BILLBOOK BUSINESS

BUSINESS, BEAUTIFULLY KEPT

THE OFFICIAL HANDBOOK

Your whole business, in your *pocket.*

Invoices your customers admire. A cashbook that adds itself up. A credit ledger that never forgets. Everything a small business needs to look professional and get paid — kept in one quiet, luminous book.

The ledger, reimagined as light.

EDITION ONE

BILLBOOKBUSINESS.COM

“Keep the book, and the book keeps you.”

BillBook Business — The Official Handbook. Edition One.

A guide to keeping your business books with BillBook: invoices, receipts, cashbook, customer credit, stock, orders, suppliers and reports — on your phone, working whether or not you have signal.

The shop you’ll meet in these pages — **Cornerstone Hardware & Home** of Colombo — is a demonstration business. Its customers, figures and invoices are illustrative, chosen to show how the app behaves across a real day’s trade.

BillBook is a record-keeping tool. It is not accounting, tax or legal advice, and its summaries are not certified tax documents.

MADE WITH CARE · billbookbusiness.com · app.billbookbusiness.com

FOREWORD

Why we made a book about a book.

Every small business already runs on a book. A notebook by the till. A stack of duplicate invoice pads. A diary of who owes what, kept in a hand only the owner can read.

That book is the most important object in the shop. It is the memory of the business — every sale, every promise of "I'll pay next week," every bag of cement that left on credit. Lose it, and you lose the thread of your own livelihood.

BillBook began with a simple respect for that book, and one question: what if it could do more than remember? What if it could add itself up, chase its own debts, print like a design studio made it, and travel in your pocket — while still feeling as direct and trustworthy as pen on paper?

This handbook is your companion to that idea. It is not a list of buttons. It follows the natural grain of a trading day — a customer walks in, an invoice goes out, money comes in, stock runs low, a supplier must be paid — and shows you, screen by screen, how BillBook keeps pace.

Read it cover to cover and you'll have the whole instrument in your hands. Keep it nearby and dip in when a new need arises. Either way, our hope is the one every good ledger has always offered: *peace of mind at the end of the day.*

> You don't have to become an accountant. You just have to keep the book — and let the book keep you.

HOW TO READ THIS BOOK

A day's work, in six parts.

The book is arranged the way a trading day unfolds, not the way a settings menu is organised.

You could read it straight through in an evening and come away knowing the whole app. Or you could keep it by the till and open the part you need: getting paid, keeping the cash, minding the shelf. Each chapter stands on its own, so there is no wrong place to begin.

Throughout, you'll watch one real shop — **Cornerstone Hardware & Home** — go about its business, so every figure you see is a figure the app actually produced.

✦ A NOTE ON THE SCREENS

Every screenshot here is the real app, shown in its luminous *Aurora Glass* look. Yours may differ in colour — that's Chapter 4.

CONTENTS

What's inside

PART I · SET UP & SEE

I

First Light

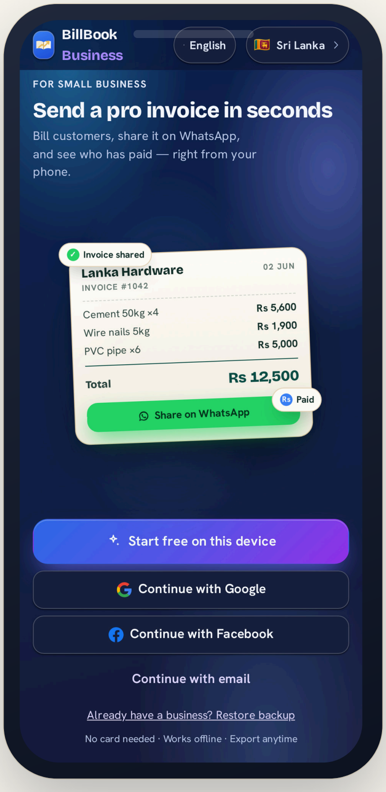
Everything begins with a shop that knows itself. Open the app, tell it who you are, and read your whole business at a glance.

IN THIS PART

- Welcome & Setup
- The Home Dashboard

CHAPTER 01 · PART I

01 Welcome & *Setup*



Every shop keeps a book. Yours might be a ruled hardback under the till, a carbon receipt pad, or a memory that grows heavier by evening. BillBook is that same book — the age-old record of what came in, what went out and who still owes — remade as light, and carried in your pocket.

1.1 What you are holding

BillBook is a business book for a small shop: invoices, expenses, stock, the credit ledger, cheques — the whole trade kept in one place, in plain words. Where an accounting package says *receivables*, BillBook says *waiting to be collected*. Where most software asks you to learn its language, this book has already learnt yours.

Through this handbook you will watch one shop keep its book here: Cornerstone Hardware & Home in Wellawatte — walk-in customers at the counter all morning, building contractors buying on credit in the afternoon. Niroshan Perera runs it. If your days look anything like his, every page that follows will feel familiar.

1.2 The honest promise

Most apps greet you with a form. BillBook greets you with an open door. It is free to start, on this very phone, and it does not ask for a card. It does not ask you to make an account before it will show you anything. And it works with no signal at all, from the first tap — every record kept on your device, in your hands, the way the old book under the till always was. If you have three minutes and a phone, you have everything this chapter requires.

> Nothing stands between you and your first entry — no card, no account, no signal required.

1.3 Three minutes of setup

Setup asks two things of you, and neither is hard. First, choose your shop type — hardware, grocery, pharmacy, tailoring, whatever names your trade. The choice looks small and works quietly: your starting catalogue arrives stocked with the kinds of items you actually sell, and the app takes up the language you would rather do business in. A tailor and a paint merchant open two different books, as they should.

Second, the business profile. This is where Cornerstone Hardware & Home becomes more than a name: 142 Galle Road, Wellawatte, Colombo 06; +94 77 234 5678; currency in rupees; and the shop's logo, which Niroshan already had saved on his phone. These details become the letterhead of every invoice you will ever send, so they are worth a careful minute. Then you are through. There is no step three.

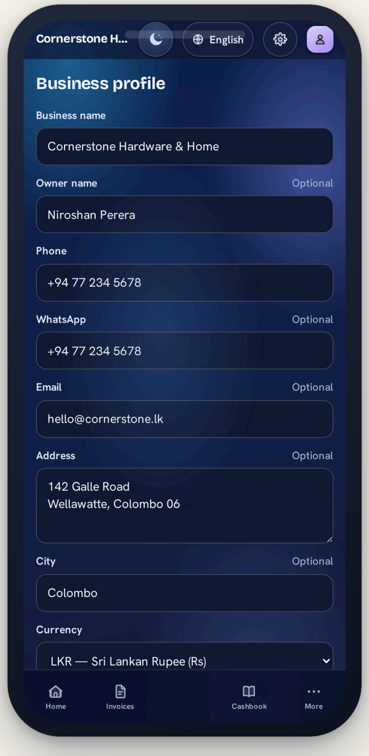


FIG. 1.2 Cornerstone takes shape — name, phone, address, currency: the letterhead every future invoice will wear.

✦ TIP

No logo yet? Skip it. Everything in the profile can be changed later in Settings, and your invoices look respectable either way.

1.4 Sign in later — or don't

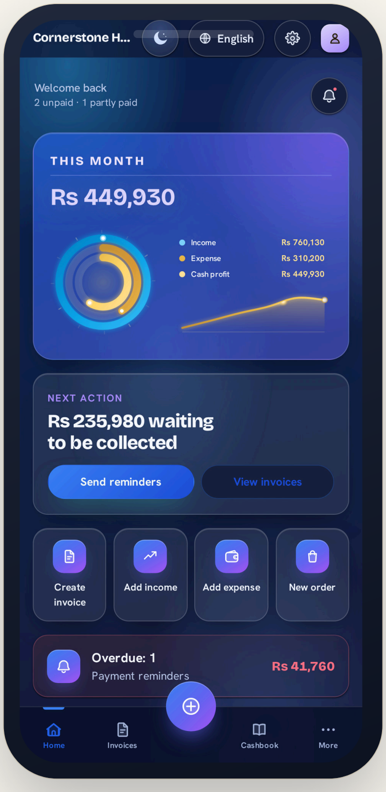
Somewhere down the road you may want a safety net: a backup held safely off the phone, or a painless move to a new handset when this one has earned its retirement. That is what signing in is for, and it waits until you ask. It is never a toll gate. Plenty of shopkeepers run for weeks before they bother, and BillBook keeps their book faithfully all the while.

YOUR BOOK, YOUR DEVICE

Everything you record lives on your phone and works without a signal. Backup and sign-in are optional comforts — for safekeeping, and for the day you change phones — never a condition of entry.

CHAPTER 02 · PART I

02 The Home *Dashboard*



There is a moment each morning — shutters up, float counted, kettle not yet boiled — when you wonder how the month is really going. The home dashboard exists for that moment. It reads your whole business back to you in ten seconds, before the first customer is through the door.

2.1 The ten-second read

At the top of the screen, this month's money is drawn as a single ring: Rs 760,130 has come in, Rs 310,200 has gone out, and at the centre stands the number the whole book exists to produce — Rs 449,930 of cash profit. You read it the way you read a clock: at a glance, without arithmetic.

And the glance carries real news. Money in is running at better than two-to-one against money out; the month is carrying itself. If those figures ever begin to crowd one another — spending climbing towards takings — this ring is where you will see it first, days before you would feel it in the drawer.

2.2 What wants doing

Below the ring, the dashboard turns from mirror to counsel. A single card holds the money still out with customers — Rs 235,980 waiting to be collected — and offers the two moves that matter: **Send reminders** and **View invoices**. Beneath it, without drama, one quiet red flag: an invoice for Rs 41,760 to Green Gardens Hotel has slipped past its due date. It is not an alarm. It is the tap on the shoulder a good bookkeeper would give you — set in red so it cannot hide among the day's better news.

> **YOU DECIDE**
>
> The dashboard suggests; it never acts. No reminder is sent and no customer is chased until you choose it yourself.

2.3 Four doors, one button

Lower down sit the four things a shop does most, each one tap away: **Create invoice**, **Add income**, **Add expense**, **New order**. On a busy Saturday, these four buttons are most of BillBook. And in the corner rides the **+** button, which does not stay on this screen: it follows you through the whole app, so that wherever you happen to be standing when a sale walks in — deep in a report, halfway down the stock list — the way to record it is already under your thumb.

2.4 One sentence, properly filed

The fastest entry in the book does not look like a form at all. Open **Quick Add** and say what just happened — type it, or speak it aloud while the customer is still counting change: "sold 3 cans paint to Kamal, credit". BillBook takes the sentence as you meant it and files it as it should be filed — the item, the quantity, the customer and the fact that this sale belongs in Kamal's credit book — laid out for you to confirm with a tap.

That is the dashboard's character in miniature, and the difference between keeping records and being kept by them. The counter stays yours. The book writes itself tly behind you, one plain sentence at a time.

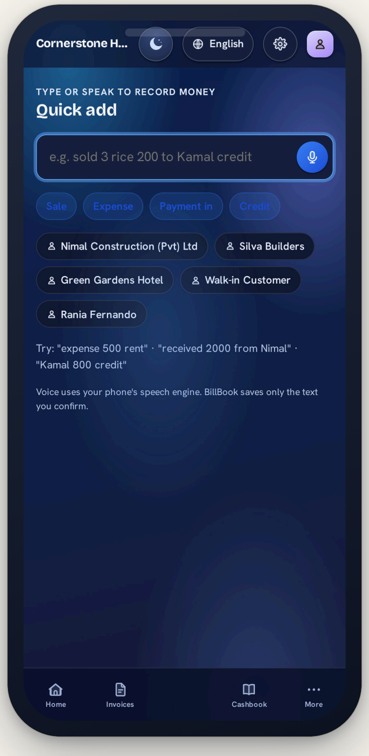


FIG. 2.2 A sentence spoken at the counter becomes a proper entry — item, quantity, customer and credit, all understood.

✦ TIP

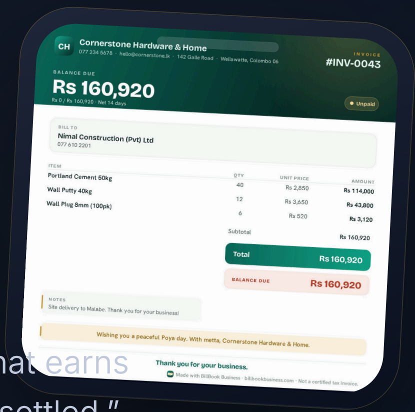
Talk to Quick Add the way you talk across the counter — what sold, how many, to whom, and how it was paid. Plain speech beats careful phrasing.

> Ten seconds, one glance, and you know what came in, what went out and what wants doing next.

PART II · MONEY IN

II

Getting Paid



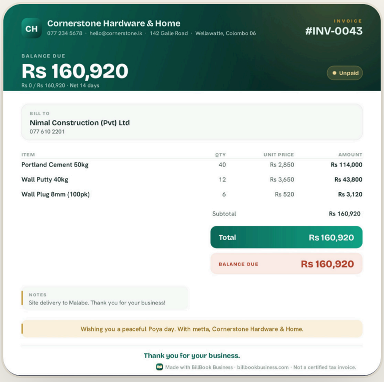
The document that starts every sale, the look that earns trust, and the small habits that turn “sent” into “settled.”

IN THIS PART

- Invoices & Receipts
- Choosing Your Look
- Estimates & Quotes
- Recurring Invoices
- Payments & Reminders

CHAPTER 03 · PART II

03 Invoices & *Receipts*



An invoice is a small act of confidence. It says: here is exactly what you owe, itemised and totalled, from a business that has its act together. In BillBook it takes under a minute to make, looks like a design studio made it, and quietly keeps your books the moment you share it.

3.1 From blank page to "sent" in under a minute

Tap the **+** button — it follows you through every screen — and choose **Create invoice**. The number is already filled in, *INV-0045*, the next in your sequence, and today's date is set. You are one field away from a real document.

Start typing a customer's name and BillBook offers everyone you've billed before; pick one and their phone number comes along for the ride. Add a line the same way — type "cement," and if it lives in your stock, the price fills itself in. Quantities, discounts and tax follow the arithmetic you'd do by hand, only faster, and without the slips a long afternoon invites.

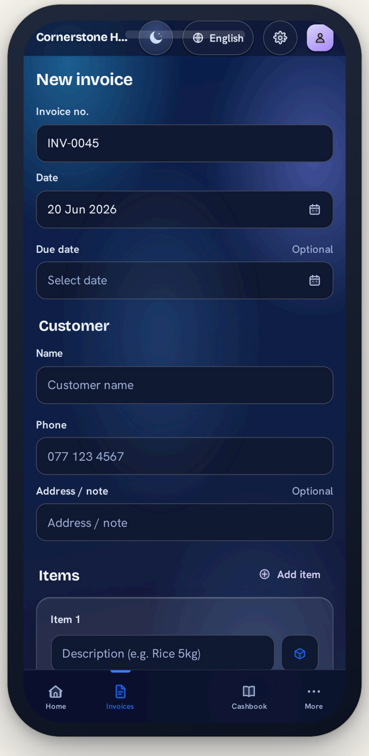


FIG. 3.1 The editor. Number and date are already set; items pull their prices straight from your stock, so a sale and its stock never disagree.

✦ TIP

You never set an invoice number yourself. BillBook keeps the run unbroken — and an unbroken run of numbers is the first thing anyone checking your books looks for.

3.2 The life of an invoice

Every invoice you make travels the same short journey. BillBook handles the paperwork at each turn, so you can stay on the shop floor rather than at a desk.

Create
Pick a customer, add items

→

Preview
Choose a design

→

Share
WhatsApp or PDF

→

Get paid
Record the payment

→

Books update
Cashbook & ledger

THE QUIET PART

That last step is the whole point. The moment you mark an invoice paid, the money lands in your cashbook and the customer's balance drops — with no second piece of data entry. One action, and the books are kept.

3.3 A document worth sending

Preview an invoice and you see it the way your customer will: clean, complete, unmistakably professional. The footer carries a discreet line — *made with BillBook* — and, if you've added one, a Scan-to-Pay QR so the customer can settle on the spot. Then you share. On WhatsApp the invoice arrives as a crisp image, right inside the chat your customer already lives in.

> No app for them to install. No link to lose. Just the bill, in the conversation you were already having.

3.4 When the money comes in

Payments rarely arrive all at once. A contractor pays half today and half on Friday; a hotel clears its account at month's end. BillBook takes it as it comes — record a full or a part payment and the balance updates everywhere at once. And when an invoice is finally settled in full, it becomes a **receipt** you can hand back with a tap, closing the loop as neatly as it opened.

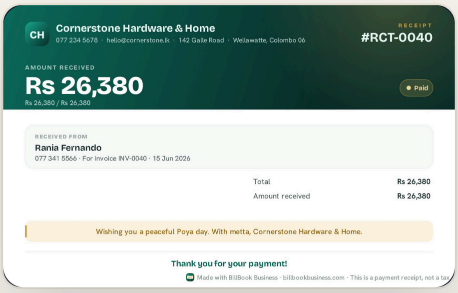
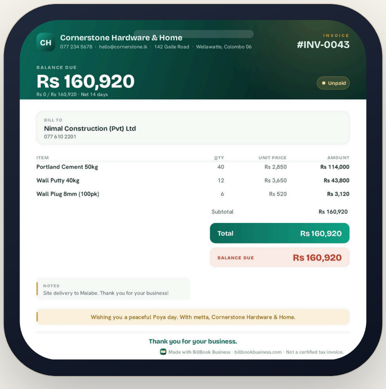


FIG. 3.2 A paid invoice turns into a receipt — the same document, now stamped settled, ready to share as proof of payment.

CHAPTER 04 · PART II

04 Choosing Your *Look*



An invoice is read twice — once by the eye, once by the head. Long before the numbers land, the paper has spoken: the type, the colour, the rule beneath your name. How a business looks is part of how it is trusted, and BillBook gives you two dials to set it — the face your customer sees, and the book you keep for yourself.

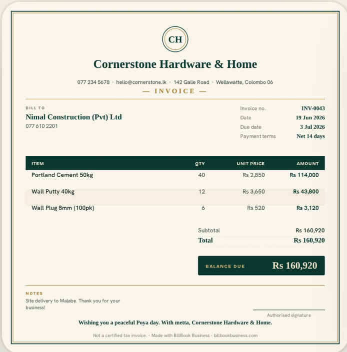
4.1 The face your customer sees

The invoice template is the design of the document itself — the page that lands in a customer's WhatsApp or comes off the printer. There are three, and each has a temperament rather than a theme.

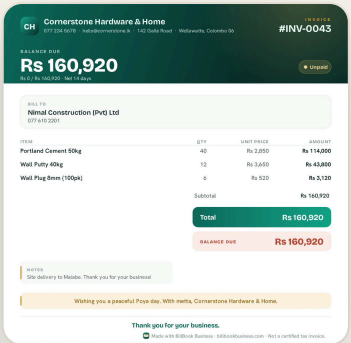
- **Atelier.** Warm cream paper and a hairline of gold — quiet luxury, set in a bookish serif.
- **Royal.** A classic ledger head in deep green and gold, monogram centred, frame ruled — established, formal.
- **Aurora.** A modern emerald gradient that states the balance before anything else — current, confident.

Trying them on costs nothing. Open any invoice, choose a template in the preview, and the document re-dresses itself in front of you — the totals holding still while the clothes change. Nothing is re-entered; nothing moves.

Atelier



Royal



Aurora

Which suits you? Atelier flatters considered work — furniture, tailoring, anything a customer keeps. Royal speaks to the people who file what you send them: contractors, hotels, committees. Aurora is made for the phone screen, where most invoices are actually read. There is no wrong answer, only a wrong fit.

> ✦ TIP
>
> Judge each template on a real invoice, not an empty one. A design you like bare can feel different carrying forty bags of cement — switch templates in the preview and watch how each one bears the weight.

4.2 The book you keep

The app skin is the other dial, and it points the other way: it changes what *you* see, all day, and your customer never sees it at all. **Aurora Glass** is the deep, luminous gradient the app wears out of the box. **Midnight Atelier** turns the book dark teal and gold — kind to the eyes at the evening cash-up. **Ledger Light** is clean, luminous white, at home on a bright counter where the sun does the lighting.

The skins live in Settings, under Appearance. Tap one and the whole book changes at once — dashboard, invoices, cashbook, everything — with your numbers exactly where you left them.

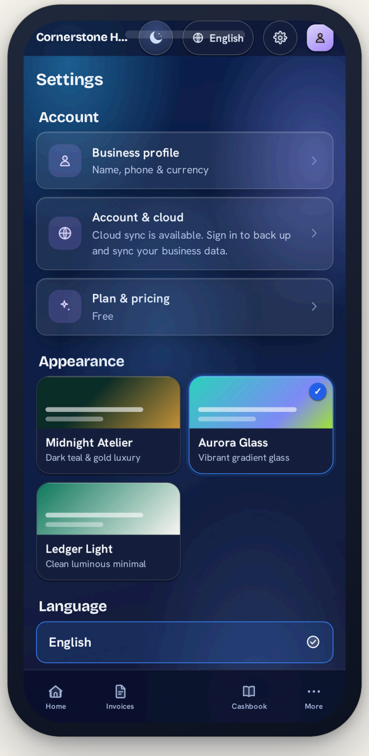


FIG. 4.2 Appearance, in Settings: three skins waiting beneath the account cards. Aurora Glass wears the tick; one tap hands the book to another.

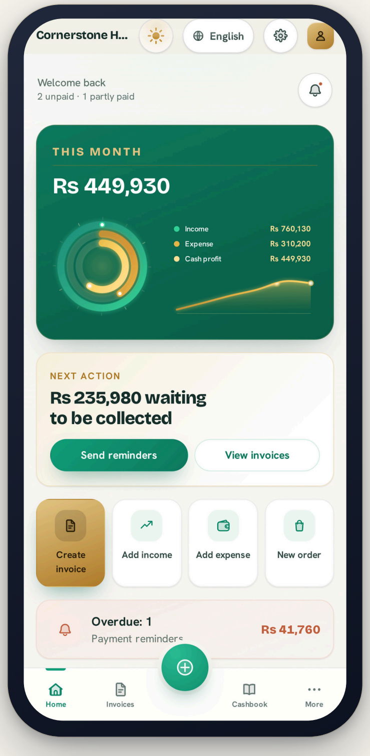


FIG. 4.3 The same morning in Ledger Light — the month's Rs 449,930 in deep green on clean white, for a counter that catches the sun.

4.3 One look, worn daily

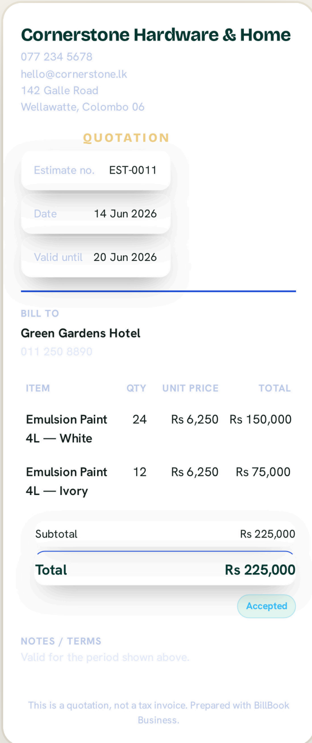
Change your skin whenever you like; it is yours, like the arrangement of your desk. The template deserves more constancy. Pick one, and let it stay picked. Customers come to know your paper the way they know your signboard, and the fortieth invoice that looks exactly like the first says something no single invoice can: the business behind this holds steady.

> Recognition is quiet trust: a customer who knows your paper at a glance believes it *a little before reading it.*

> **THE SIGNBOARD RULE**
>
> A shop repaints its signboard rarely, and never on a whim. Treat your template the same way — change it when the business changes, not when the mood does.

CHAPTER 05 · PART II

05 Estimates & *Quotes*



Cornerstone Hardware & Home
077 234 5678
hello@cornerstone.lk
142 Galle Road
Wellawatte, Colombo 06

QUOTATION

Estimate no. EST-0011
Date 14 Jun 2026
Valid until 20 Jun 2026

BILL TO
Green Gardens Hotel
011 250 8890

ITEM	QTY	UNIT PRICE	TOTAL
Emulsion Paint 4L — White	24	Rs 6,250	Rs 150,000
Emulsion Paint 4L — Ivory	12	Rs 6,250	Rs 75,000

Subtotal Rs 225,000
Total Rs 225,000

Accepted

NOTES / TERMS
Valid for the period shown above.

This is a quotation, not a tax invoice. Prepared with BillBook Business.

Some work begins not with a sale but with a question: *what would it cost?* A quotation is your answer with your name on it — the job priced, in writing, before either of you commits. Done well, it is the most courteous instrument in business: a promise you have already worked out how to keep.

5.1 A promise, not a bill

A quotation creates no debt. It says so itself, in plain letters at the foot of the page: *this is a quotation, not a tax invoice*. Nobody owes anything yet; no stock has moved; nothing lands in your books as income. That candour is what makes the document useful. The manager at Green Gardens Hotel can carry your quotation to the owner, sleep on it, compare it, even decline it without awkwardness. A quotation gives the customer room to decide — which is exactly what makes the yes worth having.

5.2 Built like an invoice, fenced by a date

You build a quotation the way you build an invoice, in the same editor with the same habits: pick the customer, type the items, let the prices fill themselves from stock. When the hotel asks about repainting, you put down 24 tins of white emulsion and 12 of ivory, and Rs 225,000 totals itself at the foot.

One field does work an invoice never needs: **valid until**. EST-0011 is dated 14 June and good until the 20th — six days. Paint prices move; so does everything else you sell. The validity date is a fence around your promise: inside it, the price is your word; beyond it, you may quote afresh with a clear conscience.

> ✦ TIP
>
> Set the validity honestly, then respect it both ways. When a quotation expires, don't stretch it — reissue at today's prices. Customers forgive a new number faster than a broken one.

5.3 The state of play

Every quotation wears a badge, and the badges tell the story of a courtship: **draft** while it is still yours, **sent** once it is theirs to consider, and then one of three endings — **accepted**, **declined** or **expired**. The list becomes a map of pending business: a small draft for Rania Fernando, Rs 441,400 sent to Nimal Construction and awaiting an answer, the hotel's Rs 225,000 already accepted. Declined and expired are not failures; they are answers — and a book that records answers beats a memory that flatters.

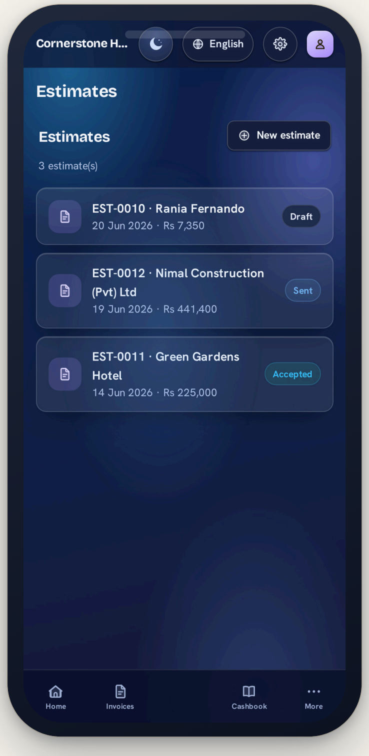


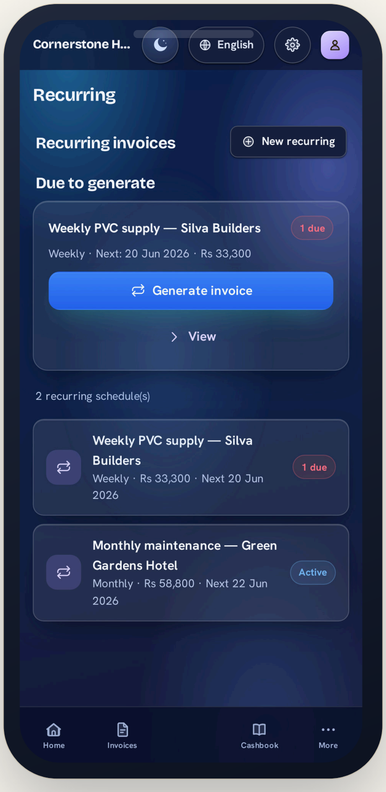
FIG. 5.2 The estimates list keeps score: one draft, one sent and waiting on Nimal Construction, and Green Gardens' Rs 225,000 wearing its quiet Accepted badge.

5.4 When the yes arrives

Then the good part. The hotel agrees, the estimate stands accepted, and one step turns it into a real invoice: every line crosses over intact, the new document takes the next number in your sequence, and the quotation stays behind as the record of what was promised. Nothing is retyped — which matters more than the seconds it saves. Retyping is where a 24 becomes a 42, and where a settlement-day argument is born. Here, the price you promised is the price you bill, to the rupee.

> When the customer says yes, the promise becomes a bill in one step — *nothing retyped, nothing remembered wrong.*

06 Recurring *Invoices*



Some invoices you write once. Others you write every week — same customer, same lines, only the date moving — and by the fourth writing it is no longer bookkeeping, it is copying. Copying is work for a template. The work you did once should keep working.

6.1 The bills that come back

Cornerstone has two of these. Silva Builders takes PVC supply every week — Rs 33,300 of pipe and fittings, whatever their sites are swallowing. Green Gardens Hotel pays Rs 58,800 a month in maintenance. Neither bill needs composing; both need remembering. That is precisely the division of labour a recurring invoice offers: you keep the judgement, the book keeps the calendar.

6.2 Build it once

A recurring invoice begins as a template. Tap **New recurring**, build the bill as you normally would — customer, lines, prices — then set its rhythm: weekly, monthly or yearly, or every N periods when the arrangement runs to a different beat, every second week, every third month. Give it a name that reads like a ledger line — *Weekly PVC supply — Silva Builders*, *Monthly maintenance — Green Gardens Hotel* — and put it away. The template holds the shape of the bill; the schedule holds the when.

6.3 Due means ready, never sent

From then on, BillBook counts the days. When a schedule falls due it does not slip an invoice out the door; it raises its hand. The Silva template surfaces at the top of the screen wearing a small red **1 due**, with one button beneath it: **Generate invoice**. The hotel's, not due until the 22nd, waits below marked Active, counting quietly.

You tap Generate. What appears is an ordinary invoice — the next number in your sequence, today's date, every line in place — and it is still yours before it is anyone else's. Silva took extra elbow joints this week? Change the quantity. A price moved? Correct it. Then share it the usual way. Nothing goes out by itself, ever — not because the book couldn't, but because your name is on every bill, so your thumb approves every bill.

> The template remembers, the calendar counts, and the sending stays yours.

WHY NEVER AUTOMATIC

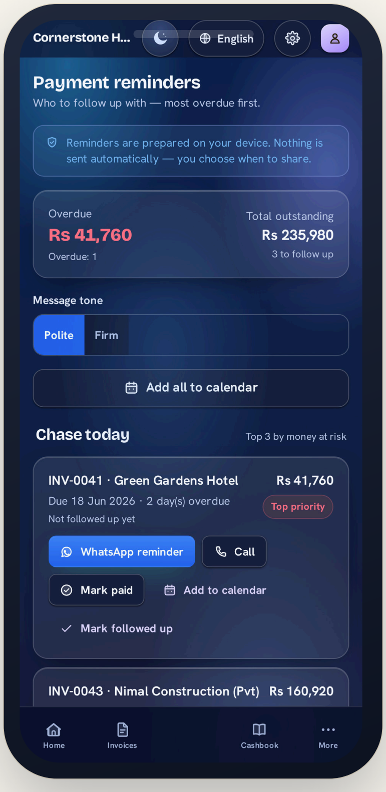
A bill sent in error costs more than a bill sent late — it costs a conversation. BillBook flags what is due, then waits for you, so every invoice that reaches a customer has passed a human eye. Yours.

✦ TIP

If a week genuinely lapses — the builder's site closed over the Poya holidays — the due flag simply waits. Generate when work resumes: the schedule is a reminder of your arrangement, not a meter running on its own.

CHAPTER 07 · PART II

07 Payments & *Reminders*



Money seldom arrives all at once, and it seldom arrives unasked. Getting paid is less a matter of luck than of habit — record what came in, see plainly what is still out, ask pleasantly at the right moment, and again if the moment passes. The habit is the hard part, and the book keeps it for you.

7.1 Record what actually happened

Open an invoice and tap **Record a payment**: the amount received, the date, the method, a note if the story needs one. Full or part — take what is offered. Silva Builders' invoice came to Rs 66,600, and today they hand over half. You enter Rs 33,300, and the invoice puts on an honest badge: **Partly paid**, with the remaining Rs 33,300 standing in plain red as balance due.

One entry, and the truth travels everywhere at once: the invoice updates, Silva's balance on the customer page moves, the cash lands in your cashbook, and the dashboard's waiting-to-be-collected figure drops — all from a single writing-down. No second entry, no evening spent reconciling books that disagree.

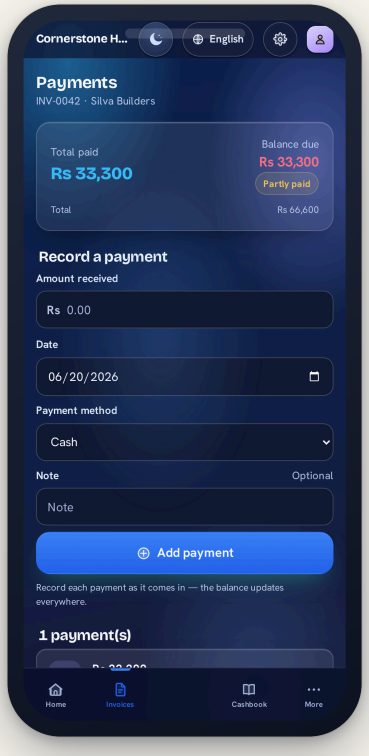


FIG. 7.1 Half of INV-0042, recorded: Rs 33,300 in, Partly paid in gold, and a remaining Rs 33,300 in red that will not let itself be forgotten.

> ✦ TIP
>
> Take part payments gladly, and record them on the spot. A written Rs 33,300 today is worth more than a remembered Rs 66,600 someday — balances you can both see are balances nobody argues about.

7.2 The bill becomes a receipt

When the last rupee lands, the invoice quietly changes profession: any fully paid invoice becomes a **receipt**, ready to share back over WhatsApp. Rania Fernando settles her account in full; a minute later a clean, paid-in-full document sits in her chat. It costs you one tap, and it closes the transaction the way a handshake does — both parties holding the same story, marked settled.

7.3 The gentle art of the nudge

Then there is the money that needs asking after. The reminders screen keeps a **chase list** ordered by money at risk — which is not the same as money by size. Green Gardens' Rs 41,760, two days overdue, stands above Nimal Construction's larger but not-yet-due Rs 160,920, because overdue money is the money most worth your next five minutes.

Pick a debtor and choose your tone — **Polite** or **Firm** — and BillBook drafts the message; one tap opens WhatsApp with it ready to go. You read it, and you press send. Or you don't: perhaps you telephone instead, or let a good customer's bad month pass in peace. Mark each one followed up, so tomorrow you remember who has already been asked.

> Polite or Firm is a judgement about a relationship — and BillBook leaves that judgement where it belongs. *With you.*

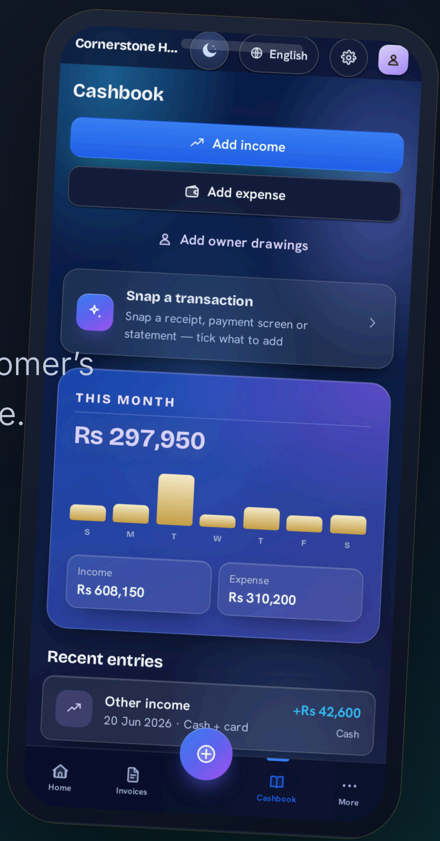
> **NOTHING SENDS ITSELF**
>
> BillBook never sends a reminder on its own. Every message passes through your thumb, so your customers only ever hear from you — never from software wearing your name.

PART III · CASH & CUSTOMERS

III

The Daily Book

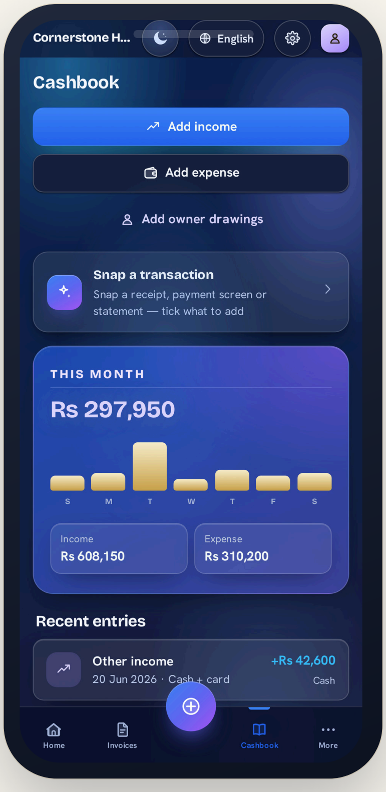
Every rupee in one honest column, every customer's credit remembered, every promise given a date.



IN THIS PART

- The Cashbook
- Customers & the Credit Ledger
- Cheques

08 The *Cashbook*



A shop speaks in small sums all day long — a sale, a bag of cement, tea for the crew, the electricity bill. The cashbook is where every one of them comes to rest: money in, money out, one honest running column that always adds up to today.

8.1 Money in, money out — and yours

Open **Cashbook** from the bar at the foot of the screen and the choices are plain: **Add income**, **Add expense** — and a third, quieter one, **Add owner drawings**.

Drawings are the money you take for yourself: school fees, the weekend marketing, your own wage in all but name. Every owner takes them; not every book admits it. BillBook keeps drawings in a lane of their own, apart from expenses, and that small separation does a large job. The electricity bill makes the shop poorer. Your drawings do not — they only move money from the shop's pocket to yours. Fold them in with expenses and your profit reads lower than the truth; keep them apart and the shop's real earning stays visible all year.

> ✦ TIP
>
> Take drawings on purpose, not by pocket. Rs 5,000 recorded through the book is a decision you made; Rs 5,000 slipped from the till is a mystery you will meet again at month's end.

8.2 The shape of a month

Above the entries, the month sits in a single card: **Rs 608,150** in so far against **Rs 310,200** out, and between the two figures the week drawn as seven small gold bars. You learn your own rhythm at a glance — the Tuesday tower when the contractors settle up, the Wednesday lull, the slow build toward the weekend. There is no report to run. The shape of your trade is simply there, every time you open the page.

8.3 Entries that write themselves

Scroll on and the recent entries read like a diary of the shop: *Other income · 20 Jun · cash and card · +Rs 42,600*. And here is the quiet miracle of that page: many of its lines you never typed. The moment you mark an invoice paid — Rania settling INV-0040 at the counter — the money walks into the cashbook on its own, dated, labelled and attached to her name. In the paper days these were two books, and they drifted: the invoice file said one thing, the cash tin said another, and squaring them ate a Sunday afternoon. In BillBook they cannot drift apart, because they were never two books at all.

> You did the selling once. The book refuses to make you write it down twice.

8.4 Two fast doors

For everything an invoice doesn't cover, there are two fast doors. **Quick add** takes a plain sentence, typed or spoken the way you would say it across the counter —

ense 500 rent”, *“received 2000 from Nimal”* — and turns it into a proper dated entry, shown to you before it is saved. **Snap a transaction** takes a photograph instead: a receipt, a payment screen, a page of a bank statement. BillBook reads out the movements it finds there, and you tick the ones that belong in your book. Nothing enters without your tick.

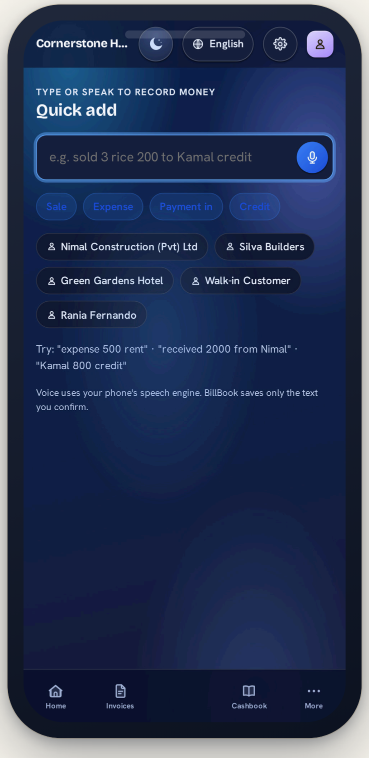
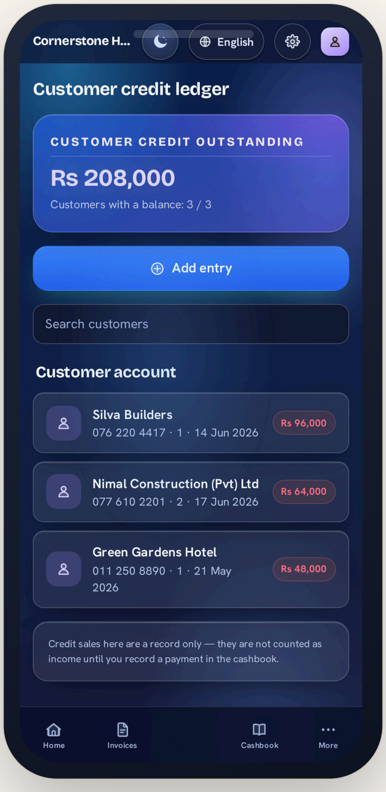


FIG. 8.2 Quick add takes dictation. Say “expense 500 rent” and a dated entry stands ready — nothing is saved until you confirm it.

> **WHERE THIS LEADS**
>
> The cashbook records the day. The evening ritual that checks it against the physical drawer — counting the notes at closing time — is the Daily Close, and it has a chapter of its own.

CHAPTER 09 · PART III

09 Customers & the *Credit Ledger*



Half the trade in this country moves on trust: goods over the counter today, money at month's end. Trust is a fine thing to extend and a dangerous thing to leave to memory. So BillBook gives it a memory — a customer book that keeps itself, and a credit ledger that never forgets a rupee, and never invents one.

9.1 A list that builds itself

You never sit down to enter your customers. The first time you bill someone, they take a place in the **Customers** list of their own accord — name and phone carried over from the invoice, and from then on a running account of everything between you: invoices, orders, payments. (An **Add new customer** button exists for the rare day you want a name in the book before its first bill.)

Each card carries one number that matters, out on the right-hand edge: what they owe you. Nimal Construction (Pvt) Ltd stands at **Rs 224,920**, marked *Outstanding* in a firm red. Rania Fernando shows **Rs 0**, *Paid*, in a calm green. Read down that column and you hold, without ever compiling it, a map of where your money is sleeping tonight.

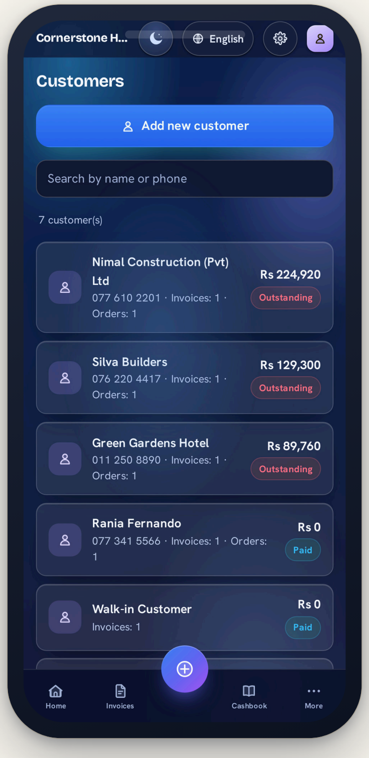


FIG. 9.1 Seven names, and beside each the number that matters: Nimal Construction owes Rs 224,920; Rania Fernando stands settled at Rs 0.

9.2 The credit book

Behind the list sits the oldest instrument in trade: the **credit ledger** — the *khata*, the credit book that every serious shop has kept since ledgers were invented. Goods given on credit go in as they leave the counter; money paid back goes in as it arrives; the balance at the top stays live. Today Cornerstone has **Rs 208,000** out on trust across three names — Silva Builders at Rs 96,000, Nimal at Rs 64,000, Green Gardens Hotel at Rs 48,000 — each account dated to its last movement, so you see at a glance not only who owes, but whose account has gone quiet.

A PRINCIPLE

A promise is not yet money. Credit sales sit in the ledger as a record, and only as a record — nothing counts as income until the payment itself lands in the cashbook. Your profit never celebrates money that hasn't arrived.

9.3 The statement that ends the argument

Sooner or later comes the conversation every trader knows: *are you sure it's that much?* On paper this could turn warm — two memories, two notebooks, no referee. BillBook's answer is the **account statement**: opening balance, every credit sale and every payment in date order, closing balance, on one clean page under your shop's name.

Nimal's June statement runs to two lines and settles everything: cement and putty for the Malabe site on the 12th, +Rs 214,000; a BOC cheque on the 17th, −Rs 150,000; closing balance **Rs 64,000**. Share it to WhatsApp and he is looking at precisely the figures you are looking at. The argument ends before it begins — not because you won it, but because there is nothing left to argue about.

> Credit is trust; the ledger is its memory — and a shared statement means *both sides remember the same thing.*

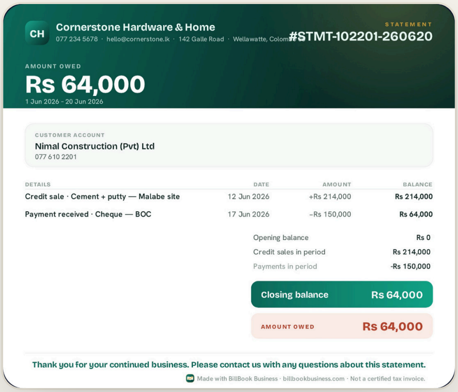
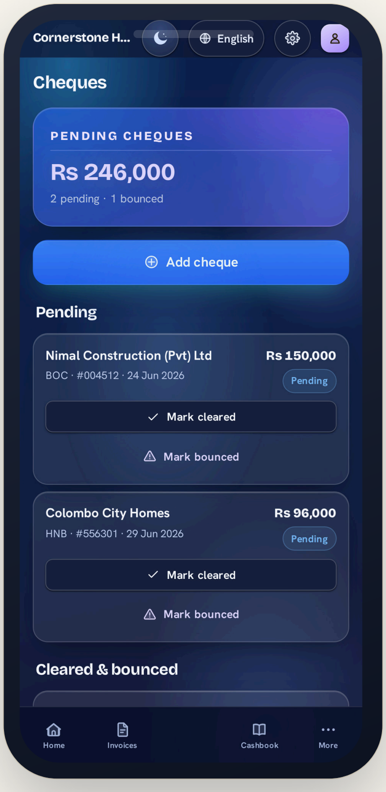


FIG. 9.3 One page, no dispute: Nimal's month in date order, closing at Rs 64,000 for both of you.

✦ TIP

Send statements as a habit, not as an alarm. A statement that arrives every month reads as good bookkeeping; one that appears only when money is late reads as a demand.

10 Cheques



In the building trade the serious money still moves by cheque, and half the cheques that cross your counter are post-dated — written for a day that hasn't arrived. Each one is a promise with a date on it. The craft lies in keeping those promises where you can see them.

10.1 Log the promise

Every trader knows the drawer: a rubber-banded bundle of promises, sorted by nothing, remembered by no one. BillBook replaces the bundle with a list that knows its dates.

When a cheque comes in, give it thirty seconds of respect. Tap **Add cheque** and record who gave it, which bank, the cheque number, and the date it may be banked. Nimal's Bank of Ceylon cheque for **Rs 150,000** goes in as *BOC · #004512*, bankable in four days — and from that moment the drawer no longer has to remember anything. The book remembers: the amount, the bank, the day the promise becomes real.

10.2 Knowing what's coming

At the top of the page BillBook keeps a running total of every cheque still waiting. Today it reads **Rs 246,000** pending — Nimal's Rs 150,000 in four days, and an HNB cheque from Colombo City Homes for Rs 96,000 five days after that.

That number is a different kind of knowledge from a bank balance. It is money that is promised, dated and on its way, which means you can plan against it — the Multilac account falling due, the stock order you have been weighing. The fortnight ahead stops being a guess. It is written down.

> ✦ TIP
>
> Log a cheque in the minute it crosses the counter, with its true banking date. The pending total is only as honest as the dates you give it.

10.3 Cleared — and the one that isn't

When the bank honours a cheque, tap **Mark cleared**, and the promise becomes plain money in your records. Most cheques live exactly this quiet life.

Then there is the other morning. Silva's Sampath Bank cheque for **Rs 62,000** comes back unpaid. You tap **Mark bounced** — and BillBook does the thing a busy shop most often forgets: it writes the Rs 62,000 straight back onto Silva's credit ledger, dated and in the open. The debt is not lost in a drawer or left to a memory of a memory; it stands in his account again, where the next statement will show it plainly. A bounced cheque is bad news. But it is news — recorded — and the conversation with Silva now starts from the book, not from recollection.

Cleared or bounced, every cheque ends the month accounted for: the kept promises filed in the history below, the broken one turned back into an open debt. Nothing quietly lost — that is the whole idea.

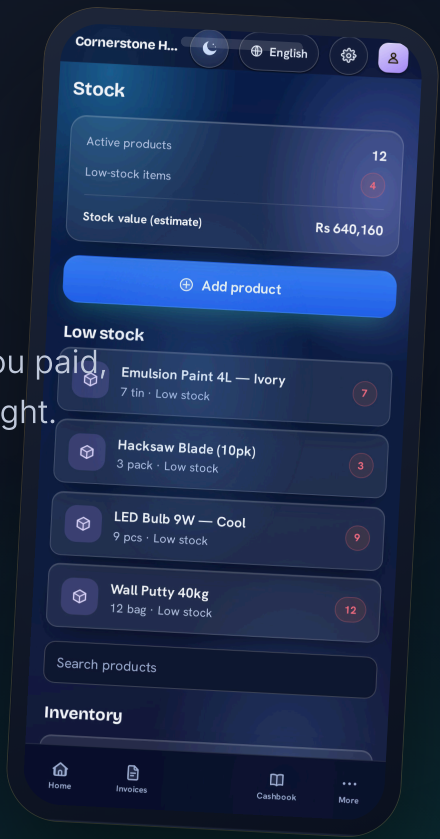
> A bounced cheque is bad news. A bounced cheque nobody wrote down is *a quiet hole in your year.*

PART IV · THE SUPPLY SIDE

IV

What You Sell

The shelf is money. Know what's on it, what you paid, whom you owe, and which orders are still in flight.

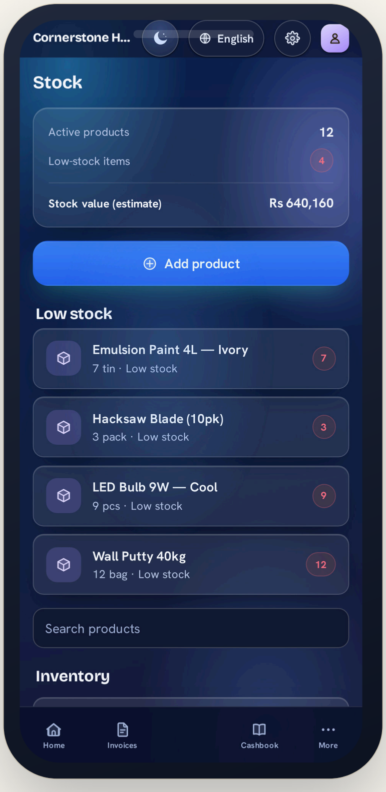


IN THIS PART

- Stock & Inventory
- Orders
- Suppliers & Purchases

CHAPTER 11 · PART IV

11 Stock & *Inventory*



A shelf full of stock does not look like money, but that is exactly what it is — money that has changed shape, resting between the purchase and the sale. The shopkeepers who prosper are the ones who know that money to the unit.

11.1 What the shelf is worth

Open **Stock** and the shelf is read back to you in three lines: **12 active products**, four running low, and an estimated stock value of **Rs 640,160**. Sit with that last figure for a moment. For most small shops, stock is the largest single thing they own — larger than the till, often larger than the bank balance — and the easiest to lose track of, precisely because it never looks like money.

Every product carries what an honest count requires: a name, a unit — tins, packs, bags, pieces — a buying price, a selling price, and the number currently on the shelf.

Add product takes a new line in under a minute; from then on it can drop straight onto any invoice, price and all, the way you saw the invoice editor pull live prices earlier in this book.

11.2 The four that are running short

The **Low stock** list is the part of this screen that earns its keep. Today it holds four items: Emulsion Paint Ivory down to **7 tins**, Hacksaw Blades down to **3 packs**, 9W LED bulbs at 9, wall putty at 12 bags. Notice that none of them has run out. That is the point. The expensive moment in retail is not the empty shelf — it is the customer who asks, hears “next week”, and tries the shop up the road.

Behind each alert is a **reorder level** you set once, per product: the count at which you would want to be told. When the shelf falls to that line, the item joins the list quietly — before anyone has had to ask for it.

> ✦ **SETTING THE LEVEL**
>
> A good reorder level is roughly what you sell while a fresh order is on its way. If a paint sells ten tins a week and your supplier delivers within the week, a level of ten is prudent; a level of two is a promise to disappoint somebody.

11.3 The count that keeps itself

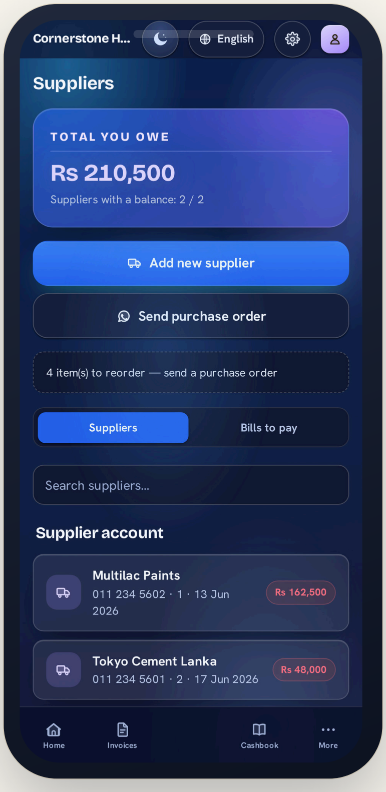
Here is the part that changes your evening. Items live in stock, and invoices draw on them: put three tins of emulsion on a bill and the count drops by three the moment you save. There is no second book to update, no tally from memory at closing time. The count is simply a running consequence of your billing — which is why it stays true on a busy Saturday, when a count kept by hand never quite does.

> Every line on an invoice is a quiet subtraction from a shelf. *BillBook does the subtracting.*

Count the shelves once in a while even so. Breakage, spillage and the occasional mystery are part of the trade; when the true count drifts, correct the product and move on. Ten minutes a month keeps the stock value a figure worth believing.

> **THE SHELF IS MONEY**
>
> Stock that sits too long is money asleep. Once you know what each shelf is worth, you begin to notice which shelves work for their keep — and which have been dozing since April.

12 Suppliers & *Purchases*



Half of your book faces the customer. The other half faces the lorry at the back door — the paint, the cement, the crates you buy so that there is something to sell. You cannot know your profit until you know your costs, and this is where the costs are written down.

12.1 The other side of the book

Open **Suppliers** and the ledger turns around: instead of who owes you, here is whom you owe. Cornerstone's card reads **Rs 210,500**, across two accounts — **Multilac Paints, Rs 162,500**, and **Tokyo Cement, Rs 48,000**. Each supplier keeps a page of its own, with a phone number and a running balance, exactly as your customers do on theirs. The symmetry is deliberate. A business that watches only its sales is reading half a book, and the missing half is the one that decides the margin.

12.2 Recording what came in

A delivery arrives with paper — the supplier's bill for what was sent and what it cost. Tap **New purchase invoice**, choose the supplier, and enter the lines while the paper is still in your hand. The bill takes a number in your own sequence — *PUR-0020* for the latest Multilac delivery — and its unpaid balance joins what you owe. Pay part of it later and the balance falls; both sides of the book stay in step without a second entry.

✦ TIP

Record the bill the day the lorry comes. A delivery note transcribed on Friday is a fact; the same note found in a drawer three weeks on is a puzzle.

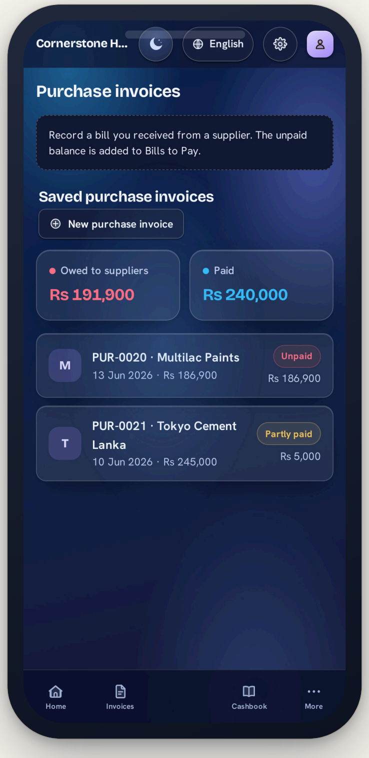


FIG. 12.2 Purchase invoices in their own register — each delivery recorded, each marked unpaid, partly paid or settled.

12.3 Bills to Pay

Every unpaid purchase flows into **Bills to Pay** — a worklist of what is owed, to whom, and by when. Give each bill its pay-by date and the list holds them in order, soonest first, so a due date arrives as an item on a list rather than as a surprise on the telephone. It is the mirror of your chase-list for customers: one keeps money coming in on time, the other keeps your name good on the way out.

> **CREDIT IS A REPUTATION**
>
> Supplier credit is trust, extended in cement and paint. It is earned one paid-on-the-day bill at a time — and the worklist exists so that you never spend that reputation by accident.

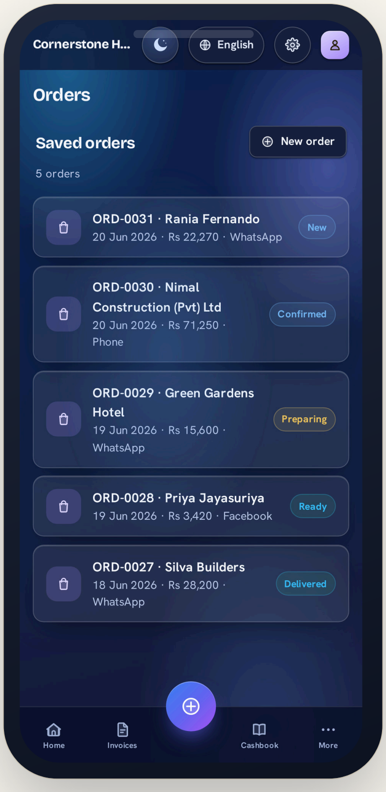
12.4 Closing the loop

This chapter and the last one are joined. When stock runs short, the Suppliers screen already knows — *4 items to reorder* — and offers to **send a purchase order**: a tidy list of what you need, shared to the supplier over WhatsApp in a moment. The goods arrive, the bill is recorded, the shelf fills, the shelf sells, and the cycle turns again — every stage of it written down. When the month's report finally sets your sales against your costs, it will be telling the truth, because both halves of the book were kept.

> Every rupee of profit is a sale with its cost written honestly beside it.

CHAPTER 13 · PART IV

13 *Orders*



An order is a sale that hasn't happened yet. Somewhere between "can you keep two tins for me?" and money in the drawer, it exists only as a promise — and promises, unwritten, have a way of quietly dying.

13.1 Orders arrive from everywhere

The front door is no longer the only door. An order lands as a WhatsApp message at nine at night, as a comment under your Facebook post, as a phone call taken with one hand while the other counts change, as a walk-in who will collect on Thursday. Each one enters BillBook the same way: tap **New order**, note who, what, and which door it came through, and the promise is on the record. Cornerstone's list this week tells the story — Rania Fernando by WhatsApp for Rs 22,270, Nimal Construction by phone for Rs 71,250, Priya Jayasuriya from a Facebook comment for Rs 3,420. And the walk-in who asks you to keep putty aside until Thursday goes into the same list, marked walk-in — so that Thursday finds the bags waiting, not sold. Four doors, one book.

13.2 A clear track

Once captured, an order moves along a short and honest track:

- **New**
  Just arrived. Nobody has promised anything yet.
- **Confirmed**
  You have checked the shelf and said yes — to the customer, and to yourself.
- **Preparing**
  The goods are being picked, mixed, cut or packed.
- **Ready**
  Waiting at the counter for collection, or for the delivery run.
- **Delivered**
  In the customer's hands — one tap from becoming an invoice.

The value of the track is what a single glance now tells you. Green Gardens is preparing; Priya's order is ready and should be sitting by the till; Rania's is still new, which means she is still waiting to hear from you. Nothing on this screen needs remembering. It needs only reading.

> ✦ **THE MORNING GLANCE**
> Open Orders with the first cup of tea and clear the *New* ones before the shop fills. A confirmation costs one message. An order left unconfirmed for a day tends to confirm itself — at somebody else's shop.

13.3 The last tap

When the goods go out, the order's work is done — and one tap turns it into an invoice. The customer, the lines and the prices carry across; nothing is typed twice. The sale steps out of the waiting room and into the book proper, where payments, reminders and the month's report can find it. That is the whole discipline of this screen: catch every promise, walk it forward, and let none of them die of being forgotten.

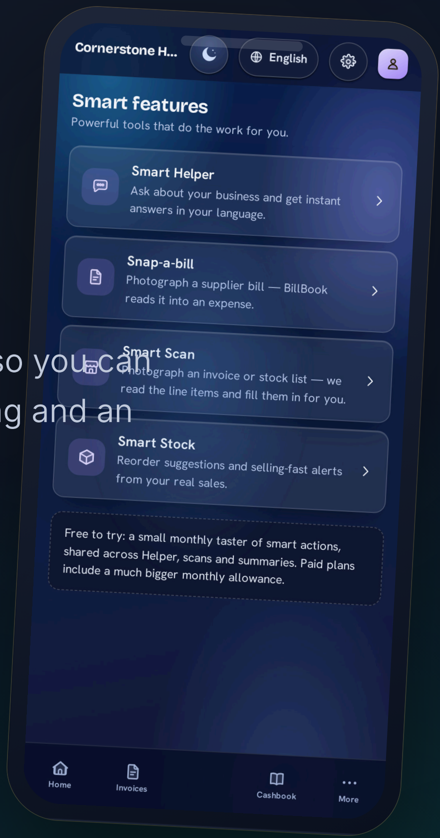
> An order is a promise in both directions. *The track exists so neither side forgets.*

PART V · INTELLIGENCE & RHYTHM

V

The Clever Bits

Let the app do the copying and the counting, so you can do the deciding — and give the day a beginning and an end.

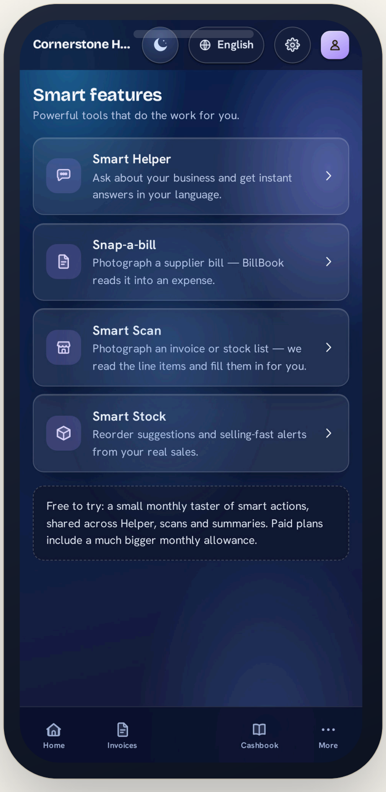


IN THIS PART

- Smart Features
- The Daily Rhythm
- Reports & Insights

CHAPTER 14 · PART V

14 Smart *Features*



Bookkeeping is two kinds of work wearing one name. There is copying — numbers off a bill, items off a list, totals into a column — and there is deciding: what to stock, what to charge, whom to trust. The first is drudgery. The second is your trade. BillBook's Smart features take over the copying, and refuse, on principle, to take over the deciding.

14.1 Four quiet helpers

- **Smart Helper.** Ask a plain question about your business — in your own language — and get a plain answer.
- **Snap-a-bill.** Photograph a supplier's bill and it becomes an expense, amount and date filled in.

- **Smart Scan.** Photograph an invoice or a stock list and the line items fill themselves in.
- **Smart Stock.** Reorder suggestions and fast-selling alerts, drawn from your real sales.

14.2 What that looks like on a Tuesday

You ask **Smart Helper** — in Sinhala, Tamil or English — "Who owes me the most?" and the answer comes back in the same tongue: Nimal Construction, Rs 224,920. No menus were searched. You simply asked your book a question, the way you would ask a sharp clerk who never tires of being asked.

A Multilac bill is lying on the counter. **Snap-a-bill** photographs it, reads it, and offers it back as an expense entry, ready to save. The storeroom's handwritten stock list — a page of pencilled lines — goes the same way through **Smart Scan**: one photograph, and the items appear as entries to correct rather than keystrokes to perform.

Smart Stock, meanwhile, has been watching what actually sells. It notices the 9W bulbs moving quickly and suggests a reorder while the shelf still holds nine — a nudge drawn from your own sales, not from anybody's guesswork.

> ✦ TIP
>
> Photograph bills flat on the counter, in good light. A clean photograph reads clean; a crumpled one in shadow gives you corrections to make instead of minutes back.

14.3 The allowance, and the final say

Two things are worth knowing. First, the helpers share a small free monthly allowance of Smart actions — enough to use them honestly, not merely to glimpse them — and Pro raises it. Second, every helper stops at the ledger's edge: a scanned bill arrives as a draft for your eye, a suggestion arrives as a suggestion, and nothing enters the book until you agree.

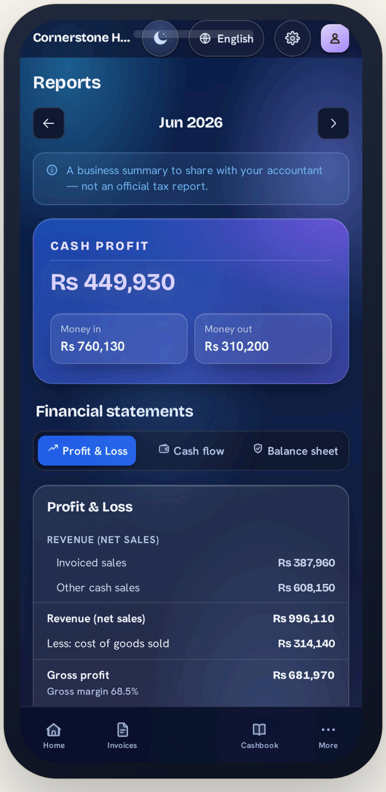
SMART, AND NO FURTHER

These features read, transcribe, total and suggest. They do not decide. Reading can be delegated; judgement cannot — and BillBook is built on the difference.

> The machine does the copying. The deciding — what to charge, whom to chase, when to reorder — *stays yours.*

CHAPTER 15 · PART V

15 Reports & *Insights*



A month in a shop is a thousand small events — tins across the counter, cheques into a drawer, a lorry at the back door. At month's end you deserve one page that says, plainly, what it all amounted to. That page is the report, and its whole job is to be true.

15.1 The honest headline

Open **Reports** and June 2026 resolves into a single figure: **cash profit, Rs 449,930** — money in of Rs 760,130, money out of Rs 310,200, and the difference yours. Cash profit makes a deliberately modest headline. It counts only money that actually arrived and actually left; the promised and the pending wait outside. Of all the numbers a month produces, it is the one least capable of flattering you — which is exactly why it leads the page.

> A month can feel busy and still be poor, or quiet and still be good. *The report knows which.*

15.2 Three statements, one month

Beneath the headline sit the three summaries every accountant recognises. **Profit & Loss** tells the trading story: revenue of **Rs 996,110**, less **Rs 314,140** in cost of goods sold, leaving a gross profit of **Rs 681,970** — a **68.5%** margin. Read that margin slowly. Of every hundred rupees that crossed Cornerstone's counter in June, Rs 68.50 remained after the goods themselves were paid for, to cover rent, wages, electricity and, at last, profit.

The other two tabs answer the questions that follow. **Cash flow** traces the money itself — what came in, what went out, and where it stood — while the **Balance sheet** is the month's closing photograph: what the business owns and what it owes as the lights go out on 30 June.

> ✦ **TWO NUMBERS, BOTH TRUE**
>
> Revenue for June is Rs 996,110; money in is Rs 760,130. The difference — Rs 235,980 — is not missing. It is sitting in customers' pockets as invoices awaiting collection, which is precisely what your chase-list is for.

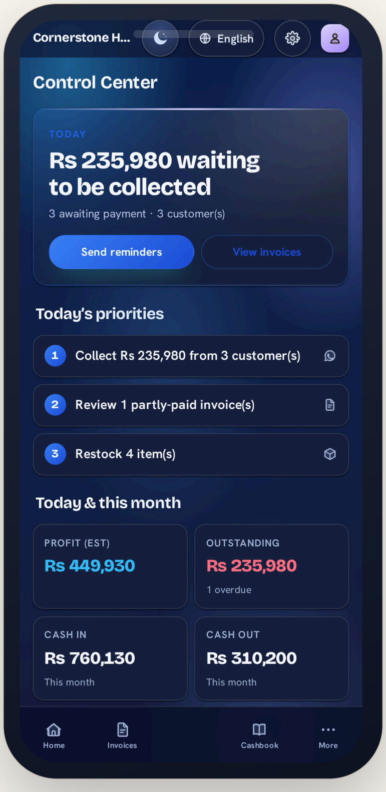
15.3 For the accountant, not the tax office

When your accountant asks for the month, share it. The summary travels as a clean, legible document — the statements, the figures, the period — and it arrives complete, consistent and easy to check: a courtesy that tends to be remembered at billing time. What it is not, and never pretends to be, is a certified tax report. BillBook keeps the record; your accountant turns records into filings. Keeping that boundary clear is not a limitation. It is how a good tool respects a good profession.

A SUMMARY, NOT A CERTIFICATE

Reports are business summaries drawn from your own records, made to inform you and whoever helps with your accounts. They are not certified tax documents, and nothing in BillBook is tax advice.

16 The Daily *Rhythm*



A good day behind the counter has a shape. It opens with a question — *what first?* — and it closes with a count. BillBook marks both ends of the day, and remembers the seasons in between.

16.1 The morning: one screen, one answer

Most mornings, everything asks for you at once — the shelf, the debtors, the bank. The Control Center is a single screen built to answer the only question that matters at opening time: **what should I do next?**

Open it and the day's headline is already waiting: **Rs 235,980 waiting to be collected**, across three customers. Beneath it sit today's priorities, in order — collect from those three, one invoice among them already overdue; review the one partly-paid invoice; restock four items while they are merely low, not gone. And beneath those, the month's vital signs: profit so far, cash in, cash out — so the day's work sits inside the month's story.

None of this is a report. It is a short to-do list, written overnight from your own book, and every line takes you straight to the work — the reminders, the invoice, the low-stock shelf.

16.2 The evening: ruling off the day

Shopkeepers have always ruled a line under the day; the Daily Close keeps the ritual and does the arithmetic. At closing time it shows today's takings — **Rs 42,600** — with expenses alongside and the net beneath, then how the money arrived: today, all of it in cash. Credit you gave is shown too, but kept apart — a credit sale is a promise, not money in the drawer, and the close never pretends otherwise.

Then comes the part your grandfather would recognise. Count the drawer. Enter what you counted. BillBook sets your count against what it expected from the day's entries and tells you whether the two agree. When they match, rule off and go home. When they don't, you know tonight — while the day is still fresh enough to explain itself.

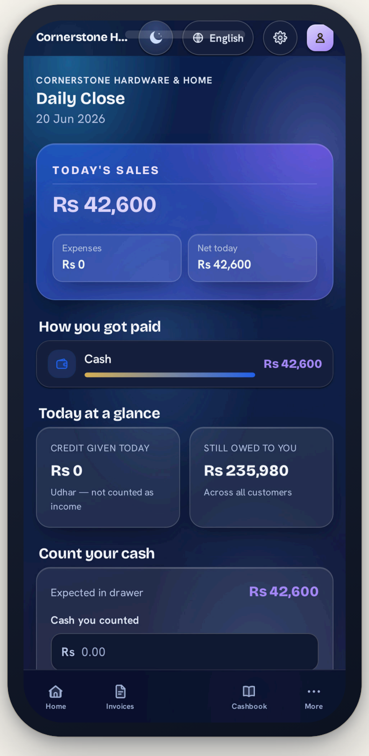


FIG. 16.2 The day, ruled off: Rs 42,600 taken, all of it cash, credit kept honestly apart — and the drawer about to be counted against the book.

✦ TIP

A drawer out by a few rupees is usually change given in haste. A difference that keeps returning deserves a quiet look. Either way, tonight is the only night you can still remember why.

> The morning tells you what matters; the evening tells you *how it truly went.*

16.3 The seasons: a greeting from the shop

A shop is a neighbour before it is a business, and neighbours mark the calendar together. When Poson Full Moon Poya draws near, BillBook has a warm greeting drafted and ready — *"Wishing you a peaceful Poya day. With metta, Cornerstone Hardware & Home."* Send it to your customers over WhatsApp with a tap each, or post it once to your WhatsApp Status and greet everyone at once — no numbers needed. And for the season itself, you can let a tasteful festive line rest on your invoices: one quiet line, gone when the season is.

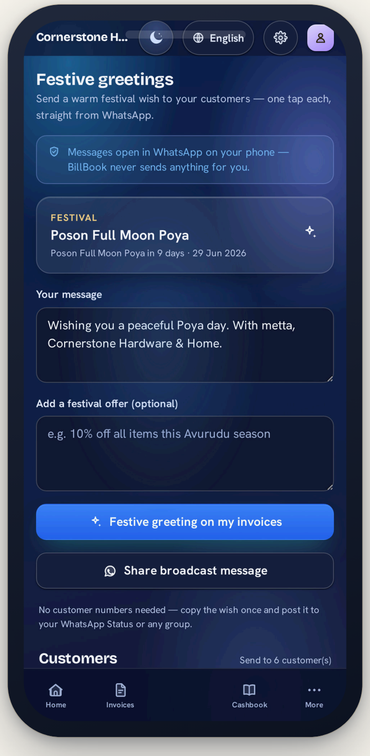


FIG. 16.3 Nine days before Poson Poya, the greeting stands ready — and one tap dresses every invoice for the season.

> **IN YOUR OWN HAND**
>
> Nothing leaves on its own. BillBook drafts; you send, from your own WhatsApp, under your own name. A greeting only warms when it comes from a person.

PART VI · YOURS TO KEEP

VI

Making It Yours

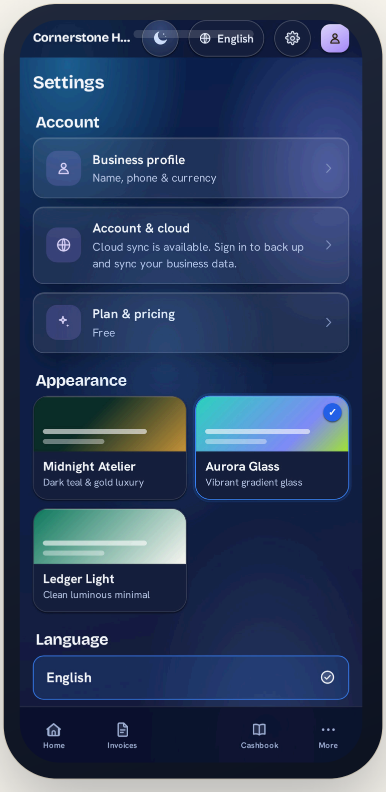
The book is yours — private, portable, and dressed the way you like. Pay only when it has earned the upgrade.

IN THIS PART

- Personal & Private
- Going Further with Pro

CHAPTER 17 · PART VI

17 Personal & *Private*



The old business book answered to one person. It lived under the counter, was written in the owner's hand, and showed its pages to nobody without permission. BillBook holds itself to the same old standard.

17.1 Making it yours

Start with the look of the thing. BillBook comes in three skins: **Aurora Glass**, the deep, luminous gradient the app wears by default; **Midnight Atelier**, dark teal and gold; and **Ledger Light**, a clean, luminous white for those who like their pages the colour of paper. Change skins in Settings and the whole app follows at once. Your language is chosen the same way — picked at setup, changed whenever you please.

Then teach the book whose it is. The business profile holds your shop's name, phone, address, currency and logo. Fill it once, and every document you issue —

oice, estimate, statement, receipt — goes out dressed as your shop, not as an app.

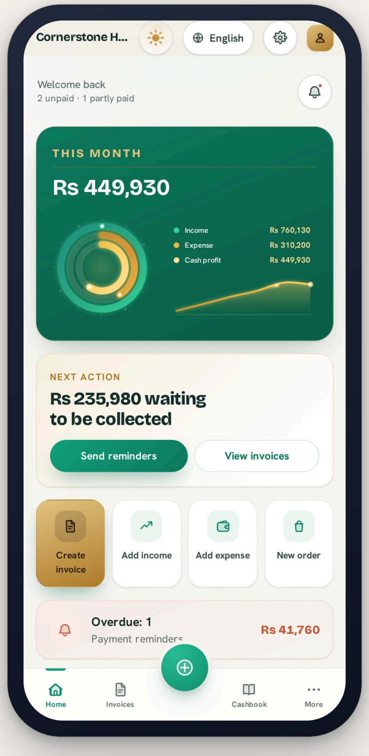


FIG. 17.2 The same shop in Ledger Light: white paper, green and gold ink, the month's Rs 449,930 told in a quieter voice.

> ✦ TIP
>
> The logo rides along everywhere — invoices, estimates, statements, receipts. One upload in Business profile, and all your paperwork is in uniform.

17.2 Where your book actually lives

On your phone. Not a copy, not a cache — the book itself. Every invoice, every customer, every ledger page is kept on the device in your hand, which is why BillBook opens in an instant and works in a power cut, in a basement stockroom, or three hours up-country with no bars on the signal. A connection is needed only for the things that are themselves connections — sharing an invoice on WhatsApp, backing up — never for writing the book.

It is also why privacy here needs no small print. Figures that never leave your phone cannot be read by anyone you didn't show them to. Your book is exactly as private as the drawer it replaced.

> Your figures are your business — *in both senses of the word.*

17.3 The safety net

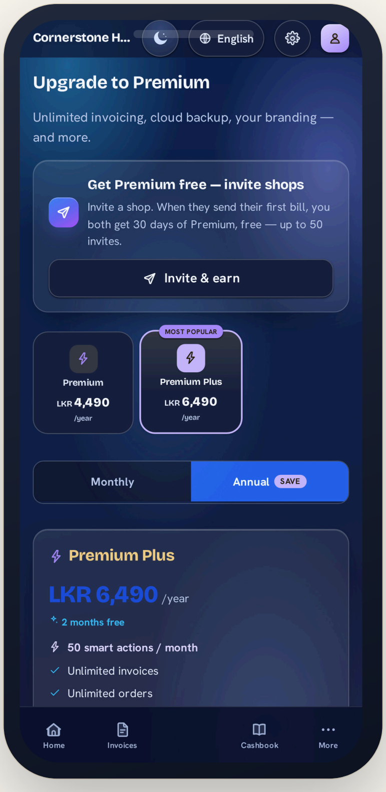
Paper had one great weakness: it could be lost. Fire, flood, a bag left on the 100 bus — and years of careful entries gone in an afternoon. So BillBook offers a choice. Sign in, and it keeps a copy of your book safe in the cloud. When a phone is lost or upgraded, you sign in on the new one and the book comes home whole — every invoice, every customer, every entry, down to this morning's.

And it stays a choice. The book works completely without an account; sixteen chapters of this handbook never once needed one.

> A PRINCIPLE
>
> Sign-in exists for one reason: so that a lost phone is never a lost book. It is a safety net, not a turnstile.

CHAPTER 18 · PART VI

18 Going Further with *Pro*



You may never need this chapter, and that is by design. BillBook keeps your book for free — not as a trial, not with the essentials held back — for as long as you keep shop. Pro exists for the day the book outgrows its free lines.

18.1 What free means here

Free means the working book: invoices and receipts, customers and the credit ledger, stock, the cashbook, estimates, orders, reports, the Daily Close — with a modest monthly allowance of Smart actions besides. Nothing in that list expires, and nothing in it is bait. You can keep the whole book this way for years without paying a rupee.

> **A PRINCIPLE**
> Free is the standing plan, not the waiting room. BillBook would rather keep your book faithfully for years than hurry you towards a price.

18.2 What Pro adds

Pro is for volume and polish. The Smart allowance grows to a working size — on Premium Plus, 50 Smart actions a month, enough for Snap-a-bill and Smart Scan to carry the daily load rather than the odd occasion. Cloud backup keeps the whole book safe without your thinking about it. Your own branding means every document goes out under your name alone — an estimate to a new contractor carries your logo, and nobody else's. And the limits come off: invoices and orders, as many as the shop can produce.

18.3 Two plans, one rule

Premium is Rs 4,490 a year. **Premium Plus**, with the larger Smart allowance and everything unlimited, is Rs 6,490. Monthly options exist — from Rs 449 a month — if you would rather try a month before promising a year. The rule is the same either way: wait until you feel the ceiling.

> **✦ TIP**
> The annual price is the kind one: Rs 4,490 works out to ten months' money for twelve months of Premium. If the book has earned its keep, take the year.

> Upgrade the month the book earns it — *and not a month before*.

18.4 The invitation

Trade has always travelled by recommendation, so the best price on Premium is a neighbourly one. Invite another shop, and the moment they send their first bill you both receive **30 days of Premium, free**. The gift is symmetrical — the shop you invite starts with the same month you do — and it stretches to as many as 50 shops, which is not a favour so much as room for a whole trade street. Your invite link waits on the More screen, one tap from WhatsApp.

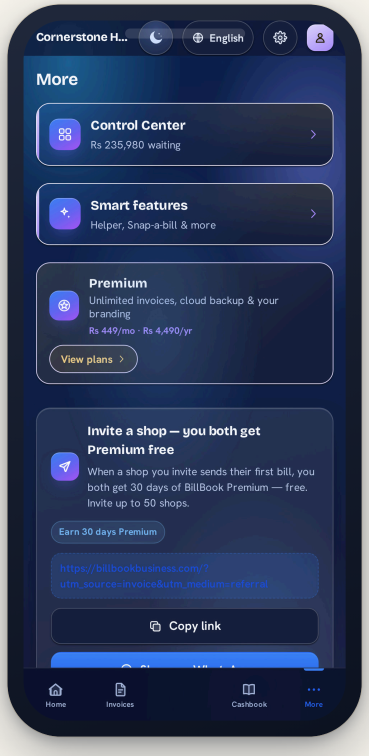
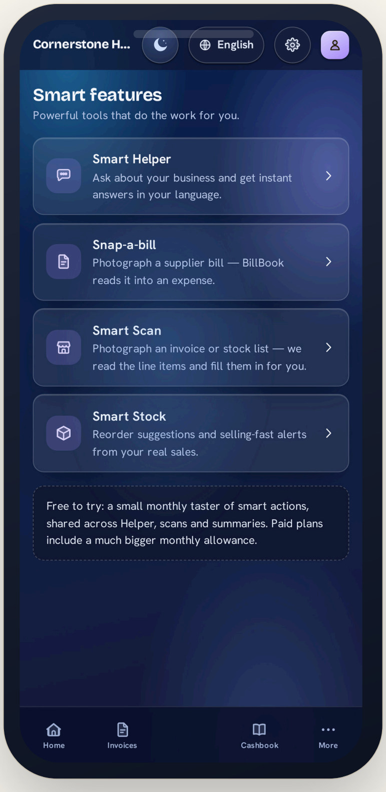


FIG. 18.2 The More screen keeps the invitation close: copy your link, share it on WhatsApp, and when their first bill goes out, both shops begin their free month.

REFERENCE · ANSWERS

? Frequently *asked*



The questions every new BillBook shop asks, answered plainly. For anything not covered here, ask Smart Helper inside the app — in your own words, in your own language.

Does it work without internet?

Yes — fully. The book lives on your phone, so billing, stock, the ledger and the cashbook all work with no signal at all. You need a connection only to share an invoice on WhatsApp or to back up.

Is my data safe? Who can see it?

Your figures stay on your device, and nobody sees them unless you show them. If you choose cloud backup, that copy exists for your safekeeping alone — it is your book, on your phone, in your name.

Do I have to sign in?

No. BillBook works completely without an account. Sign-in is optional, and exists so that a lost or upgraded phone never means a lost book.

Is this a tax invoice? Can my accountant use it?

BillBook is a record-keeping tool, and its summaries are not certified tax documents. What it gives your accountant is a clean, complete monthly record — Profit & Loss, cash flow, balance sheet — which is exactly the starting point they want; the certified filings remain their craft.

What does it cost? Is it really free?

The essentials are free for as long as you like — this is not a trial. When you want more, Premium is Rs 4,490 a year and Premium Plus Rs 6,490, with monthly options; inviting another shop earns you both 30 days of Premium free.

Can I use it in my language?

Yes. Pick your language at setup, or change it any time in Settings, and the whole app follows. Smart Helper answers questions in the language you ask them.

Can I move to a new phone?

Yes. Sign in and back up on the old phone, then sign in on the new one — your book comes down whole, every invoice, customer and entry.

What if a customer disputes what they owe?

Open their page: every invoice and every payment is there, dated. Share the account statement over WhatsApp and let the record speak — most disagreements end when both sides are looking at the same page.

REFERENCE · WORDS

A small *glossary*

Twelve words this handbook leans on, each in plain terms. Most you know from the trade already; here is exactly what BillBook means by them.

- **Invoice.** The bill you give a customer: what they bought, at what price, itemised and totalled — and a record of what is owed until it is paid.
- **Receipt.** Proof that money changed hands. Any invoice paid in full can be shared again as a receipt.
- **Estimate / quotation.** A price on paper before the work is agreed — the same lines as an invoice, but a proposal rather than a debt. When it is accepted, one tap turns it into an invoice.
- **Recurring invoice.** A template that raises the same bill on a schedule — weekly, monthly or yearly. BillBook prepares it; you tap Generate and send.
- **Cashbook.** The running record of money in and money out, day by day, whatever the source. Mark an invoice paid and the money drops in by itself.
- **Owner drawings.** Money you take from the business for yourself. Recorded as drawings, not as an expense — so your profit figure stays honest.
- **Credit ledger (khata).** The credit book: who bought on credit, who has repaid, and who owes what today.
- **Statement.** One customer's whole account on a single page — invoices, payments and today's balance — ready to share when someone asks where things stand.
- **Cheque (cleared / bounced).** A written promise drawn on a bank, logged with its number and clearing date. Cleared means the money arrived; bounced means it did not — and the debt stands.

- **Purchase invoice / Bills to Pay.** A supplier's bill to you, recorded the day it arrives. Until it is paid, it waits — with its due date — in Bills to Pay.
- **Reorder level.** The count at which an item is flagged low, so a thinning shelf is seen by you before it is noticed by a customer.
- **Cash profit vs gross profit.** Cash profit is money in minus money out — the drawer's view of the month. Gross profit is revenue minus the cost of the goods sold — the trade's view. Both are true; they answer different questions.

Help & *contact*

You are never far from a hand. Most answers live inside the app; the rest are a message away.

IN THE APP

Smart Helper answers plain questions about your business. **More** → **Feedback** reaches the people who make BillBook. **More** → **Helper** walks you through any screen.

ON THE WEB

billbookbusiness.com — the home of BillBook.
app.billbookbusiness.com — open your book in any browser.

§ The small print, plainly

BillBook is a record-keeping tool made to help you keep a clean, honest book. It is not accounting, tax or legal advice, and its summaries are not certified tax documents — when the taxman calls, your accountant is still the one to answer, and BillBook simply hands them tidy figures.

- **Your privacy.** Your book lives on your device. Cloud backup is optional and yours alone; we don't sell your data or read your ledger.
- **Legal.** Privacy policy and terms: billbookbusiness.com/privacy · billbookbusiness.com/terms. To close an account and erase its data: billbookbusiness.com/delete-account.

For as long as there have been shops, there have been books — ruled columns, careful totals, a line drawn under each day in a steady hand. Yours now lives in your pocket. It does its own arithmetic, keeps its numbers in unbroken sequence, chases what you are owed only when you say so, and counts the drawer with you at dusk. It is the same old book, doing the same old duty — the ledger, reimagined as light.

So keep it the way the best books have always been kept: daily. Bill promptly. Collect kindly. Rule off each evening, and let the record speak for you. It has been a pleasure to walk the aisles with you.

> May the book stay light, *and the shop stay busy*.

A shop is a thousand small promises kept. *BillBook is where you keep them* — and where, at the end of the day, they add themselves up.