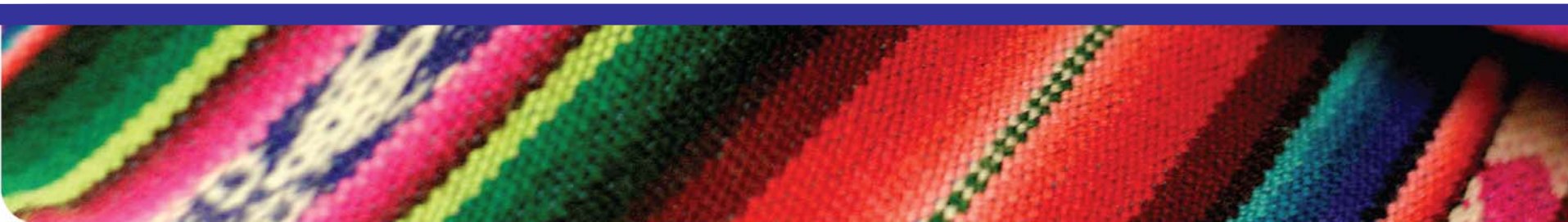




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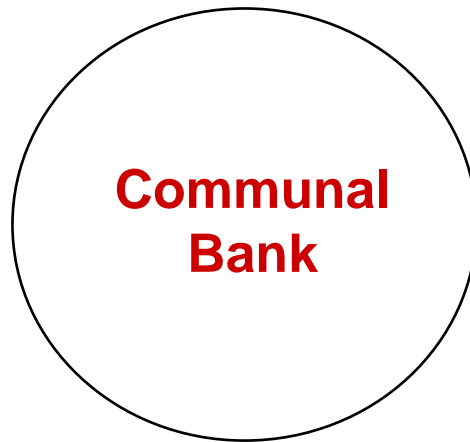
JovENES
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Integrated Services Model

Microfinance

Access to Credit and Savings
Training: How to use credit



Healthcare

Education/Awareness/Tests
Links to affordable Healthcare

Social Development

Gender, domestic violence,
empowerment, leadership

Target market

Live in conditions of poverty, on less than \$2 a day

Work in the informal sector

Have limited access to savings and health services

Adult

Average age range 36-44
Have little or no education
Average 3 children

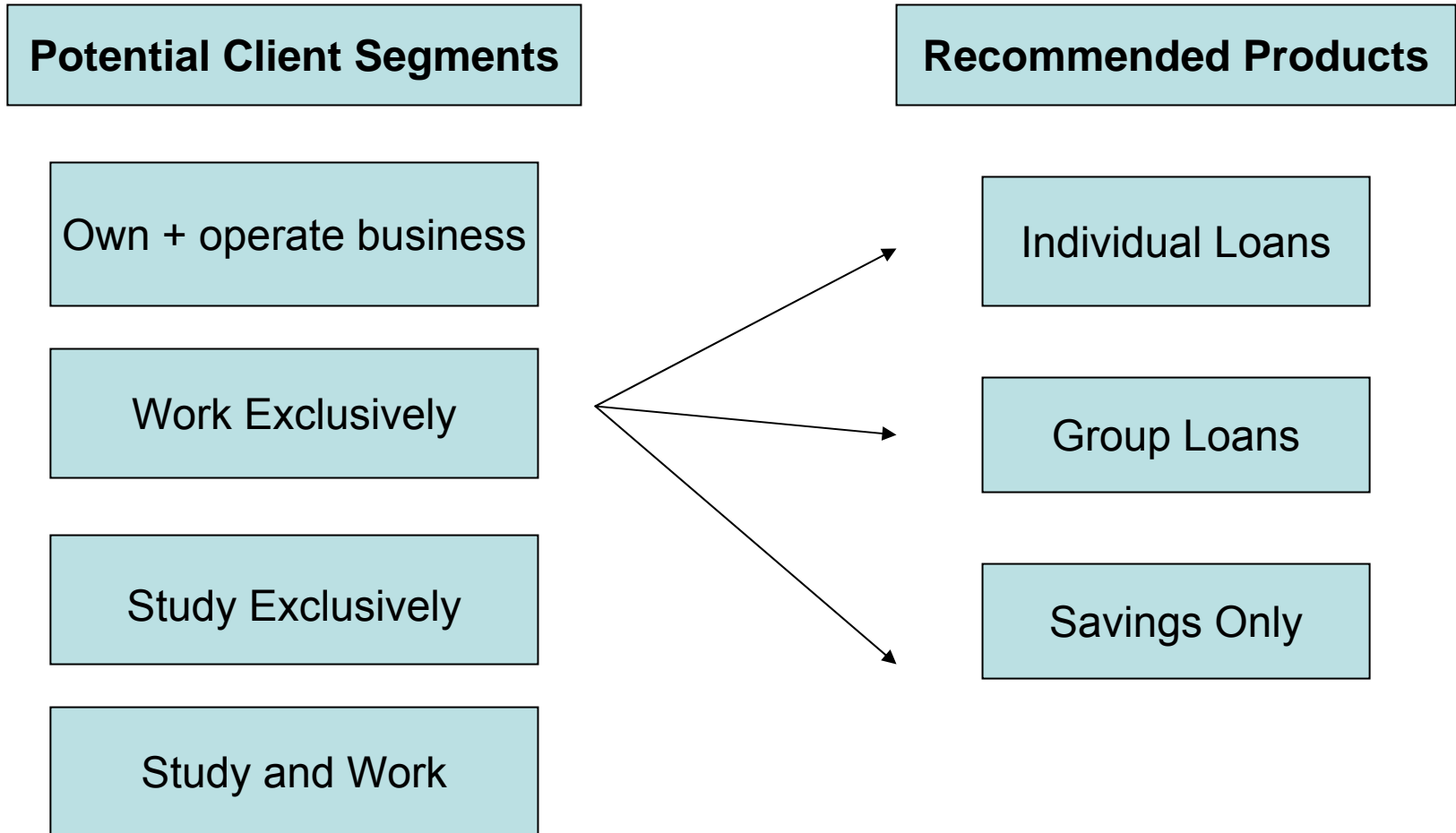
Youth

Average 17 years old
In school or transitioning
Unmarried, no children

Youth Market Research Conclusions

- Visions of becoming professionals
- Entrepreneurship as a necessity
- Financial Independence \neq Entrepreneurship
- Training \neq Entrepreneurship
- Strong parental influence in decisions
- Potentially attractive market niches

Market Research Recommendations

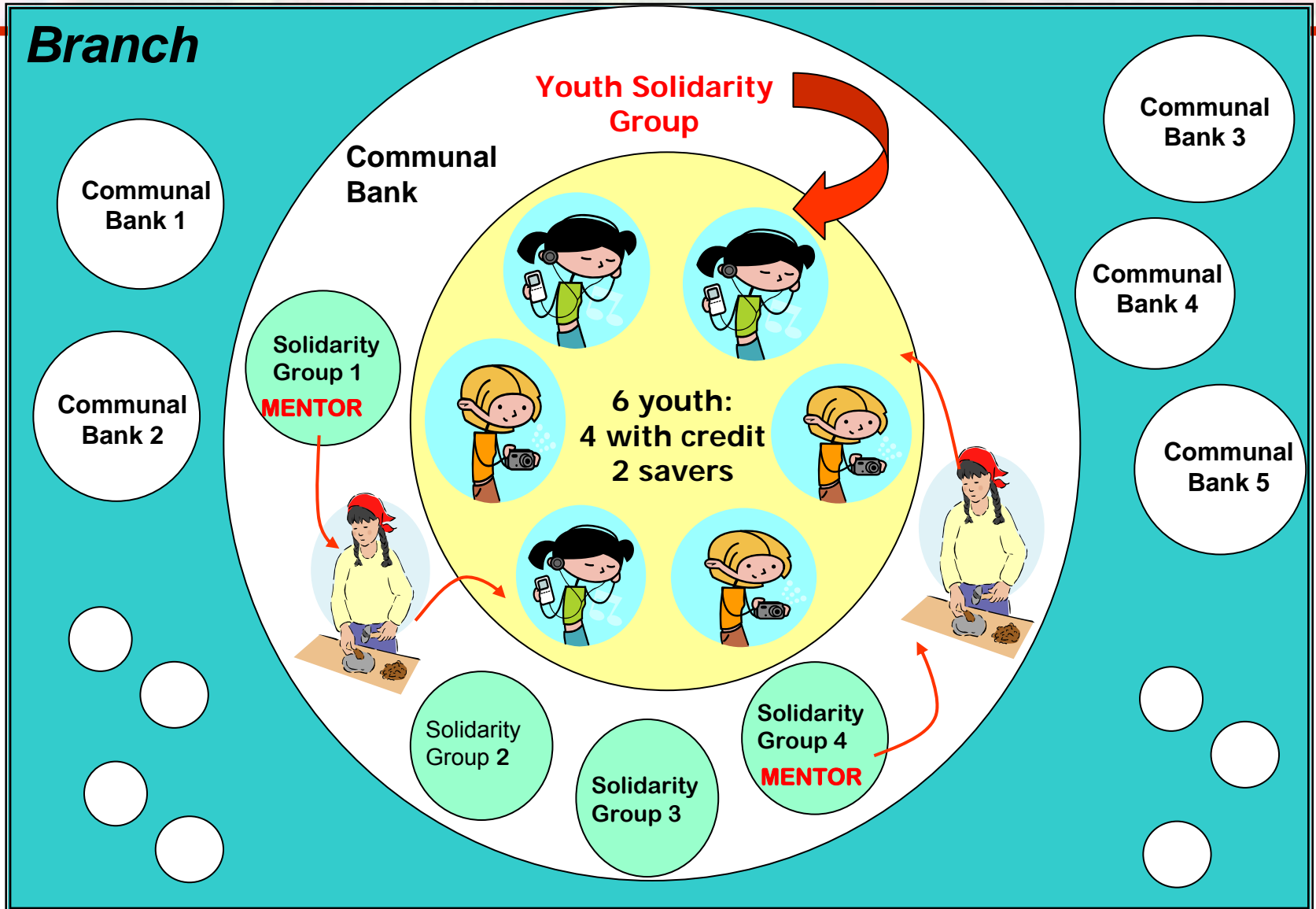


Youth Solidarity Groups - Bolivia

- Loans
- Savings
- Insurance
- Training
- Mentoring
- Health



Model



Challenges

- Staff resistance
- Mentors
- Mixing age groups
- Arrears
- Drop-outs
- Training



What PM would do differently



- Segment the market
- More client-focused
- Further customize services
- Create more realistic projections
- Deepen partnerships



Thank you!