

# PennyPinch

**A SIMPLE COOPERATIVE MANAGEMENT  
APPLICATION FOR COOPERATIVE SOCIETIES**



## Introduction

Traditionally, Cooperative Societies maintain the records of members, their accounts, in books and provide a passbook for each member just as the banks were doing in those days. However, today, banks have shifted from manual book keeping to the use of Information Technology to enhance their efficiency in performing their accounting functions and pass books have become history.

Access to information services, data and independent media is increasingly important to our daily lives and to our country's economic, social and political development. Whether through mobile phone or web, ensuring that people have access to information is vital for our future and that of our society.

Moving away from limited, Manual and paper work commonly used by most cooperative societies, Soft-Apps Solutions Concepts is delivering a Cooperative Society Management Portal of international standard called PennyPinch.

## PennyPinch

PennyPinch is an online Web Application, designed to automate the various Accounting processes and procedures within a Cooperative Society. It is a Simple Cooperative Management Solution for easy membership enrolment, contribution management, loan application and repayment. It perfectly integrates the processes of data entry, processing and reports generation. It is fast, easy-to-use and highly intelligent.

PennyPinch can be called as a Mini Banking Software. It can make the process of registration, agreement, maturity calculation of recurring deposit (RD) and fixed deposit (FD) and calculation of the commission easy and reliable. With the help of PennyPinch, management of various activities of your society becomes easy and accurate. It can take care of most of the supervision and calculation.

You will have all the centralized data which you can access any time and analyse the data with the help of reports.

## Key Features

The following are some of the features built into the PennyPinch package:

- **Management of the list of members with possibilities to:**

- Register a member
- Search by member code, name and combination of other parameters.



### About-Us

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### Soft-Apps Solutions Concepts

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- Inclusion of member's photograph.
- View and Edit member's details for individual member and all members.
- Access to member's account balances for share contribution, loans and savings.

• **Maintain records of loan applications with facilities including:**

- Calculation of interest and monthly repayment.
- Report on loan applications.
- Each application can be status marked as pending, rejected, granted and you can report as such.

• **Platform Independent:**

- PennyPinch is Web-based and developed with PHP programming language, HTML5, CS3, JQuery, Apache Web server and MySQL Database Management.
- No additional commercial or expensive software is required to run PennyPinch.

• **Report Management Module:**

- Transaction entries with options to filter the output;
- Account inquiry to check details of any ledger account;
- Statement of individual member accounts for loans, savings, shares;
- Account listing – a list of all ledger account balances as at a given date;
- Account analysis for the analysis of any account balance into individual member balances.

• **SMS gateway facility:**

- Members can receive their account information such as balance details, payment detail, and other information on their mobile phone.

• **Notification facility:**

- Members can receive cooperative notification on their dashboard.

• **Security:**

- PennyPinch use SSL (Secure Socket Layer) encryption to guarantee a secure communication through non secure channels (as Internet).
- The Public area and the Administration area of PennyPinch are physically separated in the filesystem. PennyPinch includes various authentication systems to discriminate the access to the various sections (user /password, IP address).



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## Benefits of PennyPinch

Managing a cooperative society become simple when you do it using PennyPinch Application. Our easy-to-use software keeps all concerned people aware of the happenings. With sophisticated Notification and SMS alerts modules; members find it convenient and fast.

There are several benefits of implementing PennyPinch Application which includes:

- Management of accounting and financial transaction.
- Integrated member management system.
- Reminders through email and SMS
- Transactional reports offer comprehensive, at-a-glance view.
- Privacy of data.
- Effective user-management, login-based access controls, and privileges.
- Saves members from the hassles of managing transactions manually.
- Extremely Cheap to implement
- Unlimited Member
- Fast and efficient.

## Financial Implication

Bronze	Silver	Gold
✓ 1 - 200 Members	✓ 201 - 500 Members	✓ Above 500 Members
✓ Deployment + Free Website	✓ Deployment + Free Website	✓ Deployment + Free Website
✓ Free 200 Units of SMS	✓ Free 500 Units of SMS	✓ Free 1000 Units of SMS
✓ 3 Months Free Support	✓ 6 Months Free Support	✓ 12 Months Free Support
Setup Fee: <b>₦150,000</b>	Setup Fee: <b>₦100,000</b>	Setup Fee: <b>₦100,000</b>
Yearly Subscription Fee: <b>₦750/Member</b>	Yearly Subscription Fee: <b>₦600/Member</b>	Yearly Subscription Fee: <b>₦450/Member</b>

## Project Timeline

The deployment and configuration of PennyPinch would take approximately 1 week.



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## Who we are

**Soft-Apps Solutions Concepts (SASC)** is an IT Solutions and Consulting Company with years of experience in providing businesses with Web and Mobile Application Development, Websites Development, IT Outsourcing, IT Support and IT Consulting. At Soft-Apps Solutions Concepts, we hold one goal above all others: 100% client satisfaction.

“Digitalizing Human thoughts and activities”, we pride ourselves in providing the very best personalized solutions for our customers to achieve their goals. We work closely with each client to ensure a long and prosperous relationship. Our dedicated team of highly experienced app developers and consultants have successfully completed a number of projects for various sectors and business domains.

## Why Choose SASC

If you're too busy worrying about technology to focus on running your business, you should know there's a better way.

- 1. We Care** - We care for our clients' business as our business. We think and act like business partners, not just as advisors. We share our clients' aspirations, work to understand their reality, and align our incentives with their objectives, so they know we're in this together.
- 2. In-depth knowledge** - With in-depth knowledge of our clients' industries, we know the business needs and technology challenges they face. The values and expectations we set for ourselves allow us to surpass our competitors. Efficiency and attention to detail give us an in-depth understanding of what solutions and services would be best benefited by the client.
- 3. Team of Experts** - By outsourcing the management, maintenance and support of your business IT to Soft-Apps Solutions Concepts, you can finally take the stress out of using the technology your business counts on every day. With a customized IT solution from our team of experts, you'll finally begin to think of your technology as a strategic investment, rather than a constant drain on your time and resources.



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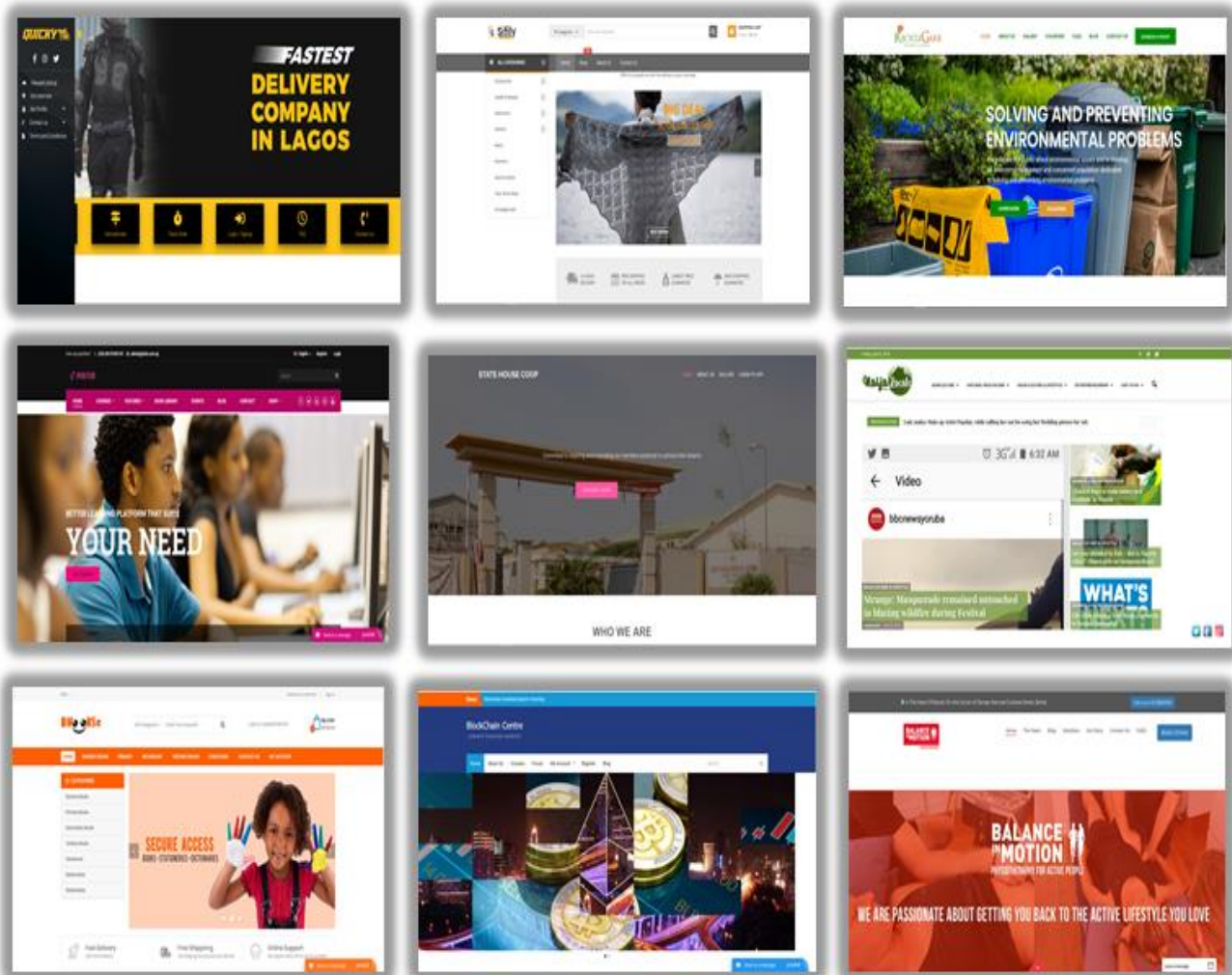
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Who we've delivered for (*just a few*)



Recent Projects (*just a few*)



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## Our Team

### Team Lead: Niyi ALIMI

Niyi has over 4 years' experience working in the IT industry with an impressive blend of technical expertise and people skills.

With experience working with Neptune Software Limited, one of the leading financial software company in Nigeria, and international experience with Secure Information Technology, and Marka Holding PJSC in United Arab Emirates, Niyi places his highest priority on clients' success and he approaches every project with high-energy, fresh eyes, and a strong desire to exceed client expectations.

He's a graduate of Computer Science from Ekiti State University, Ado-Ekiti and has boundless energy and positivity and he gets way too excited about anything tech.

### Chief Technology Officer: Nathaniel ADENIRAN

Nathaniel is a determined, enthusiastic, creative and extremely imaginative software developer with myriads of works in his portfolio. As a Software Developer, Nathaniel is an expert in web and mobile application development. In addition to his work in interactive design,

Nathaniel is a graduate of Computer Science from LAUTECH, he leads the development and production phases of web and mobile projects and ensures that SACS's development practices follow the best standards of usability.

### Content Developer: Mutiu OGUNWALE

Mutiu designs super rad graphics. He's always been interested in creative challenges. Mutiu studied Economics back in his degree days, but he has since moved onto graphic designs and website development, where he couldn't be happier.

Consistently focused on learning and being involved in the social community, Mutiu is personally invested in every project he works on, without a doubt.

## I.T Clients Supports

-Arowolo AbdulAfeez

-Kareem Babatunde

-Ajileye Folagbae



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## Contact information

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