BMS Suite — Subscriber Training Guide

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Welcome to BMS Suite. This guide walks you through every part of the system, module by module, so you can run your whole business — inventory, sales, invoicing, services, purchasing, production, quality, finance, and payroll — from one place, in English or Swahili and in your own currency.

Read it start-to-finish the first time, then use it as a reference. Inside the app, the **AI assistant** (bottom-right, "BMS AI Assistant") can walk you through any module interactively — click **System training** in the chat to begin.

Getting started

Creating your account

1. Go to the sign-up page and enter your **company name**, **username**, **email**, and **password**.
2. Your organization workspace and a **Main Warehouse** are created automatically, and you become the **admin**.
3. Verify your email from the link we send, then log in.

Your free trial

- Every new organization gets a **7-day free trial**, starting the moment you create the account.
- During the trial you can use **one user** and **one warehouse**. That's enough to evaluate the whole system.
- To continue after 7 days (and unlock more users/warehouses), activate a **license key** from the **Subscription** page.
- Lifetime plans are one-time purchases; monthly and annual plans include the trial.

Finding your way around

- The **left sidebar** lists every module you have access to. What you see depends on your role and your plan.
- Your **role** is one of: **Admin** (full control of your organization), **Member** (limited to the modules an admin grants), or **Superadmin** (the platform owner).
- The **AI assistant** is always available bottom-right for questions and interactive training.

1. Dashboard

What it's for: a live snapshot of your business the moment you log in.

The dashboard summarizes your key numbers — income, expenses, net position, stock alerts, and recent activity — pulled straight from the other modules. It's read-only: it reflects what you record elsewhere. Use it as your daily starting point to spot low stock, cash position, and anything needing attention.

2. Inventory

What it's for: tracking every product and how much you have, where.

Core concepts

- **Products** are the things you stock. Each is either a **Finished product** (something you sell) or a **Raw material** (something consumed by a service or production recipe).
- **Warehouses** are physical locations. Stock is tracked per product *per warehouse*.
- **Stock on hand** is the live quantity. **Low-stock threshold** triggers a "Low stock" warning when quantity drops below it.
- Costs use **Weighted Average Cost (WAC)** — when you receive stock at different prices, the system keeps a rolling average cost automatically.

Adding a product

1. Go to **Inventory** → **Add Stock**.
2. Choose **Finished product** or **Raw material**.
3. Enter name, optional SKU, and a QR/barcode (leave blank to auto-generate one).
4. Set selling price, buying price, optional discounted price, and the low-stock threshold.
5. Save. The product now appears in the stock list.

Bulk import

- Download the **Stock add template** from **Inventory** → **Excel Templates**, fill in your rows, and upload it under **Add Stock** → **Bulk upload**. The system reports how many rows imported and lists any errors.

The stock list — finding things fast

The **Stock** tab has a filter bar: search by name/SKU, filter by **type**, **warehouse**, **stock status** (in stock / low / out), and **price range**. Filters combine, and "Clear filters" resets them.

- **Click any product name** to open its detail card: identifiers, pricing, total on hand, and a per-warehouse breakdown with estimated value.
- **Download CSV** exports exactly what your filters currently show.

Working with many products at once

- Tick the **checkbox** on rows (or the header checkbox to select a whole page).
- A bulk action bar appears: **Export selected** (CSV of just those) or **Delete N** (admins only). "Clear selection" dismisses it.

Stock taking (physical counts)

1. Download the **Stock-take template** (pre-filled with system quantities) from **Excel Templates**.

2. Enter your actual counted quantities and upload under **Stock Taking & History**.
3. The system shows every discrepancy (surplus/shrinkage). Add a reason and **Approve** or **Skip** each line — approving adjusts the system quantity to match your count.

Batches, transfers, and stakes

- **Batches**: traceable lots (from purchases or QC-passed production) with expiry tracking.
- **Stock Transfer**: move quantity between warehouses. Admins can **freeze** all transfers org-wide (e.g. during an audit).
- **Stakes**: reserve/pledge stock for a purpose so it isn't sold by mistake; release it when done.

3. Sales & Invoicing

What it's for: recording what you sell — products *and* services — and issuing invoices.

One search box for products and services

On the **Sales** page, the search box finds **both products and services**:

- Type a name, SKU, or scan a QR code.
- Selecting a **product** adds it to the cart.
- Selecting a **service** opens the service sale panel (see below).

Selling products (the cart)

1. Search and add each product to the cart.
2. For each line set the **warehouse**, **quantity**, **unit price**, and an optional **per-line discount**.
3. If a discount pushes the price below cost, you'll see a **"Selling below cost"** warning — a safeguard, not a block.
4. The cart shows a running total (discounts subtracted).
5. Optionally mark the sale **on credit** (customer pays later) and set a contact + due date. A credit sale owes the **tax-inclusive** total.
6. If you're registered for VAT, enter the customer's **TIN** and **address** (they print on the tax invoice), and optionally override for this one sale whether prices include tax.
7. Tick **Deliver later** if the goods aren't going with the customer now — this **reserves** the stock instead of moving it (see [Delivery notes](#15-delivery-notes)).
8. Click **Record & issue tax invoice**. Stock is deducted (or reserved), the sale is booked to income **net of tax**, and both a per-line invoice and a consolidated tax invoice are generated.

VAT on sales

If an admin has switched on tax registration (**My Account → Tax & Invoicing**), the cart footer shows three figures:

| Line | Meaning |

| --- | --- |

| Total excluding VAT | The taxable amount — this is what becomes revenue |

| VAT | The tax, at the product's rate or your default |

| **Total due** | What the customer actually pays |

Two pricing conventions are supported, set per organisation and overridable per sale:

- **Prices include VAT** — the price on the shelf already contains the tax, which is backed out of it. A 118 price at 18% is 100 + 18.

- **Add VAT on top** — the price is net and tax is added at checkout. 100 at 18% becomes 118 due.

The rate and convention are **frozen onto the sale** when you record it, so changing a rate later never restates invoices you've already given customers. See [VAT & tax invoices](#16-vat--tax-invoices).

Selling services

When you pick a service from the search box, a panel opens showing its **raw-material requirements** and current stock:

- Set quantity, optional discount, customer, and account.
- If any required raw material is short, the sale is **blocked** and the missing materials are named with their stock levels — because selling the service would consume materials you don't have.
- Recording the sale **deducts the raw materials** from stock and books the revenue.

Invoices, credit, and returns

- Every sale appears under **Sales & invoices** with its invoice; open it to view/print a receipt. All invoices are also collected in the **Invoices** module (next section).
- **Credit sales** (receivables) are tracked with amounts owed, paid, and remaining; record payments against them as customers pay.
- **Process a return**: pick the invoice, enter quantity and reason — stock and revenue are reversed accordingly.

4. Invoices, Proforma & Quotations

What it's for: one place for all your commercial paperwork — the invoices generated by your sales, plus the **quotations** and **proforma invoices** you issue *before* a sale.

The sales cycle

Most sales follow this chain, and the system supports all of it:

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Quotation / Proforma → Sale → Tax invoice → Delivery note
```

The tabs

Open **Invoices** and switch between:

- **All** — everything together.
- **Invoices** — per-line sale invoices, created automatically whenever you record a sale.
- **VAT Invoices** — the consolidated tax invoice for each sale transaction.
- **Proforma Invoices** and **Quotations** — the pre-sale documents you create here.

Click any row to open it. Sale invoices open as a printable receipt; tax invoices, quotations and proforma invoices open on a branded document sheet.

> **Why two kinds of invoice?** The per-line invoice backs the single-item receipt. The **tax invoice** covers the whole transaction under one number with one tax summary — that's the document a VAT-registered customer (and the revenue authority) expects.

Creating a quotation or proforma invoice

1. Click **+ New Quotation** or **+ New Proforma Invoice**.
2. Enter the **customer name** (required), and optionally their email, contact, TIN, address, and a **Valid Until** date.
3. Add **line items**: start typing a description to search your stock. **Picking a stocked item links it** to the line — you'll see a **Stocked** badge — and you then choose which **warehouse** it ships from. You can also type a completely custom line for a service or ad-hoc charge.
4. Use **+ Add line** for more items. The total updates as you type, with the VAT breakdown if you're registered.
5. Add **notes** if needed, then click **Create**.

Documents are numbered for you, per year: `QUO-2026-0001` for quotations, `PRO-2026-0001` for proforma invoices.

> **Link the product if you want to convert later.** Only lines linked to a stocked product *with a warehouse* can move inventory. Free-text lines are perfectly fine on a quote — they just get left off the sale, and you'll be told which ones.

Converting an accepted quote into a sale

When the customer says yes, click **Convert to sale** on that row. In one step it:

- books the sale and moves the stock,
- issues the consolidated tax invoice,
- marks the document **Converted**,
- records the link back to the quote on both the sale and the tax invoice.

Any free-text lines are reported back to you as skipped, so you know to bill them separately. Converting the same document twice is refused, and if a stocked line has no warehouse the whole conversion is refused rather than guessing — nothing partial is left behind.

Tracking and sending

- Open a document to set its **status**: Draft, Sent, Accepted, Rejected, Expired, or **Converted to Sale** — then **Save**.
- Click **Print / Save PDF** to produce a clean copy to send or file.
- The **payment instructions**, **authorised signatory name**, and **signature image** printed on these documents are set once by an admin under **My Account** → **Business document details**.
- All amounts use your **organisation currency** (set in My Account).

> **Important:** a quotation or proforma invoice is paperwork only — it does **not** move stock or book income. Nothing hits your inventory or finances until you record the sale, or use **Convert to sale**.

5. Services

What it's for: defining services you offer and (optionally) the raw materials they consume.

Defining a service

1. Go to **Services** → **Manage services** → **New service** (admin).
2. Enter a name, description, and price.
3. Add **ingredients** — the raw-material products consumed each time the service is sold, with quantities. (A service with no ingredients is always sellable.)

Stock-aware availability

- Services that depend on raw materials are **automatically deactivated** when any required material runs out, and **reactivated** automatically once you restock — so you never sell something you can't deliver.
- In the manage list, each service shows a **Stock** badge: **Ready**, **Stock short**, or **No materials**.
- You can also manually deactivate a service; the system won't override your manual choice.

Selling a service

Record service sales from the **Sales** page (search for the service) — see the Sales section above. Service sales appear in the Services history and in your income.

6. Purchases

What it's for: recording stock you buy from suppliers, which increases inventory and records the cost.

1. Go to **Purchases**.
2. Record a purchase order: choose the **product**, **warehouse**, **quantity**, and **unit cost**.
3. Enter the supplier's **invoice number** and **date** — this is the receipt evidence for the spend, and it's copied onto the expense that gets booked.
4. On save, the system:
    - Increases stock in the chosen warehouse.
    - Updates the product's **Weighted Average Cost**.
    - Records the purchase as an **expense** in Finance.
    - Optionally creates a **batch** for traceability.

Purchases are the correct way to bring stock in — this keeps your costs, inventory, and financials consistent.

Reclaiming VAT on what you buy

If you're VAT-registered and the supplier charged recoverable VAT, enter that **VAT amount** on the purchase. The tax is then:

- **stripped out** of the cost that enters inventory, so your stock value and cost of goods sold stay net, and
- recorded as **input VAT**, which reduces what you owe the revenue authority.

The supplier is still paid the full gross amount from the account you choose. Leave the VAT amount at zero and nothing changes — the whole cost is capitalised and no tax is claimed.

7. Production

What it's for: turning raw materials into finished products using recipes (bills of materials).

- Define what a finished product is made of (its raw-material ingredients and quantities).
- Create a **production order** for a quantity to make.
- As production runs, the required **raw materials are consumed** from stock, and on completion the **finished goods** are added to stock (typically after passing Quality Control).
- Production orders move through states (planned → in progress → awaiting QC → done).

Use Production when you manufacture or assemble goods rather than buying them finished.

8. Quality Control

What it's for: inspecting production output before it becomes sellable stock.

- Production output can require a **QC inspection** before it's added to finished stock.
- Record a **pass/fail** result (and grade) for each inspection.
- Failed or scrapped quantities are tracked separately so they don't enter sellable inventory.
- Passing QC creates the finished-goods **batch** and makes the stock available.

QC is the gate between "made" and "sellable," giving you traceability and scrap visibility.

9. Finance

What it's for: the money view of everything — accounts, income, expenses, and reports.

Accounts

- Set up **accounts** for where money sits: **Cash**, **Bank**, **Mobile Money**, or **Credit**.
- Each has an opening balance; the current balance updates automatically as income and expenses post to it.

Income and expenses

- Most income/expense entries are created **automatically** by other modules — a sale books income, a purchase and payroll book expenses, all against the account you choose.
- You can also record **manual** income and expenses (e.g. rent, utilities) and categorize expenses.
- Because posting is automatic and consistent, your financial totals always reconcile with your operational activity.

Receipt evidence on expenses

Every expenditure should be traceable to a document, so an expense can carry:

- a **receipt number**, **receipt date**, **supplier name** and **supplier TIN**, and
- **attached documents** — a photo or PDF of the receipt.

Either one is enough. A cash purchase might only have a paper slip, so the system never demands both. Photos are shrunk in your browser before uploading, and only images and PDFs are accepted.

An admin can switch on **Require receipt evidence on expenses** (My Account → Tax & Invoicing). When it's on, you need at least a receipt number or supplier name to save — then attach the document straight afterwards, from the prompt that appears.

Your tax position

If you're VAT-registered, Finance shows a tax panel:

| Figure | Meaning |

| --- | --- |

| VAT charged on sales | **Output** tax — what you owe |

| VAT paid on purchases | **Input** tax — recoverable |

| Already remitted | What you've paid over |

| **Balance payable** | Still outstanding (a negative figure means a refund is due to you) |

When you pay the authority, record a **remittance** from the account it left. That settles the liability — and it is deliberately **not** booked as an expense, because the tax was never counted as revenue in the first place.

Booking it again would double-count it.

The balance sheet shows **VAT payable** as a liability, since that cash is sitting in your bank on the authority's behalf.

Reporting periods

- Members may be limited to a maximum reporting period (e.g. this month); admins are unrestricted. This is set by your organization.

10. Reports

What it's for: analytics and exports across the business.

- View summaries such as sales performance, inventory valuation, discount tracking, and financial reports.
- Choose the **period** for time-based reports.
- **Export** report data to CSV/Excel for sharing or deeper analysis.
- The **Discount Tracking** report, for example, shows total discounts given and a per-product breakdown so you can see where margin is going.

Reports are read-only views built from your live data — nothing you do here changes records.

11. Payroll

What it's for: paying employees with correct statutory deductions (Tanzania).

Employees

- Add each **employee** with their monthly salary and applicable rates.
- The system supports **Tanzania PAYE** (progressive income tax for residents), **NSSF/PSSF** social-security contributions, and custom deductions like **HELSB** or a **union fee**. Non-resident and non-Tanzania cases use a manual tax rate.

Running payroll

1. Create a **payroll run** for a given month/year.
2. **Generate payslips** — the system computes gross pay, each deduction, and net pay per employee.
3. **Post** the run against an account. This books:
    - Net wages as a **Salaries & Wages** expense (and debits the chosen account).
    - PAYE tax and employer contributions as separate expense lines.
4. A run can only be **posted once** — double-posting is rejected, so your books stay clean.

12. Team & Access (admins)

What it's for: managing who can use your workspace and what they can see.

- **Create users** in your organization (up to your plan's limit — the trial allows one user total): username, email, and password. Either tick **Org admin** (full access plus user management) or choose the **modules** a member may use.
- New members are emailed a **verification link** and cannot log in until they verify their email address. The link can be re-sent if it expires or goes missing.
- **Customise tabs** (per user): adjust their allowed **modules**, which **sidebar tabs** they see, and their **finance-period limit**. Changes save immediately and apply to that user in real time.
- A member with **no modules** selected sees no business modules at all — grant at least one.
- The **Services** module is visible to admins only.
- Promote a member to **admin** (or demote), or **deactivate** a user to revoke access without removing them.
- **Delete a member permanently** (confirmation required): the account is removed, but all their records — sales, purchases, and so on — are retained.
- All money-critical actions are recorded in an **audit trail** (who did what, when) that organization users cannot delete.

13. My Account

What it's for: managing your own login, security, language, and your organization's currency, document branding, and subscription.

- **Profile**: your username, email, organization, and role.
- **Subscription**: shows your current plan or, during the trial, days remaining and the trial's 1-user/1-warehouse limits. Activate a **license key** here.
- **Language**: switch the interface between **English** and **Swahili (Kiswahili)** — the whole app is translated. Your choice is saved in your browser and affects only you.
- **Organisation Currency** (admins): choose from the common list — USD, EUR, GBP, TZS, KES, NGN, ZAR, UGX, GHS, RWF, EGP, MAD, INR, AED, SAR, JPY, CNY, CAD, AUD — or enter a **custom code**. It applies across invoices, reports, and every financial figure, for everyone in the organization.
- **Business document details** (admins): the **payment instructions**, **authorised signatory name**, and **signature image** (PNG/JPEG under 250 KB) printed on your quotations and proforma invoices.
- **Tax & Invoicing** (admins): switch on tax registration, set the rate and price convention, enter your TIN/VRN, choose the **TRA** or **generic** invoice format (and relabel the tax for non-Tanzanian use), set the business address printed on invoices, and turn on **Require receipt evidence on expenses**. See [VAT & tax invoices](#16-vat--tax-invoices).
- **Change password**: enter your current password and a new one (minimum 8 characters).
- **Danger Zone — delete account**:
  - If you're an **admin**, deleting removes access for your **entire organization**; a **member** deleting removes only their own access.
  - Deletion is confirmed with your password.
  - Your data is **retained for 60 days** and can be fully **recovered** from the account recovery page within that window. After 60 days it's permanently erased.

14. Subscription & licensing

What it's for: turning your trial into a paid plan and managing it.

1. Purchase a plan (monthly, annual, or lifetime) — payment via M-Pesa, Tigo Pesa, Airtel Money, or card.
2. You receive a **license key** by email.
3. Go to **Subscription** (or **My Account**), paste the key, and activate.
4. Your plan's **user and warehouse limits** and module access take effect immediately.

If a payment completes but you don't receive a key, contact support — keys can be re-issued.

15. Delivery notes

What it's for: recording what physically left your premises, on whose vehicle, and who signed for it.

A delivery note (`DN-2026-0001`) carries the customer, delivery address and contact, **vehicle number** and **driver name**, notes, the ordered vs delivered quantity per line, and signature blocks for both sides. It's clearly marked *Not a tax invoice*.

Two ways it works

For an ordinary counter sale, the stock already left when you recorded the sale, so the note is purely the printable record — dispatching it doesn't touch stock again.

For a sale you ticked "Deliver later", the stock was **reserved**: still on your shelves and still counted in inventory value, but not available to promise to anyone else. Dispatching the delivery note is what actually books it out of the warehouse.

Raising and closing one

1. From Sales, click **Create delivery note** after recording (or create one for any past transaction).
2. Fill in the delivery address, contact, vehicle and driver. Adjust quantities if only part of the order is going.
3. Click **Mark dispatched** — for reserved sales, this is when the stock leaves.
4. When the customer receives the goods, enter who signed and click **Confirm delivered**.
5. **Print** the note for the driver.

Statuses run **Draft** → **Dispatched** → **Delivered**. Dispatching isn't repeatable, so stock can never be deducted twice. **Part deliveries** are supported — only what went out leaves, and the balance stays committed to the order.

> Revenue is recognised when the sale is invoiced, not when it's delivered. And if you return a sale that was never dispatched, the reservation is simply released rather than stock being booked back in.

16. VAT & tax invoices

What it's for: charging tax correctly, issuing compliant tax invoices, and tracking what you owe the revenue authority.

Turning it on

An admin goes to **My Account → Tax & Invoicing** and switches on **Registered for VAT**. Until that's on, nothing changes: no tax is charged, no tax lines print, and no liability builds up.

Then set:

- the **default rate**,
- the **price convention** — prices include tax, or tax is added on top,
- your **TIN** and **VRN**, and tax office,
- the **invoice format** (below),
- your **business address**, phone and email for the printed documents.

You can also set a **rate per product**, which wins over the default — useful when some goods are zero-rated.

The core rule: tax is not revenue

This is the part that matters for your books. When you make a taxable sale:

- the **profit & loss** records only the **net** amount,
- your **bank account** receives the **gross**,
- the difference accrues as a **VAT-payable liability**.

You're collecting that tax on the authority's behalf, so it was never your income. Input VAT on purchases reduces the balance; paying it over settles it.

The tax invoice

One consolidated tax invoice (`TINV-2026-0001`) is issued per sale transaction. It prints your TIN/VRN, the customer's name/TIN/address, and for each line the **taxable amount**, the **tax** with its rate, and the **total** — then the summary. Issuing is safe to repeat: a transaction has exactly one tax invoice, and older sales get theirs generated the first time you open it.

Presentation is snapshotted when the invoice is issued, so renaming the tax or switching format later can never alter a document a customer already has.

Tanzania (TRA) or anywhere else

- **TRA format** prints the Tanzanian statutory layout and the mandatory *TAX INVOICE* heading.
- **Generic format** is for everyone else, and lets you relabel everything: the tax name (**GST**, **Sales Tax**…), the tax ID label (**TIN**, **ABN**, **EIN**…), the registration label, and the invoice heading.

Everyday tips

- **Bring stock in through Purchases** (or Production), not by editing quantities — that keeps cost and financials correct.
- **Set low-stock thresholds** so the dashboard warns you before you run out.
- **Use the search box on Sales** for both products and services — it's the fastest path to recording anything.
- **Quote first, then convert.** Linking quote lines to stocked products means one click turns an accepted quote into a sale, invoice and stock movement — no retyping.
- **Attach the receipt while you have it in hand.** Snap it on your phone when you record the expense; you'll thank yourself at audit time.
- **Check your VAT balance before filing.** Finance shows exactly what's owed, and recording the remittance keeps the liability accurate.
- **Watch service availability**: if a service shows "Stock short," restock its raw materials and it reactivates itself.
- **Export CSVs** from Inventory and Reports whenever you need to share or analyze data offline.
- **Ask the AI assistant** for step-by-step help on any module — click **System training** in the chat.

Getting help

- In-app **AI assistant** (bottom-right) — features, how-tos, and interactive **System training**.
- Email: **info@bmssuite.online** · Billing: **billing@bmssuite.online**
- Phone / WhatsApp: **+255 614 712 348**