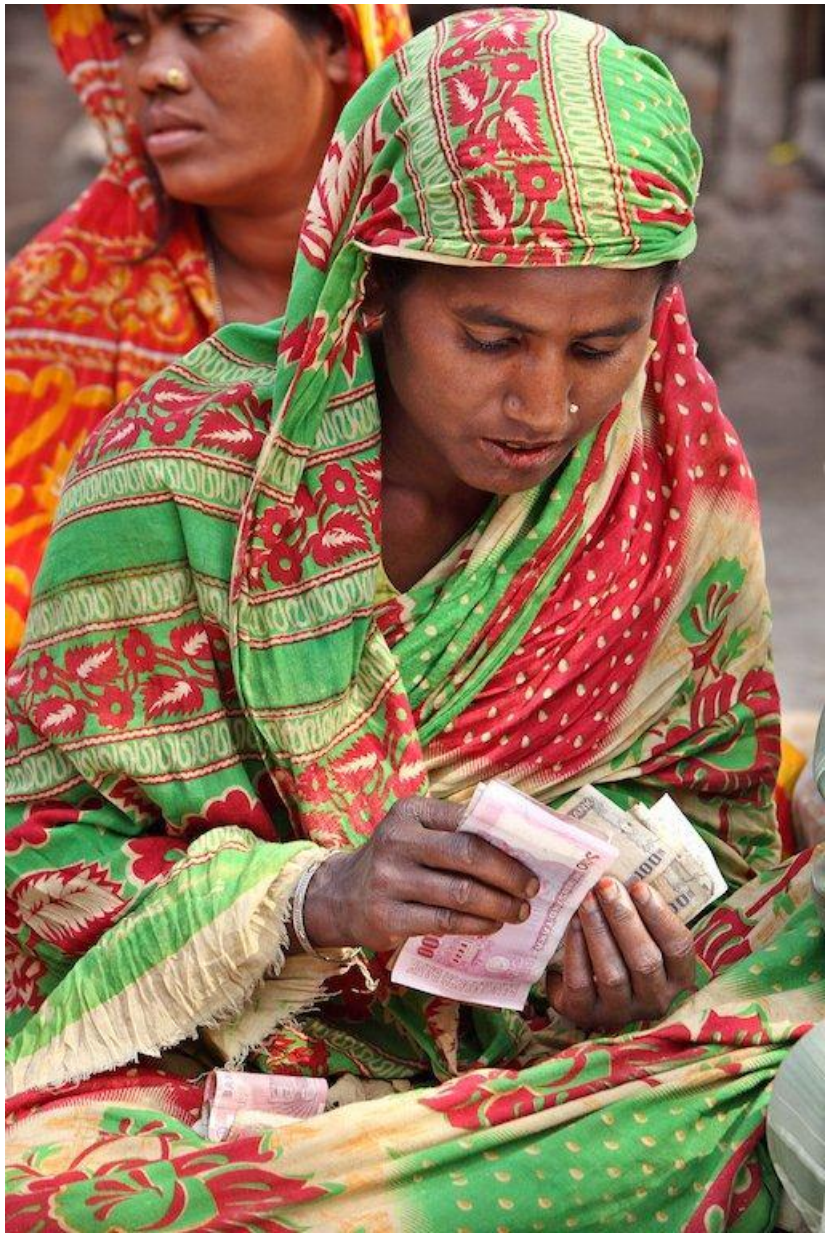


Use of Mobile Money at BRAC




brac
ব্র্যাক শাখা অফিস

Financial inclusion & mobile money at BRAC

bKash
a BRAC BANK company

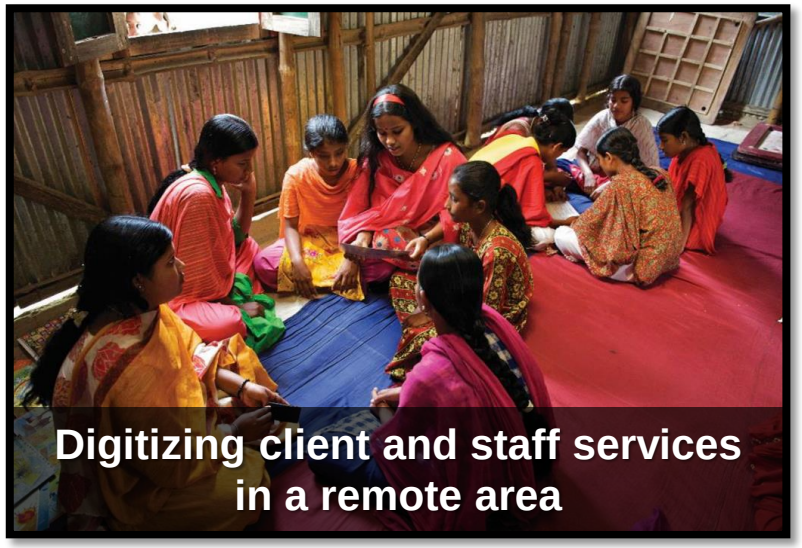
Activity	Scale	Volume
Microfinance collection of loan installments	5.5 million clients	$140+ million monthly
Monthly payment of teachers' salaries	35,000 teachers	$67,000+ monthly
Monthly honoraria for community health workers	113,000+ CHWs	$1.14+ million monthly
Disbursement of BRAC scholarship stipends	1,120 students	$48,000+ monthly
Disbursement of monthly staff mobile allowances	25,730 staff members	$124,000+ monthly



Innovation Fund for Mobile Money



Flexible fee payments for secondary schools



Digitizing client and staff services in a remote area



Mobile based Savings for Adolescents and increasing financial awareness

Fast Facts

Total No. of wallets: 6,155
Female: 4,216
Transaction Amount: $237050.24
People Trained: 6,938

Software Developed:

- Voucher SMS portal
- Crowd funding system
- m-pay Payment platform
- Accounts software

Major Learnings & Challenges



Learnings

- Strong existing demand of mobile money
- Difficult for youth and extreme poor
- Weak infrastructure of mobile money service provider in remote location
- Requires many policy and process changes



Client Challenges

- Low literacy and comfort with technology
- Network issues in some areas
- Age limit of clients
- Common use of unregistered SIM cards



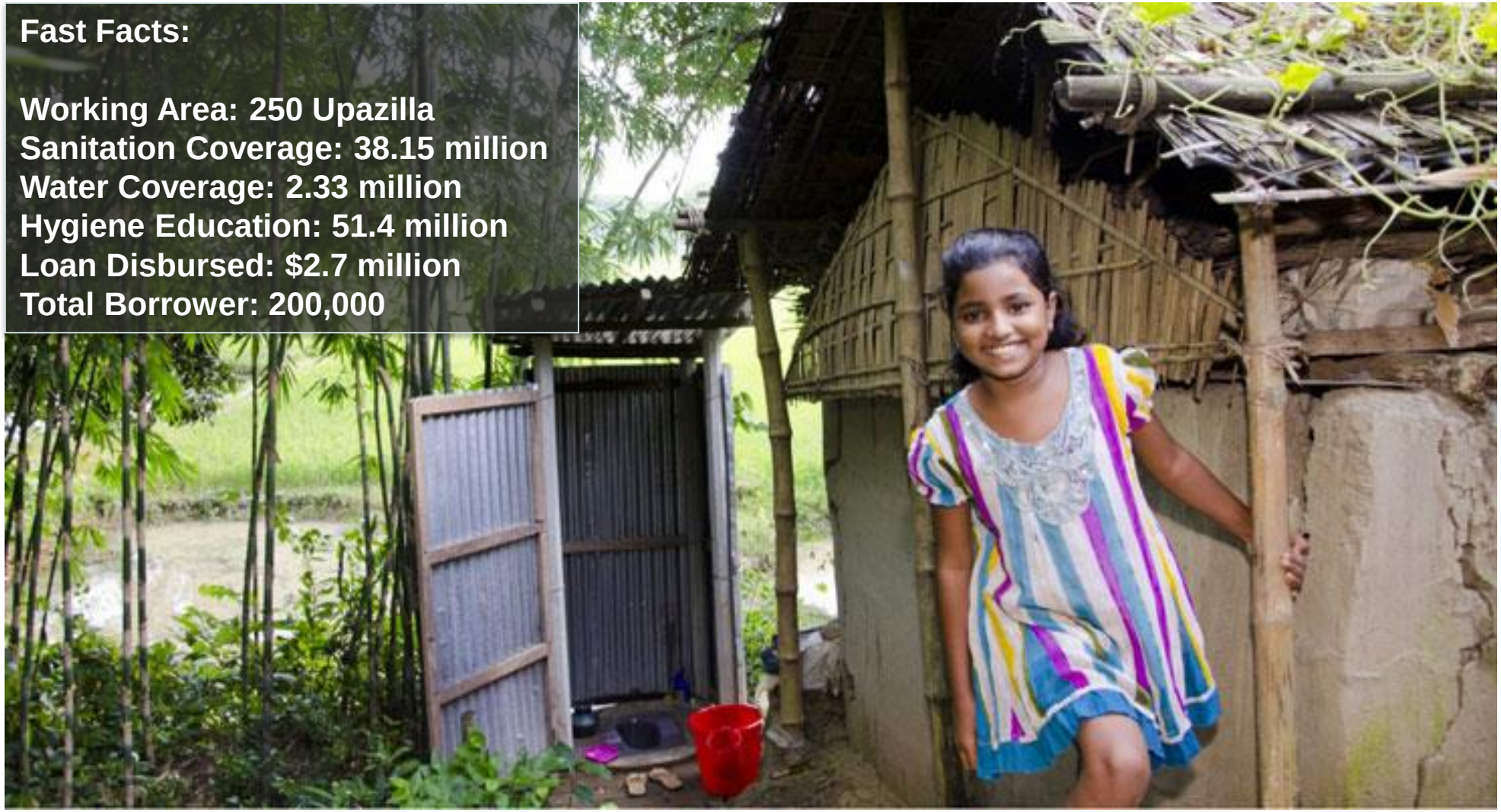
Service Challenges

- Frustrating customer care service
- Short interface
- Lack of support for agents in remote regions
- Agent misbehavior (in a few cases)
- Unfriendly interface

BRAC Water, Sanitation and Hygiene (WASH)

Fast Facts:

Working Area: 250 Upazilla
Sanitation Coverage: 38.15 million
Water Coverage: 2.33 million
Hygiene Education: 51.4 million
Loan Disbursed: $2.7 million
Total Borrower: 200,000



WASH Loan Disbursement

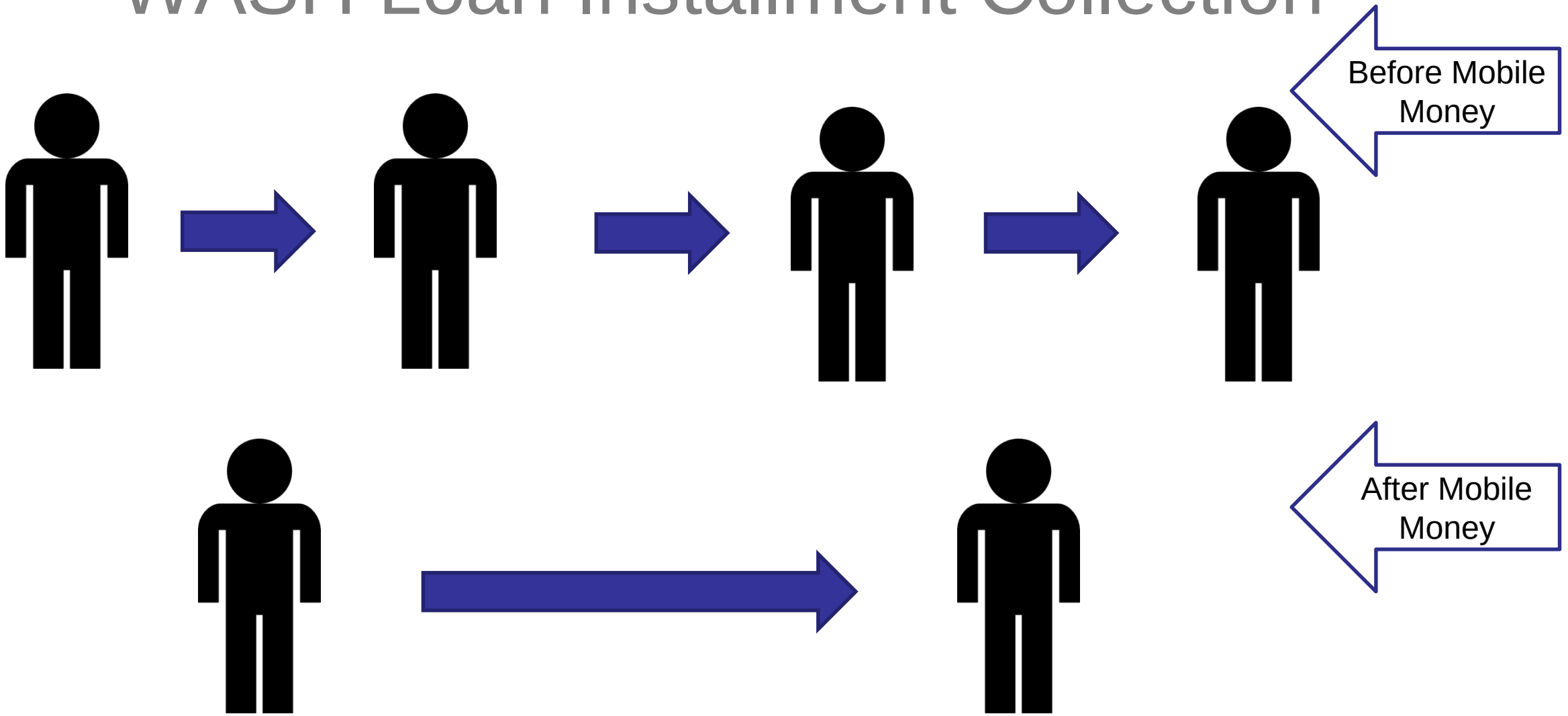
Before Mobile Money



After Mobile Money



WASH Loan Installment Collection



Thank You