

UG CUSTOMER ASSESSMENT PROCESS (CAP) COMMUNICATION TO SALES AGENTS

July 2024



Agenda

1. Introduction
2. Customer Assessment Process, Questionnaire & Possible Outcomes
3. New Customer Journey
4. How to prepare for the assessment : Refresher on the 5Cs of Credit
5. What will the Assessment team at the Call Center Check
6. Scope Of The TAM Pilot
7. Demo : Customer Assessment on MySolGo
8. FAQ
9. Pilot Location training plan & Logistics

Note: RCMs/FTCs to be present on ground for 2 weeks in the pilot areas to support with customer assessment

Introduction

What Is TAM?

Tiered **Assessment Methodology** is EEA customer assessment tool. It aims at improving the quality of the acquired portfolio. Possible results of the assessment will be: Customer **Approved, Rejected (but still can buy CASH), Review** or **Downgrade (if selected product too expensive for the customer economic capacity)**

What Is Changing?

All the applications will gradually be assessed through the platform, starting with the pilot in the 8 regions with 14 Point of Sale then gradually rolling it out in the whole country.

How Does It Affect Customer Acquisition?

All the clients will need to be approved by the Credit Assessment Team. i.e. A customer may receive a call from the Credit Assessment team depending on the score; approximately 10% of all Sales who will then fill the survey which upon completion will give an approval decision.

Why Is It Important?

To select customers that have the **CAPACITY, WILLINGNESS/COMMITMENT** and **ACCESS TO PAYMENT** to successfully keep the promise to repay the kit as per contract.

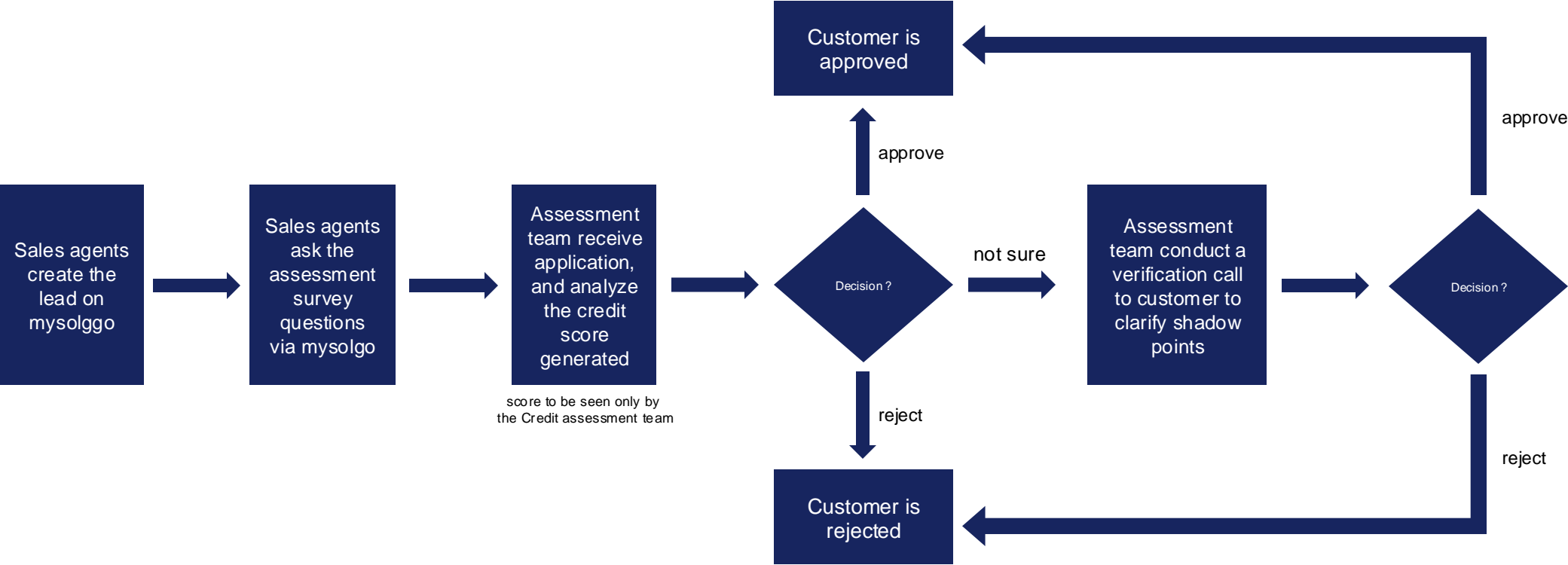
What Is the Long-term Objective?

Reduce BAD DEBT EXPENSES generated by the assessed customers by getting it right from the beginning. Making sure we only onboard quality customers.

CUSTOMER ASSESSMENT PROCESS & POSSIBLE OUTCOMES



Customer Assessment Process



Possible Outcomes

TAM Result – Customer is...	Interpretation of Result	Next Steps
APPROVED	The customer has passed all of the Assessment Modules and qualifies for the applied product	<ul style="list-style-type: none">• Click Approve on PowerHub• Communicate to customer the results and next steps due
REJECTED	The customer has failed one or more of the Assessment Modules (the details can be seen in the Assessment Results)	<ul style="list-style-type: none">• Click Reject on PowerHub• Communicate to customer the results and next steps due
TO BE REVIEWED	The customer is not fully an Approve or Reject case, therefore a further discussion with the Credit Assessment Officer on unclear points is needed	<ul style="list-style-type: none">• This will be handled by Credit Assessment Officer• The Credit Assessment Officer calls the customer and clarify profile• The Credit Assessment Officer click either Approve or Reject on PowerHub• Communicate to customer the results and next steps due

Note: Assessment should happen before onboarding, this will help in reducing confusion between the customer and the MC.

Survey Questions

1. What is the customer's ID type?
2. What is the District where the customer is residing?
3. Date of Birth
4. What's your gender?
5. What is your marital status?
6. Did you get referred by someone?
7. Do you have any children?
8. Are there any other relatives or friends which are fully dependent on you?
9. What is the highest education level achieved by the customer?
10. Have you been born in the same region where you are currently living?
11. Is your home connected to the electricity grid?
12. How frequently do you use mobile money?
13. Will you buy and use the system for yourself?
14. Will the user use the SHS for his/her house, business, or both?
15. Is the house where you live your own or you are renting it?
16. How much does your House Hold spend per day (food, transport, airtime, etc excluding rent)
17. Which of these ranges best describes your House Hold monthly income?
18. What is the customer main source of income?
19. Second source of income
20. Third source of income
21. Fourth source of income

NEW CUSTOMER JOURNEY



TAM - Customer Acquisition Journey

Awareness & Marketing

- Radio
- Referrals
- SMS
- Flyers
- Activation
- Branding

1



Sales Pitch

- Flyer as main tool (in the field and Tele sales)

2



Lead Generation

MySolGo

- In the Field: **MySol GoApp**
- Tele sales – Comment in DB
- 3rd Party – Leads by SMS
- Customers – Leads by SMS (generated via USSD)

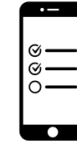


3

Customer application

MySolGO

- By Sales agent or Telesales
- Via Mysolgo app
- Put TAG either SWP or SBS



4



Customer Assessment questionnaire
MySolGo

5



Handover & Installation

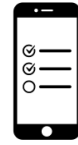


- System handover process and alignment with S.A regarding next steps:-



- Installation process
- Transport Payment plans
- Contracts sign and upload
- Inventory submission

9



Credit Approval & Customer deposit

- Payment number given
- Agent explain payment process to customer
- Customer makes DP
- Credit approval(All attachments & business proofs in place)

8



7

CUSTOMER ASSESSMENT RESULT COMMUNICATION TO THE CUSTOMER

- Approved
- Rejected
- Downgrade



6

Read-out of Results / Customer Review

PowerHub

- Review customer assessment results
- Possibly run the "Customer Assessment REVIEW Survey"

10

Compliance Check

- ALL KYC check
- Inventories cross check
- **Contracts check if are uploaded**

WELCOME CALL Within 7 Day



11

- The call aims at verifying sales process and understanding of the customer

1st Independent Payment

12



- Automated SMS balance reminder

HOW TO PREPARE FOR THE ASSESSMENT

Refresher on the 5Cs of Credit



The 5C's of credit : a framework to evaluate a loan applicant's creditworthiness...

Objective

This is a simple guide for MCs to qualify the customers using the 5C's of credit for better customer selection and good PH



Condition

We need to verify here if the customer really needs the product

Ask the following question to the customer lead :

What is your current source of energy for lighting ?



- If **traditional source of energy like** candle, tadooba, kerosene lamps, etc.
 - **Yes**, the customer needs our product
- If **renewable energy like:** MySol kit, Dlight, Sunking, other black market solars, etc.
 - **Maybe ?** But depending on the customer reasons and your judgment, ask for 1 month payment as an initial commitment
 - If customer refuses, we **strongly recommend to stop the sales**
- If **other source of energy:** Umeme, generator, etc.
 - **Maybe ?** But depending on the customer reasons and your judgment, ask for 4 months payment as an initial commitment
 - If customer refuses, we **strongly recommend to stop the sales**

If condition is verified, then move to Character 

✘ If condition is not verified, then stop the sale

Character

Assess if the customer is mature enough and responsible in the community

Ask the following questions to the customer lead :



1/ Assess customer's ability to obtain a cosigner for the loan:

- **Does the customer have anyone willing to cosign the loan ?**
 - If **no**, disqualify customer;
 - If **yes**, collect the co-signer's name and phone number. And call the person.
 - If **reached, yes** ; proceed with loan application process
 - If **not reached, maybe** ; proceed to parameter 2

2/ Assess customer's character for PAYGO solar loan:

- **Do they appear trustworthy and responsible in the community ?**
 - If **no**, stop the lead process, encourage customer to demonstrate responsibility and reliability in the community.
 - If **yes**, the customer appears trustworthy and reliable, you can proceed with the sales process.

Customer needs to pass all the 2 parameters of Character to qualify. If yes, then move to Capacity



Capacity

Assess the income source of the customer to understand if he will be able to pay regularly

Ask the following questions to the customer lead :



1/ Does the customer have stable income (regular/irregular) ?

- **If regular income** (salary, livestock, commercial crop like coffee, cocoa, rice, sugarcane etc.), **yes** ; the customer's capacity to repay the debt is adequate; proceed to parameter 2
- **If irregular income** (food crop like potatoes, cassava, etc.), **maybe** ; the income is not adequate. Evaluate alternative sources of income to mitigate risk of non-repayment. Seek for alternative sources to support. If **yes**, proceed to parameter 2, if **no**, **don't proceed with the sale**.

2/ Does the customer have other demanding financial needs like other loans or school fees to pay ?

- **If no, yes** ; customers capacity is strong, **please proceed with the sale**.
- **If yes, maybe** ; assess the customer's ability to manage additional payments/loans

Customer needs to pass all the 2 parameters of Capacity to qualify. If yes, then move to



✗ If no, then stop the sale

Collateral

Observe customer assets

Observe the customers assets :



1/ What does the customer's house/shop look like ? (big/small, well maintained/not, durable materials ?)

- **If big / well-maintained / durable materials, yes** ; assess customer's assets and proceed to parameter 2
- **If no, maybe** ; move to parameter 2

2/ What is the roof type of house ?

- **If iron sheet, yes** ; evaluate house size and roof condition, provide him right kit that is appropriate to meet his need
- **If grass-thatched, maybe** ; but MC must really make sure he sells most affordable and appropriate kit



Capital

Assess if the customer has enough savings to face difficult financial situation

Ask the following questions to the customer lead :

1/ Can the customer pay deposit and 30+ days of lighting ?

- **If yes**, the customer needs our product
- If **no**, move to parameter 2

2/ Can the customer pay for deposit and 15+ days of lighting ?

- **If yes**, we strongly recommend you negotiate more depending on the type of the kit.
But be reluctant to provide high end kits.
- If **no**, move to parameter 3

3/ Can the customer pay for deposit and at least 7 days of lighting ?

- **If yes**, proceed with the sale
- **If no**, we recommend to stop the sale

✘ If no at parameter 3, then stop the sale

If customer passes all the 5c with Yes, there is a likelihood of being a quality customer with good



WHAT WILL THE ASSESSMENT TEAM AT THE CALL CENTER CHECK?



Credit Assessment Officers Checks

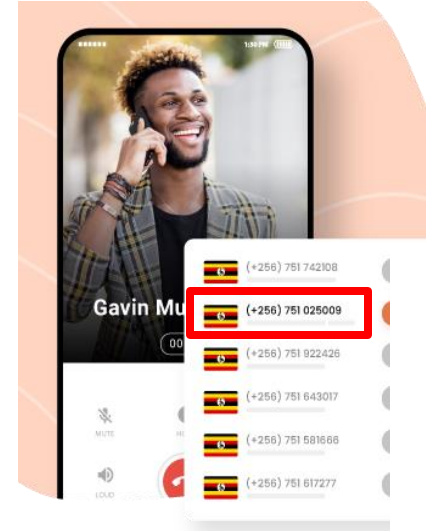
National Identity Card Details



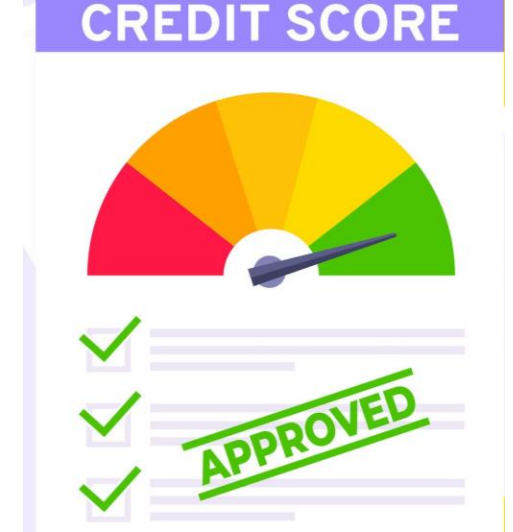
Customer Photo



Customer Contact Names



Credit Score from TAM



Note: Other Valid Documents

- Driver's Licence
- Passport
- Voter's Card
- NSSF Card

Note: Other out comes

- Rejected
- To be reviewed

SCOPE OF THE TAM PILOT

WHAT WILL THE ASSESSMENT TEAM AT THE CALL CENTER CHECK?



Scope Of The TAM Pilot

We have selected 14 points of sale across the 8 regions where we shall have the pilot. These include the following

PoS	Region	Language
Sironko Budaka Busiu	Far East	Lumasaba Lugwere
Kibuku	Eastern	Lugwere
Bukwo Bulambuli Abim	Elgon Savanna	Kupsabiny Ateso
Gulu Anaka Pader	Northern	Acholi Lango
Koboko	West Nile	Madi Lugbara
Mbarara	Western	Lunyankore
Bundibugyo	Midwestern	Lutooro
Buwenge	Wider Central	Lusoga

Scale Up Strategy:

- 36 PoS to be enrolled at the end of August
- 36 PoS to be enrolled at the end of September

DEMO : CUSTOMER ASSESSMENT ON MYSOLGO




Demo on MySolGo (1/3)

7:57 87%

New sale

Joseph Kichwa
Customer 1524291



Let's ask some questions about:
UG - Customer Assessment Survey

CONTINUE

ORDER CREATED

40000 UGX
Downpayment

960 days - 700 UGX a day

MySol 10W 3 R (NEO), UG- With MySol Radio
32 MONTH LOAN MYSOL NEO 3 TAM TEST 1 1

7:57 87%

UG - Customer Assessment Survey

Customer and Family

- These fields are mandatory
- District Area where the customer is residing
SELECT OPTION
- Date of Birth
SELECT DATE
- What is your gender?
 Male
 Female
- What is your marital status?
 Married
 Single
- Did you get referred by someone?
SELECT OPTION

7:58 87%

UG - Customer Assessment Survey

Customer and Family

- What is the highest education level achieved by the customer?
SELECT OPTION
- Have you been born in the region where you are currently living?
 Yes
 No
- Is your home connected to the electricity grid?
 Yes
 No
- On average, how many hours per day do you use grid power?

- On average, what is your monthly expense for grid power supply?

7:58 87%

UG - Customer Assessment Survey

Customer and Family

- How frequently do you use mobile money?
SELECT OPTION
- Will you buy and use the system for yourself?
 Yes
 No
- Will the user use the SHS for his/ her house, business or both?
 House
 Business
 Both
- Is the house where you live your own or you are renting it?
 Owned
 Rented
- How much does your HH spend per day? (food,

Demo on MySolGo (2/3)

7:57 UG - Customer Assessment Survey 87%

Customer and Family

- Did you get referred by someone?
[SELECT OPTION](#)

- Do you have any kid?
 Yes
 No

- How many kids do you have?

Are there any other relatives or friends which are fully dependent on you? (Meaning people who do not have their own means of living and which fully depend on you.)

- Yes
 No

8:10 UG - Customer Assessment Survey 84%

Income Source

- These fields are mandatory
- What is the customer main source of income?
[SELECT OPTION](#)

What is the customer second source of income?
[SELECT OPTION](#)

What is the customer third source of income?
[SELECT OPTION](#)

What is the customer fourth source of income?
[SELECT OPTION](#)

8:11 UG - Customer Assessment Survey 84%

Income Source

- These fields are mandatory
- What is the customer main source of income?
Employed

What is the customer second source of income?
Selling live stock

What is the customer third source of income?
[SELECT OPTION](#)

What is the customer fourth source of income?
[SELECT OPTION](#)

8:11 UG - Customer Assessment Survey 84%

Review

Kampala
District Area where the customer is residing

May 8, 1990
Date of Birth

Male
What is your gender?

Single
What is you marital status?

No
Did you get referred by someone?

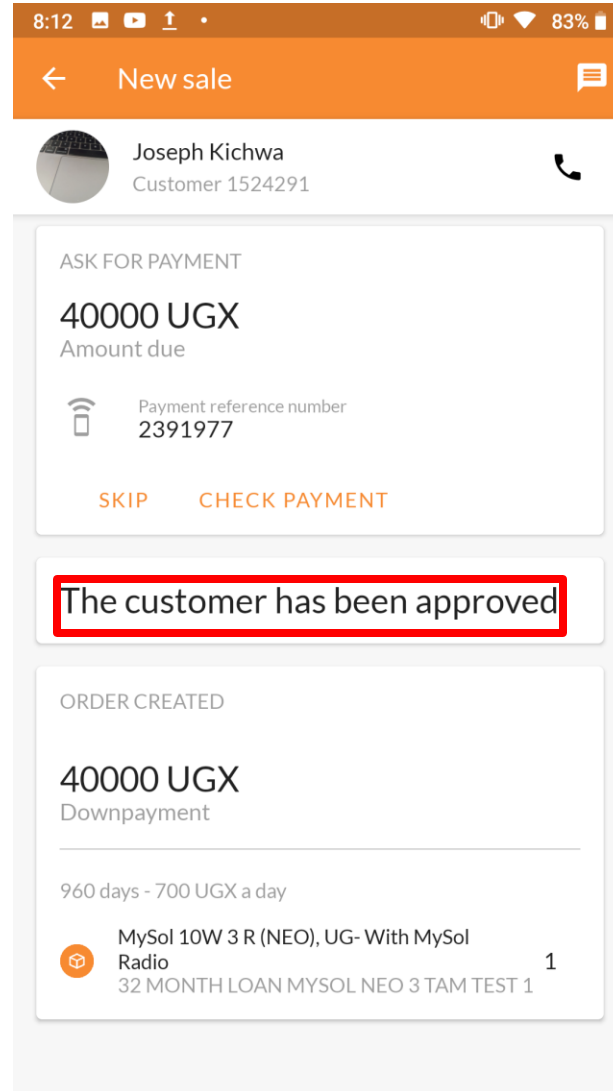
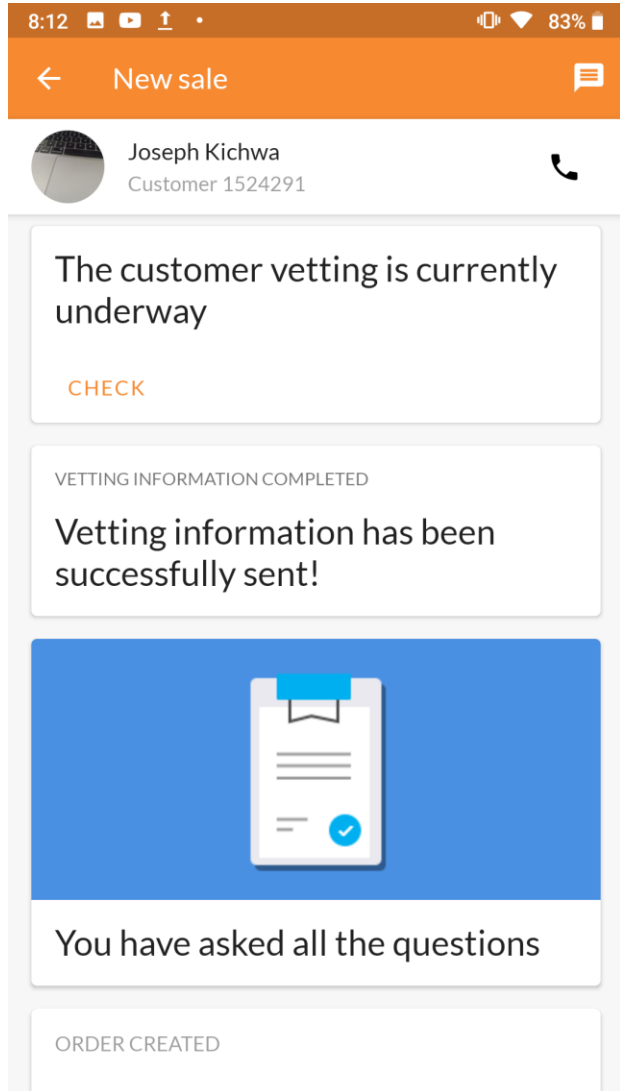
No
Do you have any kid?

0

COMPLETE



Demo on MySolGo (3/3)



CONGRATULATIONS!!!
Proceed with the onboarding



FREQUENTLY ASKED QUESTIONS



FAQs (1/2)

1. How long will the approval process take?
 - a) The Approval process will take 3 – 5 mins and only a maximum of 10mins for customers who will need to be reviewed
2. Do I need to be with the customer during the approval process?
 - a) Yes, The MC needs to be present with the customer for easy feedback
3. Will the Assessment team in the call center work 24/7 a week?
 - a) The Credit Assessment Team will work from 8:30AM – 10:00PM Monday – Saturday, but will close at 9PM on Sunday
4. What happens to customers who are rejected?
 - a) Unfortunately, Customers who will be rejected won't be able to purchase our products.
5. When will this pilot end?
 - a) The Pilot will be scaling up with 36 more PoS at the end of August & 36 more PoS at end of September
6. How can I get supported if my customer needs to be assessed and I am not getting any response?
 - a) We will create a WhatsApp group with RCM/FTCs/Comm HQ /CX leaders & CF teams to coordinate
7. What happens when I am in a location with poor network & Need Approval before onboarding the customer?
 - a) The Sales Agent will need to look for a location with Network to make sure the sale is approved before continuing with customer onboarding.

FAQs (2/2)

1. Will we keep the phone number matching ID check ?
 - a) We will pilot this verification for 1 week and look at the insights and decide if we continue or not
2. Can the Credit Assessment Team push the closing time from 10:00PM to 11:00PM ?
 - a) We will start with assessment shifts closing at 10PM. If we realize we are losing too many sales after 10PM, we might want to adjust. Let's encourage sales agents to close their sales before 10PM
3. What is the backup plan when we don't have network at the call centre
 - a) We have invested in a power backup for C9 and we will invest in an internet backup as well to mitigate network challenge
4. Language coverage in the call centre to cover the ALL Languages
 - a) Language factor will only be relevant in the process for ~10% of the cases. The C9 Team will be able to manage the edge cases. It's important the sales agents fill well the questionnaire to avoid the verification call from C9
5. What are the working hours on Sunday?
 - a) Closing will be at 9PM on Sunday
6. What happens to Telesales? Shall we have these assesement before they send to MCs to close the Sales?
 - a) We will create a WhatsApp group with RCM/FTCs/Comm HQ /CX leaders & CF teams to coordinate
7. What is the appeal process in case customers is rejected ? What should an MC do?
 - a) MCs can reach out to their TLs and the TL will request an appeal in a dedicated whatsapp group created for that purpose. Appeal processes will be managed by the TL Assessment Team

PILOT LOCATION TRAINING PLAN & LOGISTICS



Pilot Plan & Logistics

Date	Regions	POS of Training	No of Active agents	Lead Trainers	Time of training	Support from HQ
July 29, 2024	Far East	Sironko	17	Joseph/Bob/Charles Erongot	9:00- 11:00 AM	Charles Erongot & Bob Nandaga
July 29, 2024	Elgon Savanna Plains	Bulambuli	22	Resty	9:00 - 11:00 AM	
July 29, 2024	Northern	Gulu	19	Geoffrey / Rebecca	9:00 - 11:00 AM	
July 30, 2024	Far East	Busiu	8	Joseph/ Charles Erongot/Abongosi	9:00 - 11:00 AM	Charles Erongot & Bob Nandaga
July 30, 2024	Eastern	Kibuku	18	Esther & Barbra	9:00 - 11:00 AM	Solomon & Barbra
July 30, 2024	Northern	Anaka	7	Geoffrey / Rebecca	9:00 - 11:00 AM	
July 30, 2024	Elgon Savanna Plains	Bukwo	23	Resty	9:00 - 11:00 AM	
August 1, 2024	Far East	Budaka	11	Joseph / Bob/ Charles Erongot	9:00 - 11:00 AM	Charles Erongot & Bob Nandaga
August 1, 2024	Mid Western	Bundibugyo	6	Richard	9:00 - 11:00 AM	
August 1, 2024	Wider central	Buwenge	11	Racheal & Barbra	9:00 - 11:00 AM	Solomon and Barbra
August 2, 2024	Northern	Pader	5	Herman/Geoffrey	12:00 - 2:00 PM	Philip and Herman
August 2, 2024	West Nile	Koboko	11	Moses	9:00- 11:00 AM	
August 2, 2024	Western	Mbarara	15	Ruth	9:00- 11:00 AM	
August 3, 2024	Elgon Savanna Plains	Abim	10	Herman/Resty	11:00- 1:00 PM	Philip and Herman
			183			



What Is Our Role As Sales Agents

TO START OR CONTINUE DOING



WHAT - Lead generation and completing application – Mysol go.

EXPECTATION - Accurately capturing customers KYC details and attaching clear and valid documents on the profile.



Conduct client **TRAINING** on the product, payment and **INFORM THEM THAT THEY WILL BE CALLED FOR AN INTERVIEW** by the customer assessment team.



Ensuring that the clients are **REACHABLE** for the call by the customer assessment team on a number that will be reachable for purposes of future communications.



Working **CLOSELY TOGETHER** with the customer assessment team through the agreed escalation channels to ensure customer issues are addressed.



TO STOP DOING



COLLECTING ANY PAYMENT from the customer before the assessment process is complete.

IMPORTANT - Collecting and keeping any form of payment from clients is considered as fraudulent activity.



HANDING OVER KITS TO THE CLIENTS BEFORE ASSESSMENT is done and a decision made and an official hand over done.

IMPORTANT - Should anyone physically hand over a kit prior to approval and turns out to be rejected, they will be responsible to recover and/or account for it.



Providing **WRONG OR INCOMPLETE INFORMATION** regarding a client – it could be a basis for an application to be rejected.

