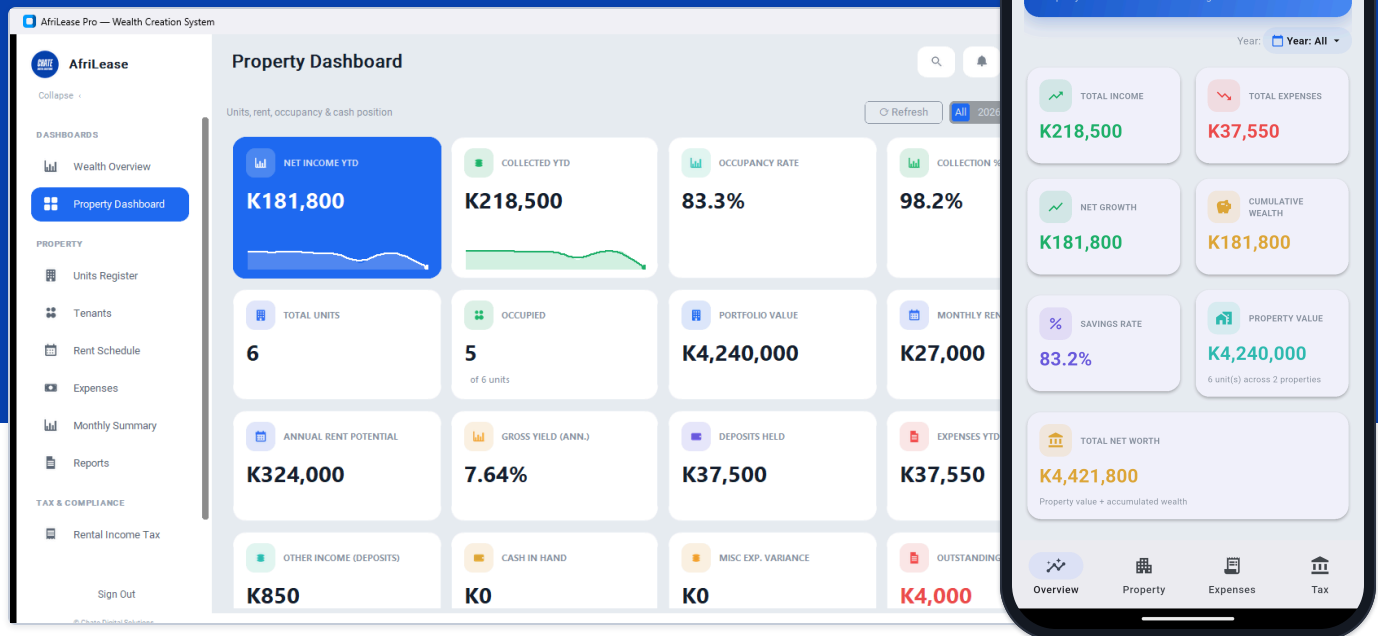




AfriLease Pro

Customer User Guide

Manage your property. Track your rent. Understand your portfolio.



About this guide

Product	AfriLease Pro
Document	AfriLease Pro Customer User Guide
Publisher	Chate Digital Solutions
Manual version	1.0
Product version shown	Android app v1.0.0 (About screen) · Windows app v1.0.0 (Settings)
Platforms	Android phone app · Windows desktop app
Edition pictured	Enterprise. The Demo edition looks the same, apart from a “DEMO – N days left” badge.
Publication date	October 2026
Support	Email chapwet@chatedigitalsolutions.com · WhatsApp +260 978 643 800

About the examples in this guide

Every picture in this guide is a real AfriLease Pro screen. All people, phone numbers, email addresses and amounts are invented. The landlord is Grace Mulenga; the tenants are Joseph Banda, Mary Phiri, Ruth Mwale, David Tembo, Peter Zulu and Chanda Traders Ltd. The figures were produced by the app from that invented data, so every number you see adds up. No real customer data appears anywhere.

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Welcome to AfriLease Pro

AfriLease Pro is property-management software for landlords. It keeps your rental business in one place, warns you when rent is due or late, grades how reliably each tenant pays, and works out Zambian rental income tax on the rent you actually receive.

AfriLease Pro keeps track of your

- Properties** — each building or site
- Tenants** — current and past
- Deposits** — held, deducted and refunded
- Property expenses** — the running costs
- Rental income tax** — calculated and recorded

- Units** — every flat, house or shop
- Rent** — due, received and late
- Repairs** — and who pays for them
- Payment behaviour** — Early, On time or Late
- Financial performance** — income, costs and wealth



The phone app

Record rent, message tenants and check your figures wherever you are. Fingerprint unlock is available on the phone.



The computer app

Work with full registers, the Rent Schedule, reports with Excel and PDF export, and the complete tax workspace.

One way of working

The concepts are the same on both apps. The screens are different.

Your records stay on your device

Each app keeps its own records. A backup file from one can be restored on the other.

Works offline

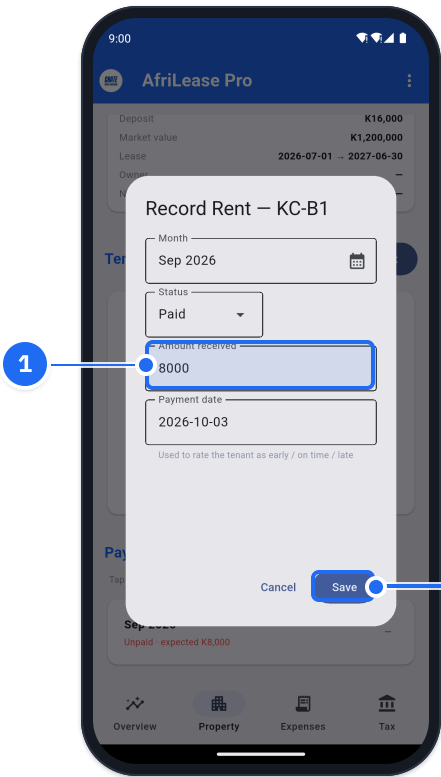
No internet connection or online account is needed.

AfriLease Pro manages property finances only. Amounts are shown in your chosen currency: Kwacha (K), Rand (R), Dollar (\$), Pound (GBP) or Euro (EUR). This guide uses Kwacha, written as the app writes it — for example K4,500.

BEFORE YOU BEGIN

How to use this guide

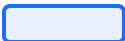
Each page answers one question, such as “How do I record rent?”. We show you the real screen, point at the exact control, explain it in plain English, and give you one action at a time.



Numbered callout. The number on the picture matches the numbered step beside it. Follow the steps in order.



Leader line. The dot sits exactly on the control to tap or click.



Highlight. Marks the field, button or figure the step is about. Read the warning on the page before using a control that deletes or replaces data.



Zoom. A dashed box with a letter shows where an enlarged detail, labelled with the same letter, comes from.



Platform badge. Shown at the top of every page that is specific to the phone app or the computer app. On Android you *tap*; on Windows you *click*.

Save

Bold words are the names of buttons, tabs and fields, written exactly as they appear on screen.

TIP A shortcut or a piece of useful advice.

WARNING An action that needs care because it deletes, replaces or permanently changes records. Read it **before** you start the steps.

✓ CHECK What you should see when you have finished. Confirm it before moving on.

Before you start

Your edition

DEMO

Full features for 7 days

Shows a “DEMO – N days left” badge.

INDIVIDUAL

Up to 5 units

COMMERCIAL

Up to 20 units

ENTERPRISE

For larger portfolios

The edition pictured in this guide.

Phone or computer?

ANDROID

Use the phone app on the move. Its four main areas sit along the bottom of the screen: **Overview**, **Property**, **Expenses** and **Tax**, with everything else in the three-dot menu.

WINDOWS

Use the computer app for registers, the Rent Schedule, reports and the full tax workspace. Its pages are listed down the left-hand side.

Each app keeps its own records. To move your records from one to the other, make a backup on one and restore it on the other — see **Protect your records** on page 76.

FIRST SIGN-IN

Username **admin**

Password **admin**

These are the same on a new phone or computer install.

SECURITY WARNING

Change the default password immediately after completing setup.

Everyone who has AfriLease Pro knows admin / admin. On Android, use **Change Password** in the menu (page 78). On Windows, use **Reset Password** in Settings › Users (page 81).

TIP

Make a backup copy of your records regularly, and keep it somewhere other than the phone or computer the app runs on. Backups are explained on page 76.

CHAPTER 1

Your First 10 Minutes

Sign in, answer six short questions, and your first property and unit are ready.

By the end of this chapter you will know how to

sign in for the first time with the default details;

complete the setup wizard on your phone or computer;

understand the first rent alert you see;

find your way around each app.

THE SETUP JOURNEY

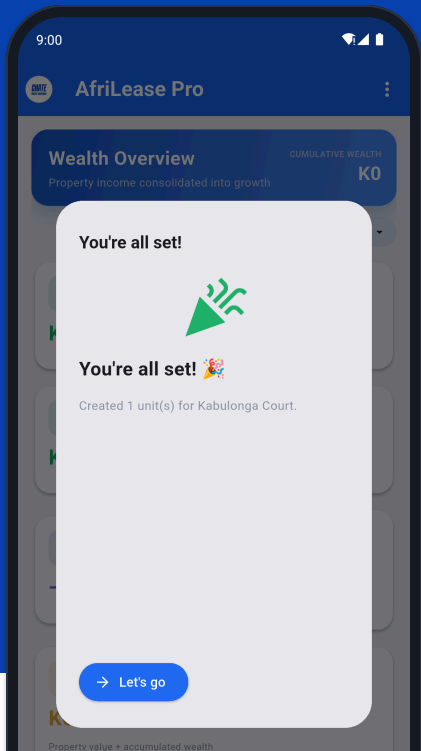


ANDROID Phone setup

page 8

WINDOWS Computer setup

page 13



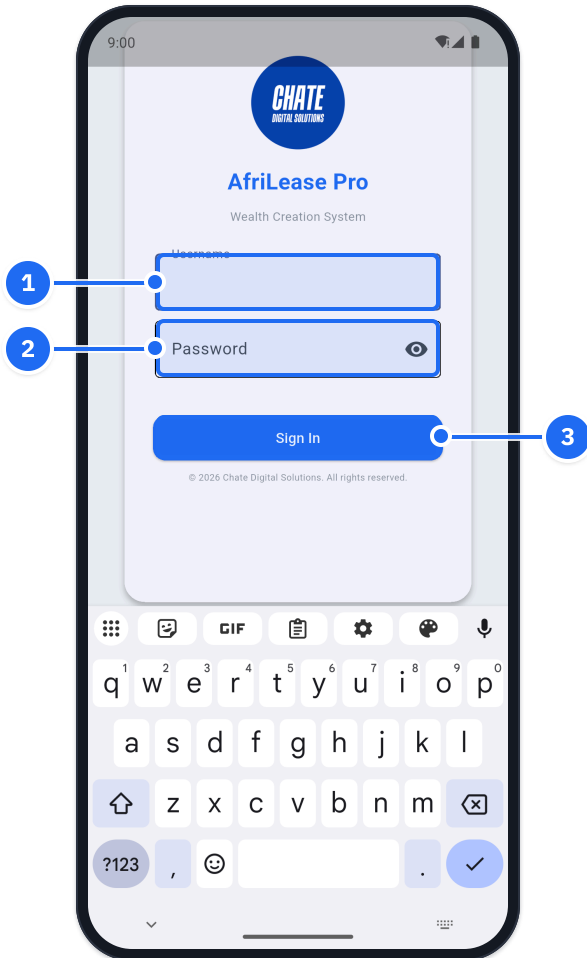
HAVE READY

Your name or business name, your currency, the name and location of one property, and one unit’s monthly rent and due day.

FIRST SIGN-IN

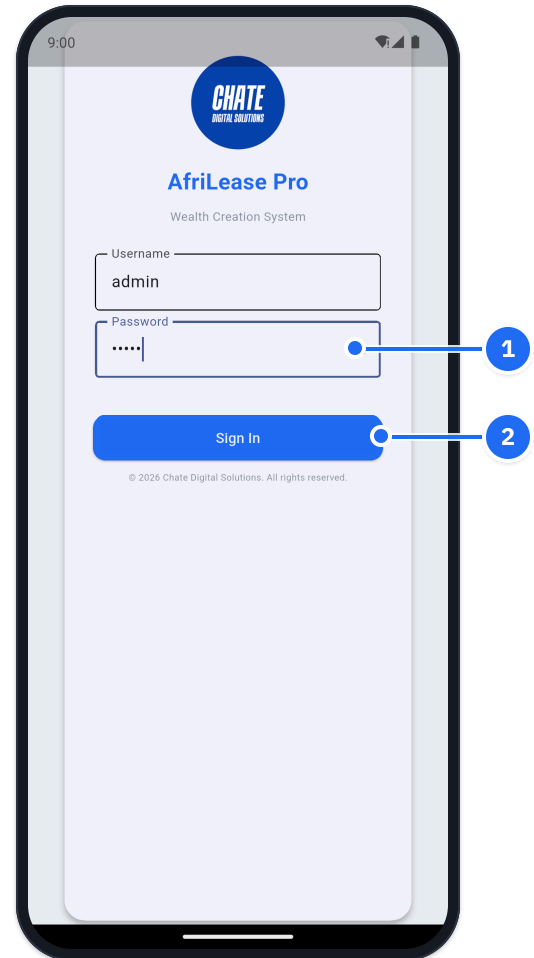
Sign in for the first time

Open AfriLease Pro on your phone. A brand-new install signs in with username **admin** and password **admin**.



- 1 Tap **Username** and type **admin**.
- 2 Tap **Password** and type **admin**.
- 3 Tap **Sign In**.

Figure 1 — The sign-in screen. A brand-new install signs in with admin / admin.



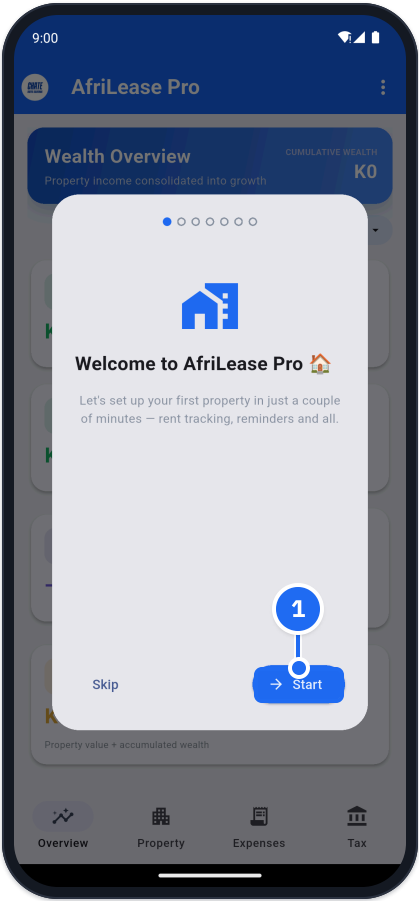
- 1 The password is hidden. To check what you typed, tap the **eye** icon.
- 2 Tap **Sign In**. The setup wizard opens by itself.

Figure 2 — Username and password entered. The eye icon shows the hidden password.

SECURITY Change the default password immediately after completing setup. Use **Change Password** in the three-dot menu — see page 78.

Start the wizard, add your name and currency

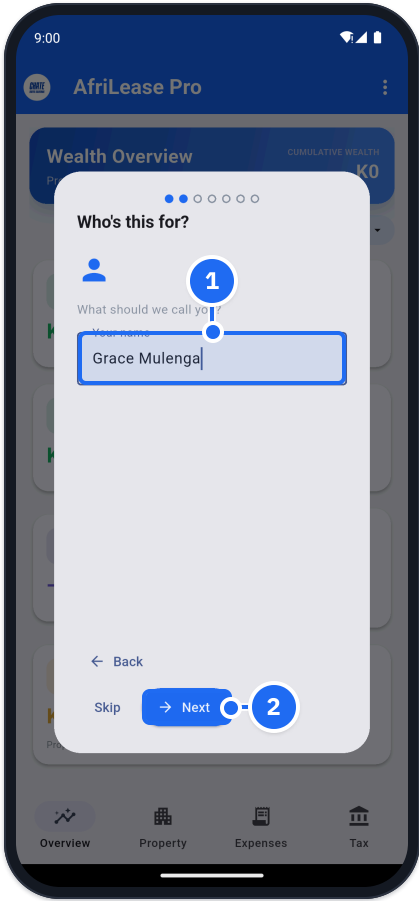
- SIGN IN
- YOUR NAME
- CURRENCY
- PROPERTY
- FIRST UNIT
- REMINDERS
- REVIEW
- FINISH



WELCOME

- 1 Tap **Start**. (Tap **Skip** to set things up later.)

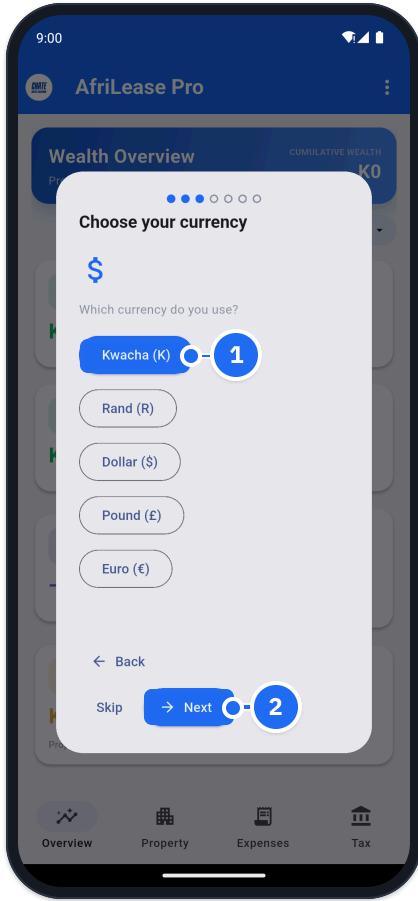
Figure 3 — The wizard opens by itself the first time you sign in.



STEP 1 · YOUR NAME

- 1 Type your name or business name.
- 2 Tap **Next**.

Figure 4 — Your name is printed on receipts and messages to tenants.



STEP 2 · CURRENCY

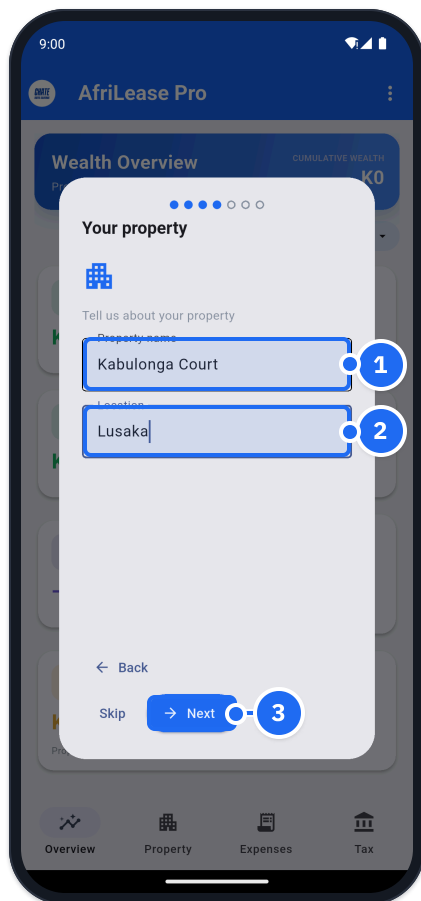
- 1 Tap your currency: Kwacha, Rand, Dollar, Pound or Euro.
- 2 Tap **Next**.

Figure 5 — Choose the currency used for all amounts.

TIP

Made a mistake? Tap **Back** on any step to return to the one before.

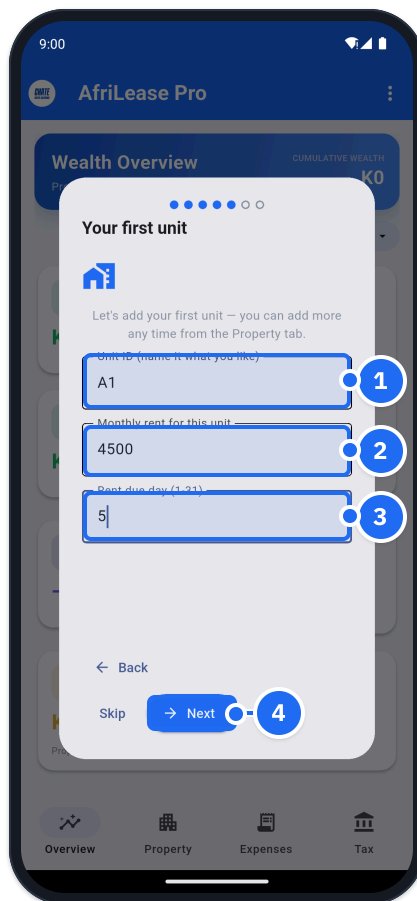
Add your first property, unit and reminders



STEP 3 • YOUR PROPERTY

- 1 Type the property name.
- 2 Type where it is.
- 3 Tap **Next**.

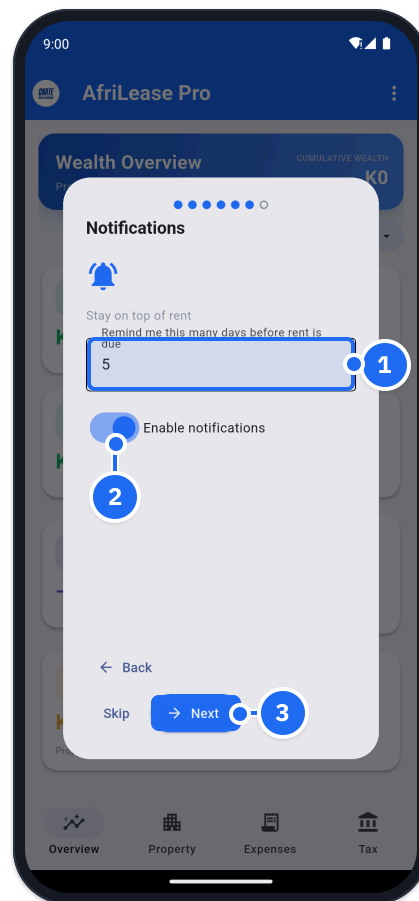
Figure 6 — Your first property: its name and where it is.



STEP 4 • FIRST UNIT

- 1 Give the unit any name you like — A1, Flat 2...
- 2 Enter its monthly rent.
- 3 Enter the day rent is due (1–31).
- 4 Tap **Next**.

Figure 7 — Your first unit: name, monthly rent and due day.



STEP 5 • REMINDERS

- 1 Enter how many days before the due date you want to be warned.
- 2 Leave **Enable notifications** on.
- 3 Tap **Next**.

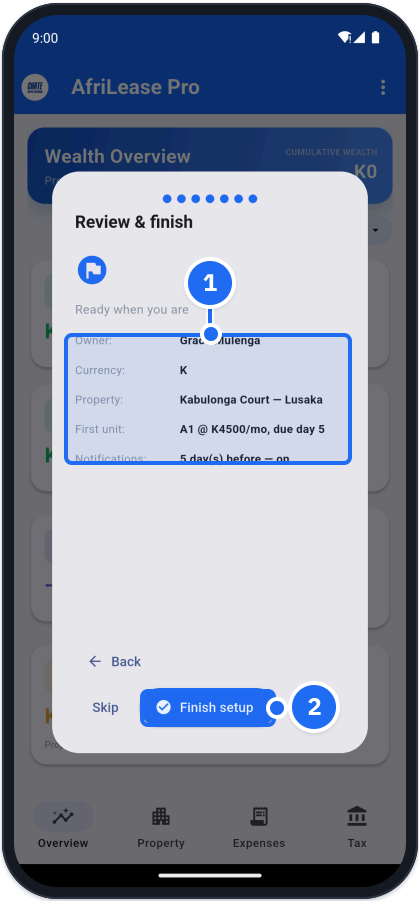
Figure 8 — Rent reminders: how many days' warning you want.

TIP

Type the rent as a plain number, such as 4500. The app shows it as K4,500.

Review, finish and meet your first rent alert

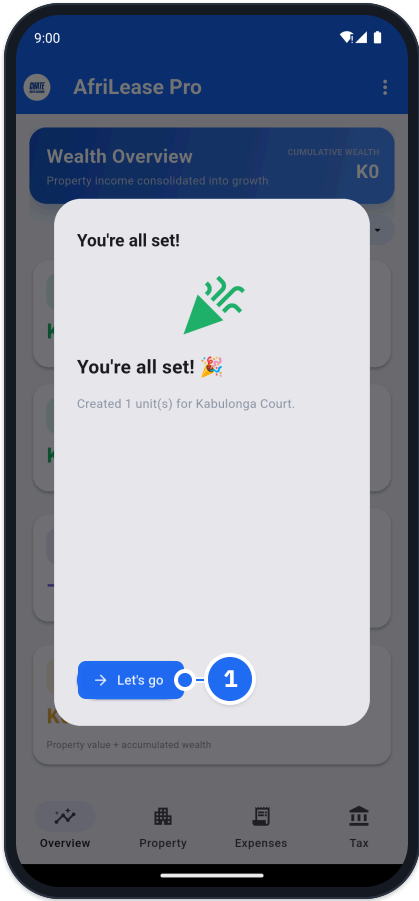
- SIGN IN
- YOUR NAME
- CURRENCY
- PROPERTY
- FIRST UNIT
- REMINDERS
- REVIEW
- FINISH



STEP 6 · REVIEW

- 1 Check every line. **Back** lets you change any step.
- 2 Tap **Finish setup**.

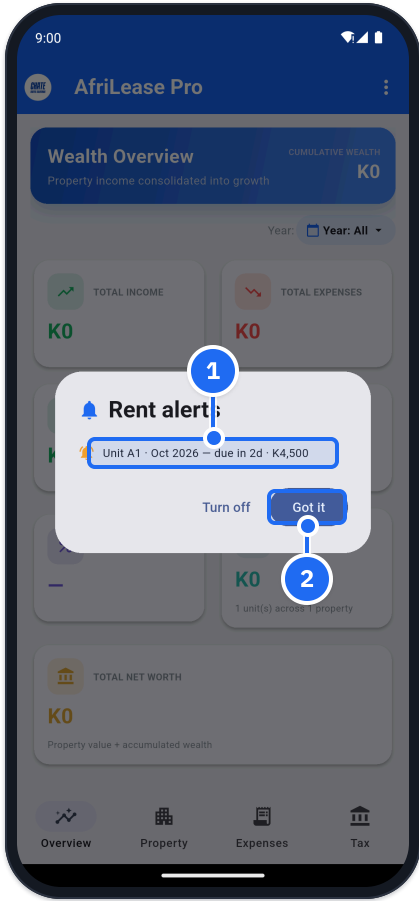
Figure 9 — Check everything before it is saved.



DONE

- 1 Tap **Let's go**.

Figure 10 — Done: your property and first unit now exist.



YOUR FIRST RENT ALERT

- 1 Read the alert: which unit, which month, when it is due and how much.
- 2 Tap **Got it**.

Figure 11 — Straight away the app warns you about rent coming due.

TIP

Turn off silences the pop-up. Rent reminders can be switched back on in Settings.

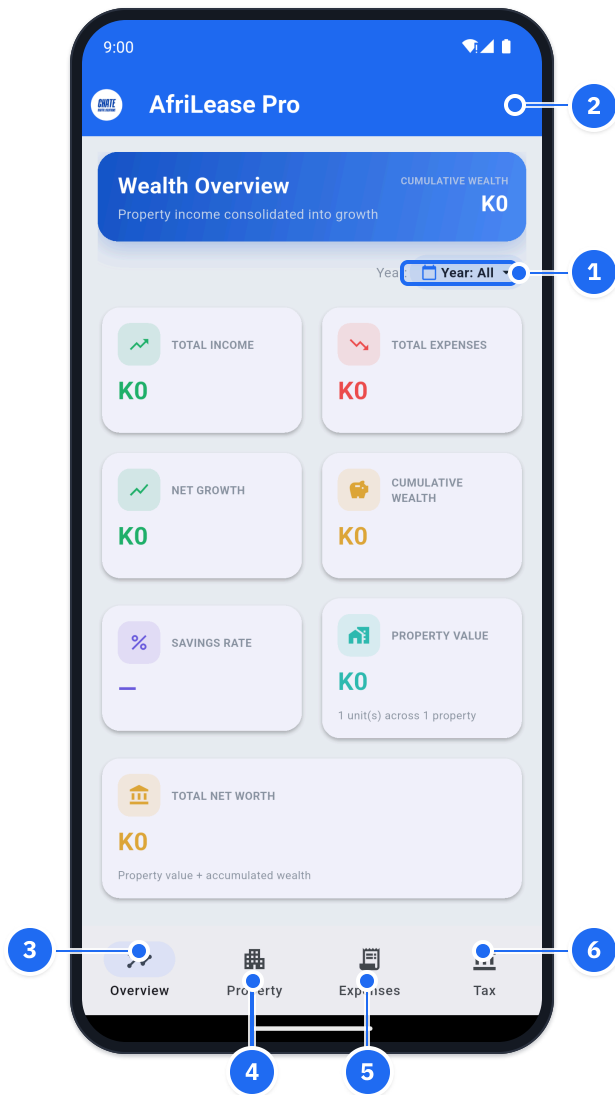
✓ CHECK

Your property and first unit now exist, and the dashboard opens.

FINDING YOUR WAY

Find your way around the phone app

After setup you arrive on the **Overview** dashboard. Every figure starts at zero, because no money has been recorded yet.



- 1 **Year chip** — choose which year the figures cover.
- 2 **Menu** (three dots) — Settings, Change Password, Manage Users, About and Sign Out. See page 77.
- 3 **Overview** — your money at a glance. Chapter 7.
- 4 **Property** — units, tenants, rent and repairs. Chapters 2–6.
- 5 **Expenses** — what the property costs to run. Chapter 5.
- 6 **Tax** — rental income tax on rent received. Chapter 8.

✓ **CHECK** Every tile shows K0. The figures fill in as you record rent and expenses.

NEXT Change the default password now — page 78.

Figure 12 — Your dashboard before any money is recorded: every figure starts at zero.

FIRST SIGN-IN

Sign in on your computer

Open AfriLease Pro on your Windows computer. A new install signs in with **admin / admin**, and the same setup wizard as the phone opens the first time.

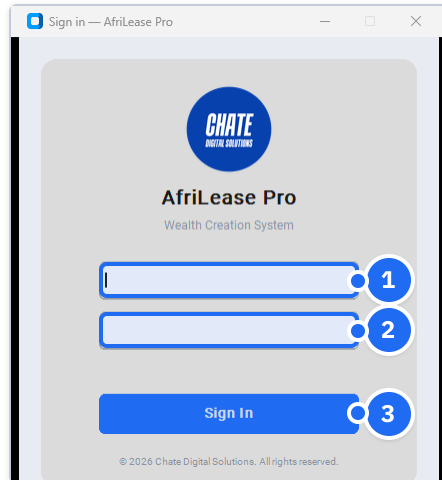


Figure 13 — The desktop sign-in window.

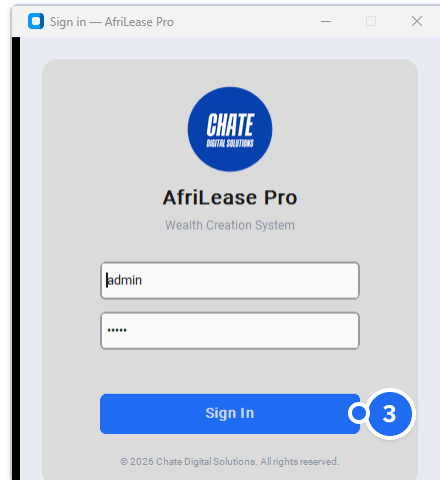


Figure 14 — Username and password entered.

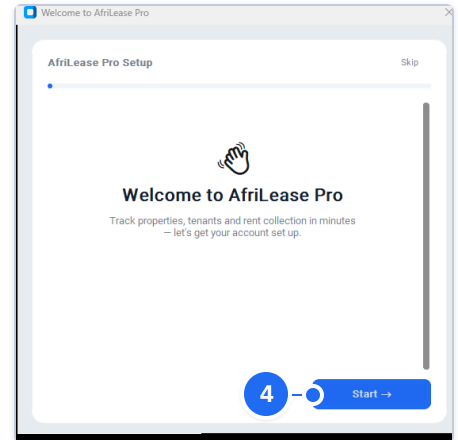


Figure 15 — The setup wizard opens the first time you sign in.

- | | |
|--|--|
| 1 Click the username box and type admin . | 3 Click Sign In . |
| 2 Click the password box and type admin . | 4 In the wizard, click Start →. |

The Windows wizard asks the same questions as the phone: your name, currency, first property, first unit and rent reminders. On Windows, your name is printed on receipts, reports and statements.

SECURITY **Change the default password immediately after completing setup.** On Windows, use **Reset Password** in Settings > Users — see page 81.

Name, currency, property and first unit

1 Type your name or business name. 2 Click **Next** →.

Figure 16 — Your name is printed on receipts, reports and statements.

1 Choose your currency. 2 Click **Next** →.

Figure 17 — Choose your currency.

1 Property name. 2 Location. 3 Click **Next** →.

Figure 18 — Your first property and its location.

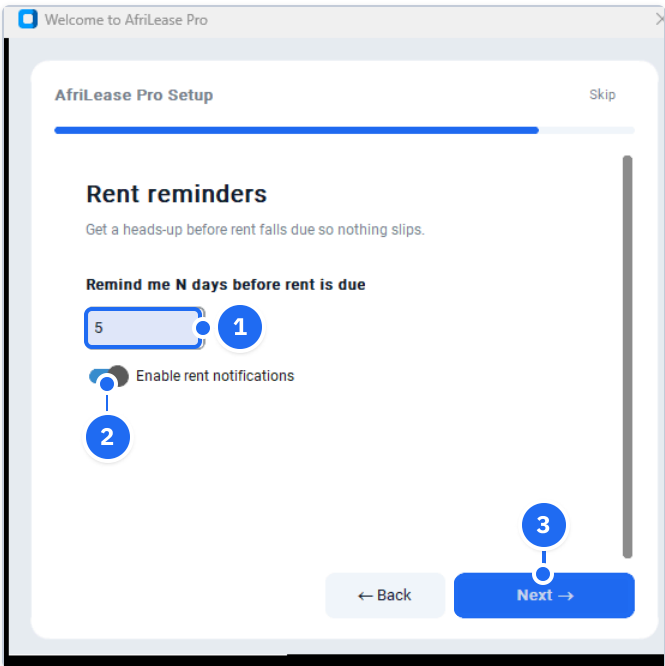
1 Unit ID. 2 Monthly rent. 3 Due day. 4 **Next** →

Figure 19 — Your first unit: name, monthly rent and the day rent is due.

TIP

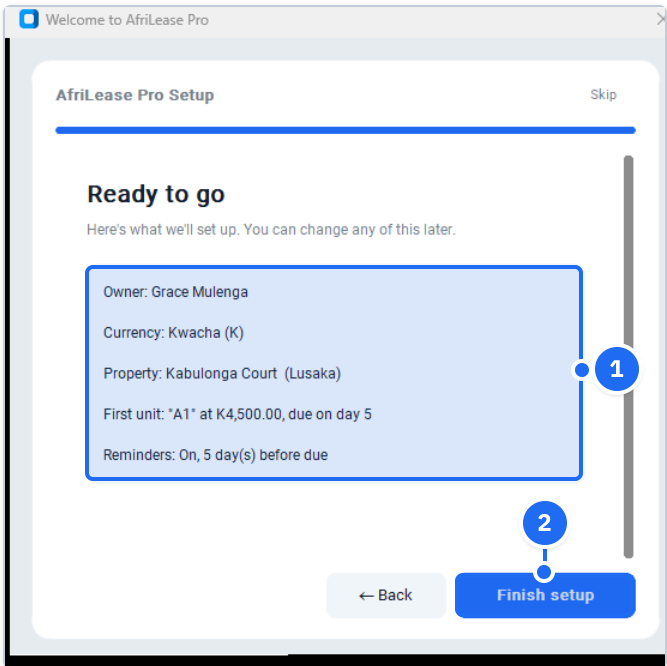
You only add one unit here. Add the rest any time from the **Units Register** (page 22).

Reminders, review and finish



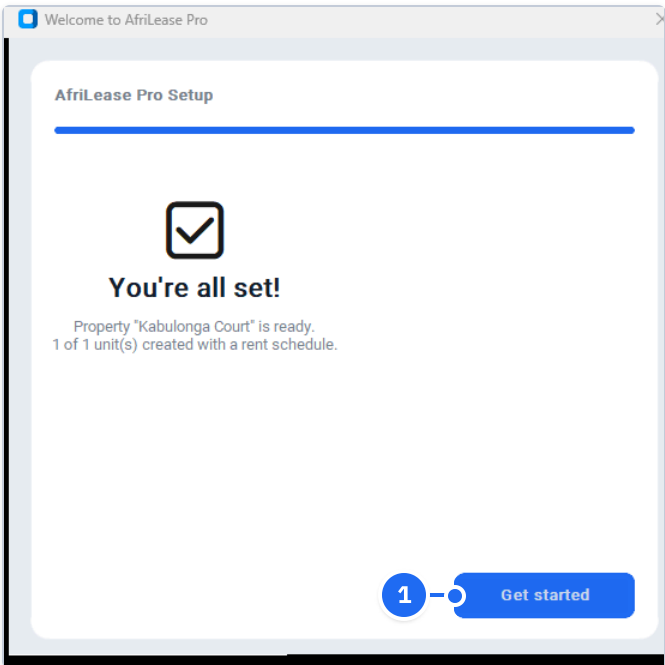
1 Days of warning. 2 Notifications on. 3 Next →

Figure 20 — Rent reminders: how many days before rent is due, and whether they are on.



1 Check the summary. 2 Click **Finish setup**.

Figure 21 — Review everything, then Finish setup. ← Back changes a step.



1 Click **Get started**.

Figure 22 — Setup complete: the property is ready and the unit has a rent schedule.

WHAT HAPPENS NEXT

The app creates your property and first unit, together with a month-by-month rent schedule for that unit. The **Wealth Overview** dashboard then opens.

✓ CHECK

The message reads “You’re all set!” and confirms 1 of 1 unit(s) created.

FINDING YOUR WAY

Find your way around the computer app

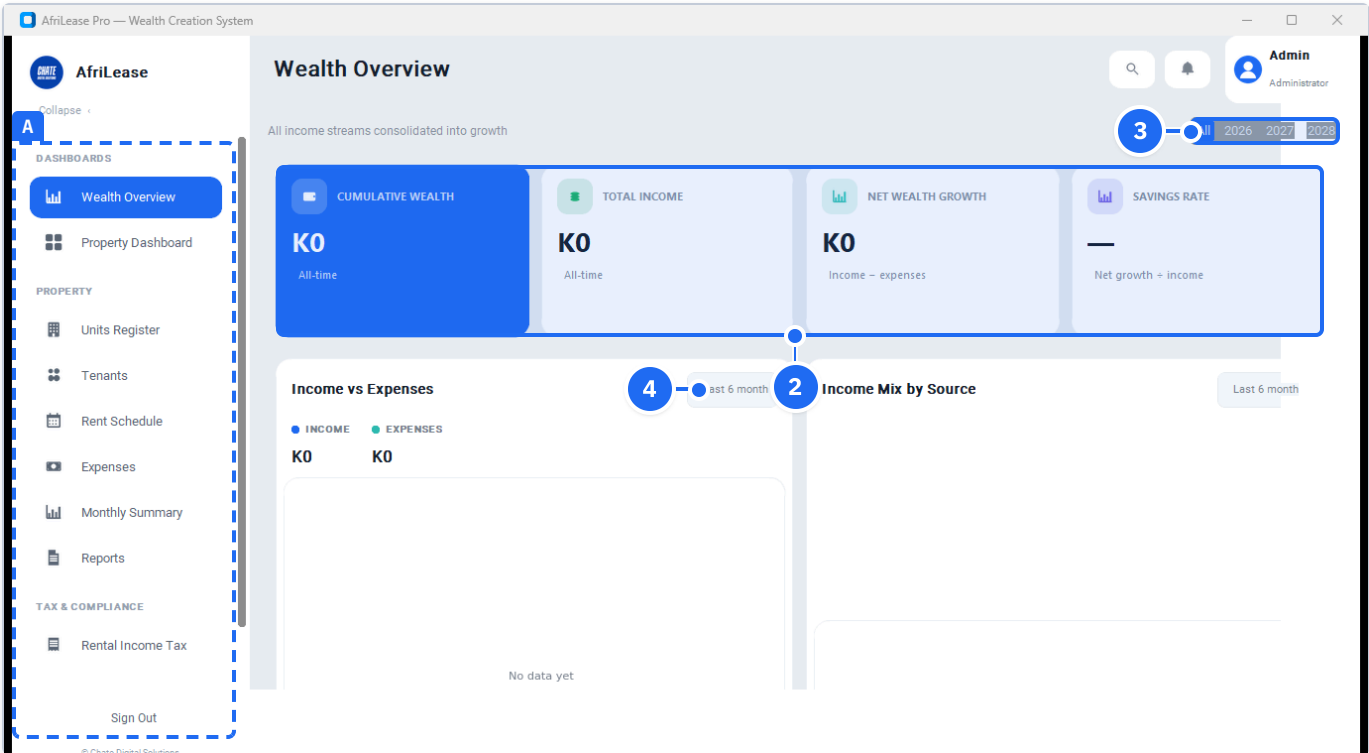
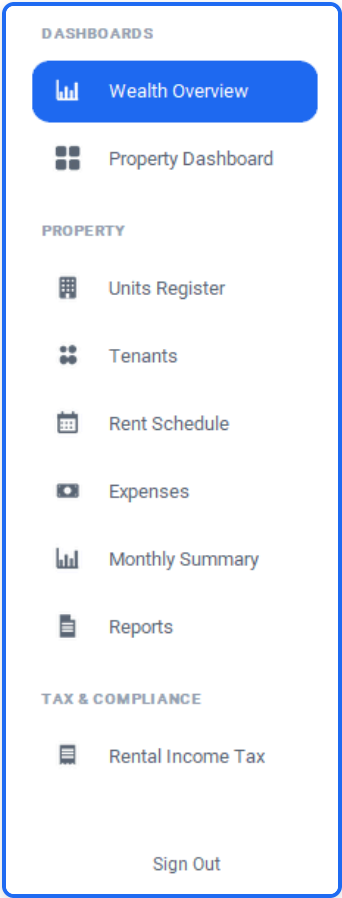


Figure 23 — The Wealth Overview before any money is recorded.



- A Sidebar** — click a page to open it. **Dashboards:** Wealth Overview, Property Dashboard (Ch. 7). **Property:** Units Register (Ch. 2), Tenants (Ch. 3), Rent Schedule (Ch. 4), Expenses (Ch. 5), Monthly Summary and Reports (Ch. 9). **Tax & Compliance:** Rental Income Tax (Ch. 8). **Sign Out** is at the bottom.
- 2 Headline tiles** — cumulative wealth, total income, net wealth growth and savings rate. All start at K0.
- 3 Year** — choose All or a single year.
- 4 Income vs Expenses** — shows “No data yet” until money is recorded.

CHAPTER 2

Properties & Units

Keep every property and unit — its rent, due day and details — organised in one place.

By the end of this chapter you will know how to

find your units and see which are occupied or vacant;

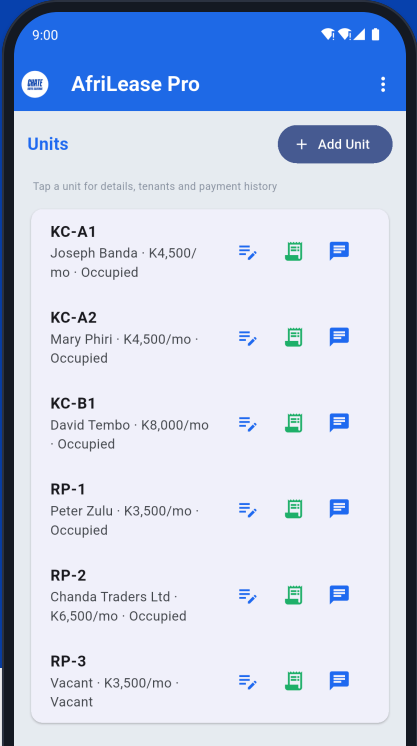
add a unit;

open a unit and read its details;

edit or delete a unit safely;

add a property on your computer.

ADDING A UNIT



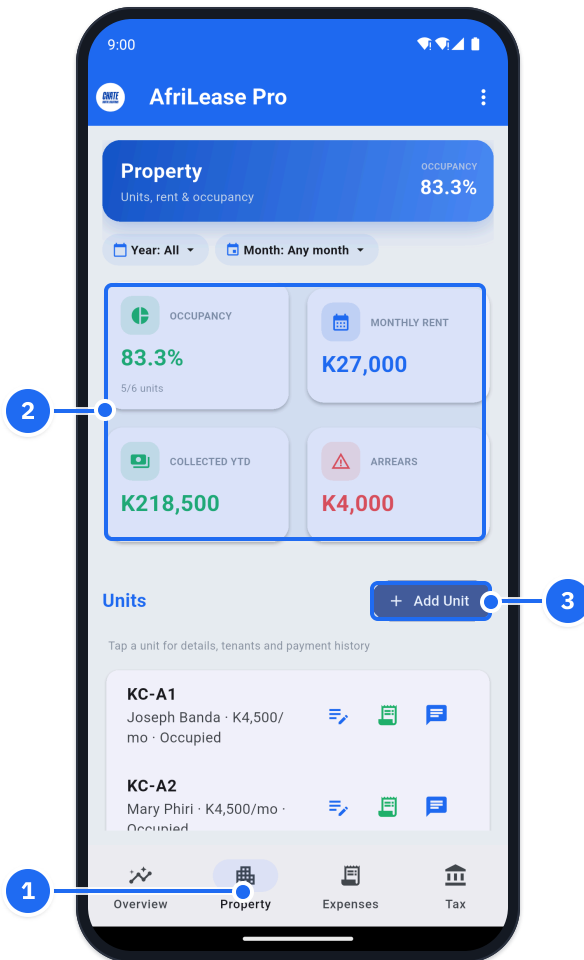
KEY IDEAS

A **property** is a building or site, such as “Kabulonga Court”. A **unit** is one rentable space inside it — a flat, a house, a shop. Each unit has its own rent and **due day** (1–31).

PROPERTY TAB

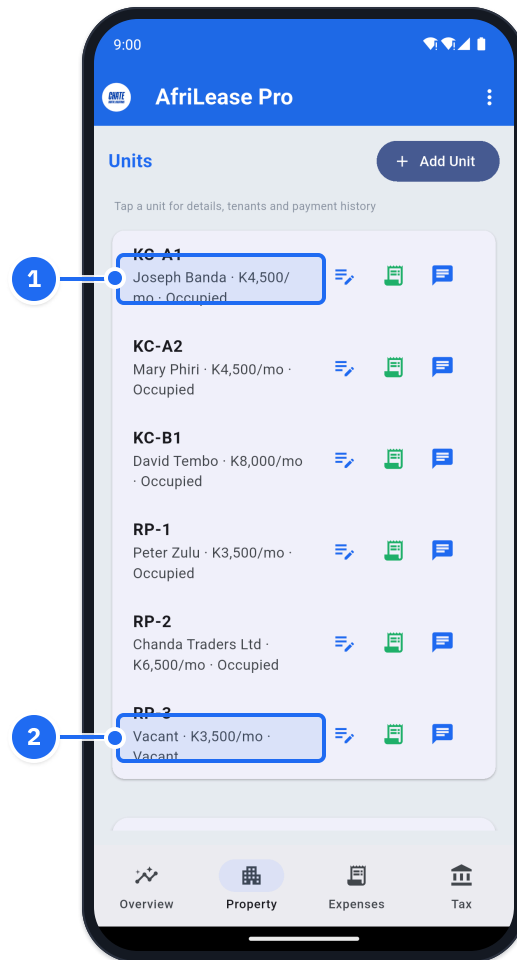
Find your units

The **Property** tab shows how your buildings are doing, and lists every unit underneath.



- 1 Tap **Property** at the bottom of the screen.
- 2 Read the tiles: occupancy (units let out of total), total monthly rent, rent collected this year and arrears.
- 3 **Add Unit** adds a new unit — next page.

Figure 24 — The Property tab: occupancy, total monthly rent, rent collected this year and arrears.



- 1 Each line shows the unit, who rents it, the rent and whether it is occupied. Tap a unit's name to open it.
- 2 A unit with nobody in it shows **Vacant**. Its months are not chased for rent.

Figure 25 — Every unit: who rents it, the rent and whether it is occupied or vacant.

UNITS

Add a unit, or change one

Start on the **Property** tab and tap **Add Unit**. To change a unit later, open it and tap the pencil.



- 1 Enter a name for the unit, the property it belongs to and its location.
- 2 Choose the **Type** and the **Tax property type**: Residential or Commercial.
- 3 Enter the bedrooms and size.
- 4 Tap **Save**.

Figure 26 — Add Unit: name, property and location, type, tax property type, bedrooms and size.

TIP

Choose **Commercial** for shops and offices. Commercial rent is treated as including VAT, which is removed before tax is worked out (page 63).



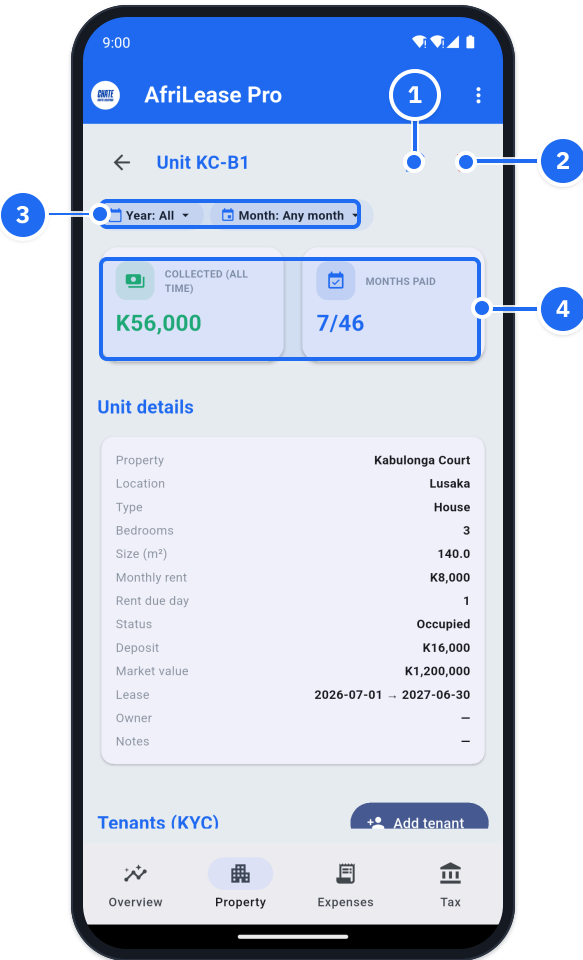
- 1 The unit ID cannot be changed.
- 2 Change what you need — the rent, due day, deposit, tax type and other details.
- 3 Tap **Save**.

Figure 27 — Edit Unit: change the rent, due day, deposit, tax type and other details.

INSIDE A UNIT

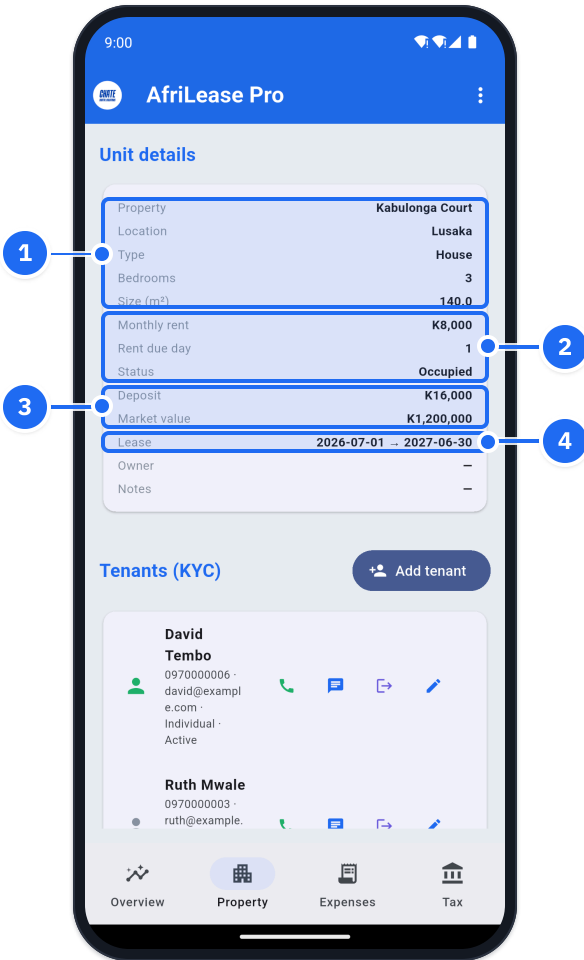
Open a unit and read its details

Tap a unit's name in the list. The example below is unit KC-B1.



- 1 The **pencil** edits the unit.
- 2 The **bin** deletes it — read page 21 first.
- 3 The **Year** and **Month** chips narrow the figures to a period.
- 4 Money collected and months paid for the unit.

Figure 28 — Inside a unit: money collected and months paid.



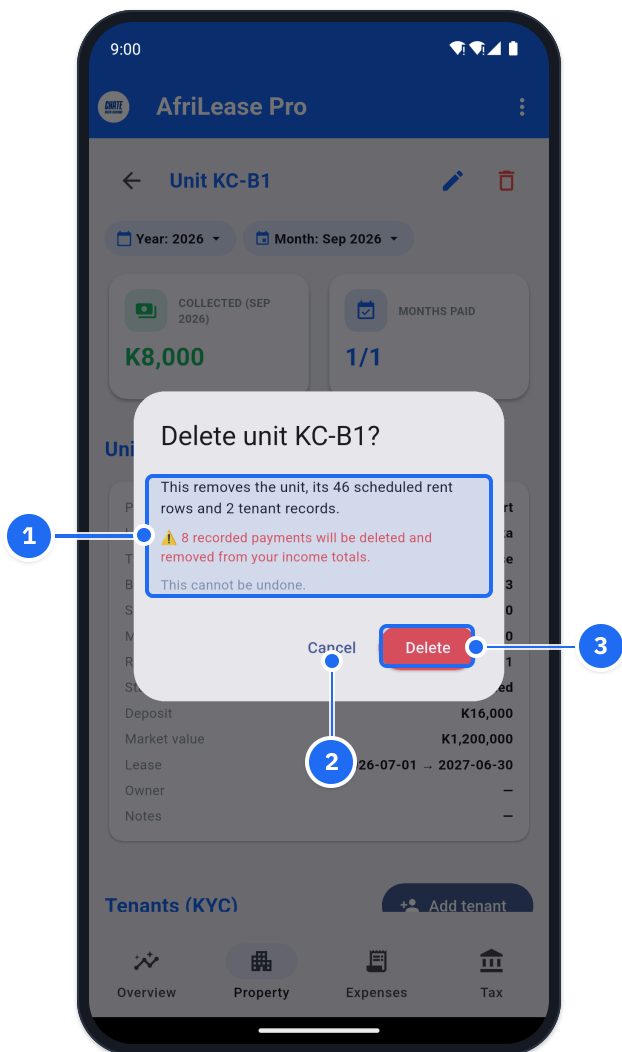
- 1 Property, location, type, bedrooms and size.
- 2 Monthly rent, rent due day and status.
- 3 Deposit and market value — what the unit would sell for.
- 4 Lease start and end dates.

Figure 29 — Unit details: property, location, type, size, rent, due day, status, deposit, market value and lease dates.

UNITS

Delete a unit

WARNING **Read this before you delete.** Deleting a unit removes the unit together with its scheduled rent rows and tenant records. Any payments already recorded for it are deleted and removed from your income totals. **This cannot be undone.**



- Open the unit and tap the **bin** at the top right (page 20).
- 1 Read the message. It tells you how many scheduled rent rows, tenant records and recorded payments will be removed.
- 2 Not sure? Tap **Cancel**. Nothing is changed.
- 3 To go ahead, tap **Delete**.

TIP

If a tenant has simply moved out, do not delete the unit. Use **Record exit** instead: the unit becomes vacant and the tenant's history is kept (Chapter 6, page 48).

✓ CHECK

The unit no longer appears in the units list on the Property tab.

Figure 30 — Deleting a unit always asks first and tells you exactly what will be removed.

UNITS REGISTER

See every unit on your computer

Click **Units Register** in the sidebar. It is the master list of every unit you own.

Units Register

Get data for every unit

+ Add Unit Edit Archive Export Excel

All Statuses All Types

Unit ID	Property	Location	Type	Tax Type	Beds	Size m	Market Valu	Monthly Re	Due C	Status	Current Tenant
KC-A1	Kabulonga Co	Lusaka	Flat	Residential	2	85.0	K650,000	K4,500	5	Occupied	Joseph Banda
KC-A2	Kabulonga Co	Lusaka	Flat	Residential	2	85.0	K650,000	K4,500	5	Occupied	Mary Phiri
KC-B1	Kabulonga Co	Lusaka	House	Residential	3	140.0	K1,200,000	K8,000	1	Occupied	David Tembo
RP-1	Roma Park Fla	Lusaka	Flat	Residential	1	35.0	K420,000	K3,500	10	Occupied	Peter Zulu
RP-2	Roma Park Fla	Lusaka	Shop	Commercial	0		K900,000	K6,500	1	Occupied	Chanda Traders Ltd
RP-3	Roma Park Fla	Lusaka	Flat	Residential	1	55.0	K420,000	K3,500	10	Vacant	

Figure 31 — Units Register: every unit with its property, type, tax type, size, value, rent, due day, status and current tenant.



A — TOOLBAR (ENLARGED)

TIP

Use the **All Statuses** and **All Types** boxes above the table to narrow the list, for example to vacant units only.

- + Add Unit** opens the Add Unit form (next page). **Edit** changes the selected unit. **Export Excel** saves the register as a spreadsheet. **Archive** — read its confirmation carefully before continuing.
- One row per unit: property, type, tax type, beds, size, market value, monthly rent, due day, status and current tenant.
- Status** shows Occupied or Vacant.

UNITS REGISTER

Add or edit a unit on your computer

In the Units Register, click **+ Add Unit** for a new unit, or select a unit and click **Edit**. Both open the same form.

Figure 32 — Add Unit: unit ID, property, location, type, tax property type, beds, size, market value, monthly rent, due day, status, current tenant and lease dates.

- 1 Enter the **Unit ID**, **Property (name)** and **Location**.
- 2 Choose the **Type** and **Tax Property Type**.
- 3 Enter the **Beds**, **Size m²** and **Market Value (K)**.

Figure 33 — Edit Unit: the same form, filled in.

- 4 Enter the **Monthly Rent (K)** and **Rent Due Day (1-31)**.
- 5 Set the **Status**, current tenant and lease dates.
- 6 Click **Save**.

✓ **CHECK** The unit appears in the Units Register with the rent and due day you entered.

Add a property on your computer

Properties are managed in **Settings**, on the **Properties** tab. Here you can add, rename or merge properties, and set every unit's rent due day in one go.

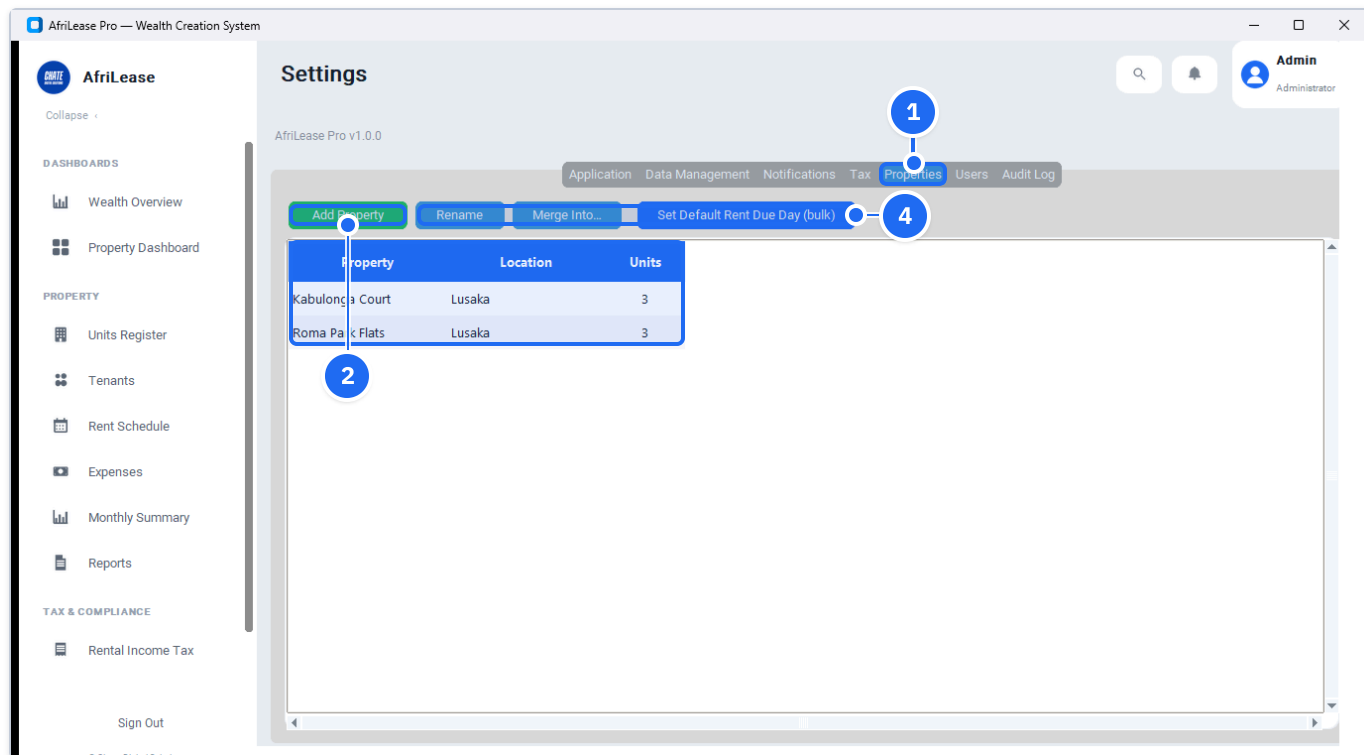


Figure 34 — Properties: add, rename or merge properties, and set every unit's rent due day in one go.

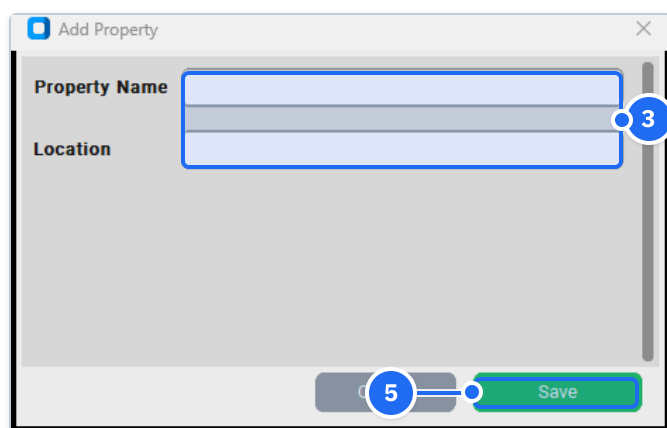


Figure 35 — Add Property: a name and a location.

- 1 In **Settings**, click the **Properties** tab.
- 2 Click **Add Property**.
- 3 Type the **Property Name** and **Location**.
- 5 Click **Save**. The property is listed with its number of units.
- 4 **Rename**, **Merge Into...** and **Set Default Rent Due Day (bulk)** work on the selected property.

ANDROID

On the phone, the property is recorded on each unit: type its name in **Property (name)** when you add the unit (page 19).

CHAPTER 3

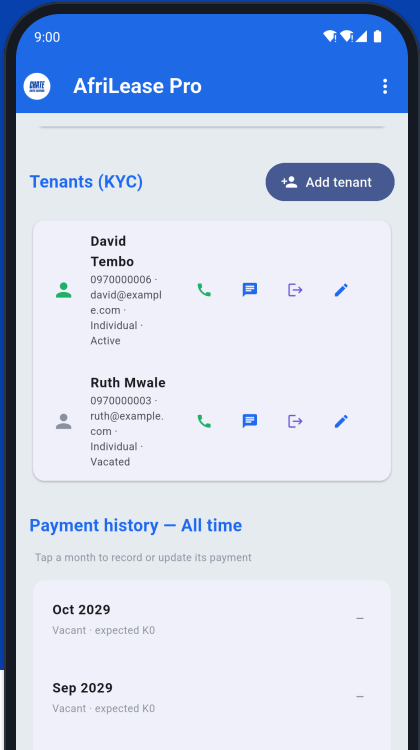
Tenants

Keep every tenant’s contact details, lease, rent and deposit together — and reach them in one tap.

By the end of this chapter you will know how to

- add a tenant to a unit;
- edit a tenant’s details;
- call or message a tenant from your phone;
- use the Tenants register and Notify on your computer.

ADDING A TENANT



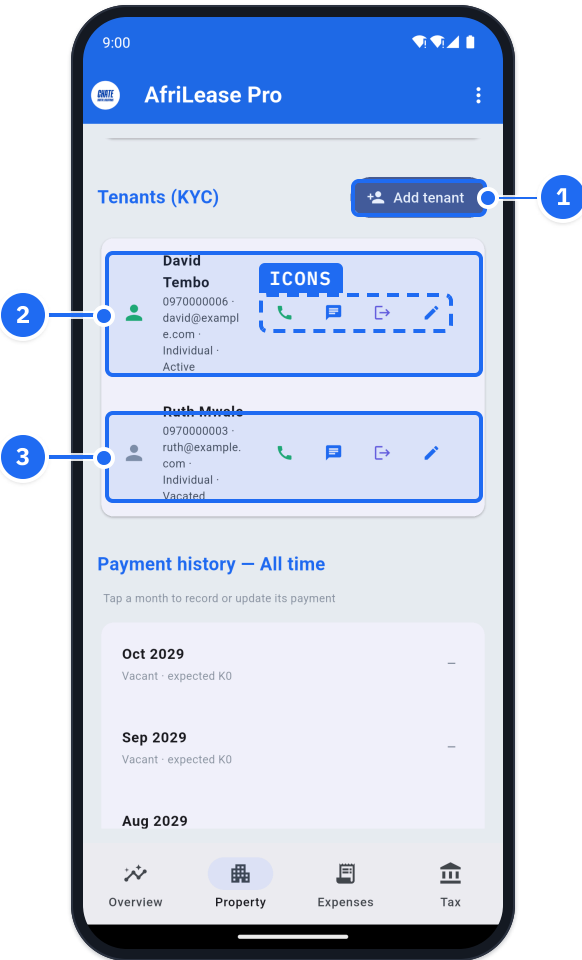
KEY IDEA

A **tenancy** is one tenant’s time in one unit, from lease start until they leave. When a tenant leaves and a new one moves in, each keeps their own history.

TENANTS (KYC)

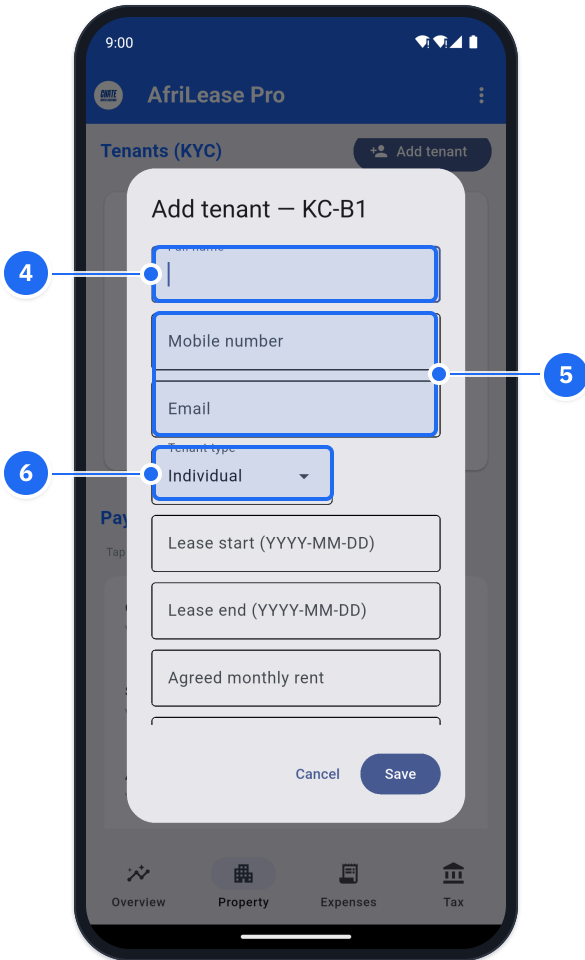
Add a tenant

Open the unit (page 20) and scroll down to **Tenants (KYC)**. The form continues on the next page.



- 1 Tap **Add tenant**.
- 2 The current tenant. Icons, left to right: **call**, **message**, **record exit**, **edit**.
- 3 Anyone who has left is marked **Vacated** and kept as history.

Figure 36 — Tenants for this unit: the current tenant and anyone who has left, kept as history.

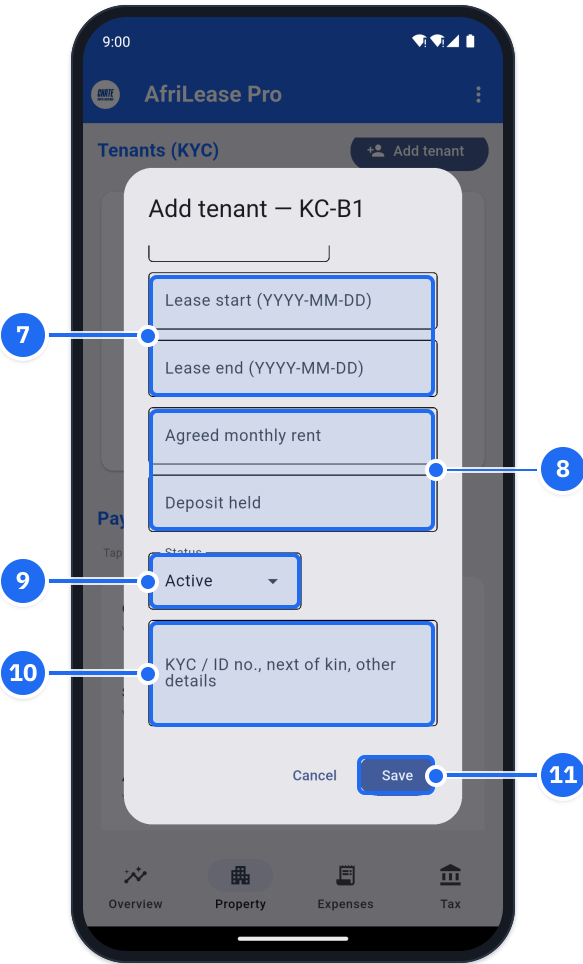


- 4 Enter the tenant's full name.
- 5 Enter their mobile number and email address.
- 6 Choose the tenant type — individual, company and so on. Then scroll down.

Figure 37 — Add a tenant: full name, mobile number, email and tenant type.

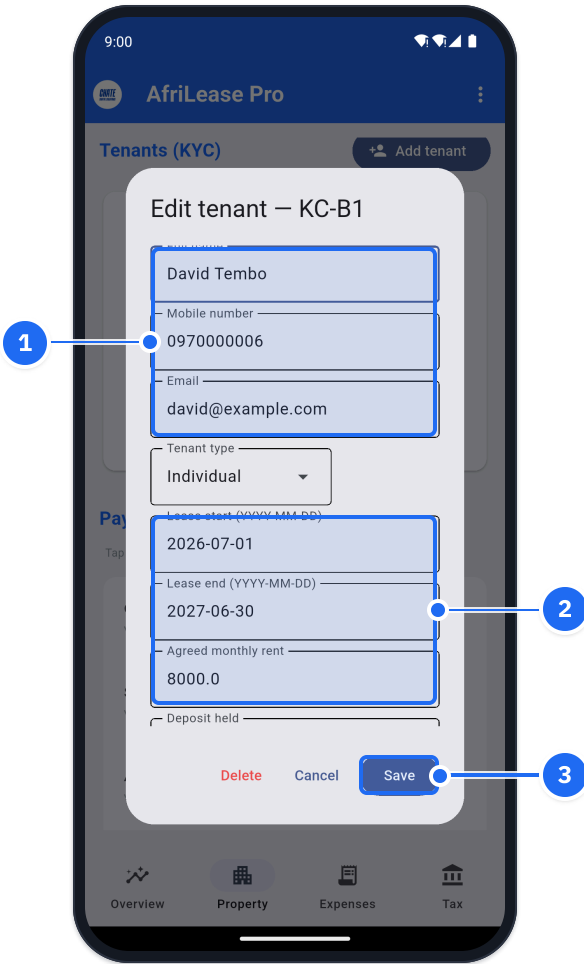
TENANTS (KYC)

Finish adding the tenant — or edit one later



- 7 Enter the lease start and end dates (YYYY-MM-DD).
- 8 Enter the agreed monthly rent and the deposit held.
- 9 Leave the status as **Active**.
- 10 Add ID number and next-of-kin notes.
- 11 Tap **Save**.

Figure 38 — Lease dates, agreed monthly rent, deposit held, status, and ID / next-of-kin notes.



- To edit, tap the **edit** (pencil) icon beside the tenant.
- 1 Update contact details.
- 2 Update lease dates and agreed rent. Scroll for deposit, status and notes.
- 3 Tap **Save**.

Figure 39 — Edit a tenant: contact details, lease dates, agreed rent, deposit, status and notes.

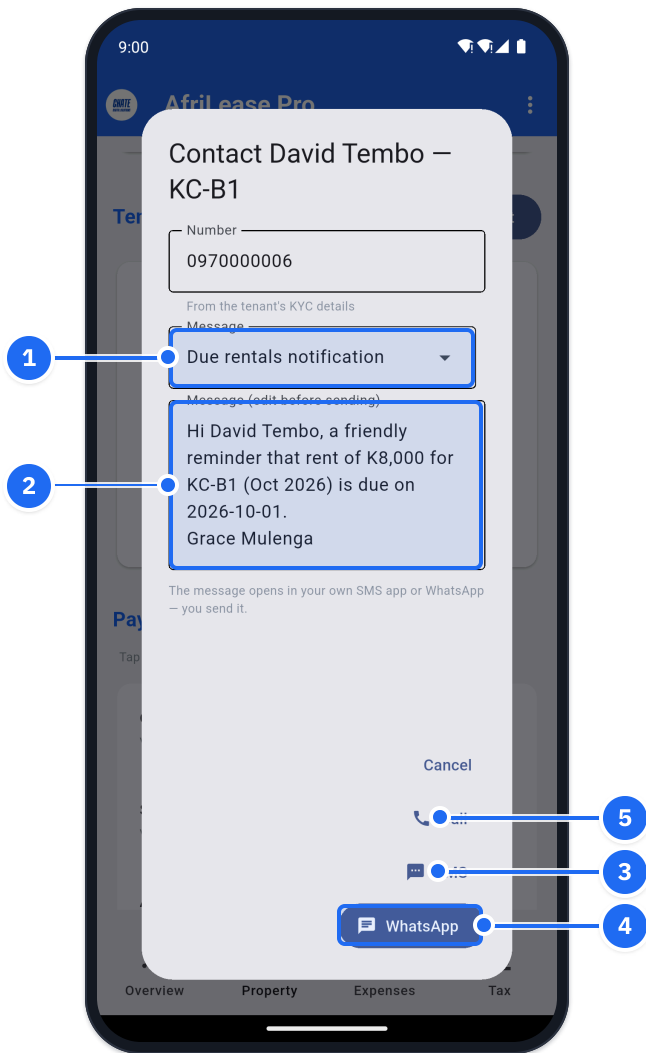
✓ **CHECK** The tenant appears under **Tenants (KYC)** as **Active**, and the unit shows them in the units list.

WARNING The edit form also has a **Delete** button. When a tenant moves out, use **Record exit** instead, so their history is kept (page 48).

CONTACT A TENANT

Call or message a tenant

In **Tenants (KYC)**, tap the **message** icon beside the tenant. AfriLease Pro prepares the message; **you** send it from your own SMS or WhatsApp. Nothing is sent automatically.



- 1 Choose a ready-written message — a rent reminder or a receipt.
- 2 Read the message and edit it if you wish. The tenant's name, unit, amount and dates are already filled in.
- 3 Tap **SMS** to open your phone's messaging app, **or**
- 4 tap **WhatsApp** to open WhatsApp.
- 5 Prefer to talk? Tap **Call**.
- 6 In SMS or WhatsApp, check the message and press **send** yourself.

✓ CHECK

The message is in your SMS or WhatsApp conversation with the tenant. If you did not press send, it was not sent.

TIP

You can change the wording of the ready-written messages in Settings (page 78).

Figure 40 — Choose a ready-written message, edit it, then send it from your own SMS or WhatsApp.

TENANTS

See every tenant on your computer

Click **Tenants** in the sidebar. Every tenant, active or past, is listed with their unit, contact details, lease dates, rent, deposit and status.

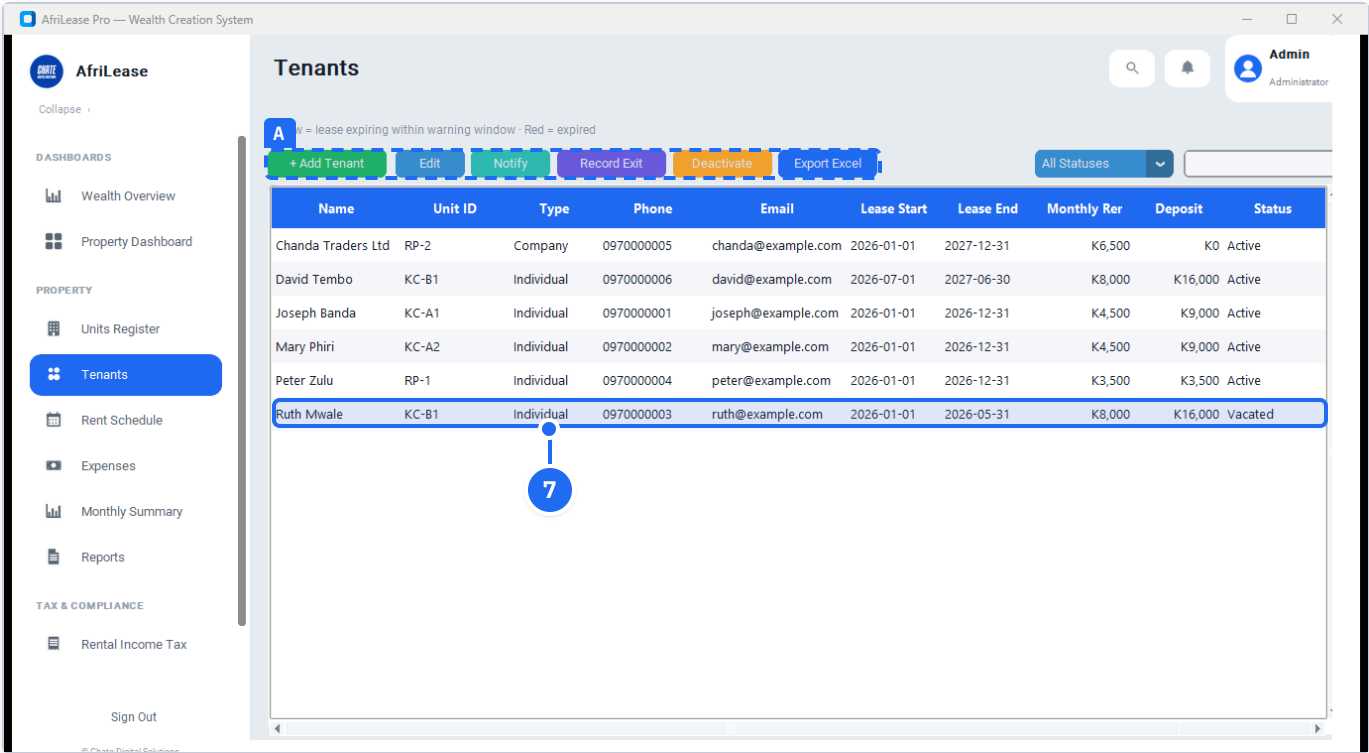
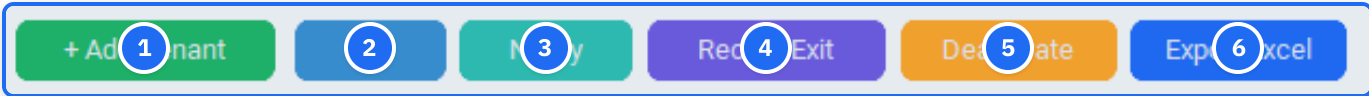


Figure 41 — Tenants: every tenant, active or past, with unit, phone, email, lease dates, rent, deposit and status.



A – TOOLBAR (ENLARGED)

- 1 + Add Tenant — add a new tenant (next page).

2 Edit — change the selected tenant.

3 Notify — send a reminder (page 31).

7 A tenant who has left shows **Vacated** and stays in the list as history. Row colours: yellow = lease expiring within the warning window; red = expired.
- 4 Record Exit — when a tenant leaves (page 51).

5 Deactivate — read its confirmation carefully before continuing.

6 Export Excel — save the list as a spreadsheet.

TENANTS

Add or edit a tenant on your computer

Click **+ Add Tenant**, or select a tenant and click **Edit**. Both open the same form.

The 'Add Tenant' form contains the following fields and callouts:

- 1** Tenant Name (text input)
- 2** Unit ID (dropdown menu, showing 'KC-A1')
- 3** Type (dropdown menu, showing 'Individual')
- 4** Phone (text input)
- 5** Email (text input)
- 6** Lease Start (date picker, showing '2026-10-03')
- 7** Lease End (date picker, showing '2026-10-03')
- 8** Monthly Rent (K) (text input)
- 9** Deposit (K) (text input)
- 10** Status (dropdown menu, showing 'Active')
- 11** Notes (text area)
- 12** Save button

Figure 42 — Add Tenant: name, unit, type, phone, email, lease start and end, monthly rent, deposit, status and notes.

- 1** Enter the **Tenant Name**, choose the **Unit ID** and **Type**.
- 2** Enter the **Phone** and **Email**.
- 3** Pick the **Lease Start** and **Lease End** dates.

The 'Edit Tenant' form for 'David Tembo' contains the following fields and callouts:

- 1** Tenant Name (text input, showing 'David Tembo')
- 2** Unit ID (dropdown menu, showing 'KC-B1')
- 3** Type (dropdown menu, showing 'Individual')
- 4** Phone (text input, showing '0970000006')
- 5** Email (text input, showing 'david@example.com')
- 6** Lease Start (date picker, showing '2026-07-01')
- 7** Lease End (date picker, showing '2027-06-30')
- 8** Monthly Rent (K) (text input, showing '8000.0')
- 9** Deposit (K) (text input, showing '16000.0')
- 10** Status (dropdown menu, showing 'Active')
- 11** Notes (text area, showing 'NRC 100006/10/1. Next of kin on file.')
- 12** Cancel button
- 13** Save button

Figure 43 — Edit Tenant: the same form, filled in.

- 4** Enter the **Monthly Rent (K)** and **Deposit (K)**.
- 5** Check the **Status** and add **Notes** such as ID and next of kin.
- 6** Click **Save**.

✓ **CHECK** The tenant appears in the Tenants list with status **Active**.

NOTIFY

Send a reminder from your computer

Notify sends a reminder by email, SMS or WhatsApp — but only after you have set up that service under **Settings > Notifications**. Until then, it tells you what to set up.

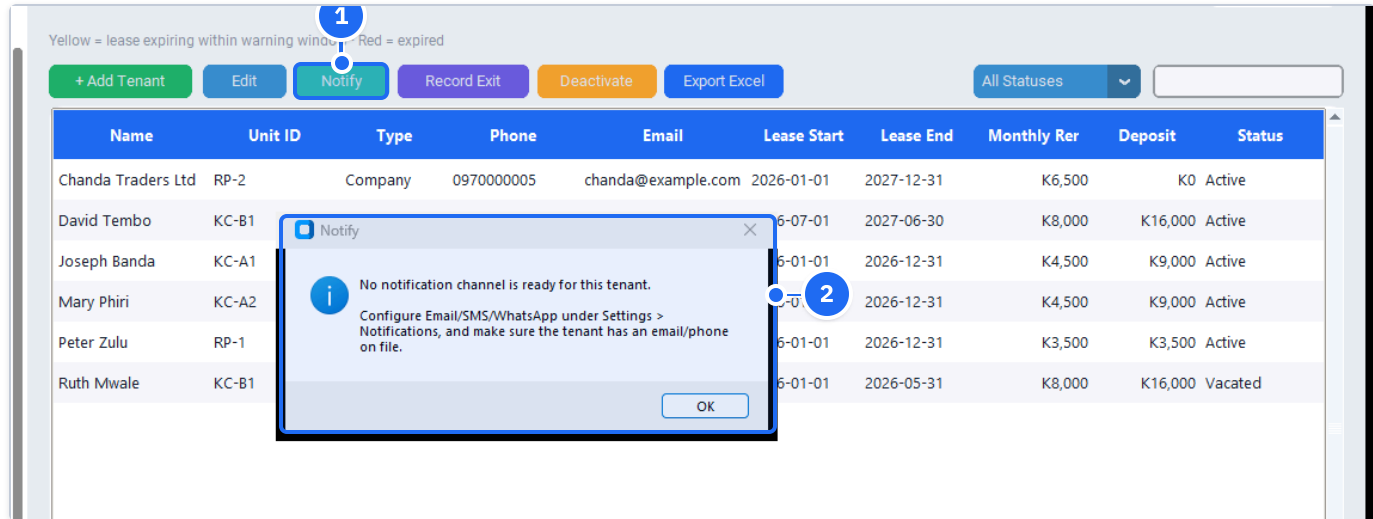


Figure 44 — Until a channel is set up, Notify explains what to configure.

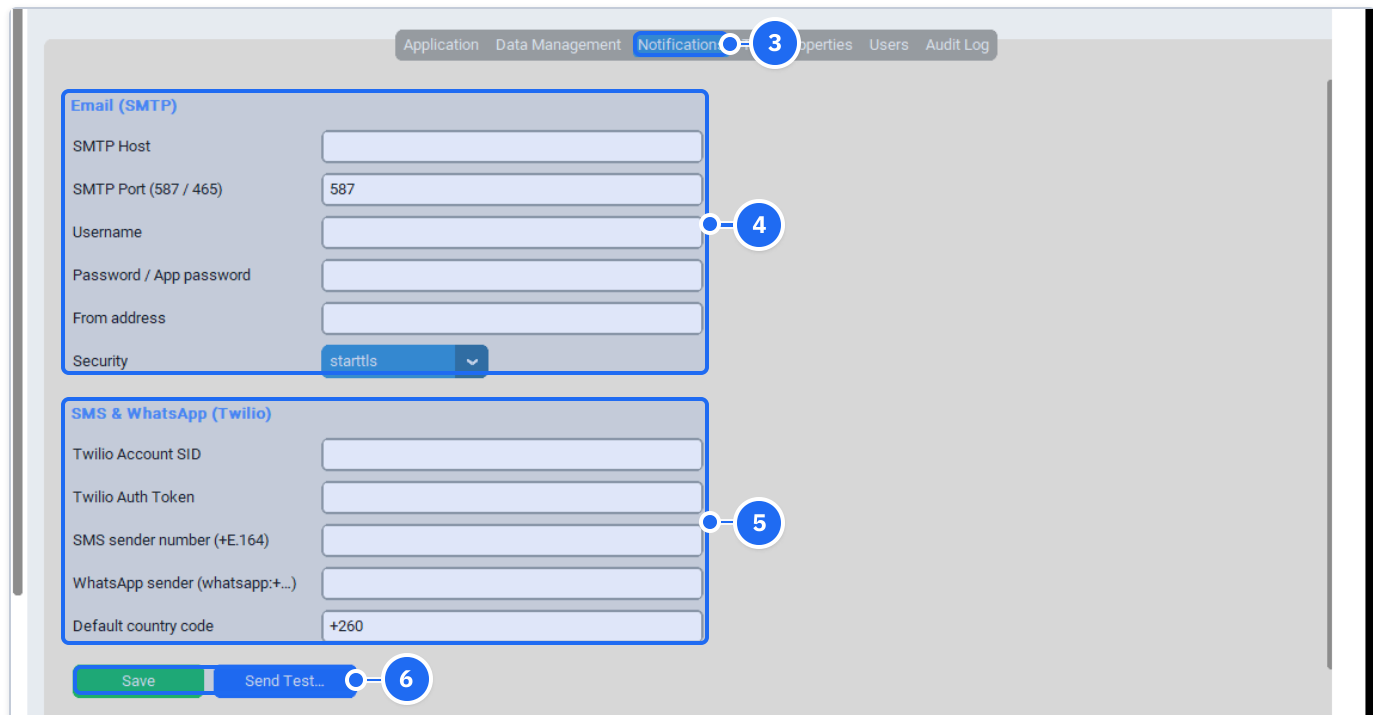


Figure 45 — Notifications: email (SMTP) and SMS/WhatsApp (Twilio) details for sending reminders, with a test button.

- 1 Select a tenant and click **Notify**.
- 2 If no channel is ready, read the message and click **OK**.
- 3 Open **Settings** and click the **Notifications** tab.
- 4 For email, enter your **Email (SMTP)** details.
- 5 For SMS or WhatsApp, enter your **SMS & WhatsApp (Twilio)** details.
- 6 Click **Save**, then **Send Test...** to check it works.

CHAPTER 4

Recording Rent

Record each payment as it arrives, so you always know who has paid, who is late and what is still owed.

By the end of this chapter you will know how to

record a rent payment on your phone or computer;

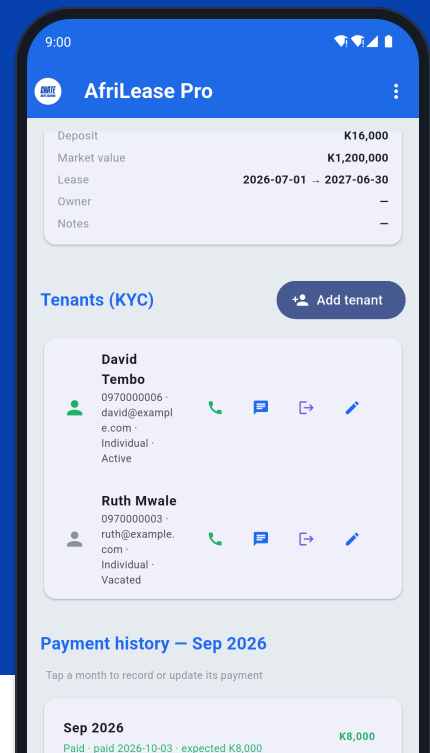
send the tenant a receipt;

correct a payment;

record money received on top of rent;

check rent that is due soon or overdue.

RECORDING RENT



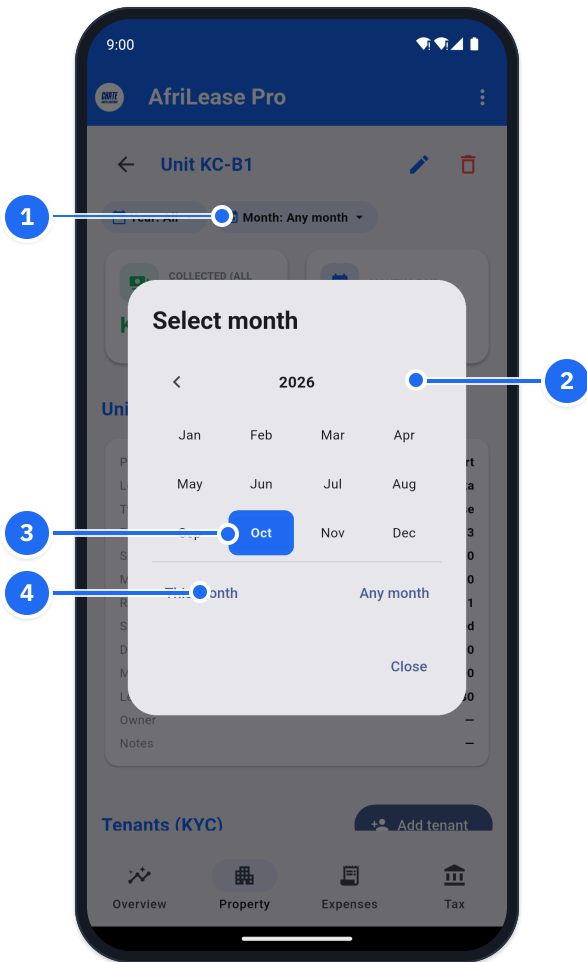
WHY THE DATE MATTERS

Each payment is graded against its due date, with no grace period: **Early** (before), **On time** (on the day) or **Late** (after). Always enter the date the money actually arrived.

RECORD RENT • STEP 1

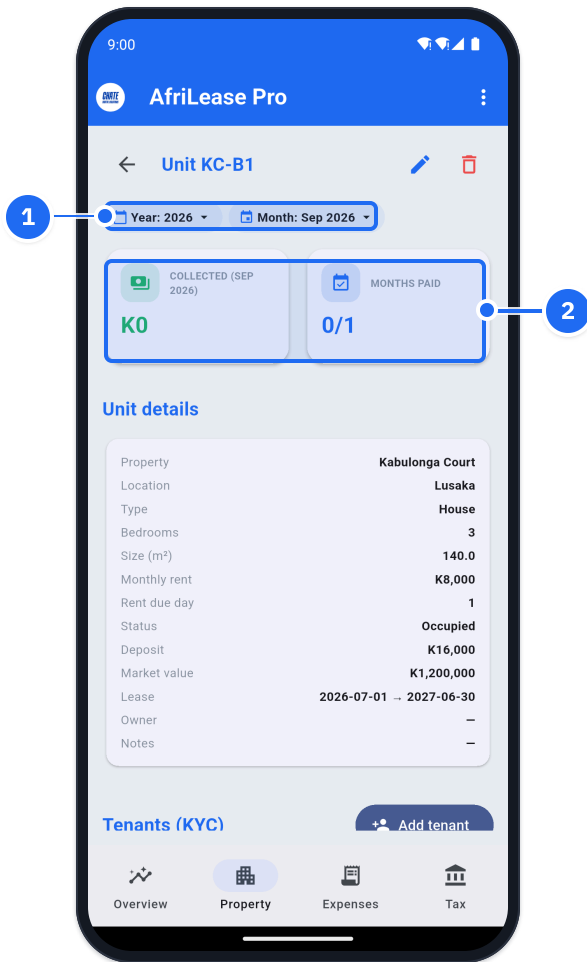
Open the unit and choose the month

Open the unit that has paid (page 20). Then narrow it to the month you are recording.



- 1 Tap the **Month** chip. A calendar opens.
- 2 Use the arrows to change the year.
- 3 Tap the month.
- 4 **This month** jumps to today; **Any month** shows all months again.

Figure 46 — The Month chip opens a calendar so you can look at any month of any year.

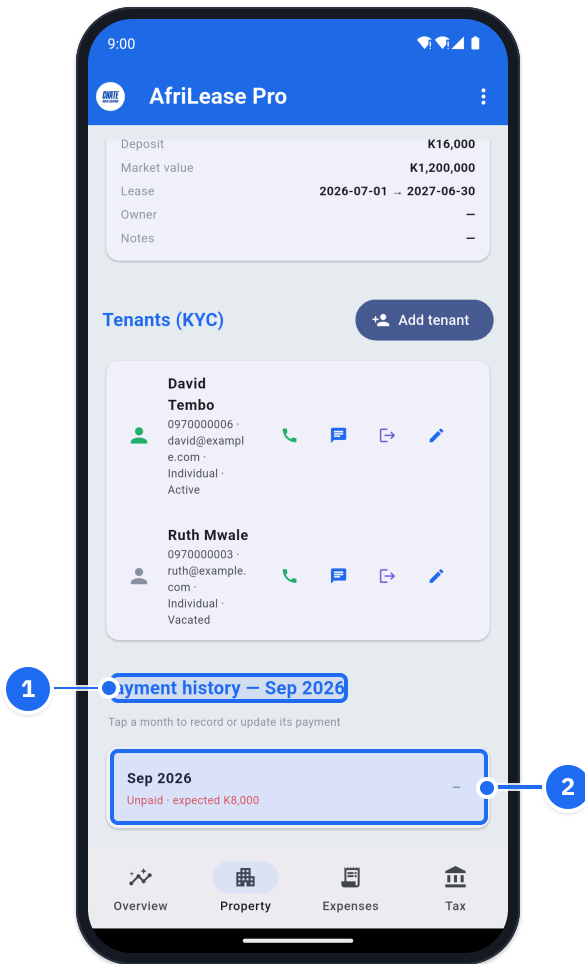


- 1 The chips now show the year and month you chose.
- 2 Collected and months paid are for that month only. Here nothing has been collected yet for September.

Figure 47 — The unit narrowed to one month: collected and months paid for that month only.

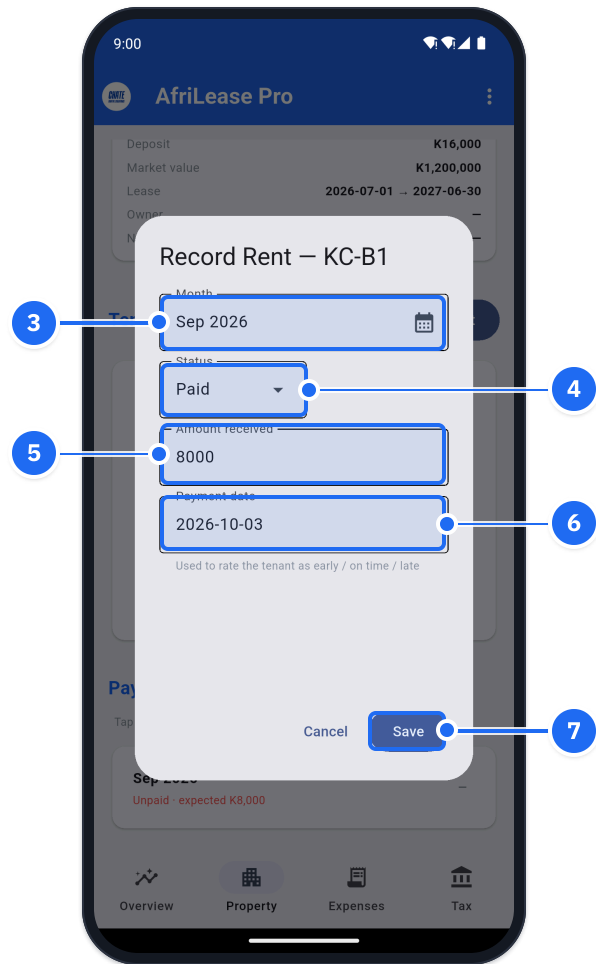
RECORD RENT • STEP 2

Record a rent payment



- 1 Scroll down to **Payment history**.
- 2 Tap the month. Here September shows **Unpaid** - expected **K8,000**.

Figure 48 — Payment history: every month with its status. Tap a month to record or correct its payment.



- 3 Check the month.
- 4 Choose the status: **Paid**, **Partial**, **Unpaid** or **Vacant**.
- 5 Enter the amount received.
- 6 Enter the date it was paid.
- 7 Tap **Save**.

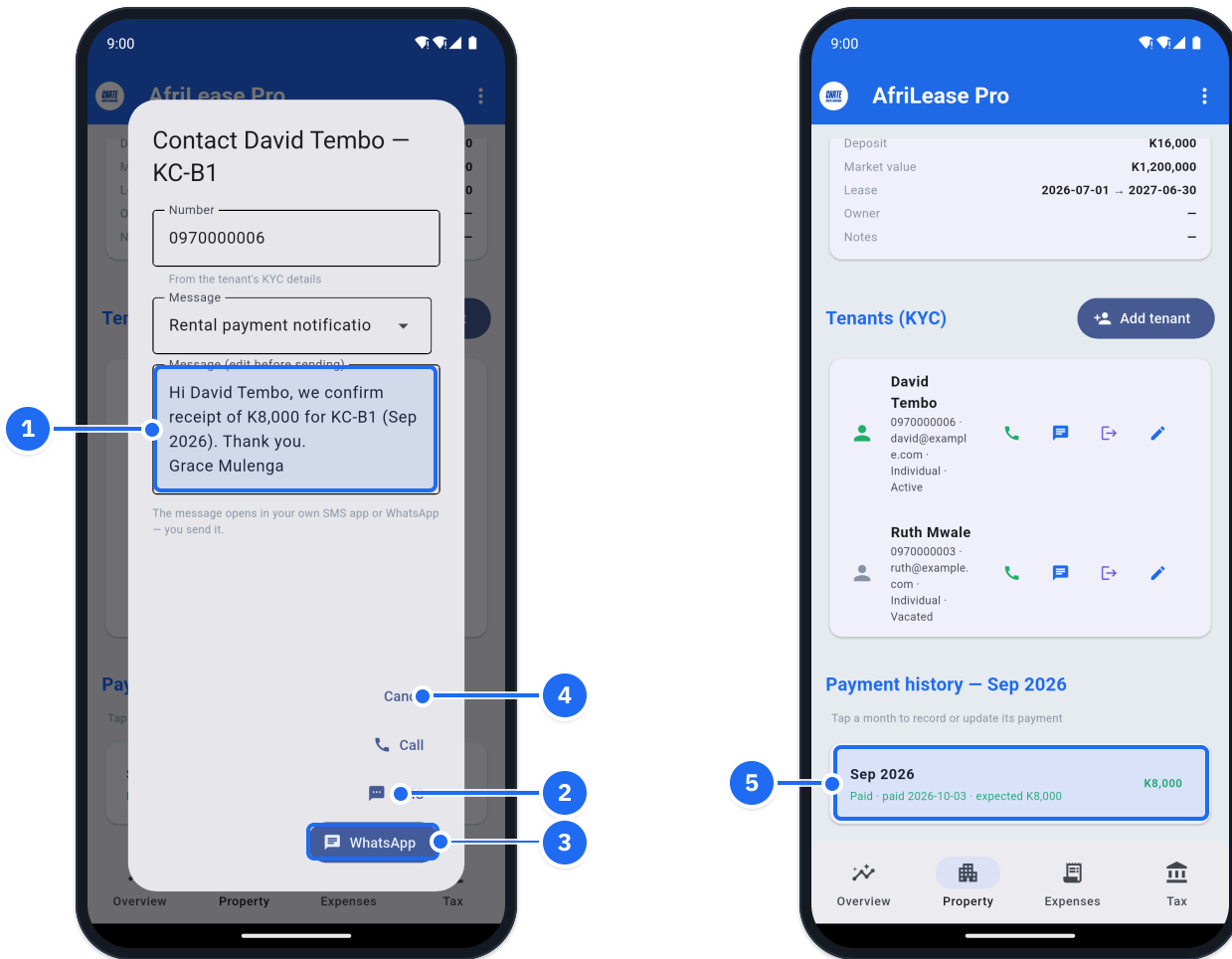
Figure 49 — Record Rent: the month, the status, the amount received and the date it was paid.

TIP

The payment date is used to grade the tenant as Early, On time or Late. A month you mark **Vacant** by hand is shown as vacancy loss.

RECORD RENT • STEP 3

Send a receipt and check the result



- 1 After saving, a receipt message is offered. Check the wording.
- 2 Tap **SMS**, or
- 3 tap **WhatsApp** — then press send yourself.
- 4 No receipt needed? Tap **Cancel**.

Figure 50 — After saving a payment you are offered a receipt message, sent from your own SMS or WhatsApp.

- 5 Back in Payment history, the month now shows **Paid** with the payment date and amount.

Figure 51 — The month now shows Paid with the payment date.

✓ **CHECK** The month should now display **Paid** together with the payment date.

Correct a payment

- 1 In **Payment history**, tap the month again.
- 2 Change the status, amount or date.
- 3 Tap **Save** and check the month again.

RENT SCHEDULE

Record rent on your computer

Click **Rent Schedule** in the sidebar. Month by month, it shows what each unit owes and what has been paid. This is where rent is recorded on the computer.

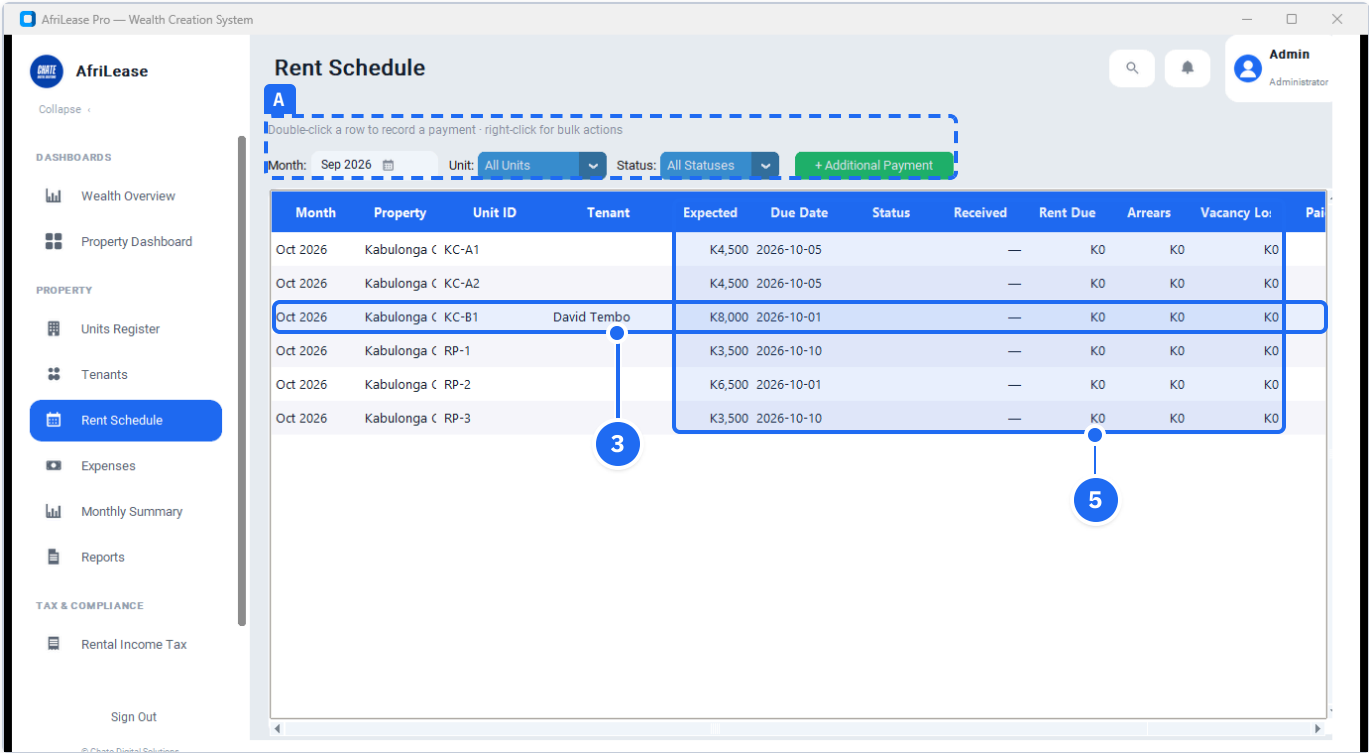
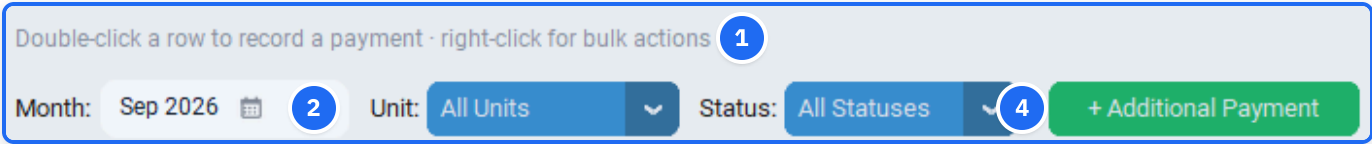


Figure 52 — Rent Schedule for a chosen month: each unit, tenant, expected rent, due date, status, amount received, arrears and vacancy.



A – TIP LINE AND FILTERS (ENLARGED)

- 1

Read the tip line: double-click a row to record a payment; right-click for bulk actions.
- 2

Choose the **Month**. Narrow by **Unit** or **Status** if you wish.
- 3

Double-click the unit's row. Record Rent Payment opens.
- 4

+ Additional Payment records money on top of rent (next page).
- 5

Read across: expected rent, due date, status, received, rent due, arrears and vacancy loss.

RENT SCHEDULE

Record a payment, or money on top of rent

Record Rent Payment

Unit / Month

KC-A2 — Oct 2026

Expected Rent

K4,500

Status

Paid

Amount Received (K)

4500

Payment Date

2026-10-03

Notes

5

Save

- 1 Check the unit and month. The expected rent is shown for reference.
- 2 Choose the **Status**.
- 3 Enter the **Amount Received (K)**.
- 4 Pick the **Payment Date**.
- 5 Click **Save**.

Figure 53 — Record Rent Payment: status, amount received and payment date, with the expected rent for reference.

✓ CHECK

In the Rent Schedule, the row shows the new status and the amount received. To correct a payment, double-click the row again and change the details.

Add Additional Payment

Unit / Tenant

KC-A2

Month

Oct 2026

Description (e.g. Water bill, Late fee)

Category

Deposit

Amount (K)

5

Save

- 1 Choose the **Unit / Tenant** and **Month**.
- 2 Describe it — for example, water bill or late fee.
- 3 Choose the **Category**.
- 4 Enter the **Amount (K)**.
- 5 Click **Save**.

Figure 54 — Add Additional Payment: money received on top of rent — a deposit top-up, a late fee, a water bill.

PROPERTY DASHBOARD

Record other income on your computer

Income that is not rent — late fees, parking and the like — is listed at the bottom of the **Property Dashboard**.

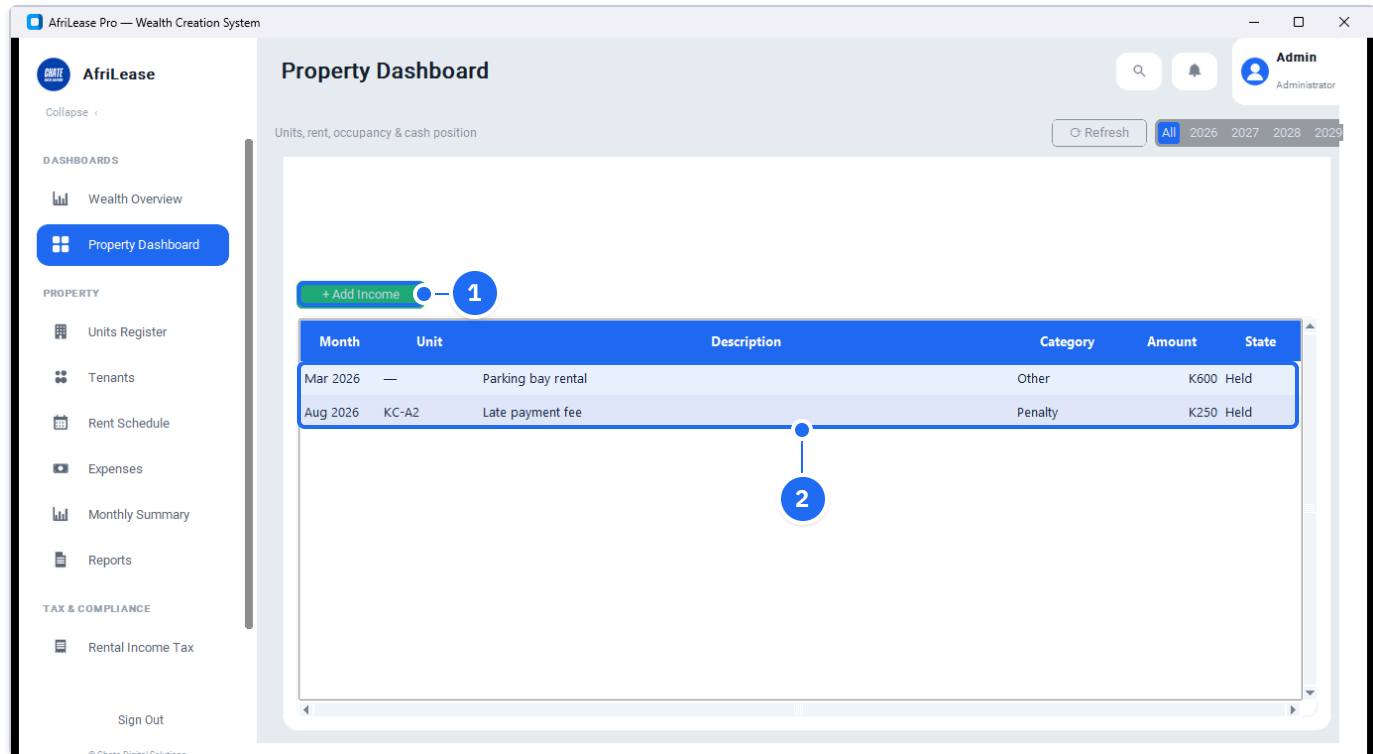


Figure 55 — Other income (late fees, parking and the like), with Add Income to record more.

- Click **Property Dashboard** in the sidebar and scroll to the bottom.
- 1 Click **+ Add Income**, fill in the details and save.
- 2 Each entry shows the month, unit, description, category, amount and state.

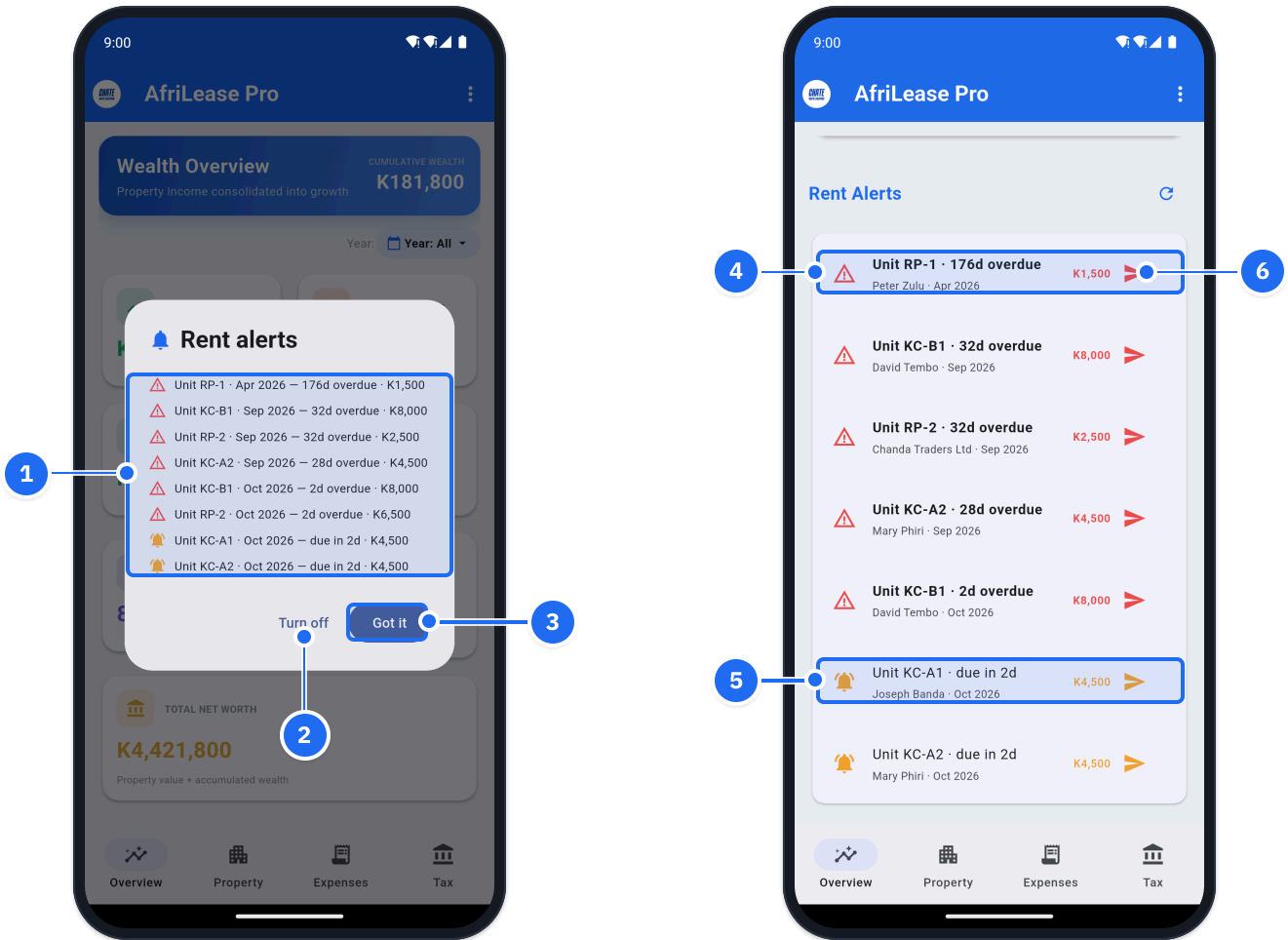
TIP

Money paid by a tenant for a particular month — a deposit top-up, a late fee or a water bill — can also be recorded from the Rent Schedule with **+ Additional Payment** (page 37).

RENT ALERTS

Check rent that is due soon or late

Rent alerts warn you about rent due within your chosen number of days (5 unless you change it) and rent that is overdue. Overdue rent is flagged again every 2 days until it is settled.



- 1 On sign-in, overdue rent (with days late) and rent due soon pop up.
- 2 **Turn off** silences the pop-up. Switch reminders back on in Settings.
- 3 Tap **Got it** to close it.

Figure 56 — On sign-in, rent that is overdue or due soon pops up.

- 4 **Overdue** lines show a warning triangle and how many days late.
- 5 **Due soon** lines show a bell and “due in 2d”.
- 6 Tap a line to deal with it.

Figure 57 — Rent Alerts on the Overview: each unit overdue or due soon, the tenant and the amount.

TIP

Arrears means rent that was due and has not been paid. The total is on the Property tab (page 18).

RENT ALERTS

Rent alerts on your computer

After you sign in, a **Rent alerts** box lists every unit that is overdue or due soon.

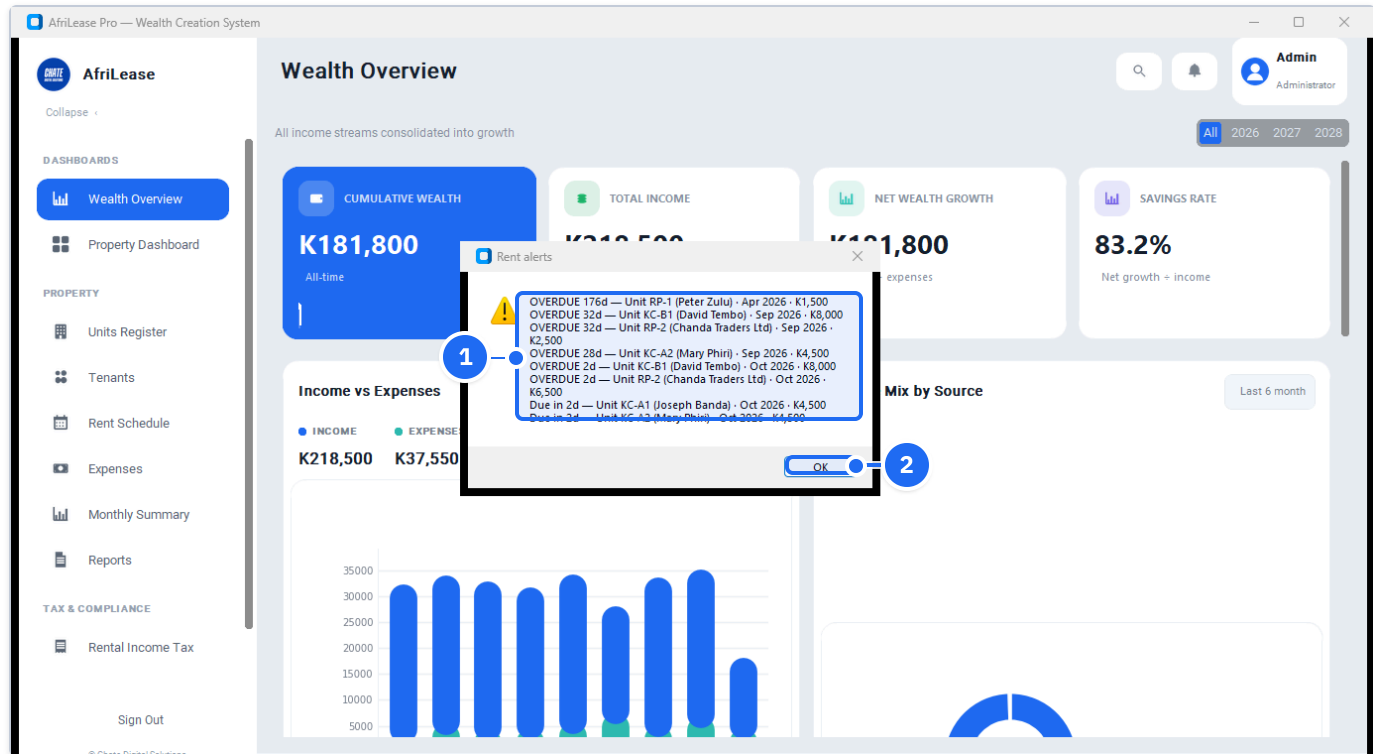


Figure 58 — After signing in, a rent-alerts box lists every unit that is overdue or due soon.

- 1 Each line reads: **OVERDUE** or **Due in**, days, unit, tenant, month and amount.
- 2 Click **OK** to close the box.
- 3 Then open the **Rent Schedule** to record any payments that have arrived (page 36).

TIP

Set how many days of warning you get with **Rent Alert — days before due** in Settings > Application (page 80).

CHAPTER 5

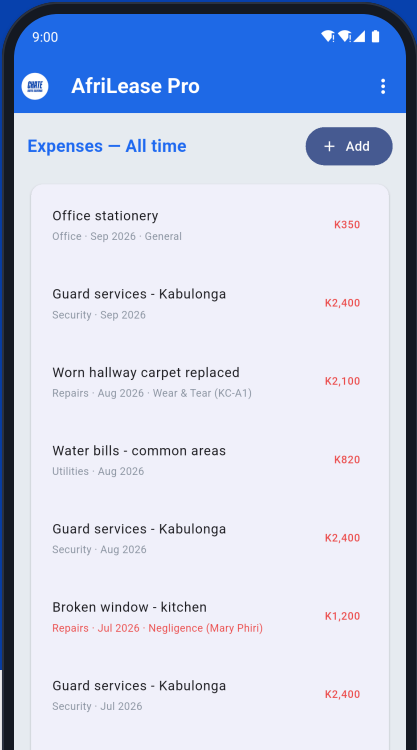
Expenses & Repairs

Record what your property costs to run, and who pays for each repair.

By the end of this chapter you will know how to

- log a repair and decide who pays for it;
- record a running cost;
- correct or remove a mistaken expense;
- look at one month's costs;
- use the Monthly Matrix and itemised expenses on your computer.

RECORDING AN EXPENSE



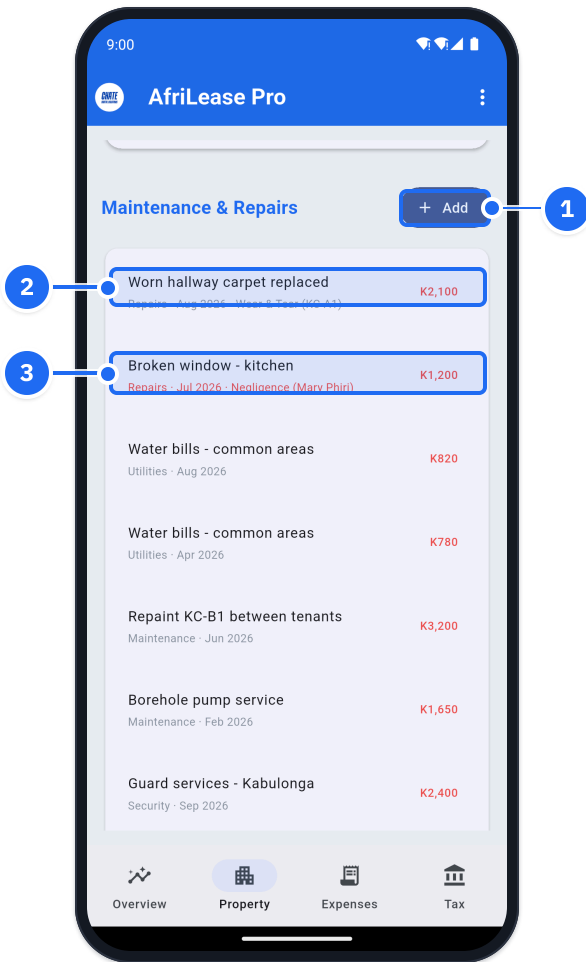
KEY IDEA

Damage the tenant caused is **negligence** and is taken from their deposit. Normal ageing is **wear & tear** and is the landlord's cost.

MAINTENANCE & REPAIRS

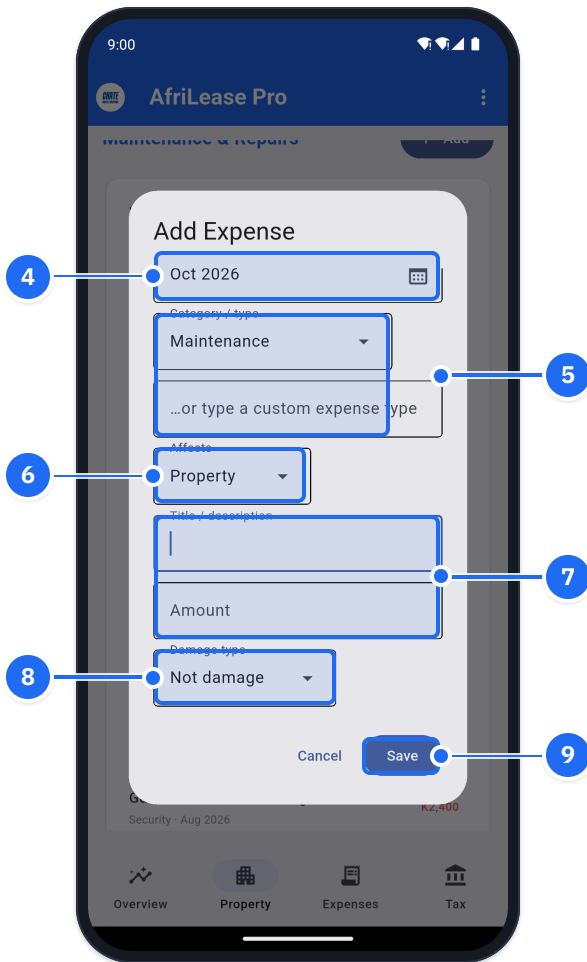
Log a repair

On the **Property** tab, scroll to **Maintenance & Repairs**. The damage type you choose decides who pays.



- 1 Tap **+ Add** to log a repair.
- 2 **Wear & Tear** — your cost.
- 3 **Negligence** — charged to the tenant named.

Figure 59 — Maintenance & Repairs: every repair, which unit, and whether it was negligence or wear and tear.



- 4 Choose the month.
- 5 Pick a category, or type your own.
- 6 Choose which business it affects.
- 7 Describe it and enter the amount.
- 8 Choose the **Damage type**.
- 9 Tap **Save**.

Figure 60 — Log a repair or expense. Damage type decides who pays.

DAMAGE TYPE: NEGLIGENCE

Damage the tenant caused. The cost is taken from the tenant's deposit.

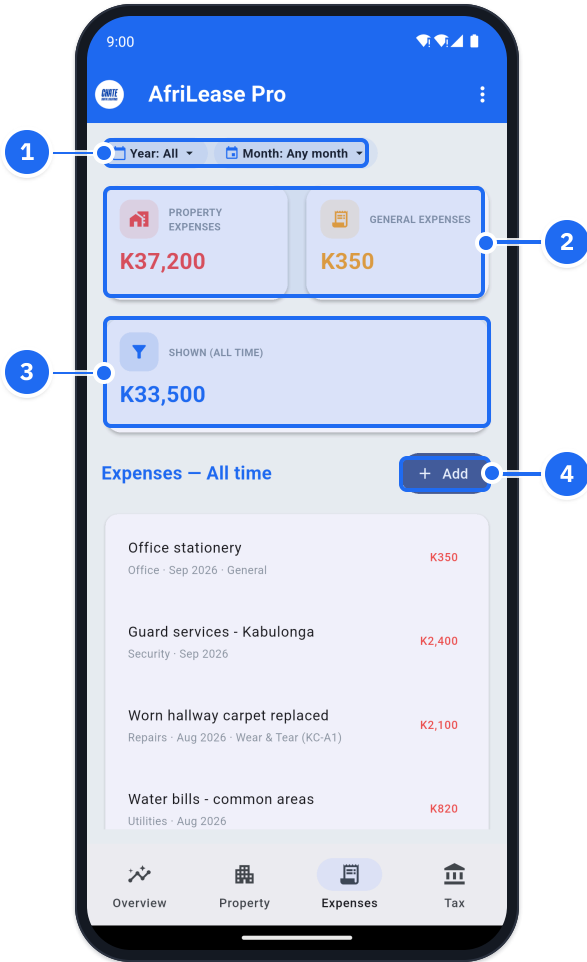
NOT DAMAGE / WEAR & TEAR

Normal ageing or a running cost. It is your cost as the landlord.

EXPENSES TAB

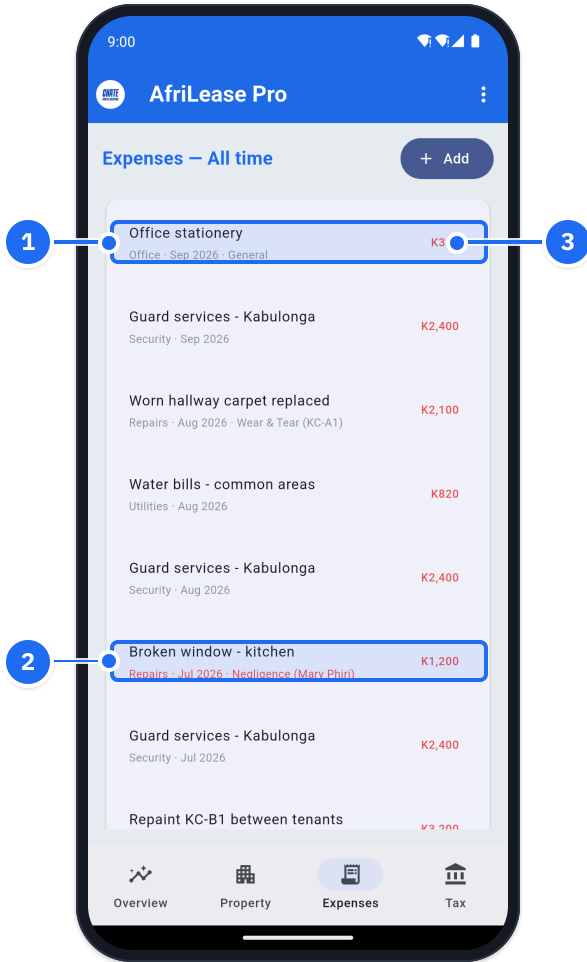
See what your property costs to run

Tap **Expenses** at the bottom of the screen. You see property and general running costs for the period you choose, with the totals.



- 1 Choose the year and month.
- 2 Property expenses and general expenses.
- 3 The total for the expenses shown.
- 4 Tap + Add to record an expense.

Figure 61 — Expenses: property and general running costs for the period chosen, with the totals.

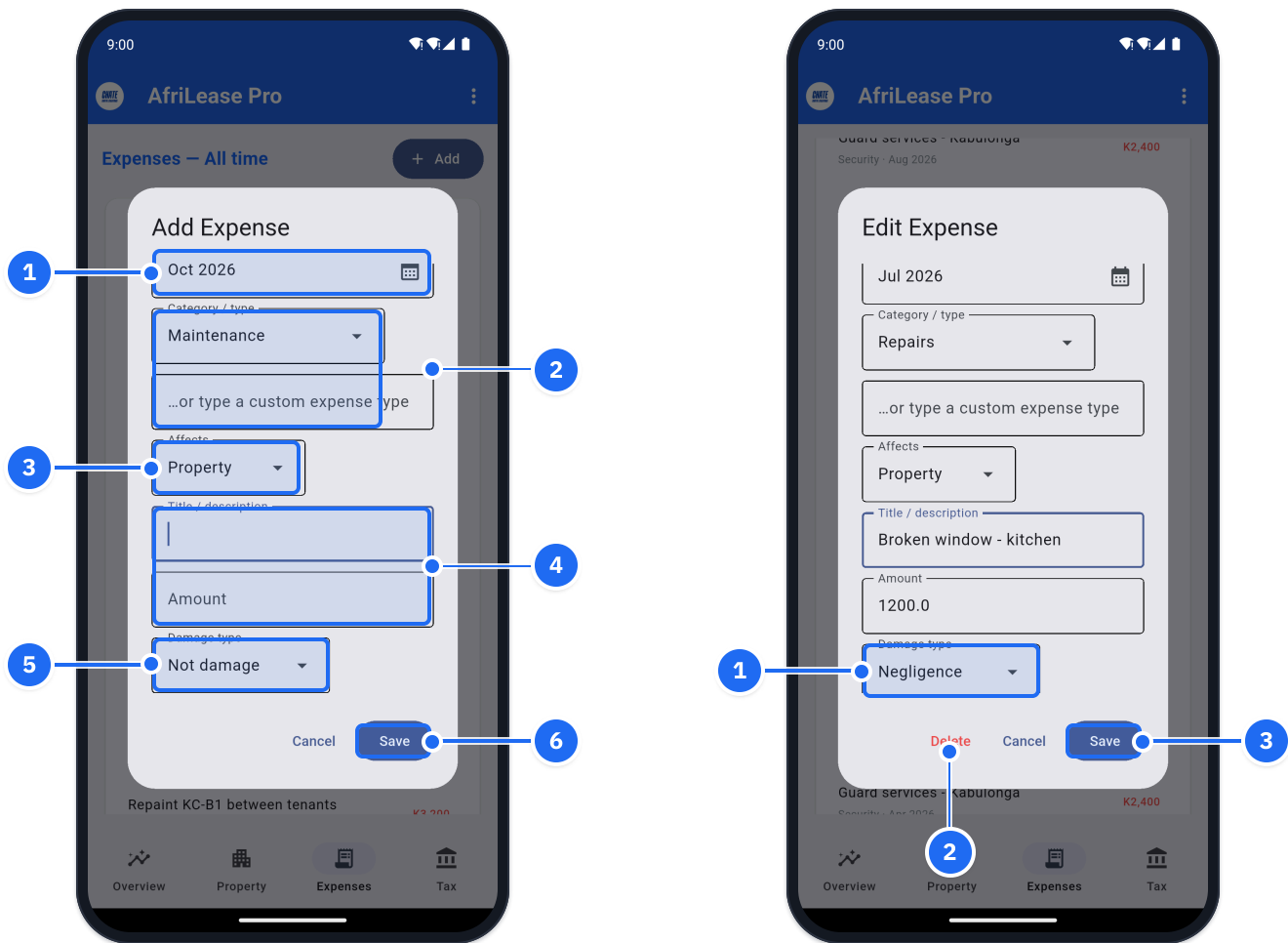


- 1 Newest first: what it was, its category and the month.
- 2 A negligence repair shows the tenant it was charged to.
- 3 The amount. Tap an expense to open it.

Figure 62 — Every expense, newest first: what it was, its category, the month and the amount.

EXPENSES TAB

Record an expense, or correct one



- 1 Choose the month.
- 2 Choose a category, or type your own.
- 3 Choose which business it affects.
- 4 Enter a description and the amount.
- 5 Choose the damage type.
- 6 Tap **Save**.

Figure 63 — Add an expense: month, category, which business it affects, description, amount and damage type.

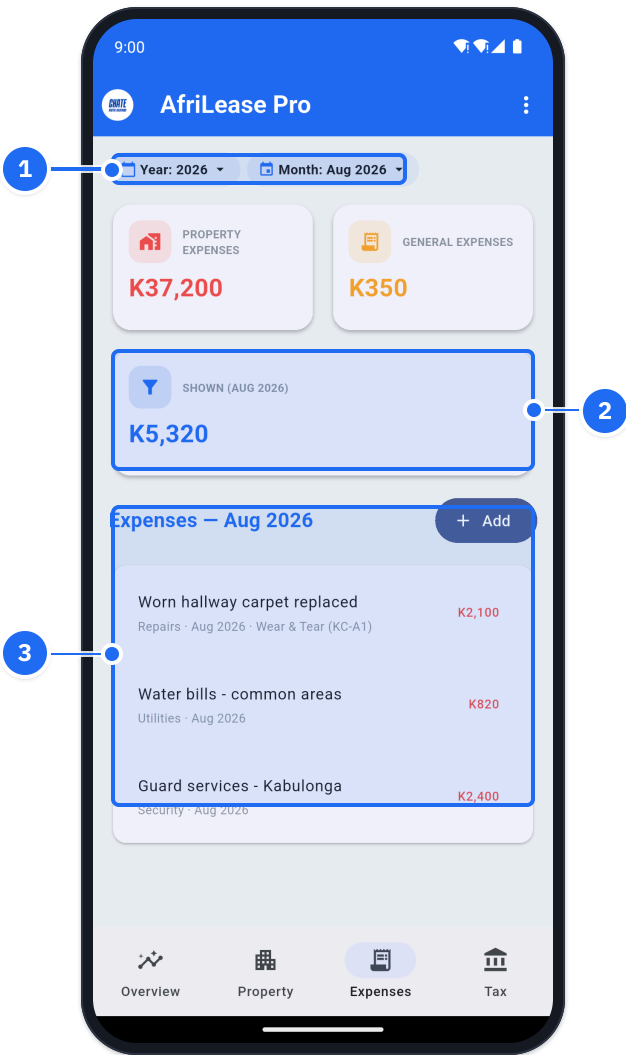
- Tap an expense in the list to open it.
- 1 **Negligence** — this cost is charged to the tenant's deposit.
- 2 **Delete** removes a mistaken entry.
- 3 Or correct the details and tap **Save**.

Figure 64 — An expense marked Negligence is charged to the tenant's deposit. Delete removes a mistaken entry.

WARNING Use **Delete** only for an entry recorded by mistake. A negligence charge affects the tenant's deposit refund.

EXPENSES TAB

Look at one month's costs



- 1 Tap the **Month** chip and choose a month in the calendar.
- 2 The **Shown** total is now for that month.
- 3 The list shows only that month's expenses.

Who pays? A quick guide

Negligence	Damage the tenant caused, such as a broken window. Taken from their deposit.
Wear & Tear	Normal ageing, such as a worn carpet. The landlord's cost.
Not damage	Running costs such as guards, utilities or stationery. The landlord's cost.

TIP

Negligence charges reduce the refund due when the tenant leaves. See Chapter 6 (page 49).

Figure 65 — Narrow the list to one month with the calendar; the list and its total follow.

See running costs month by month

Click **Expenses** in the sidebar. The computer app shows running costs two ways: a **Monthly Matrix** by category, and **Itemized & Allocation** (next page).

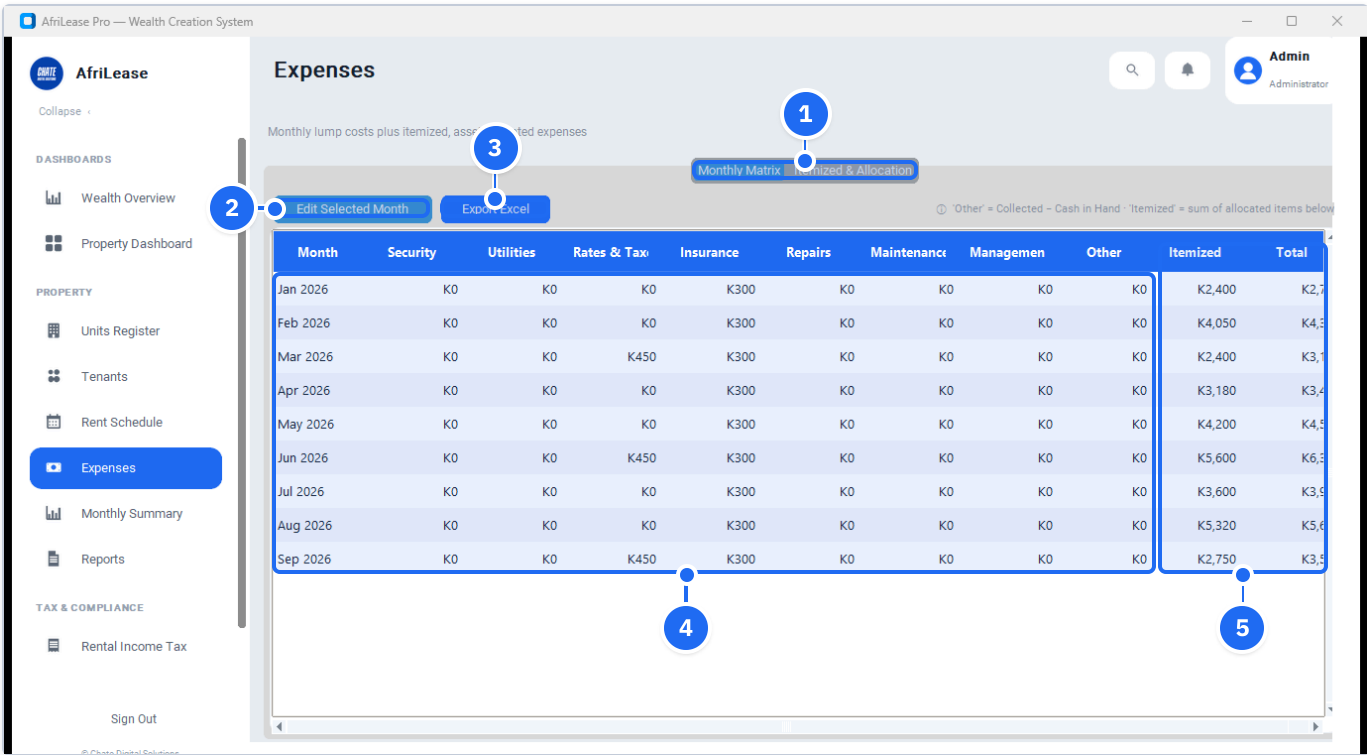


Figure 66 — Monthly Matrix: one row per month, one column per cost category, with totals.

- 1

Switch between **Monthly Matrix** and **Itemized & Allocation**.
- 2

Select a month and click **Edit Selected Month** to enter its lump costs.
- 3

Export Excel saves the matrix as a spreadsheet.
- 4

One row per month; one column per category: security, utilities, rates & taxes, insurance, repairs, maintenance, management and other.
- 5

Itemized is the sum of itemised expenses for that month; **Total** is the month's total.

TIP

The note above the table explains two columns: “Other” = Collected – Cash in Hand, and “Itemized” = sum of the allocated items below.

Record an itemised expense or repair

Monthly Matrix Itemized & Allocation 1

+ Add Item Edit Delete Allocation: All 3

Allocation totals → Property: K37,200 General: K350 3

Month 2	Title	Category	Allocation	Amount	Damage	Charged to	Notes
Sep 2026	Guard services - Kabulonga	Security	Property	K2,400			
Sep 2026	Office stationery	Office	General	K350			
Aug 2026	Guard services - Kabulonga	Security	Property	K2,400			
Aug 2026	Water bills - common areas	Utilities	Property	K820			
Aug 2026	Worn hallway carpet replaced	Repairs	Property	K2,100	Wear & Tear		
Jul 2026	Guard services - Kabulonga	Security	Property	K2,400			
Jul 2026	Broken window - kitchen	Repairs	Property	K1,200	Negligence	Mary Phiri	
Jun 2026	Guard services - Kabulonga	Security	Property	K2,400			
Jun 2026	Repaint KC-B1 between tenants	Maintenance	Property	K3,200			
May 2026	Cracked bathroom basin	Repairs	Property	K1,800	Negligence	Ruth Mwale	Charged against the deposit
May 2026	Guard services - Kabulonga	Security	Property	K2,400			

Figure 67 — Itemized & Allocation: each expense with its category, property, damage type and, for negligence, the tenant charged.

Month

Oct 2026

6

Title

7

Category / type (pick or type your own)

Security

7

Affects (Property/General)

Property

7

Amount (K)

8

Damage type (deposit impact)

Not damage

9

Unit charged (damage only)

9

Notes

10

Save

- 1 Click the **Itemized & Allocation** tab.
- 2 Click **+ Add Item**.
- 6 Choose the **Month** and type a **Title**.
- 7 Pick the category and what it **Affects** (Property or General).
- 8 Enter the **Amount (K)**.
- 9 Choose the **Damage type**. For negligence, choose the **Unit charged**.
- 10 Click **Save**.
- 3 Allocation totals show property and general costs.
- 4 5 Negligence lines name the tenant charged.

Figure 68 — Add Itemized Expense: month, title, category, business affected, amount, damage type and unit to charge.

CHAPTER 6

When a Tenant Leaves

Record the exit, settle the deposit and keep the tenant's history — then welcome the next tenant.

THE EXIT PROCESS



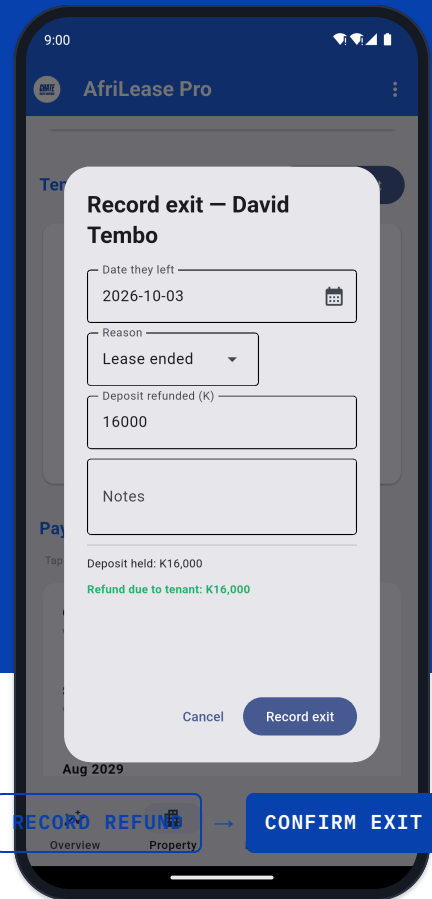
When you record an exit

the unit becomes **vacant**;

future rent stops being expected, and reminders stop;

what is still owed and the deposit refund are shown;

the tenant is marked **Vacated** and kept as history.



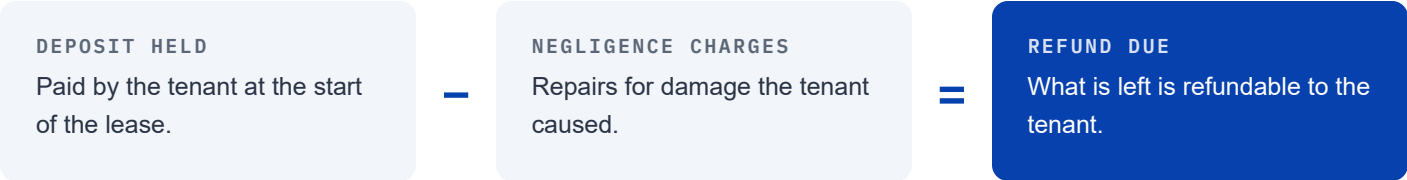
USE RECORD EXIT — NOT DELETE

Record exit keeps the tenancy history, payment grades and deposit position. Deleting removes records.

UNDERSTAND THE DEPOSIT

How the deposit is settled

The **deposit held** is money the tenant paid up front, held against damage. When they leave, AfriLease Pro shows what is left of it.



OWES LANDLORD If the negligence charges are more than the deposit, the tenant owes you the difference.

The four terms, side by side

Negligence	Damage the tenant caused. It is taken from their deposit.
Wear & Tear	Normal ageing. It is the landlord's cost and does not reduce the deposit.
Refund due	What is left of the deposit after negligence charges. It is refundable.
Owes landlord	If the charges exceed the deposit, the tenant owes the difference.

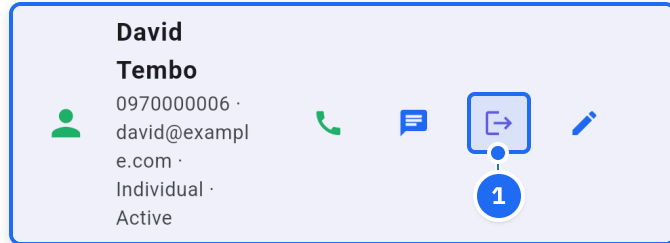
EXAMPLE FROM THE SCREENS

David Tembo leaves unit KC-B1. His deposit held is **K16,000** and no negligence was charged to him, so the app shows **Refund due to tenant: K16,000** (see page 50).

RECORD EXIT

Record a tenant moving out

Open the unit and scroll to **Tenants (KYC)**. Beside the current tenant, tap the **record exit** icon — the third icon (A).



A — TENANT ICONS (ENLARGED): CALL • MESSAGE • RECORD EXIT • EDIT

- 1 Tap the **record exit** icon.
- 2 Enter the date they left.
- 3 Choose the reason.
- 4 Enter the deposit refunded.
- 5 Add any notes.
- 6 Review the **deposit held** and **refund due**. They are shown before anything is saved.
- 7 Tap **Record exit**.

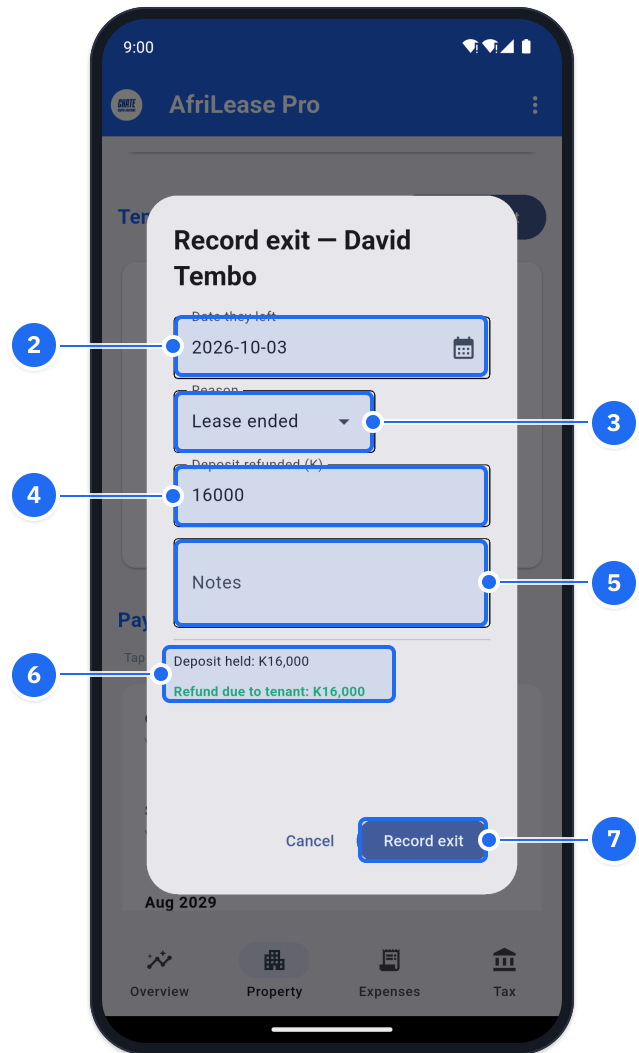


Figure 69 — Record exit: the date, the reason and the deposit refunded. Deposit held and refund due are shown before saving.

✓ **CHECK** The tenant now shows **Vacated** under Tenants (KYC) and remains in your history. The unit shows **Vacant** in the units list.

A new tenant moving in? Use **Add tenant** on the same unit (page 26). Each tenant keeps their own history.

Record a tenant moving out on your computer

In **Tenants**, select the tenant and click **Record Exit** on the toolbar (page 29).

Record Exit — David Tembo

Yellow = lease expiring within warning window · Red = expired

Date they left

2026-10-03

Reason

Lease ended

Deposit refunded (K)

16000.0

Notes

Position

Cancel

Save

- 1 Pick the **Date they left**.
- 2 Choose the **Reason**.
- 3 Enter the **Deposit refunded (K)**.
- 4 Add any **Notes**.
- 5 Check the deposit **Position** before you save.
- 6 Click **Save**.

Figure 70 — Record Exit: the date the tenant left, the reason and the deposit refunded.

Name	Unit ID	Type	Phone	Email	Lease Start	Lease End	Monthly Rer	Deposit	Status
Chanda Traders Ltd	RP-2	Company	0970000005	chanda@example.com	2026-01-01	2027-12-31	K6,500	K0	Active
David Tembo	KC-B1	Individual	0970000006	david@example.com	2026-07-01	2027-06-30	K8,000	K16,000	Active
Joseph Banda	KC-A1	Individual	0970000001	joseph@example.com	2026-01-01	2026-12-31	K4,500	K9,000	Active
Mary Phiri	KC-A2	Individual	0970000002	mary@example.com	2026-01-01	2026-12-31	K4,500	K9,000	Active
Peter Zulu	RP-1	Individual	0970000004	peter@example.com	2026-01-01	2026-12-31	K3,500	K7,000	Active
Ruth Mwale	KC-B1	Individual	0970000003	ruth@example.com	2026-01-01	2026-05-31	K8,000	K16,000	Vacated

DETAIL FROM THE TENANTS LIST – A TENANT WHO HAS LEFT

- 7 After the exit, the tenant's status reads **Vacated**. They stay in the list as history — here, Ruth Mwale, who previously rented KC-B1.

✓ CHECK

The tenant shows **Vacated**, and the unit shows **Vacant** in the Units Register. Add the next tenant with + **Add Tenant** (page 30).

CHAPTER 7

Reading Your Dashboards

Know what every figure means — and what to do about it.

By the end of this chapter you will know how to

- read your headline money figures;
- check how much rent has come in;
- see which tenants pay on time;
- follow deposits, income and costs;
- use the two computer dashboards.

 **ANDROID**

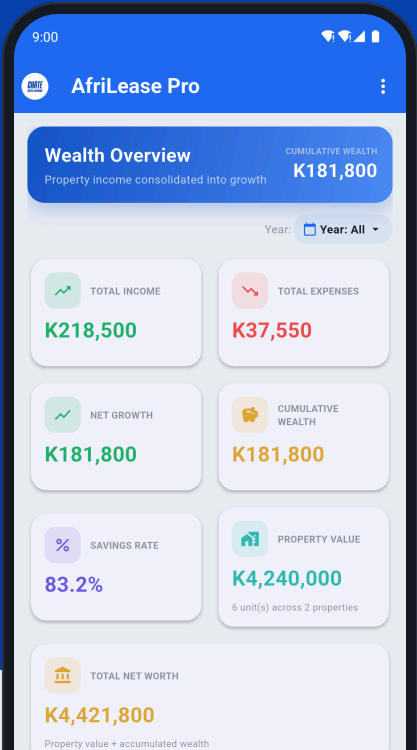
Overview
All headline figures and analytics on one scrolling screen.

 **WINDOWS**

Wealth Overview
All your money: income, costs and wealth.

 **WINDOWS**

Property Dashboard
The buildings: occupancy, yield, collection, ratings.



HOW TO READ THIS CHAPTER

For each figure we point to it, name it, say what it tells you, and suggest what you might do next.

Read your headline figures

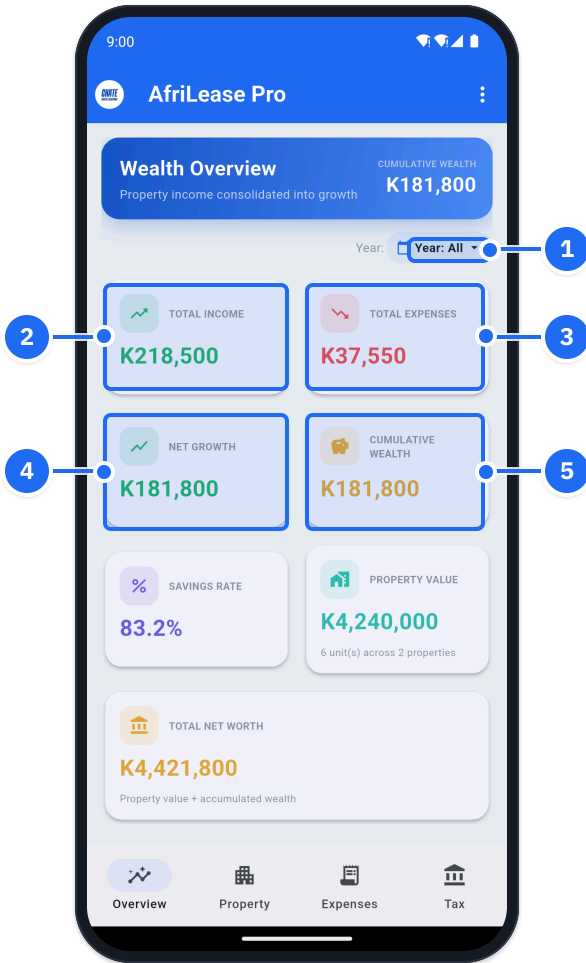


Figure 71 — The Wealth Overview: total income, total expenses, net growth and cumulative wealth for the chosen year.

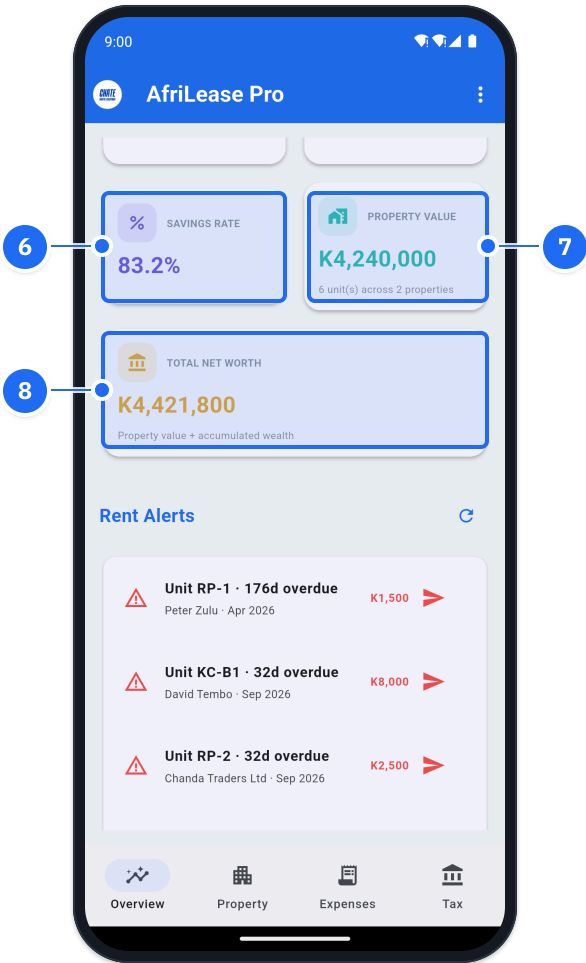
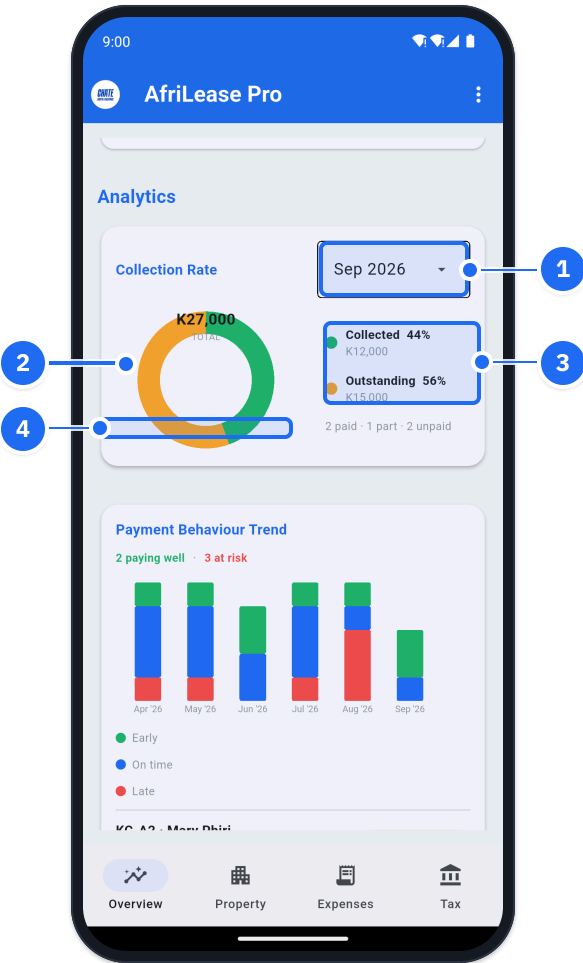


Figure 72 — More headline tiles: savings rate, the market value of your property, and total net worth.

FIGURE	WHAT IT TELLS YOU	WHAT YOU MIGHT DO
1 Year chip	Which year the figures cover.	Compare one year with another.
2 Total Income	All money received in the period.	If lower than expected, check Collection Rate.
3 Total Expenses	All property costs recorded.	If rising, see Expense Mix for the biggest cost.
4 Net Growth	Income minus expenses.	Watch it month to month.
5 Cumulative Wealth	Everything earned minus everything spent, added up month after month.	Your long-run result from renting.
6 Savings Rate	How much of your income you keep (net growth + income).	A falling rate means costs are growing faster than income.
7 Property Value	The market value of your units — what they would sell for.	Keep market values up to date on each unit.
8 Total Net Worth	Property value plus accumulated wealth.	The overall value of your rental business.

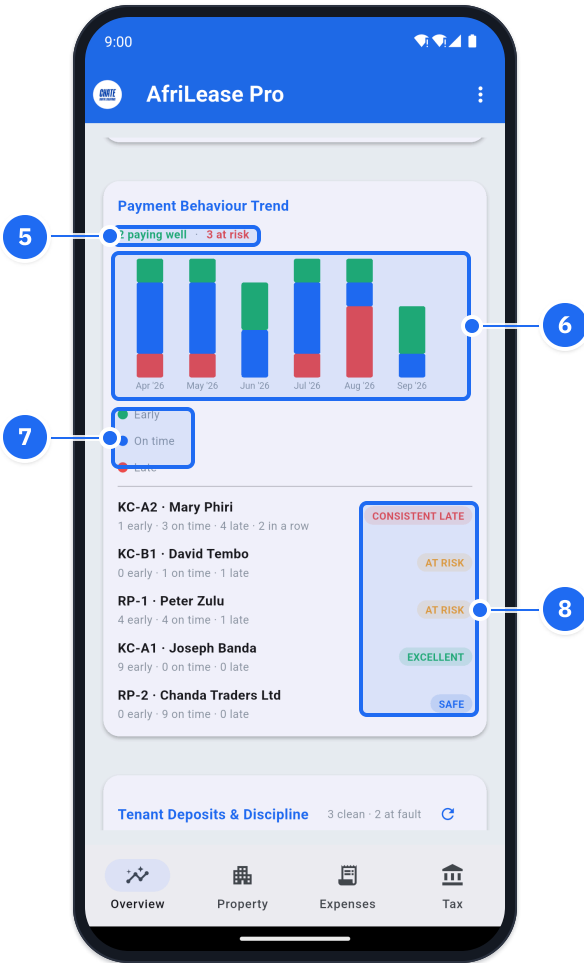
Has the rent come in – and on time?



- 1 Choose the month.
- 2 The ring shows the rent that was due.
- 3 **Collected** and **Outstanding**, as amounts and shares.
- 4 How many units paid, part-paid or did not pay.

Figure 73 — Collection Rate for a chosen month: how much of the rent due has come in, and how much is outstanding.

Collection rate — of the rent that was due in a month, the share actually received. **If it is low:** check Rent Alerts and contact the tenants concerned.

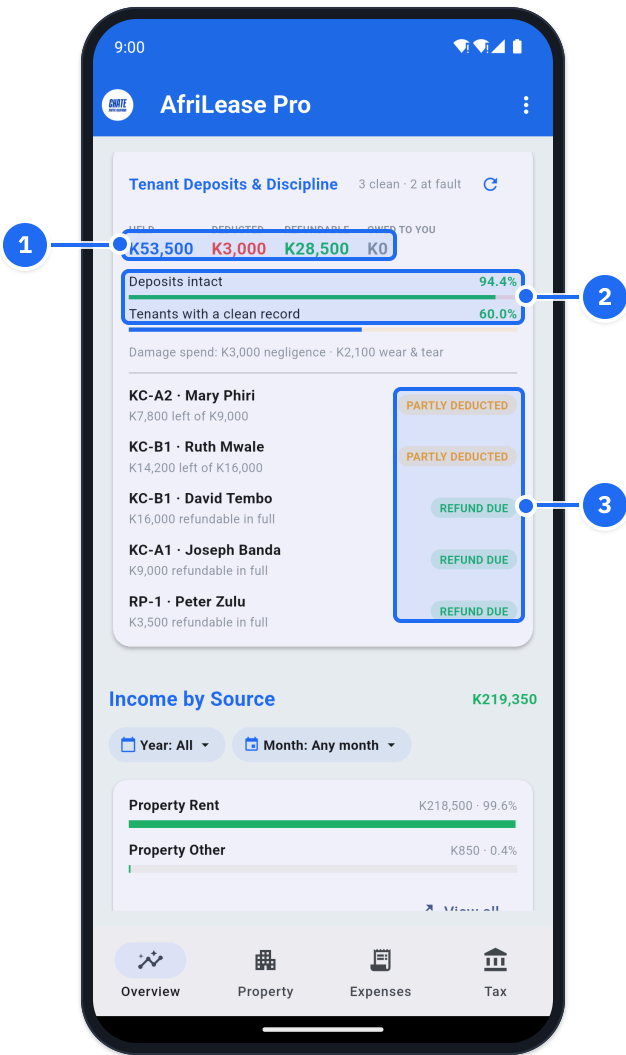


- 5 How many tenants are paying well, and how many are at risk.
- 6 Every payment, month by month, graded...
- 7 ...**Early**, **On time** or **Late**.
- 8 Each tenant's overall label (next page).

Figure 74 — Payment Behaviour: every payment graded Early, On time or Late, and each tenant's overall label.

Payment grade — each payment against its due date, with no grace period: Early (before), On time (on the day), Late (after).

Deposits and tenant labels



- 1 **Held, Deducted, Refundable** and **Owed to you** — the deposit position across all tenants.
- 2 How many deposits are intact, and how many tenants have a clean record.
- 3 Each tenant's deposit status, such as **Partly deducted** or **Refund due**.

Tenant labels

Excellent	Never late, and at least once early.
Safe	Always on the day.
At Risk	Late at least once, never twice running.
Consistent Late	Late two or more months in a row.
Unrated	Nothing to grade yet.

TIP

A tenant labelled **At Risk** or **Consistent Late** may benefit from an early reminder before the next due date (page 28).

Figure 75 — Tenant Deposits & Discipline: deposits held, amounts deducted for damage, refunds due and anything a tenant owes you.

Where your money comes from and goes

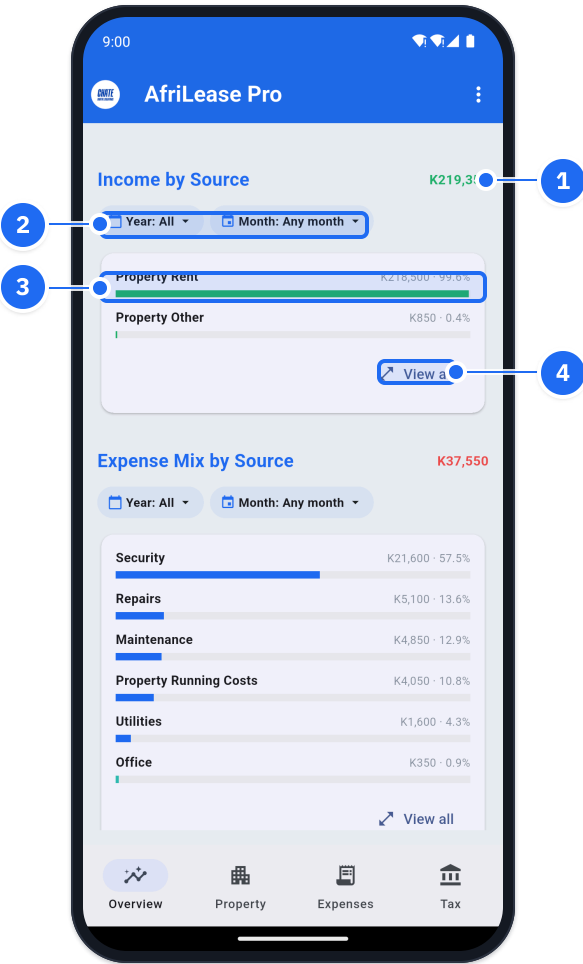


Figure 76 — Income by Source: each income stream and its share, with its own Year and Month filter.

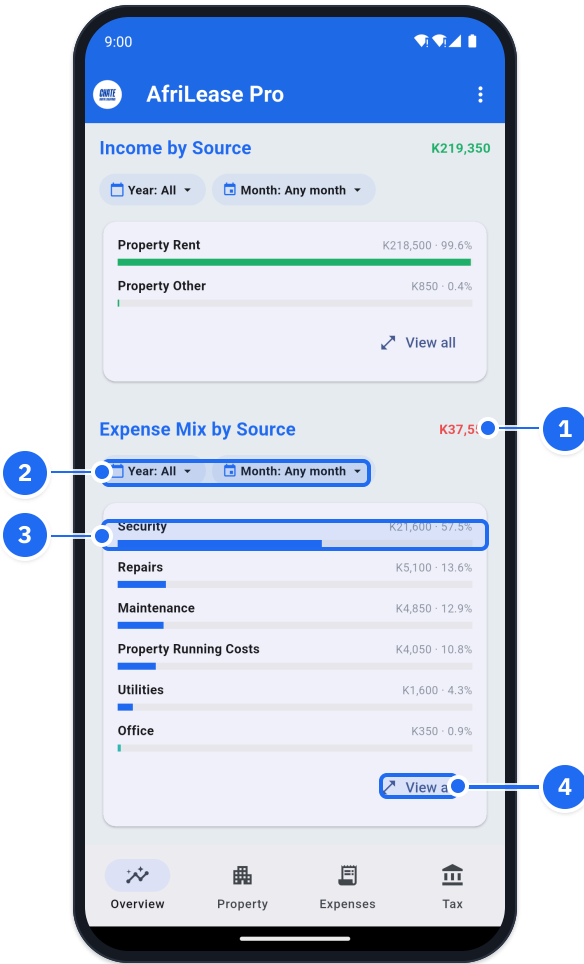
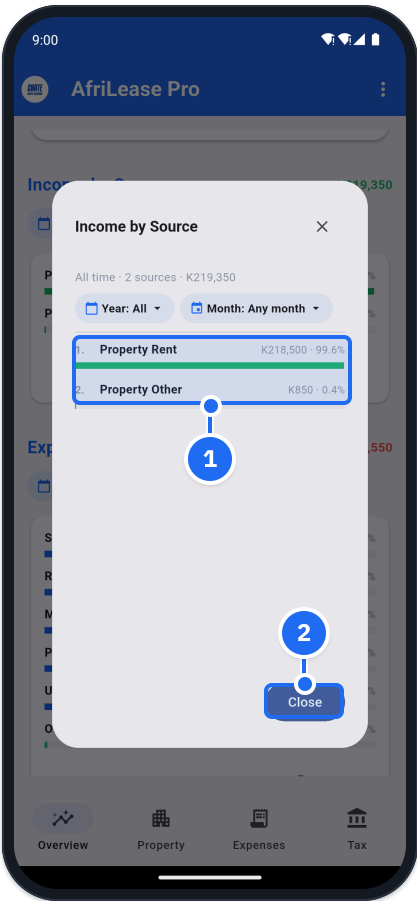


Figure 77 — Expense Mix by Source: what is costing you the most, as a share of all spending.

TIP

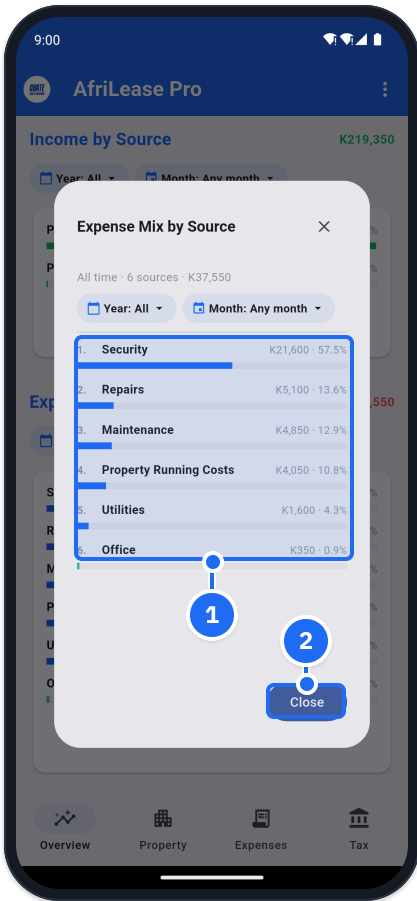
If one cost takes a large share of spending, open it in the Expenses list to see each entry behind it (page 43).

See every stream, and change the year



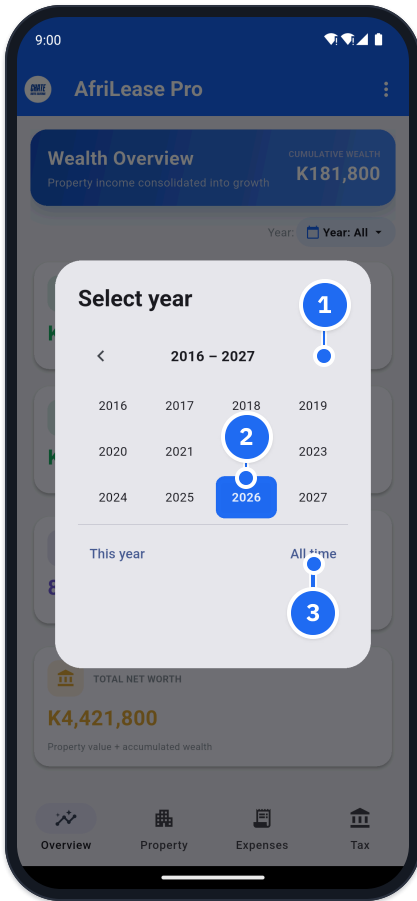
- 1 Every income stream with amount and share.
- 2 Close with **Close** or the **X**.

Figure 78 — View all opens every income stream in a scrollable list.



- 1 Every cost, ranked from biggest to smallest.
- 2 Tap **Close**.

Figure 79 — View all for expenses, ranked from biggest to smallest.



- 1 Tap the **Year** chip, then page through the years.
- 2 Tap a year, or
- 3 tap **All time**.

Figure 80 — The Year chip opens a calendar: page through the years, or choose All time.

WEALTH OVERVIEW

The Wealth Overview on your computer

Click **Wealth Overview** in the sidebar. It brings all your money together. Choose the year at the top right.

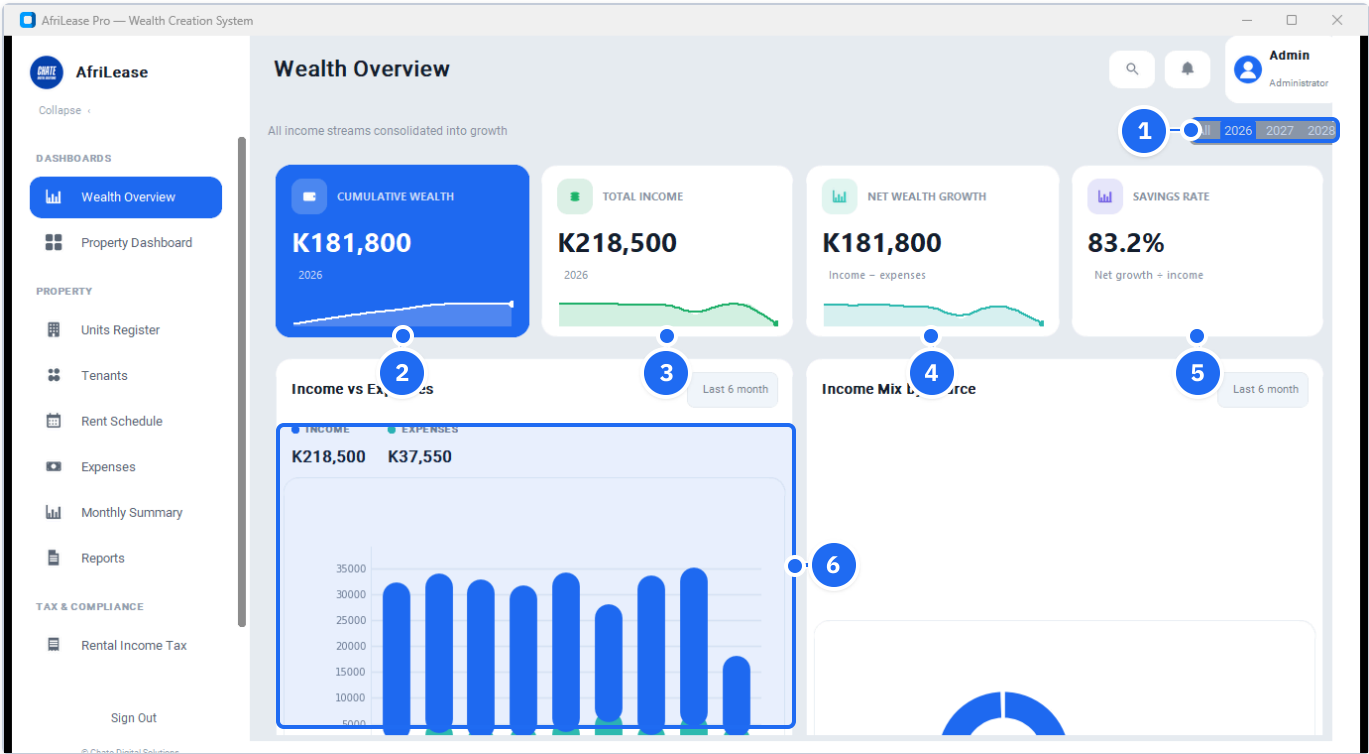


Figure 81 — Wealth Overview: cumulative wealth, total income, net wealth growth and savings rate, with Income vs Expenses below.

FIGURE	WHAT IT TELLS YOU	WHAT YOU MIGHT DO
1 Year	All, or a single year.	Compare years.
2 Cumulative Wealth	Everything earned minus everything spent, added up.	Your long-run result.
3 Total Income	All money received.	If low, check the Rent Schedule for arrears.
4 Net Wealth Growth	Income minus expenses.	Watch for months where it drops.
5 Savings Rate	Net growth ÷ income.	A falling rate points to rising costs.
6 Income vs Expenses	Monthly bars for the last six months.	Spot unusual months.

Wealth growth and where it comes from

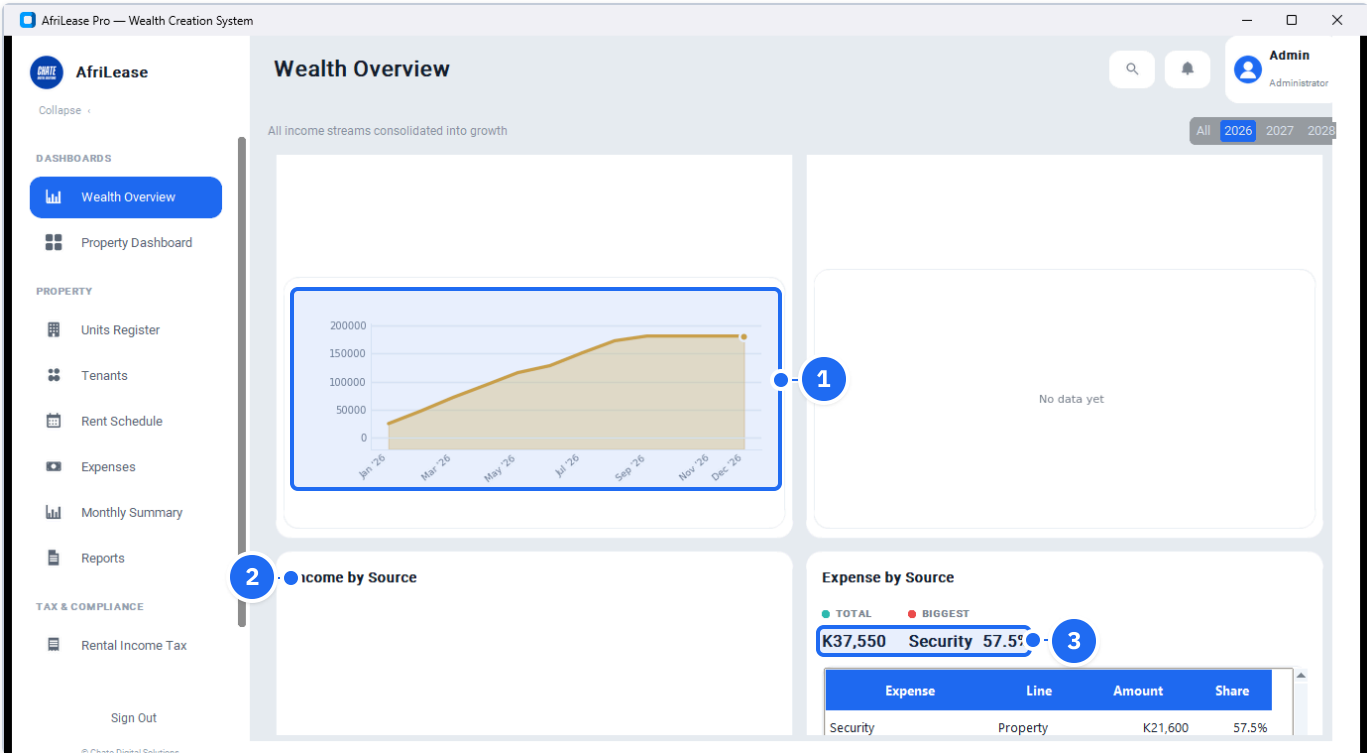


Figure 82 — Wealth growth over time and the income mix.

Expense	Line	Amount	Share
Security	Property	K21,600	57.5%
Repairs	Property	K5,100	13.6%
Maintenance	Property	K4,850	12.9%
Property Running Costs	Property	K4,050	10.8%
Utilities	Property	K1,600	4.3%
Office	General	K350	0.9%

Figure 83 — Detail of the source tables: every stream, its amount and its share (Expense by Source shown).

- 1 **Wealth growth** — your cumulative wealth month by month. A rising line means income is outpacing costs.
- 2 **Income by Source** — every income stream, its total and its share of income.
- 3 **Expense by Source** — the total and the biggest cost, with its share.
- 4 The table lists each cost, its line (Property or General), amount and share. The biggest is at the top.

PROPERTY DASHBOARD

The Property Dashboard on your computer

Click **Property Dashboard** in the sidebar. It is about the buildings: occupancy, yield, collection and tenant ratings.

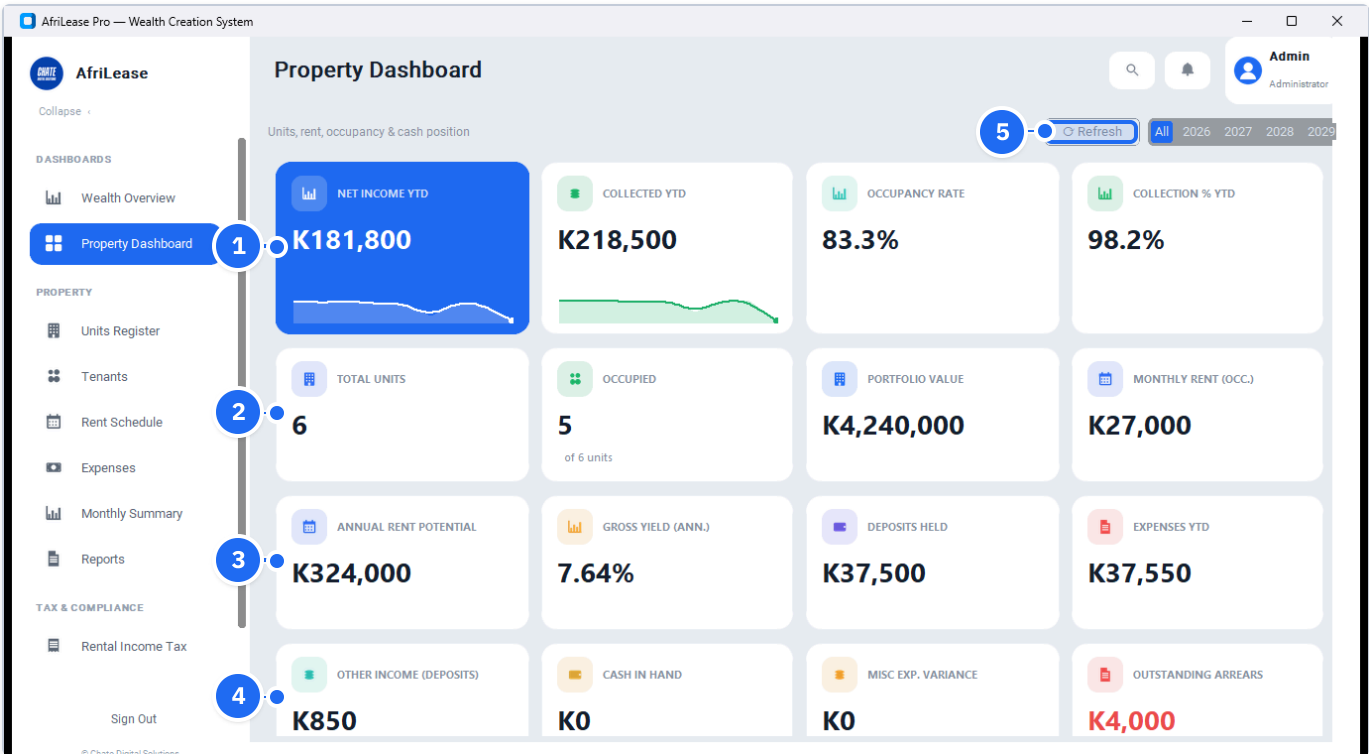


Figure 84 — Property Dashboard: net income, collected, occupancy and collection rate, then units, portfolio value, monthly rent, annual potential, gross yield, deposits and expenses.

- 1 **Net income YTD** (income minus costs this year) · **Collected YTD** (rent received this year) · **Occupancy rate** (units let out of total) · **Collection % YTD** (share of rent due that was received). *If collection is low, open the Rent Schedule.*
- 2 **Total units** · **Occupied** · **Portfolio value** (market value of all units) · **Monthly rent (occ.)** from occupied units. *A vacant unit is lost rent — consider re-letting it.*
- 3 **Annual rent potential** · **Gross yield (ann.)** (annual rent compared with market value) · **Deposits held** · **Expenses YTD**.
- 4 **Other income**, **Cash in hand** (recorded in the Monthly Summary, page 72) and **Outstanding arrears** — rent due and not yet paid.
- 5 **Refresh** updates the figures; the year buttons beside it choose the period.

Trends and tenant ratings

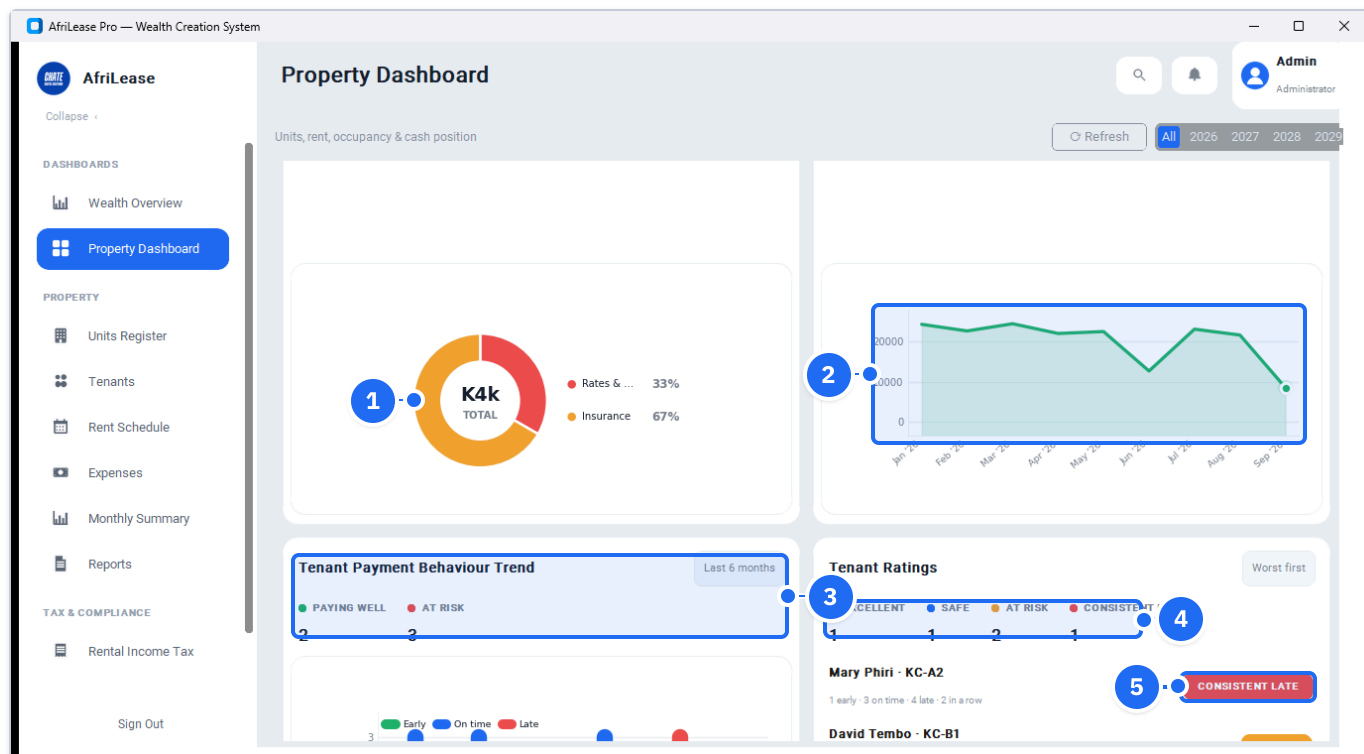


Figure 85 — A ring chart with its total and parts, the net income trend, the tenant payment-behaviour trend and tenant ratings.

- 1 **Ring chart** — the total in the centre, broken into the parts listed in its legend.
- 2 **Net income trend** — month by month. A dip deserves a look at that month's rent and costs.
- 3 **Tenant Payment Behaviour Trend** — how many tenants are paying well and how many are at risk.
- 4 **Tenant Ratings** — how many tenants carry each label: Excellent, Safe, At Risk, Consistent Late (page 55).
- 5 Each tenant is listed with their label, worst first — here Mary Phiri is **Consistent Late**.

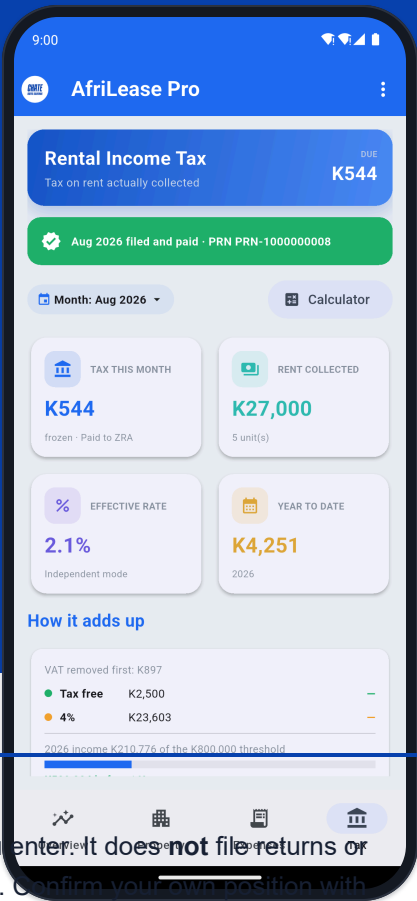
TIP

Start with the tenants at the top of Tenant Ratings — they are the ones most likely to pay late again.

CHAPTER 8

Rental Income Tax

See the Zambian rental income tax on the rent you actually received — how much, how it is worked out, and when it is due.



A CALCULATOR AND RECORD-KEEPER – NOT TAX ADVICE

AfriLease Pro works out and records rental income tax from the information you enter. It does not file returns or make payments to ZRA, does not connect to ZRA, and is not endorsed by ZRA. Confirm your own position with ZRA or a qualified accountant.

By the end of this chapter you will know how to

- read the tax due for a month;
- follow how the tax is worked out;
- use the tax calculator;
- record a filed month on your computer;
- choose your tax settings.

Your monthly routine

- 1 • RENT RECEIVED
- 2 • TAX CALCULATED BY THE APP
- 3 • REVIEW THE TAX
- 4 • FILE & PAY WITH ZRA YOURSELF – BY THE 14TH
- 5 • FREEZE MONTH & RECORD PRN (WINDOWS)

THE RULES THE APP USES

How AfriLease calculates tax

Tax is charged on the **gross rent actually received**. Money not yet paid creates no tax, and no deductions are allowed.

Residents — monthly bands

RENT RECEIVED IN THE MONTH

0% First K2,500	4% K2,500 to K66,667	16% Above K66,667
---------------------------	--------------------------------	-----------------------------

Residents — the annual view

RENT RECEIVED IN THE YEAR

Tax free First K30,000	4% Up to K800,000	16% Above K800,000
----------------------------------	-----------------------------	------------------------------

The app shows how close the year is to K800,000.

NON-RESIDENTS

Flat 20%

No tax-free band.

COMMERCIAL RENT

16% VAT removed first

Commercial rent is treated as VAT-inclusive; then the bands apply. Residential rent has no VAT step.

INDEPENDENT OR AGGREGATED

Independent mode taxes each unit separately.

Aggregated pools the portfolio and shares the tax out. The app tells you to check which applies to you with ZRA.

ADD TAX TO TENANT RENT (OPTIONAL)

On: each tenant's bill shows their unit's share of the tax.

Off: the landlord pays it.

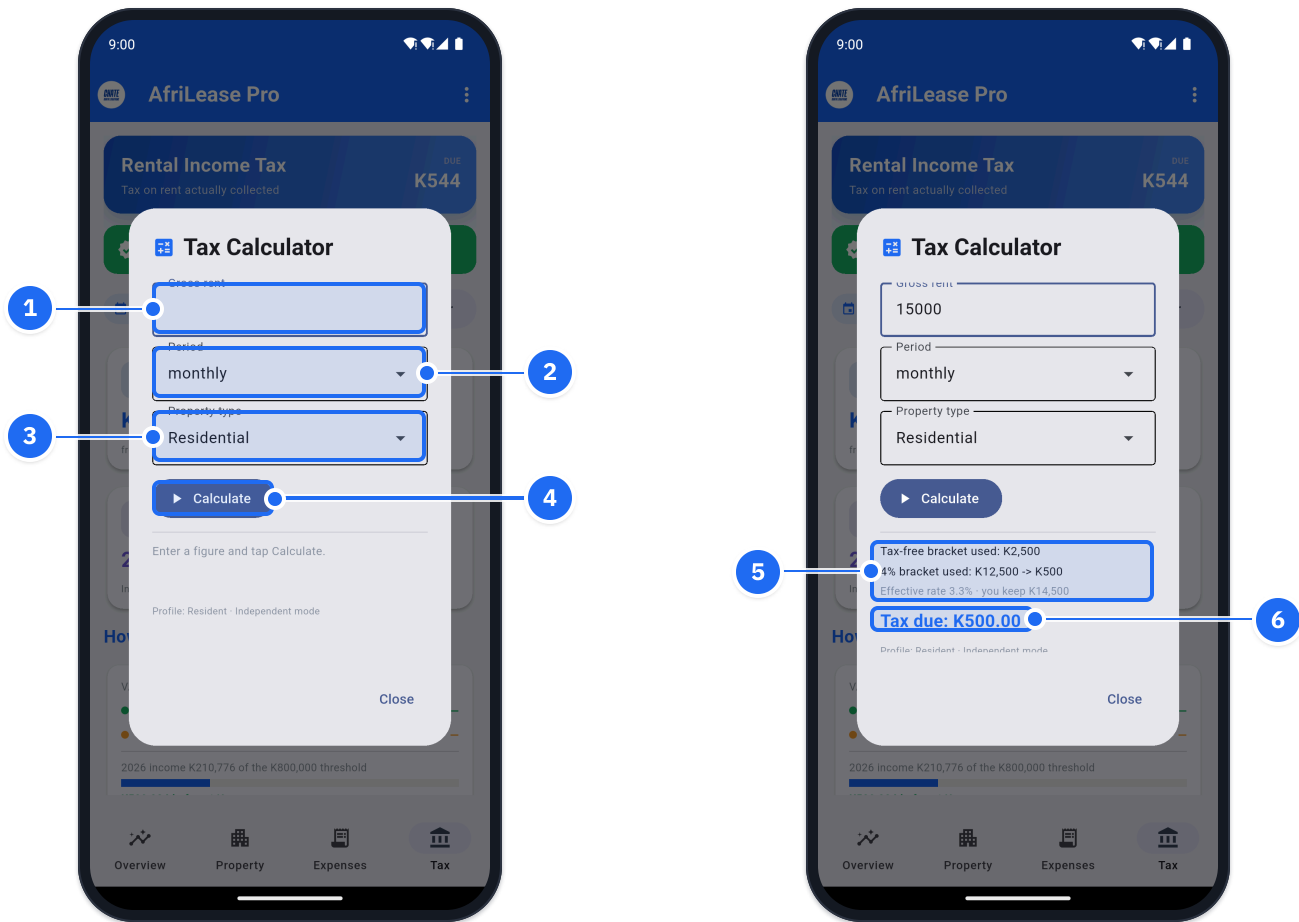
DEADLINE Returns are filed and paid by the **14th of the following month**, through your own ZRA TPIN portal.

WORKED EXAMPLE • TAX CALCULATOR

K15,000 rent in one month

RENT RECEIVED K15,000	- TAX-FREE PORTION K2,500	= TAXABLE AT 4% K12,500	K12,500 × 4% K500 tax
---------------------------------	-------------------------------------	-----------------------------------	--

Effective tax rate: $K500 \div K15,000 = 3.3\%$. You keep K14,500.



- On the **Tax** tab, tap **Calculator**.
- 1 Enter any rent figure.
- 2 Choose monthly or annual.
- 3 Choose residential or commercial.
- 4 Tap **Calculate**.

Figure 86 — The tax calculator: enter any rent figure, monthly or annual, residential or commercial.

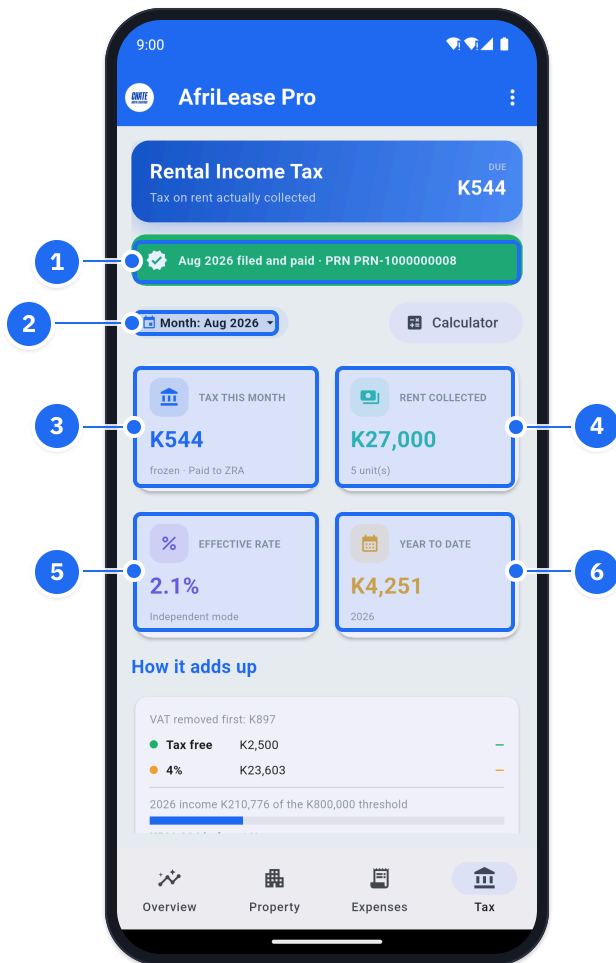
- 5 The tax-free part, the 4% part and your effective rate.
- 6 **Tax due: K500.00**.

Figure 87 — K15,000 a month is K2,500 tax-free plus K12,500 at 4% = K500 tax, an effective rate of 3.3%.

TAX TAB

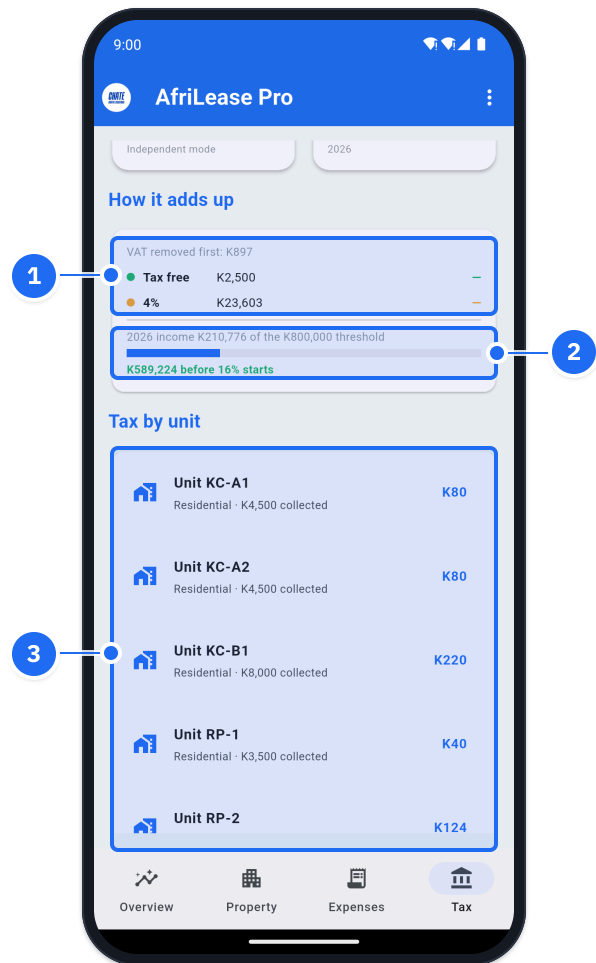
Check the tax for a month

Tap **Tax** at the bottom of the screen and choose the month.



- 1 A green bar means that month is filed and paid.
- 2 Choose the month.
- 3 Tax due for the month; the deadline is the 14th of the next month.
- 4 Rent collected.
- 5 Your effective rate.
- 6 Year-to-date tax.

Figure 88 — Rental Income Tax for the chosen month: tax due, rent collected, effective rate and the year-to-date total.

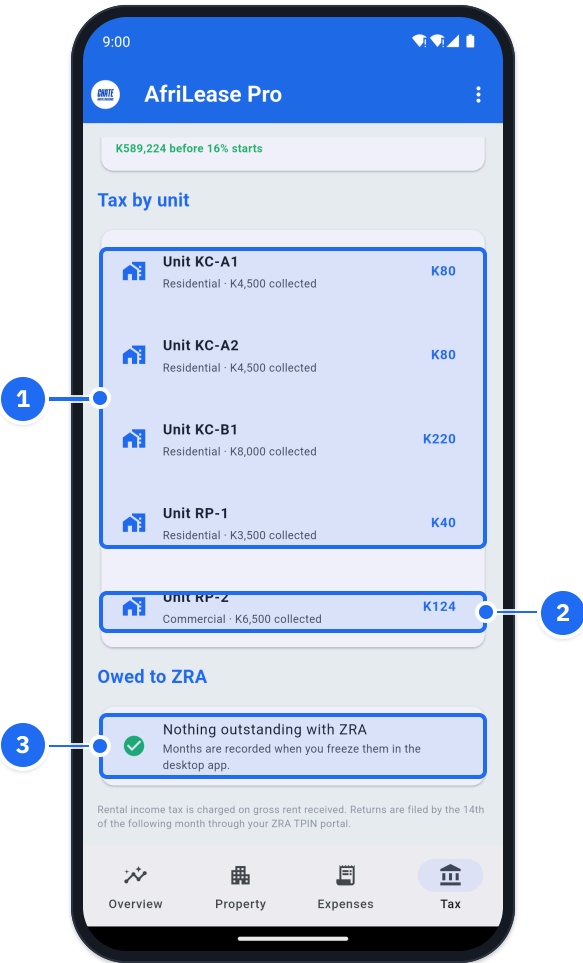


- 1 Which part of the rent fell in the tax-free band and which in the 4% band. Any VAT removed is shown first.
- 2 How far the year is from the K800,000 point where 16% starts.
- 3 Each unit's tax (next page).

Figure 89 — How it adds up: the tax-free and 4% parts, and how far the year is from K800,000.

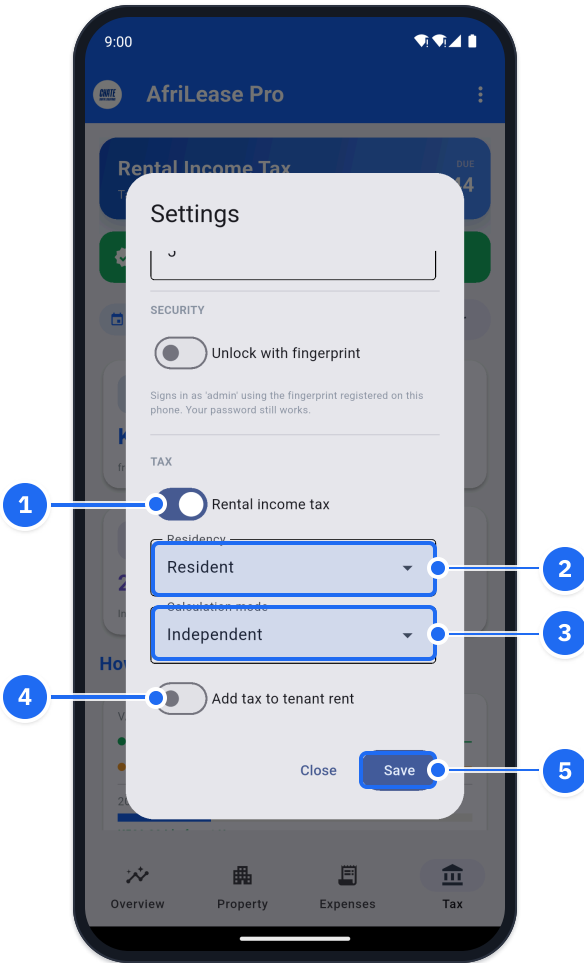
Checking a unit in Independent mode: unit KC-B1 collected K8,000. $K8,000 - K2,500 = K5,500 \times 4\% = K220$ — the figure shown for KC-B1.

Tax by unit, and your tax settings



- 1 Each unit's share of the tax.
- 2 Commercial units have VAT removed first.
- 3 **Owed to ZRA** lists any filed month not yet paid. Months are recorded when you freeze them in the desktop app.

Figure 90 — Tax by unit: each unit's share. Owed to ZRA lists any filed month that is not yet paid.



- > Menu > **Settings**, scroll to **Tax**.
- 1 Switch the tax module on.
- 2 Choose **Resident** or **Non-Resident**.
- 3 Choose **Independent** or **Aggregated**.
- 4 Decide whether to add each unit's tax to the tenant's rent.
- 5 Tap **Save**.

Figure 91 — Tax settings: module on, residency, calculation mode, and adding tax to the tenant's rent.

TIP

Not sure whether Independent or Aggregated applies to you? Check with ZRA or your accountant before you rely on the figures.

RENTAL INCOME TAX

The tax workspace on your computer

Click **Rental Income Tax** in the sidebar, under Tax & Compliance.

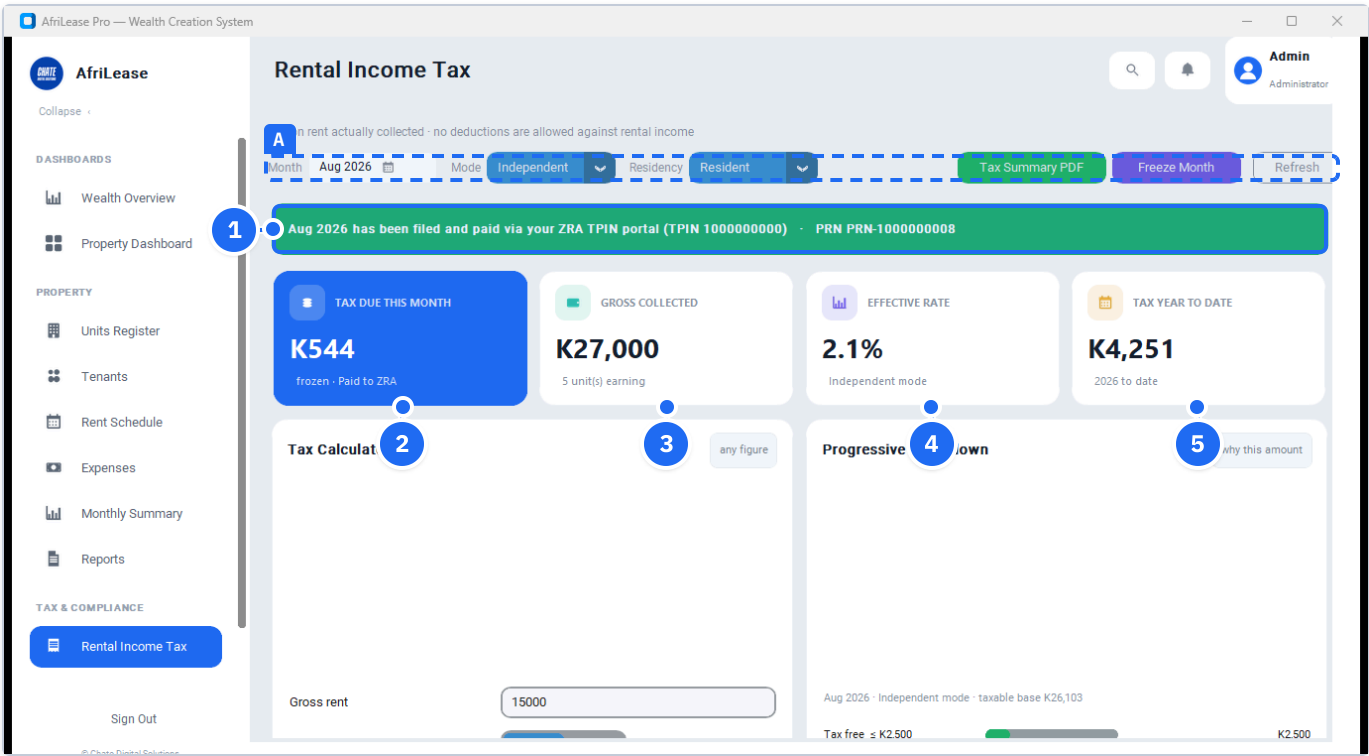


Figure 92 — Rental Income Tax for a chosen month: the filing banner, tax due, gross collected, effective rate and tax year to date.



A – TAX TOOLBAR (ENLARGED)

- 1

Filing banner: whether the month has been filed and paid, with its PRN.
- 2

Tax due this month.
- 3

Gross collected.
- 4

Effective rate.
- 5

Tax year to date.
- 6

Month — choose the month.
- 7

Mode — Independent or Aggregated.
- 8

Residency — Resident or Non-Resident.
- 9

Tax Summary PDF — a summary sheet showing your TPIN.
- 10

Freeze Month — records what you filed (page 69).

Calculator, breakdown and tax by unit

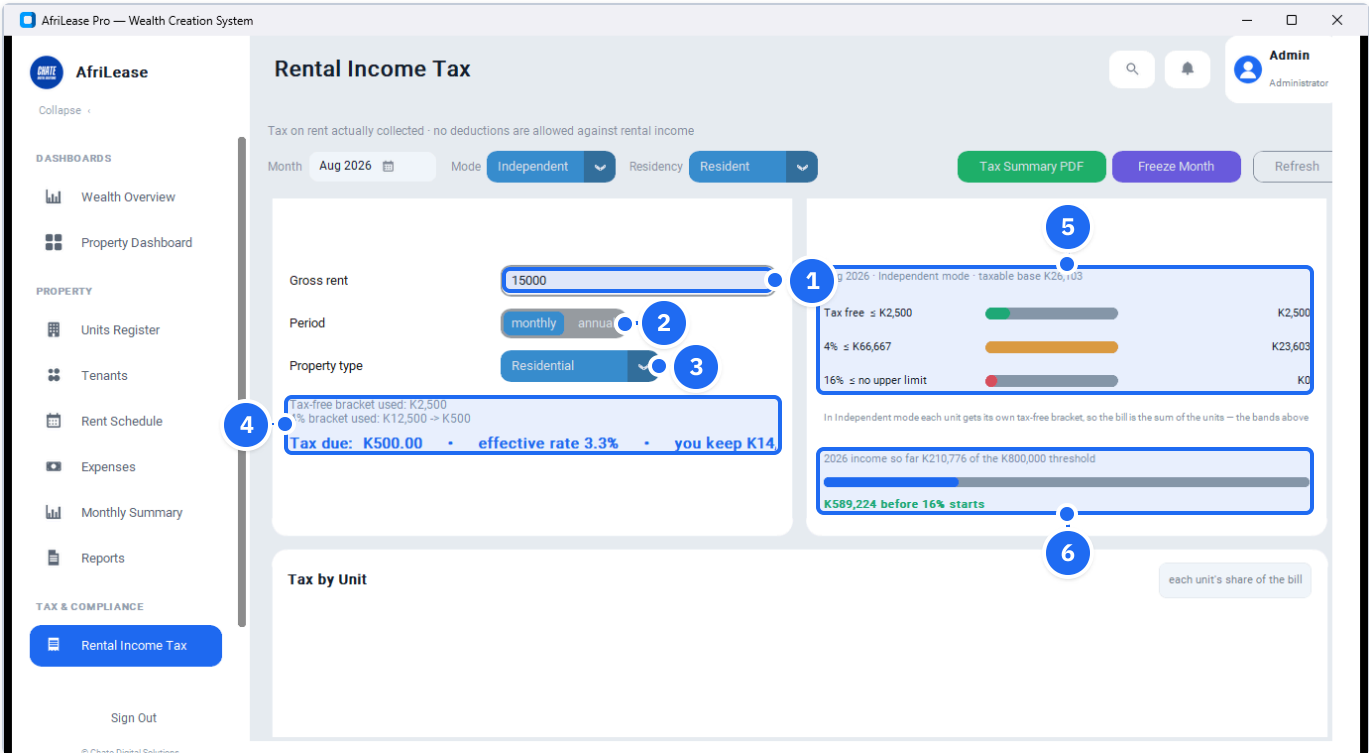


Figure 93 — The calculator and the progressive breakdown: K15,000 a month gives K500 tax, an effective 3.3%.

Unit	Type	Gross Collected	VAT Element	Taxable Base	Share	Tax Allocated	Rent + Tax
KC-A1	Residential	K4,500	K0	K4,500	17.2%	K80	—
KC-A2	Residential	K4,500	K0	K4,500	17.2%	K80	—
KC-B1	Residential	K8,000	K0	K8,000	30.6%	K220	—
RP-1	Residential	K3,500	K0	K3,500	13.4%	K40	—
RP-2	Commercial	K6,500	K897	K5,603	21.5%	K124	—

Rent + Tax is OFF: the tax is listed on its own and the landlord pays it. Turn it on in Settings to pass each unit's share on to the tenant.

Figure 94 — Tax by Unit: each unit's gross rent, VAT element (commercial), taxable base, share and tax.

- 1

Enter a gross rent.
- 2

Choose monthly or annual.
- 3

Choose the property type.
- 4

Brackets used and tax due.
- 5

How this month's base falls in each band.
- 6

Year so far against K800,000.
- 7

A commercial unit...
- 8

...has its VAT element removed.
- 9

Whether tax is added to rent.

Record a filed month, and check the year

WARNING Freeze a month only **after** you have filed it with ZRA. A frozen month keeps the figure you filed: later edits to old rent records will not rewrite it, and a month marked paid can never be re-frozen.

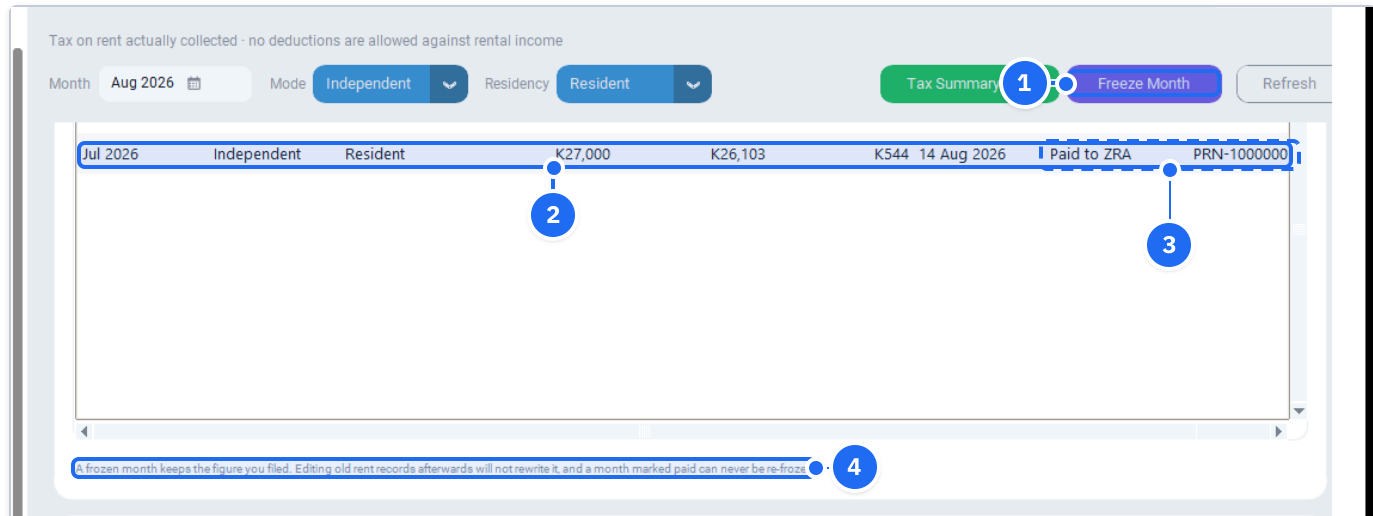


Figure 95 — Filing History: every frozen month, its tax, due date, status (Unpaid, Owed, Paid to ZRA) and payment reference (PRN).



Figure 96 — Annual Reconciliation: the monthly filings compared with the annual bands, and whether that leaves you over- or under-paid.

- 1 After filing with ZRA, click **Freeze Month** to record what you filed.
- 2 The month appears in **Filing History** with its tax and due date.
- 3 Its status — **Unpaid**, **Owed** or **Paid to ZRA** — and the PRN.
- 4 The note explains what freezing does.
- 5 **Annual Reconciliation** compares the year's filings...
- 6 ...with the annual bands, and shows the difference.
- 7 Whether you look over- or under-paid for the year.

Choose your tax settings on your computer

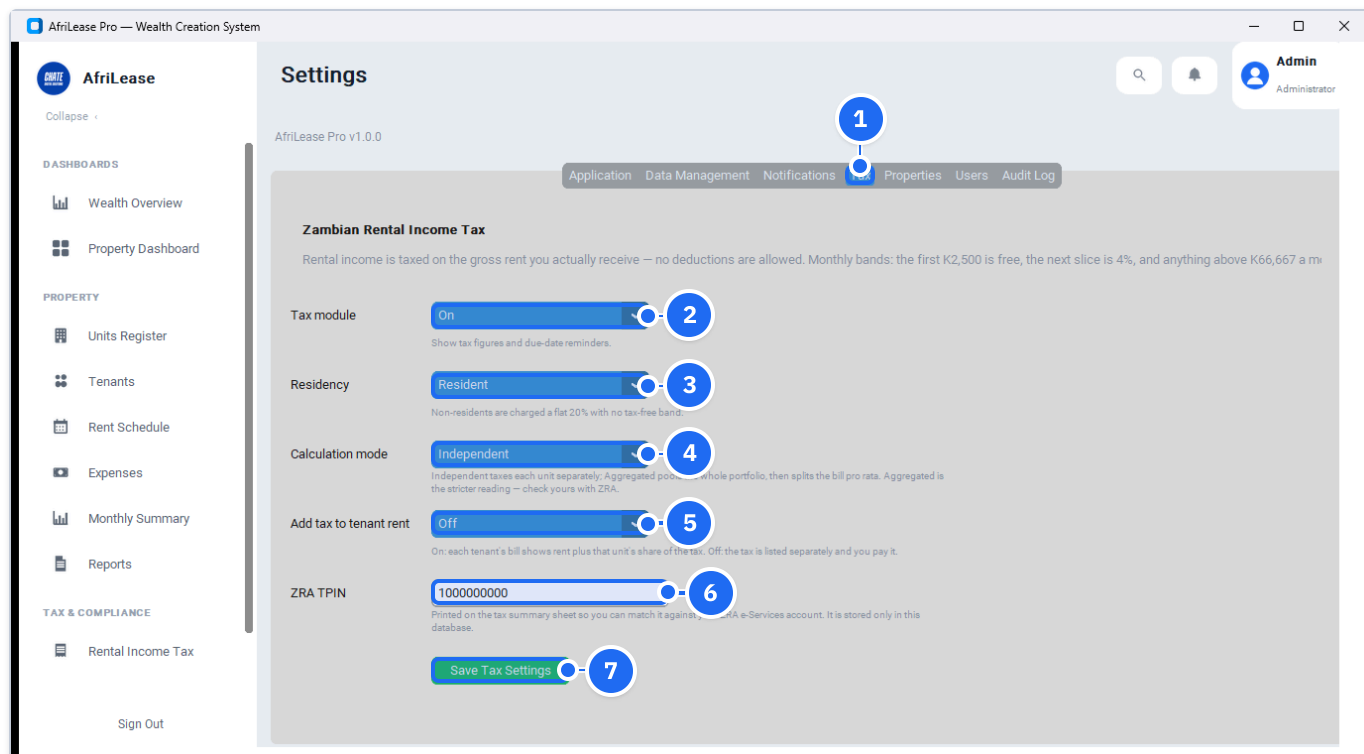


Figure 97 — Tax: module on or off, residency, calculation mode, adding tax to rent, and your ZRA TPIN.

- 1 In **Settings**, click the **Tax** tab.
- 2 **Tax module**: On shows tax figures and due-date reminders.
- 3 **Residency**: Resident or Non-Resident.
- 4 **Calculation mode**: Independent or Aggregated — check yours with ZRA.
- 5 **Add tax to tenant rent**: On or Off.
- 6 **ZRA TPIN** — printed on the tax summary sheet.
- 7 Click **Save Tax Settings**.

AFRILEASE PRO DOES

Calculate the tax on rent received · show what is due and when · keep a record of what you filed and paid.

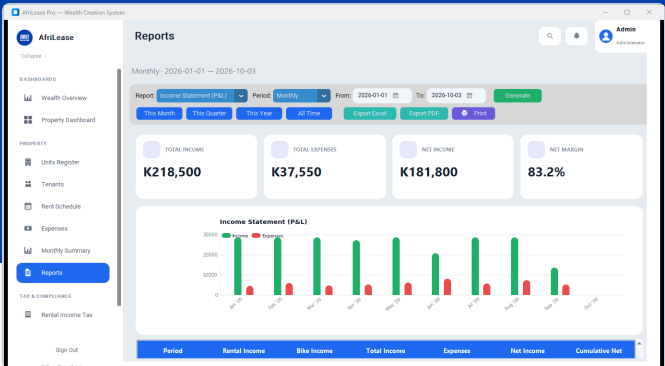
AFRILEASE PRO DOES NOT

File returns · pay ZRA · connect to ZRA · give tax advice. It is not endorsed by ZRA.

CHAPTER 9

Monthly Summary & Reports

See every month on one line, and produce ready-made reports for any period.



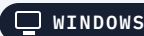
By the end of this chapter you will know how to

review a monthly financial summary;

record the cash you actually hold;

see how your properties performed this year;

export a report to Excel or PDF, or print it.



The Monthly Summary and Reports are part of the computer app.

PRODUCING A REPORT



MONTHLY SUMMARY

Review a monthly financial summary

Click **Monthly Summary** in the sidebar. One line per month: rent due, collected, arrears, vacancy, expenses and net income, plus cash in hand.

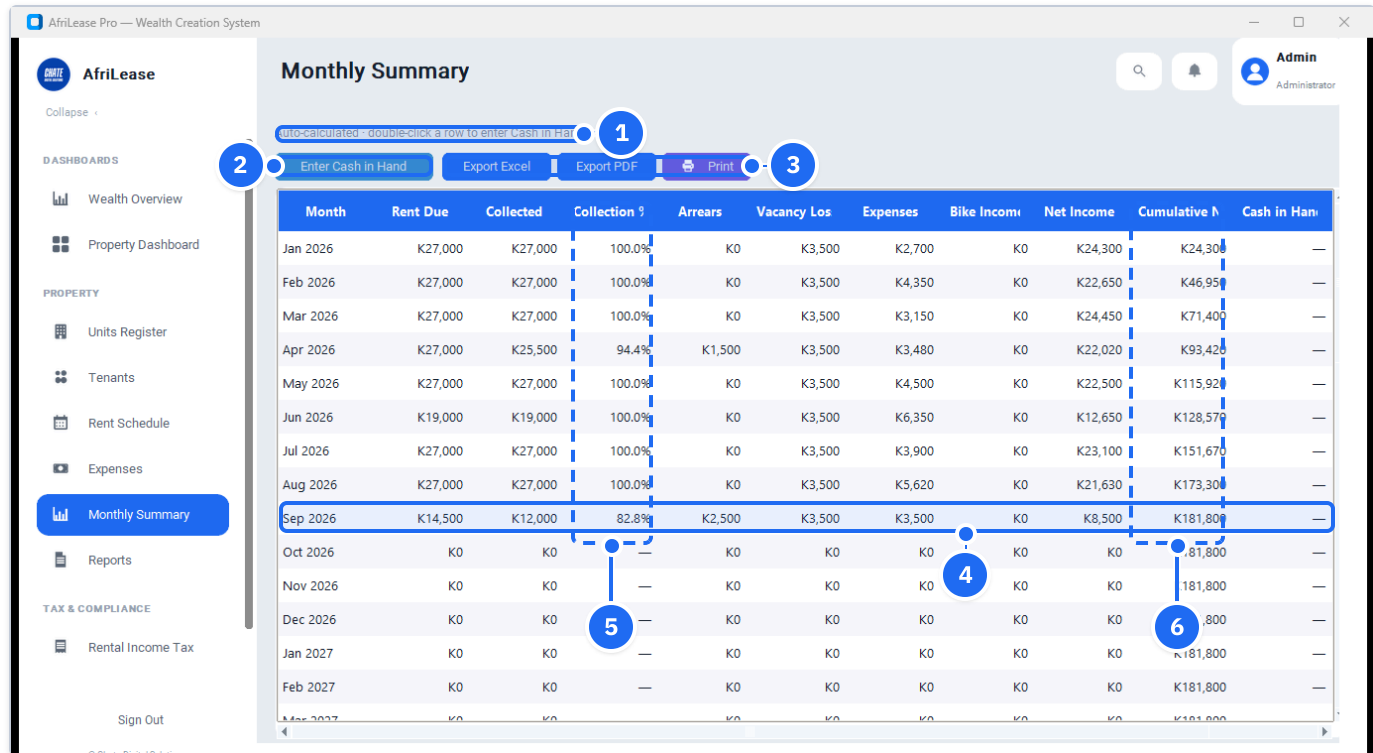


Figure 98 — Monthly Summary: rent due, collected, collection rate, arrears, vacancy loss, expenses, net income and cumulative position, month by month.

Figure 99 — Enter Cash in Hand: record the cash you actually hold for a month so differences show up.

- 1 The tip line: double-click a row to enter cash in hand.
- 2 Or select a month and click **Enter Cash in Hand**.
- 3 **Export Excel**, **Export PDF** and **Print**.
- 4 A month with arrears: collection below 100%.
- 5 **Collection %** for each month.
- 6 **Cumulative** position, month after month.
- 7 Type the **Cash in Hand (K)** you actually hold.
- 8 Click **Save**.

REPORTS

Create a report for any period

Click **Reports** in the sidebar. Choose the report, the period and the dates — or use a quick button.

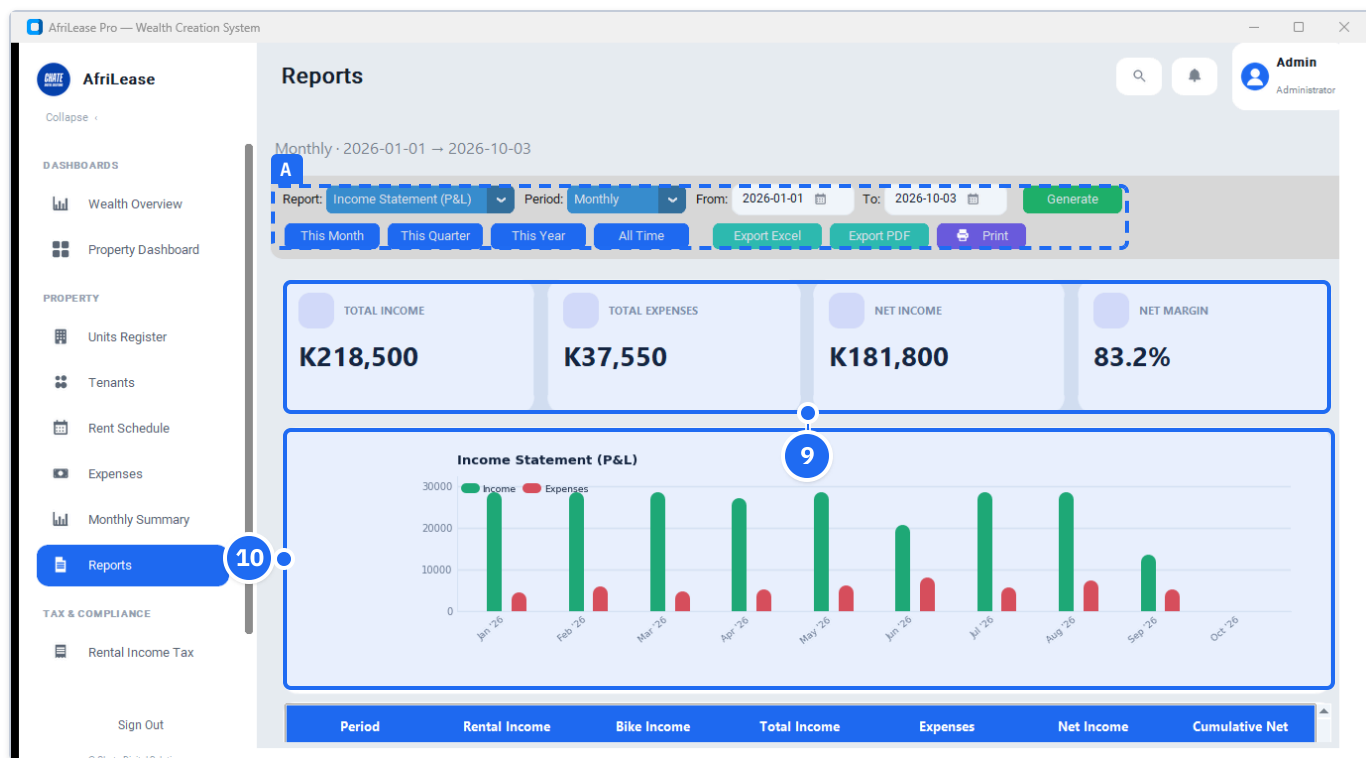
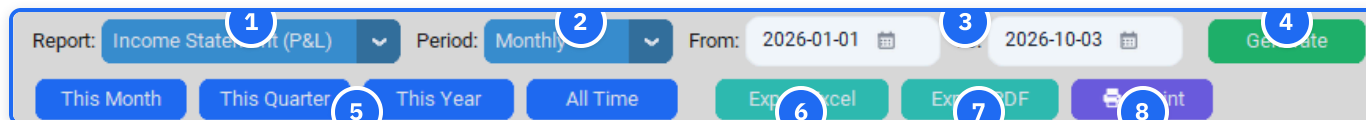


Figure 100 — Reports: choose the report, the period and the dates, or use the quick buttons This Month / Quarter / Year / All Time.



A — REPORT TOOLBAR (ENLARGED)

- 1 **Report** — choose the report, such as Income Statement (P&L).
- 2 **Period** — monthly, quarterly and so on.
- 3 **From and To** — the dates.
- 4 Click **Generate**.
- 5 Quick buttons: **This Month, This Quarter, This Year, All Time**.
- 6 **Export Excel** — save as a spreadsheet.
- 7 **Export PDF** — save as a PDF to share.
- 8 **Print** — print the report.
- 9 Headline totals for the period.
- 10 The chart, by month.

REPORTS

See how your properties performed this year



Figure 101 — An income statement for the year: totals and a chart.



Figure 102 — The detail table beneath. Export Excel, Export PDF and Print are on the toolbar.

- 1 Click **This Year**.
- 2 The period now runs from 1 January to 31 December.
- 3 Total income, total expenses, net income and net margin for the year.
- 4 **Export Excel** for a spreadsheet.
- 5 **Export PDF** for a document to share.
- 6 **Print** for a paper copy.
- 7 Scroll down for the month-by-month table: income, expenses, net income and the cumulative net.

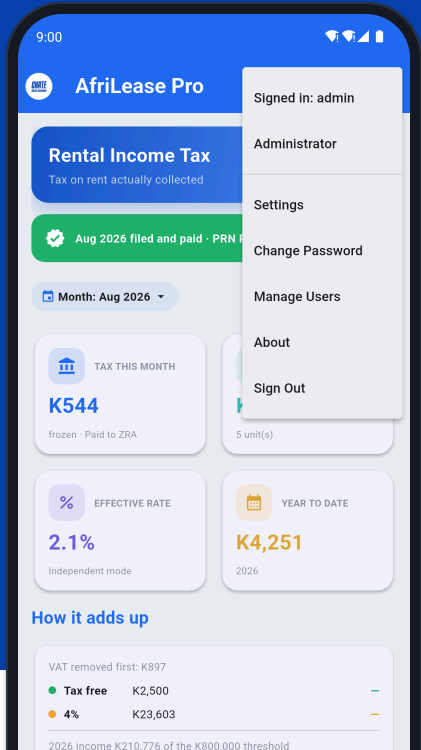
CHAPTER 10

Settings, Backups & Security

Protect your records, keep your account secure and set the app up your way.

By the end of this chapter you will know how to

- back up your records and restore them;
- change your password and sign out;
- add staff with full or read-only access;
- set currency, reminders and message wording;
- see who changed what in the Audit Log.



START HERE

If you have not yet changed the default **admin** password, do it now: page 78 (Android) or page 81 (Windows).

BACKUP & RESTORE

Protect your records

Your records are kept on your phone or computer. Make a backup copy regularly and store it somewhere safe. A backup from one app can be restored on the other.

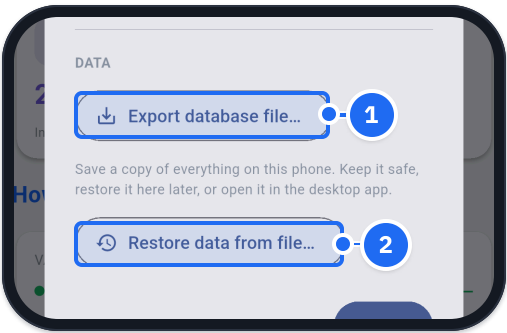


Figure 103 — **ANDROID** Data: Export database file makes a backup copy; Restore replaces everything from a backup.

On your phone — Menu > Settings > Data

- 1 **Export database file...** makes a backup copy you can keep, or move to another phone or computer.
- 2 **Restore data from file...** replaces everything in the app from a backup.

✓ **CHECK**

After exporting, the backup file can now be stored safely — for example on a computer or another device.

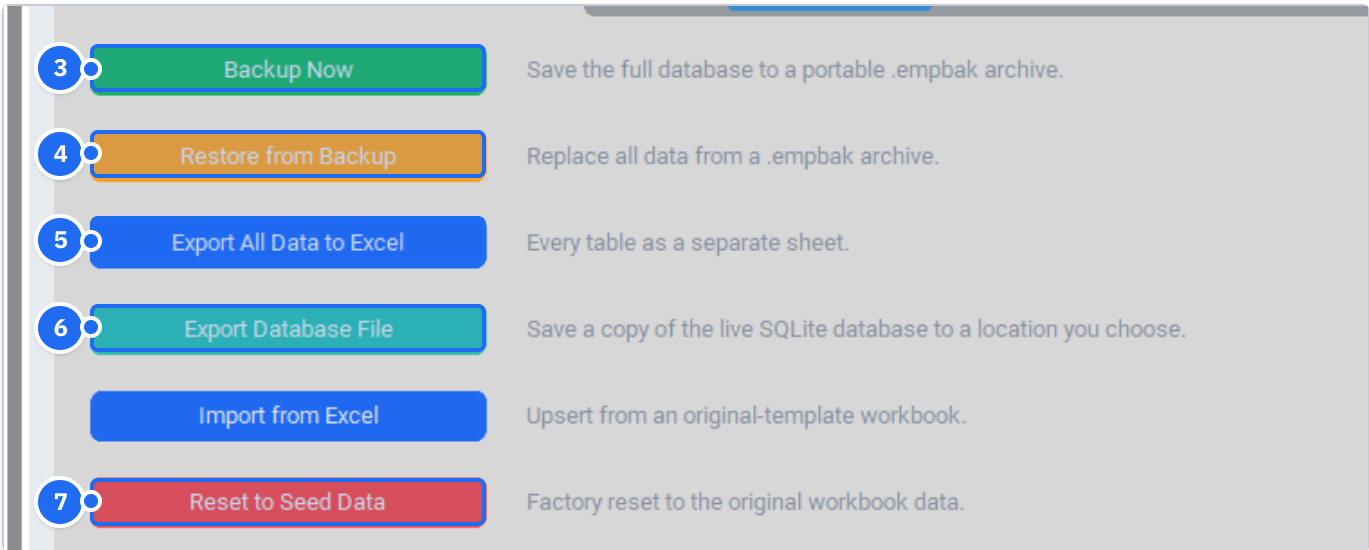


Figure 104 — **WINDOWS** Data Management: backup, restore, export to Excel, export the database file, import and reset.

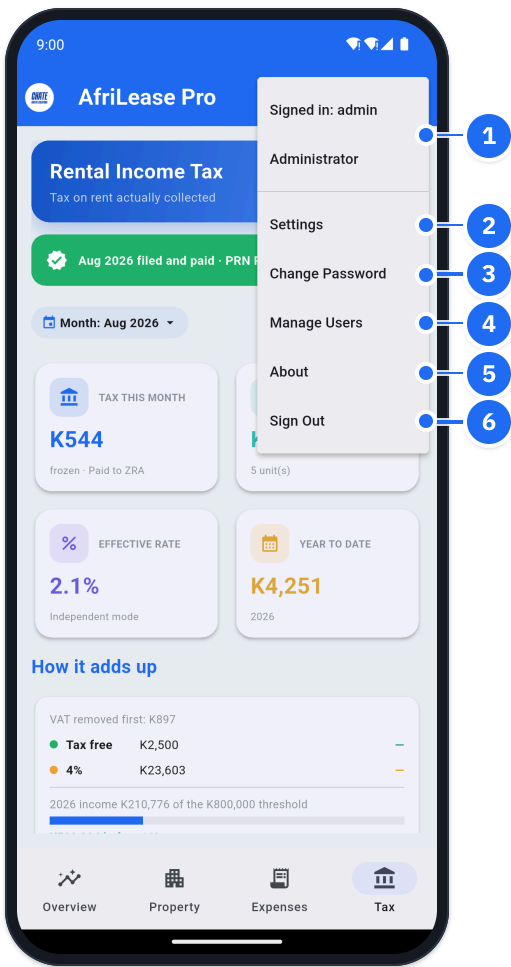
- 3 **Backup Now** — saves the full database as a portable backup file.
 - 4 **Restore from Backup** — replaces all data from a backup file.
 - 7 **Reset to Seed Data** — a factory reset to the original data. Do not use it on live records.
- 5 **Export All Data to Excel** — every table as a separate sheet.
 - 6 **Export Database File** — saves a copy of the database where you choose.

WARNING

Restoring a backup replaces the data currently in the application. Confirm that you selected the correct backup file before continuing. Make a fresh backup first if you are unsure.

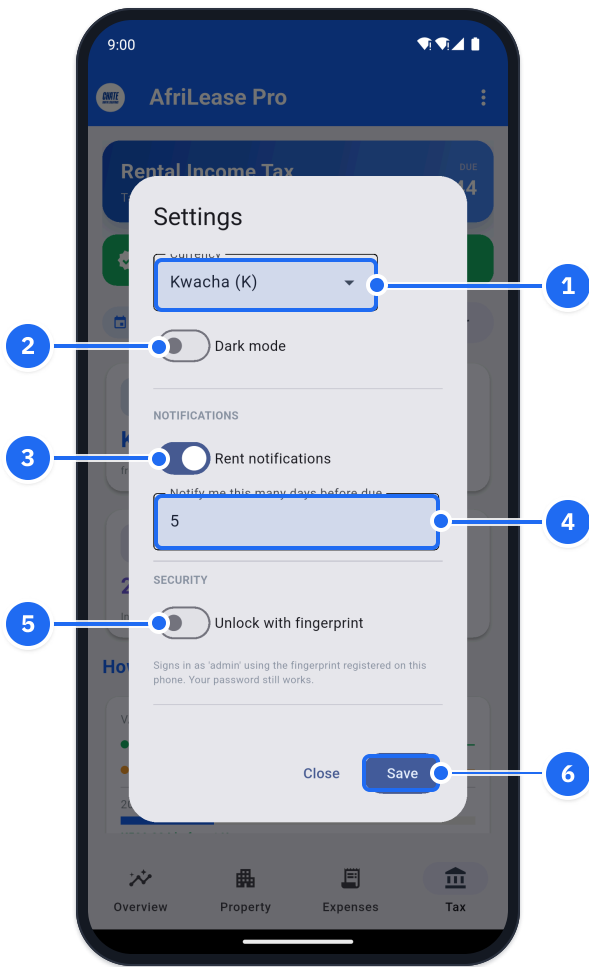
The menu and your general settings

Tap the **three dots** at the top right of any main screen to open the menu.



- 1 Who is signed in, and their role.
- 2 **Settings** — currency, reminders, security, tax, messages, data.
- 3 **Change Password**.
- 4 **Manage Users**.
- 5 **About** — version details.
- 6 **Sign Out**.

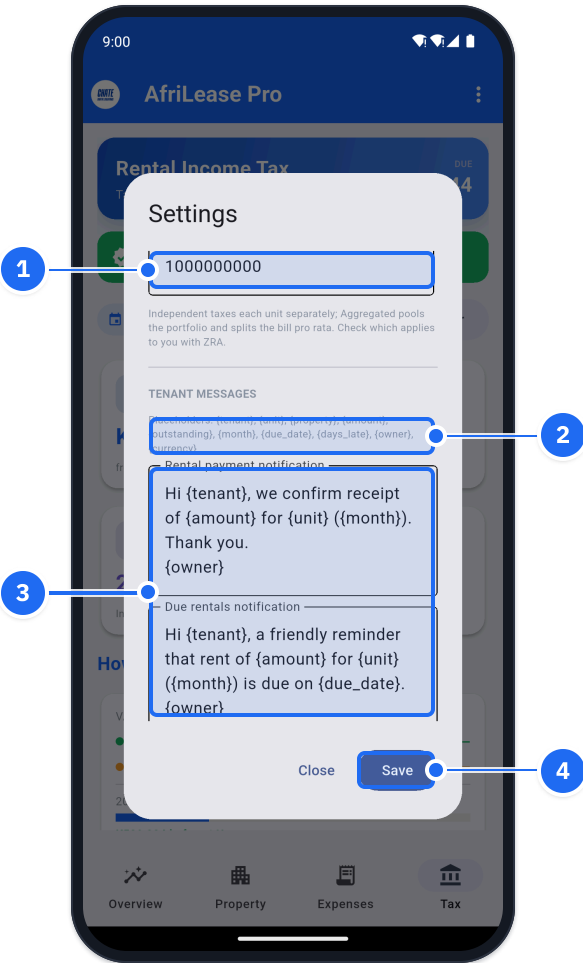
Figure 105 — The menu (three dots, top right): who is signed in, Settings, Change Password, Manage Users, About and Sign Out.



- 1 Currency.
- 2 Dark mode.
- 3 Rent notifications on or off...
- 4 ...and how many days ahead.
- 5 **Unlock with fingerprint** — on the phone only.
- 6 Tap **Save**.

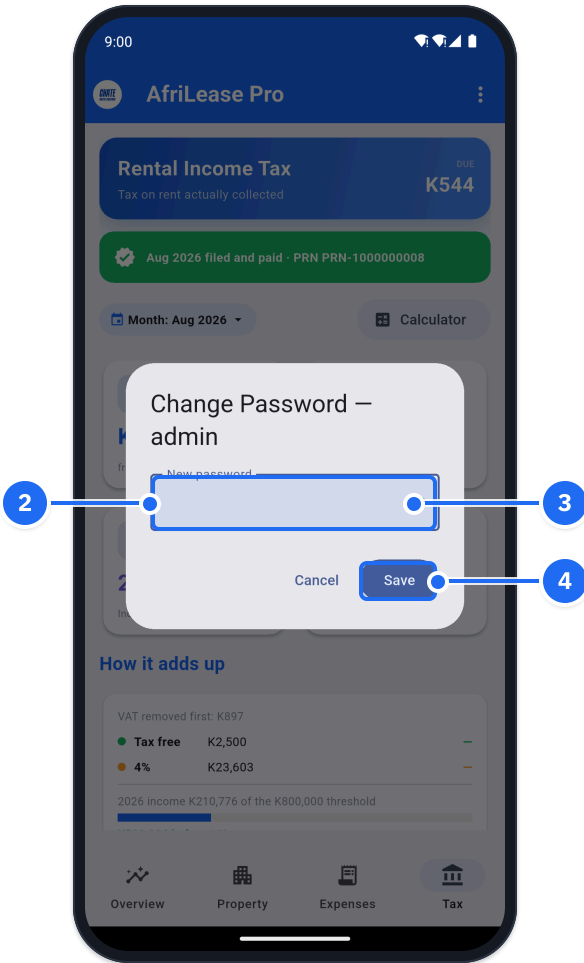
Figure 106 — Settings: currency, dark mode, rent notifications with how many days ahead, and fingerprint unlock.

Message wording, and changing your password



- 1 Your **ZRA TPIN** — printed on tax summaries.
- 2 Placeholders such as **{tenant}** and **{amount}** are filled in for each tenant.
- 3 Edit the receipt and reminder wording.
- 4 Tap **Save**.

Figure 107 — Your ZRA TPIN and the wording of tenant messages, with placeholders such as {tenant} and {amount}.



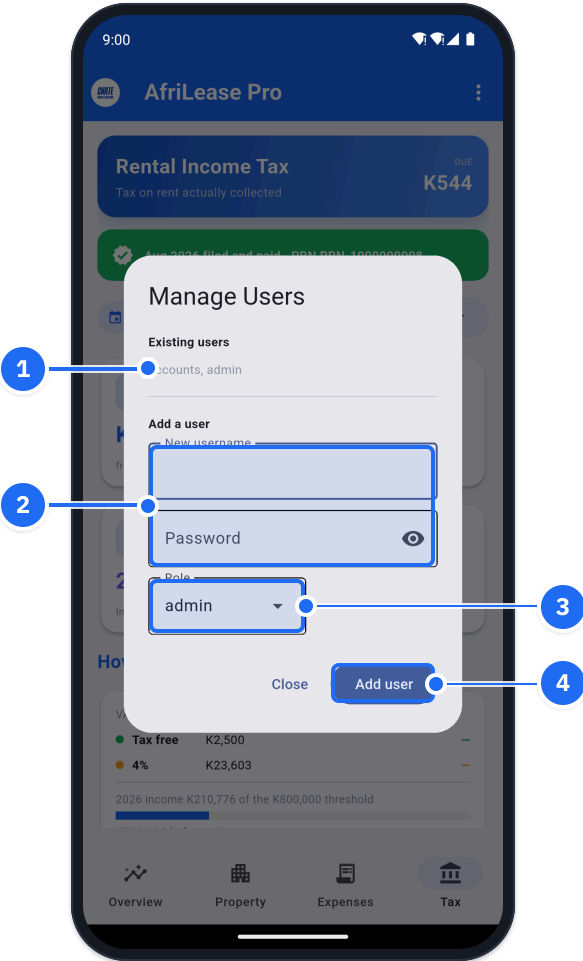
- 1 Open the menu and tap **Change Password**.
- 2 Type a new password.
- 3 Tap the eye to check it.
- 4 Tap **Save**.

Figure 108 — Change your password.

SECURITY

Replace the default **admin** password straight after setup. Choose one that others cannot guess, and do not share it.

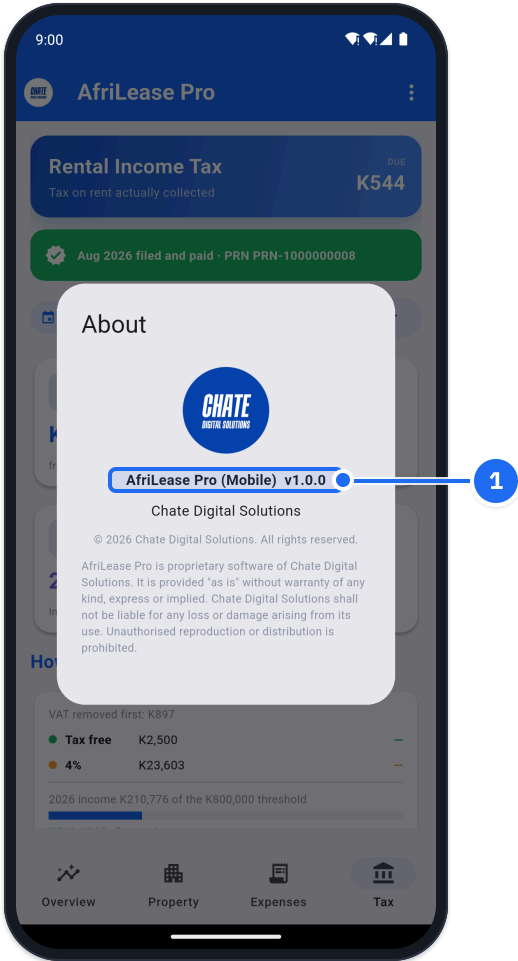
Add staff, and check your version



- 1 Existing users.
- 2 Enter a new username and password.
- 3 Choose the role: full (admin) or read-only.
- 4 Tap **Add user**.

Figure 109 — Manage Users: add staff with full (admin) or read-only access.

Administrator — can change data. **Read-only** — can view, export and print, but not change anything.



- 1 The app version — useful when you contact support.

Figure 110 — About: the app version and publisher.

Need help? Email chapwet@chatedigitalsolutions.com or WhatsApp +260 978 643 800.

SETTINGS > APPLICATION

Application settings on your computer

Settings has seven tabs: Application, Data Management, Notifications, Tax, Properties, Users and Audit Log.

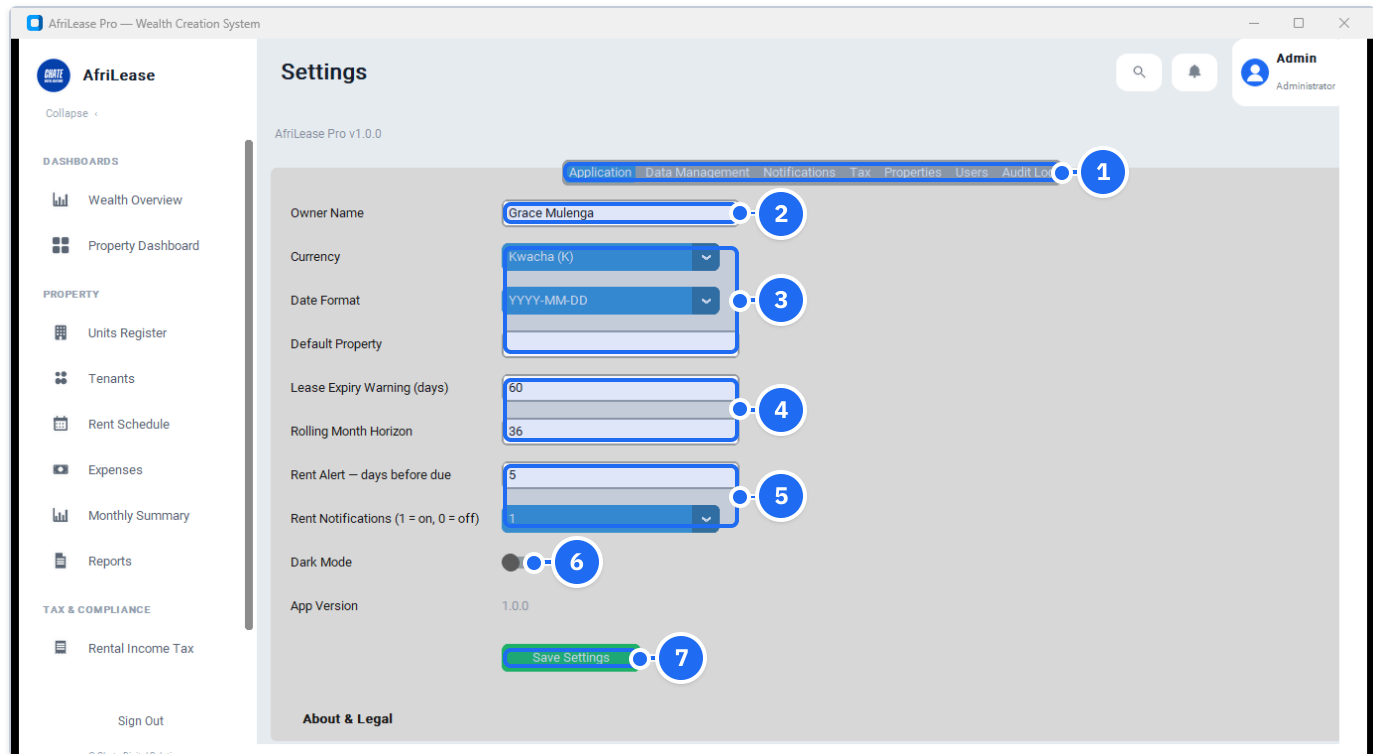


Figure 111 — Application: owner name, currency, date format, default property, lease warning, rolling month horizon, rent-alert window, dark mode and version.

- 1** The seven Settings tabs.
- 2** **Owner Name** — printed on receipts, reports and statements.
- 3** **Currency, Date Format and Default Property.**
- 4** **Lease Expiry Warning (days) and Rolling Month Horizon.**
- 5** **Rent Alert — days before due** and rent notifications on or off.
- 6** **Dark Mode.**
- 7** Click **Save Settings**.

Signing out on Windows: click **Sign Out** at the bottom of the sidebar.

Passwords and staff access on your computer

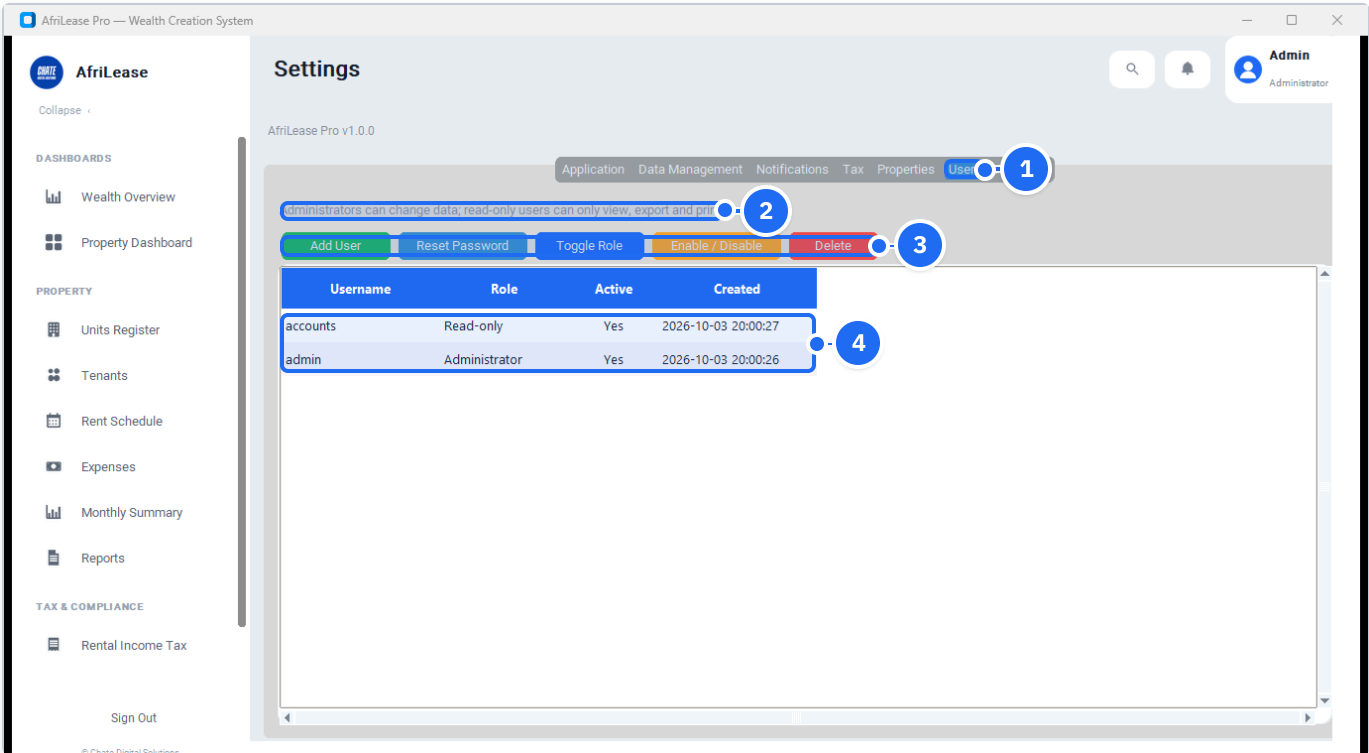


Figure 112 — Users: add users, reset passwords, change role, enable or disable, delete.

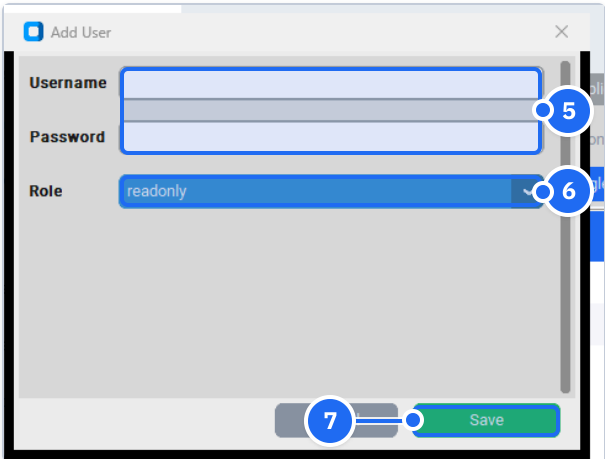


Figure 113 — Add User: username, password and role (admin or read-only).

- 1 In **Settings**, click the **Users** tab.
- 2 Administrators can change data; read-only users can only view, export and print.
- 3 **Add User · Reset Password · Toggle Role · Enable / Disable · Delete.**
- 4 Each user, their role and whether they are active.
- 5 In Add User, type a **Username** and **Password**.
- 6 Choose the **Role**.
- 7 Click **Save**.

CHANGE THE ADMIN PASSWORD

Select the **admin** user and click **Reset Password**. Do this straight after setup.

See who changed what

The **Audit Log** records every change: who made it, when, and what changed.

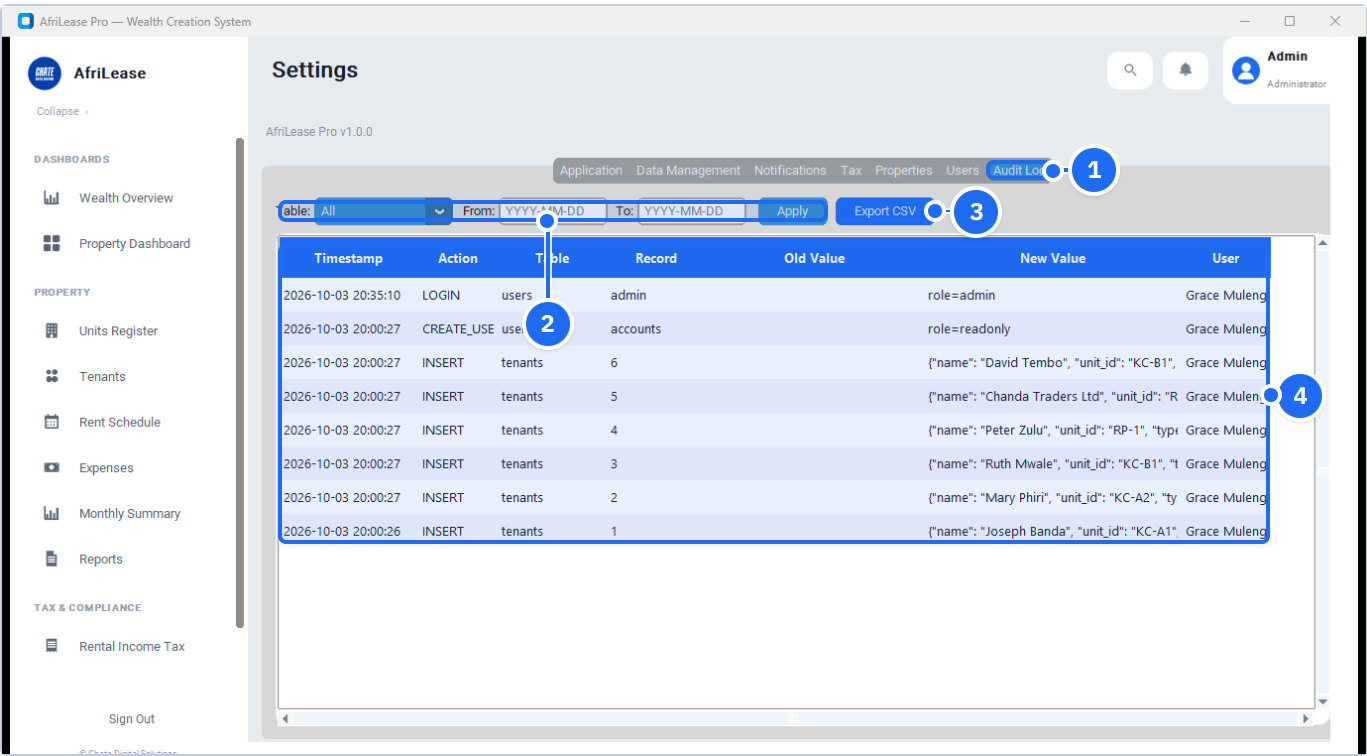


Figure 114 — Audit Log: every change — who, when, what — filterable by table and date, and exportable.

- 1

Click the **Audit Log** tab.
- 2

Filter by **Table** and dates, then click **Apply**.
- 3

Export CSV saves the log.
- 4

Each change: timestamp, action, table, record, old and new value, and user.

Security at a glance

ANDROID	WINDOWS
Change Password — in the menu	Reset Password — Settings > Users
Manage Users — admin or read-only	Add User — admin or read-only
Unlock with fingerprint — Settings	Not available on the computer
Sign Out — in the menu	Sign Out — bottom of the sidebar
—	Audit Log — every change recorded

PART VI — QUICK REFERENCE

AfriLease Pro Quick Reference

I WANT TO...	ANDROID	WINDOWS	PAGE
Add a unit	Property › Add Unit	Units Register › + Add Unit	19
Add a property	Type it in Property (name) when adding a unit	Settings › Properties › Add Property	24
Add a tenant	Open unit › Tenants (KYC) › Add tenant	Tenants › + Add Tenant	26
Record rent	Open unit › Payment history › tap the month	Rent Schedule › double-click the row	34
Correct a payment	Payment history › tap the month again	Rent Schedule › double-click the row again	35
Money on top of rent	—	Rent Schedule › + Additional Payment	37
Contact a tenant	Tenants (KYC) › message icon — you press send	Tenants › Notify (after Settings › Notifications)	28
Record a tenant leaving	Tenants (KYC) › record exit icon	Tenants › Record Exit	50
Log a repair or expense	Expenses › + Add (or Maintenance & Repairs › + Add)	Expenses › Itemized & Allocation › + Add Item	44
Check rent due or late	Overview › Rent Alerts	Rent alerts box after sign-in · Rent Schedule	39
Check tax	Tax tab	Rental Income Tax	65
Record a filed tax month	—	Rental Income Tax › Freeze Month	69
Run a report	—	Reports › Generate › Export Excel / PDF / Print	73
Make a backup	Menu › Settings › Export database file...	Settings › Data Management › Backup Now	76
Restore a backup	Menu › Settings › Restore data from file...	Settings › Data Management › Restore from Backup	76
Change password	Menu › Change Password	Settings › Users › Reset Password	78
Add a staff user	Menu › Manage Users	Settings › Users › Add User	81
Sign out	Menu › Sign Out	Sidebar › Sign Out	77

FIRST SIGN-IN**admin / admin**

Change it straight away.

TAX DEADLINE**14th of the next month**Filed and paid by you, via your ZRA
TPIN portal.**SUPPORT**chapwet@chatedigitalsolutions.com
WhatsApp +260 978 643 800

Glossary

Property	A building or site, such as “Kabulonga Court”.
Unit	One rentable space inside a property — a flat, a house, a shop. Each unit has its own rent and due day.
Due day	The day of the month rent is due (1–31).
Tenancy	One tenant’s time in one unit, from lease start until they leave. When a tenant leaves and a new one moves in, each keeps their own history.
Record exit	How you tell the app a tenant has left. The unit becomes vacant, future rent stops being expected, reminders stop, and what is still owed and the deposit refund are shown.
Vacant	A unit with nobody in it. Its months are not chased for rent. A month you mark Vacant by hand is shown as vacancy loss.
Deposit held	Money the tenant paid up front, held against damage.
Negligence	Damage the tenant caused. It is taken from their deposit.
Wear & Tear	Normal ageing. It is the landlord’s cost.
Refund due	What is left of a deposit after negligence charges; it is refundable.
Owes landlord	If the negligence charges exceed the deposit, the tenant owes the difference.
Collection rate	Of the rent that was due in a month, the share actually received.
Arrears	Rent that was due and has not been paid.
Rent alerts	Warnings for rent due within your chosen number of days (default 5) or overdue. Overdue rent is re-flagged every 2 days until it is settled.
Payment grade	Each payment is graded against its due date with no grace period: Early (before), On time (on the day) or Late (after).
Tenant label	Excellent: never late and at least once early. Safe: always on the day. At Risk: late at least once, never twice running. Consistent Late: late two or more months in a row. Unrated: nothing to grade yet.
Market value	What a unit would sell for; used for net worth and yield.
Cumulative wealth	Everything earned minus everything spent, added up month after month.
PRN	The payment reference recorded against a frozen tax month on Windows.
TPIN	Your ZRA taxpayer number, entered in Settings and printed on tax summaries.

IMPORTANT INFORMATION

About rental income tax in AfriLease Pro

AfriLease Pro assists with calculating and recording rental income tax, based on the information entered into the application. It is a calculator and record-keeping tool.

AfriLease Pro does **not**:

- submit tax returns;
- make payments to the Zambia Revenue Authority (ZRA);
- connect to ZRA systems;
- replace professional tax advice.

AfriLease Pro is not approved or endorsed by ZRA. Returns are filed and paid by you, through your own ZRA TPIN portal. Please confirm your own circumstances — including residency and whether Independent or Aggregated calculation applies to you — with ZRA or a qualified accountant.

The rules used by the app

Tax on gross rent actually received, with no deductions. Residents: first K2,500 a month tax-free, 4% from K2,500 to K66,667, 16% above (annual view: first K30,000 tax-free, 4% up to K800,000, 16% above). Non-residents: flat 20% with no tax-free band. Commercial rent: 16% VAT removed first. Full explanation on page 63.

About the examples

All people, phone numbers, email addresses and amounts shown in this guide are invented. No real customer data appears anywhere.

You're Ready to Manage with AfriLease Pro

Everything about your rental business, brought together in one place — on your phone and on your computer.

Rent	Tenants	Units
Expenses	Payment history	Portfolio performance
Tax calculations	Reports	Property records



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SUPPORT

Email
chapwet@chatedigitalsolutions.com

WhatsApp
+260 978 643 800