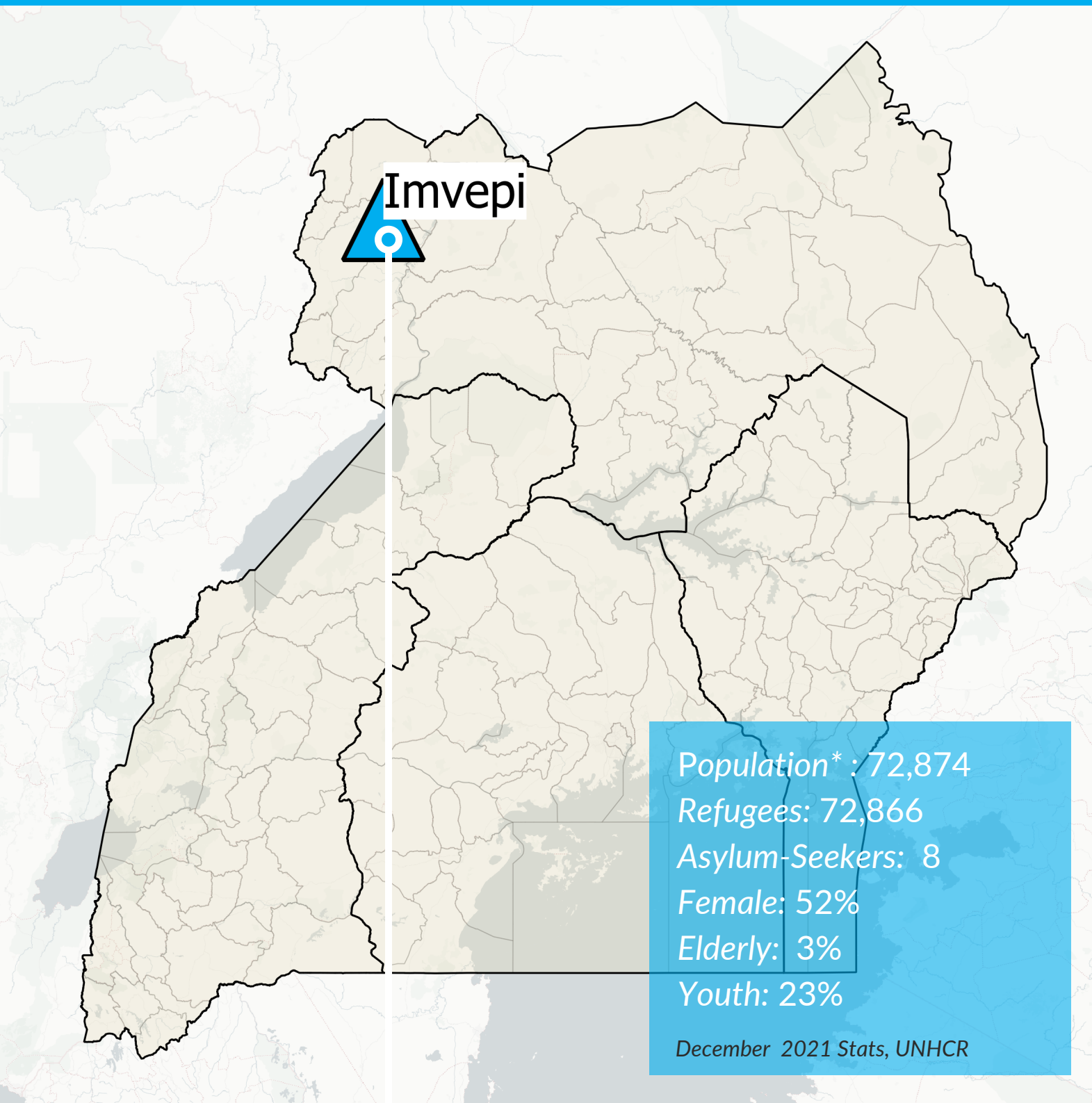


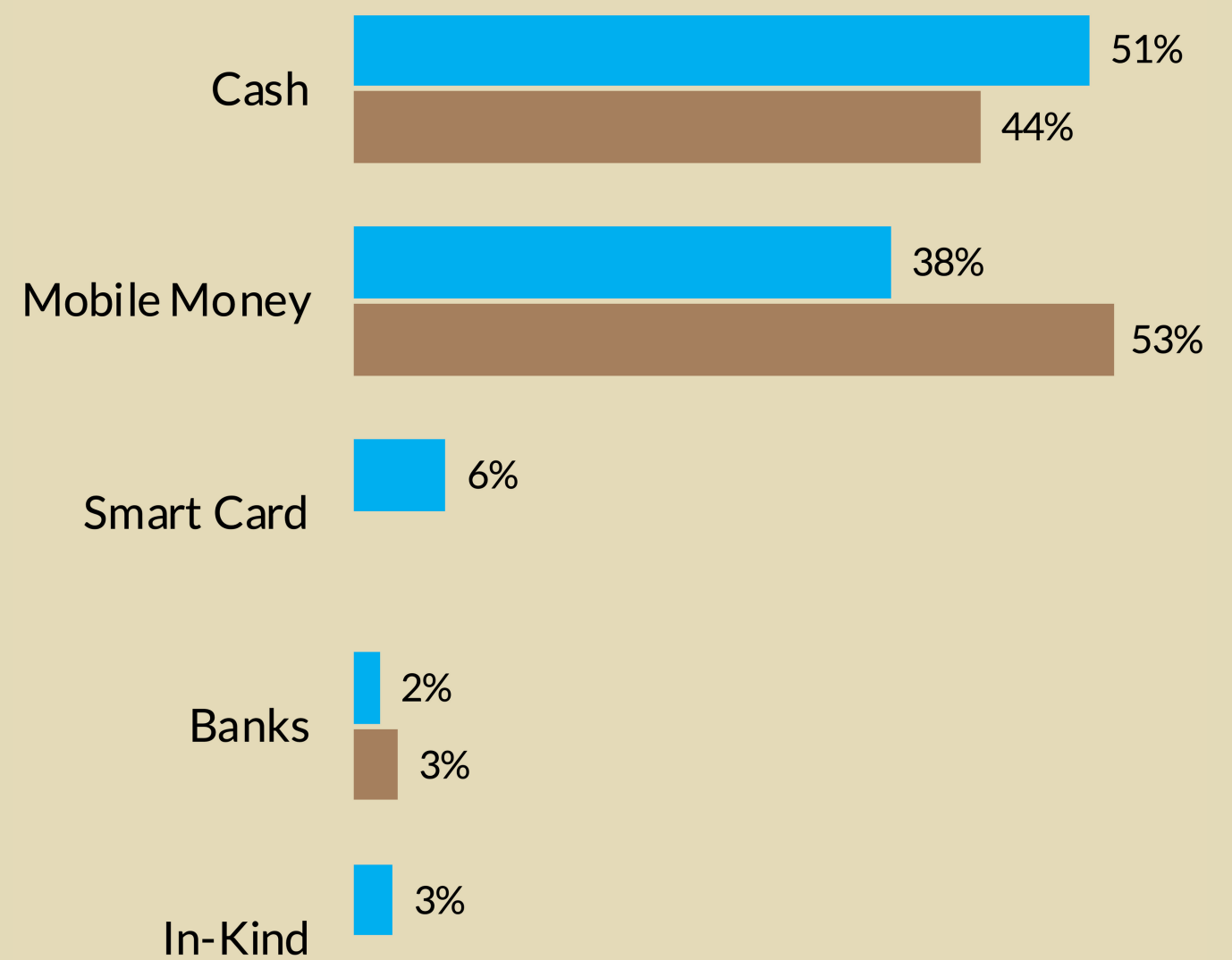
IMVEPI

REFUGEE SETTLEMENT

Imvepi settlement is located in north western Uganda. In December 2021, the total settlement population was 72,872 with refugees primarily from South Sudan (71K) and the Democratic Republic of the Congo (1.5K).



51% OF REFUGEES PREFER CASH & 53% OF HOST COMMUNITY MEMBERS PREFER MOBILE MONEY



FINANCIAL SERVICE PROVIDERS**



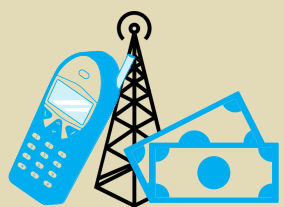
BANKS

Centenary *no presence*

Equity *agent network*

Post Bank *no presence*

Stanbic Bank *agent network*



MOBILE MONEY

Airtel *branch office and agent network*

MTN *agent network*



MICRO FINANCE

Koboko SACCO *no presence*

Rural financial initiative *branch office*

MINIMUM EXPENDITURE BASKET (MEB)

Average yearly, per person

Full reference MEB



420,721 (UGX)

Food



268,832 (UGX)

Non-food items



61,035 (UGX)

MODALITIES CURRENTLY USED

- Agency Banking (*Equity Bank, Stanbic Bank*)
- Bank on wheels (*Post Bank*)
- Mobile Money (*multiple operators*)

ACCESS BARRIERS



CASH

Long distances
 Insecurity at distribution
 Mistrust agents



MOBILE MONEY

Lack of cash
 Agents hike charges
 Lack of agents
 Illiteracy



BANKS

Lack of cash
 Lack of agents
 Complicated process



SMART CARDS

Lack of cash
 Lack of agents
 Illiteracy
 Complicated process

**FSP were asked, "Do you have an operational presence inside that settlement? If yes, what type of presence?" - 1) no presence, 2) agent network, 3) branch office, 4) branch office and agent network.