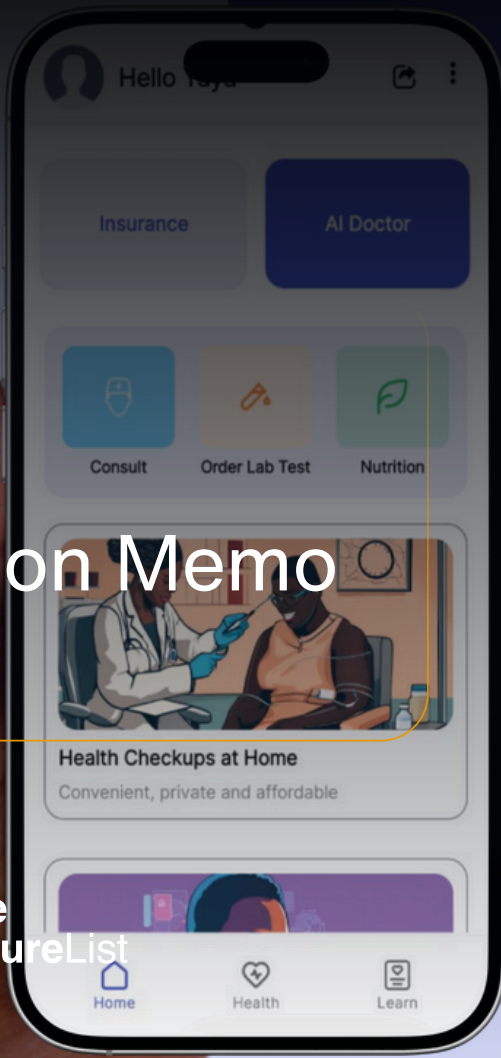


Zencey Innovation Memo



The
FutureList



July
2025

MEET THE INNOVATORS



"At Zencey, we're on a mission to break down every barrier to quality healthcare. By combining AI-powered diagnostics with affordable micro-insurance, we give underserved communities instant access to care and peace of mind, right from their smartphones. That's not just innovation; it's a lifeline."

A note from [Yaya Mbaoua](#), the Founder and CEO of Zencey

Team



[Yaya Mbaoua](#)
Founder &
CEO



[Rishab Jassal](#)
CTO



[Quinta Fongwe](#)
Head of
Operations

EXECUTIVE SUMMARY



Sector:
Health



Sub-sector:
Digital Health Platform



Website:
zencey.com



Funding Stage:
Seed



Founded:
2021



Locations:
Côte d'Ivoire (HQ)



Business Model:
B2B2C, B2B

Zencey is a technology-first health company revolutionising access to affordable healthcare in Africa through a mobile platform that combines AI-powered clinical tools with low-cost micro-insurance. Zencey's innovation lies in its ability to deliver comprehensive care and coverage for as little as \$2–\$15 per month via a tech-integrated platform. Its solution is built on a conversational AI engine for triage and symptom checking, API-driven insurance activation, and access to a wide provider network of 450 hospitals, 1,400 pharmacies, and 50 labs.

Unlike traditional insurers, Zencey offers a clear, accessible model that uses digital distribution, embedded insurance through partners, mobile money claims, and employer dashboards. The company operates in Côte d'Ivoire, with 1,471 members and 35 business clients.

Looking ahead, Zencey plans to scale across Francophone West Africa, deepen its AI and API offerings, and partner with new distribution channels such as cooperatives and fintech platforms.

INNOVATION SPOTLIGHT

Zencey is a digital health and micro-insurance platform that provides underserved populations in Africa with affordable, accessible healthcare. Through its mobile app, Zencey enables individuals, families and small businesses to access AI-powered health assessments, remote doctor consultations and affordable insurance plans.

Key Features:



Micro-insurance for healthcare

Zencey offers affordable health insurance plans from reputable providers. These plans cover essential services such as hospital visits, medication and diagnostic tests.



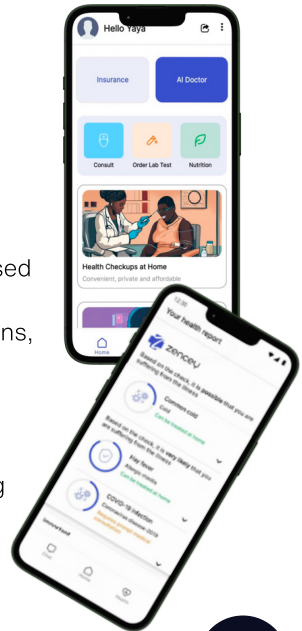
Conversational AI for Symptom Assessment

Users interact with an AI assistant that guides them through the process of checking their symptoms. Based on medical literature and risk factors, the assistant provides a clinical summary and care recommendations, helping users to make informed decisions.



Remote Doctor Consultations

The platform enables users to consult with licensed doctors instantly via live chat or video call, eliminating the need to travel to or wait at clinics. Users can browse available doctors and read reviews before their consultation.



INNOVATION SPOTLIGHT



Market and Social Impact

Zencey is targeting a massive underserved market of over 75 million people in sub-Saharan Africa who currently lack access to affordable healthcare. Socially, Zencey is closing the health equity gap by insuring the uninsured, reducing absenteeism for employers, and enabling early diagnosis and treatment for vulnerable populations.



Scalability of Innovation

Zencey's innovation is scalable thanks to its digital-first architecture, modular product design and low-cost delivery model. The platform is designed to operate across different regions with minimal infrastructure, enabling it to adapt to various local contexts in Africa and beyond. The use of APIs for insurance integration, mobile money for claims and payments, and AI for triaging reduces the need for substantial operational overheads.



Partnerships

Through B2B and B2B2C distribution models, Zencey partners with small businesses and delivery networks to reach underserved populations at scale. Additionally, Zencey's integration with pharmacies, hospitals, and diagnostic labs, including a network of 1,400 pharmacies and 450 hospitals, ensures users have access to a broad range of medical services. These strategic collaborations enhance the platform's reach, and operational efficiency.



Future Outlook

Zencey is planning strategic rollouts across Francophone West Africa, leveraging its mobile-first platform to enter new countries while keeping infrastructure investment to a minimum. The company also plans to expand its range of services by integrating disease management and preventive care tools. Over the next few years, Zencey aims to serve millions of people across Africa, particularly those in underserved communities.

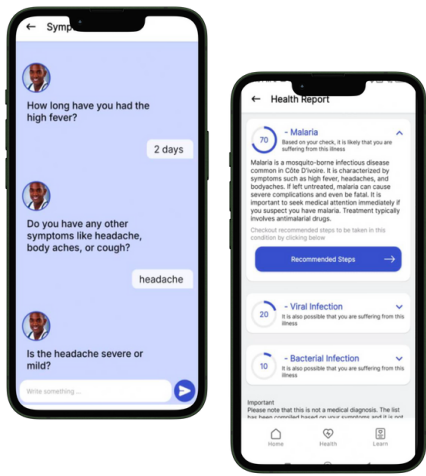


INNOVATION IN VIEW

Zencey's AI-driven digital health tools and micro-insurance are delivered via a mobile-first platform designed specifically for low-income and underserved populations in Africa. All features are accessible via a single, user-friendly app.

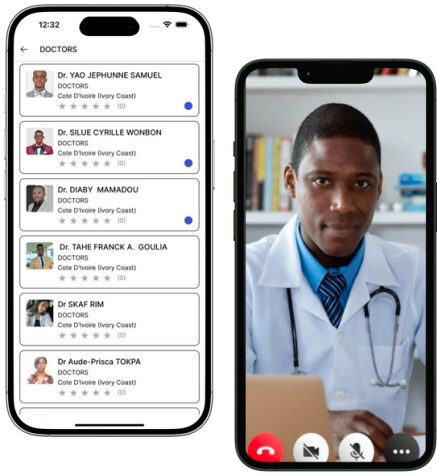
Available on:  

Conversational AI



Conversational AI provides symptom assessment, clinical summaries and recommendations.

Remote Doctor Consultations



After checking for symptoms, users can consult doctors remotely on Zencey's platform.



CONTRIBUTORS

Yaya Mbaoua

Founder & CEO, Zencey

Monica Pun

Innovation Ecosystem Manager, Sand Technologies

Henry Duah

Research Associate, The FutureList

ABOUT THE FUTURELIST

The FutureList, powered by Sand Technologies, spotlights and connects innovators with investors and strategic growth partners to help scale innovation globally.

PARTNER

Sand Technologies, is an enterprise AI solutions company solving complex problems for enterprises and governments around the world.

Learn more at www.sandtech.com

The FutureList



General Inquiries

hello@thefuturelist.com



Website

www.thefuturelist.com