

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



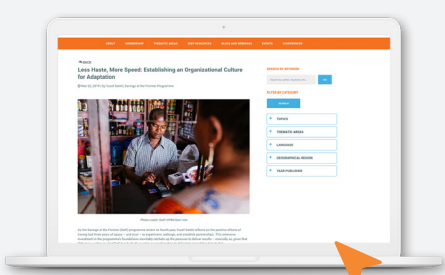
Jan Project implementation starts for **Interpay**

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

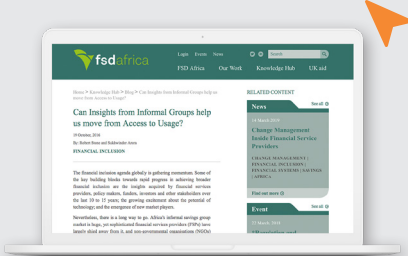
A US\$17.6 million partnership between **The Mastercard Foundation** and **Oxford Policy Management (OPM)** across **6.5 years (2015-2022)**

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**

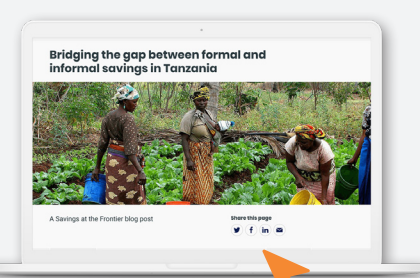


May Business plan development phase (BPD) starts for the **DSS platform designed to revolutionise susu collection** in Ghana

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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