SaccoWorks — Implementation & Migration Plan

Vendor: eLiveCode Solutions Limited · **Product:** SaccoWorks · **Version:** July 2026

A repeatable plan for onboarding a SACCO onto SaccoWorks, targeting **go-live within ~4 weeks** for standard scope (larger FOSA/multi-branch deployments are scoped separately). Timelines assume timely client cooperation on data, decisions and UAT sign-off.

1. Principles

- **Phased and low-risk:** configure → migrate → validate → train → go-live → stabilize.
- **Migration is dry-run first:** balances are reconciled against the SACCO's control figures

before cutover — no go-live on unverified data.

- **Milestone-based:** each phase ends in a signed acceptance milestone (tied to payment).

2. Timeline overview

Phase	Window	Outcome
0. Kickoff & discovery	Days 1–3	Scope confirmed, environment provisioned, data templates issued
1. Configuration	Days 3–7	Company, products, loan types, GL/chart of accounts, roles, workflows set up
2. Data migration (dry-run)	Days 5–12	Members, savings, loans, GL opening balances loaded to a staging cutover; reconciled
3. Training	Days 10–14	Staff trained on their modules; test transactions
4. UAT	Days 14–18	Client validates functions & balances; sign-off
5. Go-live cutover	Days 18–21	Final migration, opening-balance GL cutover, production start
6. Stabilization / hypercare	+2 weeks	Close support, issue fixes, handover to standard support

3. Phase detail

Phase 0 — Kickoff & discovery

- Confirm modules, branches, products, workflows, integrations (M-Pesa, SMS, bank).
- Provision the tenant (`CompanyID`), users and environment.
- Issue migration data templates (members, savings/contributions, loans, guarantors, GL opening balances).
- Agree the project schedule, contacts and acceptance milestones.

Phase 1 — Configuration

- Company details, branches, financial year, currency, language.
- Savings/share products, loan types (rates, terms, penalties), fees.
- Chart of accounts + GL account mappings (auto-bound to the standard chart).
- Roles, rights, users; approval/maker-checker workflows.
- Payment modes; M-Pesa, SMS and (if in scope) bank integration credentials.

Phase 2 — Data migration (dry-run)

- Receive completed templates / legacy extracts.
- Load members & KYC, savings/share balances, loan accounts & schedules, guarantors.
- Post **GL opening balances** via the opening-balance cutover procedure (`@Commit=0` dry-run first).
- **Reconcile** migrated balances against the SACCO's control figures (deposits, shares, gross loans)

and produce a reconciliation report; resolve variances before proceeding.

Phase 3 — Training

- Role-based training (tellers, loans officers, accountant, admin).
- Hands-on test transactions on the staging/UAT data.
- Provide quick-reference guides.

Phase 4 — UAT

- Client runs the standard test journey: register member & KYC → contribution via M-Pesa →

loan application → appraisal/guarantors/approval → disbursement & schedule → repayment & GL posting → member/loan/financial/compliance reports → maker-checker & audit trail & self-service.

- Log and resolve issues; client signs the **UAT acceptance** form.

Phase 5 — Go-live cutover

- Freeze legacy entry; take final balances.
- Run final migration + **opening-balance GL cutover** (`@Commit=1`); confirm trial balance foots

and balance sheet balances (reconciliation report = OK / FOOTS / BALANCED).

- Switch on production; verify M-Pesa/SMS live; issue go-live sign-off.

Phase 6 — Stabilization / hypercare

- Two weeks of close support; rapid issue turnaround; daily check-ins as needed.
- Handover to standard support (see SLA & Support Matrix).

4. Data migration approach

- **Sources:** Excel/manual registers or legacy system extracts.
- **Method:** mapping to SaccoWorks templates → staging load → automated validation → reconciliation

against control totals → dry-run → cutover.

- **Balances:** member savings/shares from contribution history; loans from loan schedules/statements;

GL opening balances posted as one balanced journal per tenant (opening-balance cutover), so the statements pick them up and balance from day one.

- **Acceptance gate:** migration is accepted only when reconciliation ties to the SACCO's figures.

5. Roles & responsibilities

Activity	eLiveCode	Client
Environment & tenant provisioning	●	
System configuration	●	○ (decisions)
Data templates & extraction	○ (templates)	● (data)
Data migration & reconciliation	●	○ (control figures, verification)
Integration credentials (M-Pesa/SMS/bank)	○ (setup)	● (accounts)
Training	●	○ (attendance)
UAT execution & sign-off	○ (support)	●
Go-live cutover	●	○ (freeze, final balances)
Support	●	○ (report issues)

(● lead · ○ support)

6. UAT & acceptance

- UAT is time-boxed with an agreed test script and defect log.

- Defects are triaged (P1–P4); P1/P2 resolved before go-live.
- Written sign-off at two milestones: **UAT acceptance** and **Go-live acceptance** (templates in the

Contract & Acceptance document).

7. Go-live checklist

- [ ] Final balances migrated & reconciled (OK / FOOTS / BALANCED)
- [ ] Users, roles & rights configured
- [ ] Products, loan types, fees, GL mappings confirmed
- [ ] M-Pesa / SMS / bank integrations live-tested
- [ ] Backups configured
- [ ] Staff trained & quick-reference issued
- [ ] UAT signed off
- [ ] Go-live sign-off obtained

8. Risks & mitigations

Risk	Mitigation
Poor-quality / incomplete source data	Templates + validation + reconciliation gate before cutover
Balances don't reconcile	Dry-run migration and reconciliation report before go-live
Integration delays (M-Pesa/bank)	Start credential setup in Phase 0; parallel-track
Staff adoption	Role-based training + hypercare period
Scope creep	Change-control against the agreed scope; extras quoted separately

9. Acceptance milestones (payment-linked)

1. **Kickoff & configuration complete** — environment ready, configuration signed off.
2. **Migration reconciled** — balances tie to control figures (dry-run accepted).
3. **UAT accepted** — client sign-off on functionality.
4. **Go-live accepted** — production live, opening-balance cutover balanced.
5. **Stabilization complete** — handover to standard support.