Online Course
Savings Groups Digitisation and Financial Linkages
Registration Deadline April 30, 2019

How to Apply
Fill the application form on:
HTTPS://bit.ly/2DR9Zl3
or
Write to:
elearncenter@outlook.com

Course Administration:
Methodology: Virtual
Class Room facilitated by eLearn Center. For Professional and Enterprise Development www.elearncenter.org

Course Description
Savings Groups (SGs) are community-based financial institutions where members mobilize and manage their own savings, pooling this money in a loan fund from which they can borrow in amounts as small as $5. This approach has proved to be low-cost, highly sustainable, and extremely profitable for the member-owners while achieving significant scale, especially in remote rural areas. In Africa and Asia, it is estimated that SGs are now established in more than 75 countries worldwide, reaching more than 15 million members in over 750,000 groups. However, SGs are becoming increasingly overcapitalized and require linkages to formal financial institutions and virtual wallets. This is now being accelerated through digital platforms developed in partnership with Financial Technology (FinTech) companies, Mobile Network Operators and Aggregators. The advent of agency banking in most countries introduces another opportunity into the linkages journey. This calls for a more strategic engagement with relevant stakeholders in terms of product development, delivery channels, digitizing operations and disseminating relevant knowledge in savings groups, financial technology and financial linkages in order to better manage opportunities in these 3 sectors: Digital Financial Services; Savings Groups and Banking. This course is designed to achieve specific objectives and learning outcomes as below:

Learning Objectives
• Expose participants to the methodological approaches and training tools employed by the major implementing organizations in promoting savings groups;
• Guiding financial inclusion practitioners through a focused roadmap of technology-enabled business models at the bottom of the financial pyramid;
• Introduce participants to the concept and framework of SG linkages from a demand-side and a supply-side perspective;
• Introduce participants to concepts on the digitizing of SGs concepts;
• Understanding the opportunities that SGs present for accelerating sales at the Bottom-of-the-Pyramid as Last Mile marketing structures for Social Enterprise companies including mobile money uptake.
• Appreciate the role of financial technology service providers in enhancing financial inclusion.

Learning Outcomes
• Improve your savings groups programs by learning about sound practices and innovations in community-based approaches to microfinance and financial linkages around the world.
• Gain an in-depth understanding of savings groups digitization concepts and pathways to transitioning traditional savings groups programs into digitized operations;
• Gain an in-depth understanding of subjects such as product design, governance, networking, and partnership development leading to financial linkages between savings groups and financial service providers such as banks, MFIs, MNOs, and micro-insurance providers.
• Gain leadership in marketing at the bottom of the pyramid by understanding how savings groups act as last mile distribution channel for sales and portfolio management of financial and social products.
• Learn with global sector leaders, fellow practitioners, and experienced facilitators.