recommend iumi cash group to continue encourage everyone to use Iumi cash
- Iumi cash is good for us live in rural areas to use.i recommend iumi cash group to come and encourage everyone to use the iumi cash.
- Must have a good smart phone to have good access to umicash app. For me I have problem with the systems in my phone so I cannot have access to my umicash account
- Employ alot of rural volunteer to tell more to other people on this app
- Continue implemented for rural people
- Recommended IUMICASH to implemented in and around Solomon
- I recommend everyone in rural areas to use iumiCash
- Need a good smart phone to access umicash app. Also there all the shops in town should have access to umicash, this will help make it easier for people to use
- I can simply says that iumi cash is good for local people
- Good saveup for people
- Iumi cash is one of the relevant access for remote areas
- Good saving app for nowadays
- Easy access for Rural areas like us there for I recommend iumi cash to continue help people in the community
- I want iumi cash to fully implemented within this community and even Solomon islands as a whole
- I therefore recommend IUMICASH to implemented in and around Solomon islands
- Iumi cash is more reliable for people in the community
- Implemented in and around Solomon
- there should be any team should go around our rural areas to learn people on how to use smart phones
- Iumicash good for us live in rural area.i recommend iumi group to come encourage rural community how to use Iumi cash.
- Iumi cash is good for people to send money to each
- I need a good smart phone to have good access to my umicash account
- Continue telling about IUMICASH to other areas who did not know about this
- Continue implemented in our country for the good saving for individual citizens
- need to learn more about and familarise how use the iumicash and how to operate smart phones
- This is a good initiative where rural communities like numbu should use.
- Will be more helpful for people in the community
- network is very important especially in some areas were network not reached.. Also it need to learn people on how to operate smart phones so that they can join the iumicash
- Distribute your sim cards as soon as possible and continue to recruit individuals, business houses etc, for ease of access
- It will be helpful for us rural people
- Therefore recommend IUMICASH to continue do this kinds for people in the rural areas
- i recommend that awearness about how to use iumicash should be all over every places in rural areas so that every one must join it
- Iumi cash is one of the best system to keep our money save ,it good for us rural areas to use Iumi cash.i recommend iumi cash group to continue help us out to encourage everyone to use Iumi cash
- It is more reliable for rural people

- Implemented for all around rural areas in within Solomon islands
- I encourage people to use Iumi cash it make life easy.i recommend iumi cash group to continue help us to know how to use the iumi cash
- we only need good network so it cannot disturb the flow of iumi cash here in the rural areas.
- IUMICASH should provide alot of information to made it clear to people
- Continue implemented this in and around Solomon
- iumiCash good for us live in rural areas.I recommend iumiCash to continue to help rural areas to use iumiCash
- Iumi cash is a good system for us live in rural community to join it make life easy.i recommend iumi cash group to continue encourage everyone to use Iumi cash