

TANGAZOLETU LTD

CORPORATE PROFILE



**Technology impact and
partnerships since 2007**



Tangazoletu

WHO WE ARE



OUR VISION

To create a seamlessly connected world using IT & Mobile Solutions.

OUR BOARD OF DIRECTORS

Tangazoletu is a client-centric ICT firm headquartered in Kenya that develops IT solutions that automate business processes in every sector of the economy to promote efficiency, sustainable innovation, and best practice.

Using creative and pioneering technologies, we have used IT to create solutions to business process challenges, transform different business and economic sectors such as mobile banking, micro-finance, health, distribution and retail

OUR MISSION

We develop and provide innovative, versatile and reliable IT & Mobile Solutions that empower our customers to achieve efficiency, productivity and convenience.

OUR CORE VALUES

- Agile
- Collaboration
- Commitment



Dr. Esther Muchemi



George Maina Kimondo



Roseanne Muthoni Maina



Christopher K. Gathingu

Tangazoletu Group Industry Focus





M-Pesa VAS Product and Services Eco-system



2.0 Spotcash



2.1 **SpotCash Mobile Banking system**

Over 70 independent financial institutions

SpotCash is a Tangazoletu Mobile Banking platform used by more than 70 formal and registered financial institutions ranging from Banks Micro-finance Institutions and SACCOs in Kenya.



The solution integrates to core banking systems telecommunication companies infrastructure and mobile money transfer systems to offer services such as Balance enquiry, cash withdrawal, cash deposit, loan application, loan disbursement, loan repayment, share purchase among others to our over 600 000 members registered

2.2 SpotCash Agent Banking



SpotCash Agent is a banking solution that gives you access to your FOSA account and the full range of banking services that your Sacco would normally provide through Sacco representatives or agents, without having to visit your Sacco.

Services offered at Spot- Cash Agent:

- Withdrawals Airtime
- Mini Statements
- Purchase Deposits
- Balance Inquiry

2.3 SpotCash Core Banking

Development of a comprehensive Core Banking and ERP Solution for Saccos and MFIs.

SpotCash Core Banking is an integrated, comprehensive, cost effective and user friendly bank grade SACCO Core Banking and Management solution/ERP that is highly favored by institutions with a vision of growth & efficiency. It is also:



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Microsoft navision

- Follows accepted global best banking practices – International code of banking.
- Can be used to run the back office, front office or both.
- Can support from 50 to over 1 Million Members.
- 1 to 300 interconnected branches.
- 3 to 1,000 staff.



Tangazoletu has developed a robust credit scoring platform that enables clients to expose loans to target groups with more confidence. The system integrates with any data source to provide data to appraise customers before extending a credit facility.

Some of the vital integrations supported:

- CRB (Metropol)
- Safaricom - IMSI, M-pesa Statements
- IPRS
- Core Banking Systems

Document Management System (EDMS)

The Tangazoletu Electronic Document Management System enables the automation of Sacco document storage and sharing processes to ensure digital copies are easily available.

It enables Sacco to control the production, storage, and distribution of electronic documents. This will lead to the centralization of all the documents in one place and efficient management of documents, creation, modification, approval, and tracking of changes. Some of the modules available in the system include:



03 Technology for Development TIBU

Ministry of Health – Division of Leprosy, TB and Lung Disease through the USAID Kenya funding

Tangazoletu was engaged in the design, development and roll out TIBU, Ministry of Health's TB program electronic management system for Tuberculosis management in the country. The support for this world first solution was provided by USAID Kenya. This robust system manages TB patients testing and treatment, tracks commodity utilization and monitors TB program activities at community and hospital (facility) level. The system's Finance and payment module disburses resources for patient support, supervision and monitoring activities seamlessly on Safaricom's M-PESA platform. The payments are reviewed through an electronic approval process and reports generated for policy and programming.

The efficiency of the finance component has led to increased financial accountability and governance in the TB program. Tangazoletu continues to support and innovate on the system and has successfully increased organization using the platform.

As a technology innovator, Tangazoletu champions the application of information and communication technologies (ICTs) toward social and economic

development with a particular emphasis on transforming lives of people. Our T4D applications have significantly impacted the health sector through innovations such as TIBU. These platforms aim to improve data collection and use, revolutionize grant making, financial management, improve governance and increase accountability thus promoting sustainability as envisioned in the UN SDGs.

Tuberculosis Accelerated Response and Care (TB-ARC)

Tangazoletu is one the consortium partners in the USAID funded 5 year programme. As the technology lead, Tangazoletu provides policy guidance, designs and implements technology for health and development solutions that improve Tuberculosis prevention, treatment and care. These solutions are modelled on best practice. These efficient and faster relay of Tuberculosis test results to clinicians thus ensuring that patients begin treatment early.



04 Micro-savings & Lending

Tangazoletu has developed a platform that enables financial institutions to provide Mobile Virtual Bank Account micro-savings and micro-lending to willing customers on their mobile phones.

The platform has the following key modules:

a. Mobile self registration module

Through the use of a USSD menu, the platform provides for mobile self registration / sign up and automatic virtual account creation within the financial institution. The willing customers are taken through a KYC process to collect data on account opening. Once successfully submitted, mobile virtual accounts are created and tagged to the new customer.

b. Mobile Savings

Once registered, members who are willing are able to start making savings to their virtual account through mobile money. The funds deposited to the financial institution form savings which the member can withdraw based on the financial institutions preference.

c. Mobile lending

This module enables customers / account holders to be able to borrow money from the financial institution. A credit scoring algorithm is invoked to assist with appraisal of the customer and arrive at thresholds of what amounts would be extended to the customer. Once appraised and approved (automatically) the funds are disbursed to the customer on their mobile money wallet.

05 Mobile Group Banking

Micro-finance & Group Savings and Management Platform

This platform provides an appropriate way of enabling group banking. Financial institutions are able to recruit groups of individuals who come together to save together. Both group and individual contributions are captured into the banking platform.

This information is more often thereafter used to enable the group members to borrow money on the strength of their group members.

The platform can be configured to enable multiple products on the group modality.





GOING
FURTHER WITH
INTEGRITY

We have made honesty and sincerity integral parts of our Operations

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Our partners



Changing The Game!



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