

2019 MTN Business App of the Year Awards winners

The eighth edition of the MTN Business App of the Year Awards concluded with the much-anticipated announcement of the overall and category winners in South Africa's most prestigious app development competition.



The overall winner for 2019 is Naked Insurance. The app uses cutting-edge artificial intelligence and chatbots to give consumers insurance cover at the touch of a smart-screen in under three minutes. The app is almost fully automated to manage clients' policies, keeping costs lower while driving greater efficiency.

Users have constant control over when and how much cover they have, and all claims and processing are done via the app. Naked Insurance charges a fixed fee of 20% of premiums for costs and some profit. The remaining 80% of annual profit after claims, is given to local communities.



3 questions to determine whether a startup can disrupt

Ernest North 3 Oct 2019



“We at MTN Business were very impressed to see the calibre of entries in this year’s competition. It’s truly rewarding to see how this premier app development platform continues to grow from strength to strength. Ultimately, this is at the heart of everything that we do – it’s about creating platforms that enable innovators and entrepreneurs. Our congratulations go out to Naked Insurance for taking the top spot this year. They join a club of elite previous winners whose apps have gone on to become household names,” says Wanda Matandela, chief enterprise officer of MTN Business.

Winners in the various categories

- **The Accenture Best Enterprise Solution Award** for a local business app that is specifically targeted at solving business challenges was presented to Digger, an app that uses data science to make it quick and easy to connect the right people to the right job. The app employs intelligent screening software that shortlists and matches candidates for each position. It also makes employment opportunities more accessible and visible for job seekers, while helping businesses quickly find the right talent they need.
- **The IDEMIA Most Innovative Solution Award** for a unique, groundbreaking and disruptive app, that is first to market, was conferred to SI Realities. It uses augmented reality to teach science to students that don't have real-life science labs. The app was created by self-taught developer, Mbangiso Mabaso, and allows users to perform experiments in a virtual science lab that only exists on a smart device.
- **The Sentech Best Health Solution Award** for the app that best supports health and wellness was presented to Vula Mobile, a free app that connects primary healthcare workers in rural or under-resourced areas directly with medical specialists in urban centres. Using this app, rural doctors can consult with experts in 23 specialities from around the country, and 45 types of healthcare professionals are now signed up. Vula Mobile brings better healthcare to patients wherever they are.
- **The Pioneer Best Agricultural Solution Award** for solving growing agricultural challenges, and providing capacity building in Africa, was given to Hydra Farm Awareness. This is an app that farmers can use to manage and monitor all aspects of their operations including livestock tracking, water use and equipment issues, down to how much feed and fertiliser they use. The solution also enables farmers to track assets, optimise operations and farm more efficiently.
- **The Fundi Best Educational Solution Award** for an app that solves the education challenges in Africa, was presented to Matric Live - South Africa's leading educational app, built by a student for students. The app is full of educational and study information for Grade 12 students. The platform supports and augments over 16 subjects in the school curriculum and is especially useful for students at poorly resourced schools. There are essay questions, study guides, literature notes, science summaries, past exam papers, and motivational quotes to inspire students.
- **The Coca-Cola Best South African Solution Award** for developers who have created an app with an exclusively South African flavour and purpose went to Franc. This app provides stokvels with mobile access to high-performing, low-cost investments, and gives them the flexibility to withdraw their money at any time. Within minutes, users can invest in two proven money market and exchange-traded funds. This can be done without the services of brokers, paperwork and hidden fees. Franc makes investing smart, simple and accessible, enabling anyone with a smartphone to start saving for the future.
- **The MiBlackBox Best Consumer Solution Award** for the consumer-centric app that makes the everyday lives of ordinary people easier and more convenient was presented to Over - a fun and easy-to-use 'text over photos' app that gives you all the tools you need to inspire your own creativity with design. You simply upload your own photo or picture and get creative with titles, layers and other pictures (even your own branding). It has built-in fonts, graphics and design templates, and lets you collaborate with instant feedback and updating on projects.
- **The Best Women in STEM Solution Award** for the best app developed by women in the fields of science, technology, engineering and mathematics went to LocTransi. This app allows parents and caregivers to monitor and

keep track of their children's school transportation in real-time. The free app keeps parents informed via SMS of delays or problems along the route, and the driver can alert parents about emergencies immediately. Schools can track when learners enter or leave the premises. It also has an integrated communications functionality that allows shared communication between all caregivers.

- **The Best Financial Solution Award** for a locally developed application that is focused specifically on the financial services sector was awarded to Naked Insurance (who also took the top spot overall).
- **The LaunchLab Best Incubated Solution Award** for an app that is created and built by an individual or team, and that is still in need of further nurturing and mentoring to reach its full potential, was given to LocTransi, who also won in the Best Women in STEM category.
- **The PlayStation Best Gaming Solution Award** for mobile, PC and console platforms or the use of gamification went to Loot Defence. This is a tapper-style game that challenges players to fight and collect treasure in over 100 different environments. The one-thumb gameplay builds frenzy as players fight off goblins, pirates and other creatures in a world of floating castles. Players can level-up to compete globally, and there are over 1000 year-items so that users can create a wide range of hero enhancements.
- **The ITWeb Best Breakthrough Developer Award** for a new and upcoming developer that is not yet established was presented to MoWash. Created by Kevin Dladla, this solution was designed to bring car washes to clients. Using MoWash, customers can order a wash via the app, listing their location. Dladla, or one of his selected suppliers, will arrive and clean the customer's car at their convenience. The MoWashers also inspect customer's cars for problems like flat tyres, oil leaks and broken lights, and sends a report. In addition, it reminds customers when it's time to renew their car licence disc. MoWash enables home delivery of a service that always used to be drive-through - a timesaving, convenient solution.

"Our congratulations also go out to all the category winners. They presented such well-thought-out solutions that are uniquely customised to address some of the daily challenges we face. We believe that reaching this stage in the competition marks a new chapter in the journey of these innovators. We wish them all well as they continue to blaze a trail in the app development industry," concludes Matandela.

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