TondeSoft Ltd
Total IT Solutions & Software Development Powerhouse
Enabling Commerce, Delivering Trust

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SACCO ERP

A Complete Savings, Credit & Financial Institution Management System by TondeSoft Ltd

SACCO ERP is a comprehensive, enterprise-grade platform built for savings and credit cooperatives, rural banks, and financial institutions that need full control over membership, savings, lending, banking, and compliance. From member onboarding and daily susu collection to loan management, digital banking, treasury, and regulatory reporting, every part of the institution is brought together on a single, secure platform. The sections below outline each module available in the system and the value it brings to your institution.

Member & Savings Management

Member Management (CRM)	Maintains complete member profiles, including KYC documentation, next of kin, and beneficiaries, forming the foundation of the SACCO's membership records.
Member Accounts	Manages savings accounts, share capital, and account statements for every member, giving a clear and accurate view of member holdings.
Savings Management	Handles daily, weekly, fixed, and target savings products, allowing the SACCO to offer flexible savings plans tailored to member needs.
Daily SUSU Collection	Supports mobile field collectors and route-based daily susu collection, with digital passbooks that keep member contributions accurate and transparent.
Standing Orders & Direct Debits	Automates recurring payments and scheduled deductions to designated beneficiaries, reducing manual processing and missed payments.
Customer Self-Service	Gives members a self-service channel to raise service requests and support tickets, improving responsiveness and member satisfaction.

Loans & Credit

Loan Management	Manages the full loan lifecycle, from application and disbursement through to amortization, keeping lending organised and accurate.
Loan Approval Workflow	Routes loan applications through defined approval levels and committee sign-off, ensuring lending decisions follow SACCO policy.
Collections & Reminders	Sends automated repayment reminders and tracks collections activity, helping reduce arrears and keep loan books healthy.
Collateral & Repossession	Registers loan collateral and manages the repossession process where needed, protecting the SACCO's lending exposure.

Guarantor Management	Tracks guarantors linked to member loans and their liability exposure, supporting sound credit risk assessment.
Money Lending Operations	Supports field-agent lending and quick cash loan products secured against pawned collateral, extending credit access to more members.
AI Smart Finance Tools	Applies credit scoring and fraud/default prediction models to support faster, more informed lending decisions.

Banking & Digital Services

Banking & Cash Management	Manages teller operations, branch cash positions, and daily reconciliation, keeping cash handling accurate and accountable.
Mobile & Digital Banking	Extends banking services to members through USSD, mobile money, and digital receipts, enabling convenient access outside the branch.
Card & Digital Wallet	Issues and manages debit cards and mobile wallets, with visibility into POS and ATM activity for every member.
Merchant & QR Payments	Supports merchant onboarding and QR code payments, with automated settlement into merchant accounts.
Rural & Retail Banking	Provides current accounts, chequing facilities, and ATM/POS services, extending full retail banking capability to members.
Treasury & Investments	Manages liquidity, treasury bill holdings, and correspondent banking relationships, supporting sound financial management.
Corporate & Trade Finance	Serves business and corporate clients with facilities such as letters of credit and guarantees, expanding the SACCO's commercial offering.

Finance, HR & Governance

Accounting & Finance	A complete accounting module covering the general ledger, financial statements, and budgets, giving a clear picture of institutional performance.
Payroll & HR	Manages staff records, payroll processing, and incentive payments, bringing standard HR practice to SACCO administration.
Fixed Assets & Procurement	Maintains an asset register with depreciation tracking, alongside purchase order management for procurement of goods and services.
Dividends & AGM Governance	Manages dividend declarations and supports AGM processes, including voting and resolutions, for transparent member governance.
Bancassurance	Offers loan protection and life cover products to members, with integrated claims processing.

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Member Welfare Fund	Manages member welfare contributions and benevolent support claims, helping the SACCO care for members in times of need.

Compliance & Risk

Compliance & Regulatory	Supports AML monitoring, audit trails, and regulatory reporting, helping the SACCO stay compliant with industry requirements.
Fraud & AML Center	Centralises fraud alerts, sanctions screening, and AML case management, strengthening the institution's risk controls.
Regulatory & Capital	Tracks Bank of Ghana filings and monitors capital adequacy and CAR ratios, keeping the SACCO aligned with prudential requirements.
Security & Administration	Controls system access through role-based permissions and approval levels, with full audit logging for accountability.

Administration & Reporting

Branch & Agent Management	Coordinates multi-branch and agent operations from a single system, with performance visibility across every location.
Document Management	Securely stores institutional documents with e-signature support and expiry alerts, keeping records organised and compliant.
Reports & BI Dashboard	Delivers analytics and business intelligence across all modules, supporting informed, data-driven decision-making.
Integrations	Connects the SACCO ERP with mobile money platforms, SMS gateways, and banking APIs, extending the system's reach and convenience.
Company Setup	Configures the institution's profile, branch details, and regulatory and fiscal settings across the system.

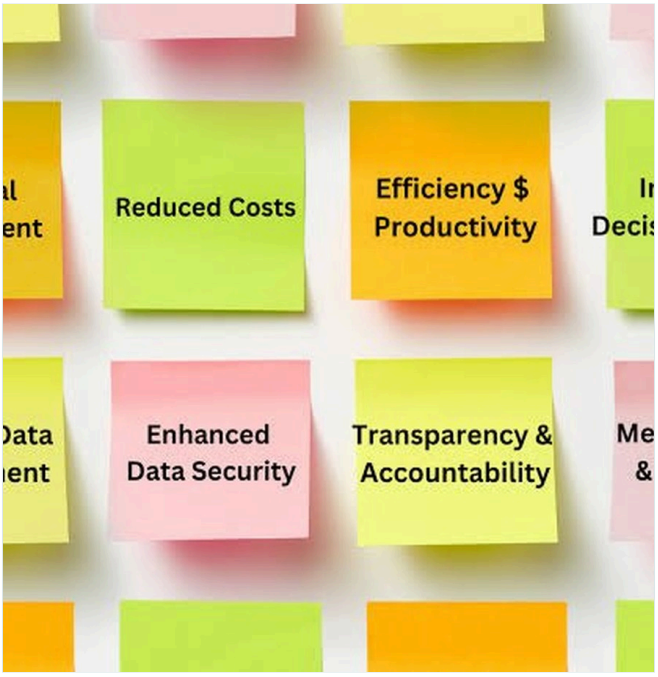
Why SACCO ERP? Every module is designed to work together, so information entered once — a member record, a loan repayment, a compliance filing — flows seamlessly across the system. The result is stronger risk control, faster member service, and more time for leadership to focus on growing the institution rather than reconciling paperwork.

To schedule a live demonstration of SACCO ERP or discuss deployment for your institution, please reach out using the contact details below.

Module names and groupings above are summarised from the SACCO ERP dashboard for presentation purposes and may be refined to match final release documentation.

A closer look

SACCO MicrofinanceERP | Visual overview



Industry context



Product visual

BUILT AROUND YOUR OPERATIONS

SACCO MicrofinanceERP is part of the TondeSoft portfolio of practical business management solutions. The preceding catalogue outlines the functional areas and capabilities available for discussion and deployment.