

Members Web Portal

User Manual

This document is to assist you to navigate through the portal and access various services online. This will in the long-run enable you to perform activities that previously required you to physically visit the SACCO offices to be offered those services

Before a you can access the online services, you should first activate your account.

This is followed by confirming an email which was sent to the your email account at the SACCO.

Upon clicking an activation link in the email, you will be prompted to enter your secret password.

After the password has been validated, an OTP (One time Password) will be sent to your email and also an sms will be sent to your mobile phone which is registered at the SACCO. Once you verify this secret OTP, you can then proceed to login and access the online services.

To avoid the long process of activating your account, ensure that the SACCO has your valid email address. You will then click on a button to login via your gmail account. Gmail will do the validation and check your account status in the system for validation. This will then log you into the portal directly.

The services offered via the web portal include but not limited to the following:

- Dashboard
- My Profile (Member Card)
- Dividends Instructions
- Loan Calculator
- Loan Application
- Accept/Reject Guarantor Requests
- View Loans Guaranteed
- View Your Savings
- View Maximum Eligible Amount you can apply for loan
- Member Application
- Loans and Member Applications Approvals (For board members and staff only to approve or reject the applications)
- Reports
 - My Accounts
 - My Loans - Summary
 - My Loans - Details
 - My Loans Guarantors
 - Loans Guaranteed
 - Dividend Statement
- Chat with SACCO staff
- View a map of the SACCO (Powered by google maps)

For any assistance, please contact the SACCO for further help.

The next section contains screenshots of the various services

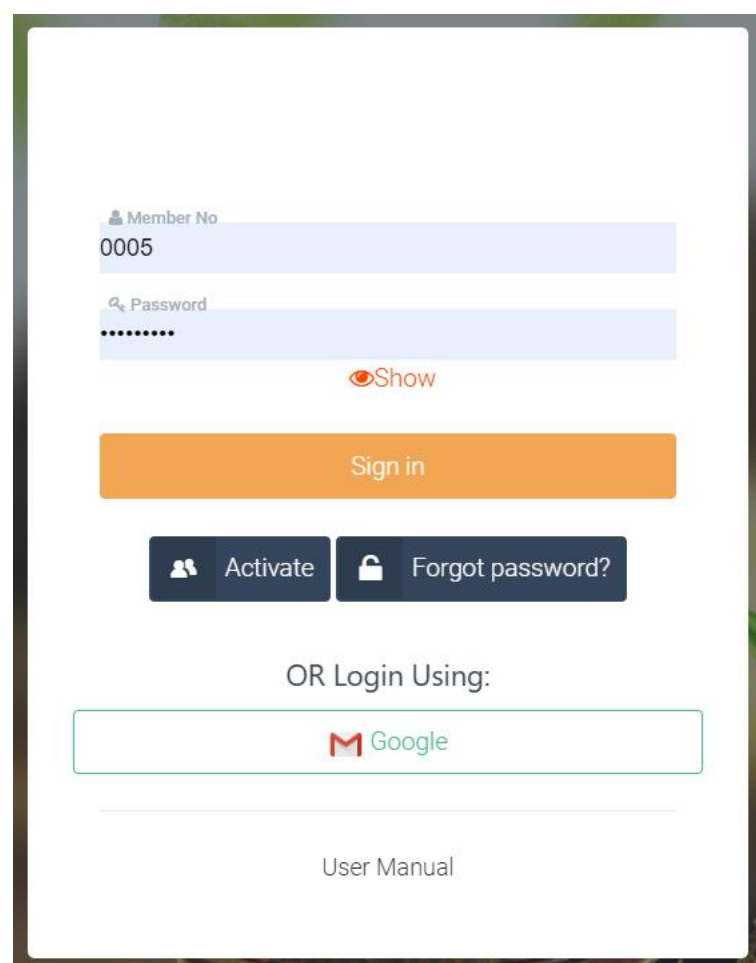
Login Page:

From this page, a member can activate their account, reset their password or login and access the various functions.

A member can login using their member number and password which they had set during account activation.

They can also login via their google (G-mail) account. Using this login method requires that the member contacts the SACCO to have their G-mail account captured at the SACCO. The portal will open the G-mail page for the user to prove their authenticity by login to their respective G-mail account. Once G-mail authenticates the user, the user is automatically logged into the online SACCO members' portal.

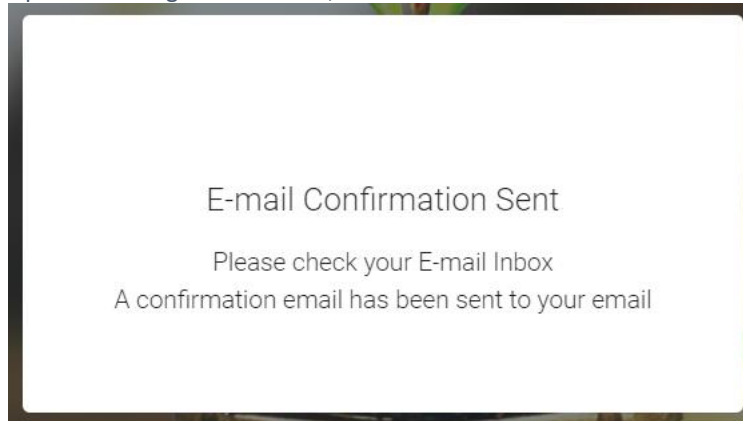
An email is automatically sent to the user's email to alert them of someone having accessed their portal account. This is a security feature to enable the member know if someone has used their password to access their account. If it was not the member who logged in, then it is strongly advised for the member to change their password to a strong password and not share it with anyone.



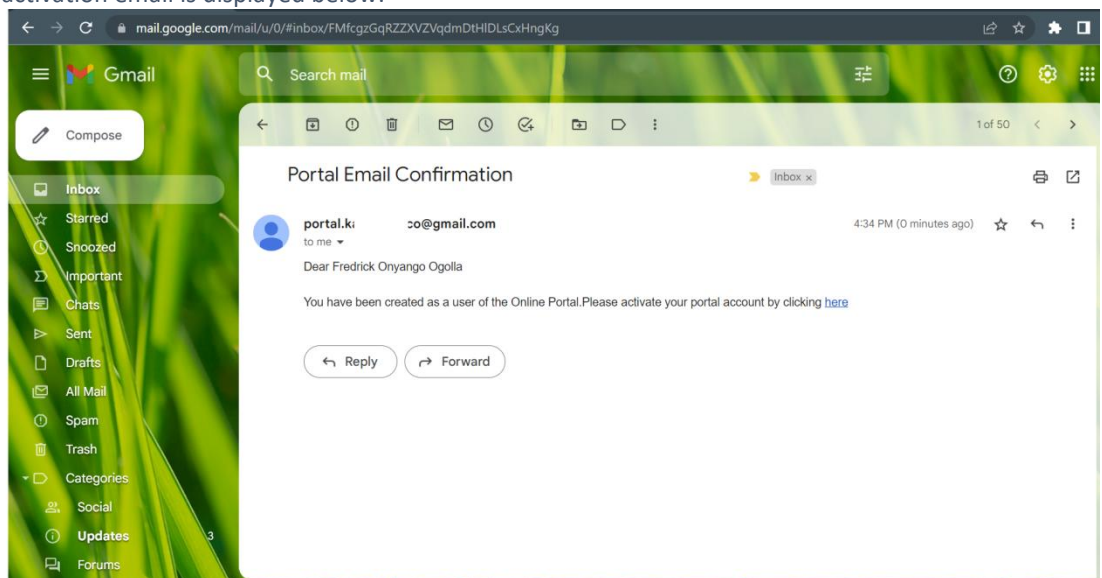
The image shows a login page for a SACCO members' portal. It features a light blue header with a logo on the left and a navigation menu on the right. The main content area is white and contains the following elements:

- A "Member No" input field with the value "0005".
- A "Password" input field with masked characters ".....".
- A "Show" button with an eye icon.
- A large orange "Sign in" button.
- Two dark blue buttons: "Activate" (with a person icon) and "Forgot password?" (with a lock icon).
- A section titled "OR Login Using:" followed by a "Google" login button (with the Google logo).
- A link for "User Manual" at the bottom.

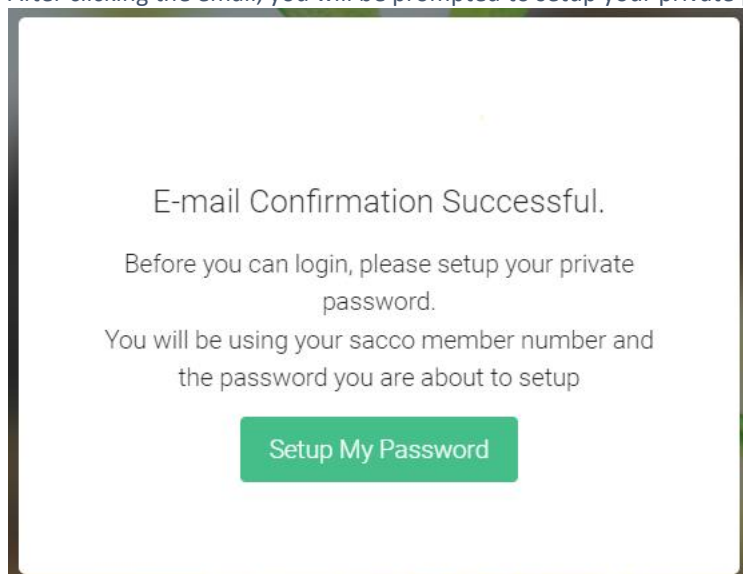
Upon activating their account, an email will be sent to their email with an activation link.

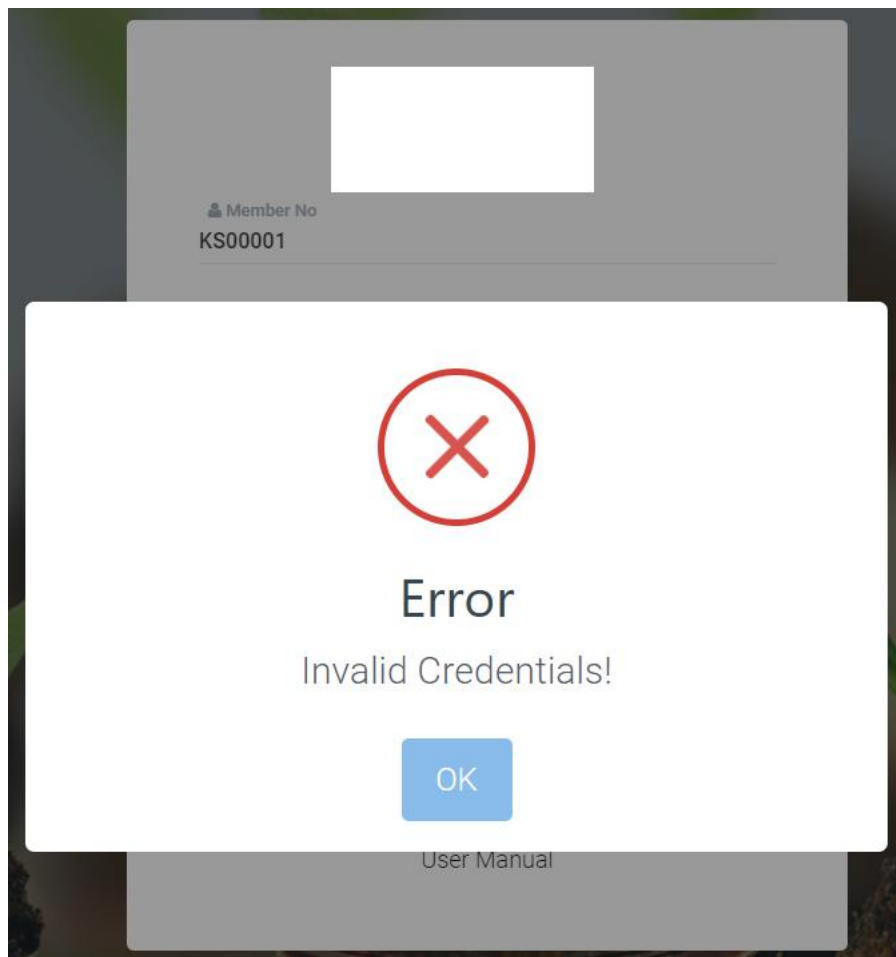
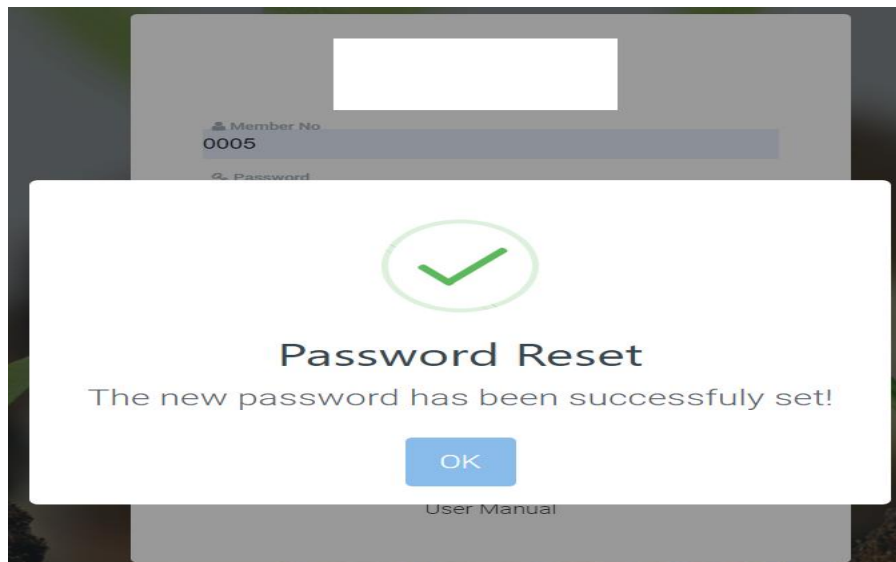


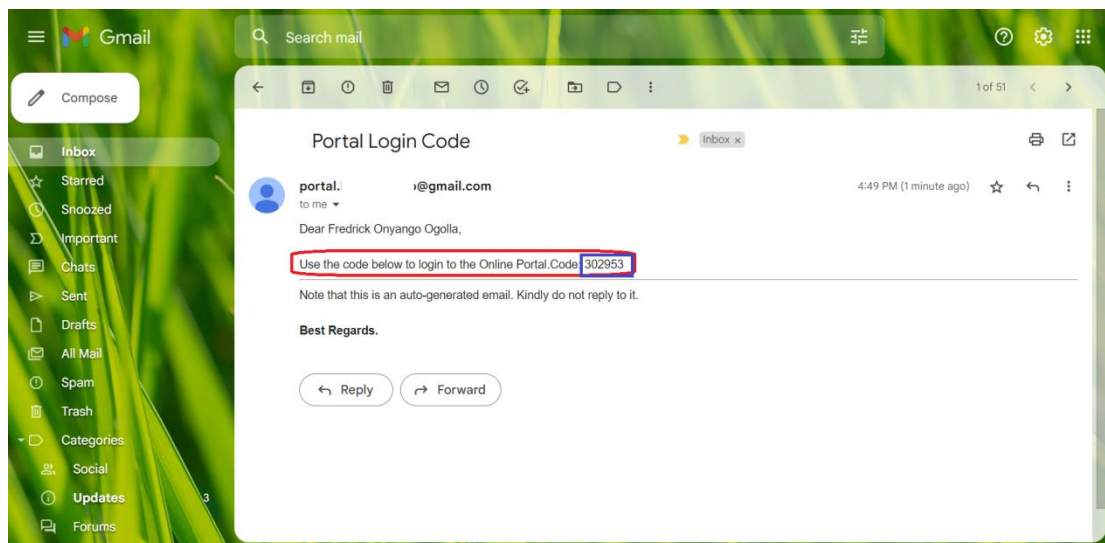
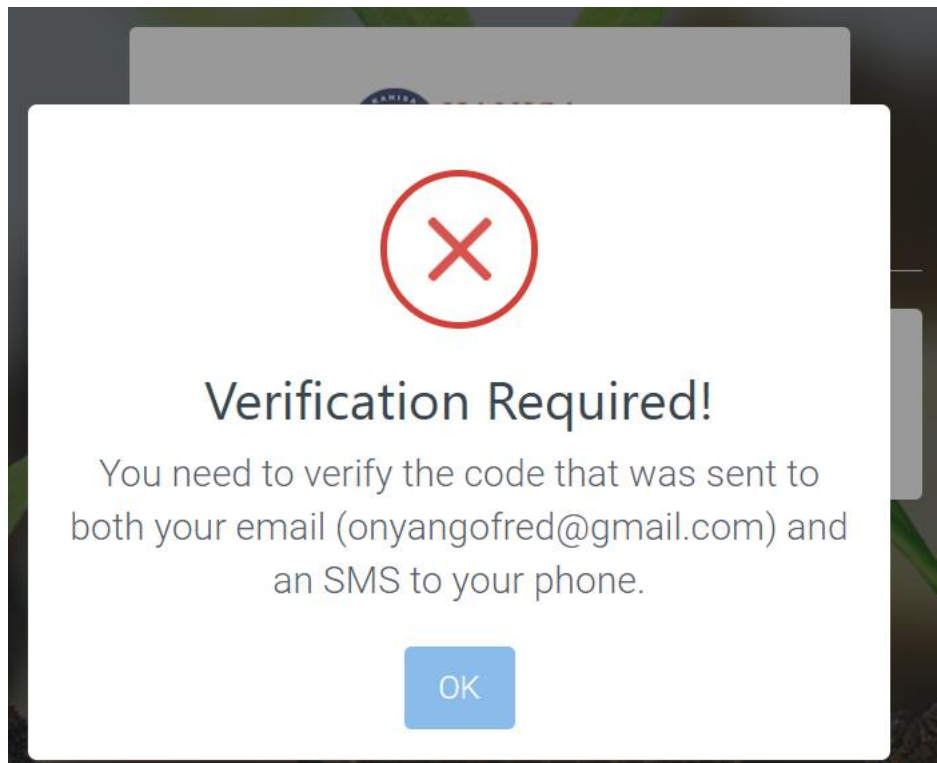
A sample activation email is displayed below:



After clicking the email, you will be prompted to setup your private password:





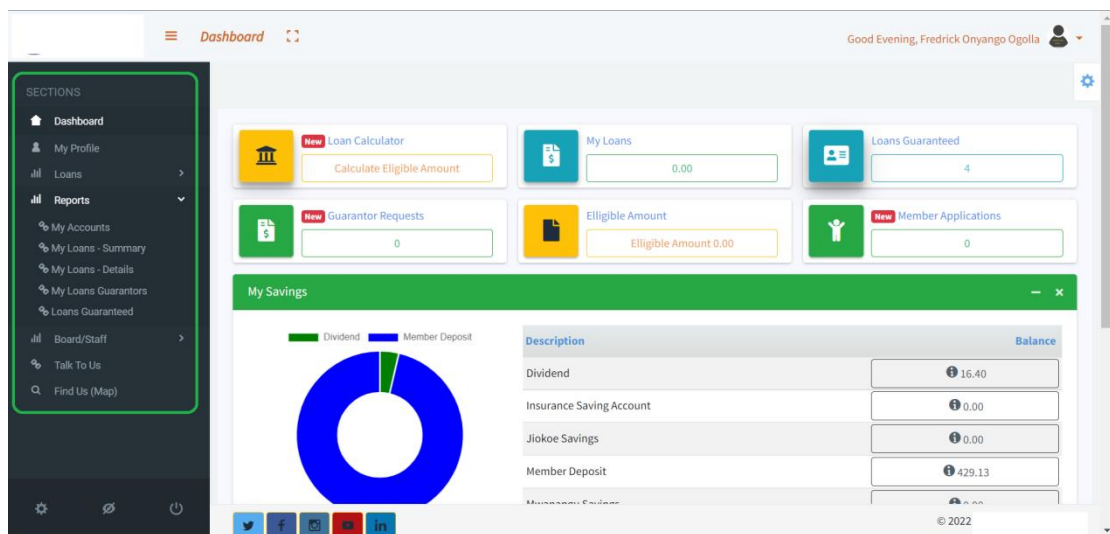
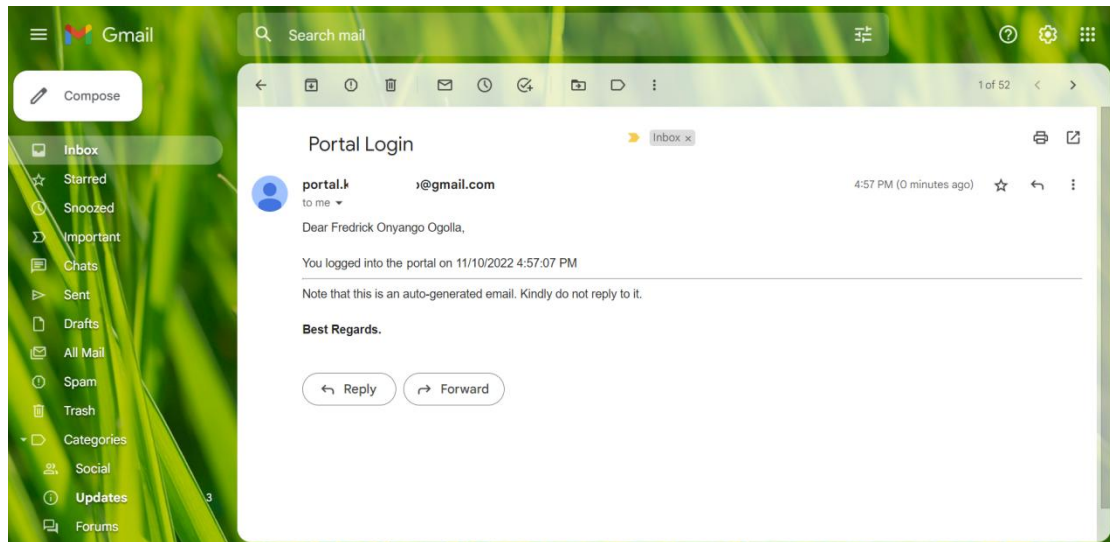


👤 Enter Code Sent To Email & Phone

VerifyOTP



Resend Code



Dashboard

Good Evening, Fredrick Onyango Ogolla

SECTIONS

- Dashboard
- My Profile
- Loans
- Reports
- Board/Staff
 - Approve Loans New
 - Member Applications ...
- Talk To Us
- Find Us (Map)

Loan Calculator

Calculate Eligible Amount

My Loans

0.00

Loans Guaranteed

4

Guarantor Requests

0

Eligible Amount

Eligible Amount 0.00

Member Applications

0

My Savings

Dividend

Member Deposit

Description

Balance

Dividend	16.40
Insurance Saving Account	0.00
Jiokoe Savings	0.00
Member Deposit	429.13

SECTIONS

- Dashboard
- My Profile
- Loans
- Reports
- Board/Staff
- Talk To Us
- Find Us (Map)

My Profile

Guidelines

Drag Drop Your Passport-ID Card Here

PASSPORT PHOTO MISSING

No

KS00001

Name

Fredrick Onyango Ogolla

ID_No

A123456

Passport_No

P2134123123

P_I_N_Number

PIN344535345

Gender

Male

Date_of_Birth

17 Jul 1980

Registration_Date

01 Jan 2018

E_Mail

onyangofred@gmail.com

Mobile_Phone_No

070032432

MPESA_Mobile_No

0798234234

Current_Address

Bank_Account_No

234324234324

Member_Category

Status

Active

Next Of Kin (0)

Savings (445.53)

Loans (0)

Credit (0.00)

SECTIONS

- Dashboard
- My Profile
- Loans
- Reports
- Board/Staff
- Talk To Us
- Find Us (Map)

Loan Application [New]

Loan Details

Guarantors & Security

Salary

Attachments

Finish

Loan Details:

Loan No

Application_Date

Member No

Member Name

New

11/10/2022

KS00001

Fredrick Onyango Ogolla

Loan Product Type *

Monthly Installments *

Requested Amount *

Select...

Select...

Remarks

Other Details:

Interest

System Recommended Amount

Approved Amount

Insurance Fee

Share Boosting-Purchase

Loan Account

Security Amount

Total TopUp

Total TopUp Bal

Repayment

Loan Principle Repayment

Loan Interest Repayment

Recovery Mode

Repayment Frequency

Disbursement Date

Repayment Start Date

SECTIONS

- Dashboard
- My Profile
- Loans
- Reports
- Board/Staff
- Talk To Us
- Find Us (Map)

My Loans - Summary

My Loans - Summary - 029b2207-cf90...

1 / 2

79%

Loan Register Report

Loan No.	Application Date	Loan Product Type	Status	Member No.	Member Name	Requested Amount	Approved Amount
VL000362	3/22/2019	VISION	Posted	KS000370	Rosemary Guye Magalla	1,999,703.00	1,999,703.00
Totals						1,999,703.00	1,999,703.00

SECTIONS

- Dashboard
- My Profile
- Loans
- Reports
- Board/Staff
- Talk To Us
- Find Us (Map)

New Loan Calculator

Calc

New Loans Guaranteed

4

New Member Applications

0

My Savings

Dividen

Insurance Saving Account

16.40

Jiokee Savings

0.00

Member Deposit

429.13

Member Savings

0.00

Error

There are no records matching the specified filter ie : KS000001!

OK

SECTIONS

- Dashboard
- My Profile
- Loans
- Reports
- Board/Staff
- Talk To Us
- Find Us (Map)

My Loans - Details

My Loans - Details - 1540e52a-f962-4...

1 / 2

79%

Loan Register Report

Loan No.	Application Date	Loan Product Type	Status	Member No.	Member Name	Requested Amount	Approved Amount
VL000362	3/22/2019	VISION	Posted	KS000370	Rosemary Guye Magalla	1,999,703.00	1,999,703.00
Totals						1,999,703.00	1,999,703.00

SECTIONS

- Dashboard
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Loans Guaranteed

Loans Guaranteed Report
Karnia Regulated NON-WOT Sacco

K000370 Rosemary Guys Magella

Loan Number	Mendor No	Phone No	Email Address	Loan Product Type	Name	Loan Application Date	Amount Guaranteed
1 BLN0004	K00002	21222480	mymagella@karnia.org	VISION	Hemangini Choudary Akshay	Nov 19, 2021	165,715.00
2 VL000235	K00002	12809471	jathcheryy@gmail.com	VISION	Pattica Kibet Cheraiyi	May 4, 2019	50,471.00
3 VL000236	K00004	3722807259	nichengrfernandez@yahoo.co.uk	VISION	Ezher Aleng Chensay	May 4, 2019	22,797.00
4 VL000340	K00007	72324704	shawee98@yahoo.com	VISION	Nabula Caster	May 4, 2019	26,847.00
5 VL000351	K00009	710719603		VISION	Luka Lubanga Mwanika	May 4, 2019	23,475.00
6 VL000362	K000370	722757687	mmyagrghiv@gmail.com	VISION	Rosemary Guys Magella	Mar 23, 2020	64,081.00
Totals							377,183.00

Printed by: _____ Signature: _____ Date: _____

The screenshot shows the 'Loan Application [LAP072]' form. A modal window is displayed in the center with a green checkmark icon and the text 'Saving' and 'Saved Successfully!!'. Below the text is an 'OK' button. The background form is partially visible, showing tabs for 'Loan Details', 'Guarantors & Security', 'Salary', 'Attachments', and 'Finish'. The 'Loan Details' tab is active, showing fields for 'Loan No' (LAP072), 'Loan Product Type' (CAR LOAN), 'Remarks' (Fredrick Ogolla Test), 'Member Name' (Rosemary Guya Mugalla), 'Amount' (100000.00), 'Insurance Fee' (0.00), 'Total TopUp' (0.00), 'Total TopUp Bal' (0.00), 'Recovery Mode', 'Repayment Frequency', 'Disbursement Date', and 'Repayment Start Date'.

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Loan Application [LAP072]

Loan Details

Guarantors & Security

Salary

Attachments

Finish

Guarantors & Security

+ Add Guarantor/Security

Type	Member No	Names	Email Address	Mobile No	Amount Guaranteed	Status
No data available in table						
TOTAL:					0.00	

Save

Close

SECTIONS

- Dashboard
- My Profile
- Loans
- Reports
- Board/Staff
- Talk To Us
- Find Us (Map)

Loan Application [LAP072]

Loan Details

Guarantors & Security

Salary

Attachments

Finish

Guarantors & Security

+ Add Guarantor/Security

Type	Member No	Names	Email Address	Mobile No	Amount Guaranteed	Status
No data available in table						
TOTAL:					0.00	

Save

Close

Add Guarantor

Before you can add a guarantor, call the guarantor to ask them for their e-mail at the sacco
Enter their email below and the amount you wish them to guarantee you before submitting to them for approval
The guarantor will receive an email alert with a link to input their amount to guarantee you
The guarantor may then decide to either reject or accept your request.
You will also receive an email alert from your guarantor upon rejecting / accepting

Guarantor Email *

Amount Guaranteed *

onyangofred@gmail.com

300000

Loan No

Member No

LAP072

Name

ID No

Status *

Send Request To Guarantor

Draft

Close

SECTIONS

- Dashboard
- My Profile
- Loans
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- Board/Staff
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Loan Application [LAP072]

Loan Details

Guarantors & Security

Salary

Attachments

Finish

Guarantors & Security

+ Add Guarantor/Security

Type	Member No	Names	Email Address	Mobile No	Amount Guaranteed	Status
1	Guarantor	KS00001	Fredrick Oryango Ogolla	onyangofred@gmail.com	3453454563	300,000.00 Pending <div>Remove</div>
TOTAL:					300,000.00	

Save

Close

