

Good morning and welcome back!

Today's agenda

29 September 2016	
AM	08:30 Session 5: Business case framework review 09:00 Session 6: Products and delivery channels 10.30 Tea/Coffee break 11.00 Session 7: Operations, risk management, and profitability drivers
Lunch	13.00 – 14.00 LUNCH
PM	14:00 Session 8: Group presentations on case study Overview of UNHCR's Credit Guarantee Facility 15:15 Tea/Coffee break 15:45 Session 8: Wrap-up, Evaluation, and Q & A Panel 17:00 Closure

Session 5: Business Case Framework - A Quick Review



Wake up exercise

1. Pick 5 slips per group from the box
2. Put the slips in sequence on the wall

Time: 10 minutes



Review: The preparatory process

1. Conduct a scoping study

- Compile market data
- Explore competition
- Contact the regulator
- Review institutional capacity

2. Generate the strategy

- Identify a 'champion'
- Get Board approval

3. Make contact

- Conduct market research

4. Segment potential clients

- Identify who can be best served
- Match products to client needs

5. Adjust eligibility and appraisal criteria

- Review manuals and forms
- Train staff in revised procedures

6. Conduct a pilot test

- Design the pilot protocol
- Define success indicators
- Document results and lessons learned

Feedback on the FSP Guidelines

- In EU, a payment account is a RIGHT for legal refugees even if they don't have permanent address
- Elaborate on how to work with new arrivals/ 'transit' refugees
- Consider broadening to other non-nat. populations (climate refugees, economic migrants)
- Clarify that business case framework includes all products and services (also NFS)

Feedback on Section 2

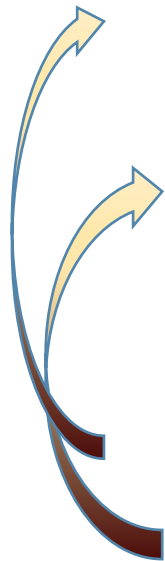
- Step 1: Add more on enablers in market levers
- Step 2: Warn against negative publicity by unconvinced diaspora/migrant community groups
- Step 3: Add political/patronage systems research, research on MF sectors in countries of origin, and look for savings groups/ROSCAs
- Step 4: Advise to segment also for NFS by capacity, and by background and preference, including for Shariya-compliant FS
- Step 6: Recommend pilot testing of 'high risk issues'

Additional feedback or comments?

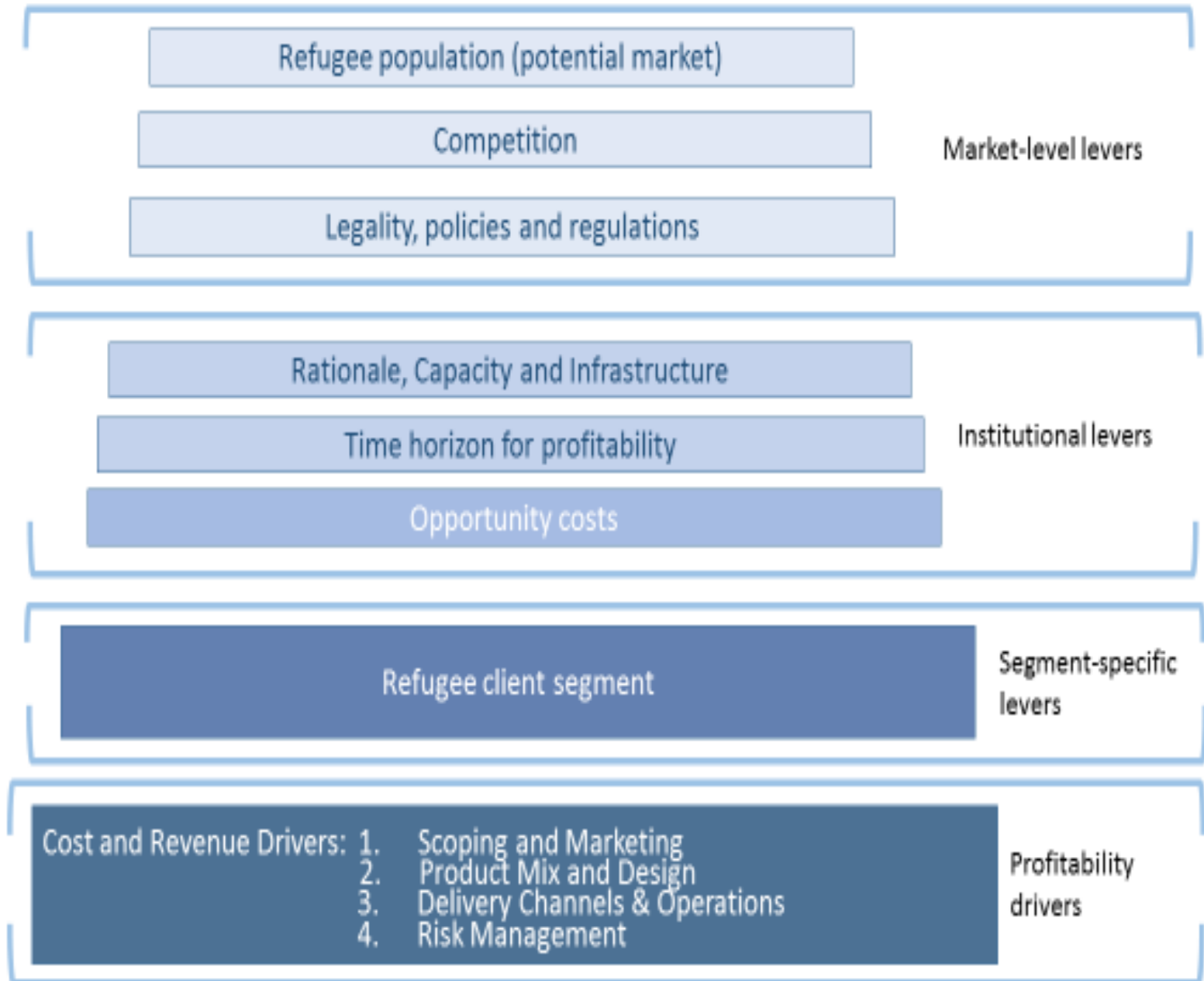
- So far, did we capture your feedback?
- What has been overlooked?
- What else is of importance?
- What is your experience?



**Scoping/
feasibility
phase**



**Market
research,
planning,
pilot
phase**



Today: Cost and Revenue drivers



- Products and delivery channels
- Operations
- Risk management
- Profitability and funding
- Pulling it all together with a case study