



# Dots for **IMPACT REPORT**

## **2025**

In Brief

Dec 26th, 2025

*Unleashing the constraints of rural Africa.*



# OUR PURPOSE

## ***Unleashing the constraints of rural Africa.***

In many villages, people face an impossible choice: leave home to search for opportunity, or stay and live with limited prospects. Unstable connectivity, scarce services, and few income options make daily life, and the future, uncertain. Dots for exists to change that experience.

We bring reliable connectivity, affordable smartphones, and practical digital tools directly into villages so **people can learn, work, earn, and access services without leaving their families behind.**

Our vision is simple: rural communities where people no longer have to choose between opportunity and home, because technology makes opportunity possible right where they live.



*"We believe **telecommunication and digitalization** are the keys to unlocking opportunity, giving rural communities the freedom to choose where to live and thrive."*

**CARLOS OBA**  
FOUNDER & CEO







# THE PROBLEM

## EFFECTS

- Entrenched Negative Investment Perception
  - Dependency on Farming & Weak Local Economies
  - Outmigration and Brain Drain with Widening Urban-Rural Inequality
  - Persistent Poverty in Rural Areas
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## CORE PROBLEM

Rural farmers in Africa are trapped in a cycle of low, unstable income and limited opportunity, due to lack of access to diversified livelihoods and enabling infrastructure.

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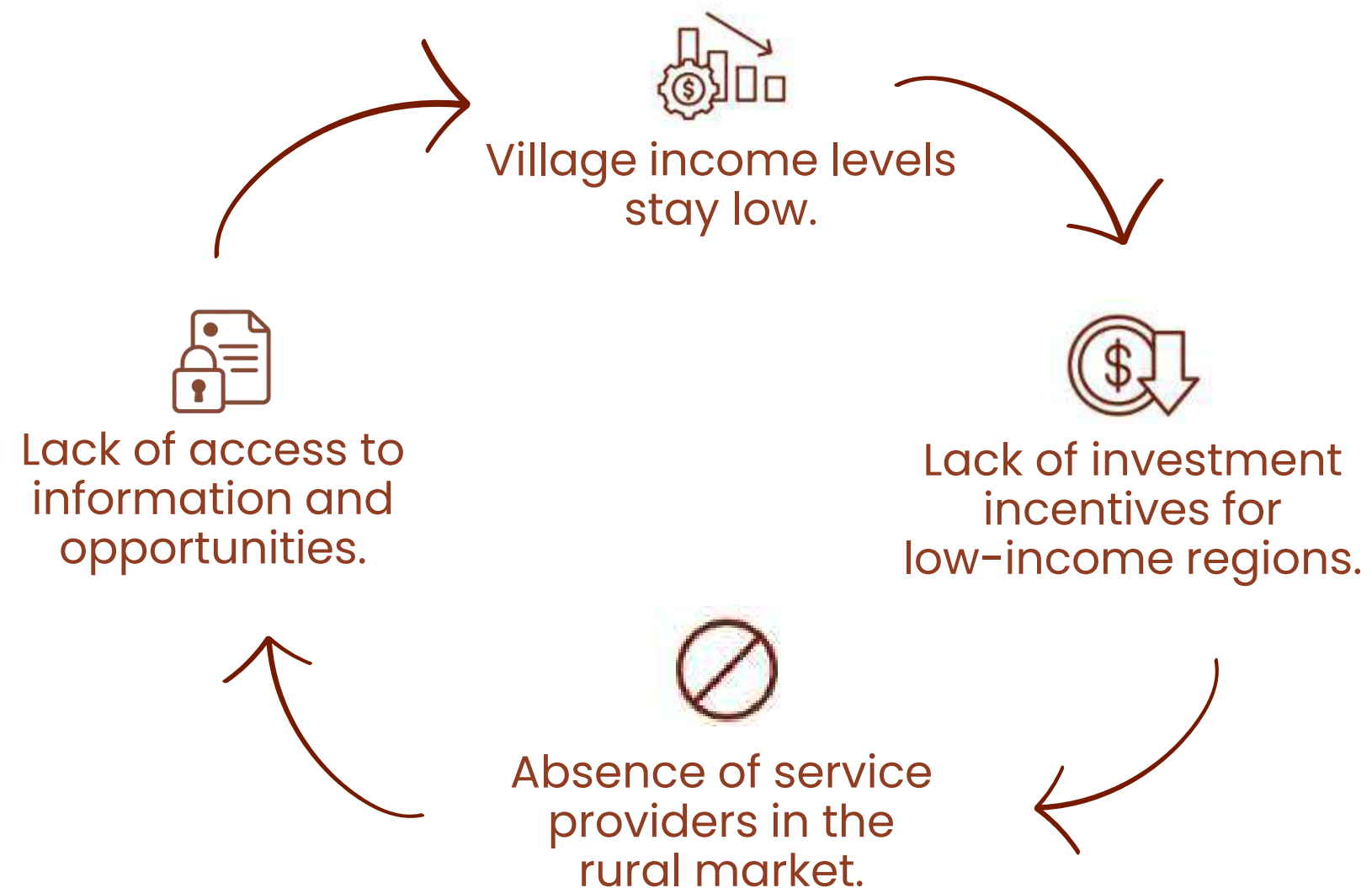
## ROOT CAUSES

- Lack of Skills and Knowledge
  - Poor Access to Capital, Tools, Technology and Weak Infrastructure
  - Closed Rural Economies with Seasonal and Unstable Farm Income
  - **Low Investment in Rural Areas (root of the feedback loop)**
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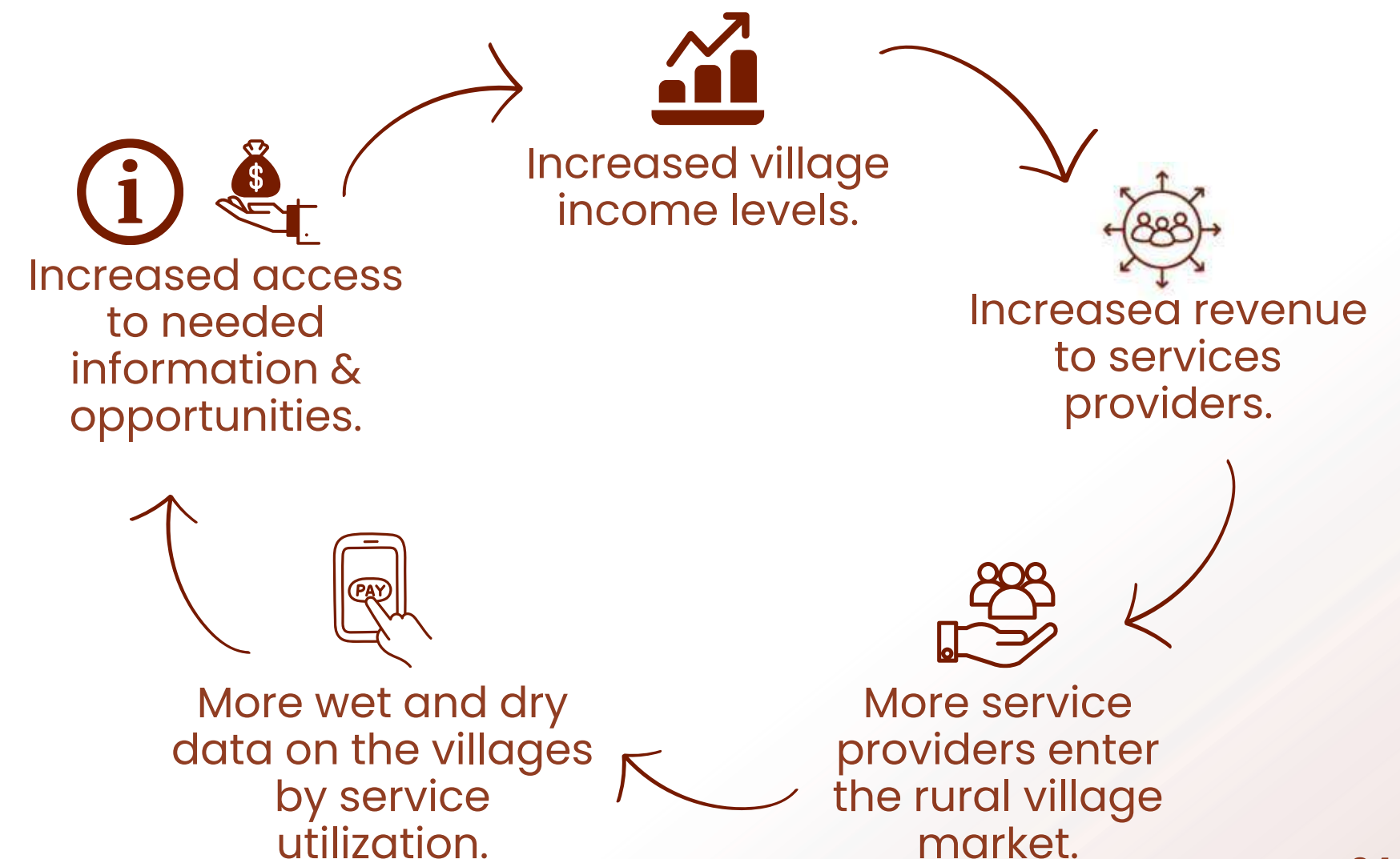
# FLYWHEEL OF IMPACT

We've created a **Flywheel of Impact** by expanding access to information and opportunities, unlocking markets for service providers, increasing the availability of paid digital services, and ultimately raising village income levels, fueling even greater digital participation and growth.

## AS-IS WITHOUT DOTS FOR



## TO-BE WITH DOTS FOR



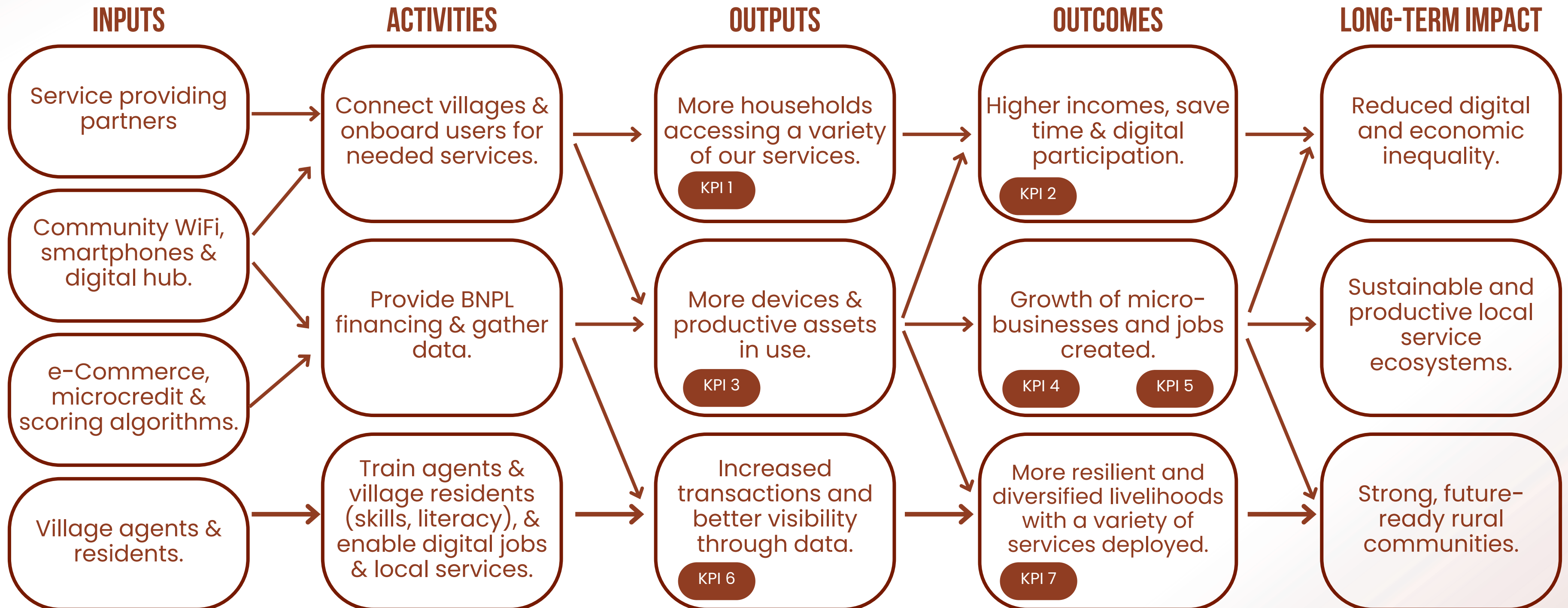


# OUR IMPACT MODEL

*Our solution tackles Rural Africa's challenges through three interconnected layers building sustainable change from connectivity to financial inclusion.*



# OUR THEORY OF CHANGE







# 2025 AT A GLANCE

KPI 1

**28,000+**

*People paying for essential services (electricity, printing, motorbikes).*

KPI 2

**780,000+**

*Customers who accessed our digital services.*

KPI 3

**\$1,300,000+**

*Financial support provided to our customers.*

KPI 4

**7,300+**

*Customers who accessed our financial services.*

KPI 5

**400+**

*Generated work opportunities.*

KPI 6

**100%**

*First-time access to finance via our alt-data scoring.*

KPI 7

**7**

*Number of services provided for village residence needs.*





# TESTIMONIAL

CLIENT: AHOUANGAN CHRISTIAN | PRODUCT: BNPL E-COMMERCE 

Ahouangan, a motorcycle taxi driver in Bohicon, used to rely on an old bike that was slow, unreliable, and expensive to repair, leaving him with **barely 1,500 FCFA profit per day**.

## 4X INCOME

*Increase since using Dots for's BNPL e-Commerce.*

Through our BNPL e-Commerce, he acquired a motorbike, which is faster, more durable, and attracts more passengers. With no constant repairs and the ability to complete more trips, Ahouangan now earns around **6,000 FCFA in daily profit** improving his livelihood and his family's prospects.





# TESTIMONIAL

CLIENT: HÉLÈNE SODANDJO | PRODUCT: BNPL E-COMMERCE 

Hélène purchased an Android phone on a flexible installment plan. This improved her work by **enabling easy communication** with clients, sharing designs, accessing fashion tutorials, and managing payments.

## JOB ENABLEMENT

*By ensuring accessibility to smartphones and connectivity.*

She stays informed via social media and can **support her child financially**. Hélène actively promotes Dots for in her village, helping others gain access to phones and digital resources.





# TESTIMONIAL

CLIENT: KOTO ODET

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PRODUCT: CHARGING STATION ⚡

Koto, an agricultural worker in Soyo Kotohoue, relied on **long and costly trips to charge** her devices. Villagers often grouped together to pay transport, but an individual could spend up to 1,000 FCFA per round trip, plus charging fees, just to charge a phone.

## 9 HOURS

*Transporting time eliminated with reliable daily energy access.*

With the Dots for Charging Station in her village, Koto now charges her phone and torch twice a day, at low cost and **without walking long distances**. She saves money every week and **uses those savings for essential household needs**.





# TESTIMONIAL

CLIENT: HOUNME JUSTIN | PRODUCT: BNPL E-COMMERCE 

Gloria, Hounme's daughter, an apprentice dressmaker in Lissezoun, was inspired by her aunt's business in Cotonou. Before Dots for, she had **no sewing machine and few clients**.

## +20,000 FCFA

*New income stream and skills unlocked through Dots for.*

With her own machine at home purchased by her father through the Dots for's BNPL e-Commerce, she now works evenings and holidays, **earning 15,000–20,000 FCFA/month**. She plans to continue learning advanced tailoring and aims to **run her own atelier**.





# TESTIMONIAL

CLIENT: HOUNTONDJi ARMANDINE | PRODUCT: DIGITAL GIG-WORK 

Hountondji, a small trader in Ayedero (Dassa), had **never worked online before**. Daily life left her little time, and income from her small business was unpredictable. When Dots for introduced her to AI Annotation work, she was unsure she could do it as she had never earned money online.

## 2-3X INCOME

*Increase in monthly savings by unlocking a new income stream.*

With training and regular tasks, she quickly gained confidence and today, Hountondji **earns 15,000–20,000 FCFA** each month, sometimes **over 40,000 FCFA**, providing a reliable extra income for her household and helping her start her own business.





# TESTIMONIAL

IN PARTNERSHIP WITH: **brother**

Brother Industries partnered with Dots for in 2025 to bring reliable printing & document services to rural villages. We introduced Brother's printing solutions into 20 villages after seeing village residents travel hours to print school forms, contracts, or IDs.

Today, thousands of village people can print, scan, and access documents locally, **saving money and time**, enabling business, and strengthening village economies.

## +2,600

*Customers who've accessed our copy & printing services.*

**CLIENT: DJEGBATE KOUDOUCE | PRODUCT: PRINTING & COPYING** 

Before Dots for, Djegbate **had to walk 1.5 km** to Zounme for photocopies, losing time and relying on others. Now he can **print locally in minutes**, and has already recommended the service to other students, making daily school tasks **much easier**.





# MANAGING IMPACT

In some cases, financing was extended to customers who could not realistically repay, leading to financial stress, disputes, and escalation to local authorities, **creating unintended harm** for those households.

95%

VS

5%

*Successful repayment collection from customers.*

*Customers facing repayment challenges.*

## OUR COUNTERMEASURES



Improved credit scoring to avoid over-financing.



Financial education through videos and support.



Additional income via gig-work opportunities.



Clear contract explanations before financing agreements.

These measures are strengthening our financing model to ensure it remains **both inclusive and responsible**.



# ABOUT US



*"If there are customers who are increasing their revenue, then we know our services are working."*

**NAOKO YAMASAKI**  
COO



At Dots for, we believe that thriving villages are the foundation of thriving nations. Yet, across Africa, rural citizens remain excluded from the digital economy, technology and tools such as the Generative AI, disconnected from information and opportunities that drive human progress. **Connectivity and technology have too often been seen as an end in themselves; for us, it is the starting point of transformation.**

## Everything for the Customer

Our guiding value shapes how we work with communities and partners.

## MISSION

***Bridging the Digital Divide:*** Closing the Information and Opportunity Gap for 3.5 Billion People Through the Power of Connectivity and Technology.







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