

USER MANUAL

DigiSave VSLA Mobile Application



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1.0.0 General Information

The General Information section explains in general terms the DigiSave VSLA application overview and the sections of the user manual.

1.0.1. Application Overview

"*DigiSave VSLA*" is a comprehensive platform designed to facilitate the efficient management and operation of Village Savings and Loan Associations (VSLAs). It serves as a digital solution for VSLA administration, offering tools for financial transactions, member management, and reporting.

DigiSave VSLA has been developed to empower communities by digitizing their savings and loan processes, thereby enhancing financial inclusion and promoting economic empowerment at the grassroots level.

1.0.2. Organization of the Manual

The user manual consists of the following four sections

1. General information
2. System Summary
3. How to download the application
4. Group Account - Privileges
5. Village Agent User - Privileges
- 6.

General Information section explains in general terms DigiSave VSLA application overview and the sections of the user manual.

System Summary section explains about the hardware and software requirements for accessing DigiSave VSLA application and user access levels.

How to download the application section explains the options available to download the DigiSave VSLA Android application on your mobile.

Using the **Application** section provides a detailed description of the functionalities of the DigiSave VSLA application

1.1.0 System Summary

System Summary section explains about the hardware and software requirements for accessing DigiSave VSLA application and user access levels

1.1.1. Hardware and Software Requirements

1.1.2. Operating System Compatibility:

- DigiSave VSLA is compatible with Android devices.
- Minimum Android version required: Android 5.0 (Lollipop) or higher.

1.1.3. Storage Space Requirement:

- The application requires approximately 13 MBs (megabytes) of storage space for installation.
- Additional storage space may be necessary for cached data, user-generated content, and application updates.

1.1.4. Internet Connectivity:

- A stable internet connection is necessary for DigiSave VSLA to function properly.
- Users need access to the internet for tasks such as data synchronization, real-time updates, and communication with the server.

1.1.5. Permissions:

- DigiSave VSLA may require certain permissions to access device features and data.
- Common permissions requested include:
 - **Storage:** to save and access data on the device.
 - **Network:** to establish an internet connection for data transfer.
 - **Location (optional):** for features such as location-based services or reporting.
 - **Camera:** for capturing images or documents for verification purposes.

1.5.2. Hardware Requirements:

- Minimum hardware specifications may vary depending on the device manufacturer and model.
- Generally, a standard Android device with at least 16GB (gigabytes) of RAM and a decent processor is recommended for optimal performance.
- Devices with larger screens and higher resolutions may provide a better user experience but are not strictly necessary for the application to run.

1.1.6. Updates and Maintenance:

- Users should ensure that their Android devices are capable of receiving and installing updates from the Google Play Store.
- Regular updates for DigiSave VSLA may include bug fixes, feature enhancements, and security patches to improve overall performance and user experience.

1.1.7. User Access Levels

There are two types of roles in the DigiSave VSLA application.

- Village Agents
- Group Leader

1. Village Agent User:

Village Agents serve as intermediaries between the VSLA members and the application. Their primary role is to manage and facilitate communication and meetings within the groups they oversee.

Access and Privileges:

- **Group Management:** Village Agents can log in to the application and view the groups they manage. They have access to group-specific information, such as member lists, meeting schedules, and financial records.
- **Meeting Scheduling:** Village Agents have the authority to schedule meetings with the VSLA groups they oversee. They can set up meeting dates, times, and locations using the application's scheduling feature.

- **Communication Hub:** They can use the application to communicate important updates, reminders, and announcements to the VSLA members within their assigned groups.
- **Limited Transactional Abilities:** While Village Agents may not directly facilitate financial transactions, they can assist members in understanding transaction processes and provide guidance on using the application for savings and loan activities.

2. **Group Leader:**

Group Leaders hold a position of authority within the VSLA group, overseeing its financial activities and ensuring adherence to group rules and regulations.

Access and Privileges:

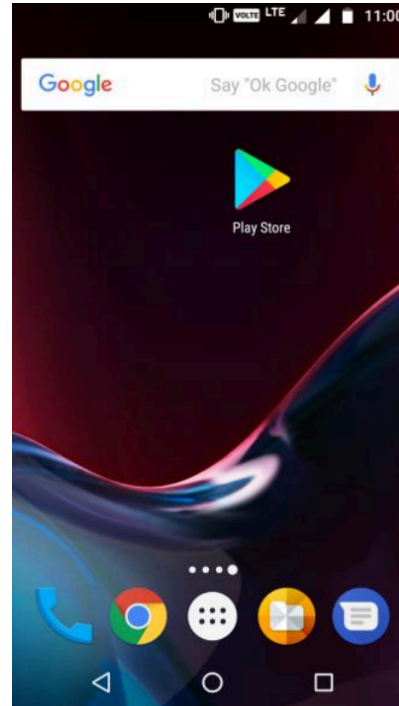
- **Group Account Management:** Group Leaders have full access to manage the financial accounts of the VSLA group they lead. They can track contributions, disburse loans, and record repayments.
- **Reporting and Analytics:** They can generate detailed reports on the group's financial performance, member contributions, and loan activities. These reports aid in decision-making and planning for the group's financial future.
- **User Authorization:** Group Leaders may have the authority to authorize or approve certain transactions, ensuring financial integrity and compliance with group policies.
- **Meeting Participation:** Group Leaders actively participate in VSLA meetings, providing guidance, facilitating discussions, and ensuring that meetings run smoothly.

1.1.8. **How to Download the DigiSave VSLA Application**

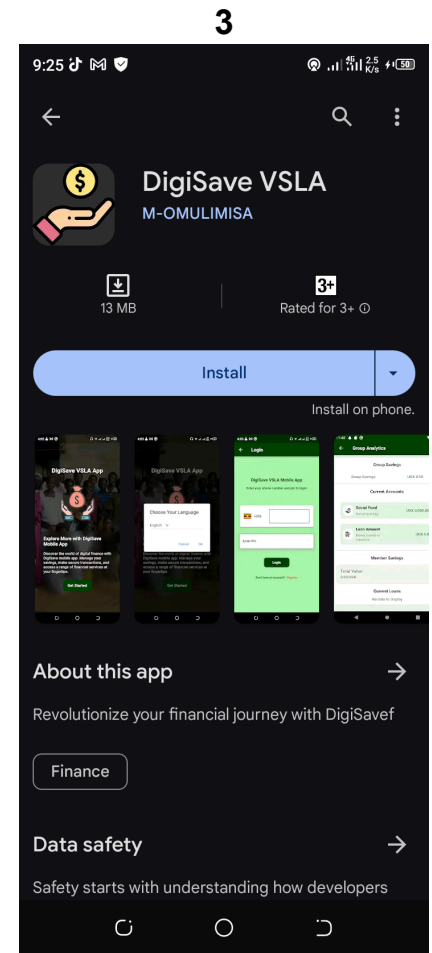
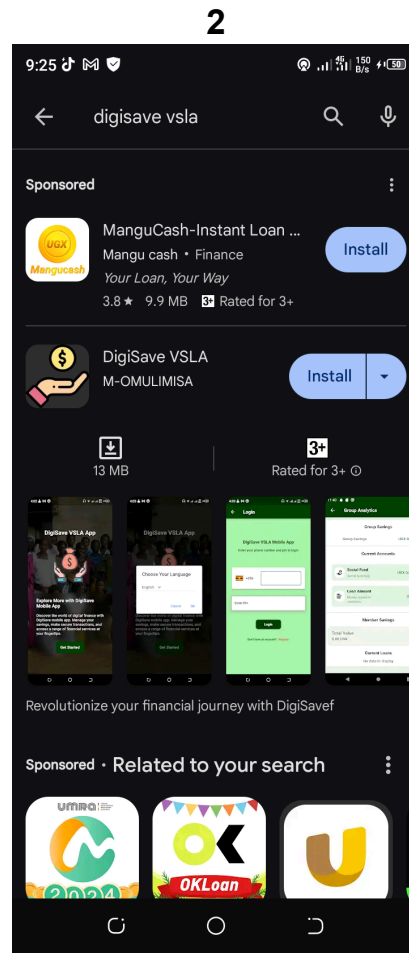
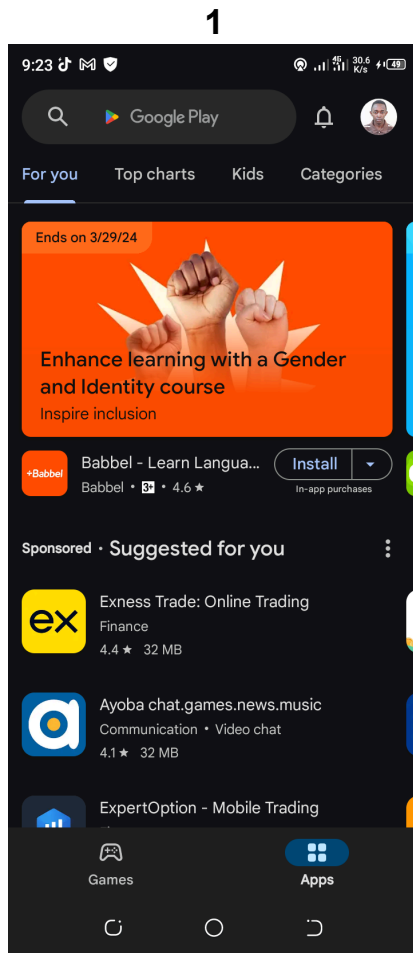
DigiSave VSLA application can be downloaded through the following ways

- Google Play Store ([Link](#))

Open the Play Store application on your mobile by clicking on the Play Store icon as shown in the image below or by using your phone's camera to scan the QR code. Ensure that you have a stable internet connection.



1. **Search for DigiSave VSLA:** In the search bar at the top of the Play Store, type "DigiSave VSLA" and press enter or tap the search icon.
2. **Locate the App:** From the search results, locate the DigiSave VSLA application. It should be listed with its official icon and developer details.
3. **Initiate Download:** Tap on the DigiSave VSLA application to open its store page. Review the app's description, screenshots, and user reviews to ensure it meets your requirements. Once satisfied, tap the "Install" button to begin the download and installation process.



4. **Accept Permissions (if prompted):** During the installation process, the Play Store may prompt you to grant certain permissions to the DigiSave VSLA application. These permissions are necessary for the app to function properly. Read through the permissions carefully, then tap "Accept" to proceed with the installation.
5. **Wait for Installation:** download and installation process may take a few moments, depending on your internet connection speed and device performance.

Note: Ensure that you do not interrupt the process and wait for the installation to complete.

1.1.9. Group Leader - PRIVILEGES

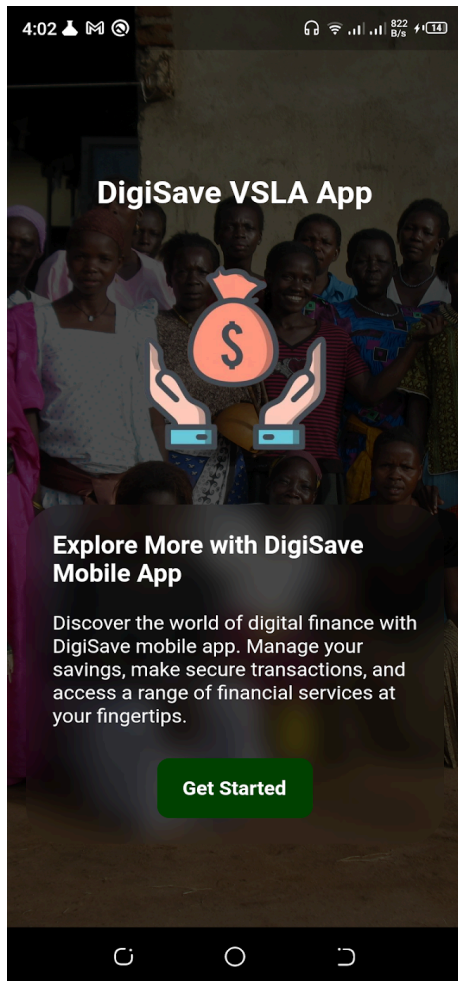
Following features availed to group leaders.

- Group Account Management
- Member Registration
- Manage Group Cycles
- Manage member savings(shares)
- Manage loan transactions(loan & welfare)
- Reporting and Analytics
- User Authorization
- Meeting Facilitation
- Communication and Engagement

1. New Group Registration

To register a new group in the DigiSave VSLA application, users can access the "Sign In" option available in the Home Navigation Drawer. If it's a new group, they should select the "Sign Up" option to proceed with the registration process. Upon selecting "Sign Up," users will be prompted to fill in all the required details for group registration. This includes information such as the group's name, location, and contact details.

After completing the registration form, users can submit the details. The application will then validate the provided information. Upon successful validation, a confirmation message and notification will be sent to the registered mobile number, indicating that the group has been successfully registered.



DigiSave VSLA

Welcome Back!!

Enter your group login credentials to login

Group Phone Number

Group Passcode

[Forgot password?](#)

Login

Don't have an account? [Register](#)

Group Account

Group Name
Akamwesi Farmers

Group Phone Number
+256 704959***

Physical Address
Kampala

Date Established
15/01/2015

Registration Fee
10000

Share Price
5000

Does your group belong to an organisation?
☒ No
☐ Yes

Register Group

Following the group registration, users will be prompted to register the group administrator, who could be either the chairperson or secretary. Users should enter the administrator's details as prompted and submit the information. Upon successful registration of the group administrator, login credentials for the registered administrator will be sent via SMS notification.

Group Account

Group Name
Akamwesi Farmers

Group Phone Number
+256 704959275

Physical Address
Kampala

Date Established
15/01/2015

Registration Fee
10000

Share Price
5000

Does your group belong to an organisation?
☒ No
☐ Yes

Register Group

Register Group Leader

First Name
Matiah

Last Name
Mulumba

National ID Number

Phone Number
0759753***

Gender
☒ Male
☐ Female

Date of Birth
3/4/1969

Is the member a PWD?
☐ Yes
☒ No

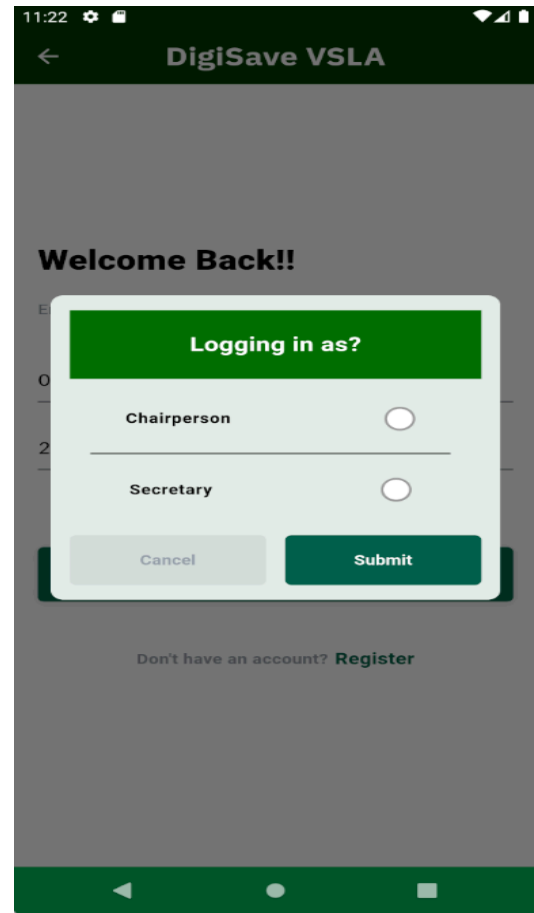
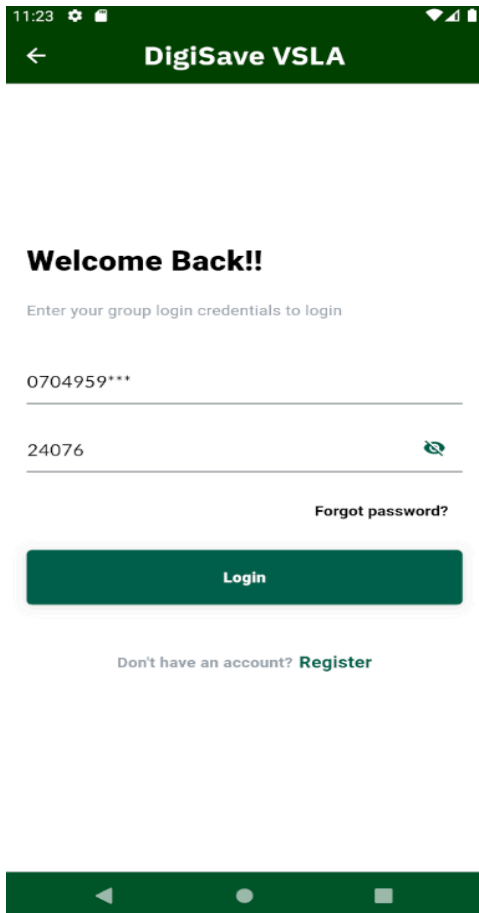
Leader Position
Chairperson

SUBMIT

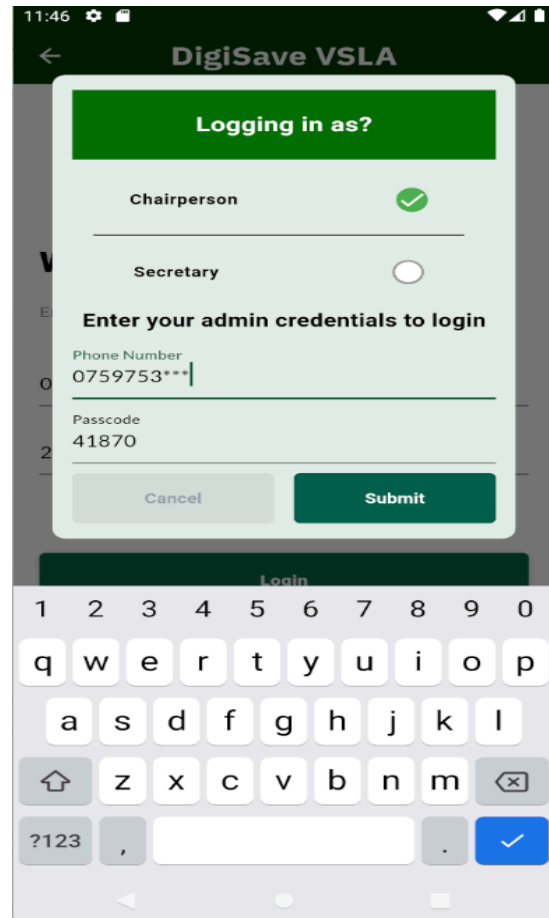
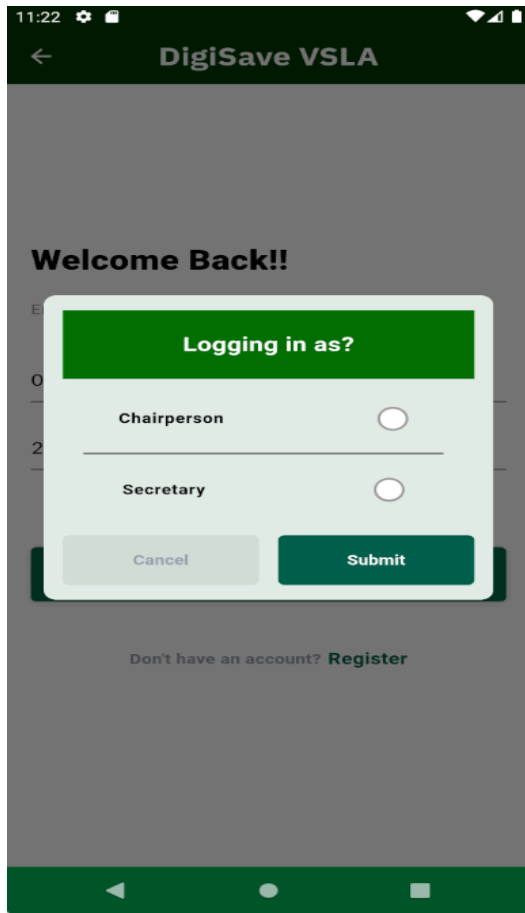
With the completion of this process, the new group is successfully registered in the DigiSave VSLA application, and the appointed administrator gains access to the group's functionalities.

2. Sign In

Upon selecting the "Sign In" option in the DigiSave VSLA application, users are prompted to enter the group login credentials. These credentials typically consist of the group's phone number and passcode, which are initially shared with the registered phone number via SMS during the group registration process. Once the user enters these credentials, the application validates them for authentication.



After successful validation of the group login credentials, the user is then asked to specify their login type, which could be either "chairperson" or "secretary." After selecting their login type, the user is prompted to provide additional details, including their phone number and passcode.

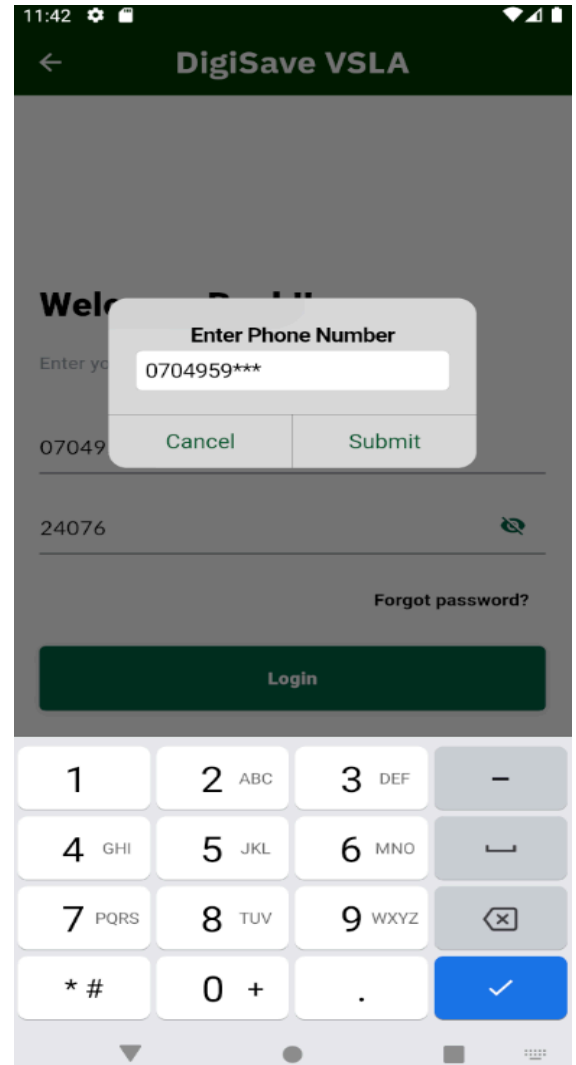


Once the user's individual login details are entered, the application validates them for authentication. Upon successful validation, the user is redirected to the home screen of the DigiSave VSLA application, where they gain access to the platform's features and functionalities

3. Forgot Password

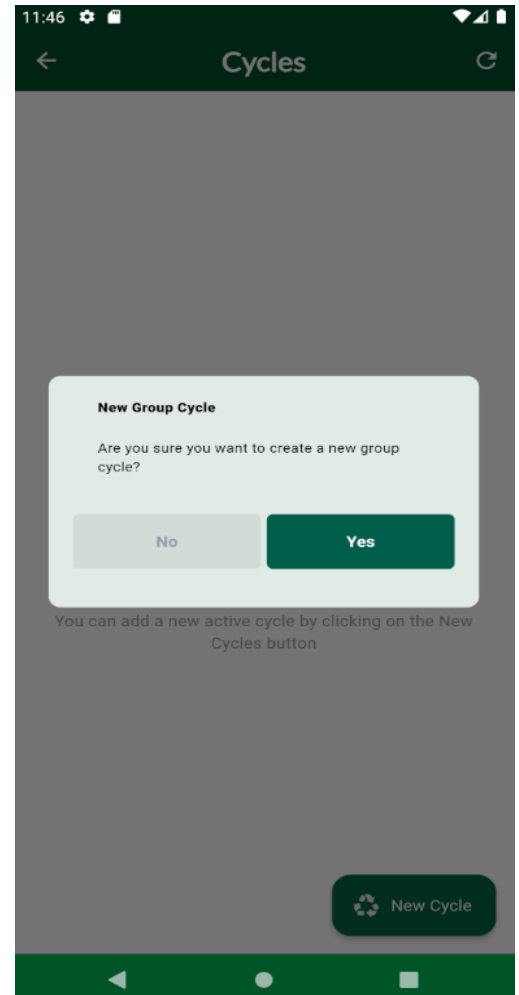
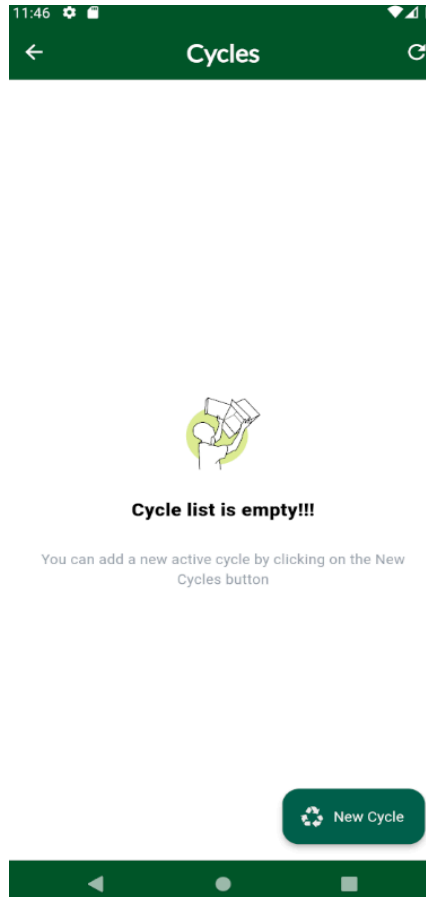
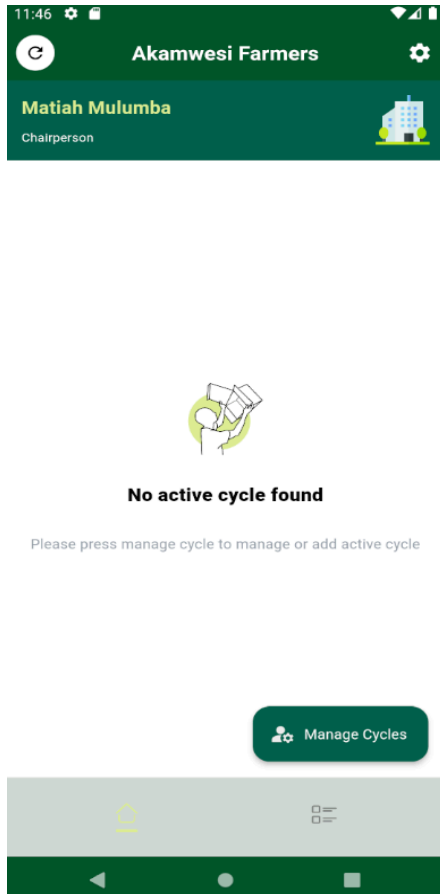
Forgot password feature can be availed by clicking on the "**Forgot Your Passcode**" text on the Sign In screen.

On click of the "**Forgot Your Passcode**", the user needs to give the registered phone number and click on "SUBMIT" . If the given phone number is valid, a One Time Password (OTP) will be sent to the registered mobile number. The OTP is then used to login.



4. Manage Cycles

In the DigiSave VSLA application, managing cycles involves setting up the parameters for financial activities within a specific cycle. Here's a breakdown of the process:



1. Cycle Details:

- Users are prompted to provide details about the cycle, including the start and end dates. These dates define the duration of the financial cycle.

2. Loan Fund Setup:

- After specifying cycle dates, users are required to provide details about the loan fund associated with that cycle. This includes:
- Interest Rate: The rate at which interest will be charged on loans provided during the cycle.
- Minimum and Maximum Loan Amounts: Limits on the amount of money that can be borrowed by members during the cycle.
- Payment Interest Criteria: Determination of how interest is calculated and paid back, whether it's on a monthly basis or billed once at the end of the cycle.
- Minimum Savings Requirement: The minimum amount that a member should have in their savings account before being allowed to borrow from the loan fund.

3. Welfare Fund Setup:

- Following the loan fund setup, users proceed to configure details related to the welfare fund for the cycle. This includes:
- Maximum and Minimum Welfare Fund Limits: The maximum and minimum amounts that can be allocated from the welfare fund to any member during the cycle.

1

11:46

New VSLA Cycle

Start Date

3/4/2024

End Date

12/4/2024

Social Fund Amount Per Meeting (ugx)

1000

Share Price per Meeting

5000

Minimum Share per Meeting

1

No Minimum Share

Maximum Share per Meeting

5

No Maximum Share

Cycle Status

Inactive

Active

Submit

2

11:46

Loan Fund Details

Interest Rate

This percentage represents the additional amount charged at the beginning of the loan.

15%

Select Loan Interest Method

Flat Rate Interest

One-time Interest

Interest is applied once throughout the loan period.

Monthly Interest

Interest is applied each month on the loan.

Minimum Loan Amount

Specify the minimum amount a member can borrow.

1000

Maximum Amount

Specify the maximum loan amount a member can borrow.

3

11:46

Welfare Loan

Minimum Welfare Loan Amount

Specify the minimum welfare loan amount that a member is allowed to borrow.

1000

Maximum Welfare Loan Amount

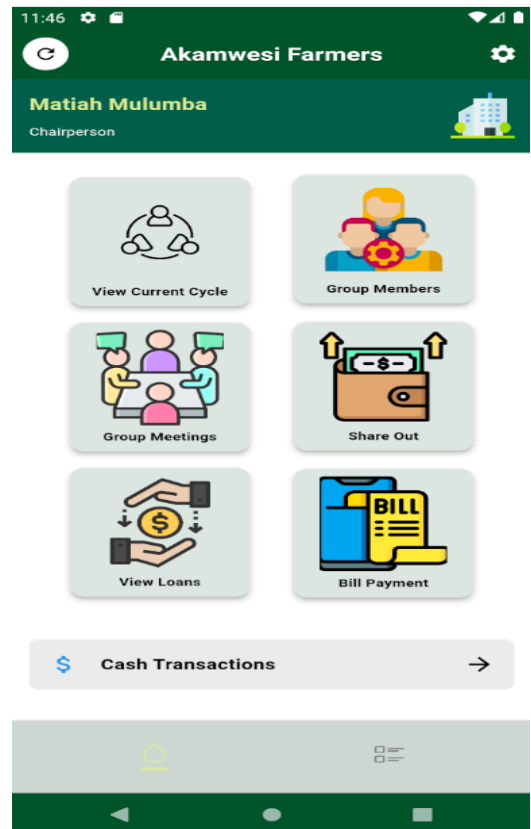
Specify the maximum welfare loan amount that a member is allowed to borrow.

10000

Submit

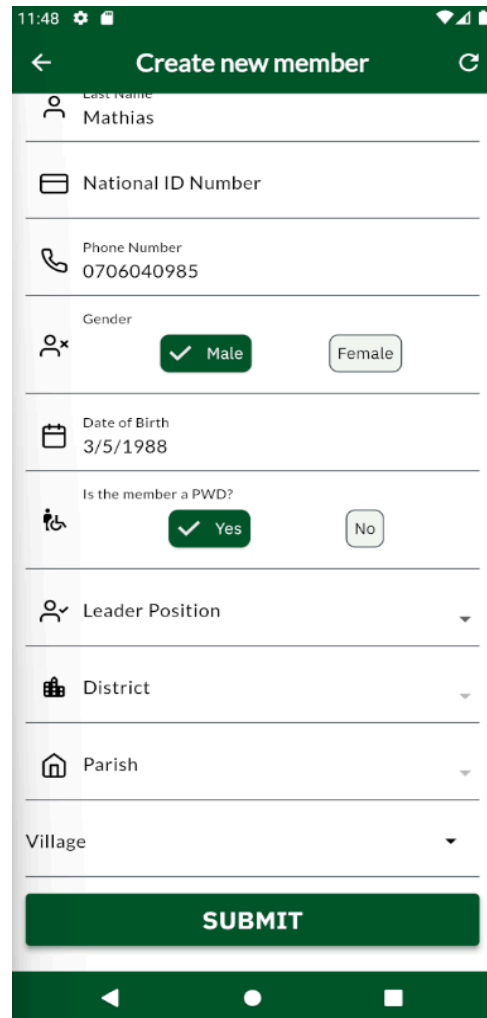
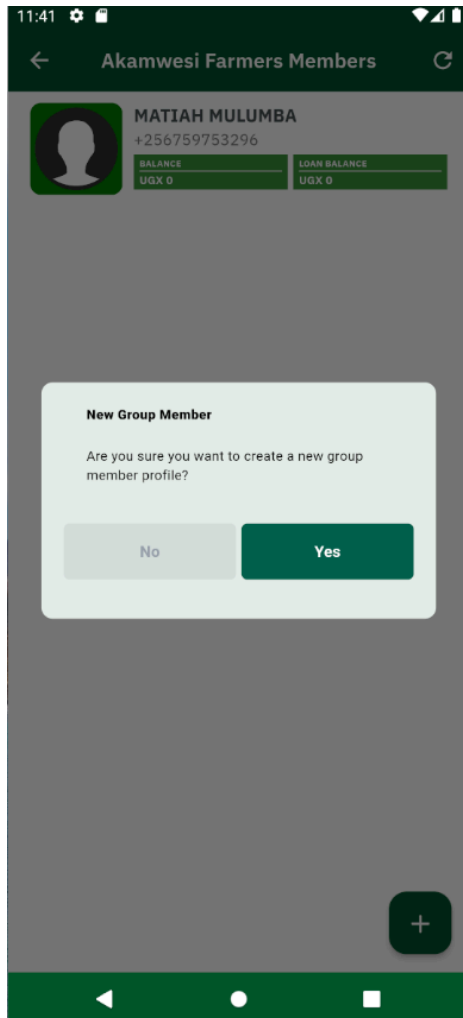
Once all the necessary details for the cycle, loan fund, and welfare fund have been entered, users complete the registration process.

Upon successful registration of the cycle parameters, the user is redirected to the home screen of the DigiSave VSLA application

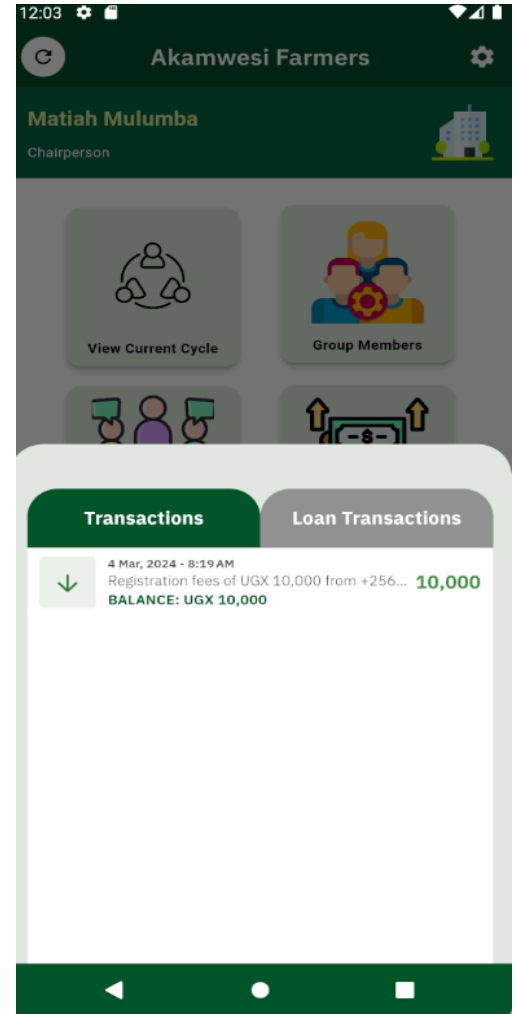


4. Register Group Members

Once in the home screen, the user can now proceed to add other group members. Head over to the “**Group members**” widget on the home screen, and click on it. This will navigate you to the members screen. Once inside, you can view the current group members, and if you want to add new group members, click on the “**plus**” icon in the bottom left of the screen. This will prompt a popup that will ask you to verify that you want to create new **member/user** account



After a new group member has been registered, his registration fees are captured and added to the group savings. This can be viewed by clicking on the cash transactions card on the home screen. The transaction card can also be used to view and monitor other transactions made in the group, including the loan and share purchase transactions.

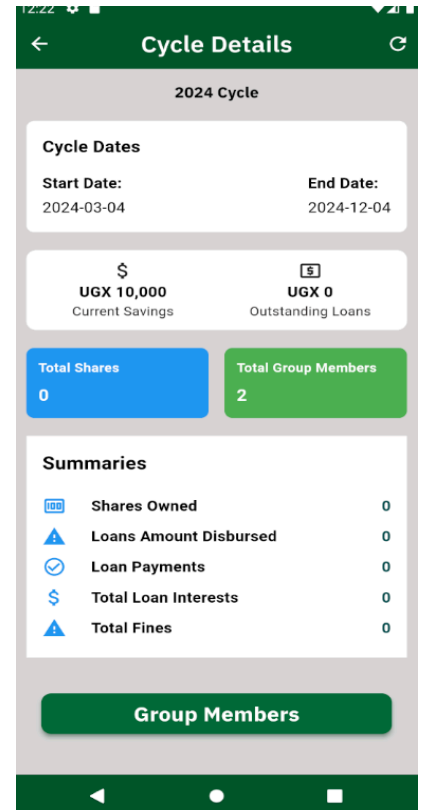
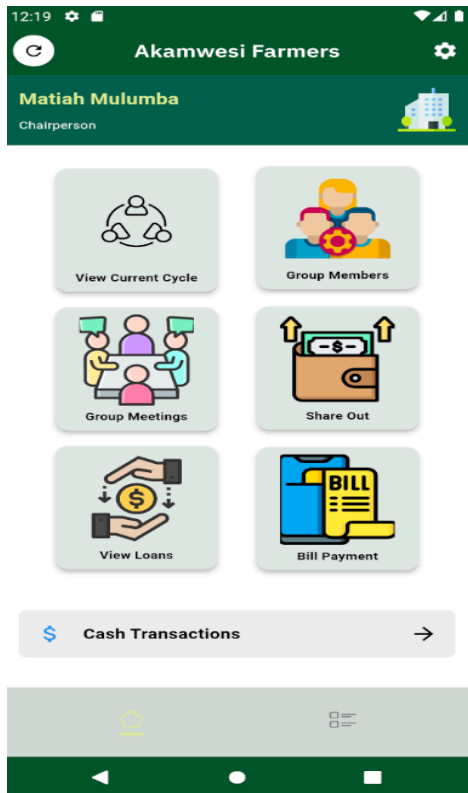


5. View Group Analytics

Group leaders in the DigiSave VSLA application have access to valuable analytics that provide insights into the financial performance and activities of their VSLA group. Here's how group analytics can be accessed and utilized:

1. Accessing Group Analytics:

- Group leaders can navigate to the analytics section within the application's dashboard or home screen. This section is typically labeled as "**View Current Cycle**", and when navigated to the cycle screen, they click on the cycle card. This will navigate them to the analytics screen.



2. Analytical Insights:

- Once in the group analytics section, group leaders can access various insights and reports regarding their VSLA group's financial activities. These insights may include:
 - Overview of Total Savings: A summary of the total savings accumulated by the group members over time.
 - Loan Portfolio Analysis: Detailed information about the group's loan portfolio, including outstanding loans, repayment rates, and loan utilization.
 - Savings and Loan Trends: Trends and patterns in member savings and loan activities over different cycles or periods.
 - Welfare Fund Utilization: Analysis of the welfare fund utilization, including the distribution of welfare funds among members.
 - Group Performance Metrics: Key performance indicators (KPIs) and metrics to assess the overall financial health and performance of the VSLA group.

