

SaccoWorks — Feature Compliance Matrix

Product: SaccoWorks SACCO Management System **Vendor:** eLiveCode Solutions Limited **Prepared:** July 2026 · **Purpose:** Procurement / bid-pack evidence document

This matrix maps SaccoWorks capabilities to a standard SACCO procurement checklist, with an honest status per line. It is generated from the live product code base so every "Available" line corresponds to a shipped screen or service, not marketing copy.

Status legend

Mark	Meaning
✓ Available	Shipped and in production use.
⚙️ Configurable	Available and set up per-SACCO by an administrator (products, workflows, rates).
🔧 Config/Custom	Core exists; part of the requirement needs configuration or scoped customization.
📅 Planned	On the roadmap; not yet available. Stated honestly rather than claimed.

Note on accounting integrity: the double-entry GL, chart of accounts and financial statements are Available. A GL-integrity hardening programme is in progress to guarantee that **every** money movement across all modules posts to the GL and that statements balance on every tenant. Lines affected are marked accordingly. This is disclosed deliberately — it is the honest position and it is being closed ahead of FOSA/SASRA-grade deployments.

1. Membership Management

Requirement	Status	Evidence (module / screen)
Member registration & profile	✓ Available	Membership/
Online / public self-registration	✓ Available	Public/ self-register
KYC capture, checklist & document store	✓ Available	KYC/KYCChecklist , KYC/KYCDocuments , KYC/KYCCompliance
AML / sanctions screening	✓ Available	KYC/AMLScreening
Member categories / classes	⚙️ Configurable	member ClassID
Savings/loan product accounts per member	✓ Available	MemberProductAccount , Membership/SavingsProducts
Member statements	✓ Available	Ledgers/MemberStatement
Member exit / withdrawal processing	✓ Available	MemberExit/
One identity across multiple SACCOs	✓ Available	SystemUserCompanies (multi-company)

2. Savings, Shares & Contributions

Requirement	Status	Evidence
Deposits & withdrawals	✓ Available	Ledgers/ReceivePayment , Ledgers/MakePayment
Share capital	✓ Available	contributions (US_Trantypes)

Requirement	Status	Evidence
Multiple savings products	⚙️ Configurable	Membership/SavingsProducts , US_Trantypes
Fixed / term deposits	✅ Available	Member Contribution/FixedDeposits
Standing orders	✅ Available	Member Contribution/StandingOrders
Bulk / employer contribution import	✅ Available	Member Contribution/ import, CheckOff/UploadRemittance
Teller services & till sessions	✅ Available	Mc_TellerServices , TellerTillSession , Mc_TellerStmt
Contribution / savings statements	✅ Available	Member Contribution/ , Ledgers/MemberStatement
Deposit posts to GL	✅ Available	sp_Sacco_PostMemberDeposit (in-proc GL)

3. Lending & Credit Management

Requirement	Status	Evidence
Configurable loan products & rules	⚙️ Configurable	Loans/LoanTypes , Loans/LoanSettings
Loan application & calculator	✅ Available	Loans/ApplyLoan , Loans/LoanCalculator
Appraisal & multi-level approval workflow	✅ Available	Loans/LoanApprovals
Guarantor validation & exposure limits	✅ Available	Guarantors/GuarantorRegister , Guarantors/GuarantorExposure
Collateral & security / lien register	✅ Available	Collateral/CollateralRegister , Collateral/LienManagement
Disbursement (incl. M-Pesa B2C)	✅ Available	Loans/LoanDisbursement , PaymentBridge
Repayment schedules	✅ Available	Loans/LoanScheduleReport
Repayments — single / batch / M-Pesa	✅ Available	Loans/PostRepayments , Loans/BatchRepayment , Loans/MpesaReconciliation
Interest accrual	✅ Available	Loans/InterestAccrual (scheduled via task runner)
Top-ups / consolidation	✅ Available	loan consolidation + concurrency policy
Restructure / reschedule	✅ Available	Loans/LoanReschedule
Penalties, charges, waivers, adjustments	✅ Available	Loans/LoanCharges , Loans/LoanAdjustments
Write-offs	✅ Available	loan write-off + GL posting
Arrears, aging, PAR, NPL classification	✅ Available	Loans/ArrearsAnalysis , Loans/LoanAgingReport , Compliance/LoanClassification
Demand notices / collections	✅ Available	Loans/LoanDemandNotice , Loans/CollectionsReport
Check-off / employer remittance	✅ Available	CheckOff/ (posts GL)
CRB checking	✅ Available	Administration/CrbChecker
Automated credit scoring	📅 Planned	CRB check available; scorecard engine planned
IFRS 9 / Expected Credit Loss provisioning	📅 Planned	classification available; ECL model planned

4. FOSA / Front-Office Banking

Requirement	Status	Evidence
Teller open / close / cash limits	✓ Available	TellerTillSession , Mc_TellerAccounts
Cash deposits & withdrawals	✓ Available	teller + ReceivePayment / MakePayment
Teller-to-teller / branch cash transfers	✓ Available	Ledgers/FundTransfer
Bank reconciliation	✓ Available	Ledgers/BankReconciliation
Interbranch transactions & balancing	⚙️ Configurable	inter-branch clearing accounts (GL)
Maker-checker authorization	✓ Available	approval workflows
Fixed deposits & standing orders	✓ Available	(see §2)
Cheque processing	🔧 Config/Custom	capture available; full clearing workflow scoped
Vault / treasury management	🔧 Config/Custom	cash positions available; dedicated treasury planned
End-of-day processing & exception reports	🔧 Config/Custom	reconciliation available; formal EOD batch planned

5. Accounting & General Ledger

Requirement	Status	Evidence
Double-entry general ledger	✓ Available	accTransaction / accTransactionLedger , sp_GL_PostJournalEntry
Chart of accounts	✓ Available	Ledgers/ChartOfAccounts
Manual journal entries	✓ Available	Ledgers/JournalEntry
Trial balance	✓ Available	Ledgers/TrialBalance
Income statement (P&L)	✓ Available	Ledgers/ financial reports
Balance sheet	✓ Available	Ledgers/BalanceSheet
Cash book	✓ Available	Ledgers/
Automatic GL posting from all modules	🔧 In progress	GL-integrity hardening (deposits, check-off, loans posting; remaining flows being closed)
Financial & management reports	✓ Available	Ledgers/ , BI/

6. Regulatory & Compliance

Requirement	Status	Evidence
Capital adequacy report	✓ Available	Compliance/CapitalAdequacy
Liquidity report	✓ Available	Compliance/LiquidityReport
Portfolio at Risk / loan classification	✓ Available	Compliance/LoanClassification
Compliance dashboard	✓ Available	Compliance/ComplianceDashboard
SASRA statutory return matrix (by SACCO type)	🔧 Config/Custom	core reports available; full return pack being formalized
AML/CFT monitoring & KYC controls	✓ Available	KYC/AMLScreening , KYC/
Insider-lending report	📅 Planned	

Requirement	Status	Evidence
Data Protection Act controls	 Config/Custom	access control + audit available; formal DPA pack planned
Audit trails	 Available	Administration/AuditLog
User access reviews	 Configurable	Administration/UserManagement

7. Digital Banking & Integrations

Requirement	Status	Evidence
Member web portal	 Available	MemberPortal/ (14 screens)
Android member application	 Available	Sacco-Member-App (MAUI)
M-Pesa STK Push	 Available	MpesaStkPush , MpesaService
M-Pesa C2B & B2C	 Available	PaymentBridge, C2B webhook
Automated M-Pesa reconciliation	 Available	Loans/MpesaReconciliation , Administration/ManualMpesaReconciliation
Mobile lending / self-service loans	 Available	portal MyLoans , ApplyLoan
SMS notifications (multi-provider)	 Available	SaccoWorksSms (Advanta / Onfon)
Email notifications	 Available	notification services
REST API (versioned)	 Available	Sacco-Web-API (.NET 8, V1/V2)
B2C / EFT / PesaLink disbursement	 Available	PaymentBridge
USSD	 Planned	
Push notifications	 Config/Custom	mobile app channel; server push planned
Named bank connectors (Co-op/KCB/Equity/Family)	 Config/Custom	EFT/PesaLink available; per-bank connectors scoped

8. Governance, Risk & Business Intelligence

Requirement	Status	Evidence
Executive / BI dashboards	 Available	BI/BIDashboard , dashboards
Compliance dashboard	 Available	Compliance/ComplianceDashboard
Scheduled / management reports	 Available	BI/ , reporting
Board & committee management	 Planned	
AGM, resolutions & action tracking	 Planned	
Enterprise risk register	 Planned	
Compliance calendar / policy repository	 Planned	
Fraud & incident management	 Planned	audit trail available; case workflow planned

9. Transport SACCO (specialization / differentiator)

Requirement	Status	Evidence
Vehicle registration & records	✓ Available	Transport/
Daily collections & reconciliation	✓ Available	Transport/
Passenger booking / ticketing	✓ Available	Transport/PassengerBooking
Parcel registration & tracking	✓ Available	Transport/ParcelRegister , MultiParcelRegister
Trip manifests	✓ Available	Transport/TripManifest
Crew / shift management	✓ Available	Transport/ShiftManagement
Vehicle payments & statements	✓ Available	Transport/ManualVehiclePayment
POS / inventory	✓ Available	InventoryNew/

10. Administration, Multi-tenancy & Security

Requirement	Status	Evidence
Multi-tenant (one platform, many SACCOs)	✓ Available	CompanyID isolation across all data
Role / rights based access control	✓ Available	Administration/UserManagement
Audit logging of key actions	✓ Available	Administration/AuditLog
SACCO onboarding / provisioning	✓ Available	Administration/SaccoOnboarding , sp_System_RegisterNewSacco
Subscription management	✓ Available	Administration/SubscriptionManagement
Multi-language (EN / FR / PT / SW)	✓ Available	localization framework (West Africa ready)
Configurable workflows & settings	⚙️ Configurable	Administration/ settings
Multi-factor authentication (admins)	📅 Planned	strong auth available; mandatory MFA planned
Backups / disaster recovery	🔑 Config/Custom	operational; formal RPO/RTO + restore-test doc planned

11. Additional Modules

Module	Status	Evidence
Agency banking (agents, float, commissions)	✓ Available	AgencyBanking/
Dividends (calc, distribution, statements)	✓ Available	Dividends/
Land / plot management (land SACCOs)	✓ Available	Land/

Readiness summary

Area	Available / Configurable	Planned or being formalized
Membership & KYC	• Strong	—
Savings / contributions / teller	• Strong	vault/treasury depth
Lending & credit	• Strong	credit scoring, IFRS 9/ECL

Area	Available / Configurable	Planned or being formalized
FOSA front-office	● Good core	cheque clearing, EOD, treasury
Accounting / GL	● Available	full auto-posting (hardening in progress)
Compliance / SASRA	● Good core	full return matrix, insider-lending, DPA pack
Digital & integrations	● Strong	USSD, per-bank connectors, push
Governance / risk	○ Limited	board/AGM/risk register/incident mgmt
Transport	● Strong (differentiator)	—
Admin / security / multi-tenant	● Strong	mandatory MFA, formal DR doc

Bottom line: SaccoWorks is procurement-ready today for Non-WDT, BOSA, growing, employer-based and transport SACCOs. For full FOSA / SASRA-grade deployments the honest gaps are: complete the GL auto-posting hardening, formalize the SASRA return matrix and DPA pack, add the governance/risk layer, and enable mandatory MFA + documented DR. None of these are large relative to the depth already shipped.