

# Savings at the Frontier (SatF)

*A Mastercard Foundation partnership with Oxford Policy Management*

---

## **Thematic focus: Agents and liquidity management**

When financial service providers (FSPs) want to offer financial services to informal savings mechanisms (ISMs) such as savings collectors and savings groups in rural or peri-urban areas, they rely on agents—either their own or external—to act as ‘liquidity cashiers’. Agent liquidity management involves ensuring that agents have enough cash on hand to meet customer demand.

SatF and its partners have been examining a range of tested practices in agent liquidity management that they have gathered since the start of the programme, as well as practices employed by other FSPs.

## **Our work**

**PRACTICE NOTE:** [How to improve liquidity management for agents serving small informal groups and savers](#)

A helpful 'How-to' note for FSPs looking to improve liquidity management for agents serving informal groups and savers which also questions whether FSPs are better off outsourcing the process.

**BLOG:** [Overcoming Challenges in Agent Liquidity Management for Informal Savings Groups](#)

Prior to COVID-19, liquidity management was regularly mentioned by SatF partners as one of their biggest challenges when dealing with agents. What do our partner's responses prior to the COVID-19 outbreak tell us about managing agent liquidity for savings groups now?

**LEARNING LAB:** [Leveraging high performing agents to delivery customer value](#)

Based on the experiences of FSPs in sub Saharan Africa, this paper provides an overview of how agents are an essential component of delivering customer value to excluded populations such as informal savers.

**BLOG:** [Maintaining a critical link to last-mile customers: Challenges and opportunities facing financial service agents during COVID-19](#)

Agents are a critical last-mile link to financial services for lower-income households and micro- and small enterprises, registering new customers and providing cash-in and cash-out services (i.e.: loading value into the mobile money system, and then converting it back to cash again).