Session 8: Presentation of Group Work on Finclude Bank
The Case of Finclude Bank

- The large, regulated bank requested TA to resolve problems they encountered at various stages of their MF4R inclusion process:

  - Group a: How do we get buy-in with internal resistance?
  - Group b: How do we overcome regulatory barriers?
  - Group c: How do we adjust product terms?
  - Group d: How can we make NFS sustainable?

- 10 minutes for each group to present findings
Welcome to UNHCR

• Micol Pistelli was recruited by UNHCR’s livelihood unit in June to design a new Credit Guarantee facility, co-funded by SIDA
SIDA and UNHCR are partnering on a credit guarantee scheme for FSPs interested in providing micro and small loans to refugees to run a business.

SIDA will fund the project ($10m) and UNHCR will be the implementing partner.

The guarantee will be piloted in early 2017 with 3-4 FSPs that show both financial viability and good social performance practices.

SIDA and UNHCR are in the process of structuring the guarantee scheme. An announcement will be made in the Fall about the facility.

UNHCR will be supporting FSPs with data supply, logistics and training and will be monitoring the project’s goals on an on-going basis. However the selection of the clients will be entirely in the hands of the FPS.
Overview CGF SIDA-UNHCR (pilot)

Individual guarantee agreements

Back to back guarantee agreement

Lending

Qualifying Borrowers
SIDA-UNHCR’s Credit Guarantee Facility

• Comments and Questions?