



**POWERING
CONNECTIONS '09**



A Little Means a Lot: Increasing Institutional Capacity at the Margins in Youth-Inclusive Financial Services

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Making Cents International

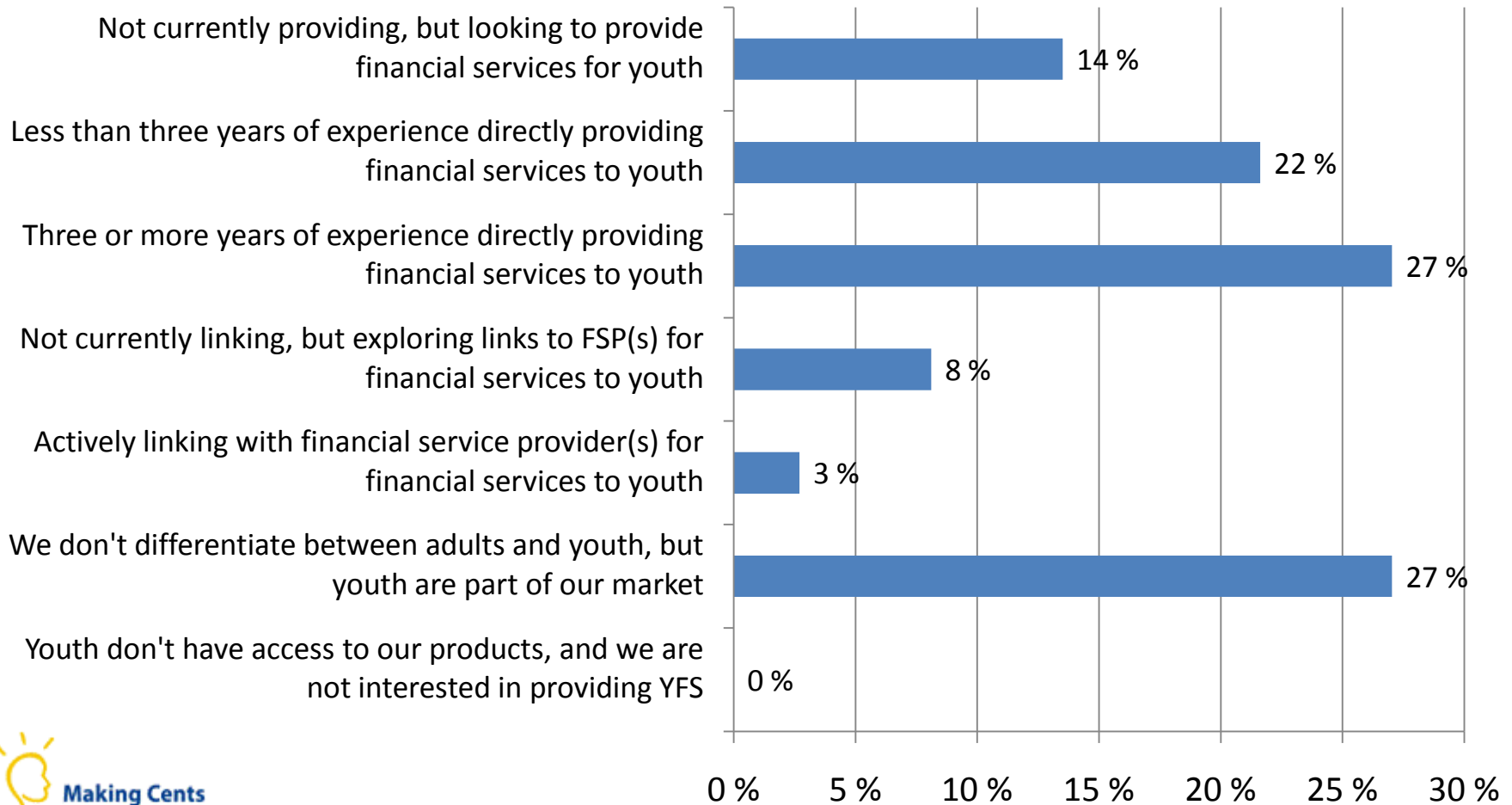
November 5, 2009



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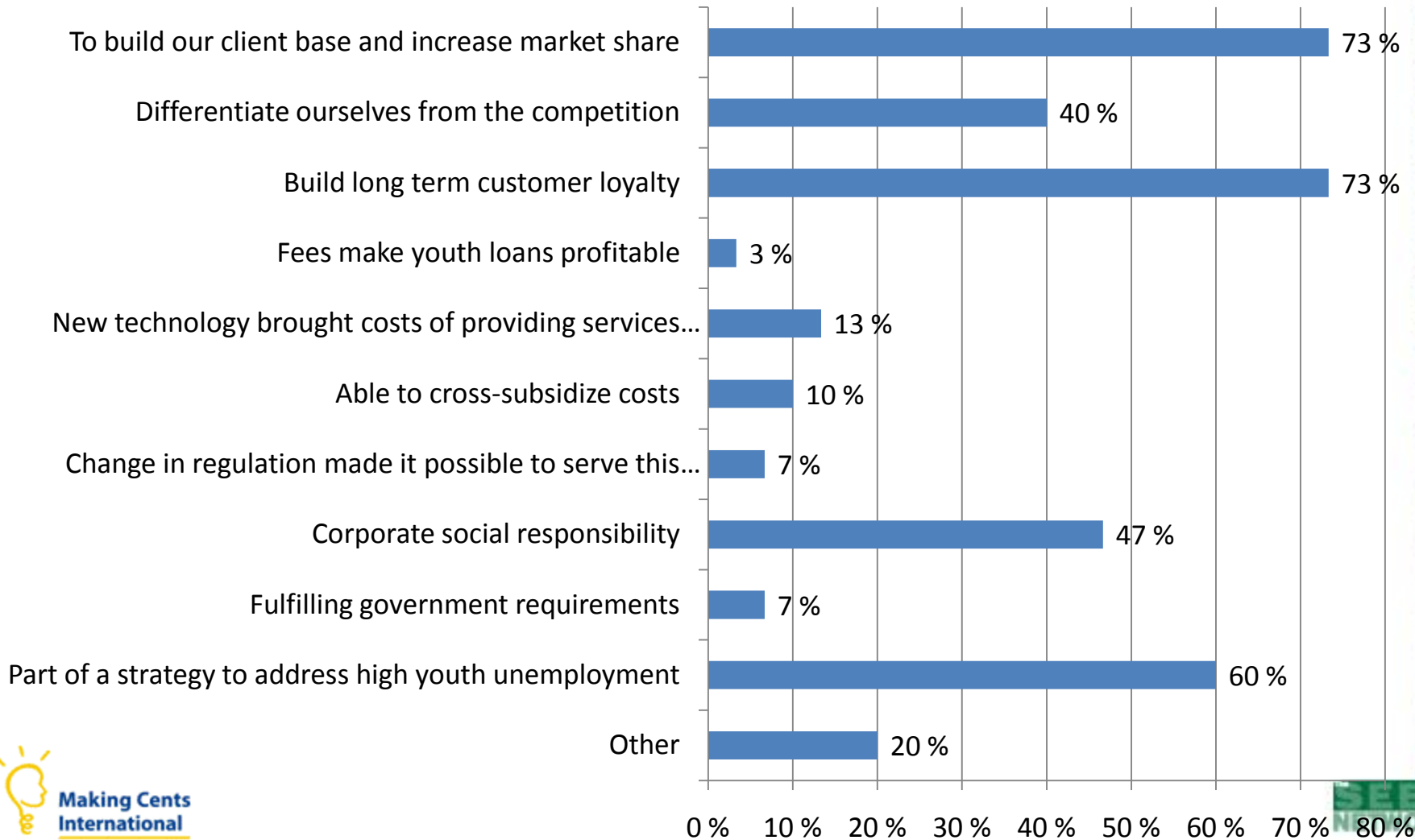


FSP Engagement in YFS



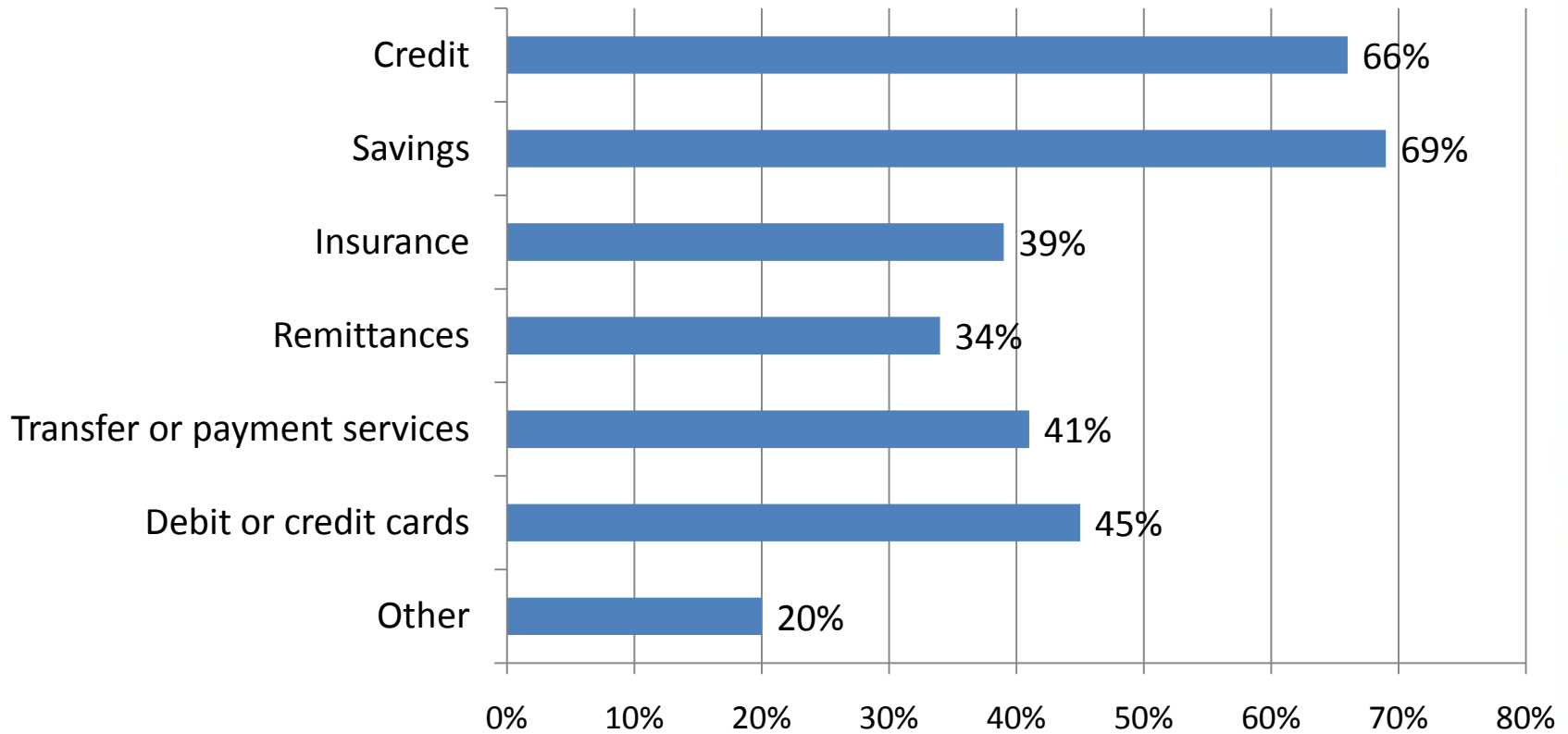


FSP Reasons for Engagement





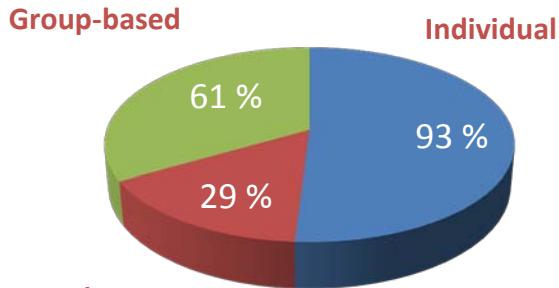
Demand for YFS





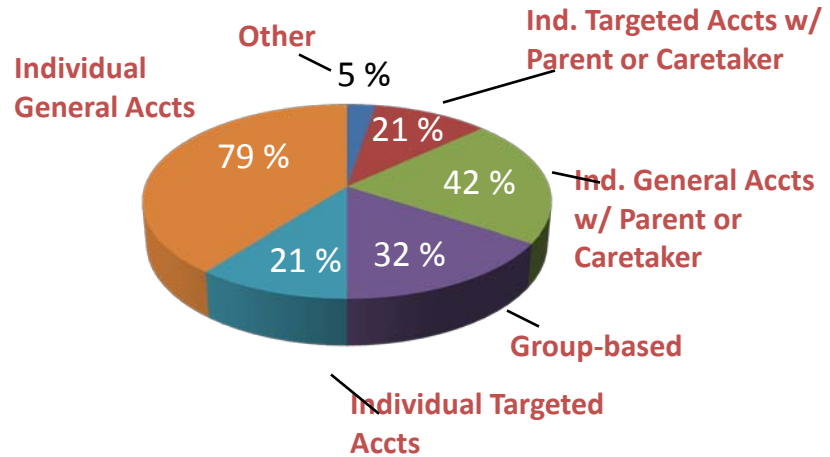
Product Types in YFS

Loans Products

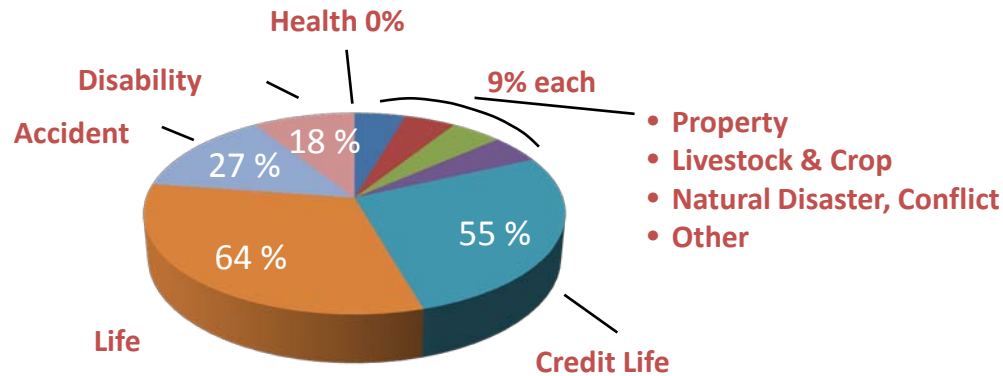


Individual w/ Parent or Caretaker

Savings Products



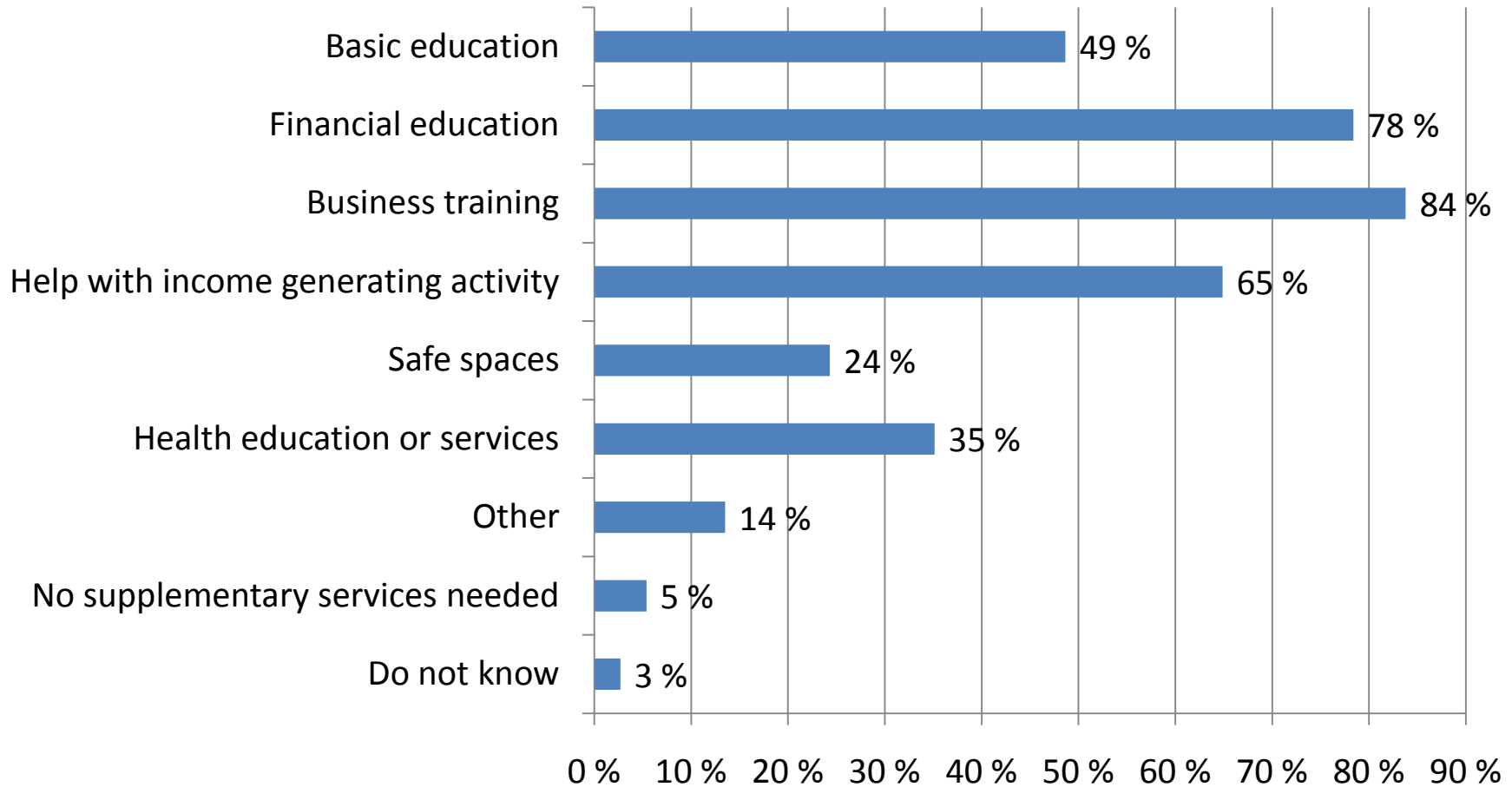
Insurance Products



- Property
- Livestock & Crop
- Natural Disaster, Conflict
- Other

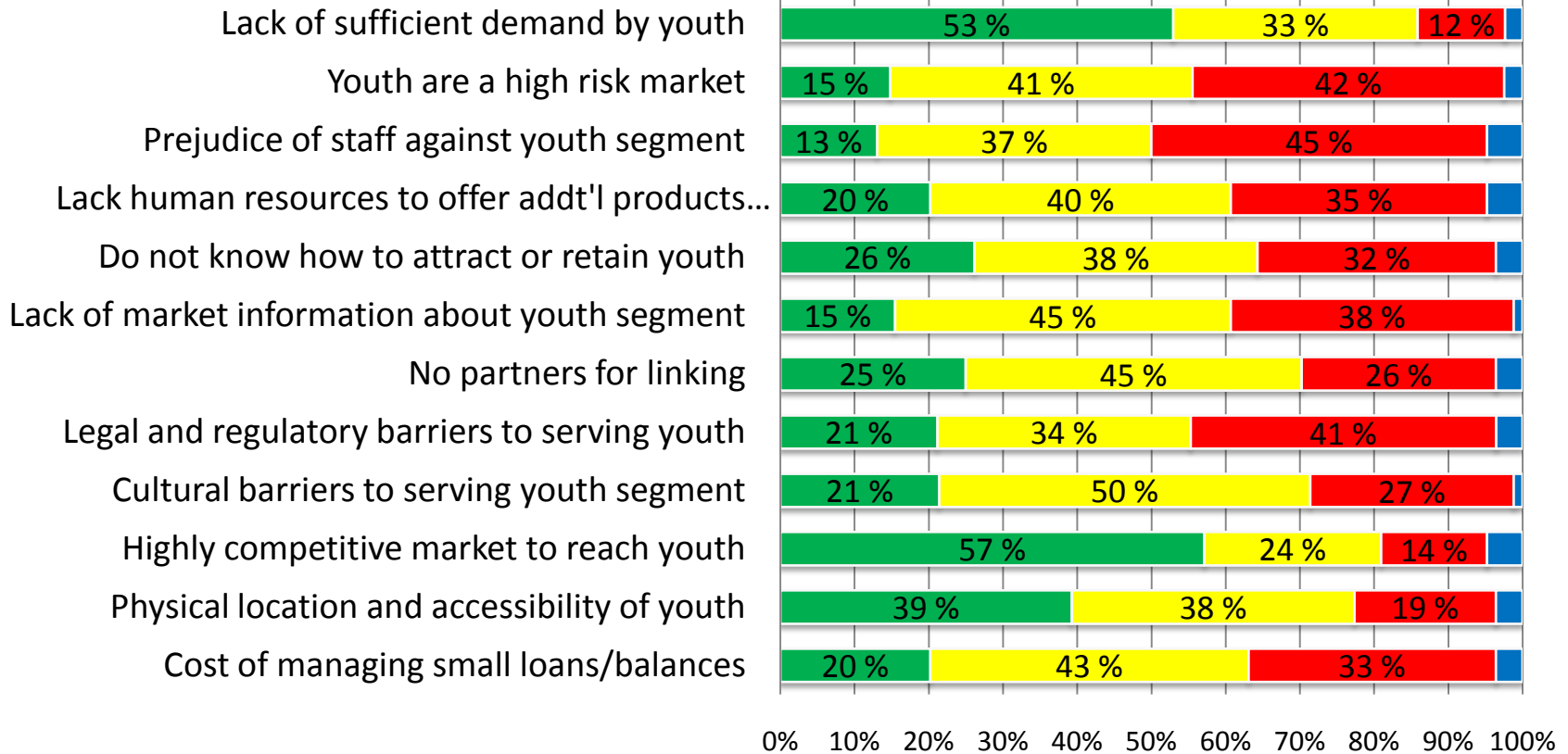


Non-Financial Services Needed





Challenges for YFS



■ Not a Challenge
 ■ Somewhat of a Challenge
 ■ Major Challenge
 ■ Not Applicable



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THE SEEP NETWORK ANNUAL CONFERENCE

Youth Opportunity

- Youth bulge 1.5 billion
- Unemployed 180 million
- Full of energy and ideas
- Many years ahead to be good clients of FSPs
- Family members and friends and community could be clients too

FSP Opportunity

- Experience of developing financial products
- Know-how of providing financial services
- Seeking to expand into new markets
- Double-bottom line, CSR, compliance with regulation

Gaps to Be Filled

- Lack of understanding of youth demand
- Lack of access to youth
- Prejudice of staff regarding youth
- Have not established partnerships for social intermediation and NFS
- Enabling environment



YFS-Link Program

Goal: Strengthen and expand the nascent youth-inclusive financial services sector.

Objectives:

- Assess state of youth-inclusive financial services sector
- Design youth-centered, state-of-the-art training materials
- Build capabilities of financial service providers and partners to deliver high quality financial services to youth
- Learn, collaborate, and share knowledge in youth-inclusive financial services through collaborative platform



Outstanding Questions for YFS

- Are youth just another market segment? What is different about developing and delivering financial services to youth?
- What are key success factors for offering demand-driven youth financial services at scale?
- What capacities are required for offering these youth financial services? How can financial institutions and youth-serving organizations best partner and leverage their strengths?

