

FinAccess Geospatial Mapping Survey, 2015

Dissemination Event

29th October 2015



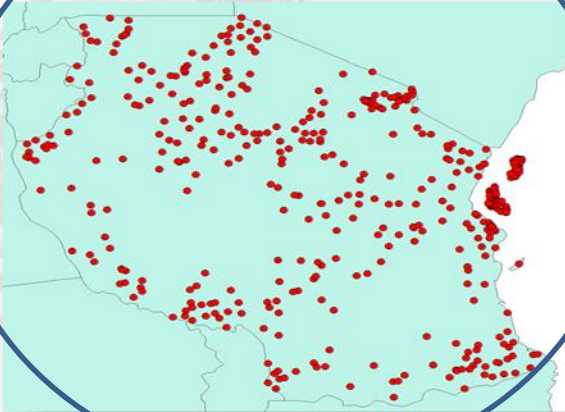
BILL & MELINDA
GATES *foundation*



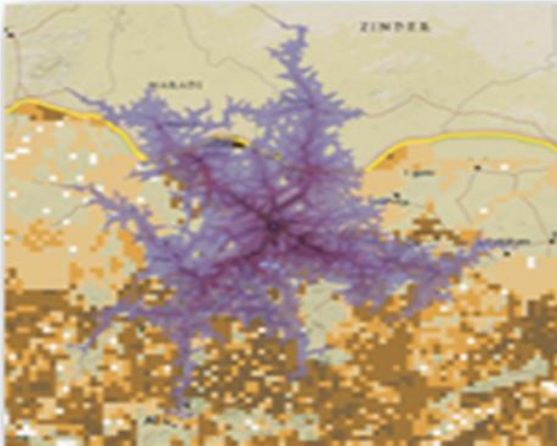
CENTRAL BANK OF KENYA

Geo-Spatial Analysis: 3 Components

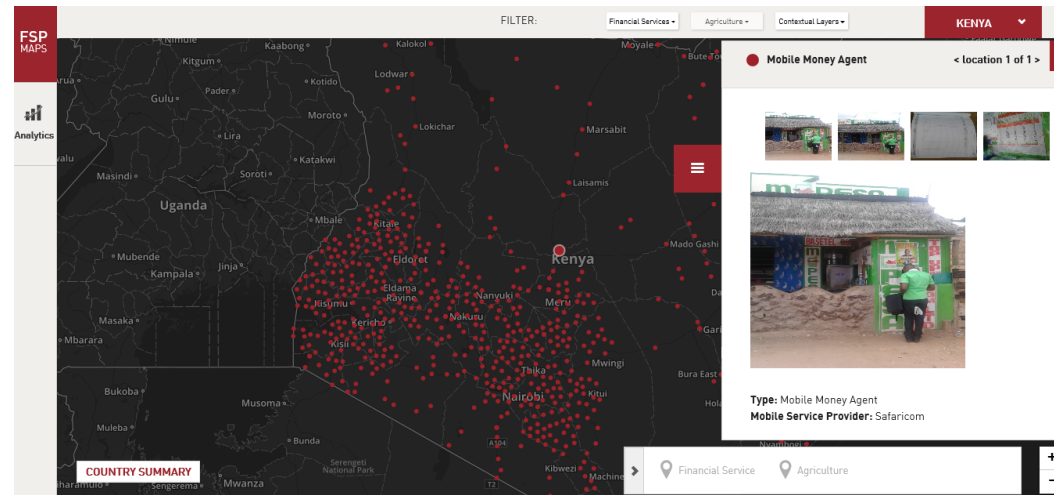
1). Access point data collection



2). Add Poverty and other layers



3). Mapping Software

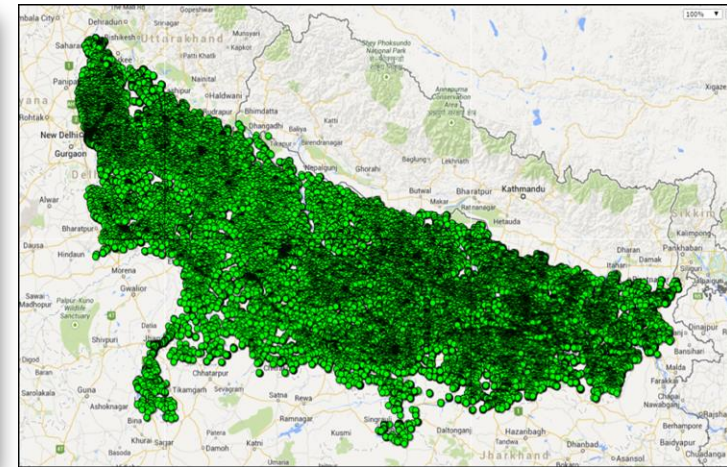
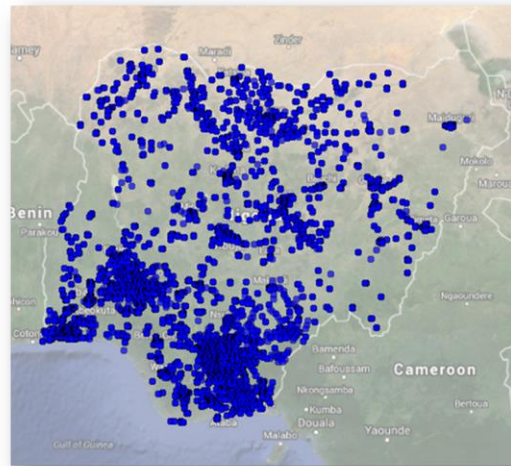
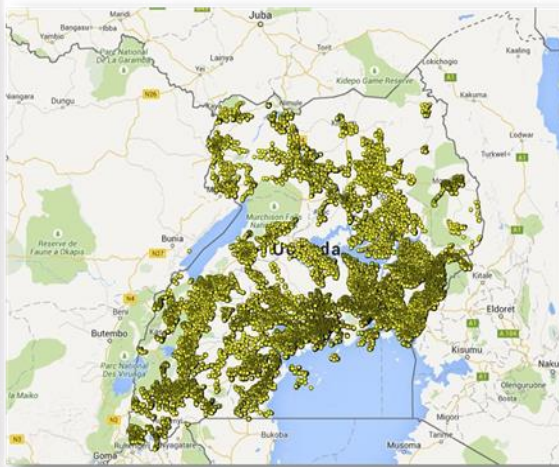


Project Scope

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



BANK AGENT

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

Save Form Progress Back

Location Capture

*Latitude(GPS):
Not Captured

*Longitude(GPS):
Not Captured

*Accuracy(GPS):
Not Captured

Get GPS Coordinates

BANK AGENT

*What is the name of the establishment?

Is it a Stand Alone Agent or does s/he conduct other Business?

Trading Hours

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

Letters of Authorisation Examples

Government
BANKI KENYA
 CENTRAL BANK OF KENYA
 10th Station Avenue
 P.O. Box 10000-00100 Nairobi
 Telephone: 254 20 222 2222 Fax: 254 20 222 2222

19th February 2015

TO: ALL CHIEF EXECUTIVE OFFICERS OF THE FINANCIAL SECTOR REGULATORS, COMMERCIAL BANKS, MICROFINANCE BANKS, SACCOs, MOBILE MONEY SERVICE PROVIDERS AND OTHER FINANCIAL SERVICE PROVIDERS IN KENYA

RE: KENYA FINACCESS GEOSPATIAL MAPPING SURVEY, 2015

The Central Bank of Kenya in collaboration with Bill & Melinda Gates Foundation and the Financial Access Partnership, which is a public-private partnership, intends to conduct second round survey of geospatial data collection with the objective to map all financial health and agricultural services access touch points in Kenya during the period 2nd March 2015 to around 1st June 2015. The first successful Financial Access (FinAccess) Geospatial Mapping Survey, 2013 mapped all financial services touch points in 2013 and the survey results were launched in March 2014. The 2013 Survey solely focused on mapping financial services access touch points. The project enhanced the understanding of the financial access landscape in Kenya and the results enriched the FinAccess Household Surveys datasets undertaken in 2006, 2009 and 2013, which provided a clear understanding and measurement of financial services access, usage and quality in Kenya.

Given the above benefits and considerations of the project, the second round of the FinAccess Geospatial Mapping Survey specifically aims to achieve three key objectives, namely:

- Track the growth of the financial access landscape over time in order to build a case for strategies to enhance financial inclusion.
- Lay a strong foundation for sustainability of the geo-spatial mapping datasets of financial services access touch points for measuring the financial access landscape in Kenya.
- Introduce agriculture and health access points in order to explore the potential for mapping non-payment services in a multi-sectoral space.

In this regard, Bill & Melinda Gates Foundation have contracted Brand Fusion Ltd. an international research company, to conduct the second round of FinAccess Geospatial Mapping Survey of all financial, health and agricultural services facilities in Kenya. Brand Fusion Limited researchers and officials will physically go-reference all financial, health and agricultural service access points, take photos of the premises and collect background information including but not limited to commercial banks and mortgage finance companies, microfinance banks, microfinance institutions (MFIs), SACCO societies, insurance service providers, capital markets players, pensions service providers, low purchase companies, mobile financial service providers, agents, money transfer service providers, FOSTA and Development Finance Institutions especially AFC and the Kenya Post Office Savings Bank, among others.

Government
KENYA BANKERS ASSOCIATION
 4th Floor, 10th Station Avenue
 P.O. Box 10000-00100 Nairobi
 Telephone: 254 20 222 2222 Fax: 254 20 222 2222

0th March 2015

KBAC/CL/29/2015 Circular Letter No.422915

TO ALL CHIEF EXECUTIVE OFFICERS OF MEMBER BANKS

Dear Sir/Madam,

GEOSPATIAL MAPPING SURVEY OF ALL FINANCIAL SERVICE TOUCH POINTS IN KENYA

The Central Bank of Kenya (CBK) in collaboration with the Bill and Melinda Gates Foundation are intending to undertake the second round of Geospatial Mapping Survey of All Financial Service Touch Points in Kenya. This follows an equivalent survey that was successfully undertaken in 2013 whose results were launched in March 2014.

The CBK has already introduced you to the intended survey in a letter to you dated 27th January 2015 (heretofore enclosed for ease of reference). As the said letter indicates, this is an important survey because the ensuing database enhances the understanding of financial access landscape in the country as it complements the FinAccess household surveys of 2006, 2009 and 2013.

The survey, to be undertaken by Brand Fusion Limited, is scheduled for 0th March 2015 to 30th June 2015. I therefore write to request you accord Brand Fusion Limited staff and researchers at the cooperation and support to enable the survey's success. Such support will be in form of notification to your staff and/or agents at all your access points (e.g. branches, agencies, ATMs) where the team will be conducting interviews, taking GPS coordinates and taking pictures.

The Brand Fusion Limited staff will be in *branded corporate wear, carry picture identification name badges with their pictures and each identification badge should correspond to their national identification cards, have letters of introduction from both the CBK and the Kenya Bankers Association, and may be accompanied by the CBK staff.*

It is my hope that this request will receive your favourable attention.

Yours faithfully,

Habil Oloka
 CHIEF EXECUTIVE OFFICER

Government
REPUBLIC OF KENYA
 MINISTRY OF AGRICULTURE, LIVESTOCK & FISHERIES
 STATE DEPARTMENT OF AGRICULTURE
 Telephone: 25418870/9 or 2716665
 Fax: 2723774
 When replying please quote: KILIMBO HOUSE
 CATHEDRAL ROAD
 P O BOX 30028
 NAIROBI

REF: MOA/FIN/3/14 Date: 17th March, 2015

The Director, Research and Policy Analysis Department
 Central Bank of Kenya,
 Halls Selsaie Avenue,
 P O Box 60000 – 00100
NAIROBI

GEOSPATIAL MAPPING OF ALL AGRICULTURAL SERVICE PROVIDERS IN THE COUNTIES

The Ministry fully supports this initiative and has accordingly informed her State Liaison Officers in the counties to assist in compilation of the list of all major agricultural services points and their geographical locations.

The Officers will help the consultant (Brand Fusion Limited), in planning for field logistics and also in introducing him to the County Government Authorities. The two technical officers already appointed will provide coordination of this activity from the Ministry Headquarters, and the Program will meet any incidental costs of the exercise.

Ann Othman, MBS
FOR: PRINCIPAL SECRETARY

Airtel Networks Kenya Ltd.
 100 Kenyatta Road
 Nairobi, Kenya
 Tel: 254 20 274 1000
 Fax: 254 20 274 1000
 www.airtel.co.ke

09 March 2015

Dear Esteemed Agent:

This letter is to certify **Airtel Money's** support for **Brand Fusion's** agent network survey in Kenya.

Brand Fusion is interviewing mobile money agents, like yourself, in order to understand the mobile money infrastructure in Kenya and to better understand your experiences as an agent. The research will take place between 0th March 2015 and 30th June 2015.

Please cooperate with their surveys and participate in the survey. This should take about 15 minutes of your time. Your answers will also help us support you as an organization.

Thank you for your support.

Yours Faithfully,

Lovis Koore
 Sales & Distribution Manager-Airtel Money

For any inquiries please contact:
 • Lovis Koore
 • Lovis Koore
 • TM or 104

Devises: Airtel 41 Nairobi 0203, Christopher Njoroge and 88888 Post

CAPITAL MARKETS AUTHORITY
 Chief Executive's Office
 10th Station Avenue
 P.O. Box 10000-00100 Nairobi
 Telephone: 254 20 222 2222 Fax: 254 20 222 2222

09 March 2015

CIRCULAR: CMA/MRT/1/2015

TO: ALL CAPITAL MARKET SERVICE PROVIDERS

RE: KENYA FINACCESS GEOSPATIAL MAPPING SURVEY – 2015

According to studies on Financial Access, which use various samples of 30% of adults in the world are frequently excluded because they do not use formal financial services. Capital Markets Authority (CMA) has been participating in efforts spearheaded by Central Bank of Kenya (CBK) & Bill and Melinda Gates Foundation for the Financial Access Partnership to improve financial inclusion across the country. In this regard, the CMA is participating in the survey to map the financial access landscape in Kenya but also aims to ensure that the survey captures the financial services access, usage and quality in the end, these efforts will help in tracking growth of such financial services, with the ultimate objective of devising strategies for their expansion.

In this regard, these institutions have conducted Geospatial data collection surveys in 2006, 2009 and 2013. The survey results were used to understand the dynamics of financial inclusion and lay a foundation for sustainability of Geo-spatial mapping datasets of financial access. These help stakeholders to track the growth of financial access, usage and quality in the end, these efforts will help in tracking growth of such financial services, with the ultimate objective of devising strategies for their expansion.

To assist in the 2015 survey, Brand Fusion Ltd. an international research company has been contracted to conduct this round of FinAccess Geospatial Mapping Survey of all financial, health and agricultural facilities in Kenya. These researchers will physically go-reference all financial, health and agricultural service access points, take photos of the premises and collect background information including but not limited to commercial banks and mortgage finance companies, microfinance banks, microfinance institutions (MFIs), SACCO societies, insurance service providers, capital markets players, pensions service providers, low purchase companies, mobile financial service providers, agents, money transfer service providers, FOSTA and Development Finance Institutions especially AFC and the Kenya Post Office Savings Bank, among others.

All capital market players are kindly requested to facilitate Brand Fusion Ltd. staff and researchers Brand Fusion staff and researchers will physically go-reference all financial, health and agricultural service access points, take photos of the premises and collect background information including but not limited to commercial banks and mortgage finance companies, microfinance banks, microfinance institutions (MFIs), SACCO societies, insurance service providers, capital markets players, pensions service providers, low purchase companies, mobile financial service providers, agents, money transfer service providers, FOSTA and Development Finance Institutions especially AFC and the Kenya Post Office Savings Bank, among others.

The response of this authorization letter is to introduce you to the project and request your organization's full support as well as to take this early opportunity to thank you for your partnership and cooperation. In case of any queries, please contact the State Department of CMA at research@cmak.or.ke or speak to Justice Agot on telephone 020 222 2222.

Yours sincerely,

Paul M. Muthaura
 AG. CHIEF EXECUTIVE

Association of Microfinance Institutions - Kenya (AMFI)
 10th Station Avenue
 P.O. Box 10000-00100 Nairobi
 Telephone: 254 20 222 2222 Fax: 254 20 222 2222

09 March 2015

TO ALL CHIEF EXECUTIVE OFFICERS OF MICROFINANCE INSTITUTIONS IN KENYA

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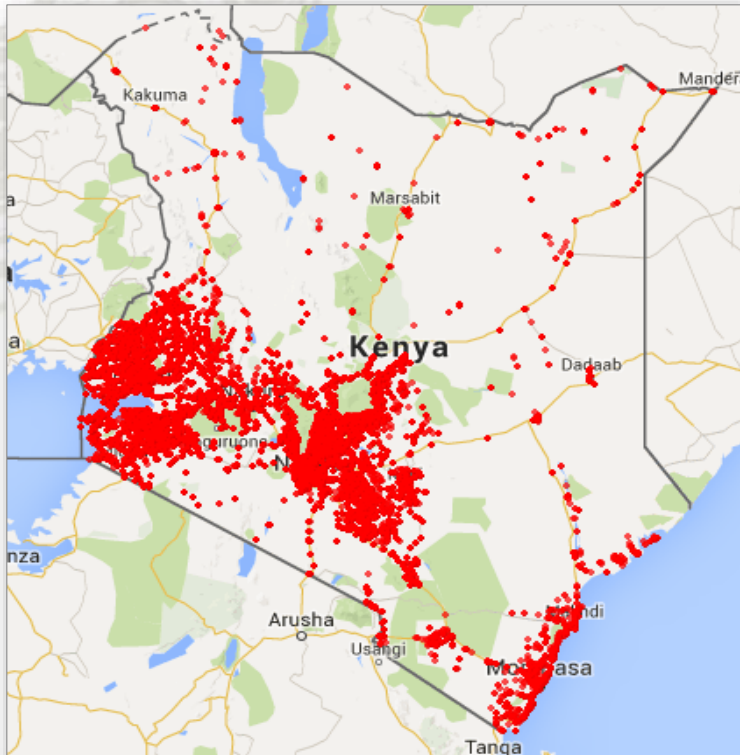
Paul M. Muthaura
 AG. CHIEF EXECUTIVE

Fieldwork Approach

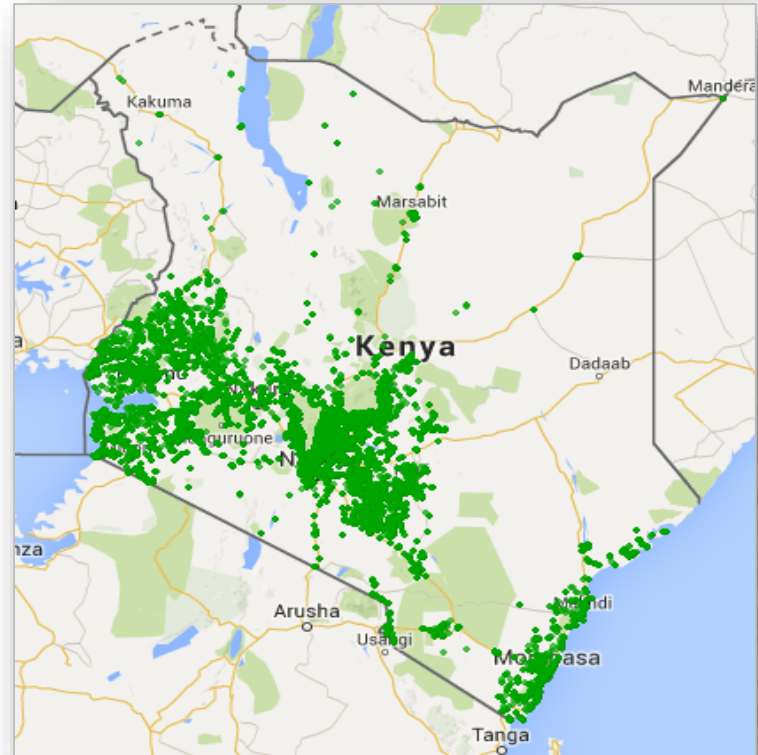
- Designed questionnaire to capture operational and transactional data as well as GIS data
- The questionnaire is specific to each financial service intermediary
- Profile is to interview all open and operational touch-points at that point of time of the fieldwork. Active points were considered to have 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

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 :

1st Round

13th May – 31st October 2013

2nd Round

9th March – 5th August 2015

Sectors captured:

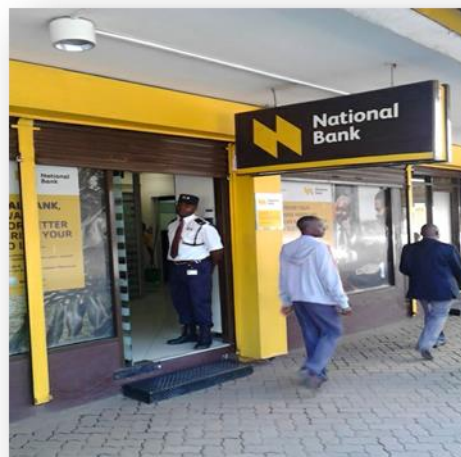
1st Round

Financial 65 353

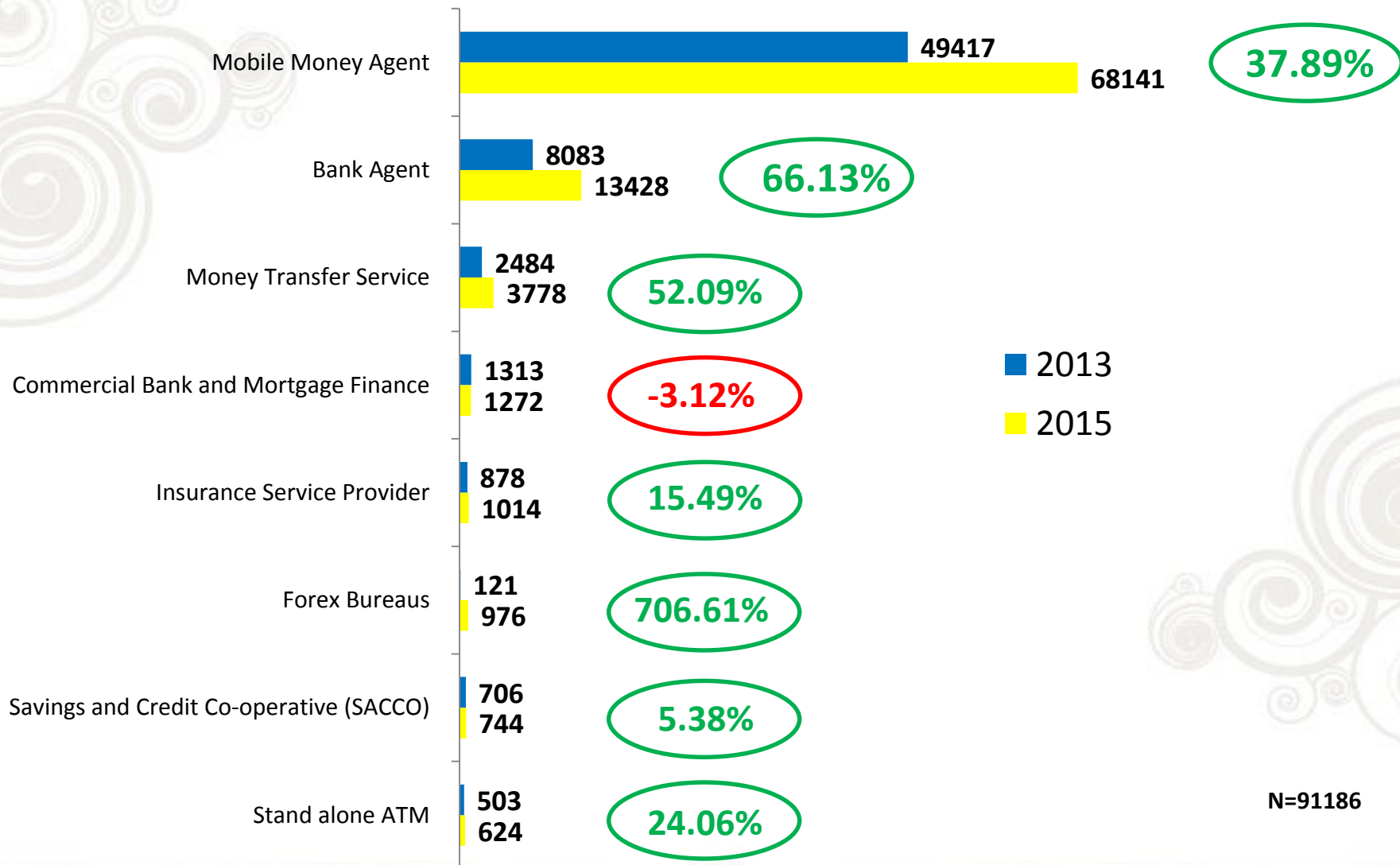
2nd Round

Financial 91 158

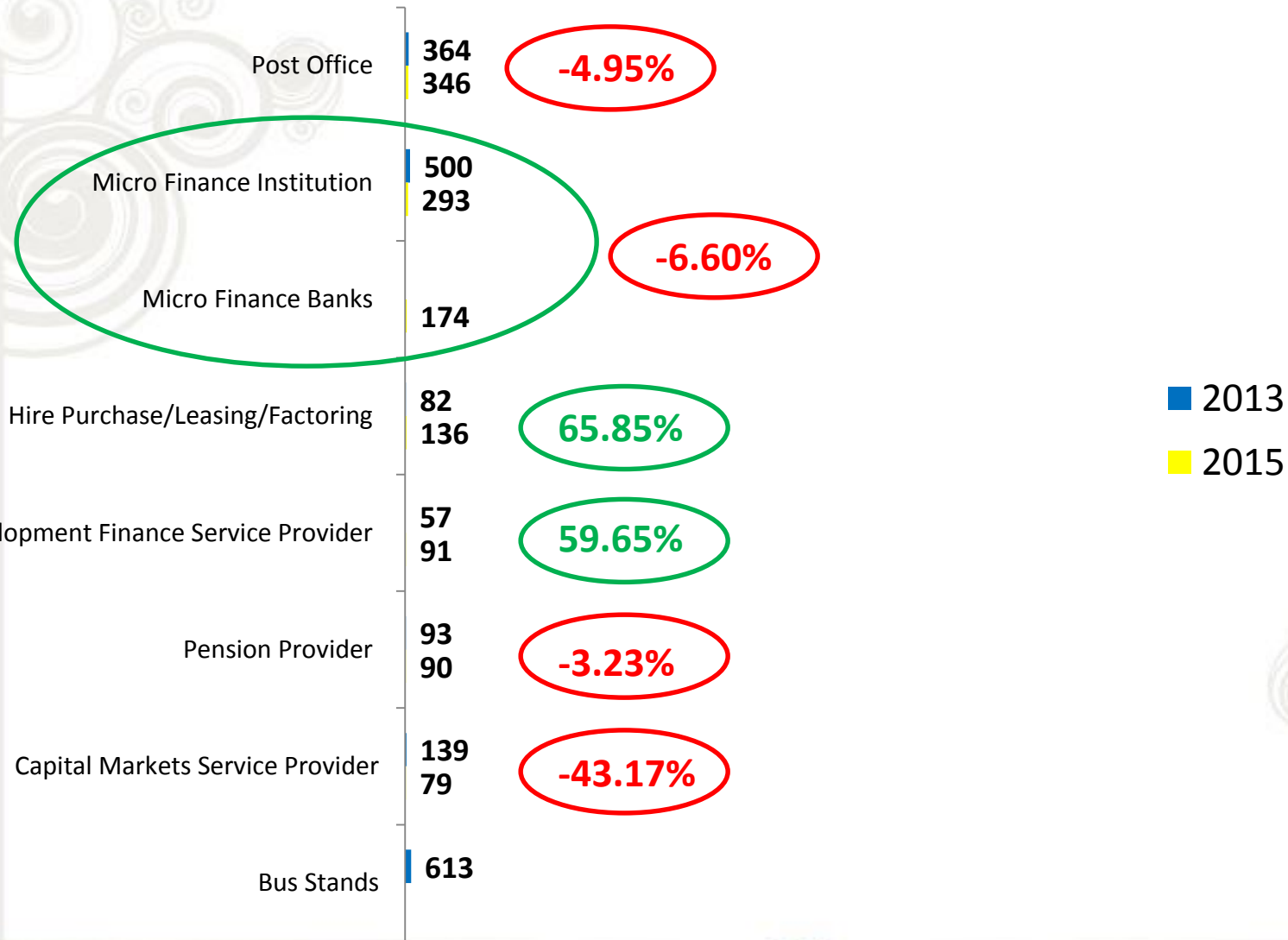
Agricultural 27 684



Total Project Comparisons 2013 -2015 – Financial Institutions



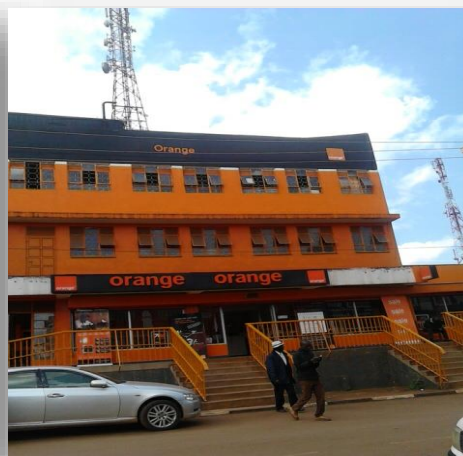
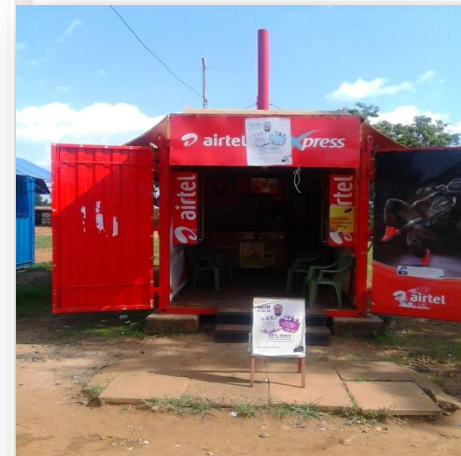
Total Project Comparisons 2013 -2015 – Financial Institutions



N=91186

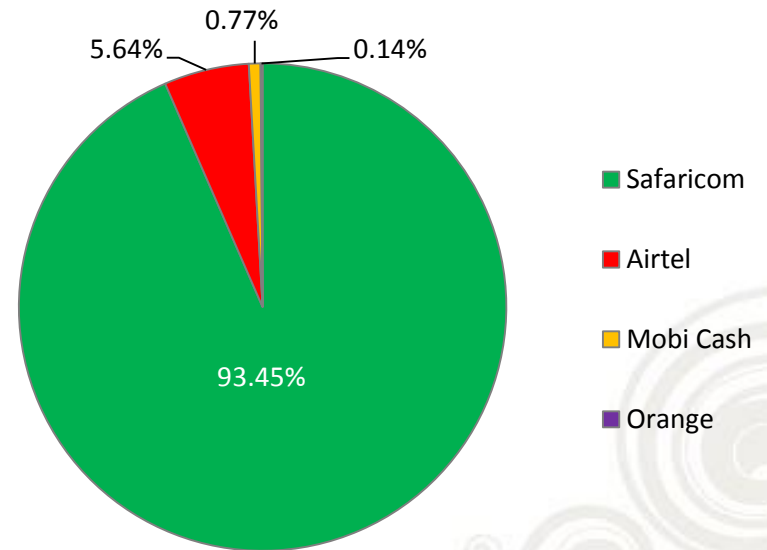
Useful information that can be gathered using GIS Data

Mobile Money Agents



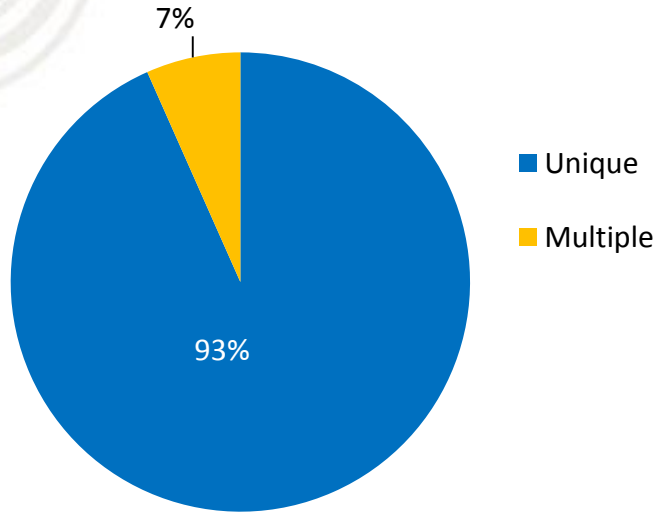
Summary – Mobile Money Service Providers

	Total
Base	68 141
Safaricom Agents	63 681
Airtel Agents	3 843
Mobi Cash Agents	525
Orange Agents	92

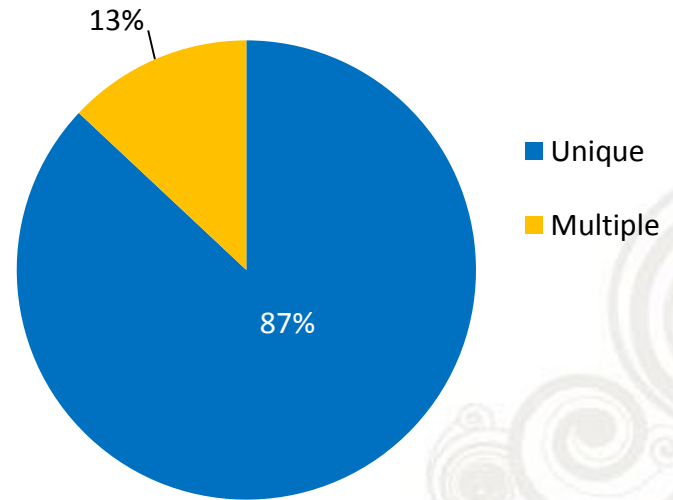


Unique vs Multiple Agents

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



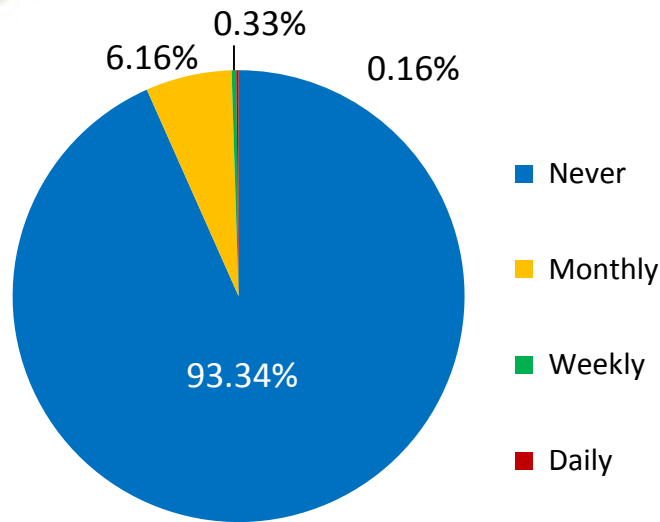
**Mobile Money Agents and Bank Agents
Unique Vs Multiple**



Mobile Money Service Providers

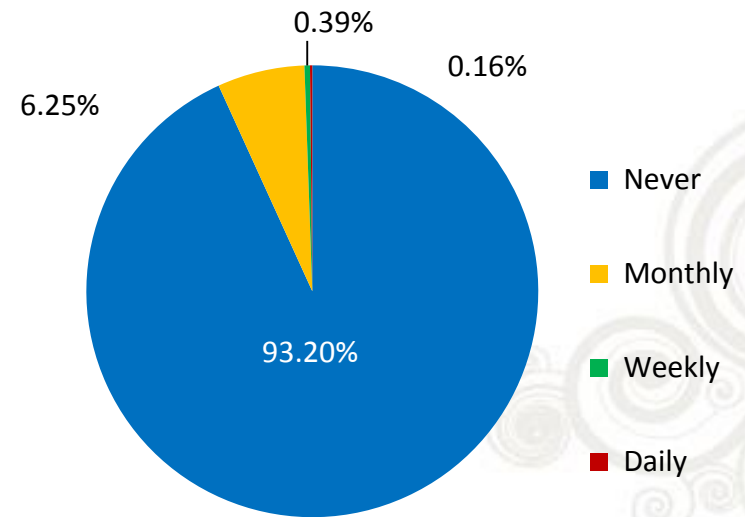
How often does a Agent run out of physical cash

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



How often does a Agent run out of e-float

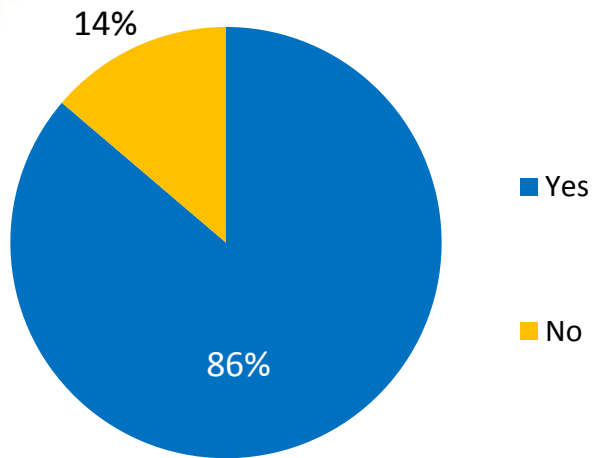
Agent run out of e-float (n=68141)



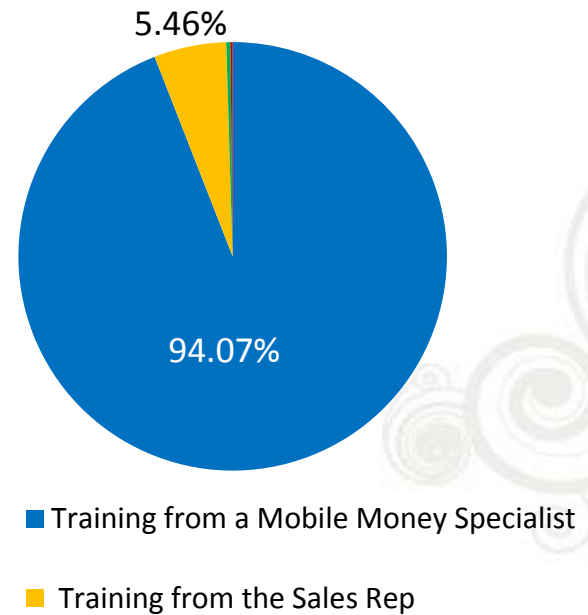
Mobile Money Service Providers

Mobile Money Training

Received Mobile Money training
(n=68141)



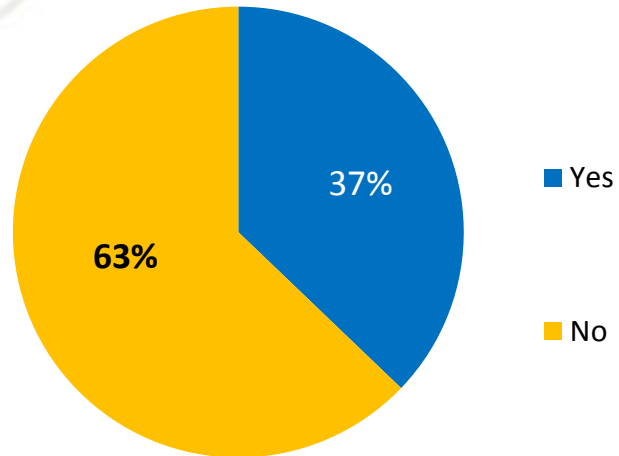
Types of training received (n=68141)



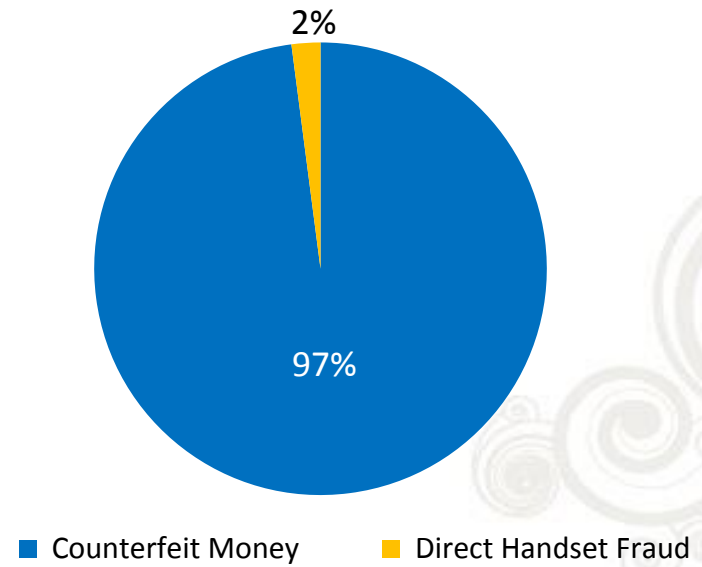
Mobile Money Service Providers

Fraud Statistics

Experienced cases of Fraud (n=68141)

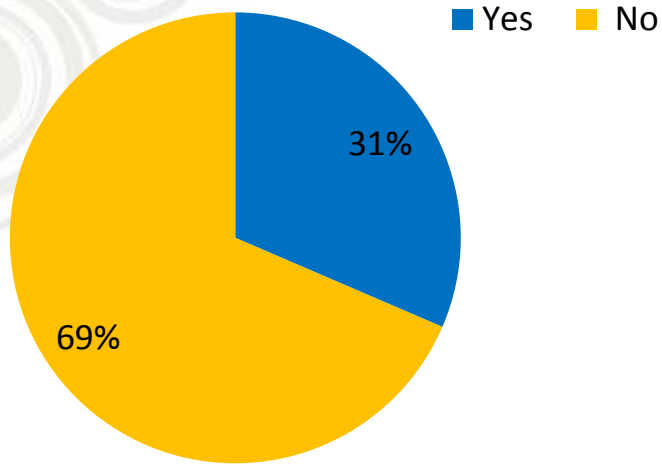


Types of Fraud (n=25322)

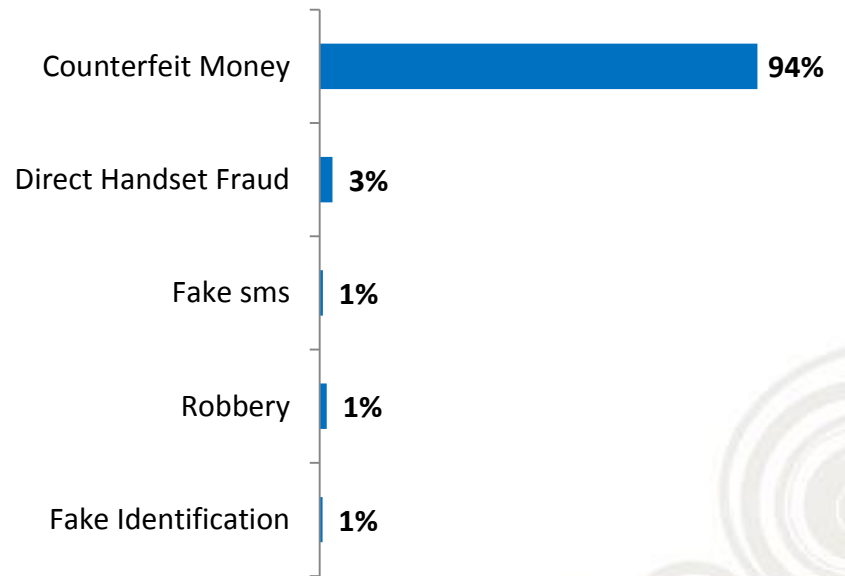


Fraud Stats Across all Financial Access Points

Experienced cases of Fraud



Types of Fraud (n=27845)

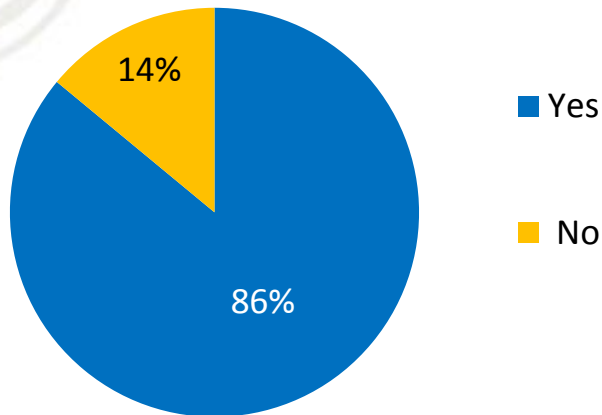


Fraud Stats Across all Financial Access Points

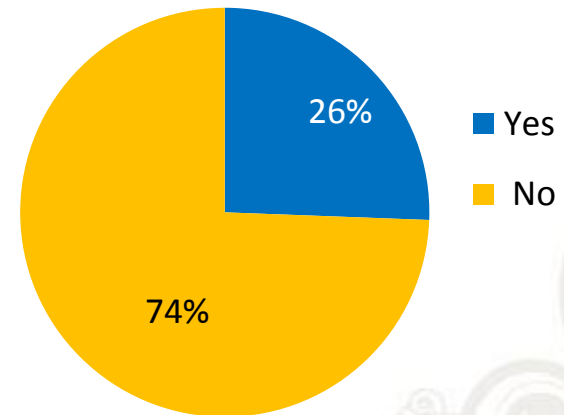
	Base	Counterfeit Money	Direct Handset Fraud	Fake sms	Robbery	Fake Identification	Forged Cheques	Loan Defaulting	False Documentation
Mobile Money Agents	25322	97%	2%	0%	0%	0%	0%	0%	0%
Bank Agents	1297	77%	13%	5%	4%	1%	0%	0%	0%
Capital Markets Service Providers	19	7%	0%	0%	7%	54%	32%	0%	0%
Development 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%

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)



Conclusions/Key Lessons Slide

- i) Sustainability of GIS data collection
- ii) Combining Datasets to increase value of the data collected and the analytical outcomes. The Financial sector regulators are in the process of collecting more datasets under the MoU
- iii) BMGF with key stakeholders are undertaking a scoping mission on a sustainability pilot
- iv) Spatial Analysis using triangulation with other spatial datasets including supply side
- v) Potential links and collaborations

Full Project Report and Databases

- A Full Project Report as well as individual databases are available on written request to CBK researchstat@centralbank.go.ke



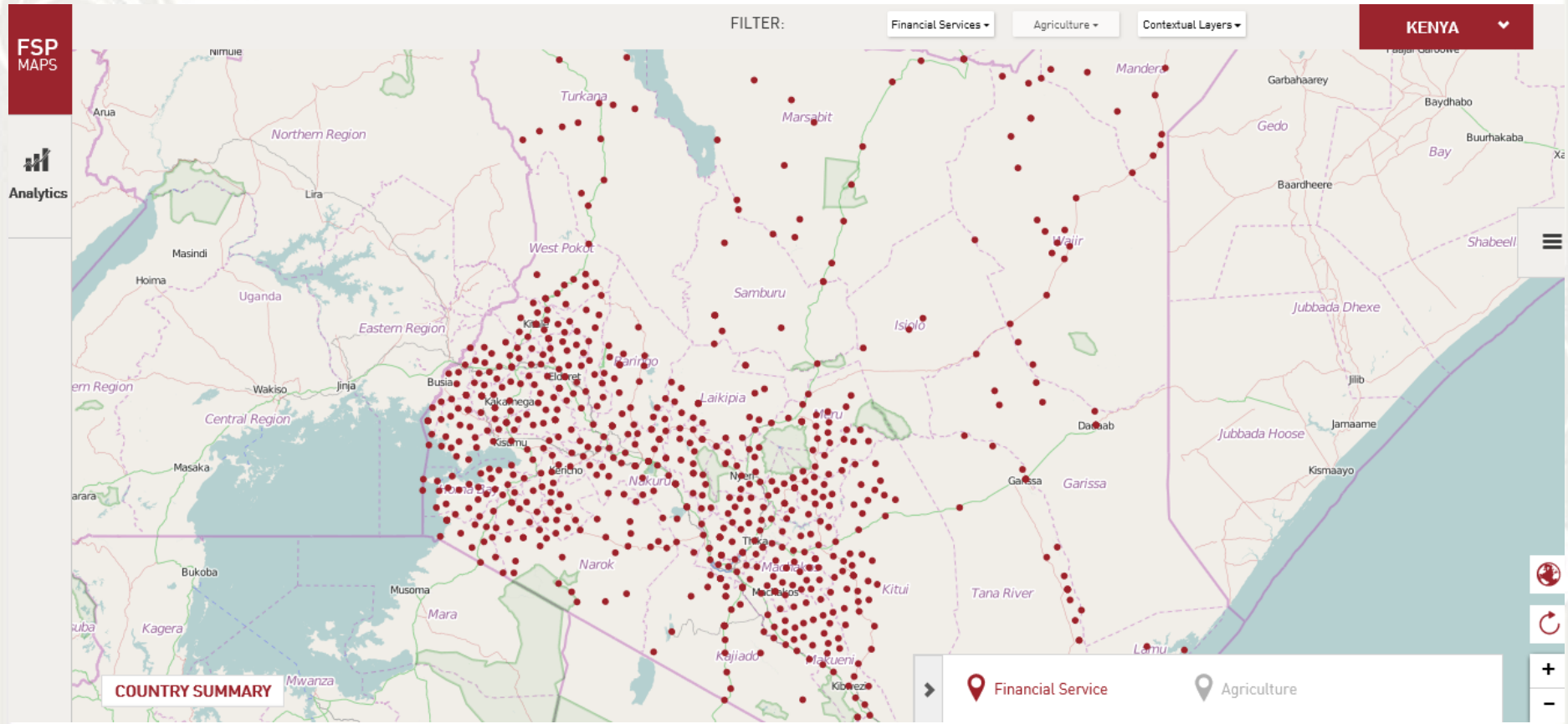
FSPmaps Demo Tool



BILL & MELINDA
GATES *foundation*

Website address:

www.fspmaps.com



Functions on Fspmaps

1. Clicking on Individual Points
2. Selecting Base Maps
3. Selecting Contextual Layers
4. Analytical tools
 - 4.1 Pin drop Radius Buffer
 - 4.2 Upload Data

Clicking on Individual Points

FSP MAPS

Analytics

FILTER: Financial Services Agriculture Contextual Layers

KENYA

Mobile Money Agent < location 1 of 1 >

Type: Mobile Money Agent
Mobile Service Provider: Safaricom

Financial Service Agriculture

Selecting Base Maps

BASEMAPS



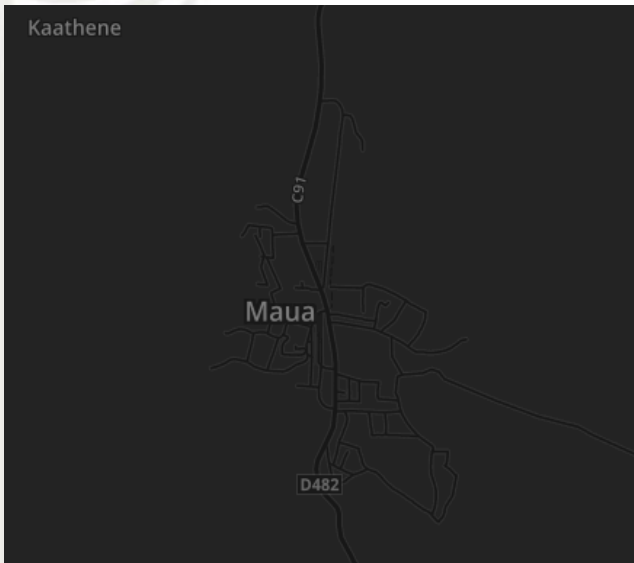
dark



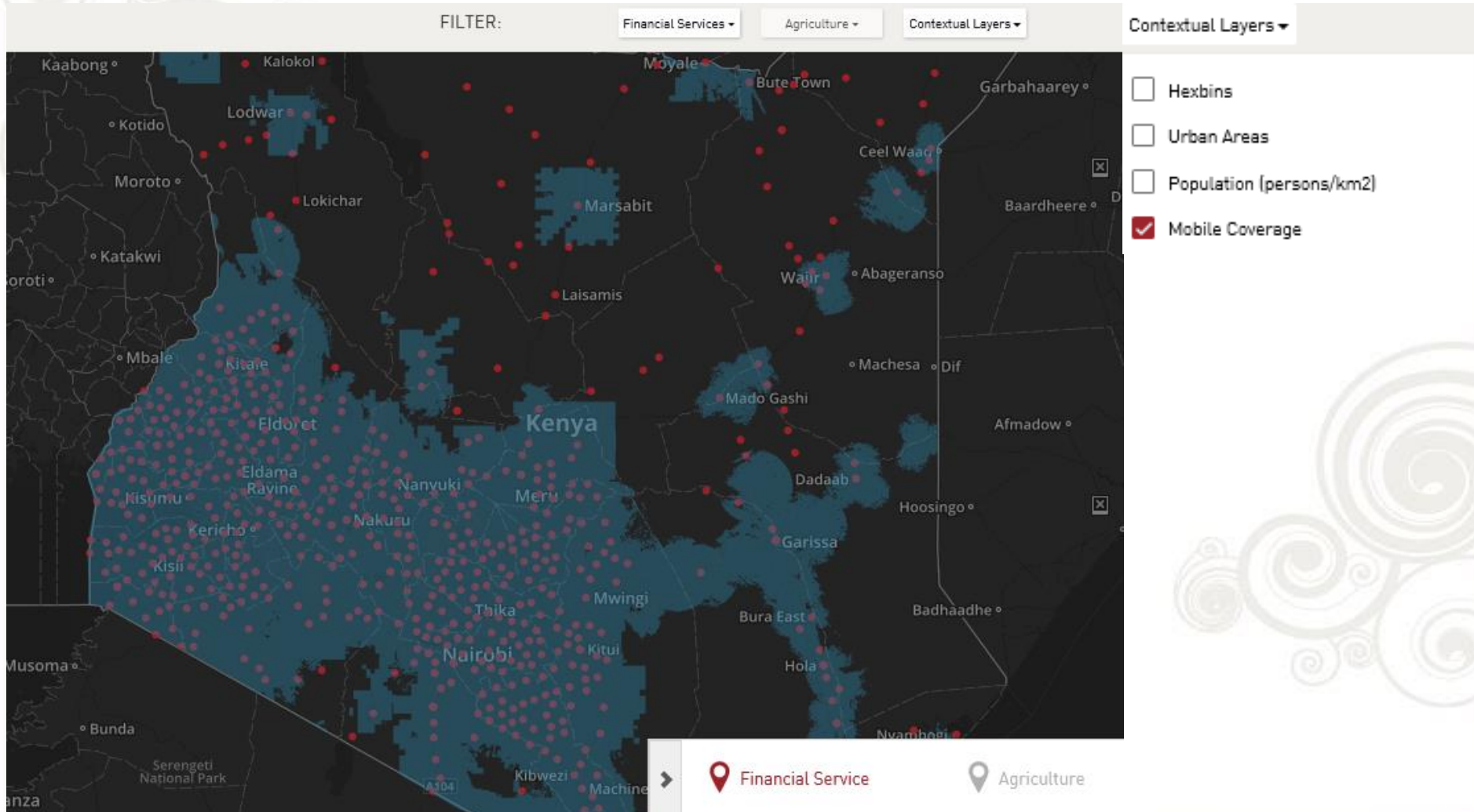
osm



satellite



Selecting Contextual Layers



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

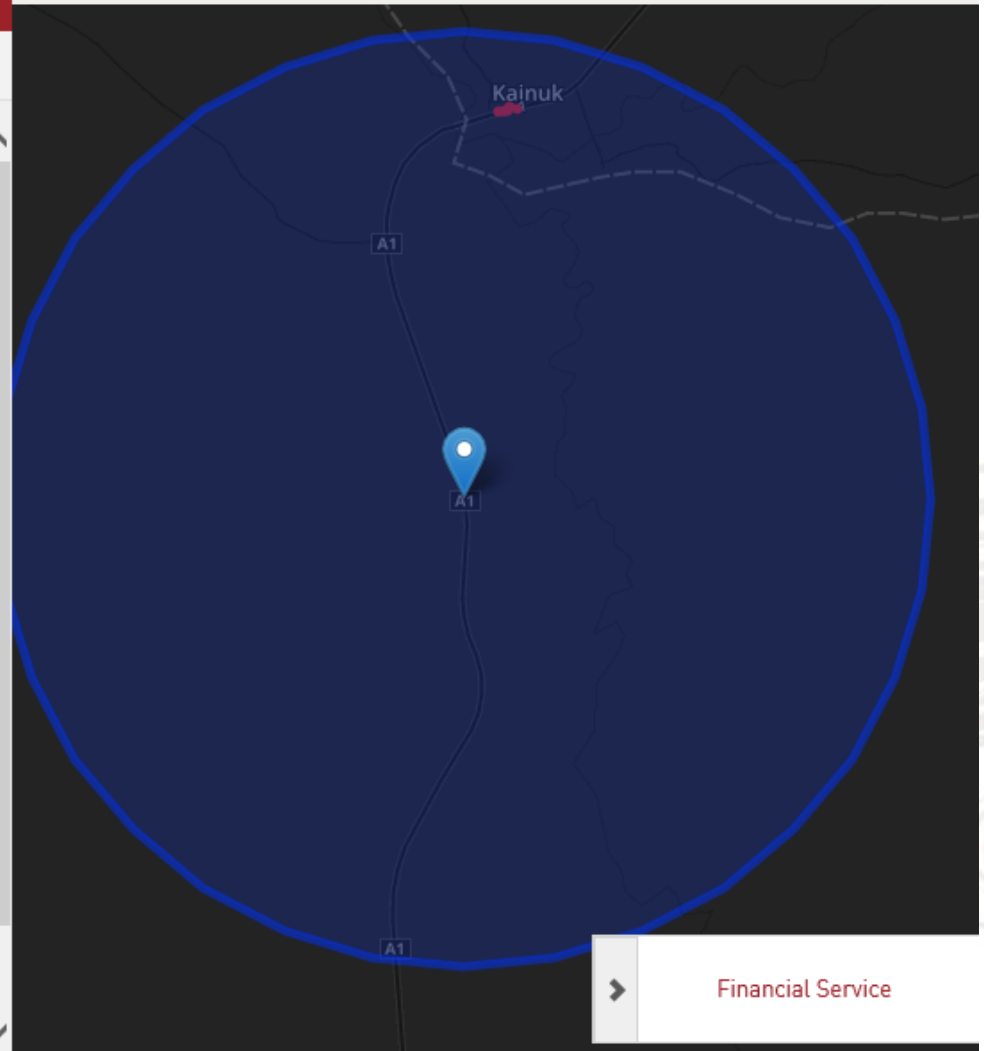
- Mobile Money Agent: 4.16 km
- Mobile Money Agent: 4.17 km
- Bank Agent: 4.17 km
- Mobile Money Agent: 4.17 km
- Mobile Money Agent: 4.21 km

FILTER:

Financial Services ▾

Agriculture ▾

Cont



BRAND



FUSION
Marketing LTD


Analytical Tools

FSP
MAPS

ANALYTICS TOOLS

NEARBY
CALCULATE
UPLOAD DATA

←



This tool allows you to upload or drag and drop your own .CSV data onto the map for display.

Data you add can be included in the accessibility analysis, but must be point data.

[Download example CSV file](#)

+ UPLOAD FILE

lat	lon	featuretype	Radius_KM	name
-1.28539	36.81865	Commercial Bank	5	Kenya Commercial Bank
-1.26278	36.80101	Commercial Bank	5	Commercial Bank of Africa
-0.97973	36.62983	Commercial Bank	5	Equity Bank
-1.26417	36.73971	Cash Merchant	2	Mega Center
-1.2555	36.69511	Cash Merchant	2	Starcom
-1.27488	36.61176	Cash Merchant	2	Lusigetti Market
-1.39689	36.75076	Cash Merchant	2	You Cash
-1.09661	36.594	Cash Merchant	2	Digi-money
-0.97973	36.62983	Cash Merchant	2	Kimende Market
-1.36362	36.65626	ATM	2	Pesapoint ATM Ngong
-1.39684	36.75972	ATM	2	Barclays Bank
-0.98122	36.62959	ATM	2	Pesapoint ATM Kimende
-1.1578	36.59511	Village Bank	5	Mung etho
-0.94503	36.61129	Village Bank	5	Maingi Town
-1.8416	36.7924	Village Bank	5	Kajiado
-1.899	36.2893	Village Bank	5	Magadi
-1.08935	36.58572	Community-based Collector/Reseller	1	George Babumba
-1.9105	36.6915	Community-based Collector/Reseller	1	Lucy Kiguru
-2.1495	36.5105	Community-based Collector/Reseller	1	Betty Kungu