



RelianceCoop Manager

User Manual & Operations Guide

Cooperative Society Management Software



Designed and Developed by **Digitglance Reliance**

Version 1.0 | 2026 | Built for Cooperative Societies in Lagos, Nigeria

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1. Introduction

RelianceCoop Manager is a purpose-built cooperative society management system designed and developed by **Digitglance Reliance**. It is a structured desktop application that gives cooperative societies a single, reliable platform for managing every aspect of their operations — from member registration and weekly contributions to loan processing, development levy automation, transaction recording, and financial reporting.

The system was built specifically for the working environment of cooperative societies in Lagos, Nigeria. Its phase-based structure mirrors how cooperative branches are organised on the ground. Its WhatsApp communication module connects directly to members' phones. Its automation tools eliminate the manual, repetitive tasks that previously took hours every week.

This manual covers every module in the application. It explains what each section does, how to use it step by step, and what to expect on each screen. Screenshots from the live system are included throughout to help you follow along directly.

TIP: Read this manual from start to finish before your first use. Then keep it as a reference guide for your team. Share it with new admin officers during onboarding.

Who This Manual Is For

- Cooperative Society Executives and Board Members who oversee operations.
- Admin Officers responsible for recording contributions, loans, and transactions.
- Phase Administrators who manage their cluster members.
- Auditors who review financial reports and account balances.
- New staff members being onboarded to use the system.

2. Application Overview

RelianceCoop Manager is structured as a multi-module desktop management system. Each module handles a specific operational area. The modules work as an integrated whole — data posted in one area automatically feeds into reports, balances, and financial statements across the entire system. Nothing needs to be recalculated or transferred manually.

| | |
|-------------------------------|---|
| Admin Section | Controls all system settings including cooperative profile, user roles, loan rules, contribution rules, chart of accounts, and automation tools. |
| Members Platform | Registers new members, stores personal information, photographs, and membership IDs, and displays each member's full financial profile. |
| Members Contribution | Records and manages weekly contributions across savings, shares, and building fund. Supports withdrawals and historical record correction. |
| Transaction Management | Posts income and expense transactions such as enrollment fees, fines, loan form fees, wages, and operational costs. |
| Loan Platform | Creates and manages member loans with repayment tracking, overdue interest calculation, payment calendars, and loan summaries. |
| Development Levy | Automates the weekly levy calculation and posts the results to each member's record and the cooperative income account with one action. |
| Reports | Generates 14 report types including overview, income and expenditure, loan movement, cash flow, trial balance, AGM report, and member statements. |
| WhatsApp Communication | Sends weekly contribution statements and general notices to members directly through WhatsApp from within the application. |

IMPORTANT — Year Selection in Admin: The year displayed in the Admin section controls which period the system uses to load reports. To generate a report for a previous year (e.g., 2025), go to Admin, change the fiscal year to 2025, generate the report, then change it back to the current year. This step is essential for historical report accuracy.

3. Getting Started — Login

When you open RelianceCoop Manager, the welcome screen appears with the Digitglance Reliance branding. Click **Click Here to Login** to open the user login dialog.

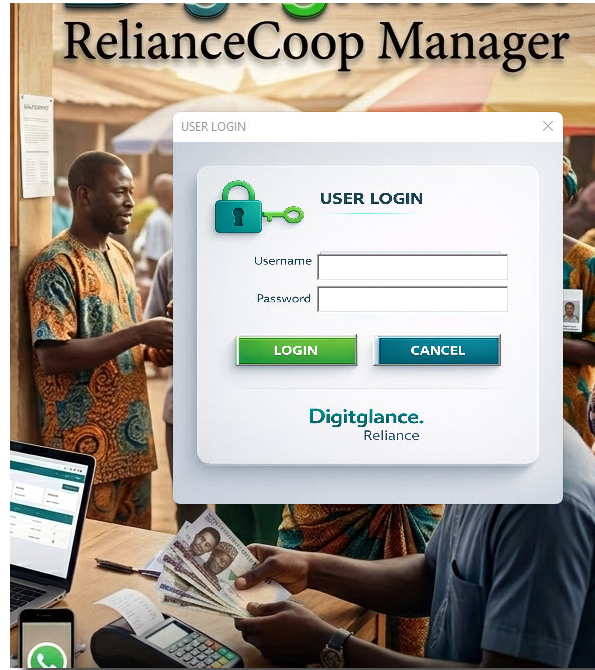


Figure 1 — Login screen showing the USER LOGIN dialog.

How to Log In

1. Open RelianceCoop Manager on your computer.
2. The welcome screen appears. Click **Click Here to Login**.
3. Enter your **Username** and **Password** in the login dialog.
4. Click **LOGIN**. If credentials are correct, the main application opens.
5. If login fails, verify your credentials with your system administrator.

NOTE: User accounts and passwords are managed by Admin users in the Account and User Settings section. Contact your cooperative's system administrator if you need a new account or a password reset.

4. Admin Section

The Admin section is the control centre of RelianceCoop Manager. All system-wide rules, settings, and configurations are managed here. Only authorised Admin users should have access to this section. Changes made in Admin affect how the entire system behaves — including reports, contribution calculations, loan limits, and user permissions.

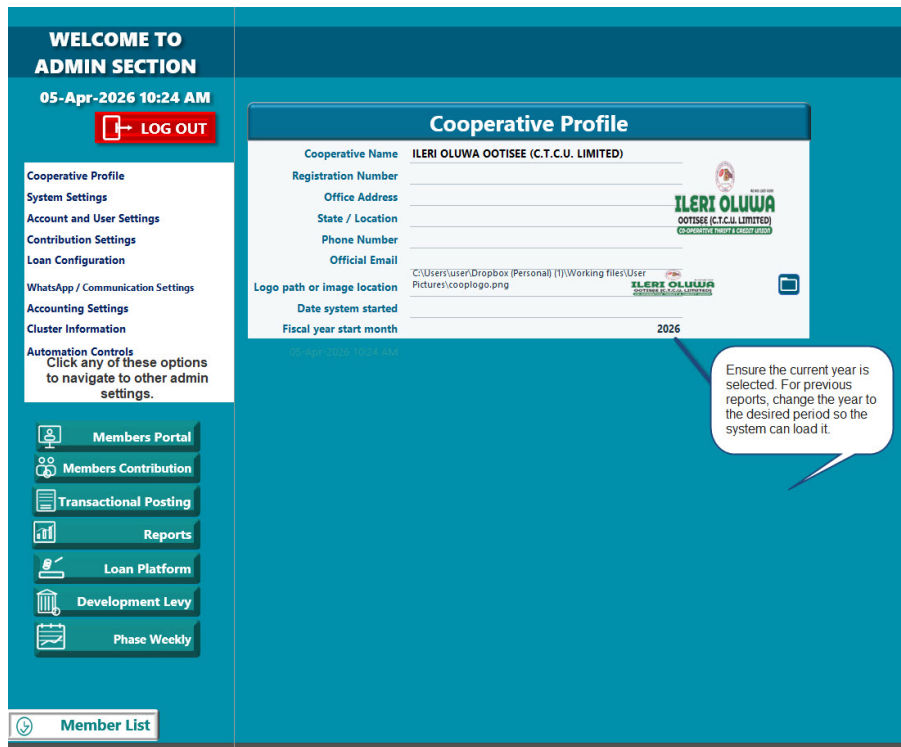


Figure 2 — Admin Section showing the Cooperative Profile and main navigation.

The left panel displays all configurable settings. The main navigation buttons at the bottom let you switch between key operational modules. Use the panel links to access each settings area described in the sections below.

4.1 Cooperative Profile

The Cooperative Profile stores your society's identity information. This data appears automatically on all reports, printed documents, and the system header.

1. Click **Cooperative Profile** in the Admin left panel.
2. Enter your Cooperative Name, Registration Number, Office Address, State/Location, Phone Number, and Official Email.
3. Set the **Logo path or image location** by clicking the folder icon and selecting your cooperative logo file.
4. Set **Date system started** and **Fiscal year start month**.
5. Click **Save** to store the information.

IMPORTANT: Ensure the correct year is selected in the Fiscal Year field. For previous year reports, change this year to the desired period, generate the report, then change it back to the current year.

4.2 System Settings



Figure 3 — System Settings showing currency, date format, and month definitions.

System Settings controls the application's date format, currency, backup paths, and member status types. Monthly date ranges defined here set the boundaries used by all monthly reports.

- **Default Currency:** Set to NGN with the ₦ symbol.
- **Date Format:** dd/mm/yyyy.
- **Auto Save Interval:** How often the system auto-saves open records.
- **Backup Folder Path:** Where the backup file is stored on your computer.
- **Dropbox Path:** For cloud backup via Dropbox.
- **Member Status Options:** Officer, Active, Quits, On Hold.
- **Monthly Date Ranges:** Confirm each month's start and end dates for the current year.

4.3 Account and User Settings

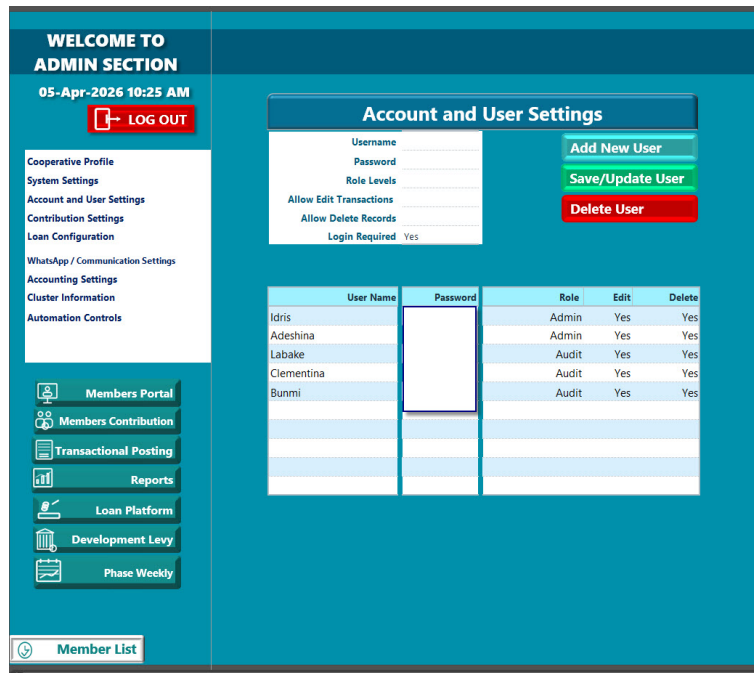


Figure 4 — Account and User Settings showing the user list, roles, and permissions.

This screen lets Admin users create, update, and delete system accounts. Each user is assigned a role (Admin or Audit) and permissions for editing and deleting records.

1. Click **Add New User** to create an account.
2. Enter the Username and Password.
3. Select the Role Level: **Admin** has full access; **Audit** has read and limited write access.
4. Set **Allow Edit Transactions** and **Allow Delete Records** to Yes or No.
5. Click **Save/Update User** to save.
6. To remove a user, select their record and click **Delete User**.

NOTE: Keep Login Required set to Yes for all live deployments.

4.4 Contribution Settings

WELCOME TO ADMIN SECTION
05-Apr-2026 10:26 AM
[LOG OUT](#)

- Cooperative Profile
- System Settings
- Account and User Settings
- Contribution Settings
- Loan Configuration
- WhatsApp / Communication Settings
- Accounting Settings
- Cluster Information
- Automation Controls

- Members Portal
- Members Contribution
- Transactional Posting
- Reports
- Loan Platform
- Development Levy
- Phase Weekly

Contribution Settings

| Weekly Contribution | Amount | Percentage |
|-------------------------|--------|------------|
| Minimum Savings | | 50% |
| Shares Minimum | | 30% |
| Building Fund | | 20% |
| Development Levy Amount | 200.00 | |
| Auto Deduct Levy | | |

| AGM Yearly Levy | | |
|-----------------|---------|--|
| 2025 | #200.00 | |
| 2026 | | |
| 2027 | | |
| 2028 | | |
| 2029 | | |
| 2030 | | |

Figure 5 — Contribution Settings showing savings, shares, building fund percentages and levy amounts.

Contribution Settings defines how weekly contributions are split and what levy amounts apply each year.

- **Minimum Savings:** 50% of the weekly contribution goes to savings.
- **Shares Minimum:** 30% of the weekly contribution goes to shares.
- **Building Fund:** 20% of the weekly contribution goes to the building fund.
- **Development Levy Amount:** The fixed weekly levy deducted from each active member.
- **Auto Deduct Levy:** Enables or disables automatic levy deduction.
- **AGM Yearly Levy:** The AGM levy amount for each year from 2025 onward.

4.5 Loan Configuration

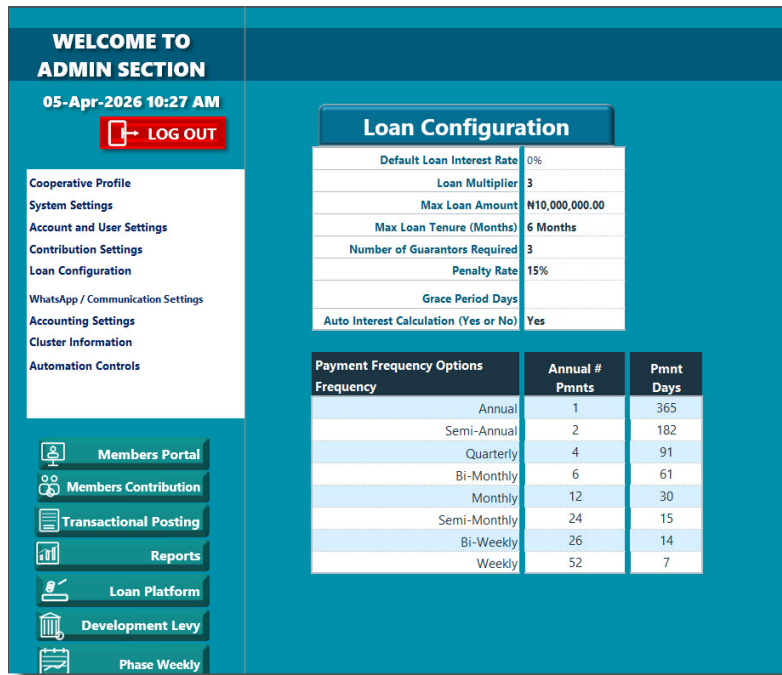


Figure 6 — Loan Configuration showing interest rate, multiplier, max amount, and payment frequencies.

| Setting | Description |
|----------------------------|---|
| Default Loan Interest Rate | Annual interest rate applied to all loans (e.g., 0% for interest-free). |
| Loan Multiplier | Maximum loan a member can take based on their contribution balance. |
| Max Loan Amount | Absolute ceiling for any single loan (e.g., ₦10,000,000.00). |
| Max Loan Tenure | Longest allowed repayment period (e.g., 6 months). |
| Number of Guarantors | How many guarantors are required per loan application. |
| Penalty Rate | Overdue interest rate charged on missed payments (e.g., 15%). |
| Grace Period Days | Days before the penalty starts after a missed payment. |
| Auto Interest Calculation | Set to Yes to calculate overdue interest automatically. |

4.6 WhatsApp / Communication Settings

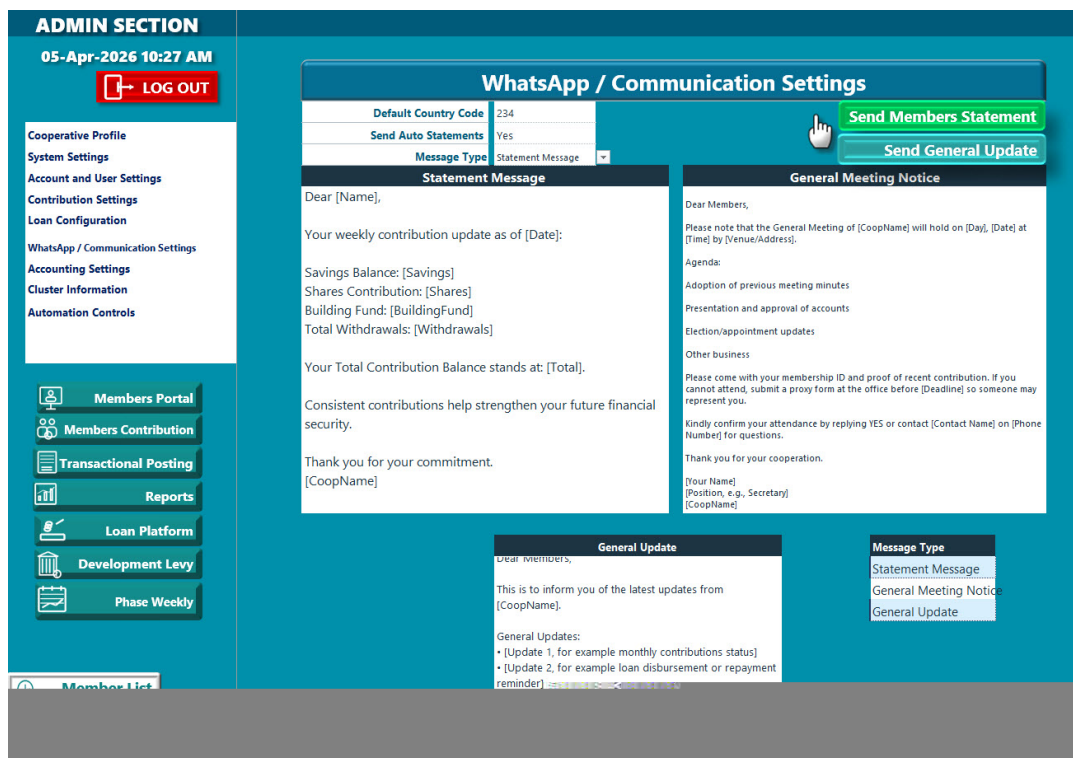


Figure 7 — WhatsApp Communication Settings showing three message templates.

The Communication Settings module enables the system to send messages to members directly through WhatsApp. Three message types are available:

- **Statement Message:** A personalised weekly contribution update with savings balance, shares, building fund, withdrawals, and total balance.
- **General Meeting Notice:** A formal notice for upcoming general or AGM meetings, including agenda, venue, date, and attendance instructions.
- **General Update:** A free-form broadcast message for any cooperative-wide announcement.

How to Send a WhatsApp Message

1. Open WhatsApp Desktop on your computer and confirm it is logged in.
2. Go to Admin and click **WhatsApp / Communication Settings**.
3. Select the Message Type from the dropdown.
4. Edit the message template if needed. Placeholders like [Name] and [Date] fill automatically.
5. Click **Send Members Statement** or **Send General Update**.
6. The system opens WhatsApp and loads each message automatically. Keep WhatsApp open throughout.

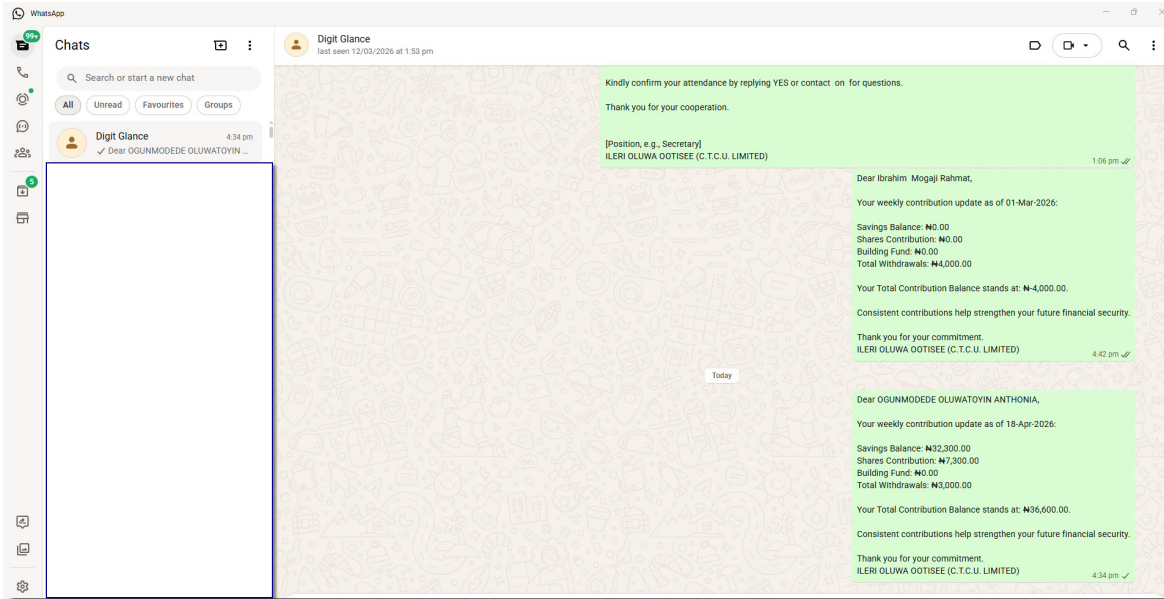


Figure 8 — WhatsApp showing contribution statements delivered to members.

IMPORTANT: WhatsApp Desktop must be open and connected on your computer before clicking any send button. Messages are sent one by one. Keep the computer active throughout the process.

4.7 Accounting Settings (Chart of Accounts)

The screenshot shows the 'ADMIN SECTION' interface with a sidebar on the left and a main content area. The sidebar includes a 'LOG OUT' button and a menu with options like 'Members Portal', 'Members Contribution', 'Transactional Posting', 'Reports', 'Loan Platform', 'Development Levy', 'Phase Weekly', 'Member List', and 'Member Status'. The main content area is titled 'ACCOUNTING SETTINGS' and displays a table of 'TRANS. ACCOUNTS'.

| TRANS. ACCOUNTS | | Account Type |
|--------------------------|----------------------|------------------------|
| Acct. Name | Type | |
| contribution | Members Contribution | Members Contribution |
| Withdrawal | Members Contribution | Income |
| Development Levy | Income | Expense |
| Enrollment | Income | Current Asset |
| Loan Form | Income | Current Liabilities |
| Wages and Salaries | Expense | Account Receivables |
| Member Sales | Account Receivables | Bank |
| Member sales payment | Account Receivables | Equity |
| AGM Received | Current Liabilities | |
| Gifts and Hospitality | Expense | Collection Bank |
| AGM Expenses | Current Liabilities | Kuda |
| Sales Fine Issued | Current Asset | Moniepoint |
| Sales Fine Payment | Income | FCMB |
| Overdue Interest Charged | Income | |
| Late comer Fine Issued | Current Asset | |
| Late comer Payment | Income | |
| Kuda | Bank | |
| Moniepoint | Bank | |
| FCMB | Bank | |
| Lotus | Bank | |
| Loan Disbursed | Current Asset | |
| Loan Repayment | Current Asset | |
| Savings | Members Contribution | |
| Shares | Members Contribution | |
| Building Fund | Members Contribution | |
| Member Sales Balance | Account Receivables | |
| Enrollment Fee Balance | Current Asset | |
| AGM Issued | Current Liabilities | |

Figure 9 — Accounting Settings showing all transaction accounts and types.

The Accounting Settings screen defines every financial account used across the system. These accounts are referenced whenever a transaction is posted — whether a contribution, withdrawal, loan disbursement, levy, fine, or expense.

Accounts are grouped into types: Members Contribution, Income, Expense, Current Asset, Current Liabilities, Account Receivables, Bank, and Equity. The Collection Banks listed (Kuda, Moniepoint, FCMB) are the accounts your cooperative uses to receive payments.

NOTE: Do not modify the chart of accounts without guidance from your system administrator. Changing account types will affect report accuracy and financial statement integrity.

4.8 Cluster / Phase Information

4.9 Automation Controls



Figure 11 — Automation Control showing all automation functions.

Automation Controls gives Admin users system-wide processing tools that execute complex tasks without manual data entry.

| Function | Description |
|------------------------------|--|
| Run Dev Levy (Backup & Post) | Backs up the database, calculates the weekly development levy for all active members, and posts the results. |
| Preview Levy (Historic) | Displays historical levy calculations without posting new data. Used for auditing. |
| Update Members Status | Refreshes member statuses across the system. |
| Generate Loan Interest | Calculates and posts overdue loan interest for members who missed repayment deadlines. |
| Refresh Members Balance | Recalculates and updates contribution account summary balances for all members. |
| Synchronization | Saves all in-progress changes to the database in real time. |
| Backup | Creates a full backup copy of the database to your defined backup folder. |

IMPORTANT: Click Synchronization after every session and always before closing the application. Run Backup at the end of every working day or after posting significant data.

5. Members Platform

The Members Platform is where you register new members, update existing records, manage member status, upload photographs, and view each member's complete financial profile. Every member must have a record here before any contributions, loans, or transactions can be posted for them.

5.1 Member Registration (General Info Tab)

The screenshot displays the 'MEMBERS PLATFORM' interface. At the top, there are buttons for 'NEW MEMBER', 'SAVE/UPDATE', and 'DELETE MEMBER'. A search bar is present with the text 'Enter the member's name or ID to retrieve and load existing member data'. Below this, the member's name 'MARTINS FELICIA MOTUNRAYO' is displayed. The profile is divided into several sections: 'General Info' (Full Name, Member Status, Member Number, Phases, Phone Number, NIN), 'Profile' (Gender, Date of Birth, Whatsapp Number, State Of Origin), 'Home Address', 'Bank Name', 'Bank Account Name', 'Bank Account Number', 'Next of Kin Name', 'Next of Kin Address', 'Next of Kin Phone Number', and 'Next of Kin Relationship'. A 'Member's Card' preview is shown, featuring the member's name, ID, and photo. A 'Member Picture' section includes a 'Click to Upload' button. The 'Registration Details' section shows the 'Enrollment Fee' as ₦170,000.00 and the 'Registration Date' as 01/01/2026. A 'Notes' section is also visible.

Figure 12 — Members Platform showing a member record with Member ID card preview.

Registering a New Member

1. Click **Members Portal** from the main navigation.
2. Click **NEW MEMBER**.
3. Enter Full Name and confirm Member Status is **Active**.
4. Enter Member Number, Gender, Date of Birth, Phase, Phone Number, and WhatsApp Number.
5. Enter NIN, State of Origin, and Home Address.
6. Enter Bank Name, Bank Account Name, and Bank Account Number.
7. Fill in Next of Kin Name, Address, Phone Number, and Relationship.
8. In the **Registration Details** box, enter the Enrollment Fee and Registration Date.
9. Click **Add Picture** to upload the member's passport photograph.
10. Click **SAVE/UPDATE** to save.

Changing Member Status

- **Active:** Member is contributing and in good standing.
- **On Hold:** Account is paused; the member still appears in records but is excluded from active processing.

- **Quits:** Member has formally left the cooperative. Set this only after completing the Quit Member process (Section 11).
- **Officer:** Reserved for cooperative officers or special designations.

5.2 Member Profile and Financial Summary (Profile Tab)

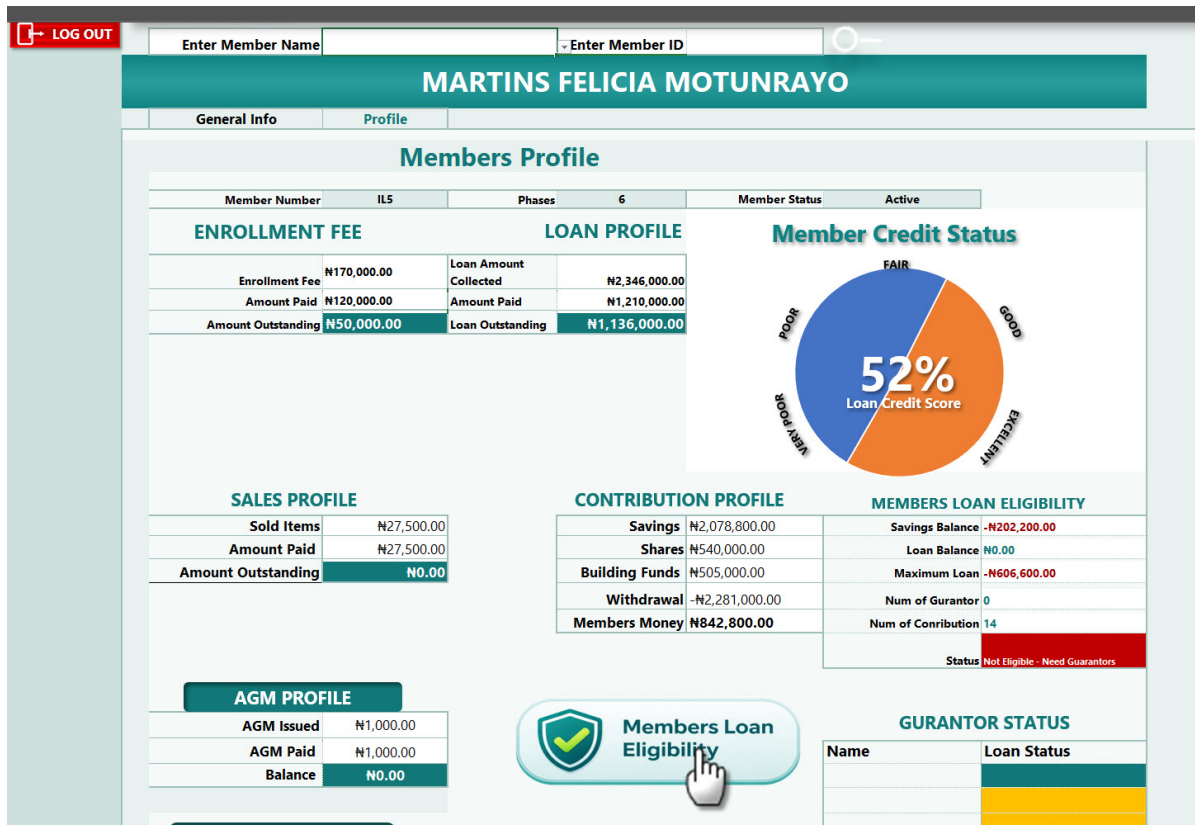


Figure 13 — Member Profile showing loan profile, contribution profile, credit score, and loan eligibility.

The Profile tab is a read-only financial snapshot of the selected member, pulling live data from all other modules.

| | |
|-----------------------------|--|
| Enrollment Fee | Total enrollment fee, amount paid, and outstanding balance. |
| Loan Profile | Total loan amount, total repaid, and current outstanding loan balance. |
| Member Credit Status | Visual gauge showing the member's loan credit score (Poor, Fair, Good, Excellent). |
| Sales Profile | Member sales issued, amount paid, and outstanding balance. |
| Contribution Profile | Savings, shares, building fund, withdrawals, and net member money balance. |
| AGM Profile | AGM levy issued, amount paid, and balance due. |
| Loan Eligibility | Whether the member qualifies for a new loan, maximum loan amount, and guarantor count. |
| Guarantor Status | Loans this member is guaranteeing for others, including each loan's status. |

6. Members Contribution Management

The screenshot displays the 'MEMBER CONTRIBUTION MANAGEMENT' interface. At the top, there is a search bar for 'Contribution Name' and date filters for '01-Jan-2026' and '25-Mar-2026'. A green '+ Add New Contribution' button is highlighted. Below this is a table with columns: Member ID, Member Name, PHASE, Date, Trans. Acct., Amount, Savings, Shares, Building Fund, Bank, and Notes. The table contains several rows of contribution data for member 'Adesina Sheu Adekunle'. A modal form titled 'Members Contribution' is overlaid on the table. The form includes a 'Select Members ID' dropdown, fields for 'Transaction Name', 'Trans. Date', 'Account', and 'Amount'. It also has three input fields for 'Savings', 'Shares', and 'Building Fund', a 'Collection Bank' dropdown, and a 'Notes' text area. 'SAVE' and 'CANCEL' buttons are at the bottom of the form.

| Member ID | Member Name | PHASE | Date | Trans. Acct. | Amount | Savings | Shares | Building Fund | Bank | Notes |
|-----------|-----------------------|-------|-------------|--------------|-------------|-------------|-------------|---------------|------|------------------------------------|
| IL3 | Adesina Sheu Adekunle | 1 | 01/Jan/2026 | contribution | ₦904,000.00 | ₦306,000.00 | ₦340,000.00 | ₦258,000.00 | | Opening Balance of Members Contrib |
| IL3 | Adesina Sheu Adekunle | 1 | 08/Mar/2026 | contribution | ₦6,200.00 | ₦1,200.00 | ₦2,000.00 | ₦3,000.00 | | |
| IL3 | Adesina Sheu Adekunle | 1 | 08/Jan/2026 | contribution | ₦6,200.00 | ₦1,200.00 | ₦2,000.00 | ₦3,000.00 | | |
| IL3 | Adesina Sheu Adekunle | 1 | 04/Jan/2026 | contribution | ₦6,200.00 | ₦1,200.00 | ₦2,000.00 | ₦3,000.00 | | |
| IL3 | Adesina Sheu Adekunle | 1 | 11/Jan/2026 | contribution | | | | | | |
| IL3 | Adesina Sheu Adekunle | 1 | 15/Feb/2026 | contribution | | | | | | |
| IL3 | Adesina Sheu Adekunle | 1 | 22/Feb/2026 | contribution | | | | | | |

Figure 14 — Member Contribution Management showing the contribution entry form.

The Members Contribution Management module records, edits, and deletes member contribution payments — savings, shares, building fund, and withdrawals. Access it by clicking **Members Contribution** from the main navigation.

How to Record a Contribution

1. Click **Add New Contribution**.
2. Select the **Members ID** from the dropdown.
3. Enter the **Transaction Name** (e.g., "Weekly Contribution Jan W1").
4. Enter the **Trans. Date**.
5. Select the **Account** type.
6. Enter the **Amount**. The system splits it across Savings, Shares, and Building Fund automatically.
7. Select the **Collection Bank**.
8. Add **Notes** if needed.
9. Click **SAVE**.

Recording a Withdrawal

Select **Withdrawal** as the Account type. Enter the amount in the **Savings** field only; leave Shares and Building Fund as zero. Add a clear narration in Notes.

***IMPORTANT:** Always verify the amount, date, and member ID before saving. An incorrect entry affects the member's balance and all related reports.*

7. Transaction Management

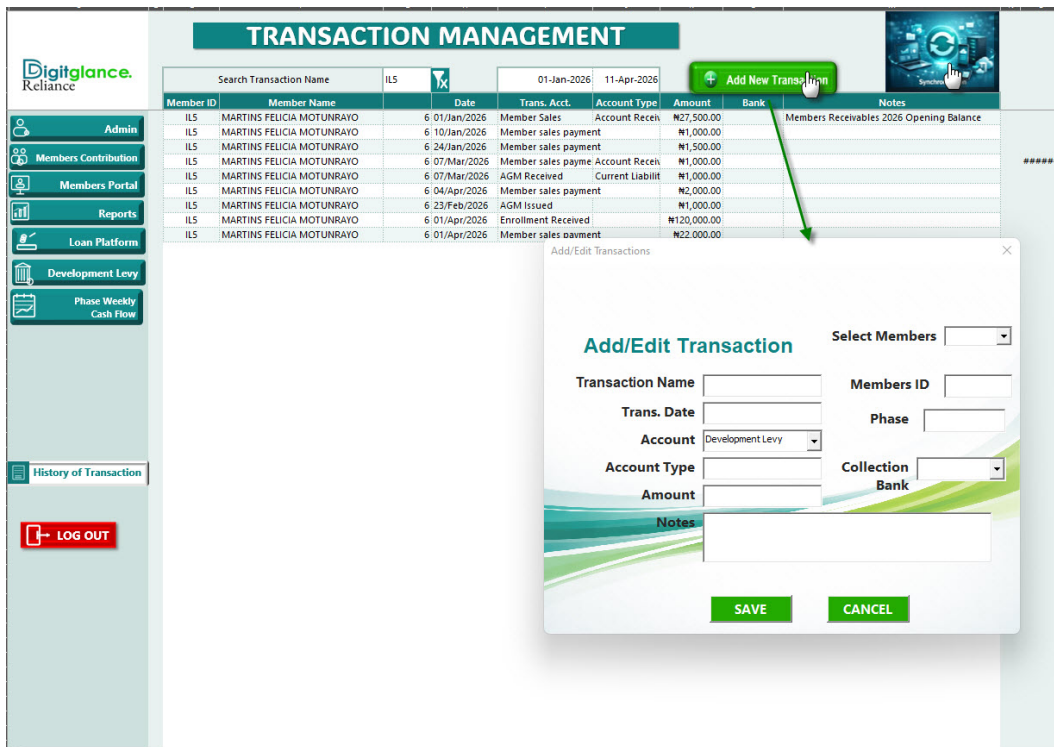


Figure 15 — Transaction Management showing the transaction list and Add/Edit form.

Transaction Management handles income and expenditure postings that sit outside member contributions — enrollment fees, levy income, loan form fees, fines, salaries, fuel, transport, printing, and other operational costs.

How to Record a Transaction

1. Click **Add New Transaction**.
2. Select the Member from the dropdown, or enter their Member ID.
3. Enter the **Transaction Name**.
4. Enter the **Trans. Date**.
5. Select the **Account** (e.g., Enrollment, Development Levy, Loan Form, Phase Expenses).
6. Enter the **Amount**.
7. Select the **Collection Bank** if applicable.
8. Enter **Notes**.
9. Click **SAVE**.

Recording Expenses

For expense postings (wages, fuel, printing), use the officer's Member ID and set the correct phase so the expense appears under the right phase in reports.

NOTE: This module is for non-contribution postings. Member weekly payments go through the Members Contribution module. Use Transaction Management only for income items such as fees and fines, and for all cooperative expenses.

8. Loan Platform

The Loan Platform handles all aspects of member lending — from creating a new loan to tracking repayments, calculating overdue interest, and viewing the payment calendar.

8.1 Loan Application

The screenshot displays the Digitglance Reliance Loan Platform interface. The main section is titled "LOAN APPLICATION" and contains the following fields:

- ADD NEW LOAN** (button)
- SAVE/UPDATE LOAN** (button)
- Loan Name:** LOBIL5
- Loan Date:** 01/Jan/2026
- Membership ID:** IL5
- Loan Amount:** ₦ 1,346,000.00
- Membership Name:** MARTINS FELICIA MOTUNRAYO
- Term:** 0.50
- Mode of Repayment:** Weekly
- Start Date:** 01/Jan/2026
- Estimated Pmnt:** ₦51,769.23
- Next Pmnt:** 08/Jan/2026

Below the form is a table for payments:

| Payments (Double Click To Edit) | Total Amount |
|---------------------------------|--------------|
| 07/01/2026 | ₦50,000.00 |
| 31/01/2026 | ₦6,000.00 |
| 10/01/2026 | ₦4,000.00 |

On the right side, there is a "LOAN SUMMARY" section:

| LOAN SUMMARY | |
|-----------------------|----------------|
| Number of Payments | 26.00 |
| Estim. Payment Amt. | ₦51,769.23 |
| Total Estim. Payments | ₦ 1,346,000.00 |
| Overdue Interest | ₦ - |
| Amount Paid | ₦ 60,000.00 |
| Loan Balance | ₦ 1,286,000.00 |

Below the summary is a table for "PHASE NUM":

| Phase | Loan Status |
|-------|--------------|
| 6 | Ongoing Loan |

The interface also includes a sidebar with navigation options: Admin, Transactional Posting, Members Contribution, Members Portal, Reports, Loans, Payments, Calendar, LOAN HISTORY, PAYMENT HISTORY, and LOG OUT.

Figure 16 — Loan Platform showing the Loan Application form and Loan Summary.

Creating a New Loan

1. Click **ADD NEW LOAN**.
2. Enter a unique **Loan Name** (e.g., LOBIL5). Each loan for the same member must have a distinct name.
3. Enter the **Membership ID**. The Membership Name auto-fills.
4. Set the **Mode of Repayment** (Weekly, Monthly, etc.).
5. Enter the **Loan Date**, **Loan Amount**, and **Term** (months).
6. Set the **Start Date**. The system calculates the Estimated Payment and Next Payment Date.
7. Enter Guarantor 1, 2, and 3 names.
8. Select the disbursement **Bank**.
9. Click **SAVE/UPDATE LOAN**.

*TIP: Click **Send Loan Details** to send the loan summary to the member via WhatsApp.*

8.2 Loan Payments

MEMBERS LOAN PAYMENT

ADD PAYMENT **SAVE/UPDATE** **DELETE PAYMENT**

Select Loan: LOBIL5 Payment Date: 07/Feb/2026

| | | | | |
|----------------|----------------|---------|-------|---|
| Payment Amount | N181,000.00 | ID: IL5 | PHASE | 6 |
| Bank | Moniepoint | | | |
| Notes | Loan repayment | | | |

PAYMENT SUMMARY

| | | | |
|-------------------------|---------------|--------------------------|---------------|
| # Of Previous Payments | 3 | Scheduled Payment Date | 08/01/2026 |
| Loan Amount | N1,346,000.00 | Payment Period Days | 7 |
| Total Previous Payments | N60,000.00 | Next Scheduled Payment | 15/01/2026 |
| Overdue Interest | N0.00 | Estimated Payment Amount | N51,769.23 |
| | N0.00 | Remaining Balance | N1,286,000.00 |

LOAN HISTORY **PAYMENT HISTORY**

Figure 17 — Members Loan Payment screen showing payment summary and payment entry.

Recording a Loan Repayment

1. Click **Payments** in the Loan Platform left panel.
2. Select the Loan from **Select Loan**.
3. Click **ADD PAYMENT**.
4. Enter Payment Date, Payment Amount, and Bank.
5. Add Notes (e.g., "Loan repayment Feb 2026").
6. Click **SAVE/UPDATE**.

The Payment Summary panel shows: Previous Payments, Loan Amount, Total Paid, Overdue Interest, Scheduled Payment Date, Next Scheduled Payment, Estimated Payment Amount, and Remaining Balance.

8.3 Loan Payment Calendar



Figure 18 — Loan Calendar showing payment schedule reminders by date.

The Loan Calendar shows which loans are due each day. Dates with a scheduled payment display the Loan ID in a teal block. Select Month and Year to navigate.

TIP: Check the calendar at the start of every week to identify members with payments due. Send reminders via the WhatsApp communication module before each due date.

9. Development Levy

| Transactional Posting | | | | DEVELOPMENT LEVY AUTOMATION | | | | | | | | | | |
|-----------------------|--------------------------------|---------------|-------|-----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|------------|
| Member ID | Member Name | Member Status | Phase | 273,400.00 | 273,400.00 | 273,400.00 | 273,400.00 | 273,400.00 | 273,400.00 | 273,400.00 | 273,400.00 | 273,400.00 | 273,400.00 | 273,400.00 |
| | | | | 05-Jan-2026 | 12-Jan-2026 | 19-Jan-2026 | 26-Jan-2026 | 02-Feb-2026 | 09-Feb-2026 | 16-Feb-2026 | 23-Feb-2026 | 02-Mar-2026 | | |
| IL5 | MARTINS FELICIA MOTUNRAYO | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL622 | OGUNMODEDE OLUWATOYIN ANTHONIA | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL624 | ADEBAYO SHAKIRAH TEMITOPE | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL625 | ADEGBO OMOBOLA AIDKE | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL626 | ALAYO REBECCA TITILAYO | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL627 | EKEKE CELINA MABINUOLA | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL630 | OLAYIWOLA OLADUNNI FRANCISCA | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL945 | IWALOYE KADIJAT DORCAS | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL946 | AKINSOLA AKINKUNMI NELSON | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL949 | ILOJE BRIDGET EBELLE | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1295 | SODIQ OLAWALE HADI | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1375 | ALAYO OLUWAKEMI ORİYOMI | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1494 | ABOSEDE OGUNLADE | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1496 | OGUNLEYE MERIAM | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1497 | ADEYANJU SAMUEL ADERINTO | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1500 | DANIEL BENJAMIN | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1514 | OYAIWOLE SHAKIRU | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1596 | ADEKUNLE ANTHONY KEHINDE | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1597 | ADEDOYIN AKINOLA | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1598 | VIKA BEAUTY KALU | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1645 | BALOGUN OLUWAFEMI ISREAL | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1684 | MUONAH ADEAYOMI BENJAMEN | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1728 | AMOO RISKATU OMOWUNMI | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL1979 | AKINBODE ANIYAT ADESILE | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL2028 | IBRAHIM KAFILAT ANIMASAUN | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL2029 | ADEKANBI PETER | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL2030 | SALAKO ABIORO ENIOSUN | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL2039 | ADESINOLA ADEWUNMI | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL2083 | ORIAJE MONSURAT | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL2084 | AKINWUNMI JAMIU OLANREWAIJU | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL2089 | OLABISI FAVOUR KOMOLAFE | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL2106 | ADELEYE ADEKE | ACTIVE | 6 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL143 | ADEOYE TEMITAYO VICTORIA | ACTIVE | 7 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL149 | TAIWO OLOWOKEKERE OLUWATOSIN | ACTIVE | 7 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL428 | KAYODE TITILAYO VICTORIA | ACTIVE | 7 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL429 | OLAWALE KEMI | ACTIVE | 7 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL430 | ONIHIDE OLUWATOSIN | ACTIVE | 7 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL431 | OSOTUN GBEMISOLA MERCY | ACTIVE | 7 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| IL555 | OLAYEMI AKINSOLA | ACTIVE | 7 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |

Figure 19 — Development Levy Automation grid showing the weekly levy for all active members.

The Development Levy module automates the weekly deduction of the development levy from each active member's contribution record. This is a single-action process reserved for Admin users.

How the Automation Works

The system reads the levy amount from Contribution Settings and applies it to every active member for each week in the period. It simultaneously:

- Posts the total levy collected as **income** to the cooperative's Transaction database.
- Posts a **withdrawal** (deduction) against each active member's savings in the Contribution database.

Running the Development Levy

1. Go to **Admin** and click **Automation Controls**.
2. Click **Run Dev Levy (Backup & Post)**.
3. The system backs up the database, then processes the levy for all active members.
4. A progress notification will appear. Do not close the application during processing.
5. When complete, a confirmation message is displayed.
6. Use **Preview Levy (Historic)** to view past levy results without posting new data.

IMPORTANT: For a cooperative with over 1,000 members, allow up to 10 minutes for the process to complete. Do not interrupt it or close the application.

10. Reports Section

The Reports section provides 14 report types covering every area of cooperative financial management. All reports export to PDF via the **Export as PDF** button. Most reports also have a **Send Schedules** button that delivers the report directly to members via WhatsApp.

Every report header automatically includes the cooperative logo, phase name, member ID (where applicable), and the report date.

*Access Reports by clicking **Reports** from the main navigation. Use the menu on the left side to select the report type.*

10.1 Phase Overview Report

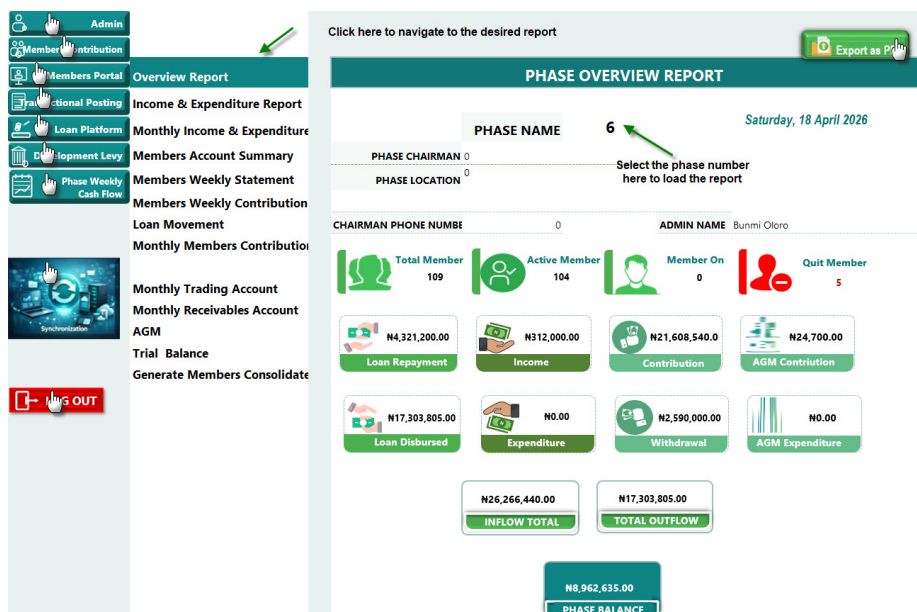


Figure 20 — Phase Overview Report showing member counts and financial totals.

Provides a high-level summary of a phase's financial activity: member counts, Loan Repayment, Income, Contribution, AGM Contribution, Loan Disbursed, Expenditure, Withdrawal, AGM Expenditure, Inflow Total, Outflow Total, and Phase Balance.

1. Click **Overview Report**.
2. Enter the Phase Number and press Enter.
3. Review summary tiles and totals.
4. Click **Export as PDF**.

10.2 Income and Expenditure Report

| ILERI-OLUWA COOPERATIVE SOCIETY PHASE MONTHLY INCOME & EXPENDITURE | | | | | | | | | | | | | | Saturday, 18 April 2026 |
|--|------------------------------|------------------|------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------------------|
| PHASE: 6 | INCOME & EXPENDITURE ACCOUNT | | | | | | | | | | | | | Grand Total |
| Year | Jan-2026 | Feb-2026 | Mar-2026 | Apr-2026 | May-2026 | Jun-2026 | Jul-2026 | Aug-2026 | Sep-2026 | Oct-2026 | Nov-2026 | Dec-2026 | | |
| | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount |
| INCOME | | | | | | | | | | | | | | |
| Development Levy | N0.00 | N0.00 | N0.00 | N12,000.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N12,000.00 |
| Sales Fine Payment | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| Enrollment Received | N4,200.00 | N0.00 | N5,000.00 | N121,400.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N130,600.00 |
| Late Comer Fine | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| Loan Form | N0.00 | N6,000.00 | N0.00 | N5,000.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N11,000.00 |
| Total Income | N4,200.00 | N6,000.00 | N5,000.00 | N438,400.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N513,600.00 |
| EXPENDITURE | | | | | | | | | | | | | | |
| Phase Expenses | N4,000.00 | N3,000.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N7,000.00 |
| Total Expenditure | N4,000.00 | N3,000.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N7,000.00 |
| NET SURPLUS | | | | | | | | | | | | | | |
| | N200.00 | N3,000.00 | N5,000.00 | N438,400.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N506,600.00 |

Figure 21 — Income and Expenditure Report for Phase 6.

Shows all income and expenses for a selected phase within a date range. Income items include Development Levy, Late Comer Fine, Enrollment, and Loan Form. Expenditure items include Phase Expenses, Wages, Fuel, and Gifts. The Net Surplus at the bottom shows the financial result for the period.

1. Click **Income & Expenditure Report**.
2. Confirm the Phase number and set the date range.
3. Click **Export as PDF**.

10.3 Monthly Income and Expenditure

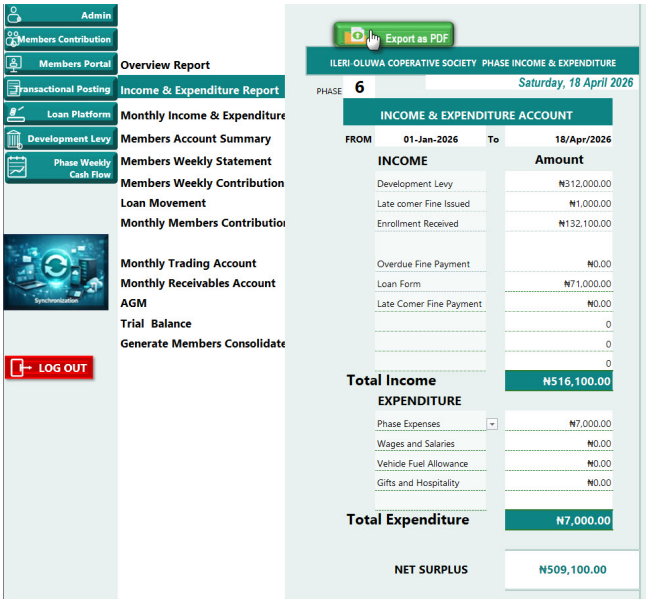


Figure 22 — Monthly Income and Expenditure showing month-by-month breakdown.

Breaks down income and expenditure by calendar month, showing one column per month with a Grand Total on the right. Use this to track how income and expenses trend across the year.

10.4 Members Account Summary

ILERI-OLUWA COOPERATIVE SOCIETY CLUSTER 2 MEMBERS ACCOUNT SUMMARY
Saturday, 18 April 2028

Export as PDF

Enter the phase number and click to display the account balances of members in that phase

Active Member: 1367
Member On Hold: 0
Quit Member: 19

N241,244,444.00

Cluster Members Balance: N195,967,230.00 | N43,089,474.00 | N8,566,740.00 | -N6,379,000.00

Select the member's name to send their contribution statement through WhatsApp

| Member Name | Status | ID | Phase | Savings | Shares | Building Fund | Withdrawal |
|---------------------------|--------|--------|-------|-------------|------------|---------------|---------------|
| MARTINS FELICIA MOTUNRAVO | Active | IL5 | | | | N505,000.00 | N2,281,000.00 |
| ANTHONIA | Active | IL622 | | | | N0.00 | N3,000.00 |
| ADEBAYO SHAKIRAH TEMITOPE | Active | IL624 | | | | N0.00 | N3,000.00 |
| ADEGRO OMOBOLA AJOKE | Active | IL625 | | | | N0.00 | N3,000.00 |
| ALAYO REBECCA TITILAYO | Active | IL626 | 0 | N23,000.00 | N7,000.00 | N0.00 | N3,000.00 |
| EKEKE CELINA MABINUOLA | Active | IL627 | 6 | N314,250.00 | N23,700.00 | N0.00 | N3,000.00 |
| FRANSCICA | Active | IL630 | 6 | N35,700.00 | N13,000.00 | N0.00 | N3,000.00 |
| IWALOYE KADIJAT DORCAS | Active | IL945 | 6 | N75,400.00 | N35,500.00 | N30.00 | N3,000.00 |
| AKINSOLA AKINKUNMI NELSON | Active | IL946 | 6 | N320,300.00 | N54,800.00 | N28,000.00 | N3,000.00 |
| ILOJE BRIDGET EBELLE | Active | IL949 | 6 | N91,400.00 | N31,400.00 | N300.00 | N3,000.00 |
| Sodiq olawale hadi | Active | IL1295 | 6 | N20,000.00 | N3,000.00 | N0.00 | N3,000.00 |
| ALAYO Oluwakemi oriomi | Active | IL1375 | 6 | N60,100.00 | N26,000.00 | N10,600.00 | N3,000.00 |
| Abosede ogunlade | Active | IL1404 | 6 | N129,300.00 | N76,600.00 | N49,200.00 | N3,000.00 |
| Ogunleye meriam | Active | IL1496 | 6 | N41,600.00 | N25,000.00 | N2,200.00 | N3,000.00 |
| Adeyanju Samuel aderinto | Active | IL1497 | 6 | N123,000.00 | N17,000.00 | N500.00 | N3,000.00 |
| Daniel Benjamin | Active | IL1500 | 6 | N467,200.00 | N75,300.00 | N26,000.00 | N3,000.00 |

Send Contribution Statement

Send statement to MARTINS FELICIA MOTUNRAVO ?

Yes No

Click on member Name to send Contribution statement via Whatsaph

Figure 23 — Members Account Summary showing all members with individual balances.

Lists all members in a selected cluster or phase with individual Savings, Shares, Building Fund, and Withdrawal balances. Click a member's name to send their contribution statement via WhatsApp.

1. Click **Members Account Summary**.
2. Enter the phase number.
3. Click a member name to send their WhatsApp statement.
4. Click **Export as PDF**.

10.6 Members Weekly Contribution Statement

ILERI-OLUWA COOPERATIVE SOCIETY CLUSTER 1 MEMBERS WEEKLY CONTRIBUTION STATEMENT

MARTINS FELICIA MOTUNRAYO

1-Jan-2025 Beginning Date
18-Apr-2026 End Date

ID: IL5
Phase: 6
Status: Active

| | |
|------------------|---------------|
| Savings | N202,200.00 |
| Shares | N540,000.00 |
| Building Fund | N505,000.00 |
| Withdrawal | N2,281,000.00 |
| Member's Balance | N842,800.00 |

| Date | Trans. Acct. | Amount | Savings | Shares | Building Fund | Bank | Notes |
|-------------|--------------|-------------|------------|------------|---------------|------|---|
| 1-Jan-2026 | contribution | N118,000.00 | N76,000.00 | N38,000.00 | N4,000.00 | - | Opening Balance of Members Contribution |
| 28-Feb-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |
| 21-Feb-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |
| 14-Feb-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |
| 7-Feb-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |
| 3-Jan-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |
| 10-Jan-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |
| 17-Jan-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |
| 24-Jan-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |
| 31-Jan-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |
| 7-Mar-2026 | contribution | N3,200.00 | N200.00 | N2,000.00 | N1,000.00 | - | - |
| 14-Mar-2026 | contribution | N200.00 | N200.00 | N0.00 | N0.00 | - | - |

Figure 25 — Members Weekly Contribution Statement showing savings, shares, and building fund history.

Shows every contribution made by a member, broken down into Savings, Shares, and Building Fund per posting date. The header shows current cumulative balances. This is the most commonly shared document with members.

10.7 Monthly Loan Movement

The screenshot shows a financial report for the Ileri-Oluwa Cooperative Society. The report is titled 'PHASE MONTHLY LOAN MOVEMENT' and is dated Saturday, 18 April 2026. It displays data for Phase 6, 2026. The report is organized into a table with columns for each month from Jan-2026 to Dec-2026, and a final 'Grand Total' column. The rows are categorized into 'LOAN DISBURSED' (Loan Out), 'LOAN REPAYMENT' (Loan In), and 'MONTHLY LOAN BALANCE'. The 'Grand Total' for Loan Out is ₦17,383,805.00, for Loan In is ₦4,321,200.00, and the final Monthly Loan Balance is ₦12,982,605.00.

| ILERI-OLUWA COOPERATIVE SOCIETY PHASE MONTHLY LOAN MOVEMENT | | | | | | | | | | | | | |
|---|-----------------|----------------|--------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|-----------------|
| PHASE MONTHLY LOAN MOVEMENT | | | | | | | | | | | | | |
| | Jan-2026 | Feb-2026 | Mar-2026 | Apr-2026 | May-2026 | Jun-2026 | Jul-2026 | Aug-2026 | Sep-2026 | Oct-2026 | Nov-2026 | Dec-2026 | Grand Total |
| LOAN DISBURSED | | | | | | | | | | | | | |
| Amount | | | | | | | | | | | | | |
| Loan Out | -₦14,953,805.00 | -₦1,600,000.00 | -₦650,000.00 | -₦100,000.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | -₦17,383,805.00 |
| LOAN REPAYMENT | | | | | | | | | | | | | |
| Amount | | | | | | | | | | | | | |
| Loan In | ₦1,355,900.00 | ₦1,045,900.00 | ₦778,200.00 | ₦1,141,300.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦4,321,200.00 |
| MONTHLY LOAN BALANCE | -₦13,597,905.00 | -₦554,200.00 | ₦128,200.00 | ₦1,041,300.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | -₦12,982,605.00 |

Figure 26 — Phase Monthly Loan Movement.

Shows loan disbursements and repayments by month. Loan Out (money disbursed) and Loan In (repayments received) are shown per month. The Monthly Loan Balance row shows the net position each month. The Grand Total shows the year's overall loan portfolio.

10.8 Monthly Members Contribution

| ILERI-OLUWA COOPERATIVE SOCIETY PHASE MONTHLY MEMBERS CONTRIBUTION | | | | | | | | | | | | | |
|--|------------------------------|----------------------|--------------------|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------------------|-----------------------|
| PHASE | 6 | | | | | | | | | | | Saturday, 18 April 2026 | |
| | MONTHLY MEMBERS CONTRIBUTION | | | | | | | | | | | | |
| | Jan-2026 | Feb-2026 | Mar-2026 | Apr-2026 | May-2026 | Jun-2026 | Jul-2026 | Aug-2026 | Sep-2026 | Oct-2026 | Nov-2026 | Dec-2026 | Grand Total |
| MEMBERS CONTRIBUTION | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | |
| Savings | N14,405,640.00 | N2,217,550.00 | N302,000.00 | N44,500.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N16,969,690.00 |
| Shares | N3,122,200.00 | N560,300.00 | N50,900.00 | N18,700.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N3,752,100.00 |
| Building Funds | N813,350.00 | N527,500.00 | N54,100.00 | N19,300.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N1,414,250.00 |
| Withdrawal | N0.00 | N0.00 | N0.00 | -N2,530,000.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | -N2,530,000.00 |
| TOTAL CONTRIBUTION | N18,341,190.00 | N3,304,950.00 | N407,000.00 | -N2,507,100.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N22,136,040.00 |

Figure 27 — Phase Monthly Members Contribution.

Shows total Savings, Shares, Building Fund, and Withdrawals per month for the phase. Withdrawals appear as negative values. The Total Contribution row shows the net contribution position each month.

10.9 Monthly Trading Account

| ILERI-OLUWA COOPERATIVE SOCIETY PHASE MEMBERS MONTHLY TRADING ACTIVITIES | | | | | | | | | | | | | |
|--|------------------------------------|--------------|--------------|-------------|----------|----------|----------|----------|----------|----------|----------|-------------|---------------|
| PHASE | MEMBERS MONTHLY TRADING ACTIVITIES | | | | | | | | | | | Grand Total | |
| 6 | Jan-2026 | Feb-2026 | Mar-2026 | Apr-2026 | May-2026 | Jun-2026 | Jul-2026 | Aug-2026 | Sep-2026 | Oct-2026 | Nov-2026 | Dec-2026 | |
| MEMBERS SALES REPT | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | |
| Member sales | ₦2,224,220.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦2,224,220.00 |
| Member sales payment | -₦231,100.00 | -₦139,300.00 | -₦122,400.00 | -₦53,700.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | -₦546,500.00 |
| BALANCE DUE | ₦1,993,120.00 | -₦139,300.00 | -₦122,400.00 | -₦53,700.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦0.00 | ₦1,677,720.00 |

Figure 28 — Phase Members Monthly Trading Activities.

Tracks member sales activities — goods sold to members on credit. Shows Member Sales (items issued), Member Sales Payment (amounts received), and Balance Due per month. Relevant for cooperatives with a trading or market sales function.

10.10 Members Account Receivables

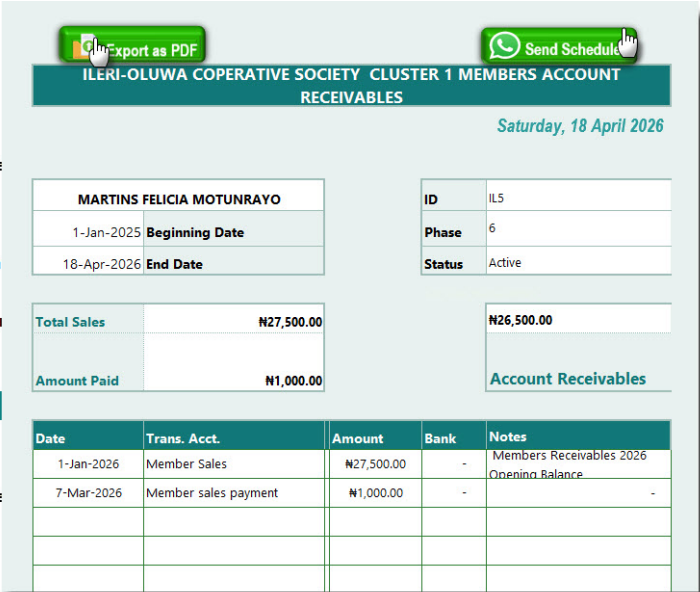


Figure 29 — Members Account Receivables.

Shows total sales issued to a specific member, amounts paid, and the outstanding receivable balance. Lists each transaction by date. Most useful when settling a member's account before exit.

10.11 AGM Monthly Report

| ILERI-OLUWA COOPERATIVE SOCIETY PHASE MEMBERS AGM ACTIVITIES | | | | | | | | | | | | | |
|--|-------------------------------------|-----------|------------|-----------|----------|----------|----------|----------|----------|----------|----------|-------------|------------|
| PHASE | ANNUAL GENERAL MEETING CONTRIBUTION | | | | | | | | | | | Grand Total | |
| 6 | Jan-2026 | Feb-2026 | Mar-2026 | Apr-2026 | May-2026 | Jun-2026 | Jul-2026 | Aug-2026 | Sep-2026 | Oct-2026 | Nov-2026 | Dec-2026 | |
| 2026 | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | |
| AGM Received | N3,800.00 | N5,800.00 | N12,500.00 | N2,000.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N23,900.00 |
| AGM Expenses | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| BALANCE DUE | N3,800.00 | N5,800.00 | N12,500.00 | N2,000.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N23,900.00 |

Figure 30 — AGM Monthly Report.

Tracks AGM contributions collected and expenses incurred by month. The Balance Due row shows the net AGM fund position. Used by the AGM committee to monitor fundraising and spending.

10.13 Members Consolidated Statement

| Enrollment Balance | AGM Balance | AGM Balance | Withdrawals Total |
|--------------------|-------------|-------------|-------------------|
| -N50,000.00 | N0.00 | N0.00 | N2,278,000.00 |

| Date | Account | Amount | Note |
|-------------|----------------------|---------------|--|
| 01-Jan-2026 | Member Sales | N27,500.00 | Members Receivables 2026 Opening Balance |
| 01-Jan-2026 | Savings | N76,000.00 | Opening Balance of Members Contribution |
| 01-Jan-2026 | Shares | N38,000.00 | Opening Balance of Members Contribution |
| 01-Jan-2026 | Building Fund | N4,000.00 | Opening Balance of Members Contribution |
| 01-Jan-2026 | Loan Disbursed | N1,346,000.00 | |
| 03-Jan-2026 | Savings | N200.00 | |
| 03-Jan-2026 | Savings | N200.00 | |
| 10-Jan-2026 | Savings | N4,000.00 | |
| 10-Jan-2026 | Loan Repayment | N1,000.00 | |
| 10-Jan-2026 | Member sales payment | N200.00 | |
| 17-Jan-2026 | Savings | N1,500.00 | |
| 24-Jan-2026 | Member sales payment | N200.00 | |
| 24-Jan-2026 | Savings | N6,000.00 | |
| 31-Jan-2026 | Loan Repayment | N200.00 | |
| 31-Jan-2026 | Savings | N60,000.00 | |
| 07-Feb-2026 | Loan Repayment | N200.00 | |
| 07-Feb-2026 | Savings | N1,000,000.00 | |
| 14-Feb-2026 | Loan Disbursed | N7,100.00 | |
| 14-Feb-2026 | Loan Repayment | | |

Figure 32 — Members Consolidated Statement showing complete account history.

The most comprehensive per-member report. Shows every posting ever made for the member — contributions, withdrawals, loans, repayments, sales, and fees — in chronological order. The header summarises all current balances across every account. Critical for exit settlement and full audit reviews.

10.14 Phase Weekly Cash Flow

| | 01-Jan-2026 | 08-Jan-2026 | 15-Jan-2026 | 22-Jan-2026 | 29-Jan-2026 | 05-Feb-2026 | 12-Feb-2026 | 19-Feb-2026 | 26-Feb-2026 |
|----------------------------------|-----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| INFLOW | | | | | | | | | |
| Savings | N14,017,240.00 | N197,600.00 | N36,700.00 | N93,700.00 | N60,400.00 | N114,800.00 | N17,800.00 | N2,027,000.00 | N57,550.00 |
| Shares | N3,049,300.00 | N14,700.00 | N12,500.00 | N25,400.00 | N20,300.00 | N37,100.00 | N7,000.00 | N507,000.00 | N9,200.00 |
| Building Fund | N250,450.00 | N5,700.00 | N4,400.00 | N15,700.00 | N9,600.00 | N11,000.00 | N2,500.00 | N506,500.00 | N7,500.00 |
| Enrollment | N700.00 | N1,700.00 | N500.00 | N0.00 | N1,300.00 | N0.00 | N0.00 | N1,500.00 | N0.00 |
| Loan form | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N1,000.00 | N4,000.00 | N1,000.00 |
| Overdue Fine Payment | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| Members Sales Payment | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| Sales Fine Payment | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| Late Comer Fine Payment | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| Over | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| AGM Received | N0.00 | N1,500.00 | N1,400.00 | N700.00 | N0.00 | N5,300.00 | N0.00 | N500.00 | N0.00 |
| Loan Repayment | N200,900.00 | N278,200.00 | N255,100.00 | N340,600.00 | N281,100.00 | N316,900.00 | N304,900.00 | N220,300.00 | N203,700.00 |
| Total Inflow | N17,518,590.00 | N499,400.00 | N310,600.00 | N476,100.00 | N372,700.00 | N485,100.00 | N333,200.00 | N3,266,800.00 | N278,950.00 |
| OUTFLOW | | | | | | | | | |
| Withdrawal | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| Wages and Salaries | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| Phase Expenses | N1,000.00 | N1,000.00 | N1,000.00 | N0.00 | N1,000.00 | N1,000.00 | N1,000.00 | N1,000.00 | N0.00 |
| Under AGM Expenses | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| AGM Expenses | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 | N0.00 |
| Loan Disbursed | N14,923,805.00 | N30,000.00 | N0.00 | N0.00 | N0.00 | N1,000,000.00 | N0.00 | N400,000.00 | N200,000.00 |
| Total Outflow | N14,924,805.00 | N31,000.00 | N1,000.00 | N0.00 | N1,000.00 | N1,001,000.00 | N1,000.00 | N401,000.00 | N200,000.00 |
| WEEKLY BALANCE | N2,593,785.00 | N468,400.00 | N309,600.00 | N476,100.00 | N371,700.00 | -N515,900.00 | N332,200.00 | N2,865,800.00 | N78,950.00 |
| WEEKLYACCUMULATED BALANCE | N2,593,785.00 | N3,062,185.00 | N3,371,785.00 | N3,847,885.00 | N4,219,585.00 | N3,703,685.00 | N4,035,885.00 | N6,901,685.00 | N6,980,635.00 |

Figure 33 — Phase Weekly Cash Flow showing weekly inflows, outflows, and running balance.

A week-by-week breakdown of all money entering and leaving the cooperative for a selected phase. Inflows: Savings, Shares, Building Fund, Enrollment, Loan Form, Sales Payments, Fines, AGM Received, Loan Repayments. Outflows: Withdrawals, Wages, Phase Expenses, AGM Expenses, Loan Disbursements. The Weekly Balance and Accumulated Balance rows show the running position.

1. Click **Phase Weekly Cash Flow**.
2. Enter Phase number or leave blank for all phases.
3. Click **Run Weekly Report** or **Run Weekly Report (Date Range)**.
4. Click **Export Weekly Report (PDF)**.

11. Quit Member Process

When a member chooses to leave the cooperative, the system requires a structured settlement process to ensure all financial obligations are cleared before the member's status is changed to Quits.

Step-by-Step Process

1. Go to **Reports** and run the **Members Consolidated Statement** for the member. This shows their full balance position.
2. From the statement header, identify all outstanding liabilities: Loan Balance, Receivables Balance, Enrollment Fee Balance, and AGM Balance.
3. Add all outstanding amounts together to get the **Total Liability**.
4. Compare the total liability against the member's **Contribution Balance** (Savings + Shares + Building Fund minus Withdrawals).
5. If the contribution balance exceeds the total liability, the difference is the member's refund.
6. Go to **Members Contribution** and post a **Withdrawal** equal to the total liability. Enter the full amount in the Savings field only. Leave Shares and Building Fund as zero. Add a clear narration such as: "Quit Settlement Deduction — [member name]".
7. Pay the remaining contribution balance to the member.
8. In **Transaction Management**, post each liability to its correct account: Loan Balance to Loan Repayment, Receivables to Member Sales Payment, Enrollment Fee to Enrollment Received.
9. Run the **Consolidated Statement** again to confirm all balances are zero or settled.
10. Go to **Members Platform**, load the member's record, and change **Member Status** to **Quits**.
11. Click **SAVE/UPDATE** to confirm.

Worked Example

EXAMPLE: A member has a contribution balance of ■260,000. They owe: ■70,000 loan balance, ■45,000 in receivables, and ■2,000 enrollment fee outstanding. Total liability = ■117,000. Post a withdrawal of ■117,000 (in the Savings field, with zero in Shares and Building Fund). Remaining balance = ■143,000 — pay this to the member. Then post ■70,000 as Loan Repayment, ■45,000 as Member Sales Payment, and ■2,000 as Enrollment Received in Transaction Management. Run the Consolidated Statement again to confirm all balances are cleared. Then update Member Status to Quits.

IMPORTANT: Never change a member's status to Quits before completing the settlement process. Doing so can exclude the member from reports and make outstanding balances harder to track.

12. Frequently Asked Questions (FAQ)

Q: What is a Phase?

A: A Phase is a branch or location where cooperative members are registered and managed. Each phase has its own chairman, admin officer, and address. All reports can be filtered or run by phase.

Q: What is a Cluster?

A: A Cluster is a group of phases combined for reporting and administrative purposes. The term remains part of the system's report headers and module names, and the software manages individual phases under each cluster automatically.

Q: How do I generate a report for a previous year?

A: Go to Admin and click Cooperative Profile. Change the Fiscal Year to the year you need (e.g., 2025). Generate the report. Then return to Admin and change the year back to the current year.

Q: What should I do if a member's balance looks incorrect?

A: Go to Admin, click Automation Controls, then click Refresh Members Balance. If the issue persists, run the Consolidated Statement for the member to check every transaction. Correct errors in the relevant module and refresh again.

Q: Can one member have more than one loan?

A: Yes. A member can have multiple active loans. Each loan must have a unique Loan Name (e.g., LOBIL5 and CRIL5 for member IL5). The system tracks each loan's balance, repayments, and overdue interest independently.

Q: Why is a phase not receiving WhatsApp messages?

A: Check the Cluster Information screen in Admin. If the Mesg column for that phase is set to No, it is excluded from bulk messaging. Change it to Yes. Also confirm WhatsApp Desktop is open and connected before clicking the send button.

Q: What is the Development Levy?

A: The Development Levy is a fixed weekly charge applied to every active member. When the admin runs the levy automation, the system deducts the weekly levy from each member's savings and posts the total as cooperative income — automatically, without manual entry per member.

Q: What if the Development Levy process is interrupted?

A: Do not run it again immediately. Use Preview Levy (Historic) to check which weeks were already posted. Run Synchronization and Backup. Contact your system administrator before re-running to avoid duplicate postings.

Q: How do I print a member's ID card?

A: Load the member's record in the Members Platform. The Member ID Card preview appears on the right. Click Print ID to send to your printer.

Q: How do I add a new user to the system?

A: Go to Admin and click Account and User Settings. Click Add New User. Enter the username, password, role level, and permission settings. Click Save/Update User.

Q: What is the difference between Admin and Audit roles?

A: Admin users have full access to all modules including settings, automation, deletion, and financial posting. Audit users can view records and generate reports but have restricted access to editing and deletion, depending on permissions set by the Admin.

Q: What does the Synchronization button do?

A: Synchronization saves all in-progress changes to the database in real time. Click it regularly during a working session and always before closing the application. It differs from Backup — Sync saves to the active database while Backup creates a separate copy.

Q: Can I export any report to PDF?

A: Yes. Every report has an Export as PDF button. Some reports also have a Send Schedules button that delivers the PDF to members directly via WhatsApp.

Q: What should I do before a member officially quits?

A: Run the Members Consolidated Statement. Calculate all outstanding liabilities. Post a withdrawal for the total liability from savings. Pay the remaining balance to the member. Post each liability to the correct account. Re-run the Consolidated Statement to confirm all balances are cleared. Then update the member status to Quits. See Section 11.

Q: What is the Members Consolidated Statement used for?

A: It shows the complete financial history of a member in one view. Most used when a member wants to quit, to show exactly what they owe and what the cooperative owes them. Also useful for audits and member account reviews.

Q: How do I send a member their contribution statement via WhatsApp?

A: From Reports, click Members Account Summary, find the member, and click their name. Confirm the prompt to send. Alternatively, open Members Weekly Contribution Statement and click Send Schedules. WhatsApp must be open on your computer.

Q: What if a member's credit score shows as Poor?

A: A Poor credit score means the member has a low repayment ratio. The system calculates the score based on how much of the loan has been repaid versus what is outstanding. Consistent repayments will improve the score, which updates automatically.

13. Contact & Support



For technical support, onboarding, system customisation, or to request a demo, contact **Digitglance Reliance** using the details below.

| | |
|-------------------------|-----------------------|
| Email | digitglance@gmail.com |
| Phone / WhatsApp | 08162357628 |
| Software | RelianceCoop Manager |
| Developed by | Digitglance Reliance |

RelianceCoop Manager is built to give your cooperative society the accuracy, speed, and confidence to manage members, funds, and records at every level.

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