

fraym

**Finaccess Analysis and Insights for Global
Development**

Finaccess Datafest 2020

Outline

- I. **About Fraym**
- II. **Finaccess Analysis and Insights for Global Development**

About Fraym



ABOUT || HOW IT WORKS



ACQUIRE DATA

Geo-tagged household surveys

Satellite imagery

Partner datasets

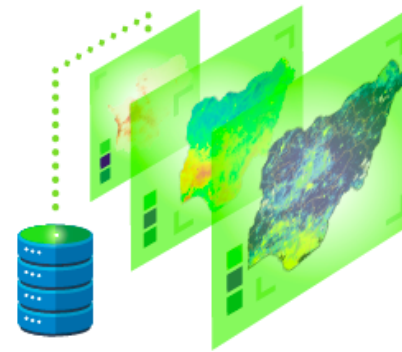


HARMONIZE DATA

Validate

Clean

Geospatially enable



MACHINE LEARNING

Proprietary algorithms

Human-centric QA/QC

Automation



GEOSPATIAL INSIGHT

Predictive modeling

API enabled

Analytic services

Front-end tools

ABOUT || CUSTOMERS AND PARTNERS



FinAccess Data Fest

Finaccess Analysis and Insights for Global Development

Outline

- 
- I. **Commercial**
 - II. **Renewable Energy**
 - III. **Health**

Consumer Profiles



PRODUCTS || CONSUMER PROFILE

Fraym used spending, consumption, and demographics data to construct a profile of the retailers' ideal customer, that we then map down to 1x1 km.

Primary customers

Total:	232,000 households (3%)
Household spending (monthly):	\$1,100
Eating out spending (monthly):	\$63
Rent (monthly):	\$97
Bank Account ownership	80%
Telecommunication spending (monthly):	\$52

- 1 Primary target households allocate roughly 6 percent of their monthly household spending on eating out.
- 2 They are **independent and mobile**, with roughly 80 percent of these households with a car and 33 percent with a motorbike.
- 3 They are **well connected** with ubiquitous cell phone ownership and 26 percent with computers.
- 4 The majority are **homeowners and own appliances like refrigerators and televisions**.

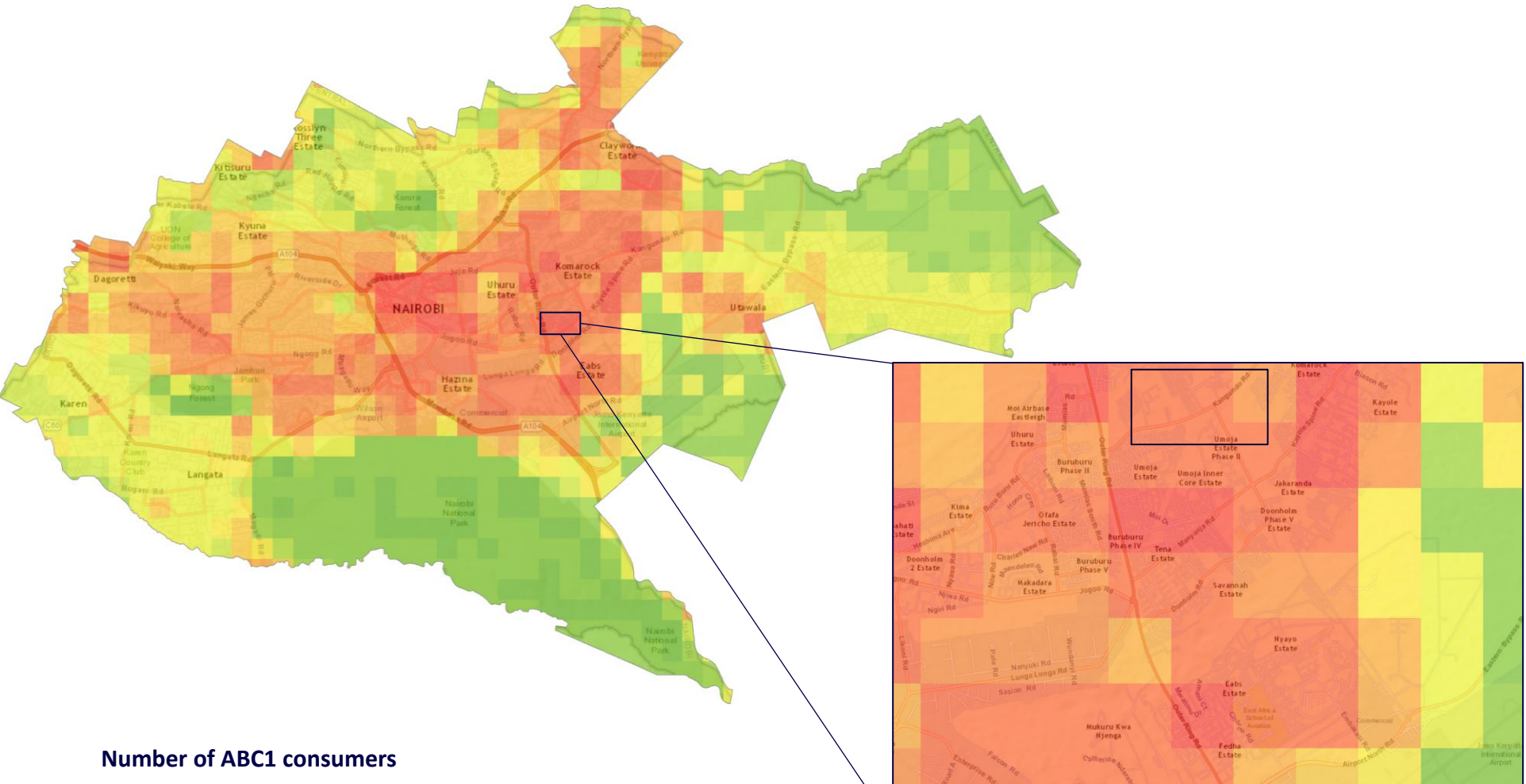
Secondary customers

Total:	570,000 households (7%)
Household spending (monthly):	\$510
Eating out spending (monthly):	\$37
Rent (monthly):	\$57
Bank Account ownership	25%
Telecommunication spending (monthly):	\$31

- 1 Secondary target households spend nearly half as much eating out as primary households.
- 2 Secondary consumers are **aspiring for luxury**, with a **higher proportion** of their monthly spending to eating out than Primary.
- 3 They **value entertainment** – more than half own televisions and most own radios.
- 4 Secondary households are almost as likely to be urban or rural and have significantly **lower ownership rates of cars and refrigerators**.

LOCAL-LEVEL || NAIROBI

Fraym then uses this data to pinpoint specific neighborhoods with high concentrations of target consumers—illustrating ideal new store locations.



Number of ABC1 consumers

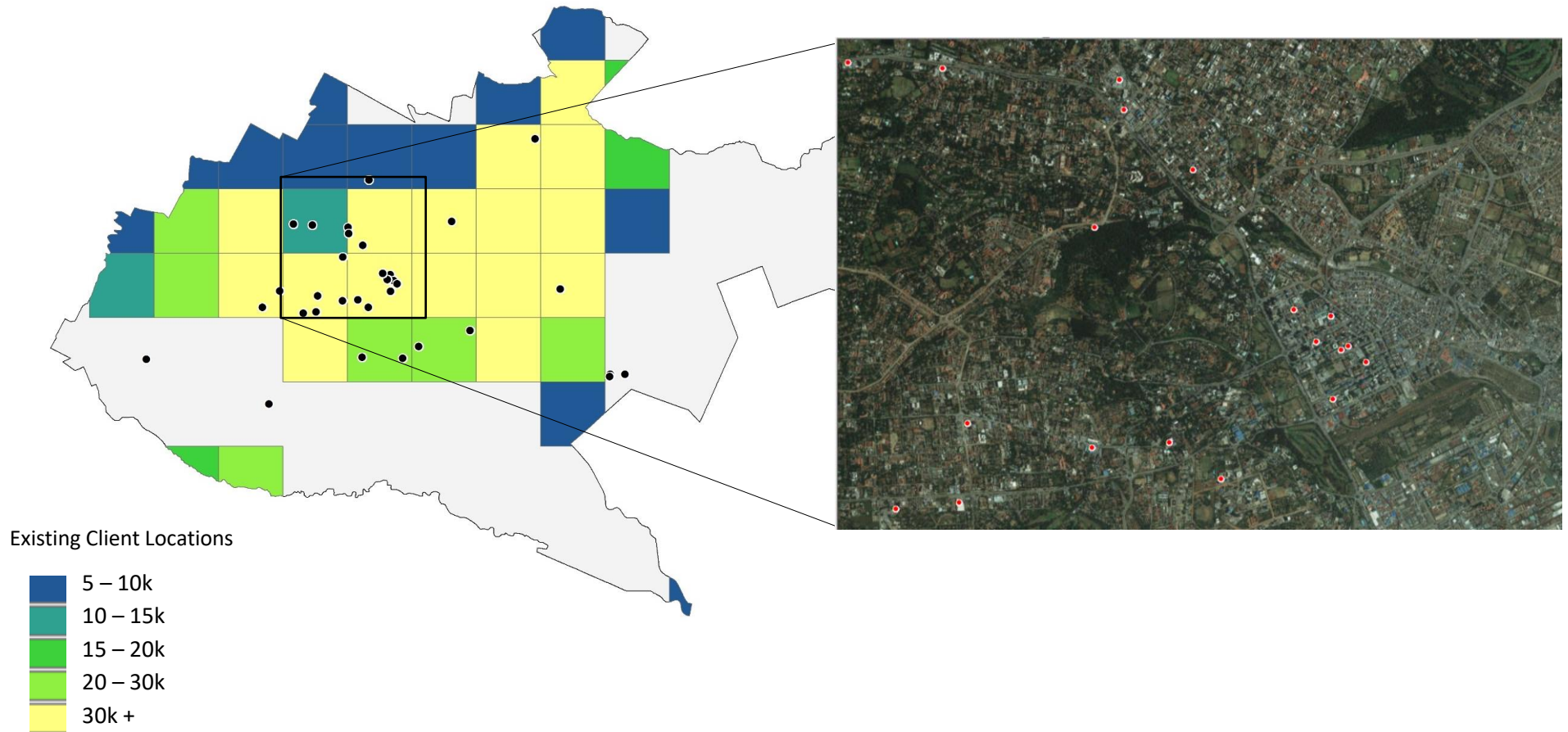


Note: Each grid represents the number of ABC1 consumers in a 1x1 km² area.

Buruburu Phase IV	
Population:	22,789
Percentage ABC1 consumers:	91%
Proportion watching TV regularly:	79%
Percentage with a secondary education:	54%
Percentage with a bank account:	83%

PRODUCTS || SITE SELECTION

Then Fraym uses this data to pinpoint specific neighborhoods with high concentrations of target consumers—illustrating ideal new store locations.

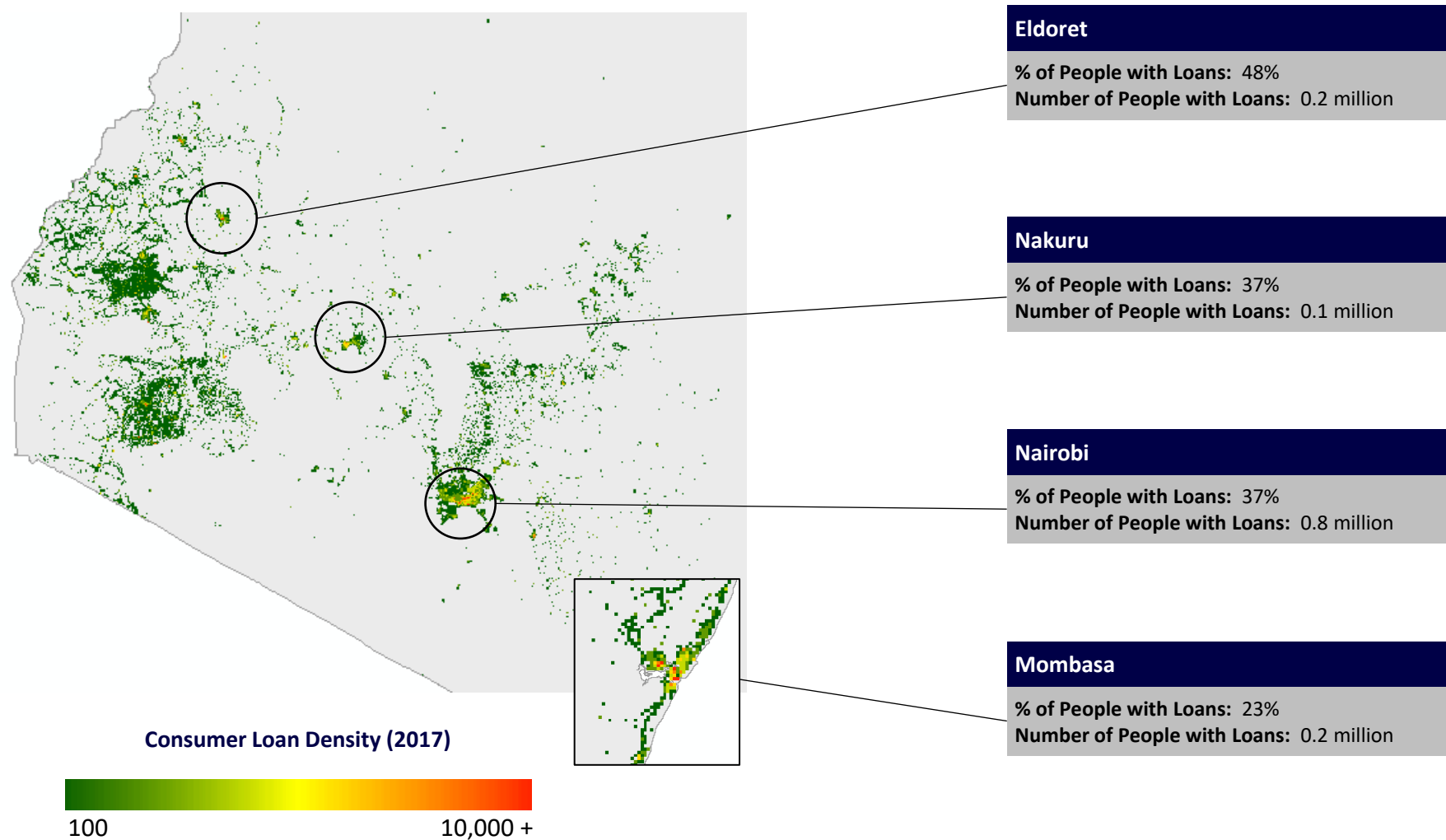


Note: Each grid represents a 3x3 km² area, which has at least 5 000 people living in the client's target household.

Source: Fraym

CONSUMER MARKET SIZING || FINANCIAL SERVICES ASSESMENT

Fraym worked with a global development agencies to understand financial inclusion and consumer credit for investment. To do so, Fraym built unique urban and rural profiles and mapped hotspots of target consumers across the country.

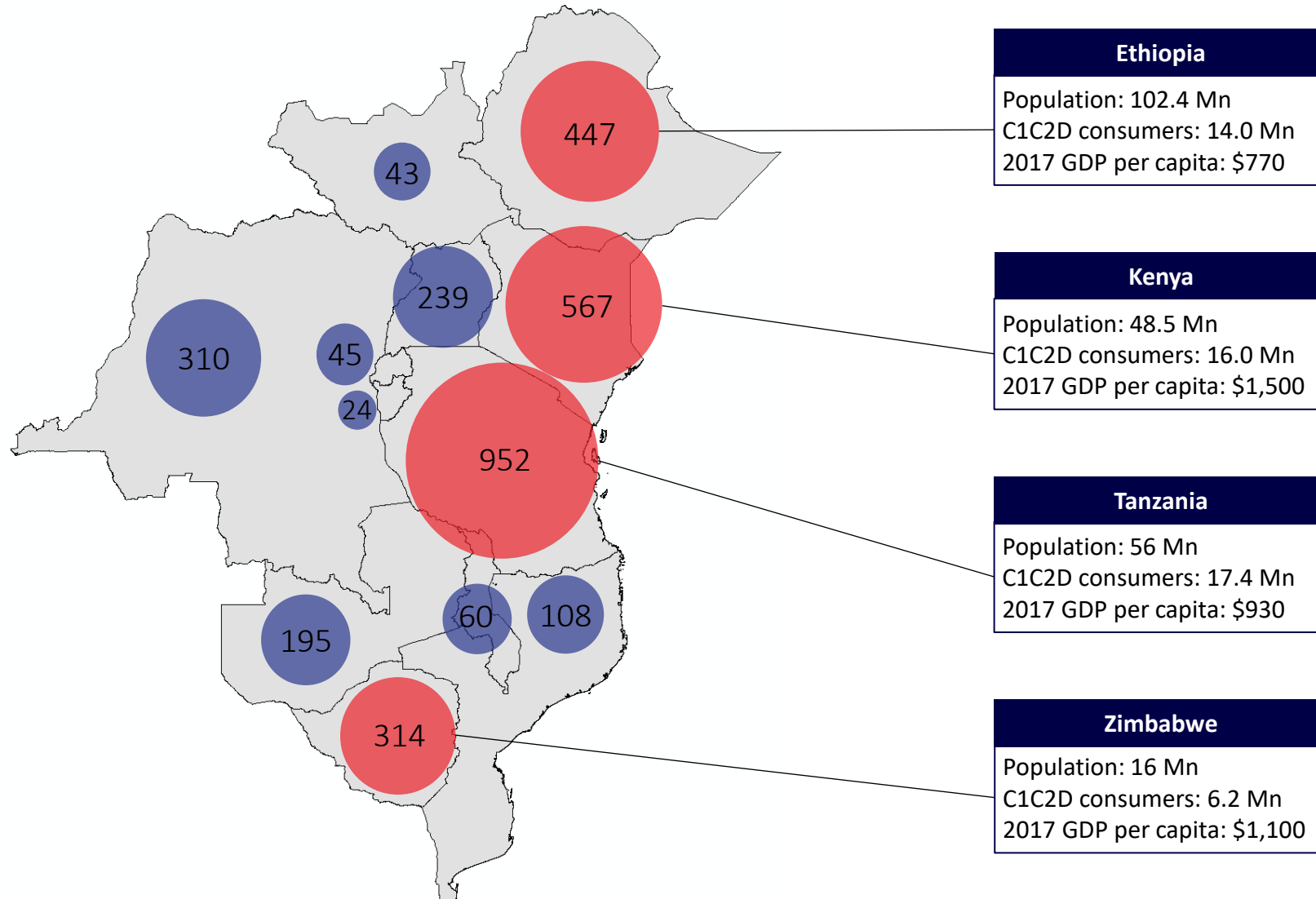


Source: Fraym

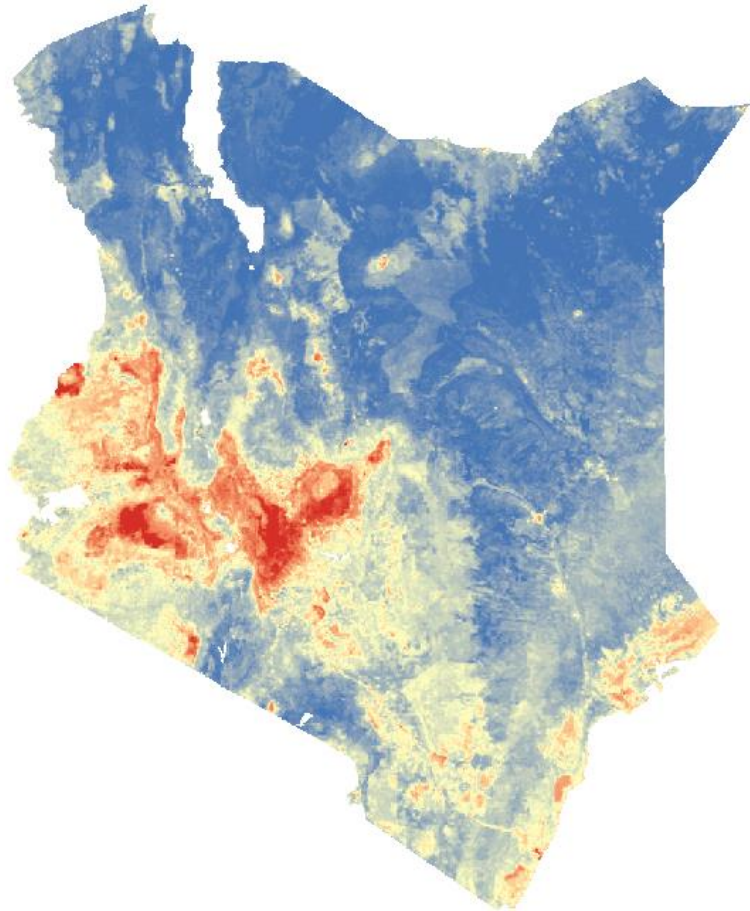
Note: Each grid represents 1 square kilometer with at least 100 households with loans

CROSS-COUNTRY ANALYSIS || PRIORITIZING MARKET ENTRY

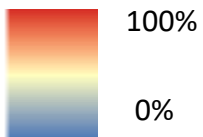
Combined with mapping and hyper-local capabilities, Fraym provides international companies with macroeconomic and market opportunity analysis quickly and efficiently across Africa.



KENYA || CLEAN COOKING ASSESSMENT



Proportion of C2D households in Kenya



Example: C2D consumers in Kenya

Fraym defines consumer with specific livelihood categories—for example, the lower-middle “C2D” consumer represents a critical target demographic for cookstove companies. Fraym can work with clean cookstove companies to understand their target customers and inform about structuring payment options and methods.

Kenya Characteristics

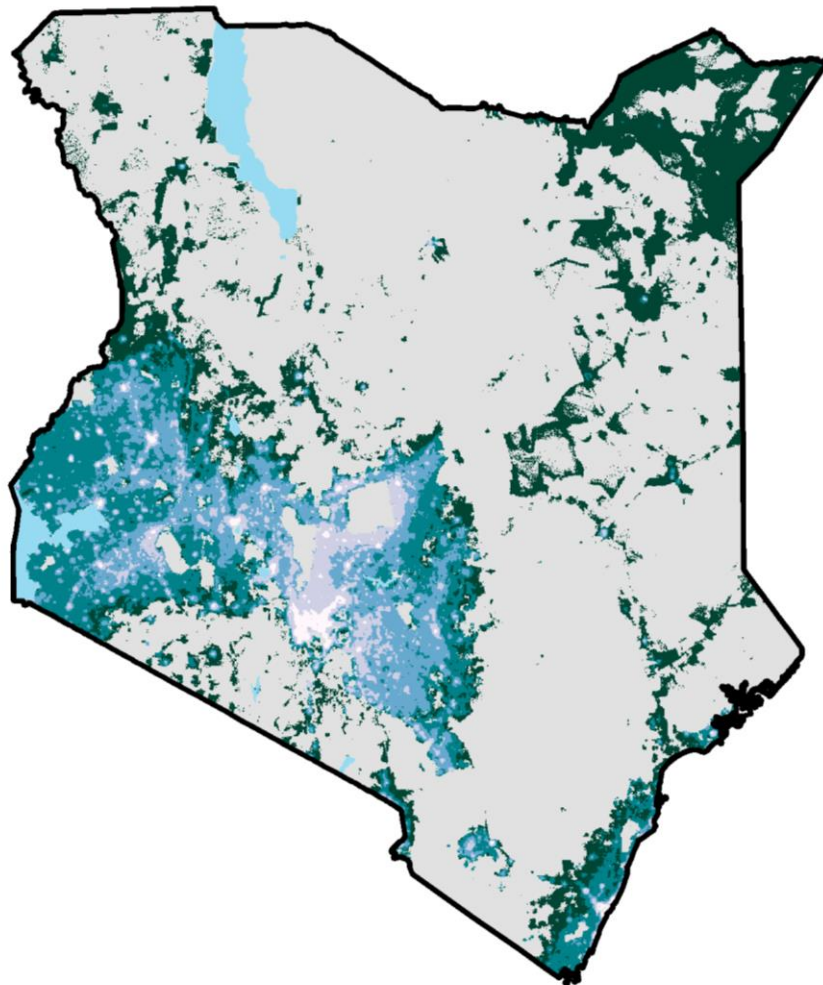
Population	50,950,879
C2D Consumers*	27%
Advanced cook fuel	12%
Cook indoors	93%
Bank accounts:	53%
Literacy	78%

*ABC Classification segments households based upon asset ownership and educational level. The results are then aggregated into five categories (A/B, C1, C2, D, E)

KENYA COVID-19 || TARGET COMMUNITY ASSESSMENTS

For COVID-19 response, Fraym produced well over 200 data layers spanning 10 countries inside of two weeks, which have been delivered to over 40 governments and organizations.

Socio-Economic Vulnerability

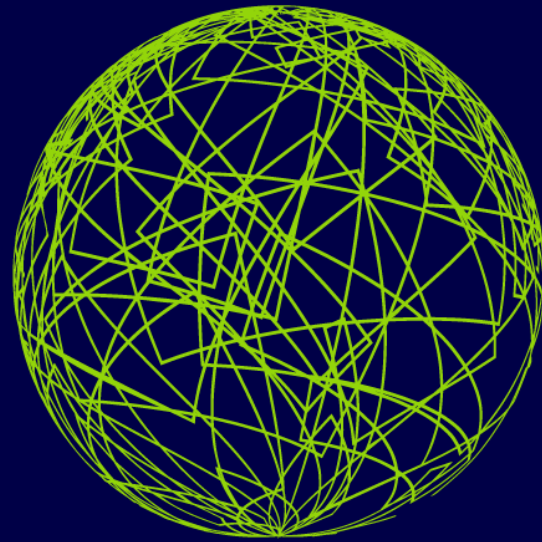


Vulnerability

Low High

Grids with less than 30 people are shown in gray.
Water bodies are shown in blue.

Component	Indicator
Socio-economic status	Not employed outside of farming
	Hectares of farmland owned by household
	Number of livestock owned by household
	Educational attainment of household head
Housing type	Material of household roof
	Material of household walls
	Material of household floors
Food security	Child wasting
	Not having enough food in the household at least once in past 7 days
Financial inclusion	At least one household member has a bank account
Domestic violence	Household with physical, sexual, or emotional abuse of women



fraym

Jackie Mwaniki
j.mwaniki@fraym.io