**Introduction**

When you hear of saving what comes in your mind? Some of the us thinks of it as just Keeping their money in a bank or a microfinance organization such as saccos to just withdraw at future when need arises. Others think of it as coming up with groups (chamaas) where they make contributions and give it to a single person to keep it later divide it among themselves at the end of a certain period of specified time or either use it make an investment. But the big question is are they aware of the challenges and the risk associated with this method and is there a better way of doing this.

**Background of the study**

* The chamaa members contributes a certain amount of money at a certain set time
* Most of the chamaas trust one of the members to be the one who keeps the money they have contributed and has to regularly remind them of deadlines
* If a member makes the contribution late, he/she sends the money supposed to contribute with a certain additional amount which is referred to as penalties.
* The Treasurer is responsible of keeping the record of members plus the amount contributed plus the penalties
* The method of storing These records are traditional methods
* The money contributed at the end of a certain period can be given to members as loans or divided amongst members or they may decide to make an investments
* Treasurer can use the chamaas money without the permission of the other members.

**Problem statement**

Members of chamaas makes their contribution and gives them to a treasurer who is responsible for keeping both the records and the money contributed plus the penalties which at times turns to be difficult for them to either update the records, regularly remind the members of contribution, deadlines and keeping track of penalties by late contributions.

Also, risk associated with treasurer keeping the money are a lot such as theft or he may decide to run away with the cash contribute which turns to be huge losses to the members.

at times it turns out to be a challenge for the treasurer to collect the money and maybe store it in their personal accounts which also limits members with information about their contributions or well about of their money

**objective**

Coming up with a module and adding it to Mpesa which allows group contribution ,prompts the group members about the deadline set ,and also penalties for late contribution

idea