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| [TEMPLATE]  PILOT IMPLEMENTATION ACTION PLAN | | | | | | |
| **Start date** |  | | | | | |
| **Expected duration** |  | | | | | |
| **Branches**  **in pilot** |  | | | | | |
| **Pilot Test Team** |  | | | | | |
| **Selected Partners (if applicable)** |  | | | | | |
| **Pilot Objectives** |  | | | | | |
| **Elements of Pilot** | **Phase** | | **Area** | **Documents / materials needed** | | **Target date** |
| Preparation | | Product | * Application form * Passbooks * Data collection forms / MIS fields * Staff training guide and materials * Policies and procedures / operations manual | |  |
| Financial education | * Curriculum * Training-of-trainers guide * Delivery plan and schedule * Agreements with partners | |  |
| Marketing | * Marketing materials: brochures, flyers, posters, banners, etc. * Incentives scheme and rewards | |  |
| Outreach | * Schedule of outreach activities * Community support and buy-in | |  |
| Operations / IT | * System user requirements * Reporting and monitoring systems * Finalize delivery and collection model | |  |
| Training | * Develop training tools * Implement training * Assess training effectiveness | |  |
| Implementation | | Soft/hard launch |  | |  |
| Monitoring | * Regular reporting, monitoring, and communication on KPIs and targets vs. performance | |  |
| Assessment | | Data analysis | Quantitative assessment of pilot | |  |
| Focus groups & In-depth interviews | Qualitative assessment of pilot | |  |
| FE effectiveness |  | |  |
| **Budget** | Sample budget areas:   * Banking tools (passbooks, etc.) * Marketing campaign and materials * Financial education materials * Training materials | | | | | |
| **Initial Indicators & Projections** | **Indicator** | **Explanation** | | | **Target** | |
| **Take-Up** | | | | | |
| # accounts opened | Measure number of youth savings accounts opened during pilot period, disaggregated by gender, age, branch, grade level, and other relevant criteria. | | |  | |
| # financial education participants | Measure number of financial education participants, disaggregated by gender, age, branch, grade level, and other relevant criteria. | | |  | |
| Average # participants per financial education session | Measure average number of participants in the financial training sessions, to ensure a small size. | | |  | |
| Conversion rate from financial education | Measure account take-up from the financial education sessions by dividing account holders who received financial education by total financial education participants. | | |  | |
| **Growth in account balance** | | | | | |
| Average balance | Total deposits at the end of the pilot period divided by the number of accounts. *Analysis based on time account open can be done, if possible.* | | |  | |
| Total deposits | Total savings balance across all accounts by the end of the pilot period. | | |  | |
| **Channel usage** | | | | | |
| % Deposits / Withdrawals by channel | To understand which channels clients use most for deposits and withdrawals. | | |  | |
| **Account activity** | | | | | |
| Account activity (%) | Of accounts open for at least one month, % that make two or more deposits (counting initial deposit) during the pilot period. *Provide more txn breakdowns, if relevant and possible.* | | |  | |
| **Training effectiveness** | | | | | |
| Training effectiveness | Through observation, assess effectiveness of training developed, tested, and implemented by the end of the pilot test. This should result in a final version of the training program to be used for rollout. | | |  | |
| **Regular meetings of pilot test team will be held:** |  | | | | | |
| **Presentations to Board and/or Senior Management will be held:** |  | | | | | |
| **Pilot test concludes when** | Pilot test objectives are at least 80 percent satisfied; met or surpassed your account take-up and usage projections; the overall qualitative feedback from focus groups and interviews are positive; and the senior management and board agree to success metrics. | | | | | |
| **Concluding activities** | Develop recommendation letter to management and board reflecting achievement of objectives and recommendation (stop/pause, continue pilot, rollout, other) | | | | | |
| Revise training, marketing, systems, and documentation as appropriate | | | | | |
| Develop plan for rollout | | | | | |