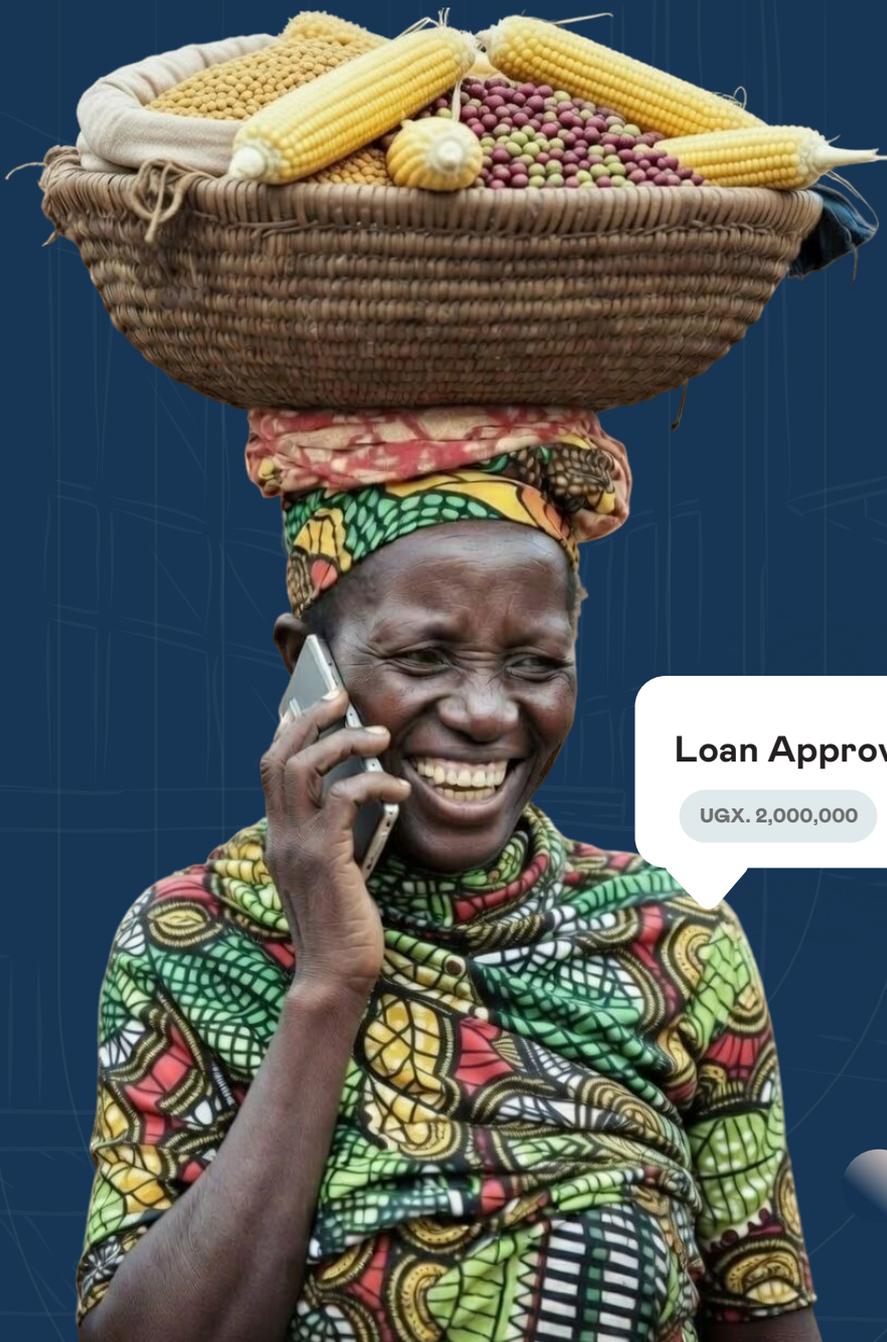




Empowering Uganda's SACCOs with Digital Tools.

Q1 - 2026 *Handbook*



Loan Approved



UGX. 2,000,000

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**Built
to Help
SACCOs
Escape the Excel
Spreadsheet Hassle**

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Setting *the Context*

SaccoSys offers an approachable, all-in-one digital finance platform built to support sustainable growth of Savings and Credit Cooperative Organizations (SACCOs) and other member-based financial institutions.

Through a secure, cloud-based system, SaccoSys enables SACCOs to manage member onboarding process, savings, loans, repayments, reporting, SMS notifications, mobile and agency banking and real-time financial reports, all through one unified platform built for scale.

Setting *the Context*

Today, **over 20 SACCOs**, including **Ruhunga Farmers SACCO**, **SanlamAllianz Staff SACCO**, **Bishop Stuart University Staff SACCO** and **Mbarara City Impact Fraternity SACCO**

(National Water & Sewerage Corporation Staff Owned SACCO), trust SaccoSys to digitize their daily SACCO operations and improve service delivery.

Founded to help SACCOs escape Excel spreadsheets, SaccoSys is headquartered in Uganda with a growing footprint across community and institutional SACCOs in the country.



Beyond Spreadsheets:

Why SaccoSys exists

It's evident that the expectations of SACCO members are changing rapidly and for the better. Members today seek more than traditional, office-bound services. They expect convenience with:

- 1 Mobile banking
- 2 Digital access to their accounts
- 3 Professional service standards similar to modern financial institutions such as banks

At SaccoSys, we believe SACCOs should gain real value from every technology investment. That's why SaccoSys exists to make it easy for SACCOs to run smoothly while delivering faster and more accessible services to members every day.

saccosys.com/features

Our Approach to Client Relationships: *What it means to us*

We are in the business of helping SACCOs build meaningful and **lasting relationships** with their members. SaccoSys software is designed specifically for SACCO managers, accountants & operational teams, with an intuitive interface and **interpretable reports** that make operations easy to manage.

Honest

Customer relationships are built on **trust**. SaccoSys ensures **accuracy**, transparency and **accountability** at every touchpoint.

All-inclusive

From member onboarding and savings to loans, **communication** and **reporting**, SaccoSys supports the full SACCO experience in **one system**.

Lifelong

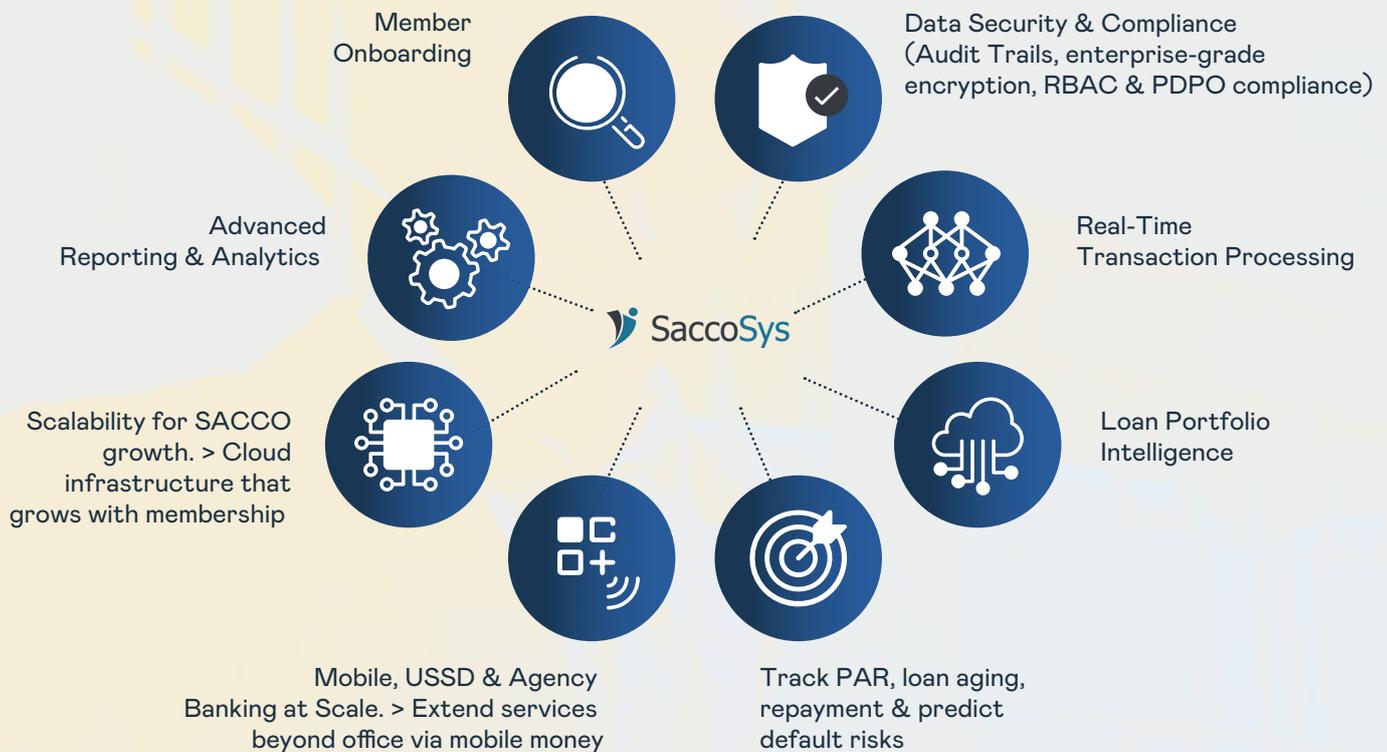
SaccoSys is built for long-term **growth**, helping financial institutions remain **stable, compliant** and relevant for generations.

A different kind of SACCO *Banking* *Solution*

SaccoSys presents a **modern approach** to SACCO banking and lending through a unified cloud-based Software-as-a-Service (SaaS) platform. The software operates on a single, unified codebase that serves all SACCOs consistently and securely from anywhere.

As **Nyakaishiki Mercy**, Sales Consultant at SaccoSys, explains: “We support SACCOs through a **unified codebase** delivered globally as a cloud-based SaaS platform, ensuring reliability, scalability and continuous improvement across all institutions. This principle sits at the core of SaccoSys’ design”.

Use Cases Cloud Software Addresses Within a *SMART SACCO*



SaccoSys enables SACCOs and member-based financial institutions to securely collect, structure and store financial data, from member onboarding and real-time transaction processing to loan portfolio management and mobile banking channels, supported by a scalable cloud infrastructure. This unified data foundation powers real-time analysis and seamless access across the **8 use cases/functional areas** highlighted above, making SACCOs smarter, more resilient and scalable.

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SaccoSys Software

in numbers

20+

Happy SACCOs Served

5K+

Members Supported

1

Countries Served

10K+

Monthly Transactions Processed

4

100+ Avg. Trans/Mo

Mobile Banking Channels

2024

Year Founded



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Core features to

Power your SACCO's growth



Member Account Management

- Member Onboarding
- Shares Management
- User Roles & Permissions
- SaccoSysWallet



Finance & Reporting

- Income & Expense Tracking
- Advanced Financial Reports
- Batch Processing
- Data Security & Audit Trail
- Inter-branch banking



Mobile & Agency Banking

- Mobile Banking
- Agency/Teller Banking
- SMS & Email Communications
- USSD Banking



Savings & Lending Operations

- Deposits & Withdrawals
- Fixed Deposits
- Loan Portfolio Management
- SMS Loan Reminders & Transactional SMSes

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Businesses **We Serve**

Leaders who grow SACCOs choose tools built for growth. SaccoSys software is built for a wide range of financial institutions of all sizes including;

- Regular Community & rural SACCOs
- Staff and company SACCOs
- Savings and investment groups, Micro-Finance Institutions
- Youth/Village Savings and Loans Associations (Y/VSLAs)
- Emyooga SACCOs

Serves all sizes: **Community groups**, structured **financial institutions**.

10+

Institution
Types Supported.
SaccoSys adapts to your size.



100%

Growth-Focused Design
SaccoSys is built for SACCO
leaders who want scalable
financial management.

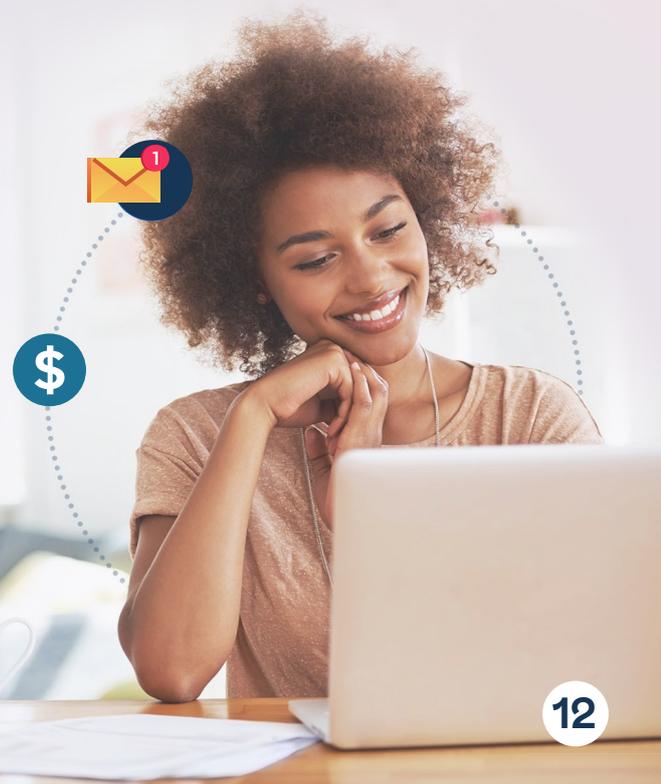


**Designed for
Community Impact**

Supports: Regular & Rural
SACCOs, Staff & Company
SACCOs, Saving Groups,
Y/VSLAs, Emyooga SACCOs

Digitisation = Efficiency: SACCOs using digital systems reduce manual errors, improve reporting speed and strengthen member confidence.

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Trusted by 20+

SACCOs and financial institutions

Enabling SACCOs deliver dependable services their members can rely on.



ANKOLE MANAGEMENT
AGENCY STAFF SACCO



BISHOP STUART UNIVERSITY
STAFF SACCO & GRATUITY SCHEME



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Partnership *Network*

SaccoSys works with trusted technology providers, digital platforms and industry experts to deliver a secure, scalable and reliable SACCO management ecosystem.

These partnerships strengthen infrastructure, communication, security and service delivery ensuring that SACCOs benefit from modern and dependable digital tools.

- Cloud infrastructure providers
- Messaging and communication platforms
- Real-time support
- Digital Integration partners
- BPO and Secure digital payments



SaccoSys Pricing *philosophy*

SaccoSys' pricing philosophy is flexible and transparent, uniquely designed for the unbanked and underbanked to remove the barriers that are often associated with enterprise banking software. Instead of expensive license fees, SaccoSys follows a simple principle “**Pay-As-You-Grow**”.

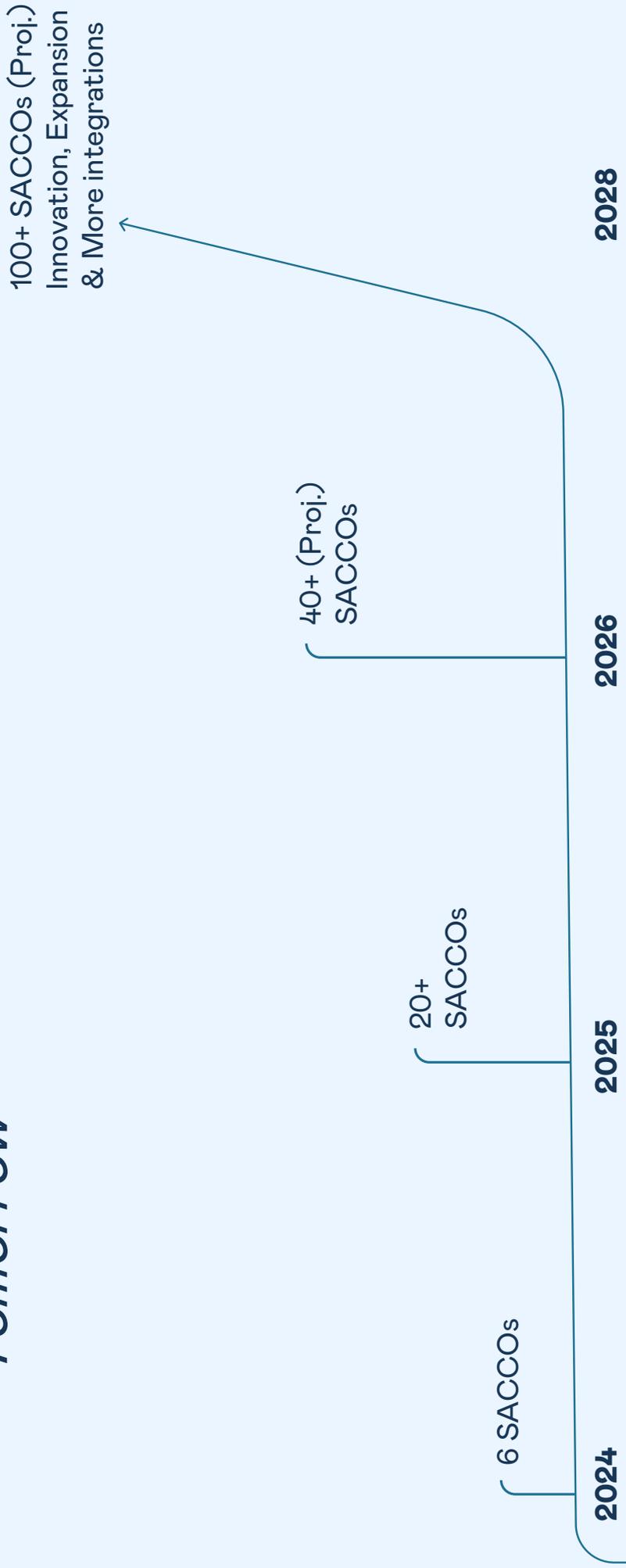
Our pay-as-you-grow pricing model ensures that charges apply only to **ACTIVE SACCO MEMBERS**. If there are **no active members**, there are **no subscription charges**.



 saccosys.com/pricing

SaccoSys

Tomorrow



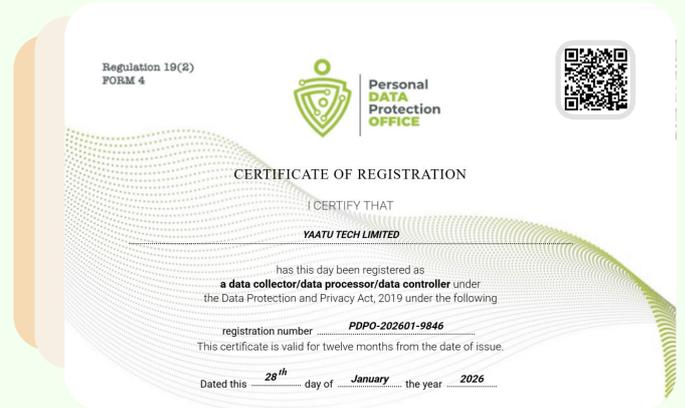
#EscapeTheSpreadsheetHassle

Milestones & Impact (2025 Q3)

→ Yaatu Tech Limited registers with Personal Data Protection Office (PDPO) - *28th January 2026*

At SaccoSys, we handle sensitive financial & personal data every day and this PDPO certification strengthens our mandate to protect this data through secure systems.

[Click to read more](#)



→ SanlamAllianz Staff SACCO signs MOU with SaccoSys
- *19th December 2025*

SanlamAllianz Staff SACCO onboarded SaccoSys software to be able to transition from a promising idea into a digitally empowered financial institution.

[Click to read more](#)



→ Ankole Management Agency (AMA) Staff SACCO Ltd joins SaccoSys
- *22nd Dec. 2025*

To support AMA's growth, SACCO partnered with Yaatu Tech. Ltd. to provision SaccoSys software to automate core SACCO operations. [Click to read more](#)



Meet SaccoSys *Team*



Rose Kuribakanya Rwankore
COO



Ronald Kato
PM



CPA. Patience Natuhwera
Finance Consultant



Mercy Nyakaishiki
Sales Consultant



Adv. Maclean Kemigisha
Legal Advisor



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 /SaccoSys

*SaccoSys is a product
of Yaatu Tech. Ltd.*



PDPO
Compliant

SaccoSys is not a SACCO but a financial technology company. Banking services are provided by the SACCOs we support.

#EscapeTheSpreadsheetHassle