

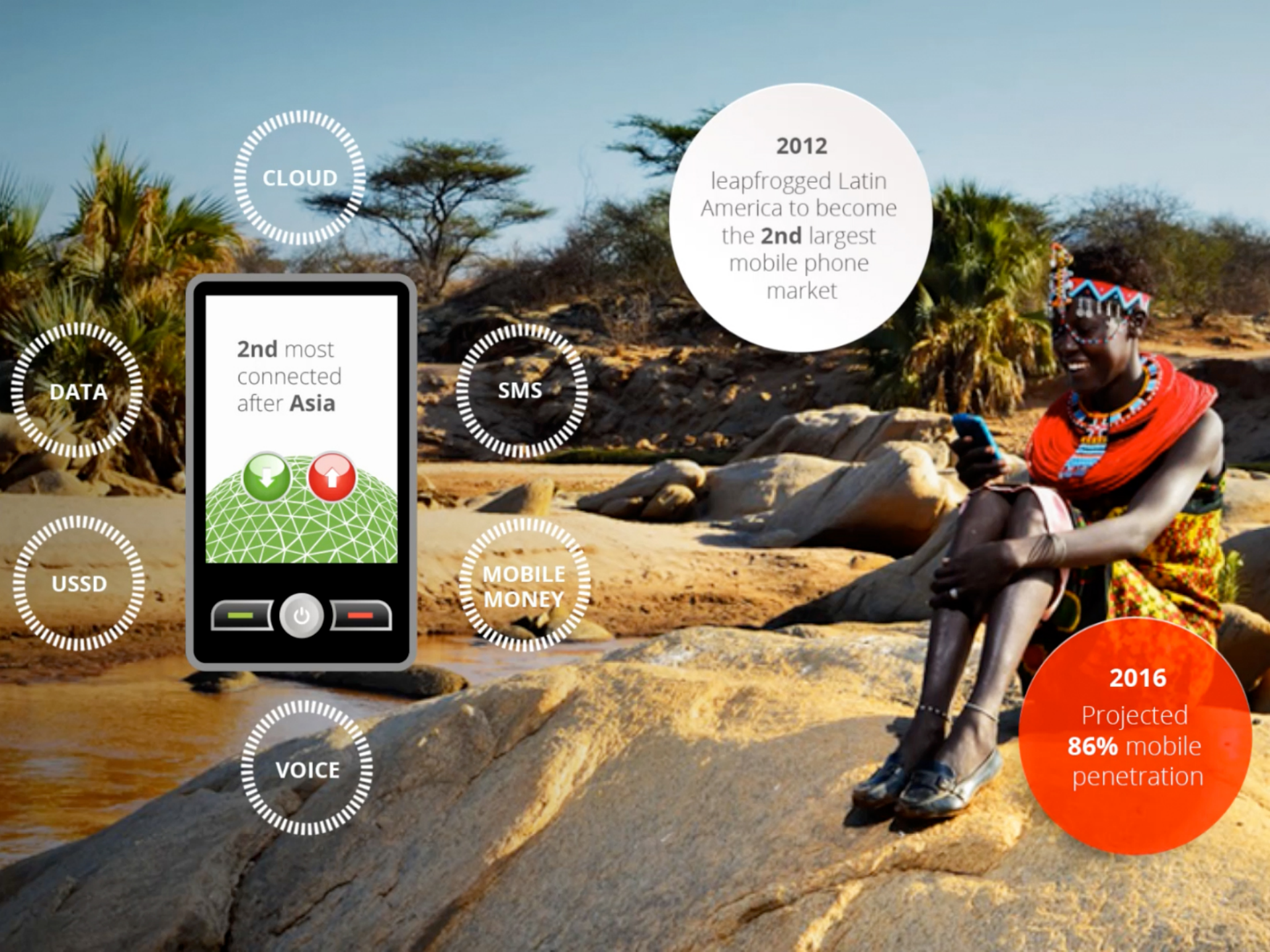
FINANCIAL

**Inclusion** THROUGH

MOBILE

**INNOVATION**

A word cloud of terms related to mobile telecommunications and innovation. The words are arranged in a roughly rectangular shape, with varying font sizes and weights. The most prominent words are 'COMMUNITY', 'AFRICAN MOBILE OPERATORS', 'DATA SERVICES', 'GROWTH', and 'INNOVATION'. Other visible words include 'ARAB SPRING', 'HANDSET-AGNOSTIC', 'AFFORDABLE SERVICES', 'SPECIALIZED BUZZ! PLATFORM', 'COUNTRIES', 'PUSH VS PULL SERVICES', 'INCREASE ARPU', 'HEALTHY MARGINS', 'OTT TECHNOLOGIES', 'CHANGE', 'GROWTH', 'FEATURE PHONES', 'INCREASED REVENUES', 'MOBILE INTERNET FUTURE REDUCE CHURN INFOTAINMENT SERVICES', 'CROSS-FUNCTIONAL TEAM', 'CONTENT', 'VALUE ADDED SERVICES', 'UNDERSTAND YOUR CUSTOMER', 'MOBILE MARKETING', 'AFFORDABLE SMARTPHONES', 'PRE-PAID SUBSCRIBERS', 'DIVERSITY', 'TARGETED PROMOTIONS', 'THREAT OF OTT SERVICES', 'SERVICE DELIVERY PLATFORM', 'TA TELECOM', 'EMERGING MARKETS', 'IMPACT', 'DIGITAL VALUE', 'NEWS VS RELIGIOUS CONTENT', 'AFRICAN DIVERSITY', 'GROWTH', 'NEWS VS SPORTS', 'BOUNDARIES', 'SMS', and 'BREAKING NEWS'.





CLOUD

**2012**  
leapfrogged Latin America to become the **2nd** largest mobile phone market

DATA

2nd most connected after **Asia**



SMS

USSD

MOBILE MONEY

VOICE

**2016**  
Projected **86%** mobile penetration





Linking  
communities

Empowering  
communities

Facilitating  
business





# M-PESA

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




# FINANCE



Cost of transactions



Cash based economy



Low penetration of access for formal financial services



# RURAL KENYA





**M-PESA** subscribers  
save more than  
**USD 3** per transaction  
and save **3 hours**  
per transaction

**7 million**  
transactions  
daily

**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



# PENDA COMMUNICATIONS.

**1000**  
people  
directly

**80,000**  
Agents

**JOB  
CREATION**

**200,000**  
By Agents

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

LIPA NA  
**M-PESA**







ENHANCED  
**FINANCIAL**  
INCLUSION

**USD 3-4 Billion** still  
under mattresses  
and boxes, with inflation  
at **7%- 25%**

Increase in  
financial inclusion  
from **26% to 80%**  
Driven by  
**M-PESA**



# LAINISHA MAISHA NA M-Shwari



DEC 2012



MAY 2013



SEP 2013



DEC 2013



# THE M-Shwari NARRATIVE







**Conclusion**

**INUA  
JAMII**