



Business Requirements Document
for
**Financial Services Data Reporting and
Analytics Platform**

Version 1.0

March 1st, 2019

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Document Purpose

The purpose of the Business Requirements Document (BRD) is to describe the different requirements for the Central Bank of The Gambia (CBG) envisioned ***Data Reporting and Analytics platform***. This document describes what the system would look like from a business perspective and lists critical requirements accurately in a technology-independent manner.

Specifically, this document intends to describe;

- Business Requirements – high level business needs and goal of CBG
- User Requirements – needs of primary users who will be using the platform regularly
- Non-Functional Requirements – usability and behaviour characteristic required from the platform (in relation to things like the user interface, access security, availability, robustness, system failure, integration)
- Transition Requirements – capabilities the platform must have to meet future requirements

The information has been captured and written through technical support from UNCDF and signed-off by the relevant stakeholders at CBG, validating the requirements meet their core business needs. This document does not include technical and functional design specifications for the CBG platform, nor provide an analysis of requirements related to systems outside CBG.

Sign-offs

Having validated the structure and contents of the document, the below stakeholders are signing-off on their specific business requirements.

Name	Designation & Department	Date
Mr. Bai Senghor	Director, Microfinance Department	21 st February 2019
Mr. Amadou S Koora	Director, Financial Supervision Department	21 st February 2019
Mr. Attikan Dibba	Deputy Director, Finance Department	21 st February 2019
Mrs. Rohey Khan	Director, Foreign Department	21 st February 2019
Mrs. Maimuna John Sowe	Director, Economic Research Department	21 st February 2019
Mr. Karamo Jawara	Director, Banking Services	21 st February 2019
Mr. Pa Alieu Sillah	Director, Insurance Department	21 st February 2019
Mr. Peter Prom	Director, IT Department	21 st February 2019

Introduction

Central Bank of The Gambia

The Central Bank of The Gambia (CBG) was established in 1971 when it took over the assets of the then Gambia Currency Board which was formed on 01 October 1964. In 2005, the Central Bank law was reviewed to make it conform to current best practice in modern central banking law. This current trend focuses on protecting the central bank from the Government's short-term influence on monetary policy whilst at the same time ensuring that the central bank is more accountable for its conduct of monetary policy and the use of its resources.

Financial services are concentrated in mostly urban and semi-urban areas, with capital region of Banjul having the highest concentration. The CBG realizes the important catalytic role that Financial Services can play towards the achievement of the Sustainable Development Goals. The CBG is therefore working with government and other private and public stakeholders to increase financial inclusion, by increasing access to formal financial services. To this effect the Bank has amongst its strategic objective include plans to increase formal financial inclusion.

A number of initiatives have since been put into motion in order to meet this objective. Among others, these include;

- Development of a National Financial Inclusion Strategy
- Review of regulatory space in order to promote innovation and increase usage of modern payment mechanisms and financial services, and provide safety and security amidst innovation in the payment systems in the country
- Working with the commercial banks, electronic money issuers (e.g. mobile money) and other financial service providers to implement a National Financial Switch (GamSwitch)
- Establishment of standards and regulation that facilitate access to finance.

To ensure integrity of Financial Services and enhancing of its access and usage, CBG recognizes it is important that data and measurement tools are deployed for aiding effective supervision and policy making.

UNCDF

UNCDF is the UN's capital investment agency for the world's 48 least developed countries (LDCs). With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. This last mile is where available resources for development are scarcest; where market failures are most pronounced; and where benefits from national growth tend to leave people excluded.

Jobs, Skills and Finance for youth and Women Programme

UNCDF is bringing its expertise in promoting green and climate resilient communities and in financial inclusion, in support of job creation, under the "Jobs, skills and finance (JSF) for women and youth in The Gambia 2018 - 2022" programme funded by the 11th European Development Fund. This programme will contribute to stabilizing the economic, social and security situation of the country during the democratic transition by facilitating social inclusion and employment of the youth and women, with a specific emphasis on promoting gender equality and addressing climate change. It will do so through two components :

- Component 1: Job creation for the youth, women and local communities and equal access to employable skills development.
- Component 2 : Improved access to finance

Data Reporting and Analytics Platform

1. Business Requirements

The CBG Bank needs a robust Data Reporting and Analytics platform (hereinafter “the Platform”) that will support its monitoring and policy making activities.

Consequently, the CBG, with support from UNCDF, seeks to deploy a **Data Reporting and Analytics platform** that would automate the reporting processes and provide analytics useful for policy making.

Through the platform CBG aims to;

- Automate the collection, aggregation and analysis of data
- Provide data and analytics for policy formulation towards enhancing financial inclusion in The Gambia
- Provide aggregated market data for financial services providers (FSPs) and other key stakeholders on a regular basis
- Identify underserved geographies and population segments (in particular youth and women)
- Enhance monitoring and evaluation of sector through data analytics
- Enable FSPs to monitor their performance and craft effective strategies

I. Existing Process (As-Is)

CBG collects a significant magnitude of data from FSPs to carry out its regulatory obligations and policy making function. The transactional data is collected from a range of institutions include banks, non-banks and Digital Financial Services (DFS) providers (for list of reporting institutions please see Annexure 1) in a pre-defined excel spreadsheet that is emailed to the CBG within the first week of every month. Staff at Payment System then collects more than 100 excel files from 17 reporting institutions to manually aggregate the data from these sheets to prepare monthly, quarterly and yearly performance reports. The monthly reporting process takes a dedicated resource nearly a week to complete and an additional week is required when quarter and year-end reports are prepared.

Needless to say, the current process of manually entering, extracting, compiling, aggregating, analysing and reporting data creates numerous challenges for both; CBG and reporting institutions.

The challenges include:

- Process is laborious and time-consuming, requiring investment of substantial time every month
- Process is prone to human errors and data is not always consistent
- Overly dependent on individuals who are trained to submit, compile and analyse data
- Limitations on kind of data analysis that can be conducted manually to support policy making
- Challenges in timely generation and distribution of reports to stakeholders
- Potential security issues as data is shared through emails over internet

II. Business Objectives (To-Be)

CBG seeks to implementing a secure, flexible, scalable solution that automates the data collection, analysis and reporting process. Once the data has been collected and cleansed, it will be stored in a secure database and the analytical functionality would create intelligence in the form of dashboards, visualizations and reports (ad hoc & routine).

At a minimum, the platform would have the following featured capabilities:

- The platform is envisaged to have an internal utility at CBG and should also provide an external interface;
- Capability to run analytics, driven mainly by i) Data collected from CBG reporting from all forms of financial institutions providing Financial Services, ii) Data collected from other different sources around FSPs, mobile networks, poverty levels, population segments;
- Platform should provide an interface to the institutions licensed by CBG to submit data-set online related to mandatory reporting and related to financial channel;
- A link needs to be established through the CBG website to provide data access and login access;
- Capability to validate data entries and flag data outliers that might indicate data entry errors;
- Mapping of existing financial services infrastructure across The Gambia by ward, district and province if possible;
- The data set should as far as possible be clustered at the lowest administrative level which is the lowest structure in administrative hierarchy;
- The tool be set-up as a platform with public interface supported with key control measures to ensure data confidentiality;
- The tool should be open for future changes and integrations based on need

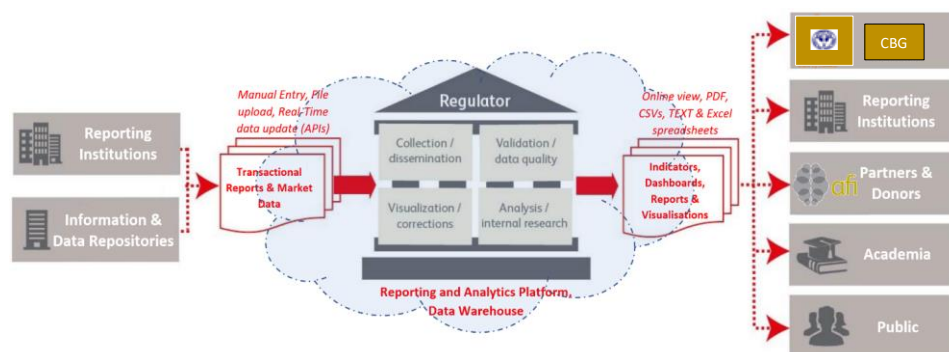


Figure 1: General Data Flow¹

Where the following sections of the BRD are based on more traditional approach, UNCDF is open to explore solutions that leverage innovative technologies for regulatory reporting, such as blockchain, provided these meet requirements set by CBG and offers additional advantages in term of functionality and costs.

III. Operating Environment

Presently, CBG has an in-house data centre which is hosted within the institution. The ICT systems will need to be integrated to facilitate information sharing.

Hosting Requirements-

The specifications of the CBG's server are limited; though 2 servers will be made available shortly. The selected firm should note the minimum requirements needed to host the platform.

The data will need to reside in the CBG in-house server as per CBG policies and requirements.

¹ Adapted from: *Data as a critical factor for central banks, 8th IFC Conference on "Statistical implications of the new financial landscape"*

Commented [MP1]: i.Operating Environment
Please confirm

Commented [FNM2R1]: CBG does not have any server with the above mention specifications. However, two serves will be purchase if approved. The other server can be hosted at our Disaster recovery site for replication. Need to also consider tool to use for replication and connectivity to the DR site.

2. Solution Requirements

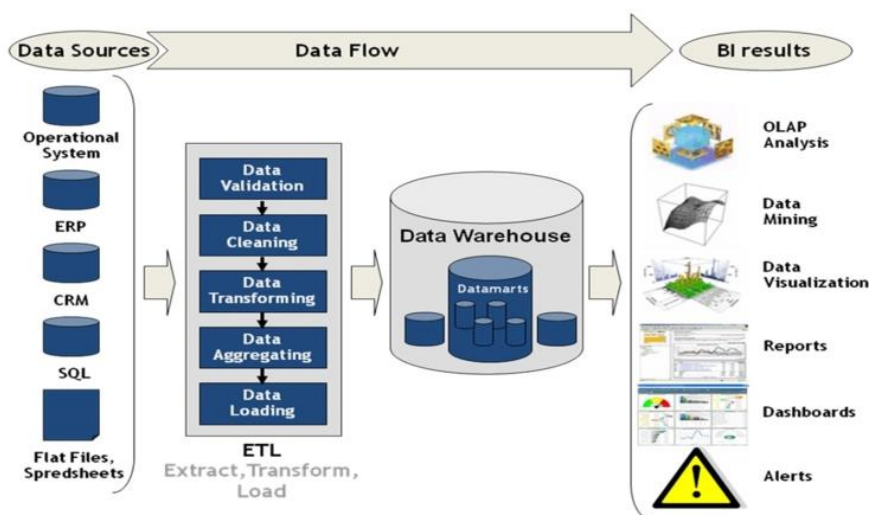
The envisaged Data Reporting and Analytics platform will be developed under the supervision and leadership of CBG. Data will be stored in-house on CBG servers, the platform would be the CAPEX model in nature with minimal ongoing maintenance and service costs.

The platform will be optimised to collect data from various sources, transforming and cleanse the data into a standardized format, and warehousing the data for analysis and dissemination to users in various formats. In the ideal scenario the data warehouse could utilize Online Analytical Processing (OLAP) methodologies for analytical analysis and allowing users to construct queries ad-hoc, or “on-the-fly”.

The expected architecture of a solution should be sufficient to meet all essential business requirements and offer a coherent set of functionalities. Furthermore, the platform should allow it incorporate more features as business needs and technology evolves.

To that end, the platform should be;

- A Capex model solution that can interface with multiple external platforms and data sources;
- The platform will be based on industry open standard protocols such that it is scalable and compliant with the new hardware and software to come into the market
- The system should require minimum (preferably no) intervention by ICT technical staff for normal operations including start-up, daily operations and shut-down
- Optimised for low bandwidth connections without compromising on functionality considering the operating and client environments
- Be compatible with common desktop applications, analysis software and protocols for easy access and usage of generated outputs by stakeholders
- Supports popular web-browsers such Mozilla Firefox, Opera, Chrome, Internet Explorer, Safari etc.
- Users with relatively limited IT skills should be able to access and use the platform with minimal training



I. System Interface

The long-term vision of the platform includes straight-through processing of data from reporting institutions with minimal intervention to ensure data accuracy, integrity and timeliness. This will require Online and Offline interface with relevant databases and systems using the following major modes;

Requirement	Priority
Offline Batch Mode	High
FTP File Placement	Medium
Application Programming Interface (API Base Connectivity)	Low
Online/ Real Time data update	Low

To ensure data can be shared effectively with other systems belonging to the reporting financial institutions of market data repositories, the platform interface should;

Requirement	Priority
Interface with CBGs internal systems to share generated outputs seamlessly to other platforms and applications	Medium
Be based on industry open standard protocols and comply with industry standard conventions for linking with other systems	High
Have internal controls for API to ensure the integrity of received and transmitted data	Low
Process API submitted transactions using the same business rules as are used while online data submission by user using the user interface	Medium

II. Transition Requirements

The platform would need to comply with the following:

Requirement	Priority
The hardware architecture should be oriented to be integrated into existing CBG infrastructure and should have ability to seamless integration with future modules/components/applications	High
Migrate historical data to the platform to generate comparative analysis and reports	Medium
Utilise the NetApp technology data storage available at the CBG	Medium

III. Hosting Requirements-

The specifications of the CBG's server are limited; though 2 servers will be made available shortly. The selected firm should note the minimum requirements needed to host the platform.

The data will need to reside in the CBG in-house server as per CBG policies and requirements.

3. Functional Requirements

CBG seeks to enhance the efficiency of the data collection and analytics to ensure quality and timeliness of data. To that end, the key operations and activities the Data Reporting and Analytics platform must be able to perform functions as summarised in sections below:

I. Access Controls

The platform will provide functionality for managing and restricting system access according to each user group's access privileges as authorised by CBG.

As such, the platform should;

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Requirement	Priority
Limit access to the platform only to authorised and uniquely identified users by enforce authentication that can be based on combination of user/password or user certificate	High
Manage and monitor privileges of users, allowing them access to features, sensitive data and outputs as per their privileges. Platform outputs include reports, data display screens and GUIs, query results, etc	High

II. User Groups

In addition to CBG, the envisaged platform will be used by a diverse group of stakeholders that include reporting institutions, and other industry actors who might be interested for reasons of transparency, investment or regional or international reporting reasons.

The primary user groups include:

User Group	Function and Relationship	User Privilege
CBG Users (Internal)	Relevant CBG users from different departments with responsibility to ensure compliance with regulations, frame policy, and report sector performance	<ul style="list-style-type: none"> Ability to view reports relevant to their departmental functions. Users from different may have access to some, or all, reports depending on their role
Reporting Institutions (Financial Service Providers)	Persons authorised by reporting institution to upload, transmit data specified by CBG	<ul style="list-style-type: none"> Can upload reporting data as mandated by CBG Can view all reports/analytics derived from their institutions reporting Can view industry-level aggregated data, as approved by CBG
Relevant industry Stakeholders (academics, partners, donors)	Industry stakeholders who are supporting financial inclusion in CBG	<ul style="list-style-type: none"> Can view all reports/analytics tailored to their institutional need, as approved by CBG Can view industry-level aggregated data, as approved by CBG
System Administrators	Functional Owner of the platform with the responsibility for controlling and managing the platform	<ul style="list-style-type: none"> Full access privileges, rights to create, authorise, amend, remove, suspend and reinstate users on the platform Establish and maintain business rules and related procedures Administer the operation of the daily business cycle Manage the creation of reports and charts
Infrastructure Operation and Support - ICT Dept., CBG	Technical Operator of the platform with the responsibility managing the platform Infrastructure	<ul style="list-style-type: none"> Responsible for platform infrastructure and its security, and including managing data backups

To accommodate the different user groups, the platform will enforce user hierarchies and access controls to prevent unauthorised access to sensitive data and features.

At a minimum, the platform should provide the below mentioned features:

Requirement	Priority
Enforce authorization mechanism for user privilege and profile management, allowing users to only use features and menus for which they have access privileges	High
Configurable to which roles and tasks need '2-eye' or '4-eye' principles (maker-checker)	High
Maintain all user permissions and activity in a host of logs (including user and event logs), which can be used platform audits, user activity assessment, review permissions, privilege assignment etc	High

III. Data Collection

CBG collects a large amount of data for statistical, prudential and monitoring purposes. Once the deployed, users from multiple reporting institutions will interact with the platform, through a secure web-based, to enter the required regulatory reporting data.

Before the data is submitted to CBG, the platform will check input values to ensure conformity to the defined business rules. If the submitted data/report is in conflict with the business rules, then the platform will display the appropriate error message that will allow user to identify and adjust the erroneous entries.

As such, the platform should be able to:

Requirement	Priority
Allow manual input of data, through manual data entry and uploading of predefined data reporting forms/templates to populate relevant fields (CSV, excel, etc)	High
Provide capability to automatically populate required regulatory data through API integration with external systems and data repositories	Low
Apply defined business rules to input data, and display pre-defined error messages with reason displayed to user why entered/uploaded is rejected or declined by the platform	High
Enforce tiered maker/checker processes, where data will be entered (or file uploaded) by multiple 'makers' and validated by nominated 'checkers' in different departments at the reporting institution. The final data set will be transmitted to CBG after the final 'checker' (compliance officer) at the reporting institution has validated all of the reporting data	High

Key critical data elements to be provided to CBG by reporting institutions will be shared once the firm is selected and can be found in the [embedded excel file in the annexures](#). These data elements include quantitative reporting on the following financial services and parameters:

- o Access and Usage of Financial Services Report
- o Trust Account Balances of Mobile Money Providers Report
- o Mobile Banking Returns
- o Agency Banking Returns
- o Internet Banking Returns
- o Automatic Teller Machine (ATM) Returns
- o Point of Sale (POS) Returns
- o International and Domestic Remittances Report
- o Incidents/ Frauds Reports
- o Unpaid Cheques Report
- o Unpaid Direct Debit and Credit Clearing (DDACC) Report

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Commented [FNM7R6]: The embedded excel file were reviewed and the requisite adjustments are being made.

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The above mention return would enable the bank to monitor financial inclusion progress and ensure safety and stability. CBG would like to maintain all of the above as future reporting request from the FSPs.

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Please see [Annexure 2 for relevant Financial Inclusion Data Sources](#)

Business rules

To ensure a harmonized model for input data as well as rules for analysis of collected data, the platform should operate as per the criteria and conditions defined by CBG in the form of Business Rules. As reporting requirements can evolve with new regulatory priorities, the platform should provide the capability to define and modify business rules through the administrator login.

At a minimum, the business rules should be:

Requirement	Priority
Pre-defined in the platform based on business and accounting logic rules	High
Applicable to various features across the platform and different input methods	High
Based on expandable and configurable private sets of rules that can be based on;	

o	Scenario logic validations, Red flags;	Medium;
o	Mandatory/optional validations;	High;
o	Alphanumeric value validations;	High;
o	Specific and threshold value validations;	Medium;
o	Value range and length validation	High

IV. Data Analytics

Apart from increasing efficiency of supervision, a key objective of the platform is the measurement of progress towards the Gambia's financial inclusion goals. To that end, the platform should be capable of handling complex multi-dimensional data and have robust data analysis and modelling capability would gain a better understanding of the relationships between disparate pieces of data. This will allow CBG to proactively manage the financial inclusion sector and gain a better understanding of the relationships between disparate pieces of data, particularly on matters related to women and youth.

To that end, the platform would be required to;

- Execute reliable trend analyses on KPIs based on collected data;
- Create projections of important metrics based on historical data
- Detect patterns based on predefined criteria;

At a minimum, the platform should be able to conduct the below types of analysis:

Analytics Requirement	Description	Priority
Aggregation	Ability to create totals of different fields by provider and provider types, for specified time periods	High
Complex Calculations	Ability to perform complex calculations, e.g. percent of total, rolling sums and averages, period comparisons etc.	High
Statistical Functions	Ability to perform advanced statistical functions, e.g. standard deviation, variance, skew etc.	High
Time Series Analysis	Ability to perform a time-based analysis for specified periods	High
Regression Analysis	Ability to analyse relationship between different variables and conduct predictive analysis	Medium
Segmentation	Ability to define data into sub-groups based on a specified criteria and characteristics to conduct further analysis	High

Ad hoc Queries

The platform will provide additional ad-hoc data access functionality to users so they may run custom queries, according to their access privileges. Methodologies for inclusion of variables in a custom query should include;

Requirement	Priority
Searching by keywords and filtering different data elements (provider, indicator, location etc.)	Medium
Selecting and linking objects for inclusion in a custom query by 'drag & drop' and 'point and click'	Low
Providing summaries and detailed breaks-up of defined data elements/ parameter through comprehensive and drill-down capabilities	Medium
Support dynamic report reformatting upon regrouping and drill-down to detail records	High

V. Outputs – Reporting & Dashboards

The platform would have the ability to generate a variety of decision making tools in different formats that would help CBG and other stakeholders assess the performance of the financial inclusion sector and make strategic decisions. In addition to generating a set of predetermined reports based on historical trends and future projections, the platform would also create customized reports and share automatically with relevant stakeholder.

At a minimum, the platform output capabilities should;

Requirement	Priority
Provide analytics created by the platform in a variety of report and dashboard formats to users, according to their needs and user privileges	
o Reports, based on collected data and generated analytics, should be produced automatically on periodical basis to provide stakeholders reliable, consistent, timely and useful information	High;
o Dashboards should be user-friendly, providing stakeholders important data and information through graphics that are easy to understand at a glance	High
Provide an integrated data query facility that supports ad-hoc queries	Medium
Use visualizations to represent data, indicators and other matrices, such as Graphs, Charts, Heat Maps, Tables, Metric Legends, Scatter Plots	High
Support graphical output display on screen and previews before printing of hardcopies on standard paper sizes	High
Generate extractable data files in multiple predefined electronic formats like PDF, CSVs, TEXT and Excel spreadsheets	High
Notify stakeholders of an output's availability through e-mail to multiple pre-identified users or groups	Low
It will be highly preferably if the platform supports a report designer tool feature that allows designing of reports and dashboards to suit specific stakeholder requirements	High

Basic report categories and access are summarised in the table below:

Report Category	Description	Access
General Reporting	State of DFS industry Monthly, Quarterly and Yearly Reports	General Access
Internal Reporting	Users within CBG can access all reports relevant to their unit and function	Authorised Personnel in CBG
External Reporting	-Users can access all reports derived from their own institutions data -Users and stakeholders are supporting financial inclusion in The Gambia can access relevant reports/indicators	Authorised Personnel from reporting institutions Other external stakeholders (donors, partners, academics etc)
Admin Logs	Security and user activity logs	Platform Administrator

Automatic Notifications and Emails

The platform should be capable of sending status alerts, reminders and notifications to users automatically under predefined scenarios

Requirement	Priority
Send notifications to designated persons at each stakeholder by email when a report is available	Low
Send reminders when data or actions are due	Low
Display an appropriate error message if entered data violates the business rules	Low
Prompt reporting institution to enter comments when entered data raises a flag (for outliers)	Low
Send error message to the reporting institution if uploaded data is rejected by CBG	Low

Send notification of acceptance, and PDF copy of data entered via email, once submitted data has been accepted by CBG;	Low
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4. Non-Functional Requirements

CBG warrants that the platform be designed and implemented to a high standard of security and reliability, with the objective of maintaining the integrity, availability and confidentiality of data. Furthermore, the platform will be modular in design, utilize open-systems architecture, and be upgradeable to accommodate changes in laws, regulations, best practices and new technology

a) User interface

Accessible through web-browsers, the user interface should be windows-compatible and provide access to all platform features and modules. The design should have a high level of usability with a common “look and feel” achieved through consistent Graphical User Interfaces (GUI) for all internal and external users. Interface consistency includes the use of common command entry syntax, dialog window styles, data entry structures, and information presentation.

The user interface should:

- Provide secure access to sensitive data and different platform features related to the user, including user management, entering & uploading data, review & approve data, accessing outputs and downloading & printing these outputs
- Incorporate common Graphical User Interface characteristics to make it easy-to-use and accessible to users with varying levels of technical knowledge of systems. These could include;
 - Mouse activated icons, Buttons, Scroll bars;
 - Drop-down lists, Check boxes, Text boxes;
 - Menu bars, Resizable windows;
 - Cut, copy, and paste functions
- Incorporate data entry features designed to reduce the amount of direct keying required to enter data. These could include;
 - Copy/paste, drop-down lists, and tab function
 - Use of default values, look-up tables
 - Automatic data recall where applicable
- Provide the ability to preview reports, analytics and query result before printing

b) Modularity and Scalability

The platform solution must be scalable upwards and designed using modular architecture to accommodate increasing number of users, sessions, transactions, and analytical reports as need. Modularity of the system would be characterized by;

- i. Platform will be organized in several independent modules that can be enabled/disabled according to CBG’s needs;
- ii. Each module can be upgraded independently to extend the platform’s functionality
- iii. Each module should provide possibility to be tested/troubleshoot individually;

c) Security

The developed cloud-based solution needs to ensure adequate security and maintain strict confidentiality of all information provided by stakeholders.

To ensure integrity of the platform, all its components should have all required security certifications and conform to all industry security standards. All sensitive information such as user/passwords in the database should be stored securely, in encrypted form. Furthermore, the platform should provide full audit trails for all activities within the system, including system accesses and activities.

d) Usability

The platform must be easy to use in order to minimize a chance of human error leading to a malfunctioning of the system. Using the system should not require high technical skills from users

e) Availability

At the minimum, the platform has to be available to users with official working hours in the Gambia.

f) Concurrency Requirements

The platform should be able to handle at least 60 users concurrently.

g) Response/Performance

In terms of throughput capacity and response times, the platform should make due allowance for peaks in usage and general growth.

In the ideal scenario, the platform should be capable of creating required reports within 10 seconds and allow replacing the back-end queries to be able to override slow performing queries with optimized queries.

h) Reliability

The platform should provide high reliability and ensure flawless switching of all functionalities to the Disaster Recovery (DR) site to avoid catastrophic loss of critical information. The switching to DR site should be automatic without loss of data or service to users

i) Redundancy

The platform should be designed with high redundancy level to ensure no or little impact by failure of one or more components. All cloud-based components proposed for the platform should be systematically duplicated to ensure that no single point of failure exists

Annexure

I. List of Reporting Institutions

No.	Banks	No.	Non-Banks
1	AGIB Bank	1	Reliance Financial Services
2	Guaranty Trust Bank	2	Supersonics Microfinance
3	Trust Bank Ltd	3	NACCUG
4	Mega Bank		
5	Standard Chartered Bank		
6	FBN Bank		
7	Skye Bank		
8	EcoBank		
9	BSIC Bank		
10	FIB Bank		
11	Zenith Bank		
12	Access Bank		
13			
14			
15			
16			
17			
18			
19			

No.	DFS Providers
1	Qmoney
2	Afrimomey
3	
4	
5	

Total Reporting Institutions	
Banks	12
Non-Banks	3
DFS Providers	2
Total	17

II. Financial Inclusion Data Sources

N/A

Data Source	Demand- or supply- side	Unit of measurement	Year (most recent)	Frequency	Topics covered	Responsible Institution
Existing Sources of Financial Inclusion Data						
Banks, MFIs, Bureaus	Supply	Financial Service Providers	December 2018	Quarterly	Savings, Credit, Account Ownership, Institutional Performance- Balance Sheet, Profit & Loss accounts, CAR, Ratios, Remittances	Bank of Bank of The Gambia
Potential Sources of Financial Inclusion Data						
Global Findex	Demand	Individual	2020	Triennial	Accounts, payments, savings, credit	World Bank
FinScope	Demand	Individual		At least every 3 years	Accounts, payments, savings, credit	Bank of The Gambia

III. Reporting Templates

Please see Annex 4

Commented [MP10]: CBG: These are some templates from Zambia for your reference. We would need to have similar ones for Gambia. Please provide.

Fifi and Andrew: please make sure these templates gather data on youth (it is not there yet). We need to know those clients aged 15 to 24; 24 to 35 and older



Annex 4 - CBG Data
Template.V1.xls

IV. Key Critical Data Elements

Driver	Financial Inclusion Indicator	Source	Reporting Frequency	Disaggregation
Products	% adults financially included	CBG	Quarterly	By district
	% women financially included	CBG	Quarterly	By district
	% rural financially included (formal & informal)	CBG	Quarterly	By district
	# of branches by regions/municipality	CBG	Quarterly	By type of access point (branch, agent, ATM)
Delivery Channels	# registered agents	CBG	Quarterly	By type of access point (branch, agent, ATM)
	% of districts with at least one access point	CBG	Quarterly	By type of access point (branch, agent, ATM)
	% of total population living in districts with at least one access point	CBG	Quarterly	By type of access point (branch, agent, ATM)
	% adults using an electronic payment instrument	CBG	Quarterly	By gender, age, income, rural, district
Products	% of adults saving at a regulated financial institution	CBG	Quarterly	By gender, age, income, rural, district