GICHO SQUARE
SLA BOOKS
USER MANUAL
Version 5.2.7

Operational guide for administrators and users

Prepared for the current production workflow of Gicho Square SLA Books

IMPORTANT: This manual describes the current Version 5.2.7 workflow. Menu names and controls may vary slightly if the organization has customized settings.

Contents

1. About Gicho Square SLA Books

Gicho Square SLA Books is a Windows desktop application for managing the operational and financial records of a savings and lending association (SLA). Version 5.2.7 brings member records, collections, savings, loans, withdrawals, internal transfers, fines, penalties, income, expenses, reporting, Share-Out, security, backups and cycle-end processing into one controlled system.

What the system is designed to do

- Maintain a central member register.
- Record cash collections including Share Savings, Jamii Savings, loan repayments, penalties, fines and applicable fees.
- Issue and track Share Loans and Jamii Loans.
- Control withdrawals against available savings and loan-related restrictions.
- Transfer savings internally to another member or toward a loan repayment without treating the transfer itself as new external cash.
- Maintain fine and penalty ledgers and receive their payments through Collections.
- Record expenses and other income.
- Present cash-flow, balances, loan status, member financial position and operational reports.
- Process year-end Share-Out and record actual Share-Out payments as cash out.
- Protect records through user roles, audit logging, period controls, backups, restore checks and database diagnostics.

TIP: Use the software as the primary transaction record. Avoid maintaining competing balances manually unless they are required as independent supporting records.

2. Getting Started, Activation and Signing In

2.1 Application Activation

Gicho Square SLA Books can operate as a Trial Version before activation. The dashboard displays the current licence status and, while the application is not yet activated, shows the remaining trial period together with an Activate option.

Activation converts the installation from the Trial Version to the Licensed Version. The activation is tied to the computer on which the software is installed, so an activation code intended for a different computer will not activate the installation.

To activate the application:

1. Sign in and open the main Dashboard.
2. Check the licence-status area. If the application is still in Trial Version, click Activate.
3. On the Activation screen, use the Machine ID shown for that computer and obtain the corresponding activation code from Gicho Square Enterprise.
4. Enter the activation code in the Activation screen and confirm the activation.
5. After successful activation, return to the Dashboard and confirm that the licence status shows Licensed Version. The Activate option is no longer required once the installation is licensed.

IMPORTANT: Activation is computer-specific. If the software is installed on another computer or the computer identity changes, the existing activation may not be valid for that installation. Contact Gicho Square Enterprise for assistance with activation.

2.2 First-time administrator setup

During initial setup, you are required to create the administrator account by entering the administrator details and password. After the account is created successfully, the system generates a Group Recovery Key for emergency access recovery.

6. Enter the administrator credentials requested by the setup screen.
7. Save the passwords.
8. Copy the Group Recovery Key when it is displayed.
9. Store the recovery key in a secure location separate from the application computer.
10. Continue to the login screen.

CAUTION: The Group Recovery Key is security-sensitive. Do not keep the only copy inside the same computer that contains the live database.

2.3 Normal login

11. Start Gicho Square SLA Books.
12. Select the appropriate group if prompted.
13. Enter the username and password.
14. Log in.
15. Confirm that the dashboard shows the correct logged-in user and role.

Use Forgot Password or the recovery process only when normal administrator access cannot be restored through standard password-management tools.

2.4 User roles

Role	Typical access
Administrator	Full operational access plus restricted corrections, reversals, user management, recovery, restore and administrative tools.
User	Normal day-to-day operational access subject to restrictions. Certain destructive or reversal actions are blocked.

3. Dashboard

The dashboard is the main operating screen. It provides a quick view of the group's current position and shortcuts to the major modules.

Key dashboard indicators

- Members
- Savings
- Shares
- Loans

- Arrears
- Penalties
- Fund
- Cash at Hand
- Income
- Expenses
- Profit
- Overdue Loans

The dashboard also presents recent cash collections, collection breakdowns, loan summaries, current-month activity and system alerts such as overdue loans, unpaid fines and unpaid penalties.

TIP: Treat dashboard cards as summaries. Use the relevant ledger or report when investigating a member or transaction in detail.

4. Organization Settings

Organization Settings control group-specific rules used by the application. Settings can include the group identity, currency, share price, loan interest, daily penalty rate, withdrawal fee rate, loan-processing-fee rules, loan multipliers, automatic penalties and numbering options.

CAUTION: Changes to financial rules can affect future calculations. Review the setting carefully before saving it, especially interest, penalties, fees and loan multipliers.

5. Member Management

Use the Members area to register and maintain member records.

5.1 Registering a member

16. Open Members.
17. Enter the member's required identification and contact details.
18. The Member Number is assigned automatically by the system according to the numbering rules configured in Organization Settings. Do not manually assign a member number.
19. Complete Full Name, ID, Gender, Address, Phone and next-of-kin information as required.
20. Review the information.
21. Save the member.

5.2 Finding and maintaining members

Use search to locate a member before updating or deleting a record. Restricted actions may require administrator privileges.

IMPORTANT: Before deleting a member, verify that the member has no financial records or balances that should be retained. Follow the application's warnings and restrictions.

6. Collections

Collections is the central payment-entry form. Loan repayments, penalty payments and fine payments are received through this form together with savings and applicable fees.

6.1 What can be collected

- Share Savings
- Jamii Savings
- Loan Repayment
- Penalty Payment
- Fine Payment
- Registration Fee
- Loan Processing Fee, where applicable

6.2 Recording a collection

22. Open Collections.
23. Select or enter the member number and confirm the member name.
24. Enter the amounts being received in the appropriate fields.
25. If a loan repayment is being made, select the active loan number.
26. Check the displayed loan balance, penalty due and fine balance.
27. Confirm the total payment.
28. Save the collection.

The system blocks a loan repayment that exceeds the remaining loan balance. It also blocks penalty or fine payments that exceed the amount due.

IMPORTANT: Do not record loan repayments directly in the loan ledger. Loan repayments are paid through Collections so the loan and collection records remain synchronized.

6.3 Share-Out restrictions

Once Share-Out processing has started, certain normal transactions are restricted across the system. New Share Savings, Jamii Savings, Registration Fee and Loan Processing Fee collections are blocked for all members. Other operations such as new loans, internal transfers and specified corrections are also restricted while Share-Out processing is in progress.

6.4 Corrections

Use the application's permitted update/delete controls rather than creating offsetting manual entries. Restricted corrections are administrator-controlled.

7. Loans

The Loans module is used to issue and maintain Share Loans and Jamii Loans.

7.1 Issuing a loan

29. Open Loans.
30. Select the member.
31. Select the loan type: Share Loan or Jamii Loan.
32. Enter the principal amount.
33. Review the calculated interest, processing fee, repayment period, weekly installment and due date.
34. Confirm that the loan date is correct.

35. Save the loan.

The system applies configured loan rules. Depending on organization settings, interest may be deducted at disbursement. Share Loan processing fees are calculated according to configured thresholds.

IMPORTANT: New loans cannot be issued after Share-Out processing has started.

7.2 Repaying a loan

Loan repayments are entered through Collections. Select the correct loan number and enter the repayment amount. The system prevents payment above the remaining loan balance.

7.3 Loan statements

Loan statements show the loan identity, member, loan type, principal issued, interest, processing-fee treatment, repayments and running balances. Use them when reviewing a member's loan history or confirming settlement.

8. Withdrawals

The Withdrawals module records money taken from a member's available Share Savings or Jamii Savings.

8.1 Recording a withdrawal

36. Open Withdrawals.
37. Select the member.
38. Select the savings type.
39. Review the available balance.
40. Enter the withdrawal amount.
41. Review the withdrawal fee and net amount.
42. Save the withdrawal.

Available savings are derived from savings collections less valid withdrawals. The system also applies loan-related restrictions. A savings type tied to an active corresponding loan may be unavailable for withdrawal.

8.2 Updating or deleting

Administrator-only controls apply to destructive changes. Internal-transfer-generated withdrawals must be handled from the Internal Transfers workflow rather than edited as ordinary cash withdrawals.

IMPORTANT: A normal cash withdrawal affects Cash Flow. An internal transfer is not external cash movement and is treated separately.

9. Internal Transfers

Internal Transfers move value already inside the system. They are not treated as new cash entering or leaving the group.

9.1 Processing a transfer

43. Open Internal Transfers.
44. Select the transfer type.
45. Select the source member and savings type.

46. Review the available balance.
47. For a loan repayment transfer, select the applicable loan.
48. For a member transfer, identify the receiving member.
49. Enter the amount.
50. Confirm and process the transfer.

Transfers must use today's date and must be greater than zero. The system records the linked sides of the transfer together.

9.2 Reversing a transfer

Only administrators can reverse an internal transfer. A transfer cannot be reversed twice, and reversal is blocked after Share-Out processing has started.

CAUTION: Use Reverse Transfer instead of editing the linked withdrawal or collection records individually.

10. Fines and Penalties

Fines and penalties are maintained in their respective ledgers. The ledgers provide searchable records and totals.

10.1 Paying fines and penalties

Payments are made through Collections. Enter the amount in Penalty Payment or Fine Payment. The system prevents payment above the outstanding amount.

10.2 Fine Ledger

The Fine Ledger can be searched by member and fine information and shows the total fine amount for the filtered records.

10.3 Penalty Ledger

The Penalty Ledger can be searched by loan number, member number, member name or penalty date and shows the total penalty amount for the filtered records.

TIP: The Fine Ledger is a ledger/review area; there is no separate fine-reversal workflow in the ledger itself.

11. Expenses and Other Income

11.1 Expenses

51. Open Expenses.
52. Enter the expense details and amount.
53. Confirm the transaction date.
54. Save the expense.

New expense entries use the current operating date controls. Updates and deletions are restricted to administrators and are blocked after Share-Out processing has started.

11.2 Other Income

55. Open Other Income.

56. Enter the income description/details and amount.
57. Confirm the transaction date.
58. Save the income.

Other Income increases cash. Administrator controls apply to corrections and deletions.

12. Cash Flow

Cash Flow presents the dated movement of external cash through the system and calculates a running balance.

Cash in

- Share Savings
- Jamii Savings
- Loan Repayments
- Penalty Payments
- Fine Payments
- Registration Fee
- Loan Processing Fee
- Other Income
- Withdrawal Fee

Cash out

- Loans Issued
- Cash Withdrawals
- Expenses
- Share-Out Paid (actual Amount Received)

The running balance is calculated as previous balance plus Total Cash In less Total Cash Out.

IMPORTANT: Internal transfers are intentionally excluded from external Cash Flow because they reclassify value already inside the group. Actual Share-Out payments are included because they represent money paid out of the group.

13. Member Financial Position and Reports

Use reporting tools to review a member or the group without altering financial records.

13.1 Member Financial Position

Provides a consolidated view of a member's current financial standing. Use it before decisions that depend on savings, loans, fines, penalties or other obligations.

13.2 Savings Statement

Combines savings deposits and withdrawals in date order and presents the running savings balance.

13.3 Loan Statement

Shows principal, interest, payments, penalty information and remaining balances for a selected loan.

13.4 Repayment Schedule

Shows the expected repayment plan for a loan.

13.5 Share-Out Report

The Share-Out Report provides year-end Share-Out calculation and payment information generated from the normal Share-Out Processing workflow. It can be used to review the results of Share-Out processing and as part of the records retained for the completed cycle. Print, preview and PDF-generation options are available where provided by the application.

TIP: Reports are read-only outputs. Correct the underlying transaction in its original module if a report exposes an error.

14. Share-Out Processing

Share-Out Processing is the normal year-end process for a group whose financial transactions for the cycle have been recorded in Gicho Square SLA Books. The system uses the financial records already maintained in the software to determine each member's Share-Out position and applicable deductions. The resulting amount payable to the member can then be reviewed and the actual payment recorded. Share-Out Processing should not be confused with the separate Share-Out Tool described in Section 15.

14.1 Starting Share-Out Processing

Before starting Share-Out Processing, ensure that the group's transactions for the cycle have been fully recorded and that any necessary corrections have been completed. Once Share-Out Processing begins, the system restricts certain normal financial transactions for all members. These restrictions protect the year-end financial position from being changed while Share-Out is being processed.

CAUTION: Share-Out Processing is a year-end operation. Ensure that normal transaction entry for the cycle is complete before beginning the process.

14.2 Processing a Member's Share-Out

59. Open Share-Out Processing.
60. Select the member to be processed.
61. Review the member's calculated financial position and applicable deductions.
62. Confirm the Share-Out calculation.
63. Enter or confirm the Amount Received, as applicable.
64. Record the Share-Out payment.
65. Verify that the member is shown as processed/paid.
66. Continue with the remaining members until all members have been processed.

14.3 Financial Treatment of Share-Out Payments

The Share-Out calculation by itself does not represent a new cash movement. Cash is affected when an actual Share-Out payment is recorded. The amount recorded as Amount Received is treated as Share-Out Paid in Cash Flow and reduces the group's available cash. This ensures that Cash Flow reflects the amount actually paid to members during Share-Out.

14.4 Cancelling a Share-Out

Where Cancel Share-Out is available, use it to cancel a previously recorded Share-Out instead of attempting to alter the related records manually. After cancellation, verify that the member's Share-Out status has been restored appropriately, that the cancelled payment is no longer treated as an active Share-Out payment, and that the corresponding cash position reflects the cancellation.

CAUTION: Do not manually edit or delete related financial records in an attempt to reverse a Share-Out. Use the application's Cancel Share-Out function.

14.5 Completing Share-Out Processing

Continue processing members until all eligible members have been completed. Before proceeding to Cycle-End Processing, confirm that there are no members still pending and review the Share-Out Report. The Cycle-End process performs its own validation before allowing the cycle to be closed.

15. Share-Out Tool

The Share-Out Tool is a separate, independent utility within Gicho Square SLA Books. It is intended for situations where the group's financial transactions for the cycle were not recorded in Gicho Square SLA Books, but the financial figures required to calculate Share-Out are available from other records, such as members' passbooks. The required figures are entered into the Share-Out Tool, which then performs the Share-Out calculation using the information supplied.

15.1 When to Use the Share-Out Tool

Use the Share-Out Tool when the group's financial records were maintained outside Gicho Square SLA Books, the required member figures are being obtained from passbooks or other external records, and the software is being used to assist with the Share-Out calculation rather than to process Share-Out from transactions already recorded in the system.

15.2 When Not to Use the Share-Out Tool

Do not use the Share-Out Tool as a substitute for normal Share-Out Processing when the group's financial transactions for the cycle have already been maintained in Gicho Square SLA Books. In that situation, use Share-Out Processing, which calculates the year-end position from the financial records already held by the system.

IMPORTANT: Share-Out Processing and the Share-Out Tool serve different purposes. Share-Out Processing works from financial transactions already recorded in Gicho Square SLA Books. The Share-Out Tool works from figures obtained independently from external records, such as member passbooks.

16. Cycle-End Processing

Cycle End closes the current operating cycle and resets the transactional tables required for a new cycle. Because this is destructive, the application requires preparation before End Cycle becomes available.

16.1 Required sequence

67. Complete Share-Out processing for all members.
68. Open Cycle End.
69. Check Members Paid and Members Pending.

70. Click Validate Cycle. Validation passes only when all members have been processed.
71. Generate the cycle report/PDF.
72. Click Backup Database and confirm that the backup succeeds.
73. Confirm that the End Cycle button becomes available.
74. Click End Cycle.
75. Read the final warning carefully and confirm only when ready.
76. After the reset completes, restart the application before beginning the new cycle.

Cycle End clears the completed cycle's operational transaction tables and resets the loan-number sequences required for the new cycle.

CAUTION: Never bypass the backup step. A cycle-end backup is the recovery point for the completed cycle.

17. Administration and Security

Administrative Tools centralize security, audit, recovery, diagnostics and year-end functions.

Available administrative tools

- Change My Password
- Open Audit Log
- Restore Database
- Database Diagnostics
- Share-Out Tool
- User Management
- Recovery Key Management

17.1 User Management

Administrators can manage system users, roles and passwords. Assign User for routine operations and reserve Administrator access for trusted personnel who need correction, reversal, recovery and system-management functions.

17.2 Recovery Key Management

Use Recovery Key Management to generate or replace the group recovery key. Store the current key securely after replacement.

18. Backup, Restore and Database Diagnostics

18.1 Backups

The application creates database backups in the configured backup location. Where OneDrive is available, the backup workflow can use the user's OneDrive path; otherwise it can use Documents. Backups are organized under a group-specific backup folder and include the backup type and timestamp.

18.2 Restore Database

77. Open Administrative Tools.
78. Choose Restore Database.

79. Select the required backup file.
80. Confirm that the backup belongs to the current group when validated.
81. Read all restore warnings.
82. Proceed only when the selected backup is the correct recovery point.
83. Restart the application if instructed after restoration.

CAUTION: Restoring replaces the current working data with an earlier database state. This software creates a current backup before restoring.

18.3 Database Diagnostics

84. Open Administrative Tools.
85. Choose Database Diagnostics.
86. Click Run Diagnostics.
87. Wait for the scan to complete.
88. Review Checks, Warnings and Errors.
89. A clean scan shows Passed. Investigate warnings or errors before sensitive year-end operations.

Diagnostics check database structure, integrity and connection-related conditions and display each result in the results list.

19. Audit Log

The Audit Log records important user and system activities. Administrators should use it when reviewing corrections, deletions, reversals, security-sensitive activity or disputed transactions.

TIP: Audit records support accountability but do not replace the original financial ledgers and reports.

20. Period and Transaction Controls

Version 5.2.7 includes controls intended to protect finalized records and prevent invalid transactions.

- Closed/locked periods prevent transactions from being entered into finalized periods.
- Many new financial transactions are restricted to today's date.
- Payments cannot exceed the corresponding loan, penalty or fine balance.
- Withdrawals are checked against available savings and applicable active-loan restrictions.
- Share-Out processing restricts transactions that would change a completed year-end position.
- Administrator privileges are required for selected updates, deletes and reversals.
- Internal-transfer reversals are controlled and cannot be repeated.

IMPORTANT: When the system blocks a transaction, do not work around the control by entering it in another module. Resolve the underlying reason or use the authorized administrator correction workflow.

21. Recommended Operating Procedures

21.1 Start of day

90. Sign in with your own account.
91. Confirm the correct group, username/role and date.
92. Review dashboard alerts.

93. If the previous session ended abnormally, consider running Database Diagnostics before sensitive transactions.

21.2 During transaction entry

94. Select the correct member.
95. Check balances shown by the system.
96. Enter each amount in its correct field.
97. Review the total before saving.
98. Read warning messages.
99. Use the original transaction module for corrections.

21.3 End of day

100. Review Cash Flow and Cash at Hand.
101. Review recent collections, withdrawals, loans, expenses and other income as needed.
102. Check overdue loans, unpaid penalties and unpaid fines.
103. Create/confirm the required backup according to the group's procedure.
104. Log out rather than leaving an administrator session open.

21.4 Before Share-Out / Cycle End

105. Resolve outstanding corrections.
106. Run Database Diagnostics and confirm there are no unresolved errors.
107. Review member financial positions and relevant reports.
108. Process Share-Out carefully and confirm actual payments.
109. Validate that all members have been processed.
110. Generate the required year-end report.
111. Create the cycle-end backup.
112. Only then perform End Cycle.

22. Troubleshooting and Common Messages

Message / Situation	What it means / What to do
Only today's date is allowed.	Use the current date. For a locked or historical period, use the authorized correction procedure rather than changing the computer date.
Loan repayment cannot exceed loan balance.	Reduce the payment to the outstanding loan balance shown by the system.
Penalty payment cannot exceed penalty due.	Enter no more than the outstanding penalty.
Fine payment cannot exceed fine balance.	Enter no more than the outstanding fine.
This member has no active loan.	Do not enter a loan repayment unless an active loan exists.
Transfer/Reversal not allowed after Share-Out.	Share-Out processing has locked that operation for year-end integrity.
Only administrators can reverse/delete...	Use an authorized administrator account; do not share administrator credentials.
Cycle validation failed.	Complete Share-Out processing for all pending members, then validate again.
Backup failed.	Do not end the cycle. Resolve storage/path/access issues and create a successful backup first.

Diagnostics shows warnings/errors.	Review the check details and resolve errors before Share-Out, restore or Cycle End.

When to stop and investigate

- A balance changes unexpectedly after saving a transaction.
- Cash Flow and Cash at Hand disagree after all current transactions are loaded.
- A member appears processed for Share-Out but the actual payment is missing.
- A database restore reports a group mismatch.
- Diagnostics reports an integrity or structural error.
- A transaction appears twice.

23. Data-Safety Checklist

Check	Required practice
User accounts	Each operator should use the correct account and role.
Passwords	Keep administrator passwords private and change them when compromise is suspected.
Recovery key	Keep a secure copy outside the live application computer.
Backups	Maintain successful backups and do not rely on a single copy.
Restore	Verify the group and backup date before restoring.
Corrections	Use authorized update/delete/reversal functions; do not edit the SQLite database manually.
Share-Out	Record actual Amount Received accurately because it affects cash out.
Cycle End	Validate, generate the report and back up before ending the cycle.
Diagnostics	Investigate warnings/errors before major financial processing.
Logout	Log out when leaving the workstation.
Activation	Keep the application activated on the intended computer and contact Gicho Square Enterprise if activation is required after moving the software to another computer.

Quick Reference: Where to Record Common Transactions

Transaction	Use this area
Member savings contribution	Collections
Loan repayment	Collections
Penalty payment	Collections
Fine payment	Collections
New loan	Loans
Cash savings withdrawal	Withdrawals
Savings used to repay a loan	Internal Transfers
Savings transferred internally	Internal Transfers
Group expense	Expenses
Other cash income	Other Income
Year-end member payout	Share-Out Processing
Review cash movement	Cash Flow
Review one member's overall position	Member Financial Position
Database check	Administrative Tools > Database Diagnostics

Restore a backup	Administrative Tools > Restore Database
Review user/system actions	Administrative Tools > Open Audit Log

End of User Manual — Gicho Square SLA Books Version 5.2.7