



EUROPEAN
MICROFINANCE WEEK 2015

FINANCIAL INCLUSION FOR SUSTAINABLE DEVELOPMENT

More Inclusive Finance for Youth: Scalable and Sustainable Delivery Models for Financial and Non-Financial Services.

Jared Penner – CYFI (Moderator)

Ata Cisse – UNCDF

Aymeric Fuseau – Positive Planet

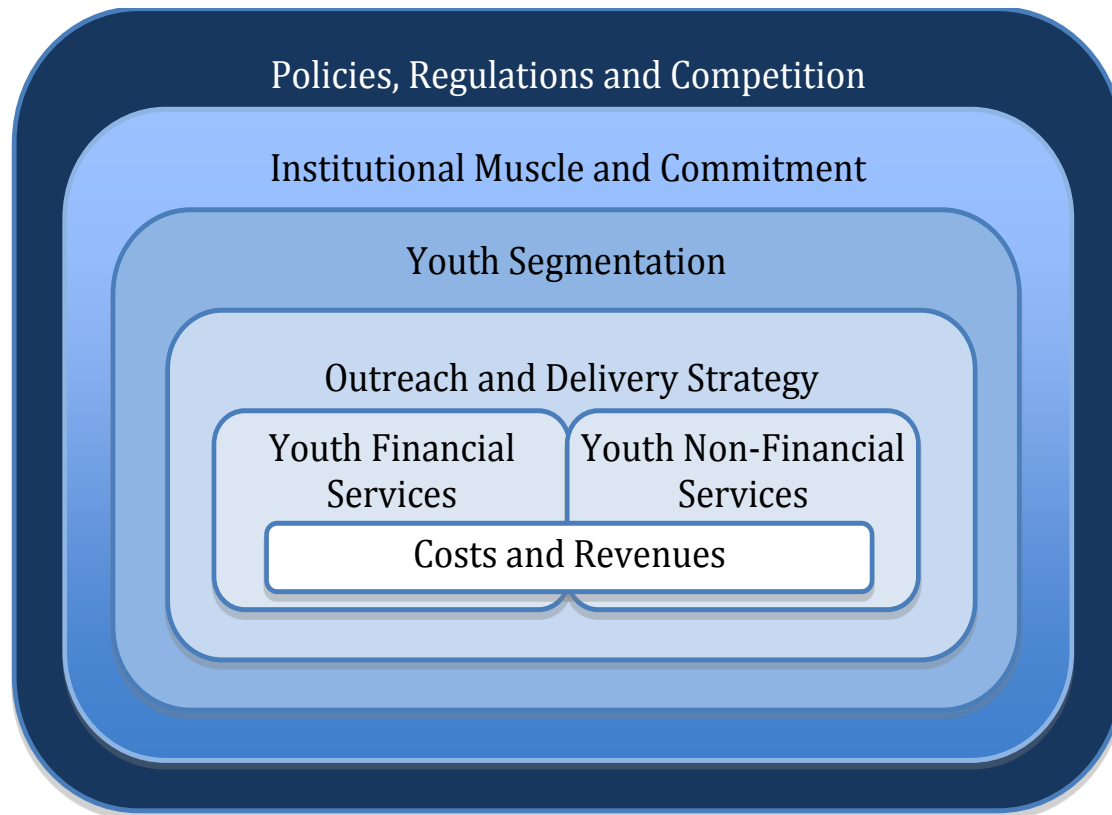
Katia Gomez – Banco ADOPEM



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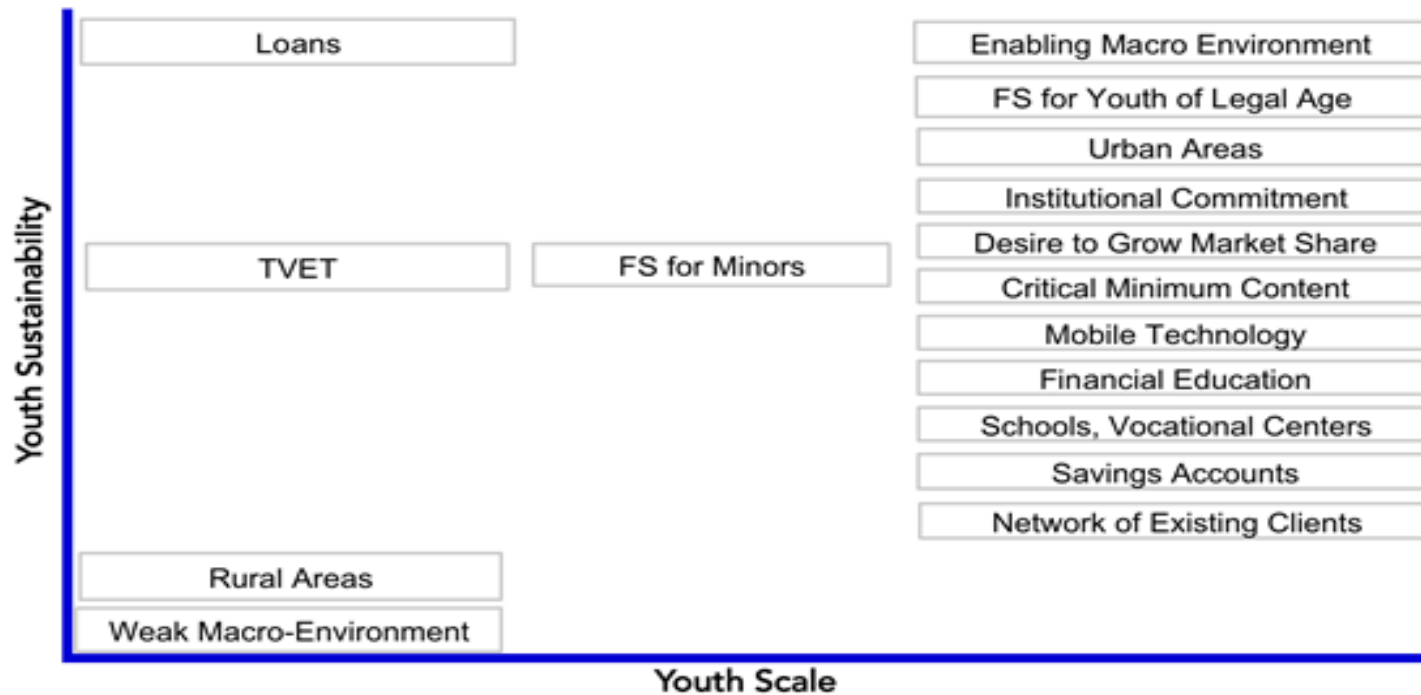
Factors Affecting Scale and Sustainability in YFS





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Estimated Profitability of FSPs

FSP	Time to Achieve Profitability with Grant	Time to Achieve Profitability without Grant
Finance Trust (Uganda)	2 years	3 years
Umutanguha (Rwanda)	3 years	5 years
Cooprogreso (Ecuador)	3 years	4 years
COAC San José (Ecuador)	4 years	Data not available
PEACE (Ethiopia)	5 years	Not feasible

Sources: Muñoz, Perdomo and Hopkins 2014; Loupeda 2014.