

GICHO SQUARE SLA BOOKS USER MANUAL

Version 5.2.7

Updated coverage

Activation and licensing; Remote Backup and Remote Recovery; General SLA and Village SLA modes; Weekly and Monthly loan repayment schedules; Share Loan and Jamii Loan grace periods; Retained Profit; **Online Member Access and Online Administrator Access.**

Scope: Current Version 5.2.7 desktop workflow and the connected Gicho Square SLA Books online-access workflow.

IMPORTANT: The Group Recovery Key used for group administrator recovery is different from the Backup Recovery Key used for Remote Backup/Remote Recovery. Online member setup codes are also separate credentials and should be given only to the intended member.

Contents

1. About Gicho Square SLA Books
 2. Activation, Licensing and Signing In
 3. Dashboard
 4. Organization Settings
 5. Member Management
 6. Collections
 7. Loans
 8. Withdrawals
 9. Internal Transfers
 10. Fines and Penalties
 11. Expenses and Other Income
 12. Cash Flow
 13. Member Financial Position and Reports
 14. Share-Out Processing
 15. Share-Out Tool
 16. Cycle-End Processing
 17. Administration and Security
 18. Online Member and Administrator Access
 19. Backup, Remote Backup, Restore and Database Diagnostics
 20. Remote Recovery and Replacement Computers
 21. Audit Log
 22. Period and Transaction Controls
 23. Recommended Operating Procedures
 24. Troubleshooting and Common Messages
 25. Data-Safety Checklist
- Quick Reference

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, local/remote backups, online member access 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 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, local backups, Remote Backup, restore checks and database diagnostics.
- Provide read-only online financial access for members and group-scoped online financial review for authorized administrators.

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

2. Activation, Licensing and Signing In

2.1 Licence activation

Gicho Square SLA Books requires activation for the computer on which it is installed. The licence is machine-bound and perpetual: it does not expire, but it belongs to the licensed computer.

The Activation screen shows the computer's Machine ID. Activation may be completed using a valid activation code. The application also contains an online M-PESA activation workflow; however, online M-PESA activation may be unavailable while production payment service is disabled. When the application reports that online M-PESA activation is temporarily unavailable, use the authorized offline activation process.

IMPORTANT: Do not alter the Windows clock to bypass licensing or transaction controls. A replacement computer requires its own valid licence.

2.2 Online M-PESA activation

- On the Activation screen, enter the requested customer name, M-PESA phone number and email address.
- Click Pay with M-PESA.
- If online payments are enabled, follow the M-PESA prompt and wait while the application checks payment confirmation.
- After confirmed payment, the application verifies and installs the machine-bound licence automatically.
- If online payments are disabled, follow the displayed message and use offline activation instead.

A circular loading indicator may appear while the application communicates with the licensing/payment server. Do not click the payment button repeatedly while a request is processing.

2.3 First-time administrator setup

- Enter the administrator credentials requested by the setup screen.
- Save the administrator password securely.
- Copy the Group Recovery Key when it is displayed.
- Store the Group Recovery Key securely outside the application computer.
- Continue to the login screen.

CAUTION: The Group Recovery Key is not the same as the Backup Recovery Key. Keep both securely, and do not keep the only copies on the same computer as the live databases.

2.4 Normal desktop login

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

2.5 User roles

Role	Typical access
Administrator	Full operational access plus restricted corrections, reversals, user management, recovery, restore and administrative actions.
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 indicators include Members, Savings, Shares, Loans, Arrears, Penalties, Fund, Cash at Hand, Income, Expenses, Profit and Retained Profit.

4. Organization Settings

Organization Settings control group-specific rules used by the application, including group identity, currency, share price, loan interest, daily penalty rate, withdrawal fee rate, loan-processing-fee rules, loan multipliers, automatic penalties, numbering options, Operation Mode, Share Loan grace period and Jamii Loan grace period. General SLA allows Weekly or Monthly repayment schedules; Village SLA restricts new loans to Weekly. Existing loans retain their saved schedule.

5. Member Management

Use the Members area to register and maintain member records. Member Numbers are assigned automatically according to Organization Settings. Search for a member before updating or deleting a record; restricted actions may require administrator privileges.

6. Collections

Collections is the central payment-entry form. Use it for Share Savings, Jamii Savings, Loan Repayment, Penalty Payment, Fine Payment, Registration Fee and Loan Processing Fee where applicable. The system prevents loan, penalty and fine payments above the corresponding amount due.

7. Loans

Use Loans to issue and maintain Share Loans and Jamii Loans. Review principal, interest, processing fee, repayment schedule, number of installments, installment amount and due date before saving. Weekly loans use 7-day installment intervals; Monthly loans use calendar-month intervals. Under Village SLA, a new loan is enforced as Weekly. Loan repayments are entered through Collections.

8. Withdrawals

Withdrawals record money taken from available Share Savings or Jamii Savings. The system checks available balances and applicable active-loan restrictions. Internal-transfer-generated withdrawals must be handled through Internal Transfers.

9. Internal Transfers

Internal Transfers move value already inside the system and are not external cash movement. Use the dedicated reversal function; only administrators can reverse transfers, and a transfer cannot be reversed twice.

10. Fines and Penalties

Fines and penalties are maintained in their ledgers. Payments are made through Collections, and the application prevents payment above the outstanding amount. Loan arrears and penalty timing follow the loan's saved Weekly/Monthly repayment schedule together with the applicable configured grace period.

11. Expenses and Other Income

Use Expenses for group cash expenses and Other Income for additional cash income. Administrator controls apply to corrections and deletions, and Share-Out restrictions apply where relevant.

12. Cash Flow

Cash Flow presents dated external cash movement and a running balance. Internal transfers are excluded because they reclassify value already inside the group. Actual Share-Out payments are cash out.

13. Member Financial Position and Reports

Reporting tools provide read-only review of member and group records, including Member Financial Position, Savings Statement, Loan Statement, Repayment Schedule and Share-Out Report. Retained Profit is maintained separately from the current-cycle operating result and is available through Retained Profit Management and relevant financial summaries. Correct errors in the original transaction module rather than in reports.

14. Share-Out Processing

Share-Out Processing is the normal year-end process for groups whose financial transactions for the cycle were recorded in Gicho Square SLA Books. Complete corrections before starting because the system restricts transactions that could change the year-end position.

- Open Share-Out Processing and select the member.
- Review the calculated financial position and deductions.
- Confirm the calculation and record the actual Amount Received/payment.
- Verify that the member is shown as processed/paid.
- Continue until all eligible members are complete.
- Review the Share-Out Report before Cycle-End Processing.

CAUTION: Use Cancel Share-Out where available. Do not manually edit or delete linked financial records to reverse a Share-Out.

15. Share-Out Tool

The Share-Out Tool is separate from normal Share-Out Processing. Use it when the group's cycle transactions were maintained outside Gicho Square SLA Books and the figures required for Share-Out are being supplied from independent records such as passbooks.

IMPORTANT: If the cycle's transactions were recorded in Gicho Square SLA Books, use normal Share-Out Processing, not the separate Share-Out Tool.

16. Cycle-End Processing

Cycle End closes the current operating cycle and resets the required transactional tables for a new cycle. Because this is destructive, the application requires validation, reporting and a successful backup first.

- Complete Share-Out processing for all members.
- Open Cycle End and check Members Paid and Members Pending.
- Click Validate Cycle.
- Generate the cycle report/PDF.
- Click Backup Database and wait for success.
- Confirm that End Cycle becomes available.
- Click End Cycle and confirm only when ready.
- Restart the application after the reset before beginning the new cycle.

CAUTION: Never bypass the backup step. Do not end the cycle if Backup Database reports a failure.

17. Administration and Security

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

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

17.1 Online Access Management

Online Access Management is the desktop administrator area for managing the connected online-access feature. It is restricted to an authorized desktop administrator. From this area, the administrator can manage member access and open Web Administrator Access management.

17.2 Recovery Key Management

Recovery Key Management manages the Group Recovery Key used for group administrator recovery. Replacing it does not replace the separate Backup Recovery Key used for Remote Recovery.

18. Online Member and Administrator Access

Version 5.2.7 supports secure online viewing of synchronized SLA financial information through gichosquare.com. The online service is a viewing facility: financial transactions and corrections continue to be recorded in the Windows desktop application.

18.1 Synchronizing current SLA information

- Use the desktop application's online/mobile synchronization workflow for the current SLA group.
- The synchronization sends the current member financial snapshot to the Gicho Square online service over HTTPS.
- Online information reflects the most recent successful synchronization. If figures appear outdated, synchronize again from the desktop application.
- Do not attempt to correct financial figures on the website. Make the correction in the appropriate desktop transaction module and synchronize again.

18.2 First-time member setup

A member must already exist in the synchronized SLA member register. There is no open public registration.

- On the desktop application, open Administrative Tools > Online Access Management.
- Select the member and generate the First-Time Setup Code. The generated code is copied to the Windows clipboard for convenient secure delivery to the intended member.
- Give the setup code only to the intended member.
- The member opens the Member Login page and chooses Set up your password.
- The member selects the SLA group, enters the Member Number and First-Time Setup Code, then creates and confirms a password of at least 8 characters.
- After successful setup, the member returns to the normal Member Login page and signs in with the SLA group, Member Number and chosen password.

SECURITY: A first-time setup code cannot be used to overwrite an existing member online account. Repeated invalid setup attempts are temporarily locked.

18.3 Member Login and financial status

Members can use the Member Login link on the Gicho Square Enterprise website or SLA Books page. After authentication, a member can view only the synchronized financial status associated with that member number and SLA group.

- Savings: Share Savings, Jamii Savings and Total Savings.
- Shares: Share Price and Number of Shares.
- Share Loan: principal, interest and total balance.
- Jamii Loan: principal, interest and total balance.
- Current Obligations: Total Loan Balance, Current Arrears, Outstanding Penalties, Outstanding Fines and Total Amount Owed.
- Estimated Position: Estimated Dividend, Net Financial Position and Estimated Share-Out.
- Last synchronization date/time.

NOTE: Current arrears are already part of the outstanding loan balance and are not added a second time to Total Amount Owed.

18.4 Web Administrator Access

A desktop administrator can create and manage one web administrator account for the SLA group from Online Access Management > Manage Web Administrator Access. Available controls include Create Web Administrator, Reset Password, Disable Access and Re-enable Access.

- The web administrator signs in using the Administrator Login link, selects the SLA group and enters the administrator username and password.

- The administrator dashboard is restricted to the authenticated SLA group.
- Use the member search box to search by member name or member number.
- Select the required member to display that member's financial status in the same mobile-friendly format used by the member portal.
- The administrator does not impersonate the member and cannot use the online dashboard to edit financial transactions.

18.5 Online access security and sign-out

- Member and administrator sessions are separate.
- Member accounts are restricted to their own synchronized member record.
- Administrator access is restricted to the administrator's SLA group.
- Inactive/disabled online accounts cannot authenticate.
- Always use Sign Out after finishing, especially on a shared phone or computer.
- Direct access to protected member-status or administrator-dashboard pages requires a valid authenticated session and otherwise returns the user to the appropriate login page.

19. Backup, Remote Backup, Restore and Database Diagnostics

19.1 Local backups

Gicho Square SLA Books maintains local database backups under the GichoSquareSLABooks Backup structure. Local backup remains important even when Remote Backup is configured. Keep more than one recovery copy and protect the completed-cycle backup produced before Cycle End.

19.2 Remote Backup

Remote Backup protects SLA data against loss of the application computer. After successful activation, the application may offer to set up a Remote Backup Account. If the computer was previously associated with an existing backup account, use Remote Recovery with the existing Backup Recovery Key when appropriate.

CRITICAL: Store the Backup Recovery Key securely outside the application computer. It is different from the Group Recovery Key.

19.3 Restore Database - local restore

- Open Administrative Tools.
- Choose Restore Database.
- Select the required local backup file.
- Confirm that the backup belongs to the correct group when validated.
- Read all restore warnings.
- Proceed only when the selected backup is the correct recovery point.
- Restart the application if instructed.

19.4 Database Diagnostics

- Open Administrative Tools.
- Choose Database Diagnostics.
- Click Run Diagnostics.
- Wait for the scan to complete.
- Review Checks, Warnings and Errors.
- Investigate warnings or errors before sensitive year-end operations.

20. Remote Recovery and Replacement Computers

Remote Recovery is intended for a lost, damaged, replaced or otherwise unavailable computer when the SLA data was protected by Remote Backup. A replacement computer requires its own valid machine-bound licence; Remote Recovery restores the backup account and SLA data but does not transfer the old computer's licence.

Information required: the email address associated with the Remote Backup Account, the Backup Recovery Key for that account, and a valid licence for the replacement/new computer.

- Start Gicho Square SLA Books on the replacement/new computer.
- Complete activation first if required.
- From the Login screen, choose Remote Recovery.
- Enter the email address and Backup Recovery Key.
- Read the final warning and confirm.
- Wait while the application retrieves and restores the available backups.
- Review the completion summary.
- Continue to Login and verify restored groups/data.

IMPORTANT: After successful Remote Recovery, the previous computer's authorization and licence are revoked as part of protecting the recovered backup account. Licence revocation does not delete the SLA database files stored on the previous computer.

21. 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.

22. Period and Transaction Controls

- 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 changing the computer date or entering it in another module.

23. Recommended Operating Procedures

23.1 Start of day

- Sign in with your own account.
- Confirm the correct group, username/role and date.
- Review dashboard alerts.
- If the previous session ended abnormally, consider Database Diagnostics before sensitive transactions.

23.2 End of day

- Review Cash Flow and Cash at Hand.
- Review recent collections, withdrawals, loans, expenses and other income as needed.
- Check overdue loans, unpaid penalties and unpaid fines.
- Confirm the required local/remote backup procedure has completed as applicable.
- Log out rather than leaving an administrator session open.

23.3 Online-access routine

- Synchronize the current SLA group after material financial updates when members need current online information.
- Generate first-time setup codes only for verified members who require initial online access.
- Keep web administrator credentials private and disable access promptly if compromise is suspected.
- Members and administrators should sign out when finished.

23.4 Before Share-Out / Cycle End

- Resolve outstanding corrections.
- Run Database Diagnostics and resolve errors.
- Review member financial positions and reports.
- Process Share-Out and confirm actual payments.
- Validate that all members have been processed.
- Generate the required year-end report.
- Create and confirm the cycle-end backup.
- Only then perform End Cycle.

24. Troubleshooting and Common Messages

Message / Situation	What it means / What to do
Online M-PESA activation is temporarily unavailable	Online payment service is disabled. Use the authorized offline activation process.
Licence has been revoked.	The licence is no longer authorized. This can occur on the previous PC after successful Remote Recovery.
Remote backup not found for a group.	No matching remote backup was available for that group. Check local backups and future remote-backup.
Member cannot complete first-time online setup.	Confirm the correct SLA group, Member Number and current First-Time Setup Code. If repeated invalid a
Member online figures appear old.	Run a fresh synchronization from the desktop application, then reload the member status page.
Member account already exists.	Use the normal Member Login page. First-time setup does not overwrite an existing online account.
Administrator cannot sign in online.	Confirm the correct SLA group and web administrator credentials. Check in Online Access Management t
Administrator cannot find a member online.	Confirm the member exists in the current desktop group and perform a fresh synchronization.
Protected online page returns to login.	The online session is not authenticated or has ended. Sign in again using the appropriate Member or Adm
Only today's date is allowed.	Use the current date. Use the authorized correction procedure for historical/locked periods; do not change
Cycle validation failed.	Complete Share-Out processing for all pending members, then validate again.
Backup failed.	Do not end the cycle. Resolve the backup problem and obtain a successful backup first.

25. Data-Safety Checklist

Check	Required practice
User accounts	Each operator should use the correct account and role.
Administrator password	Keep it private and change it when compromise is suspected.
Group Recovery Key	Keep a secure copy outside the live application computer; used for group administrator recovery.
Backup Recovery Key	Keep a secure copy outside the live application computer; used for Remote Backup/Remote Recovery.
Member setup codes	Give a generated First-Time Setup Code only to the intended member.
Online member passwords	Members choose their own password. Administrators should not request or store member passwords.
Web administrator account	Keep credentials private; disable access promptly if compromise is suspected.
Online synchronization	Synchronize after material changes when current online information is required.
Online sign-out	Members and administrators should sign out after use, especially on shared devices.
Local backups	Maintain successful local backups and do not rely on a single copy.
Remote Backup	Confirm it is configured where required and allow remote operations to finish.
Restore	Verify the group and backup date before restoring.
Corrections	Use authorized update/delete/reversal functions; do not edit SQLite databases manually.
Cycle End	Validate, generate the report and obtain a successful backup before ending the cycle.

Quick Reference: Where to Record Common Transactions and Tasks

Transaction / Task	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
Review/manage retained profit	Retained Profit Management
Manage online member access	Administrative Tools > Online Access Management
Generate member first-time setup code	Online Access Management > member access controls
Manage web administrator access	Online Access Management > Manage Web Administrator Access
Member first-time online setup	gichosquare.com/member/setup
Member online login	gichosquare.com/member/
Administrator online login	gichosquare.com/admin/
Database check	Administrative Tools > Database Diagnostics
Restore a local backup	Administrative Tools > Restore Database
Recover from Remote Backup on another PC	Login screen > Remote Recovery
Manage Group Recovery Key	Administrative Tools > Recovery Key Management
Review user/system actions	Administrative Tools > Open Audit Log

End of User Manual - Gicho Square SLA Books Version 5.2.7