



Thematic data sheets

Corporate Social Responsibility

Development

Geographic divide / Digital divide / **Essential services: financial and energy** / Essential services: m-Women / Essential services: agriculture and healthcare / Entrepreneurship

Developing essential and innovative services: financial services and access to energy

Challenges / vision / beliefs

ICTs can provide solutions in many areas, as long as users are provided with offers that fit their situation. As part of its global "Orange for Development" approach, the Group is working with its partners to design products and services that represent the best enabler of progress, especially in Africa and the Middle-East. Several possible areas of transformation have been identified, including:

- agriculture, healthcare, women's independence >> see related data sheets
- financial services to provide access to banking services via mobiles devices, freeing customers from the constraints of traditional banking networks with limited access to branches;
- access to energy

Financial services: Orange Money

Roadmap

Orange Money, mobile banking solution: this service has become a genuine social phenomenon, contributing directly to stimulating local economies. Orange Money has enabled more than 16 million people to access banking services via their mobiles, freeing them from the constraints of traditional bank networks with limited access to branches.

Orange Money is available in **17 countries in Africa and the Middle East**: Botswana, Burkina Faso*, Cameroon, Côte d'Ivoire, Egypt, Guinea, Guinea Bissau**, Mauritius, Liberia**, Madagascar, Mali, Niger, Central African Republic, Democratic Republic of the Congo, Senegal, Sierra Leone*, Tunisia.

* * Under the Airtel Money brand

** Under the Smile Money brand

Indicators / Key figures

Essentials2020: diversify into new services with a turnover of at least 1 billion euros in 2018

29 million Orange Money customers
8 million people use it every day

16,000 points of sale

Orange Money is available in **17 countries in Africa and the Middle East**:

News / achievements

Several avenues of development are ongoing:

- Speeding up international transfers, now with money transfers between France and 3 African countries (Côte d'Ivoire, Mali and Senegal)
- Strengthening interoperability, enabling customers with bank accounts to transfer money from and to their bank accounts or electronic wallets provided by other telecoms operators
- Developing B2B activity such as salary and supplier payments
- Credit and savings services: partnerships with credit establishments (to offering micro-credit and savings services).
- In 2016, Madagascar was the first country to launch interoperability between three operators, and Cameroon launched a Visa card linked to its Orange Money account. Orange received accreditation as an Electronic Money Institution (EMI) in four countries: Côte d'Ivoire, Mali, Senegal and Guinea.

Going further

- [Orange for Development](#)
- [Orange mobile financial services](#)
- [Orange Money](#)

Access to energy

Roadmap

Access to electricity is a major issue for Africa. Orange can capitalise on its brand, its market presence and its technical assets, thereby establishing a channel for diversification in this field where the business stakes are high, which will also reinforce our presence in the zone.

Orange is developing 2 offers:

- **Smart metering services:** a B2B offer for electricity transport and distribution network operators - PowerCos, to enable better management of their operations, billing and oversight. This helps reduce technical failures thanks to improved production resource allocation. Orange is also seeking to help the PowerCos in digitalising their management, enabling their end customers to manage their contractual relationship (subscriptions, price plans, etc.) using digital tools and to access detailed usage data so they can control and optimise their energy consumption.
- **Increased electrification in rural areas in partnership with Engie,** to offer electricity production and distribution solutions in rural and inaccessible zones that do not have access to the national grid, for example using simple, individual solar kits. The first pilot projects were launched in Côte d'Ivoire, Cameroon and Senegal in late 2016.