ZivoFees

User Guide

The complete guide to managing your school's finances

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1. Getting Started

ZivoFees replaces spreadsheets, paper fee books and manual bank reconciliation with one platform. Here is how a school comes on board.

Register your school. Visit zivofees.com, complete the school registration form (school details + your admin account). Your school is auto-approved on a 30-day free trial — no waiting.

Log in and complete your profile. Upload your school logo and fill in address, registration number and contact details. This branding appears on invoices, receipts and statements.

Invite your finance team. Add finance office staff by email. They are verified automatically and can log in immediately with their own role-based access.

2. Set Up Your Academic Structure

Done once, then reused every term. The school admin builds the structure that fees and invoices hang off.

Academic Years & Terms. e.g. 2026 Academic Year → Term 1, Term 2, Term 3. Term dates drive budgets and reporting periods.

Levels & Classes. Create levels (ECD, Grade 1–7, Form 1–6) and the classes under each (e.g. Form 3A, Form 3B).

Fee Categories. Tuition, Development Levy, Sports, Uniform, Boarding — the building blocks of every invoice.

Fee Templates. A reusable bundle of fees scoped to a level/class (and optionally a year/term). The system auto-matches the best template to each student when generating invoices.

Charge Rules. Automated discounts and surcharges — sibling discount, scholarship waiver, boarding surcharge — applied in priority order (student → class → level → school-wide).

3. Students & Funding

Add and manage every learner, including those whose fees are paid by sponsors.

Add students. Individually or via CSV bulk import. Each student carries their class, level, status and contact details.

Funding source. Mark whether a student is self/family-funded or Sponsored. Sponsored students show a clear badge across the system.

Sponsors (NGOs / donors). Maintain your own list of sponsors (e.g. Beam, churches, companies). Each school keeps its own sponsors — names can repeat across schools.

Sponsored Students report. See every sponsored student grouped by sponsor, with outstanding balances and per-sponsor totals — so you know exactly what each donor owes.

4. Invoicing & Billing

The core finance cycle, run at the start of each term.

Generate invoices. One student at a time, or in bulk filtered by level, class, year, term and status. Choose Skip Existing, Regenerate, or Add Supplementary to control duplicates.

Batch tracking. Every bulk run is logged with a report showing which students succeeded, were skipped, or failed (and why).

Issue & notify. Review draft invoices, then issue them. Issuing notifies linked parents automatically by email/WhatsApp.

Invoice numbering. Sequential, gap-free invoice numbers generated safely even under heavy concurrent use.

5. Payments & Receipts

Record money in, from any channel, and issue receipts automatically.

Record payments. Cash, bank transfer/RTGS, EcoCash, OneMoney, InnBucks, Mukuru, card or cheque. Payments allocate against outstanding invoices and update status automatically (issued → partially paid → paid).

Automatic receipts. Every recorded payment generates a uniquely numbered receipt the parent can download.

Online payments (Paynow). Parents pay directly from their portal via EcoCash or card; confirmed payments are recorded automatically via webhook.

Proof of payment. Parents can upload a bank slip or mobile-money screenshot for the finance office to verify manually.

6. Parent Portal

A 24/7 self-service portal that cuts the calls and queues at the bursar’s office.

Self-registration & linking. Parents register, search for their child, and request a link. The school approves it. One parent can be linked to several children across schools.

Balances & statements. Parents see current invoices, exact outstanding balances, and downloadable PDF statements of full payment history.

Pay & submit proof online. Pay through Paynow or upload proof of an offline payment, and download all receipts.

7. AI Financial Insights

A built-in AI engine builds a financial profile for every student and tells you where to act.

Risk scoring. Each student gets a 0–100 risk score and level (Low → Critical) based on payment timeliness, missed payments, recency and consistency.

Payment prediction. The likelihood a student pays on time next — so you contact the right families early.

Cash-flow forecasting. Expected collections for the period, weighted by outstanding invoices and student risk.

Actionable recommendations. Specific next steps: “Send reminders to 23 high-risk students”, “Escalate 5 critical accounts”, “Expect $4,200 uncollected this term”.

8. Budgets & Forecasting

Plan ahead, then measure reality against the plan.

Create budgets. For a term (dates auto-fill), a month, or any custom date range.

Income & expense lines. Plan expected fee income (by fee category) and expected spending (by expense category).

Exclude sponsors. Optionally exclude sponsored students from budget income so chronically late donors don’t distort your forecast.

Budget vs Actual. A live report comparing planned vs actual income and expenses with variance and percentage used — downloadable as PDF.

9. Asset Register

Keep a proper fixed-asset register for audits and accounting.

Register assets. Furniture, equipment, ICT, vehicles, buildings, library and more — with supplier, serial number, location and receipt attachment.

Automatic depreciation. Straight-line depreciation from useful life and salvage value, giving accumulated depreciation and net book value per asset.

Asset Register report. Grouped by category with cost, depreciation and book-value subtotals — on screen and as PDF.

Flows into the balance sheet. Total net book value appears automatically as a fixed-asset line on your Statement of Financial Position.

10. Reports & Accounting Statements

Everything the finance office and auditors need, generated on demand.

Finance reports. Payment Summary, Invoice Summary, Outstanding Balances and a Financial Reports dashboard.

Accounting statements. Trial Balance, Income Statement, Balance Sheet, Cash Flow, Fund Changes, Aged Receivables, Fees by Class, Expense Ledger, Payment Journal and Invoice Register.

Student statements. A full chronological invoice-and-payment history for any student, printable as PDF.

Exports. Reports and statements download as PDF for board packs and audits.

11. Expense Management

Track every dollar going out, by category.

Record expenses. Capture amount, date, vendor, category, payment method and attach a receipt. Reference numbers are unique per school.

Expense categories. Organise spending into your own categories for clean reporting and budgeting.

12. Communication

Reach parents where they actually read messages.

WhatsApp messaging. Send bulk payment reminders, invoice notifications and announcements; delivery is tracked per message.

Email notifications. Automatic, branded emails for registration, approval, invoices issued, receipts and password resets.

13. Security, Roles & Subscription

Built for multi-school, multi-user operation with full accountability.

Role-based access. Separate access for School Admin, Finance Office and Parents. Finance staff can’t touch academic setup.

Full data isolation. Every record is scoped to your school — no data ever leaks between schools.

Audit log. Every significant action (logins, approvals, issued invoices, recorded payments, fee changes) is recorded.

Subscription. Starter, Professional or Enterprise plans with a 14–30 day free trial; pay your subscription securely online.