## Is there a functioning debt collection system and if so, how does it work?

- Normally companies who give out a loan themselves don't do debt collecting but there are special companies to do this for them

### How widespread is the information on creditworthiness?

Very widespread, huge databases (not only mobile loans but also bank loans)

#### Do most people in Kenya know about microcredit?

- Yes since marketing is very aggressive

# What does the legal framework look like for our procedure?

- Kenya Investment Authority (KenInvest) should be a good address to contact since they are promoting investment in Kenya and therefore have the know-how to guide us through the legal process
- Since we are doing a one-off project the concerns of the government seeing our extremely low interest rates shouldn't be a problem (because there's no sustainability and just for research purposes)

### How do you assess the general security for us if we decide to realize the project in Kenya?

- In general no problem
- Nairobi and the main cities should be quite fine
- Some regions should be avoided (e.g. during the interview in March the north wouldn't have been smart due to bandits)

### In general, do you consider Kenya a great fit for the project or not?

- Yes