



Benchmarking across Borders

**Validated data on Off-Grid Solar companies portfolio quality
and financial performance**

PAYGo PERFORM Monitor (PPM) User Instructions

Jul 2025

v3.0



The [PAYGo PERFORM Monitor](#) initiative is an open and transparent industry process that seeks the active involvement of industry stakeholders. Together with [GOGLA](#), we are working to develop a reporting framework and set of key performance indicators for the PAYGo solar industry.

To learn more about the KPIs, please visit the PAYGo PERFORM page [here](#).

To learn more about Financial Reporting Standards, please see the PAYGo Accounting Brief [here](#).



Contents

Login to ATLAS	4
PAYGo PERFORM Monitor and PAYGo PERFORM Monitor Cohort	5
Review the results with bookmarks	6
PAYGo PERFORM Monitor.....	7
Indicators.....	7
Selection and benchmark.....	8
Results	9
PAYGo PERFORM Monitor Cohort.....	10
Indicators.....	10
Selection and benchmark.....	10
Results	11



Login to ATLAS

- (1) Go to www.atlasdata.org and click on the LOGIN button at the top right
- (2) Enter your **email address** and **password** provided in the email 'Welcome to ATLAS', which you should have received separately.
- (3) If you do not find your password, click on '**Forgot your password?**' to receive a new one by email, and enter the new password.
- (4) Enter the **second** factor authentication **code** received by email to complete the login.



Log in to get started or [Contact Us](#)

The login form contains the following elements:

- An input field labeled "Email".
- An input field labeled "Password".
- A link labeled "(3) Forgot your password?".
- A checkbox labeled "Remember Me".
- A teal button labeled "LOGIN".

Red arrows indicate the following steps:

- Arrow (2) points to the "Email" and "Password" input fields.
- Arrow (3) points to the "Forgot your password?" link.

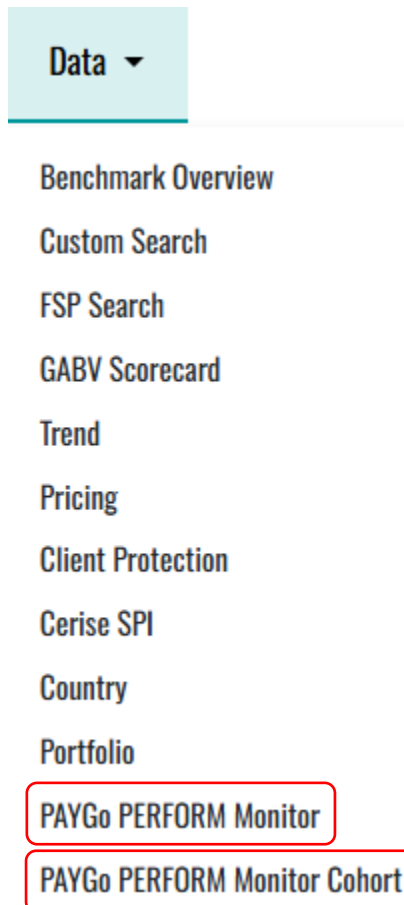


PAYGo PERFORM Monitor and PAYGo PERFORM Monitor Cohort

Two pages are available on ATLAS to review the data:

1. [PAYGo PERFORM Monitor](#)
2. [PAYGo PERFORM Monitor Cohort](#)

To access the pages, click on Data, then click on **PAYGo PERFORM Monitor**, or **PAYGo PERFORM Monitor Cohort**



The **PAYGo PERFORM Monitor** page displays data and benchmarks at **country firm level**. The indicators available are on **portfolio quality, financial performance and operational performance**.

The **PAYGo PERFORM Monitor Cohort** page displays data and benchmarks at **cohort level**. The indicators available are on **portfolio quality**. A cohort is a group of units sold in a given period. Analysing portfolio quality by cohort allows reviewing credit risk taking into account the age of receivables, a relevant determinant of credit quality.


Both pages manage the data by **country firm**. A country firm is defined as a company incorporated in one country; international groups with operations in multiple countries are managed as multiple country firms.





Review the results with bookmarks

- 1) To review the results in an easy way, you can click on Show bookmarks and click on any of the pre-saved searches.
- 2) Bookmarks are searches that have been saved, so they can be reproduced with one click.

Bookmarks

 Save filters to new bookmark

 Update bookmark

 Show bookmarks

Bookmarks are available on both the PAYGo PERFORM Monitor and the PAYGo PERFORM Monitor Cohort pages.


You can also **save your own bookmarks**, after making your own search (see following sections on how to make your own search). To save your bookmark:

- 1) click on *Save filters to bookmark*

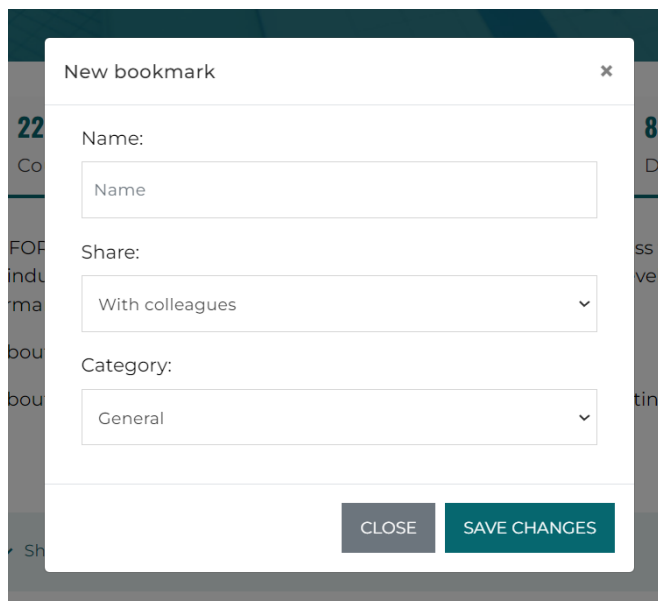
Bookmarks

 Save filters to new bookmark

 Update bookmark

 Show bookmarks

- 2) Enter a name and category for the bookmark, and whether to Keep private (i.e., only you see it) or Share with colleagues (i.e., any colleague of your organization with a login see it).



New bookmark

Name:

Name

Share:

With colleagues

Category:

General

CLOSE SAVE CHANGES

- 3) Select Show bookmarks to view all bookmarks that have been created.



PAYGo PERFORM Monitor

Indicators

- 1) **Key indicators** will be displayed by default – these are the recommended indicators to search as they have the most coverage. Click on the Key in
- 2) To search for **additional indicators**, either enter a text in the search box or select the *Show more indicators* dropdown.
- 3) Please note that up to **up to 50 indicators can be selected** at one time.



22
Countries



58
PAYGo Firms



88,288
Data Points



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Bookmarks



Save filters to bookmarks



Show bookmarks

Indicators

(2)

(1)

- ☐ Key indicators

- ☐ Number of customers
- ☐ Growth in the number of customers
- ☐ Average contract balance
- ☐ Outstanding receivables
- ☐ Growth in outstanding receivables
- ☐ Collection rate
- ☐ RAR 30 days
- ☐ RAR 30 + write-off ratio
- ☐ EBT margin (cashflow)
- ☐ Liquidity <90 days / Total cost
- ☐ Total assets
- ☐ Total equity
- ☐ Equity to assets ratio

(2)

▼ Show more indicators

↻ Clear indicators



Selection and benchmark

Please note the filter **Year** on the **PAYGo PERFORM Monitor** page indicates the **As of date** of data, e.g. 2025 indicates Collection rate for periods included in 2025, i.e. Jan-Jun25, Jul-Dec25 and Jan-Dec25.

- 1) Make your **search selection**, choosing a region (e.g. Sub-Saharan Africa), a sub-region, country, size of companies or any other parameter of your choice in the Selection filters.
 - a. **If you are an investor**: the Firm filter displays Anonymized names of companies, or nominative names of companies, if the company allowed a given subscribing investor to access its data.
 - b. **If you are a company**: the Firm filter displays your country firm(s) only. Please select your country firm to see your data.
- 2) Make your **benchmark selection** using the various filters, for example comparing one country firm to a given geography, or comparing different countries.
- 3) Click **Search** to view the results.

(1) Selection

Region	Subregion	Country	Year
Size	Payment model	Age (category)	Firm

+ More filters
Clear filters

☒ Include benchmark

(2) Benchmark

Region	Subregion	Country	Year
Size	Payment model	Age (category)	Firm

+ More filters
Clear filters

(3)



Results

Results are shown according to the confidentiality preferences of Country firms.

- 1) Select how to group the data in the **Group by** dropdown: year (default), semester, region, sub-region, country, size, payment model, size, and total.
- 2) Select the calculation in the **Calculate** dropdown: median (default) or average.
- 3) Click **Show data by Firm** to see firm by firm data for the selection (if authorized).
- 4) Click **Only show organizations with data for all periods** to limit the data to only the country firms which have data available in all the periods on the graph. This reduces the count, but makes the trend not dependent on different country firms compositions per period.
- 5) Click **Download** to save the graph as an SVG file.
- 6) Click **Show definition** to see the definition of the indicator.
- 7) Click **Load source data** so you can view detailed data on the table.
- 8) Click **Load data for the current breakdown** on the graph and view detailed data on the table.
- 9) Click **Export data for current breakdowns** to save in Excel the data of the chosen Group by.
- 10) Click **Export data for all breakdowns** to save all the Group by data in an Excel file.
- 11) At the bottom of the page, click **Print page** to save as a pdf file the graphs on the page, or **Export data to excel** to export the Selection data for all the indicators on the page.





PAYGo PERFORM Monitor Cohort

Indicators

Indicators are already determined on the PAYGo PERFORM Monitor Cohort page - no need to select them.

Selection and benchmark

Please note the filter **Year** on the **PAYGo PERFORM Monitor Cohort** page indicates the **year when the units were sold**, i.e. the **Cohort**. For instance, 2025 indicates the units that were sold in 2025 (any month from January to December 2025).

- 1) Make your **search selection**, choosing a region (e.g. Sub-Saharan Africa), a sub-region, country, size of companies or any other parameter of your choice in the Selection filters.
 - a. **If you are an investor**: the Firm filter displays Anonymized names of companies, or nominative names of companies, if the company allowed a given subscribing investor to access its data.
 - b. **If you are a company**: the Firm filter displays your country firm(s) only. Please select your country firm to see your data.
- 2) Make your **benchmark selection** using the various filters, for example comparing one country firm to a given geography, or comparing different countries.
- 3) Click **Search** to view the results.

(1) Selection

Region	Subregion	Country	Year
Size	Payment model	Age (category)	Firm

+ More filters
Clear filters

☒ Include benchmark

(2) Benchmark

Region	Subregion	Country	Year
Size	Payment model	Age (category)	Firm

+ More filters
Clear filters

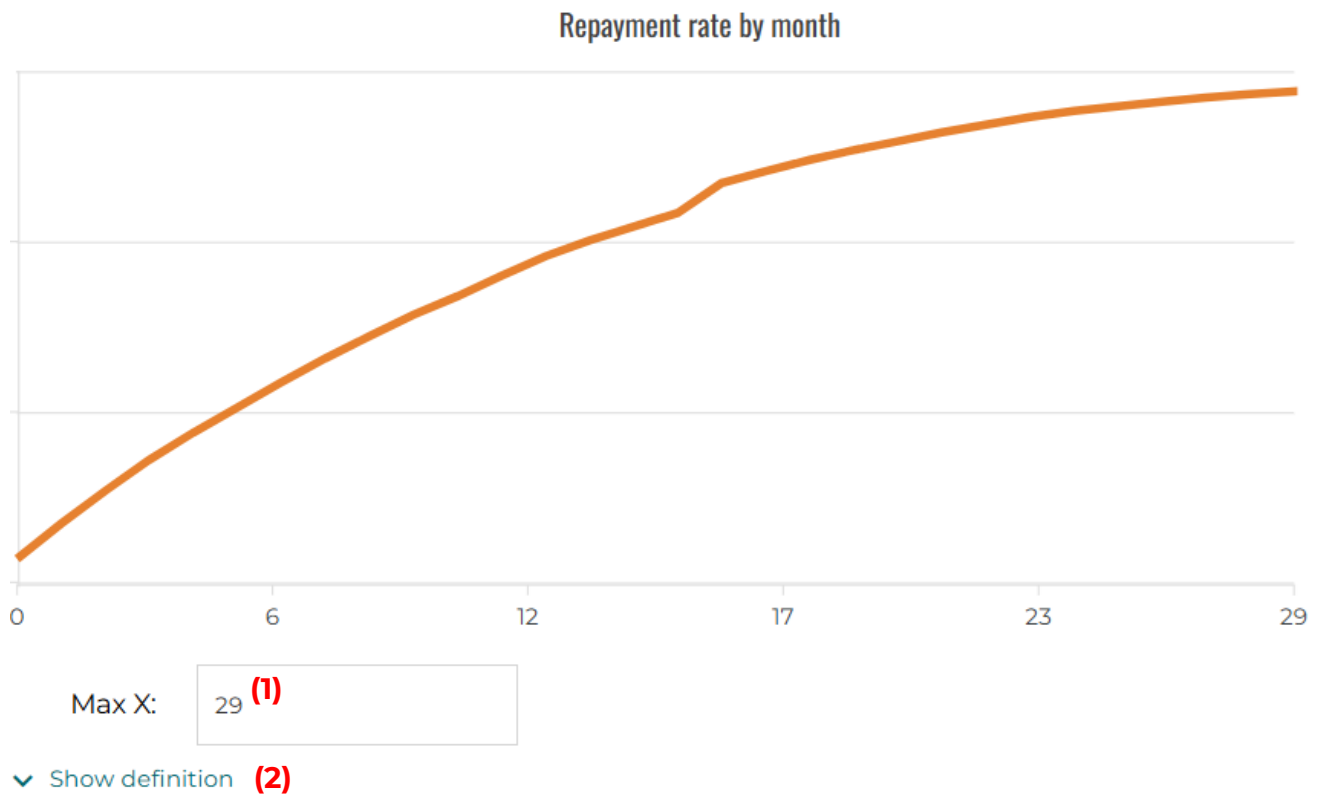
(3) **SEARCH**



Results

Results are shown according to the confidentiality preferences of Country firms.

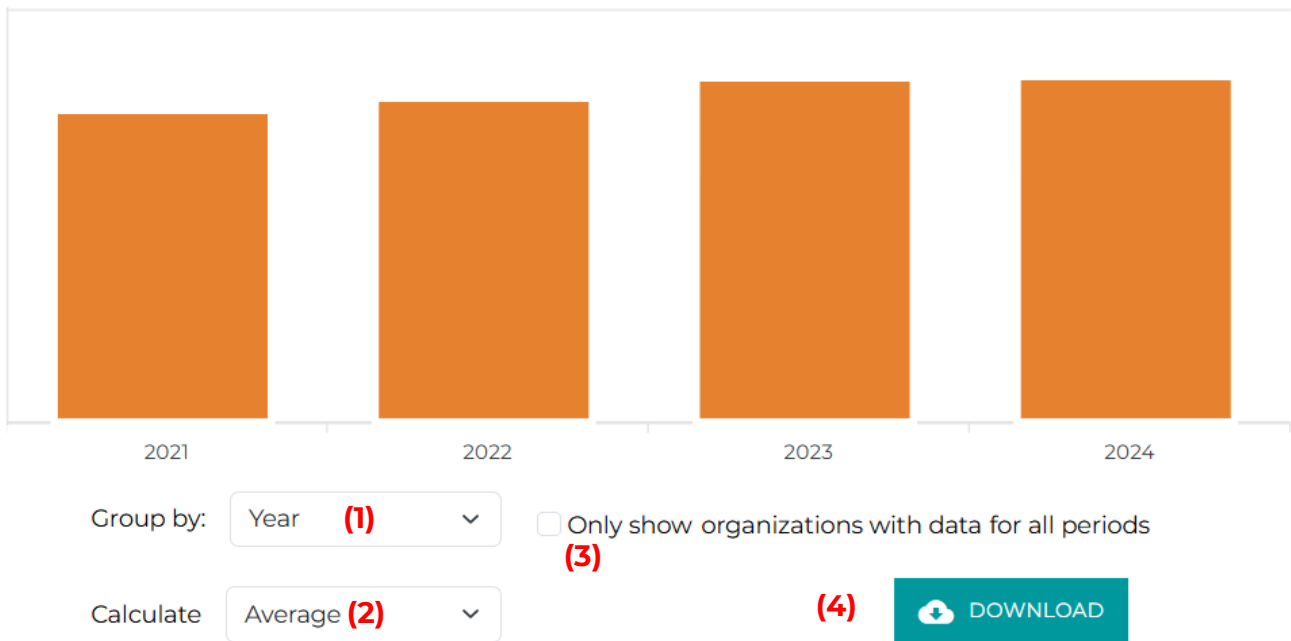
- 1) Select **Max X** to limit the graph to the maximum number of months after sale with enough data available (e.g. 29 months in the example below), sometimes visible as a discontinuity in the curve.
- 2) Click **Show definition** to see the definition of the indicator.





- 1) Select how to group the data in the **Group by** dropdown: year (default), semester, region, sub-region, country, size, payment model, size, and total.
- 2) Select the calculation in the **Calculate** dropdown: median or average.
- 3) Click **Only show organizations with data for all periods** to limit the data to only the country firms which have data available in all the periods on the graph. This reduces the count, but makes the trend not dependent on different country firms compositions per period.
- 4) Click **Download** to save the graph as an SVG file.

Repayment rate at 90 days





Please let us know if you have any questions or would like help to navigate the PAYGo PERFORM
Moniotr: contact@atlasdata.org