



Online Loan Application: User Training Guide

Introduction

This guide shows Shelloyees Sacco members how to apply for a loan online through the Member Portal, from signing in to submitting the application.

It is written for members applying for the first time. After working through it, you will be able to:

- sign in to the Member Portal
- open the loan application form and fill in each field correctly
- move through the four application stages: Apply, Loan Security, Review and Submission
- find your application afterwards and know where to get help

Before you begin

You need an active Member Portal account before you can apply. Have these ready:

- **Portal login:** your registered mobile number or email, and your password.
- **A device with internet:** a computer, tablet or phone with a current web browser.
- **Your loan details:** the loan product you want, the amount, the repayment period in months, and the purpose of the loan.
- **Your preferred mode of disbursement:** how you want to receive the money.

Not yet registered on the portal? Email support@shelloyeessacco.co.ke to get set up.

Tip: Use the *Loan calculator* in the left-hand menu to estimate your repayments before you apply.

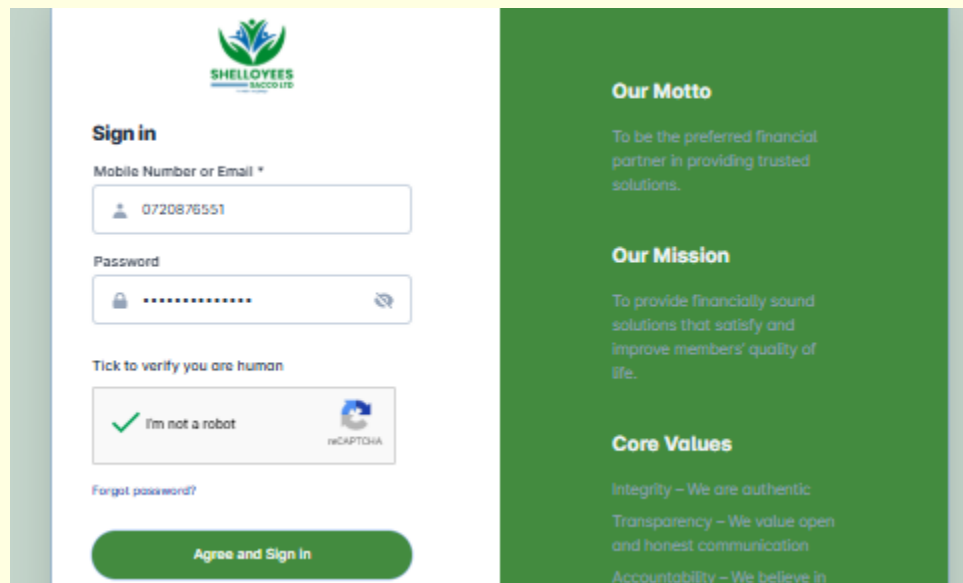
Applying for a loan, step by step

The application takes four steps: sign in, open the application form, complete the Apply tab, then move through the remaining tabs to submit.

Step 1: Sign in to the Member Portal

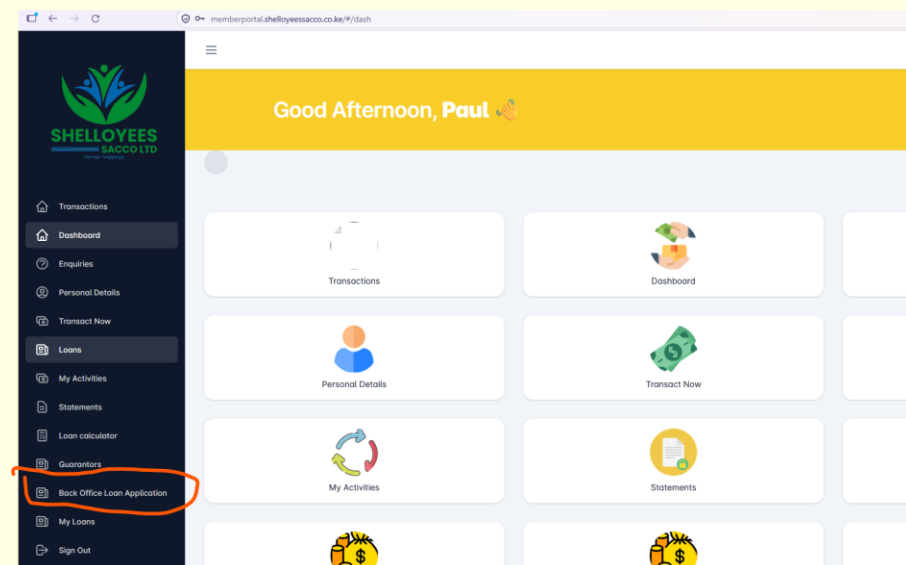
1. Open <https://memberportal.shelloyeesacco.co.ke/#/sign-in> in your browser.
2. Enter your mobile number or email and your password.
3. Tick I'm not a robot.
4. Click Agree and Sign in.

If you forget your password, click **Forgot password?** under the verification box.



Step 2: Open the loan application

On the dashboard, look at the menu on the left and click **Back Office Loan Application**. The same option also appears as a tile on the dashboard.



Step 3: Complete the Apply tab

The form opens on the **Apply** tab. Four tabs run along the top: Apply, Loan Security, Review and Submission. Fill in the fields as follows:

Field	What to enter
Loan Product	Pick the loan product from the dropdown
Loan Amount (required)	The amount you want to borrow
Monthly Deposits (optional)	The monthly deposit you expect to make
Period (in months)	How many months you want to repay over
Mode of Disbursement	How you want to receive the loan, from the dropdown
Enable NWD Boost Deposits	Tick to boost your non-withdrawal deposits and improve your loan eligibility
Select Loan Purpose	Choose the sector the loan is for
Choose a repayment...	Pick your repayment option from the dropdown

The form also shows a note, *There are no loans to offset*, when you have no existing loans to clear with this one. The **Submit** button stays greyed out until the required fields are complete.

Step 4: Continue through the remaining tabs

Work through **Loan Security**, **Review** and **Submission** in that order. Check every detail on the Review tab before you submit, because you may not be able to change it afterwards.

After you submit

Use the left-hand menu to follow up on your application:

- My Loans: view your loans and their status.
- My Activities: review what you have done on the portal.
- Guarantors: manage guarantors where your loan requires them.
- Statements: check your account statements and deposits.

Loan approval and disbursement are handled by the Sacco. For the status of a specific application, contact support@shelloyeessacco.co.ke.

Troubleshooting and support

Problem	What to do
Cannot sign in	Check your mobile number or email and password, tick the "I'm not a robot" box, then try again. Use Forgot password? if needed.
No portal account	Email support@shelloyeessacco.co.ke to be registered.
Submit button is greyed out	Complete every required field, including Loan Amount, and make sure the dropdowns have a selection.
Back Office Loan Application is missing from the menu	Sign out, sign in again and refresh the page. If it is still missing, contact support.
Page looks broken or will not load	Refresh the browser or try a different browser.

Need Direct Technical Assistance?

If you encounter an issue that cannot be resolved through the matrix above, email support@shelloyeessacco.co.ke. Include your full official member name, the precise workspace step you were executing, and a clear screenshot or description of the error code encountered.