

CHALLENGE 1 OF 3

Challenge 1: From a voice note to a fundable proposal

Build an agent that turns a spoken story, phone photos and a paper licence into a complete, honest funding application.

Challenge Owner: Zenawi Haile

The problem

Money for small Ethiopian businesses exists. The paperwork does not fit the people it is meant for. The application asks eighteen sub-questions: five years of sales and employment split by gender and age, a management table, a hand-drawn organogram, a machinery list, fifteen declarations. A 100-point grid then scores it on nine weighted criteria, with three exclusion factors that end it on the spot. A workshop owner with a feature phone cannot do that alone, so she stays out. At the other end, a reviewer scores the batch by hand.

Who you are building for

All of these people are fictional.

Almaz Wolde, 54, spice mill in Bekoji Tera, a Tier-2 town. Eight employees, six of them women, packing berbere for shops in two towns. Paper licence, feature phone, no email. Her son forwards WhatsApp voice notes. She speaks Oromo and Amharic and has never seen an organogram.

Nahom Tadesse, 28, electronics repair shop in Addis Ababa. Three staff, an Android phone, decent English. He wants a second rework station for board-level repairs. He can fill in a form, yet he guesses at his sales growth and cannot know that one grid variant rewards a unique feature twice as heavily.

Hiwot Alemu, 26, runs a small training and job-placement initiative. She trains young people for free and earns when a graduate is placed, and wants a project on ImpactProtocol. Seventeen SDG checkboxes mean nothing to her, milestones are foreign, her sector is missing from the list.

What to build

Two ways in: help the applicant, or help the reviewer. Pick one, or connect both.

The output in one sentence: a submission-ready application pack, or a ranked shortlist a reviewer can defend, every unverified field flagged rather than guessed.

Applicant path. An intake agent between someone who talks and a system that takes structured records.

Reviewer path. An agent that scores and shortlists the companies eligible for investment from a batch of applications. It routes each to the right grid variant, runs the eligibility gate and exclusion factors, scores per criterion with reasoning, and returns a ranked shortlist: one paragraph of justification per company, the open questions for a site visit, and every self-contradiction (licence date against years in operation, ownership percentages that do not sum, checkboxes against the machinery table).

Minimum demo in two days:

1. Accept speech (Amharic, Oromo or English) and two photos: a licence, a workshop shot.
2. Fill the form schema (sections 1.1 to 2.6) and an ImpactProtocol draft: title, location, SDGs, ETB target, beneficiaries, milestones, sector.
3. Run the eligibility gate and grid, reasoning per criterion, exclusions named.
4. Gap list: each field not established, what it needs, from whom.
5. Explain three declarations in her language, record she understood, never tick one.
6. Reviewer path: 12 applications in, a ranked shortlist out with reasons and contradictions.

"Working" means unseen input in, a scored pack out on a phone, or a batch in, a defended ranking out.

Stretch ideas, pick one:

- **Connect both paths.** The applicant sees her provisional score and gap list before submitting.
- **Grid routing.** Decide which variant applies, show the other score.
- **Organogram from a photo** into the management table.