



**TANGAZOLETU
LIMITED**

CHANGING THE GAME

Bridging the digital divide:

How Tangazoletu's Future Tech Academy is nurturing talent to power SACCO growth

Tangazoletu CEO Chris Gathingu pose for a photo during an interview with SACCO Trend Magazine



By SACCO Trend Reporter

In the rapidly evolving landscape of financial technology, the gap between academic theory and industry practice can often seem vast. For Kenya's Savings and Credit Co-operative Societies (SACCOs), this gap is evident in the ongoing challenge to find and retain top ICT talent capable of managing increasingly sophisticated digital ecosystems.

Tangazoletu, a pioneer in financial technology for nearly two decades, has addressed this challenge. Under the leadership of CEO and Founder Chris Gathingu, the company has transformed a corporate social responsibility (CSR) initiative into a powerful engine for both youth empowerment and institutional digital transformation.

From classroom to core banking

Launched six years ago, following the company's 10th anniversary, the Future Tech Academy was born out of a desire to give back.

Speaking exclusively to SACCO Trend Magazine, Gathingu explains that what started as a CSR concept has evolved into a rigorous three-year graduate trainee program that takes "green" campus graduates and nurtures them

into industry experts.

"Our main objective is to build the capacity of these individuals so that... they are guaranteed by the time they are leaving, they are industry experts. The programme gives us an opportunity to not just have a direct impact on our customers, but also to impact the lives of those who are the next generation," says Gathingu.

To date, the program has seen over 600 graduates pass through its doors. While many have moved on to giants like Safaricom and major commercial banks, a dedicated cohort is specifically focused on the backbone of Kenya's economy – the SACCO sector.

A custom fit for SACCOs

The correlation between the Academy and SACCO growth is direct. Many SACCOs, while experts in financial intermediation and social empowerment, find the overhead of managing complex ICT departments daunting. Tangazoletu bridges this by seconding trained talent directly to these institutions.



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Tangazoletu CEO Chris Gathingu speaking to SACCO Trend Magazine

"We come together and say, look, we can bring you talent that will be useful to make sure the SACCO is running efficiently while you focus on your core mandate—finding new members and giving loans," Gathingu explains.

By placing Academy graduates in SACCOs across the country, Tangazoletu ensures that these financial institutions are not just "buying software," but are gaining the human intelligence required to run it.

As SACCOs face mounting pressure regarding data privacy and cybersecurity, the Future Tech Academy has integrated these critical pillars into its curriculum. Trainees are taught to view security as a culture, focusing on three key areas:

1. **Secure Systems:** Building code that is resilient to attacks.
2. **Secure Processes:** Ensuring the SACCO's internal workflows protect member data.
3. **Human Talent:** Training staff to recognise and mitigate social engineering threats.

Furthermore, Gathingu urges SACCOs to embrace Artificial Intelligence (AI). Far from being a threat, he views AI as a

"lever" that allows SACCOs to minimise operational costs, particularly in research and marketing tools.

Real-world impact: The story of Zwedi Koskey

The effectiveness of the program is best seen through the eyes of its beneficiaries. Zwedi Koskey, a 2024 Kabarak University graduate, joined the program in early 2025. Now a Junior Innovations Developer, her growth illustrates the "steep but achievable" learning curve the Academy offers.

"I have been able to support more than three SACCO clients. One of the things I implemented is a salary processing workflow—from initiation to approval and final posting to members," Koskey tells SACCO Trend Magazine

Her work has had a tangible impact on operational efficiency. By troubleshooting "bugs" and resolving technical issues, she has significantly reduced the number of support tickets for her clients.

"The feedback from the clients is that they are actually impressed; they now have fewer support tickets," she adds.

Looking ahead

While Tangazoletu has worked with over 100 SACCOs on technology delivery, Gathingu admits that the talent-sharing aspect is still an emerging space.

He encourages SACCOs to partner more deeply with the Academy, even suggesting a collaborative CSR model where SACCOs sponsor students from their own membership to join the trainee program.

As the program continues to grow, its guiding philosophy remains a quote from the CEO that echoes through the halls of Tangazoletu and the boardrooms of the SACCOs they support:

"If it's thinkable, it's doable."