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MICROFINANCE WEEK 2015  
FINANCIAL INCLUSION FOR SUSTAINABLE DEVELOPMENT

## Positive Planet

- Main missions : improving people's access to financial services, education, entrepreneurship, markets, health, housing, water and sanitation, and clean energy
- 200 experts operating in more than 40 countries
- Focus on youth : YEP, Microcred Tunisia, UMM...



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## Youth Entrepreneurship Project (YEP)

- **Duration :** 2013-2015
- **Main funder :** Union Européenne
- **Location :** Egypte, Liban & Territoires Palestiniens
- **Partners:** Alexandria Businessmen Association (ABA),  
Al Majmoua and Arab Center for Agricultural Development (ACAD)





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## Main objectives

To foster the economic empowerment of youth



To strengthen MFIs capacities and improve their support services in targeting youth



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## Methodology

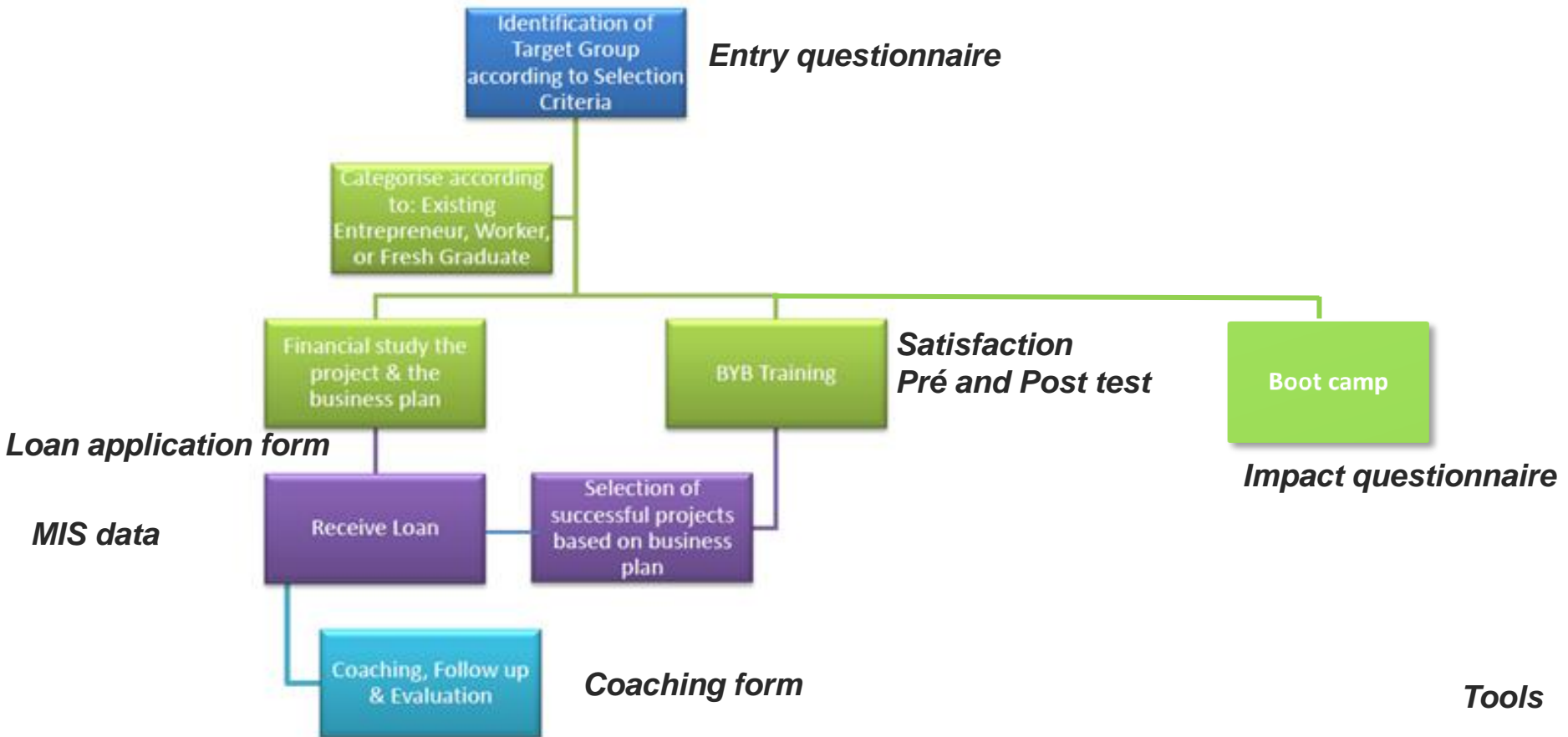
- Adapt the financial and non-financial services offered by MFIs to the needs of target youths
- Train the field staff on the newly adapted services
- Establish exchange forums (physical meetings and online interface) for the stakeholders.

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## Example of an NFS and FS scheme





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## Main results

- Youth segments : micro-entrepreneurs with existing business ;  
experienced worker or micro-entrepreneur with start-up business ;  
fresh graduates

	<b>NFS</b>	<b>FS</b>
<b>Trained partner field staff and VTC</b>	<b>76 (SYOB)</b>	<b>96 (LO)</b>
<b>Micro-entrepreneurs with existing business</b>	<b>1967</b>	<b>709</b>
<b>Experienced worker or micro- entrepreneur with start-up business</b>	<b>291</b>	<b>560</b>
<b>Fresh graduates</b>	<b>289</b>	<b>71</b>
<b>% achievement</b>	<b>85%</b>	<b>70%</b>



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## Main challenges and next steps

### Challenges

- Socio economic and political situation and security issues
- Mitigate high risk of youth loans cross cutting start-up crosscutting with unstable status economically and security
- Project that fits the youth and specificities in the 3 different contexts
- Entry points and approaches to incentivize youth and youth perception of the importance and existing interrelationships between finance and development
- Delivering NFS to youth not available (at schools, starting a business), in remote areas, in unsecure areas...
- Different models of NFS for MFIs - cost-effectiveness
- M&E organization in MFIs

### Next steps

- MFIs strongly committed to serve youth in the coming years
- Assessing the impact over time
- Continue to adapt and develop NFS models. M&E partnership with VTC



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Thank you !