



# TRAMOM REGULATED NON-WDT SACCO SOCIETY LIMITED

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## SACCO MIS EVALUATION FORM

Name of the SACCO MIS.....

Name of the vendor.....

*Tick appropriately (availability of the functionality on the SACCO MIS) and write down any additional remarks if any on the note's column.*

Functionality	TICK	NOTES
Member Registration, amendment (records update) & inquiry module (customer care) (Individual membership {Salaried & Business People} & Micro-finance)		
Member Exit process (Member withdrawal) & other transitions e.g., Active, Dormant, Defaulter, withdrawn, deceased etc.		
Account management module (Share types/schemes, loans & other savings) <ul style="list-style-type: none"> <li>✓ Configurations.</li> <li>✓ Management of subscriptions.</li> <li>✓ Transfers &amp; offsetting etc.</li> </ul>		
Credit/Loan processing from application to disbursement <ul style="list-style-type: none"> <li>▪ Loan application.</li> <li>▪ Loan appraisal.</li> <li>▪ Loan endorsement.</li> <li>▪ Loan disbursement.</li> <li>▪ Loan security</li> <li>✓ Guarantee/ Collateral management.</li> </ul>		
Collection workflow <ul style="list-style-type: none"> <li>✓ Assignment to checkoff companies, monthly deductions generation &amp; posting.</li> <li>✓ MPA receipting.</li> </ul>		

<ul style="list-style-type: none"> <li>✓ STO automation.</li> <li>✓ C2B integrations etc.</li> </ul>		
<p>Teller/Cashier module &amp; Float/till management</p> <ul style="list-style-type: none"> <li>✓ Member transactions. <ul style="list-style-type: none"> <li>▪ Member Deposit receipt.</li> <li>▪ Loan repayment.</li> <li>▪ Payments management &amp; waiver/penalty processing.</li> <li>▪ STO Management.</li> </ul> </li> <li>✓ Non-member transactions. <ul style="list-style-type: none"> <li>▪ Petty cash management.</li> <li>▪ Supplier/Invoice management.</li> </ul> </li> <li>✓ Transaction management (elevated)</li> </ul>		
<p>Accounting module</p> <ul style="list-style-type: none"> <li>✓ Charts of account configurations.</li> <li>✓ General ledger inquiry.</li> <li>✓ Treasury management.</li> <li>✓ Journal entry.</li> <li>✓ Bank reconciliation.</li> <li>✓ End of period of processing.</li> <li>✓ Periodic Books of account (Trial balance, Income statement &amp; Balance sheet).</li> <li>✓ Budgeting &amp; budget comparison.</li> </ul>		
<p>Checker module i.e., member accounts vs ledger</p>		
<p>Maker checker (all processes should have an approval level) &amp; privilege management.</p> <ul style="list-style-type: none"> <li>✓ User privilege management vs processes.</li> </ul>		
<p>Seamless integration configurations to third party applications via APIs</p> <ul style="list-style-type: none"> <li>✓ CRB integration.</li> <li>✓ IPRS integration.</li> <li>✓ Fund transfer. <ul style="list-style-type: none"> <li>▪ M-PESA B2C &amp; C2B</li> <li>▪ Pesalink</li> <li>▪ ATM bridge.</li> </ul> </li> </ul>		

<p>Automation.</p> <ul style="list-style-type: none"> <li>✓ SMS notification feature. <ul style="list-style-type: none"> <li>▪ Business Members due instalments notifications.</li> <li>▪ Instant loan due notifications.</li> <li>▪ General member notification messages.</li> <li>▪ Customized messages to specific members/group of members.</li> </ul> </li> <li>✓ Generate defaulter letters.</li> <li>✓ PRD schedules.</li> <li>✓ Batch posting etc.</li> </ul>		
<p>Mobile web-app manager for users &amp; USSD APIs.</p>		
<p>Reporting module with enhanced filters e.g., category, date, type, status etc.</p> <ul style="list-style-type: none"> <li>✓ Member lists</li> <li>✓ Member summary</li> <li>✓ Member share statement.</li> <li>✓ Member loan statement.</li> <li>✓ Loan portfolio.</li> <li>✓ Loan aging report</li> <li>✓ Loan risk portfolio etc.</li> </ul>		
<p>Compliance module</p> <ul style="list-style-type: none"> <li>✓ SASRA REPORTS (FORM 2A-2H, INSIDER &amp; SECTORAL LENDING).</li> <li>✓ Credit Scoring &amp; IFRS 9 Reporting.</li> <li>✓ OTHER statutory reports.</li> </ul>		
<p>Other subsystems if any;</p> <ul style="list-style-type: none"> <li>✓ HR subsystem.</li> <li>✓ Procurement subsystem.</li> <li>✓ File management Subsystem (EDMS)</li> </ul>		
<p>Security management- ability to manage users, assign rights &amp; profiles.</p> <ul style="list-style-type: none"> <li>✓ Detailed audit trail with enhanced filters for each user/group of users.</li> </ul>		

<b>Non-functional parameters</b>		
Security		
Ability to integrate with other systems.		
Ease of use. Is the system user friendly?		
Look and feel.		
Account setup/configurations experience.		
Value for the money		
Ability to collaborate with other users within the system (positive)		
Scalability.		
durability		
Reliability		
Customer Support		
Market experience		
Clarity of documentation		

