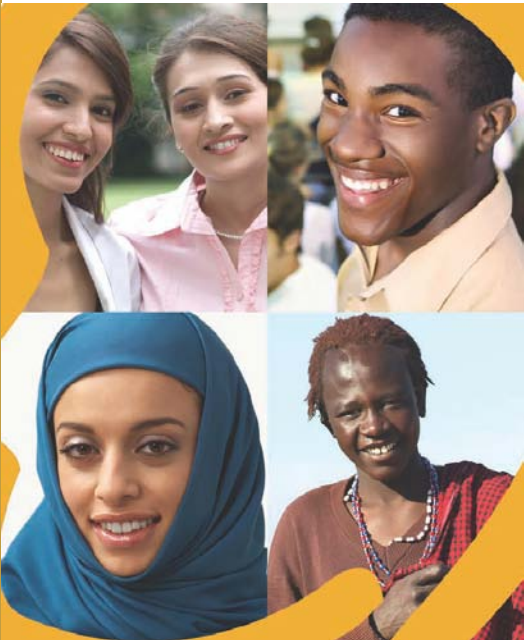


Youth Inclusive Financial Services: The State of the Sector



Beth Porter
Director

Youth Inclusive Financial Services Linkage Program
Making Cents International

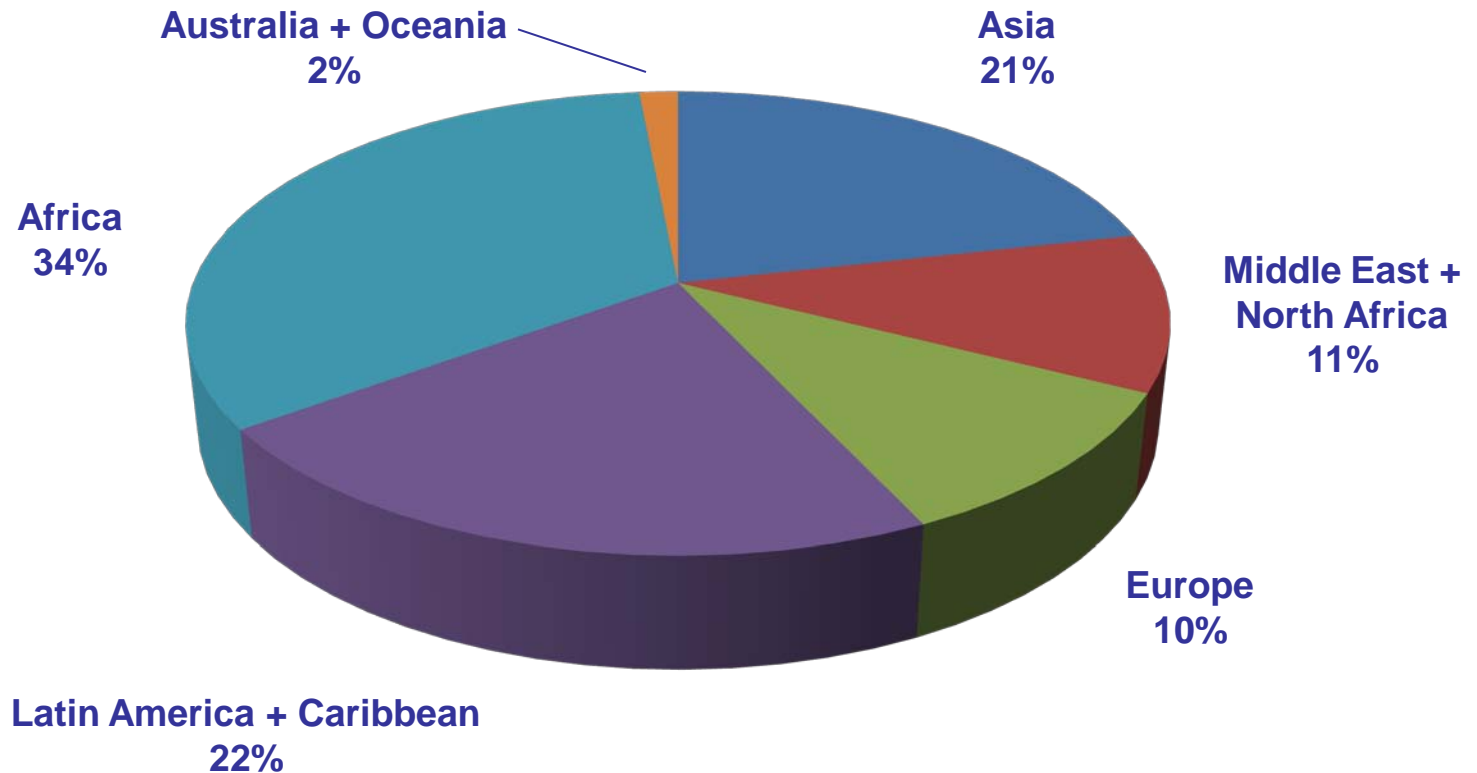
September 30, 2009

Broad geographical presence of YFS in all regions



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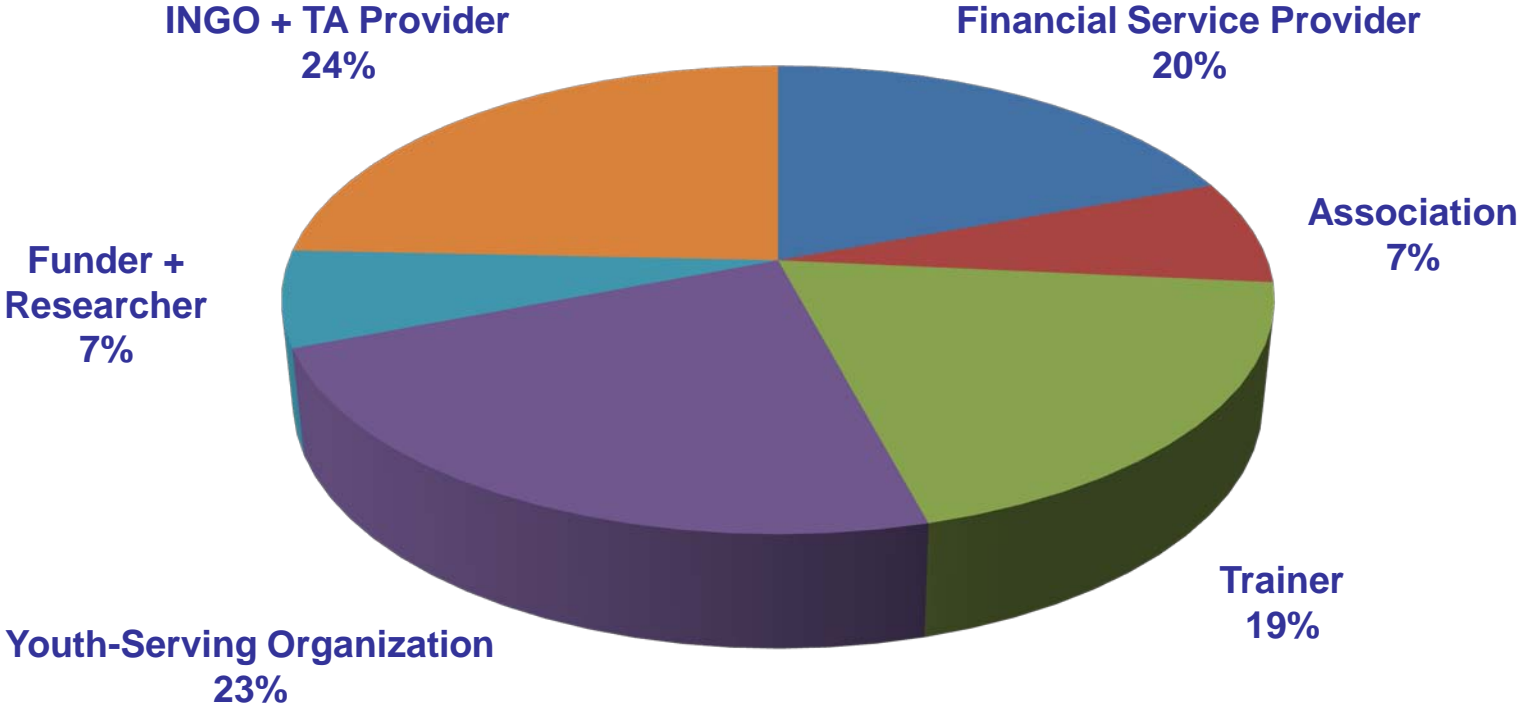
Regional Distribution of Survey Respondents



YFS part of strategies of wide range of stakeholders



Survey Respondents by Organizational Type

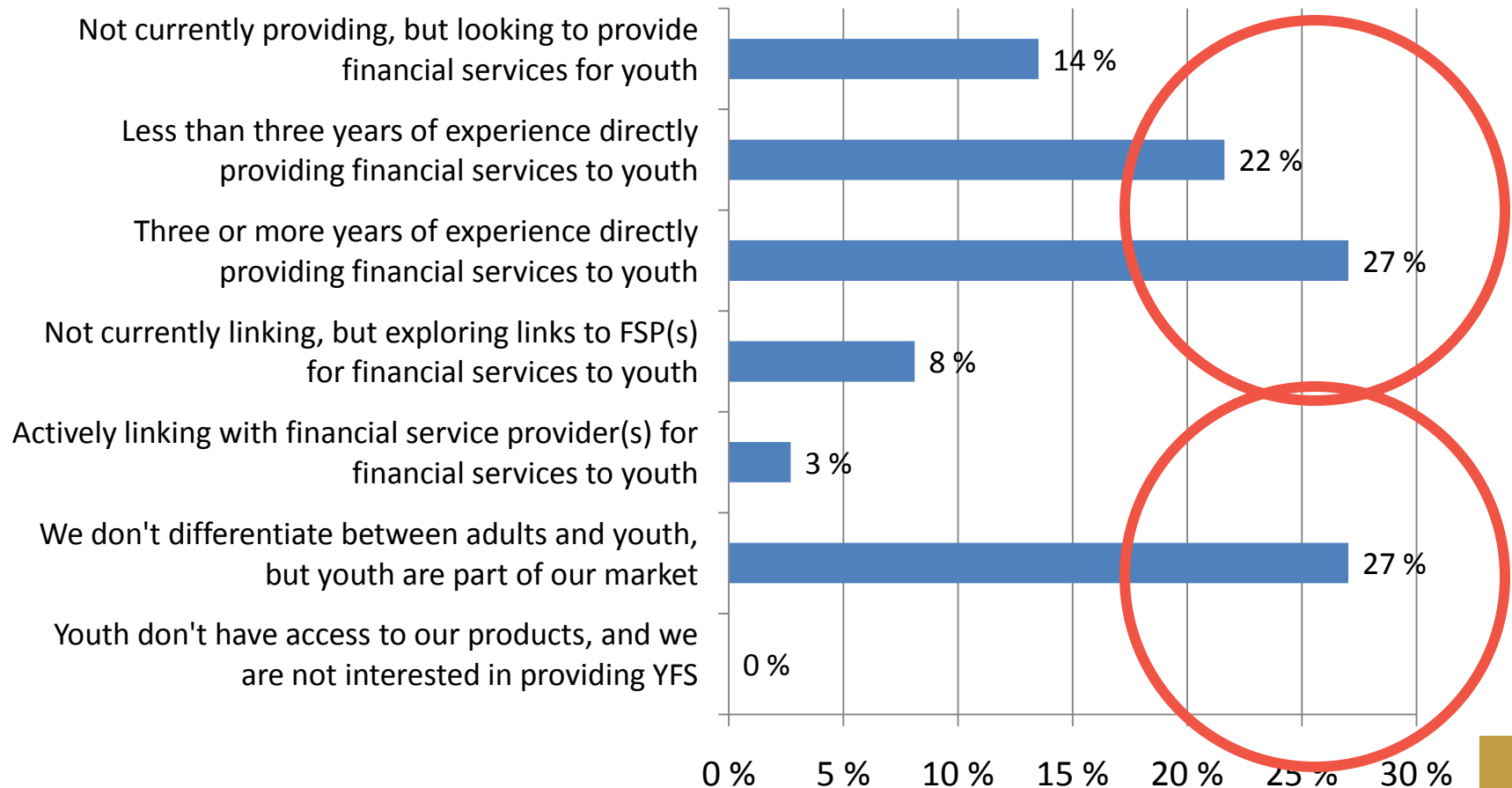


Some experienced FSPs, many new entrants



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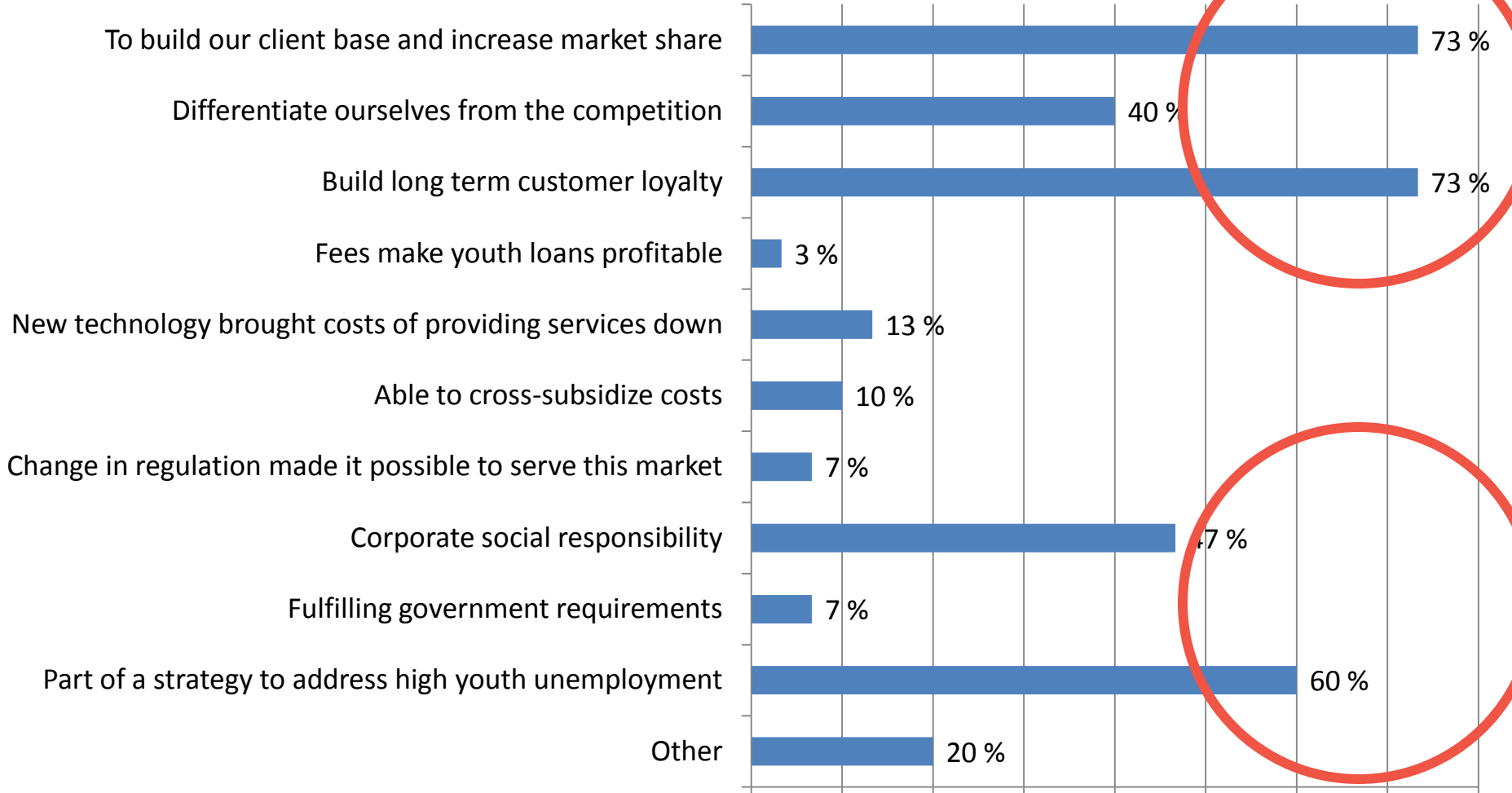
FSP Engagement in YFS



YSF seen as competitive advantage for FSPs



FSP Reasons for Engagement



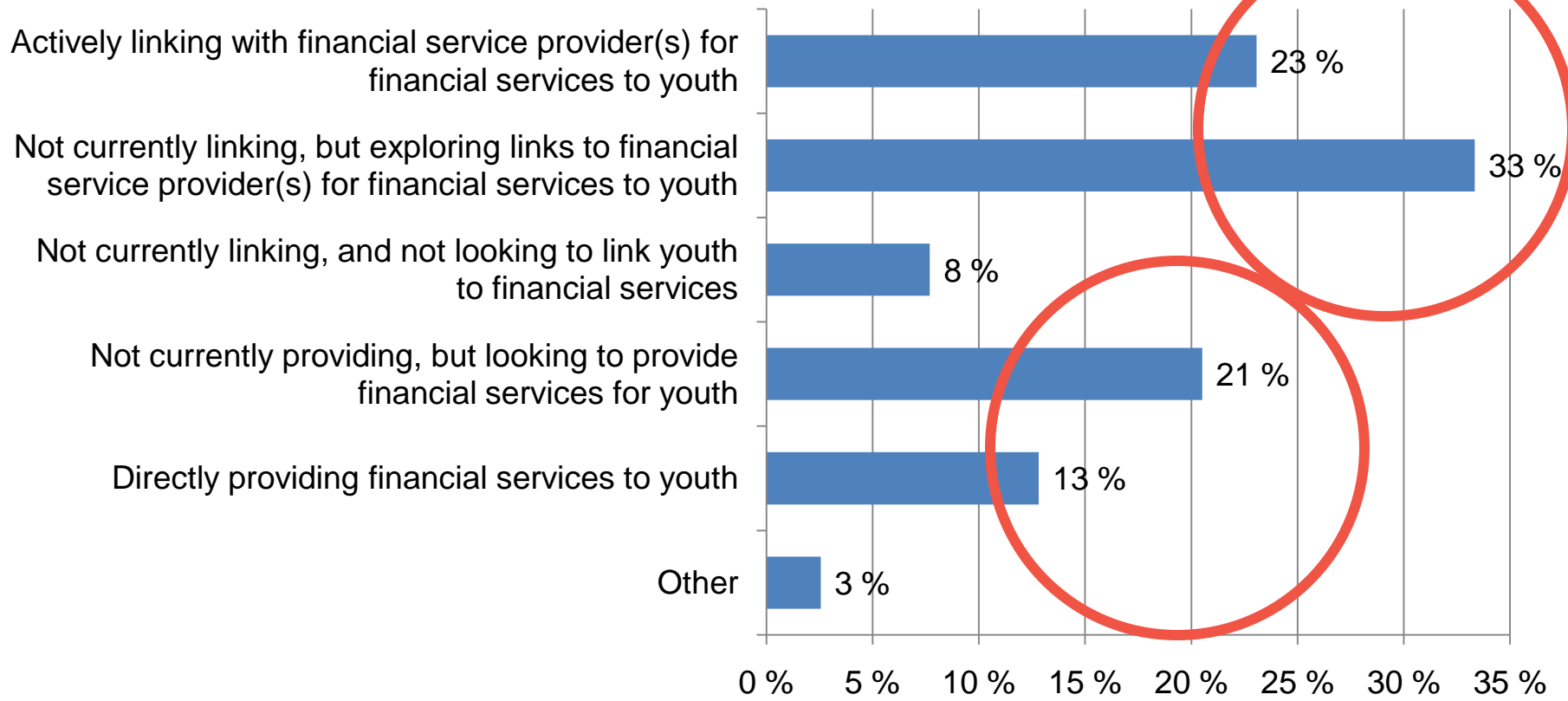
Source: Making Cents International YFS Global Survey, September 2009, n = 131 organizations

Linking is key strategy for YSOs in YFS



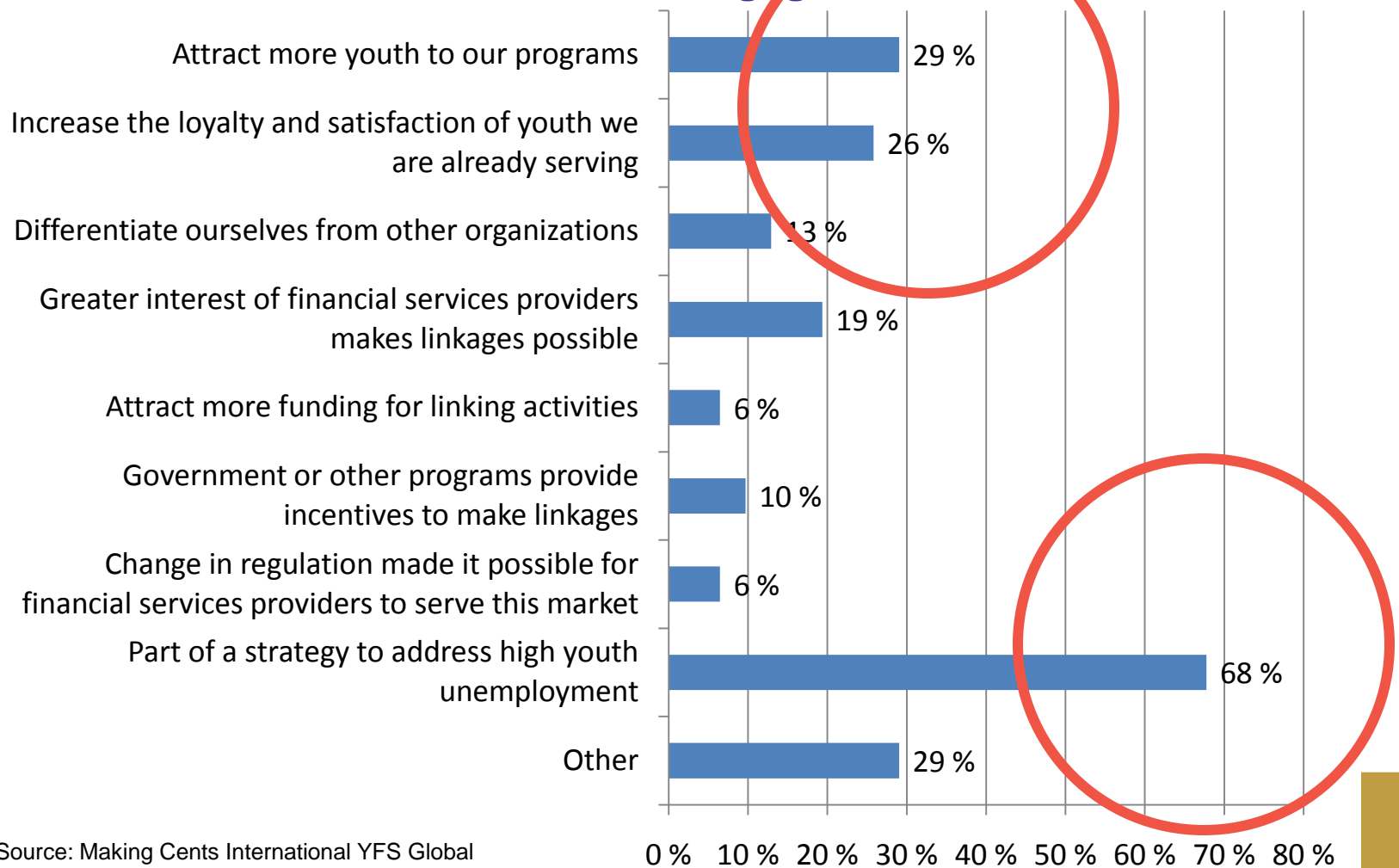
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YSO Engagement in YFS



Youth unemployment driving factor for YSOs

YSO Reasons for Engagement



Youth reached and volume of services not insignificant—but dwarfed by potential demand

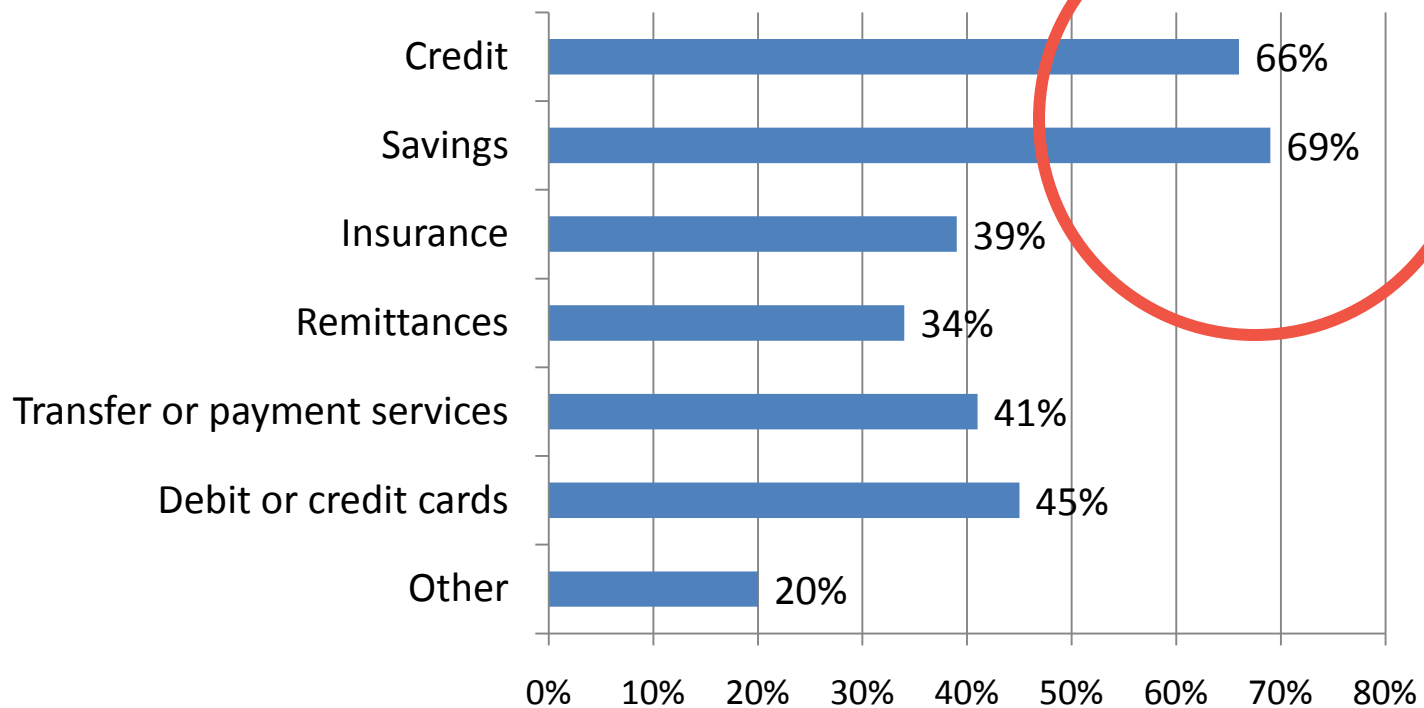


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- Based on preliminary, unverified, self-reported data, youth-inclusive financial services are reaching some 4.2 million youth, of which 57% are female.
- These services are distributed as follows (same caveats apply):
 - Credit: \$186.0 million
 - Savings: \$47.8 million
 - Insurance: \$1.2 million

Trends in demand

Proportion of Respondents Citing Increasing Demand for YFS

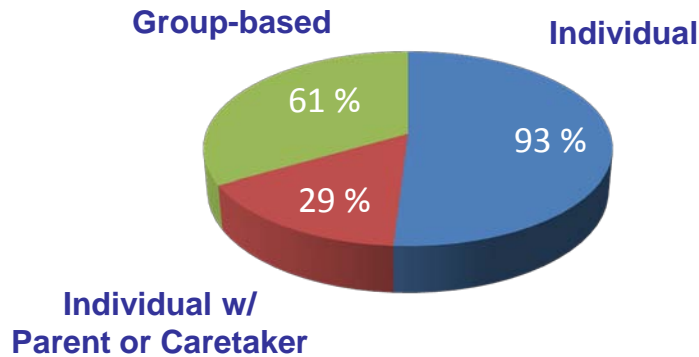


Individual products predominate for youth

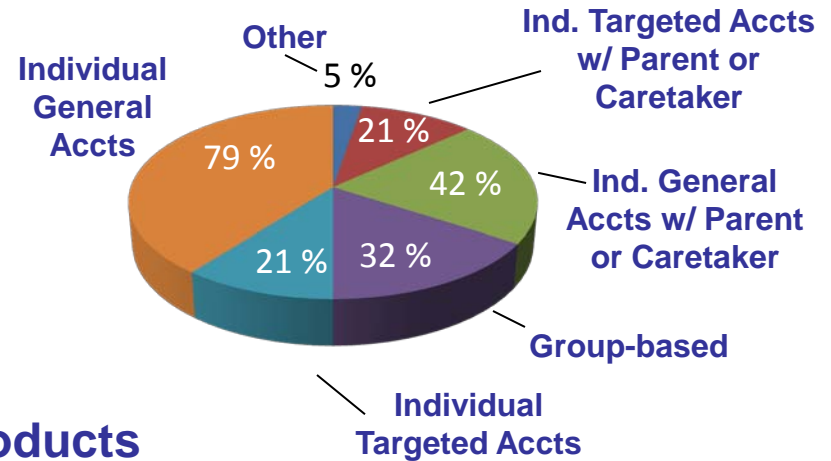


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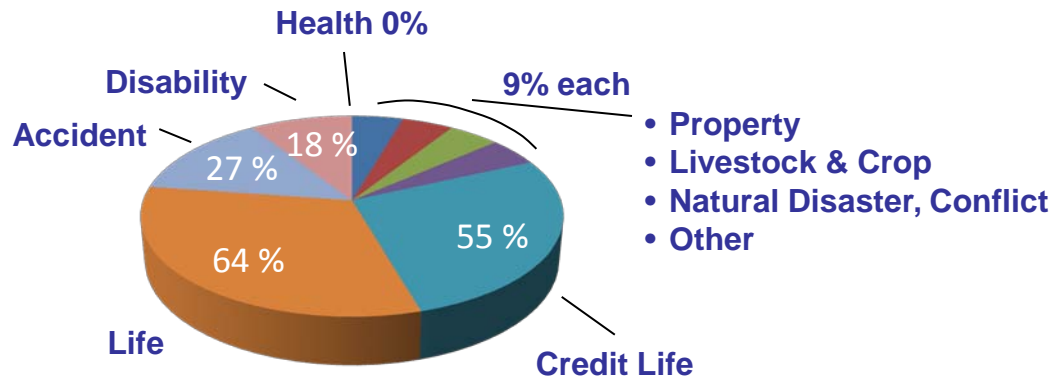
Loans Products



Savings Products

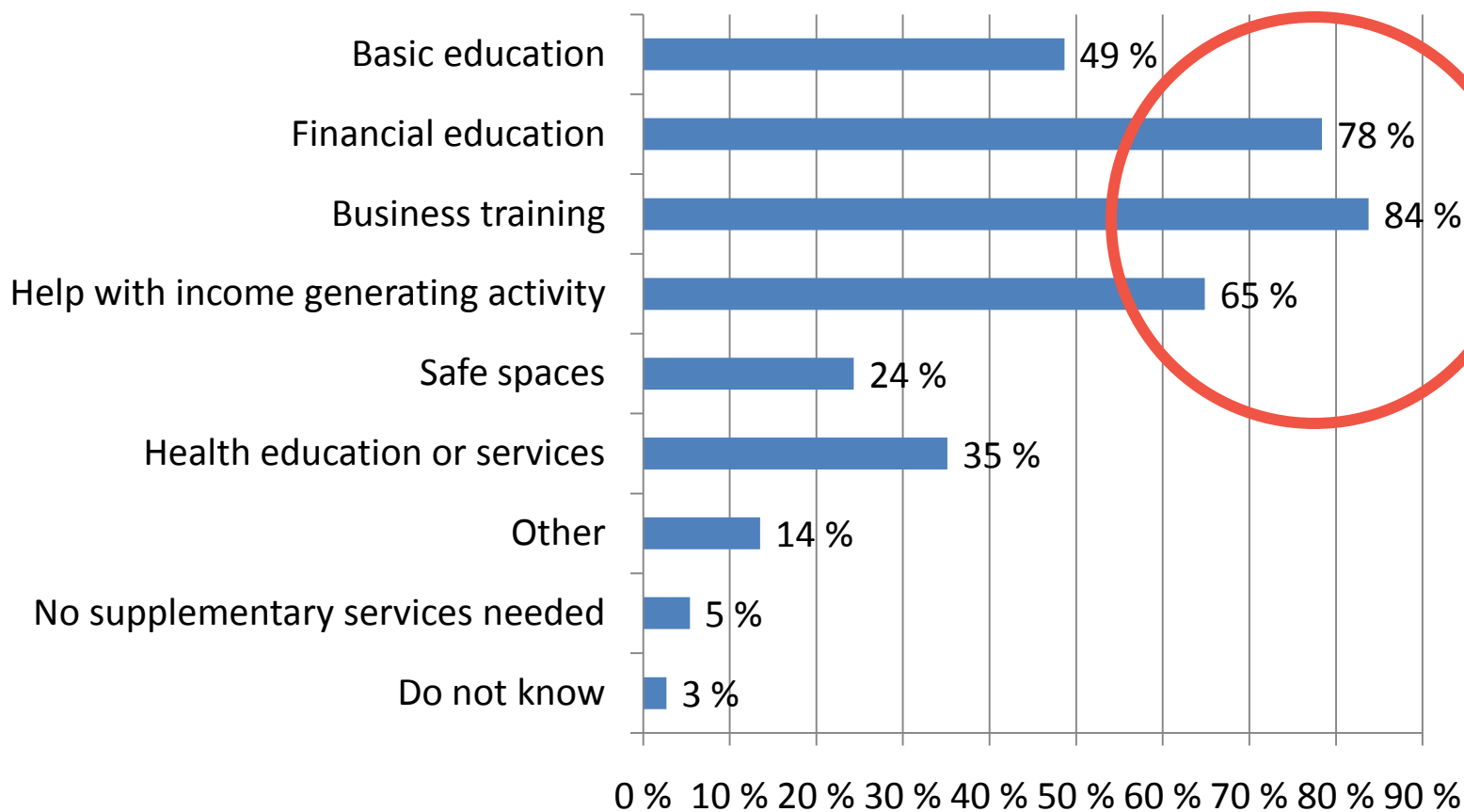


Insurance Products



NFS viewed as important complements for youth

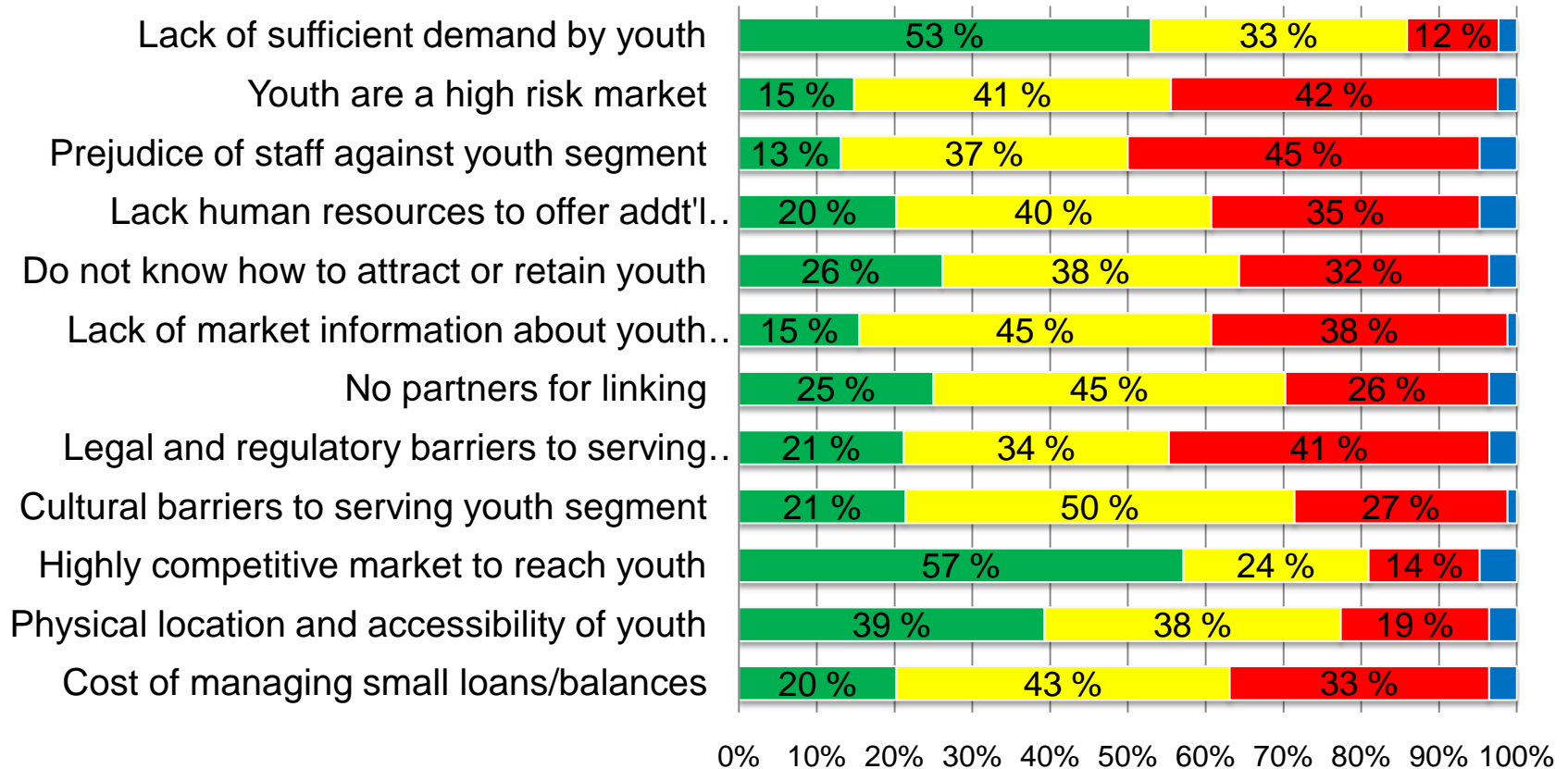
Respondents Citing Non-Financial Services Needed



Challenges in reaching youth



Proportion of Respondents Citing Specific Challenges for YFS



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

How YFS-Link Program Can Contribute



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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



- 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?

Thank you. We look forward to collaborating with you to increase youth access to financial services.

**Learn more at:
www.makingcents.com/link**

