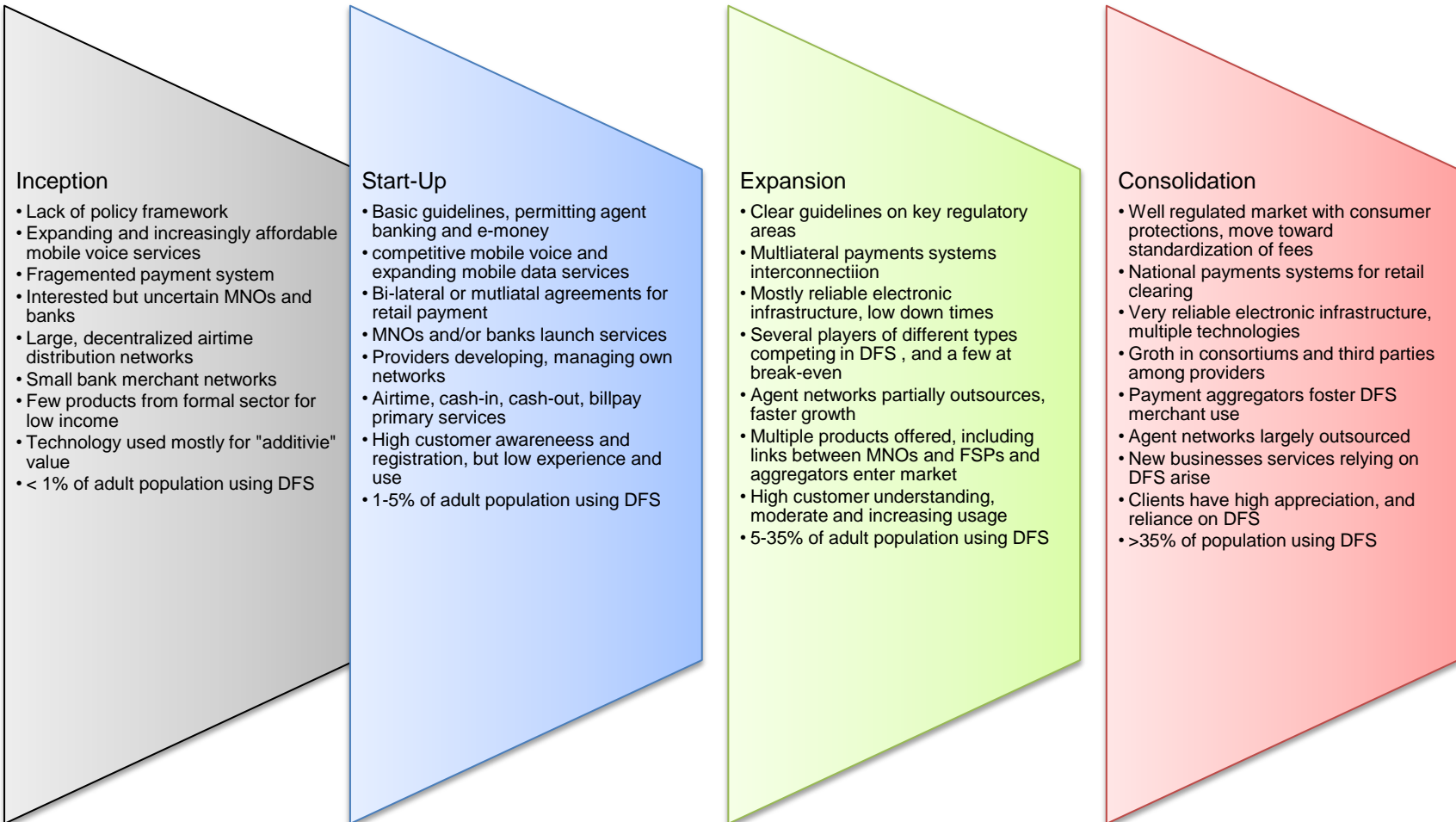




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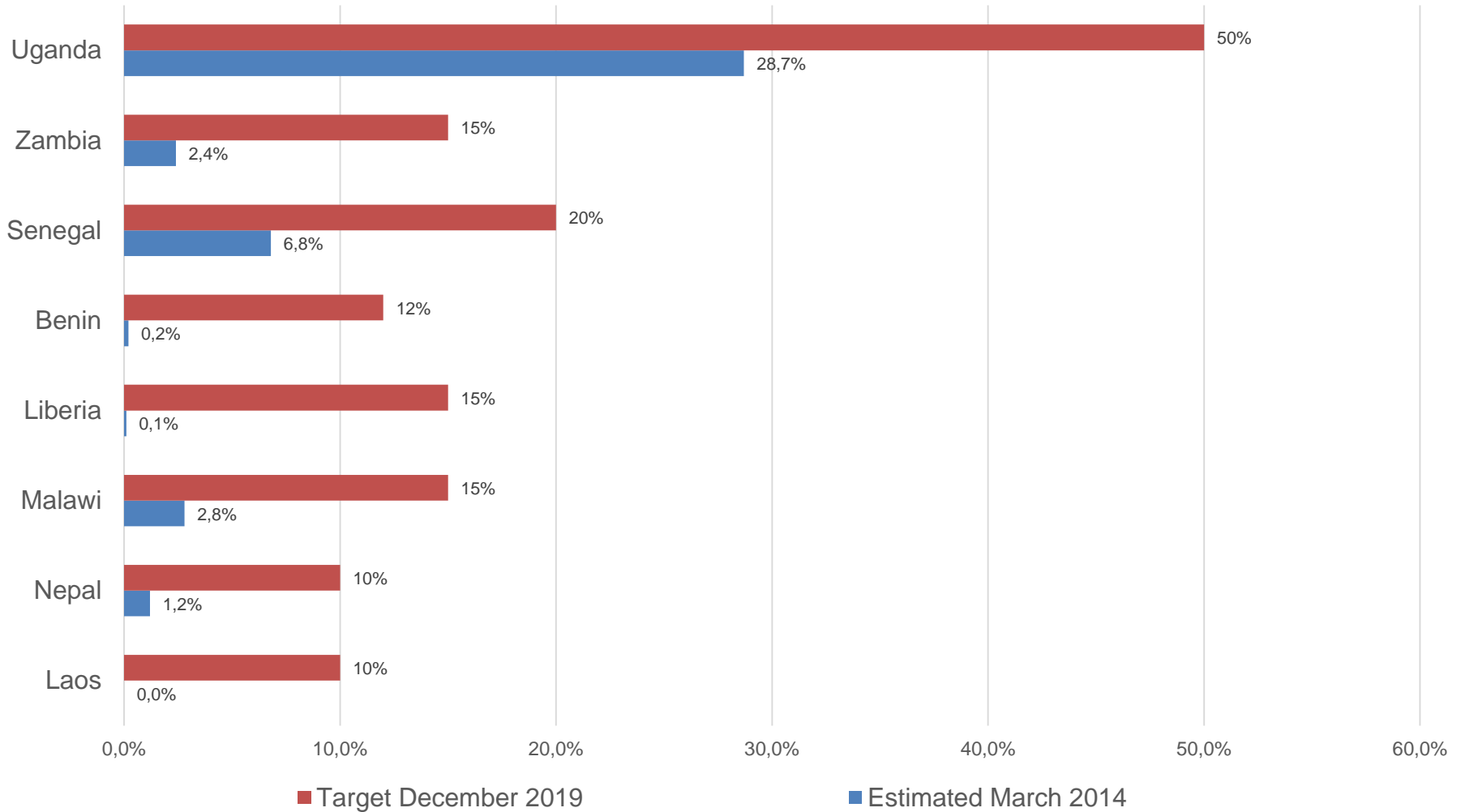
## DF Stages of Development





## EUROPEAN MICROFINANCE WEEK 2014

### DFS Use as % of Population

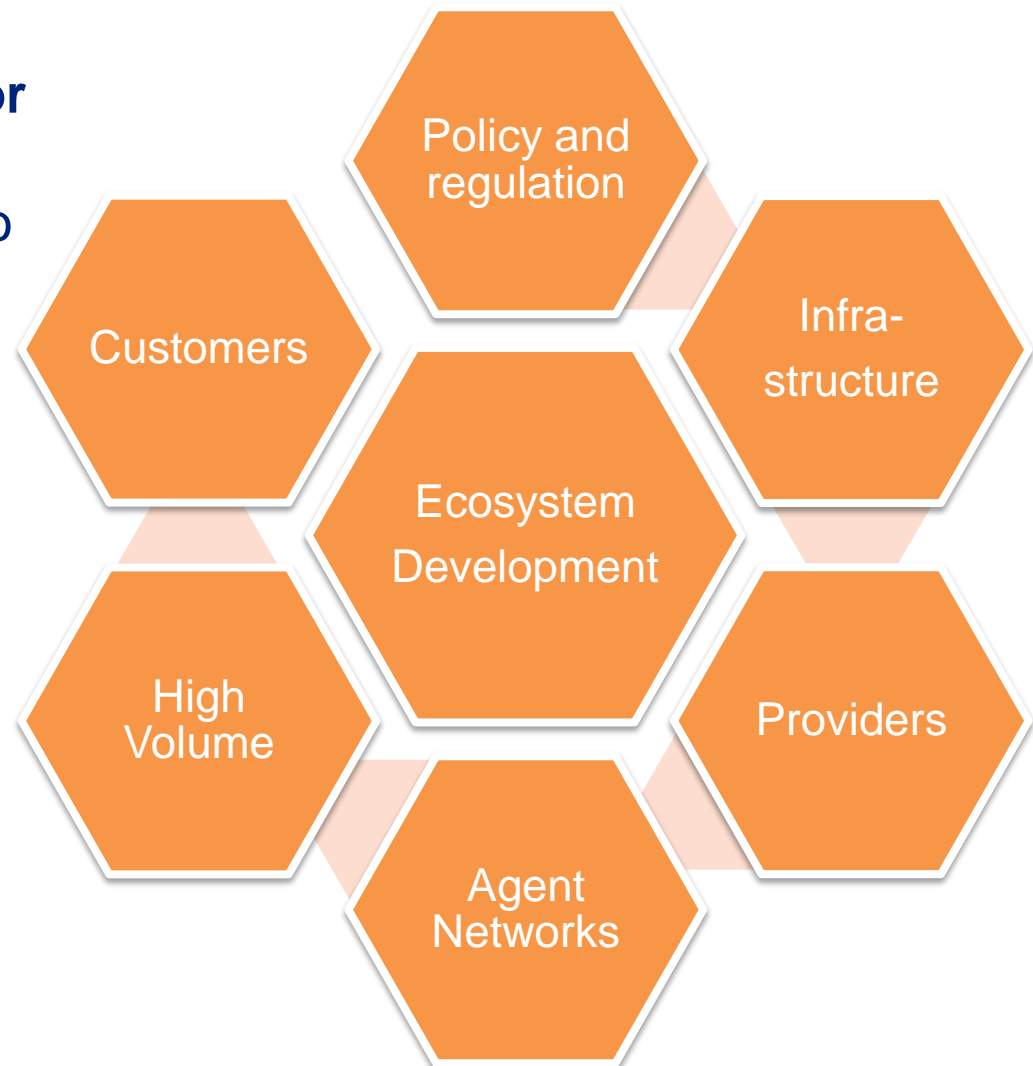




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## Mobile Money for the Poor

A multi-dimensions approach at country level to develop the sector and support stakeholders





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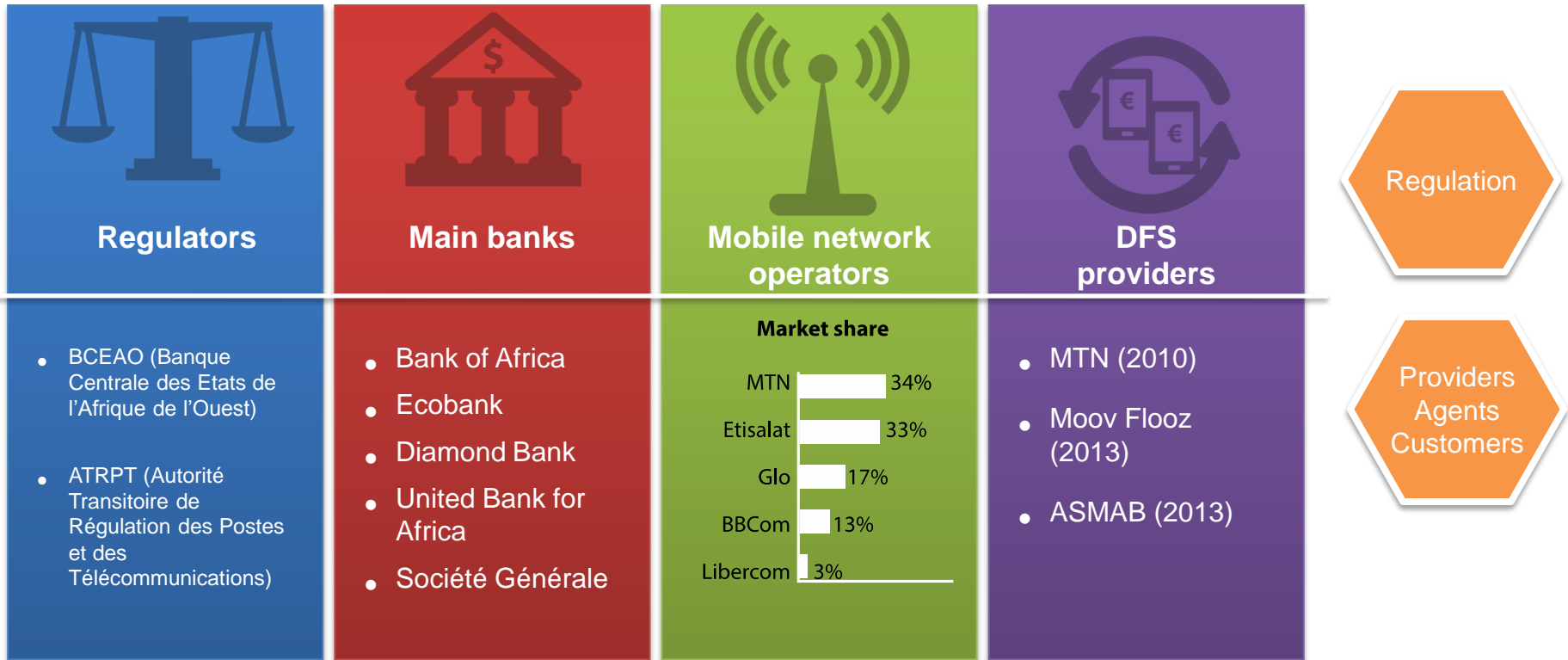
## Benin

Tough, but a good UEMOA  
test case

0,2% 6%

6,509,135

ADULT POPULATION





## EUROPEAN MICROFINANCE WEEK 2014

## Cameroon

High potential but limited by regulation

6%

20%

13,500,000

ADULT POPULATION



**Regulators**

- Bank of Central African States (BEAC)
- Telecom Regulation Authority (ART)



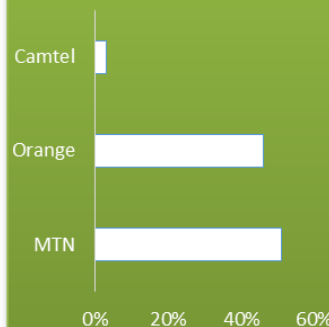
**Main banks**

- Société Générale
- BICEC
- Afriland First Bank
- SCB
- Ecobank



**Mobile network operators**

Market Share



**DFS providers**

- MTN Money – Ecobank (2009)
- Orange Money – BICEC (2011)
- Monifone – SGC (2013)
- Moneytel (2013)
- Express Union Mobile (2013)

Regulation

Customers



## EUROPEAN MICROFINANCE WEEK 2014

## Mozambique Potential to grow but difficult

2% 3.5%

15,500,000

ADULT POPULATION



### Regulators

- Bank of Mozambique
- National Institute of Communications of Mozambique



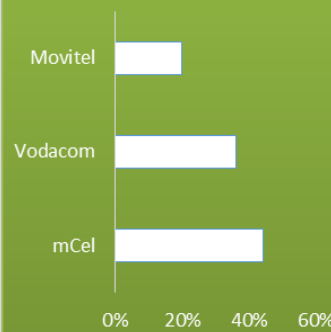
### Main banks

- BIM (Millenium)
- BCI
- Standard Chartered
- Barclays
- Moza Banco



### Mobile network operators

#### Market Share



### DFS providers

- mCel Carteira Móvel M-Kesh (2011)
- Vodacom M-Pesa (2013)

Infra  
structure

Agent  
network



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**Nigeria**  
High potential with large  
barriers



ADULT POPULATION

**Regulators**

**Main banks**

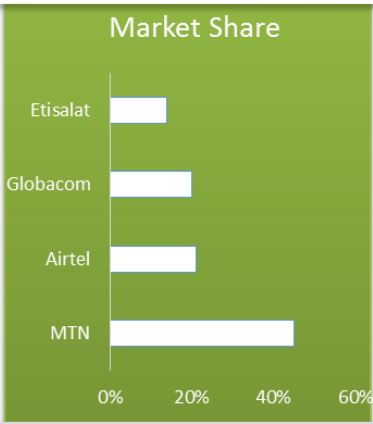
**Mobile network operators**

**DFS providers**

Regulation

- Central Bank of Nigeria
- Nigerian Communications Commission

- 1. First Bank
- 2. Zenith Bank
- 3. UBA
- 4. GTBank
- 5. Access Bank



- Firstmonie
- UMo
- Paga
- Pocketmonie
- Stanbic
- Fortis mobile money
- Ecomobile
- GTB
- eTranzact
- mKudi
- Teasy Mobile

Customers

High volume



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**Senegal**  
Could lead the way in  
UEMOA

6%

20%

7,621,135

ADULT POPULATION



### Regulators

- BCEAO (Banque Centrale des Etats de l'Afrique de l'Ouest)
- ATRPT (Autorité Transitoire de Régulation des Postes et des Télécommunications)



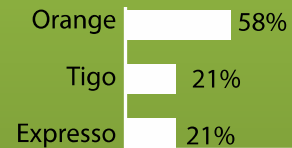
### Main banks

- CBAO
- Ecobank
- Société Générale
- BICIS (Banque Internationale pour le Commerce et l'Industrie du Sénégal)
- BHS (Banque de l'Habitat du Sénégal)



### Mobile network operators

#### Market share



### DFS providers

- BICIS-Orange Money (2010)
- Société Générale-Yoban'tel (2010)
- Ferlo (2010)
- CSI-W@ri
- Tigo Cash (2013)
- Joni Joni (2013)

Providers  
Agent  
network

High  
volume





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## Uganda

Success in urban, rural to  
be demonstrated

28%

78%

17,000,000

ADULT POPULATION



### Regulators

- Uganda Communication Commission
- Bank of Uganda

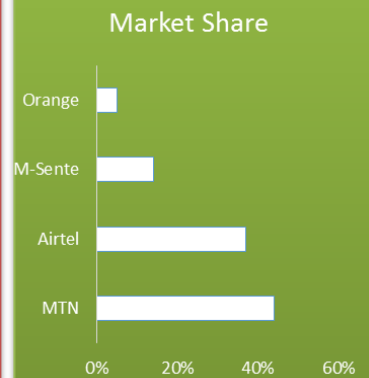


### Main banks

- Stanbic Bank
- Standard Chartered
- Centenary Bank
- Crane Bank
- Barclays



### Mobile network operators



### DFS providers

- MTN Mobile Money (2009)
- M-Sente (2010)
- Airtel Money (2012)
- Orange Money (2013)

Regulation

Agents  
Customers



## EUROPEAN MICROFINANCE WEEK 2014

## Zambia Great market to innovate!

2%

37%

7,651,561

ADULT POPULATION



### Regulators

- Bank of Zambia
- Zambian information and communications technology authority

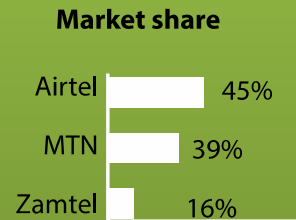


### Main banks

- Barclays
- Standard Chartered Bank
- Zambia National Commercial Bank (Zanaco)
- Stanbic Bank
- Finance Bank



### Mobile network operators



### DFS providers

- Airtel (2011)
- MTN (2012)
- Zoono (2013)
- Zanaco (2013)

Regulation

Providers



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