

Easy Lend

User manual for workspace users

Last updated 19 Oct 2026

The latest version is always online at <https://easylend.gybsfam.org/manual>

Contents

1. Getting started

- How the pool works
- Getting a workspace
- Signing in
- Finding your way around
- Roles and what they can do
- Entering amounts, dates and phone numbers
- Your first day

2. Dashboard

- Figures at the top
- Charts
- Lists that need attention

3. People

- Add a person
- The person page
- Master contracts

4. Contributions

- Record a contribution
- Mistakes

5. Loan applications

- Create an application
- Approve or reject
- Disburse the loan

6. Loans

- The loan page
- Record a payment
- Rollovers
- Penalties
- Overdue loans
- Re-issue a loan
- The loan schedule
- Loan statuses

7. Expenses

- Request an expense
- Approve or reject
- Pay
- Reverse a paid expense

8. Receipts

- View, print and resend
- Void a receipt

9. Reports and records

- Reports
- Ledger
- Notifications
- Audit log

10. Settings

- General
- Messages
- Notifications
- WhatsApp and backups
- Users

11. Subscription and billing

- Plans
- Subscribe, renew or change plan
- Read-only workspaces

12. Glossary and help

- Glossary
- Common questions
- Getting help

Getting started

This manual explains how to run your contribution pool and loans in your workspace: adding contributors and clients, recording contributions, lending, collecting repayments, and keeping the books. It is written for everyone who signs in to a workspace: Administrators, Managers, Loan officers and Auditors.

Tip: The latest version of this manual is always online. Open it from **Help > User manual** in the menu on the left of every page, or download it as a PDF with **Help > Download manual (PDF)**.

How the pool works

- **Contributors** pay money into a common pool. Contributions fund the pool only: contributors earn no interest or share of profit, and there are no withdrawals.
- **Clients** borrow from the pool at a monthly interest rate. The interest flows back into the pool and is lent out again.
- A person can be both a contributor and a client. Contributors usually borrow at a lower rate.
- Interest is **simple and monthly**: every month (a *period*) the full month's interest is due, even if the loan is repaid early.
- When a client pays a month's interest but not the principal, the loan can **roll over** into a new month at the same rate and principal.

All amounts are in Ghana cedis (GHS) and all dates follow Ghana time (Africa/Accra).

Getting a workspace

A new group requests its workspace from the website's **Start free trial** button (the **Request a workspace** page):

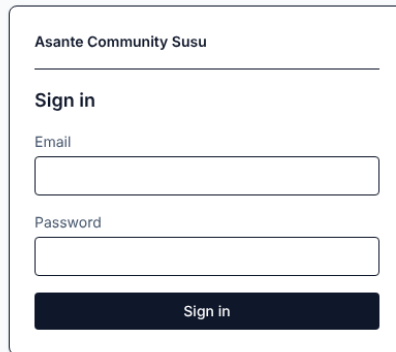
1. Enter your organisation's name and choose its **workspace address** (for example adom-susu). This becomes the address your team signs in at.
2. Enter your name, email, an optional phone number and a password. You become the workspace's first **Administrator**.
3. Optionally pick the plan you are interested in, then select **Request my workspace**. Requesting a workspace means you agree to the website's Terms of Service and Privacy Policy, linked under the button.

The request is reviewed before the workspace opens. When it is approved you get a welcome email with the workspace address; sign in with the email and password you chose. Your free trial starts on the day of approval (see [Billing](#)).

Signing in

Your workspace has its own web address, for example `https://your-group.example.com`. Your Administrator gives you that address, your email and a first password.

1. Open the workspace address in your browser.
2. Enter your **email** and **password**.
3. Select **Sign in**.



Asante Community Susu

Sign in

Email

Password

Sign in

The sign-in page

If you forget your password, ask an Administrator of your workspace to set a new one for you (see [Users and roles](#)).

Note: If the sign-in page says *This workspace is read-only*, you can still sign in and look at everything, but changes are switched off. See [Read-only workspaces](#).

Finding your way around

Every page has the same menu on the left:

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah
Administrator

[Sign out](#)

◀ System

The menu on the left. What you see depends on your role.

Menu item	What it is for
Dashboard	Today's figures and the lists of things that need attention
People	Contributors and clients
Contributions	Record and look up money paid into the pool
Applications	Loan applications: create, approve and disburse
Loans	Every loan, its months (periods), payments and decisions

Expenses	Request, approve and pay the pool's running costs
Receipts	Every receipt issued, to print, resend or void
Reports	Statements and reports, with CSV, Excel and PDF export
Ledger	The double-entry books behind every figure
Notifications	Messages sent to clients and staff by WhatsApp and email
Audit log	Who changed what, and when
Settings	Business rules, messages, users, WhatsApp, billing
Help	This manual, online or as a PDF

At the bottom of the menu you see your name and role, a **Sign out** link, and a button to switch between the light, dark and system colour theme.

Roles and what they can do

Each user has one role. The menu and the buttons on each page only show what your role allows.

Task	Administrator	Manager	Loan officer	Auditor
Add and edit people	Yes	Yes	Yes	
Record contributions and loan payments	Yes	Yes	Yes	
Create loan applications, request expenses	Yes	Yes	Yes	
Approve applications, disburse loans, approve and pay expenses	Yes	Yes		
Confirm rollovers, re-issue loans, record overdue decisions	Yes	Yes		
Waive penalties, void receipts, reverse expenses	Yes	Yes		
Manage contracts	Yes	Yes		
Edit business rules and message templates	Yes	Yes		
Users, rollover mode, WhatsApp, backups, notification switches, email sender, billing	Yes			
View reports, the ledger, notifications and the audit log	Yes	Yes	Yes	Yes

Important: Whoever requests an expense cannot approve it. Another Manager or Administrator must approve it.

Entering amounts, dates and phone numbers

- **Amounts** are typed in cedis, for example 250 or 1250 . 50. Do not type the GHS sign or commas.
- **Rates** are monthly percentages, for example 10 for 10% a month.
- **Dates** default to today. You can pick an earlier date (for a payment received yesterday, say) but never a future one.
- **Phone numbers** can be typed as 024..., +233... or 233.... They are stored in one format, so WhatsApp messages reach the right number.

Your first day

If you are the Administrator of a new workspace:

1. Set your organisation's name, address, phone and logo in [Settings > General](#). They appear on receipts, contracts and emails.
2. Check the interest rates and penalty rules in [Business rules](#).
3. Add your colleagues in [Settings > Users](#).
4. Add your contributors and clients under [People](#).
5. [Record contributions](#), then [create and disburse loans](#).

Dashboard

The dashboard is the first page after you sign in. It shows the state of the pool today and lists everything that needs someone's attention.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

Sign out

System

Dashboard

18 Oct 2026

AVAILABLE CASH

GH¢ 30,415.00

TOTAL CONTRIBUTIONS

GH¢ 39,000.00

AMOUNT IN LOANS

GH¢ 9,000.00

Principal currently lent out

INTEREST EARNED

GH¢ 100.00

MTD · YTD GH¢ 500.00

EXPENSES (MTD)

GH¢ 85.00

OVERDUE

GH¢ 150.00

1 period(s)

WHATSAPP

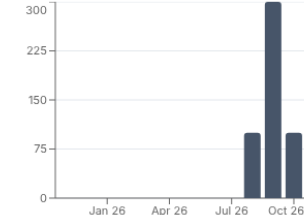
disconnected

LAST BACKUP

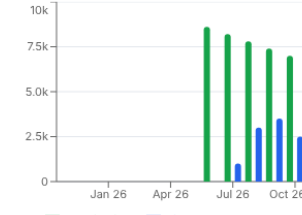
—

No backups yet

Monthly interest & penalty income



Contributions vs disbursements



Loan status



Rollovers to confirm (1)

LOAN	CLIENT	DUE	ROLLOVERS
LN-2026-0002	Akosua Asantewaa	22 Oct 2026	0×

Overdue (1)

LOAN	CLIENT	DUE	UNPAID
LN-2026-0003	Yaa Pokuua	9 Oct 2026	GH¢ 150.00

Due in the next 7 days (1)

LOAN	CLIENT	DUE	INTEREST DUE
LN-2026-0001	Kwame Asare	23 Oct 2026	GH¢ 300.00

Expenses awaiting action (2)

CATEGORY	PAYEE	AMOUNT	STATUS
Airtime/data	MTN	GH¢ 50.00	approved
Transport	Trotro fares	GH¢ 40.00	requested

Active borrowers with unsigned contracts (4)

CLIENT	CONTRACT
Akosua Asantewaa CLT-0001	generated
Kwame Asare CLT-0002	sent
Yaa Pokuua CLT-0003	generated
Kojo Antwi CLT-0005	generated

Long-running loans

LOAN	CLIENT	ROLLOVERS	SINCE
LN-2026-0001	Kwame Asare	1×	Aug 2026

The dashboard

Figures at the top

Card	Meaning
Available cash	Money in the pool that can be lent or spent now
Total contributions	Everything contributors have paid in
Amount in loans	Principal currently lent out

Interest earned	Interest received this month (MTD), with the year to date (YTD) below
Expenses (MTD)	Expenses paid this month
Overdue	Unpaid amounts on overdue months, and how many
WhatsApp	Whether the workspace's WhatsApp is connected (see WhatsApp and backups)
Last backup	When the last backup ran and whether it succeeded

Charts

- **Monthly interest & penalty income:** what the pool has earned each month.
- **Contributions vs disbursements:** money coming in from contributors against money lent out.
- **Loan status:** how many loans are active, settled, defaulted or written off.

Lists that need attention

Each list links to the loan, person or expense it is about.

- **Rollovers to confirm:** loans whose month's interest is paid and that wait for a Manager to confirm a rollover or ask for settlement. A red *decision past due* label means the due date has already passed. See [Rollovers](#).
- **Overdue:** months whose due date has passed without full payment. See [Overdue loans](#).
- **Due in the next 7 days:** interest that falls due this week, so you can remind clients.
- **Expenses awaiting action:** expenses to approve or pay. See [Expenses](#).
- **Active borrowers with unsigned contracts:** clients with a loan whose master contract has not been signed and uploaded. See [Contracts](#).
- **Long-running loans:** loans that have rolled over the most times.
- **Partial payments to review:** appears when a client paid only part of a month's interest.

Tip: Managers and Administrators also receive a daily digest by email or WhatsApp with what is due today, what is overdue, what was collected yesterday and the rollovers waiting for a decision. It is not sent on days when there is nothing to report.

People

People holds everyone the pool deals with. A person can have a **contributor** profile (code CTR-0001), a **client** (borrower) profile (code CLT-0001), or both.

Asante Community Susu
GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah
Administrator

[Sign out](#)

• System

People

Contributors and clients

Add person

Search name, phone or email

Search

NAME	PHONE	CONTRIBUTOR	CLIENT
Abena Frimpong	024 787 8787	—	CLT-0006
Adwoa Sarpong	027 755 5666	CTR-0003	—
Akosua Asantewaa	024 411 1222	CTR-0001	CLT-0001
Esi Quaye	020 834 3434	—	CLT-0004
Kojo Antwi	055 656 5656	—	CLT-0005
Kwabena Ofori	020 133 3444	CTR-0002	—
Kwame Asare	024 999 9000	—	CLT-0002
Nana Agyeman	054 577 7888	CTR-0004	—
Yaa Pokuua	026 312 1212	—	CLT-0003

The People list

Search by name, phone or email with the box above the list. The Contributor and Client columns show each person's codes; a grey contributor code means the contributor is inactive.

Add a person

1. Go to **People** and select **Add person**.
2. Enter the **full name**. Phone, email, ID number (for example a Ghana Card), address and notes are optional, but a phone number or email is needed to send the person receipts and reminders.
3. Tick **Contributor**, **Client (borrower)**, or both.
4. Select **Save**.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

+ System

Add person

Full name

Phone

024..., +233... or 233... — stored as 233XXXXXXXX

Email

ID number (e.g. Ghana Card)

Address

Notes

☐ Contributor

☐ Client (borrower)

Save

Adding a person

The person page

Select a name in the list to open the person's page.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

Sign out

System

Kwame Asare

024 999 9000 kwame.asare@example.com Client CLT-0002

New loan application

Details

Full name

Phone

Kwame Asare

024 999 9000

024..., +233... or 233... — stored as 233XXXXXXXXX

Email

ID number (e.g. Ghana Card)

kwame.asare@example.com

Address

Notes

Save changes

Make contributor

Exposure

Active loans

Outstanding principal

Overdue periods

Total rollovers

1

GH¢ 3,000.00

0

1

Loans

LOAN	PRINCIPAL	RATE	DISBURSED	ROLLOVERS	STATUS
LN-2026-0001	GH¢ 3,000.00	10%	23 Aug 2026	1x	active

Applications

#	PRINCIPAL	RATE	STATUS
APP-7	GH¢ 800.00	10%	approved
APP-1	GH¢ 3,000.00	10%	approved

Master contract

Version 1

sent

in force

PDF

Send to client

Choose File No file chosen

Upload signed scan

Create a new version (new terms need a new signature)

A client's page

- **Details:** edit the contact details and select **Save changes**. Use **Make contributor** or **Make client** to add the other profile later.
- **Deactivate contributor:** stops new contributions from this contributor (the history is kept). **Reactivate contributor** reverses it.
- **Exposure** (clients): active loans, outstanding principal, overdue months and how many times the client's loans have rolled over.
- **Contributions** (contributors): every contribution, with its receipt. You can record a new contribution here too.
- **Loans** (clients): every loan and any open applications. **New loan application** starts an application for this client.

Master contracts

Each client has one **master contract**. You can generate it as soon as the client is added, so they can sign it before you lend; otherwise it is generated automatically at their first disbursement. Every loan refers to the version in force when it was disbursed. Each loan also gets its own loan schedule (see [The loan schedule](#)).

Master contract

Version 1
sent
in force
[PDF](#)

Send to client

Choose File No file chosen

Upload signed scan

▶ Create a new version (new terms need a new signature)

A client's master contract

A contract version moves through these statuses:

Status	Meaning
generated	Created; not yet sent to the client
sent	Sent to the client to sign
signed_uploaded	A signed scan has been uploaded
legacy_pending_upload	Brought over from the old records; the signed copy still needs uploading

To manage a contract (Managers and Administrators):

1. For a new client with no contract yet, select **Generate master contract**. Version 1 is created with the standard terms, and the client's first loan uses it.
2. Select **PDF** to open or print the contract.
3. Select **Send to client** to email or WhatsApp it to the client. Its status becomes *sent*.
4. When the client has signed, scan or photograph it, choose the file (PDF or image) and select **Upload signed scan**. The scan appears as **Signed scan**.
5. To change the terms, open **Create a new version**, edit the text and select **Create version**. A new version needs a new signature.

Note: A signature is not required before a loan is disbursed (though you can get one first by generating and sending the contract early), but the disbursement page warns you, and the client stays on the dashboard's *unsigned contracts* list until a signed scan is uploaded.

Contributions

Contributions are money contributors pay into the pool. Each one issues a receipt, increases available cash, and is sent to the contributor as a receipt by WhatsApp or email.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah
Administrator

[Sign out](#)

• System

Contributions

Contributions fund the pool. Contributors earn no returns and there are no withdrawals.

Record a contribution

Contributor

Amount (GH¢)

Method

Reference

Date

Adwoa Sarpong (CTR)

0.00

Cash

MoMo txn ID

10/18/2026

Record contribution

DATE	CONTRIBUTOR	AMOUNT	METHOD	REFERENCE	RECEIPT	STATUS
16 Oct 2026	Nana Agyeman CTR-0004	GH¢ 2,500.00	cash	—	RCT-2026-000020	posted
16 Oct 2026	Adwoa Sarpong CTR-0003	GH¢ 1,000.00	mobile money	MP240002	RCT-2026-000019	posted
16 Oct 2026	Kwabena Ofori CTR-0002	GH¢ 2,000.00	cash	—	RCT-2026-000018	posted
16 Oct 2026	Akosua Asantewaa CTR-0001	GH¢ 1,500.00	mobile money	MP240000	RCT-2026-000017	posted
15 Sep 2026	Nana Agyeman CTR-0004	GH¢ 2,600.00	cash	—	RCT-2026-000016	posted
15 Sep 2026	Adwoa Sarpong CTR-0003	GH¢ 1,100.00	mobile money	MP240012	RCT-2026-000015	posted
15 Sep 2026	Kwabena Ofori CTR-0002	GH¢ 2,100.00	cash	—	RCT-2026-000014	posted
15 Sep 2026	Akosua Asantewaa CTR-0001	GH¢ 1,600.00	mobile money	MP240010	RCT-2026-000013	posted
15 Aug 2026	Nana Agyeman CTR-0004	GH¢ 2,700.00	cash	—	RCT-2026-000012	posted
15 Aug 2026	Adwoa Sarpong CTR-0003	GH¢ 1,200.00	mobile money	MP240022	RCT-2026-000011	posted
15 Aug 2026	Kwabena Ofori CTR-0002	GH¢ 2,200.00	cash	—	RCT-2026-000010	posted
15 Aug 2026	Akosua Asantewaa CTR-0001	GH¢ 1,700.00	mobile money	MP240020	RCT-2026-000009	posted
15 Jul 2026	Nana Agyeman CTR-0004	GH¢ 2,800.00	cash	—	RCT-2026-000008	posted
15 Jul 2026	Adwoa Sarpong CTR-0003	GH¢ 1,300.00	mobile money	MP240032	RCT-2026-000007	posted

The Contributions page

Record a contribution

1. Go to **Contributions** (or open the contributor's page under **People**).
2. Under **Record a contribution**, choose the **contributor**.
3. Enter the **amount** in cedis.
4. Choose the **method**: cash, mobile money or bank transfer.
5. For mobile money or bank payments, enter the transaction ID as the **reference**. It helps when you reconcile with your MoMo or bank statement.
6. Check the **date** (today by default) and select **Record contribution**.

Video: Recording a contribution. [Watch it in the online manual](#)

A receipt number such as RCT-2026-000123 is shown in the list straight away. Select it to print or resend the receipt (see [Receipts](#)).

Tip: Pressing the button twice, or refreshing the page, will not record the contribution twice.

Mistakes

Recorded contributions are never edited or deleted, so the books always agree with the receipts. If a contribution was recorded wrongly, a Manager or Administrator [voids its receipt](#) (which reverses the contribution) and you record it again correctly.

Only active contributors can be chosen. To record for a contributor who has been deactivated, reactivate them first on their page under [People](#).

Loan applications

Every loan starts as an application. An application moves through these steps:

draft > submitted > approved or rejected > disbursed

Approving an application does not move any money. Cash leaves the pool only when the loan is **disbursed**.

Asante Community Susu
GHS - Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah
Administrator

[Sign out](#)

System

Loan applications

draft → submitted → approved | rejected. Approval moves no cash; disbursement does.

New application

#	CLIENT	PRINCIPAL	RATE	CREATED	STATUS	LOAN
APP-7	Kwame Asare CLT-0002	GH¢ 800.00	10%	18 Oct 2026	approved	—
APP-6	Abena Frimpong CLT-0006	GH¢ 1,200.00	10%	18 Oct 2026	submitted	—
APP-5	Kojo Antwi CLT-0005	GH¢ 2,500.00	10%	18 Oct 2026	approved	LN-2026-0005
APP-4	Esi Quaye CLT-0004	GH¢ 1,000.00	10%	18 Oct 2026	approved	LN-2026-0004
APP-3	Yaa Pokuaa CLT-0003	GH¢ 1,500.00	10%	18 Oct 2026	approved	LN-2026-0003
APP-2	Akosua Asantewaa CLT-0001	GH¢ 2,000.00	5%	18 Oct 2026	approved	LN-2026-0002
APP-1	Kwame Asare CLT-0002	GH¢ 3,000.00	10%	18 Oct 2026	approved	LN-2026-0001

The applications list

Create an application

1. Go to **Applications** and select **New application**, or select **New loan application** on the client's page.
2. Choose the **client**. The list shows which clients are also active contributors.
3. Enter the **principal** (the amount to lend) in cedis.
4. Leave the **monthly rate** blank to use the default: the contributor rate for active contributors, the standard rate for everyone else (see [Business rules](#)). Or type a different rate.
5. Add the **purpose** if you like.
6. Keep **Submit for approval now** ticked to send it straight to a Manager, or untick it to save a draft and submit it later.
7. Select **Save application**.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

+ System

New loan application

Client

Abena Frimpong (CLT-0006) · Client

▼

Principal (GH¢)

Monthly rate (%)

Client

Not a contributor: default rate 10%

Purpose

☒ Submit for approval now

Save application

Leave blank for the default: 5% for active contributors, 10% otherwise.

A new application

The client must have a client profile first. If they are not in the list, add them under [People](#).

Approve or reject

Managers and Administrators open a *submitted* application from **Applications**.

1. Read the **Client exposure** card: the client's active loans, outstanding principal, overdue months, rollover history and whether their master contract is signed.
2. Under **Decision**, choose **Approve** or **Reject**.
3. Add a **note**. A note is required to reject.
4. Select **Record decision**.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

System

Application APP-6

submitted

Details

Client

Abena Frimpong (CLT-0006)

Principal

GH¢ 1,200.00

Monthly rate

10%

Purpose

School fees

Created

18 Oct 2026

Client exposure

Active loans

0

Outstanding principal

GH¢ 0.00

Overdue periods

0

Rollover history

0×

Master contract

not signed

Decision

☒ Approve

☐ Reject

Note (required to reject)

Record decision

Deciding on an application

Disburse the loan

Once approved, the application shows a **Disburse** card to Managers and Administrators.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

System

Application APP-7

approved

Details

Client	Kwame Asare (CLT-0002)
Principal	GH¢ 800.00
Monthly rate	10%
Purpose	Farm inputs
Created	18 Oct 2026
Decided	18 Oct 2026

Client exposure

Active loans	1
Outstanding principal	GH¢ 3,000.00
Overdue periods	0
Rollover history	1x
Master contract	not signed

Disburse

Client has 1 active loan(s) with GH¢ 3,000.00 outstanding principal.

Client's loans have been rolled over 1 time(s).

Client has no signed master contract on file.

Available cash: **GH¢ 30,415.00**. Disbursement is checked against available cash inside the posting transaction.

Method

Disbursement date

Monthly rate (%)

Cash

10/18/2026

10

Due dates anchor to this day of the month.

As approved on the application.

Disburse GH¢ 800.00

Disbursing an approved application

1. Read any warnings. They tell you, for example, that the client already has loans, has overdue months, or has not signed the master contract. Warnings do not stop you; they are there to help you decide.
2. Check the **available cash**. A loan can never be larger than the cash in the pool.
3. Choose the **method** you paid the client by.
4. Check the **disbursement date**. Due dates are set from this day of the month: a loan disbursed on the 31st is due on the last day of shorter months, then on the 31st again when the month has one.
5. The **monthly rate** is the approved rate and cannot be changed here.
6. Select **Disburse** and confirm.

The loan gets a number such as LN-2026-0001 and opens on its first month. The client is sent a disbursement message with the [loan schedule](#) attached, and a master contract is generated if the client does not have one yet. To have it signed before you lend, generate and send it from the client's page first (see [Master contracts](#)).

Loans

Loans lists every loan. Use the buttons above the list to show active, settled, defaulted, written off or all loans.

Asante Community Susu

GHS - Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

Sign out

+ System

Loans

active

settled

defaulted

written off

all

LOAN	CLIENT	PRINCIPAL	RATE	DISBURSED	NEXT DUE	PERIOD	ROLLOVERS	STATUS
LN-2026-0005	Kojo Antwi	GH¢ 2,500.00	10%	15 Oct 2026	15 Nov 2026	open	0x	active
LN-2026-0003	Yaa Pokuaa	GH¢ 1,500.00	10%	9 Sep 2026	9 Oct 2026	overdue	0x	active
LN-2026-0002	Akosua Asantewaa	GH¢ 2,000.00	5%	22 Sep 2026	22 Oct 2026	awaiting rollover	0x	active
LN-2026-0001	Kwame Asare	GH¢ 3,000.00	10%	23 Aug 2026	23 Oct 2026	open	1x	active

The loans list

The list shows each loan's principal, rate, disbursement date, next due date, the status of its current month and how many times it has rolled over. A highlighted rollover count means the loan has rolled over more times than your **highlight threshold**.

The loan page

Select a loan number to open its page.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

Sign out

+ System

LN-2026-0001

active

Rolled over 1× since Aug 2026

Loan schedule PDF

PRINCIPAL

GH¢ 3,000.00

10% per month

ARREARS (INTEREST + PENALTY)

GH¢ 300.00

SETTLEMENT AMOUNT

GH¢ 3,300.00

All arrears + full principal

LIFETIME INTEREST COLLECTED

GH¢ 300.00

CONTRACT

sent

Master contract v1

The client's master contract has not been signed yet.

Periods

#	START	DUE	BASE	RATE	INTEREST	PENALTY	PRINCIPAL PAID	STATUS
1	23 Aug 2026	23 Sep 2026	GH¢ 3,000.00	10%	GH¢ 300.00 / GH¢ 300.00	—	—	rolled over rolled over by user #2
2	23 Sep 2026	23 Oct 2026	GH¢ 3,000.00	10%	GH¢ 0.00 / GH¢ 300.00	—	—	open

Record payment

Allocated penalty → interest → principal. Principal is paid in full (GH¢ 3,000.00) or not at all — use re-issue to pay part of the principal.

Amount (GH¢)

300.00

Arrears 300.00 · settle 3300.00

Method

Cash

Reference

MoMo txn ID

Date paid

10/18/2026

Record payment

Rollover mode

Override (global: manual)

Inherit global setting

Save

Re-issue (pay down or change amount)

Settles this loan in full (GH¢ 3,300.00: arrears + principal) and disburses a new loan starting today, with a new loan number and schedule. The

A loan's page

The cards at the top show:

- **Principal** and the monthly rate.
- **Arrears**: interest and penalties due now.
- **Settlement amount**: what the client must pay to close the loan today (all arrears plus the full principal).
- **Lifetime interest collected** over the life of the loan, including earlier months.
- **Contract**: the status of the client's master contract.

Periods

A loan is made of monthly **periods**. Each period keeps its own principal and rate, so changing your settings never changes past months.

Periods									
#	START	DUE	BASE	RATE	INTEREST	PENALTY	PRINCIPAL PAID	STATUS	
1	23 Aug 2026	23 Sep 2026	GH¢ 3,000.00	10%	GH¢ 300.00 / GH¢ 300.00	—	—	rolled over	rolled over by user #2
2	23 Sep 2026	23 Oct 2026	GH¢ 3,000.00	10%	GH¢ 0.00 / GH¢ 300.00	—	—	open	

A loan's periods

Period status	Meaning
---------------	---------

open	The current month; interest not yet fully paid
awaiting_rollover	Interest paid; waiting for a Manager to confirm a rollover or ask for settlement
rolled_over	Closed by a rollover; the next period continues the loan
overdue	The due date passed without full payment
settled	Interest and principal paid; the loan is closed
closed	Closed because the loan was written off

A *review* label marks a month where only part of the interest has been paid. A *settlement required* label means a Manager has asked for the principal to be repaid on the due date.

Record a payment

Loan officers, Managers and Administrators record what a client pays.

Record payment

Allocated penalty → interest → principal. Principal is paid in full (GH¢ 3,000.00) or not at all — use re-issue to pay part of the principal.

Amount (GH¢)	Method	Reference	Date paid
300.00 Arrears 300.00 · settle 3300.00	Cash	MoMo txn ID	10/18/2026

Record payment

Recording a payment

1. Open the loan and find **Record payment**.
2. Enter the **amount**. It is filled in with the arrears; the hint below shows the arrears and the settlement amount.
3. Choose the **method** and enter the **reference** (for example the MoMo transaction ID).
4. Check the **date paid** and select **Record payment**.

Video: Recording a loan payment. [Watch it in the online manual](#)

The payment is applied in this order: **penalty first, then interest, then principal**. The principal is repaid **in full or not at all**: any money left over after penalty and interest is applied to the principal only if it covers the whole principal. To reduce the principal by part, use [Re-issue](#).

A receipt is issued and sent to the client. It shows how the payment was split. The payment appears under **Payments** at the bottom of the loan page.

Note: A part payment of interest leaves the month open (or overdue) and flags it for review on the dashboard. It never causes a rollover.

Rollovers

When a client has paid the full interest (and any penalty) for a month but not the principal, the loan can **roll over**: a new month opens at the **same rate and principal**, and the client is notified.

How rollovers happen depends on the workspace's **rollover mode**, which an Administrator sets in [Settings](#):

- **Manual** (the default): the month waits as *awaiting_rollover* and appears in the dashboard's **Rollovers to confirm** list.
- **Automatic** (Premium): the rollover happens as soon as the interest is paid, unless the safety rules send it to the manual list (for example, the loan has been overdue before, or it has reached the maximum number of automatic rollovers).

Rollover decisions

In manual mode, a Manager opens the loan and decides:

Rollover decision

Interest for period 1 is paid. Confirm a rollover at the same rate and principal, or require settlement of the principal on 22 Oct 2026.

Confirm rollover

Reason (optional)

Require settlement

Rollover decision

- **Confirm rollover** opens the next month at the same rate and principal.
- **Require settlement** keeps the principal due on the original due date. If it is not paid by then, the month becomes overdue. You can add a reason.

A month waiting for a decision is not marked overdue when its due date passes (the interest was paid), but Managers are alerted that a decision is pending.

Rollover mode for one loan

The **Rollover mode** card on the loan page lets a Manager set one loan to **manual** or **automatic** (for a trusted borrower, say), or **inherit** the workspace setting.

Penalties

If your workspace charges penalties (see [Business rules](#)), a penalty is added once to each missed month after the grace days. The default penalty is zero.

To waive a penalty, a Manager opens the loan, chooses the month under **Waive penalty**, gives a **reason** (required, and recorded in the audit log) and selects **Waive**.

Overdue loans

A month becomes **overdue** when its due date passes without the interest (or a required settlement) being paid. Managers are alerted, the loan appears on the dashboard's **Overdue** list, and the client receives overdue reminders if they are switched on. The original due date and terms stay as they were.

A Manager records what the pool decided to do under **Overdue decision**:

Overdue decision

Period

Period 1 (due 9 Oct 2026)

▼

Action

Follow up (note only)

▼

Reason

Record decision

Overdue decision

Action	What happens
Follow up (note only)	Records the note; nothing else changes
Open next period	Charges the next month while the overdue amounts stay due
Mark defaulted	The loan becomes <i>defaulted</i> . Payments are still accepted
Write off	The loan becomes <i>written off</i> ; the unpaid principal is written off in the books

A reason is required. Every decision is listed under **Overdue decisions** on the loan page.

Re-issue a loan

When a client wants to pay back **part** of the principal, or borrow a different amount, a Manager uses **Re-issue**. In one step it:

1. Settles the old loan in full (arrears plus principal).
2. Disburses a new loan for the **new principal**, starting today, with a new loan number and loan schedule. The rate is copied from the old loan and can be changed.

Re-issue (pay down or change amount)

Settles this loan in full (GH¢ 3,300.00: arrears + principal) and disburses a new loan starting today, with a new loan number and schedule. The client receives one combined notification.

New principal (GH¢)

Monthly rate (%)

Method

Reference

10

Cash

▼

Re-issue

Re-issuing a loan

Enter the **new principal**, check the **rate**, the **method** and the **reference**, select **Re-issue** and confirm. The client receives **one** combined message with the receipt. The old and new loans link to each other (*re-issued as / re-issued from*), and the collections report counts only the net cash that changed hands.

The loan schedule

Select **Loan schedule PDF** at the top of the loan page to open the loan's schedule: the principal, rate, due date and rollover terms, referring to the client's master contract. It is sent to the client automatically at disbursement.

Loan statuses

Loan status	Meaning
active	Being repaid
settled	Fully repaid (or settled by a re-issue)
defaulted	Marked defaulted by a Manager; payments still accepted
written_off	Written off; the unpaid principal is recorded as a loss

Expenses

Expenses are the pool's running costs: bank and MoMo charges, printing, airtime and data, transport and so on. Each expense goes through these steps:

requested > approved (or rejected) > paid > reversed, if a mistake is found

Only a **paid** expense takes money out of the pool.

Asante Community Susu
GHS - Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah
Administrator

[Sign out](#)

System

Expenses

requested → approved → paid (posts to the ledger) → [reversed]. Approvers cannot approve their own requests.

Request an expense

Category

Amount (GH¢)

Payee

Date

Airtime/data

10/18/2026

Method

Reference

Description

Receipt (PDF/image)

Cash

Choose File No file chosen

Submit request

DATE	CATEGORY	PAYEE	AMOUNT	REQUESTED BY	RECEIPT	STATUS	ACTIONS
17 Oct 2026	Transport	Trotro fares Collections round	GH¢ 40.00	Efua Owusu	Choose File No file chosen Attach	requested	Approve Note (required to reject) Decide
14 Oct 2026	Airtime/data	MTN	GH¢ 50.00	Efua Owusu	Choose File No file chosen Attach	approved	10/18/2026 Mark paid
6 Oct 2026	Printing	Kumasi Print House Receipt books	GH¢ 85.00	Efua Owusu	Choose File No file chosen Attach	paid	Reason Reverse

The Expenses page

Request an expense

Loan officers, Managers and Administrators can request an expense.

1. Go to **Expenses**.
2. Under **Request an expense**, choose the **category** and enter the **amount**, the **payee** and the **date**.
3. Choose the **method**, and add a **reference** and a **description** if useful.
4. Attach a photo or PDF of the **receipt** if you have it. You can also attach it later with **Attach** in the list.
5. Select **Submit request**.

Approve or reject

A Manager or Administrator who did **not** request the expense chooses **Approve** or **Reject** in the **Actions** column and selects **Decide**. A note is required to reject. You will not see the **Decide** button on your own requests.

Pay

When the money has been paid out, a Manager or Administrator selects **Mark paid** on the approved expense, checks the date and confirms. The pool must have enough available cash.

Reverse a paid expense

If a paid expense was recorded wrongly, a Manager or Administrator enters a **reason** and selects **Reverse**. The money is put back in the books with a correcting entry; the original stays visible with the status *reversed*. Record the correct expense again if needed.

Receipts

Every contribution and every loan payment issues a receipt. Receipt numbers run in order without gaps, for example RCT-2026-000123, and receipts are never deleted.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

Sign out

System

Receipts

Sequential and gap-free. Voiding posts a reversal; receipts are never deleted.

RECEIPT	DATE	PAYER	KIND	AMOUNT	STATUS
RCT-2026-000023	16 Aug 2026	Esi Quaye	repayment	GH¢ 1,100.00	issued
RCT-2026-000022	17 Oct 2026	Akosua Asantewaa	repayment	GH¢ 100.00	issued
RCT-2026-000021	22 Sep 2026	Kwame Asare	repayment	GH¢ 300.00	issued
RCT-2026-000020	16 Oct 2026	Nana Agyeman	contribution	GH¢ 2,500.00	issued
RCT-2026-000019	16 Oct 2026	Adwoa Sarpong	contribution	GH¢ 1,000.00	issued
RCT-2026-000018	16 Oct 2026	Kwabena Ofori	contribution	GH¢ 2,000.00	issued
RCT-2026-000017	16 Oct 2026	Akosua Asantewaa	contribution	GH¢ 1,500.00	issued
RCT-2026-000016	15 Sep 2026	Nana Agyeman	contribution	GH¢ 2,600.00	issued
RCT-2026-000015	15 Sep 2026	Adwoa Sarpong	contribution	GH¢ 1,100.00	issued
RCT-2026-000014	15 Sep 2026	Kwabena Ofori	contribution	GH¢ 2,100.00	issued
RCT-2026-000013	15 Sep 2026	Akosua Asantewaa	contribution	GH¢ 1,600.00	issued
RCT-2026-000012	15 Aug 2026	Nana Agyeman	contribution	GH¢ 2,700.00	issued
RCT-2026-000011	15 Aug 2026	Adwoa Sarpong	contribution	GH¢ 1,200.00	issued
RCT-2026-000010	15 Aug 2026	Kwabena Ofori	contribution	GH¢ 2,200.00	issued
RCT-2026-000009	15 Aug 2026	Akosua Asantewaa	contribution	GH¢ 1,700.00	issued
RCT-2026-000008	15 Jul 2026	Nana Agyeman	contribution	GH¢ 2,800.00	issued
RCT-2026-000007	15 Jul 2026	Adwoa Sarpong	contribution	GH¢ 1,300.00	issued
RCT-2026-000006	15 Jul 2026	Kwabena Ofori	contribution	GH¢ 2,300.00	issued
RCT-2026-000005	15 Jul 2026	Akosua Asantewaa	contribution	GH¢ 1,800.00	issued

The receipts list

View, print and resend

Select a receipt number to open it.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

Sign out

System

RCT-2026-000021

issued

Print / PDF

Asante Community Susu

12 Adum Road, Kumasi

Receipt no.

RCT-2026-000021

Date

22 Sep 2026

Received from

Kwame Asare

Amount

GH¢ 300.00

In words

Three hundred Ghana cedis

For

Loan repayment (LN-2026-0001)

Allocation

Penalty GH¢ 0.00 · Interest GH¢ 300.00 · Principal GH¢ 0.00

Method

mobile money (MP907071)

Resend

Resend to payer

Void

Reason (required)

Void receipt

A receipt

The receipt shows the amount in figures and in words, who paid, what it was for and, for loan payments, how it was split between penalty, interest and principal.

- **Print / PDF** opens the receipt as a PDF with your logo, to print or save.
- **Resend to payer** sends it again by WhatsApp or email. This is refused if receipts are switched off in [Notifications](#).

Void a receipt

If a contribution or payment was recorded by mistake, a Manager or Administrator voids its receipt:

1. Open the receipt.
2. Under **Void**, enter the **reason** (required).
3. Select **Void receipt** and confirm.

Voiding reverses the contribution or payment in the books and marks the receipt *voided* with the reason. It stays in the list so the numbering has no gaps. Record the transaction again correctly if needed.

Note: A loan payment can be voided only if it is the latest payment on the loan and the loan has not rolled over since. Payments made as part of a [re-issue](#) cannot be voided.

Reports and records

Everyone can see the reports, the ledger, the notifications and the audit log. Nothing on these pages changes any data.

Reports

- 1. Go to **Reports**.
- 2. Choose the **report**, the **From** and **To** dates and, for statements, the **client** or **contributor**.
- 3. Select **Run**.
- 4. Use the **CSV**, **XLSX** (Excel) or **PDF** buttons to export what you see.

Asante Community Susu

GHS - Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

+ System

Reports

Report

From

To

Loan book

01/01/2026

10/18/2026

Run

Loan book

CSV

XLSX

PDF

Active and defaulted loans (as of today)

LOAN	CLIENT	OUTSTANDING PRINCIPAL	RATE	DISBURSED	ROLLOVERS	CURRENT DUE	PERIOD	ARREARS	STATUS
LN-2026-0001	Kwame Asare	GH¢ 3,000.00	10%	23 Aug 2026	1	23 Oct 2026	open	GH¢ 300.00	active
LN-2026-0003	Yaa Pokuaa	GH¢ 1,500.00	10%	9 Sep 2026	0	9 Oct 2026	overdue	GH¢ 150.00	active
LN-2026-0002	Akosua Asantewaa	GH¢ 2,000.00	5%	22 Sep 2026	0	22 Oct 2026	awaiting_rollover	GH¢ 0.00	active
LN-2026-0005	Kojo Antwi	GH¢ 2,500.00	10%	15 Oct 2026	0	15 Nov 2026	open	GH¢ 250.00	active
4 loans		GH¢ 9,000.00						GH¢ 700.00	

The loan book report

Report	What it shows
Fund statement	Opening balance, money in and out, and closing balance for the dates
Contributions by contributor	Total each contributor paid in
Contributions by month	Total contributions per month
Contributor statement	One contributor's contributions
Loan book	Active loans, outstanding principal, rates and rollover counts
Interest & penalty income by month	What the pool earned each month

Net income	Interest plus penalties, minus expenses
Expenses by category	Where the money was spent
Aging / overdue	Overdue amounts by age: 1–7, 8–30 and over 30 days
Rollovers & long-running loans	Loans that keep rolling over
Loans: contributors vs non-contributors	Lending to each group, and the interest given up through the lower contributor rate
Collections: expected vs collected	What was due against what came in, net of re-issues
Client statement	One client's loans and payments
Payments by method	Cash, mobile money and bank totals, to match against your MoMo and bank statements
Notification log	Messages sent and their results
Audit log	Changes made by users

Note: On the Standard plan the core reports are available with CSV export. The analytics reports and Excel and PDF export need Premium. See [Plans](#).

Ledger

The **Ledger** shows the double-entry books behind every figure in the workspace.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

System

Ledger

All transactions balance

CODE	ACCOUNT	DEBITS	CREDITS	BALANCE
1000	Cash	GH¢ 0.00	GH¢ 0.00	GH¢ 0.00
1010	Cash on hand	GH¢ 24,500.00	GH¢ 85.00	GH¢ 24,415.00
1020	Mobile money	GH¢ 16,000.00	GH¢ 10,000.00	GH¢ 6,000.00
1030	Bank	GH¢ 0.00	GH¢ 0.00	GH¢ 0.00
1100	Loans receivable	GH¢ 10,000.00	GH¢ 1,000.00	GH¢ 9,000.00
3000	Contributor fund	GH¢ 0.00	GH¢ 39,000.00	- GH¢ 39,000.00
3900	Opening balance adjustment	GH¢ 0.00	GH¢ 0.00	GH¢ 0.00
4000	Interest income	GH¢ 0.00	GH¢ 500.00	- GH¢ 500.00
4100	Penalty income	GH¢ 0.00	GH¢ 0.00	GH¢ 0.00
5000	Expenses	GH¢ 0.00	GH¢ 0.00	GH¢ 0.00
5010	Expense: Bank & MoMo charges	GH¢ 0.00	GH¢ 0.00	GH¢ 0.00
5011	Expense: Printing	GH¢ 85.00	GH¢ 0.00	GH¢ 85.00
5012	Expense:	GH¢ 0.00	GH¢ 0.00	GH¢ 0.00

Recent transactions

#29 · 7 Oct 2026 · expense #1

Expense #1 Printing: Kumasi Print House

5011 Expense: Printing GH¢ 85.00

1010 Cash on hand GH¢ 85.00

#28 · 15 Oct 2026 · loan_disbursement #5

Disbursement LN-2026-0005 Kojo Antwi

1100 Loans receivable GH¢ 2,500.00

1020 Mobile money GH¢ 2,500.00

#27 · 16 Aug 2026 · repayment #3

Repayment LN-2026-0004 Esi Quayee

1020 Mobile money GH¢ 100.00

4000 Interest income GH¢ 100.00

1020 Mobile money GH¢ 1,000.00

1100 Loans receivable GH¢ 1,000.00

#26 · 18 Jul 2026 · loan_disbursement #4

Disbursement LN-2026-0004 Esi Quayee

1100 Loans receivable GH¢ 1,000.00

1020 Mobile money GH¢ 1,000.00

#25 · 9 Sep 2026 · loan_disbursement #3

Disbursement LN-2026-0003 Yaa Pokuaa

1100 Loans receivable GH¢ 1,500.00

1020 Mobile money GH¢ 1,500.00

#24 · 17 Oct 2026 · repayment #2

Repayment LN-2026-0002 Akosua Asantewaa

1020 Mobile money GH¢ 100.00

4000 Interest income GH¢ 100.00

#23 · 22 Sep 2026 · loan_disbursement #2

Disbursement LN-2026-0002 Akosua Asantewaa

1100 Loans receivable GH¢ 2,000.00

The ledger

- The label at the top confirms that **all transactions balance**. If it ever shows unbalanced transactions, tell your Administrator.
- **Trial balance** lists each account (Cash, Loans Receivable, Interest Income, Contributor Fund, the expense accounts and so on) with its debits, credits and balance.
- **Recent transactions** shows each posting and its entries. Corrections appear as separate *reversal* transactions; nothing is ever edited or deleted.

Notifications

Notifications lists every message the workspace has queued for clients and staff: reminders, receipts, disbursement notices, alerts and so on, with the channel (WhatsApp or email), the number of attempts, the status and any error.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

System

Notifications

Outbox. The worker sends pending messages (WhatsApp, falling back to email).

CREATED (UTC)	EVENT	TO	CHANNEL	ATTEMPTS	STATUS	ERROR
2026-10-18 18:45	admin overdue	kofi@asante-susu.example	email	0	pending	
2026-10-18 18:45	admin overdue	ama@asante-susu.example	email	0	pending	
2026-10-18 18:45	contract sent	233249999000	whatsapp	0	pending	
2026-10-18 18:45	loan disbursed	233556565656	whatsapp	0	pending	
2026-10-18 18:45	payment received	233208343434	whatsapp	0	pending	
2026-10-18 18:45	loan disbursed	233208343434	whatsapp	0	pending	
2026-10-18 18:45	loan disbursed	233263121212	whatsapp	0	pending	
2026-10-18 18:45	payment received	233244111222	whatsapp	0	pending	
2026-10-18 18:45	loan disbursed	233244111222	whatsapp	0	pending	
2026-10-18 18:45	rollover confirmed	233249999000	whatsapp	0	pending	
2026-10-18 18:45	payment received	233249999000	whatsapp	0	pending	
2026-10-18 18:45	loan disbursed	233249999000	whatsapp	0	pending	
2026-10-18 18:45	payment received	233545777888	whatsapp	0	pending	
2026-10-18 18:45	payment received	233277555666	whatsapp	0	pending	
2026-10-18 18:45	payment received	233201333444	whatsapp	0	pending	
2026-10-18 18:45	payment received	233244111222	whatsapp	0	pending	
2026-10-18 18:45	payment received	233545777888	whatsapp	0	pending	
2026-10-18 18:45	payment received	233277555666	whatsapp	0	pending	
2026-10-18 18:45	payment received	233201333444	whatsapp	0	pending	

The notifications outbox

Messages are sent in the background a few seconds apart. If WhatsApp is not connected, messages go by email instead. During quiet hours (see [Reminder rules](#)) messages wait until the morning.

Audit log

The **Audit log** records every change a user makes: who, when, what and the details. It cannot be edited.

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah
Administrator

[Sign out](#)

System

Audit log

Every user mutation is recorded here. The log is append-only.

WHEN (UTC)	USER	ACTION	ENTITY	DETAILS
2026-10-18 18:45:35	Ama Mensah	auth.login	user #1	{}
2026-10-18 18:45:27	system	period.overdue	loan_period #4	{"loanNo":"LN-2026-0003","dueDate":"2026-10-09"}
2026-10-18 18:45:27	Efua Owusu	expense.request	expense #3	{"categoryId":4,"amount":4000,"payee":"Trotro fares","expenseD
2026-10-18 18:45:27	Kofi Boateng	expense.approve	expense #2	{}
2026-10-18 18:45:27	Efua Owusu	expense.request	expense #2	{"categoryId":3,"amount":5000,"payee":"MTN","expenseDate":"202
2026-10-18 18:45:27	Kofi Boateng	expense.pay	expense #1	{"ledgerTxnId":29}
2026-10-18 18:45:27	Kofi Boateng	expense.approve	expense #1	{}
2026-10-18 18:45:27	Efua Owusu	expense.request	expense #1	{"categoryId":2,"amount":8500,"payee":"Kumasi Print House","ex
2026-10-18 18:45:27	Kofi Boateng	contract.sent	contract_version #1	{"queued":true}
2026-10-18 18:45:27	Kofi Boateng	application.approve	loan_application #7	{}
2026-10-18 18:45:27	Efua Owusu	application.create	loan_application #7	{"clientId":2,"requestedPrincipal":80000,"purpose":"Farm input
2026-10-18 18:45:27	Efua Owusu	application.create	loan_application #6	{"clientId":6,"requestedPrincipal":120000,"purpose":"School fe
2026-10-18 18:45:27	Kofi Boateng	loan.disburse	loan #5	{"loanNo":"LN-2026-0005","principal":250000,"rateBps":1000,"me

The audit log

Settings

Settings is split into tabs. You only see the tabs your role may use: Managers see General and Messages; Administrators see all of them.

General

Asante Community Susu

GHS - Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

System

Settings

General

Messages

Notifications

WhatsApp & backups

Users

Billing

Business rules

Standard monthly rate (%)

Contributor monthly rate (%)

10

5

Penalty type

Penalty value

Flat (GH¢)

0.00

GH¢ for flat, % for percent of interest.

0 = no penalty.

Penalty grace days

Low-cash alert threshold (GH¢)

0

0.00

0 disables the alert

Automatic rollover: max count

Rollover highlight threshold

6

Visual only

Fall back to manual at this many rollovers. Blank = no cap.

☒ Automatic rollover falls back to manual when the loan has any overdue history

Save

Rollover mode

Global mode

Manual — a manager confirms each rollover

Loans can override this individually.

Save

Organisation

Name

Asante Community Susu

Address

12 Adum Road, Kumasi

Phone

0244 123 456

Logo

Choose File No file chosen

PNG or JPEG, up to 1 MB. Shown in the sidebar and on receipts, schedules and contracts.

Save

Reminder rules

Daily send time

Quiet hours start

Quiet hours end

08:00 AM

08:00 PM

07:00 AM

Days before due

Overdue reminder offsets (days)

☒ On the due date

3

1, 7, 14

☒ WhatsApp

Comma separated, e.g. 3, 1

☒ Email

Extra admin alert emails

Managers and Administrators always receive alerts.

Save

Email sender

Email is not configured on the platform yet, so emails cannot be sent.

Sender name

demo

Unique across workspaces. Lowercase letters, digits, dots, hyphens or underscores. Leave blank to use "demo".

Save

Settings > General

Business rules

Managers and Administrators set the rules used for new loans. Changing them never alters months already charged.

Setting	Meaning
Standard monthly rate	The default rate for clients who are not contributors
Contributor monthly rate	The default rate for clients who are active contributors
Penalty type	Flat (a fixed GHS amount) or % of interest

Penalty value	The amount or percentage. 0 means no penalty (the default)
Penalty grace days	Days after the due date before a penalty is added
Low-cash alert threshold	Managers are alerted when available cash falls below this. 0 switches the alert off
Automatic rollover: max count	In automatic mode, loans go back to manual confirmation after this many rollovers. Blank means no limit
Rollover highlight threshold	Loans with at least this many rollovers are highlighted in lists. Visual only
Automatic rollover falls back to manual...	In automatic mode, loans that have ever been overdue need manual confirmation

Rollover mode

Only an Administrator can change the workspace's rollover mode:

- **Manual:** a Manager confirms each rollover (the default).
- **Automatic:** loans roll over as soon as the interest is paid, within the rules above. Automatic rollover is a Premium feature.

Managers can still set a single loan to manual or automatic on the loan page (see [Rollovers](#)).

Organisation

The organisation's **name**, **address**, **phone** and **logo** (PNG or JPEG, up to 1 MB) appear in the menu, on the sign-in page, and on receipts, schedules, contracts and emails. Tick **Remove the current logo** to take the logo off.

Reminder rules

Setting	Meaning
Daily send time	When the day's reminders are queued
Quiet hours	Messages that fall in this window wait until it ends
Days before due	When to remind clients before a due date, e.g. 3, 1
Overdue reminder offsets	Days after the due date to send overdue reminders, e.g. 1, 7, 14
On the due date	Also remind on the day itself
WhatsApp / Email	Which channels to use. WhatsApp is a Premium feature
Extra admin alert emails	More addresses for staff alerts. Managers and Administrators always receive them

Email sender

Administrators choose the **sender name** of the workspace's emails, for example asante - susu, which becomes the part before the @ in the From address. It must be unique across all workspaces. Leave it blank to use the workspace's own address name. Emails always show your organisation's name as the sender.

Messages

Messages holds the text of every WhatsApp and email message the workspace sends. Each template shows the `{{variables}}` you can use, such as `{{name}}`, `{{loan_no}}` or `{{due_date}}`, and a **live preview** of how it will look. Edit the text and select **Save**.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

System

Settings

General

Messages

Notifications

WhatsApp & backups

Users

Billing

Message templates for WhatsApp and email. Use `{{variables}}`; amounts and dates are pre-formatted. Emails are sent in your branded layout: logo and name (Settings → Organisation) in the header, a "From Asante Community Susu" sign-off, and your address and phone in the footer.

admin backup failed · email

Subject

Backup failed

Body

The backup on `{{date}}` failed: `{{error}}`

Variables: `{{error}}` `{{date}}`

Save

LIVE PREVIEW

Backup failed

Asante Community Susu

The backup on `<date>` failed: `<error>`

Asante Community Susu

12 Adum Road, Kumasi · 0244 123 456

admin backup failed · whatsapp

Body

The backup on `{{date}}` failed: `{{error}}`

LIVE PREVIEW

The backup on `<date>` failed: `<error>`

Settings > Messages

Emails are sent in your branded layout: your logo and name at the top, a "From" sign-off with your organisation's name, and your address and phone at the bottom.

Notifications

Administrators choose which messages the workspace sends. Untick a message and select **Save** to stop it. Messages already queued still go out.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

System

Settings

General

Messages

Notifications

WhatsApp & backups

Users

Billing

Choose which notifications this workspace sends. A switched-off notification is not queued; messages already queued still go out.

To clients

Send payment reminders

Days before a due date, per the reminder rules

Send due-today reminders

On the due date

Send overdue reminders

At the overdue reminder offsets

Send payment receipt

When a contribution or repayment is recorded, or a receipt is resent

Send loan disbursement and schedule

When a loan is disbursed, with the loan schedule attached

Send rollover confirmation

When a loan rolls over

Send loan re-issue notice

When a loan is settled and re-issued

Send loan agreement

When a contract is sent to the client

To administrators and managers

Daily digest

Due today, overdue, collections and pending rollovers

Low cash alert

When available cash drops below the threshold

WhatsApp disconnected alert

When the WhatsApp link drops

Backup failed alert

When a backup fails

Rollover decision pending alert

When a due date passes awaiting a rollover decision

Overdue loan alert

When a period becomes overdue

Ledger integrity alert

When the nightly ledger check finds problems

Save

Settings > Notifications

- **To clients:** payment reminders, due-today and overdue reminders, receipts, disbursement notices with the loan schedule, rollover confirmations, re-issue notices and loan agreements.
- **To administrators and managers:** the daily digest and alerts for low cash, WhatsApp disconnection, failed backups, pending rollover decisions, overdue loans and ledger integrity problems.

WhatsApp and backups

Administrators connect the workspace's WhatsApp number here so clients receive messages on WhatsApp. The page refreshes by itself every few seconds.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

Sign out

+ System

Settings

General Messages Notifications WhatsApp & backups Users Billing

WhatsApp and backups run in the worker process; this page refreshes every few seconds.

WhatsApp connection

Status: disconnected

Link with QR

Phone of the WhatsApp account

Log out

Link with pairing code

To

Text

Test message from the contribi

Send test message

Backups

Backup now

STARTED	STATUS	FILE	SHA-256
No backups yet.			

Recent worker commands

#	COMMAND	STATUS	RESULT	CREATED (UTC)
No commands yet.				

Settings > WhatsApp & backups

To link WhatsApp:

1. Select **Link with QR**. After a few seconds a QR code appears.
2. On the phone with the pool's WhatsApp account, open **WhatsApp > Linked devices > Link a device** and scan the code.
3. Or select **Link with pairing code**, enter that phone's number and type the code shown into WhatsApp on the phone.
4. When the status shows *connected*, use **Send test message** to check it works.

The QR codes and the pairing code expire after about three minutes. If the status goes back to *disconnected* before you linked, select **Link with QR** or **Link with pairing code** again.

Log out unlinks the number. If WhatsApp disconnects, Administrators are alerted and messages go by email until it is linked again.

Tip: Use a dedicated phone number for the pool and keep that phone charged and online.

Under **Backups**, **Backup now** starts a backup straight away, and the list shows recent backups and whether they succeeded. Backups also run automatically every day.

Users

Administrators add and manage the people who can sign in.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

System

Settings

General

Messages

Notifications

WhatsApp & backups

Users

Billing

People who can sign in to this workspace, and their roles.

Add user

Name

Email

Role

Initial password

Loan officer

Create user

NAME	EMAIL	ROLE / STATUS
Ama Mensah you	ama@asante-susu.example	Administrator
		Administrator ☒ active New password Update
Efua Owusu	efua@asante-susu.example	Loan officer
		Loan officer ☒ active New password Update
Kofi Boateng	kofi@asante-susu.example	Manager
		Manager ☒ active New password

Settings > Users

To add a user, enter their **name**, **email**, **role** and an **initial password** (at least 8 characters), and select **Create user**. Give them the workspace address, their email and the password.

To change a user, edit their row and select **Update**:

- Change the **role**.
- Untick **active** to stop them signing in (their history stays).
- Type a **new password** to reset a forgotten one.

See [Roles and what they can do](#). The Standard plan includes up to 5 active users.

Subscription and billing

Administrators manage the workspace's subscription under **Settings > Billing**. Payments are made securely through Paystack by card or mobile money.

Asante Community Susu

GHS · Africa/Accra

Dashboard

People

Contributions

Applications

Loans

Expenses

Receipts

Reports

Ledger

Notifications

Audit log

Settings

HELP

User manual

Download manual (PDF)

Ama Mensah

Administrator

[Sign out](#)

System

Settings

General

Messages

Notifications

WhatsApp & backups

Users

Billing

Your subscription. Payments are processed securely by Paystack (card or mobile money) and are non-refundable (see the [Terms of Service](#)).

Prices change on 19 Jan 2027. Premium: GH¢ 300.00 → GH¢ 320.00 a month · Premium: GH¢ 3,000.00 → GH¢ 3,200.00 a year. Payments made before then are charged today's prices, and a period you have paid for keeps its price.

Current plan

Premium active

Paid until 19 Oct 2027 (annual). Paying again for the same plan extends it from that date.

Standard

- Email notifications only
- Manual rollover only
- 10 core reports (no analytics reports)
- Report export: CSV
- Up to 5 users

Switch to Standard from 19 Oct 2027. You keep Premium until then. You pay GH¢ 150.00 now for Standard from 19 Oct 2027 to 19 Nov 2027. The Premium time already paid for is not refunded. From 19 Oct 2027, Standard limits apply: Email notifications only; Manual rollover only; 10 core reports (no analytics reports); Report export: CSV; Up to 5 users.

Switch from 19 Oct 2027: GH¢ 150.00 / month

Switch to Standard from 19 Oct 2027. You keep Premium until then. You pay GH¢ 1,500.00 now for Standard from 19 Oct 2027 to 19 Oct 2028. The Premium time already paid for is not refunded. From 19 Oct 2027, Standard limits apply: Email notifications only; Manual rollover only; 10 core reports (no analytics reports); Report export: CSV; Up to 5 users.

Switch from 19 Oct 2027: GH¢ 1,500.00 / year

Premium

- WhatsApp and email notifications
- Manual and automatic rollover
- All reports
- Report export: CSV, XLSX, PDF
- Unlimited users

Renew: GH¢ 300.00 / month

Renew: GH¢ 3,000.00 / year

Payment history

DATE	PLAN	AMOUNT	METHOD	PERIOD	STATUS	REFERENCE
No payments yet.						

Settings > Billing

Plans

	Free trial	Standard	Premium
Notifications	WhatsApp and email	Email only	WhatsApp and email
Rollover	Manual and automatic	Manual only	Manual and automatic
Reports	All reports	Core reports	All reports
Report export	CSV, Excel, PDF	CSV	CSV, Excel, PDF
Users	Unlimited	Up to 5	Unlimited

Every new workspace starts with a **free trial** of all features. Administrators see a banner with the days left, and are reminded by email 7, 3 and 1 days before it ends.

Subscribe, renew or change plan

1. Go to **Settings > Billing**.
 2. On the plan you want, choose **monthly** or **annual**.
 3. Read the confirmation, which states exactly what will happen and how much you will pay, and confirm.
 4. Pay on the Paystack page. You return to the billing page, which confirms the payment.
- **Renewing** the same plan extends it from its current end date.
 - **Upgrading** to Premium starts at once and keeps your end date; you pay only the difference for the remaining time.
 - **Downgrading** to Standard starts when the current period ends. There is no refund for the time left.

Payments are non-refundable (see the Terms of Service on the website).

Price changes

Once your workspace has paid for a subscription, a price change is announced to it at least 3 months before it takes effect (during the free trial, prices can change without notice; you always pay the price shown when you pay):

- Your Administrators get an email when the change is scheduled, then reminders twice in each month before it and one the day before.
- While a change is coming, **Settings > Billing** shows a notice with the date and the old and new prices.
- Payments made before the date are charged today's prices; payments from that date on are charged the new ones. A period you have already paid for never changes.
- If a scheduled change is cancelled, you get an email saying so.

Payment history lists every payment with its period and reference.

Read-only workspaces

When a trial or subscription ends, the workspace becomes **read-only**: everyone can still sign in, view, search and download reports and receipts, but nothing can be changed and no messages are sent. Nothing is deleted. A red banner on every page says so, and Administrators see a **Subscribe now** link. Paying restores full access straight away.

A platform administrator can also set a workspace to read-only; the banner then says so without mentioning the subscription. Contact your platform administrator in that case.

Glossary and help

Glossary

Term	Meaning
Arrears	Interest and penalties due now on a loan
Available cash	Money in the pool that can be lent or spent now
Client	A person who borrows from the pool (code CLT - ...)
Contributor	A person who pays into the pool (code CTR - ...)
Disbursement	Paying a loan out to the client. Cash leaves the pool only at this point
Exposure	What a client already owes: active loans, outstanding principal, overdue months and rollovers
Ledger	The double-entry books. Every figure in the workspace comes from it
Master contract	One agreement per client, in versions; every loan refers to the version in force
Period	One month of a loan, with its own principal, rate, interest and due date
Principal	The amount lent
Re-issue	Settling a loan and opening a new one for a different amount, in one step
Reversal	A correcting entry that cancels an earlier one. Records are never edited or deleted
Rollover	Opening a new month at the same rate and principal after the month's interest is paid
Settlement amount	What closes a loan today: all arrears plus the full principal

Common questions

A client paid part of the principal. How do I record it?

The principal is repaid in full or not at all. Use [Re-issue](#) to settle the loan and open a new one for the smaller amount.

A client repaid early. Is the interest reduced?

No. The full month's interest is always charged, whenever in the month the loan is repaid.

I recorded a payment or contribution wrongly.

Ask a Manager or Administrator to [void the receipt](#), then record it again correctly.

Why can't I see a button or a menu item?

Your role does not allow that task. See [Roles and what they can do](#), and ask an Administrator if you need a different role.

The disbursement says there is not enough cash.

A loan cannot be larger than the available cash. Record outstanding contributions or repayments first, or lend a smaller amount.

Clients are not receiving WhatsApp messages.

Check the WhatsApp card on the dashboard. If it is not *connected*, an Administrator links it again in [WhatsApp and backups](#). Meanwhile messages go by email to clients who have an email address. Also check [Notifications](#) for errors, and that the message is switched on in [Settings > Notifications](#).

Changes are disabled and there is a banner about read-only.

The subscription has ended or the workspace was set to read-only. See [Read-only workspaces](#).

I forgot my password.

Ask an Administrator of your workspace to set a new one under [Settings > Users](#).

Getting help

For questions about your workspace, its users or its data, contact your workspace's Administrator. For billing or access problems, reply to your welcome email to reach the platform administrators.