DTF COOPERATIVE

Members User Guide

CoopLedger

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COOPLEDGER

About CoopLedger

dtfcoop.com Portal is the official digital platform provided by ***DTF Cooperative*** to enable members conveniently access and manage their cooperative services online. The portal is designed to improve transparency, accessibility, and efficiency by giving members secure access to their cooperative information anytime and from anywhere.

Through the portal, members can view their savings, shares, loans, contributions, and transaction history in real time. Members can also submit requests, monitor the status of applications, update personal information, and access important cooperative announcements and communications.

The platform serves as a central point of interaction between members and the cooperative, reducing the need for physical visits for routine inquiries and transactions. By providing accurate and up-to-date information, DTF Coop Portal empowers members to make informed financial decisions and actively participate in the growth and success of the cooperative.

Key benefits of the DTF Coop Portal include:

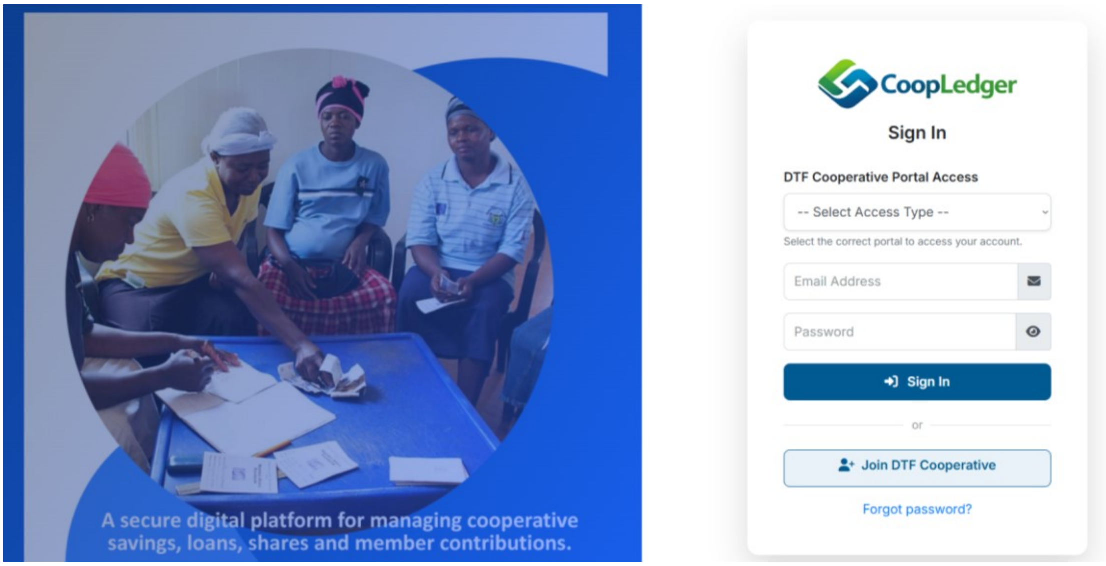
- *Secure access to personal cooperative records.*
- *Real-time visibility of savings, shares, loans, and account balances.*
- *Convenient submission and tracking of applications and requests.*
- *Access to transaction statements and account history.*
- *Faster communication between members and the cooperative.*
- *Improved transparency and accountability in cooperative operations.*

DTF Cooperative is committed to continually enhancing the portal with new features and services that improve member experience and support the cooperative's mission of promoting financial empowerment, mutual support, and sustainable growth for all members.

Home Page

This is the first interface displayed when a user visits the DTF Coopertive Portal at **dtfcoop.com**. It serves as the public entry point to the platform and provides access to login, general information, and cooperative highlights.

This page is designed to guide users into the appropriate authentication area based on their role. For this user guide the role here is **Member** which is a special role for DTF Cooperative members. The screen below is displayed when you access the app using the URL dtfcoop.com.



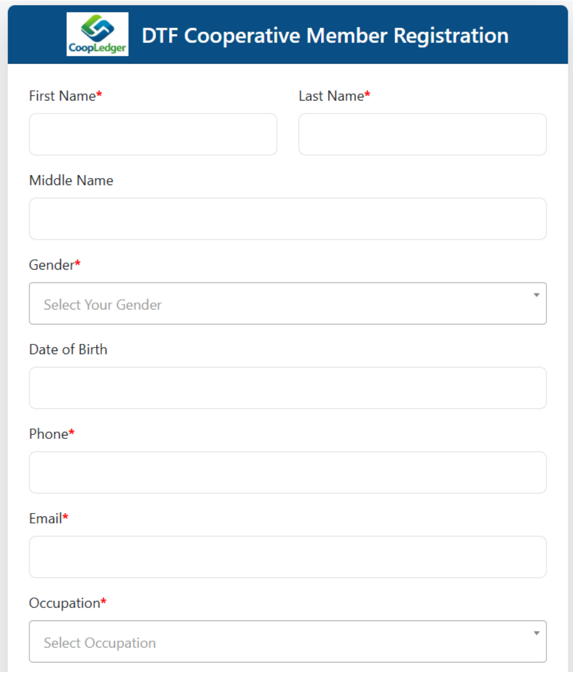
Home Page/Sign In Screen

Registration

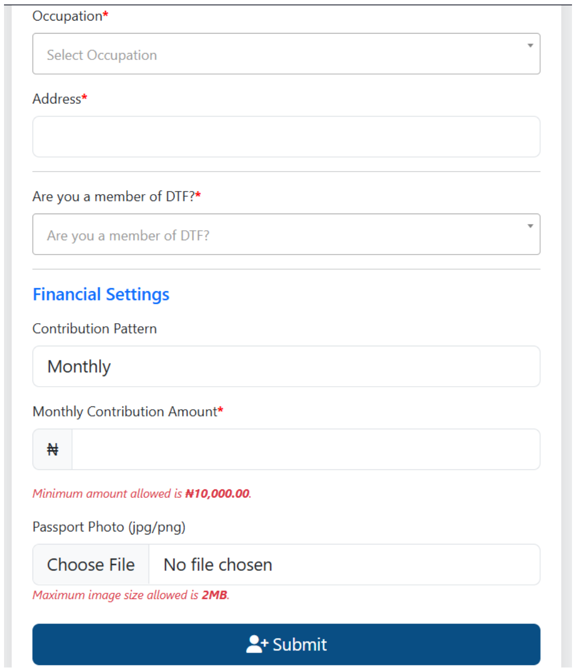
Access to ***CoopLedger*** is through member registration. The DTF Cooperative membership registration process allows new members to join the cooperative through an online form on **dtfcoop.com**. After submitting their details, members must verify their email, set a secure password, and await final approval from the cooperative manager before gaining full access to their member dashboard.

Registration Steps:

1) *Open your browser and go to **dtfcoop.com***.
2) *Click on the **"Join DTF Cooperative"** button. The online form below is displayed*:



Registration Screen

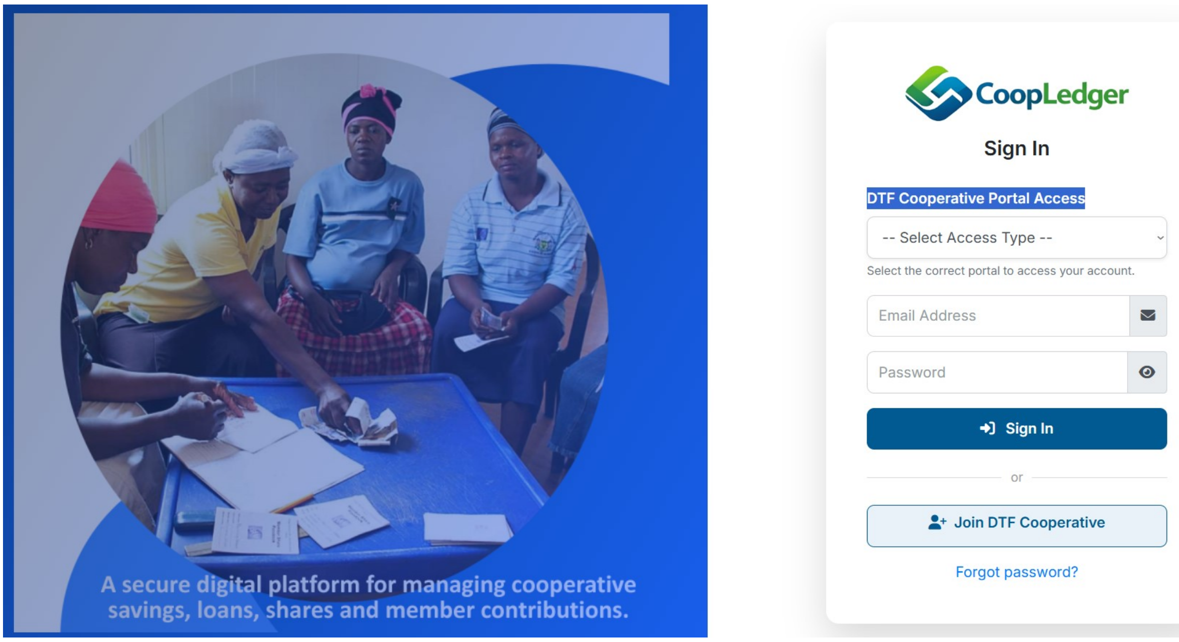


Registration Screen Continues

3) *Fill out the registration form displayed on your screen. Ensure you provide a valid and active email address, as a verification email will be sent to it after submission.*
4) *Check your email inbox and open the message sent by the **CoopLedger** system. Click on the verification link/button provided in the email to confirm that your email address is valid.*
5) *After verification, a password setup page will open. Enter your preferred password and confirm it. This password will be used to access your member dashboard for transactions, payments, and account monitoring.*
6) *Click on the **"Set Password & Activate"** button to complete your account activation. Ensure you save your password securely.*
7) *After activation, the **CoopLedger Manager** will review and approve your registration. Once approved, your account becomes fully active and you can begin using the member dashboard.*

Sign In

The app Home Page also provides access to the member dashboard after successful sign in. See the ***Sign In*** screen below:



To sign in to ***CoopLedger***:

1) *Select* ***Cooperative Member*** *option from the* ***DTF Cooperative Portal Access*** *dropdown menu.*
2) *Enter the* ***email address*** *you used to register.*
3) *Enter the* ***password*** *you set during registration.*
4) *Click on* ***Sign In*** *button. If the email and password entered match the registered values, you will be redirected to your member dashboard.*

📌 ***IMPORTANT NOTE:***

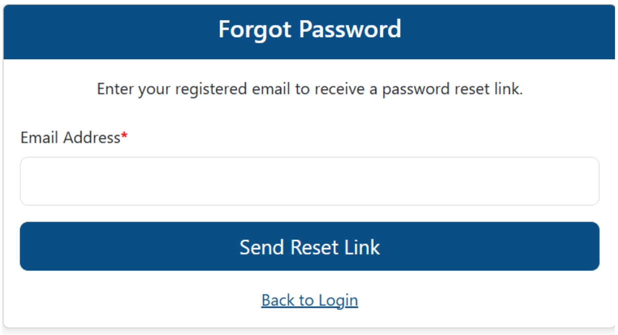
On your first login after successful registration, you will be required to complete your Next of Kin details. This information is mandatory and must be provided before you can access the full features of the DTF CoopLedger Portal.

Once the Next of Kin details are submitted, your account will be fully activated, and you will be able to use all available member functionalities.

Forgot Password

The **Forgot Password** feature in CoopLedger enables members who cannot remember their password to securely request a password reset link using their registered email address.

This feature helps members regain access to their accounts without contacting the system administrator.



Forgot Password Screen

When to Use Forgot Password

Use the Forgot Password feature if:

- *You cannot remember your login password.*
- *Your password is no longer working.*
- *You need to regain access to your account.*
- *You want to reset your password through your registered email address.*

Accessing the Forgot Password Page

To access the password recovery page:

1. *Open the CoopLedger Login page.*
2. *Click **Forgot Password**.*
3. *The Forgot Password screen will open.*

The page contains:

- *An Email Address field.*
- *A **Send Reset Link** button.*
- *A **Back to Login** link.*

Requesting a Password Reset Link

To request a password reset:

1. *Enter your registered email address.*
2. *Click **Send Reset Link**.*

Confirmation Prompt

Before the request is submitted, CoopLedger displays a confirmation message: ***"Send password reset link to this email?"***

You can choose:

- ***Yes, Send*** *– to continue.*
- ***Cancel*** *– to return without sending the request.*

This confirmation step helps prevent accidental password reset requests.

Sending the Reset Request

After confirming:

1. *The system temporarily disables the Send Reset Link button.*
2. *The button text changes to:* ***Sending Email...***
3. *CoopLedger processes the request.*
4. *A status message is displayed.*

Successful Request

If the email address is valid and the request is successful:

- *A success message is displayed.*
- *The form is automatically cleared.*
- *A password reset link is sent to the registered email address.*

The member should then:

1. *Open their email inbox.*
2. *Locate the password reset email.*
3. *Click the reset link.*
4. *Follow the instructions to create a new password.*

Validation Rules

Email Address Required: The Email Address field is mandatory.

If left blank, the system displays: ***Email is required.***

Valid Email Format Required

The email address must be entered in a valid format.

Examples:

✅ *member@example.com*

✅ *john.doe@gmail.com*

❌ *member@*

❌ *example.com*

❌ *invalid-email*

If an invalid email is entered, the system prompts the user to enter a valid email address.

System Notifications

CoopLedger provides clear feedback throughout the process.

- **Success Notification:** Displayed when:
  - *The reset request is processed successfully.*
  - *The reset email has been sent.*
- **Error Notification:** Displayed when:
  - *The email address cannot be found.*
  - *The request cannot be completed.*
  - *A server error occurs.*
- **Warning Notification:** Displayed when:
  - *Additional action may be required.*
  - *The request needs attention before proceeding.*
- **Automatic Message Dismissal:** System notifications automatically disappear after a short period. Members may also manually close notifications using the close button provided. This keeps the screen clean and easy to use.

Returning to Login

If you remember your password before completing the process:

1. *Click **Back to Login**.*
2. *Enter your credentials.*
3. *Sign in normally.*

Troubleshooting

- **I Did Not Receive the Reset Email**

  Check:
  - ✓ *Spam or Junk folder.*
  - ✓ *Promotions folder (for Gmail users).*
  - ✓ *Whether the correct email address was entered.*

  If the email still cannot be found:
  - ✓ *Wait a few minutes and try again.*
  - ✓ *Contact the cooperative administrator if necessary.*

- ***The Email Address Is Not Recognized***

  Possible reasons:
  - ✓ *The email is not registered in CoopLedger.*
  - ✓ *The email was entered incorrectly.*
  - ✓ *The member account was created with a different email address.*

  Verify the email address and try again.

- ***The Send Reset Link Button Does Not Respond***

  Check:
  - ✓ *Internet connection.*
  - ✓ *Browser refresh.*
  - ✓ *Whether a valid email address has been entered.*

Security Recommendations

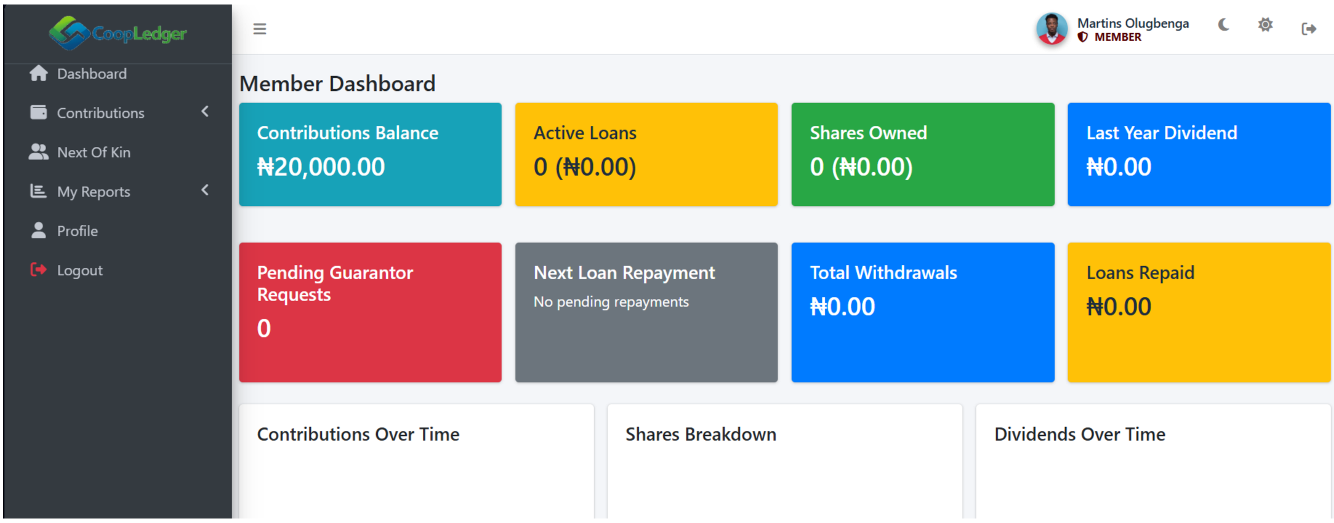
For account security:

- *Only use your own registered email address.*
- *Do not share password reset emails with anyone.*
- *Create a strong password after resetting.*
- *Delete the reset email after use if desired.*
- *Report suspicious password reset requests immediately.*

The **Forgot Password** feature in CoopLedger provides a secure and convenient way for members to recover access to their accounts. By entering a registered email address and confirming the request, members can receive a password reset link and create a new password without assistance from the cooperative administration.

Member Dashboard

After a successful sign-in, the member is automatically redirected to the Member Dashboard. This dashboard serves as the central area where members can access and manage their cooperative account, including contributions, shares, loan information, transactions, and other available member services including recent activity summaries. This is the main landing page after login. See member dashboard below:



Member Dashboard

CoopLedger Menus

Below are members menus that can be found on CoopLedger ***member dashboard***.

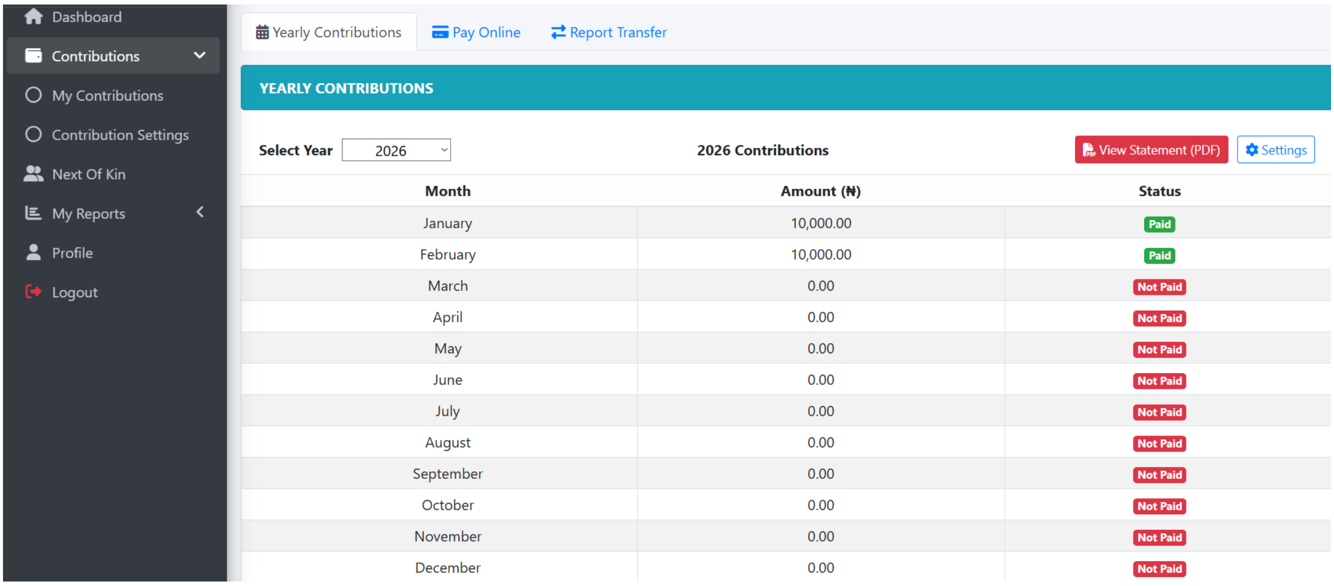
Contributions

The Contributions module allows members to monitor their contribution records, make contribution payments online, and report bank transfers made to the cooperative. Contributions menu has two menu items – ***My Contributions*** and ***Contribution Settings***.

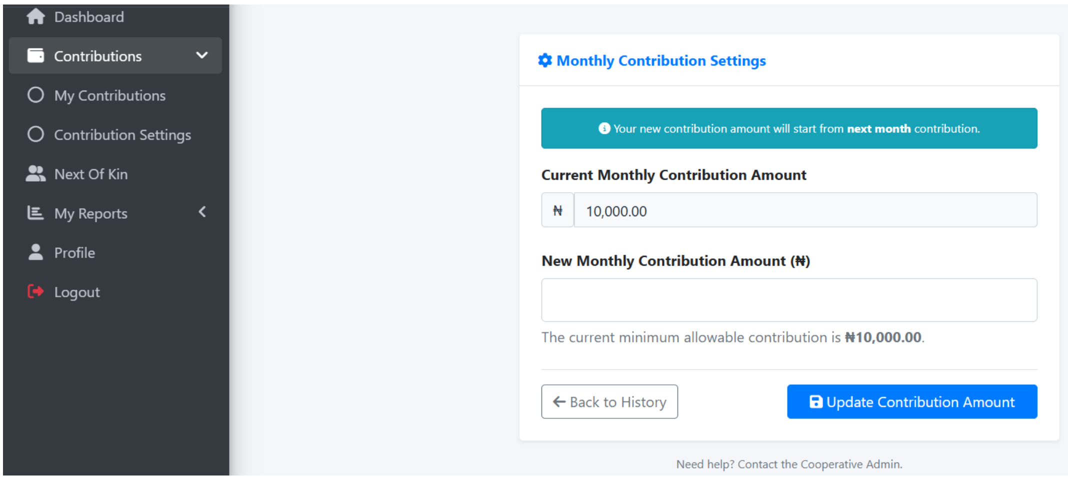
To access this module:

1. Log in to the DTF ***CoopLedger*** Portal.
2. Click **Contributions** from the menu.
3. Select **My Contributions.**

See screens below:



My Contributions Menu Item



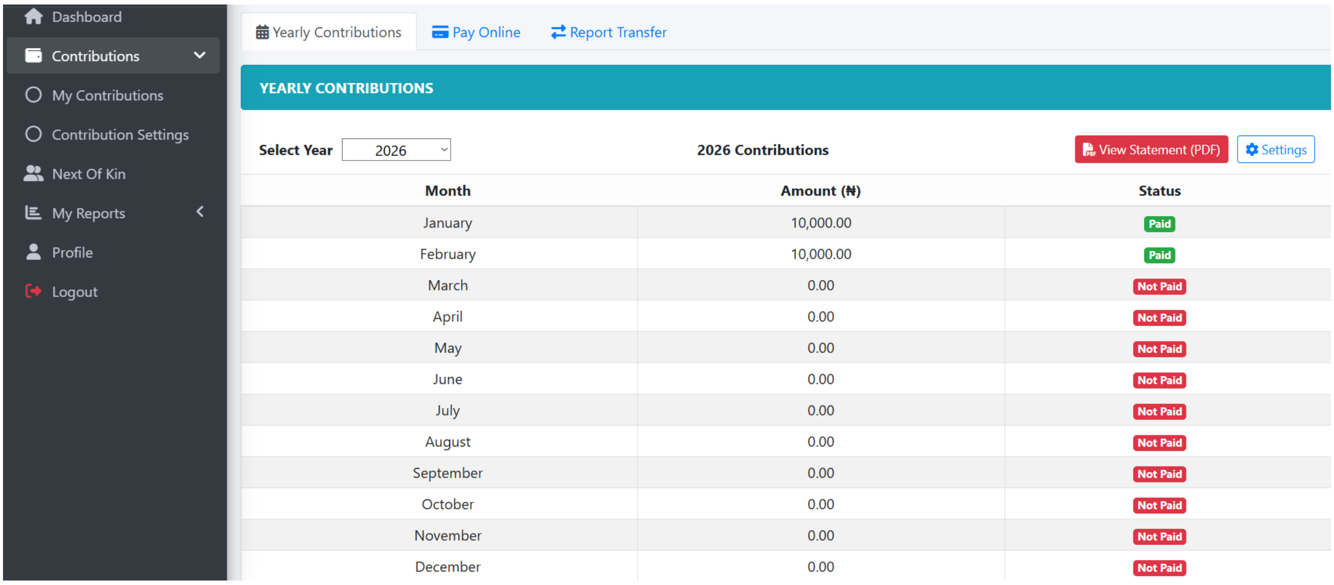
Contribution Settings

My Contributions

The Contributions page contains three tabs:

- *Yearly Contributions*
- *Pay Online*
- *Report Transfer*

Yearly Contributions Tab



Month	Amount (₦)	Status
January	10,000.00	Paid
February	10,000.00	Paid
March	0.00	Not Paid
April	0.00	Not Paid
May	0.00	Not Paid
June	0.00	Not Paid
July	0.00	Not Paid
August	0.00	Not Paid
September	0.00	Not Paid
October	0.00	Not Paid
November	0.00	Not Paid
December	0.00	Not Paid

Yearly Contributions Tab Screen

Purpose

This section allows members to view their contribution status for any year and download contribution statements.

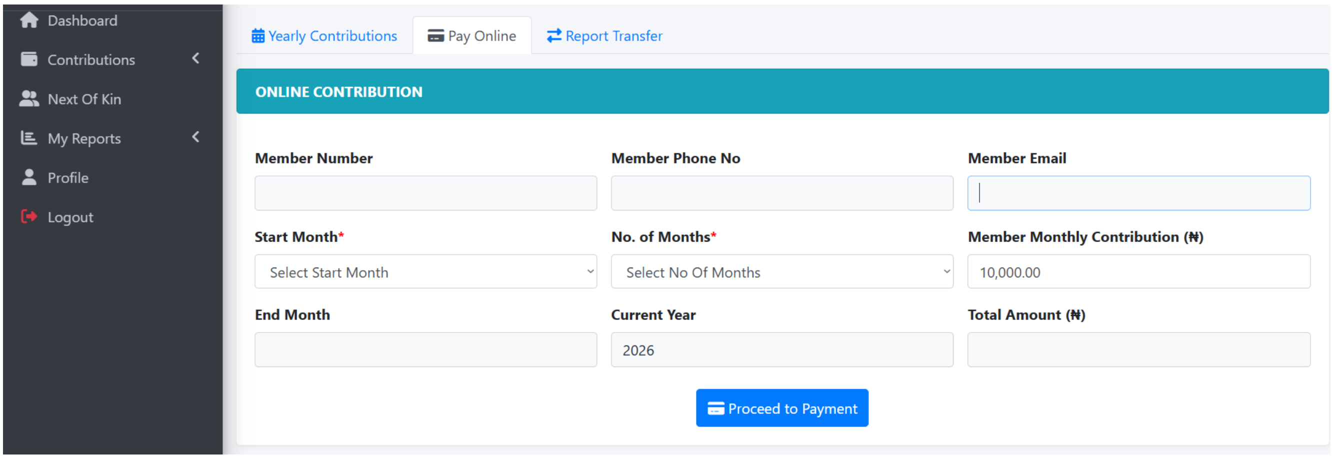
Features

- ✓ View monthly contributions for a selected year.
- ✓ View contribution status (Paid, Partial, or Not Paid).
- ✓ Generate a PDF contribution statement.
- ✓ Switch between years using the year selector.

How to Use

1. Click the **Yearly Contributions** tab.
2. Select the desired year from the **Select Year** dropdown.
3. Review the contribution table displayed on the screen.
4. Check the status of each month:
   - ✓ **Paid** – Contribution has been fully paid.
   - ✓ **Partial** – Contribution has been partly paid.
   - ✓ **Not Paid** – No payment has been recorded.
5. Click **View Statement (PDF)** to generate and download your contribution statement for the selected year.

Pay Online Tab



Pay Online Tab Screen

Purpose

This section allows members to pay their cooperative contributions electronically through the online payment gateway.

Information Displayed

The system automatically displays:

- ✓ Member Number
- ✓ Phone Number
- ✓ Email Address
- ✓ Monthly Contribution Amount
- ✓ Current Year

How to Make an Online Contribution

1. Click the **Pay Online** tab.
2. Select the **Start Month**.
3. Select the **Number of Months** you wish to pay for.
4. Verify the displayed monthly contribution amount.
5. Review the automatically calculated:
    - ❖ End Month
    - ❖ Total Amount Payable
6. Click **Proceed to Payment**.
7. Confirm the payment when prompted.

8. You will be redirected to the secure payment gateway to complete the transaction.
9. After successful payment, the contribution record will be updated accordingly.

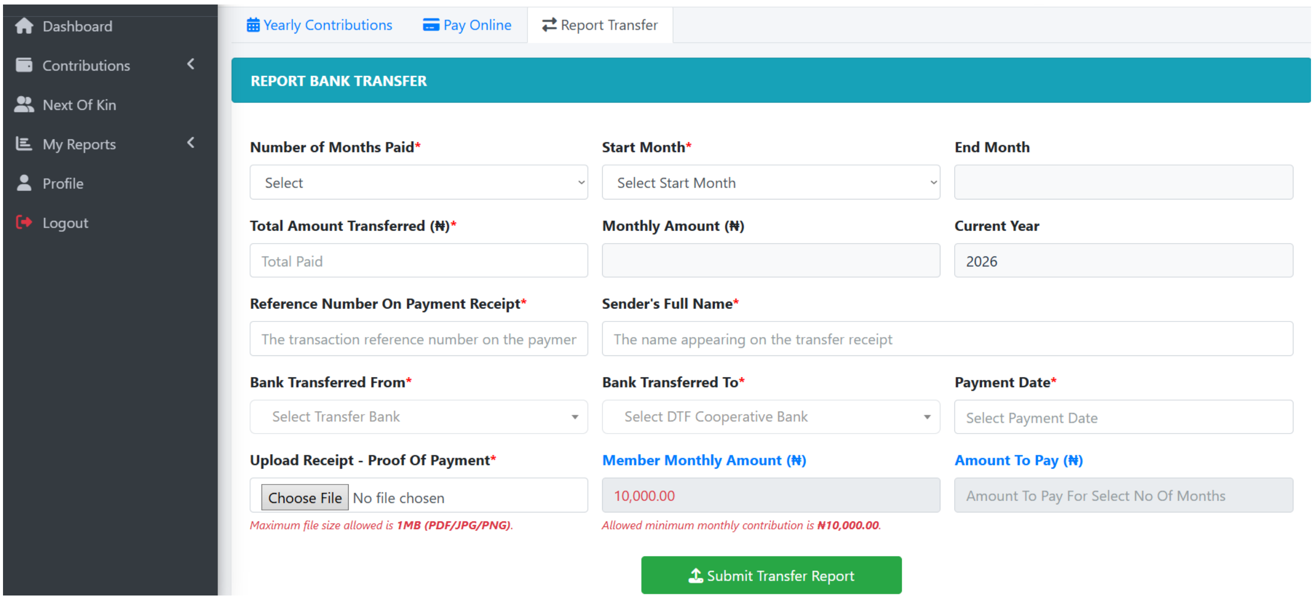
Example

If your monthly contribution is ₦10,000 and you choose:

- ***Start Month***: January
- ***Number of Months***: 3

The system will automatically calculate a total payment of ₦30,000 covering January to March.

Report Transfer Tab



Report Transfer Tab Screen

Purpose

This section is used when a member has already transferred funds directly to the DTF Cooperative bank account and wants the payment verified and credited.

Information Required

The member will be required to provide:

- ✓ *Number of months being paid for*
- ✓ *Transfer amount*
- ✓ *Sender's name*
- ✓ *Transfer reference number*
- ✓ *Bank transferred from*

- ✓ *DTF Cooperative receiving bank*
- ✓ *Transfer date*
- ✓ *Proof of payment (receipt)*

Accepted Receipt Formats

The uploaded receipt must be one of the following:

- *PDF*
- *JPG/JPEG*
- *PNG*

The receipt file must not exceed the maximum size allowed by the system (1MB).

How to Report a Transfer

1. *Click the* ***Report Transfer*** *tab.*
2. *Complete all required transfer details.*
3. *Upload a clear copy of the transfer receipt.*
4. *Review all information entered.*
5. *Click* ***Submit Transfer Report****.*
6. *Confirm the submission when prompted.*
7. *Wait for the success message indicating that the report has been submitted*.

What Happens Next?

After submission:

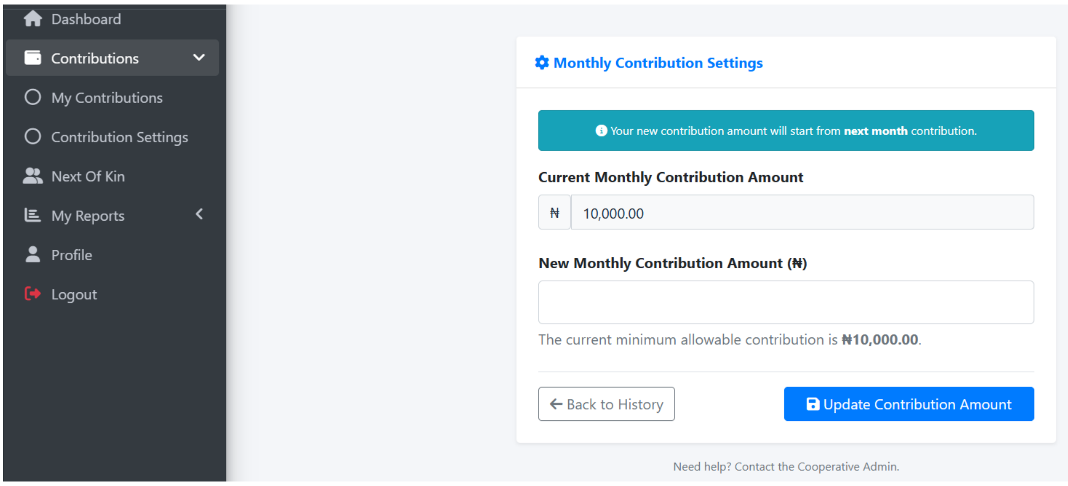
1. *The transfer report is sent to cooperative management.*
2. *Management verifies the transfer details and uploaded receipt.*
3. *Once verification is completed, the contribution is credited to the member's account.*
4. *The contribution status will be updated accordingly.*

📌IMPORTANT NOTES

- ➢ **Ensure your email address and phone number are up to date before making online payments.**
- ➢ **Always upload a clear and legible transfer receipt when reporting a transfer.**

- **Keep your payment receipts until the contribution has been verified and reflected in your account.**
- **Review your Yearly Contributions regularly to ensure all contributions have been properly recorded**.

Contributions Settings



Contributions Settings Screen

Purpose

The Contribution Settings page allows members to update their monthly contribution amount. This feature gives members the flexibility to increase or adjust their contribution commitment in accordance with DTF Cooperative policies.

📌**IMPORTANT**

Any new contribution amount approved through this page will take effect from the next month's contribution cycle. It does not change contributions that are already due or recorded for the current month.

How to Access

1. *Log in to the DTF Cooperative Portal.*
2. *Click **Contributions** on the menu.*
3. *Select **Contribution Settings**.*

Information Displayed

The page displays:

- ✓ ***Current Monthly Contribution Amount****: This shows the member's current approved monthly contribution amount*
- ✓ ***New Monthly Contribution Amount****: Allows the member to enter a new monthly contribution amount.*
- ✓ ***Minimum Allowable Contribution****: Displays the minimum monthly contribution amount permitted by DTF cooperative. Members cannot enter an amount below this value.*

How to Change Your Monthly Contribution Amount

1. *Navigate to* ***Contributions > Contribution Settings****.*
2. *Review your current monthly contribution amount.*
3. *Enter the new monthly contribution amount in the* ***New Monthly Contribution Amount*** *field.*
4. *Click* ***Update Contribution Amount****.*
5. *A confirmation message will appear showing the new amount you entered.*
6. *Click* ***Yes, Update*** *to confirm the change.*
7. *If the update is successful, the system will display a success message and refresh the page.*

Validation Rules

The system will not allow the update if:

- ❖ *The contribution amount is left blank.*
- ❖ *The contribution amount is less than zero.*
- ❖ *The contribution amount is equal to zero.*
- ❖ *The contribution amount is below DTF Cooperative's minimum allowable contribution.*

If any of these conditions occur, an error message will be displayed and the update will not be processed.

Example

Assume:

- ✓ *Current Monthly Contribution: ₦10,000*
- ✓ *New Monthly Contribution: ₦15,000*

After submitting and confirming the change:

- ✓ *The current month's contribution remains ₦10,000.*
- ✓ *Starting from the next contribution month, the monthly contribution becomes ₦15,000*.

📌IMPORTANT NOTES

- ➢ **Ensure you enter the correct amount before confirming the update.**
- ➢ **Changes take effect from the next contribution month and do not modify past contribution records.**
- ➢ **The new contribution amount must meet or exceed the minimum amount approved by the cooperative.**
- ➢ **If you need assistance, contact the Cooperative Administrator or Manager.**

TROUBLESHOOTING

- **I cannot save my new contribution amount.**

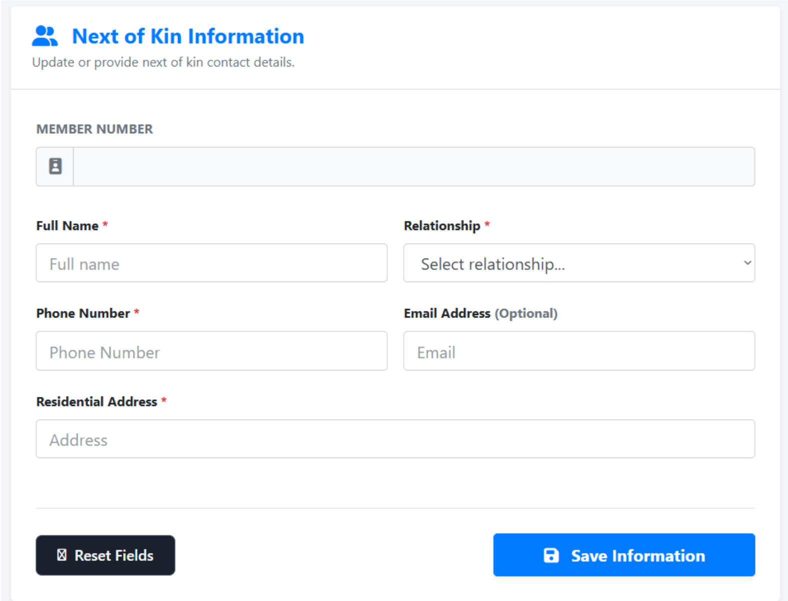
  Check that:

  - ✓ *A value has been entered.*
  - ✓ *The amount is greater than zero.*
  - ✓ *The amount is not below DTF Cooperative's minimum contribution requirement.*

- **I changed my contribution amount but my current month's contribution did not change.**

  This is expected behavior. Contribution amount changes take effect from the next contribution month.

Next Of Kin



Next Of Kin Screen

Purpose

The Next of Kin page allows members to provide and maintain the details of a trusted relative, spouse, guardian, or beneficiary who can be contacted when necessary regarding the member's DTF Cooperative account.

Providing accurate Next of Kin information is mandatory and helps the cooperative maintain up-to-date beneficiary records.

📌 **IMPORTANT**

Members are required to complete their Next of Kin information before gaining full access to the DTF Coop Portal.

How to Access

1. *Log in to the DTF Cooperative Portal.*
2. *From the menu, click **Next of Kin**.*

Information Required

The following information must be provided:

- ✓ ***Member Number**: Displays the member's unique cooperative identification number. This field is automatically populated by the system and cannot be changed.*
- ✓ ***Full Name**: Enter the full name of your Next of Kin.*

- ✓ ***Relationship**: Select the relationship between you and your Next of Kin from the available options provided in the dropdown.*
- ✓ ***Phone Number**: Enter a valid phone number for your Next of Kin.*
- ✓ ***Email Address (Optional)**: Provide an email address if available.*
- ✓ ***Residential Address**: Enter the current residential address of your Next of Kin.*

How to Register or Update Next of Kin Information

1. *Open the **Next of Kin** page.*
2. *Verify your Member Number.*
3. *Enter the full name of your Next of Kin.*
4. *Select the appropriate relationship.*
5. *Enter a valid phone number.*
6. *Enter an email address (optional).*
7. *Enter the residential address.*
8. *Click **Save Information**.*
9. *Review the confirmation message displayed by the system.*
10. *Click **Yes, Save** to complete the process.*

After successful submission, the system will save the information and refresh the page.

Updating Existing Information

Members can update their Next of Kin details at any time.

To update an existing record:

1. *Open the **Next of Kin** page.*
2. *Modify the information that needs to be changed.*
3. *Click **Save Information**.*
4. *Confirm the update when prompted.*

The new information will replace the previous record.

Resetting the Form

If you wish to clear unsaved information entered on the page:

1. *Click **Reset Fields**.*
2. *The form fields will be restored to their original values.*

Validation Rules

The system will not save the record if any of the following conditions occur:

- *Full Name is empty.*
- *Full Name contains fewer than three characters.*
- *Relationship is not selected.*
- *Phone Number is invalid.*
- *Email address format is invalid (when provided).*
- *Residential Address is empty.*

When validation fails, the system displays an error message describing the issue that must be corrected.

📌IMPORTANT NOTES

- **Ensure that all information provided is accurate and up to date.**
- **Use a phone number that can be easily reached when required.**
- **Email address is optional but recommended.**
- **Members should review and update their Next of Kin information whenever there is a change in family or contact details.**
- **The cooperative may rely on this information for official communication regarding the member's account when necessary.**

TROUBLESHOOTING

- **I cannot save my Next of Kin information.**

  Check that all required fields have been completed correctly and that the phone number and email address (if provided) are valid.

- **I entered the wrong information.**

  Simply return to the Next of Kin page, update the details, and save the changes again.

- **Can I change my Next of Kin later?**

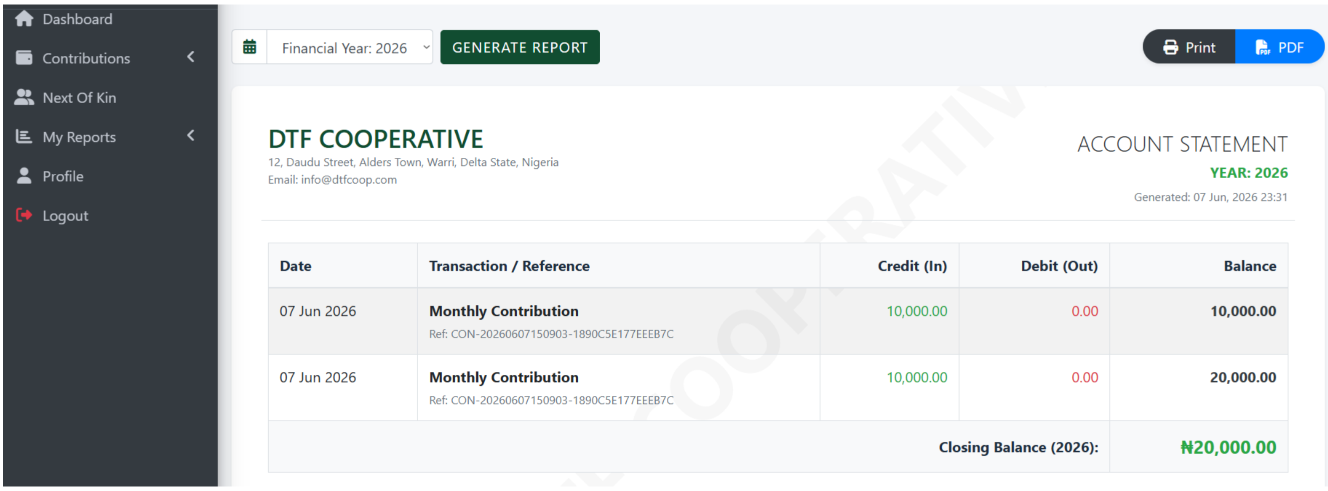
  Yes. Members can update their Next of Kin information at any time through the Next of Kin page.

My Reports

Purpose

This section provides downloadable and viewable account reports for personal record keeping. Below are some of the reports available for members:

Statement Of Account Report



Statement Of Account Report Screen

Purpose

The Statement of Account provides a detailed record of all financial transactions associated with your cooperative account for a selected financial year.

This report helps members:

- ✓ *Monitor account activity.*
- ✓ *Track contributions and other transactions.*
- ✓ *Verify account balances.*
- ✓ *Maintain personal financial records.*
- ✓ *Generate reports for printing or downloading.*

How to Access

1. *Log in to the DTF Cooperative Portal.*
2. *Click **My Reports**.*
3. *Select **Statement of Account**.*

Understanding the Statement of Account

The report displays the following information:

Cooperative Information

At the top of the report, the system displays:

- ✓ *Cooperative Name*
- ✓ *Cooperative Address*
- ✓ *Cooperative Email Address*
- ✓ *Report Generation Date and Time*
- ✓ **Financial Year:** Shows the financial year currently being viewed.

Transaction Details

Each transaction contains the following information:

- **Date:** The date the transaction was recorded.
- **Transaction / Reference:** Displays the transaction type, the transaction reference number or system reference.
- **Credit (In):** Shows money credited to your account. Examples may include:
  - Contributions received
  - Account adjustments
  - Approved credits
- **Debit (Out):** Shows money deducted from your account. Examples may include:
  - Charges
  - Withdrawals
  - Reversals
  - Other approved deductions
- **Balance:** Displays the running account balance after each transaction.

How to Generate a Statement

1. *Open the **Statement of Account** page.*
2. *Select a financial year from the **Financial Year** dropdown list.*
3. *Click **Generate Report**.*
4. *Review the transactions displayed for the selected year.*

The report automatically recalculates the balance for all transactions within that year.

Closing Balance

At the bottom of the report, the system displays the **Closing Balance (Year).**

This represents the final account balance at the end of the selected financial year based on all recorded transactions.

Printing the Statement

To print your statement:

1. *Generate the report for the desired year.*
2. *Click the **Print** button.*
3. *Review the print preview.*
4. *Select your printer and print the document*.

The printed version is formatted specifically for printing and excludes menus and navigation elements.

Downloading the Statement as PDF

To save a copy of your statement:

1. *Generate the report for the desired year.*
2. *Click the **PDF** button.*
3. *The system will generate a PDF version of the report.*
4. *Save the file to your device for future reference.*

No Transactions Found

If there are no transactions for the selected year, the system displays a message indicating that no transactions were found.

In this situation, you may:

- *Select a different financial year.*
- *Confirm that transactions exist for the selected period.*
- *Contact DTF Cooperative administrator if you believe transactions are missing.*

📌**IMPORTANT NOTES**

- **The statement reflects only transactions recorded in the DTF Cooperative system.**
- **Running balances are calculated automatically based on recorded credits and debits.**
- **The report can be generated for any available financial year.**

- **Members are encouraged to review their statements regularly to ensure all transactions have been properly recorded.**
- **Downloaded PDF statements can be used for personal record keeping and account verification purposes.**

Understanding Credits and Debits

TERM	MEANING
Credit (In)	Money added to your account
Debit (Out)	Money deducted from your account
Balance	Your account balance after each transaction
Closing Balance	Your final balance for the selected year

TROUBLESHOOTING

- **My statement shows no transactions.**

  Verify that the correct financial year has been selected. If transactions are expected but not displayed, contact the DTF Cooperative administrator.

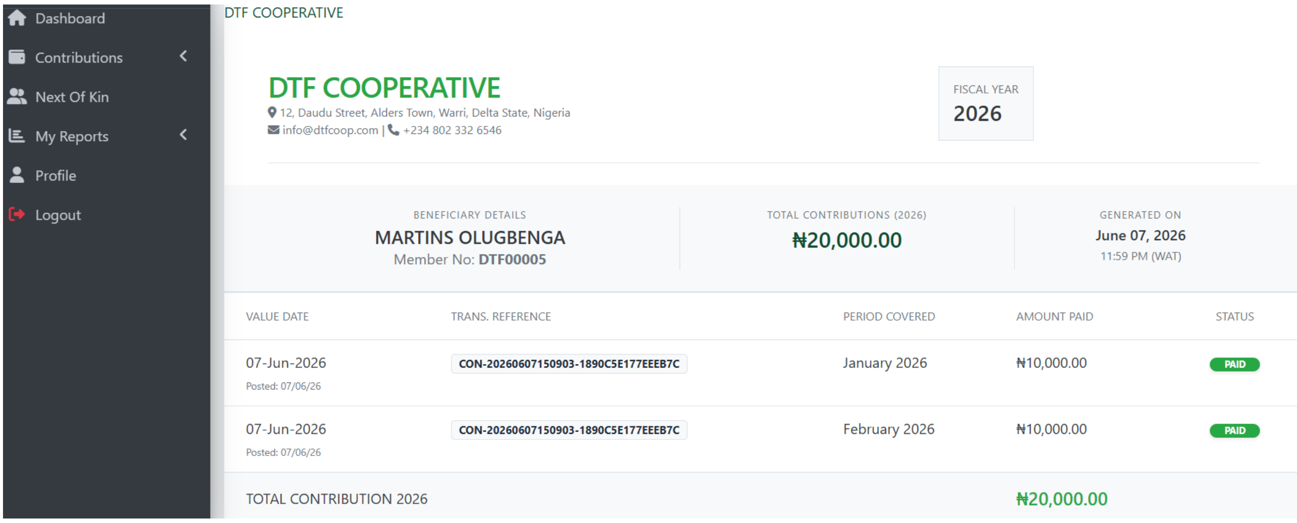
- **My balance appears incorrect.**

  Review the listed credits and debits carefully. If you still believe there is an error, contact DTF Cooperative management for clarification.

- **Can I save my statement?**

  Yes. Use the **PDF** button to download a copy of the report or use the **Print** button to create a printed version.

Contribution History Report



Contribution History Report Screen

Purpose

The Contribution History Report provides a detailed record of all contribution payments made by a member during a selected financial year.

This report helps members to:

- ✓ *Monitor contribution payments.*
- ✓ *Verify contribution records.*
- ✓ *Track payment dates and references.*
- ✓ *Confirm contribution status.*
- ✓ *Generate printable or downloadable contribution reports.*
- ✓ *Maintain personal contribution records.*

How to Access

1. *Log in to the DTF Cooperative Portal.*
2. *Click **My Reports**.*
3. *Select **Contribution History**.*

Understanding the Contribution History Report

The report displays contribution information for a selected financial year.

Cooperative Information

At the top of the report, the system displays:

- ✓ *Cooperative Name*
- ✓ *Cooperative Address*

- ✓ *Cooperative Email Address*
- ✓ *Cooperative Phone Number*

Member Information

The report also displays:

- ✓ *Member Name*
- ✓ *Member Number*

Financial Year

Shows the year for which the contribution report is being generated.

Total Contributions

Displays the total amount contributed by the member during the selected year.

Generated On

Shows the date and time the report was generated.

Report Details

Each contribution record contains the following information:

- **Value Date:** The actual date the contribution payment was made. The report may also display the posting date, which indicates when the transaction was recorded in the system.
- **Transaction Reference:** A unique reference number assigned to the contribution transaction. This reference can be used when making inquiries about a specific payment.
- **Period Covered:** Indicates the contribution period covered by the payment. Examples:
  - *January 2026*
  - *February 2026*
  - *March 2026*
- **Amount Paid:** Shows the amount contributed for the specified period.
- **Status:** Displays the current status of the contribution. Possible statuses include:
  - ***Paid:*** *The contribution has been successfully received and verified.*
  - ***Pending:*** *The contribution has been reported or initiated but has not yet been fully verified or processed.*
  - ***Rejected/Failed:*** *The contribution could not be verified or was not successfully processed.*

How to Generate a Contribution History Report

1. *Open the* ***Contribution History*** *page.*
2. *Select the desired year from the* ***Filter Year*** *dropdown list.*
3. *The system automatically loads the contribution records for the selected year.*
4. *Review the displayed contribution details*.

Understanding the Total Contribution Amount

At the bottom of the report, the system displays **Total Contribution (Year):** This figure represents the sum of all contribution payments successfully recorded for the selected year.

Printing the Report

To print the Contribution History Report:

1) *Generate the report for the desired year.*
2) *Click the Print button.*
3) *Review the print preview.*
4) *Print the report using your preferred printer.*

The print version is formatted for official record keeping and excludes navigation menus and system controls.

Downloading the Report as PDF

To save a copy of the report:

1) *Generate the report for the desired year.*
2) *Click the PDF button.*
3) *The system will generate a PDF version of the report.*
4) *Save the document to your device for future reference.*

No Contribution Records Found

If no contribution records exist for the selected year, the system displays a message indicating that no contribution records were found.

In this case:

- *Confirm that the correct year has been selected.*
- *Check whether contributions were made during the selected year.*
- *Contact the cooperative administrator if you believe records are missing.*

📌**IMPORTANT NOTES**

- ***Contribution History only displays contribution-related transactions.***
- ***The report does not include other account transactions such as adjustments, charges, or non-contribution entries.***
- ***Transaction reference numbers should be retained when communicating with the cooperative regarding a specific payment.***
- ***Members are encouraged to review their contribution history regularly to ensure all payments have been properly recorded.***
- ***Downloaded PDF reports can be retained as proof of contribution history.***

TROUBLESHOOTING

- **My contribution is not showing in the report.**

  Verify that:

  - ✓ *The correct year has been selected.*
  - ✓ *The contribution has been processed and recorded.*
  - ✓ *The contribution status is* ***not*** *still pending verification.*

- **My contribution status shows Pending.**

  This means the contribution has not yet completed the verification or approval process. Please allow time for processing or contact the cooperative administrator if necessary.

- **Can I save a copy of my report?**

  Yes. Use the **PDF** button to download a copy or the **Print** button to create a printed version.

Next Of Kin Certificate Report

Next Of Kin Certificate Screen

Purpose

The **Next of Kin Certificate** in CoopLedger is an official document generated for members to confirm their registered Next of Kin (NOK) details.

It serves as:

- ✓ *Proof of beneficiary nomination*
- ✓ *A printable legal-style certificate*
- ✓ *A record of asset distribution instructions within the cooperative system.*

How to Access the Certificate

Members can access the certificate through the member profile or reports section of the system.

Once opened, the system automatically displays:

- ✓ *Cooperative name and address.*
- ✓ *Member details.*
- ✓ *Registered Next of Kin information*.

Information Displayed on the Certificate

Member Information: The certificate shows member's *Full Name* and *Member Number.* This confirms the identity of the member linked to the NOK record.

Cooperative Information

Displayed at the top:

- ✓ *Cooperative Name (from system settings)*
- ✓ *Cooperative Address*
- ✓ *Certificate Title (e.g., Next of Kin Certificate)*

A faint watermark of DTF cooperative name appears in the background for authenticity.

Next of Kin (Beneficiary)

Each registered Next of Kin is displayed in a structured card showing:

- ✓ *Full Name*
- ✓ *Relationship to member (e.g., spouse, child, sibling)*
- ✓ *Phone Number (if available)*
- ✓ *Allocation Percentage (% share of benefits)*

📌 **IMPORTANT**

- ❖ ***Allocation represents how the member's benefits/assets are distributed.***
- ❖ ***If only one Next Of Kin exists, default allocation is typically 100%.***

When No Next of Kin is Registered

If no *Next of Kin* data is available, the system displays a message **"No Next of Kin records found."**

Members are advised to update their profile immediately.

Printing the Certificate

To print:

1. *Click the* **Print button**
2. *A print-friendly layout will open*
3. *Use browser print options to complete printing*

Print Features:

- ✓ *Removes buttons and screen elements automatically*
- ✓ *Formats document for A4 paper*
- ✓ *Enhances border styling for official appearance*

Exporting as PDF

To download as PDF:

1. *Click the **PDF button***
2. *The system opens a PDF-ready version in a new tab*
3. *Save or download using browser options*

This ensures digital storage or sharing

Signature Section

The certificate includes two signature areas:

- ✓ *Member Signature*
- ✓ *Manager/Administrator Signature*

It also includes the current system date automatically.

Security Features

Each certificate includes a unique verification code. This helps:

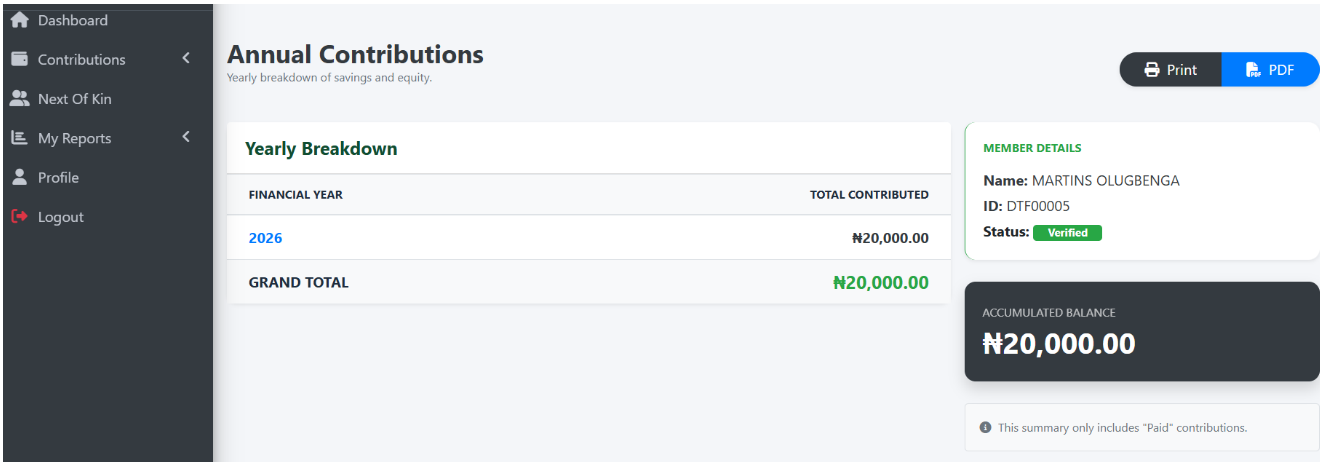
- ✓ *Prevent tampering*
- ✓ *Verify authenticity of printed documents*

📌IMPORTANT NOTES FOR MEMBERS

- **Ensure Next of Kin details are always accurate and updated**
- **Allocation percentages must total 100%**
- **Phone numbers help in emergency contact situations**
- **Changes may require approval depending on cooperative rules**

The Next of Kin Certificate provides a formal record of a member's beneficiary instructions within CoopLedger, ensuring transparency, accountability, and proper asset succession planning.

Contributions Summary Report



Contributions Summary Screen

Purpose

The **Contributions Summary Report** in CoopLedger provides members with a consolidated view of their annual contributions within the cooperative.

The report helps members:

- *Monitor yearly savings and equity contributions.*
- *Review accumulated contributions over time.*
- *Verify contribution records.*
- *Generate printable or PDF statements for personal records, loan applications, or cooperative transactions.*

Accessing the Report

To view your Contributions Summary Report:

1. *Log in to CoopLedger.*
2. *Navigate to **Reports**.*
3. *Select **Contributions Summary Report**.*
4. *Choose the desired reporting period (if applicable).*
5. *Click **Generate Report**.*

The system will display your contribution history grouped by financial year.

Information Displayed

- ❖ **Cooperative Information:** The report displays:
  - ✓ *Cooperative Name*
  - ✓ *Cooperative Address*
  - ✓ *Report Title:* When printed or exported to PDF, this information appears in the official report header.

- ❖ **Member Information:** The report identifies the member through:
  - ✓ *Full Name*
  - ✓ *Member Number/ID*
  - ✓ *Verification Status:* The **Verified** status indicates that the member's account has been validated within the system.

- ❖ **Annual Contribution Breakdown:** The main section of the report provides a yearly summary showing:

Field	Description
Financial Year	The contribution year
Total Contributed	Total amount paid during that year

This allows members to quickly see how much was contributed each year.

Example:

Year	Total Contributed
2023	₦250,000
2024	₦320,000
2025	₦410,000

- ❖ **Grand Total:** At the bottom of the report, CoopLedger calculates:

Grand Total = Sum of all yearly contributions

This represents the member's cumulative contribution balance included in the report.

- **Accumulated Balance:** A summary card displays **Accumulated Balance.** This value matches the Grand Total and provides a quick overview of the member's total paid contributions.

Contribution Status Consideration

📌**IMPORTANT**

The Contributions Summary Report includes only contributions marked as "Paid" in the system.

The report does not include:

- *Pending contributions*
- *Unpaid contributions*
- *Cancelled contributions*
- *Reversed transactions*

This ensures the report reflects actual funds received by the cooperative.

Printing the Report

To print the report:

1. *Click the **Print** button.*
2. *The report automatically switches to a print-friendly format.*
3. *Use your browser's print options to complete printing.*

Print Features

When printing:

- *Navigation buttons are hidden.*
- *Cooperative information is displayed at the top.*
- *Signature sections are added.*
- *Formatting is optimized for paper output.*

Exporting to PDF

To save the report as a PDF:

1. *Click the **PDF** button.*
2. *A PDF version opens in a new tab.*
3. *Save or download the file.*

PDF exports are useful for:

- ✓ *Loan applications*
- ✓ *Financial documentation*
- ✓ *Personal record keeping*
- ✓ *Official cooperative correspondence*

Handling Missing Records

If no contribution records exist for the selected period, the system displays ***"No contribution records found."***

Possible reasons include:

- *No contributions have been made.*
- *Contributions have not yet been posted.*
- *The selected reporting period contains no records.*

Members should contact the cooperative office if they believe records are missing.

Benefits of the Contributions Summary Report

The report helps members:

- ✓ *Track annual savings growth*
- ✓ *Monitor long-term contribution history*
- ✓ *Verify paid contributions*
- ✓ *Prepare for loan applications*
- ✓ *Support financial planning*
- ✓ *Maintain accurate personal records*

Best Practices for Members

- ➢ *Review your contribution summary regularly.*
- ➢ *Report discrepancies immediately.*
- ➢ *Keep PDF copies for future reference.*
- ➢ *Ensure all expected payments have been posted.*
- ➢ *Use the report to monitor progress toward your savings goals.*

The **Contributions Summary Report** provides a year-by-year overview of a member's paid contributions and overall accumulated balance within CoopLedger. It serves as an official financial statement that promotes transparency, accountability, and informed financial decision-making for cooperative members.

Profile

The **Profile** section in CoopLedger allows members to view and update their personal information, manage their profile photograph, maintain accurate contact details, update Next of Kin records, and change their account password.

Keeping profile information up to date ensures accurate communication, proper record keeping, and smooth processing of cooperative services.

Accessing Your Profile

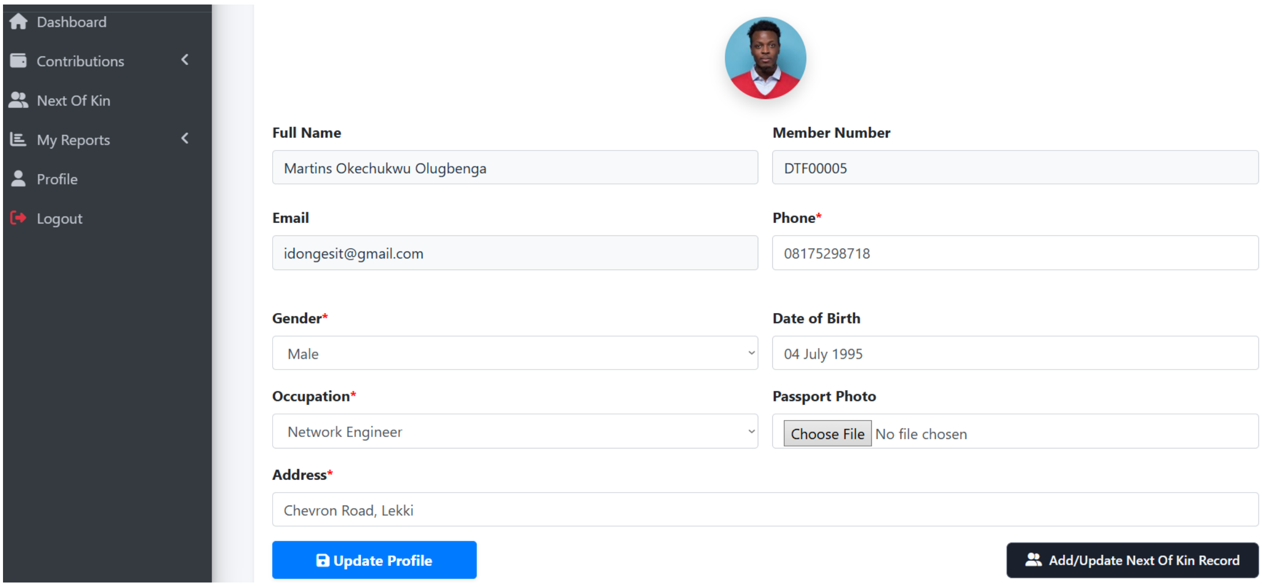
To access your profile:

1. *Log in to CoopLedger.*
2. *Navigate to **Profile**.*
3. *The system opens the **Member Profile** page.*

The Profile page contains two tabs:

- *Profile Info*
- *Change Password*

Profile Information Tab



Profile Information Tab Screen

Viewing Your Profile

The Profile Information section displays your personal details.

Read-Only Information

The following information is displayed for reference and cannot be edited by members:

- *Full Name*
- *Member Number*
- *Email Address*

If any of these details are incorrect, contact the DTF Cooperative administrator for assistance.

Updating Your Personal Information

Members can update the following details:

- **Phone Number:** Enter a valid phone number that can be used to contact you. The system validates the phone number before saving.
- **Gender:** Select your gender from the available options:
  - ✓ *Male*
  - ✓ *Female*
- **Date of Birth:** You may update your date of birth using the calendar selector. Features include:
  - ✓ *Calendar date picker*
  - ✓ *Easy date selection*
  - ✓ *Prevention of future dates*
- **Occupation**: Select your current occupation from the list provided by the cooperative. Accurate occupation information helps maintain complete member records.
- **Residential Address**: Enter your current residential address. This field is mandatory and should be updated whenever your address changes.
- **Uploading A Passport Photograph**: Members may upload or replace their passport photograph.
  - ***Accepted Formats***:
    - ✓ *JPG*
    - ✓ *JPEG*
    - ✓ *PNG*
  - ***Maximum File Size:*** 2MB

- **Photo Preview**: Once a photo is selected, the system displays a preview before submission.
- **Guidelines**:
  - ✓ Use:
    - *A recent photograph*
    - *A clear image*
    - *A front-facing picture*
  - ✓ Avoid:
    - *Blurry images*
    - *Group photographs*
    - *Images larger than 2 MB*

Saving Profile Changes

After updating your information:

1. *Click **Update Profile**.*
2. *Review your changes.*
3. *Confirm the update when prompted.*

The system validates the information before saving.

Successful Update

Upon successful update:

- *A confirmation message is displayed.*
- *The page refreshes automatically.*
- *Updated information becomes visible immediately.*

Profile Validation Rules

Before a profile can be updated:

- **Required Fields:** The following fields must be completed:
  - ✓ *Phone Number*
  - ✓ *Gender*
  - ✓ *Occupation*
  - ✓ *Address*
- **Date Validation**: If a Date of Birth is entered, It must be a valid date.

❖ **Passport Validation:** If a passport photograph is uploaded:

- *File must be JPG, JPEG, or PNG.*
- *File size must not exceed 2 MB.*

Next of Kin Management

❖ **Managing Next of Kin Information:** The profile page provides a quick access button:

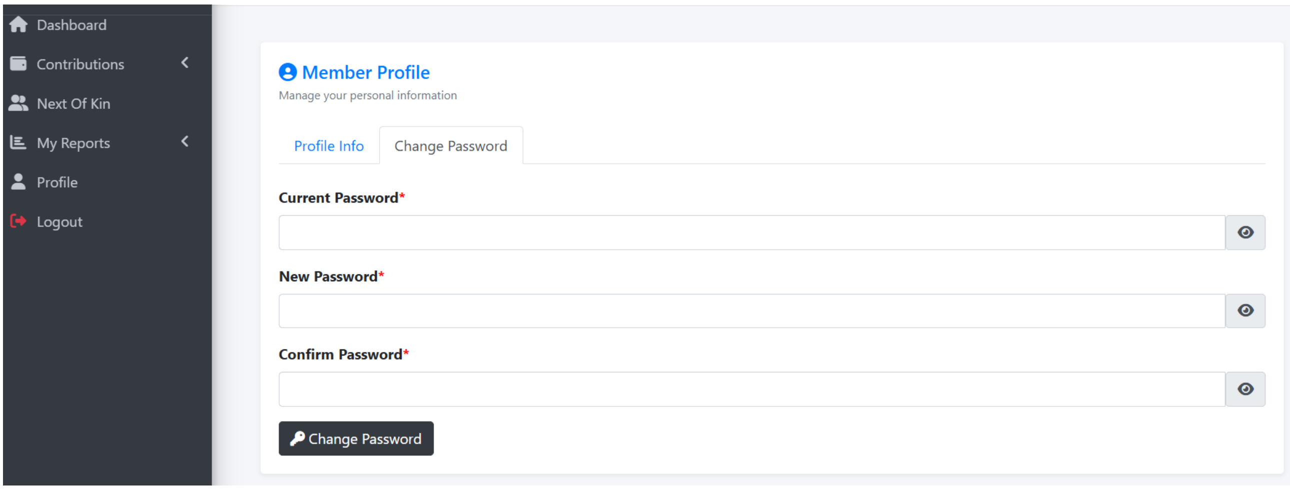
Add/Update Next of Kin Record

To update Next of Kin details:

1. *Click **Add/Update Next Of Kin Record**.*
2. *Complete or update beneficiary information.*
3. *Save the changes.*

Members should keep Next of Kin records accurate and current at all times.

Changing Password Tab



Change Password Tab Screen

Purpose

The **Change Password** tab allows members to update their login password.

Password Change Process

To change your password:

1. *Open the **Change Password** tab.*
2. *Enter your Current Password.*

3. *Enter a New Password.*
4. *Confirm the New Password.*
5. *Click **Change Password**.*

Password Requirements

- **Current Password:** Must:
  - ✓ *Be entered correctly.*
  - ✓ *Contain at least 6 characters.*
- **New Password:** Must Be at least 6 characters long.
- **Confirm Password:** Must Match the New Password exactly.

If the passwords do not match, the system will reject the update.

Password Visibility Option

Each password field includes a visibility icon.

Members can:

- *Show password characters while typing.*
- *Hide password characters for privacy.*

This helps reduce typing errors when changing passwords.

Password Change Confirmation

Before updating a password:

1. *The system asks for confirmation.*
2. *Select **Yes, Update** to proceed.*

After a successful password change:

- ✓ *A success message is displayed.*
- ✓ *The page refreshes automatically.*
- ✓ *Future logins must use the new password.*

Security Recommendations

- **Protecting Your Account:** For better account security:
  - **Use Strong Passwords:** Include:
    - ✓ *Uppercase letters*

- ✓ *Lowercase letters*
- ✓ *Numbers*
- ✓ *Special characters where possible*

➢ **Do Not Share Passwords:** Never share your password with:

- ✓ *Friends*
- ✓ *Family members*
- ✓ *Other cooperative members*

➢ **Update Information Regularly:** Keep the following current:

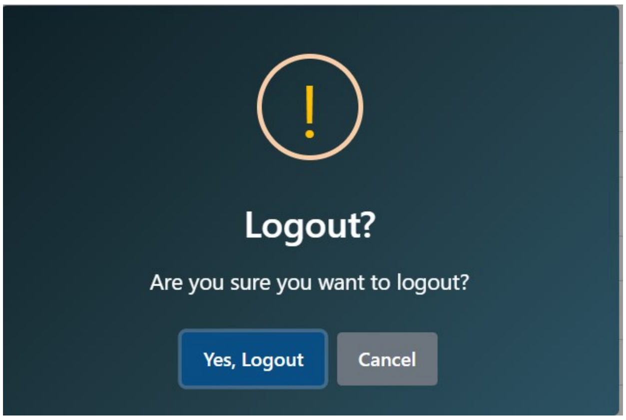
- ✓ *Phone Number*
- ✓ *Address*
- ✓ *Occupation*
- ✓ *Passport Photograph*
- ✓ *Next of Kin Information*

TROUBLESHOOTING

- **Invalid Phone Number:** Ensure the phone number is entered correctly and contains valid digits.
- **Passport Upload Failed:** Check:
  - ✓ *File type is JPG, JPEG, or PNG.*
  - ✓ *File size is below 2 MB.*
- **Password Update Failed:** Verify:
  - ✓ *Current password is correct.*
  - ✓ *New password contains at least 6 characters.*
  - ✓ *Confirmation password matches the new password.*
- **Unable to Edit Name or Email:** These fields are controlled by the cooperative administration and cannot be edited by members.

The **Profile Management** module in CoopLedger enables members to maintain accurate personal records, upload profile photographs, manage Next of Kin information, and securely update account passwords. Regularly reviewing and updating profile information helps ensure smooth communication and efficient service delivery within the cooperative.

Logout



Logout Confirmation Screen

The **Logout** feature allows members to securely exit their CoopLedger account after completing their activities.

Logging out helps protect your personal information, financial records, and account access from unauthorized users.

How to Logout

To sign out of CoopLedger:

1. Click on the **Logout** menu item or the log out icon at the top-right corner of the screen.
2. A confirmation message will appear asking whether you want to logout.
3. Click **Yes**, **Logout** button to proceed.
4. The system will securely end your session and redirect you to the Login page.

If you select **Cancel**, you will remain logged in and can continue using the system.

Logout Confirmation Popup

Before logging you out, CoopLedger displays a confirmation dialog to prevent accidental sign-outs.

The confirmation popup allows you to:

- *Confirm your intention to logout.*
- *Cancel the operation if Logout was selected by mistake.*

This additional security step helps prevent disruption when performing transactions or updating records.

Why the Confirmation Popup is Important

The logout confirmation helps:

- ✓ *Prevent accidental logout while working*
- ✓ *Avoid loss of unsaved information*
- ✓ *Give members an opportunity to complete pending activities*
- ✓ *Improve overall user experience*

When Should You Logout?

You should always logout when:

- *You have completed your work.*
- *You are using a shared computer.*
- *You are accessing CoopLedger from a public location.*
- *You are leaving your device unattended.*

Security Best Practices

For maximum account security:

- *Always confirm logout when you have finished using the system.*
- *Do not leave your account open on shared devices.*
- *Close your browser after logging out when using public computers.*
- *Never share your login credentials with others.*

The **Logout** feature in CoopLedger allows members to securely end their session. A logout confirmation popup is displayed before the system signs the member out, helping to prevent accidental logout and ensuring a safer user experience. Members are encouraged to logout after every session to protect their personal and cooperative information.

NOTE: ***Some features such as Loans, Investments, Shares, and Withdrawals are currently not active for members in this phase but will be enabled in future updates***.