

# e-Recording User Guide

## Financial Sector Deepening



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**SoftwareGroup**  
*doing it right*

# Contents

<b>1. INTRODUCTION .....</b>	<b>2</b>	<b>5.2 MAIN SCREEN .....</b>	<b>41</b>
<b>2. ABOUT THE PHONE .....</b>	<b>2</b>	5.2.1 REGISTER.....	42
<b>3. SETTING UP THE PHONE.....</b>	<b>3</b>	5.2.2 BANK/ CASH BALANCE CONFIRMATION .....	44
3.1 INSTALLING E-RECORDING .....	3	5.2.3 CONTRIBUTION .....	46
3.1.1 Copying e-Recording file.....	3	Record contribution amount.....	46
3.1.2 Installing the APK File.....	3	Edit contribution amount .....	49
3.1.3 E Recording from Google play .....	6	5.2.4 FINES AND FEES.....	49
<b>HOW TO ADD AN EXISTING GMAIL ACCOUNT TO YOUR PHONE .....</b>	<b>6</b>	Charge fine or fee .....	49
<b>HOW TO DOWNLOAD APPLICATION FROM GOOGLE PLAY ....</b>	<b>7</b>	Pay fine or fee .....	51
3.2 UN INSTALLING ERECORDING .....	7	Cancel fine or fee .....	52
3.3 FIND E-RECORDING .....	9	5.2.5 ISSUE LOAN .....	53
<b>4 GETTING STARTED .....</b>	<b>9</b>	Loan application and issue .....	53
4.1 GROUP RECOVERY .....	10	Loan Edit .....	54
4.2 GROUP REGISTRATION.....	13	Delete loan issued.....	55
4.3 MEMBER REGISTRATION.....	15	5.2.6 PAY LOAN.....	56
4.4 CREATE CYCLE .....	18	Payment of due loan.....	56
4.5 CREATE CONSTITUTION .....	19	Payment of late loan .....	57
4.5.1 Constitution information: Savings funds .....	19	5.2.6.1 Rollover .....	60
4.5.2. Constitution information: Loans and interest.....	22	5.2.7 FUND PAY OUT.....	63
4.5.3 Constitution information: Money safe place.....	25	Fund pay-out.....	63
4.5.4 Constitution information: Fees .....	25	Fund pay-out edit .....	64
<b>5 ACCESSING THE SYSTEM .....</b>	<b>27</b>	Fund pay-out delete .....	65
5.1 OVERVIEW .....	27	5.2.8 PAY SOCIAL FUND .....	67
5.1.1 MEMBERS.....	27	5.2.9 WITHDRAWALS.....	69
Edit member details.....	28	Withdrawal .....	69
Deactivate an active member .....	29	Edit withdrawal.....	70
Member activation .....	31	Delete withdrawal .....	71
5.1.2 START CYCLE.....	32	5.2.10 GROUP EXPENSE.....	73
5.1.3 CONSTITUTION .....	33	Expense add .....	73
Non editable constitution sections.....	33	Expense edit.....	74
Editable constitution sections .....	33	Expense delete .....	74
5.1.4 REPORTS.....	34	5.2.11 GROUP INCOME.....	75
5.1.4.1 Member reports.....	34	Income add .....	75
5.1.4.2 Group reports .....	35	Income edit .....	76
5.1.5 SHARE OUT.....	36	<b>FIGURE 81: EDIT INCOME SCREEN .....</b>	<b>77</b>
5.1.6 RESET PIN .....	37	Delete income record .....	77
5.1.7 BACK UP.....	38	5.2.12 MEMBER EXIT.....	78
5.1.7.1 Getting Connected .....	38	Exit member.....	78
5.1.8 SIGN OUT.....	39	Exited member share out payment.....	80
5.1.9 SIGN IN .....	40	5.2.13 RESET PIN.....	82
5.1.10 START MEETING .....	41	5.2.14 CLOSE MEETING.....	83
		Cash in .....	83
		Cash out .....	84
		Social fund.....	85
		Other fund.....	86
		Summary .....	87

# Figures

FIGURE 1: UNLOCKING THE PHONE .....	2	FIGURE 43: APPLICATION OVERVIEW .....	42
FIGURE 2: ACCESSING THE PHONE SETTINGS .....	4	FIGURE 44: MEETING ATTENDANCE SCREEN .....	43
FIGURE 3: E-RECORDING INSTALLATION FILE.....	4	FIGURE 45: MEMBER REGISTER OVERVIEW .....	43
FIGURE 4: E-RECORDING INSTALLATION DIALOGUE .....	5	FIGURE 46: BANK CASH CONFIRMATION ENTRY FIELDS .....	45
FIGURE 5: APPLICATION INSTALLATION CONFIRMATION .....	5	FIGURE 47: CASH IN THE BOX CONFIRMATION SCREEN.....	46
FIGURE 6: MANAGE APPLICATIONS SCREEN .....	8	FIGURE 48: SAVINGS CONTRIBUTION SCREEN.....	47
FIGURE 7: E-RECORDING UN INSTALLATION SCREEN .....	8	FIGURE 49: MEETING CONTRIBUTIONS OVERVIEW SCREEN .....	48
FIGURE 8: E-RECORDING UN INSTALLATION .....	9	FIGURE 50: EDIT CONTRIBUTION SCREEN .....	49
FIGURE 9: E-RECORDING APPLICATION ICON.....	9	FIGURE 51: FINES AND FEES OVERVIEW SCREEN .....	51
FIGURE 10: GROUP RECOVERY DIALOGUE .....	11	FIGURE 52: FINE PAY SCREENS.....	51
FIGURE 11: GROUP RECOVERY OVERVIEW .....	12	FIGURE 53: FINE CANCELLATION SCREEN.....	52
FIGURE 12: GROUP RECOVERY SCREEN PROGRESS BAR.....	12	FIGURE 54: LOAN ISSUE SCREEN.....	53
FIGURE 13: GROUP REGISTRATION DIALOGUE .....	13	FIGURE 55: EDIT LOAN ISSUED.....	55
FIGURE 14: GROUP REGISTRATION SCREEN.....	14	FIGURE 56: DELETE LOAN .....	55
FIGURE 15: GROUP REGISTRATION SCREEN 2 .....	15	FIGURE 57: LOAN ISSUE OVERVIEW .....	56
FIGURE 16: MEMBER REGISTRATION DIALOGUE .....	16	FIGURE 58: PAY LOAN SCREEN.....	57
FIGURE 17: MEMBER REGISTRATION SCREEN .....	17	FIGURE 59: OVERDUE LOAN PAY SCREEN .....	58
FIGURE 18: MEMBER REGISTRATION SCREEN- ADDING NEXT MEMBER .....	18	FIGURE 60: PAY LOAN IN FULL SCREEN .....	59
FIGURE 19: CREATE CYCLE SCREEN.....	19	FIGURE 61: PARTIAL LOAN PAYMENT OF AN OVERDUE LOAN .....	59
FIGURE 20: CONSTITUTION INFORMATION- SHARES .....	20	FIGURE 62: LOAN PAYMENT AND ROLLOVER.....	60
FIGURE 21: CONSTITUTION INFORMATION- SAVINGS.....	21	FIGURE 63: ROLLOVER CONFIRMATION SCREEN.....	61
FIGURE 22: CONSTITUTION INFORMATION: SOCIAL FUND/ OTHER FUND .....	22	FIGURE 64: ROLLOVER LOAN OVERVIEW .....	62
FIGURE 23: CONSTITUTION INFORMATION- LOANS AND INTEREST... ..	23	FIGURE 65: PAY LOAN OVER VIEW .....	63
FIGURE 24: CONSTITUTION INFORMATION- LOANS ROLL OVER OPTION .....	24	FIGURE 66: PAY OUT SCREEN .....	64
FIGURE 25: CONSTITUTION INFORMATION-LOAN TOP UP SCREEN ... ..	24	FIGURE 67: FUND EDIT SCREEN .....	65
FIGURE 26: CONSTITUTION INFORMATION- MONEY SAFE PLACE SCREEN .....	25	FIGURE 68: DELETE FUND PAY-OUT .....	66
FIGURE 27: FINES AND FEES SCREEN .....	26	FIGURE 69: FUND PAY-OUT SCREEN .....	66
FIGURE 28: CONSTITUTION INFORMATION SUMMARY SCREEN.....	26	FIGURE 70: SOCIAL FUND PAY BACK SCREEN .....	67
FIGURE 29: E-RECORDING OVERVIEW .....	27	FIGURE 71: SOCIAL FUND FINE CHARGE .....	68
FIGURE 30: MEMBER EDIT SCREEN .....	28	FIGURE 72: PAY BACK SOCIAL FUND OVERVIEW.....	69
FIGURE 31: EDIT MEMBER DETAILS SCREEN .....	29	FIGURE 73: CASH WITHDRAWAL .....	70
FIGURE 32: DEACTIVATE MEMBER- EDIT MEMBER .....	30	FIGURE 74: SAVINGS WITHDRAWAL EDIT .....	71
FIGURE 33: MEMBER DEACTIVATION PROMPT .....	30	FIGURE 75: SAVINGS WITHDRAWAL DELETE.....	72
FIGURE 34: LIST OF GROUP MEMBERS WITH STATUS.....	31	FIGURE 76: WITHDRAWAL SCREEN OVERVIEW .....	72
FIGURE 35: MEMBER ACTIVATION SCREEN .....	32	FIGURE 77: GROUP EXPENSE SCREEN .....	73
FIGURE 36: E-RECORDING SUMMARY .....	33	FIGURE 78: GROUP EXPENSE EDIT SCREEN.....	74
FIGURE 37: SELECT REPORT TYPE SCREEN .....	34	FIGURE 79: GROUP EXPENSE OVERVIEW .....	75
FIGURE 38: MEMBER REPORTS SCREEN .....	35	FIGURE 80: INCOME RECORD SCREEN.....	76
FIGURE 39: GROUP REPORTS SCREEN .....	36	FIGURE 81: EDIT INCOME SCREEN .....	77
FIGURE 40: RESET PIN SCREEN.....	37	FIGURE 82: OTHER INCOME OVERVIEW .....	78
FIGURE 41: SIGN OUT SCREEN .....	40	FIGURE 83: EXIT PROCESS.....	79
FIGURE 42: LOGIN SCREEN.....	41	FIGURE 84: EXIT PROCESS 2.....	79
		FIGURE 85: MEMBER EXIT SCREEN .....	80
		FIGURE 86: MEMBER EXIT SHARE OUT PAYMENT .....	81
		FIGURE 87: EXIT MEMBER SHARE OUT CONFIRMATION .....	81
		FIGURE 88: MEMBER EXIT OVERVIEW SCREEN .....	82
		FIGURE 89: RESET PIN SCREEN .....	83

FIGURE 90: MEETING SUMMARY - CASH IN .....	84	FIGURE 95: MEETING SUMMARY - TO BANK .....	89
FIGURE 91: CASH OUT SUMMARY.....	85	FIGURE 96: CLOSE MEETING SUMMARY.....	90
FIGURE 92: SOCIAL FUND SUMMARY.....	86		
FIGURE 93: OTHER FUND SUMMARY.....	87		
FIGURE 94: MEETING SUMMARY - TO CASH BOX .....	88		

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## 1. INTRODUCTION

Welcome to the e-Recording User Guide. This manual is intended for users who have an android smart phone, are comfortable using computers or mobile devices and have basic knowledge of how to use a touch screen phone.

The purpose of this manual is to introduce new users to e-Recording configuration, functionality and administration.

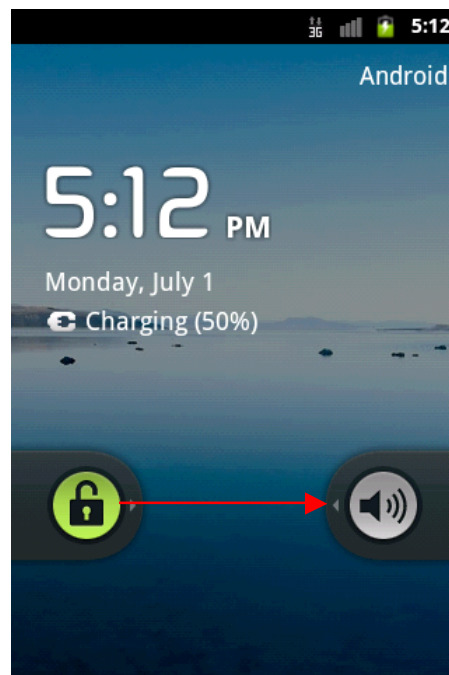
This manual is task orientated i.e. it follows in details all common activities and tasks that e-Recording users perform. This provides the reader with easier navigation and quicker search for instructions about currently available tasks.

If you have any questions or suggestions about this manual, kindly visit [www.softwaregroup-bg.com](http://www.softwaregroup-bg.com)

## 2. ABOUT THE PHONE

The phone currently in use for e-Recording is HUAWEI U8185. But this is not restricted. Other android enabled smart phones which are compatible with the e-Recording application can be used. HUAWEI U8185 smart phone will be mentioned for the purpose of this document.

To access the phone, touch the locked padlock sign and slide the padlock button to the right hand side to unlock



*Figure 1: Unlocking the phone*

### 3. SETTING UP THE PHONE

#### 3.1 INSTALLING E-RECORDING



Note: You must have an APK file copied on the phone storage. The APK file is a 1.9 MB android package that contains the source code compiled. This is the file that you will need for installation of e-Recording.

- ✓ Ability to use the e-Recording application is dependent on successful installation of e-Recording on the phone. In case there are challenges encountered when installing the app, kindly contact the Software Group support
- ✓ It is required to copy this file into your phone's memory to be able to do installation.

##### 3.1.1 Copying e-Recording file

- a. Connect your phone to your computer machine with the phone's USB cable. Usually, any USB cable that has the same pins as your phone can be used.
- b. Select USB connected so as to enable selecting of files to and from your computer.
- c. Turn on USB storage.
- d. In your computer, open folder to view files. This is the phone's folder. You can copy the APK file in the download folder or on the root of the removable disk. It is recommended that you save the APK file in a folder for easier management of subsequent APK files that you might get in future.
- e. After you have copied the APK file into your phone memory, turn off USB storage.

##### 3.1.2 Installing the APK File

- f. Touch the settings menu option at the bottom of the phone's screen presented by



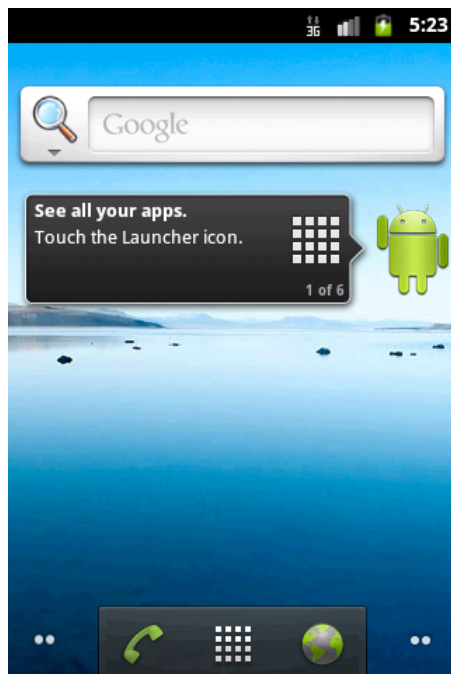


Figure 2: Accessing the phone settings

- g. Navigate to File Manager menu in your phone.
- h. Locate the APK file that you have just copied into your phone. If you copied it into the download folder, touch on Download.

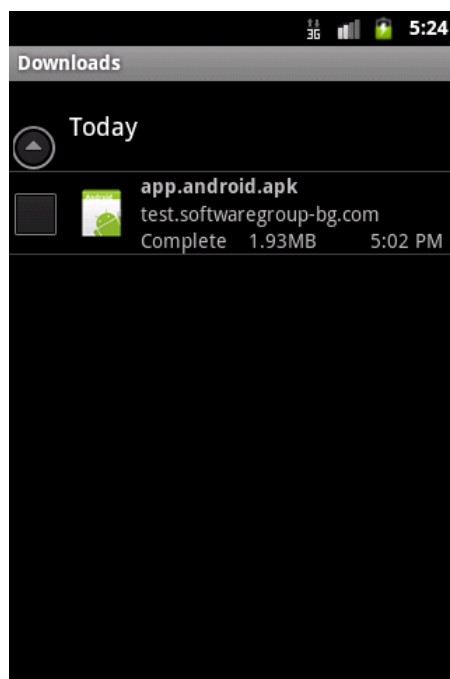
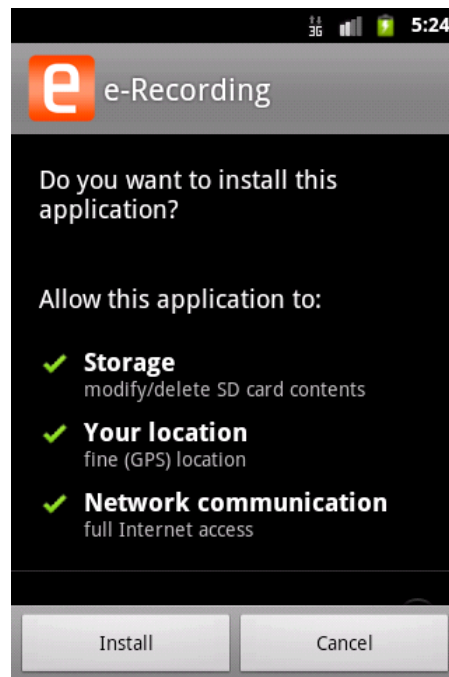


Figure 3: E-Recording installation file

- i. Touch on the APK file to start the installation process. Be sure to take note of the warning that is given
- j. Touch OK

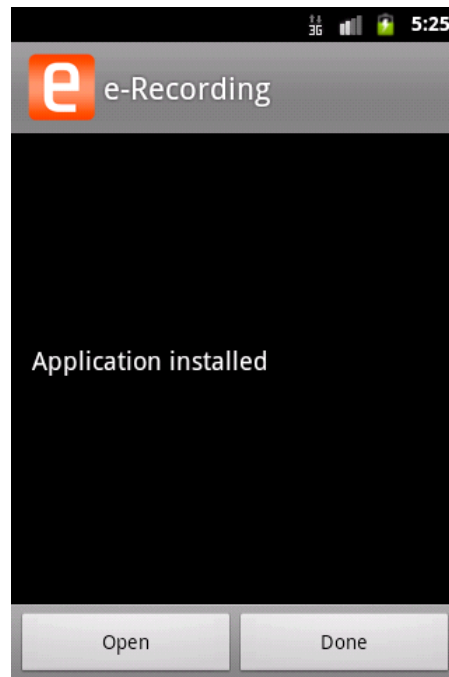


- k. To complete the installation process, touch Install. Be sure to note the information shown before you select the Install button on install.



*Figure 4: E-Recording installation dialogue*

- l. When installation is complete and application has been installed, touch done to exit screen OR touch open to open e-Recording application



*Figure 5: Application installation confirmation*

### 3.1.3 E Recording from Google play



Note:

- ✓ To be able to install the application from Google play using the Play Store menu on your phone, you must have a Gmail account created or existing in your phone. This is a Google condition
- ✓ The phone must be connected to the internet to be able to access the application
- ✓ A new updated application is available for download approximately two hours after the upload has been done

#### **How to add a gmail account**

If you do not have a Google email account in your phone, you will need to create one before accessing the Google play store.

1. Select the settings menu option at the bottom of the phones screen by selecting on the **squared button**.
2. Navigate to the Gmail menu icon
3. Read the 'Adding an account' instructions and then touch next
4. On the question 'Don't have a Google Account?' touch on Create if there is no existing Google account in your phone
5. Enter your first name and last name. The username will be your Gmail account. For example, my username field I will enter Josephine, so that my G-mail account is [josephine@gmail.com](mailto:josephine@gmail.com). Touch next
6. Google automatically creates for you your new Gmail account

#### **How to add an existing Gmail account to your phone**

You need to sign in with your Gmail account if you are doing this for the first time. The reason for this is to have your Gmail account set up in your phone.

1. Select the settings menu option at the bottom of the phones screen by selecting on the **squared button**.
2. Navigate to the Gmail menu icon
3. Read the 'Adding an account' instructions and then touch next
4. Touch sign in to enter the details of your Gmail account
5. Enter your username and password
6. Finish the setup by touching on finish setup

After you have setup your Gmail account or created a new Gmail account, you can now download the e-Recording application from the Play Store.

### How to download application from Google Play

1. Select the settings menu option at the bottom of the phones screen by selecting on the **squared button**.
2. Navigate to the Play Store menu icon
3. Touch on accept play store conditions
4. Select on the magnifier icon in Google play to quickly search for e-Recording
5. Enter the search name e recording and select on search
6. Touch the screen and scroll down to locate e recording application
7. You can now install the application according to these conditions
  - If you are downloading the application in your phone for the first time, touch download to download and install the application
  - If you are upgrading e recording for the first time from Google play, touch uninstall then install to upgrade. The uninstall option uninstalls your application first then does the installation. This is because of the conflicting signature key of the application in your phone and the one on Google play

If you are upgrading e recording for the second time, simply select on install to install the application

### 3.2 UN INSTALLING ERECORDING



**WARNING:** If you uninstall e-Recording from your phone, you will risk losing your data. It is therefore important to ensure that your data is backed before doing the uninstallation.

1. Go to settings
2. Touch on Applications
3. Touch manage applications

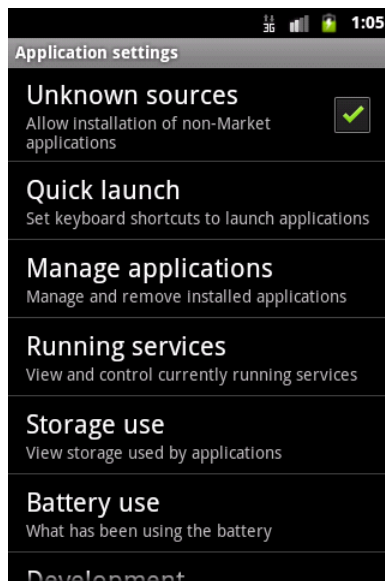


Figure 6: Manage applications screen

4. Find e-Recording icon and touch

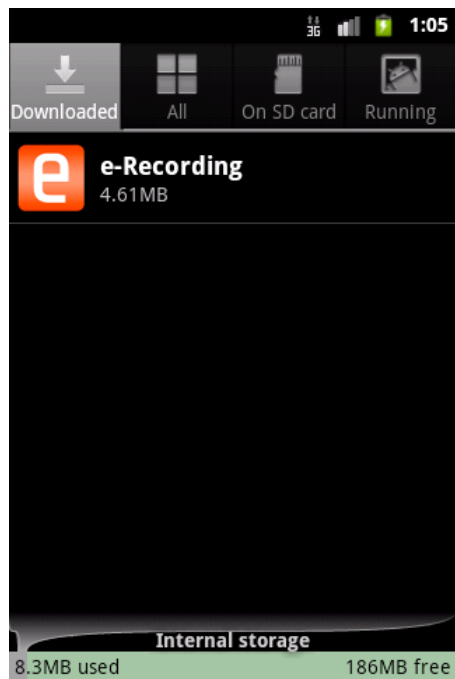


Figure 7: E-Recording un installation screen

5. Touch uninstall option

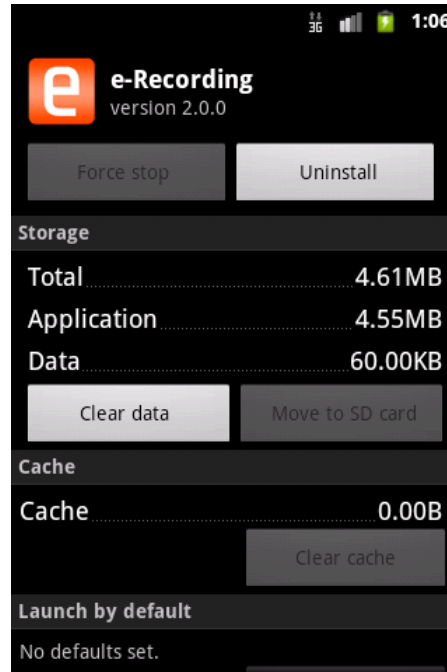


Figure 8: E-Recording un installation

### 3.3 FIND E-RECORDING

How to find e-Recording application location in the phone

1. E-Recording application presents the user with an E sign in orange color.
2. To find the application
  - a. Select the Settings menu option and scroll to the right side or downwards and locate the e-Recording application



Figure 9: E-Recording application icon

- b. To create a short cut icon to the desktop of your phone, touch and hold e-Recording icon and when it vibrates, place it on the desktop

## 4 GETTING STARTED

The business functionalities available are

- Group Recovery

- Group Setup
- Member Registration
- Cycle Setup
- Group Constitution
- Savings Fund
- Loans
- Fines and Fees
- Income-Recording and Expense-Recording
- Share-out/Liquidation
- Member Exit

#### 4.1 GROUP RECOVERY

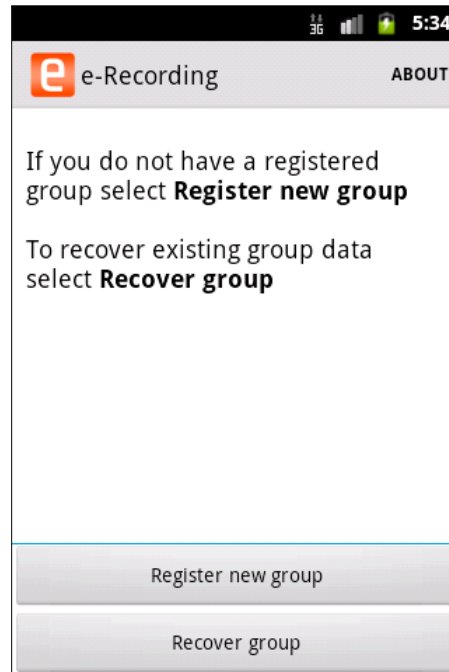
Recover group: This functionality enables you to ‘pull’ data that has been backed up in the server. The request allows you to initiate and restore your group and group data to the phone.



Important to note:

- ✓ To be able to use the recover group functionality, a group must exist in the server as a backup.
- ✓ The phone to recover the group with should not have a group ID same as the group ID to be recovered

1. Touch on Recover group to start group recovery process



*Figure 10: Group recovery dialogue*

2. Validation is required in order to complete the process.
  - ✓ Enter your group phone number
  - ✓ Enter your group PIN number
  - ✓ Touch on Recover group to start the initiation process

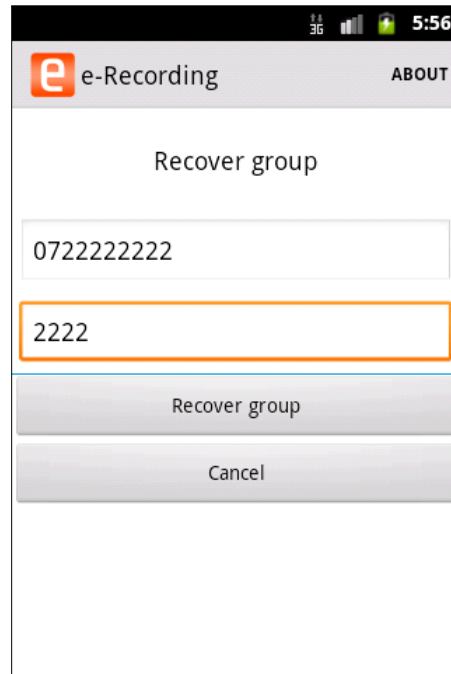


Figure 11: Group recovery overview

3. The recovery process shows you a time bar indicating the recovery process. A successful group recovery indicates success after completion of the process

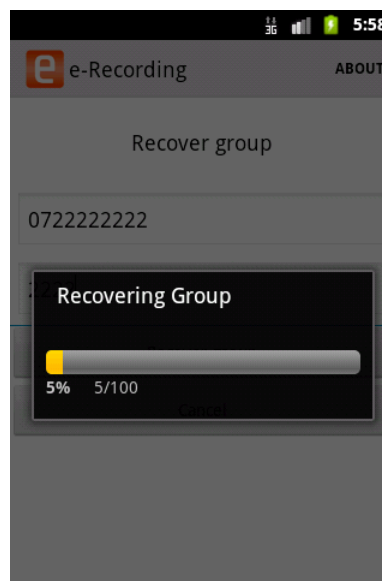


Figure 12: Group recovery screen progress bar

4. After you have recovered the group, you need to cancel the recovery screen in order to login to the group



## 4.2 GROUP REGISTRATION



### Notes:

- ✓ The application requires that you have an existing group with a unique phone number and a PIN number in order to navigate through the system
- ✓ No two groups can have the same phone number
- ✓ The group phone number is a **ten digit** number that will be used to login to the application to start e-Recording
- ✓ The PIN number is a **four digit** number. The user must remember to keep the PIN number secret to avoid unauthorized people from having access to group information

### Registration steps:

1. Select on Register group to create a group in e-Recording



### Notes:

- ✓ Every time you want to use e-recording you need to sign in with your phone number and pin code. Do NOT forget which phone number and pin you have chosen. You are not able to access your records when you have lost them. To start registration you need a working internet

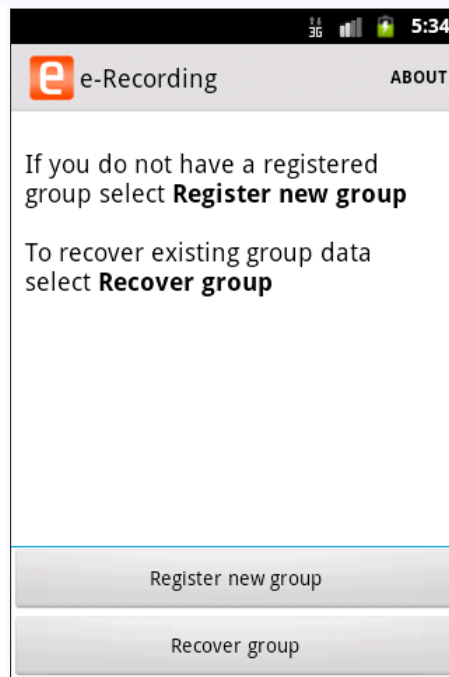


Figure 13: Group registration dialogue

2. Enter group phone number
3. Enter PIN number
4. Confirm PIN number
5. Enter group name

6. Register group. Selecting Stop registration exits group registration screen and stops the registration process

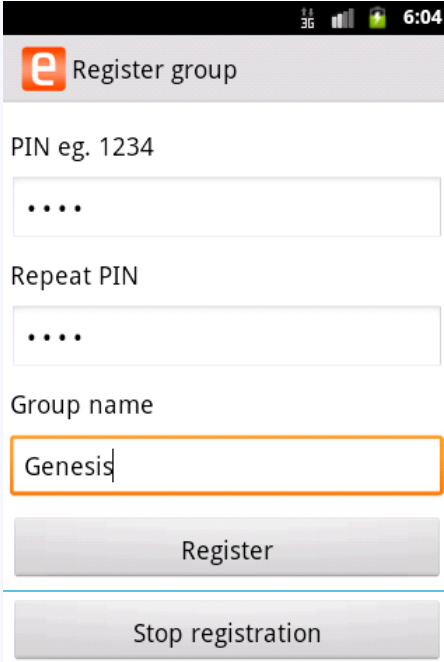


Figure 14: Group registration screen

7. Stop registration – exits the group registration module
8. Enter location of group
9. Enter group village
10. Select group creation date
11. Select group facilitator



Notes:

- ✓ Facilitator options available are CARE, CRS, Aga Khan foundation

12. Register group




Figure 15: Group registration screen 2

Successful group registration takes you to the next step of member registration

#### 4.3 MEMBER REGISTRATION

##### Notes:

- ✓ A group must have at least two active members
- ✓ Allow member to enter data in this application: This allows an appointed member to record data in the application
- ✓ Members are encouraged to appoint at least two members who can record data in the application
- ✓ A member who can record data in the application must have a valid phone number and a PIN number entered during member registration

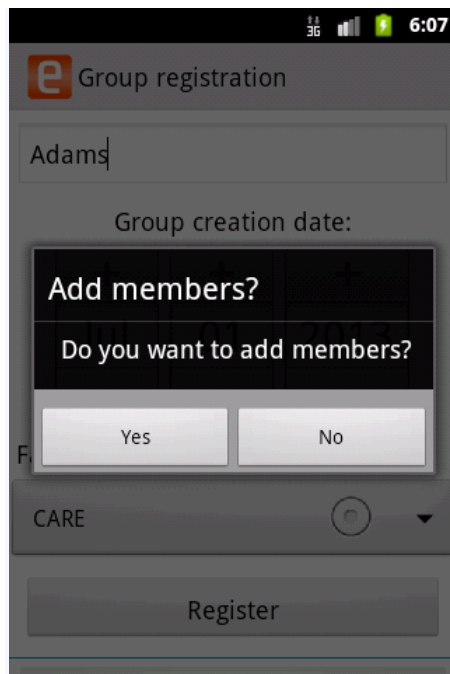
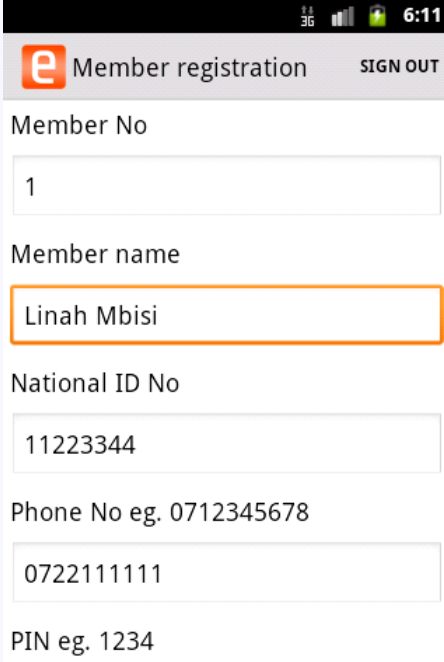


Figure 16: Member registration dialogue

1. Member number – mandatory field: The number is selected for you by default and the number is incremental to the next available number
2. Enter Member name – mandatory field
3. Enter national ID – optional field
4. Enter phone number – optional field
  - a. The member phone number can be used for as many number of times as possible so long as the number has not been marked 'This member is allowed to record data in this App'
5. Enter PIN number – optional field



Member registration

Member No

1

Member name

Linah Mbisi

National ID No

11223344

Phone No eg. 0712345678

0722111111

PIN eg. 1234

*Figure 17: Member registration screen*

6. Select gender – optional field. This is already selected. The member should edit gender accordingly
7. Enter year of birth – mandatory field
8. Enter next of kin name - optional field
9. Enter next of kin number - optional field
10. Select member official status
  - b. Enter other official status if the member status is not among the drop down list
11. Select this member is allowed to record data in this app
  - c. This option gives the member rights to access and record data in the app
12. Select Register member
  - d. Stop member registration stops the member registration process and exits the member registration screen
13. After you select register member, changes are saved. Select Yes to add a new member
14. Repeat member registration process for each new member to register

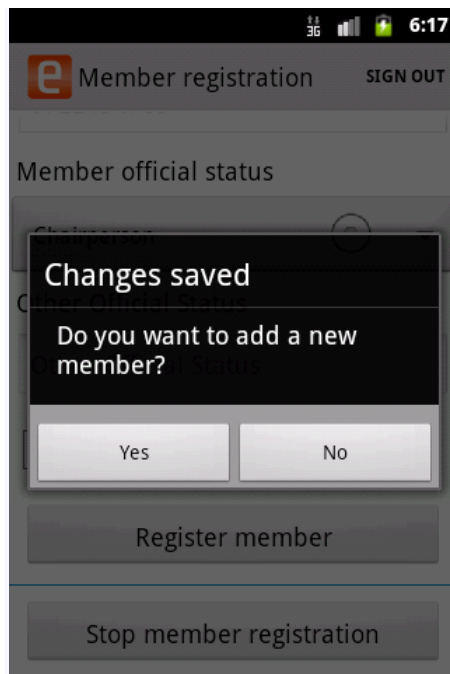


Figure 18: Member registration screen- adding next member

When you select no, you exit from member registration screen

#### 4.4 CREATE CYCLE



##### Notes:

- ✓ A cycle is a unique number and cannot be repeated in a group's life

1. Enter cycle number
2. Select cycle start date
3. Save cycle to create cycle

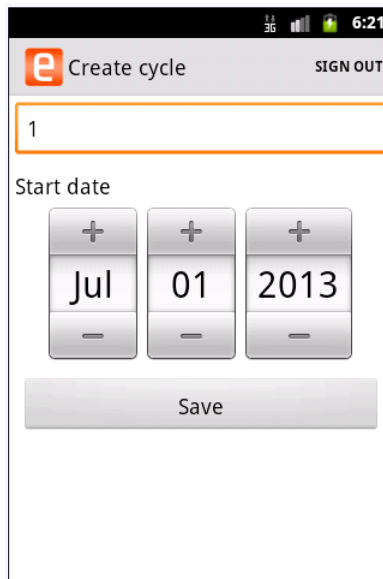


Figure 19: Create cycle screen

#### 4.5 CREATE CONSTITUTION

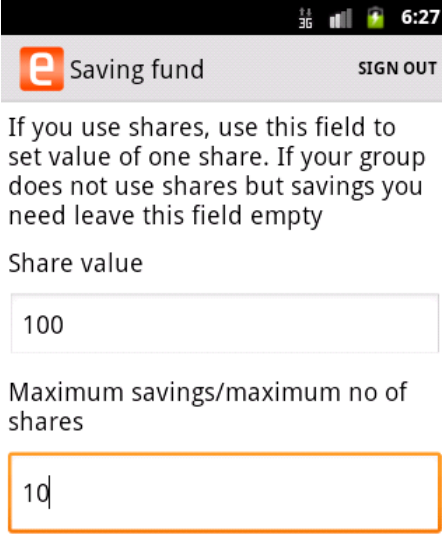
##### Important to note:

- ✓ You cannot edit the constitution mid cycle apart from
  - Fines and fees section
  - Save money option section
- ✓ You can reuse a constitution in a new cycle
- ✓ Constitution has three sections. Savings funds, loans and fines & fees. To create a complete constitution you must complete these three sections.

##### 4.5.1 Constitution information: Savings funds

1. Share based group
  - a. Where the group is share based, enter the share value amount
  - b. If the group would want to restrict on the share amount a member can contribute, enter the maximum number of shares
    - In this example, the value of a share is a hundred shillings

- The maximum number of shares a member can contribute in a meeting is ten shares or one thousand shillings



The screenshot shows a mobile application interface for 'Saving fund'. At the top, there is a status bar with signal strength, battery, and time (6:27). Below the status bar is a header with an 'e' logo, the text 'Saving fund', and a 'SIGN OUT' button. The main content area contains the following text and input fields:

If you use shares, use this field to set value of one share. If your group does not use shares but savings you need leave this field empty

Share value

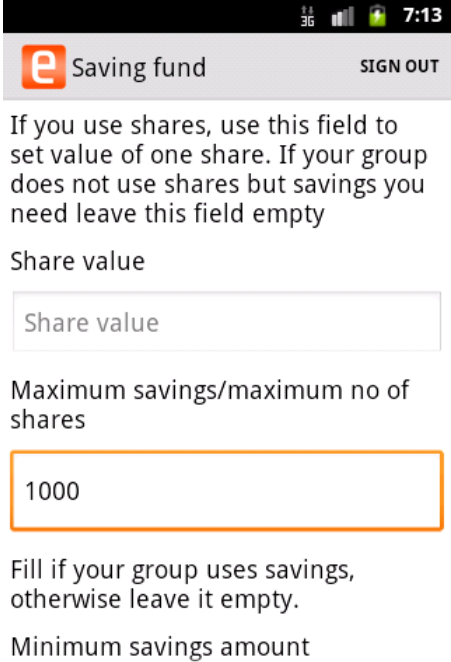
Maximum savings/maximum no of shares

Figure 20: Constitution information- Shares

## 2. Savings based group

- c. Where the group is savings based, ignore the share value field
- d. If the group would want to restrict on the savings amount a member can contribute, enter the maximum savings contribution





e Saving fund SIGN OUT

If you use shares, use this field to set value of one share. If your group does not use shares but savings you need leave this field empty

Share value

Share value

Maximum savings/maximum no of shares

1000

Fill if your group uses savings, otherwise leave it empty.

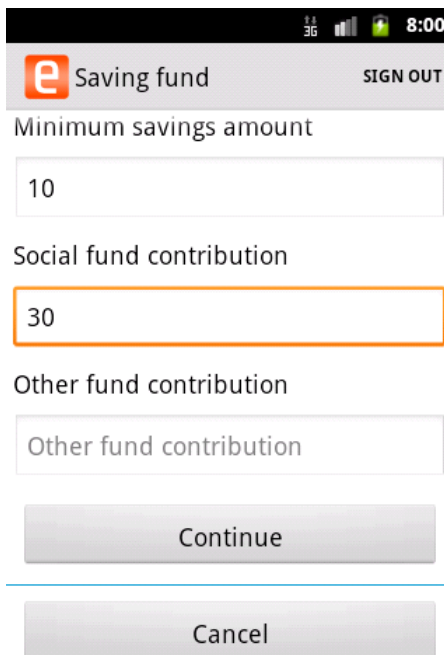
Minimum savings amount

Figure 21: Constitution information- savings



Notes:

- ✓ You can contribute more than the maximum number of shares or the maximum number of savings defined in the first meeting. But in consecutive meetings, the maximum share amount or the maximum savings for contribution is restricted to maximum value entered
- e. If the group would want to restrict on the savings amount a member can contribute, enter the maximum savings contribution
3. Enter minimum savings amount if you want members to have a minimum amount of savings or shares they can contribute in a meeting
  4. Specify the savings fund contribution per meeting. Savings fund is a mandatory amount
  5. Specify the other fund contribution per meeting. This is not a mandatory amount



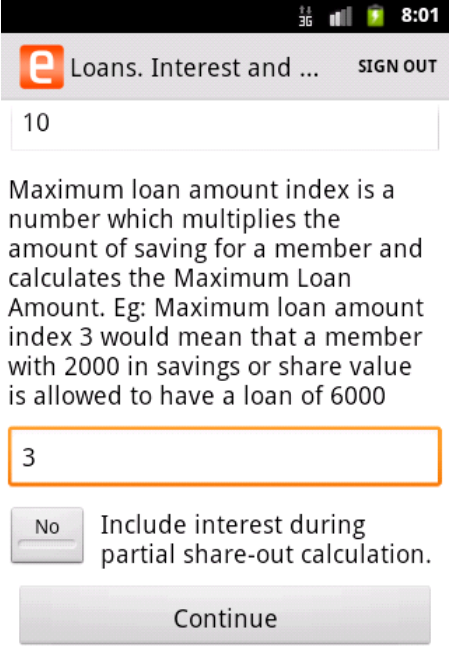
The screenshot shows a mobile application interface for 'Saving fund'. At the top, there is a status bar with signal strength, 3G, and a battery icon, and a time of 8:00. Below the status bar is a header with an 'e' logo, the text 'Saving fund', and a 'SIGN OUT' button. The main content area contains three input fields: 'Minimum savings amount' with the value '10', 'Social fund contribution' with the value '30' (highlighted by an orange border), and 'Other fund contribution' with the placeholder text 'Other fund contribution'. Below the input fields are two buttons: 'Continue' and 'Cancel'.

*Figure 22: Constitution information: Social fund/ other fund*

6. Select on continue to save the changes and move to the loans and interest section

#### 4.5.2. Constitution information: Loans and interest

1. Enter the interest rate. This rate will apply to loans issued
2. Enter the loan index.
  - a. This represents the number of times a member can take a loan based on their savings or share amount



Maximum loan amount index is a number which multiplies the amount of saving for a member and calculates the Maximum Loan Amount. Eg: Maximum loan amount index 3 would mean that a member with 2000 in savings or share value is allowed to have a loan of 6000

*Figure 23: Constitution information- Loans and interest*

3. Allow rollover by selecting on the No sign to change to Yes.
  - b. Rollover refers to the number of instalments (months) a member can be allowed to pay for the outstanding loan. This is in the event the member does not complete the loan in one instalment
4. Enter the number of rollovers to be allowed.
  - c. This means how many times a member can be allowed to carry over a loan to the next instalment (month). In the example shown the member can be allowed to carry over a loan for two instalments (months)
5. Allow recalculate interest on amount rolled over.
  - d. This means that if a member carries over the loan to the next month, they are charged an interest
6. Allow charge fine after the maximum rollovers have been exceeded.
  - e. This means that if the member carries over a loan more than has been specified in the number or rollovers, they are charged a fine to the outstanding loan balance

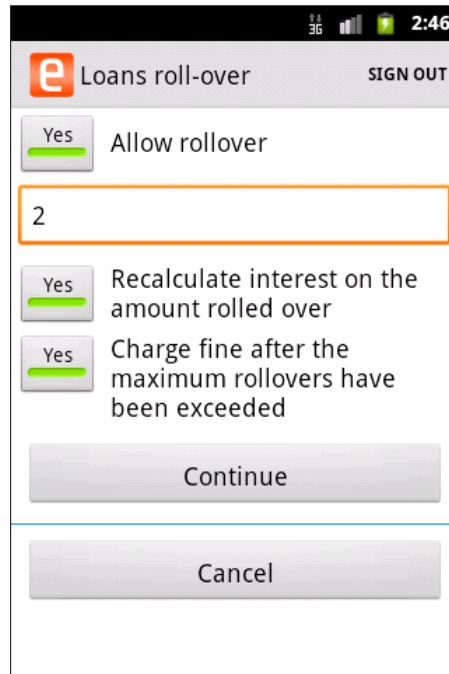


Figure 24: Constitution information- Loans roll over option

7. Allow top up

- f. This refers to increasing the outstanding loan balance

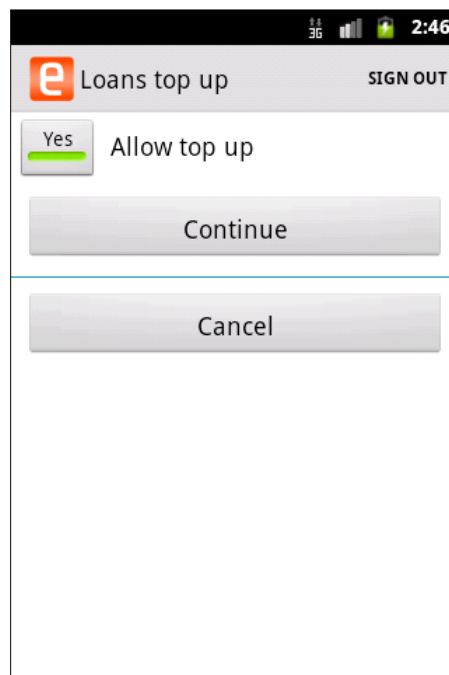
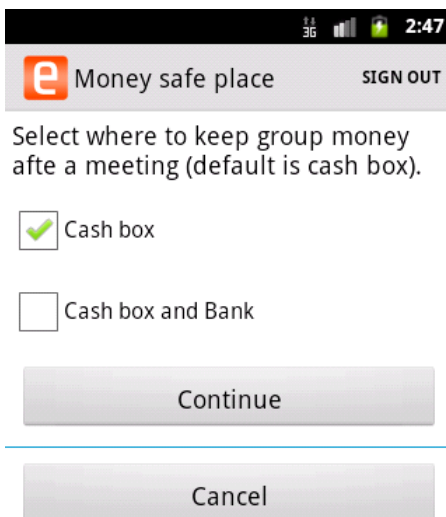


Figure 25: Constitution information-Loan top up screen

#### 4.5.3 Constitution information: Money safe place

8. Select option on money safe place
  - g. Cash box option refers to group saving money in the cash box
  - h. Cash box and bank refers to group saving money in the bank and cash box



3G 2:47

**e** Money safe place SIGN OUT

Select where to keep group money after a meeting (default is cash box).

Cash box

Cash box and Bank

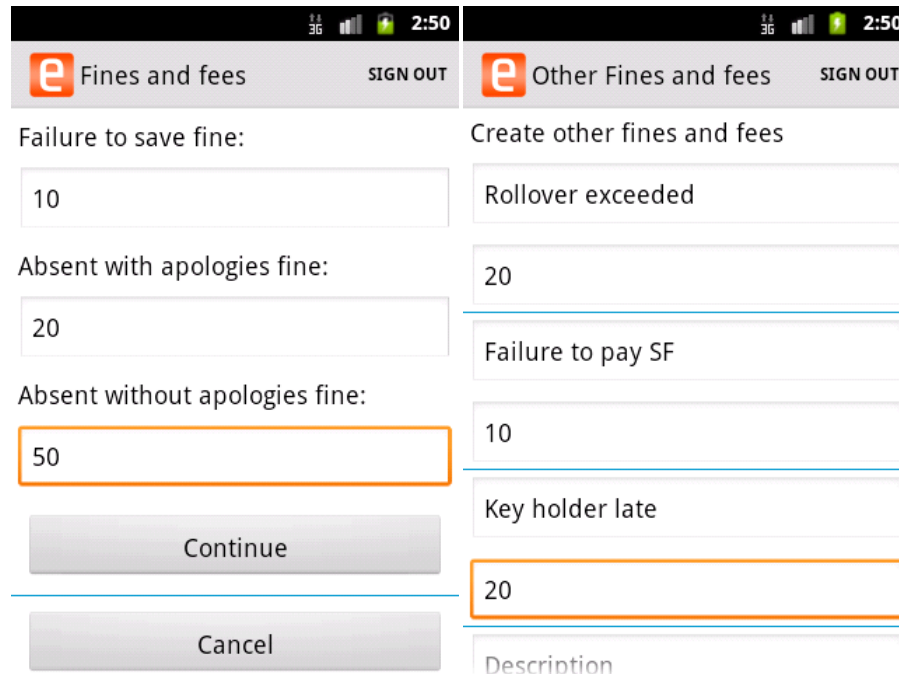
Continue

Cancel

Figure 26: Constitution information- Money safe place screen

#### 4.5.4 Constitution information: Fees

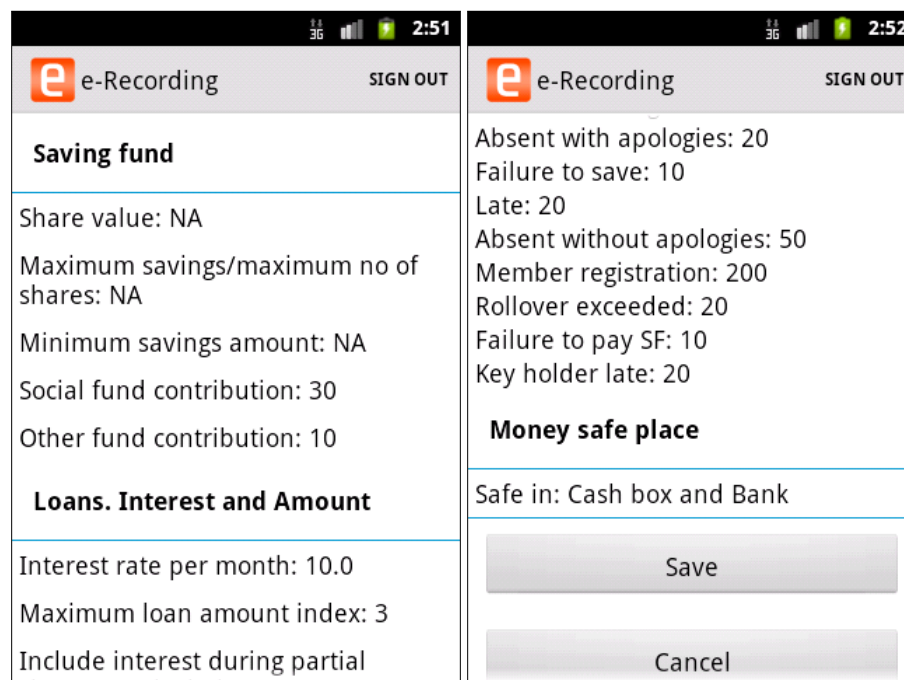
9. Register all the fees applicable to the group. Do not forget to add other fees charged example maximum rollover exceeded, failure to pay social fund



Field	Value
Failure to save fine:	10
Absent with apologies fine:	20
Absent without apologies fine:	50
Other Fines and fees - Rollover exceeded	
Other Fines and fees - Failure to pay SF	10
Other Fines and fees - Key holder late	20

Figure 27: Fines and fees screen

10. The last step in completing the creation of constitution allows the user to revise the settings that have been set. If the user needs to change any setting, they should do so before confirming the constitution settings.



Section	Setting	Value
Saving fund	Share value:	NA
	Maximum savings/maximum no of shares:	NA
	Minimum savings amount:	NA
	Social fund contribution:	30
	Other fund contribution:	10
Loans. Interest and Amount	Interest rate per month:	10.0
	Maximum loan amount index:	3
	Include interest during partial	
Money safe place	Absent with apologies:	20
	Failure to save:	10
	Late:	20
	Absent without apologies:	50
	Member registration:	200
	Rollover exceeded:	20
Summary	Failure to pay SF:	10
	Key holder late:	20
Safe in:	Cash box and Bank	

Figure 28: Constitution information summary screen

Select save to keep the settings or cancel to exit from the constitution.



Notes:

- ✓ If you select the cancel button in any of the constitution screen, the constitution is not saved. The user will repeat the process again in order to create the constitution

## 5 ACCESSING THE SYSTEM



Note:

- ✓ At least two active members, cycle and constitution must have been created and configured before this process. If it is not done, you will not be able to start a meeting.

### 5.1 OVERVIEW

The overview screen presents the user with menus for the meetings

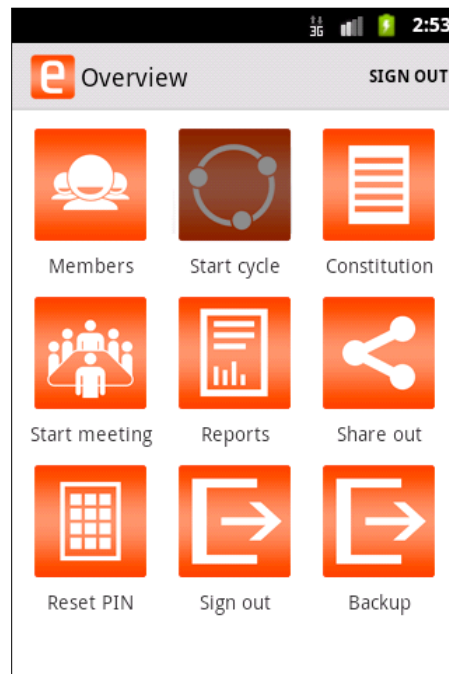


Figure 29: E-Recording overview

#### 5.1.1 MEMBERS

All group members created can be viewed, edited or deactivated from Members. To be able to do this, open the menu and select on a member you would like to view details, edit details or deactivate.

The icons for editing or deactivating the member are shown at the top of the menu screen

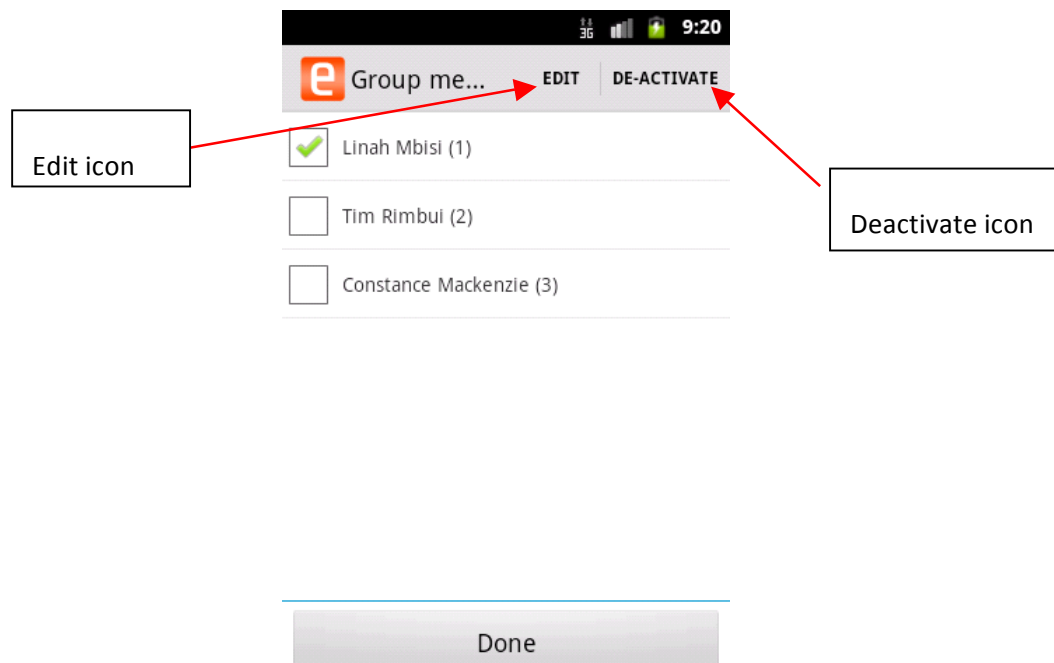


Figure 30: Member edit screen

### ***Edit member details***

- i. Select member to edit details by selecting the check box
- ii. At the member details screen right hand top, select the **Edit** option
- iii. Member details are displayed on the screen
- iv. You can edit any member details apart from the member number

Note: The member number cannot be edited mid cycle. It can only be edited at the beginning of a new cycle.

- v. Edit the necessary and save the changes.
- vi. If you select on cancel, the changes will not be saved and the edit screen will be closed



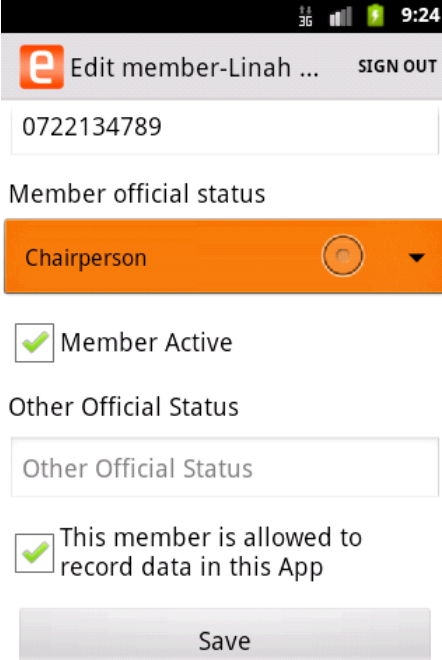


Figure 31: Edit member details screen

### ***Deactivate an active member***

There are two steps of making an active member inactive

- ✓ Option 1: Deactivate from edit member screen
  - i. Select a member to edit details by selecting the check box
  - ii. Select **Edit** option at the top right hand of the screen
  - iii. In the edit member details screen, scroll to member active
  - iv. Uncheck member active option to deactivate
  - v. Save changes

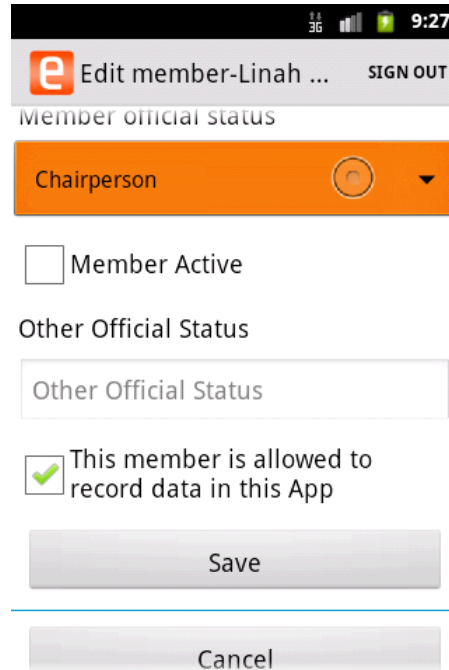


Figure 32: Deactivate member- Edit member

- ✓ Option 2: Deactivate member by selecting Deactivate option
  - i. Select an active member to deactivate
  - ii. Select the **Deactivate** option at the right hand top of the screen
  - iii. A prompt message is shown to confirm that the member has been deactivated

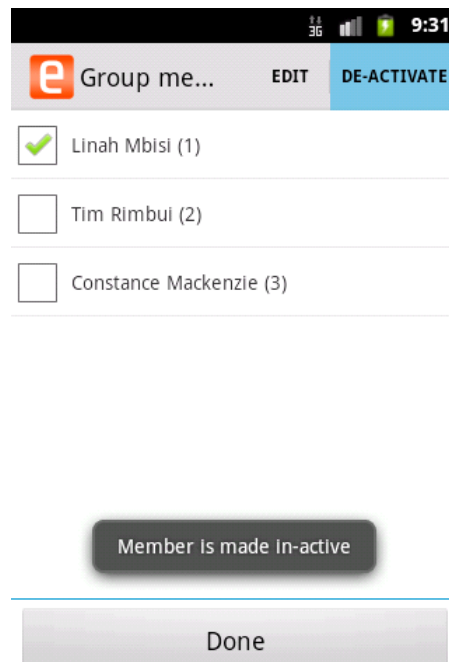


Figure 33: Member deactivation prompt

After making a member inactive, the member is shown with their status as inactive

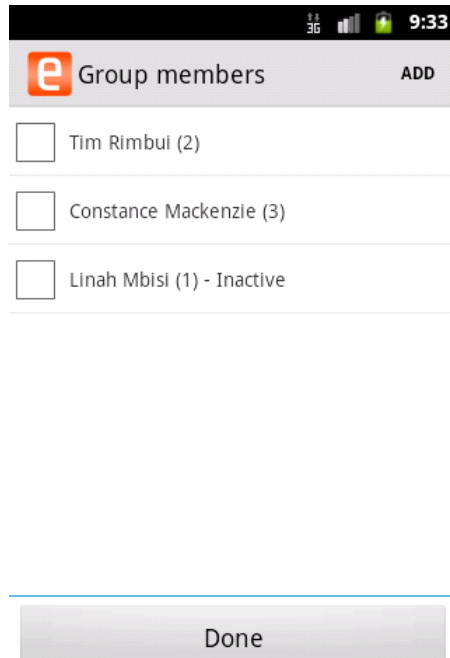


Figure 34: List of group members with status

### **Member activation**

To activate an inactive member, there are two options of doing this

- ✓ Option 1: Activate member by editing member
  - i. Select an inactive member to activate
  - ii. Select Edit option which at the top right hand corner of the screen
  - iii. Scroll to Member active option
  - iv. Select the check box to activate the member
  - v. Save changes

Option 2: Activate a member by selecting **Activate** option

- i. Select an inactive member to activate
- ii. Select **activate** button at the top right hand corner
- iii. A prompt message is shown to show the member has been activated

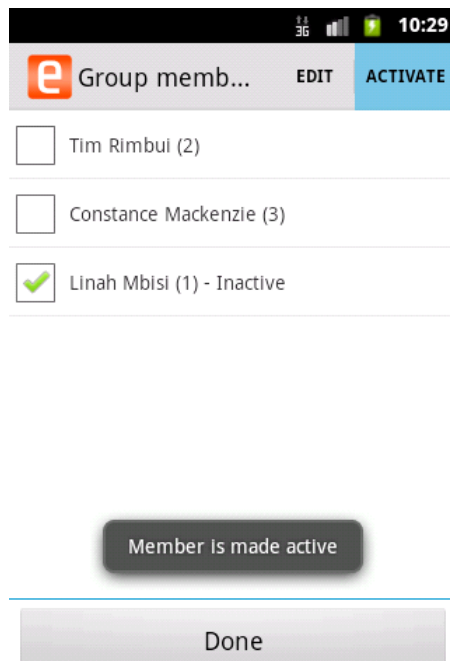


Figure 35: Member activation screen

### 5.1.2 START CYCLE

After a cycle has been created, this option is made inactive until the end of the current cycle. A cycle ends when share out has been done.

The icon for share out is darkened to differentiate it from other active menus

A group cannot have two cycles in their life

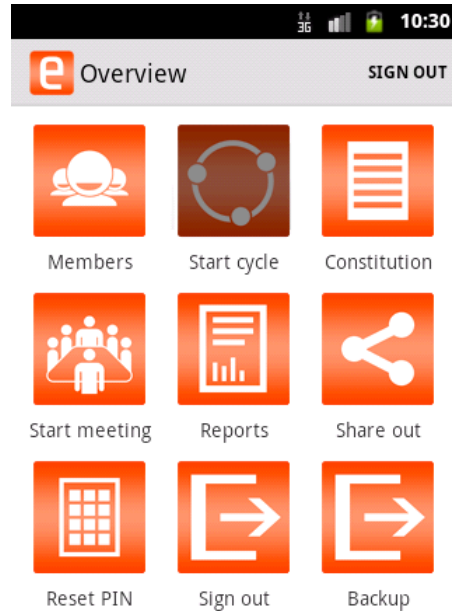


Figure 36: E-Recording summary

### 5.1.3 CONSTITUTION

Members can edit some sections of the constitution during an active cycle.

#### ***Non editable constitution sections***

These sections that cannot be greyed out and cannot be changed. They are:

- ✓ Savings funds – a user cannot edit share amount, maximum savings/ maximum no of shares, minimum savings amount, social fund contribution and other fund contribution
- ✓ Loans and interest – a user cannot edit Interest rate, loan index, include interest during partial share out calculation, allow rollover, number of rollovers, recalculate interest on the amount rolled over, charge fine after the maximum rollovers have been exceeded and allow top up

#### ***Editable constitution sections***

These sections allow the user to enter text or change options

- ✓ Money safe place – the user can change the option of where to save the money. The user can select money in the box and cash in the box option or cash in the box option
- ✓ Fees – the user can remove existing fees or add additional fees or change fees amounts

## 5.1.4 REPORTS

E-Recording has reports which have been formatted to fit in the phone for easy viewing. All reports have a date filter and meeting number that a user can use to select and backdate the report. A user cannot view a report in future because there is no meeting date and meeting number. A meeting must have been done in order to view the details.

To select a report for viewing, select the reports menu and select member report or group report

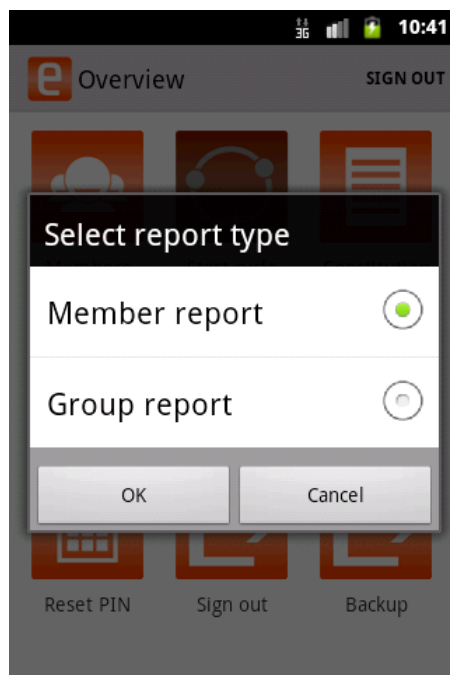
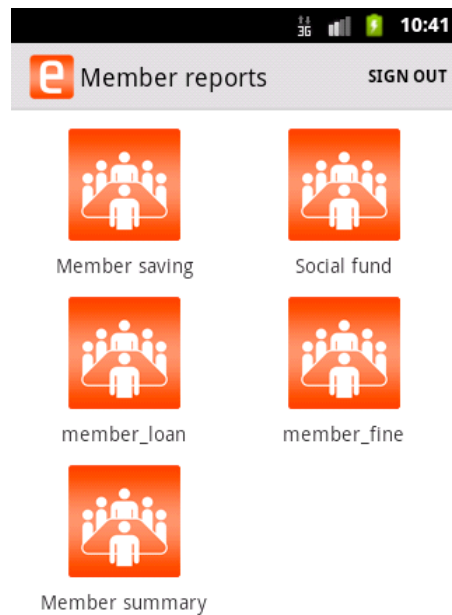


Figure 37: Select report type screen

### 5.1.4.1 Member reports

There reports show individual member details

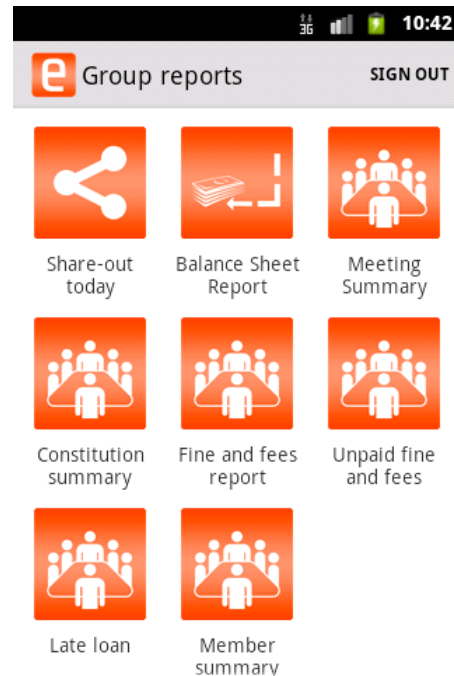


*Figure 38: Member reports screen*

- i. Member saving - shows individual savings per member
- ii. Social fund - shows individual social fund records per member
- iii. Member loan- shows individual member loan details such as loan number, original amount issued, amount payable which is principal plus interest, amount paid and loan balance
- iv. Member fine- shows fines charged and paid by member
- v. Member summary- shows all active members and their details as entered at member registration. These details are member phone number, ID number, next of kin name and member status which by default is active

#### 5.1.4.2 Group reports

These reports show group information



*Figure 39: Group reports screen*

- i. Share out today - this is a share out simulator with the option of including unpaid loans and fines amount in the share out amount. The report shows the profit each active member will get if a share out was to be done today
- ii. Balance sheet report- shows details on the value of the group. Such details are total assets , total equity and total social funds
- iii. Meeting summary- shows the details of a meeting such as cash brought forward, money in, money out and cash remaining to be carried forward at the close of the meeting
- iv. Constitution summary- shows the details of the constitution and what has been set up as part of the constitution
- v. Fines and fees- shows the fines and fees that have been collected in each meeting whether paid or not
- vi. Unpaid fines and fees- shows the fines and fees which have not been paid
- vii. Late loan- shows outstanding loan balances with member names and due date
- viii. Member summary- shows all active members and their details as entered at member registration. These details are member phone number, ID number, next of kin name and member status which by default is active

### 5.1.5 SHARE OUT

This is an end of cycle process where members liquidate all their shares and profit earned from loans borrowed and fines and fees charged and paid and share out among the group members. E-Recording performs calculations for the share out with an inbuilt formula which will determine what portion of the earnings goes to each member according to their contribution.





Note:

- ✓ Ensure that all loans and fines and fees with balances have been cleared
- ✓ Completion of share out closes the cycle and the cycle cannot be reopened

### 5.1.6 RESET PIN

Use this menu to reset member PINS in case they want to change or they have forgotten

- i. Select member to reset PIN
- ii. Enter new Pin
- iii. Re-enter new Pin
- iv. Select on reset PIN to save changes
- v. If you cancel this process, the Pin will not be reset, and user will be exited from reset Pin screen
- vi. Select Done to exit the reset Pin module

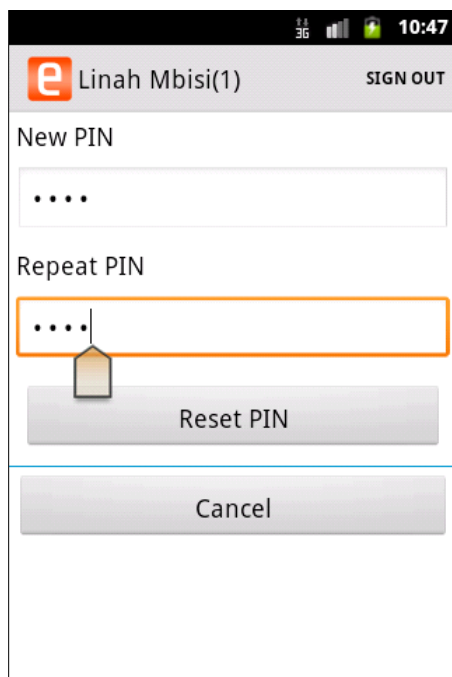


Figure 40: Reset PIN screen

### 5.1.7 BACK UP

This module is used to save your data in the cloud. Users should remember to always back up their data after closing each meeting. Important reasons are

- ✓ Group data will be secure
- ✓ Recovery will be possible in case e-Recording application is deleted or the phone is lost and another phone acquired
- ✓ To be able to view portal reports

The phone **must** be connected to a data network. Use wireless connection or connect to a mobile network provider depending on the SIM you are using i.e. Safaricom, Airtel, YU mobile.

#### 5.1.7.1 Getting Connected

##### Mobile Networks

Your mobile phone will be automatically configured to use your network operator's 2G/3G service (if available) when you turn on the phone for the first time. Note that the SIM/UIM card must be inserted (some CDMA mobile phones have an integrated UIM card and do not need a separate UIM card)

##### *Checking the Network Connection*

- i. Touch >Settings.
- ii. Touch Wireless & networks >Mobile networks >Network Settings.
- iii. Touch Network operators or Access Point Names to check the network connection. Your mobile phone will automatically read the access point settings from the SIM/UIM card (if any). For this reason, do not change the access point parameters; otherwise, you might not be able to access network resources.

##### *Turning on the Data Service*

- i. Touch >Settings.
- ii. Touch Wireless & networks >Mobile networks.
- iii. Select the Data enabled check box to turn on the data connection.

##### Wi-Fi

Wi-Fi gives you wireless access to broadband Internet. To use Wi-Fi on your mobile phone, you must have an access to wireless access points (hotspots). Obstacles that block the Wi-Fi signal will reduce its strength.

##### *Turning On Wi-Fi*

- i. Touch >Settings.
- ii. Touch Wireless & networks, and then select the Wi-Fi check box to turn on Wi-Fi.

### *Connecting to a Wireless Network*

- i. After turning on Wi-Fi, touch >Settings.
- ii. Touch Wireless & networks >Wi-Fi settings. You will see a list of detected Wi-Fi networks in the Wi-Fi networks section.

### *Touch a Wi-Fi network to connect to it.*

- i. If you select an open network, you will be automatically connected to the network.
- ii. If you select a network that is secured with Wired Equivalent Privacy (WEP) and connect to it for the first time, enter the password as prompted, and then touch Connect. If you connect to a secured wireless network that you have already used, you will not be prompted to enter the password again unless you have reset your mobile phone to its default settings.
- iii. On the Wi-Fi settings screen, touch Add Wi-Fi network to add a new Wi-Fi network.

**Reference:** *HUAWEIU8185-1 User guide. download-*

*c.huawei.com/tcpsdownload/downloadCenter?category=&flay=document&downloadID=NDY3NTI=*

## 5.1.8 SIGN OUT

Sign out menu enables the user to completely exit e-Recording. This is important so that the group data is secured from unauthorised people accessing it. One must have a registered phone number and Pin to be able to login.

- i. Select sign out menu to sign out of e-Recording
- ii. A prompt message will ask you if you are sure you want to sign out
- iii. Select Yes to sign out or no to cancel



Figure 41: Sign out screen

#### 5.1.9 SIGN IN

After you have signed out you will need to sign in with a valid phone number and Pin number.



Note: A valid phone number and Pin is one that is

- ✓ Registered as group phone number and Pin during group creation
- ✓ A member has been registered with a phone number and Pin

- i. After a sign out, the application presents the user with phone number and Pin to enter to be able to login on
- ii. On the screen shown below as shown, enter the phone number and the password
- iii. Select sign in

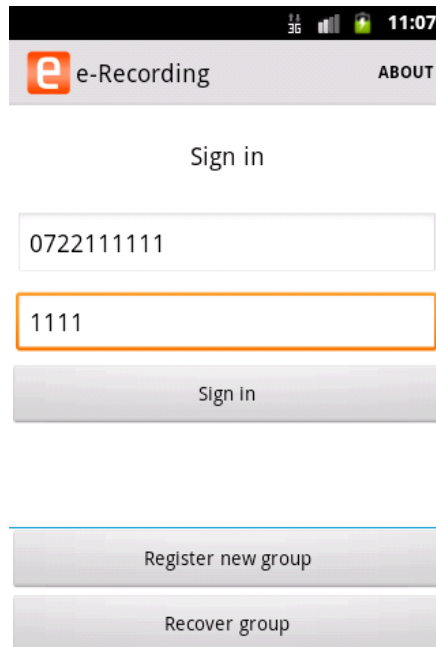


Figure 42: Login screen

#### 5.1.10 START MEETING

This menu allows you to be able to access the activities that occur during group meetings. The activities are:

- ✓ Attendance monitoring
- ✓ Bank/Cash Confirmation
- ✓ Savings/ shares deposit and social fund contribution
- ✓ Loan repayment
- ✓ Fee/Fine charges and payment
- ✓ Savings/Shares withdrawal
- ✓ Social Fund Withdrawal
- ✓ Loan Issue
- ✓ Group Expenses
- ✓ Meeting summary

## 5.2 MAIN SCREEN

After a successful login, this is the screen displayed to the user. It displays all the functionality that can be performed by a user logged in depending on his\her user rights.

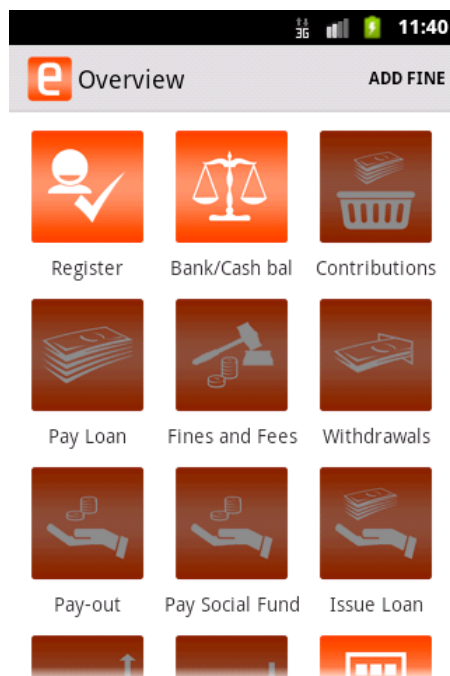


Figure 43: Application overview



Note: You need to check member register and confirm bank/cash balance before activating the other meeting activities

### 5.2.1 REGISTER

Confirm member attendance to the meeting by marking the register

- i. Select register menu
- ii. Select on member
- iii. Select member attendance status – present, absent with apologies, absent without apologies or late
- iv. Save and next. The last member save and next button is deactivated, therefore select save

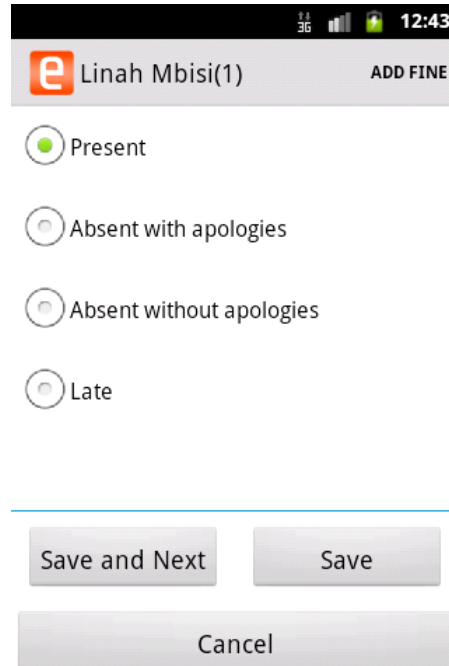


Figure 44: Meeting attendance screen

After marking the register on member attendance, colour code is used to indicate attendance status as shown in figure

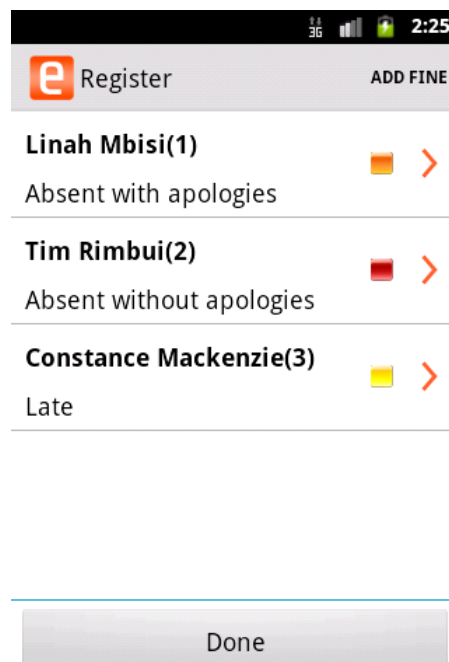


Figure 45: Member register overview

Colour codes used in member attendance status

**GREEN** – Member is present

**YELLOW** – Member is late

**ORANGE** – Member is absent with apology

**RED** – Member is absent without apology

### 5.2.2 BANK/ CASH BALANCE CONFIRMATION

Use this menu to confirm amount of money the group closed with, from the previous meeting. This is the actual cash brought forward in the box and/or in the bank



Note: Constitution settings for money safe place are:

- ✓ Cash in the box – if the user selects this option in the constitution, only cash in box will be displayed in bank/cash confirmation
- ✓ Cash in the box and bank – if the user selects this option in the constitution, both cash and bank fields will be displayed in cash/bank confirmation
- ✓ To be able to withdraw amount brought forward, you need to deposit the amount in the bank. Indicate which amount is to be deposited to the loan fund or social fund or other fund at meeting summary

In the bank balance fields, enter:

- i. Previous bank balance – this field is computed as the summation of the entire amount entered for bank balance at each meeting summary less any withdrawal amount from the bank. It is the total amount brought forward
- ii. Expected money banked – this field is computed as the amount entered for bank balance at previous meeting summary
- iii. Amount banked as per deposit slip
- iv. Total amount withdrawn as per withdrawal slip

Of the total amount withdrawn, indicate how much:

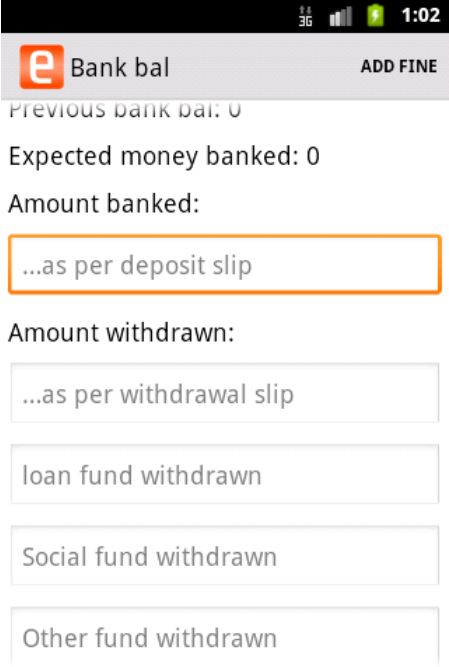
- v. Loan fund withdrawn
- vi. Social fund withdrawn
- vii. Other fund withdrawn
- viii. Current bank balance amount will be computed from amount banked as per deposit slip less total amount withdrawn





## Note:

- ✓ If expected money banked is zero, all bank fields will also be zero because you cannot bank zero amount or withdraw zero amount from the bank
- ✓ Previous bank balance will be zero if all the money was withdrawn from the bank at the start of the previous meeting and none was banked
- ✓ Total amount withdrawn must be equal to loan fund withdrawn + social fund withdrawn + other fund withdrawn
- ✓ Expected money banked must be equal to amount banked as per deposit slip



Bank bal ADD FINE

PREVIOUS BANK BAL: 0

Expected money banked: 0

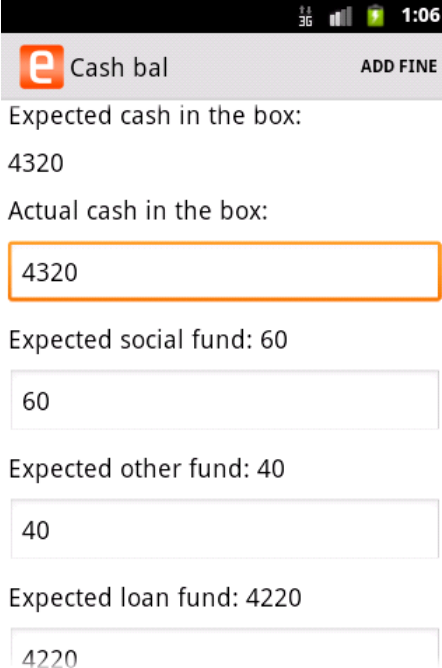
Amount banked:

Amount withdrawn:

*Figure 46: Bank cash confirmation entry fields*

In the cash in the box fields, enter values:

- i. Expected cash in the box- this is the total cash amount brought forward from the previous meeting
- ii. Actual cash in the box- this amount is expected cash in the box + total amount withdrawn from the bank
- iii. Expected social fund
- iv. Expected other fund
- v. Expected loan fund – this is the actual cash in the box less social fund less other fund



Expected cash in the box:  
4320

Actual cash in the box:  
4320

Expected social fund: 60  
60

Expected other fund: 40  
40

Expected loan fund: 4220  
4220

Figure 47: Cash in the box confirmation screen

### 5.2.3 CONTRIBUTION

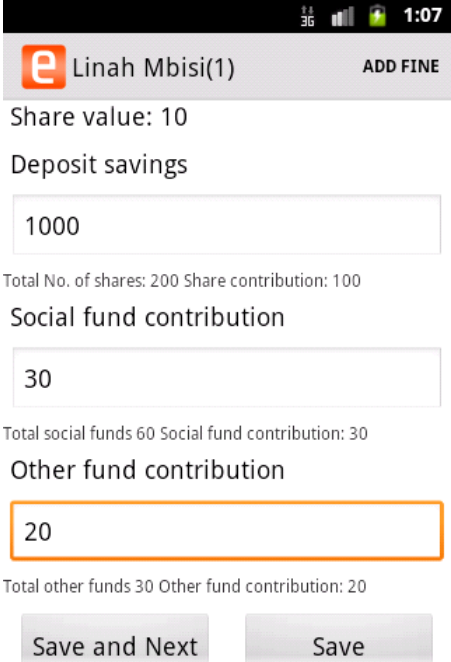


Note: We are going to assume that our group is share based and not savings based and shall mention 'share or amount of share'

#### Record contribution amount

Record member cash or shares deposits, social fund and other funds from this menu

- i. Select contribution
- ii. Select member to save
- iii. Enter deposit savings. If the group is share based, the cumulative number of shares contributed in the cycle and share amount contributed in the meeting is calculated and shown
- iv. Enter social fund savings
- v. Enter other fund savings
- vi. Select save and next to move to the next member.



e Linah Mbisi(1) ADD FINE

Share value: 10

Deposit savings

Total No. of shares: 200 Share contribution: 100

Social fund contribution

Total social funds 60 Social fund contribution: 30

Other fund contribution

Total other funds 30 Other fund contribution: 20

*Figure 48: Savings contribution screen*

***Additional information presented to the user at the deposit screen***

- ✓ Share value - amount set in the constitution as the value of one share
- ✓ Total No. of share- cumulative amount of shares the user has contributed in the current cycle. Present meetings contribution is also included
- ✓ Share contribution- number of shares contributed in the present meeting
- ✓ Total social funds- cumulative amount of social fund contributed in the current cycle. Present meeting contribution is included
- ✓ Social fund contribution- amount of social fund contributed in the present meeting
- ✓ Total other funds- cumulative amount of other fund contributed in the current cycle. Present meeting contribution is included
- ✓ Other fund contribution- amount of other fund contributed in the present meeting

After the contributions have been recorded, the user is able to see the overview screen with summary contribution as shown in figure 38

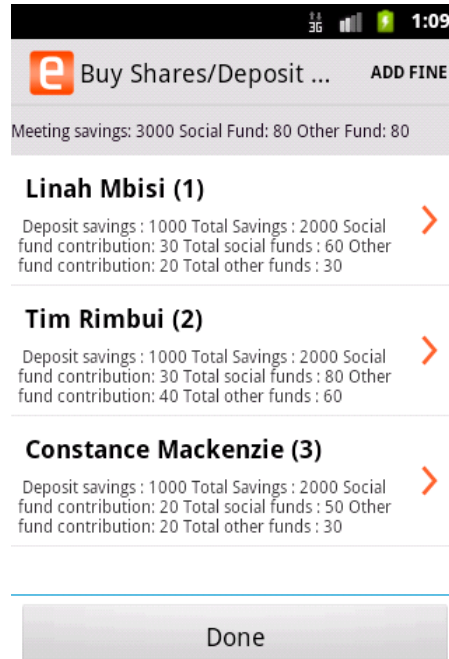


Figure 49: Meeting contributions overview screen

Additional information presented to the user at the deposit screen

- ✓ Meeting savings- total amount of deposits recorded. This amount can be used to tally the physical deposits collected in the present meeting against what has been entered in e-Recording
- ✓ Social fund- total amount of social fund recorded. This amount can be used to tally the physical social fund cash collected in the present meeting against what has been entered in e-Recording
- ✓ Other fund- total amount of other fund recorded. This amount can be used to tally the physical other fund cash collected in the present meeting against what has been entered in e-Recording

Additional information presented to the user under each member

- ✓ Deposit savings- amount of contribution recorded for the user in the current meeting
- ✓ Total savings - cumulative deposit amount by member in the current cycle. Present meeting contributions are also included
- ✓ Social fund contribution- social fund contribution in the current meeting
- ✓ Total social funds- cumulative social fund contributed in the current cycle. Present meeting contribution is also included
- ✓ Other funds contribution- other fund contribution in the current meeting

- ✓ Total other funds- cumulative other fund contributed in the current cycle. Present meeting contribution is also included

### Edit contribution amount

You can also edit contribution amount entered before the meeting have been closed. You can edit deposit/ share amount, social fund or other fund amount.

- i. Select user with incorrect contribution amount.
  - You can check which user has incorrect amount from the contribution over view and look for deposit savings or social fund contribution or other fund contribution depending on which amount you want to edit
- ii. Edit the amount
- iii. Select save button to save only that record. Selecting save and next will take you to the next member which is not necessary unless you want to make changes to the contributions of the next member



11:07

**e** Linah Mbisi(1) **ADD FINE**

Share value: 10

Deposit savings

Total No. of shares: 200 Share contribution: 100

Social fund contribution

Total social funds 80 Social fund contribution: 50

Other fund contribution

Total other funds 30 Other fund contribution: 20

**Save and Next** **Save**

Figure 50: Edit contribution screen

## 5.2.4 FINES AND FEES

### Charge fine or fee

Use this module to charge fines and fees to members.

**Note:**

- ✓ You must have fees and fines existing in the constitution to be able to use this menu
- ✓ When you mark the register with member status as absent without, absent with apology and late, the fines are automatically charged and added in this screen
- ✓ List of fines fully paid are not shown in the next meeting
- ✓ List of fines partially paid or not paid are shown in the next meeting to notify the user which fines are pending payment

- i. Select fines and fee menu
- ii. Select **add fine** at the top right corner
- iii. Select member to charge fee or fine to
- iv. Select fee to charge member
- v. Amount is tied to the fee or fine selected



Note: User can change this amount to adjust. For example if absent with apology is charged 20 shillings, member can increase this fine to 40 by changing the amount

- vi. Enter actual amount the member has paid

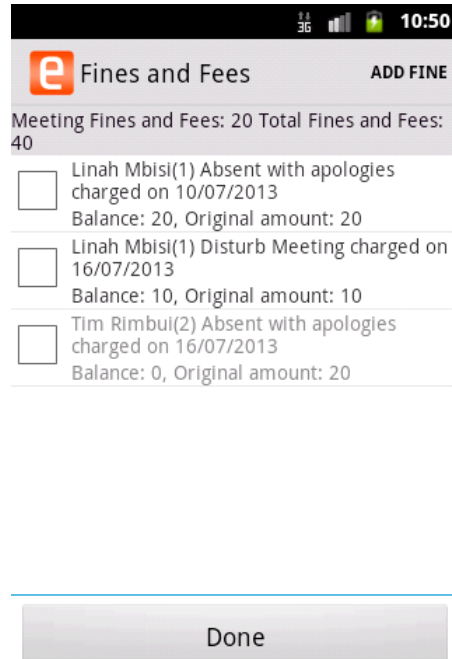


Figure 51: Fines and fees overview screen

### Pay fine or fee

You can also pay for the fine and fee by selecting **pay** at the top right corner of the screen

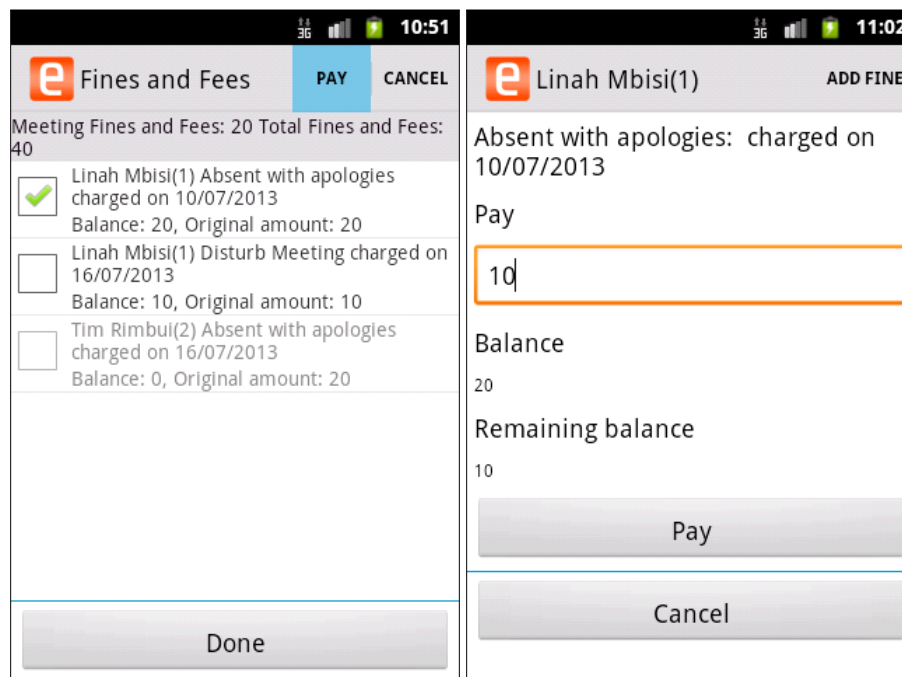


Figure 52: Fine pay screens

Additional information presented to the user at fines and fees payment overview screen

- ✓ Meeting fines and fees- total amount of fines and fees charged and paid during the current meeting. Use this amount to tally physical fines and fees collected and what has been recorded as paid
- ✓ Total fines and fees- cumulative fines and fees charged and paid during the cycle. Current meetings payments are also included

Additional information presented to the user under each member charged a fine or fee

- ✓ Charged on date- date the fine or fee was charged
- ✓ Balance- fee or fine amount due to be paid
- ✓ Original amount- original amount the fee or fine was charged

### Cancel fine or fee

You can also cancel a fine or fee that has been charged and not paid

- i. Select member with fine or fee charged and not paid
- ii. Select Cancel at the right top corner. This deletes the charged fine and a message is shown to the user with a prompt indicating that the fine or fee has been cancelled
- iii. If you try to cancel a fee or fine that has been partially paid, you will get a prompt message informing you that the fee cannot be cancelled

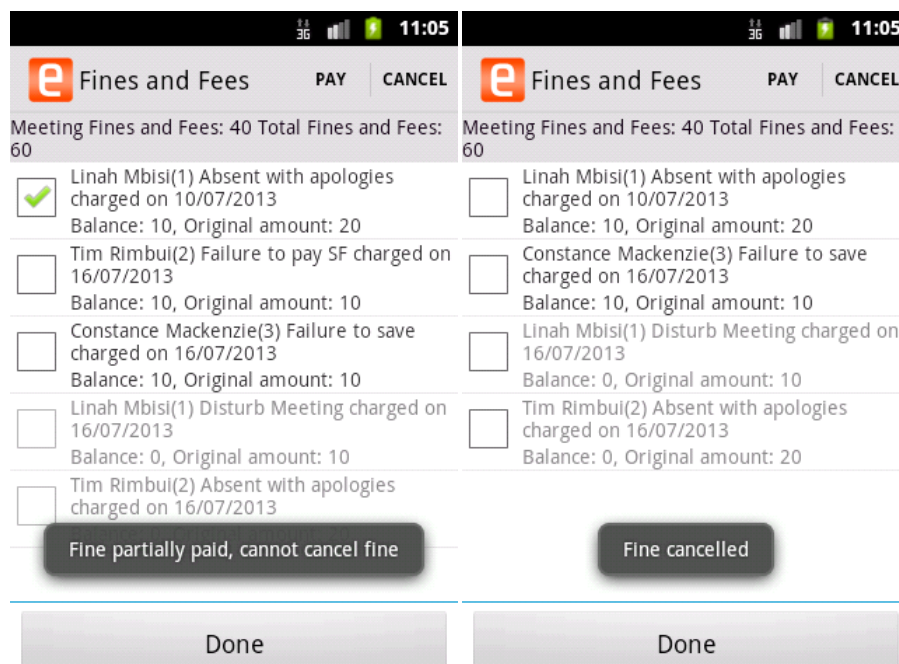


Figure 53: Fine cancellation screen



### 5.2.5 ISSUE LOAN

Use the issue loan menu to apply for and issue a loan to a member



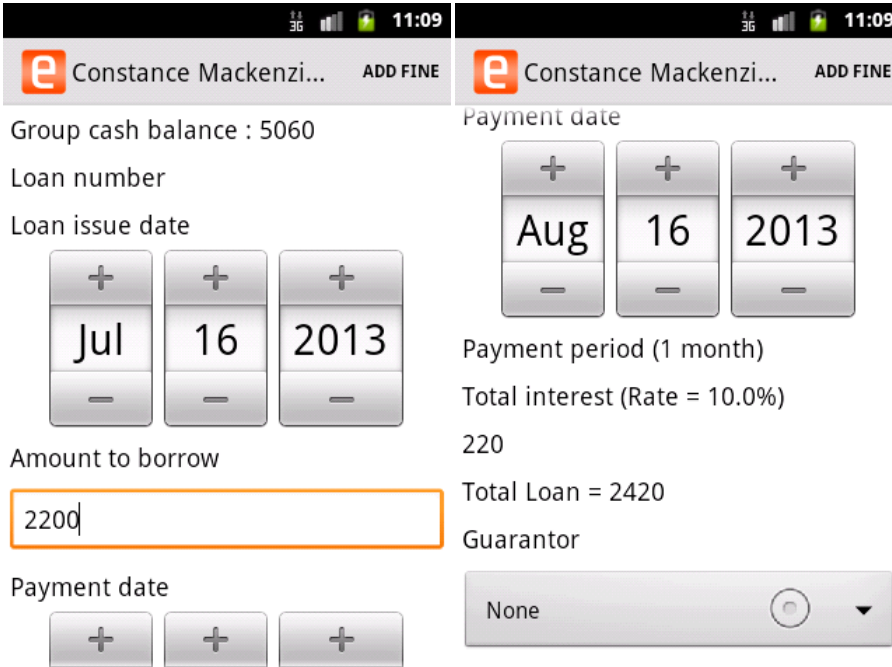
Note:

- ✓ The amount of loan applied to the member will depend on loan index as set in the constitution. In our group example, we set loan index as three. This means that a member will get a loan three times their contribution
- ✓ A member with an existing loan cannot get another loan. A member can only have one loan balance at a time

#### Loan application and issue

Select member without a loan to issue a loan to

- i. Enter loan amount to issue
- ii. Select issue date
- iii. Select payment date
- iv. Select guarantor – Optional field
- v. Save the loan. This is also loan issue



Constance Mackenzi... ADD FINE

Group cash balance : 5060

Loan number

Loan issue date

Jul 16 2013

Amount to borrow

2200

Payment date

Aug 16 2013

Payment period (1 month)

Total interest (Rate = 10.0%)

220

Total Loan = 2420

Guarantor

None

Figure 54: Loan issue screen

### Information on loan issue screen

- ✓ Group cash balance- total amount in cash the group has available to issue
- ✓ Loan number- count of number of loans issued
- ✓ Loan issue date- the date the loan is applied for and issued to the member
- ✓ Amount to borrow- actual cash amount the member will receive as loan
- ✓ Payment date- date the member is supposed to have paid the loan
- ✓ Payment period- Duration of months the member is to have the loan before full payment. This is the instalment number. In this case number of instalment is one
- ✓ Total interest (rate) - Interest amount and loan rate. The interest rate should be defined in the constitution. In our example, our interest rate as set in the constitution is 10 per cent. Total interest will therefore be:  
$$(10/100)*2200 = 220$$
- ✓ Total loan- amount to borrow plus total interest
- ✓ Guarantor- member who gives as guarantee to the loan; the member will assume responsibility for the borrowed loan

### Loan Edit

You can edit amount of loan issued to a member before the meeting has been closed. You can also edit the issue date or the payment date

- i. Select member with loan issued during the meeting
- ii. Select **edit** button at the top right hand corner
- iii. Edit loan amount, issue date or payment date
- iv. Select save to save changes and to re-issue the loan

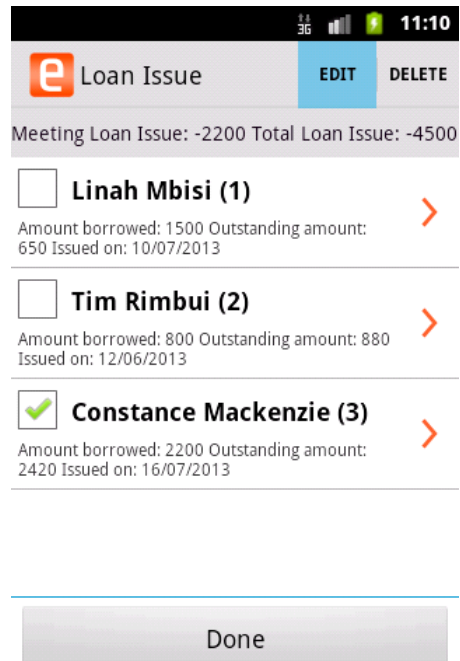


Figure 55: Edit loan issued

### Delete loan issued

You can delete a loan issued before meeting is closed

- i. Select member with loan issued during the meeting
- ii. Select **delete** button at the top right hand corner

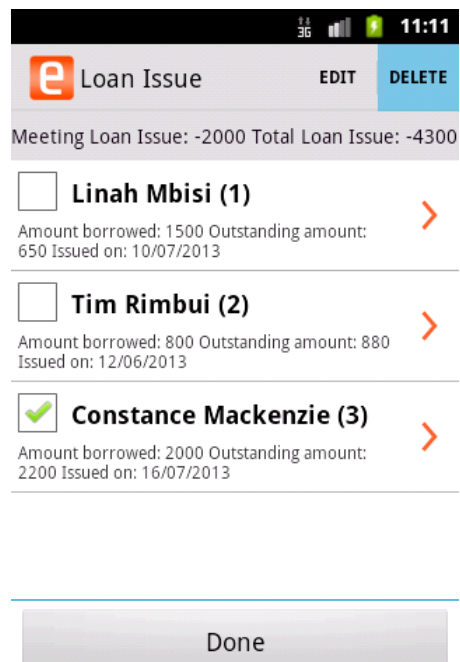
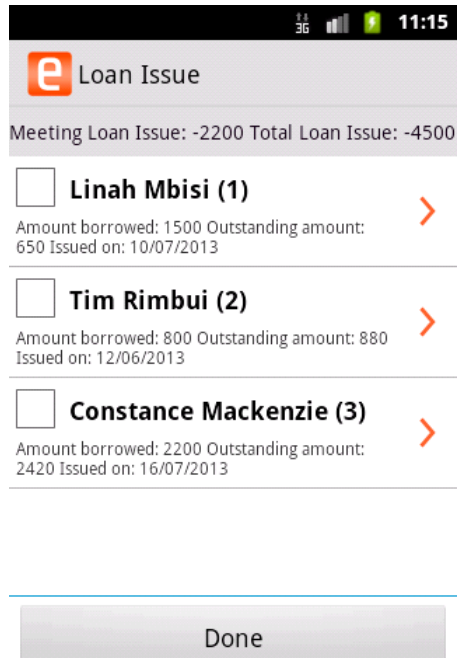


Figure 56: Delete loan

Information shown on overview of loan issue screen



*Figure 57: Loan issue overview*

- ✓ Meeting loan issue- total amount of loan issued during the present meeting
- ✓ Total loan issue- cumulative amount of loan issued during the cycle

Under each member name, we have additional information

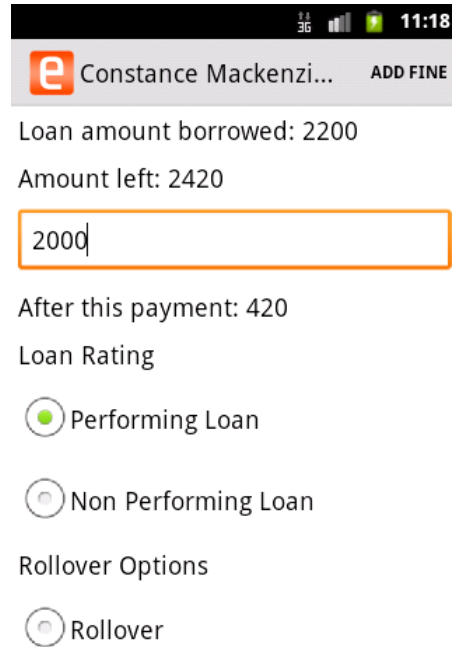
- ✓ Amount borrowed- total amount of cash that the member got. This is exclusive of interest amount
- ✓ Outstanding amount- loan balance to be paid back
- ✓ Issued on- date the loan was issued

## 5.2.6 PAY LOAN

Use this menu to pay back outstanding loan balance

### Payment of due loan

- i. Select pay loan menu
- ii. Select member to pay loan
- iii. Enter amount of loan to pay
- iv. Select save to save the amount paid



*Figure 58: Pay loan screen*

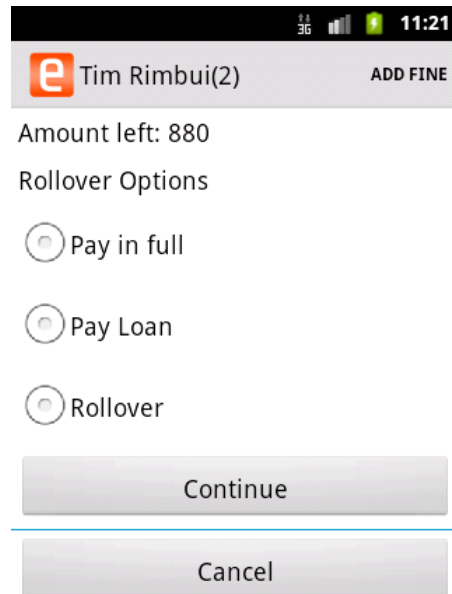
#### Information on loan payment screen

- ✓ Loan amount borrowed- total cash amount the member got as a loan
- ✓ Amount left- loan amount plus interest; in our example, our loan amount applied was 2200, interest amount is therefore 220. Total loan amount due that the member should pay back is  $2200 + 220 = 2420$
- ✓ After this payment- loan amount left after a payment has been paid. In our case, our amount left is 2420. Amount paid is 2000. The loan balance is therefore 420
- ✓ Performing loan- a loan that is not late in payment; in our case, the loan is not running beyond one month
- ✓ Nonperforming loan- a loan that is in default; in our case the loan has not been paid after the one month instalment
- ✓ Rollover- option for transferring the loan to the next month or to the second instalment where the member is unable to pay the loan balance within one month

#### **Payment of late loan**

When paying for a loan that has exceeded the supposed loan duration, the user is presented with a different screen which has additional options on how to deal with the loan

Overdue loans are presented to the user with a status button that is yellow in colour to indicate that the loan duration has exceeded one month without being cleared by the member



*Figure 59: Overdue loan pay screen*

The options for paying an overdue loan are:

- i. Pay in full- select this option if the member has the full amount of loan balance to clear the loan
  - a. Select pay in full option
  - b. Select continue
  - c. The total loan amount due is indicated
  - d. Select continue to save and pay loan in full

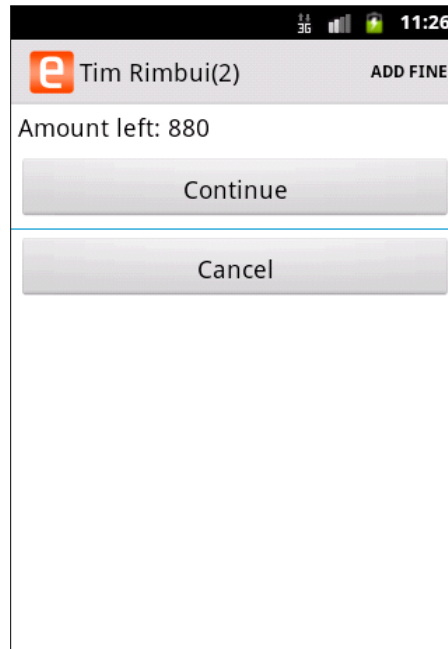


Figure 60: Pay loan in full screen

- ii. Pay loan- make a normal loan payment. In this case this is partial payment
  - a. Select pay loan option
  - b. Enter amount to be paid
  - c. Select continue to save the amount

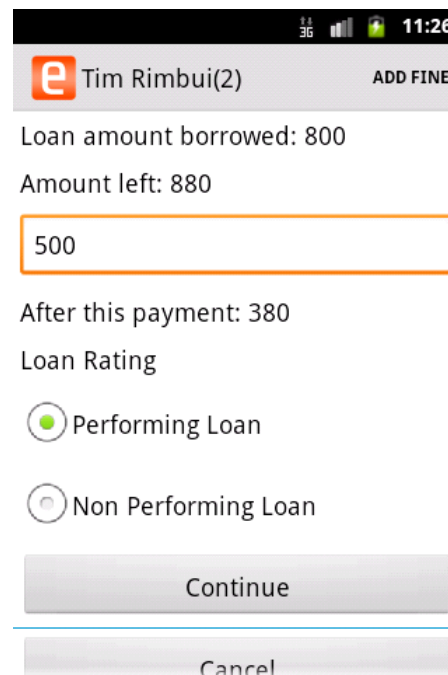


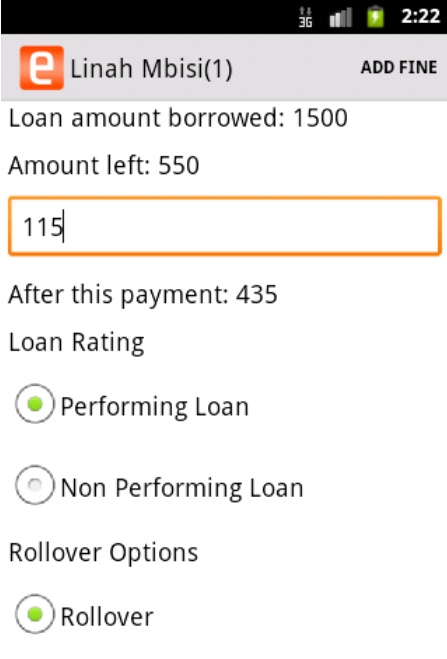
Figure 61: Partial loan payment of an overdue loan

Rollover- This option is used to carry over the loan balance to the next month. The steps to follow are the same as outlined in below rollover section

#### 5.2.6.1 Rollover

Use the rollover option to carry over the loan balance to the next month or instalment. The user has the option of making a payment and rollover or just rollover the loan balance

- i. Select pay loan menu
- ii. Select member to rollover loan balance
- iii. If a member is making a payment and rollover, enter amount paid. The rolled over amount will be the remaining loan balance amount
- iv. If a member is not making any payments towards the loan, then you will just select roll over option and amount left which is the actual loan balance will be rolled over
- v. Select rollover option
- vi. Select continue



3G 2:22

e Linah Mbisi(1) ADD FINE

Loan amount borrowed: 1500

Amount left: 550

115

After this payment: 435

Loan Rating

Performing Loan

Non Performing Loan

Rollover Options

Rollover

Figure 62: Loan payment and rollover

- vii. Therefore the loan balance rolled over in our example is the amount left less amount paid which is 435 shillings



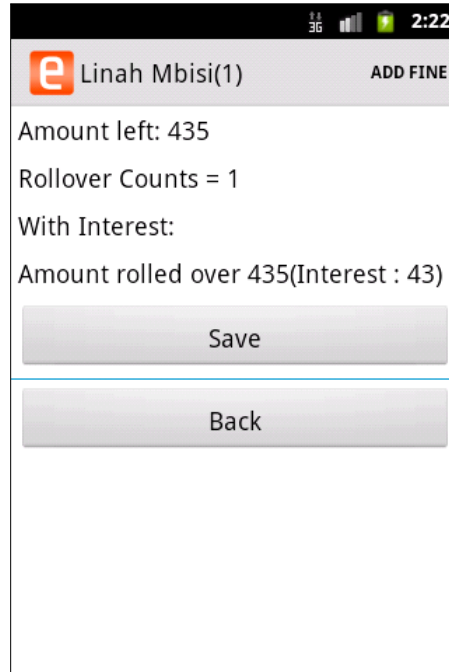


Figure 63: Rollover confirmation screen

- viii. From our example above, the interest added to the loan is 43 shillings whereas from the calculation it is 43.5 shillings. Rounding off is done to the nearest whole number, thus .5 shillings is ignored.
- ix. In the overview in figure, the new outstanding loan balance is 480 shillings. This is because the loan balance is always rounded off to the nearest five where the balance is not a multiple of five or the loan balance has decimals.

From actual calculations, we see that

*Amount left = 550*

*Amount paid = 115*

*Loan balance to roll over = 550-115*

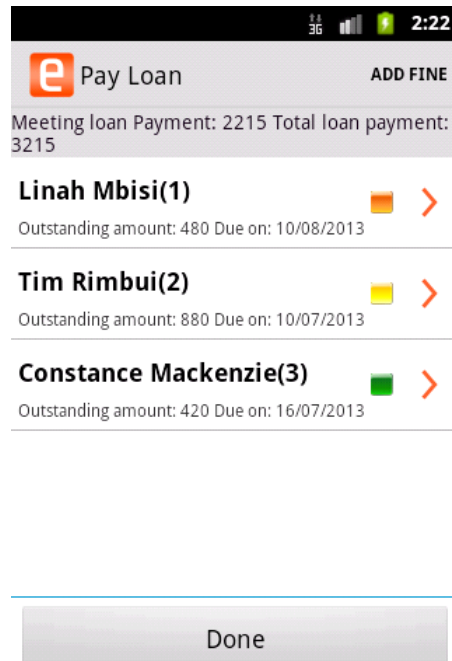
*= 435*

After rollover, interest amount to be paid =  $10\% * 435$

*= 43.5*

New loan balance =  $435 + 43.5$

*= 478.5*



*Figure 64: Rollover loan overview*

- x. The rolled over loan changes status to orange to indicate the loan has been rolled over

Information presented to the user on pay loan view

- ✓ Meeting loan payment- total amount of loan payment made during the meeting
- ✓ Total loan payment- cumulative amount of loan payment done during the cycle

Under each member, additional information presented to the user is

- ✓ Outstanding amount- loan balance to be paid
- ✓ Due on- date the loan balance should be paid in full

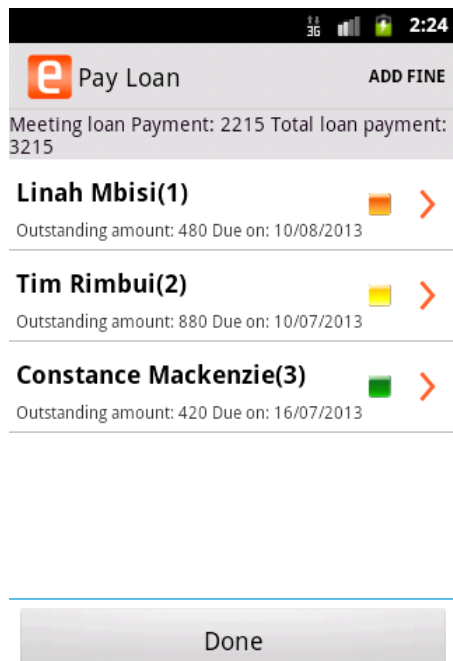


Figure 65: Pay loan over view

Colour codes have been used to indicate the different loan status. These are:

**ORANGE** – this indicates a loan rollover

**YELLOW** – this indicates a loan which has not been paid on time, which is within one month

**GREEN** – this indicates a loan that is on time, or it has not yet ran past one month without being paid

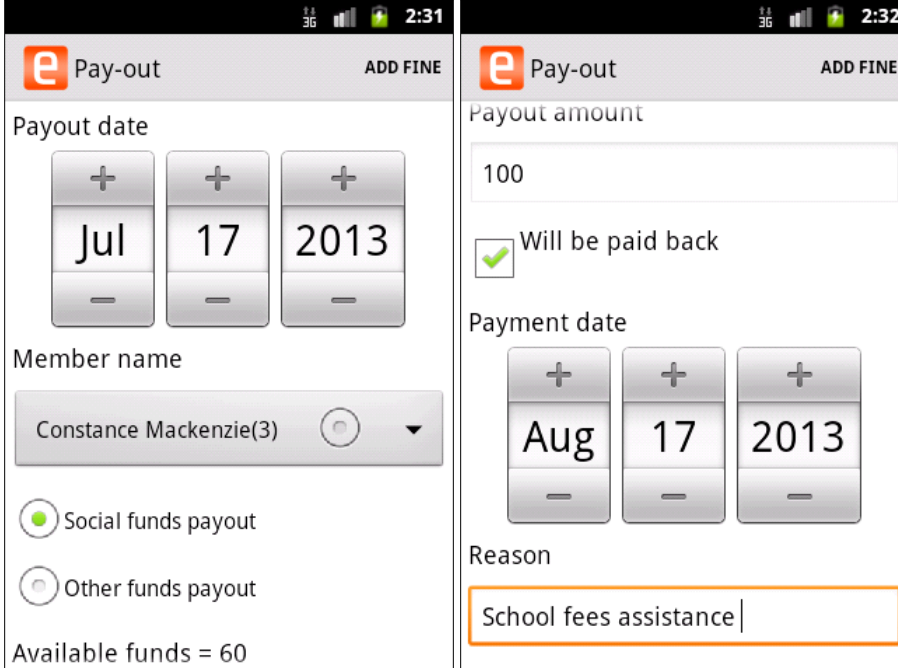
### 5.2.7 FUND PAY OUT

#### Fund pay-out

Use this menu to give out social fund or other fund as grant or as a soft loan

- i. Select pay out menu
- ii. Select **issue** at the top right corner
- iii. Select date of pay out
- iv. Select member to pay-out to
- v. Select which fund you are issuing out, social fund or other fund
- vi. Enter pay-out amount to issue. This amount must not be greater than the amount indicated at **available funds**
- vii. Check box **will be paid back** if the fund issued out is to be paid back in full

- viii. When pay back option is selected, payment date is loaded on the screen. Select the date when the fund should be paid back in full
- ix. Enter reason for pay-out
- x. Enter beneficiary or the person to receive the pay-out
- xi. Select save to issue out fund



The figure shows two sequential screenshots of the 'Pay-out' application interface. The left screenshot, taken at 2:31, displays the 'Payout date' as Jul 17 2013, the 'Member name' as Constance Mackenzie(3), and 'Social funds payout' selected. The right screenshot, taken at 2:32, shows the 'Payout amount' as 100, 'Will be paid back' checked, 'Payment date' as Aug 17 2013, and the 'Reason' as 'School fees assistance'.

Figure 66: Pay out screen

### Fund pay-out edit

You can also edit the fund pay-out issued. This should be done before closing the meeting

- i. Select pay-out menu
- ii. Select member to edit fund paid out
- iii. Select edit at top right corner of the screen
- iv. Edit the necessary pay-out details. This can be change of member to pay-out fund to, date of issue and payment of fund, fund pay-out amount, reason and beneficiary name. However, you cannot change the fund type. If you edit social fund details, you cannot change to other fund

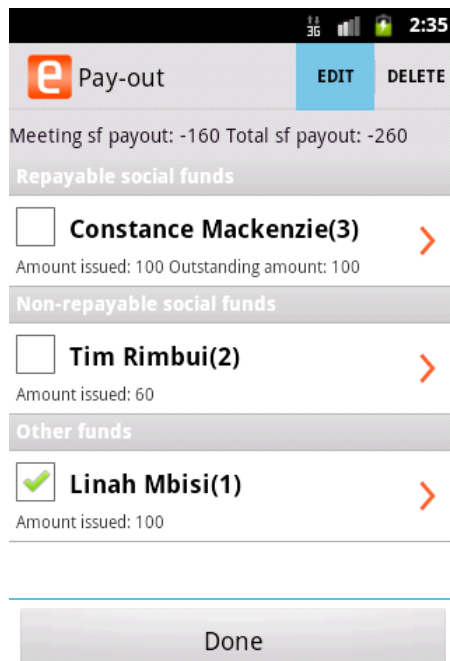


Figure 67: Fund edit screen

### Fund pay-out delete

A social fund or other fund pay out can be deleted before the meeting is closed

- i. Select pay out menu
- ii. Select member issued with fund during the meeting
- iii. Select **delete** at top right corner of the screen
- iv. User will get a prompt asking them to confirm deletion of the fund pay-out
- v. Select yes to confirm and no to stop deleting

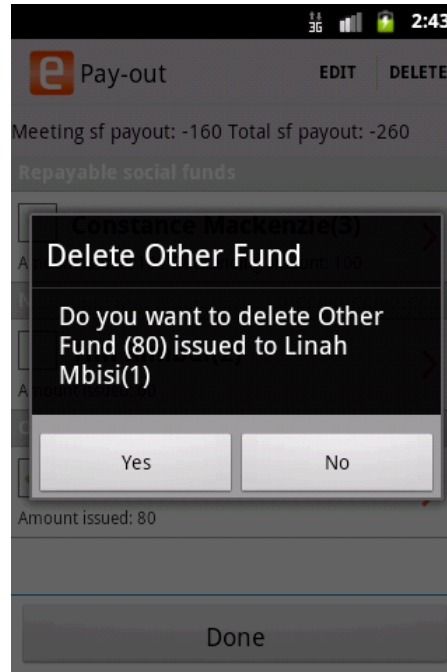


Figure 68: Delete fund pay-out

### Fund pay-out overview

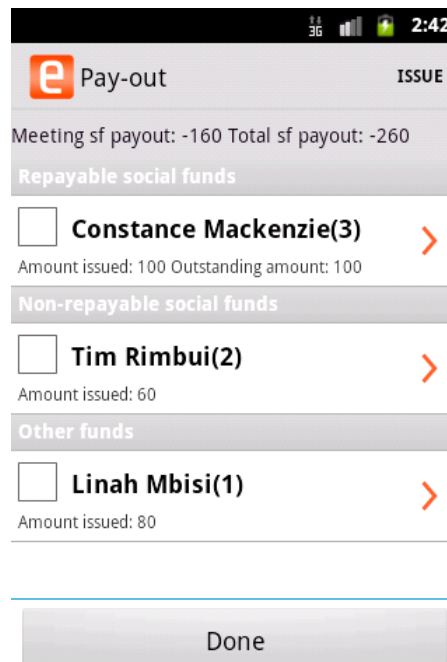


Figure 69: Fund pay-out screen

### Additional information shown on pay-out screen

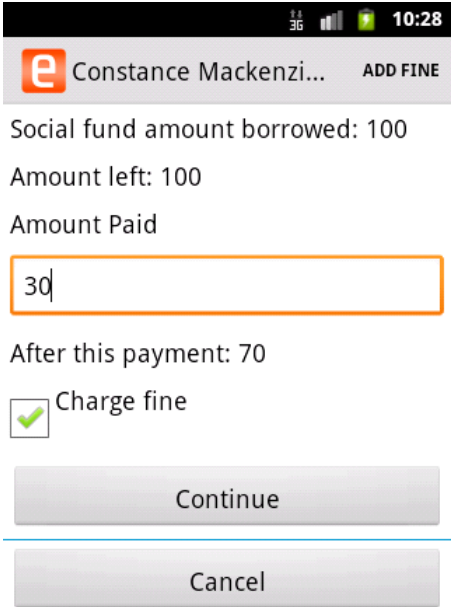
- ✓ Meeting social fund payout- total amount of social fund issued during the current meeting

- ✓ Total social fund payout - cumulative amount of social fund paid out during the cycle
- ✓ The screen is also divided into two sections
  - Repayable social funds- social fund to be repaid back. During pay-out, the user will have selected 'to be paid back' checkbox to allow paying back of social fund – Indicates amount issued and outstanding balance to be paid back
  - Non repayable social funds- social fund will not be repaid back – indicates amount issued out
  - Other funds - other funds issued out

### 5.2.8 PAY SOCIAL FUND

Use this menu to pay back social fund or other fund issued to member and member is to pay back

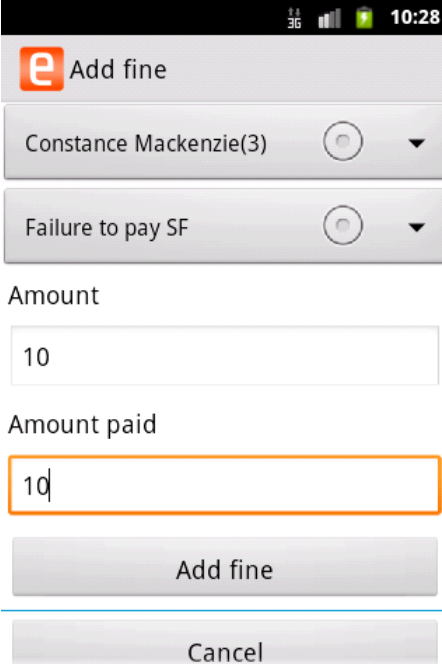
- i. Select pay social fund
- ii. Select member who is making a payment to social fund or other fund
- iii. Enter amount paid back
- iv. If a member is not being charged a fine, select continue to complete the process
- v. If member should be charged a fine for e.g. late payment, select charge fine to check the box



The screenshot shows a mobile application interface for paying back a social fund. At the top, there is a status bar with signal strength, 3G, and the time 10:28. Below that is a header with a red 'e' logo, the name 'Constance Mackenzi...', and an 'ADD FINE' button. The main content area displays the following information: 'Social fund amount borrowed: 100', 'Amount left: 100', and 'Amount Paid'. A text input field with an orange border contains the number '30'. Below this, it says 'After this payment: 70'. There is a checkbox labeled 'Charge fine' which is checked with a green checkmark. At the bottom, there are two buttons: 'Continue' and 'Cancel'.

Figure 70: Social fund pay back screen

- i. Select continue to charge the fine
- ii. The fine menu is screen is loaded with member name loaded
- iii. Select fine to charge
- iv. The fee type loads the fee amount
- v. Enter amount paid as fine
- vi. Touch on add fine to complete the process of fine charge
- vii. The fine charging and payment also completes the process of social fund pay back



10:28

e Add fine

Constance Mackenzie(3)

Failure to pay SF

Amount

10

Amount paid

10

Add fine

Cancel

Figure 71: Social fund fine charge



Payback social fund overview screen additional information

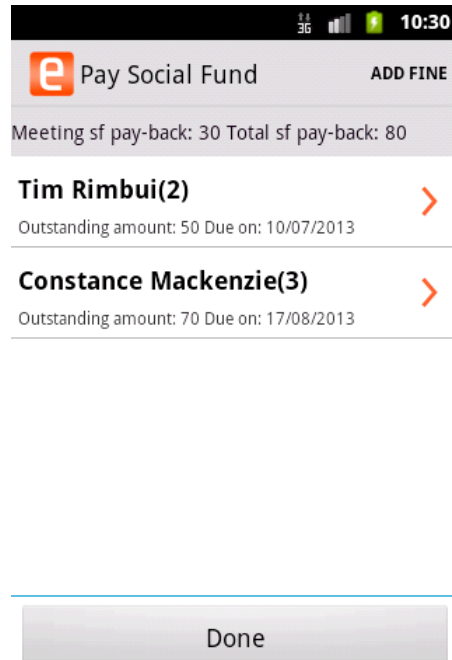


Figure 72: Pay back social fund overview

- ✓ Meeting sf- amount of social fund paid back during the meeting
- ✓ Total sf pay back- cumulative amount of money paid back in cycle
- ✓ Each member also has information showing how much fund is outstanding and when the payment date is

### 5.2.9 WITHDRAWALS

#### Withdrawal

Use this menu to do cash withdrawal from the groups' loan fund money.

- i. Touch on withdrawals menu
- ii. Touch withdrawal function at the top right corner
- iii. Select withdrawal date
- iv. Select member making a withdrawal



Note:

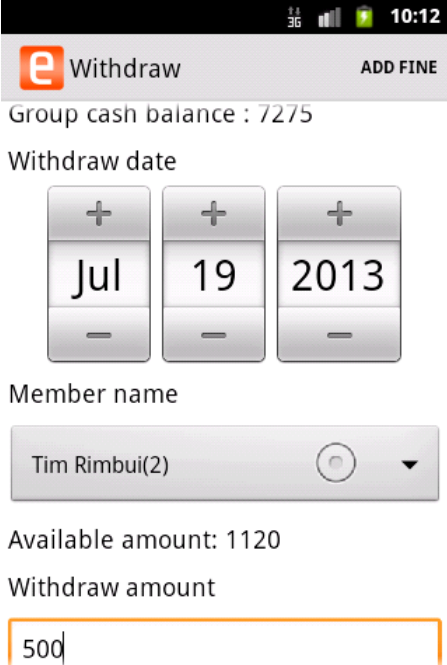
- ✓ A member cannot withdraw more than is available in group cash balance
- ✓ A member cannot withdraw more than they have saved in cash contribution
- ✓ If a member has a loan balance, the loan balance amount is deducted from the cash balance available for withdrawal. In our example below:

*Tim Rimbui total contributions to date = 2000*

*Outstanding loan balance = 880*

*Available amount for withdrawal = 2000 – 800 = 1120*

- v. Enter amount to withdraw. If a user attempts to withdraw more than is available in the group or more than the member has contributed, they will get a message that **'Exceed Balance'**
- vi. Touch save to complete the withdrawal



Withdraw

Group cash balance : 7275

Withdraw date

Jul 19 2013

Member name

Tim Rimbui(2)

Available amount: 1120

Withdraw amount

500

*Figure 73: Cash withdrawal*

### Edit withdrawal

Edit the amount withdrawn by member before closing the meeting

- i. Select the withdrawal menu
- ii. Select member you want to edit withdrawal done

- iii. Select **withdraw** option at the top right corner
- iv. Edit necessary withdrawal details- date, withdrawal amount
- v. Touch on save to save the changes

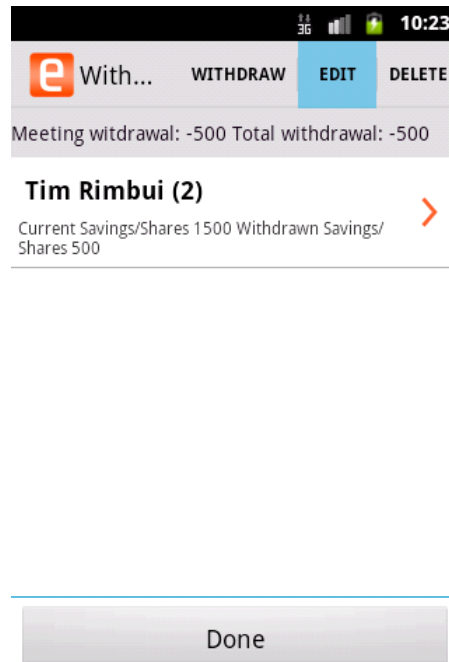
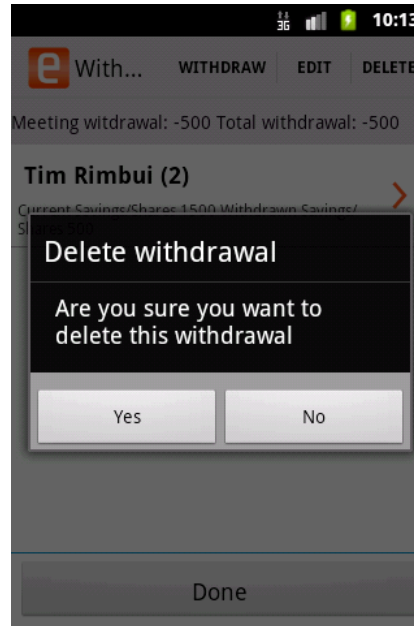


Figure 74: Savings withdrawal edit

### Delete withdrawal

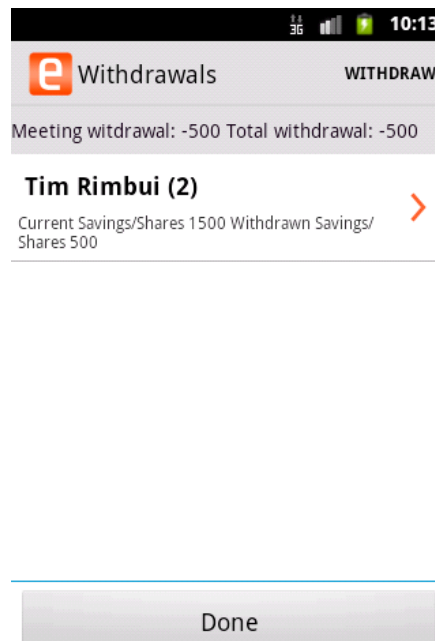
You should delete a withdrawal done in current meeting before closing the meeting

- i. Select the withdrawal menu
- ii. Select member you want to edit withdrawal done
- iii. Select **delete** option at the top right corner
- iv. A prompt message is shown to user to confirm the withdrawal
- v. Select **yes** to complete the process or no to cancel the process



*Figure 75: Savings withdrawal delete*

The overview of withdrawal screen has additional information after withdrawal transactions have been made



*Figure 76: Withdrawal screen overview*

- ✓ Meeting withdrawal- total amount of withdrawals done during the current meeting
- ✓ Total withdrawal- cumulative withdrawal amount during cycle
- ✓ Current savings- how much is left of his contributions after withdrawing

- ✓ Withdrawn savings- amount of contributions withdrawn in the meeting

### 5.2.10 GROUP EXPENSE

#### Expense add

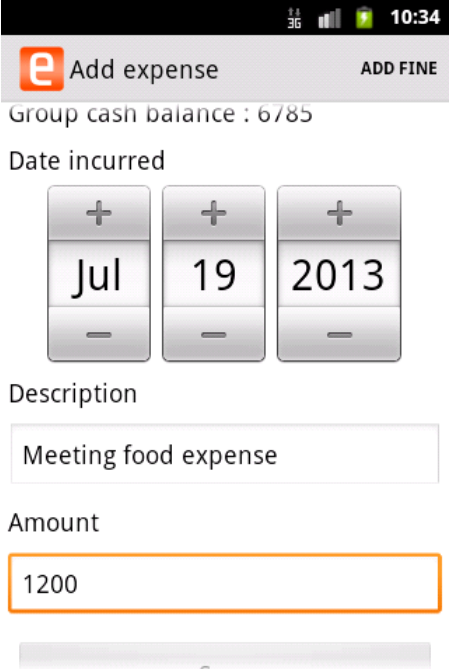
Use this menu to pay for a group expense incurred by the group. This is a withdrawal from the group loan fund balance

- Select group expense
- Select **add** option at the top right corner of the screen
- Select date of expense
- Enter expense description
- Enter amount
- Touch on save to save the expense transaction



Note:

- ✓ Group cannot withdraw money as an expense in excess of what the group cash balance is



10:34

e Add expense ADD FINE

Group cash balance : 6785

Date incurred

Jul 19 2013

Description

Meeting food expense

Amount

1200

Save

Figure 77: Group expense screen

## Expense edit

You can also edit an expense and this should be done before closing the meeting

- i. Select group expense menu
- ii. Select the expense recorded during the meeting
- iii. Select edit option at the top right corner of the screen
- iv. Edit expense details – date incurred, expense description or expense amount to be withdrawn
- v. Touch on save to save changes
- vi. Note, the group balances change after you have saved the group expense

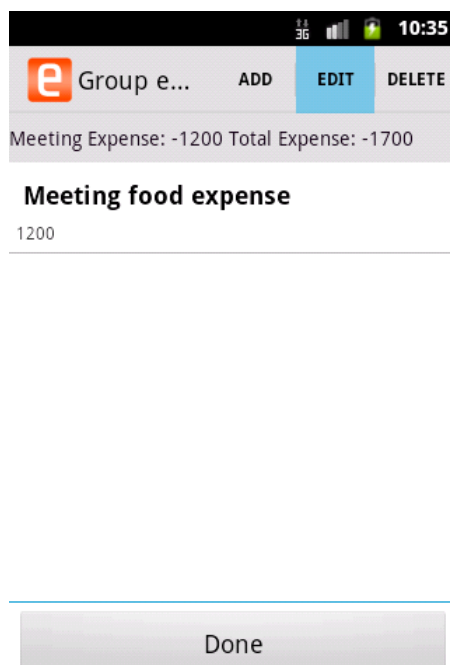


Figure 78: Group expense edit screen

## Expense delete

- i. You can also delete an expense before meeting is closed
- ii. Select group expense menu
- iii. Select expense recorded to delete. This deletes the expense record
- iv. The record is deleted

Group expense over view information

Meeting expense- this is the amount withdrawn from group cash balance

Total expense- this is the cumulate amount withdrawn from group cash balance during the cycle

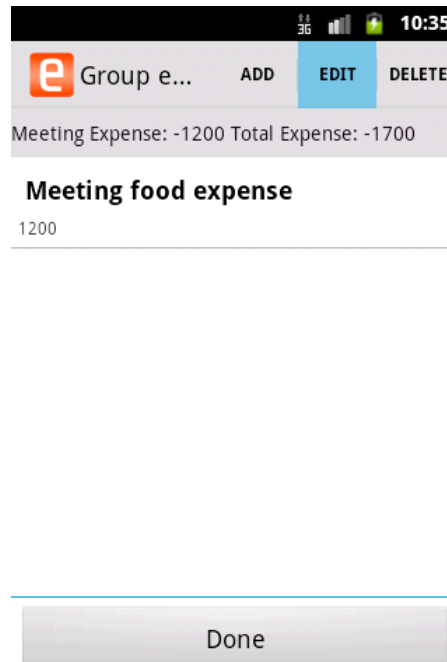


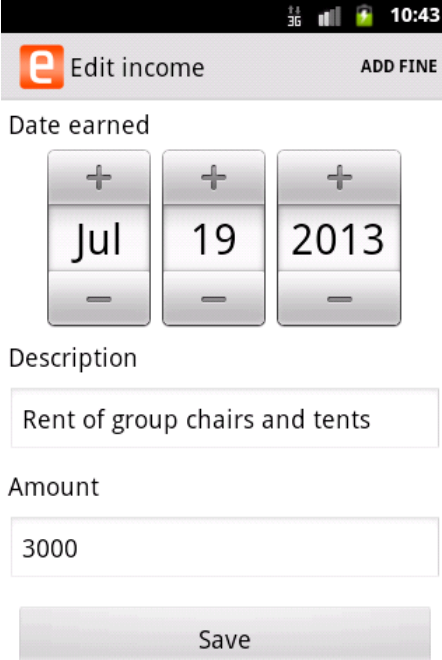
Figure 79: Group expense overview

### 5.2.11 GROUP INCOME

#### Income add

Use this menu to record income records added to the group cash

- i. Select other income menu
- ii. Select add option at the top right corner of the menu
- iii. Select date of income
- iv. Enter income description
- v. Enter income amount
- vi. Select save to complete the transaction



The screenshot shows a mobile application interface for editing an income record. At the top, there is a header bar with a red 'e' icon, the text 'Edit income', and a button labeled 'ADD FINE'. Below the header, the 'Date earned' section features a date picker with three columns: 'Jul', '19', and '2013'. Each column has '+' and '-' buttons for navigation. The 'Description' section has a text input field containing 'Rent of group chairs and tents'. The 'Amount' section has a text input field containing '3000'. At the bottom, there is a large grey button labeled 'Save'.

Figure 80: Income record screen

### Income edit

You can also edit income details recorded during the meeting

- i. Select other income menu
- ii. Select income record to edit
- iii. Select edit option at the right top corner
- iv. Edit necessary income details – date of income, income description and income amount
- v. Touch on save to save the changes



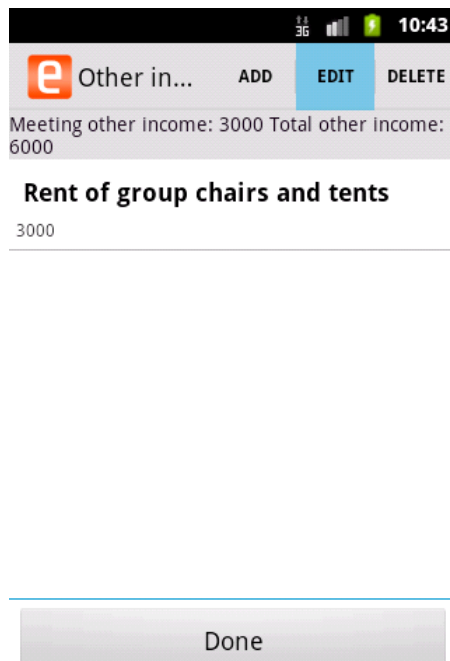


Figure 81: Edit income screen

### Delete income record

You can also delete an income record before closing the meeting

- i. Select other income menu
- ii. Select income record to be deleted
- iii. Select delete option at the top right corner
- iv. The record is deleted

### Other income overview menu

- ✓ Meeting other income- total amount of income recorded during the meeting
- ✓ Total other income- cumulative income amount recorded during the cycle

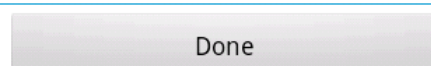
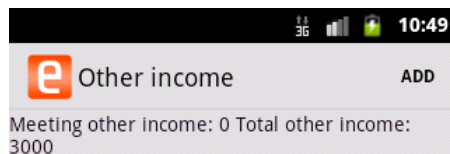


Figure 82: Other income overview

## 5.2.12 MEMBER EXIT

### Exit member

Use this module to permanently remove a member from the group. Note that this is not deleting member records but it is a process of removing a member from the group. Deleting means erasing member records even from the database

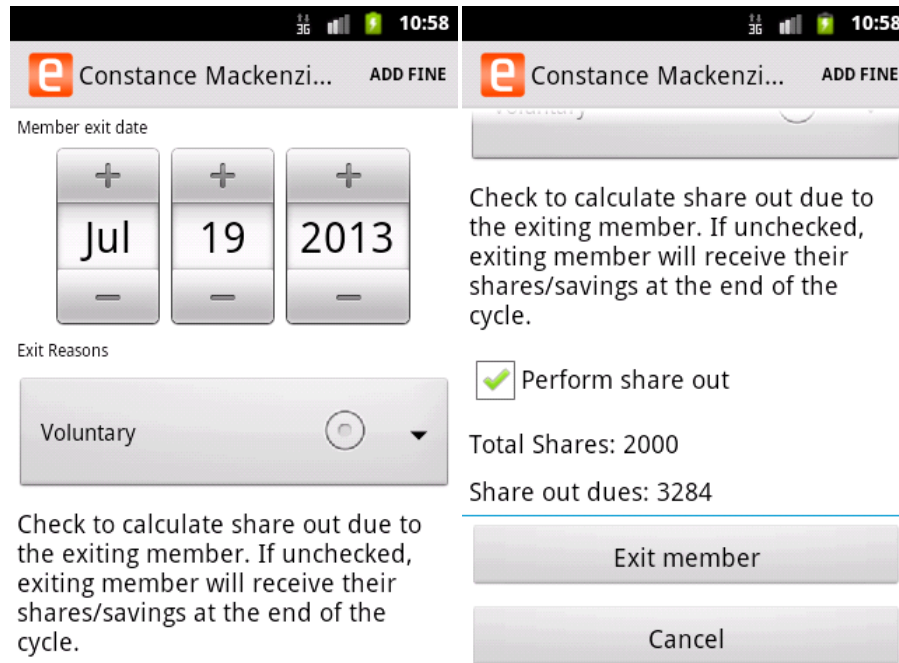


Note:

- ✓ A member must not have pending loan balance
- ✓ A member must not have pending fines and fees

- i. Select member exit menu
- ii. Select date of exit
- iii. Select exit reason. The options are voluntary, expulsion, death
- iv. Select perform share out
  - This refers to giving the member their contribution and profit earned from their contribution up to the time of their exit

- If you do not perform share out at exit process, the member will get their dues at the end of the cycle and profit earned will be up to the date they exited. Additional group profit earned after the member has exited will not be shared with this member



Member exit date

Jul 19 2013

Exit Reasons

Voluntary

Check to calculate share out due to the exiting member. If unchecked, exiting member will receive their shares/savings at the end of the cycle.

Perform share out

Total Shares: 2000

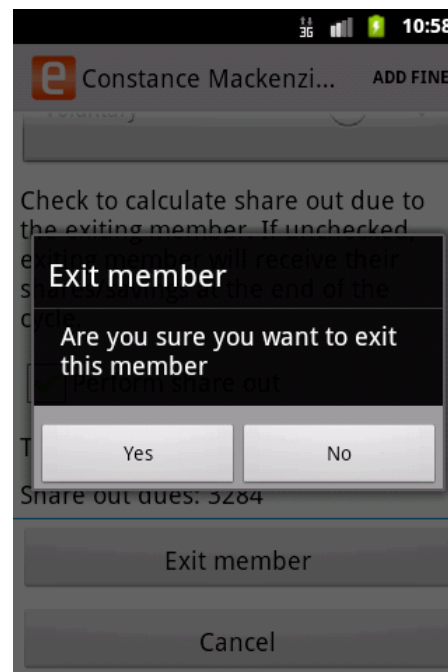
Share out dues: 3284

Exit member

Cancel

Figure 83: Exit process

- v. Select Exit member to go to the next step
- vi. A pop up message is displayed to the user to confirm the action



Exit member

Are you sure you want to exit this member

Yes No

Share out dues: 3284

Exit member

Cancel

Figure 84:Exit process 2

- vii. Select yes to confirm the process. If you select no, you will stop the exit process

### Exited member share out payment

- i. After you have exited the member, you will need to pay share out amount. From figure 75, member is indicated as exited, and the share amount is indicated as due

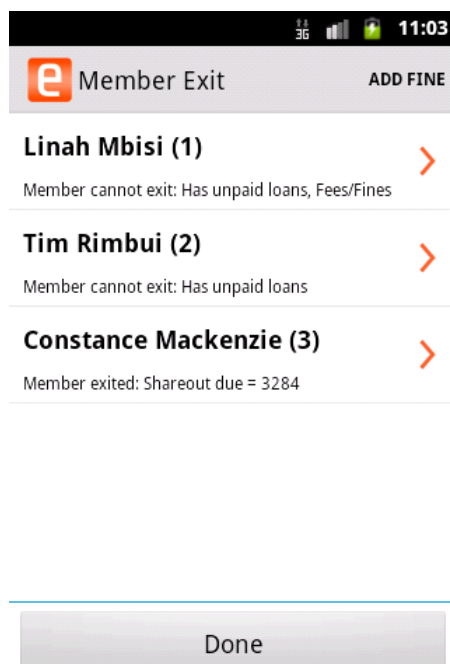


Figure 85: Member exit screen

- ii. To pay out the amount for the exited user, select the user name
- iii. A prompt message is presented to the user to confirm if payment should be made. If payment is not done at this point, the share out amount will be paid at the end of the cycle and the amount to be paid at share out will be contribution and profit earned up to that point



Figure 86: Member exit share out payment

- iv. Share out details are shown to the use for confirmation. At this point, the user can choose to cancel the share out payment
- v. To confirm payment, select pay

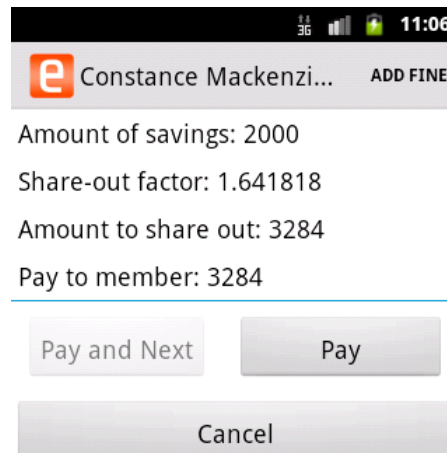


Figure 87: Exit member share out confirmation

## Exit member overview

The member exit screen overview indicates which members have been exited and received their share out amount, which members have been exited and not received their share out amount, which members are ready for exit and which members will not be exited due to unpaid loan balances or fines and fees

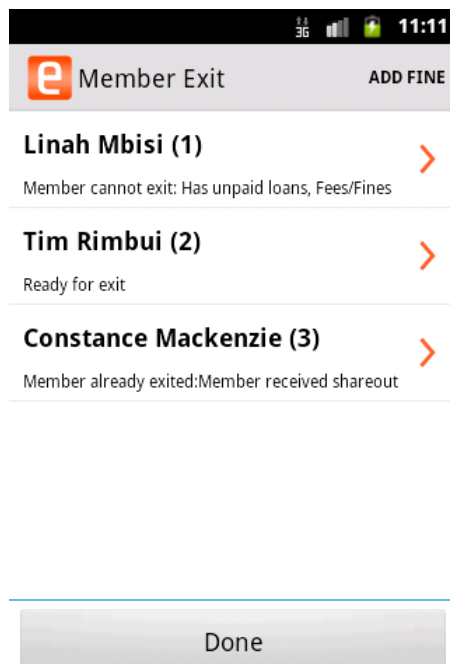
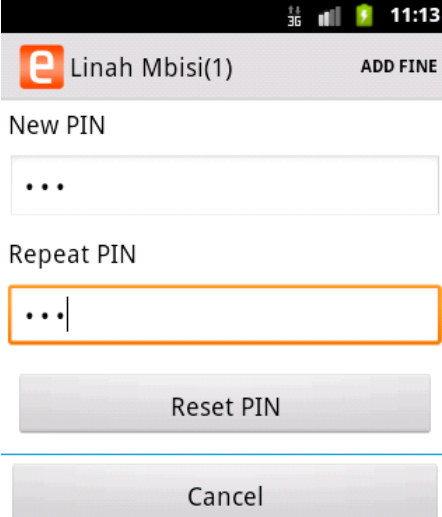


Figure 88: Member exit overview screen

### 5.2.13 RESET PIN

- i. Use this menu to reset member PIN
- ii. Select reset PIN menu
- iii. Select member to reset pin
- iv. Enter new pin and confirm new pin
- v. Touch on reset pin to save changes



3G 11:13

**e** Linah Mbisi(1) ADD FINE

New PIN

...

Repeat PIN

...|

Reset PIN

Cancel

Figure 89: Reset Pin screen

#### 5.2.14 CLOSE MEETING

Use this menu to close the meeting and to confirm meeting activities of cash in and cash out. Confirm physical cash with meeting summary entries

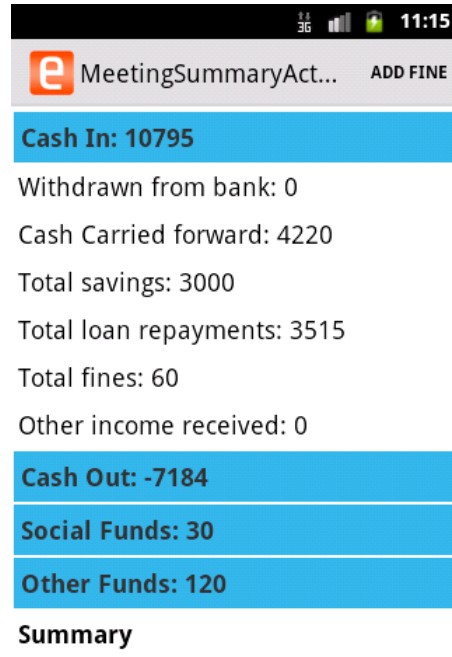


Note:

- ✓ Use the meeting summary to confirm physical cash and what has been in e-Recording

#### Cash in

This is total amount of loan fund recorded in



*Figure 90: Meeting summary - cash in*

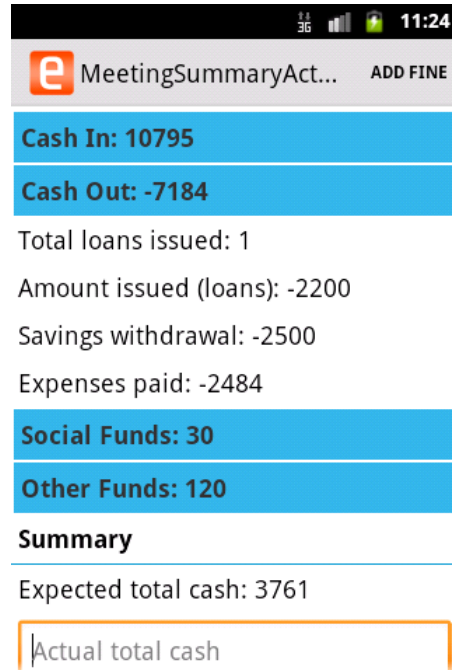
Cash In- summation of all recorded amount in cash in summary. This is the total of loan fund in

- i. Withdrawn from the bank- group cash withdrawn from the bank. The withdrawn amount is confirmed at bank/cash balance confirmation
- ii. Cash carried forward- total group cash balance in the box from previous meeting
- iii. Total savings- total contributions recorded during the meeting
- iv. Total loan repayments- total loan repayments recorded during the meeting
- v. Total fines- total fines and fees paid during the meeting
- vi. Other income received- total amount recorded in other income menu

### **Cash out**

This is the total amount of loan fund withdrawn from group loan fund. It is the total of loan fund out





*Figure 91: Cash out summary*

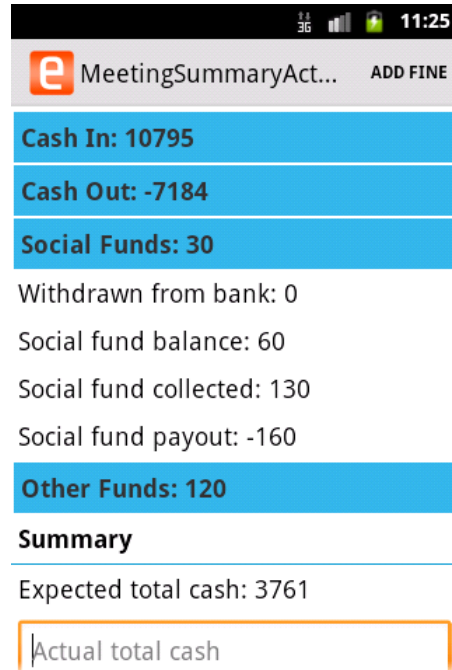
Cash out- summation of total cash out in cash out summary

Total loans issued- number of loans issued during the meeting

- i. Amount issued (loans) - total amount of loan issued during the meeting. This the actual amount member received as loan and not loan issued plus interest
- ii. Savings withdrawal- total amount of cash withdrawn from members account
- iii. Expenses paid- total amount withdrawn from group loan fund. This is recorded at group expense menu

### **Social fund**

Shows summary of social fund income and expenses. It is social fund in minus social fund out



*Figure 92: Social fund summary*

Withdrawn from bank- social fund amount that has been withdrawn from the bank; indicate this amount withdrawn at bank/cash balance confirmation menu

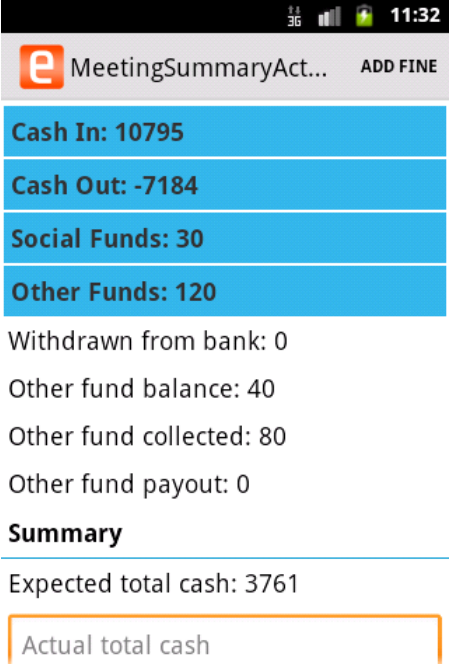
Social fund balance- total social fund amount from previous meeting carried forward

Social fund collected- total social fund recorded during the meeting

Social fund pay-out- total social fund amount paid out to a member during the meeting

### **Other fund**

Shows a summary of other fund income and expenses. It is other fund in minus other fund out



MeetingSummaryAct... ADD FINE

Cash In: 10795

Cash Out: -7184

Social Funds: 30

Other Funds: 120

Withdrawn from bank: 0

Other fund balance: 40

Other fund collected: 80

Other fund payout: 0

**Summary**

Expected total cash: 3761

Actual total cash

*Figure 93: Other fund summary*

Withdrawn from bank- other fund amount that has been withdrawn from the bank; indicate this amount withdrawn at bank/ cash balance confirmation menu

Other fund balance- total other fund amount from previous meeting carried forward

Other fund collected- total other fund recorded during the meeting

Other fund pay-out- total other fund amount paid out to a member during the meeting

### Summary

Enter the actual cash confirmation in these entry fields.



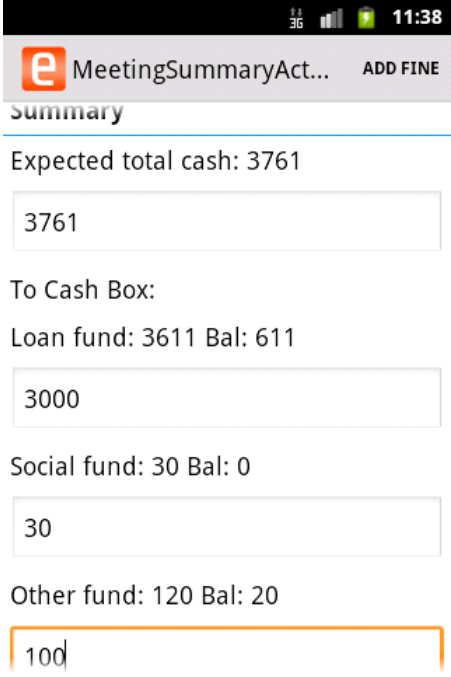
#### Note:

- ✓ To be able to close the meeting, the cash confirmation entered in the entry fields must tally with amount shown as expected. Each entry field indicates to the user how much total is expected
- ✓ If the physical cash does not tally with this information shown as amount expected, then the user should go to each e-Recording menu where a record has been entered and confirm the correct recording
- ✓ If the member set in the constitution option for money in safe place as both bank and cash, both of this options will be loaded in meeting summary window.

- ✓ If the user selects only cash in the box, then all the money will be kept in the box and confirmation summary will only be cash in box

- i. Expected total cash- total amount of cash balance collected during the meeting. This is the calculation of cash in plus social fund balance plus other fund balance minus cash out

### To Cash Box



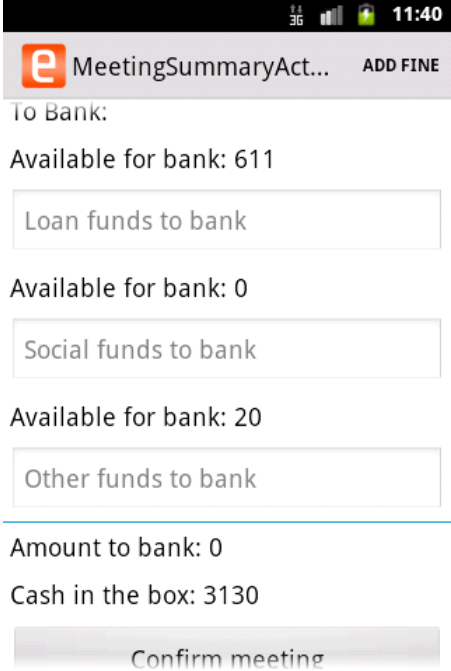
The screenshot shows a mobile application interface for a meeting summary. At the top, there is a status bar with the time 11:38 and signal strength. Below that is a header with an 'e' logo, the text 'MeetingSummaryAct...', and a button labeled 'ADD FINE'. The main content area is titled 'Summary' and contains the following fields:

- 'Expected total cash: 3761' with an input field containing '3761'.
- 'To Cash Box:'
- 'Loan fund: 3611 Bal: 611' with an input field containing '3000'.
- 'Social fund: 30 Bal: 0' with an input field containing '30'.
- 'Other fund: 120 Bal: 20' with an input field containing '100'.

Figure 94: Meeting summary - to cash box

- ii. Enter how much loan fund will be kept in the box. The balance indicated is what is expected to go to the bank
- iii. Enter social fund to be kept in the box. If no social fund will be banked, confirm the full amount in the entry field. The balance expected will be zero
- iv. Enter other fund to be kept in the box. The balance amount shown will be what is expected to go to the bank

## To bank



MeetingSummaryAct... ADD FINE

To Bank:

Available for bank: 611

Loan funds to bank

Available for bank: 0

Social funds to bank

Available for bank: 20

Other funds to bank

---

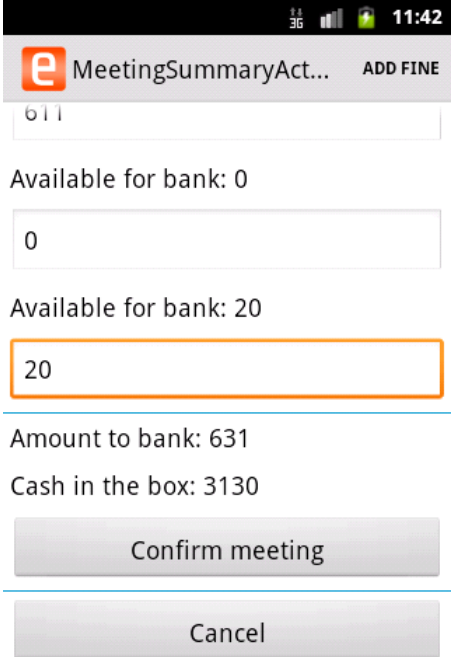
Amount to bank: 0

Cash in the box: 3130

Confirm meeting

*Figure 95: Meeting summary - to bank*

- v. The amount to be confirmed for bank will be the balances indicated as expected. Note that these balances are total of what is expected minus total to cash in the box.
- vi. Loan fund available for bank- in our example in figure 96 total loan fund expected is 3611. Total loan fund to be kept in the box is 3000. Therefore the balance available for bank is  $3611 - 3000 = 611$ . Therefore amount to be confirmed to bank is 611 is indicated. Confirm this balance by indicating in the entry field
- vii. Social fund available for bank- in our example in figure 96, our total social fund expected is 30. The total social fund expected was confirmed to go to the box; therefore no social fund is expected to go to the bank. In this entry field, we indicate the amount as zero
- viii. Available for bank- again in our example as shown in figure 96, total expected other fund amount is 120. We confirmed to the box amount as 100. Total expected to go to the bank is 20 and this is the amount to be confirmed



611

Available for bank: 0

0

Available for bank: 20

20

Amount to bank: 631

Cash in the box: 3130

Confirm meeting

Cancel

Figure 96: Close meeting summary

- ix. A summary of total **cash in the box** and total **amount to bank** is indicated after confirming these entry fields.
- x. The amount to the box will be amount carried forward in the next meeting
- xi. After member has confirmed these entry fields, touch on confirm meeting to confirm the entries and close the meeting



Note: After meeting has been confirmed and closed, it is important to sign out of e-Recording to stop unauthorised users from starting another meeting and accessing group data