Everyday protection

Venture Challenge | 27-29 November 2026 | MEST Africa, Osu, Accra

Who can pitch: Mixed teams: Old Mutual staff, founders, students and builders

How might we help people with irregular incomes access and sustain insurance and savings through services and communities they already trust?

Why this matters

When income changes from week to week, a fixed payment schedule can make it hard for people to keep insurance active or build a savings habit. Look for the point where the customer stops, drops out or loses trust.

Where to start

Choose one group, such as market traders or gig workers, and one channel they already use. An example could be a plain-language protection journey through a trade association with reminders timed to cash flow.

What to test

Show how customers learn what is covered, understand the cost and get help. In your 90-day pilot, state who would run the pilot and how you would measure sign-ups, continued participation and customer understanding.

What to include in your application

Evidence: What have you observed or learned about people with irregular incomes?

Solution: How will your idea make protection or saving easier to start and sustain?

Audience: Who will use it, and which trusted service or community helps reach them?

Final pitch checklist

Customer feedback; Business model and costs; Prototype or walkthrough; 90-day pilot plan

How your pitch is assessed

Customer need 25% · Commercial viability 25% · Feasibility 20% · Originality 15% · Collaboration value 15%

Apply to pitch

Select this brief on the Collab Weekend page and complete the pitch application.