

# Diaspora Wealth Co-op

A community-owned platform to help members save, protect, and grow wealth

*Preparing to launch in South Africa as a Cooperative Financial Institution, subject to required regulatory approvals.*

Founding members briefing

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**WEALTH GROUP**

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## The Member Promise

# Save. Protect. Grow.

1

### Save

Encourage saving and broaden access to trusted savings options for banked and unbanked members.

2

### Protect

Add relevant insurance solutions to help protect families and assets.

3

### Grow

Build long-term financial security through investments and responsible credit options.

# Why this matters

## Enhance access

Many diaspora members are unbanked or underserved by mainstream institutions and want more relevant and sustainable options.

## Stronger trust

Community initiatives often disappoint when governance, transparency and oversight are weak.

## Community ownership

A co-operative model helps keep long-term value aligned with members rather than outside owners.

## Long-term vision

Our long-term goal is to become a co-operative bank, providing our members with access to a wider range of financial products and services.

**We are building a trusted, member-owned platform that tackles our community's challenges.**

# Why a co-operative model

## 1 Member-owned by design

The model is built around shared ownership, common-bond membership and long-term benefits for members.

## 2 A clear legal and regulatory pathway

In South Africa, a co-operative can start as a co-operative financial institution (CFI) and may pursue a path to becoming a co-operative bank.

## 3 A better fit than once-off structures

A trust, investment wrapper, or single-product vehicle may support one solution, but not the broader community platform we aim to build.

## 4 Built to grow in phases

The co-operative model supports a disciplined rollout: savings first, then protection and growth options over time.

**This is a community-owned model with a regulated operating framework — not an informal savings club.**

# How the model works

1

## Common bond

Membership in an association offers a common bond required for the co-operative model.

2

## Prepare CFI application

Diaspora Wealth Co-op is the proposed member-owned financial co-operative we are building toward a CFI application.

3

## Start with savings

The initial focus is a savings-led proposition with strong governance and controls.

4

## Expand over time

Insurance, investments, and credit can be added responsibly later.

**The planned launch begins with savings, while other financial services are introduced gradually later.**

# Prepare now. Grow later.

## Before launch

- Build the common bond and founding member base
- Focus the proposition initially on savings first
- Put governance, controls and service providers in place
- Prepare for the South Africa CFI application process

## Over time

- Add insurance products through licensed providers
- Add investment management options through licensed providers
- Add sustainable lending and credit products where appropriate
- Assess the longer-term path to a co-operative bank

# How we build trust

## 1 Competent board and management

A credible chair, managing director and founding board with relevant financial and governance experience.

## 2 Transparency

Potential conflicts are managed through disclosure, recusal and clear oversight.

## 3 Members first

The platform is built around member interests rather than a single captive provider or product.

**Community-owned.  
Professionally managed.  
Built with discipline.**

# What we need to get launch-ready

**200+**

Target founding members to support the planned CFI application

**R100K**

Target initial aggregate member share capital

**Common bond**

Membership in the African Diaspora Wealth Association (ADWA)

**Ready**

Constitution, board, business plan, and operational readiness

**Let's build this together.**

# What we need from you today

**1**

## Share your feedback

Tell us what resonates, what feels unclear and what would make you trust the platform.

**2**

## Join as a founding member

Entrance fee: R10  
Minimum membership share: R10  
Members can acquire additional shares.

**3**

## Help us reach the first 200

Sign up and invite others so we can build the founding member base needed for launch.

<http://www.diasporawealthgroup.com/>

*Register as a founding member now.  
Formal onboarding and activation will follow the required regulatory steps.*

# Building a community-focused financial services platform.

Join the founding members helping us build  
Diaspora Wealth Co-op and prepare for launch.



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