Merovan Books

USER MANUAL / 01

# Quick start and contents

## Start here

Merovan Books brings accounting, payment approvals, personnel records, payroll and financial reporting into one workspace. Choose the organisation from the sidebar before recording or reviewing anything. The sidebar shows the sections available to your role.

## Your first session

1. Visit merovanbooks.com. Register your head office or sign in with the account issued by your IT team.

2. Set the reporting currency and accounting start date, then review the chart of accounts.

3. Register bank and wallet accounts, add team members, and enter opening balances if moving existing books.

4. Enter an invoice and a receipt or record a supplier bill. Review the Trial balance and Accounting checks reports.

## Find a task


02 Vision, mission and purpose

03 Registration, sign-in and access

04 Accounting setup and opening balances

05 Sales, receipts and customer balances

06 Purchases, payments and vouchers

07 Journals, cash and bank reconciliation

08 Stock, fixed assets and budgets

09 HR, payroll and payslips

10 Financial institutions and customer numbers

11 Correcting transactions and closing periods

12 Financial statements and ledgers

13 Customer, supplier and management reports

14 Offline use, backups and recovery

15 Troubleshooting and pilot limits

16 Branch setup and executive oversight

17 Illustrated workspace walkthrough, Overview to Sign Out

22 About the creator

# Vision, mission and purpose

## Our vision

We envision a future where businesses, churches and nonprofits of every size can manage their finances confidently and be accountable to the people who rely on them.

## Our mission

We build practical accounting software that brings everyday financial work into one place. Merovan Books helps teams record transactions, issue invoices and receipts, approve payments, reconcile bank and mobile money accounts, and prepare reports that leaders can use.

## Our purpose

Merovan Books exists to help organisations understand and account for the money entrusted to them. When records are clear and up to date, teams can see what came in, what went out, what is still owed, and what needs attention. That clarity supports better decisions and helps organisations explain how they use their resources.

# Registration, sign-in and access

## Choose an option on the homepage

**Sign In** — Use the main Sign In button to open your existing workspace.

**Start Free Trial** — Get 30 days free without a payment or card. Your workspace becomes read-only at expiry.

**Sign Up** — Create an account and request paid access in your workspace. The first monthly payment gives 60 days from activation. Later monthly payments cover 30 days. Annual payments cover 365 days.

## Register a new organisation

Enter the organisation name, type, country, base currency and Manager/IT details. Confirm the currency and verify your email using the code or link we send. The registered email address also receives the PDF manual.

## Sign in and change your password

Enter your Merovan Books email address and password on the sign-in form. If given a temporary password, sign in with it and choose a different password before opening records. To change it later, open My account. Password changes invalidate other sessions.

## Add or manage team members

Manager/IT opens My account or Organisation and chooses Create user account. Enter the person's name, email, role and temporary password. Share the temporary password privately. Use Reset password, Suspend or Re-enable on eligible accounts. A membership or an HR record alone does not create a password account.

## What each role can do

Head-office IT administers the head office. The CEO and General Manager review branch performance and appoint Branch Managers. Branch Managers and Branch IT administer local staff accounts. The branch chapter explains who can grant each role. Accounts Officers record transactions and prepare payment requests. Senior Finance Officers independently approve vouchers. HR manages personnel and appointment records. Viewers review available records and reports. Employees access their own payslips. The Creator handles product support and registration metadata.

## Forgot your password?

Staff should ask their Manager/IT for a reset. A Manager/IT can use Forgot password when email recovery is available, or request verified assistance through the Creator. Never include a password, verification code or confidential records in a support request.

# Accounting setup and opening balances

## Confirm country, currency and dates

The country suggests a currency and affects how bank or wallet details are entered. Each workspace uses one base currency. Accounting setup is where the Manager/IT sets the opening date, contact details, tax ID and lock date. The base currency cannot be changed after transactions have been posted. Entered amounts are in the workspace currency.

## Review the chart of accounts

Open Accounting setup to see account codes, classifications and cash-flow activities. Use a unique code and name for each additional account. Select the correct category, such as current asset, liability, revenue, cost of sales or expense. The classification determines where an amount appears in reports. Sector accounts are templates, and account choices should follow your organisation’s accounting policy.

## Migrate a set of books

1. Choose the cutover date and obtain a final trial balance, bank statements and lists of unpaid customer invoices and supplier bills.

2. Enter unpaid opening customer invoices and supplier bills individually on the opening date if you want later receipts and payments matched to those documents. Use the opening option and the balance outstanding at cutover.

3. Use Accounting setup to enter the remaining balanced opening journal. Opening customer and supplier documents create their own control-account balances and retained-earnings offsets. Take those postings into account when preparing the remaining opening journal to avoid duplication.

4. Compare the opening Trial balance, Receivables ageing, Payables ageing and Accounting checks with the source. Resolve differences before posting current activity.

## Organisation's own bank accounts

Register named bank and mobile money accounts first if opening balances should appear against those individual accounts. Existing generic Bank and Mobile Money balances can be allocated by internal transfer. Use an opening journal to record opening cash balances.

# Sales, receipts and customer balances

## Create a sales invoice

In Invoices, choose New invoice. Enter the customer, date and due date. Add a row for each item or service with its description, quantity and unit price. Review the total and enter any applicable tax amount. Save, then open the invoice to print it or use your browser's Save as PDF option.

## Record full or partial payment

In Receipts, create a receipt and select the invoice, date and receiving account. Enter the amount actually received. Save and open that receipt for printing. For example, if a GH¢7,500 invoice is paid with GH¢6,300 today and GH¢1,200 next week, record two receipts against the same invoice. The balance becomes zero after the second receipt. Each payment has its own receipt.

## Record income or funds without an invoice

Use the other receipt workflow for applicable transactions such as interest, donations, grants, owner capital or loan proceeds. Select the account that explains the source of the funds and the cash, bank or wallet account that received them. Choose the appropriate accounting classification for the transaction.

## Handle returns, credits and refunds

Use a customer credit note linked to the relevant invoice where appropriate. Review its effect on the balance. If a refund is due, prepare the linked refund payment request and obtain approval before recording the payment. Keep the related documents together for review.

## Check overdue and unsettled amounts

Use Receivables ageing to review outstanding items by age. Use Customer statement for activity and balances for a named customer. Confirm that spelling is consistent when you enter the customer name, as the report filters by party.

# Purchases, payments and vouchers

## Enter a supplier bill or supplier credit

Open Purchases & payables. Enter the supplier, dates, reference, expense or inventory account and applicable tax. Use a supplier credit for an eligible return or adjustment and link it to the relevant bill. Check the resulting supplier balance.

## Prepare a payment request

Open Payments and create a request with the payee, date, amount, description and payment source. Select the account that the payment will settle or expense. Link a supplier bill, payroll item or customer refund where applicable. Enter only the amount being settled if making a part payment.

## Approve and print the voucher

The Senior Finance Officer opens Approvals, uploads a PNG or JPEG signature under Approval signature, and independently reviews payment requests. Approve the request or return it with a reason. Open Generate PV to print the officer’s name, approval date and signature. The voucher keeps the signature used at approval. Replacing an image applies to future approvals. Older vouchers display the approval information recorded at the time. Editing an eligible request requires fresh approval.

## Record payment once made

After completing the payment through your bank, wallet or cash process, record it as paid in Merovan Books with its actual payment date. Review the cash account and the linked balance. A pending or approved request remains unposted until payment is recorded. The app records payments made outside it.

## Review an outstanding amount

Use Payables ageing, Supplier statement, Payment register and Approval register to find unpaid bills, part payments, approved requests and completed payments.

# Journals, cash and bank reconciliation

## Post a journal

In Journals & cash, select the journal option, enter the date, a clear description and at least one debit and one credit. Debits and credits must agree. Assign cash-flow activity to cash lines. Attribute a party where appropriate and review Accounting checks after any direct posting to a control account.

## Register a bank account or mobile wallet

Manager/IT opens Bank & mobile money and selects Bank or Mobile Money. Enter the provider, a purpose or label, account holder, account type, account or wallet number and branch if relevant. Leading zeroes are preserved. The register does not require a PIN, card number or banking password. Full numbers are restricted to Manager/IT. Other authorised finance roles see masked numbers.

## Move funds between accounts

Use the transfer workflow to record money moved between cash, bank and mobile money accounts. Select the source and destination. Internal transfers move ledger balances and are excluded from cash-flow income and expense totals. Use a transfer to allocate a legacy balance to a named account.

## Reconcile a statement

1. Choose the bank or wallet and the statement date. Compare the Bank book or Mobile money book against the external statement.

2. Enter the statement balance, deposits in transit and outstanding payments in the reconciliation form.

3. Investigate differences. Record bank fees under Bank charges through an approved payment request. Record bank interest as an Other receipt. Run Reports > Bank reconciliation and select the account to review its snapshots.

## Archive an account

Manager/IT can archive an account when its ledger balance is zero and it has no pending or approved unpaid requests. Historical entries remain in reports. Archive or reactivation does not post an accounting entry.

# Stock, fixed assets and budgets

## Record a stock count

Open Stock & assets and start a stocktake. Enter the count date, items, quantities and unit costs from the physical count. Review the total valuation and post the adjustment. The system uses periodic inventory. Record a count at the reporting end date before relying on the Trading account. Individual sales do not maintain a live stock movement ledger.

## Register and depreciate a fixed asset

Enter its description, acquisition details, cost, residual value and useful life as requested. Record the actual purchase through a bill, payment or opening journal where appropriate. The register itself does not post the acquisition. Use the depreciation workflow to post the amount for the relevant period and review the Depreciation schedule.

## Set a budget

In Budgets & payroll, add a budget line for an account, period and amount. Avoid overlapping periods for the same account. Run Budget versus actual to compare posted activity with the budget and investigate material variances.

## Check period-end values

Compare the stock count to Stock valuation, the asset records to Fixed asset register and Depreciation schedule, and cash accounts to reconciliations. Review the Trial balance and Accounting checks before locking a period.

# HR, payroll and payslips

## Add an employee

In HR, select the employee creation action. Enter name, department, position, start date, pay and deduction information, and contact details where appropriate. Choose Other to enter a department outside the list. A Staff ID is assigned on save. To enable payslip access, Manager/IT creates an employee login or links the existing login to the HR record.

## Review probation and appointment letters

Where probation applies, select three to six months. HR shows the calculated review date. Open or refresh HR online to generate due drafts. Review the draft, confirm the employment outcome and terms, enter the authorised signatory and issue it. Print or save the issued letter as PDF. Issued letters are historical records. A due date requires an HR review.

## Prepare payroll

1. Open Budgets & payroll and find Employee payroll roster.

2. Select Prepare payroll. Check gross pay, bonuses, deductions and applicable adjustments before posting. Statutory rates and prorating are entered or checked by the organisation.

3. Review the Payroll register. Only one active payroll posting per employee per calendar month is allowed. Reverse an eligible incorrect payroll before posting a replacement.

4. Prepare and approve the payment request. Record the actual payment to settle the net wages liability. Pay related statutory liabilities through the appropriate process.

## View a payslip

Employees open My payslips or the employee portal. Authorised finance users open Payslips to review or print them. Payment status reflects what was recorded in Merovan Books. HR is online-only.

# Financial institutions and customer numbers

## Choose the organisation type

Select Bank / deposit-taking institution, Credit union / microfinance, Insurance company, Finance / leasing company, Investment / asset management, or Payment services / fintech during registration. The system adds starter accounts for that sector and enables Customer accounts.

## Register a customer

1. Manager/IT opens Customer accounts, selects New customer, and enters the customer's name.

2. Choose an account type. Enter the institution-issued bank account number for a bank or credit union. For insurers and other supported sectors, enter a policy or contract reference if available.

3. Upload the required identity card for a new customer. Add a passport photo, signature or thumbprint if available. Use JPG or PNG, up to 300 KB per image. Select Save customer record to assign a customer number.

4. For another account or policy belonging to the same customer, select the existing customer before saving. Both records will use the same customer number.

## Verify a customer for withdrawal

In Customer accounts, enter the full account number or reference and choose Find account. An exact match displays the name and available images for comparison in person. An incorrect number opens no account. Manager/IT can add missing documents to an existing customer online. The images are encrypted and excluded from workspace backups and exports.

## Understand the accounting scope

The register stores references. Customer balances, deposit and loan servicing, interest accrual, insurance contract measurement, and regulatory submissions are outside the current register. Sector charts must be reviewed for the institution's accounting and statutory requirements before production use.

# Correcting transactions and closing periods

## Correct an eligible transaction

Open Transactions, find the entry and choose Edit where available. Give a reason and review the revised details. The app keeps the previous version in its history. Correct or resolve linked entries first if they block the edit. Paid vouchers cannot be edited.

## Request cancellation or voiding

Use cancellation for an eligible unposted transaction and voiding for an eligible posted transaction. Submit a meaningful reason of at least 20 characters. The Manager/IT reviews the request in Transactions or Approvals and records a separate reason. The original effect remains while the request is pending. An approved void excludes the entry's original effect and preserves the audit history. Any real-world refund or reversal must be handled separately.

## Reverse an adjustment or payroll

Use the available reversal action for eligible journals and adjustments. Review linked payments, later stock counts and the accounting period before reversing. Post a corrected entry if needed.

## Close a period

1. Record pending transactions that belong to the period and reconcile bank, cash and wallets.

2. Review overdue customer and supplier balances, payroll liabilities, taxes, stock and assets.

3. Run Trial balance, Balance sheet, Profit or loss, Cash flow statement and Accounting checks. Resolve unexplained differences.

4. Save reports and make an encrypted backup. Manager/IT sets the lock date under Accounting setup. A locked period blocks backdated entries and corrections. Changes to a closed period should follow your organisation's approval process.

# Financial statements and ledgers

## How to use Reports

Select a report and the relevant date range. Use the account, bank, wallet or party filter when offered. Balance reports are generally as at the end date. Activity reports cover the selected period. Use Print to save a PDF or Export CSV for analysis in the workspace currency.

## Financial statements

**Trial balance** — checks debit and credit totals and shows balances by account.

**Trading account** — shows net sales, inventory, direct costs and gross profit.

**Profit or loss** — shows revenue, cost of sales, expenses and net result.

**Balance sheet** — shows assets, liabilities and equity at the end date.

**Cash flow statement** — shows cash movements by operating, investing and financing activity.

**Changes in equity** — tracks equity movements and the period's result.

**Income & expenditure** — shows an accrual surplus or deficit.

**Receipts & payments** — summarises cash received and paid.

**Funds movement** — reviews changes across capital and fund accounts.

**Comparative profit or loss** — compares current results with the comparable prior period.

## Books and ledgers

**General journal** — lists postings and their debit and credit lines.

**General ledger** — shows movement and balances by ledger account.

**Cash book, Bank book and Mobile money book** — show movements and running balances for the cash or provider account selected.

**Sales register and Purchases register** — list invoices and supplier bills.

**Receipt register and Payment register** — list receipts and payment records.

**Credit note register** — lists customer and supplier credits.

# Customer, supplier and management reports

## Customers and suppliers

**Receivables ageing** — identifies unpaid customer amounts by ageing band.

**Payables ageing** — identifies unpaid supplier amounts by ageing band.

**Customer statement** — shows activity and balances for a named customer.

**Supplier statement** — shows activity and balances for a named supplier.

## Management reports

**Budget versus actual** — compares posted amounts with the budget.

**Financial ratios** — summarises indicators calculated from the ledger.

**Monthly performance** — reviews income, expenditure and results by month.

**Expense analysis** — breaks down spending by account.

**Cash flow detail** — traces cash movements behind the cash flow statement.

**Tax summary** — summarises tax amounts entered on transactions.

**Stock valuation** — shows recorded stock values.

**Fixed asset register** — lists assets and their values.

**Depreciation schedule** — shows asset depreciation and carrying amounts.

## Control reports

**Bank reconciliation** — shows recorded statement reconciliations and differences.

**Approval register** — reviews payment approval status and history.

**Payroll register** — reviews posted pay, deductions and net wages.

**Audit trail** — lists recorded user actions and changes.

**Accounting checks** — highlights issues such as a mismatch between open documents and control-account balances.

## Before sharing a report

Confirm the selected workspace, date, currency and filters. Review missing entries and reconciliation differences. Exported files can contain confidential information. Share them only with authorised recipients.

# Offline use, backups and recovery

## Work offline

In Organisation, enable the encrypted offline workspace on a trusted device and set its separate passphrase. Open the app on that device to unlock the saved workspace. Offline reports show the last synced records. Eligible drafts are saved locally and are excluded from reports until posted. Reconnect, sign in and submit drafts for server validation. Approvals and final posting require an internet connection. A saved offline copy can remain usable until its authorisation expires.

## Back up a workspace

1. Manager/IT opens Organisation, then Backup & restore.

2. Set a separate backup passphrase and download the encrypted backup. Keep the passphrase and file separately. The app cannot recover a forgotten backup passphrase.

3. The backup contains organisation records and settings. Staff passwords, sign-in sessions and unsynced drafts are excluded. A records-only JSON export is for reference and cannot be restored through this workflow.

## Restore a copy

Select the encrypted backup, enter its passphrase and choose a new workspace name. Review the preview and compare balances. Confirm using the current Merovan Books password. A successful restore creates a separate organisation. Re-add staff access manually. Previously approved unpaid requests require a fresh review. Historical paid vouchers retain their history.

## Request help

Open the support section under Organisation. Include the affected screen, date, document reference and exact error. The Creator can assist with the pilot and verified Manager/IT recovery. Do not include personal records, full account numbers, passwords or codes.

# Troubleshooting and pilot limits

## Sign-in says the password is incorrect

Check that you are using the email and password for your Merovan Books account. If the error continues, ask your Manager/IT to reset the password. A temporary password must be changed at first sign-in.

## No PDF, voucher or button appears

Open the saved invoice or the individual receipt to print it. A payment voucher requires Senior Finance Officer approval. If an action is missing, check your role, the trial status and any accounting period lock.

## Balance or report looks wrong

Check the organisation, dates and filters. Confirm the transaction is posted, the currency is correct, and receipts or payments were linked to the right invoice or bill. Check for an unposted offline draft, a pending approval or a voided record. Run Accounting checks before making a correcting entry.

## Verification or welcome email did not arrive

The live pilot needs a verified sender for automatic emails. If email verification is offered, check spam and the spelling of the address, then request a new code if required. The manual can also be downloaded from the welcome screen and Organisation.

## Current product boundaries

The app uses one base currency per workspace and manual tax and payroll inputs. Live bank feeds, money movement, statutory filings, foreign-exchange conversion and paid checkout are outside the current pilot. Sector templates do not establish local statutory compliance. Use sample data when evaluating regulated workflows.

# Branch setup and executive oversight

## Head-office IT

Open Branches, enter the branch name and select Open branch. The branch gets its own books and staff accounts. Use Executive access to assign CEO or General Manager. Enter the name and work email. Set a temporary password when creating a new login and share it directly with the appointee. The first sign-in requires a password change.

## CEO and General Manager

Open Branches, choose a reporting month and select a workspace. Compare sales and receipts within each currency and review net results, overdue receivables, payment queues, recent activity and recommendations. Overdue balances and queues show current values. Under Appoint a Branch Manager, select a branch and enter the manager’s full name, work email and phone number. A replacement appointment removes the former manager’s branch role.

## Branch Manager and Branch IT

Select the branch from the workspace selector. Use HR to add employee records. Open Organisation and create logins or assign an existing member to Accounts Officer, Senior Finance Officer, HR or Viewer. The Branch Manager and head-office IT can appoint Branch IT. For an Employee login, select the matching HR record when creating the account. Employees can open their own payslips after sign-in.

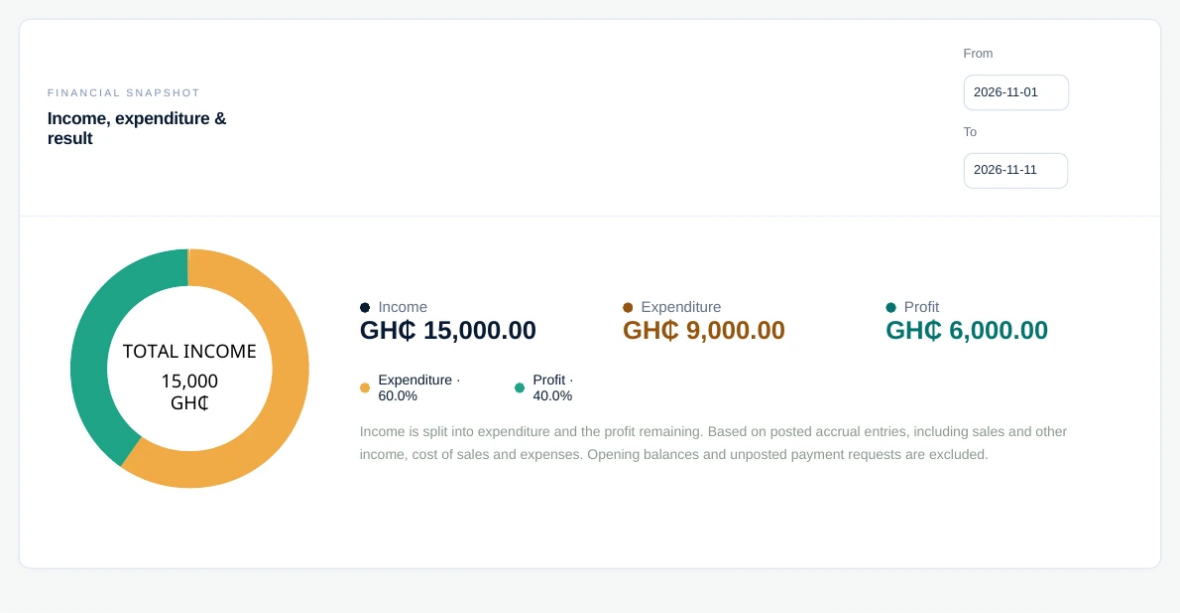
## Receipt contact details

In the branch, go to Organisation and open Organisation details to update the branch telephone, receipt email, business address and tax identification. Open a receipt again to print the updated details for any saved transaction.

## Sign-in address

Use merovanbooks.com for the software and share that address with authorised staff. Each user signs in with their own account.

# Workspace navigation and Overview




Sample Financial Snapshot. The orange slice is 60% expenditure and the green slice is 40% profit.

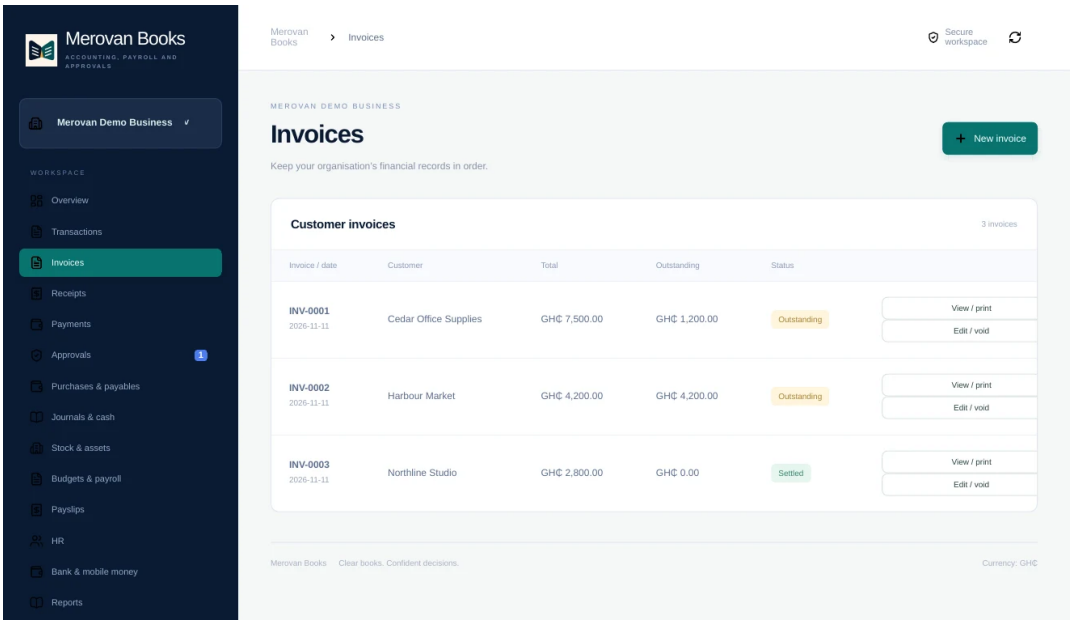
**Find your way around** — Choose the organisation at the top of the sidebar. Select a menu item to open it. The header shows the current section and the refresh icon reloads workspace data. On a narrow screen, swipe the workspace menu sideways. Your role and organisation type determine which sections appear.

**Read the Overview cards** — Sales invoiced shows issued sales. Cash received shows recorded receipts. Customer balances shows outstanding receivables. Awaiting approval shows payment requests still to be reviewed. Recent activity helps you find the latest entries.

**Set the chart dates** — In Financial Snapshot, choose From and To. Income and expenditure use posted accrual entries within those dates, including sales, other income, cost of sales and expenses. Opening balances and unposted requests are excluded.

**Read the pie chart** — When there is a profit, the ring splits total income into expenditure and profit. When there is a loss, the ring splits total expenditure into income covering costs and a red loss or shortfall. The legend shows percentages of the total in the centre. When the ring is unavailable, use the figures beside it. Cash movements are shown separately in the Cash flow statement.

# Transactions, invoices and receipts



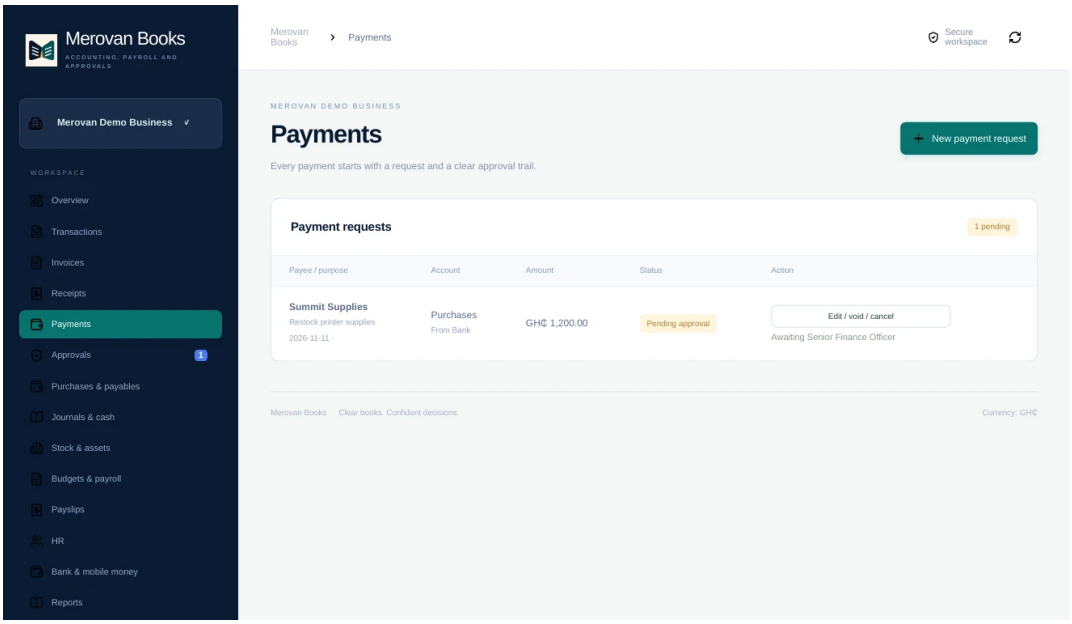

Sample Invoices screen. Select View / print to open the document, or Edit / void to go to Transactions.

**Transactions** — Find a transaction and review its details and history. For eligible changes, choose Edit, Cancel or Void and give a reason. A pending cancellation or void keeps the original accounting effect until Manager/IT approves it.

**Invoices** — Choose New invoice. Enter the customer, dates and each item or service. Review the total and tax, then save. Use View / print to issue a copy and check the Outstanding column for amounts still due.

**Receipts** — Choose Record receipt and select the invoice, receiving account, date and amount. Record each part payment separately and print the receipt. Use the other receipt workflow for money received without a customer invoice.

# Payments, approvals, purchases and journals




Sample Payments screen. This request is awaiting review by a Senior Finance Officer.

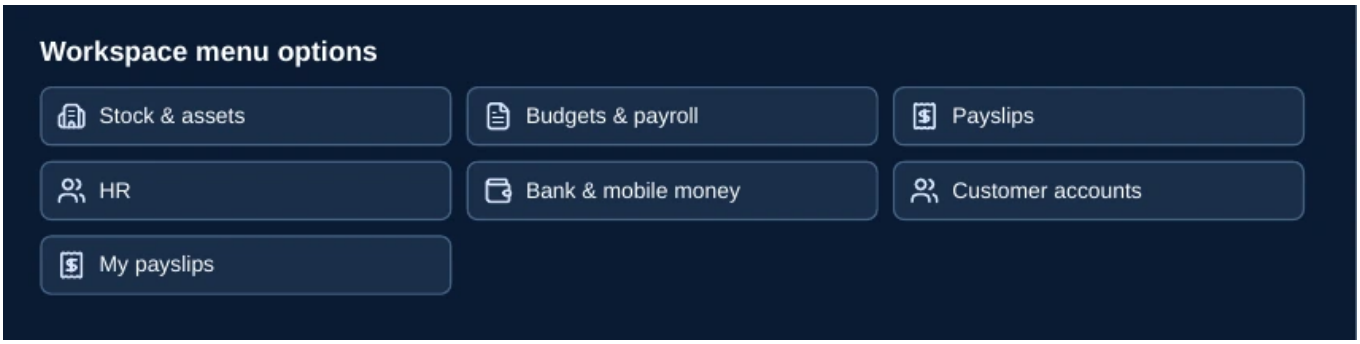
**Payments** — Choose New payment request. Enter the payee, purpose, amount and cash or bank source. Link the bill or other payable if applicable. After approval, print the voucher. Record payment with its actual date once funds have been paid.

**Approvals** — The badge counts pending payment requests. A Senior Finance Officer reviews the request and approves or returns it with a reason. The requester cannot approve their own request. Manager/IT also reviews eligible transaction change requests here.

**Purchases & payables** — Enter supplier bills and eligible supplier credits. Link a settlement to the original bill, including when paying only part. Use the supplier statement or Payables ageing to see what remains due.

**Journals & cash** — Enter balanced journal lines and select the cash-flow activity where needed. Record internal transfers between cash, banks or wallets. Reconcile the ledger against a bank or wallet statement and investigate differences.

# Stock, payroll and financial institution tools




Menu options vary by role. Customer accounts appears for financial institutions.

**Stock & assets** — Record a physical stocktake with quantities and unit costs. Register fixed assets and post depreciation for the appropriate period. Review Stock valuation and Depreciation schedule before closing the period.

**Budgets & payroll** — Set budgets by account and period. Compare them with actual postings. Use the employee roster to prepare payroll and review gross pay, deductions and adjustments before posting.

**Payslips** — Authorised finance staff can review and print posted payslips. The payment status follows the payment recorded in Merovan Books.

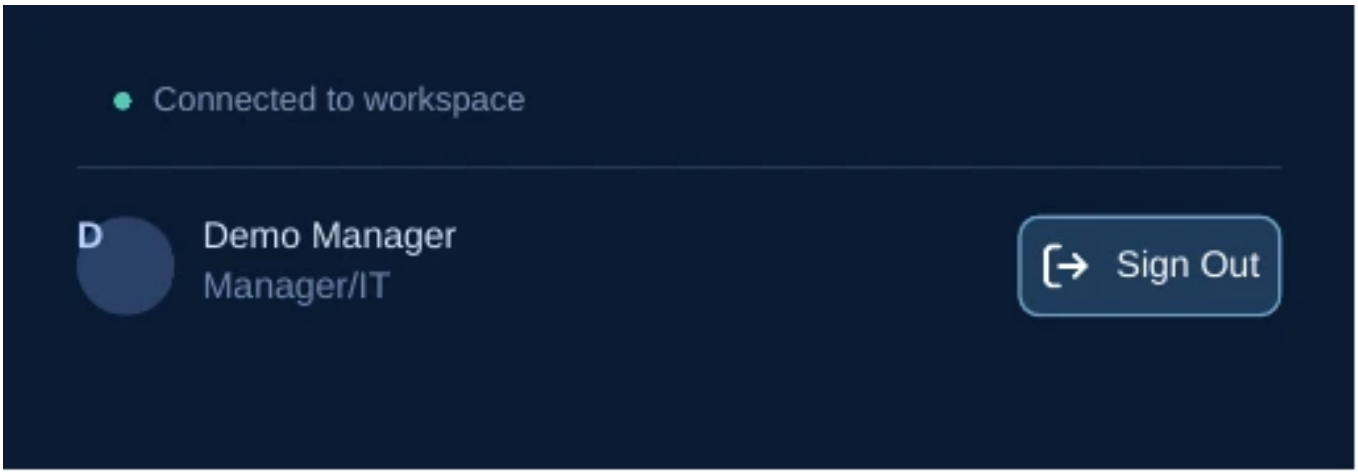
**My payslips** — Staff with a linked employee account can view their own payslips. An employee-only login opens the employee portal.

**HR** — Maintain personnel records and employment details. Where applicable, review probation dates and appointment drafts before issuing letters.

**Bank & mobile money** — Manager/IT registers the organisation’s bank and wallet accounts. Use the named accounts when recording receipts, payments or transfers. Authorised finance roles see masked numbers.

**Customer accounts** — Available for financial institutions. Register customers and account references, with an identity card for new customers. For withdrawal verification, Manager/IT enters the full reference and selects Find account. An exact match displays the name and available images for visual comparison. An incorrect reference opens no account.

# Reports, settings, account and Sign Out




Desktop sidebar footer. The arrow-out-of-a-door icon beside your profile signs you out.

**Reports** — Choose the report and dates, then apply an account, bank, wallet or party filter where available. Use Print to save a PDF or Export CSV to analyse results. Start with Trial balance and Accounting checks when reviewing your books.

**Accounting setup** — Set the accounting start date, base currency and chart of accounts. Review opening balances and set the lock date after reconciling and reviewing the period.

**Organisation** — Manage staff access, download the user manual, and use the backup, restore or offline tools available to your role. Confirm the selected organisation before making changes.

**My account** — Change your password in My account. You may need to sign in again on other devices after a password change.

**Connection and Sign Out** — The connection indicator shows whether the workspace is online. Offline drafts require an internet connection to submit and post. To end your session, select the arrow-out-of-a-door icon beside your profile on desktop, or the Sign Out button in the workspace header on a small screen. Reconnect first if you are offline.

# About the creator

## Prince Yeboah

Prince Yeboah is the creator of Merovan Books and an accounting and finance professional based in Ghana. Since August 2018, he has served as Accounts Officer, Administrator and Internal Auditor for The Church of Pentecost, Buoho District. His work includes bookkeeping, budgeting, financial reporting, bank reconciliation and reviewing internal controls. Earlier, he served as a Credit Officer at Negios Financial Service, where he assessed loan applications and monitored repayments.

## Academic achievements

**Degree** — Bachelor of Science in Administration (Accounting), Akenten Appiah-Menka University of Skills Training and Entrepreneurial Development (AAMUSTED). Graduated in September 2025 with First Class Honours and a GPA of 3.58/4.00.

**Undergraduate research** — Examined financial leverage and financial performance using ten years of financial statements from five Ghanaian-owned universal banks. The project was supervised by Dr. Richard Danquah.

**Student leadership** — Served as Course Representative for four years, representing classmates and liaising with academic staff throughout the degree programme.

## Experience behind Merovan Books

Prince’s work with bank reconciliations, supporting documents, expenditure approvals and internal audits informs the system’s focus on traceable transactions, independent review and reports that can be checked against the underlying records.