Spindle Software

Company profile

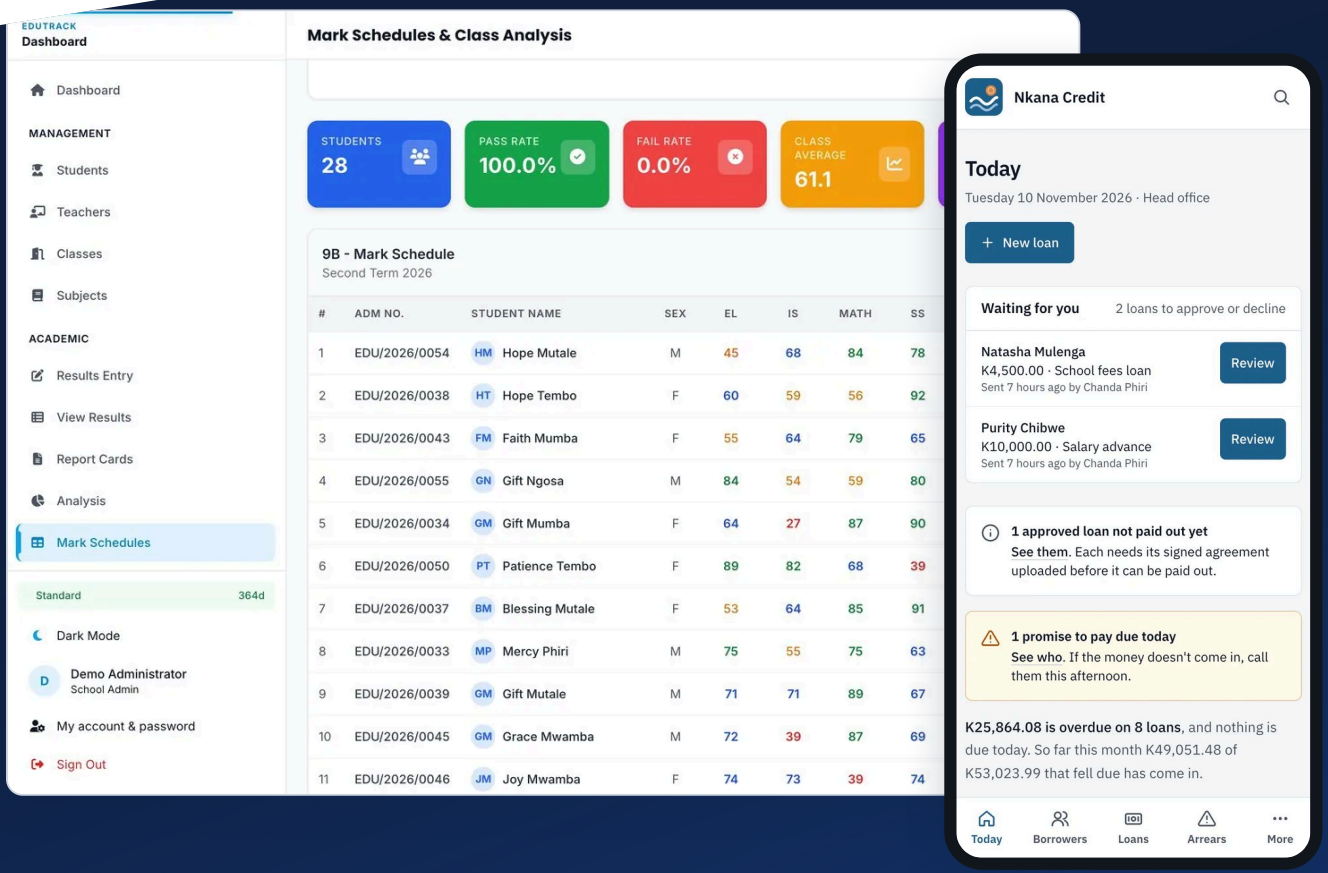
We build and run the software that schools, shops, lenders, colleges and councils use every day: web systems, Android apps, payments and SMS.

2019
our first system

7
systems built

1,293
pupils at our largest school

69
countries for Spindle Loans



EduTrack · Horizon Shop Tracker · Spindle Loans

spindlesoftware.com hello@spindlesoftware.com +260 771 216 339 Kitwe, Zambia · November 2026

Software that people run their work on

I wrote my first business system in 2019, when I was ICT manager at Horizon Garages and General Dealers in Kitwe. The business needed to know what stock it had and where the money went each day, so I built a system for it.

Everything we have built since started the same way, with a business that had a specific problem. A government school wanted report cards that did not take its teachers a week to compile. That became EduTrack, which has produced every term's results at a school of 1,293 pupils since 2023. Small shops needed a till that kept working when the network dropped, which became Horizon Shop Tracker. Lenders needed approvals, agreements and arrears in one place, which became Spindle Loans.

We stay with what we build. We host it, back it up every night, fix it when something goes wrong and keep improving it while it is in use. Spindle Software is the company that now holds that work.

If you run a school, a shop, a lender, a college or a council, or you are a start-up anywhere that needs software built properly, I would be glad to talk.



Michael Siame

Founder and Managing Director, Spindle Software

The company in brief

Working since	2019 (first system); company set up in 2026
Office	Kitwe, Copperbelt, Zambia. On site in Zambia, remote anywhere else.
What we do	Web systems, Android apps, mobile money and card payments, bulk SMS, PDF documents, hosting and support
Our products	EduTrack (schools), Horizon Shop Tracker (shops), Spindle Loans (lenders)
Sectors	Schools and colleges, retail, lending and microfinance, local government, fintech
Systems built	7 since 2019
Largest user	A government school of 1,293 pupils on EduTrack
Reach	Spindle Loans is set up for 69 countries; remote work for a start-up with a team abroad
Technology	PHP and Laravel, MySQL, Kotlin for Android, React Native, TypeScript, Linux servers and Cloudflare

How we got here

2019

An inventory system for Horizon Garages and General Dealers in Kitwe, our first client.

2023

EduTrack goes live at a government school and has run every term since.

2025

Horizon Shop Tracker is rebuilt for small shops and mobile-money booths. Lead development for a payments start-up begins.

2026

A college system, a council's development fund tracker, Phone Checker and Spindle Loans go live. Spindle Software is set up as a company.

We build the system, then we keep it running

Our own products, and systems built to order. Every service below already runs in a system we look after, and every client gets a written contract.

Service	What you get	Running today in
Web systems	Records, approvals, reports and dashboards in any browser. Each person sees only what their job needs, and every change is logged with who made it.	EduTrack, Spindle Loans, the college and council systems
Android apps	Apps for low-cost phones that keep working offline and send their data when the signal returns.	Horizon Shop Tracker on Google Play
Payments	Mobile money and card collections through Lipila, Lenco and Flutterwave, each payment matched to the right record without anyone typing it in.	College fees, EduTrack SMS credit, Spindle Loans sign-up
SMS	Results, reminders and receipts sent by bulk SMS to the phones people already have.	Results to parents on EduTrack, texts to borrowers on Spindle Loans
Documents	Report cards, loan agreements, receipts and certificates as PDFs, with numbers anyone can check.	EduTrack report cards, college certificates, loan agreements
Hosting and support	Hosting, nightly off-server backups, updates and a WhatsApp line to the people who built the system.	Every system in this profile

How a project runs

Step 1
Listen
A visit, or a video call wherever you are, with the people who do the work today.

Step 2
Write it down
A written scope, price and delivery date before any work starts.

Step 3
Build in the open
Working software within the first weeks, tested with your real cases.

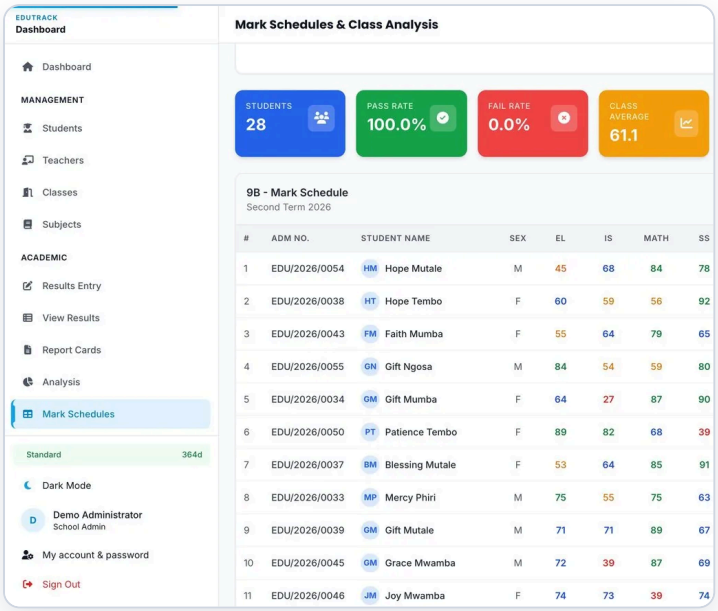
Step 4
Go live and stay
We bring in your records, train your staff, then host and support it.

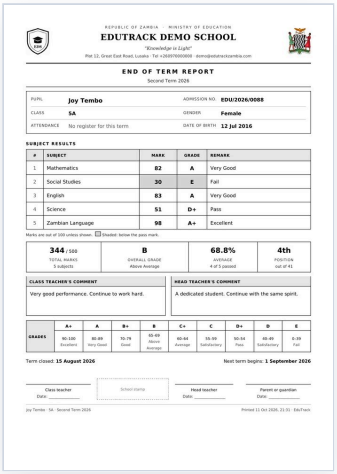
Ways to work with us

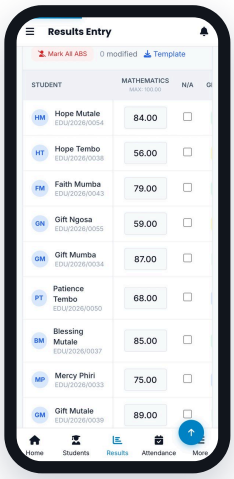
Arrangement	Suits	How it is paid
Use one of our products	Schools, shops and lenders who need a proven system this month	Subscription by the term or month, set-up included
A system built for you	Work no product covers: a college, a council, an association, a company's own process	Fixed price agreed in writing before work starts
Hosting and support	Systems we built, or ones you already have and want looked after	Monthly fee
Start-up development	Teams anywhere that need one developer to build and run the whole system	Monthly, by agreement

EduTrack

School management for Zambian schools



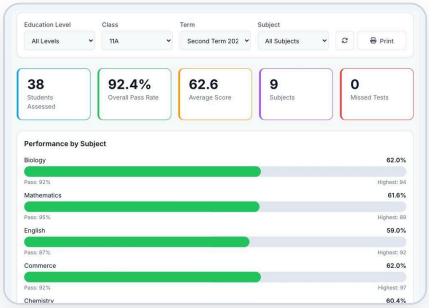




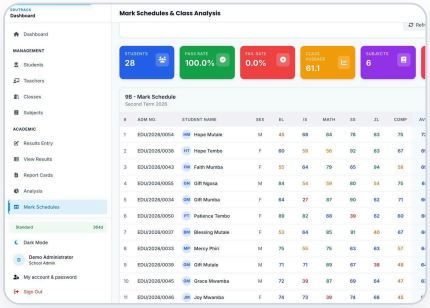
Teachers enter each mark once. EduTrack grades it on the ECZ 1 to 9 scale, ranks the class, prints the report cards and sends the results to parents by SMS. Pupils, classes, attendance and school fees are kept in the same place, and the head teacher sees the whole school's results by subject and class.

- ECZ grading, with Cambridge support
- Report cards for the whole class at once
- Results analysis by subject and class
- Results to parents by SMS
- Attendance, school fees and balances
- Online results lookup for parents

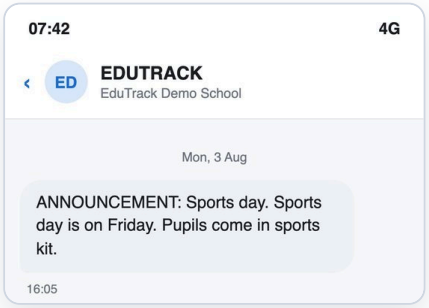
In use since	**2023**
Largest school	**1,293 pupils**
Runs on	**Any browser, phone or computer**
Price	**From K499 a term**
Website	**school.edutrackzambia.com**



Results analysis: pass rate and average for every subject



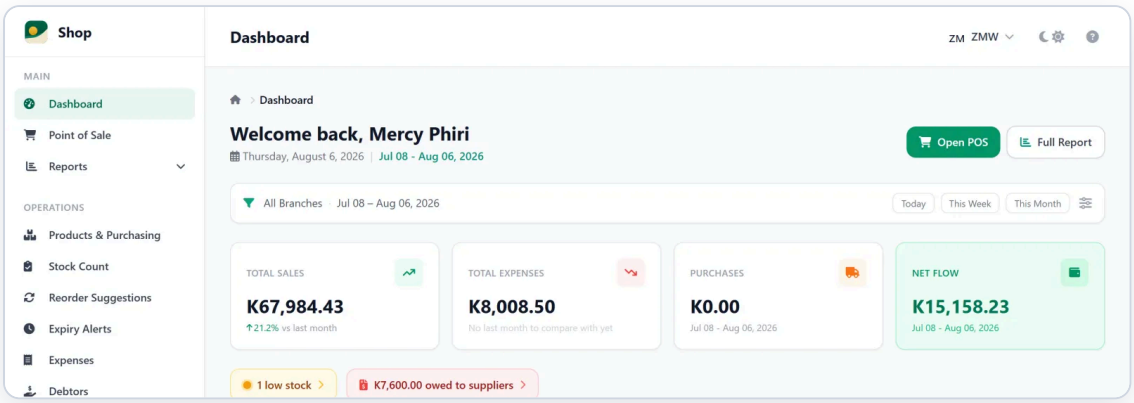
The school dashboard: pupils, results and fees in one place

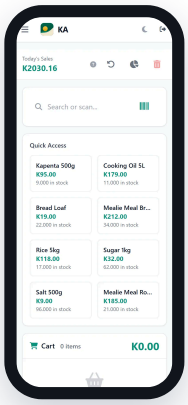


Results and school notices reach parents by SMS on any phone

Horizon Shop Tracker

Till, stock and cash book for small shops





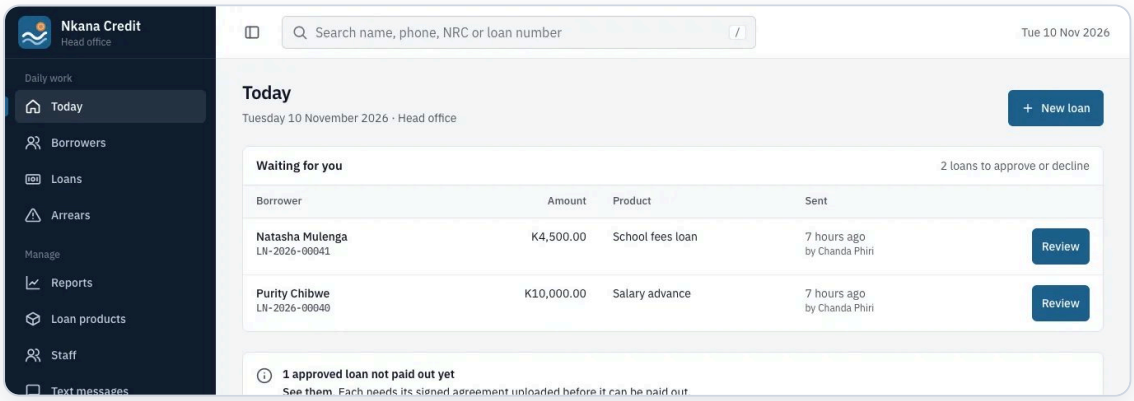
Sales, stock, customers on credit and the cash book for shops, bars and mobile-money booths, on an ordinary Android phone. Sales keep recording without signal and are sent when it returns. The owner sees each day's takings from anywhere.

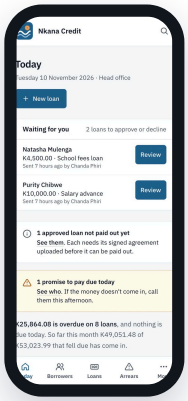
- ✓ Point of sale and receipts
- ✓ Stock counts and low-stock alerts
- ✓ Customers on credit
- ✓ Booth float and commission

Runs on	**Android phones and the web**
Price	**From K49 a month, 14-day free trial**
Get it	**Google Play: Horizon Shop Tracker**

Spindle Loans

Loan management for lenders and microfinance





Borrowers, loan products, approvals, signed agreements, repayments, arrears and portfolio reports. Each lender has its own system at its own address, set up online in minutes.

- ✓ Approval limits by role
- ✓ Agreements and receipts as PDFs
- ✓ Arrears list for collectors
- ✓ PAR and portfolio reports

Live since	**November 2026**
Countries	**Set up for 69**
Price	**From K950 a month; founding lenders get Standard for K450**

Systems built to order

Each started with one client's problem, and we still host and support each one. Client names and references on request.

Education

Enrolment, fees and certificates for a training college



The need	The college wanted students to enrol and pay online by mobile money, with each payment landing on the right student, and wanted employers to be able to check that a certificate is genuine.
What we built	Online enrolment with mobile money payments matched to each student automatically, and certificates that carry the TEVETA grade and a number anyone can verify online. The college's Tech Connect event sold its tickets through the same system.
Where it stands	**Live since 2026.**

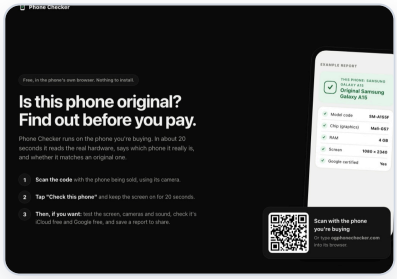
Local government

A development fund tracker for a town council

The need	The council needed one record of every project, bursary and grant under the CDF Act of 2024, and a clear sign-off for each payment.
What we built	Projects by ward and budget year, payments with two-panel sign-off, bursaries, grants and contractor vetting, and board reports as PDFs.
Where it stands	**Pilot since October 2026.**

Consumers

Phone Checker, a free public tool



The need	Buyers of used phones cannot tell whether a phone is the model the seller says it is.
What we built	A check that opens in the browser of the phone being sold, reads its hardware, compares it with the claimed model and gives a report with a link and QR code.
Where it stands	**Used 87 times on its first day.**

Fintech, remote

Lead development for a payments start-up

The need	A start-up with a team abroad needed one developer to build and run its whole platform.
What we built	A web platform, Android and iOS apps and payment integrations for small payments from cards and mobile money, plus money calculators (tax, pay, loans, currency) for six countries in southern Africa.
Where it stands	**Since 2025.**

Who we work for

Client	Sector	What we run for them	Since
A government primary and secondary school	Education	EduTrack: results, report cards, SMS to parents	2023
A private secondary school	Education	EduTrack: results and report cards	Current
A training college	Education	Enrolment, fees, certificates and event tickets	2026
A town council	Local government	Development fund tracker (pilot)	2026
A payments start-up with a team abroad	Fintech	Lead development: web, apps, payments	2025
Horizon Garages and General Dealers, Kitwe	Retail	Stock and sales system	2019

Payments, messaging and stores our systems connect to

MTN · airtel · Zamtel · Google Play · Lipila · Lenco · Flutterwave · Cloudflare

How we look after your data

Backups

Every night, copied off the server.

Access

Each person signs in with their own account and sees only what their role allows.

Records of changes

Payments, marks and approvals are logged with who did what and when.

Your data

It belongs to you. We hand over a full copy whenever you ask.

What every client gets

Set-up by us

Your name and logo, your rules, and your existing records brought in from Excel.

Training

For the people who will use it, on site or by video call.

Hosting and updates

Included in the fee, with nothing to install on your side.

A line to the team

Questions answered on WhatsApp by the people who built the system.

See it for yourself

Spindle Loans

Sign up and set up a lender in minutes, or ask us for a guided demo.

spindleloans.com

EduTrack

See the system and ask for a demo with your school's own classes.

school.edutrackzambia.com

Horizon Shop Tracker

Install it free for 14 days on any Android phone.

Google Play: Horizon Shop Tracker

The people behind it



Michael Siame

Founder and Managing Director

Leads the company and its software development. Built the first system in 2019 as ICT manager at Horizon Garages and General Dealers, then EduTrack, Horizon Shop Tracker and Spindle Loans. Leads development for a payments start-up with a team abroad. Graduate of the Copperbelt University.



Joseph Siame

Director

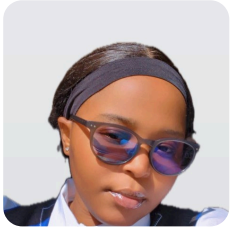
Owner of Horizon Garages and General Dealers in Kitwe, Spindle Software's first client. Brings the experience of running a trading business to how our systems handle stock, money and staff.



Misheck Sinkala

International Relations and Client Support Manager

Looks after our clients and partners outside Zambia, and leads client support: the first person a client hears from when they need help with a system.



Caroline Mupakile

Marketing and Social Media Officer

Runs Spindle Software's marketing and social media, and tells schools, shops and lenders what our products do for them.

Company	**Spindle Software**
Registration	**Incorporation as a private limited company filed with PACRA, November 2026**
Working since	**2019**
Office	**1038 Accra Road, Second Class, Kitwe, Copperbelt, Zambia**

Talk to us

Tell us what you need. We reply within one working day with a demo, a question or a written proposal.

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