Executive Summary
Consumer Financing for Energy Products

Increase the potential market by increasing the purchasing power of the target audience

Offer **basic financial help**, advice, coaching and guidance to existing savings and credit groups to help increase purchasing power.

Reduce the risk of default through **group solidarity** and offer financial services to groups formed on a voluntary basis.

Potential customers are already using savings or formal credit via an account opened with an MFI or the Caisse Populaire so **joint offers with these institutions** would make it easy to promote the products to a financially ready public. And the debt management piece is devolved to a more competent institution.

Use an **customer feedback tool** through several sources: field agents who are on the front line with clients; market studies; dedicated staff to collect this data, etc. to create added value for the customer by combining good quality service with products sold.

Develop a **customer-centric business culture** particularly at the management level and through staff through training, client-centred performance indicators, revision of the incentive system, etc.

Mobilize **new technologies** to improve the customer experience through mobile technologies for customer follow-up, feedback, automated SMS, reminders for, dissemination of promotional offers, evaluation of customer satisfaction, etc. Especially adapted to Dori and Goudoubo refugee camp.

**Share the risk between various partners** – with microfinance (on the model of RCPB’s offer for example), and other institutional partners (town hall, UNHCR, international institutions, private banks, etc.) create: a subsidy system for activities, a guarantee fund for loans, credit facilities at preferential rates, etc.
In Goudoubo refugee camp, 15km away from Dori, refugee access to energy products is problematic. Many refugees have a significant need for energy products and services. However, for many market actors, launching a commercial strategy represents a significant risk. So, various measures can be taken to reduce this risk and increase the potential market by increasing the purchasing power of the target audience. Here are some valuable recommendations.

More specifically, in Dori and Goudoubo camp

A focal point for sales or commercial agent is crucial and sought by the customers. The market day (every Wednesday) is an opportunity to promote the products.

Promote products through community groups – associations, tontines, savings and credit groups and women’s groups present in Dori (list available from the town hall) and in the camp (in partnership with UNHCR). These meetings are also an opportunity for product presentation, partnership building, and debt monitoring.

Create buying clubs and integrate into the commercial network. ‘Buyers clubs’ allow customers to group together, order in bulk and benefit from advantageous group rates. The groups created can then be integrated into the sales network.

Launch of a PAYGO offer. The roll-out of a PAYGO offer to Dori make repayment of credit more flexible and small payments made at a regular frequency is more adapted to a low purchasing power. A specific study to set up such a service will be necessary.