



SOCIAL FINANCE

MAKING FINANCE WORK FOR REFUGEES, DISPLACED, AND HOST COMMUNITIES

7 – 11 APRIL 2025
TURIN, ITALY

Information Note

INTRODUCTION

The world is witnessing the highest levels of displacement on record. The number of forcibly displaced populations is growing every year, with prolonged displacements becoming more common. To address this challenge, it is crucial to focus on long-term, sustainable solutions that support dignified, inclusive, and comprehensive programs for refugees, displaced individuals, and host communities. Various actors from the humanitarian and development sectors are increasingly engaging in these efforts. Facilitating self-reliance and empowerment is essential, and financial inclusion plays a significant role in achieving this goal.

The “Making Finance Work for Refugees, Displaced, and Host Communities” training is designed to support financial services providers (FSPs) who currently serve or are considering serving these vulnerable populations with financial services.

WHO ATTENDS THIS COURSE

This course has been successfully delivered in Kenya, Uganda, Sudan, Ethiopia, Iraq, and Cameroon and is now offered to an international audience.

This international edition of the course is designed for a wide audience, including development practitioners, finance professionals, policymakers, and other public or private sector actors. The course equips you with knowledge of financial sector experiences, actions, and products for refugees, displaced individuals, and host communities. It takes a unique approach to explore how financial service providers can strategically and cost-effectively support these groups.

The course is useful for:

- Financial service providers (FSPs - banks, microfinance institutions, credit and saving cooperatives, money transfer agencies, insurance providers and other FSPs)
- Providers of technical assistance to FSPs, investment and funding agencies
- FSPs national and regional networks, microfinance associations, apexes and federations of credit and saving cooperatives
- Government agencies and regulators of the financial sector
- Development and humanitarian practitioners and donors
- Agencies supporting refugees, displaced and host communities with non-financial services
- Other actors supporting financial inclusion and diversification efforts

WHAT YOU WILL LEARN

Participants of the course will:

1. Gain insights from global, regional, and local experiences in serving refugees, displaced individuals, and host communities with financial services (loans, savings, insurance and other products)
2. Strengthen their knowledge of the demand and supply of financial services for refugees, displaced and host communities
3. Select an attractive market segment to target in their own context and develop a specific outreach strategy for serving the target group.
4. Identify a pathway for building a successful business model for providing financial services to refugees and host communities
5. Address key barriers to increasing financial inclusion among refugees, displaced and host communities

COURSE CONTENT

The course is structured around four thematic modules, drawing on the most recent global, regional, and local experiences, best practices, and documented failures. It is based on the conceptual framework of the ILO Managing Product Diversification manual, with contributions from various partners. The programme covers:

1. **Preparation.** Delivering value. New market development, using tools to understand the market and decide who to serve within the refugee, displaced, and host communities.
2. **Outreach strategy.** An outreach strategy for the target group, covering products, communication, relationship and institutional delivery strategies. Managing HR, institutional culture, and organizational structure that may need adaptation or development.
3. **Towards a successful business model.** Identifying a pathway for building a successful business model for providing financial services to refugees, displaced and host communities.

Action planning activities are embedded into the programme throughout all modules and sessions.

For a detailed agenda, download the flyer from this page or contact mmw@itcilo.org to request it.

CERTIFICATE

Upon completion of the course, participants will receive a certificate of participation.

ABOUT ILO SOCIAL FINANCE

The [ILO's Social Finance Programme](#) engages with the financial sector to explore how it can contribute to decent work and social justice. It invests in the capacity building of managers of financial service providers (FSPs) to advance financial inclusion.

Jointly with its International Training Center (ITCILO) the ILO Social Finance programme has been developing and delivering [management training curricula](#) for almost two decades.

ABOUT PROSPECTS PARTNERSHIP

The “Making finance work for refugees, displaced and host communities” course is developed by the ILO under the PROSPECTS partnership. The [PROSPECTS partnership](#) was supported by the Ministry of Foreign Affairs of the Netherlands and worked through the consortia of the ILO and 4 other partners (IFC, UNHCR, UNICEF and WB).

COURSE PARTNER

UNHCR, the UN Refugee Agency works to ensure that everybody has the right to seek asylum and find safe refuge, having fled violence, persecution or war at home. [Learn more about UNHCR's work on financial inclusion](#)

DATES

7 – 11 April, 2025, Turin

LANGUAGES

English, French and Arabic

PRICE

Tuition fee 1,825 EUR, Subsistence 720 EUR, total 2,545 EUR

REGISTRATION FORM

<https://oarf2.itcilo.org/STF/A9018115/en>

	Monday April 7, 2025	Tuesday April 8, 2025	Wednesday April 9, 2025	Thursday April 10, 2025	Friday April 11, 2025
	OPENING	M1 PREPARATION	M2 OUTREACH STRATEGY	M2 OUTREACH STRATEGY	M3 TOWARDS A SUCCESSFUL BUSINESS MODEL
09:00 10:30	Introduction. Serving refugees, displaced and host communities (RDHC) with financial products.	Understanding market segments through cost-effective methods. Profiling segments of the RDHC market.	Product strategy of the FSP for serving RDHC market. Key components.	Delivery strategy of the FSP for serving RDHC market. Key components.	Towards a successful business model for serving RDHC market
10:30 11:00	BREAK				
	M1 PREPARATION	M1 PREPARATION	M2 OUTREACH STRATEGY	M2 OUTREACH STRATEGY	CLOSURE
11:00 12:45	Delivering value. Diversification risks.	Choosing RDHC market segments to serve. Creating personas for selected segments.	Product strategy of the FSP for serving RDHC market. Financial services.	Delivery strategy of the FSP for serving RDHC market. Managing risks	Action plans, closure and certificates
12:45 14:00	LUNCH				
	M1 PREPARATION	M2 OUTREACH STRATEGY	M2 OUTREACH STRATEGY	M2 OUTREACH STRATEGY	
14:00 15:30	New market development process and tools	Relationship strategy of the FSP for serving RDHC market.	Product strategy of the FSP for serving RDHC market. Non-financial services.	Delivery strategy of the FSP for serving RDHC market. Partnerships	
15:30 15:50	BREAK				
	M1 PREPARATION	M2 OUTREACH STRATEGY	M2 OUTREACH STRATEGY	M3 TOWARDS A SUCCESSFUL BUSINESS MODEL	
15:50 17:30	New market development: segmentation of RDHC market.	Relationship strategy of the FSP for serving RDHC market (contd).	Communication strategy of the FSP for serving RDHC market.	Implementing the outreach strategy	

CAMPUS LIFE

A THRIVING UNITED NATIONS CAMPUS AND COMMUNITY OF PROFESSIONAL PEOPLE FROM AROUND THE WORLD

- **Three organizations** from the United Nations system on campus
- **More than 300 training courses** and activities in a stimulating international environment
- **Thousands of participants** from all over the world

ENVIRONMENT AND SURROUNDINGS

Grab a campus bicycle and explore the Turin Centre.

Located in a leafy park on the banks of the Po River, it's a great place for study and collaboration. Experience innovative learning and training methods in modern classrooms equipped with simultaneous translation services.

WITHDRAWAL, CANCELLATION POLICY, AND REFUNDS FOR OPEN COURSES

If an enrolled participant wishes or must withdraw from a course, they may choose to apply to a different course or be substituted by another candidate. The participant must notify the Centre, in writing, of their decision at least 14 days prior to the start date of the course. Cancellation of participation in regular courses will result in the following penalties:

HOUSING, DINING, AND MORE

Comprising more than 280 private dormitories, the **Turin Campus provides a broad range of services for course participants and partners** including a free-flow restaurant, travel agency, laundromat, post office, gym, medical services and a reception desk open 24/7.

COMMUNITY ENGAGEMENT AND DIVERSITY

Participants can enjoy social events organized by the Turin Centre as well as by their course facilitators. Whether on or off campus, people from different cultural backgrounds have the opportunity to listen to live music together, cook and share traditional foods, or team up to play games and network.

- 14 days or more prior to the start date of the course: No penalty, 100% refund of amount paid less applicable bank charges
- 8 to 13 days prior to the start date of the course: Penalty of 50% of course price, refund of residual amount paid (if any) less applicable bank charges
- 7 days or less prior to the start date of the course: Penalty of 100% of course price.

INFO

FOR FURTHER INFORMATION PLEASE CONTACT

International Training Centre of the ILO
Sustainable Enterprises and Economies (SEE)
Viale Maestri del Lavoro, 10
10127 Turin – Italy

Ms. Margarita Lalayan
Activity Manager
T +39 011 693 6530
mmw@itcilo.org
www.itcilo.org

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