



It's time for Pay On-Demand in Kenya

Improving financial and mental wellness for teachers in Kenya with **Hela Mawingu**, a joint Kewota & CloudPay program

Pay On-Demand gives teachers access to their earned wages without waiting for payday. This can help them to avoid debt and live better – and continue being the cornerstone of Kenyan society. With CloudPay NOW, you can deploy Pay On-Demand quickly and easily – a simple app on teacher's phones, giving them access to their earned wages.

It's simple

- 1 Teacher sends a payment request through the CloudPay NOW app
- 2 The request is validated by CloudPay NOW
- 3 Teacher receives funds instantly to their credit card, mobile money account or bank account
- 4 The payment is integrated automatically into your payroll cycle

SCAN TO
LEAVE YOUR
DETAILS!



Our focus is our teachers' wellbeing

OVER 8 IN 10 TEACHERS ADMIT THEY HAD TROUBLE TO MEET THEIR COST OF LIVING IN THE PAST YEAR*.

Pay On-Demand means our teachers can pay bills sooner and solve emergency money problems, gaining more control over their finances and increasing their financial wellbeing.

TO MAKE ENDS MEET, 20% HAVE BORROWED MONEY, OR HAVE HAD TO MISS A PAYMENT*.

With CloudPay NOW, they can pay with the money they've already earned, instead of building up debt.

MORE THAN 35% OF SURVEYED TEACHERS HAVE USED SOME TYPE OF CREDIT OR LOAN PRODUCT*.

Help teachers beat predatory lenders and avoid the dangers of high-interest loans.

CloudPay NOW is a powerful but simple way for you to support teachers' financial wellbeing and their mental peace.

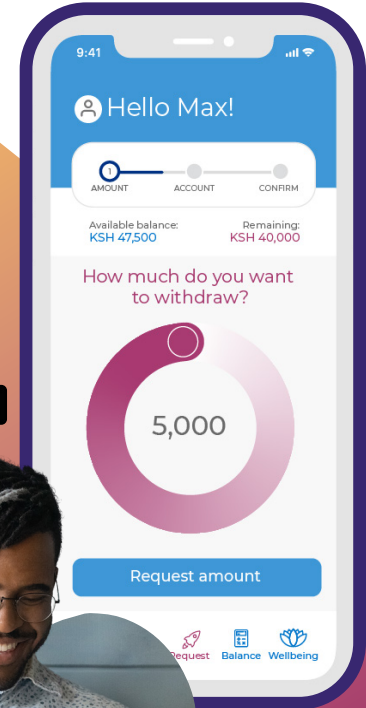
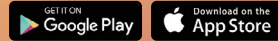
NO EXTRA ADMIN End requests for manual payroll advances. Integrates naturally with your payroll process. That means no extra administration for you.

YOU SET THE RULES You create caps and tolerances, to make sure teachers use the benefit in a controlled way.

KEEP AND MOTIVATE TEACHERS It's a high-value benefit that keeps teachers motivated without the distractions of financial challenges.

Visit
cloudpay.com
/now-africa
to know more.

Download the app



*Based on a survey to 1041 teachers carried out by KEWOTA