

NdalamaCore Product Overview

One connected operating core for inclusive finance

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A more connected way to operate

DESIGNED FOR SERIOUS FINANCIAL OPERATIONS

NdalamaCore connects the customer journey, credit operations, money movement, accounting and management insight in one clear institutional platform.

NdalamaCore is built for microfinance institutions, credit providers, SACCOs, employer loan schemes and revolving funds. It gives frontline, finance, management and assurance teams a shared operating picture while preserving the responsibilities of each role.

One customer story

Identity, KYC, applications, loans, transactions, documents and service activity stay connected.

One financial truth

Schedules, allocations, receipts, balances and accounting entries are produced from the same transaction.

One line of sight

Portfolio views lead managers from institution totals to branches, products and source records.

The value for your institution

YOUR PRIORITY	HOW NDALAMACORE SUPPORTS IT
Serve customers consistently	A complete customer profile follows the relationship from onboarding and KYC through borrowing, repayment and service.
Move applications with clarity	Product terms, affordability, supporting evidence and approval responsibilities are visible in one workflow.
Keep finance aligned with operations	Disbursements, repayments and corrections update loan records and balanced accounting entries together.
Act earlier on portfolio risk	Due accounts, arrears, portfolio-at-risk, promises to pay and collection activity are organised into practical worklists.
Give leaders useful visibility	Dashboards and reports connect portfolio, branch, product, cash and accounting results to their underlying records.
Grow without losing control	Branch scope, role permissions, approval levels and a permanent activity history support disciplined expansion.

Explore the product through one journey

The public demonstration follows **Mwayi Microfinance Limited**, a fictional institution created specifically for the NdalamaCore product experience. Every person, document, rate, provider event and transaction shown is fictional.

01 See the portfolio Management dashboard and branch performance	02 Know the customer Customer 360, KYC and relationship history	03 Build the loan Product terms, affordability and schedule	04 Make the decision Independent approval and clear authority
05 Move the money Disbursement, repayment and accounting	06 Manage the portfolio Collections, reconciliation and reporting	07 Serve the member Customer portal and member finance	08 Use the insight Institution data and reviewed explanations

Capability map

Customer, lending and service

AREA	AVAILABLE CAPABILITY
Customers and KYC	Individual, business and group profiles; duplicate warnings; identity evidence; private documents; relationships; notes; visits; lifecycle controls; and controlled imports.
Products and origination	Versioned loan products, amount and term rules, repayment frequencies, interest methods, fees, penalties, security requirements, applications and precise repayment schedules.
Assessment and approval	Income, expense and debt declarations; affordability and risk reasons; supporting evidence; approval levels; decision notes; and maker-checker separation.
Loan servicing	Disbursement, repayment, allocation, settlement, rescheduling, refinancing, waiver, write-off, recovery, reversal, receipts and vouchers.
Customer service	Separate customer access for balances, schedules, statements, receipts, service requests, complaints and notifications.

Finance, portfolio and operations

AREA	AVAILABLE CAPABILITY
Collections	Due and arrears worklists, ageing and portfolio-at-risk views, assigned officers, contact activity and promises to pay.
Teller and cash	Assigned tills, cash sessions, denomination counts, movements, handovers, over-or-short review and vault visibility.
Reconciliation	Bank and mobile-money statement staging, suggested matches, review queues, exception handling and suspense adjustments.
Accounting	Chart of accounts, balanced journals, manual and recurring journal workflows, accruals, reversals, periods, trial balance and financial statements.
Reporting and audit	Portfolio, lending, collections, customer, accounting and activity reports with exports and traceable source records.

Members, field teams and leadership

AREA	AVAILABLE CAPABILITY
Savings and member finance	Versioned savings, fixed-deposit and share products; member accounts; holds; withdrawals; interest; dividends; and payroll processing.
Field operations	Mobile customer capture, notes, visits and offline work with a synchronised outbox and clearly identified provisional collections.
Communications and compliance	Approved communication templates, delivery history, consent preferences, complaints, privacy requests and controlled case closure.
Enterprise administration	Institution and branch configuration, roles, approval authorities, currency references and staff identity integration foundations.
Management insight	Daily portfolio snapshots and human-reviewed explanations of aggregate portfolio movements.

Confidence built into the journey

Clear responsibility

Each user works within an institution, branch, role and approval authority. Sensitive decisions are independently reviewed where maker-checker applies.

Complete financial record

A posted transaction records the operational movement, allocation, balance change, receipt or voucher and balanced journal as one controlled action.

Traceable corrections

Posted financial history is preserved. A correction creates a linked reversal and replacement trail rather than silently changing the original event.

Useful assurance

Dashboards, reports and audit history help teams move from a result to the records and decisions behind it.

Restricted customer values are protected and masked according to access. The governed assistant explains aggregate portfolio movements and requires independent human review. **AI cannot approve, reject, disburse, repay, reverse or post financial activity.**

A practical path to implementation

1

Discover

Confirm branches, products, roles, approval levels, accounting, reports, integrations and success measures.

2

Configure

Shape the institution, products, teams, controls and management views in a safe pilot environment.

3

Validate

Reconcile calculations and accounting, exercise real role journeys, prepare data and train each team.

4

Launch

Move through agreed acceptance, migration and operational readiness into a supported rollout.

The implementation plan is tailored after discovery so scope, delivery sequence, integrations, migration, hosting and support reflect the institution's operating model.

Make the next conversation useful

Bring the people who own credit, operations, finance, customer service, technology and assurance. Together, choose the workflows that matter most and identify the outcomes your team wants to see.

1. Complete the NdalamaCore Discovery Questionnaire at summary level.
2. Select the five product scenes most relevant to your institution.
3. Arrange a tailored product conversation with your NdalamaCore representative.

Your next step: use the online discovery worksheet or the accompanying PDF to shape a demonstration around your institution.