

Equity Bank TZ & Posta

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EQUITY BANK & POSTA SUPER AGENT PARTNERSHIP



Introduction

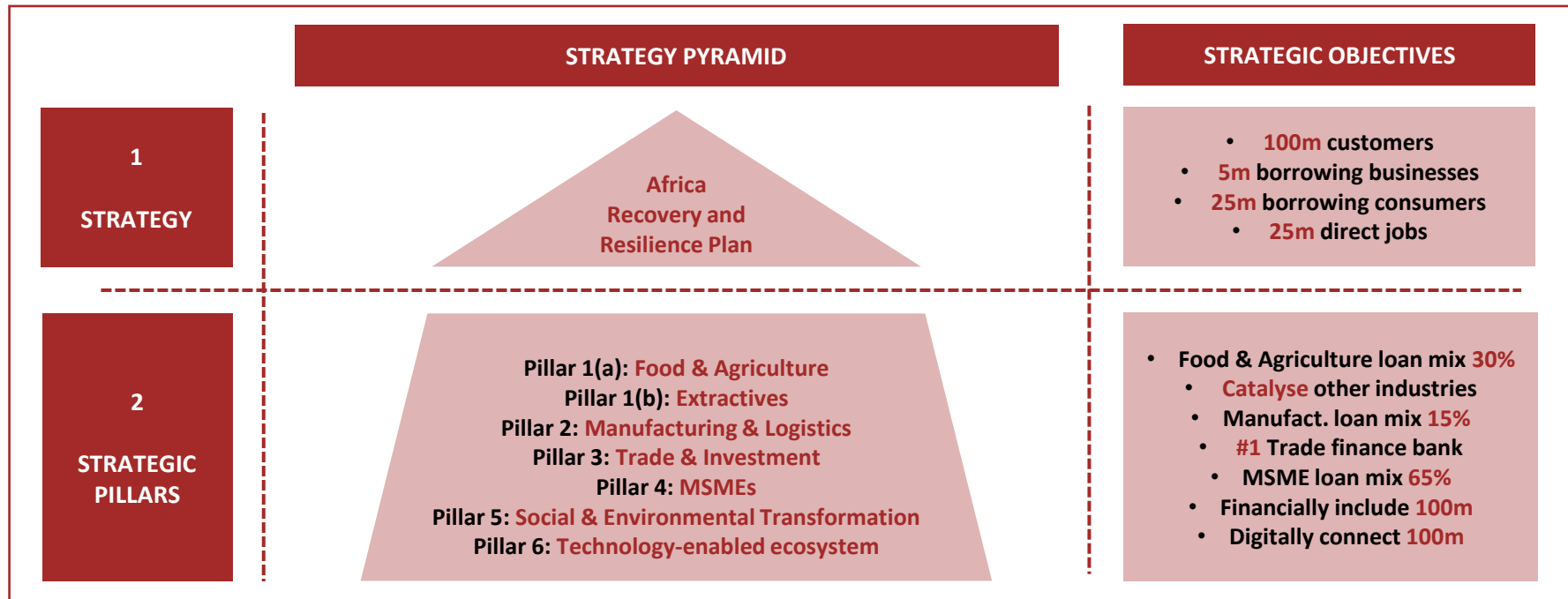
Equity Bank is implementing Agent Banking business in order to expand its network in a more cost effectively over a short period of time. In order to be competitive in the market, Management of agencies were opened at each identified Tanzania Posts Corporation locations.

The outlets are being operated by TPC with support from branch supervisors under the approved Agent Banking Model and its corresponding procedures.

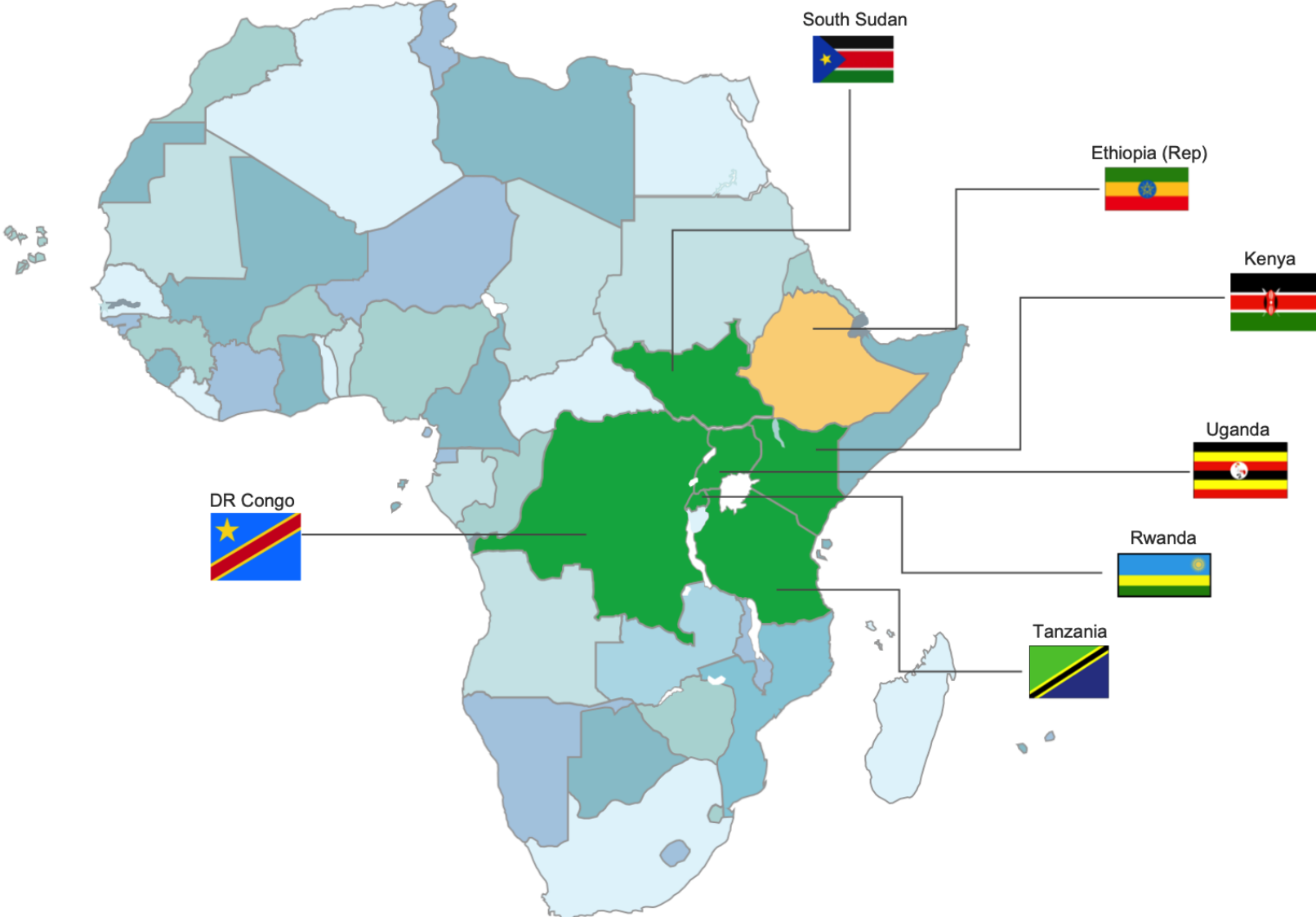
TPC Agency is like a bank branch but with fewer facilities e.g. cash deposits/withdrawals, Bills payments, balance inquiry, facilitate Account opening. The agencies assisted the bank to indirectly the Agent banking while at the same time provide on-job training to the TPC staff who will be managing agent banking business.

Transactions at the agencies are online through Point of Sale Terminals (POS). All transactions require the use of card, EazzyBanking, cash.

Equity Group’s 2025 strategy is a multi-pronged and holistic solution to achieve social and economic transformation of Africa. The strategy comprises 6 strategic pillars that will be operationalized through a collaborative, deliberate and ecosystem-centric approach. The plan was conceived with execution in mind and with no economic and financial assumptions, only targets!



Equity Bank Market Landscape



Market Opportunity – (4.3 million)



Tanzania

Stock of emigrants: **250.1 thousands**

Stock of emigrants as pct of population: **0.5 percent**

Top destination countries:

Rwanda, Kenya, the United Kingdom, Uganda, Burundi, Canada, the United States, South Africa, Malawi, Mozambique

Number of refugees: **827**



Congo, Democratic Republic of

Stock of emigrants: **1,306.0 thousands**

Stock of emigrants as pct of population: **1.8 percent**

Top destination countries:

the Republic of Congo, Rwanda, Uganda, Burundi, Tanzania, Belgium, South Sudan, France, Angola, Central African Republic

Number of refugees: **516,734**



Kenya

Stock of emigrants: **475.5 thousands**

Stock of emigrants as pct of population: **1.1 percent**

Top destination countries:

the United Kingdom, the United States, Tanzania, Uganda, Canada, South Africa, Australia, Germany, South Sudan, Switzerland

Number of refugees: **8,529**



Rwanda

Stock of emigrants: **345.8 thousands**

Stock of emigrants as pct of population: **3.1 percent**

Top destination countries:

the Democratic Republic of Congo, Uganda, Burundi, Tanzania, the Republic of Congo, France, Zambia, Malawi, Canada, Belgium

Number of refugees: **79,374**



South Sudan

Stock of emigrants: **759.1 thousands**

Stock of emigrants as pct of population: **6.6 percent**

Top destination countries:

Chad, Ethiopia, Uganda, Sudan, Saudi Arabia, the United States, the United Arab Emirates, Australia, Kenya, Canada

Number of refugees: **616,191**



Uganda

Stock of emigrants: **406.2 thousands**

Stock of emigrants as pct of population: **1.1 percent**

Top destination countries:

South Sudan, Rwanda, the United Kingdom, Kenya, the United States, Tanzania, Canada, South Africa, Sweden, Australia

Number of refugees: **7,137**



Ethiopia

Stock of emigrants: **749.1 thousands**

Stock of emigrants as pct of population: **0.8 percent**

Top destination countries:

the United States, Saudi Arabia, Israel, Sudan, Italy, South Africa, Canada, Kenya, the United Kingdom, Sweden

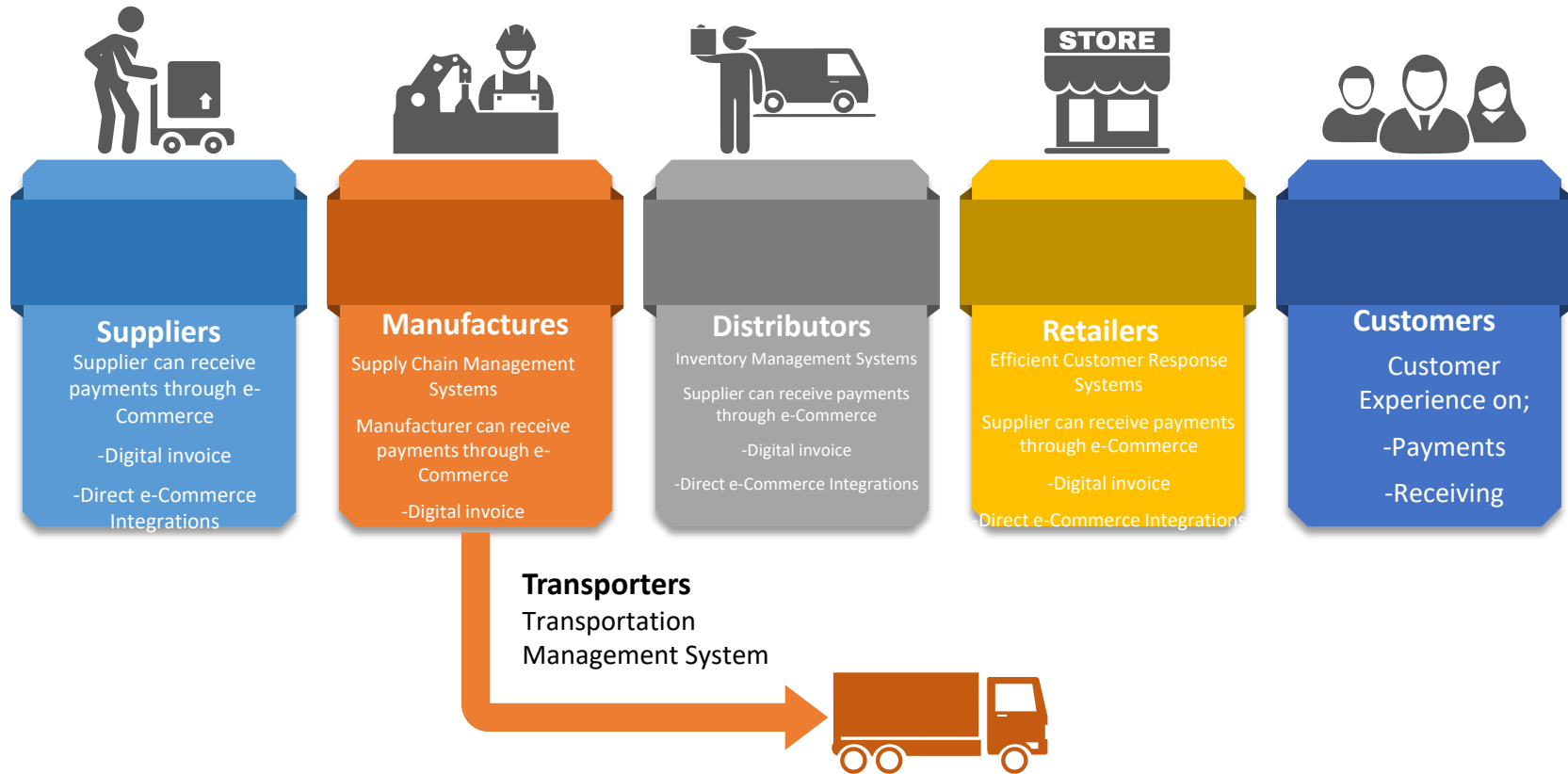
Number of refugees: **86,773**

Source: 2021 KNOMAD estimates

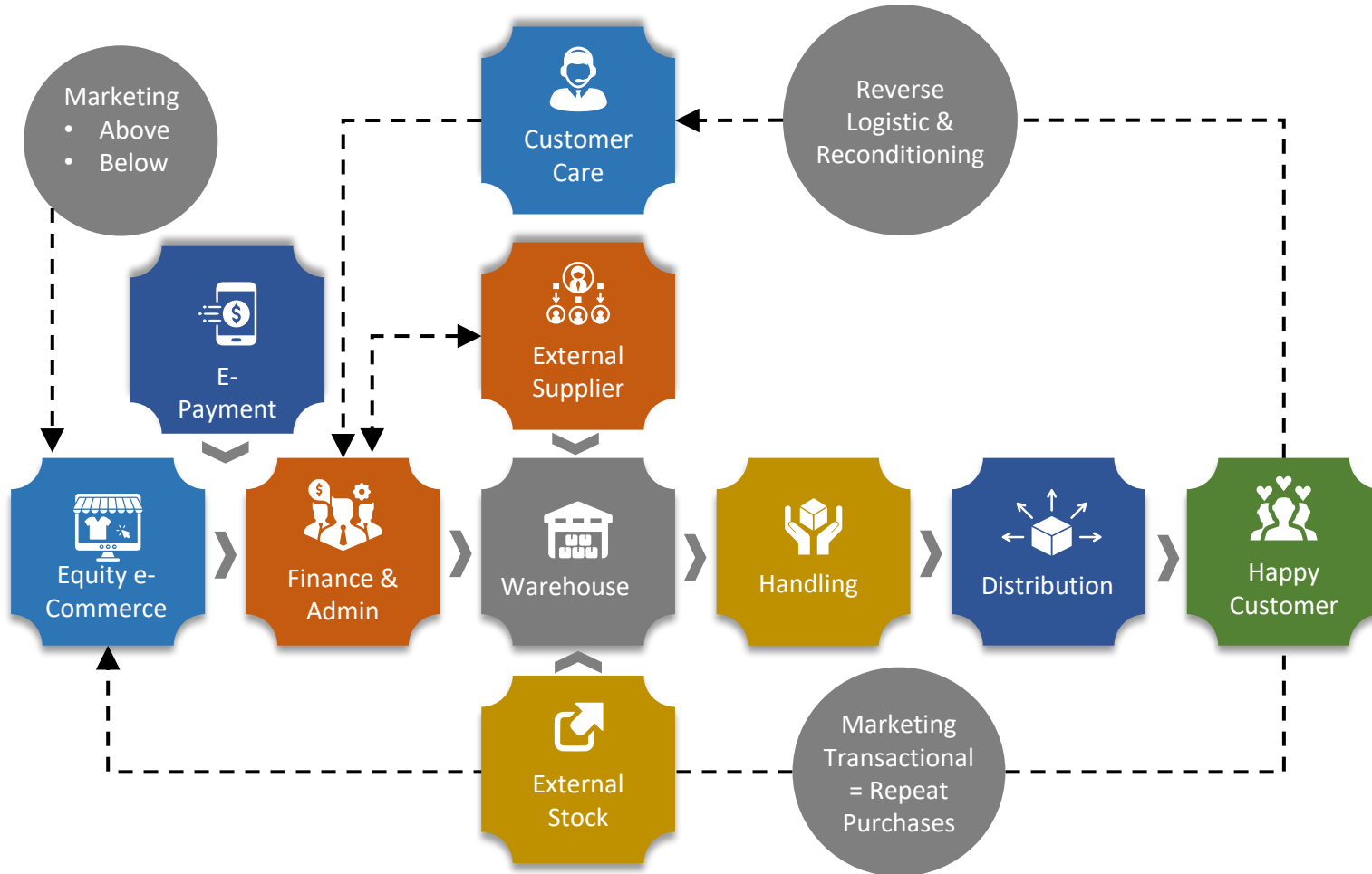
e-Commerce



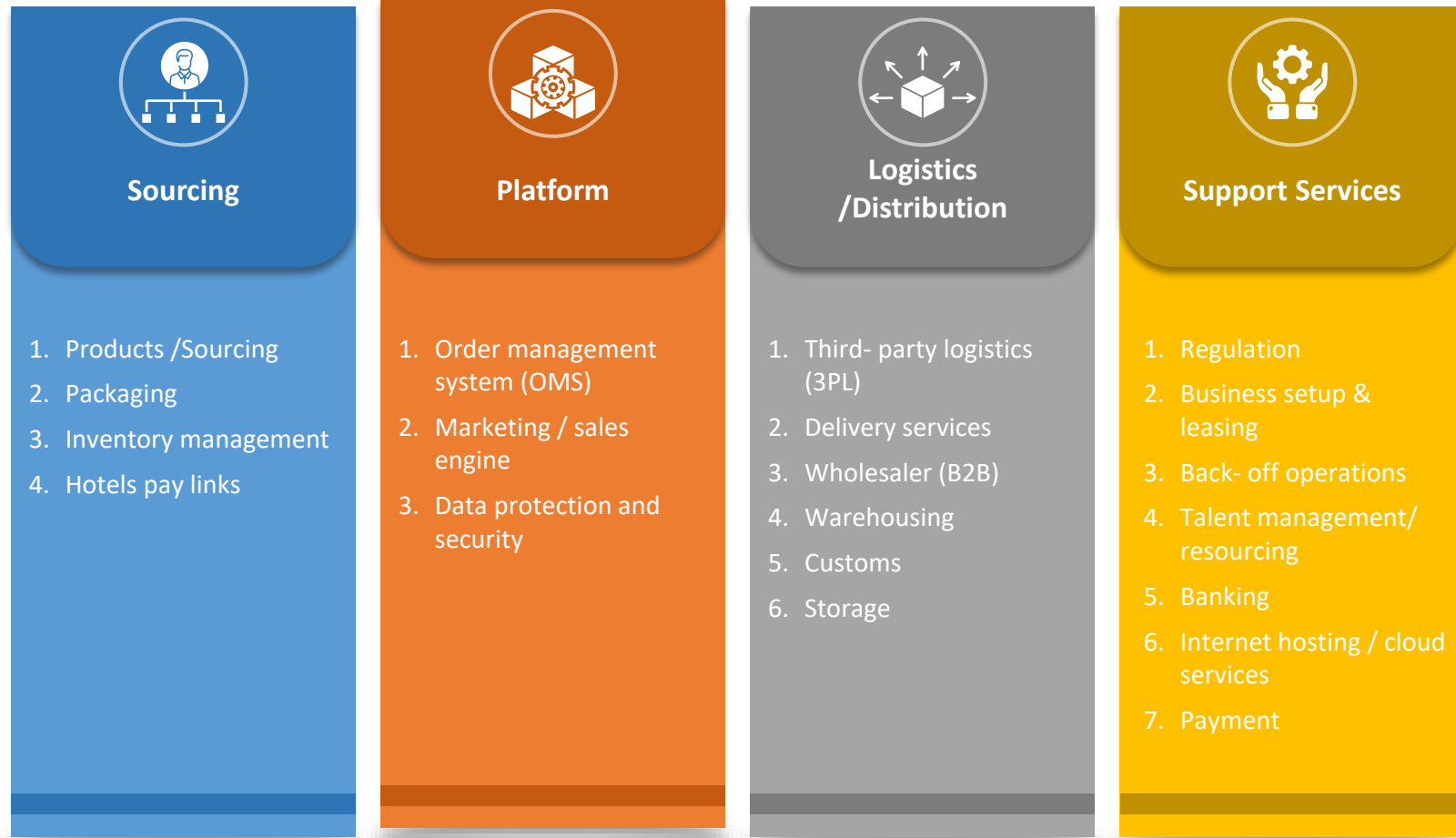
E-COMMERCE VALUE CHAIN



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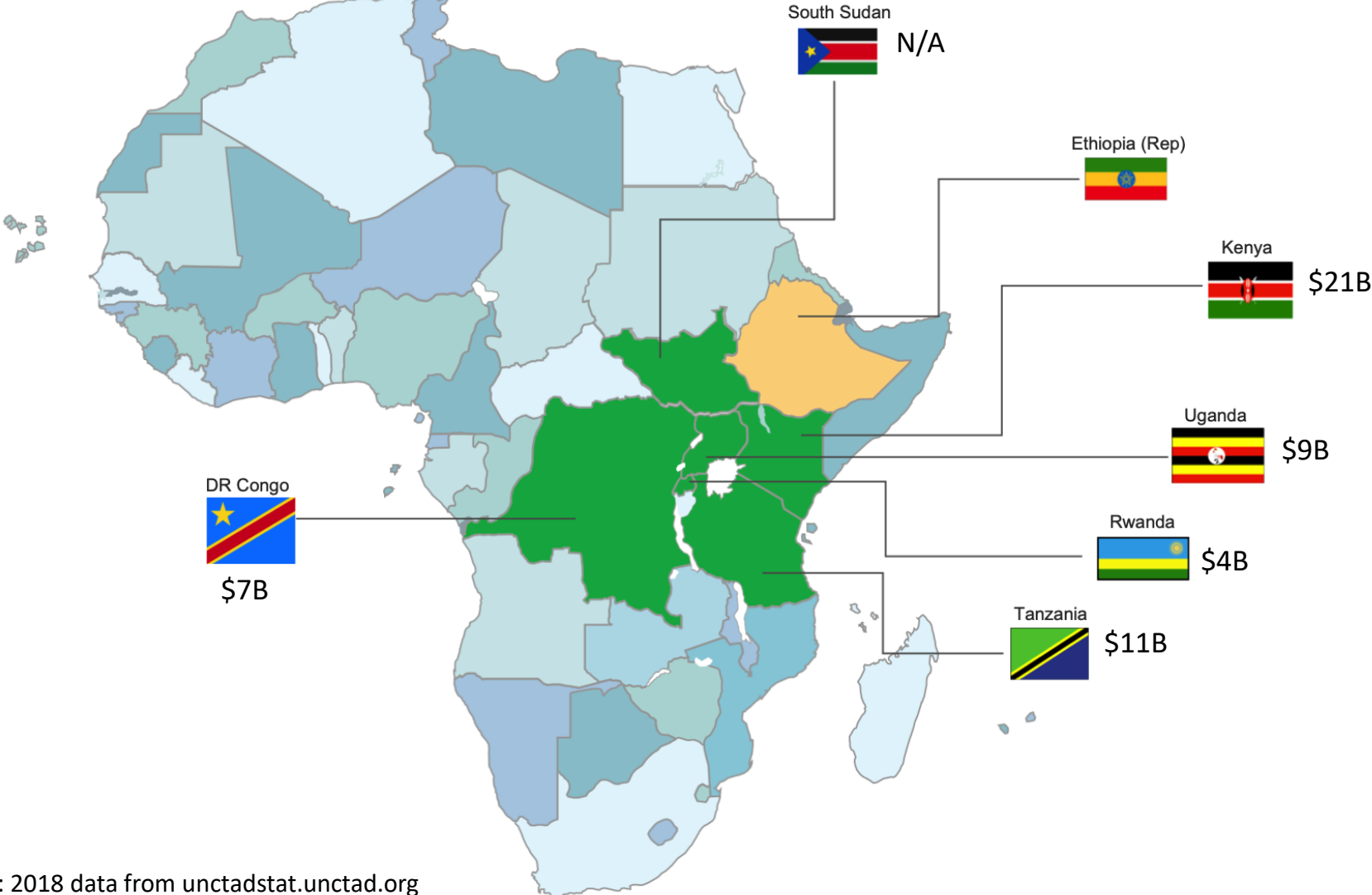
E-COMMERCE VALUE CHAIN



Cross Border Payments



Market Opportunity– Cross Border Payments (Bank Transfers = \$50B)



Source: 2018 data from unctadstat.unctad.org



1. Remittances

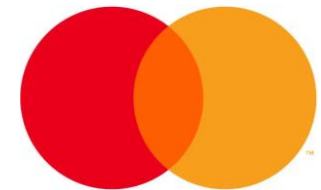




2. Bank Switches



RTGS Integrated Regional
Electronic Settlement System



PAPSS
Pan-African Payment
& Settlement System

3. Intercountry Payments



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