

ChamaFunds – Campaigner Guide & Terms

How Fundraising Works on ChamaFunds

1. Getting Started

Welcome to ChamaFunds! This guide explains how fundraising works on our platform, how payments are processed, and what you need to know before launching your campaign. By creating a campaign on ChamaFunds, you agree to the terms outlined in this document.

2. Creating Your Campaign

To start a campaign

1. Sign up for a free ChamaFunds account
2. Click "Start a Campaign" on your dashboard
3. Fill in your campaign details:
 - Campaign title
 - Story/description
 - Fundraising goal
 - Category (Medical, Education, Community, etc.)
 - Campaign end date
 - Upload campaign images (minimum 1, maximum 6)
4. Submit for review – our team reviews campaigns within 48 hours
5. Share your campaign link on WhatsApp, Facebook, and other platforms

Once approved, your campaign goes live and starts accepting donations.

3. How Donations Work

When someone donates to your campaign

Step	Process
1	Donor clicks "Donate Now" on your campaign page
2	Donor selects amount and payment method (Mobile Money or Card)
3	Donor completes payment via our secure payment gateway
4	Donor receives a confirmation SMS/email
5	Donation appears on your campaign's live ledger
6	Your campaign progress bar updates in real-time

4. Withdrawing Funds

4.1 How to Withdraw

1. Go to your Campaigner Dashboard
2. Click "Withdraw"
3. Enter the amount you wish to withdraw
4. Select your withdrawal method:
 - Mobile Money (MTN, Airtel, M-PESA)
 - Bank Account (coming soon)
5. Confirm the withdrawal

4.2 Processing Time

Step	Timeframe
Withdrawal Request	Instant
Review & Approval	Within 48 hours
Funds Sent	1-2 business days after approval
Total Time	Up to 48 hours

5. Fees & Charges

5.1 Platform Fee

ChamaFunds charges a 7.5% platform fee on all donations collected.

Fee Type	Amount
Platform Fee	7.5% of total donations
Payment Processing Fee	Included in platform fee
Campaign Setup Fee	Free

5.2 Fee Breakdown

For example, if you raise UGX 1,000,000

Item	Amount
Total Raised	UGX 1,000,000
Platform Fee (7.5%)	UGX 75,000
Available Balance	UGX 925,000

5.3 What the Platform Fee Covers

Your 7.5% platform fee supports:

-  Server Costs – Keeping the platform online and fast
-  Security & Maintenance – Protecting your data and funds
-  Payment Integration – Secure mobile money and card processing
-  Customer Support – Helping you with any issues
-  Campaign Promotion – Featuring campaigns on our platform
-  Trust & Safety – Verifying campaigns and preventing fraud
-  Continuous Development – Improving the platform

6. Important Rules & Guidelines

6.1 Campaigner Responsibilities

As a campaigner, you agree to

-  Provide accurate and truthful information
-  Use funds for the stated purpose
-  Keep donors updated on progress
-  Respond to donor inquiries promptly
-  Report any issues to ChamaFunds support

6.2 Donor Responsibility

Donors are encouraged to

-  Read the full campaign story before donating
-  Verify the campaign's authenticity
-  Contact us if they suspect fraud

7. Payment Methods

Payment Method	Supported
MTN Mobile Money	
Airtel Money	
Safaricom M-PESA	
Credit / Debit Card	

8. Security & Trust

8.1 Data Protection

Your personal information is encrypted and stored securely. We never share your data with third parties without your consent.

8.2 Fraud Prevention

ChamaFunds monitors all campaigns and transactions to prevent fraud. Suspicious campaigns may be flagged, paused, or removed.

8.3 Dispute Resolution

If you have a dispute regarding a donation, please contact us immediately at info@chamafunds.com or call 0779712990.

9. Consent & Agreement

By creating an account and launching a campaign on ChamaFunds, you confirm that:

1. ☒ You have read and understood this document
2. ☒ You agree to the platform fees (7.5% on donations, 10% on withdrawals)
3. ☒ You are the rightful owner of the campaign being created
4. ☒ The information provided is accurate and truthful
5. ☒ You will use funds for the stated purpose
6. ☒ You understand that ChamaFunds may remove campaigns that violate our terms
7. ☒ You accept that payment processing may take up to 48 hours

10. Contact Us

If you have any questions or need assistance, please reach out:

Channel	Details
Phone	0779712990
Email	info@chamafunds.com
WhatsApp	0779712990
Website	chamafunds.com

11. Frequently Asked Questions

Q: How long does it take to get approved?

A: Campaigns are reviewed within 48 hours.

Q: Can I withdraw partial amounts?

A: Yes, you can withdraw any amount from your available balance at any time.

Q: Is there a limit to how much I can raise?

A: No, you can raise as much as you need.

Q: What happens if my campaign doesn't reach its goal?

A: You keep all funds raised. The goal is a target, not a requirement.

Q: Can I edit my campaign after it goes live?

A: Yes, you can edit the story, images, and other details from your dashboard.

Q: When will I receive my funds?

A: Once you request a withdrawal, funds are processed within 48 hours and sent to your mobile money or bank account.

12. Privacy Policy

ChamaFunds respects your privacy. We collect only the information needed to process donations and manage campaigns. Your data is never sold or shared with third parties without your explicit consent.

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Thank you for choosing ChamaFunds

the easiest way to pool money together for what matters most.