Savings & Loan System

Complete User Guide

Version 1.0 | January 2026

📋 Document Information

System Name: Savings & Loan System

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Applicable For: Administrators, Operators, Users

Confidentiality: Internal Use Only

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1.0 SYSTEM SETUP & INSTALLATION

1.1 Installation Steps

Step 1: Create Google Sheet

- Go to sheets.google.com
- Click "+ Blank" to create new spreadsheet
- Name it: "Community Savings & Loan System"

Step 2: Access Apps Script

- Click **Extensions** → **Apps Script**
- Delete any existing code in editor
- Copy the complete system code
- Paste into Apps Script editor

Step 3: Save and Authorize

- Click **Save** (💾 icon) or press Ctrl+S
- Click **Run** (▶️ icon)
- Click **Review Permissions**
- Select your Google account
- Click **Advanced** → **Go to Project**
- Click **Allow** to authorize

Step 4: Generate System

- Close Apps Script tab
- Refresh Google Sheet (F5)
- Wait 30-60 seconds for generation
- Look for "🏦 S&L System" menu in toolbar

⚠️ IMPORTANT SECURITY NOTES

1. Only authorize if you trust the script source
2. The script needs permissions to manage your spreadsheet
3. Never share the script with untrusted parties
4. Regular users only need view access to the sheet

1.2 Initial Configuration

> 🏛️ `S&L System → ⚙️ System Settings`

Configure these settings:

- **Company Name**: Your organization name
- **Interest Rates**: Verify 9% monthly for loans
- **Payment Amounts**: Confirm ₱1,000 per period
- **Loan Limits**: Set ₱1,000-₱20,000 range

Click **SAVE SETTINGS** button

1.3 Default Settings

Setting	Default Value	Description
Loan Interest	9% PER MONTH	Must be clearly disclosed to members
Savings Interest	9% per year (0.75% monthly)	Annual interest rate for savings
Monthly Contribution	₱2,000	₱1,000 on 5th & ₱1,000 on 20th
Minimum Savings	₱1,000	Required to join the system
Savings for Loan	₱6,000	Minimum savings to qualify for loan

Reserve Ratio	30%	Percentage kept as reserve fund

2.0 MEMBER MANAGEMENT

2.1 Add New Member

> 🏛 **S&L System** → 👥 **Member Management** → ➕ **Add New Member**

Field	Description	Rules
Member ID	Auto-generated (M1001, M1002, etc.)	Read-only, sequential
Full Name	Complete legal name of member	Required, text only
Initial Savings	Initial deposit amount	Minimum ₱1,000, numeric
Date Joined	Membership start date	Required, calendar date

📅 First Payment Date Rules

If joins before 5th → First payment on 20th of same month

If joins 6th-20th → First payment on 5th of next month

If joins after 20th → First payment on 5th of next month

2.2 View All Members

> 🏛 **S&L System** → 👥 **Member Management** → 👥 **View All Members**

Or: Go directly to 💰 **Savings** sheet

2.3 Search Member Information

Method 1: Search Form

> 🏦 S&L System → 👥 Member Management → 🔍 Search Member

Method 2: Member Portal

- Go to 👤 **Member Portal** sheet
- Select Member ID from dropdown (Cell C7)
- Information auto-updates instantly

2.4 Remove Member

> 🏦 S&L System → 👥 Member Management → 🗑️ Remove Member

⚠️ REMOVAL RESTRICTIONS

CANNOT REMOVE IF:

- Member has active loans (must repay first)
- Member has pending payments
- System shows "Active" status for loans

ACTION IS PERMANENT AND CANNOT BE UNDONE

2.5 Member Status System

Status	Color	Meaning	Action Required
New	Orange	Recently joined, no regular payments yet	Wait for first payment
On Track	Green	Making regular payments as scheduled	None - good standing
Partial	Yellow	Paid but less than required amount	Collect remaining amount

Overdue	Red	Missed payment deadline	Immediate collection needed
Inactive	Gray	No activity for extended period	Contact member

3.0 SAVINGS OPERATIONS

3.1 Payment Schedule

💰 Fixed Payment Schedule

Twice Monthly Payments:

- **5th of Month:** ₱1,000 payment due
- **20th of Month:** ₱1,000 payment due

Monthly Total: ₱2,000 per member

Annual Total: ₱24,000 per member

3.2 Record Savings Payment

> 🏦 `S&L System → 💰 Savings → 💵 Record Savings Payment`

Step-by-Step Process:

1. Select Member ID from dropdown
2. Enter Payment Date
3. Select Payment Amount:
    - ₱1,000 (Regular Payment)
    - ₱2,000 (Full Month)
    - ₱500 (Partial)
    - Other amount (Custom)
4. Select Payment Type
5. Click **Record Payment**

3.3 Automatic System Updates

✅ Automatic Actions When Payment Recorded:

- ✓ Updates Total savings balance
- ✓ Calculates Next payment date
- ✓ Recalculates Interest earned
- ✓ Updates Member status
- ✓ Updates Community funds
- ✓ Records Transaction history
- ✓ Updates Dashboard metrics
- ✓ Updates Summary sheet

3.4 Interest Calculation

💡 Interest Rate Structure

For Members WITH Active Loan: 9% per year (0.75% monthly)

For Members WITHOUT Loan: 9% per year (0.75% monthly)

Calculation Frequency: Monthly, based on total savings

Interest Calculation Formulas:

```
Monthly Interest = Total Savings × 0.75%
Annual Interest = Total Savings × 9%
```

Example Calculation:

If member has ₱10,000 savings:

> ```
> Monthly Interest = ₱10,000 × 0.75% = ₱75
> Annual Interest = ₱10,000 × 9% = ₱900
> ```

4.0 LOAN MANAGEMENT

⚠️ CRITICAL DISCLOSURE REQUIRED

LOAN INTEREST RATE: 9% PER MONTH

This must be clearly communicated to all loan applicants.

Members must acknowledge understanding before loan approval.

4.1 Loan Eligibility Requirements

Requirement	Minimum Standard	System Validation
Savings Balance	₱6,000 minimum	Automatic check
Savings Status	Must be "On Track"	Automatic check
Active Loans	Maximum 1 at a time	Automatic check
Payment History	3 months consistent payments	Manual review recommended
Community Funds	Sufficient available funds	Automatic check

4.2 Apply for Loan

> 🏦 **S&L System** → 🏦 **Loans** → 📝 **Apply for Loan**

Application Steps:

1. Select Member ID from dropdown
2. System checks eligibility automatically
3. Enter Loan Amount (₱1,000 - ₱20,000)
4. Enter Loan Term (1-12 months)

5. Click **Calculate** to see details
6. Click **Apply** to approve

4.3 Loan Calculation Examples

📊 Calculation Formula:

Total Interest = Loan Amount × 9% × Term (months)

Total Repayment = Loan Amount + Total Interest

Monthly Payment = Total Repayment ÷ Term

Loan Amount	Term	Monthly Interest	Total Interest	Monthly Payment	Total Repayment
₱3,000	3 months	₱270	₱810	₱1,270	₱3,810
₱5,000	3 months	₱450	₱1,350	₱2,117	₱6,350
₱10,000	6 months	₱900	₱5,400	₱2,567	₱15,400
₱20,000	12 months	₱1,800	₱21,600	₱3,467	₱41,600

4.4 Community Funds Protection

🛡️ Automatic Safety Checks:

Before approving any loan:

- ✓ Checks total available community funds
- ✓ Verifies 30% reserve requirement
- ✓ Ensures loan doesn't exceed capacity
- ✓ Prevents over-lending

- ✓ Maintains financial stability

4.5 Record Loan Payment

> 🏦 `S&L System` → 🏦 `Loans` → 💳 `Record Loan Payment`

Payment Recording:

1. Select Loan ID or Member ID
2. Enter Payment Amount (minimum ₱100)
3. Enter Payment Date
4. Click **Record Payment**

4.6 Early Loan Repayment

💰 Early Repayment Policy:

Interest Calculation: Only for actual loan period

Example: ₱5,000 loan for 3 months (₱1,350 interest)

If paid in 2 months: Interest = ₱5,000 × 9% × 2 = ₱900

Savings: ₱450 interest saved

5.0 REPORTS & ANALYTICS

5.1 Dashboard Overview

> 🏦 S&L System → 📊 Reports → 📈 Dashboard Overview

Metric	Description	Formula/Calculation
💰 **Total Savings**	Sum of all member savings	=SUM('Savings'!C:C)
🏦 **Total Loans**	Sum of all active loans	=SUM('Loans'!C:C)
👥 **Total Members**	Active member count	=COUNTA('Savings'!A:A)-4
📈 **Active Loans**	Number of active loans	=COUNTIF('Loans'!G:G, "Active")
💵 **Monthly Collection**	Expected monthly income	=2000*(Total Members)
📅 **Next 5th Collection**	Expected 5th collection	=1000*(Total Members)
📅 **Next 20th Collection**	Expected 20th collection	=1000*(Total Members)
🎯 **On Track**	Members with good standing	=COUNTIF('Summary'!H:H, "On Track")
💰 **Available for Loans**	Funds available for new loans	=Community Funds!B9
📉 **Loan Interest Earned**	Total interest from loans	=SUM('Loan Payments'!F:F)
📈 **Savings Interest Paid**	Interest paid to members	=SUM('Savings'!C:C)*0.09/12

📊 **Net Interest**	Difference between earned and paid	=Loan Interest - Savings Interest

5.2 Community Funds Report

> 🏦 `S&L System` → 📊 `Reports` → 💰 `Community Funds Report`

📊 Report Contents:

1. Funds Summary:

- Total Community Savings
- Total Active Loans
- Total Available for Loans
- Reserve Fund (30%)
- Loans-to-Savings Ratio

2. Loan Capacity:

- Available for New Loans
- Maximum Single Loan
- Recommended Loan Limit
- Funds Status

3. Recent Activity:

- Transaction history
- Date and time stamps
- Transaction types
- Amounts and balances

5.3 Payment Schedule Report

> 🏦 `S&L System → 📊 Reports → 📅 Payment Schedule Report`

Report Type	Time Frame	Purpose
Upcoming Payments	Next 30 days	Collection planning
Overdue Payments	Past due payments	Collection follow-up
All Pending Payments	All outstanding	Complete overview

5.4 Export All Reports

> 🏦 `S&L System → 📊 Reports → 📋 Export All Reports`

Export Formats:

- **PDF:** Printable format (recommended)
- **Excel:** Data analysis format
- **CSV:** Database import format

6.0 SYSTEM MAINTENANCE

6.1 Regular Maintenance Tasks

Task	Frequency	Time Required	Priority
Refresh dropdowns	Daily	2 minutes	High
Update calculations	Daily	5 minutes	High
Fix formatting	Weekly	10 minutes	Medium
Update months active	Monthly	15 minutes	Medium
Community funds update	Daily	3 minutes	High
Data backup	Daily	5 minutes	Critical

6.2 Common Fixes Menu

> 🏦 `S&L System → 🔧 Tools`

🛠️ Quick Fix Menu:

- 🔧 **Fix All Formatting:** Alignment and colors
- 🔄 **Refresh All Dropdowns:** Member lists
- ⚡ **Update All Calculations:** Financial formulas
- 📐 **Fix Months Active:** Member activity duration
- 💰 **Fix Community Funds:** Fund calculations
- 🎯 **Fix Member Portal:** Portal display issues

6.3 Data Backup Procedures

⚠️ CRITICAL IMPORTANCE

REGULAR BACKUPS ARE ESSENTIAL

Data loss can occur from accidental deletion, system errors, or user mistakes.

Always maintain current backups before making major changes.

Backup Methods:

- **Google Drive Version History:**

> `File → Version history → See version history`

- **Export as Excel/PDF:**

> `File → Download → Select format`

- **Google Takeout:**

> `takeout.google.com → Select Google Sheets`

6.4 Troubleshooting Common Issues

Issue	Symptoms	Solution
Slow Performance	Lagging, slow calculations	Clear cache, archive data
Formula Errors	#ERROR, #VALUE messages	Update calculations
Missing Data	Blank cells, missing info	Restore from backup
Permission Errors	Access denied messages	Check sharing settings
Script Errors	Script failure messages	Re-authorize script

7.0 VIEW SETTINGS & ACCESS CONTROL

7.1 View Modes

👁️ Two View Modes Available:

1. **Admin View (Full Access):** All sheets visible
2. **Member View (Restricted):** Only Member Portal visible

7.2 Switching Between Views

Show All Sheets (Admin Mode):

> `🏛️ S&L System → 👁️ View Settings → 📤 Show All Sheets`

Show Only Member Portal:

> `🏛️ S&L System → 👁️ View Settings → 📥 Member Portal Only`

Toggle Between Views:

> `🏛️ S&L System → 👁️ View Settings → 🔄 Toggle Sheet Visibility`

7.3 Quick Navigation

> `🏛️ S&L System → 👁️ View Settings → 🎯 Focus on Dashboard`

> `🏛️ S&L System → 👁️ View Settings → 💰 Focus on Community Funds`

> `🏛️ S&L System → 👁️ View Settings → 📊 Focus on Summary`

7.4 Security Recommendations

🔒 Security Best Practices:

- **Admin Access:** Limited to trusted personnel only
- **Member Access:** View-only, no editing rights
- **Training:** Train admins on proper usage
- **Monitoring:** Regular access reviews
- **Backup:** Regular data backups
- **Audit:** Regular access audits

8.0 MEMBER PORTAL GUIDE

8.1 Portal Overview

🎯 Portal Purpose:

The Member Portal allows members to view their personal financial information without accessing administrative data.

Key Features:

- Secure access to personal data only
- Real-time information updates
- No login required (dropdown selection)
- View-only access (no editing)
- Clean, simple interface

8.2 Accessing the Portal

For Members:

1. Open the Google Sheet
2. Go to 👤 **Member Portal** sheet
3. Click cell **C7** (Member ID dropdown)
4. Select your Member ID from the list
5. Information displays automatically

8.3 Information Displayed

Information Type	Details Shown	Update Frequency
Basic Information	Member ID, Name, Status	Real-time

Savings Information	Total Savings, Balance, Interest	Real-time
Loan Information	Current Loan, Loan Status	Real-time
Payment Information	Next Payment Date, Amount	Real-time
Additional Information	Active Loans, Payment Streak	Real-time

8.4 Portal Features

✨ Feature Highlights:

Auto-Update: No refresh needed, updates instantly

Search Function: Dropdown with all member IDs

Clear Option: "Clear Selection" in dropdown

Color Coding: Status indicators with colors

Formatting: Proper currency and date formats

9.0 TROUBLESHOOTING GUIDE

9.1 Common Issues & Solutions

🚨 **URGENT ISSUES:**

If system won't load or crashes:

1. Close and reopen Google Sheets
2. Clear browser cache
3. Try different browser
4. Contact technical support

Issue	Symptoms	Immediate Solution
Script Not Running	Menu missing, functions not working	Re-authorize script in Apps Script
Dropdowns Empty	No members in dropdown lists	Refresh All Dropdowns from Tools
Incorrect Calculations	Wrong totals, incorrect interest	Update All Calculations from Tools
Formatting Issues	Misaligned cells, wrong colors	Fix All Formatting from Tools
Slow Performance	Lagging, slow loading	Clear browser cache, archive data

9.2 Error Messages & Solutions

❌ Common Error Messages:

"Member ID Not Found":

- Check spelling of Member ID
- Verify member exists in Savings sheet
- Refresh dropdown lists

"Insufficient Funds":

- Check Community Funds sheet
- Wait for more savings contributions
- Request smaller loan amount

"Not Eligible for Loan":

- Check savings balance (₱6,000 minimum)
- Verify savings status is "On Track"
- Check for existing active loans

9.3 Troubleshooting Checklist

☐ Check internet connection

☐ Verify Google account access

☐ Check system menu appears

☐ Test basic functions

☐ Verify data displays correctly

☐ Check calculation accuracy

☐ Test backup restoration

☐ Verify user permissions

10.0 QUICK START CHECKLIST

10.1 Setup Phase (Week 1)

- ☐ Generate system from Apps Script
- ☐ Authorize script permissions
- ☐ Configure company settings
- ☐ Test basic functions
- ☐ Verify all sheets created

10.2 Initial Members (Week 2)

- ☐ Add first 5-10 members
- ☐ Record initial savings deposits
- ☐ Verify member information
- ☐ Test Member Portal access
- ☐ Generate first reports

10.3 First Week Operations (Week 3)

- ☐ Record daily payments
- ☐ Process first loan application
- ☐ Generate daily reports
- ☐ Backup system data
- ☐ Train additional users

10.4 Daily Must-Do's:

- Check system status
- Record all payments
- Update calculations
- Backup data

- Monitor funds

10.5 Weekly Must-Do's:

- Generate weekly reports
- Review overdue payments
- Update member statuses
- Check system performance
- Backup complete system

10.6 Monthly Must-Do's:

- Generate monthly reports
- Calculate and apply interest
- Review loan portfolio
- Update all settings
- Archive old data

🎯 SYSTEM BENEFITS SUMMARY

✅ Automated Features:

- Member ID generation
- Loan ID generation
- Payment scheduling
- Interest calculations
- Status updates
- Fund tracking

✅ Safety Features:

- Community funds protection
- Eligibility verification
- Reserve requirements
- Transaction recording
- Audit trails

✅ User-Friendly Features:

- Member self-service portal
- Color-coded status system
- Professional reports
- Easy data entry forms
- Quick navigation

📞 SUPPORT INFORMATION

For Technical Issues:

1. Use Troubleshooting Guide (Section 9)
2. Apply fixes from Tools menu
3. Restore from backup if needed
4. Contact system administrator

Best Practices:

- Always use forms for data entry
- Regular backups prevent data loss
- Train all users properly
- Monitor system performance
- Update settings as needed

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This guide covers all menu items and functions available in the Savings & Loan System.
