![Dew CIS Solutions Limited logo]

BARAZA SACCO
PORTAL

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Dew CIS Solutions Limited.
Transforming Information to Profit

Baraza Sacco Portal

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Baraza Sacco Overview

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Baraza Sacco is a web-based software for cost effective Sacco management. The system is developed by a team of experts with the best IT mind to meet the unique needs and requirements that exist in all SACCO and Microfinance institutions regardless of size or location. A modular system allows all administrative functions to be completed within one centralized database, which means no re- keying of data is necessary.

The main objective is to safeguard membership of the Sacco by providing members with an opportunity to save funds and obtain loans for provident and productive purposes. However, over the year the society has diversified its activities and services in its endeavor to satisfy member's demands.

Baraza SACCO is modular based application software that is integrated to provide a fully-fledged Enterprise level Software Suite to manage the needs of a Sacco. An integrated Accounts module ensures that Accounts reporting can be handled without having to use a separate system to handle the same.

Features of Baraza Sacco

ONLINE UPDATES

01

that ensures update of our systems regardless of location of use.

INTEGRATED ACCOUNTING

02

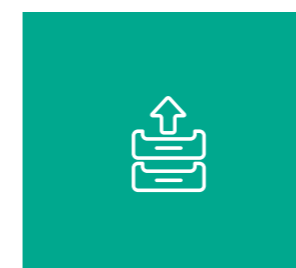that tracks & provides financial reports all incomes and expenses.

DOCUMENT MANAGEMENT SYSTEM

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The system is able to store photos of members, copies of Birth certificates, etc. This is integrated in just every part of the system where it is needed and includes Capability to export reports to Excel, Word or pdf formats with integrated emailing system to send reports via email.

DATA SECURITY & BACKUP

04

Baraza Sacco is a system that protects your data from unauthorized access or alteration and backs up the data from the system to external devices or to our remote data storage facilities.

MULTI-USER MANAGEMENT

05

with various login roles and Audit Trail than tracks all users activities;

Baraza Sacco modules

MEMBERSHIP MODULE

The Sacco membership module consists of members both from within the common bond and outside. The prospective members fill a registration form, which they sign, and present to the office in order to enroll as members.

The office processes the applications and the applicants asked to pay the membership application fees after which they become members of the society.

CONTRIBUTION MODULE

One of the ways of raising Sacco revenue is by way of member's contributions. Baraza Sacco enables a Sacco to efficiently and easily manage member's contributions.

The module ensures that their members get a notification on their contribution either through a SMS or an email.

ACCOUNT MANAGEMENT MODULE

This functionality will assist in the creation and updating of a trial balance, statement on comprehensive income, statement on financial position, cash flow statement and general ledger.

It will also help in managing books of account, reports as well as variance analysis.

BULK SMS & EMAILS MODULE

The system will send notification messages during loan approval, guarantor approval and for any other event suggested by system users/ owners. Announcements can also be scheduled to all members via the system.

SMS query facility is also available for members to query information like loan status, total contributions and other additional information as requested by the client.

LOAN MANAGEMENT MODULE

The functionality of loan management is primarily to manage loans to the members. Every Sacco has different types of loans in line with the Sacco's rules and regulations.

Loan management module on Baraza Sacco helps in approving the loans the members have requested also helps in loan repayment, which can be either through payroll, direct bank deposits, standing orders, cash or cheque depending on the Sacco rules.

Other functionality of loan management module includes;

- ✔ The Sacco system allows any specific type of loans definition.
- ✔ Ability to maintain multiple open loans at a particular period.
- ✔ Support a twelve- period or optional period fiscal year.
- ✔ Perform real - time updating of loan payment information according to the loan payment plan.
- ✔ Posts all loan details and payment financial aid disbursements
- ✔ Calculates loans based on Sacco enrolment or other criteria.
- ✔ The system also provide facilities for a defaulter subsystem to maintain the members records, calculate surcharge and penalty charge and initiate actions on hold for some Sacco members.

LOAN INTEREST MODULE

Interest is the money realized after the member's repayment of loans or if the Sacco has other business.

Loan interest module has the ability to customize the following reports;

- ✔ Keep a detailed account of all interest made by the Sacco.
- ✔ Visually show borrower interest account calculation.
- ✔ Preference screen where all interest policies are set up.
- ✔ Allows miscellaneous fines or fees to be assessed.

SHARE MODULE

The functionality of this module is primarily used to manage the shares of the members. The members once enrolled into the Sacco are expected to contribute a set minimum amount in order to qualify for the services of the Sacco.

Additionally, the Sacco maintains part of the contributed amount as non-withdrawableshare capital. A member may also offset part or all his deposits with a loan on application and approval by the Sacco. The members can also buy shares from other members who may wish to transfer their shares.

A member may also fully withdraw and have his deposits refunded and retain only the non-withdraw able shares. A member can also top up his shares/deposits by contributing a onetime amount, which is then credited to his membership account in accordance with his/her instructions.

INVESTMENT MODULE

This module addresses cases where a community of likeminded people pools their money and knowledge together to fund a particular investment.

The investment opportunity is identified and valued. Invitations for recruitment is sent out to all potential members who would either agree or decline the offer. Members are then enrolled into the scheme. Based on the investment amount and the funding timeframe, members set individual contribution amount and agree on an investment schedule of raising funds.

The module is equipped with various critical alert notifications including overdue payments, payment due dates. Running balances and statements are available to every member using the online portal.

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01 GENERATES REPORTS

02 SECURITY

03 TIME SAVINGS

04 BACKUP & RESTORING

05 SMS & EMAIL MESSAGES

06 USER FRIENDLY DASHBOARD

Benefits of
Baraza Sacco

EASILY
SCALABLE

GENERATES REPORTS

System generates detailed reports that provide a clear picture of what's going on within the Sacco and help management to make the appropriate decisions and adjustments

SECURITY

System makes data and information secure by providing User IDs and passwords in order to prevent unauthorized access.

TIME SAVINGS

Sacco Management System will search and retrieve a required data instantly.

BACKUP & RESTORING

Database backup makes helps to protect database data from theft, physical damage and computer viruses and malware and the records will be more secure than in file based system. Sacco Management can restore the system database if there is a need.

SMS & EMAIL MESSAGES

For notification purposes.

USER FRIENDLY DASHBOARD

The Proposed System provides a user-friendly background as well as user-friendly functions. After login to the system user can get a quick view of members, their contributions and loans issued to members among other views at the touch of a button

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