

Chama Payment Reminder Bot

Powering Reliable Contributions





Niche:

- Chama members frequently forget to send contributions on time.
- Manual follow-ups by treasurers are tedious and frustrating.
- Missed payments derail savings goals and investment plans.



WhatsApp Bot for Chamas

- Automated reminders via WhatsApp.
- Easy payment tracking by treasurers.
- Real-time balance updates for all members.

Flow of WhatsApp bot → member gets reminder → payment made → balance auto-updated.



Product

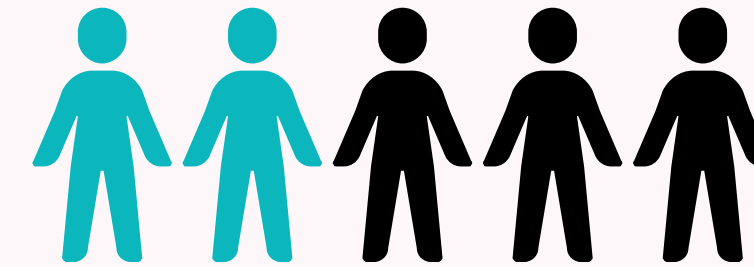


How It Works

Steps:

1. Treasurer sets deadline
2. Bot sends reminder
3. Member pays
4. Treasurer updates
5. Bot sends group balance update

Target Market



- Small to medium chamas (5–50 members)
- Group treasurers & secretaries
- 100,000+ active chamas in Kenya alone


Market Size

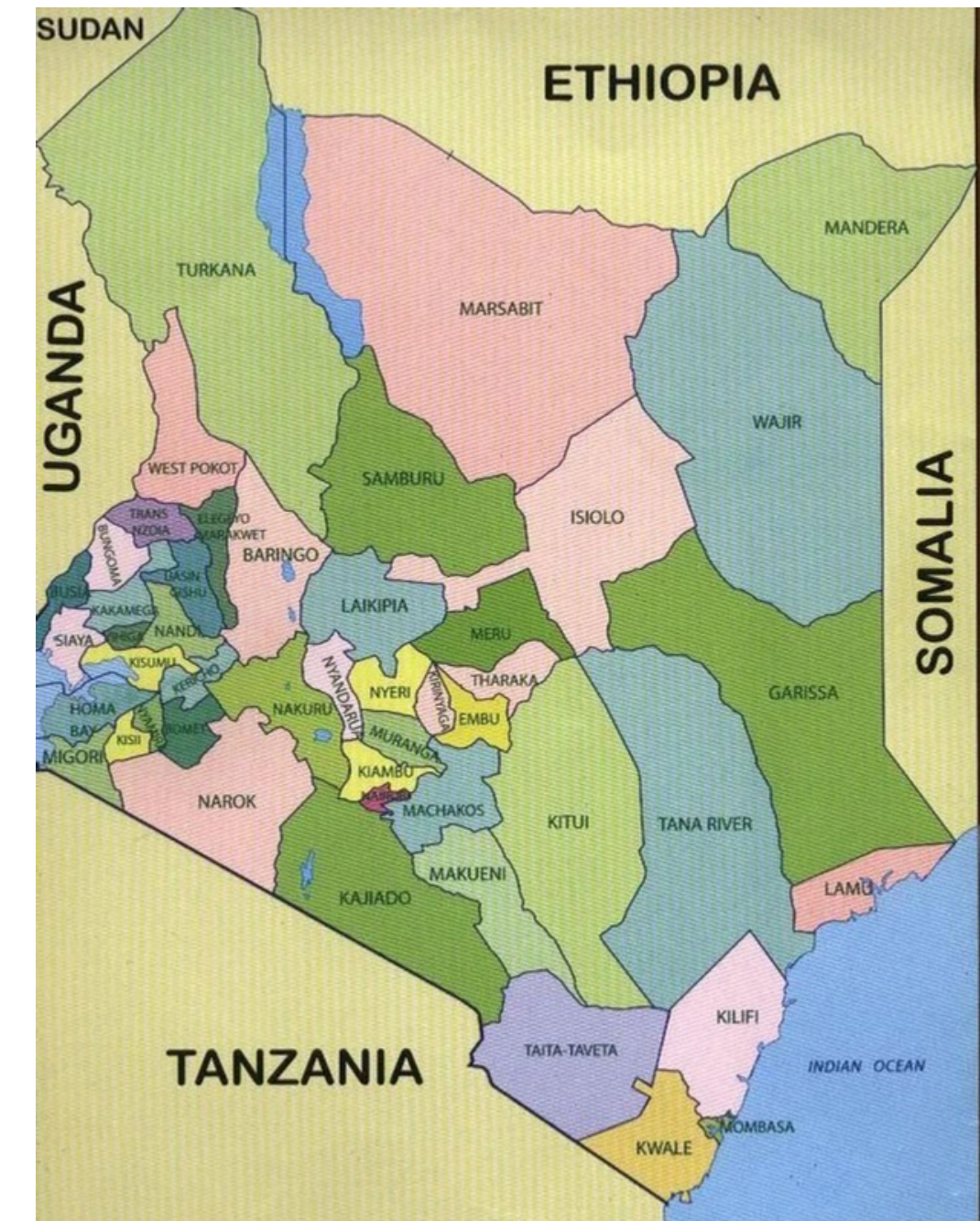
With reference to the top 5 most populous counties in Kenya (from the 2019 Census), with estimated chama

 County-Level Opportunity

We're starting with the most populous counties, where digital adoption is higher and chama density is strong:

- Nairobi – 27,700+ chamas → KES 2.77M/month
- Kiambu – 15,200+ chamas → KES 1.52M/month
- Nakuru – 13,600+ chamas → KES 1.36M/month
- Kakamega – 11,700+ chamas → KES 1.18M/month
- Bungoma – 10,500+ chamas → KES 1.05M/month

 These 5 counties represent 25%+ of Kenya's potential market for the Chama Reminder Bot.



Competitors

1. Chamasoft

- Has mobile access but not WhatsApp-based.
- Pricing: From KES 1,000/month.
- Limitations: Less user-friendly for low-digital-literacy users, and overbuilt for small chamas.

2. Chamapesa (Discontinued/Paused)

- Tried a blockchain-based chama management system.
- Focused on mobile and digital wallets.
- Appeared inactive post-2021 due to complexity and user adoption barriers.

3. EazzyChama (Equity Bank)

- Part of Equity Bank's suite of group savings products.
- Offers contribution tracking, loans, and group wallets.
- Works via mobile banking and apps, not customizable or bot-based.



Competitive Advantage

- ✓ WhatsApp-Native – No new app needed; runs on the platform chama members already use daily.
- ✓ Simple & Localized – Built for low digital literacy; works in Swahili & English.
- ✓ Affordable – Only KES 100/month per group – budget-friendly for all chamas.
- ✓ Automated – Sends reminders, tracks payments, updates balances – zero manual follow-up.
- ✓ Built for Chamas – Unlike generic tools, this bot is purpose-built for group savings in Kenya.

Business Model



1. Base Subscription (Core Revenue)

KES 100/month per chama

2. Upsells (Add-on Revenue)

PDF Reports – KES 50/report or included in premium

Premium SMS Reminders – For offline members (KES X/SMS)

Advanced Analytics – Group savings insights (future feature)

3. Expansion Opportunities

Bulk licensing for SACCOs & MFIs

White-labeled bot for partners

Regional expansion (East Africa)

📊 Revenue Example (Year 1 Goal)

🎯 1,800 chamas × KES 100 = KES 180,000/month

Upsells = KES 200K–250K MRR potential

Go To Market

1. Launch MVP with Free Trial

- 1-month free trial for early chamas
- Focus on 5 key counties with high chama density (e.g. Nairobi, Kiambu, Nakuru)

2. Partnerships & Community Channels

- Collaborate with SACCOs, microfinance orgs, and chama leaders
- Leverage WhatsApp broadcast lists, churches, and chama influencers

3. WhatsApp-First Marketing

- Launch via WhatsApp Status, referrals, and broadcast groups
- Swahili-friendly explainer videos and voice notes
- Shareable testimonials from happy treasurers

4. Feedback + Iterate for Premium

- Collect user feedback during trial
- Use insights to improve flows and upsell features (e.g. reports, SMS)

Social Impact

- SDG 1: No Poverty
 - Supports informal savings groups that help members build financial resilience.
 - Encourages collective investment and emergency preparedness.
- SDG 5: Gender Equality
 - Many chammas are women-led — empowering them with automation increases their economic agency and leadership.
- SDG 8: Decent Work & Economic Growth
 - Strengthens the informal financial sector, promoting responsible saving and group enterprise.
- SDG 9: Industry, Innovation & Infrastructure
 - Introduces affordable, scalable digital infrastructure via WhatsApp to underserved populations.

Our Ask

✅ Pilot Partners

Help us test with 5–10 chama groups or SACCOs

Give feedback to refine the experience

✅ Introductions to Networks

Chama leaders, microfinance institutions, NGOs, churches

WhatsApp group admins or influencers in grassroots finance

✅ Advisory or Mentorship

Experts in fintech, cooperatives, low-code, or community finance

💰 **Seed Support or Grant Funding of \$100,000**

To cover WhatsApp API costs, onboarding tools, and SMS credits

Especially from innovation hubs, accelerators, or NGOs

Team Members



**MICHAEL
RANDA**

CHIEF
TECHNOLOGY
OFFICER



**VALENTINE
SABULKONG**

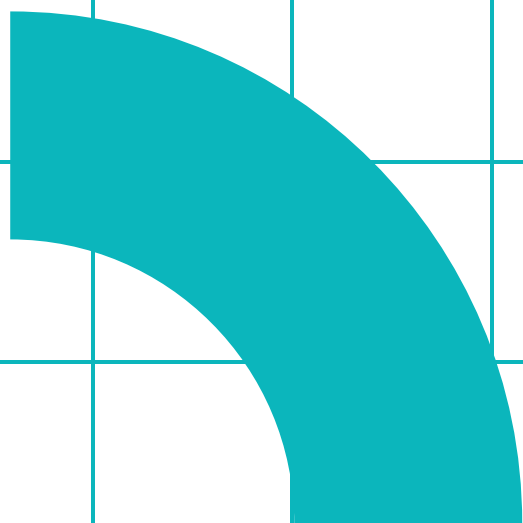
SOFTWARE
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**RODA
MUTHONI**

CREATIVE
DESIGN LEAD

Thank you!



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