

**Kenya Multi Sector GIS Mapping Project  
Final Report**  
9<sup>th</sup> March – 7<sup>th</sup> August 2015



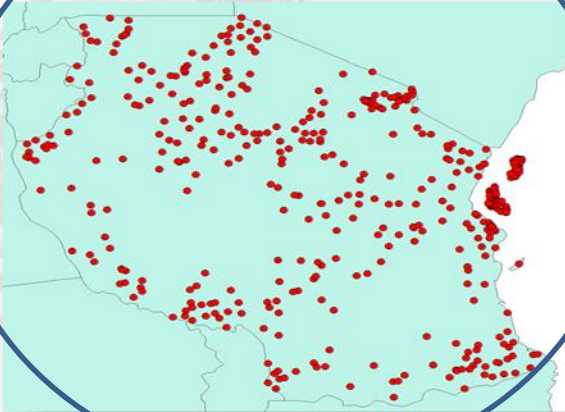
BILL & MELINDA  
GATES *foundation*



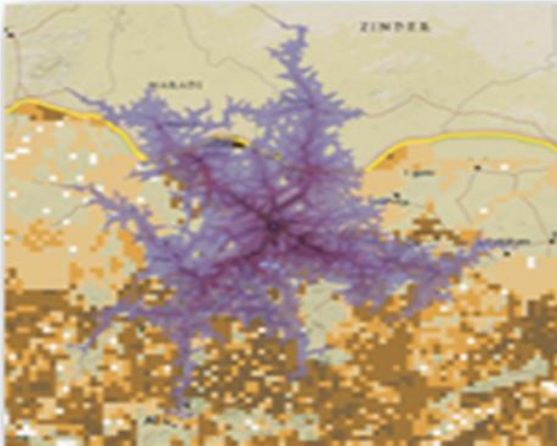
**CENTRAL BANK OF KENYA**

# Geo-Spatial Analysis: 3 Components

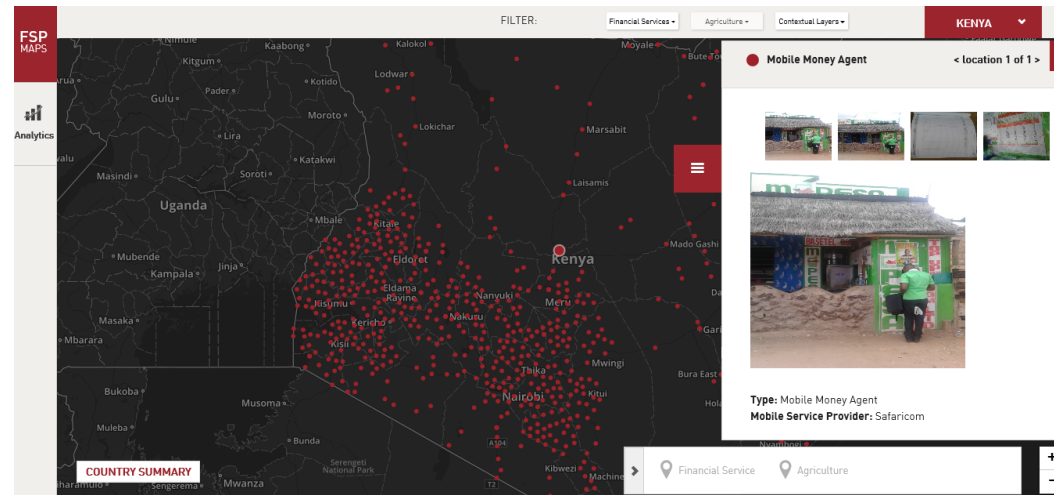
1). Access point data collection



2). Add Poverty and other layers



3). Mapping Software

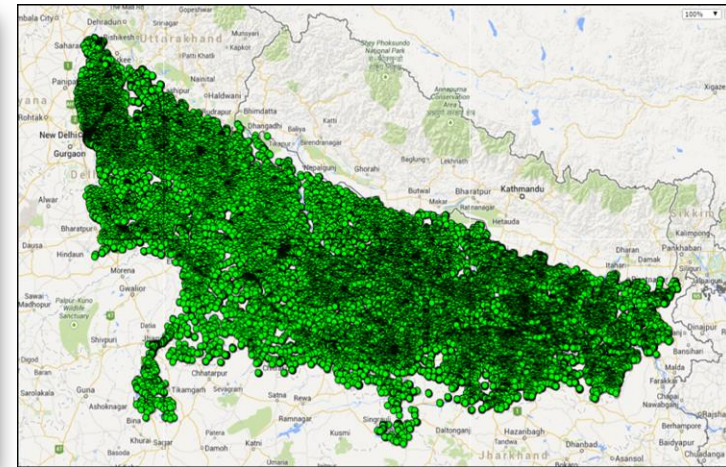
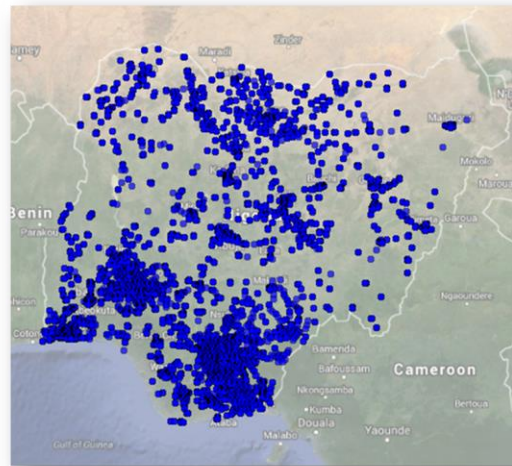


# Project Scope

BILL & MELINDA  
GATES foundation

Brand Fusion was contracted by The Bill and Melinda Gates Foundation to conduct research and fieldwork activities in their focus territories of interest namely:

- Tanzania
- **Kenya**
- Nigeria
- India
- Bangladesh
- Uganda



Over 700 000 points captured in 3 years around Africa & Asia

# Project Methodology

**Project timelines :**

9<sup>th</sup> March – 5<sup>th</sup> August 2015

**Sectors to be captured:**

<b>Financial</b>	75 000 (Estimated) 91 186 (Actual)
------------------	---------------------------------------

<b>Agricultural</b>	20 000 (Estimated) 27 684 (Actual)
---------------------	---------------------------------------

**Number of Enumerators:**

90

**Number of Supervisors:**

5

# Project Methodology



SCREENSHOT 1: BANK AGENT form interface. The form includes the following fields:

- \*IDENTIFICATION OF INSTITUTION
- \*PHOTOGRAPHS
- \*GPS
- \*BANK AGENT
- Submit

Buttons at the bottom: Save Form Progress, Back

SCREENSHOT 2: Location Capture form interface. The form includes the following fields:

- \*Latitude(GPS): Not Captured
- \*Longitude(GPS): Not Captured
- \*Accuracy(GPS): Not Captured
- Get GPS Coordinates

SCREENSHOT 3: BANK AGENT form interface. The form includes the following fields:

- \*What is the name of the establishment?
- \*Is it a Stand Alone Agent or does s/he conduct other Business?
- [Select one]
- \*Trading Hours
- [Select one]
- \*Under which bank does the agency fall? - Kenya Commercial Bank

- The questionnaire was loaded onto a Huawei Y330 device which each Enumerator was given
- All outlet information was submitted in real time
- GPS average accuracy was < 15m in Rural areas and < 10m in Urban areas
- Outlets were able to be captured even in areas with no Network coverage
- Operational and transaction data is based on the interviewees perceptions

# Categories captured in each Sector

Financial Access Points	Agriculture Access Points
Mobile Money Agents	Agro Dealers
Bank Agents	Government and Private Vets
Money Transfer Services	Market Locations
Commercial Bank and Mortgage Finance	Farmer organisations and cooperatives
Insurance Service Provider	Extension posts/offices
Forex Bureaus	Warehouse/Storage/Aggregation
Savings and Credit Co-operatives (SACCO)	Cattle dips
Stand Alone ATM	Private Sector Agricultural service providers
Post Office	Abattoirs/slaughter houses
Micro Finance Institution	Seed multipliers/Seed companies
Micro Finance Banks	Artificial Insemination Centres
Hire Purchase/Leasing/Factoring	Fish landing sites
Development Finance Service Provider	Dairy Processors
Pension Provider	Fish hatcheries
Capital Markets Service Provider	Dairy chilling plants
	Day old chick hatcheries
	National/Regional/State Research Stations
	Ranches
	Processors/Value Addition Points

# Training and Staff equipment

Five successful training sessions were conducted on the following dates:

Dates	Venue	Sector Training
9th – 13th February 2015	Nairobi	Financial Institution Training
16th – 20th February 2015	Nairobi	Financial Institution Training
23rd – 27th February 2015	Mombasa	Financial Institution Training
21st March 2015	Nairobi	Agricultural Institution Training
28th March 2015	Mombasa	Agricultural Institution Training

Members from the CBK, FSDK and Ministry of Agriculture were in attendance and their inputs were extremely valuable



All staff were equipped with:

- Staff uniform
- ID badge
- Letters of Authorisation
- Device (Huawei Y330)
- Power bank

# Fieldwork Approach

- Designed questionnaire to capture operational and transactional data as well as GIS data
- The questionnaire is specific to each financial service intermediary
- Profile is to interview all open and operational touch-points at that point of time of the fieldwork. Active points were considered to have done a transaction in the last 30 days
- Not all points are captured due to several factors including:
  - i) non-location of the points
  - ii) security areas
  - iii) resistance or lack of cooperation
  - iv) dormancy
  - v) safety of fieldwork staff



# Field Report

## RESISTANCE

Resistance was experienced with some financial institutions even though the enumerators had authorization letters. Some bank branches required direct communication from their head offices despite us having a authorisation letters from their regulator. In some cases we had letters from their head offices, but would still require direct communication to branch Managers explaining the nature of the project and the need for their participation. At the major banks, such Equity, Kenya Commercial Bank, Barclays, and Cooperative banks we had minimal resistance compared to the smaller banks. The smaller banking organisations required approval from their Head office before being allowed to conduct the interviews. An example of an institution which provided a great deal of resistance was, Rafiki Microfinance Bank where even after numerous attempts to get them to co-operate we were still only able to capture a portion of their branches.

Resistance by small banks further delayed collecting data from them, since some banks took long to respond to our requests, and in some cases some did not comply completely. This led to us having to conduct some bank interviews later in the project and twice in regions adding to extra cost and extension of the project to meet the targets.

Some mobile money agents resisted for fear that the information would be used to profile them and be used to collaborate with robbers. This was resolved thanks to the assistance of the MNO TDRs, who were extremely helpful.

## SECURITY

There were security issues in some slum areas of Nairobi and North Eastern region. The concerns in the slums were the safety of the Enumerators, since some areas have gangs that collaborate to disrupt activities. These areas included Kibera, Mathare North, and Korokocho among others. We hired local security agents who accompanied the Enumerators all day.

## NORTH EASTERN REGION

The security concerns were posed by Al Shabab. There was an incident where our staff were ambushed and their belongings including the Enumerator's phone was stolen. This forced us to terminate field work in some areas completely. However we were able to continue in some areas after the security was better.

In some areas, we developed a security protocol for the team to follow. We required them to report to the County security office, where by the security officers briefed our team and provided them with a document on the dos and don'ts - outlining the start time and finish time which both parties signed.

We also provided security escorts to the team on a daily basis where necessary. In North Eastern we provided security escorts all through and they had to also spend the night with the teams for overnight protection.

# Field Report (continued)

## **ARRESTING AND HARASSING OF ENUMERATORS**

Some of the Enumerators were arrested by the Police despite them furnishing the authorization letters and Identifications (Company and National IDs). In some cases the Police were very un-cooperative even after sending the Supervisor to the scene and making calls to them from the office even by the CBK. However all was resolved and work continued. The police, bank agents, mobile money agents and the local community harassed our staff in different regions. They acted on suspicion that may be the Enumerators were probably not genuine.

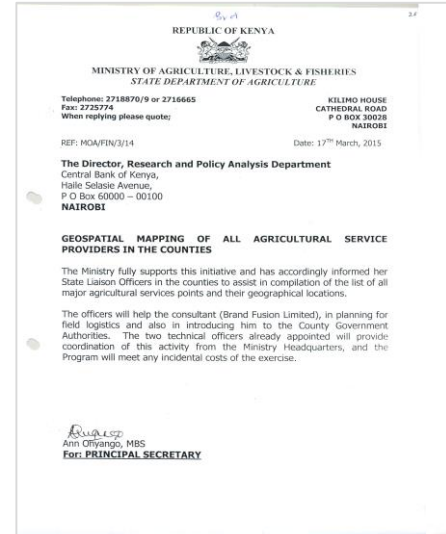
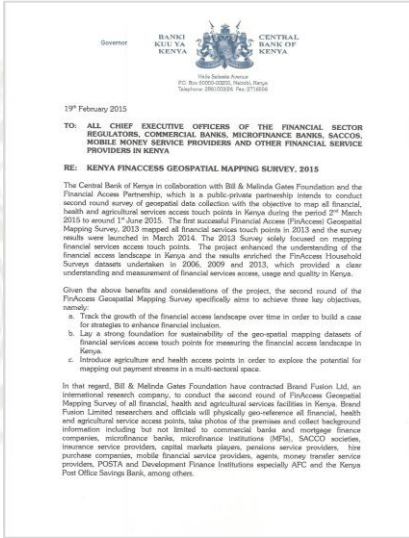
This issue was resolved by encouraging our staff to first report to local authority for permission in writing where possible before starting work in the regions.

## **TRANSPORTATION**

There were transportation setbacks experienced in the North Eastern Region, Coast region and Nyanza. This forced us to hire private transportation for the teams in North Eastern and Coast. This resolved the issue and we were able to reach most points.

The terrain of North Eastern area also made it very difficult for our staff to move around even when we hires four wheel drive vehicles when there was no public transport available. As for Nyanza, Homa Bay County, we hired motor bikes to reach areas where there were no buses.

# Letters of Authorisation Examples



# Financial Institution Definitions

**Mobile money agents:** An entity that represents a service provider to allow individuals to send and receive money through their mobile phones and service providers platform

**Commercial banks and Mortgage Finance:** These are banks that are regulated by the Central Bank of Kenya

**Bank Agent:** A model for delivering financial services whereby a bank partners with a retail agent (or correspondent) in order to extend financial services in locations for which the bank branches would be uneconomical.

**Micro Finance Banks:** Deposit taking MFIs that under MF Amendment Act 2014 became Micro Finance Banks

**SACCO:** Member owned organisation, operated and funded by members that share a common feature

**Micro Finance Institutions:** MFIs are funded by external loans or donors, provide low cost financial services to low income or marginalized populations belonging to a particular community

**Hire purchase company:** Company that allows consumers to pay for assets in instalments and upon finalization of payments assets will belong to consumer. E.g. Kenya Credit Traders Ltd

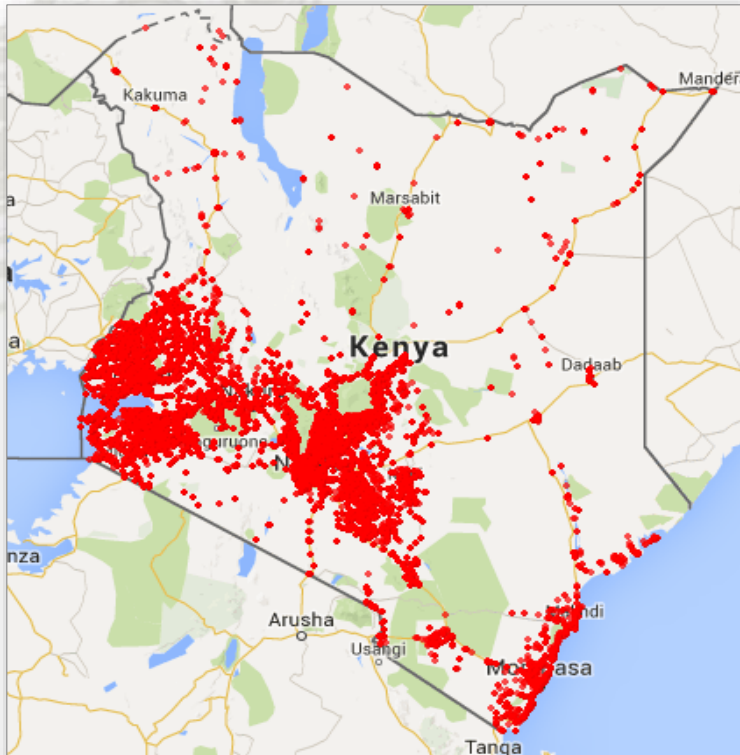
**Development Finance Institution:** A public financial institution that funds development of products that would not otherwise be funded by other private financial institutions.

**Capital markets:** A market that brings a buyer and seller to purchase and sell financial securities such as stocks and bonds and allows companies to raise funds through selling ownership

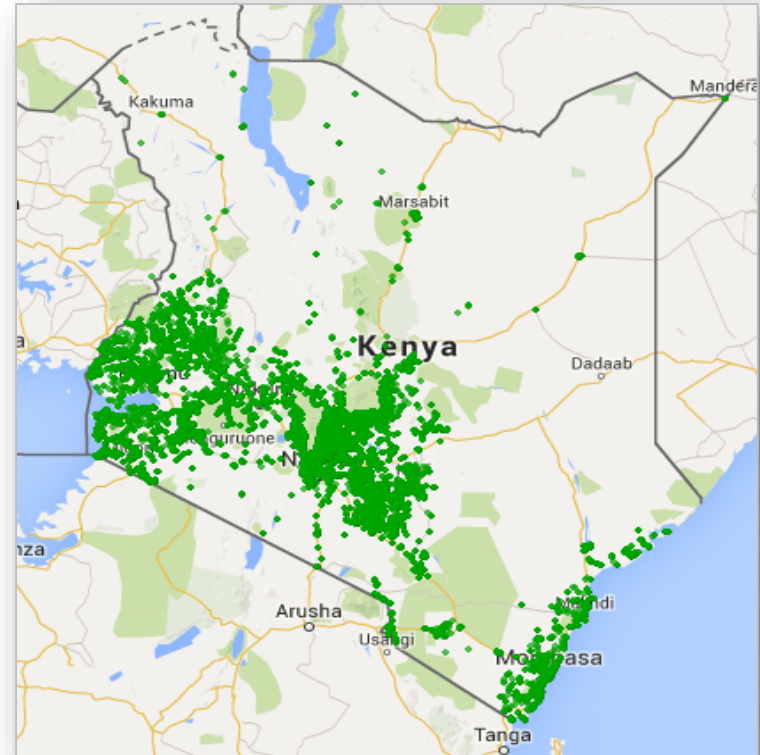
**Pension Scheme Providers:** Institutions that provide any plan, fund, or scheme which provides retirement income

# Total Mapped Financial and Agricultural Points in Kenya

Financial Touch Points (91 186)



Agricultural Touch Points (27 684)



The Agricultural landscape is almost a mirror image of the Financial Landscape showing the relationship between the two

# Comparison of the Two GIS Mapping Projects (2013 & 2015)

**Project timelines :**

**1<sup>st</sup> Round**

13<sup>th</sup> May – 31<sup>st</sup> October 2013

**2<sup>nd</sup> Round**

9<sup>th</sup> March – 5<sup>th</sup> August 2015

**Sectors captured:**

**1<sup>st</sup> Round**

**Financial**

65 353

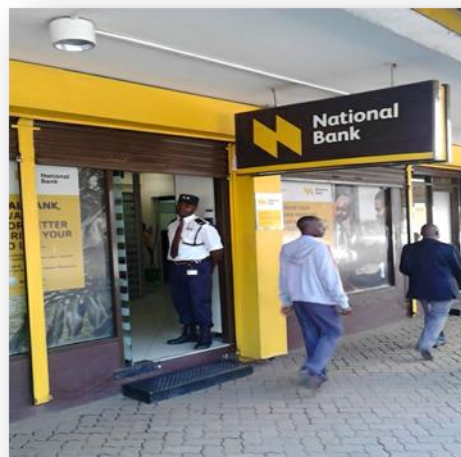
**2<sup>nd</sup> Round**

**Financial**

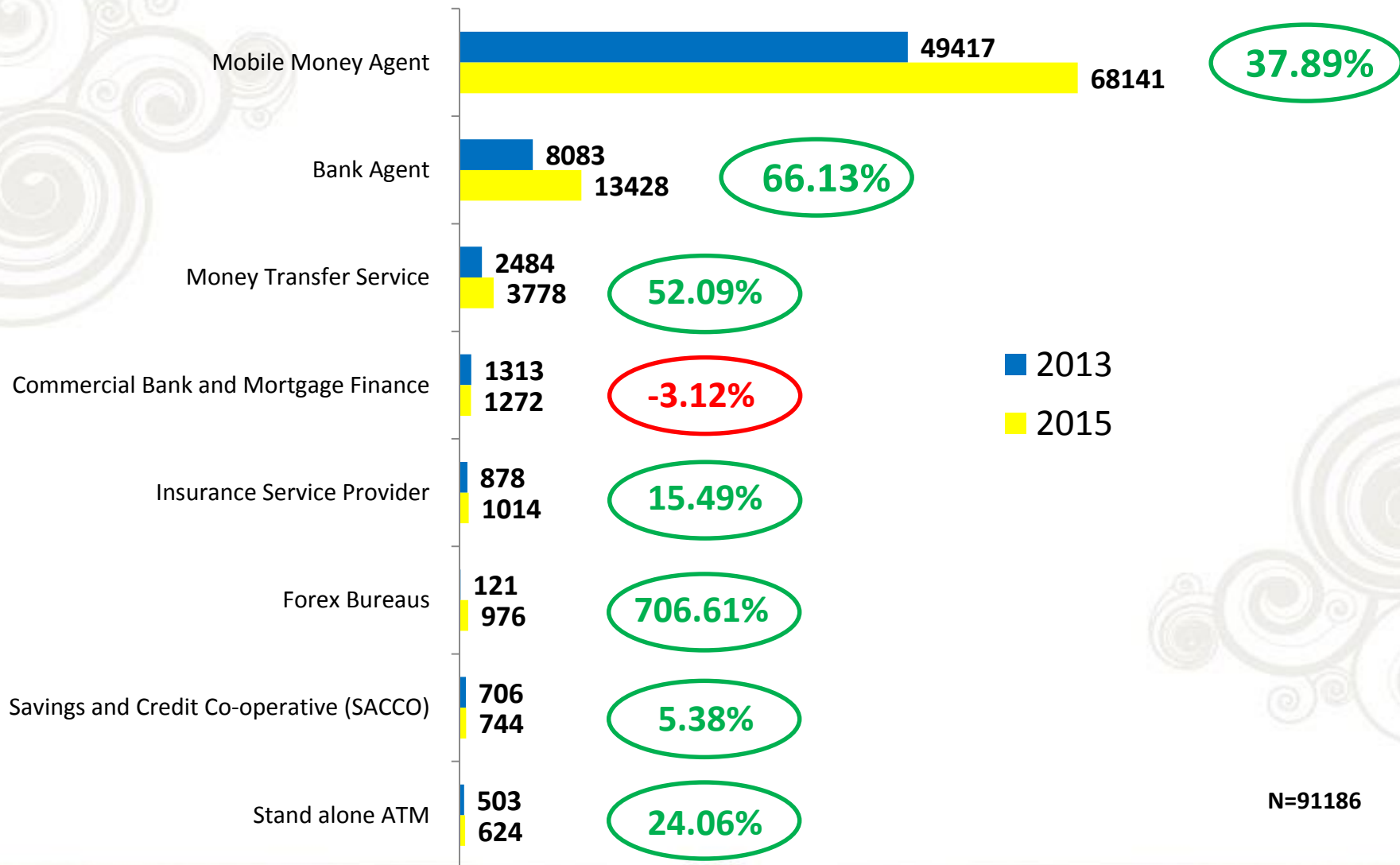
91 186

**Agricultural**

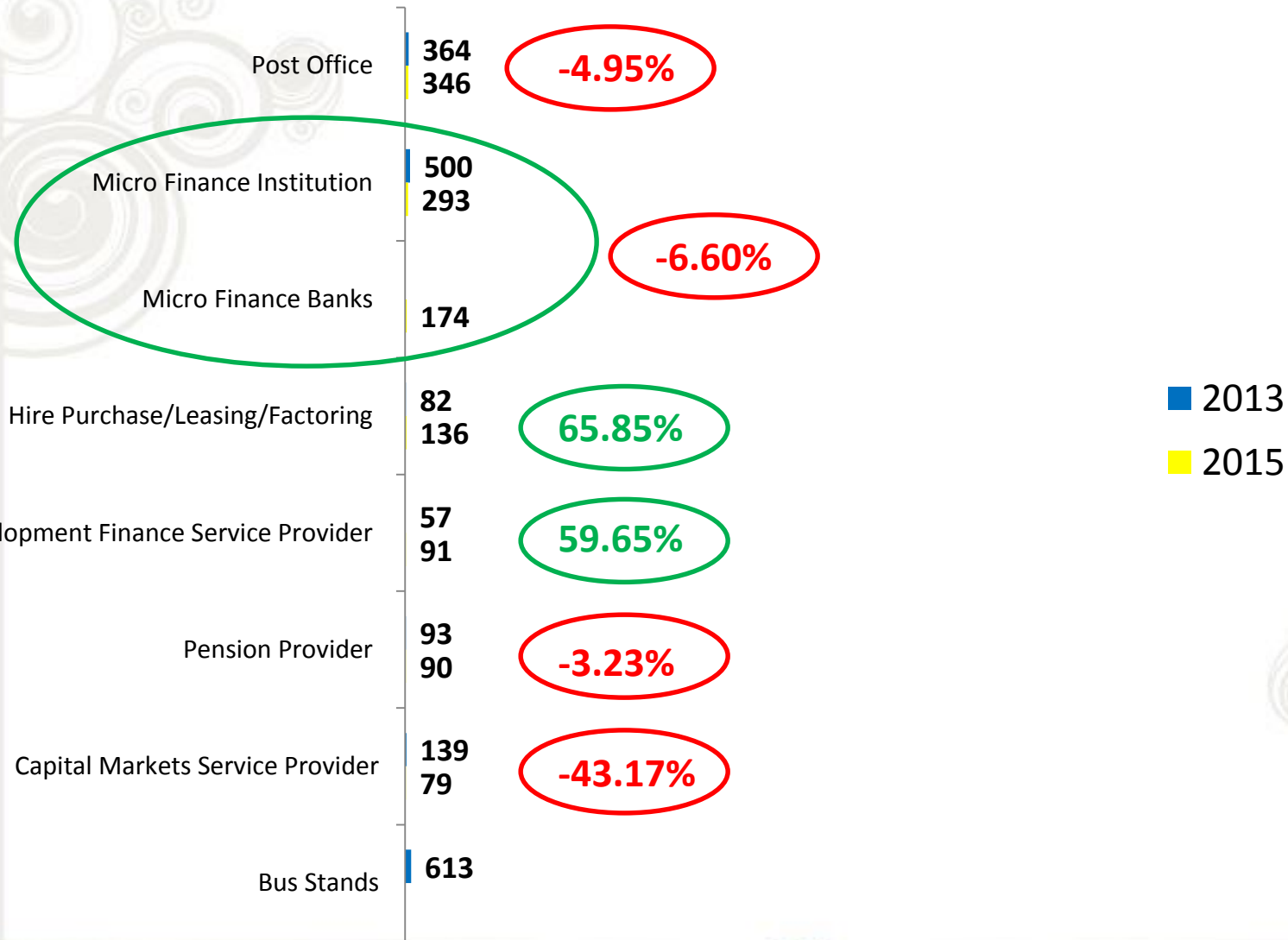
27 684



# Total Project Comparisons 2013 -2015 – Financial Institutions



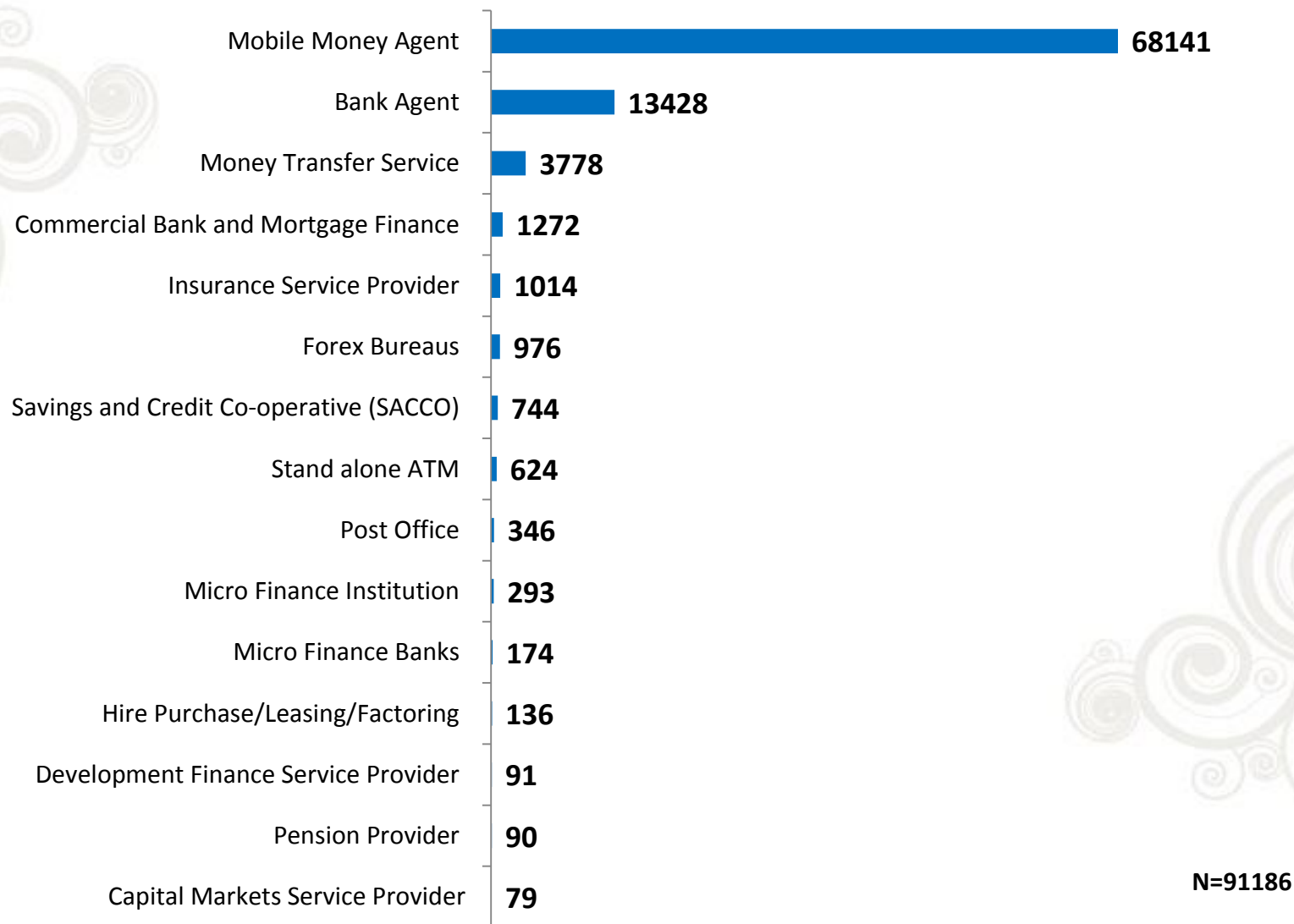
# Total Project Comparisons 2013 -2015 – Financial Institutions



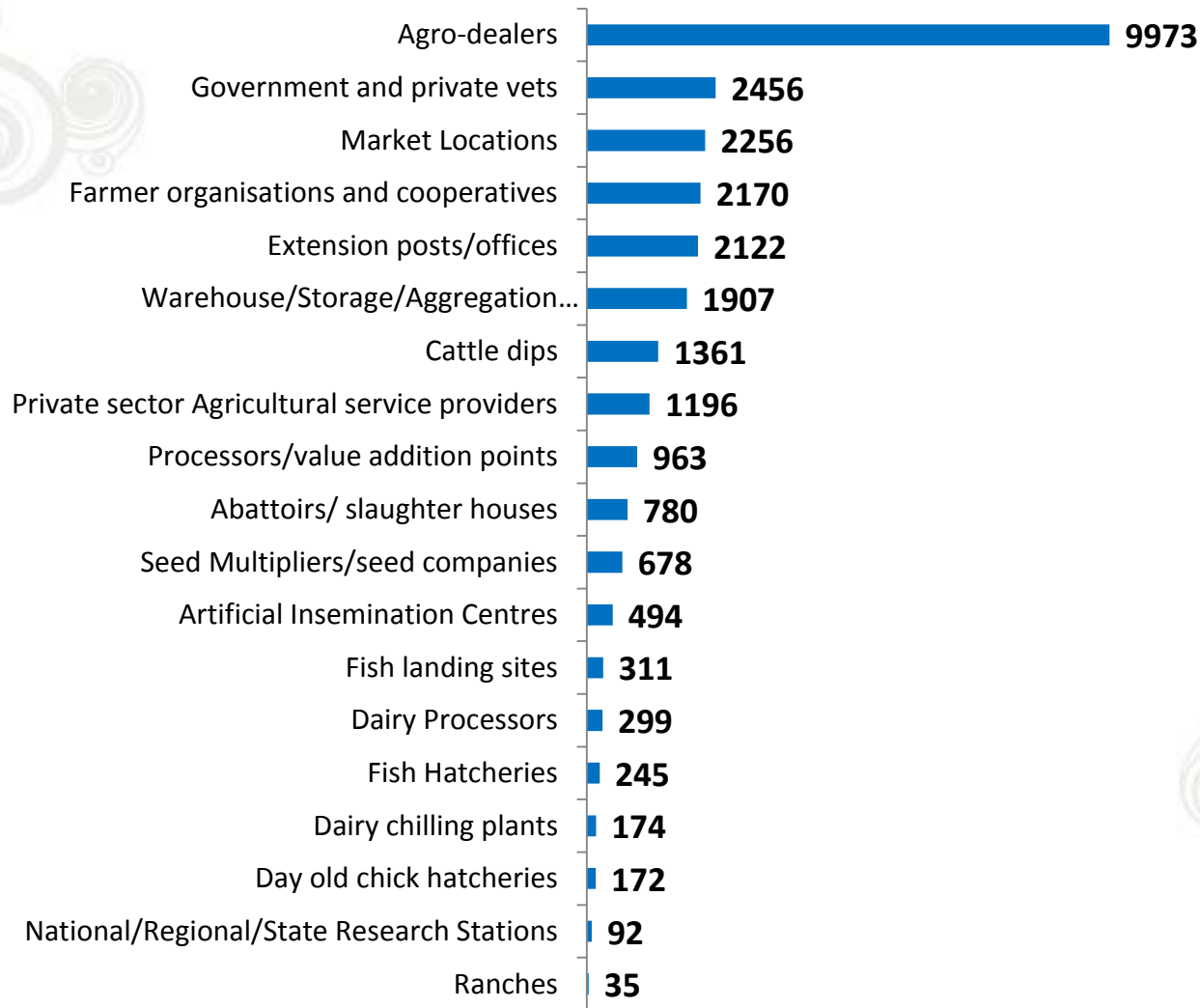
N=91186



# Total Project Summary – Financial Institutions



# Total Project Summary – Agricultural Institutions

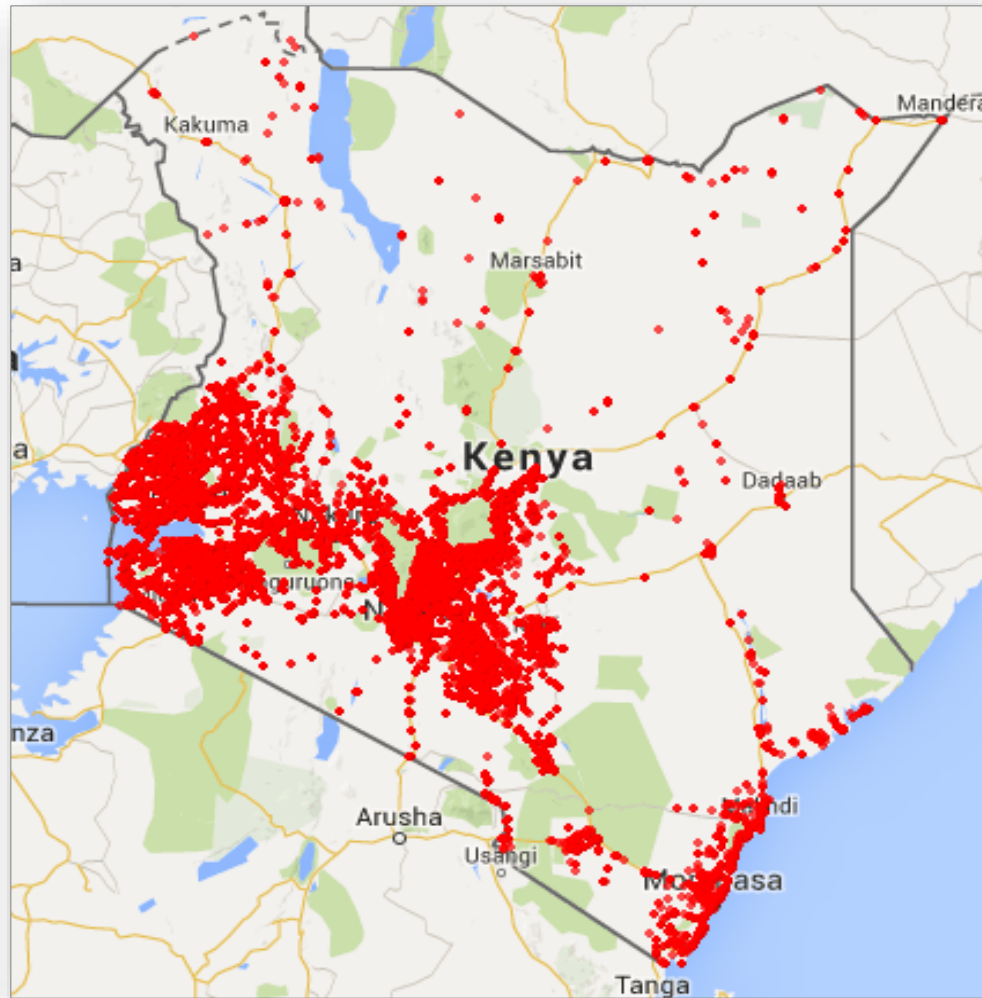


N=27 684

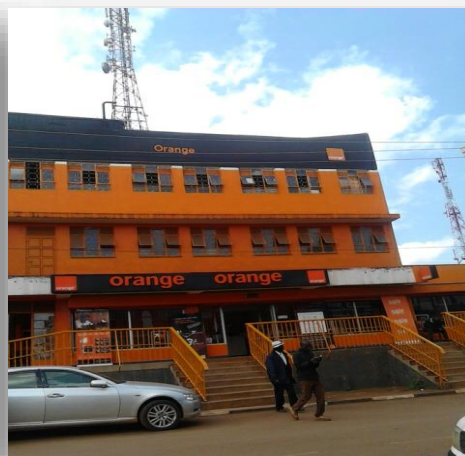
# Total Project Summary – Financial Institutions

	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>91186</b>	<b>13194</b>	<b>8490</b>	<b>12194</b>	<b>21662</b>	<b>845</b>	<b>7872</b>	<b>22318</b>	<b>4611</b>
Mobile Money Agent	68141	8975	6253	9847	15435	622	6232	16916	3861
Bank Agent	13428	2998	855	1441	3339	114	871	3340	470
Money Transfer Service	3778	422	640	309	1205	58	320	723	101
Commercial Bank and Mortgage Finance	1272	154	171	105	453	18	87	242	42
Insurance Service Provider	1014	152	131	112	279	10	57	260	13
Forex Bureaus	976	110	160	52	330	15	77	190	42
Savings and Credit Co-operative (SACCO)	744	184	82	80	78	1	69	229	21
Stand alone ATM	624	66	52	28	313	0	30	120	15
Post Office	346	49	28	65	31	4	54	93	22
Micro Finance Institution	293	27	58	44	52	0	34	73	5
Micro Finance Banks	174	24	29	26	24	0	10	57	4
Hire Purchase/Leasing/Factoring	136	10	6	62	6	0	8	35	9
Development Finance Service Provider	91	11	16	13	2	1	18	24	6
Pension Provider	90	9	7	10	45	2	5	12	0
Capital Markets Service Provider	79	3	2	0	70	0	0	4	0

# Financial Institutions Total Project Coverage

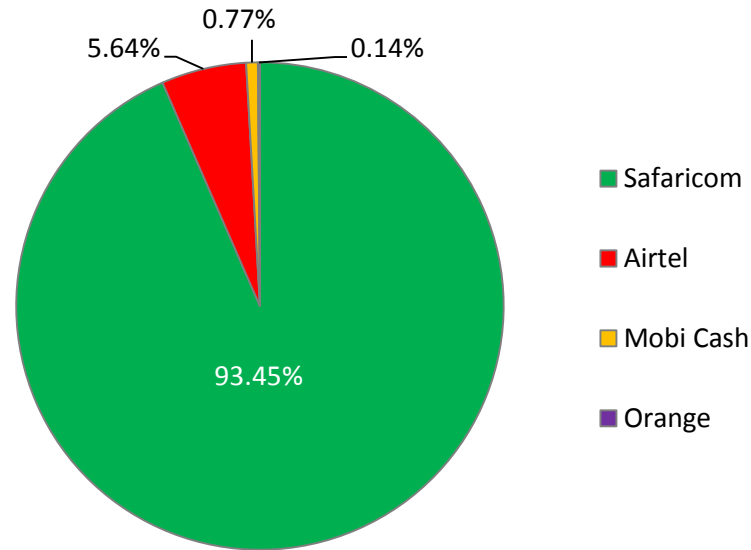


# Mobile Money Agents



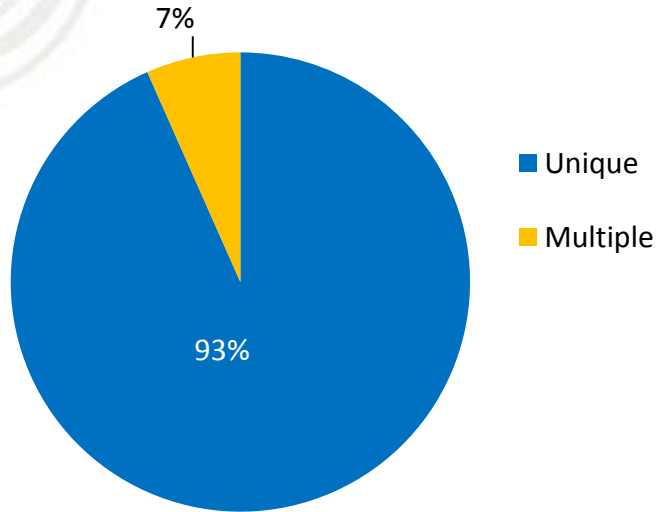
# Summary – Mobile Money Service Providers

	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>68 141</b>	<b>8 975</b>	<b>6 253</b>	<b>9 847</b>	<b>15 435</b>	<b>622</b>	<b>6 232</b>	<b>16 916</b>	<b>3 861</b>
<b>Safaricom Agents</b>	63 681	8 327	5 692	9 320	14 223	612	5 834	16 044	3 629
<b>Airtel Agents</b>	3 843	515	485	473	1 077	9	378	692	214
<b>Mobi Cash Agents</b>	525	123	62	48	100	1	16	158	17
<b>Orange Agents</b>	92	10	14	6	35	0	4	22	1

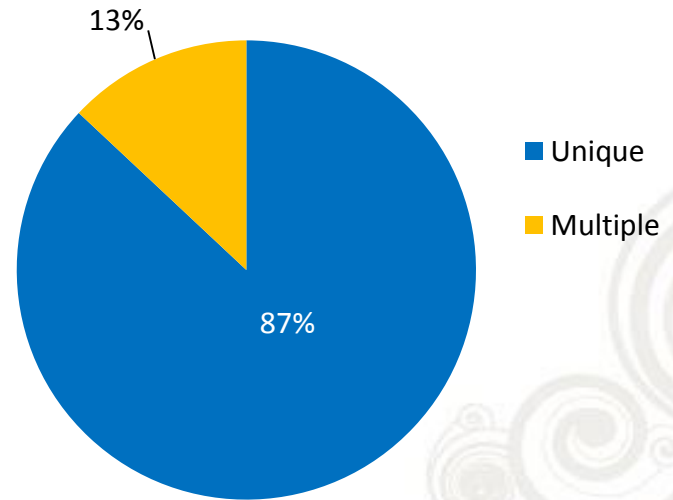


# Unique vs Multiple Agents

**Mobile Money Agents  
Unique Vs Multiple (n=68141)**



**Mobile Money Agents and Bank Agents  
Unique Vs Multiple**

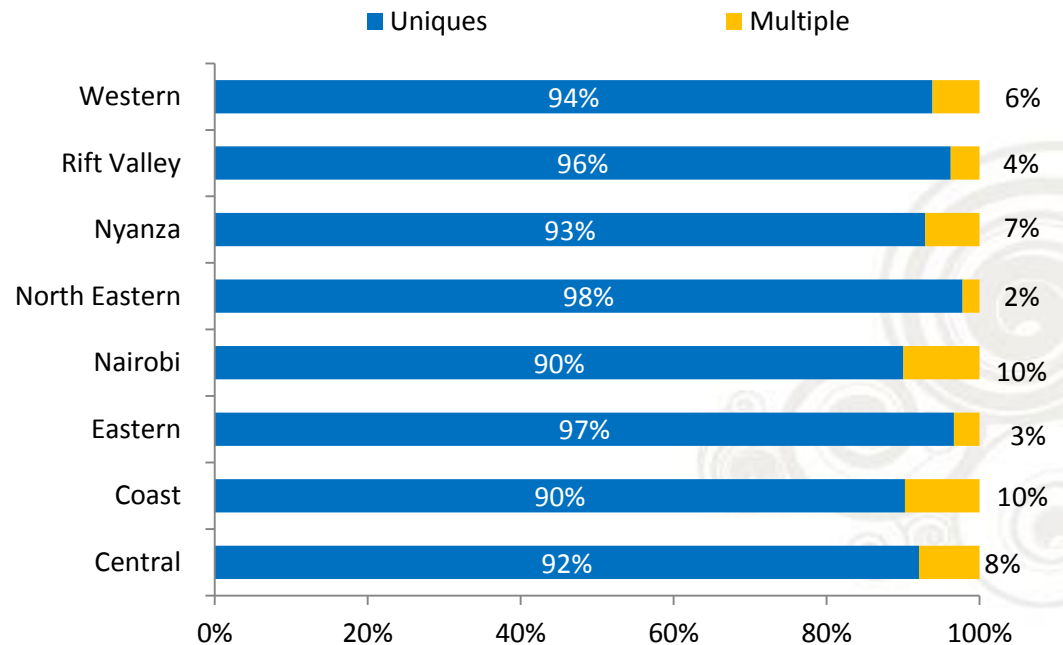
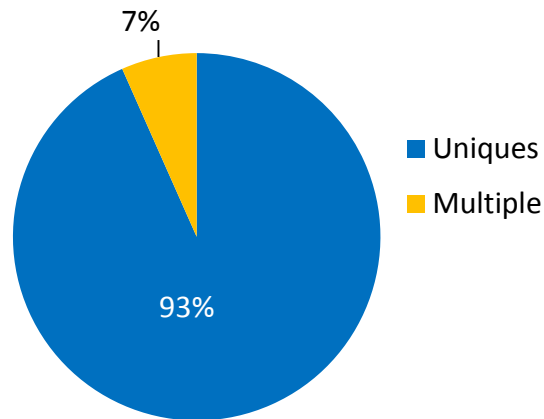


# Mobile Money Service Providers

## Unique Vs Multiple Outlets

	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>68 141</b>	<b>8 975</b>	<b>6 253</b>	<b>9 847</b>	<b>15 435</b>	<b>622</b>	<b>6 232</b>	<b>16 916</b>	<b>3 861</b>
<b>Unique</b>	63 614	8 263	5 643	9 516	13 898	608	5 789	16 274	3 623
<b>Multiple</b>	4 527	712	610	331	1 537	14	443	642	238

Unique Vs Multiple (n=68141)

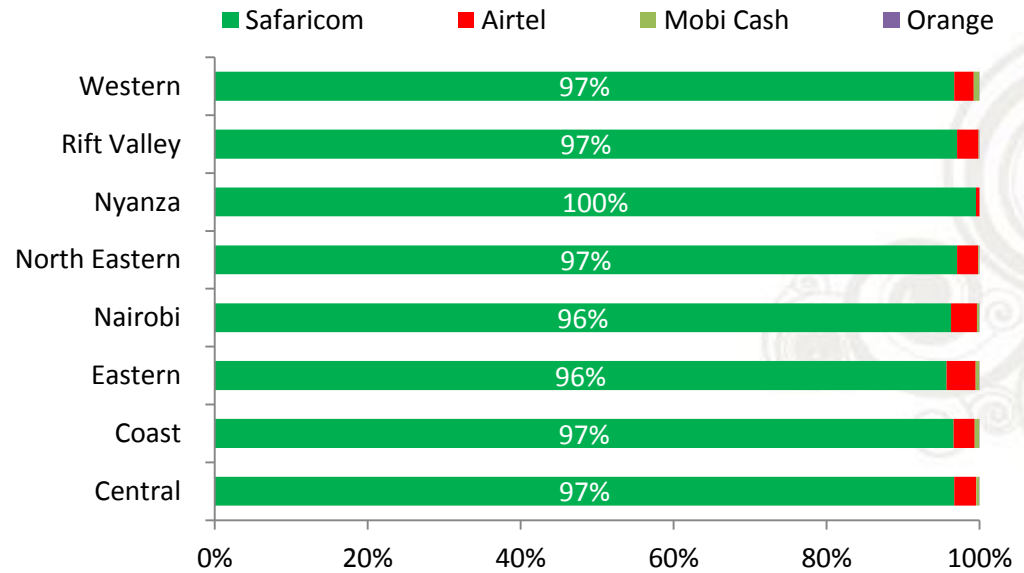
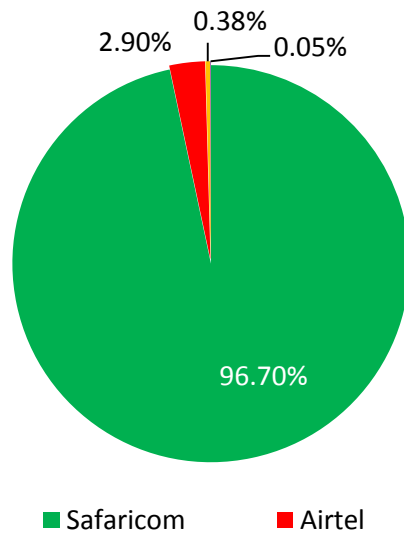




# Mobile Money Service Providers

## Unique Outlets

	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>63 614</b>	<b>8 263</b>	<b>5 643</b>	<b>9 516</b>	<b>13 898</b>	<b>608</b>	<b>5 789</b>	<b>16 274</b>	<b>3 623</b>
<b>Safaricom Agents</b>	<b>61 493</b>	7 981	5 399	9 159	13 487	605	5 618	15 732	3 512
<b>Airtel Agents</b>	<b>1 844</b>	230	214	322	386	3	164	418	107
<b>Mobi Cash Agents</b>	<b>243</b>	48	27	30	16	0	5	113	4
<b>Orange Agents</b>	<b>34</b>	4	3	5	9	0	2	11	0

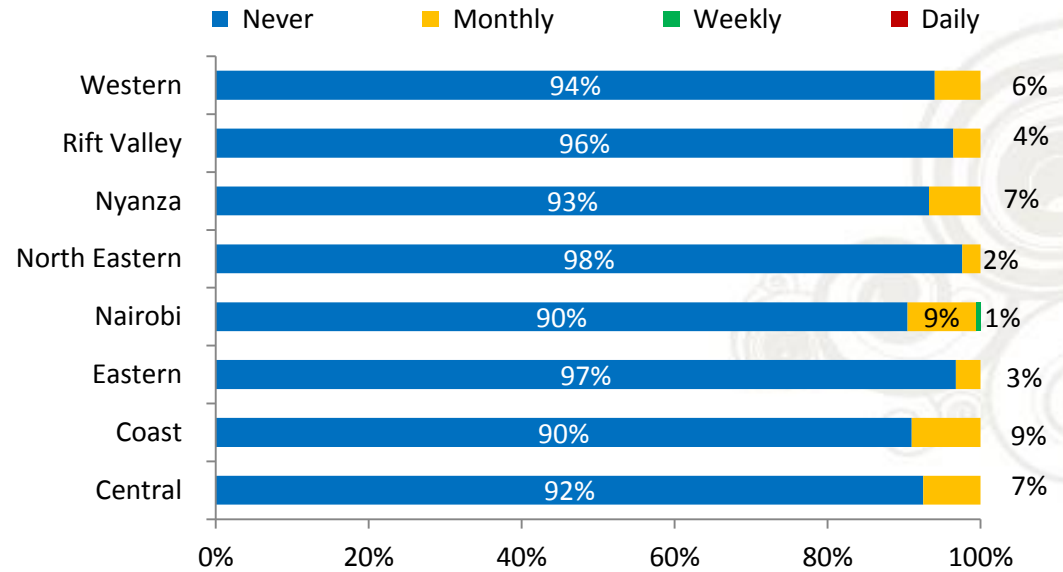
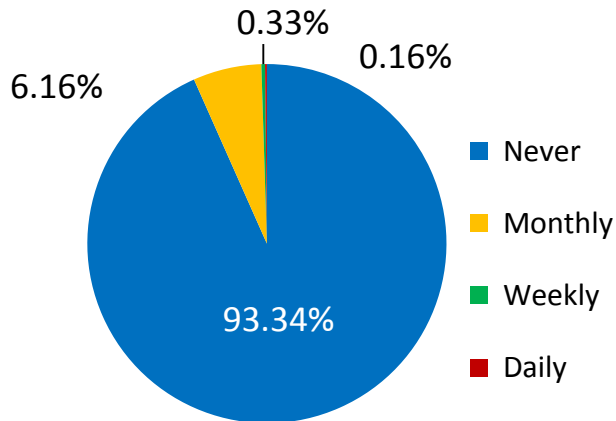


# Mobile Money Service Providers

## How often does a Agent run out of physical cash

	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>68 141</b>	<b>8 975</b>	<b>6 253</b>	<b>9 847</b>	<b>15 435</b>	<b>622</b>	<b>6 232</b>	<b>16 916</b>	<b>3 861</b>
Never	63 606	8 263	5 643	9 515	13 896	607	5 789	16 271	3 622
Monthly	4 200	670	560	317	1 388	15	418	601	231
Weekly	225	35	30	15	83	0	17	40	5
Daily	110	7	20	0	68	0	8	4	3

Number of times an Agent would run out of cash (n=68141)

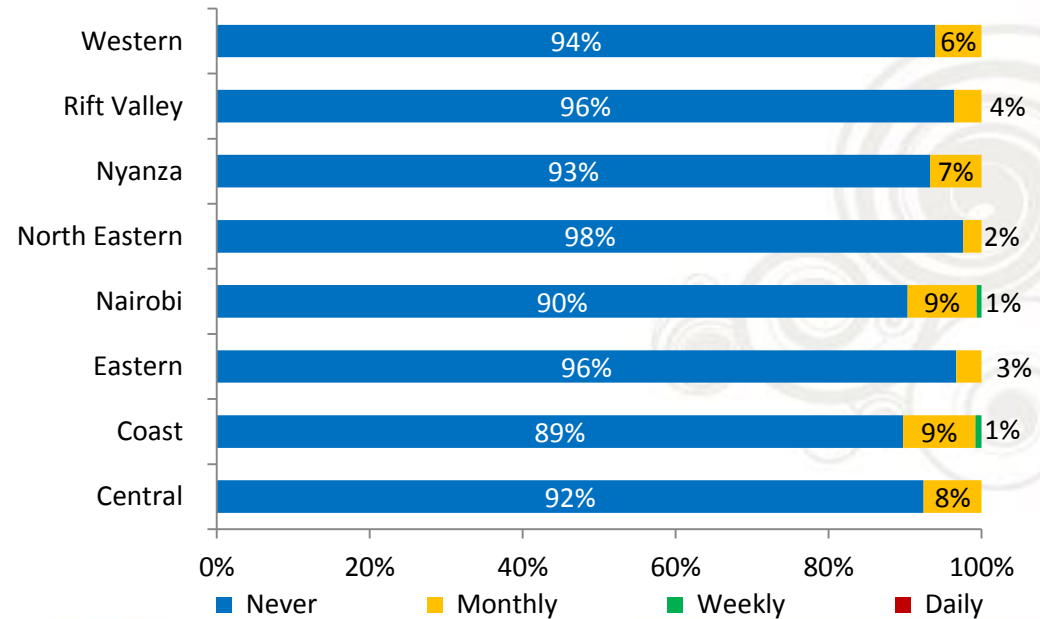
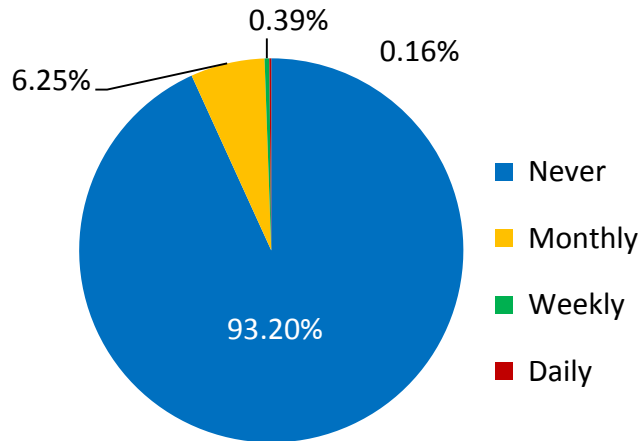


# Mobile Money Service Providers

## How often does a Agent run out of e-float

	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>68141</b>	<b>8975</b>	<b>6253</b>	<b>9847</b>	<b>15435</b>	<b>622</b>	<b>6232</b>	<b>16916</b>	<b>3861</b>
Never	63505	8254	5593	9495	13881	607	5789	16266	3620
Monthly	4257	677	590	327	1391	15	418	606	233
Weekly	267	37	50	22	96	0	17	40	5
Daily	112	7	20	3	67	0	8	4	3

Agent run out of e-float (n=68141)

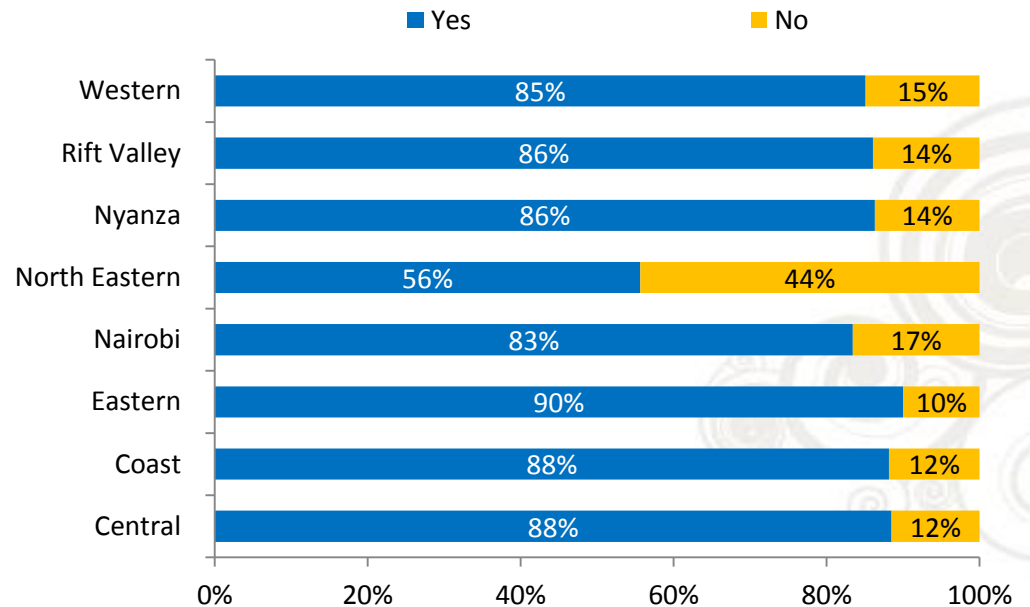
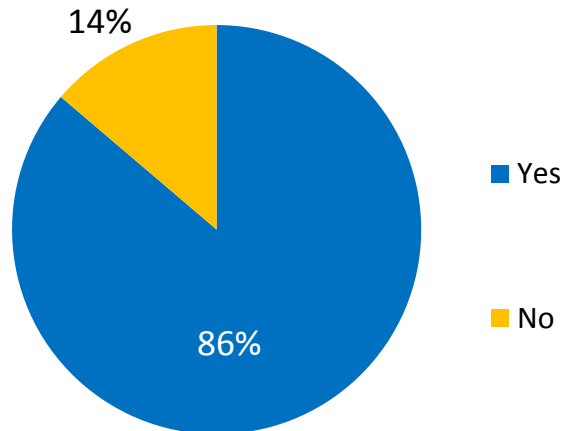


# Mobile Money Service Providers

## Received Mobile Money training

	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>68 141</b>	<b>8 975</b>	<b>6 253</b>	<b>9 847</b>	<b>15 435</b>	<b>622</b>	<b>6 232</b>	<b>16 916</b>	<b>3 861</b>
Yes	58 757	7 941	5 511	8 862	12 873	346	5 378	14 560	3 286
No	9 384	1 034	742	985	2 562	276	854	2 356	575

Received Mobile Money training  
(n=68141)

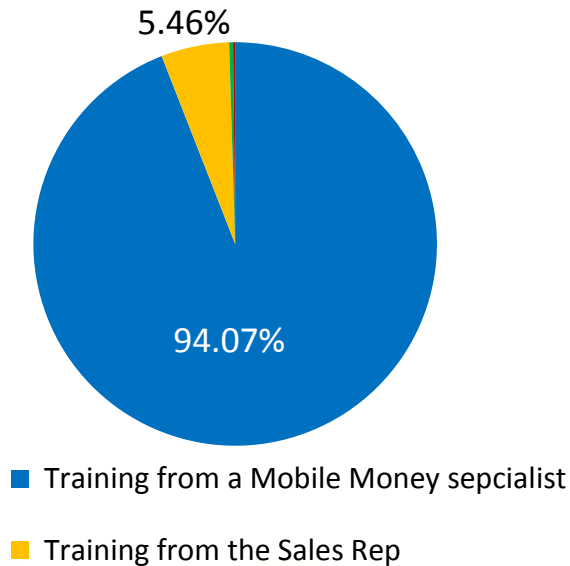


# Mobile Money Service Providers

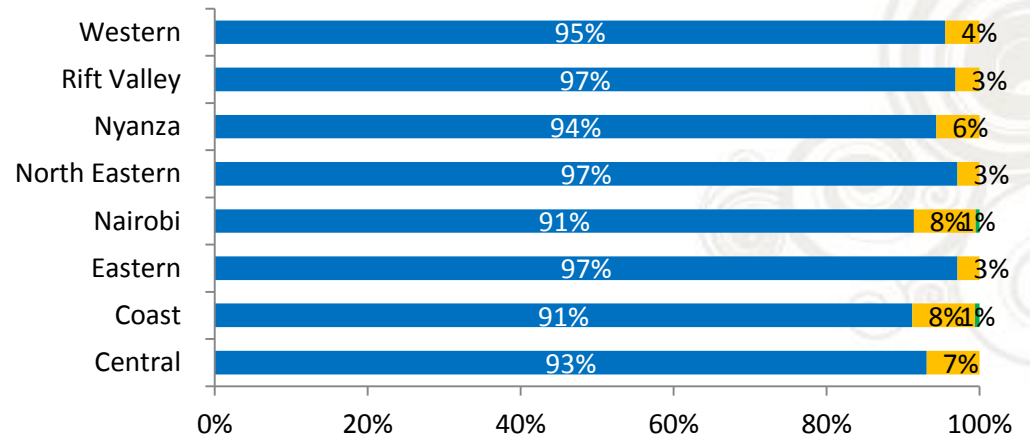
## Type of Mobile Money training

	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>58 757</b>	<b>7 941</b>	<b>5 511</b>	<b>8 862</b>	<b>12 873</b>	<b>346</b>	<b>5 378</b>	<b>14 560</b>	<b>3 286</b>
Training from a Mobile Money specialist	55 270	7 369	5 016	8 588	11 709	336	5 051	14 065	3 136
Training from the Sales Rep	3 207	546	450	257	1 035	10	302	460	147
Classroom training	183	19	33	14	66	0	17	31	3
Trained by outlet owner	97	7	12	3	63	0	8	4	0

### Agent run out of cash (n=68141)



■ Training from a Mobile Money specialist ■ Training from the Sales Rep

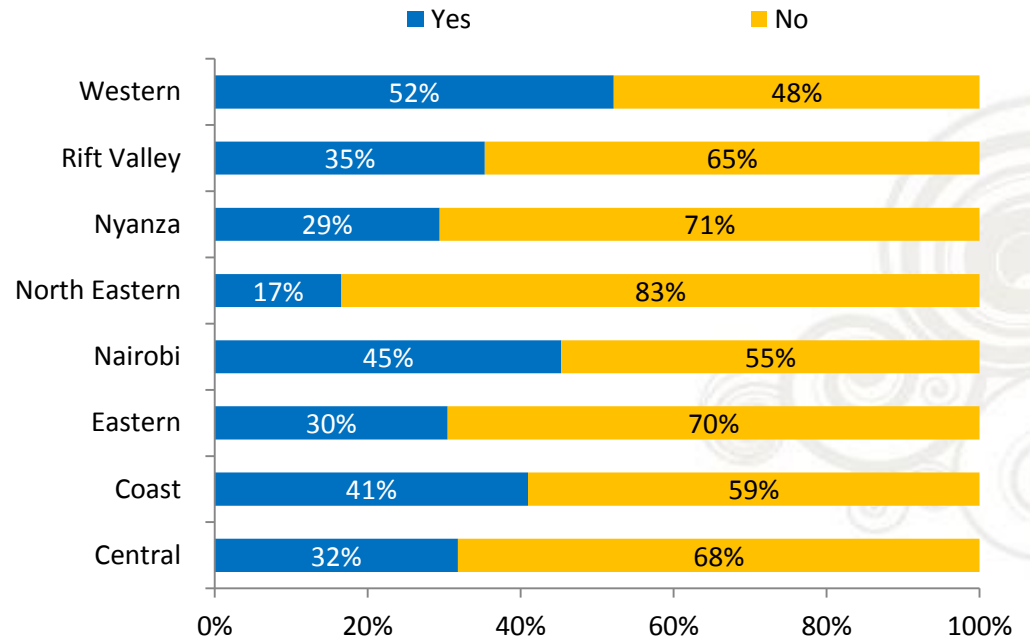
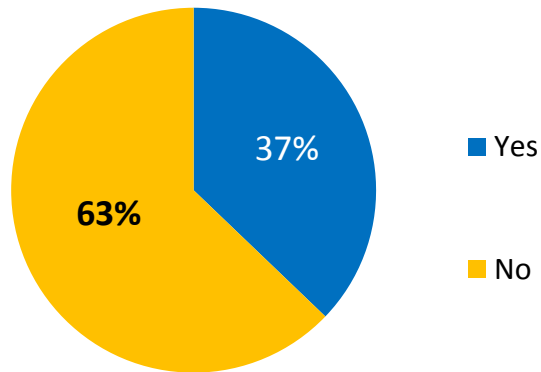


# Mobile Money Service Providers

## Fraud Statistics

	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>68 141</b>	<b>8 975</b>	<b>6 253</b>	<b>9 847</b>	<b>15 435</b>	<b>622</b>	<b>6 232</b>	<b>16 916</b>	<b>3 861</b>
Yes	25 322	2 852	2 560	2 997	6 995	103	1 832	5 969	2 014
No	<b>42 819</b>	6 123	3 693	6 850	8 440	519	4 400	10 947	1 847

Experienced cases of Fraud (n=68141)

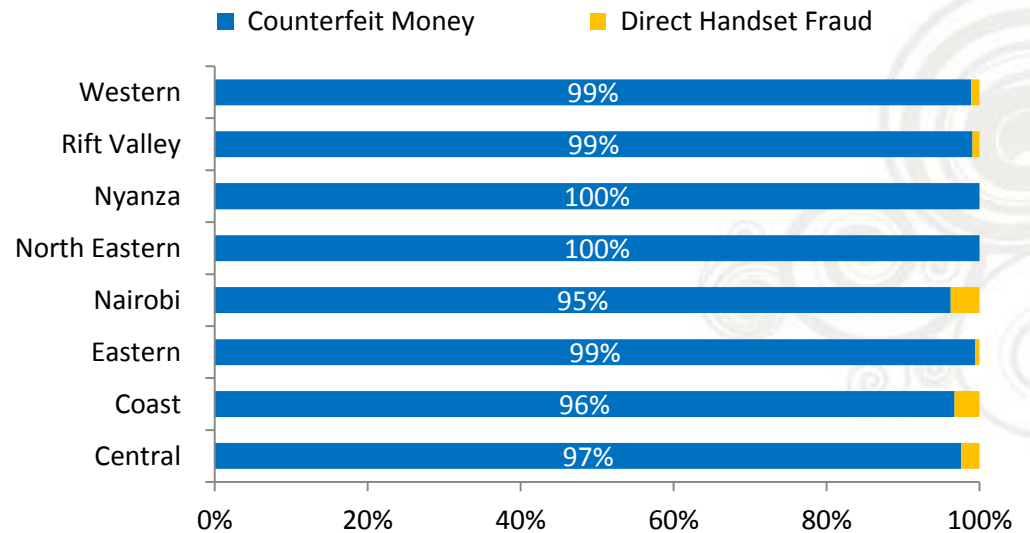
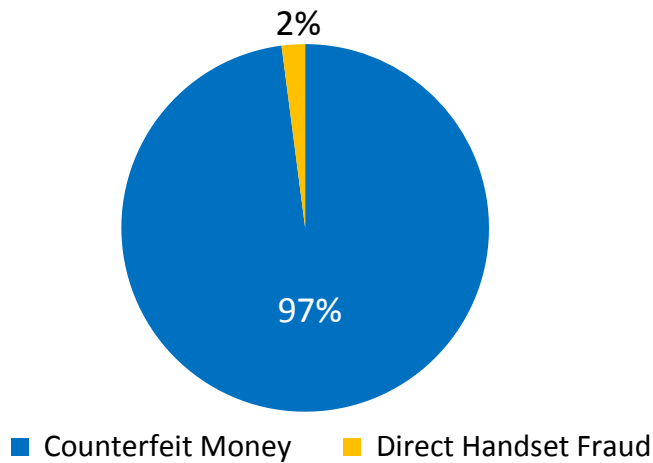


# Mobile Money Service Providers

## Types of Fraud

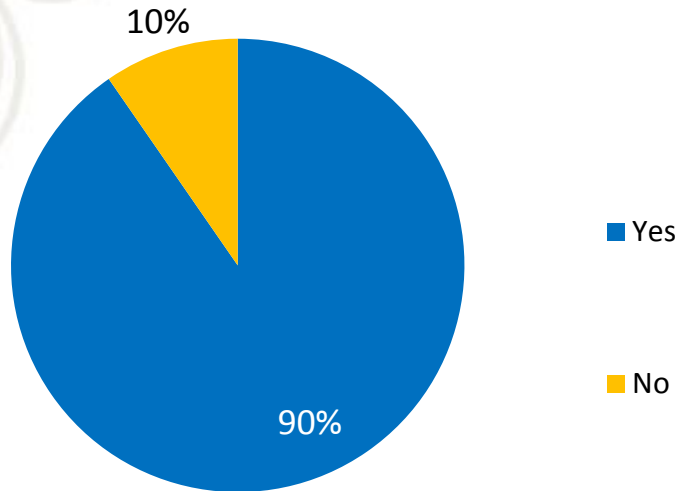
	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>25 322</b>	<b>2 852</b>	<b>2 560</b>	<b>2 997</b>	<b>6 995</b>	<b>103</b>	<b>1 832</b>	<b>5 969</b>	<b>2 014</b>
Counterfeit Money	24 673	2 771	2 469	2 975	6 638	103	1 823	5 909	1 985
Direct Handset Fraud	518	68	84	17	262	0	9	56	22
Fake sms	86	5	6	5	63	0	0	1	6
Robbery	28	2	1	0	21	0	0	3	1
Fake Identification	17	7	0	0	10	0	0	0	0

## Experienced cases of Fraud (n=25322)

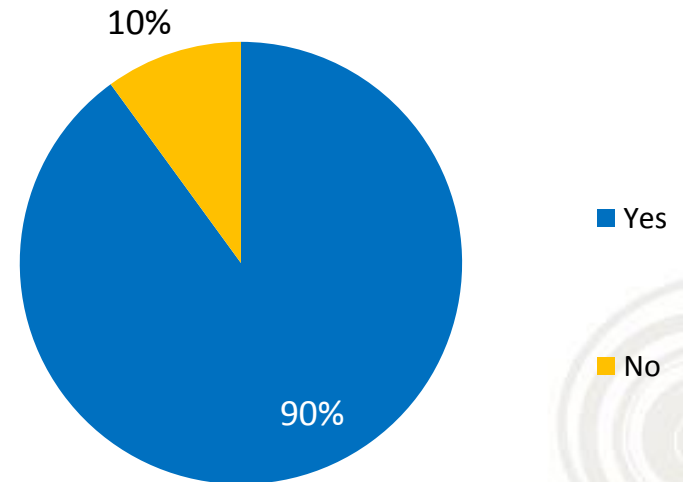


# Mobile Money Service Providers

Does the Agent have a Tariff Guide



Does the Agent have a Log Book





# Bank Agents

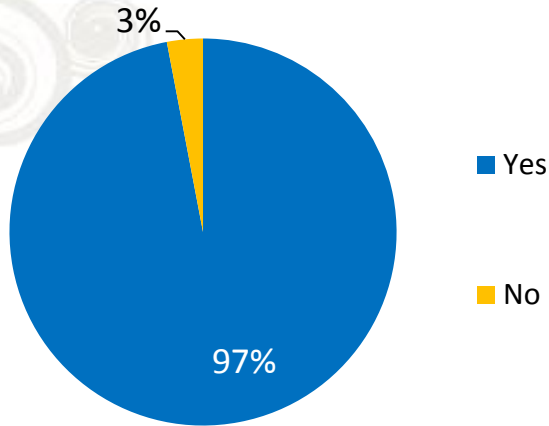


# Summary – Bank Agents

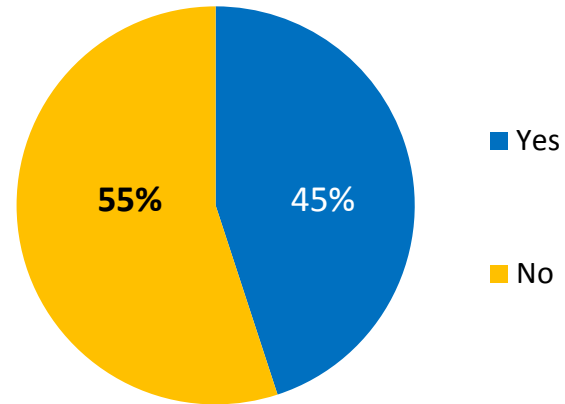
	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>13 428</b>	<b>2 994</b>	<b>855</b>	<b>1 442</b>	<b>3 325</b>	<b>115</b>	<b>873</b>	<b>3 347</b>	<b>477</b>
Equity Bank Agents	7 501	1 786	413	821	1 761	91	415	1 986	228
Co-operative Bank Agents	<b>2 469</b>	420	179	223	954	5	141	459	88
KCB Bank Agents	2 193	428	190	277	349	10	238	608	93
Family Bank Agents	<b>615</b>	242	13	35	136	0	18	148	23
Post Bank Agents	387	79	26	67	48	2	45	88	32
National Bank Agents	<b>155</b>	34	10	12	34	1	14	39	11
DTB Bank Agent	15	1	4	0	7	0	0	2	1
Chase Bank	<b>29</b>	0	4	2	17	2	0	4	0
First Community Bank Ltd	28	0	9	4	7	4	2	2	0
DTB Bank Agent	<b>15</b>	1	4	0	7	0	0	2	1
KWFT	12	3	1	1	3	0	0	4	0
SMEP Agent	<b>9</b>	0	2	0	2	0	0	5	0

# Total Summary – Bank Agents

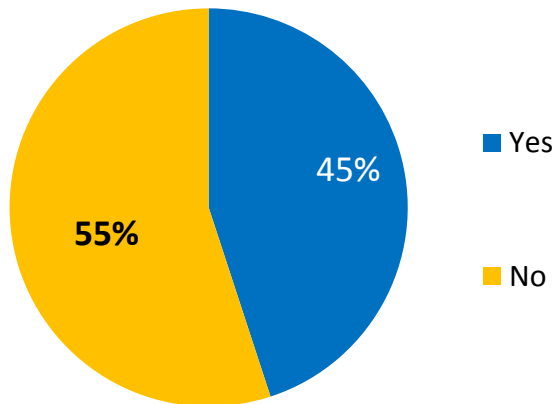
## Received Bank Agent training



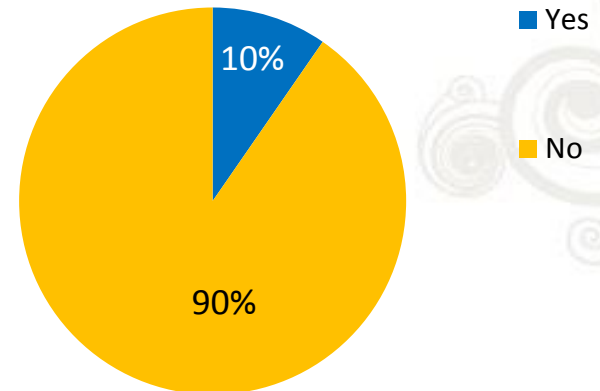
## Tariff Guide



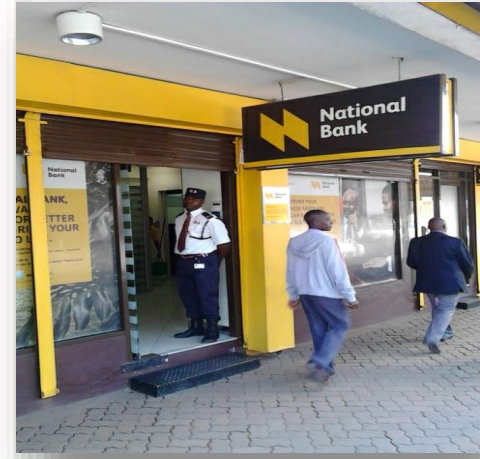
## Tariff Guide



## Experienced cases of Fraud

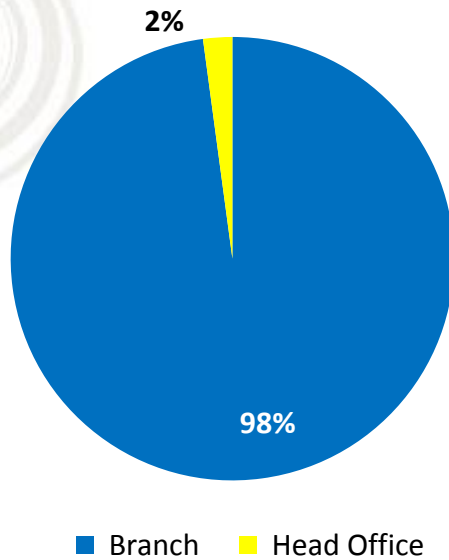


# Commercial Bank and Mortgage

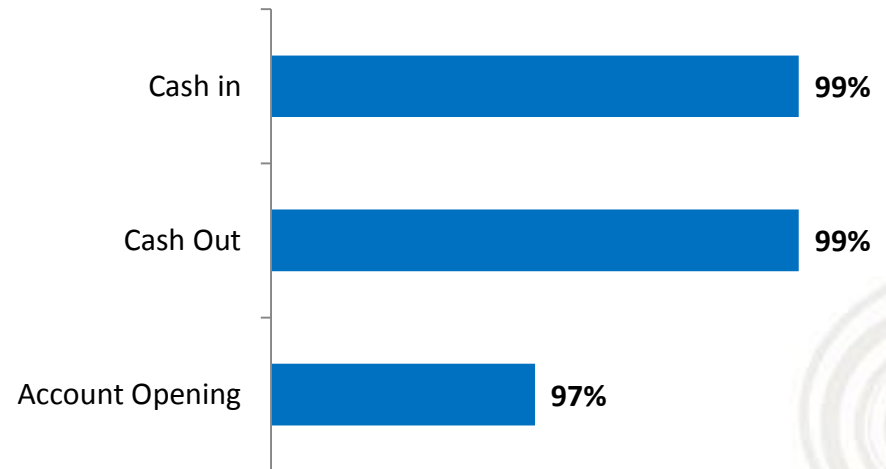


# Commercial Bank and Mortgage

Type of Establishment (n=1272)

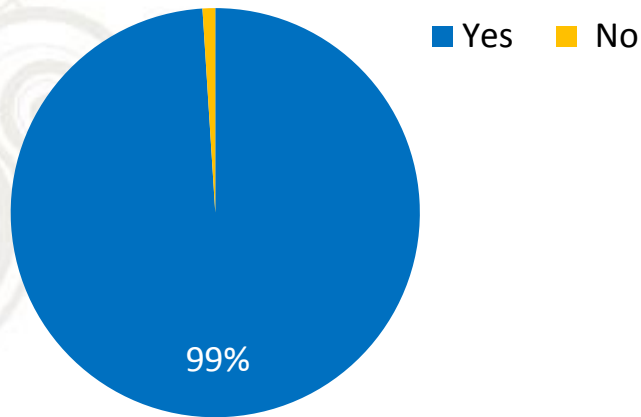


Services Offered (n=1272)

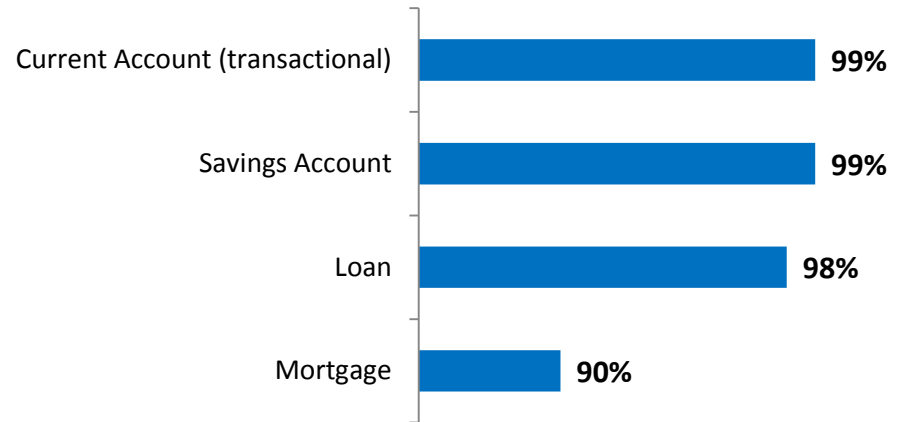


# Commercial Bank and Mortgage

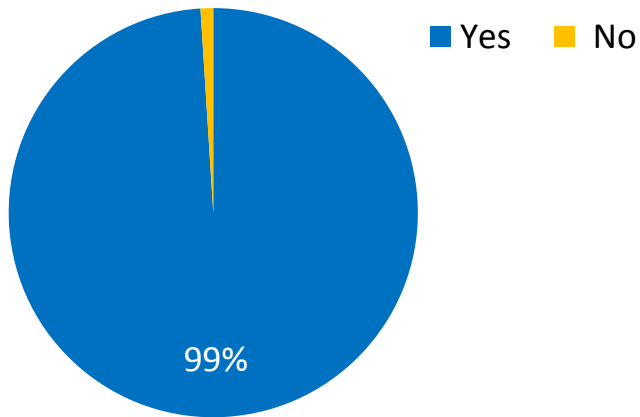
### Offer Personal Products (n=1272)



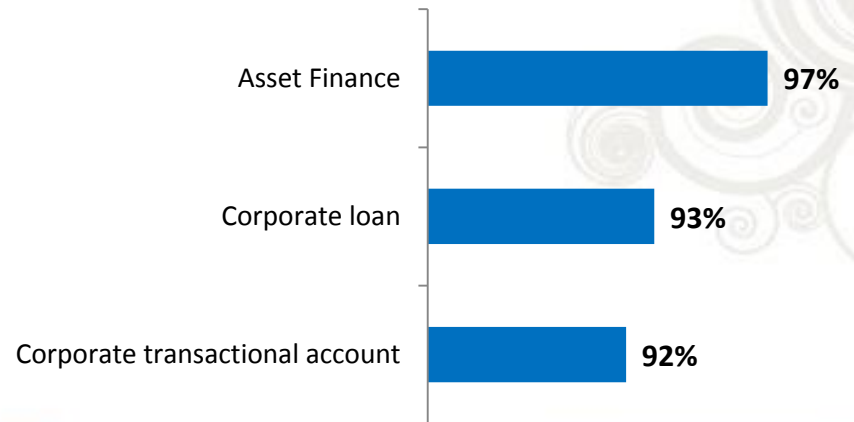
### Personal products Offered (n=1265)



### Offer Business Products (n=1272)

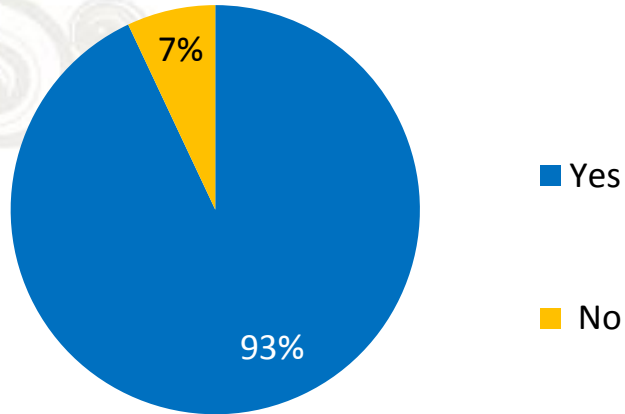


### Business products offered (n=1262)

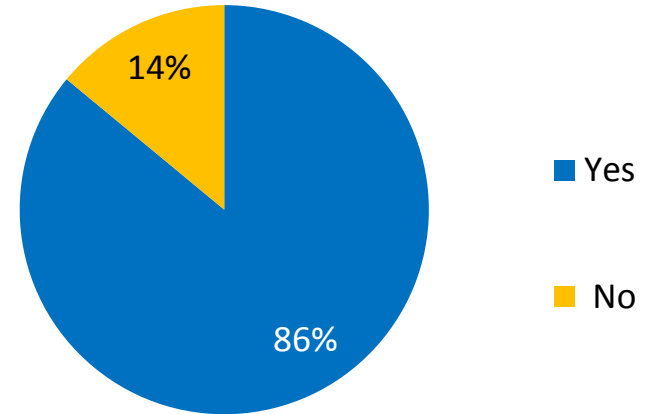


# Commercial Bank and Mortgage

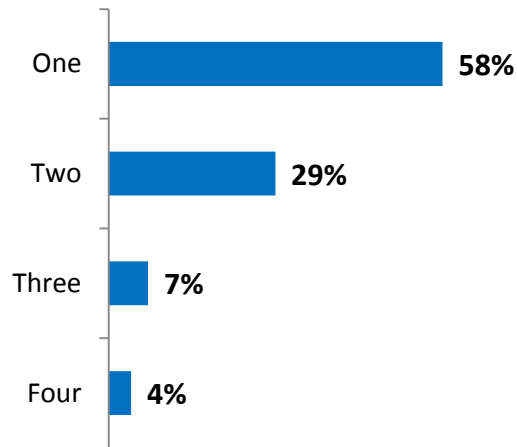
Mobile Money Platform (n=1272)



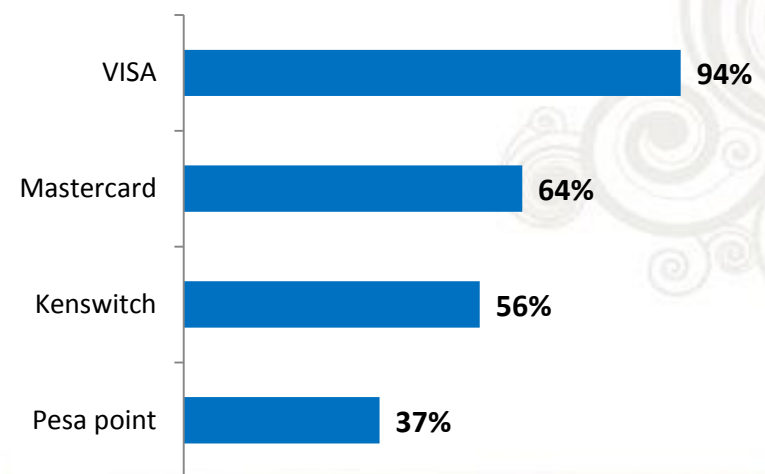
Bank have an ATM (n=1272)



Number of ATM (n=1090)

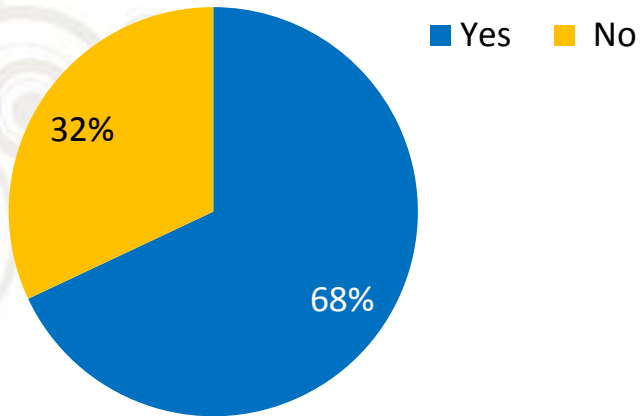


Services offered at the ATM (n=1090)

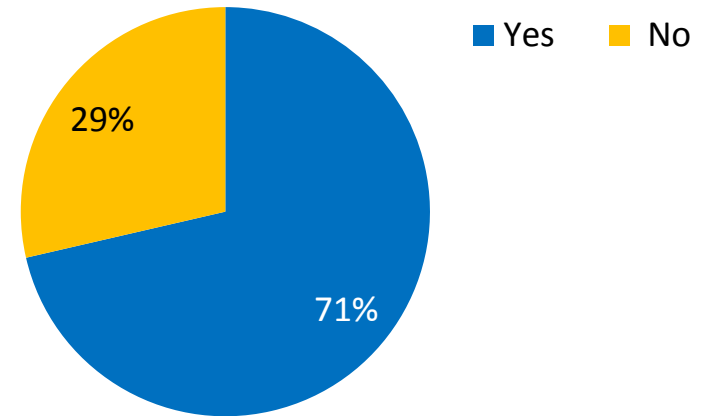


# Commercial Bank and Mortgage – Other services

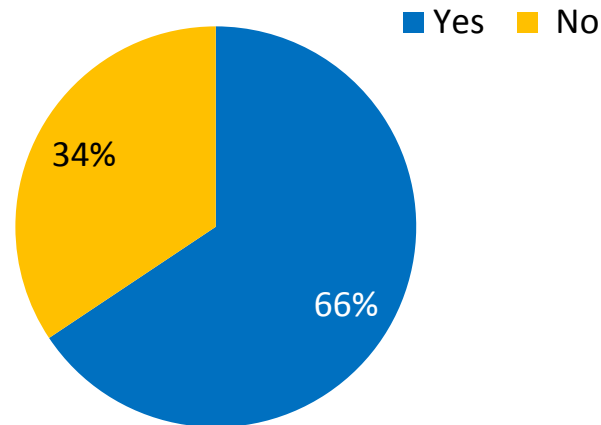
## Mobile Money Services



## Offer a Forex Bureau service



## Money Transfer Services



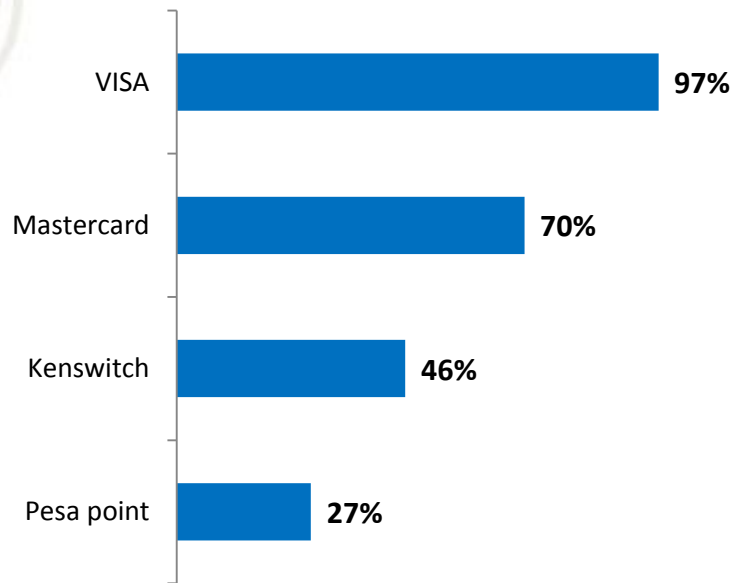


# Stand Alone ATM

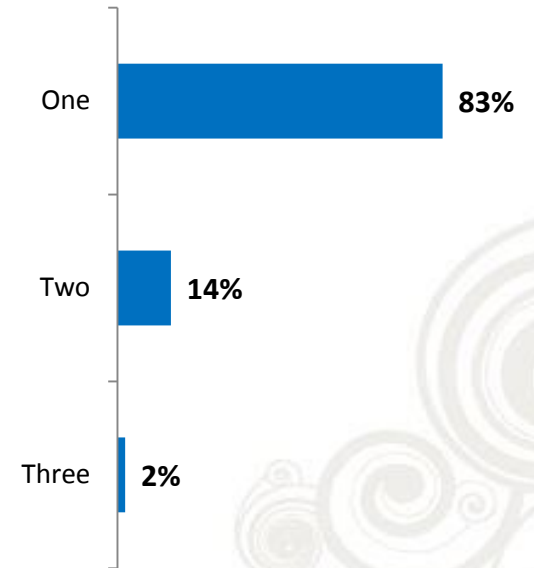


# Stand Alone ATM

Services available at the ATM n=624)

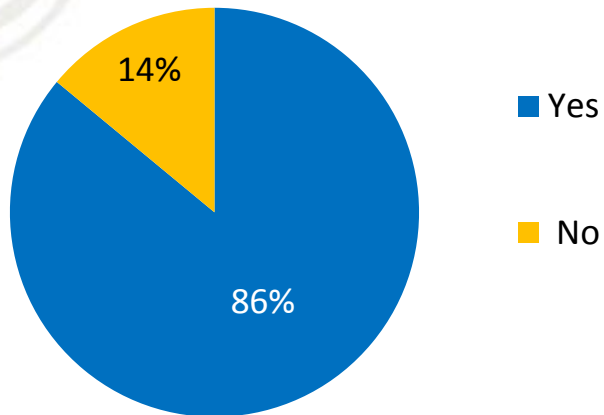


Number of ATM machines n=624)

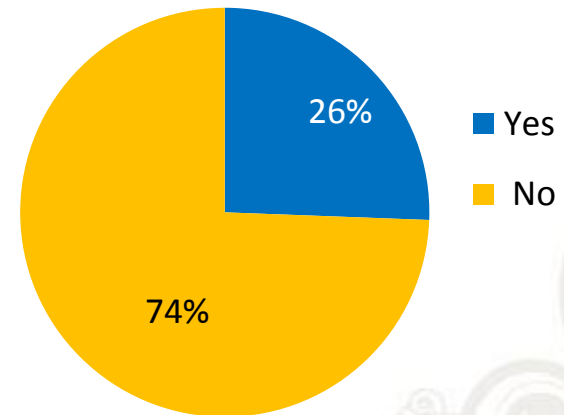


# ATM Comparison at Commercial and Mortgage Bank Branches and Micro Finance Bank Branches

Does the Commercial and Mortgage Bank Branch have an ATM Machine (n=1272)



Does the MFB Branch have an ATM Machine (n=168)



# Micro Finance Banks



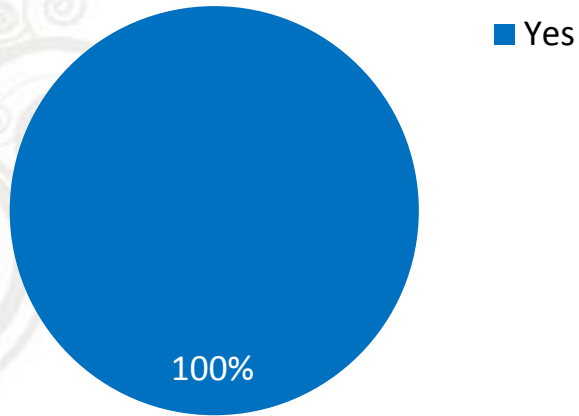
BRAND



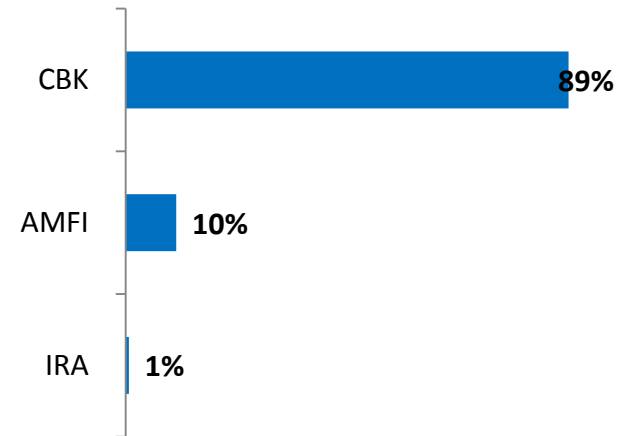
FUSION  
Marketing LTD

# Micro Finance Banks

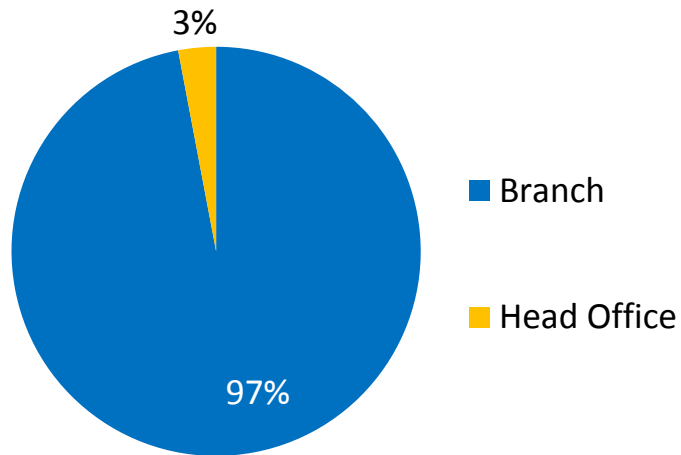
Agent Regulated (n=168)



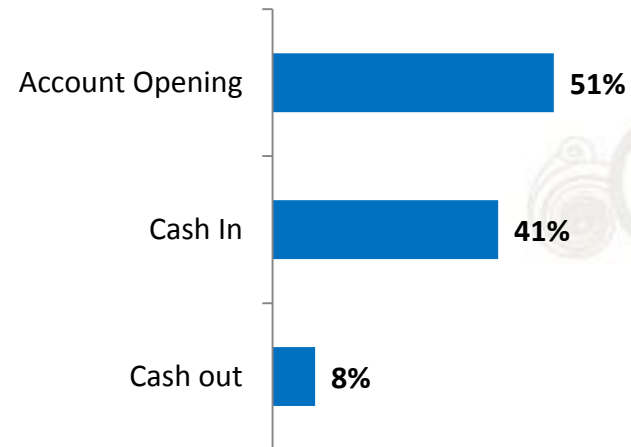
Who Regulates (n=168)



Type of establishment (n=168)

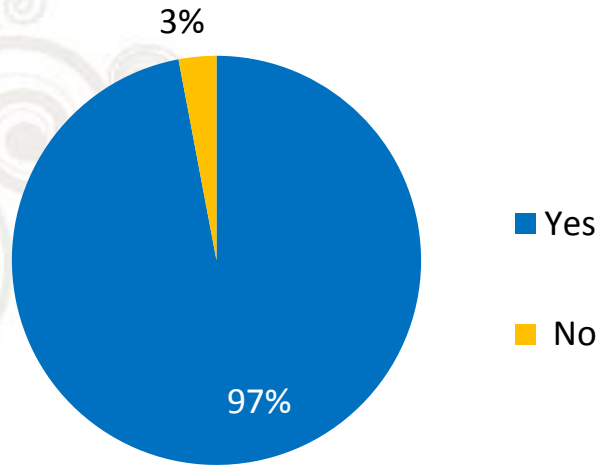


Services Offered (n=168)

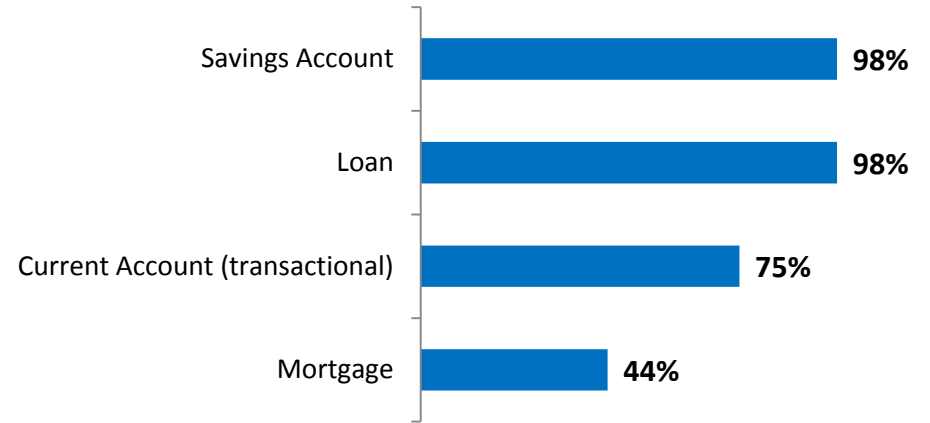


# Micro Finance Banks

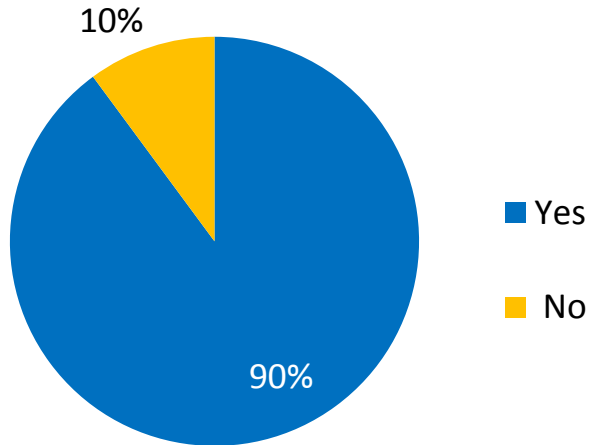
### Offer Personal Products (n=168)



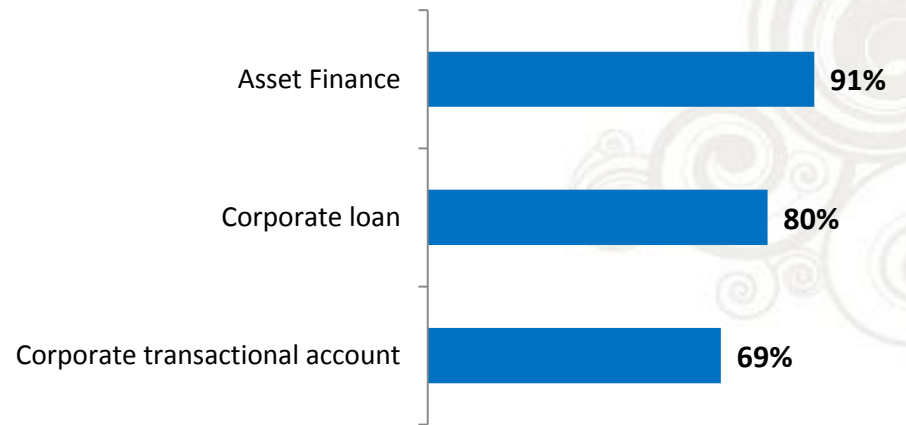
### Personal products Offered (n=163)



### Offer Business Products (n=168)

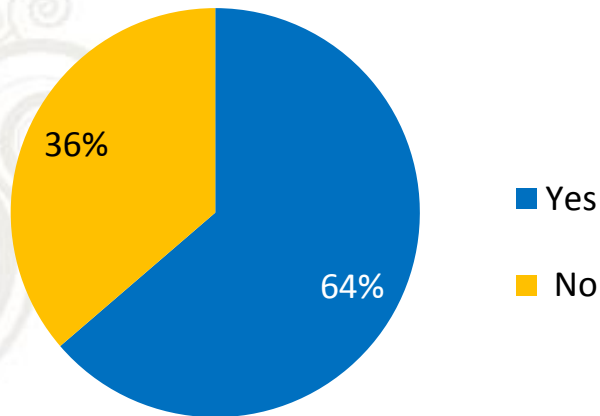


### Business products offered (n=151)

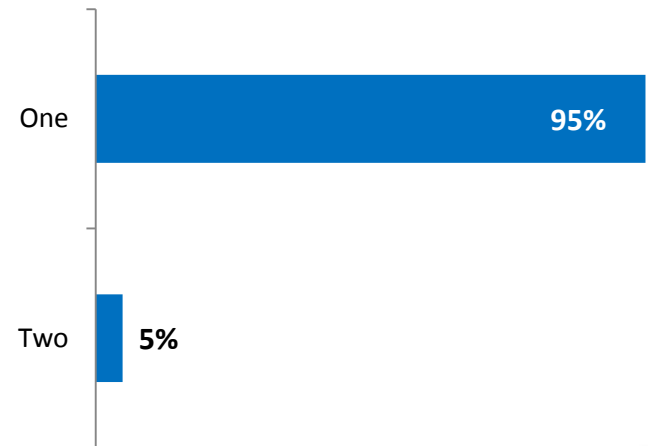


# Micro Finance Banks

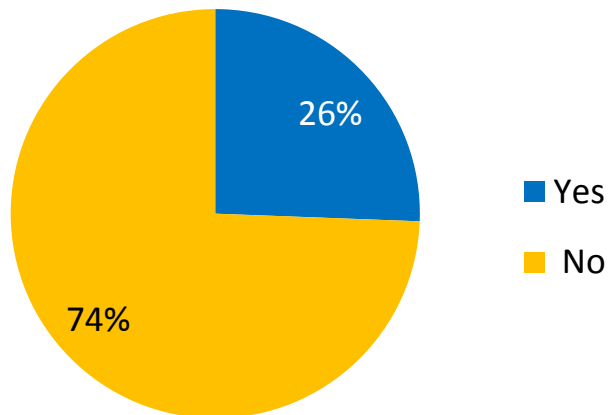
Mobile Money Platform (n=168)



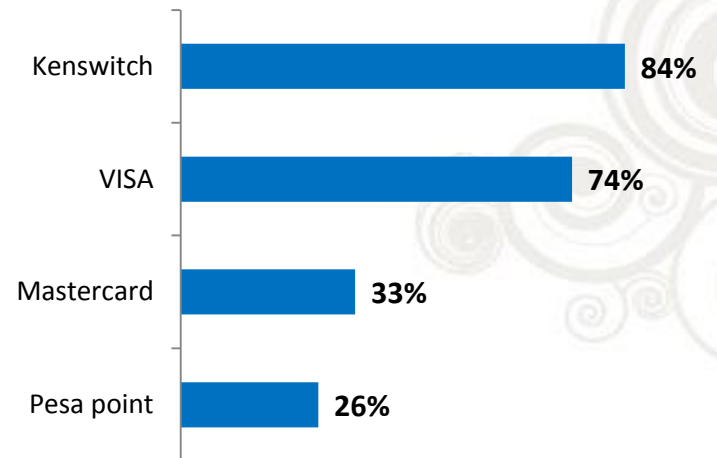
Number of ATM (n=43)



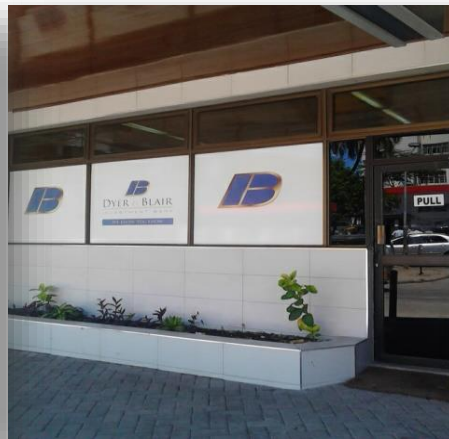
MFB has an ATM (n=168)



Servies available at the ATM (n=43)



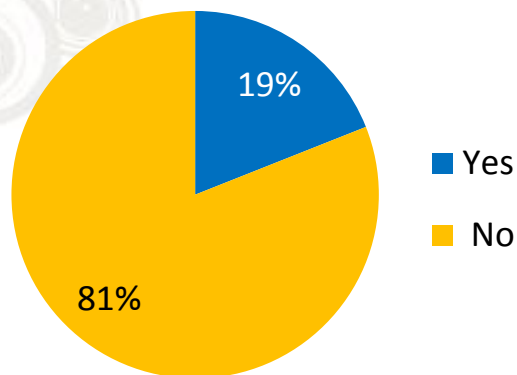
# Capital Markets



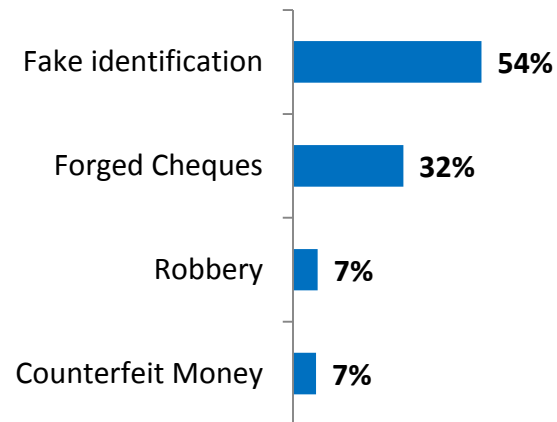


# Capital Markets

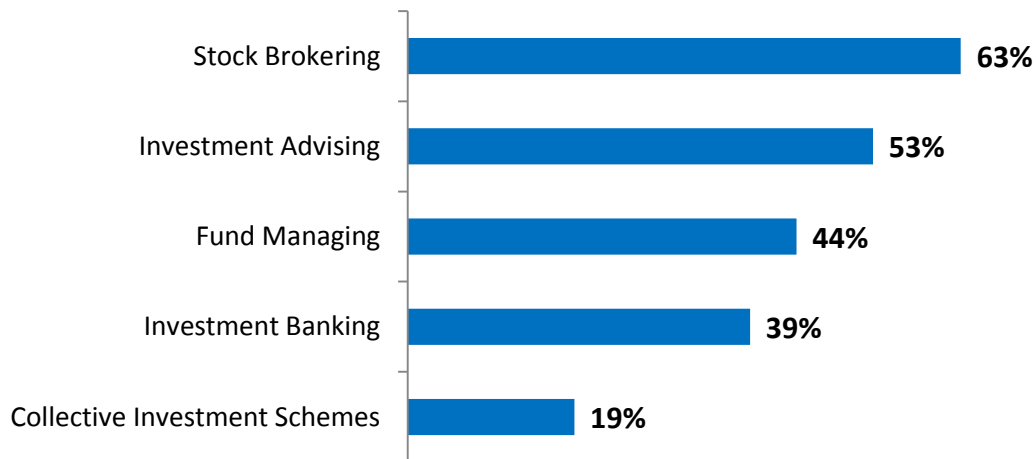
Experienced cases of Fraud (n=79)



Type of Fraud (n=19)



Services provided (n=79)



# Development Finance



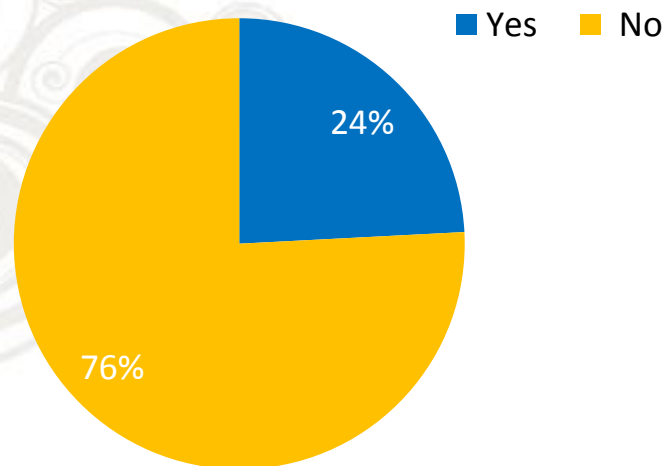
BRAND



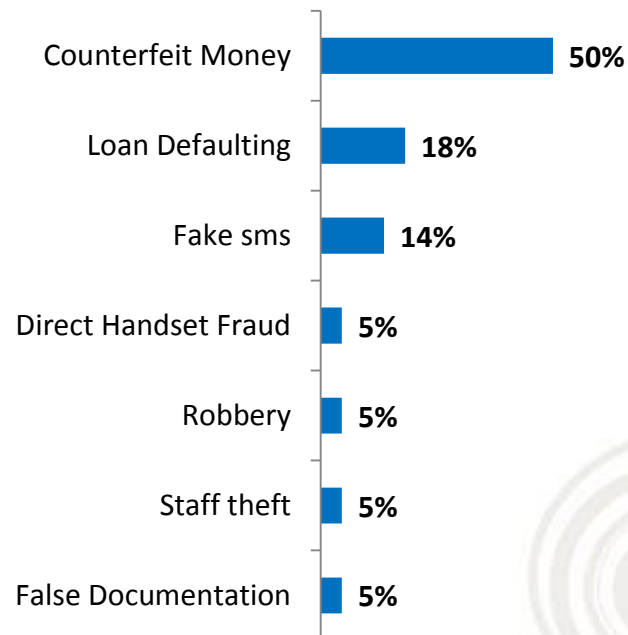
FUSION  
Marketing LTD

# Development Finance

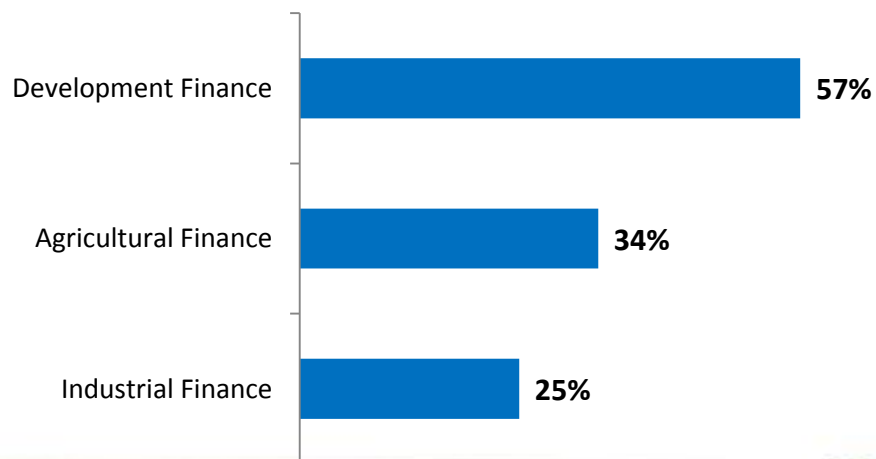
Experienced cases of Fraud (n=91)



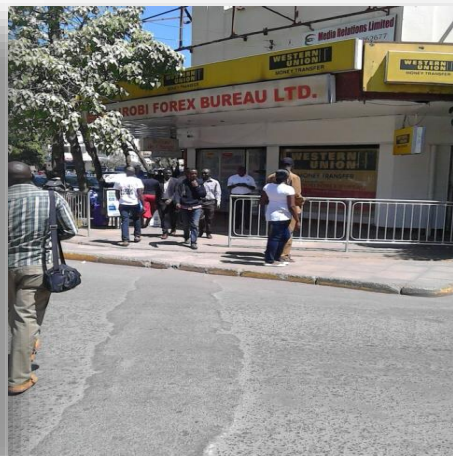
Type of Fraud (n=22)



Services provided (n=91)

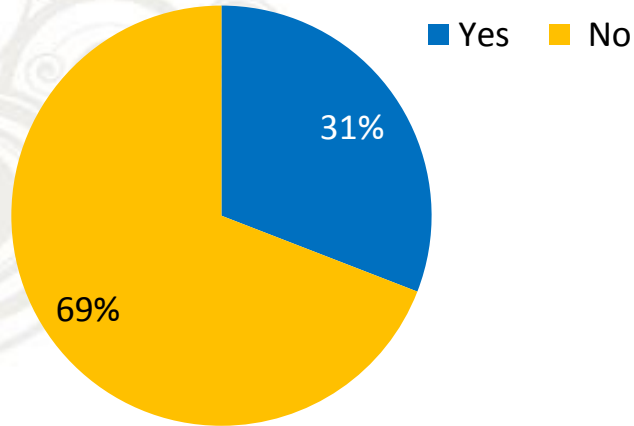


# Forex Bureau

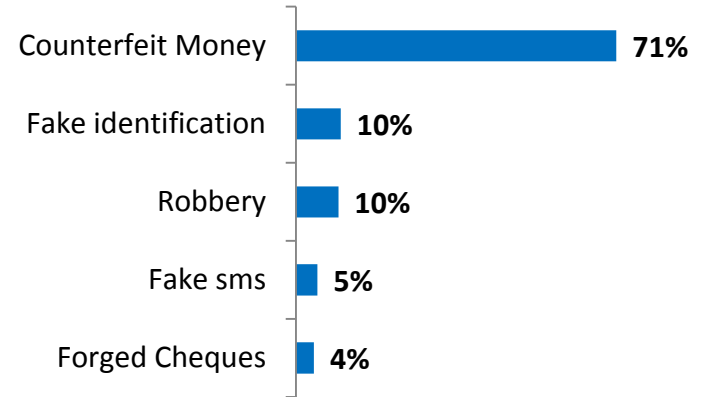


# Forex Bureau

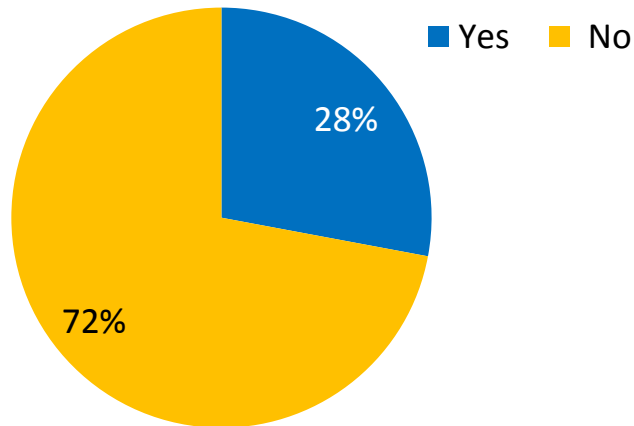
## Experienced cases of Fraud (n=68)



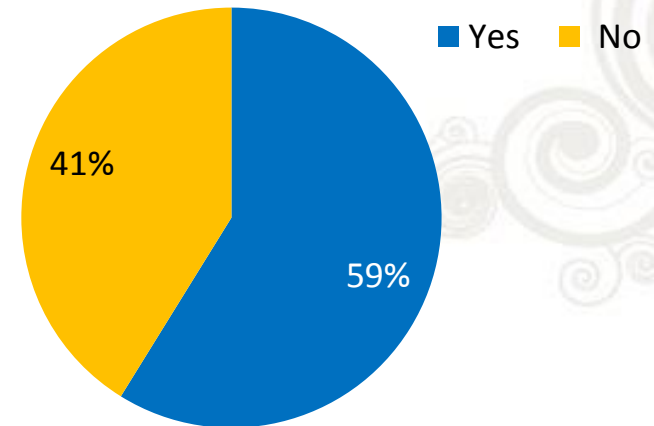
## Type of Fraud (n=22)



## Offer Mobile Money Agent (n=68)



## Offer Money Transfer Service (n=68)



# Hire Purchase



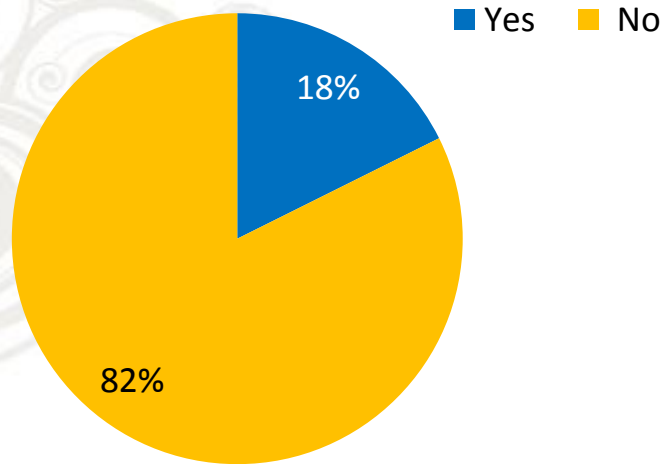
BRAND



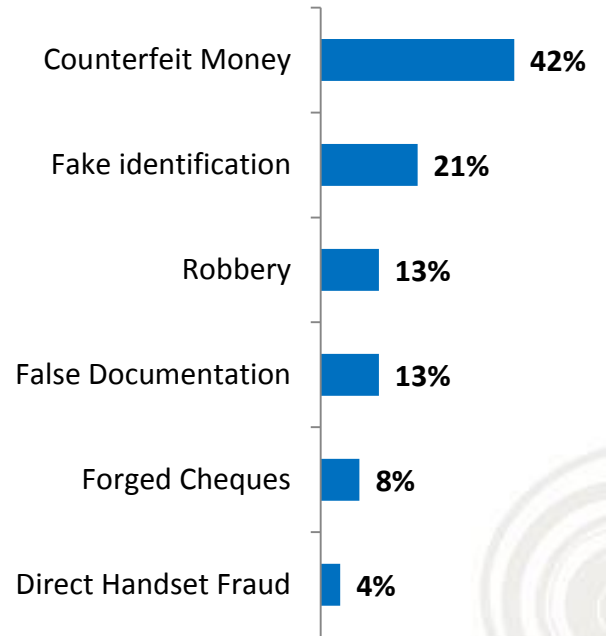
FUSION  
Marketing LTD

# Hire Purchase

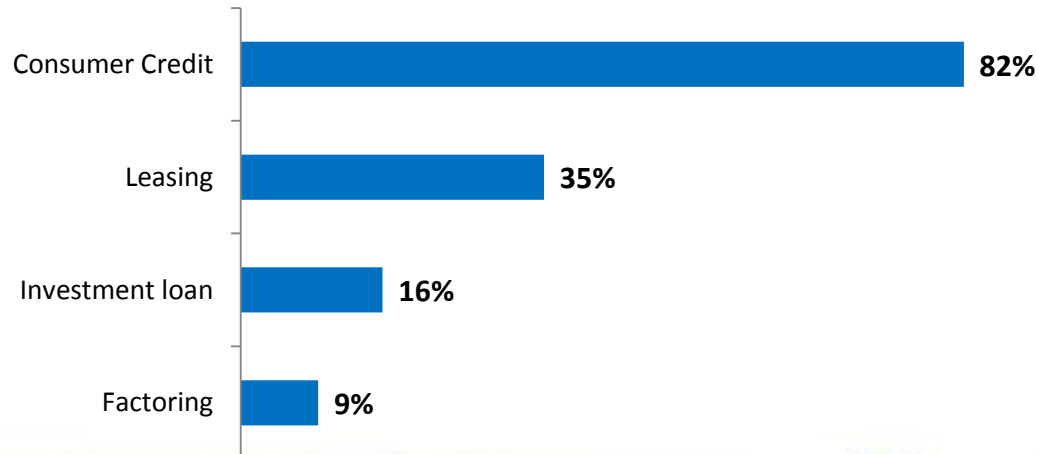
## Experienced cases of Fraud (n=136)



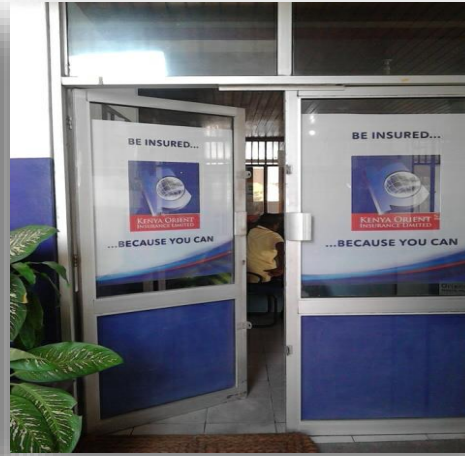
## Type of Fraud (n=24)



## Type of Hire Purchase Service (n=136)



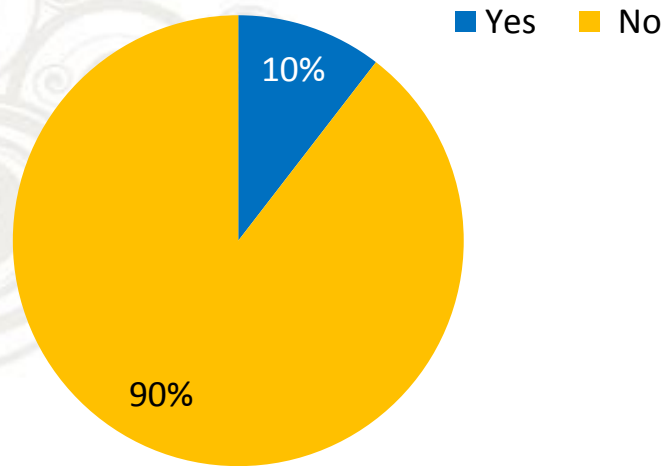
# Insurance Service Provider



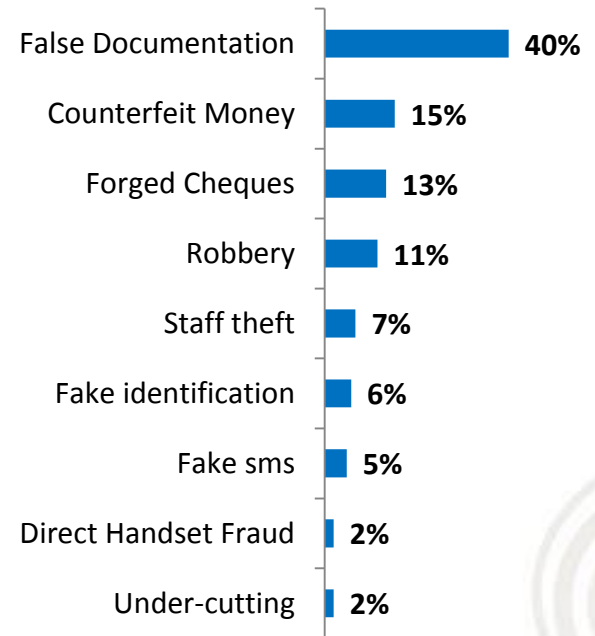


# Insurance Service Provider

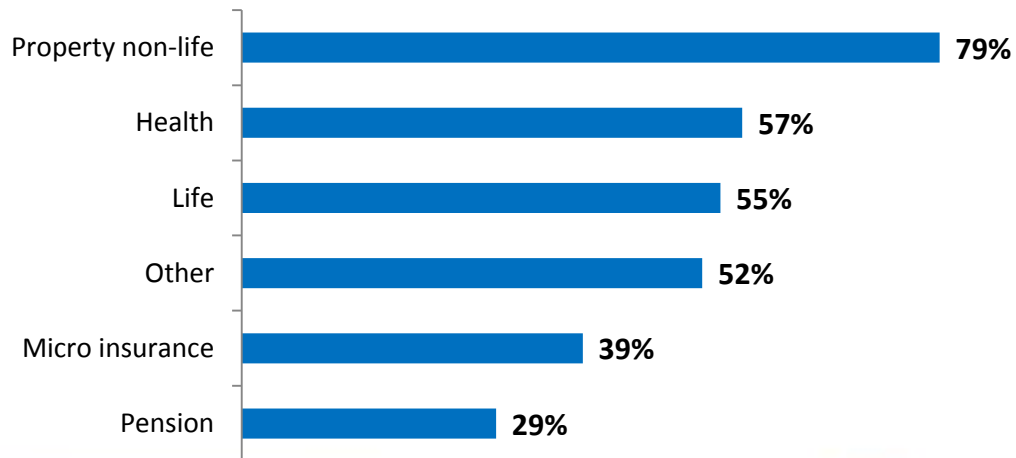
## Experienced cases of Fraud (n=1014)



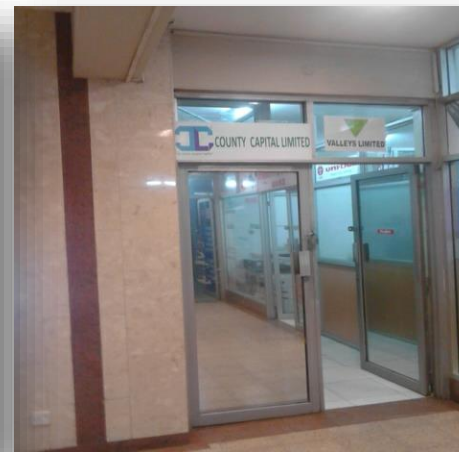
## Type of Fraud (n=106)



## Type of insurance service provided (n=1014)



# Micro Finance Institution



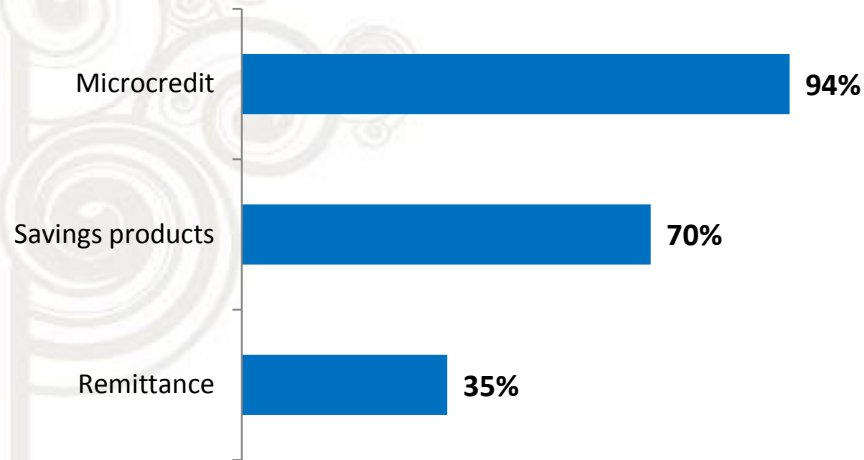
BRAND



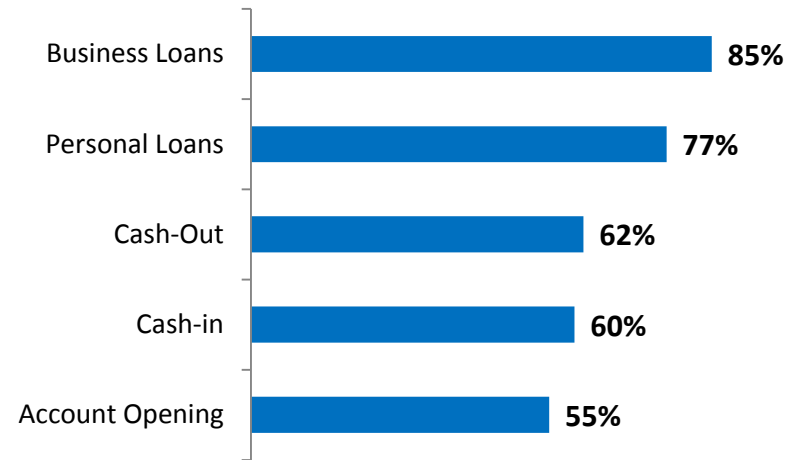
FUSION  
Marketing LTD

# Micro Finance Institution

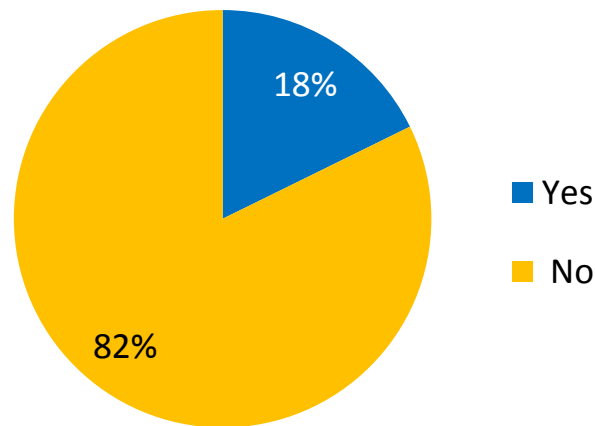
## Products offered (n=299)



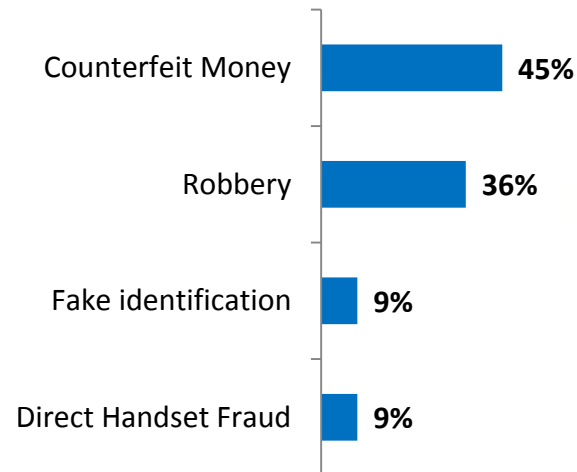
## Services offered (n=299)



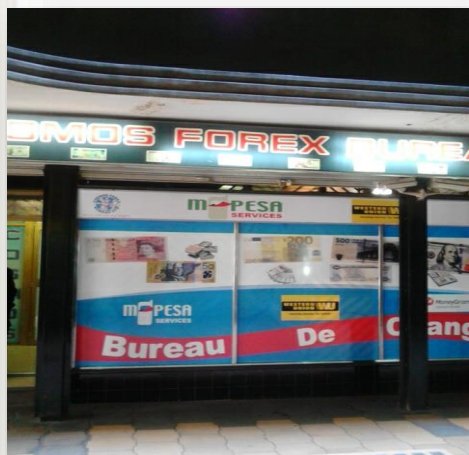
## Experienced cases of Fraud (n=299)



## Type of Fraud (n=53)



# Money Transfer Service

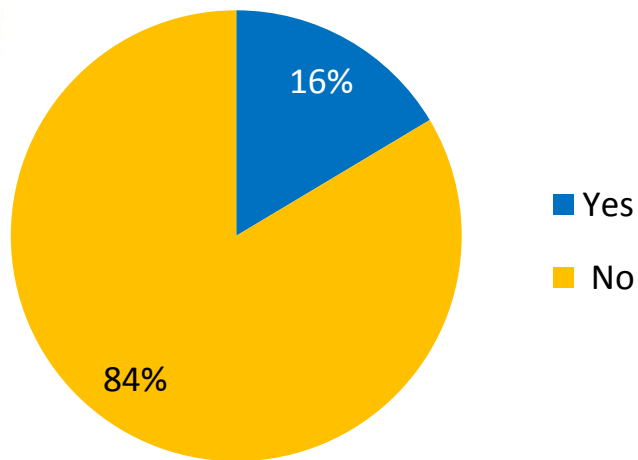


# Summary – Money Transfer Service

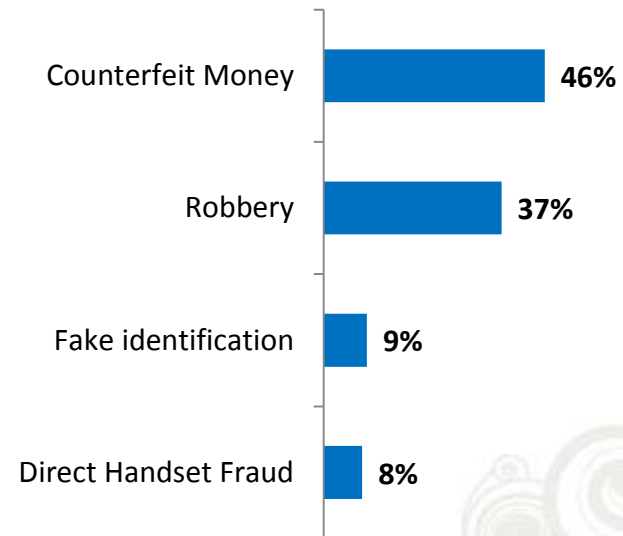
	Total	Central	Coast	Eastern	Nairobi	North Eastern	Nyanza	Rift Valley	Western
<b>Base</b>	<b>3778</b>	<b>422</b>	<b>640</b>	<b>309</b>	<b>1205</b>	<b>58</b>	<b>320</b>	<b>723</b>	<b>101</b>
Money Gram	1358	165	206	113	430	21	114	272	37
Western Union	1466	185	236	127	464	23	115	278	38
Xpress money	266	23	56	11	115	4	11	42	4
VIGO	14	1	1	0	7	0	0	5	0
Other	674	48	141	58	189	10	80	126	22

# Money Transfer Service

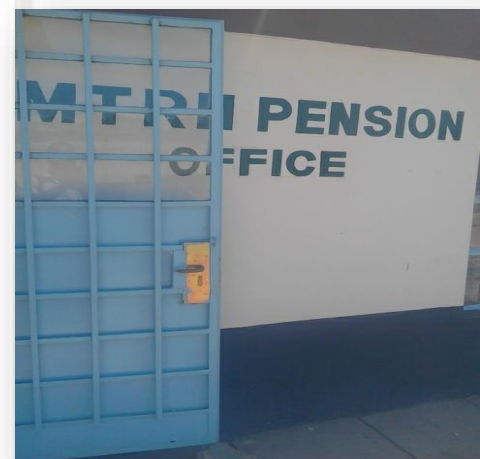
Experienced cases of Fraud (n=67)



Type of Fraud (n=11)

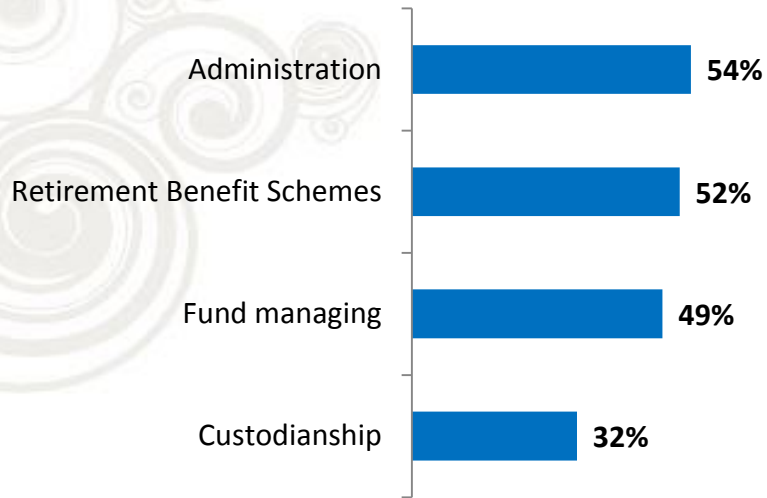


# Pension Provider

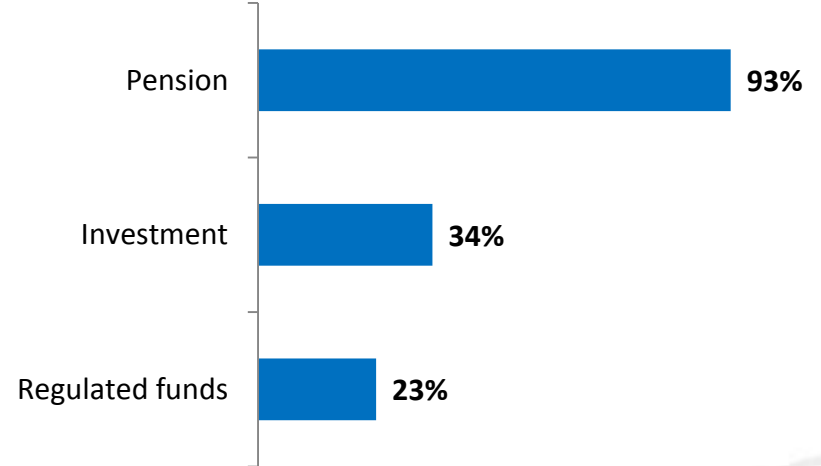


# Pension Provider

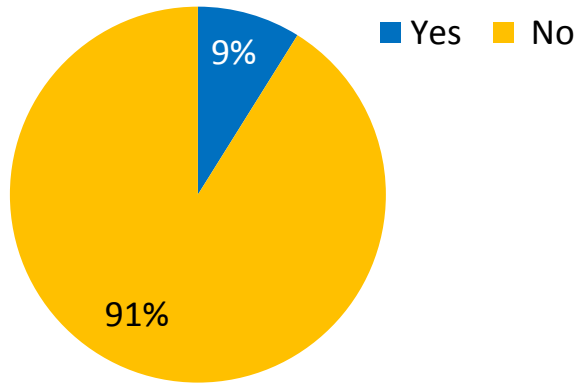
## Types of services offered (n=90)



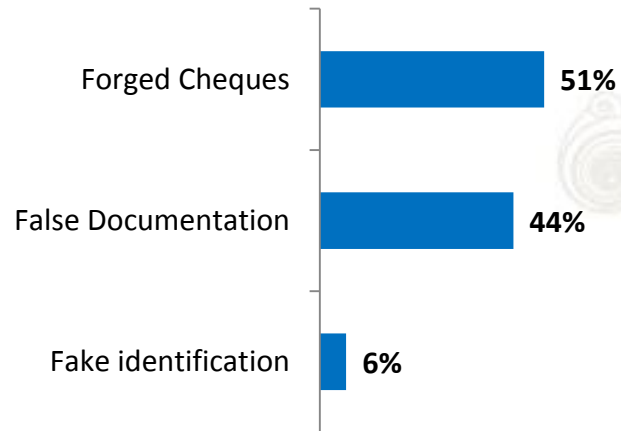
## Pension products offered (n=90)



## Experienced cases of Fraud (n=90)



## Type of Fraud (n=8)



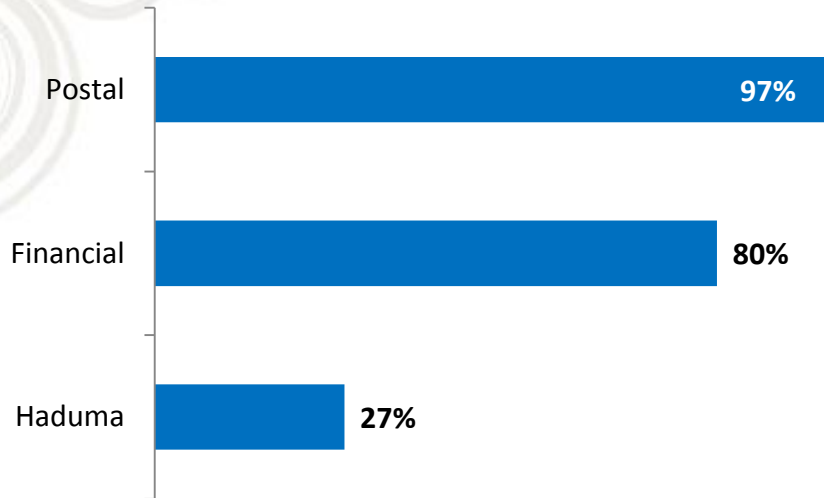


# Post Office

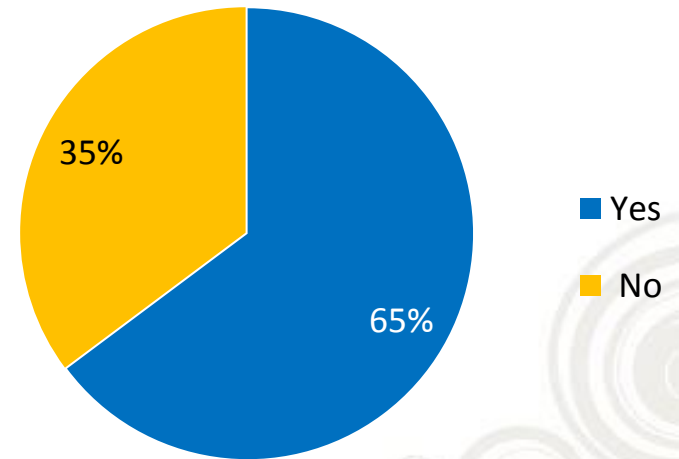


# Post Office

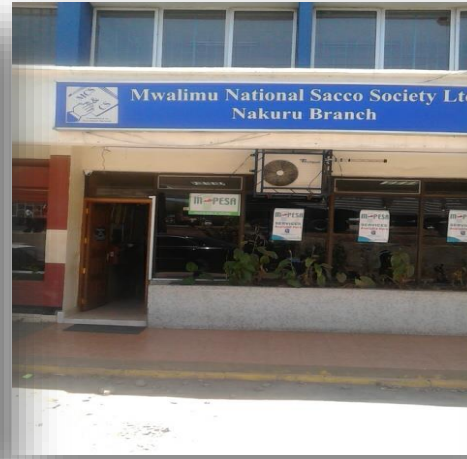
Types of services offered (n=284)



Offer Mobile Money Agent services (n=284)



# SACCO



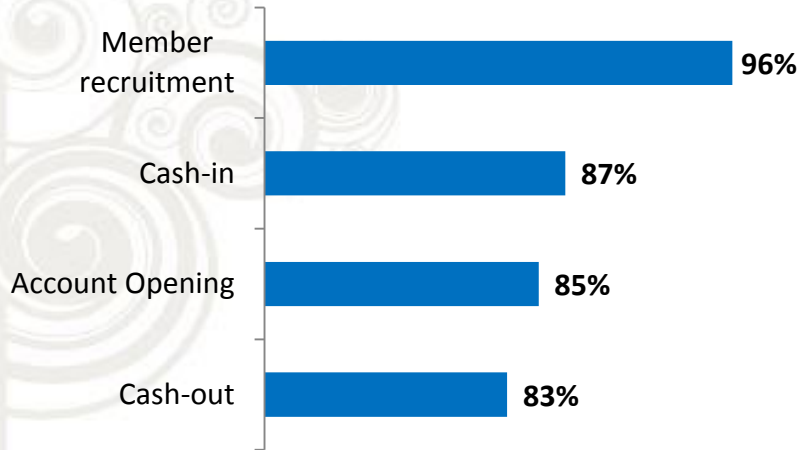
BRAND



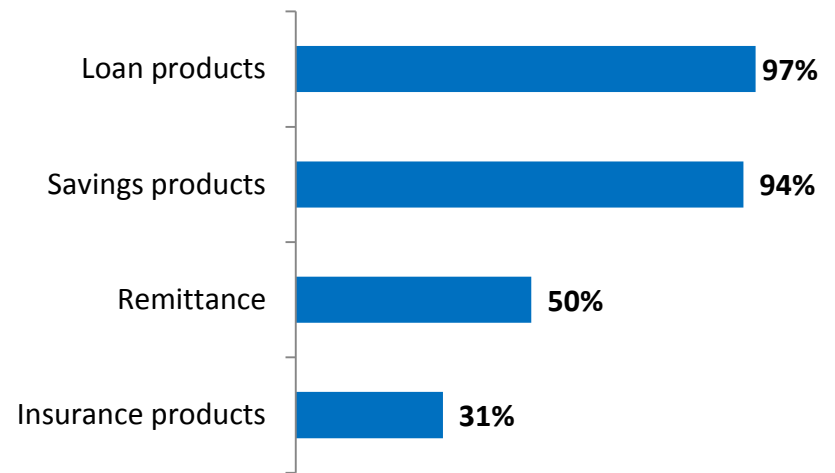
FUSION  
Marketing LTD

# SACCO

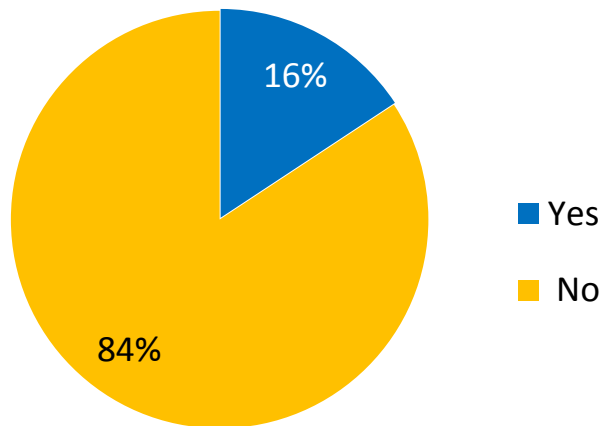
### Types of services offered (n=284)



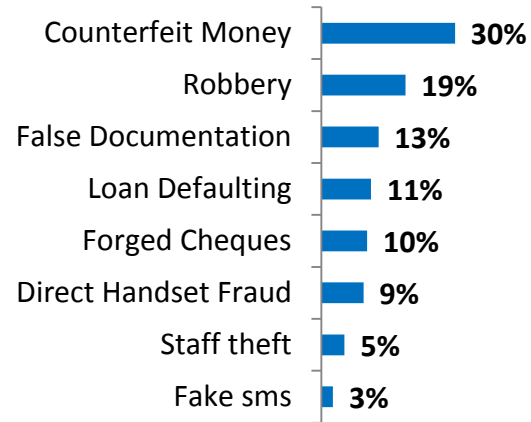
### Type of SACCO products offered (n=284)



### Experienced cases of Fraud (n=284)

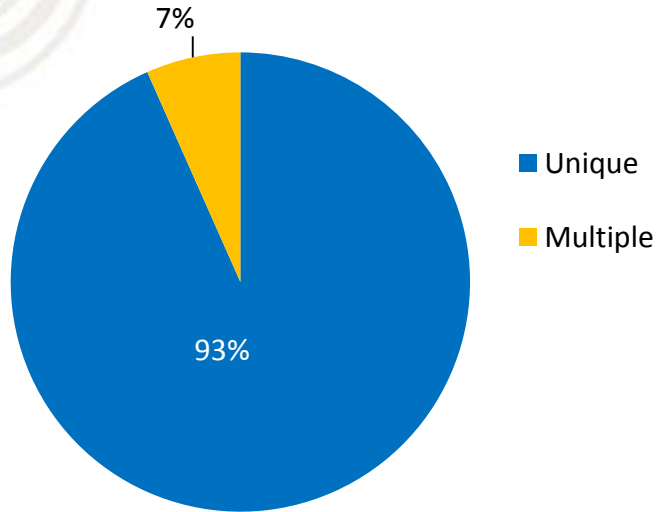


### Type of Fraud (n=117)

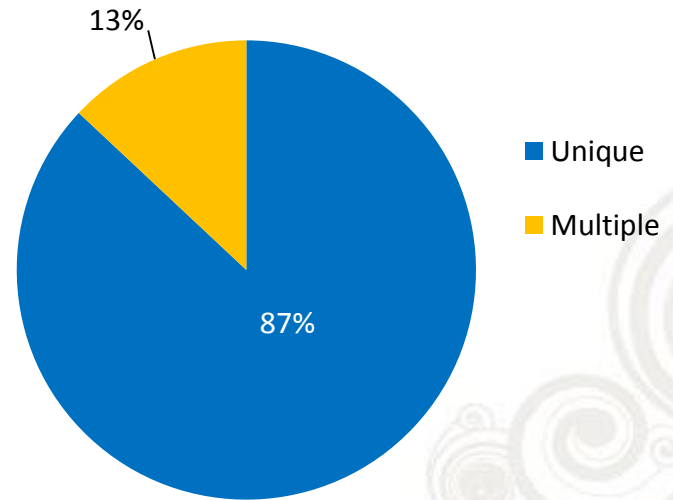


# Unique vs Multiple Agents

**Mobile Money Agents  
Unique Vs Multiple (n=68141)**



**Mobile Money Agents and Bank Agents  
Unique Vs Multiple**

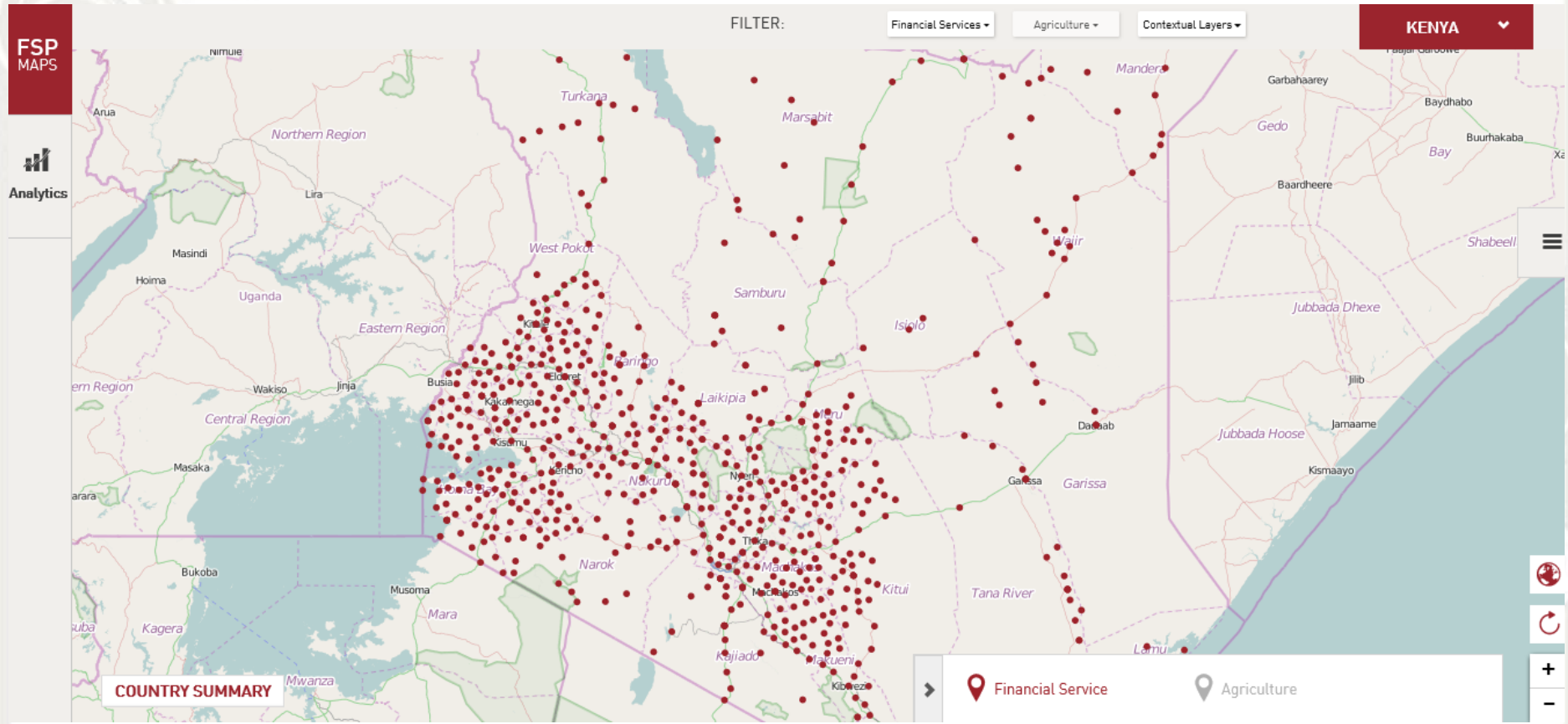


# Fraud Stats Across all Financial Access Points

	Base	Counterfeit Money	Direct Handset Fraud	Fake sms	Robbery	Fake Identification	Forged Cheques	Loan Defaulting	False Documentation
Mobile Money Agents	25322	97%	2%	0%	0%	0%	0%	0%	0%
Bank Agents	1297	77%	13%	5%	4%	1%	0%	0%	0%
Capital Markets Service Providers	19	7%	0%	0%	7%	54%	32%	0%	0%
Development Finance Service Providers	22	49%	5%	14%	5%	9%	0%	18%	0%
Forex Bureaus	121	61%	0%	5%	15%	15%	4%	0%	0%
Hire Purchase/Leasing/Factoring	24	42%	4%	0%	13%	21%	21%	0%	0%
Insurance Service Provider	107	15%	2%	5%	11%	15%	13%	0%	40%
Micro Finance Institution	52	45%	9%	0%	36%	9%	0%	0%	0%
Money Transfer Services	35	47%	8%	0%	36%	9%	0%	0%	0%
Pension Providers	8	0%	0%	0%	0%	6%	50%	0%	44%
Savings and Credit Co-operative (SACCO)	119	30%	9%	3%	19%	0%	15%	11%	13%

Website address:

[www.fspmaps.com](http://www.fspmaps.com)



# Analytical Tools

FSP  
MAPS

## ANALYTICS TOOLS

NEARBY

CALCULATE

UPLOAD DATA



Analytics

Drop a pin at a specific point on the map to view Financial Service Locations within a given radius.

Buffer Radius:

km

DISABLE

# Access Points: 6

Total Population: 1,297

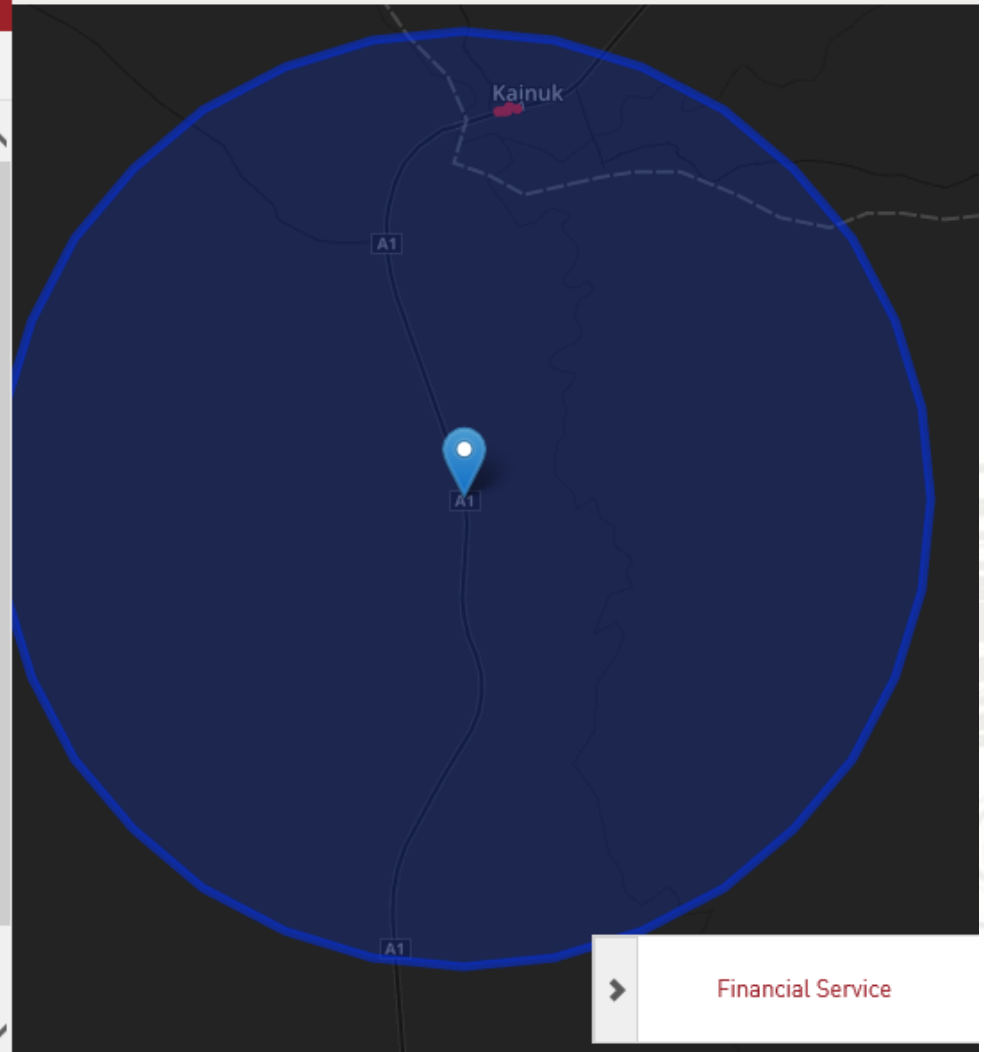
- Mobile Money Agent: 4.16 km
- Mobile Money Agent: 4.17 km
- Bank Agent: 4.17 km
- Mobile Money Agent: 4.17 km
- Mobile Money Agent: 4.21 km

FILTER:

Financial Services ▾

Agriculture ▾

Cont



BRAND



FUSION  
Marketing LTD