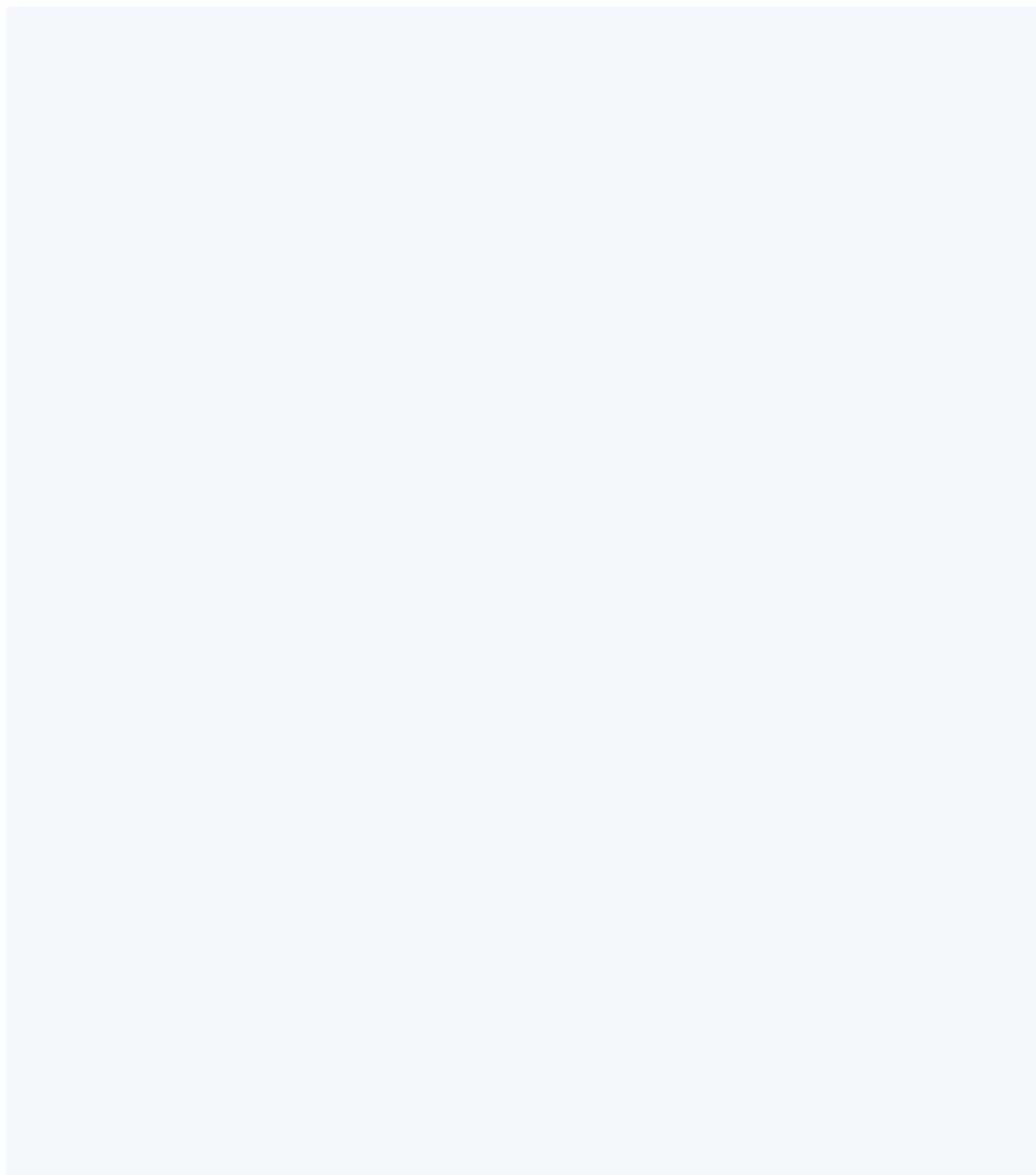


VICOPA guide

Contributions, loans, fines, meetings and reports for your group, step by step.

For leaders and members



1. Getting started

This guide explains, step by step, how to use VisaMi for a VICOPA group, a savings group or a family/community (Umoja) group. Read the part that matches your role, then use the menu above to jump to other sections.

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

Registering and signing in

1. Open **visami.moescience.com** and press **Sajili Bure** (Register free), or **Ingia** (Sign in) if you already have an account.
2. New group: fill in the group's details and those of the person starting it. That person becomes the group's first administrator.
3. Sign in with your phone number or email and your password. Never give your password to anyone.
4. Other members do not register themselves: the treasurer or chairperson adds them (see Members).

Using it on a phone

- On a phone you will see a bottom menu: **Nyumbani** (Home), **Wanachama** (Members), the middle record button (+), **Mikopo** (Loans), **Ripoti** (Reports) and **Zaidi** (More).
- You can add VisaMi to your home screen: press the **Ongeza** (Add) button that appears at the bottom, or use "Add to Home screen" in your browser.

The Home button

Every inner page has a **◀ Mwanzo** (Home) button under the top bar that returns you to your dashboard, and **↶ Rudi nyuma** (Back) that returns to the previous page.

2. Group types

Type	Suited for	Loans
VICOBA	VICOBA groups with savings and loans	Yes: loans, guarantors, interest, repayments, fines and dividends
Savings group	Groups that save together	According to the group's settings
Umoja / family	Family, clan or community contributions	No: the loans menu is hidden

The price plan (Basic or VICOBA) is shown on the website home page, under **Bei** (Pricing). Group loans are part of the VICOBA plan.

3. Who does what

Role	What they do
Super admin	Looks after the platform only: adds groups, sees reports, plans and institution requests. Does not enter or change groups' contributions, repayments or loans; that is the work of the group leaders.
Chairperson	Leads the group, gives the final loan approval, and sees members, contributions, loans, reports and meetings.
Treasurer	Records contributions, repayments, expenses and bank funds; verifies loan applications; changes the group's settings and sees the cashbook. Can record contributions and repayments without a network.
Secretary	Keeps records and meetings, and passes loan applications at the second step. The chairperson and secretary can take attendance without a network.
Member	Sees their own contributions, loans, statement, meetings and reports; applies for a loan.

Nobody can approve their own loan. Every step of a loan is done by a different person.

4. Setting up the group (Settings)

The treasurer (and the super admin) opens **Mipangilio** (Settings) in the menu. Set these before you start recording:

Item	Meaning
Contribution types	Names and amounts of contributions: shares, savings, emergency fund and so on (amount, frequency, whether compulsory).
Loan interest (% per month)	The group's loan interest. Members and leaders cannot change it while applying for a loan; the system uses the group's rate.
Interest type	Flat, reducing, or other types available on the loan form.
Penalty rate (%) and frequency	The penalty added to a late loan, and how often (monthly, weekly and so on).
Grace period (days)	Extra days before the penalty starts.
Meeting fine amount (TZS)	The fine for missing a meeting.
Receipt and loan prefixes	The starting letters of receipt numbers and loan numbers (for example RCP, LN).
Maximum loan (multiple of savings)	The largest loan allowed, as a multiple of the member's savings.

The example on the settings page shows the penalty on a TZS 100,000 loan using your rates, so you can check it is right before saving.

5. Members

Adding a member

1. Open **Wanachama** (Members), then **Ongeza Mwanachama** (Add Member).
2. Fill in full name, phone number, group, gender, national ID (optional), residence, occupation and next of kin.
3. Set a **sign-in password** and give it to the member in a safe way. They should change it under **Wasifu Wangu** (My Profile).

Changing leadership

Under **Wanachama > Uongozi** (Members > Leadership) you can give a member a new position by choosing the member, the position, the start date and the reason for the change. The person who steps down goes back to being an ordinary member and the reason is recorded.

Viewing a member's details

Press the member's name to see their contributions, loans, fines and statement.

6. Contributions and savings

1. The treasurer opens **Michango** (Contributions), then **+ Rekodi Mchango** (Record Contribution), or the **+** button on a phone.
2. They choose the member, contribution type, amount, payment method (cash, M-Pesa and so on), reference number (if any), the month and year of the contribution, and the date.
3. They save. The system issues a **receipt** with a unique number that can be printed, and the member sees the contribution straight away.
 - The minimum amount is TZS 100.
 - If a contribution is wrong, the treasurer can edit it; the change is written to the audit log and the group is notified.
 - The **Matrix ya Michango** (Contributions Matrix) in Reports shows who has paid in which month, so you can see who is behind.

7. Loans

Applying for a loan (four steps)

1. **Application:** a loan is requested through **Mikopo > Ombi la Mkopo** (Loans > Loan Application): member, amount, term (months), purpose and guarantors.
2. **Verification:** the treasurer verifies the application.
3. **Passing:** the secretary passes it.
4. **Approval:** the chairperson approves, sets the approved amount and the release date; the loan is released and the repayment schedule is prepared.

A member cannot have two loans at the same time (applied for, approved or being repaid). A new application is allowed only after the earlier one is complete, or through a **top-up** (a new loan that pays off the balance of the old one).

- **Guarantors:** an application needs at least one guarantor, and a member cannot guarantee their own loan.
- **Rejecting:** whoever rejects writes a reason. A rejected loan does not go back a step; a new application is made.
- **Maximum amount:** controlled by the group's settings (multiple of savings).

Repayments

1. The treasurer opens the loan, then **Lipa** (Pay / Repayment).
2. They enter the amount paid, the penalty (if any), payment method, reference number and payment date.
3. The system reduces the loan balance and issues a **loan receipt**; the member sees their balance immediately.

When a loan is fully paid its status becomes **Imekamilika** (Completed). A loan that stays unpaid for a long time can be marked **Haukulipwa** (Not repaid) by the leaders.

Daily, weekly or monthly repayments

When applying you choose the repayment frequency. The system works out the schedule and the amount of each payment automatically.

Frequency	Payments per month	Notes
Daily	26	Working days; Sundays are not counted.
Weekly	4	One payment per week.
Monthly	1	One payment per month (as usual).

Flat interest is a percentage of the whole loan; it is not multiplied by the number of months. The amount of each payment is shown on the loan page.

Correcting a loan

Once a loan is created, its amount, interest, debt and status are **locked**. The edit page only allows the date, purpose and notes, and every change is written to the audit log. If you made a mistake with money, record a correction through the normal payment and repayment steps, or contact us.

8. Fines

- Fines have types: late contribution, late loan, missing a meeting, discipline and others.
- The fine for missing a meeting is added automatically when you take attendance (only once per meeting date), for the amount set in Settings.
- The **Faini** (Fines) page shows paid and unpaid fines. The treasurer marks a fine **Imelipwa** (Paid) when it is paid.
- A member sees their fines on their dashboard and on their statement.

9. Expenses and bank funds

Expenses

1. Open **Matumizi** (Expenses), then add: category, amount (at least TZS 100), description, date and receipt number.
2. Expenses reduce the group's balance in the reports.

Bank funds

The **Fedha za Benki** (Bank Funds) page records the group's bank activity (deposits, withdrawals and so on) with date, amount, description and reference number, and shows its history.

10. Meetings and attendance

1. Open **Mikutano** (Meetings), then **Panga Mkutano Mpya** (Plan a New Meeting): title, date, place and agenda. Members are notified.
2. On meeting day, open the meeting, then **Mahudhurio** (Attendance): mark those present and those excused.
3. Those absent without an excuse are fined automatically.
4. After the meeting, write the minutes on the meeting page.

Saving attendance a second time for the same meeting does not add the fine twice. The chairperson or secretary can take attendance even without a network (see Working without a network).

11. Reports

Report	Shows
Group summary	Members and their contributions, contributions against expenses, contributions by type.
Cashbook	Income and expenses for a month or a year; printable.
Contributions matrix	Each member's contributions for each month.
Group assets	Cash, loans outstanding and other group assets.
Dividend distribution	The profit calculation and each member's share for the year.
AGM report	A summary for the yearly general meeting.
Financial years	Opening and managing a financial year.
Member statement	One person's statement: contributions, loans and fines.

Every report can be printed or saved as a PDF with the print button.

12. For members

- **Dashboard:** your contributions, your current loan and its balance, fines, the next meeting and progress toward your yearly goal.
- **Michango yangu** (My contributions) and **Mikopo yangu** (My loans): the full history and receipts.
- **Taarifa yangu** (My statement): a summary of your money for the year.
- **Wasifu wangu** (My profile): change your phone, email, residence and password.

13. Working without a network

If the network drops during a meeting or at the market you do not need to stop. You record on your phone, and the work is sent by itself when the network returns. There is a [full step-by-step offline guide](#).

Who can use it

Role	Offline work
Treasurer	Contributions and loan repayments (repayments are not available to Umoja groups).
Chairperson and secretary	Meeting attendance.
Others	Do not have this page.

Preparation (do this while you have a network)

1. Sign in on the phone you will use at the meeting.
2. Open the menu, then **Kazi bila mtandao** (Work without a network).
3. Wait for the list of members, contribution types, loans and meetings to download to the phone. This happens as soon as the page opens.
4. Optional but helpful: add VisaMi to your home screen.
5. Test it once: put the phone in airplane mode and open that page again. If it opens and the list is there, you are ready.
6. Turn the network back on.

Recording without a network

1. Open **Kazi bila mtandao** and choose a tab: contribution, repayment or attendance.
2. Fill in the form as usual: member, amount, payment method and date.
3. Save. The work goes into the **Foleni ya kutuma** (Send queue) on your phone.

When the network returns

- If you are signed in, the work is sent by itself. You can also press **Tuma sasa** (Send now).
- Each item is sent only once, even if you press twice or use two pages.

- The official receipt and its number are issued by the server when sending; what is in the queue is only a temporary record.
- Items already sent can be cleared with **Ondoa zilizotumwa** (Remove sent).

Limits and safety

- Work older than 3 days asks for your confirmation before it is sent, and work older than 30 days is not accepted.
- New loans, loan approvals and reports are done online only.
- When you press **Toka** (Sign out), the offline data on the phone is erased. There is also a **Futa data ya kifaa hiki** (Erase this device's data) button.
- Send your work early. On an iPhone the system may delete the data of a site that has not been used for a long time, so do not leave a queue for weeks.

If you have work in the queue, do not erase the device's data until it shows as sent.

14. Plan and payment

- Every new group gets **90 free days**, once only, from registration.
- After that you pay per day according to the plan (Basic or VICOBA). Prices and the calculator are in the **Bei** (Pricing) section of the home page.
- When the plan ends, the group's users see the **Kifurushi kimeisha** (Plan expired) page. The group's data is not lost.
- To reopen: pay, then send the group name and proof of payment on WhatsApp to +255 768 139 301. The VisaMi team records the payment and the account opens.

15. Notifications, search and security

- **Notifications:** the bell at the top shows new contributions, loans, fines and meetings. **Soma zote** (Read all) marks them as read.
- **Search:** the search box on the top bar looks for members, contributions and loans.
- **Audit log:** every important action is recorded with the person who did it.
- Sign out (**Toka**) when you finish, especially on a shared phone or computer.
- Change your password from time to time and never give it to anyone.

16. Common problems

Problem	Solution
I forgot my password	Ask the treasurer or chairperson to set a new one for you.
There is no button to record a contribution	Your role is probably member; only the treasurer and leaders record.
A loan cannot be requested	You have another loan waiting or being repaid, or you have not added a guarantor.
The Loans menu is not shown	Your group is an Umoja group, which has no loans.
The page looks old	Press Ctrl+F5 (computer) or clear the site data on the phone.
Offline work is not being sent	Make sure you have a network and are signed in (if you were signed out, sign in again). Then press Tuma sasa .
I see the Plan expired page	The 90 free days or the payment have ended. Pay and contact us on WhatsApp; your data is safe.
I cannot change a loan amount	A loan's money is locked after it is created. Only the date, purpose and notes can be changed.
Something else	Contact us: moescience@proton.me or +255 768 139 301.