

CIPHERCOM PRODUCT PORTFOLIO

AZINA365

Financial operations software built around how SACCOs work.

A comprehensive management platform connecting members, savings, lending, accounting, payments, reporting and self-service in one controlled operating environment.

Software built around how African organisations work.

Nairobi, Kenya

Temporary non-employee atmospheric imagery

VALUE PROPOSITION

A clearer way to manage connected operations.

DESIGNED FOR

SACCOs, microfinance institutions, cooperatives, welfare organisations and structured member-based financial organisations.

Azina365

Azina365 helps SACCOs, microfinance institutions and cooperatives replace fragmented spreadsheets and disconnected processes with clearer workflows, stronger operational oversight and a better member experience.

- 1 Member, savings and lending records spread across disconnected tools
- 2 Slow approval, collection and reconciliation processes
- 3 Limited visibility into portfolio and institutional performance
- 4 Repetitive member service and communication work
- 5 Weak traceability when responsibilities move across teams

MAJOR CAPABILITIES

Bring the important work into one operating environment.

Capabilities are configured and introduced according to the organisation's agreed scope, responsibilities and readiness.

- Member registration, accounts and statements

- Configurable savings and loan products

- Loan applications, appraisal, guarantors and approvals

- Repayment schedules, collections, penalties and portfolio monitoring

- Receipts, payments, journals, ledgers and bank reconciliation

- M-Pesa collection and supported disbursement workflows

- SMS communication and member notifications

- Financial, operational and management reporting

- Member web and mobile self-service

- Optional FOSA, payroll, cooperative and dividend modules

- Access controls, audit information and traceable workflows

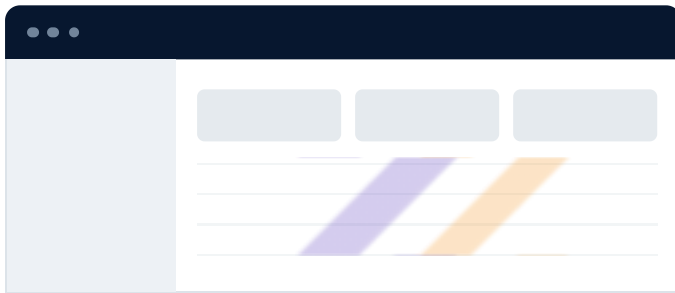
Built for practical use

Product capability is connected to discovery, configuration, training, deployment and ongoing support.

PRODUCT EXPERIENCE

Interfaces organised around real responsibilities.

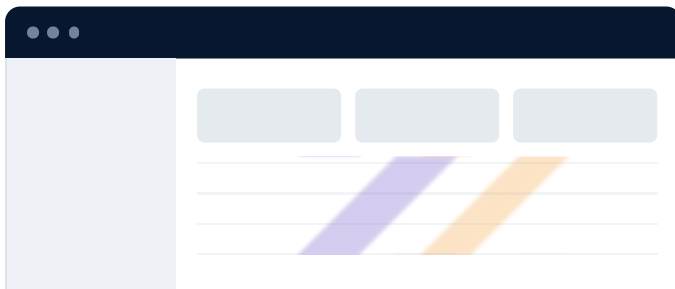
Final brochure artwork should use current, approved screenshots captured without personal, customer or confidential data.



PRODUCT INTERFACE PREVIEW

Member & account overview

Clearly labelled placeholder. Replace with an approved product screenshot before final publication.



PRODUCT INTERFACE PREVIEW

Loan portfolio workspace

Clearly labelled placeholder. Replace with an approved product screenshot before final publication.



PRODUCT INTERFACE PREVIEW

Financial and management reporting

Clearly labelled placeholder. Replace with an approved product screenshot before final publication.

TYPICAL CUSTOMER JOURNEY

Move from priorities to sustained use.

A staged approach keeps product capability, people, information and operational readiness connected.

01

Discover

We map institutional priorities, products, users, controls and existing records.

02

Configure

Azina365 is prepared around agreed products, roles, workflows and reporting needs.

03

Prepare & train

Teams validate configuration, plan data migration and learn the operating workflows.

04

Launch & support

Ciphercom supports deployment, adoption, monitoring and continuing improvement.

Security & operational control

- Role-based access aligned to staff responsibilities
- Controlled approvals for sensitive financial processes
- Member access separated from internal operating responsibilities
- Traceable workflows and audit information
- Operational monitoring, backup planning and support procedures

IMPLEMENTATION & SUPPORT

A practical path to adoption.

Implementation begins with requirements discovery and configuration planning. Ciphercom works with the institution on data preparation, workflow validation, user training and a controlled go-live, followed by monitoring and ongoing product support.

Requirements discovery

Configuration planning

Data preparation

User validation

Training & deployment

Continuing support

Ciphercom Ltd is a Nairobi-based software product and engineering company. Scope, integrations and rollout approach are agreed for each organisation.

NEXT STEP

Book an Azina365 Demo

Tell us about your organisation, current operating challenge and the team members who should join the discussion.

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