Experience in Ghana
PEG Africa in Ghana: a snapshot

- Started in late 2014 with PAYG Solar
- Approx 30,000 customers
- 160 FTEs + 200-250 field based agents
- Selling M-Kopa and D.Light
Why Ghana?

1. Easy to do business and stable country
2. Relatively wealthy BoP, High cost of energy
3. Broad rural mobile coverage
4. Large population off-grid or with unreliable grid
### Key Challenges

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Details</th>
</tr>
</thead>
</table>
| **Customers ability to use MoMo** | - 70% of customers never used MoMo before  
- 20% of them only used P2P pay transfer |
| **MoMo Agents presence in rural areas** | - Concentration of Agents in urban areas and market towns |
| **MoMo Agents liquidity** | - Agents unable to have sufficient float to support customers payments |
Customers Ability to use MoMo

Focused on simplicity

Register all customers to MoMo at point of sale

Dedicated USSD string for one-click payment

Pay over the phone via Customer Service

Impact

45% of payments from customers’ own wallet

25% of all payments via new solutions

40% less likelihood of churn compared to customers paying via other means
Thank You!