FINANCIAL INCLUSION THROUGH MOBILE INNOVATION
2012
leapfrogged Latin America to become the 2nd largest mobile phone market

2016
Projected 86% mobile penetration
Linking communities

Empowering communities

Facilitating business
M-PESA was launched in 2007

Over 19.3 million customers

Value of transfers exceed US$ 11 Million daily

Value of transactions equivalent to 27% of Kenya’s GDP

M-PESA
FINANCE

- **Cash** based economy
- **Cost of transactions**
- Low penetration of access for formal **financial services**
M-PESA subscribers save more than USD 3 per transaction and save 3 hours per transaction.

M-PESA processes more transactions domestically within Kenya than Western Union does globally.

M-PESA provides mobile banking to more than 70% of Kenya's adult population.

7 million transactions daily.
80,000 Agents

1000 people directly

200,000 By Agents

JOB CREATION

Many more indirectly through advertising, marketing and banking
Convenience
128,000 merchant accepting Lipa na M-PESA

Cost
1% merchant transaction fee

Safety
E-Cash for merchants and customers
Increase in financial inclusion from 26% to 80% Driven by M-PESA

USD 3-4 Billion still under mattresses and boxes, with inflation at 7%-25%
TOTAL DEPOSIT
$764 Million

TOTAL LOAN DISBURSED
$134 Million

AVERAGE SAVINGS
$8.7

AVERAGE LOAN SIZE
$12.36

AVERAGE LOAN REPAYMENT PERIOD
22 DAYS

7,049,004 CUSTOMERS

AGE 18-24
25%

AGE 25-34
39%

AGE 34-55
31%

ABOVE 55
5%