



Advancing financial access for the world's poor

M-Banking 2.0

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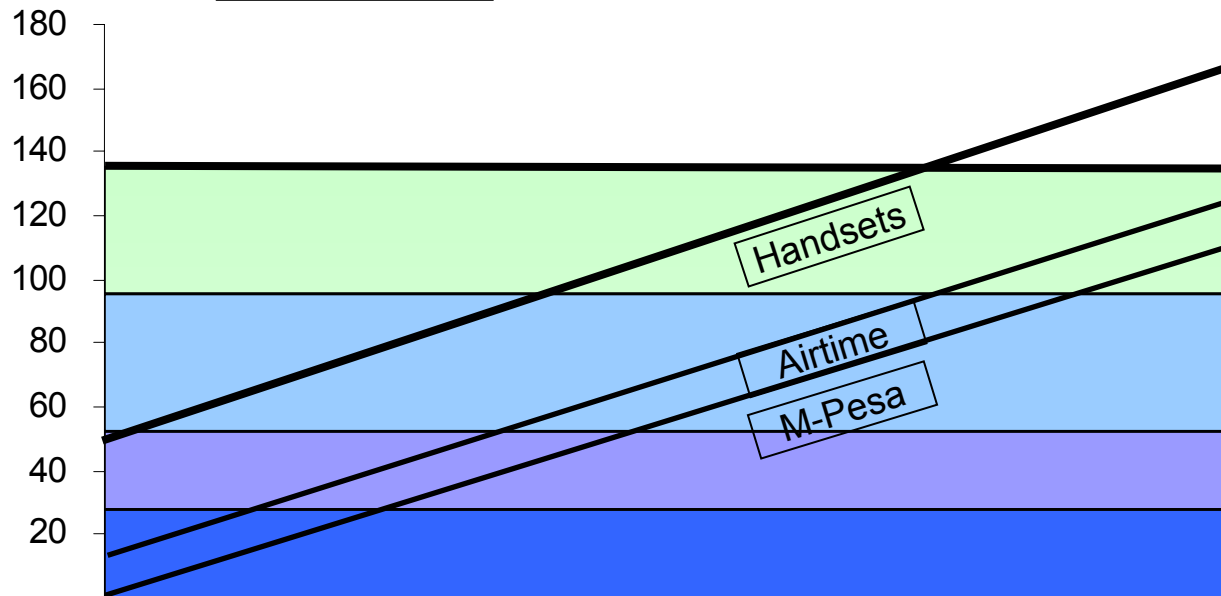
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Bolstering the business case for agents



MAURICE
Kisumu, Kenya
5 stores
Profit: **\$6.4/store**

M-Pesa: \$118 (71%)
Airtime: \$ 12 (7%)
Handsets: \$ 36 (22%)



Total revenue: \$166

Total expense: \$134

Rent/staff: \$ 40 (29%)
Liquidity: \$ 43 (32%)
Taxes: \$ 25 (18%)
Loan: \$ 28 (21%)

Why not free?

LOW USAGE BUNDLE (4)

- 1 Cash-in
- 1 P2P transfer
- 1 Airtime top-up
- 1 Balance inquiry

	WIZZIT	MTN Banking	ABSA	FNB	Nedbank	Standard Bank	Smart Money	GCash	M-PESA
ZAR as % of poverty line	2.1	1.4	0.6	0.0	2.2	2.5	0.2	- 0.3	1.0
USD price (PPP adjusted)	\$2.32	\$1.55	\$0.70	\$0.0	\$2.44	\$2.79	\$0.2	- \$0.3	\$1.05

Not always affordable to poor

INTENSIVE USAGE BUNDLE (12)

- 2 Cash-in
- 2 Cash-out
- 2 P2P transfer
- 2 Airtime top-up
- 2 Balance inquiry
- 1 In-store purchase
- 1 Bill payment

	WIZZIT	MTN Banking	ABSA	FNB	Nedbank	Standard Bank	Smart Money	GCash	M-PESA
ZAR as % of poverty line	7.6	11.1	7.8	10.3	10.9	13.9	1.2	2.0	4.5
USD price (PPP adjusted)	\$8.46	\$12.3	\$8.62	\$11.4	\$12.1	\$15.5	\$1.27	\$2.24	\$5.32



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