NyumbaLedger
Rental Management Made Clear

NyumbaLedger User Guide

A practical handbook for Kenyan landlords, agents and caretakers managing tenants, rent, arrears, maintenance and reports.

FREE PLAN	PAYMENTS
Up to 9 active tenants	M-Pesa, cash, bank and CSV
ACCESS	**OUTPUTS**
Private landlord workspace	Receipts, notices and owner reports

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nyumbaledger.com

START HERE

Set up the portfolio in the right order

NyumbaLedger keeps every property, unit, tenant and payment inside one private ledger. Tenants do not need to install an app. The landlord or authorised staff member records payments from the evidence already received and the system updates the tenant balance.

1	Sign in Open Landlord login and enter your account details.
2	Create the property Add the building or rental location before adding any units.
3	Add every unit Enter the unit number, monthly rent and required deposit.
4	Add the tenant Choose a vacant unit, enter contact and lease details, then confirm the opening balance.
5	Record rent Paste the M-Pesa message or choose cash, bank or other; then issue the receipt.

Guide contents

01 Account access and dashboard
02 Properties units and tenants
03 Recording rent payments
04 Importing a payment statement
05 Receipts verification and corrections
06 Arrears follow up and notices
07 Charges leases and move out
08 Maintenance inspections and expenses
09 Reports exports and monthly routine
10 Staff access plans security and help

SECTION 1

Account access and dashboard

- Registration: new landlords use Create free account when public registration is available.
- Login: use Landlord login. Rental records are not shown on the public website.
- Free plan: the complete workspace remains free for up to 9 active tenants. The upgrade path appears when tenant 10 is required.
- Connection status: check the Online or Offline indicator before saving a record. If a connection fails, keep the form open and retry after reconnection.

Dashboard navigation

Area	Use it for
Overview	Expected rent, collections, outstanding balances, occupancy and action list
Tenants and units	Properties, units, tenant details, lease dates, balances and move-outs
Arrears	Outstanding balances, follow-ups, promises and WhatsApp reminders
Payments	M-Pesa, cash, bank, other payments, receipts and payment reversals
Verification	Manual, statement-matched and API-confirmed payment evidence
Maintenance	Tickets, suppliers, expenses and work status
Inspections	Move-in, routine and move-out condition records
Notices and vacancies	Tenant notices, delivery records and vacant units
Reports	CSV exports, PDF owner reports, receipts and tenant notices

SECTION 2

Properties units and tenants

Add a property

1	Open Tenants and units Choose Add property.
2	Enter property details Use a clear building name, location and property type.
3	Save The property becomes available when adding or editing units.

Add a unit

Choose the property, enter a unique unit number such as A-01, set the monthly rent and enter the required deposit. A tenant can only be assigned to a vacant unit.

Add a tenant

Field	What to enter	Why it matters
Vacant unit	The tenant's actual unit	Links all future charges and payments
Name and phone	Tenant or business name and active number	Supports matching and follow-up
ID or registration	Optional identity reference	Improves record clarity
Move-in and lease dates	Actual agreement dates	Enables lease-expiry tracking
Monthly rent	Agreed monthly amount	Creates the recurring rent amount
Deposit paid	Amount actually received	Used during final settlement
Opening rent option	Tick if this month's rent is due	Adds the first rent charge immediately

Important. Editing a unit's monthly rent also updates the active tenant's next recurring rent charge. Confirm the effective date and give any required notice before changing it.

SECTION 3

Record rent without requiring a tenant app

Open Record payment from the top of the dashboard or from the tenant action list. Always select the correct tenant or unit before saving.

Method	Evidence to keep	Recommended use
M-Pesa message	Full confirmation SMS and transaction code	Paste the message, extract details, check tenant and amount
Cash	Numbered receipt reference and recipient note	Record immediately while both parties can confirm
Bank	Bank reference and payment date	Use the reference shown on the bank record
Other	Clear reference and explanatory note	Use only when the first three methods do not apply

M-Pesa workflow

1	Copy the full SMS Do not type only the transaction code when the full message is available.
2	Paste and extract Choose M-Pesa message, paste it, then select Extract details.
3	Check the match Confirm the tenant, amount, transaction reference and payment date.
4	Save payment The system updates the balance and creates a numbered receipt.

The system blocks duplicate payment references inside the landlord's portfolio. For M-Pesa messages, the typed amount must agree with the amount parsed from the message.

SECTION 4

Import and match a payment statement

Use CSV import when several bank or M-Pesa transactions need to be recorded together. Prepare the file in Excel or Google Sheets, then save it as CSV.

Column	Required	Example
reference	Yes	UIKL17L5PW
amount	Yes	18500
phone	Phone or unit	0722546300
unit	Phone or unit	A-01
date	Optional	2026-09-20

Example header

```
reference,amount,phone,unit,date
```

Import steps

1	Open Payments Choose Import CSV payments.
2	Select the CSV The browser previews matched and unmatched rows before posting.
3	Review Confirm each match. Correct phone or unit details in the file if necessary.
4	Post matched payments Only verified matches should be added to tenant ledgers.

Current import limit: 300 rows and 2 MB per browser upload. Reference and amount are required. Include phone or unit for matching.

SECTION 5

Receipts verification and audit safe corrections

Every saved payment should remain traceable. NyumbaLedger keeps the payment method, reference, date, verification label and receipt together with the tenant ledger.

Issue a receipt

- Open the payment record after saving.
- Download the numbered PDF receipt and give it to the tenant by the agreed channel.
- Keep the transaction code or cash reference exactly as recorded.

Verification labels

Label	Meaning
Manual	A landlord or authorised staff member checked the evidence.
Statement matched	The payment was matched from an imported statement.
API confirmed	The payment was confirmed through an integrated payment API.

Reverse a wrong payment

1	Find the original payment Confirm the tenant, amount, date and reference.
2	Choose Reverse payment Enter a specific reason such as wrong tenant or wrong amount.
3	Confirm reversal The original payment remains visible and the amount is restored to the tenant balance.
4	Record the correction If money was actually received, add a new payment with accurate evidence and a different valid reference.

Do not delete or overwrite the original entry. The reversal workflow preserves the audit trail and prevents unexplained balance changes.

SECTION 6

Follow up arrears consistently

The Arrears area shows active and former tenants with outstanding balances. Use it as a working action list rather than waiting until several months have accumulated.

1	Review balances Start with the oldest or largest outstanding amount.
2	Contact the tenant Call, send WhatsApp, visit or issue a formal notice.
3	Record the outcome Write what happened, the promised amount and promised date where applicable.
4	Follow up Update the outcome after payment, a broken promise or a revised agreement.
5	Issue a notice Create and download a tenant notice when a formal record is required.

Notice types

Notice	Typical purpose
Rent reminder	Polite balance reminder and request for payment or contact
Rent increase	Formal communication of an approved rent change
Inspection	Advance notice of a property inspection
Move-out	Document a move-out instruction or agreed date
Utility statement	Explain water, electricity or service-charge amounts
General	Any other property communication

Record the delivery channel - download or print, WhatsApp, email or hand delivery - so the communication history remains clear.

SECTION 7

Charges leases and move out

Add charges only when the amount and reason are clear. Each charge increases the tenant balance and should be supported by the tenancy agreement, bill or approved record.

Charge type	Examples
Water	Metered or shared water bill
Electricity	Shared-area or sub-meter charge
Service charge	Agreed building service charge
Approved penalty	Charge allowed by the agreement and applicable rules
Tenant repair	Documented tenant-responsible repair
Other	Clearly described and supported charge

Move-out workflow

1	Record a move-out inspection Check walls, doors and locks, plumbing and electrical condition.
2	Confirm the final ledger Verify unpaid rent, approved charges and deposit held.
3	Enter deductions Record the damage or cleaning amount and a clear reason.
4	Complete move-out The system applies the deposit, calculates refund or balance, creates the settlement and marks the unit vacant.

Use the confirmation checkbox only after the inspection and figures have been checked. Deposit treatment should follow the tenancy agreement and applicable Kenyan law.

SECTION 8

Maintenance inspections suppliers and expenses

Keep property operations beside the rental ledger so owners can see what was reported, who handled it, what it cost and whether it is complete.

Maintenance ticket

- Choose the unit and category: plumbing, electrical, roofing, painting, security or general.
- Set priority as urgent, normal or low; describe the problem clearly.
- Assign a supplier or responsible person, enter the estimated cost and update the status as work progresses.

Inspection record

- Select move-in, routine or move-out inspection.
- Record the date, overall condition and checklist results.
- Enter notes and any proposed deposit deduction supported by the inspection.

Expenses and suppliers

Record	Important details
Supplier	Name, contact, service type and notes
Expense	Property or unit, supplier, category, amount, date and reference
Payment status	Paid or pending
Method	M-Pesa, cash, bank, card or other
Net cash flow	Rent received less recorded property expenses for the reporting period

SECTION 9

Reports exports and the monthly routine

Use reports to support owner decisions and follow-up. Exported files reflect the current ledger, so correct wrong records through the proper reversal or update workflow before producing the final report.

Available outputs

Output	Format	Use
Rent receipt	PDF	Proof for an individual payment
Monthly owner report	PDF	Collections, balances, activity and portfolio overview
Tenant notice	PDF	Printable formal communication
Payments and charges	CSV	Reconciliation and further analysis
Tenants and arrears	CSV	Contact and follow-up lists
Maintenance expenses suppliers	CSV	Operational and cost records

Recommended monthly routine

1	Start of month Confirm recurring rent charges and review vacant units and expiring leases.
2	During collection Record payments daily and issue receipts immediately.
3	Weekly Review unmatched evidence, arrears promises, maintenance and pending expenses.
4	Month end Correct errors, export the owner report and save it with the month's supporting records.
5	Backup Confirm that the scheduled off-site backup completed successfully.

SECTION 10

Staff access plans security and help

Staff access

Role	Designed access
Landlord owner	Full portfolio control, plan management and staff access
Agent	Records, payments and property operations for the assigned landlord
Caretaker	Payments and maintenance for the assigned landlord

Only invite people who need access. Remove or change access promptly when responsibilities change. Each staff account must use its own login.

Plans

- Free access has no trial deadline and supports up to 9 active tenants.
- The upgrade path appears when tenant 10 is needed.
- Paid subscription prompts use M-Pesa STK when the site owner has configured Safaricom Daraja.

Security and backup checklist

Check	Recommended practice
Passwords	Use a strong unique password; do not share administrator credentials
Evidence	Keep complete payment references and accurate dates
Corrections	Use reversal instead of deleting or overwriting payment history
Backups	Daily database, weekly files and off-site Google Drive storage
Privacy	Collect only necessary tenant data and restrict staff access
Downloads	Store reports safely; they may contain personal and financial information

SECTION 10 CONTINUED

Troubleshooting and support

- Cannot add a tenant: confirm that the unit is vacant and that the Free plan has fewer than 9 active tenants.
- Duplicate reference: find the existing payment before recording another one.
- M-Pesa amount rejected: confirm the amount matches the pasted message exactly.
- CSV row unmatched: correct the tenant phone or unit value and import again.
- Email not received: use the dashboard record while the site owner checks transactional email settings.
- PDF will not open: try downloading again after confirming the browser allows downloads.

Open NyumbaLedger: https://nyumbaledger.com/

This guide explains the installed NyumbaLedger Rental Manager workflows. Product screens may improve over time while the underlying record-keeping principles remain the same.