PRIMEAXIS

FINANCIAL MONITOR PRO

Executive Blueprint - Revised Product Doctrine, Architecture & Operating Map

THE TRUTH IS IN THE MATH.

1. Executive Purpose

PrimeAxis Financial Monitor Pro is a private financial intelligence and business monitoring companion designed primarily for the business owner, proprietor or director. It converts routine business records into an executive view of what the business earned, spent, owns, owes, holds in stock, has committed to credit, has received as capital, and presently retains as financial capacity.

PrimeAxis is not an ERP and is not intended to become a shared operational workspace for an entire workforce. Its primary purpose is to place the consolidated financial truth of the enterprise in the hands of the person ultimately responsible for its capital, survival and direction.

2. PrimeAxis Doctrine

THE TRUTH IS IN THE MATH.

Know the truth in the math before emotion enters the room.

The financial truth of a business already exists within its numbers. PrimeAxis does not manufacture that truth; it records, classifies, reconciles and presents the numbers so the owner can see it. It separates income from cash, credit from settlement, capital from revenue, stock from expenditure, assets from liquidity, and business performance from personal consumption.

- PrimeAxis provides evidence; management provides judgment.
- PrimeAxis identifies financial anomalies; management investigates their causes.
- Good results should be understood. Bad results should be investigated. Neither should be hidden.
- PrimeAxis cannot tell the truth from information the business refuses to record truthfully.
- Time is part of financial truth: a correct number attached to the wrong period is still misleading.

3. Product Identity & Custodianship

Product descriptor: The Private Financial Intelligence Companion for the Business Owner.

PrimeAxis is owner-centric. Access is the preserve of the business owner/director and any close confidant the owner expressly entrusts with the financial truth of the enterprise. Cloud deployment must preserve this principle: cloud means secure presence and reach for the owner, not compulsory staff collaboration.

4. The PrimeAxis Hierarchy of Truth

LEVEL	QUESTION
1. Transaction Truth	What happened?
2. Classification Truth	Was it income, expenditure, inventory, credit, capital, asset or liability?
3. Cash Truth	Did money actually move?
4. Period Truth	When did it happen?
5. Position Truth	What does the business now own, owe or retain?
6. Management Truth	What deserves the owner's attention?

5. Information Flow

1. Record the transaction on its actual date.
2. Classify it correctly: settled, credit, capital, liability, asset, inventory, business expense or personal transaction.
3. Post settled business cash movements to the Business Central Reserve/cashflow engine; credit creates receivable or payable positions without pretending cash moved.
4. Reconcile source transactions, settlements and balances.
5. Aggregate daily, monthly and selected-period values.
6. Present KPIs, charts and exceptions to the owner.
7. Investigate anomalies, decide, intervene and measure again.

6. Business Central Reserve (BCR)

BCR is the central business financial reservoir. It answers the liquidity question: what settled financial capacity is presently available to the business after recognized inflows and outflows?

- Settled sales and service receipts increase BCR.
- Receivable settlements increase BCR when cash is actually received.
- Capital injections increase BCR but remain classified as capital, not revenue.
- Eligible liability proceeds increase BCR but remain liabilities, not income.
- Settled operating expenses reduce BCR.
- Settled inventory purchases reduce BCR.
- Asset purchases funded by the business reduce BCR.
- Payable and liability settlements reduce BCR.

- Credit sales and credit purchases do not become cash until settlement.

7. Capital Architecture - Revised

The former Available Capital / Capital Deployment model is retired. Capital answers where external owner or investor funding came from; expenditure and asset/inventory registers explain where that money went; BCR explains what presently remains.

Primary KPI: TOTAL CAPITAL INJECTION

- Capital injection is cumulative historical funding introduced by owners/investors.
- Spending injected money does not reduce Total Capital Injection.
- Remove Capital Deployment as a mathematical transaction and dropdown.
- Renovation funded after an injection is recorded as business expenditure.
- Inventory purchased after an injection is recorded as inventory expenditure.
- Assets purchased after an injection are recorded in the Asset Register and corresponding cash outflow.
- Return on Capital formula must be reviewed under the new capital architecture rather than automatically using the retired Available Capital denominator.

Core rule: Capital tells us where money came from. Expenditure tells us where it went. BCR tells us what presently remains.

8. Core KPI Framework

KPI	PURPOSE
Gross Income	Recorded business income for the relevant scope.
Business Central Reserve	Settled central business cash position.
Total Expenditure	All recognized business expenditure for the relevant period, including qualifying inventory purchases without double counting.
Net Income	Gross Income minus Total Expenditure.
Cost of Stock	Latest recorded closing inventory value.
Asset Value	Current value of registered fixed assets.
Average Daily Gross	Gross income normalized across active trading days.
Accounts Receivable	Outstanding customer credit balances.
Accounts Payable	Outstanding supplier credit balances.
Total Liabilities	Outstanding liabilities plus Accounts Payable.
Total Capital Injection	Cumulative external owner/investor capital introduced.
Net Business Value	Assets + stock + non-negative cash reserve + receivables -

total liabilities.

9. Period & Reporting Discipline

PrimeAxis supports Today, Yesterday, This Week, Last Week, This Month, Last Month, Quarter, Year and Custom Range. Daily, monthly and selected-period cards must never silently substitute for one another.

- Daily KPIs reset by date and report the selected day/window.
- Monthly KPIs accumulate the selected calendar month.
- Selected-period reporting recalculates all time-sensitive values consistently.
- Monthly Expenses must be monthly, not a disguised daily figure.
- Total Expenditure must carry the same economic meaning across dashboard and reporting engines.

10. Sales & Credit Recognition

- Sales record economic activity; payment allocation records how that sale was settled.
- Settled Cash, Mobile Money, Bank and Cheque receipts feed cash inflow.
- Credit sales feed Accounts Receivable until settlement.
- A sale made on credit and settled on the same day remains part of that day's sales; settlement changes the cash/receivable position without duplicating or destroying the sale.
- Credit is not cash.

11. Inventory Philosophy

Inventory is money wearing different clothes.

- Closing Inventory Value = Opening Value + Additional Purchases - Consumed Value.
- Additional inventory purchase value is the inventory expenditure input.
- Consumed/Used Inventory Value is not posted again as a purchase expense; this prevents double counting.
- Settled inventory purchases reduce BCR; credit purchases create Accounts Payable until settlement.
- Closing stock is a critical daily control point because it represents value still held by the business.
- Physical quantities and valuation should be reconciled regularly.

12. Expense, Liability, Asset & Settlement Logic

- Business Expenses capture operating costs and classify settled versus credit payment.
- Credit Settlement handles receivable settlement, payable settlement and liability repayment.
- Liability Register records principal, obligations, repayments and remaining balances.
- Asset Register records productive fixed value; asset acquisition and asset value must not be confused with ordinary operating expense classification.
- Personal transactions remain analytically separate from business performance.

13. Diagnostic Intelligence

PrimeAxis is designed to reveal where management attention is required. It should not make unsupported causal claims. The preferred pattern is: identify the mathematical anomaly, show the movement or relationship, then allow the owner to investigate the operational cause.

PrimeAxis loop: RECORD -> CLASSIFY -> RECONCILE -> MEASURE -> COMPARE -> IDENTIFY -> INVESTIGATE -> DECIDE -> MEASURE AGAIN.

14. Practical Case-Study Doctrine: The Hole in the Bucket

A business may be busy, selling daily and still be leaking value. Additional sales, loans or owner capital can temporarily refill the bucket without repairing the leak. PrimeAxis exists to expose the abnormal financial relationship so management knows where to investigate.

The pilot chips analysis is the model: compare product revenue against relevant input cost, identify an abnormal cost-to-sales relationship, intervene operationally, then measure another period to determine whether the mathematics improved.

15. Security Doctrine

- Mandatory password protection at application launch.
- Password re-authentication for Edit, Delete, Admin and Settings actions.
- Owner-controlled access; trusted-confidant access only by deliberate choice.
- Audit history for sensitive actions.
- Frequent encrypted/secure backups.
- Future cloud: strong authentication, device authorization, session protection, encryption in transit and at rest, and alerts for new-device access.

16. Desktop, Licensing & Future Cloud

The desktop edition remains the proving ground: private, local, device-bound and owner-controlled. The future cloud edition should preserve the same product doctrine while allowing the owner to securely reach the same financial truth from laptop, phone or browser wherever the owner is.

- 30-day trial remains the entry model.
- Monthly and lifetime desktop licensing remain supported product paths.
- Cloud subscription can be priced separately because hosting, security, backups and continuous infrastructure create recurring cost.
- Cloud is not a mandate for employee access.

17. Good Operating Practice

- Enter every transaction on the actual date.
- Classify settled versus credit correctly.

- Ensure payment allocations reconcile to gross sales.
- Record settlements against the correct receivable, payable or liability.
- Reconcile cash, mobile money, bank and cheque totals with external records.
- Review closing stock and physical quantities.
- Investigate negative cashflow, overdue liabilities, receivable concentration and abnormal cost relationships promptly.
- Back up business data frequently.

18. Formula Reference - Current Doctrine

- Closing Inventory Value = Opening Value + Purchases - Consumed Value
- Daily Expenses = Operating Expenses + Inventory Purchase Expenditure
- Daily Net = Daily Gross - Daily Expenses
- Daily Cashflow = Settled Sales Receipts - Settled Operating Expenses - Settled Inventory Purchases
- Monthly Operational Value = Monthly Gross - Monthly Expenses
- Total Capital Injection = Sum of all valid owner/investor capital injections
- Total Liabilities = Outstanding Liability Balances + Accounts Payable
- Net Position = Accounts Receivable - Total Liabilities
- Net Business Value = Assets + Stock + non-negative BCR/Cash Reserve + Receivables - Total Liabilities
- Personal Balance = Personal Income - Personal Expenditure
- Return on Capital = UNDER REVIEW under Capital Architecture v2

19. Blueprint Development Status

This revision preserves the implemented v5.2 operating structure where still valid, but supersedes the former Available Capital / Capital Deployment doctrine and formalizes the owner-centric, diagnostic, security and future-cloud principles developed during live testing and product refinement.

PrimeAxis Financial Monitor Pro is not intended to replace audited accounts, statutory filings, tax advice or professional accounting judgment.