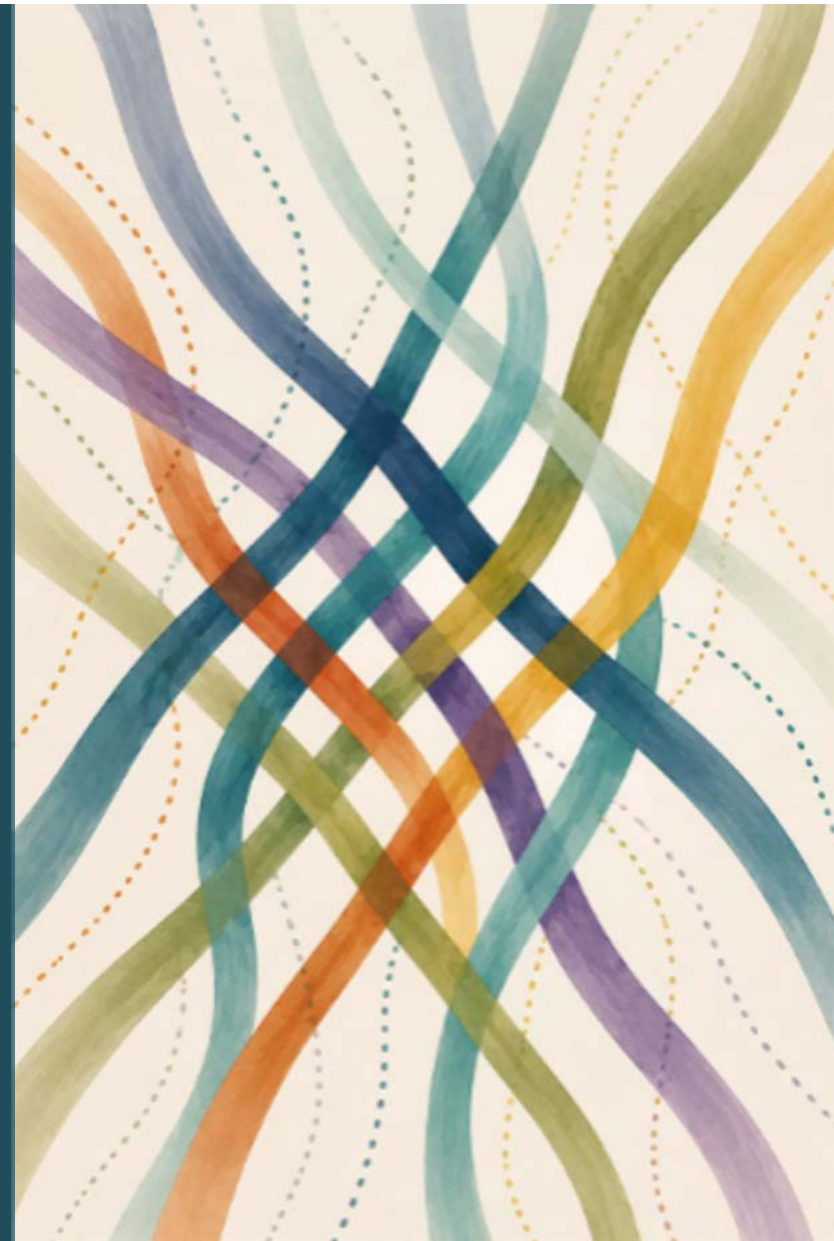


WeSave Collective

Annual Partners Meeting 2026

Weaving Collective Impact: Summary report



Weaving collective impact

The theme of our 2026 convening of partners was *'Weaving collective impact'*.

Every partner in the room represented a thread, bringing their own context and their own way in. Alone, a thread doesn't hold much. Woven together, we become something strong enough to carry real weight. No two threads need to look alike.

What participants bring is a shared identification with the power of savings, all having witnessed or been exposed to how members of savings groups across South Africa view them as their home and pathway towards sustainable livelihoods

There is a shared sense that the methodology is unique, has stood the test of time, that it is capable of leading to many different outcomes, and that it should be nurtured and spread to reach more women and youth.

We each bring something unique and of value; we share a profound connection and responsibility. Savings is our connection point, and from there each of us weaves our own pathway.

The partners operate in a shared context: approximately 17 million black women and youth in South Africa remain trapped in poverty - vulnerable to economic, social, and environmental shocks. Poverty in South Africa isn't easing. Unemployment is climbing. Families don't know where their next meal is coming from. Women and youth who carry the heaviest weight of this.

The partners also share a vision: that every woman, every young person, should have a real path out of poverty.

A COLLECTIVE MODEL

SaveAct's goal is to work with a **growing collective** of **partners**, to reach **two million women and youth** with **access to finance** that builds resilience and moves them out of poverty.

Instead of tackling this huge problem by increasing their own direct footprint, SaveAct's intention in developing a partnership model is to:

- **Grow the reach and impact of savings through partners** who already have community reach and trust.
- Provide a **proven methodology**, tools, systems and support structures.
- Create a **national Community of Practice** to promote learning and uphold quality standards.
- Build a **financially sustainable model** through innovating around fees, financial mechanisms, and shared fundraising.
- Weave an **enabling ecosystem** through collective learning, impact and visibility.

Weaving the threads of our practice

Partners shared the work they do beyond savings activities, and how this shapes the way they incorporate savings groups into their offerings.

- For several partners, savings groups are where people first come together, and what catalyses and builds momentum.
- For many organisations, savings groups aren't a separate track; they're the anchor those pathways grow out of.
- In practice, savings doesn't replace existing programmes, it gets woven into them.
- Savings groups don't just enable other programmes, they change how members see themselves, their sense of agency, and what they believe is possible. "Their money grows, and their mindsets grow".



THE REACH OF A SINGLE CONNECTION POINT

As each partner shared, we captured the focus areas and themes coming through their reflections on pieces of paper and wove them into the floor map, building a single, physical picture of just how far one connection point, savings, actually reaches into the wider work of the network.

- **People:** agency, confidence, capability, social connection and cohesion; early childhood development; youth empowerment; child and maternal, HIV support; disability, access, inclusion
- **Place:** community development, addressing collective issues; working with the most marginalised, remote areas; urban-rural linkages
- **Livelihoods:** enterprise, micro enterprise and the informal sector; employability, skills development and training; livelihoods and agriculture, livestock and crop farmers; food security
- **Environment:** agroecology; climate change adaptation; conservation; people-nature connection; landscape sustainability and biodiversity
- **Systems:** access to financial services; working with households, resilience and financial planning; working through employers, integrated into workplaces

Savings showed up as the connective thread running through all of our work, in shared and divergent ways.



Connecting savings to pathways out of poverty

A simplified version of SaveAct's theory of change was used as a starting point, and partners sketched out a real pathway from their own experience: what savings work looks like at the start, what shifts in the medium term, and what changes over the long term. Five different pathways were mapped, considering what it can look like in practice when savings is linked to different thematic or programmatic focus areas. Each pathway depicted here is a condensed, illustrative example of how savings connects to different programmatic interventions to enable outcomes that ultimately contribute to moving people out of poverty.

Climate Change & Environment

Savings groups start by meeting everyday household needs and building group cohesion and shared identity, grow into a source of funds and knowledge for climate adaptation strategies, and build toward strengthened livelihoods and communities more resilient to climate shocks.

Agricultural livelihoods

A savings group member moves from growing food for her own household and being sensitised to agroecology, to accessing loans for inputs and adopting lower-cost agro-ecological practices, then potentially joining other members to aggregate their production and access markets together, building toward a more resilient, sustainable way of farming.

Household strengthening & resilience

Individual saving habits and financial goal-setting gradually grow into shared household budgets, with savings, affordable credit and lump sum capital enabling investment in household improvements. In time members work towards financial goals like investing in education and household assets, and group membership provides a safety net in emergencies. These outcomes ultimately contribute towards improved wellbeing and resilience at a household level.

Youth employability

Starting from the reality of lack of employment, unstable income and gaps in soft skills and mentoring, committed young people build the habit of saving small, then save toward concrete goals like a driver's licence, education or a business. Combined with skills training and mentoring, this supports young people to become more employable and grows their sense of agency and confidence to find and keep work.

Enterprise & income generation

Members start by saving regularly towards a business idea and developing basic enterprise knowledge and skills, then move into investing savings and lump sum capital into their enterprises. Over time entrepreneurs separate household and business finances, profits grow, and savings become a safety net for shocks, ultimately contributing to the growth of sustainable businesses able to access formal micro-finance, grow, and employ others.

WHAT WE NOTICED AND THE POTENTIAL IT COULD UNLOCK

A comparison of the five pathways side by side surfaces the similar shifts recurring across different themes. This points towards a possible set of shared outcomes that partners could collectively track and demonstrate impact against. This is not a finished measurement framework but rather a starting point that could be built upon.



A shift from survival to opportunity, before anything thematic can build

Every pathway's medium-term column shows the same underlying shift, whether it's named as an opportunity mindset, appetite for taking calculated risks, understanding the benefits of savings, or growing confidence to invest. This change shows up before any theme-specific outcome does, suggesting it's a precondition that could be worth understanding further and tracking collectively.



Access to finance and skills deepen together, not separately

Across every theme, the medium term outcomes pair access to loans or investment capital (for farming inputs, business stock, climate adaptation) with a parallel deepening of knowledge, financial literacy, and theme-specific literacy (e.g. agro-ecology, climate change, financial management). The real power of savings groups appears to be unlocked through building capability and capital at the same time.



Resilience against shocks is where every pathway converges

By the impact stage, four of the five pathways named resilience or the ability to withstand shocks explicitly, including climate shocks, COVID, economic shocks, etc. Whatever the entry point, whatever the theme, partners are describing the same long-term outcome in different language.



Collective action is the mechanism that scales individual behaviour into thematic impact

The move from individual saving to shared outcome consistently runs through some form of aggregation: producers organising for market access, group buying, protected seed banks held collectively, businesses formalising enough to employ others, savings groups' collective voice. This suggests an outcome that could be tracked together: whether savings groups are organising or aggregating beyond the group itself.

Exploring pathways to sustainability

In this session Directors had an open conversation about how the network might explore diversifying its funding base beyond grant dependency. We opened by placing five financing instruments on the table as a jumping off point, not a shortlist, and the conversation quickly expanded well beyond them. Nothing here was landed or agreed. The value of this session was in surfacing appetite and ideas worth carrying forward. Once the five instruments were on the table, discussion opened up into a much wider, unfiltered set of ideas, none evaluated or agreed, but all providing material for further exploration.

INITIAL IDEAS SHARED

Fees for SG members - A direct, demand-driven revenue stream. Groups or individual members pay for training, facilitation or specific services rather than this being fully donor-funded. It depends entirely on perceived value, and carries a real risk of excluding the poorest members if fee levels outpace what they can realistically pay.

Co-investments - The organisation joins a group as a non-borrowing investing member, contributing capital to the pool without competing with members for loans or changing the group's own governance. As the pool grows through share-outs, the organisation's contribution can generate a return, contributing a recurring revenue stream over time.

Social protection linkages - Helping members channel existing grant income into their group savings, since grant income is under strong pressure from family and friends to be redirected to them. This positions the organisation as a trusted education and referral point between members and government systems, potentially opening the door to formal cost-sharing arrangements.

Offering credit to SGs - External capital, from the organisation or a partner financial institution, topping up the group's own savings pool to enable larger loans for members wanting to grow a business. This introduces real credit risk and requires proper credit assessment, but interest or facilitation fees can become a revenue stream in return.

Outcomes-based funding - Disbursement tied to verified results, active groups formed, savings mobilised, repayment performance, rather than fixed cost inputs. It appeals to results-focused donors wanting to see value for money. This model depends on an organisation already having credible MEL capacity to verify those outcomes.

WHERE THE CONVERSATION WENT

Blended or outcomes-based finance - Social or landscape bonds, structured in phases against milestones, deliverables and intermediate outcomes. K2C's own experience working toward a water-linked bond was raised as a live, if difficult, example, alongside other emerging South African examples.

Revolving funds - Both K2C and Ubunye already run versions of this at group level, grant capital that becomes a revolving credit facility with a savings group. They are in early testing periods.

Financial products for members - Insurance, funeral cover, life cover, asset insurance, potentially via a brokerage arrangement

Technology - Using AI to reduce the costs of implementing the methodology

Co-Investment - There is interest in this method and seeing a pilot going ahead

Group mentoring: Best practice and what to watch out for

When savings groups are established, part of the core methodology includes providing structured mentoring, including at least 9 visits over the course of the cycle, a needs assessment, 4 financial education modules aligned with needs, 3 health checks, and a graduation readiness assessment. Each partner organisation reflected on how this is happening in their current practice, and shared challenges, successes, and lessons learned:

‘Cutting the umbilical cord’: Many practitioners admitted they'd held onto groups for longer than necessary. SaveAct's encouragement was direct: let groups take the plunge, genuinely learn from their own mistakes, rather than being hand-held in a way that undermines the independence the model is meant to build. There's also a sustainability argument underneath this - organisations that can't let older groups go can't free up capacity to form, train and mentor new ones, limiting the impact of the work.

Health checks: from tick-box to genuine reflection: Some partners admitted they'd previously treated health checks as a tick-box exercise, performed more for the office than for the groups themselves. Experienced practitioners pushed back on this, arguing the real value is in the conversation itself, and that the emphasis should be on helping groups self-assess and reflect on their own practice. Health checks are also where training and support needs surface.

Financial Education, Sequenced to the Group: A thorough introduction to savings and financial education happens at the first meeting. From there, which modules come next is chosen based on the actual questions groups are asking, not worked through in a fixed order. Language matters too: keep it contextual and locally relevant rather than technical, anchoring it in a group's actual contexts and goals.

Distance is reshaping how support gets delivered: The cost and practicality of regularly visiting remote groups came up repeatedly. WhatsApp calls are becoming a widespread and genuinely effective way to provide support remotely, though partners were honest that this is harder in areas of low connectivity, and with groups made up mostly of older members.

ADVICE SHARED BY THE GROUP

- Governance needs to be reinforced, which can be done by reading the non-negotiables aloud at mentored meetings
- introducing digital tools and systems before a group is ready or genuinely empowered to use them could do more damage than good, so be intentional, patient, and ensure real training and support goes alongside any new tool introduced
- When new members join a group, group members themselves should take ownership of training, rather than this defaulting back to the mentor
- Groups continue to request support at share-out time, largely because they're not confident calculating fees/interest themselves, so it may be worth encouraging groups to think about diversity of ages and skills when they self-select new members

Revisiting the Core Methodology

Day 2 opened by revisiting SaveAct's core methodology, the small number of components every partner is asked to replicate exactly, distinct from everything else that partners are free to shape around their own context. Using the core shared at the 2025 APM as our starting point, partners were asked to share their experience and learnings to help refine these critical components of the methodology.

Entry & Mobilisation

Groundwork with local leadership structures before mobilising members.

WHY?

Core because legitimacy and consent have to come before any intervention begins, and the trust built upfront is the foundation everything else is built on.

Formation & Induction

"Managing Your Money" delivered before a group forms, groups of 10 to 20 self-selecting members.

WHY?

Core because self-selection grounded in real understanding is what produces the buy-in a group needs to function, and 10 to 20 is the evidence-based sweet spot for a group that stays manageable and transparent.

Training & Financial Education

Core 4-day training including the constitution, at least one FE module, and a minimum of four FE modules in the first four months.

WHY?

Core because financial education is the mechanism connecting savings to long-term resilience, not a nice-to-have, and the constitution protects members from arbitrary decisions from day one.

Operating standards

Mentoring groups to follow SaveAct's non-negotiables, as per the Field Handbook.

WHY?

Core because it protects members from over-indebtedness and guards against power imbalances within a group, and because a well-governed group is what actually drives impact.

Mentoring & Graduation

Structured mentoring, at least 9 visits, including needs assessment, 2-3 health checks (depending on 13 or 18 month cycle), and a graduation readiness assessment. Core because early, regular check-ins catch struggling groups before they fail, and deliberate work toward graduation guards against dependency.

WHY?

Partners can use the standard 18-month process or the adapted 13-month versions.

REVISITING CORE COMPONENTS

ENTRY, MOBILISATION & PHASING

What came up

Every partner enters communities through existing local structures, but which structures differ by context.

Consideration for refining

- Lead by introducing the actual savings model rather than calling it 'SaveAct', as people may make assumptions and associate it with other lending schemes they have encountered or heard about.
- Recognise and work with formal protocols and leadership structures, but also build on other existing relationships to mitigate against the risks of 'gatekeeping'.
- Strengthen access to information amongst SGs through messaging/ voice notes by WhatsApp especially aimed at reaching Information Officers/ Chairpersons, who should ensure the groups remain informed of good practices, risks and opportunities.
- Adopt structured phases of work, moving from low to high demand, to lighter touch relationships, with CBP capacity and more distant support through WhatsApp groups enabled by Info Officers in SGs: a five- to seven-year perspective, where other activities/ responses are introduced through SGs and their clustered associations.

FORMATION & INDUCTION

What came up

- Delivering "Managing Your Money" before a group forms was described as genuinely valuable, giving members a real appetite for saving, sometimes surfacing regret that they hadn't started sooner.
- Formation is where real weaknesses can be identified, for example in record-keeping capability, as well as in age or cultural differences within a group, or power dynamics due to people with specific influence being in a group with less powerful members.

Consideration for refining

- Consider making it non-negotiable that groups have members with the minimum literacy and knowledge levels to perform the record-keeping function.
- Clarity on non-negotiables regarding members holding multiple books in a savings group, and/or membership of multiple groups.

TRAINING & FINANCIAL EDUCATION

What came up

- The core is 3 to 4 days of training with financial education covered across the first four months. Partners were direct that fitting a genuine minimum of four FE modules into four months isn't realistic as currently framed.
- CBPs are struggling to deliver training to the expected standard.
- If training time does need to be adapted to context, quality and content can't be the thing that suffers.
- Programme staff need to be well trained and supported to ensure that training is meaningful and of a consistently high standard.

Consideration for refining

- Instead of number of days, re-define core training as 16 hours
- Be more specific about exactly which FE modules count as core.
- An option proposed by partners is splitting each module into shorter 15-minute sessions to make delivery more manageable, however, this approach alone may not be sufficient for participants to engage fully with challenging financial topics.

REVISITING CORE COMPONENTS

OPERATING STANDARDS

What came up

- Attendance and letters of apology - Practices range from written letters to phone calls to WhatsApp. (Non-negotiable as per Field Guide: a written letter of apology, with date, reason for absence, and amounts sent for social fund, savings, repayment, and any new loan request).
- Fines - Used to reinforce both attendance and non-payment, though amounts and what's communicated in advance vary group to group.
- Second books and multiple memberships - Surfaced repeatedly as a source of real problems, differences in share value, and disputes.

Consideration for refining

- Technology - How should WhatsApp, cashless payments, and group chats be used for things like fine and apology notifications, given that the Field Guide is written for paper-based and in-person formats.
- Proxies - Clarity on proxy mechanisms. SKS has introduced specific systems for proxies including nomination and acceptance by the group, and clear rules for the proxy's role and participation.

MENTORING & GRADUATION

What came up

- Real variation exists in how partners handle graduation, but there is emerging alignment around the need to follow a structured cycle that works towards group independence.
- A recurring and honestly held tension surfaced: "letting go" of a group is hard, and partners are working through how much to accommodate a group's own pace against the need to build genuine independence and long-term sustainability.
- Graduation does not mean no contact, it means a distinct shift in relationship with a group that is able to function independently in relation to savings. Continued engagement around data collection and other interventions is distinct from this.
- Weak mentoring often shows up later as problems with graduation readiness.
- There is sometimes a gap between field teams and management in understanding the on-the-ground complexity of practice, which highlights the importance of close and regular engagement.

Consideration for refining

- Emphasise that working towards group independence is the goal, and make this clear and explicit with implementing organisations and groups from the outset
- Clarity of roles between programme supervision and programme implementation.
- There are interesting 'oversight structure' models emerging across partners, including K2C's Chairperson's Forum and Ubunye's Programme Working Groups.

Demonstrating our impact: MEL & the WeSave platform

A SHARED BASIS FOR MEASURING WHAT MATTERS

Although it looks different in our different contexts, a shared theory of change helps us to connect participation in a savings group to longer-term impact.

- **SHORT-TERM:** Savings groups form. Members save regularly, build trust through group meetings, and access affordable credit and lump-sum capital through share-outs.
- **MEDIUM-TERM:** Over time, members are able to reinvest in productive activities, diversify income, grow assets and develop new, climate-adaptive strategies, with groups becoming platforms for informal insurance and mutual support.
- **LONG-TERM:** Households develop the ability to plan ahead, are better able to withstand shocks, and build more stable and secure futures.

TEN CORE INDICATORS

Tracking a small number of shared indicators is a starting point towards building the evidence base to demonstrate long-term impact through savings.

1. No. of savings group members, gender, age
2. No. of established savings groups
3. Total savings per member per cycle
4. No. of mentoring sessions per group
5. No. of graduated groups
6. Loan amounts per member
7. Loan repayment per member
8. Share-out amounts per member
9. Attendance at Financial Education module
10. Knowledge gain through Financial Education

WESAVE PLATFORM - THE CORE PACKAGE

*SaveAct is at an advanced stage in the development of a WeSave data platform that will be made available to all implementing partners. The **core package**, the modules every partner uses, covers:*

- Group, Member
- Attendance Register
- Health Check
- Share-Out

*With the MIS / SG Tracker in testing alongside them as a lighter alternative to a full SG Meeting module. Two optional add-ons, an Income Generation Activity tracker and an Agroecology tracker, are only taken on where a partner wants that extra level of detail. This core package is what's going into Beta, targeted to open for partner testing by the **end of September 2026**.*

Fees for Savings Groups

WHY INTRODUCE FEES?

- The primary motivation for introducing fees is not as a contribution to organisational sustainability.
- There is a broader principle at stake: things in life don't generally come for free and investing in something that benefits you is part of taking responsibility and claiming agency in your own life.
- Charging a fee is also an important way of valuing what we are offering.

WHAT WE ALREADY KNOW FROM JULY'S LEARNING SESSION:

- Some partners haven't introduced fees at all, others have been testing for a while.
- Value must be real and visible to group members; and this provides a potentially important accountability mechanism for implementers.
- There is resistance to large upfront amounts.
- Introducing fees to groups used to getting services for free, or in a community in which no fees have previously been charged, is a different challenge to introducing fees in new areas.
- Asking groups to "make a contribution for a service" lands differently than when they are asked to "pay a fee" to an NGO.

Not resolved and requiring further work:

- **Post-graduation support:** A person session fee for support as requested, or at least one additional mentoring session offered for free.
- **Cost of CBP support** and implications for fee model and affordability.

WHAT WE'RE TAKING FORWARD

CORE PRINCIPLES

Proposals and discussion suggested that all partners would be open to committing to:

- A contribution or exchange of value for services offered.
- The importance of communicating about fees clearly and fully upfront with groups, confirmed in writing.
- Fees payable per savings book (e.g. if a member has two books, they pay two fees reflecting the additional services they access).
- A once-off fee, covering the training and support that gets a group to maturity and independence, (not a recurring annual or per-cycle charge).
- Building in a mechanism for inclusion such as a sliding scale or waiver, so groups with lower share values aren't excluded.
- Framing this as a contribution toward services and support that build long-term value.

FLEXIBLE PARAMETERS

Beyond these core principles there are variables within bounds that can be adapted to each organisation's work and context:

- The total fee amount should be contextually affordable, with a range of between R120 and R300 suggested.
- The fee need not be monetary, but may be an exchange of value in kind. Ideally an organisation should work towards quantifying this.
- The structure of payment may vary: for example bundled into one single payment or split into separate components.
- Timing of payment(s) may vary including options to pay a portion in the first 3-4 months, spread across cycle, and/or settled at share-out.
- Organisations make their own judgement on where the line sits for reducing or waiving fees, based on a group's share value.

Priorities & Actions

Strategy and leadership

Priority: Developing a collective identity that the network can use to promote and advocate for its collective work

Actions:

- Develop an external-facing 1-page statement of 'Who we are' (Duncan, Directors to review and input) → finalise by mid-Sept '26
- Build a page hosted on SaveAct's website (SaveAct to build, all Directors to submit a short profile)
- Develop a logo (SaveAct to send 3-5 options, Partners to give input and make a collective decision)

Priority: Explore innovative financing options

Actions:

- Hold an online workshop building on the conversation started at the APM, in-person if funding allows (Anton to coordinate) → by end Oct '26
- Start a WhatsApp sub-group on this topic to keep conversation alive

Programme management and MEL

Priority: Develop shared medium-term outcomes, building on the short-term indicators already in place

Actions:

- Create a task team
- Draft outcomes and indicators, building on work done during APM, gather feedback and incorporate it
- Finalise before 2027 APM

Priority: Develop a shared MEL system

Actions:

- Map and define what a shared system needs to provide to partners, including how partners can access data and information
- Develop an interim basic Google Sheet to be incorporated into WeSave platform
- SaveAct to drive this, with task team

Priority: Stories of impact

Actions:

- Hold an online session on storytelling and documenting impact → within 6 months
- Collect themes to focus on

Training & Implementation

Priority: Trainer of Trainers

Actions:

- Create a Whatsapp group (part of WeSave Whatsapp community, but exclusively for training and implementation teams)
- Confirm organisational budgets available for ToTs
- Provide training to management, supervisors and field staff → within 3 months
- Hold quarterly online check in meetings
- SaveAct to drive this, with partner organisation Directors authorising and confirming

Priority: WeSave partner interface - usage, feedback and assistance

Actions:

- Test with partners → by mid-October
- Review usage → after 6 months
- Outcomes: everyone using the platform, no data losses, data analysed and reported on the back-end

Priority: Inter-organisational exchange visits

Actions:

- Two online learning sessions → within 6 months
- In-person visit between partners (outside of APM)
- Driven partner to partner, by all partners, with relevant learnings shared with the collective.



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