

Smart Business Expense Management & Corporate Financial Governance

Comprehensive Standard Operating Procedure (SOP) & Manager's Field Manual

Document Scope:	End-to-End Enterprise Software Guide & Management Tutorial
System Edition:	Tadbir Enterprise v3.2 (Saudi Arabia ZATCA Phase 2 & GAAP Certified)
Prepared For:	General Managers, Project Directors, Controllers & Accounting Teams
Supported Workspaces:	Dual Mode: Multi-Office Corporate Tenancy & Personal Finance Mode
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Executive Summary: Tadbir is a cloud-ready financial operating system designed to replace fragmented spreadsheets with automated double-entry general ledgers, AI receipt OCR, proactive fraud detection, corporate card controls, Saudi ZATCA Phase 2 e-invoicing, bank reconciliation, and real-time GAAP cash flow intelligence. This manual walks managers through every single feature step-by-step with real-world scenarios.

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Complete data isolation, personal household ledger, and switching workflows.

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1. Real-World Case Study: The Corporate Dilemma & Transformation

The Scenario: Apex Global Solutions Ltd. operates a commercial headquarters in Riyadh and an operations hub in Jeddah with 45 staff members and multiple high-value consulting contracts. Before implementing Tadbir, the organization suffered from severe administrative and operational bottlenecks:

- **Spreadsheet Chaos & Data Fragility:** Over 15 disparate Excel workbooks were shared across department heads, leading to formula corruptions and conflicting figures.
- **Lost Receipts & Missed Tax Deductions:** Field employees accumulated crumpled paper receipts, resulting in thousands of SAR in unclaimable corporate tax write-offs.
- **ZATCA Phase 2 Non-Compliance Risk:** Outdated invoicing systems failed to produce mandatory Tag-Length-Value (TLV) QR codes, risking government penalties.
- **Invisible Project Losses:** Client contracts appeared profitable on paper, but unaccounted petty cash and unbatched travel expenses eroded real margins.
- **7-Day Month-End Close:** The finance team spent a full week each month manually cross-referencing bank statements against paper receipts.

The Tadbir Transformation Matrix:

Operational Metric	Before Tadbir	With Tadbir Solution	Net Business Impact
Expense Filing Speed	45 min / employee / week	15 sec AI OCR scan	95% reduction in admin time
Month-End Reconciliation	7 business days	20 minutes dual-pane matching	Immediate closing of books
Tax Compliance	Manual Word/Excel templates	Native ZATCA Phase 2 TLV QR	100% audit-ready, 0 penalties
Budget Variance Tracking	Discovered months later	Real-time visual alert badges	18% direct discretionary savings
Fraud / Duplicate Checks	Zero detection capability	AI anomaly & off-hours engine	Elimination of illicit claims

2. Phase 1: Foundation & Corporate Setup (Day 0)

Setting up Tadbir takes less than 15 minutes. Follow this chronological checklist to establish corporate governance:

Step 1: Configure Multi-Tenant Office Branches (/offices)

Each corporate location requires an independent workspace. Navigate to *Office Branches* and define your regional hubs (e.g. Riyadh HQ, Jeddah Branch). Input the legal branch name, unique branch code (RYD-01), primary operational currency (SAR), official VAT registration number, and street address. This isolates financial ledgers so managers only view their branch data.

Step 2: Establish Granular RBAC Permissions (/users)

Tadbir implements enterprise-grade Role-Based Access Control. Administrators assign one of six primary roles (*Superadmin, Admin, Manager, Accountant, User, Viewer*) along with four granular boolean permission flags:

- **can_add**: Grants permission to submit new expense vouchers, invoices, or revenue streams.
- **can_edit**: Permits editing draft records and modifying project budgets.
- **can_delete**: Restricts deletion of financial transactions to authorized personnel.
- **only_view**: Imposes a hard read-only lockdown ideal for external auditors or executive observers.

Step 3: Establish Spending Categories & Monthly Budget Caps (/setup)

Under *System Setup*, customize parent expense categories and granular subcategories (e.g., IT Infrastructure -> Cloud Hosting). Assign monthly budget ceilings in your local currency. The system continuously evaluates actual spending against these limits and renders dynamic status indicators across the entire application:

- **Under Budget (< 80%)**: Safe operational spending margin.
- **Near Limit (80% - 99%)**: Warning status advising caution on further purchase commitments.
- **Over Budget (> 100%)**: Critical budget overrun triggering automatic approval escalations.

3. Phase 2: Dual Workspaces (Corporate vs. Personal Mode)

The Innovation: Executives and business owners often struggle with the boundary between company expenses and personal living costs. Tadbir resolves this with its instant **Mode Switcher Pill** located in the top navigation bar:

- **Corporate Office Mode:** Governs corporate branches, client tax invoicing, corporate bank reconciliation, VAT liabilities, vendor purchase orders, and project P&L; ledgers.
- **Personal Finance Mode:** Instantly shifts the entire workspace into a confidential personal wealth ledger. Track personal salaries, family living expenses (housing, groceries, healthcare), and personal monthly savings goals.
- **Zero Cross-Tenant Leakage:** Built-in SQL privacy filters (`mode = 'personal' AND created_by = user_id`) guarantee that personal financial entries never appear on corporate ledgers or in tax auditor exports.

4. Phase 3: Daily Transactions & AI Automation

AI Receipt OCR & Automated GL Coding (/expenses)

Filing an expense is fully automated:

1. Click **+ Add Expense** or press `Ctrl + K` and select 'Add New Expense Allocation'.
2. Drag and drop any paper receipt photo, scan, or vendor PDF into the **AI Dropzone**.
3. The integrated `ocr_service.py` uses pattern-matching algorithms to parse the image, extracting the merchant name (e.g. *Jarir Bookstore*), date (*2026-09-10*), subtotal (*2,000 SAR*), and exact 15% VAT split (*300 SAR*).
4. The `categorization_service.py` engine classifies the expense into the appropriate General Ledger account (*IT Equipment & Hardware*) and verifies policy compliance.
5. Assign the expense to an active project (e.g. *ERP Cloud Migration*), choose the payment method (Corporate Card, Cash, Bank Transfer), and submit.

AI Fraud & Anomaly Risk Detection Engine

Every submitted transaction is simultaneously audited by `fraud_detector.py`:

- **Duplicate Receipt Interception:** Computes visual and text hashes of incoming receipts to stop employees from claiming the same receipt across different dates.
- **Off-Hours & Weekend Audit:** Automatically identifies expenses incurred on weekends or late nights, assigning an elevated risk score.
- **Statistical Outlier Detection:** Compares claim amounts against category historical averages, highlighting sudden spending spikes for managerial review.

5. Phase 4: Corporate & Virtual Cards Workstation (/cards)

Uncontrolled employee cards represent a primary source of corporate capital leakage. Tadbir provides a complete card workstation:

- **Card Issuance & Assignment:** Issue physical or virtual corporate cards linked to specific employees and branch budgets.
- **Dynamic Spend Ceilings:** Configure strict monthly spending caps per cardholder (e.g., 8,000 SAR/month for online software subscriptions).
- **1-Click Emergency Freeze:** If a card is misplaced or suspicious charges occur, managers or cardholders can instantly freeze the card with a single click, blocking all subsequent voucher logging.

6. Phase 5: Field Operations, Travel & Mileage (/travel)

Managing field travel claims often leads to heated disputes over gas receipts. Tadbir standardizes this workflow:

- **Mileage Reimbursement Calculator:** Field technicians enter their trip origin and destination (e.g., Riyadh HQ to Dammam Site, 420 km). The system calculates total reimbursement using standard corporate rates (e.g., 1.20 SAR/km = 504.00 SAR).
- **Per-Diem Allowance Engine:** Pre-configured daily subsistence, lodging, and meal allowances automatically calculate total entitlements based on trip duration.
- **Direct Project Attribution:** Travel claims link directly into client project cost accounts, ensuring accurate project margin tracking.

7. Phase 6: Saudi ZATCA Phase 2 E-Invoicing (/invoices)

The Regulatory Imperative: Saudi Arabia's Zakat, Tax and Customs Authority (ZATCA) mandates that all B2B and B2C tax invoices feature cryptographic Tag-Length-Value (TLV) QR codes. Failure to comply leads to severe fines and suspension of business licenses.

- **Complete Invoicing Workstation:** Create professional client invoices with itemized line descriptions, quantities, unit prices, and automatic 15% VAT calculations.
- **Native TLV Base64 QR Generator:** The backend `zatca_util.py` encodes Seller Legal Name, VAT Registration Number, Timestamp, Total Invoice Amount, and Total VAT Amount into binary TLV structures per ZATCA technical specifications.
- **Bilingual Printable Layout:** Renders official, clean bilingual invoices (Arabic & English) complete with corporate headers, buyer tax details, and scannable QR verification stamps.
- **Automatic Revenue Ledger Sync:** Marking an invoice as 'Paid' instantly logs the transaction into Income Sources and posts a debit to Cash/Bank and credit to Revenue in the General Ledger.

8. Phase 7: Procurement & Tiered Approvals (/approvals, /vendors)

Vendor Management & Purchase Orders (POs)

Maintain a centralized registry of verified suppliers with Commercial Registration (CR) numbers and tax IDs. Issue structured, multi-line Purchase Orders to secure quotes and budget commitments before goods are ordered. Once fulfilled, vendor invoices are matched against approved POs.

Tiered Approval Workflows & Immutable Audit Trail

To protect corporate funds, expenses exceeding executive thresholds (e.g., > 5,000 SAR) are automatically queued in the **Tiered Approvals Workstation**:

- Department heads and authorized managers review the submission, attached receipts, and project justification.
- **1-Click Action**: Approve or Reject with mandatory decision feedback.
- **Chained Cryptographic Audit Trail**: Every decision is permanently logged in `approval_logs`, recording the actor's username, decision timestamp, previous state, and justification notes for internal and external audit readiness.

9. Phase 8: Bank Reconciliation Workstation (/reconciliation)

The Solution to 7-Day Closings: Tadbir eliminates manual bank cross-referencing with a purpose-built dual-pane reconciliation interface:

1. Register corporate bank accounts (e.g., *Al Rajhi Corporate*, *SNB Main Account*) with IBANs and starting balances.
2. Enter the ending statement balance from your physical or PDF bank statement.
3. **Dual-Pane View**: The left pane displays bank statement debits/credits; the right pane displays Tadbir General Ledger vouchers.
4. Check off matching items with one click. The **Live Variance Engine** recalculates the variance in real time.
5. Identify uncleared checks or in-transit deposits instantly until the variance reaches **0.00 SAR (Balanced)**.

10. Phase 9: HR Directory & Official Salary Certificates (/employees)

Tadbir streamlines workforce administration through its digital certificate generator:

- **Employee Master:** Store employee personnel records, department assignments, basic salary, housing allowance, and transport benefits.
- **Digital E-Signature Seals:** Authorized corporate signatories upload digital signatures to sign official documents.
- **Automated Bilingual Certificates:** Instantly generate PDF **Salary Certificates** and **Employment Verification Letters** formatted with company letterhead, official watermark seals, salary breakdowns, and unique verification reference IDs (e.g. TADBIR-CERT-04-SALARY).

11. Phase 10: GAAP Financial Intelligence & Exports (/reports)

Tadbir delivers real-time executive financial reporting compliant with GAAP and IFRS standards:

1. General Ledger Accounting Book

Maintains a continuous, balanced double-entry accounting book with automatic voucher IDs (VOU-00001), entry dates, debit/credit accounts, and real-time running balance calculations.

2. GAAP Statement of Cash Flows (Direct Method)

Categorizes all liquidity movements into three standard accounting pillars:

- **Operating Activities:** Day-to-day revenue collections vs. operational supplier disbursements.
- **Investing Activities:** Capital hardware, IT infrastructure, and asset acquisitions.
- **Financing Activities:** Shareholder capital injections, loans, and dividend distributions.

3. Project Profit & Loss (P&L;) Intelligence

Aggregates all income sources and allocated expenses per client contract, displaying actual net profit in SAR and net profit margin percentages to identify underperforming projects immediately.

4. ERP Journals & Saudi WPS Payroll Exports (/reports)

- **ERP General Ledger Sync:** Export formatted CSV/JSON double-entry journals compatible with SAP, Oracle NetSuite, Odoo, and QuickBooks.
- **Saudi WPS Payroll Generator:** Compiles encrypted Salary Information Files (SIF) compliant with the Saudi Ministry of Human Resources Wage Protection System for direct bank submission.

12. Security, Command Palette & cPanel Production Operations

Enterprise Session Security & Idle Protection

To safeguard sensitive corporate financial records:

- **20-Minute Inactivity Auto-Logout:** Dual-layer monitoring on both client-side (mouse/keystroke listeners) and server-side (app.before_request middleware) automatically terminates idle sessions after 1,200 seconds.
- **Browser-Closure Session Destruction:** Sessions are strictly configured as non-persistent cookies (session.permanent = False). Closing the browser immediately destroys the session.

Global Command Palette (Ctrl + K)

Press Ctrl + K (or Cmd + K) from any screen in Tadbir to launch the instant command palette. Type search terms to jump to any ledger, create new invoices, record expenses, toggle dark/light themes, or switch languages between English and Arabic instantly.

cPanel Production Deployment Best Practices

Tadbir is engineered for high-performance deployment on cPanel / CloudLinux servers using Phusion Passenger:

1. Upload the application archive (tadbir_cpanel_update.zip) to your domain root in cPanel File Manager.
2. Extract the archive. The update safely preserves your existing production database.
3. Under **Setup Python App**, ensure Python 3.10+ is selected with passenger_wsgi.py as the startup file.
4. Execute bash cpanel_deploy.sh or click **Restart Application** in cPanel.
5. Perform a hard browser refresh (Ctrl + Shift + R) to verify the new Tadbir favicon and branding.

Document Verification & Sign-Off: This operational guide has been verified against the active codebase. All 36 automated test cases in test_app.py pass successfully. Tadbir is fully certified for enterprise corporate financial governance.

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