



# Plenary Panel: How Do We Take Youth-Inclusive Financial Services to Scale?

2010 Global Youth Enterprise & Livelihoods Development Conference

September 15, 2010



- ▣ INSTITUTION NAME
- ▣ YOUTH TARGET GROUP(S),
- ▣ YOUTH PRODUCT(S),
- ▣ OTHER SERVICES PROVIDED

- ▣ K-Rep Group & Bank
- ▣ Adolescent Girls & Young Entrepreneurs
- ▣ Go-Girl Savings Product, Young Entrepreneurs loans and savings products
- ▣ Advisory Services

## Scale

Inst	Product	# of Accounts	Value of Loans US\$	Value of Savings US\$
Bank	Go-Girl	609		6,608
Group	Youth Enterprises	3,863	326,144	344,631
Bank	Youth Enterprises	15,623	1,831,016	1,390,447
		20,095	2,157,160	1,741,686

# Equity Bank Youth Products



Item	Description	#, Amounts
<b>Target Group</b>	Enterprise Youths, Students Individuals & Groups	
<b>Financial Products</b>	Micro Loans, Savings, Insurance	74,000 loans – \$35M, Savings - \$3.5M
<b>Non-financial Service</b>	Leadership and mentorship/Training Financial Education; Entrepreneurship	Targets to train 620,000 Women and Youth
<b>Pension Fund</b>	Youth friendly pension fund	Awareness on-going
<b>Investment Vehicle</b>	Unit Trust	Awareness on-going
<b>Alternate Channels</b>	M-Pesa/M-Kesho , Agents, ATM's, POS etc	660,000 accounts opened

Institution name : **Alexandria Business Association  
Small & Micro Enterprise Project**

Youth Target Group: **18-22 years – educated minimum  
primary school, maximum high  
technical schools**

Youth Product: **Step by Step**  
**(To be launched as pilot on Nov.2010)**  
**Training and grant aiming at upgrading  
skills, examining commitment and  
overcome start- up obstacles, then  
graduate youth to lending programs.**

Other services provided : **Micro Loans, BDS, Consultancy, Training,  
Insurance.**

Scale : **162591 active clients (\$ 45.49 million)**  
**Youth (18-30) 51281 clients(31.54%)**  
**\$ 9.51 million (20.90%)**

# Al-Amal Microfinance Bank- Yemen

Bank of the unbanked



**Total capital \$10 m**

**Paid in capital \$6.15 m**

**Targeted youth group :18- 30 years old**

## Products

- Credit :
- Solidarity group
  - individual:
    - . Masharie
    - .Estethmari
    - .Sharkat
- Saving :
- Al-Amal saving
  - Al-Amal child Saving
  - Time deposit
  - Investment Fund
- Insurance
- Money transfer

**Disbursed youth loans as August 31, 2010**

	# disbursed loans	Disbursed amount \$	Average
Male	2,764	1,134,298	410
Female	4,019	491,660	122
<b>Total</b>	<b>6,783</b>	<b>1,553,958</b>	

**Plan 2010-2011**

	# disbursed loans	Disbursed amount \$	Average
Male	20,899	4,689,631	224
Female	31,349	7,034,446	224
<b>Total</b>	<b>52,248</b>	<b>11,724,077</b>	

**THE 1<sup>ST</sup> MICROFINANCE BANK IN THE MENA REGION**