



50 World-Changing Startups to Watch

From student loans to co-working at home, these entrepreneurs have keen ideas for fixing at least some of what ails society most.



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CREDIT: Courtesy companies

There is no shortage of people with [bold ideas](#) and enthusiasm about pursuing them. Look no further than this year's list of the top global emerging companies.

[Kairos](#), an early-stage investment fund in New York that looks for top new founders who are tackling the world's most pressing problems, unveiled its annual list of [winning entrepreneurs](#) at the end of November. Out of 2,500 early-stage startups, which were referred from more than 65 countries around the world, just 50 companies made the cut. (While Kairos has awarded each company a \$50,000 investment, the selection was made prior to any such investment.) They're working on big ideas, such as trimming student loan debt and turning homes into co-working spaces and everything in between.

Here are this year's top 50 emerging startups, in alphabetical order:

1. Ayenda Rooms

[Ayenda Rooms](#) is a property management system for independent hotels in Colombia. Hotels

Ayenda Rooms



Ayenda Rooms founder Andrés Sarrazola (far right) and team. *CREDIT: Courtesy Ayenda Rooms*

under the three-year-old company's umbrella get full booking and property management services, and Ayenda offers standard amenities in all buildings like breakfast, Wi-Fi, water bottles, TV, and clean sheets. The Medellín, Colombia-based company says it increases the occupancy rate of its partner hotels by 30 percent in the first three months, on average. It currently has 37 hotels in three cities.



2. BabySparks

Unless you're married to a child development specialist, new parents have precious few reliable outlets for learning about their little one. Enter [BabySparks](#), the five-year-old Miami-based education subscription service for parents that gives them more insight into their child's critical first few years--offering everything from daily age-appropriate activities to outlining major milestones.

3. Bankity

[Bankity](#), founded in 2016, is a front-end digital banking app that allows users to track their expenses and thus better understand their finances. The company recently started offering a credit card as well. The Medellín, Colombia-based company, which also partners with banks to provide customers back-end financial services, makes money the traditional way, through fees and interest charges.

4. Bumblebee Spaces

The founders of San Francisco's [Bumblebee Spaces](#) want you to downsize--or, perhaps more accurately, upsize. Currently being sold to select customers in San Francisco and Seattle, the company's beds, closets, dressers, cabinets, and storage hang along a room's ceiling and can be summoned down to you by way of an app. A full room in the ceiling with all of those furniture pieces costs between \$6,000 and \$10,000, and Bumblebee Spaces is currently accepting waitlist requests for the mass market.

5. Cabin

As airlines supply less legroom, this bus service is punching up the amenities. Currently offering overnight trips between Los Angeles and San Francisco that start at \$115, the San

Francisco-based [Cabin](#)'s luxury buses come with sleeper-compartment beds that allow you to get a little shuteye while you commute. Now that's some serious multitasking.

6. CalypsoAI

Where there's new technology, like artificial intelligence, there's bound to be criminals waiting to pounce. [CalypsoAI](#) is a stealth Los Angeles-based company focused on solving A.I. cybersecurity issues. A.I. is especially vulnerable today because of what's known as the blackbox problem--that is, it's unclear how A.I. products make decisions--and the shift toward sophisticated deep-learning methods. CalypsoAI claims it has a solution.



Channel Cross Border co-founders Marc Cortez (center) and Tim Hwang (far right) with their team. *CREDIT: Courtesy company*

7. Channel Cross Border

What happens in the U.S. has international implications. For this reason, the Washington, D.C.-based [Channel Cross Border](#) is hoping its niche will take off. It's creating a multilingual platform for the Asian-American Pacific Islander audience to receive American news.



Compound co-founder Janine Yorio (left), TJ Kawamura, Naj Austin, and co-founder Jesse Stein. *CREDIT: Courtesy company*

8. Compound

Based in New York City, [Compound](#) creates residential real estate funds, focused on major metropolitan hubs like San Francisco, New York, and Miami. The founders say the fund is designed for the next generation of investors, as Compound invests through what the team dubs an [ReTF](#) (real estate thematic fund), a product the company describes as a combination "of the thematic investment strategies of an ETF (exchange traded fund) with the real estate ownership and tax benefits of a REIT (real estate investment trust)."

9. Cover

The Los Angeles-based [Cover](#) is on a mission to make living in a thoughtfully designed and well-built home a reality for many. The four-year-old company focuses on building modern-designed backyard accessory dwelling units--also known as "granny flats" or "in-law suites"--which are compact homes separate from a main building that homeowners add to their property.



Covered co-founders Chris Diedrich (left) and Ross Diedrich. *CREDIT: Courtesy company*

10. Covered Insurance

Purchasing home or auto insurance doesn't have to be painful. Enter [Covered Insurance](#), a Denver-based insurance agency founded in 2016 that offers consumers across the country tailored service options, so they can get in, get out, and get on with their lives.

11. CowryWise

Based in Lagos, Nigeria, [CowryWise](#) is an automated investing platform dedicated to making investing and saving available to everyone, no matter how much money they might have. At the one-year-old company, users can start a savings plan with as little as one hundred *naira*, which is equivalent to about 27 U.S. cents.



CowryWise co-founders Razaq Ahmed (left) and Edward Popoola. *CREDIT: Courtesy CowryWise*



Cuidas co-founders João Henrique Vogel (left), Deborah Alves, and Matheus Silva. *CREDIT: Courtesy Cuidas*

12. Cuidas

Based in São Paulo, [Cuidas](#)'s mission is to make private at-home and personalized health care more affordable and accessible to the everyday consumer in Brazil, a market currently dominated by pricey concierge services. Cuidas offers health care that's paid for by monthly membership fees, and uses apps to communicate between consumers and their health care providers. Brazil has free public health care options, but this service aims to provide higher quality care to those with more limited means.



Cushion founder Paul Kesserwani. *CREDIT: Courtesy company*

13. Cushion

Getting stuck with unexpected fees is a pain point that [Cushion](#) is looking to alleviate. Based in San Francisco, the company makes software to fight these unexpected blips-- like foreign transaction fees, for example--that users of bank and credit card accounts often trigger. The company negotiates on behalf of consumers to return money to their accounts within 24 hours.

Cushion then keeps 25 percent of any refunded amount its software helps recover.



Dana Cita co-founders Naga Tan (left), Susli Lie, and Daniel Ong. *CREDIT: Courtesy Dana Cita*

14. Dana Cita

Based in Jakarta, Indonesia, [Dana Cita](#) provides student loans for Indonesian students. Founded in 2017, Dana Cita is one of the first student loan platforms available in the Southeast Asian country and, as of March 2018, has provided up to [2 billion rupiah](#) (about \$144,000) in student loans to borrowers.

15. Doorport



Doorport co-founders Ben Taylor (left) and Reggie Jean-Brice. *CREDIT: Courtesy company*

Doorport turns your smartphone into an intercom--and a key--for your building. Its flagship product, called Arrive, also lets you generate access codes for package deliveries and streams video to your phone so you can see your visitors in real time. The two-year-old New York City-based startup is **currently accepting inquiries to be part of its pilot.**



Doppler co-founders Brian Vallelunga (left) and Phillip Chao. *CREDIT: Courtesy company*

16. Doppler

Nothing sucks up time like trying to remember a long-forgotten password. To ease this process for developers who, in particular, must often juggle several passwords--specifically, API keys, which are essentially programming passwords for specific companies--for a single project, there's [Doppler](#). Currently operating in stealth mode, the San Francisco software maker (not to be confused with the now defunct earbuds maker Doppler Labs) claims its platform will help development teams shave eight or more hours from a project by remembering passwords for them.

17. Fintual

Based in Santiago, Chile, [Fintual](#) got a boost this summer when it participated in Y Combinator's San Francisco accelerator--the same accelerator that nurtured companies like Airbnb and Dropbox. Founded in 2016, Fintual is an automated financial management and investment platform that helps users invest in low-fee mutual funds. It's basically the Latin American version of Betterment or Wealthfront, which Fintual [admits being inspired by](#).



Flux Biosciences founder Tyler Shultz. *CREDIT: Courtesy company*

18. Flux Biosciences

Tyler Shultz is back. The [whistleblower](#) on the now-defunct blood-testing company Theranos is apparently still keen on the industry, as his new startup, [Flux Biosciences](#), is a health-focused testing company. Founded in 2017 out of Palo Alto, California, the company's technology--which is still under development--is described on its [website](#) as using blood, urine, or saliva to measure biomarkers related to exercise, stress, fertility, and diet. It will then correlate those measurements to the sleep and activity data collected from wearable technologies. In other words, by measuring everything, you may end up with a better understanding of yourself.



Frubana founder Fabian Gomez Gutierrez. *CREDIT: Courtesy Frubana*

19. Frubana

What if restaurants could order produce from farmers by way of an app? Well, they can. The Bogota, Colombia-based [Frubana](#) is a B2B online platform offering up food supplies for restaurants in Colombia. Founded in 2018, Frubana's goal is to give restaurant owners access

to high-quality, predictable, and fresh produce from farmers while also boosting the amount of produce a farmer can sell.

20. Goodr

Similarly, [Goodr](#) wants to help improve food access--and eliminate unnecessary waste. The one-year-old Atlanta-based food management platform coordinates the donation of excess food to charities. While the services are free for nonprofit clients, Goodr charges businesses for getting rid of waste (a service for which they likely already pay). Its data and tracking services offer a window into your company's waste practices; Goodr also provides tax benefits to corporations that donate food.

21. Groww

Based in Bengaluru, India, [Groww](#) offers consumers in India free access to investment vehicles like mutual funds. Founded in 2017, the platform also creates personal finance content to help consumers better understand their finances. Currently, the company is focused on customer acquisition and will be deciding on monetization down the road.

22. HappyEMI

Founded in 2017, [HappyEMI](#) is a point of sale digital lending platform that charges eligible consumers 2 percent on purchases like clothes, electronics, and furniture. This Bengaluru, India-based company recently raised \$1.5 million in its seed round.

23. Hex Labs

Based in San Francisco, the not even one-year-old [Hex Labs](#) claims to be developing a polymer nano-material that will allow for quantum computing to take place at room temperature. Quantum computing--which is considered more efficient than that of traditional computers since



Hex Labs co-founders Neiman Mathew (left) and Arnob Das. *CREDIT: Courtesy company*

it doesn't involve first encoding data into ones and zeros--usually takes place at extremely cold temperatures, close to [absolute zero](#). With the savings that come from not needing to cool materials down and keep them cool, Hex Labs' product could make quantum computing technology more accessible.



Higia founder Julián Ríos. *CREDIT: Courtesy Higia*

24. Higia

The Mexico City-based [Higia](#) wants to make early breast cancer detection as easy as putting on a bra. The two-year-old company makes a wearable device called EVA, which is a thermal sensing cup that can be inserted beneath a woman's sports bra, detecting abnormal temperatures correlating with tumor growth. Currently, EVA is not available for purchase nor has a price been released, but Higia is accepting presale campaign inquiries.



Homework Answers co-founders Shakib Zabihian (left) and Sophia Parsa. *CREDIT: Courtesy company*

25. Homework Answers

[Homework Answers](#) of Santa Monica, California, provides on-demand education help by instantly connecting students with tutors and coaches. A student can take a picture of her math homework and get live, step-by-step help on the spot. When users sign up, they get a number of free questions they can ask and then have an option to purchase more questions once those run out.



Khonvo co-founders Archit Bhise (left), Andrew Rising, and Fergus O'Brien. *CREDIT: Courtesy company*

26. Khonvo

Currently in stealth mode, the San Francisco-based [Khonvo](#) is a staffing engine that focuses on helping companies find talent in emerging industries like artificial intelligence and blockchain. The model aims to be equal parts technical and personal--as in more human interaction than scrolling through LinkedIn job posts, yet more technical and focused than sitting through hours of (potentially irrelevant) personal interviews with hiring reps.

27. Kunduz



Kunduz co-founders Baris Bilgic (left), Basar Basaran, and Melih Sener. CREDIT: Courtesy Kunduz

Based in Istanbul, [Kunduz](#) wants to make test prep faster and cheaper than traditional tutoring by providing instant answers to students' test prep questions on their smartphone. Students pay a monthly subscription fee to ask a certain number of questions for which they'll receive detailed answers. Founded in 2016, Kunduz is currently available for students in Turkey but plans to expand to India next year.



28. Kymira Sport

Five-year old, London-based [Kymira Sport](#) wants your workout clothes to work as hard as you do. The company is developing a range of performance and recovery enhancing sportswear, featuring clothes made with quick-drying fabrics that have been designed to help with athletic issues like blood circulation and pain relief. Using infrared sensors, Kymira's app connects to clothing, giving users diagnostic health information.



Marigold Health co-founders Shrenik Jain (left) and Ravi Shah. *CREDIT: Courtesy company*

29. Marigold Health

[Marigold Health](#) knows that sometimes you just can't wait for your therapy appointment. Founded in 2017, the Baltimore-based health-tech company provides a text-based group therapy platform with A.I. and sentiment analysis. While anonymous, the technology will alert professionals if a person types anything that signals an emergency.

30. Module



Module co-founders Hallie Dumont (left), Dave Bamford, Brian Gaudio, Drew Brisley, and Ankur Dobriyal. *CREDIT: Courtesy company*

Growing family? Just add on with [Module](#). The Pittsburgh-based company designs (and builds) adaptable housing that changes as your needs do. For less than the cost of many starter homes, you can have a one bedroom, one bathroom house that can be built upon when you need more space. The company also makes a duplex for those interested in collecting rental income.

31. Monetus

Based in Belo Horizonte, Brazil, online investment service [Monetus](#) is a robo-adviser that offers tax-efficient investments through pension funds and traditional investment vehicles that can all be arranged in its mobile app. Founded in 2016, the company aims to help young professionals invest faster, as well as set and track financial goals in exchange for an annual fee of 0.06 percent on assets invested.

32. Muvo

E-bikes are everywhere. One of the companies keeping Colombians connected is [Muvo](#). Based in Bogota and founded in 2017, Muvo claims to be the first e-bike sharing service in Latin America.

33. Narmi

Even banks need to step up their online game. Narmi provides mobile and online banking services to regional and community financial institutions. Based in New York City,

[Narmi](#) wants to help financial institutions modernize their digital banking experience to better compete with big banks.

34. NuID

[NuID](#), pronounced as "new ID," uses cryptography tools and blockchain technology to eliminate the need for businesses to store passwords and other authentication credentials. The San Francisco company's goal is to protect users' credentials and data against potential hacks and breaches in privacy.

35. Open App

[Open App](#) designs, develops, and sells smart locks for securing cargo and fuel during transport. The Bengaluru, India-based company also makes software that works with the smart locks to monitor fuel levels and cargo locations, so drivers and managers can track their resources in real time. Open App is now starting to make these locks for homes and apartments as well.

36. Pathrise

[Pathrise](#) is a career accelerator for students and young professionals who need help with the nuts and bolts of getting a job--from interview prep and optimizing a résumé and online presence to salary negotiations. The San Francisco company offers to pair job seekers with executives from companies like Google and Facebook for one-on-one advice, which is all free until a person gets a job, at which point the company charges 9 percent of that person's first-year income. The program typically requires fellows to devote at least 10 hours a week to improving their chances of landing a job, and it says most people find employment after three months.



Pathrise co-founders Derrick Mar (left) and Kevin Wu. *CREDIT: Courtesy Pathrise*

37. Pillar

The New York-based [Pillar](#) may save you hundreds if not thousands of dollars as you endeavor to repay your student loans. The platform offers tips and suggestions on how to pay off your debt sooner—whether that's through refinancing or paying strategic amounts each month. The company is currently focused on growth and hasn't yet pinpointed a revenue model.

38. Positive Foods

[Positive Foods](#) makes "clean" meals (read, meals not derived from processed foods) designed to be eaten on the go. Picture [lemongrass chicken salads](#) or [sashimi tuna](#)

[nicoise](#). Each of the dishes, which range in price, depending on the company's catering partner, is made from scratch, individually prepared, and served ready to eat. The dishes are available for delivery and at select retail stores in Los Angeles, where the company is based.



Possible Finance's Prasad Mahendra (left), Tyler Conant, and Tony Huang. *CREDIT: Courtesy Possible Finance*

39. Possible Finance

Seattle-based mobile micro-lender [Possible Finance](#) says it can make small (up to \$500) short-term loans in one minute. It was founded in 2017 by previous members of Axon's software team, which is credited with creating software for police body cameras. Switching gears, the founders are now looking to help users build credit and pay back short-term loans over time. The company says the interest rates it charges vary from state to state.

40. Quilt

Based in Los Angeles, [Quilt](#) is a membership platform that connects professional women in need of community and a co-working space. Like Airbnb, Quilt is helping its user base tap into the value of their homes--except instead of reserving a bed for the night, users can reserve a spot to work in another member's home. You know what they say, one woman's castle is another's center for professional development.



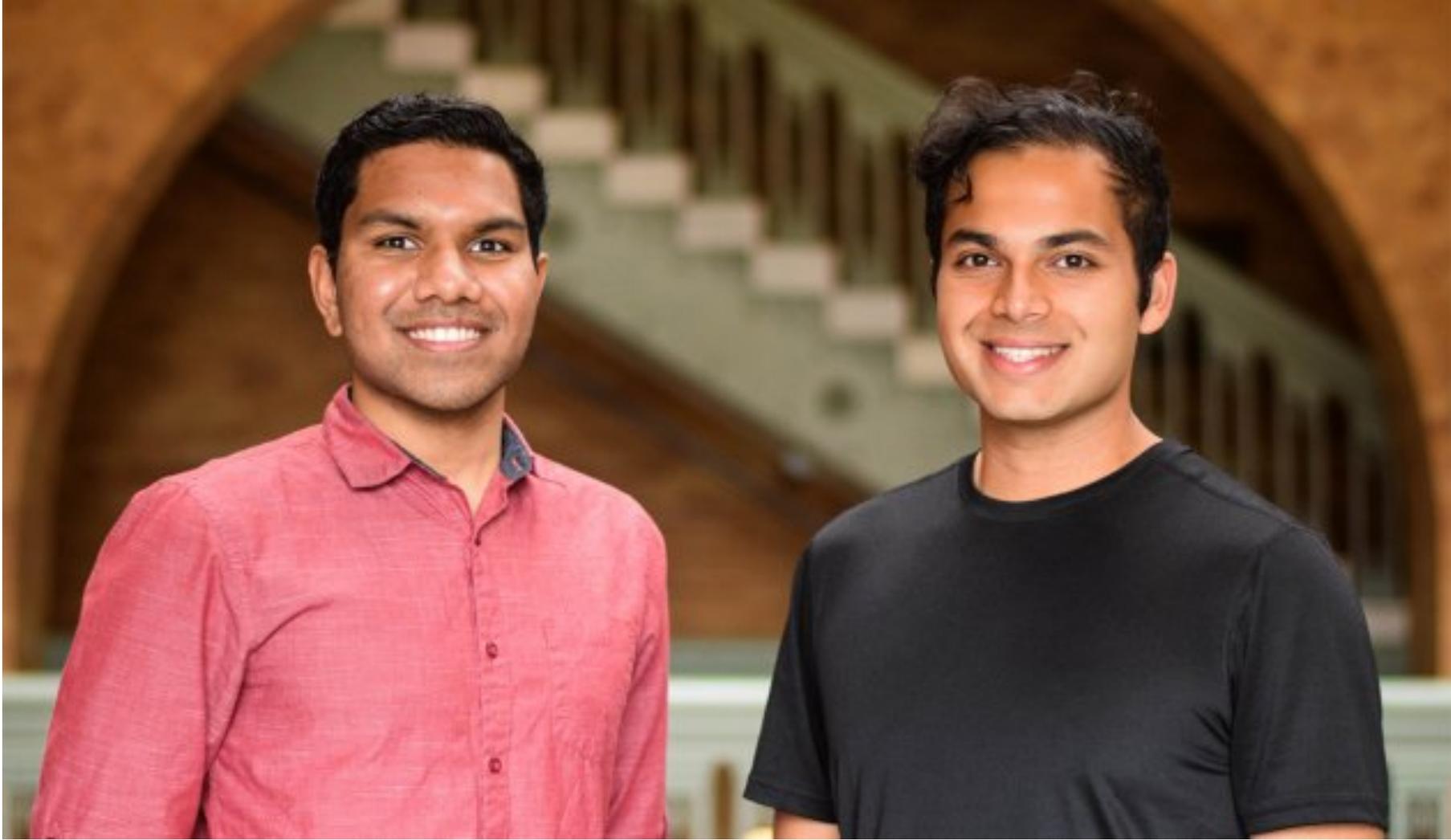
Rentlogic founder Yale Fox. *CREDIT: Courtesy company*

41. Rentlogic

Restaurants shouldn't be the only businesses that get graded. Rentlogic is a standards organization that grades apartment buildings as either A, B, C, or F for health and safety. That way, renters know which buildings to steer clear of or which to seek out. Founded in 2013, [Rentlogic](#) only offers services in New York City presently.

42. Ride Health

Public transportation in many places is just not all that accessible--particularly for the handicapped, sick, or elderly. [Ride Health](#) has a better idea. By providing consumers with accessible transportation to and from hospitals, the company wants to help those in need reach urgent appointments on time. While it has helped just 2,000 patients so far, the service is deployed in 25 states with a ride network available in all 50 states.



RoBhat Labs co-founders Rohan Phadte (left) and Ash Bhat. *CREDIT: Courtesy company*

43. RoBhat Labs

[RoBhat](#)'s browser extensions offer to verify your news sources, so you don't need to worry as much about the scourge of fake news. The one-year-old San Jose, California-based company also has a Chrome extension that checks for Twitter bots that may be spreading doctored photos or information.

44. Savi

[Savi](#) wants to help student-loan borrowers identify better repayment and loan forgiveness options. Based in Washington, D.C., Savi claims users save \$1,500 a year on average by using

its services. The company is still working out its revenue model, though it has experimented with taking a percentage of money saved and charging a flat fee.

45. Stoop

Finding housing in many urban areas can be more than a little difficult--and it becomes increasingly tricky when renting for less than a year or for just a few months. As a solution, [Stoop](#) offers turnkey furnished residences and bedrooms on demand with flexible lease terms of over 30 days in New York City, where it's based.



SuperFüds co-founders Jaime Barriga (left) and Sebastian Hernandez. *CREDIT: Courtesy SuperFüds*

46. SuperFüds

[SuperFüds](#), pronounced "super foods," is a distributor that helps smaller organic food brands get into big-box grocery stores. The three-year-old Bogota, Colombia-based company organizes and curates lists of products that fit into specified diets, such as vegan, paleo, or gluten-free.

47. Tributi

Tributi wants to become the TurboTax of Latin America. The Medellin, Colombia-based **Y Combinator company**, which helps automate tax-filing prep for taxpayers in Latin America, has raised \$120,000 in seed funding this year.

48. Vivvi

If you ask any NYC parent, they'll tell you that wrangling a good daycare is among the harder things about life in the Big Apple. Not only is it expensive, there's usually a waiting list.

Vivvi wants to help. Using tax incentives and other programs, the company helps NYC-area businesses offer daycare services to employees with children as young as six weeks old.



WeRecover co-founders Max Jaffe (left) and Stephen Estes. *CREDIT: Courtesy company*

49. WeRecover

WeRecover is a matching engine for addiction recovery centers. Based in Santa Monica, California, WeRecover's addiction therapy marketplace offers to help those struggling with addiction attain a better understanding of their options, along with help picking a provider.



ZiffyHomes co-founders Sanchal Ranjan (left) and Saurabh Kumar. *CREDIT: Courtesy ZiffyHomes*

50. ZiffyHomes

Affordable, flexible living accommodations are tough to come by in many major cities around the globe. With a focus on India's metro areas, the New Delhi-based three-year-old [ZiffyHomes](#) offers co-living spaces that are fully furnished and move-in-ready.



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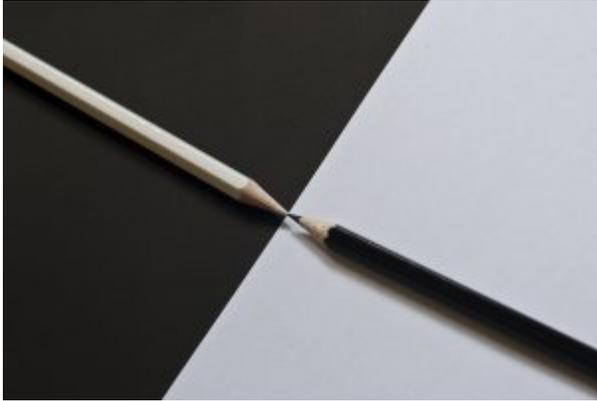
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