



How To Login: Click on the Hamburger Menu



Register



Login to start!

National ID

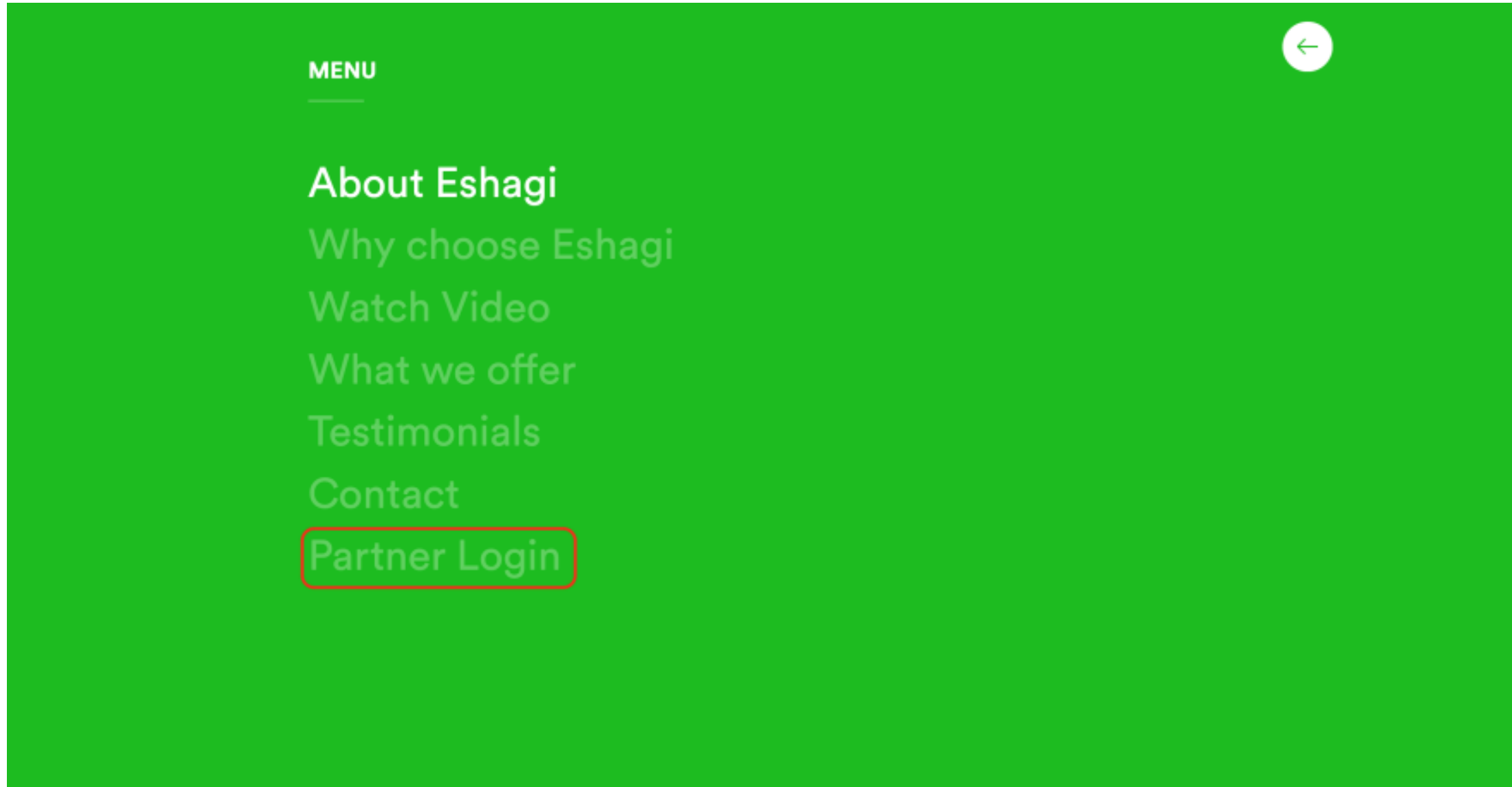
Password

Login

Not yet Registered? [Click Here](#)

Forgot Your Password? [Reset It Here](#)

From Menu: Click Partner Login



You can login from here or register from the highlighted options



Hello Partner!

Email Address or Company Reg Number

Password

Login

Not yet Registered? [Click Here](#)

Forgot Your Password? [Reset It Here](#)

Fill in your business details accordingly



Login



Business Details

Partner Name

Smart Business

Partner Type

Merchant



Trading name (if different)

Phone City

Type of Business

Private Limited Company



Partner Trading Details

Buying and selling of mobile phones

Years Trading

5+



Registration Number

7772/2019

BP Number

1234456789

Address Details

Property Number

2134

Street Name

Crocodile Road

Suburb

Tshovani

City

Chiredzi

Read through the Merchant agreement with us



Logout

Merchant Agreement

MEMORANDUM OF UNDERSTANDING

Made and entered into between

ESHAGI FINANCIAL SERVICES (PRIVATE) LIMITED

is a registered company established and existing under the laws of Zimbabwe and having its registered/corporate Head office (or one of its offices) at 31 Watermeyer Drive, Belvedere, Harare, Zimbabwe herein after referred to as the Principal which expression, unless repugnant to the context or meaning hereof, shall include its successor(s), administrator(s) or permitted assignee), Herein represented by

MICHAEL CHARANGWA

in his capacity as the CEO

AND

Smart Business

(Hereinafter referred to as "Partner") Represented herein by

You can download the merchant agreement Keep the signed copy and upload your signature

[Logout](#)

12.2. Any notification of a change in address shall be in writing and shall include a physical address where process can be served and any such change shall only be effective upon receipt of the written notice by the other Party.

12.3. Any notice delivered in terms of this Agreement shall be delivered by hand, fax or post and shall be deemed to have been duly received on the same day, if by hand or fax, and five days after the date of posting.

Declaration

I/We hereby certify that all the information provided is correct. I/We authorize eShagi to use the information contained herein to process the application.

We hereby agree that the eShagi terms and conditions shall remain applicable to this application. I/We have been provided with a copy of the said terms and conditions and have read and understood the same

[Download Agreement](#)

Agreement

To agree to the terms and conditions of this agreement. Please upload your signature.

[Browse...](#)

No file selected.

[Upload](#)

Welcome to your dashboard

The dashboard features a green header with the eShagi logo, a user profile for John Daniels, and navigation links for Dashboard, Loans, Users, Representatives, Products, Reports, and Logout. The main content area displays loan statistics: 0 PENDING, 0 REVIEW, 0 SUCCESSFUL, and 0 REJECTED. It also includes a section for TOP 5 BEST SELLING PRODUCTS and a section for SMART BUSINESS LOANS with a search bar and a dropdown menu for showing 10 entries.

eShagi

Dashboard
\$ Loans
Users
Representatives
Products
Reports
Logout

Hello, John Daniels
Smart Business

+ Existing Cash Loan + Existing Product Loan

0
PENDING

0
REVIEW

0
SUCCESSFUL

0
REJECTED

TOP 5 BEST SELLING PRODUCTS

0
REPRESENTATIVES

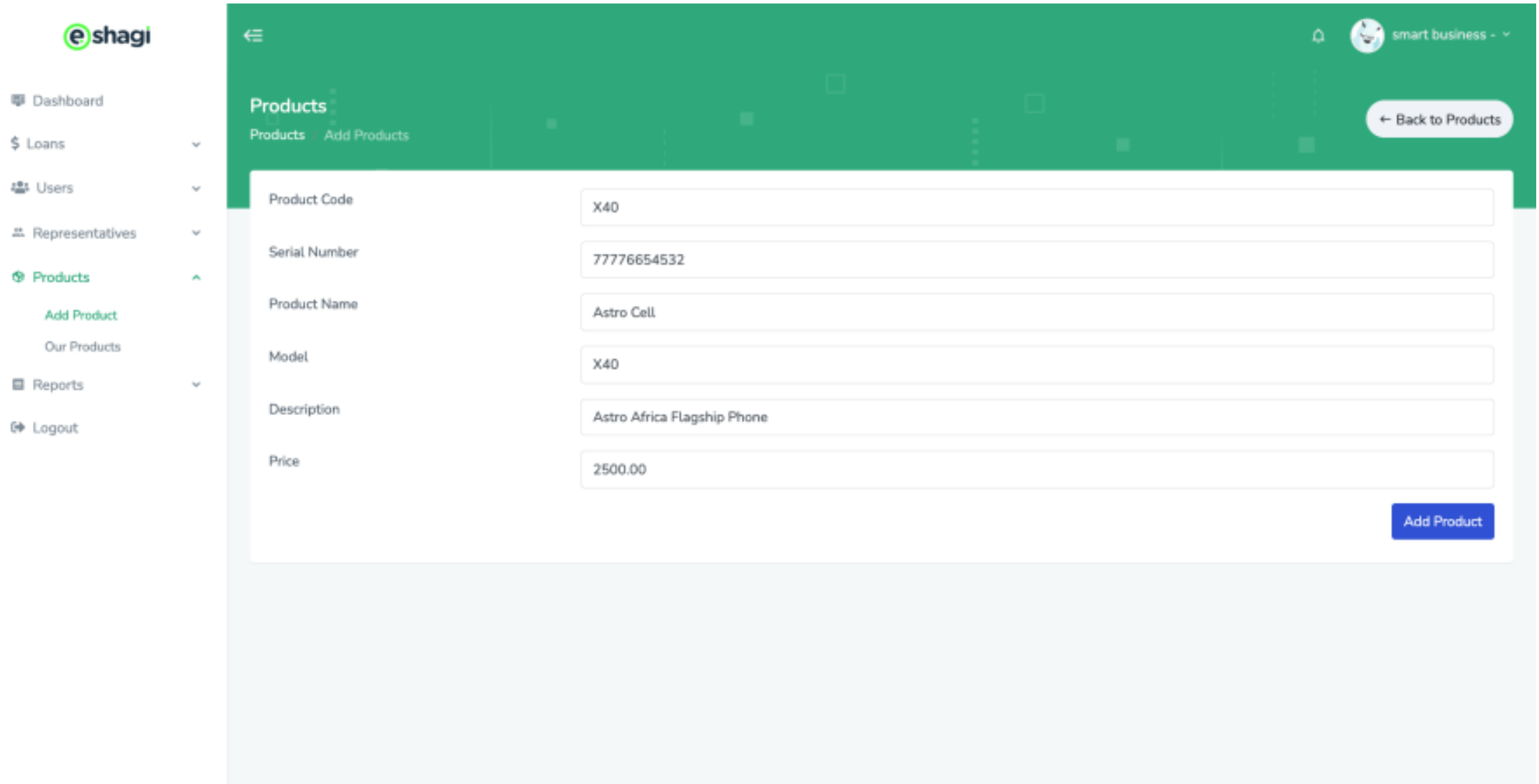
0
PRODUCTS

SMART BUSINESS LOANS

Show 10 entries

Search:

Adding a Product: Products -> Add Product



The screenshot displays the eShagi dashboard interface. On the left, a sidebar menu lists various sections: Dashboard, Loans, Users, Representatives, Products (highlighted), Reports, and Logout. The 'Products' section is expanded, showing 'Add Product' and 'Our Products'. The main content area has a green header with a back arrow, the title 'Products', and a breadcrumb 'Products / Add Products'. A 'Back to Products' button is in the top right. The 'Add Product' form contains the following fields:

Field Label	Value
Product Code	X40
Serial Number	77776654532
Product Name	Astro Cell
Model	X40
Description	Astro Africa Flagship Phone
Price	2500.00

An 'Add Product' button is located at the bottom right of the form.

Product has been added

The screenshot shows the eShagi dashboard interface. On the left is a sidebar menu with the following items: Dashboard, Loans, Users, Representatives, Products (highlighted), Add Product, Our Products, Reports, and Logout. The main content area has a green header with a back arrow, a notification bell, and a user profile labeled 'smart business'. Below the header is a light blue success banner that reads 'Success Product added successfully.' with a close button. The main section is titled 'Products' and includes a breadcrumb 'Products / Add Products' and a 'Back to Products' button. A form for adding a product is displayed with the following fields and example values:

Product Code	e.g. EC225
Serial Number	e.g. 1122334455
Product Name	e.g. Collar Dot
Model	e.g. CD3345
Description	e.g. A brand new collar
Price	e.g. 2512.23

An 'Add Product' button is located at the bottom right of the form.

Merchant Products

Dashboard

Loans

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Products

Add Product

Our Products

Reports

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Products

smart business Products

SMART BUSINESS PRODUCTS

Search:

Copy Excel CSV PDF Column visibility

Product Code	Serial #	Name	Model	Actions
X401	77776654532	Astro Cell	X40	<div><div></div><div></div><div></div></div>

Showing 1 to 1 of 1 entries

Previous

1

Next

smart business

+ Add Product

Adding a Representative: Representatives->Add Representative

The screenshot displays the eShagi web application interface. On the left is a sidebar menu with the following items: Dashboard, Loans, Users, Representatives (highlighted in green), Products, Reports, and Logout. The 'Representatives' section is expanded, showing 'Representatives' and 'Add Representative' (highlighted in green). The main content area has a green header with the eShagi logo, a back arrow, a notification bell, and a user profile labeled 'smart business'. Below the header, the title 'Representatives' is followed by a breadcrumb 'Representatives / Add a Sales Rep'. A 'Back to Representatives' button is in the top right. The form contains the following fields: First name (Jane), Last name (Doer), Email Address (jdoer@smart.com), National ID (14-277628-U-12), Mobile (773554662), Branch/Location (Harare South), Password (masked with 7 dots), and Confirm Password (masked with 7 dots). A note below the password field states: 'Password has to be at least 6 characters to be accepted.' An 'Add Sales Rep' button is at the bottom right.

eShagi

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Representatives
Add Representative
Products
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Logout

Representatives
Representatives / Add a Sales Rep

← Back to Representatives

First name: Jane

Last name: Doer

Email Address: jdoer@smart.com

National ID: 14-277628-U-12

Mobile: 773554662


Branch/Location: Harare South

Password:
Password has to be at least 6 characters to be accepted.

Confirm Password:

Add Sales Rep

Merchant Representatives



Dashboard

Loans

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Representatives

Representatives

Add Representative

Products

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Logout

smart business

Success

Representative added successfully.

Representatives

Representatives / My Representatives

+ Add Representative

REPRESENTATIVES TABLE

Show 10 entries

Search:

Copy

Excel

CSV

PDF

Column visibility

First Name	Surname	National ID	Mobile	Email	Action
Jane	Doer	14-277628-U-12	773554662	jdoer@smart.com	<div><div></div><div></div><div></div></div>

Showing 1 to 1 of 1 entries

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Next

Adding a Client: Clients-> New Client

e shagi

Dashboard
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Clients
New Client
Manage Clients
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Logout

smart business

Clients

Clients / Register Client


Step 1 of 5

Select Title Please select client title	First Name Enter client name...
Surname Enter client surname...	National ID Enter client National ID...
Email Enter client email...	Mobile Number +263 EG. 775731858
Date of Birth Enter client date of birth...	Select Gender Please select client gender
Select Marital Status Please select client marital status	Number of Dependants Enter client dependants...
Nationality Please select client nationality	

Employment Details

Employment Sector Please select client employment sector	Employer Name Enter client employer's name
--	--

Adding Other Client Details



Dashboard

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Logout

←

Clients

Clients / Register Client

smart business - ▾

Step 2 of 5

Next of Kin Details

Select Title

Mrs ▾

First Name

Lucy

Surname

Moyo

Email

lmoyo@gmail.com

Next of Kin Place of Work

NIL

Next of Kin Mobile Number

+263 443112123

Banking Details

Bank Name

Access Bank ▾

Branch Name

Main Branch ▾

Branch Code

009782


Account Number

235334345634634

Bank Account Name

Jack Moyo

Uploading Client KYC Documents



Dashboard

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smart business -

Clients

Clients / Register Client


Step 3 of 5

National ID

Browse...

No file selected.

Upload




Passport Size Photo

Browse...

No file selected.

Upload




Current Payslip


Browse...

No file selected.

Upload



Merchant Clients



Dashboard

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New Client

Manage Clients

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smart business

Clients

+ Add Client

MY CLIENTS TABLE

Search:

Show 10 entries


Copy Excel CSV PDF Column visibility

Title	First Name	Surname	National ID	Mobile	Email	Nationality	Action
Mr	Jack	Moyo	23-456523-J-77	719418009	jmoyo@gmail.com	Zimbabwe	<div></div>

Showing 1 to 1 of 1 entries

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New CASH Loan: Loans-> Existing Customer



Dashboard

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Existing Customer

Existing Customer Credit

Existing Hybrid Credit

Unsigned Loans

Partner Loans

Payments Pending

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Loan

Apply For A Existing Customer Cash Loan

Loan Details

Client

Jack Moyo 23-456523-J-77

Credit Limit

\$ 107074.4

Loan Amount

ZWL\$ 90000

Repayment Period

24 months

Payout Account

Bank Name: Access Bank

Branch Name: Main Branch

Branch Code: 009782

Account Number: 235334345634634

Loan Overview

Monthly Repayment : ZWL\$ 13988.68

Amount Disbursed : ZWL\$ 75600

Interest Rate : 15 %

Application Fee : ZWL\$ 5850

Payment Period Rate : 24 Months

Total Charges : ZWL\$ 14400

Submit Loan Request

New CREDIT Loan: Loans -> Existing Credit Loan

eshagi

Dashboard

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Existing Hybrid Credit

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Client Details

Client

Jack Moyo 23-456523-J-77

Credit Limit

17074.4

Purchase Details

Product Description

X401 - Astro Cell (\$2500)

Loan Amount

ZWL\$ 2500

Repayment Period

6 months

Credit Overview

Credit Score: 320

Credit Status: GOOD

Credit Rating: Clean History

Loan Overview

Monthly Repayment : ZWL\$ 660.59

Interest Rate : 15 %

Payment Period Rate : 6 Months

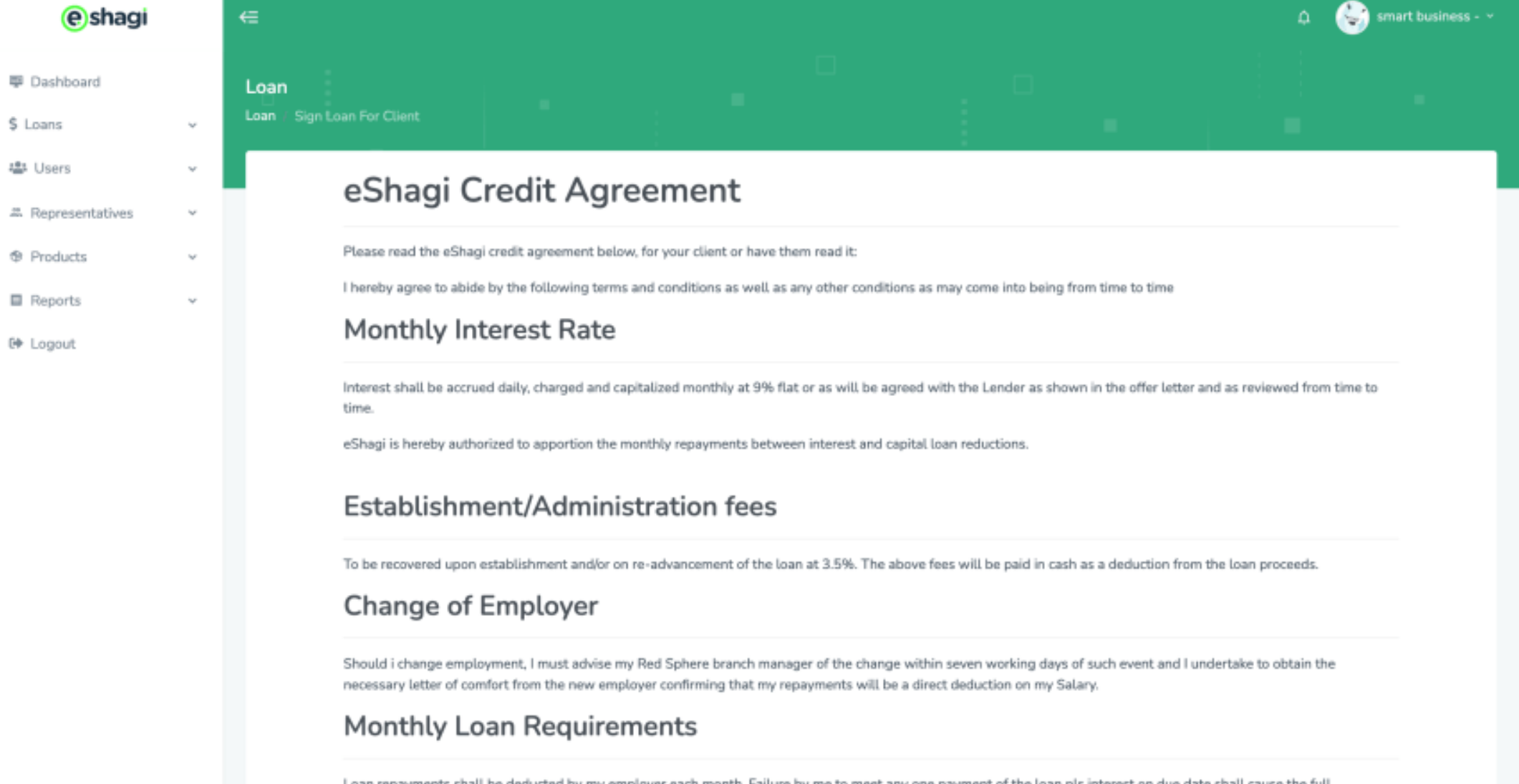
Amount Disbursed : ZWL\$ 2100.00

Application Fee : ZWL\$ 162.50

Total Charges : ZWL\$ 400.00

Submit Loan Request

You will be taken to the Loan Agreement Page



eShagi

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Loan / Sign Loan For Client

eShagi Credit Agreement

Please read the eShagi credit agreement below, for your client or have them read it:

I hereby agree to abide by the following terms and conditions as well as any other conditions as may come into being from time to time

Monthly Interest Rate

Interest shall be accrued daily, charged and capitalized monthly at 9% flat or as will be agreed with the Lender as shown in the offer letter and as reviewed from time to time.

eShagi is hereby authorized to apportion the monthly repayments between interest and capital loan reductions.

Establishment/Administration fees

To be recovered upon establishment and/or on re-advancement of the loan at 3.5%. The above fees will be paid in cash as a deduction from the loan proceeds.


Change of Employer

Should i change employment, I must advise my Red Sphere branch manager of the change within seven working days of such event and I undertake to obtain the necessary letter of comfort from the new employer confirming that my repayments will be a direct deduction on my Salary.

Monthly Loan Requirements

Loan repayments shall be deducted by my employer each month. Failure by me to meet any one payment of the loan plus interest on due date shall cause the full

Make the agreement available to client. Then enter the OTP sent to the client and upload their signature



Dashboard

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 smart business

Should I change employment, I must advise my Red Sphere branch manager of the change within seven working days of such event and I undertake to obtain the necessary letter of comfort from the new employer confirming that my repayments will be a direct deduction on my Salary.

Monthly Loan Requirements

Loan repayments shall be deducted by my employer each month. Failure by me to meet any one payment of the loan plus interest on due date shall cause the full outstanding loan balance and accrued interest to become immediately due and payable. Early repayment of the full loan plus interest accrued may be permitted. My loan repayments shall commence on the salary payday immediately following the loan drawn down date.

Right of Setoff

Red Sphere shall be entitled in its sole discretion and without notice to realize any security lodged with it and to use the proceeds thereof towards the reduction or full payment of my loan balance. A statement or demand signed by Red Sphere's authorized officer addressed to me, shall for all purposes be conclusive evidence of a sum of money owing by me to the Company.

General

I shall be liable for the payment of all expenses incurred by Red Sphere in exercising any right against me in respect of any breach of these conditions, including all legal charges on the attorney/client scale, debt collection/attorney collection charges and tracing charges. No delay, indulgence or relaxation in the exercising of any Red Sphere's right under these terms and conditions shall constitute a waiver of such rights. I consent to the jurisdiction of the Magistrate's Court notwithstanding the fact that the Company's claim at any time may otherwise exceed the jurisdiction of that court.

Your Signature

To agree to the terms and conditions of this credit agreement. Please upload a clear image of your signature on a white background.

Browse...


No file selected.

OTP From Client

Upload & Complete Application

Get OTP from client to act as signing consent

Merchant Loans



Dashboard

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Existing Customer

Existing Customer Credit

Existing Hybrid Credit

Unsigned Loans

Partner Loans

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smart business - ▾

✓ Success

Loan application has been submitted for processing.

×

Loans


Loan / Loans

LOANS

Show 10 entries

Search:


Copy Excel CSV PDF Column visibility

Full Name	Loan Type	Loan Applied	Amount Disbursed	Status	Applied On	Actions
Jack Moyo	Cash Loan	90000	75600	New	2021-02-13 07:02:19	

Showing 1 to 1 of 1 entries

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Unsigned loans: not yet authorized by clients



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Loans

Loan / Unsigned Loans









UNunsigned LOANS

New loans not yet signed by clients or do not have OTP verified.


Show 10 entries

Search:

Copy Excel CSV PDF Column visibility

Applied On	Loan ID	Full name	National ID	Total	Monthly	Loan Type	Actions
2021-02-01 19:47:43	266	Getrude Zhou	03-156147-E-03	47620	6117.43	Cash Loan	
2021-01-30 20:50:46	265	Tsitsidzashe Sabeta	63-1494122-D-42	34524	4435.07	Cash Loan	
2021-01-29 22:31:29	264	Calisto9 Marezva	58-039045-S-26	43592	5599.98	Cash Loan	
2021-01-29 21:59:59	263	Knowledge Nkondoipasula	32-140931-T-32	14286	2306.29	Cash Loan	
2021-01-29 17:56:16	260	Moses Mhazo	22-169255-Q-27	19048	2446.97	Cash Loan	
2021-01-29 16:25:32	254	Pretty Dhunga	58-283648-Q-77	4762	611.74	Cash Loan	
2021-01-28 15:45:27	245	Sarah Zinyoro	22-176482-W-77	47620	6117.43	Cash Loan	
2021-01-28 15:14:33	244	Killan Mautsa	50-070186-P-50	50000	6799.96	Cash Loan	

Payment Pending: Loans that you have not received funds for, you can push them to eShagi to action them



Dashboard

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Existing Customer

Existing Customer Credit

Existing Hybrid Credit

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Loans

Loan / Credit/Hybrid Pending Payment Loans

CREDIT/HYBRID LOANS THAT SMART BUSINESS HAVE NOT RECEIVED PAYMENT FOR.

Search:

Show entries

Copy Excel CSV PDF Column visibility

Full Name	National ID	Loan Type	Loan Applied	Amount To Be Disbursed	Applied On	Actions
Jack Moyo	23-456523-J-77	Cash Loan	90000	75600	2021-02-13 07:02:19	→

Showing 1 to 1 of 1 entries

Previous **1** Next