

The Complete User & Business Manual

Everything the system does, how it does it, and *why* it does it that way.

For account managers, accountants, shop owners, managers, cashiers — and for anyone who needs to explain MaxFlow Gold to a client.

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كل جرام له حساب — *Every gram accounted for.*

How to read this manual

This manual is written so that **one person, reading it start to finish, can run a gold shop on MaxFlow — and explain to a client exactly why every number lands where it does.**

Technical terms appear **bilingually the first time** — Arabic then English in brackets, like فاتورة الشراء (Purchase Invoice) — so that a mixed team can use one vocabulary.

If you are...	Read
 Selling or demonstrating MaxFlow	Part 1 (the accounting model) then Part 2 — that is the whole business case
 An accountant	Part 1 in full, then Part 4
 Setting up a new shop	Part 3, in order, once
 A manager or cashier	Part 5, then Part 8
 Responsible for control & audit	Part 7

A note on scope. This is a *business* manual. It describes what the system does and why. It deliberately contains no source code, file names, or internal technical detail — it is safe to share with a client.

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Part 1 · The accounting model

Read this part even if you read nothing else. Every other section is a consequence of it.

1.1 The problem gold creates for ordinary accounting

An ordinary retail system tracks one thing: **money**. You buy a shirt for 40, sell it for 70, and your profit is 30. The shirt does not change value while it sits on the shelf.

Gold breaks that model in four ways:

	Why ordinary accounting fails
 Gold is weighed, not counted	A ring is not "one ring". It is <i>6.480 grams at 21 karat</i> — and the karat is a purity , not a label. Two rings of the same weight can be worth different amounts.
 The price moves daily	Stock bought last month is worth something different today. Profit is not simply "sold minus paid" — part of it came from the <i>market</i> , not from your skill.
 A piece has two prices in one	The customer pays one number, but that number is metal + workmanship (<i>making</i>). They behave completely differently: metal rises and falls with the market; making is your labour and doesn't. Mixing them makes it impossible to know whether you are actually profitable.
 Debts can be denominated in gold	A supplier may be owed <i>grams</i> , not money. That debt revalues every day.

MaxFlow Gold exists to keep those four things straight. Everything below follows from that.

1.2 The five ideas the whole system rests on

① Fine grams are the unit of truth

Every piece is reduced to الوزن الصافي بالذهب الخالص (**fine gold weight**) — the pure gold it contains, regardless of karat:

Fine grams = gross weight × purity A 6.480 g ring at 21K (purity 0.875) contains **5.670 fine grams**.

Purity comes from the العيار (**Karat**) table, which the shop controls. Note that **21K is 0.875** and **22K is 0.916** in this system — *not* 21/24 and 22/24. That is deliberate: those are the assay standards the trade actually uses, and they are configurable, because a shop's standard is a commercial decision, not a mathematical one.

Why it matters: once everything is fine grams, a 21K bracelet, an 18K pendant and a bar of scrap are directly comparable and can sit on one ledger.

② The metal ledger is separate from the money ledger

MaxFlow keeps **two parallel books**:

- دفتر المعدن (**the metal ledger**) — every gram in and out, append-only.
- **The general ledger** — every currency unit, exactly as any accountant expects.

They are *reconciled*, not merged. You can always ask two questions independently: *How much gold do I physically have?* and *What is it worth?*

Why it matters: if the two ever disagree, that is a real signal — theft, a mis-keyed weight, or a missed entry. A single combined figure would hide it. MaxFlow's health check exists precisely to compare them.

③ Acquisition cost is frozen on the piece

The moment a piece enters stock it receives a **passport** — a permanent record of its weight, purity, stones, what it cost, and the gold rate on that day. **That cost never changes.**

When the piece sells six months later, MaxFlow compares the sale price against *what it actually cost*, not against today's rate.

Why it matters: this is what makes profit *true*. If cost floated with the market, every piece would appear to sell at roughly the same margin forever and you would never see whether buying was smart or the market simply moved.

⚠ **Consequence:** serialized pieces are **never revalued**. Only bulk (melting-pot) gold is, because bulk has no individual identity to preserve. This is a deliberate asymmetry.

④ One sale price, decomposed automatically

The customer agrees **one number**. MaxFlow then splits it, on its own, into:

Component	Revenue account	Why it is separate
الذهب (Gold value)	Gold Revenue	Moves with the market; not a measure of your performance
المصنعية (Making)	Making Revenue	Your workmanship — this is the real margin
الأحجار (Stones)	Stone Revenue	Bought and sold as goods, not metal
الساعات / القطع الخاصة	Watch / Coin Premium Revenue	Priced by brand or rarity, not weight

Each has a **matching cost account**, so gross margin is visible per component.

Why it matters — this is the single most valuable report in the system. A shop that only sees "revenue" cannot tell whether it made money on craftsmanship or merely rode the gold price. MaxFlow answers that automatically, on every sale, with no extra data entry.

⑤ Price movement is booked as its own kind of profit

When a piece sells, part of the difference between cost and price is caused purely by the **gold rate having moved** since you bought it. MaxFlow books that separately as **realized gain or loss on gold**.

Why it matters: it separates *trading* profit from *trading skill*. Two shops with identical revenue can have completely different businesses — one earns from making, the other is quietly speculating on the metal. The owner deserves to know which one they are.

1.3 A worked example — a sale, end to end

A customer buys a bracelet. Agreed price: **\$1,479.41**. These are real figures from a verified transaction.

What the shop knew already (frozen on the piece when it was received):

Gross weight	12.750 g
Purity (22K)	0.916
Fine gold	11.679 g
Gold rate that day	\$125.387912 per fine gram
Gold value at cost	\$1,464.41
Making paid to the workshop	\$8.00
Total acquisition cost	\$1,472.41

What posts when the sale is confirmed:

Step	Debit (مدین)	Credit (دائن)	Amount
Money comes in	Cash	—	1,479.41
Revenue recognised	—	Gold Revenue	1,479.41
Stock leaves	Cost of Goods Sold	Inventory	1,472.41

Then MaxFlow **decomposes** it automatically:

	Debit	Credit	Amount
Move the workmanship out of metal revenue	Gold Revenue	Making Revenue	15.00
...and its matching cost	Making COGS	Gold COGS	8.00

The result the owner actually reads:

	Revenue	Cost	Margin
Gold (metal)	1,464.41	1,464.41	0.00
Making (workmanship)	15.00	8.00	7.00
Total	1,479.41	1,472.41	7.00

💡 **This is the whole argument for MaxFlow in one table.** The metal made *nothing* — it was bought and sold at the same rate. Every unit of profit came from workmanship. An ordinary system would have reported "\$1,479.41 revenue, \$7.00 profit" and left the owner unable to say where the profit came from — or that their entire margin depends on making charges, not gold.

1.4 When the customer's gold comes in — the trade-in

A customer brings old gold and takes a new piece. This is **one commercial event**, and MaxFlow records it as one document — فاتورة المبادلة (**Gold Exchange Invoice**) — containing three legs:

1. **The old gold in** — purchased from the customer, valued at fine grams × the *buy* rate.
2. **The new piece out** — an ordinary sale, decomposed as above.
3. **The settlement** — only the *difference* is paid or refunded.

A verified example: customer's old gold valued at **\$428.36**, new ring priced at **\$613.43**.

Debit	Credit	Amount
Inventory (old gold in)	Payable to customer	428.36
Receivable from customer	Sales revenue	613.43
Cost of goods sold	Inventory	602.98
Cash received		185.07
Payable to customer		428.36
	Receivable from customer	613.43

Total debits = total credits = \$2,258.20. The customer hands over **\$185.07** — the difference — and both sides of the exchange are recorded at full value in the books.

Why not just record the \$185.07? Because then the shop would have no record of having *bought* 3.5 grams of gold, its inventory would be understated, and its VAT position wrong. The net is what changes hands; the gross is what the books must show.

1.5 The buy rate and why it differs from the sell rate

A shop does not buy scrap at the same price it sells gold. The difference — **هامش الشراء (the buy margin)** — is set **once per day, by the owner**, alongside the daily rate.

Sell at \$125.700 per fine gram · buy margin \$3.00 · **buy at \$122.700**

That margin is the shop's earnings on every scrap purchase. On a 22 gram buy it is about \$66.

Why daily rather than fixed: the spread a shop can hold depends on how volatile the market is that week and on local competition. Fixing it in configuration would make it a technical change; putting it on the daily rate makes it a **commercial decision the owner makes each morning**, in the same place they set the price.

Additionally, a shop may apply **الخصومات (deductions)** at the counter — a fixed weight for solder, stones, or a percentage for refining loss. These reduce the payable weight *before* pricing, and each is recorded on the purchase so the customer can see exactly what was deducted.

1.6 Debts denominated in gold

Some suppliers and customers deal in **grams, not money** — "I owe you 50 grams" rather than "I owe you \$6,000". MaxFlow supports this properly:

- The debt is carried on a **metal control account** and measured in **fine grams**.
- Every day the market moves, the *money value* of that debt changes. MaxFlow books that movement to dedicated **gold-price gain/loss** accounts — separately for customer debts and supplier debts, and separately for rises and falls.
- Settling the debt draws down the **oldest lots first** (FIFO), so the shop can always show which specific transaction is being cleared.

Why this matters: a gram debt is economically a *commodity position*. Reporting it as a fixed money amount would understate risk — if gold rises 10%, a shop owing 50 grams owes 10% more, and the owner must see that before it is a surprise.

Worked example: a supplier is owed **23.744 fine grams**. At settlement the rate is \$125.387912, so the shop pays **\$2,977.21**, the metal payable account is debited by exactly that amount, and

the supplier's gram balance goes to **zero**. Both books close together.

1.7 Where the safety comes from

Rule	Why it exists
No approved rate → nothing trades	Pricing gold without an authorised rate is how shops lose money invisibly. A manager approves the day's rate; until then, selling and buying are locked.
Selling below metal value needs a supervisor	Below the melt value the shop is destroying capital. It is <i>allowed</i> — sometimes it is the right commercial call — but it requires a second person and the shortfall is posted to a visible Sales Discount account, never buried.
Cost overrides need a written reason	Any manual change to what a piece cost is recorded with who did it and why.
Every posting is idempotent	If the network drops mid-transaction, retrying replays the same document rather than creating a second one. Verified: the same reference returns the same invoice, and a repeated sale delivers its piece exactly once.
Cancellation is controlled	Documents cancel in dependency order; a posted return is final.

Part 2 · Why a jeweller needs this

This part is the business case. It is written so it can be read aloud to a client.

2.1 The five questions a gold shop owner cannot usually answer

Ask an owner running on a general accounting package — or on paper:

1. "How many grams do you own right now?" Not pieces. *Grams of pure gold*.
2. "Of last month's profit, how much came from your craftsmanship and how much from the gold price moving?"

3. "What did *this specific ring* cost you, and what did you make on it?"
4. "How much gold do you owe your suppliers, and what is that worth today?"
5. "If a piece is missing from the display, would you know?"

Most cannot answer any of them with confidence. MaxFlow answers all five as a by-product of normal daily work — no extra data entry, no month-end reconstruction.

2.2 What that is worth commercially

Capability	What it prevents
Metal and money reconciled daily	Shrinkage discovered a year later, when it is unrecoverable
Making margin isolated	Underpricing workmanship for years without noticing
Frozen acquisition cost per piece	Believing you are profitable when the gold price is doing the work
Gram debts revalued	A supplier balance that quietly grows 10% with the market
Buy margin set daily by the owner	Staff buying scrap at retail rates
Below-cost sales gated and visible	Discounts given away with no record and no accountability
Piece-level passports + tags	Not knowing which piece left the shop, or when

2.3 What a demonstration should show, in order

1. **Set today's rate** → point out that nothing can trade until a manager approves it.
2. **Receive a piece** → weigh, assay, watch the fine grams and cost compute live; show the passport that is created.
3. **Sell it** → one price in; then open the books and show the **decomposition** — metal revenue, making revenue, and their separate costs.
4. **Show the margin table** (§1.3) and ask: "*Could your current system tell you this?*"
5. **Trade in old gold** → show that one document handled a purchase, a sale and a settlement, and that only the difference changed hands.
6. **Try to sell below metal value** → show the supervisor gate and the Sales Discount account.
7. **Close the till** → count the drawer, show the variance posting to its own account.

That sequence takes about fifteen minutes and covers every idea in Part 1.

Part 3 · Setting up a new shop

Do these in order, once. Each step depends on the one before. Roughly half a day for a shop with existing stock.

Step 1 — The company and the gold accounts

MaxFlow installs a شجرة حسابات الذهب (**Gold Chart of Accounts**) — the full set of metal, revenue, cost and control accounts described in Appendix A. Set the company's **base currency** now: it is very difficult to change later, and every gold figure is stored against it.

✅ *Done when:* the company exists and the gold accounts appear in the chart.

Step 2 — Seed the master data

One action creates the standards the shop trades on: العيارات (**Karats**), default أجور المصنعية (**Making Rates**), and أنواع الأحجار (**Stone Types**).

✅ *Done when:* karats 24K–9K exist with their purity bands.

Step 3 — The control panel: إعدادات المعدن (**Metal Settings**)

This is where the shop's policy lives. Review every field with the client:

Setting	What it decides
Default company	Which books gold posts to
The account map	Which account each kind of value lands in
Rate staleness (hours)	How old an approved rate may be before the system warns
Scrap margin basis	Whether the buy margin is per <i>fine</i> gram or per <i>gross</i> gram
Trade-in allocation	How a trade-in settles — money first, or gold first
Default scrap supplier	The counterparty for anonymous public buy-backs
Default scrap warehouse	Where bought scrap physically lands

⚠️ **Set the scrap supplier and scrap warehouse deliberately.** The scrap supplier is the *anonymous walk-in party* — correct for buying off the public, wrong for a wholesaler's delivery. If a real supplier's stock is booked against it, the shop cannot tell who it owes.

Step 4 — Warehouses

At minimum: a **showroom / till warehouse** (what is on sale) and a **scrap warehouse** (the melting pot). A vault is common as a third.

⚠️ The till's warehouse must be the **showroom**, not the scrap pot. Pointing a till at the scrap warehouse means new stock lands in scrap and cannot be sold.

Step 5 — The daily rate ★

Nothing trades without it. Each morning:

1. Enter or fetch the **سعر الذهب اليومي (Gold Daily Rate)** — the market price.
2. Set the day's **buy margin** (§1.5).
3. A manager **approves** it.

MaxFlow derives the per-karat board from the fine rate automatically. If a shop uses an automatic price feed, the feed proposes a draft and a human still approves it — a machine never sets the shop's prices unattended.

✅ *Done when:* today's rate is approved and the karat board shows sensible per-gram prices.

Step 6 — Currencies

List the currencies the shop physically accepts and their conversion rates. Gold is priced in the base currency; other currencies are accepted as tender and converted at the counter.

Step 7 — Karats, making charges and stones

- العيار (**Karat**): purity plus the **assay band** — the measured-purity range that resolves to this karat. A measurement of 0.870 falls in the 21K band; 0.900 falls in 22K.
- أجور المصنعية (**Making Rate**): the workmanship price list, by karat / category / quality tier. Per-gram with a minimum, or per-piece. Dated, so a price change does not rewrite history.
- أنواع الأحجار (**Stone Type**): gemstone master — density, whether a certificate is required.

Step 8 — Items

Create what the shop sells. The gold section on each item decides how it is handled:

Choice	Meaning
Tracking: Serialized	Each piece is unique and gets a passport (rings, chains, sets)
Tracking: Bulk by weight	Indistinguishable metal in a pot (scrap) — quantity <i>is</i> grams
Tracking: Fixed spec	Identical manufactured items (standard bands, coins)
Default karat	The purity assumed when no assay is entered
Serial numbering	The prefix for generated piece numbers

Step 9 — Opening balances

Day one is loaded in two parts:

- **Opening stock** — each existing piece, with its real weight, purity and **what it actually cost** (not today's rate). This becomes its frozen passport.
- **Opening gram debts** — any gold owed to or by the shop, entered in both grams and money.

💡 **Take the time here.** Every future profit figure is measured against these numbers. Stock loaded at today's rate rather than true cost will misreport margin until each piece is sold.

Step 10 — Customers and suppliers

Create the real trading parties. Mark a party **Gram-allowed** only if the shop genuinely settles with them in metal — that switch enables gram debts for that party.

Step 11 — The till

Configure the point of sale:

Setting	Guidance
Till warehouse	The showroom (see Step 4)
Price floor policy	Usually <i>gold value</i> — the melt floor below which a supervisor is required
Tender currencies	Which currencies this till accepts
Deduction chips	Standard scrap deductions (solder, stones, refining %)
Feature switches	Which advanced money features this till may use
Supervisor keys	Who may authorise a below-floor sale

🔑 **Two rules for supervisor keys.** Give them only to people who genuinely supervise — the control exists so a *second person* approves an unusual sale. And use a key long enough not to

be guessed; MaxFlow locks overrides for several minutes after repeated wrong attempts, but a short key is still a weak key.

Step 12 — Devices

Each till device must be **activated by an administrator** before it can trade. A new device shows "*Activation requested*" with a short device identifier; an administrator matches it and sets the device **Active**. A device can be **Blocked** remotely at any time, with a message the staff will see.

Step 13 — Go-live verification

Before the shop opens, confirm:

- ☐ Today's rate is **approved**
- ☐ The karat board shows correct per-gram prices
- ☐ A test piece receives, generates a passport, and appears on the shelf
- ☐ A test sale posts, and the decomposition appears in the books
- ☐ The till opens with a float and closes with a Z report
- ☐ The health check is green
- ☐ The printer prints, and the drawer opens on a cash sale

Part 4 · The back office

4.1 The daily rate

Approve it every morning (§Step 5). If it goes stale, MaxFlow warns; if it is missing, trading stops. A rate approved last night is *not* stale this morning — staleness is measured from the moment of approval, not from the end of the day.

4.2 Buying gold — فاتورة الشراء (Purchase Invoice)

Used for new stock from a wholesaler **and** for scrap bought over the counter.

Per piece you record: weights → **assay** (measured purity resolves the karat) → stones → making cost paid. A live preview shows the full cost breakdown before saving.

On confirmation MaxFlow computes net and fine grams, prices the metal from the approved rate, **creates a passport per piece**, posts the stock and money entries, and adds the fine grams to the metal ledger.

 **Always name the supplier.** A delivery of new stock booked against the anonymous scrap party makes supplier statements and payables wrong, and it cannot be corrected from the till.

Payment is a separate step — deliberately. Settlement logic (FIFO lots, gram debts, price differences) lives on the payment, not the invoice.

4.3 Selling — فاتورة البيع (Sales Invoice)

Enter the piece and **one agreed price**. MaxFlow reads the piece's true cost from its frozen passport — never today's rate — posts the sale, decomposes the price (§1.2 ④), books the realized gold gain or loss (§1.2 ⑤), and marks the piece **Sold**.

4.4 Trade-in — فاتورة المبادلة (Gold Exchange Invoice)

One document, three legs, atomic (§1.4). The banner shows the **net and direction** live — *Customer Pays · Shop Refunds · Even*. Cancelling reverses all three legs in the correct order.

4.5 Settling gram debts — سند الدفع (Payment Entry)

- **Cash settlement:** pays at *today's* rate; the difference from the booked rate posts to the gold-price gain/loss accounts automatically.
- **Gold-for-gold:** grams match on both sides, so there is **no price gain or loss**; the metal moves physically and the money legs net through a clearing account that must return to zero.

- **Small differences** are handled honestly — a tiny gap goes to **Round-Off**; a forgiven shortfall goes to **Sales Discount**, visible and attributable.

4.6 Returns

Whole pieces only. A return posts real reversing entries — metal, money and the revenue split — restores the piece to the shelf, and marks the original invoice returned. A posted return is final.

Why no partial returns: half a ring is not a ring. Partial value returns would break the link between a passport and its piece, which is the foundation of piece-level costing.

4.7 Stock movements

Opening stock, transfers between warehouses, and issues to the scrap pot — all with gold tracking, all updating the metal ledger.

4.8 Revaluation

Periodically, bulk gold is re-valued to the current market and the difference booked to the revaluation accounts. **Serialized pieces are never revalued** (§1.2 ③) — their frozen cost is what makes reported profit true.

4.9 Cancelling safely

Documents cancel in dependency order — you cannot cancel a purchase whose pieces have been sold. This is not an obstacle; it is what stops the books contradicting the shelf.

Part 5 · The counter

The one idea: the till is the fast counter; the back office is the books. The till captures facts and shows *previews*; the books calculate and record every figure. **If a number looks wrong, it is**

corrected in the books, not at the till.

5.1 Daily start

Log in; the till syncs the catalogue, prices, customers and stock. It will not sync or trade without an approved rate. The **rate ribbon** across the top always shows the live per-karat board and how old the rate is.

5.2 Selling — بيع

1. **Scan** the piece (barcode or RFID) — its passport appears with weight, purity and fine grams.
2. MaxFlow proposes a price; adjust if the customer negotiates.
3. **Charge** — one or several tenders, in any accepted currency; change is calculated.
4. Receipt prints; the drawer opens on a cash sale.

 Pricing below the metal floor shows an amber warning on the line and, at checkout, requires a **supervisor key**. The shortfall is recorded as a discount.

5.3 Buying scrap — شراء كسر

Weigh → assay → tick any **deductions** → the offer appears → pay out. The customer sees exactly what was deducted and why.

5.4 Receiving stock — استلام بضاعة

1. **Choose the supplier** — who sent this stock. It defaults to a real supplier, not the walk-in scrap party.
2. Per piece: item (type to search) → weight → assay → stones → making. A live preview shows the figures.
3. **Add & Next** stacks pieces into a batch, keeping the item selected — a parcel is usually several of the same model.

4. Check the line under **"pay supplier now"**: it states in words whether cash leaves the drawer now, and how much.
5. **Post once** → every piece gets a passport and is immediately sellable.
6. The success panel becomes the **tagging station** — print each label and, on a handheld, write its RFID tag.

5.5 Trade-in — تبديل

Capture the old gold on one side, the new piece on the other; the net and direction show live; post once.

5.6 Settling — تسوية

Choose the party → their gram balance and open lots appear → settle in full at today's rate.

5.7 The till session — الصندوق

Open	Enter the opening float
During	Expected cash updates with every sale, buy and expense. Record petty-cash expenses here.
X report	A mid-shift read — expected cash and activity so far, without closing
Close (Z)	Count the drawer — by denomination if you wish — and confirm

The Z report shows **counted versus expected** and the difference. Any variance posts to a dedicated **Cash Over/Short** account: never hidden, always attributable to a shift.

Worked example: float \$500, one sale of \$801.94, one expense of \$45 → expected \$1,256.94.
Counted \$1,250.00 → a shortage of **\$6.94**, posted to Cash Over/Short.

5.8 Stocktake — جرد

Scan the shelf; the app shows **expected** · **found** · **missing** · **unexpected** live, then posts the count. On a handheld this is an RFID sweep; at the counter, barcodes or typed numbers.

5.9 The manager screen — لوحة المدير

Today's activity, the gram exposure owed to and by the shop, the **health check** verdict, and the queue of rates awaiting approval.

5.10 If something is refused

A refusal that matters **stays on screen** in a red panel with a **Retry** button until you act on it. If that panel is not there, the posting was not refused.

✅ **Never press post twice "to be sure."** Every posting carries a hidden reference, so a genuine retry **replays the same document** instead of creating a second one.

Part 6 · Customer money

These features ship **switched off** and are enabled per till, once the shop's accountant has approved the accounts and the shop has decided its policy.

6.1 Store credit and buy-back vouchers — رصيد المحل

Credit issued to a customer — from a return, or from buying their gold and paying in credit rather than cash.

It is a liability, never income. Issuing credit creates an obligation; it becomes revenue only when the customer spends it. Recording it as a sale on day one would overstate revenue and understate what the shop owes.

Store credit is for goods, not cash. Defective goods remain refundable as normal — MaxFlow does not override consumer-protection rights.

 **Buying gold from the public requires identifying the seller.** Where the shop pays in store credit for a member of the public's gold, MaxFlow requires the seller's identity document type and number before it will issue the voucher. This is **mandatory and cannot be overridden** — it is an anti-money-laundering obligation, and a running total per seller is maintained so that repeated small transactions remain visible.

6.2 Deposits and layaway — العربون والحجز

Money held against a piece the customer collects later.

It is also a liability until the piece is handed over — it becomes a sale on the day of delivery, not the day the money arrives. This is the correct treatment: the shop has not yet delivered anything.

MaxFlow distinguishes two kinds, because they behave differently in law:

Kind	Meaning
قابل للاسترداد (Refundable)	An ordinary layaway deposit — returnable if the sale does not proceed
عربون (Earnest money)	Under regional civil law, if the <i>shop</i> withdraws it may owe double ; if the customer withdraws they may forfeit it

Both are marked "**price at delivery**", so both sides know the gold price is not locked by paying a deposit unless the shop has agreed otherwise.

6.3 Cash control — توريد النقد

Cash swept from the till to the safe or bank moves in **two legs**:

1. **Out of the till** into a *Cash in Transit* account.
2. **Confirmed at the bank**, clearing it out of transit.

Between the two legs, the money is visibly "on the way". A deposit slip number can only be recorded once, so the same deposit cannot be entered twice.

⚠️ If Cash in Transit ever goes **negative**, more has been confirmed as banked than ever left a till. MaxFlow warns explicitly and asks an accountant to reconcile before the next deposit.

6.4 Drawer differences

Handled in §5.7 — counted versus expected, posted to its own account, attributable to a shift and a person.

Part 7 · Security, roles & audit

7.1 Who can do what

Role	Can
Cashier	Sell, buy scrap, receive, take payments. Cannot approve rates, cancel invoices, post journal entries, or change settings
Manager	All of the above, plus approve rates, open and close tills, sweep cash, and view the manager screen
Accountant	The books, settlements, revaluation, reports
Administrator	Settings, devices, users

🔒 **The separation that matters:** a cashier cannot approve the price they sell at, cannot cancel a sale they made, and cannot post a journal entry to cover a drawer shortage. Those are the three ways a till is usually abused.

7.2 Supervisor overrides

A below-floor sale needs a **supervisor key**. MaxFlow will not accept the *operator's own* key unless that person genuinely holds a manager role — the control exists so a second person approves. Repeated wrong keys lock overrides for several minutes, and every approval is recorded with the approver's name.

7.3 Devices

Every till device is registered and can be **activated or blocked remotely**, with a message the staff will see. A blocked device stops trading immediately.

7.4 What is locked by design

- Trading without an approved rate
- Selling below the metal floor without a supervisor
- Changing a piece's cost without a reason
- Cancelling a document whose dependents are still live
- Issuing buy-back credit without identifying the seller

7.5 The audit trail

Every counter action is logged with its user, time and reference. Every piece carries its passport from receipt to sale. The metal ledger is append-only — entries are never edited, only added — so the gram history can always be reconstructed.

Part 8 · Reports, troubleshooting & FAQ

8.1 The reports that matter

Report	Answers
Gold position	How many fine grams do I own, and where are they?
Revenue decomposition	How much did I earn from making versus metal?
Realized gain/loss	How much of my profit came from the price moving?
Party gram balances	Who owes me gold, and who do I owe?
Inventory valuation	What is my stock worth, at cost and at market?
Till sessions	Every shift, its variance, and who ran it
Health check	Do the metal and money books still agree?

8.2 The health check

Run it daily. It compares the metal ledger against physical stock, the control accounts against their ledgers, and the clearing accounts against zero. **Green means the two books agree.**

A failure is not a system error — it is a real accounting signal. Investigate it the same day.

8.3 Quick fixes

Symptom	Cause and fix
Everything is locked in the morning	Today's rate is not approved yet
The app says "activation requested"	The device is new — an administrator must activate it
A price looks wrong	Check the rate and the making rate in the books; the till only displays what the books calculate
A piece will not scan	It is not in this till's warehouse, or it is already sold
Cash in Transit is negative	More deposits confirmed than swept — reconcile before the next deposit
The health check is red	Compare the metal ledger to the shelf; a mis-keyed weight is the usual cause

8.4 Frequently asked

Why can't I sell without approving a rate? Because pricing gold without an authorised rate is how shops lose money without noticing. It is a deliberate lock.

Why is my profit smaller than I expected? Because MaxFlow separates the gold price movement from your workmanship. What looked like profit before may have been the market. That is the point.

Why can't I return half a piece? Because piece-level costing depends on one passport per piece. Half a ring has no cost history.

Can I change a piece's cost after receiving it? Yes, with a manager's authorisation and a written reason — and it is recorded.

What happens if the internet drops mid-sale? The sale is not lost. Every posting carries a reference, so retrying replays the same document rather than creating a duplicate.

Does the till calculate the money? No. It shows previews and sends the facts; the books calculate and record everything. This is why the numbers can be trusted.

Appendix A · The chart of gold accounts

Account	Purpose
Stock In Hand	The value of gold stock
Metal AR Control	Gold owed to the shop by customers
Metal AP Control	Gold the shop owes suppliers
Metal Settlement Clearing	Pass-through while settling gram debts — must return to zero
Gold / Making / Stone / Watch / Coin-Premium Revenue	The revenue split (§1.2 ④)
The matching COGS accounts	The cost side of the same split
Sales Discount	Below-metal sales and forgiven shortfalls — the honesty account
Metal Wastage · Metal Loss	Refining wastage and unexplained loss
Round-Off	Sub-tolerance settlement differences
Revaluation Gain / Loss — inventory	Bulk stock re-valued to market
Gold-price Gain / Loss — supplier debt	Movement on what the shop owes in grams
Gold-price Gain / Loss — customer debt	Movement on what is owed to the shop in grams
Cash in Transit	Swept from the till, not yet confirmed at the bank
Store Credit Payable	Vouchers owed to customers — a liability
Customer Deposits	Layaway and custom-order money held — a liability
Cash Over / Short	Drawer counting differences
Store Credit Breakage	Reserved for expired unspent credit — inert until enabled

Appendix B · The documents

Document	Purpose
إعدادات المعدن (Metal Settings)	The shop's policy control panel
سعر الذهب اليومي (Gold Daily Rate)	Today's approved price and buy margin
العيار (Karat)	Purity standards and assay bands
أجور المصنعية (Making Rate)	The workmanship price list
نوع الحجر (Stone Type)	Gemstone master
الصف (Item)	The product and how it is tracked
الرقم التسلسلي (Serial No)	A piece's passport — specs, frozen cost, status, tag
قيد المعدن (Metal Ledger Entry)	The append-only fine-gram book of record
فاتورة الشراء (Purchase Invoice)	Buying gold in
فاتورة البيع (Sales Invoice)	Selling
فاتورة المبادلة (Gold Exchange Invoice)	Trade-in, atomically
سند الدفع (Payment Entry)	Payments and gram-debt settlement
قيد المخزون (Stock Entry)	Opening stock, transfers, issues
الرصيد الافتتاحي (Gold Opening Balance)	Day-one gram debts
إعادة التقييم (Gold Revaluation Run)	Re-valuing bulk stock
ملف الصندوق (POS Profile)	The till's configuration
جهاز نقطة البيع (Gold POS Device)	The device registry

Appendix C · Glossary

Term	Meaning
الوزن القائم (Gross weight)	The whole piece as weighed, including stones
الوزن الصافي (Net weight)	The metal only, stones excluded
الذهب الخالص (Fine gold)	Pure gold content = net × purity
العیار (Karat)	The purity standard (21K = 0.875 here)
النقاء / الفحص (Assay / purity)	The measured purity of a specific piece
المصنعية (Making)	The workmanship charge
الكسر (Scrap)	Gold bought for melting
دين الجرامات (Gram debt)	A debt denominated in gold, not money
العهددة (Float)	The opening cash in the drawer
تقرير Z (Z report)	The end-of-shift close
رصيد المحل (Store credit)	A voucher owed to a customer
العربون (Earnest money)	A deposit with legal consequences if either side withdraws
قيد التحويل (In transit)	Cash that left the till but is not yet confirmed at the bank

MaxFlow Gold — weighed, priced, posted.

This manual describes system behaviour and accounting treatment. It is not tax advice; a shop's tax position should be confirmed with its own advisor.