

All-in-one Operating System for Retail Businesses



Moniebook

Business Management Software

Retail is the business of a thousand small decisions made every day.

What to stock, what to charge, who to trust, and how to keep the money straight, all while serving the next customer in line.

Operational Chaos

94% of retail businesses are running on paper or guess work.

No Point of Sale

Orders scribbled on paper, prices wrong, no audit trail. Every shift ends in guesswork.

Inventory Blindness

Overstock on slow items, stockout on bestsellers. Staff theft goes undetected. Reorders happen too late.

Employee Theft

Manual and unstructured processes create loopholes for employees to steal

Nothing Connects

Sales in one book. Stock in another. Payments on 3 terminals. Every report is a manual nightmare.

Financial Blind Spots

#1 in every #4

earned by Nigerian retail SMEs is lost to untracked expenses, staff discounts and inventory shrinkage



On average, Nigerian retail SMEs lose

23%

of annual revenue to untracked losses & pricing errors.

Customer & Payment Friction

Retailers are losing customers they don't even know they have.

No Customer Intelligence

No record of who buys, how often, or how much. Loyal customers go unrecognised.

68%

of customers leave because they feel unrecognised

Fragmented Payments

Cash, transfer, 3 different POS terminals. End-of-day reconciliation takes hours.

2.5h

lost daily to manual payment reconciliation

Employee Theft

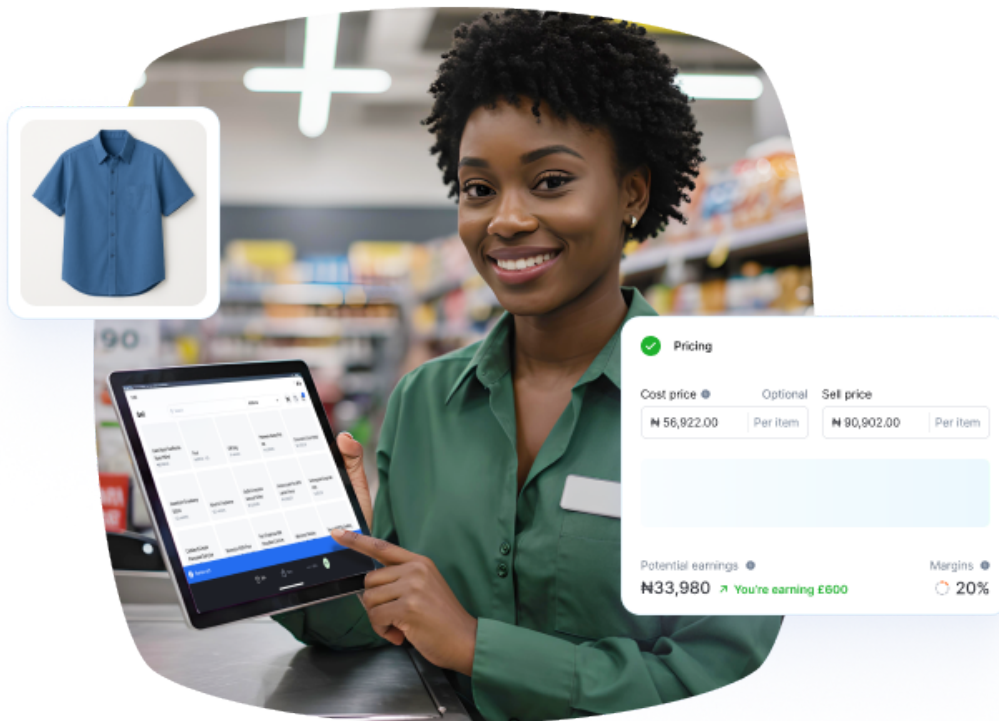
Fragmented payments creates a loophole for employees to steal. This in most cases are recognised under reconciliation losses

5%

of revenue lost monthly to employee theft/reconciliation losses

One Platform. Every tool your retail business needs

Moniebook is built for the Nigerian retail reality, offline-first, mobile-ready, affordable, and designed to work with the way business is actually done here.



Everything your retail business needs

POS

Point of Sale

Fast digital checkout at every counter

INV

Inventory Management

Real-time stock control across all locations

CRM

CRM

Customer profiles, loyalty & promotions

ANA

Business Analytics

Live dashboards and daily business summaries

ACC

Accounting

Automated P&L, reconciliation & VAT reports

PAY

Integrated Payments

All channels unified, auto-reconciled immediately

Point of Sale

Internet downtime? No worries, keep selling.

Moniebook POS lets you ring up sales, accept payment and print receipts instantly.

1

Sell offline and automatically sync transactions when internet restored

2

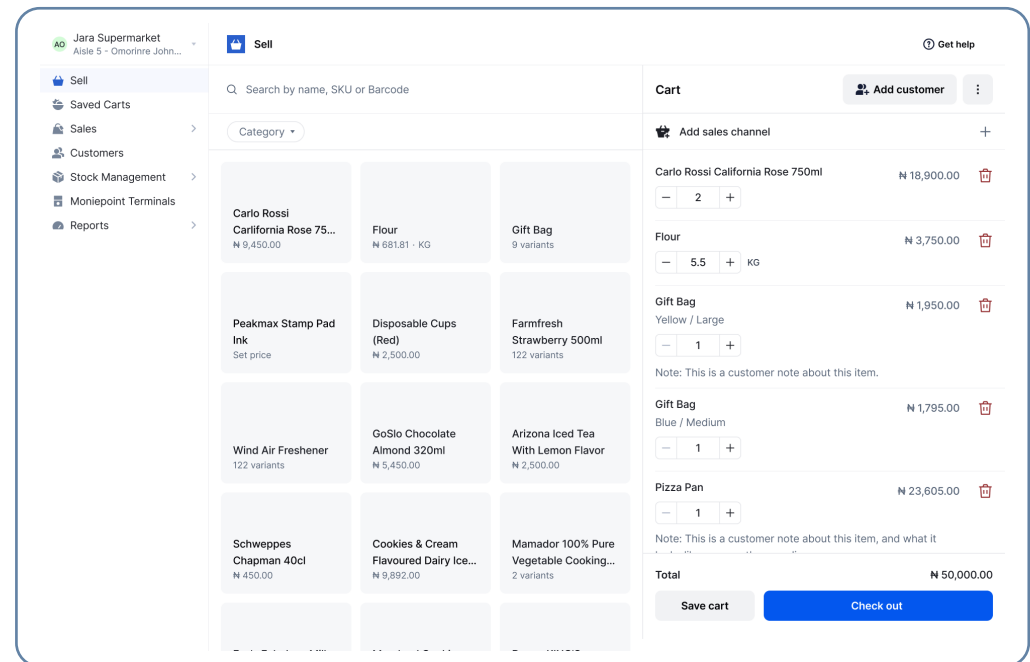
See stock overview in real time

3

Scan barcodes and SKUs for faster checkout

4

Save carts that you are not ready to close



Business Analytics

From guesswork to data-driven decisions.

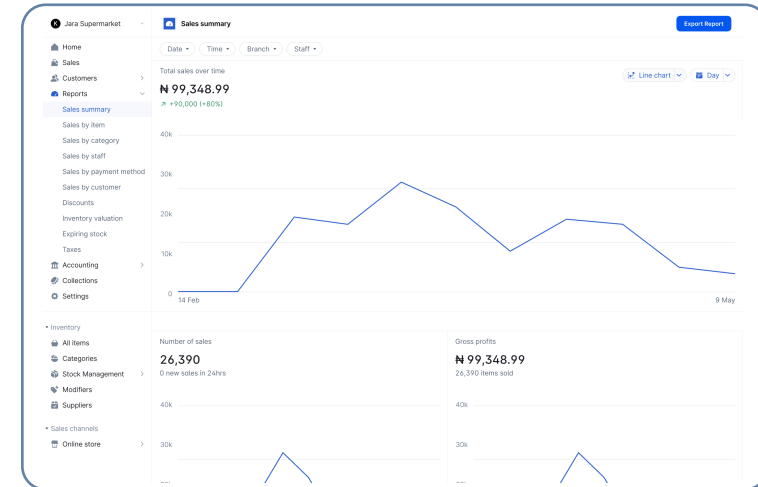
Get a live view of your business performance from anywhere in the world and make real-time data-driven decisions

1 Live sales dashboard updated in real time

2 Top-selling and worst-performing products ranked

3 Daily, weekly and monthly executive summaries

4 Staff performance and productivity tracking



Transactions

Date	Reference	Account	Category	Amount
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	3056721904 Jara Supermarket & Stores Ltd	Uncategorized	- N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	118204935 Jara Supermarket & Stores Ltd	Property	- N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	4110284738 Jara Supermarket & Stores Ltd	Vendor Prepayment / V...	+ N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	3056721904 Jara Supermarket & Stores Ltd	Due to Owners / Sh...	- N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	118204935 Jara Supermarket & Stores Ltd	Uncategorized	+ N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	118204935 Jara Supermarket & Stores Ltd	Long-Term Assets	- N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	118204935 Jara Supermarket & Stores Ltd	Vendor Prepayment / V...	+ N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	4110284738 Jara Supermarket & Stores Ltd	Accounts Receivable	- N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	4110284738 Jara Supermarket & Stores Ltd	Uncategorized	- N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	4110284738 Jara Supermarket & Stores Ltd	Vendor Prepayment / V...	- N 99,999
22 Jan 2025 10:25 PM	TRF 202408120200506127292070	4110284738 Jara Supermarket & Stores Ltd	Uncategorized	- N 99,999

Inventory Management

Never run out. Never overstock. Always in control.

Track every item in real time across all branches.

Know what's selling, what's expiring, and what needs reordering, before it becomes a crisis.

1

Real-time stock levels synced across all locations

2

Expiry date tracking and low stock alerts

3

Supplier management and purchase order logging

4

Real-time gross profit reporting and inventory valuation

The screenshot displays the 'All Items' page in the Jara Supermarket system. The interface includes a sidebar with navigation options like Home, Sales, Customers, Reports, Accounting, Collections, and Settings. The main area shows a table of inventory items with the following columns: Item, Category, Unit, Stock, Selling price, and Cost price. The table lists various mouse models such as 'Left-Handed Ergonomic Mouse', 'Ambidextrous Mouse', and 'Silent Click Mouse'. The 'Stock' column shows values like 1,246 and 2,400, with some items having a red dot indicating low stock. The 'Selling price' column shows a range of 'N 400 - N 800'. The 'Cost price' column shows values like 'N200'. At the bottom, there is a pagination control showing '50 Rows per page' and 'Page 1 of 7 Showing 10 of 70'.

Item	Category	Unit	Stock	Selling price	Cost price
Left-Handed Ergonomic Mouse	Electronics	KG	109	N 400 - N 800	N200
Ambidextrous Mouse	Electronics	GAL	2,400	N 400	N200
Silent Click Mouse	Electronics	KG	1,246	N 400 - N 800	N200
Bluetooth Travel Mouse	Electronics	KG	1,246	N 400	N200
Washable Mouse	Electronics	KG	109	N 400 - N 800	N200
Antimicrobial Mouse	Electronics	KG	1,246	N 400	N200
Slim Wireless Mouse	Electronics	KG	1,246	N 400	N200
Vertical Ergonomic Mouse	Electronics	KG	1,246	N 400 - N 800	N200
Gaming Mouse RGB	Electronics	KG	1,246	N 400	N200
Wireless Trackball Mouse	Electronics	KG	1,246	N 400 - N 800	N200
Wireless Optical Mouse	Electronics	KG	109	N 400 - N 800	N200
Gel Pad Mouse	Electronics	KG	109	N 400 - N 800	N200
Mini Travel Mouse	Electronics	KG	109	N 400 - N 800	N200
Rechargeable Wireless Mouse	Electronics	KG	1,246	N 400	N200
Wired USB Mouse	Electronics	KG	1,246	N 400 - N 800	N200

Accounting

Keep a healthy financial record. Stay tax-ready. Always.

Connect every transaction to your bottom line automatically. Stop manual bookkeeping and start seeing the true financial health of your business.

- 1 Every sale and payment is recorded instantly without manual entry
- 2 Track your gross and net margins daily to see exactly how much you are making
- 3 Log business cost on the go and keep your spending organised for tax season.
- 4 Match your POS sale with your bank settlement effortlessly to ensure every kobo is accounted for.

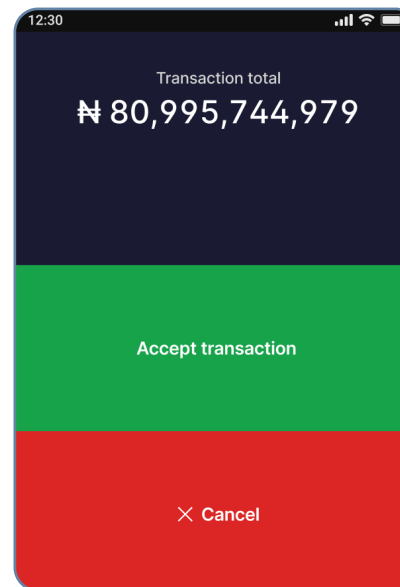
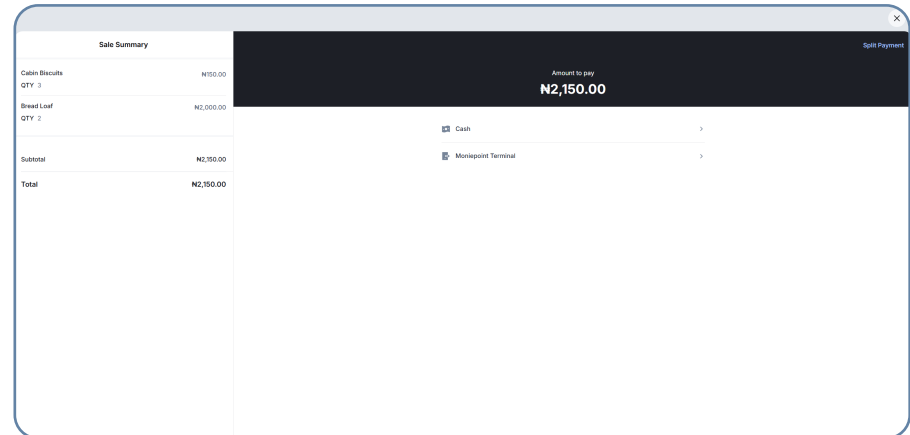


Integrated Payment

Accept every payment. Reconcile in seconds.

Built on Moniepoint's payment infrastructure, Moniebook unifies all your payment channels automatically, no manual end-of-day matching.

- 1 Powered by Moniepoint's nationwide POS network
- 2 Accept cards, transfers, and online payments
- 3 Real-time settlement visibility and float tracking
- 4 Automatic end-of-day reconciliation across all channels
- 5 Reduce theft by linking sales to payment



CRM

Know your customer and Grow with them.

Build a richer customer profile with every transaction

1

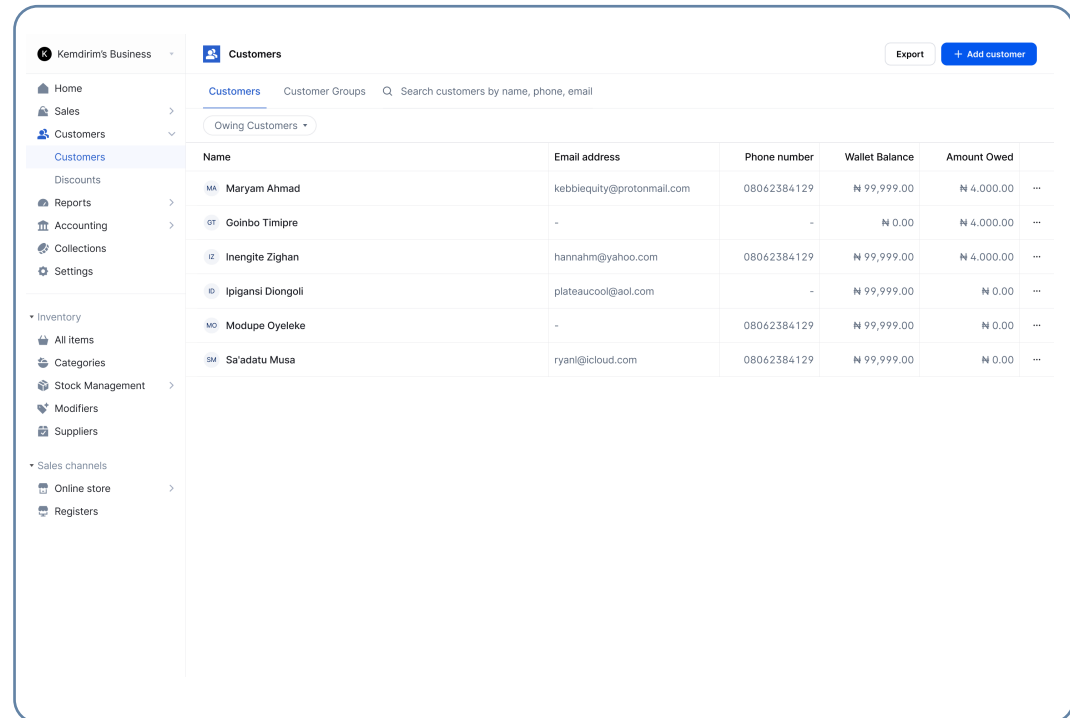
Create customer segmentation for smarter, timely promotions

2

Have a full purchase history and lifetime value tracking

3

Manage credit sale and assign credit limit



The screenshot displays the 'Customers' management interface in Moniebook. The left sidebar shows a navigation menu with categories like Home, Sales, Customers, Discounts, Reports, Accounting, Collections, Settings, Inventory, Stock Management, Modifiers, Suppliers, Sales channels, Online store, and Registers. The main content area shows a table of customers with the following data:

Name	Email address	Phone number	Wallet Balance	Amount Owed
MA Maryam Ahmad	kebbiequity@protonmail.com	08062384129	N 99,999.00	N 4,000.00
GT Goinbo Timipre	-	-	N 0.00	N 4,000.00
IZ Inengite Zighan	hannahm@yahoo.com	08062384129	N 99,999.00	N 4,000.00
ID Ipigansl Dlongoli	plateaucool@aol.com	-	N 99,999.00	N 0.00
MO Modupe Oyeleke	-	08062384129	N 99,999.00	N 0.00
SM Sa'adatu Musa	ryanl@icloud.com	08062384129	N 99,999.00	N 0.00

ERP Integration

Connect seamlessly with leading ERP platforms

Sync your sales, inventory, payments, and customer data across branches automatically

1 No manual entry

2 No reconciliation headaches



Customer Stories

Moniebook has genuinely improved how we run our business operations. Highly recommend it.

- Mr.R CLOTHING LINE

My whole team has found Moniebook incredibly easy to use. It's made a real difference for us.

- Chidera Poultry Services

I love that I now have a clear picture of everything; daily sales, staff performance, branch revenue, profit & loss, and my overall business worth. Moniebook gives me total visibility, and I couldn't be happier with it.

- 5starz Solar Engineering LTD

Moniebook has been a huge help. The stock tracking feature and sales reports are particularly impressive

- EL & BEE TECH LTD

Since switching to Moniebook, everything has run without a hitch. We haven't looked back.

- LEXMERCY VENTURES

Moniebook has been great for our business operations from day one.

- SKYMARK GADGETS

Businesses trusting Moniebook to Power their Operations

SHOP WITH DKAYS

DUBAS N CHESS

UGONIC GLOBAL LTD

Mr.R CLOTHING LINE

ZIZI CLASSIC CLOTHING

Daybyday

Vannettes

ANDARAI STORES

STAR FERTILIZER AND
CHEMICALS

IAB FASHION CENTRAL

EL & BEE TECH LTD

LEXMERCY VENTURES

Ready to take your business to the next level?

**Contact your BRM to get started or
request a demo today.**

Request Demo

