

South Africa's First Digital Stokvel With Traditional Lending Benefits

Experience the power of community saving with higher investment returns, PLUS earn from lending interest when members borrow from the collective pool - all managed safely and transparently through regulated digital systems.

Start 3-Month Free Trial

Learn How It Works

Earn Money in 4 Different Ways

Investment Returns

Higher returns than bank savings through tax-free collective investment structure

Lending Interest

Earn interest when members borrow from the collective pool - traditional stokvel power!

Group Discounts

Larger collective investments unlock better rates and benefits for everyone

Referral Income

Earn commissions for helping others join - your investment could become FREE!

Revolutionary Internal Lending System

Just like traditional stokvels, but safer! Members can borrow from the collective pool, and the interest payments benefit ALL members - not just one treasurer.

How Member Lending Works:

1

Member Applies to Borrow

Any member can apply to borrow from their own accumulated funds plus available collective pool

2

Members Vote Democratically

All members vote on loan approval, interest rate, and repayment terms through the digital platform

3

Safe Digital Transfer

Approved loans are transferred directly to member's bank account - no cash handling risks

4

Interest Benefits Everyone

Monthly repayments with interest are distributed proportionally to all active members

Example Lending Scenario

Member borrows:	R50,000
Interest rate (voted):	15% annually
Repayment period:	12 months
Total interest earned:	R7,500

Interest distributed among all 50 active members = R150 each

Safe & Regulated Unlike Traditional Stokvels

Sanlam Backing

All funds managed under Sanlam's regulated, professional oversight - your money is protected

Full Transparency

Every transaction, loan, and interest payment tracked digitally - no hidden activities

Individual Accounts

Your contributions are yours - tracked separately while benefiting from collective power

Why My Stokvel Beats Traditional Stokvels

✗ Cash handling risks

→ Digital safety

✗ Low bank interest (5-7%)

→ Higher investment returns

✗ Treasurer mismanagement

→ Professional oversight

✗ Limited lending options

→ Democratic lending system

✗ No transparency

→ Real-time digital tracking

Your Monthly Earnings Potential

Your R2,000 investment grows: <small>Higher returns than bank savings</small>	+R180/month
Your share of lending interest: <small>From members borrowing and repaying</small>	+R150/month
Referral commissions: <small>Help 5 friends join and grow</small>	+R500/month

Total Monthly Earnings: R830
Your R2,000 investment earns R830/month!

Start Your Wealth-Building Journey Today

1

Join Free Trial

Experience the platform for 3 months completely free

2

Connect & Learn

Join your stokvel group and understand how lending works

3

Start Contributing

Make your first investment and watch it grow through multiple income streams

4

Earn & Grow

Earn from investments, lending interest, and referrals while building wealth

Join South Africa's Most Innovative Stokvel

Experience traditional stokvel benefits enhanced with modern safety, higher returns, and multiple income streams. Your investment could pay for itself through referral income alone!

R0

4

100%

Risk with Free Trial

Income Streams

Regulated & Safe

Start Free Trial Now

Speak to an Advisor

My Stokvel

Revolutionizing South African stokvels with safety, higher returns, and community lending benefits.

Powered by **Gayede Bluestar** (Authorised by Sanlam)

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Regulated Financial Services Provider

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3-Month Free Trial

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