

# Savings at the Frontier

Testing commercial models that meet financial service demand of informal savers

A partnership between



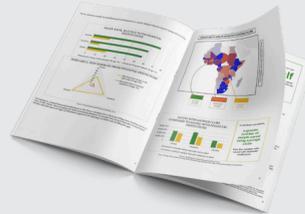
**Nov** The programme is launched by OPM and Mastercard Foundation at the 'The Power of Savings Groups' conference (SG2015) in Lusaka, Zambia



**Dec** SatF launches its programme strategy



**Aug** Researchers from SatF provide a snapshot of **country trends** in accessing **formal financial services** in Ghana, Tanzania and Zambia



**Oct** SatF launch a call for proposals to FSPs in Tanzania

**Dec** SatF launch a call for proposals to FSPs in Zambia

**Dec** SatF blog shares the **iterative learning process** adopted by the programme as part of its monitoring, research, evaluation and learning

**Apr** SatF takes part in a **SEEP webinar** in partnership with the **Mastercard Foundation Savings Learning Lab**



**Jun** BPD starts for **Equity Bank** to extend their services to rural customers in Tanzania

**Jun** SatF publishes a review of the evidence on **linking users of informal financial services with formal financial services**



**Jun** BPD starts for **NMB** to bring **formal financial services** to some of **Tanzania's most excluded communities**

**Jul** SatF blog examines the **value for banks in working with savings groups**

**Jul** Blog by SatF examines the **commercial opportunity** that links to informal savings mechanisms may offer **Ghanaian financial services providers**



**Sep** The programme hosts an **Annual Learning Event** in Oxford

**Sep** BPD starts for **Maxcom** to develop a digital platform for **farmer savings groups in Tanzania**

**Oct SEEP Annual Conference:** SatF presents approach to adaptive management in a joint session with Itad, WSBI and TPB titled '**Beyond Buzzwords: Practical Steps for Adaptive Management and Organizational Change**'

**Jan** SatF publishes **research findings** on savings groups members' **perceptions of formal financial institutions** in Tanzania



**Jan** Project implementation starts for **Interpay**

**Mar** Project implementation starts for **Equity Bank**

**May** Project implementation starts for **MFinance**

**May** SatF team members attend **SG2018: The Power of Savings Groups Conference** in Kigali, leading a discussion on the **lessons being learned about change management in FSPs**

**Jul** Project implementation starts for **Maxcom**



**Mar** SatF publishes a **blog** on establishing an **organisational culture for adaptation**

# 2015 » 2016 » 2017 » 2018 » 2019

About SatF

**A US\$17.6 million** partnership between The Mastercard Foundation and Oxford Policy Management (OPM) across **6.5 years (2015-2022)**

We are supporting nine financial service providers (FSPs) in three countries, Ghana, Tanzania and Zambia

We aim to **scale up financial services for at least 250,000 rural and semi-urban adults**

**Sep** SatF launch a call for proposals to **Financial Service Providers (FSPs)** in Ghana

**Oct** SatF is introduced in a blog on **bridging the gap between informal savings mechanisms (ISM) and formal financial services**



**Dec** Team members take part in **CARE's East Africa Savings Group Linkage summit** in Nairobi, leading a session titled '**Who are the clients and what do we know about them?**'

**Apr** Blog from SatF on the **conditions needed for technology** to be an effective tool for **extending financial inclusion**



**May** Business plan development phase (BPD) starts for the **DSS platform designed to revolutionise susu collection** in Ghana

**May** BPD starts for **TPB Bank** to help reach savers in rural and peri-urban areas in Tanzania



**Jun** BPD starts for **Interpay** to launch a **mobile finance app** for savers in rural and peri-urban areas in **Ghana**; and **MFinance** aiming to bring formal financial services to **2.8 million customers in Zambia**



**Aug** SatF publishes a **blog** on **bridging the gap between formal and informal savings** in Tanzania

**Aug** SatF partner **BFA** publishes a **blog** on working with **FSPs** to deliver **sustainable business models**



**Nov** SatF **newsletter** is launched

**Nov** BPD starts for **Access Bank** to develop a savings product for **women entrepreneur groups**

**Dec** Project implementation starts for **TPB Bank**

**Feb** Project implementation starts for **DSS**



**Mar** Project implementation starts for **GCSCA**, Ghana helping to **digitise and analyse susu-collection data**

**Mar** Project implementation starts for **NMB**

**Sep** SatF hosts an **Annual Learning Event** in Arusha, Tanzania - the first to **include all partner FSPs**



**Nov** Project implementation starts for **Access Bank**

**Mar** Members of the team discuss **customer-centric financial services design, digital delivery channels and business cases for linkage** at **WSBI's Scale2Save learning workshop** Mombasa

**Apr** SatF hosts its first **webinar** for FSP partners on **behavioural science applications** in user experience and financial services design

**Apr** Team members **introduce the work of SatF** during the **Mondato Summit** in Johannesburg

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