

2026 Practical Guide

Systems First, ODOO Behind Them

**Grow and Scale: How to Scale Your Business
Through Effective Systems**

*How ODOO helps growing businesses put
the right systems in place, and keep them
running as they scale.*

Software is what you buy. A system is what you build.

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■ HOW TO USE THIS GUIDE

Read it front to back the first time. It is built as a journey, from understanding the problem to being ready to act. Keep a pen handy: chapters 1, 2 and 8 include short exercises. The most valuable thing you will take from this guide is not the information. It is the numbers you work out for your own business.

Software is rarely the reason business systems fail

Far more often, a business buys good software and expects it to become a system on its own.

At M&J we implement ODOO, the business management platform used by companies of every size around the world, and we are an official ODOO Silver Partner. Our work puts us inside distributors, retailers, manufacturers, service companies and agro-processors at the moment they decide to stop running the business on spreadsheets.

The same pattern repeats. The owner is working late reconciling numbers that should reconcile themselves. Stock figures are argued over. Debtors are tracked in a file one person understands. WhatsApp has become the order book. And the business has usually tried at least one piece of software that did not fix any of it.

That is why we put systems first and ODOO behind them. ODOO is the platform that helps you put the right systems in place, enforces them every day, and keeps them running as you grow. But the systems come first. This guide is what we wish every business owner read before they spoke to any software vendor, including us. It explains in plain English what it really means to run a business on one system, how to tell whether you are ready, how to choose, and what implementation actually involves. It is honest about the hard parts, because the hard parts are where projects succeed or fail.

ODOO is excellent software. But software is only one of the five things that make a system. This guide is about all five.

THE CENTRAL IDEA OF THIS GUIDE, EXPLAINED IN CHAPTER 3

Who this guide is for

- **Owners and managing directors** of businesses with roughly 5 to 200 staff who spend too much time chasing numbers.
- **Finance managers and accountants** tired of reconciling sales, stock and the bank by hand every month-end.
- **Operations, stores and procurement managers** who never quite trust the stock figures.
- **Anyone preparing a business case** to move from spreadsheets to an integrated system.

The examples are local: kwacha pricing and settlement, imports bought in US dollars or rand, ZRA Smart Invoice, load-shedding, informal credit and family-run management. This is the Zambia edition, written to accompany our webinar *Systems First, ODOO Behind Them*. A Zimbabwe edition, covering ZIMRA requirements and USD and ZiG trading, accompanies the Zimbabwe webinar.

The M&J team

Why 2026 is a turning point

If your business runs on a sales book, three Excel files, a stock card and a busy WhatsApp group, you are not doing anything wrong. That is how most good Zambian businesses got started. But at some point the tools that helped you grow start to hold you back, and in 2026 three things have changed the economics.

16%

Standard VAT rate, with registration required from K800,000 annual turnover

2024

Year ZRA Smart Invoice became mandatory for taxpayers, enforced from October

ZMW

Domestic transactions settled in kwacha under the Bank of Zambia Currency Directives

1. Tax compliance is now digital by default

Since 1 July 2024, ZRA has required taxpayers to issue invoices through Smart Invoice, its electronic invoicing system, with enforcement from 1 October 2024. Every invoice is validated by ZRA and carries a verification mark and QR code. Businesses that use their own accounting or ERP system connect it through a ZRA-certified Virtual Sales Data Controller (VSDC). ZRA has said Smart Invoice is how it stops fake VAT claims, so invoices raised outside it put your customers' claims at risk. Your invoicing can no longer live in a Word template, and it cannot sit apart from your books.

2. Kwacha settlement, foreign-currency costs

The Bank of Zambia Currency Directives require domestic transactions to be settled in kwacha, with limited exemptions, while quoting and invoicing in other currencies is still allowed. Yet many businesses import stock priced in US dollars or rand. Every currency adds a column to every spreadsheet and another chance for error, and your records need to show clearly what was quoted, invoiced and settled in which currency.

3. Good systems became affordable

Platforms such as ODOO run in a browser and on a phone, with monthly subscriptions instead of large upfront licences and servers. What was once reserved for big corporates is now realistic for a business with ten staff. The barrier is no longer price. It is knowing how to make the software work as a system, which is what the rest of this guide is about.

A WORD ON TAX FACTS

Tax rules, ZRA requirements and currency regulations change. The facts in this guide were checked in October 2026. Confirm current requirements with ZRA or your tax adviser before acting on them.

01

CHAPTER ONE

The real cost of running a business on spreadsheets and WhatsApp

Spreadsheets and WhatsApp feel free. Their cost is spread across hundreds of small leaks that never appear as a single line in your accounts.

IN THIS CHAPTER

A normal Tuesday at a Lusaka hardware supplier

The seven hidden costs of disconnected tools

Why WhatsApp makes operations harder

A worksheet to put a dollar figure on your own leaks

“Each transaction typed five times is five chances to get it wrong.”

THE CORE PROBLEM WITH
DISCONNECTED TOOLS

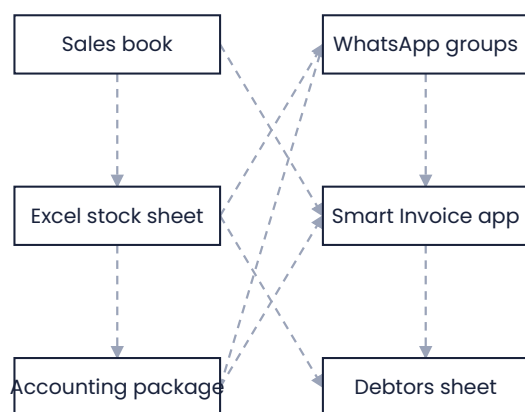
A day at Banda Hardware & Building Supplies

Meet a typical business. Banda Hardware is a family-owned supplier with two branches, one in Lusaka's light industrial area and one in Chelston. It has 28 staff and sells cement, roofing, plumbing and electrical goods to contractors and walk-in customers. The business is fictional, but everything that happens to it is familiar. Here is a normal Tuesday.

Time	What happens	The hidden cost
7:45	A contractor sends a WhatsApp voice note asking for 120 bags of cement and 40 roofing sheets on account. The rep forwards it to the branch group. Three people reply. Nobody is sure who is handling it.	Orders with no owner and no status
9:30	Chelston says it has 60 bags. The stock spreadsheet says 140. Someone drives over to count. There are 52.	Stock you cannot see, fuel and time
11:00	The owner asks how much the contractor already owes. The debtors file was last updated on Friday. Two MTN MoMo and bank payments since then are missing.	Credit given blind
14:00	A supplier delivery arrives. The goods received note is on paper and will reach the office in two days, if it is not lost.	Late payables, disputes with suppliers
16:30	A customer disputes an invoice. The price quoted on WhatsApp came from last month's list, before the dollar moved, and does not match the kwacha price the invoice clerk used.	Margin leakage, unhappy customers
18:00	The owner stays late, again, trying to work out whether last month was profitable. The answer will take another three weeks.	Decisions made on gut feel

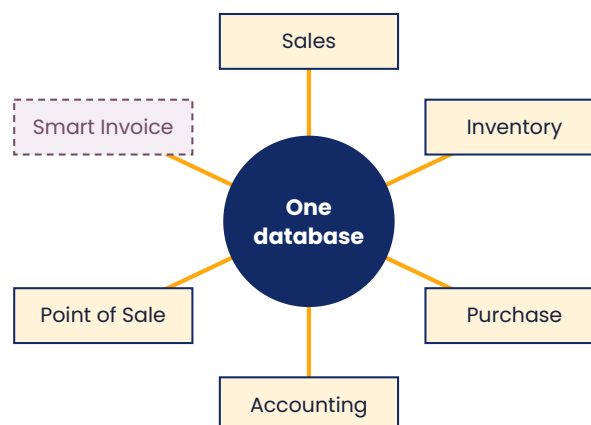
None of these problems is dramatic on its own. Together, every day, they cost Banda Hardware real money, real customers and real sleep.

TODAY: SIX PLACES, ONE BUSINESS



Every dashed line is someone retyping or reconciling

WITH ONE SYSTEM: ONE DATABASE



Each transaction entered once, where it happens

Figure 1. The same business, before and after. On the right, every app reads and writes the same records, and each invoice goes to ZRA Smart Invoice straight from the sale.

The seven hidden costs

When businesses add up the true cost of disconnected tools, the same seven categories appear again and again.

1. Time spent retyping the same information

In a disconnected business, one sale is typed many times. The rep writes the order. The invoice clerk types it into the Smart Invoice app. Stores update the stock card. The accountant enters it into the accounting package. Somebody updates the debtors spreadsheet. That is four or five entries for one transaction, each a chance to make a mistake.

2. Stock you cannot see, and stock that walks

If stock records are updated at the end of the day or the week, you do not really know what you have. That leads to lost sales when you turn customers away for goods that are in the back store, over-buying that ties up scarce cash in slow stock, and shrinkage nobody notices, because when counts never match records anyway, theft and damage hide in the noise.

3. Slow and leaky cash collection

When debtors are tracked in a spreadsheet updated weekly, statements go out late, follow-ups are inconsistent and credit limits are ignored. Customers paying by bank transfer, MTN MoMo, Airtel Money, card and cash make matching receipts to invoices a daily puzzle. The longer it takes, the longer your money sits in someone else's account.

4. Pricing and currency errors

Costing imported stock in dollars or rand and selling in kwacha, with exchange rates that move, is hard to do consistently in spreadsheets. Staff quote from old lists. Discounts are given without approval. Margins quietly shrink, and nobody sees it until the year-end accounts.

5. Late, unreliable management information

If it takes three weeks after month-end to know whether you made money, you are steering by the rear-view mirror. Decisions about pricing, hiring, buying stock or taking a loan are made on gut feel because the facts arrive too late.

6. Compliance risk

ZRA now expects taxpayers to issue every invoice through Smart Invoice. Differences between what was invoiced, what ZRA validated and what was recorded in the books create exposure in an audit. Spreadsheets also keep no record of who changed what, and when.

7. Key-person dependency

In most spreadsheet-run businesses, one or two people really understand how the files fit together. When that person is sick, on leave or resigns, the business wobbles. Some of the most painful stories in this market start with “the person who built the spreadsheet left.”

■ WHY WHATSAPP MAKES IT WORSE

WhatsApp is brilliant for talking to customers and a poor place to run operations. Orders, approvals, price changes and delivery confirmations get buried in chats. There is no single record, no status, no reporting and no handover when a staff member leaves with the phone. Keep WhatsApp for conversation. Move the transactions into a system.

Exercise: put a number on your leaks

Use this worksheet to estimate what disconnected systems cost you each year. Be conservative; even rough numbers are usually an eye-opener. The example column shows what a business like Banda Hardware might find. The figures are illustrative, not benchmarks. Replace them with your own.

Cost area	How to estimate it	Example (K/yr)	Your business
Owner and manager time	Hours a week chasing numbers × value of that time × 48	240,000	
Lost sales from wrong stock figures	Sales turned away a month × gross margin × 12	225,000	
Shrinkage	Unexplained stock loss a year	200,000	
Retyping and reconciling	Hours a week × hourly staff cost × 48	180,000	
Excess and dead stock	Value of slow stock × cost of money (say 15%)	150,000	
Pricing and discount leakage	Margin lost to errors or unapproved discounts	125,000	
Slow collections	Extra debtor days × daily sales × cost of money	87,500	
Total hidden cost		1,207,500	

Where the example business loses K1,207,500 a year

Illustrative figures from the worksheet above, kwacha per year

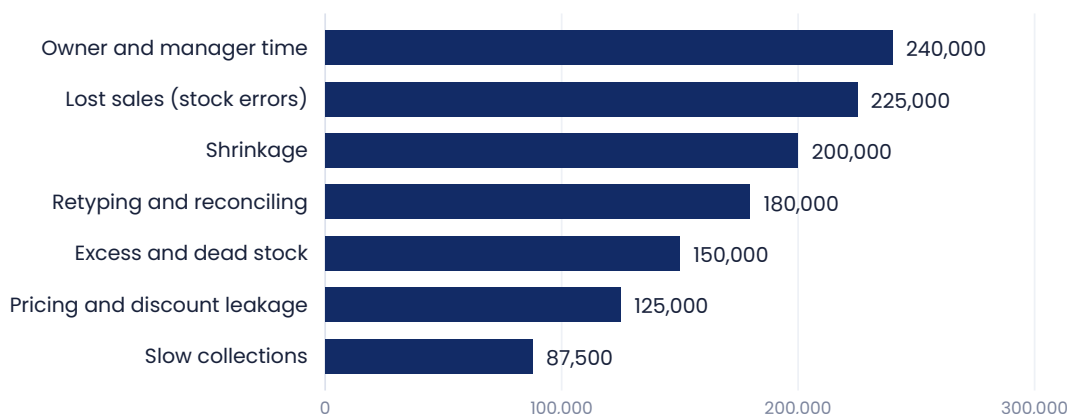


Figure 2. No single leak looks serious on its own. Together they add up to a large, recurring annual cost.

Hold onto your total. In Chapter 6 you will compare it with the cost of a system. For many growing businesses, one year of hidden costs is larger than the cost of an integrated system for several years.

What changes with one system

- Each transaction is entered **once**, at the point where it happens.
- Everyone works from the **same numbers** at the same time.
- Stock, debtors, creditors and cash are known **today**, not next month.
- Invoices go through Smart Invoice and stay compliant **as part of the sale**, not as a separate job.
- The owner can see the business from a phone, and **take a holiday**.

02

CHAPTER TWO

Seven signs you have outgrown your current systems

Most businesses change systems after a crisis. These signs let you change on your own terms, before the crisis arrives.

IN THIS CHAPTER

Seven warning signs, each with a question to test it

A 0 to 3 score for every sign

What your total score means and what to do next

A test question you can answer today for each sign

“Things rarely calm down. The best time to change is when you can see the signs but are not yet in trouble.”

TIMING THE DECISION



Score your business honestly

For each sign, read the description and answer the test question. Then score your business from 0 to 3: 0 never happens to us, 1 happens occasionally, 2 happens regularly and costs us, 3 is a constant headache. Add up your score at the end.

SIGN 1 Month-end takes weeks, and the numbers still feel wrong

Your accountant spends the first two or three weeks of every month reconciling sales, the bank, stock and debtors. Management accounts arrive late, and when they do, nobody fully trusts them because figures had to be adjusted to make them balance.

WHAT IT MEANS

Your information lives in separate places, and the only thing connecting them is a person working overtime.

Your score

TEST QUESTION

On what date did you last see a profit figure for the previous month that you would bet money on?

SIGN 2 You never know your true stock position

The stock sheet says one thing, the shelf says another. Stock takes produce large unexplained variances. Branches phone each other to check availability. Sales staff promise goods you do not have, or say “out of stock” when there is plenty in the back.

WHAT IT MEANS

Stock is not updated at the moment it moves. Every receipt, sale, transfer and return should change the figure immediately.

Your score

TEST QUESTION

How long would it take to tell a customer, reliably, how many units of your best seller you hold across all locations?

SIGN 3 The same information is typed again and again

An order from WhatsApp is written in a book, typed into an invoice, entered in the Smart Invoice app, posted in the accounting package and added to a debtors spreadsheet. Staff spend more time copying than serving customers.

WHAT IT MEANS

You are paying several people to do the work of one system, and paying again to fix their errors.

Your score

TEST QUESTION

How many times is a single sale typed, from first order to money in the bank?

SIGN 4 Cash is tight, even when sales are good

The business is busy and sales look strong, yet there is never enough cash. Debtors stretch past agreed terms. Credit limits exist on paper but are not enforced at the point of sale. Suppliers are paid late because you cannot see what is due when.

WHAT IT MEANS

Debtors, creditors and stock are where your cash hides, and you cannot manage what you cannot see.

Your score

TEST QUESTION

Could you list every customer who is over their credit limit or past due, today, without opening five files?

SIGN 5 Currency and pricing cause regular mistakes

Supplier invoices arrive in US dollars or rand, you sell in kwacha, and some customers ask for dollar quotes. Exchange rates are updated by hand, sometimes late. Staff work out landed costs, discounts and VAT manually.

WHAT IT MEANS

Multi-currency trading needs a system that holds prices, rates and balances per currency and converts consistently.

Your score

TEST QUESTION

Do you know the true kwacha margin on yesterday's sales of imported stock?

SIGN 6 Compliance feels like a fire drill

VAT returns are a scramble. Your Smart Invoice records and your accounting records do not agree. Customer TPINs are missing or wrong. Credit notes are raised outside Smart Invoice. You worry about what an audit would find.

WHAT IT MEANS

ZRA validates every invoice through Smart Invoice, so invoicing and books must be one flow, not two.

Your score

TEST QUESTION

How long would it take to reconcile last quarter's Smart Invoice sales to your VAT returns and your ledger?

SIGN 7 Growth is creating chaos, not profit

A new branch, product line, big customer or manager makes everything harder instead of easier. The owner is involved in every decision because nobody else has the full picture. You turn down opportunities because you cannot cope with more volume.

WHAT IT MEANS

Your systems do not scale. The business depends on the owner's memory and energy.

Your score

TEST QUESTION

Could the business run smoothly for two weeks if you and your most knowledgeable employee were both unreachable?

What your score means

Total score	What it suggests	What to do next
0 to 6	Your current tools are coping	Tidy up processes and revisit this checklist every six months.
7 to 12	Strain is showing in specific areas	Fix the worst area first and plan a move to an integrated system within 12 months.
13 to 17	You have outgrown your systems	Begin selecting a system now. Your hidden costs are almost certainly larger than the cost of change.
18 to 21	Your systems are limiting the business	Make this a priority project for the next quarter, with the owner as sponsor.

03

CHAPTER THREE

Why a software is not a system

Buying ODOO, or any other platform, gives you very good software. It does not give you a system. This chapter explains the difference, and what you must put in place.

IN THIS CHAPTER

Two businesses, the same software, opposite results

The five parts of a working system

What to put in place for each part

Five questions to ask before you buy any software

*“Software is what you buy.
A system is what you
build.”*

THE IDEA BEHIND THIS GUIDE

Same software, opposite results

Picture two distributors of similar size. Both choose the same software, on the same plan, in the same month. The examples are composites of patterns we see often.

BUSINESS A

The owner asks IT to “install the system”. Nobody writes down how orders, approvals or stock movements should work. Old product lists are imported as they are, duplicates and all. Staff get one afternoon of training. Within three months the old spreadsheets are back, “just to double-check”. By month nine the software is a very expensive invoice printer.

BUSINESS B

The owner sponsors the project and attends the weekly meeting. Each department names a process owner. The team agrees simple rules, such as “no goods leave without a delivery in the system”. Product and customer lists are cleaned before go-live. Staff are trained by role. Six months later, month-end closes in days and the owner trusts the numbers.

The software was identical. The difference was everything around it. That is the gap between a **software** and a **system**.

What a system actually is

A system is the way your business reliably gets work done, every day, whoever is on duty. It has five parts, and software is only one of them.

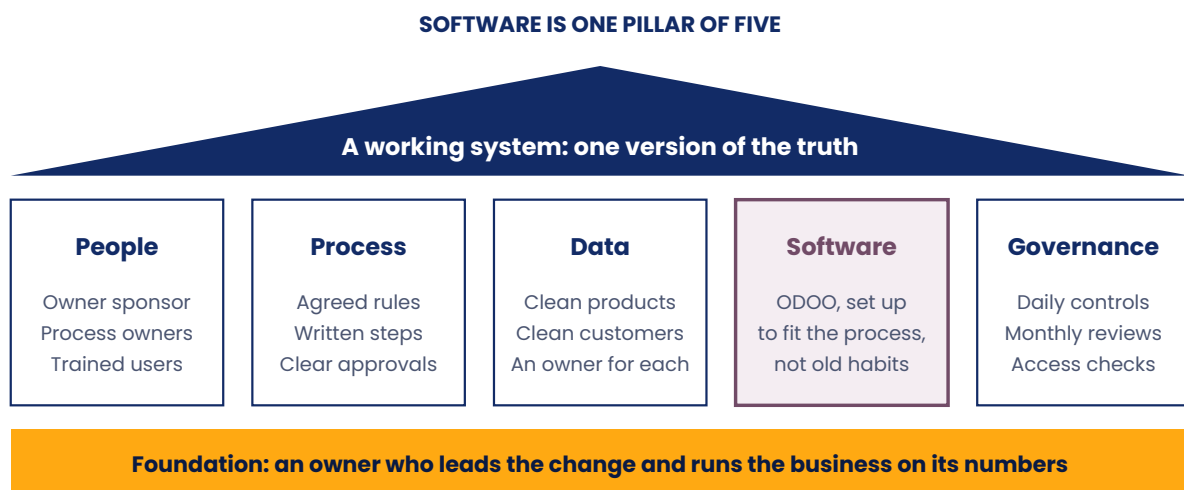


Figure 3. Remove any pillar and the roof leans. Most failed projects had good software and a missing pillar somewhere else.

The five parts, and what to put in place

1

People: who owns it, who runs it, who uses it

Software does not change behaviour on its own. People do. A system needs an owner who sponsors it, a named process owner for each area (sales, stores, purchasing, finance), at least one confident “super user”, and every user trained for the job they actually do.

WHEN IT IS MISSING Staff blame “the system is slow” and quietly go back to their notebooks.

- Name a sponsor, a project lead and a process owner for every department.
- Make system use part of job descriptions and performance reviews.
- Train by role, and train every new hire before they get a login.

2

Process: the rules of how work gets done

Before any configuration, the business must agree on how it sells, buys, receives, stores, pays and collects. Good processes are short, written and enforceable. Software then makes the agreed way the easy way.

WHEN IT IS MISSING The software automates the chaos, and does it faster.

- Write simple rules: no sale without a sales order; no goods leave without a delivery; no supplier paid without a matched bill.
- Set approval limits for purchases, discounts and price changes.
- Decide who sets kwacha prices and exchange rates for imported stock, and how often.

3

Data: clean, complete and owned

Every report you will ever trust depends on master data: products, units, prices, customers, suppliers and opening balances. Data needs standards and a named owner, or it degrades within months.

WHEN IT IS MISSING Duplicate products, wrong stock, missing TPINs on invoices and reports nobody believes.

- Agree a naming and coding convention for products before migration.
- Make TPIN a mandatory field for business customers.
- Give each data set an owner who approves new records and changes.

4

Software: configured to the process, not bent to old habits

This is where ODOO comes in. It is a strong, integrated platform, and it works best when it is configured to good practice rather than customised to copy old spreadsheets. Most needs are met by setting it up well, with customisation kept for what genuinely makes your business different.

WHEN IT IS MISSING Heavy customisation, painful upgrades and a system only one developer understands.

- Start with the standard ODOO workflow and change your habit before changing the software.
- Set access rights so people see and change only what their role needs.
- Connect Smart Invoice, banks and payment channels so data flows without retyping.

5

Governance: the rhythm that keeps it honest

Systems decay without routine. Governance is the set of daily, weekly and monthly habits that keep data accurate and catch problems early. It is the least glamorous pillar and the one that decides whether the system still works in year three.

WHEN IT IS MISSING Six months after go-live, the numbers drift and the spreadsheets return.

- **Daily:** till cash-ups by currency, Smart Invoice errors cleared, unposted documents cleared.
- **Weekly:** cycle counts on fast movers, overdue debtors reviewed, open orders checked.
- **Monthly:** a month-end close checklist, a management review of the dashboards, and a check of who has access to what.

odoo HOW ODOO SUPPORTS EACH PILLAR

ODOO cannot supply the other four pillars for you, but it makes each of them easier to put in place and much harder to drift away from.

Pillar	How ODOO helps you put it in place and keep it there
People	Access rights by role, so each person sees and changes only their own work; activities and follow-ups assigned to named people; a dashboard for every role.
Process	Approval limits on purchases, credit limit warnings at the point of sale, invoicing based on delivered quantities, and reordering rules that turn your agreed rules into the default way of working.
Data	One product, customer and supplier record shared by every app; required fields such as TPINs; tools to find and merge duplicates; import templates for clean migration.
Software	One database across sales, stock, purchasing, POS and accounting, with connections to Smart Invoice, banks and payment channels so nothing is retyped.
Governance	A change history on every record, lock dates that protect closed months, live dashboards for management reviews, and scheduled reports that keep the routine running.

Software-only purchase versus a working system

	Buying software	Building a system
Starting point	A product demo and a price	The business problems and the agreed way of working
Who leads	IT or a vendor	The owner, with process owners in each department
Data	Old lists imported as they are	Cleaned, standardised and owned before go-live
Training	One session for everyone	By role, tested, repeated for new staff
After go-live	Support tickets when something breaks	Daily, weekly and monthly routines, plus continuous improvement
Typical result	Software used as an invoice printer; spreadsheets return	One trusted set of numbers, available today

■ FIVE QUESTIONS TO ASK BEFORE YOU BUY ANY SOFTWARE

1. Who in our business will own this project, and how much of their time can we free up?
2. Have we written down how we want to sell, buy, store, pay and collect?
3. Is our product, customer and supplier data clean enough to trust?
4. Who will train our people, and who will train the people we hire next year?
5. What daily, weekly and monthly routines will keep the system accurate?

If you cannot answer these yet, that is normal. Chapters 7 and 8 show how to get the answers. The point is that an implementation partner should help you build all five pillars, not just install the fourth. That is the standard you should hold any partner to, including us.

04

CHAPTER FOUR

What an ERP actually is, and what it isn't

ERP stands for Enterprise Resource Planning. It is an unhelpful name for a simple idea: one system, one set of records, for the whole business.

IN THIS CHAPTER

The simple definition, and the building blocks

How ODOO is organised as apps on one database

Six myths to ignore

Cloud or on-premise, and the one-sentence test

“When my counter clerk makes a sale, what else changes automatically?”

THE ONE QUESTION THAT TESTS ANY ERP

The simple definition

Think of your business as departments that all need the same information. Sales needs to know what is in stock and what the customer owes. Stores needs to know what has been sold and what is on order. Purchasing needs to know what is running low. Finance needs to know everything that was sold, bought, received, paid and collected.

In a disconnected business, each department keeps its own copy and people spend their days copying and reconciling. In an ERP there is **one database**. Each department works in its own screens, but they all read and write the same records. When a sale is made, stock falls, the customer's balance rises, the sale and VAT are posted to the ledger and the invoice is validated through Smart Invoice, all at once. That is the whole idea. Everything else is detail.

How ODOO is built: apps on one database

ODOO organises the business into apps. You start with the apps you need and switch on others as you grow, with no new integration project, because every app shares the same database.

ONE PLATFORM, APPS FOR EVERY PART OF THE BUSINESS

Sell	Operate	Finance	People	Services
CRM	Inventory	Invoicing	Employees	Project
Sales	Purchase	Accounting	Payroll	Timesheets
Point of Sale	Manufacturing	Expenses	Time Off	Helpdesk
eCommerce	Quality	Documents	Recruitment	Field Service
Website	Maintenance	Spreadsheet	Appraisals	Rental

One database: every app reads and writes the same records

A selection of ODOO apps. Available apps depend on the ODOO edition and plan you choose.

Figure 4. Most growing trading businesses start with Sales, Inventory, Purchase, Accounting and Point of Sale, then add apps as they grow.

Area	What it does	Who uses it
Sales and invoicing	Quotes, orders, deliveries, invoices, credit notes, price lists, discounts	Sales reps, counter staff, invoicing clerks
Point of Sale	Fast counter sales, cash-ups, several payment methods, split payments	Tellers, cashiers, shop supervisors
Customers and credit	Customer records, credit limits, statements, follow-ups	Sales, credit controller, finance
Inventory	Stock by location, transfers, counts, lots, expiry dates, serial numbers, reordering	Stores, warehouse, branch managers
Purchase	Requests for quotation, purchase orders, receipts, vendor bills	Buyers, stores, finance
Accounting	General ledger, payables, receivables, bank, VAT, multi-currency, financial reports	Accountants, finance manager

Area	What it does	Who uses it
Manufacturing	Bills of materials, work orders, production costing	Production managers
Reporting	Live dashboards on sales, margins, stock and cash	Owners, managers

odoo EDITIONS AND HOSTING

- **ODOO Community** is the free, open-source edition. It covers core apps but leaves out several features many businesses rely on, including some accounting tools, Studio and the official mobile experience.
- **ODOO Enterprise** is the subscription edition, with the full app set, ODOO's support and upgrades.
- Hosting options are **ODOO Online** (ODOO's cloud), **ODOO.sh** (a managed cloud platform that allows custom modules), or **on-premise** on your own server.

Which combination fits depends on your size, customisation needs and budget. Chapter 6 covers how to decide.

Six myths to ignore

Myth 1: “An ERP is just accounting software with extra features.”

Accounting software records what happened, after the fact, in financial terms. An ERP runs the operations that create those transactions as they happen. The accounting becomes a by-product of operations, not a separate job. Many businesses that think they have an ERP actually have an accounting package with several disconnected tools around it.

Myth 2: “ERP is only for big companies.”

That was true when ERP meant expensive licences, servers and long consulting projects. ODOO and similar platforms are priced per user per month and can start with a handful of users. Size decides which setup you choose, not whether you can have one.

Myth 3: “The software will fix our problems.”

Software amplifies your processes. If they are clear, an ERP makes them faster and more reliable. If they are chaotic, it makes the chaos visible. This is Chapter 3 in one line: software is one pillar of five.

Myth 4: “We can keep doing things exactly as we do now.”

You should not try. ODOO's standard workflows reflect practices refined by a very large number of businesses. Many of your current workarounds exist only because your tools were limited. Changing a few habits is cheaper and safer than paying to bend the software around old problems.

Myth 5: “Once it's installed, we're done.”

Go-live is the start. The real benefits arrive in the months after, as staff gain confidence, data quality improves and managers learn to run the business from the dashboards. Plan for ongoing support, training and improvement.

Myth 6: “Cloud means our data is not safe.”

Reputable cloud providers usually protect data better than a server in a back office, with daily backups, encryption and professional security. The real questions are who owns the data, where it is stored, how you can export it, and what happens if you stop paying. Ask them before you sign.

Cloud or on-premise?

Factor	Cloud (ODOO Online or ODOO.sh)	On-premise (your own server)
Upfront cost	Low: monthly or annual subscription	Higher: server, setup, backup power
Ongoing cost	Predictable monthly or annual subscription	Maintenance, upgrades, IT support
Internet	Needs reliable connectivity; ODOO Point of Sale can keep selling offline and sync later	Works on the local network without internet
Load-shedding	Staff can work from any place with power and data	The server needs an inverter, solar or generator
Branches	Any branch, any device, from day one	Needs VPN or remote access setup
Backups and upgrades	Handled by the provider	Your responsibility, often skipped

For most growing businesses, cloud is the sensible default, provided each site has a primary internet connection and a backup such as a second provider or mobile data.

■ THE ONE-SENTENCE TEST

Ask any vendor: **“When my counter clerk makes a sale, what else changes automatically, without anyone typing it again?”** A true integrated system answers: stock, the customer's balance, the general ledger, VAT, the Smart Invoice record with ZRA and the management reports. If the answer involves exports, imports or someone re-entering data, it is not one system.

05

CHAPTER FIVE

Sales, stock, purchasing and accounting: how they connect

In one system, every operational step updates stock, balances and the books automatically. Once you see these connections, you can judge any system, and any vendor, for yourself.

IN THIS CHAPTER

The order-to-cash cycle, step by step in ODOO

The procure-to-pay cycle, with three-way matching

What the system posts to the books, line by line

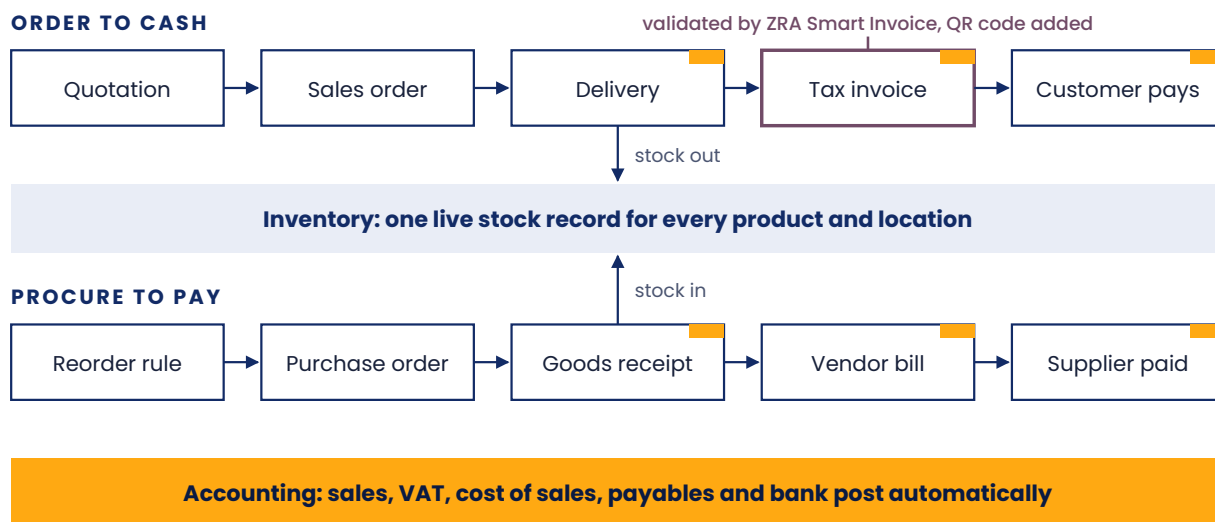
Kwacha and foreign currency, and the reports you get

“Typed once, used everywhere.”

THE TEST FOR EVERY STEP IN EVERY CYCLE

The big picture

A trading business runs on two cycles. **Order to cash** runs from a customer asking for goods to money arriving in your bank. **Procure to pay** runs from noticing you need stock to paying your supplier. The two meet at inventory, and accounting records every step underneath.



Step posts an accounting entry with no one retyping it

Figure 5. Two cycles, one stock record, one set of books. Six of the ten steps post to the ledger by themselves.

Order to cash, step by step

Follow one transaction through Banda Hardware's new system. A contractor, Mwale Builders, wants 100 bags of cement on account.

- 1. Quotation.** The rep creates a quote on a laptop or phone. The system pulls the current kwacha price and checks the customer's credit limit and overdue balance. If the customer is over the limit, the rep is warned before going further.
- 2. Sales order.** When the contractor accepts, the quote becomes a sales order with one click, and the system reserves 100 bags so nobody else sells them.
- 3. Delivery.** Stores sees the order on screen, picks the goods and prints a delivery note. The customer signs on paper or on the driver's phone.
- 4. Tax invoice.** The invoice is created from the order, with no retyping. ODOO sends it to ZRA through the certified Smart Invoice (VSDC) connection with the buyer's TPIN, and it is printed or emailed with ZRA's verification mark and QR code.
- 5. Stock and cost.** At delivery, stock falls by 100 bags and their cost moves from inventory to cost of sales.
- 6. Customer balance.** Mwale Builders' account rises by the invoice total, ready for the next statement.
- 7. Payment.** When the contractor pays by bank transfer, the receipt is matched to the invoice, often straight from the bank statement. The balance returns to zero.

What the system posts to the books

An illustration: 100 bags at K220.00 each excluding VAT, VAT at 16%, and a cost of K175.00 a bag.

Step	Debit	Credit	ZMW
Goods delivered	Cost of sales	Inventory	17,500.00
Invoice issued	Debtors (Mwale Builders)	Sales	22,000.00
Invoice issued	Debtors (Mwale Builders)	VAT output	3,520.00
Payment received	Bank	Debtors (Mwale Builders)	25,520.00

In real time, the owner can see sales of K22,000, gross profit of K4,500 (a 20.5% margin), VAT of K3,520 owed to ZRA, and the cash in the bank. In a spreadsheet business, the same picture can take a month to assemble.

Procure to pay, step by step

- 1. Reorder alert.** Each product has a minimum and maximum stock level. When stock falls below the minimum, the system proposes a purchase, or drafts the order itself.
- 2. Approval.** Purchases above a set value go to a manager for approval, often from a phone. This one control stops a great deal of unauthorised spending.
- 3. Purchase order.** The approved order goes to the supplier by email straight from the system, at the agreed price.
- 4. Goods receipt.** The storekeeper checks the delivery against the order on screen and records what arrived. Shortages and damages are captured immediately, and stock rises the moment goods are received.
- 5. Vendor bill and three-way match.** Finance matches the supplier's tax invoice to the purchase order and the receipt, so you only pay for what you ordered, at the agreed price, and actually received. Check that the supplier's invoice was issued through Smart Invoice, because ZRA uses Smart Invoice to verify VAT claims.
- 6. Payment.** The system shows what is due and when, so finance can plan payments to protect cash flow.

What the system posts to the books

For 500 bags at K175.00 each, plus VAT at 16%:

Step	Debit	Credit	ZMW
Goods received	Inventory	Goods received not invoiced	87,500.00
Vendor bill matched	Goods received not invoiced	Creditors (supplier)	87,500.00
Vendor bill matched	VAT input	Creditors (supplier)	14,000.00
Supplier paid	Creditors (supplier)	Bank	101,500.00

The “goods received not invoiced” account is a safety net. At any moment it shows the value of goods you hold but have not yet been billed for, so month-end accounts are complete even when supplier invoices arrive late.

Step in this guide	What it is called in ODOO	App
Quotation, sales order	Quotation, confirmed into a Sales Order	Sales
Delivery	Delivery Order (a transfer)	Inventory
Tax invoice, payment	Customer Invoice, Register Payment	Invoicing / Accounting
Reorder alert	Reordering Rule (min/max) and Replenishment	Inventory
Purchase order, approval	Request for Quotation, Purchase Order with approval limit	Purchase
Goods receipt	Receipt (a transfer)	Inventory
Vendor bill, three-way match	Vendor Bill with 3-way matching	Purchase / Accounting

Where stock sits in the middle

Movement	Effect on stock	Triggered by
Goods received from supplier	Increases	Purchasing
Sale delivered to customer	Decreases	Sales or Point of Sale
Customer return	Increases	Sales, with a Smart Invoice credit note
Return to supplier	Decreases	Purchasing
Transfer between branches	Decreases at one, increases at the other	Stores
Stock count adjustment, damage, write-off	Increases or decreases	Stores, with approval
Used in production	Raw materials down, finished goods up	Manufacturing

Because every movement is recorded with a date, a user and a reason, stock variances become visible and explainable. That alone reduces shrinkage, because people know movements are tracked.

Handling kwacha and foreign currency in one system

Multi-currency is where integration pays off most for Zambian importers and traders. A well-configured ODOO setup handles it like this:

- **One reporting currency.** Most businesses report in kwacha. Confirm your statutory reporting requirements with your accountant.
- **Transactions in any currency.** Each invoice, receipt and bill is recorded in the currency it happened in, with its value in the reporting currency at the day's rate.
- **Price lists per currency.** Sell from kwacha price lists, and keep a dollar list for customers who ask for dollar quotes, using a rate you control and update once.
- **Split payments.** A customer can pay part in cash and part by MTN MoMo or Airtel Money at the till; the cash-up shows what was collected by each method.
- **Separate bank and cash journals per currency,** including each mobile wallet, so each reconciles on its own.
- **Automatic exchange differences.** When a supplier bill in dollars or rand is paid at a different rate, the gain or loss is calculated and posted for you.
- **Landed costs.** Freight, duty and clearing charges are added to the cost of imported stock, so the margins you see are real.

The reports you get without extra work

Report	What it tells you	Who uses it
Daily sales by branch, rep and product	What sold, where, at what margin	Owner, sales manager
Stock on hand by location	What you have and where, valued at cost	Stores, buyers, sales
Slow-moving stock	What is tying up your cash	Owner, buyers
Aged debtors and creditors	Who owes what, what you owe, and for how long	Credit control, finance
Margin by product and customer	Where you really make money	Owner, sales manager
Cash by currency	Cash in each bank, till and wallet	Owner, finance
Profit and loss, balance sheet	Monthly results, days after month-end	Owner, board, bank
VAT report against Smart Invoice records	Supports your VAT return and audits	Accountant

Integration is not about having modules. It is about information flowing between them without people in the middle.

THE KEY LESSON OF THIS CHAPTER

When you evaluate any system, follow one transaction from quote to cash and one from reorder to payment, and watch for any point where someone has to type, export or re-enter data. Those points are where your hidden costs live.

06

CHAPTER SIX

How to choose the right system for your business size

The wrong choice is rarely a bad product. It is usually a good product, or a good product with the wrong partner, that does not fit your size, complexity or budget.

IN THIS CHAPTER

Where your business sits by size and complexity

The must-haves for Zambian businesses

Five-year total cost, worked through

Scripted demos, scorecards, references and red flags

“The partner matters as much as the product.”

THE MOST OVERLOOKED SELECTION
CRITERION

Step 1: Know your size and complexity

The right system is the simplest one that handles your core processes, your currencies and ZRA compliance today, and can grow with you for at least five years, backed by a local partner who still answers the phone after go-live.

	Small	Growing	Mid-sized
Staff	5 to 25	25 to 100	100 to 300+
System users	2 to 10	10 to 40	40 to 150
Locations	1 to 2	2 to 6 branches or a warehouse	Many branches, warehouses or plants
Typical needs	Invoicing, POS, basic stock, accounting	Multi-branch stock, purchase approvals, credit control, multi-currency	Manufacturing, distribution, complex pricing, several companies
Typical ODOO setup	ODOO Online with a few core apps	ODOO Online or ODOO.sh with the full trading app set	ODOO.sh or on-premise, with integrations and custom modules where justified
Implementation	2 to 6 weeks	2 to 4 months	4 to 9 months

Complexity can move you up a level even when you are small. A 20-person agro-processor with batch tracking, expiry dates and export sales may need a growing-business setup. A 60-person service company with no stock may manage with a simpler one. One reason growing businesses choose ODOO is that it covers all three columns: you can start small and add apps and users without changing platforms.

Step 2: Write down your must-haves

Before you speak to any vendor, write a short list of 20 to 40 requirements that genuinely matter. For Zambian businesses, these are almost always on it:

- **ZRA Smart Invoice.** Integration through a ZRA-certified VSDC, covering buyer TPINs, credit and debit notes, and ZRA's verification mark and QR code on every invoice. Ask to see it working live at another client.
- **True multi-currency:** kwacha selling and settlement, foreign-currency purchasing with landed costs, bank journals per currency, and exchange differences posted automatically.
- **Every payment method you accept:** cash, bank transfer, card, MTN MoMo, Airtel Money and other mobile money, and split payments on one sale.
- **Resilience to load-shedding and patchy internet:** offline-capable POS, mobile access and the ability to work from anywhere with power.
- **Multi-branch stock** with transfers and visibility across locations.
- **Credit control** with limits enforced at the point of sale, and approvals for purchases, discounts and price overrides.
- **Local support** in your time zone, from people who understand Zambian tax and business practice.

Then add what is specific to your industry: batch and expiry tracking for pharmacies and food, serial numbers for electronics, bills of materials for manufacturers, project costing for contractors.

ODOO does not connect to ZRA Smart Invoice on its own. The connection runs through a Virtual Sales Data Controller (VSDC) integration, which ZRA must certify, configured and supported by your partner. Treat it as a must-have test in every demo: issue an invoice and a credit note, and check that both come back validated by ZRA with a verification mark and QR code.

Step 3: Understand the true cost

The subscription is only part of what you pay. Compare options on **total cost of ownership over five years**.

Cost item	What it covers	Questions to ask
Subscription	The software, usually per user per month	Which edition and plan? How are prices reviewed at renewal?
Implementation	Design, configuration, data migration, project management	Fixed price or time and materials? What exactly is in scope?
Smart Invoice integration	The certified VSDC connection to ZRA	Is it included? Who updates it when ZRA changes requirements?
Training	Initial and refresher training	How many days? On site or remote? Training for new staff later?
Customisation	Changes to forms, reports or workflows	Will it survive upgrades? Who owns the code?
Hardware and infrastructure	Devices, receipt printers, scanners, backup internet and power	Can we reuse what we have?
Support	Help desk, fixes, upgrades, health checks	What hours and response times? What does it cost after year one?
Your team's time	Design workshops, data clean-up, testing, training	Who will we free up, and for how long?

Worked example: five-year cost for a growing business

The figures are purely illustrative, to show the method. Software prices vary by edition, plan and region, so get current quotes for your own business.

Item	Year 1	Years 2 to 5, each	Five-year total
Subscription, 15 users	225,000	225,000	1,125,000
Implementation and data migration	300,000	0	300,000
Smart Invoice integration	37,500	7,500	67,500
Training	62,500	12,500	112,500
Hardware and backup connectivity	100,000	25,000	200,000
Support beyond subscription	0	30,000	120,000
Total (ZMW)	725,000	300,000	1,925,000

Now compare this with your hidden-cost total from Chapter 1. In the Banda Hardware example, hidden costs were about K1.2 million a year, or roughly K6 million over five years. If a system removed only half of those costs, it would save about K3 million over five years against a cost of about K1.9 million.

Step 4: Build a shortlist of three

More than four options wastes time; fewer than two gives you no comparison. Good sources are businesses in your industry that are slightly larger than you, your accountant or auditor, industry associations, and implementation partners. Eliminate any option that fails a must-have, especially Smart Invoice and multi-currency, before you invest time in demos.

Step 5: Run scripted demonstrations

Never accept a vendor's standard demo; it is designed to show the software at its best. Give every vendor the same script, based on your real business, and ask them to perform it live. Invite the people who will use the system: your accountant, a storekeeper, a sales rep and a cashier. They will spot problems you will miss.

1. Create a customer with a credit limit and TPIN.
2. Quote 100 units in kwacha, confirm it, deliver part of it.
3. Invoice the delivered quantity through Smart Invoice; show ZRA's verification mark and QR code.
4. Receive payment part in cash and part by mobile money.
5. Try to sell to a customer over their credit limit.
6. Show stock falling at the right branch, then transfer stock between branches.
7. Raise a purchase order that needs approval; approve it from a phone.
8. Receive goods with a shortage; match the vendor bill.
9. Issue a Smart Invoice credit note for a customer return.
10. Show today's sales, margin and cash by currency on a dashboard.
11. Show what the till does when the internet goes down.
12. Export all customer and transaction data to a spreadsheet.

Step 6: Score your shortlist

Score each option from 1 (poor) to 5 (excellent), multiply by the weight and add up, so the decision rests on what matters rather than on the slickest presentation.

Criterion	Weight	Option A	Option B	Option C
Fit to must-have requirements	25%			
Partner quality, method and local support	20%			
ZRA Smart Invoice, proven live	15%			
Ease of use for front-line staff	15%			
Multi-currency handling	10%			
Five-year total cost of ownership	10%			
Ability to grow with us	5%			
Weighted total	100%			

Step 7: Check references properly

Ask for two or three references from businesses like yours, and phone them yourself. Ask how long implementation took against the plan, how close the final cost was to the quote, what went wrong and how the partner responded, how quickly support answers today, whether Smart Invoice runs smoothly, and the question that tells you most: **would you choose the same system and partner again?**

Why the partner matters as much as the product

ODOO is sold and implemented largely through a worldwide network of partners, and ODOO recognises them in tiers (Ready, Silver and Gold) based on their track record. In practice, the local partner often decides success more than the software does. A great product with a weak partner fails; a good product with a strong partner succeeds. Look for a partner with experience in your industry, accountants on the team who understand ZRA, VAT and multi-currency accounting, a stable team rather than one key consultant, a clear method, and support staff available during your trading hours.

■ RED FLAGS

- “We can customise anything.”
- No live client references for Smart Invoice.
- Vague implementation quotes with no clear scope.
- Pressure to sign for a discount that ends this month.
- No simple way to export your data if you leave.
- A demo that avoids your script and sticks to slides.

■ CONTRACT ESSENTIALS

- A clear scope: apps, users, branches and reports.
- Payments tied to milestones, not all upfront.
- Support hours and response times.
- How renewal prices are set.
- Your ownership of the data, and the right to export it.
- What happens if the partner stops supporting you.

Have your lawyer and accountant review the agreement. A review costs little compared with a bad contract.

07

CHAPTER SEVEN

What a typical implementation looks like, step by step

A typical implementation for a growing business takes three to four months in seven phases. It succeeds or fails on three things: an owner who leads it, clean data and well-trained staff.

IN THIS CHAPTER

The roadmap, week by week

What happens in each of the seven phases

Go-live weekend, and whether to run in parallel

Who does what, and ten reasons projects fail

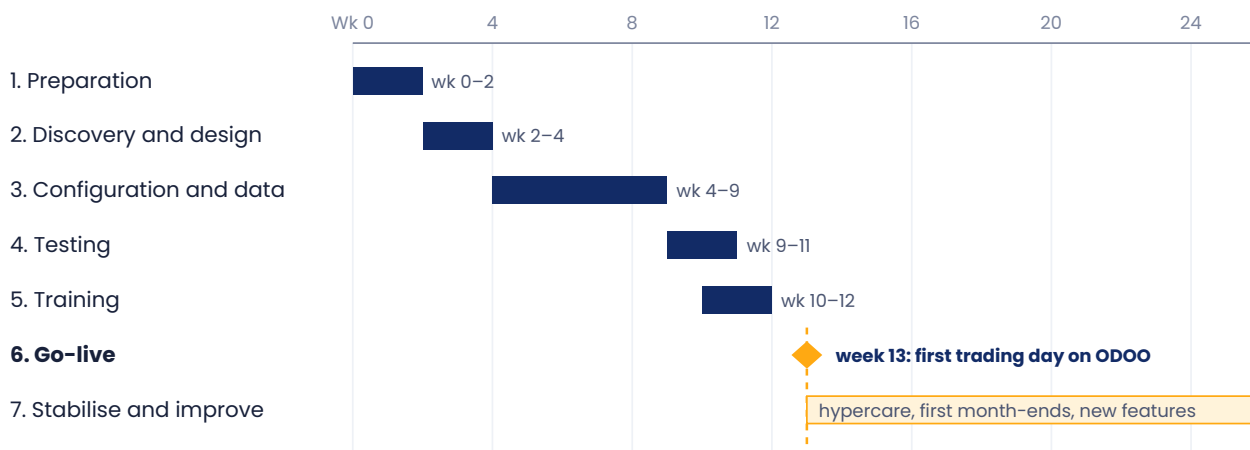
“Bad data in a new system produces bad results, faster.”

WHY DATA PREPARATION IS THE BIGGEST JOB

The roadmap at a glance

This timeline is for a growing business with two to four branches and 10 to 40 users. A small business can often finish in four to six weeks; a mid-sized business with manufacturing may need six to nine months.

Go-live lands in week 13; the real benefits build over the next three months



Phases 4 and 5 overlap: key users test while front-line staff begin training.

Figure 6. A typical roadmap for a growing business. Your partner's plan should show the same phases with your own dates.

Phase 1: Preparation (weeks 1 to 2)

Goal: set the project up to succeed before any software is touched.

- **Appoint a sponsor**, usually the owner, to make decisions quickly and show staff the project matters.
- **Appoint an internal project lead**, a respected, organised person who can give 30 to 50% of their time. Backfill part of their normal job.
- **Name key users** for sales, stores, purchasing, finance and POS.
- **Agree scope, budget and go-live date** with the partner, in writing, and set a weekly progress meeting.
- **Tell your staff** what is happening and why. Uncertainty breeds resistance.

Phase 2: Discovery and design (weeks 2 to 4)

Goal: agree exactly how the business will run in ODOO. The partner runs workshops with key users to walk through quote to cash, procure to pay, stock control and month-end. Decisions include the chart of accounts, product codes and units, pricing structure, credit terms, currencies and who updates rates, approval limits, user access rights, Smart Invoice setup per branch and till, and the reports needed on day one. The output is a short design document that you sign off. Changes after this point cost time and money.

Phase 3: Configuration and data preparation (weeks 4 to 9)

Goal: set up ODOO to match the design while your team cleans the data. This is the most underestimated job in any implementation.

Data	What to prepare	Common problems to fix
Products	Codes, descriptions, units, categories, cost, prices per currency, reorder levels	Duplicates, inconsistent names, missing costs
Customers	Contacts, TPINs, credit limits, terms	Duplicates, missing TPINs, dormant accounts

Data	What to prepare	Common problems to fix
Suppliers	Contacts, TPINs, banking details, terms	Outdated details
Opening stock	Quantities and costs by location at go-live	Unreliable counts; needs a full stock take
Open debtors and creditors	Unpaid invoices and bills by currency	Disputed or unallocated amounts, missing bills
Opening balances	Trial balance at the go-live date	Unreconciled accounts

Archive anything unused in the last 12 to 18 months instead of migrating it. Dormant customers, discontinued products and ancient debts clutter the new system.

Phase 4: Testing (weeks 9 to 11)

Goal: prove the system works before you depend on it. Key users run real scenarios end to end with your own products, customers and prices, starting from the demo script in Chapter 6 and adding your unusual cases: part deliveries, returns, split-currency payments, transfers, price overrides and month-end. Test Smart Invoice thoroughly, including credit notes, and confirm every invoice comes back validated by ZRA. Test what happens in a power cut. Log every issue with an owner and a due date, and agree which must be fixed before go-live.

Phase 5: Training (weeks 10 to 12)

Goal: every user can do their daily job confidently on day one. Train by role, not by app: a cashier needs two hours on POS and cash-up, not a week on the whole system. Train key users first and in depth so they can support colleagues. Use your own data in a training copy of the system, give each workstation a one-page guide for its daily tasks, and ask each user to complete their core tasks unaided before go-live.

Phase 6: Go-live (weeks 12 to 13)

Goal: switch cleanly from the old way to the new. Most businesses go live at the start of a month to keep accounting periods clean.

- 1. Last week of the old month:** freeze master data changes and confirm the Smart Invoice connection is certified and working.
- 2. Last trading day:** close sales and receiving at a set time.
- 3. Stock take:** a full, supervised count at every location, often over a weekend. These counts become opening stock.
- 4. Opening balances:** load stock, debtors, creditors and the trial balance, checked and signed off by finance.
- 5. First trading day:** every transaction goes through ODOO only. No parallel spreadsheets.
- 6. Daily check-ins** for the first two weeks to catch and fix issues fast.

■ SHOULD YOU RUN OLD AND NEW SYSTEMS IN PARALLEL?

Usually not for long. Running both doubles the workload, and staff tend to trust the old one. It is better to reconcile the new system carefully every day for the first weeks, with the old records kept read-only for reference.

Phase 7: Stabilise and improve (months 4 to 6 and beyond)

Goal: turn a working system into a business advantage. Expect four to six weeks of extra partner support after go-live, with the partner beside your accountant for the first month-end close. Review data quality, stock variances and user issues weekly, then monthly. Switch on features you deferred, such as automatic

reordering or extra dashboards. Then review the benefits at three and six months against your hidden-cost estimate from Chapter 1.

Who does what

Role	Usually played by	Main responsibilities	Time
Sponsor	Owner or managing director	Decisions, priorities, removing obstacles, leading change	2 to 4 hours a week
Project lead	Finance or operations manager	Coordination, issue list, staff communication	30 to 50% of their time
Key users	One per department	Design input, data clean-up, testing, training colleagues	20 to 30% at peak
Accountant	Finance manager or external accountant	Chart of accounts, tax setup, opening balances, first month-end	Several days in total
Partner	Your ODOO partner	Design, configuration, migration, integrations, training, go-live and support	As per contract
All users	Everyone with a login	Attend training, follow the new process, report issues	Training plus practice

Ten reasons projects fail

- 1. The owner delegates and disappears.** Staff read it as a sign the project does not matter.
- 2. Nobody has time.** The project lead does it on top of a full-time job.
- 3. Dirty data** undermines trust from day one.
- 4. Over-customisation** to copy the old spreadsheets.
- 5. Scope creep** pushes go-live back week after week.
- 6. Weak training**, shown once and then left to chance.
- 7. Parallel systems that never end.**
- 8. Ignoring infrastructure:** unreliable internet and power at branches.
- 9. Skipping testing**, so customers find the problems.
- 10. No plan after go-live**, so good habits fade.

Look again at that list. Only one of the ten (over-customisation) is about the software. The other nine are about people, process, data and governance, the four pillars from Chapter 3 that no software can supply on its own.

08

CHAPTER EIGHT

Your readiness checklist

You are ready to start when you can tick at least 80% of these items. Where you cannot, each unticked item is a task to complete before, or early in, your project.

IN THIS CHAPTER

37 checks in seven parts, from leadership to partner

How to score your readiness

The two items that matter most

A 30-day action plan to get started

“Start your data clean-up today, whatever system you choose. It will never be wasted.”

THE ONE TASK WITH NO DOWNSIDE

Part A: Leadership and people 6 ITEMS

- ☐ The owner or managing director has committed to sponsor the project personally.
- ☐ We have named an internal project lead and freed up at least 30% of their time.
- ☐ We have named a key user for sales, stores, purchasing, finance and POS.
- ☐ Our management team agrees why we are changing and what success looks like.
- ☐ We have a plan to tell staff about the change early.
- ☐ We accept that some of our processes will change to fit good practice.

Part B: The business case 5 ITEMS

- ☐ We have estimated our hidden costs using the worksheet in Chapter 1.
- ☐ We have scored ourselves on the seven signs in Chapter 2.
- ☐ We have three to five measurable goals, such as “month-end closed within 7 days” or “stock accuracy above 98%”.
- ☐ We have a realistic five-year budget, not just the subscription.
- ☐ We know how we will fund the project.

Part C: Processes 5 ITEMS

- ☐ We can describe in simple steps how we sell, buy, receive, store, pay and collect today.
- ☐ We know who approves purchases, discounts, price changes and credit, and up to what value.
- ☐ We have agreed kwacha pricing rules for imported stock, including who sets exchange rates.
- ☐ We have a defined month-end routine, even if it is slow today.
- ☐ We know our industry-specific needs: batches, expiry, serial numbers, manufacturing or projects.

Part D: Data 7 ITEMS

- ☐ We have one list of products with consistent codes and descriptions.
- ☐ We know the cost and selling price of every active product.
- ☐ Our customer list includes TPINs where applicable.
- ☐ Our supplier list is current, with correct contact and banking details.
- ☐ Our debtors and creditors reconcile to the general ledger.
- ☐ We can do a full, reliable stock take before go-live.
- ☐ Our bank and mobile money accounts are reconciled and up to date.

Part E: Compliance 4 ITEMS

- ☐ We know our ZRA obligations: VAT or turnover tax, and Smart Invoice.
- ☐ We know how each branch issues invoices today, and whether it is connected to Smart Invoice.
- ☐ Our accountant or auditor knows about the project and can advise.
- ☐ We know our statutory reporting currency requirements.

Part F: Infrastructure 5 ITEMS

- ☐ Every site has a reliable primary internet connection.
- ☐ Every site has a backup internet connection.
- ☐ Every site has backup power for critical devices.
- ☐ We have enough computers, tablets, printers and scanners, or a budget for them.
- ☐ Someone is responsible for basic IT support at each site.

- ☐ We have a shortlist of two to four options that meet our must-haves.
- ☐ Each shortlisted vendor has run our scripted demo.
- ☐ We have phoned at least two references for our preferred option.
- ☐ We have a written scope, price and timeline from our preferred partner.
- ☐ The contract covers support, data ownership and data export.

Score your readiness

Ticks (of 37)	Readiness	Recommendation
30 to 37	Ready	Choose your system and set a go-live date.
22 to 29	Nearly ready	Start selection now and close gaps in parallel, focusing on Parts A and D.
13 to 21	Preparing	Spend one to three months on leadership, data and processes first.
0 to 12	Early stage	Start with the business case and data; revisit this checklist in three months.

IF YOU FIX ONLY TWO THINGS

Leadership: a committed owner is the biggest predictor of success. **Data:** clean products, customers, suppliers and opening balances build trust from the first day.

Your 30-day action plan

Week	Actions
Week 1	Complete the hidden-cost worksheet and the seven-signs score with your management team. Name a sponsor and a project lead.
Week 2	Write your must-have requirements. Start cleaning your product and customer lists. Ask peers and your accountant for recommendations.
Week 3	Build a long list, remove options that fail a must-have, and invite three vendors to run your scripted demo.
Week 4	Score the demos, phone references and request written proposals with five-year costs. Set a decision date.



WORKING WITH M&J

We implement systems. ODOO is the engine.

M&J is an official ODOO Silver Partner. Our job is not to install software. It is to help you build all five pillars of a working system, with ODOO at the centre, so the numbers you see are numbers you can run the business on.

People

Role-based training for every user, super-user coaching, and onboarding material your new hires can use.

Process

Design workshops that map how you sell, buy, store, pay and collect, and agree the rules before configuration starts.

Data

Clean-up standards, migration of products, customers, suppliers and opening balances, and reconciliation at go-live.

Software

ODOO configured to good practice, with kwacha and foreign currency, approvals, access rights, and connections such as Smart Invoice, banks and payment channels.

Governance

Daily, weekly and month-end routines, dashboards for management, and support after go-live to keep the system accurate.

One accountable partner

One team from discovery to go-live and beyond, working in your time zone and accountable for the result.

Your free next step: an ODOO readiness session

Bring your scores from Chapters 1, 2 and 8. In one session we will:

1. Review your hidden-cost estimate and seven-signs score with you.
2. Walk through one of your real transactions in ODOO, from quote to cash.
3. Give you a short written view of your readiness, likely scope and next steps.

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Glossary: the terms vendors use

Term	What it means
App (ODOO)	A part of ODOO covering one area, such as Inventory or Purchase; all apps share one database
Credit note	A document that reduces what a customer owes, for example after a return; it must go through Smart Invoice
ERP	Enterprise Resource Planning: one system with one database running sales, stock, purchasing and accounting
Go-live	The first day the business runs on the new system
Hypercare	Extra partner support in the weeks after go-live
ODOO Community / Enterprise	The free open-source edition, and the subscription edition with the full app set and support
ODOO Online / ODOO.sh	ODOO's cloud hosting, and its managed cloud platform that allows custom modules
Reordering rule	A minimum and maximum stock level that triggers a purchase proposal
Smart Invoice	ZRA's electronic invoicing system, which validates every invoice and adds a verification mark and QR code
Three-way match	Checking a vendor bill against the purchase order and goods receipt before paying
TPIN	Taxpayer Identification Number issued by ZRA
Total cost of ownership	Everything a system costs over its life, not just the subscription
Turnover tax	A simplified tax on turnover for smaller businesses, currently for turnover up to K5 million a year
User acceptance testing	Your staff testing the system with real scenarios before go-live
VSDC	Virtual Sales Data Controller: the ZRA-certified connection that lets a system such as ODOO send invoices to Smart Invoice

Sources and important note

Tax and compliance facts were checked in October 2026 against these pages:

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