
PRIMEAXIS

FINANCIAL MONITOR PRO

THE EXECUTIVE BLUEPRINT

FUNCTIONALITY | REGISTERS | KPIs | CALCULATIONS



A COMPLETE OPERATING MAP OF THE PRIMEAXIS FINANCIAL CONTROL SYSTEM

EXECUTIVE EDITION - VERSION 5.2

PURPOSE AND OPERATING IDEA

PrimeAxis Financial Monitor Pro is a desktop financial control console for a small or growing business. It brings daily operations, cash movement, credit exposure, inventory value, liabilities, capital, assets and personal drawings into one SQLite-backed application. Its central purpose is to turn routine entries into an executive view of what the business earned, spent, owns, owes and can presently deploy.

PrimeAxis is a monitoring and management system, not a substitute for audited accounts, professional tax advice or statutory filings. Results depend on complete, timely and correctly classified entries.

HOW INFORMATION FLOWS

1. Users record sales, purchases, expenses, settlements, liabilities, capital and assets in the operational registers.
2. Settled business inflows and outflows feed the Business Cashflow Ledger. Credit entries feed receivable or payable balances without pretending that cash moved.
3. Daily report snapshots consolidate transactions for the selected date. Monthly snapshots consolidate the daily reports for the selected month.
4. Dashboard KPI cards and charts read the operational registers and saved reporting snapshots.
5. The reporting date and period controls recalculate the time-sensitive dashboard, payment and analytical values.

DASHBOARD AND NAVIGATION

The left navigation provides Dashboard, Inventory Value Register, Sales, Credit Settlement, Business Expenses, Liability Register, Capital Register, Asset Register, Personal Expenditure, Help, About and Exit. The administrator card opens the Administrator Control Centre, which connects to Users, Settings and system information.

The business identity banner stores the name of the business currently in view. Clicking the banner lets the user enter or change that name. The dashboard is arranged into overall-performance KPIs, capital-intelligence KPIs, selected-period KPIs, monthly KPIs, analytical charts and supporting side panels.

REPORTING DATE AND PERIOD CONTROL

The reporting controls support Today, Yesterday, This Week, Last Week, This Month, Last Month, Quarter, Year and Custom Range. Today uses the selected anchor date. This Week runs from Monday through the anchor date. Last Week uses the previous Monday-to-Sunday period. Month, quarter and year periods begin at their respective opening date and end at the selected anchor. A custom range accepts independent start and end dates and automatically corrects reversed dates.

Changing the date or period refreshes daily snapshots for the reporting window, the selected month's snapshot, payment-channel totals, period expenses, credit purchases and analytical charts.

OVERALL PERFORMANCE KPIS

GROSS INCOME

Purpose: Shows cumulative recorded business income.

Calculation: Sum of sales.gross_income plus sum of services.purchases_value.

BUSINESS CENTRAL RESERVE

Purpose: Shows the central business cash position maintained by the cashflow engine.

Calculation: Latest Business Cashflow Ledger running balance plus total capital injected. The reserve engine receives settled sales, settled business expenses, settled inventory purchases, capital movements and liability movements. Credit transactions do not become cash until settled.

TOTAL EXPENDITURE

Purpose: Shows operating expenditure used by the overall net-income calculation.

Current calculation: Sum of business expense amounts recorded in the current calendar month. Inventory expenditure is included in daily and monthly reporting, while the overall card currently reads the business-expense register.

NET INCOME

Purpose: Shows income remaining after the overall expenditure value.

Calculation: Gross Income minus Total Expenditure.

COST OF STOCK

Purpose: Shows the latest recorded closing inventory value.

Calculation: Most recent closing_value in the Inventory Value Register. Operational stock records calculate physical closing stock from opening stock plus additions minus usage.

NET BUSINESS VALUE

Purpose: Provides an estimated net worth of the operating business.

Calculation: Asset Value + Cost of Stock + non-negative Cash Reserve + Accounts Receivable - Total Liabilities.

AVERAGE DAILY GROSS

Purpose: Normalises cumulative gross income across active trading days.

Calculation: Gross Income divided by the number of distinct dates appearing in Sales or Services. The divisor defaults to one when there are no active dates.

CAPITAL INTELLIGENCE KPIS

AVAILABLE CAPITAL

Purpose: Shows undeployed owner or investor capital.

Calculation: Total Amount Injected - Total Amount Deployed in the Capital Register.

ASSET VALUE

Purpose: Shows the present value of registered fixed assets.

Calculation: Sum of quantity multiplied by current unit value for active asset records.

TOTAL LIABILITIES

Purpose: Shows obligations still outstanding.

Calculation: Positive remaining balances in the Liability Register + outstanding Accounts Payable.

RETURN ON CAPITAL

Purpose: Indicates the earnings return produced by available capital.

Calculation: Net Income / Available Capital x 100. It displays zero when available capital is not positive.

SELECTED-PERIOD KPIS

DAILY GROSS

Calculation: Sales gross income + professional-service income for every day in the selected reporting window.

DAILY EXPENSES

Calculation: Business operating expenses + settled inventory purchases + credit inventory purchases for the selected reporting window.

DAILY NET

Calculation: Daily Gross - Daily Expenses.

DAILY CASHFLOW

Calculation: Cash + mobile money + bank transfer + cheques received from sales, minus settled operating expenses and settled inventory purchases. Credit sales and credit purchases are excluded until settlement because they do not represent immediate cash movement.

DAILY CREDIT SALES

Calculation: Credit sales recorded within the selected reporting window.

MONTHLY KPIS

MONTHLY GROSS

Calculation: Sum of saved daily gross values for the selected anchor month.

MONTHLY TOT

Purpose: Gives a monitoring estimate for turnover tax.

Calculation: Monthly Gross x 1.5 percent. The configured rate should be reviewed against the business's actual tax status and current law before use for filing.

MONTHLY EXPENSES

Calculation: Sum of saved daily expense values for the selected anchor month.

MONTHLY OPERATIONAL VALUE

Calculation: Monthly Gross - Monthly Expenses.

MONTHLY LIABILITY OBLIGATION

Calculation: Sum of monthly_installment across liabilities. This is the scheduled obligation indicator rather than the amount already paid.

PAYMENT AND EXPENDITURE PANEL

Cash, Mobile Money (M-Pesa), Bank Transfer / Deposit and Cheques show sales receipts for the selected reporting period using the saved daily reports.

Settled Expenses combine cash/settled business expenses and settled Inventory Value Register purchases in the selected period. Credit Purchases combine credit business expenses and credit inventory purchases in the selected period.

CREDIT AND LIABILITY PANEL

Accounts Receivable is the sum of positive customer receivable balances. Where reconciled receivable rows are unavailable, PrimeAxis falls back to credit sales minus receivable settlements.

Accounts Payable is the sum of positive supplier payable balances. Where reconciled payable rows are unavailable, PrimeAxis falls back to credit inventory and expense purchases minus payable settlements.

Outstanding Liabilities is the sum of positive remaining balances in the Liability Register. Total Liabilities adds Accounts Payable. Net Position equals Accounts Receivable minus Total Liabilities.

PERSONAL FINANCE PANEL

Personal Balance equals personal income minus personal expenditure. Personal transactions remain analytically separate from business revenue and business expenses.

ANALYTICAL CHARTS

Monthly Revenue Trend plots gross and net values from daily report snapshots across the selected period.

Business Segment Comparison compares Goods, Services and Other Income, showing both amounts and percentage contribution.

Expenses vs Net Income compares gross income, expenses and net income, and calculates operating margin as $\text{Net} / \text{Gross} \times 100$ when gross is non-zero.

Revenue Distribution presents Goods, Services and Other Income as a concentration donut with the combined revenue total at its centre.

SALES MODULE

Universal Daily Sales captures a date, revenue type, item or service, and amount. Revenue is classified into Goods, Service or Other Income. Multiple stream entries can be assembled into one daily summary. The payment allocation supports Cash, Mobile Money, Bank Transfer, Cheques and Credit Sales and is validated against gross income.

Settled payment channels feed business cash inflow. Credit sales feed Accounts Receivable. Sales history supports viewing, editing and deleting records, with recalculation and reconciliation after changes. Frequently used revenue stream names are remembered for faster entry.

INVENTORY VALUE REGISTER

The register captures date, opening inventory value, additional purchases, value consumed, closing inventory value, purchase type, payment option and funding source. Closing Value is calculated as $\text{Opening Value} + \text{Purchases Value} - \text{Consumed Value}$.

Purchase types are Settled Payment and Credit Payment. Settled purchases use Cash, Mobile Money, Bank Transfer or Cheques and feed cash outflow. Credit purchases create or update Accounts Payable and do not reduce cash until settled. The funding source is controlled as Business Central Reserve.

The supporting Inventory and Products functions track named items, categories, suppliers, stock additions, stock usage, opening and closing quantities, reorder levels and product master records. The Stock Monitor classifies an item as OUT OF STOCK when current stock is zero or below, REORDER when it is at or below its positive reorder level, and OK otherwise.

BUSINESS EXPENSES

The expense register captures expense name, category, supplier, amount, payment type, payment mode, funding source and date. Payment type is Cash or Credit. Settled expenses reduce business cash; credit expenses create or update Accounts Payable. Records can be added, edited and deleted, with corresponding cashflow reversals or reposting where applicable.

CREDIT SETTLEMENT

The settlement module supports Receivable Settlement, Payable Settlement and Loan / Liability Repayment. It records payment mode, funding source, amount, date and reference information.

A receivable settlement reduces the selected customer balance and brings settled value into the business. A payable settlement reduces a supplier obligation and records a business outflow. A liability repayment reduces the outstanding liability and records the repayment outflow. The screen shows both current balances and settlement history.

LIABILITY REGISTER

The Liability Register records lender or creditor, liability type, principal, interest rate, monthly installment, liability date and due date. Repayments capture amount, payment method, funding source and reference. Remaining Balance is reduced by recorded repayments and contributes to Outstanding Liabilities and Total Liabilities.

The transaction-ledger view also supports Liability Incurred and Liability Settlement, purpose, liability amount, monthly obligation, amount paid, current balance and outstanding balance.

CAPITAL REGISTER

The Capital Register records date, source, opening balance, amount injected, amount deployed, funding source, closing balance and description. Closing Balance is calculated as Opening Balance + Amount Injected - Amount Deployed.

Capital injection increases the capital base and participates in the Business Central Reserve calculation. Deployment reduces Available Capital. The register supports add, edit, delete and history operations.

ASSET REGISTER

The Asset Register captures asset name, description, quantity, unit value and funding source. Total Value is Quantity x Unit Value. The summed current value feeds Asset Value and therefore Net Business Value. Asset records can be added, edited and deleted.

PERSONAL EXPENDITURE

This register captures Income or Expenditure, income source, purpose, need group, amount, notes and date. Suggested classifications include Salary, Business Drawings, Gift, Savings and Other for sources, and Basic Needs, Rent, Food, Medical, Fees, Family, Leisure and Other for purpose.

The module displays transaction history and a need-group breakdown with amount spent and percentage share. Personal Balance remains separate from business performance KPIs.

USERS AND ADMINISTRATION

Users Management stores username, full name, role, status and creation date. Roles include Administrator, Manager and User; status can be Active or Inactive. The Administrator Control Centre links to Users, Settings and system information.

Settings contains reporting information, backup tools, an audit-log information area and system settings. The backup function creates a timestamped copy of primeaxis.db. Some audit and reporting entries are informational placeholders for planned expansion and should not be treated as completed automated reports.

DATA STORAGE AND RECONCILIATION

Operational data is stored locally in primeaxis.db. Core tables include sales, sales streams, inventory, inventory value register, expenses, services, accounts receivable, accounts payable, credit settlements, liabilities, liability payments, capital register, asset register, personal transactions, daily reports, monthly reports, users, products, business cashflow ledger and application state.

PrimeAxis creates missing tables and adds selected legacy columns when opening older databases. Receivable and payable reconciliation keeps credit-source records aligned with outstanding balances. Daily and monthly snapshots can be updated when source transactions change.

LICENSING AND DISTRIBUTION

A new installation starts with a 30-day trial. At expiry the activation window offers a 30-day licence or lifetime licence and displays the computer-specific request ID. After payment to M-Pesa Till 3127453 - Flashbang Enterprises, an authorised private generator can issue a 12-character device-bound activation code. Monthly codes add 30 days; lifetime codes

permanently activate that computer. The licence state is kept separately from the business database.

GOOD OPERATING PRACTICE

- Enter every transaction on its actual date and use the correct settled or credit classification.
- Ensure sales payment allocations equal gross sales.
- Record credit settlements against the correct receivable, payable or liability.
- Reconcile cash, M-Pesa, bank and cheque totals with their external statements.
- Review inventory closing values and physical quantities regularly.
- Back up primeaxis.db frequently and keep at least one copy away from the computer.
- Review unusually negative cashflow, overdue liabilities, receivable concentration and stock reorder warnings promptly.
- Treat the 1.5 percent TOT card as a configurable monitoring estimate, not an automatic tax filing.

FORMULA QUICK REFERENCE

Closing Inventory Value = Opening Value + Purchases - Consumed Value

Daily Expenses = Operating Expenses + Settled Inventory Purchases + Credit Inventory Purchases

Daily Net = Daily Gross - Daily Expenses

Daily Cashflow = Settled Sales Receipts - Settled Operating Expenses - Settled Inventory Purchases

Monthly Operational Value = Monthly Gross - Monthly Expenses

Monthly TOT Estimate = Monthly Gross x 1.5%

Available Capital = Capital Injected - Capital Deployed

Total Liabilities = Outstanding Liability Balances + Accounts Payable

Net Position = Accounts Receivable - Total Liabilities

Return on Capital = Net Income / Available Capital x 100

Net Business Value = Assets + Stock + Cash Reserve + Receivables - Total Liabilities

Personal Balance = Personal Income - Personal Expenditure

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Prepared from the implemented application structure and calculation paths.