



LEFELA2OKUTHILE GROUP FUNDING

Portal User Manual

Every page, every button, what it does — member portal and Committee panel

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This manual is generated fresh from the live portal on every download, so it always reflects the current set of pages and controls.

Getting started

Home page

Public landing page for visitors.

- “Apply for membership” button — goes to the registration form.
- “See how it works” button — opens the company structure/governance page.
- Lefela2Okuthile is described as a company. Confirm its company type, registration details and governing documents with the committee; portal capital accounts and fund units do not automatically issue company shares.
- “Go to my dashboard” button — shown instead, once logged in.
- News attachment links — download or view attached documents/images.

Log in

Member/committee sign-in.

- Email and password fields, then “Log in” button.
- “Resend confirmation email” button — appears if the account's email is not yet verified.
- “Forgot your password?” link — goes to the password reset flow.
- “Apply to join” link — goes to registration.

Register

New member application with FICA details.

- Full name, email, phone, SA ID number, address, bank details fields.
- Contribution tier dropdown — choose the monthly amount to commit to.
- “Referred by” field — optional, another member's member number.
- Password field, then “Submit application” button — sent for committee approval.

Forgot password / Reset password

Self-service password recovery by SMS code.

- “Send SMS code” button — emails/texts a one-time reset code.
- Code + new password fields, then “Reset password” button.
- “Request a new code” link — if the code expired or was not received.

Member portal

My dashboard

Personal financial overview with customizable scorecards.

- Notifications inbox: expand the unread count to view referral confirmations and other notices, then use Mark as read. Notices are private to their recipient.
- “Download my statement (PDF)” button — generates a password-protected capital statement.
- “Customize cards” button — opens a checklist to show/hide scorecards.
- Drag handle (■) on each scorecard — drag to reorder it against the others.
- × button on each scorecard — hides that card (undo it from the Customize panel).
- Scorecards shown: capital account, ownership %, loan balance, loan capacity, property value share, liquid cash (your own readily-available share), your group's total liquid cash, dividends received, net property income share, and interest earned.
- Exit-in-progress widget (if applicable) — “View Details” and “Download Exit Statement” buttons.
- Contribution history chart — your monthly contributions vs. your group's average.
- Property, quarterly growth, and latest news sections — read-only detail below the scorecards.

Loans & business funding

Apply for a loan and track repayments.

- Loan type dropdown (Personal / Business), amount, repayment term, purpose fields.
- Attachments field — required supporting document(s) for the application.
- “Submit application” button — sends it for committee review.
- Real-time interest calculator — shows total interest, total to repay and monthly instalment as you type, at the committee's current rate. Annual simple-interest terms are fixed when approved.
- Dashboard and loan detail show borrowed principal, agreed interest, total repayable, confirmed payments, principal outstanding, interest outstanding and total remaining due. Bank interest earned is a separate investment figure.
- Confirmed repayments pay interest first, then principal. Interest received appears separately in the income statement; principal repayments reduce the loan receivable.
- Existing loans do not receive guessed historical charges. An administrator must confirm the agreed rate, term and previously accounted-for interest with evidence before adding outstanding interest.
- “Report payment” button (on an approved loan) — tell the committee you've paid, with amount and reference.
- Message box — send a message to the committee about a loan; replies appear in the same thread.

News

Stokvel announcements feed.

- “Public” / “Members only” badges on each post.
- Attachment links — open images/videos inline or download documents.

How it works

Constitution and governance reference material.

- “Apply for membership” button — shown to visitors who are not yet members.

My account

Login security and statement protection.

- “Change password” button — updates your login password.
- “Update statement PIN” button — sets the PIN that protects your downloaded PDF statement.
- “Download statement” link — same PDF statement as on the dashboard.

Exit Stokvel

Request to leave the stokvel and withdraw your equity.

- Exit category dropdown (Voluntary / Hardship / Disciplinary) and reason field.
- “Submit exit request” button — sends the request to the Chairperson.
- Summary panel — shows the calculated gross equity, penalty and net payout once processed.

Statement verification page

Public QR-code check that a downloaded statement is genuine.

- Verification badge — ✓ Genuine or X Unknown, from the statement's unique reference.
- “Log in” button — see the member's live current figures alongside the statement.

Committee — Members

Committee overview

Landing page for the whole admin panel.

- “Approve” / “Reject” buttons — decide each pending membership application.
- Export links — Members register, Contributions, Loans and Loan payments, each as CSV.
- “Download live Excel books” button — full SARS-ready workbook, built fresh from the database.
- Stat tiles and charts — active members, pending applications, fund total, loans outstanding, contribution trend, members by tier, fund liquidity.
- Annual financial statement: choose a group and year, or inclusive From/To dates, then download the PDF. Balance sheet figures are as at the end date. Shared/unassigned entries are excluded from group reports; loans follow the member's current group.
- Group financials: select a group, then use Download focus report (PDF). The report includes the group's current financial summary, tiers, property income and expenses, and unit valuation or admission guidance. Figures are a current snapshot with lifetime income, not a date-filtered statement.

Members

Search, filter and list every member.

- Search box — by name, member number, email, phone or ID number.
- Status / Tier / Group filter dropdowns, Sort dropdown, “Apply” button, “Reset” link.
- Member name link — opens that member's full detail page.

Referrals

Confirm claims and credit the referring member.

- Enter a bonus amount per referral (0 for no bonus), then Push / Confirm.
- The bonus must fit within the approved new member's recorded registration fee. The referring member must be active and assigned to a group.
- Confirmation credits the referring member's capital and sends only that member a notification and chat message. This is an internal registration-fee transfer, not new cash or an extra dividend receipt bonus.

Member detail

One member's full profile, editable by the committee.

- Editable fields — email, phone, group, tier, address, bank details, FICA note.
- “Save changes” button — applies the edits (tier/group changes only affect future contributions).
- “Reset password” button — issues a new temporary password for the member.
- “Suspend” / “Reactivate” button — toggles the member's account status.
- Message box — send the member a direct message.
- Read-only tiles and tables — capital account, ownership %, loan balance, interest earned, contribution history, quarterly growth/loss, loans, chat history.

Groups

Create and manage member groups.

- “Create group” button — adds a new group with a name and optional description.
- “Save description” button — updates an existing group's description.
- “Manage tiers” link on each group row — opens that group's Tiers page.
- Unit fund / Buy-in: review and convert that group's existing economic ownership, then calculate paid admission. Legacy groups keep their old accounting until conversion is approved.

Unit funds and priced group admission

Fair ownership for early and late contributors.

- NAV = recorded group cash + property at current value + outstanding loan receivables + reviewed other investments - liabilities. Shared properties follow their recorded group fractions. Registration fees and other unassigned money are not automatically part of a group's NAV.
- Before conversion, review each member's cash, property, rental and interest entitlements. Opening units preserve the reviewed current rand-value stakes, not equal shares or contribution ratios alone. Old allocations and receipts stay unchanged.
- The Chairperson previews the calculation and submits a request. Either Treasurer or Secretary approves using their password; the requester cannot approve, even after changing roles.
- Admission shows current NAV, total units, unrounded unit price, desired units, buy-in amount and ownership after payment. The approver must check that the full payment was received and enter the bank reference before the member changes group.
- Enter agreed units to purchase. The live calculator defaults to the current unrounded NAV price and shows the buy-in, separately recorded registration fee, combined cost and ownership. The calculation alone does not accept the member.
- An applicant-specific price can be entered to grant a discount or premium. A reason is required; the economic value change for previously issued units is displayed. The Treasurer or Secretary must explicitly approve this adjustment independently, in addition to confirming payment. A discount can reduce existing owners' stakes; a premium can increase them.
- Buy-in cash stays in the fund and new units are issued. At the NAV price existing holders' economic stake is preserved, apart from cent rounding. Units are recorded to 8 decimals; buy-in cash rounds upward to whole cents. An adjusted admission price does not become a fixed price for future monthly contributions.
- After approval, Download joining breakdown (PDF) provides the frozen calculation, valuation, units, agreed price, fee, ownership, approver and payment reference. Send breakdown privately to member creates a private notification and committee chat message with the download link. The member can also download it from their dashboard using their statement PIN. The registration fee is not charged again by admission.
- Monthly tiers purchase fractional units at the current recording-time price, including when a payment date is backdated. Tier changes do not grant fixed units or free ownership.
- Reconcile cash and update asset valuations regularly. Include accrued income and tax/debt liabilities where appropriate; do not count assets twice when they become cash. A changed fund value or unit balance invalidates an old buy-in calculation.
- Existing units stay in their original group after a member joins another fund. Unit capital history cannot be edited or deleted as ordinary cash contributions.
- Unit-fund dividends still need both Treasurer and Secretary approvals. New unit capital is paused while those dividends await approval. Group bank interest is retained in NAV; it is not added to the same stake a second time.
- Unitisation is opt-in and requires committee review. Obtain appropriate accounting, constitutional, tax and legal advice before using pooled investment units with real money.

Registration fees

Organisation income, not member ownership.

- When a pending membership is approved, the configured registration/joining fee is posted once to the ledger with the member's name, member number and description.
- The fee is not a contribution, does not issue units and does not increase the member's dashboard balance. It remains separate from a unit-fund buy-in or monthly tier payment.

Tiers

Configure each group's contribution tiers.

- Per-tier label and monthly amount fields, "Save tiers" button — applies changes to existing tiers.
- "Delete" button per tier — removes it (blocked while members still use it, or if it's the only tier left).
- New tier label/amount fields, "Add tier" button — creates a tier for the selected group.

Exit requests

Review and process member exit applications.

- Status filter dropdown.
- "Initiate" form — the Chairperson can start an exit on a member's behalf (category + reason).
- "Approve" button per exit — approves it to move to payment processing.
- "Reject" button — opens a reason prompt, then "Confirm"/"Cancel" in that modal.

Committee — Finance

Contributions

Record each member's monthly contribution.

- Search / Group / Tier filter dropdowns, Sort dropdown, “Apply” button.
- New entry form — member, month, payment date, amount fields, “Record contribution” button.
- “Edit” button (Chairperson only) — opens a modal to correct an amount or payment date.
- “Delete” button (Chairperson only) — removes a mistaken entry, with a confirmation prompt.
- Link to the separate Contribution breakdown page.

Contribution breakdown

Totals cross-tabulated by group and tier.

- From / To month filters and “Sort rows by” dropdown, “Apply” button, “Reset” link.
- Table shows each group's total per tier, plus row, column and grand totals, with member counts.

Interest

Allocate real bank interest fairly across members.

- Amount, date, period start/end, scope (whole stokvel or one group) and note fields.
- “Allocate interest” button — splits the amount across members, time-weighted by their contribution dates.

Dividends

Chairperson request with two independent approvals.

- Only the Chairperson can request a dividend and configure its scope, amount and deductions/additions.
- Capital weights are frozen when requested. Both the Treasurer and Secretary must approve using their own passwords; neither the requester nor one person holding different roles may approve twice.
- No payout, member notification or receipt is issued until both approvals are recorded. Historical dividends remain unchanged.

Loans

Approve, decline and track member loans.

- “Loan interest rate” panel — set the % per annum used by the real-time calculator members see when applying; every change is timestamped and shown here (who changed it and when), and recorded in the audit log.
- “Approve” / “Decline” buttons per pending loan — decline requires a reason.
- Repayment amount field and “Record repayment” button — applies confirmed cash to interest first, then principal, rejecting excess amounts. Settlement requires both balances to be zero.
- Confirm existing interest terms: enter the contract's annual rate, interest already received and accounted for, evidence note and confirmation checkbox. Previous principal payments/cash are not rewritten or posted again.
- “Confirm” / “Reject” buttons on each member-reported payment — verify against the bank statement before confirming.

Transactions

Full ledger of money in and out.

- Month filter dropdown.
- Export links — Contributions, Loans and Payments, each as CSV.

Financials

Visual summary of fund health.

- Tiles — money in, money out, net movement, liquidity % against the cap.
- Charts — monthly in/out, loan portfolio by status, fund-vs-loans meter, top members by capital account.

Finance log

Record money movements that aren't auto-tracked (bank charges, etc.).

- Date, category (existing or new), direction (in/out), party, description, amount fields.
- “Log entry” button — records the entry.
- “Remove” button per entry — deletes a mistaken entry.
- “Download live Excel books” button and “Regenerate key” button — for the Excel “Get Data” live connection.

Committee — Property, communications & governance

Property agreements

End-to-end property purchase, rental and sale workflow.

- New agreement form — property name, price, address, seller, terms, attachment files, “Save agreement” button.
- Per-agreement status dropdown and “Update status” button — Pending → Initiated → Approved → Signed → Cancelled.
- “Upload files” button — add more supporting documents to an agreement.
- “Delete agreement” button — removes it (danger zone).
- Valuation field and “Update valuation” button — records a new officer valuation.
- Sale date/price/costs fields and “Mark as sold” button — finalises a property sale.
- Rental income, other income and expense forms, each with its own “Record” button.

Post news

Publish announcements to members or the public.

- Title, message (supports pasted images) and audience (Public / Members only) fields.
- Attachments field — PDF, Word, Excel, images or video.
- “Publish” button — posts the announcement.
- “Delete” button per post — removes a published post.

Committee accounts

Chairperson-only: create Secretary/Treasurer accounts.

- Full name, email, phone, ID number fields, committee role dropdown (Secretary / Treasurer).
- “Create account” button — creates the officer account (temporary password shown once).
- “Reset password” button — issues a new temporary password.
- “Suspend” / “Reactivate” button — toggles that officer's account status.

Audit log

Tamper-evident history of every committee action.

- Action / Committee member filter dropdowns — apply automatically on change.
- “Export CSV” button — downloads the full audit history.
- Integrity badge — confirms the hash chain is unbroken, or flags exactly where it breaks.

Site settings

Chairperson-only: lock the public site.

- “Lock public site” checkbox — when on, Home/News/How it works require login.
- “Save” button — applies the setting.