

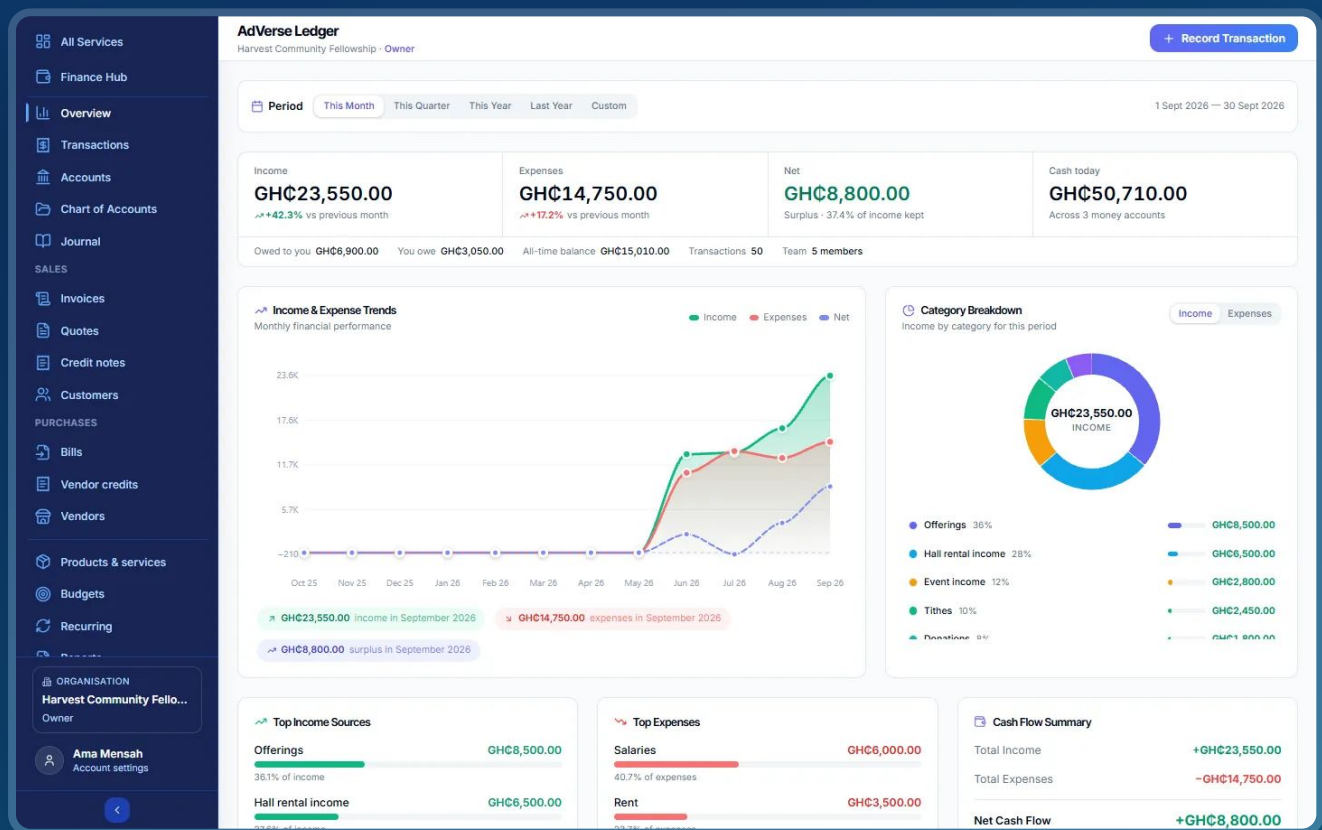


AdVerse

USER GUIDE

AdVerse Ledger

Keep your organisation's books: record money, send invoices, track budgets and produce the reports your committee and auditors ask for.



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The latest version of this guide, with search, is at help.getadverse.com/ledger.

Questions: support@getadverse.com.

AdVerse Ledger Guide

AdVerse Ledger keeps the books for churches, fellowships, schools, clubs and small organisations: every cedi that comes in or goes out, where it is held, who owes what, and the reports your committee, auditors and donors ask for.

This guide walks through every screen in the order it appears in the Ledger's sidebar. Each chapter says what the screen is for, what you see, and how to do each task step by step. Screenshots use a made-up organisation, *Harvest Community Fellowship*, so the names and amounts are examples only.

HOW TO READ THIS GUIDE

Words in **bold** are the exact labels you will see on screen. What you can do depends on your role (Owner, Admin, Treasurer, Recorder, Auditor or Viewer). When a task needs a particular role, the chapter says so; the full list is in Roles and permissions.

First-week checklist

Setting things up in this order saves corrections later. Each item links to the chapter that explains it.

☐ **Check the organisation settings.** Name, description, currency, the month your financial year starts, and an approval limit for large expenses if you want one. [Settings](#)

☐ **Add the places you keep money.** Your cash box, each bank account and each mobile money wallet, each with the balance it held on the day you start. [Accounts](#)

☐ **Review your categories.** The Ledger gives you a starting list. Rename, add or archive categories so they match how you report. [Chart of Accounts](#)

☐ **Add funds, departments or projects** if you report money separately for them (for example a Building Fund). [Settings > Funds](#)

☐ **Enter other opening balances** such as equipment you own or a loan you owe. [Settings > Opening balances](#)

☐ **If you send invoices:** fill in your organisation details, numbering, payment terms and payment instructions, and add tax rates if you charge tax. [Settings > Invoice settings](#)

☐ **Invite your team** and give each person the smallest role they need. [Members](#)

☐ **Start recording.** Record income and expenses as they happen, or import a spreadsheet of past records. [Transactions](#)

Opening the Ledger

Who can use it

AdVerse Ledger is part of the AdVerse PRO packages. What matters is the plan of the **organisation's owner**: everyone invited to an organisation can use it for as long as the owner's plan includes the Ledger, even if they have no plan of their own. If the owner's plan lapses, every member sees *"AdVerse PRO subscription required to access this service."* until it is renewed.

If your own plan does not include the Ledger, opening it shows **AdVerse PRO required** with a **View subscription in profile** button, where you can subscribe or redeem a code.

Getting there

- From the AdVerse menu, open **AdVerse Ledger**. It remembers the organisation you used last and opens its **Overview**.
- If you were invited as a guest, sign in to your Guest Workspace and open the Ledger from there.
- If the Ledger cannot load, you will see **Connection error** or **Could not open Ledger** with a **Retry** button. It retries by itself twice first.

Create your ledger

The first time you open the Ledger with no organisation, you see **Create Your Ledger**.

AdVerse Ledger
Encrypted & Secure

Quick Setup

Set up your financial ledger

Create your organization in under a minute. We'll set up default income and expense categories for you.

- Transaction Tracking**
Record every income and expense with details
- Budget Management**
Set budgets and track spending in real-time
- Financial Reports**
Generate reports and export to CSV anytime
- Team Collaboration**
Invite members with role-based permissions
- Multi-Currency**
Supports 15+ currencies for global organizations
- Complete Audit Trail**
Every action logged for full accountability

Free forever
No hidden fees
Export anytime

Create Your Ledger

Fill in the details to get started

Organization Name *

This is the name that will appear on reports and invoices.

Category Template *

Church / Ministry
 Perfect for churches, ministries, and religious organizations.

Tithes
Offerings
Donations
Building Fund
Missions
+4 more

Organization / Club
 For NGOs, cooperatives, schools, clubs, and businesses.

Dues
Donations
Grants
Sales
Payroll
+3 more

Default Currency

GH
GHS — Ghanaian Cedi

Fiscal Year Start

January

Description (optional)

Create Ledger ↗

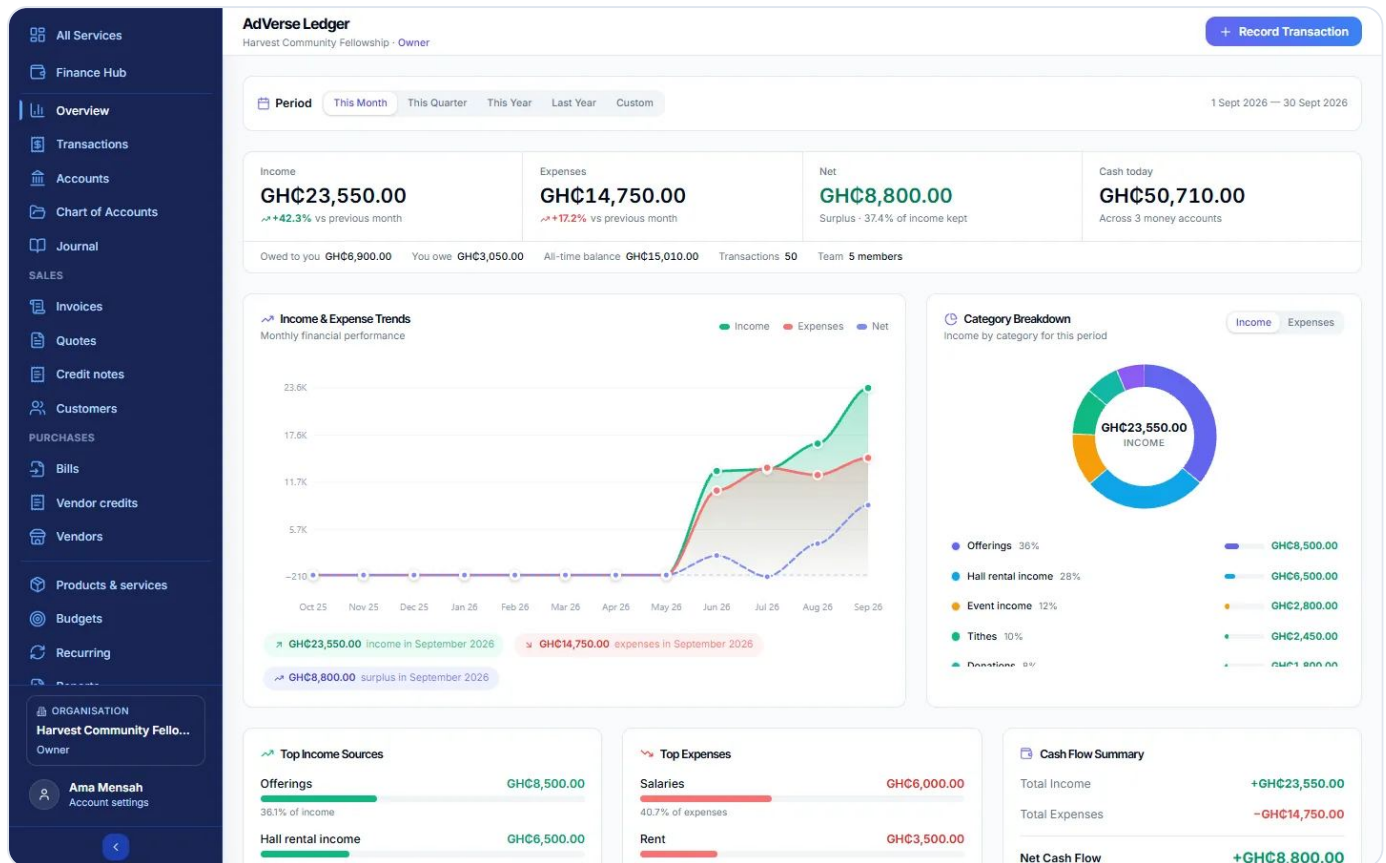
You can change these settings anytime from the Settings tab.

Create Your Ledger. Name the organisation, pick a starting template and a currency.

- 1 Type the **Organization Name**. It appears on reports and invoices.
- 2 Pick a **Category Template: Church / Ministry** or **Organization / Club**. This only decides your starting categories; you can change them all later.
- 3 Choose the **Default Currency**. All reports are in this currency.
- 4 Pick the month your **Fiscal Year Starts** and, if you like, add a short **Description**.
- 5 Select **Create Ledger**. You become the organisation's **Owner**. Everything here can be changed later in Settings.

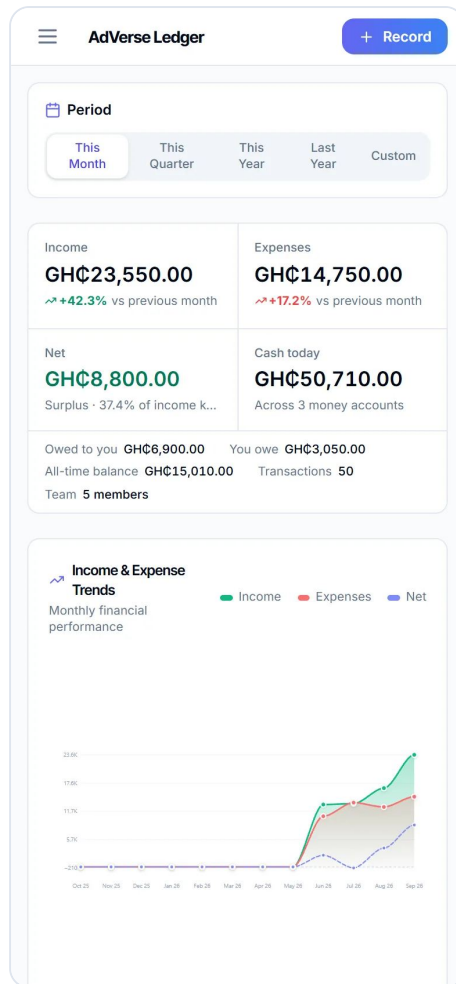
The Ledger sets up a starting chart of accounts for you. The church template, for example, includes income such as Tithes, Offerings, Building Fund, Welfare, Mission Support, Pledges and Donations, and expenses such as Utilities, Rent, Salaries & Stipends, Transport & Fuel, Events & Programs and Maintenance. It also creates a few **system accounts** the Ledger needs to keep its books (for example Undeposited Funds, Accounts Receivable, Accounts Payable and Opening Balance Equity). System accounts cannot be deleted.

Finding your way around



The Ledger. The sidebar lists every section; the header shows the organisation and your role, with **Record Transaction** always at hand.

- **Header.** Shows **AdVerse Ledger**, the organisation name and your role. If you can record money, the **Record Transaction** button (on phones, **Record**) opens the recording form from any screen.
- **Sidebar.** The sections, in order: Overview, Transactions, Accounts, Chart of Accounts, Journal; *Sales*: Invoices, Quotes, Credit notes, Customers; *Purchases*: Bills, Vendor credits, Vendors; then Products & services, Budgets, Recurring, Reports, Members, Contacts, Audit Log and Settings. Sections your role cannot use are hidden. The arrow at the bottom collapses the sidebar.
- **Top links.** **All Services** returns to AdVerse and **Finance Hub** opens your other finance tools. Guests see a single **Guest Workspace** link instead.
- **Switching organisation.** If you belong to more than one, the **Organisation** card at the bottom of the sidebar has a **Switch organisation** list showing each name and your role in it.
- **Forms open from the side.** Every form and detail view slides in from the right. Close it with the X, the Esc key, or by clicking outside it.
- **Reloading** keeps the organisation but returns you to Overview.



On a phone. The same screens stack into one column.

1 Overview

A one-page picture of how the organisation is doing: money in and out, where the money is, trends, budgets and what is coming up.

Choose a period

The **Period** bar at the top offers **This Month** (the default), **This Quarter**, **This Year**, **Last Year** and **Custom** (two dates). Everything below follows the period you pick.

The summary panel

- **Income** and **Expenses** for the period, each with the change against the previous period (for example *+12.5% vs previous month*). A rise in expenses shows in red.
- **Net**: income minus expenses, labelled *Surplus* (with the share of income kept), *Deficit* or *Break-even*.
- **Cash today**: what your cash, bank and mobile money accounts hold.
- The line underneath shows **Owed to you** (unpaid invoices), **You owe** (unpaid bills), the all-time balance, the number of transactions and your team size.

Charts and widgets

WIDGET	WHAT IT SHOWS
Income & Expense Trends	Income, expenses and net for the 12 months ending in your period. Hover a point for the amount.
Category Breakdown	A ring chart of income or expenses by category (switch between them). The seven largest are named; the rest are grouped as "Other".
Top Income Sources / Top Expenses	The five largest categories with their share.
Cash Flow Summary	Total income, total expenses, net cash flow and the income-to-expense ratio.
Recent Transactions	The last eight records.
Financial Health Score	A 0–100 indicator built from how much income you keep, how many income sources you have and how well expenses are controlled. It is a guide, not an accounting figure.
Period Comparison	This period against the previous one for income, expenses and net.
Budget Health	How many budgets are on track, near the limit or over.
Top Contributors	The largest recent payers. It only looks at the latest records; use Reports > Contributions for full totals.
Upcoming Recurring	The next scheduled recurring entries.

2 Transactions

The day-to-day register of money in and out. Here you record, find, correct, void, attach receipts to, import and approve transactions.

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Harvest Community Fello...

Owner

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+ Record Transaction

1 Pending Approval

Transactions awaiting review

Q Search transactions...

All Types

mm/dd/yyyy

mm/dd/yyyy

+ Record

Import CSV

Date	Type	Category	Description	Method	Amount	Actions
27 Sept 2026	Expense	Office supplies	Projector for main hall	Bank Transfer	-GHC6,800.00	  
27 Sept 2026	Income	Offerings	Sunday offering — 27 September	Cash	+GHC2,150.00	  
26 Sept 2026	Income	Dues	Men's fellowship dues — September	Mobile Money	+GHC1,500.00	  
25 Sept 2026	Expense	Salaries	Staff salaries — September	Bank Transfer	-GHC6,000.00	  
24 Sept 2026	Income	Donations	Donation — welfare fund	Bank Transfer	+GHC1,800.00	  
20 Sept 2026	Income	Offerings	Sunday offering — 20 September	Cash	+GHC2,400.00	  
20 Sept 2026	Income	Event income	Harvest thanksgiving dinner tickets	Mobile Money	+GHC2,800.00	  
19 Sept 2026	voided	Office supplies	Printer toner	Cash	-GHC456.00	Voided
18 Sept 2026	Expense	Transport	Fuel for outreach van	Cash	-GHC380.00	  
16 Sept 2026	Expense	Office supplies	Office chair repairs and supplies	Cash	-GHC640.00	  
13 Sept 2026	Income	Offerings	Sunday offering — 13 September	Cash	+GHC1,900.00	  
13 Sept 2026	Income	Tithes	Monthly tithe	Bank Transfer	+GHC1,100.00	  

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Transactions. Search and filter at the top; each row shows the date, type, category, description, payment method and amount.

Find a transaction

Use **Search transactions...**, the **All Types / Income / Expense** filter and the **From** and **To** dates. The list shows 25 rows per page. Voided rows are faded and marked **voided** . When a category is an asset, loan or fund rather than income or expense, the type reads **Money in** or **Money out** and the row notes it is not counted as income or expense.

Record income or an expense

The screenshot displays the AdVerse Ledger interface for 'Harvest Community Fellowship - Owner'. The main area shows a list of transactions with columns for Date, Type, Category, and Description. A yellow banner at the top indicates '1 Pending Approval'. On the right, the 'Record Transaction' modal is open, allowing users to record income or expense. The modal includes fields for Category, Fund / department / project, Deposited to (account), Amount, Date, Description, Payment Method, Received From, Reference #, and Notes. A green 'Record Income' button is at the bottom of the modal.

Date	Type	Category	Description
27 Sept 2026	Expense	Office supplies	Projector for main hall
27 Sept 2026	Income	Offerings	Sunday offering — 27 September
26 Sept 2026	Income	Dues	Men's fellowship dues — September
25 Sept 2026	Expense	Salaries	Staff salaries — September
24 Sept 2026	Income	Donations	Donation — welfare fund
20 Sept 2026	Income	Offerings	Sunday offering — 20 September
20 Sept 2026	Income	Event income	Harvest thanksgiving dinner tickets
19 Sept 2026	voided	Office supplies	Printer toner
18 Sept 2026	Expense	Transport	Fuel for outreach van
16 Sept 2026	Expense	Office supplies	Office chair repairs and supplies
13 Sept 2026	Income	Offerings	Sunday offering — 13 September
13 Sept 2026	Income	Tithes	Monthly tithe

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Record Transaction. Choose income or expense, the category, the account the money went into or came from, then the amount and date.

- 1 Select **Record Transaction** in the header (or + **Record** on Transactions or Overview).
- 2 Choose ↓ **Income** or ↑ **Expense**.
- 3 Pick the **Category**. Under **Other accounts** you will also find assets, loans and funds, each with a hint such as "Money in — e.g. loan received". Those are recorded against that account and are not counted as income or expense.
- 4 If you use funds or departments, choose the **Fund / department / project**.
- 5 Choose where the money went: **Deposited to** for income or **Paid from** for an expense. Pick the real cash box, bank or wallet so its balance stays right. — **Not tracked** — leaves it out of every account balance.
- 6 Enter the **Amount** and **Date**.
- 7 Add a **Description**, the **Payment Method** (Cash, Mobile Money, Bank Transfer, Cheque, Online Payment, Card or Other), who it was **Received From** or **Paid To**, a **Reference #** (receipt or cheque number) and any **Notes**.
- 8 Select **Record Income** or **Record Expense**.

ALWAYS FILL "RECEIVED FROM"

The name you type there feeds the Contributions report, which you can use for giving statements.

If a record with the same category, amount and date already exists, the Ledger warns you with **Possible duplicate**. Choose **Cancel** or **Save Anyway**.

Record Transaction

Income

Expense

Category *

Offerings

Fund / department / project (optional)

— None —

Deposited to (account)

Petty cash (GHS)

Amount *

1450

Date *

09/29/2026

Description

Midweek service offering

Payment Method

Cash

Received From

Name

Reference #

Receipt/cheque number

Notes (optional)

Additional notes, context, or internal memo...

Record Income

Recording on a phone. The form fills the screen.

Correct a transaction

Owner, Admin or Treasurer. Select the pencil (**Edit transaction**) on the row, change what is wrong and select **Save Changes**.

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Transactions awaiting review

Search transactions...

All Types

mm/dd/yyyy

Date	Type	Category	Description
27 Sept 2026	Expense	Office supplies	Projector for main hall
27 Sept 2026	Income	Offerings	Sunday offering — 27 September
26 Sept 2026	Income	Dues	Men's fellowship dues — September
25 Sept 2026	Expense	Salaries	Staff salaries — September
24 Sept 2026	Income	Donations	Donation — welfare fund
20 Sept 2026	Income	Offerings	Sunday offering — 20 September
20 Sept 2026	Income	Event income	Harvest thanksgiving dinner tickets
19 Sept 2026	voided	Office supplies	Printer toner
18 Sept 2026	Expense	Transport	Fuel for outreach van
16 Sept 2026	Expense	Office supplies	Office chair repairs and supplies
13 Sept 2026	Income	Offerings	Sunday offering — 13 September
13 Sept 2026	Income	Tithes	Monthly tithe

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Edit Transaction

Type

Income

Expense

Category

Offerings

Fund / department / project (optional)

— None —

Deposited to (account)

Petty cash (GHS)

Amount (GHS)

2400

Date

09/20/2026

Description

Sunday offering — 20 September

Payment Method

Cash

Payer / Payee

Name

Reference Number (optional)

OFF-0920

Notes (optional)

Any additional notes...

Cancel

Save Changes

Edit Transaction. Every field of the original record can be changed here.

- A voided transaction cannot be edited.
- If the transaction is ticked in a reconciliation, you can still change the description, notes and payer, but not the amount, date, type, category or account until it is unticked.
- A transaction created by an invoice or bill payment is changed from that document instead.
- Raising an expense to or above the approval limit sends it for approval again.

Void a transaction

Owner or Admin. Voiding keeps the record but removes its effect from every balance and report. Select the ban icon (**Void transaction**), optionally give a **Reason for voiding**, then select **Void Transaction**.

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Search transactions...

All Types

mm/dd/yyyy

Date	Type	Category	Description	Method
27 Sept 2026	Expense	Office supplies	Projector for main hall	Bank Transfe
27 Sept 2026	Income	Offerings	Sunday offering — 27 September	Cash
26 Sept 2026	Income	Dues	Men's fellowship dues — September	Mobile Mone
25 Sept 2026	Expense	Salaries	Staff salaries — September	Bank Transfe
24 Sept 2026	Income	Donations	Donation — welfare fund	Bank Transfe
20 Sept 2026	Income	Offerings	Sunday offering — 20 September	Cash
20 Sept 2026	Income	Event income	Harvest thanksgiving dinner tickets	Mobile Mone
19 Sept 2026	voided	Office supplies	Printer toner	Cash
18 Sept 2026	Expense	Transport	Fuel for outreach van	Cash
16 Sept 2026	Expense	Office supplies	Office chair repairs and supplies	Cash
13 Sept 2026	Income	Offerings	Sunday offering — 13 September	Cash
13 Sept 2026	Income	Tithes	Monthly tithe	Bank Transfe

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Void Transaction

This will mark the transaction as voided. It won't be deleted, but it will no longer affect your balances.

Category: Transport

Amount: -GHC380.00

Date: 18 Sept 2026

Reason for voiding (optional)

Wrong amount entered

Cancel

Void Transaction

Void Transaction. The record stays on file, struck through.

THERE IS NO UN-VOID

If you void by mistake, record the transaction again. If the transaction was the money side of an invoice or bill payment, voiding also removes that payment, and the invoice is owed again.

Attach receipts and documents

Select the paperclip (**Attachments**) on a row, then **Click to upload receipt or document**. PDF, pictures, Word, Excel, CSV and text files up to 10 MB are accepted, one at a time. Click a file name to open it. Deleting an attachment is permanent (Owner, Admin or Treasurer).

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Search transactions...

All Types

mm/dd/yyyy

Date	Type	Category	Description	Method
27 Sept 2026	Expense	Office supplies	Projector for main hall	Bank Transfe
27 Sept 2026	Income	Offerings	Sunday offering — 27 September	Cash
26 Sept 2026	Income	Dues	Men's fellowship dues — September	Mobile Mone
25 Sept 2026	Expense	Salaries	Staff salaries — September	Bank Transfe
24 Sept 2026	Income	Donations	Donation — welfare fund	Bank Transfe
20 Sept 2026	Income	Offerings	Sunday offering — 20 September	Cash
20 Sept 2026	Income	Event income	Harvest thanksgiving dinner tickets	Mobile Mone
19 Sept 2026	voided	Office supplies	Printer toner	Cash
18 Sept 2026	Expense	Transport	Fuel for outreach van	Cash
16 Sept 2026	Expense	Office supplies	Office chair repairs and supplies	Cash
13 Sept 2026	Income	Offerings	Sunday offering — 13 September	Cash
13 Sept 2026	Income	Tithes	Monthly tithe	Bank Transfe

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Attachments

Transaction: Electricity bill — August — GH¢870.00

Click to upload receipt or document

PDF, Image, Word, Excel — Max 10MB

1 FILE

electricity-bill-august-2026.pdf

180.0 KB · 9 Sept 2026

Attachments. Keep the receipt with the record it proves.

Approve large expenses

If an Owner or Admin sets an **Approval Threshold** in Settings, any expense at or above it is held for approval. This applies to expenses recorded by hand, imported, posted by a recurring template, or edited up to the limit. Income is never held.

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+ Record Transaction

1 Pending Approval

Transactions waiting review

expense **GHC6,800.00** - Office supplies

Projector for main hall - Yaw Asante - 27 Sept 2026

Note (optional)

Approve

Reject

Search transactions...

All Types

mm/dd/yyyy

mm/dd/yyyy

+ Record

Import CSV

Date	Type	Category	Description	Method	Amount	Actions
27 Sept 2026	Expense	Office supplies	Projector for main hall	Bank Transfer	-GHC6,800.00	
27 Sept 2026	Income	Offerings	Sunday offering — 27 September	Cash	+GHC2,150.00	
26 Sept 2026	Income	Dues	Men's fellowship dues — September	Mobile Money	+GHC1,500.00	
25 Sept 2026	Expense	Salaries	Staff salaries — September	Bank Transfer	-GHC6,000.00	
24 Sept 2026	Income	Donations	Donation — welfare fund	Bank Transfer	+GHC1,800.00	
20 Sept 2026	Income	Offerings	Sunday offering — 20 September	Cash	+GHC2,400.00	
20 Sept 2026	Income	Event income	Harvest thanksgiving dinner tickets	Mobile Money	+GHC2,800.00	
19 Sept 2026	Voided	Office supplies	Printer toner	Cash	-GHC450.00	Voided
18 Sept 2026	Expense	Transport	Fuel for outreach van	Cash	-GHC380.00	
16 Sept 2026	Expense	Office supplies	Office chair repairs and supplies	Cash	-GHC640.00	
13 Sept 2026	Income	Offerings	Sunday offering — 13 September	Cash	+GHC1,900.00	
13 Sept 2026	Income	Tithes	Monthly tithe	Bank Transfer	+GHC1,100.00	

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Pending Approvals. Owners, Admins and Treasurers approve or reject; Auditors can see the list.

- On Transactions, open the **Pending Approval** banner.
- Read each request: amount, category, description, who asked and when.
- Optionally type a **Note**, then select **Approve** or **Reject**.
 - You cannot approve your own request; someone else must.
 - A held expense appears in the list but does not count in any total, balance or report until it is approved. A rejected one never counts.
 - In the list, a held expense is marked **Awaiting approval** and a rejected one **Rejected**.
 - To send a rejected expense for approval again (after correcting it if needed), select the send icon, **Send for approval again**, on its row.

Import from a spreadsheet

Owner, Admin, Treasurer or Recorder. Bring in many records at once from a CSV file.

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Search transactions...

Date	Type	Category	Description
27 Sept 2026	Expense	Office supplies	Projector fo
27 Sept 2026	Income	Offerings	Sunday off
26 Sept 2026	Income	Dues	Men's fello
25 Sept 2026	Expense	Salaries	Staff salari
24 Sept 2026	Income	Donations	Donation —
20 Sept 2026	Income	Offerings	Sunday off
20 Sept 2026	Income	Event income	Harvest the
19 Sept 2026	voided	Office supplies	Printer tone
18 Sept 2026	Expense	Transport	Fuel for out
16 Sept 2026	Expense	Office supplies	Office chail
13 Sept 2026	Income	Offerings	Sunday off
13 Sept 2026	Income	Tithes	Monthly tit

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Import Transactions from CSV

Upload a CSV file with transaction data to bulk-import

Map your CSV columns (5 rows found)

DATE *

AMOUNT *

CATEGORY *

TYPE

DESCRIPTION

PAYER/PAYEE

PAYMENT METHOD

REFERENCE

READY TO IMPORT

4

WILL BE SKIPPED

1

1 category not found

Skipped rows

Row	Reason	Date	Category	Amount
5	category not found	2026-09-21	Stationery	95.00

Date	Type	Category	Amount	Description	Payer_or_Payee	Payment_Me
2026-09-06	Income	Tithes	850.00	Monthly tithe	Efua Mensah	mobile_mone
2026-09-13	Income	Offerings	1920.00	Sunday offering		cash
2026-09-14	expense	Transport	180.00	Fuel for choir trip	Riverside Fuel Station	cash
2026-09-20	income	Donations	500.00	Donation — welfare	Kojo Tetteh	bank_transfer
2026-09-21	expense	Stationery	95.00	Envelopes	Cornerstone Office Supplies	cash

Reset

Import 4 Transactions

5 rows read from CSV

Import Transactions from CSV. Match your columns, check what will be skipped, then import.

- On Transactions, select **Import CSV**. Use **Download sample CSV** to see the expected layout.
- Drop your file on the box or click to choose it.
- Check **Map your CSV columns**. **Date**, **Amount** and **Category** are required; **Type**, **Description**, **Payer/Payee**, **Payment Method** and **Reference** are optional.
- Read **Ready to import** and **Will be skipped**. The **Skipped rows** table gives the reason for each (missing date, invalid amount, category not found and so on). Fix those in your file if you want them in.
- Select **Import N Transactions** and wait for the progress bar, then **Done**.

COLUMN	WHAT THE LEDGER ACCEPTS
Header row	Date, Type, Category, Amount, Description, Payer_or_Payee, Payment_Method, Reference (other names are detected where possible)
Date	2026-09-15 , 2026/09/15 , 15/09/2026 , 15-09-2026 or 15.09.2026 (day first). Two-digit years mean 20YY.
Amount	1,250.50 , GH¢ 1,250.50 , (300) or -45 . Zero is rejected.
Type	income , credit , in , received ... or expense , debit , out , paid With no Type column, negative amounts are expenses.

COLUMN	WHAT THE LEDGER ACCEPTS
Category	Must match an existing category name (capitals and extra spaces ignored). Unknown categories are skipped, never guessed.
Payment method	cash , mobile_money , bank_transfer , cheque , online , card or other . Anything else becomes "other".

Imported records follow every normal rule (locked periods, the approval limit) and are not linked to a money account.

3 Accounts

Where your money is physically held: the cash box, bank accounts, mobile money wallets and cards. Here you see each balance, move money between them and check them against statements.

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Harvest Community Fello...
Owner

Ama Mensah
Account settings

AdVerse Ledger

Harvest Community Fellowship · Owner

+ Record Transaction

Accounts

Where your money is held: cash, bank and mobile money

Transfer

+ Add account

Total (GHS)
GH¢50,710.00
Across 3 accounts

Bank
GH¢28,500.00
1 account

Mobile money
GH¢18,210.00
1 account

Cash
GH¢4,000.00
1 account

All accounts

All Bank Mobile money Cash

Account	Type	Share of total	Balance	
Main bank account Community Bank · ---4821	Bank	56%	GH¢28,500.00	👁️ 🔄 ✎️ 🗑️
Mobile money wallet Mobile money · ---7730	Mobile money	36%	GH¢18,210.00	👁️ 🔄 ✎️ 🗑️
Petty cash Cash	Cash	8%	GH¢4,000.00	👁️ 🔄 ✎️ 🗑️

Transfers

Money moved between your accounts. It is not income or an expense.

2 transfers

Mobile money wallet → Main bank account
GH¢5,000.00
15 Sept 2026

Petty cash → Main bank account
GH¢12,000.00
31 Aug 2026

Accounts. The total and each kind of account at the top, then every account with its share of the total.

An account's balance is its opening balance, plus income deposited to it, minus expenses paid from it, plus transfers in, minus transfers out, plus or minus invoice and bill payments.

- The panel shows the **Total** and totals for **Bank**, **Mobile money** and **Cash**.
- **All accounts** lists each account with its institution and the last four digits of its number, its type, its **Share of total** and balance. Filter by type with the chips.
- Row actions: **View activity**, **Reconcile with a statement**, **Edit** and **Delete**. On a phone they are in the ⋮ menu.

Add a money account

Owner, Admin or Treasurer.

The screenshot displays the AdVerse Ledger interface for 'Harvest Community Fellowship - Owner'. The left sidebar contains navigation options: All Services, Finance Hub, Overview, Transactions, Accounts (selected), Chart of Accounts, Journal, SALES (Invoices, Quotes, Credit notes, Customers), and PURCHASES (Bills, Vendor credits, Vendors, Products & services, Budgets, Recurring). The main content area shows the 'Accounts' section with a summary of total funds (GH¢50,710.00) and a breakdown by type: Bank (GH¢28,500.00) and Mobile money (GH¢18,210.00). Below this is a table of all accounts and a list of transfers.

Account	Type	Share of total
Main bank account Community Bank - ---4821	Bank	56%
Mobile money wallet Mobile money - ---7730	Mobile money	36%
Petty cash Cash	Cash	8%

Transfers
Money moved between your accounts. It is not income or an expense.

- Mobile money wallet → Main bank account
- Petty cash → Main bank account

The 'Add Account' modal is open on the right, showing fields for Name (*), Type, Currency, Opening Balance, Institution, and Account #, with a 'Create Account' button at the bottom.

Add Account. The opening balance is what the account held on the day you start using the Ledger.

- 1 Select + Add account.
- 2 Enter the **Name** (for example "Main bank account") and choose the **Type**: Cash, Bank, Mobile Money, Card or Other.
- 3 Choose the **Currency**. It cannot be changed afterwards.
- 4 Enter the **Opening Balance**, and optionally the **Institution** and the last four digits in **Account #**.
- 5 Select **Create Account**.

Deleting an account that has any history archives it instead, so its records stay intact. Deleting is for Owners and Admins.

Move money between accounts

A transfer (for example banking the Sunday cash, or moving money to the mobile money wallet) is not income or an expense; it only changes where the money sits.

The screenshot displays the AdVerse Ledger interface for 'Harvest Community Fellowship - Owner'. The left sidebar contains navigation options: All Services, Finance Hub, Overview, Transactions, Accounts (selected), Chart of Accounts, Journal, SALES (Invoices, Quotes, Credit notes, Customers), and PURCHASES (Bills, Vendor credits, Vendors, Products & services, Budgets, Recurring). The main content area shows the 'Accounts' section with a summary of total balances and a table of all accounts.

Account	Type	Share of total
Main bank account Community Bank - ---4821	Bank	56%
Mobile money wallet Mobile money - ---7730	Mobile money	36%
Petty cash Cash	Cash	8%

Below the accounts table, the 'Transfers' section shows recent transactions: 'Mobile money wallet → Main bank account' and 'Petty cash → Main bank account'.

The 'New Transfer' modal is open on the right, showing the following fields:

- From ***: Petty cash (GH¢4,000.00)
- To ***: Main bank account (GHS)
- Amount ***: 3500
- Date ***: 09/29/2026
- Fee (optional)**: 0.00
- Note**: Banked September offerin

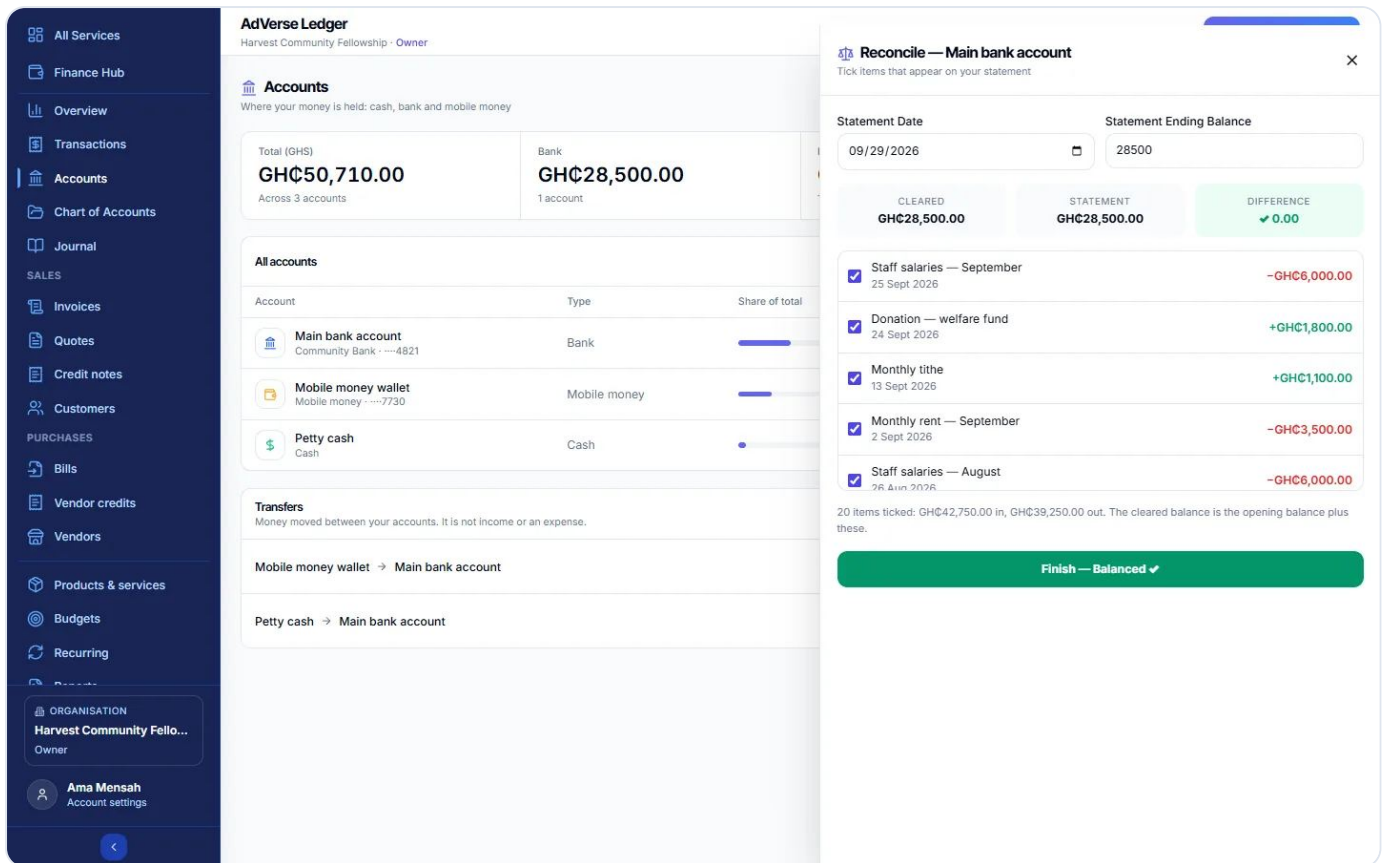
A 'Record Transfer' button is at the bottom of the modal.

New Transfer. Choose the two accounts, the amount and any fee charged.

- 1 Select **Transfer** (you need at least two accounts).
- 2 Choose **From** and **To**, the **Amount** and **Date**.
- 3 If the accounts use different currencies, enter the **Exchange rate**; the form shows what the recipient gets.
- 4 Enter any **Fee**. It is recorded as a bank and mobile money charge, taken from the *From* account.
- 5 Select **Record Transfer**.

Reconcile an account with a statement

Reconciling proves that the Ledger agrees with your bank or mobile money statement.



Reconcile. Tick each item that appears on your statement until the difference is zero.

- 1 On the account's row, select **Reconcile with a statement**.
- 2 Enter the **Statement Date** and **Statement Ending Balance**.
- 3 Tick every transaction, transfer and payment that appears on the statement.
Cleared, Statement and Difference update as you go.
- 4 When the difference is zero, select **Finish — Balanced ✓**. If it is not zero, **Save Reconciliation** saves your progress with the difference noted.

TICKED ITEMS ARE PROTECTED

Once reconciled, an item's amount, date, type, category and account cannot be changed and it cannot be voided. Untick it in a later reconciliation first.

See an account's activity

Click an account row, or select **View activity**, to open its register: every movement in date order with a running balance.

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ORGANISATION

Harvest Community Fello...
Owner

Ama Mensah
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AdVerse Ledger

Harvest Community Fellowship - Owner

Accounts

Where your money is held: cash, bank and mobile money

Total (GHS)
GH¢50,710.00
Across 3 accounts

All accounts

Account

Main bank account
Community Bank - ---4821

Mobile money wallet
Mobile money - ---7730

Petty cash
Cash

Transfers

Money moved between your accounts. It is not income or

Mobile money wallet → Main bank account

Petty cash → Main bank account

Main bank account

Asset - Bank - Account register

This monthThis fiscal yearCustom1 Jan 2026 — 31 Dec 2026

CSVExcelPDF

Opening balance
GH¢25,000.00

Debits
GH¢42,750.00

Credits
GH¢39,250.00

Closing balance
GH¢28,500.00

Date	Entry	Source	Description	Debit	Credit	Balance
1 Jan 2026	Opening balance					GH¢25,000.00
2 Jun 2026	JE-005007	Transaction	Monthly rent — June Palm Avenue Properties		GH¢3,500.00	GH¢21,500.00
5 Jun 2026	JE-005008	Transaction	Equipment loan received Community Bank	GH¢10,000.00		GH¢31,500.00
14 Jun 2026	JE-005013	Transaction	Monthly tithe Akosua Bonsu	GH¢950.00		GH¢32,450.00
18 Jun 2026	JE-005015	Transaction	Donation towards community outreach Nana Adjei	GH¢2,500.00		GH¢34,950.00
20 Jun 2026	JE-005016	Invoice payment	Payment received for INV-0001 — Grace Academy Grace Academy	GH¢3,000.00		GH¢37,950.00
26 Jun 2026	JE-005018	Transaction	Staff salaries — June Staff payroll		GH¢6,000.00	GH¢31,950.00
2 Jul 2026	JE-005020	Transaction	Monthly rent — July Palm Avenue Properties		GH¢3,500.00	GH¢28,450.00
12 Jul 2026	JE-005025	Transaction	Monthly tithe Akosua Bonsu	GH¢900.00		GH¢29,350.00
14 Jul 2026	JE-005026	Invoice payment	Payment made for BILL-0001 — Cornerstone Offi... Cornerstone Office Supplies		GH¢1,250.00	GH¢28,100.00
26 Jul 2026	JE-005031	Transaction	Staff salaries — July Staff payroll		GH¢6,000.00	GH¢22,100.00
3 Aug 2026	JE-005035	Transaction	Monthly rent — August Palm Avenue Properties		GH¢3,500.00	GH¢18,600.00
9 Aug 2026	JE-005037	Transaction	Monthly tithe Akosua Bonsu	GH¢1,000.00		GH¢19,600.00
20 Aug 2026	JE-005044	Transaction	Donation — building fund Nana Adjei	GH¢4,500.00		GH¢24,100.00
26 Aug 2026	JE-005046	Transaction	Staff salaries — August Staff payroll		GH¢6,000.00	GH¢18,100.00
31 Aug 2026	JE-005049	Transfer	Banked Sunday offerings (June–August)	GH¢12,000.00		GH¢30,100.00

Account register. Opening balance, debits, credits and closing balance for the period, with every line behind them.

Choose This month, This fiscal year or Custom, and export as CSV, Excel or PDF.
Click an item in the Source column to open the record behind that line.

4 Chart of Accounts

The full list of accounts: your income and expense categories, plus what the organisation owns (assets), owes (liabilities) and holds as funds (equity).

AdVerse Ledger
Harvest Community Fellowship - Owner

Chart of Accounts
Your income and expense categories, plus what the organisation owns (assets), owes (liabilities) and holds as funds (equity). Choose an account to see its register.

Summary: 8 Assets, 3 Liabilities, 3 Equity, 6 Income, 9 Expenses, 1 Archived

Search by name, code or detail type... ☐ Show archived

Assets Debit balance - 8		GHC77,160.00 + Add	
Code	Name	Detail type	Balance
1010	Main bank account	Bank	GHC28,500.00
1020	Mobile money wallet	Mobile money	GHC18,210.00
1030	Petty cash	Cash	GHC4,000.00
1090	Undeposited Funds System	Undeposited funds	GHC0.00
1200	Accounts Receivable System	Accounts receivable	GHC6,900.00
1500	Office Equipment Computers, projector and office furniture	Fixed asset	GHC12,000.00
1510	Musical Instruments Keyboard, drums and sound system	Fixed asset	GHC8,000.00
1590	Accumulated Depreciation	Accumulated depreciation	-GHC450.00

Liabilities Credit balance - 3		GHC13,650.00 + Add	
Code	Name	Detail type	Balance
2000	Accounts Payable System	Accounts payable	GHC3,050.00
2200	Taxes Payable System	Tax payable	GHC600.00

Chart of Accounts. One group per type with its code, name, detail type and balance.

- The tiles count **Assets, Liabilities, Equity, Income, Expenses** and **Archived**.
- Search by name, code or detail type. Tick **Show archived** to see archived accounts.
- Sub-accounts are indented under their parent. **System** accounts are created and used by the Ledger itself and cannot be deleted.
- Click any row to open its register.

Add or change an account

Owner, Admin or Treasurer.

The screenshot shows the AdVerse Ledger interface for Harvest Community Fellowship. The left sidebar contains navigation links for All Services, Finance Hub, Overview, Transactions, Accounts, Chart of Accounts, Journal, SALES (Invoices, Quotes, Credit notes, Customers), and PURCHASES (Bills, Vendor credits, Vendors, Products & services, Budgets, Recurring). The main area displays the Chart of Accounts with a summary of 8 Assets, 3 Liabilities, 3 Equity, and 6 Income. Below this is a search bar and two tables: Assets (Debit balance - 8) and Liabilities (Credit balance - 3). The Assets table lists accounts like Main bank account, Mobile money wallet, Petty cash, Undeposited Funds, Accounts Receivable, Office Equipment, Musical Instruments, and Accumulated Depreciation. The Liabilities table lists Accounts Payable, Taxes Payable, and Equipment Loan. A 'New account' modal is open on the right, showing fields for Type (Expense selected), Name (Communication), Code (5650), Detail type (Operating expense), Parent account (None), Description (Airtime, data and internet), and Tax category (Taxable). The modal has 'Cancel' and 'Add account' buttons.

New account. The type decides where the account appears in the reports.

- 1 Select **+ Add account**, or **+ Add** on a group.
- 2 Choose the **Type**: Asset, Liability, Equity, Income or Expense. It cannot be changed once the account is used.
- 3 Enter the **Name**, and optionally a **Code** (up to 20 characters, for example 4100).
- 4 Pick the **Detail type** (for example Operating expense, Fixed asset, Loan, Restricted funds).
- 5 To make it a sub-account, choose a **Parent account**. Add a **Description** and a **Tax category** if you use the Tax Summary report.
- 6 Select **Add account**.

MONEY ACCOUNTS ARE ADDED ELSEWHERE

Cash, bank and mobile money accounts are added under Accounts; their chart entry is created and renamed for you.

Archive or delete

Archive hides an account from pickers and keeps its history; **Restore** brings it back.

Delete is only possible for an account that has never been used, and only for Owners and Admins. Otherwise the Ledger offers to archive it.

5 Journal

Owner, Admin, Treasurer; Auditors can view. The book of record. Every transaction, transfer, invoice, bill, payment and opening balance automatically posts one balanced entry of debits and credits here. You only need to add entries yourself for adjustments the other screens do not cover, such as depreciation or a correction between accounts.

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Harvest Community Fello...
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Journal

The book of record: every document posts one balanced entry of debits and credits.

From

09/01/2026

To

09/30/2026

Source

All sources

Account

All accounts

Date

Entry

Source

Memo

Debit

Credit

Status

28 Sept 2026

JE-005072

Manual journal

Depreciation of office equipment and instruments ...

GH¢450.00

GH¢450.00

Posted

27 Sept 2026

JE-005071

Transaction #140

Sunday offering — 27 September

GH¢2,150.00

GH¢2,150.00

Posted

26 Sept 2026

JE-005070

Transaction #141

Men's fellowship dues — September

GH¢1,500.00

GH¢1,500.00

Posted

25 Sept 2026

JE-005069

Transaction #145

Staff salaries — September

GH¢6,000.00

GH¢6,000.00

Posted

Account

Description

Class

Debit

Credit

5300 Salaries

—

—

GH¢6,000.00

1010 Main bank account

—

—

GH¢6,000.00

Totals

GH¢6,000.00

GH¢6,000.00

24 Sept 2026

JE-005068

Transaction #142

Donation — welfare fund

GH¢1,800.00

GH¢1,800.00

Posted

20 Sept 2026

JE-005067

Transaction #139

Sunday offering — 20 September

GH¢2,400.00

GH¢2,400.00

Posted

20 Sept 2026

JE-005066

Transaction #138

Harvest thanksgiving dinner tickets

GH¢2,800.00

GH¢2,800.00

Posted

19 Sept 2026

JE-005074

Reversal #149

Reversal of JE-005065: Duplicate entry — already r...

GH¢450.00

GH¢450.00

Posted
Reverses #5065

19 Sept 2026

JE-005065

Transaction #149

Printer toner

GH¢450.00

GH¢450.00

Void

18 Sept 2026

JE-005064

Invoice / bill #9

CN-0001 — Grace Academy

GH¢500.00

GH¢500.00

Posted

18 Sept 2026

JE-005063

Transaction #148

Fuel for outreach van

GH¢380.00

GH¢380.00

Posted

16 Sept 2026

JE-005062

Transaction #147

Office chair repairs and supplies

GH¢640.00

GH¢640.00

Posted

15 Sept 2026

JE-005061

Invoice / bill #4

INV-0004 — Grace Academy

GH¢3,000.00

GH¢3,000.00

Posted

Journal. Filter by date, source and account; expand an entry to see its lines.

Filter by **From**, **To**, **Source** (Transaction, Transfer, Invoice / bill, Invoice payment, Opening balance, Manual journal, Reversal and more) and **Account**. Each entry shows its date, number, source, memo, debit and credit, and status (**Posted** or **Void**). Click the source to open the document behind it.

Post a manual journal entry

AdVerse Ledger
Harvest Community Fellowship - Owner

Journal
The book of record: every document posts one balanced entry

From: 09/01/2026 To: 09/30/2026

New journal entry
Debits must equal credits. Use this for adjustments the everyday screens do not cover.

Date: 09/29/2026 Memo (optional): Donated chairs received (in kind)

Account	Description	Class	Debit	Credit
1500 Office Equipment	40 plastic chairs	— No class —	1200	0.00
4300 Donations	Gift from Nana Adjei	— No class —	0.00	1200
+ Add line			GH¢1,200.00	GH¢1,200.00

Balanced 2 of 2 lines ready

Cancel Post entry

New journal entry. Debits must equal credits before you can post.

- 1 Select **+ New journal entry**.
- 2 Set the **Date** and a **Memo** (for example "Depreciation of equipment for 2026").
- 3 On each line choose the **Account** and enter a **Debit** or a **Credit** (not both). Add lines with **+ Add line**. **Balance here** fills the difference on an empty line.
- 4 When the strip reads **Balanced**, select **Post entry**.

Accounts the Ledger keeps for itself (Accounts Receivable, Accounts Payable, Undeposited Funds and Retained Earnings) are shown as "(posted automatically)" and cannot take manual lines.

Void a manual entry

Only manual entries can be voided here; every other entry is voided through its own document. Select the void icon, give a **Reason** and select **Void entry**. A reversing entry is posted and the original stays on record marked void.

Check the books balance

Owner, Admin or Auditor. The integrity check (**Run check**) confirms that every entry balances and every document has exactly one journal entry. A clean result reads

"Balanced — no problems found". If it finds problems that persist, contact AdVerse support.

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Account settings

19 Sept 2026	JE-005074	Reversal #149	Reversal of JE-005065: Duplicate entry — already r...	GH¢450.00	GH¢450.00	Posted Reverses #5065
19 Sept 2026	JE-005065	Transaction #149	Printer toner	GH¢450.00	GH¢450.00	Void
18 Sept 2026	JE-005064	Invoice / bill #9	CN-0001 — Grace Academy	GH¢500.00	GH¢500.00	Posted
18 Sept 2026	JE-005063	Transaction #148	Fuel for outreach van	GH¢380.00	GH¢380.00	Posted
16 Sept 2026	JE-005062	Transaction #147	Office chair repairs and supplies	GH¢640.00	GH¢640.00	Posted
15 Sept 2026	JE-005061	Invoice / bill #4	INV-0004 — Grace Academy	GH¢3,000.00	GH¢3,000.00	Posted
15 Sept 2026	JE-005060	Transfer #32	Moved mobile money balance to the bank	GH¢5,010.00	GH¢5,010.00	Posted
13 Sept 2026	JE-005059	Transaction #137	Sunday offering — 13 September	GH¢1,900.00	GH¢1,900.00	Posted
13 Sept 2026	JE-005058	Transaction #136	Monthly tithe	GH¢1,100.00	GH¢1,100.00	Posted
12 Sept 2026	JE-005057	Transaction #146	Hospital visitation care packs	GH¢600.00	GH¢600.00	Posted
9 Sept 2026	JE-005056	Transaction #144	Electricity bill — August	GH¢870.00	GH¢870.00	Posted
6 Sept 2026	JE-005055	Transaction #135	Sunday offering — 6 September	GH¢2,050.00	GH¢2,050.00	Posted
6 Sept 2026	JE-005054	Transaction #134	Monthly tithe	GH¢1,350.00	GH¢1,350.00	Posted
5 Sept 2026	JE-005053	Invoice / bill #11	BILL-0002 — Bright Spark Electrical	GH¢2,300.00	GH¢2,300.00	Posted
5 Sept 2026	JE-005052	Invoice payment #72	Payment received for INV-0002 — Kwabena Owusu...	GH¢2,000.00	GH¢2,000.00	Posted
2 Sept 2026	JE-005051	Transaction #143	Monthly rent — September	GH¢3,500.00	GH¢3,500.00	Posted
1 Sept 2026	JE-005050	Invoice / bill #2	INV-0002 — Kwabena Owusu Events	GH¢4,600.00	GH¢4,600.00	Posted

Showing 1-24 of 24

Integrity check

Confirms every entry balances and every document has exactly one journal entry.

Check again

Balanced — no problems found

Total debits

GH¢210,740.00

Total credits

GH¢210,740.00

Unbalanced entries

0

Missing / orphan entries

0 / 0

Integrity check. Total debits and credits, and any unbalanced or missing entries.

6 Invoices, quotes, credit notes, bills and vendor credits

These five sections work the same way. Sales documents go to your customers; purchase documents record what suppliers bill you.

SECTION	USE IT FOR	NUMBER LOOKS LIKE
Invoices	Bills you send to customers, members and donors, and what they still owe.	INV-0001
Quotes	Estimates and proposals. An accepted quote becomes an invoice in one step.	QT-0001
Credit notes	Money you owe back to a customer. Apply it to an invoice or keep it as credit.	CN-0001
Bills	What suppliers and vendors have billed you, and what is still to pay.	BILL-0001
Vendor credits	Credit a vendor gave you. Apply it to one of their bills.	VC-0001

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Harvest Community Fello...

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AdVerse Ledger

Harvest Community Fellowship - Owner

+ Record Transaction

Invoices

Bills you send to customers, members and donors, and what they still owe.

Outstanding

GHC7,400.00

Overdue

GHC1,800.00

Download CSV

Download Excel

Download PDF

+ New Invoice

All Draft Unpaid Overdue Paid

Search number, customer or reference...

From mm/dd/yyyy To mm/dd/yyyy All customers

Number	Customer	Date	Due	Status	Total	Balance due
Draft WS-OCT	Esi Darko	28 Sept 2026	12 Oct 2026	Draft	GHC1,200.00	GHC1,200.00
INV-0004 GA-EVT-091	Grace Academy	15 Sept 2026	15 Oct 2026	Unpaid	GHC3,000.00	GHC3,000.00
INV-0002 KOE-WED-0912	Kwabena Owusu Events	1 Sept 2026	1 Oct 2026	Partly paid	GHC4,600.00	GHC2,600.00
INV-0003 AYN-CONF-2026	Adom Youth Network	12 Aug 2026	26 Aug 2026	Overdue	GHC1,800.00	GHC1,800.00
INV-0005	Esi Darko	5 Aug 2026	19 Aug 2026	Void	GHC1,600.00	GHC0.00
INV-0001 GA-EVT-061	Grace Academy	12 Jun 2026	12 Jul 2026	Paid	GHC3,000.00	GHC0.00

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Invoices. What is outstanding and overdue at the top, then every invoice with its status and balance.

The list

- **Outstanding** and **Overdue** totals (credit sections show **Unapplied credit**).
- Status tabs: invoices and bills have **All, Draft, Unpaid, Overdue, Paid**; quotes have **All, Draft, Sent, Accepted, Declined, Expired, Converted**; credits have **All, Draft, Open, Applied, Void**.
- Search by number, customer or reference, filter by date or contact, and export with **CSV, Excel** or **PDF** (up to 2,000 rows).

What each status means

STATUS	MEANING
Draft	Not issued yet. It has no number and nothing is in the books.
Unpaid	Issued: it has a number and is in the books, but nothing is paid.
Sent	A quote issued to the customer.
Partly paid	Some has been paid or credited.
Paid	Fully settled. This follows automatically from payments and credits.
Overdue	Unpaid or partly paid after the due date. Set automatically.
Accepted / Declined	The customer's answer to a quote, set by you.
Expired	A sent quote past its expiry date.
Converted	A quote that has been turned into an invoice.
Open / Applied	A credit with some left to use, or fully used.
Void	Cancelled. It stays on record but no longer counts.

Create an invoice

Owner, Admin or Treasurer. Quotes, credit notes, bills and vendor credits are created the same way.

New invoice. Pick the customer, add lines, and the totals and taxes calculate as you type.

- 1 Select **+ New invoice**.
- 2 Choose the **Customer**, or add one on the spot with **New**.
- 3 Check the **Date** and **Due date**. The due date fills in from the customer's payment terms or your default terms. (Quotes have **Expires on** instead.)
- 4 Add a **Reference** if useful (a PO number, student ID or grant reference; for bills, the vendor's bill number).
- 5 Add lines. Pick an **Item** to fill in the description, price and tax, or type a **Description**, **Qty** and **Price**. Add a **Disc. %** and tax if needed. Under **More** you can choose a different income (or expense) account for the line.
- 6 Add **Notes** and **Terms** to print on the document, and an overall **Discount** if you give one.
- 7 Select **Save draft** to finish later, or **Save & send** to issue it now. (Credits use **Save & open**; bills use **Save & approve**.)

WHEN A DOCUMENT COUNTS

A document gets its number, and its income or expense is counted, when it leaves draft. Invoices count as income when issued, not when paid. The Profit & Loss report can show either view.

Work with an issued document

Click any document to open its details: balance due, dates, lines, totals, payments, credits applied, notes and an **Activity** timeline showing when it was created, sent, viewed, reminded and paid.

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Harvest Community Fello...

Owner

Ama Mensah

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Harvest Community Fellowship · Owner

Invoices

Bills you send to customers, members and donors, and what they still owe.

Outstanding
GHC7,400.00

Overdue
GHC1,800.00

All Draft Unpaid Overdue Paid

Search number, customer or reference...

Number	Customer	Date
Draft	Esi Darko	28 Sept 2026
INV-0004	Grace Academy	15 Sept 2026
INV-0002	Kwabena Owusu Events	1 Sept 2026
INV-0003	Adom Youth Network	12 Aug 2026
INV-0005	Esi Darko	5 Aug 2026
INV-0001	Grace Academy	12 Jun 2026

1-6 of 6

Invoice INV-0002 Partly paid

Kwabena Owusu Events

Balance due
GHC2,600.00
of GHC4,600.00

Date
1 Sept 2026

Due
1 Oct 2026

Reference: KOE-WED-0912 Sent 1 Sept 2026 Viewed 2 Sept 2026 1 reminder sent

Send Share PDF Record payment Apply credit Remind now

Pause reminders Duplicate Void

Item	Qty	Price	Amount
Hall rental — wedding reception (2 days)	2	GHC1,500.00	GHC3,000.00
VAT · Hall rental income			
Projector and screen hire (per day)	2	GHC500.00	GHC1,000.00
VAT · Hall rental income			
Subtotal			GHC4,000.00
VAT 15%			GHC600.00
Total			GHC4,600.00
Paid			-GHC2,000.00
Balance due			GHC2,600.00

Payments

5 Sept 2026 · mobile money · MM-884201

GHC2,000.00 Remove

Notes

Thank you for your booking.

Terms

Balance payable by the due date.

Activity

Reminder sent by email — bookings@kowusuevents.example.com

28 Sept 2026 08:00

Payment recorded — GHC2,000.00

5 Sept 2026 11:00 · Efua Owusu

Viewed by the recipient

2 Sept 2026 09:15

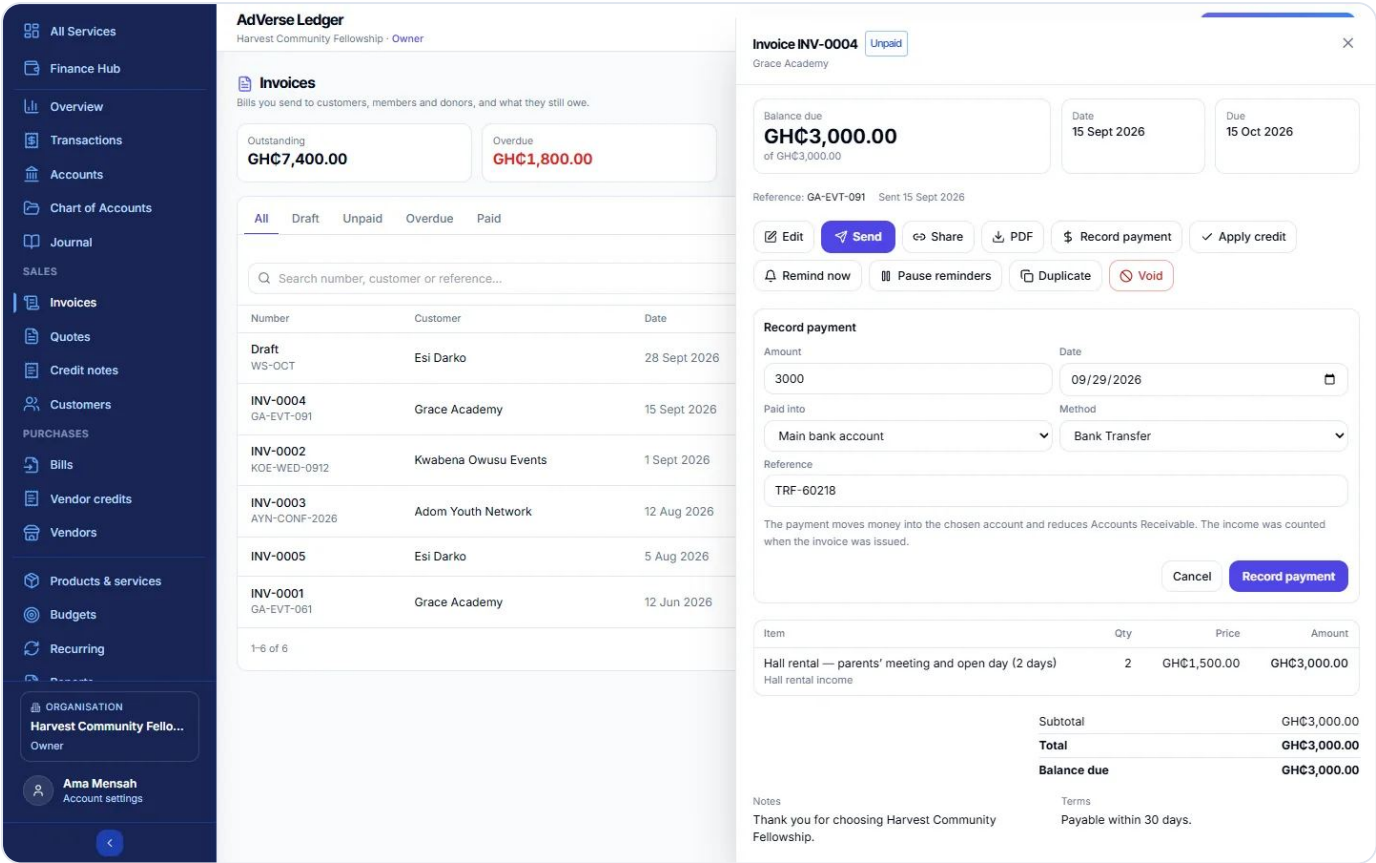
Sent by SMS — 020 000 3344

1 Sept 2026 11:00 · Ama Mensah

Invoice detail. The actions across the top depend on the invoice's status and your role.

ACTION	WHAT IT DOES
Send	Sends the document by email, SMS or both. Sending a draft issues it.
Share	Gives you a public link. Anyone with it can view the document and, if online payment is set up, pay it. Copy it, send it with Share by message , or open the page. New link stops the old link working straight away.
PDF	Downloads the document as a PDF. Everyone can do this.
Record payment	Records money received for an invoice or paid for a bill.
Apply credit	Uses a credit note or vendor credit against this document.
Remind now	Sends a reminder for an unpaid invoice. Pause reminders stops automatic reminders for this invoice only.
Mark sent / Mark open / Approve	Issues a draft without sending it.

Record a payment



Record payment. Choose the account the money actually went into.

- 1 Open the invoice (or bill) and select **Record payment**.
- 2 Check the **Amount** (it starts at the balance due) and **Date**.
- 3 Under **Paid into** (bills: **Paid from**) choose the real cash, bank or mobile money account.
- 4 Choose the **Method**, add a **Reference**, and select **Record payment**.

PICK THE REAL ACCOUNT

A payment left on *Undeposited funds* counts in "Cash today" but in no bank, cash or mobile money balance. When you know where the money went, open the document and select **Move to account** on that payment, choose the account and select **Move**. The payment keeps its date; only the account it counts in changes.

The status changes to Partly paid or Paid automatically. A payment entered in error can be taken off with **Remove** (Owner or Admin), unless it is reconciled or in a locked period.

Apply a credit

From an invoice or bill, select **Apply credit**, pick one of the contact's open credits and enter the **Amount to apply** (up to the smaller of the credit left and the balance due). From a credit note, use **Apply to invoice** (vendor credits: **Apply to bill**).

The screenshot displays the AdVerse Ledger interface for 'Harvest Community Fellowship - Owner'. The left sidebar contains navigation options: All Services, Finance Hub, Overview, Transactions, Accounts, Chart of Accounts, Journal, SALES (Invoices, Quotes, Credit notes), CUSTOMERS, PURCHASES (Bills, Vendor credits, Vendors), and PRODUCTS & SERVICES (Products & services, Budgets, Recurring). The main area is titled 'AdVerse Ledger' and shows 'Credit notes' for 'Grace Academy'. A table lists credit notes, with 'CN-0001' (INV-0004) selected. The right panel shows the 'Apply to invoice' process for 'INV-0004' (15 Sept 2026) with a due amount of 'GH¢3,000.00'. The 'Amount to apply' is set to '500'. The 'Notes' section indicates the credit is to be applied to the next invoice. The 'Activity' section shows the credit was sent by email and created.

Number	Customer	Date
CN-0001 INV-0004	Grace Academy	18 Sept 2026

Item
Credit for one cancelled booking Hall rental income

Notes
Credit to be applied to your next inv

Activity
• Sent by email — bursar@grace
18 Sept 2026 10:00 - Ama Mensah
• Created
18 Sept 2026 08:45 - Ama Mensah

Credit notes. Open credits can be applied to the customer's unpaid invoices.

The lifecycles at a glance

- **Quote:** Draft → Sent → Accepted → Convert to invoice (the quote becomes Converted).
- **Invoice:** Draft → Send or Mark sent (Unpaid) → payments and credits (Partly paid) → Paid. Overdue appears on its own after the due date.
- **Credit note:** Draft → Open → Apply to invoice → Applied.
- **Bill:** Draft → Approve (Unpaid) → Record payment → Paid.
- **Vendor credit:** Draft → Open → Apply to bill → Applied.

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+ Record Transaction

Quotes

Estimates and proposals. An accepted quote becomes an invoice in one step.

CSVExcelPDF+ New quote

AllDraftSentAcceptedDeclinedExpiredConverted

Q Search number, customer or reference...

Frommm/dd/yyyyTo

mm/dd/yyyyAll customers

Number	Customer	Date	Expires	Status	Total
QT-0002 AYN-TRAIN	Adom Youth Network	22 Sept 2026	22 Oct 2026	Sent	GH¢3,200.00
QT-0001 KOE-ANN-1024	Kwabena Owusu Events	10 Sept 2026	10 Oct 2026	Accepted	GH¢2,000.00

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Quotes. Track each estimate from draft to converted.

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+ Record Transaction

Bills

What suppliers and vendors have billed you, and what is still to pay.

CSVExcelPDF+ New bill

AllDraftUnpaidOverduePaid

Q Search number, vendor or reference...

Frommm/dd/yyyyTo

mm/dd/yyyyAll vendors

Number	Vendor	Date	Due	Status	Total	Balance due
BILL-0002 BSE-2026-311	Bright Spark Electrical	5 Sept 2026	5 Oct 2026	Unpaid	GH¢2,300.00	GH¢2,300.00
BILL-0003 SMT-9920	Swift Movers Transport	16 Aug 2026	15 Sept 2026	Overdue	GH¢900.00	GH¢900.00
BILL-0001 CS-44871	Cornerstone Office Supplies	8 Jul 2026	22 Jul 2026	Paid	GH¢1,250.00	GH¢0.00

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Bills. What you owe suppliers and when it is due.

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+ Record Transaction

Vendor credits

Credit a vendor gave you. Apply it to one of their bills.

Unapplied credit

GHC150.00

CSV

Excel

PDF

+ New vendor credit

All

Draft

Open

Applied

Void

Q Search number, vendor or reference...

From

mm/dd/yyyy

To

mm/dd/yyyy

All vendors

Number	Vendor	Date	Status	Total	Remaining
VC-0001 CS-RET-118	Cornerstone Office Supplies	28 Aug 2026	Open	GHC150.00	GHC150.00

1-1 of 1

Page 1 of 1

Vendor credits. Credit a supplier gave you, ready to apply to their bills.

What your customer sees

A shared or sent link opens a public page with your organisation's name, logo and contact details, the document's lines and totals, the balance due, your notes, terms and payment instructions, and **Download PDF**. If the organisation owner has connected their own online payment account, an unpaid invoice also shows **Pay online**; the money settles in that account. Opening the link adds "Viewed by the recipient" to the document's activity.

7 Customers and vendors

The people and organisations you invoice (customers: members, parents, donors, grantors) and those who bill you (vendors: suppliers and service providers), each with what they owe or are owed.

AdVerse Ledger
Harvest Community Fellowship - Owner

Customers
People and organisations you invoice: customers, members, parents, donors and grantors.

Owed to you: **GHC7,400.00** | Overdue: **GHC1,800.00**

Search name, company, email or phone... ☐ Show archived

Grace Academy Grace Academy Basic School bursar@graceacademy.example.org - 024 000 1122	GHC3,000.00		
Kwabena Owusu Events Kwabena Owusu Events Ltd bookings@owusuevents.example.com - 020 000 3344	GHC2,600.00		
Adom Youth Network Adom Youth Network hello@adomyouth.example.org - 027 000 5566	GHC1,800.00 GHC1,800.00 overdue		
Esi Darko esi.darko@example.org - 024 000 7788	GHC0.00		

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Owner

Ama Mensah
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Customers. What each customer owes you and how much is overdue.

Add a customer or vendor

Owner, Admin, Treasurer or Recorder. Select **+ New customer** (or **+ New vendor**).

Enter the **Name** and, as needed, **Company / organisation**, **TIN** or **Ghana Card number**, **Email**, **Phone**, **Address**, **City / town**, **Payment terms (days)** and **Notes**.

Tick **Also a vendor** (or **Also a customer**) if they are both. Select **Save**.

An email address or phone number is needed to send documents and reminders to them.

Statements

Click a contact to see their **Documents** and **Statement**. The statement lists invoices, credits and payments between two dates with a running balance and aging (current, 1–30, 31–60, 61–90 and over 90 days). Download it as **PDF**, **Excel** or **CSV**, or **Send** it to a customer by email (with the PDF attached) or SMS.

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Customers

People and organisations you invoice: customers, members, parents, donors and grantors.

Owed to you
GH¢7,400.00

Overdue
GH¢1,800.00

Search name, company, email or phone...

Grace Academy
Grace Academy Basic School
bursar@graceacademy.example.org · 024 000 1122

Kwabena Owusu Events
Kwabena Owusu Events Ltd
bookings@kowusuevents.example.com · 020 000 3344

Adom Youth Network
Adom Youth Network
hello@adomyouth.example.org · 027 000 5566

Esi Darko
esi.darko@example.org · 024 000 7788

Grace Academy

Grace Academy Basic School · bursar@graceacademy.example.org · 024 000 1122

Owes you
GH¢3,000.00

Overdue
GH¢0.00

3 School Lane, Riverside, Accra

Payment terms: 30 days

Edit details

Documents

Statement

From
01/01/2026

To
09/29/2026

This month

PDF

Excel

CSV

Send

Date	Details	Debit	Credit	Balance
Opening balance				GH¢0.00
12 Jun 2026	Invoice INV-0001 · GA-EVT-061	GH¢3,000.00		GH¢3,000.00
20 Jun 2026	Payment INV-0001 · TRF-55120		GH¢3,000.00	GH¢0.00
15 Sept 2026	Invoice INV-0004 · GA-EVT-091	GH¢3,000.00		GH¢3,000.00
18 Sept 2026	Credit note CN-0001 · INV-0004		GH¢500.00	GH¢2,500.00
Closing balance				GH¢2,500.00
Current	1-30 days	31-60 days	61-90 days	Over 90 days
GH¢2,500.00	GH¢0.00	GH¢0.00	GH¢0.00	GH¢0.00

Customer statement. Opening balance, each document and payment, and the closing balance.

Archive (Owner or Admin) hides a contact from pickers while keeping their documents; a contact who was never used is deleted instead.

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+ Record Transaction

Vendors

Suppliers and service providers who bill you.

+ New vendor

You owe
GH¢3,200.00

Overdue
GH¢900.00

Q Search name, company, email or phone...

Show archived

Bright Spark Electrical Bright Spark Electrical Services accounts@brightspark.example.com - 030 000 2211	GH¢2,300.00		
Cornerstone Office Supplies Cornerstone Office Supplies sales@cornerstone.example.com - 030 000 9900	GH¢0.00		
Swift Movers Transport Swift Movers Transport dispatch@swiftmovers.example.com - 026 000 4455	GH¢900.00 GH¢900.00 overdue		

Vendors. Suppliers you owe and how much is overdue.

8 Products & services

Things you sell or buy regularly, such as school fees, services, goods or pledges, each with a default price, account and tax, so invoice and bill lines fill themselves in.

AdVerse Ledger
Harvest Community Fellowship · Owner

Products & services
What you sell or buy — school fees, services, goods, pledges. Picking one on a document fills in its description, price, account and taxes.

+ Record Transaction

+ New Item

Search name, SKU or description...

Show archived (1)

Name	Kind	Sales price	Cost	Taxes	
Hall rental HALL-01 Hall rental income · Main hall rental (per day)	Service	GH¢1,500.00	—	—	
Projector hire AV-02 Hall rental income · Projector and screen hire (per d...	Service	GH¢500.00	—	VAT	
Conference registration EVT-03 Event income · Youth conference registration (per d...	Fee	GH¢300.00	—	—	
Training workshop EVT-04 Event income · Leadership training workshop (per p...	Fee	GH¢400.00	—	—	
Branded T-shirt MER-05 Event income · Fellowship T-shirt	Product	GH¢80.00	GH¢45.00	VAT	

ORGANISATION
Harvest Community Fello...
Owner

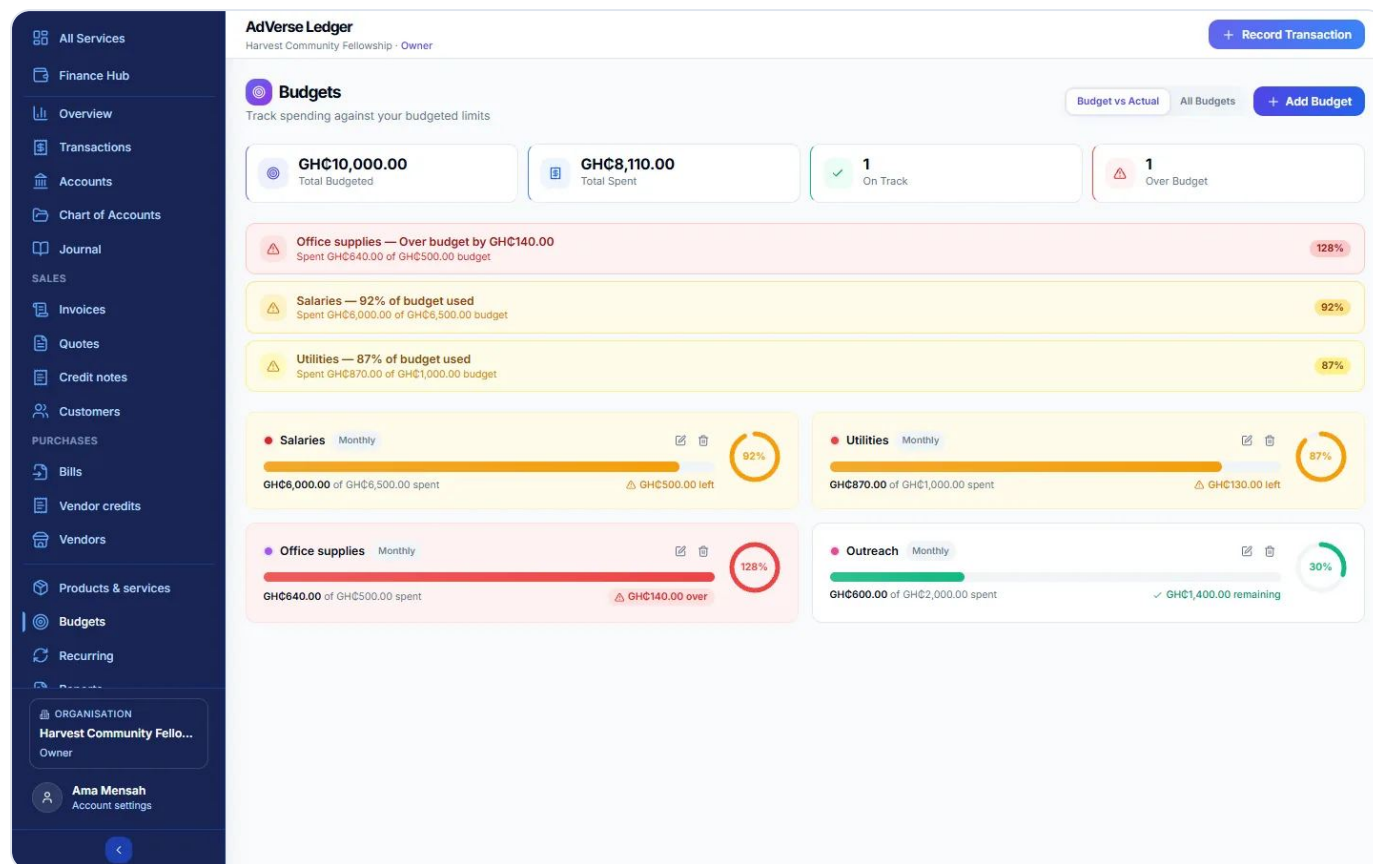
Ama Mensah
Account settings

Products & services. Each item's kind, prices and default tax.

- 1 Select **+ New item** (Owner, Admin or Treasurer).
- 2 Enter the **Name**, choose the **Kind** (Service, Product, Fee, Donation or Other), and optionally an **SKU / code** and a **Description**, which is used as the line text.
- 3 Under **Selling**, set the **Sales price** and **Income account**. Under **Buying**, set the **Purchase cost** and **Expense or asset account**.
- 4 Choose a **Default tax rate** if one usually applies, then **Save**.

9 Budgets

Set a limit for a category and see how actual spending (or income) compares.



Budgets. Each card shows what has been spent against the budget; amber is close to the limit and red is over it.

- 1 Select **+ Add Budget** (Owner, Admin or Treasurer).
- 2 Choose the **Category**, the **Amount**, the **Period** (Monthly, Quarterly or Annual) and the **Start Date**.
- 3 Select **Create**.

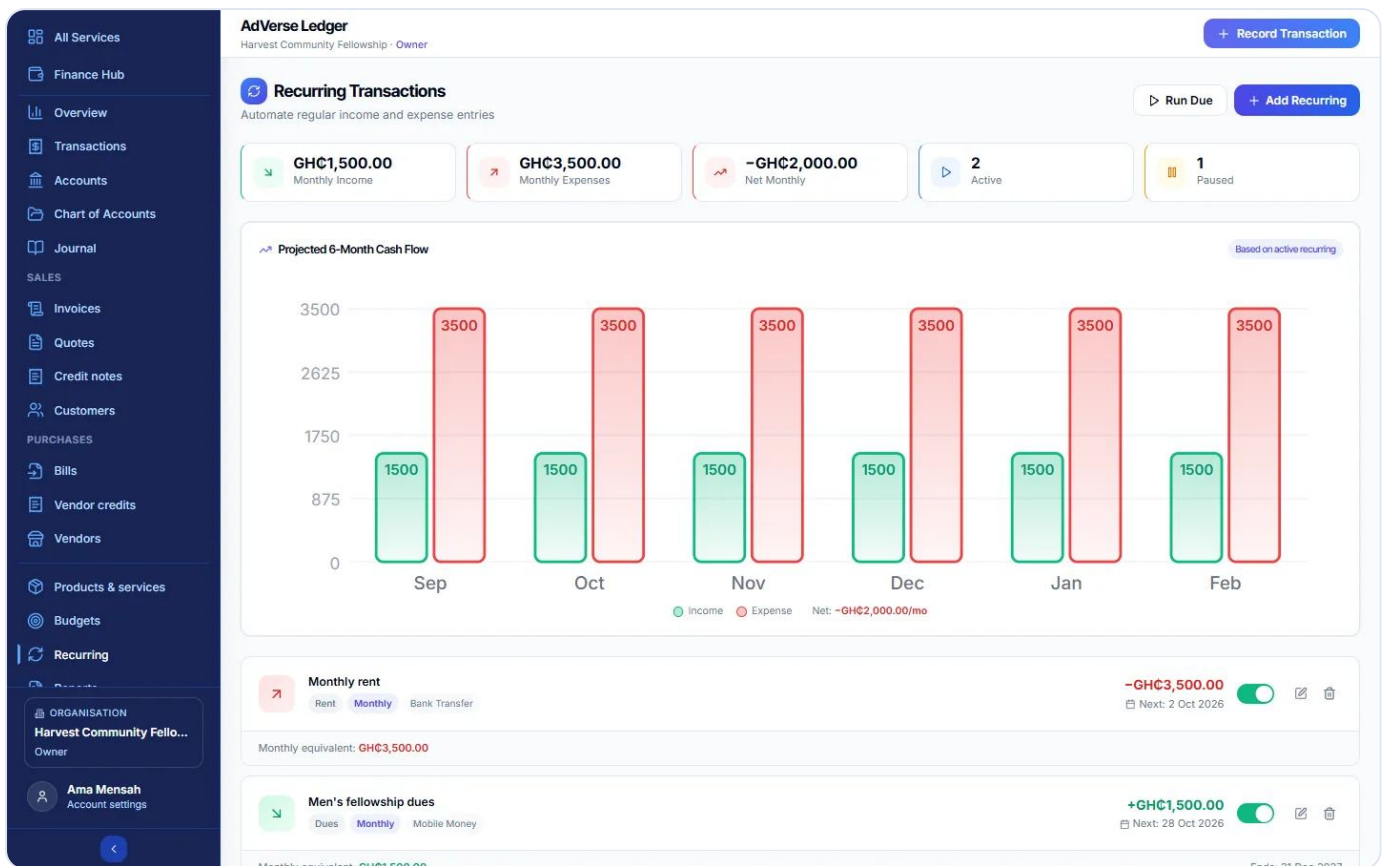
Budget vs Actual shows a card per budget: green under 80% used, amber from 80%, red when over. Alerts appear for budgets at 75% or more. **All Budgets** lists every budget in a table.

WHICH BUDGETS YOU SEE

This screen and the Overview's Budget Health show every budget running this month, including a quarterly or annual one that started earlier. Each is measured over its own period so far, so an annual budget from January compares against spending since January. For any other period, use Reports > Budget vs Actual.

10 Recurring

Templates for regular income or expenses, such as rent, salaries or dues, that are recorded automatically on schedule.



Recurring. Monthly totals, a six-month projection and a card per template.

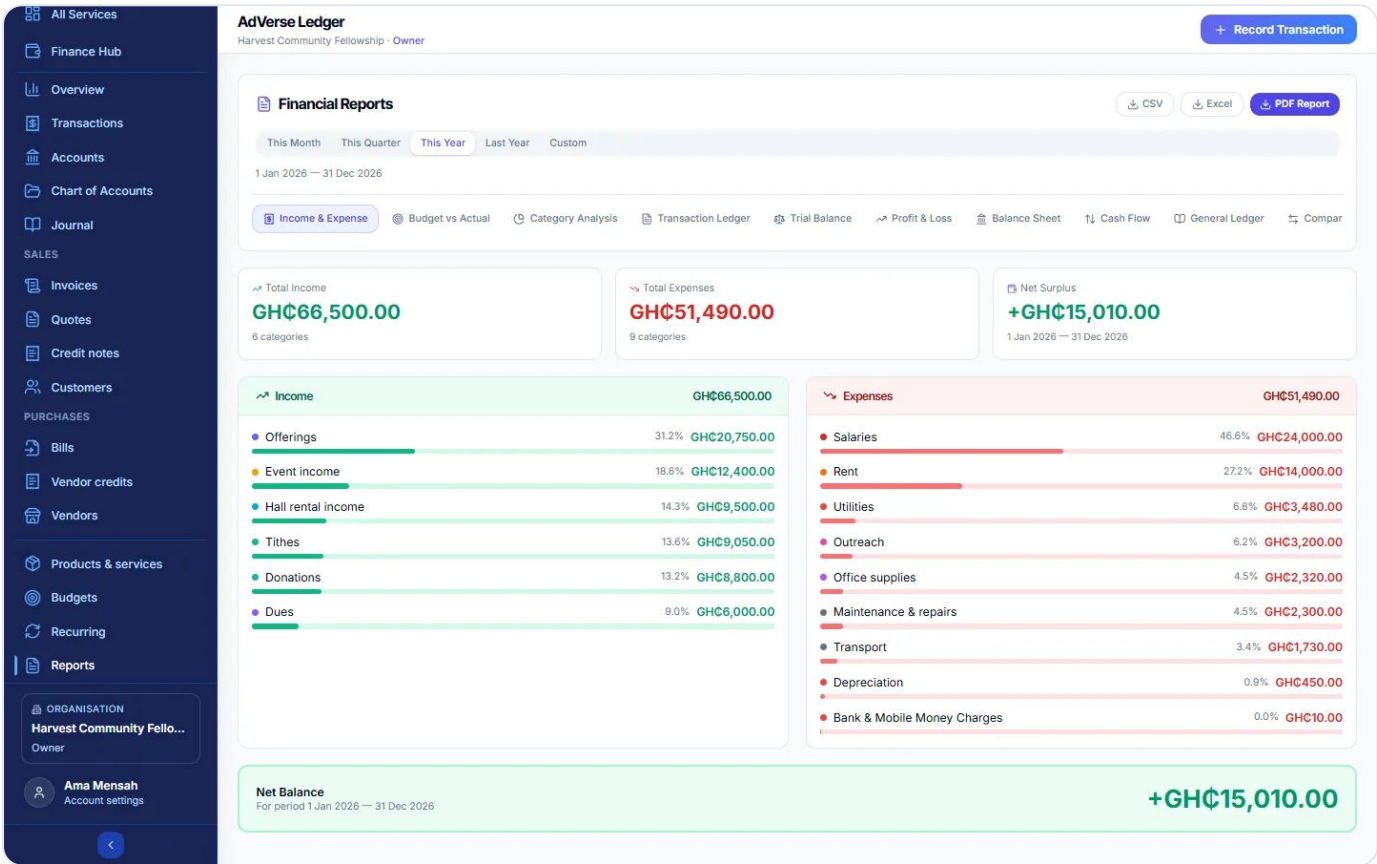
- 1 Select **+ Add Recurring**.
- 2 Choose **Income** or **Expense**, the **Category** and the **Amount**.
- 3 Choose the **Frequency** (Daily, Weekly, Bi-weekly, Monthly, Quarterly or Annually) and the **Next Run** date.
- 4 Add a **Description** and **Method**, then **Create**.
 - Each day the Ledger records whatever is due, catching up missed dates, and never records the same date twice. **Run Due** (Owner or Admin) records everything due right now.
 - Use the switch on a card to pause or resume a template.
 - Entries dated in a locked period wait until it is unlocked. The approval limit applies.
 - Recurring entries are not linked to a money account. Deleting a template keeps the entries already recorded.

11 Reports

Financial statements and analyses for any period.

Choosing and exporting

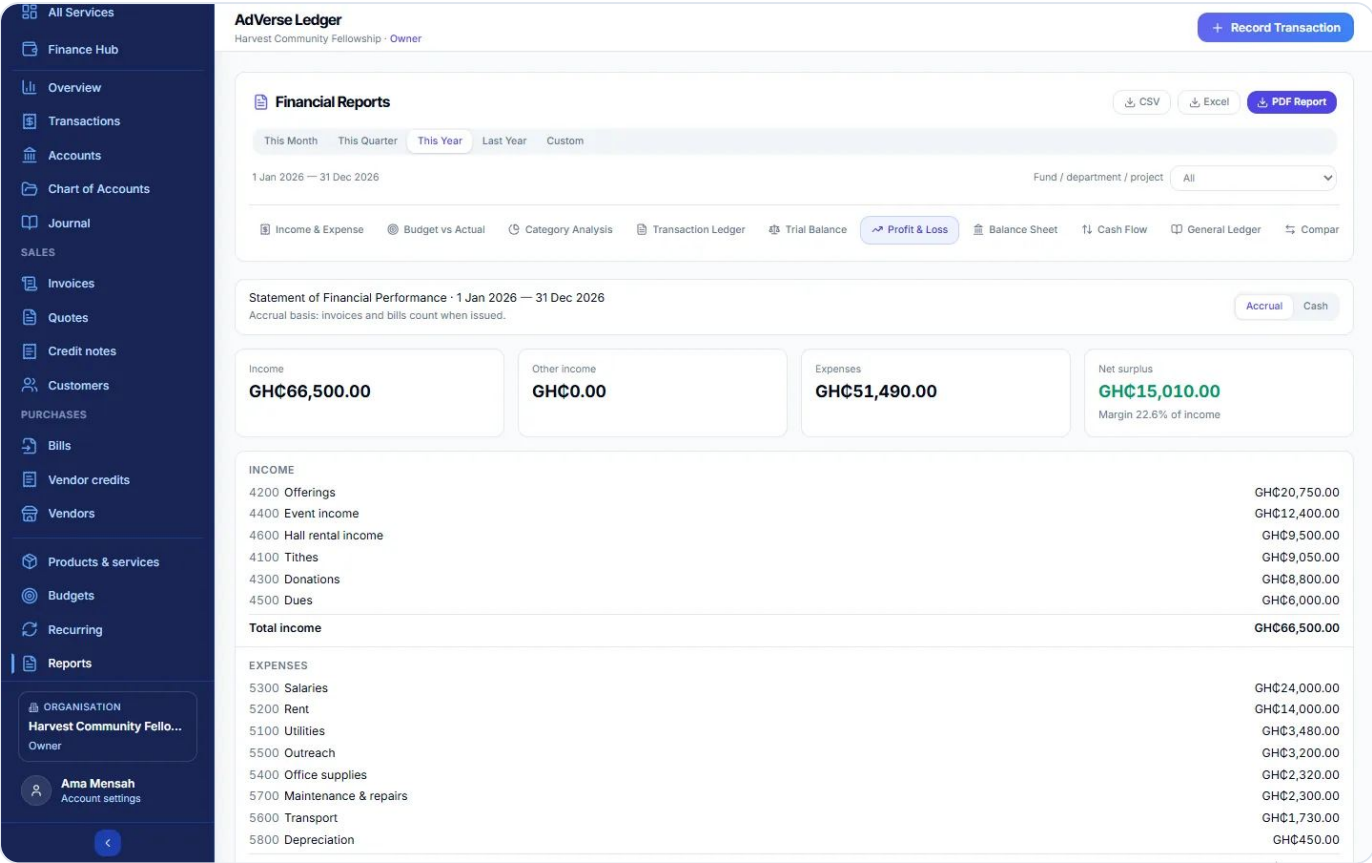
- Pick the period: **This Month**, **This Quarter**, **This Year** (the default; calendar year), **Last Year** or **Custom**. The Balance Sheet and Aging are "as of" the end of the period.
- If you use funds or departments, the statements (Trial Balance, Profit & Loss, Balance Sheet, Cash Flow, General Ledger) can be run for one of them.
- Export with **CSV**, **Excel** or **PDF Report**. Files carry your organisation's name and logo, the currency and the period, and are marked unaudited.



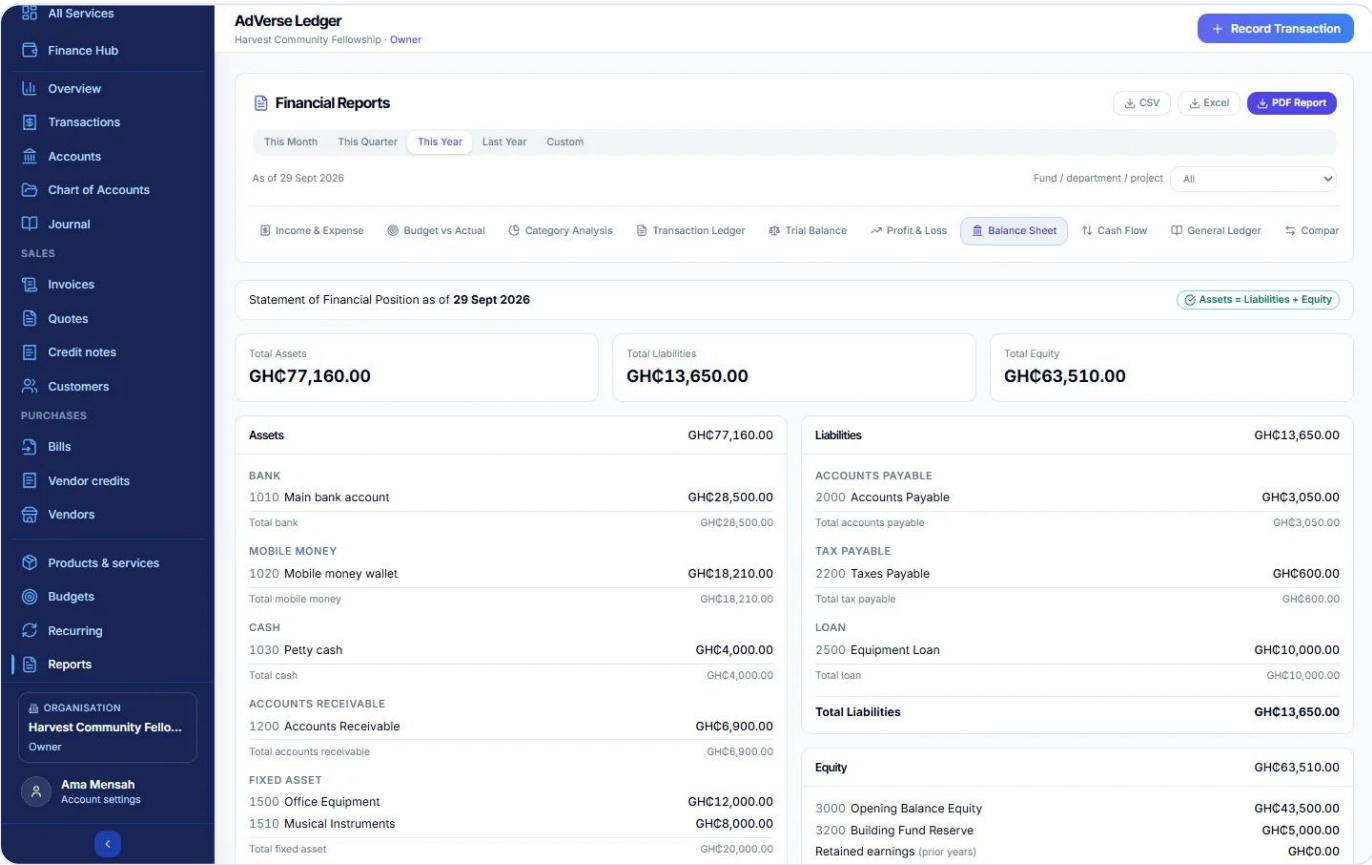
Income & Expense. Totals by category with each category's share.

REPORT	WHAT IT TELLS YOU
Income & Expense	Income and expenses by category for the period, with the net surplus or deficit.
Budget vs Actual	Budgets starting in the period against actual activity: budget, actual, variance (negative means overspent) and progress.
Category Analysis	Ring charts of income and expenses by category, and a table of each category's transactions, total and share.

REPORT	WHAT IT TELLS YOU
Transaction Ledger	Every transaction in the period, numbered, with income as credits and expenses as debits.
Trial Balance	Every account's debit or credit balance at the period end. Debits must equal credits; the badge says <i>Balanced or Not balanced</i> .
Profit & Loss	Income, cost of sales, gross profit, expenses and net surplus. Accrual counts invoices and bills when issued; Cash counts money when it moves.
Balance Sheet	What you own, owe and hold as funds at the period end. Assets always equal liabilities plus equity.
Cash Flow	How cash changed and why. Indirect starts from the surplus; Direct lists money received and paid by category. Opening cash plus net change equals closing cash.
General Ledger	Every journal line for each account (or one account), with opening and closing balances.
Comparative	This period against the previous period, the same period last year, or dates you choose, category by category.
Contributions	Income by payer or donor name, with count, total and share. Use it for giving statements.
By Currency	Income, expense and net per currency, converted to your base currency.
Tax Summary	Tax charged on sales and paid on purchases per tax rate, and totals per tax category.
Aging	What customers owe you (Receivable) or you owe vendors (Payable), split into current, 1–30, 31–60, 61–90 and over 90 days.
Year-End Summary	Totals, a monthly trend, the top income and expense categories and key counts for the year.



Profit & Loss. Switch between accrual and cash.



Balance Sheet. Assets equal liabilities plus equity.

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+ Record Transaction

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1 Jan 2026 — 31 Dec 2026

Fund / department / projectAll

Income & ExpenseBudget vs ActualCategory AnalysisTransaction LedgerTrial BalanceProfit & LossBalance SheetCash FlowGeneral LedgerCompar

Indirect method: starts from the surplus and adjusts for money not yet received or paid.

IndirectDirect

Opening cash

GHC28,500.00

at 31 Dec 2025

Operating

GHC12,210.00

Net change

GHC22,210.00

Closing cash

GHC50,710.00

at 31 Dec 2026

OPERATING ACTIVITIES

Net surplus / (deficit)

GHC15,010.00

Adjustments

Increase in accounts receivable

-GHC6,900.00

Increase in accounts payable

GHC3,050.00

Increase in taxes payable

GHC600.00

Depreciation (non-cash)

GHC450.00

Net cash from operating activities

GHC12,210.00

INVESTING ACTIVITIES

None in this period

Net cash from investing activities

GHC0.00

FINANCING ACTIVITIES

Equipment Loan received

GHC10,000.00

Net cash from financing activities

GHC10,000.00

Net change in cash

GHC22,210.00

Opening cash

GHC28,500.00

Cash Flow. Opening cash, the change, and closing cash.

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+ Record Transaction

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1 Jan 2026 — 31 Dec 2026

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Trial balance as of 29 Sept 2026

Balanced

Total debits

GHC129,100.00

Total credits

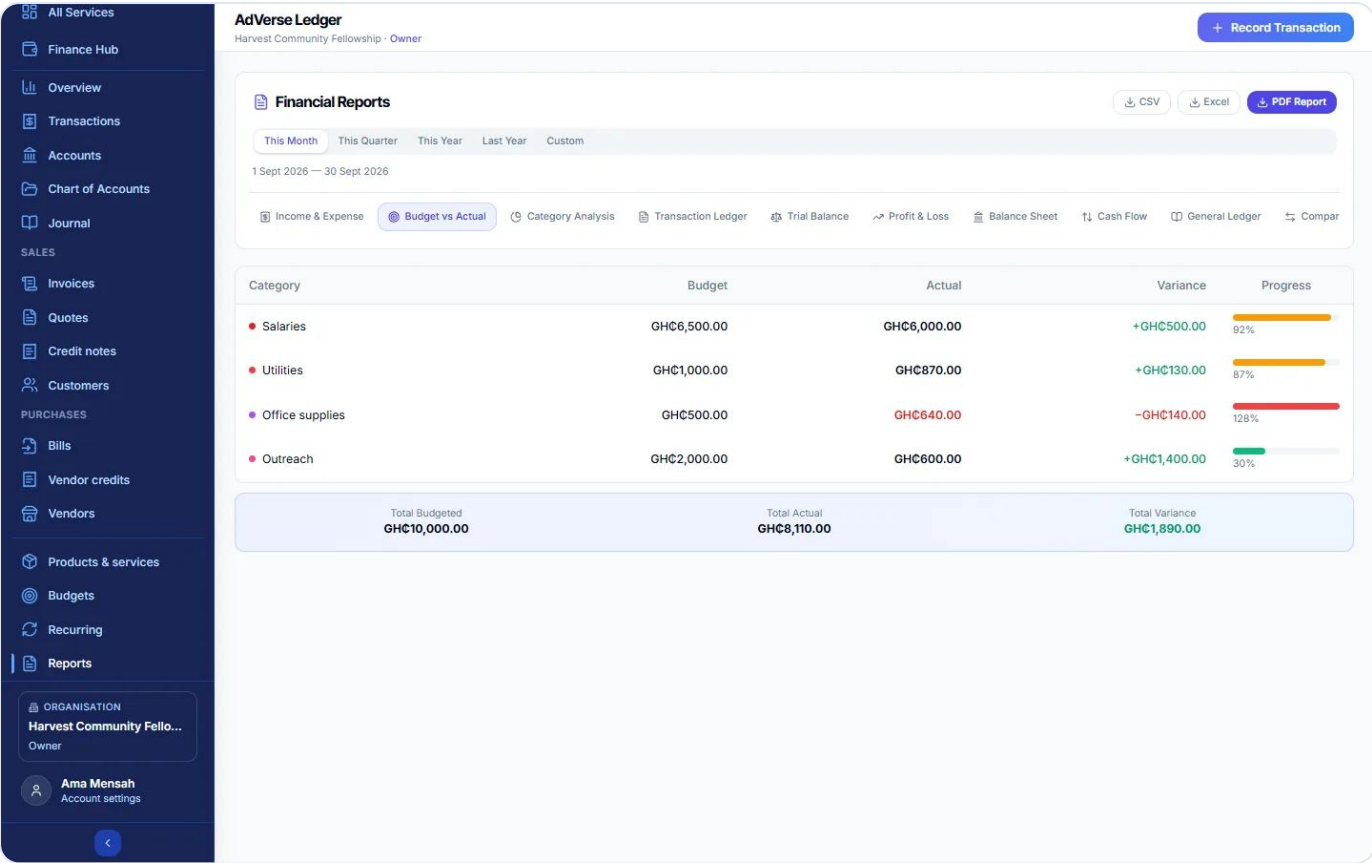
GHC129,100.00

Difference

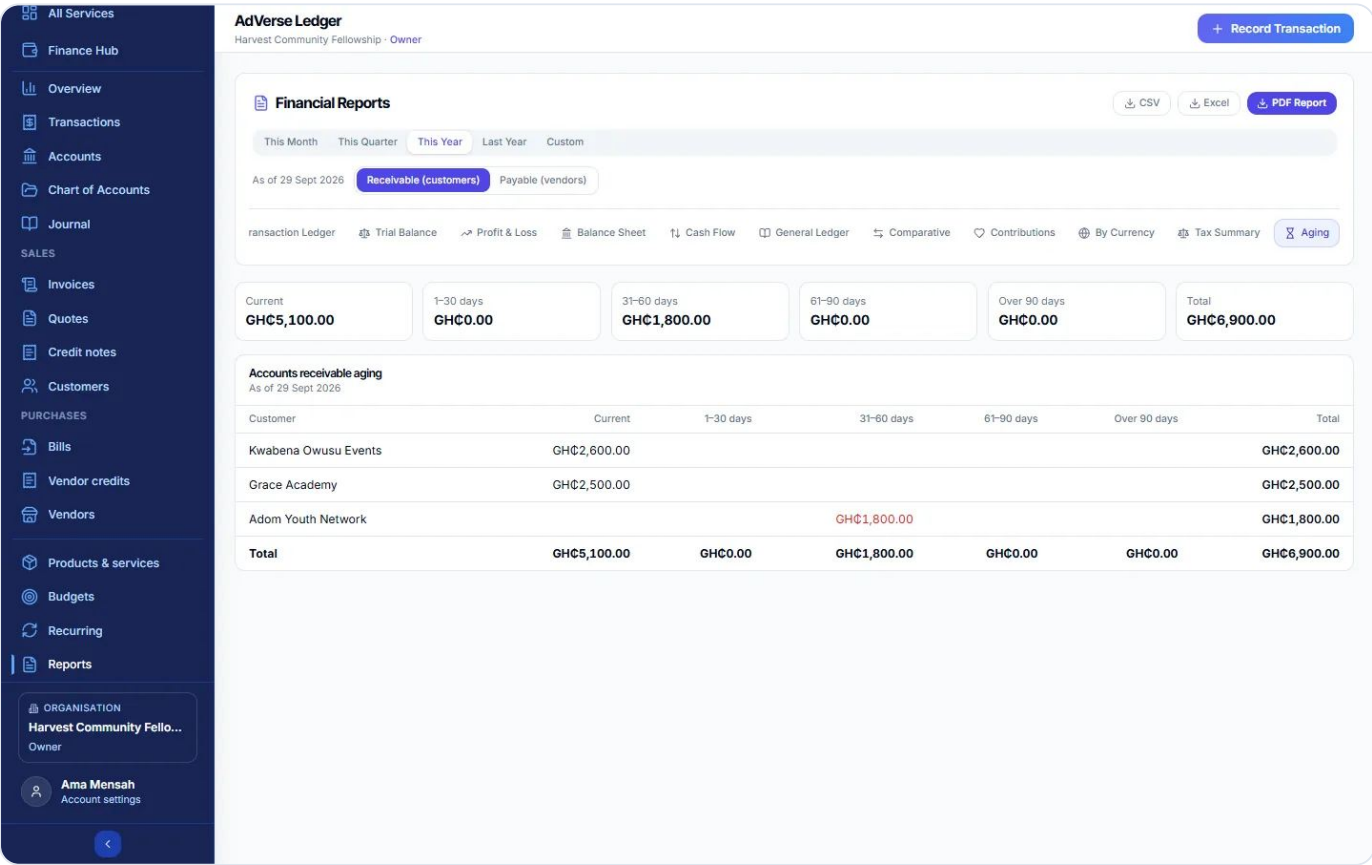
GHC0.00

Code	Account	Type	Debit	Credit
1010	Main bank account	Asset	GHC28,500.00	
1020	Mobile money wallet	Asset	GHC18,210.00	
1030	Petty cash	Asset	GHC4,000.00	
1200	Accounts Receivable	Asset	GHC6,900.00	
1500	Office Equipment	Asset	GHC12,000.00	
1510	Musical Instruments	Asset	GHC8,000.00	
1590	Accumulated Depreciation	Asset		GHC450.00
2000	Accounts Payable	Liability		GHC3,050.00
2200	Taxes Payable	Liability		GHC600.00
2500	Equipment Loan	Liability		GHC10,000.00
3000	Opening Balance Equity	Equity		GHC43,500.00
3200	Building Fund Reserve	Equity		GHC5,000.00

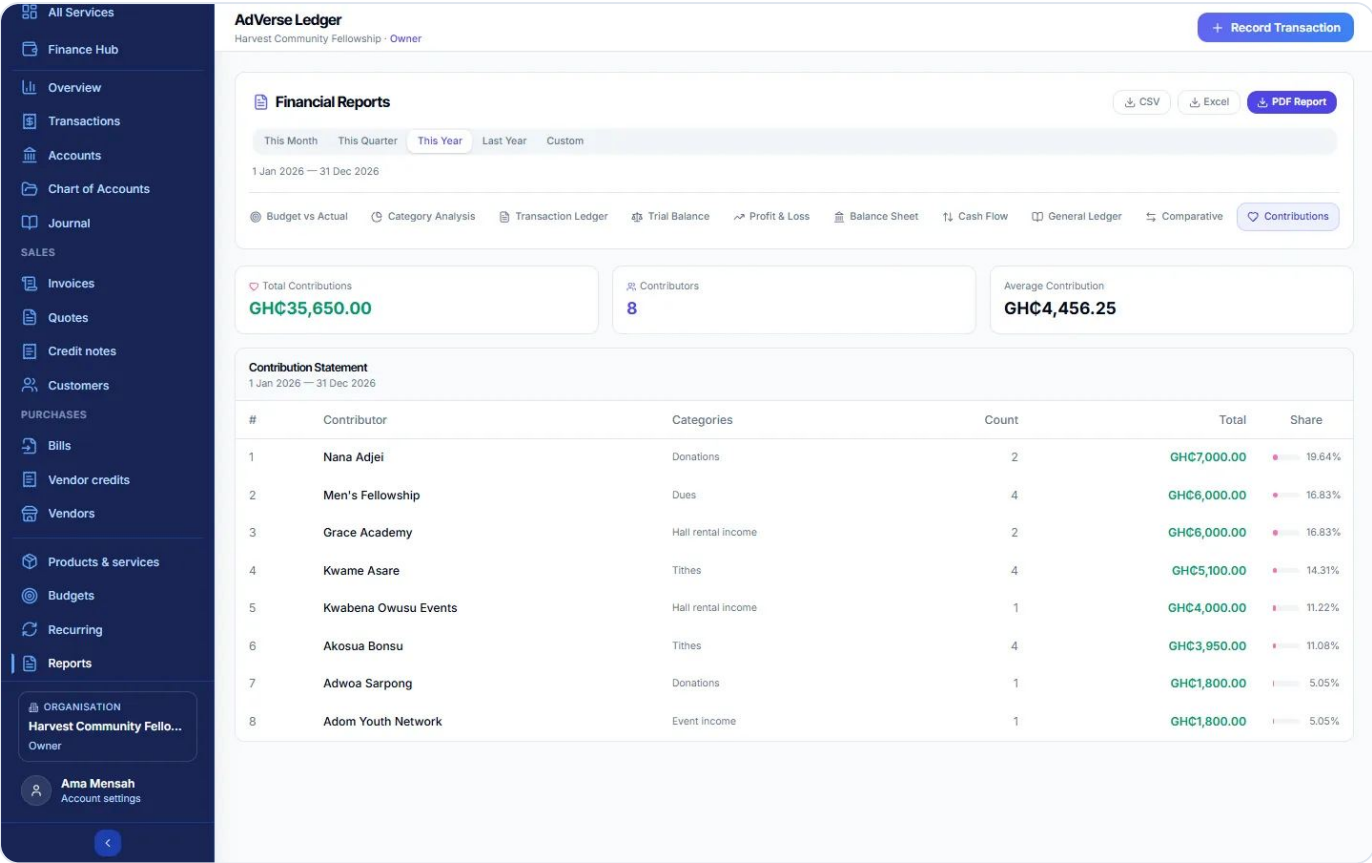
Trial Balance. Total debits equal total credits.



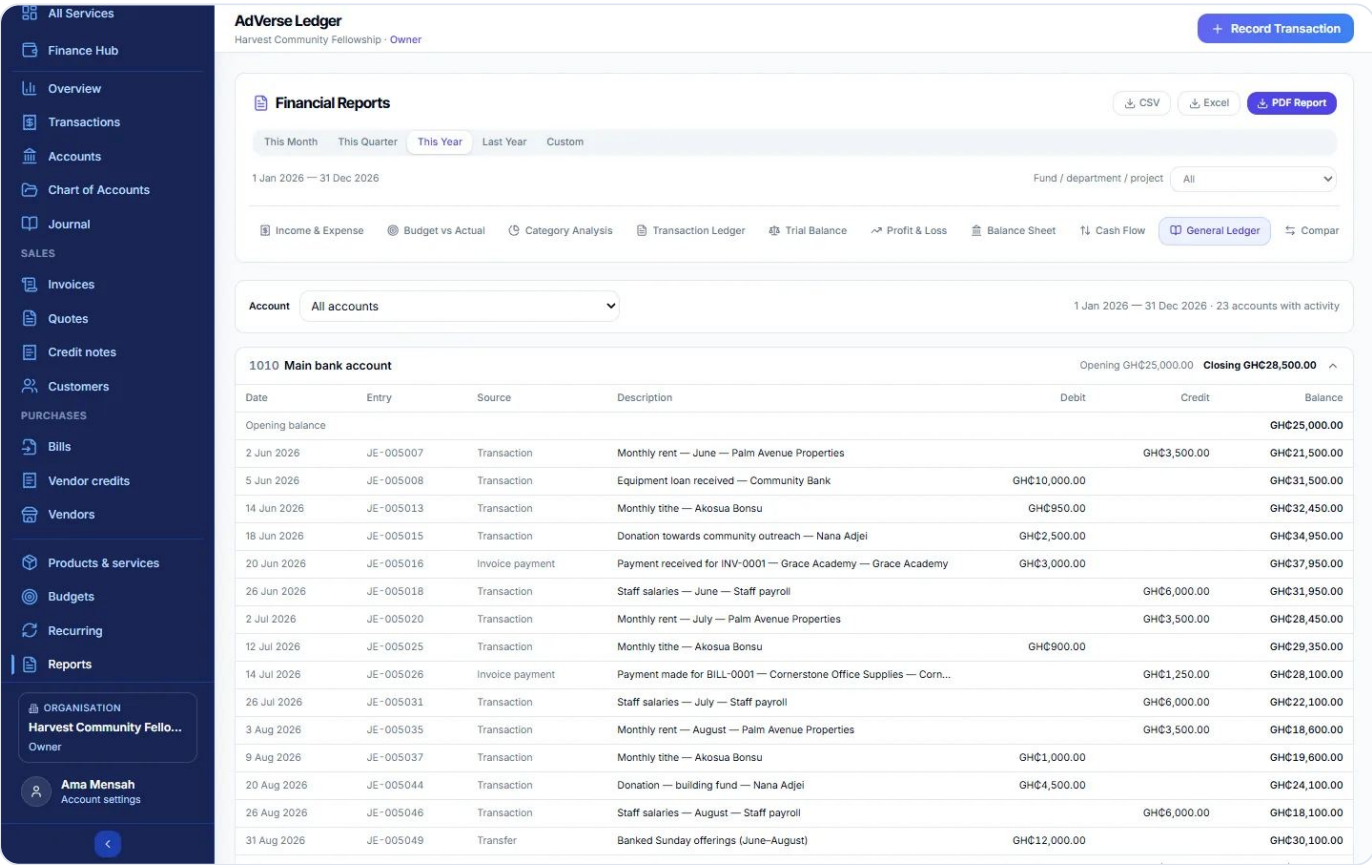
Budget vs Actual. Variance and progress per category.



Aging. Who owes what, and for how long.



Contributions. Giving by name, ready for statements.



General Ledger. Every line behind each account.

IF A STATEMENT DOES NOT BALANCE

Run the integrity check on the Journal. The Trial Balance, Balance Sheet and Cash Flow all point you there when their checks fail.

12 Members

Owner and Admin manage; Treasurers and Auditors can view. Who can open this organisation's Ledger, and what each person can do.

Finance Hub

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ORGANISATION

Harvest Community Fello...

Owner

Ama Mensah

Account settings

AdVerse Ledger

Harvest Community Fellowship - Owner

+ Record Transaction

Team Members

5 active - 1 pending

+ Invite Member

6

Total

5

Active

1

Pending

5

Roles Used

Role Permissions

OWNER

Full control over the organization

ADMIN

Manage members, categories, and settings

RECORDER

Record transactions only

AUDITOR

View everything including audit logs

TREASURER

Record and manage transactions and budgets

VIEWER

View dashboard and reports only

Q Search members...

All Status

A

Ama Mensah

ama.mensah@example.org

Joined 28 May 2026

Owner

active

K

Kofi Boateng

kofi.boateng@example.org

Joined 28 May 2026

Administrator

active

E

Efua Owusu

efua.owusu@example.org

Joined 29 May 2026

Treasurer

active

Y

Yaw Asante

yaw.asante@example.org

Joined 2 Jun 2026

Recorder

active

A

Abena Frimpong

abena.frimpong@example.org

Joined 11 Jun 2026

Auditor

active

Members. Each person's role and status, with the role legend.

Invite someone

The screenshot shows the AdVerse Ledger interface for 'Harvest Community Fellowship - Owner'. The left sidebar contains navigation links for Finance Hub, Overview, Transactions, Accounts, Chart of Accounts, Journal, SALES, Invoices, Quotes, Credit notes, Customers, PURCHASES, Bills, Vendor credits, Vendors, Products & services, Budgets, Recurring, Reports, and Members. The main area displays 'Team Members' with 5 active and 1 pending member. It includes a 'Role Permissions' section with roles: OWNER (Full control over the organization), ADMIN (Manage members, categories, and settings), RECORDER (Record transactions only), AUDITOR (View everything including audit logs), TREASURER (Record and manage transactions and budgets), and VIEWER (View dashboard and reports only). Below this is the 'Invite a New Member' form with an 'Email Address' field containing 'kwesi.appiah@example.org', an 'Assign Role' dropdown set to 'Recorder', and a 'Send Invite' button. A search bar for members is also present. The bottom section lists existing members: Ama Mensah (Owner, active), Kofi Boateng (Administrator, active), Efua Owusu (Treasurer, active), and Yaw Asante.

Invite a New Member. Choose the smallest role the person needs.

- 1 Select **+ Invite Member**.
- 2 Enter their **Email Address** and choose a role under **Assign Role**: Administrator, Treasurer, Recorder, Auditor or Viewer.
- 3 Select **Send Invite**. They receive an email with a link. You can also **Copy Link** and send it yourself.
 - The link in the email lets the person join as a **guest**: they set a Guest Workspace password and confirm a 6-digit code sent to their email. They do not need a full AdVerse account.
 - The copied link is for people who already have an AdVerse account and want to join with it.
 - Either way, they must use the email address you invited.

Change a role or remove someone

Use the role list on a member's card to change their role (it saves straight away), **Copy invite link** for a pending invitation, or remove the member. The Owner's role cannot be changed and the Owner cannot be removed.

13 Contacts

A simple directory of donors, vendors, members and others, with how much each has contributed and been paid. It is the same contact list used by Customers and Vendors, seen from the giving side.

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AdVerse Ledger

Harvest Community Fellowship - Owner

+ Record Transaction

Contacts Directory

11 contacts — Donors, vendors, and members

+ Add Contact

11 Total

2 Donors

3 Vendors

3 Members

Search contacts...

All Types

G

Grace Academy Other

bursar@graceacademy.example.org

024 000 1122

GHC3,000.00

Contributed

3

Transactions

GHC0.00

Paid Out

Rents the main hall for school events

K

Kwabena Owusu Events Other

bookings@kowusuevents.example.com

020 000 3344

GHC2,000.00

Contributed

1

Transactions

GHC0.00

Paid Out

A

Adom Youth Network Other

hello@adomyouth.example.org

027 000 5566

GHC0.00

Contributed

1

Transactions

GHC0.00

Paid Out

E

Esi Darko Member

esi.darko@example.org

024 000 7788

GHC0.00

Contributed

0

Transactions

GHC0.00

Paid Out

B

Bright Spark Electrical Vendor

accounts@brightspark.example.com

030 000 2211

GHC0.00

Contributed

1

Transactions

GHC0.00

Paid Out

C

Cornerstone Office Supplies Vendor

sales@cornerstone.example.com

030 000 9900

GHC0.00

Contributed

5

Transactions

GHC2,470.00

Paid Out

S

Swift Movers Transport Vendor

dispatch@swiftmovers.example.com

026 000 4455

GHC0.00

Contributed

2

Transactions

GHC450.00

Paid Out

N

Nana Adjei Donor

nana.adjei@example.org

024 000 6611

GHC7,000.00

Contributed

2

Transactions

GHC0.00

Paid Out

Supports outreach and the building fund

Contacts. Totals contributed and paid out for each person.

Select + Add Contact, enter the Name, Email, Phone, Type (Donor, Vendor, Member or Other) and Notes, then Create. Filter by type or search by name.

14 Audit Log

Owner, Admin and Auditor. A record of who did what and when, which cannot be edited.

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ORGANISATION
Harvest Community Fello...
Owner

Ama Mensah
Account settings

AdVerse Ledger

Harvest Community Fellowship - Owner

+ Record Transaction

Audit Log

Track every action for accountability and transparency

15 entries

WHEN	USER	ACTION	TARGET	CHANGES
28 Sept 11:20	EF Efua Owusu	Create Invoice	Invoice #6	document_type: invoice status: draft total: 1200.00
27 Sept 15:00	YA Yaw Asante	Submit Transaction	Transaction #150	type: expense amount: 6800 account_id: 5400
27 Sept 12:10	YA Yaw Asante	Create Transaction	Transaction #140	type: income amount: 2150 account_id: 4200
26 Sept 16:00	AM Ama Mensah	Invite Member	Member #6	email: kojo.tetteh@example.org role: viewer
25 Sept 09:40	EF Efua Owusu	Create Transaction	Transaction #145	type: expense amount: 6000 account_id: 5300
22 Sept 15:02	EF Efua Owusu	Create Invoice	Invoice #8	document_type: quote number: Q1-0002 total: 3200.00
19 Sept 16:40	AM Ama Mensah	Void Transaction	Transaction #149	reason: Duplicate entry - already
18 Sept 10:00	EF Efua Owusu	Create Invoice	Invoice #9	document_type: credit_note number: CN-0001 total: 500.00
15 Sept 15:20	EF Efua Owusu	Create Transfer	Transfer #32	amount: 5000 fee: 10 from: Mobile money wallet to: Main bank account
15 Sept 09:30	EF Efua Owusu	Send Invoice	Invoice #4	number: INV-0004 channels: email, sms
09 Sept 12:12	YA Yaw Asante	Upload Attachment	Attachment #5	file_name: electricity-bill-august-2
05 Sept 11:00	EF Efua Owusu	Invoice Payment	Invoice #2	amount: 2000 method: mobile_money

Audit Log. When, who, what and the values that changed.

Each line shows **When**, the **User**, the **Action** (for example "void transaction" or "update org"), the **Target** and the **Changes**. Recording, editing and voiding, approvals, attachments, accounts, transfers, budgets, recurring templates, members, settings, locked periods, opening balances, journal entries, documents, payments, credits, sending, reminders, reconciliations and exports are all logged.

15 Settings

Owner and Admin. Treasurers see only **Tax rates**. Changes apply as soon as you select **Save Changes**.

AdVerse Ledger
Harvest Community Fellowship - Owner

Organization Settings
Manage your ledger organization preferences

General Information
Basic details about your organization

Organization Name
Appears on reports, exports, and invoices
Harvest Community Fellowship

Description
A brief summary of your organization's purpose
Demo organisation

Financial Settings
Currency, fiscal year, and approval configuration

Default Currency
Used for all transactions, reports, and exports
GHS - Ghanaian Cedi (GH¢)
Changing this will not convert existing transactions

Fiscal Year Starts
Determines quarterly and annual report periods
January
Your fiscal year runs from this month through the next 12 months

Approval Threshold
Expenses at or above this amount require approval before being finalized
\$ 5000
Expenses of GH¢5,000.00 or more will require admin approval

Funds, departments & projects
Optional tags for transactions and invoices, so reports can be run for one fund, department or project.

Name	Kind	Restricted
------	------	------------

Organization Settings. General and financial settings at the top.

General and financial

- **Organization Name and Description.**
- **Default Currency:** used for all transactions, reports and exports. Changing it does not convert existing records.
- **Fiscal Year Starts:** the first month of your financial year. It drives the year-end close and the "This fiscal year" range. (The report presets This Year and Last Year are calendar years.)
- **Approval Threshold:** expenses at or above this amount need approval. Leave it blank to turn approvals off. See Approve large expenses.

Funds, departments & projects

Optional tags so you can report money for one fund, department or project. Select **+ Add**, enter a **Name** (for example "Building Fund"), choose the **Kind** and tick **Restricted** if donors gave it for a set purpose. Tags that were used are archived rather than deleted.

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ORGANISATION

Harvest Community Fello...

Owner

Ama Mensah

Account settings

Expenses of GH¢5,000.00 or more will require admin approval

Funds, departments & projects

Optional tags for transactions and invoices, so reports can be run for one fund, department or project.

Name	Kind	Restricted		
Building Fund	Fund	Yes — donor or purpose restricted		
Youth Ministry	Department	No		
Community Outreach 2026	Project	No		

+ Add

% Tax rates

Rates you can add to invoice and bill lines. Pick several on one line to charge them together.

Add Ghana VAT preset

+ Add rate

The Ghana VAT preset (VAT, NHIL, GETFund Levy) is a starting point, not tax advice. Confirm current rates and whether they apply to you with the Ghana Revenue Authority; every rate stays editable.

VAT	VAT	15%	Sales & purchases	Taxes Payable		
NHIL	NHIL	2.5%	Sales	Taxes Payable		

Show archived (1)

Invoice settings

Your details on documents, numbering, payment terms, how customers pay you, and reminders.

Save invoice settings

Organisation details on documents

Printed on invoices, quotes, credit notes, statements and the public document page. Leave a field empty to leave it off.

Address

14 Palm Avenue, Riverside, Accra

Phone

030 000 4821

Email

accounts@harvestfellowship.example.org

Tax ID (TIN)

C0000482100

Funds, departments & projects. Tag money to report it separately.

Tax rates

Rates you can add to invoice and bill lines; several can be charged on one line. Select + Add rate and enter the Name, Rate %, Code, what it Applies to (sales, purchases or both) and the liability account it is owed to; tick Compound if it is charged on top of the line's other taxes. Add Ghana VAT preset adds VAT 15%, NHIL 2.5% and GETFund Levy 2.5% as a starting point. Confirm current rates with the Ghana Revenue Authority or your tax adviser.

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Community Outreach 2026ProjectNo

% Tax rates

Rates you can add to invoice and bill lines. Pick several on one line to charge them together.

Add Ghana VAT presetAdd rate

The Ghana VAT preset (VAT, NHIL, GETFund Levy) is a starting point, not tax advice. Confirm current rates and whether they apply to you with the Ghana Revenue Authority; every rate stays editable.

VAT VAT15%Sales & purchasesTaxes Payable

NHIL NHIL2.5%SalesTaxes Payable

Show archived (1)

Invoice settings

Your details on documents, numbering, payment terms, how customers pay you, and reminders.

Save invoice settings

Organisation details on documents

Printed on invoices, quotes, credit notes, statements and the public document page. Leave a field empty to leave it off.

Address

14 Palm Avenue, Riverside, Accra

Phone030 000 4821Emailaccounts@harvestfellowship.example.org

Tax ID (TIN)

C0000482100

Your Taxpayer Identification Number or Ghana Card number, if you show one on invoices.

Numbering

Document	Prefix	Next number	Digits	Next looks like
Invoices	INV-	6	4	INV-0006
Quotes	QT-	3	4	QT-0003
Credit notes	CN-	2	4	CN-0002
Bills	BILL-	4	4	BILL-0004

Tax rates. Each rate, what it applies to and the account it is owed to.

Invoice settings

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ORGANISATION

Show archived (1)

Invoice settings

Your details on documents, numbering, payment terms, how customers pay you, and reminders.

Save invoice settings

Organisation details on documents

Printed on invoices, quotes, credit notes, statements and the public document page. Leave a field empty to leave it off.

Address

14 Palm Avenue, Riverside, Accra

Phone030 000 4821Emailaccounts@harvestfellowship.example.org

Tax ID (TIN)

C0000482100

Your Taxpayer Identification Number or Ghana Card number, if you show one on invoices.

Numbering

Document	Prefix	Next number	Digits	Next looks like
Invoices	INV-	6	4	INV-0006
Quotes	QT-	3	4	QT-0003
Credit notes	CN-	2	4	CN-0002
Bills	BILL-	4	4	BILL-0004
Vendor credits	VC-	2	4	VC-0002

A number is given when a document leaves draft. Lowering the next number never reuses one already issued.

Invoice settings. What prints on your documents, how they are numbered and how customers pay.

- **Organisation details on documents:** address, phone, email and tax ID, printed on invoices, quotes, credit notes, statements and the public page.

- **Numbering:** the prefix, next number and digits for each document type. A number is given when a document leaves draft, and an issued number is never reused.
- **Default payment terms (days):** used when a contact has none.
- **Online payments go into:** the account online payments are recorded to. **Pay online** only appears for customers when the organisation owner has connected their own online payment account.
- **Payment instructions:** shown on invoices and the public page, for example your bank details and your mobile money number and name.
- **Send payment reminders automatically:** by email, SMS or both, a set number of days before and after the due date, up to a maximum per invoice. SMS is charged to the organisation owner's SMS wallet.

Invoice settings have their own **Save invoice settings** button.

Lock a period

Locking stops anyone changing anything dated inside a closed period: no recording, editing, voiding, payments, issuing documents or journal entries. Enter a **Period Start**, **Period End** and optional **Notes** (for example "Q2 2026 closed"), then **Lock**. **Unlock** reopens it.

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Harvest Community Fello...

Owner

Ama Mensah

Account settings

SMS reminders are billed to the organisation owner's SMS wallet. Reminders can be paused on any single invoice.

Financial Period Locking

Lock past periods to prevent backdated entries

Period Start

mm/dd/yyyy

Period End

mm/dd/yyyy

Notes (optional)

e.g. Q1 2025 closed

Lock

Unlock

Period	Status	Locked By	Notes	Actions
1 Jul 2026 — 31 Jul 2026	locked	Ama Mensah	July 2026 month-end close	Unlock
1 Jun 2026 — 30 Jun 2026	locked	Ama Mensah	June 2026 month-end close	Unlock

Opening Balances

Starting balances of assets, loans and funds when adopting the system. Set a cash, bank or mobile money opening balance on the account itself under Accounts.

Account

Select account...

Amount

0.00

Effective Date

09/29/2026

Notes

Optional

Set Balance

Category	Type	Amount	Effective Date	Notes	Actions
Office Equipment	asset	GHC12,000.00	31 Dec 2025	Computers, projector and furniture at start	
Musical Instruments	asset	GHC8,000.00	31 Dec 2025	Keyboard, drums and sound system	
Building Fund Reserve	equity	GHC5,000.00	31 Dec 2025	Building fund pledges already held	

Organization Info

Read-only system information

CREATED

28 May 2026

CURRENCY

GHS

FISCAL YEAR

January

STATUS

Active

Period locking. Closed periods and who locked them.

Opening balances

Starting balances for assets, loans and funds when you begin using the Ledger (for example equipment you own or a loan you owe). Choose the **Account**, the **Amount** and the **Effective Date**, then **Set Balance**. Cash, bank and mobile money balances are set on the account itself under Accounts. Income and expense categories never take an opening balance.

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ORGANISATION

Harvest Community Fello...
Owner

Ama Mensah
Account settings

Lock past periods to prevent backdated entries

Period Start

mm/dd/yyyy

Period End

mm/dd/yyyy

Notes (optional)

e.g. Q1 2025 closed

Lock

Unlock

Period	Status	Locked By	Notes	Actions
1 Jul 2026 — 31 Jul 2026	locked	Ama Mensah	July 2026 month-end close	Unlock
1 Jun 2026 — 30 Jun 2026	locked	Ama Mensah	June 2026 month-end close	Unlock

\$

Opening Balances

Starting balances of assets, loans and funds when adopting the system. Set a cash, bank or mobile money opening balance on the account itself under Accounts.

Account

Amount

Effective Date

Notes

Select account...

0.00

09/29/2026

Optional

Set Balance

Category	Type	Amount	Effective Date	Notes	Actions
Office Equipment	asset	GHC12,000.00	31 Dec 2025	Computers, projector and furniture at start	
Musical Instruments	asset	GHC8,000.00	31 Dec 2025	Keyboard, drums and sound system	
Building Fund Reserve	equity	GHC5,000.00	31 Dec 2025	Building fund pledges already held	

Organization Info

Read-only system information

CREATED

28 May 2026

CURRENCY

GHS

FISCAL YEAR

January

STATUS

Active

Fiscal Year Close Wizard

Step-by-step year-end closing process

Opening balances. Starting balances for assets, loans and funds.

Close the financial year

The **Fiscal Year Close Wizard** walks you through **Review** (last year's income, expenses and net), **Lock Period** (locks the whole year), **Generate Report** (produce your year-end statements from Reports) and **Complete**. Last year's surplus rolls into retained earnings automatically; no closing entries are needed.

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Harvest Community Fello...
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Account settings

5 Opening Balances

Starting balances of assets, loans and funds when adopting the system. Set a cash, bank or mobile money opening balance on the account itself under Accounts.

Account

Amount

Effective Date

Notes

+ Set Balance

Category	Type	Amount	Effective Date	Notes	Actions
Office Equipment	asset	GHC12,000.00	31 Dec 2025	Computers, projector and furniture at start	
Musical Instruments	asset	GHC8,000.00	31 Dec 2025	Keyboard, drums and sound system	
Building Fund Reserve	equity	GHC5,000.00	31 Dec 2025	Building fund pledges already held	

Organization Info

Read-only system information

CREATED

CURRENCY

FISCAL YEAR

STATUS

28 May 2026

GHS

January

Active

Fiscal Year Close Wizard

Step-by-step year-end closing process

1 Review

2 Lock Period

3 Generate Report

4 Complete

Review the financial summary for the previous fiscal year before closing.

Total Income

GHC0.00

Total Expenses

GHC0.00

Net Balance

GHC0.00

Continue to Lock Period -->

Changes are applied immediately after saving

Save Changes

Fiscal Year Close Wizard. Review, lock, report, complete.

Roles and permissions

Give each person the smallest role that lets them do their job. The Owner is whoever created the organisation.

ROLE	IN SHORT
Owner	Full control over the organisation.
Admin	Manages members, categories and settings; can do everything the Owner can except change or remove the Owner.
Treasurer	Records and manages transactions, documents, accounts and budgets.
Recorder	Records transactions only.
Auditor	Views everything, including the Journal, members and the audit log; changes nothing.
Viewer	Views the dashboard, records and reports only.

CAN...	OWNER	ADMIN	TREASURER	RECORDER	AUDITOR	VIEWER
View data and reports, download PDFs	✓	✓	✓	✓	✓	✓
Record transactions, import CSV, upload attachments	✓	✓	✓	✓	–	–
Add customers, vendors and contacts	✓	✓	✓	✓	–	–
Edit transactions, delete attachments	✓	✓	✓	–	–	–
Approve or reject expenses (not your own)	✓	✓	✓	–	view	–
Manage accounts, transfers, reconciliation, chart of accounts	✓	✓	✓	–	–	–
Invoices, quotes, credits and bills: create, send, pay, void	✓	✓	✓	–	–	–
Items, tax rates, budgets, recurring templates	✓	✓	✓	–	–	–
Journal: view	✓	✓	✓	–	✓	–
Journal: post and void manual entries	✓	✓	✓	–	–	–
Void transactions; delete accounts, drafts, payments and applied credits; archive contacts, items and tax rates; Run Due and delete recurring templates	✓	✓	–	–	–	–
Settings, invoice settings, locked periods, opening balances, year-end close	✓	✓	tax rates	–	–	–

CAN...	OWNER	ADMIN	TREASURER	RECORDER	AUDITOR	VIEWER
Invite members, change roles, remove members	✓	✓	–	–	–	–
See the members list	✓	✓	✓	–	✓	–
See the audit log; run the journal integrity check	✓	✓	–	–	✓	–

Invited guests have exactly the rights of the role they were given.

How the books work

One book, two views

You record in plain terms (income, expense, category), and the Ledger also writes every record into a balanced double-entry journal behind the scenes. The Journal, Trial Balance, Balance Sheet, Profit & Loss, Cash Flow, General Ledger and account registers read that journal. You only post journal entries yourself for adjustments.

Categories, money accounts and transfers

- **Categories** say what the money was for (Tithes, Rent). **Money accounts** say where it is held (the bank, the wallet).
- Moving money between your own accounts is a **transfer**, never income or an expense.
- Choosing an asset, loan or fund as a category (a loan received, equipment bought) records money in or out without touching income, expenses or the surplus.

Accrual and cash

Invoices and bills count when they are issued (accrual). The payment only moves the money into or out of an account. The Profit & Loss report has a **Cash** view if you want to see income and expenses when money actually moved.

Currency

Reports are in the organisation's default currency. Transactions recorded on screen use that currency. A money account can hold another currency, fixed when it is created, and a transfer between currencies needs an exchange rate. Invoices and bills must be in the default currency for now.

What cannot be undone

- Voiding keeps the record and reverses its effect; there is no un-void.
- Deleting a draft document, an attachment, a budget, a locked period, an opening balance or a recurring template is permanent.
- Issued document numbers are never reused.

Locked periods and reconciled items

Nothing dated in a locked period can be changed. Reconciled items keep their amount, date and account until they are unticked.

Messages and fixes

The messages you are most likely to meet, and what to do.

YOU SEE	WHY, AND WHAT TO DO
"The date ... is in a locked financial period. Unlock the period to make this change."	The date falls in a locked period. An Owner or Admin can unlock it in Settings, or use a date in an open period.
"Unreconcile this item before changing it."	The item is ticked in a reconciliation. Untick it in a later reconciliation first.
"You can't approve your own request."	Another Owner, Admin or Treasurer must approve it.
"... is a money account. Record a transfer to move money between accounts."	Cash, bank and wallet accounts cannot be categories. Use Transfer.
"Transaction type (income) does not match the category type (expense)"	Switch the Income/Expense toggle, or pick a category of the right type.
"This invoice is fully paid, so it can no longer be edited. Remove a payment or credit first."	Remove the payment (Owner or Admin) if it was wrong, then edit.
"Remove its payments first."	A document with payments or credits cannot be voided until they are removed.
"Payment exceeds the outstanding balance of ..."	Enter no more than the balance due.
"Send the invoice or mark it as sent before sharing its link."	Drafts cannot be shared. Issue it first.
"... has no email address or phone number for the reminder channels."	Add an email or phone number to the customer.
"User is already a member or has a pending invite"	They are already in the organisation, or an invitation is waiting. Use Copy invite link to resend it.
"This invitation was sent to a different email address."	Sign in with the invited email address, or ask for a new invitation.
"AdVerse PRO subscription required to access this service."	The organisation owner's plan does not include the Ledger or has lapsed. The owner needs to renew it.
"Insufficient permissions..."	Your role cannot do this. Ask an Owner or Admin.
A report shows <i>Not balanced</i> or <i>Does not reconcile</i>	Run the integrity check on the Journal and contact AdVerse support if problems remain.

Glossary

Account

A line in the chart of accounts: an income or expense category, or something owned (asset), owed (liability) or held as a fund (equity).

Money account

A place money is actually held: a cash box, bank account, mobile money wallet or card.

Category

An income or expense account that says what money was for.

Transfer

Money moved between two of your own money accounts. Not income or an expense.

Journal entry

A balanced set of debits and credits. Every record posts one automatically.

Debit / credit

The two sides of every journal entry; they always add up to the same amount.

Accounts receivable

What customers owe you on issued invoices.

Accounts payable

What you owe vendors on approved bills.

Undeposited funds

A holding account for money received but not assigned to a bank, cash or wallet account.

Opening balance

What an account held on the day you started using the Ledger.

Reconciliation

Ticking off records against a bank or mobile money statement until they agree.

Locked period

A closed date range that nobody can change.

Approval threshold

The expense amount at or above which a record needs someone else's approval.

Fund / department / project

An optional tag for reporting money separately; a restricted fund was given for a set purpose.

Accrual

Counting income and expenses when invoices and bills are issued rather than when they are paid.

Retained earnings

The accumulated surplus from earlier years, carried forward automatically.

AdVerse Ledger user guide. Screens and wording reflect AdVerse Ledger as of September 2026. The organisation, people and amounts in the screenshots are invented examples.