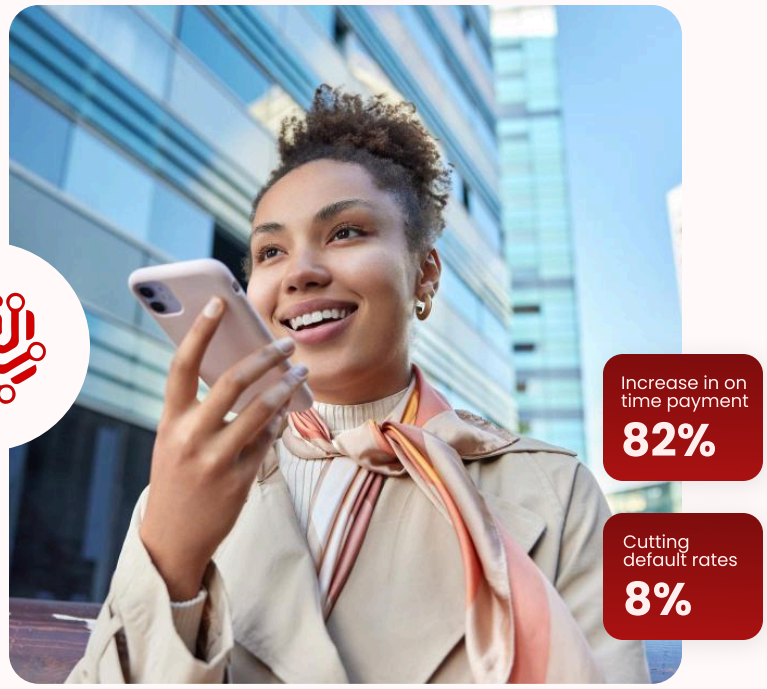
From Barriers to Breakthroughs:

How Datacultr Helped a Leading Solar Company Scale Device Financing Across Africa?



The Need for Inclusive Digital Access

20-30%	100k+	8%	82%
Device loan defaults seen in Africa	Customers gained access to smartphones	Reduction in default rates	Increase in on-time payments

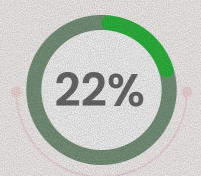
In many parts of Africa, including Sub-Saharan Africa, device loan defaults have reached 20-30%, limiting smartphone access and digital inclusion for millions. By adopting Datacultr's device financing solution, a leading solar company helped over 100k customers afford smartphones through a flexible, pay-as-you-go model, cutting default rates to 8% and boosting on-time payments to 82%, driving digital and financial inclusion at scale.

Client Background

Our client is one of Africa's leading solar companies, committed to driving digital and financial inclusion across the continent. Operating in different African markets, the company recognized that the journey to empowerment goes beyond access to clean energy; it extends to affordable access to smartphones and digital tools. Through our device financing solution, the client has enabled millions of underserved and unbanked individuals to connect, learn, and thrive in the digital economy by offering pay-as-you-go financing models.

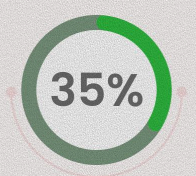
The Challenge

Core Obstacles:



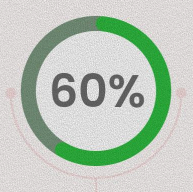
High Default Rates

22% device loan default rate before Datacultr



Scalability Concerns

35% year-over-year rise in operational costs



Low Customer Engagement

60% of late payments are caused by poor communication

These realities demanded a flexible device financing solution that could adapt to Africa's unique financial landscape.

Understanding the Market:

85%

Most Africans, about 85% of workers in sub-Saharan Africa, are employed in the informal sector, are low-income earners with irregular incomes, often working in informal sectors. High upfront costs and limited access to traditional credit make smartphone ownership difficult. People prefer flexible, frequent repayments to match their cash flow, but rigid plans and poor communication lead to missed payments.

Additional challenges include high device costs, currency fluctuations, and operational complexities in reaching remote areas. These factors made it clear that a flexible, customer-focused solution was essential.

Datacultr's Solution:

PayGo - Flexible Financing for Real Impact

Pay As You Go, Grow As You Go

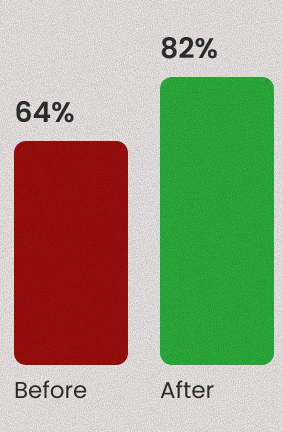
To meet these unique needs, the company turned to Datacultr's Odyssey platform, built for PayGo companies. With PayGo, customers could own a smartphone by making small, flexible payments, daily, weekly, or monthly, whenever they had cash available. There was no need for a large upfront payment or a rigid schedule.

Datacultr's device financing solution for PayGo uses automated payment reminders and phased device restrictions to help customers stay on track while maintaining dignity. Integration with local mobile money services made it easy for anyone, even those without a bank account, to make payments. The platform's support for multiple languages and currencies ensured accessibility in urban and rural regions across markets.

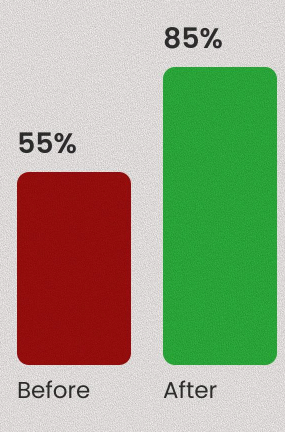
Key Impact:

By adopting Datacultr's technology, the client not only scaled device financing but also built lasting customer relationships, driving digital inclusion and financial empowerment at scale.

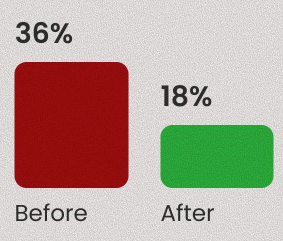
Key Metric



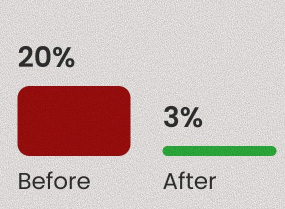
On-time Payment Rate



Repayment Rate



Device Loan Default Rate



Non-Performing Loans

The Hero Features

Flexible Repayment Scheduling

Customers choose daily, weekly, or monthly payments, aligning with their cash flow.

Remote Device Locking

Ensures repayment discipline while respecting customer dignity.

Automated, Localized Reminders

Payment nudges in local languages via smart flash messaging that always reach the customer.

Phased Security Restrictions

Keeps devices usable for essential functions, even during late payments.

Beyond Business:

Real Stories, Real Impact

40%

Chima

a local vendor in Lagos

For many customers, PayGo was their first step into the digital world.

Chima, used her financed smartphone to grow her business by 40%, all while paying in small, daily installments that fit her cash flow.

This approach not only improved financial literacy and self-reliance but also helped families access education, healthcare, and new income opportunities.

The same PayGo model that transformed individual lives also proved to be a game-changer at scale. Here's how:

Why did Odyssey work for Africa's Leading Solar Company?

Simple Payments, Real Progress

01

Truly Affordable, Flexible Payments:

PayGo's daily, weekly, or monthly plans are aligned with the income of 85%+ informal workers, boosting smartphone ownership among low earners by 40%.

02

Seamless Local Integration:

Integrated with local mobile money, multiple currencies, and languages, Odyssey improved payment accessibility and adoption by 30%.

03

Trust and Customer Loyalty:

Automated reminders and phased device locks raised customer engagement by 70%, building trust even when payments were late.

04

Scalable for Rapid Growth:

The platform cut operational costs by 35% YoY and supported a 50% increase in market reach without losing customer focus.

Success Stories

“Datacultr’s Odyssey platform for PayGo has been a game-changer for our device financing program. It allowed us to offer affordable, flexible payment options that significantly reduced default rates and improved repayment consistency. The seamless integration with local payment systems and the ability to engage customers proactively helped us scale across multiple markets while maintaining strong customer relationships.”

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