Sobel Susu

User Manual

Software for susu companies:
daily collections in the field, cards and commission,
withdrawals, cash-up, loans and the books of account

Sobel Technology
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About this manual

This manual explains how to install and use Sobel Susu, from setting up a susu company to collecting every day in the field, paying withdrawals, receiving the cash of field workers, lending to savers and keeping the books of account. It is written for everyone who uses the system: the system administrator who runs the installation for many companies, and in each company the owner, manager, accountant, cashier, loan officer, auditor, field workers and customers.

Part 2 covers installation on cPanel hosting. Part 3 sets up a company. Part 4 is the daily work of the office and Part 5 the collector app of the field workers, including how it works without network. Part 6 covers loans, Part 7 the customer portal, and Part 8 the reports and the books of account, written so that an accountant can check every figure against the transactions behind it.

You do not need to read it from cover to cover. Read Part 1 first, then go to the chapters for your own work. The screens in this manual come from a sample company; the names and figures in them are not real.

Your company's screens may show different colours, a different logo and only the menus your role allows. Small differences in wording may also appear as the system is improved; the steps remain the same.

Conventions used in this manual

Example	Meaning
Daily work › Receive a deposit	A path in the menu: open Daily work, then Receive a deposit.
Save	A button, tab or word on the screen.
ABSUSU	Something you type.

Note: Extra information worth knowing.

Tip: A quicker or better way to do something.

Caution: Something that cannot easily be undone, or that affects security.

Help inside the system

The same steps are available in the system itself under *How to use this system* (customers and field workers: **Help** or **How to use the app**).

Part 1

Getting started

Chapter 1

About the system

What Sobel Susu does, who uses it and how the parts fit together.

Sobel Susu runs a susu company: the daily collection of savings from traders, artisans and workers by field workers who visit them every day. It keeps every customer's card and balance, every cedi collected and every cedi paid out, and it keeps the books of account of the company at the same time. One installation serves many susu companies. Each company has its own customers, staff, branches, colours, logo and sign-in page, and no company can see the records of another.

The work of a susu company follows a daily cycle:

1. **Collect**: in the morning and afternoon the field workers visit their customers in the markets, lorry stations and shops. On the collector app they choose the customer, the number of days paid, take the cash and tap Collect. The customer gets an SMS at once.
2. **Deposit at the office**: customers may also pay at the office, send Mobile Money to the company wallet, or deposit online from the customer portal through Paystack.
3. **Commission**: the first day of every card of 31 days is the company's commission. The system takes it when the first day of a card is paid.
4. **Cash-up**: in the evening every field worker hands in the cash at the office. The cashier counts it; the system already knows what the worker collected, so a shortage is seen at once and recorded against the worker.
5. **Withdraw**: a customer asks for money through the field worker, at the office or on the portal. A manager approves it when it is above the company's limit; the cashier pays in cash or by Mobile Money.
6. **Lend**: good savers may borrow. The field worker collects the repayments together with the susu.
7. **The books**: every deposit, commission, withdrawal, cash-up and loan is posted to the double-entry books as it happens. The accountant adds the expenses, and the financial statements are ready at any time.

1.1 Cards, days and commission

A **daily susu** customer agrees a fixed amount a day, for example GH₵10. The days are counted on a **card** of 31 days (the length can be changed for each kind of account). When the customer pays, the field worker records the number of days: one day, or several days at once when the customer pays for the days ahead or for days missed. When a card is full the next payment starts a new card.

The company's **commission** is the usual susu commission: one day's amount of each card. It is taken when the first day of a card is paid, and it shows on the customer's statement and SMS. A company may instead take more days, a percentage of each deposit, or nothing. A **savings account** takes any amount on any day and usually has no commission.

Example: GH₵10 a day	Amount
Card of 31 days paid in full	GH₵310.00
Commission (day 1 of the card)	(GH₵10.00)
Customer's money on the card	GH₵300.00

1.2 Who uses the system

Account	Who	What they do
System administrator	The company that runs the installation (Sobel Technology or a reseller)	Adds susu companies, sets their look and plan, sells SMS units, sees every company's logins. Uses the console.
Managing Director / Owner	The owner of a susu company	Everything in the company.
Operations manager	Runs the office day to day	Customers and their approval, approval of withdrawals and loans, reversals, field workers, cash-up and reports.
Accountant	The books	Expenses, transfers, bank and MoMo reconciliation, fixed assets, budget and the financial statements. Can also receive cash and pay withdrawals.
Cashier / teller	The counter	Deposits at the office, paying withdrawals, receiving the cash of field workers.

Loan officer	Loans	Loan applications and the follow-up of customers in arrears.
Auditor	Internal or external audit	Sees every record and report; cannot change anything.
Field worker	The collector	The collector app on a phone: collections, loan repayments, new customers and withdrawal requests for their own customers only.
Customer	Each saver	The customer portal: balances, cards, statements, withdrawal requests, online deposits, loans and complaints.

1.3 The parts of the system

Part	Address	Used by
Main website	`https://susu.shslive.com/`	Companies that want to join; anyone. Shows features and prices and has the application form.
Company sign-in page	`/login.php?company=ABSUSU`	Everybody in a company: staff, field workers and customers. The page shows the company's logo and colours.
Office pages	`/app/`	Owner, manager, accountant, cashier, loan officer, auditor.
Collector app	`/collect/`	Field workers, on an Android phone.
Customer portal	`/portal/`	Customers, on a phone or computer.
Mobile app	Android and iPhone	Field workers and customers; the same work as the collector app and the portal (Part 6).
Company public page	`/company.php?s=ABSUSU`	Anyone: about the company, kinds of account, offices, and a complaint form.
Console	`/platform/`	The system administrator only.

Note: Every person signs in at the same company sign-in page. The system knows from the username whether the person is staff, a field worker or a customer, and opens the right part.

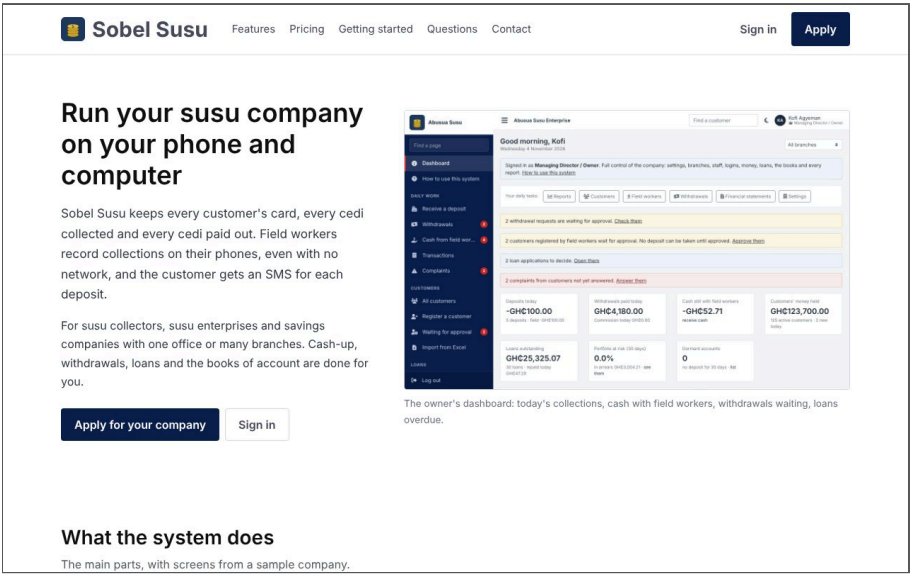


Figure 1.1: The main website, where susu companies apply to join

Chapter 2

Signing in and finding your way

The sign-in page, the menu, the customer search and the help inside the system.

2.1 Signing in

1. Open the company's sign-in link, for example `https://susu.shslive.com/login.php?company=ABSUSU`. Bookmark it, or on a phone add it to the home screen.
2. The **Company code** is filled in from the link. If it is empty, type the code from your login slip or SMS.
3. Type your **Username**: staff use their staff number or the username given to them (for example `cashier`), field workers their staff number (`ABSUSUS001`), customers their customer number (`ABSUSU00015`).
4. Type the **Password** from your login slip or SMS (customers get a 6-digit PIN) and click **Sign in**.
5. The first time, you are asked to choose your own password. Use at least 6 characters; staff should use 8 or more with numbers and letters.

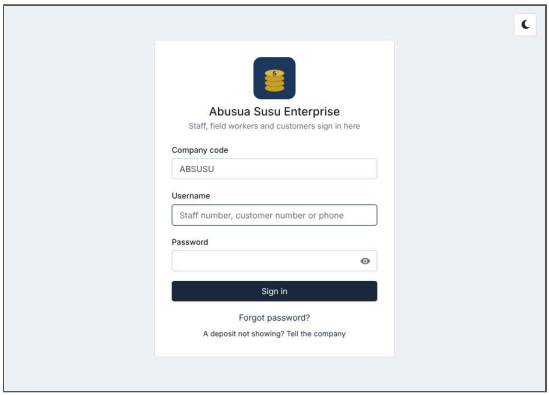


Figure 2.1: The company sign-in page

After five wrong passwords the account is locked for 15 minutes. Forgot your password? Click **Forgot password?**: a code is sent by SMS to the phone number on your account. A manager or the owner can also give a new password under *Setup › Users & logins*.

Caution: Never tell anybody your password or PIN, also not a field worker or the office. The company never asks for it. A field worker who knows a customer's PIN could ask for withdrawals in the customer's name.

2.2 The office pages

On the left is the menu. It shows only what your role may do. The groups are:

Group	What is in it
Daily work	Receive a deposit, Withdrawals, Cash from field workers, Transactions, Complaints.
Customers	All customers, Register a customer, Waiting for approval, Import from Excel.
Loans	All loans, New loan application, In arrears.
Reports	Reports and the Field workers page.
Books of account	Books home, Financial statements, Record money out / in, Journal, Bank & MoMo reconciliation, Fixed assets, Budget.
Communication	Send SMS, Message history, Notices.
Setup	Company settings, Branches & areas, Susu & loan products, Staff, Users & logins, Activity log.

A red number next to a menu item shows work waiting: withdrawals to approve, customers to approve, field workers who have not handed in cash, complaints not answered. The box **Find a customer** at the top finds a customer by name, customer number, account number or phone and opens the customer's page. The **Find a page** box at the top of the menu jumps to any page by name.

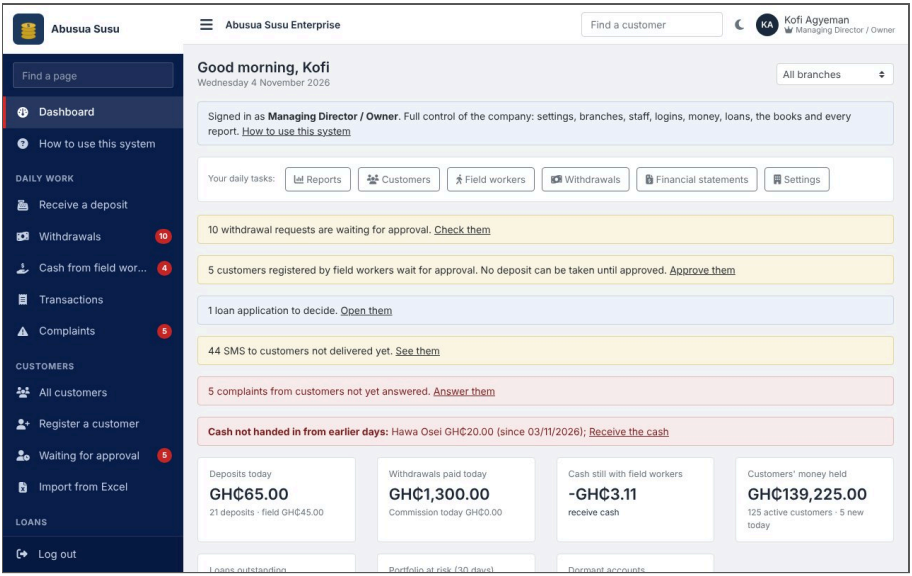


Figure 2.2: The dashboard of the owner

The **dashboard** shows the day: deposits and withdrawals today, cash still with field workers, the customers' money held, loans outstanding and portfolio at risk, dormant accounts and a list of what needs attention. Staff with a branch see only their branch; the owner, accountant and auditor can choose the branch at the top right.

2.3 Help inside the system

How to use this system (top of the menu) has the steps for each role, the same as in this manual but shorter. Field workers find it in the collector app under the menu **How to use the app**, customers under **More › How to use the portal**.

> **Tip:** The moon icon at the top switches between light and dark screens. The choice is kept on that device.

Part 2

Installation

Chapter 3

Installing on cPanel

Putting the system on your own web hosting, step by step. Done once by the system administrator; every susu company then runs on the same installation.

3.1 What you need

Item	Details
Web hosting with cPanel	Linux hosting with PHP 8.1 or newer, MariaDB 10.5+ or MySQL 8, at least 2 GB of disk, SSL (HTTPS) and Cron Jobs. For more than about 20 companies or 20,000 customers use a VPS or a business hosting plan.
A domain or subdomain	For example `susu.shslive.com`.
The installation file	`sobel_susu_complete.zip`. It holds everything except your private settings file `config/config.php`.
Services (optional)	Arkesel for SMS (strongly advised: the SMS to the customer on every deposit is the main protection against collectors keeping money), Paystack for online deposits.

3.2 Step 1: PHP version and extensions

1. In cPanel open **MultiPHP Manager** (or **Select PHP Version**). Choose your domain and set PHP `8.1` or newer.
2. In **Select PHP Version** › **Extensions**, tick: `mysqli, mbstring, gd, curl, fileinfo, openssl, zip, xml, xmlreader, iconv, intl`.
3. In **MultiPHP INI Editor** set `upload_max_filesize` and `post_max_size` to `16M`, `max_execution_time` to `120` and `memory_limit` to `256M` (the Excel import and the full set of financial statements need it).

3.3 Step 2: subdomain and SSL

1. **Domains** › **Create a new domain**: type `susu.shslive.com`. Note the folder cPanel suggests, e.g. `/home/USER/susu.shslive.com`.
2. **SSL/TLS Status** › tick the domain › **Run AutoSSL**. Wait for the green padlock. The system must run on `https://`: the collector app works offline only on

HTTPS, and Paystack refuses plain HTTP.

3.4 Step 3: the database

1. **MySQL Databases** › **Create New Database**: `susu` (cPanel adds your prefix, e.g. `myuser_susu`).
2. **MySQL Users** › **Add New User**, with a password from **Password Generator**. Keep the full user name and password in a safe place.
3. **Add User To Database**: choose the user and the database, **ALL PRIVILEGES**, **Make Changes**.

> **Caution:** Never send the database password by WhatsApp or e-mail and never put it in a zip file. If it has been shared, change it at once in cPanel (MySQL Users › Change Password) and then in config.php.

3.5 Step 4: upload the files

1. **File Manager** › the domain folder › **Upload** › `sobel_susu_complete.zip`.
2. Right-click › **Extract**. `index.php` and the folders `app, collect, portal, platform, lib, config` must be directly in the domain folder. Delete the zip.
3. **Settings** (top right) › tick **Show Hidden Files**. Check that the `.htaccess` files are there: they close the private folders and the folders of customer photos and ID cards.

3.6 Step 5: the settings file

In `config` copy `config.sample.php` to `config.php` and edit it:

Setting	What to type
`'host'`	`localhost` on almost every cPanel server.
`'user', 'pass', 'name'`	Database user, its password and the database name from step 3, with the prefix.
`'app_name'`	The name shown on the website and in messages, e.g. `Sobel Susu`.
`'base_url'`	Full address without a slash at the end: `https://susu.shslive.com`

`'base_domain'`	`susu.shslive.com`
`'use_subdomains'`	`false`. Set `true` only after a wildcard subdomain (*.susu.shslive.com) exists; each company can then use `slug.susu.shslive.com`.
`'timezone'`	`Africa/Accra`
`'debug'`	`false` on a live server.
`'sms'`	The platform's Arkesel API key and sender ID (max 11 characters). Companies use these with SMS units you sell them, or their own key.
`'paystack'`	Platform keys only if the platform collects for companies; normally each company enters its own keys.
`'mail'`	Sender e-mail for password reset and alerts.
`'app_key'`	At least 32 random characters. It encrypts the API keys stored in the database and the saved passwords in the console. **Write it down and never change it**.

3.7 Step 6: create the tables and your console login

1. Open `https://susu.shslive.com/install/setup.php`.
2. Type the **app_key** from config.php, your name, e-mail and a strong password.
3. Click **Install**. The tables are created and you are taken to the console sign-in.
4. In File Manager **delete** `install/setup.php`.

With cPanel **Terminal**:

```
cd ~/susu.shslive.com
php install/setup.php "Your Name" you@example.com 'StrongPassword'
rm install/setup.php
```

3.8 Step 7: the cron job

Every ten minutes the system checks online deposits of customers who closed the browser before returning from Paystack, posts anything missing in the books and the monthly depreciation, sends again every SMS that could not be sent (no units, SMS service down), and after 6 pm sends each field worker who still holds cash, and the managers, an SMS.

1. **Cron Jobs** › **Common Settings**: **Once Per Ten Minutes**.
2. **Command**:

```
php /home/USER/susu.shslive.com/cron/run.php > /dev/null 2>&1
```

If the host has several PHP versions use the full path, e.g. `/opt/cpanel/ea-php82/root/usr/bin/php`. Run the command once in Terminal to check: it prints one line with what it did.

3.9 Step 8: writable folders and backups

`storage` and `uploads` must be writable (folders `755`, or `775` if uploads fail).

A susu company holds other people's money: back up every day. In cPanel **Backup** download the database and the `uploads` folder, or use **JetBackup** if your host has it. Keep at least one copy off the server. Test a restore on a copy once a month.

3.10 Updating to a new version

1. Back up the database and files.
2. Upload the new zip and extract it over the old files. Your `config/config.php` and `uploads` are not in the zip and are kept.
3. Open any page: database changes of the new version run by themselves once.

Chapter 4

The console: adding susu companies

The system administrator adds each company, gives it a plan and a look, sells SMS units and helps with logins.

Sign in at `/platform/login.php` with the e-mail and password from setup. The **Overview** lists every company with its customers, staff, plan, SMS units and last sign-in.

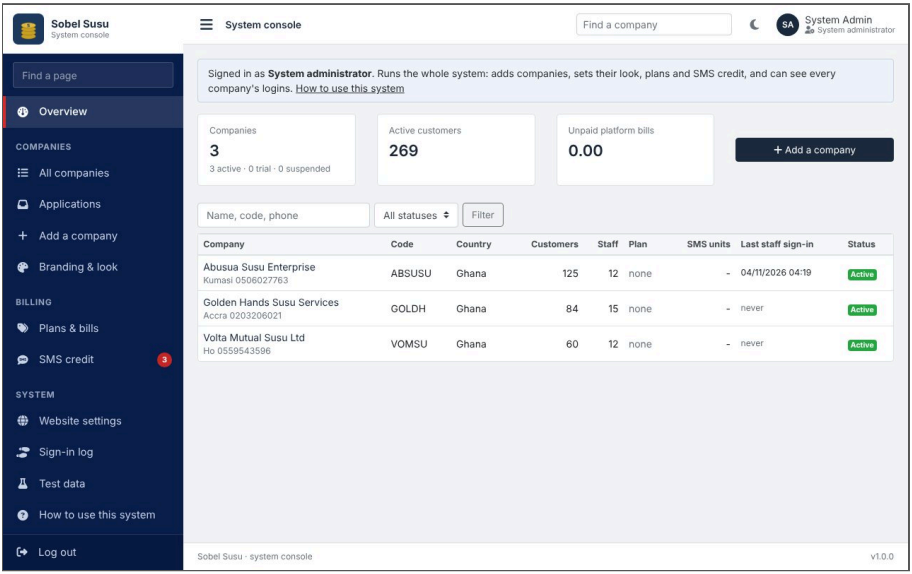


Figure 4.1: The console overview

4.1 Adding a company

1. *Companies › Add a company*.
2. **Company**: full and short name, **Company code** (2 to 12 letters, e.g. ABSUSU; it starts every customer, account and staff number and cannot be changed later without confusion), licence or registration number (Bank of Ghana or GHAMFIN), country, town, phone and e-mail.
3. **Starting set-up**: the recommended set-up adds a daily susu card (31 days, one day commission), a flexible savings account and a trader loan. Choose **Head**

office branch and the chart of accounts only for a company with very different products.

4. **First administrator**: the owner's name and phone. A username is suggested (`code.admin`).
5. **Subscription**: plan, dates and agreed price, and opening SMS units.
6. **Look of the company**: logo, colours and font (can be done later).
7. Click **Create company**. The page shows the code, username and first password; tick **send by SMS** to send them to the owner.

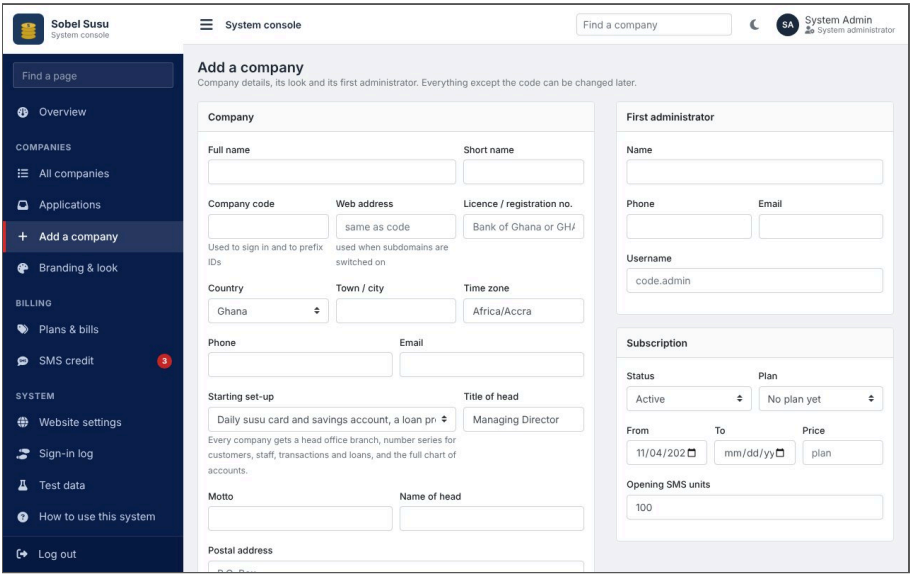


Figure 4.2: Adding a company

A company can also apply on the main website. Its application appears under *Companies › Applications*; **Set up this company** fills the form from the application.

4.2 The company page in the console

Click a company. You see its figures (customers, staff, field workers, customer balances, deposits in 30 days), the sign-in link, the owner's login, the subscription, platform bills and SMS units. From here: **All accounts** (every login of staff and customers, with password reset and login slips), **Branding & look**, **Online**

payments (Paystack keys for the company), **Edit details**, the status (active, trial, suspended, closed) and modules.

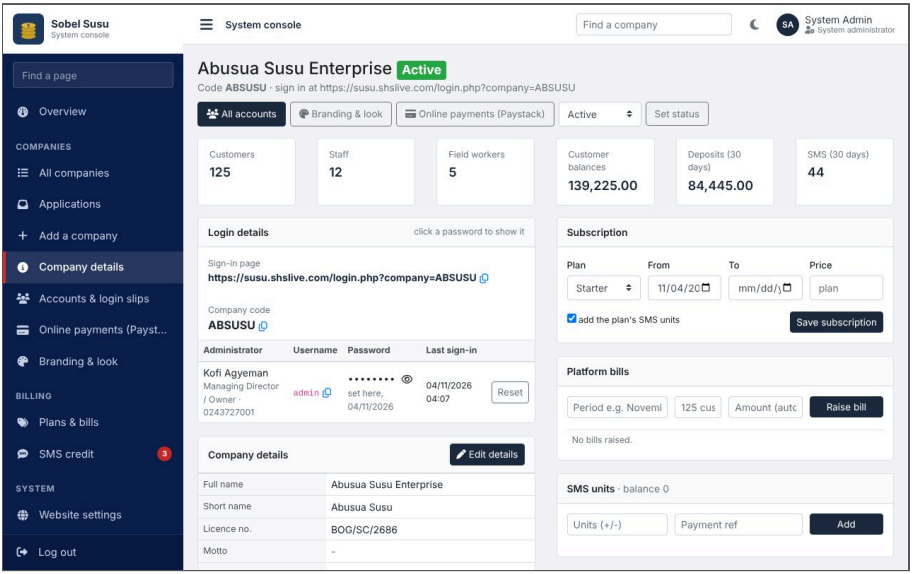


Figure 4.3: A company in the console

Status	Effect
Trial / Active	Everybody can sign in.
Suspended	Nobody in the company can sign in (e.g. unpaid bill). All records are kept.
Closed	As suspended; the company no longer appears in lists.
Delete	Removes the company and everything in it for good. Type the company code to confirm. Use only for test companies.

4.3 Plans, bills and SMS units

Billing › Plans & bills holds the plans shown on the website: price per active customer a month, flat per month or per year, the most customers, SMS units included and the modules. **Raise bill** on a company's page makes a bill for a period; the number of active customers is filled in. Record payments of bills there too.

Billing › SMS credit: add units when a company buys SMS (type the number of units and the payment reference). Each SMS of up to 160 characters uses one unit. A company that enters its own Arkesel key in its settings uses its own account and no units.

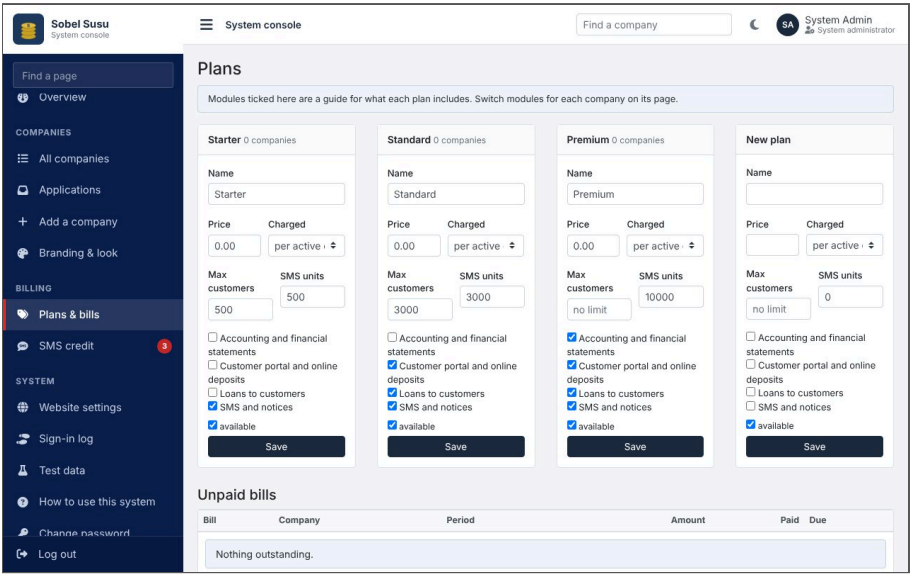


Figure 4.4: Plans

4.4 Test data

System › Test data creates complete test companies (Kumasi, Accra, Ho) with months of daily collections, cash-ups, withdrawals, loans, complaints, expenses and books, to train staff or show the system. Every test login uses the password `Test@1234`. Delete test companies before going live, or use them only on a copy of the system.

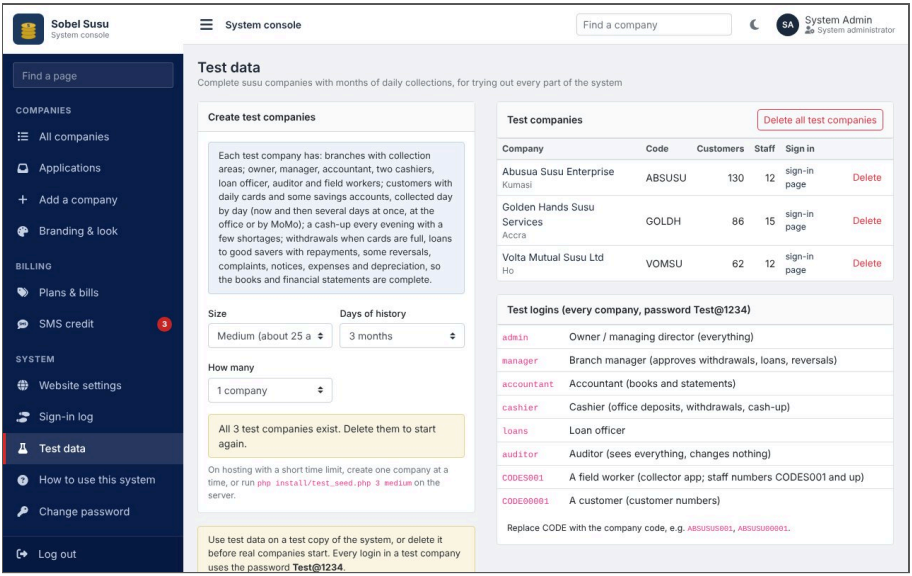


Figure 4.5: Test companies

4.5 Website settings

System › Website settings: the phone, WhatsApp, e-mail and address shown on the main website, the phone and e-mail that receive an alert for every application, and whether live figures are shown.

Part 3

Setting up a company

Chapter 5

Company settings

Done once by the owner when the company starts, and changed when the company's rules change.

Setup › Company settings has five tabs.

5.1 Company profile

Name, short name (used in SMS: keep it short), postal and physical address, phone, e-mail, website, title and name of the head (printed on statements and the financial statements), the text for the public page, and the logo, stamp and signature for printed documents.

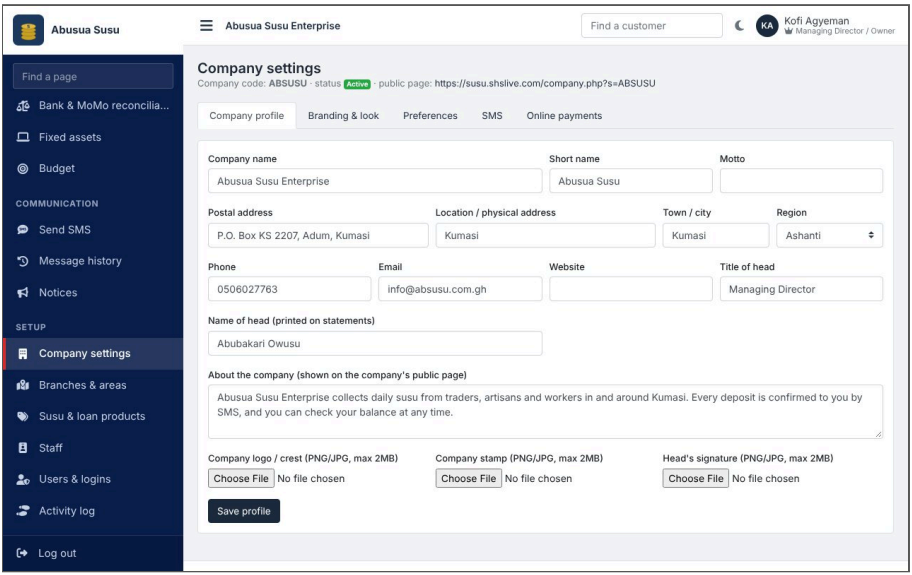


Figure 5.1: Company profile

5.2 Preferences: the susu rules

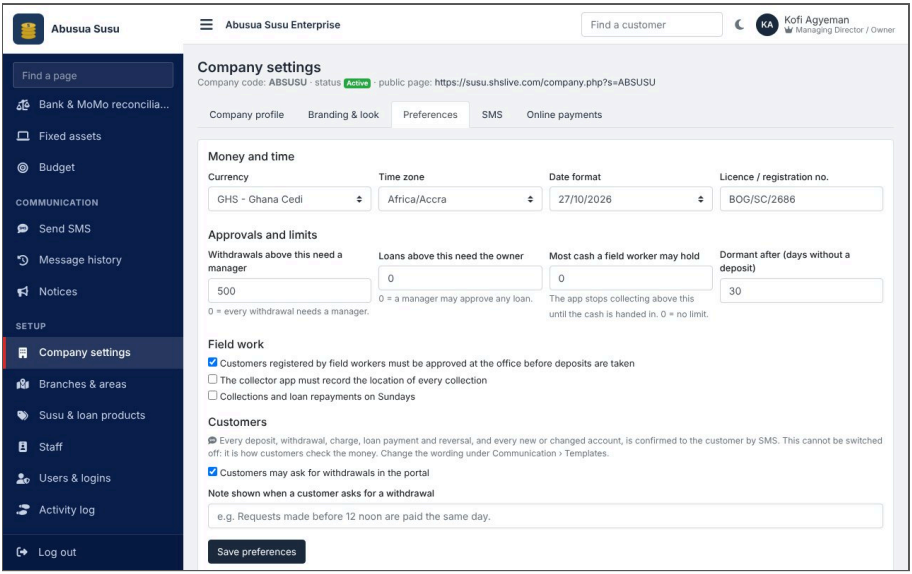


Figure 5.2: Preferences: limits and field rules

Setting	Meaning	Advice
Withdrawals above this need a manager	A withdrawal above this amount must be approved by the manager or owner before the cashier can pay. 0 = every withdrawal needs approval.	GH₵500 for a small company. Never let the person who pays also approve big amounts.
Loans above this need the owner	Loans above this are approved only by the owner.	Set it.
Most cash a field worker may hold	The collector app stops collecting when the worker holds this much until the cash is handed in. Can be set per worker on the staff page.	About two days of collections.
Dormant after	Days without a deposit after which an account counts as dormant on the dashboard and reports.	30
Customers registered by field workers must be approved	A customer registered in the field cannot pay until the office has checked the details and ID.	Keep it on. It stops a collector inventing customers.

The collector app must record the location	The phone must give its GPS position for every collection.	On where phones are good enough.
Collections on Sundays	Daily loan instalments fall on Sundays too.	Off for most markets.
SMS	Every deposit, withdrawal, charge, loan payment and reversal, and every new or changed account, is confirmed by SMS. This cannot be switched off.	Keep SMS units in stock.
Customers may ask for withdrawals in the portal	Shows Withdraw in the customer portal.	On.

5.3 SMS

Leave the API key empty to use the SMS units bought from the platform, or enter the company's own Arkesel API key and sender ID. The texts of the automatic SMS are changed under *Communication › Message history › Templates*.

5.4 Online payments

The company's MoMo number and bank details (shown to customers), and the company's own Paystack account so that customers can deposit online from the portal. The steps are on the page:

1. Sign up at dashboard.paystack.com with the company's business details and the account Paystack pays into.
2. In Paystack **Settings › API Keys & Webhooks** copy the public and secret keys.
3. Set the **Webhook URL** in Paystack to `https://susu.shslive.com/pay/webhook.php`.
4. Paste the keys, choose who pays the Paystack charges, tick **Allow customers to deposit online**, **Save**.

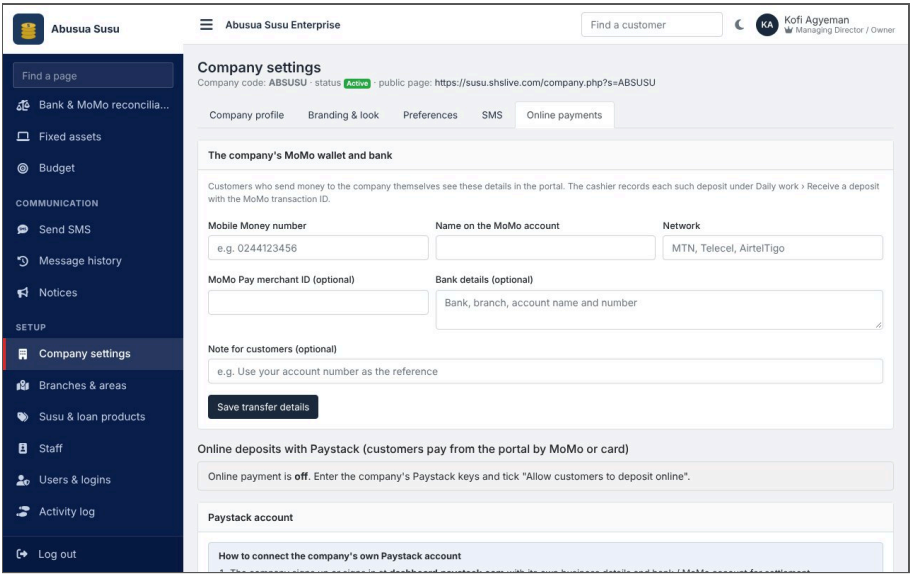


Figure 5.3: Online payments

Chapter 6

Branches, areas and products

Where the company works and what it offers.

6.1 Branches and areas

A **branch** is an office with its own cashier. An **area** is where field workers collect: a market, a lorry station, a town. Customers belong to a branch and an area. Staff given a branch see only the customers, transactions and reports of that branch; the owner, accountant and auditor see every branch.

1. *Setup › Branches & areas*.
2. Add a branch on the right: name, short code, address, phone.
3. Under each branch type a new area and click **Add area**. **Stop using** hides an area no longer used.

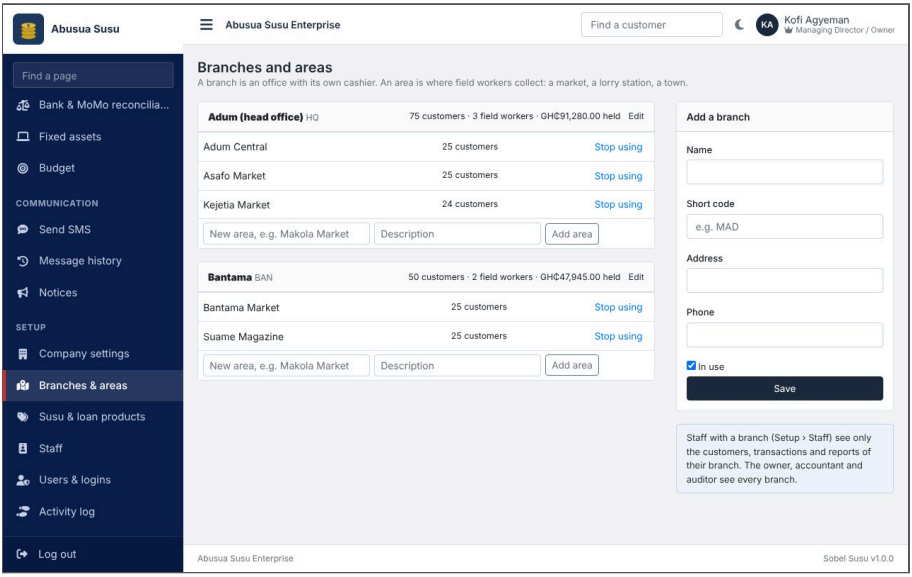


Figure 6.1: Branches and their areas

6.2 Susu products

Setup › Susu & loan products. Each kind of account has its own rules:

Field	Meaning
Name and code	The code starts the account number: customer ABSUSU00015 with code DS gets account ABSUSU00015DS1.
Kind	**Daily card**: a fixed amount a day counted on a card. **Savings**: any amount.
Days on a card	Usually 31.
Company's commission	**Days of the daily amount** (usually 1), **a fixed amount** (GH₵), **% of the deposits**, or none.
Taken	**On the first day of each card** (a % is then taken with each deposit), **when each card is full**, or **at the end of each month**.
Month end: least days paid	For month-end commission: no commission for a month in which the customer paid fewer days than this.
Smallest and largest daily amount	Limits when an account is opened.
Opening / card fee	Taken from the first deposit (income 4010).
Balance to keep	Cannot be withdrawn.
Most days paid at once	Limits mistakes such as 300 days typed for 3.
Withdrawal allowed before the card is full	Off: the customer may withdraw only when the current card is full.

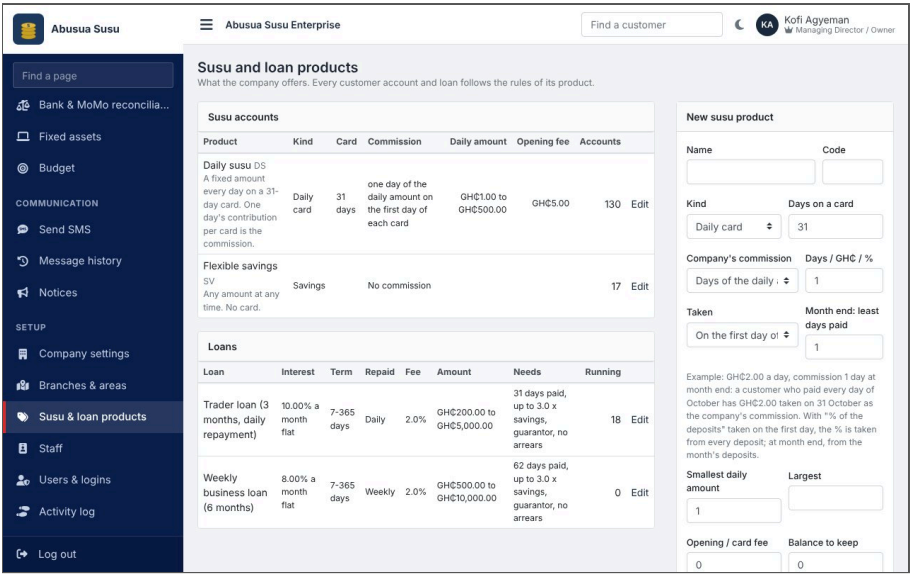


Figure 6.2: Susu and loan products

6.3 The company's commission policy

Every company sets its own policy, for each kind of account. The common policies are:

Policy	Settings	Example: GH₵2 a day
One day a card, at the start (the usual susu way)	Days of the daily amount, 1, on the first day of each card	GH₵2.00 is taken when day 1 of each 31-day card is paid.
One day a card, when the card is full	Days of the daily amount, 1, when each card is full	GH₵2.00 is taken when day 31 is paid. A customer who stops before the card is full pays no commission on it.
One day's contribution a month	Days of the daily amount, 1, at the end of each month; least days paid e.g. 10	A customer who paid in October has GH₵2.00 taken on 31 October as the company's profit.
A percentage	% of the deposits, e.g. 3, with each deposit or at month end	3% of each deposit, or 3% of the month's deposits on the last day of the month.

A fixed charge a month	A fixed amount, e.g. GH₵5, at the end of each month	GH₵5.00 on the last day of every month with deposits (also for savings accounts).

Month-end commission is taken by the system early each month for the month before (the cron job), dated the last day of that month, and shows on the customer's statement as "Commission for October 2026". If the cron did not run, the accountant clicks **Charge** under **Month-end commission** on the products page. It is never taken twice for the same month. If the balance is lower than the commission, only the balance is taken. Every commission is posted Dr 2000 Customer susu deposits, Cr 4000 Susu commission.

Note: Changing a product affects new cards and deposits only. A card already started keeps its daily amount.

6.4 Loan products

Each company sets its own repayment plan and qualification policy for each kind of loan; see Part 7.

Chapter 7

Staff, field workers and logins

Everybody who works for the company, and their access.

7.1 Adding staff

1. *Setup* › *Staff* › **Add staff**.
2. Name, phone, Ghana Card, position, branch (empty = all branches) and the role of the login.
3. For a field worker tick **Field worker** and fill the daily target, base salary, share of commission, cash limit (optional) and the guarantor.
4. **Save**. A login is made: the username is the staff number (`ABSUSUS001`) and the first password is shown and can be sent by SMS.

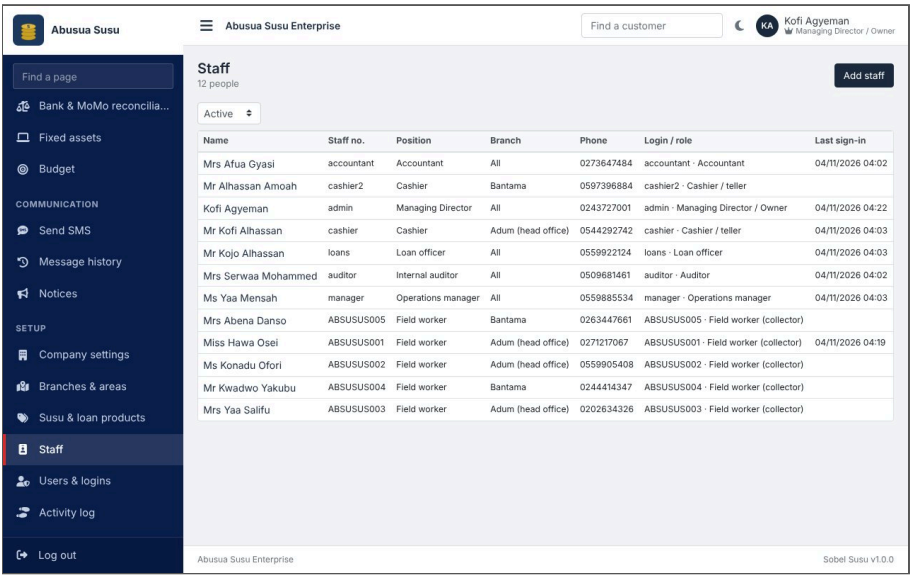


Figure 7.1: Staff

A staff member's page shows the login, and for a field worker the collections day by day against the target, customers, visits, new customers, cash not handed in, shortages owed and the commission share earned. **Move customers** gives all or some of a worker's customers to another worker (for leave or when a worker leaves).

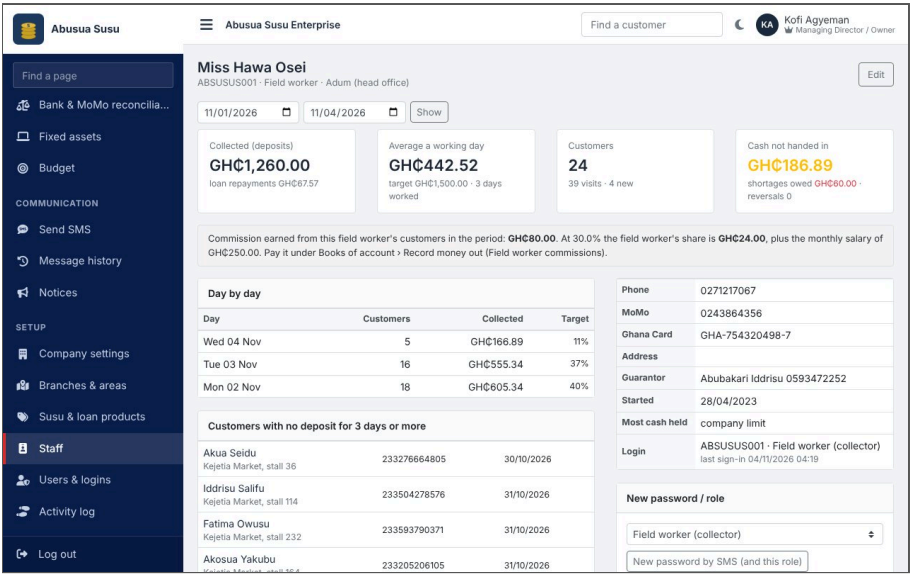


Figure 7.2: A field worker's page

Reports › Field workers compares all field workers for a period: customers, days worked, collections, loan repayments, average a day against target, new customers, shortages and cash held.

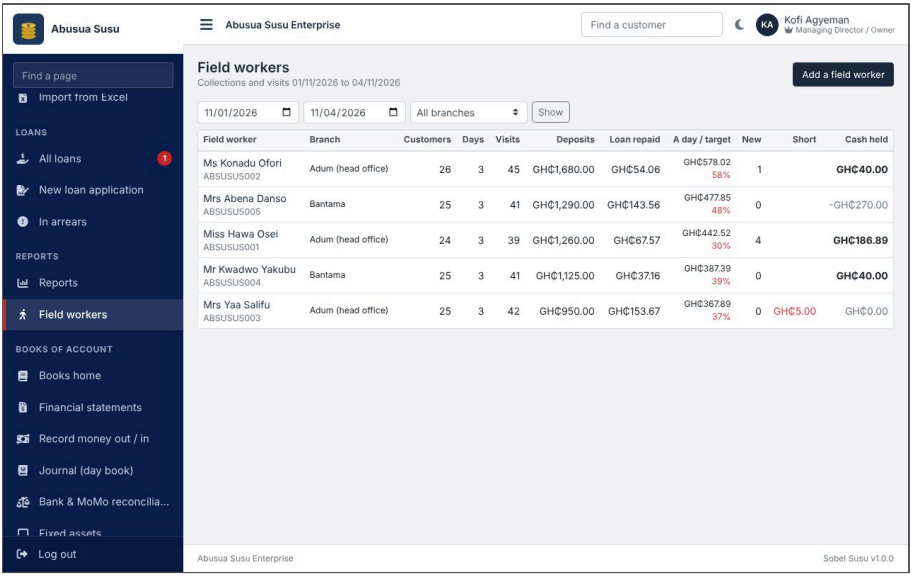


Figure 7.3: Field workers compared

7.2 Users and logins

Setup › Users & logins lists every login with its role. **Reset** gives a new password (sent by SMS if ticked), **Change role** changes what the person can do, **Disable** stops the person signing in. **Create logins & slips** makes logins for every customer or staff member without one and prints login slips (10 to a page) or a CSV list. **What each role can do** shows the permissions.

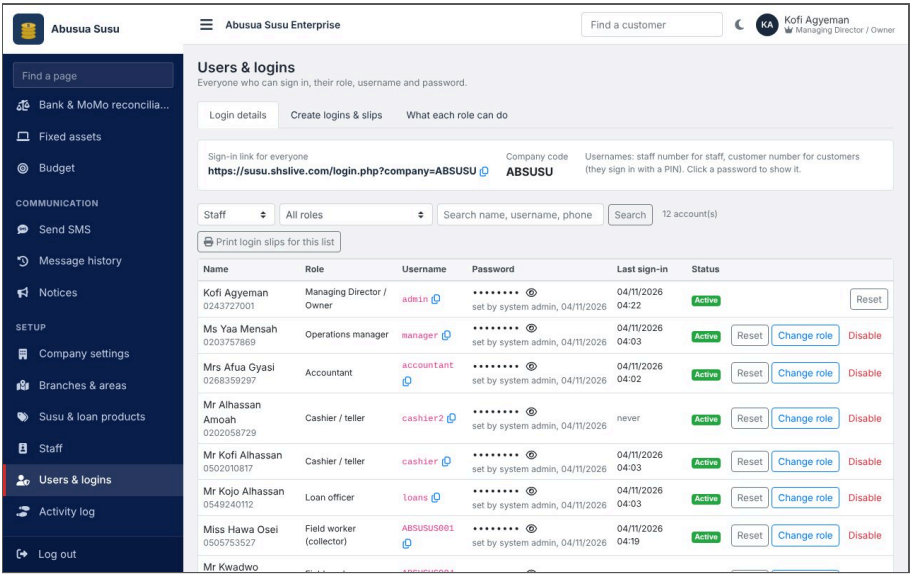


Figure 7.4: Users and logins

Caution: When a field worker leaves: first receive all cash (Cash from field workers), move the customers to another worker, then disable the login and set the staff status to Left. Customers should be told by SMS.

Chapter 8

Bringing in customers from paper cards

For a company that already has customers: import them with their balances, then enter the opening journal.

1. *Customers › Import from Excel* › **Download the template**.
2. Fill one row per customer: name, phone, gender, ID, work, where to find them, branch code, area, field worker number, kind of account code, daily amount, **balance brought forward** (what the company owes the customer today, after commission already taken), **days on the current card**, and the old card number. The second sheet explains every column.
3. Upload the file with the date the balances are as at (usually the day before the company starts with the system). Nothing is saved yet: every row is shown with OK or the problem.
4. Fix problems in Excel and upload again, or click **Import the good rows**.

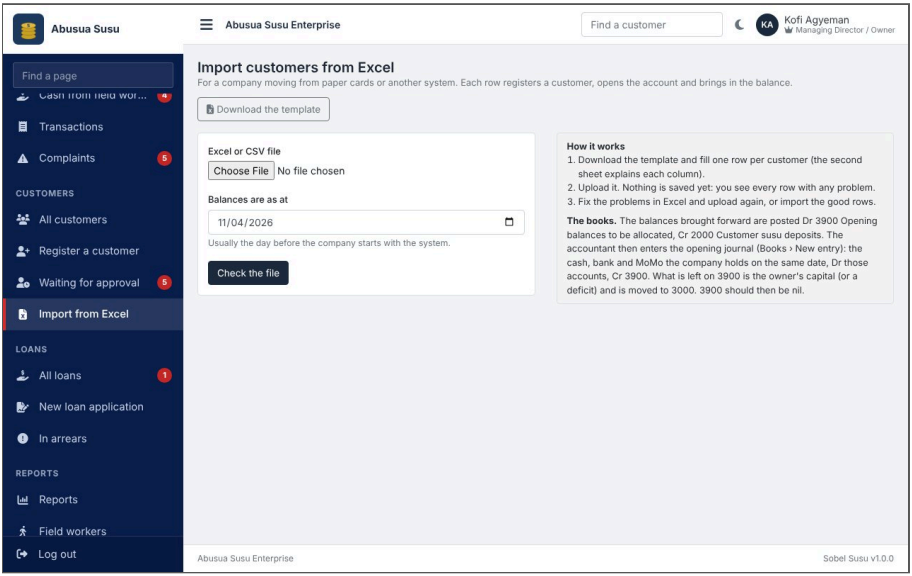


Figure 8.1: Import from Excel

Each balance brought forward is an **Opening balance** transaction on the account and is posted:

Account	Debit	Credit
3900 Opening balances to be allocated	total of the balances	
2000 Customer susu deposits		total of the balances

The accountant then enters one **opening journal** (*Books › Record money out / in › General journal*, tick **These are opening balances**) on the same date: Dr 1000 Cash, 1010 MoMo, 1020 Bank, 1200 Loans and any other assets the company holds, Cr 3900. Whatever is left on 3900 is the owner's capital (or a deficit): move it to 3000 Owner's capital. Account 3900 must then be nil.

> **Note:** The commission of the current card is taken as already kept in the old books, so no commission is charged when the next day of that card is paid; it is charged on the next new card.

Part 4

Daily work at the office

Chapter 9

Customers

Registering, approving, the customer's page, cards and statements.

9.1 Registering a customer at the office

1. *Customers › Register a customer*.
2. Name, phone (every deposit is confirmed to it by SMS: check it), gender, date of birth, MoMo number, ID type and number (a Ghana Card number looks like `GHA-123456789-0`), work, business name, where to find them, home address, location (**Here** takes the position of this computer or phone) and next of kin.
3. Branch, area and the field worker who will collect.
4. **First account**: kind of account and the amount a day.
5. Take the photo and the photo of the ID card.
6. The welcome SMS goes by itself. Tick **Make a portal login** (a PIN is sent by SMS) and **Take the first deposit next** if the customer pays now. **Save**.

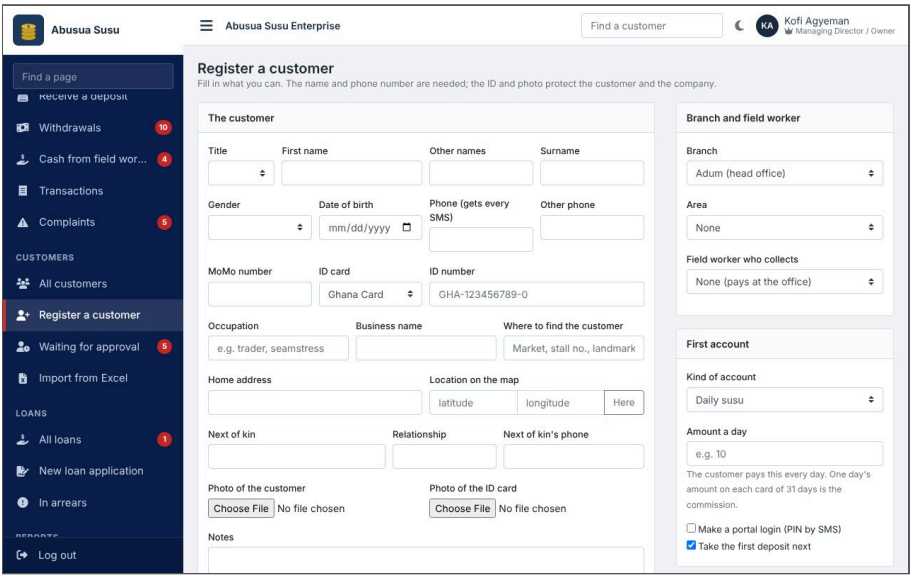


Figure 9.1: Registering a customer

The system refuses a second customer with the same name and phone, or the same ID number.

9.2 Approving customers registered in the field

Customers › Waiting for approval lists customers registered by field workers. Open each one, check the photo, the ID and the phone (call the customer), then click **Approve** (a welcome SMS is sent) or **Turn down** with a reason.

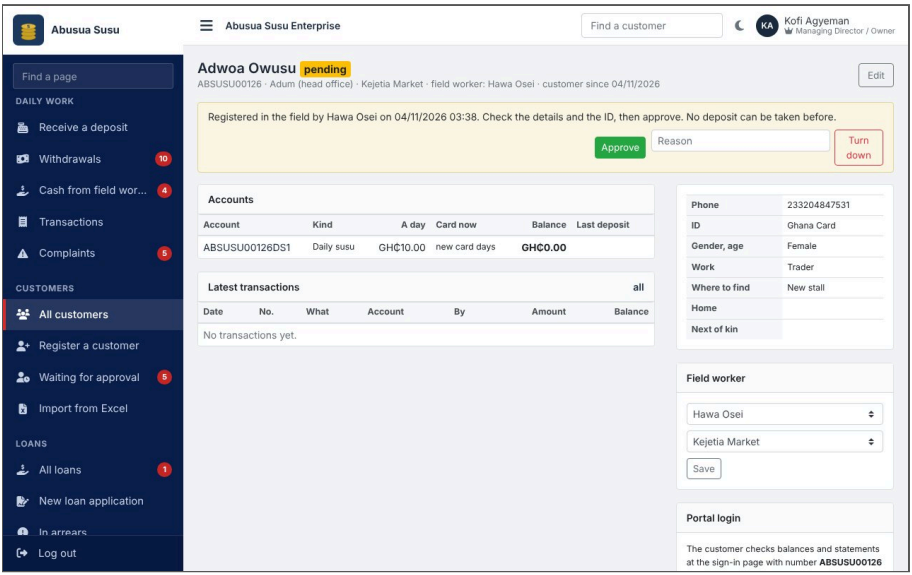


Figure 9.2: A customer waiting for approval

9.3 The customer's page

Find the customer with the search box at the top. The page has the accounts with the card now running, loans, the latest transactions, the details, the field worker and area (change them here), and the portal login (**New PIN by SMS**). Buttons at the top: **Deposit**, **Withdrawal**, **Loan**, **Edit**. Status: active, inactive, closed or blacklisted.

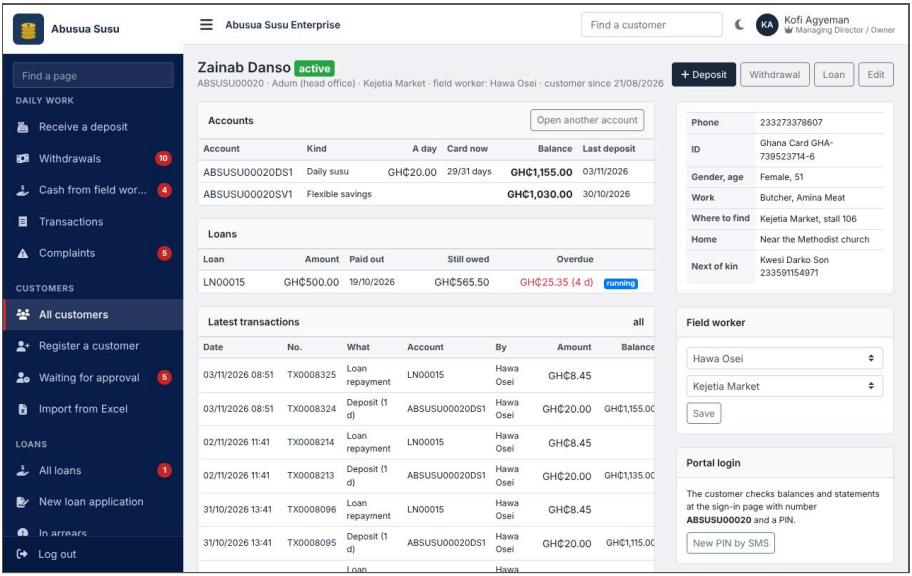


Figure 9.3: A customer's page

9.4 An account and its card

Click the account number. You see the balance, what can be withdrawn now, totals saved, commission and withdrawn, the card now running (dark days are paid, the day marked C is the commission day), all cards, and the statement for any period with a PDF. Here you can also **Open another account** for the customer, **Change the daily amount** (from the next card) and **Freeze** the account (no deposits or withdrawals, e.g. in a dispute or after a death).

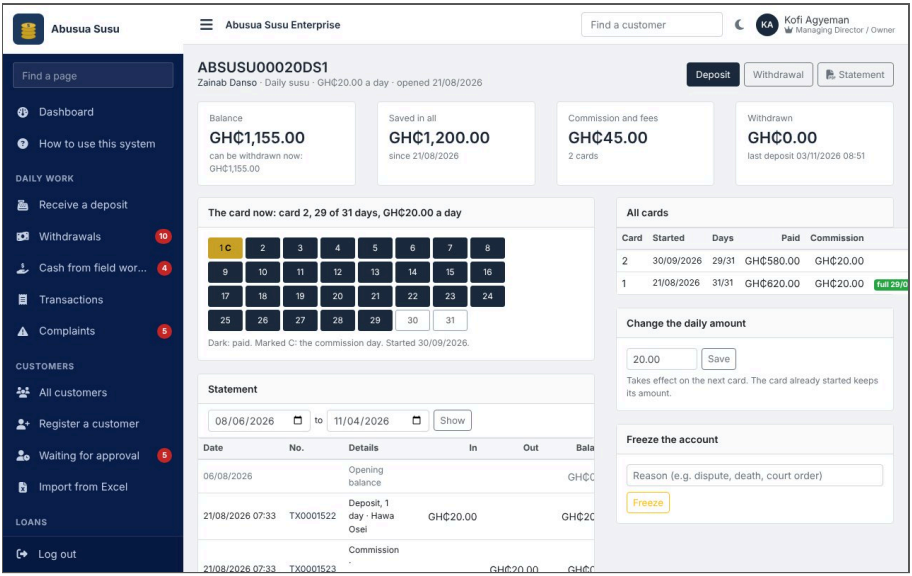


Figure 9.4: An account with its card

Chapter 10

Deposits at the office

Customers who pay at the counter, by MoMo to the company wallet or into the bank.

1. *Daily work › Receive a deposit.*
2. Type the account number, customer number, name or phone and click **Find**.
3. For a daily card type the number of **Days** (or click 1, 2, 3, 5, 7, 10 or 31 days); the amount is worked out. For savings type the amount.
4. **Paid by**: cash at the office, MoMo to the company wallet or bank. For MoMo and bank type the transaction ID; the system refuses an ID used before.
5. **Record the deposit**. The customer gets an SMS. Click **Receipt** to print an 80 mm receipt.

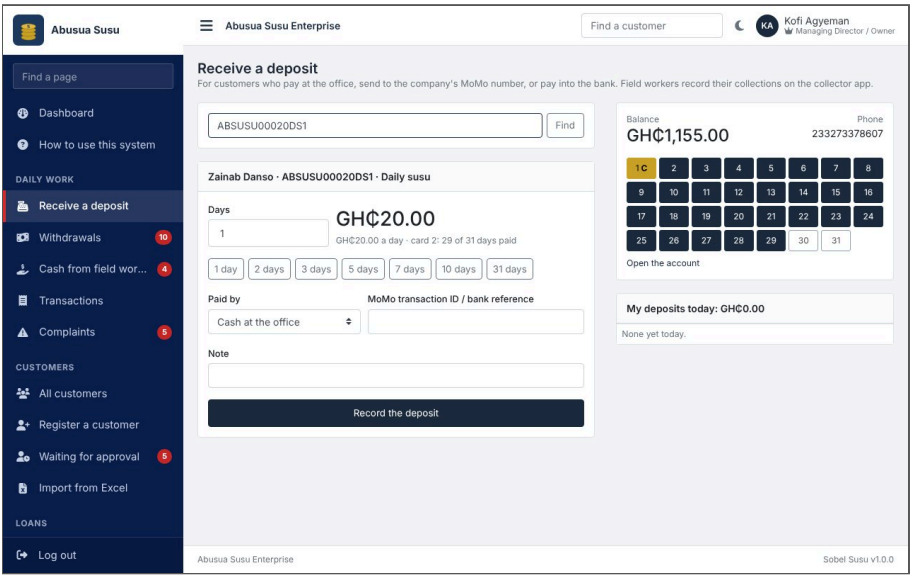


Figure 10.1: Receiving a deposit

What happens when GH₵10 a day is paid for 3 days and it is the first day of a new card:

Transaction	Balance	Books

Deposit GH₵30.00, 3 days	+30.00	Dr 1000 Cash 30.00, Cr 2000 Customer susu deposits 30.00
Commission GH₵10.00, card 5	-10.00	Dr 2000 Customer susu deposits 10.00, Cr 4000 Susu commission 10.00

Tip: A customer may pay for more days than are left on the card: the days fill the card and the rest starts the next card, with its commission.

Chapter 11

Withdrawals

Asking, approving and paying out.

11.1 Asking for a withdrawal

A withdrawal can be asked for in three ways: at the office (*Daily work › Withdrawals › New withdrawal*), by the field worker in the collector app, or by the customer in the portal with the PIN. The customer gets an SMS with the request number.

1. Find the account. The page shows the balance and what can be withdrawn now (balance less the balance to keep and requests not yet paid).
2. Type the amount, how it is paid (cash, MoMo with the number, or bank) and the reason.
3. If the amount is within the limit and you may pay, tick **Pay it now** and type the MoMo or bank reference when not cash.
4. **Save**.

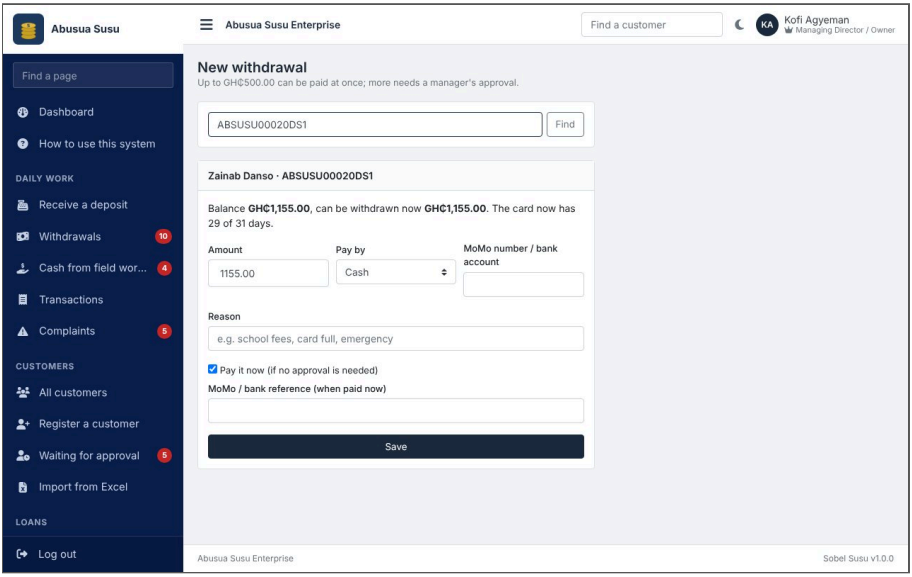


Figure 11.1: A new withdrawal at the office

11.2 Approving and paying

Daily work › *Withdrawals* lists the requests: waiting for approval, approved and waiting to be paid, and paid. Open one. A manager clicks **Approve** or **Turn down** (the customer gets the reason by SMS). The cashier then pays: before paying cash, compare the person with the customer's photo on the page.

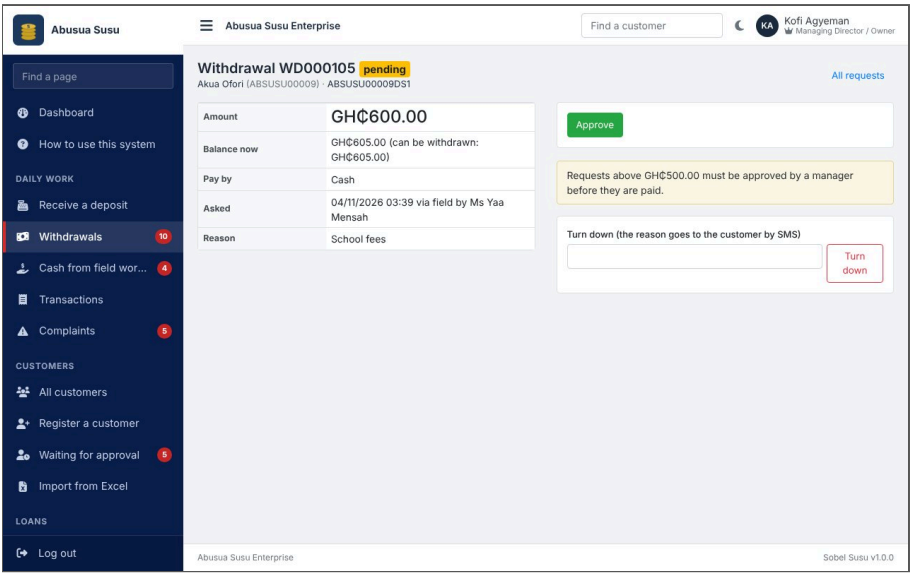


Figure 11.2: A withdrawal waiting for approval

Paying posts Dr 2000 Customer susu deposits, Cr the cash, MoMo or bank account used, and sends the customer an SMS with the new balance.

> **Caution:** Field workers must never pay withdrawals out of the day's collections. Every cedi collected is handed in; withdrawals are paid by the office.

Chapter 12

Cash from field workers (cash-up)

Every evening each field worker hands in the cash collected.

Daily work › Cash from field workers lists every field worker with cash not yet handed in: the number of collections, since when, and the amount the records say they hold. A yellow line means cash from an earlier day.

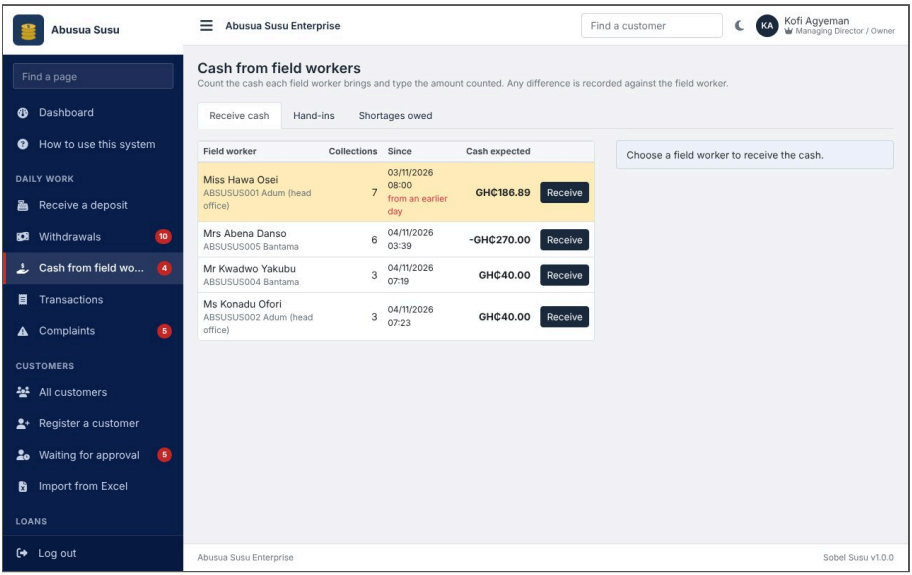


Figure 12.1: Field workers to receive cash from

1. Count the worker's cash in front of the worker.
2. Click **Receive** next to the worker. The collections are listed.
3. Type the amount counted and a note if it differs, and **Save**.
4. Print the **Slip to sign**: the worker and the cashier sign it.

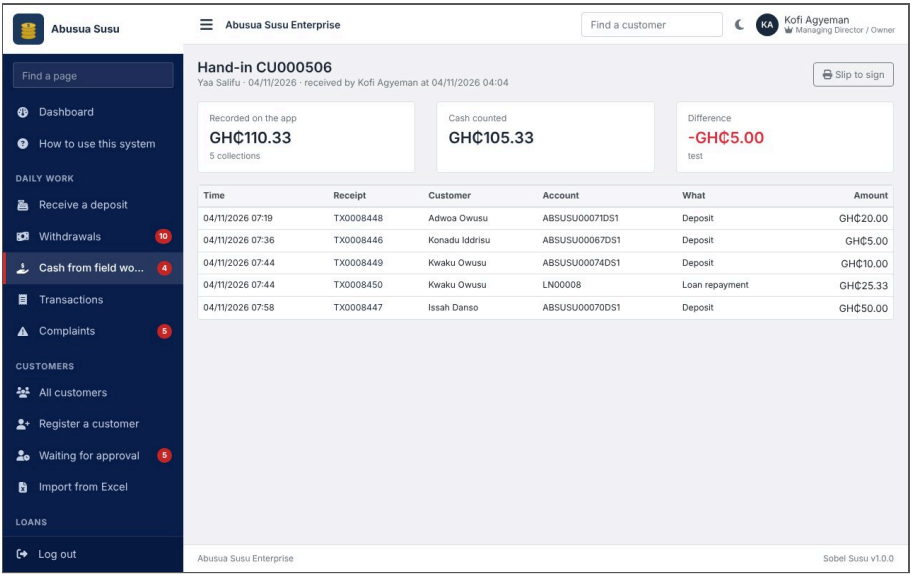


Figure 12.2: A hand-in with a shortage

Case	Books
Exact	Dr 1000 Cash in the office, Cr 1005 Cash with field workers
Short by GH₵50	Dr 1000 Cash (counted), Dr 1300 Staff cash shortages 50.00, Cr 1005 (expected)
Over by GH₵20	Dr 1000 Cash, Cr 1300 (any shortage the worker still owes) and the rest Cr 4300 Cash overages, Cr 1005

The tab **Shortages owed** shows what each worker owes. **Record** a repayment (cash, MoMo, or from salary) or **Write off** (manager or owner; posted to 5850 Shortages written off).

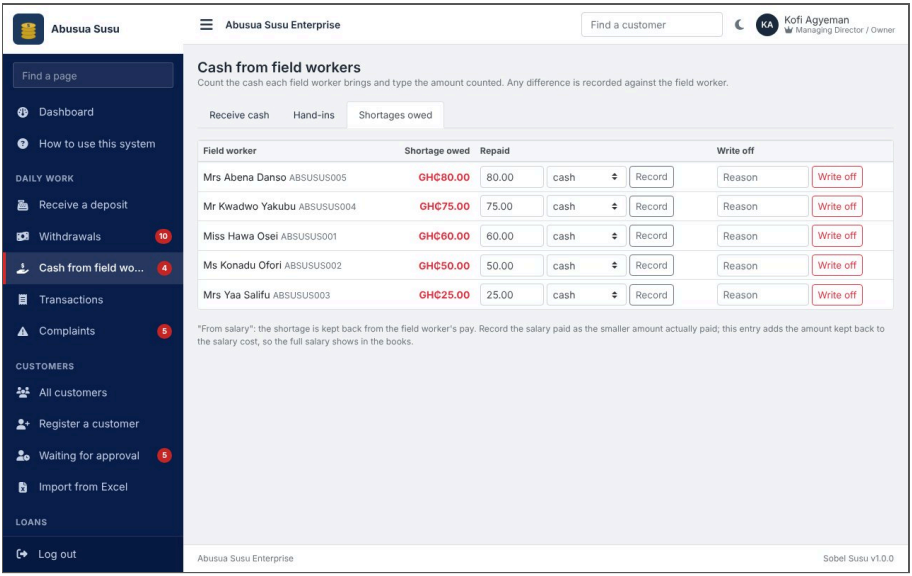


Figure 12.3: Shortages owed by field workers

Note: Field collections sit on account 1005 Cash with field workers until they are handed in. This account always equals the total of the cash-up list. If a worker does not hand in, the cron sends the worker and the managers an SMS after 6 pm.

Chapter 13

Transactions, reversals and complaints

Finding any transaction, correcting mistakes, and dealing with customers' complaints.

13.1 Transactions

Daily work › Transactions lists all transactions with filters: dates, kind, channel, branch, staff, and a search by receipt number, reference or customer. **Excel (CSV)** downloads the list. Open a transaction to see who recorded it, where (GPS), whether it has been handed in, the SMS sent and its entry in the books.

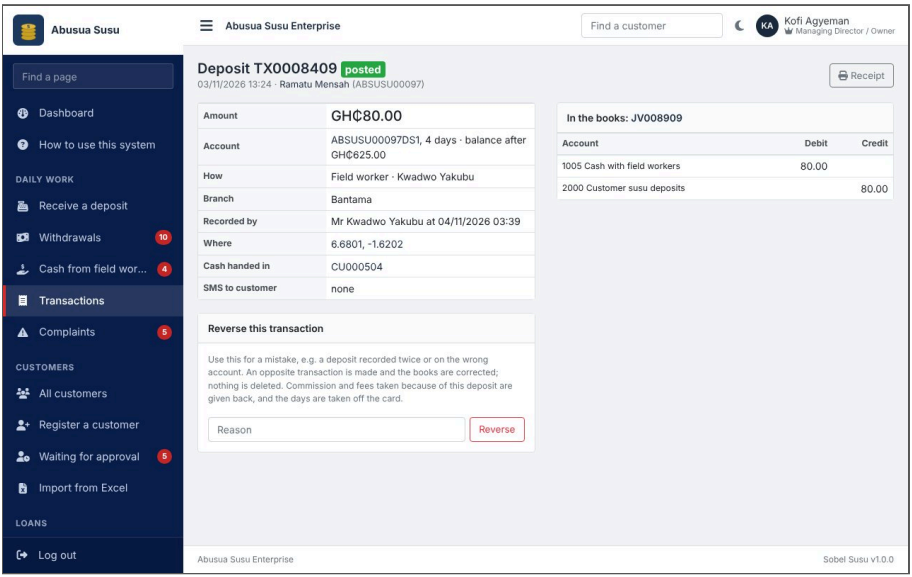


Figure 13.1: A transaction and its entry in the books

13.2 Reversing a mistake

Nothing is ever deleted. A deposit recorded twice or on the wrong account is reversed by a manager: open it, type the reason and click **Reverse**. An opposite transaction is made, the original is marked reversed, the days are taken off the card (and the commission too if the card goes back to no days), the books are corrected, and the

customer gets an SMS. Reversing a paid withdrawal puts the money back on the account. Reversing a loan payout is possible only before any repayment.

> **Caution:** Reversals are recorded in the activity log with the name of the manager. The auditor should look at every reversal each month (Activity log, filter "reverse").

13.3 Complaints

Customers complain in the portal, on the public complaint page (link on the sign-in page and the company's public page) or at the office. *Daily work › Complaints* lists them; open one to see the customer's transactions around the day, write what was found or done, choose Resolved or Not upheld, and send the answer by SMS. The right side counts complaints by field worker for 90 days: a worker with many upheld complaints needs attention.

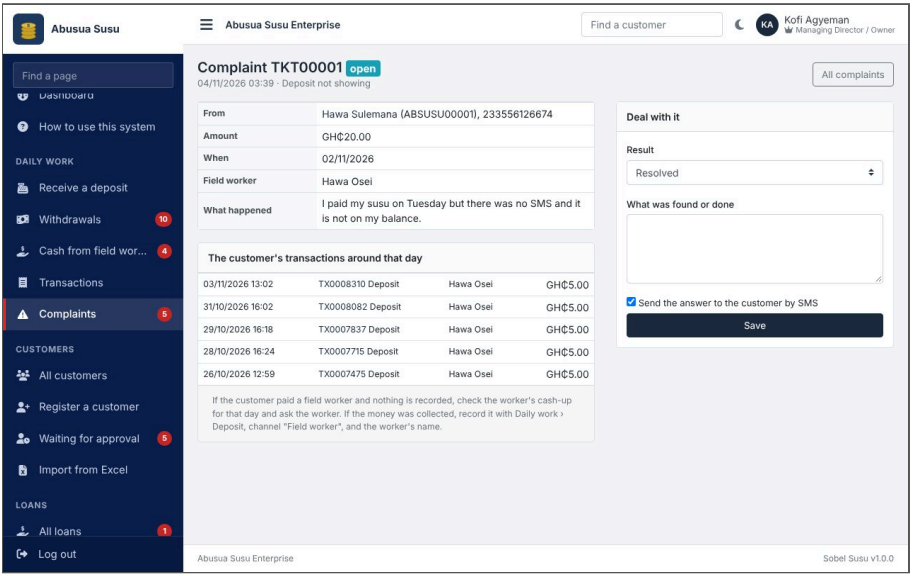


Figure 13.2: A complaint with the customer's transactions

> **Tip:** Deal with "deposit not showing" the same day. Check the worker's collections and cash-up for that day. If the money was collected and not recorded, record it as a deposit with channel Field worker and the worker's name, and treat it as a shortage if the worker kept it.

Part 5

The collector app

Chapter 14

The collector app

How field workers collect on their phones, also without network.

14.1 Getting the app on the phone

1. On the Android phone open Chrome and the company's sign-in link. Sign in with the staff number and password.
2. The collector app opens. Tap the menu (☰) › **Install the app**, or the Chrome menu (three dots) › **Install app**. The app now opens from its own icon, with the company's app icon.
3. Open it once with network after each sign-in so that the customer list is saved on the phone.

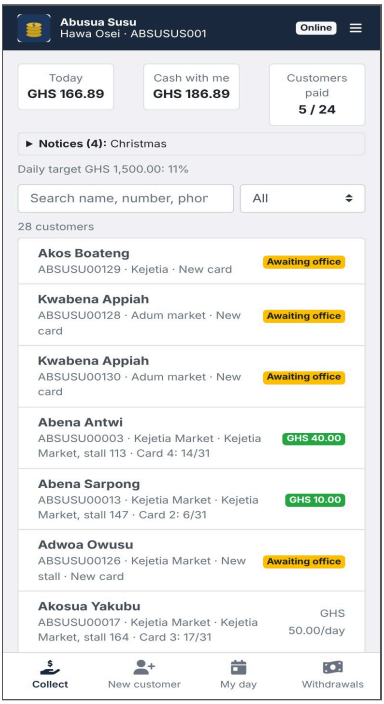


Figure 14.1: The collector app

The top shows today's collections, the cash the worker holds and how many customers have paid, notices from the office and progress against the daily target. The badge at the top right shows **Online**, **Offline** or the number of collections waiting to be sent. The list shows the worker's own customers, with what each has paid today; search by name, number, phone or area, or show only those not yet paid.

14.2 Collecting

1. Tap the customer.
2. For a daily card use + and − to choose the days; the amount is shown. For savings type the amount. For a loan type the repayment.
3. Take the cash. Tap **Collect**, then tap again to confirm (the second tap prevents mistakes).
4. Ask the customer to show you the SMS.

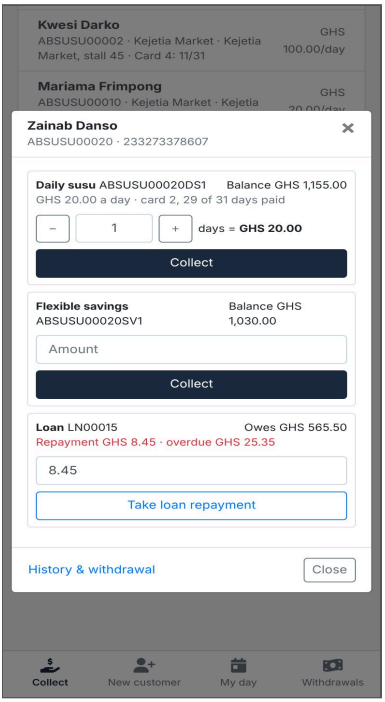


Figure 14.2: Collecting from a customer

14.3 No network

Without network the app keeps working. Each collection is kept on the phone with its own number and shows a clock sign; the badge counts them. As soon as the phone has network they are sent by themselves (also every minute while the app is open). Sending one twice never records it twice. The customer gets the SMS when the collection reaches the office system. A collection the office cannot record (for example the account was frozen) shows in red at the top: give the money back or hand it in with an explanation.

> **Caution:** Do not clear Chrome's data or log out while collections are waiting, and do not sign in on another phone with them waiting. The app warns before logging out.

14.4 Other screens

- **Customer** (tap **History & withdrawal**): cards, loans, the last 20 transactions, **Ask for a withdrawal**, and **Save where the customer is** (stand at the shop: the GPS position is saved).
- **New customer**: register in the field with photo and ID photo. When the company requires approval the customer shows "Awaiting office" until approved; do not take money before.
- **My day**: collections of any day, cash to hand in, shortage owed, commission of the month, and the worker's cash-ups.
- **Withdrawals**: the requests for the worker's customers and whether they are approved or paid.

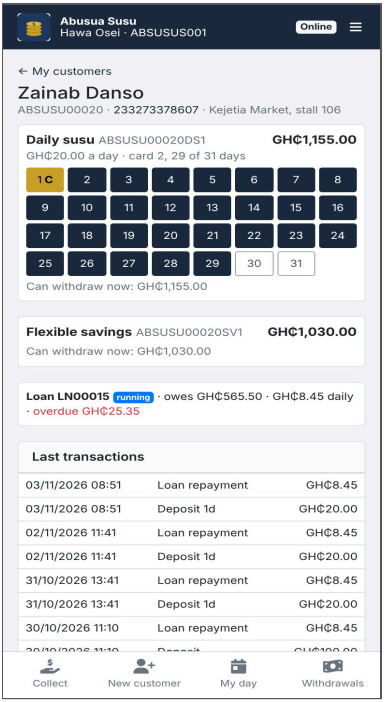


Figure 14.3: A customer in the collector app

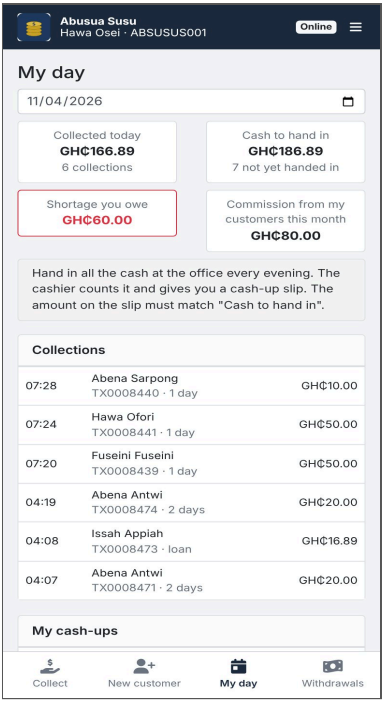


Figure 14.4: My day

Rule set by the office	What the worker sees
Cash limit	Above it the app refuses to collect until cash is handed in (offline collections are still accepted and flagged).
Location required	The app asks for GPS; without it the collection is refused.
Approval of new customers	"Awaiting office" on the customer.

Part 6

The mobile app

Chapter 15

The mobile app

The app for Android phones and iPhones, for field workers and customers.

Besides the web pages, which can be installed from the browser (Part 5), the system has a native app. It does the same work as the collector pages and the customer portal, opens faster, takes photos with the camera and keeps working without network for longer. Office staff keep using the website: the app does not open for their logins.

Who	What the app does
Field worker	The list of his or her customers kept on the phone; daily collections and loan repayments, also without network; withdrawal requests; registering new customers with photo, ID photo and location; my day and my cash-ups; notices.
Customer	Balances and the susu card; statement between any two dates; loans and the repayment plan; withdrawal requests with the PIN; complaints and their answers; notices.

15.1 One app for all companies, or an app for one company

The app is built once on GitHub (no software to install on a computer). Built without a company code it serves every company on the platform: the user types the company code once, and the app then shows that company's name, colour and logo. Built with a company code it is the app of that company only, with its name under the icon.

The icon of the app is taken from the system when the app is built: the company's app icon (*Setup › Company settings › Branding › App icon*), else its logo, else the platform icon (console › Website settings). After changing the icon, build the app again.

15.2 Building the app

1. Make a free account at github.com and a new private repository, for example `susu-app`.
2. Unpack `sobel_susu_mobile.zip` and upload everything in it to the repository, including the `.github` folder (**Add file › Upload files**).

3. Open **Actions**, choose **Build app** and click **Run workflow**.
4. Fill in the address of the system (`https://susu.shslive.com`), the company code (or leave it empty), the name under the icon and the application id (for example `com.shslive.susu`). Tick **Also build the iPhone app** when needed.
5. After about ten minutes the run shows a green tick. Open it and download **android-app**. Inside is `sobel-susu.apk`.

15.3 Putting the app on phones

- Copy the `.apk` file to the folder `downloads` of the system and name it `sobel-susu.apk`. The sign-in page then shows **Android app for field workers and customers** and anyone can download it there.
- On the phone open the file. Android asks to allow installing apps from this source; allow it once.
- For the Play Store, make a signing key and save it in the repository as described in the README of the app; the next build also makes the `.aab` file to upload in the Google Play Console.
- The iPhone app is built without a signature. It is signed and sent to the App Store with an Apple developer account (Xcode or a signing service).

> **Caution:** Keep the signing key and its passwords safe. Without them no update of the app can be sent to the Play Store.

15.4 Signing in

1. Open the app. Type the company code (not asked in the app of one company).
2. Field workers type the staff number and password; customers the customer number and PIN. Tap **Sign in**.
3. When the office has just set the password the app asks for a new one first.

The phone stays signed in until the user signs out, or 30 days without use. The office signs a phone out by resetting the password or disabling the login under *Setup › Users & logins*; do this at once when a field worker's phone is lost or the worker leaves.

15.5 Collecting with the app

1. Pull down on the customer list to send what is waiting and to fetch the list again. Search by name, number, phone or place.
2. Tap the customer. Each account shows its balance and card; each open loan shows what is owed.
3. Tap **Collect** on the account (or **Repayment** on the loan). For a daily card choose the days; for savings or a loan type the amount.
4. Count the money, then tap **Received**. The app sends it at once; the customer gets the SMS.

Without network the collection is kept on the phone and a yellow line at the top counts the collections waiting. They are sent by themselves within a minute of the network coming back, or with **Send now**. Each collection has its own number, so it is never recorded twice. If the office system refuses one (for example the customer was closed in the meantime) a red line says so: give the money back or see the office.

> **Caution:** Do not uninstall the app or clear its data while collections are waiting. Signing out keeps them; they are sent after the next sign-in on the same phone.

15.6 Other pages of the field worker

- **New customer**: the same details as at the office, with the photo and the ID card from the camera and the location of the business. It needs network.
- **My day**: the collections of any day, the cash held now, the target and the cash-ups with shortage or excess.
- **Requests**: withdrawal requests of the worker's customers. Pay a customer in cash only when the request shows **approved**.

15.7 The customer's app

- **Savings**: each account with its balance, the card with the days paid, waiting withdrawals, the open loan, the latest payments, the field worker and the office.
- **Statement**: choose the account and the dates; each line shows the balance after it and who received the money.
- **Loans**: each loan with the amounts and the repayment plan.

- **Withdraw** (when the company allows it): account, amount, cash, MoMo or bank, and the PIN. The office approves and pays; the customer gets an SMS at each step.
- **More › Report a problem**: a deposit not showing, a withdrawal, the field worker. The office answers under *Daily work › Complaints*.

> **Tip:** The address of the system used by the app is `/api/v1/`. Its routes are listed in `docs/API.md` for anyone who wants to connect another program.

Part 7

Loans

Chapter 16

Loans to savers

Application, checks, approval, payout, repayments, arrears and write-off.

16.1 The company's loan policy

Under *Setup › Susu & loan products* each kind of loan has two parts.

Repayment plan	Meaning
Interest % a month	The rate charged.
Worked out	**Flat on the amount**: interest = amount × rate × months, the same every instalment. **On the reducing balance**: equal instalments; each pays interest only on the principal still owed, so the same rate costs the customer less.
Usual, shortest and longest term	Applications outside the shortest and longest are refused.
Repaid	Daily (Sundays skipped unless the company collects on Sundays), weekly, every two weeks or monthly.
Grace before the first period	Days after the payout before the first repayment period starts.
Processing fee	A % of the amount or a fixed amount, kept from the payout (income 4110).
Late penalty	Suggested penalty, % of the overdue amount.

Who qualifies	Meaning
Smallest and largest loan	Limits of the amount.
Days a member	Days since the customer first saved with the company.
Days paid	Days paid on daily cards in all.
Paid on % of last 30 days	Regularity: on how many of the last 30 working days the customer paid.
Savings held at least	Balance the customer must have.
Up to N × savings	The loan may be at most this multiple of the savings.

Lien %	This share of the principal still owed stays in the customer's savings as security and cannot be withdrawn until the loan is repaid.
Loans at a time	How many loans a customer may have running or waiting.
Guarantor; not while another loan is overdue; not after a write-off	Further rules, ticked or not.
Refuse applications that fail a rule	On: an application that fails any rule is refused with the reasons. Off: it is saved and the approver sees the failed rules in red.

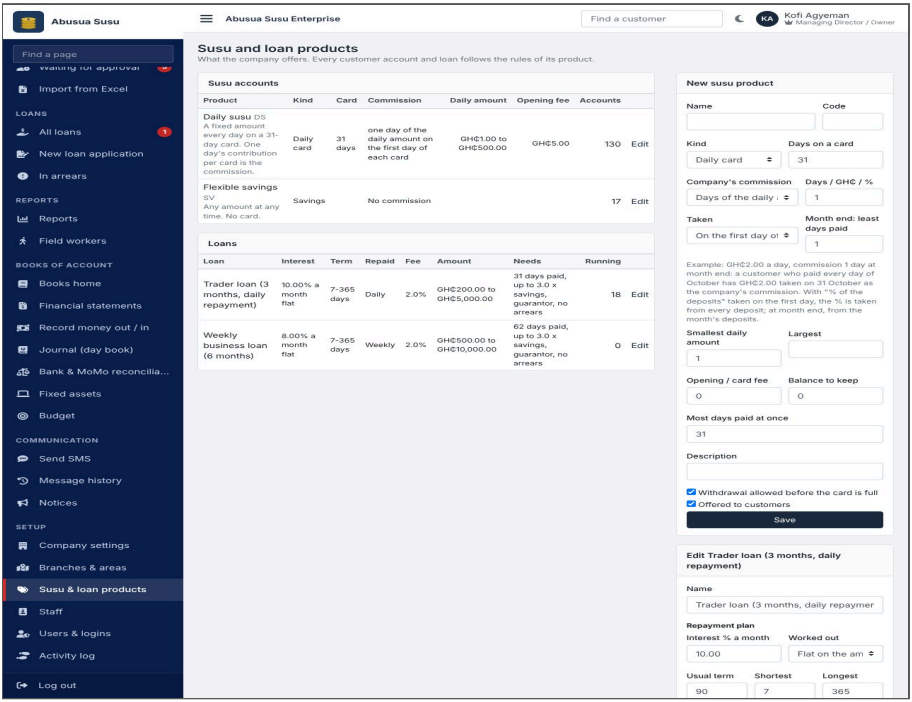


Figure 16.1: Repayment plan and qualification policy of a kind of loan

16.2 How the loan is worked out

Flat: interest = amount × rate a month × term in days ÷ 30, and the total is divided into equal instalments. Reducing balance: the rate for one instalment period is the monthly rate × months ÷ number of instalments, and the instalment is the level

payment that repays the amount with interest on what is still owed. The application form shows the plan and the policy checks as you type.

GH₵1,000 at 10% a month for 90 days, monthly	Flat	Reducing balance
Instalments	3 × GH₵433.34	3 × GH₵402.12
Interest	GH₵300.00	GH₵206.35
Total to repay	GH₵1,300.00	GH₵1,206.35

Example: GH₵1,000, 10% a month, 90 days, daily, fee 2%	
Interest 1,000 × 10% × 90 ÷ 30	GH₵300.00
Total to repay	GH₵1,300.00
Instalments (90 days less Sundays)	77
Daily repayment	GH₵16.89
Fee kept	GH₵20.00
Customer receives	GH₵980.00

16.3 Application and checks

1. *Loans › New loan application*, find the customer.
2. Kind of loan, amount, term; the repayment is shown at once.
3. Purpose, guarantor (name, phone, relation), collateral. **Save**.

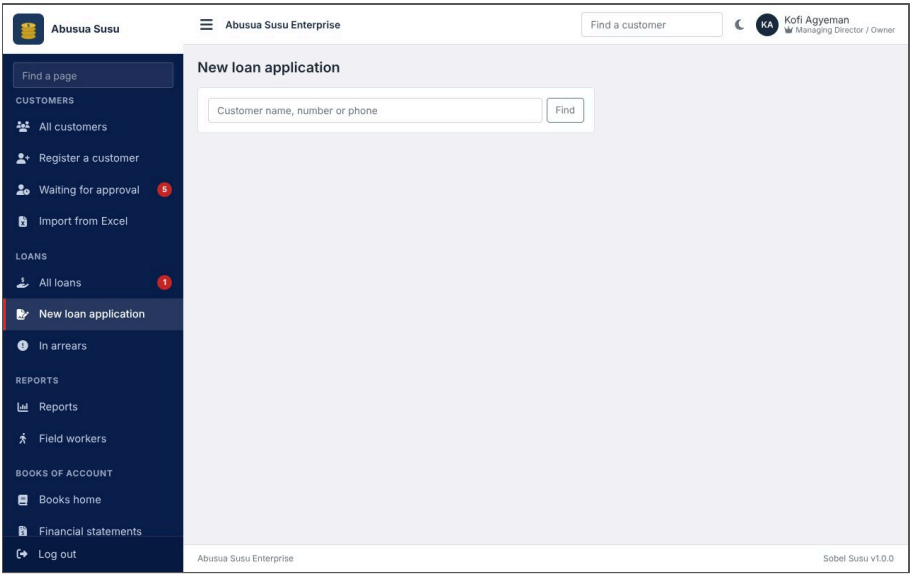


Figure 16.2: A new loan application

The loan page shows **Checks before approving**: customer status, days saved, savings held and the most allowed, deposits in the last 30 days, guarantor, earlier loans and the repayment against the customer's daily amount. The person who entered the application cannot approve it.

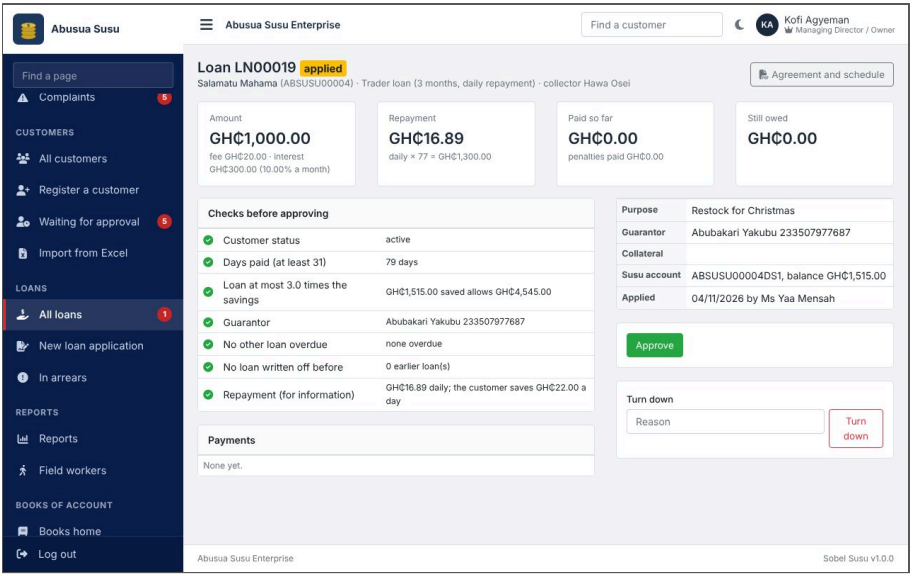


Figure 16.3: Checks before approving

16.4 Payout

After approval the cashier pays out: cash, company MoMo, bank, or into the customer's susu account. The first repayment date can be chosen. The schedule is made and the customer gets an SMS.

Account	Debit	Credit
1200 Loans to customers	1,000.00	
1000 Cash (or 1010, 1020, or 2000 if into savings)		980.00
4110 Loan processing fees		20.00

16.5 Repayments

The field worker collects repayments in the app; the office records them on the loan page (cash, MoMo, bank or from the customer's savings). Each repayment pays any penalty first, then interest and principal in proportion: Dr cash, Cr 4120 penalties, 4100 interest, 1200 loans. The schedule shows what is paid. When everything is paid the loan closes by itself.

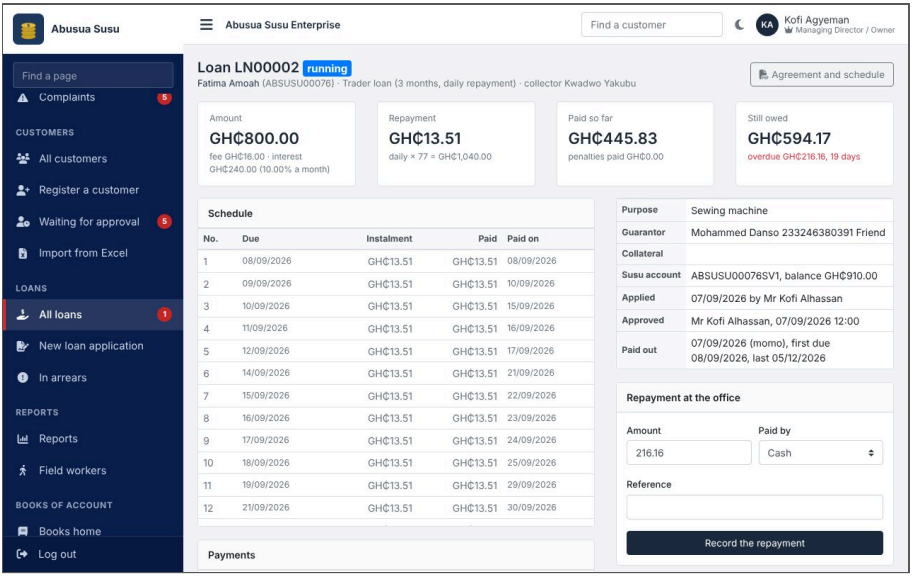


Figure 16.4: A running loan with its schedule

16.6 Arrears, penalties and write-off

Loans › In arrears lists overdue loans with the amount and days late. The loans page shows **portfolio at risk over 30 days**: the principal of loans more than 30 days late as a share of all principal outstanding. Keep it below 5%. A manager may add a late penalty (suggested from the penalty rate). A loan that cannot be recovered is written off by the manager or owner: Dr 5800 Loan impairment, Cr 1200 Loans to customers. Money recovered later is recorded under Books › Record money in as other income.

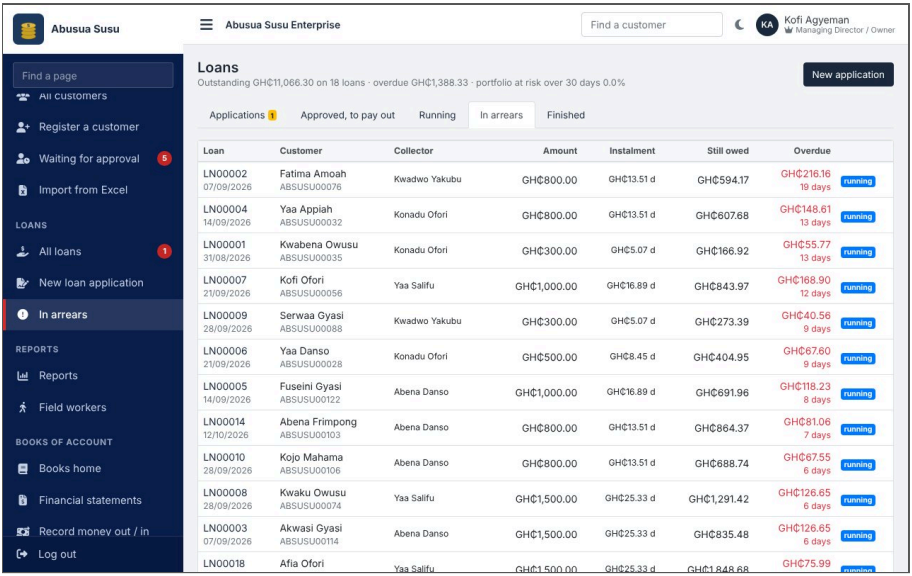


Figure 16.5: Loans in arrears

Part 8

Customers and the public

Chapter 17

The customer portal

What customers see and do on their phones.

Customers sign in with their customer number and PIN. On a phone the tabs are at the bottom.

- **My savings**: each account with its balance, daily amount and card, withdrawal requests waiting, the loan with any overdue amount, the latest transactions, the field worker's name and phone, and notices.
- **Statement**: any period, with PDF.
- **Withdraw**: amount, cash or MoMo, reason, and the PIN. The request goes to the office.
- **Deposit online** (if the company has Paystack): days or amount, then MoMo or card on Paystack. The balance changes at once and an SMS follows.
- **Loans**: schedule, paid and overdue.
- **Report a problem**: a complaint to the office, with the answer shown when given.

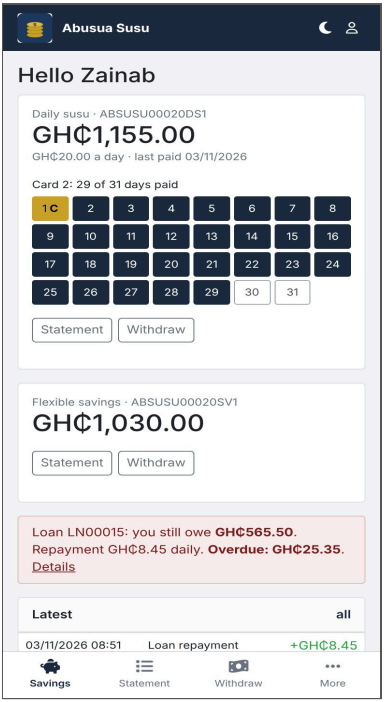


Figure 17.1: The customer portal on a phone

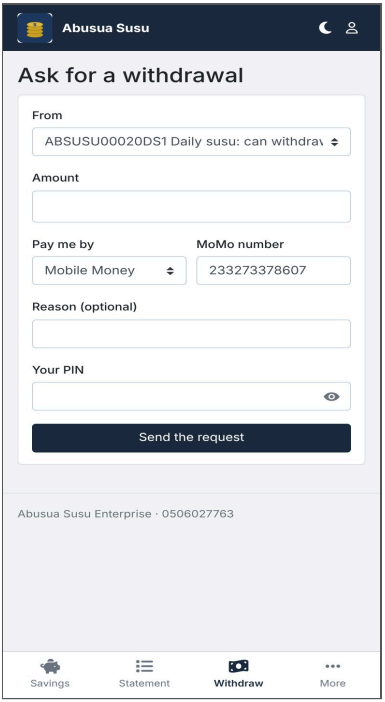


Figure 17.2: Asking for a withdrawal

Chapter 18

Installing the apps

Every part of the system installs like an app from a phone store.

Every part of the system is a progressive web app: the office pages, the collector app, the customer portal, the console and each company's sign-in page can be installed on Android phones, iPhones, and Windows or Mac computers. The installed app opens in its own window from an icon on the home screen or desktop, with the company's name and icon.

Device	How to install
Android (Chrome)	Sign in, open the menu and tap **Install the app** (or Chrome menu › **Install app**).
iPhone / iPad (Safari)	Tap Share › **Add to Home Screen**.
Computer (Chrome or Edge)	Click the install icon at the right of the address bar, or **Install the app** in the user menu.

App	Opens at	For
Company sign-in	login page of the company	everybody
Office	Dashboard	office staff
Collector	Collect	field workers
My susu	customer portal	customers
Console	console overview	the system administrator

18.1 The icon

The install icon comes from the database. A company uploads its own **App icon** under *Setup › Company settings › Branding & look* (square PNG, at least 512 × 512, with white, main-colour or transparent background); without one its logo is used. The system administrator sets the platform's icon under *Console › Website settings*; it is used for the console and for companies with neither an icon nor a logo. The system makes every size needed (48 to 512 pixels, and the round Android version) by itself.

Without network, the office pages and the portal show a "No network" page: balances must never be shown out of date. Only the collector app works offline (chapter 14).

Chapter 19

The company's public pages

Pages anyone can open without signing in.

`/company.php?s=CODE` shows the company, its kinds of account and loans, its offices and collection areas, and how to start. `/complaint.php?s=CODE` is the complaint form for anybody, also people who are not customers. Put both links on the company's Facebook page and cards.

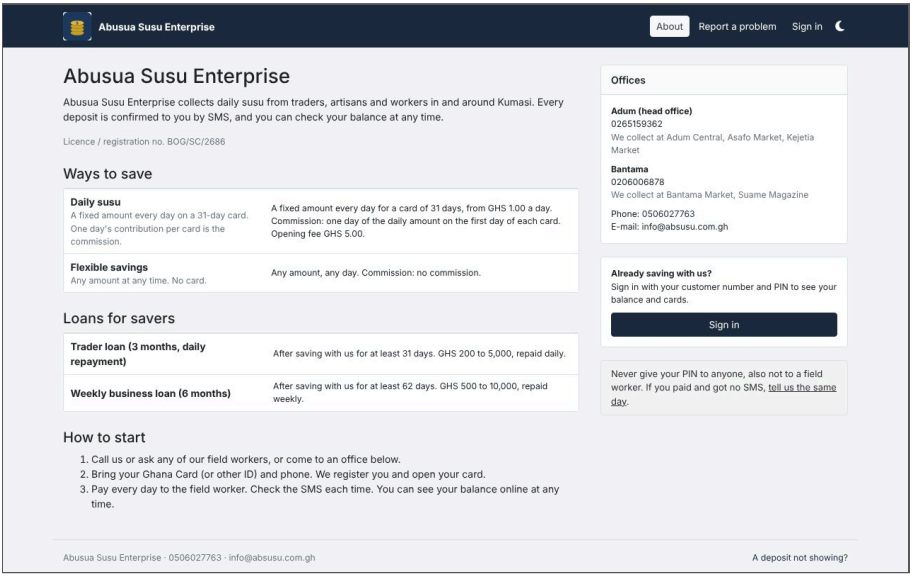


Figure 19.1: The company's public page

Part 9

Reports and the books of account

Chapter 20

Reports

Management reports on screen, as PDF and as CSV for Excel.

Reports › Reports. Choose a report, the period, branch and field worker, then **Show**, **PDF** or **CSV**.

Report	What it shows	Use it to
Daily collections	Each day: field, office, MoMo/online deposits, loan repayments, withdrawals, commission and net money in.	See the trend and check the day's cash.
Field worker performance	Customers, customers who paid, collected, target and %, commission, shortages, cash not handed in.	Pay commission shares; find weak workers.
Customer balances	Every account with its balance at any date.	Prove account 2000: the total must equal it (the page shows the book figure).
Dormant accounts	Accounts with money and no deposit for N days.	Visit or call these customers.
Commission and fees	By month and kind of account, with the number of cards started.	Check income.
Withdrawals paid	Every withdrawal paid in the period, with who paid.	Check vouchers.
Cash-ups and shortages	Every hand-in with expected, handed in, short and over.	Control field cash.
Loan book and arrears	Every running loan with owed, overdue and days late; portfolio at risk.	Follow up arrears.
New customers	Registered in the period, by worker, with deposits so far.	Growth; pay recruitment bonuses.

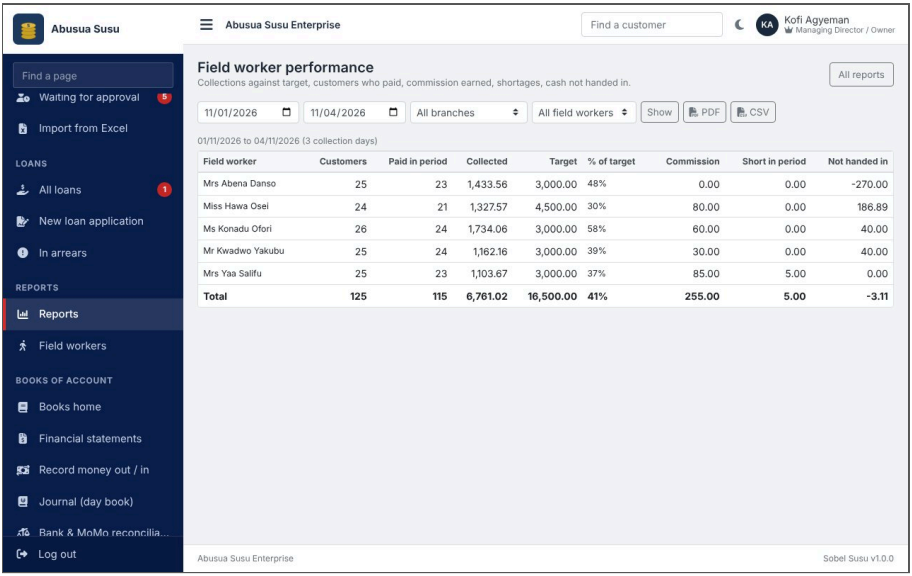


Figure 20.1: Field worker performance

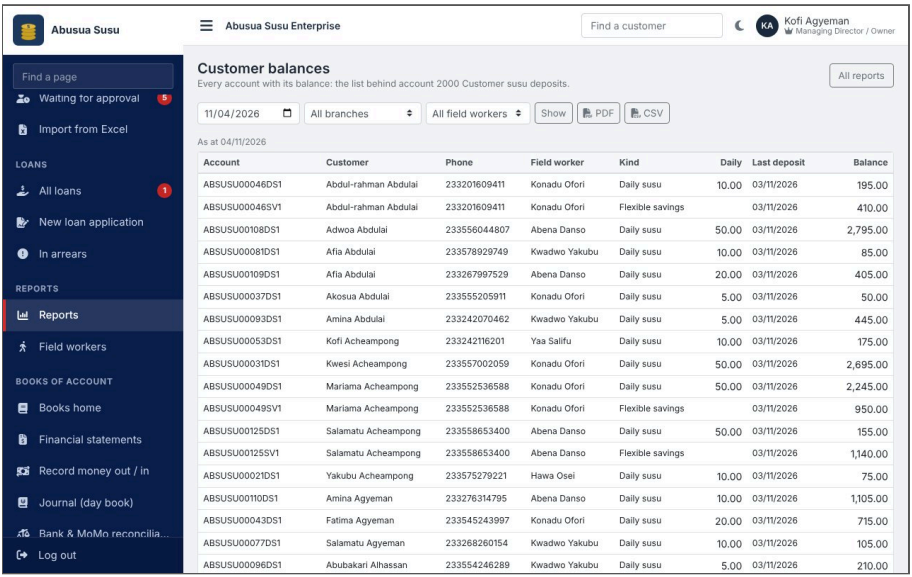


Figure 20.2: Customer balances

Chapter 21

The books of account

How the double-entry books are kept, and what the accountant does.

21.1 Everything posts by itself

Every transaction posts its entry as it is saved. The accountant only records what does not pass through a customer: expenses, salaries, capital, transfers between cash, bank and MoMo, and assets.

Event	Debit	Credit
Field collection	1005 Cash with field workers	2000 Customer susu deposits
Office / MoMo / bank / Paystack deposit	1000 / 1010 / 1020 / 1030	2000 Customer susu deposits
Commission	2000	4000 Susu commission
Opening fee	2000	4010 Account and card fees
Cash handed in	1000 (and 1300 if short)	1005 (and 4300 if over)
Withdrawal paid	2000	1000 / 1010 / 1020
Loan paid out	1200 Loans to customers	Cash and 4110 fee
Loan repayment	Cash (or 2000 from savings)	1200, 4100 interest, 4120 penalty
Loan written off	5800 Loan impairment	1200
Opening balance (import)	3900	2000
Reversal	the opposite of the original	

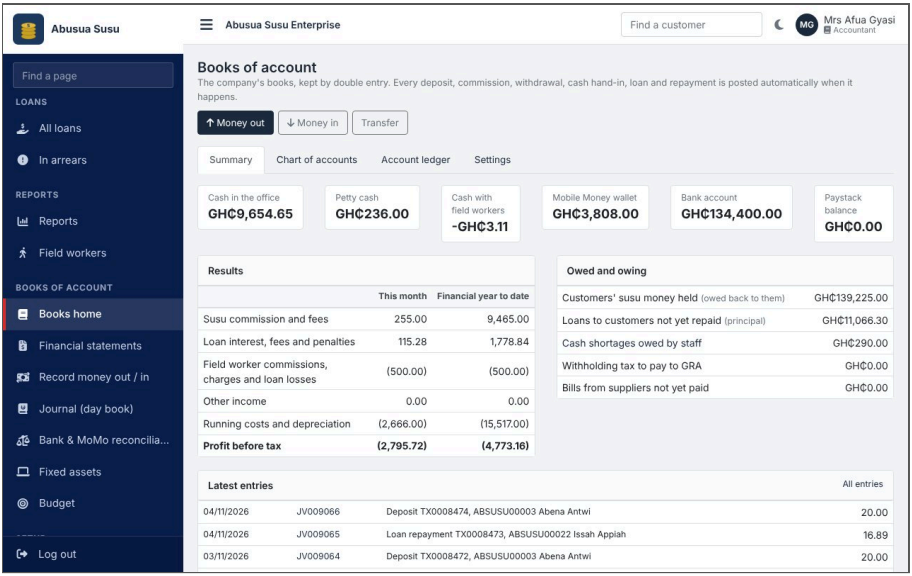


Figure 21.1: Books home

21.2 The chart of accounts

The chart is made when the company is created. System accounts (marked system) are used by the automatic entries and cannot be removed. Add accounts for your own costs. Manual entries to 2000, 1200 and 1005 are refused: they must come from transactions, so that customers' balances always agree with the books.

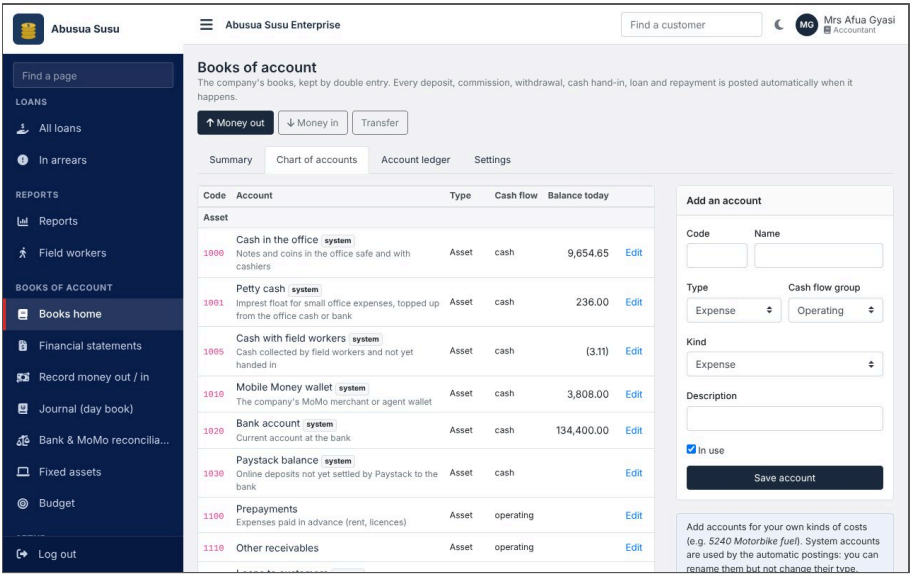


Figure 21.2: The chart of accounts

21.3 Recording money out and in

1. *Books of account › Record money out / in.*
2. **Money out**: date, amount, paid from (cash, MoMo, bank), spent on (the expense account), to whom, what for, and the receipt photo. For equipment choose 1500 or 1510: it is entered in the fixed asset register and depreciated each month.
3. **Money in**: capital, other income.
4. **Transfer**: cash banked, MoMo float topped up from the bank.
5. **General journal**: accruals, corrections and the opening journal.

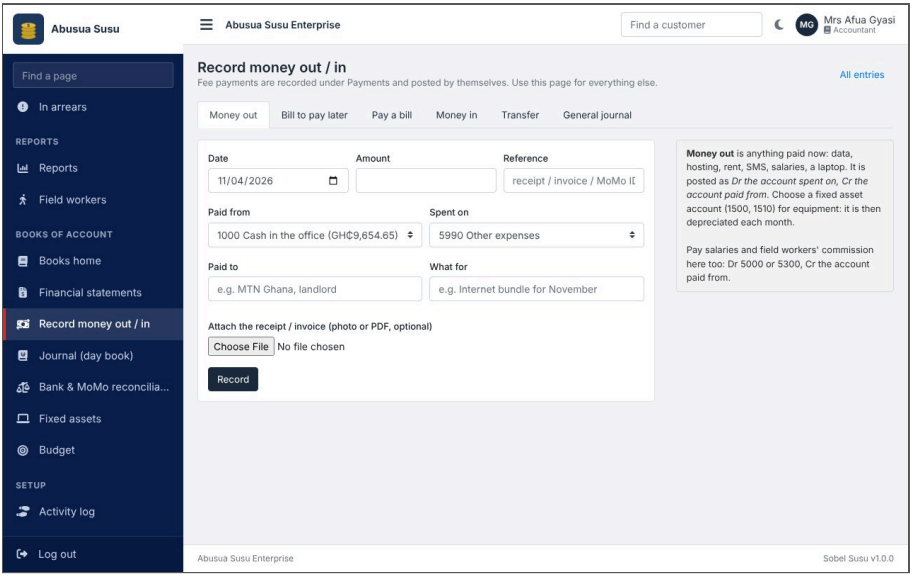


Figure 21.3: Money out

21.4 Bank and MoMo reconciliation

At each month end compare the MoMo wallet and bank account with their statements: choose the account, type the statement date and closing balance, tick each entry that is on the statement. The difference must be nil; entries not ticked are timing differences or mistakes to find.

21.5 Fixed assets and budget

Fixed assets is the register with cost, life, depreciation and value now; assets bought before the system started are added there. *Budget* holds the year's budget for each income and expense account and compares it with actual.

21.6 Month-end checklist for the accountant

1. All field workers have handed in (Cash from field workers is empty, 1005 is nil or explained).
2. Reports › Customer balances total = 2000 on the trial balance.
3. MoMo wallet and bank reconciled.
4. Shortages owed reviewed; recover or write off.

5. Expenses and salaries entered with receipts.
6. Reversals in the activity log reviewed.
7. Loan arrears over 90 days considered for a provision (Dr 5800, Cr 1250 Allowance for loan losses) or write-off.
8. Print the monthly financial statements for the owner.

Chapter 22

Every accounting report

The full list under Books of account › Financial statements. Every report opens on screen, as PDF and as CSV for Excel, for any period.

Group	Report	What it is
Financial statements	Statement of profit or loss	Income less expenses, with last year beside it.
	Statement of financial position	Balance sheet: assets, liabilities and equity at a date.
	Statement of cash flows	Direct method: cash from operating, investing and financing.
	Statement of changes in equity	Capital, drawings and retained earnings.
	Accounting policies and notes; full set (PDF)	Notes 1 to 12; the full set with directors' report and signatures.
Books	Trial balance; general ledger (one or all accounts); journal (day book); cash book	The ledgers behind every figure.
Books of prime entry	Cash book (cash, MoMo and bank columns)	Three-column cash book with balances brought and carried forward.
	Petty cash book (analysed)	Imprest petty cash with analysis columns by expense.
	Cash receipts book; cash payments book	Every cedi in or out, with the account it was for, and an analysis.
	Deposits day book; withdrawals day book; commission and fees journal	Every customer transaction, one by one, with totals by channel or kind.
	Loan disbursement register; loan repayment register	Every loan paid out and every repayment with principal, interest and penalty.
	General journal (manual entries)	Entries made by staff, with who made them.

	Daily cash position (teller)	Opening, received, paid and closing balance of the cash (or any cash account) each day.
Other statements	Receipts and payments account	Cash-basis summary: opening balances, receipts and payments by kind, closing balances.
	Income and expenditure account	Every income and expense account and the surplus or deficit.
	Extended trial balance (worksheet)	Opening, period debits and credits, and closing for every account.
	Chart of accounts; bank and MoMo reconciliation statements; audit trail of entries	The chart with balances; past reconciliations and items not yet cleared; who made each entry and when.
Schedules	Customer deposits; loan portfolio; shortages owed; suppliers owed; fixed asset register	The detail behind the balance sheet lines.
Management	Budget against actual; monthly trend; key ratios	For the owner.
Banking and risk	Loan classification and provisioning	Current, OLEM, substandard, doubtful, loss; provision required against the allowance in the books, and the adjusting entry.
	Interest and fees earned by loan	Interest, fees and penalties received per loan, and interest still to come.
	Deposit concentration; loan concentration	The largest 20 depositors and borrowers and their share.
	Liquidity and capital	Liquid assets against deposits, equity to assets and capital adequacy.
	Expense analysis by month; taxes and statutory payables; income tax computation (draft)	Costs by month; WHT, PAYE, SSNIT and income tax owed; a draft tax computation with capital allowances.

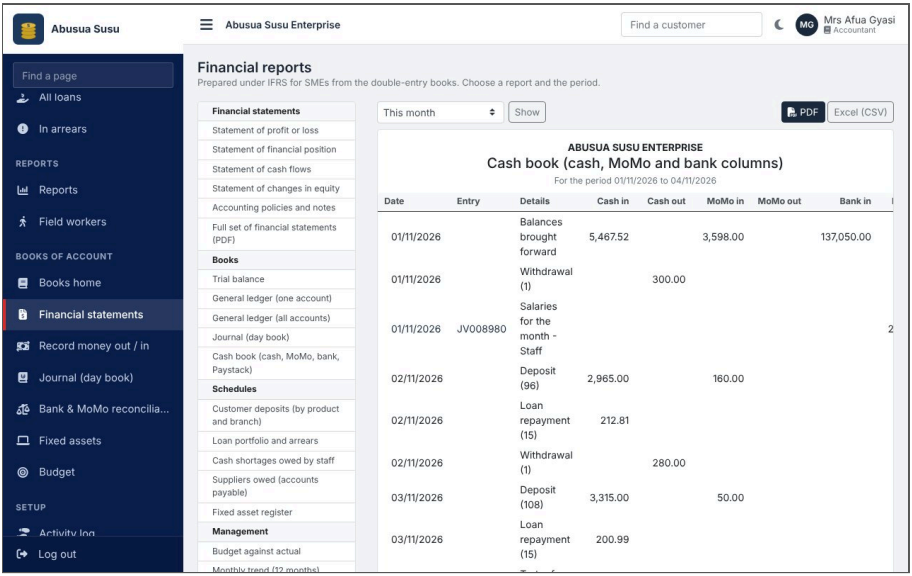


Figure 22.1: The cash book with cash, MoMo and bank columns

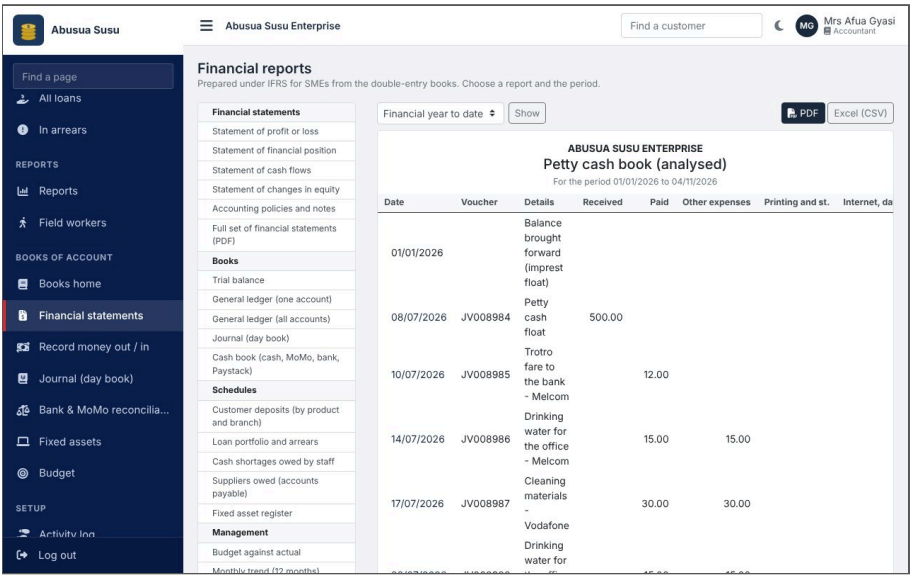


Figure 22.2: The analysed petty cash book

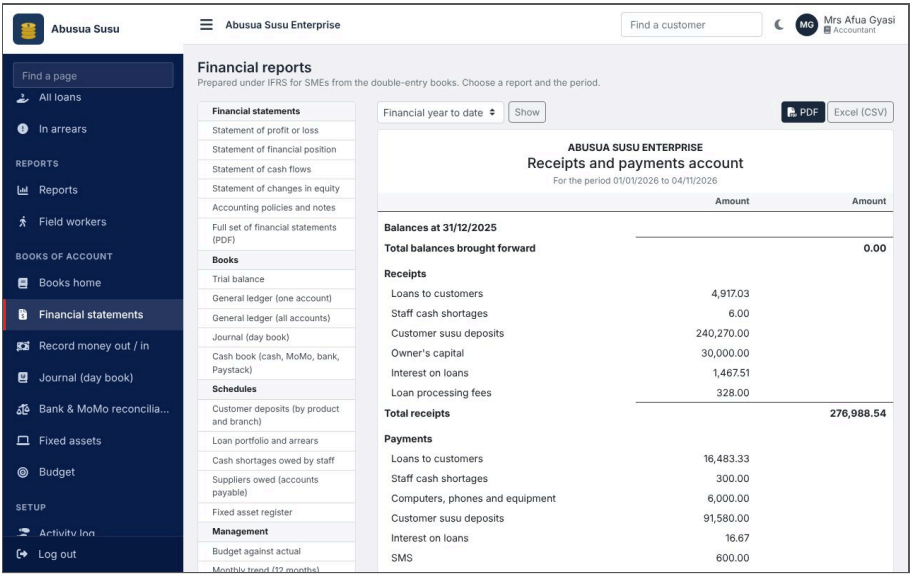


Figure 22.3: The receipts and payments account

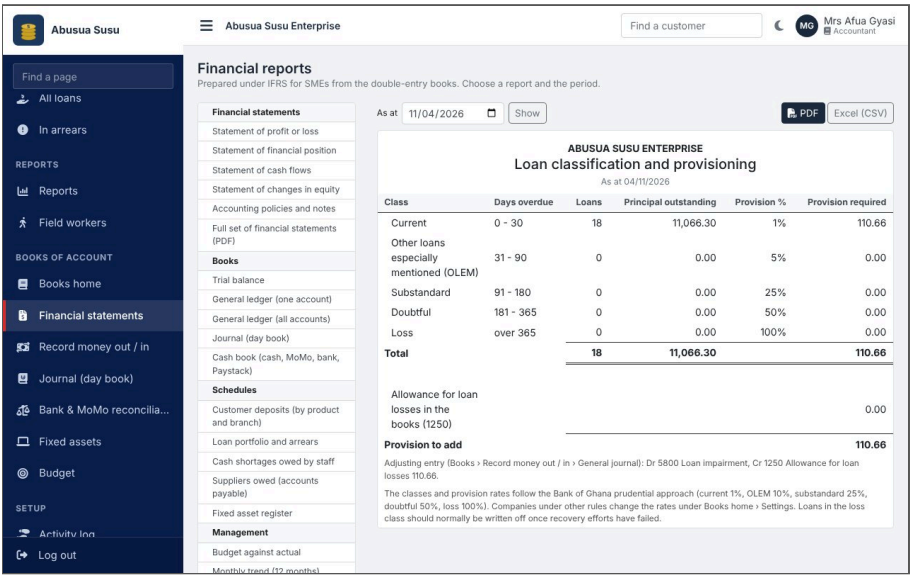


Figure 22.4: Loan classification and provisioning

The provision rates (default 1%, 10%, 25%, 50% and 100% as in the Bank of Ghana guideline) and the income tax rate are set under *Books home › Settings*.

Tip: For the year end print, in this order: trial balance, extended trial balance, loan classification (and enter the provision), then the full set of financial statements. Keep the day books and the cash book of the year with them.

Chapter 23

Financial statements

Prepared from the books in the IFRS for SMEs layout.

Books of account › Financial statements gives, for any period, with the last year beside it: the statement of profit or loss, the statement of financial position, cash flows, changes in equity, accounting policies and notes, and the full set as one PDF with the directors' report. Also the trial balance, general ledger, day book, cash book, and schedules: customer deposits by product and branch, loan portfolio and arrears, shortages owed, suppliers, fixed assets, budget against actual, the monthly trend and key ratios.

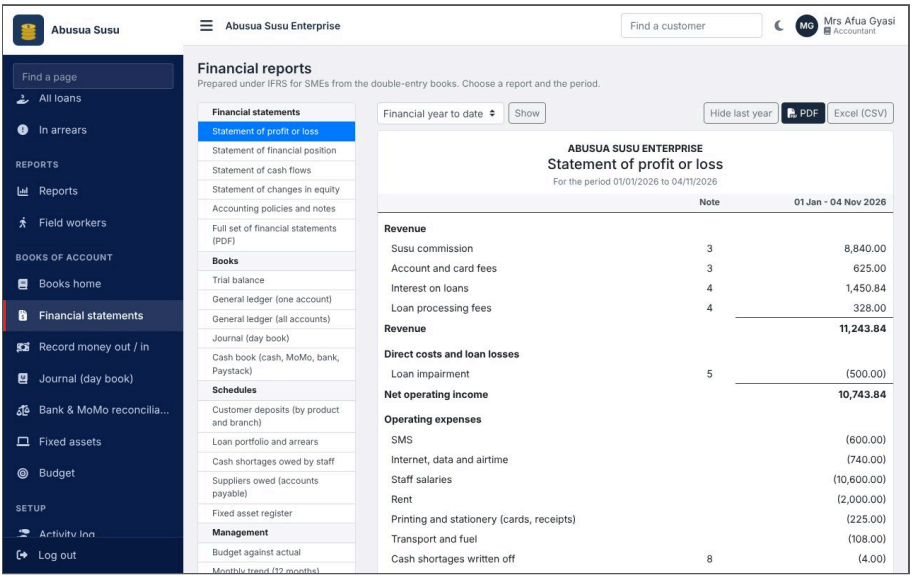


Figure 23.1: Statement of profit or loss

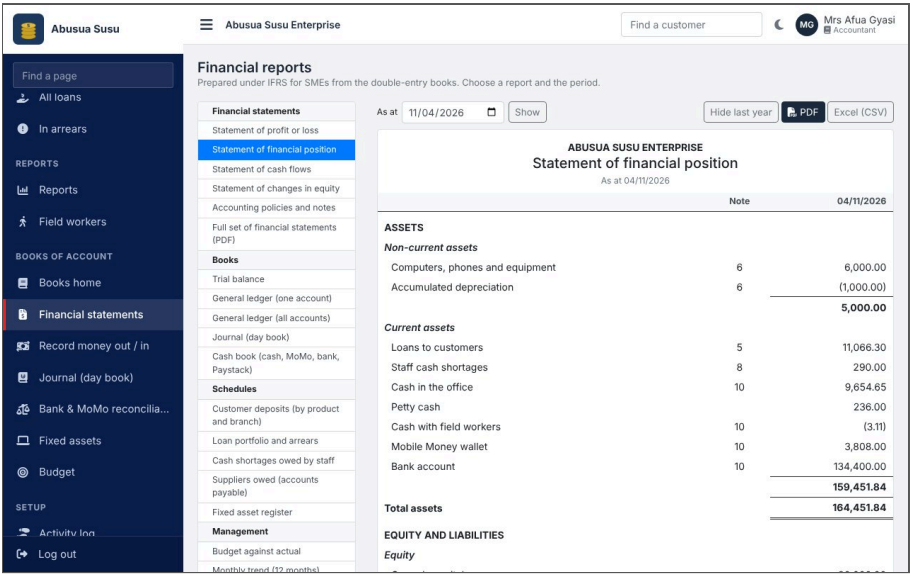


Figure 23.2: Statement of financial position

Ratio	Meaning	Healthy
Cash and bank as % of customer deposits	Can the company pay what customers may withdraw?	Above 30%
Loans as % of customer deposits	How much of customers' money is lent out.	Well below 100%
Portfolio at risk over 30 days	Loans more than 30 days late as a share of all loans.	Below 5%
Cost to income	Running costs for every 100 of revenue.	Below 80%
Cash cover (months of costs)	How long the cash covers running costs.	Above 3

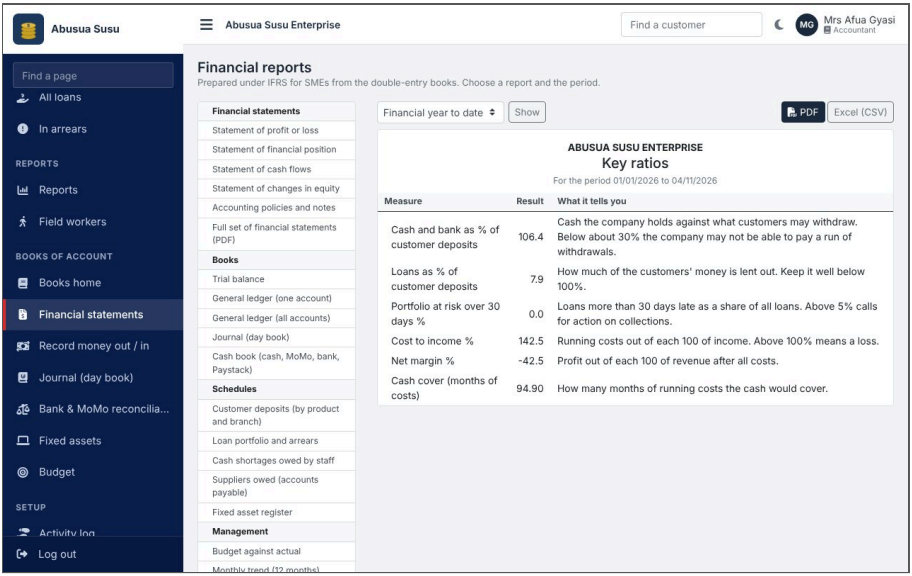


Figure 23.3: Key ratios

Note: Customer deposits are a liability: the money belongs to the customers. Only commission, fees, interest and penalties are the company's income. A company whose cash and bank fall below the customer deposits less loans is using customers' money for running costs.

Chapter 24

SMS, notices and the activity log

Talking to customers and staff, and seeing who did what.

24.1 Automatic SMS

Every movement of money in a customer's account and every change to the customer's record sends an SMS to the customer's phone. This cannot be switched off: the SMS is how the customer checks that the field worker and the office recorded the money. Staff get an SMS for their cash-ups and shortages and when their login or record changes.

When	Who gets it	What it says
Deposit (office, field, MoMo, online)	Customer	Amount, days, charges taken, new balance, receipt number, who received it.
Withdrawal paid	Customer	Amount, new balance, reference.
Commission or fee taken	Customer	Amount, which card or month, new balance.
Balance brought forward (import)	Customer	Amount and balance.
Reversal of any transaction	Customer	What was reversed, the reason, new balance.
Withdrawal asked, approved, turned down	Customer	Request number and amount; the reason when turned down.
Loan applied, approved, turned down, paid out	Customer	Loan number, amount; the instalment and first due date at payout.
Loan repayment, late penalty, loan fully repaid	Customer	Amount, what is still owed.
Customer registered or approved	Customer	Customer and account number, amount a day.
Registration waiting or not approved	Customer	Customer number.
New account opened	Customer	Account number and kind.

Daily amount changed; account frozen, unfrozen or closed	Customer	Account number, old and new amount or the new state.
Details changed (name, phone, ID, address …)	Customer	What was changed. A new phone number: to the old and the new number.
Customer record made dormant, closed or active again	Customer	The new state.
Field worker changed	Customer	Name and phone of the new field worker.
Cash-up received	Field worker	Cash handed in, collections, shortage or excess, shortage now owed.
Shortage repaid or written off	Field worker	Amount and what is still owed.
Role or staff record changed	Staff member	The new role, or what was changed.

Change the wording under *Communication › Message history › Templates*; words in braces such as {amount}, {balance}, {days}, {txn_no} are filled in. Keep each message under 160 characters: a longer one uses two SMS units.

24.2 SMS not delivered

When an SMS cannot be sent (no SMS units, the SMS service is down, a wrong number) the work is still saved and the SMS waits. The cron job sends it again every few minutes for about a day. The dashboard shows how many are waiting. *Communication › Message history* has **Send them now**, and **Send again** on each message; filter **Waiting to be sent** or **Failed** to see them.

> **Caution:** With no SMS units no customer is told about any payment. Buy units before they run out: the console shows the balance of each company.

24.3 Sending SMS

Communication › Send SMS: all active customers, of chosen branches, areas or field workers, customers with no deposit for the dormant days, customers behind with loans ({balance} is then the overdue amount), field workers, all staff, or typed numbers. **Count recipients** shows the number and the SMS units before sending.

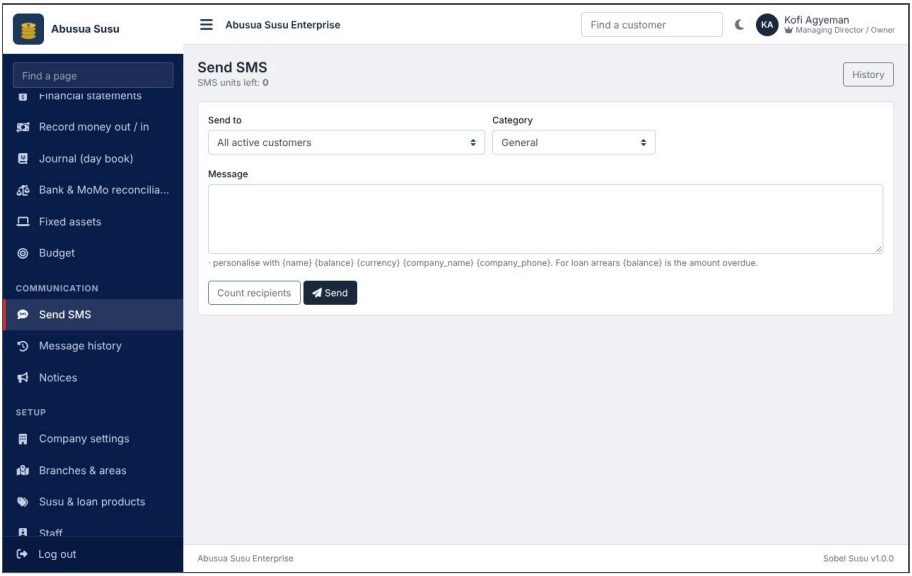


Figure 24.1: Sending SMS

24.4 Notices

Communication › Notices: short notices shown on the customer portal and in the collector app until the end date, e.g. office closed on a holiday.

24.5 Activity log

Setup › Activity log records every sign-in and every change: who, when, what, and from which network address. Filter by person, kind of record and date. The auditor uses it to check approvals, reversals and changes of customer details.

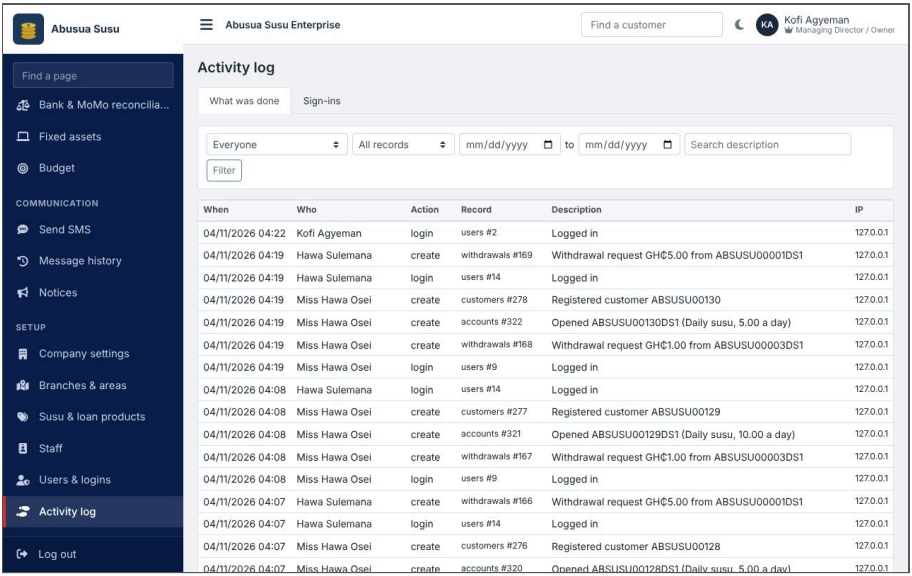


Figure 24.2: The activity log

Chapter 25

Problems and their solutions

What to do when something does not work.

Problem	What to do
Customer paid but got no SMS	Check Transactions: if it is there, the SMS failed (Message history shows why: no units, wrong number). If it is not there, check the worker's app for waiting collections, then deal with it as a complaint.
The app shows collections waiting	The phone must get network. Open the app. If the badge says "Log in again to send", sign in on the same phone: they are sent after sign-in.
Red "Not recorded" in the app	The office refused it (account frozen, customer not approved, limit). Read the reason; give the money back or hand it in.
"The amount must be a whole number of days"	A daily card takes only whole days of the daily amount.
"A manager must approve this withdrawal"	Above the limit; a manager approves first.
Cash-up list has a worker from an earlier day	The worker did not hand in. Receive the cash; the hand-in includes all days.
Customer balances do not agree with 2000	They always agree unless a manual entry was made to 2000 before it was blocked, or the database was changed by hand. Call support.
Online deposit paid but not on the balance	The cron checks Paystack every 10 minutes. If still missing after an hour, check that the webhook URL is set in Paystack and the cron runs.
Forgot password, no SMS	The owner or manager resets it under Users & logins; the system administrator can reset the owner's.
"System temporarily unavailable"	The database cannot be reached: check config.php and that the database user has all privileges.

Appendix

Chapter 26

Permissions of each role

What each role may do (the owner may do everything except collect in the field).

Permission	Mgr	Acc	Cash	Loan	Aud	FW
See customers	yes	yes	yes	yes	yes	own
Register / edit customers	yes		yes			register
Approve customers	yes					
Office deposits	yes		yes			
Ask for withdrawals	yes		yes			yes
Approve withdrawals	yes					
Pay withdrawals	yes	yes	yes			
Reverse transactions	yes					
Receive field cash	yes	yes	yes			
Loans: apply	yes			yes		
Loans: approve	yes					
Loans: pay out	yes		yes			
Reports	yes	yes	yes	yes	yes	
Books: see / enter	see	both			see	
SMS	yes			yes		
Activity log	yes	yes			yes	

Note: The exact permissions are shown in the system under Setup › Users & logins › What each role can do.

Chapter 27

The chart of accounts

Accounts made for every company.

Code	Account
1000	Cash in the office
1001	Petty cash
1005	Cash with field workers
1010	Mobile Money wallet
1020	Bank account
1030	Paystack balance
1100 / 1110	Prepayments / Other receivables
1200	Loans to customers
1250	Allowance for loan losses
1300	Staff cash shortages
1500 / 1510 / 1520	Computers and phones / Furniture / Motorbikes and vehicles
1590	Accumulated depreciation
2000	Customer susu deposits
2110 - 2150	Withholding tax, suppliers, accrued expenses, SSNIT, PAYE
2200	Income tax payable
2300	Borrowings
3000 / 3100 / 3200	Owner's capital / Retained earnings / Drawings
3900	Opening balances to be allocated
4000 / 4010	Susu commission / Account and card fees
4100 / 4110 / 4120	Interest / Loan fees / Loan penalties
4200 / 4300	Other income / Cash overages
5000	Field worker commissions
5100 / 5110	Payment charges / Bank charges

5200 - 5700	SMS, data, salaries, rent, transport, other running costs
5800 / 5850	Loan impairment / Shortages written off
5900	Depreciation
6000	Income tax