

# khusa Mobile Application

Khusa App is your answer if you are a member or an organisation that work with savings group popularly known as banki mkhonde/ village banki or chilimba. Khusa mobile App enables saving groups to manage member savings records, financial records and many other intuitive features to make group savings less headache when it comes to record management. Khusa App seeks to expand formal financial services to rural savings and loan groups by addressing challenges associated with management and tracking of member records, credit scoring among the members and linkages with investment portfolios.



## Membership

Simply add/ disable member to your group, giving you flexibility to control membership and identify members using their phone numbers used to join the group. Once added to the group, members can receive all group notifications on all activities happening in their group.



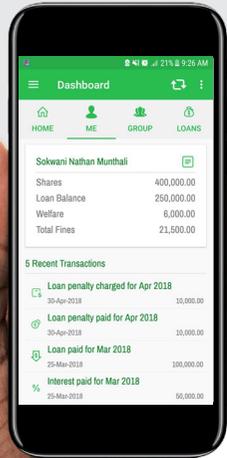
## Loans

With Khusa App, we understand that each group is made of different rules when it comes to loans, and we therefore let you simply define your own group loan rules from interest rate, repayment period to loan penalties and many other rules. All these are done only once when setting up your group on Khusa App.



## Khusa Web Portal

Khusa web portal allows organisations that are working with different VSLA groups in various locations to be able to keep track of the groups and their portfolios. This window gives you data analytics about the trend, loans and savings as well as the growth of each group in regards to your defined KPIs. The portal also allows organisations to link the defined savings groups to a particular financial institution like banks, SACCO and investment managers.



## Contributions

This feature allows your group to set your member contribution parameters, if your group operates on a share based investment, initial once off member contribution or monthly member savings contribution all that can be set to fit your group rules and flexibility.



## Welfare

Depending on your group rules, you can set welfare contribution rules and define how these should apply to your group members by enforcing them as mandatory and whether they should attract interest when members default their welfare contribution.



## Financial Report

We want to give you an overview of your group's financial standing at the tip of your finger, the reports are package for any group member to easily follow and understand.



## Notifications/ Reminders

If you are regular culprit of missing your group's important reminders or communication, then you are going to love this feature on Khusa App as it sends you personalized reminders about all your group activities and you will never miss them again.



## Mobile Money & Bank Transfers

This feature allows groups to do away with the handling of physical cash as it poses risks especially when physically counting the money and it is time consuming. Many groups have a bank account and they demand members to do a direct transfer or deposit to the group account and bring proof of payment to the group for reconciliation. Khusa App allows members to transfer money to the group right from the app and the group account is automatically reconciled. Likewise, if the group is disbursing a loan to members, Khusa App allows direct transfer of funds to member bank account or mobile money wallet leaving all the trails for group's accountability.

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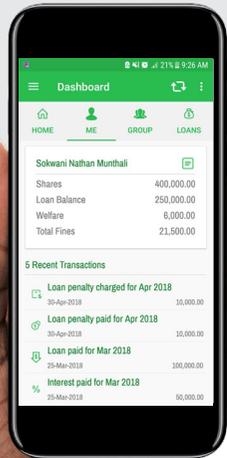
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# Village BANKING

JUST GOT **SMARTER**

A Mobile App for everyone in a savings group.  
It gives you and your group the comfort of  
managing transactions electronically,



[www.khusa.africa](http://www.khusa.africa)

## OUR CONTACTS

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