



EUROPEAN MICROFINANCE WEEK 2015

FINANCIAL INCLUSION FOR SUSTAINABLE DEVELOPMENT



OUR MISSION

As the UN capital investment agency for the world's 49 least developed countries (LDCs), UNCDF promotes inclusive and sustainable growth by creating new opportunities for poor people, small businesses and local governments.

OUR APPROACH

UNDF provides seed capital and technical support through Inclusive Finance and Local Development Finance programmes

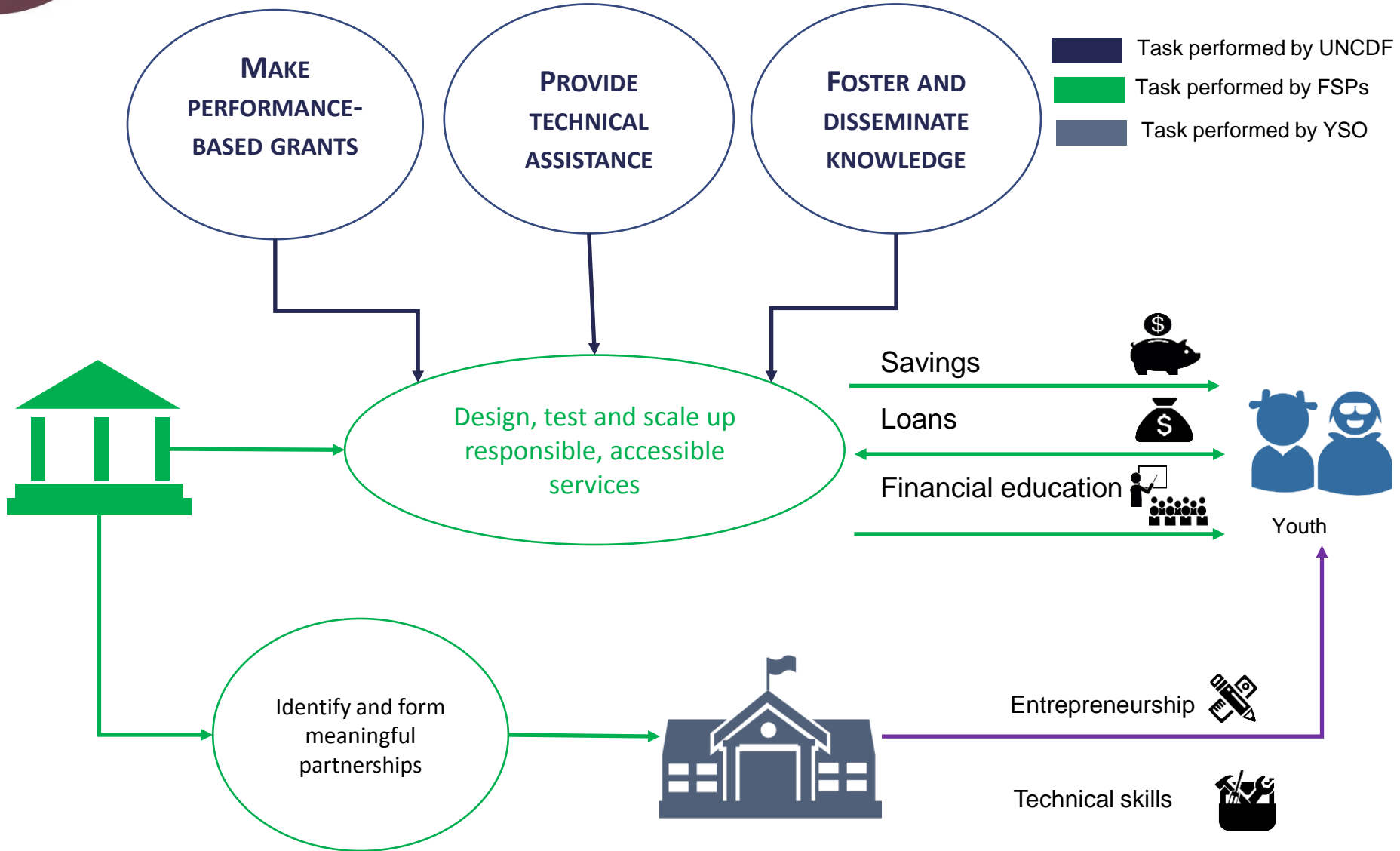
OUR PROGRAMMES

Our programmes are designed to catalyse larger investment flows from the private sector, development partners and national governments and thus act as an 'enabler' to accelerate progress towards the Millennium Development Goals.



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UNCDF launched YouthStart in partnership with the MasterCard Foundation in 2010 in response, not only to the approaching youth demographic wave, but also to the lack of opportunities for young people around the world.

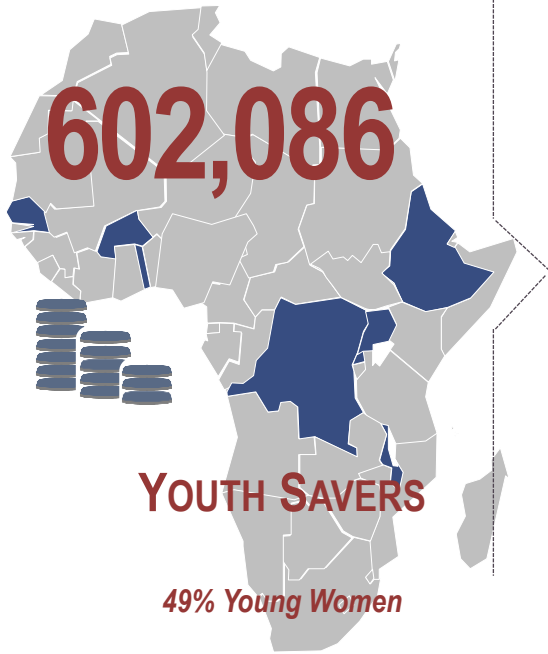


COUNTRY	FINANCIAL SERVICE PROVIDERS
BURKINA FASO	1. Réseau des Caisses Populaires du Burkina (RCPB)
DEMOCRATIC REPUBLIC OF CONGO	2. Foundation for International Community Assistance (FINCA-DRC)
ETHIOPIA	3. Poverty Eradication and Community Empowerment (PEACE) 4. Amhara Credit & Savings Institution (ACSI)
MALAWI	5. Opportunity Bank Malawi (OBM)
RWANDA	6. Union des COOPECs Umutangwa (UCU)
SENEGAL	7. Partenariat pour la Mobilisation de l'Epargne et le Crédit Au Sénégal (PAMECAS)
TOGO	8. Faîtière des Unités Coopératives d'Epargne et de Crédit (FUCEC)
UGANDA	9. Foundation for International Community Assistance (FINCA) 10. Finance Trust Bank (FT)



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YOUTHSTART RESULTS TO DATE*



COLLECTED
US\$16.3 million
IN SAVINGS



US\$11 million
IN LOANS TO

84,774

YOUNG ENTREPRENEURS



TRAINED

668,369

YOUTH IN FINANCIAL EDUCATION

*As of 30 June 2015



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YS partners surpassed their objectives by:

1

**UNDERSTANDING THE YOUTH
SEGMENT AND ENVIRONMENT**

2

**LEVERAGING INSTITUTIONAL
CAPACITY AND INFRASTRUCTURE**

3

**BUILDING AND DEVELOPING
TRUST WITH YOUTH**



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SCALABILITY

INTEGRATE YOUTH



Youth officers are young community leaders and clients of the FSP who are recruited to help promote the services and products of the FSP to youth, deliver financial education, and serve as role models for other youth

BUILD PARTNERSHIPS WITH YSOs



YouthStart greatly encouraged FSPs to partner with YSOs to deliver NFS since it observed that FSPs partnering with YSOs had measurable increases in their outreach to youth, particularly to vulnerable groups such as young women and out-of-school youth, and reported positively on the collaborations.

PROVIDE TARGETED NONFINANCIAL SERVICES



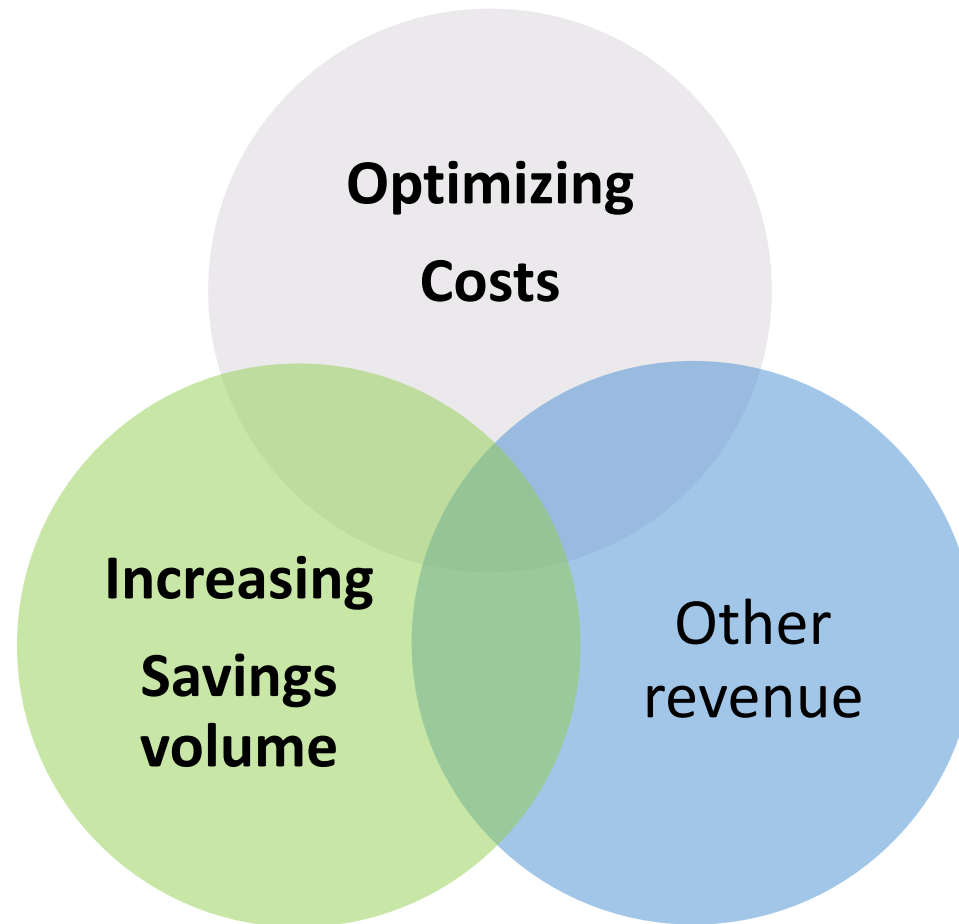
FSPs provided youth with three 30-minute targeted sessions that allow them to internalize content and effectively nudge them towards a culture of building financial capabilities.



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SUSTAINABILITY



Long term strategy: Youth becomes loyal clients with enhanced financial capabilities who access a wide array of financial services

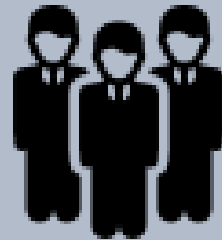


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MAJOR LESSONS LEARNED



Affordability



Management buy in



Enabling environment



Policies to support FI



Partnerships



Support systems for loans

NEXT STEPS: HOW TO INTEGRATE FINANCIAL SERVICES FOR YOUTH TO THE LARGER YOUTH CHALLENGE