

SAVEACT
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SaveAct's Mission: To respond to poverty in the region by promoting savings and credit groups as effective instruments for accessing financial services, building sustainable livelihoods and empowering women and other vulnerable groups.

SaveAct's Vision: To empower poor and vulnerable groups through social and economic mobilisation to become drivers of positive change.

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1 Introduction

1.1 Background

SaveAct was founded in 2005 as an NGO concerned with empowering poor and vulnerable groups in South Africa. This is its first annual report for general distribution.

SaveAct was established to respond to two significant problems:

- The prevalence of poverty, lack of secure rights and social exclusion, particularly of women, overlaid with widespread chronic disease (e.g. HIV/AIDS)
- The lack of effective strategies by government in particular to respond to this national crisis and create opportunities for people living under such conditions to take action to meaningfully address these problems.

Many thousands of families in South Africa find themselves without secure livelihoods, whilst also suffering from high levels of mortality and/ or debilitating burdens as a result of chronic illness, domestic violence and crime. In most instances these families do not have access to employment and are struggling to survive. Those fortunate to have secured social grants are better able to cope as a result. However, they too remain trapped in dependency. Few strategies have been developed to enable people to break from exclusion and dependency and act to overcome their dire circumstances.

Whilst an ambitious agenda, and not always assured of a successful outcome, SaveAct believes that there are ways of achieving this. Its project seeks to show that in supporting practical action on the part of its clients this is a realisable goal. In so doing, SaveAct hopes to show development actors in government and elsewhere, that there are ways of investing resources that lead to a break from dependency and lead to more sustainable development paths.

Presently government is still locked into a supply-driven development approach. It readily makes promises, and dishes out funds to poor and vulnerable groups in the hope that this will catalyse sustainable development. Whereas the experience on the ground is that the opposite is true. Dependency is deepened, and projects give rise to conflict and frustration.

For example, analysts working with government in the field of cooperatives have concluded that the prevailing impact has been one of inducing conflict with an inability amongst cooperative members of sustaining their activities¹. The reaction has been to promote the same strategy yet more

¹ Coop News, KwaZulu-Natal, July 2007

vigorously, reduce the size of cooperatives, increase the extent training and hope that sustainability is realised. For a small number there may be success, but the prevailing outcome is the creation of yet more difficulties and reactive fire-fighting, to try to manage an unsustainable situation that is flawed at its foundations. In the process public funds are also wasted.

SaveAct has an interest in developing effective strategies that enable poor and vulnerable groups to secure more sustainable livelihoods by using savings as a stable foundation for building a process of people-driven development. In this model there are no handouts. Rather, there are a set of active choices for people to make, which act as self-selection filters that make it possible for those willing to break from dependency and take active steps towards climbing out of poverty - in other words, a demand-driven process. SaveAct's model is based on savings as a catalyst for mobilising poor and vulnerable groups into participatory processes, involving people-driven asset building, learning and action.

1.2 Contextual factors

Many people in South Africa are economically excluded through various barriers. Typical responses have been supply-driven interventions such as social grants and government projects that have provided grants for people in the hope that they would establish group or cooperative-based enterprises. Whilst social grants play a vital ameliorative role to many and are an important resource which can be harnessed, they do inevitably encourage dependency. Project grants also encourage dependency, but also frequently end in failure, internal conflict, wastage of resources, and dampening of initiative.

SaveAct has been cautious not to apply a model which has been developed in other foreign locations without attention to identifying where adaptations are needed. Experience suggests that what is done in one location in a given region or country would not be appropriate or suitable in another.

South Africa and specifically KwaZulu-Natal has a number of distinctive features. KwaZulu-Natal Province has a history of fierce traditionalism associated with Zulu culture and 'nationalism'. It has a tradition of resolving conflicts through violence. This was carried through into the period of liberation, which saw severe conflict between the more urban disenfranchised struggling against apartheid, and the more traditional rural people (which had to varying degrees been co-opted by the apartheid government). This set the stage for decades of conflict and endemic violence in many parts of the province. Overlain with this are high levels of unemployment, poverty, and social problems, including gender-based violence, some of the highest levels of HIV/AIDS in the world and a weak state response², rampant crime, disrespect for human rights and corruption. This makes for a challenging environment for people-managed financial systems.

² Recent estimates are that only one in three or four people suited to ARV treatment. The others will die.

The most significant anticipated threats to the feasibility of applying the model were: risk of conflict over the management of the funds (and possible resultant violence), and secondly, the possibility of theft of funds mobilised at meetings of SCGs by local thieves observing these activities.

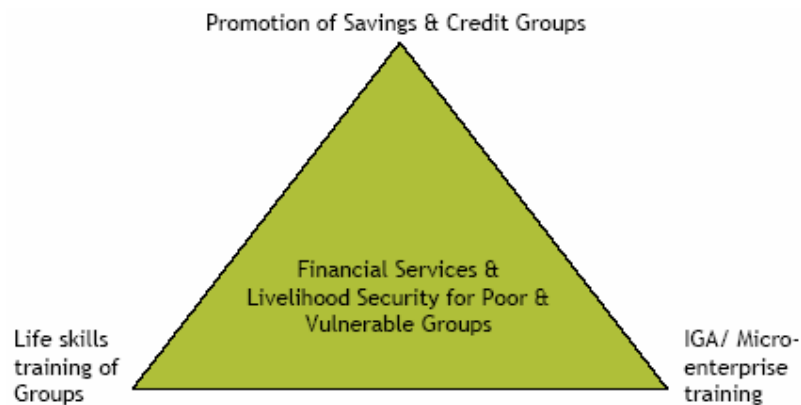
These features have meant that SaveAct has had to be cautious to design its interventions with these features in mind. It has had to monitor developments carefully to make sure that it is neither contributing to such conflicts or that the model is able to withstand these pressures.

1.3 Strategy

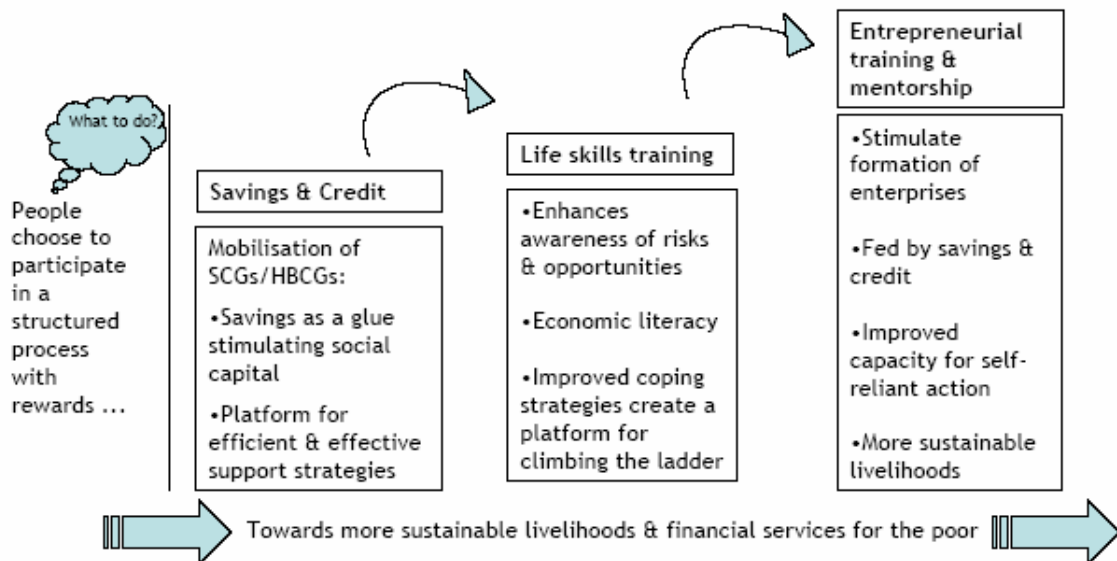
SaveAct has been searching for strategies that strengthen demand-driven initiatives that can enable poor and vulnerable groups to 'climb out of poverty' through systematic action. Action may be individual or collective. The foundation for this is group-based savings, complemented by access to life skills and enterprise training. The strategy that SaveAct has developed is captured in the following diagram.

The strategy was developed over a number of years and out of numerous interactions with a range of actors. Many of the ideas and practices are not original,

though perhaps the blend of activities is unique. The strategy can be implemented in a variety of contexts and is well-suited to partnership-based implementation. The broad conceptual framework involved a progression from active engagement, to saving, to developing financial services, adopting improved coping strategies, which is assisted through access to life skills training, and ultimately developing livelihoods strategies that are centred more in productive activity. This may be depicted as follows:



Climbing the ladder: a stepped-approach, with self-selection 'filters'



1.4 Mission, Vision and Objectives

SaveAct's Mission is: To respond to poverty in the region by promoting savings and credit groups as effective instruments for accessing financial services, building sustainable livelihoods and empowering women and other vulnerable groups.

SaveAct's Vision is: To empower poor and vulnerable groups through social and economic mobilisation to become drivers of positive change.

SaveAct has developed three objectives, with a range of activities associated with each. These objectives are:

- Building the capacity of SaveAct to formulate relevant and effective pro-poor and sustainable livelihood strategies
- Piloting the Model - Mobilising SCGs and helping them adopt sustainable livelihood strategies - with a view to refining and scaling up and out
- Building Partnerships for an enabling environment, promoting stakeholder learning, and scaling up.

2 Establishment and Governance

2.1 Founding Support

In the early stages encouragement from Nqe Dlamini, and later from Ilan Lax, Milton Ncolosi and Philisiwe Mkhize, was pivotal in enabling the birth of SaveAct. A warm thank you to all of you!

2.2 Staffing

Two more experienced people were contracted on a part-time basis by the Board. Anton Krone was requested to direct the organisation, while Nqe Dlamini was tasked with developing implementation systems and provide initial training and piloting inputs.

During this period Gretta Maphumulo was appointed as a full-time staff member. Two field staff, Phumza Msolo and Sibongile Nzuza, were contracted

to undertake SCG promotion work. Part-time administration and financial assistance has been provided by Angela Pillay.



Founding staff & board of SaveAct:
Front, left to right: Milton Ncolosi (Chairperson of Trust), Gretta Maphumulo (Facilitator), Ilan Lax (Secretary of Trust); Back: Anton Krone (Director), Nqe Dlamini (Senior Facilitator), Philisiwe Mkhize (Trustee)

3 Year Activities

3.1 Piloting SaveAct's Model

SaveAct has piloted its savings and credit model. Drawing mainly on the experiences of CARE International, SaveAct developed its own internal manual. This was assisted by training provided by Alfred Hamadziripi, formerly of CARE Zimbabwe.

Substantial progress has been made in:

- Developing an internal training manual in Savings & Credit Group (SCG) promotion, detailed training and mentorship
- Developing training modules for: life skills training in HIV/AIDS and chronic illness prevention and household economic coping strategies
- Identification of enterprise training material for adaptation to local conditions.

A member of Zamani SCG related a story that before participating in the SCG they used to save R100 per month for a December bulk food buying stokvel share out. As a group they had to put their trust in three executive members (Chairperson, Treasurer and Secretary). These three members used to issue loans to the broader community and make big returns which members never enjoyed. Worse still, by the end of the year, they would receive groceries up to the value of only R600. In reality they have lost R600 and the interest to loans issued over the last eleven months. "Members of the executive committee get fatter and fatter."

The main focus in this period

has been to promote the formation of SCGs, providing training and support to them through to maturity. An initial target was set of 400 people organised into SCGs in two areas. If current rates are maintained this target will not to be reached by July this year. However the quality of the group activity has been extremely positive. Since the project is still in a learning phase, absolute numbers is not a key concern. More important is to gauge how people respond to participation in SCGs, and whether adjustments are needed prior to scaling up the approach.



SCG members in training session, role playing procedures

SCGs have ranged in size from nine to 21 members. Average group size is 12,7 with 95,6% being women. There are nine groups as at the end of February 2007, totalling 114 members. Several prospective groups (totalling about nine) are lined up for training in May. It seems that SaveAct is about to break through initial barriers to mobilisation. Such barriers include: a deep-rooted culture of dependency and patronage sustained through various government programmes, political representatives at local government level not being associated with the work of SaveAct and therefore not actively supporting it, likely concerns amongst people that come with something that is new or untested, and fear of losing money in an environment where there are many dubious initiatives aimed at self-enrichment. By engaging with organisations responding to the HIV/AIDS crisis and working through them and with their volunteer carers, and also by working through other contacts, some of which are church-based and in less fractured communities, it has been possible to establish a freer environment for interaction with ordinary people in poor

MaDlamini shares an experience where on their share-out day, the chairperson's house was nowhere to be seen. The entire house had been packed up with the family relocating to Maqongqo along with all of their contributions!

communities. It is very unfortunate that politics associated with local governance has become sometimes so fraught and dysfunctional that it should become necessary to avoid these institutions in the interests of progress.

Since the start of the cycle, cumulative savings of SCGs stands at R40 000. Loans amounting to R23 700, in the form of 110 loans with an average size of R215, have been issued. Towards the end of the year this amount will have increased more than twofold. Remarkably there has been only one defaulter on loan repayments, with this one being rescheduled for payment.

A member of Thandanani SCG told SaveAct that they used to save R100.00 to buy bulk food at the end of the year. The chairperson collected all the contributions for the year and issued loans to the public. At the end of the year no-one received even a cent. The chairperson used all the contributions and interest to renovate her house.

The main steps involved in SCG development are:

- Introduction of the approach to local residents, describing some of the benefits and contrasting these with alternative financial services that local people generally have access to.
- There may also be an exchange/ learning visit with a group who are practising the model so as to hear about their experiences.
- A follow up meeting to provide more detailed orientation about the implications of joining a Savings & Credit Group (SCG), where people are offered an opportunity to sign up for training.
- A date is then set for training, which typically takes place over three or four days, depending on local needs and capacities.
- A structured training course is then offered. This covers:
 - Introduction
 - Getting to know each other and selecting people whom members

Obonjaneni stokvel stories: For most of the members of the Cebolethu SCG it was for the first time (2006 December) in their participation in savings groups to receive a share out. They had had very bad experiences where groups would ‘evaporate’ during the course of the year and members would lose their contributions.

They said it was as an SCG, for the first time, for all members to know what is going on in the group.

They had also had bad experience with burial clubs and formal ‘fly by night’ burial societies. When members of the deceased family put in funeral claims, the office and employees of the office were nowhere to be found.

During training in Obonjaneni in March 2007 some members shared how they are saving money by giving the shop owner R100 per month. At the end of the year in December they go to him and produce their ‘id book’. The shop owner gives them a receipt indicating the amount of money that they saved. They must use it to buy food in his shop for the entire amount. SaveAct training participants analysed the arrangement and saw that they should have made a lot of money if it were properly invested.

Field staff observed that “All members are confident about what they do. They know everything about their group. They participate in all decision-making processes.”

- are comfortable to be in a group with
 - Formulating rules of operation (constitution) for a group
 - Learning about the methods of practice of the group, including savings and loans, and the creation of a social fund to benefit those who experience emergency household needs
 - Record keeping & lending procedures
 - Selecting office bearers.
- Following this a structured mentorship relationship is provided over the first year cycle.
- During this period there is systematic monitoring and support provided up to the point where they can 'graduate' and are no longer needing support.
- Groups are now able to operate the following services internally:
 - savings collection and management
 - offering of loans with service charges
 - sharing out of the proceeds of the year-cycle of operation
 - provision of a social fund that respond to emergency household needs of members.

3.2 From Stokvels to more financially robust and equitable SCGs

Whilst participation in stokvels and burial societies is potentially an asset, and it enables members of SCGs to more quickly grasp the operational issues, many members of SCGs have observed that their stokvels have yielded mixed results. Stories of members of stokvels not getting out what they put in abound (see boxes). They complain of an absence of transparency and record keeping. They complain of the controllers of the funds making up stories about their money and somehow

At a recent 'graduation' of SCGs in Hopewell a member of the Zamani Group came forward and shared this poem about her experience with SaveAct:

"There comes a big cow with many teats, came from green pastures where she was eating in order to have enough milk to feed calves. She doesn't pick and choose, she feeds all those who are thirsty. "That is SaveAct"

SaveAct came to Hopewell in November 2005 and trained us about Savings and Credit, how to keep our records. The training really opened our eyes; we thought that we know about saving but not.

Our eyes opened in such a way that we recognise that other people were benefiting out of others.

Today we know how to use our money because we know about the budget. Today we know if we want to buy something what we need to do. Today we know that we are saving in order to have sustainable livelihoods.

"SaveAct you are great." We wish you to continue to open eyes of rural communities.

Open eyes for those who are looking after old people who are getting pension (grant) from Government, To learn how to Save."

by Dolly Shabalala, Zamani Savings & Credit Group (translated by Gretta Maphumulo).

siphoning off their funds. Members of SCGs are now saying that they can see how a stokvel should be run. They are confident of their participation in SCGs giving them good results.

3.3 Learning about finances, the pitfalls of not knowing

Through working with SCGs SaveAct has picked up a number of exploitative financial service practices. Examples include: buying from local shops on credit, purchasing of vouchers from stores like Checkers (where no interest is earned), and Mzansi savings accounts. The latter has been punted by the 'big five banks' as a pro-poor facility. Closer inspection suggests that the opposite is true. Mzansi is proving to be extremely expensive for the poor and therefore contributing further to their impoverishment³.

Through the training provided by SaveAct members of SCGs are learning about money, how they are often 'ripped off', analysing what they are doing with their money and who benefits in these transactions. Members have said, in reflection on their life experiences, that this is the first time they have got something that they can take and use and build their assets with. Members have bought fridges and stoves and other income generating equipment and started their own businesses. They are feeling empowered and are very proud of their achievements. They are building trust amongst themselves as groups, and also giving each other the confidence to act.



Women from Zamani Group conducting their first share out, 2006

In a province characterised by conflict and violence, the smooth operation of these groups and the effective management of their finances is an amazing outcome. This outcome may be partly attributable to the fact that the model is building on local knowledge and practices, and not introducing a totally foreign concept. It may also be attributed to the power of organisation around personal savings⁴, as well as the overall relevance and strength of the model, and the quality of training and support provided.

4 Networks and Partnerships

4.1 Project: Hopewell rolling into other parts of Richmond and Table Mountain

In year one Hopewell was selected as the initial pilot area. In year two this continued but was expanded in partnership with PPT to include other

³ See Natal Witness, 20 January, 2007

⁴ This has been amply demonstrated by other initiatives in South Africa, in examples such as the scale of organisation achieved by the Homeless People's Federation in recent years.

aspects and new areas, including Indaleni and Nhlazuka. With funds secured from Gijima for preparation of a larger scale implementation it was possible to invest considerably in:

- M&E and a baseline
- Development of our manuals for:
 - SCG promotion
 - Life skills training
 - Aspects of enterprise support.

Towards the end of the preparation phase focus shifted to securing funds for implementation. This has taken the form of numerous funding proposals including submissions to Gijima, National Development Agency (NDA) and other donors. A decision from Gijima is awaited as to whether funding has been secured for implementation.

Fourteen groups have been trained in Hopewell. Most are operating well and members are highly motivated. Some have passed their first cycle and held successful share outs of their funds. This proved extremely exciting for members, and word has spread in the community about the benefits of the SCGs. A number of people have asked groups if they can join in. This has seen many groups expanding in size, a good indicator of the value of the activity. Moving into the next cycle most SCGs have decided to increase their savings contributions. This may be seen as an indicator of increased confidence in the benefits, and growing trust in the groups themselves.

We have observed close unity between and amongst members of the SCGs. They are able to help each other in a number of ways. They work together in other 'projects' outside the SCG. They are able to support each other if one member has a ceremony, or if there is a crisis in one's home."

A few scholars from youth groups requested training. This was provided but in the end many members were expecting some rewards (as well as certificates). They also indicated that they did not have money to save. These groups did not start saving. There is still one active youth group that is performing well. It comprises of slightly older people in their twenties.



Women from the catering business they established after joining an SCG

Feedback from group members has been extremely positive. Many have expressed openly the value of their activities to SaveAct. They have also shown interest in receiving life skills training and are especially interested in accessing enterprise training. Despite SaveAct having not yet provided such training there are several examples of where members or individuals have established viable enterprises following participation in SCGs. They have drawn on the social and financial capital of their groups to do this. This

is very encouraging to SaveAct and gives the organisation confidence in its strategy and mix of activities.

There have been reports of members of groups or relatives dying. The Social Funds are intended to assist in these situations. SaveAct is monitoring their use. What is also of concern is how groups accommodate a death and respond in a way appropriate to the situation. Options include an early share out to go to the family concerned or another member of that household substituting for the deceased.



Some members of the Thandanani Group decided to club together and start a catering enterprise. Using the capital they built up through their savings they bought equipment, rented empty municipal beehive premises and started producing food for scholars at the adjoining school. They also sell fruit and operate a restaurant. They attribute this success to their participation in an SCG and the work of SaveAct. The enterprise employs four people.

4.2 Project: Obonjaneni incorporating the FAIR Local Innovation Support Fund Pilot

SaveAct is a partner in the piloting of Local Innovation Support Funds (LISFs) in the local pilot in the Amazizi area in the Northern Drakensberg. This project is one of five pilots currently being implemented in South Africa, Cambodia, Ethiopia, Nepal and Uganda.

FAIR is a project of PROLINNOVA, an international network concerned with promoting local innovation amongst farmers and natural resource users. The pilot concept being tested is to put resources for research and experimentation into the hands of farmers so that they can set the research agenda and drive research activities with support from outside institutions. This is a radical departure from the norm, where researchers usually decide for themselves what is important, decide on the research design, and

undertake research, with an expectation that this will have an impact on natural resource users and farmers. Experience has shown that this approach has almost always failed.

SaveAct has been advocating within the project an approach that mobilises farmers into savings and credit based activity, as it feels that this would lead to the development of more sustainable local institutions, with more capacity to engage in experimentation and innovation. This idea of blending social and economic interventions with more technical Participative Innovation Development (PID) processes has been well received. Additional funds are now being sought to broaden the nature of the project to include a more explicit focus on mobilising farmers and natural resource users into SCGs.

In the project site there are now four active SCGs. They have also organised themselves into an association known as Qaqumgqondo (“open minds”), and meet jointly to explore ideas for strengthening their livelihood strategies. This association made an application to the LISF to support a learning visit to Hopewell. The application was approved and fifteen people travelled there to meet with savings groups with the purpose of learning more about the enterprises that they had established. The exchange was highly motivational for



*Cebolethu Savings & Group
An Innovation in terms of PROLINNOVA philosophy and a contribution to food security:*

Cebolethu SCG in Obonjaneni decided to adapt the model introduced by SaveAct so that it is better able to resource members' farming activities. Instead of having one annual share out, they have introduced a second share out timed to coincide with their planting season. Now they can buy seed and other inputs needed at this crucial period in their farming cycle.

participants from both communities. Following this visit SaveAct was asked to provide training in enterprise development in the Amazizi area. SaveAct will be monitoring with interest the results of this exchange and training.

4.3 Eastern Cape Partnership

SaveAct has an interest in developing capacity to extend implementation of its model into the Eastern Cape. It has observed the relative lack of support for livelihoods, as well as potential opportunities that could be developed with partnerships with organisations like the Social Change Assistance Trust (SCAT) and their local partners, which consist of a substantial network of advice centres in many small towns in the region. Meetings have been held with SCAT and the Matatiele Advice Centre to discuss the relevance of

SaveAct's programme. Both organisations have been very keen to see it being introduced and are working with SaveAct to enable this. SaveAct has also been introduced to the Vesper Society which is supporting an HIV/AIDS treatment and prevention programme in the area. The Vesper Society is keen to expand its activities in that region and has asked SaveAct to work with them to start economic justice and empowerment programme. There are presently three local partners interested in participating:

- Masangane Treatment Programme
- Matatiele Advice Centre
- Siyanakekela Community Development Organisation.

Each organisation has established networks of volunteers engaged in home-based care for People Living With HIV/AIDS (PLWHA). Each is also assisting in support to orphans and vulnerable children (OVCs). The plan is to either train these volunteers or train newly recruited volunteers to promote the infusion of SCG activities into existing home base care groups, stimulate the formation of SCGs, and ultimately introduce life skills and enterprise training on a demand driven basis. Proposals are due to be developed in the coming months.



Hopewell SCG members celebrate their graduation, July 2007

“Gender inequality and poverty interact and feed off each other in ways that serve to devastate communities, push young women into further dependence and destitution and in turn spur the ever increasing HIV infection rates for young women” (Urdang, 2007).

It is hoped that an effective programme will be developed with these partners that will speak to these issues, and that strengthening the livelihoods of women in these situations will assist in empowering them to take more control over their lives and better withstand the threats of poverty, gender inequality and HIV/AIDS.

“For younger women there is anecdotal evidence to suggest that when women and girls gain control over economic aspects of their lives, then in turn, the power derived from this control translates to other domains of their lives, including their bodies and reproductive control.” (ibid.)

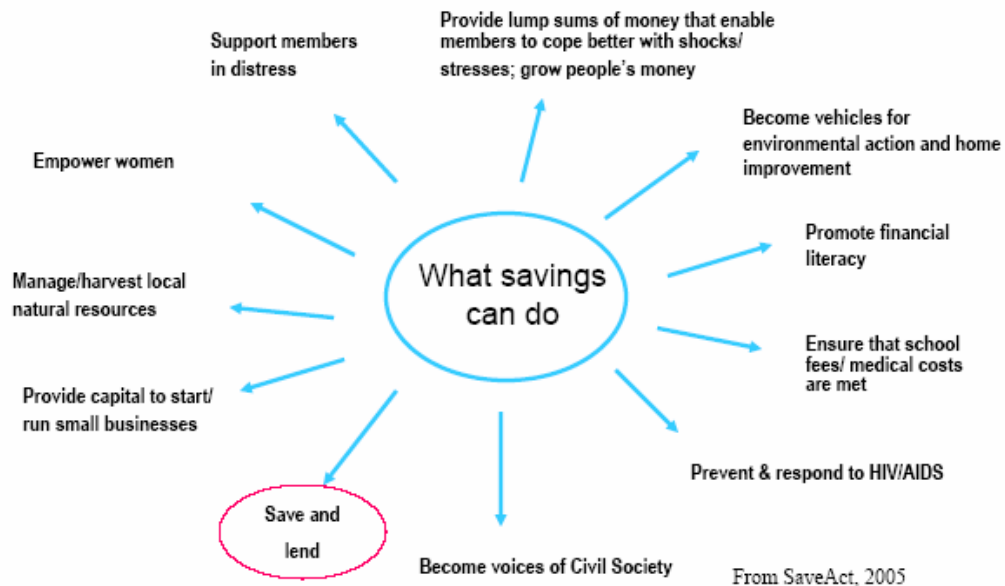
4.4 Partnering with Thandanani

SaveAct is exploring possibilities of working with Thandanani, a Pietermaritzburg based NGO focused on support for orphans and vulnerable children (OVC). There is receptiveness to having their volunteers (that assist in supporting care-givers in various communities) trained in savings and credit as a strategy to increase their livelihood security and provide added support to a particularly crucial segment of the community involved in support of people and households affected by HIV/AIDS. Plans are now underway to train the first volunteer groups.

5 Conclusion

SaveAct has been born and with it a powerful model has been piloted. Results are extremely encouraging and it does indeed seem possible that savings is that glue that will sustain groups and enable them to work together in the long term on tackling their livelihood challenges. Initially this may be at a household level, but the possibility also exists that in time groups will collaborate and combine their efforts to effect social changes, and so become agents of positive change in their communities. The wonder of this model is that it can translate into so many possible outcomes, and that these will be determined by the groups and/ or individuals in those groups. They are not dependent any more on getting the sanction of government. They are now free agents with the potential to shape their futures. This is what sustainable development is about.

What savings can do....



6 Assistance and Partners

SaveAct was founded with the assistance of the Ford Foundation which provided an initial two year grant for this purpose. Others that have played a valuable role and which are gratefully acknowledged include:

- Angela Pillay for initial voluntary assistance
- Association for Rural Advancement (Afra), Lisa del Grande, for assisting in recruitment of staff & with policies
- Built Environment Support Group (BESG), for the many valuable experiences that led to the development of this project
- CARE South Africa, Bheki Madolo, for introducing the Village Savings & Loan model & creating opportunities to learn about it
- Children in Distress (CINDI) Network for ad hoc support
- Community Microfinance Network (CMN), Ted Baumann, who facilitated a link with the Small Enterprise Foundation in Limpopo
- Dennis Bailey, formerly of Oxfam Ireland and now with CARE, for encouragement & cajoling with respect to the importance of HIV/AIDS
- Farmer Support Group (FSG), Monique Salomon, for providing initial office space and general encouragement
- Hugh Allen, a Voluntary Savings & Loans advocate, for his writing on the subject, ad hoc advice and provision of a Management Information System & Guides
- Ibis, Mark Milner, for funding attendance at CARE training
- Jessica Horn, a student from the USA, for voluntary work on a manual
- Kuyasa, Olivia van Rooyen, for encouragement to assume a new challenge and leave BESG after 15 years
- Misereor, for recognising the value of SaveAct's work and partnering around establishment of its enterprise training
- Pietermaritzburg Agency for Christian Social Awareness, (PACSA), Danielle Gennrich, for support
- Project Preparation Trust, Mark Misselhorn, for encouragement from an early stage & establishing opportunities for partnering
- School of Community Economic Development, University of Southern New Hampshire, USA, Puneetha Palakurthi, for general encouragement & monitoring & evaluation design
- South African Catholic Bishops Conference, Cardinal Wilfred Napier, for endorsing the work of SaveAct
- Southern African Regional Poverty Network (SARPN), Alfred Hamadziripi (formerly of CARE Zimbabwe)
- Steve de Gruchy, for linking SaveAct with the Vesper Society
- Stuart Rutherford for inspiring teaching on "the Poor & their Money" and for encouragement to establish SaveAct
- Thandanani Children's Foundation, for identifying with SaveAct's work & partnering
- USAID, for funding of training in micro-finance
- Vesper Society for its partnership & trust in SaveAct's vision
- Vinod Parmeshwar of Oxfam USA for advice and encouragement.



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