Proposal for the Setup and Integration of CoopSolve Cooperative Management System

Submitted by:

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Finalist Most Innovative Product 2012

Best use of Technology 2008 & 2010, Nominee

Nominee Best Website Designer 2015

1 INTRODUCTION

FIRSTLINCOLN TECHNOLOGIES is pleased to submit this proposal to you, hereinafter called the “Client”. We look forward to working with the Client in the setup and implementation of CoopSolve cooperative information management system.

Background

Certain aspects of running a cooperative society are crucial to keep it functioning, but are not necessarily part of its core value proposition. In these cases, companies and organizations can turn to cooperative process management, or CPM, which provides efficiencies beyond what the cooperative could generate on its own.

Being tied down with the day-to-day administration of a cooperative activities can be frustrating, particularly when you would rather be working on primary objectives. But whether you are a busy finance director or an institution based cooperative, keeping your accounting and compliance requirements on track is essential to its success. Coopsolve can bridge the gap, offering you more resources and allowing you to concentrate on your role.

We provide a cost-effective and comprehensive cooperative takeover and back office service to small and mid-size organisations. While you focus on growing your primary objectives, we'll handle the rest.

The Benefits	Meeting your needs
Win-Win While we look after everything, you can do more of what matters in your core business area. **We Manage Everything** We'll look after the entire operation including savings and loan management, approvals, reports and profitability.	**Supportive** When you're not sure what needs to be done, we can step in where necessary, providing dedicated support through every step of your journey. **Comprehensive** Big or small, we can provide invaluable support for the day-to-day financial management of your

Big or Small We can do this for everything from small on-site facilities, to entire departments within a larger company. **We've the Experience** We have been supporting cooperatives for years and have fine-tune our processes and operation to accommodate differential conditions that may arise from time to time. **Effective, Efficient Solutions** We'll meet your unique requirements with professional, proven solutions that are both time-efficient and cost-effective.	cooperative, including ensuring that your statutory and management accounts are in safe hands. **Personal** We offer a bespoke service, taking the time to understand you and your cooperative activities and working as a seamless extension of your team to provide realistic solutions without the overheads. **Accessible** Our clients are at the heart of everything we do, and our partner-led approach means you're always able to reach senior decision-makers as and when you need to.

Why choose us?

Our dedicated business services team works together, across specialist disciplines where required, to provide high-quality advice and solutions as part of a seamless, co-ordinated service that's tailored to your needs. As a partner-led business, we pride ourselves on ensuring that clients are always able to reach senior people and decision-makers as and when they need to.

Our clients tell us that they value long-term relationships, which enable us, as their advisers, to gain in-depth knowledge of their financial affairs requirements. Technical excellence underpins how we deliver our services and our teams are dedicated to offering practical and value-added solutions.

Coopsolve is a leading provider of accountancy, tax and financial advisory services to SMEs, corporates, entrepreneurs, private clients, professional practices and not-for-profit organisations. We operate across the states in Nigeria and internationally through the Africom network, giving us considerable experience in working with international companies.

2 COOPSOLVE - Cooperative Information Management System

CoopSolve is a cooperative information management system that operates in a software as a service solution framework which aims to minimize the risks and inconvenience of managing Cooperative financial transactions most notably payment and collection of loans, payments and membership management. Through this, the team have been involved with various organisations around Nigeria such as loan cooperatives, financial institutions, non-profits and many others. Our software interface is very simple and easy to use.

Easy Cooperatives Management Software That Works for You!

Now you can automate and simplify your Cooperative tasks for yourself, your members, and board. With CoopSolve Cooperative software, you'll be able to escape Excel Hell. All your members data lives safely in the cloud so multiple users can access it from a desktop, phone or tablet. Our software is equipped with automated loan and savings management module that enables cooperatives to record and manage loan transactions seamlessly while automating savings transactions including deposits, loan interest, sales and reports.

The proposed deliverables are presented in a modular fashion of WBS (work background structure) to enable the you identify how the modules of the projects are best suited to the project goals and objectives.

We believe that material contained in this proposal presents a precise definition of the scope of work and responsibilities for its execution. It should be noted that the proposal quantifies the program scope to the maximum practical extent and avoids level of effort activities whenever possible. This provides a sound basis for management of the work scope and assures adequate visibility into the progress of each services and product.

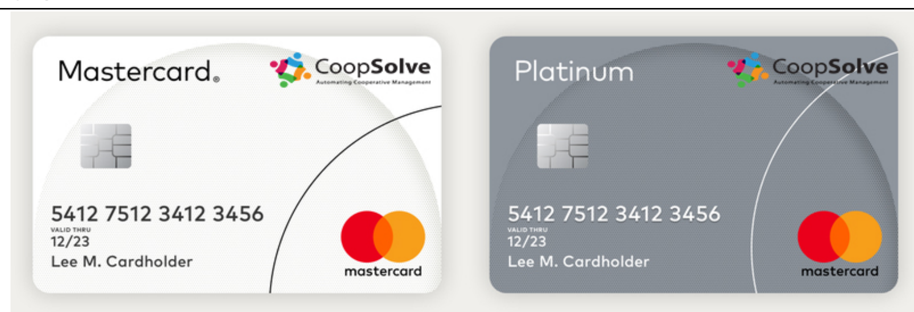
2.1 General Features

Loan Management ▪ Add Borrower's details such as account details, amount to be borrowed, Loan type etc. ▪ The system generates loan eligibility status of recipient ▪ Enter information about at least two guarantors of loan recipient. ▪ The system also generates eligibility status of recipient's guarantors. ▪ Record date of repayment and amount to repay. ▪ The System automatically generates the loan summary and records it.	**List Loan** ▪ You can view the list of loans that have been recorded or applied for and the current status of such loans as applies. ▪ You can edit existing records where needed such as updating the collateral and any other additional document attachments. ▪ You can also export the records to excel or paper format if required.
Members Login/ Account Area ▪ Members can login to update their profile ▪ Create new loan application	**Member Registration** ▪ Enter Personal details of members such as names, DOB, residential address etc.

▪ View status of loan application ▪ View savings and loan ▪ Make payment using their ATM cards ▪ Purchase product from the e-store ▪ Receive email and SMS notification	▪ Upload passport photograph of member. ▪ Input their bank account details ▪ Select their referral from existing members ▪ Enter Details of Next of Kin ▪ Enter details of nominee Save entered records
Populate Loan ▪ Populate backlogs of past loans records before you migrated to this platform. ▪ Update existing loan and past loan records from paper onto this platform. ▪ Enter information about affected member. ▪ Pick the dates through which the loan repayment ran. ▪ Input the amount deposited per date agreed upon. ▪ The System automatically cumulates this data and updates the records accordingly for every date this transaction ran.	**Missed Payment** ▪ Track and capture any abnormality in every loan transaction such as missed payments. ▪ You can edit records here as you deem fit. ▪ You can also export the records to excel or paper format if required.
Monthly Savings/Savings Manager ▪ Select Member. ▪ Select Monthly agreed fee ▪ Select Amount to be deposited. ▪ Select shared capital.	**Financial Records** ▪ Annual Financial ▪ Disposal of Surplus Funds ▪ Personal financial statement of members ▪ List of Balances ▪ Others ▪ Print your records as needed
Payments ▪ You can view missed payment records. ▪ You can record payment details of members such as date of payment, amount paid, type of payment and means of payment. ▪ You can also view detailed records of payments made by members. ▪ Verve wallet card for members	**View & Update Member Records** ▪ Enter the interface for viewing member records. ▪ You can also select and view individual details of members ▪ You can export existing records to paper or print format. ▪ You can send SMS or Emails to members seamlessly through our interface. ▪ You also get to manage and monitor financial transactions between members and the organisation.
Special Savings Manager	**Inventory Management System**

▪ Special savings for Land, Housing or other target savings centrally manage. ▪ Print statement of saving with date filter and history. ▪ Set auto-target monitoring to automatically check when target has been met.	▪ Get an instant overview of your store across all of your locations and devices. ▪ Access real-time product, sales and employee performance reports from anywhere, at anytime and on any device. ▪ Set custom dashboards to access your key information quickly without the need to re-run individual reports.
Restrict Unauthorized Access Set different authorisation levels for each of your staff to control levels and restrict who can perform certain functions. Monitor access by employee and member in the Back Office. Protect yourself from employee fraud, by preventing unauthorised access to the system through email authentication and by keeping sensitive information like profit margins hidden.	**Warehouse management:** This feature is useful if you need to optimize your warehouse stock and maintain an accurate log of each product's location. It'll give you a single view of where all of your products are stored.

Additional Features

Finance	Integrated Double Entry Accounting System, Bills, P&L, Lead/Contact Management, Interaction Tracking, Account Management, Reports
Coops self-service	Put an end to time-consuming administration and paperwork by allowing Coops members to access and modify information related to them.
Debit Card	

Other Features

- Savings & Loan Management
- Savings Management With Auto Debit
- Enterprise Accounting Module
- Membership Management
- Online Payment with Paystack & Remitta
- Payment Notifications
- Members Login on the web and mobile app
- SMS and Email Notification and Alert
- Integrated Double Entry Accounting, Bills, P&L, Chat of Account, Ledger Posting, Trial Balance, Receivable, Account Management, Reports.

Mobile App on Android Playstore and Apple AppStore

CoopSolve POS	
Task Manager	Manages and assign task to coop staff or executive member. You can assign task of members account creation, loan disbursement … and monitor their progress
Training	Training for all staff and cooperative personnel's.

2.2 Integration with Payment Gateway

A payment gateway is a merchant service provided by an application service provider that authorizes credit card or direct payments processing for e-businesses, online retailers, bricks and clicks, or traditional brick and mortar.

Proposed Payment Gateway and Aggregator:

REMITA WEBPAY: Remita is an Africa-focused integrated digital payments and commerce company that facilitates the electronic circulation of money as well as the exchange of value between individuals and organisations on a timely and consistent basis.

Remita payment gateway takes the hassle of accepting payments for you. It's easy for members to pay cooperatives. Whether on a website or social media. With Remita cooperatives will be able to.

- Accepts all cards issued by any bank in Nigeria
- Accepts all MasterCard or Visa cards issued anywhere in the world
- Uses Chip & PIN method
- Pay by Account – Additional payment option to card
- Recurring payment via card – This is similar with direct debit mandate but through card
- And General card payment – This is for regular web payment using card for one-off transaction
- Daily email transaction alerts
- Online portal to view daily transactions

- Print receipts quickly and easily

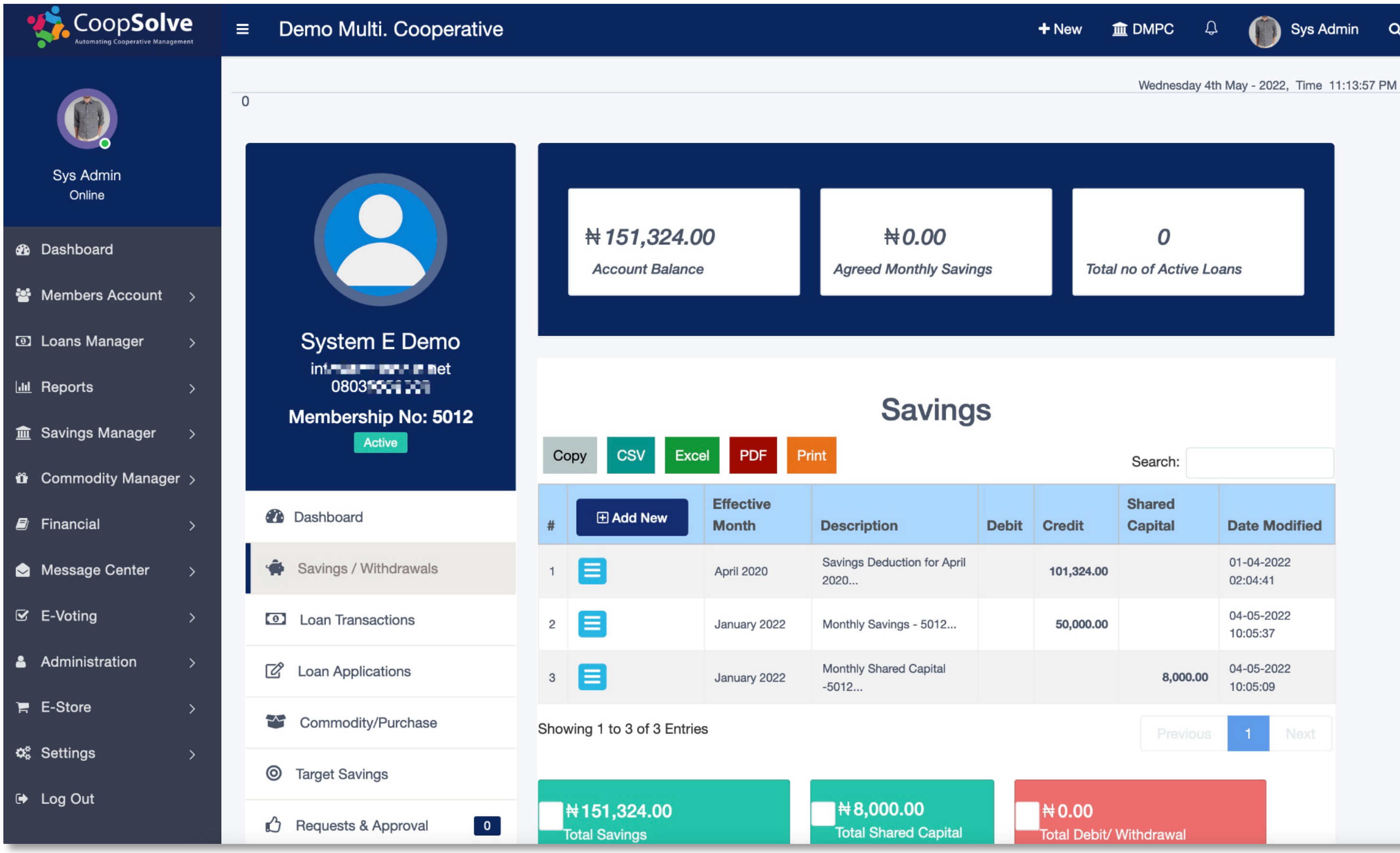
2.3 Roles and Privileges

The software will incorporate roles for Super Administrator, Administrator, Treasurer and User roles. The members of the cooperative can assume different roles in the system as assigned by the Supper Administrator based on the requirement in the RFP. The Super Administrator can create other roles and privileged and create page access according to roles.

The Super Administrator can provide Administrator privileges to other users or change the Super Administrator of the organization to another Administrator in the Organization.

Both Administrators and Super Administrators can do the following tasks:

- Create users / Groups
- Reset User Passwords
- Create and Assign page and access policies
- Add IP Restrictions
- Add / Remove members from Groups
- Manage users
- Enable / Disable services for users
- Moderate task and so on


CoopSolve
Automating Cooperative Management
Demo Multi. Cooperative
+ New
DMPC
Sys Admin
Wednesday 4th May - 2022, Time 11:13:57 PM
0
Sys Admin
Online
Dashboard
Members Account
Loans Manager
Reports
Savings Manager
Commodity Manager
Financial
Message Center
E-Voting
Administration
E-Store
Settings
Log Out
System E Demo
Membership No: 5012
Active
Dashboard
Savings / Withdrawals
Loan Transactions
Loan Applications
Commodity/Purchase
Target Savings
Requests & Approval 0
₦151,324.00
Account Balance
₦0.00
Agreed Monthly Savings
0
Total no of Active Loans
Savings
Copy CSV Excel PDF Print
Search:
| Add New | Effective Month | Description | Debit | Credit | Shared Capital | Date Modified
1 | April 2020 | Savings Deduction for April 2020... | 101,324.00 | 01-04-2022 02:04:41
2 | January 2022 | Monthly Savings - 5012... | 50,000.00 | 04-05-2022 10:05:37
3 | January 2022 | Monthly Shared Capital -5012... | 8,000.00 | 04-05-2022 10:05:09
Showing 1 to 3 of 3 Entries
Previous 1 Next
₦151,324.00
Total Savings
₦8,000.00
Total Shared Capital
₦0.00
Total Debit/ Withdrawal

3. TECHNICAL SPECIFICATION

3.1 Development Resources

Firstlincoln uses a combination of authoring languages to create all pages used to interact with the application, to ensure an easy and user-friendly maintenance and update of dynamic content. Some of the resources include:

***BACK-END:* C#, C++, Objective C, PHP, ASP, and ORACLE MYSQL:**
***FRONT-END:* HTML, CSS, DHTML, XML and JAVASCRIPT**

Look and Feel

An Internet application today represents the first contact point for many prospective member. In a nutshell, it shows how professional the cooperative is, and the kind of attitude they have in promoting themselves. we take great steps in development to ensure the that Coopsolve is users-friendly, appealing, and reflects the appropriate image of any cooperative organization.
We utilize extensive usability surveys to ensure the menus are simple to navigate to encourage usage by the least educated member.

Interactivity

Without interactivity, a website is merely an online book. Interactive sites capture user details online and monitor what users do inside the system. The more visitors can interact with the site, the more likely they are to revisit.

The importance of having visitors return is found in the statistic that people will buy from you after an average of seven previous visits. We will take advantage of various interactive modules to give your site an engaging factor.

3.2 Coopsolve Information Security Architecture

Coopsolve has been architected with key provisions that produce the protection every cooperative needs for keeping information confidential and safe and at the same time create new collaboration opportunities with members. These provisions include:

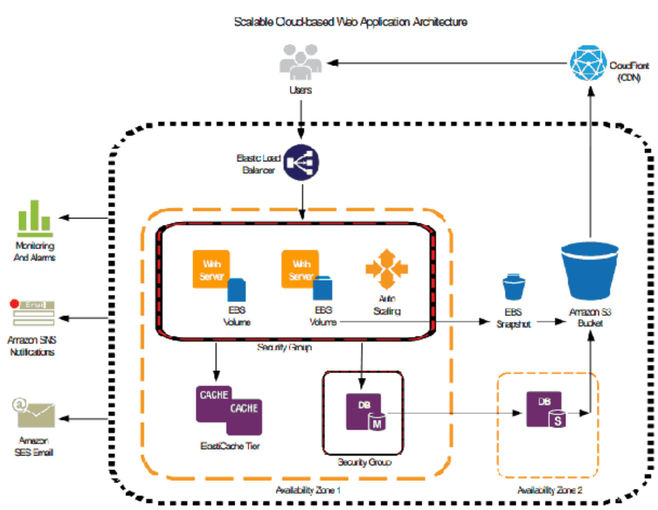
- **Coopsolve Connector—**Coopsolve has built its secure web services platform from the ground up. The Coopsolve Connector initiates all cloud communications and provides protection from the cloud by managing the handling of all exchanges with on-premises cooperative information. This configuration is a key component for providing users freedom to access cooperative data anywhere there is Internet connectivity while safeguarding the cooperative systems from firewall or server breaches.
- **Encryption—**All communication between your back-office financial and operations solution are encrypted with 256-bit SSL security.
- **Securing Members Information—**Coopsolve uses secure web services for connections between servers and mobile devices to mitigate unauthorized

access, network eavesdropping, and other threats. Members are also assigned their own dedicated secure authentication so data is safeguarded from others.

- **Advanced Folder Security—**Advanced Coopsolve folder security settings give you the trust to extend specific information access to an entire project team. These access options provide the ability to identify and ensure that only the right people see confidential documents such as savings or loans.
- **Notifications and audit trails—**Audit trails and online reports are available to track who requests, accesses, and views information stored on Coopsolve. This is particularly beneficial for legal protection and contract compliance.
- **Data-level security --** Coopsolve is built on the highly reliable Oracle database infrastructure, helping to ensure you can access information at any time of day, every day of the year. Data-security measures include:
  - ✓ Full daily backups to multiple locations
  - ✓ Continuous backups of transaction data
  - ✓ Secure streaming of transaction data to remote disaster recovery center
- **Application security —** With security features built in to the Coopsolve application, you can prevent outside attacks and ensure that the right people get the right level of access to your Coopsolve account. Features include:
  - ✓ Highly granular level of control over user access
  - ✓ Option of requiring 2-step user verification every time a user signs on through an unrecognized device
  - ✓ Enforced password changes and automatic session timeouts
  - ✓ Option to set acceptable IP ranges from which users may log in

3.3 System Architecture

Coopsolve is a cloud based platform with an optional premise backup server for disaster recovery. Cloud-based is a term that refers to applications, services or resources made available to users on demand via the Internet from a cloud computing provider's servers. Our system runs on Amazon EC2 and IBM cloud foundry with elastic computing resources and application instance. This provide the added advantage of flexibility, scalability and accessibility.



Helping our clients move to new horizons

We are a professional information technology service and consultancy agency providing a full range of services in areas information communication technology. We apply technology to drive through secure business change.

We design innovative end-to-end business solutions, which help organisations reduce risk, costs and maximise quality while delivering exactly what the business needs.

Our Mission

Our mission is to empower every person and every organization to achieve more.
Armed with a unique blend of technology, PR, branding and design thinking, we're here to help our client's build relevant, credible, differentiated and enduring brands through technological innovation.

Our Vision

To continually come up with winning ideas in the field of information technology for our clients, without losing sight of changing technology and industry trends.

Our Culture and Values

Our employees bring with them a wealth of knowledge and expertise. And to utilise these effectively, our overall approach is based on a distinct set of values which we believe stand us apart from many large businesses:

Openness – we are honest and transparent, acting with integrity, embracing diversity and respecting our colleagues and clients.

Ingenuity – we have the courage to do things differently, think smart and look for new and innovative solutions.

Collaborative – we benefit from shared ideas and our clients do too; working in partnership to solve challenges and combining the talents of all our businesses and those of the organisations we support.

Effective – we deliver what we promise and believe that great service can always be better.

Background

We've come a long way over the last decade to become one of Nigeria's leading full service digital agency. Our unwavering commitment to being at the forefront of technology and innovation has earned us a reputation as the 'go-to' agency for projects where a high level of technical expertise is required. We provide bespoke technology solutions using the best technologies for Enterprise Software development, website design, content management systems, ecommerce, information security management, mobile applications, SEO, cloud applications and integrated solutions - so we're able to match the best technology to the needs of your business.

We achieve success through the excellence of our people, the scale of our business that allows us to be flexible and creative, but also secure, and our complexity enables us to provide an enormous scope of solutions and readily available resources.

In recognition of our achievements in the Information Communication Technology sector in Nigeria, Firstlincoln was nominated for the **FUTURE AWARD** as the **"Best Use of Technology"** in **2008** and **2011**. **Africa Communication Award 2012** as the designer of "*The Most Innovative Product*", Winner **Nigeria Technology Awards 2021, Africa Quality Order of Merit Awards 2018** as **Africa Best in Class Quality ICT Consultancy Company of the Year** and recently we won the award for **West Africa Brand Excellence Award** as **Most Innovative Quality ICT Service Provider of the Year** 2021

Firstlincoln's entire corporate mission is dedicated to the business of assisting clients in the design, implementation, and operation of business solutions that improve productivity and service delivery. Therefore, Information Technology related projects are not secondary to other Firstlincoln consultancy services. It is the central focus of its corporate experience and expertise.

We offer our full range of services either on-shore in Nigeria, near-shore, or offshore through our outsourcing service.

Our Clientele

OIL & GAS

MEDIA

FINANCIAL SECTOR

FCMG

EDUCATION

CONSULTING

GOVERNMENT & PARASTATALS

APPLICATIONS & SOLUTIONS

OTHERS

CONCLUSION

We welcome any questions or suggestions you may have regarding this proposal. We are available to meet with you at your earliest convenience to defend our proposal.

Yours Sincerely,

Lekan AYORINDE
CEO

Contact Us

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Awards & Recognition

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