

# bKash – an enabler for Social Security Programs



# About bKash

**Objective::** Serve the low income masses of the country to achieve broader financial inclusion by providing services that are convenient, affordable and reliable.

## Our Equity Partners



Ali PAY



Customer  
Base:

3.1 Crore

Daily Transaction  
Counts:

50 Lac

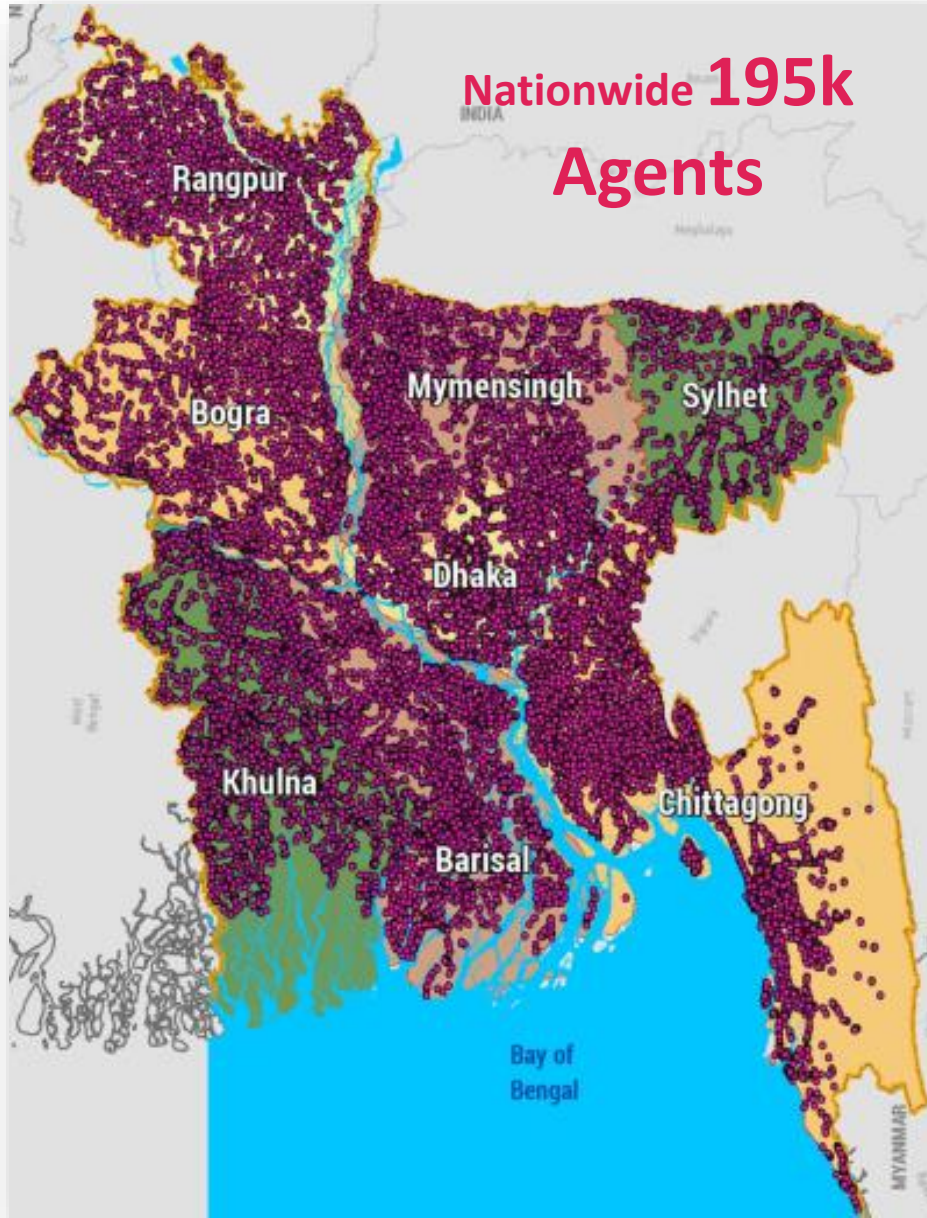
Market Share:

70%

Daily Transaction  
Amount :

800 Crore  
Tk.

# Strength



Served by 200+ Distributors & 14 Banks



24/7 Call Center Service  
12,000 call answered daily



119 Customer Service Touch points nationwide

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# Social & Economic Impact of bKash

## STORY OF CHANGING LIFE

### Customer

#### **Mass adoption of mobile financial service (simple, easy & fast)**

**3.1 Cr.** Loyal Customers

**50 Lac** Daily Transaction

### Agent

#### **Creation of employment opportunity (direct & indirect)**

bKash contributes 42% of agents income (Agents earns monthly avg. BDT 4,000)

Incremental earning for a small Telco. Retailer

Impacted on his livelihood & household expenditure

### Distributor

#### **Private Sector Investment**

214 Distributors invest in Cash Management & Distribution infrastructure

Nation-wide fund mobilization contributes in economic development





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What we have done

# Experience with Education Ministry



**1.7 million students get Stipend through bKash**

# Experience with Ministry of Women & Children Affairs

## Program name:

- Improved Maternity and Lactating Mother Allowance' (IMLMA)
- Nationally the beneficiary is around 7 lac



### Pilot 01 Disbursement:

- With the association with SPFMS,
- Disburse to 5000 mothers
- At Seven Upazillas

### Pilot 02 Disbursement: (in process)

- With WFP's technical assistance,
- At Seven Upazillas

# Experience with Private sector

## Nbojatra Project:

- ▶ Implementation partner:
  - World Food program
  - WinRock International
- ▶ Project area: South Bangal of Bangladesh
- ▶ Beneficiary : 37,000



## SWAPNO Project:

- ▶ Implementation partner:
  - UNDP Bangladesh partnership with The Local Government Division
- ▶ Project area: Kurigram & Sathkhira
- ▶ Tenure: 2016 to 2019 Q1.



# Benefits for Stakeholders using bKash Solutions

## For Govt Program:

- ▶ Transparency in disbursement
- ▶ Right beneficiaries get right amount
- ▶ Easy and quick disbursement
- ▶ Reduce the manual work & paper work
- ▶ Real time payment record
- ▶ Reduce reconciliation activity
- ▶ Get a complete disbursement scenario through web

## For Beneficiaries :

- ▶ Beneficiaries receive fund directly their bKash Account
- ▶ Get cash any time from any location
- ▶ No Queue
- ▶ No Travel Cost
- ▶ No banking hours and weekends and public holidays for any transaction
- ▶ Every transaction is protected by PIN (Personal Identification Number).
- ▶ Money in the bKash account is safe & secure
- ▶ Inclusion in digital solution



***bKash is ready to be a partner of Government for social security program!***

# Thank you

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