SaccoWorks — Technical Proposal

Vendor: eLiveCode Solutions Limited · **Product:** SaccoWorks SACCO Management System **Version:** July 2026 · **Use:** Procurement / tender technical response

> This is a reusable master proposal. For a specific tender, tailor Sections 2 (requirements) and 11 (commercials) to the client and attach the Feature-Compliance Matrix, SLA & Support Matrix, Security & Data-Protection Pack, TCO Calculator and client references.

1. About the vendor

eLiveCode Solutions Limited is a Kenyan software company specializing in SACCO and cooperative management systems. SaccoWorks is our cloud-based SACCO management platform, in production with **50+ SACCOs** across Non-WDT, BOSA, transport and employer-based segments. We provide the software, implementation, data migration, training and **direct local support with direct access to the product development team**.

2. Understanding of requirements

SACCOs need a single, secure, affordable system that manages members, savings/shares, loans and accounting end-to-end; integrates M-Pesa and banking; supports self-service; produces management and regulatory reports; and can be deployed quickly with migration from Excel or a legacy system. This proposal maps SaccoWorks to those needs and states, honestly, what is available today versus configurable or planned (see the attached **Feature-Compliance Matrix**).

3. Solution overview

> *"SaccoWorks is a modern Kenyan SACCO management platform designed for growing cooperatives. It combines members, savings, loans, accounting, M-Pesa, member self-service, compliance reporting and configurable workflows in one secure system, with rapid implementation and direct local support."*

4. Solution architecture

Layer	Technology / component
Web application	ASP.NET (.NET Framework 4.8), browser-based, responsive UI
REST API	ASP.NET Core (.NET 8), versioned (V1/V2) — serves mobile & integrations
Mobile	Android member app (MAUI) for self-service
Member portal	Browser-based self-service portal
Database	Microsoft SQL Server, multi-tenant (isolated per `CompanyID`)
Payments	M-Pesa (STK/C2B/B2C) and bank disbursement via a dedicated payment bridge (EFT/PesaLink)
Messaging	Multi-provider SMS gateway + email notifications
Hosting	Cloud-hosted; per-tenant logical isolation; HTTPS/TLS throughout

Key architectural properties: true multi-tenancy (one platform, many SACCOs, no cross-tenant data access); modular functional coverage; configurable products, rates and workflows; and an API layer that lets the same core serve web, mobile and third-party integrations.

5. Functional scope (by module)

Full detail and per-line status is in the **Feature-Compliance Matrix**. Summary:

- **Membership & KYC** — registration, self-registration, KYC/AML, categories, statements, exits.
- **Savings, shares & contributions** — deposits/withdrawals, multiple products, fixed deposits, standing orders, bulk/check-off import, teller services & till sessions.
- **Lending & credit** — configurable products, application, appraisal & approval, guarantors & exposure, collateral/lien, disbursement (incl. M-Pesa), schedules, repayments (single/batch/ M-Pesa), interest accrual, top-ups, restructure/reschedule, penalties/waivers, write-offs, arrears/aging/PAR/NPL classification, demand notices, CRB checking.
- **FOSA / front-office** — teller open/close/limits, cash deposits/withdrawals, teller & branch transfers, bank reconciliation, interbranch, maker-checker.
- **Accounting / GL** — double-entry general ledger, chart of accounts, journals, trial balance, P&L, balance sheet, cash book, financial & management reports.
- **Compliance** — capital adequacy, liquidity, PAR/loan classification, KYC/AML, audit trails.
- **Digital & integrations** — member portal, Android app, M-Pesa (STK/C2B/B2C), automated reconciliation, mobile lending, SMS/email, REST API, B2C/EFT/PesaLink disbursement.
- **Governance & BI** — executive/compliance dashboards, management reporting.
- **Transport (specialization)** — vehicles, collections, ticketing, booking, parcels, crews/ shifts, expenses, reconciliation, POS/inventory.
- **Administration & security** — multi-tenancy, role-based access, audit logging, onboarding, subscription management, multi-language (EN/FR/PT/SW).

6. Requirements compliance approach

Each tender requirement will be answered as **Available / Configurable / Configuration-or- customization / Planned**, with evidence, using the Feature-Compliance Matrix format. We do not mark items compliant unless they are — this protects both parties during acceptance.

7. Integrations

- **M-Pesa:** STK Push (collections), C2B (paybill/till), B2C (disbursements) via signed callbacks.
- **Banking:** EFT / PesaLink disbursement through the payment bridge; named-bank connectors scoped per client (Co-operative, KCB, Equity, Family and others).
- **SMS:** multi-provider gateway with per-SACCO credentials.
- **API:** versioned REST API for third-party and mobile integration.

8. Non-functional

- **Security & data protection:** see the attached **Security & Data-Protection Pack** (tenant isolation, RBAC, hashed credentials, TLS, audit trails; roadmap: MFA, encryption-at-rest, pen-test).
- **Availability:** committed uptime target **99.5%/month** (excl. scheduled maintenance and third-party outages) — see SLA.
- **Scalability:** multi-tenant cloud model; scales across tiers from small SACCOs to FOSA/multi-branch.
- **Performance:** server-side processing with efficient stored-procedure data access.

9. Implementation approach

Rapid, phased delivery targeting **go-live within ~4 weeks** for standard scope: kickoff → configuration → data migration → training → UAT → go-live → stabilization. Full detail in the attached **Implementation & Migration Plan**.

10. Support & service levels

Business-hours support with defined priority response/resolution targets, a clear escalation path (including direct development-team access) and a ≥95% SLA-achievement target. See the **SLA & Support Matrix**.

11. Commercials

Tiered, transparent pricing (Starter / Growth / Professional-FOSA / Lease-to-own) with a 3-year price lock, prepayment discounts, milestone-based implementation payments and separately disclosed third-party charges. A client-specific 3- and 5-year TCO is provided using the **TCO Calculator**.

12. Roadmap (indicative)

- **Near term:** complete GL auto-posting hardening; mandatory admin MFA; SASRA return-matrix

formalization; USSD.

- **Medium term:** governance/risk module (board/AGM/risk register), credit scoring, additional

named-bank connectors, independent penetration testing and published RPO/RTO.

13. Why SaccoWorks

- Deep, shipped functional coverage across members, savings, lending, accounting and FOSA.
- **Strong transport-SACCO specialization** — a clear differentiator.
- Cloud, fast implementation, configurable, multi-language.
- Direct local support and direct access to the development team.

14. Assumptions & exclusions

- Client provides source data in an agreed format and timely UAT sign-off.
- Third-party charges (SMS, M-Pesa/Safaricom, bank) are pass-through and billed separately.
- Hardware, major custom development and new integrations beyond agreed scope are quoted separately.
- Availability excludes third-party (Safaricom/bank/hosting) and client-network outages.
