Liquidity Manager

User Guide — revision 3.2

For the accountant and office staff · describes app version 3.1.0 and later

The Liquidity Manager is a tool for recording and tracking the float and cash you give to agents every morning, and what they return every evening. It automatically calculates running balances per client, tracks your float and cash accounts, produces reports and statements, lets you import transactions directly from a spreadsheet, and keeps your data backed up and in sync across devices. Several people can use it at once - everybody can look at the figures, and one person at a time makes changes.

New in this revision: cloud backups (Section 13) - every save keeps a copy, and an administrator can switch the list on in Settings to put an older one back after a mistake. The morning and evening screens now say which day holds the most recent figures when the day you are looking at is empty. Revision 3.1 added the list of who may use the data at all (Section 14), limited resetting and deleting to administrator accounts, and put the single-editor switch in Settings.

1. Installing the Program

1. Double-click the **LiquidityManager_Setup** installer file you were sent

2. Click **Next** through the wizard, then click **Install**

3. Tick "**Launch Liquidity Manager now**" and click **Finish**

A shortcut called **Liquidity Manager** appears on your desktop. Double-click it to open the program. The first launch may take up to 15 seconds.

> **Checking for updates:** the program checks automatically and shows a banner in **Settings** when a newer version is available, with direct download buttons for Windows and Mac and a link to the latest User Guide. When updating, just run the new installer — your database and all saved data are kept exactly as they are; only the program itself is replaced.

2. Signing In

The program asks you to sign in before it shows any data. This is what keeps your clients' balances private if the computer is shared or left unattended.

1. Open the program. A sign-in page appears in your browser.

2. Enter the email address your administrator registered for you.

3. Follow the prompt to confirm it is you - usually a code sent to that address.

4. The dashboard opens once you are signed in.

You stay signed in on that computer, so you will not normally be asked again every day. Signing in also records your name against everything you enter, change or delete, which is what the activity log shows - a page administrators can open. Where a change alters a figure, the log also records what it was before, not only what it became.

> **If sign-in will not complete:** the program needs an internet connection the first time, and a correct clock on the computer. If the page keeps returning you to sign-in, open **http://127.0.0.1:8000/diag** in your browser and send your administrator a screenshot of that page - it reports whether this computer can reach the sign-in service and whether its clock is right, and it contains none of your business data.

3. Setting Up Accounts

The app starts with no accounts, so the first thing to do is create your own. Click **Accounts** in the left menu, then add each one under a **Group** of your choosing — usually one group per company, plus a general group for bank accounts and cash. A typical setup looks like this:

Group	Account
Your company	Float Account
Your company	Working Account
Other	Bank account
Other	Cash on Hand

The **Group** box suggests groups you have already used, and you can type a new one at any time.

To set or update an account's opening balance:

1. Click **Accounts** in the left menu
2. Click the **Edit** button next to the account
3. Enter the current real balance and click **Save**

To view an account's full transaction history, click **View history**. You can filter by date range. Every entry row has an **Edit** button — you can edit transactions and transfers directly from the account ledger.

4. Setting Up Clients

1. Click **Manage clients** in the left menu
2. Select the super-agent (add one first if the list is empty)
3. Enter the client name
4. Enter an **opening balance** if the client already owes money from before the system started
5. Enter the **opening balance date** — the date that balance is as of. This is optional; leave it blank for a balance with no specific starting date
6. Optionally, allocate the opening balance across accounts using the split rows that appear
7. Click **+ Add another account** to split across multiple accounts
8. Click **Add client**

Allocating the opening balance to accounts is optional. If you leave the split rows empty, the balance is recorded without debiting any account — useful for historical balances that predate the accounts you

are tracking. If you do add splits, the amounts must sum exactly to the opening balance. If a client has no prior balance, leave opening balance at 0.

Editing a client later: click the **Edit** button next to any client in the list to update their opening balance or its date at any time — this does not change any account allocation that was already made when the client was created.

5. Daily Workflow

Morning — Recording Deployments

1. Click **Morning entry**
2. Select the **Super-agent** and **Client**
3. Confirm the **Date** (today's date is filled in automatically)
4. Enter the **Float given** and/or **Cash given** amounts in KES
5. Select the account the money is coming from
6. Select the **Float source** (Head Office or Bank) if applicable
7. Click **Record deployment**

Evening — Recording Collections

1. Click **Evening entry**
2. Select the **Super-agent** and **Client**
3. The client's outstanding balance is shown in red as a reminder
4. Enter the **Float received** and/or **Cash received** amounts
5. Select the accounts the money is going back into
6. Click **Record collection**

Correcting a mistake

Click **Edit** on any row — in the morning or evening history tabs for today's entries, in Transaction history for any date, in Client statement rows, or in Account history for any transaction or transfer. You can change amounts, date, accounts, and notes. Account balances are automatically recalculated. Click **Delete** to remove an entry.

6. Transfers and Deposits

Transfer between accounts

1. Click **Accounts** in the left menu
2. Scroll to the **Transfer / deposit** section
3. Select **Transfer between accounts**
4. Select the **From account** and **To account**, enter the amount and date
5. Click **Record transfer**

To edit a transfer, go to the Account history of either account involved and click the **Edit** button on that transfer row.

Bank deposit

1. Select **Bank deposit** from the type dropdown
2. Select the cash source and bank destination accounts
3. Enter the amount, date, and description
4. Click **Record deposit**

7. Daily Summary Dashboard

Panel	What it shows
Total client outstanding	Sum of all money owed to you across all clients
Total available funds	Sum of all your account balances
Client balances (left)	Every client with their running balance. Red = owes money. Green = in credit.
Account balances (right)	All accounts grouped by company with current balance
Today's activity	All transactions recorded today

8. Reports

Report	What it shows / Export
Outstanding balances	All clients with a non-zero balance, colour-coded by age
Transaction history	All transactions across all dates. Edit/Delete on every row.
Client statement	Daily transactions with running balance for one client, or all clients under a super-agent. Ends with a period total, and names the accounts behind any day paid from more than one. Export as PDF or Excel.
Daily client reports	Individual balance report per client for a chosen date — copy, download as .txt, or share.
Executive summary	Per-client performance for one super-agent or all combined. Export as PDF or CSV.

Reading a client statement

The last row of every statement is the **Period total** for the dates you selected — float given, cash given, the two added together, then the same three for what came back. It covers whatever range you chose, so a single month or a whole year both total correctly, and it appears on screen and in the PDF and Excel exports.

When a day's money moved through more than one account, the account names and their amounts are listed under that day's total. For example a day where KES 400,000 went out as KES 200,000 from each of two accounts shows both lines beneath the KES 400,000. Days paid from a single account show the total on its own, since the account is already the one you picked. The same applies to money received back, which is what makes reconciling an account against a client's statement straightforward.

9. Daily Client Reports

The Daily client reports screen generates an individual balance report for every client who had a transaction on a selected date. Each report shows the client name, their previous balance, float and cash given today, float and cash received today, and their new balance.

Button	What it does
Copy	Copies the report text to the clipboard — paste into WhatsApp or any message
Download	Saves the report as a .txt file named with the client name and date
Share	Opens the device share sheet (on supported browsers) to send via WhatsApp, email, etc.

10. Managing Clients

Editing: click **Edit** next to any client to correct their name, or to update their opening balance or its date (see Section 4). Correcting a name keeps everything already recorded against that client — their entries, statements and balance all follow the new spelling, so a typo never means deleting the client and starting again. A name already used by another client under the same super-agent is refused. **Deactivating:** once fully settled, click **Deactivate** — blocked if the client still owes money. **Reactivating:** click **Reactivate** next to their name. **Deleting:** click **Delete** to permanently remove a client; if they have transaction history, you'll be asked to confirm deleting that history too.

11. Importing Transactions from Excel

If you keep transactions in a spreadsheet during the day, you can import it directly instead of retyping everything by hand.

Expected format

One sheet, one row per client per day, with these columns: **Date, Client, Float Given, Cash Given, Cash Received, Float Removed**. The **Client** column identifies which client each row belongs to — include their ID number if they have one (for example "MOHMUD 394855") so it matches the existing client record instead of creating a duplicate.

Importing

1. Click **Settings**, then find the **Import from Excel** card

2. Select the **Super-agent** the spreadsheet belongs to

3. Choose the file and click **Preview import**

4. Review the preview — it shows each client's day count, whether their balance matches what the sheet expects, and how many days are new vs. already imported

5. Click **Confirm import** to actually write the data, or **Cancel** to go back

Imported days keep the dates from the spreadsheet. They do not appear under today - they appear under the dates in the file. If the morning or evening screen looks empty afterwards, check the **Date** box at the top: the screen shows one day at a time, and it will tell you which day holds the most recent figures.

Re-uploading the same file is safe. If a day's data already exists and the amounts match exactly, it's silently skipped — no duplicates. If a day's data already exists but the amounts are *different*, that day is **not** imported and is flagged for you to review manually instead of guessing which value is correct.

12. Working With Other People

When cloud sync is set up (Section 13), several people can have the program open at the same time. Everybody can look at the figures at once, but **one person at a time makes changes**. This is deliberate: if two people saved at the same moment, one person's work would overwrite the other's and the figures would be wrong with nothing on screen to say so.

The sidebar always tells you which of the two you are in:

What it says	What it means
Viewing	You can see everything but not change it. The entry buttons are unavailable.
Editing	You are the one person making changes right now.

[name] is editing	Somebody else has it. Wait for them to finish, or ask them to click Done editing.

To make changes, click **Edit** in the sidebar. When you have finished, click **Done editing** so the next person can take over. If you forget, your turn is released automatically after about five minutes without anybody using it, so a colleague is never locked out by a computer that was simply left on, went to sleep, or had its browser window closed.

Only real use counts towards those five minutes - typing or clicking. The program checking the figures in the background does not, which is why leaving the screen open does not hold your turn open with it. While your turn is running low the sidebar tells you so, and clicking anything keeps it. If it does lapse, the program saves your work to the cloud first and then tells you, and your figures are still on screen - click **Edit** to carry on.

While you are viewing, the screen refreshes itself when the person editing saves something, and tells you who changed it and when. It also refreshes itself every couple of minutes anyway, so a screen left open is never far out of date. If you are part-way through typing an amount it waits and offers you a refresh button instead, so your half-typed figure is never thrown away.

Your work is protected twice. One person editing at a time is the first protection. The second is that every save is checked against the copy in the cloud, so a computer holding older data physically cannot overwrite newer data. If a save is refused for either reason, your unsent work is written to a recovery file next to the database rather than discarded - tell your administrator and nothing is lost.

13. Backup and Cross-Device Access

Option A — Cloud Sync (recommended for multi-device use)

The program can automatically sync your database to the cloud after every transaction. This means when you open the app on a second device it downloads the latest data automatically — no manual export or transfer needed.

First-time setup (do this once on each device):

1. Your administrator will send you a license file (a file ending in **.lmlic**)

2. Click **Settings** in the left menu

3. In the **Cloud sync (S3)** section, click **Choose File** under Import license file and select the file you were sent

4. Click **Import**

5. The status dot turns green and shows **Connected — [your business name], bucket: [bucket name]**, confirming the right license was loaded

Once configured, syncing is fully automatic. To connect a different license, click **Import new license**. To disconnect this device, click **Remove credentials** — your data in the cloud is not deleted.

Undoing a mistake — Cloud backups

Every save keeps a copy in the cloud, and the copies from the last 90 days are all still there. If something was deleted or entered wrongly, an administrator can put back the copy from just before it happened:

1. Click **Settings** and find the **Cloud backups** section

2. Check the **Activity log** — or the date shown on the Delete transactions card — for when it went wrong

3. In the list, find the backup saved just before that time. **What is in it** shows how many agents, entries and transactions that copy holds, beside what the app holds now, so you can be sure before you act

4. If single-editor mode is on, press **Edit** at the top of the page first, so nobody else can be part-way through a change

5. Click **Restore** and confirm

Everything in the app is replaced by what that copy held. Nothing is destroyed: the copy being replaced stays in the list as a backup of its own, so a restore can itself be undone, and the data that was on this computer is kept in a recovery file beside the database. Other devices pick the restored data up the next time they refresh.

Cloud backups is administrator-only, and switched off until you ask for it. Turn it on in **Settings** > **Cloud sync (S3)** by ticking **Cloud backups**, and turn it off again afterwards; restoring replaces

everything in the program, so it is not a control to leave sitting on the page. If it says the backup history cannot be read, this install's license needs backup history enabling — ask support.

Option B — Manual export and import

1. On the source device: click **Settings** then **Download full backup**
2. Copy the JSON file to the other device via email, WhatsApp, Google Drive, or USB
3. On the destination device: click **Settings**, select the file in Import data, click **Import backup**

Option C — Copy the database file directly

Open File Explorer, type **%LOCALAPPDATA%\LiquidityManager\data** in the address bar, and copy **liquidity.db** to a USB drive or Google Drive.

> Back up daily regardless of which option you use.

14. Settings

Option	What it does
Application	Shows the running version, an update banner when a newer version is published, and download buttons for the Windows installer, Mac installer, and User Guide.
Cloud sync (S3)	Import a license file for automatic database backup and cross-device sync. See Section 13.
Cloud backups	A switch, off by default. Turning it on reveals the list of saved copies from the last 90 days, newest first, with who saved each one, so an older one can be put back after a mistake. Administrators only, and only once cloud sync is connected. See Section 13.
Single-editor mode	On by default wherever cloud sync is set up, so one person at a time makes changes and nobody's work is overwritten. See Section 12. Only turn it off if you are the only person who ever uses the data.
Who can use this data	Administrators only. While the list is empty, anyone who can sign in can use the data. Add the first person and from then on only people on the list can - on every computer, as soon as it syncs. Use the email address each person signs in with. You cannot remove your own access.
Download full backup	Saves a complete JSON backup of all data.
Import data	Restores from a backup file. This replaces everything currently in the program, so it asks you to confirm first.
Import from Excel	Preview then confirm-import transactions from a spreadsheet. See Section 11.
Reset all data	Permanently deletes all clients and transactions. Requires typing DELETE ALL DATA to confirm.
Delete transactions	Deletes transaction entries only — client and account records are always kept. Optionally scope to one super-agent, one specific agent within it, and/or a date range; leave everything blank to clear every transaction. Shows the date/time of the last deletion, so you know which cloud backup version to restore from if you ever need to undo it. Requires typing DELETE to confirm.

Reset all data and **Delete transactions** are administrator-only. Both permanently destroy records, so they are hidden from this page unless your account has the admin role. If you need one of them and cannot see it, ask whoever manages your sign-ins to grant it.

Stop application is also available on this page — it gracefully shuts down the program on Windows and Mac.

15. Troubleshooting

Problem	What to do
Program does not open	Wait 15–30 seconds then try double-clicking again. If it keeps happening, tell your administrator roughly when it last failed: the program keeps a startup log and sends it to your own cloud storage the next time it opens, labelled with which computer and which version of Windows or macOS it came from. The log records only what happened at startup, not your business data.
Browser shows "Cannot connect"	Wait a few seconds and press F5 to refresh.
Sign-in page keeps coming back	The first sign-in needs an internet connection, and the computer's clock must be right - a clock that is wrong by more than a few minutes makes a valid sign-in look expired. Open http://127.0.0.1:8000/diag and send your administrator a screenshot; it contains none of your business data.
The screen is blank after signing in	Same check as above - open /diag and send the screenshot. It reports whether this computer can reach the sign-in service.
I cannot type in any amount	The sidebar says Viewing, so somebody else is making changes. Click Edit when it becomes free, or ask them to click Done editing. See Section 12.
It says someone is editing but nobody is	Their program was probably closed or the computer went to sleep without clicking Done editing. The turn frees itself after about five minutes.
My turn ended by itself	Nothing was typed or clicked on your computer for about five minutes, so the turn was handed back for a colleague to use. Your work was saved to the cloud first. Click Edit to take another turn.

It says this account cannot use this data	Somebody has set up a list of who may use it, and this account is not on it. The screen shows the exact address to add. Ask an administrator to add it under Settings on a computer that already has access.
The Danger zone is missing from Settings	Resetting the database and deleting transactions are limited to administrator accounts. Ask whoever manages your sign-ins to give your account the admin role.
A save was refused	Your copy of the data was older than the one in the cloud, so the program refused rather than overwrite newer figures. Nothing is lost - your unsent work is saved to a recovery file next to the database. Tell your administrator.
Cannot deactivate a client	The client still has an outstanding balance. Record their evening collection first.
I entered the wrong amount	Click Edit on that row — available in morning/evening tabs, Transaction history, Client statement, and Account history.
License file won't import	Make sure the file ends in .lmlic and hasn't been renamed or edited. Contact your administrator for a fresh copy if it still fails.
I imported a spreadsheet but the entries are not there	The morning and evening screens show one day at a time and open on today, while imported days keep the dates from the file. The screen names the day holding the most recent figures and offers a button to go to it - or set the Date box yourself. Transaction history shows every date at once.
Excel import flags a day as a conflict	That day already has different data saved than what's in the file. Check which is correct — the app never overwrites automatically.
Settings says the update check is unavailable	This just means the app couldn't reach the update server right now (e.g. no internet connection) — it will check again next time you open Settings.
Port already in use	Handled automatically on startup. Restart your computer if it persists.
Account balance looks wrong	Check that the correct accounts were selected when recording the transaction, and that any opening balance splits sum to the correct total.

16. Quick Reference

Action	Where to find it
Record morning deployment	Morning entry
Record evening collection	Evening entry
Edit any transaction (any date)	Transaction history, Client statement, or Account history — Edit button
Delete any transaction	Transaction history — Delete button
See who owes money	Outstanding balances
View all transactions	Transaction history
Client statement (one client or all)	Client statement — select All Clients for full super-agent view
Export a client statement	Client statement — PDF or Excel button
Daily report per client	Daily client reports — Copy / Download / Share per client
Export executive report	Executive summary — Export PDF / CSV
Transfer between accounts	Accounts — Transfer / deposit section
Edit a transfer	Accounts — View history — Edit button on the transfer row
Bank deposit	Accounts — Transfer / deposit, type = Bank deposit
View account ledger	Accounts — View history
Edit account opening balance	Accounts — Edit button
Add a new client	Manage clients
Edit a client's opening balance or date	Manage clients — Edit button
Deactivate a settled client	Manage clients — Deactivate button
Import transactions from a spreadsheet	Settings — Import from Excel
Today's overview	Dashboard

Connect cloud sync	Settings — Import license file
Download the latest installer or User Guide	Settings — Application section
Stop the application	Settings — Stop application
Download full backup	Settings — Download full backup
Import backup (cross-device)	Settings — Import data
Delete transactions (scoped)	Settings — Delete transactions
Reset all data	Settings — Danger zone
Choose who can use the data	Settings — Who can use this data

For technical support, contact your system administrator.