

FinAccess Geospatial Mapping Survey 2015

analysis and use cases

% of population being served

Population Distribution



Bank Infrastructure – Bank Branches

2013 % of Population within:

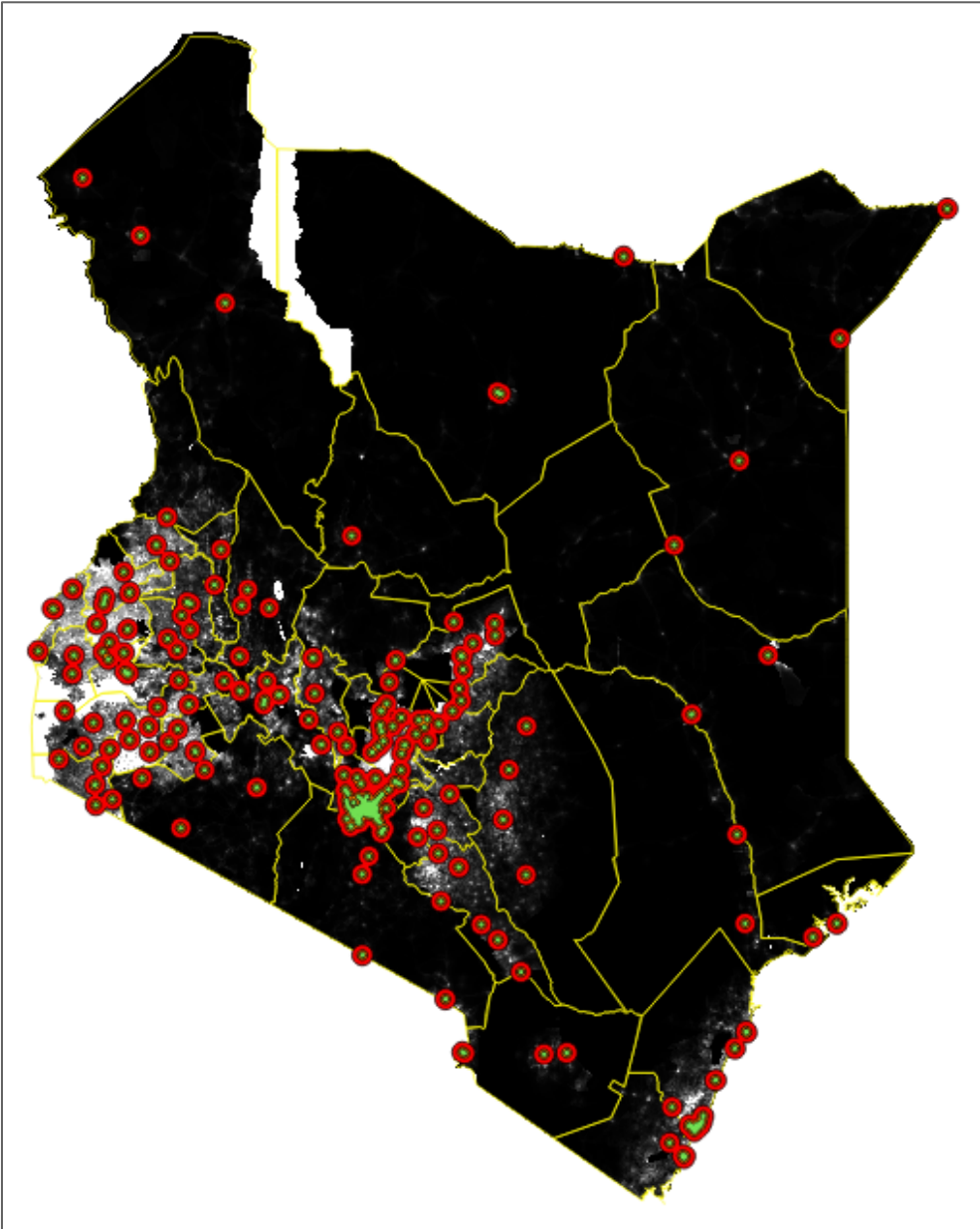
3km 26%

2015 % of Population within:

3km 27%

5km 35%

10km 56%



FinAccess Geospatial Mapping Survey 2015

analysis and use cases

Bank Infrastructure – Standalone ATMs

2013 % of Population within:

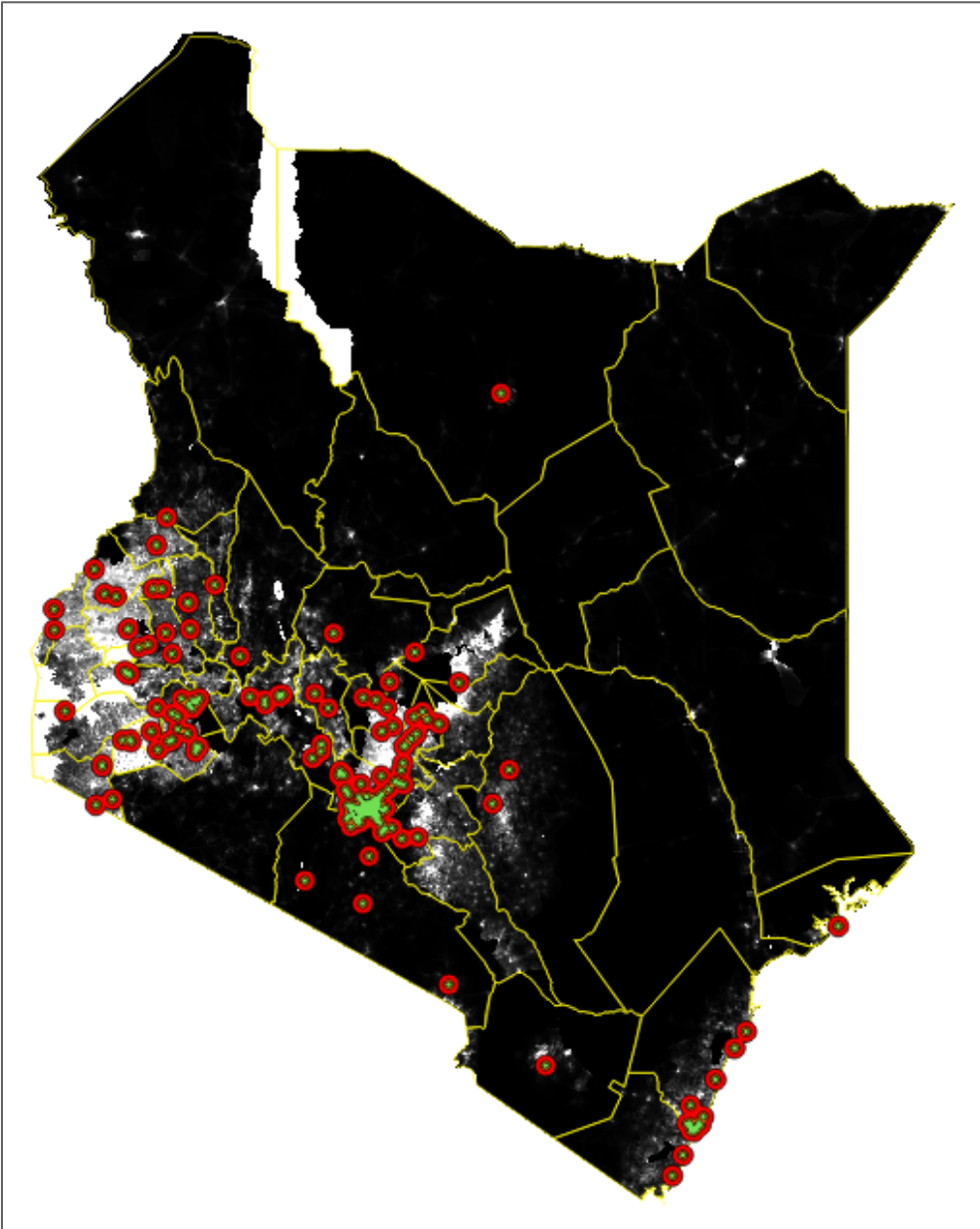
3km 23%

2015 % of Population within:

3km 23%

5km 28%

10km 42%



Bank Infrastructure – Bank Agents

2013 % of Population within:

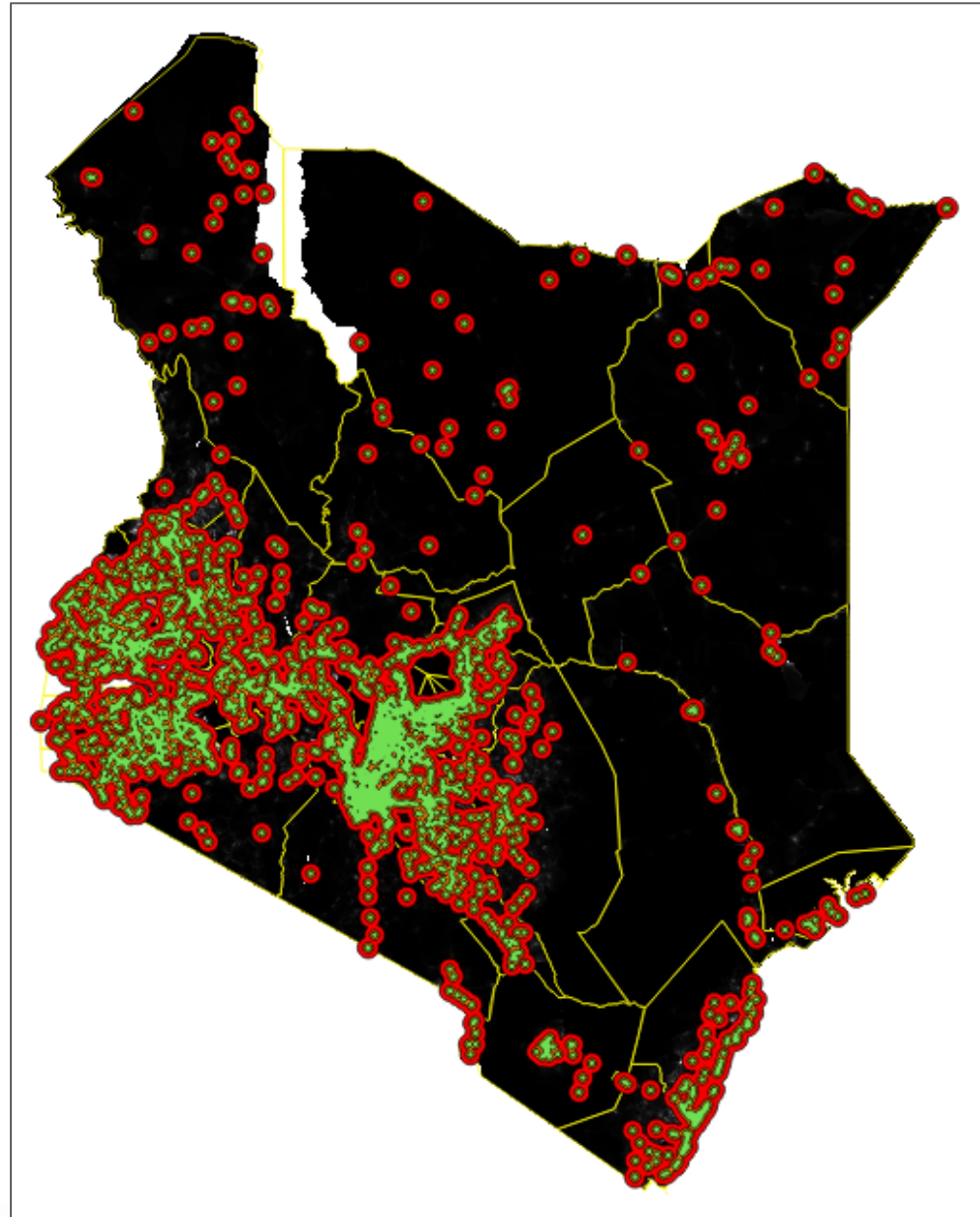
3km 53%

2015 % of Population within:

3km 60%

5km 78%

10km 92%



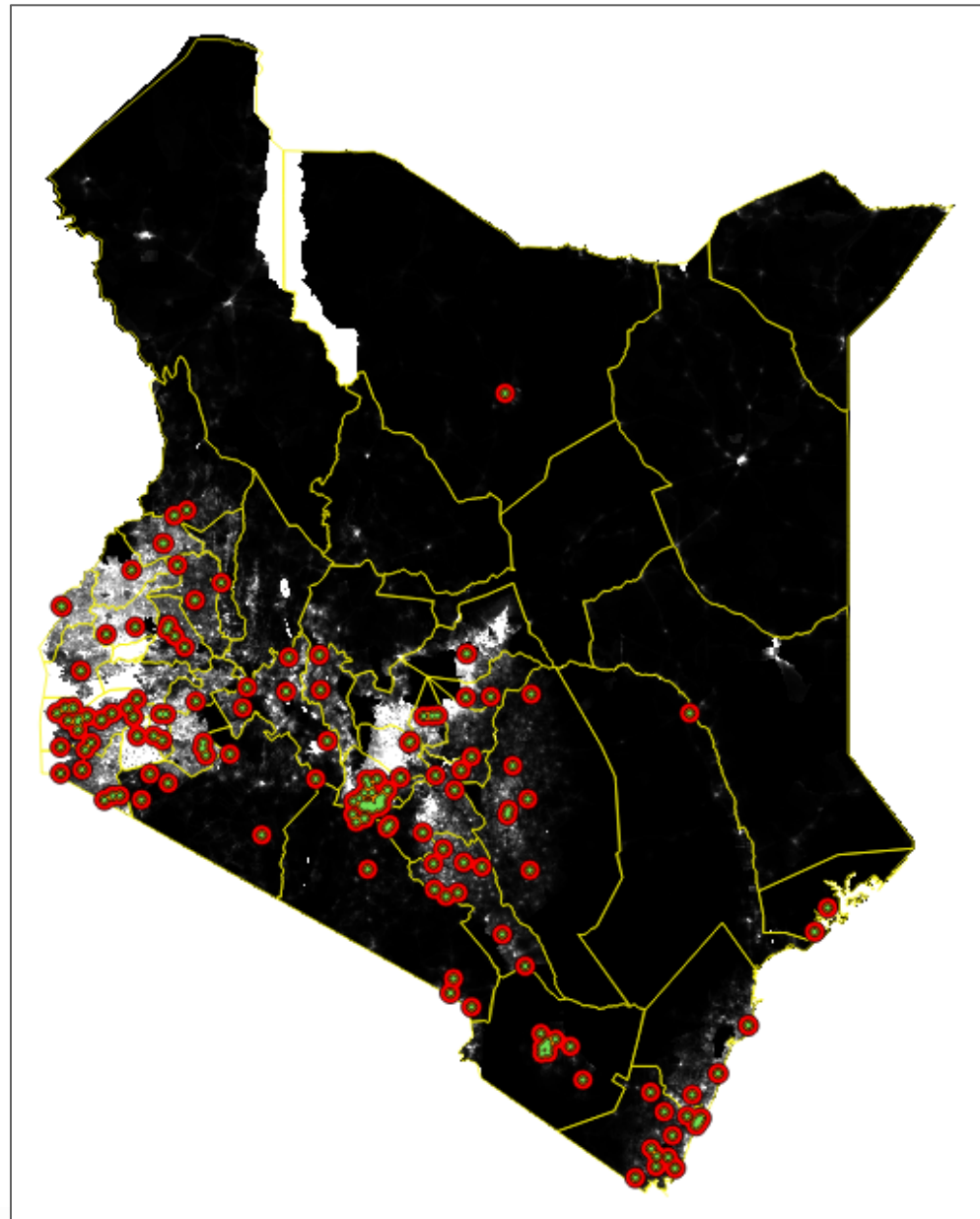
Microfinance Institutions

2015 % of Population within:

3km 19%

5km 26%

10km 40%



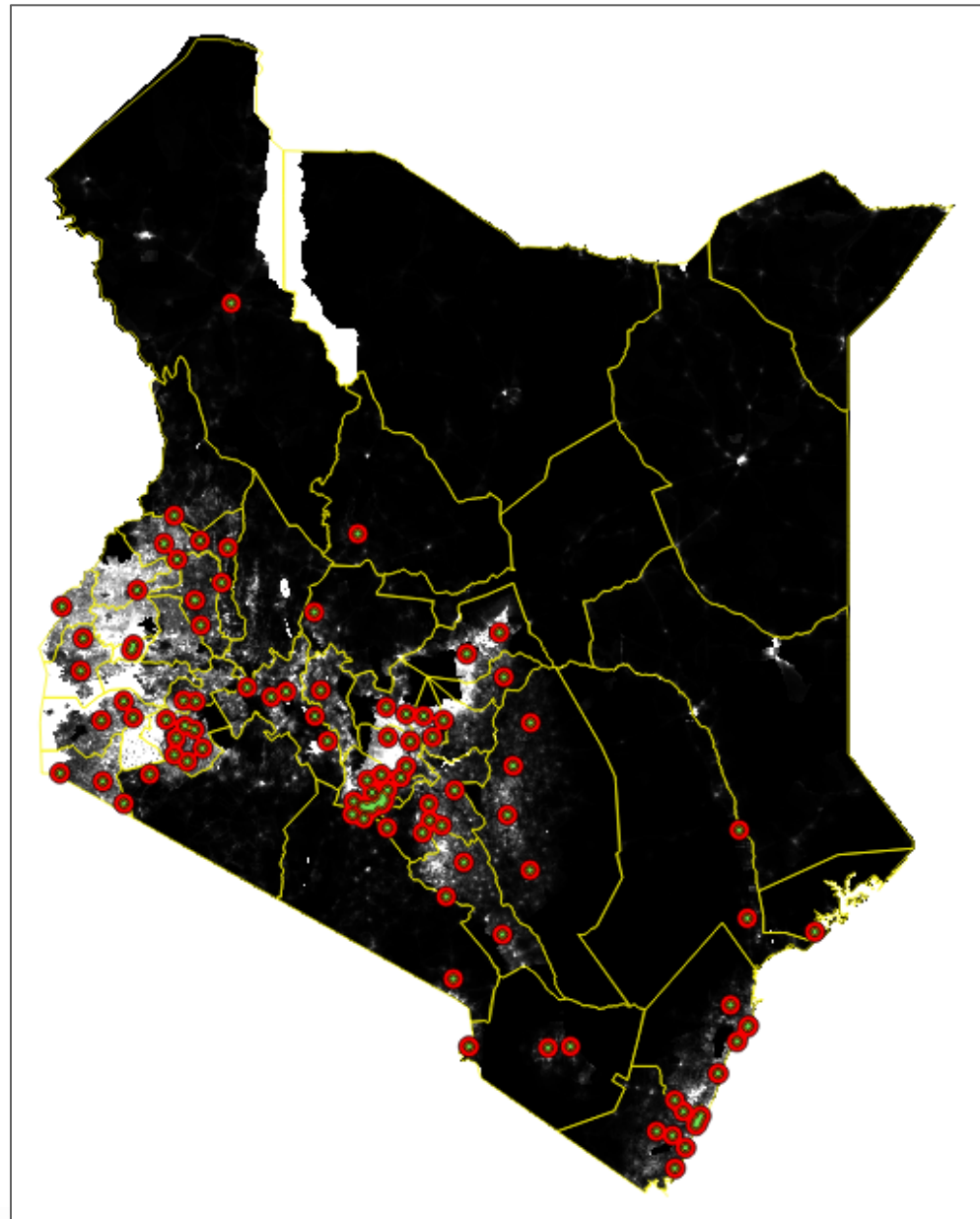
Microfinance Banks

2015 % of Population within:

3km 18%

5km 25%

10km 40%



SACCOS

2013 % of Population within:

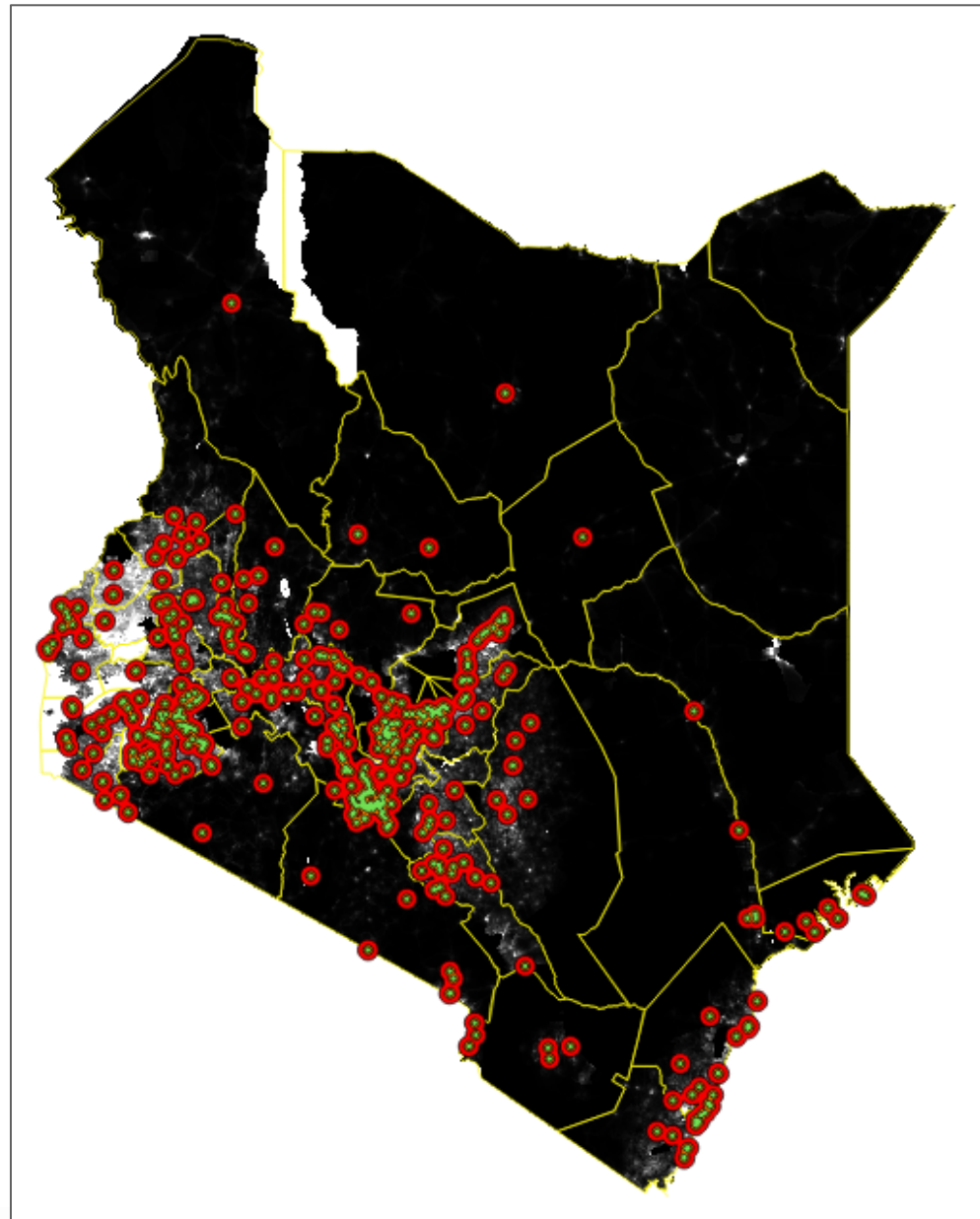
3km 26%

2015 % of Population within:

3km 29%

5km 41%

10km 63%



Mobile Money Agents

2013 % of Population within:

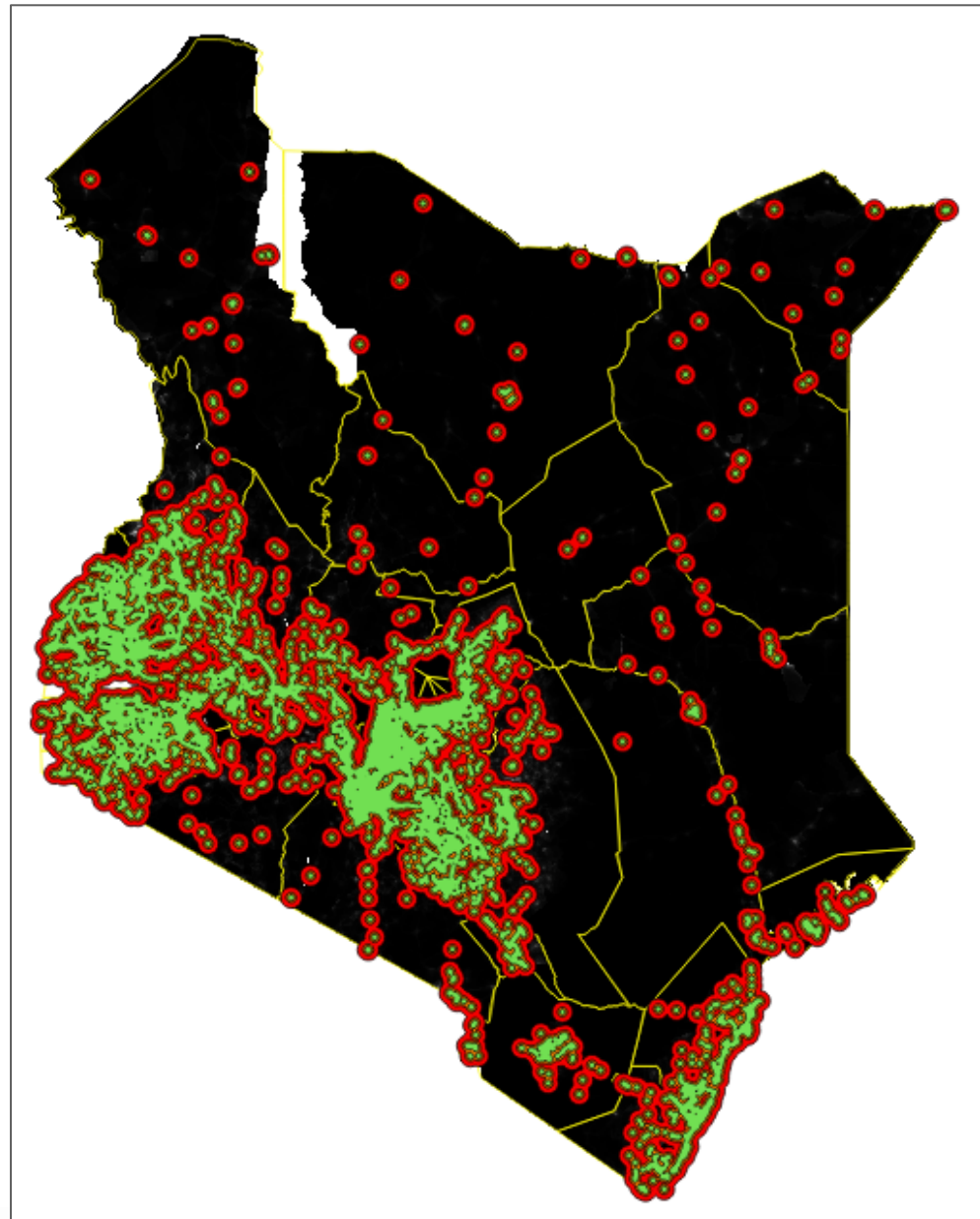
3km 69%

2015 % of Population within:

3km 73%

5km 86%

10km 94%



Insurance Providers

2013 % of Population within:

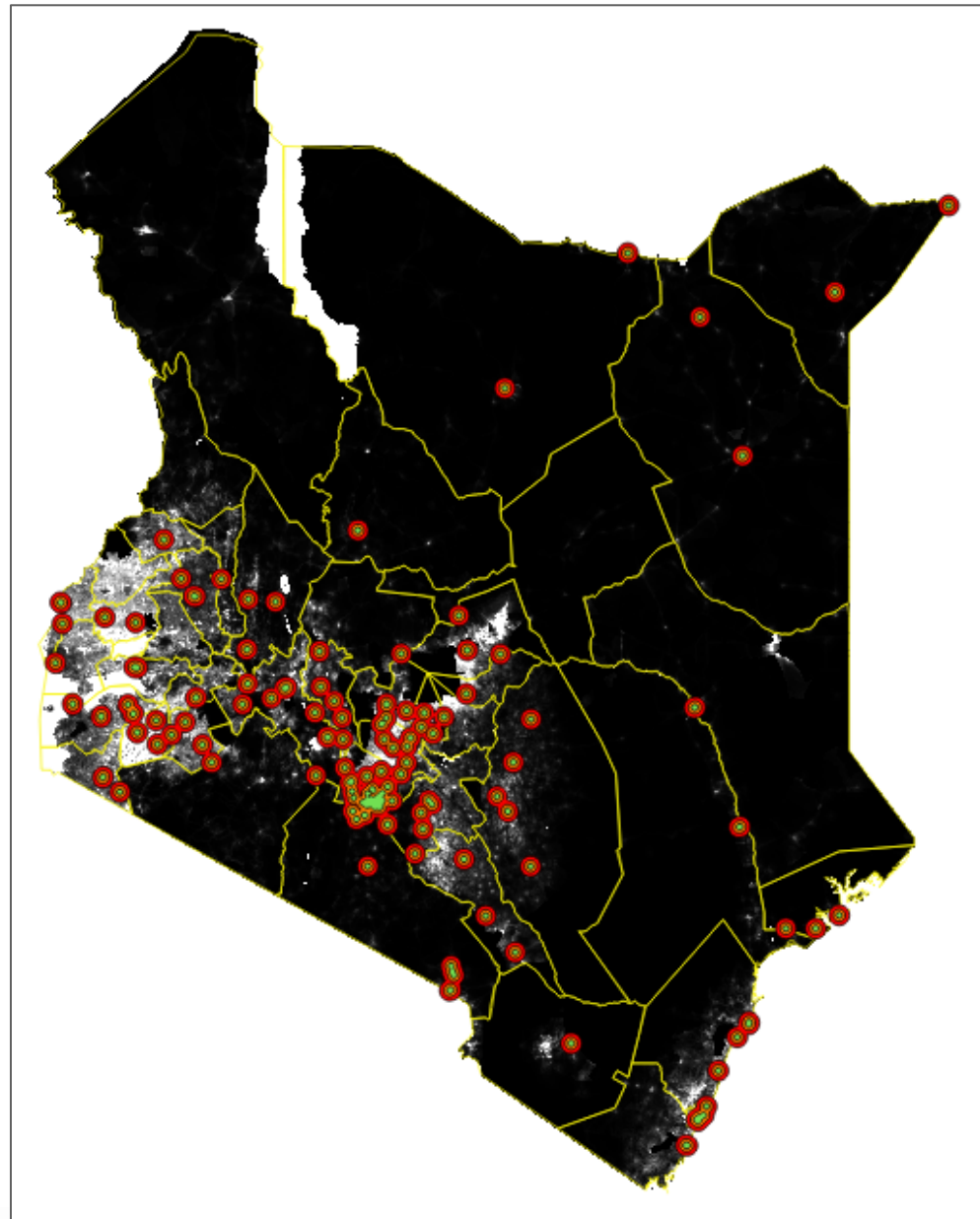
3km 22%

2015 % of Population within:

3km 22%

5km 32%

10km 44%



Access Points per 100,000 people*

Service	Access Points per 100,000 people
Bank Branches	3
ATMs	1.5
Bank Agents	32
Mobile Money	163
Microfinance	1
SACCOs	1.8
Insurance	2.4

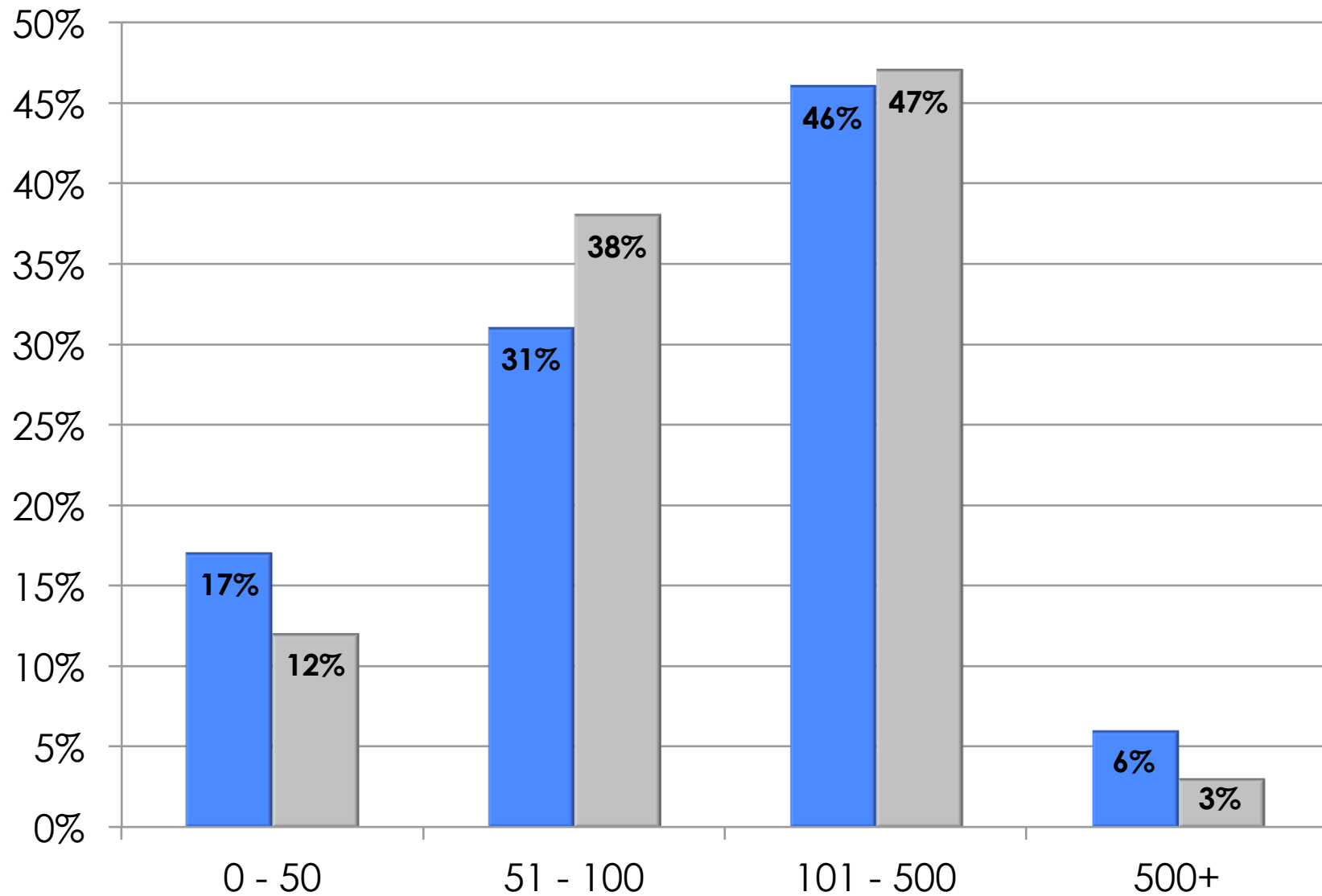
*Based on National Bureau of Statistics Population Data from 2013

Mobile Money Agent Growth

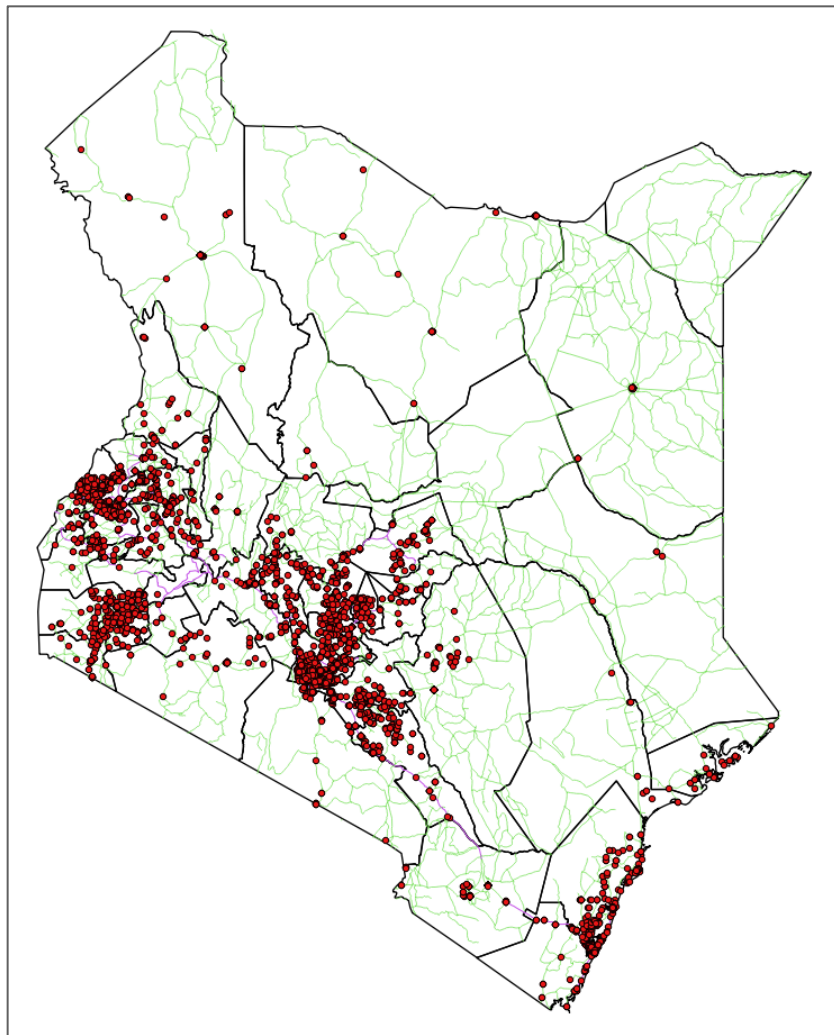
- From approximately 48,000 locations captured in 2013
- To nearly 66,000 locations captured in 2015
- Increase of nearly 18,000 new locations or 37% growth

Mobile Money Agent Number of Deposits per Week

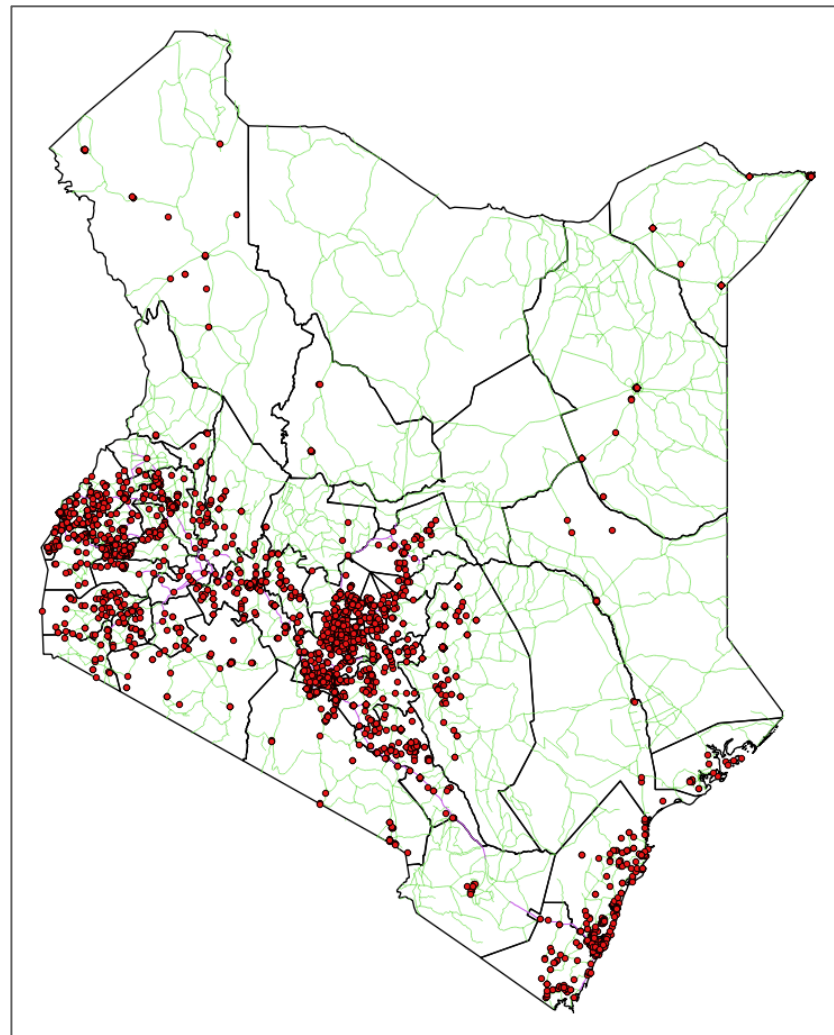
2013 - 2015



Mobile Money Agents 0 – 50 Deposits per week

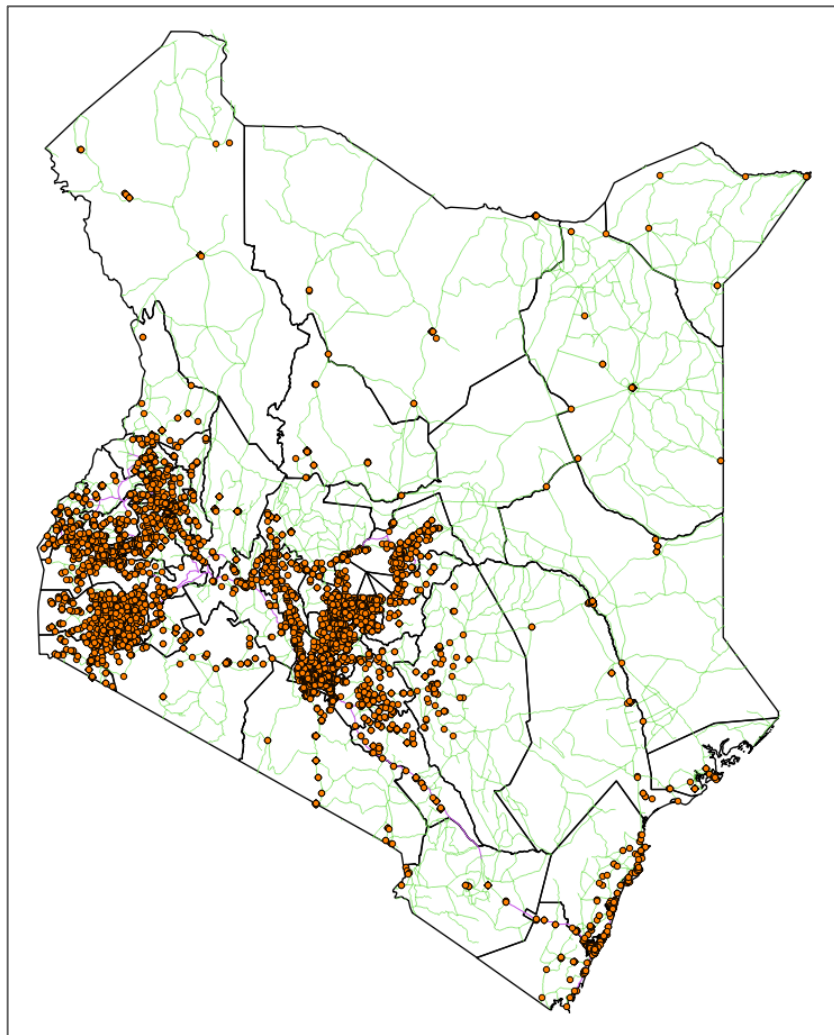


2013

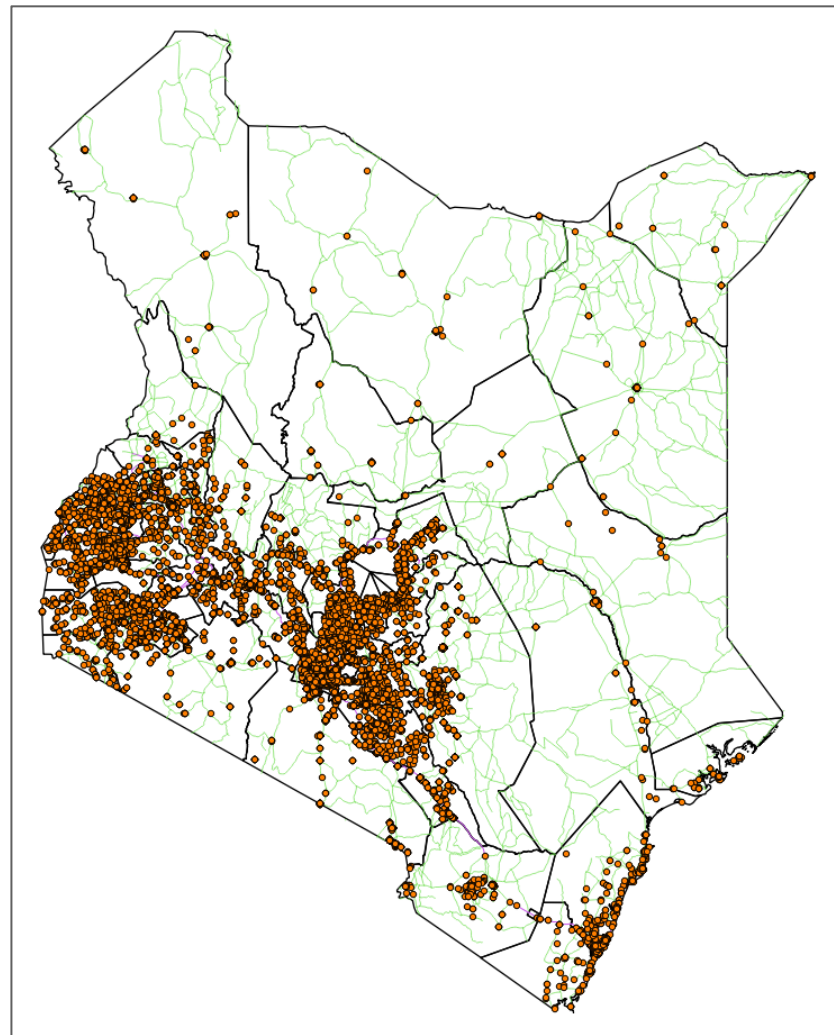


2015

Mobile Money Agents 51 - 100 Deposits per week

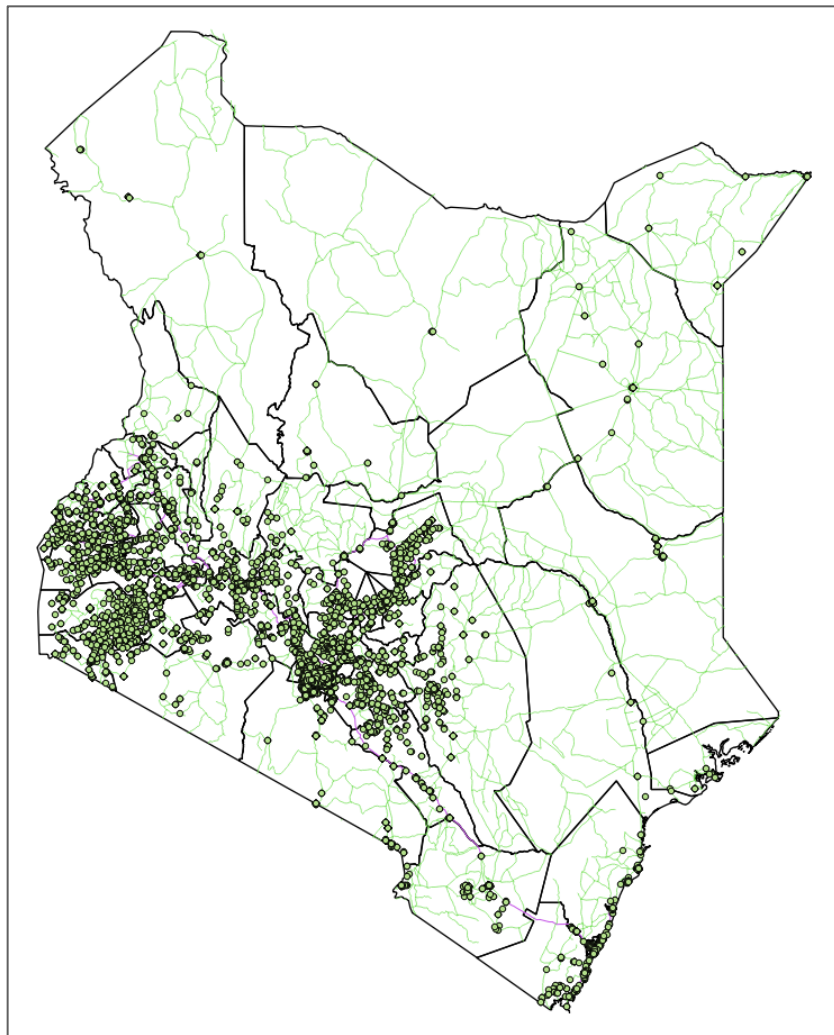


2013

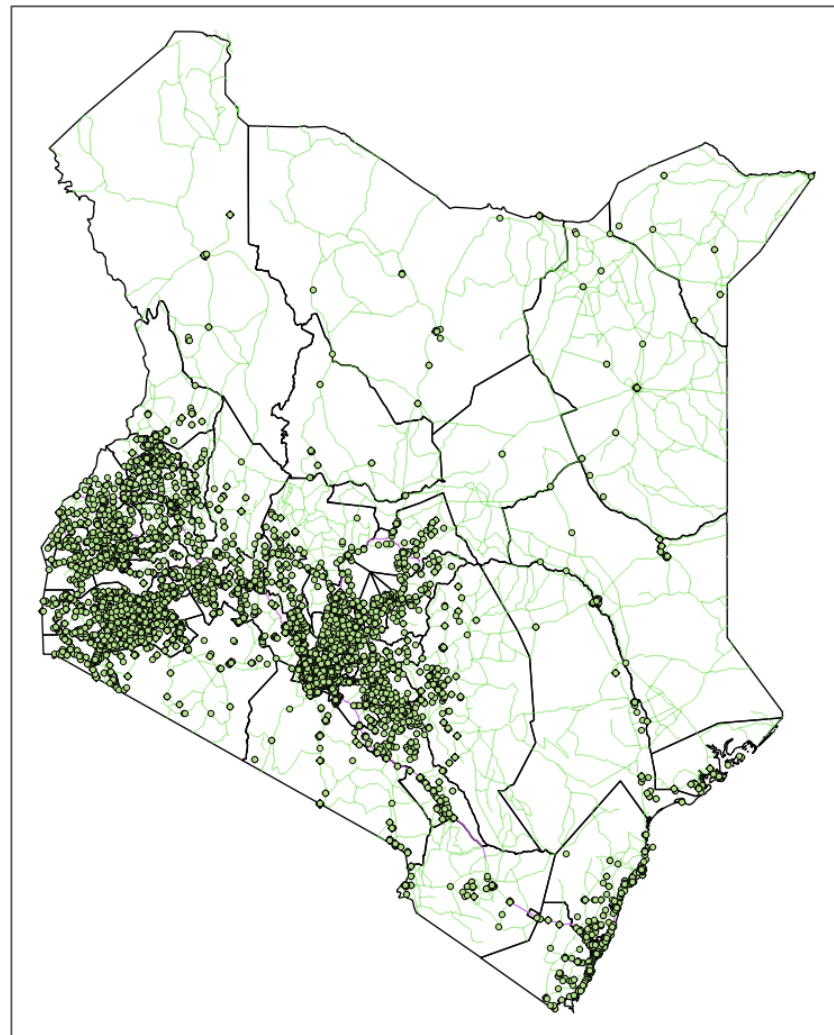


2015

Mobile Money Agents 101 - 500 Deposits per week

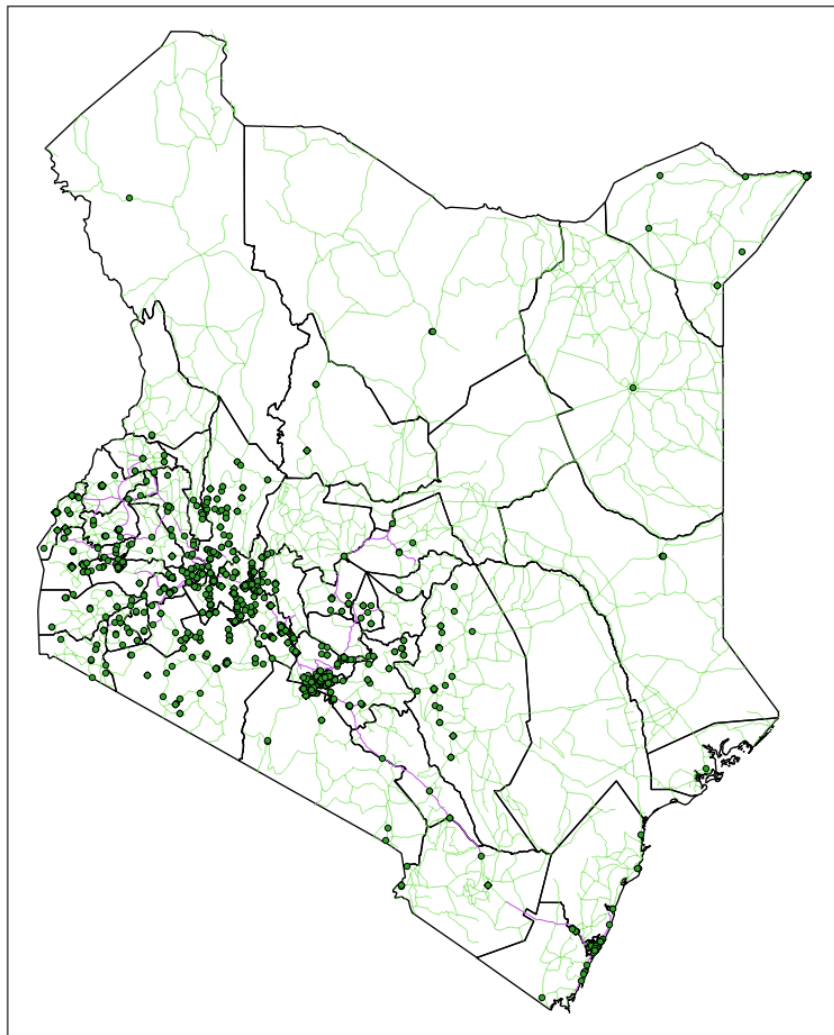


2013

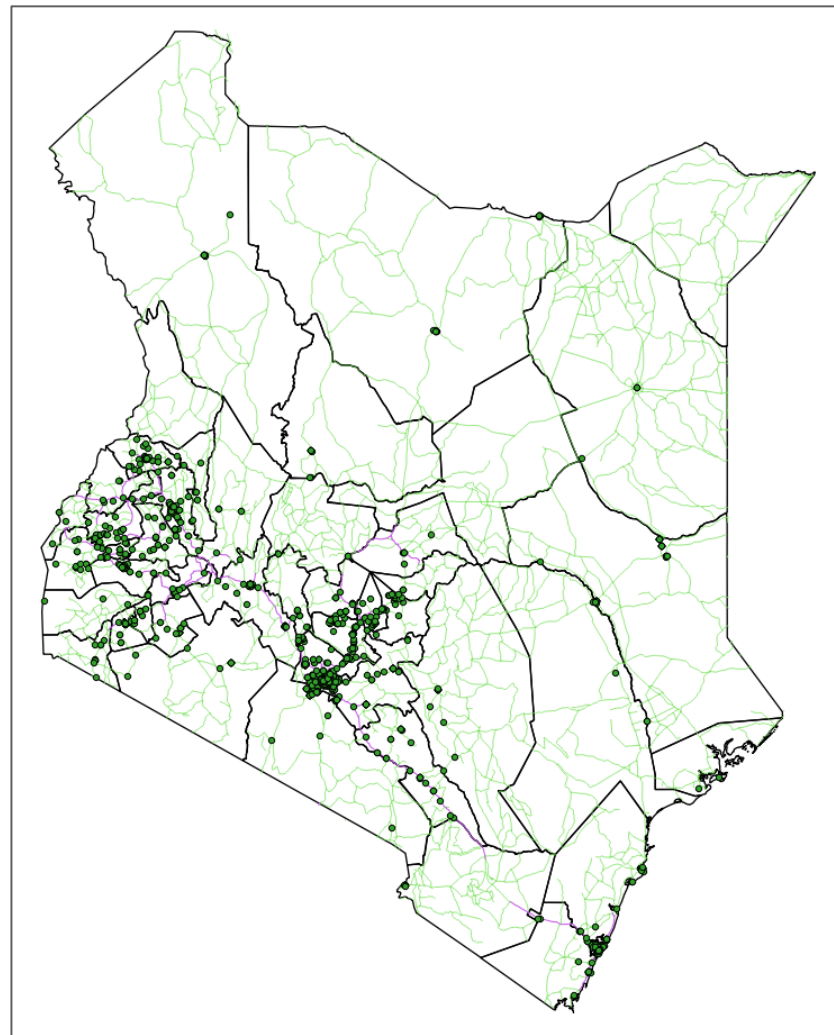


2015

Mobile Money Agents over 500 Deposits per week



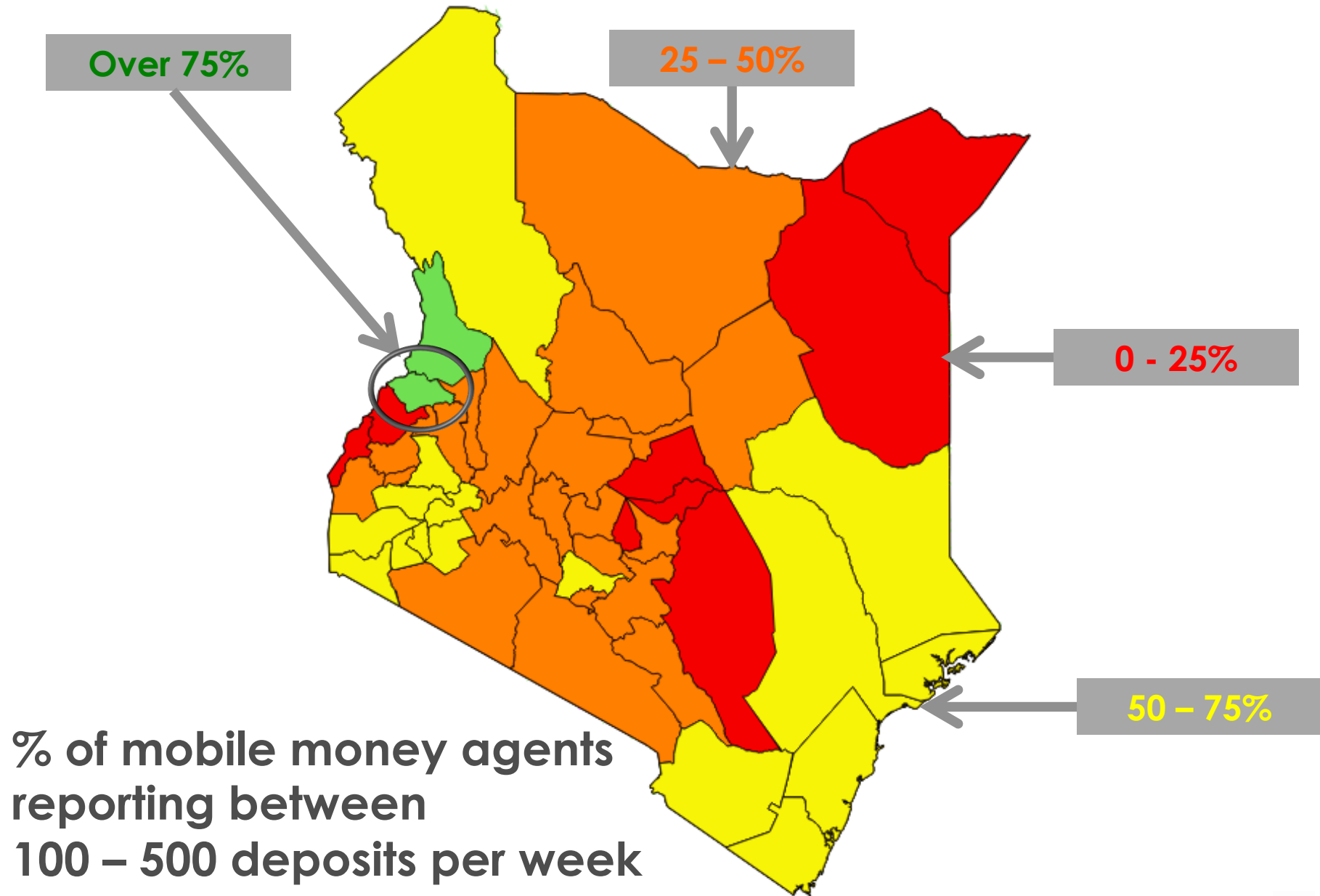
2013



2015

So what?

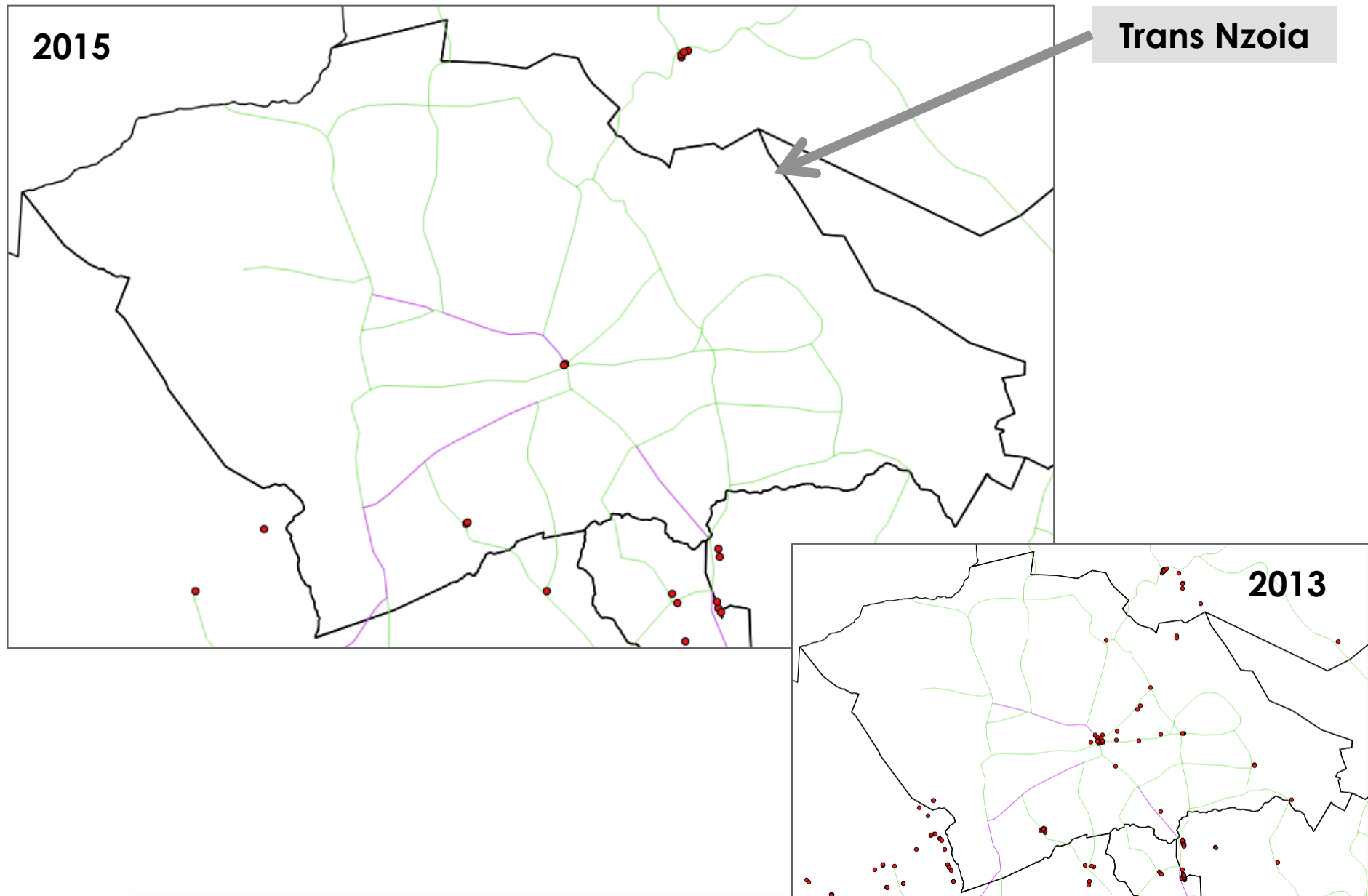
Where to Invest... looking for the outliers



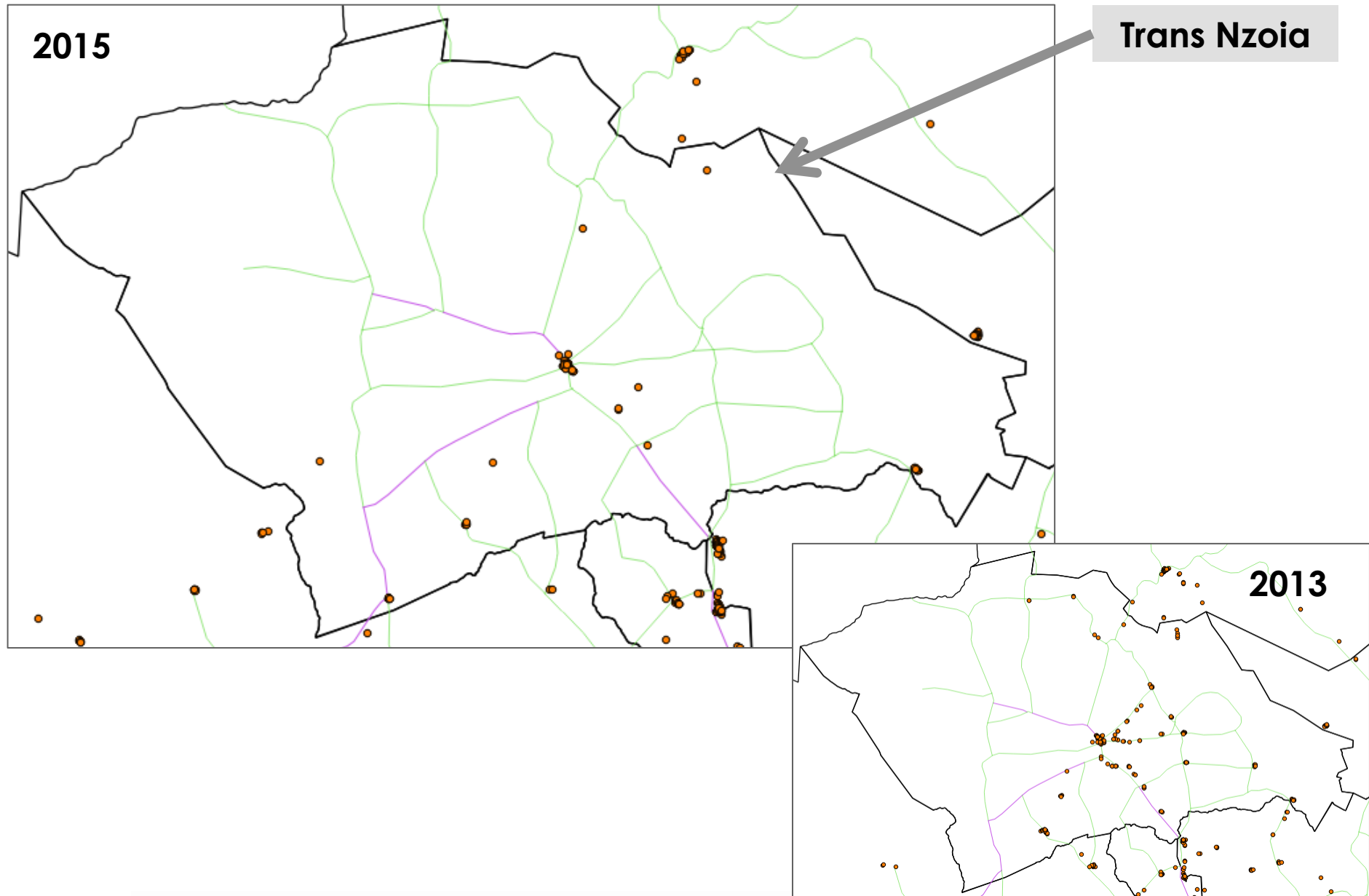
Where to Invest... looking for the outliers

County	0-50 deposits	51 – 100 deposits	101 – 500 deposits	Over 500 Deposits
Trans Nzoia 2013	11%	53%	34%	2%
Trans Nzoia 2015	1%	10%	83%	6%
National Average 2015	12%	38%	47%	3%

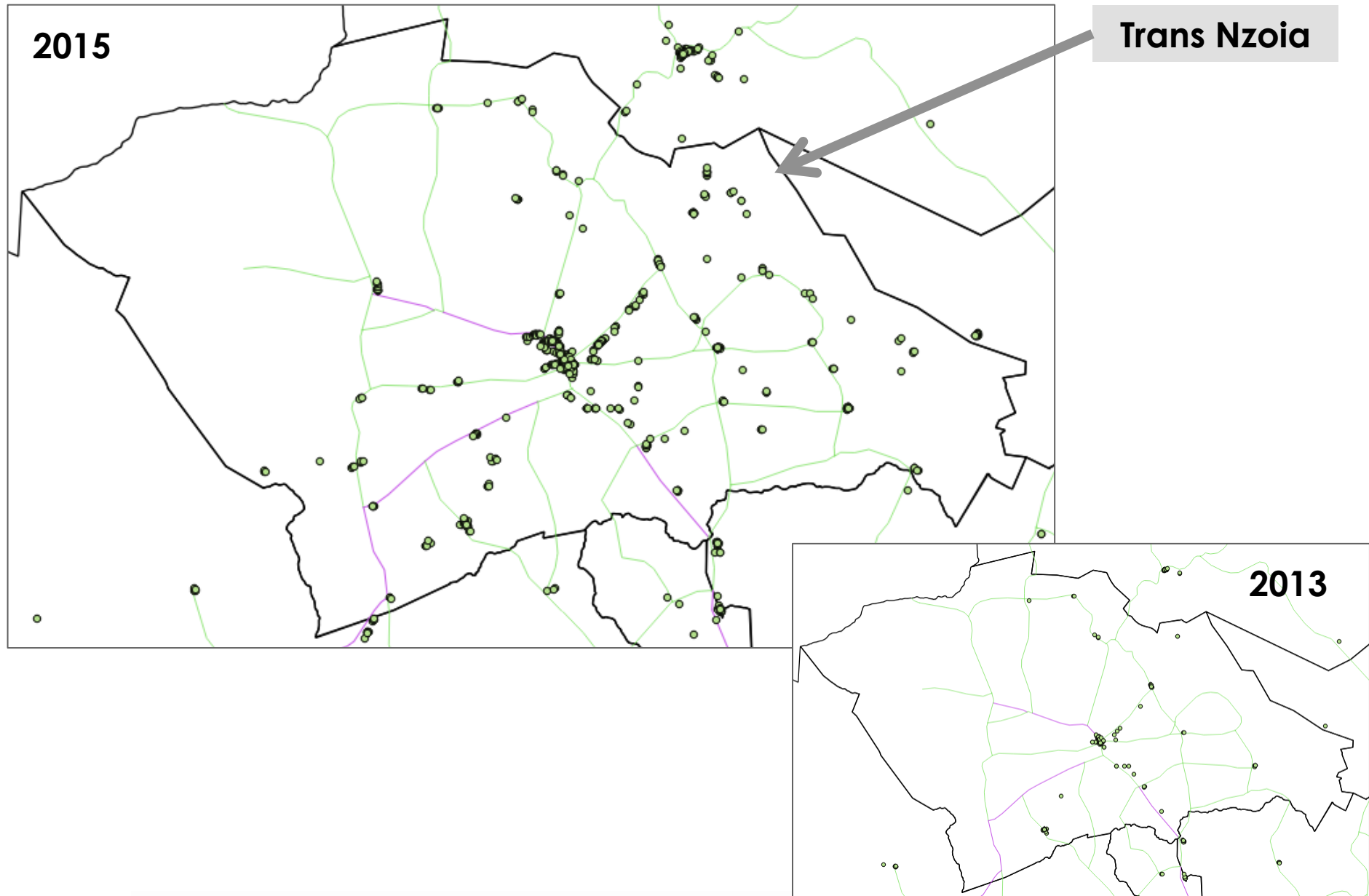
Mobile Money Agents 0 - 50 Deposits a week



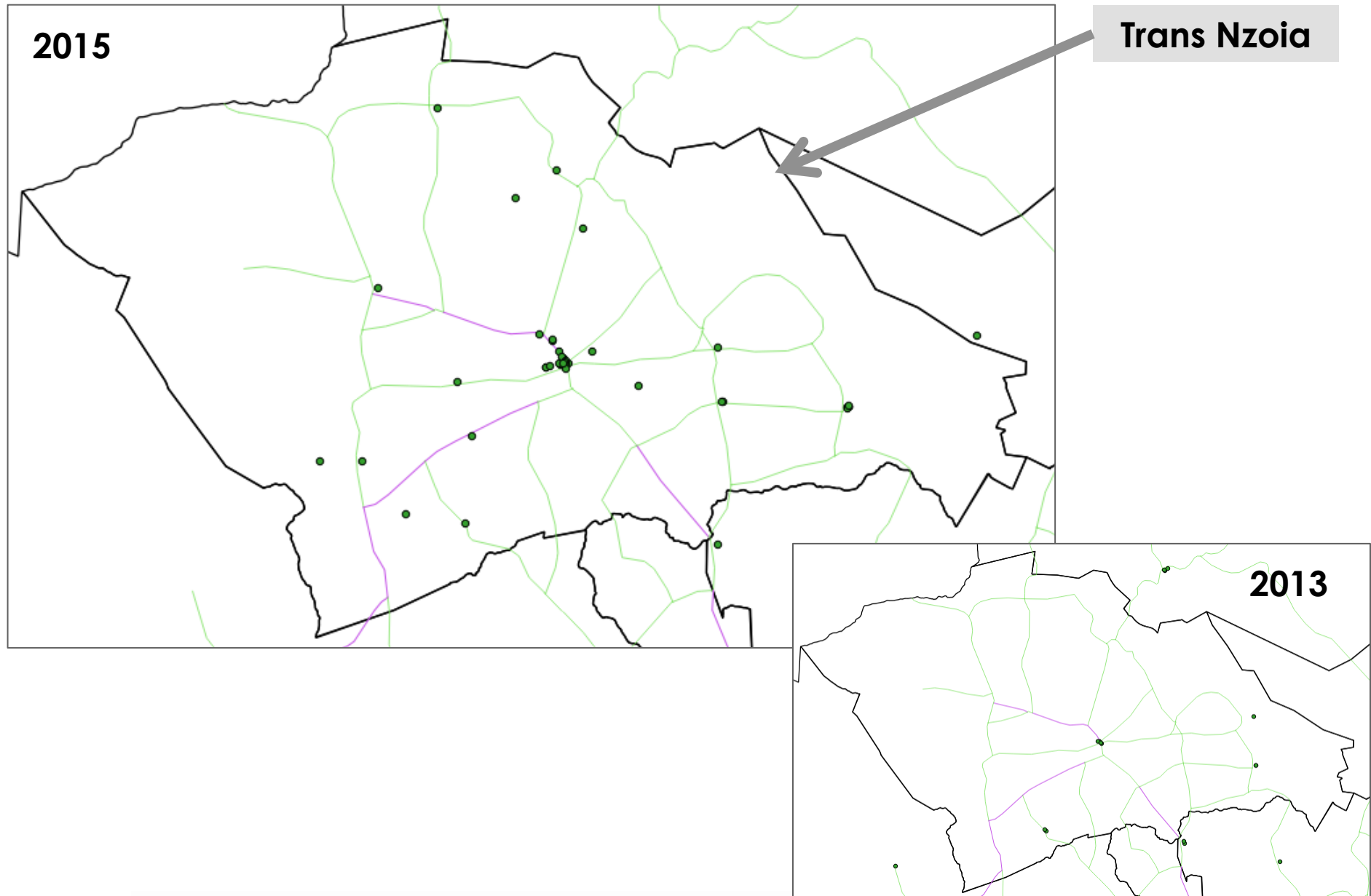
Mobile Money Agents 51 - 100 Deposits a week



Mobile Money Agents 101 - 500 Deposits a week



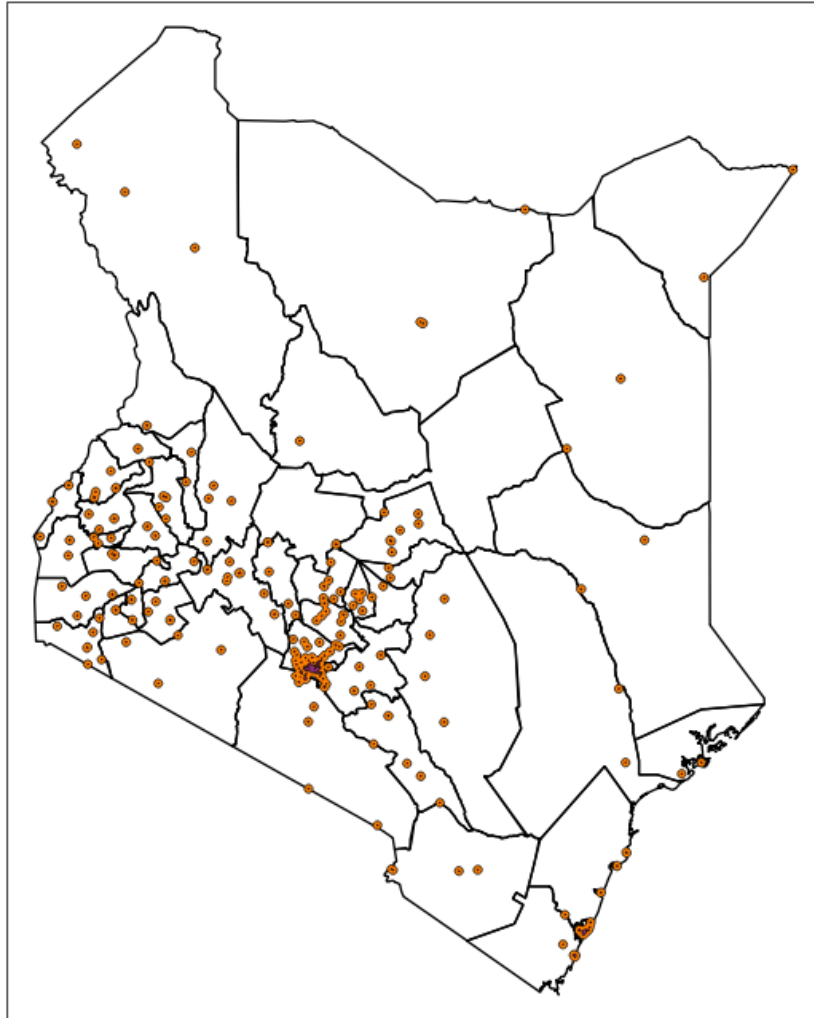
Mobile Money Agents over 500 Deposits a week



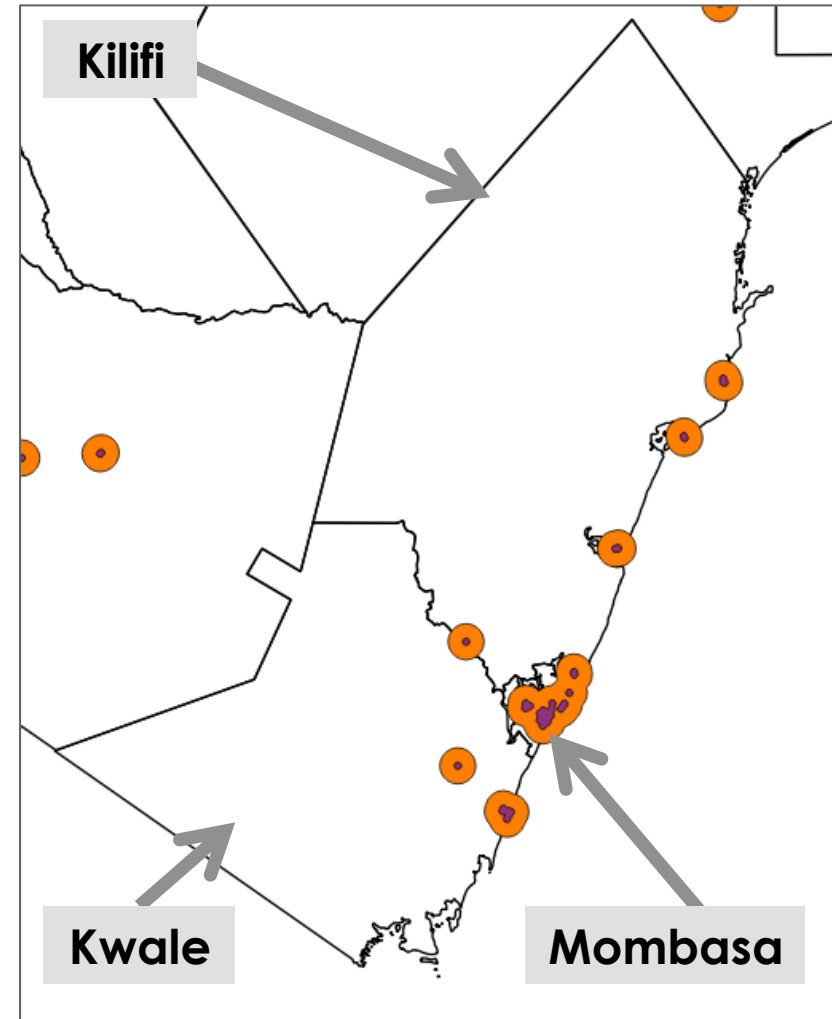
Bank Agent Distribution

Improving Service Levels or Improving Financial Access?

Bank Branch Distribution - 2015

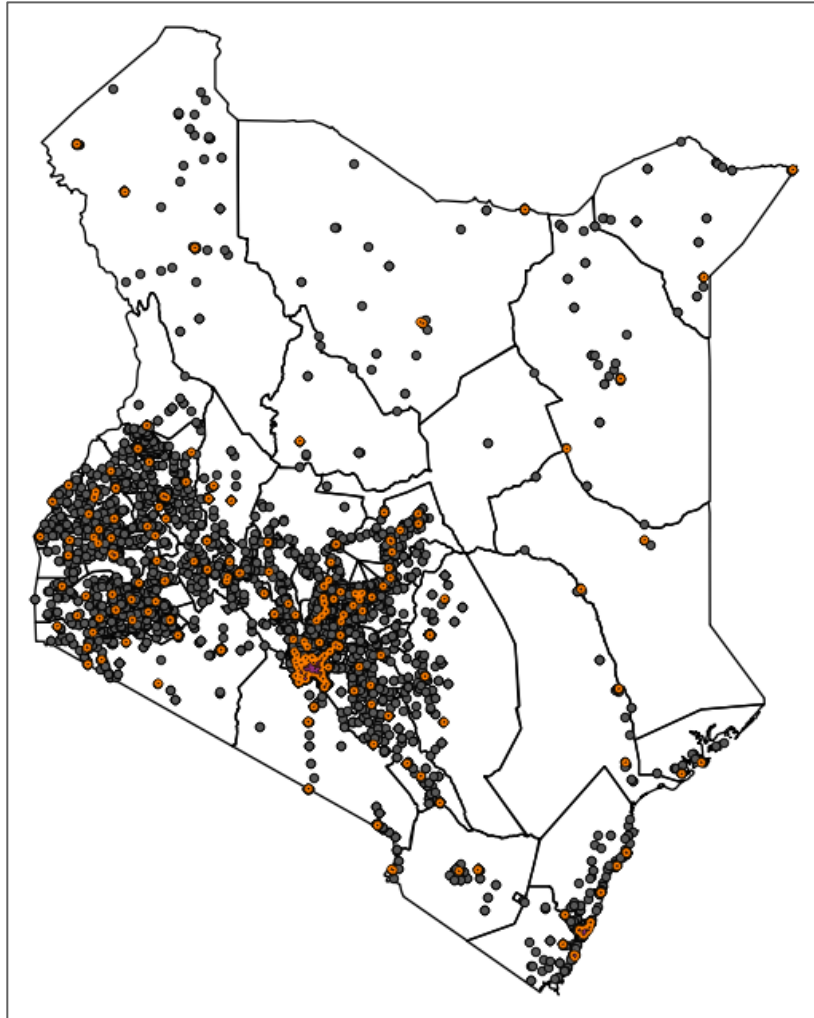


Areas 1 km from a bank branch

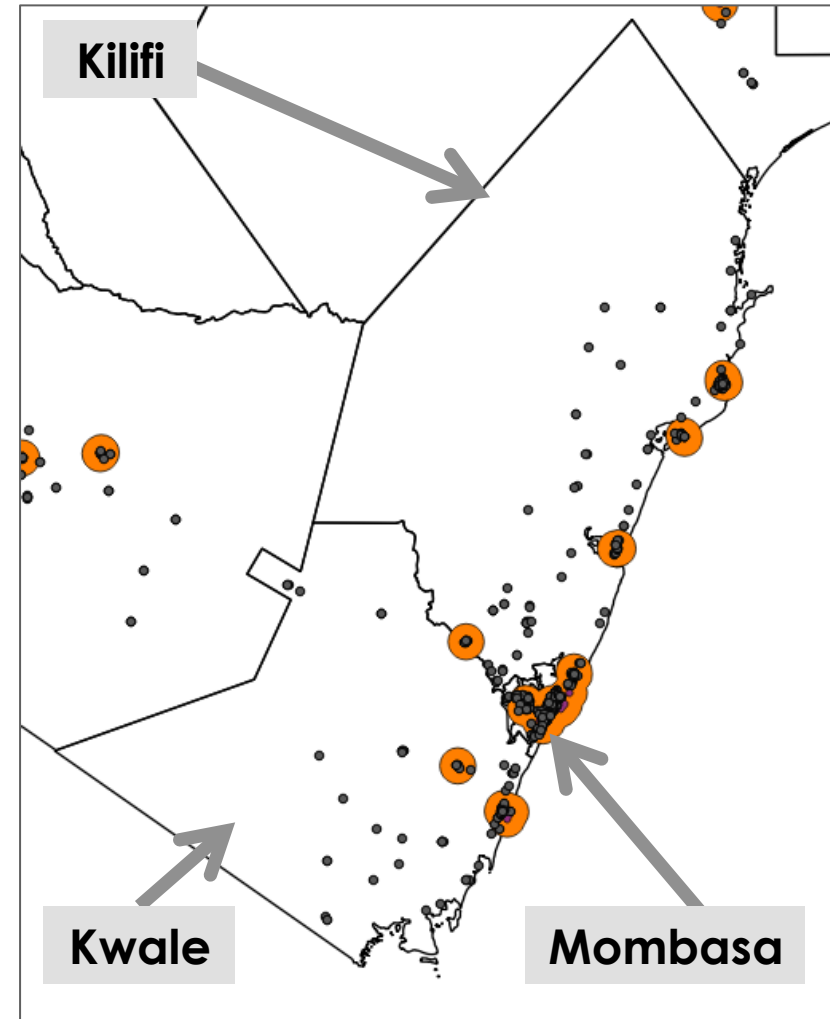


Areas 5 km from a bank branch

Bank Agent Distribution - 2015



45% of Agents are within **1 km** of a bank branch



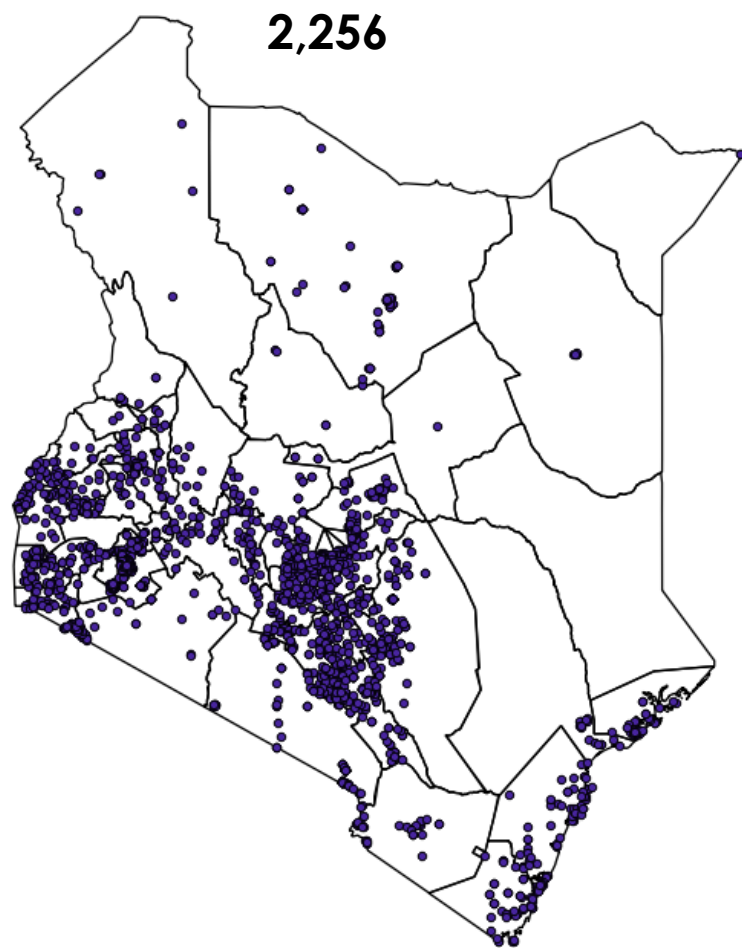
66% of Agents are within **5 km** of a bank branch

Relationships between Finance and Agriculture

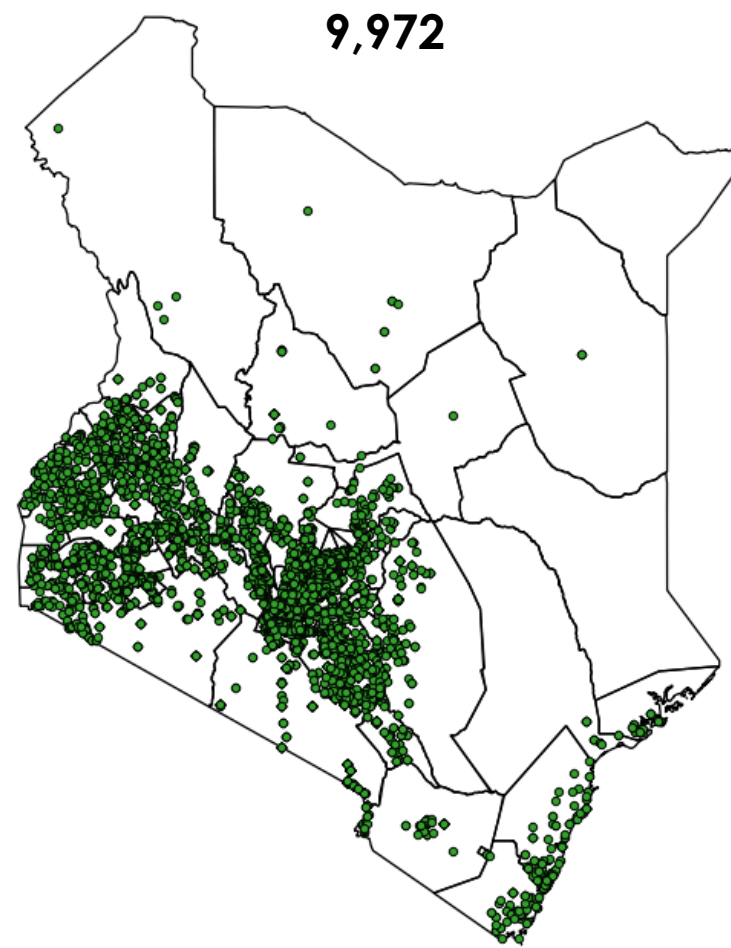
% of Services within:

Service	Agro Dealers		Agro Markets	
	3 km	5 km	3 km	5 km
Bank Branches	34%	42%	27%	34%
Bank Agents	92%	96%	81%	90%
Mobile Money	99%	100%	96%	98%
Microfinance Banks	22%	28%	20%	25%
SACCOs	45%	54%	38%	48%
Insurance	27%	38%	23%	31%

Agrodealer and Market Distribution



Markets



Agro-dealers

your strategy → your data

Potential Datasets Which could be combined

- **your strategy → your data...**
 - transaction volumes
 - customer profiles
 - liquidity
 - performance metrics
 - service provision

Potential Datasets Which could be combined

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Other data...

- population density
- poverty risk levels
- agriculture
- infrastructure
 - roads
 - power
- census / survey / demographic

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