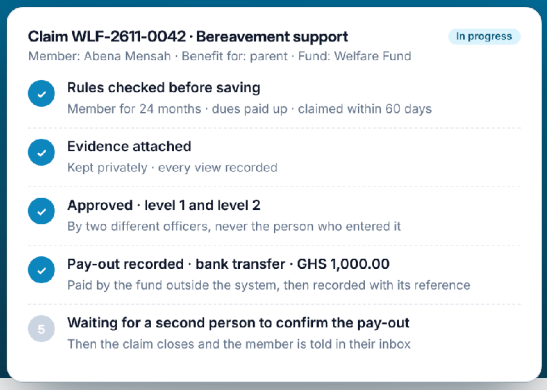
Communora360
by EBITS
My People, Our Purpose, One Platform

FOR WELFARE ASSOCIATIONS & COOPERATIVES

Apply your welfare rules the same way for every member.

Collect contributions, decide claims against your own rules, record pay-outs with a second check and, if you choose, administer member loans. Every decision is kept on record.



ILLUSTRATIVE SCREEN · SAMPLE DATA

SOUND FAMILIAR?

Contributions from many sources
Check-off lists, MoMo transfers and cash are reconciled by hand every month.

Claims decided case by case
Members dispute eligibility, and officers carry the blame for decisions.

Loans and guarantors on paper
Schedules, guarantor forms and arrears are hard to follow until it is too late.

What changes with Communora360

- **Rules applied before anything is saved**
  Membership period, dues standing, who is covered, limits and deadlines are checked and explained on every claim.
- **Officers protected by separation of duties**
  Approvals are made by different people, never the person who entered the claim. A second person can confirm each pay-out.
- **Check-off and bank lists in minutes**
  Import a spreadsheet of payments. Every row is checked and, by default, a second person approves before posting.
- **A clear fund position**
  Each fund shows money in, money out and balance, ready for your general meeting.
- **Optional member loans**
  Products on your terms, guarantor consent, approvals, schedules, repayments by any channel, arrears and a loan book.

Features you will use

Benefit types and rules
Bereavement, marriage, childbirth, medical and more

Payment imports
Excel or CSV; duplicates flagged; second-person approval

1–3 approval levels
Exceptions only with permission and a written reason

Recorded pay-outs
Bank, cheque, cash or MoMo, with reference

Loan book
Disbursed, outstanding, overdue, portfolio at risk

Fund accounts (optional)
Contributions, pay-outs and loans in the books

Collect by MoMo, USSD or check-off import → **Claim** checked against your rules → **Approve** by different officers → **Pay and record** with a second check

Request a demonstration

We will set up sample data for your kind of organisation and walk your team through it.

Request a demonstration →

Book: pay.ebitsapps.com/request-a-demo
Email: support@ebitsapps.com
pay.ebitsapps.com

Communora360 never sends money: pay-outs and loan disbursements are made by your organisation and recorded in the system. EBITS does not provide lending capital or authorise lending. Welfare and Loans are optional modules. Features depend on your organisation's profile and the modules switched on. Illustrative screens use sample data.

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