ELIMUHUB



Suluhisha-Hesabu

Mwongozo wa Mtumiaji

User Manual

AI Maths Tutor & Finance Calculator

East Africa · Swahili & English

suluhisha-hesabu.online · part of the ElimuHub ecosystem

Suluhisha-Hesabu — Mwongozo wa Mtumiaji / User Manual

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Karibu / Welcome

English

Suluhisha-Hesabu is a bilingual (Swahili and English) app that does two jobs in one:

- **For students** — an AI maths tutor that solves problems step by step and explains every stage, across 18+ topics, with lessons, practice and a built-in scientific calculator.
- **For professionals, business owners and families** — a set of practical finance tools: loan & savings calculators, a mobile-money (M-Pesa) fee calculator, a **Zaka (Zakat)** calculator, rental income tools, a monthly budget planner, and an invoice builder with VAT.

It is built for East Africa, works in your local currency, and runs on any phone through the browser or as an installed app. Suluhisha-Hesabu is part of the **ElimuHub** family, alongside MwalimuHub (for teachers) and ZanaAI (AI tools for work).

Kiswahili

Suluhisha-Hesabu ni programu ya lugha mbili (Kiswahili na Kiingereza) inayofanya kazi mbili kwa pamoja:

- **Kwa wanafunzi** — mwalimu wa hesabu wa AI anayetatua maswali hatua kwa hatua na kueleza kila hatua, katika mada zaidi ya 18, pamoja na masomo, mazoezi na kikokotoo cha kisayansi kilichojengwa ndani.
- **Kwa wataalamu, wafanyabiashara na familia** — seti ya zana za fedha za vitendo: vikokotoo vya mikopo na akiba, kikokotoo cha ada za pesa za simu (M-Pesa), kikokotoo cha **Zaka**, zana za mapato ya kodi ya nyumba, mpangilio wa bajeti ya mwezi, na kitengeneza-ankara chenye VAT.

Imetengenezwa kwa ajili ya Afrika Mashariki, inafanya kazi kwa sarafu ya nchi yako, na inatumika kwenye simu yoyote kupitia kivinjari au kama programu iliyosakinishwa. Suluhisha-Hesabu ni sehemu ya familia ya **ElimuHub**, pamoja na MwalimuHub (kwa walimu) na ZanaAI (zana za AI kazini).

Kuanza / Getting started

English

1. **Open the app** at suluhisha-hesabu.online, or open it from your home screen if you installed it.
2. **Choose your mode** on the welcome screen:
   - **Student (School Maths)** — the maths tutor, lessons, practice and calculator.
   - **Professional (Finance & Business)** — the finance calculators (loans, M-Pesa, Zaka, rent, budget, invoices).
3. **Sign in or sign up** with a phone number, email, or a nickname. You can also tap **Try Free (Jaribu Bure)** to explore, or **Admin Demo** for a guided look.
4. **Pick your language** with the **SW / EN** switch at the top right. You can change it at any time, even in the middle of a task.
5. **Install it as an app (optional):** in your browser menu choose “Add to Home screen” / “Install app”. It then opens full-screen like a normal app and works offline once loaded.

Kiswahili

1. **Fungua programu** kwenye suluhisha-hesabu.online, au ifungue kutoka skrini yako ya nyumbani kama uliisakinisha.
2. **Chagua hali yako** kwenye skrini ya karibu:
   - **Mwanafunzi (Hesabu za Shule)** — mwalimu wa hesabu, masomo, mazoezi na kikokotoo.
   - **Mtaalamu (Fedha na Biashara)** — vikokotoo vya fedha (mikopo, M-Pesa, Zaka, kodi ya nyumba, bajeti, ankara).
3. **Ingia au jisajili** kwa namba ya simu, barua pepe, au jina la utani. Pia unaweza kubonyeza **Jaribu Bure** kuchunguza, au **Admin Demo** kwa mwongozo.
4. **Chagua lugha** kwa kitufe cha **SW / EN** kilicho juu kulia. Unaweza kuibadilisha wakati wowote, hata katikati ya kazi.
5. **Isakinishe kama programu (si lazima):** kwenye menyu ya kivinjari chagua “Add to Home screen” / “Install app”. Kisha hufunguka skrini nzima kama programu ya kawaida na hufanya kazi bila mtandao mara baada ya kupakia.

Mwanafunzi — Mwalimu wa Hesabu / Student — AI Maths Tutor

English

Solve a problem (Tatua na Eleza):

1. Go to the **Tatua (Solve)** tab.
2. Choose a topic chip (e.g. Algebra, Geometry) or just type your problem — for example `Rahisisha: 3(2x+4)−2(x−1)` or `Suluhisha 3x+7=22`.
3. Tap **Tatua na Eleza (Solve & Explain)**.

4. You get the answer broken into numbered steps (1/6, 2/6…), each stage explained. Tap **Onyesha Zote (Show all)** to see the full working, or **Futa (Clear)** to start again.

Topics covered (18+): arithmetic (Hesabu Msingi), percentages (Asilimia), fractions (Sehemu), algebra (Aljebra), equations (Mlinganyo), geometry (Jiometri), trigonometry (Trigonometria), calculus (Calculus), logarithms (Logarithmu), sequences (Mfululizo), complex numbers (Namba Ngumu), vectors (Vekta), matrices (Matrices), probability (Uwezekano), statistics (Takwimu), physics (Fizikia), chemistry (Kemia), and finance maths (Fedha).

Learn & practise:

- **Soma Somo (Lessons)** — read short lessons on a topic before you try questions.
- **Fanya Mazoezi (Practice)** — work through practice questions to build skill.
- **Maendeleo (Progress)** — track questions answered, how many were correct, AI solves used, and topics mastered.

Scientific calculator (Kikokotoo): open the **Kikokotoo** tab for three modes — **Kawaida (Standard)**, **Kisayansi (Scientific)** with sin, cos, tan, √, x^2, x^n, log, ln, π, and **Asilimia (Percentage)**.

Kiswahili

Kutatua swali (Tatua na Eleza):

1. Nenda kwenye kichupo cha **Tatua**.
2. Chagua mada (mf. Aljebra, Jiometri) au andika swali lako moja kwa moja — mfano `Rahisisha: 3(2x+4)−2(x−1)` au `Suluhisha 3x+7=22`.
3. Bonyeza **Tatua na Eleza**.
4. Utapata jibu likigawanywa katika hatua zenye namba (1/6, 2/6…), kila hatua ikielezwa. Bonyeza **Onyesha Zote** kuona ufumbuzi kamili, au **Futa** kuanza upya.

Mada zinazofundishwa (zaidi ya 18): Hesabu Msingi, Asilimia, Sehemu, Aljebra, Mlinganyo, Jiometri, Trigonometria, Calculus, Logarithmu, Mfululizo, Namba Ngumu, Vekta, Matrices, Uwezekano, Takwimu, Fizikia, Kemia, na Fedha.

Jifunze na fanya mazoezi:

- **Soma Somo** — soma masomo mafupi kuhusu mada kabla ya kujaribu maswali.
- **Fanya Mazoezi** — pitia maswali ya mazoezi kujenga ujuzi.
- **Maendeleo** — fuatilia maswali uliyojibu, mangapi yalikuwa sahihi, matumizi ya AI, na mada ulizozimudu.

Kikokotoo cha kisayansi: fungua kichupo cha **Kikokotoo** kwa hali tatu — **Kawaida**, **Kisayansi** (sin, cos, tan, √, x^2, x^n, log, ln, π), na **Asilimia**.

Kikokotoo cha Fedha / Finance Tools

English

Switch to **Professional (Finance & Business)** mode, then open the **Kikokotoo** area. Each tool is below, with what to enter and what you get back.

1. Loan & savings calculator (Kikokotoo cha Mkopo)

- Enter the **loan amount (Kiasi cha Mkopo)**, **interest rate % per year (Riba % P.A.)**, and **term in months (Muda — Miezi)**.
- Choose the **interest type**: **Reducing Balance** (interest on the amount still owed — normal for bank loans) or **Flat Rate** (interest on the full amount for the whole term).
- Choose the **payment cycle**: **Kila Mwezi (monthly)** or **Kila Wiki (weekly)**.
- You get the **repayment per period**, the **total interest**, and the **total to repay**. *Example:* a loan of 500,000 at 18% for 24 months on reducing balance shows the monthly instalment plus the full interest cost.

2. Mobile-money / M-Pesa fee calculator (Ada ya M-Pesa)

- Pick the **country (Nchi)** and **provider (Mtoa Huduma)** — e.g. Tanzania, M-Pesa.
- Enter the **amount (Kiasi)** and the **transaction type**: **Tuma (Send)**, **Toa (Withdraw)** or **Lipa (Pay bill)**.
- You get the **fee** for that amount so you know the true cost before you transact.

3. Zaka (Zakat) calculator

- Zaka is 2.5% of your net eligible wealth held for a full lunar year (above the Nisab threshold).
- Choose your **currency / Nisab basis**, then enter your **assets**: cash & bank (Pesa Taslimu / Benki), savings & SACCO (Akiba / SACCO), gold & valuables (Dhahabu, Fedha na Vito), and business goods/stock (Bidhaa za Biashara).
- The app checks your total against the Nisab and shows the **Zaka due (2.5%)**. *Example:* on net eligible wealth of 850,000, Zaka due is 850,000 × 2.5% = **21,250**.

4. Rental income & property (Mapato ya Nyumba)

- Enter the **monthly rent / purchase price** and running costs (maintenance, insurance). The tool helps you work out net rental income and returns.

5. Monthly budget planner (Bajeti)

- Enter **monthly income (Mapato ya Mwezi)**, then expenses by category: rent (Kodi/Nyumba), food (Chakula), transport (Usafiri), utilities (Maji/Umeme/Data), school (Shule/Elimu), health (Afya/Dawa), savings (Akiba) and other (Mengineyo).
- You see what is left over and where your money goes, so you can plan and save.

6. Invoice builder with VAT (Muunda Ankara)

- Enter the **client (Jina la mteja)** and **date**, then add line items (service, quantity, price).
- Set the **VAT %** and any **discount %**; the app totals it and produces a professional invoice you can save or share.

Kiswahili

Badilisha hadi hali ya **Mtaalamu (Fedha na Biashara)**, kisha fungua eneo la **Kikokotoo**. Kila zana iko hapa chini, na kinachotakiwa kuingizwa na unachopata.

1. Kikokotoo cha Mkopo na Akiba

- Ingiza **Kiasi cha Mkopo**, **Riba % kwa Mwaka (P.A.)**, na **Muda kwa Miezi**.
- Chagua **aina ya riba**: **Reducing Balance** (riba juu ya deni lililobaki — kawaida kwa mikopo ya benki) au **Flat Rate** (riba juu ya kiasi chote kwa muda wote).
- Chagua **mzunguko wa malipo**: **Kila Mwezi** au **Kila Wiki**.
- Utapata **malipo kwa kila kipindi**, **jumla ya riba**, na **jumla ya kurejesha**. *Mfano:* mkopo wa 500,000 kwa riba 18% kwa miezi 24 (reducing balance) huonyesha malipo ya mwezi pamoja na gharama kamili ya riba.

2. Kikokotoo cha Ada za Pesa za Simu / M-Pesa

- Chagua **Nchi** na **Mtoa Huduma** — mf. Tanzania, M-Pesa.
- Ingiza **Kiasi** na **aina ya muamala**: **Tuma**, **Toa** au **Lipa**.
- Utapata **ada** ya kiasi hicho ili ujue gharama halisi kabla ya kufanya muamala.

3. Kikokotoo cha Zaka

- Zaka ni 2.5% ya mali halisi inayostahili uliyoishika kwa mwaka mzima wa mwezi (zaidi ya kiwango cha Nisab).
- Chagua **sarafu / msingi wa Nisab**, kisha ingiza **mali zako**: Pesa Taslimu / Benki, Akiba / SACCO, Dhahabu, Fedha na Vito, na Bidhaa za Biashara.
- Programu hulinganisha jumla yako na Nisab na kuonyesha **Zaka inayostahili (2.5%)**. *Mfano:* kwa mali halisi ya 850,000, Zaka ni 850,000 × 2.5% = **21,250**.

4. Mapato ya Nyumba na Mali

- Ingiza **kodi ya mwezi / bei ya ununuzi** na gharama za uendeshaji (matengenezo, bima). Zana hukusaidia kupata mapato halisi ya kodi na faida.

5. Mpangilio wa Bajeti ya Mwezi

- Ingiza **Mapato ya Mwezi**, kisha matumizi kwa makundi: Kodi/Nyumba, Chakula, Usafiri, Maji/Umeme/Data, Shule/Elimu, Afya/Dawa, Akiba na Mengineyo.
- Utaona kilichobaki na pesa zako zinakoenda, ili uweze kupanga na kuweka akiba.

6. Kitengeneza-Ankara chenye VAT

- Ingiza **Jina la mteja** na **tarehe**, kisha ongeza vitu (huduma, idadi, bei).
- Weka **VAT %** na **punguzo %** lolote; programu hujumlisha na kutengeneza ankara ya kitaalamu unayoweza kuhifadhi au kushiriki.

Akaunti, Mipango & Malipo / Account, plans & payment

English

- **Free** — start using the app with a daily limit on AI solves and tools.
- **Student** — low-cost plan for learners: more daily maths solving and full access to lessons and practice.
- **Professional** — for business users: unlimited finance tools and higher usage.
- **Pay the way you like:** mobile money (M-Pesa / Airtel Money) is the main method, with card payment also available. Prices show in your **local currency**.
- **Manage your account** from the **Akaunti** tab — see your plan, usage and language, and sign out.

Kiswahili

- **Bure** — anza kutumia programu kwa kikomo cha kila siku cha matatuzi ya AI na zana.
- **Mwanafunzi** — mpango wa bei nafuu kwa wanafunzi: matatuzi zaidi ya hesabu kwa siku na ufikiaji kamili wa masomo na mazoezi.
- **Mtaalamu** — kwa watumiaji wa biashara: zana za fedha bila kikomo na matumizi ya juu zaidi.
- **Lipa upendavyo:** pesa za simu (M-Pesa / Airtel Money) ndiyo njia kuu, na malipo ya kadi pia yanapatikana. Bei huonyeshwa kwa **sarafu ya nchi yako**.
- **Simamia akaunti yako** kutoka kichupo cha **Akaunti** — ona mpango wako, matumizi na lugha, na utoke.

Vidokezo & Maswali / Tips & FAQ

English

- **Write maths clearly.** Type one problem at a time and use plain symbols, e.g. `x^2` for x², `3x+7=22`, `3(2x+4)-2(x-1)`.
- **Use the right mode.** Maths lives in **Student** mode; loans, Zaka, budgets and invoices live in **Professional** mode.
- **Switch language any time** with SW / EN — your work stays in place.

- **Works offline.** Once the app has loaded, you can keep using the calculator and saved content without internet; AI solving needs a connection.
- **Your data.** What you type is used to produce your answer. Don't enter passwords, full card numbers or ID numbers into any tool.
- **Answer looks wrong?** Re-check your input, tap **Futa (Clear)** and enter the problem again, or rephrase it.

Kiswahili

- **Andika hesabu kwa uwazi.** Andika swali moja kwa wakati na tumia alama rahisi, mf. `x^2` kwa x², `3x+7=22`, `3(2x+4)-2(x-1)`.
- **Tumia hali sahihi.** Hesabu ziko kwenye hali ya **Mwanafunzi**; mikopo, Zaka, bajeti na ankara ziko kwenye hali ya **Mtaalamu**.
- **Badilisha lugha wakati wowote** kwa SW / EN — kazi yako hubaki pale pale.
- **Hufanya kazi bila mtandao.** Mara programu ikishapakia, unaweza kuendelea kutumia kikokotoo na maudhui yaliyohifadhiwa bila intaneti; matatuzi ya AI yanahitaji mtandao.
- **Data yako.** Unachoandika hutumika kutoa jibu lako. Usiingize nywila, namba kamili za kadi au namba za vitambulisho katika zana yoyote.
- **Jibu linaonekana si sahihi?** Kagua tena ulichoingiza, bonyeza **Futa** na uingize swali upya, au libadilishe maneno.

Msaada / Support

English

Need help? Email **support@elimuhub.online** or visit **elimuhub.online**. Suluhisha-Hesabu is part of the **ElimuHub** ecosystem, alongside **MwalimuHub** (tools for teachers) and **ZanaAI** (AI tools for work, study and business).

Kiswahili

Unahitaji msaada? Tuma barua pepe **support@elimuhub.online** au tembelea **elimuhub.online**. Suluhisha-Hesabu ni sehemu ya mfumo wa **ElimuHub**, pamoja na **MwalimuHub** (zana kwa walimu) na **ZanaAI** (zana za AI kwa kazi, masomo na biashara).

Suluhisha Pro & the daily free limit

Pro ya Suluhisha na kikomo cha bure cha kila siku

English

Suluhisha-Hesabu is free to use every day. To keep it sustainable, the **AI maths tutor** — solving a problem and generating practice questions — has a limit of **5 free AI uses per day**. Step hints (“Explain again”, “Why?”, “Example”) do **not** count, and the finance calculators (loans, M-Pesa fees, Zaka, budget, invoice and the rest) are **always free and unlimited**.

When you need more, **Suluhisha Pro** removes the daily limit:

- **Free** — 5 AI solves / practice-question sets per day; all finance tools unlimited.
- **Pro** — unlimited AI solves and practice questions.

How to subscribe:

1. On the web, in any browser, go to **elimuhub.online/subscribe**.
2. Card payment (charged in US dollars) is available now; mobile money — M-Pesa, MTN Mobile Money, Airtel Money, Telebirr and others — is coming soon, with prices shown in your local currency.
3. Subscribe with your email. Back in Suluhisha, open **Settings → Suluhisha Pro** and put that same email in the **Subscription email** field. Your plan then shows 🌟 **Pro — Unlimited** and the daily limit is lifted.

One subscription works across the ElimuHub apps you’ve subscribed to — one account, unlocked everywhere.

Kiswahili

Suluhisha-Hesabu ni ya bure kutumia kila siku. Ili iendelee kudumu, **mwalimu wa AI wa hesabu** — kutatua swali na kutengeneza maswali ya mazoezi — una kikomo cha **matumizi 5 ya AI ya bure kwa siku**. Vidokezo vya hatua (“Eleza tena”, “Kwa nini?”, “Mfano”) **havihesabiwi**, na vikokotoo vya fedha (mikopo, ada za M-Pesa, Zaka, bajeti, ankara na vingine) ni **bure na bila kikomo kila wakati**.

Unapohitaji zaidi, **Suluhisha Pro** huondoa kikomo cha kila siku:

- **Bure** — matumizi 5 ya AI kwa siku; zana zote za fedha bila kikomo.
- **Pro** — matumizi ya AI na maswali ya mazoezi bila kikomo.

Jinsi ya kujiunga na Pro:

1. Kwenye tovuti, kwa kivinjari chochote, nenda **elimuhub.online/subscribe**.
2. Malipo kwa kadi (kwa dola za Marekani) yanapatikana sasa; malipo ya simu — M-Pesa, MTN Mobile Money, Airtel Money, Telebirr na mengine — yanakuja hivi karibuni, kwa bei ya sarafu ya nchi yako.
3. Jisajili kwa barua pepe yako. Ukirudi Suluhisha, fungua **Mipangilio → Suluhisha Pro** na uweke barua pepe hiyo hiyo kwenye sehemu ya **Subscription email**. Mpango wako utaonyesha 🌟 **Pro — Bila kikomo** na kikomo cha kila siku kitaondolewa.

Usajili mmoja hufanya kazi kwenye programu za ElimuHub ulizojisajili — akaunti moja, imefunguliwa kila mahali.