**Handout 4: Making sure the programme is sustainable**

Test that the youth programme is designed so it has the potential to be a source of adequate income and does not jeopardize the sustainability of the FSP—both over the medium and long term. For example, consider, in regard to revenues for the FSP, that youth have little and irregular income and may not be able to save fixed amounts on a regular basis. Consider, in regard to costs, that the business model chosen to deliver NFS, for example using staff versus partners, will impact the costs and sustainability of the youth programme.

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| What model to delivery non-financial services will you use? (your own staff will do it, you will pay to a YSO?) |  |
| What delivery channels you may have to consider that will help you increase uptake and usage while minimizing variable costs? |  |
| Who will be delivering the youth products? Will you have dedicated youth mobilizers? Will you use your current staff to sell the youth products?  |  |
| How will you market your products?  |  |
| Are you planning to generate revenues through cross-sells to parents? Or through strategies that attract older youth with higher savings capacity? Where will you put more emphasis on?  |  |
| If one of our revenue generating strategies in to capture the next generation of clients, how are you going to keep them satisfied with your services?  |  |