Daybook User Manual

The Daybook is the simplest way to keep your business accounts in BIZA. You write down what happened today, as you would in a paper day book: *sold Ravi 25,000 of rice*, *Khalid paid 8,000*, *spent 400 on fuel*. BIZA turns each line into proper accounting behind the scenes, so your cash book, your profit and loss and your balance sheet are always up to date, and you always know who owes you and whom you owe.

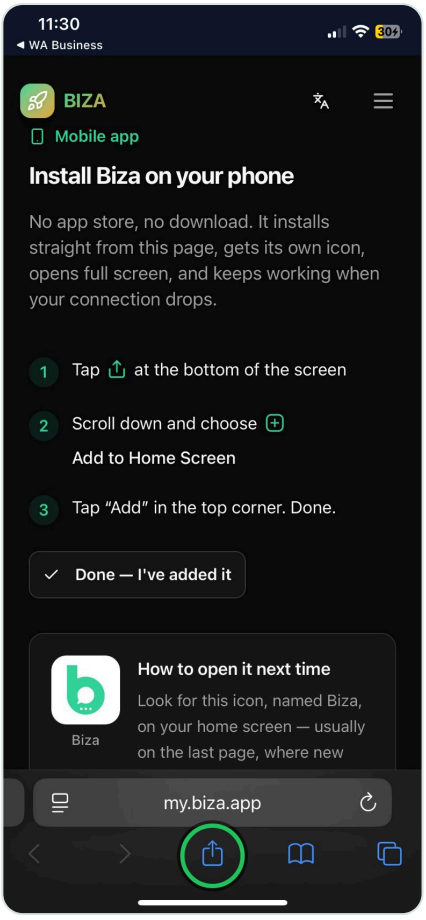
This guide is written for your phone. Every picture is a phone screen. It takes about ten minutes to read. The pictures use a sample business, Al Noor Wholesale; your screens show your own business, people and amounts.

BIZA runs from your phone's Home screen like any other app, with no app store and no download. Section 1 shows how to put it there.

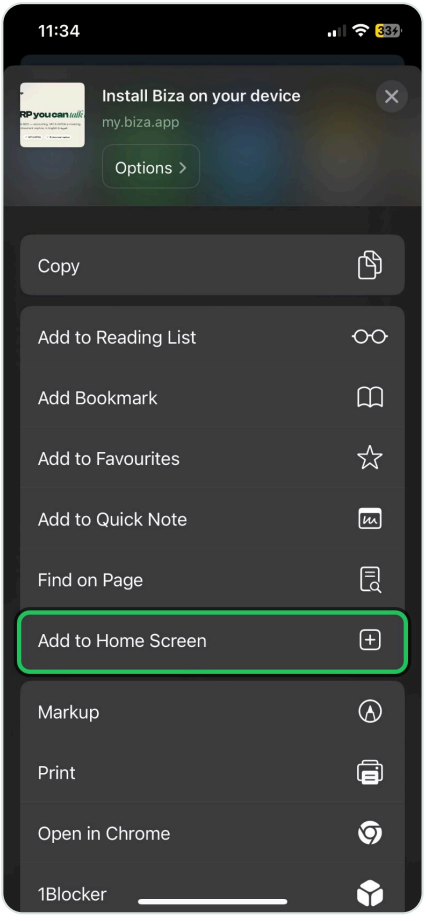
1. Before you start (once)

1. **Install BIZA onto your Home screen.** On your phone, open **my.biza.app/install**.
    - **Android:** tap **Install Biza** and confirm. If the page shows steps instead of the button, tap ⋮ at the top of the browser and choose **Install app**.
    - **iPhone:** open the link in **Safari**. Tap the **Share** button in Safari's bar at the bottom of the screen (a square with an arrow pointing up, circled in the picture), choose **Add to Home Screen** in the list that opens (scroll down if you need to), then tap **Add**.

    BIZA now has its own icon on your Home screen and opens full screen. Always open it from that icon, and sign in.



The install page in Safari on an iPhone. The Share button in the bar at the bottom of the screen is circled.



Safari's Share list on an iPhone, with Add to Home Screen marked.

2. **Switch the Daybook on.** Open **Settings** → **System** → **Modules** and turn on **Enable Daybook**. If someone else manages BIZA for your company, ask them to do this.

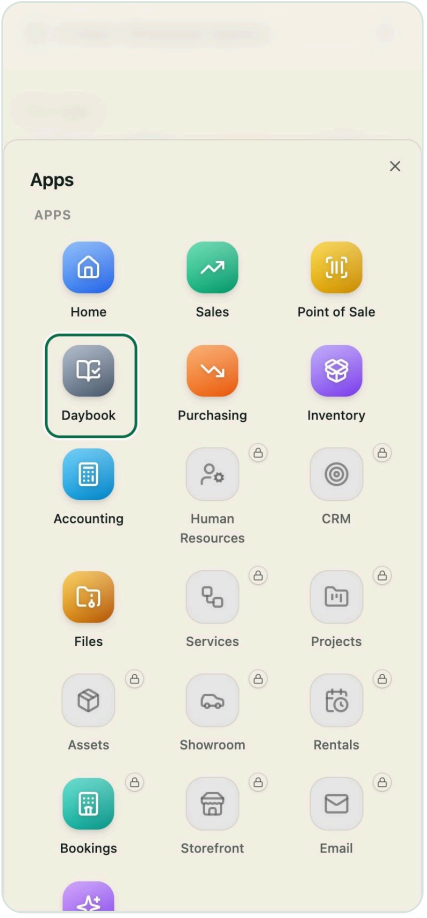
3. **Turn on simple mode.** In the same place, under the Daybook, turn on **Simple mode on phones**. While the Daybook is open, your phone then shows one short bar at the bottom instead of three, and the entry form is shorter. The pictures in this manual are taken with simple mode on. It changes only the screen, never your figures, and you can turn it off again at any time.

Your cash and bank accounts are already there. Every new BIZA workspace starts with **Petty Cash** for cash and **Checking Account - Main** for the bank, so you can record your first entry straight away. If you keep money somewhere else, such as a second bank, add it the first time you need it with **+ New cash or bank account** (section 8). To start from the money you have today, record it as **I put money in** (section 9).

You do not need to set up products, prices or tax to use the Daybook.

2. Open the Daybook

Tap **Apps** at the bottom of the screen, then tap **Daybook**.



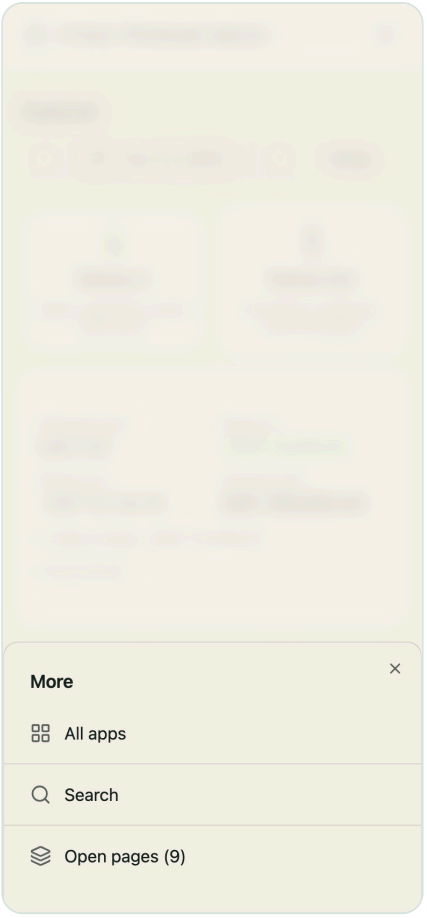
The Apps menu on a phone, with the Daybook app marked in the second row.

With simple mode on, the Daybook has one bar at the bottom of the screen:

- **Today**: your day's money and entries (section 3).
- **People**: who owes you and whom you owe (section 12).

- **Reports**: profit and loss, cash and bank book and more (section 13).
- **Ask**: opens **Ask Biza**, where you can type or say a question about your business in your own words. Tap **Ask** again to close it.
- **More**: everything else in BIZA: **All apps**, **Search** and your **Open pages**.

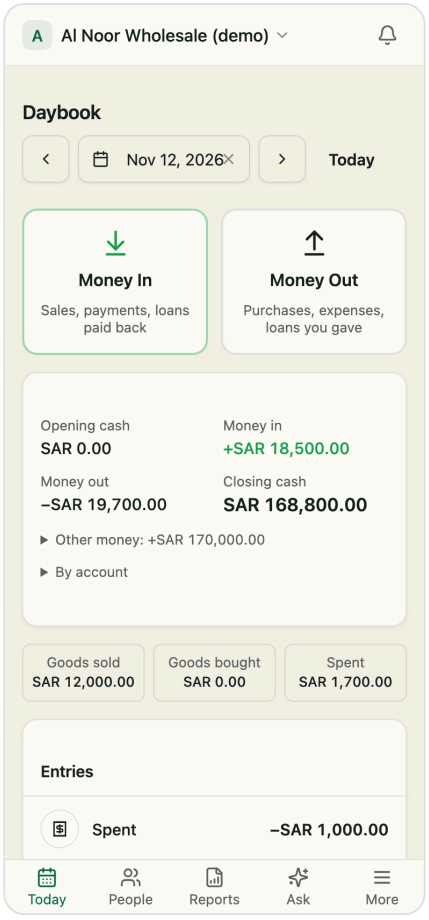
When you are filling in an entry, the green **Save** button sits at the end of the same bar, under your thumb.



More: All apps, Search and Open pages.

3. The Today screen

Today is your day book page for one day. At the top are the two buttons you use most: **Money In** and **Money Out** (section 4). Under them are the day's figures.



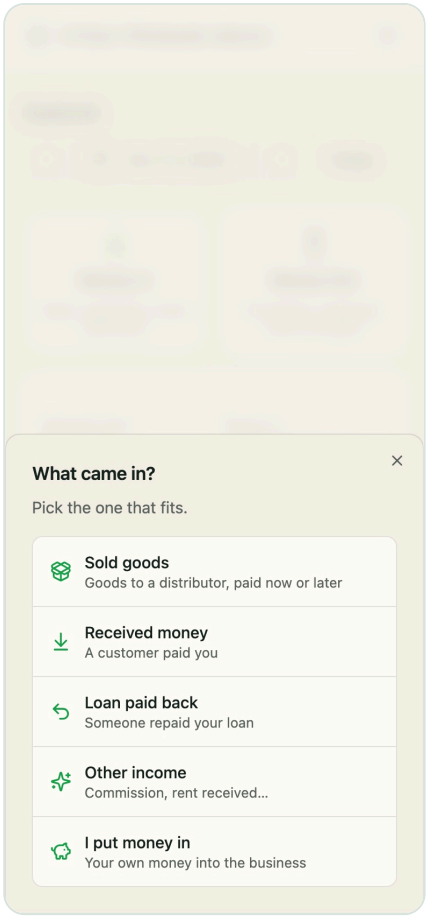
The Today screen: the Money In and Money Out buttons at the top, then opening cash, money in, money out and closing cash for the day.

- **Opening cash** is all the money in your cash and bank accounts when the day began.
- **Money in** and **Money out** are what you recorded in the Daybook today.
- **Closing cash** is what you should have now. Count your cash drawer at the end of the day and compare it with this figure.
- **Other money** appears only when money moved outside the Daybook that day, for example an opening balance you entered, a transfer between accounts, or a sale made at the shop counter. Tap it to see what it means.
- **By account** shows the closing amount of each cash or bank account separately.
- Under the figures, **Goods sold**, **Goods bought** and **Spent** total the day's sales, purchases and expenses.

To look at another day, tap the ‹ and › arrows, or tap the date and pick one. Tap **Today** to come back.

4. Record what happened

Every entry starts with one question: did money come **in** or go **out**? Tap **Money In** or **Money Out** at the top of the Today screen. A short list slides up from the bottom; tap the one that fits. If you picked the wrong kind of entry, tap **Change** at the top of the form.



Money In: the list of five kinds of entry that slides up after you tap Money In.

A sale or a purchase on credit is listed with the side the money will go, even if it is paid later.

Money In

Button	Use it when…	Who
Sold goods	you sold goods to a distributor or customer, paid now or on credit	the customer
Received money	a customer paid you	the customer
Loan paid back	someone repaid money you lent them	the person
Other income	you earned money that is not a sale: commission, rent received	anyone (optional)
I put money in	you put your own money into the business, for example the cash you start with	nobody

Money Out

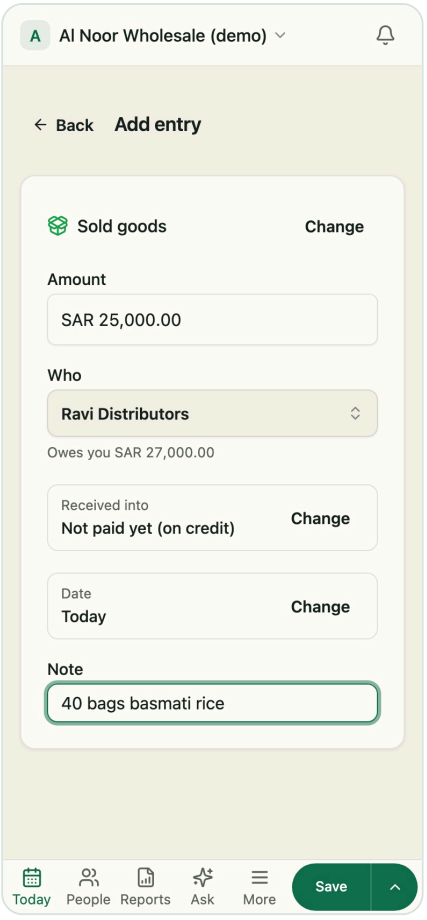
Button	Use it when…	Who
Bought goods	you bought stock to sell, paid now or on credit	the supplier
Paid supplier	you paid a supplier what you owed	the supplier
Spent	you paid for something the business uses: rent, fuel, wages, tea	the supplier (optional)
Gave a loan	you lent money to someone	the person
I took money out	you took business money for home or yourself, not for a business cost	nobody

Every entry asks for the same few things, in the same order:

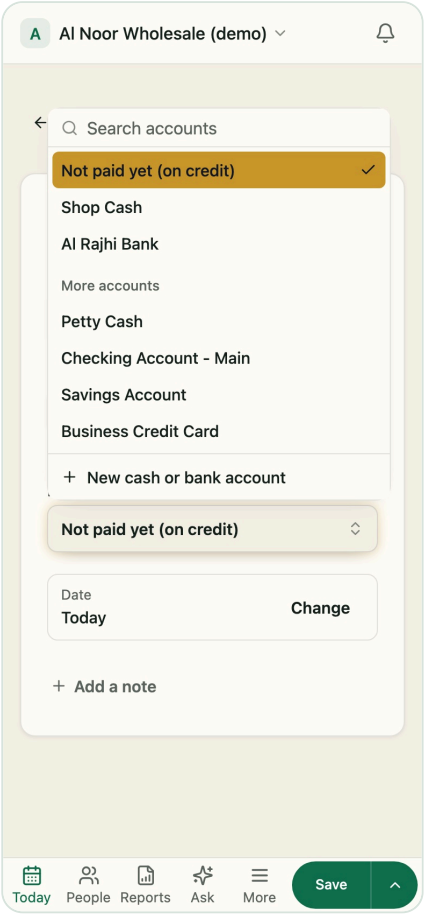
- **How much** and **who**: you type these each time.
- **Which cash or bank account** the money went through: shown as one line, such as *Paid from Shop Cash*, with **Change** next to it. BIZA remembers the account you used last, one for money in and one for money out, so most of the time you do not touch it. A sale or a purchase starts as *Not paid yet*.
- **The date**: shows **Today**. Tap **Change** to pick another day.
- **A note**: tap **+ Add a note** to write one.

5. Sold goods to a distributor

1. Tap **Money In**, then **Sold goods**.
2. Type the **Amount**, for example `25000`.
3. Under **Who**, tap the box and start typing the name. Tap the person when they appear. Under the name, BIZA shows what they already owe you.
4. **Received into** shows **Not paid yet (on credit)**. Leave it if they will pay later. If they paid on the spot, tap **Change** and choose the cash or bank account the money went into.
5. Tap **+ Add a note** so you remember what it was, for example `40 bags basmati rice`.
6. Tap **Save** at the bottom.

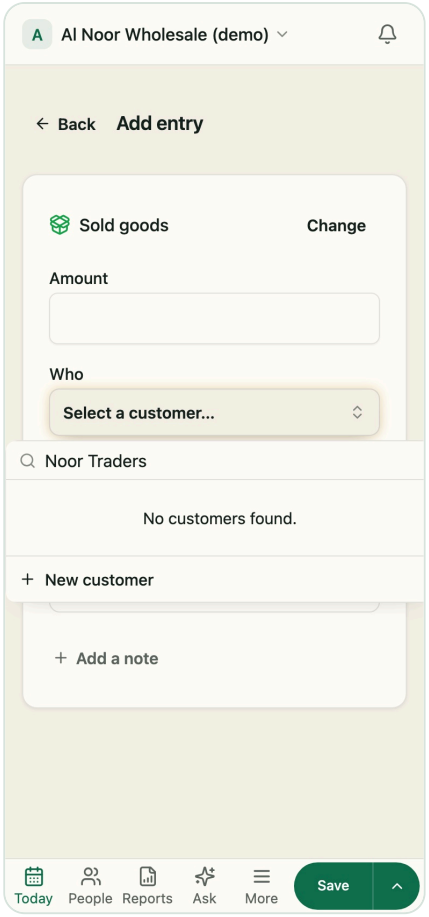


Sold goods: 25,000 to Ravi Distributors, who already owes 27,000, not paid yet, with a note.

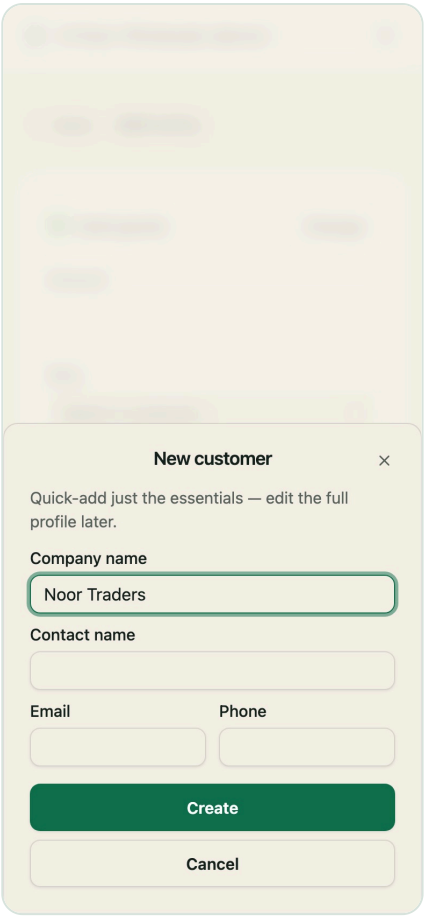


After tapping Change: on credit, or one of your cash and bank accounts.

A new distributor? Type their name in **Who**. When BIZA cannot find them, tap **New customer**, check the name and tap **Create**. You can add a phone number now or later.



Typing a new name in Who shows the New customer button.

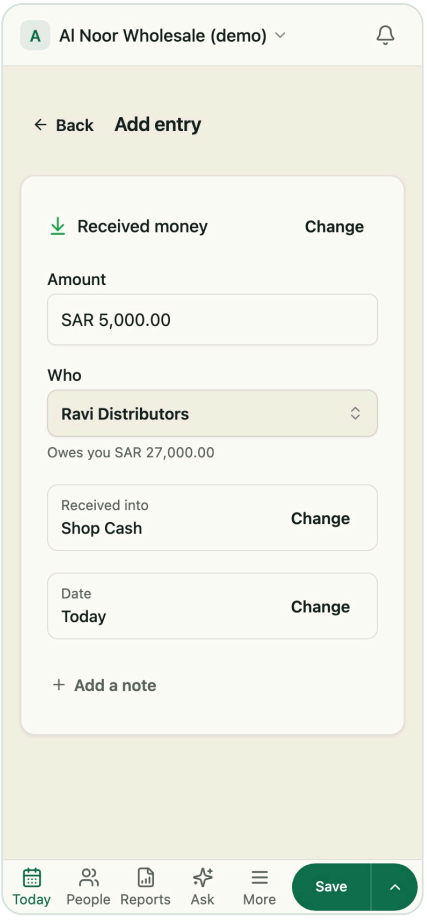


The New customer sheet: only the name is needed.

6. Received money

When a distributor pays you, tap **Money In → Received money**, type the amount and pick who paid. **Received into** shows the account you used last time; if the money went somewhere else, tap **Change** and pick your cash drawer or your bank. Tap **Save**.

BIZA takes the payment off their oldest unpaid goods first, so you never have to match payments to bills yourself. If they pay more than they owe, the extra is kept as money paid in advance and used against their next goods.



Received money: 5,000 from Ravi Distributors into Shop Cash. The line under the name shows he owes 27,000.

7. Bought goods and paid a supplier

Money Out → Bought goods works like **Sold goods**, the other way round: type the amount, pick the supplier (or create one with **New supplier**), and leave **Not paid yet** if you will pay later, or tap **Change** and choose the account you paid from.

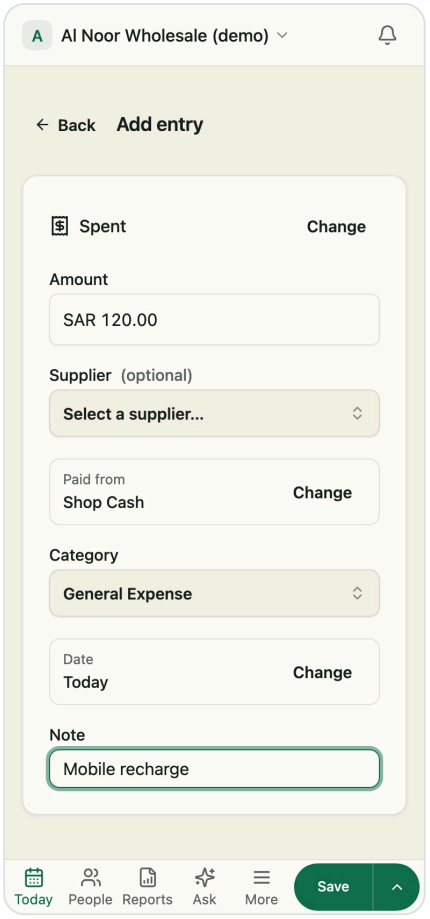
When you pay the supplier later, tap **Money Out → Paid supplier**, pick the supplier, type the amount and the account you paid from. BIZA shows what you owe them before you save, and it will not let you pay more than that by mistake.

8. Spent: everyday expenses

Tap **Money Out → Spent** for anything the business pays for: rent, fuel, electricity, wages, tea, phone recharge.

1. Type the **Amount**.
2. Leave **Supplier** empty for small daily spending. Choose a supplier only if it is a bill you will pay later.
3. **Paid from**: the cash or bank account the money came from. It shows the one you used last; tap **Change** to pick another. Accounts you have never used are listed at the bottom, under **More accounts**.

4. **Category**: the kind of expense, such as rent or fuel. BIZA uses this to sort your expenses in the profit and loss report.
5. Tap **+ Add a note**, write what it was, and tap **Save**.



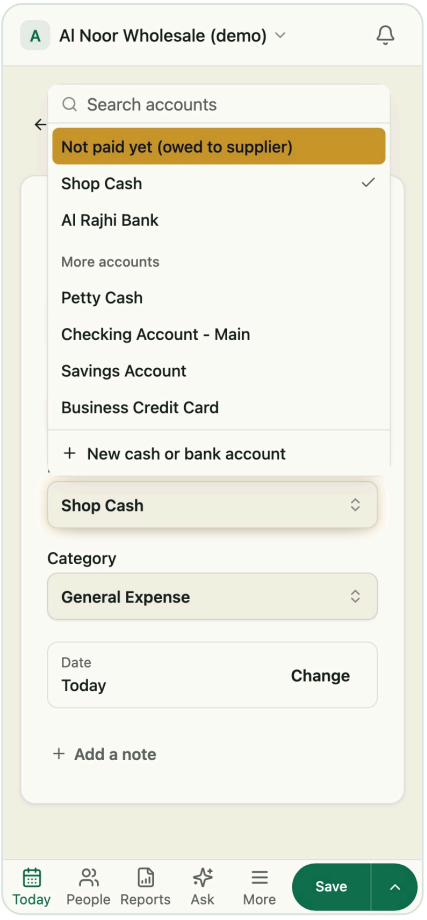
Spent: 120 for a mobile recharge, paid from Shop Cash, in the General Expense category.

Your expenses also appear in **Accounting** → **Expenses**, where your accountant can see them.

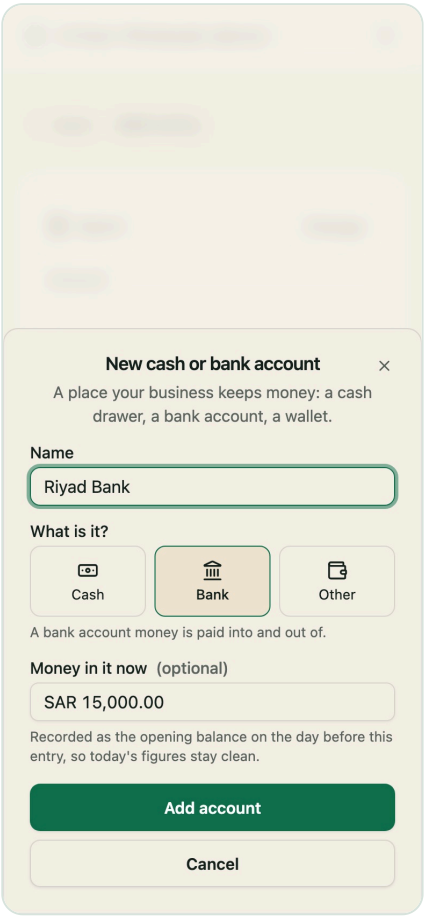
A new account or a new category, without leaving the entry

If the account or category you need is not in the list, add it on the spot. Your entry stays as you typed it.

A new cash or bank account. Tap **Change** next to **Paid from** (or **Received into**), open the list, and tap **+ New cash or bank account** at the bottom of the list. Type a name, choose **Cash**, **Bank** or **Other** (for cheques in hand or a payment wallet), and, if you like, type the money in it now. Tap **Add account**. BIZA files the account in the right place in your books and picks it for this entry. The money in it is recorded as its opening balance on the day before the entry, so today's in and out stay clean.

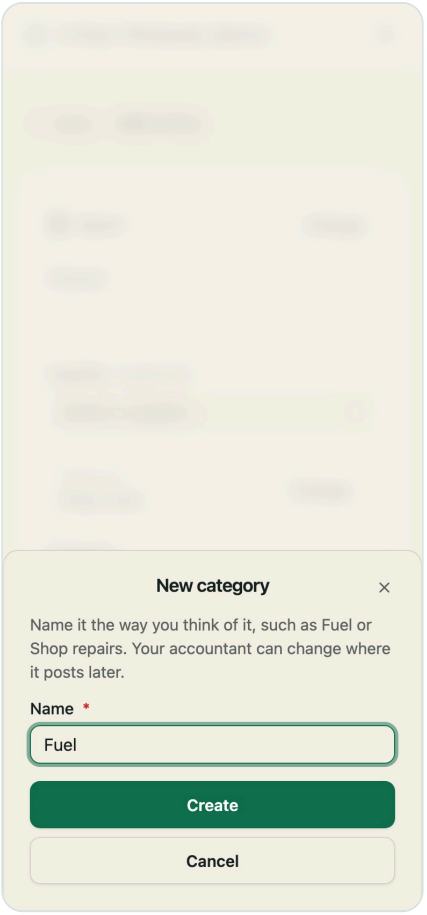


The Paid from list with the + New cash or bank account button pinned at the bottom.



New cash or bank account: Riyad Bank, a bank, with 15,000 in it now.

A new category. Open **Category**, tap **+ New category**, type a name such as *Fuel* or *Shop repairs*, and tap **Create**. Your spending is then sorted under that name in **Accounting** → **Expenses**. In the profit and loss report, new categories are added together in your general expenses line; if you want one shown as its own line, ask your accountant to give it its own account under **Expenses** → **Categories**.

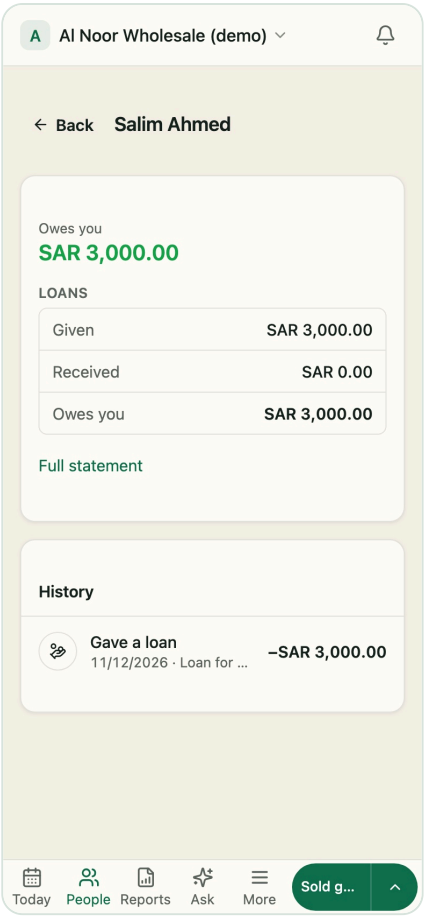


New category: Fuel.

9. Loans, and your own money

Use **Gave a loan** when you lend money to someone, and **Loan paid back** when they repay part or all of it. Pick the person (create them with **New customer** if needed), type the amount and the account the money went through.

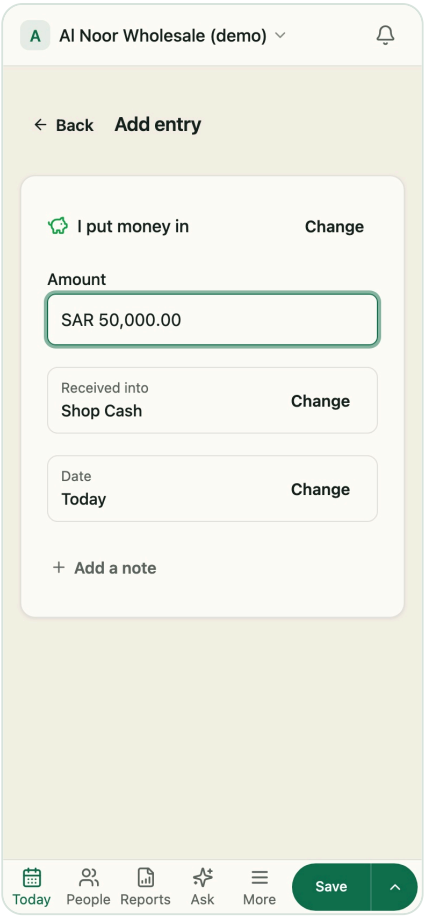
BIZA keeps each person's loan separate from the goods they buy from you, and it will not accept a repayment larger than what they still owe.



Salim Ahmed's page: 3,000 lent, nothing repaid yet, 3,000 still owed.

Your own money. When you put your own money into the business, for example the cash you start the shop with or a top-up from your savings, tap **Money In → I put money in**. When you take money out for home or for yourself, tap **Money Out → I took money out**. Type the amount and pick the cash or bank account. Neither needs a person.

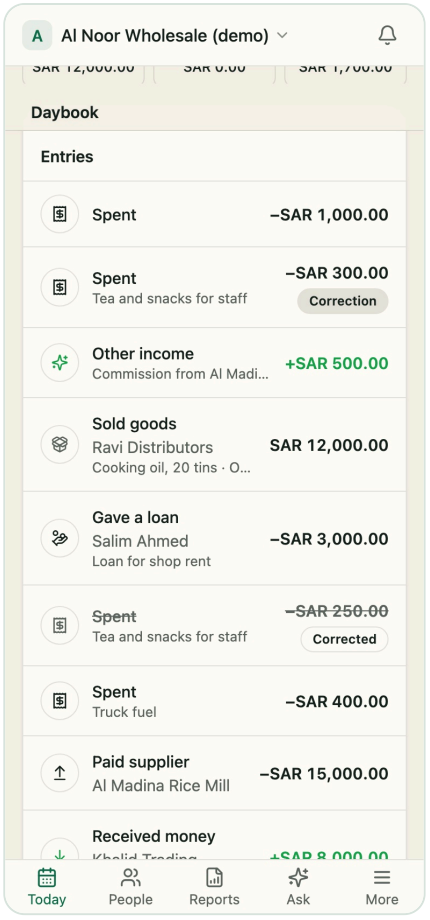
Keep these apart from **Spent**: money you take for yourself is not a business cost, so recording it as an expense would make your profit look smaller than it is.



I put money in: the amount and the cash or bank account it went into.

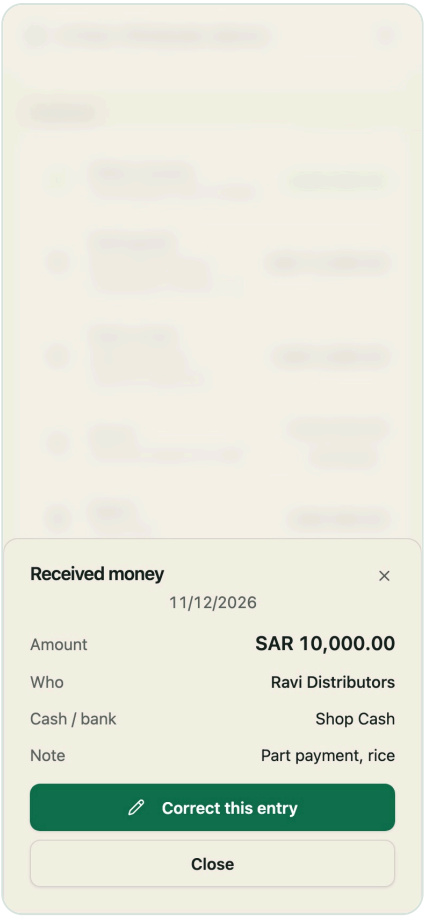
10. The day's entries

Scroll down on **Today** to see every entry of the day, newest first. Money coming in shows with a green **+**, money going out with a **–**, and goods on credit with **On credit** and no sign (no cash moved).



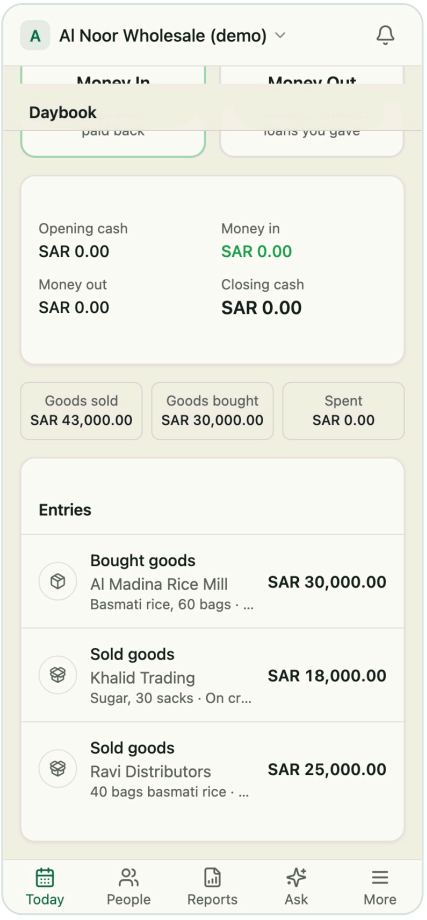
The day's entries: tea and snacks corrected to 300, a commission, cooking oil sold on credit, a loan, and more.

Tap any entry to see its details: the amount, who, the cash or bank account, your note, and the document BIZA created in your books.



An entry's details: 10,000 received from Ravi Distributors into Shop Cash.

Here is an earlier day, opened with the ‹ arrow. The goods sold and bought on credit appear in the day's totals but not in its cash, because no money moved.



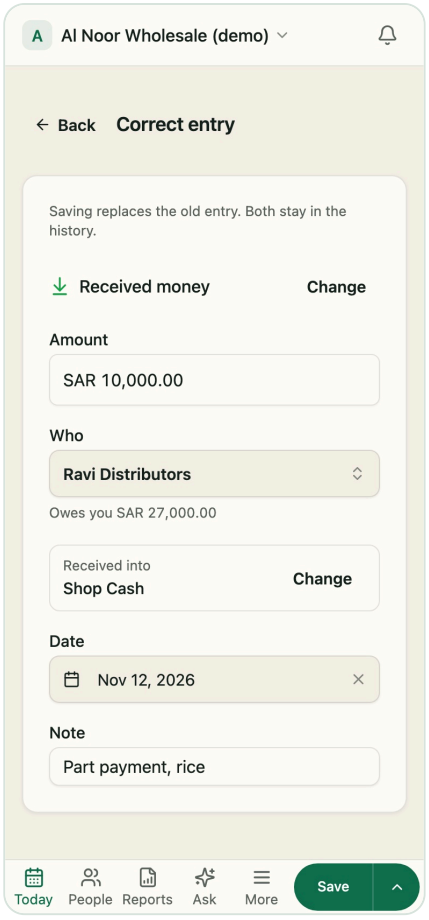
10 November: 43,000 of goods sold and 30,000 bought, all on credit, so the day's cash did not change.

11. Fix a mistake

Typed the wrong amount, picked the wrong person, or recorded something twice? Nothing is ever deleted in BIZA, so your history stays complete. Instead, you correct the entry and BIZA reverses the old one in your books.

To correct an entry:

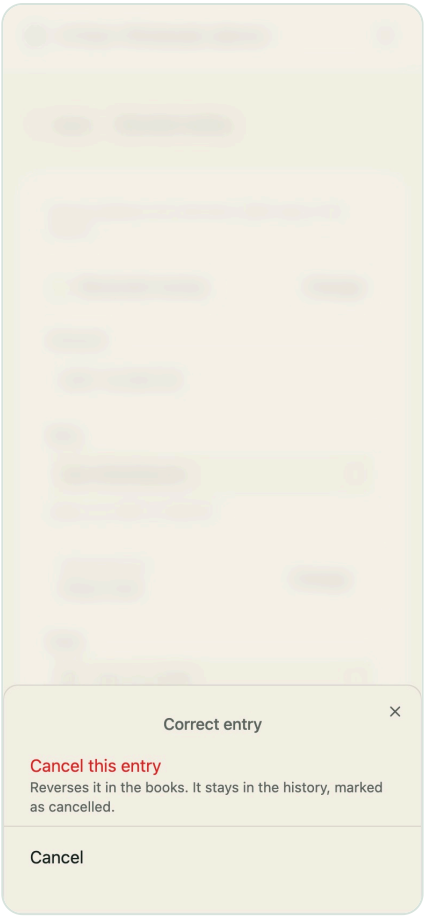
1. On **Today**, tap the wrong entry.
2. Tap **Correct this entry**.
3. Change what is wrong, for example the amount.
4. Tap **Save**.



Correcting an entry: the form opens with the old details, ready to change.

The old entry stays in your list, struck through and marked **Corrected**. The new one is marked **Correction**. Your totals count only the new one.

To cancel an entry completely (for example, you recorded it twice): open it, tap **Correct this entry**, then tap the arrow ^ next to **Save** in the bar at the bottom and choose **Cancel this entry**. Confirm, and it is reversed.



The Cancel this entry option, under the arrow next to Save.

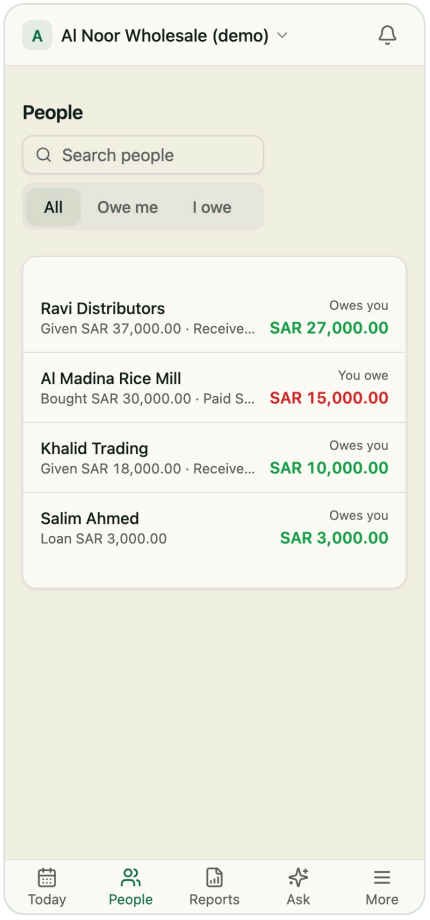
Good to know: if you correct goods that a customer has already partly paid for, BIZA moves their payment to the corrected entry for you. Your customer's balance stays right.

12. People: who owes you, whom you owe

Tap **People** at the bottom. Everyone you deal with is here: distributors, borrowers and suppliers, with the amount still open in large type.

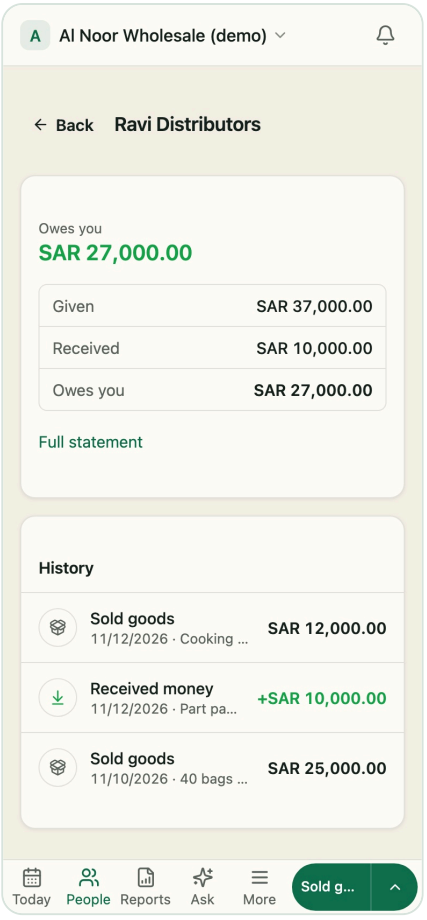
- **Owes you** (green): what a distributor or borrower still has to pay you.
- **You owe** (red): what you still have to pay a supplier.
- The small line shows what you gave and what came back, or what you bought and what you paid.

Use **Owe me** and **I owe** at the top to see only one side, or search by name.



People: Ravi Distributors owes 27,000, Khalid Trading 10,000, Salim Ahmed 3,000 on a loan; you owe Al Madina Rice Mill 15,000.

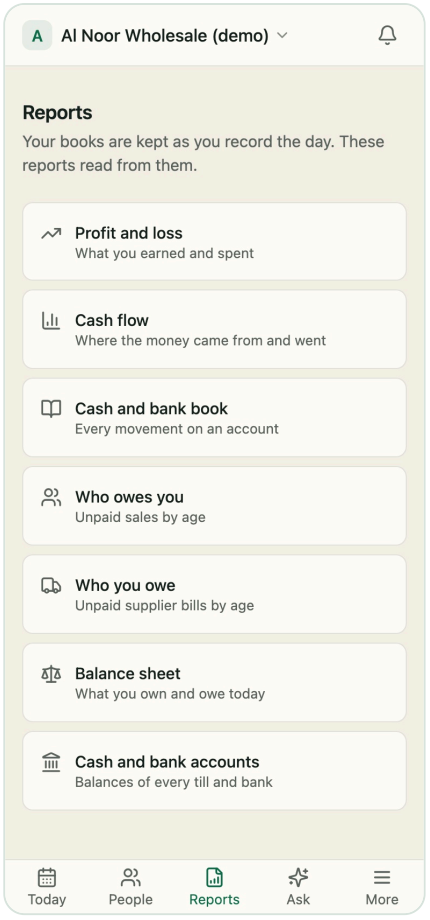
Tap a person to see everything you have recorded with them, newest first. The buttons at the bottom record the next entry with that person already filled in: **Sold goods**, **Received money**, **Gave a loan** or **Loan paid back** for a customer; **Bought goods** or **Paid supplier** for a supplier. **Full statement** opens their complete statement of account, which you can share.



Ravi Distributors: given 37,000, received 10,000, still owes 27,000, with his history below.

13. Reports

Tap **Reports** for the reports your books produce from your Daybook entries. Each opens in its own tab, so you can come back to the Daybook easily.



The Reports page: profit and loss, cash flow, cash and bank book, who owes you, who you owe, balance sheet, and cash and bank accounts.

- **Profit and loss**: what you earned and what you spent over a period.
- **Cash flow**: where the money came from and where it went.
- **Cash and bank book**: every movement on one account, like a bank statement.
- **Who owes you** and **Who you owe**: open balances by how old they are.
- **Balance sheet**: what the business owns and owes today.

14. Good habits

- **Record as it happens.** One entry takes a few seconds on your phone. Doing it at once is easier than remembering at night.
- **Always add a note.** *40 bags basmati rice* is much easier to find later than an amount alone.
- **Count cash at the end of the day.** Compare your drawer with **Closing cash**. If they differ, an entry is missing or wrong.
- **Check People once a week.** Follow up with anyone who has owed you for a long time.
- **Never re-type a mistake as a new entry.** Correct it instead, so your history and balances stay right.

For your accountant

Every Daybook entry is posted as a real accounting document, so the books are complete without extra work:

Daybook entry	What BIZA posts
Sold goods	An issued sales invoice (one line, no tax), plus a payment if paid on the spot
Received money	A customer receipt, applied to the oldest unpaid invoices first; any excess is a customer advance
Bought goods / Spent	An approved expense in the chosen category, paid from the account chosen or owed to the supplier (Accounts Payable)
Paid supplier	Expense payments, oldest open expense first
Gave a loan / Loan paid back	A journal entry to Loans Receivable
Other income	A journal entry to Other Income
I put money in / I took money out	A journal entry to Owner's Capital / Owner's Drawings (equity), created the first time if the chart has none
+ New cash or bank account	A current-asset account under 1000 Cash and Cash Equivalents (next free code for cash, bank or other); money in it now is posted as its opening balance (Opening Balance Equity) on the day before the entry
+ New category	An expense category posting to the same expense account as the Daybook's general category; point it at its own account under Expenses → Categories for a separate P&L line
Correct / Cancel	A credit note, payment void or reversing journal dated like the original; nothing is deleted

Sales from the Daybook are for businesses that do not issue ZATCA Phase 2 e-invoices. In a workspace that does, record sales from **Sales** → **Invoices**; the Daybook says so when you try.