

**TOP IMAGE LTD**  
**SAFARICOM**  
**AGENT**  
**MANAGER**

9/16/2010

# Top Image roles

## Training and delivery of business tools

Ensure Agent staff are well trained at outlets

Train on KYC and anti-money laundering

Consumer training through road shows & targeted events

Provide all requisite tools for transactions

- Log books
- Registrations books
- On premise forms
- Posters (thematic and tactical)
- ABS Posters ( discretionary)
- Tariff guide fliers
- Tri-rammers (Key Accounts)
- Vinyl Sticker (agent number, time, polite notice)
- Training folder (KYC/AML)
- Targetometers

# Top Image roles

## Merchandising

Ensure merchandising standards developed are adhered to at all times

- Effective availability of PoS & merchandising material in Agent outlets (Log books, registrations books, On premise forms, Posters (thematic and tactical), ABS Posters (discretionary), Tariff guide fliers, Washlines, Tri-rammers (Key Accounts), Vinyl Sticker (agent number, time, polite notice), Training folder (KYC/AML), Targetometers, M-PESA rulers

## Simex

Ensure availability of simex in all outlets across all regions

## Float

Ensure agents understand & adhere to 1.5x stock rule at all times in order to grow transactions

## Call Rate

Visit all agents regularly using agreed route plans

# Top Image roles

## **Reporting & Record Keeping**

Prepare daily & weekly reports on trade performance, training coverage, & feedback on market activities

Ensure transaction & customer registration books are properly stored

## **Regular Audit of Outlets**

Consistent audit of outlets and escalation of the same to Area Managers for necessary action to be undertaken

- Identifying opportunity and saturated markets.
- Monitoring competitors' activities
- Daily escalation of market findings & issues affecting trade.
- Recommending outlets for suspension due to non-compliance.

## Top Image – Other M-PESA roles

- Identifying opportunity and saturated markets.
- Agent outlets classification
- Competitors' activity monitoring
- Daily escalation of market findings & issues affecting trade.
- Recommending outlets for suspension due to non-compliance.

# Challenges

- **Security**
  - Introduction of insurance cover to agents. Trained on how to booster security during agent forums. Shops to erect grills and have lockable doors and have safe box
- **Non compliant Agents and assistant**
  - Recommend suspension and re-train. Commission claw back
- **Rampant and un-procedural relocation of tills**
  - Recommend suspension until procedure is followed
- **High assistant staff turn over**
  - We continuously train new assistants
- **Uncontrolled mushrooming of sub agents**
  - Aggregator model
- **Sub standard outlets**
- **Persistent system failure**
- **System delays**

# Do's and Don'ts

## Do's

- ▶ Source a simple system
- ▶ Contract a professional agency
- ▶ Constant communication with agencies
- ▶ A good dealer manager
- ▶ A good marketing manager
- ▶ Include mobile money/branchless banking in the company strategy
- ▶ Recruit strong and up to standard agents
- ▶ Innovation

## Don'ts

- ▶ Do not be in a hurry to launch
- ▶ Do not let competition drive your marketing strategy
- ▶ Do not recruit sub-standards agents
- ▶ Do not allow agents to handle two competing brands

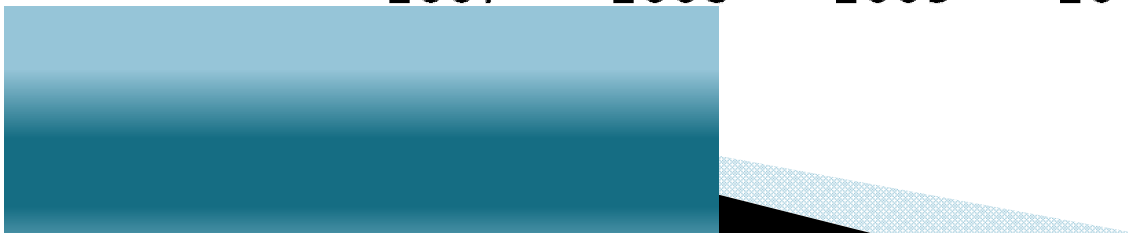
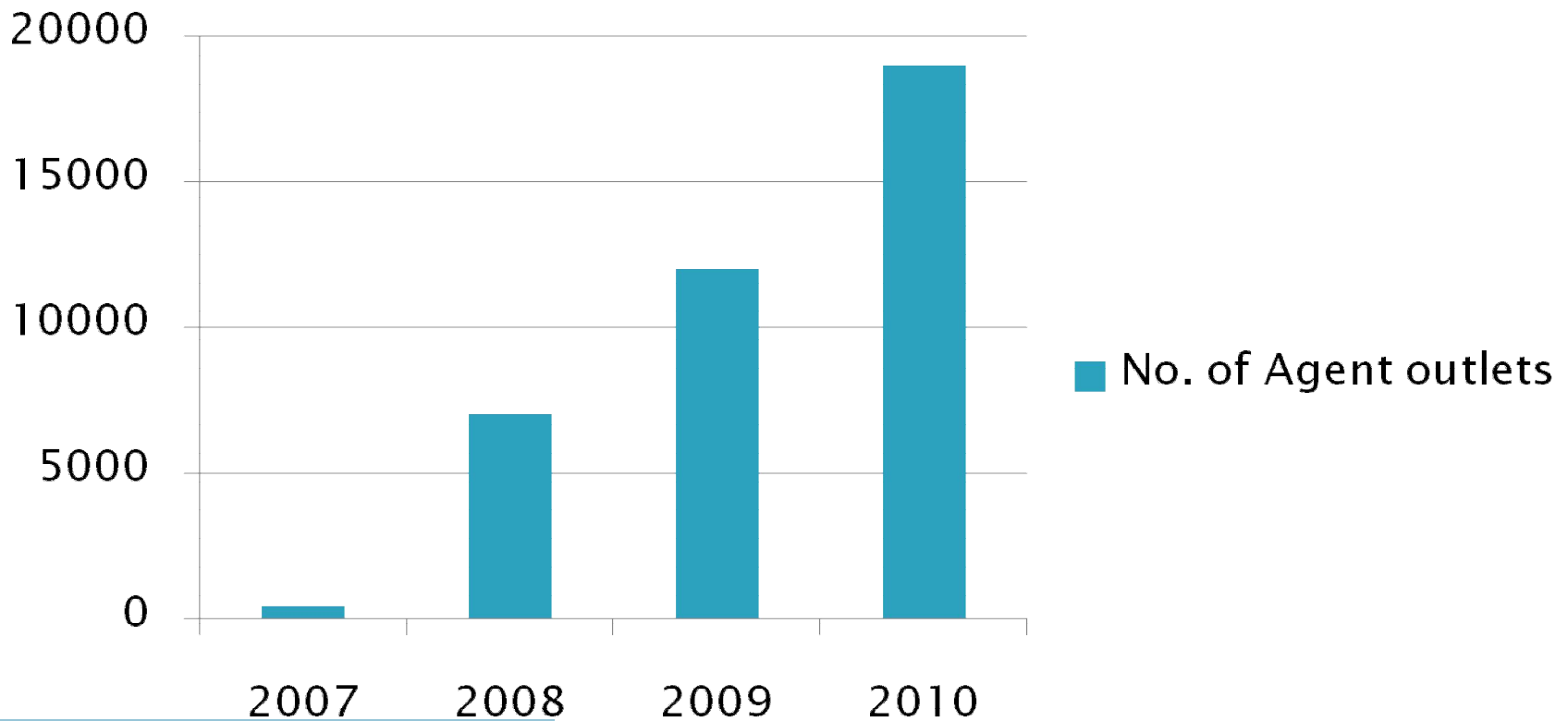
# Key Success factors

- ▶ Passion and commitment of both company and agency
- ▶ High recruitment standards
- ▶ High training standards
- ▶ Well documented KPI's
- ▶ Strong branding
- ▶ Simple messages
- ▶ Good commissions for agents
- ▶ Close monitoring of agents
- ▶ Constant communication with agents through bulletins
- ▶ Constant agent forums



# Agent outlet growth

No. of Agent outlets



# Outlet A - Branding



# Outlet B- branding (Agent number sticker, Polite notice, tariff poster)



# Key Account- branding (Banking hall)

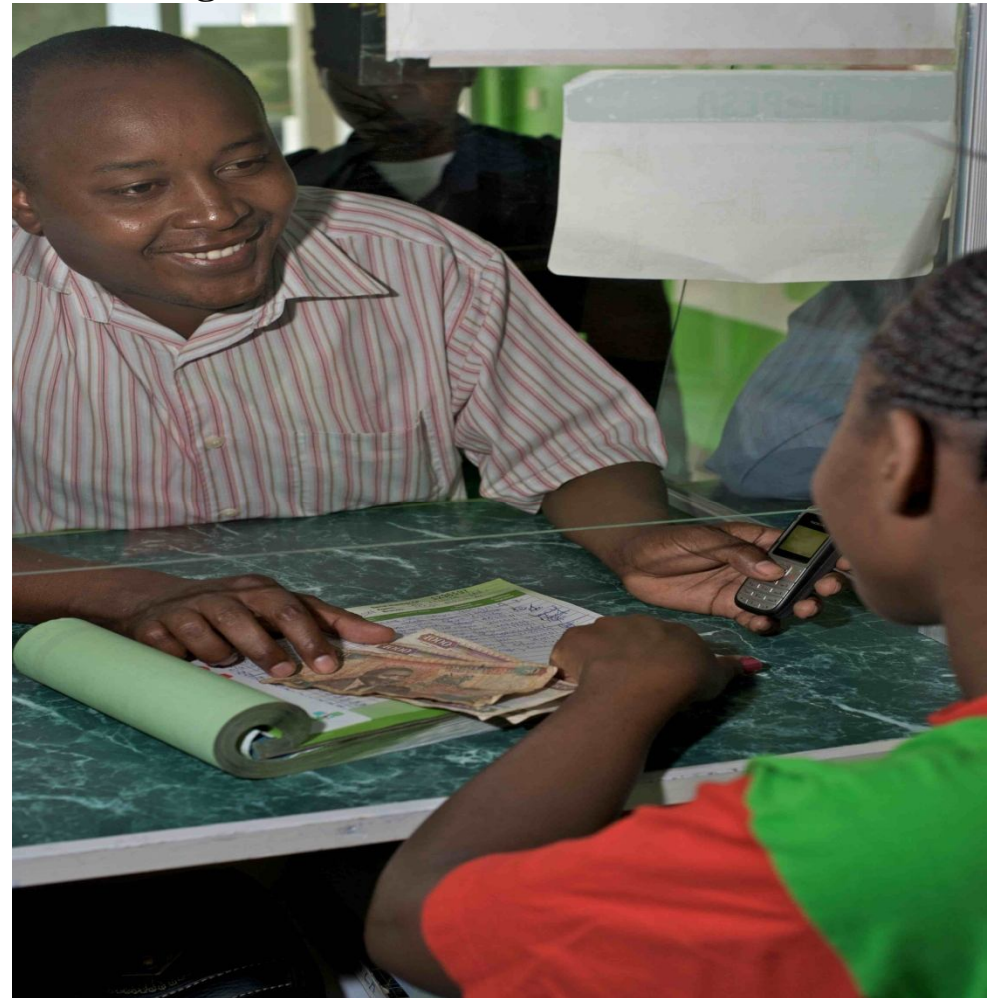


# Picture of Success

**Dominance and presence**



**Delighted retailer**



# Picture of Success

