

Sowing Seeds of Success: A knowledge sharing and forward planning workshop for YouthStart partners

August 11, 2014

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Steps of design – “Sowing Seeds of Success”

The People (Who)

Twenty-one participants from 10 Financial Service Providers are planning to attend along with Maria, Ata, Karima and Jessica, from YouthStart. About half of the participants are Youth Champions while the others are in the leadership of the Financial Service Provider. Nearly all have been involved with YouthStart since its beginning in 2011-2012.

The FSP participants come from eight different Francophone and Anglophone countries in Sub-Saharan Africa. About 5 of the participants cannot communicate confidently in English, while about 8 cannot communicate confidently in French. There may be other common languages to draw on in small groups, Swahili for example. Simultaneous translation using headsets will be provided for large group sessions.

All the participants have had success introducing youth into their institution’s programming, some more than others. They all have a shared interest in both growing their technical competence and assuring the longer term profitability and therefore sustainability of the initiative.

The facilitator of this workshop is Christine Little from Global Learning Partners (www.globallearningpartners.com). Global Learning Partners and Chris have been invited to design and facilitate this workshop because of their substantial financial education, youth education, microfinance and international experience. Please see her bio in the participant packet for more detail.

YouthStart staff attending the workshop are members of the design team: Ata, Karima and Maria, and a financial education consultant, Jessica, who has worked extensively on the project. The design team has participated heavily in the process of discovery and creating this design and will gather to review and adjust throughout the three days.

Maria will co-facilitate. And will take the lead in morning session of second day, as well as during key conversations on day three. TBD

Karima will be documenting and sharing knowledge through social media, and blog posts throughout the session to ensure that the learning goes beyond the group attending the workshop.

The Current Situation (Why)

In recent years important efforts have been made to include more people in access to financial services, include low income individuals, women and youth. YouthStart is particularly focused on growing financial inclusion of youth and particularly girls. YouthStart has successfully supported 10 Financial Service Providers in this journey and has held annual workshops with the FSPs. This is the last scheduled annual workshop and offers an ideal opportunity to share knowledge as well as to consider the future of this initiative in the participating FSPs.

Surveys and interviews with workshop participants and YouthStart staff have revealed that:

- UNCDF has been very central to the projects, both in financial and knowledge resources.
- Building **internal commitment** within the FSPs and **strengthening connections** between the FSPs can help to sustain the work beyond the funding.
- Move **from collecting to connecting**.
- Interests can be broadly divided into **technical how to’s** and bigger **questions about future sustainability/profitability**.

- Each FSP describes areas of exceptional experience to share, and some of these map very nicely to the technical questions that emerged.
- Level of internal commitment (**ownership**) to carry on after UNCDF seems to be growing and it is **hard to gauge**.
- Some **cautiousness** about sharing.

Recommendations for the design of this workshop arising from the surveys and interviews include:

- Use this event less for collection, and more for connection.
- “level up” awareness about what is happening in the different FSPs
- build on accomplishments and paint a collective picture of “YouthStart 2.0”
- Clarify in advance what – if any – role UNCDF will have

So while these FSPs have been working on the same project in their respective communities for 4 years, they do not have very clear pictures of what the others are doing. Many participants have expressed their desire to learn more from the experience of their colleagues in other FSPs.

They therefore need this opportunity so that they can move from sharing data and information with UNCDF to building relationships and connections that will continue beyond the involvement of UNCDF YouthStart. They also need an opportunity to explore in more detail what institutional commitment, profitability and therefore sustainability

While some priorities emerged for key conversations, they have a wide ranging set of accomplishments to share and a wide ranging set of challenges they want to address.

Many have questions about the future viability of their programs as they have been developed once the funding from UNCDF goes away, though most are clear that youth financial inclusion is an important component of their institutional strategy.

The Anticipated Change (So What)

As a result of this workshop, the participants and the organizations they represent will be **better equipped** to meet their goals and objectives, they **will continue to connect** with each other and will be **inspired to see this work continue** beyond this phase of the project. They will have **experienced an approach to building internal commitment** which they can use within their own institutions.

Time/Timing and Place/Space (When and Where)

The workshop is scheduled for September 9-11 2014 in Umubano Hotel (<http://www.umubanohotel.rw/>), in Kigali, Rwanda.

The workshop will begin promptly each day at 9 a.m. and end by 5:30 p.m. We will maximize breaks and lunch time for informal networking and sharing conversations and the evenings will be kept free for more informal conversations or for rest.

The room is on the sixth floor with plenty of natural light and walls for hanging charts. The room layout will be adjusted for a variety of learning styles and activities: expert presentations and stories, small group table work, a circle of chairs, and two by two walks. We will have a permanent display on tables in one corner of the room for cross fertilization, with materials on display for each FSP, GLP and UNCDF.

Headsets and microphones on tables to facilitate translation. Translators will be asked to support some of the small group work in order to allow for more mixing in the groups. Bilingual participants will be an important asset.

Proposed content (What) and learning objectives (What For)

By the end of this workshop we will have

- **Strengthened** collegial relationships and **defined** how to best leverage this community of practice going forward.
- **Created a mini tour** of your FSP materials, including technology, education modules, and marketing materials, and toured through your colleagues' materials
- **Examined some norms** for deepening our dialogue and applied these to their conversations in the workshop
- **Practiced the art** of the appreciative interview and named how it might be useful in building internal commitment within your FSPs or the communities you serve.
- **Shared and analyzed** stories of the impact this program has had on participating youth and **diagrammed** key elements of our work at its very best.
- **Analyzed** inspiring stories from colleagues and identified emerging lessons for the field and key insights for yourself.
- **Compared notes and illustrated key insights on** a range of technical topics, such as, age, loans for youth, youth participation in FE, and delivery channels
- **Described the future for youth financial inclusion** that we will create and **named** what actions will move us in that direction.
- **Generated suggestions** for how UNCDF could best support that future.

Outputs:

Collective	Individual
<ul style="list-style-type: none"> • Images of our work at its best • Emerging lessons in YFI • Real solutions to key challenges • FSP assessment on institutionalization and steps for strengthening • Suggestions for how UNCDF could support us 	<ul style="list-style-type: none"> • Ideas worth pursuing • Insights for my own work • An action I will take • A connection I will strengthen

Workshop Agenda (How)

Monday Evening Welcome Event: 6-8 p.m.

We will kick off our gathering with a cocktail event featuring official welcomes from government officials. There will also be an opportunity to set up FSP displays.

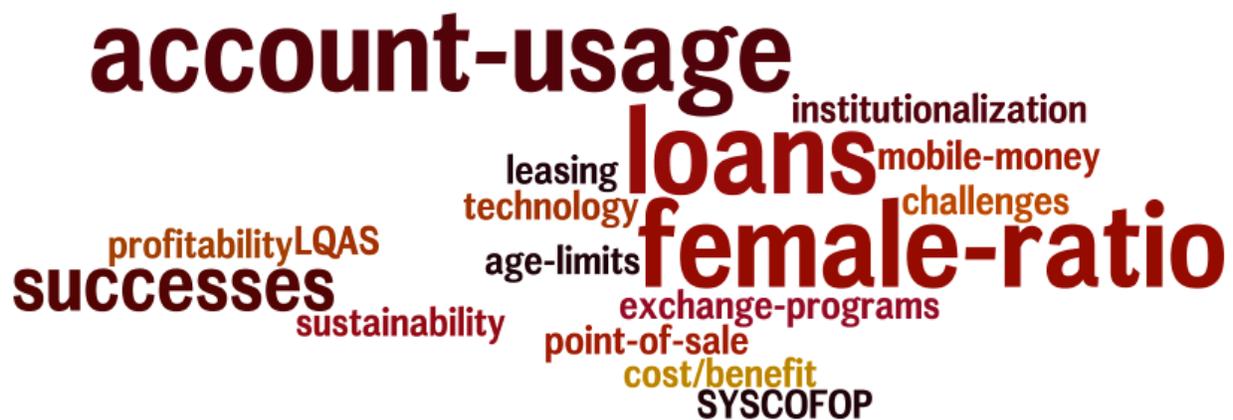
The timetable below provides a provisional agenda for the 3-day workshop. The facilitation team will make changes to the agenda based on the issues that arise along with the emerging needs and desires of the participants.

Tuesday – grounded in our impact	Wednesday – digging into technical questions	Thursday – looking to the future growing together
Breakfast (7:30 – 8:30)	Breakfast (7:30 – 8:30)	Breakfast (7:30 – 8:30)
Morning Session I (9-10:30) Welcome and growing our community of practice	Morning Session I (9-10:30) Check in Stories of inspiration	Morning Session I (9-10:30) Check in Paint a picture of our future What is emerging in our field? What do we carry forward,
Break (10:30 - 11)	Break (10:30 – 11)	Break (10:30-11)
Morning Session II (11-1) Appreciative interviews Stories of impact	Morning Session II (11-1) Stories of Inspiration, cont'd Emerging lessons and insights	Morning Session II (11-1) How do we do that?
Lunch (1-2)	Lunch (1-2)	Lunch (1-2)
Afternoon Session I (2:00 – 3:30) Analysis and images	Afternoon Session I (2:00 – 3:30) Carrousel – tables, world café on a range of technical questions...	Afternoon Session I (2:00 – 3:30) Suggestions requests for UNCDF
Break (3:30 – 3:45)	Break (3:30 – 3:45)	Break (3:30 – 3:45)
Afternoon Session II (3:45 – 5:00) Analysis and images	Afternoon Session II (3:45 – 5:00) Walk and talk – my burning questions Plenary discussion	Afternoon Session II (3:45 – 5:00) Fortifying connections next steps making a connection Getting real...
Closing Session (5:00 – 5:30) Review of day one, requests for tomorrow	Closing Session (5:00 – 5:30) Review of day two, commitments for tomorrow	Closing Session (5:00 – 5:30) The gifts we bring to this work
Dinner and Evening Free	Dinner and Evening Free	Dinner and Evening Free Departures

Pre work – cross-fertilization

One of the big questions we heard from you was this: *What are others doing? And what seems to be working?*

The below images shows some of the more specific questions that participants had for each other.



In preparation for your trip to Kigali, select some artifacts (technology devices, education materials, marketing and promotions, photos, diagrams, etc...) that help others to see your FSP's work in youth financial inclusion. Pack them in your luggage! On our first day, each FSP will set up a display on a table and we will use these throughout the three-day event:

Some guidelines:

- Include materials that help others understand how you are approaching this work, and to show some of the unique approaches you have found.
- Choose materials that answer some of the questions you see in the above chart.
- You will have some time on the first day to set up your display but please print out, in advance anything that you will want to display. We won't have time on day one to run to the business center!
- Include photos of yourselves so others can easily connect your face with your display.

Tuesday – Grounded in our impact

By the end of today we will have

- **Strengthened** collegial relationships and **defined** how to best leverage this community of practice going forward.
- **Examined** some norms for deepening our dialogue and applied these to their conversations in the workshop
- **Practiced the art** of the appreciative interview and named how it might be useful in building internal commitment within your FSPs or the communities you serve.
- **Shared and analyzed** stories of the impact this program has had on participating youth and **diagrammed** key themes
- **Heard the voices** of young female clients in the Rwanda UCU FSP program
- **Completed a display** of your FSP materials, including technology, education modules, and marketing materials

Welcome (15 minutes)

Welcome from YouthStart

Introduction of the Facilitator

Growing Our Community of Practice (50 minutes)

The purpose of this opening and warm-up activity is to introduce ourselves to one another and learn more about who is in the room with us. We will invite you to stand by the sign that best describes you, and respond to a brief question or two. These are short conversations of no more than 10 minutes!

Please stand by the chart that best where you live and work: West Africa, East / Central Africa, International. Once there, introduce yourself and briefly describe the village, town or city where you were born.

- Where do we come from?

Now select the chart that best describes your language preference: Bilingual French and English, French only, or English only. Tell the others who you find there which language you work in day to day with the youth who participate in your programs.

- How will we communicate best with one another this week?

Now move to the chart that best describes the role you play in your organization: Youth Champion, Management/Direction, Marketing and Communications, Other. Share with the others the name of the organization you work with and one accomplishment you have achieved in that role you are especially proud of.

- What experience is in the room that we can build on and leverage?

Now decide which category best describes the length of time you have been working in the financial field: 0-5 years, 5-10 years, 10-15 years, 15+. With the others you find there, tell each other one powerful trend you have observed in the area of financial inclusion since you have been involved.

- What do we see is going on in the area of financial inclusion?

A tour of your work (15 minutes)

You were invited to bring with you materials from your Financial Service Provider (FSP) to share and show to others. Some time may have been available to prepare the display on Monday evening, now is the time to complete your preparations and share them.

Together with your colleagues from the same FSP, create a stop on our mini tour of your FSP materials, such as technology devices, education modules, marketing materials, or anything else you have brought with you about your FSP. Using a poster sheet, list the name of your FSP then label the materials you brought with you and why you want to share them: how have they helped you be successful or what is unique and innovative about them?

Once you have prepared your poster sheet and materials, bring them to the tour area for all to see. We will return to the tour area again and again!

Logistics (15 minutes)

Check in regarding practical details of meeting space, start and end times, announcements, and any other important items that will play a role in making the workshop successful. Explain the way we will capture and share the learning from this session, **Karima**.

Norms for dialogue – Chris (30 min)

Take a moment to review the agenda and the key findings from our interviews and surveys before hand. Circle or highlight anything that raises a question for you.

A few elements about the agenda that we want to highlight:

1. Ample free / unstructured time,
2. Dialogue in groups and one on one conversations,
3. choice

Our intention is that this design will strengthen connections between the FSPs and create a space to learn from each other on topics that are important to you. Take a moment to briefly write out your intentions for these three days.

What do you most hope to accomplish by the end of our time together?

The quality of the dialogue is something we all have to take accountability for. Here are some norms for how we use this space that can help maximize the quality of our dialogue so that we can learn from and teach each other.

- Be curious
 - Explain your reasoning and work to understand each other's reasoning (inquiry/advocacy)
 - Keep it real. Share all relevant information
 - Be present when you are present
-
- What questions or comments do you have about these?
 - What other norms would you want to add to make sure this is the best use of our time together?

In trios, share what you want to about your intentions for this meeting. Which of these norms do you see as most valuable for what YOU want to get out of this meeting?

- How might these norms be useful for our work with clients and in building commitment within our institutions?

Art of appreciative interview – (45 min)

We will test these norms out with our first small group dialogue, by using an appreciative interview. Listen to this brief explanation about appreciative inquiry and the appreciative interview.

PowerPoint presentation and exercise, What do you see?

You will apply this approach in our next conversation.

See handout

Interview guide for youth

Tell me about how you came to be a client of UCU. How did you hear about it? What drew you to it? How do you currently use the credit union?

Tell me a story about your best experience with this program – a time when you really felt glad that you were part of it. What was it about that experience that made it so good? Who was involved? What were you doing? What were others doing? What difference did it make for you?

What do you most appreciate about banking? What makes it worthwhile for you?

What is something that you really value about yourself?

What are your dreams for the future?

Imagine that it is 2 years from now and your dreams are becoming a reality! What steps did you take to get here? What three things could your bank do to really help you take those steps?

Interview guide for FSP

Tell me a story about your best experience with this program – a time when you really saw the impact it could have. Please share the details. What happened? Who was involved? What was it about that experience that made it so impactful?

What do you really value about your organization's work in financial inclusion of youth? What aspects of your approach are you particularly proud of?

What do you most value about yourself and your own contribution to this work?

What most inspires you about the young people you work with?

What are the keys to your success with this program?

What are the keys to the success of young people with this work?

If you could make three wishes to really ensure that this work really makes a difference in the world, What would they be?

The Difference Our Work Makes (90 minutes)

Before YouthStart began, call out one word that best describes preconceptions and prejudices you may have had about youth and their involvement with savings and loans.

Now listen to this brief introduction of UCU's experience of working with youth and how the youth from the program have been selected to join us for this session.

Now in groups of two or three, use the interview guide to interview one another about your stories and experience. What differences in experience do you hear? What similarities?

- What difference does our work make in the lives of youth, their friends and their families?

This activity should take place in the morning. Timing will depend on what can be agreed upon with UCU

Our stories of Impact and Core Themes of success (90 minutes)

We will be carrying on the appreciative approach now by digging deeper into our success stories in creating the impact we just described. In this step we will analyze these stories of impact, mine them to uncover the elements that are most important to our impact in Youth Financial Inclusion.

Join up with other teams and briefly share highlights of the stories you heard this morning. As you exchange stories, take note of the key themes and important elements that are emerging. A theme is a phrase, concept, idea, behavior, or significant factor that captures what is important in the story shared. Don't try to identify the "correct" or common themes. Rather take note of what you find to be important, significant or original in your own perspective in each of the stories. You might call these the secret ingredients of Youth Financial Inclusion at its very best.

In your teams, create a visual that paints a picture of those essential elements when they are fully operating.



Review of day one, requests for tomorrow

Move to circle: What worked for you today? What would make it even better tomorrow?

Wednesday – Digging into technical questions

By the end of this workshop we will have

- **Toured** your colleague’s FSP materials, including technology, education modules, and marketing materials, then **shared** what you see is useful with friends and colleagues.
- **Examined** important technical issues in detail, such as proven approaches for engaging women and girls, loan products for youth, and moving from banked to banking clients and determined what could be applied for each unique context.
- **Compared notes and illustrated key insights on** a range of topics, such as, age, loans for youth, youth participation in FE, and delivery channels
- **Matched** participants experiencing technical challenges with participants having best practices to share
-

Warm-Up: Take a New Friend by the Hand (30 minutes)

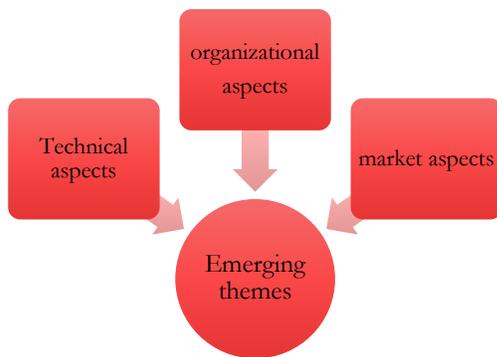
From all that you’ve seen and heard yesterday, select one person that you would like to take on a tour of the display area.

At a comfortable pace, visit three or four of the displays of Financial Service Providers. What strikes you about your own experience compared to the display you are visiting? What seems particularly useful for your work and your FSP’s work that you would like to borrow or share with others? Where possible, take and send a picture or send an email or text to them with what you see is useful!

Stories of inspiration (2 hours)

Tee – up. Explain why we picked these particular examples to examine collectively.

Acknowledge that each context is unique so we can't just "copy/paste," but we can examine other's accomplishments, and analyze what factors and elements could be useful to us in our own unique situations. Note that each story will have data to mine in all three of these categories.



Story of Inspiration 1:

In pairs briefly describe your own experience with **youth loans** in your organizations. What are you particularly curious about? We will hear a sample.

Listen to this brief presentation from UCU about their learning in youth loans. (15 minutes maximum)

As you listen, think through these questions:

- What factors in the market really influenced the approach taken or the results achieved?
What about the organization itself influenced the approach/results?
- What are 1 or 2 takeaways that I think are important for my own work?

Q/A – short, invite them to go back to the questions they identified in the first step.

You have had a chance to hear from UCU and their work in credit. Now it is your turn to analyze this story, and add in your own collective experience. At your tables, review the story you just heard.

Identify 3-4 critical success factors for this story (consider the market, the organization, and technical approach). What 3 to 4 factors appear to have limited the results achieved?

Critical success factors	Limiting Factors

In your notebook, take a moment to note any insights that emerged for you, either from the story shared, or your table conversation that you want to be sure to remember.

Story of Inspiration 2:

FUSEC

Listen to this brief presentation from FUSEC about their learning in financial inclusion of young women and girls and mobilizing savings without technology. (15 minutes maximum)

As you listen, think through the same questions:

- What factors in the market really influenced the approach taken or the results achieved? (what about the organization itself?)
- What are 1 or 2 takeaways that I think are important for my own work?

Q/A – short, invite them to go back to the questions they identified in the first step.

At your tables, review the story you just heard. Identify 3-4 critical success factors for this story (consider the market, the organization, and technical approach). What 3 to 4 factors appear to have limited the results achieved?

Critical success factors	Limiting Factors

Story of Inspiration 3:

Listen to this brief presentation from Finca DRC about using technology to expand their reach. (15 minutes maximum)

As you listen, think through the same questions:

- What factors in the market really influenced the approach taken or the results achieved? (what about the organization itself?)
- What are 1 or 2 takeaways that I think are important for my own work?

Q/A – short, invite them to go back to the questions they identified in the first step.

At your tables, review the story you just heard. Identify 3-4 critical success factors for this story (consider the market, the organization, and technical approach). What 3 to 4 factors appear to have limited the results achieved?

Critical success factors	Limiting Factors

Emerging lessons on these topics:

Compare/contrast with your own experiences. What lessons are beginning to emerge for you about working effectively youth financial inclusion? Generate 3 to 4 lessons. Aim for the “non-obvious” lessons. What new insights are you seeing?

Individually, take a walk around the room to look at the charts by other groups and see the ideas that are emerging in those groups. Make a note of anything you want to bring back to your own group discussion.

Dialogue Café – Generating possibilities (60-75 minutes)

Examine this list of topics that were named in preparation for this workshop and that you ranked top to bottom in the order of the ones you would most like to see on the agenda. What topics can we remove that have been sufficiently addressed already? Which ones would you add to the list that need our attention now?

- Strategies and products to attract young women and girls
- Keys for moving toward profitability of youth products
- Best approaches in loans for youth
- Using technology
- Increasing uptake and usage
- Reaching vulnerable youth
- Delivery channels
- Effective partnerships with youth serving organizations

On the tables around the room, you will find poster sheets with the topics listed at the top of the poster sheet. With 3-4 others, sit at a table with a topic you would like to explore. Together, respond to the following questions and together document your responses on the poster sheet provided.

1. Describe the dimensions of the topic and its relationship to youth financial inclusion at your FSP in as much detail as you can manage. What is the challenge exactly?
2. Now analyze the challenge: what are the forces that prevent you from solving the challenge and, what are the resources you can draw on to overcome them?
3. What solutions can you name from your analysis of the challenge at your table?
What solutions have you heard from others?
4. What interesting questions come to mind about the challenge and how to address it?

The Topic	
What is the topic exactly? Detail and examples please!	
Analysis	
What are the forces that you prevent you from addressing the topic well in your FSP?	What resources and experience can you draw on to address the challenges?
Generating Solutions	

What solutions does your analysis suggest?

What other solutions to the challenge have you heard about?

What Best Practices can you list that have already demonstrated success in addressing the topic?

When you have completed your work, get ready to rotate to another topic at a different table. No need to stay together as a table group!

Once you've arrived at your new table with different colleagues, respond to the series of questions and add to the documentation you find already completed there.

We will rotate at least one more time!

Walk and talk – my burning questions –

During this time, you will have unstructured space to dig into specific questions and challenges that are emerging for you around Youth Financial Inclusion.

Below is a chart that represents some of the possibilities in this room. And you have likely identified others in the time we have been together. Take a minute to think through a specific challenge or two that you want to talk through with any of your colleagues here.

There are no rules about which challenges or possibilities you choose to talk about except this: they should be real, current, and you would benefit from talking it over with a colleague or two from other organizations.

Then grab one or two others to have those conversations. You may walk and talk, or find a quiet place to chat. Take notes in your journal if that is useful to you. You will not be reporting back to the whole group on the topics you discussed.

Some guidelines:

1. Remember and use our norms for dialogue.
2. Watch the time so that each person has the opportunity to dig into his/her burning questions.

Use open questions to understand more fully before offering advice

Topic	Want to Share a best practice	Want to share a challenge encountered	Want to share both a best practice and a challenge
Delivery channels for youth products	Papy Josee Josee Danigue	Grace	Marsiola Moussa Sakina Kodjovi Ntoni Hariatou Ejigu Justin
Strategies and products to attract young women and girls	Kodjovi	Marsiola Danigue Grace Moussa Sakina	Tezera Justin Ntoni Hariatou Ejigu
Use of technology with youth	Papy Moussa	Grace Justin Ejigu Danigue Kodjovi Hariatou Ghislain	Sakina Ntoni
Best approaches in loans for young people	Tezera Ejigu josee	Marsiola Hariatou Sakina Danigue Moussa Kodjovi	Grace Ntoni Justin
Increasing uptake and usage of savings products for youth	Sakina Danigue Ejigu Hariatou Papy Justin	Grace	Tezera Moussa Marsiola Flavia Alice Ntoni
Effective models for delivering financial education	Marsiola Moussa Sakina Kodjovi Ejigu Josee Papy Danigue Ghislain	Grace	Tezera Hariatou Alice Justin Ntoni Flavia
Effective partnerships with youth serving organizations	Marsiola Ghislain Papy Danigue	Tezera Hariatou Alice Justin Sakina Flavia	Grace Kodjovi Ntoni Moussa Ejigu
Keys for moving towards profitability of youth products	Ejigu Josee Kodjovi Danigue	Marsiola Justin Grace Sakina Moussa	Tezera Flavia Ntoni Hariatou
Reaching vulnerable youth	Sakina Danigue	Marsiola Kodjovi	Tezera Moussa Alice Hariatou Grace Justin Ntoni Flavia Ejigu
other	Ntoni – taking banking to rural areas		

Plenary Discussion – Questions and Answers (15-30 minutes)

As a result of your work, a time of questions and answers in the large group may be appropriate.

- What do we already know about how to address our challenges?
- What is our learning agenda for tomorrow? In other words, what are the questions we still need to explore and answer?

Review of Day Two, Commitments for Tomorrow (15-30 minutes)

Imagine you are your country's Ambassador of Financial Inclusion for Youth. Jot down on the cards provided your answers to these questions:

- What have you learned over the past two days that makes you a better ambassador?
- What do you still need to learn tomorrow to be an even more successful ambassador?

Listen to this brief review of the plan for tomorrow.

- How will we together make the best use of our program?
- What advice do you have for the workshop facilitators?

Thursday – Looking to the future growing together

By the end of today we will have

- **Described the future for your work in youth financial inclusion** and what it will take to move in that direction.
- **Analyzed, prioritized and charted** what sustainability and institutionalization looks like in your FSP for the next 4 years and the next 2 years.
- **Generated suggestions** for how UNCDF could best support that future.
- **Named** how we will stay connected beyond this event.

Tee up: On this day, we want to move off the technical stuff, and look to the future for YFI that we can commit to creating.

Not clear what, if any, financial support we can count on from UNCDF though there is an intention to deepen the relationship.

Whether or not we have future support, we have identified some key resources from within our own experiences. We have seen and described the impact we are having, named the elements of our work at its very best and generated some emerging lessons about this work. This is an opportunity to think about how we tend this garden so that it continues to bear fruit.

Today we will look at what we intend to carry forward -- and what it will take to do that.

Warm-Up: What makes the garden grow? (45 minutes)

Take a moment to stroll through the gardens, either on your own, or with a partner. As you walk, use the garden to think through this notion of “institutionalization and sustainability.” What does it take to tend a garden in a way that is sustainable? What conditions allow the plants to flourish? What conditions already exist, and what conditions must be created? How do you connect that metaphor to what you are creating in youth financial inclusion?

Sustaining our gains (60 minutes)

Institutionalization may sound heavy but we want to think of it a bit like the garden. Like the garden is a place where plants can flourish:

- In what ways can our organizations be places where youth can flourish?

You have spent four years with YouthStart and you’ve done a lot of work in developing products, marketing, thinking through staffing, partnerships, delivery channels, MIS, technology. The notion here is about aligning in such a way that we are ready to respond to youth. This might mean pruning!

Or it might mean watering or fertilizing! Or it might mean building some trellis structures. We will spend some time thinking this through for your own particular institution.

Let's envision, for a moment, that it is 4 years in the future. Financial Inclusion of youth is institutionalized in our organization. That is, our institutions are places where youth can flourish. What would we be seeing in our organizations? What is in place?

Here are some examples of areas that emerged from your responses to our earlier questions about challenges and accomplishments. How have they evolved and more fully emerged during the past two days?

- Partnerships
- Profitability
- Regulatory Framework
- Products/Services
- Capital
- Staffing/Structure
- Buy-in
- Technology

Using the questions as a guide, sit with your partner from your FSP to talk about them.

- What is already growing that we can harvest and replant?
- What needs pruning?
- What is missing and needs planting?
- Where will you start, what are the first steps?
- Who would you want to engage in this conversation?

In groups of five, share what you like from your reflections.

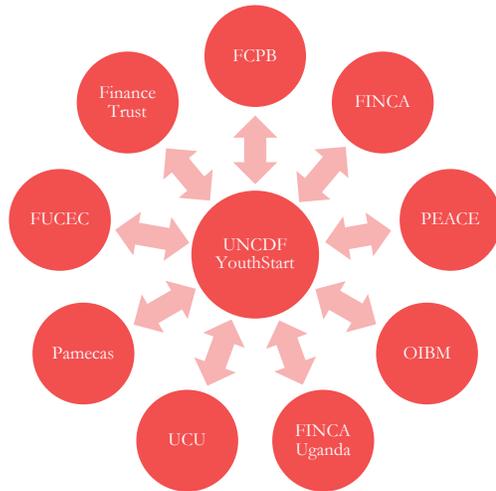
YouthStart 2.0 Suggestions for how UNCDF can support this work (60 minutes)

Tee up: refresh them on what the future of UNCDF holds. What has already been decided and what remains to be decided.

At your tables, generate some suggestions for UNCDF. How could we best support you in taking the steps you have just identified?

Fortifying our connections (45 minutes)

Our intention was that this gathering would strengthen connections between the FSPs and create a space to learn from each other on topics that are important to you.



What are some ways that you can maintain the connections after you return home? Who do you want to follow up with either to dig deeper on a conversation that you started, or to share some information that you promised to share.

Take out your phone and set it up!

Feedback on this session (20 minutes)

Use the attached form to provide feedback about this session. When you have completed the form, place it in the basket. And join for our closing exercise.

Closing session: our gifts (45 minutes)

Take a few moments to reflect on your contributions to this gathering. A gift you gave to this group. It may be something about how you participated, it may be some experience or insight you shared. Then, in groups of 4, share with each other the gift you identified in yourself. And each in turn name one gift that they received from you during this session together. After all four have taken a turn, return to the circle for our closing in the group.