

Chart №1 represents the number of created accounts from 2018-10 till 2020-10. This plot clearly shows the sharp increase in new opened accounts from 2020-04 to 2020-09, which is probably due to COVID-19 pandemic and the spread of digital services.

Chart №2 shows the volume of transactions (LogScale) in Kenya's regions. Sarafu digital currency actually came from Tanzania. We conclude that the closer to the Kenya-Tanzania border you are the more people send and receive money using Sarafu.

Chart №3 shows the number of new businesses (LogScale) by type coloured by area type. We think that some areas are more suitable for one type of businesses and not suitable for others. A good example would be the dominance of farming businesses in rural areas and the lack of environment and savings accounts in poor periurban areas.

Chart №4 represents the percentage of every business type in the overall amount of opened bank accounts. The dominance of food, farming and labour businesses is probably due to the overall economic situation because Kenya is a developing country.

Chart №5 shows the percentage of opened business accounts by gender. Unfortunately, there are a lot of male dominated industries in Kenya. More than 65% environment, faith, government, labour and transport accounts are opened by men. Only savings accounts are opened mostly by women.

Chart №6 represents the percentage of created group accounts by area type. 57% of group accounts were created in rural areas and they account for only 0.5% of all created accounts. According to chart №3, the dominant business types in rural areas are farming and food, and rural communities can pool together resources to buy equipment and use it together. We think this could be an example of "goods for community use".