



Business Bio

The Problem

As of 2013, Tanzania had 5,346 registered SACCOs with nearly 1 million members. This number, which has grown significantly from 4,524 SACCOs in 2007 with 758,829 registered members, demonstrates SACCOs' importance in the socio-economic development of Tanzania. However, credit risk management in most of these SACCOs and MFIs is a persistent challenge, resulting into high levels of Non-Performing Loans (NPL) that threaten their survival.

Kalen Solution

SAMIS - A web based software solution for SACCOs and MFIs aim at enhancing credit and risk assessment hence contributing to reduction of non- performance loans. Increase of performance loans will increase borrowing abilities hence contributing to pro-poor growth and improving financial sector stability and development.

SAMIS Unique Features

- Integrated Credit Risk Management - Integrate with credit reference bureau for smooth retrieval of borrowers' credit score and have loan origination functions for allowing creation of tailor made loan approval processes and automated decision making possibilities.
- Integrated with Mobile Money System - Allow cashless process on money repayment and disbursement of loan.
- Embedded tools to manage members, track contributions and buy or sale shares.
- Integrated SMS communication features to members and borrowers.
- Integrated Loan Management system with hierarchical approval levels.
- Integrated Report; from General Ledger to Financial Statement, Journal Transactions, members and Saving Accounts.
- Operation functions to track SACCOs and MFI expenditures.

Innovation

Enhancing credit risk assessment analysis assisted with integrated credit reference bureau enables conducting due diligence and understanding of credit behaviors hence reducing loan delinquency rates, reduce credit information Asymmetry, and contribute to Improving financial sector stability and development





Market Potential

5000+ Saccos and MFIs as per 2013 Statistics

Business & Marketing Strategy

B2C - License Fee

The system is available online as SAAS or installed on local server at \$1100. More revenue generated on technical support (\$30/Month), SMS notification and access to Internal credit reference information

Events

In collaboration with Cooperative Union, Organize thematic events and invite SACCOS and MFi Leaders in each zone

Sales Representatives

Have sales representative in each zone (8) and offer commission on each license sale.

Online Marketing

Promotion on social media and other online marketing channels.

Milestones

Company Profile

Market:
Software Solution- Diversified

Founded:
May, 2016

Contact:

Physical Address

🏠 Hanipha Office Park,
744 Mbezi Beach
Dar es Salaam - Tanzania

☎ +255 768 133 010

✉ info@kalen.co.tz

🌐 www.kalen.co.tz



		Months						
		1	2	3	4	5	6	7
R & D	Preliminary Consultation with Stakeholders	█						
	Component design		█					
	SAMIS Enhancement (Credit Risk Assessment & Mobile Money Integration)			█	█	█		
Business	Deployment to 10 Saccos in Selected Locations				█	█		
	National wide sales Campaign							█

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