MYCHAMA

APPLIED COMPUTER TECHNOLOGY – MIDTERM PROJECT
ALLAN SHARAD AND IQBAL SHARIF

Revolutionizing Savings Groups in Kenya

A comprehensive web and mobile application for managing chamas, rotating savings groups, and investment clubs in Kenya

Problem Statement

Current Challenges with Traditional Chamas

Manual Record Keeping: Most chamas still use paper-based systems prone to errors and disputes

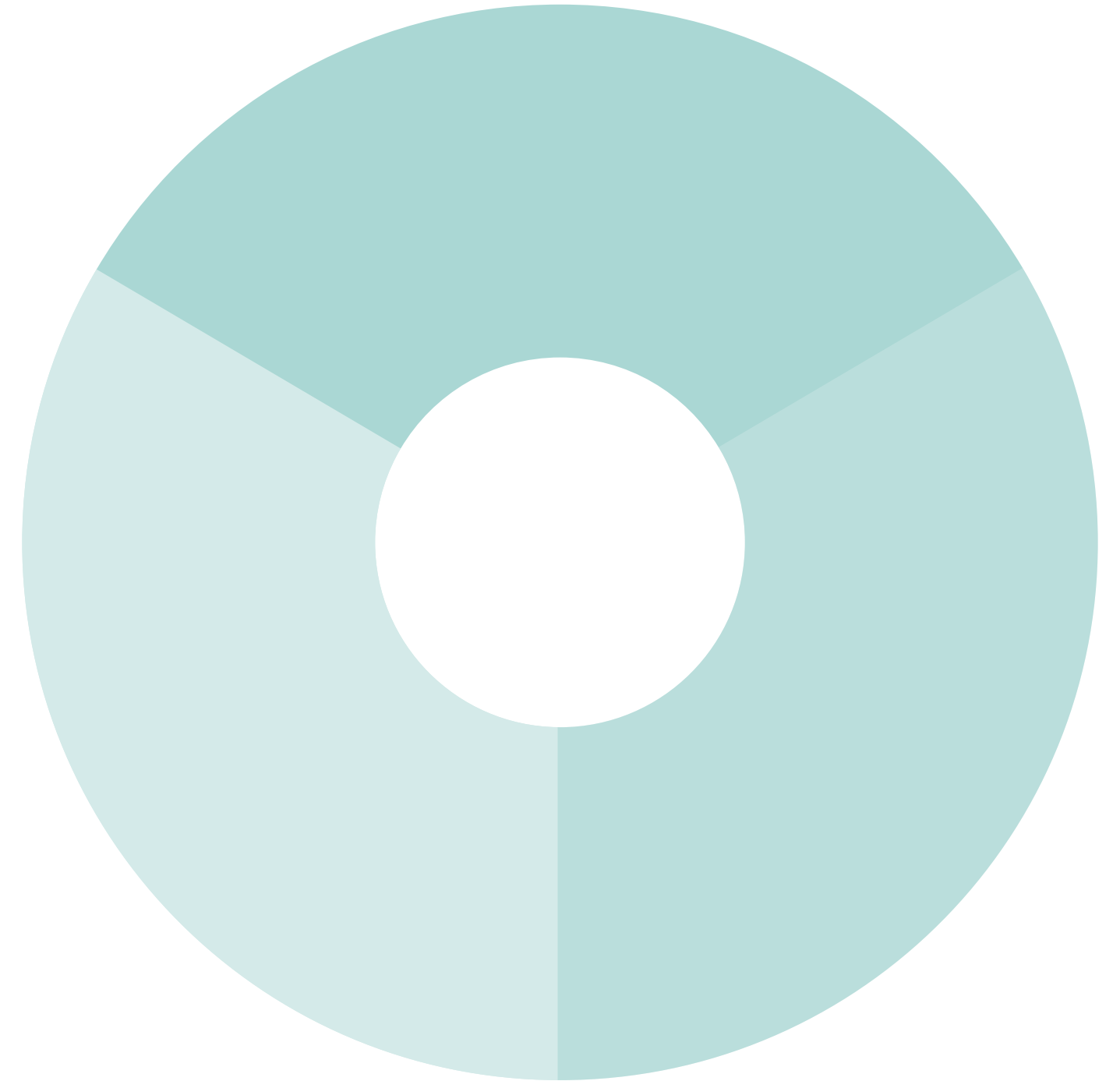Lack of Transparency: Members often lack real-time access to financial information

Trust Issues: Limited accountability mechanisms for treasurers and leaders

Financial Tracking Issues: Complex loan management and contribution tracking

Poor Communication: Difficulty coordinating meetings and sharing important updates

MARKET OPPORTUNITY

With over 300,000 registered chamas in Kenya and widespread mobile money adoption, there's a significant opportunity to digitize this traditional financial system.

OUR SOLUTION

A comprehensive web and mobile application that digitizes chama operations, providing transparency, automation, and enhanced financial management capabilities.

Automated contribution tracking, loan processing, and mobile money integration

Real-time dashboards, financial statements, and audit trails

User profiles, role-based access, and membership verification

Digital scheduling, agenda management, and minute recording

Core Features

Member Management System
- User registration with KYC verification
- Role-based access control (Admin, Treasurer, Secretary, Members)
- Member profile management and status tracking

Financial Management
- Automated contribution scheduling and tracking
- Mobile money integration (M-Pesa)
- Loan application, approval, and repayment system
- Interest calculation and payment reminders
- Real-time financial dashboards and reporting

Communication & Meetings
- Meeting scheduling with calendar integration
- SMS and WhatsApp notifications
- Digital voting and decision-making tools
- Automated minute recording and sharing

Technical Architecture

Technology Stack
Backend Development
- Server: Node.js with Express.js framework
- Database: PostgreSQL for data storage
- Authentication: JWT tokens with multi-factor authentication
- Payment Integration: M-Pesa and Airtel Money APIs

Frontend Development
Web Application: React.js with responsive design
Mobile App: React Native for cross-platform development
UI Framework: Tailwind CSS for modern styling

Additional Services
Notifications: SMS gateway and WhatsApp Business API
Security: End-to-end encryption for sensitive data
Cloud Hosting: AWS or Google Cloud Platform

Market Analysis

300,000+
Registered Chamas in Kenya

15-20Average Members per
Chama

Target Market
- Primary: Urban and semi-urban chamas seeking digital solutions
- Secondary: Investment clubs and rotating savings groups
- Tertiary: Financial institutions offering chama services
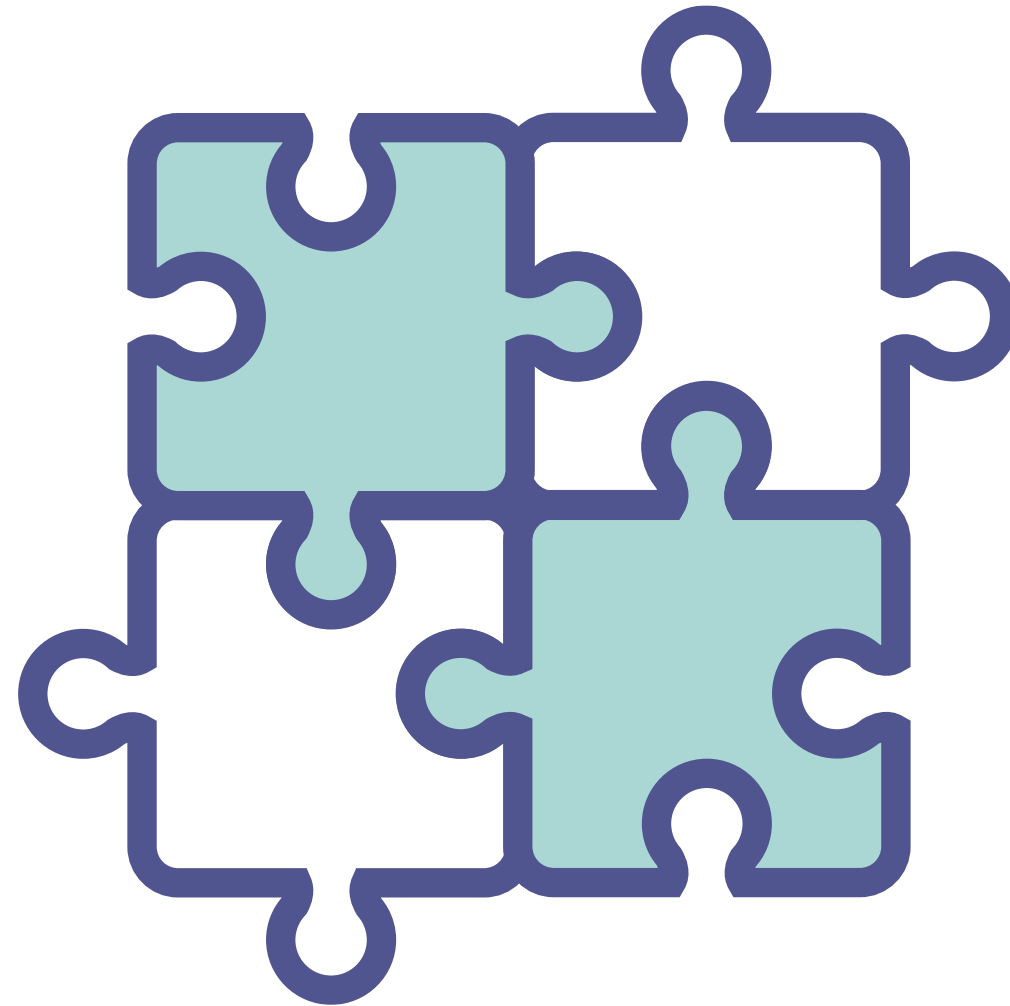
Competitive Advantage
- Built specifically for Kenyan chama culture and practices
- Deep mobile money integration
- User-friendly interface designed for diverse tech literacy levels
- Comprehensive financial management features

THE TEAM

ALLAN SHARAD
BACKEND DEVELOPMENT

IQBAL SHARIF
FRONTEND DEVELOPMENT

Thank you very much!