

Ikimina Savings groups

Run your savings group with clear records: contributions, loans, rotation and reports.

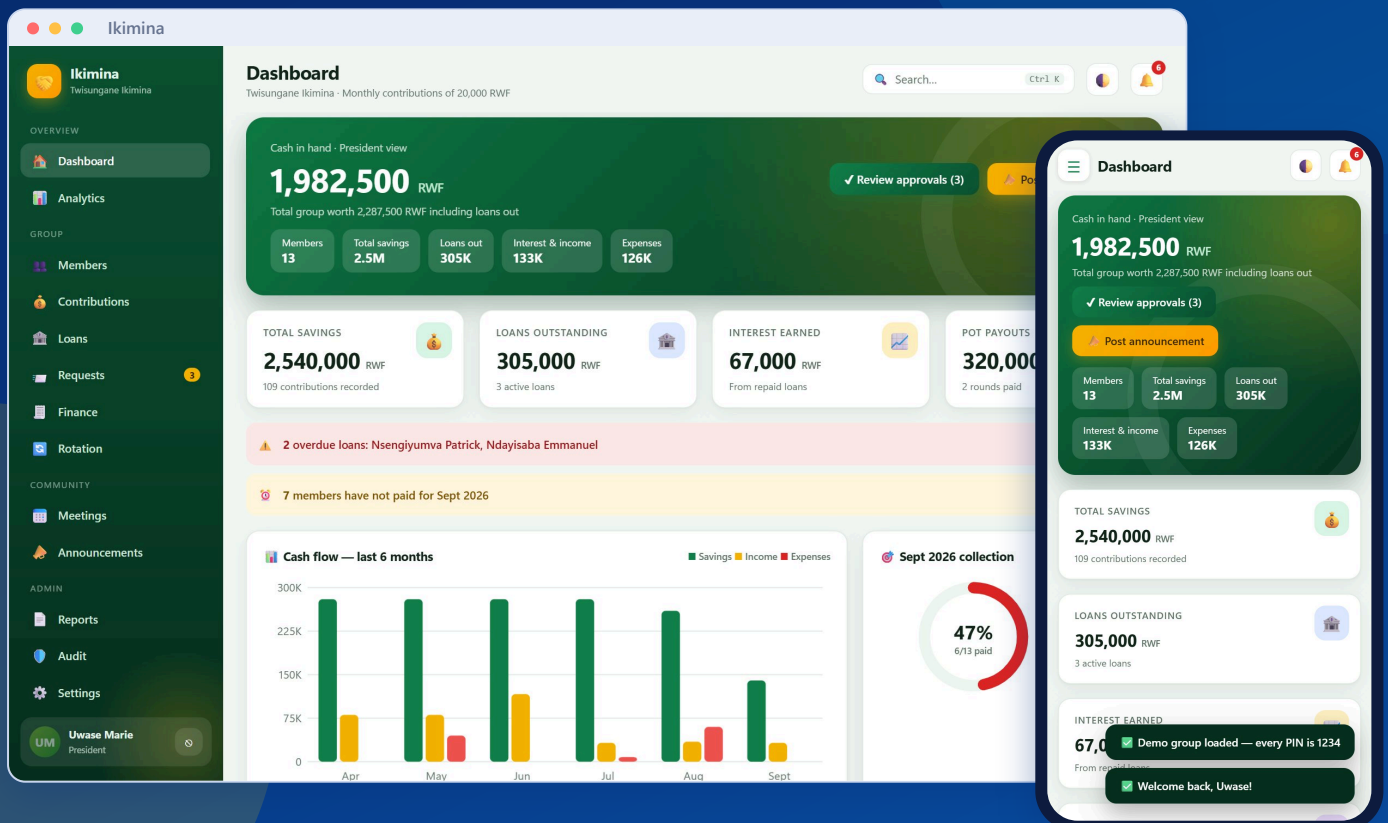
Web

Windows

Android

Works offline

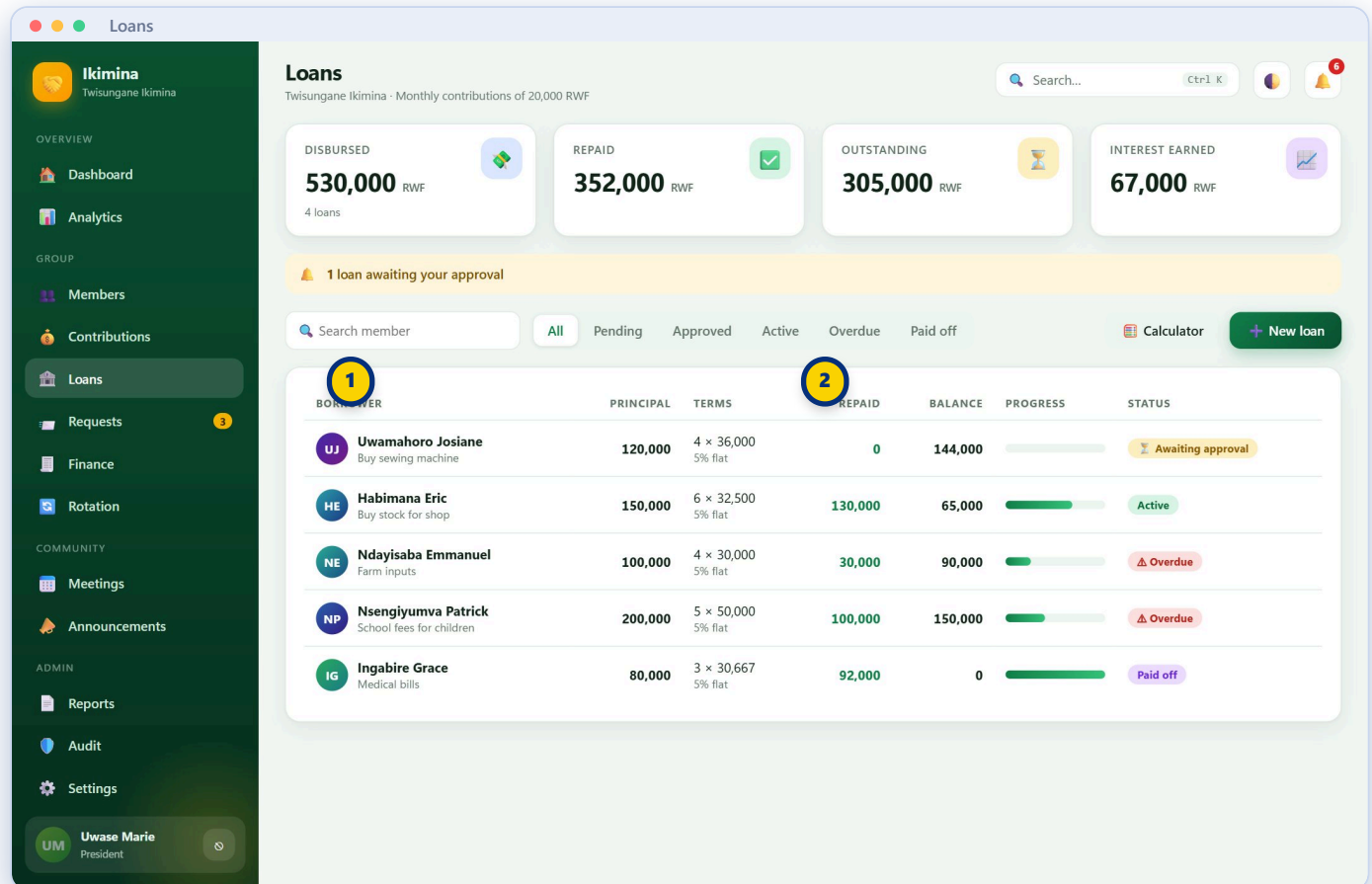
Cloud sync



WHAT IT DOES

Clear books for your group

Contributions, loans with interest, rotation, income and expenses, with the right access for the President, the Accountant and members.



Loans with a repayment schedule, balances and overdue warnings.



Members and roles

The President approves, the Accountant records, members see their own savings.



Contributions

Daily, weekly, every two weeks or monthly, with more than one share allowed.



Loans

Flat or declining interest, a maximum based on savings, and late penalties.



Rotation

Set the order, record each payout and see whose turn is next.



Requests and meetings

Loan requests, absence notices, meeting notes and announcements.



Reports

PDF statements, share-out calculator and Excel exports.

MEMBERS AND REPORTS

Everyone in the group, every shilling accounted for

Members

Twisungane Ikimina - Monthly contributions of 20,000 RWF

Search... Ctrl+K

Search name or phone Active Suspended All Add member Export

MEMBER	ROLE	PHONE	SAVINGS	ARREARS	RELIABILITY	SEPT 2026
Uwase Marie Joined Dec 2025	PRESIDENT	0788314902	180,000	20,000	85	Unpaid
Niyonzima Jean Claude Joined Dec 2025	ACCOUNTANT	0788653241	200,000	20,000	92	Paid
Mukamana Alice Joined Dec 2025	MEMBER	0788144407	180,000	20,000	80	Unpaid
Habimana Eric Joined Dec 2025	MEMBER	0788424896	180,000	20,000	93	Paid
Ingabire Grace Joined Dec 2025 - 8 shares	MEMBER	0788616905	400,000	—	100	Paid
Nsengiyumva Patrick Joined Dec 2025	MEMBER	0788975523	200,000	—	78	Paid
Uwimana Claudine Joined Dec 2025	MEMBER	0788506671	180,000	20,000	85	Unpaid
Ndayisaba Emmanuel Joined Dec 2025	MEMBER	0788644531	80,000	120,000	18	Unpaid
Mukashema Diane Joined Dec 2025	MEMBER	0788801830	180,000	20,000	80	Unpaid

The members register with savings, arrears and a reliability score.

Reports

Twisungane Ikimina - Monthly contributions of 20,000 RWF

Search... Ctrl+K

Dashboard Analytics Members Contributions Loans Requests Finance Rotation Meetings Announcements Reports Audit Settings

Uwase Marie President

Group financial statement
Cash, savings, loans, income and expenses in one PDF.
Generate PDF

Member statements
Choose any member and export a full PDF statement.
Choose member

Share-out calculator
Fair year-end distribution proportional to each member's savings.
Open calculator

Contributions (Excel/CSV)
Every contribution, ready for Excel.
Export CSV

Loans (Excel/CSV)
All loans with status and balances.
Export CSV

Expenses & Income (CSV)
Group cashbook entries.
Export CSV

Members register
Contact list with savings & arrears.
Export CSV

Backup all data
Save a full backup file you can restore anywhere.
Save backup

Statements, share-out calculator and exports.

Rotation

Twisungane Ikimina - Monthly contributions of 20,000 RWF

Search... Ctrl+K

Overview Dashboard Analytics Members Contributions Loans Requests Finance Rotation Meetings Announcements Reports Audit Settings

Uwase Marie President

Next pot recipient
Habimana Eric
Suggested pot: 260,000 RWF (13 members × 20,000)
Edit order

Rotation order

- 1 UM Uwase Marie Received
- 2 MA Mukamana Alice Received
- 3 HE **Habimana Eric** Next
- 4 IG Ingabire Grace Waiting
- 5 NP Nsengiyumva Patrick Waiting
- 6 UC Uwimana Claudine Waiting
- 7 NE Ndayisaba Emmanuel Waiting
- 8 MD Mukashema Diane Waiting

Payout history

UM Uwase Marie	26 Jul 2026 - Round 2 - by Niyonzima Jean Claude	-160,000
MA Mukamana Alice	26 Jun 2026 - Round 1 - by Niyonzima Jean Claude	-160,000

Rotation and pot payouts.

Welcome, Mukamana

My total savings
180,000 RWF
9 contributions since December 2025

Sept 2026 Unpaid Group rank #6 of 13 Goal Buy a cow Reliability 85/100

You have 20,000 RWF in missed contributions. Please pay your accountant.

My savings growth

My loan

✓ Demo group loaded — every PIN is 1234

✓ Welcome back, Mukamana!

Request a loan

A member sees only their own savings and loans.

SYNC AND SAFETY

One set of books on every officer's device

Turn on cloud sync so the President and the Accountant see the same figures, while members see only their own records.

1

Turn on

The President turns on cloud sync.

2

Invite

Send each officer or member a code.

3

Join

They enter it with their own phone number.

4

Work

Payments recorded by the Accountant reach the President.



Your data stays yours

Everything is saved on the device first. Backups take one button.



Members are protected

The server sends members only their own records and the group notices.



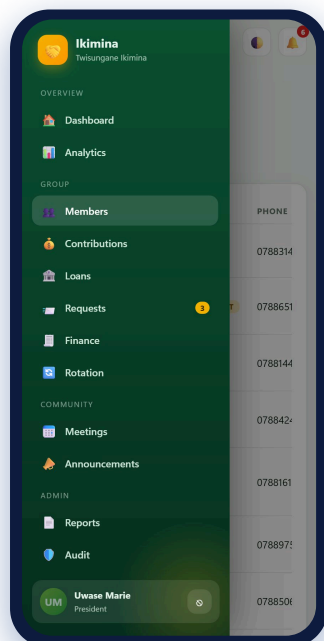
Works offline

Record payments at the meeting with no signal. It syncs later.



Three languages

Kinyarwanda, English and French.



Good to know

- The demo group uses the PIN 1234 for everyone
- Records live on one device until sync is on
- Payments are recorded as cash or mobile money with a reference; the app does not move money
- Save a backup regularly from Reports

Try Ikimina now

Open www.edusmartconsult.rw/ikimina, or ask us about the Windows and Android apps.

+250 782 368 555

ahagenimana@edusmartconsult.rw

Kimironko, Gasabo, Kigali