



TREASURER & CHAIRMAN



INTRODUCTION

Welcome to the Bentuco National High School loans and savings management system user manual. This manual is designed to provide you with a comprehensive guide to the system, including its features, functionalities, and best practices for use.

The Bentuco National High School loans and savings management system is an advanced system designed to help its members manage their loans and savings efficiently. This system provides a user-friendly interface that makes it easy for users to access and manage their accounts, view balances, and track transactions.

This user manual is intended for both new and existing users of the Bentuco National High School loans and savings management system. It provides detailed instructions on how to use the system and its various features, as well as troubleshooting tips and frequently asked questions.

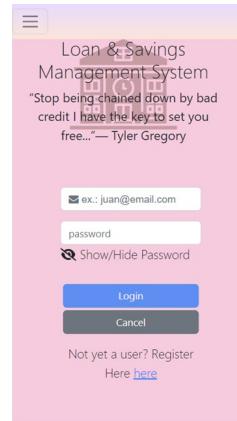
We hope that this user manual will help you to make the most of the Bentuco National High School loans and savings management system and simplify your financial management needs. If you have any questions or concerns, please don't hesitate to reach out to our support team for



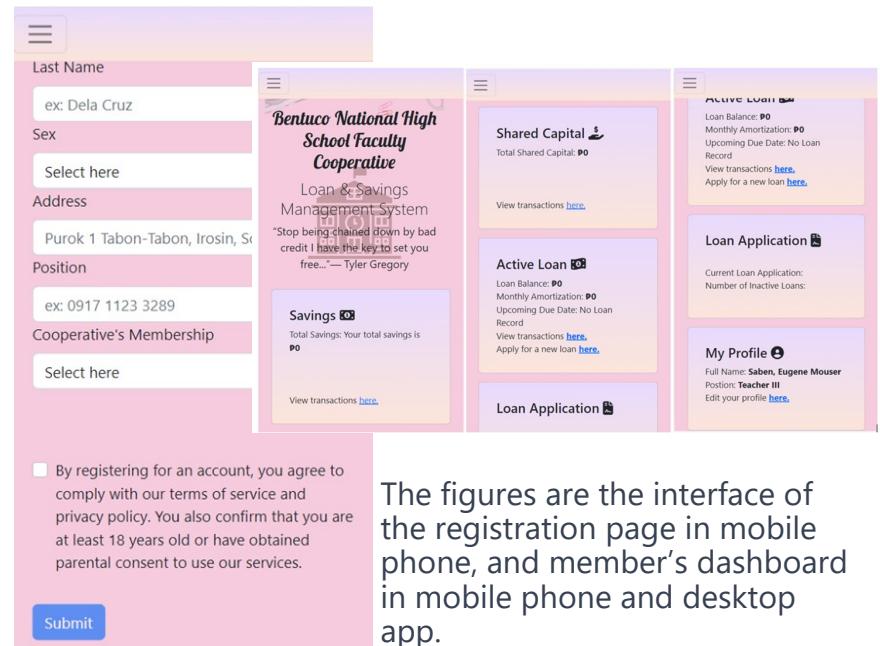
GETTING STARTED

Accessing the Bentuco National High School loans and savings management system is easy. Follow these steps to get started:

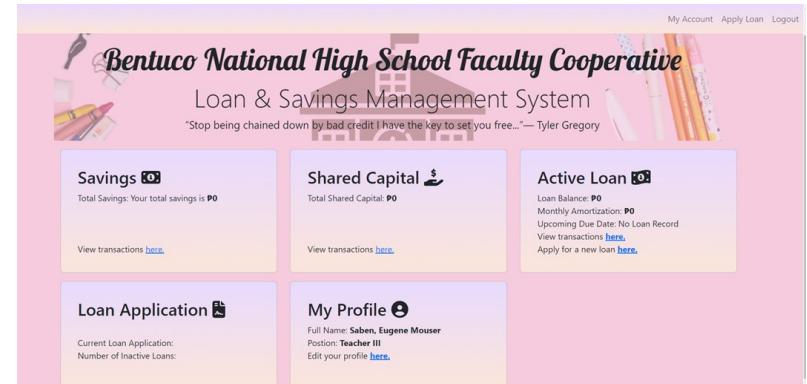
1. Open your web browser and navigate to the website's login page through this link: <https://bnhscoopfrontend.herokuapp.com/> or <https://tinyurl.com/bnhscooploansavingsms>
2. If you already have an account, enter your login credentials (i.e. username and password) and click the "Log in" button.
3. If you do not have an account, click the "Register here" link to create a new account. You will be asked to provide your personal information (see screenshot)
4. Once you are logged in, you will see the dashboard. The dashboard provides an overview of your accounts.
5. To manage your loans or savings, click on the relevant tab in the navigation menu to access the associated features and functions.



GETTING STARTED



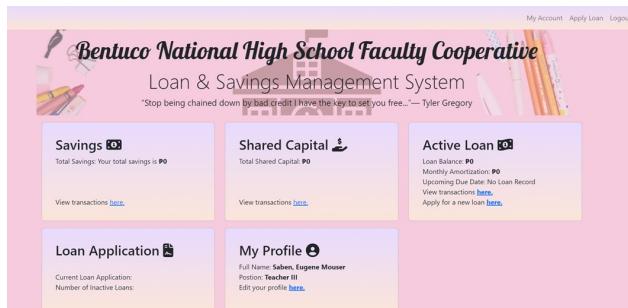
The figures are the interface of the registration page in mobile phone, and member's dashboard in mobile phone and desktop app.





FEATURES AND FUNCTIONALITY

- * Member's Dashboard—here, you can get the overview of your savings, shared capital, active loan, loan application and profile.



- To view your savings history, click the ([here](#)) under savings.
- To View the shared capital transactions, click the link ([here](#)) under shared capital.
- To View the all loan history, click the link ([here](#)) under active loan. And to go to the loan calculator to apply for the new loan, you can click the link beside apply new loan.
- Edit your profile under My Profile.



FEATURES AND FUNCTIONALITY

- * Savings Transactions — here, you can get the overview of all your savings transactions. You can click the print if you want to have it printed or the back to account button to go back to your dashboard.

Savings Transactions				
Current Balance: ₱9,323				
Date	Amount	Description	Transaction Type	
2023-03-28	₱323	Deposit	Credit	
2023-03-27	₱-2,000	Withdrawal	Debit	
2023-03-27	₱5,000	Deposit	Credit	
2023-03-27	₱1,000	Deposit	Credit	
2023-03-27	₱5,000	Deposit	Credit	

[Back to Account.](#)

- * Shared Capital Transactions — here, you can get the overview of all your shared capital transactions. You can click the print if you want to have it printed or the back to account button to go back to your dashboard.

Shared Capital Transactions				
Current Balance: ₱19,000				
Date	Amount	Description	Transaction Type	
2023-03-28	₱3,000	Deposit	Credit	
2023-03-27	₱6,000	Deposit	Credit	
2023-03-26	₱5,000	Deposit	Credit	
2023-03-26	₱5,000	Deposit	Credit	

[Back to Account.](#)



FEATURES AND FUNCTIONALITY

- * Loans Transactions — here, you can get the overview of all your loan transactions. You can click the print if you want to have it printed or the back to account button to go back to your dashboard. If you want to see the amortization table, you can click the view button on the corresponding record.

A screenshot of the "Loans Transactions" page. It shows a table with columns: Date, Principal Amount, Outstanding Balance, Term, and Payment Schedules. Each row has a "View" button. At the bottom left is a "Back to Account" button.

Apply for a loan — here, you can get the overview of all your savings transactions. You can click the print if you want to have it printed or the back to account button to go back to your dash-

A screenshot of the "Apply for a Loan" page. It includes sections for "Loan Terms" (Loan amount: ₱0, Interest: %0, Months to repay: 0, Net Proceeds: ₱0, Monthly Payment: ₱0), "Deductions" (Service Fee: ₱20.00, Filing Fee: ₱10.00, Total Shared Capital: ₱0), and "Totals" (Total Interest: ₱0, Total Payment: ₱0). Buttons include "Calculate", "Recalculate", "Apply", "Back to Account", and "Print".

FEATURES AND FUNCTIONALITY

- * My Profile —here, you can edit your personal information. Clicking the Edit Profile button will prompt

A screenshot of the "My profile" page. It displays personal information: First Name: Lorene, Middle Name: Cicottio, Last Name: Mc Faul, Position: Teacher I, TIN: 09190093067, Contact Number: 09190093067, Sex: Female, Membership: Admin, and a link "Click Here". Buttons include "Edit Profile" and "Back to Account".A screenshot of the "Edit Profile" modal. It shows fields for First Name (Lorene), Middle Name (Cicottio), Last Name (Mc Faul), Position (Teacher I), TIN (09190093067), Contact Number (09190093067), Sex (Female), Membership (Admin), and a "Submit" button.A screenshot of the "Change Password" page. It has fields for Old Password (old password), New Password (new password), Re-type Password (re-type new password), and a "Show/Hide Password" checkbox. Buttons include "Update Password" and "Back to Profile".

your current information where you can update it to the current.

- * Clicking the link to change password will allow you to update your password.



FEATURES AND FUNCTIONALITY

- * If you want to log-out, just click the log-out on the upper right corner in the navigation bar.

The screenshot shows the main dashboard of the system. At the top, there's a header with the title "Bentuco National High School Faculty Cooperative" and a quote: "Stop being chained down by bad credit I have the key to set you free..." — Tyler Gregory. Below the header, there are four main sections: "Savings" (Total Savings: ₱11,000), "Shared Capital" (Total Shared Capital: ₱10,000), "Active Loan" (Loan Balance: ₱1,030, Monthly Amortization: ₱343.33, Upcoming Due Date: No Loan Record), and "Loan Application" (View transactions [here](#)). At the bottom, there are two more sections: "My Profile" and "Logout". A red arrow points from the "Logout" link at the top right of the dashboard to the "Logout" link at the top right of the entire page.



FEATURES AND FUNCTIONALITY

ADMIN FUNCTIONS

- * The admin dashboard—Admins can add savings, add shared capital, loan payment, reset password, delete user, register a member, print records, approve members' registration, and approve loan.
 - * To add savings:
 - Click the add savings button.

Manage users									
Employee No.	First Name	Middle Name	Last Name	CP No.	Position	Accounts Actions			User Actions
						Add Savings	Add Shared Capital	User Record	
1	Lorene	Ciccotto	Mc Faul	09190091067	Teacher I	<input checked="" type="button"/> Add Savings	<input checked="" type="button"/> Add Shared Capital	<input checked="" type="button"/> User Record	<input type="button"/> Reset Password <input type="button"/> Delete
2	Jamrie	Blackaller	McGoggan	09190091024	Teacher II	<input checked="" type="button"/> Add Savings	<input checked="" type="button"/> Add Shared Capital	<input checked="" type="button"/> User Record	<input type="button"/> Reset Password <input type="button"/> Delete
3	Eugene	Mosser	Saben	09190092038	Teacher III	<input checked="" type="button"/> Add Savings	<input checked="" type="button"/> Add Shared Capital	<input checked="" type="button"/> User Record	<input type="button"/> Reset Password <input type="button"/> Delete
232323	Jammie	Blackaller	McGoggan	09190093026	Teacher II	<input checked="" type="button"/> Add Savings	<input checked="" type="button"/> Add Shared Capital	<input checked="" type="button"/> User Record	<input type="button"/> Reset Password <input type="button"/> Delete
4	Thalia	Ambroise	Beamond	092289438491	Master	<input checked="" type="button"/> Add Savings	<input checked="" type="button"/> Add Shared Capital	<input checked="" type="button"/> User Record	<input type="button"/> Reset Password <input type="button"/> Delete
5	Lazaro	Cammielle	Standon	0918987834	Teacher III	<input checked="" type="button"/> Add Savings	<input checked="" type="button"/> Add Shared Capital	<input checked="" type="button"/> User Record	<input type="button"/> Reset Password <input type="button"/> Delete
6	Patrick	Stanyon	Pozzo	09273827322	Teacher III	<input checked="" type="button"/> Add Savings	<input checked="" type="button"/> Add Shared Capital	<input checked="" type="button"/> User Record	<input type="button"/> Reset Password <input type="button"/> Delete

- Input the amount and select whether it is a debit or credit transaction. Please note that it should have a corresponding deposit or withdrawal slip in the file.

The screenshot shows a modal dialog box titled "Enter amount and select an option". It contains a table with employee names and a dropdown menu for selecting a transaction type. The dropdown menu has options "Credit" and "Debit", with "Credit" currently selected. Below the dropdown are "Submit" and "Cancel" buttons.

Last Name
Mc Faul
McGood
Saben
McGood
Beamond

Enter amount and select an option

Enter amount

Credit

Credit
Debit

Submit Cancel



FEATURES AND FUNCTIONALITY

- * To add shared capital:

1. Click the add shared capital button

A screenshot of a 'Manage users' interface. The table has columns for First Name, Middle Name, Last Name, CP No., Position, Accounts, and Actions. In the 'Actions' column, there are several buttons: Add Savings, Add Shared Capital, Loan Record, Reset Password, and Delete. A red arrow points to the 'Add Shared Capital' button for the first user listed.

2. Input the amount and select whether it is a debit or credit transaction. Please note that it should have a corresponding deposit or withdrawal slip in the file. Withdrawal of shared capital means that you are closing your account. So the admin will delete your record.

A screenshot of a modal dialog titled 'Enter amount and select an option'. It contains an 'Enter amount' input field, a dropdown menu with 'Credit' selected, and two buttons: 'Submit' and 'Cancel'.



FEATURES AND FUNCTIONALITY

- * To view current active loan and loan payment:

 1. Click the add shared capital button

A screenshot of a 'Manage users' interface. The table has columns for Middle Name, Last Name, CP No., Position, Accounts, and User Actions. In the 'User Actions' column, there are buttons for Reset Password and Delete. A red arrow points to the 'Pay Due' button for the first user listed.

2. Click the pay due button to enter the loan payment to the system. Please note that it should have a corresponding receipt in the file.

A screenshot of a 'Loan Details' dialog box for 'Mc Faul, Lorene'. It includes fields for Date (2023-03-28), Current Loan Balance (₱1,030), Principal Amount (₱1,000), Interest (3% (at 1% p.m.)), and Term (3 months). Below is a 'Payment Schedule' table:

Due Date	Amount	Paid Status	Penalty	Action
2023-04-28	343.33	Not Paid		<button>Pay Due</button>
2023-05-28	343.33	Not Paid		<button>Pay Due</button>
2023-06-28	343.33	Not Paid		<button>Pay Due</button>

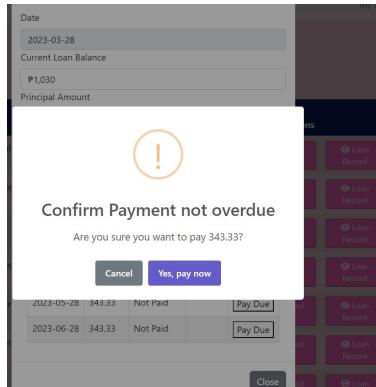
BNHS FACULTY COOPERATIVE

USER MANUAL

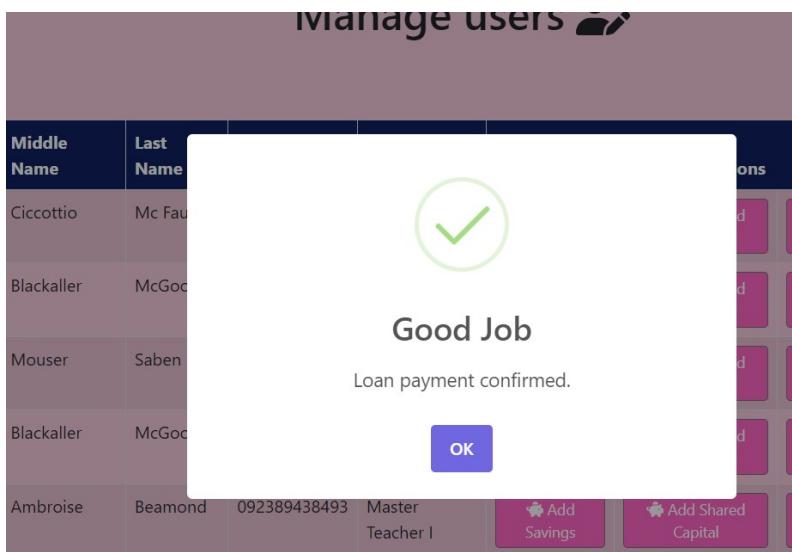
LOAN & SAVINGS
MANAGEMENT SYSTEM

FEATURES AND FUNCTIONALITY

3. Confirm your payment by clicking the Yes, pay now button. Or cancel.



4. If you click the Yes, pay now button, a successful prompt will show up.



BNHS FACULTY COOPERATIVE

USER MANUAL

LOAN & SAVINGS
MANAGEMENT SYSTEM

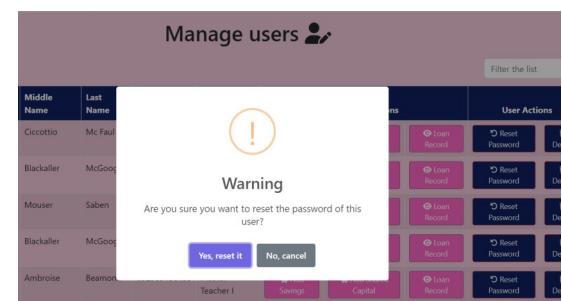
FEATURES AND FUNCTIONALITY

- * To reset password:

 1. Click the Reset password button

Last Name	CP No.	Position	Accounts Actions			User Actions
Mc Faul	09190093067	Teacher I				
McGoogan	09190093026	Teacher II				
Saben	091900920378	Teacher III				
McGoogan	09190093026	Teacher II				
Beamond	092389438493	Master Teacher I				
Standon	0918987834	Teacher III				

2. Confirm the action



3. Once resetted, there will be a successful prompt. The default password will be set to "bnhscoop2017". The member can now login with the username and default password and change the password.

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USER MANUAL

LOAN & SAVINGS
MANAGEMENT SYSTEM

FEATURES AND FUNCTIONALITY

- * To delete a user
- 1. Click the delete button

Position		Accounts Actions				User Actions	
57	Teacher I						
26	Teacher II						
378	Teacher III						
26	Teacher II						
93	Master Teacher I						
4	Teacher III						

2. Confirm the action:

3. Once confirmed, the user will be deleted. Before deleting, you can print all the records of the member and make a file copy in pdf or hard copy. Once a member is deleted, it will be deleted permanently.

BNHS FACULTY COOPERATIVE

USER MANUAL

LOAN & SAVINGS
MANAGEMENT SYSTEM

FEATURES AND FUNCTIONALITY

- * To add a user:
- 1. Click the add user icon on the top

Manage users						
Employee No.	First Name	Middle Name	Last Name	CP No.	Position	Actions
1	Lorene	Ciccotio	Mc Faul	09190093067	Teacher I	
2	Jamie	Blackaller	McGoogan	09190093026	Teacher II	
3	Eugene	Mouser	Saberi	091900920378	Teacher III	
232323	Jamie	Blackaller	McGoogan	09190093026	Teacher II	
4	Thalia	Ambroise	Beamond	092389438493	Master Teacher I	
5	Lazaro	Cammiemile	Standon	0918987834	Teacher III	

2. A page will prompt. Enter the information required.

Register User

Email Address	<input type="text" value="ex: juan@email.com"/>
Employer Number	<input type="text" value="ex: 673439"/>
First Name	<input type="text" value="ex: Juan"/>
Middle Name	<input type="text" value="ex: Dela Cruz"/>
Last Name	<input type="text" value="ex: Dela Cruz"/>
Sex	<input type="text" value="Select here"/>
Mobile Number	<input type="text" value="09190093062"/>
Address	<input type="text" value="Purok 1 Tabon-Tabon, Irosin, Sorsogon"/>
Position	<input type="text" value="ex: 0917 1123 3289"/>
Cooperative's Membership	<input type="text" value="Select here"/>
	<input type="button" value="Close"/> <input type="button" value="Submit"/>

3. After completing the form, you need to click the submit button. The member can now login using the username and default password 'bnhscoop2017'. Once successful, a success message will prompt.



FEATURES AND FUNCTIONALITY

* To print record

- Click the print icon at the top

Employee No.	First Name	Middle Name	Last Name	CP No.	Position	Accounts Actions	User Actions
1	Lorene	Ciccotillo	Mc Faul	09190093067	Teacher I	<input type="button" value="Add Savings"/> <input type="button" value="Add Shared Capital"/> <input type="button" value="Loan Record"/>	<input type="button" value="Reset Password"/> <input type="button" value="Delete"/>
2	Jamie	Blackaller	McGoogan	09190093026	Teacher II	<input type="button" value="Add Savings"/> <input type="button" value="Add Shared Capital"/> <input type="button" value="Loan Record"/>	<input type="button" value="Reset Password"/> <input type="button" value="Delete"/>
3	Eugene	Mouser	Saben	09190092078	Teacher III	<input type="button" value="Add Savings"/> <input type="button" value="Add Shared Capital"/> <input type="button" value="Loan Record"/>	<input type="button" value="Reset Password"/> <input type="button" value="Delete"/>
232323	Jamie	Blackaller	McGoogan	09190093028	Teacher II	<input type="button" value="Add Savings"/> <input type="button" value="Add Shared Capital"/> <input type="button" value="Loan Record"/>	<input type="button" value="Reset Password"/> <input type="button" value="Delete"/>
4	Ithalia	Ambroise	Beamond	092389438493	Master Teacher I	<input type="button" value="Add Savings"/> <input type="button" value="Add Shared Capital"/> <input type="button" value="Loan Record"/>	<input type="button" value="Reset Password"/> <input type="button" value="Delete"/>
5	Lazaro	Cammimile	Standon	0918987834	Teacher III	<input type="button" value="Add Savings"/> <input type="button" value="Add Shared Capital"/> <input type="button" value="Loan Record"/>	<input type="button" value="Reset Password"/> <input type="button" value="Delete"/>
6	Patrick	Stanyon	Pozzo	09273827332	Teacher III	<input type="button" value="Add Savings"/> <input type="button" value="Add Shared Capital"/> <input type="button" value="Loan Record"/>	<input type="button" value="Reset Password"/> <input type="button" value="Delete"/>

- Select the document to print. Savings for savings record, CBU for shared capital and loans for loan records.

Last Name	Name	Select Document To Print
Mc Faul	Mc Faul, Lorene Ciccotillo	<input type="button" value="Savings"/> <input type="button" value="CBU"/> <input type="button" value="Loan"/>
McGoogan	McGoogan, Jamie Blackaller	<input type="button" value="Savings"/> <input type="button" value="CBU"/> <input type="button" value="Loan"/>
Saben	Saben, Eugene Mouser	<input type="button" value="Savings"/> <input type="button" value="CBU"/> <input type="button" value="Loan"/>
Beamond	Beamond, Thalia Ambroise	<input type="button" value="Savings"/> <input type="button" value="CBU"/> <input type="button" value="Loan"/>
Standon	Standon, Lazaro Cammimile	<input type="button" value="Savings"/> <input type="button" value="CBU"/> <input type="button" value="Loan"/>
Pozzo	Pozzo, Patrick Stanyon	<input type="button" value="Savings"/> <input type="button" value="CBU"/> <input type="button" value="Loan"/>

- Savings and CBU will lead you to the page where you can view the current savings balance, shared capital balance and all savings and shared capital transactions. The loans button will lead you to the page where you can view all loan records of a member.



FEATURES AND FUNCTIONALITY

- The interfaces of the documents for printing should look like the following: Savings

Prints Savings Transactions

From: 03/27/2023

To: 03/29/2023

Total Current Balance: ₱9,323

Date	Amount	Description	Transaction Type
2023-03-28	₱323	Deposit	Credit
2023-03-27	₱-2,000	Withdrawal	Debit
2023-03-27	₱5,000	Deposit	Credit
2023-03-27	₱1,000	Deposit	Credit
2023-03-27	₱5,000	Deposit	Credit

You can filter the record on the date range. And click the print button.

Prints Savings Transactions

From: 03/27/2023

To: 03/29/2023

Total Current Balance: ₱9,323

Date	Amount	Description	Transaction Type
2023-03-28	₱323	Deposit	Credit
2023-03-27	₱-2,000	Withdrawal	Debit
2023-03-27	₱5,000	Deposit	Credit
2023-03-27	₱1,000	Deposit	Credit
2023-03-27	₱5,000	Deposit	Credit



FEATURES AND FUNCTIONALITY

Shared Capital:

Print Shared Capital Transactions

From: 03/28/2023
To: 03/28/2023

Total Current Balance: ₱19,000

Date	Amount	Description	Transaction Type
2023-03-28	₱3,000	Deposit	Credit

[Back to Dashboard.](#)

Loan Record

My Loans

Loans Transactions

Date	Principal Amount	Outstanding Balance	Term	Payment Schedules
2023-03-25	5,000	Loan fully paid	6	View
2023-03-28	5,000	Loan fully paid	3	View
2023-03-28	5,000	Loan fully paid	3	View
2023-03-28	2,000	Loan fully paid	3	View
2023-03-28	1,000	686.67	3	View

[Back to Dashboard.](#)



FEATURES AND FUNCTIONALITY

* To Approve pending loans

Manage users

Employee No.	Name	Name	Last Name	CP No.	Position	Accounts Actions	User Actions
1	Lorene	Cicottio	Mc Faul	09190093067	Teacher I	Add Savings Add Shared Capital Loan Record	Reset Password Delete
2	Jammie	Blackaller	McGoogan	09190093026	Teacher II	Add Savings Add Shared Capital Loan Record	Reset Password Delete
3	Eugene	Mouser	Saben	091900920378	Teacher III	Add Savings Add Shared Capital Loan Record	Reset Password Delete
232323	Jammie	Blackaller	McGoogan	09190093026	Teacher II	Add Savings Add Shared Capital Loan Record	Reset Password Delete
4	Thalia	Ambroise	Beamond	092389438493	Master Teacher I	Add Savings Add Shared Capital Loan Record	Reset Password Delete
5	Lazaro	Cammilemle	Standon	0918987834	Teacher III	Add Savings Add Shared Capital Loan Record	Reset Password Delete
6	Patrick	Stanyon	Pozzo	092738273232	Teacher III	Add Savings Add Shared Capital Loan Record	Reset Password Delete

- Click the check-circle icon on the top.
- The system will show you if there are pending loans for approval and will also tell you if there are none.

Loan for Approval

Employee No.	First Name	Middle Name	Last Name	CP No.	Position	Action
Lorene Cicottio			Mc Faul			Close

[Savings](#) [Shared Capital](#)



FEATURES AND FUNCTIONALITY

- * To approve member's registration

This screenshot shows the 'Manage users' page. At the top, there are icons for user, car, phone, and thumbs up. A red arrow points from the thumbs up icon to the search bar above the table. The table has columns: Employee No., First Name, Middle Name, Last Name, CP No., Position, Accounts Actions, and User Actions. The 'Accounts Actions' column contains buttons for Add Savings, Add Shared Capital, and Loan Record. The 'User Actions' column contains buttons for Reset Password and Delete. The data in the table includes:

Employee No.	First Name	Middle Name	Last Name	CP No.	Position	Accounts Actions	User Actions	
1	Lorene	Ciccottio		Mc Faul	09190093067	Teacher I		
2	Jammie	Blackaller		McGoogan	09190093026	Teacher II		
3	Eugene	Mouser	Saben		091900920378	Teacher III		
232323	Jammie	Blackaller		McGoogan	09190093026	Teacher II		
4	Thalia	Ambroise	Beamond	092389438493	Master Teacher I			
5	Lazaro	Cammiemile	Standon	0918987834	Teacher III			

1. Click the thumbs up icon at the top of the page.

This screenshot shows a modal dialog titled 'Member's Registration Approval'. It has a table with columns: Employee No., First Name, Middle Name, Last Name, CP No., Position, and Manager Account. The data in the table includes:

Employee No.	First Name	Middle Name	Last Name	CP No.	Position	Manager Account
1	Lorene	Ciccottio		Mc Faul	09190093067	Teacher I

Below the table, there are buttons for 'Close' and 'Approved'. At the bottom of the page, there are buttons for 'Savings' and 'Capital'.



FEATURES AND FUNCTIONALITY

- * To filter the list of member
 1. Simply type the in the search box, it can be the name, cp number or position.

This screenshot shows the 'Manage users' page with a search bar containing 'Mc'. A red arrow points from the search bar to the 'User Actions' column. The table has columns: Employee No., First Name, Middle Name, Last Name, CP No., Position, Accounts Actions, and User Actions. The 'Accounts Actions' column contains buttons for Add Savings, Add Shared Capital, and Loan Record. The 'User Actions' column contains buttons for Reset Password and Delete. The data in the table includes:

Employee No.	First Name	Middle Name	Last Name	CP No.	Position	Accounts Actions	User Actions	
1	Lorene	Ciccottio		Mc Faul	09190093067	Teacher I		
2	Jammie	Blackaller		McGoogan	09190093026	Teacher II		
232323	Jammie	Blackaller		McGoogan	09190093026	Teacher II		



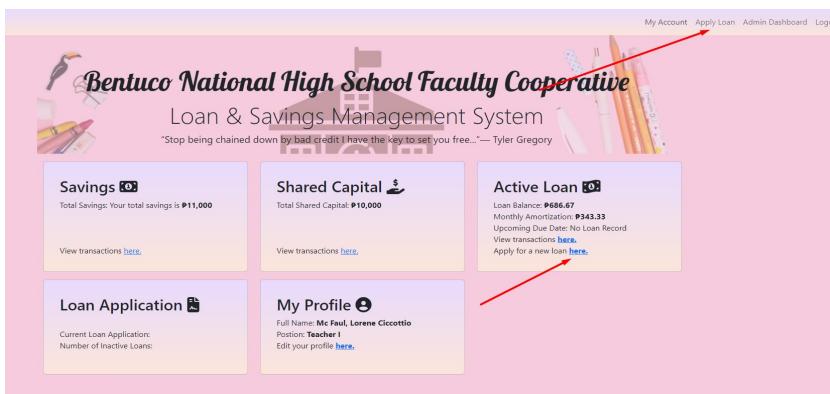
FREQUENTLY ASKED QUESTION

1. What is Bentuco National High School faculty cooperative Loans and Savings Management System?

The Bentuco National High School faculty cooperative Loans and Savings is a web application where the members can view their savings, shared capital, and loan balance and transactions history. Members can also apply and will be automatically prompted with the calculation of the loan such as net proceeds and monthly amortization.

2. How do I apply for a loan using the Bentuco National High School Faculty Cooperative Loans and Savings Management System?

You have two options. First, you can apply for loan using the system in the members' dashboard, look for the 'apply loan here' and click the link. Second is, you can click the apply loan in the navigation bar. See the picture below:



FREQUENTLY ASKED QUESTION

3. What types of loans are available through the Bentuco National High School Loans and Savings Management System?

As of the writing of this manual, there is only one loan available being offered by the cooperative. Regular loan with the following terms:

Terms of up to 12 months;
Interest of 3%;
Service Fee of 20 pesos;
Deduction of 10% for shared capital;

The screenshot shows the "Apply for a Loan" and "Loan Terms" sections. In the "Apply for a Loan" section, the "Loan Amount" is ₱5000 and the "Terms" are set to "3 Months". There are buttons for "Calculate", "Recalculate", and "Apply". In the "Loan Terms" section, the calculated values are: Loan amount: ₱5,000, Interest: 3%, Months to repay: 3, Net Proceeds: ₱4,850, and Monthly Payment: ₱1,716.67. The "Deductions" section lists a Service Fee of ₱20.00 and a Filing Fee of ₱10.00. The "Totals" section shows a Total Interest of 150 and a Total Payment of 5,150. A "Back to Account" button is also present.

4. How does the savings management feature of the system work?

The system is an online app accessible through a web browser in mobile phone or in your laptop. The savings management feature of the Bentuco National High School Faculty Cooperative loans and savings management system is designed to help members easily manage their savings accounts.



FREQUENTLY ASKED QUESTION

Members can access their savings account information through their online account or by visiting the cooperative office. They can view their account balance, transaction history, and interest earned.

5. How do I access my account information using the Bentuco National High School Loans and Savings Management System?

You can register and provide the necessary information. After registration, you have to wait for the admin's approval. Or you can request from the admin to register you.

6. Is my personal information secure when using the Bentuco National High School Loans and Savings Management System?

Yes. MongoDB is a secure database provider which is used by the developer for the system. At a minimum, it always requires a username and password, it always requires you to use TLS, and there are network and IP access lists that further restrict access to the database.

7. What happens if I miss a loan payment?

There will be a 1 percent penalty if you miss your due date.

8. Can I view my payment history using the Bentuco National High School Loans and Savings Management System?

Yes you can. Just log in to the system using your credentials and navigate through the member's dashboard.



GLOSSARY

- Cooperative: An organization owned and operated by its members for their mutual benefit, in this case, the faculty and staff of Bentuco National High School.
- Savings account: A deposit account that pays interest on the money deposited and is used to accumulate savings over time.
- Loan: A sum of money borrowed from the cooperative that must be repaid with interest within a specified time frame.
- Website—a group of World Wide Web pages usually containing links to each other and made available online by an individual, company, or organization . The website address of the BNHS Coop is <https://bnhscoopfrontend.herokuapp.com/> or <https://tinyurl.com/bnhscooploansavingsms>
- Email address and password—These are the credentials required to use the system.