



OSEBO 360 · FINANCE & ACCOUNTING GUIDE

The Osebo Finance & Accounting Book

A plain-language, step-by-step guide to keeping a real set of books on Osebo – from your chart of accounts and first open period, through quote to cash and bill to payment, to the screens that read the ledger back to you and the ones that speak up without being asked.

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- Part 2** Money coming in
- Part 3** Money going out
- Part 4** The work you bill for
- Part 5** The ledger itself
- Part 6** Reading the business
- Part 7** What the books say unasked
- Part 8** What it costs

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How to use this book

This guide walks you through Finance & Accounting 360 – the standalone Osebo app for a business that wants a real double-entry ledger without hiring somebody to run one. It is one of the Osebo 360 apps: sold on its own, with its own signup, its own price and its own menu. You are not buying an HR platform with an accounts package bolted to it.

Work through Part 1 once, in order, before you raise anything in earnest – the chart of accounts and the first open period decide what every screen after them is allowed to do. After that you will live in Parts 2 and 3, which are the working week, and Part 6, which is how you find out whether the business is actually all right.

Every figure in this book comes from one real workspace – **Sankofa Consulting**, code **SAN** – on the Finance & Accounting 360 Plus plan. It has been used: a year of trading posted, 33 sales invoices and 42 supplier bills, 24 customers and 14 vendors, work in four currencies, nine client jobs and a register of timesheets. Where this book quotes a number, that number is on the screen beside it.

The big picture – three moves

Whatever you use today – a spreadsheet, a cash book, a folder of invoices and a worried accountant in January – this app does three things, and the menu is organised around them:

- **Get the money in.** Customers, quotes, invoices, receipts, credit notes and the chasing. Part 2.
- **Get the money out, on purpose.** Vendors, bills, approvals, payments and the requests that start them. Part 3.
- **Know where you stand.** The ledger itself, the reports, and – on Plus – the screens that read the books back to you and the ones that speak up without being asked. Parts 5, 6 and 7.

Part 4 sits between them: the client work you actually bill for, and the hours that turn into an invoice.

The one idea to hold on to: nothing reaches the ledger by being typed into it

This is the idea the whole product is built on, and it is what separates it from a spreadsheet that happens to add up.

Every figure in your accounts arrives as a **document** – an invoice, a bill, a receipt, a payment – and the double entry is written for you, balanced, at the moment that document is issued. You do not post journals to record trading. You raise the document and the ledger follows.

That is why the screens are arranged by what you are doing rather than by which account is affected. Issue an invoice and the app debits receivables and credits revenue. Record the money against it and it debits the bank and clears the receivable. You never chose those accounts; the document did.

★ IMPORTANT

Manual journals exist, and Part 5 covers them, but they are for the things that genuinely are not documents – a depreciation charge, an accrual, a correction somebody has agreed. If you find yourself posting a journal to record a sale, the sale should have been an invoice.

The second idea: a period you have closed is a promise

An accounting period is open or closed, and a closed one refuses postings. That refusal is the single most useful thing the app does for you, and it is the one people try to switch off in their first month.

While a month is open, anybody with the right role can still change what it says. Once it is closed, the figures you reported are the figures that stay reported – and anything that arrives late has to land in the month you are actually in, where a reader can see it.

▲ WATCH OUT

If a posting is refused because the period is closed, that is not an error to work around. It is the control working. Reopen the period deliberately, with somebody senior knowing, or date the document into the current month – but do not do either without deciding which is true.

How to read a figure in this book

Amounts are shown as they appear on screen, in the currency the document was raised in. Where a screen converts – the aged reports, the dashboard totals – it converts **at the rate frozen on each document**, not at today's rate, so a report you ran last week still says what it said last week.

Sankofa Consulting trades in cedis and bills two customers abroad, so several figures here carry two numbers: what the customer owes in their own currency, and what that was worth in cedis on the day. Both are real. Neither is a conversion done for this book.

What this app does not do

It is worth being plain about the edges, because the gaps are deliberate rather than unfinished:

- **It does not run your payroll.** It takes the journal a payroll produces and posts it; the run itself lives in Payroll & Intelligence 360.
- **It does not keep stock.** There is no inventory valuation, no cost of goods sold computed from movements. A business whose margin lives in stock needs something this is not.
- **It does not file your returns for you.** It prepares a VAT return and a withholding schedule from your own postings, and a person submits them.
- **It does not decide anything on its own.** The screens in Part 7 read your books and tell you what looks unusual. Every one of them waits for a person.

Part 1 – Setting up

Five things, once, in this order. The first two cannot be undone comfortably, so read before you click.

Step 1. Choose the chart of accounts

The chart is the list of accounts every posting lands in, and it is chosen by the **country on your workspace** rather than by you picking from a menu. A Ghanaian workspace gets the Ghana SME chart, with output VAT, the GETFund and NHIL levies and withholding tax already in the right places; a United Kingdom workspace gets one built around VAT and corporation tax.

Do this now

1. Open **Setup** → **Chart of Accounts**.
2. Read down it once. You are checking that the revenue and expense accounts match how you talk about the business, not that every line is perfect.
3. Rename anything whose name is wrong for you. Renaming is safe: postings follow the account, not the label.
4. Add accounts you know you need and the chart does not have – a second revenue line for a new service, an expense account for something specific to your trade.

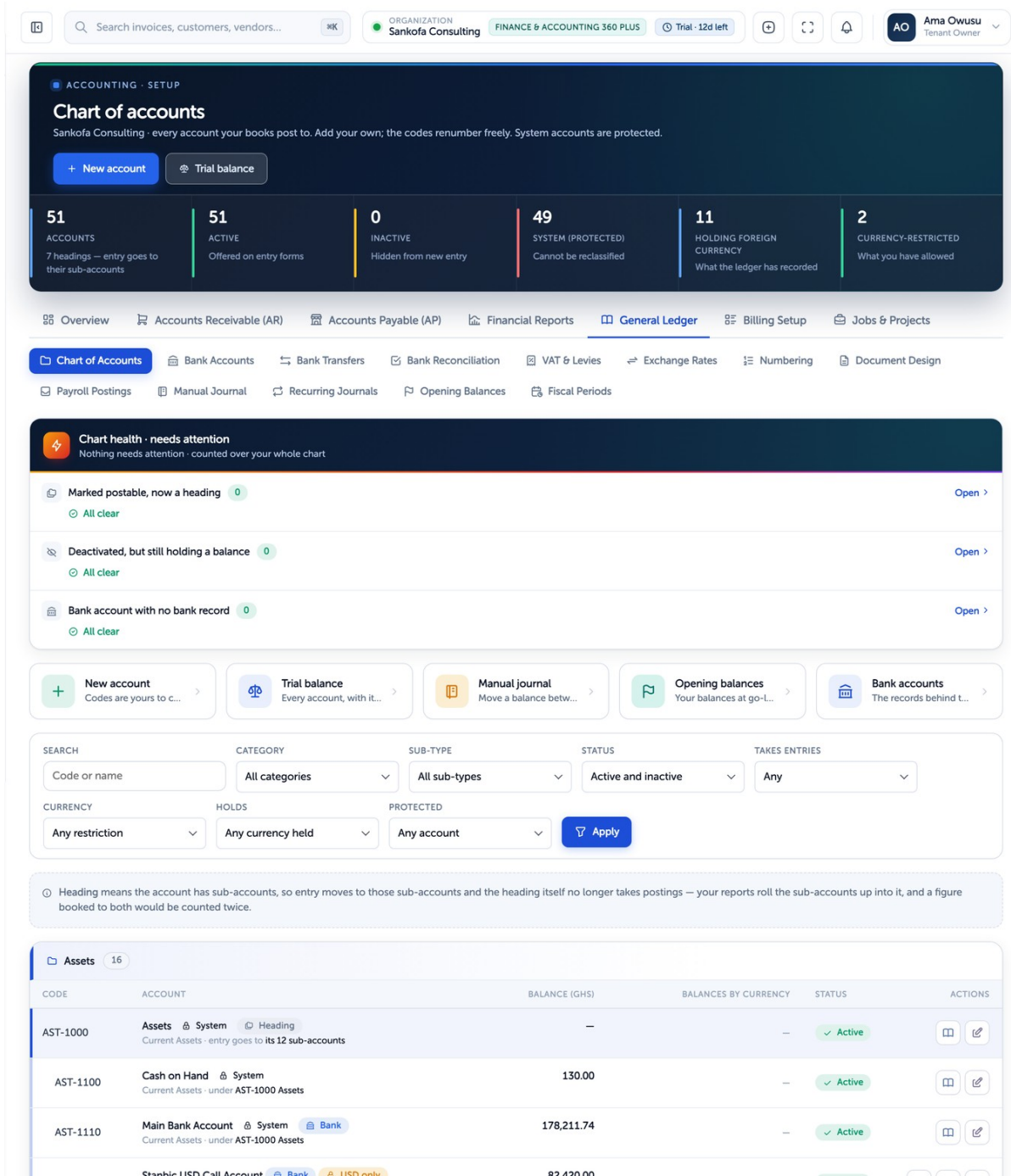


Figure 1 – The chart of accounts for Sankofa Consulting – 51 accounts under 7 headings, every one of them active and offered on an entry form. Forty-nine are system accounts and cannot be reclassified, which is deliberate: the ledger posts to them by name, and renaming one would silently change where money lands. Six already hold a foreign currency and two are restricted to a currency you chose.

♦ GOOD TO KNOW

Every account carries a **code** and, for the ones the app itself posts to, a system key. The code is yours to change. The system key is not shown, and it is what lets the app find your receivables control account without asking you.

▲ WATCH OUT

Do not delete accounts you think you will not use. An account with no postings costs nothing and confuses nobody; an account deleted in month one is the one a bank feed needed in month seven.

Step 2. Open your first period

A period is a month, and a posting has to land in an open one. Until you have opened a period, nothing will post at all – which is the app's way of asking you to decide when your books actually start.

Do this now

1. Open **Setup** → **Periods**.
2. Open the month you want your books to begin in. If you are bringing in history, that is the month after the last one your old system closed.
3. Open the months up to the current one as well. You can close them again once you have posted into them.

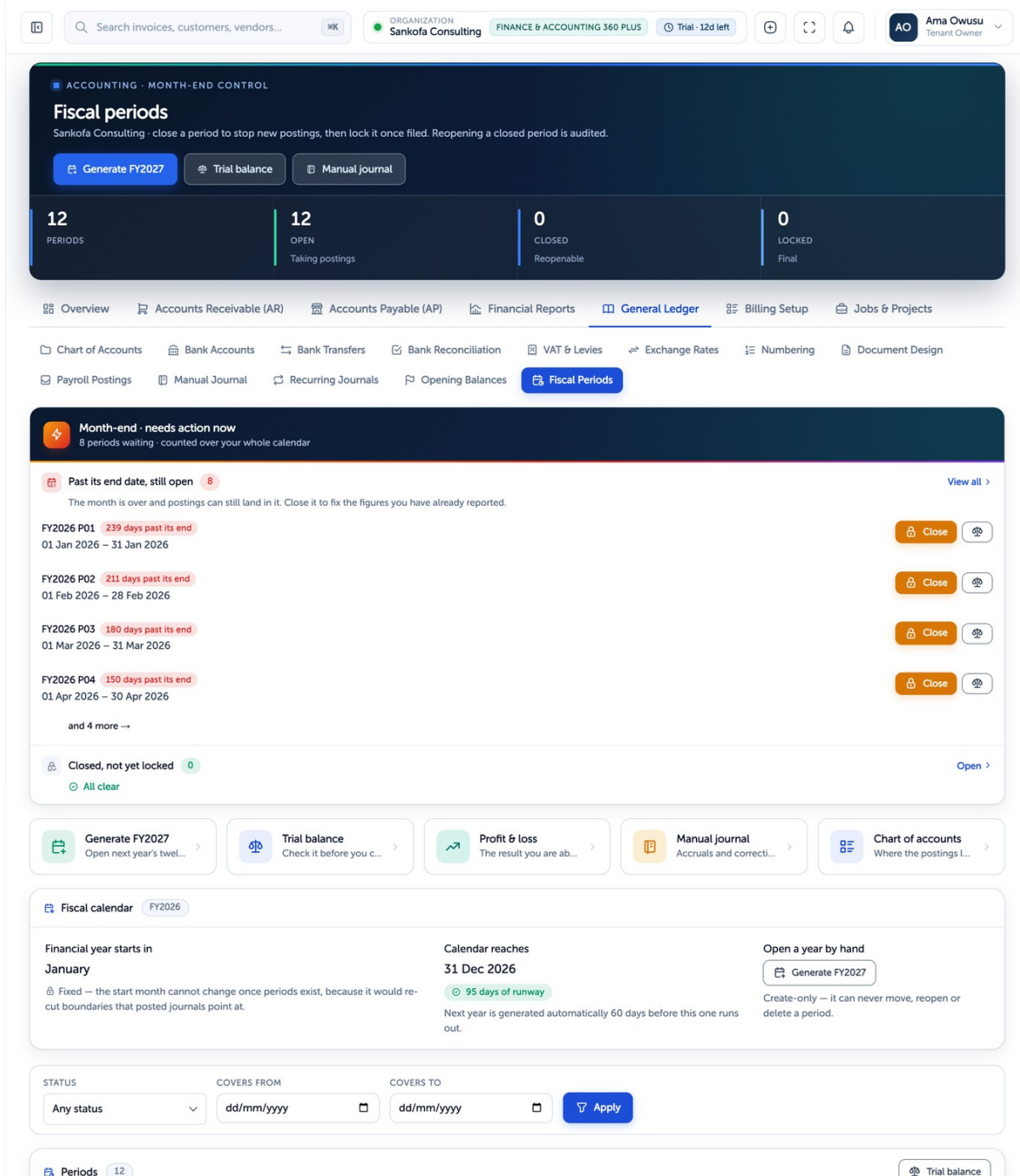


Figure 2 – Twelve fiscal periods, all twelve open and none closed or locked. An open period takes postings; a closed one refuses them. The panel above the list counts what is waiting at month end – eight periods here – because a period nobody closes is the most common way a set of books stops being trustworthy.

★ IMPORTANT

Closing a period is how you stop last month moving. Open the ones you need and close the ones you have finished – a workspace with every month since inception left open has no control at all, only a filing cabinet.

Step 3. Set up the workspace – including the logo and the watermark

One screen carries everything about the company rather than about the money: the trading name, the currency every figure is stated in, the address that prints on a document, and the two images your paperwork is built from.

Do this now

1. Open **Setup** → **Workspace**.
2. Check the **currency**. This is the currency your reports are stated in and it is not comfortable to change later.
3. Upload your **logo**. It prints top-left on every invoice, receipt and quote.
4. Upload a **watermark** if you want one – a pale mark across the body of the document, usually the same logo.
5. Fill in the address, the phone number and the tax identification number. These print in the footer, and a document without them is one a customer's accounts department will query.

FINANCE & ACCOUNTING 360

Workspace

Sankofa Consulting · what you are called, where you are, and how people reach you

[The desk](#) [People & seats](#) [Billing](#)

This is your company, not your desk. MODULE GUIDE

[WHAT IT IS](#) [HOW TO USE IT](#) [CONNECTED TO](#)

Company

Company name: Sankofa Consulting

Timezone: UTC

This is what your colleagues see on the desk and in the invitations you send. *Your response targets and business hours are measured in this.*

Industry: Logistics

Contact email: finance.admin@osebodemo.test

Industry benchmarks compare you with other Osebo companies in this industry.

Phone:

Website: https://

Address:

Your logo
Printed on every invoice, quote, receipt and payment voucher you send, and used as the faint watermark behind the page on the templates that carry one. PNG, JPG, WEBP or SVG, up to 2 MB — a wide, transparent PNG sits best in a document header.

marvalinks.

Upload a logo

[Choose File](#) No file chosen

☐ Remove it — documents go out with no mark at all

[Save](#)

[→ Looking for something else?](#)

Who is on the desk **Your plan and invoices**

[People & seats.](#) [Billing.](#)

Figure 3 – Workspace – the one screen about the company rather than about the money. The name here is what a customer reads on an invoice, and the timezone decides which day a document is dated.

▲ WATCH OUT

If you upload a logo and it does not appear on a document, the commonest cause is that the file you uploaded is byte-for-byte the platform's own default image – the app suppresses that deliberately rather than printing somebody else's mark on your invoice. Upload your own file and it appears.

Step 4. Set your document numbering

Invoices, bills, receipts, credit notes and purchase requests each carry a reference, and the shape of that reference is yours. Sankofa Consulting uses its workspace code: **ARI-SAN-202609-0003** is the third sales invoice raised in September 2026.

Do this now

1. Open **Setup** → **Numbering**.
2. Set the prefix for each document type, or accept the ones already there.
3. Set the next number if you are continuing a sequence from an old system. Do this before you raise anything.

Figure 4 – Twenty-one document types, all twenty-one still on the default pattern. The org code SAN sits in every number the app issues, and the counter behind it is atomic per tenant – two people raising an invoice at the same instant cannot be given the same number.

Step 5. Add your bank accounts, and your sending domain

A bank account in the app is both a place money moves and a ledger account it posts to. And if you want the invoices you email to come **from your own domain** rather than from Osebo, that is set here too – it is a Plus feature.

Do this now

1. Open **Setup** → **Bank Accounts** and add each account you actually move money through, in its own currency.
2. On Plus, open **Setup** → **Your sending domain** and add the domain you send from.
3. Publish the DNS records it gives you with whoever hosts your domain.
4. Come back and verify. Until it is verified, your mail still sends – from Osebo's domain rather than yours.

ACCOUNTING - BANKING

Bank & cash accounts

Sankofa Consulting · where money is received and paid. Each maps to a GL account, so its balance is always on your books.

[+ New bank account](#) [Reconcile](#) [Transfers](#) [Chart of accounts](#)

3 ACCOUNTS **3** ACTIVE **0** CANNOT TAKE POSTINGS every account accepts money **GHS 234,863.74** USD 6,500.00 CASH ON HAND - BY CURRENCY

317,283.74 GHS BOOK VALUE - EVERY ACCOUNT AT ITS TRIAL BALANCE FIGURE

[Overview](#) [Accounts Receivable \(AR\)](#) [Accounts Payable \(AP\)](#) [Financial Reports](#) [General Ledger](#) [Billing Setup](#) [Jobs & Projects](#)

[Chart of Accounts](#) [Bank Accounts](#) [Bank Transfers](#) [Bank Reconciliation](#) [VAT & Levies](#) [Exchange Rates](#) [Numbering](#) [Document Design](#)

[Payroll Postings](#) [Manual Journal](#) [Recurring Journals](#) [Opening Balances](#) [Fiscal Periods](#)

SEARCH: Name, code, bank or ****1234 STATUS: Active and inactive CURRENCY: Any currency LEDGER ACCOUNT: Any [Apply](#)

1 active account has no account number on file. An invoice prints a payment block only when there is a real account number to print, so a client raised against this account is asked to pay and not told where. **BANK-SAN-001 · Main Bank Account**

CODE	ACCOUNT	GL ACCOUNT	CURRENCY	BALANCE (GHS BOOK VALUE)	STATUS	ACTIONS
BANK-002	Stanbic USD Call Account Stanbic Bank Ghana - ****4471	AST-1120 · Stanbic USD Call Account	USD	GHS 82,420.00 holds USD 6,500.00	Active	Reconcile Edit Delete
BANK-003	Ecobank Operations Account Ecobank Ghana - ****8802	AST-1130 · Ecobank Operations Account	GHS	GHS 56,652.00	Active	Reconcile Edit Delete
BANK-SAN-001	Main Bank Account	AST-1110 · Main Bank Account	GHS	GHS 178,211.74	Active	Reconcile Edit Delete

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Figure 5 – Three bank and cash accounts, all three able to take postings: GHS 234,863.74 and USD 6,500.00 in hand, GHS 317,283.74 of book value once the dollar account is stated at its own rate. Every figure here is the account's Trial Balance figure, not a statement balance – the difference between them is what Step 22 reconciles.

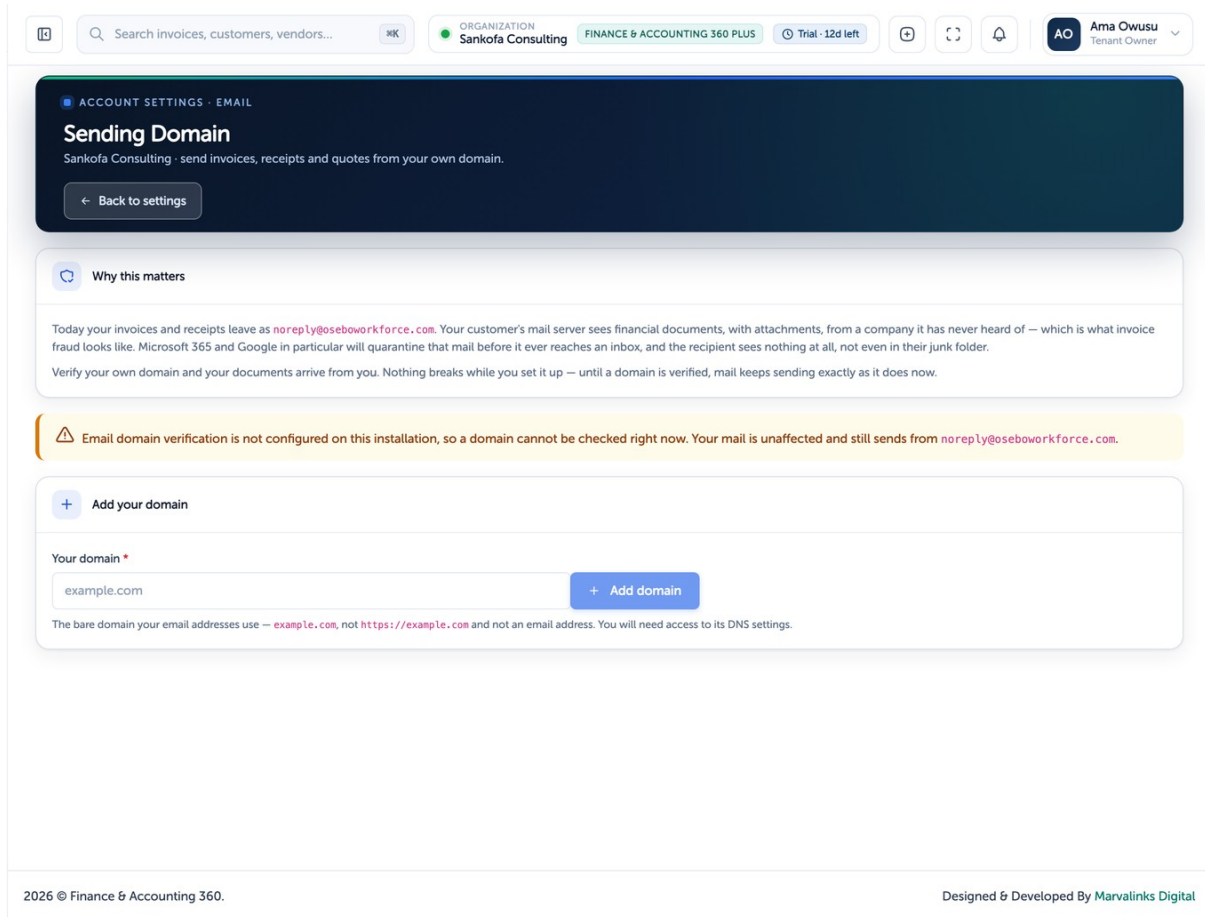


Figure 6 – Sending domains. Until you verify one, invoices and receipts leave as `noreply@osebworkforce.com` – a company your customer's mail server has never heard of, sending financial documents with attachments, which is what invoice fraud looks like to a filter. Microsoft 365 and Google quarantine that mail before anybody sees it.

◆ GOOD TO KNOW

A verified sending domain changes who the customer sees the invoice as coming from, and it changes whether it reaches the inbox. Mail from a domain that has vouched for the sender is far less likely to be filed as spam than mail from a platform the customer has never heard of.

Part 2 – Money coming in

Quote, invoice, receipt, and the two things that go wrong: a customer who does not pay, and a bill you got wrong.

Step 6. Add your customers

A customer carries a name, a currency, payment terms and – worth doing – an email address. The currency is the one their invoices are raised in, and it does not have to be yours.

Do this now

1. Open **Receivables** → **Customers** and add each one.
2. Set the **currency** they are billed in. Sankofa Consulting bills Volta Agro Exports in US dollars and Adinkra Foods in euros, and both sit beside cedi customers without any special handling.
3. Set **payment terms** in days. This is what makes an invoice due on a date rather than eventually.
4. Add the **email address**. Every customer dropdown in the app shows it beside the name, which is how you tell two Mensahs apart.

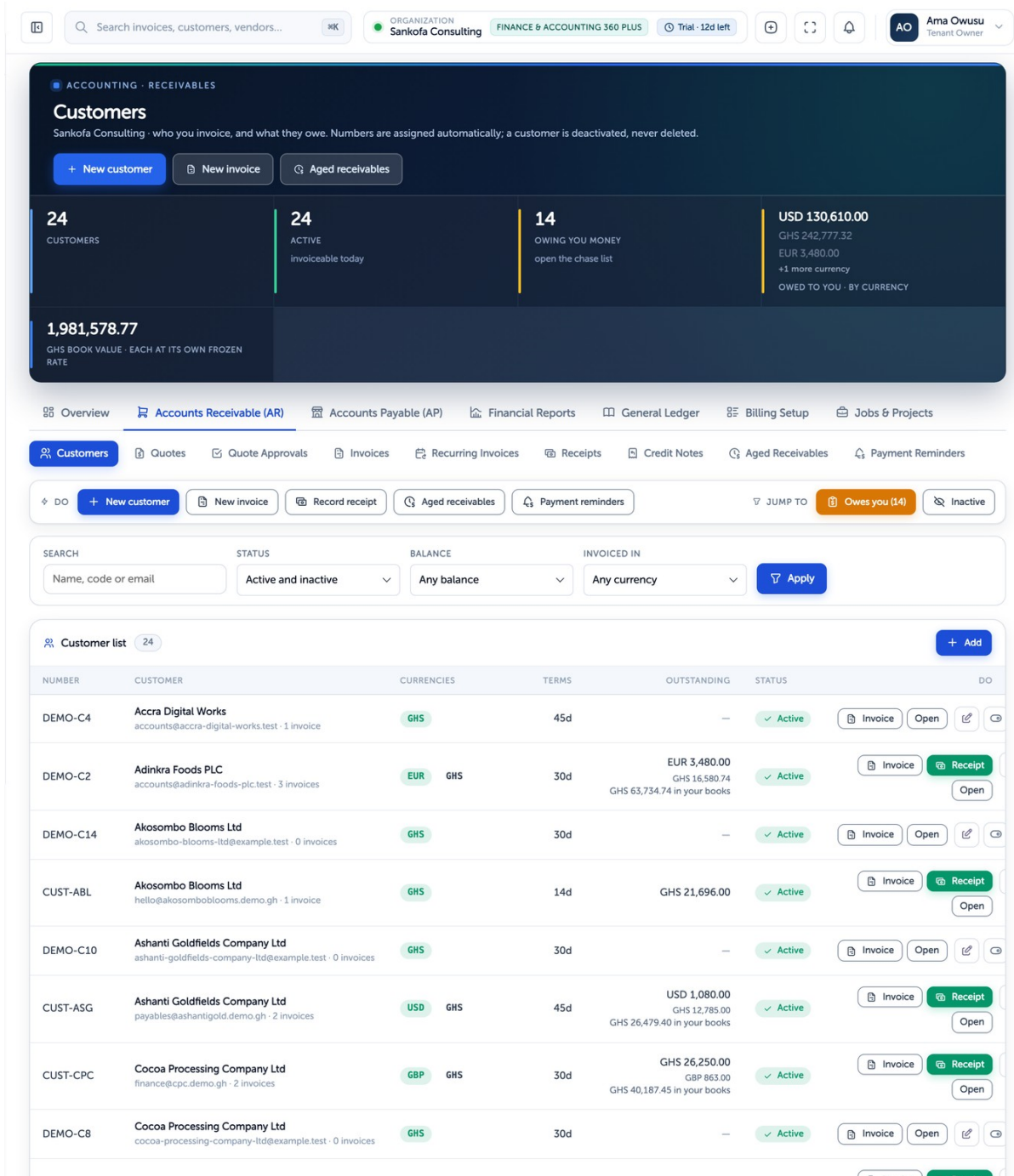


Figure 7 – Twenty-four customers, all invoiceable today, fourteen of them owing you money. The amounts are shown per currency – USD 130,610.00, GHS 242,777.32, EUR 3,480.00 and one more – because they are not the same money. The single GHS figure beneath, 1,981,578.77, is the book value: each amount at the rate frozen when its document was issued.

✓ TIP

A customer with no email address cannot be sent an invoice or a reminder from inside the app, and every chasing feature in Part 2 quietly does nothing for them.

Step 7. Raise a quote, and turn it into an invoice

A quote is a document you can send, revise and have accepted without anything reaching the ledger. Nothing posts until it becomes an invoice.

Do this now

1. Open **Receivables** → **Quotes** → **New quote**.
2. Choose the customer, add lines, and send it.
3. When the customer accepts, open the quote and choose **Convert to invoice**. The lines, the currency and the customer come across.

ORGANIZATION
Sankofa Consulting

FINANCE & ACCOUNTING 360 PLUS

Trial - 12d left

AO Ama Owusu
Tenant Owner

QUOTES & BILLING

Quotes

Sankofa Consulting - client quotations raised from the service catalogue. A quote posts nothing to the ledger — only the invoice it becomes does. All quotes in this organization.

+ New quote

Approvals

Incoterm templates

Service catalogue

Quote settings

GHS 204,350.00

USD 96,400.00

OPEN PIPELINE - BY CURRENCY

3

DRAFT

1

AWAITING APPROVAL

3

WITH THE CLIENT

0

LAPSED OR EXPIRING

0

ACCEPTED, NOT INVOICED

Quotes

Quote Approvals

Quote Settings

Saved Remarks

Service Catalogue

Incoterm Templates

Needs action now

7 quotes waiting across 5 stages

Lapsed or expiring 0

All clear

Open >

Waiting on your decision 1

Submitted for approval, and this step is yours.

QUO-SAN-202609-0008

Sethi Brothers Trading

GHS 17,995.00

Step 1

Approve

Open

With the client 3

Sent, with time still on the clock. Anything running out is in the block above.

QUO-SAN-202609-0002

Sunyani Medical Centre

GHS 42,000.00

Sent

Accepted

Open

QUO-SAN-202609-0006

Volta River Authority

GHS 102,790.00

Sent 19 Sep

Accepted

Open

QUO-SAN-202609-0007

Melcom Ghana Ltd

GHS 10,640.00

Sent 24 Sep

Accepted

Open

Accepted, not invoiced 0

All clear

Open >

Drafts to finish 3

Nobody outside the building has seen these. Submit when the pricing is right.

QUO-SAN-202609-0009

Akosombo Blooms Ltd

GHS 20,665.00

Draft

Submit

Open

QUO-SAN-202609-0010

Tema Oil Refinery

GHS 36,065.00

Draft

Submit

Open

QUO-SAN-202609-0001

Tema Port Logistics Ltd

GHS 18,500.00

Draft

Submit

Open

Quote number, client or reference

Search

Showing Every quote

Filter

+ New quote

Every quote 12

12 in the book

QUOTE	CLIENT	JOB	DATES	CURRENCY	VALUE	SHARED WITH	STATUS
QUO-SAN-202609-0009 Ama Owusu	Akosombo Blooms Ltd Ref AWB 057-4512 6644	JOB-SAN-202609-0007 Ref AWB 057-4512 6644	26 Sep 2026 Valid to 17 Oct	GHS	20,665.00		Draft
QUO-SAN-202609-0010	Tema Oil Refinery		26 Sep 2026				

19

***Figure 8** – The quote register. GHS 204,350.00 and USD 96,400.00 of open pipeline, with three drafts, one waiting on an approver and three sitting with a client. Nothing here has touched the ledger – a quote is an offer, and only the invoice raised from it posts.*

♦ **GOOD TO KNOW**

A quote that has been superseded by a later revision keeps its own status rather than being overwritten, so you can see what you actually offered in March when the customer quotes it back to you in July.

Step 8. Raise an invoice

This is the document that posts. Issuing it debits receivables and credits the revenue account each line names.

Do this now

1. Open **Receivables** → **Invoices** → **New invoice**.
2. Choose the customer. The currency and the payment terms come from their record.
3. Add a line for each thing you are billing. Choose the revenue account it belongs to – this is the only accounting decision on the screen.
4. Mark lines taxable where VAT applies; the levies are computed with it.
5. Issue it. Until you do, it is a draft and nothing has posted.

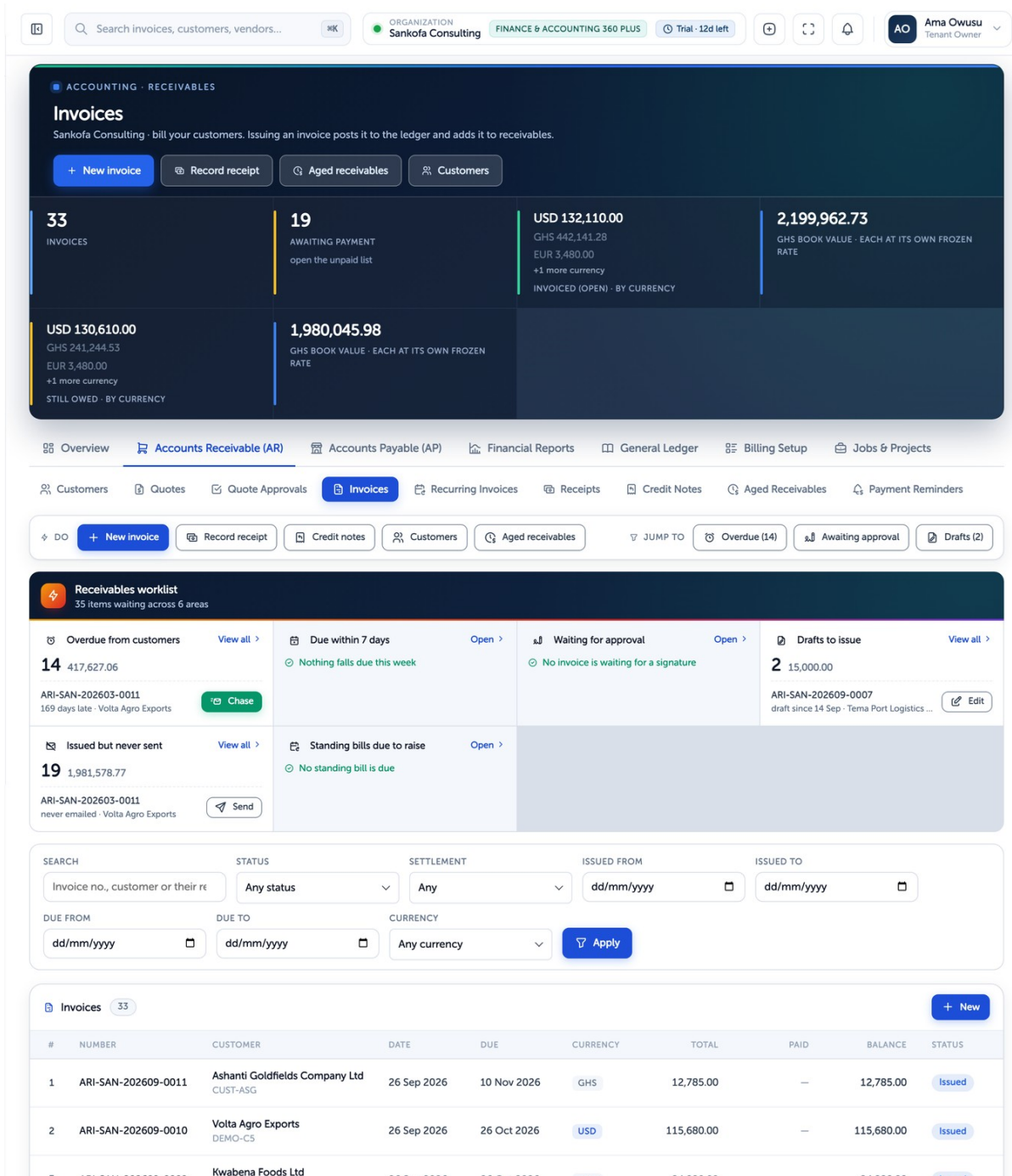


Figure 9 – Thirty-three invoices, nineteen still awaiting payment. Two figures are given and they answer different questions: GHS 2,199,962.73 of book value was invoiced and is still open, and GHS 1,980,045.98 of it is still owed. The gap between them is what has already been received against invoices that are not yet settled.

▲ WATCH OUT

Check the currency before you issue. A foreign-currency invoice freezes its exchange rate at the moment of issue, and that frozen rate is what every report about it uses afterwards – including the one that says what you are owed in cedis.

Step 9. Record the money when it arrives

A receipt is money in, matched against one or more invoices.

Do this now

1. Open **Receivables** → **Receipts** → **New receipt**.
2. Choose the customer and the bank account the money landed in.
3. Allocate it against the invoices it pays. Part-paying is normal – allocate what arrived.
4. Post it.

ORGANIZATION
Sankofa Consulting

FINANCE & ACCOUNTING 360 PLUS

Trial - 12d left

AO Ama Owusu
Tenant Owner

ACCOUNTING - RECEIVABLES

Receipts

Sankofa Consulting - money in. Each receipt settles open invoices and posts to the ledger – debit bank, credit receivables.

+ Record receipt

Awaiting payment

Aged receivables

16
RECEIPTS

16
POSTED
in the ledger

GHS 193,316.66
USD 1,500.00
TOTAL RECEIVED - BY CURRENCY

212,336.66
GHS BOOK VALUE - EACH AT ITS OWN FROZEN
RATE

Overview

Accounts Receivable (AR)

Accounts Payable (AP)

Financial Reports

General Ledger

Billing Setup

Jobs & Projects

Customers

Quotes

Quote Approvals

Invoices

Recurring Invoices

Receipts

Credit Notes

Aged Receivables

Payment Reminders

DO

+ Record receipt

Who still owes

Customers

Aged receivables

JUMP TO

This month

SEARCH

RECEIVED FROM

RECEIVED TO

INTO

CURRENCY

WITHHOLDING TAX

Receipt #, reference or custom

dd/mm/yyyy

dd/mm/yyyy

Any account

Any currency

Any

Apply

Receipts

16

+ Record

RECEIPT #	DATE	CUSTOMER	INTO	AMOUNT	STATUS	DO
ARR-SAN-202608-0008	15 Aug 2026	Sunyani Medical Centre DEMO-C6	Main Bank Account	17,033.14	Posted	PDF Send Open
ARR-SAN-202608-0012	08 Aug 2026	Tema Oil Refinery CUST-TOR	Main Bank Account	5,000.00	Posted	PDF Send Open
ARR-SAN-202608-0011	07 Aug 2026	Melcom Ghana Ltd CUST-MEL	Ecobank Operations Account	14,652.00	Posted	PDF Send Open
ARR-SAN-202608-0010	05 Aug 2026	Volta River Authority CUST-VRA	Main Bank Account	7,280.00	Posted	PDF Send Open
ARR-SAN-202608-0009	04 Aug 2026	Tema Oil Refinery CUST-TOR	Ecobank Operations Account	20,000.00	Posted	PDF Send Open
ARR-SAN-202607-0013	30 Jul 2026	Ashanti Goldfields Company Ltd CUST-ASG	Stanbic USD Call Account	USD 1,500.00	Posted	PDF Send Open
ARR-SAN-202607-0012	28 Jul 2026	Sethi Brothers Trading CUST-SBT	Main Bank Account	13,395.00	Posted	PDF Send Open
ARR-SAN-202607-0011	24 Jul 2026	Ernest Chemists Ltd CUST-ECL	Main Bank Account	5,000.00	Posted	PDF Send Open

Figure 10 – Sixteen receipts, every one posted to the ledger – GHS 193,316.66 and USD 1,500.00, GHS 212,336.66 at book value. A receipt is the moment an invoice stops being a promise: it debits the bank and clears the receivable, and you chose neither of those accounts.

♦ GOOD TO KNOW

A receipt in a different currency from the invoice it pays produces a realised exchange gain or loss, and the app posts it to its own account rather than quietly absorbing it into revenue. That account is where the difference between the rate you invoiced at and the rate the money actually arrived at lives.

Step 10. Credit a customer when you got it wrong

A credit note is the correct way to reduce an invoice. Editing an issued invoice is not, and the app will not let you.

Do this now

1. Open **Receivables** → **Credit Notes** → **New credit note**.
2. Choose the invoice being credited. The customer and currency follow it.
3. Enter what you are crediting and why. The reason prints on the document and stays on the record.
4. Issue it.

ORGANIZATION

Sankofa Consulting

FINANCE & ACCOUNTING 360 PLUS

Trial - 12d left

AO Ama Owusu
Tenant Owner

ACCOUNTING · RECEIVABLES

Credit notes

Sankofa Consulting - give a customer back part of an invoice. A credit note traces line by line to the invoice it corrects, and posts the reversal to the ledger.

+ New credit note

Invoices

Customers

5

CREDIT NOTES

5

IN EFFECT
reducing what is owed

GHS 7,580.09

CREDITED

Overview

Accounts Receivable (AR)

Accounts Payable (AP)

Financial Reports

General Ledger

Billing Setup

Jobs & Projects

Customers

Quotes

Quote Approvals

Invoices

Recurring Invoices

Receipts

Credit Notes

Aged Receivables

Payment Reminders

DO

+ New credit note

Invoices

Customers

JUMP TO

In effect

Void

SEARCH

STATUS

CREDITED FROM

CREDITED TO

Apply

Every credit note

Each one traces line by line to the invoice it corrects.

+ New

NUMBER	CUSTOMER	AGAINST INVOICE	DATE	CURRENCY	CREDITED	STATUS	DO
ACN-SAN-202610-0001	Kwame & Sons Hardware	ARI-SAN-202609-0003	02 Oct 2026	GHS	1,532.79	Issued	Void Invoice Open
ACN-SAN-202608-0001	Adinkra Foods PLC	ARI-SAN-202608-0008	16 Aug 2026	GHS	1,842.30	Issued	Void Invoice Open
ACN-SAN-202608-0002	Tema Oil Refinery	ARI-SAN-202607-0014	08 Aug 2026	GHS	3,840.00	Issued	Void Invoice Open
ACN-SAN-202608-0003	Ernest Chemists Ltd	ARI-SAN-202607-0011	08 Aug 2026	GHS	65.00	Issued	Void Invoice Open
ACN-SAN-202608-0004	Sunda International Ghana Ltd	ARI-SAN-202608-0012	08 Aug 2026	GHS	300.00	Issued	Void Invoice Open

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A credit note cannot exceed the invoice it credits. That refusal is deliberate: a credit larger than the sale is a refund, which is money leaving, and money leaving is a payment rather than an adjustment.

Reports → Aged Receivables is the screen this part exists for. It groups what you are owed by customer and by how late it is.

Sankofa Consulting's reads across fourteen customers and nineteen open invoices: **GHS 1,981,578.77** owed in total, of which **GHS 260,126.32** – 13% of the book – is more than thirty days past due, and **GHS 141,920.00** has been owed for over ninety days. Several of those customers are billed abroad, so the report shows both what they owe in their own currency and what that was worth in cedis at the rate each invoice was frozen at.

Do this now

1. Open **Reports** → **Aged Receivables**.
2. Read the **90+** column first. That is the money least likely to arrive.
3. Use **Chase** beside a customer to send a reminder. The column beside it says when you last did.

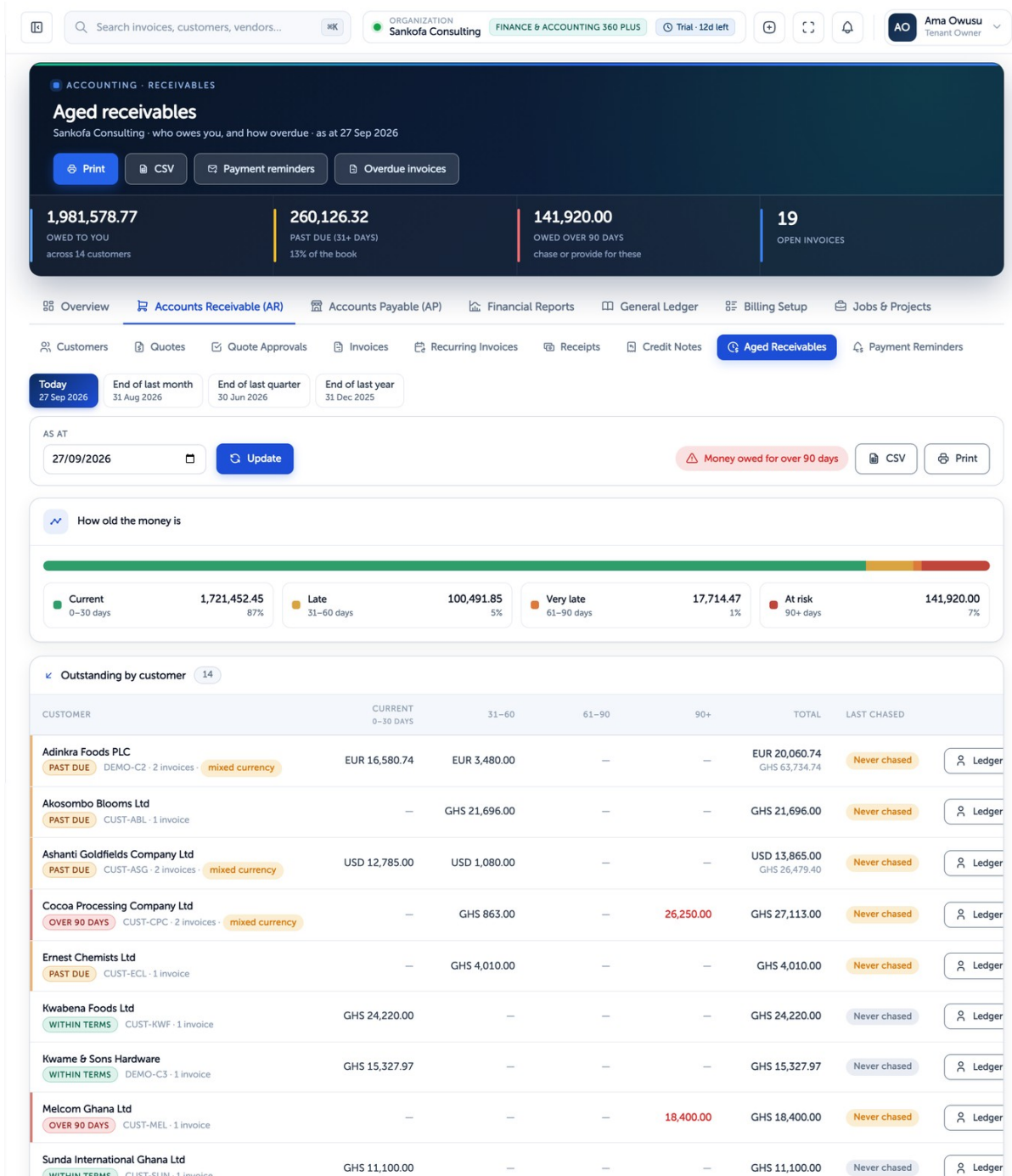


Figure 12 – Aged receivables: GHS 1,981,578.77 owed across fourteen customers on nineteen open invoices. GHS 260,126.32 of it is past due by more than thirty days – 13% of the book – and GHS 141,920.00 has been owed for over ninety days, which is the column that decides whether you are chasing or providing for it.

✓ TIP

The report says “never chased” until you have. That is more useful than it sounds: an invoice that is 167 days late and has never been asked for is a different problem from one that has been asked for four times.

Part 3 – Money going out, on purpose

The supplier side, and the request that starts it. This is the part where a control is worth more than a report.

Step 12. Add your vendors

A vendor carries a name, a currency and terms, the same as a customer. What is different is that a vendor's invoices arrive rather than being raised, so the reference you record is **theirs**, not yours.

Do this now

1. Open **Payables** → **Vendors** and add each supplier.
2. Set the currency they invoice you in.
3. Set payment terms, so a bill is due on a date.

Figure 13 – Fourteen vendors, all selectable on a new bill, seven of them owed money. Eight have no VAT status recorded, and the screen says what that costs: their bill lines start untaxed. It is a setting nobody notices until a return is being prepared.

A bill is their invoice, recorded. Posting it credits payables and debits whatever expense or asset account the lines name.

1. Open Payables → Bills → New bill.

2. Choose the vendor and enter **their** invoice number in the supplier reference field.
3. Add a line for each thing on it, coded to an expense account.
4. Post it.

Search invoices, customers, vendors...

ORGANIZATION: Sankofa Consulting FINANCE & ACCOUNTING 360 PLUS Trial - 12d left

AO Ama Owusu Tenant Owner

ACCOUNTING - PAYABLES

Bills

Sankofa Consulting - what you owe. A bill is entered as a draft, approved, then posts to the ledger — debit what you bought, credit payables.

+ New bill Pay a vendor Aged payables

44
BILLS
GHS 124,116.01
USD 240.00
STILL OWED ON LISTED BILLS - BY CURRENCY

13
AWAITING APPROVAL
nothing posts until somebody signs
127,216.81
GHS BOOK VALUE - EACH AT ITS OWN FROZEN RATE

GHS 124,116.01
USD 240.00
BILLED (OPEN) - BY CURRENCY

127,216.81
GHS BOOK VALUE - EACH AT ITS OWN FROZEN RATE

Overview Accounts Receivable (AR) Accounts Payable (AP) Financial Reports General Ledger Billing Setup Jobs & Projects

Vendors Bills Payments Aged Payables

Needs action now

24 bills waiting across 5 areas

Overdue 9 47,876.43 View all >
Past the due date and still owed. Oldest first.
and 5 more →

Due within 7 days 0 Open >
Nothing falls due this week

Await... 13 209,918.16 View all >
Submitted and waiting on an approver.
Approving posts the bill to the ledger.
and 9 more →

Drafts to ... 2 4,973.81 View all >
Entered but never sent for approval. Nothing
is in the ledger yet.

Sent back 0 Open >
Nothing has been sent back

SEARCH STATUS PAYMENT BILLED FROM BILLED TO

Bill #, supplier ref or vendor Any status Any dd/mm/yyyy dd/mm/yyyy

DUE FROM DUE TO CURRENCY

dd/mm/yyyy dd/mm/yyyy Any currency Apply

Bills 44 + New bill Pay Aged

BILL #	VENDOR	DATE	DUE	CURRENCY	TOTAL	PAID	BALANCE	STATUS
APB-SAN-202609-0007	Ridge Facilities Services Ref INV-0009	23 Sep 2026	07 Nov 2026	GHS	8,430.38	—	8,430.38	Posted
APB-SAN-202609-0012	Ghana Ports & Harbours Authority Ref GPHA/TEM/2026/44817	21 Sep 2026	21 Oct 2026	GHS	18,480.00	—	18,480.00	Posted
APB-SAN-202609-0013	Osu Subcontracting Co Ref JOBCOST/JOB-SAN-202608-0001	19 Sep 2026	19 Oct 2026	GHS	3,150.00	—	3,150.00	Posted
APB-SAN-202609-0014	Osu Subcontracting Co Ref JOBCOST/JOB-SAN-202609-0002	18 Sep 2026	18 Oct 2026	GHS	3,150.00	—	3,150.00	Posted
APB-SAN-202609-0008	Ridge Facilities Services Ltd Ref RFS-2026-0412	18 Sep 2026	02 Nov 2026	GHS	9,300.00	—	9,300.00	Posted
APB-SAN-202609-0020	Anthropic, PBC Ref IESWOYIT-0016	17 Sep 2026	17 Sep 2026 10 days late	USD	240.00	—	240.00	Posted

Figure 14 – Forty-four supplier bills, thirteen of them awaiting approval – and the line under that number is the rule: nothing posts until somebody signs. GHS 124,116.01 and USD 240.00 are billed and open, GHS 127,216.81 at book value, all of it still owed.

▲ WATCH OUT

Enter the supplier's own reference every time. It is the only thing that makes a duplicate findable

later, and Part 7 is built on it.

Step 14. Photograph a bill instead of typing it

The slowest thing in a small finance office is copying a supplier's invoice into a form. **Bill Capture** reads the document instead: photograph it, or drop the PDF in, and what comes back is a **reading** for you to check against the paper – never a bill. Nothing touches the ledger until you save it on the bill form yourself.

Do this now

1. Open **Payables** → **Bill Capture** and drop the documents on the page. JPEG, PNG, WebP or PDF, up to 8MB each, twenty at a time.
2. Wait while it reads. A dialog stands in front of it because the reading happens there and then, not on a queue you have to come back to.
3. Open a reading and check every figure against the document beside it – supplier, their invoice number, the date, the lines, the tax.
4. Pick the supplier, or add them without leaving the page.
5. Press **Post** to carry it onto the bill form, and save it there.

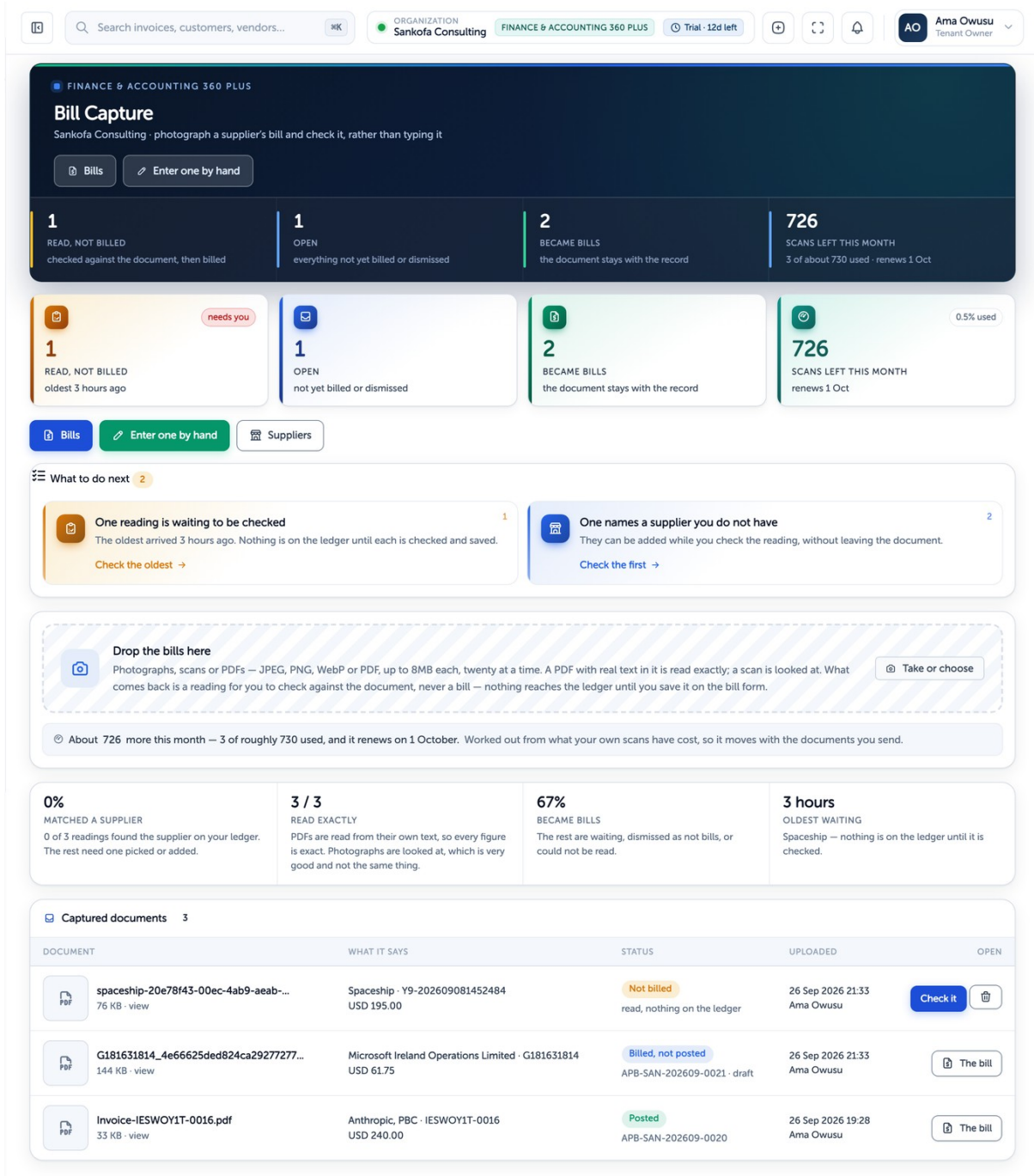


Figure 15 – Bill Capture. Three documents read: one posted, one carried onto a bill and still in draft, and one sitting at Not billed – which is the queue saying plainly that nothing about it has reached the ledger. All three were PDFs, so every figure came off the file rather than off a photograph, and none of the three matched a supplier already on the books. The line under the dropzone counts what is left to read this month – 726 of about 730, renewing on 1 October – worked out from what this workspace's own scans have actually cost.

★ IMPORTANT

A reading is a proposal, not a document. Sankofa has read three: one **Posted**, one **Billed, not posted** – carried onto a bill that is still a draft – and one still at **Not billed**, which is the app saying plainly that nothing about it has reached the books. Three states, and only the first is money.

♦ GOOD TO KNOW

A PDF with real text in it is read exactly – every figure comes off the file. A photograph is looked at, which is very good and not the same thing. If you have the PDF, send the PDF.

✓ TIP

Where the document charges VAT and the supplier is new, the form that adds them starts on **VAT registered** and says where that answer came from. Created "not recorded" instead, every line of their first bill would start untaxed and the books would be short by the VAT on the paper.

Reading costs money – it is the one thing in this app that does – so the page says how much you have left. Sankofa's reads **726 more this month, 3 of about 730 used, renewing on 1 October**. That count is worked out from what your own scans have actually cost, so it moves with the kind of documents you send rather than with a number somebody invented.

Step 15. Approve what you are going to pay

A bill can be entered by one person and approved by another. Whether that is required is a setting, and turning it on is one of the cheapest controls a small business can have.

Do this now

1. Enter the bill as above.
2. A Finance Manager opens **Payables** → **Bills**, reads it, and approves.
3. Only an approved bill can be paid.

ACCOUNTING - PAYABLES

Record payment

Money paid to a vendor. Apply it to their open bills — on save this posts to the ledger: debit payables, credit the bank.

Overview Accounts Receivable (AR) **Accounts Payable (AP)** Financial Reports General Ledger Billing Setup Jobs & Projects

Vendors Bills **Payments** Aged Payables

Payment details

Vendor * Ridge Facilities Services (DEMO-V4) — GHS 17,730.38 due

Paid from * Select bank account

Payment date 27/09/2026

Reference e.g. Cheque 004712, transfer ref (optional)

Notes Optional

Apply to bills ☒ Pay all in full ☐ Clear

PAY	BILL	DUE	CCY	OUTSTANDING	AMOUNT TO PAY (GHS)
☒	APB-SAN-202608-0021 2026-08-30	2026-10-14	GHS	9,300.00	9300.00
☒	APB-SAN-202609-0007 2026-09-23	2026-11-07	GHS	8,430.38	8430.38
Payment total GHS					17,730.38

Withholding tax Optional - only when tax was withheld and there is a certificate

☐ Tax was withheld from this supplier

Figure 16 — One bill, opened. What was ordered, what it is coded to, who has approved it and who has not. The approval chain is on the document rather than in somebody's inbox, so the question "where is this" has an answer on the screen.

★ IMPORTANT

The person who raised a bill cannot approve their own. That is not a setting – it is how the approval works, and it is the reason the control is worth having.

Step 16. Pay a supplier

Do this now

1. Open **Payables** → **Payments** → **New payment**, or press **Pay** on the bill itself.
2. Choose the vendor and the bank account.
3. Allocate it against the bills it settles.
4. Post it.

A foreign bill can be paid from a foreign account or from your own – both are offered. Pay a dollar bill from the cedi account and you are asked what **actually left** it, because the bank converted at its own rate plus a margin and no rate on file reproduces that figure. The bill still

clears in its own currency; the difference between the two is the realised exchange gain or loss, and it is meant to be visible.

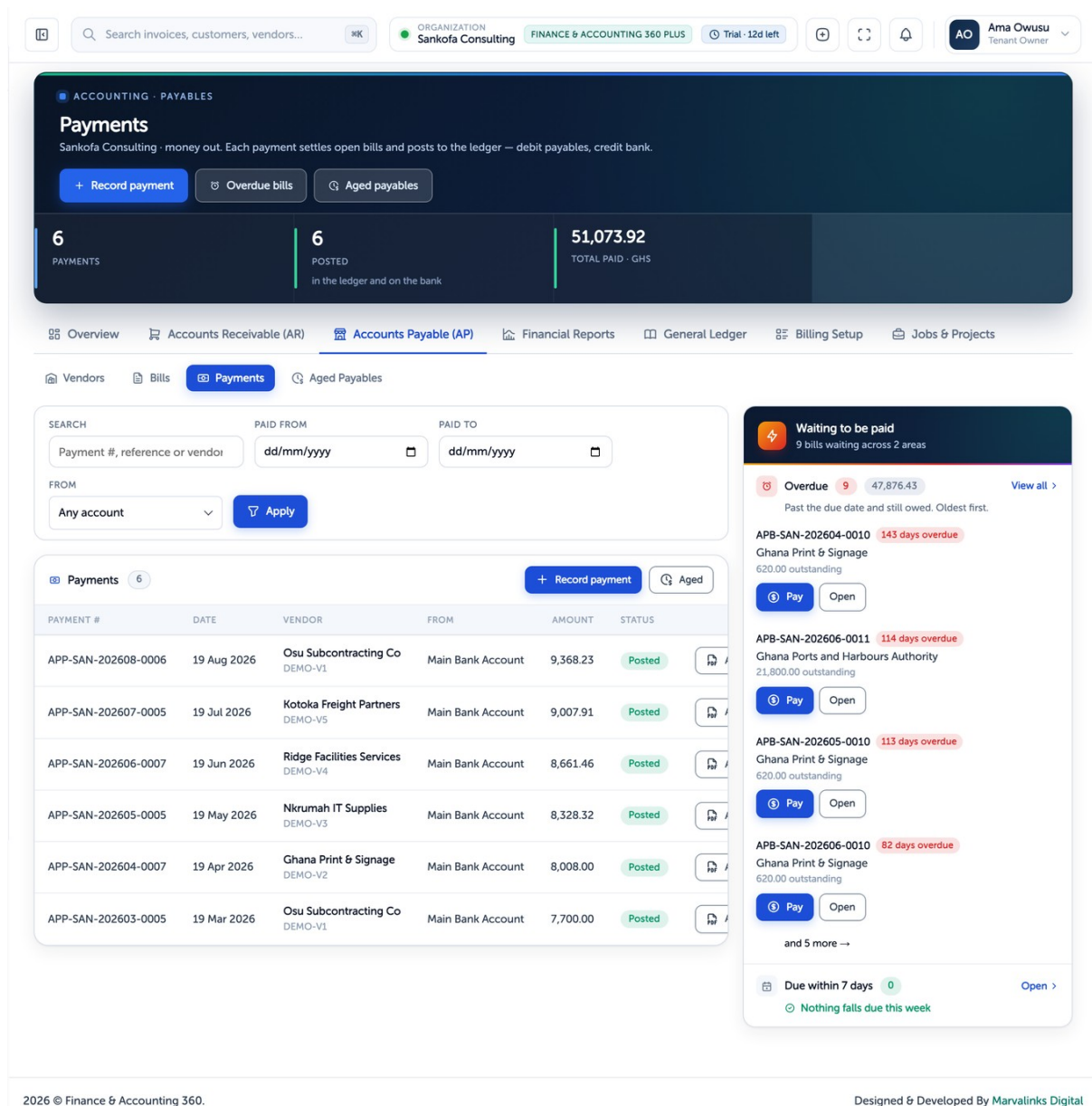


Figure 17 – Six payments, every one posted both to the ledger and against the bank – GHS 51,073.92 in total. A payment settles a bill the way a receipt settles an invoice, from the other side of the books.

▲ WATCH OUT

A payment across two foreign currencies – a euro account settling a dollar bill – is refused. It needs a second conversion this app does not model, and guessing at it would put an invented number in your ledger.

Step 17. Raise a purchase request

A purchase request is how somebody who is **not** in the finance office asks to spend money. It carries lines, a reason, and an approval chain – and raising one costs nothing, which is the point.

♦ GOOD TO KNOW

Raising a request is the one thing on this app somebody outside the finance office does regularly, so the Finance Requester role exists for exactly that and costs nothing. Give it to anybody who spends money on the company's behalf.

Do this now

1. Open **Purchase Requests** → **New request**.
2. Choose the **type** – what kind of spend this is – and whether it will be settled in **cash** or by **cheque**. Both are asked because the approval chain differs.
3. Add a line for each thing, with what it is for. An approver is being asked to agree to it, so a line with an amount and no description is refused.
4. Submit it.

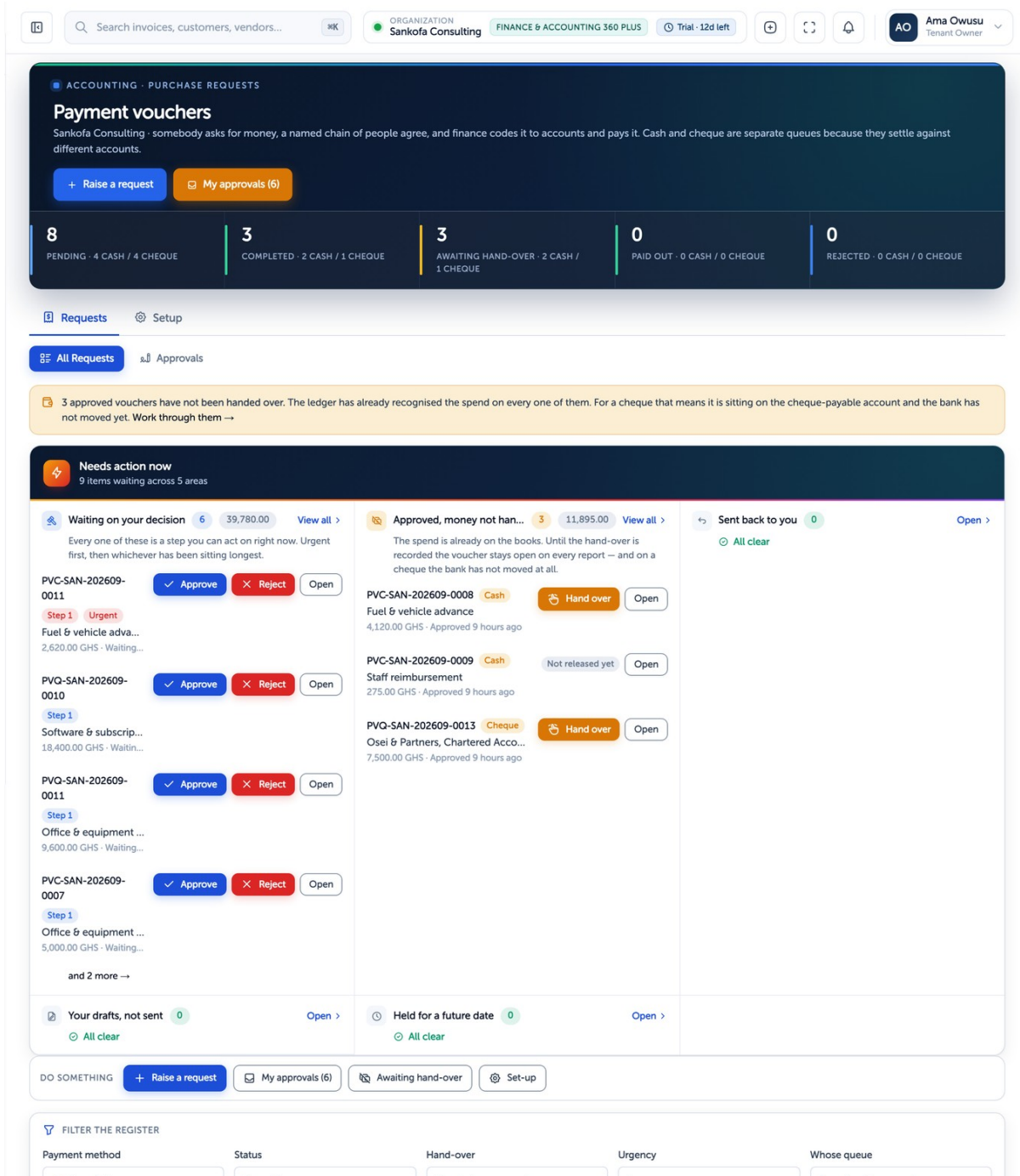


Figure 18 – Payment vouchers: eight pending, split four cash and four cheque, three completed and three approved but not yet handed over. The panel says why that third number matters – the ledger has already recognised the spend on all three, so for a cheque the money sits on the cheque-payable account while the bank has not moved.

ORGANIZATION

Sankofa Consulting

FINANCE & ACCOUNTING 360 PLUS

Trial - 12d left

YD

Yaw Darko

Employee

ACCOUNTING · PURCHASE REQUESTS

Payment vouchers

Sankofa Consulting · somebody asks for money, a named chain of people agree, and finance codes it to accounts and pays it. Cash and cheque are separate queues because they settle against different accounts.

+ Raise a request

My approvals

2

PENDING · 1 CASH / 1 CHEQUE

0

COMPLETED · 0 CASH / 0 CHEQUE

0

AWAITING HAND-OVER · 0 CASH / 0 CHEQUE

0

PAID OUT · 0 CASH / 0 CHEQUE

0

REJECTED · 0 CASH / 0 CHEQUE

Requests

My Requests

Needs action now

Nothing is waiting on you

DO SOMETHING

+ Raise a request

My approvals

Awaiting hand-over

FILTER THE REGISTER

Payment method

Cash and cheque

Status

Any status

Hand-over

Handed over or not

Urgency

Any urgency

Whose queue

Everybody's requests

Request type

Any request type

Raised from

dd/mm/yyyy

Raised up to

dd/mm/yyyy

Search

Voucher no., job, payee, purpo

Apply

Reset

IN THIS VIEW

GHS 14,600.00

2 requests

AWAITING HAND-OVER

Nothing approved and unpaid

STILL IN APPROVAL

2

Waiting on a decision

HANDED OVER

0 vouchers settled

Requests

2

+ Raise a request

My approvals

#	NUMBER	PAID BY	TYPE	RAISED BY	DATE	URGENCY	CURRENCY	TOTAL	STATUS
1	PVC-SAN-202609-0007	Cash	Office & equipment	Yaw Darko	25 Sep 2026	Normal	GHS	5,000.00	Awaiting approval
2	PVQ-SAN-202609-0011	Cheque	Office & equipment	Yaw Darko	25 Sep 2026	Normal	GHS	9,600.00	Awaiting approval

Purchase requests you raised.

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Figure 19 – The same register, signed in as a requester rather than as finance. Two pending vouchers, both their own, and nothing waiting on them – a requester raises and reads what is theirs, and the approvals queue, the hand-over and the whole firm's position are simply not on their screen.

▲ WATCH OUT

A request cannot be submitted until somebody has been named as an approver for that type and settlement method. If submitting does nothing, the chain has not been configured – open **Purchase Requests** → **Approval Workflows** and set one up.

Step 18. Approve, release and hand over

An approved request becomes a voucher, and a voucher is the paper somebody signs when they take the money.

Do this now

1. Approvers see what is waiting on the **Approvals** tab and in the notification bell.
2. Approve at each step. The chain is made of **roles**, not named people, so it survives somebody leaving.
3. Code and release the approved request. That is the point it posts.
4. Record the **hand-over** when the money or the cheque physically changes hands.

ACCOUNTING - PURCHASE REQUESTS

Waiting on me
Sankofa Consulting - every step below is one you can act on right now. A step whose turn has not come, or one somebody else has already settled, is not in this list.

[The whole register](#) [Awaiting hand-over](#) [+ Raise a request](#)

6 STEPS YOU CAN ACT ON | **1** URGENT OR HIGH - WORK THESE FIRST | **39,780.00** ON YOUR SIGNATURE - GHS

[Requests](#) [Setup](#)

[All Requests](#) [Approvals](#)

DO SOMETHING [+ Raise a request](#) [The whole register](#) [These in the register](#) [Awaiting hand-over](#) [Longest wait: 1 day](#)

Your queue 6 Sorted by urgency, then by how long it has been sitting

URGENCY	NUMBER	WHAT IT IS FOR	RAISED BY	WAITING	CURRENCY	TOTAL	YOUR STEP
Urgent	PVC-SAN-202609-0011 Cash	Fuel & vehicle advance Roadside repair and fuel, breakdown on the Accra-Tema motorway.	Efua Mensah	9 hours	GHS	2,620.00	Step 1 Checked by
Normal	PVQ-SAN-202609-0010 Cheque	Software & subscriptions Annual practice management licence renewal	Kwesi Boateng	1 day	GHS	18,400.00	Step 1 Checked by
Normal	PVQ-SAN-202609-0011 Cheque	Office & equipment Replacement laptop for the audit bench	Yaw Darko	1 day	GHS	9,600.00	Step 1 Checked by
Normal	PVC-SAN-202609-0007 Cash Air import: turbine spares AMS → ACC, A...	Office & equipment	Yaw Darko	1 day	GHS	5,000.00	Step 1 Checked by
Normal	PVC-SAN-202609-0010 Cash	Client travel Per diem and accommodation, Kumasi delivery escort, four nights.	Efua Mensah	9 hours	GHS	3,320.00	Step 2 Approved by Posts
Low	PVC-SAN-202609-0012 Cash	Staff reimbursement Reimburse the courier fees Esi paid for the export documents.	Efua Mensah	9 hours	GHS	840.00	Step 1 Checked by

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Figure 20 – Your own approval queue – six steps you can act on, one of them urgent, GHS 39,780.00 waiting on your signature. Sorted by urgency and then by how long each has been sitting, because the second is what people forget.

★ IMPORTANT

The ledger recognises the spend when the request is released, not when it is handed over. An approved voucher not yet handed over is sitting on the cheque-payable account and the bank has not moved – which is exactly what the banner at the top of the register is telling you.

Part 4 – The work you bill for

Projects, jobs and hours. Skip this part if you sell products; it is here for the businesses that sell time.

Step 19. Set up a project and its jobs

A **project** is the engagement. A **job** is a piece of work inside it that has its own number, its own budget and its own state. Sankofa Consulting runs three projects across nine jobs.

Do this now

1. Open **Jobs & Projects** → **Projects** → **New project** and name it, with the customer it is for.
2. Add **jobs** under it. Each gets a reference of its own – **JOB-SAN-202609-0003** and so on.
3. Give each a budget if you have one, and somebody to manage it.

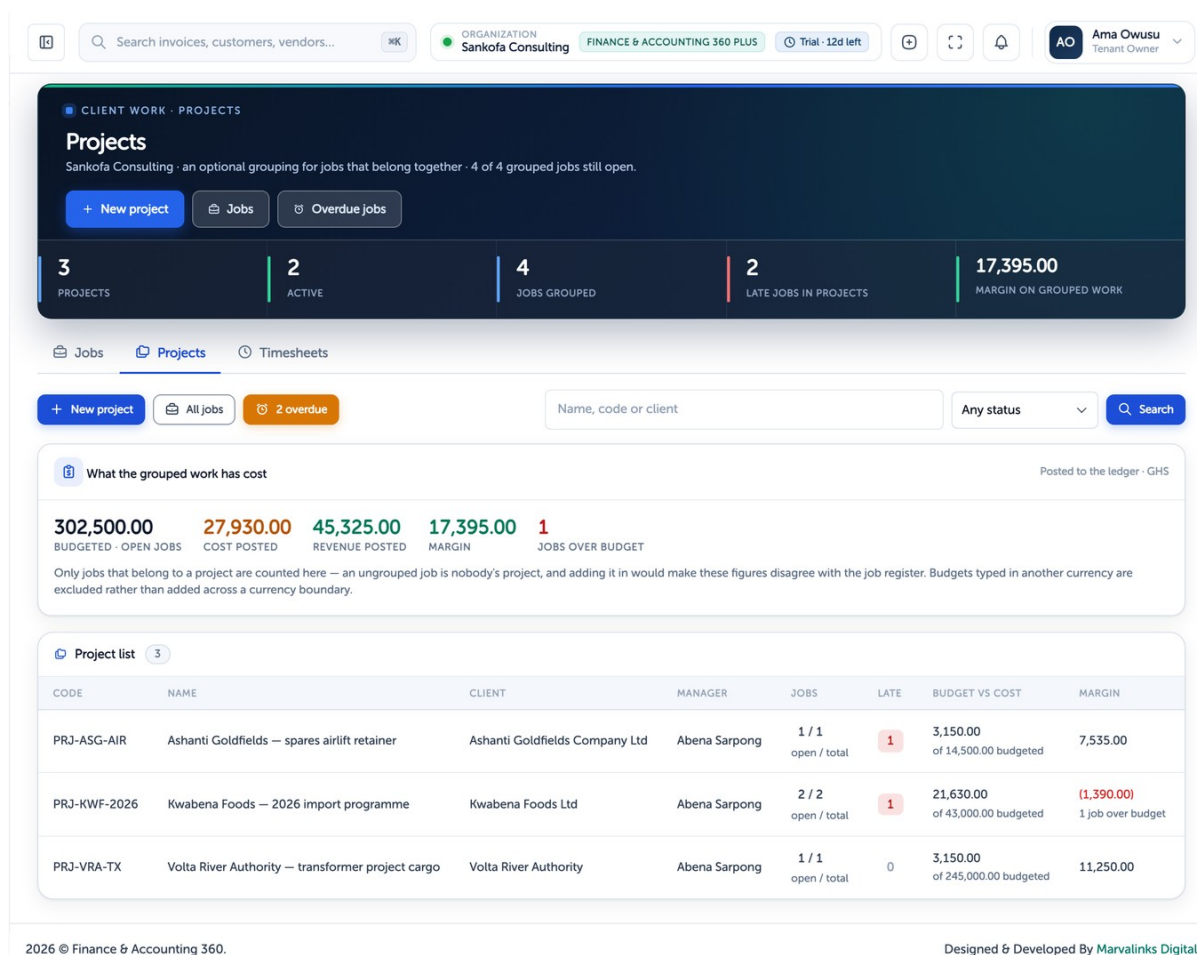


Figure 21 – Three projects, two active, four jobs grouped under them and one of those late. Margin on grouped work reads GHS 17,395.00 – a project is a folder for jobs that belong together, and the money is the sum of what is inside it.

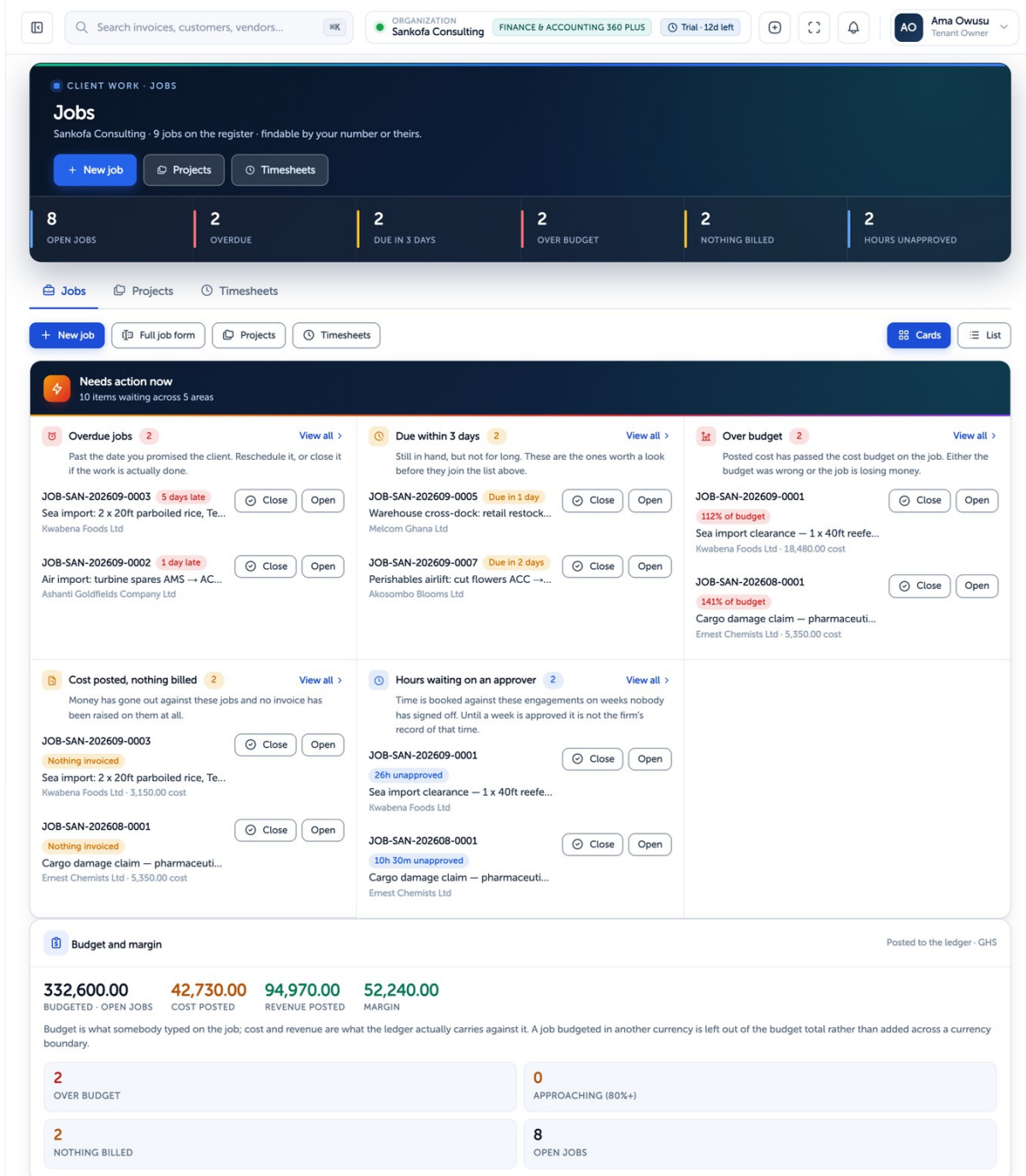


Figure 22 – The job register: eight jobs open, one overdue, three due within three days, two over budget, two with nothing billed and two with hours nobody has approved. Every one of those six figures opens the list behind it.

Step 20. Book hours against a job

A timesheet is a week. Inside it, each entry is a day's work against one job, marked billable or not.

Do this now

1. Open **Timesheets** → **New timesheet** and choose the week.
2. Add an entry per day per job: how long, and whether it is billable.

3. Submit the week for approval.
4. An approver opens **Timesheets** and approves, or returns it with a reason.

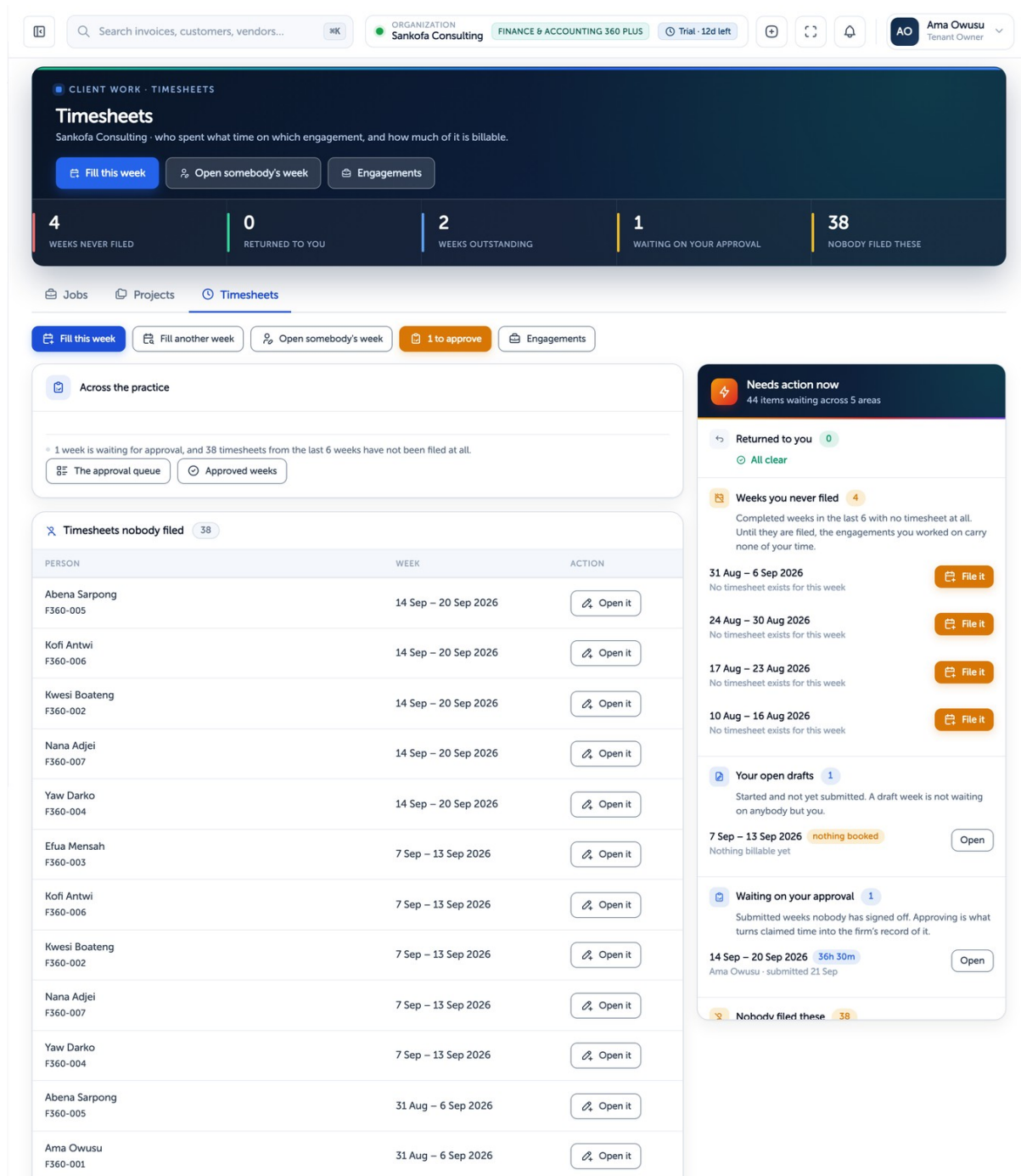


Figure 23 – Timesheets. Four weeks were never filed and two are outstanding, one is waiting on your approval, and thirty-eight are weeks nobody filed at all. Hours reach an invoice only after somebody approves them, which is why an unapproved week is a job that cannot yet be billed.

◆ GOOD TO KNOW

A week that is finished but never filed is the one that costs you money, so the outstanding register shows it deliberately. Sankofa Consulting's demo leaves one completed week unfilled for exactly

that reason.

✓ TIP

Booking hours does not cost a seat. Anybody in the business can be given the Finance Requester role and book their own time without being counted – which is what makes billing by the hour practical past the finance office.

Part 5 – The ledger itself

The accounts underneath everything, and the four screens that read them.

Step 21. Post a manual journal

For the things that genuinely are not documents: depreciation, an accrual, a correction that has been agreed.

Do this now

1. Open **General Ledger → Manual Journals → New journal**.
2. Add the debit and credit lines. It will not post unless they balance.
3. Say what it is for in the memo. In six months that memo is the only explanation anybody has.
4. Post it.

Figure 24 – Posting a manual journal, with twelve periods open and today falling in FY2026 P09. Six journals have been posted, adjusting GHS 26,852.50 between them, and one has been reversed. This screen is for the things that genuinely are not documents – an accrual, a depreciation charge, a correction somebody has agreed.

Posting a manual journal into the receivables or payables **control account** breaks the link between the ledger and the documents underneath it – the control will no longer agree with the aged report. The app allows it, because occasionally it is right, and Part 7 raises it every time so somebody has to say why.

Step 22. Reconcile the bank

Do this now

1. Open **Banking** → **Bank Reconciliation** → **New reconciliation**.
2. Choose the account and the closing date and balance from the statement.
3. Tick off what has cleared.
4. The difference has to be nil before you can finish.

ACCOUNTING · BANKING

Bank Reconciliation

Sankofa Consulting · match posted receipts and payments to an imported bank statement. Reconciliation is a memo layer — it never moves money, except bank charges and interest, which post one adjusting journal.

+ New statement Bank accounts Transfers

1 STATEMENTS 1 IN PROGRESS all have lines 2 LINES LEFT TO MATCH across the open statements 0 RECONCILED

Overview Accounts Receivable (AR) Accounts Payable (AP) Financial Reports General Ledger Billing Setup Jobs & Projects

Chart of Accounts Bank Accounts Bank Transfers Bank Reconciliation VAT & Levies Exchange Rates Numbering Document Design

Payroll Postings Manual Journal Recurring Journals Opening Balances Fiscal Periods

BANK ACCOUNT: All bank accounts STATEMENT DATE FROM: dd/mm/yyyy STATEMENT DATE TO: dd/mm/yyyy STATUS: Open and reconciled Apply

Statements 1

DATE	BANK ACCOUNT	OPENING	CLOSING	MATCHED	STATUS	ACTION
31 Jul 2026	Main Bank Account BANK-SAN-001	81,600.00	129,333.00	5/7 2 left	Draft	Match

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Figure 25 – Bank reconciliation: one statement in progress with two lines left to match. Reconciling is the only check that the ledger and the bank tell the same story, and the two lines left are the ones neither side can explain on its own.

Step 23. Read the four reports that matter

- **Trial Balance** – every account and its balance. The first thing an accountant asks for.
- **Profit or Loss** – what you earned and what it cost, for a period you choose.
- **Balance Sheet** – what you own and what you owe, at a date.
- **Aged Receivables and Aged Payables** – who owes you and who you owe, by how late.

Sankofa Consulting's aged payables reads across seven vendors and twenty-two open bills: **124,116.01** owed in total, of which **44,155.63** – 36% of the book – is more than thirty days past due and **23,040.00** has been unpaid for over ninety days. That proportion is far worse

than the receivables side, and the two reports are worth reading together for exactly that reason.

Do this now

1. Open **Reports → Trial Balance**. It opens as at today; the four buttons above the date jump to the end of last month, quarter or year.
2. Check the two totals match and the badge reads **In balance**. If it does not, stop and find out why before you read anything else.
3. Look down the **Balances by currency** column. An account holding more than one currency shows each at its own frozen rate, and the cedi column is the book value.
4. Use **Profit & loss** and **Balance sheet** at the top to move between the three statements without losing the date you chose.

Figure 26 – The trial balance, in balance: GHS 3,294,048.65 on each side across twenty-six accounts that carry one. Six of those hold foreign currency, and the composition is shown per row – the receivables control alone carries GHS, EUR, GBP and USD, each at its own frozen rate.

Step 24. Close the month

Do this now

1. Post everything that belongs in the month.
2. Reconcile every bank account.
3. Run the Trial Balance and read it.
4. Open **Setup** → **Periods** and close the month.

Search invoices, customers, vendors...

ORGANIZATION
Sankofa Consulting

FINANCE & ACCOUNTING 360 PLUS

Trial - 12d left

AO Ama Owusu
Tenant Owner

ACCOUNTING - PAYABLES

Aged payables

Sankofa Consulting - who you owe, and how overdue - as at 27 Sep 2026

Print

CSV

Bills

Vendors

127,216.81

YOU OWE
across 8 vendors

44,155.63

PAST DUE (31+ DAYS)
35% of the book

23,040.00

UNPAID OVER 90 DAYS
a supplier is waiting on these

23

OPEN BILLS

Overview

Accounts Receivable (AR)

Accounts Payable (AP)

Financial Reports

General Ledger

Billing Setup

Jobs & Projects

Vendors

Bills

Payments

Aged Payables

Today
27 Sep 2026

End of last month
31 Aug 2026

End of last quarter
30 Jun 2026

End of last year
31 Dec 2025

AS AT

27/09/2026

Update

Bills unpaid for over 90 days

CSV

Print

How long the suppliers have been waiting

Current
0-30 days
83,061.18
65%

Late
31-60 days
20,495.63
16%

Very late
61-90 days
620.00
0%

Badly overdue
90+ days
23,040.00
18%

Outstanding by vendor

VENDOR	CURRENT 0-30 DAYS	31-60	61-90	90+	TOTAL	ACTION
Anthropic, PBC WITHIN TERMS VEN-SAN-0001 - 1 bill - USD	USD 240.00	—	—	—	USD 240.00 GHS 3,100.80	Ledger Bills
Ghana Ports and Harbours Authority OVER 90 DAYS VEN-GPHA - 2 bills	GHS 18,480.00	—	—	21,800.00	GHS 40,280.00	Ledger Bills
Ghana Print & Signage OVER 90 DAYS DEMO-V2 - 7 bills	GHS 7,440.00	GHS 10,362.96	GHS 620.00	1,240.00	GHS 19,662.96	Ledger Bills
Kotoka Freight Partners WITHIN TERMS DEMO-V5 - 2 bills	GHS 4,960.00	—	—	—	GHS 4,960.00	Ledger Bills
Nkrumah IT Supplies PAST DUE DEMO-V3 - 1 bill	—	GHS 10,132.67	—	—	GHS 10,132.67	Ledger Bills
Osu Subcontracting Co WITHIN TERMS DEMO-V1 - 7 bills	GHS 22,050.00	—	—	—	GHS 22,050.00	Ledger Bills
Ridge Facilities Services Ltd WITHIN TERMS DEMO-V4B - 1 bill	GHS 9,300.00	—	—	—	GHS 9,300.00	Ledger Bills
Ridge Facilities Services WITHIN TERMS DEMO-V4 - 2 bills	GHS 17,730.38	—	—	—	GHS 17,730.38	Ledger Bills
Total owing in GHS, at the rate frozen on each bill	GHS 83,061.18	GHS 20,495.63	GHS 620.00	GHS 23,040.00	GHS 127,216.81	

Figure 27 – Aged payables, the mirror of Step 11: GHS 127,216.81 owed across eight vendors on twenty-three open bills. GHS 44,155.63 is more than thirty days past due – 35% of the book, a far worse proportion than the receivables side – and GHS 23,040.00 has been unpaid for over ninety days.

Part 6 – Reading the business

Six screens that do arithmetic over your own ledger and tell you what it means. Four read the business as it is, one sets what you meant it to be, and one compares you with businesses like yours. These are all **Plus** features.

Step 25. KPIs & Ratios

Do this now

1. Open **Osebo Intelligence** → **KPIs & Ratios**.
2. Choose the window – year to date, last twelve months or this quarter – and press **Recalculate**. Every figure below is read from the trial balance for exactly that period.
3. Read **What to fix first** before the ratios themselves. It names the measures scoring under 70 out of 100, which is the short list worth your morning.
4. Press any ratio to see the two figures it came from. A ratio you cannot take apart is a number you should not act on.

The ratios an accountant would compute by hand: how quickly you collect, how quickly you pay, what your margin is, whether you can cover what is due. Each one opens the list of documents it was computed from, so a figure you distrust can be taken apart.

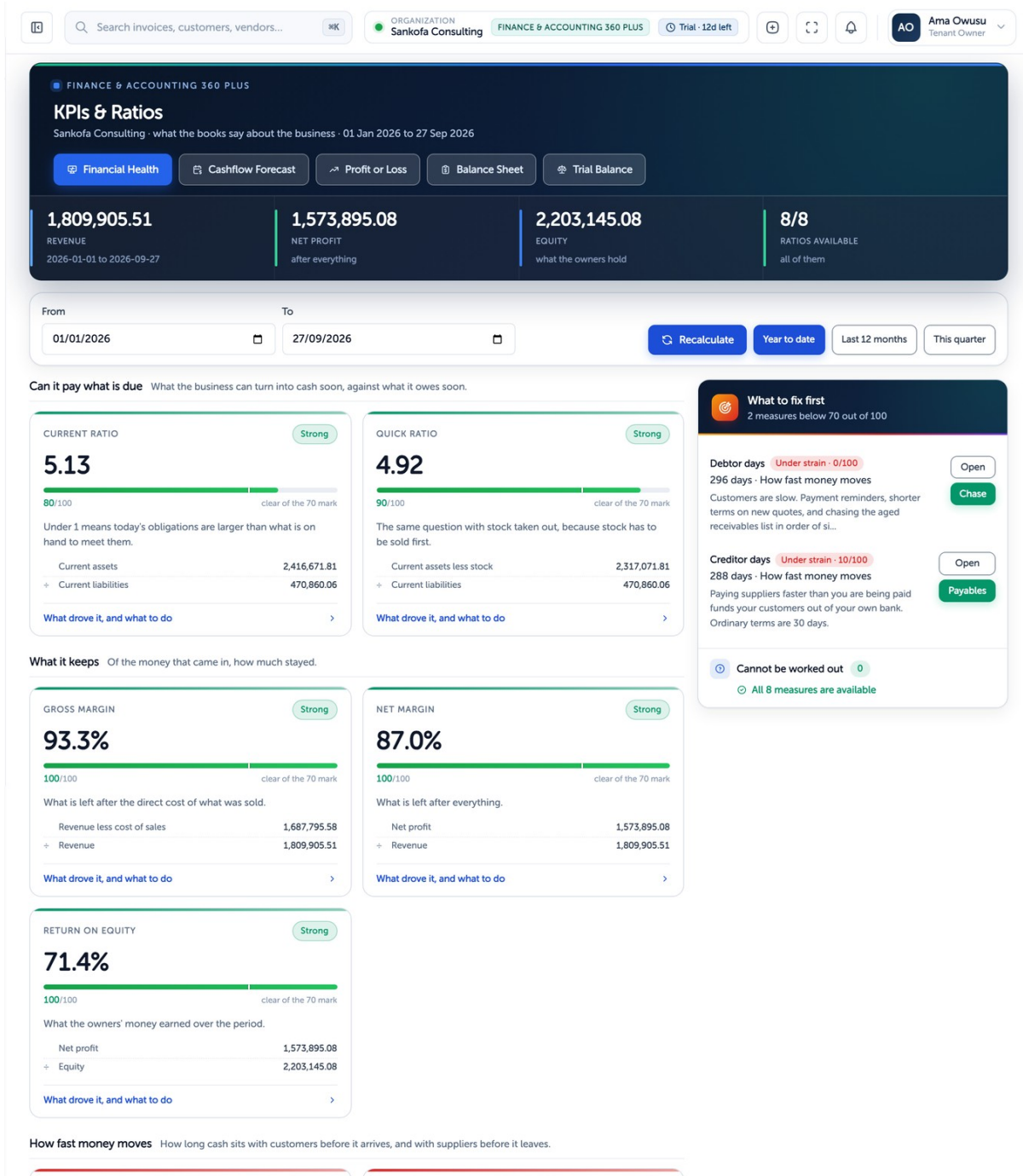


Figure 28 – Eight ratios out of eight available, read straight off the trial balance for the year to date: GHS 1,809,905.51 of revenue, GHS 1,576,479.08 of net profit and GHS 2,205,729.08 of equity. "What to fix first" names the two measures scoring below 70 out of 100 rather than leaving you to find them.

Step 26. The Cashflow Forecast

Thirteen weeks forward, built from two things: **committed** money – dated invoices and bills that already exist – and **modelled** money, which is what your own history says usually happens. The two are shown separately and never merged.

Sankofa Consulting's reads: **317,283.74** in the bank today, a low point of **628,681.89** in week four from 17 October, and **2,125,440.05** after thirteen weeks if nothing changes. Forty-

one dated documents – nineteen open invoices and twenty-two open bills – sit in the week they fall due; everything else is modelled off this ledger's own history, 295 days to collect against 280 to pay, and printed in grey with a ~ so the two can never be mistaken for each other.

Do this now

1. Open **Insight** → **Cashflow Forecast**.
2. Find the **lowest point** and the week it falls in. That is the week to plan for.
3. Read the rail on the right: what to collect first, and which bills could be moved.

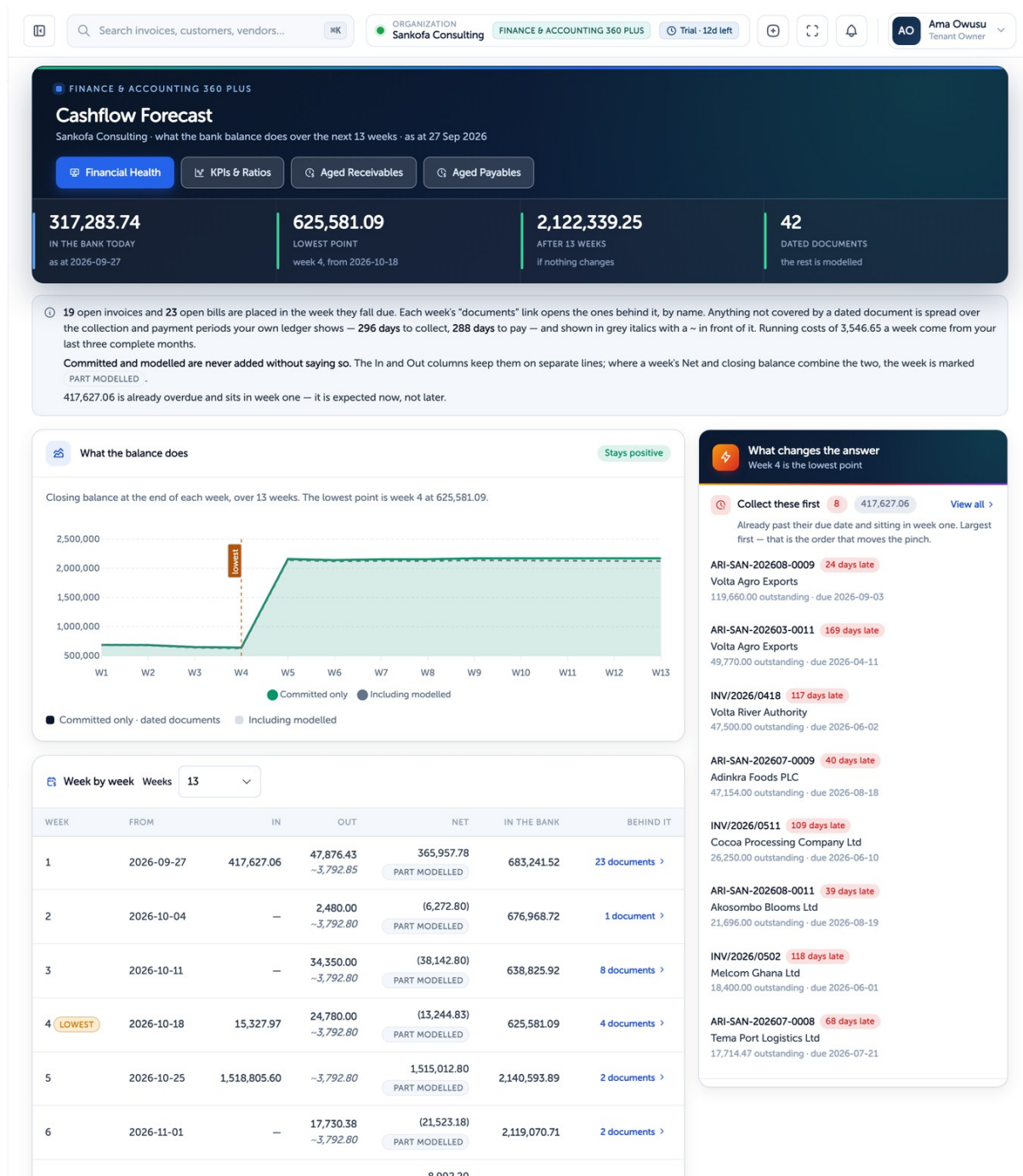


Figure 29 – The thirteen-week cash forecast. GHS 317,283.74 in the bank today, a low point of GHS 628,681.89 in week four from 17 October, and GHS 2,125,440.05 after thirteen weeks if nothing changes. Forty-one dated documents – nineteen open invoices and twenty-two open bills – are placed in the week they fall due; everything else is modelled off your own ledger, at 295 days to collect and 280 to pay, and printed in grey with a ~ so you can tell the two apart.

★ **IMPORTANT**

Committed and modelled are never added together silently. A week marked “part modelled” is telling you that some of what it shows is a pattern rather than a document, and you should treat it accordingly.

Step 27. Financial Health

Do this now

1. Open **Osebo Intelligence** → **Financial Health**.
2. Read the headline score and the word beside it, then the confidence figure – a score computed from half your measures is not the same claim as one computed from all eight.
3. Work down the pillars. Each states its weight, so you can see which part of the ledger is moving the number.
4. Press a measure to see the reading behind it, and discount any part you disagree with deliberately rather than dismissing the whole score.

A scorecard over the whole ledger: liquidity, profitability, how you are collecting, how exposed you are. Each measure says what it is, what yours is, and what would count as healthy.

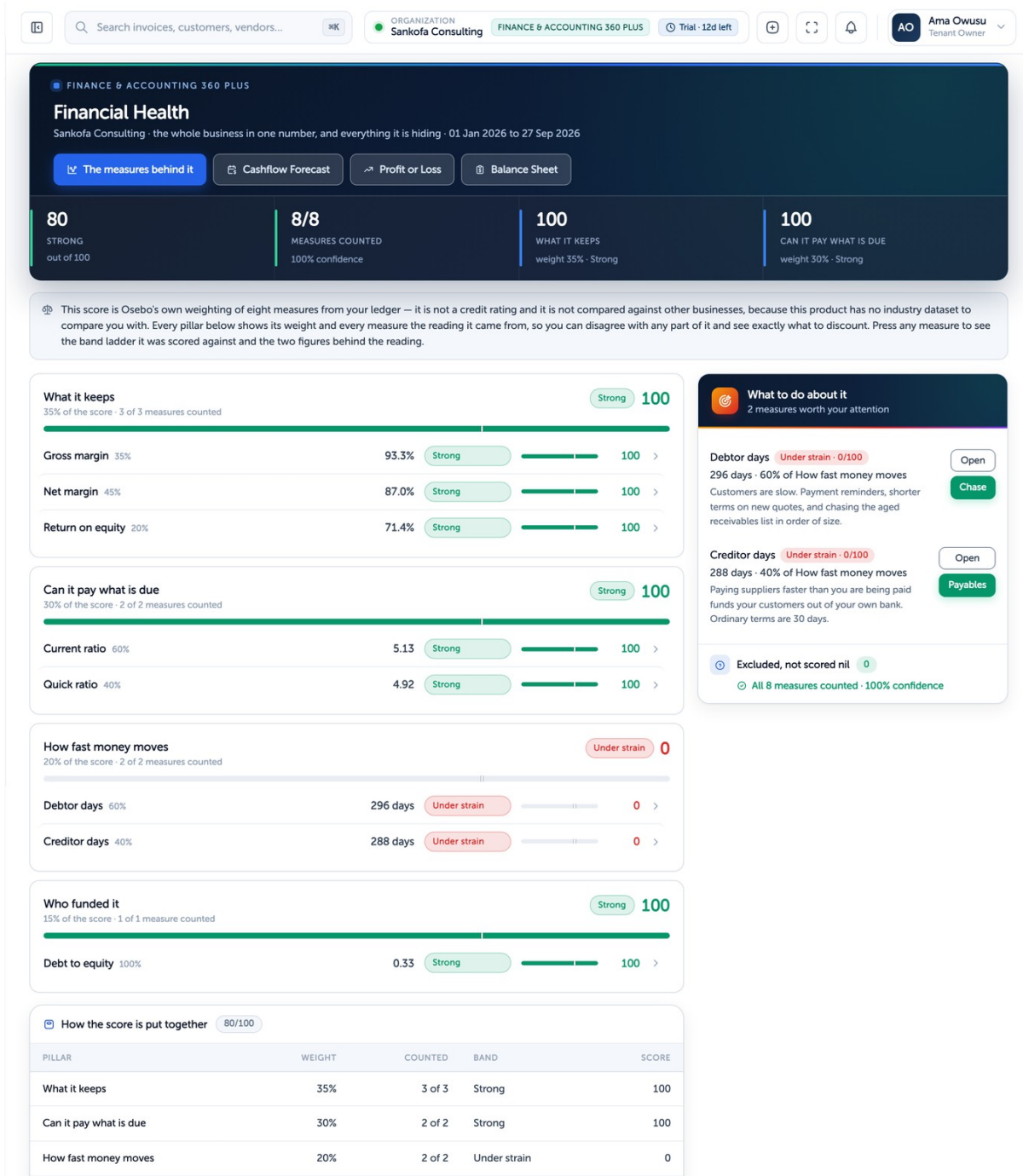


Figure 30 – Financial health: 76 out of 100, "Steady", on all eight measures with full confidence. The screen states plainly what the number is not – not a credit rating, and not a comparison against other businesses, because the product has no industry dataset to compare you with. Every pillar shows its weight and the reading behind it so you can discount any part of it deliberately.

Step 28. Budgets

A budget here is **per account per month** – never a year divided by twelve. A business with a season budgeted flat produces a variance report that is wrong every single month: adverse through the quiet half, favourable through the busy half, and none of it about the business.

Do this now

1. Open **Insight** → **Budgets** and press **New budget**. Leave **Start from last year** ticked if you have a year behind you – every account is carried forward and uplifted by **its own** year-on-year movement, and each suggested figure says where it came from.
2. Work down the grid. **Repeat across** copies a row's first figure into the months still empty and never over one you typed; **Use last year's shape** fills all twelve, keeping the shape of the year.
3. Read **Before you save this** above the grid. It is your own ledger talking: an account you spent on last year and have budgeted nothing for, a row you have set flat where last year had a season, a budget that stops before December.
4. Save, then **Make it the active budget**. One active budget per year – two would let the variance report pick one silently, and both numbers would look right.

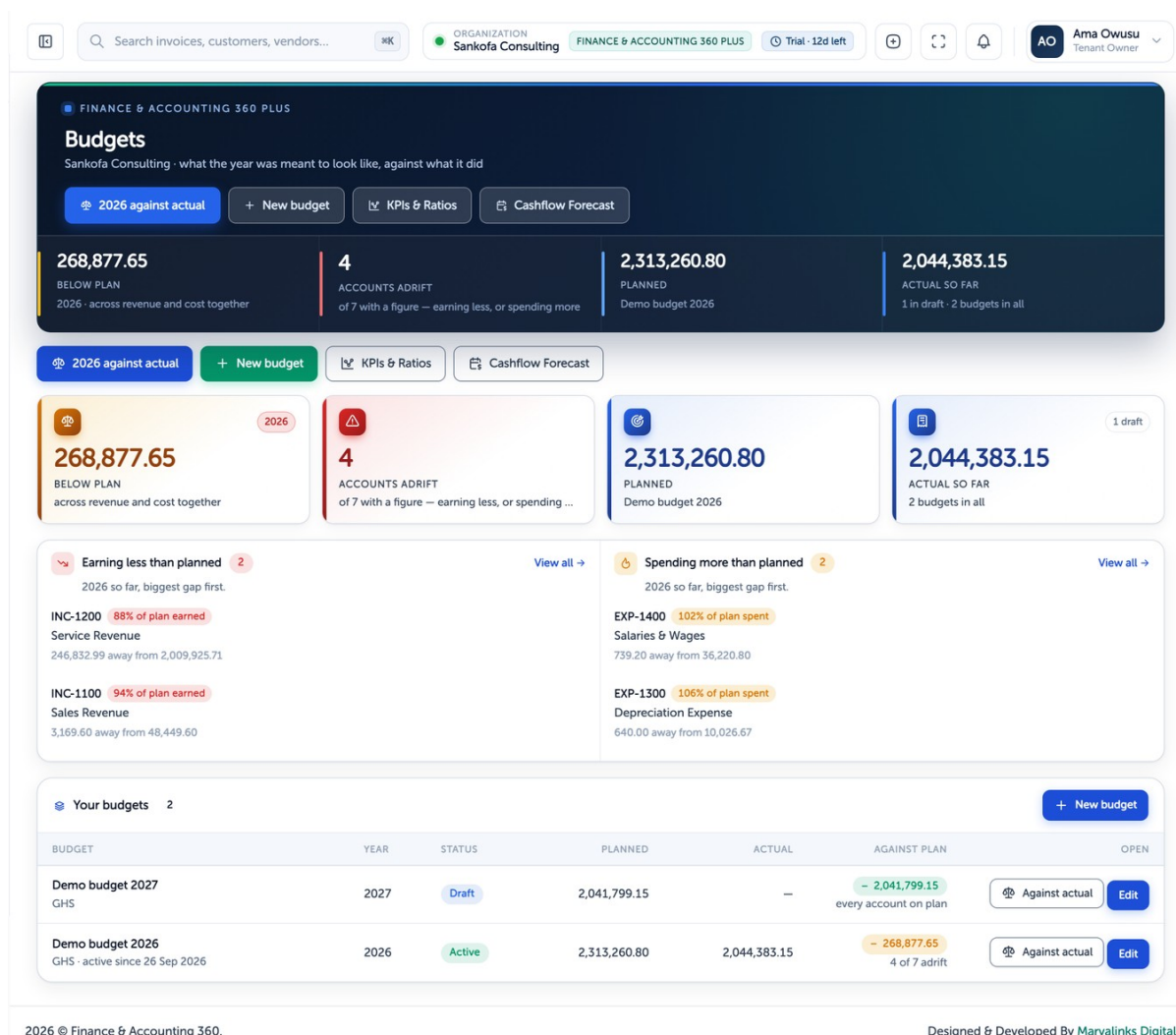


Figure 31 – The budget register. Sankofa is 268,877.65 below plan for 2026 with four of seven accounts adrift, against 2,313,260.80 planned and 2,044,383.15 posted. The band names them in two groups because they call for opposite responses: Service Revenue has earned 88% of plan and Sales Revenue 94%, while Salaries & Wages has spent 102% and Depreciation 106%. Every row of the register carries its own figures – a register that cannot be read without opening something is a filing cabinet.

◆ GOOD TO KNOW

Sankofa's 2026 budget plans **2,313,260.80** across seven accounts against **2,044,383.15** actually posted, with four accounts adrift. Eight months of the year have closed, which is the figure every percentage on the report should be read against.

▲ WATCH OUT

Nothing in the panel writes a budget line. It offers and you press – a product that quietly rewrote what the business is measured against would be the worst thing an accounts package could do, and you would never see it happen.

Step 29. The budget against what actually happened

The variance report is the budget and the ledger side by side. It is the one screen that answers "are we going to be all right this year", and it is built so you can take every figure on it apart.

Do this now

1. Open a budget and press **Against actual**.
2. Read **How the year is going** first. It names which account is carrying the gap and what the remaining months allow – what is left of that budget divided by what is left of the year.
3. Then read the table. **Variance is actual less budget**, so a negative always means "came in under plan" – a saving on a cost and a shortfall on income. Every figure says which way it went in words as well as in colour.
4. Click any account to see the postings behind its actual, and open the full ledger from there if you need the whole story.

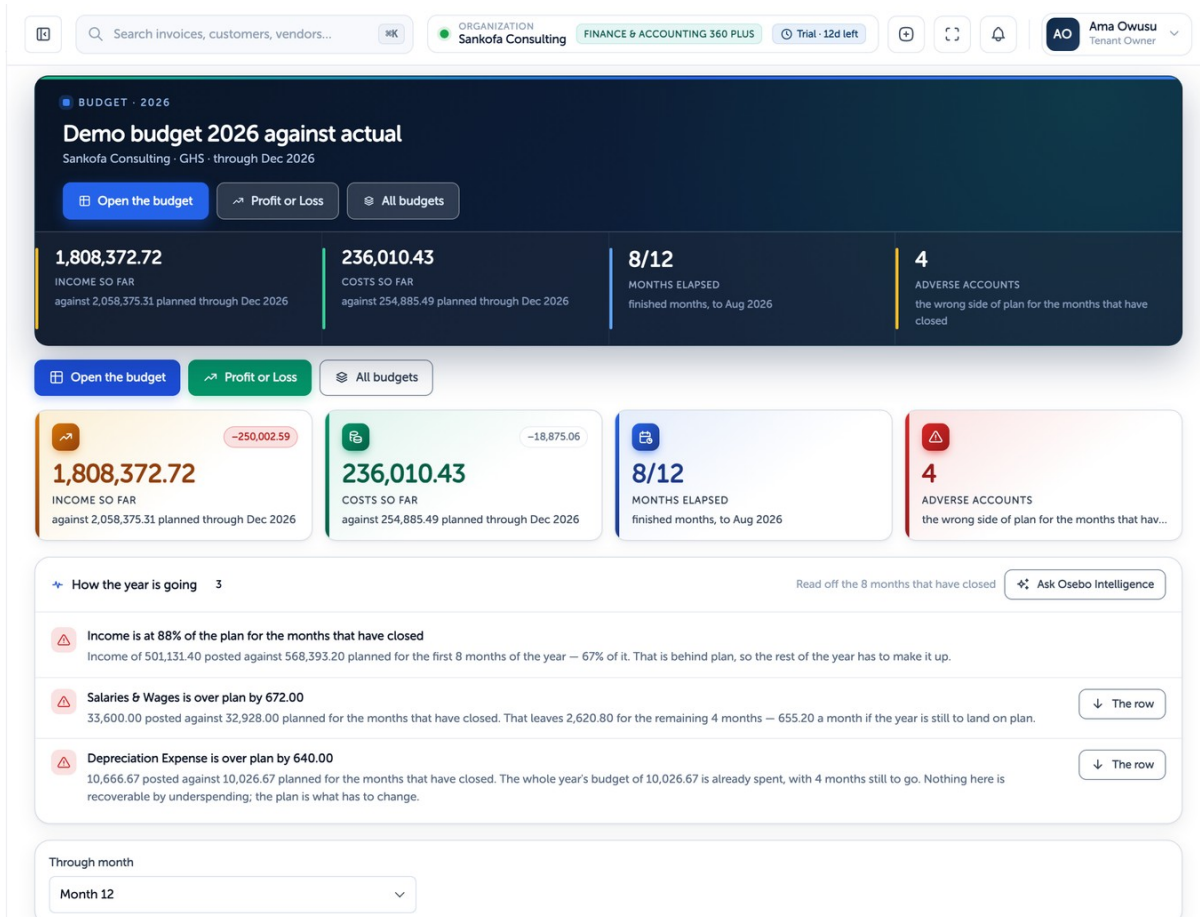


Figure 32 – The 2026 budget against what actually happened. Eight of twelve months have closed, which is the figure every percentage here should be read against: 40% of a budget spent means one thing in March and the opposite in November. “How the year is going” names which account is carrying the gap and what the remaining months allow – what is left of that budget divided by what is left of the year.

★ IMPORTANT

A row with nothing posted reads **Nothing posted**, not Favourable. Spending nothing where you planned to spend is favourable by the arithmetic and is just as often a cost coded to another account – which reads as a saving here and an overspend there.

✓ TIP

Osebo Intelligence will turn the findings into a short paragraph about what to do this month. It is asked for rather than written automatically, because reading costs money and a note nobody wanted still spends it.

Step 30. Industry Benchmarks

Every other screen in Part 6 compares you with **yourself**. This one compares you with businesses like yours – the same eight measures, read from other Osebo tenants in your

industry, with the middle and the quartiles shown so you can see the spread rather than a single number to chase.

Do this now

1. Open **Insight** → **Industry Benchmarks** and set your industry if it is not already set.
2. Read **Where you sit** first. It counts how many of the eight are at or above the middle, how many are below, and which of those sit in the weakest quarter – then tells you to start with the one furthest from the middle.
3. Work down the cards. The bar on each is the middle half of the industry, the line is its median, and the ring is you.
4. Open a card for the working behind the figure and what moves it.

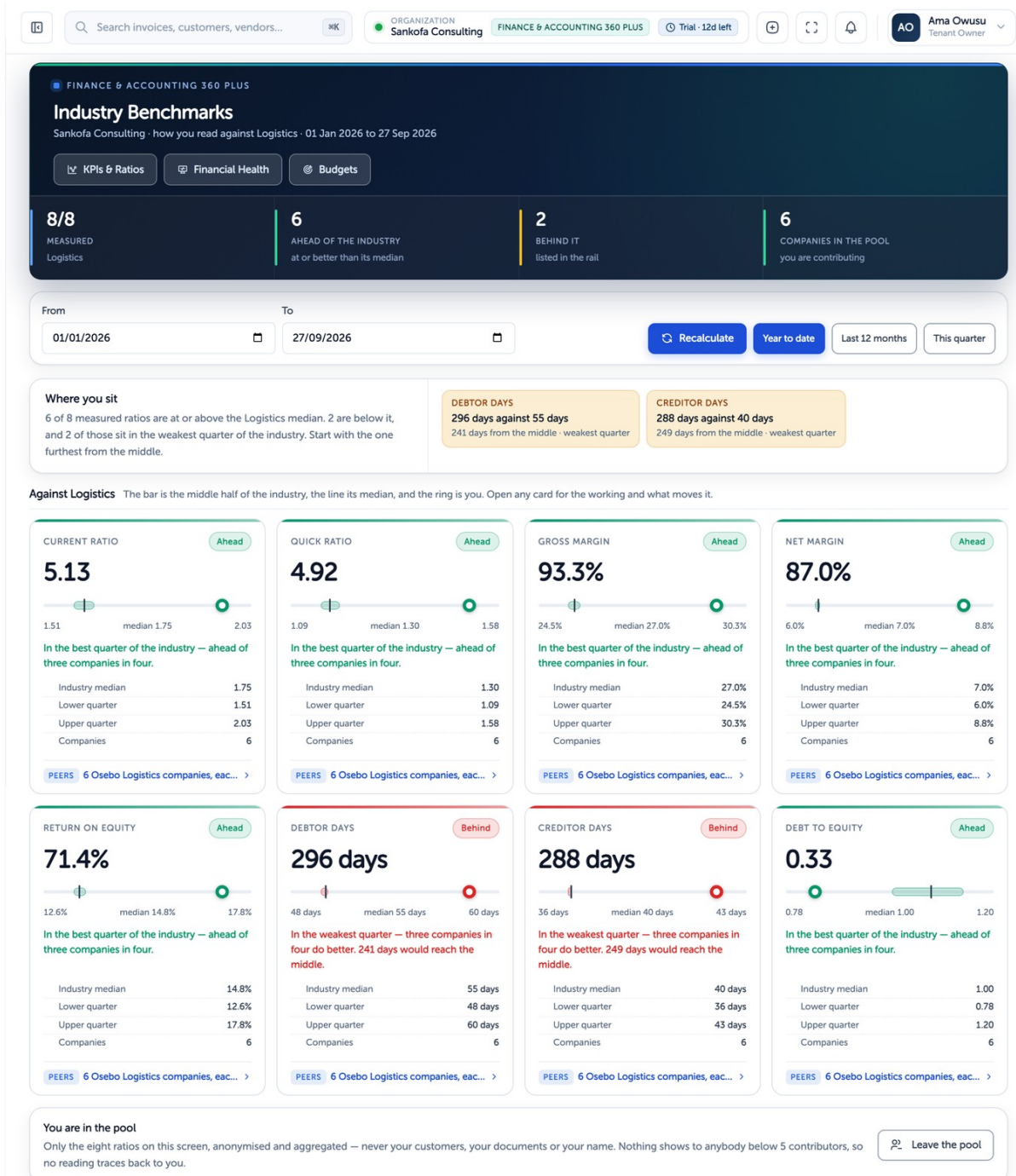


Figure 33 – Industry Benchmarks. Eight measures against six Osebo Logistics companies: ahead of the median on six, behind on two, and both of those are collection. Sankofa takes 296 days to collect against an industry middle of 55 and pays in 288 against 40 – the screen says how far from the middle each one is rather than leaving it to be worked out. The bar on each card is the middle half of the industry, the line its median, and the ring is Sankofa.

★ IMPORTANT

You are in the pool because you contribute to it. Nothing identifies you – what leaves your books is a ratio, never a figure, never a document, never a name – and a cohort is only shown at all once enough businesses are in it for no single one to be inferable.

◆ GOOD TO KNOW

Sankofa is read against **six Osebo Logistics companies**. It is ahead of the middle on six of the eight measures and behind on two – and both of those are collection: **296 days to collect against an industry middle of 55**, and **288 days to pay against 40**. That is the whole value of the screen. Every other report in this book says Sankofa collects slowly; only this one says how slowly compared with businesses doing the same work.

▲ WATCH OUT

A benchmark is a conversation starter and not a target. Debtor days below the cohort may mean you collect well or that you sell only to people who pay on the day; the screen tells you where you sit, and you know which of those it is.

Step 31. The dashboard

Do this now

1. Open **Accounting** from the menu. This is the overview, not a report – nothing here is a figure you have to run.
2. Check the trial-balance badge first. Everything under it is only worth reading if the ledger balances.
3. Read cash, receivables and payables together rather than one at a time: what you hold, what is owed to you, and what you owe.
4. Work the **Needs action now** panel. Every count in it opens the list behind it, and every row carries the next thing to do to that document.

The one screen to open on a Monday. What came in, what went out, what is late, and what is waiting on somebody.

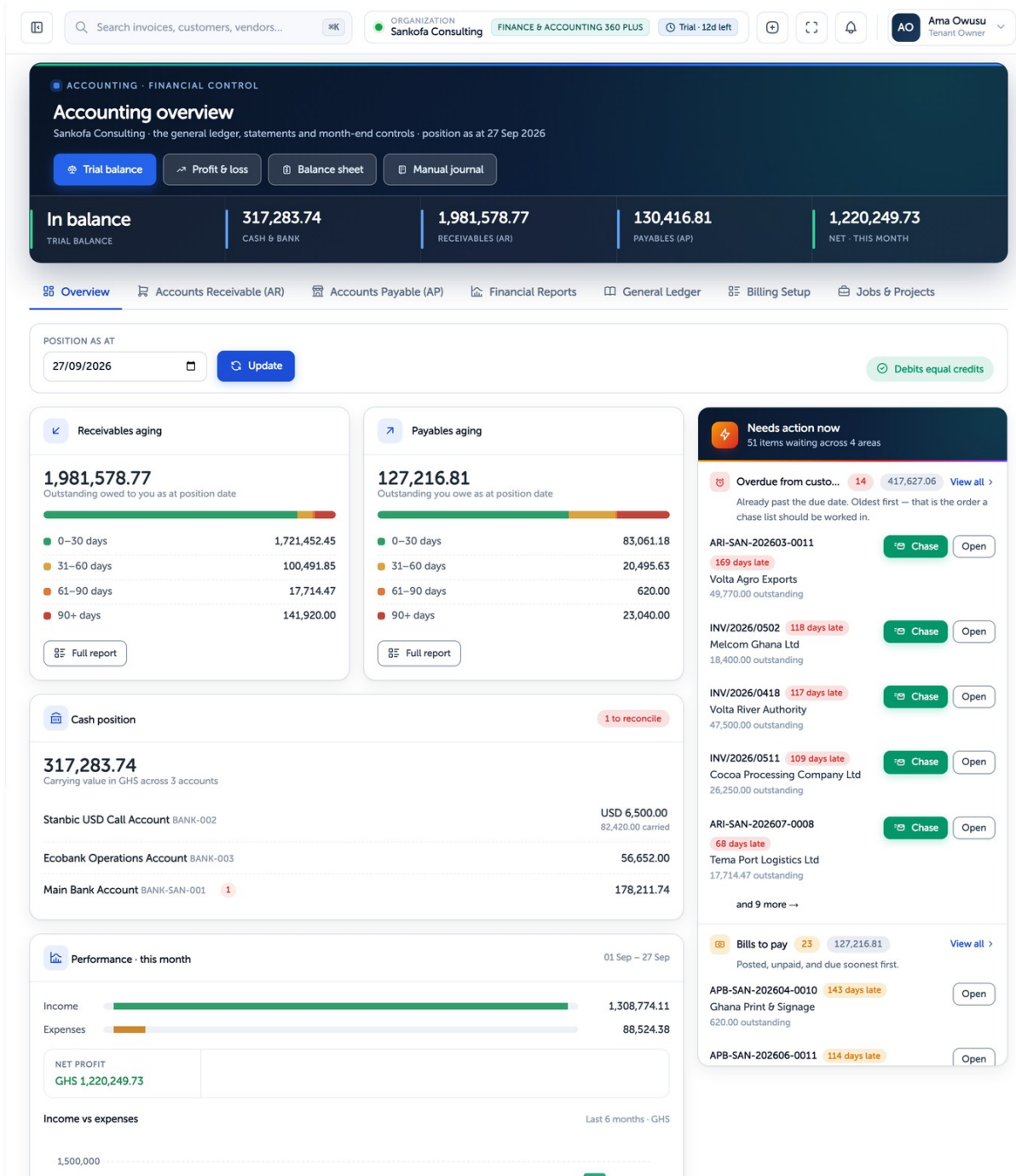


Figure 34 – The accounting overview, which is the screen you will open most. Trial balance in balance, GHS 317,283.74 in cash and bank, GHS 1,981,578.77 of receivables against GHS 127,216.81 of payables. The worklist beneath counts fifty-one items waiting across four areas.

Part 7 – What the books tell you without being asked

Three things that run on their own and wait for you. All three are **Plus**.

Step 32. What needs a second look

Every night the app reads the last ninety days of your own books and raises anything unlike the rest of them. Five rules, all of them arithmetic over your figures rather than a judgement about them:

- **Possible double payment** – the same supplier reference on two bills, under different vendor records.
- **Possible double entry** – two bills to the same vendor, days apart, for the same amount.
- **Unlike this supplier** – a bill several times that supplier's own median. A supplier's first invoice is never unusual.
- **Charged somewhere new** – a supplier posted to an expense account they have never been charged to.
- **Control account moved by hand** – a manual journal in receivables or payables control.

Do this now

1. Open **Insight** → **Needs a second look**.
2. Work the **urgent** ones first. The tile says what money sits behind them.
3. Open a finding and read the evidence chips – they are the figures the rule was drawn from.
4. Mark it **correct** or **dismiss** it, and say why. The scan will not raise it again.

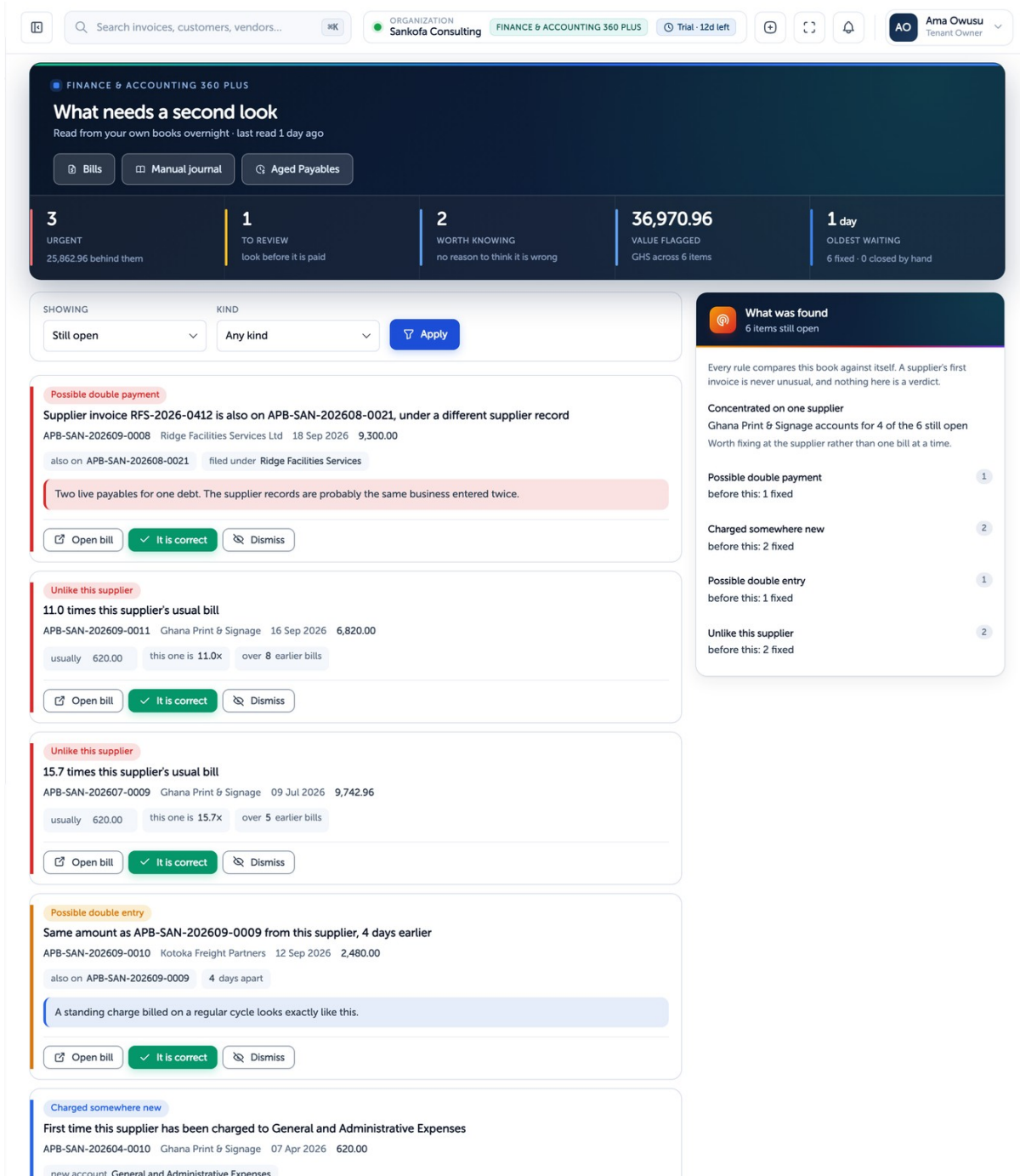


Figure 35 – What needs a second look – the nightly pass over your own ledger. Three urgent findings with GHS 25,862.96 behind them, one to review before it is paid and two worth knowing about, GHS 36,970.96 flagged across six items, the oldest waiting one day. Six have already been fixed and none closed by hand.

★ IMPORTANT

Nothing here is an accusation. Every finding has an ordinary explanation as well as a worrying one, and you decide which. The value is that somebody looked at all of them, which is not true of a ledger nobody reads.

◆ GOOD TO KNOW

The screen counts what happened to each rule's past findings, so a rule whose findings you almost always dismiss is one to re-tune – and a rule whose findings get fixed is earning its place.

Step 33. Osebo Intelligence on a finding

Where the assistant is switched on and you have agreed to it, each finding also gets **one sentence saying what to check next** – not what was found, which the heading already says.

This is deliberately the smallest possible thing. The finding is arithmetic and stands on its own: if the assistant is off, over budget or unreachable, the finding still renders, still says why, and still carries its evidence. The note is simply absent.

▲ WATCH OUT

Nothing leaves your workspace until somebody has agreed to it. Until consent is given, the nightly run reports every finding as unexplained and no data is sent anywhere – which is the correct behaviour and worth knowing is the default.

Step 34. Revenue earned over time

A twelve-month retainer invoiced in January is not January's revenue. Until the work is delivered the money is a **debt** – you owe eleven months of service – and recognising it all on the invoice date overstates this month's profit and understates every month after it. Every ratio and forecast in Part 6 reads off that profit.

A schedule spreads an invoice over the months it is actually earned in, and releases a month at a time, on its own, overnight.

Do this now

1. Open **Insight** → **Revenue over time**.
2. Choose **Spread an invoice** and pick the invoice.
3. Set the first and last month the work covers.
4. Enter the amount to spread – usually the whole invoice.
5. Check the **deferred revenue account**. Your chart ships one and it is offered by default; change it only if you keep more than one.
6. Create the schedule.

Sankofa Consulting has one running: a **14,000.00** annual support retainer over twelve months, of which **9,333.28** has been earned and **4,666.72** is still deferred – 67% through. The release profile on the left shows the months it comes back in.

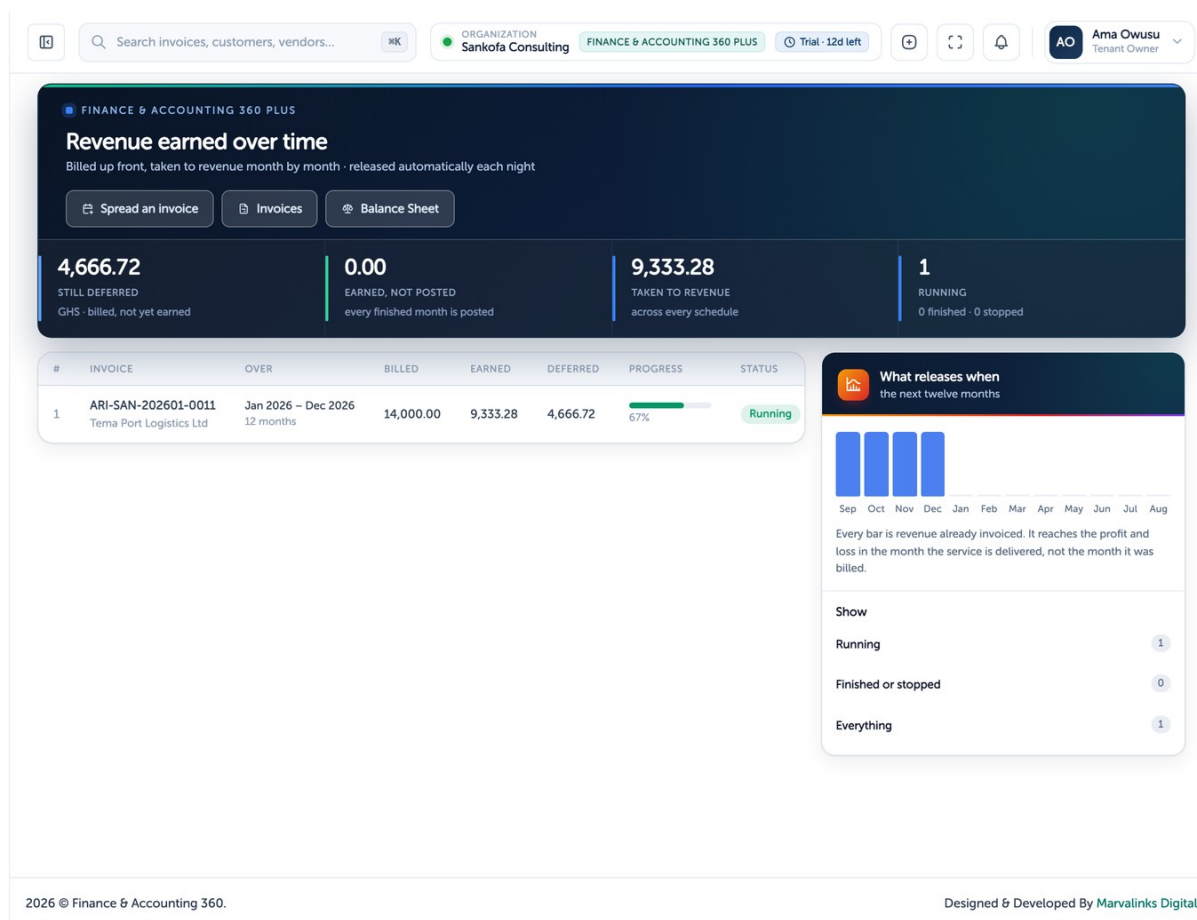


Figure 36 – Revenue recognised over time. GHS 4,666.72 is still deferred – billed but not yet earned – GHS 9,333.28 has been taken to revenue across every schedule, and nothing is earned-but-unposted because each finished month posts itself. One schedule is running.

♦ GOOD TO KNOW

The invoice itself is not touched. It posted the ordinary way; the schedule posts its own journal moving the unearned part out of revenue into a liability, and releases it back monthly. That is also why you can attach a schedule to an invoice raised long before you started doing this.

▲ WATCH OUT

If you stop a schedule early, everything still deferred is taken to revenue **that day**. The money was billed, so it has to land somewhere – the screen tells you the amount before you confirm.

✓ TIP

The release runs nightly and is safe to re-run, so you never have to remember it. The **Post what is earned** button is there for the day you are closing the month and do not want to wait until two in the morning.

Part 8 – What it costs, and who can do what

Step 35. Who can do what

Four roles ship with the app:

- **Finance Administrator** – runs the workspace: settings, people, periods and the chart itself.
- **Finance Manager** – approves what other people raised. Cannot raise it themselves.
- **Accountant** – does the work: invoices, bills, journals, reconciliation.
- **Finance Requester** – raises a purchase request and books their own hours against a job. Sees nobody else's work, and costs nothing.

Do this now

1. Open **People & seats**.
2. Check how many seats are being worked against how many people are in the workspace. Only the three finance roles spend one.
3. Invite whoever is missing by email and choose their role on the invitation – a pending invitation holds its seat, so the count moves before they arrive.
4. Change a role here rather than removing and re-inviting somebody; the history of what they did stays attached to them either way.

The role is chosen when you invite somebody and can be changed afterwards from **People & seats** without removing and re-inviting them. Somebody can hold more than one.



Figure 37 – People and seats. Three finance seats are being worked among four people in the workspace, and no seat count is set on this plan. Only the three finance roles spend a seat; a requester costs nothing, which is the whole shape of the price.

★ **IMPORTANT**

The separation between Manager and Accountant is the product's only real control, and it only works if they are different people. One person holding both is a workspace where everything is approved by whoever raised it.

Step 36. What you actually pay for

You pay for **the people who do the finance**. Three roles cost a seat – Finance Administrator, Finance Manager and Accountant – and everybody else is free.

That is the honest way round for this product. The person raising a purchase request and the person booking an hour against a job are not using an accounts package; they are feeding one. Charging for them would mean rolling the app out past the finance office costs money, and a ledger that is only fed by three people is a ledger that spends its time guessing.

So a Finance Requester costs nothing, however many of them you have. Put the whole company on it.

▲ WATCH OUT

The figures are on this app's page on the Osebo site, where they are kept current. They are deliberately not printed here: a book outlives a price list, and a number set in a document nobody can reissue is worse than no number at all. What does not change is the mechanism – you are counted by the people who do the finance, and everybody who only asks or records is free.

Step 37. What Plus adds

The base app is a complete set of books: customers, quotes, invoices, receipts, credit notes, vendors, bills, payments, purchase requests, jobs, projects, timesheets, the ledger, and every report in Part 5. Everything in it is typed by a person and read by a person.

Plus adds the screens that read those books back to you, and the ones that speak up without being asked:

- **KPIs & Ratios**, the **Cashflow Forecast** and **Financial Health** – Part 6.
- **Budgets**, and the variance report that reads them against your ledger – Part 6.
- **Industry Benchmarks**, the one screen that compares you with businesses like yours rather than with yourself – Part 6.
- **Bill Capture**, which reads a supplier's invoice so nobody types it – Part 3.
- **What needs a second look**, and **Osebo Intelligence** on each finding – Part 7.
- **Revenue earned over time** – Part 7.
- **Your sending domain**, so invoices and reminders go out as you rather than as Osebo – Part 1.
- **Project costing**, so a job carries what it cost as well as what it was worth.

✓ TIP

The base app will tell you what happened. Plus is what tells you what it means, and what to do on Monday. If you have nobody whose job is to read the ledger, Plus is the part that does that reading.

Glossary

- **Aged** – grouped by how late it is: within terms, 30, 60, 90, over 90 days.
- **Allocation** – matching money received or paid against the documents it settles.
- **Chart of accounts** – the list of accounts every posting lands in.
- **Committed vs modelled** – in the forecast: money a dated document already promises, against money your own history says usually arrives.
- **Control account** – the ledger account that must agree with the aged report underneath it.
- **Credit note** – the correct way to reduce an issued invoice.
- **Deferred revenue** – money billed for work not yet delivered. A liability, not income.
- **Period** – a month. Open ones accept postings; closed ones refuse them.
- **Seat** – somebody who does the finance. Requesters are free.
- **Voucher** – the paper somebody signs when they take the money for an approved request.

Setup checklist

1. Chart of accounts read and adjusted.
2. First period opened, and the months up to today.
3. Workspace filled in – currency, address, tax number, logo, watermark.
4. Numbering set, before anything is raised.
5. Bank accounts added, in their own currencies.
6. Sending domain added and verified (Plus).
7. Customers added, with email addresses and terms.
8. Vendors added, with terms.
9. Roles assigned – and Manager and Accountant are different people.
10. Purchase request types and their approval chains configured.

The routine

Every week

- Enter the bills that arrived, with the supplier's own reference.
- Record the money that came in and went out.
- Approve what is waiting.
- Read **What needs a second look** (Plus).

Every month

- Reconcile every bank account.
- Post depreciation, accruals and anything else that is not a document.
- Check **Revenue over time** has released the month (Plus).
- Run the Trial Balance and read it.
- Chase anything in the 90+ column.
- Close the period.

Where to go next

If you pay people, **Payroll & Intelligence 360** produces the journal this app posts. If your money is tied up in machines rather than in stock, **Asset Management 360** keeps the register this app depreciates. Both are separate Osebo 360 apps, sold and priced on their own.

Everything in this book is on the Osebo site under this app's page, where the figures are kept current.