



The Mission of FSDU is to increase the availability of diverse, adapted financial services at affordable prices offered by transparent sustainable institutions to informed consumers.

The Purpose of the project is to improve the supply and demand for financial services in Uganda by working at various levels – sector, MFI, and consumer.

Finance...

Finance helps resolve problems due to the separation in time and space between **needs** and **resources**.

A Happy Individual's life...

20 years

30

40

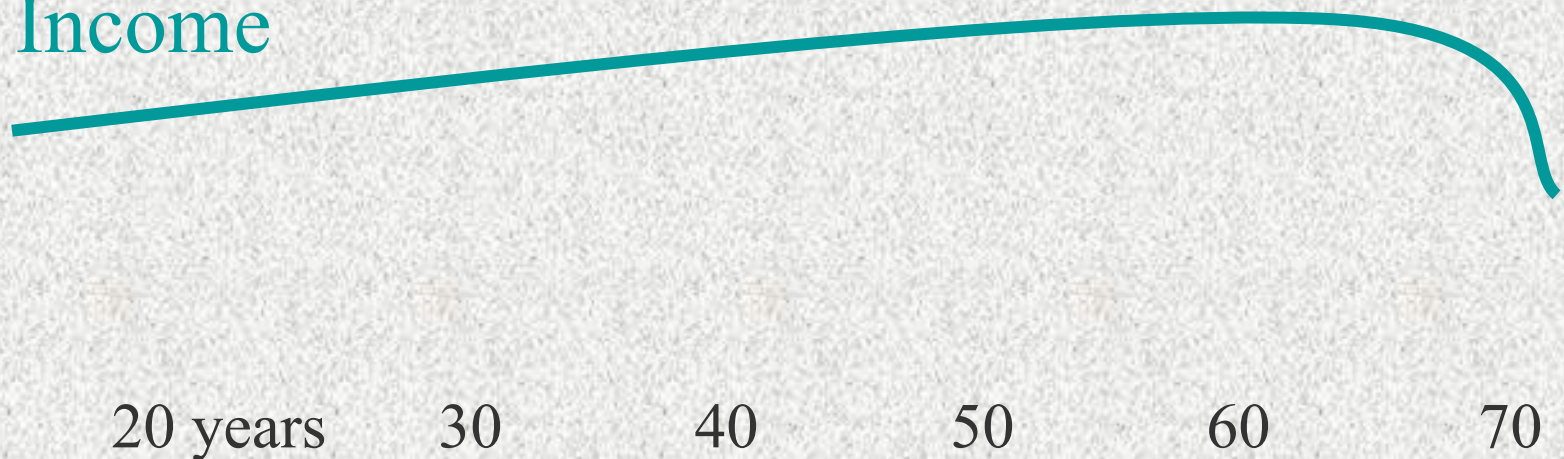
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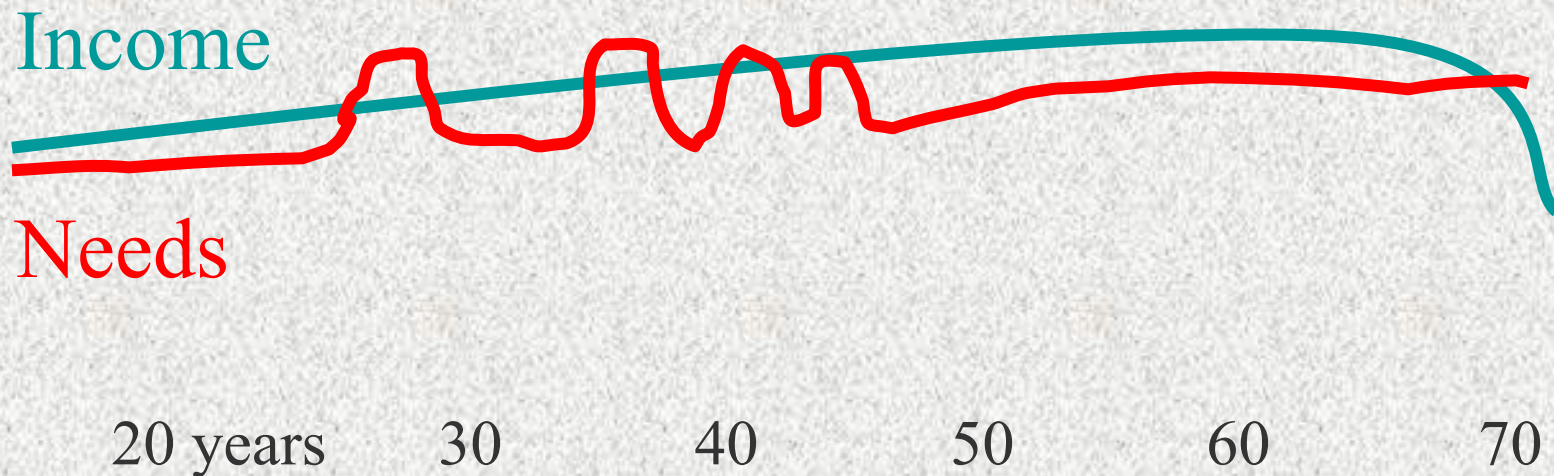
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A Happy Individual's life...

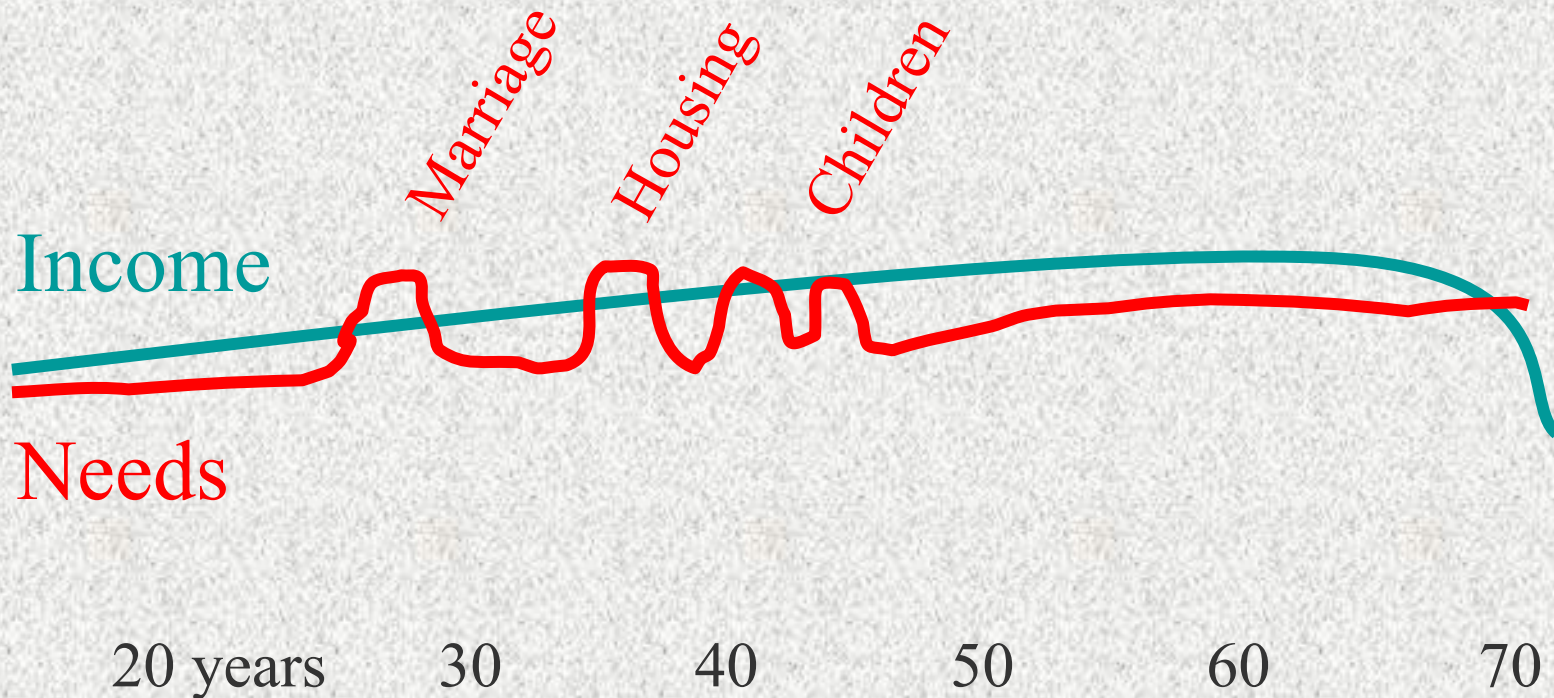
Income



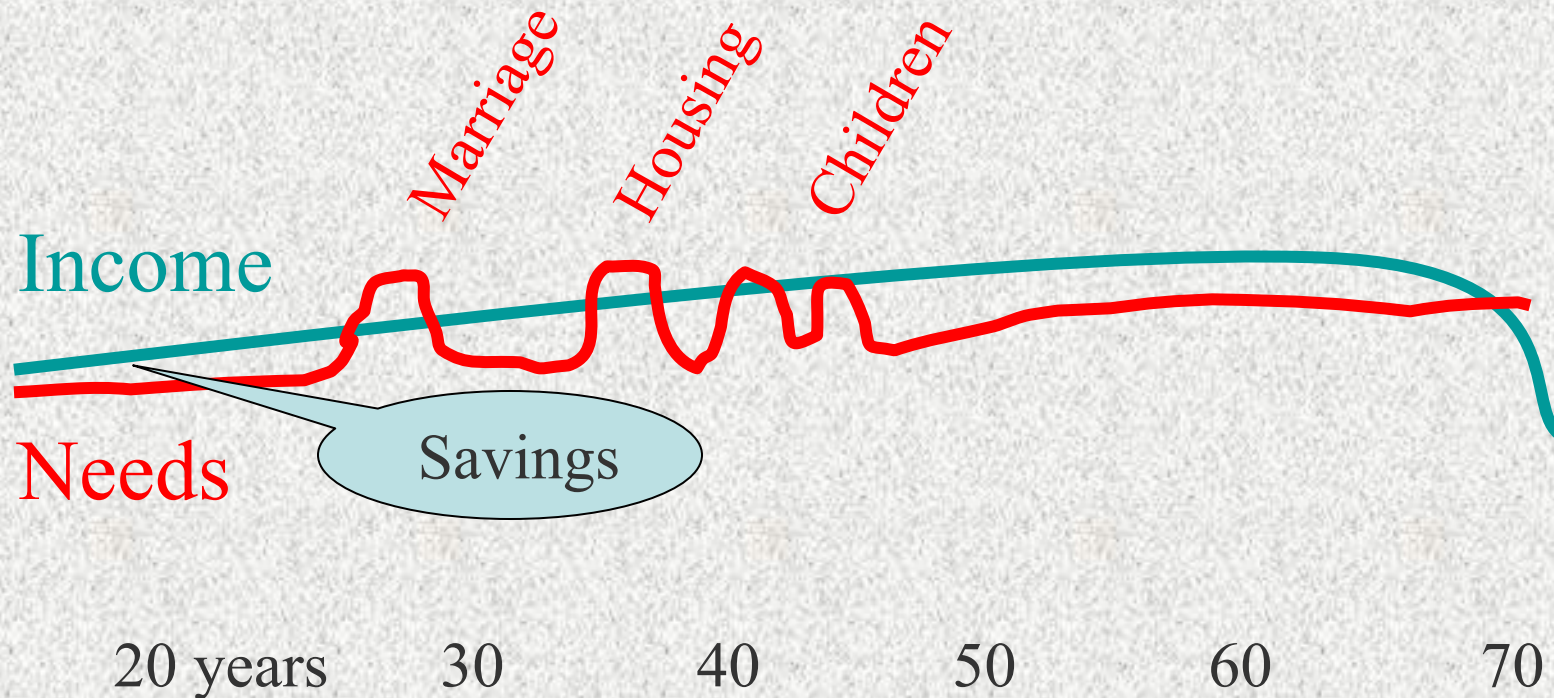
A Happy Individual's life...



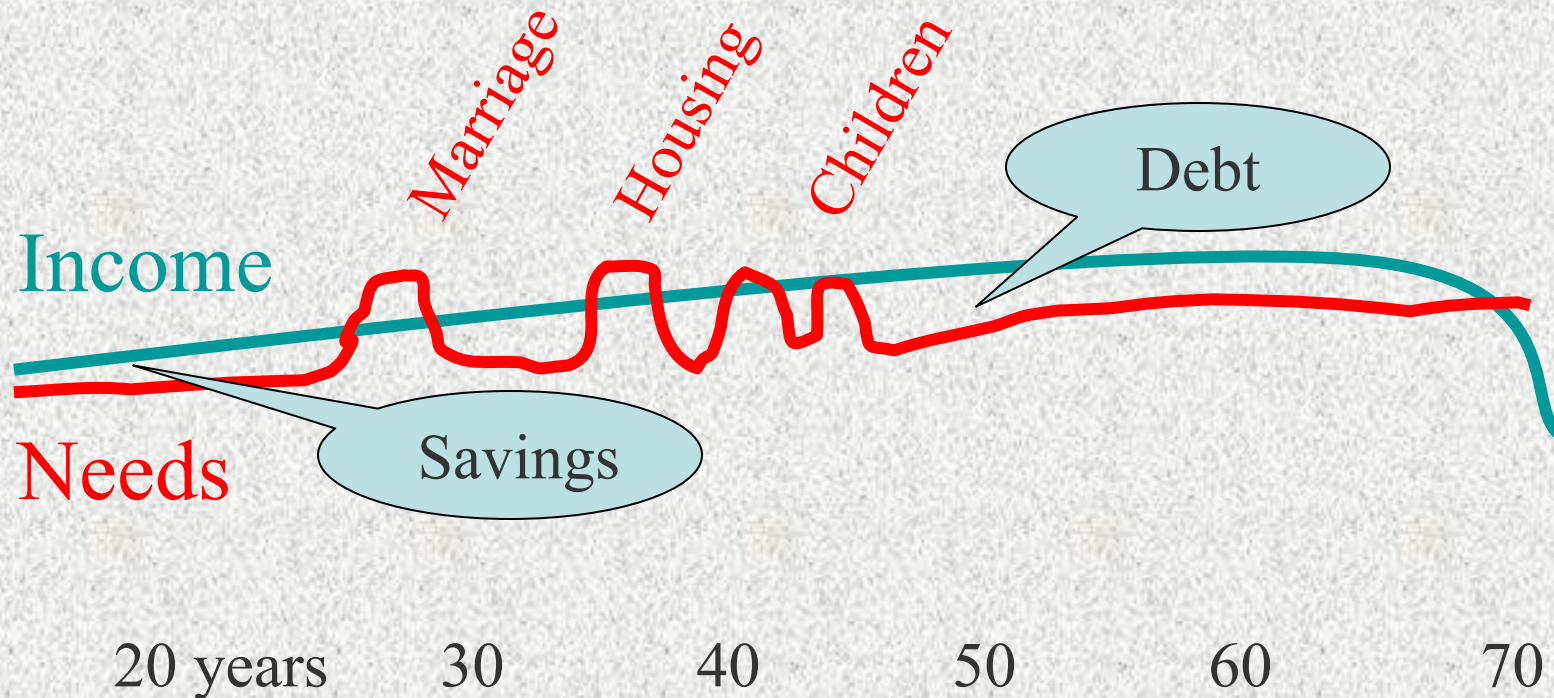
A Happy Individual's life...



A Happy Individual's life...



A Happy Individual's life...

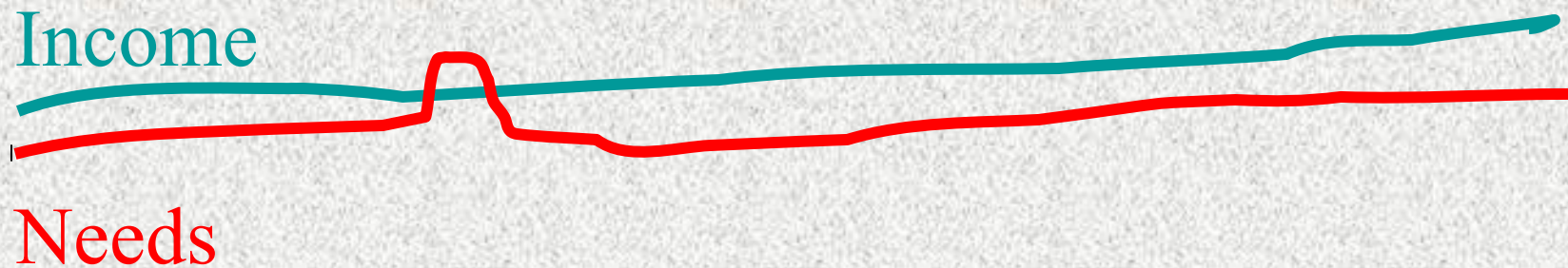


A Happy Company's life...

Income



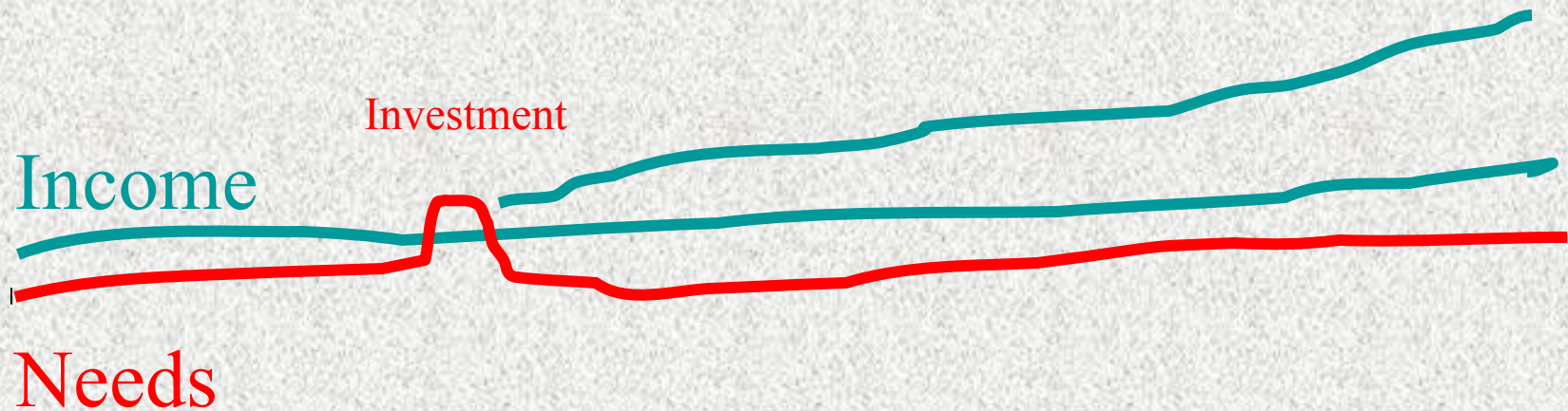
A Happy Company's life...



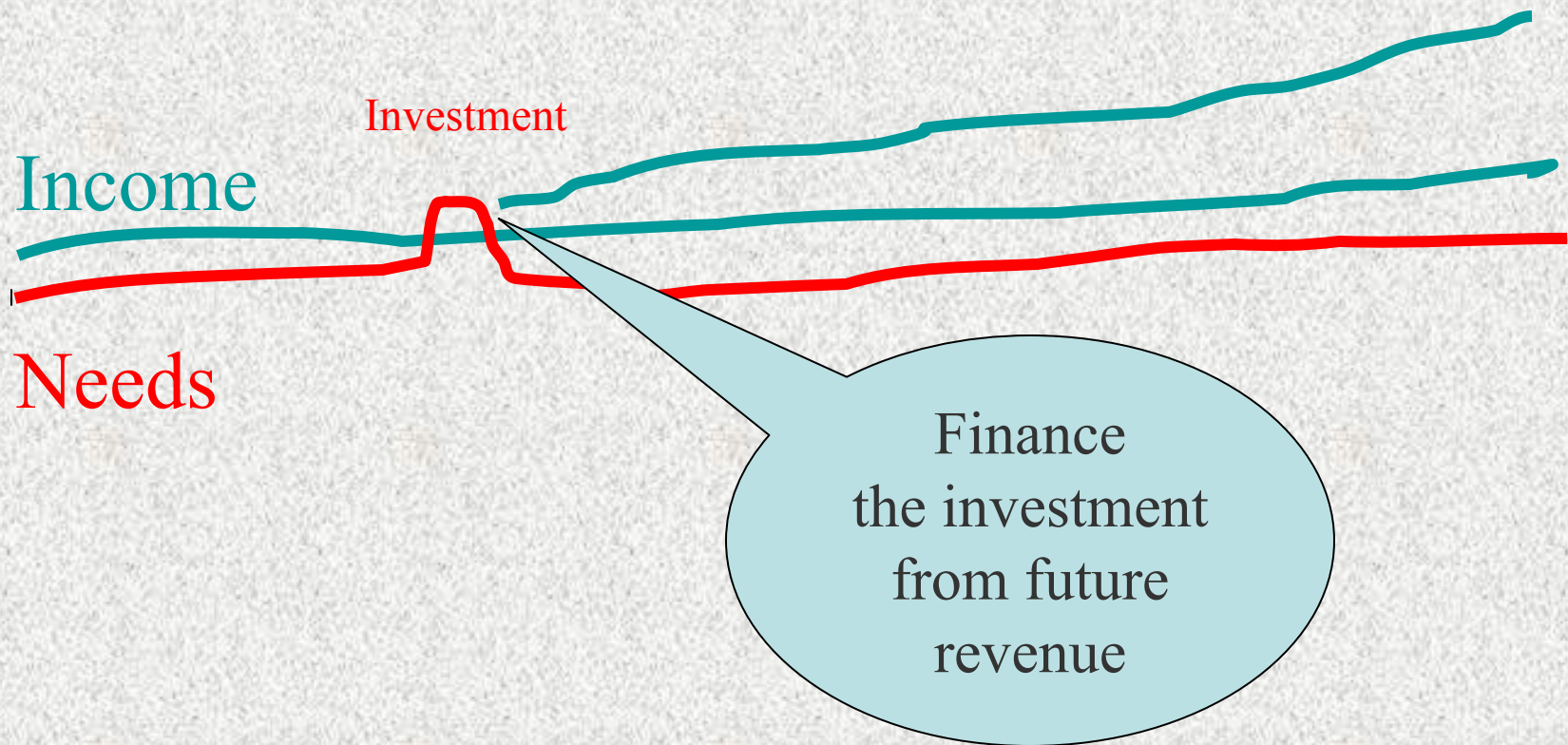
A Happy Company's life...



A Happy Company's life...



A Happy Company's life...



An Unhappy Life (individual or business)

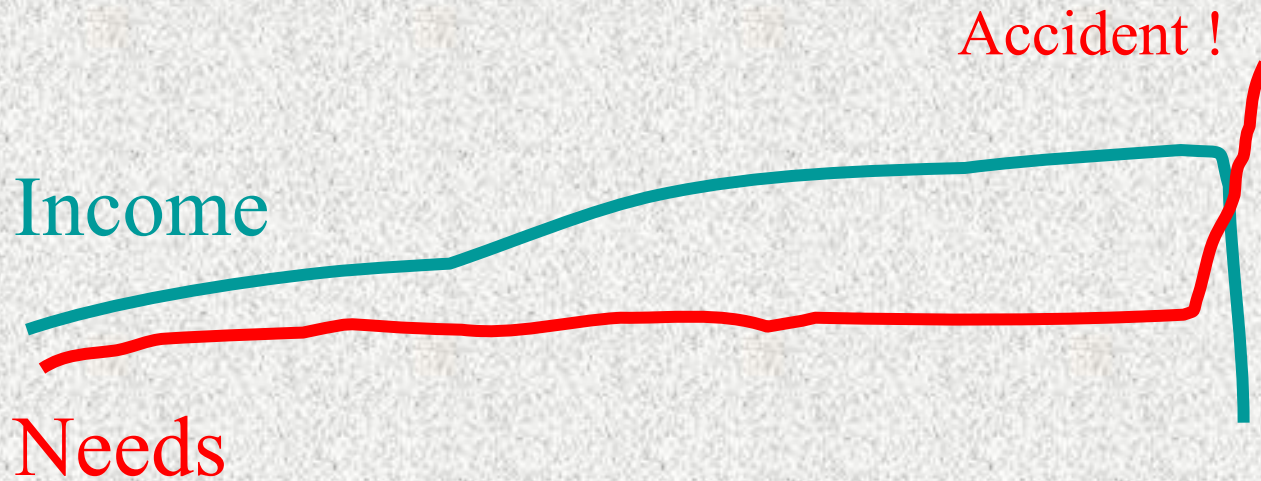
Income



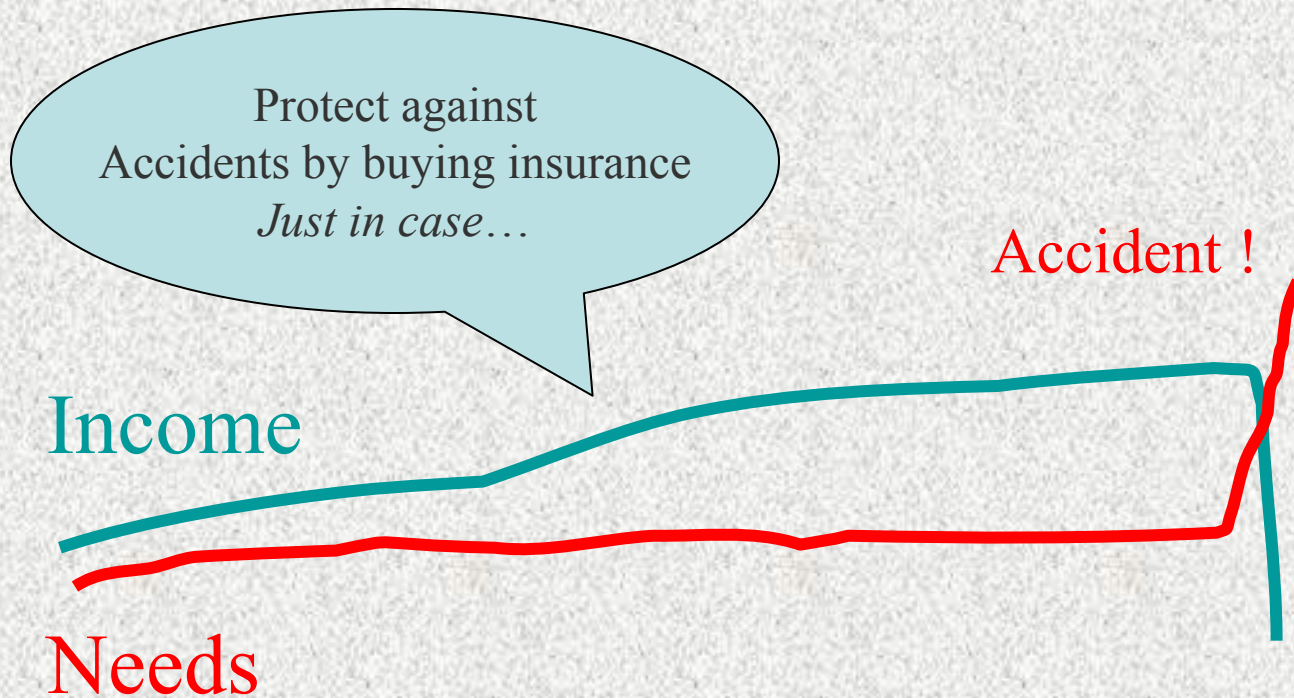
An Unhappy Life (individual or business)



An Unhappy Life (individual or business)



An Unhappy Life (individual or business)



Modern Life (individual or business)

Income at
point A

Modern Life (individual or business)

Income at
point A

Needs at
point B

Modern Life (individual or business)

Income at
point A

Needs at
point B



Transfers !

Ideally...

Savings are for foreseeable needs

Insurance is for the unforeseen

Credit is for investment

Transfers will become more and more important

Products can compensate for each other...

A transfer can replace insurance if there is an urgent need.

Credit can fund recurring household needs.

Savings can finance investments.

And so on...

But, aren't we all better off
having all *four* services ?

Ways to bring this about:

Multi-service institutions

Specialised institutions

Agent relationships

Thank you !