USER GUIDE

ClarityApp

by Margini

A concise, connected explanation of how Clarity works: how the pieces fit together, how to work with it day to day, and how your data is kept safe. For step-by-step how-tos on a specific task, use the in-app Help panel instead -- this guide is for understanding the bigger picture, not a click-by-click manual.

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BEST FOR

Retailers, market vendors, rental properties, services, and home care

BUSINESS TYPES BUILT IN

4, pick one when you start

PLANS

Free, Pro, Business

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37 pages total, verified against the actual rendered PDF. In the app, these same ten sections appear as the User Guide's own left-hand menu in Help & Guide. Looking for a step-by-step "how do I..." instead of the concept behind it? The in-app Help panel is built for exactly that -- this guide explains the bigger picture and links out to Help for the task-level detail.

SECTION 1

Welcome

What is Clarity?

Clarity turns your everyday sales, expenses, and costs into plain-English answers: are you actually profitable, is your cash going to run short, is a price too low, and what should you do about it. It reads what you enter and states things directly, "you're on track" or "cash runs short in Week 7", not a wall of numbers you have to interpret yourself.

Who is it for?

Owner-operators who want a real financial picture without learning accounting first: retailers and market vendors, rental property owners, service businesses (consultants, tutors, and similar), and home care providers. You don't need a bookkeeping background, Clarity is built to explain itself as you go.

What problems does it solve?

- Am I actually profitable?
- Will I run out of cash?
- Is my pricing right?
- Who owes me money?
- What's my labour actually costing me?
- Am I giving away too much in discounts?

Section 2 explains how Clarity connects those questions into one picture. Section 3 walks through a normal week. The rest of this guide is here to come back to as you need it.

Your data stays yours. On Free, everything you enter lives in your browser on this device, not on a Margini server; Pro and Business plans (and some early-access Free accounts) keep your business connected to the people you authorize. Section 8 covers what that means in practice and how to keep a backup.

SECTION 2

How Clarity Works

Clarity is a connected financial picture, not a collection of unrelated tabs. Enter something once and it flows to everywhere it's relevant — you should never have to enter the same number twice.

The basic idea

Money coming in is **Sales**. Money going out is **Expenses**. Money you're waiting to receive is a **Receivable**. Money actually moving is **Cash Flow**. What you're keeping after expenses is **Profit**. Clarity combines all of that into a **Financial Health** read and a **CFO Brief** that tells you, in plain English, what deserves your attention right now.

Sales → Receivable → Expected Cash. A sale you haven't been paid for yet becomes a receivable automatically, no retyping. **Expenses → Profit → Cash Flow.** What you spend reduces profit and shapes the cash projection. **Sales + Expenses + Receivables + Cash → CFO Brief.** Everything above feeds one plain-English read of how the business is actually doing.

One business, one set of numbers

The business, not any single device, is the center of Clarity's data model. What you enter belongs to the business you entered it for, not to the browser tab it happened to be typed into.

Your business → one connected set of numbers → the people you authorize. On Pro and Business (and some early-access Free accounts), that set of numbers is kept current for everyone you've added as a member — an owner, a bookkeeper, a manager — from their own device, automatically. On Free, that same set of numbers lives on your own device until you deliberately share or back it up. Either way, it's still one business's numbers, not a separate copy per device. Section 8 covers exactly how this works for your plan.

Financial Health and the CFO Brief

Dashboard's **Financial Health** card reads every module you've turned on — cash, profit, receivables — and states the single thing that most needs your attention, worst first. A cash warning always outranks a healthy revenue figure. It only reads modules you've actually switched on, and it says "too early to say" rather than guessing a number until you have enough trading history to trust. The **CFO Brief** ("What needs your attention" on Dashboard) is the same underlying read, expanded into a ranked list with a plain-English explanation and a suggestion for each item — not a second, independently generated opinion.

SECTION 3

Your Everyday Workflow

Common situations, and where Clarity handles each one. For the click-by-click steps, the in-app Help panel's Daily Tasks category has a short article for each of these.

Prefer to be walked through it, right on the screen? Most screens have a small **"Show me how"** link near the title — click it and Clarity highlights the real fields on that screen, one at a time, explaining each as you go, never a separate tutorial window or made-up example data. It remembers whether you finished or skipped it, so it's always safe to run again. Not sure which one you want, or looking for one you've used before? Open **"? Help & guide"** and click the **Walkthroughs** tab — it lists every one in one place, from everyday tasks below to setup screens you may only visit occasionally (Settings, adding a rental room, sending an invoice by text), each showing whether you've done it yet with a button to run or re-run it.

I made a sale.

Log it in Enter Numbers or Sales Log. If you've priced it on Pricing, tag the product or service and any discount, the final price shows live. Mark it Paid (the default) or Unpaid — Unpaid still counts as revenue immediately, and also creates a receivable in Who Owes Me automatically, so you never type the amount twice.

I collect sales tax.

Open Settings, then Financial Preferences, and find the Sales tax settings. Choose how you enter prices: **Tax added to price** (you type the price before tax) or **Tax included in price** (you type the total the customer paid), then enter your rate. You can also list other rates you use and pick one on each sale. When you log a sale, Clarity shows revenue, sales tax and what the customer pays, and saves the tax separately. **Revenue and Net Profit never include sales tax**, and your Cash Position is not changed: the tax is an amount you owe, not money you earned. The **Sales Tax card** on Sales Log (and a Sales Tax Owed line on Overview) shows Collected, Paid and Still owed. Tax counts as collected once its sale is paid, so on an unpaid sale the tax sits inside the amount in Who Owes Me, and an invoice made from it shows a sales tax line. When you pay your tax office, click **Record a payment** on the Sales Tax card. That lowers what you owe; it is not an expense and it does not change your Cash Position. Sales you logged before turning this on are not changed. Tax is separated on sales you log by hand, on recurring schedules and Who Owes Me entries where you pick a rate, on bank statement deposits you mark as including tax, and on POS or spreadsheet imports where you choose the file's sales tax column and say whether the sales column is before tax or the total including it. A payment to your tax office in a bank statement can be classified as Tax, then Sales tax payment. QuickBooks imports, Stripe and room rent do not separate tax yet, and Stripe payments are counted at the full amount charged. On the Sales Tax card, Show breakdown lists tax by month, rate and source. Optionally, Settings, Business lets you say where you operate and what type of entity you are, and Financial Preferences lets you enter a sales threshold to watch; Clarity shows how far along this year's sales are and never decides what applies to you. When you set up your business, a separate Sales Tax step asks whether you sell anything that may be subject to sales tax: answer No and nothing more is asked; otherwise it asks where you sell (any number of states), whether you are exempt and why, how often you file, and your registration or permit number, filling in what it can from your earlier answers. In Financial Preferences you can also give each product category its own rate (or tick Not taxable); logging a sale of a product in that category fills in its rate, which you can still change. Clarity uses the rate you give it. It does not decide whether something is taxable, whether you must register, or what rate to charge. Estimate, not tax advice. This is separate from **Tax Reserve**, which estimates income tax on your profit.

I received a payment on something unpaid.

Find it in Who Owes Me and click ✓ Paid, not the ×. Paid keeps the record (so a real payment is never confused with a mistaken entry you deleted) while clearing it from your outstanding total. Nothing is added to revenue a second time — the sale was already counted once, at the point it happened.

A customer hasn't paid me.

Who Owes Me flags it automatically: an "Overdue" total appears once it's past its due date, and a separate "due this week" total shows what's coming up soon. If your business type uses Clients, an entry can link to one so their card shows what they still owe.

How do I send a customer an invoice?

In Who Owes Me, click Invoice on the entry. Check the customer, due date and line items, and add your own payment link if you have one (for example a Stripe Payment Link; it must start with https://). Click Generate invoice, then Print / Save as PDF in the new tab. On Pro and Business you can also click Send invoice: Clarity emails your customer a link to view and pay it, and sends you a separate confirmation copy. Clarity never processes or holds the payment. Your customer pays through your payment link, and you record the payment in Who Owes Me. Set your business details, payment terms, link, instructions and notes once under Settings, Invoices (your first invoice also saves them). After that each invoice starts filled in: the customer's email, address and phone come from their client record or their last invoice, and an invoice for a finished order or booking starts with that request's own items. You only change what is different this time.

Can Clarity create invoices for a repeating client automatically?

On Pro and Business, it can prepare the draft. Under Clients → Recurring Revenue, tick "Prepare an invoice draft each time this comes due" on the schedule. Each time it comes due Clarity adds a draft invoice in Who Owes Me. It never generates or sends one for you: you review it, then generate or email it.

Can Clarity remind a customer who hasn't paid?

On Pro and Business, yes, for an invoice you have emailed. Reminders are off until you turn them on for that invoice. Choose days before the due date, the due date itself, days after, and an optional repeat while it is overdue, with a maximum number. Each reminder is neutral and mentions only what is still owed, and reminders stop by themselves when the invoice is paid or voided.

I paid an expense.

Log it in Expense Log. If it's covering a recurring rate you already track under Fixed Costs (rent, wages, owner pay, or Other Fixed such as insurance or software), tag it under "Recurring Cost" so it's counted once, not twice — Fixed Costs shows a Covered/Partial/Not Covered status for each so you can see it's been handled.

I want my own expense categories, or to tag an expense at a lower level.

The Type list in Expense Log is the same list the bank statement import uses (Rent, Payroll, Utilities, Software, Advertising and so on). Choose “+ Add or manage my own categories” at the bottom to add up to three of your own; they appear in Expense Log and in the import, whichever place you add them. To tag an expense at a lower level, type an optional **Detail** under the category (for example Property tax under Taxes, or Cleaning under Repairs & Maintenance); the box suggests common ones. Reports still group by the category, so a Detail never changes a figure.

I want to check whether an entry is already logged.

The Sales log and the Expense log each have a search box. Type a date, an amount (with or without the dollar sign), a product or category, a merchant or a customer; every word you type has to match the same entry. It tells you how many entries match, or that none do, and shows why each one matched. It only filters what you see; nothing is changed or deleted.

I have a fixed monthly cost.

Enter it once under Fixed Costs, not in Expense Log — Fixed Costs sets your planning rate for Net Profit, Cash Flow, and Budget, while Expense Log records what actually happened. Every time you change a rate, Clarity remembers what it used to be and when, so past months keep showing what was actually true then.

I want to know whether I'm on track.

Start with Dashboard's Financial Health card and "What needs your attention" — that's the plain-English read. Additional Insights has the deeper, chart-heavy view once you have a few weeks of data. Where Your Money Went shows exactly how revenue turned into profit, stage by stage.

A suggested routine

Not a requirement — following it consistently is what keeps Dashboard's insights sharp instead of stale.

Daily

2 MINUTES

- Log today's sales and any expense that just happened in Enter Numbers, one page, no tab-hopping.
- Mark anything Unpaid so it lands in Who Owes Me automatically.

Weekly

10 MINUTES

- Read Dashboard's Financial Health card and "What needs your attention," worth a real look, not just a glance.
- Check Cash Flow for any week projected to go negative, and act early if one does.
- Review Who Owes Me for anything overdue, and follow up. Mark any completed payroll paid.

Monthly

20 MINUTES

- Review Pricing if cost of goods or overhead changed meaningfully.
- Check Discounts Given and Average Discount % aren't creeping up unnoticed.
- Compare actual revenue and costs to Budget, if you use it. Download a Backup — don't wait for the reminder.

Quarterly

30–60 MINUTES

- Look at Revenue & Profit Trend over the full quarter, not just the last 30 days.
- Reconsider your Tax Set-Aside rate. Revisit Scenarios for any bigger decision on the table.

The habit matters more than the schedule. A daily two-minute log beats a perfect once-a-month catch-up. Clarity's insights are only as sharp as what's actually been entered.

SECTION 4

Main Modules

The seven pieces from Section 2, each on its own page: what it's for, what you enter, what it affects, when to use it, and the question people actually ask about it. The optional Orders & Bookings page follows Receivables.

Sales

MONEY · USE DAILY

What it's for. Recording money your business earned from customers.

What you enter. Enter Numbers (quick, one page) or Sales Log (full form plus your history). A date, an amount, optionally a product/service tag, a discount, a sales channel, and Paid or Unpaid.

What it affects. Revenue everywhere on Dashboard and Additional Insights, Discounts Given, Cash Flow, and — if marked Unpaid — Who Owes Me, automatically.

When to use it. Every time money comes in, ideally the same day.

Common question. *Does marking an Unpaid sale Paid later count it as revenue twice?* No — revenue is counted once, the moment the sale is logged. Collecting it later only resolves the Who Owes Me entry.

Expenses

MONEY · USE DAILY

What it's for. Recording money your business actually spent.

What you enter. Expense Log: a date, an amount, a category, and — if it's covering a Fixed Costs rate (rent, wages, owner pay or Other Fixed) — a "Recurring Cost" tag so it isn't double-counted.

What it affects. Net Profit, the Cost Breakdown chart, Cash Flow.

When to use it. As you spend. For a cost that repeats every month at roughly the same rate, use Fixed Costs instead (Section 5) — that's the planning figure; Expense Log is what actually happened.

Common question. *I entered rent in Fixed Costs, do I also log it in Expense Log?* Only if you tag that Expense Log entry under "Recurring Cost" for rent — otherwise it counts twice. The same goes for an insurance or software bill when you also have Other fixed costs set: tag it Other Fixed. Fixed Costs shows a Covered status once it's tagged correctly.

Scan Receipt. On Pro and Business, click Scan Receipt in Expense Log to photograph or upload a receipt (JPG, PNG, or PDF) instead of typing it in by hand. Clarity reads the merchant, date, amount, tax, and payment method into a draft for you to review, correct, and confirm — nothing is saved as an expense until you confirm it, and any field it couldn't read confidently is marked for review rather than guessed at. If it looks like you may already have this expense, Clarity warns you before creating a second one. A PDF receipt is stored but not automatically read yet — fill in its details by hand after uploading it.

Receivables

WHO OWES ME · MODULE, OFF BY DEFAULT

What it's for. Tracking money customers owe you that you haven't collected yet.

What you enter. Nothing extra, in most cases — marking a sale Unpaid in Sales Log creates the entry automatically. You can also add one directly in Who Owes Me.

What it affects. An "Overdue" total and a "due this week" total on Dashboard; a linked client's card, if your business type uses Clients.

When to use it. Any business that sometimes gets paid after the sale happens — invoiced work, tabs, deferred payment.

Common question. *How do I know something's overdue without checking dates by hand?* You don't have to — Who Owes Me flags it and highlights the row automatically.

Invoicing. Click **Invoice** on any entry to turn it into an invoice with your business details, line items, due date and an optional payment link of your own, saved as a PDF. It doesn't create a second sale or receivable and never keeps its own balance, so recording a payment here updates the invoice. Free includes 5 invoices a month; Pro includes 50, emailing to customers, your own logo and optional payment reminders; Business is unlimited. Clarity never collects the payment. On plans with cloud sync your invoices and drafts are saved to your account, so your other devices and teammates see them (on Free they stay on this device). An invoice is never deleted: **Void invoice** keeps it and its number on record and lets you make a new one for the entry. A Manager can create and send an invoice but not change one.

Recurring invoices. If a client pays you on a repeating schedule, set it up under Clients → Recurring Revenue. On Pro and Business, tick **Prepare an invoice draft each time this comes due** on that schedule. Each time an occurrence comes due, Clarity creates the entry in Who Owes Me as usual and also prepares a draft invoice for it. Nothing is generated or sent for you: open the draft, check it, then generate or email it yourself. Drafts do not count toward your monthly invoice limit until you generate them, and reopening Clarity never creates a second draft for the same occurrence. Occurrences that came due before you ticked the box are not backfilled.

Orders & Bookings

MONEY · MODULE, OFF BY DEFAULT

What it's for. Writing down what a customer asks for before it becomes a sale: an order (items and quantities) or a booking (a service and a time you confirm). It answers “what have I promised but not yet done?” and keeps that separate from what you have actually earned.

Switch it on. It stays off until you turn on “Orders & Bookings” under ⚙ Settings → Modules. It is never part of setup, and Clarity works the same without it.

What you enter. Choose **+ New request**, pick Order or Booking, say who it is for, add what they asked for and the price, and save. A booking has the time the customer asked for; when you confirm it you enter the time you agreed.

Four steps, in order. Requested (they asked) → **Confirmed** (you said yes) → **Fulfilled** for an order, or **Completed** for a booking (it is done) — or **Cancelled** from either of the first two. Finished and cancelled requests are final.

Your words. The screen, the customer emails and the request page use the words for your business type. Only the words change; the steps and the money are the same for every type.

Type	Customer	Order	Booking	Finished means
Retail	customer	order	appointment	fulfilled / completed
Rental	guest	extra	stay	delivered / checked out
Services	client	order	session	delivered / completed
Home care	client	supply order	visit	delivered / completed

Repeating requests. For a customer who comes back on a regular day, choose **+ New repeating request**: who it is for (a room, for a rental), the item and price, how often (every week, every 2 weeks, every month), the first day and, for a booking, the time. ClarityApp adds the next four weeks to your list as confirmed requests and keeps adding as time passes. They are ordinary requests: finish each one and choose Paid or Not paid yet, cancel a day that does not happen and it is not added again. Nothing is emailed to the customer. If the same customer already has a Recurring Revenue schedule of about the same amount you are warned, because the same visit would be counted twice.

Staff on bookings. On a booking (and on a repeating request) you can say who does it and how long it takes. Finished bookings then show an *estimated* labour cost beside the money; it is never added to your profit figures, because wages reach profit only through payroll. On the People screen, **Work from bookings** lists one person's finished bookings for a period and prepares a payroll entry for you to review. Pay is by the hour (booking length times their hourly rate) or a flat amount per visit, chosen per person. A booking with no length or rate is left out and listed, and work already in a payroll entry cannot be added twice. Nothing counts as wages until you save the entry and mark it paid. Only people who can see payroll are offered staff.

Filling the request link's items quickly. Under the items in the Request link panel, **Paste a list or upload a file** takes one item per line with its price (for example "Haircut 45" or "Loaf, 6.50") or a CSV or text file. You review what was found, remove anything you do not want and choose whether they are orders or bookings before anything is added. The list still holds at most 30 items. **Read my website** does the same from the link to your own products or services page, using the product data your site already publishes (Shopify and WooCommerce shops are read from their product lists). It is for the owner or an admin, limited to a few times a day, and always shows you the result to check first. A page that shows its products only after loading scripts cannot be read: paste a list instead.

Prepaid credit. When a customer pays before the work is done (a package of sessions, a gift card, advance rent, prepaid care hours), use **Sell a prepaid credit** on their record. That money is not revenue yet: it is work you still owe, and it appears in no sale, profit or Cash Flow figure. When you finish a booking, choose **Paid from prepaid credit** (offered only when they have a balance, never chosen for you) and ClarityApp adds the normal paid sale worth the credit's price divided by its sessions, so $450 for 10 sessions is $45 of revenue each. You can refund the unused balance, all of it or part (a whole number of sessions for a package, any amount for a gift card; the rest stays usable), which is cash out with no change to profit, or, only when you confirm, expire it, which books the remainder as revenue that day. The Overview's At a Glance shows what is held as **Prepaid, not yet delivered**, and an advisor sees the same figure beside the client's cash; it is not revenue, is in no profit figure and does not change the client's status. Some places require sales tax when prepaid money is received: check with your accountant.

The customer record. Click **Record** on a Clients card, or a customer's name in Orders & Bookings or Who Owes Me, to see everything about them in one place: contact details and notes, what they have paid and what they owe, open and finished requests, repeating requests, Recurring Revenue and invoices. A saved client's details and notes can be edited there. Anyone else (a rental guest, a name typed on a request) gets a view-only record built by name. It only shows your records and changes nothing.

In the Cash Flow forecast. Confirmed requests with a day show on the Cash Flow screen as *expected, not revenue*: a booking in the week of its confirmed time, an order in the week of its optional **Day wanted**. Each week uses the higher of your usual week and what is confirmed, so a booked visit is not counted twice, or you can choose to use only what is confirmed. An order with no day, and a confirmed request whose day has passed, are left out with a note. The same card lists amounts owed that are past their expected payment date, which the forecast leaves out.

When does it count as money? Only when you finish it. A request, a confirmed request and a cancelled request add nothing to revenue, profit or Cash Flow; the “open requests” total on the screen is marked *not revenue*. Choosing **Mark fulfilled** (or **Mark completed**) asks for the date, the amount, and whether the customer has paid. There is no default: you must choose **Paid** or **Not paid yet**.

What Paid and Not paid yet do. Paid adds one paid sale to your Sales Log. **Not paid yet** adds the same sale plus the amount in Who Owes Me. An unpaid sale counts as revenue on the date you chose, exactly like any unpaid

sale you log by hand; the payment is recorded later in Who Owes Me (**Record payment**), and nothing is counted a second time. The request then shows whether it is still owed or paid, read from Who Owes Me.

Doing it twice. Fulfilling the same request again, or from a second device, does not make a second sale: it finds the first one. If you finished something by mistake, void its sale in Sales Log.

Cancelling is not refunding. Cancelling a request creates nothing. To give money back for something you already fulfilled, use **Refund** on its sale in Sales Log.

What it does not do. It does not take payments, hold deposits, track part payments before you finish (record part payments on the Who Owes Me entry afterwards), check your calendar or double-bookings, send reminders, or give customers a page to order from. Those are not part of this release.

Who can use it. Anyone who can add sales can add a request. Confirming, finishing and cancelling need the same rights as changing a sale, so a Manager can add requests but not confirm or finish them.

Customer request link. Owners and admins of a signed-in business can give customers a link to send an order or booking *request*. Open **Request link for customers** on this page, set it up, add what customers can ask for, then switch it on and share the link. Requests arrive here as “Requested” and marked “From your link”; nothing is confirmed, booked or charged until you say so, and you get an email (without the customer’s details) that one arrived. Deleting a request removes the customer’s name, contact and notes. **Make a new link** stops the old one at once.

Emails, payment links and reminders. A request that came through your link, with the customer’s agreement and an email address, can be emailed; a phone number alone gets nothing, and nothing is sent as marketing. When you press **Confirm** you can paste your own payment link and, for a booking, choose “Remind the customer” and how many days before (1, 2, 3 or 7; off until you choose, and you can save it as your default). Press **Email the customer that it’s confirmed** to send it, and **Email the customer that it’s done** when you finish; each goes once. The reminder asks the customer to confirm or cancel. Their answer shows on the card and is only recorded: a booking is cancelled only when you press **Cancel this booking**. ClarityApp does not take or track the payment, so when you finish the request you still choose Paid or Not paid yet.

Common question. *Why isn't my confirmed order in my sales?* Because nothing has been delivered or paid yet. Finish it when it is done, and it appears in Sales Log with the date you chose.

Cash Flow

MONEY · ON BY DEFAULT · REVIEW WEEKLY

What it's for. Showing when money actually moves in and out, which is not the same moment a sale or expense is logged.

What you enter. Nothing directly — it projects from Sales Log and Fixed Costs.

What it affects. Nothing downstream; it's a read-only projection, the next 13 weeks, with an early warning if a week looks like it goes negative.

When to use it. Weekly, and any time you're considering a purchase or hire that would strain a specific week.

Common question. *Why doesn't Cash Flow match my bank balance?* It projects only from what's been logged — a bill you haven't entered yet won't be reflected. It's only as accurate as what's been kept current.

Profit

WHERE YOUR MONEY WENT · ALWAYS ON

What it's for. Showing exactly how revenue turns into profit, stage by stage: Revenue, Cost of Revenue, Gross Profit, Operating Expenses, Operating Income, Taxes & Other, Net Income.

What you enter. Nothing directly — every figure is read from Sales Log, Expense Log, Fixed Costs, Pricing, and your Tax Set-Aside rate.

What it affects. Nothing downstream; every stage is clickable for its own breakdown, and only one stage's detail is open at a time.

When to use it. Whenever "am I actually profitable" needs more than one number to answer.

Common question. *Why is Net Income here different from Net Profit everywhere else?* This screen's Net Income has the estimated tax already taken out; Net Profit elsewhere in Clarity is always stated before tax. Both are correct, they're just different points in the same flow.

Financial Health

DASHBOARD · ALWAYS ON

What it's for. One sentence naming whatever most needs your attention right now, worst first.

What you enter. Nothing — it reads every module you've turned on.

What it affects. Nothing downstream; it's the starting point, not an input.

When to use it. Every time you open Clarity — it's the first thing on Dashboard on purpose.

Common question. *Why does it say "too early to say" instead of a number?* It won't guess with too little trading history to trust — a real answer appears once there's enough behind it.

CFO Brief

DASHBOARD'S "WHAT NEEDS YOUR ATTENTION" · ALWAYS ON

What it's for. Turning your numbers into plain-English guidance: what changed, why it matters, and what to look at next.

What you enter. Nothing — it's the culmination of every module above.

What it affects. "What to Do Next" on Dashboard restates its own top three items as concrete actions — not a second, independently generated list.

When to use it. Weekly, as part of the routine in Section 3.

Common question. *Is this the same as Financial Health?* Same underlying read, expanded — Financial Health is the one-line summary, CFO Brief is the ranked, explained version of it.

SECTION 5

Planning & Business Tools

Everything below ships off until you switch it on under ⚙ Settings → Modules (People & Payroll is the one exception — always on, since Fixed Costs reads Wages and Owner Pay from it). Turn on only what's relevant to your business.

Plan

Pricing

Work out the right price per product from true cost, overhead, and target margin.

Budget

Compare actual revenue and costs against your plan. CFO Brief mentions it by name when you're meaningfully ahead or behind.

Growth KPIs

Key growth metrics at a glance over a longer horizon.

Manage

Inventory

Track stock, spot slow movers, see what waste is costing you. Stock value is shown at what you paid (landed cost), with retail value alongside as a clearly separate figure.

People & Payroll

Always on. See its full guide just below — it's the one place Wages and Owner Pay are entered.

Track

Who Owes Me

Receivables — see Section 4's Receivables page for the full picture.

Channels

Break performance down by channel: in-store, online, marketplace.

Set Aside

Tax Set-Aside

See how much to set aside for tax so it's never a surprise.

Set-Asides

Split incoming cash automatically into tax, profit, emergency, and owner buckets.

People & Payroll

ALWAYS ON · LOG PER PAY PERIOD

Purpose. Answers who works for you (including yourself, as an Owner), how much you're paying them, and what labour actually costs the business, without turning Clarity into payroll software. There's no tax withholding, no benefits, no leave tracking, and no time clock, on purpose: this module records wages as an expense correctly, it doesn't file anything for you. It's also the only place Wages and Owner Pay are entered — the Fixed Costs tab shows a read-only total sourced from here, so there's exactly one place to enter labour cost, never two.

Key concepts.

- **A person** is anyone you pay: Employee, Contractor, or Owner (pick Owner for yourself if you take a regular draw or salary), with a name, an optional default hourly rate, and an active/inactive flag. The label adapts to your business type: Staff, Employee, or Caregiver.
- **A payroll entry** is one pay period for one person: hours worked, hourly rate, and a calculated Gross Pay (hours × rate, no deductions). Every entry stays in your history, even after it's paid, so you always have a full record. Payroll History can be narrowed to one person using the selector at the top; it also shows that person's paid and not-yet-paid totals.
- **Marking an entry Paid** writes a matching Wages expense automatically, dated the day you marked it. You enter payroll once, here, and it flows into Expenses, Dashboard, Budget, and Cash Flow on its own. You never re-type it in Expense Log or Fixed Costs.
- **Cost treatment** classifies each person as Direct labor, Overhead, or Mixed (a percentage split you set). This only changes how Pricing works out overhead — their full wage always counts in your financial results either way. New people default to 100% overhead.
- **Correcting or removing an entry** uses two deliberately unequal controls: **Edit** (Owner, Admin, or Bookkeeper) fixes hours or rate in place; **Delete** (Owner or Admin only) removes the entry entirely.

Step-by-step usage.

1. Add each person: name, type, cost treatment, optional hourly rate.
2. When a pay period ends, log payroll: search for the person by name, then enter the dates and hours (their saved hourly rate fills in). Gross pay calculates as you type.
3. Once you actually pay them, click Mark paid — that's the step that writes the Wages expense.
4. Made a mistake? Edit the entry in Payroll History — its Wages expense updates automatically. Use Delete only when the entry shouldn't exist at all.

Common mistakes.

- Logging a payroll entry but forgetting to Mark it paid — it won't count as a Wages expense until you do.
- Also adding wages as a separate Expense Log line — that double-counts the cost.
- Deleting an entry to fix a typo — use Edit instead; Delete removes it permanently.

Example. Sarah works 30 hours at $19/hr. Log the entry, gross pay calculates to $570. Mark paid, and a $570 Wages expense appears automatically, Dashboard's Payroll % updates on its own.

Business Summary Report

MANAGE DATA → EXPORT BUSINESS SUMMARY

Purpose. A one-page, printable report for someone outside the day-to-day of the business — a lender, a landlord, an accountant, an advisor — who needs the shape of the finances without your full Sales/Expense Log detail. It reuses the exact same figures and confidence gates Overview and Cash Flow already show; nothing here is a second calculation.

What it includes. Financial Health status, Revenue, Net Profit, Cash Position, the 13-week Cash Flow forecast's lowest projected week, a Receivables summary (if that module is on), your largest expense categories and top revenue sources, and the top 2–3 items from CFO Read. Any figure that isn't reliable yet (too little trading history, an unresolved cost-of-goods gap) shows the same plain caveat Overview shows, never a confident-looking number built on thin data.

The audience toggle. A control at the top of the report switches between two wordings of the identical figures: **For the Owner** (the default, in Clarity's own everyday voice) and **For Your Accountant or Lender**, which states the accounting basis and "not audited" caveat more prominently up top, and rewords the CFO Read items in a third-person register where an equivalent exists — falling back to the original owner-voice wording, clearly marked as such, for anything not yet covered by that rewording. Switching modes never changes a number or a reliability gate, only the words around it.

Its own period selector. A separate dropdown at the top of the report picks Month to Date, Last Month, Rolling 30 Days, Year to Date, or a Specific Year — independent of the live dashboard's own period choice, so pulling up last month's numbers for the report never changes what you see on Overview.

Reports tabs. Alongside the main Overview, three tabs go deeper into the year: **YTD Analysis** (revenue, expenses, net profit, margin, cash, and receivables so far this year, with a monthly breakdown); **Year over Year** (this year versus last year over the same span of days, so a partial year is never compared unfairly to a full one, with an honest "not enough history" message when last year's data is too thin to compare); and **Tax & Year-End** (a plain-language summary of the year so far — major expense categories, recurring fixed costs, receivables outstanding, a Sales tax section when you track sales tax (collected, paid and still owed, by month, approximate rate and source), and a year-end checklist). The Accountant version of Overview shows the same sales tax detail. None of this is tax advice, and Clarity never determines what is or isn't deductible — it only ever says something is "worth reviewing," never files or calculates anything for you.

Same figures everywhere. The report, Overview, the Revenue and profit chart, the trend arrows, the weekly what-changed summary, the last 13 weeks on Cash Flow and the view an advisor has of your numbers all use the same rules, so the same period shows the same figures: an expense tagged to rent or wages is not counted twice, an entered cost of goods wins over Stock entries, and a year to date is charged the months it covers.

Business Types

Choosing "Start from scratch" offers four types: **General business** (Section 2-4 cover everything needed, nothing further here), **Rental properties** (adds a Rooms tab), **Services** (adds a Clients tab), and **Home care** (adds a Clients tab). You can change this later from Settings → Business without losing anything.

Rooms (Rental)

A room is what you're renting out. Add a name, property, monthly rent, and that room's own cost. Assign/mark-vacated tracks tenancy; "Generate this month's rent" adds a Sales Log entry for every occupied room in one click. Room profit is shown "before shared costs" — mortgage, insurance, and property tax stay in Fixed Costs at the portfolio level.

Clients (Services & Home Care)

A client is who you're billing — no rent or cost fields, since price and cost vary visit to visit. Log a visit in Sales Log or Enter Numbers like any sale, with a Client field to attribute it. The Clients tab shows revenue per client, not profit — costs stay in Expense Log and People & Payroll, rolled into overall profit.

For the click-by-click steps (assigning a tenant, logging a visit, generating rent), see the in-app Help panel's Manage Your Business category.

SECTION 6

Getting Data Into Clarity

Most methods that bring in existing data (not typed fresh) ask you to choose **Replace** or **Add to existing** before anything is applied — nothing happens automatically. Bank Statement Import works a little differently, see below. For the click-by-click steps for any of these, see the in-app Help panel's Import & Connect category.

Explore the sample business	Instant, tailored to your business type. Real data, if any, is parked, not overwritten — use "Return to my data" any time.
Start from scratch	Go straight to Fixed Costs and Sales Log and enter as you go.
Upload an existing Margini file	Restores a ClarityApp Backup file (from ↓ Back up your data) — different from the Margini Excel products sold on Etsy, which use a different layout. With Replace, Clarity first shows what is new, changed, already in another business, or in your cloud data but not in the file, and nothing is saved until you confirm. You can tick a box to remove those extra records, or import the whole file as new copies instead.
Upload your own spreadsheet	Any Excel/CSV of sales, expenses, or products — you map which columns mean what. Each data type gets its own Replace/Add choice. A title above the headings and Total lines are skipped, and refunds are taken off.
Import from your POS	Clover, Square, Toast, Lightspeed map columns automatically; anything else, choose "Other / not listed." Fees, refunds and a title above the headings are handled.
Import from QuickBooks	A Profit & Loss Detail CSV export pulls out rent, payroll, and other fixed costs automatically, as monthly figures worked out from the months the report covers; its cost of goods and everyday expenses can instead be recorded as dated entries.
Import a Stripe export	Download your Payments from Stripe as a CSV and upload it with your own spreadsheet option. Clarity recognises the file and takes care of failed, refunded and other-currency payments, and can record the fees. See below.
Import a bank statement	A CSV or Excel export from your bank — review and classify each transaction, then Confirm. See below.

Not sure Replace or Add? If this is your first import for that data type, Replace is usually right. Use Add only when deliberately layering new data on top of something you already entered, like a second week's POS export.

How every import reads your file

Imports are built on the same few rules, so a figure means the same thing whichever door it came through.

Totals become monthly figures	A report such as QuickBooks' Profit & Loss Detail, or a spreadsheet of rent and payroll payments, holds totals for a whole period, but Fixed Costs and cost of goods are monthly. Clarity works out how many months the file really covers (from the date range at the top, or from its first date to its last, so a 90-day file is about three months) and divides. A three-month report is never charged as one month. If it cannot tell, it assumes one month and lets you change the number.

Dated entries, not averages	When a report lists each bill and payment (QuickBooks' Profit & Loss Detail does), Clarity can record cost of goods and everyday expenses as dated entries in your Expense Log: each keeps its own date, so every period shows what was really spent, a vendor credit reduces the bill it belongs to, and importing the report again replaces its earlier entries instead of doubling them. Rent, payroll and owner pay still become monthly fixed costs. A summary report with no dated lines can only give monthly figures.
Only real records	A title or a few lines above the column headings are skipped, and a Total, Subtotal or balance line is never imported as a sale or an expense. The preview says how many lines were left out.
Refunds and failures	A sale marked Refunded, failed, declined or cancelled is left out, and a refund that is its own negative row is taken off the sale it refunds. A payment in a currency other than yours is held back instead of being added at face value.
The amount before tax and tips	If a file has both a Subtotal and a Total that includes tax and tips, Clarity chooses the Subtotal and warns if you choose the Total, because revenue would then be too high.
Card fees	A fee column counts whichever way the number is written (some systems write fees as negatives). Real fees can be recorded as expenses, unless you have set a card fee rate in Fixed Costs, which Clarity already charges.
One source for the same sales	Two imports can hold the same sales: a POS export and the income lines in a QuickBooks report, a Stripe export and a POS import, or a spreadsheet and the POS. Each import warns when another source already has sales for the same days, so you can use one source for them.
Payroll people can sync	When rent or payroll rows become a monthly figure, the payroll person Clarity creates has an ordinary id, so it is saved to your account and an advisor can see it.

When you restore a Margini Excel file you have edited by hand, the same care applies: amounts typed as text such as $1,200.50, dates typed as 7/14/2026, a card share written as 0.7 or 70, a title above the headings and repeated rows are handled, and anything that could not be read is listed afterwards. Settings are restored as numbers, so your Overview is right straight away, and Rent, Payroll and Owner pay rows are tagged as a Recurring Cost when the same cost is set in Fixed Costs, so it is not counted twice. If a file sets Other fixed costs and also logs everyday expenses, you are told that both are counted, so you can set Other fixed to 0 if the log already includes those costs.

Importing a bank statement

Manage Data → Import Bank Statement. Upload a CSV or Excel export from your bank, and Clarity walks you through mapping your Date, Description, and Amount (or separate Debit/Credit) columns before anything is read. Instead of Replace/Add, you get a review screen: each transaction shows a suggested classification — Revenue, Expense, Owner's Draw, Owner Contribution, Transfer, Tax, Refund, or Other — based first on how you've categorized similar transactions before, then on the description itself. You can change any classification or category, search the list, optionally tag a transaction to a client, and remove a row you don't want before it's ever imported. Clarity remembers your column choices for each business, and they are shared with the business's other devices and users, so the next statement from the same bank fills them in, and it tells you which columns it could not match. You can tag a transaction to a client or vendor and, for a deposit, to a product, service or room; Clarity remembers that choice for the same description next time, and shares it the same way. A deposit tagged to a product or room becomes its own Sales row for that day, separate from untagged deposits. A payment out can be tagged to an employee or contractor; it is then recorded as a paid Payroll Entry for that person, dated on the bank date, with its usual linked Wages expense, instead of a separate Expense, so the cost is counted once. While reviewing, you can add up to three of your own income categories and three of your own expense categories from the Category list; the limit keeps reports readable. Likely duplicates (matched against your own prior bank imports) are flagged "Already imported" and default to skipped, but you can choose to import one anyway.

Only transactions classified Revenue or Expense are added to your Sales or Expense Log — and same-day Revenue transactions combine into that day's single Sales total, the same "one row per day" shape every other Sales entry already uses; each contributing bank transaction stays visible in your import history. Owner's Draw, Owner Contribution, and

Transfer are kept in your import history so you can see them and catch duplicates, but are never added to Revenue or Expenses — moving money between your own accounts, or paying yourself, shouldn't look like a sale or a business cost. Nothing is added until you click Confirm.

Clarity also recognises money moves that are not income or spending, so that accepting its suggestions does not inflate your figures. A transfer to or from your own savings, a credit card payment and a loan payment are not counted as expenses (a loan payment is only partly a cost, the interest, so it is left for you to decide); a cash withdrawal starts as an Owner's Draw for you to confirm; a payment to a person, such as a Zelle or Venmo payment, could be an owner's draw, a contractor or a supplier, so it is left for you to choose; and bank interest is Other Revenue. Anything Clarity is unsure about stays marked **Needs review**, and the Confirm import button asks once if some are still open. If your bank puts lines of text above the column headings (the account name, a date range), Clarity finds the real headings and leaves those lines out; totals and balance lines are left out too, and the summary says how many lines were skipped.

This brings in a file you export from your bank — there's no live, automatically-connected bank feed yet. No bank login or credentials are ever requested.

Importing a Stripe export

In Stripe, download your Payments as a CSV and upload it with the spreadsheet import. Clarity recognises the file: it finds the Created (UTC) date column, counts every payment as a card payment and tags the sales with the channel Stripe. Payments that never brought money in (failed, declined, not yet captured, fully refunded) are left out, a partial refund is taken off the payment, and a payment in a currency other than yours is held back, because 1,000 in Canadian dollars is not 1,000 in US dollars. The preview says what was taken off or left out. If the file has a Fee column, a box offers to record those fees as expenses (type Bank/Card Fees), one per day, including the fee on a refunded payment, which Stripe still charges. The box is ticked unless you have set a card fee rate in Fixed Costs, because Clarity already charges fees from that rate and recording both would count them twice. Uploading an overlapping export later refreshes the same days instead of doubling them. Stripe dates are in UTC, so a sale made late in the evening can fall on the next day.

> **Stripe sales and Stripe payouts are the same money.** The payouts on your bank statement are your Stripe sales arriving after fees and refunds. If your Stripe sales are already in Clarity, a bank row named Stripe Transfer or Stripe Payout is set to Transfer, not income. If they are not, it is kept as income in its own channel, Stripe payouts, so the money is not missed, and each import warns you if the other has already counted it.

Avoiding double-counting

Bank statements show money moving through your account. Some of those transactions may already be recorded in Clarity. Before importing, use this to avoid recording the same financial event twice.

The core idea: **a bank transaction is not automatically a new financial event.** The statement is evidence that money moved — Clarity, and you, still have to decide whether that movement is new revenue, a payment on something you already recorded, a new expense, an expense you already logged, payroll, an owner movement, a transfer, a duplicate, or something that needs a closer look.

You've already entered a sale	The bank statement later shows the customer's payment/deposit. Match it or skip it — don't record a second sale.
You've already entered a receivable	The statement shows the customer's payment. Match the payment to the receivable — don't create new revenue just because cash arrived; the sale was already counted once, when it happened.
You've already entered an expense	The statement shows the bank payment for it. Match it or skip it — don't record a second expense.

You've already entered payroll	The statement shows the payroll payment. Match it or skip it — don't record a second expense.
Owner's Draw	Money leaving the business for you personally. Classify it as Owner's Draw, not an ordinary expense — it affects your cash, not your revenue or operating expenses.
Owner Contribution	Money you're putting into the business. Classify it as Owner Contribution, not revenue.
Transfer	Money moved between your own accounts (checking to savings, for example). Classify it as a Transfer — not revenue, not an expense.
A Stripe payout	Your Stripe sales arriving in the bank after fees. If the Stripe sales are already in Clarity, mark the payout Transfer, not Revenue.
A credit card payment	Not a business cost in itself: the purchases on the card are the expenses. Mark it Transfer if you also import that card, or Expense if you never do.
A loan payment	Only the interest is a cost; the rest repays money you borrowed. Count just the interest as an expense.
A cash withdrawal	Cash you took out is an Owner's Draw unless you spent it on the business.
A previous bank import	The same transaction appears again, in this file or a different one. Skip the duplicate — Clarity flags it "Already imported" for you automatically.

A few examples

You manually entered a $500 sale. Your bank statement later shows a $500 customer deposit. → Don't enter another $500 sale — match it or skip it.

You already entered a $75 software expense. The statement shows the $75 payment. → Match or skip it, don't create another $75 expense.

You have a $1,000 receivable from a customer. The statement shows their $1,000 payment. → Match the payment to the receivable, don't create another $1,000 sale.

You transfer $2,000 between your checking and savings accounts. → Mark it as a Transfer, not revenue or an expense.

Possible match. When a bank transaction shares the exact same date and amount as something already in Clarity, the review screen flags it "Possible match" and shows you the existing record. This is a suggestion, not a fact — two genuinely different transactions can share a date and amount (two separate $100 expenses on the same day, for example), so Clarity never merges or skips anything for you. Choose **Use existing record** if it's the same thing, **Keep as new** if it's genuinely separate, or **Skip** to leave it for later.

Connecting Stripe

Pro and Business plans can connect a Stripe account (Settings → Integrations) — no manual export/import step. This is still in preview: connecting works today, but only Stripe test-mode activity is imported right now, live payment import is being finished. Free doesn't include this; the app will offer to upgrade if you try to connect without it.

SECTION 7

Multiple Businesses & Team Members

Multiple Businesses

If you run more than one business, or want to keep a second one completely separate, Clarity supports that from the business switcher at the top of the sidebar — your business name and a ▾.

Business switcher

ALWAYS ON · TOP OF SIDEBAR

Purpose. Lets you hold several businesses on one device and one account, each with its own sales, expenses, modules, and settings — switching never mixes one business's numbers into another's.

Key concepts.

- **+ Add Business** starts a new one from scratch: a name, a business type, and which modules it starts with.
- **Connect to your account.** A business created before you signed in shows this option — one tap links it to your Clarity account so it appears wherever you sign in from. The business stays fully usable either way; connecting is never required to keep using it.
- **Archive this business** tucks a business away without deleting anything — find it again under "Show archived."
- **Delete this business** removes a business for good. Only its owner can do it, you must type the business's exact name to confirm, and everything in it is deleted from your account and every device, so download a backup first (Manage, Back up your data). A business on a paid plan needs its plan cancelled first.

Tips.

- Give each business a clearly distinct name before you have more than one or two.
- A plan may limit how many businesses you can connect to your account; a local, not-yet-connected business is never blocked by this.

Team Members & Roles

Members

SETTINGS → MEMBERS

Purpose. Bring other people onto a business without handing them your own sign-in, and without giving everyone the same level of access.

Key concepts.

- **The Owner** is whoever created the business — the one membership that can never be removed.
- **Inviting someone** (Owner or Admin only) needs their email and a role. They need a Clarity account already; an invite fails with "no account found" if they don't — ask them to sign up first.
- **Leaving a business.** Anyone except the Owner can end their own access: Settings → Members, then “Leave this business” on your own row. You lose access right away and the business is removed from your device; it stays, with all its records, for everyone else. The Owner can't leave: transfer ownership first, or delete the business. To get back in, the Owner has to invite you again.

Read-only	Sees everything except Payroll. Can't add, correct, or delete anything.
Manager	Read-only, plus logging new sales, expenses, receivables. Can't correct or delete an existing entry, no Payroll access.
Bookkeeper	Manager, plus correcting existing entries, plus viewing and correcting Payroll.
Admin	Bookkeeper, plus deleting/voiding any entry, inviting/removing members, managing settings.

Tips.

- Every one of these rules is enforced on the server, not just hidden in the menu — a Manager can't see Payroll by any route.
- A plan may limit how many members a business can have; Settings → Members shows your current count against that limit.

Transferring Ownership

Transfer ownership

OWNER ONLY · SETTINGS → MEMBERS

Purpose. Hand a business to another member — a change in who runs it, a sale of the business, or simply stepping back — without losing any of its history.

Key concepts.

- Pick an accepted member to become the new Owner. Clarity shows exactly what will change, including any effect on the business's plan, before anything happens.
- Your business data, settings, invoices, and financial history all stay with the business, unaffected by who owns it.
- **Choose your own new role** from a dropdown: stay on as Read-only (the default; you can look but not change anything, and a read-only member cannot manage billing), Manager, Bookkeeper, or Admin (Admin keeps billing access), or leave the business entirely.
- If the business only had its plan through you (for example, it was on your other Business plan), it follows the new owner's plan instead, keeping its current plan for 30 days first so nothing stops working right away.

Tips.

- If the new owner is already at their own plan's limit on the number of businesses, the transfer can't go ahead until they upgrade or remove one of theirs.
- This is different from simply changing an existing member's role (above) — that never changes who owns the business.

Margini Support Access

Support access

OWNER ONLY · SETTINGS → MEMBERS

Purpose. Let the Margini support team look at your business and fix things quickly, only when you ask, only for as long as you choose, and never without your say-so.

Key concepts.

- Under Settings → Members, below Transfer ownership, the Owner picks how long (1, 3, 7, or 14 days) and gives Margini support access. Clarity asks you to confirm and spells out what support can and can't do.
- Support gets the **Admin** role: it can see and change your business information, restore backups, and fix settings, the same as any admin you invite.
- **Billing and invoicing are off by default.** A separate checkbox, "Also allow billing and invoicing", lets support change your subscription, open the billing portal, connect payment tools, and send invoices to your customers. Leave it off unless support needs it.
- Access ends on its own at the time shown. The Owner can turn it off right away with "Turn off support access now", and support can end its own access early.
- Everything support does is recorded in Activity & Audit History, and a support seat never counts toward your plan's member limit.

Tips.

- Only the Owner can turn this on. Admins can see whether it is on, but cannot change it.
- Giving support access again later takes one click. Nothing carries over once it has ended.

Advisor Firms & Client Businesses

Working with an accountant or advisor firm

SETTINGS → ADVISORS · MY CLIENTS

Purpose. Let an accounting, bookkeeping, or advisory firm see and work with a client's business, without the firm ever owning it, and let either side end that at any time.

Key concepts.

- **The client owns the business.** A firm gets access only because the owner authorized it, and only at the level the owner chose: View only, Manager, Bookkeeper, or Full access. A firm never becomes the owner.
- **If you own a business:** under Settings → Advisors you can see which firms have access. To give a firm access, enter the firm code your advisor gives you and pick the access level. The firm then has to accept. **Remove access** ends it immediately; your business, your records, and your own access are not touched.
- **If your advisor creates your business for you:** you get an email, and an invitation naming the firm appears in the sidebar when you sign in. Nothing is created or shared until you press Accept. Then your business is set up under your own account and you are the owner. Decline means no business is created and the firm never gets access. After you accept, the sidebar shows “Your advisor” with the firm's name.
- **If you are an advisor:** firms are set up by Margini on request. The Advisor Firm Agreement can be read at marginifinancial.com/advisor-agreement, including from the sign-in page. A **My Clients** entry then appears under Manage; the first time a firm administrator opens it they read and accept the agreement, and the firm cannot add clients until they do. + Add Client takes the business name, type, your client's email, and the access level; the client shows as “Invitation sent” until they accept, and you can cancel the invitation. Nothing is created until they accept. Open switches to a client, and the sidebar shows “Viewing client” with the business and your firm, so you always know whose numbers you are in. Each client's data stays separate from every other client's.
- **Your team.** Firm administrators add colleagues under Team and choose, client by client, who can open what. A colleague sees only the clients they are given. Firm staff cannot invite or remove people on a client's business, and they do not use up the client's member seats.
- **Several clients at once.** Add several clients takes a pasted list or a CSV (business name, client email, and optionally type and access), up to 25 at a time, with a result for every row. Tick clients to give or take away a team member's access on all of them, or to resend or cancel several invitations. Export list downloads a CSV.
- **Portfolio.** Portfolio opens the Advisor View: one row per client with revenue and net profit (last 30 days), the cash the client last entered, receivables and how many are overdue, and an Attention status that lists who needs a call first. Filter by firm, sort any column, download a CSV. Each client's numbers stay separate and use the same rules as the client's own Overview. A client who has logged sales but no expenses yet shows Not yet instead of a profit. The Advisor View also flags a day that is unusually large (a typing slip such as an extra zero). A client who has not shared their settings shows as Watch, not Healthy, because their rent, wages and other fixed costs are missing and their profit is overstated. Labor shows a dash, not 0%, when payroll is not visible to you. A figure is labelled exact only when the settings are known, the business was trading when the period began and there are at least 7 trading days; otherwise it is an estimate. The CSV carries money to the cent. The Advisor View works from the viewer's own calendar days, the same days the owner sees, and charges Rolling 30 Days as exactly one month of fixed costs, as the owner's Overview does.
- **The Advisor list.** The page opens with a welcome banner carrying your firm's name. Search finds a client by name, and the filters combine: status, overdue invoices, open actions. Each client is one line, and the reason for the status comes first (for example a falling margin or a missing setting), not a bare colour. The Period menu changes the window for every client at once (Last 30 days is the default), and the figures follow the owner's own days. Overdue invoices have their own column: they order the list but never set a client's status on their own. Two clients with the same business name each carry a short reference so you can tell them apart. A client whose

earlier 30 days had fewer than 7 trading days is held at Watch, with the reason stated, instead of Critical, because a comparison against a few days of trade is not reliable. A drop in net profit that cost of goods explains (a large stock purchase) is Attention, not Critical.

- **A client's page.** The page shows a Total expenses breakdown (cost of goods, expenses logged, rent and other fixed, wages and owner pay, card fees) and a show working link beside Gross Margin and Net Profit that lists the sums behind them, naming any month where wages were estimated from the setting. The note about estimates says which case applies: the client has not shared their settings, the business is young, or there are fewer than 7 trading days. A line shows how far the client's data has synced (latest synced sale and whether their settings have synced). Open in ClarityApp opens that client's business in a new tab, and only works for a business that is on your own signed-in account list.
- **Removing a client.** Remove client ends the firm's access straight away. It never deletes the client's business or records.
- **What a firm gets.** An advisor seat is free. A firm can have ClarityApp Pro at no charge on a number of businesses set for that firm: the firm's own business and its clients share those places. A client who pays for their own Pro does not use one. To change what your firm gets, talk to us at hello@marginifinancial.com.
- **Covering more clients.** Under Manage on a client, Cover this client is billed to the firm, with the price shown before it confirms. Stop covering ends it at the end of the paid period, and the client keeps Pro for 30 days to take over with their own subscription. The client keeps their own business and data throughout.
- **Branding.** Firms add a logo, an optional color and a welcome message under Branding. Clients see “Provided by” the firm next to ClarityApp by Margini. ClarityApp stays visible.
- **If your advisor provides your plan.** Settings → Billing says so and asks for no payment. If coverage ends, you keep Pro for 30 days and can choose Continue with your own subscription. Same business, same records.

Tips.

- If your client already has a ClarityApp account, do not invite them by email. Give them your firm code so they can authorize your firm from Settings → Advisors.
- Using ClarityApp does not make the firm responsible for the client's books, and it does not create a professional relationship with Margini. That relationship is between the firm and its client.

SECTION 8

Data, Backup & Sync

Where your data lives

Signing in uses your email and a one-time link; that, plus basic account details, is stored with our identity provider so we can recognize you, that's identity data, not your business's numbers. If you use Multiple Businesses or Team Members (Section 7), the business names, who's a member, and each person's role are stored with us too.

What happens to what you actually enter, sales, expenses, products, fixed costs, people, payroll, depends on your plan. On Free, it stays in your browser on this device; none of it is sent to or stored on a Margini server by default, and nobody at Margini Financial can see your day-to-day numbers unless you choose to share a Backup file or your screen with us directly, or (on a business whose data is synced) the Owner turns on Margini support access for a limited time (Section 7). On Pro and Business (and some early-access Free accounts), it's synced to our cloud database instead, so a sale logged on your laptop shows up on your phone, or on a bookkeeper's device, automatically — access is limited to the people you've actively added as members of your business, plus Margini support only while the Owner has support access turned on.

Where is my data right now? A small status at the top of every screen answers it. “Saved to your account” means sync is on for this business and your changes have reached your account. “Saved on this device only” means the data exists only in this browser. If you are signed in but see that, with a **Connect to my account** button, you are in a business that is not linked to your account yet: tap the button and your data then syncs.

Check your own status any time: Settings → Business → "Data & sync" shows exactly where you stand — "This device only," "Sync is on" with a relative last-synchronized time, a pending change count, offline, or conflicts needing review. You don't have to guess which storage model applies to you.

If your plan doesn't include cloud sync, your day-to-day entries don't yet follow you between devices or browsers automatically — use Backup/Restore or Cloud backup (below) to bring your numbers along.

Cloud backup is available on every plan, separate from sync: if you turn it on, your financial data is encrypted in your browser with a passphrase only you know before anything uploads, we store the encrypted result, not your numbers, and can't read it or recover it if that passphrase is lost. Off by default; it's a recovery safety net whether or not your plan includes cloud sync — sync keeps your team's data current, backup protects you if something is ever deleted or corrupted by mistake. One is never a substitute for the other. See our Privacy Policy for the full picture.

Backup and re-importing

1. Your work auto-saves to this browser as you go, no save button needed.
2. Click ↓ Back up your data under Dashboard's "What to Do Next" any time to download a full Excel copy.
3. For extra protection, save that file into a folder that's already synced to the cloud, Google Drive, iCloud, or Dropbox. On Chrome or Edge, Manage Data's "Set up automatic backups to a folder" does this for you going forward.
4. To move to another device or browser, choose "Upload an existing Margini file," select that Backup file, then pick Replace or Add to existing.
5. On a shared or public computer, use "Clear data from this device" in Manage Data when you're done, ideally after backing up first.

Keep a backup regardless of your plan. On Free, it's your only safety net — the only copy is the one in this browser, and clearing browser data or losing the device can wipe it. Even with cloud sync, a backup protects against something being accidentally deleted or corrupted, which sync alone doesn't undo. It captures your whole setup, not just figures — logs, products, fixed costs, people/payroll, currency, target margin, and your modules all come back together.

Cloud backup (optional, every plan)

Settings → Data offers ☁ Back up to cloud and ☁ Restore from cloud, a second, off-by-default safety net that survives a lost or wiped device.

1. Set a backup passphrase, separate from your sign-in email. Margini Financial cannot recover it or read a backup without it — write it down somewhere safe.
2. Click Back Up Now. Data is encrypted in your browser first, only the encrypted result uploads. The most recent ten snapshots are kept.
3. On another device, Restore from cloud lists your backups by date — restoring replaces this device's local data, it doesn't merge, so back up first if this device has anything worth keeping.

This is not automatic sync. A device only gets your data when you deliberately back up and then deliberately restore. If your business has cloud sync (above), that's the automatic mechanism — cloud backup is a separate, additional safety net, not a replacement for either.

Account access and recovery

Signing in is passwordless: whoever can click the link sent to your registered email is you, as far as the app is concerned. Losing access to that email means losing access to your account — there's no password to reset instead.

1. **Before you lose access:** update your sign-in email proactively under Settings → Account if you know you're about to change providers.
2. **Add a recovery contact:** Settings → Account → Account Recovery Contact, used only if you need manual recovery, never for anything automated.
3. **Already lost access?** Email hello@marginifinancial.com from any address; we verify manually, we will never ask for a government ID.

SECTION 9

Common Questions & Troubleshooting

Setup & data

Do I need a subscription?

Clarity has three plans: Free, Pro, and Business. Free covers one business and one person, with backups included, and up to 5 PDF invoices a month. Pro adds team members, cloud sync across devices, Stripe integration, 50 invoices a month, emailing invoices from Clarity, your own logo on invoices, optional payment reminders, and Scan Receipt. Business raises those limits further (up to 25 team members, unlimited invoices) for multi-location or multi-team operations. See Settings → Billing for current pricing and to change plans.

What order should I enter things in?

Follow the Setup Progress card on Dashboard, or use the interactive Getting Started guide (Guide → Getting Started in Help), which adapts to your business type and walks you through it step by step.

Profit says "Not yet".

Revenue is the total of everything you have logged, shown from your first day. Profit and margin need your costs: until you have recorded some expense (Fixed Costs for the monthly ones, Expense Log for bills), a profit figure would be your whole revenue, so Clarity holds it back and shows Not yet, along with the tax estimate and the money-routine split that depend on it. Use Add my fixed costs or Log an expense on Overview. If you truly have no expenses right now, choose “I have no expenses right now” and the figures come back. Services, rentals and home care are not asked for a cost of goods; only a shop is.

What is Total Expenses in At a Glance?

Total Expenses sits between Revenue and Net Profit and is everything that came out of revenue: cost of goods, expenses you logged, rent and other fixed costs, wages and owner pay, and card fees. Revenue minus Total Expenses is Net Profit, so the three read together. Like Net Profit it shows Not yet until some expense has been recorded.

Why does Overview say “No wages or owner pay in your profit”?

Wages and Owner Pay come from People & Payroll. If sales are logged but nobody is set up there, your profit includes no pay for you or any staff, and so do Scenarios and break-even. If that is right (you take nothing out and have no staff), choose “I take no pay and have no staff” and the note closes for good. If not, choose Add people and pay and enter them.

A banner says a new version is available.

A tab left open keeps running the version it loaded. When Clarity has been updated, a small banner at the bottom says so with a Refresh now button. The tab also refreshes itself, but only when it is safe: you have been away from it for a while, nothing you typed is waiting to be saved, and nothing is open or syncing. What you have already saved is kept either way, because Clarity saves as you go.

I picked the wrong business type when I started, can I change it?

Yes, any time, from Settings → Business. It relabels the app and may show or hide a tab or two, but nothing is deleted — data tied to a feature that no longer applies goes dormant and comes back if you switch again.

I explored the sample business, how do I get my real data back?

Click "Return to my data" (Dashboard's "What to Do Next," or Manage Data) — your real data was parked, not erased, and comes back exactly as it was. The sample business is for looking around: it is never sent to your account, so it cannot appear on another device or in an advisor's list.

What does “records in your account not on this device” mean?

In Manage Data, Data & sync, a quiet note appears when your account holds records that this device does not. It is a prompt to let sync finish or to check you are signed in to the right account; it changes no figure and deletes nothing.

How do I use Clarity on another device, or share it with my accountant?

Use ↓ Backup, then "Upload an existing Margini file" on the new device or with your accountant — or, if your business has cloud sync, back up to the cloud on one device and restore on the other. If you'd rather your accountant have their own direct access, invite them under Settings → Members with the Read-only or Bookkeeper role.

What happens to my data if I stop using Clarity, or the app shuts down?

On Free, nothing happens to it automatically — it's already only in your browser, so download a Backup if you want a copy preserved regardless. On a plan with cloud sync, your business's data remains available from the cloud until your account is closed; if you'd also turned on cloud backup, that encrypted copy remains until you delete it, but we can't decrypt it without your passphrase, so keeping a local Backup is still the safer bet for anything you want guaranteed access to later.

What happens if I lose access to my sign-in email?

Sign-in is passwordless, so your email is the only key. Add an Account Recovery Contact under Settings → Account before you need it, or email hello@marginifinancial.com from any address for manual verification — we never ask for a government ID.

How do I report a security concern?

If you notice something that looks like a security problem, or you think something is not as private as it should be, please email hello@marginifinancial.com and tell us what you saw. We will look into it. These contact details are also published at clarityapp.marginifinancial.com/.well-known/security.txt. For help using Clarity, use the same email or the Help panel inside the app.

Using Clarity

How do I add a lot of entries at once?

In Manage Data, use the bulk paste boxes for sales, expenses, products, and people — paste rows straight from a spreadsheet.

What do the period options at the top of the app mean?

Month to Date looks from the 1st of this month through today and resets on the 1st — it's the default, matching how most owners think, "how are we doing this month?" Rolling 30 Days always looks back exactly 30 days. Last Month is the last complete calendar month. Year to Date looks from January 1st through today. Specific Year lets you pick any recent calendar year: a past year is fixed and complete, the current year still fills in as you go, the same as Year to Date. Switching doesn't re-enter or lose anything, it just changes which days count, and your choice applies everywhere at once (Overview, Cash Flow, Budget, and more). Because revenue for a longer period is a real total, Clarity charges your monthly costs (rent, other fixed costs and an entered monthly cost of goods) for each month the period covers, counted from the month of your first sale; months before that are not charged, so a short history is not read as a huge loss. Wages are worked out month by month: a month with payroll entries uses what you actually paid, and a month with none uses your wage and owner pay setting for that month, so a month nobody entered payroll for does not read as free labor. Where the setting was used the figure is marked as an estimate, and today's wage rate is never charged back over earlier months. Last Month and Rolling 30 Days are one month and work as before.

What does "A day looks unusually large" mean?

Once you have at least ten days with sales, Clarity compares each day with your usual day (the middle one). A day that is five or more times your usual day is flagged in What Needs Your Attention, because an extra zero (435 typed as 4350) looks exactly like that. It is only a warning and changes no figure. Check the Sales Log for the dates it names: if it was a real big day, ignore it; if not, correct the amount and every figure fixes itself. The Advisor View shows the same warning for a client.

My costs look several times too high after a QuickBooks or spreadsheet import. Why?

A report or spreadsheet holds totals for its whole period, but Fixed Costs and cost of goods are monthly figures. Before this was fixed, a three-month report was charged as one month. Clarity now divides by the months the file covers and shows the number in the preview so you can correct it. If you imported earlier, import the same file again and choose Replace, or edit the figures in Fixed Costs. Rent, Payroll and Cost of Goods are the ones to check first.

Overview says “Imported before 13 October 2026?”. What should I do?

Imports got more careful on 13 October 2026 (months covered, dated QuickBooks entries, POS refunds). An older QuickBooks, POS or spreadsheet import can therefore show costs or sales that are too high or too low. If you imported before that date, re-import the same file and choose Replace. If you imported later, or your figures already match your books, choose “My figures are right, dismiss”. Every import from now on is stamped, so the note stays away.

My sales look doubled after importing from two places. Why?

The same sales can arrive twice, for example a POS export plus the income lines in a QuickBooks report, or a Stripe export plus a POS import. Each import now warns when another source already holds sales for the same days. Remove the duplicates in the Sales Log, or import again and choose Replace so only one source remains.

How is Financial Health calculated?

It reads every module you've turned on — cash, profit, receivables — and states the single thing that most needs your attention, worst first. A cash warning always outranks a healthy revenue figure.

Can I see a specific date range, or compare this year to last year?

Yes, on Dashboard's Revenue & Profit Trend chart — use the From/To pickers, or "Compare [year] vs [year]" once you have two years of data.

Can I run more than one business, or invite someone to help?

Yes to both. The business switcher (top of sidebar) adds and switches between businesses; Settings → Members invites people onto a business with one of four roles. See Section 7.

I invited someone but the invite failed, why?

Most likely they don't have a Clarity account yet — invites can't create one for them. Ask them to sign up first, then invite again.

A customer returned something and I gave their money back.

On Sales Log, click
Refund
on the paid sale. Enter the date you refunded, the amount before tax and, if you track sales tax, the tax refunded. A refund is its own entry on that date: it lowers your revenue and the sales tax you collected from that day on, and the original sale stays as it was. You can refund in several parts, up to what is left, and
Undo
reverses a refund. Clarity records the refund; it does not move money or change your Cash Position. If the sale had an invoice, a
Credit note
button on the refund opens a printable credit note for your customer. An unpaid sale has nothing to refund, so edit or void it instead.

I logged a sale wrong, how do I fix it?

On Sales Log, click
Edit
on the sale. You can change its date, amount, sales tax, channel and client; the sale keeps its place in your history and the change is recorded in your activity log. If the sale is unpaid, its Who Owes Me entry changes with it, unless a payment is already recorded against that entry (remove the payment first, or void the sale and enter it again). Sales imported from Stripe can't be edited; void them instead.

I logged the wrong hours or rate on a payroll entry, how do I fix it?

Click Edit on that entry in Payroll History and correct it directly, don't delete and re-add it — if it was already paid, its Wages expense updates automatically. Edit needs Owner, Admin, or Bookkeeper; Delete needs Owner or Admin.

Can I print, save a PDF, or share a report with a lender or landlord?

Yes. Open "? Help & guide" and use "Print / save a one-page snapshot," or Manage Data → "Export Business Summary" for a formatted one-pager (Financial Health, Revenue, Net Profit, Cash Position, a 13-week Cash Flow snapshot, Receivables, top expense/revenue sources, and a CFO Brief summary) without exposing your full day-to-day detail.

Is anything in the app tax, financial, or legal advice?

No. Everything you see is calculated from what you've entered plus general rules of thumb — information to support your own decisions, not advice about what to do. See Terms & Privacy for the full terms.

When something looks wrong

I uploaded a file, but nothing changed.

Every import needs an explicit Replace or Add to existing click, and a multi-section spreadsheet import applies each section separately. Re-open the import screen and check for a ✓ Applied badge next to each section you meant to bring in.

A POS or QuickBooks import mapped a column wrong.

The vendor-specific mapping assumes their standard export format — a customized export can shift columns. Pick "Other / not listed" and map columns yourself, or fix the misapplied rows directly in Sales Log or Expense Log.

My numbers from yesterday are missing.

On Free, data lives only in this browser — it can be lost by clearing browser data, switching browsers, or (on some phones) not opening the app for about a week; restore a recent Backup via "Upload an existing Margini file." If your business has cloud sync, check Settings → Business → "Data & sync" first — it may just need to catch up, or flag a conflict worth reviewing.

I used the older Clarity page and the current one is empty.

Browser storage is separate for each web address, so the current version cannot see what the older page saved. On the older page, use the banner: **Back up now** downloads an Excel file. Then open the current version and sign in, go to Manage → Manage Data, choose **Restore from backup (Excel)**, pick the file and choose **Add to existing**. Anything already in your account is kept.

A tab I expected (Rooms, Clients, People) isn't there.

Rooms and Clients depend on your business type (Settings → Business); People & Payroll is always on unless it's been switched off under ⚙ Modules.

I logged something but the number on a card didn't update.

Check the Rolling 30 Days / Month to Date toggle — a back-dated entry might fall outside the current window. If it's Top Revenue Source or Largest Expense Category specifically, that card only appears once a meaningful share of your entries are tagged to a specific product, service, or category.

Why does Cash Flow say "too early to forecast"?

The 13-week projection needs enough trading history to trust. Keep logging — it appears once there's enough behind it.

Why doesn't Cash Flow match my bank balance?

It projects only from what you've logged in Sales Log and Fixed Costs, not your bank account directly — anything not yet entered won't be reflected.

Dashboard shows zeros.

Check the Setup Progress card on Dashboard for what's still missing.

Payroll % on Dashboard looks off.

Payroll % and the People tab's own total read the exact same underlying number, so they should always agree — check your Rolling 30 Days / Month to Date setting, both figures use whichever window is currently selected.

Something looks visually broken, or a feature seems browser-specific.

Try refreshing first — the app periodically checks for a newer build. ClarityApp runs in any modern browser (Chrome, Edge, Safari, Firefox); automatic backups to a synced folder currently work on Chrome and Edge only.

Something isn't working and none of the above covers it.

Use "? Help & guide" on any screen, or email hello@marginifinancial.com with which tab and what's wrong.

SECTION 10

Financial Terms

Plain-English explanations of how Clarity specifically uses each term, not textbook definitions. If a number on screen surprises you, this is the section to check first.

Cash Flow

The actual money moving in and out of your bank account over time, different from profit, because profit counts a sale the moment it's logged, while cash counts it whenever it's actually collected.

Gross Profit / Gross Margin

Revenue minus the direct cost of what you sold (cost of goods), before rent, wages, or other overhead. Clarity leaves this blank rather than guessing when it doesn't know your cost of goods.

Net Profit / Net Margin

What's left after every cost, not just the direct cost of goods. The number that answers "did I actually make money."

Budget

A monthly target you set for revenue and major cost categories, compared against what actually happened.

Receivable

Money someone owes you that you haven't collected yet. Doesn't add to revenue when collected — the sale was already counted once, when it happened.

Fixed Cost

A cost that recurs at roughly the same rate every month regardless of how much you sell. Used for planning; what actually happened goes in Expense Log instead.

Overhead

Indirect costs not tied to one specific unit sold — rent, utilities, admin. Allocated across products on Pricing so each one's "true cost" reflects a fair share.

Working Capital

Cash and near-cash resources available to cover day-to-day costs. Clarity's closest equivalents are Cash Position and the 13-week Cash Flow projection.

COGS (Cost of Goods Sold)

What it actually cost you to provide what you sold — ingredients, stock, materials, a subcontractor's fee. Services, rentals and home care are treated as having none unless you enter one, so nothing is flagged as missing for them.

Payroll % (of Revenue)

Total wages paid this period divided by revenue this period — the same figure on the People & Payroll tab and Dashboard, never allowed to disagree.

Discount % / List Revenue

Discount % is how much was taken off a specific sale. List revenue is what you would have billed at full price — actual revenue plus everything given back in discounts.