

Microfinance guide

Customers, loans, repayments, branch cash, risk control and reports.

For institution staff

1. Getting started

This guide is for microfinance institutions with branches and staff. Customers do not sign in themselves; branch staff serve them.

Menu names in the app are in Kiswahili. This guide shows each one in **bold** with the English meaning in brackets.

Signing in

1. Press **Ingia (MFI)** (Sign in, MFI) on the home page, or open **/mf/login.php**.
2. Sign in with your email and the temporary password your institution administrator gave you.
3. The first time, the system makes you change the password. Choose a long, unique one.
4. You will see **Mwanzo** (Home): a dashboard with "Kazi zinazokusubiri" (work waiting for you) based on your role.

Finding your way around

- The left menu has groups: Customers, Loans, Cash, Risk, Reports and Administration. You see only what your role allows.
- Every page has a  **Mwanzo** (Home) button that returns to the dashboard.
- On a phone the menu opens with the menu button; **Funga menyu** (Close menu) closes it.
- **Wasifu wangu** (My profile): press your picture or name on the top bar to set your photo and your signature (the signature is used on the loan summary). **Badilisha nenosiri** (Change password) and **Toka** (Sign out) are there too.

2. Who does what

Role	Main duties
Institution administrator	Adds branches and staff, sets up loan products, approves large loans, and decides sensitive requests (cash funding, payment reversals, write-offs, till variances). Major decisions need a second administrator.
Branch manager	Approves loans up to their limit, closes the day, sees the branch's reports and customers at risk, and handles complaints.
Loan officer	Registers customers, creates loan applications, and follows up customers in arrears and at risk.
Teller	Disburses loans and receives repayments. The one who handles cash.

The basic safety rule: whoever requested or created something cannot approve it. Another person with authority is needed.

3. Setting up the institution (administrator)

1. **Branches: Usimamizi > Matawi** (Administration > Branches) to add and edit branches.
2. **Staff: Usimamizi > Wafanyakazi > Mfanyakazi mpya** (Administration > Staff > New staff member): name, email, role and branch. The system produces a temporary password; give it to the staff member in a safe way, and they will have to change it.
3. **Loan products: Mikopo > Bidhaa** (Loans > Products) to set interest, fees, term, repayment type and conditions. Loans already disbursed do not change if you change a product later.
4. **Approval limits: Usimamizi > Kikomo cha idhini** (Administration > Approval limits) to set the highest amount each person can approve. Changing a limit needs another administrator to approve.
5. The institution needs at least two administrators so that sensitive decisions can be approved.

If a staff member forgets their password, an administrator can set a new one and all of that person's sessions are closed.

4. Customers

Registering a customer

1. The loan officer opens **Wateja > Mteja mpya** (Customers > New customer).
2. They enter name, phone, ID number, date of birth and branch.
3. **Confirm KYC:** another person (not the one who registered) checks the real ID and confirms. The system never confirms automatically.

Changing the name, gender, date of birth or ID sends KYC back to waiting for confirmation.

The customer page

It shows details, loans, payment history, the credit score and an **Omba mkopo** (Apply for a loan) button. The **credit score** is advice only, based on your own institution's history; it does not accept or reject a loan, and every factor is visible.

5. From application to loan

1. **Application:** the loan officer starts on the customer page with **Omba mkopo:** product, amount, term and collateral. They can use the **Kikokotoo** (Calculator) to show the customer the schedule first (calculation only, nothing is saved).
2. **Collateral:** it is added to the application and another staff member confirms it before it counts.
3. **Approval:** the manager approves up to their limit; above that an administrator. The person who owns the application cannot approve it.
4. **Disbursement:** the teller opens **Toa mkopo** (Disburse loan), gives the customer the cash, then presses **Toa mkopo**. The product fee is deducted up front; the schedule starts today and the system writes to the books.

Top-up

A customer with an active loan can be given a new loan that pays off the old debt. The new loan must be larger than the old debt plus fees, the customer receives the difference in cash, and a manager or administrator must approve.

Loan summary

The loan page has a printable summary with the payment schedule and the signatures of the staff involved. The full terms are in the institution's signed contract.

6. Repayments

1. The teller opens **Pokea malipo** (Receive payment) on the customer's loan and enters the amount and payment method.
2. The payment is split starting from the oldest debt: **penalty** (if any), then **interest**, then **principal**.
3. Anything above the current instalment pays later instalments early; what is left goes to the customer's credit balance.
4. The system issues a receipt.

A mistaken payment

1. A payment is never deleted. The teller presses **Malipo yamekosewa?** (Payment made by mistake?) and writes a reason (no customer names).
2. A manager or another administrator decides under **Fedha > Kurudisha malipo** (Cash > Reverse payments).
3. If accepted, the money leaves the branch safe, the customer's debt comes back and the receipt shows "reversed". Only a loan's most recent payments can be reversed.

7. Arrears and customers at risk

Arrears (Mikopo > Wadaiwa)

The list of loans with overdue amounts. The officer records contact with the customer, **promises to pay** and follow-up. A broken promise is shown.

At risk (Mikopo > Wanaohatarini, the debt assistant)

The assistant studies the payment history of every active loan and shows who is late and who may be late soon, with the reasons (days late, part payments, a broken promise, credit score and so on).

- Groups: **Wamechelewa** (Late), **Hatarini** (At risk) and **Salama** (Safe).
- You can filter by group, or **wangu** (mine) only (for officers).
- It is advice only: it does not change any loan. This assistant sends no SMS or WhatsApp message.

Reminder messages

The system queues one message per instalment (a reminder before the due date and a late notice). A message contains only the first name, the amount and the date, and is never sent twice.

8. Cash and end of day

Closing the day

1. The manager opens **Fedha > Kufunga siku** (Cash > Close the day), counts the cash in the drawer and enters it.
2. If it differs from the books, they write a note and may choose the teller responsible (for follow-up only).
3. The variance waits for ANOTHER administrator under **Fedha > Tofauti za till** (Cash > Till variances): a shortage becomes an institution expense, an overage becomes income.
4. Once the day is closed, no new cash transactions are allowed for that branch that day.

Putting cash into and taking cash out of a branch

- **Cash requests:** one administrator requests more cash for a branch, another approves.
- **Taking cash out:** sending cash to the bank is requested and approved the same way; it cannot exceed the cash at the branch.

Manual journals

For corrections only (expenses, capital, bank, suspense). Another administrator must approve before they reach the books; loans, interest and loan loss provisions do not pass through here.

Reconciliation and month-end

- **Reconciliation:** compare the bank or mobile-money statement balance with the books balance; any difference must be explained. Records are never deleted; if you make a mistake, a new record takes its place.
- **Closing the month:** each account's month-end balance is saved and the system compares it with later recalculations.

9. Risk control

- **Loan loss provision:** calculated on the remaining principal of active loans according to days late.
- **Write-off:** a loan can be proposed for write-off after 90 days late; another administrator decides. The record stays with the status "Written off"; any provision already held is used first.
- **Written-off debts:** the teller records money recovered from the written-off loan's page; a manager or another administrator approves.
- **Alerts:** every night the system checks for unusual patterns (for example many payment reversals in a week, one phone for many customers, a loan never paid at all). They are alerts to investigate, not verdicts.
- **Complaints:** record customers' complaints; each has a response deadline. The manager assigns it, the assignee handles it and writes the resolution, and the manager closes it.

10. Reports and records

Report	Shows
Cash book	A branch's cash movement.
Trial balance	The balance of every account.
Profit and loss	Income and expenses for a period.
Balance sheet	Assets, liabilities and capital.
Portfolio at risk (PAR)	Late loans by day bands.
Account ledger	The transactions of one account.
Audit trail	Every action recorded with the person, time (EAT) and details; it cannot be deleted or changed.

Only an administrator can download CSV. Do not write customers' names in short description fields, because the audit records cannot be deleted.

11. Working without a network

Tellers and officers can keep working when the network drops, through **Mikopo > Kazi bila mtandao** (Loans > Work without a network). There is a [full step-by-step offline guide](#).

1. While you have a network, open that page and **Sajili kifaa hiki** (Register this device); a manager can remove it at any time.
2. The arrears list is saved on the device. When the network drops, enter payments or visits; they go into the queue.
3. When the network returns and you are signed in, the items are sent. The books date is the server's, not the device's.
4. Items older than 3 days wait for manager approval under **Hatari > Offline: idhini** (Risk > Offline: approval); when approved, the payment enters with today's date.

The arrears list contains customers' names. When you finish work on a device that is not yours, use **Futa data ya kifaa hiki** (Erase this device's data).

12. The institution's plan

- A new institution gets **90 free days**, once only.
- After that you pay per day according to the number of branches. See the **Bei** (Pricing) section on the website home page.
- When the plan ends, staff cannot keep working until a payment is recorded. The institution's data is not lost.
- To reopen: pay and contact us on WhatsApp +255 768 139 301, quoting the institution's name and code. The VisaMi team records the payment.
- If the plan ends while you have work in the offline queue, the message **Seva imekataa (402)** (Server refused, 402) may appear. Do not delete anything; contact us first.

13. Security and common problems

- Never give your password to anyone, even a colleague. Sign out when you finish, especially on a shared computer.
- Sensitive requests expire after 7 days if not decided; if you see an expired request, request it again.

Problem	Solution
I forgot my password	Ask the institution administrator for a new one.
I cannot approve a request	It may be your own request, or the amount is above your limit; ask someone with authority.
A menu is missing	Your role does not have that permission; ask the administrator.
The institution has no second administrator	Sensitive requests cannot be approved; add a second administrator with help from the VisaMi team.
Platform help	moescience@proton.me or +255 768 139 301.