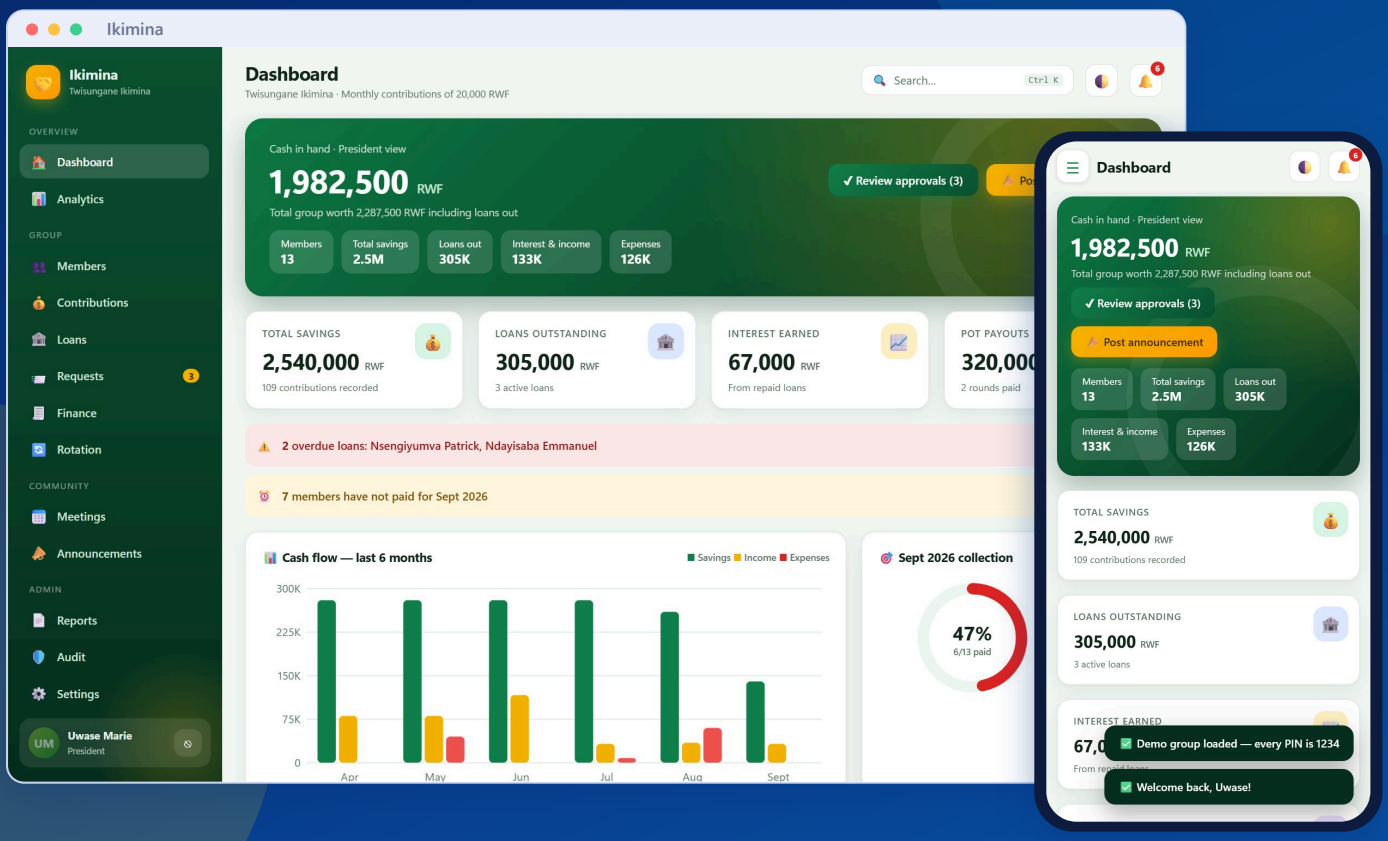
EduSmart Consult

Ikimina
Savings groups

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

Web | Windows | Android | Works offline | Cloud sync



3 roles

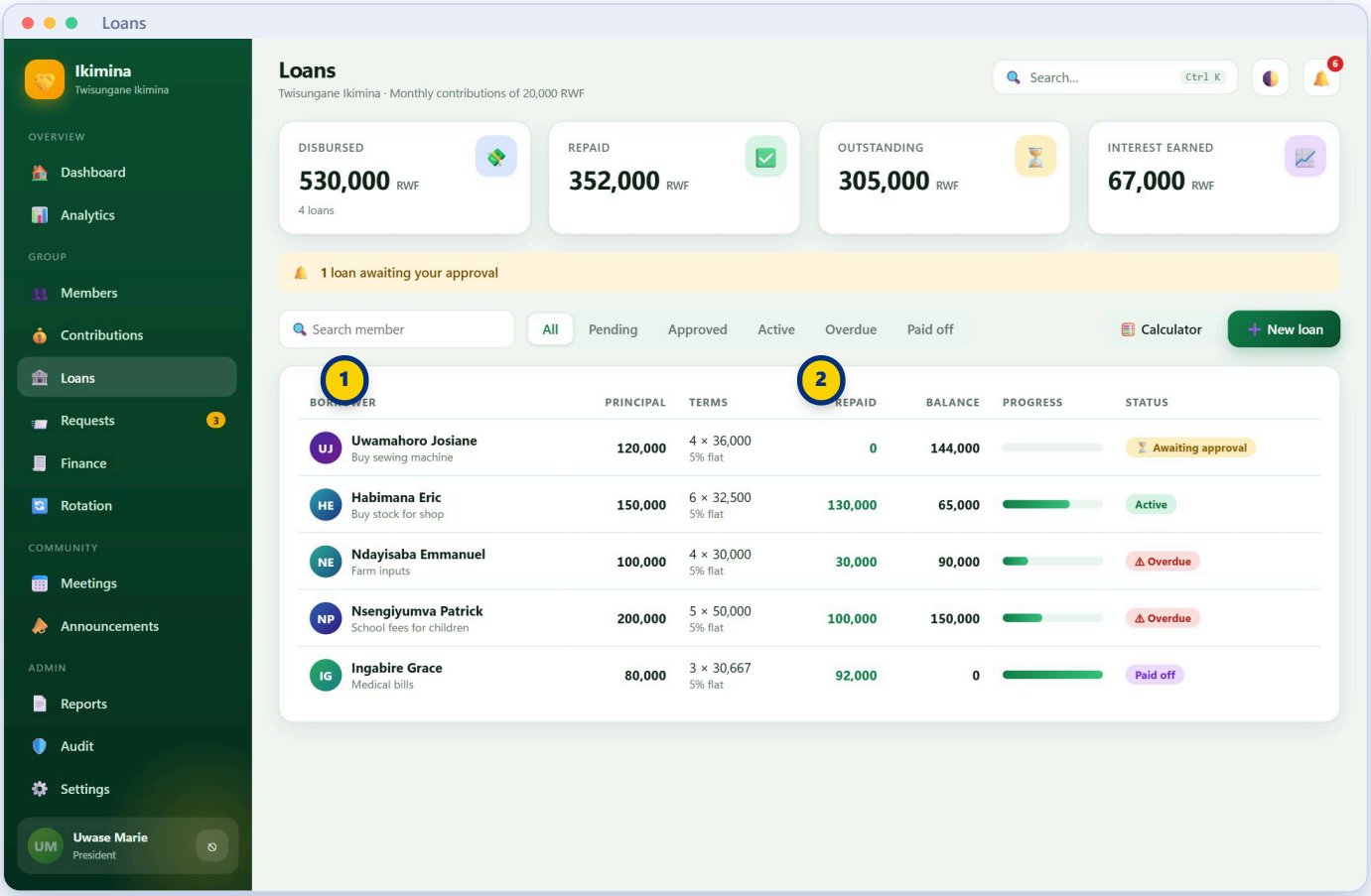
4 contribution cycles

8 reports

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

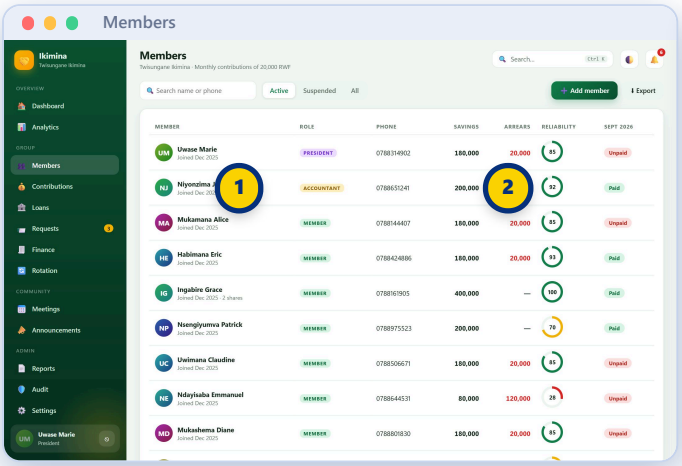
Loan requests, absence notices, meeting notes and announcements.

Reports

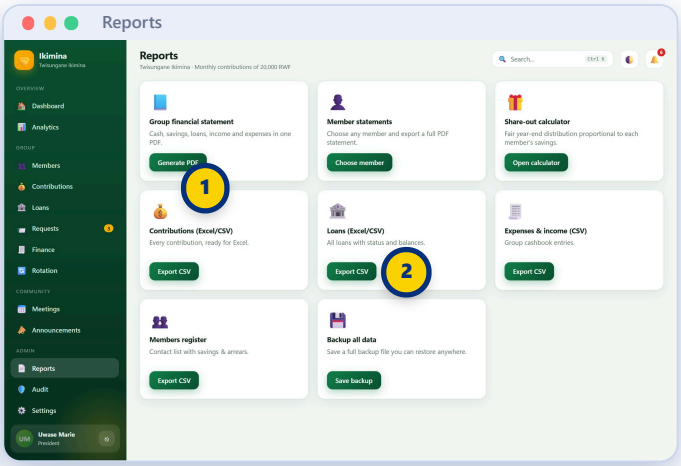
PDF statements, share-out calculator and Excel exports.

MEMBERS AND REPORTS

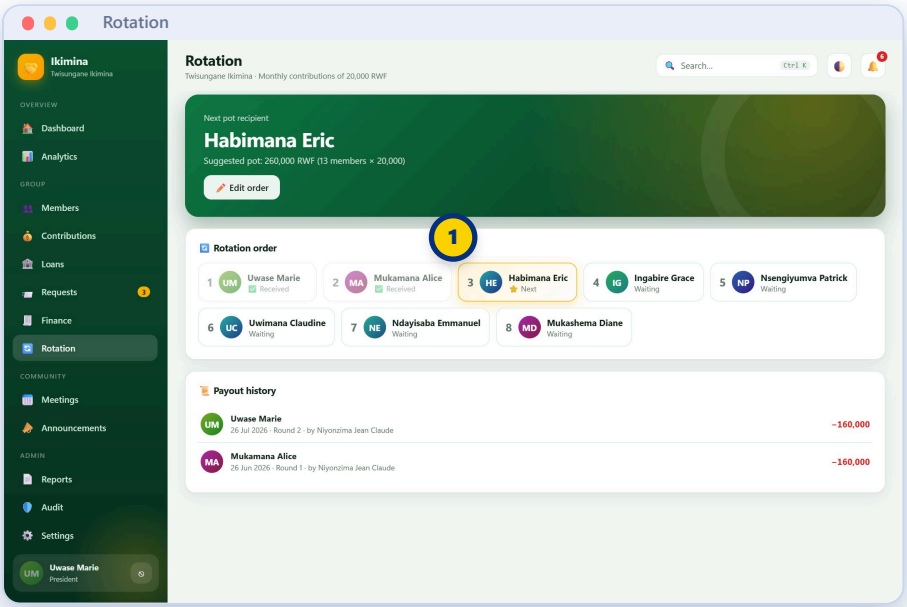
Everyone in the group, every shilling accounted for



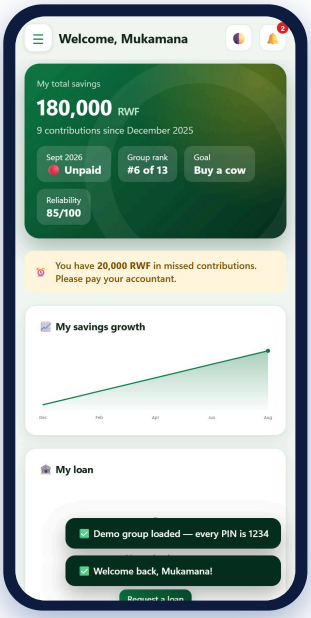
The members register with savings, arrears and a reliability score.



Statements, share-out calculator and exports.



Rotation and pot payouts.



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

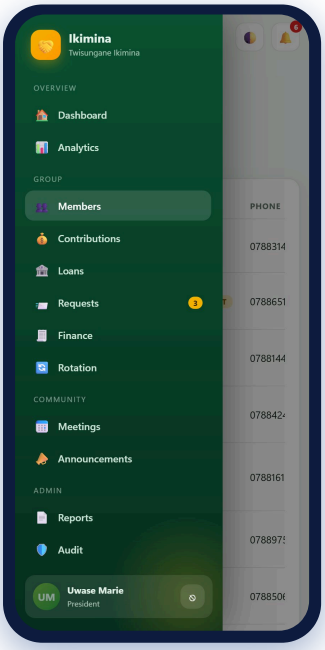
The server sends members only their own records and the group notices.

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

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