PAYGo PERFORM
Pre-Pilot Survey Results
Agenda

1. **Survey results**
   - Unit Economics
   - Portfolio Quality
   - KPI

2. **Timeline/Next Steps**
Overall Survey Results

Overall Respondents by Type of Company

- PAYGo Company: 12%
- Investor/Investment Firm: 18%
- Development Org: 22%
- Consultancy: 4%
- Other: 44%

Total Respondents: 51

Overall Respondents by WG by Type of Company

Unit Economics
- PAYGo Company: 10%
- Investor/Investment Firm: 31%
- Development Org: 21%
- Consultancy: 14%
- Other: 35%

Total Respondents: 24 - 29

Portfolio Quality
- PAYGo Company: 14%
- Investor/Investment Firm: 18%
- Development Org: 43%
- Consultancy: 21%
- Other: 11%

Total Respondents: 30 - 51

Overall KPI
- PAYGo Company: 11%
- Investor/Investment Firm: 35%
- Development Org: 35%
- Consultancy: 19%
- Other: 11%

Total Respondents: 23 - 26
Agenda

1. Survey Results
   • Unit Economics
   • Portfolio Quality
   • KPI

2. Timeline/Next Steps
Unit Economics KPIs – Overview

**Firm Level KPIs**

- Total Cashflow from Customers
- Total Receivables Generated
- Total Contribution Margin
- Total Cashflow as % of Total Revenue
- Total O/H Cost as % of Total Cashflow from Customer
- EBT Margin

**Unit Level KPIs**

- Unit Customer Deposit
- Unit Follow On Payments
- Unit Credit Cost
- Unit Device Cost
- Unit Servicing & Maintenance Cost
- Unit Sales & Distribution Cost
- Unit Total Payments
- Unit Contribution Margin

**LEGEND**

- Orange: Revenue-related KPIs
- Green: Profitability-related KPIs
- Gray: Cost-related KPIs
### Summary of Survey Results by Type of KPI

#### Firm Level KPIs

<table>
<thead>
<tr>
<th>Proposed KPI</th>
<th>% in Agreement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cashflow from Customers</td>
<td>90%</td>
</tr>
<tr>
<td>Total Cashflow as % of Total Revenue</td>
<td>64%</td>
</tr>
<tr>
<td>Total Receivables Generated</td>
<td>93%</td>
</tr>
<tr>
<td>Total Overhead Cost as % of Total Cashflow from Customers</td>
<td>85%</td>
</tr>
<tr>
<td>Total Contribution Margin</td>
<td>75%</td>
</tr>
<tr>
<td>EBT Margin</td>
<td>89%</td>
</tr>
</tbody>
</table>

#### Key Issues with Firm Level KPIs

**Total Contribution Margin**
- 7 out of 28 respondents do not agree with this KPI
- Key reasons: Issues with the definition and the fact that it is too complicated to get something comparable

**Total Cashflow as % of Total Revenue**
- 10 out of 28 respondents do not agree with this KPI
- Key reasons: too complex to grasp, accounting policies will lead to a lot of variety, does not provide any additional info

#### Unit Level KPIs

<table>
<thead>
<tr>
<th>Proposed KPI</th>
<th>% in Agreement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit Follow On Payments</td>
<td>92%</td>
</tr>
<tr>
<td>Unit Customer Deposits</td>
<td>81%</td>
</tr>
<tr>
<td>Unit Device Cost</td>
<td>100%</td>
</tr>
<tr>
<td>Unit Credit Cost</td>
<td>92%</td>
</tr>
<tr>
<td>Unit Sales &amp; Distribution Cost</td>
<td>96%</td>
</tr>
<tr>
<td>Unit Servicing &amp; Maintenance Cost</td>
<td>96%</td>
</tr>
<tr>
<td>Unit Contribution Margin</td>
<td>96%</td>
</tr>
</tbody>
</table>

#### Key Calculation Issues with Unit Level KPIs

**Unit Customer Deposit**
- Most do not agree with having two ways of defining the KPI since it is confusing, and should keep it simple

**Unit Credit Cost**
- Some respondents have issues with using Write Off Ratio to calculate this KPI, since Write Off Ratio is over a time period

**Unit Servicing & Maintenance Cost**
- Some responders believe the formula to calculate this KPI is too complicated; questions on why include Effective Credit Period
### Firm Level KPIs Survey Results

#### KPIs with Majority Agreement

<table>
<thead>
<tr>
<th>KPI</th>
<th>% in Agreement</th>
<th>Recommendation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cashflow from Customers</td>
<td>90%</td>
<td>Keep / Adopt</td>
</tr>
<tr>
<td>Total Receivables Generated</td>
<td>93%</td>
<td>Remove</td>
</tr>
<tr>
<td>Total Overhead Cost as % of Total Cashflow</td>
<td>85%</td>
<td>Keep / Adopt</td>
</tr>
<tr>
<td>EBT Margin</td>
<td>89%</td>
<td>Keep / Adopt</td>
</tr>
</tbody>
</table>

#### Key Feedback / Comments

**Total Overhead Cost as % of Total Cashflow from Customers**
- “Too complicated to split consistently between fixed and variable costs”
- “Yes, but I would measure total overhead costs as a % of total revenue. Why as a % of total cashflow from customers?”

**Total Receivables Generated**
- “Complicated”
- “Will companies share this? And how does this differ materially from growth rate?”

**EBT Margin**
- “Revenue’ can be meaningless depending on the accounting practices of the company. I’d use cash receipts instead”
- “Generally, I do agree, just wondering whether we really want ''EBT" or if we really want EBITDA”
## Firm Level KPIs Survey Results (cont’d)

<table>
<thead>
<tr>
<th>KPIs with Challenges / Issues</th>
<th>% in Agreement</th>
<th>Recommendation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cashflow as % of Total Revenue</td>
<td>64%</td>
<td>Remove</td>
</tr>
<tr>
<td>Total Contribution Margin</td>
<td>75%</td>
<td>Keep/Adopt Modify Definition</td>
</tr>
</tbody>
</table>

### Key Feedback / Comments

#### Total Cashflow as % of Total Revenue

- “The indicator is too complicated to grasp additionally I don’t see it fluctuate significantly with time over operations”
- “I think it's fine, but if we are worried about too many KPIs, this is one I would cut. It should show up in any PNL, and if it doesn't then the Cashflow from Customers will be enough to help you suss it out”
- “Doesn’t seem to add value above and beyond the insights provided by other KPIs”
- “Yes, but I agree with adopting this KPI but I have one query. If cash flows for systems delivered (i.e. Jan) are received in a later month (Feb), but total revenue is low in that later month (Feb), the KPI will show a high cashflow from customers as % of a low total revenue. Hence not signaling any concern although cashflow related to the particular month (Feb) might be alarmingly low”
- “I don’t understand what additional info it gives”

#### Total Contribution Margin

- “Revenue’ can be meaningless depending on the accounting practices of the company. I’d use cash receipts instead”
- “The numerator should be Total Cashflow from Customers less Total Variable Costs”
- “Too complicated to get something comparable in between companies. Splitting in between what is variable and not is too subjective
Unit Level KPIs Survey Results

Unanimous Agreement on KPIs

<table>
<thead>
<tr>
<th>Proposed KPI</th>
<th>% in Agreement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit Follow On Payments</td>
<td>92%</td>
</tr>
<tr>
<td>Unit Customer Deposits</td>
<td>81%</td>
</tr>
<tr>
<td>Unit Device Cost</td>
<td>100%</td>
</tr>
<tr>
<td>Unit Credit Cost</td>
<td>92%</td>
</tr>
<tr>
<td>Unit Sales &amp; Distribution Cost</td>
<td>96%</td>
</tr>
<tr>
<td>Unit Servicing &amp; Maintenance Cost</td>
<td>96%</td>
</tr>
<tr>
<td>Unit Contribution Margin</td>
<td>96%</td>
</tr>
</tbody>
</table>

Key Areas with Challenges

Unit Customer Deposit
- Most do not agree with having two ways of defining the KPI since it is confusing, and should keep it simple
- "We don't understand what this KPI is trying to measure"
- "Approach #2 is more useful for context. Approach #1 is just an average"
- "Approach #2 is influenced by too many variables to be meaningful. I prefer Approach #1"

Unit Credit Cost
- Some respondents have issues with using Write Off Ratio to calculate this KPI, since Write Off Ratio is over a time period
- "I don't understand the logic of using write-off ratio here"
- "The Write-off Ratio is calculated over a specified time period (e.g. 90 days), while the Credit Cost is over the lifetime of a unit"

Unit Servicing & Maintenance Cost
- "Shouldn't this cost be multiplied by the average warranty period? That's the length of time that they've committed to service/maintenance"
- "The formula you have developed is too complicated"

Key Feedback / Comments

Unit Follow On Payments
- "I just don't see the point of the follow-on payments metric. This is implicit in collection rate and a few other places, and the other KPIs here which rely on it are not handling units correctly and will need to be reformed already"

Unit Servicing & Maintenance Cost
- "Incomparable in between companies depending on how their maintenance is structured (e.g. outsourced or not)"
Unit Follow On Payments – Gross vs. PV Basis Calculation

Overview

- We have discussed at length with the Working Group the issue regarding the calculation of Unit Follow On Payments – specifically:
  - Gross Basis
  - PV Basis
- 100% of respondents stated that they prefer the Gross Basis approach
- However, it is important to understand the implications of using the Gross Basis approach. To do it correctly, PAYGo firms would need to provide the stream of follow on payments to the investor(s) so that they can then perform the PV calculation with a discount rate of their choice.

Survey Feedback

“You cannot calculate the NPV of future payments with just a gross number; you need to know how far in the future those payments are scheduled. You can't calculate NPV(SUM(payments)), you must calculate SUM(NPV(payments)). (Giving the schedule as though it were an annuity equal to [expected payments per period] *[collection rate] with a termination date at the expected term of the loan would also be acceptable)”
Summary of Final Feedback

Firm Level KPIs – Feedback

• Respondents unanimously agree that there are NO additional Firm Level KPIs that we should consider
  ➢ “[Firm Level KPIs] feel quite invasive”
  ➢ “Indicators must be considered within the context of the size of the company and not just across companies. Smaller companies have smaller cashflows from customers”

Unit Level KPIs – Feedback

• Some respondents disagree on summarizing/narrowing the list of Unit Level KPIs
  ➢ “I agree with the approach in general for an overview, but would encourage distributors to keep the full KPI set for their own operational need as they seem absolutely key to understanding the lever of their businesses”
  ➢ “If this means that you’re not asking firms to report on the cost components, then no. I would want the disaggregated cost information”

Overall Feedback

• **84% of respondents** believe the set of Firm Level and Unit Level KPIs capture the most important characteristics to understand the profitability of a PAYGo firm
• Some respondents highlight the fact that it will be difficult to calculate these KPIs consistently across multiple companies
Agenda

1. Survey Results
   • Unit Economics
   • Portfolio Quality
   • KPI

2. Timeline/Next Steps
Collection Rate

• Formula: \( \frac{\text{Value of Total Receivables Collected Over Period [X]}}{\text{Total Customer Payments Due Over Period [X]}} \)
• Broad agreement over adoption of this KPI: 86% of respondents
• Mix of opinions on periodicity for headline KPI

Comments:
- Clarify and make “payments due” consistent across models
- Need to have general agreement on what “active” means
- Importance of viewing alongside Write-off Ratio
- Clarify “Over the past 90 days”
- Call for vintage/cohort reporting – appetite for this vs. headline rate?

Recommendation: Keep, but provide further detail key terms so consistently applied. \([X] = \text{All active}\)
Write-off Ratio

- Formula: \( \frac{\text{Value of Receivables Payments Outstanding for Contracts Written-off Over Period [X]}}{\text{Average Value of Total Receivables Outstanding Over Period [X]}} \)
- Broad agreement over adoption of this KPI: \(86\%\) of respondents
- Important question over clarifying denominator:
  - “I would recommend further clarity in the definition and changing the denominator to be something like $ of receivables "generated" aka total contract volume signed over the period to remove the "meaningless average" problem.”
  - Average of sum of all remaining nominal payments at beginning and end of period?
- Mix of opinions on periodicity for headline KPI

Comments:
- “It is case specific: If you want to use the KPI in combination with the collection rate then a shorter period (even 30 days) is more valuable, as it allows to closer analyse the trend in write-offs. When it is about understanding the overall write-off ratio of a company then a longer, more representative period makes more sense (even 360 days).
- “Either over the last 360 days or over the average time of the payplans offered by the company as it then would be consistent with the unit credit cost which in the end is the KPI of real value. The above proposed times are too short to be meaningful”
- Call for vintage/cohort reporting – appetite for this vs. headline rate?

Keep, but denominator = Avg sum of remaining nominal payments (beginning, end). [X] = From Pilot
Write-off Ratio (continued)

- Q: Since the decision to “write-off” is left with a company, we should:
  - Do nothing
  - Include all receivables not paid in last 120/180/X days
  - Other (please specify)

- “Include all receivables that haven't been paid in 120 or 180 CONSECUTIVE days as “written-off” for the sake of this KPI”

GENERAL Write-Off Comments

- “Rescheduled loans need to be mentioned”
- “Any resolution or win back from write off should also be taken into account on arriving net write off value”

- Q: Should the remaining value of repossessed systems be netted out of the numerator of the Write-off Ratio?
  - No
  - Yes
  - Yes, but too costly…

- “Valuing repossessed systems is subjective and will distort the KPI with inconsistencies.”
- “To[o] hard and costly to measure in practice and valuation of repossessed systems largely dependent on company's practices (subjective). We have a repossession ratio to put the write-off ratio into context.”
- “Have a separate metric for the "recovered" value of repossessed systems.”

Test obligatory W-O period in pilot. Don’t net out remaining value (will come out in UE), possibly add later.
Repossession Ratio

- **Formula**: \( \frac{\text{Units Repossessed for Redeployment Over Period } [X]}{\text{Average Total Installed Units Over Period } [X]} \)
- Broad agreement over adoption of this KPI: **88%** of respondents
- Strong majority agree period should be same as Write-off Ratio’s

**Comments:**

- “…I would like to know the total value of repossessed systems independent if the unit will be redeployed or used as spare parts. Also, I would like to see the value of repossessed systems, not units. This would be consistent with the write-off ratio”
- “Taking a conservative approach, I would not look at any residual value of repossessed systems (also because they’re mostly outdated due to progressed developments)”

Keep as units (value remaining subjective) as proportion useful. Value-based in subsequent KPIs? \([X] = W-O.\)
Repossession Ratio (continued)

• Q: Include ratio of units repossessed relative to units repossessed, written-off, lost, or abandoned?
• Most agreed: 69%, but…

Comments:

➢ “complicated”, “too much admin burden”, “confusing”, and “don't see the value if you have both Write-Off Rate and Repo Rate…”

➢ Additional calls for value-based approaches:
  ▪ “need to know how much value is recovered on-average, and eventually how that relates to time since installation.”
  ▪ “…this should then be done on the basis of the capitalized cost instead of the value of outstanding receivable written off.”

Not critical, test tracking in pilot.
Receivables At Risk (RAR)

- Q: Method for identifying risky streams?
- A: 47% consecutive days nonpayment; 41% low collection rate; 12% Other
- Pilot can be used to determine which performs as better leading indicator for write-offs

Comments:
- Distinction between cumulative days (former PAR) and consecutive days
- Additional calls for cohorts/vintages
  - “divide the receivables at risk by the initial face value of those receivables, i.e. by how much the company was expected to collect from the cohort...Otherwise this RaR KPI will deteriorate if a cohort is aging simply as good paying customers are being removed from the calculation base.”
- Definition of “at risk” depends on application: “should reflect the pool of systems on which the company should focus on to recover as much value as possible (or in other words, if they don’t actively focus on it most of them are expected to default/be written off). If the threshold is too low a repossession may be triggered too late (i.e. low remaining value of the system repossessed).”
- “Thinking into the direction of LGD, it would be great to establish a metrics to calculate this, including repossession and NPV.”

No clear majority ➔ test both in pilot and select best leading indicator for W-Os. Other test? Clarify denom.
Effective Credit Period

• Formula: \( \frac{\text{Average Credit Period}}{\text{Collection Rate}} \)

• Broad agreement over adoption of this KPI: 81% of respondents

• Wide range of comments spanning from confusion/complication, to it being too dependent on contract structure, to it being a crucial ratio

Keep for now as broad agreement and no additional cost to report (derivative of existing KPIs).
Receivables Portfolio Growth Rate

• **Annual rate of growth of the Average Receivables Portfolio Size**, which is defined as the average value in USD of the company’s outstanding receivables streams over the period of measure

• Modest majority agreed:

Comments:

- Number of comments questioning importance, “not so critical”, “Too many KPIs already”, “redundant feature…equivalent to growth of sales” → ancillary indicator for Sniff tests, puts RAR, CR, Write-off Ratio, etc. in context

- “…Much more effective would be measuring the total amount of receivables value *added* to the portfolio over a given period...Then the growth rate is simple: (total receivables in period \( t \)) / (total receivables in period \( t-1 \)) – 1”

Need measure of growth for sniff tests. Sales growth reasonable proxy? Not if cash sales markedly ≠ credit…
General Portfolio Quality KPI Comments

• **57%** felt proposed set of KPIs “concisely captures the characteristics that are most important to attaining a high-level understanding of the company’s receivables portfolio quality while balancing the cost of measurement/reporting and sensitivity of information”

• **25%** felt set has too many indicators or some unnecessary

• **18%** felt set is missing one or more important indicators

✓ What’s missing?
  - Loss given default;
  - positive indicators, e.g. units fully paid, paid of in a timely manner, etc.;
  - “how much money is going *into* the portfolio”

✓ To be removed?
  - Effective Credit Period; Average Credit Period; Receivables Portfolio Growth Rate; “Repossession Ratio is too detailed” – Pulse check with WG members?

✓ General
  - “the questions of written-off/non-performing contracts may become healthy again if they start paying again.”

LGD → Average cost of unit remaining at W-O (or average receivables outstanding)?
Agenda

1. Survey Results
   • Unit Economics
   • Portfolio Quality
   • KPI

2. Timeline/Next Steps
Company Indicator #1 - Sales Model

Sales model expressed as a percentage (0-100%) of revenue per sales model (Cash and PAYGo).

Agreement definition:

- Yes
- No

Other models suggested:

1. Leasing models (e.g. “perpetual lease” model”)
2. Credit Model

“Revenue recognition of cash sales and PAYGo sales can be quite different” – Software Provider

Opinion shared by a PAYGo Company and Investor.

Proposed: Adding leasing, specifically perpetual lease model and look into adding credit model.
Company Indicator #2 – Sales Distribution Model

Sales Distribution Model expressed as a percentage (0-100%) of revenue per sales distribution model (B2B and B2C).

Agreement definition:

Other models suggested:
1. B2G
2. Sales to UN/NGO
3. Institutional sales

“Do we mean B2C = sold to end client, and B2B = sold to distributor?” – Investor/Investment Firm

“be more explicit about how sales should be included or excluded from a given period during the calculation” – Software Provider

“Difference in revenue recognition for PAYGo or Cash could distort this figure towards B2C” – Investor/Investment Firm

Proposed: Adding B2G and sales to UN/NGO and making definition more granular.
Company Indicator #3 – Geographical Area

Geographical areas expressed as a percentage (0-100%) of revenue share per geographical area (East Africa, West Africa, Southern Africa, South Asia (except India), India, Southeast Asia, South/Central America, Other).

Agreement definition:

Other areas suggested:
1. Central Africa
2. North Africa
3. Certain parts of an (African) country
4. Country then region
5. Central Asia

Agreement Calculation:

“% of revenue from sales or % of recognized revenue” - Software Provider

Proposed: Adding Central and North Africa as well as Central Asia OR distinguish in individual countries.
Company Indicator #4 – Total Net Sales

Net total number of units sold from the business’s start of operations, discounted by returns and repossessions.

Agreement definition:

“units sold’ needs to be defined – PAYGo Company

“For consistency, let’s use Calendar year” – PAYGo Company

“The year should be the same for all companies” – Investor/Investment Firm

“I think this is just “Total Sales” as “Net” implies subtracting cost from revenue – Policy Maker/Government

Proposed: Using Calendar year instead of annual financial year.
Operational Indicator #1 – Average Selling Price

Average price of all systems sold for each of the sales models adopted (PAYGo and Cash sales).

Agreement definition:

“Better to look at this on a product basis” – PAYGo Company

“Cash sales value can be misleading as the cash sales can be not proportionate to the PAYGo price, we need to be very clear in the definition and a comment that the cash sales value is used” – Investor/Investment Firm

Proposed: Look at this KPI on a product basis and report on a unit and revenue basis (in %). Potentially include average selling price on all systems sold.
Adding product categorizations

Tier 0: (0-3Wp) – solar lanterns, Tier 1: (3-10Wp) – entry level SHS, Tier 2: (3-50Wp) – SHS + appliance(s), Tier 3: (50Wp+) – other.

Agreement definition:

Other proposed classifications:
1. Tier 1: 3-20Wp; Tier 2 (10-50W)
2. 200W+
3. 55 & 75W
4. 50-75 in increments up to 300Wp

Other comments:
“Categorize Tier 1 as solar lanterns as well” – DFI
“Call it segment or size” – Investor/Investment Firm
“Check consistency with SE4ALL/World bank definitions – PAYGo Company”
“Ideally it would focus on lanterns, lighting-only systems, “TV systems, and then higher-order appliances” – DFI

Proposed: Change the name + potentially add more ‘tiers’.
Operational Indicator #2 – Sales per Distribution Channel

Sales per Distribution Channel represented as a percentage of the total units sold (Agents (%), Wholesalers (%), Shops (%), Other (%)).

Agreement definition:

![Graph showing agreement percentages: 58% Yes, 42% No.]

Other models suggested:
1. Outside partners e.g. Banks, associations, government projects
2. SACCOs
3. From “pull” sales e.g. Call-ins, e-platforms
4. Sales through financial institutions

Should focus on ‘How do we reach the final end customer?’
- PAYGo Company

Units vs. Revenue based

![Graph showing units vs. revenue based preferences: 42% Units, 31% Revenue, 27% I have a different view.]

“would like to see both” - 7 respondents
“A few large systems may distort the view of mass demand for small units if both are not tracked” - PAYGo Company

“It is important to know which tier of SHS may sell more/less per distribution channel” – Policy Maker/Government

Proposed: Have a wider variety of distribution channels.
Operational Indicator #3 – Sales Point Rate

Sales Point Rate is fraction of sales points that have gone inactive over the previous 90 days, grouped by distribution channel (Agents (%), Wholesalers (%), Shops (%), Other (%)).

Agreement definition:

“Not sure 90 days applies equally across all distribution channels” – PAYGo Company

“Difficult to measure, not particularly insightful” – PAYGo Company

“Seems too difficult and inconsistent to track” – Investor/Investment Firm

“Should be tracked on a monthly basis” – PAYGo Company

Majority is in favor of this KPI, and will therefore still be adopted.
Operational Indicator #4 – NPS

Measures the loyalty that exists between a customer and company.

Agreement definition:

- “It’s too qualitative/dependents on companies engaging with third party advisors to generate” – Investor/Investment Firm
- “I don’t think this KPI will correlate with reality/behavior” – PAYGo Company
- “It is a valuable metric, but might be too difficult to measure” – DFI
- “You can probably get indirectly to this by looking at the expansion ratio over time over certain regions” – Investor/Investment Firm

Majority is in favor of this KPI, and will therefore still be adopted.
**FX-exposure**

**FX-exposure calculated as:**
(Assets (Liabilities + Equity)) / Equity in Local Currency

**Agreement removing KPI:**

"Should be a liquidity ration measuring FX assets – FX liabilities divided by cash" – Investor/Investment Firm

"Don’t think it is a good idea to remove FX risk, but current definition is not a great representation of actual FX risk for PAYGo companies. It might be complemented by a volatility index for the currency (since FX risk can actually be really low even if it appears high with this KPI (e.g. Pegged currencies)" – PAYGo Company

Proposed: Slight majority to remove KPI, should be discussed one last time in the WG.
Opinion complete set of KPIs - ease of reporting

Overall opinion set KPIs:

- 62% Moderately like them
- 38% Really like them

Maximum number of KPIs

- 1 respondent - 5 - 10 KPIs
- 4 respondents - 10 – 15 KPIs
- 1 respondents - 20 KPIs

“On an NDA basis, we would be prepared to share the above KPIs on a quarterly basis with select investors” – PAYGo company

Frequency

- 2 respondents – daily
- 1 respondent – timester
- 3 respondents – quarterly
- 2 respondents – weekly
- 1 respondents – monthly
- 1 respondent – semi annually

Overall opinion difficulty reporting:

- 44% Very easy
- 28% Not so easy
- 6% Neither easy nor difficult
- 5% Difficult
- 17% Very difficult

Additional comment: “Would require some investment in the necessary resources required for data collection, and training of local partners on methods and objectives” – PAYGo Company
Opinion complete set of KPIs – sensitivity reporting

- Anonymized reporting: where information can be shared but the specific company details to be kept secret. E.g. share average sales value data but negate to share the company in question.

- Different opinion (please elaborate)

- Internal reporting: where information can only be shared to specific participants approved by the manufacturer/distributor. E.g. share specific approvals before information is shared.
Agenda

1. **Survey results**
   - Unit Economics
   - Portfolio Quality
   - KPI

2. **Timeline/Next Steps**
What's Next for PERFORM

KPIs 2.0 (beta)
Based upon the feedback from the working groups, consultative group and steering group, we will finalize the beta version of KPIs 2.0

October 2019
Piloting Phase
Together with companies, we will test the KPIs 2.0 (beta) over Q1 and Q2 2020. Based upon the testing, we can make some final alterations to improve the KPI framework.

Q4 2019
Needs Assessment
- Define which party will collect the PAYGo PERFORM data
- Assess what else is needed to perform the data piloting

Kick off Q4 2019

Launch Final Set of KPIs
Final iteration and agreement by the CG and SG

2020
Piloting Phase: Testing the KPI Framework with Real Time Data

- The pilot will kick off Q4 2019 and will be testing the KPI framework over a period of 6 months.
- The Steering Group Coordinators will provide Technical Assistance.
- Already some peers have signed up and we invite you to also participate in the piloting phase by sending an email to paygoperform@gogla.org.
Thank you!
Contact the PAYGo PERFORM team if you have any questions
(paygoperform@goгла.org)