

## **Savings at the Frontier (SatF)**

*A Mastercard Foundation partnership with Oxford Policy Management*

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### **Thematic focus: finding the business case**

Central to SatF's approach is the principle of a 'triple-win' business case: the value offer that financial service providers (FSPs) develop has to (i) be commercially sustainable for them, (ii) work for individual users of informal savings mechanisms (ISMs), and (iii) preserve/enhance the social capital and benefits that ISMs bring to their members and communities. 'As a programme, our remit is to find out if this is possible and if so, how it can be done.

SatF has focused on requiring the business case from its partner FSPs right from the very start and we continue to work with them to define and refine the business case as the projects are being implemented. We will be publishing our findings about the business case as our projects move towards their final stages in 2021 – watch this space!

### **Our work**

**BLOG:** [Making a case for the business case: new ways to provide sustainable financial services to low-income communities](#)

The business case for a standalone linked or digital VSLA product is not easy to make; profitability is not assured. Yet starting with a business case forces the most critical drivers to become immediately obvious, allowing FSPs to focus quickly on their competitive strengths and weaknesses.