

SAVIX

INDEPENDENT GROUP APP



Efficient



User Friendly





Welcome To Our Application

About Our Application

With the help of Kalority LTD, VSLA has come up with the Independent group app allowing independent groups to be able to collect data as well as carry out complex calculations during shareout and loan repayment. Groups also have the option to take a back up of their data which can be restored at any time in case of loss or damage to their mobile phone.

Powered by Kalority LTD

Application Advantages

01

Cloud Backup

02

Group Financial Report

03

member Report shared through SMS

04

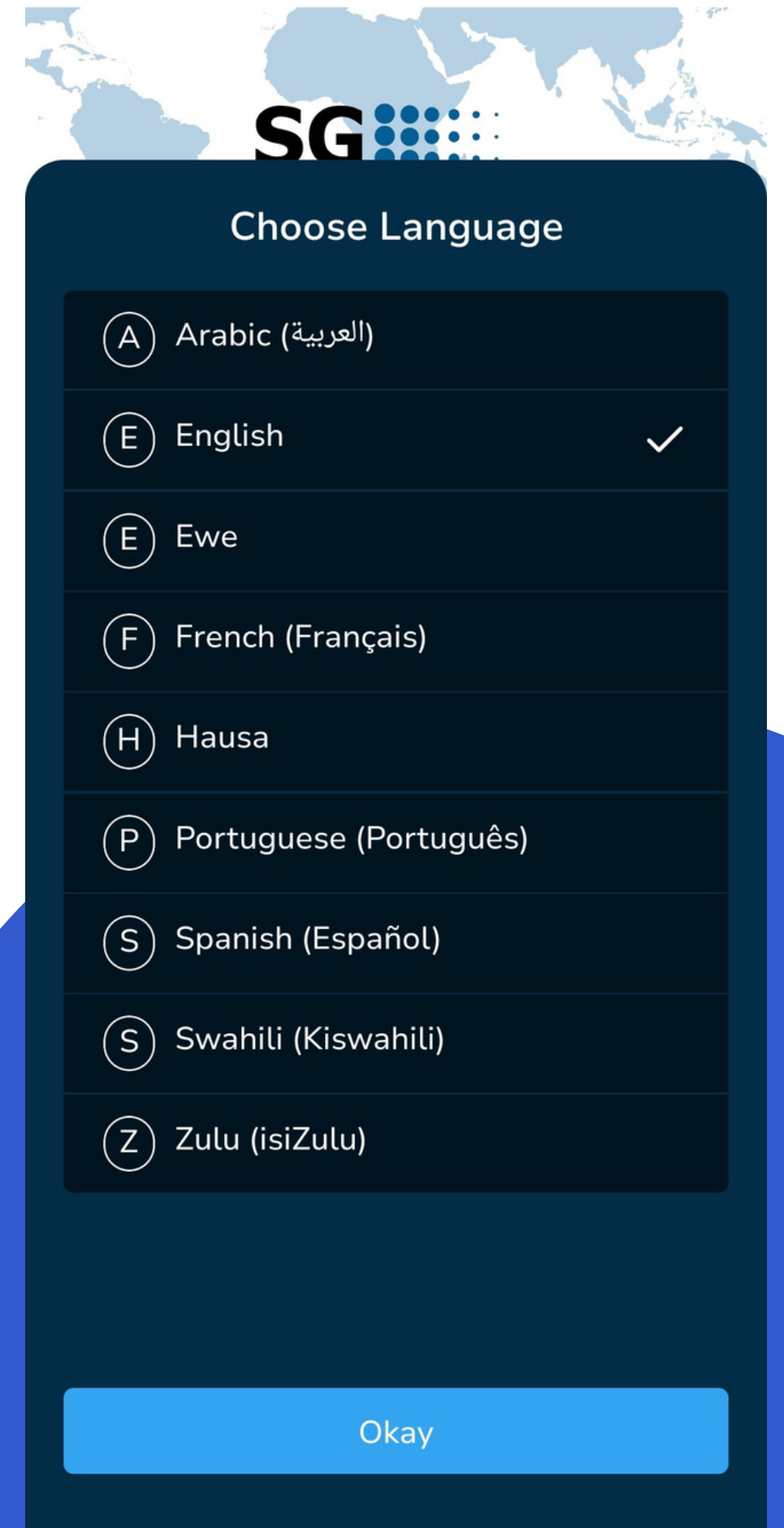
Complex share-out calculations made easy

05

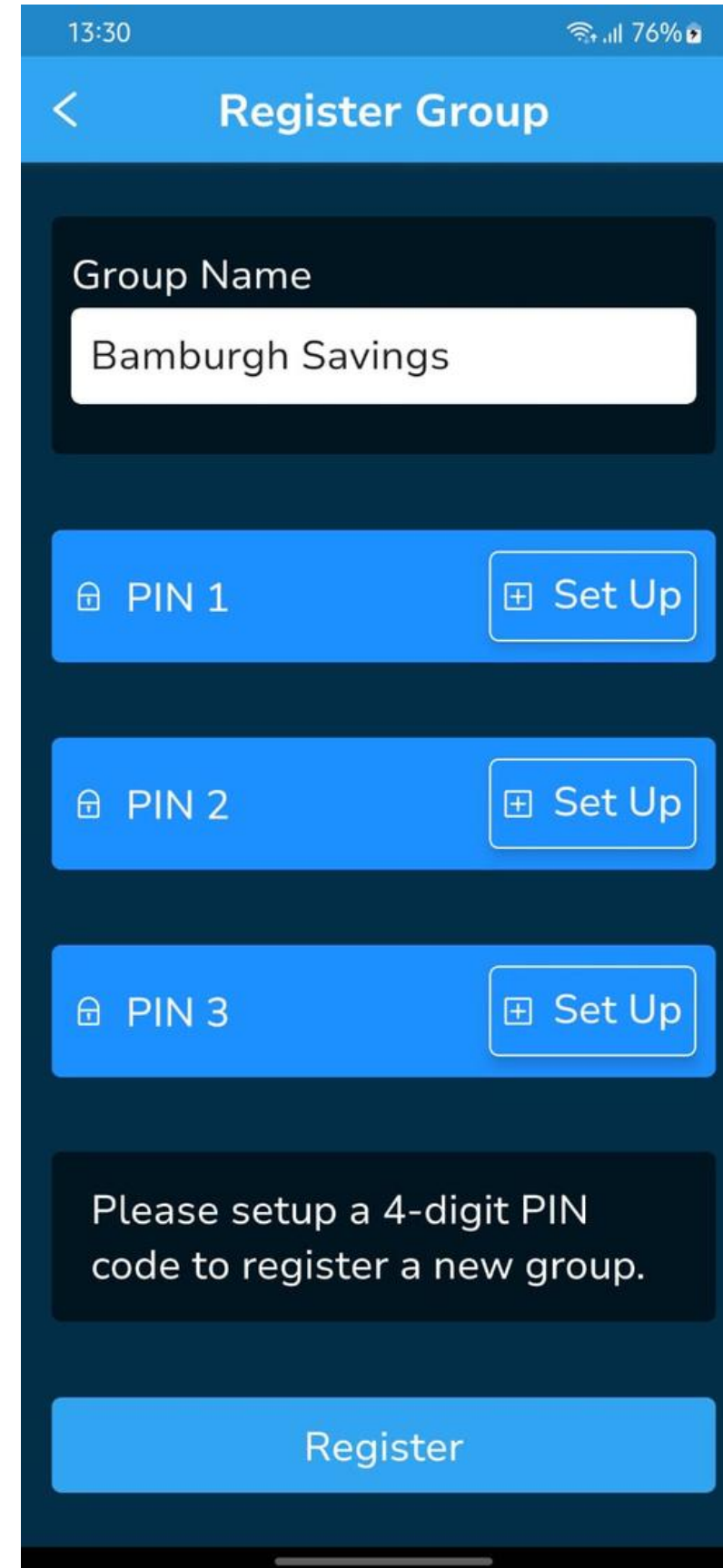
Translated in 9 languages

06

Social Fund Activities tracking

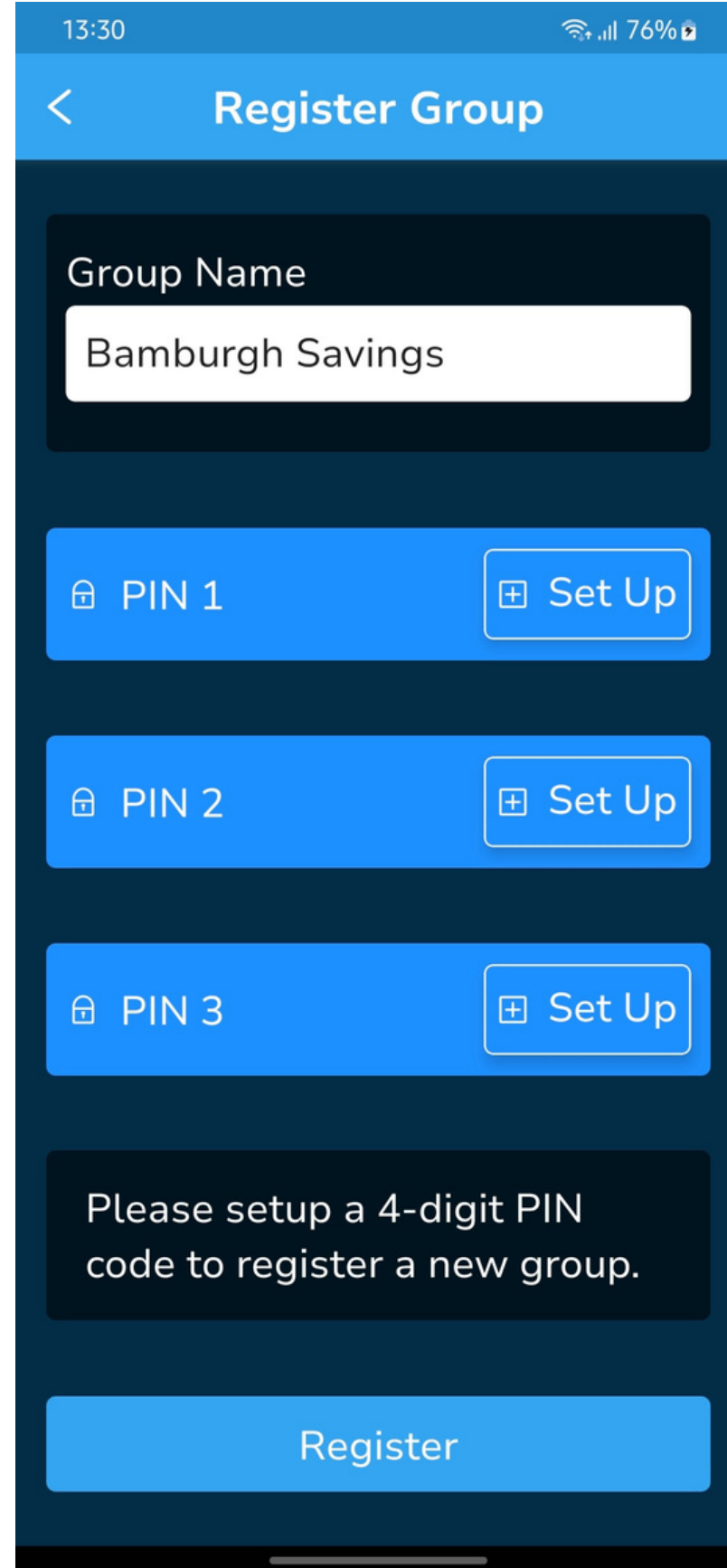


Register Group



To register a group, you need:
A group name and 3 different pins known by 3 different group members (usually these are not members of the Management Committee). With each pin known to only one person.

Register Group: Pin Set Up



13:30 76%

< Register Group

Group Name

Bamburgh Savings

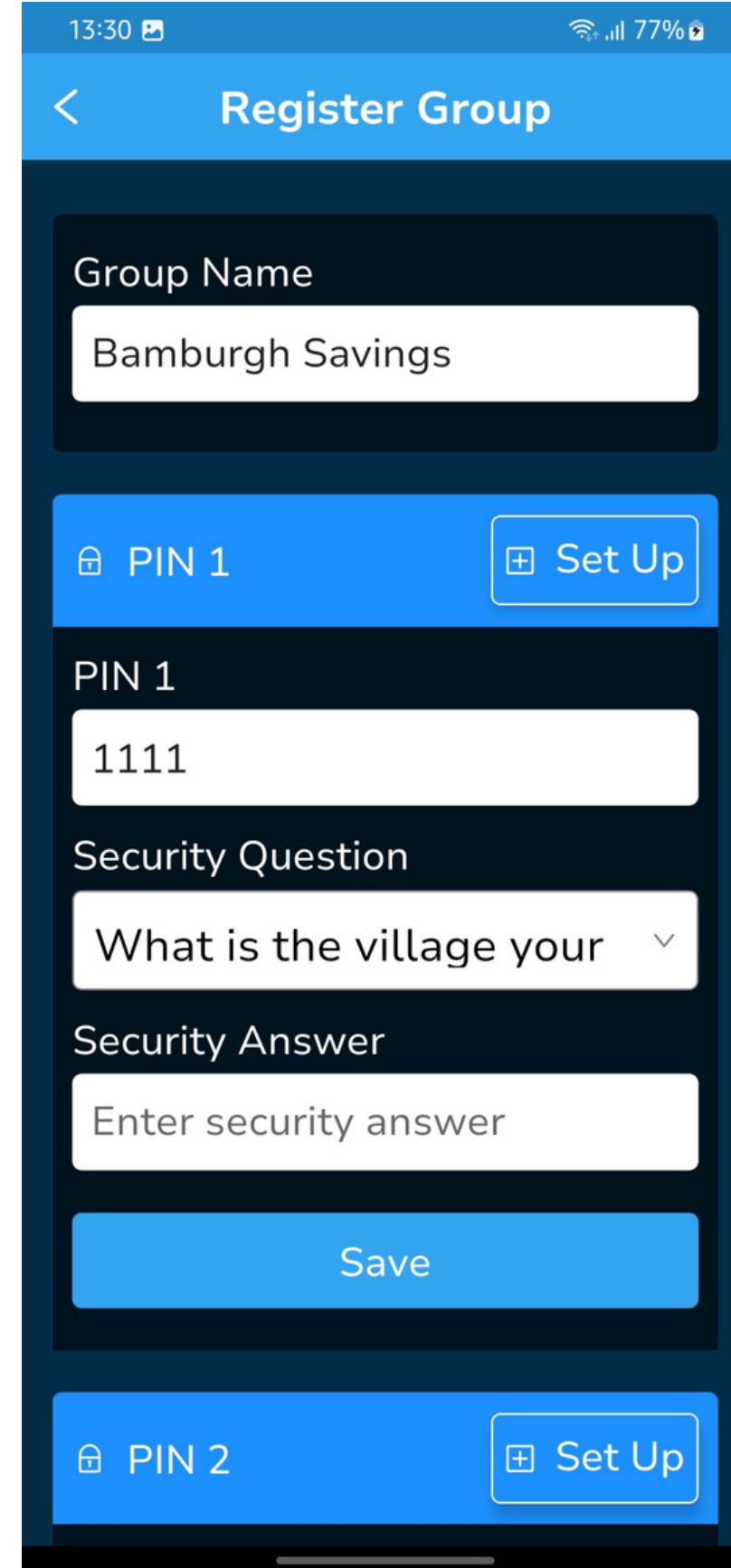
PIN 1 Set Up

PIN 2 Set Up

PIN 3 Set Up

Please setup a 4-digit PIN code to register a new group.

Register



13:30 77%

< Register Group

Group Name

Bamburgh Savings

PIN 1 Set Up

PIN 1

1111

Security Question

What is the village your

Security Answer

Enter security answer

Save

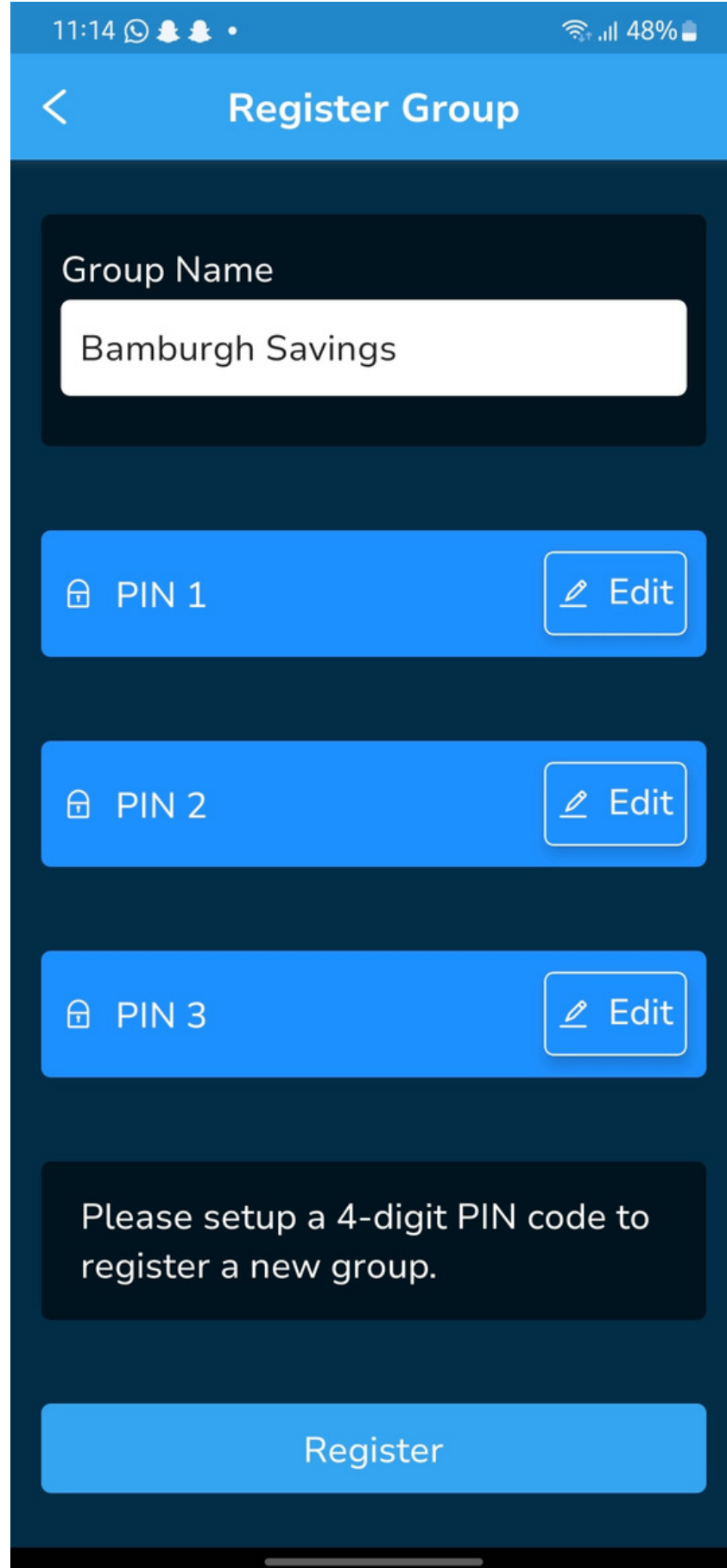
PIN 2 Set Up

To set up a pin,

1. Click on the 'Set up' button. This will reveal three fields.
2. Enter a 4 digit pin and select a security question from the drop down.
3. Enter the answer to the Security question in the 'Security Answer' field.
4. Click 'Save'. This will complete the set up for a pin, proceed with the same process for the rest of the pins not yet set up.

Once all pins have been set up, click 'Register' this will redirect to the login screen.

Register Group: Edit Pins



11:14 48%

< Register Group

Group Name

Bamburgh Savings

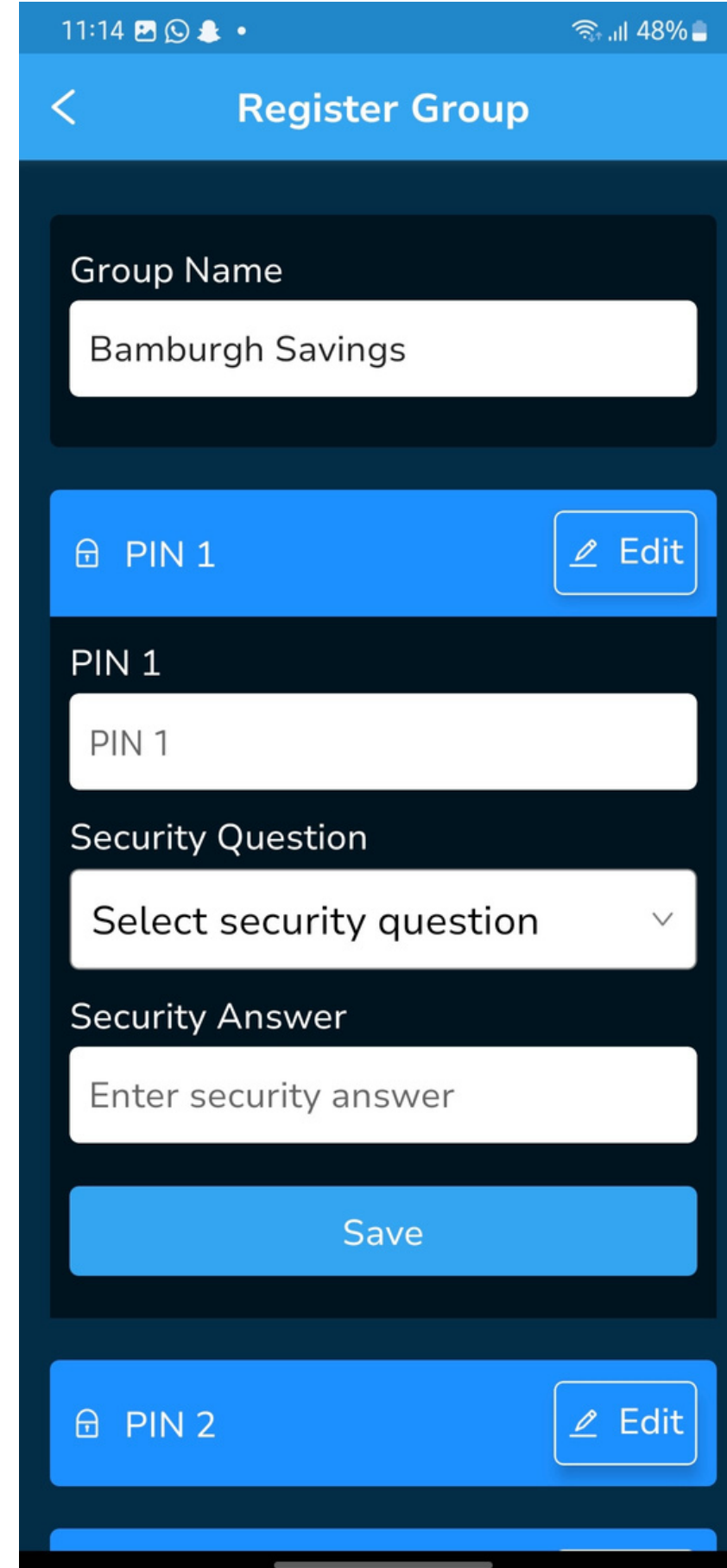
🔒 PIN 1 Edit

🔒 PIN 2 Edit

🔒 PIN 3 Edit

Please setup a 4-digit PIN code to register a new group.

Register



11:14 48%

< Register Group

Group Name

Bamburgh Savings

🔒 PIN 1 Edit

PIN 1

PIN 1

Security Question

Select security question

Security Answer

Enter security answer

Save

🔒 PIN 2 Edit

To edit a pin,

1. Click on the 'Edit' button. This will reveal three fields. The previously entered pin and security question will be cleared.
2. Enter a 4 digit pin and select a security question from the drop down.
3. Enter the answer to the Security question in the 'Security Answer' field.
4. Click 'Save'. This will complete the editing and save new pin.

Once you're done editing, click 'Register' to complete group registration and be redirected to the login page.

Group Login

13:31 77%

< Login

Bamburgh Savings

PIN 1

PIN 1

PIN 2

PIN 2

PIN 3

PIN 3

Please enter the 4-digit PINs to log in.

New Group? [Register here.](#)

Login

[Forgot PIN?](#)

Once a group is registered on the app, the group can login using the three pins set up during registration and clicking ‘Login’. This will redirect to Group Configuration screen. If a pin is forgotten, it can be reset by clicking ‘Forgot Pin’. Next slides show the pin reset process.

Forgot Pin: Pin Reset

13:31 77%

< Login

Bamburgh Savings

PIN 1

PIN 2

PIN 3

Please enter the 4-digit PINs to log in.

New Group? [Register here.](#)

Login

[Forgot PIN?](#)

STEP 2: Click on the drop down to select the pin to be reset.



14:15 92%

< Reset PIN

Select PIN to reset

Select an option

STEP 1: Click 'Forgot Pin', this will redirect to the reset pin screen.





KALORITY



Forgot Pin: Pin Reset

14:15 92%

< Reset PIN

Select PIN to reset

Select an option ▾

- PIN 1
- PIN 2
- PIN 3



STEP 3: Select the pin you wish to reset .

STEP 4: Enter new pin and answer to the security question selected during pin set up, then click 'Reset Pin'.



14:15 92%

< Reset PIN

Select PIN to reset

PIN 1 ▾

PIN 1

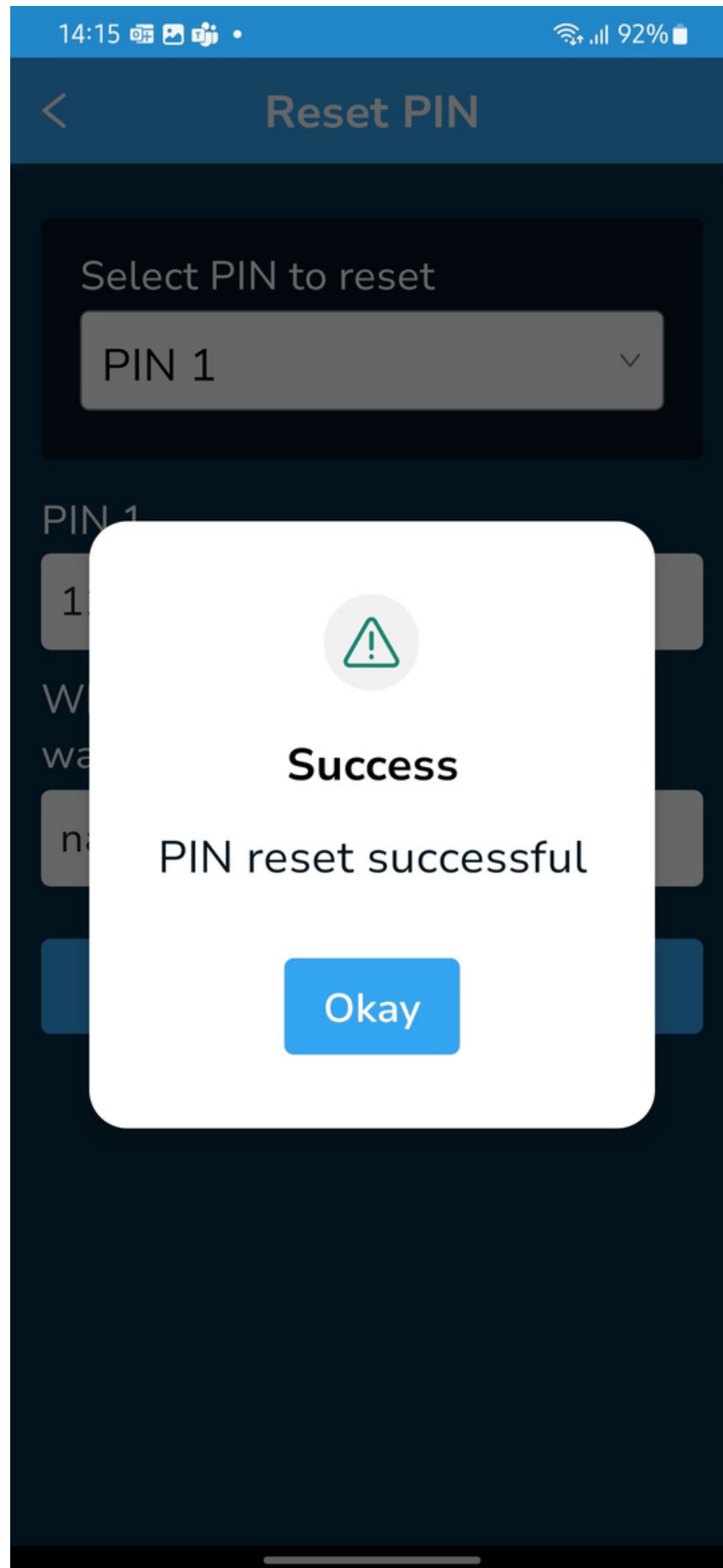
PIN 1

What is the village your spouse was born in?

Security Answer

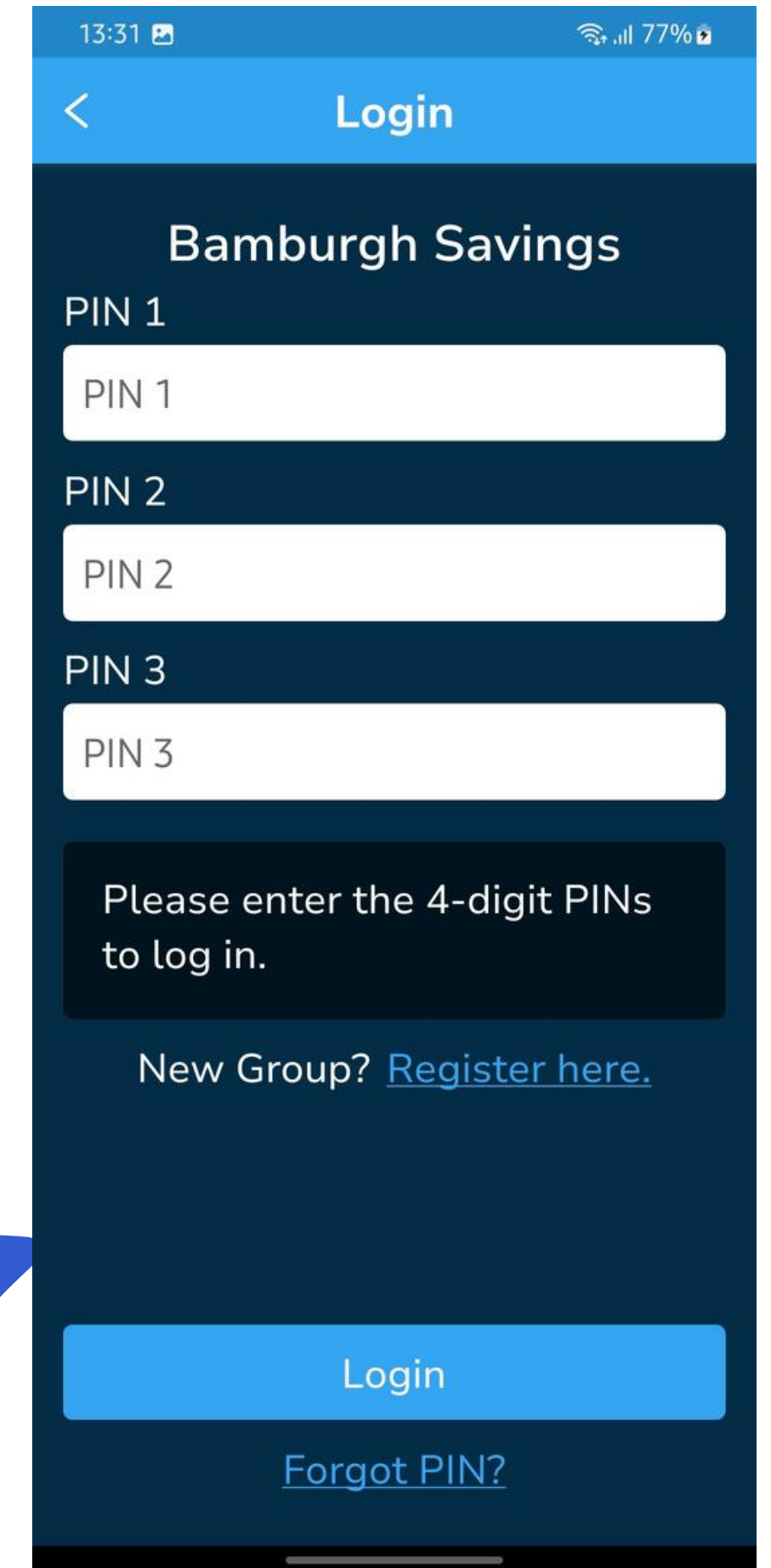
Reset PIN

Forgot Pin: Pin Reset



**STEP 5: Select
'Okay' to
proceed to the
'Login' screen**

**STEP 6: Use the new
pin to login. The other
pins remain
unchanged.**



Group Configuration

For a newly registered group, this is the first step once they login. Here, a group defines the rules and policies of the group.

1. Country Information - The country in which the group operates. This also determines the currency they use and the smallest amount in everyday use
2. Cycle - This defines the savings cycle that the group is in, for old groups it is greater than 1
3. Social Fund - Does the group have a Social Fund,? How much is the Social Fund contribution per member?
4. How members save - Does the group record the cash value of individual savings or does it record the number of shares each member buys?
5. Savings to Loan Ratio - Is there a link between a member's savings and the amount that can be borrowed. If there is, how many times the value of a member's savings is the maximum that can be borrowed?
6. Cost of Borrowing - This allows the group to charge interest on loans every 28 days (month/4 weeks). They can charge i) a percentage on the balance after repayment (Declining Balance) ii) a constant amount every 4 weeks (monthly) equal to a percentage of the principal amount (Flat Interest) or iii) a Fixed Amount agreed upon by the group when the loan is being issued that is added to the principal sum (Fixed Amount) and is not increased every 4 weeks
7. Bank - Here the group can select 'Yes' if they have a group bank account otherwise 'No'.



KALORITY



Group Configuration

13:31

77%

Group Configuration

Country Information

Country

Search country...

Currency

Search currency...

Smallest unit of currency in common use

Enter smallest unit of currency

Cycle

Current cycle

Enter current cycle number

Social Fund

Does the group have a social fund?

Country information

- **Country:** - can be typed in and selected based on the result that closely matches the words typed in.
- **Currency** - can be typed in and selected based on the result that closely matches the words typed in.
- **Smallest Unit of Currency** - this is the smallest amount of money that commonly used in a certain country or region.

Cycle

- **Current Cycle** - This should be a number greater or equal to 1, depending on how long the group has been existence i.e. how many savings cycles it has gone through complete with share-out.

Group Configuration

Group Configuration

Social Fund

Does the group have a social fund?

Yes

How much does each member contribute to the social fund per meeting?

50

How Members Save

When members save, do they do so by buying shares or by recording the amount saved in a group ledger?

Select an option

Shares stamped in a passbook

Savings recorded in a group ledger

have saved?

Select an option

Social Fund - It is not mandatory. The group decides if it wants to have one or not. Individual member contributions are recorded if the group has a Social Fund. The minimum contribution amount at each meeting is specified here.

How members save. There are two choices.

- **Shares bought**– Number of shares bought at each meeting, recorded in each member's passbook
- **Cash value of savings**, shown as a cash amount recorded in a group ledger

Group Configuration

13:32
78%

Group Configuration

Savings to Loan Ratio

When members borrow, is the amount they can borrow a multiple of what they have saved?

Yes

How many times the value of their savings are they able to borrow?

Enter a number

Cost of Borrowing

When members take loans, do they have to pay interest?

Select an option

Bank

Savings to loan ratio

- Most SGs allow members to borrow more than they have saved, but usually put a limit on this. The group can select how many times the value of a member's savings they can borrow. In this case a member can borrow up to 3 times the value of their savings.

Group Configuration

13:33 78%

Group Configuration

Cost of Borrowing
When members take loans, do they have to pay interest?

Yes

Interest calculation method

Select an option

Declining balance interest per month (%)

Flat interest per month (%)

Fixed amount for life of loan

Select an option

Save configuration

13:38 82%

Group Configuration

Cost of Borrowing
When members take loans, do they have to pay interest?

Yes

Interest calculation method

Declining balance

What is the 4-weekly interest rate charged (%)?

Enter interest rate

Bank
Does the group have a bank account?

Select an option

Save configuration

- **Cost of Borrowing** - Specifies whether a loan taken accrues an interest or not and the rate of interest if it does.
- **Interest calculation methods:**
 - Declining Balance
 - Flat Interest
 - Fixed amount
- **4 weekly interest charge (enter interest rate).**
The percentage charged on either flat interest or declining balance loans every 28 days, until the loan is repaid in full.

Interest Calculation Methods Explained

Declining Balance

The interest is calculated as a percentage of the amount left after a repayment is made and is adjusted every 28 days (4 weeks)

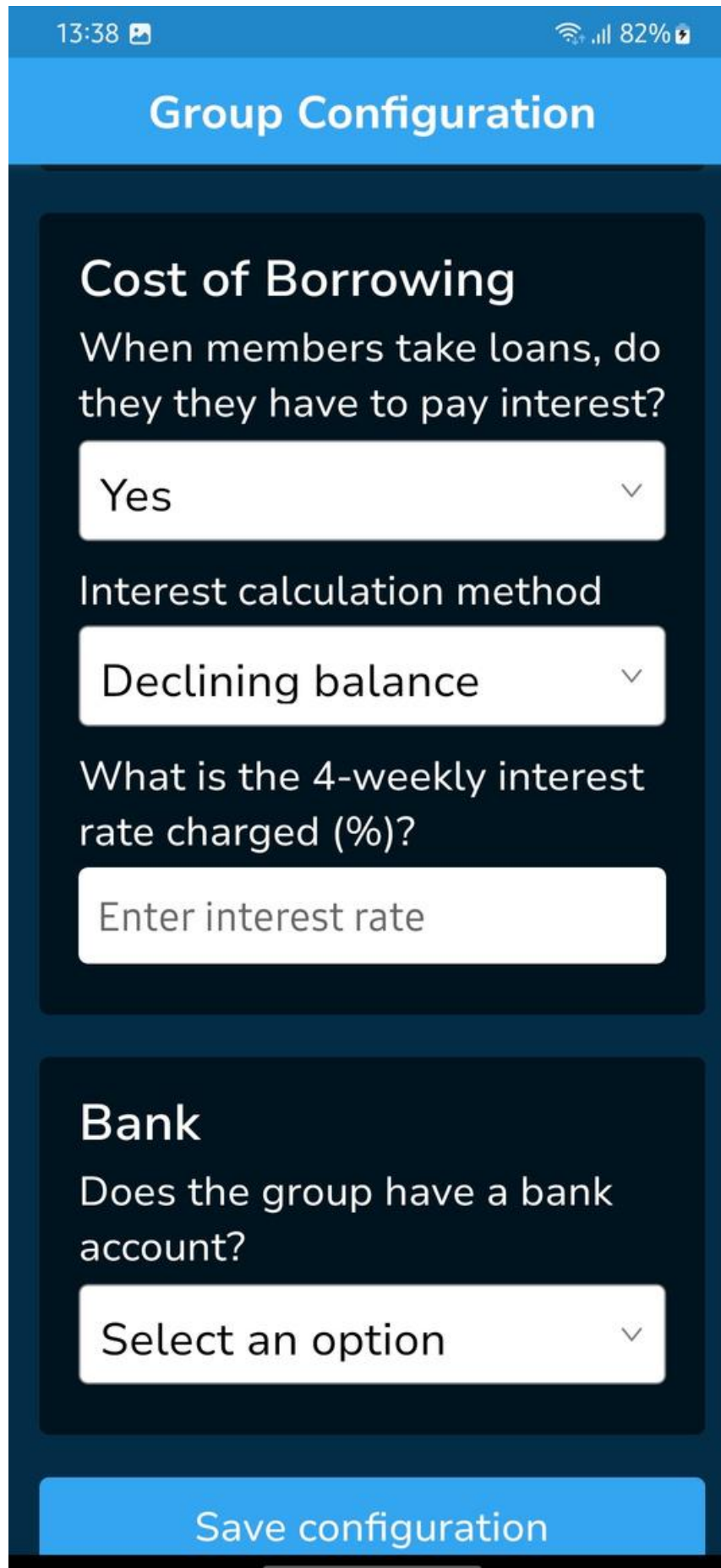
Flat Interest

The interest is calculated as a percentage of the initial amount borrowed, and the same amount is charged every 28 days, regardless of the loan balance

Fixed Amount

The Interest/service charge is an amount, decided by whatever method the group decides. This is added to the value of the loan, one time only. The total is then paid back, without any new charges being added at any time thereafter

Group Configuration



13:38 82%

Group Configuration

Cost of Borrowing

When members take loans, do they have to pay interest?

Yes

Interest calculation method

Declining balance

What is the 4-weekly interest rate charged (%)?

Enter interest rate

Bank

Does the group have a bank account?

Select an option

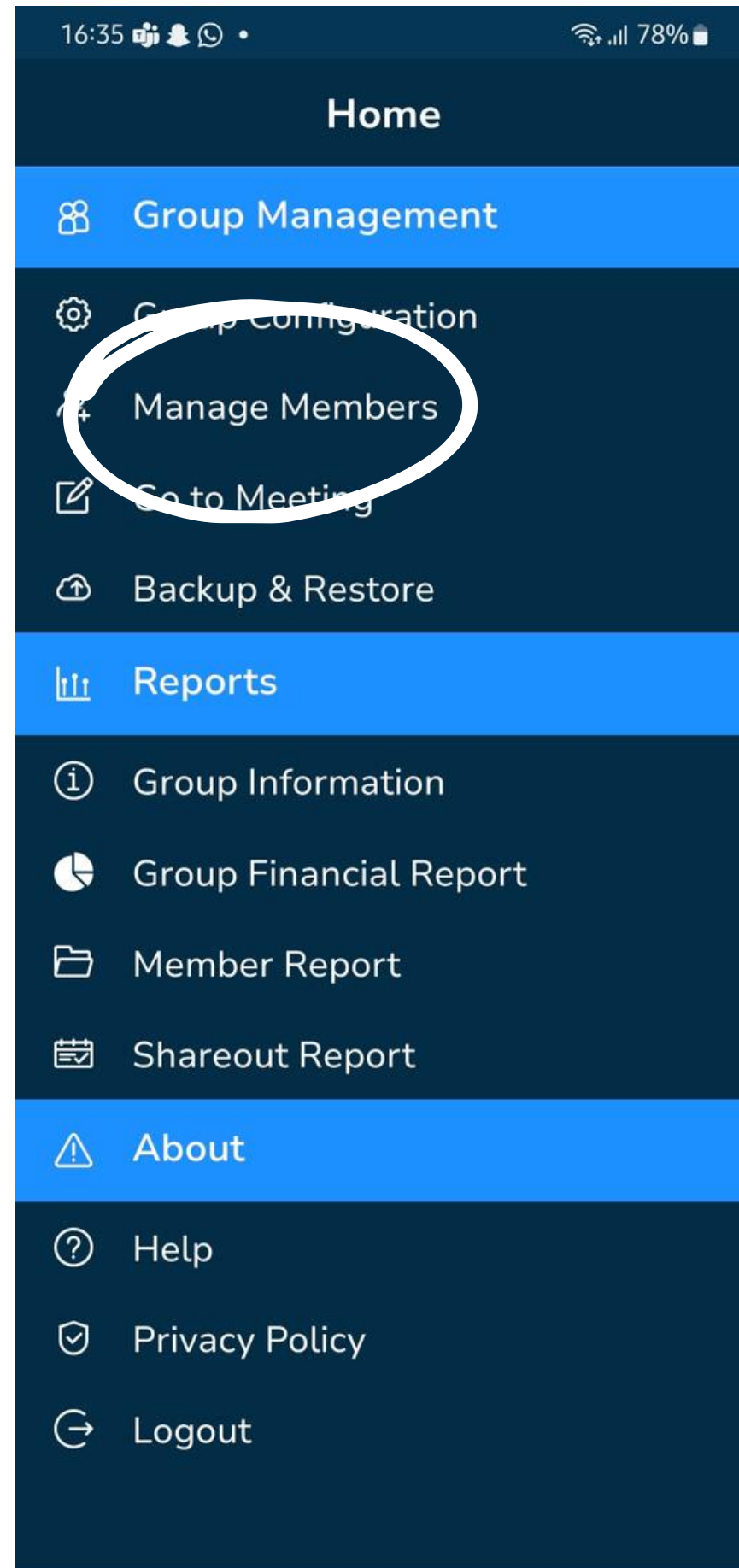
Save configuration

- **Bank** - The Group declares if it has a bank account.
- **Save Configuration** – For the configurations to take effect, the user clicks on the button.

Note - if a group does not have a Social Fund or a bank account, the data entry screens will not show these fields in the cash balances section or in ending reports

member Management: Add new member

STEP 1: From the home page, select 'Manage members'



STEP 2: Select 'Add member' To add a new member.



member Management: Add new member

STEP 3: Fill in the 'Add member' form with the details requested, then click 'Save'.



STEP 4: New member has been added to the member list.

members are added one at a time.



member Management: Edit member

STEP 1: Select member you wish to edit from list. A checkmark, an 'Edit' button and a 'Remove' button will be revealed. Select 'Edit'



19:27 54%

< Manage Members

Search member name

- (M) Mamba Kasimu
- (J) Junior Badi
- (H) Hasi Jule
- (A) Allan Juma
- (B) Benta Kamiko
- (G) Gigi Habida
- (O) Oscar Badi
- (G) Gustavo ✓
- (P) Peter Bourne
- (A) Adwina Muhanda

Edit Remove

STEP 2: Edit member name, gender or phone number.



19:28 54%

< Member Form

Edit Member Gustavo

Name
Gustavo Makali

Gender
Male

Phone
0758586932

Save

member Management: Edit member

STEP 3: Click save after all the edits are done.



19:28 54%

< Member Form

Edit Member Gustavo

Name
Gustavo Makali

Gender
Male

Phone
0758586932

Save

STEP 4: The member name has changed on the list.



19:28 54%

< Manage Members

Search member name

- (M) Mamba Kasimu
- (J) Junior Badi
- (H) Hasi Jule
- (A) Allan Juma
- (B) Benta Kamiko
- (G) Gigi Habida
- (O) O... Badi
- (G) Gustavo Makali
- (P) Peter Bourne
- (A) Adwina Muhanda

Add Member

Completed

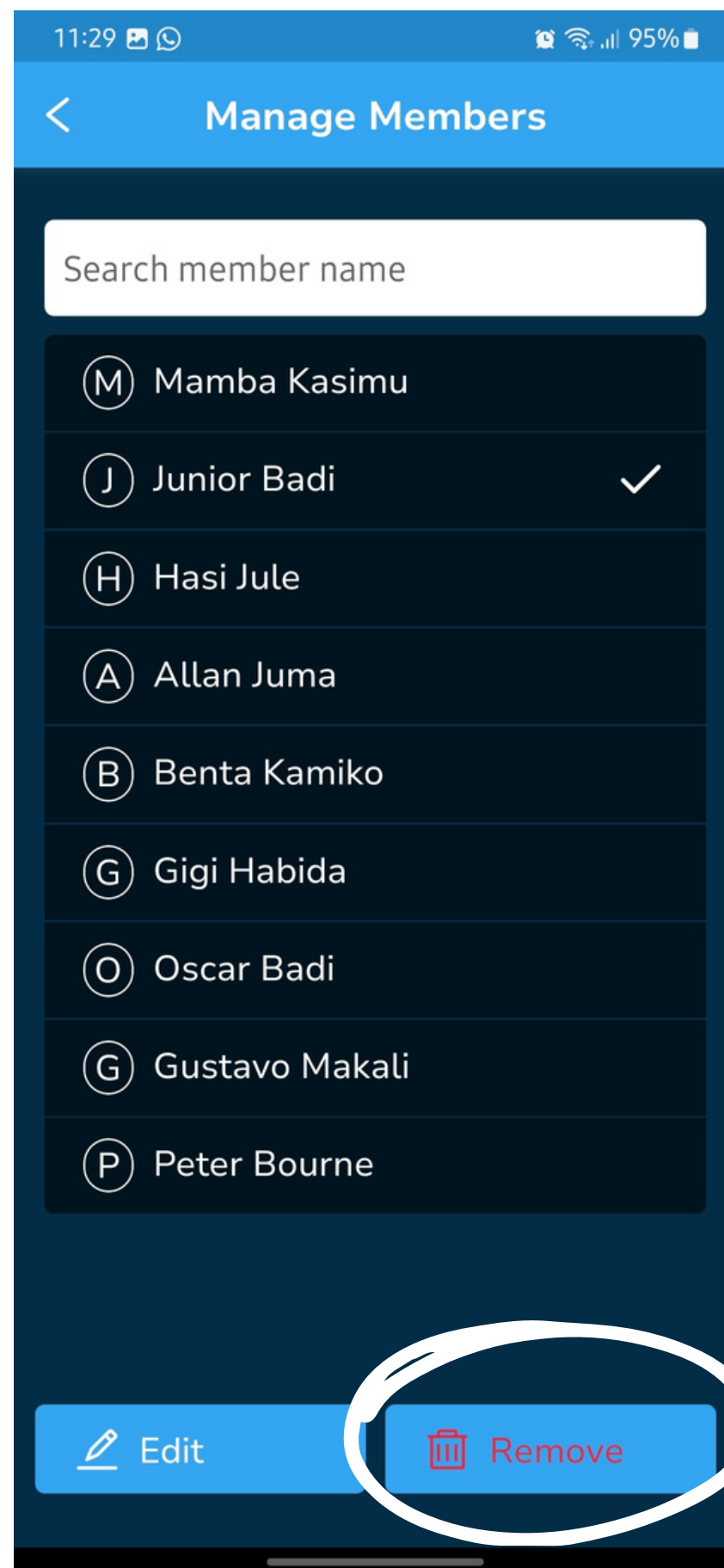


KALORITY

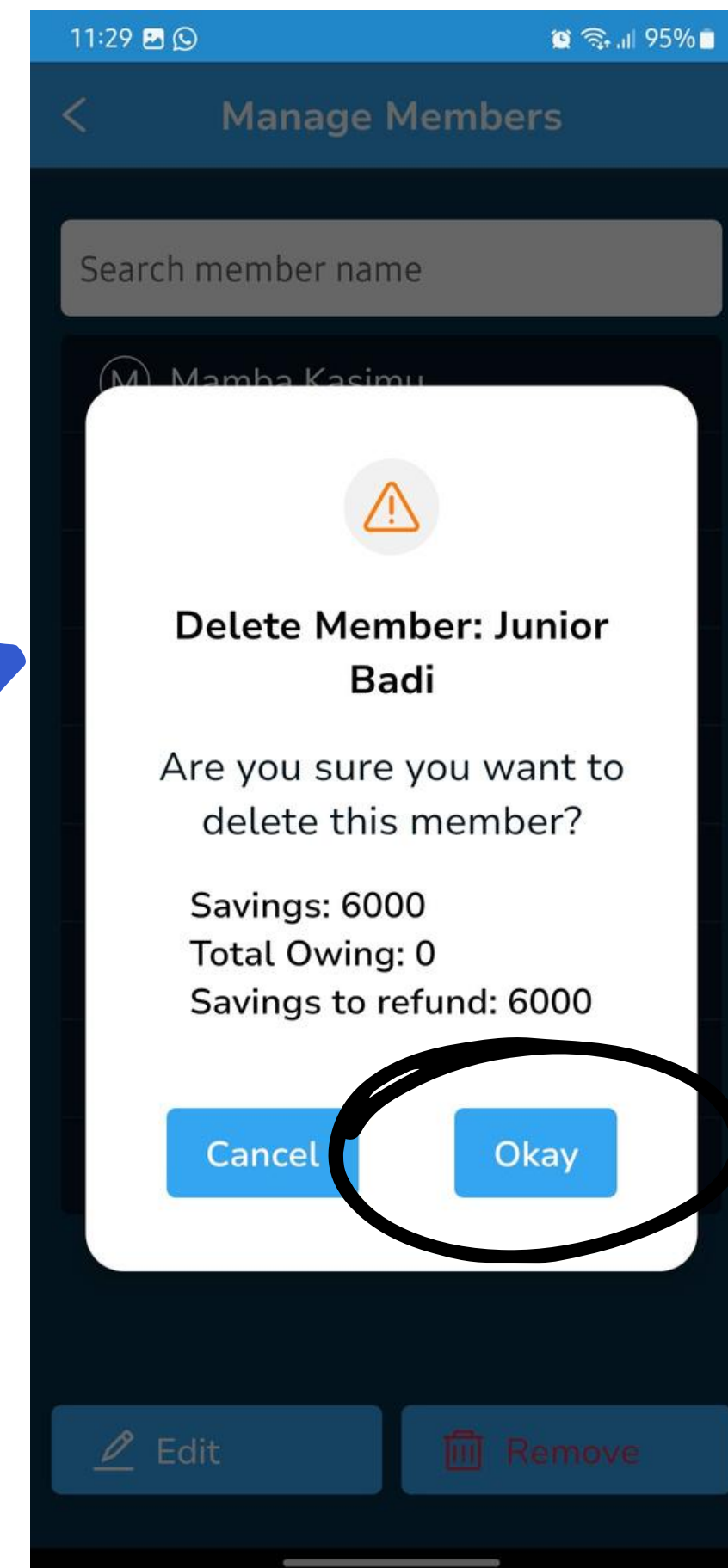


member Management: Delete a member with Savings only

STEP 1: Select member you wish to remove from list. A checkmark, an 'Edit' button and a 'Remove' button appear. Select 'Remove'



STEP 2: From the pop up, the member has no loan balance, hence they are eligible for payment from the group upon deletion.



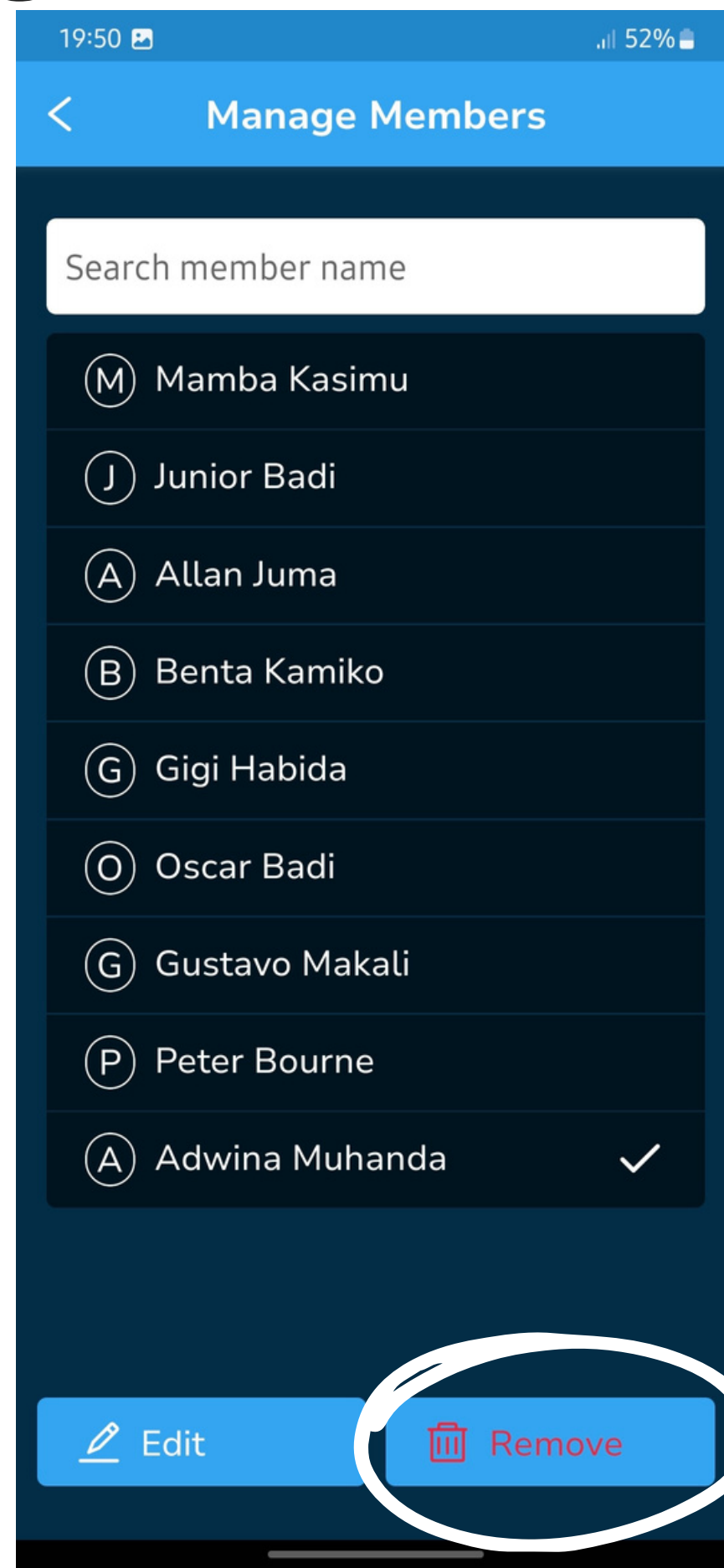


KALORITY

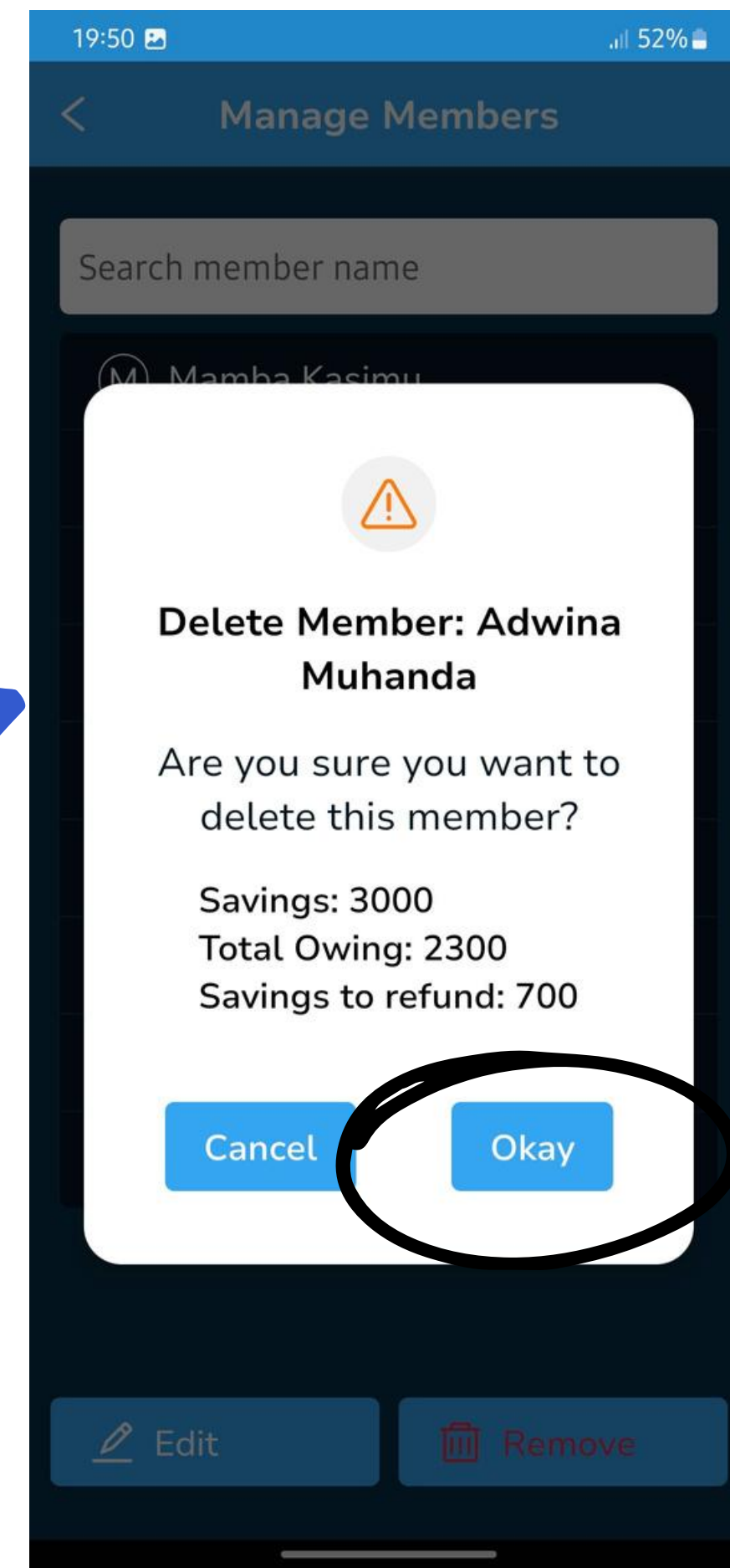


member Management: Delete a member with more Savings than Loan

STEP 1: Select member you wish to remove from list. A checkmark, an 'Edit' button and a 'Remove' button appear. Select 'Remove'



STEP 2: From the pop up, the member has a loan balance that will be deducted from their savings upon deletion, after which the group owes them 700 from the left over savings.



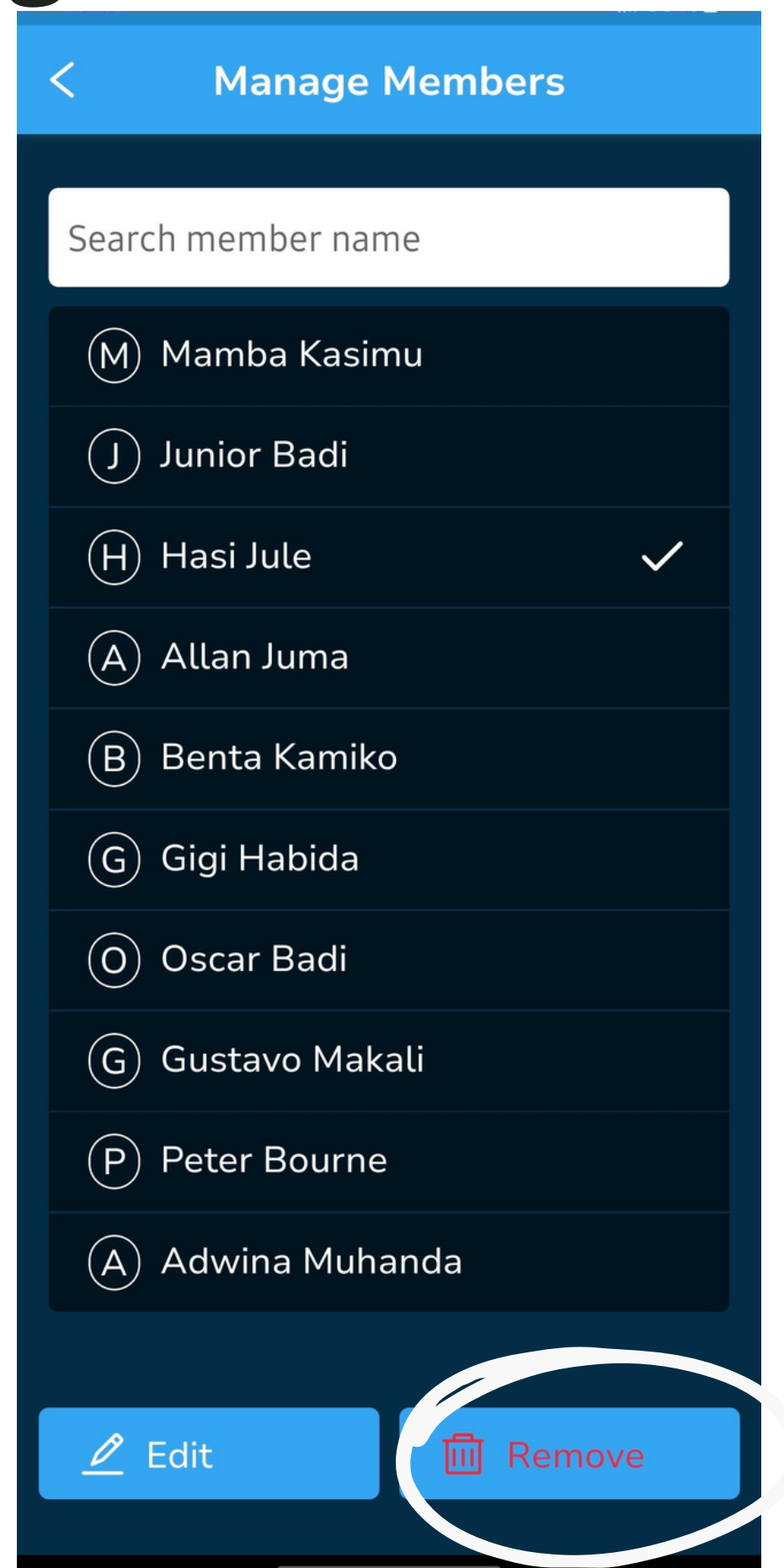


KALORITY

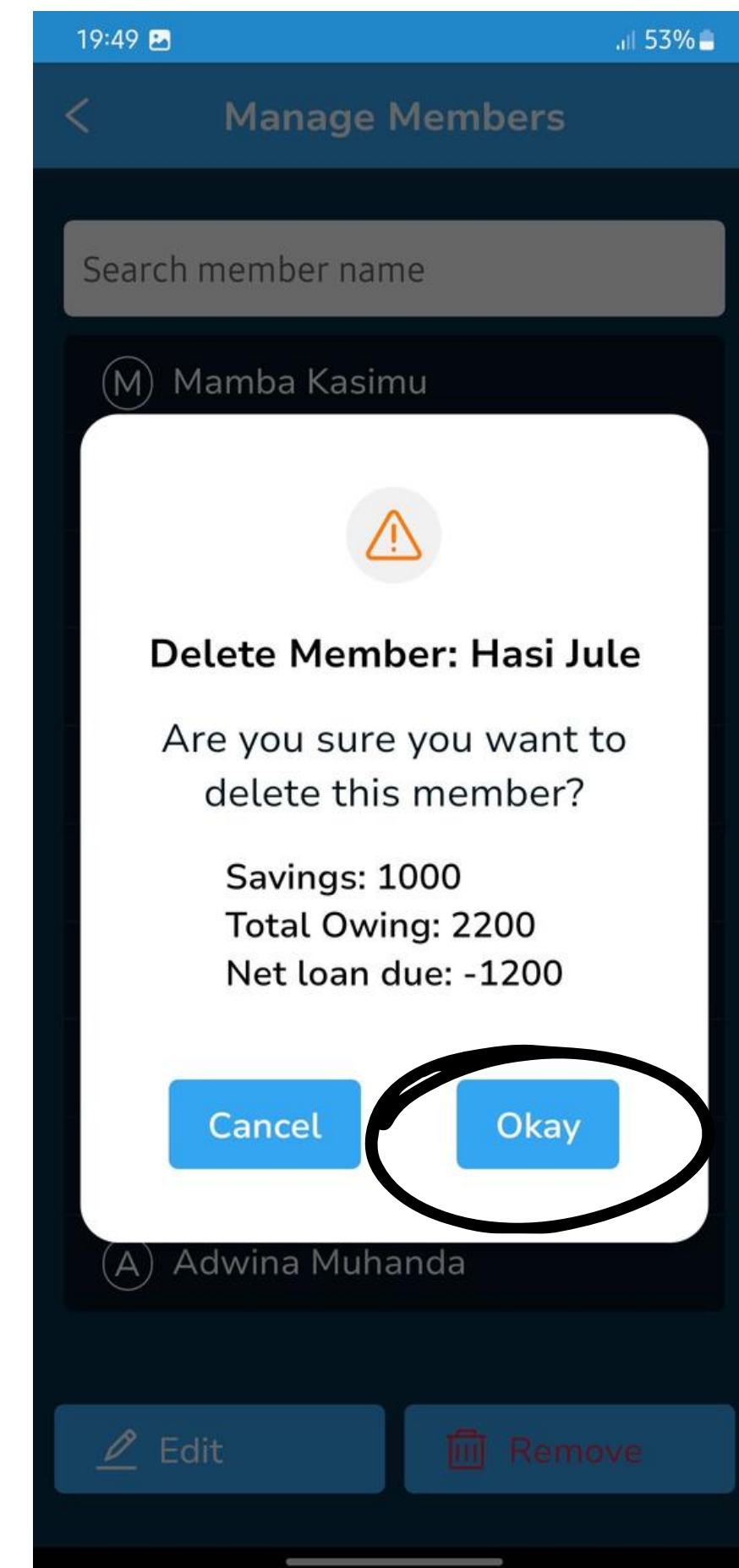


member Management: Delete a member with Less Savings than Loan

STEP 1: Select member you wish to remove from list. A checkmark, an 'Edit' button and a 'Remove' button appear. Select 'Remove'



STEP 2: From the pop up, You can see that the member had a loan balance that was more than their savings. They owe the group 1200 upon their deletion.



member Management: Delete a member

STEP 3: Input any 2 pins to authorize deletion then click 'Approve' to complete.



You can stop the removal at this stage by clicking 'Cancel'

11:39 44%

< Manage Members

Remove Junior Badi

PIN 1

PIN 2

PIN 3

Provide ANY TWO of the 4-digit PINs to approve this action.

Approve

Cancel

STEP 4: Once removal is approved, confirm that the member no longer exists on the list.



members can only be removed one at a time.

20:07 51%

< Manage Members

Search member name

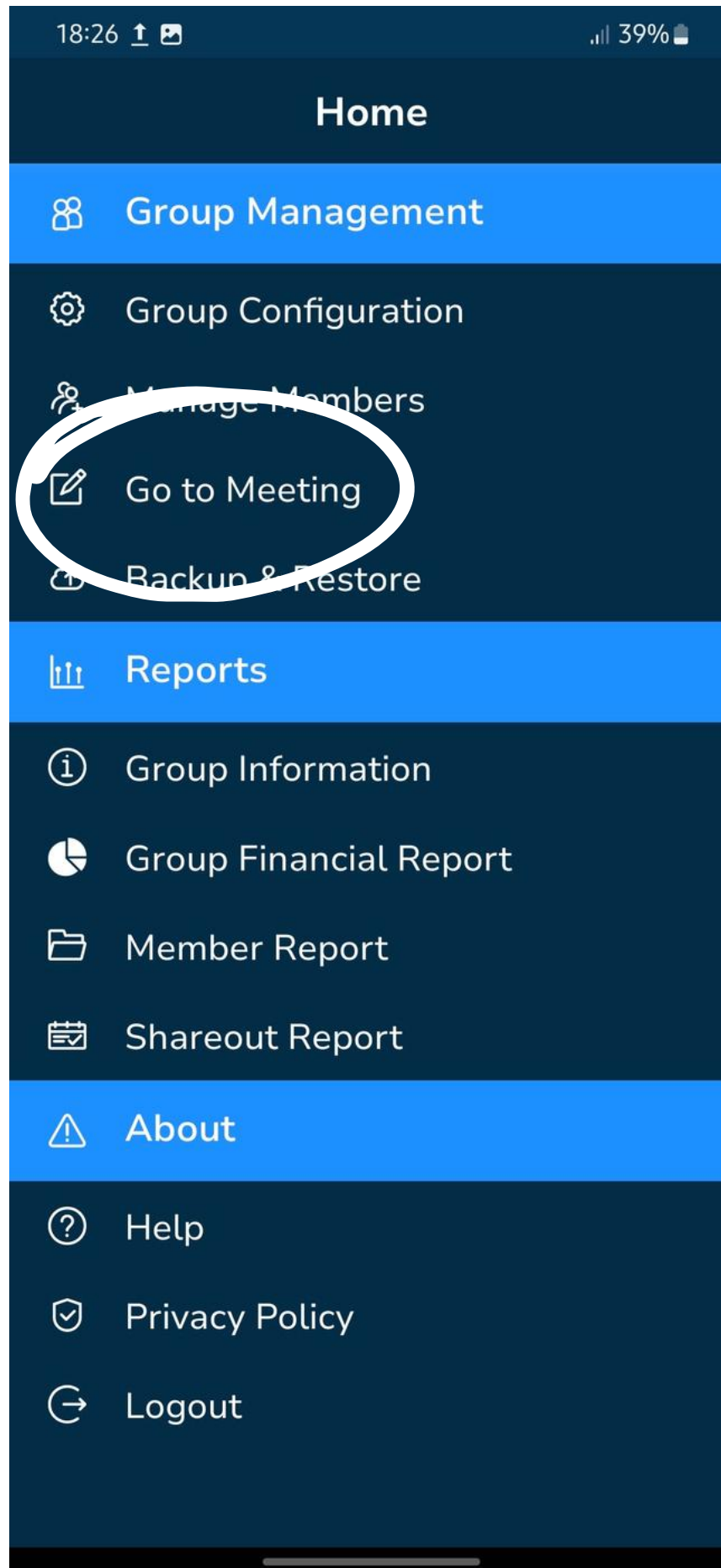
- (M) Mamba Kasimu
- (A) Allan Juma
- (B) Benta Kamiko
- (G) Gigi Habida
- (O) Oscar Badi
- (G) Gustavo Makali
- (P) Peter Bourne

Add Member

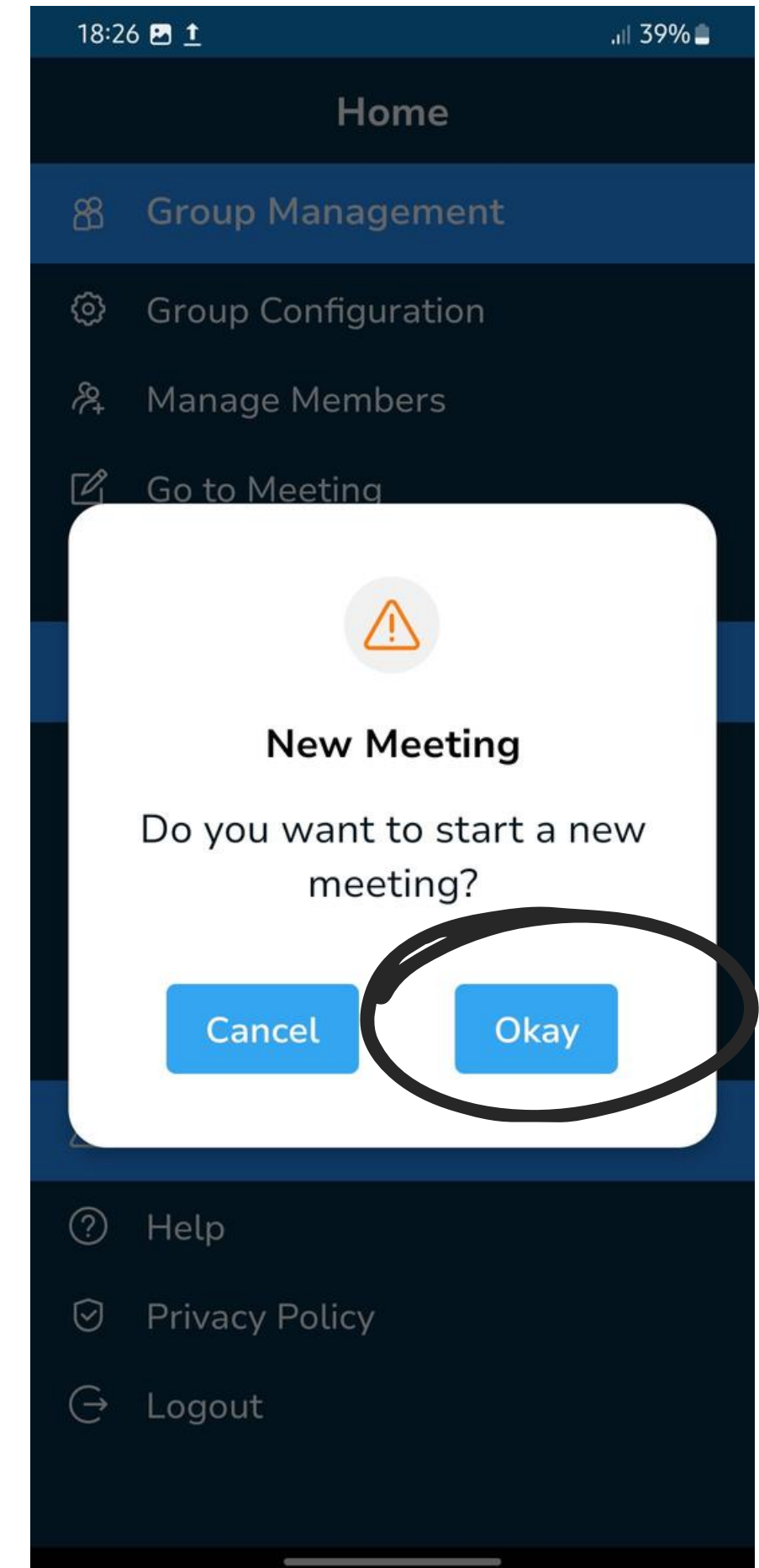
Completed

Go To Meeting

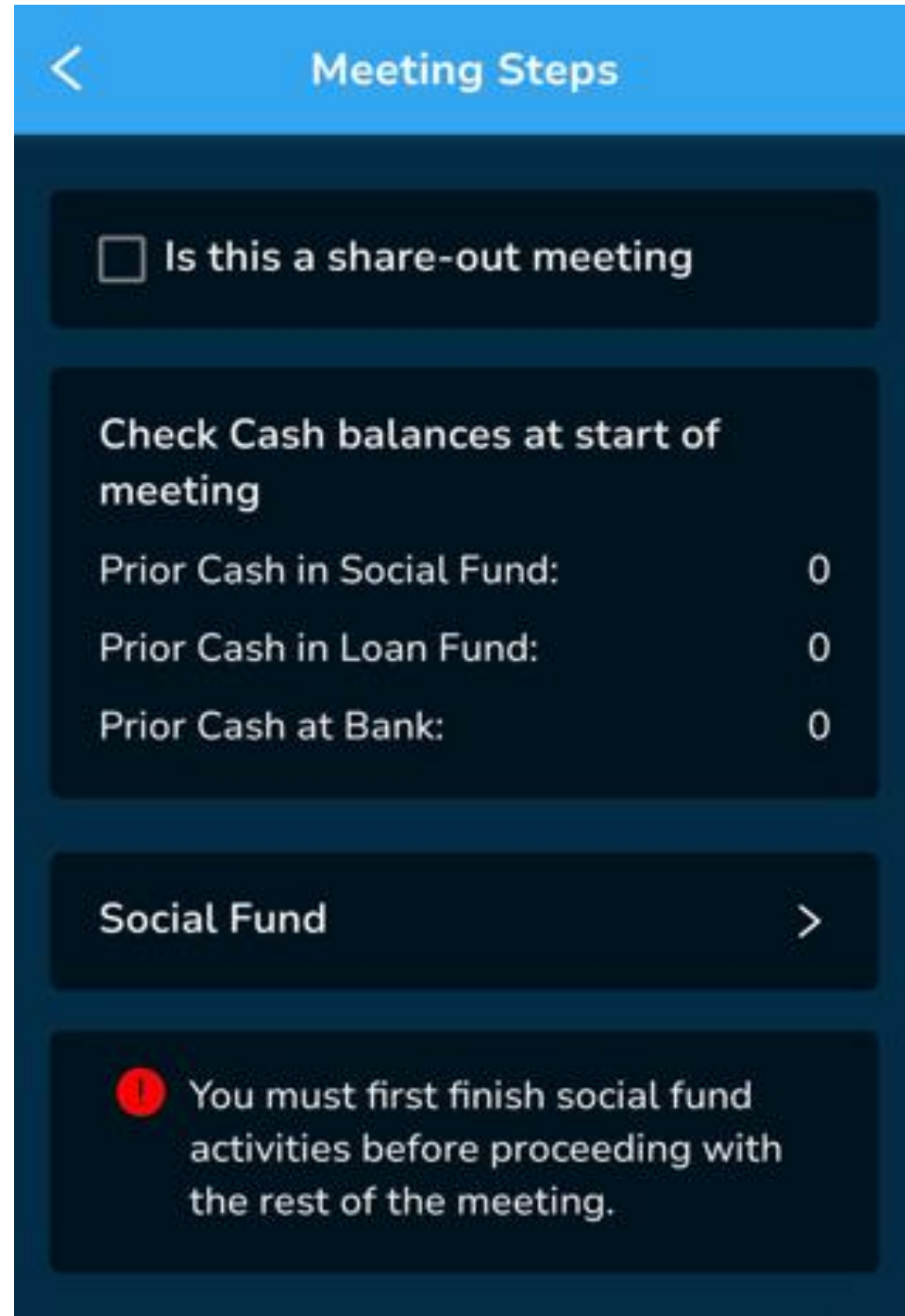
STEP 1: From the home page, select 'Go to Meeting'



STEP 2: On the pop up, select 'Okay' to start a meeting or 'Cancel' to go back to the home page.



Meeting Steps



< Meeting Steps

☐ Is this a share-out meeting

Check Cash balances at start of meeting

Prior Cash in Social Fund: 0

Prior Cash in Loan Fund: 0

Prior Cash at Bank: 0

Social Fund >

! You must first finish social fund activities before proceeding with the rest of the meeting.

1. 'Is this a share-out meeting' - This checkmark should only be selected if the group has come to the end of their cycle and are ready to distribute either part or all of the money accrued during the cycle. Most if not all loans should be cleared prior to the meeting .
2. Check Cash balances at the start of meeting - These values are as a result of data saved in the previous meeting displayed here to ensure starting balances can be validated through counting cash or by study of bank statements.
3. Social Fund - This opens a series of screens to help the group manage their Social Fund as well as track the contributions, loans and grants given from the Social Fund. This must be done at the start of a new meeting.

Meeting Steps: Social Fund Activities

Social Fund Activities

Prior Cash in Social Fund:

0

Member Contribution

>

Repay Social Fund Loan

>

Loans and Grants

>

Transactions This Meeting

Contributions:0

Repayments:0

Loans:- 0

Grants:- 0

Net Cash Flow:0

Ending Cash in Social Fund:

0

- 1.Prior Cash in Social Fund - This will show the value recorded for Cash in Social Fund from the last meeting.
- 2.member Contribution - where the record keeper will manage member contributions.
- 3.Repay Social Fund Loan - For any loans given from the Social Fund, repayments will be tracked here.
- 4.Loans and Grants - Any loans or grants to be given are first recorded here by the record keeper.
- 5.Transactions in Meeting - This gives a summary of all the transactions done in the Social fund activities. (contributions, loan repayments, loans disbursed and grants issued).
- 6.Ending Cash in Social Fund - This value will be calculated based on the transactions done in the Social Fund Activites.

Social Fund Activities: member Contribution

<

Social Fund

Contributions This Meeting: 0

Search member name

M

Mamba Kasima

>

A

Allen Junda

>

B

Benta Kamiko

>

G

Gigi Habida

>

O

Oscar Badi

>

G

Gustavo Makali

>

P

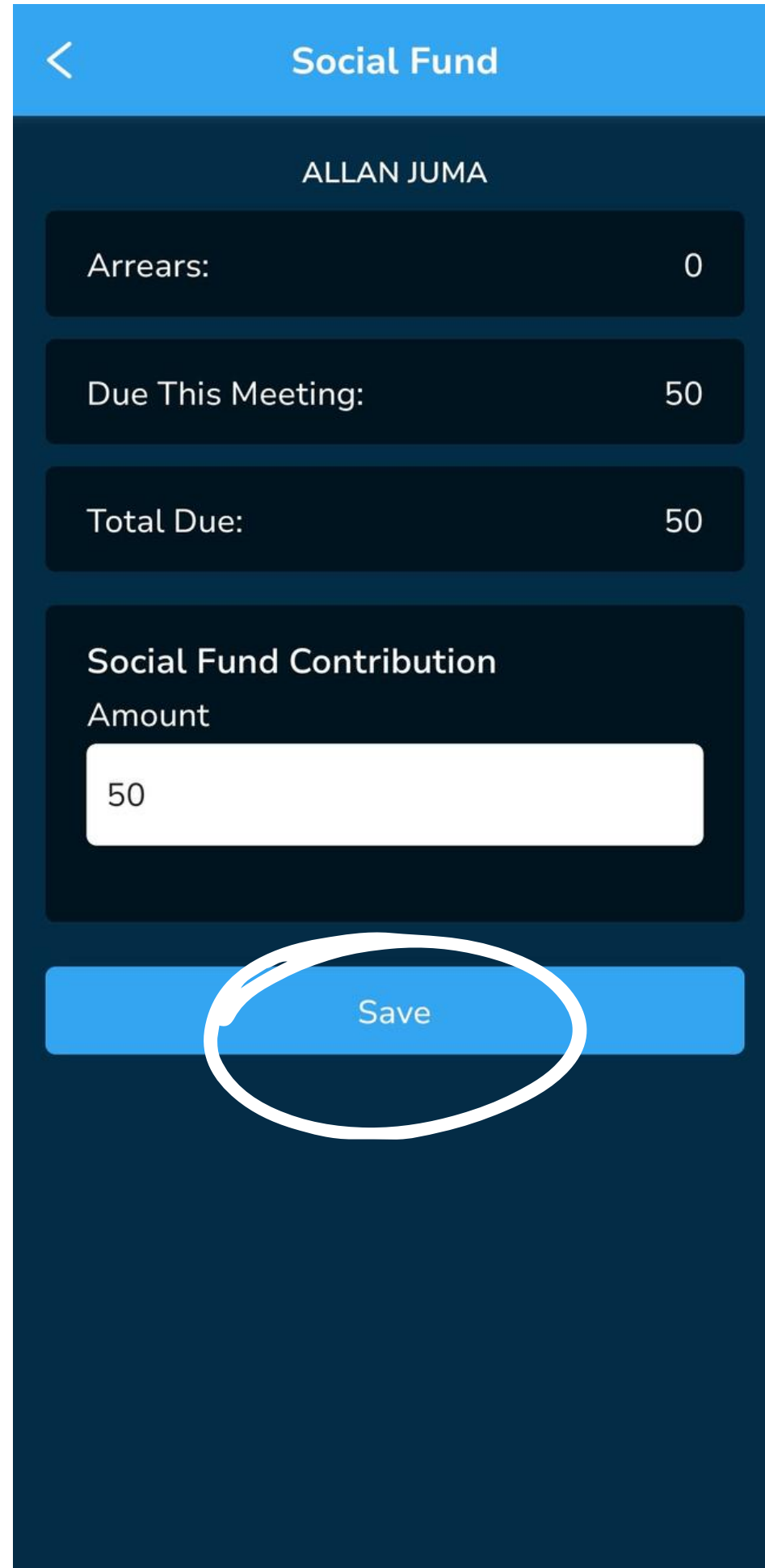
Peter Bourne

>

Completed

The record keeper will select individual members from the list to record and save their contribution amount.

Social Fund Activities: member Contribution



< Social Fund

ALLAN JUMA

Arrears: 0

Due This Meeting: 50

Total Due: 50

Social Fund Contribution Amount

50

Save

For every member selected, the following will be shown:

- 1.Arrears - Any Social Fund contribution they have not paid
- 2.Due This Meeting - the Social Fund contribution amount to be paid in that meeting.
- 3.Total Due - This is the sum of arrears + amount due this meeting.
- 4.Social Fund Contribution - This is where the value of their actual contribution is put down for that meeting.

Once the Social Fund details for this member have been verified and contribution is recorded, the record-keeper will click save to persist this data.

Social Fund Activities: member Contribution

<

Social Fund

Contributions This Meeting:

100

Search member name

M

Mamba Kasima

✓

A

Allan Juma

✓

B

Benta Kamiko

>

G

Gigi Habida

>

O

Oscar Badi

>

G

Gustavo Makali

>

P

Peter Bourne

>

Completed

For every member whose Social Fund contribution and details are saved, a green checkmark is shown beside their name.

The individual member contributions in the meeting will be summed and displayed as the value for 'Contributions This Meeting'.

Social Fund Activities: Overwrite member Contribution

<

Social Fund

Contributions This Meeting: 450

Search member name

M

Mamba Kasima

✓

A

Allan Juma

✓

B

Benta Kamiko

✓

G

Gigi Habida

✓

O

Oscar Badi

✓

G

Gustave Makali

>

P

Peter Bourne

✓

Completed



<

Social Fund

Contributions This Meeting: 450

Search member name

⚠

Warning

You have already captured data for this member. Do you want to discard and enter data afresh?

Cancel

Proceed

Completed

If a mistake is made when recording an individuals member contribution or when they want to change their contribution, then clicking on the member will remove the previous contribution and a new contribution can be input.

<

Social Fund

OSCAR BADI

Arrears: 0

Due This Meeting: 50

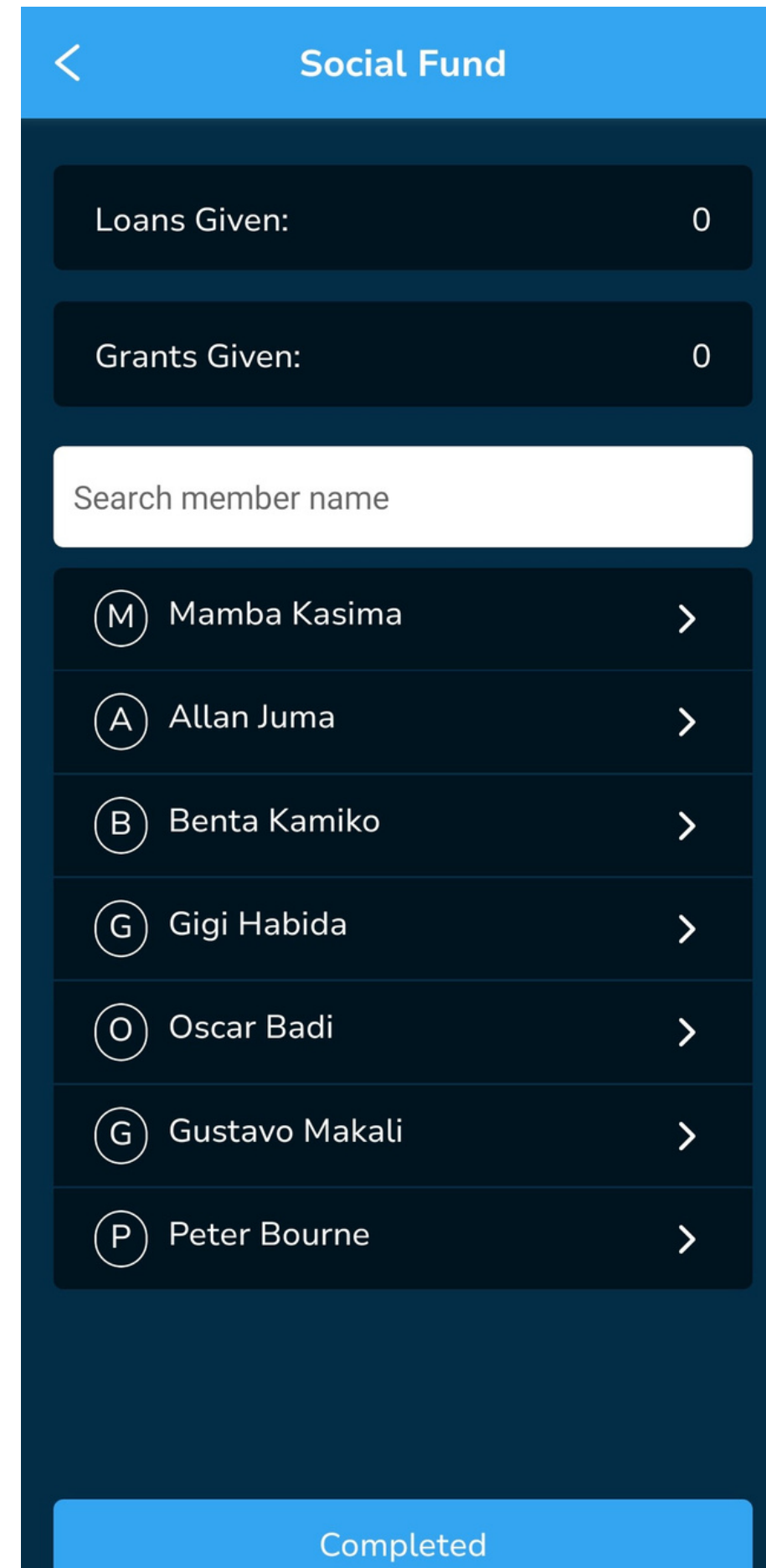
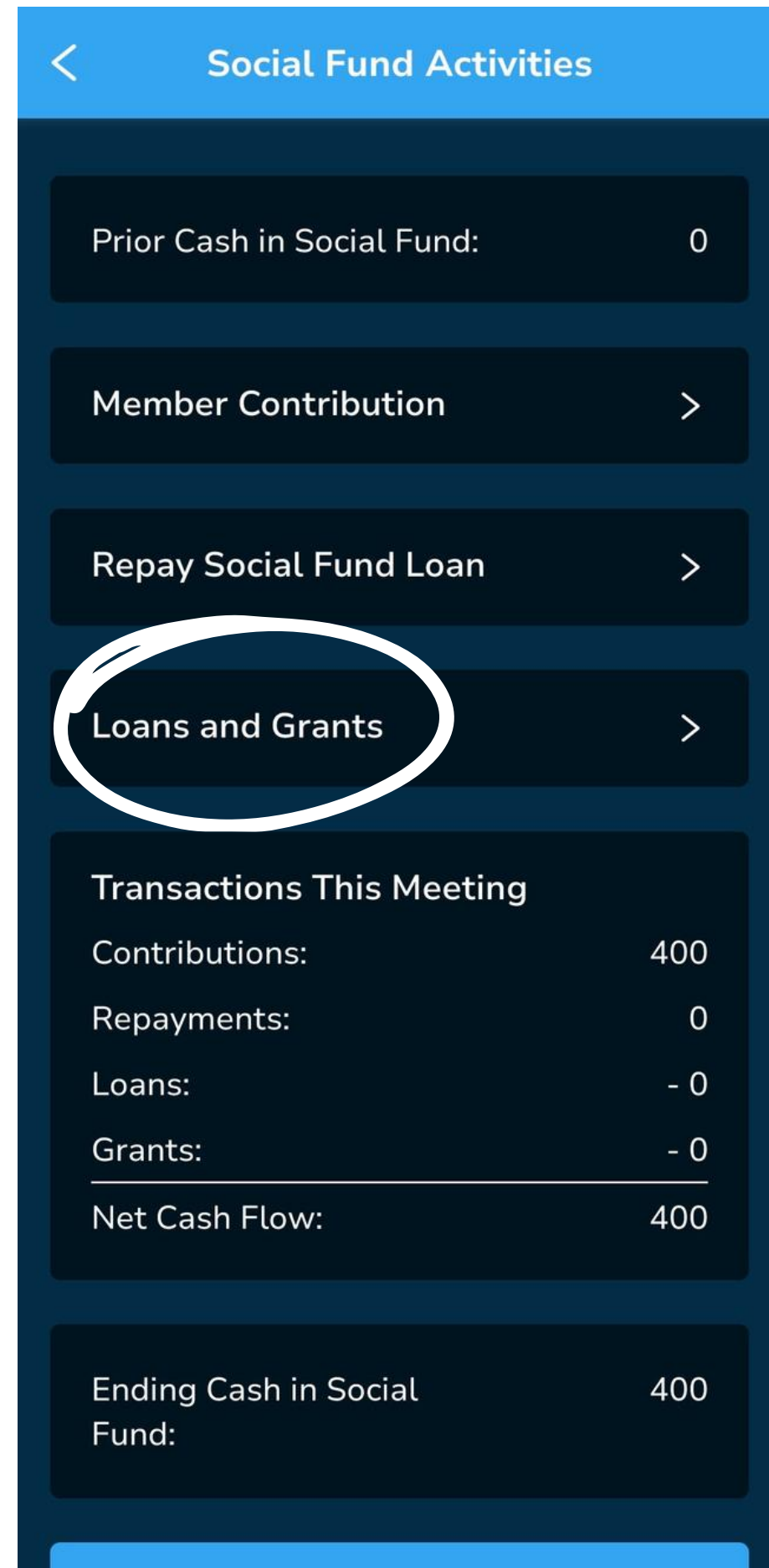
Total Due: 50

Social Fund Contribution Amount

Amount

Save

Social Fund Activities: Loans and Grants



A Social Fund Loan is given to a member when requested and must be paid back as defined by the group. On the app, this loan does not accrue interest.

A Social Fund **Grant** is given to a member when requested and is not paid back.

Social Fund Activities: Loan

<

Social Fund

Loans Given:0

Grants Given:0

Search member name

M

Mamba Kasima

>

A

Allan Juma

>

B

Banta Kamiko

>

G

Gigi Habida

>

O

Oscar Badi

>

G

Gustavo Makali

>

P

Peter Bourne

>

Completed



<

Social Fund

ALLAN JUMA

Loans and Grants

Select Loan or Grant

☐ Grant

☒ Loan

Amount given as new loan

100

Save

The member to be given a loan or grant is selected from the list.

Then the record keeper must select between a grant or a loan, and specify the amount before clicking 'Save'

Social Fund Activities: Grant

<

Social Fund

Loans Given:100

Grants Given:0

Search member name

(M)

Mamba Kasima

>

(A)

Allan Juma

✓

(B)

Benta Kamiko

>

(G)

Gigi Habida

>

(O)

Oscar Badi

>

(G)

Gustavo Makali

>

(P)

Peter Bwime

>

Completed



<

Social Fund

GUSTAVO MAKALI

Loans and Grants

Select Loan or Grant

☒ Grant

☐ Loan

Grant Amount

300

Save

The member to be given a loan or grant is selected from the list.

Then the record keeper must select between a grant or a loan, and specify the amount before clicking 'Save'

Social Fund Activities: Repay Social Fund Loan

<

Social Fund Activities

Prior Cash in Social Fund:

0

Member Contribution

>

Repay Social Fund Loan

>

Loans and Grants

>

Transactions This Meeting

Contributions: 400

Repayments: 0

Loans: - 100

Grants: - 300

Net Cash Flow: 0

Ending Cash in Social Fund:

0



<

Social Fund

Loan Repayment This Meeting:

0

Search member name

A Allan Juma

>

Completed

Any member with a Social Fund loan will appear on this list.

Social Fund Activities: Repay Social Fund Loan

<

Social Fund

Loan Repayment This Meeting:

0

Search member name

A Allan Juma

>

Completed



<

Social Fund

ALLAN JUMA

Loan Balance:

100

Loan Repayment Amount

50

New Total Owing:

50

Save

To repay loan, click on the member making a repayment, then record the value of their repayment and click save.

Social Fund Activities: Repay Social Fund Loan

Social Fund

ALLAN JUMA

Loan Balance: 100

Loan Repayment Amount

50

New Total Owing: 50

Save



Social Fund

Loan Repayment This Meeting: 50

Search member name

(A) Allan Juma ✓

Completed

Once the repayment is saved, the member's name gets a green checkmark beside it.

Once all loan repayments are complete, the data saved by clicking 'Complete' which takes you back to the Social Fund Activities Screen.

Social Fund Activities: Complete

<

Social Fund Activities

Prior Cash in Social Fund:

0

Member Contribution

>

Repay Social Fund Loan

>

Loans and Grants

>

Transactions This Meeting

Contributions: 400

Repayments: 0

Loans: - 100

Grants: - 300

Net Cash Flow: 0

Ending Cash in Social Fund:

0

Completed

When all the Social Fund Activities are done, Click the button 'Complete' to save the data on the app.

Meeting Steps: After Social Fund Activities

Meeting Steps

☐

Is this a share-out meeting

Check Cash balances at start of meeting

Prior Cash in Social Fund:

0

Prior Cash in Loan Fund:

0

Prior Cash at Bank:

0

Social Fund

>

Savings Per Member

>

Loan repayments per member

>

Loan disbursement per member

>

Enter Cash Balances at end of meeting

Cash in Social Fund

Cash in Social Fund

1. 'Is this a shareout meeting' - This checkmark should only be selected if the group has come to the end of their cycle and are ready to distribute either part or all of the money accrued during the cycle. Most if not all loans should be cleared prior to the meeting .
2. Cash Balances at the start of meeting -These fields are populated from the previous cash balances recorded. They are displayed here for the group to recheck their balances through a physical count of cash.
3. Social Fund - Social fund records (contributions, loans, grants and loan repayments).
4. Savings per member - Savings deposited or Shares bought during the meeting are recorded for each member
5. Loan Repayments per member - Loan repayments made during the meeting are recorded here.

Meeting Steps

23:09 52%

< Meeting Steps

Savings Per Member >

Loan repayments per member >

Loan disbursement per member >

Enter Cash Balances at end of meeting

Cash in Social Fund

100

Cash in Loan Fund

100

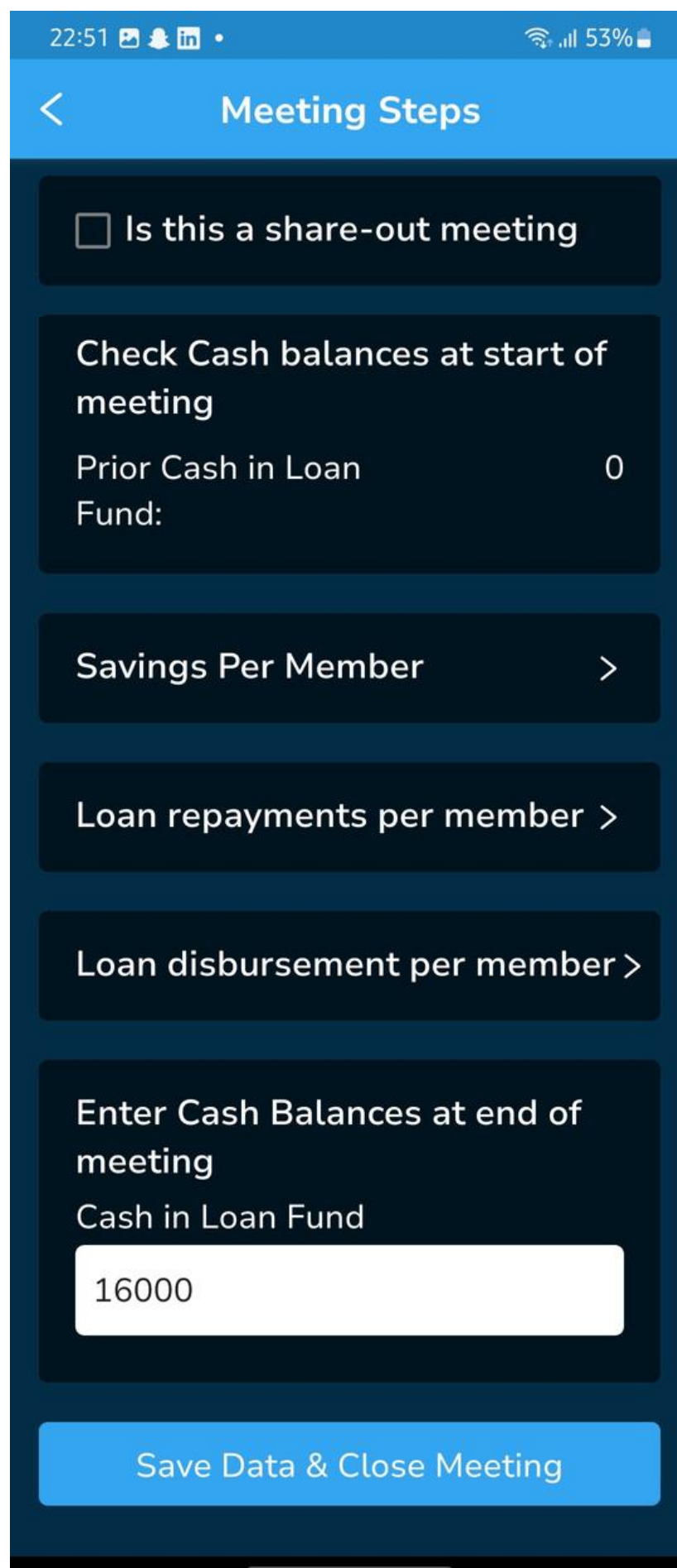
Cash at Bank

0

Save Data & Close Meeting

1. Loan Disbursement per member - Loans disbursed during the meeting are recorded here.
2. Enter Cash Balances at end of meeting - Once all the net cash at the end of the meeting is counted, it is recorded in these fields. These are the source of starting cash balances data when you start the next meeting.
3. Save Data & Close Meeting - Once all the data has been recorded, the meeting will be saved and closed with the click of that button. It cannot be edited after that.

Meeting Steps: No Social Fund or Bank Account



22:51 53%

< Meeting Steps

☐ Is this a share-out meeting

Check Cash balances at start of meeting

Prior Cash in Loan Fund: 0

Savings Per Member >

Loan repayments per member >

Loan disbursement per member >

Enter Cash Balances at end of meeting

Cash in Loan Fund

16000

Save Data & Close Meeting

This displays a screen for a group that has no Social Fund or bank account, therefore only showing Loan Fund cash

1. Prior cash in Loan Fund - This field is calculated by the app so it is important for a group to counter check this amount against what they have at the start of the meeting.
2. Savings Per Member - Savings deposited or Shares bought during the meeting are recorded for each member
3. Loan Repayments per member - Loan repayments made during the meeting are recorded here.
4. Loan disbursement per member - Loans disbursed during the meeting are recorded here.
5. Enter Cash Balances at end of meeting: Cash in Loan Fund is shown recorded here after all the net cash is counted at the end of the meeting. There are no other cash balances recorded.
6. Save Data and Close Meeting - Once all the data has been recorded, the meeting will be saved and closed. It cannot be edited after that.

Savings per member: Cash

20:13 51%

< Savings Per Member

Savings This Meeting: 0

Search member name

- (M) Mamba Kasimu >
- (A) Allan Juma >
- (B) Benta Kamiko >
- (G) Gigi Habida >
- (O) Oscar Badi >
- (G) Gustavo Makali >
- (P) Peter Bourne >

Completed



STEP 1: select the member you wish to record savings for.



STEP 2: Enter cash savings equal to zero or above. Enter zero or above for withdrawals. Click save.

NB: You cannot withdraw from an empty account.

12:00 92%

< Savings

Mamba Kasimu

Prior Savings Balance: 0

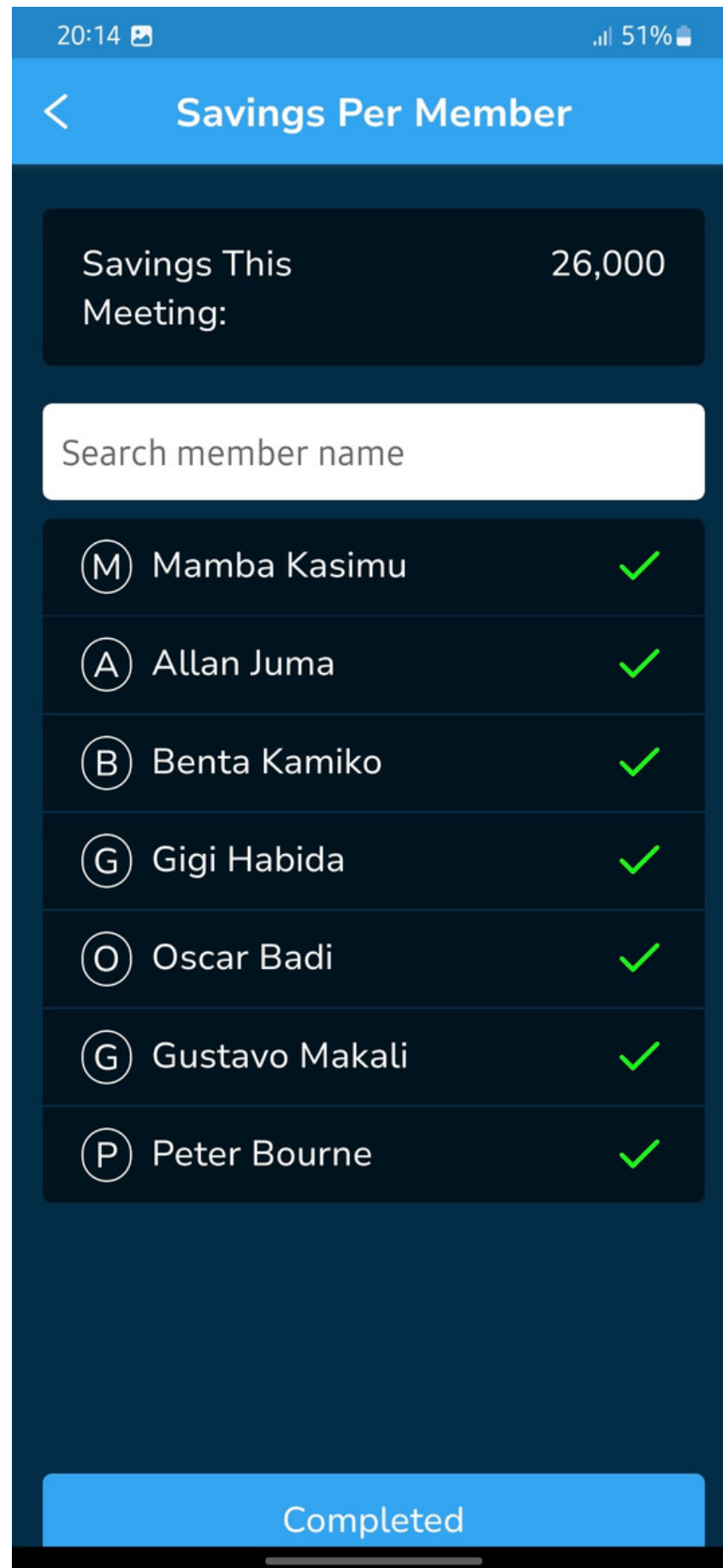
Savings Per Member
Cash amount saved this meeting
5000

Cash withdrawn this meeting
0

New Savings Balance: 5,000

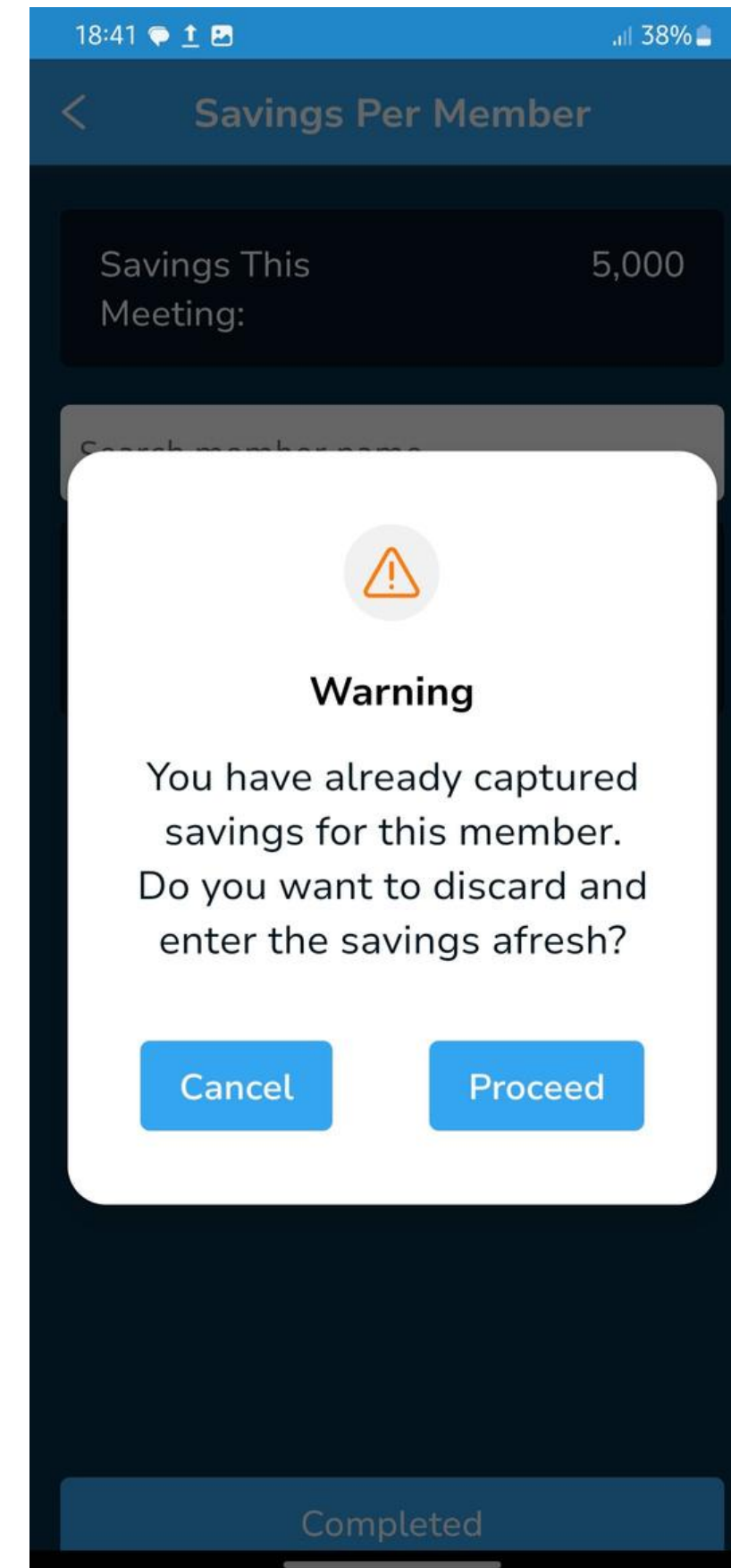
Save

Savings per member: Cash



The application will show a green checkmark for every member whose savings have been recorded.

If you select a member with a green checkmark, you get the option to overwrite the existing data or leaving it as it is.



Savings per member: History

For each member, savings transactions are recorded and can be viewed when the 'Show History' button is clicked.

The history will have up to 5 recent transactions, meaning every new transaction will replace an older one leaving only 5 records. The purpose of retaining this record is to resolve potential disputes. . By limiting the records to the previous 5 meetings, this reduces the data load on the 'phone.

<

Savings

GIGI HABIDA

Prior Savings Balance:

4,000

Savings Per Member

Cash amount saved this meeting

Cash saved

Cash withdrawn this meeting

Cash withdrawn

New Savings Balance:

4,000

Save

Show History

<

Savings

Savings Per Member

Cash amount saved this meeting

Cash saved

Cash withdrawn this meeting

Cash withdrawn

New Savings Balance:

4,000

Save

SAVINGS HISTORY

30 MARCH 2025

Deposit

+1,000

1,000

27 APRIL 2025

Deposit

+2,000

3,000

25 MAY 2025

Deposit

+1,000

4,000

Savings per member: Shares

20:13 51%

< Savings Per Member

Savings This Meeting: 0

Search member name

- (M) Mamba Kasimu >
- (A) Allan Juma >
- (B) Benta Kamiko >
- (G) Gigi Habida >
- (O) Oscar Badi >
- (G) Gustavo Makali >
- (P) Peter Bourne >

Completed



STEP 1: select the member you wish to record savings for.



STEP 2: Enter share amount equal to zero or above. Enter zero or above for withdrawals.
NB: You cannot withdraw from an empty account.

08:56 93%

< Savings

Mamba Kasimu

Prior Savings Balance: 0

Savings Per Member
Shares bought this meeting

8

Shares sold this meeting

0

New Savings Balance: 8,000

Save



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Savings per member: Shares

20:14 51%

< Savings Per Member

Savings This Meeting: 26,000

Search member name

| | |
|--------------------|---|
| (M) Mamba Kasimu | ✓ |
| (A) Allan Juma | ✓ |
| (B) Benta Kamiko | ✓ |
| (G) Gigi Habida | ✓ |
| (O) Oscar Badi | ✓ |
| (G) Gustavo Makali | ✓ |
| (P) Peter Bourne | ✓ |

Completed

The application will show a green checkmark for every member whose savings have been recorded.


If you select a member with a green checkmark, you get the option to overwrite the existing data or leaving it as it is.

18:41 38%

< Savings Per Member

Savings This Meeting: 5,000

Search member name



Warning

You have already captured savings for this member. Do you want to discard and enter the savings afresh?

Cancel Proceed

Completed



KALORITY



Loan Repayments

20:35 50%

< Loan Repayment

Total Repayments: 0

Search member name

(M) Mamba Kasimu >

(P) Peter Bourne >

Completed

Only members with loans will show on this list.

Select the member you wish to record payment for.

Total Owing: Is the balance since the last meeting

Due Date: when the loan was set to be completed after disbursement

Amount paid in cash: payment made by member in this meeting

New Service Charge: recalculated based on interest calculation method (this will be zero if less than 28 days have passed since the last service charge)

New Total Owing: (total owing - cash payment) +

20:36 50%

< Loan Repayment

Mamba Kasimu

Total Owing: 2,200

Due Date: 11 March 2025

Loan Repayment
Amount paid in cash
200

New Service Charge: 0

New Total Owing: 2,000

Save

Write off Loan



KALORITY



Loan Repayments

20:36 50%

< Loan Repayment

Total Repayments: 200

Search member name

| | |
|------------------|---|
| (M) Mamba Kasimu | ✓ |
| (P) Peter Bourne | > |


Completed

20:36 50%

< Loan Repayment

Total Repayments: 200

Search member name



Warning

You have already saved a repayment for this member. Do you want to discard and enter the repayment afresh?

Cancel Proceed

Completed

Loans are recorded for each member one at a time, and the application will show a green checkmark for every member who has made a loan repayment in the meeting. Please note: the list will show only members with loans.

If you select a member with a green checkmark, you get a pop-up option to overwrite the existing data or leaving it as it is.



KALORITY



Loan Repayments: History

<

Loan Repayment

MAMBA KASIMA

Total Owing: 8,470

Due Date: 14 September 2025

Loan Repayment

Amount paid in cash

Amount

New Service Charge: 850

New Total Owing: 9,320

Save

Write off Loan

Show History

<

Loan Repayment

New Service Charge: 850

New Total Owing: 9,320

Save

Write off Loan

LOAN HISTORY

| | | |
|----------------------|---------|--------|
| 30 MARCH 2025 | | |
| <div>Loan</div> | +10,000 | 10,000 |
| <div>Interest</div> | +1,000 | 11,000 |
| 27 APRIL 2025 | | |
| <div>Repayment</div> | -2,000 | 9,000 |
| <div>Interest</div> | +900 | 9,900 |
| 25 MAY 2025 | | |
| <div>Repayment</div> | -2,200 | 7,700 |
| <div>Interest</div> | +770 | 8,470 |

Every repayment made by an individual member is recorded and can be viewed when one clicks the 'Show History' button.

The list will only show up to 5 transactions, meaning a new transaction will overwrite an older one leaving only 5 records.



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Loan Repayments: WriteOff Loan

20:36 50%

< Loan Repayment

Mamba Kasimu

Total Owing: 2,200

Due Date: 11 March 2025

Loan Repayment
Amount paid in cash

200

New Service Charge: 0

New Total Owing: 2,000

Save

Write off Loan

20:36 50%

< Loan Repayment

Write off loan for Mamba Kasimu

Total Owing: 2,200

PIN 1

PIN 1

PIN 2

PIN 2

PIN 3

PIN 3

Provide ANY TWO of the 4-digit PINs to approve this action.

Write off

Cancel

A loan can be written off from the repayment screen.
For the write off to go through, the app requires any two pins to authorise.



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Loan Disbursement

20:18 50%

< Amount to disburse

Amount to disburse

24000

① Before disbursing loans, make sure that the cash available for lending is enough to cover the total loans requested by all members. If not enough, you must make adjustments either to the value of loans or total number of loans.

Proceed to disbursement

Back

STEP 1: Enter amount available for disbursement during the meeting and then proceed to the disbursement screen

STEP 2: Select the member to disburse a loan to. Please note, if a member already has a loan, they will not appear on this list, since it is assumed that a member can only have one loan at a time.

10:48 99%

< Loan Disbursement

Total Disbursement: 0

Search member name

- (M) Mamba Kasimu >
- (A) Allan Juma >
- (B) Benta Kamiko >
- (G) Gigi Habida >
- (O) Oscar Badi >
- (G) Gustavo Makali >
- (P) Peter Bourne >

Completed



KALORITY



Loan Disbursement

11:20 47%

< Loan Disbursement

Hasi Jule

Savings: 1,000

Amount available for disbursement: 8,000

Max loan size: 3,000

Loan Disbursement
Amount given as new loan

Amount

Length of loan term (months)

Length of loan term (months)

Service Charge: 0

Total Owing: 0

Due Date: 5 December 2024

11:21 47%

< Loan Disbursement

Amount available for disbursement: 6,000

Max loan size: 3,000

Loan Disbursement
Amount given as new loan

2000

Length of loan term (months)

5

Service Charge: 200

Total Owing: 2,200

Due Date: 24 April 2025

Save Disbursement

Enter amount to be given as loan and the length of loan term in months (4 weeks/month)

Due date is calculated automatically based on the loan term



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Loan Disbursement: Fixed Amount

20:16 51%

< Loan Disbursement

Mamba Kasimu

Savings: 5,000

Amount available for disbursement: 22,000

Max loan size: 25,000

Loan Disbursement
Amount given as new loan
2000

Length of loan term (months)
2

Service Charge
200

Total Owing: 2,200

20:16 51%

< Loan Disbursement

Loan Disbursement
Amount given as new loan
2000

Length of loan term (months)
2

Service Charge
200

Total Owing: 2,200

Due Date: 11 March 2025

① This amount is applied once for the entire length of the loan (not monthly).

Save Disbursement

For a loan with a fixed amount interest charge, the field 'Service Charge' is entered by the record keeper after the group agrees on the amount.



KALORITY



Loan Disbursement

10:53 99%

< Loan Disbursement

Total Disbursement: 3,000

Search member name

| | |
|--------------------|---|
| (M) Mamba Kasimu | ✓ |
| (J) Junior Badi | > |
| (H) Hasi Jule | > |
| (A) Allan Juma | > |
| (B) Benta Kamiko | > |
| (G) Gigi Habida | > |
| (O) Oscar Badi | > |
| (G) Gustavo Makali | > |
| (P) Peter Bourne | > |


Completed

08:41 96%

< Loan Disbursement

Total Disbursement: 4,000

Search member name



Warning

You have already saved a disbursement for this member. Do you want to discard and enter the disbursement afresh?

Cancel Proceed

Completed

Members who get a loan are marked using a green checkmark, selecting one such member will lead to the pop up shown. Proceeding clears the loan and starts over while clicking 'Cancel' retains the loan as is.

A member who had cleared their loan in the same meeting, will appear on this list, making them eligible for a new loan.



KALORITY



Loan Disbursement: Savings to Loan Ratio Exceeded

08:42 96%

< Loan Disbursement

Amount available for disbursement: 3,000

Max loan size: 0

Loan Disbursement
Amount given as new loan
1000

Length of loan term (months)
2

Service Charge: 100

Total Owing: 1,100

Due Date: 3 February 2025


Save Disbursement

08:42 95%

< Loan Disbursement

Amount available for disbursement: 3,000

Max loan size: 0



Max Loan Size Exceeded

The amount requested is more than the maximum loan size of 0. Do you wish to proceed?

Cancel Proceed

Total Owing: 1,100

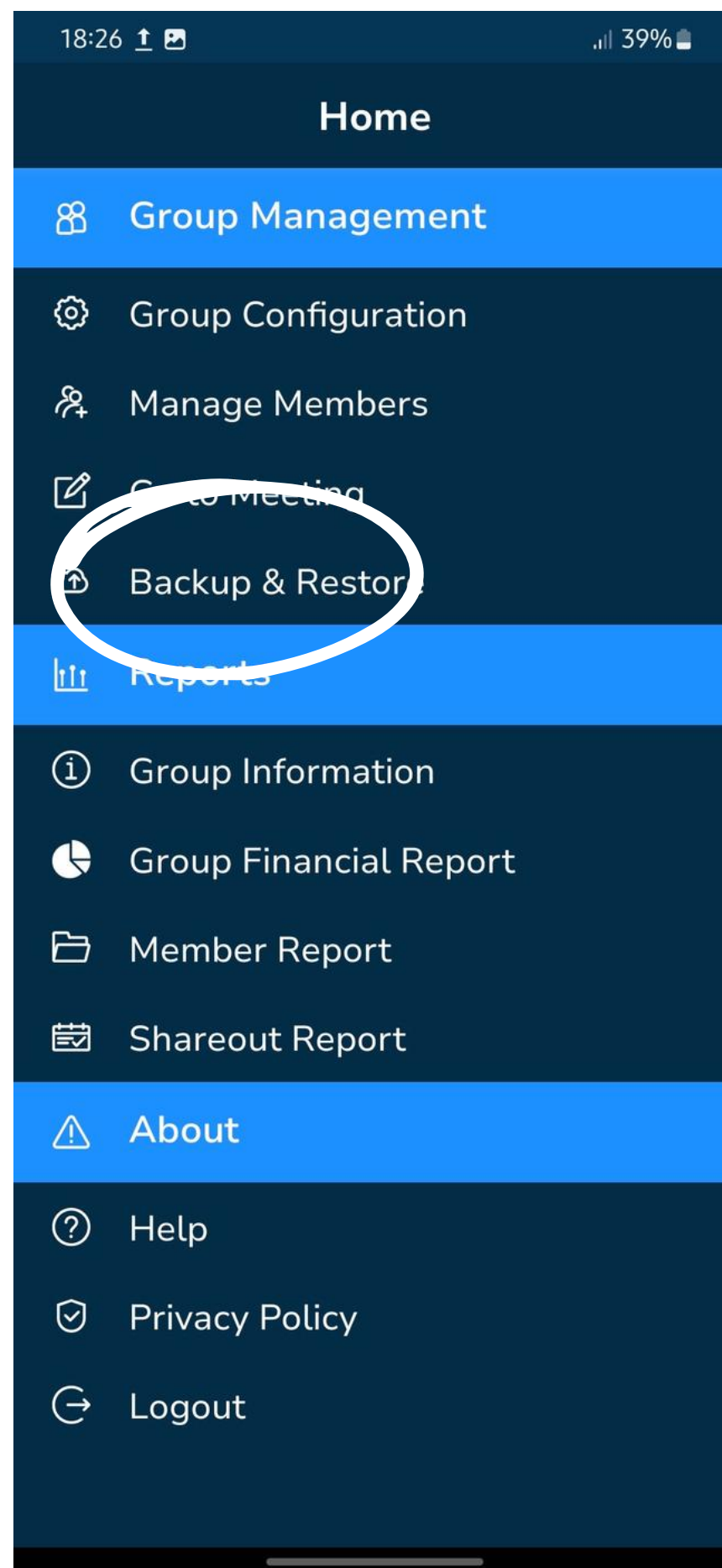
Due Date: 3 February 2025

Save Disbursement

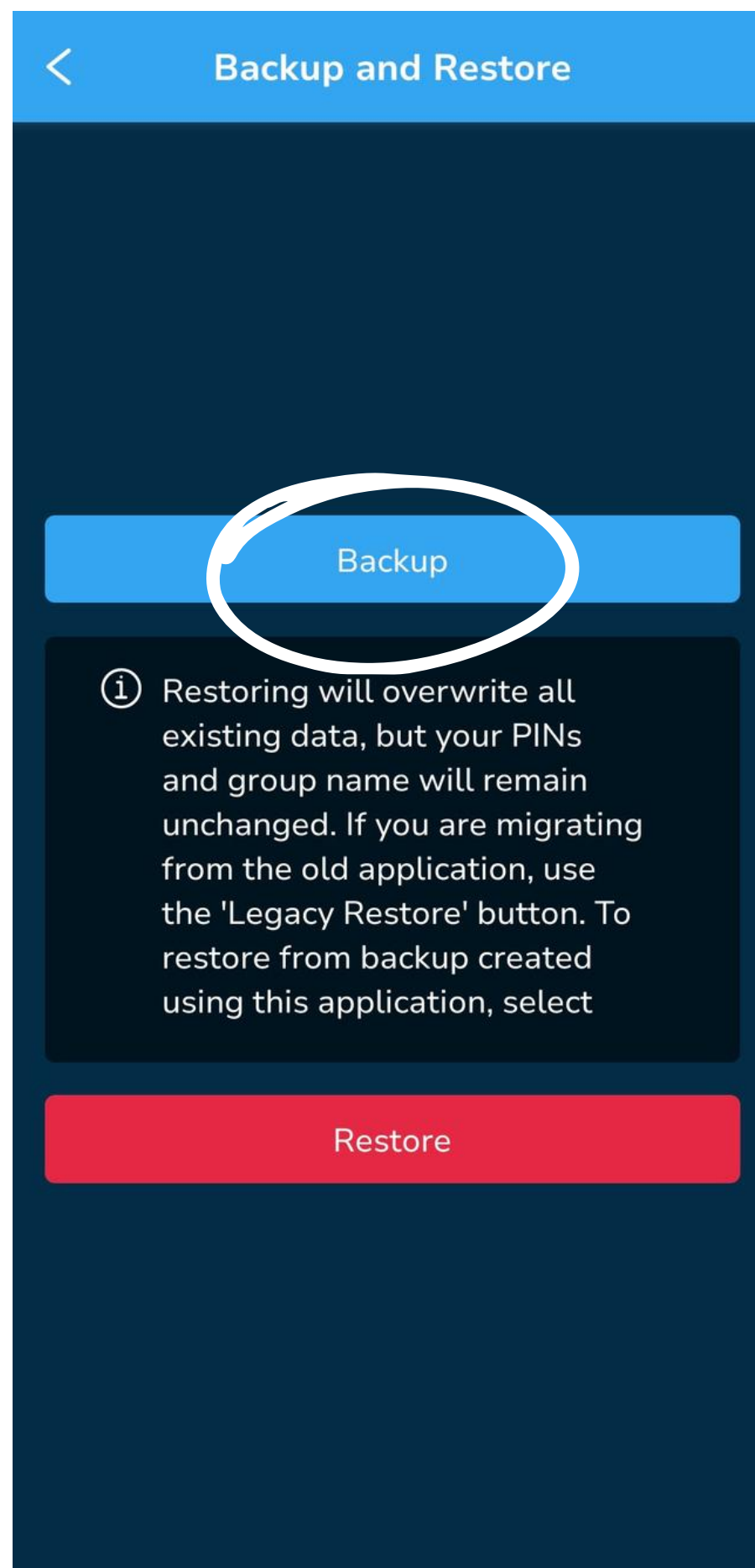
This happens when the group has set the 'Savings to Loan Ratio' configuration to 'Yes'. The app will check the value of the loan to be disbursed against the member savings to determine the ratio. If it surpasses what was defined then the pop will appear. At that point the group should discuss and agree on whether to bypass the rule (possible in case of urgent need) by clicking 'Proceed' to disburse or 'Cancel' to stop disbursement.



KALORITY



Backup



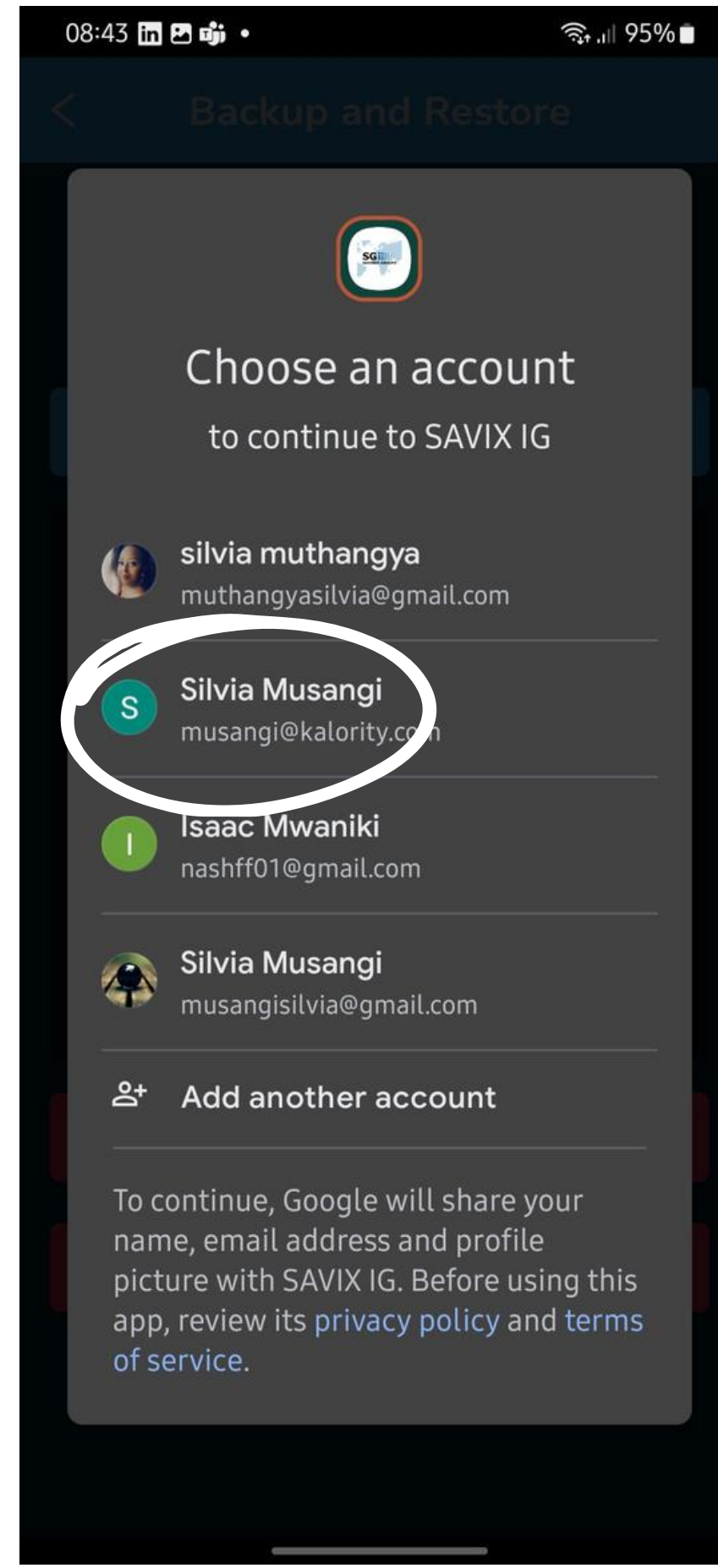
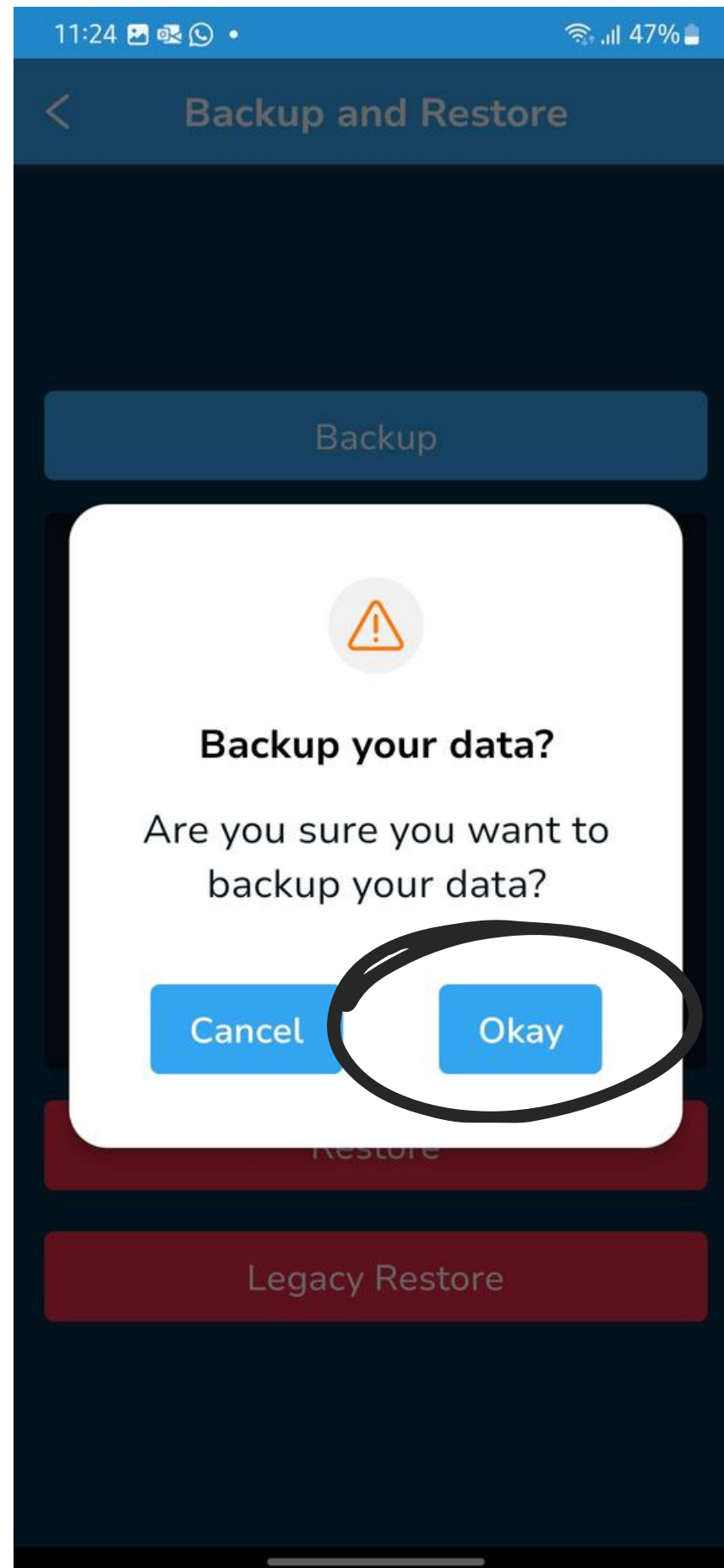
Once a meeting has been recorded and saved, it is recommended that the group backs up its data. It does this by clicking on 'Backup & Restore' on the main menu and choosing the correct option on the following screen



KALORITY



Backup



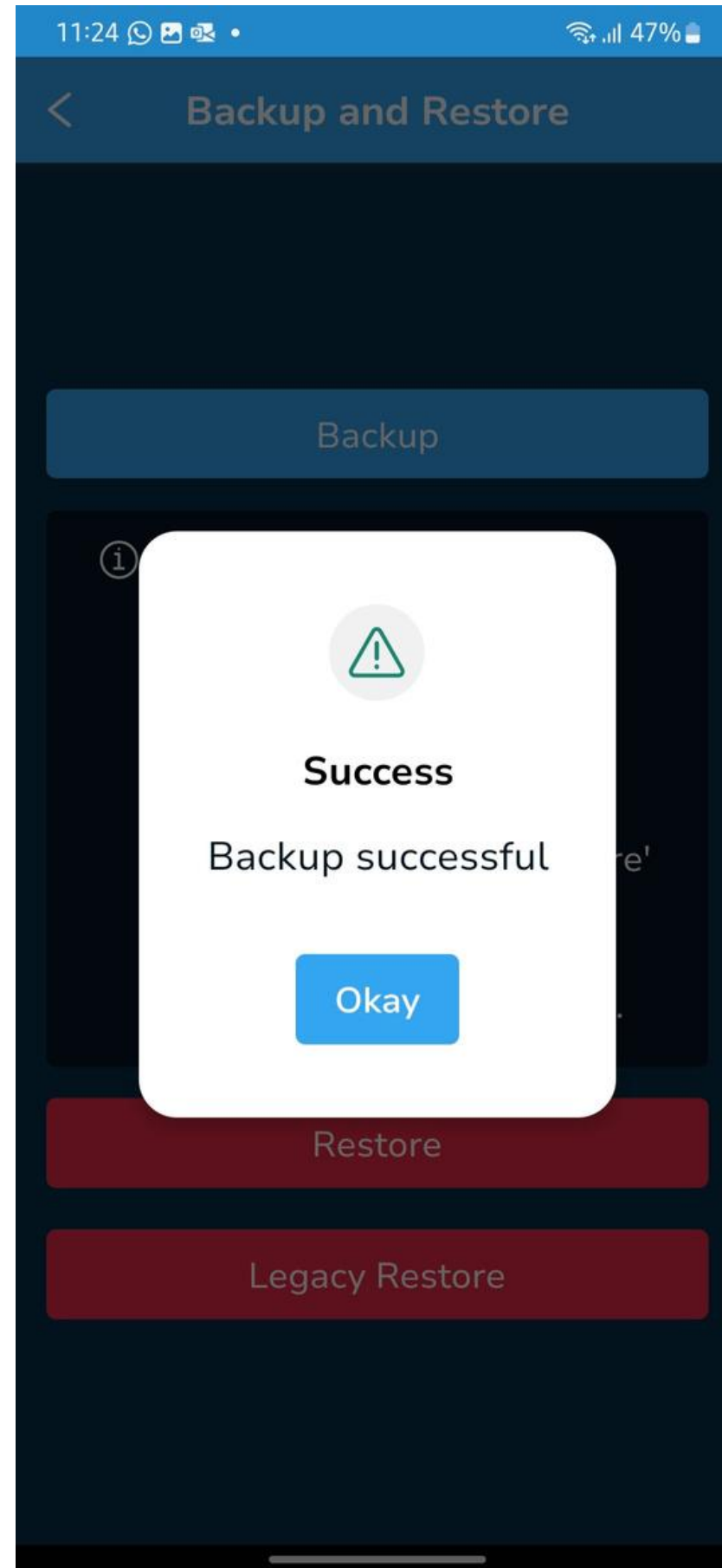
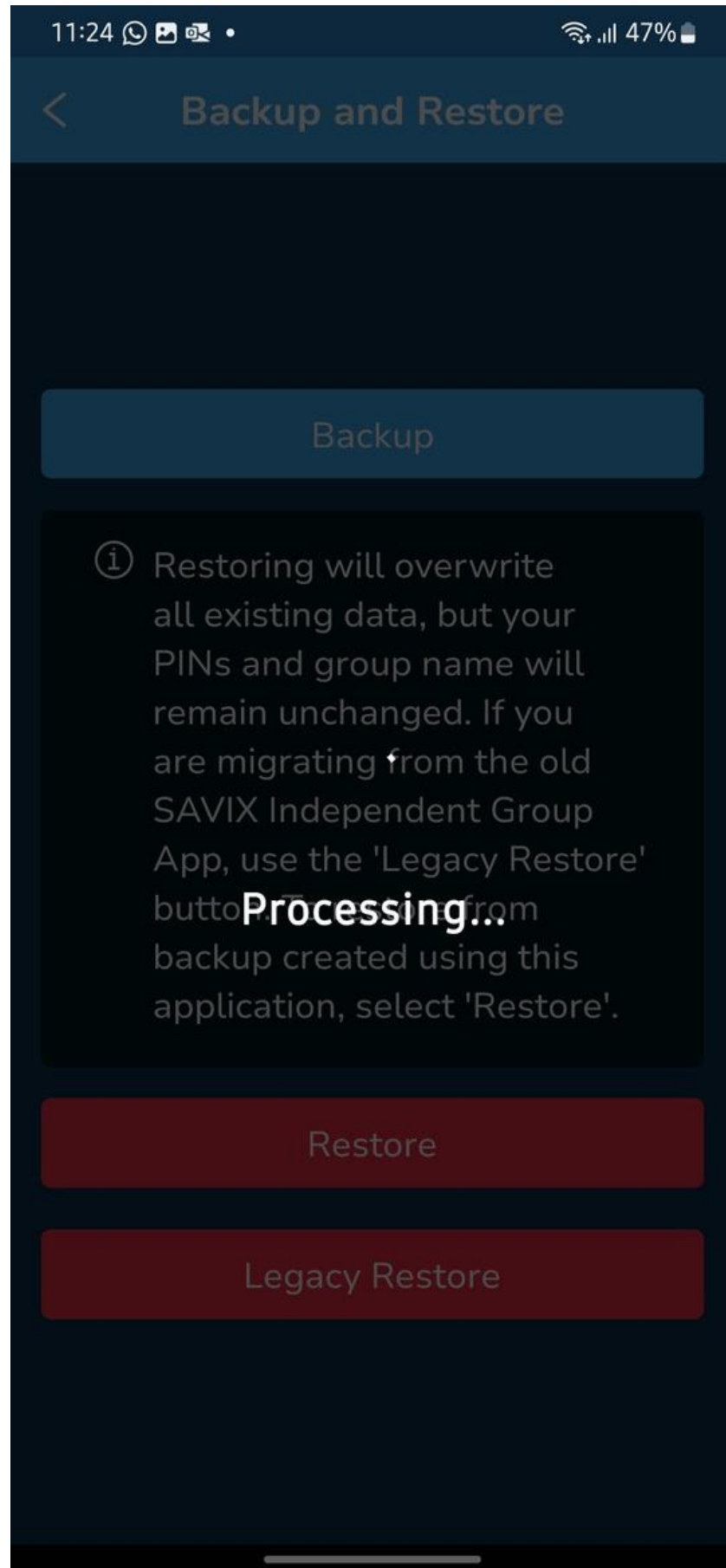
The user confirms that they wish to back up data and selects the name of the group email account configured on the phone. This is where the backup will be restored.



KALORITY



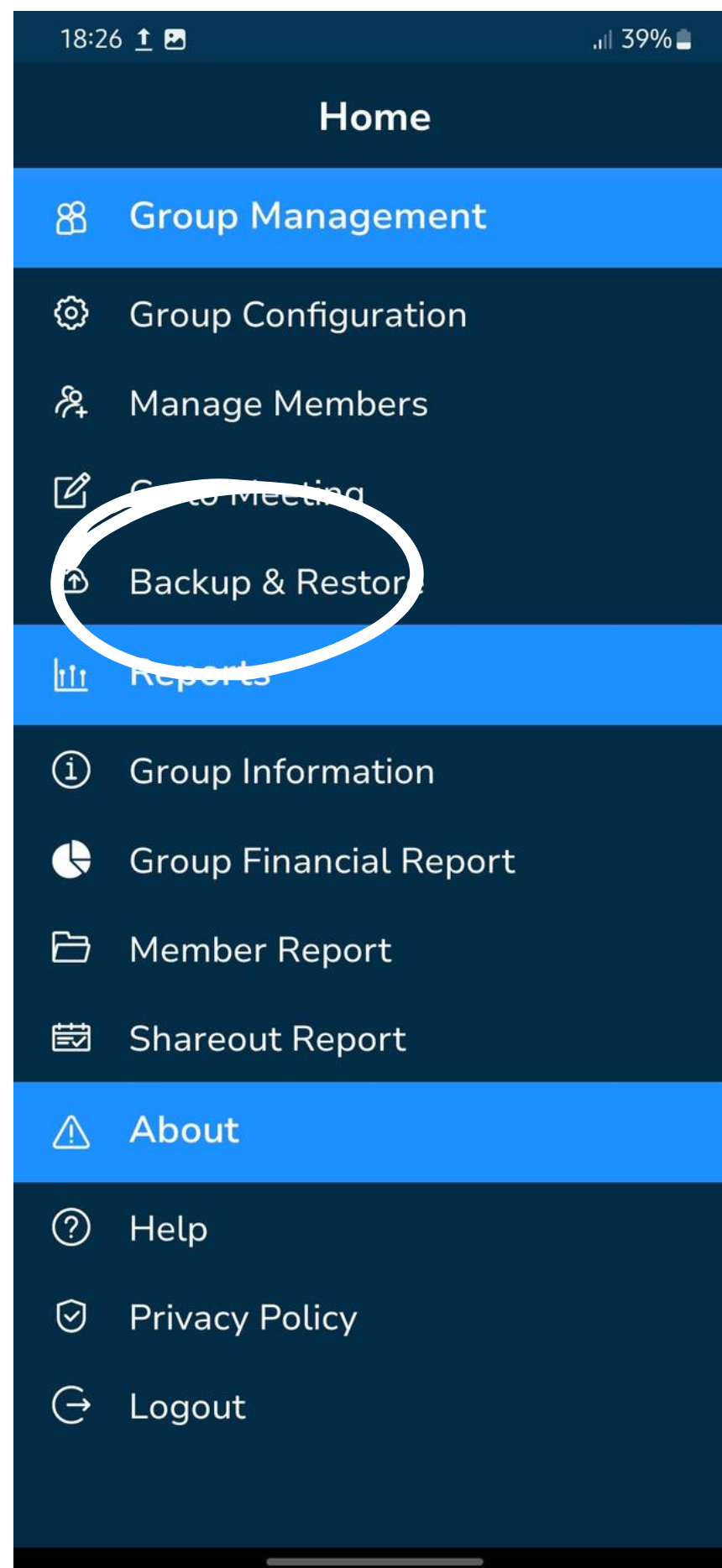
Backup



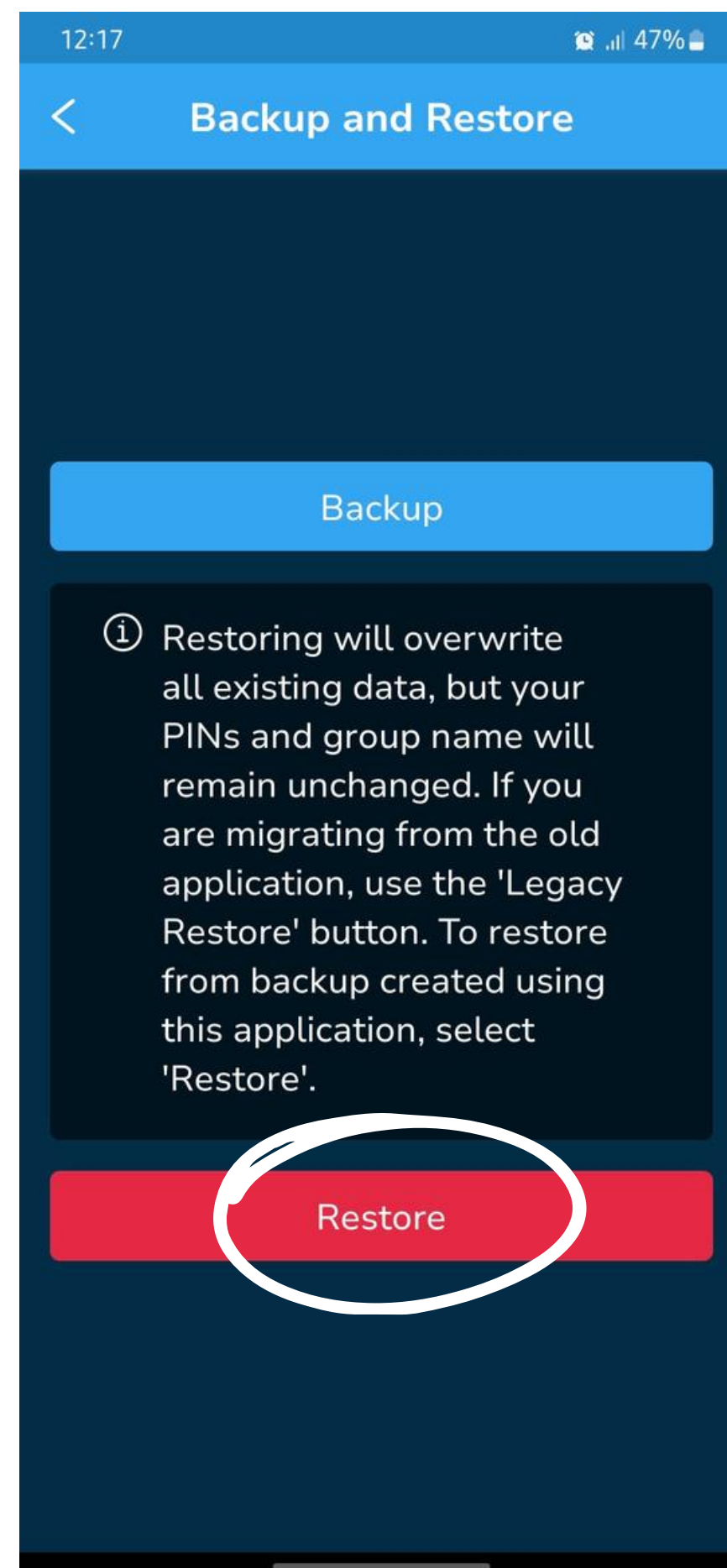
Backup will then automatically complete.



KALORITY



Restore



This is useful to a group when they have lost their phone or damaged it , they can restore their group to a new device. They should ensure to:

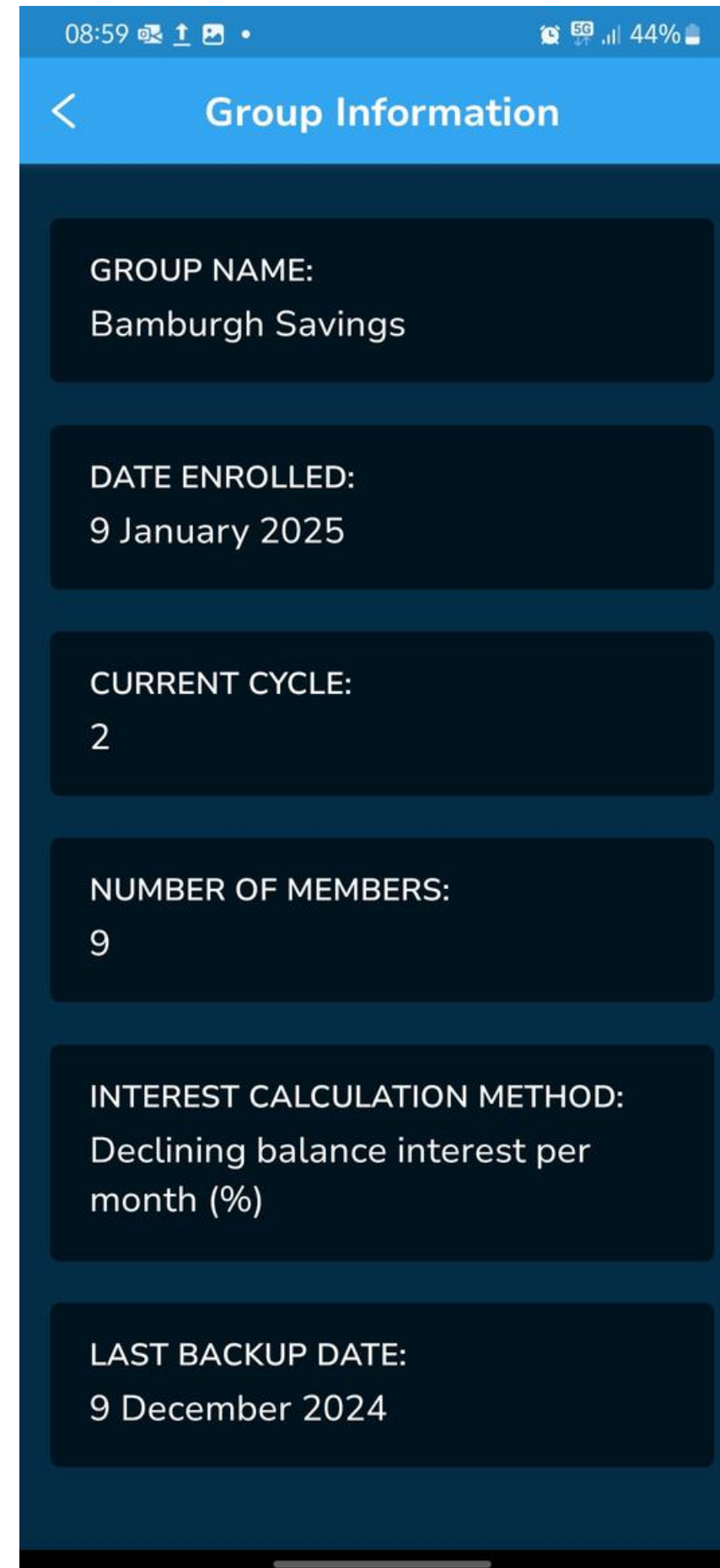
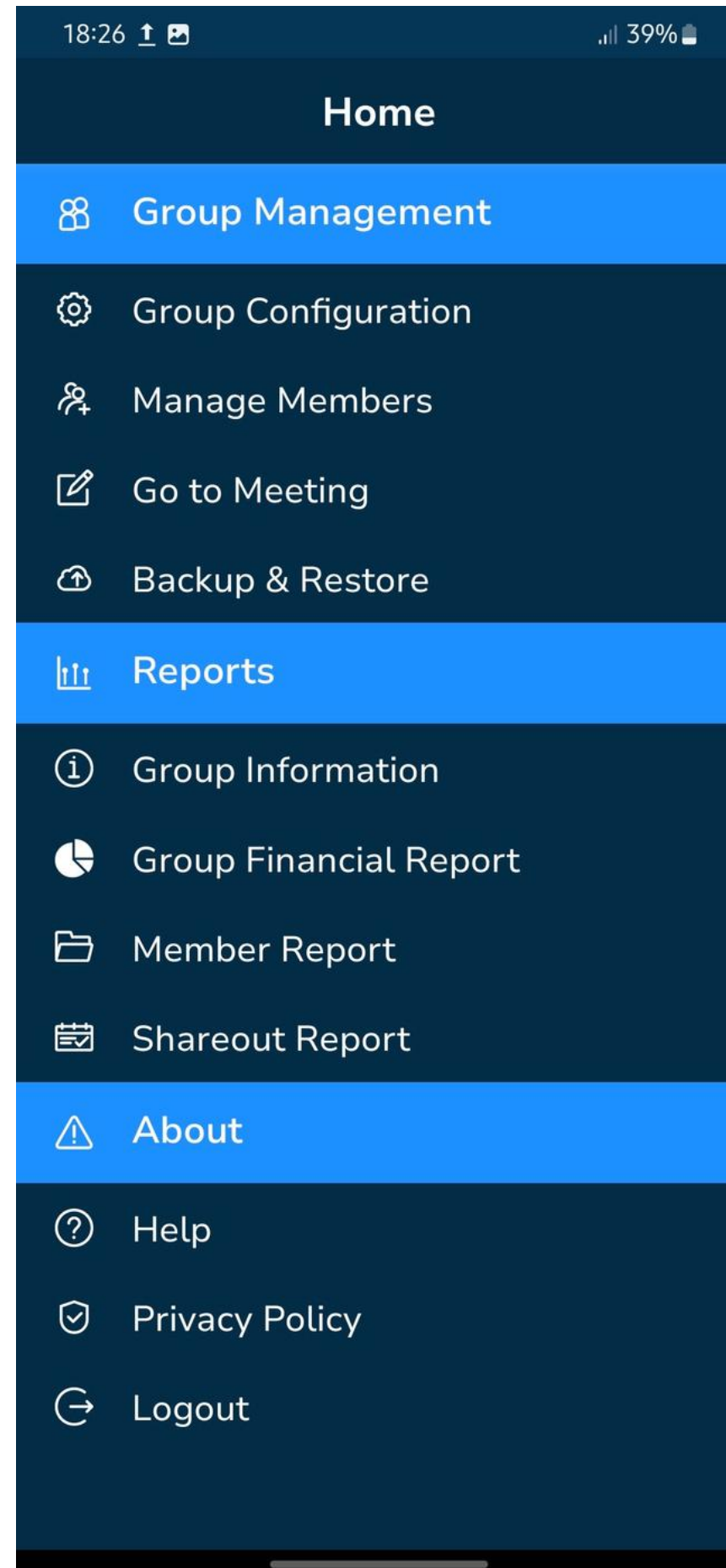
1. Set up the same group email on the new phone. This is where the backup will be downloaded from.
2. Register the group on the new device.
3. Navigate to Backup & Restore once they are logged in, and click 'Restore'



KALORITY



Reports: Group Information



This report shows Group Configurations

1. Group Name
2. Date group was enrolled on the application.
3. Current cycle
4. Number of members
5. Interest Calculation method
6. Last Backup Date - the last time the complete meeting data and group configuration was uploaded to the group Google Drive account.



KALORITY



Reports: Group Financial Report

| | |
|---|-----------------|
| 09:07 5G 43% | |
| < Group Financial Report | |
| Meetings in this cycle | 1 |
| Number of Members | 9 |
| Report Date | 10 January 2025 |
| Member savings and loans | |
| Value of savings mobilised in meeting | 52,000 |
| Value of savings this cycle | 52,000 |
| Value of loans disbursed in meeting | 0 |
| Value of loan repayments in meeting | 0 |
| Value of loans outstanding (including interest) | 0 |

| | |
|---|--------|
| 09:07 5G 43% | |
| < Group Financial Report | |
| Value of savings this cycle | 52,000 |
| Value of loans disbursed in meeting | 0 |
| Value of loan repayments in meeting | 0 |
| Value of loans outstanding (including interest) | 0 |
| Cash balances | |
| Cash in social fund at end of meeting | 1,500 |
| Cash in loan fund at end of meeting | 52,000 |
| Cash at bank at end of meeting | 0 |

This report shows:

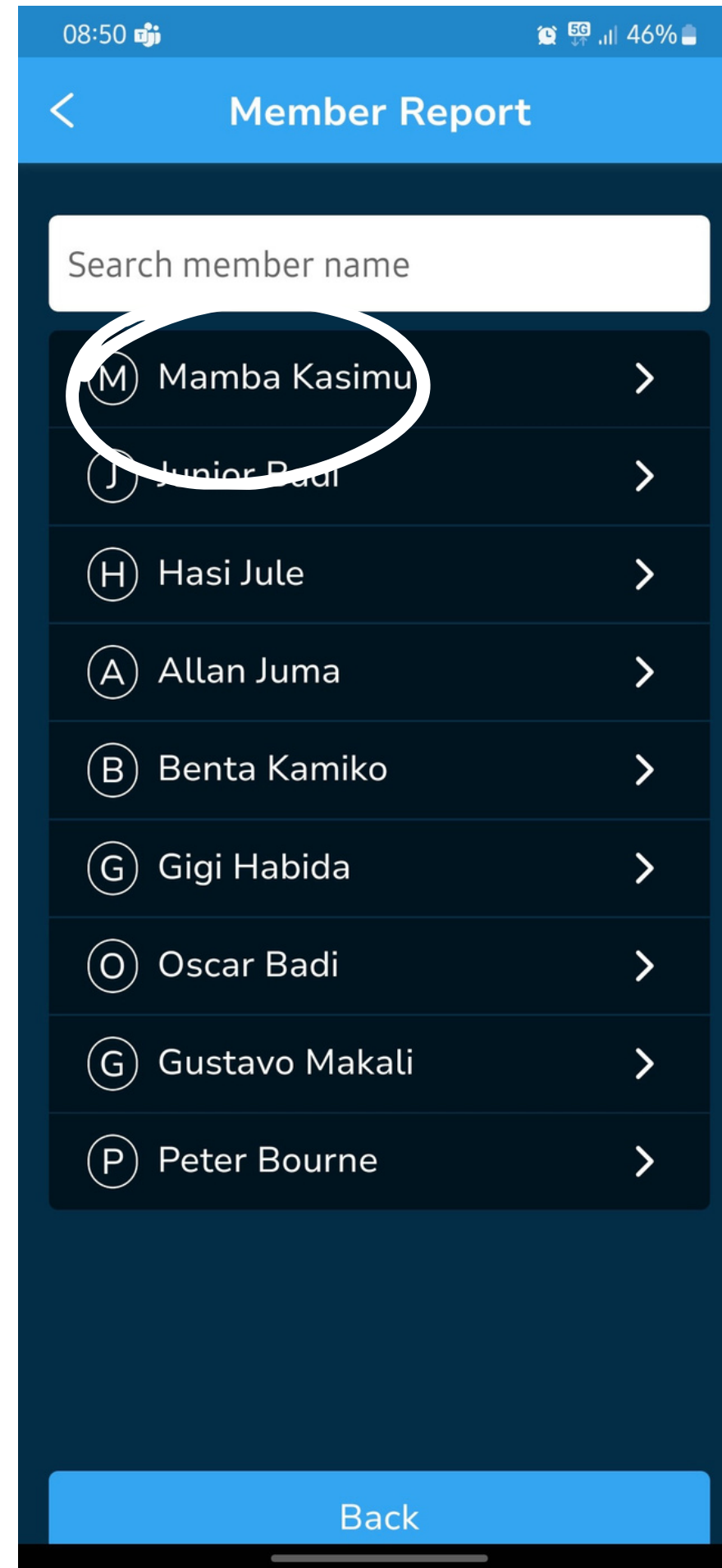
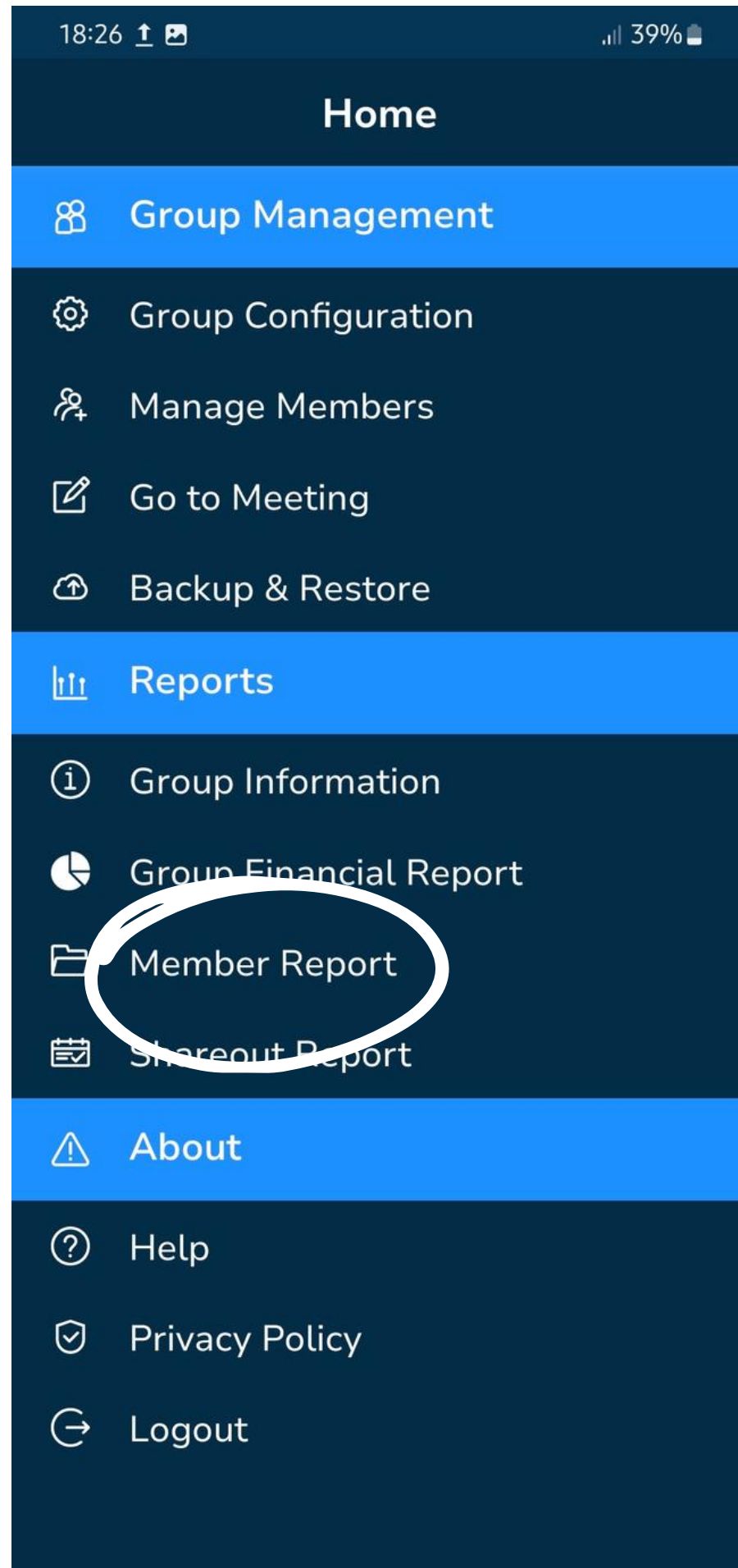
1. The number of meetings completed in the current cycle
2. Number of members at this time
3. Date report was generated.
4. Member savings and loan activity amounts
5. Cash balances based on the last meeting.



KALORITY



Reports: member Report



This report shows individual member savings and loan balances.



KALORITY



Reports: member Report

1:39

<

Member Report

MAMBA KASIMU

SAVINGS

40,000

LOAN BALANCE

11,000

DUE DATE

18 JUNE 2025

Send SMS Report

TRANSACTIONS

SAVINGS

DEPOSIT

+24,000

24,000

26 March 2025

DEPOSIT

+16,000

40,000

23 April 2025

LOANS

LOAN

+30,000

30,000

26 March 2025

1:50

<

0711223344

1:49 AM

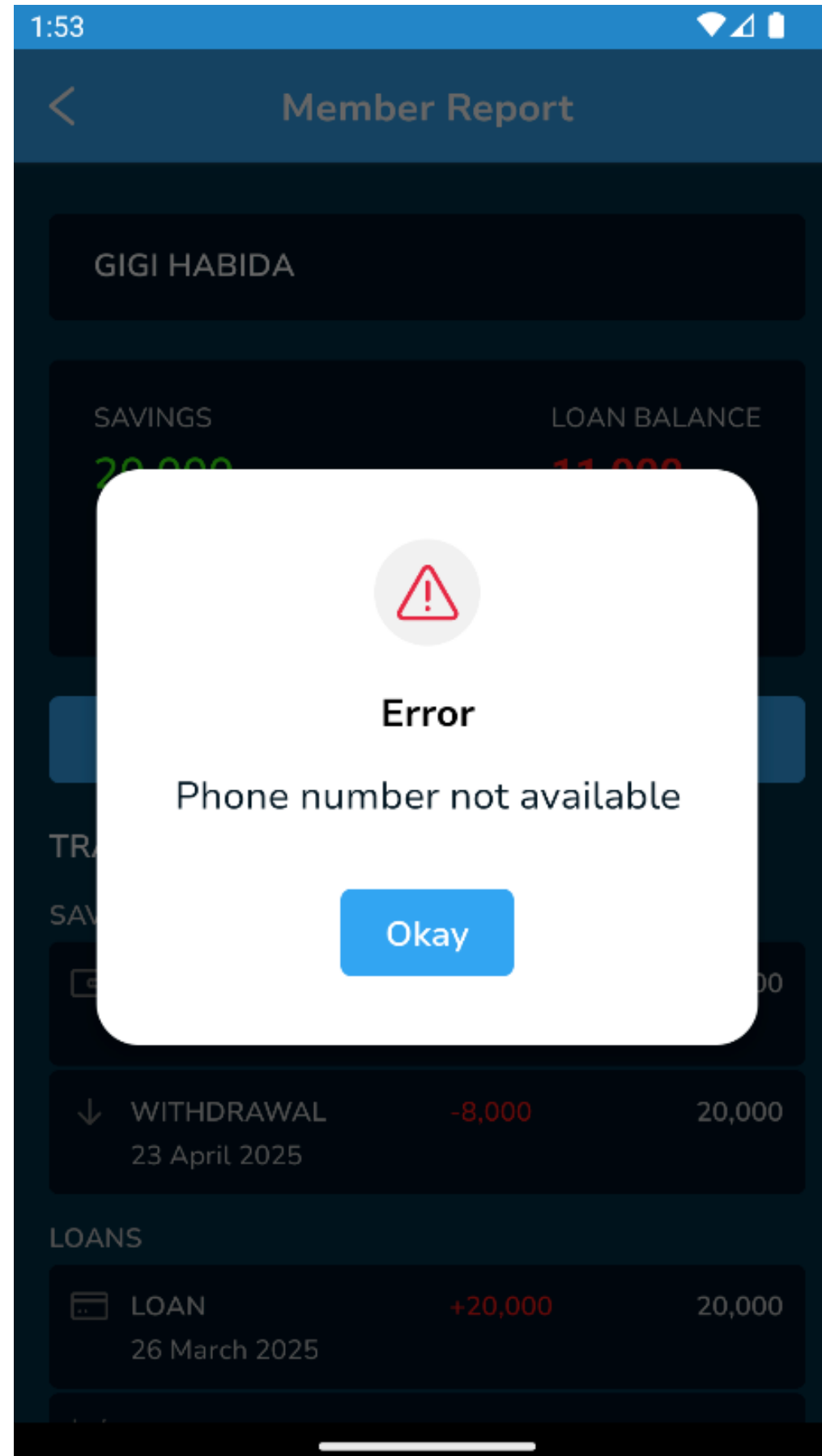
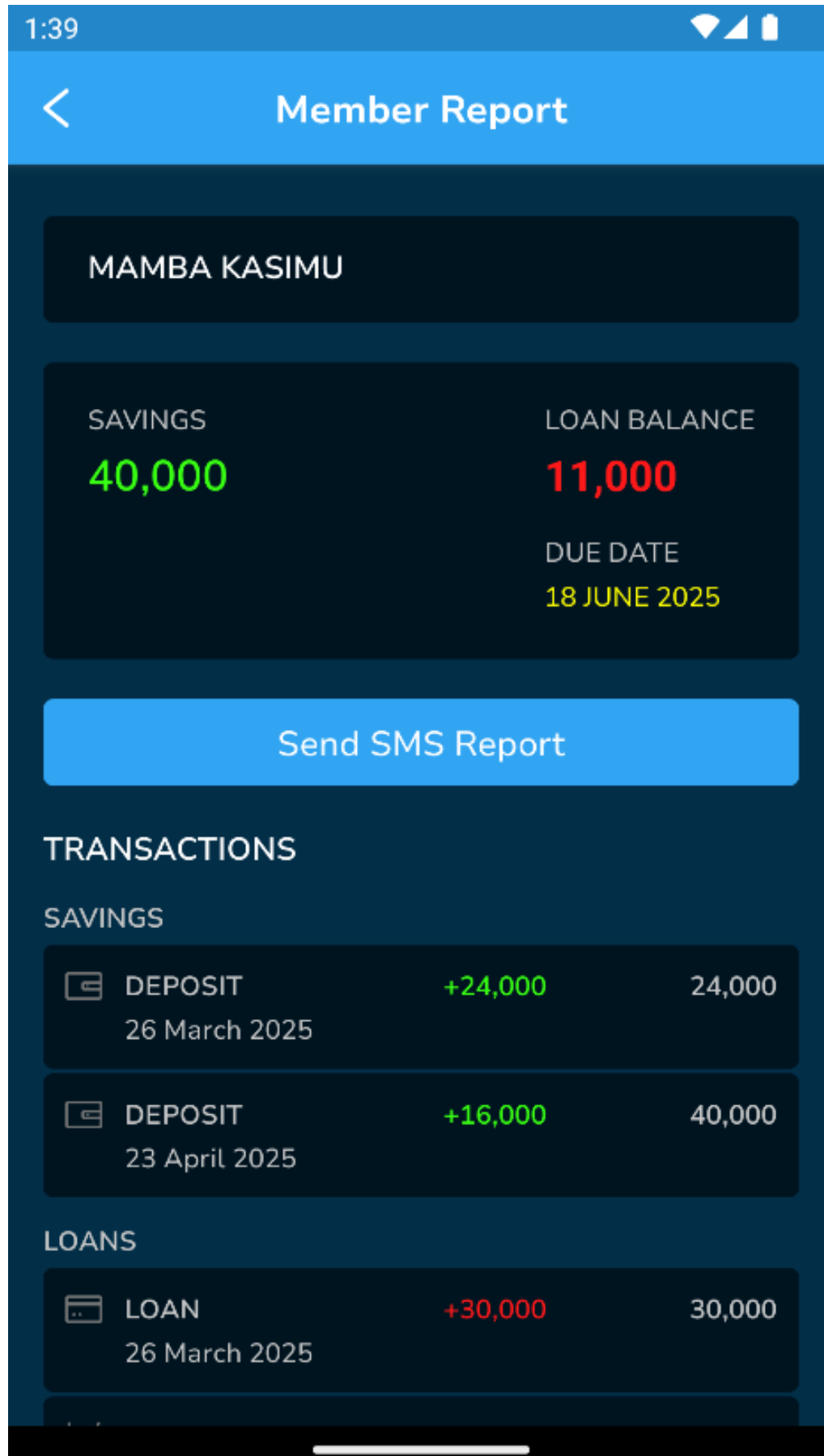
Texting with 0711223344 (SMS/MMS)

Group: Maendeleo Chapchap,
Savings: 40000 KES,
Loan Balance: 11000 KES,
Due Date: 18 June 2025

This report shows individual member savings and loan balances and due date for completion of loan reimbursement that can be sent by SMS. In addition it includes a dated transaction record of all savings and loan activity for the member, which is not sent by SMS

The group phone should have a simcard . Standard rates apply based on the network provider in use.

Reports: member Report: Missing Phone Number



If the member's phone number is not configured, then sending a report will not be possible until it is added in the member management screen.

Reports: member Report: Transaction History

2:01


[Member Report](#)

TRANSACTIONS

SAVINGS

| | | | |
|---|---------------|---------|--------|
|  | DEPOSIT | +24,000 | 24,000 |
| | 26 March 2025 | | |
|  | DEPOSIT | +16,000 | 40,000 |
| | 23 April 2025 | | |

LOANS

| | | | |
|---|---------------|---------|--------|
|  | LOAN | +30,000 | 30,000 |
| | 26 March 2025 | | |
|  | INTEREST | +3,000 | 33,000 |
| | 26 March 2025 | | |
|  | REPAYMENT | -3,000 | 30,000 |
| | 26 March 2025 | | |
|  | REPAYMENT | -20,000 | 10,000 |
| | 23 April 2025 | | |
|  | INTEREST | +1,000 | 11,000 |
| | 23 April 2025 | | |

Back

Transactions History

Note: The app provides the history of transactions from the LAST 5 Meetings

This section outlines member transactions that add up to the balances shown in the first section.

Savings section shows the deposits and withdrawals done by the member.

Loans section shows breakdown of loan disbursement, interest applied, write-offs and repayments.

Reports: Shareout Report

08:49
95%

Meeting Steps

☒ Is this a share-out meeting

Check Cash balances at start of meeting

| | |
|----------------------------|-------|
| Prior Cash in Social Fund: | 600 |
| Prior Cash in Loan Fund: | 3,000 |
| Prior Cash at Bank: | 0 |

Savings Per Member >

Loan repayments per member >

Enter Cash Balances at end of meeting

Cash in Social Fund

Cash in Social Fund

Cash in Loan Fund

13:10
39%

Meeting Steps

Prior Cash at Bank: 0

Savings Per Member >

Loan repayments per member >

Enter Cash Balances at end of meeting

Cash in Social Fund

1400

Cash in Loan Fund

6000

Cash at Bank

0

Save & Share out

When a group completes its loans and savings cycle, the last meeting of the cycle is a shareout meeting. The user selects 'Is this a share-out meeting'

The record keeper then records any savings and loan repayments, updates the cash balances during the meeting, then clicks on the blue 'Save & Share out' button.

Reports: Shareout Report

08:56
4G
45%

Shareout

Amount to share out

Loans that are not fully repaid are recovered from the member's savings before shareout is calculated.

Generate shareout

08:56
4G
45%

Shareout Report

| | |
|---------------|-----------------|
| Cycle Number | 1 |
| Shareout Date | 10 January 2025 |
| Total Savings | 52,000 |
| Amount Shared | 104,000 |

Member Shareout Report

| Name | Saved | Received |
|--------------|-------|----------|
| Mamba Kasimu | 5000 | 10500 |
| Junior Badi | 8000 | 16800 |
| Hasi Jule | 6800 | 14280 |
| Allan Juma | 6000 | 12600 |
| Benta Kamiko | 4000 | 8400 |
| Gigi Habida | 7000 | 14700 |
| Oscar Badi | 8000 | 16800 |

| | | |
|----------------|------|------|
| Gustavo Makali | 700 | 1470 |
| Peter Bourne | 4000 | 8400 |

Residual Cash

50

Outstanding Loans

| Name | Loan Balance |
|------|--------------|
|------|--------------|

Completed

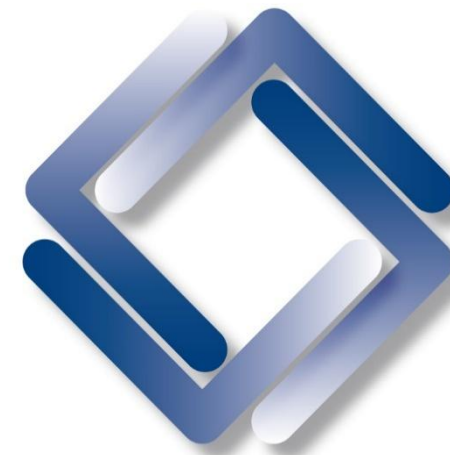
The amount to be shared out is agreed and entered in the 'Amount to be shared out field'

The amount received by each member out is based on a ratio of the savings of each member, with the result rounded down based on the smallest unit of commonly available currency and residual cash is shown. This report is available throughout the new cycle until another share-out is done.

Any outstanding loans will be listed as balances after first deduction of a member's savings



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