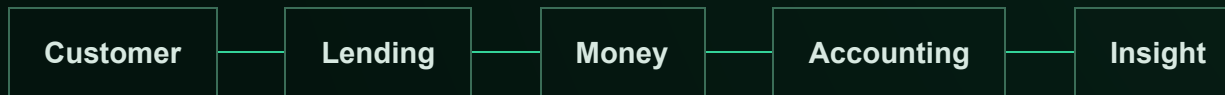


From customer onboarding to financial assurance

Built for microfinance institutions, credit providers, SACCOs, employer loan schemes and revolving funds.



What changes when operations connect

Every team works from the same customer, loan and financial story.

01

Serve with context

Customer identity, KYC, applications, loans, transactions and service history stay connected.

02

Operate with confidence

Schedules, approvals, money movement and accounting follow one controlled journey.

03

Manage with visibility

Portfolio results lead back to branches, products, teams and source records.

One journey across the institution

01

Portfolio

See performance

02

Customer

Know the relationship

03

Application

Build the right loan

04

Approval

Decide with confidence

05

Money

Post and account

06

Portfolio care

Collect and reconcile

07

Service

Support customers

08

Insight

Guide the institution

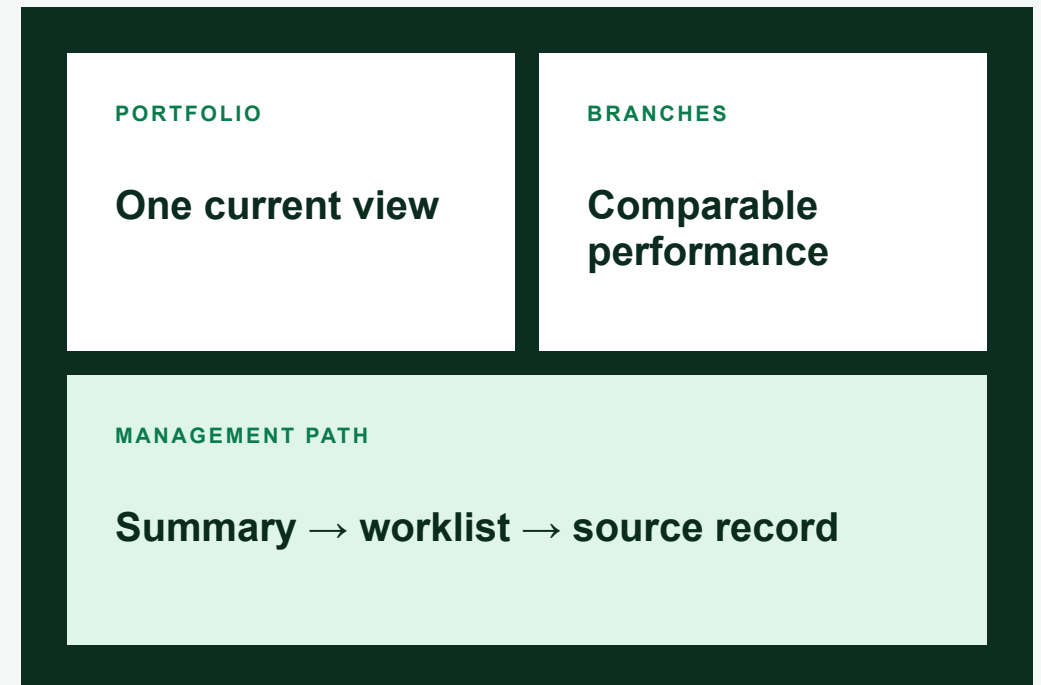
See the portfolio clearly

01

MANAGEMENT VISIBILITY

Begin with the institution's operating picture.

- Active customers and loans
- Principal outstanding, due and collected
- Arrears and portfolio at risk
- Product, branch and officer performance
- Direct paths to the records behind each result



Know the customer

02

CUSTOMER 360 AND KYC

Bring the complete relationship into view.

- Individual, business and group profiles
- Identity, KYC and supporting documents
- Relationships, notes and field visits
- Loans, transactions and service history
- Masked access to restricted information

CUS-000187

Thoko Banda

Verified customer · Blantyre



Fictional demonstration profile

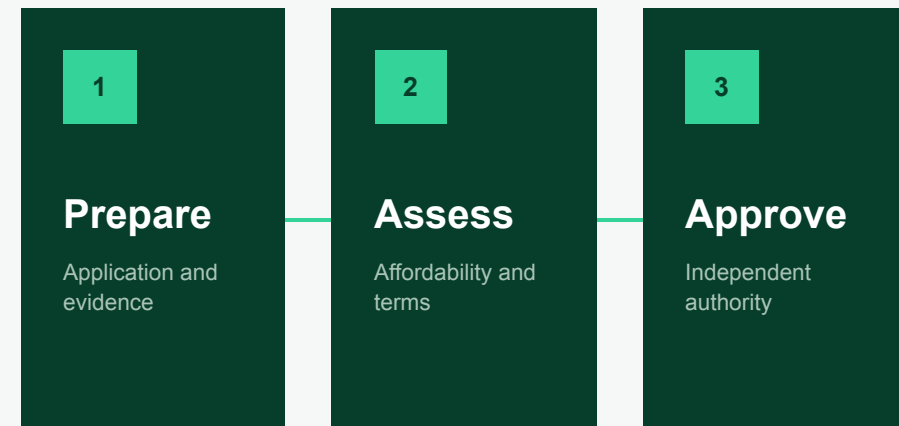
Build and approve the right loan

03—04

ORIGINATION AND DECISION

Put product terms, affordability and authority in one flow.

- Configurable products and precise schedules
- Income, expenses, debt and affordability
- Guarantors, collateral and required evidence
- Clear assessment reasons
- Independent approval with a recorded decision



Move money and account for it

05

DISBURSEMENT AND REPAYMENT

Keep the loan and the ledger together.

- Approved-loan disbursement and voucher
- Server-calculated repayment allocation
- Updated schedule and balances
- Customer receipt and complete transaction history
- Balanced accounting entries from the same posting

TRANSACTION

MWK 286,250

Principal	Interest	Fees
Loan updated	Receipt issued	Journal balanced

Stay ahead of the portfolio

06

COLLECTIONS, RECONCILIATION AND REPORTING

Turn portfolio signals into organised action.

- Due and arrears worklists
- Ageing, portfolio at risk and assigned officers
- Contact history and promises to pay
- Bank and mobile-money statement matching
- Reports, accounting and permanent activity history

Priority	Account	Next action
High	LN-2026-000031	Follow up today
Medium	LN-2026-000024	Promise due
Monitor	LN-2026-000019	Review Friday

Serve customers, members and field teams

07

CONNECTED SERVICE CHANNELS

Extend the core beyond the branch counter.

- Customer balances, schedules, statements and receipts
- Service requests, complaints and notifications
- Savings, fixed deposits and shares
- Member holds, withdrawals, interest and dividends
- Mobile field work with offline capture and synchronisation

01 **Customer portal**

02 **Member finance**

03 **Field application**

Turn operations into trusted insight

08

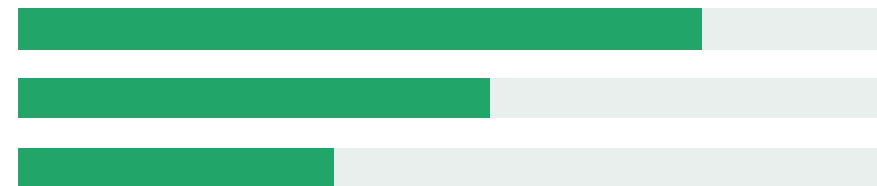
LEADERSHIP AND ASSURANCE

Use institutional data without losing human judgement.

- Institution, branch, role and currency references
- Daily aggregate portfolio snapshots
- Clear factors behind portfolio explanations
- Independent human review
- Audit and integrity evidence

PORTFOLIO EXPLANATION

Arrears movement by branch



Reviewed by an authorised person

Capability across the institution

Customers & KYC Profiles · evidence · groups · imports	Lending Products · schedules · approvals · servicing	Collections & cash Worklists · promises · tills · reversals
Accounting Journals · periods · statements · reconciliation	Members & service Savings · shares · portal · communications	Field & insight Offline work · reporting · reviewed explanations

The same institution, branch, role and audit controls run through every area.

A practical path forward

1

Discover

Priorities, products, roles and outcomes

2

Configure

Institution, workflows and pilot

3

Validate

Finance, data, teams and acceptance

4

Launch

Migration, readiness and rollout

Make the next conversation about your institution. Choose your five priority scenes and complete the NdalamaCore Discovery Questionnaire.

Let's shape your NdalamaCore journey

Bring your operational priorities. We'll bring the product journey together.

01

**Explore the public demonstration
centre**

02

Complete the discovery worksheet

03

**Arrange a tailored product
conversation**