**FE-00 Date**

**Title … by PFI (partner financial institution/s) in (country)**

*(E.g. Barid Cash as an innovative distribution model of the Postal Bank in Morocco)*

1. **FINANCIAL EDUCATION (FE) CONTEXT *(max. 30 lines / 0.5 page)***

This is NOT A TECHNICAL REPORT

It will be open to the public

(SCBF website)

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| ***Please refer to longer trends and recent developments of the financial education sector.***  *For reference, find**topics to cover and sources of information listed below:*   * *Snapshot of financial literacy vision of the government. Sources: National Strategy on Financial Education, National Financial Sector Development Plan / Financial Inclusion Policy, National Poverty Reduction Strategies.* * *Main providers (primary schools, secondary schools, professional education, banks, MFIs, other), target groups and distribution channels* * *Data on national financial literacy levels* * *Economic socialisation: What do people learn informally about money management, from their parents, friends, and other family members?* |

*Please write under (not inside) the grey tables with instructions and remove the table once you have answered the question (font Arial, size 10)…*

1. **INTERVENTION APPROACH *(max. 60 lines / 1 page in total)***

**Financial literacy needs assessment** *(max. 20 lines)*

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| ***What was the basis for the SCBF intervention?***   * *Summarize the key learnings from the financial education needs assessment.* * *Mention the key constraints and major challenges for providing/up-scaling financial education.* |

**Main activity areas (goal, targets, resources & time frame) and outputs** *(max. 30 lines)*

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| ***What were the main activity areas that have led to the planned – and unplanned – outputs? Include planned outputs that have not been achieved.***   * *What is the goal, targets and content of the main FE?* * *How has the FE content been designed?* * *Who is the target group? (Add the number of trained - potential and actual - clients, staff, management, and indicate the number of women/men/girls/boys, geographic outreach, etc.)* * *Describe the delivery system of the financial education. When (learning moment), where (preferred venues), how (methodology) and how much (level of exposure) financial education has been delivered? By whom (MFI community groups, training institutions, others)?* * *Is the financial education an integral part of the business model of the PFI?* |

**Additional funders** *(max. 10 lines)*

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| ***Indicate whether other funders (including SDC) have contributed to the intervention and, if so, by what share.*** |

**Partner financial institution(s)** *(max. 10 lines per institution)*

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| ***Which institutions were involved in the intervention?*** *Note: Information can be drawn from the application).*   * *Vision, mission, key business objectives, financial/non-financial services offered* * *Ownership* * *Size and growth trend* * *Competitive position and role in financial inclusion according to type of services* * *Target group (client segmentation)* * *Partners (role of Swiss and international partners)*   ***Add a picture of the branch network map, if applicable*** |

1. **RESULTS ACHIEVED AND NOT ACHIEVED – *main part of the final report***

**Client level** *(max. 90 lines / 1.5 pages)*

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| ***Describe results achieved through the SCBF intervention*** *–* ***at the client level.*** *Find example information listed below and discuss/report if relevant and related to the SCBF intervention. If there is no new/improved product, please explain, if applicable, how the SCBF intervention contributed/will contribute to up-scaling.*   * ***Client satisfaction*** *Source:* ***training feedback from clients, training evaluations,*** *etc.* * ***Change of financial literacy level. How did the intervention affect attitudes, behaviour, knowledge and skills of clients?*** *(i.e. behavioural change acquired through FE, e.g. improved confidence to negotiate terms & conditions of financial services, caution in borrowing decisions, discipline to follow a debt-management plan, discipline to save regularly, separation of family and business, employment of staff, investment, etc.). How lasting was the change in participants´ learning and behaviour? To what extent has the program contributed to participants´ use of formal financial services?) Source:* ***pre- and post-testing****,* ***client surveys,*** *etc.*   *🡪Note: Evaluation at a client level is mandatory.*  *🡪The first two topics are compulsory, whereas the following three are desirable:*   * ***Change in financial well-being*** *(e.g. reduction in financial stress, increased assets, financial stability, achievement of a financial goal, increased savings, etc.)* * ***Change of quality of life*** *(e.g. risk reduction/vulnerability level, health/nutrition, education, empowerment). Sources: 2-3 client testimonies, impact study if available* * ***Change of client income generating capacity*** *(e.g. increased income, income stability, growth and stability, change of net profit, change in jobs created, etc.)* |

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| ***Insert 2 client profiles*** *(including not-so-successful ones and at least one female client)* ***and/or quotes.*** *Include also* ***pictures of clients,*** *preferably when participating at a financial education campaign/training (****high resolution****, ideally JPEG format).* |

**Partner financial institution/s level** *(max. 60 lines / 1 page)*

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| ***How did the financial education campaign contribute to improving the institutional performance of the partner financial institution?*** *Please use the indicators listed below to reflect the standing of the institution and, if possible, compare branches and/or clients with and without FE.*   * ***Outreach and portfolio trends***   + *Increased overall outreach male/female (m/f) (incl. trends in proportion of low-income clients, m/f)*   + *Trends in savings m/f (total value of savings, number of saving accounts, average size of saving accounts)*   + *Trends in credit portfolio m/f (consumption versus investment loans)*   + *Trends in insurance portfolio m/f*   + *Client satisfaction m/f measured by client drop-out rates (if not already mentioned)*   + *Trends in PAR 30.* * *New savers/clients m/f: proportion of people trained who open a new savings account* |

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| ***Insert pictures of a typical branch as well as a typical training session with the materials******used*** *(high resolution, ideally JPEG). The photos should show clients applying the FE material, during and also AFTER the training.* |

1. **LESSONS LEARNT** *(max. 60 lines / 1 page in total)*

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| ***Draw conclusions regarding the intervention:*** *(max. 20-40 lines / 0.5-1 page)*   * *How effective was the design and implementation of the FE campaign?* * *Was the intervention implemented as planned? If not, what were the main adjustments?* * *To what extent did the intervention achieve / not achieve what was expected?* * *Was it a good use of resources?* * *Is FE offered after the completion of the intervention (SUSTAINABILITY of FE)?* |

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| ***What recommendations can be drawn for similar interventions (for the partner financial institution(s) and/or for SCBF)?*** *(max. 20 lines / 0.5 page)*   * *What are critical success factors?* * *What should be avoided?* * *Which business model(s) may work for a continuous offer of FE?* * *If the intervention was to be implemented again, what should change? Stay the same? How could the intervention run more smoothly? Which activities should be avoided / repeated / refined?* |

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***Note****: Without contrary remarks from your side, we may use the pictures of this report for SCBF publications (e.g. Annual Report). Please state caption and credits if needed. Please provide photos at high resolution (ideally JPEG).*