READ Insight — User Manual

Version 1.5.1 · 14 November 2026 · Relentless Advisory (Pvt) Ltd (READ) · Part of the Read Suite

1. What the program does

READ Insight is a SQL reporting tool for accounting systems that keep their data in Microsoft SQL Server. Version 1 works with **Klipboard / Palladium**; **Sage Evolution** and other SQL-based systems are planned. For Klipboard it produces the reports Klipboard does not: statements by transaction currency (USD and ZiG side by side), IFRS-format statements, a direct-method cash flow, consolidation across companies, a management pack in Excel, and customer collections with automatic reminders.

It **only reads** your Klipboard companies. It never posts, edits or deletes anything in Klipboard. What it saves (groups, settings, the reminder log) goes into its own database, READReports, on the same SQL Server.

Security: who can see what

READ Insight reads your SQL Server directly, so it is protected in three layers:

1. **Read-only connection.** The program connects with a read-only SQL login that can read the companies but can never change them.
2. **Klipboard user sign-in.** Each person must also sign in with their **own Klipboard / Palladium username and password**. They see only the companies where Klipboard lists them as an authorised user; every report, drill-down, management pack and debtors screen is limited to those companies. Someone who is not a Klipboard user cannot use the program, even with the program and the SQL password.
3. **Two-step sign-in.** From their second sign-in, every user also types a six-digit code from an authenticator app on their phone (Google Authenticator, Microsoft Authenticator or Zoho OneAuth). A stolen or guessed password alone does not open the figures. Five wrong codes lock that user for 15 minutes.
4. **Registration and licence check.** The program is registered to your company and checks its licence with Relentless Advisory every 3 days, so a copy taken elsewhere does not keep working.
5. **Records.** Every sign-in (allowed or refused), every email and every reminder is logged in READReports.

A SQL administrator (for example **sa**) has full access for setup only. Sign-in is managed under *Setup and groups → Klipboard user sign-in*.

2. Getting around

The menu on the left is grouped by the job:

Group	Items
Reports	Financial Statements (run, drill into, export, email) · Management Pack (the Excel board pack) · Consolidation (section 5b) · Budget Against Actual (section 5c)
Cash	Treasury Position (add-on, section 8.3) · Cash Flow Forecast, 13 weeks (section 5d)
Debtors and creditors	Accounts Receivable (ageing, statements, invoice copies, reminders, follow-up notes) · Accounts Payable (ageing, open items, payment plan)
Stock and sales	Sales Profit and Margins · Stock Position · Sales per Day and Cover
Taxation	Income Tax and QPDs (section 7a) · VAT Working Papers (section 7b) · Monthly VAT reconciliation (section 7c)
Settings (IT only)	Tabs for Setup, Email, Scheduled Reports and Licence
Help · Ask Noku	Ask Noku, Get Started, manuals (with **Print or save as PDF**), updates, what's new, licence agreement, privacy, support, contact

The box at the bottom of the menu shows the companies you are reporting on, who is signed in and the server. Click it to choose companies. IT also changes the connection there (the Connection screen).

- **A normal user** sees the reports and Help only, and on clicking the box sees only the companies their Klipboard sign-in allows. Settings, the connection and the licence are for IT.
- **Modules not licensed on this server are not shown**, and a group with nothing licensed in it disappears.
- **Click a group heading** to fold it away; **Shrink Menu** at the bottom turns the menu into icons for more room (point at an icon to see its name). Both are remembered on this computer.

Messages at the top of the screen tell you about trial or licence dates, available updates, and newly found companies.

3. Connecting

Field	What to enter
Accounting system	**Klipboard / Palladium**. Sage Evolution and Other SQL database are shown as coming soon
Server name or IP address	e.g. `192.168.1.20`, `KLIPSRV`, or `KLIPSRV\PALLADIUM` for a named instance
Port	Klipboard's SQL Server usually listens on **1433**; some sites use a fixed port such as **61025**. Leave blank to use a named instance
Sign in with	**SQL login** (username + password) or **Windows login** (your Windows account)
Encryption	**Off** for a server in your office; **On** or **Strict** for Azure or hosted servers
Trust server certificate	Leave ticked unless your IT team has installed a proper certificate
Save password on this computer	Needed for background reminders. The password is encrypted for this computer

Field	What to enter
Connection name	A name for the saved connection, e.g. *Head office*

For everyday use, connect with the **read-only reporting login** (see section 8): it can read the companies but can never write to them.

New companies. When a new company appears in Klipboard, a blue message asks whether to add it. *Ignore* hides it; you can add it back from the Connection screen (click the box at the bottom of the menu).

4. Financial statements

4.1 Choices

Option	Choices
Statement	Income Statement (Klipboard style), Statement of Profit or Loss (IFRS), Statement of Financial Position (IFRS), Statement of Cash Flows (direct method)
Companies	Ticked companies (consolidated), a company group, all companies, or one company
Department	All, one department / pool, or a department group
Currency	All currencies, or one currency (original transaction amounts)
Columns	One per currency + consolidated · one per department + total · one per company + consolidated
Detail	Summary (statement lines) · By category (Klipboard categories) · By account (every account with its number)
Include zero-balance accounts	Also lists accounts with no balance (By account / By category)
Dates	Start and finish. The balance sheet uses the finish date as "as at". Quick links: this month, last month, year to date, last financial year

How currencies work. With *One per currency*, each currency column shows the **original** amounts entered in that currency (for example ZiG 20,000.00), and the consolidated column shows everything in your home currency as Klipboard does. With department or company columns, amounts are in the currency you picked, or in home currency when *All currencies* is chosen.

4.2 Drill-down

Click any amount (not totals) to see the journal lines behind it: date, company, journal, source, reference, description, account, department, currency, debit, credit, original amount and user. Export the list to Excel or PDF. For the balance sheet, the list shows the movements between the start and finish dates.

Opening a line. On a summary statement, click **+** beside a line (for example Revenue) to show its categories underneath, and **+** beside a category to show its accounts; **–** closes it again. *Open all* and *Close all* sit above the statement. The categories and accounts always add up to the line above them. PDF, Excel and email print the statement as it is open on the screen.

Transactions behind a figure. Clicking an amount opens its transactions **by account**: each account with its number of lines, debit, credit and net, and a **+** that opens its lines. *All lines* shows one list instead. PDF and Excel follow the view: by account, each account's lines are followed by a subtotal with the number of lines. The Company column shows only when the figure covers more than one company.

Appearance. The ◖ **Look** button at the top right (or Help > Appearance) offers four ready-made looks: White and teal (the default), Light teal, Light slate, White and orange. The choice is kept for your Windows sign-in on this computer, so each person on a shared server has their own. It changes the screen only; printed reports, PDFs and Excel stay the same.

Balance each currency. On the statement of financial position with one column per currency, each currency column may not balance on its own: a Klipboard journal can have lines in two currencies (USD paid out, ZAR received), so each column holds one side of it. Only the consolidated column must balance. Tick **Balance each currency** to add the line **Funding between currencies** under equity: what each currency has received from, or given to, the others. It is zero in the consolidated column, so a real difference there is never hidden, and it is not an exchange gain or loss (those stay in profit or loss).

Columns, in plain words. A sentence under the form (*This report shows:*) says what the figures will be before you run it, and every choice has a tooltip.

- **One column, all in base currency**: every transaction converted to the base currency (the company's home currency, e.g. USD) at the rate on each transaction. The same figures as the last column of "One per currency".
- **One per currency + all converted**: a column per currency with amounts *as entered*, not converted, then a last column with everything converted to the base currency. Only the last column is a true total.
- **One per department + total**: a column per department in the base currency (or, if a currency is picked under Currency, only that currency's transactions in that currency). To see one department by currency, pick the department under **Department** and choose **One per currency**.
- **One per company + consolidated**: a column per company in the base currency. Each column heading names its currency: "ZAR (as entered)", "All converted to USD", "Treasury (USD)".

4.3 Export and email

PDF and **Excel** save the statement to your export folder and open it. **Email** sends it with a message, attaching PDF and/or Excel, using the settings under *Email*. Every email is logged.

The Email box opens with the subject and message already filled in with the report, company and period. Three ways to send:

- **Send from READ Insight** sends through the mailbox set up under *Email*. Type your name and email once in *Who is sending?* (it is kept for your Windows sign-in on this computer): the email then says it was sent by you, replies come back to you, and you get a copy.
- **Outlook / Windows Mail** opens a ready draft in the mail program on this computer, with the PDF and/or Excel already attached, from your own mailbox. Check it and press Send there.

- **Gmail / Workspace** saves the files, opens the folder, and opens a new Gmail message with the address, subject and words filled in. Drag the file from the folder into the message. Gmail does not let another program attach a file to a message in your browser.

4.4 Checking figures

- The consolidated column agrees with Klipboard's own Income Statement and Balance Sheet for the same companies and dates.
- The cash flow's *Cash and cash equivalents at end of period* equals the total of your Cash and Bank accounts at the finish date.
- Exchange gains and losses on foreign-currency cash (accounts whose names mention foreign exchange, exchange gain or loss, exchange differences, forex or revaluation) show on their own line, *Effect of exchange rate changes on cash and cash equivalents*, below the net increase in cash.
- Balance sheet dates are available for the current and last financial year.

5. Management pack

Choose companies, department, currency, dates and *Prepared by*, then **Build pack** (or **Build and email**). It takes from a few seconds to a few minutes because it runs about 30 statements. The Excel workbook contains:

Sheet	Content
Cover	Company, period, contents with links
Dashboard	8 key figures with last year's comparison, and 4 charts
Commentary	Plain-English observations written from the figures — **review and edit before issuing**
Profit or loss / Financial position	This period against the same period last year, change and change %
Cash flows	Direct-method cash flow
Ratios	20 ratios as live Excel formulas with explanations: margins, returns, current / quick / cash ratios, working capital, receivable / payable / inventory days, cash conversion cycle, gearing, interest cover, cash-flow ratios
Liquidity	Cash by currency, working capital make-up (with chart), cash-flow analysis, months of payments covered by cash
12-month trend	Monthly revenue, gross profit, expenses, profit, cash, receivables, payables and margins
By company	Profit or loss with a column per company (optional)
Receivables	Ageing summary and top customers per company (if Accounts Receivable is licensed)
Data	The figures the ratios use

5a. Stock and sales

Three reports, part of **Management reports**, read straight from the company's own Klipboard stock and sales records. Choose the company, and optionally a location and a category, then **Run**. Each

has **Excel** and **PDF**, and can be emailed on a schedule (section 9.1).

- **Sales profit and margins** — sales, cost of sales, gross profit and GP % for the dates chosen (*Yesterday*, *Last 7 days* and *Month to date* are one click). *Profit by day* gives one line per trading day. *Gross profit by item* shows every item sold, marked **Stock** or **Service**, with its quantity, sales, cost, gross profit, GP % and **margin per unit**: in cents per litre for any item sold by the litre (fuel), otherwise per unit of measure. Choose *Stock items only* or *Service items only* to see either on its own, and *Also by* customer, sales rep or location to see gross profit for each of those as well. Sales are less credit notes (stored by Klipboard as negative quantities, or the credit-note types listed under *Data used*), leave out voided invoices, and exclude VAT; cost is the cost Klipboard recorded on each sale line, so gross profit matches Klipboard's own cost of sales. An item sold with no cost recorded (often a service) is marked *no cost recorded* rather than shown as 100% profit.
- **Stock position** — quantity on hand, on order, average cost and value by item and location, as it stands now, with the value of each location. It is compared with the *Inventories* line of the balance sheet; a difference is shown with its usual causes. Negative stock (sold before it was received in Klipboard) is shown in red.
- **Sales per day and days of cover** — how fast each item sells at each location over the last 30, 60, 90 or 180 days (counting Monday to Saturday, or every day), and how many days the stock on hand will last. Items that will run out first are at the top: **Low cover** (under the number of days you set, 14 by default), **Overstocked** (over 180 days), and **Slow: no sale** (stock on hand with no sale in the period), with the value tied up.

Data used. Klipboard versions name their stock tables differently, so READ Insight finds them by name and shows what it uses under **Data used**: the item list, stock by location, sales lines and, where the date or location is only on the invoice, the invoice header. Check the figures once against Klipboard. IT can choose a different table or column there, say whether the cost on a sales line is a line total or a cost per unit, and list the transaction types that are credit notes. Nothing in Klipboard is changed.

5b. Consolidation with eliminations

Choose the companies (ticked companies or a company group), the statement and the dates, **Run**. Each company has its own column, then *Consolidated*, *Eliminations* and *After eliminations*.

1. Under **Intercompany accounts**, tick for each company the accounts that hold balances or transactions with other group companies: loans and current accounts between them, intercompany sales and purchases, management fees.
2. **Save and recalculate.** The ticked amounts are taken out, and every line and total is re-added.
3. If both sides of each intercompany balance are ticked and agree, the eliminations net to nothing. If not, a yellow message shows by how much, and the **Intercompany reconciliation** lists each ticked amount so you can find the difference.

Your ticks are kept for each company. Export to Excel or PDF as usual.

5c. Budget against actual

1. Under **Budget**, choose the financial year and a percentage (for example 10 for last year plus 10%), and click **Download template**. You get last year's actual figures month by month, one row per income-statement account.
2. Change the figures in Excel (income and costs both as positive amounts) and save.
3. Choose the file and click **Import**. This replaces the budget for that year. **Download current budget** gives you the saved budget to change again.
4. Choose the company and a month end and click **Run**: each account for the month and the year to date, actual against budget, with the variance (positive is better than budget) and the year's budget.

The budget is kept in READ Insight, never in Klipboard.

5d. Cash flow forecast (13 weeks)

Choose the company and the starting date, **Run**. For each currency, week by week (weeks start on Monday):

- **Opening cash and bank:** the cash and bank figure from the balance sheet today.
- **Receipts from customers:** open customer invoices in the week they fall due. Overdue invoices are spread over the first weeks at the percentage you choose (80% by default).
- **Payments to suppliers:** open supplier invoices when due; overdue ones in week 1.
- **Regular receipts and payments:** what you enter under *Regular receipts and payments*, such as salaries on the 25th, rent on the 1st, or weekly cash sales.

Thirteen weeks is one quarter, a week at a time: long enough to see the next payroll, rent, QPD and supplier payments, and short enough to rest on real due dates. It is the horizon banks usually ask for. A yellow message warns when cash goes below zero. Loans, tax payments and capital spending are included only if you enter them as regular items.

6. Accounts Receivable

6.1 Ageing and statements

Choose the company and the *Age as at* date, then **Load**. You see totals by age (current, 1–30, 31–60, 61–90, 91–120, over 120 days past the due date) and a check against *Trade and other receivables* on the balance sheet. A small difference can be normal when that balance-sheet line includes other accounts (staff loans, prepayments).

- Click a customer's name to see their open invoices; **Invoice copy** makes a PDF (or attaches the real Klipboard invoice PDF if it is in your invoice folder).
- Edit an **email address** or tick **Excl.** (exclude from reminders) — saved in READReports straight away; Klipboard is not changed.
- Tick customers and click **Statements (PDF)** or **Email statements** (tick *attach invoice copies* if wanted).
- **Ageing Excel / PDF** and **Open items Excel** export the lists.

6.2 Reminders

Setting	Meaning
Send reminders automatically	Master on/off switch
Companies	Which companies' customers get reminders
Send from / until (hour)	Sending window, e.g. 8 to 17
Weekdays only	No reminders on Saturdays and Sundays
Minimum overdue amount	Customers owing less than this overdue are skipped
Most emails per run	Safety limit per 30-minute run
Test mode	Every reminder goes to your address instead, marked TEST
Invoice folder	Folder where Klipboard invoice PDFs are saved; a file with the invoice number in its name is attached
Statement note	Printed on statements, e.g. banking details

Reminder steps (default 7, 14, 21, 30 and 60 days overdue): each has a subject, a message, and whether to attach the statement and invoice copies. The first two friendly letters carry only the statement (it already lists every document); invoice copies join from step 3. The last letter is a final reminder that the account is going to management: no letter READ ships mentions interest, a lawyer, a collection agency or reporting the account anywhere. If you want that, it is your own wording and your lawyer's document. Placeholders fill in automatically: {CustomerName}, {CustomerID}, {Contact}, {Company}, {InvoiceTable}, {OverdueTotal}, {BalanceTotal}, {StatementDate}.

How sending works. Every 30 minutes (once scheduled), the program finds invoices that have reached a step they have not yet had and sends each customer **one** email listing all overdue invoices. Each invoice gets each step only once. Everything is recorded in *Sent log*.

Going live safely: 1) set up *Email* and send a test; 2) check customer email addresses; 3) turn on **Test mode** with your address and **Preview**; 4) **Send now** for one company and read the test emails; 5) turn Test mode off, tick *Send reminders automatically*, **Save settings**, then **Schedule on this computer** (on a PC that stays on during working hours).

6.3 Follow-ups: notes, promises, holds and who gets the letters

Accounts Receivable > Follow-ups is the work list for the people who phone customers. Choose the company and click **Load follow-ups**. Customers are grouped by what needs doing:

Group	Means
To call today	A next action was set for today or earlier
Promises that have come due	The promised date has passed and the account is still overdue
Promised	Held out of the reminders until the day after the promised date
On hold	No reminder goes until somebody lifts the hold
Nobody has written a note yet	Overdue, and only letters so far

Click **Open** (or **Follow-up notes** in a customer's window on the Ageing screen) to see the customer's thread: every note in the order written, with the reminders READ Insight sent. To add a note, choose **What happened** (spoke to, called, emailed, visited, note, promise to pay, promise cancelled, put on hold, lift the hold), optionally the invoice it is about, write what was said, and set a **next action** with a date if there is one. Notes record who wrote them and when, and are never edited or deleted: to change a promise, add a note that cancels it.

- **A promise to pay** holds the customer (or, if you chose an invoice, just that invoice) out of the reminders up to and including the promised date. The day after, they are chased again and appear under *Promises that have come due*.
- **A hold** keeps the account (or one invoice) out of the reminders until a note lifts it. The step is not used up: the letter that was due still goes when the hold is lifted.
- **Reminders > Preview** shows every held or promised customer with the reason, so nobody is left out silently.

Who gets the letters. Click **Contacts** in a customer's window to list the people at the customer and their job. The job decides where each person starts: accounts payable and the accountant receive the letters; the finance manager is copied, and becomes an addressee from the second-to-last reminder; the managing director is copied only on the last one; anyone else is not written to. Choosing **To**, **Copy** or **Never** for a person always wins. With no contacts listed, letters go to the customer's email as before. If several contacts are listed and none has a job, READ Insight does not guess: the preview says *nobody to address* until you choose.

Notes and contacts are kept in READReports (or the settings file in hosted mode); Klipboard is never written to. After this update, IT opens READ Insight once as administrator so READReports gets its new tables.

6.4 Quotations: following up for a decision

Accounts Receivable > Quotations lists the company's quotations from Klipboard with where each one stands.

- **7 days** after a quotation, the first follow-up is due. It asks the customer for their decision (go ahead, changes, or questions). **You approve it:** tick the quotations and click **Send ticked follow-ups**.
- **14 days** after, a second follow-up goes **automatically** with the reminder run, but only for quotations whose first follow-up was sent.
- After that the quotation shows **No answer**. Nothing more is sent.
- Record the customer's answer in **Decision** (accepted, declined, asked for changes, still deciding, or stop follow-ups), with a note. Follow-ups stop once a decision is recorded, the quotation is closed or converted in Klipboard, or it has expired.

The email address comes from the quotation itself, then from the customer's account. For a cash or walk-in account (not in the customer's own name), it comes from the **delivery details** on the quotation, so type the customer's email there when you quote a cash customer. A quotation with no address anywhere is listed in red and is not sent.

Follow-up wording changes the two emails. Test mode under Reminders sends them to the test address instead. The automatic second follow-up can be switched off with the setting `QT.Auto` = 0

(ask READ).

6.5 Sales orders

Accounts Receivable > Sales orders lists open sales orders (not yet invoiced). They also print under each customer's **statement** as *Orders not yet invoiced*, for information. They are not added to the balance owed.

If Klipboard keeps quotations or orders in the invoice table rather than their own, IT tells READ Insight which document types they are (the link appears on the screen).

7. Accounts Payable

Choose a company and date, **Load**: supplier ageing, open items, and a check against *Trade and other payables*. Export to Excel or PDF.

7.1 Payment planning

The **Payment planning** tab shows what falls due and when, in each currency: overdue, this week, next week, later this month and later, against the cash and bank balance in that currency on the date chosen, and what would be left after paying everything.

1. Choose the company and date, **Run**.
2. Tick the invoices to pay, or use the quick ticks (*all overdue*, *due this week*). Change the amount to pay a part. The line above the list shows what is ticked in each currency and the cash it would leave.
3. **Payment list (Excel)** is the list to make the payments from, by supplier and currency.
4. Make the payments in the bank as usual. Then **Remittance advices (PDF)** saves one advice per supplier, or **Email remittance advices** sends each supplier theirs (to the email address in Klipboard), with the payment date and reference.

READ Insight plans and advises only: it never pays anything and never changes Klipboard.

7a. Draft tax computation and QPD

Income Tax and QPDs works out a company's taxable income and tax from its Klipboard income statement, in each transaction currency, applies the foreign-currency test, and estimates the QPD payments. It is an estimate to help with planning and payments, not a tax return: have it checked by the company's tax practitioner before paying or filing.

1. Choose the company, **QPD estimate (year to date)** or **Annual return - income side (full year)**, and the date the figures run to. Click **Run**.
2. **Exchange rates.** Enter how many units of each currency make one US dollar. For ZiG, enter ZIMRA's rate for the period (the indicative or gazetted rate). Nothing is worked out until a rate is entered for every currency the company trades in.
3. **The foreign-currency test.** All income is turned into US dollars at those rates. If foreign currency (everything except ZiG) is **more than 50%** of income, the **50-50 basis** applies: every currency is added together in US dollars and divided in two; one half is taxed in USD, and the

other half is multiplied by the same ZiG rate and taxed in ZiG. If ZiG is the larger part, each currency is taxed **as transacted**. The 50% can be changed if the rule changes.

4. **Add-backs.** Depreciation (accounts named depreciation, amortisation or impairment) is ticked and added back for you, because it is not deductible. Tick any other account that is not deductible, such as staff welfare, entertainment, donations or fines; accounts marked *check* are often added back. Untick anything that should not be added back.
5. **Capital allowances.** Klipboard's ledger does not hold tax allowances. Enter the wear and tear (and any special initial allowance) from the fixed asset register, in the currency it applies to; it is deducted from taxable income.
6. **Tax.** Income tax and the AIDS levy (a percentage of the tax) are worked out in each tax currency; both percentages can be changed. A loss pays no tax.
7. **QPD estimate.** The year's taxable income is estimated from the year to date at the same rate, or a percentage above or below it for the rest of the year, or your own figure. The four QPDs are shown with their due dates (the 20th of the 3rd, 6th and 9th months and the 15th of the 12th month of the year of assessment), each one's percentage of the year's tax (10%, 25%, 30%, 35%, which can be changed), and what is due by each date. Enter the QPDs already paid to see what to pay at the next one.
8. Click **Save these settings and work it out again**. The rates, ticks, allowances and percentages are kept for each company in READ Insight; Klipboard is not changed. **Excel** and **PDF** give the full working with the notes.

After QPD 4, run **Annual return - income side** with ZIMRA's annual rate for the income side of the final return; the other sections of the return are for the company's accountants.

7b. VAT working papers

Choose the company and any date in the VAT period, **Run**. The first time, check the settings under the table:

- **VAT category:** A (two-month periods ending January, March, May...), B (ending February, April, June...) or C (monthly).
- **VAT accounts:** tick the output VAT and input VAT accounts. They are suggested from their names.
- **Income accounts:** tick income that is zero-rated, exempt or outside VAT, such as exports or interest received.

For each month the papers show standard-rated income, the output VAT it should carry (15% to 31 December 2025, 15.5% from 1 January 2026, unless you enter a rate), the output VAT in the ledger, the difference, input VAT and the net VAT. A difference over 1% is marked **check**. The Excel file also lists every entry on the VAT accounts.

These are working papers to check the return, not the return itself. Fiscalisation is not checked here: compare with the fiscal device's daily (Z) reports.

7c. Monthly VAT reconciliation

On the VAT Working Papers page, under **Monthly VAT reconciliation**, choose the month and click **Reconcile**. READ Insight lists every sales invoice Klipboard printed in that month.

1. **Tick each invoice that was fiscalised.** Typing the fiscal invoice number is optional. **Tick all** ticks the month's invoices in one click.
2. **Type the figures on the VAT return**: sales (excluding VAT) and output VAT. Until you do, the invoices' own figures are shown.
3. For each invoice that is not fiscalised, type the **date fiscalised** and the **reason for the delay**.
4. Click **Save ticks and recalculate**.

The reconciliation then reads, in the format to attach to every VAT return:

Line	
VAT return amount	sales and output VAT, as on the return
Sales invoices journal (a)	all the month's sales invoices, including VAT
Fiscalised invoices (b)	the ticked ones, including VAT
Difference a − b	must equal the unfiscalised invoices listed below (the screen shows **agrees**)

Next month: the ticks, numbers, dates, reasons and the return's figures are saved by READ Insight for that company. An invoice that was never ticked comes back in every later month, marked with the month it belongs to, until it is ticked, so nothing is lost between returns. Ticks are kept from the first month you reconcile, for up to twelve months back.

Credit notes are listed separately and are not part of a − b: they belong on their own VAT schedule.

The ticks are READ Insight's own record: nothing is written to Klipboard, and READ Insight does not read the fiscal device. **PDF**, **Excel** and **Email** give the reconciliation with the unfiscalised list and the month's invoices.

8. Setup and groups

- **Install / update READReports** — first time and after updates.
- **Read-only reporting login** — when connected as an administrator (for example **sa**), type a login name of your own choosing (not sa, READReports or another name anybody would guess first) and a strong password, tick the companies and click **Create / update login**. The login can read those companies but can never write to them, and has full use of READReports. Then reconnect with it on the Connection screen for everyday use. Not an administrator? Click **Save as SQL script** and give the file to IT to run in SQL Server Management Studio. Run it again when a new Klipboard company is added.
- **Save SQL scripts** — saves the scripts for your IT team to run in SQL Server Management Studio instead.
- **Company groups** — named sets of companies (e.g. *BMH Group*) that appear in the Companies list for consolidation.
- **Department groups** — named sets of departments (e.g. *ZWG pools*).
- **Export folder** — where PDFs and Excel files are saved.
- **Schema check** — shows which Klipboard tables and columns the AR/AP screens read. Use it if the ageing does not agree with the balance sheet, and send the result to help@read.co.zw.

8.1 Hosted servers (Klipboard cloud) — hosted mode

Some servers do not let you add a database: Klipboard's own cloud (run by Kerridge, server names like `palladiumacc-db03.kerridgecs.online`, port 61025) and other shared SQL Servers. READ Insight then works in **hosted mode**:

- Nothing is added to or written on the SQL Server. The report engine runs as temporary objects that disappear when the program disconnects.
- Settings (company and department groups, licence keys, reminder rules and log, customer contacts, email and sign-in logs) are kept in one **settings file**, by default `C:\ProgramData\READ Insight\hosted\`. On the **Connection** screen you can choose a **shared folder** instead, so every PC that connects to that server uses the same settings — recommended — and back that file up.
- The program chooses by itself (*Automatic*): READReports when it exists or this login may create it, hosted mode otherwise. You can force either on the Connection screen under *Where READ Insight keeps its settings*.
- Reports, drill-down, the management pack, receivables reminders and licences work the same. Setup shows *Hosted mode* and the file in use.
- **Read-only, enforced by READ Insight.** A hosted server usually gives you one login, often an administrator that is allowed to change everything. In hosted mode READ Insight checks every statement before it is sent and refuses anything that would add, change or delete data, change permissions or settings, or run a server command; only its own temporary objects are allowed. Each report also runs inside a transaction that is always rolled back. For complete certainty a database administrator can also make the login itself read-only on the server (db_datareader and db_denydatawriter); READ Insight works the same with such a login. The Connection and Setup screens show *Read-only* when this is on. Choose *Hosted mode* on the Connection screen to get the same protection on any server.

Not yet supported: Azure SQL Database servers (where each company is a separate database) — the program says so if it meets one.

8.2 Company branding (logo and letterhead)

Setup and groups > Company branding. Choose the company, then set the name to print, the address (one line each), phone, email, website and a VAT / BP / TIN line, and upload the logo (PNG or JPG under 500 KB). *Fill from Klipboard* copies Klipboard's company details in to edit; any box left empty uses Klipboard's details. The preview shows the letterhead as it will print.

The branding is used on financial statements when one company is shown (screen, PDF, Excel), on customer statements, invoice copies and emailed reminders, and on the Treasury Position. It is kept with the server (READReports, or the settings file in hosted mode), so every computer uses the same. Only a SQL administrator can change it when Klipboard sign-in is switched on.

8.3 Treasury Position (add-on)

An add-on that READ switches on for a client in the licence key; it is not part of the free trial and is not sold online. It comes in two licences:

- **Treasury Position - general** (module TGEN): the report lines are Klipboard's own account categories - no mapping needed.
- **Treasury Position - custom** (module TPOS): the client's own report lines and account-by-account mapping, imported from a workbook; it includes the general version too.

When either is licensed, **Treasury position** appears under Cash.

Running the position. Choose the company and the date and click **Run position**. It compares with the previous working day (Sundays skipped) unless you pick another date. Click a line to see its accounts. **PDF** and **Excel** save the report with the logo and letterhead from Company branding. If Klipboard is busy posting while the ledger is read, READ Insight tries again; if it still cannot read every figure it says so rather than showing an incomplete position.

Two kinds of report lines. On **Mapping and title**, choose where the lines come from:

- **Palladium categories (automatic)** - the general Treasury Position for any company. Every Klipboard account already belongs to an account category (Cash, Bank, Accounts receivable, Inventory, Accounts payable, VAT, borrowings, equity...). Each category is one line, placed in a section by its standard number: cash and bank; receivables and other current assets; inventory as semi-liquid; payables, accruals, VAT, payroll, tax and short-term borrowings as current liabilities; investments, fixed assets, long-term loans and equity as non-working-capital. Income and expense accounts show as one line, *Current year profit / (loss)*. Nothing needs mapping and new accounts land on their category's line by themselves. The section of any category can be changed and saved (**Back to defaults** undoes it). A company with no imported mapping uses this automatically.
- **Custom mapping** - your own lines and account-by-account mapping, imported from a workbook (as for Bard Santner). The rest of this section describes it.

Daily over a period. The second tab shows the position for every day from a start date to an end date - one column per day, up to 31 days - with the movement from the first day to the last. **This week**, **Last week** and **Month to date** fill in the dates; Sundays are left out unless *Include Sundays* is ticked. Each day is read from the ledger, so a long period takes a little longer.

Commentary. Under each report READ Insight lists the **key movements**: the liquidity position, then every line in cash and bank, receivables, current liabilities and semi-liquid items that moved by at least the amount you set (USD 50,000 unless changed), with the account that moved most. It says only what moved and by how much - never why. Type the reasons in **Treasury comments** and click **Save comments**; they are kept for that date (or period) and printed on the PDF and Excel. Equity, retained earnings and other non-working-capital lines are left out of the notes.

The PDF and Excel are laid out for executives: headline figures at the top (cash and bank, current assets, liquidity position, control check), the sections in bands, the commentary and the basis of preparation at the end. In Excel, click **+** on the left to open the accounts under each line; the sheet prints on A4 with the column headings repeated on every page.

How the mapping works. Every Klipboard account belongs to one **report line** (for example *Cash Balances - USD*), and every line to one **section**: Cash & bank, Receivables, Current liabilities, Semi-liquid, Non-working-capital. The report adds the accounts into their lines, the lines into sections, and shows the Liquidity Position (cash and bank + receivables + current liabilities) and the Semi-Liquid

Position. The **control** line adds every account in the ledger and must be nil - proof that nothing is left out.

When Klipboard gets new accounts. Open **Mapping and title**. The **Accounts** panel reads the chart straight from Klipboard and shows:

- how many accounts are **not mapped** and how many of them have a balance today;
- for each one, a **suggested line** with the reason - taken from the nearest account in the same series (same first four digits), switched to the account's own currency when such a line exists (a new ZAR agent goes to *Receivables - Agents Other ZAR*);
- **CHECK** where the suggestion needs a closer look - for example the account is in a country that has no line yet (add the line first, under *Add a report line*), or its currency differs from the line's.

Then either click **Accept all suggestions**, or choose the line in each row and click **Save changes**. Use the filter (*Unmapped only / with a suggestion / All accounts*) and the search box to find and move any account, mapped or not. Until an account is mapped its balance appears on the report under **Unmapped accounts** - shown in amber - so the totals stay complete.

The mapping workbook. READ supplies the first mapping as an Excel workbook (*Lines* sheet: Section and Report line in report order; *Mapping* sheet: GL Number, Description, Report line). **Import workbook** replaces the whole mapping for the company; **Download current mapping** gives the same workbook with every account, so large changes can be made in Excel and imported again. Download first if changes were made on screen since the last import.

Title, logo and address. The title can be set on the Mapping tab; the logo and address come from **Setup and groups > Company branding**.

Amounts are the ledger balances in the company's home currency (debit positive, credits in brackets), at the rates used when the entries were posted.

9. Email settings

Provider	Server	Port	Security
Microsoft 365	smtp.office365.com	587	STARTTLS (SMTP sign-in must be allowed for the mailbox)
Gmail / Google Workspace	smtp.gmail.com	587	STARTTLS (use an App Password)
Your own domain (cPanel etc.)	mail.yourdomain.co.zw	465 or 587	SSL or STARTTLS

Use **Always BCC** to keep a copy of everything sent.

Shared settings, one password per computer. Every computer that runs READ Insight against the same SQL Server shares one set of settings, because they are kept in READReports on that server: email settings, recipients, schedules, groups, reminder rules, branding and licences. Change something on a director's PC and the server sees it at once. The email password is the one exception: Windows encrypts it so that only the computer that typed it can read it. Enter it once on each computer that sends email (the server, and any PC that uses Send or Email); the Email screen

lists the computers where it has been entered. If the mailbox password changes, enter the new one on each of them.

9.1 Scheduled reports

Scheduled reports (under Settings, for IT) emails a report to named people at set times, through the email settings above. For example, the Treasury position for the previous working day to the directors every weekday at 07:00.

1. **Recipients.** Enter each person's name and email address. Give a group (for example *Directors*) to send to everyone in it. Click **Save recipients**.
2. **New schedule.** Choose the report (Treasury position, Sales profit and margins, Stock position, Sales per day and days of cover, the Management pack, Accounts Receivable or Payable ageing, or one of the financial statements), the company, the figures, PDF or Excel, how often (every day, weekdays, weekly or monthly), the time and who it goes to. Click **Save**, then **Send test** to your own address to see it.
3. **Sending in the background.** On the computer that is always on (usually the server), click **Switch on here**. One computer sends for everybody, so nothing goes out twice; the screen on every other computer shows which one it is, and offers **Move sending to this computer**. Windows then checks every 15 minutes and sends what is due, even when nobody has READ Insight open. It needs the SQL password saved on this computer (*Connection*, tick *Save password*), and the computer must be on at the send time.

Figures	What is sent
Previous working day / Today so far	Treasury position for that date
Yesterday	Sales profit and margins for yesterday (the daily profit email)
As it stands when sent	Stock position, and sales per day and cover over the last 90 days
Month to date	The statement from the 1st of the month to yesterday (on the 1st: the whole of last month)
Last month	The whole of the previous month
Year to date	From the start of the company's financial year to yesterday

A send missed because the computer was off goes out later the same morning; one more than 12 hours late is skipped rather than sent out of date. A failed send shows as *failed* with the reason, is logged in the email log, and is not retried until the next scheduled time. **Send now** sends a schedule at once. Each email says which schedule sent it and who to reply to.

10. Licence

Modules: **Management reports**, **Accounts Receivable**, **Accounts Payable**, and **Tax / QPD**. Quarterly or yearly. The licence belongs to your SQL Server and is shared by every computer and user that connects to it; other computers need no key or code. The licence agreement is under Help. IT accepts it once for the organisation, and every person who uses READ Insight also reads and accepts it once, with their name, before running reports.

10.1 Register your company (first time)

The first time READ Insight is opened on a server, nothing works until IT registers it. Connect as a SQL administrator (for example **sa**), install READReports, then open **Licence** → **Register your company**: the registered company name, trading name, country (Zimbabwe, South Africa, Zambia, Botswana, Mozambique, Namibia, Malawi, Lesotho, Eswatini and others), the company's tax number, named for that country (ZIMRA TIN, SARS income tax number, ZRA TPIN and so on; optional for the demo, asked for when you buy, because Relentless Advisory's tax invoice must show it), address, contact person, job, email, phone, and whether you bought directly or through a READ Partner. Click **Register**.

The program sends these details to Relentless Advisory's licence server. You get a **registration number** (for example RI-000148) straight away, the **14-day demo** starts, and a welcome email goes to the contact. Quote the registration number whenever you contact us. No accounting data is sent. Other computers on the same server need nothing.

Check-in. Every 3 days the program checks the licence with Relentless Advisory. If it cannot (no internet), it keeps working and warns from the fourth day; after **7 days** without a check-in it stops until it can check in. Click **Check in now** on the Licence screen once the internet is back. If Relentless Advisory has switched a registration off, the program says so and stops; contact help@read.co.zw.

A new or replaced SQL Server. Open **Licence** on the new server → *Already registered on another SQL Server?*, type the registration number, click **Email me a code**, then type the code from the email and click **Move here**.

Servers that were licensed before registration existed have 7 days from the update to register; their licence stays as it is. A server on the free trial must be registered before it can be used again; the trial keeps its original end date.

10.2 Plans

Plan	Companies	Notes
Single	1	
Group	up to 5	consolidation across companies
Group Plus	6 to 15	consolidation across companies
Enterprise	more than 15	priced by READ

Only companies in use count. If you have more companies than the plan covers, click **Ignore** beside the ones you don't report on, in the company list on the **Connection** screen (the Licence screen lists any company outside the plan). The trial has no company limit.

10.3 Buy or renew online

1. Open **Licence**. The right-hand panel shows READ's current prices.
2. Choose the plan (the one that fits your number of companies is marked), **Yearly** or **Quarterly**, and the modules. The total updates as you choose; buying all modules together takes a discount off.

3. Enter the company name for the licence, a contact person, email and phone.
4. Choose how to pay:
    - **Paynow**: Paynow's secure page opens in your browser; pay with card, EcoCash, OneMoney, InnBucks or any other option Paynow offers.
    - **EcoCash express / OneMoney express**: enter the paying mobile number; a prompt appears on that phone; enter your PIN.
    - **Bank transfer**: READ's bank details and your order number appear on screen and by email. Use the order number as the payment reference and send the proof of payment to help@read.co.zw or WhatsApp 0719629950.
5. Click **Pay now**. The screen shows the order and checks every few seconds. As soon as the payment is confirmed, the licence installs itself and the email with the licence arrives. You can close the screen: the program finishes the job the next time it connects.

A renewal paid before the end date adds the new period after the current end date, so you never lose days by paying early.

10.4 Licences READ issues for you

If READ issues a licence by hand (bank transfer without an online order, an agreed price, a server move), you don't need to do anything: the program collects it within a day. To collect it straight away, click **Check for my licence**. You can still paste a key from an email and click **Install key**.

10.5 Activate with a code from your READ Partner

If you bought through a READ Partner, the partner gives you an **activation code** (it looks like `RDA-XXXX-XXXX-XXXX`). Open **Licence**, type the code under **Activate with a code** and click **Activate**. The program sends the code to Relentless Advisory, and the licence installs itself. Nobody needs to read or send a Server ID. A code can be used on one server only; to move to another server, ask your partner.

A licence from a partner shows the partner's logo, name and contact in the left-hand bar. For questions about your licence, contact your partner.

10.6 Named users

Some licences are for a number of named users. Each person who opens READ Insight on this server (by their Windows sign-in) takes a seat the first time, and may then use it at any time. When all seats are taken, a new person is told so. IT can free the seat of someone who has left the company or changed role, under **Licence → Named users → Free this seat**.

10.7 Two-step sign-in

Every Klipboard user signs in with two-step sign-in:

1. The **first** sign-in works as before: Klipboard username and password.
2. At the **second** sign-in the program asks the user to set it up: install Google Authenticator, Microsoft Authenticator or Zoho OneAuth on a phone, scan the QR code on screen (or type the key), type the six-digit code and click **Turn on and sign in**.

3. From then on, every sign-in needs the username, the password and the current six-digit code. A code works once.

Five wrong codes lock that user for 15 minutes. If someone loses or changes their phone, IT opens **Licence → Two-step sign-in** and clicks **Reset two-step sign-in**; the user sets it up again at the next sign-in. The SQL administrator's own setup session is not a Klipboard sign-in and is not affected.

A **demonstration licence** (for partners) has every module, says so on screen, and prints "Demonstration licence, not for resale" on every report.

11. Updates and What's new

The program checks for a new version when it opens (once a day) if the computer has internet. When one is available, a green banner appears: click it, read the notes and click **Install update**, then approve the Windows prompt. The program closes, updates and reopens, and shows *What's new*. Settings and licences are kept.

Offices without internet: IT copies the setup file and *latest.json* from READ into a shared folder (e.g. `\\SERVER\READ\Updates`) and sets it under **Help → Updates** with *Use this for all computers* ticked.

12. Common messages

Message	What to do
Cannot reach the SQL Server	Check the server name / IP, the port (1433 or e.g. 61025), that the PC is on the network or VPN, and that the server firewall allows the port
Login failed	Check the username and password, or try Windows login
Encryption handshake failed	Set Encryption to Off, or tick Trust server certificate
READReports is not installed	Setup and groups → Install / update READReports with an administrator login
Module is not licensed	Licence screen — trial ended or key expired
READ Insight is stopped on this server	Licence screen: register the company, click **Check in now** once the internet is back, or contact help@read.co.zw if the registration was switched off
That code is not right	Type the newest six-digit code from your authenticator app; check the phone's time is set automatically
Too many wrong codes	Wait 15 minutes, or ask IT to reset your two-step sign-in
Balance sheet dates before … are not available	Choose a date in the current or last financial year
The saved password was encrypted on another computer	Type the password again on this computer
Windows protected your PC	Click *More info* → *Run anyway* if the file came from READ; contact READ if your antivirus blocks it

13. Support

Help → Ask Noku · help@read.co.zw · 08612950950 / 0242254366 · WhatsApp 0719629950 · Monday–Friday 08:00–17:00 · www.read.co.zw

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What's new

1.6.0 (build 3) · 2026-11-16

- **VAT working papers:** a Monthly VAT reconciliation for every VAT return. Tick each sales invoice Klipboard printed once it was fiscalised (the fiscal invoice number is optional). It shows the VAT return amount (sales and output VAT), the sales invoices journal (a), the fiscalised invoices (b) and the difference a - b, which must agree to the list of unfiscalised invoices with the date fiscalised and the reason for the delay.
- Invoices not ticked come back in every later month, marked with their own month, until they are. Credit notes are listed separately and kept out of a - b. PDF, Excel and Email.
- The ticks are kept by READ Insight; nothing is written to Klipboard.

1.6.0 (build 2) · 2026-11-15

- **Email:** Income Tax and QPDs, VAT Working Papers, Budget Against Actual and the Cash Flow Forecast have an Email button, like the financial statements: send from READ Insight, or open it in Outlook / Windows Mail or Gmail, with the PDF and/or Excel attached.
- **Updates:** the download shows how far it has got (per cent and MB), and the installing window has a progress bar.
- **Companies:** Ignore takes effect at once, and an ignored company has an Add back button under the list.
- **Not connected:** the box at the bottom of the menu and the report pages have a Connect button.
- **Licence agreement:** names the client (the registered company and its registration number) above the agreement and on the accept button.
- **Free trial:** now 14 days from registration (was 30), in the program, the licence agreement and the emails.

1.6.0 (build 1) · 2026-11-14

- **Menu:** grouped by the job (Reports, Cash, Debtors and Creditors, Stock and Sales, Taxation). Settings is one item for IT. The box at the bottom shows your companies; click it to change them. A normal user sees only the reports and the companies they may use, and modules not licensed are no longer shown. Click a heading to fold a group, or Shrink Menu for icons only.
- **Names:** Income Tax and QPDs and VAT Working Papers under Taxation; Cash Flow Forecast (13 weeks); Settings, Setup.
- **Licence agreement:** IT accepts it once for the organisation, and now every user also reads and accepts it once before using READ Insight.

- **Registration:** choose the country (Southern Africa first); the tax number is named for that country, for example ZIMRA TIN, SARS income tax number or ZRA TPIN. The Licence screen shows the READ Partner's contact person, email, phone, website and address.
- **Questions:** READ Insight's own windows, with buttons that say what happens, replace the browser's "127.0.0.1 says" boxes.
- **Updates:** the window shows each step while an update installs and ends with "Done" and Restart now (from the next update on).
- **IT Guide:** the Technical manual under Help is now the IT guide for a client's IT. Further detail is available to IT on request from help@read.co.zw.
- **Registration email:** the registration's contact gets a confirmation link; click it within 7 days (Licence, Send the link again if it is lost).
- **Read-only login:** IT chooses its own login name; well-known names such as sa or READReports are refused.
- **Get Started:** a new guide with screenshots, shown the first time the program opens, under Help, on the desktop and on the download page.
- **Messages:** the notices at the top of a screen have an X to close them.
- **Settings, Setup:** the Klipboard sign-in card is laid out in plain words; Find Klipboard users lists what it finds on this computer only and sends nothing anywhere; the read-only login card explains in plain words what it is for.
- **Schema check:** the Ledger columns tab is now called Schema check, and it has a new choice, VAT tables, which lists where each company keeps invoice VAT (names only, no figures), with an Excel export.
- **VAT Working Papers:** a company with nothing posted for the VAT period now says so instead of showing an error.

1.6.0 · 2026-11-14

- **Overview:** READ Insight 1.6 brings together everything built and tested since 11 November, on one page.
- **Security:** every user signs in with their own Klipboard username and password plus a six-digit code from an authenticator app (two-step sign-in, set up at the second sign-in). The program only reads Klipboard; it never changes it.
- **Registration:** the company registers once on the Licence screen and gets a registration number; the 30-day demo starts. The program checks its licence every 3 days and needs the internet at least once a week. IT: allow https://licence.read.co.zw.
- **Statements:** by currency, department or company: Klipboard style, IFRS profit or loss and financial position, and a direct cash flow, with USD, ZiG and consolidated columns. Click any figure to see the transactions behind it.
- **Management pack:** in Excel, with scheduled reports by email, company branding, and email from any report.
- **Accounts Receivable:** ageing, statements, invoice copies, reminders at 7, 14, 21, 30 and 60 days, and follow-ups (notes, promises to pay, holds and who gets each letter).
- **Accounts Payable:** ageing and payment planning; stock and sales margins; Tax / QPD estimates.

- **Licences:** buy or renew in the program (Paynow, EcoCash, OneMoney or bank transfer), or through a READ Partner with an activation code. Quote your registration number to Relentless Advisory; the Server ID is no longer shown.
- **Licence agreement:** the agreement, privacy notice and support policy (version 1.2) name Relentless Advisory (Private) Limited, also known as READ. IT accepts the agreement for the organisation, and every user accepts it once.

1.5.2 · 2026-11-14

- **Earlier test versions:** 11 to 14 November 2026 (1.0.0 to 1.5.2). Their changes are all included in 1.6. Ask help@read.co.zw for the detailed list.
