

BNHS FACULTY COOPERATIVE

USER MANUAL

LOAN & SAVINGS
MANAGEMENT SYSTEM

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 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 assistance.

BENTUCO NATIONAL HIGH SCHOOL

FACULTY COOPERATIVE

USER MANUAL

LOAN & SAVINGS
MANAGEMENT SYSTEM

MEMBERS



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.

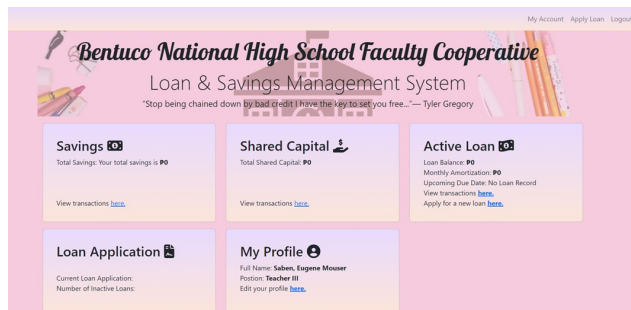
BNHS FACULTY COOPERATIVE

USER MANUAL

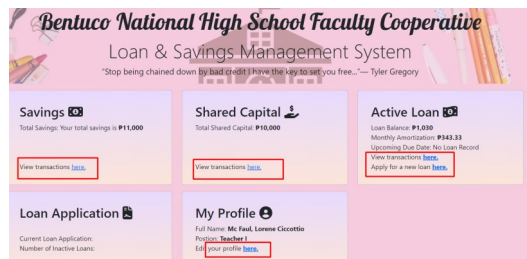
LOAN & SAVINGS MANAGEMENT SYSTEM

FEATURES AND FUNCTIONALITY

- * Member's Dashboard—here, you can get the over-view 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.



BNHS FACULTY COOPERATIVE

USER MANUAL

LOAN & SAVINGS MANAGEMENT SYSTEM

FEATURES AND FUNCTIONALITY

- * Savings Transactions — here, you can get the over-view 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.

My Account Apply Loan Admin Dashboard Logout

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.

My Account Apply Loan Admin Dashboard Logout

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.

My Account Apply Loan Admin Dashboard Logout

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	1,030	3	View

[Back to Account.](#)

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-

My Account Apply Loan Admin Dashboard Logout

Apply for a Loan

Loan amount: P0
Interest: %
Months to repay: %
Net Proceeds: P0
Monthly Payment: P0

[Calculate](#) [Recalculate](#) [Apply](#)

Deductions

Service Fee: P20.00
Filing Fee: P10.00
Total Shared Capital: 0

Totals

Total Interest: 0
Total Payment: 0

[Back to Account.](#)



FEATURES AND FUNCTIONALITY

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

My profile

First Name: Lorene
Middle Name: Ciccotio
Last Name: Mc Faul
Position: Teacher I
TIN: 09190093067
Contact Number: 09190093067
Sex: Female
Membership: Admin
Update Password: Click Here [here](#)

[Edit Profile](#) [Back to Account.](#)

Change Password

Old Password
old password
New Password
new password
Re-type Password
re-type new password
[Show/Hide Password](#)

[Update Password](#) [Back to Profile](#)

Edit Profile

First Name: Lorene
Middle Name: Ciccotio
Last Name: Mc Faul
Position: Teacher I
TIN: 09190093067
Contact Number: 09190093067
Sex: Female
Membership: Admin

[Close](#) [Submit](#)

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

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

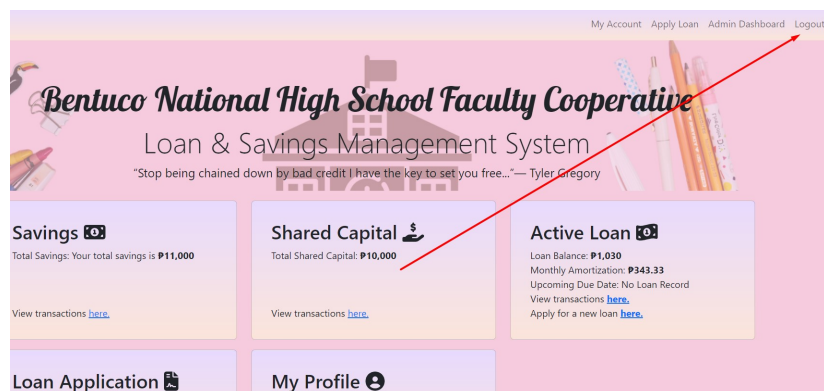
BNHS FACULTY COOPERATIVE

USER MANUAL

LOAN & SAVINGS MANAGEMENT SYSTEM

FEATURES AND FUNCTIONALITY

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



BNHS FACULTY COOPERATIVE

USER MANUAL

LOAN & SAVINGS MANAGEMENT SYSTEM

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;

Apply for a Loan	Loan Terms
Loan Amount <input type="text" value="5000"/>	Loan amount: ₱5,000
Terms <input type="text" value="3 Months"/>	Interest: 3%
<input type="button" value="Calculate"/>	Months to repay: 3
	Net Proceeds: ₱4,850
	Monthly Payment: ₱1,716.67
	<input type="button" value="Recalculate"/> <input type="button" value="Apply"/>
Deductions	Totals
Service Fee <input type="text" value="₱20.00"/>	Total Interest <input type="text" value="150"/>
Filing Fee <input type="text" value="₱10.00"/>	Total Payment <input type="text" value="5,150"/>
Total Shared Capital <input type="text" value="150"/>	<input type="button" value="Back to Account"/>

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. Members can access their savings account information through their online account or by visiting the cooperative office.



FREQUENTLY ASKED QUESTION

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.