BETA USER GUIDE

ClarityApp

by Margini

A plain-English, step-by-step guide: what order to enter things in, what each tab does for you, and how to keep your data safe. No accounting background needed.

Contact: hello@marginifinancial.com · Response within 24 hours

Built by a Licensed CPA. This guide includes the Terms of Use and disclaimers that apply while you use the app, see Section 11.

STATUS

Free during beta, no signup fee

BEST FOR

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

BUSINESS TYPES BUILT IN

4, pick one when you start

TABS ON DAY ONE

7 fixed, plus 2 on by default

CONTENTS

Table of Contents

Page numbers are approximate and depend on your print settings; use this as a section map, not an exact index. In the app, the same eleven sections appear as a left-hand menu in Help & Guide instead of pages.

SECTION 1

Welcome

What is Clarity?

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

Who is it for?

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

What problems does it solve?

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

Everything in this guide walks through how each tab answers one of those questions. Section 2 gets you started; the rest is here to come back to as you need it.

Your data stays yours. Everything you enter lives in your browser on this device, not on a Margini server. Section 9 covers what that means in practice and how to keep a backup.

SECTION 2

Getting Started

First login

The first time you open ClarityApp, a welcome screen offers a choice: explore a sample business, start from scratch, upload an existing Margini file, import from your POS or QuickBooks, or upload any spreadsheet. Section 4 covers all six in detail. If you're not sure, "Explore the sample business" is the fastest way to see what the app can do before entering anything real — and it's risk-free: if you already had real data entered, it's tucked away while you look, not erased, see below. Just opened the screen to look and don't want to pick anything yet? Close it with the × in its top-right corner.

Already clicked around? Nothing to reset

If you've explored the sample business, your own data (if you'd entered any) was safely parked, not erased. A one-click way back is always visible while you're viewing the sample:

1. Look for **"↲ Return to my data"** under Dashboard's "What to Do Next" (Other things you can do), it replaces **"↻ Change Starting Data"** in place while a sample is loaded, and the same button appears in Manage Data.
2. Click it. Your numbers come back exactly as they were, nothing is lost.
3. Decided you'd rather keep exploring the sample, or start genuinely empty instead? Click **"↻ Change Starting Data"** (before returning) to reopen the full chooser and pick again. Since only your most recent real save stays parked this way, choosing other than the sample again while one is parked asks you to confirm first, so a returning user can't lose real work with one accidental click.

Genuinely your first time opening the app, with nothing entered yet? There's nothing to return to, explore freely.

One habit to start now: your data lives only in this browser, so click ↓ Backup every so often to keep a copy you can re-upload. On iPhone and iPad especially, the browser can clear it after about a week unused. Section 9 has the full detail.

Initial setup: business type and business name

When you start from scratch (or explore the sample), you'll pick one of four business types: General business, Rental properties, Services, or Home care. This choice adapts labels throughout the app (for example, "Product" becomes "Service" for a consulting business) and turns on a couple of relevant features automatically. You can rename your business at any time under ⚙ Settings; the business type itself is set once when you start fresh, see the FAQ in Section 6 if you need to change it later.

The Setup Progress card tells you what order to enter things

Look at the top of your **Dashboard**. A card called "Setup progress" is the app's own built-in checklist, and it tells you exactly what to do next.

Setup progress — **2 of 5 steps done**

Revenue	Expenses	Fixed costs	Inventory	Pricing

→ Next: Enter rent and wages under Fixed Costs

1. Revenue	Log at least one sale in Sales Log
2. Expenses	Add at least one expense in Expense Log
3. Fixed costs	Enter rent, wages, owner pay, or other under Fixed Costs
4. Inventory	Add at least one product under Enter Numbers
5. Pricing	Set a price on at least one product under Enter Numbers

Each gold bar is a step you've completed. Once all 5 are done, the card disappears on its own, with a one-time "✓ Setup complete" message, that's your sign you're fully set up. The button under an incomplete step doesn't just describe what's next, it switches you straight to the right tab.

Two ways to get your data in

You don't need to click through every tab one at a time. There are really only two places for day-to-day entry: **Enter Numbers** (a one-page hub for today's activity) and each tab's own full log (Sales Log, Expense Log, and so on) if you're reviewing or fixing history. Section 4 covers four more ways to bring in a batch of existing data at once: spreadsheet upload, POS import, QuickBooks import, and bulk-paste.

Modules: only pay attention to what applies to you

Open ⚙ Settings (Manage group in the sidebar) → Modules any time to turn optional features on or off. Nine tabs are always visible or on by default (Section 3); a further nine, covered in Section 4, are off until you turn them on. Nothing is lost by leaving a module off, and nothing is lost by turning one off later, either, your data underneath stays intact, it just stops showing in the tab bar.

> **Don't try to set everything up on day one.** Log a sale, log an expense, enter your fixed costs, and read what Dashboard tells you. Turn modules on as a real need for them comes up, not because they exist.

SECTION 3

Navigation: Finding Your Way Around

Navigation lives in a sidebar that's always visible on a laptop or desktop screen, and tucks behind a ☰ menu that slides in from the left on a phone or narrow tablet. It's organized by the question you're actually asking, not by module name: **Dashboard** and **Additional Insights** at the top, then **Money**, **Business**, **Reports**, and **Manage** groups below. All four are collapsed by default, with a gold arrow next to each heading, tap it to expand that group; a store/property/practice selector, the reporting-period toggle, and your currency sit in a cleaner, more spaced-out header, with a ⚙ Settings gear icon at the far right of that same row. There's no separate Quick Actions section in the sidebar — day-to-day shortcuts live on Dashboard instead (see below), so the sidebar itself stays to just the six destinations above. A tab appears the moment its module is switched on under ⚙ Settings → Modules, and disappears the moment it's switched off, no separate step needed. Nine further modules ship *off* and are covered in Section 4, you turn those on as you need them.

Dashboard

ALWAYS ON · HOME BASE

The first thing you see, and the one screen built to answer three questions in order: how am I doing, what needs my attention, and what should I do next. Plain-English cards, not just numbers, in two equal-width columns (stacks into one on a phone or narrow tablet).

Left column, supporting evidence: Financial Health (once you have enough data, one sentence naming whatever needs your attention most, worst first, a cash warning outranks a healthy revenue figure, a note on how much trading history it's based on); At a Glance (Revenue, Net Profit, Net Margin, Cash Position, Who Owes You, with Revenue, Net Profit, and Net Margin each keeping their own "show working" breakdown); Key Trends (compact Cash Flow and Processing Fees previews, each linking out to Additional Insights for the full chart); and Setup Progress.

Right column, the decision column: “What needs your attention” — up to seven CFO Read insights, worst first, three shown by default as a single collapsed row each with a High, Medium, or Low badge, tap a row to expand it into the full explanation and a "Worth considering" suggestion, or "See all" for the rest. Below it, your Revenue & Profit Trend chart with its own "From / To" range. Then **What to Do Next**: CFO Read's own top three actions restated as what to actually do about them, not a second, independently-generated list, with a separate "Other things you can do" row underneath for day-to-day shortcuts (record an expense, add a customer payment, upload data, add a business unit, back up your data, change starting data) — the same items the old sidebar Quick Actions section used to hold.

Month to Date / Rolling 30 Days toggle sits in the header next to your store/property/practice selector and currency, visible on every screen, not just Dashboard. Month to Date looks from the 1st of this month through today, resets on the 1st, and matches how most owners actually think, "how are we doing this month?" — it's the default. Rolling 30 Days always looks back exactly 30 days from today and smooths over month boundaries. Both use the same underlying numbers, switching doesn't re-enter anything, it just changes which days count.

`Reads from every other tab. Nothing to enter here except your optional store name.`

Where Your Money Went

ALWAYS ON · RIGHT AFTER DASHBOARD

One flow, left to right: Revenue, Cost of Revenue, Gross Profit, Operating Expenses, Operating Income, Taxes & Other, Net Income. Every number on it is read from the same figures Dashboard and Additional Insights already show, nothing here is calculated a second, independent way.

Every stage is clickable, one at a time, opening a different, relevant breakdown, not the same generic explanation repeated: Revenue opens where it actually came from, by product, service, or care plan; Cost of Revenue opens what it cost to make what you sold; Gross Profit opens the revenue-minus-cost relationship behind it; Operating Expenses expands into Payroll, Fixed Costs, Processing Fees, Marketing, and Other; Operating Income opens the same full profit breakdown used elsewhere; and Taxes & Other / Net Income together open a plain explanation of the estimated tax set-aside. Opening one stage's detail closes whichever was open before, only one is ever open at a time.

Taxes & Other and Net Income need one careful read. Taxes & Other is an estimate, your Net Profit figure times whatever tax rate you've set on the Tax Set-Aside tab (Section 4), it reads $0 until you set a rate. Net Income, on this screen only, is Operating Income with that estimated tax already taken out — genuinely a different, smaller number than the Net Profit shown everywhere else in Clarity, which is always stated before tax. The detail panel says this explicitly so the two figures are never mistaken for a disagreement.

A confidence badge (High, Medium, Low, or Not enough data yet) sits at the top of the panel, reusing the same confidence Clarity already tracks elsewhere, not a new score. When Operating Income is negative, a plain-language reason appears under Operating Margin, pulled from your top CFO Read insight rather than a second explanation written just for this screen.

`Reads from Sales Log, Expense Log, Fixed Costs, Pricing, and the Tax Set-Aside rate. Nothing to enter here.`

Additional Insights

ALWAYS ON · CHECK WEEKLY

The deeper, chart-heavy view, once you've got a few weeks of data to actually show a trend. Five more KPI cards live here, each with its own "show working" breakdown: Net Margin, Gross Margin, Lowest Cash Week, Processing Fees, and Waste/Spoilage, plus the Payment Processing Fees and 13-week Cash Flow charts. (The Revenue & Profit Trend chart itself now lives on Dashboard's What Happened This Month, it isn't duplicated here.) The Monthly Expense Trend chart is a line chart, not bars, on purpose, it's easier to track fixed costs against variable spend across many months that way.

Top Revenue Source, Largest Expense Category, Average Discount %, and Payroll % are four compact cards near the top. Top Revenue Source only appears once a meaningful share of your sales are tagged to a specific product, service, or care plan, if almost nothing is tagged yet, the card stays hidden rather than naming a near-meaningless "top" item. Payroll % only appears once the People module (Section 4) is turned on.

Discounts Given and Complimentary Services show what you've given away in price cuts and free sessions or visits, for any business type, not just retail, see the Discounts section in Section 4 for how to log one.

`Reads from Sales Log, Expense Log, Pricing, and Fixed Costs (including fixed-cost history, see below). Nothing to enter here.`

Enter Numbers

MONEY · USE DAILY

Your one-page hub. Today's sales, an expense that just happened, and fixed costs, by default. Turning on Inventory, Budget, Tax Set-Aside, or People & Payroll adds their own card here too, automatically. Each field says NOW or LATER and shows exactly what it feeds. The fastest way to build a daily habit, no digging through the sidebar.

Feeds: everything, Dashboard, Additional Insights, Cash Flow, all Setup progress steps.

Sales Log

MONEY · FULL ENTRY + HISTORY

A full sales entry form, same as Enter Numbers plus extra fields (waste/spoilage, sales channel, payment status), plus your complete sales history below it for reviewing or fixing past entries. Not review-only, you can log directly here too.

Payment status: Paid or Unpaid. Defaults to Paid, matching how the app always worked. Choose Unpaid and the sale still counts as revenue immediately, the same as any sale, but a matching entry is also created automatically in Who Owes Me, so you never have to type the same amount twice. When that receivable is later marked paid, nothing changes about your revenue, it was already counted once, at the point of sale. A sale logged Unpaid shows an "UNPAID" tag in your Sales Log until it's collected.

Product / Service and Discount %. If you've priced anything on the Pricing tab, a selector lets you tag a sale to a specific item. Choosing one reveals a Discount % field: enter how much you took off, and the standard price, discount amount, and final price all show live so you can see exactly what to enter as the sale total above. Set it to 100% for a complimentary session or visit, there's no separate "free" product to create, a comp is just a normal sale at 100% off, so what was actually delivered is preserved. Tagged, discounted, and complimentary sales show a small "X% OFF" or "COMP" tag in your Sales Log.

Feeds: Dashboard revenue and trends, Discounts cards, Who Owes Me (if Unpaid), Cash Flow, the "Revenue" Setup progress step.

Expense Log

MONEY · FULL ENTRY + HISTORY

Same idea as Sales Log: a full expense entry form plus your complete expense history for reviewing or fixing past entries.

Feeds: Dashboard expense totals and breakdown chart, the "Expenses" Setup progress step.

Fixed Costs

MONEY · SET UP FIRST

Your recurring monthly costs, rent, wages, owner pay, cost of goods, other. This is what turns "I made sales" into "I actually kept money." (Same fields also appear in Enter Numbers under "Set once, update when they change.") Every time you change one of these, the app automatically remembers what it used to be and when it changed, so Dashboard's trend chart shows what was actually true each month, not today's numbers applied everywhere.

Fixed Costs and Expense Log are counted separately, on purpose. Fixed Costs are used for planning and forecasting, they set your monthly rate for Net Profit, Cash Flow, and Budget targets. Record what actually happened, rent paid, insurance billed, in Expense Log. Entering the same recurring cost as both a Fixed Costs rate and an Expense Log line item counts it twice in Net Profit. When you log an expense, tag it Rent, Wages, or Owner Pay under "Recurring Cost" if it's covering one of those Fixed Costs rates, that keeps it counted once, and Fixed Costs shows a Covered/Partial/Not Covered status for each so you can see it's been handled. Forget to tag it, and the amount happens to match an existing rate exactly, the app now asks you to confirm before saving, but that check isn't comprehensive, a different amount or a partial payment won't be caught, so the tag is still the reliable way to avoid double-counting.

How cost of goods actually gets worked out. There are three ways to tell the app what your stock cost: the "Cost of goods" figure right here in Fixed Costs, per-product costs on the Pricing tab, or by logging stock purchases in Expense Log, either typed "Stock," or any row checked "Direct cost of what was sold (COGS), not overhead" regardless of its type, the same checkbox a subcontractor invoice or a per-visit contractor fee can use. An entered Fixed Costs or Pricing figure is always authoritative when one exists, you said directly what your stock cost. Stock-typed expense rows only step in as a substitute when neither exists, and if they materially disagree with an entered figure, Dashboard flags it rather than silently picking one. A row checked as a direct cost for anything other than stock, a real, separate cost with no such overlap, always adds on top of whichever figure is authoritative, it's never confused with the stock question above. Either way, nothing you flag this way is ever counted twice as both an expense and a cost of goods.

Payroll flows in automatically, not entered twice. If you use the People & Payroll module (Section 4) and mark a pay period paid, that amount appears here as a Wages expense on its own, you never re-type it in Expense Log.

Feeds: Dashboard net profit, the Cost Breakdown chart, Cash Flow's weekly outflow estimate, Dashboard's Revenue & Profit Trend, the "Fixed costs" Setup progress step.

SECTION 3, CONTINUED

The Two Modules That Ship Switched On

These two behave like core tabs in every practical sense, they're visible in the sidebar's Money and Business groups from your first launch without you doing anything, but they're technically modules under the hood. That matters for one reason: if you ever open ⚙ Modules and switch one off, its entry disappears from the sidebar until you switch it back on. Worth knowing so it doesn't feel like something broke.

Cash Flow

MONEY · ON BY DEFAULT · REVIEW MONTHLY

Shows where your cash has actually been (only for weeks you've logged) and projects the next 13 weeks forward. Tells you early if a week is about to go negative.

Reads from Sales Log and Fixed Costs. Nothing to enter directly, just review it.

Scenarios

BUSINESS · ON BY DEFAULT · PLAN AHEAD

Test "what if" moves, hiring, a price change, a rent increase, before you commit to them. Changes here don't touch your real numbers anywhere else, they're sandboxed.

Reads from your current numbers as a starting point. Nothing you do here changes Dashboard, Additional Insights, or any other tab.

Manage Data

Paste many rows at once instead of clicking one at a time. Also where Backup, Restore, and Clear data live.

Doesn't feed anything on its own, it manages everything else.

SECTION 4

Module Guides

Business Types: Rental, Services, Home Care

When you choose "Start from scratch" on the welcome screen, you'll see a choice of four: **General business**, **Rental properties (rooms)**, **Services (consulting, tutoring)**, and **Home care (client visits)**. General business is everything covered in Section 3, and needs nothing further from this section. The other three each add one thing, described below. You can change this later too, from Settings → Business, without losing anything, see the FAQ in Section 6.

People & Payroll (Section 4, Further Modules, below) is available for every business type, and its label adapts too: Staff for General business, Employee for Rental and Services, Caregiver for Home care.

Rental properties: Rooms and tenants

Choosing this adds a **Rooms** tab. A room is what you're renting out, a bedroom, a unit, a whole property if you don't subdivide it further. Add one from the Rooms tab: a name, which property it belongs to (just a label, typing "Oak Street" for three different rooms groups them, nothing more), the monthly rent, and the monthly cost of that room specifically, not a share of the mortgage, just what you'd enter directly.

Assign new tenant / Mark vacated

Each room shows one of these two buttons. Assign a tenant with a move-in date, and later mark them vacated with a move-out date when they leave. That's the whole workflow, there's no separate "tenancy" screen or record to manage, the app keeps the history behind the scenes so it can tell you real occupancy over any period, not just today's snapshot.

Generate this month's rent

One button, on the Rooms tab. It adds a Sales Log entry, dated today, for every room with a current tenant, at that room's rent. Vacant rooms are skipped, not billed at zero. The entries it creates are completely ordinary Sales Log rows, if one's wrong, edit or delete it in Sales Log exactly as you would any entry you typed by hand.

Room profit, before shared costs: what each room's card shows is that room's rent minus that room's own entered cost. It does not subtract a share of your mortgage, insurance, or property taxes, those stay in Fixed Costs at the portfolio level, exactly where they've always been. The label says "before shared costs" on purpose, so the number never implies more than it actually accounts for.

Services: consulting, tutoring, and similar

Choosing this adds a **Clients** tab, the same one home care businesses get and described just below, for the same reason: consultants and tutors bill by who the work was for too, not what was sold. It exists because a service business has no cost of goods, your time is the product, and the app needs to know that so it can state a real profit margin instead of asking for a cost that doesn't apply. Turn on **"This business has no cost of goods"** under Fixed Costs; it isn't switched on for you automatically just by picking Services, since some consulting and tutoring businesses do carry real materials or subcontractor costs, so the app asks rather than assumes. Pricing and Inventory are still there if you also sell physical goods, off by default.

Home care and similar: Clients and visits

Choosing this adds a **Clients** tab (services businesses get the same tab, above, for the same reason). A client is who you're billing, add one with a name and, if useful, a note. Unlike a room, a client has no rent or cost fields of its own, because a visit's price and cost vary visit to visit, so there's nothing fixed to store on the client itself.

Logging a visit

Log it in Sales Log or Enter Numbers like any sale. A Client field appears in both forms, pick who it was for there, or leave it on "No client" if it doesn't apply to this entry. That's the whole workflow, there's no separate visit form, and picking a client is what lets the Clients tab show revenue per client.

Revenue only, not profit: the Clients tab shows what each client billed, not a profit figure. Costs, a caregiver's wages, travel, supplies, stay in Expense Log and People & Payroll the way they always have, rolled into the business's overall profit rather than attributed to one client. That may change later, but only if it's actually asked for.

If you also use Who Owes Me: a client's card will additionally show what they still owe you, whenever that's more than zero. Marking a sale Unpaid (Section 3) links it here automatically.

Getting Your Data In: 6 Ways to Begin

Every method that brings in existing data (not typed fresh) asks you to choose **Replace** or **Add to existing** before anything is applied. Replace clears what's there first, Add keeps your current entries and adds the new ones alongside. Always pick one, nothing is applied automatically.

1. Explore the sample business

Click it, that's it. Loaded instantly with example numbers, tailored to the business type you pick, so you can look around before committing anything real. Every business type's sample now includes a discounted sale, a complimentary sale, and one or two People & Payroll entries, so you can see those features in action immediately, not just the core Sales/Expense flow. If you already had real data entered, it isn't overwritten, it's parked until you click **"↲ Return to my data"** under Dashboard's "What to Do Next" or in Manage Data, see Section 2.

2. Start from scratch

Click it, then go straight to Fixed Costs and Sales Log to begin, following the Setup Progress order from Section 2.

3. Upload an existing Margini file

This restores a ClarityApp Backup file (the Excel file you get from ↓ Back up your data under Dashboard's "What to Do Next"). It's different from the Margini Excel products on Etsy (Starter Pack, Growth Pack, Complete Bundle), despite the similar name, those use a different layout and aren't for this option.

Select the option, choose your Backup file, then you'll see exactly what was found in it before anything changes:

Replace everything
Wipes your current data and loads the file's data in its place.

Add to existing
Keeps what you have and adds the file's entries alongside it.

Nothing is restored until you pick one of these two buttons.

4. Upload your own spreadsheet

Any Excel or CSV of sales, expenses, or products, you map which columns mean what, nothing is guessed silently. This one is different from the others: **each data type you upload gets its own Replace / Add choice and its own confirmation**, so if your file has both sales and expenses, you apply and confirm each one separately.

Replace [sales / expense] log
Swaps in the new rows, clearing what was there before.

Add to existing [sales / expense] log
Keeps your current entries and adds these alongside them.

After you apply a section, look for **✓ Applied** next to that section's heading (Sales, Expenses, Inventory, or Cost of Goods). That checkmark is your confirmation it actually went through, if you don't see it, it hasn't been applied yet.

5. Import from your POS

For Clover, Square, Toast, or Lightspeed, choose your system and it maps columns automatically. Anything else, pick "Other / not listed," the same import screen, it attempts to map columns automatically too, just without a vendor-specific head start. Export your sales report from your POS system first, then upload that export here.

Replace existing sales

Add to existing data

Swaps in the imported sales (keeps expenses, products, etc. untouched).

Adds new days, re-uploading the same dates refreshes them rather than doubling.

6. Import from QuickBooks

Run a **Profit & Loss Detail** report in QuickBooks, export it as CSV, then upload it here. Pulls out rent, payroll, and other fixed costs automatically.

Replace existing cost figures
Uses these as your monthly fixed costs (recommended for a first import).

Add to existing figures
Adds these on top of what you already entered.

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

Further Modules You Can Turn On

Open ⚙ Settings (Manage group in the sidebar) → Modules to turn any of these eight on. All eight ship off until you switch them on, none are required, start with what's relevant to your business. (Scenarios and Cash Flow are also modules under the hood, but they ship on by default, so they're covered back in Section 3 rather than here. People & Payroll is covered separately just below — it's always on, not something you switch on, since Fixed Costs reads Wages and Owner Pay from it.)

Pricing | Inventory | Budget | Who Owes Me | Tax Set-Aside | Channels | Growth KPIs | Set-Asides

Pricing

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

Inventory

Track stock, spot slow movers, see what waste is costing you. Stock value shown here is valued at what you paid, landed cost per unit, not what you'd sell it for; retail value is shown alongside as a separate figure, clearly labeled, so the two are never mistaken for each other. If your stocktake (opening plus bought minus counted) and the cost of goods your profit figures actually use disagree by more than a little, Dashboard flags that too, the same reconciliation as the cost of goods explanation in Section 3.

Budget

Compare actual revenue and costs against your plan.

Who Owes Me

Track receivables, who owes you and how much. Anything past its due date is flagged automatically, an "Overdue" total appears alongside what's owed, and a separate "due this week" figure gives you a short-term view too. If your business type has a Clients tab, an optional Client field lets you link an entry to one, picking a client fills in "Who" for you, and that client's card then shows what they still owe. Once you're paid, use ✓ Paid, not the ×, Paid keeps the record (so a real payment is never confused with a mistaken entry you deleted) while dropping it off your outstanding total and off the client's card. The × stays for entries you added by mistake. An entry marked Unpaid from Sales Log (Section 3) appears here automatically, no separate typing.

Tax Set-Aside

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

Channels

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

Growth KPIs

Key growth metrics at a glance over a longer horizon.

Set-Asides

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

People & Payroll

ALWAYS ON · LOG PER PAY PERIOD

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

Key concepts.

- **A person** is anyone you pay: Employee, Contractor, or Owner (pick Owner for yourself if you take a regular draw or salary), with a name, an optional default hourly rate, and an active/inactive flag. The label adapts to your business type: Staff, Employee, or Caregiver.
- **A payroll entry** is one pay period for one person: hours worked, hourly rate, and a calculated Gross Pay (hours × rate, no deductions). Every entry stays in your history, even after it's paid, so you always have a full record.
- **Marking an entry Paid** writes a matching Wages expense automatically, dated the day you marked it. This is the one thing to understand about how the module works: you enter payroll once, here, and it flows into Expenses, Dashboard, Budget, and Cash Flow on its own. You never re-type it in Expense Log or in Fixed Costs.
- **Cost treatment** classifies each person as Direct labor (their work directly delivers what you sell), Overhead (supports the business generally), or Mixed (a percentage split you set, e.g. 60% direct / 40% overhead). This only changes how Pricing works out overhead — their full wage always counts in your financial results either way, so this choice never changes your Revenue, Net Profit, or Cash Flow. New people default to 100% overhead.
- **Correcting or removing an entry** uses two different, deliberately unequal controls in Payroll History: **Edit** (Owner, Admin, or Bookkeeper) fixes hours or rate on an existing entry in place; **Delete** (Owner or Admin only) removes the entry entirely. Delete is never meant as a shortcut for fixing a mistake — Edit is the correct tool for that, which is why Delete is held to the stricter permission.

Step-by-step usage.

1. Open the tab (labelled Staff, Employees, or Caregivers depending on your business type) and add each person: name, type, cost treatment, optional office/unit, optional default hourly rate.
2. When a pay period ends, log payroll: pick the person, the period dates, hours worked, and rate (pre-filled from their default if you set one). Gross pay calculates as you type.
3. Once you actually pay them, click **Mark paid**. That's the step that writes the Wages expense, nothing is counted as a cost until you do this.

4. Made a mistake? Click **Edit** on that entry in Payroll History and correct the hours or rate — if it's already paid, its matching Wages expense updates automatically to the new amount, so the two never drift apart. Use **Delete** only when the entry itself shouldn't exist at all; if it was already paid, its Wages expense is removed along with it.

Tips.

- Set a default hourly rate on the person if it rarely changes, it pre-fills every future payroll entry for them and saves retyping.
- Payroll % (on Dashboard and on this tab) always reflects the same number, marking an entry paid here updates both places at once.
- Use the bulk-add panel in Manage Data if you're entering several people at once, paste rows the same way you would for sales or expenses.
- If you had a Wages or Owner Pay figure in Fixed Costs before this existed, Clarity offers a one-time move into People & Payroll that preserves your exact total — nothing is deleted, and declining just asks again next time rather than losing the figure.

Common mistakes.

- **Logging a payroll entry but forgetting to Mark it paid.** An unpaid entry sits in your history correctly, but it won't show up as a Wages expense or count toward Payroll % until you mark it paid, that's intentional: it mirrors what's actually happened financially.
- **Also adding wages as a separate Expense Log line.** Don't also type the same wages into Expense Log, that double-counts the cost, the same "don't enter it twice" rule as Fixed Costs vs. Expense Log in Section 3.
- **Deleting an entry to fix a typo.** Delete removes the entry (and its Wages expense, if paid) permanently, it doesn't reopen it for correction. Use Edit for a typo in hours or rate, Delete only when the entry shouldn't exist at all — and note Delete needs Owner or Admin, while Edit also allows Bookkeeper.

Example. Sarah works 30 hours at $19/hr this pay period. You log the entry, hours 30, rate 19, gross pay calculates to $570. When you actually pay her, click Mark paid, a $570 Wages expense appears in Expense Log dated today, and Dashboard's Payroll % updates to reflect it, all from that one click. If Sarah splits her time 60% serving clients directly and 40% on general shop upkeep, setting her cost treatment to Mixed 60/40 tells Pricing to treat $342 of her pay as direct labor and $228 as overhead — the $570 total in your financial results never changes.

Multiple Businesses

If you run more than one business, or want to keep a second one completely separate (a side venture, a family member's shop, a test business you're just trying things in), Clarity supports that from the business switcher at the top of the sidebar — your business name and a ▾.

Business switcher

ALWAYS ON · TOP OF SIDEBAR

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

Key concepts.

- **+ Add Business** starts a new one from scratch: a name, a business type (Section 4's four types still apply per business), and which modules it starts with.
- **Connect to your account.** A business created before you signed in, or on a device that was offline at the time, shows this option in the switcher. One tap links it to your Clarity account so it appears wherever you sign in from. Not connecting it yet costs nothing — the business stays fully usable on this device either way, and you can connect it later.
- **Archive this business** tucks a business away without deleting anything in it — find it again any time under "Show archived" in the same menu.

Tips.

- Give each business a clearly distinct name before you have more than one or two — the switcher lists them by name only, and it's the fastest way to tell them apart at a glance.
- A plan may limit how many businesses you can connect to your account; a local, not-yet-connected business is never blocked by this, only linking an additional one to the account is.

Team Members & Roles

Members

SETTINGS → MEMBERS

Purpose. Lets you bring other people onto a business without handing them your own sign-in, and without giving everyone the same level of access. An accountant, a manager, and a bookkeeper legitimately need different things from the app, and Members is what makes that possible on one shared business.

Key concepts.

- **The Owner** is whoever created the business — not a role you invite someone into, and the one membership that can never be removed.
- **Inviting someone** (Settings → Members, Owner or Admin only) needs their email and one of four roles. They need a Clarity account already; an invite comes back "no account found" if they don't, ask them to sign up first, then invite again.
- **The four roles, each opening up more than the last:**

Read-only	Sees everything except Payroll. Can't add, correct, or delete anything.
Manager	Everything Read-only can do, plus logging new sales, expenses, and receivables day to day. Can't correct or delete an existing entry, and can't see Payroll at all.
Bookkeeper	Everything Manager can do, plus correcting existing sales, expenses, and receivables, and both viewing and correcting Payroll.
Admin	Everything Bookkeeper can do, plus deleting or voiding any entry (including Payroll), inviting or removing other members, and managing business settings.

Step-by-step usage.

1. Open ⚙ Settings → Members (only visible once you're signed in).
2. Enter the person's email and pick a role, then send the invite. They'll see the business the next time they sign in.
3. To remove someone, or cancel a pending invite that hasn't been accepted yet, click Remove/Cancel next to their name — access ends immediately. Nothing they already entered is touched.

Tips.

- Only Owner and Admin can invite or remove people; every other role sees the member list read-only.
- Every one of these rules is enforced on the server, not just hidden in the menu — a Manager can't see Payroll by any route, not just the obvious one.
- A plan may limit how many members a business can have; Settings → Members shows your current count against that limit when it applies.

Common mistakes.

- **Inviting someone who doesn't have a Clarity account yet.** The invite fails with "no account found" — have them sign up first, then send the invite again.
- **Expecting a Manager to see Payroll.** That's by design, not a bug — only Owner, Admin, and Bookkeeper can view Payroll at all, regardless of what else a Manager is trusted with.

Discounts & Complimentary Services

BUILT INTO SALES LOG · NO SEPARATE MODULE TOGGLE

Purpose. Lets you record a discount or a free session honestly, without inventing a fake product called "Free Visit" or losing track of what a discount actually cost you. Pricing stays the source of truth for what something's really worth; a discount is a fact about one sale, not a change to your price list.

Key concepts.

- **Standard Price** comes straight from what you set on the Pricing tab for that product or service, you never type it separately.
- **Discount %** is how much you took off. Final Price calculates live: Standard Price × (1 − Discount %) × Units, so it already reflects the full line, not just one item, if you're selling more than one unit at a time.
- **Complimentary** is simply Discount % = 100. There's no separate "free" product or category, a comp is a normal sale at 100% off, which is what actually happened and keeps your records accurate about what was delivered.

Step-by-step usage.

1. Price at least one product or service on the Pricing tab, discounts only apply to something with a standard price to discount from.
2. In Sales Log or Enter Numbers, select that product/service from the selector that appears once you have anything priced.
3. Enter a Discount %, or check Complimentary for a full 100% off. Standard price, discount amount, and final price show live.
4. Enter that final price as your sale total. That's it, the discount and complimentary flag are saved alongside the sale.

Tips.

- Discounts Given, Complimentary Services, and Average Discount % all appear on Dashboard for every business type, not just retail, once you've logged at least one.
- A discounted or complimentary sale shows a small tag in your Sales Log ("15% OFF" or "COMP") so it's never mistaken for a data-entry mistake later.

Common mistakes.

- **Creating a separate "Free Session" product.** Don't, it hides what was actually delivered. Log the real product or service at 100% off instead.
- **Typing the discounted amount into Discount %.** Discount % is a percentage (enter 20 for 20% off), not a dollar figure, the live Final Price preview is there to catch this before you save.

Example. Your Initial Assessment is priced at $150. A new client gets it free as an intro offer: select Initial Assessment, check Complimentary (or type 100), the preview shows Final Price $0, "complimentary." Enter $0 as your sale total. Dashboard now shows one complimentary service worth $150, and your Sales Log shows a "COMP" tag on that row, nothing about it looks like a missed or broken entry.

Example, more than one unit. A $25 item at 25% off, sold 3 units in one line: the preview shows "Standard price: $25 × 3 units. Final price at 25% off: $56," the discount already applied across all 3, not just one. Enter $56 (or whatever you actually charged) as your sale total.

Recurring Revenue

SERVICES & HOME CARE · INSIDE CLIENTS

Purpose. For a client who pays you on a repeating schedule, a monthly retainer, a weekly session, an ongoing care plan, set it up once instead of re-entering the same sale by hand every time it's due. Setting up a schedule does not record any revenue by itself, it's an expectation, not a transaction; actual revenue is only ever recorded the moment you confirm a real payment, exactly the same rule Sales Log already follows for an ordinary sale.

Key concepts.

- **A schedule** is a client, an amount, and how often it repeats: weekly, every 2 weeks (biweekly, exactly 14 days, not "twice a month"), or monthly. Clarity works out the next occurrence's due date on its own from there.
- **A schedule can carry a standing discount %**, for a client who always pays a reduced rate. The amount you enter is the full rate; Clarity shows what actually gets billed after the discount right on the schedule. The resulting Sales Log entry carries the discount the same way a manually entered one does, so it's counted correctly everywhere discounts show up: Additional Insights, Discounts Given, the Business Summary Report. Changing the discount only affects occurrences generated from that point forward, anything already billed keeps the rate it was actually billed at.
- **Generation is automatic, not something you have to visit a screen for.** Each time you open the app, or the moment you add or resume a schedule, Clarity checks every active schedule and, for anything now due, adds it to Who Owes Me as an expected payment, the same place an Unpaid sale already lands. It never invents a Sales Log entry on its own, only an expectation.
- **Mark Paid** is the one step that turns an expected payment into a real one: it writes the actual Sales Log entry for you (discount included, if the schedule has one) and clears the expectation from Who Owes Me. You never re-type the amount.
- **Pausing or removing a schedule** only stops future payments from being expected. Anything already recorded, in Sales Log or Who Owes Me, stays exactly as it is.
- **The panel itself collapses and can be searched.** It collapses on its own once you have no active schedules (or stays open if you do), and always shows how many are active and overdue even while collapsed. A search box filters the list by client, description, amount, or frequency.

Step-by-step usage.

1. Open **Clients → Recurring Revenue** and choose the client, the amount, whether it repeats weekly, biweekly, or monthly, and an optional discount %.
2. Clarity tracks it from there. As each payment comes due, it shows up as an expected amount in Who Owes Me, no separate typing.
3. When the money actually arrives, click **Mark Paid**. That's the step that writes the Sales Log entry and clears the expectation.
4. Already recorded that payment the normal way through Sales Log, before clicking Mark Paid? Clarity recognizes a likely match, same client, same amount, near the expected date, and asks whether to use that existing entry instead of creating a second one. Nothing is ever silently duplicated.

Tips.

- Editing a schedule's amount or discount only changes what's expected going forward, past payments already recorded keep their original amount and discount.

- Pause a schedule for a client who's temporarily on hold rather than removing it, resuming picks up cleanly from today rather than trying to catch up everything missed while paused.

Common mistakes.

- **Expecting a schedule to show up as revenue right away.** It won't, and shouldn't, a schedule is an expectation until a real payment is confirmed with Mark Paid.
- **Recording the same payment twice.** If you record it through Sales Log first, look for Clarity's prompt when you later click Mark Paid, it's there specifically to catch this.

Example. ABC Consulting pays $500 a month. Set it up once: client ABC Consulting, amount $500, monthly. Each month, $500 appears as expected in Who Owes Me on its own. When ABC Consulting actually pays, click Mark Paid, Clarity writes the $500 Sales Log entry and the expectation clears, no retyping. A client on a biweekly plan with a standing 10% discount, $500 base, works the same way: $450 appears as expected every 14 days, and Mark Paid writes a $450 Sales Log entry that still shows the full $500/$50/$450 breakdown everywhere discounts are reported.

SECTION 5

Financial Terms

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

Cash Flow

The actual money moving in and out of your bank account over time, different from profit, because profit counts a sale the moment it's logged, while cash counts it whenever it's actually collected. Clarity's Cash Flow tab projects your next 13 weeks using what you've logged in Sales Log and Fixed Costs, and tells you early if a week looks like it goes negative.

Gross Profit / Gross Margin

Revenue minus the direct cost of what you sold (cost of goods), before rent, wages, or other overhead. Gross Margin is that figure as a percentage of revenue. Clarity leaves this blank rather than guessing when it doesn't know your cost of goods, see the Cost of Goods explanation in Section 3, a margin the app can't actually back is never shown as a number.

Net Profit / Net Margin

What's left after every cost, cost of goods, rent, wages, owner pay, everything, not just the direct cost of goods. This is the number that answers "did I actually make money," and it's what Dashboard leads with.

Budget

A monthly target you set for revenue and major cost categories. The Budget tab compares what actually happened against that target, and CFO Read mentions it by name when you're meaningfully ahead or behind.

Receivable

Money someone owes you that you haven't collected yet. Tracked in Who Owes Me, either entered directly or created automatically when you mark a sale Unpaid in Sales Log. A receivable doesn't add to revenue when it's collected, the sale was already counted once, at the point it happened, not when the cash actually arrives.

Fixed Cost

A cost that recurs at roughly the same rate every month regardless of how much you sell, rent, wages, owner pay, insurance. Entered once under Fixed Costs and used for planning and forecasting; what actually happened, the real bill you paid, goes in Expense Log instead. Section 3 covers why the two are kept separate.

Overhead

Indirect costs of running the business that aren't tied to one specific unit sold, rent, utilities, admin. On the Pricing tab, overhead is allocated across your products so each one's "true cost" reflects a fair share of what it takes to keep the doors open, not just its direct ingredients or materials.

Working Capital

Cash and near-cash resources available to cover day-to-day operating costs. Clarity doesn't compute a single "working capital" figure directly, the closest equivalents are your Cash Position (Dashboard) and the 13-week Cash Flow projection, both answer the same underlying question: can you cover what's coming.

COGS (Cost of Goods Sold)

What it actually cost you to provide what you sold, ingredients, stock, materials, a subcontractor's fee. Section 3 covers the three ways to tell Clarity what yours is, and how the app resolves it if two of them disagree.

Payroll % (of Revenue)

Total wages paid this period divided by revenue this period. One figure, read the same way on the People & Payroll tab and on Dashboard, they're never allowed to disagree, both read from the same underlying number.

Discount % / List Revenue

Discount % is how much was taken off a specific sale. "List revenue" (used in the % of list revenue figure on Dashboard) means what you would have billed at full, undiscounted price, actual revenue plus everything given back in discounts.

SECTION 6

Frequently Asked Questions

Q: Do I need a subscription?

A: No. Free while in beta. You'll get advance notice before that changes.

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

A: Yes, any time. Go to Settings → Business and pick a different one, no reset or re-entry needed. It relabels the app and may show or hide a tab or two (Rooms, Clients), but nothing is deleted, data tied to a feature that no longer applies just goes dormant and comes back if you switch again. See Section 4.

Q: What order should I enter things in?

A: Follow the Setup progress card on Dashboard: Revenue, then Expenses, then Fixed Costs, then Inventory, then Pricing.

Q: I already clicked around before reading this, should I reset?

A: Only if you typed in test data you actually want gone, use Manage Data > Clear data from this device for that. If you only explored the sample business, there's nothing to reset, any real data you'd entered was parked automatically, not mixed in, click "↵ Return to my data" (Dashboard's "What to Do Next" or Manage Data) to bring it back any time.

Q: How do I get back to the sample/fresh/upload chooser?

A: Click "↻ Change Starting Data" under Dashboard's "What to Do Next" (Other things you can do). Only looking, not ready to pick? Close it with the × in its corner instead. If you're currently viewing a sample with your own data parked behind it, this button instead reads "↵ Return to my data," click it to restore your data directly, or click "↻ Change Starting Data" first if you want the full chooser instead.

Q: I clicked "Explore the sample business" and now I don't see my real data, did I lose it?

A: No. Real, entered data is parked, not deleted, whenever you explore the sample from a device that already has some. Click "↵ Return to my data," it appears in place of "↻ Change Starting Data" under Dashboard's "What to Do Next" and in Manage Data, and your numbers come back exactly as they were.

Q: How many tabs will I actually see, and can any of them disappear?

A: Nine, on day one: seven are permanent, and two (Cash Flow, Scenarios) ship on but are technically modules, so they can vanish from the sidebar if you or someone else switches them off under ⚙ Settings → Modules. If a tab you expected is missing, check there first before assuming something's wrong.

Q: When I restore or import a file, why doesn't anything change?

A: Every import (backup restore, spreadsheet, POS, QuickBooks) requires you to choose Replace or Add to existing before it applies. Nothing happens automatically, look for those two buttons after uploading.

Q: How do I know my spreadsheet import actually worked?

A: Look for the green "✓ Applied" badge next to that section's heading (Sales, Expenses, Inventory, or Cost of Goods) in the generic import screen. No badge means it hasn't been applied yet.

Q: How do I change the currency?

A: Use the currency dropdown in the top bar: USD, GBP, EUR, NGN, INR, CAD, AUD, ZAR, or JPY. Updates instantly.

Q: What's the difference between Rolling 30 Days and Month to Date?

A: Rolling 30 always looks back exactly 30 days from today; Month to Date looks from the 1st of this month through today. The toggle is in the top bar, visible on every tab. Switching doesn't re-enter or lose anything, it just changes which days count toward every figure on screen.

Q: Dashboard shows zeros, why?

A: Check the Setup progress card on Dashboard for what's still missing.

Q: How is Financial Health calculated?

A: It reads every module you've turned on, cash, profit, receivables, and states the single thing that most needs your attention, worst first. A cash warning always outranks a healthy revenue figure. It only reads modules you've actually switched on, no Cash Flow module means no cash line, not an unknown one, and it says "too early to say" rather than a number until you have enough trading history to trust.

Q: How often should I update Pricing?

A: Whenever your cost of goods, materials, or overhead meaningfully changes, monthly is a reasonable habit for most small businesses. See Section 8 for a fuller routine.

Q: How do I import Receivables?

A: Enter them directly on Who Owes Me, or mark a sale Unpaid in Sales Log, either creates a receivable, the second one just saves you retyping the amount.

Q: How do I change Settings?

A: Click the ⚙ gear icon at the top-right of the header (or Settings under the sidebar's Manage group) for business name, business type display, tax rate, and reporting period preference. It opens as a small floating panel near the icon, not a full-width bar, so it doesn't push your numbers down the page. Use the dropdown inside it to switch between Business, Financial Preferences, Modules, Data Center, and Account; close it with the × or by clicking anywhere outside it.

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

A: Yes, on Dashboard's Revenue & Profit Trend chart. Use the From/To date pickers for any custom range, or check "Compare [year] vs [year]" (appears once you have two years of data) to see Net Profit lined up month by month against last year.

Q: How do I know if someone's payment is overdue?

A: Who Owes Me flags it automatically. An "Overdue" total appears next to what's owed to you, a separate "due this week" total shows what's coming up soon, and overdue entries are highlighted in the list, no need to check dates by hand.

Q: Can I use this on another device?

A: Not automatically, but deliberately, yes. Use ↓ Backup then "Upload an existing Margini file" on the new device, or, where cloud backup is available, back up to the cloud on one device and restore from the cloud on the other (Section 9). Neither happens on its own, you choose when.

Q: Can I share this with my accountant?

A: Yes, download a Backup copy and send them the file, or show them the app directly. Sharing it with them doesn't create any relationship between them and Margini Financial, that's between you and your accountant. If you'd rather they have their own direct access instead, invite them under Settings → Members with the Read-only or Bookkeeper role, whichever fits what they actually need to do, see Section 4.

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

A: Yes to both. The business switcher at the top of the sidebar lets you add and switch between multiple businesses, each with its own numbers. Settings → Members lets you invite people onto a business with one of four roles (Read-only, Manager, Bookkeeper, Admin), so a bookkeeper or manager can help without seeing everything you can. See Section 4 for the full detail on both.

Q: I invited someone but they say the invite failed, why?

A: The most common reason is they don't have a Clarity account yet, invites can't create one for them. Ask them to sign up first, then send the invite again.

Q: If I mark a sale Unpaid and later collect it, does that count as revenue twice?

A: No. Revenue is counted once, the moment the sale is logged, whether it's Paid or Unpaid. Collecting an Unpaid sale later just resolves the Who Owes Me entry, it never adds to revenue a second time.

Q: I marked a payroll entry paid, but Payroll % on Dashboard still looks off, why?

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

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

A: Click Edit on that entry in Payroll History and correct the hours or rate directly, don't delete and re-add it. If the entry was already paid, its matching Wages expense updates automatically to the corrected amount. Edit is available to Owner, Admin, and Bookkeeper roles; Delete is restricted to Owner and Admin, since removing an entry is never the intended way to fix a mistake.

Q: Why doesn't Top Revenue Source show anything, even though I have sales logged?

A: It only appears once a meaningful share of your sales are tagged to a specific product or service on the Pricing selector in Sales Log. If most of your sales are untagged, the card stays hidden rather than naming a near-meaningless "top" item from a handful of tagged rows.

Q: Can I print or save a PDF copy?

A: Yes. Go to Dashboard, open "? Help & guide," and click "Print / save a one-page snapshot."

Q: Can I create a report to share with a lender or landlord?

A: Yes. Manage Data → "Export Business Summary" builds a one-page report (Financial Health, Revenue, Net Profit, Cash Position, a 13-week Cash Flow snapshot, Receivables, top expense categories and revenue sources, and a short CFO Read summary) formatted for printing or saving as a PDF, without exposing your full day-to-day detail. See Section 9.

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

A: No. Everything you see is calculated from what you've entered and general rules of thumb, it's information to support your own decisions, not advice about what to do. See Section 11 for the full terms.

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

A: Nothing happens to it automatically. By default your financial data lives only in your browser, not on a Margini server, so if you want a copy preserved regardless of what happens to the app, download a Backup and keep it somewhere safe. If you'd turned on cloud backup, that encrypted copy remains until you delete it, but we can't decrypt it for you without your passphrase, so a local Backup is still the safer bet for anything you want guaranteed access to later.

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

A: Sign-in is passwordless, so your email is the only key, there's no password to reset instead. Two things help: add an Account Recovery Contact under Settings → Account before you ever need it (optional, never used for anything automated), and if you know you're about to lose access to an email, change your sign-in email proactively from the same screen. If you've already lost access, email hello@marginifinancial.com from any address; we verify manually (your business name, roughly when you signed up, and something about your recent data) and never ask for a government ID. See Section 9.

Q: Something isn't working, how do I get help?

A: Use "? Help & guide" on any screen, or email hello@marginifinancial.com with which tab and what's wrong. Section 7 covers common issues you can check yourself first.

As an early user: this app is free while it's in beta, and your feedback shapes what ships later. If something is confusing or breaks, that's exactly what's worth flagging.

SECTION 7

Troubleshooting

Symptom, likely cause, and what to do, for the issues most likely to actually come up. For "how do I" questions, check Section 6 first, this section is for "something looks wrong."

Import problems

Symptom: uploaded a file, but nothing changed.
Cause: every import needs an explicit Replace or Add to existing click, nothing applies automatically, and a multi-section spreadsheet import applies each section (Sales, Expenses, Inventory, Cost of Goods) separately.
Fix: re-open the import screen, check for a ✓ Applied badge next to each section you meant to bring in. Missing badge means that section specifically hasn't been applied yet.

Symptom: a POS or QuickBooks import mapped a column wrong.
Cause: the vendor-specific mapping (Clover, Square, Toast, Lightspeed) assumes their standard export format, a customized export can shift columns.
Fix: pick "Other / not listed" instead and map columns yourself, or fix the misapplied rows directly in Sales Log or Expense Log afterward, same as any manual correction.

Missing data

Symptom: figures you entered yesterday are gone.
Cause: data lives only in this browser on this device (Section 9); it can be lost by clearing browser data, switching browsers, or, on some phones, simply not opening the app for about a week.
Fix: if you have a recent Backup file, restore it via "Upload an existing Margini file." Going forward, back up regularly, the app will remind you if it's been a while.

Symptom: a tab you expected (Rooms, Clients, People) isn't there.
Cause: Rooms and Clients depend on your business type (Section 4); People & Payroll is a module you turn on manually.
Fix: check ⚙ Modules for People & Payroll, or confirm your business type under ⚙ Settings for Rooms/Clients.

Dashboard or Additional Insights not updating

Symptom: you logged a sale or expense, but a card still shows the old number.
Cause: most often the Rolling 30 Days / Month to Date toggle is set to a window that doesn't include the date you just entered, for example a back-dated entry outside Rolling 30.
Fix: check the toggle in the top bar, and check the entry's date in Sales Log or Expense Log directly.

Symptom: Top Revenue Source or Largest Expense Category is missing.
Cause: these need enough of your revenue or expenses actually tagged to a specific product, service, or category to state a meaningful "top" item, see the FAQ in Section 6.
Fix: tag more sales to a product/service via the selector in Sales Log, or wait until you have more history.

Cash Flow questions

Symptom: Cash Flow says "too early to forecast."
Cause: the 13-week projection needs enough trading history to trust, a handful of days isn't enough to extrapolate responsibly.
Fix: keep logging, the projection appears once there's enough history behind it.

Symptom: Cash Flow doesn't match my actual bank balance.
Cause: Cash Flow projects from what you've logged in Sales Log and Fixed Costs, it doesn't read your bank account directly, anything not yet entered (a bill you haven't logged, a sale you haven't recorded) won't be reflected.
Fix: make sure your recent entries are complete and up to date; Cash Flow is only as accurate as what's been logged.

Browser compatibility

ClarityApp runs in any modern browser (Chrome, Edge, Safari, Firefox). A few features are browser-specific: automatic backups to a synced folder (Section 9) currently work on Chrome and Edge only. If something looks visually broken, try refreshing first, the app periodically checks for a newer build and will prompt you to refresh when one's available.

SECTION 8

Best Practices

A suggested routine, not a requirement. Following it consistently is what makes Dashboard's insights sharp instead of stale.

Daily

2 MINUTES

- Log today's sales and any expense that just happened, Enter Numbers is built for this, one page, no tab-hopping.
- If you use Sales Log's Payment status, mark anything Unpaid so it lands in Who Owes Me automatically.

Weekly

10 MINUTES

- Read Dashboard's Financial Health card and "What needs your attention," tap each row open, this is the heart of the app, worth a real look each week, not just a glance.
- Check Cash Flow for any week projected to go negative in the next 13 weeks, and act early if one does.
- Review Who Owes Me for anything overdue or due this week, and follow up.
- If you're using People & Payroll, log and mark paid any completed pay periods.

Monthly

20 MINUTES

- Review Pricing: has your cost of goods or overhead changed enough to matter? Update it rather than letting margin figures quietly drift.
- Check Dashboard's Discounts Given and Average Discount %, are they where you'd expect, or creeping up without you noticing?
- Compare actual revenue and costs to Budget, if you use it, and adjust the plan if reality has moved.
- Download a Backup. If it's been a while, the app will remind you, but don't wait for the reminder.

Quarterly

30-60 MINUTES

- Look at Dashboard's Revenue & Profit Trend over the full quarter, not just the last 30 days, for the pattern a single month can't show.
- Reconsider your Tax Set-Aside rate and check you're on track for the amount you'll actually owe.
- Revisit Scenarios for any bigger decision on the table, a hire, a price change, a new location.
- If you have two years of data, use Dashboard's "Compare [year] vs [year]" to see real year-over-year movement.

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

SECTION 9

Data & Security

Where your data lives

Signing in uses your email and a one-time link; that, plus basic account details (when you signed up, your business name and type), is stored with our identity provider so we can recognize you, that's identity data, not your business's numbers. If you use Multiple Businesses or Team Members (Section 4), the business names, who's a member, and each person's role are stored with us too, that's what lets a business and its team show up correctly wherever a member signs in. Everything you actually enter about your business, sales, expenses, products, fixed costs, people, payroll, stays in your browser on this device. None of it is sent to or stored on a Margini server by default. Nobody at Margini Financial can see your day-to-day numbers unless you choose to share a Backup file or your screen with us directly, for example through the Feedback tool.

Your day-to-day entries don't yet follow you between devices or browsers automatically, a sale logged on your laptop doesn't appear on your phone by itself. Until that catches up to Members and Multiple Businesses, use Backup/Restore or Cloud backup (below) to bring your numbers along, or simply keep entering on the one device you use for this business.

If cloud backup is available and you turn it on, your financial data is encrypted in your browser with a passphrase only you know before anything uploads, we store the encrypted result, not your numbers, and can't read it or recover it if that passphrase is lost. Off by default; everything above about local-only storage stays true unless you opt in. See our Privacy Policy for the full picture, including exactly what identity data is stored and why.

Backup and re-importing

1. Your work auto-saves to this browser as you go, no save button needed.
2. Click ↓ Back up your data under Dashboard's "What to Do Next" any time to download a full Excel copy.
3. For extra protection, save that file into a folder that's already synced to the cloud, Google Drive, iCloud, or Dropbox, so a lost or wiped computer doesn't mean lost data. On Chrome or Edge, you can go a step further: in Manage Data, under "Your data is yours," click "Set up automatic backups to a folder" once, choose that same cloud-synced folder, and every future backup saves there on its own, no download step needed. You can change the folder or turn this off at any time from the same panel.
4. To move to another device or browser, open ClarityApp there, choose "Upload an existing Margini file," select that Backup file, then pick Replace or Add to existing as described in Section 4.
5. On a shared or public computer, use "Clear data from this device" in Manage Data when you're done, ideally after backing up first.

Keep a backup, it's your only safety net by default. Everything you enter stays in this browser on this device unless you deliberately back it up. That keeps your numbers private, but it also means the only copy is the one in your browser. Clearing your browser data, switching browsers, losing the device, or, on some phones (iPhone and iPad especially), simply not opening the app for about a week can wipe it. Downloading a Backup every so often is what protects your work: it's a file you can keep safe and re-upload any time. It captures your whole setup, not just your figures, so your logs, products, fixed costs, and people/payroll records come back along with your currency, target margin and the modules you'd switched on. Make it a habit, after a big data-entry session, and every week or two. If it's been about a week since your last backup and you've changed things since, the app will quietly remind you, with a Back up now button so it's one click. You can dismiss that reminder, it won't badger you.

Cloud backup (optional)

Where available, Settings → Data offers ☁ **Back up to cloud** and ☁ **Restore from cloud** alongside the Excel backup above, a second, off-by-default safety net that survives a lost or wiped device without you having to manage a file yourself.

1. The first time, you'll set a **backup passphrase**, separate from your sign-in email, and confirm you understand it can't be reset if you forget it. Write it down somewhere safe: Margini Financial cannot recover a lost passphrase or read a backup without it, that's the point.
2. Click **Back Up Now**. Your data is encrypted in your browser with that passphrase, then the encrypted result uploads, never the numbers themselves. Each cloud backup is a snapshot; the most recent ten are kept, older ones are pruned automatically.
3. On another device, signed in to the same account, ☁ **Restore from cloud** lists your backups by date. Pick one, enter your passphrase, and review what it contains before confirming, restoring **replaces** this device's local data, it doesn't merge, so back up this device first if it has anything you'd want to keep.
4. Signing in on a device with no local data yet may show a “Restore your data from the cloud?” prompt automatically, if that account has at least one cloud backup. It's a shortcut to the same Restore flow, not a new mechanism, and only appears if you've backed up to the cloud from somewhere before.

This is not automatic sync. A device only gets your data when you deliberately back up and then deliberately restore, nothing updates in the background or merges changes from two devices. If that's not enough for how you work across devices, the Excel Backup/Restore above works the same way it always has, cloud backup is an additional option, not a replacement.

Account access and recovery

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

1. **Before you lose access:** if you know you're about to change email providers or close an old inbox, update your sign-in email first. Settings → Account → "Change sign-in email" sends a confirmation link to the new address (and possibly your current one too, some projects require both), nothing changes until you confirm, and your business data and session stay exactly as they are throughout.
2. **Add a recovery contact:** Settings → Account → "Account Recovery Contact" is an optional email or phone number our support team can use to help verify it's really you if you ever need manual recovery. It's never used for anything automated, no texts, no emails sent to it, it's just there for a human to reach you if needed.
3. **If you've already lost access:** email hello@marginifinancial.com from any address explaining what happened. We verify manually before making any change, be ready to describe your business name, roughly when you signed up, and something about your recent data, a recent sale, a product you've priced, anything only the real account holder would know. We will never ask for a government ID for this.

Restoring safely: the returning-user warning

If you reopen the start screen ("↻ Change Starting Data" under Dashboard's "What to Do Next," or "Change how to start" on Setup Progress), a × in its corner lets you close it again without picking anything, your data is untouched either way. Choosing "Explore the sample business" no longer clears real, entered data: it's parked instead, and "↲ Return to my data" (replacing "↻ Change Starting Data" under Dashboard's "What to Do Next" while a sample is loaded) brings it back with one click, see Section 2. Since only one parked save is kept at a time, choosing anything else that would overwrite it, Start from scratch, an importer, or exploring the sample again from a different reopen, now asks you to confirm first, so a returning user can't lose real work with one accidental click. If you're only looking at an untouched sample business with nothing parked behind it, there's nothing real to lose, so no warning appears.

Printing a one-page snapshot

Go to Dashboard first, that's the screen built for this, then open "? Help & guide" and click "Print / save a one-page snapshot." Dashboard is the plain-English read that holds up as a printout, Additional Insights is chart-heavy and built for scrolling, not printing. Choose "Save as PDF" in your browser's print dialog for a file instead of paper.

Sharing a report externally

Manage Data → "Export Business Summary" builds a one-page Business Summary Report: Financial Health, Revenue, Net Profit, Cash Position, a 13-week Cash Flow snapshot, Receivables, your largest expense categories, top revenue sources, and a short CFO Read summary, formatted for printing or saving as a PDF. Meant for sharing with a lender, landlord, business partner, or advisor who needs the picture without your full day-to-day detail. It reuses the exact same figures Dashboard and Additional Insights already show you, nothing is calculated differently for the report, and it respects the same "not enough data yet" limits those screens do rather than guessing.

Your privacy, in short

- Your financial data does not automatically follow you to another browser or device, use Backup (Excel or cloud) deliberately.
- Clearing your browser data, uninstalling your browser, or using "Clear data from this device" removes your ClarityApp data permanently. Margini Financial cannot recover it for you, and if you'd also turned on cloud backup, we can't recover a lost passphrase either, that's by design, not an oversight.
- By default nothing about your business is stored on our servers, we can't back up your data for you, restore it after device loss, or transfer it between devices on your behalf unless you've deliberately turned on cloud backup, and even then what we hold is encrypted and unreadable by us. That responsibility sits with you.

SECTION 10

Release Notes

A realistic picture of where the beta stands: what's fully built, what's a known, deliberate limitation, and what's genuinely planned but not yet started. Nothing here should surprise you once you've used the app for a week.

Recently added

- **Multiple Businesses and Team Members.** The business switcher at the top of the sidebar now lets you hold more than one business on the same device and account, and Settings → Members lets you invite people onto a business with one of four roles (Read-only, Manager, Bookkeeper, Admin), each seeing and doing different things, enforced on the server, not just hidden in the menu. Your day-to-day sales, expenses, and other entries still stay on the device you enter them on for now; only business and membership information (names, who's a member, their role) is shared across a signed-in account. See Section 4.
- **People & Payroll is now the single source for Wages and Owner Pay, with a Direct/Overhead/Mixed cost treatment per person.** Previously, Wages and Owner Pay could be entered as a flat figure in Fixed Costs and separately through People & Payroll, which could double-count labor cost in Net Profit and in Pricing if a business used both. Fixed Costs now shows a read-only total sourced from People & Payroll (always on, not a module you switch on). Anyone with an existing Fixed Costs figure gets a one-time offer to move it into People & Payroll with the amount preserved exactly; declining leaves it untouched and asks again next time. Each person can also be classified Direct labor, Overhead, or Mixed (with a percentage split) so Pricing can tell the difference; every person's full wage still counts in your financial results regardless of this choice. See Section 4.
- **New: "Where Your Money Went," right after Dashboard.** A single flow from Revenue through to Net Income, every stage clickable for its own breakdown (Revenue by product/service, Cost of Revenue by what it cost to make, Operating Expenses by Payroll/Fixed Costs/Fees/Marketing/Other), all reading the same figures Dashboard and Additional Insights already use. Taxes & Other now reflects your actual Tax Set-Aside rate instead of always reading $0; see Section 3 for how the Net Income shown there relates to Net Profit shown everywhere else.
- **Recurring Revenue now supports every-2-weeks (biweekly) schedules**, alongside weekly and monthly, and a schedule can carry a standing discount that flows through to Sales Log and every discount figure that reads it exactly like a manually entered discount does. The panel can also now be collapsed and searched. See Section 4.
- **Fixed Costs no longer fabricates a fake starting point on your very first edit.** Entering rent, wages, owner pay, or other fixed for the first time used to invent a fictional "since day one" history out of whatever was already sitting in those fields (often $0), then blend your real new rate against that fiction for the rest of the current window, Total Expenses and Net Profit could look like they hadn't moved even after entering real numbers. The first edit now records only the real rate you just entered, with nothing invented before it. See Section 3.
- **The in-app User Guide download link now resolves correctly.** It previously pointed to a path that didn't match where the PDF is actually deployed and could land on the marketing site instead of the file.
- **Excel backup now includes People & Payroll, Recurring Revenue schedules, and Cash Flow adjustments.** These were tracked in the app but silently left out of the downloadable Excel file, a restore came back with zero staff, zero recurring schedules, and zero payroll history even though the original data had them. Cloud backup was never affected, only the Excel format. The restore preview ("Found in this file") now also lists every sheet the file actually has, not a fixed shortlist. See Section 9.
- **"Clear data from this device" now genuinely clears everything it promises.** Clients, Business Units, Rooms, Tenancies, and Recurring Revenue schedules used to survive it, left behind while the tab that would show them disappeared. See Section 9.

- **A new Recurring Revenue schedule now shows up in Who Owes Me right away.** If its first payment was already due (or due today), it used to sit there reading "Upcoming" and generate nothing until you reloaded the page. It now generates that occurrence, and shows Overdue correctly, the moment you add it. See Section 4.
- **The client list on the Clients page can now be collapsed.** A long list used to push the Recurring Revenue panel far down the page; a "Hide list" toggle keeps the summary card visible while getting the rest out of the way. See Section 4.
- **Recurring payment matching is more reliable for weekly schedules.** A "Payment may already be recorded" warning could previously appear on an ongoing weekly client even though nothing was actually duplicated, it was comparing dates, not the specific payment. Mark Paid now checks against the exact scheduled payment it's resolving, so that false alarm is gone; the safety check for a genuinely duplicate manual entry is unchanged. See Section 4.
- **Recurring Revenue (Services & Home Care):** set up a client's repeating payment once, from Clients → Recurring Revenue, and Clarity tracks what's expected in Who Owes Me automatically. A schedule is never itself revenue, actual revenue is only recorded when you confirm a real payment with Mark Paid, which writes the Sales Log entry for you. If you'd already recorded that payment the normal way first, Mark Paid recognizes it and asks before creating a second entry. See Section 4.
- **Explore the sample business is now risk-free.** If you already had real data entered, it's parked automatically rather than overwritten, a "↲ Return to my data" button (Dashboard's "What to Do Next" and Manage Data) brings it back with one click any time. See Section 2.
- **Dashboard v4: What to Do Next now consolidates with CFO Read.** Its top three actions are CFO Read's own highest-priority items restated as what to do about them, not a second, independently-generated list. Day-to-day shortcuts (record an expense, add a customer payment, upload data, add a business unit, back up, change starting data) moved from the sidebar's old Quick Actions section into a separate "Other things you can do" row in the same panel. "What needs your attention" shows three items by default now (was five), with "See all" for the rest. See Section 3.
- The start screen can now be closed with a × without picking anything, and any choice that would discard real data, yours or a parked sample-preview stash, asks you to confirm first. See Section 9.
- **Discount Final Price preview now accounts for Units.** Selling more than one of a discounted item in the same line, the live preview in Sales Log and Enter Numbers now shows the discount applied across all the units entered, not just one, so it matches what Dashboard's Discounts Given actually records. See Section 4.
- **Cloud backup and restore (optional):** Settings → Data now offers an encrypted, off-by-default cloud backup alongside the Excel backup, see Section 9 for the full walkthrough. Includes an automatic "Restore your data from the cloud?" prompt when signing in on a device with no local data yet.
- People & Payroll Lite: track who works for you and what labour costs, without payroll tax or compliance features.
- Discounts & Complimentary Services: log a discount or a free session honestly, on any priced item, any business type.
- Sales Paid/Unpaid: mark a sale unpaid and it links to Who Owes Me automatically, no double entry.
- Dashboard additions: Top Revenue Source, Largest Expense Category, Average Discount %, Payroll %, a line-chart Monthly Expense Trend.
- CFO Read now flags revenue concentration (relying heavily on one client, product, or service) and caps itself at seven insights, worst first.
- A Privacy Policy now exists at marginifinancial.com/privacy, and this guide's Section 9, the in-app Data & Security panel, and the Terms of Use (Section 11) all describe the same, current picture of where your data lives.
- **Business type can now be changed any time** from Settings → Business, no reset needed, see Section 4. Data tied to a feature that no longer applies goes dormant rather than being deleted, and comes back if you switch again.
- A one-time warning now appears if you log an expense that exactly matches an existing Fixed Costs rent, wages, or owner pay amount and isn't tagged to it, a lightweight check against accidentally double-counting a recurring cost. See Section 3.
- Account recovery: Settings → Account now offers a self-service sign-in email change, and an optional Account Recovery Contact support can use to help verify it's you during manual recovery. See Section 9.

- Business Summary Report: Manage Data → "Export Business Summary" builds a printable one-page report suitable for a lender, landlord, or advisor. See Section 9.

Known beta limitations

- **Pricing fields are presentation-only for non-retail types.** Hourly, nightly, and per-visit rates currently reuse the same underlying cost-per-case structure retail uses, relabeled, rather than being fully distinct fields. Nothing is calculated incorrectly, but the field names are a closer fit for retail than for a genuinely hourly or nightly business.
- **Cross-reference links can go stale after a full backup restore.** The visual link between a payroll entry and its Wages expense, or an Unpaid sale and its receivable, is rebuilt with new internal IDs on restore. Both sides of the record are still complete and correctly counted, only the "linked display" convenience (like an UNPAID tag clearing itself) can stop reflecting the connection after a restore.
- **No rental import path.** POS and QuickBooks import stay retail-shaped for now; a rental portfolio doesn't typically have a POS export or a P&L to bring in the same way.
- **Recurring cost reconciliation is a light check, not a full one.** Entering the same cost in both Fixed Costs and Expense Log double-counts it. Tagging an expense to Rent, Wages, or Owner Pay (Section 3) is the reliable way to avoid this, and logging an untagged expense for the exact amount of an existing Fixed Costs rate now warns you first, but it doesn't catch a slightly different amount or a partial payment. The discipline is still mostly manual.
- **No true category-level revenue breakdown for Services or Home Care**, only item-level (Revenue Mix, Top Revenue Source). A category rollup on top of that may come later.
- **Recurring Revenue's duplicate-payment detection is a targeted check, not exhaustive.** Mark Paid recognizes an existing payment only if it's the same client, the exact amount, and within about a week of the expected date; outside that window it proceeds as a normal payment and won't be flagged. Partial payments against a single recurring occurrence aren't supported yet either, each occurrence expects one full payment.

Planned, not yet started

- Real industry benchmarking (for example, a genuine waste-rate comparison for your specific retail sub-type), once there's real, trustworthy benchmark data behind it.
- A dedicated property/room management view for Rental, beyond the current Rooms and tenancy tracking.
- Services Offered / Care Plans as their own first-class records, which would let Top Client become a genuine Top Service or Top Care Plan ranking.

This list will change. As a beta, features and priorities shift based on real feedback. The app itself is always the current source of truth for what a feature does; this section is a snapshot, not a promise.

SECTION 11

Terms of Use & Disclaimers

1. Educational use only, not advice

ClarityApp calculates figures from the data you enter and shows general rules of thumb (for example, a common cash-reserve target or a typical margin range) alongside them. Everything the app shows you is **information to support your own decisions**, not a recommendation about what to do, and not tax, accounting, financial, investment, or legal advice. General benchmarks shown in the app describe broad rules of thumb, not a measured comparison against businesses like yours; what's typical varies a lot by trade, location, and stage.

Using ClarityApp does not create an accountant-client, advisor-client, or any other professional relationship with Margini Financial, its founder, or anyone associated with it, even though the app was built by a licensed CPA. For decisions with real financial, tax, or legal consequences, consult a licensed professional who can review your specific situation.

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2. Your data and where it lives

Signing in stores your email and basic account details (identity data) with our identity provider, so we can recognize you. Everything you actually enter, sales, expenses, products, fixed costs, stays in your browser on your device, and none of it is sent to or stored on a Margini server by default. Section 9 covers what this means in practice, including backups, restoring, and your privacy, and our Privacy Policy covers it in full. In short:

- Nobody at Margini Financial can see your numbers unless you choose to share a Backup file or your screen with us directly, for example through the Feedback tool.
- Your financial data does not automatically follow you to another browser or device. Use ↓ Backup regularly, or turn on the optional encrypted cloud backup (Section 9), if you want a copy that survives a cleared browser, a new device, or a lost laptop.
- Clearing your browser data, uninstalling your browser, or using "Clear data from this device" removes your ClarityApp data permanently. Margini Financial cannot recover it for you.
- By default, nothing about your business is stored on our servers, so we can't back up your data for you, restore it after device loss, or transfer it between devices on your behalf, unless you've deliberately turned on cloud backup, in which case what we hold is encrypted and unreadable by us without your passphrase. That responsibility sits with you either way.

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3. Accuracy and the limits of a beta

ClarityApp is beta software. It may contain errors, and its calculations, insights, and imports are provided "as is," without a guarantee of accuracy, completeness, or fitness for any particular purpose. Every figure the app shows is only as accurate as what you've entered and how completely you've entered it: incomplete data can produce a figure that is technically calculated correctly but does not reflect your actual financial position. Section 10 lists current known limitations. Review figures before relying on them for a filing, an application, or any decision with real consequences, and verify anything that surprises you.

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4. Beta status and changes

ClarityApp is currently free to use, with no signup fee, while it's in beta. This may change. If it does, you'll get advance notice before any fee applies, and you'll be able to export your data via Backup before deciding whether to continue. Features, wording, tabs, and modules described in this guide may change during the beta as we act on feedback; the app itself, not this document, is always the current source of truth for what a feature does.

5. Ownership

The ClarityApp software, its design, calculations, and written content belong to Margini Financial. The data you enter, your sales, expenses, products, and any file you upload or export, belongs to you. We don't claim ownership of your business data by virtue of you entering it into the app.

6. No liability for decisions made using the app

To the fullest extent the law allows, Margini Financial and anyone associated with ClarityApp are not liable for losses, damages, or costs arising from your use of the app, including decisions made based on its figures or insights, data lost due to a cleared browser or device failure, or interruptions during the beta period. This app supports your judgment, it does not replace it, and the decisions you make using it remain yours.

7. Acceptable use

Use ClarityApp for its intended purpose: tracking and understanding your own business's finances. Don't attempt to disrupt the app, misrepresent data you upload as another business's without authorization, or use it in a way that violates applicable law.

8. Governing law

These terms are governed by the laws of the State of Maryland, without regard to conflict-of-law principles.

9. Changes to these terms

We may update this guide and these terms as the app changes during the beta. The version available in the app's Help & guide panel or on marginifinancial.com is the current one. Continuing to use ClarityApp after an update means you accept the current version.

10. Questions

Email hello@marginifinancial.com with any question about these terms, your data, or how the app works. We aim to respond within 24 hours.

By using ClarityApp, you're agreeing to the terms on this page, in addition to using the app as described in Sections 1 through 10. If something here doesn't match what you see in the app, the in-app "? Help & guide" panel and Section 6's FAQ are the next place to check, then hello@marginifinancial.com if you're still unsure.