

STOCK2TRACK

Analytics

User manual and guide — 23 screens that tell you what to buy, what to clear, who to call and how much cash you have

START HERE

How to use this guide

Each chapter covers one screen in the **Analytics** menu: what it tells you, why it matters, how to use it step by step, annotated screenshots (the orange numbers match the list under each picture), and what must be set up first. A matching STOCK2TRACK Academy video exists for every chapter.

Switch Analytics on

1. Open **Admin > Module Setup** and switch on **Analytics**. It is off by default.
2. Give users the privileges each chapter names (Admin > User Roles). Most screens need **Stock Report**, **Product View** or **Invoice Reprint**.
3. Make sure the database has the update scripts each chapter lists (your installer applies them).

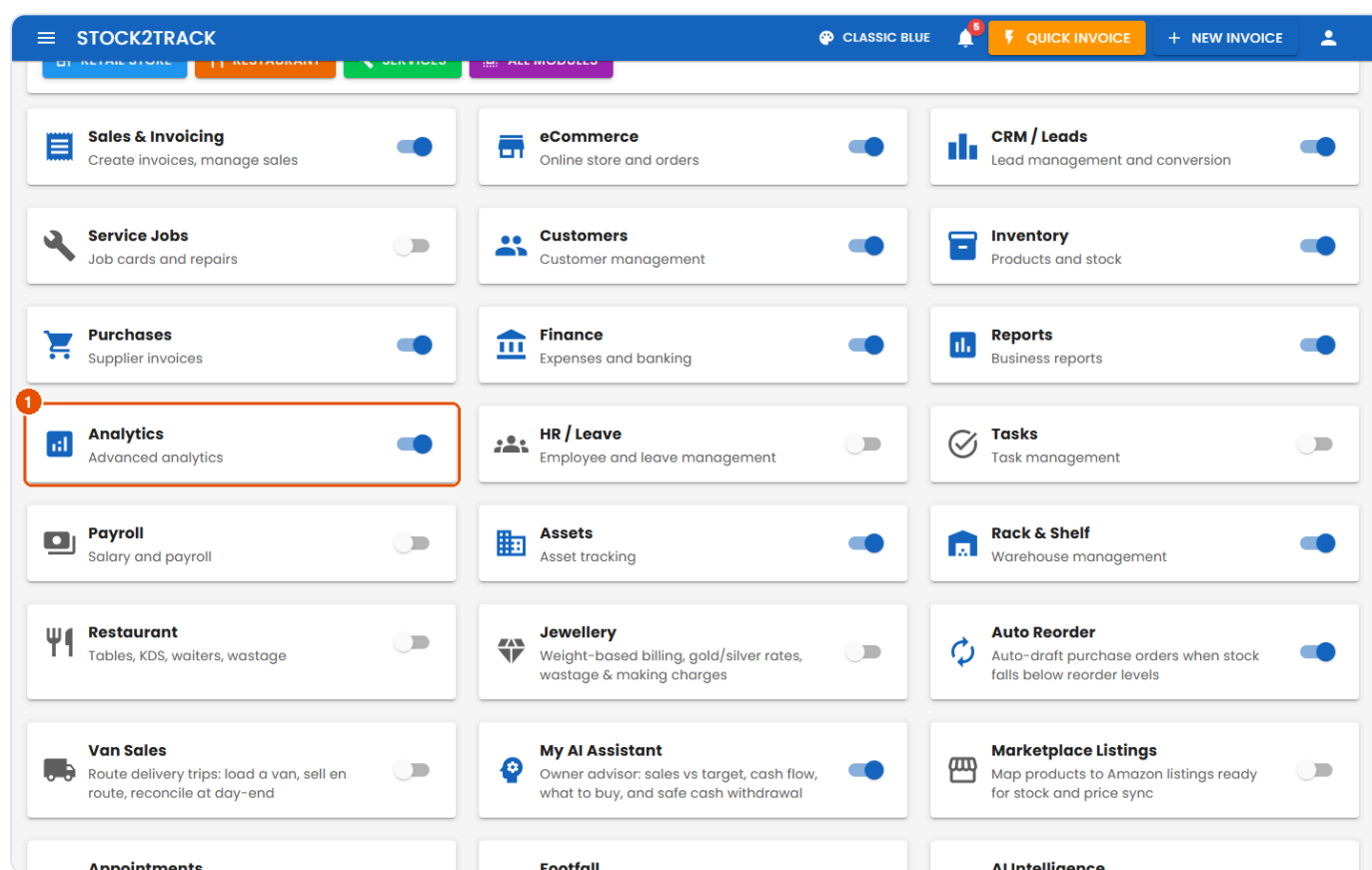


Figure 0. Admin > Module Setup: switch on Analytics

- 1 Analytics module switch

Good data in, good answers out

- **Cost prices** on every product — margins, GMROI and stock values depend on them.
- **Credit days** and **lead time** on every supplier — due dates, the cash forecast and reorder points use them.
- **Batch numbers and expiry dates** when receiving perishable stock.
- Customer names on bills (not "walk-in") for segments, churn and credit risk.
- Expenses entered against the right location, and monthly targets under **Admin > Targets & Budgets**.

A simple routine

When	Screens
Every morning	My AI Assistant, Action Queue
Every week	Expiry Clearance, Demand Forecast, Margin Leakage, Credit Risk, Cash Flow Intelligence, Churn Alerts, Branch Optimizer, Owner Briefing (Monday)
Mid-month	Budget vs Actual
Every month	Inventory Intelligence, Inventory KPIs, Dead Stock Detector, Supplier Price Watch, Customer Segments, Location Performance
Every quarter / season	Supplier Scorecard, Basket Analysis, Seasonal Trends
As needed	Ask Your Business, Batch Ageing, Policy Simulator

Chapters

1. My AI Assistant

2. Action Queue

3. Owner Briefing

4. Ask Your Business

5. Inventory Intelligence

6. Batch Ageing

7. Inventory KPIs

8. Policy Simulator

9. Dead Stock Detector

10. Expiry Clearance

11. Demand Forecast

12. Supplier Price Watch
13. Supplier Scorecard

14. Margin Leakage

15. Credit Risk

16. Cash Flow Intelligence

17. Budget vs Actual

18. Customer Segments

19. Churn Alerts

20. Basket Analysis

21. Branch Optimizer

22. Location Performance

23. Seasonal Trends

My AI Assistant

Your morning money check — sales against target, cash on hand, what you owe suppliers, and how much cash is safe to take out — plus a product helper for staff at the counter.

Who	Owner; counter staff	How often	Every morning
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Why it matters

You know exactly how much you can withdraw without missing a supplier payment, with the working shown line by line. Counter staff answer price, stock, offer and expiry questions without calling you.

How to use it

1. Open the menu, then **Analytics > My AI Assistant**. Owner mode opens first.
2. Read the four tiles: **Sales Today** (against today's share of the monthly target), **Cash on Hand, Due to Suppliers** this week, and **Safe to Withdraw** (Comfortable, Tight or Do not withdraw).
3. Check the **30-Day Cash Outlook**: its lowest point and where you will be in 30 days. Notes under the chart list overdue supplier bills to pay first.
4. Tap a ready-made question such as *How much money can I take today?*, type your own, or press **Speak** and ask in Telugu, Hindi, Tamil, Kannada or English.
5. For billing staff, switch to **Counter — Product Questions**, then type or scan a product name, code or barcode and press Enter.

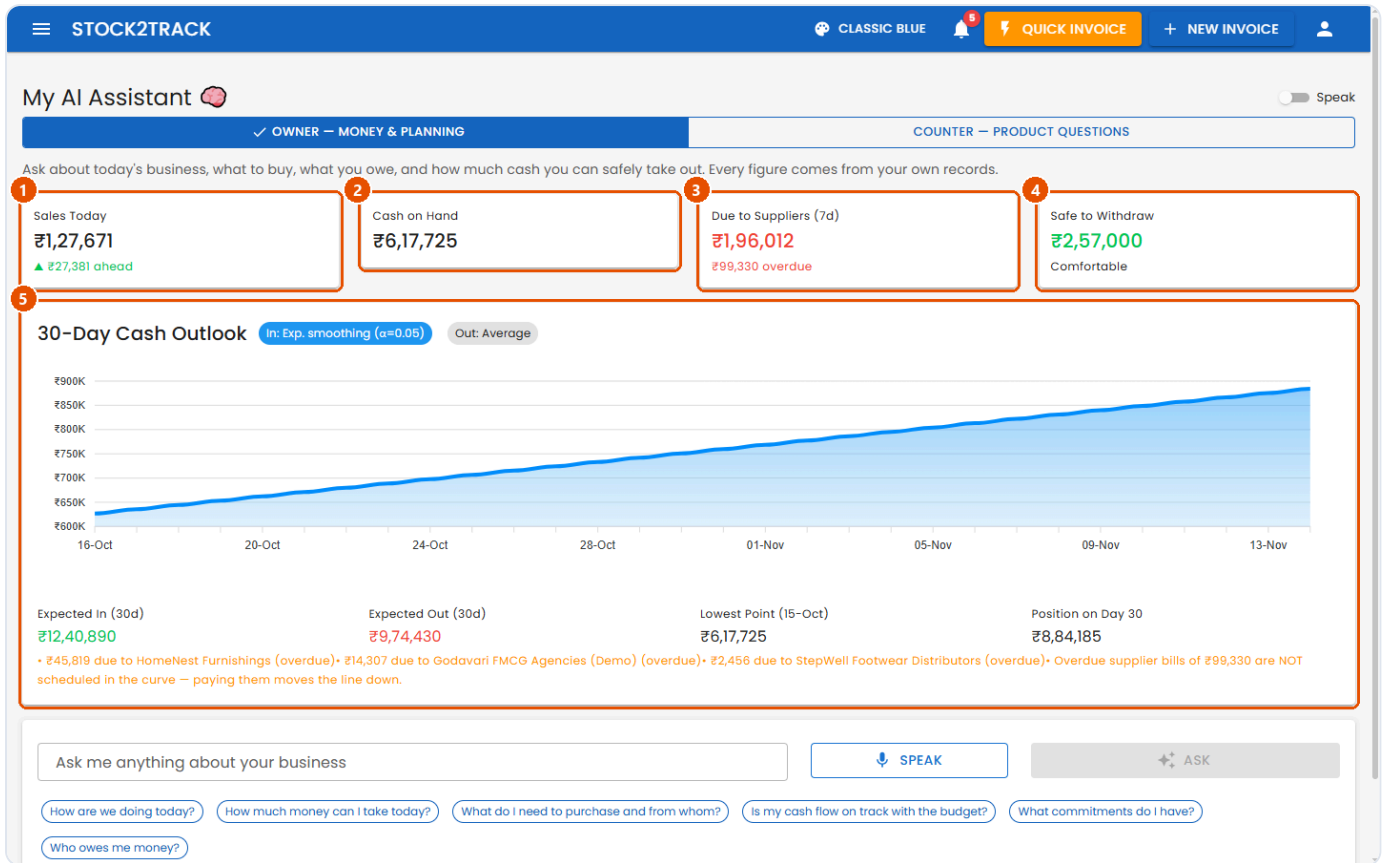


Figure 1. Owner mode

- 1** Sales today against today's target
- 2** Cash on hand: bank + wallets + today's cash – today's expenses
- 3** Supplier bills due within 7 days (and how much is already overdue)
- 4** Safe to Withdraw with its risk label
- 5** 30-day cash outlook, learned from 120 days of history

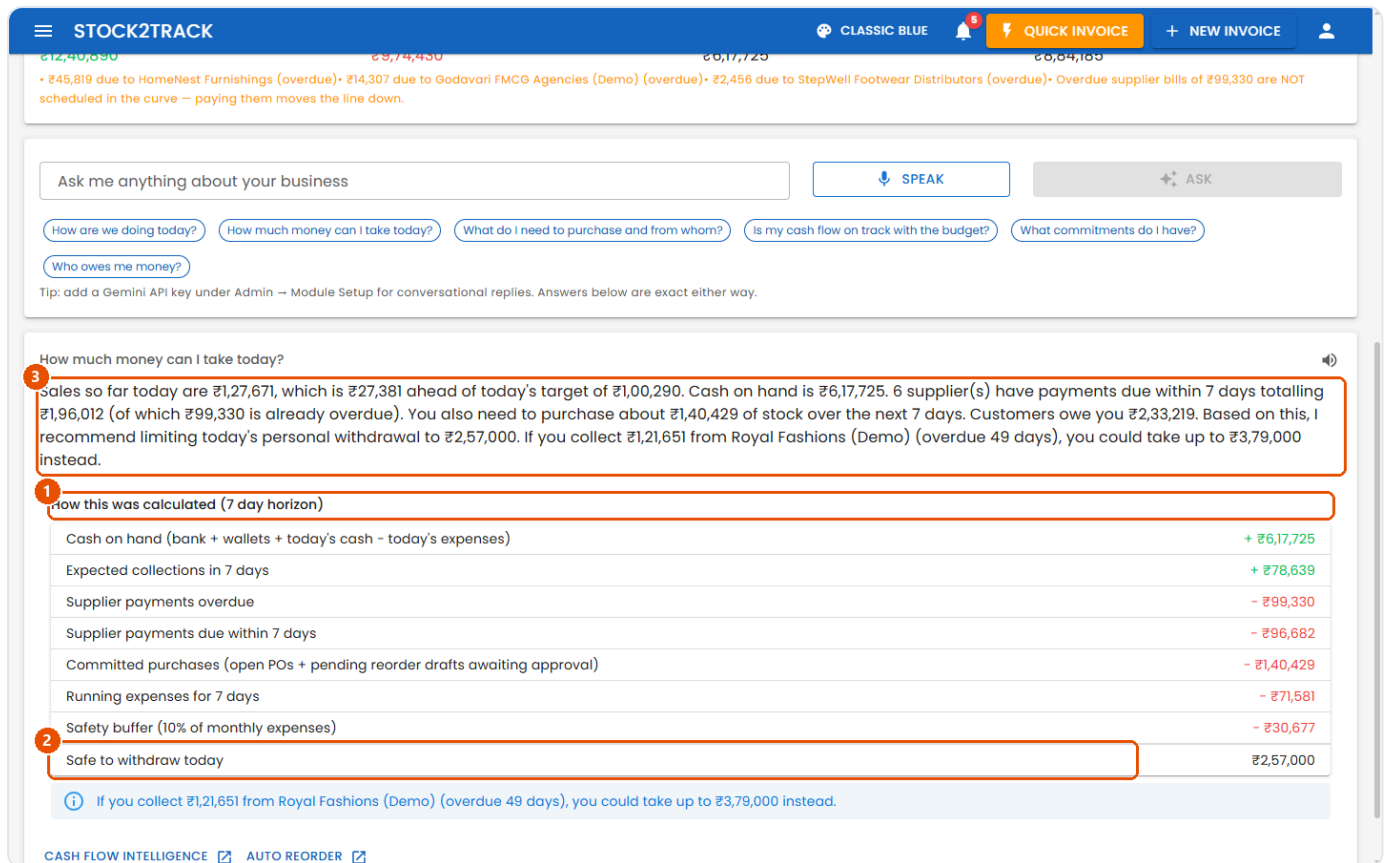


Figure 2. The answer to "How much money can I take today?"

- 1** The working, line by line
- 2** The amount that is safe to take out today
- 3** What collecting your biggest overdue due would free up

STOCK2TRACK

CLASSIC BLUE

8

QUICK INVOICE

NEW INVOICE

My AI Assistant

OWNER — MONEY & PLANNING

COUNTER — PRODUCT QUESTIONS

Ask about any product — price, stock, what's inside a combo, offers and expiry. Nothing about cash or margins is shown here.

1 Ask about a product, code or barcode

2

Cow Ghee

What is the price of

What is in this combo

Do we have stock of

Tip: add a Gemini API key under Admin — Module Setup for conversational replies. Answers below are exact either way.

3

Cow Ghee

Cow Ghee 1 L — ₹690. In stock here: 56 PCS. ⚠ Oldest batch expires in 23 days (07-11-2026) — sell this one first.

Cow Ghee 1 L

Price: ₹690 | Stock here: 56 PCS | Other locations: 17

How much money can I take today?

Sales so far today are ₹1,27,671, which is ₹27,381 ahead of today's target of ₹1,00,290. Cash on hand is ₹6,17,725. 6 supplier(s) have payments due within 7 days totalling ₹1,96,012 (of which ₹99,330 is already overdue). You also need to purchase about ₹1,40,429 of stock over the next 7 days. Customers owe you ₹2,33,219. Based on this, I recommend limiting today's personal withdrawal to ₹2,57,000. If you collect ₹1,21,651 from Royal Fashions (Demo) (overdue 49 days), you could take up to ₹3,79,000 instead.

How this was calculated (7 day horizon)

Cash on hand (bank + wallets + today's cash - today's expenses)	+ ₹6,17,725
Expected collections in 7 days	+ ₹78,639
Supplier payments overdue	- ₹99,330
Supplier payments due within 7 days	- ₹96,682
Committed purchases (open POs + pending reorder drafts awaiting approval)	- ₹1,40,429

Figure 3. Counter mode

1 Type or scan a product name, code or barcode

2 Or speak the question

3 Expiry warning: sell the oldest batch first

Before you start

Analytics module switched on and the **AI Advisor** privilege (sql\084, sql\085). Works without an AI key; a Gemini key only improves the wording of free-text questions. Keep the bank opening balance current, because Cash on Hand starts from it.

Good to know

- Supplier credit days (on each supplier) make the "due" dates accurate.
- Counter mode never shows cost or margin, so it is safe for staff.

Action Queue

One list of decisions raised automatically from the rest of STOCK2TRACK: reorders waiting, batches about to expire, large old customer dues, items about to run out, falling margin on rising sales, quotes that never became sales, and Owner Briefing recommendations.

Who	Owner	How often	Every morning (2 minutes)
-----	-------	-----------	---------------------------

Why it matters

Nothing important is forgotten. Every card shows the money at stake and a suggested action, the same issue is not raised twice, and approved actions are checked a week later for the result.

How to use it

1. Open **Analytics > Action Queue** and press **Check now**.
2. Work down the **Needs decision** tab. Cards are sorted Urgent, Attention, FYI, then by the money at stake.
3. On a reorder card press **Approve** and confirm: the purchase order is created for you.
4. On other cards press **Mark done** once you have acted, **Snooze** (back in 7 days) or **Ignore** (back in 30 days if still true).
5. Use the **Decided**, **Snoozed** and **Closed** tabs, and **History** on a card, to review what was done.

STOCK2TRACK

CLASSIC BLUE

8

QUICK INVOICE

NEW INVOICE

✓=

Action Queue

What needs your decision today

1

CHECK NOW

2

NEEDS DECISION (14)

DECIDED

SNOOZED

CLOSED

3

Urgent

Collect ₹1,21,651 from Royal Fashions ((Demo))

₹1,21,651

Royal Fashions ((Demo)) owes ₹1,21,651 across 7 bills. The oldest is 119 days old. Over 90 days. Debts this old are materially less likely to be recovered, and further credit sales increase the exposure.

4

Suggested: Call the customer, or send a payment reminder on WhatsApp.

5

✓ MARK DONE

SNOOZE

×

IGNORE

Seen 2×

HISTORY

Urgent

Follow up ₹52,730 quote to Hotel Grand Residency ((Demo))

₹52,730

Quote #2 for ₹52,730 (2 line(s)) went to Hotel Grand Residency ((Demo)) 20 days ago and nothing has been invoiced since. The quoted goods are in stock, so this is not a supply problem — the sale is still winnable. Quotes go cold quickly; after about six weeks the price is stale and the customer has usually bought elsewhere.

Suggested: Call Hotel Grand Residency ((Demo)) and ask whether they still need it.

✓ MARK DONE

SNOOZE

×

IGNORE

Seen 2×

HISTORY

Urgent

Reorder 3 items from Apex Garments Wholesale

₹47,551

3 products have fallen to or below the reorder level at Main Store. This draft has been waiting 9 days. Stock has been below the reorder level that whole time, so a stockout is increasingly likely.

Suggested: Raise a purchase order to Apex Garments Wholesale for ₹47,551.

✓ APPROVE

SNOOZE

×

IGNORE

Seen 2×

HISTORY

Urgent

Glucose Biscuits Family Pack expires in 3 days

₹11,521

371 unit(s) of Glucose Biscuits Family Pack expire on 18-Oct-2026, worth ₹11,521 at cost.

Figure 4. The decision list

1

Re-scan after entering new bills or purchases

2

Tabs: Needs decision, Decided, Snoozed, Closed

3

A card: what happened, why it matters, the suggested action and the ₹ at stake

4

Record that you have acted

5

Remind me in a week

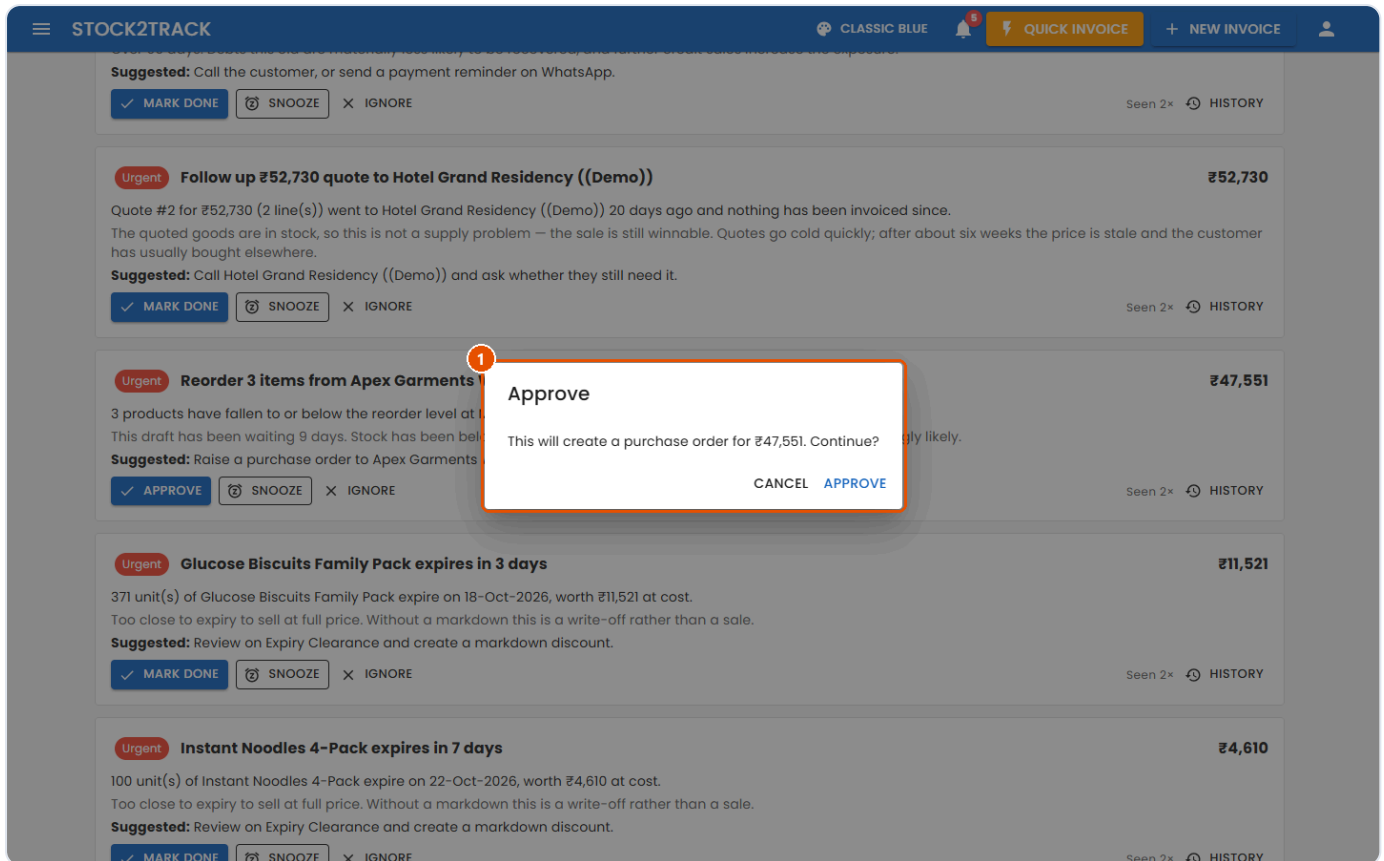


Figure 5. Approving a reorder card creates the purchase order

1 Confirm to raise the PO

Before you start

sql\093 and sql\094; privileges **Action Queue** (view) and **Action Queue Approve**. Cards depend on the features they watch: auto-reorder drafts (sql\072), batch expiry (sql\004), quotes, and Owner Briefing (sql\102).

Good to know

- The list refreshes when the page opens, on Check now, and on the scheduled briefing run.
- Only reorder cards change anything when approved; every other card is advice you act on yourself.

Owner Briefing

A plain-language business review: up to eight headline numbers against the previous period, then what happened, why, what to expect in the next 7 and 30 days, risks, opportunities and recommended actions with evidence.

Who	Owner	How often	Weekly (Monday) or daily
-----	-------	-----------	--------------------------

Why it matters

Replaces reading ten reports. Recommendations can be approved straight into the Action Queue.

How to use it

1. Open **Analytics › Owner Briefing**.
2. Press **Run daily now** (short) or **Run full briefing** (weekly). A run takes 20–60 seconds.
3. Read the headline tiles, then the summary and its sections.
4. On each recommended action press **Approve**, **Later** or **Dismiss** — the same decision appears in the Action Queue.
5. Read *Questions the model could not tell* to see what data is missing, and click an earlier run to compare weeks.

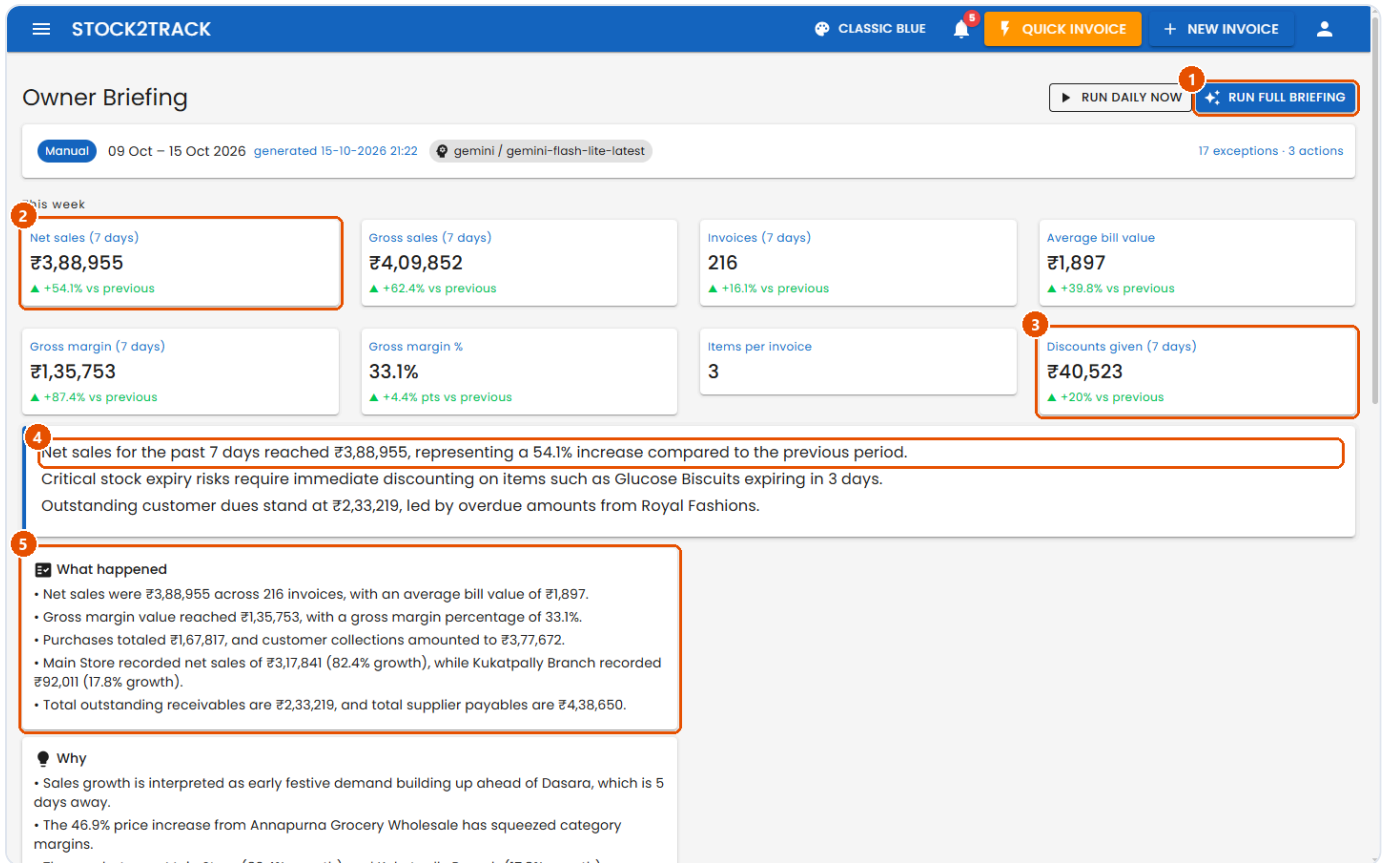


Figure 6. A finished weekly briefing

- | | |
|--|---|
| 1 Run a full (weekly) briefing; Run daily now gives a short one | 3 Discounts given this week |
| 2 Headline numbers against the previous period | 4 Three-line summary |
| | 5 What happened, then Why, Risks and Opportunities |

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QUICK INVOICE

NEW INVOICE

- 371 units of Glucose Biscuits Family Pack worth £11,521 expire in 3 days (18-Oct-2026).
- 100 units of Instant Noodles 4-Pack worth £4,610 expire in 7 days (22-Oct-2026).
- Royal Fashions owes £121,651 across 7 bills, with the oldest being 119 days overdue.
- Annapurna Grocery Wholesale purchase prices are up 46.9% compared to the prior 3 months.

- Dasara festival is 5 days away with a historical uplift of 35%, providing a strong sales catalyst.
- Diwali is 24 days away with a historical uplift of 40%, offering high-margin promotion opportunities.
- Home Textiles category grew by 24.8% and Footwear grew by 21.1%, signaling high seasonal demand for soft goods and apparel.

1

HIGH

Clear expiring Glucose Biscuits immediately

INVENTORY

TODAY

confidence: HIGH

2

APPROVE

LATER

DISMISS

Why? Prevent total loss from stock perishing in 3 days.

Expected: Recover working capital before stock expires.

3

Show evidence

HIGH

Follow up overdue receivables from Royal Fashions

RECEIVABLES

THIS WEEK

confidence: HIGH

APPROVE

LATER

DISMISS

Why? Recover long-outstanding dues to improve cash liquidity.

Expected: Accelerate cash collection from high-risk accounts.

Show evidence

MEDIUM

Reorder 3 items from Apex Garments Wholesale

INVENTORY

THIS WEEK

confidence: HIGH

APPROVE

LATER

DISMISS

Why? Replenish depleted stock at Main Store to capture festive demand.

Expected: Prevent stockouts on fast-moving garments during the festive season.

Show evidence

The model could not tell from the data:

- Can we negotiate pricing terms with Annapurna Grocery Wholesale given the 46.9% price increase?
- What specific promotional discounts can be applied to clear the 100 units of Instant Noodles expiring in 7 days?

OPEN THE ACTION QUEUE

Figure 7. Recommended actions

- 1

Each action: priority, reason and expected impact
- 2

Approve, Later or Dismiss — shared with the Action Queue
- 3

The evidence behind it

Before you start

sql\102; privilege **AI Intelligence**; an AI provider key (Gemini, Claude or an OpenAI-compatible service) set once under **Admin > AI Intelligence Setup** by someone with **AI Provider Setup**. Default limit 3 AI calls a day; after that the briefing is numbers only. Scheduled runs (06:00, weekly on Monday) need the REST API running.

Good to know

- Business figures are sent to the AI provider you choose; customer names are masked.

Ask Your Business

Type a question in plain words and get a table of results with a one- or two-line answer.

Who	Owner, manager	How often	As needed
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Why it matters

Ad-hoc questions answered in seconds, without waiting for someone to build a report.

How to use it

1. Open **Analytics > Ask Your Business**.
2. Type a question, for example *Which 10 products sold the most this year?*, and press **Ask**.
3. Read the short answer and the result table (first 50 rows).
4. Open **Show SQL** to see exactly what was looked up. A failed query is corrected once automatically.
5. Mention dates and names clearly for the best answers.

STOCK2TRACK

CLASSIC BLUE

QUICK INVOICE

NEW INVOICE

Ask Your Business

Ask in plain language — e.g. "Which category dropped most this month?", "Top 10 customers by sales this year", "Which products haven't sold in 60 days?"

1

Your question

2

ASK

3

Q: Which 10 products sold the most this year?

4

The top 10 best-selling products this year were led by Glucose Biscuits Family Pack with 1,850 units sold, followed by everyday essentials like Sugar, Sunflower Oil, and Toor Dal.

ProductTitle	TotalQuantitySold
Glucose Biscuits Family Pack	1850
Sugar 1 kg	1627
Sunflower Oil 1 L	1592
Toor Dal 1 kg	1586
Basmati Rice 5 kg	1259
Wheat Atta 5 kg	1001
Instant Noodles 4-Pack	871
Women's Leggings	846
Assam Tea 500 g	725
Bath Towel - Cotton	724

5

Show SQL

SELECT TOP 10
RTRIM(p.Title) AS ProductTitle,
SUM(iii.Quantity) AS TotalQuantitySold
FROM InvoiceLineItems iii
INNER JOIN Invoices i ON iii.InvoiceId = i.InvoiceID
INNER JOIN Products p ON iii.ProductCode = p.Code

Figure 8. A question and its answer

- 1

Type the question
- 2

Ask
- 3

One-line answer
- 4

The results
- 5

Exactly what was looked up

Before you start

A Gemini key under **Admin > Module Setup**; privilege **Stock Report** or **Invoice Reprint**.

Good to know

- Check Show SQL before acting on an important number.
- Results are not saved; export them from the table if you need to keep them.

Inventory Intelligence

Grades every product six ways — ABC (sales value, 70/20/10), XYZ (how steady demand is), FSN (fast/slow/non-moving), HML (unit cost), VED and SDE (set by you) — and gives each a reorder point, order quantity, GMROI and one line of advice, with an overall health score.

Who	Owner, purchase manager	How often	Monthly, before planning purchases
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Why it matters

One screen tells you your star items, items to stop buying, items to clear or delist, and where cash is locked.

How to use it

1. Open **Analytics › Inventory Intelligence**. The last 12 months are selected; change the dates, location or category if needed.
2. Press **Generate**. A festival banner appears when a festival is near; suggested orders are raised by its uplift.
3. Read the **Inventory Health** score (0–100) and the tiles: class A items, non-moving stock and the ₹ locked in it, items expiring within 30 days.
4. Click a cell of the **ABC × XYZ matrix** to filter the table. **AX** items are steady stars — keep them on auto-reorder. **CZ** items sell little and unpredictably — review, clear or delist. Click the cell again to clear the filter.
5. Read the **AI Advice** column (most urgent first: clearance, stocked out, will stock out, dead stock, overstock, delist, star item) and press **Export Excel** for the buying meeting.

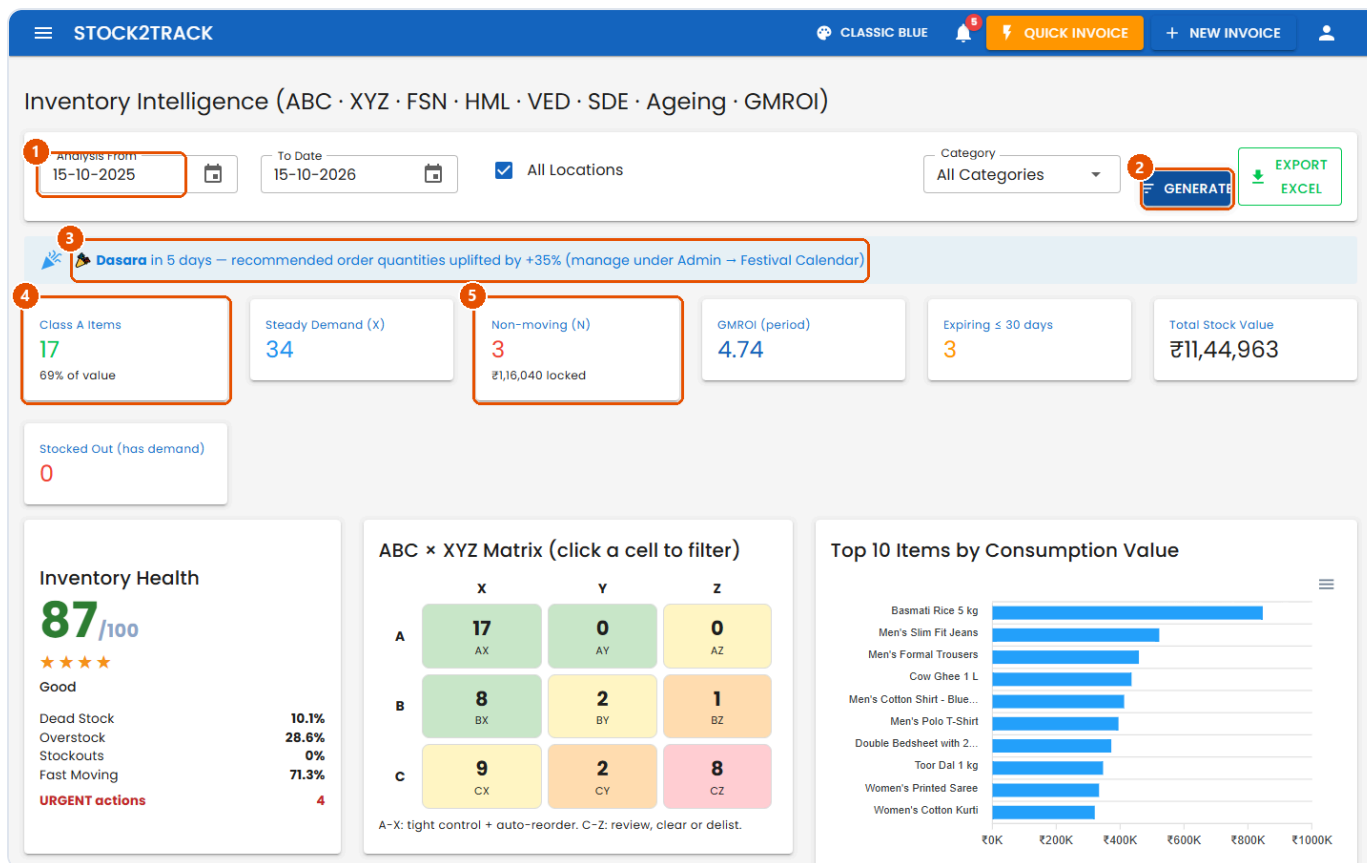


Figure 9. Settings and headline tiles

- 1 Analysis period
- 2 Run the analysis
- 3 Festival banner: suggested orders are raised before a festival
- 4 Class A items and their share of sales value
- 5 Non-moving stock and the money locked in it

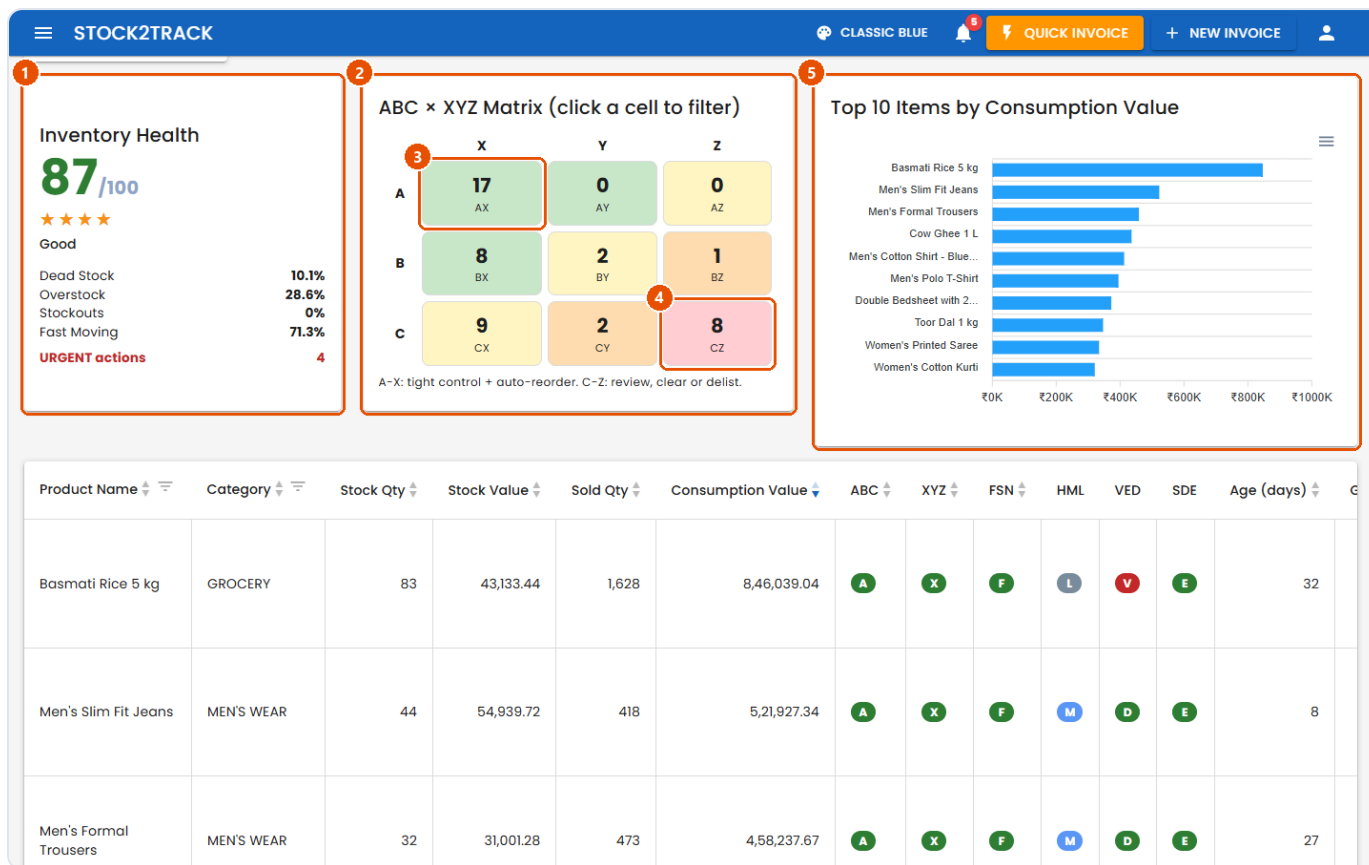


Figure 10. Health score and the ABC x XYZ matrix

- 1** Inventory Health 0–100: dead, overstock and stockout shares
- 2** Click a cell to filter the table
- 3** AX — steady stars
- 4** CZ — review, clear or delist
- 5** Top 10 items by sales value

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CLASSIC BLUE

QUICK INVOICE

NEW INVOICE

Product Name	Category	Stock Qty	Stock Value	Sold Qty	Consumption Value	ABC	XYZ	FSN	HML	VED	SDE	Age (days)	GMROI	EOQ	Sugg. ROP	Stockout Days	Days Cover
Basmati Rice 5 kg	GROCERY	83	43,133.44	1,628	8,46,039.04	A	X	F	L	V	E	32	4.88	120	22	0	20
Men's Slim Fit Jeans	MEN'S WEAR	44	54,939.72	418	5,21,927.34	A	X	F	M	D	E	8	4.95	39	18	3	41
Men's Formal Trousers	MEN'S WEAR	32	31,001.28	473	4,58,237.67	A	X	F	M	D	E	27	8.09	47	17	5	26
Cow Ghee 1 L	GROCERY	73	40,727.43	780	4,35,169.80	A	X	F	L	E	E	247	2.53	80	14	5	36
Men's Cotton Shirt - Blue Check	MEN'S WEAR	44	33,079.20	548	4,11,986.40	A	X	F	M	D	E	28	7.41	58	22	4	31
Men's Polo T-Shirt	MEN'S WEAR	66	29,672.94	877	3,94,290.43	A	X	F	L	D	E	17	8.85	95	28	0	29
Double Bedsheet with 2 Pillow Covers	HOME TEXTILES	53	36,623.00	538	3,71,758.00	A	X	F	L	E	E	25	8.93	60	29	23	38

Figure 11. One row per product

1 Classes (ABC, XYZ, FSN, HML, VED, SDE)

2 Suggested reorder point

3 Days of stock left

4 Days the item was out of stock (advice is in the last column)

Before you start

Better with sql\072 (supplier lead times), sql\073 (VED/SDE, set per product in Product Detail), sql\004 (batch expiry), sql\074 (stockout log and cost settings) and sql\076 (festival calendar). Privilege **Stock Report** or **Product View**.

Good to know

- The location filter changes stock only; sales are always counted across all branches.

Batch Ageing

For one product, replays every purchase lot oldest-first and shows how old the stock on the shelf is, how long each lot took to sell, and which lots never sold.

Who	Buyer (fashion, FMCG, seasonal)	How often	Before reordering a product
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Why it matters

Shows whether a supplier lot sells fast enough and when to mark it down, before you buy the same lot again.

How to use it

1. Open **Analytics › Batch Ageing**.
2. Search a product, choose the location and history length (180, 365 or 730 days); change the age brackets if you like (default 30, 60, 90 days).
3. Press **Analyze**. Aim for a **Green Zone** (stock 30 days old or less) of 80% or more.
4. Read the charts: average age against daily stock in and out, and the stacked age profile over time.
5. Pick a date in **Point-in-Time Age Drilldown** to see stock by bracket with an action for each, and read the active and depleted batch tables for time-to-sell per lot.

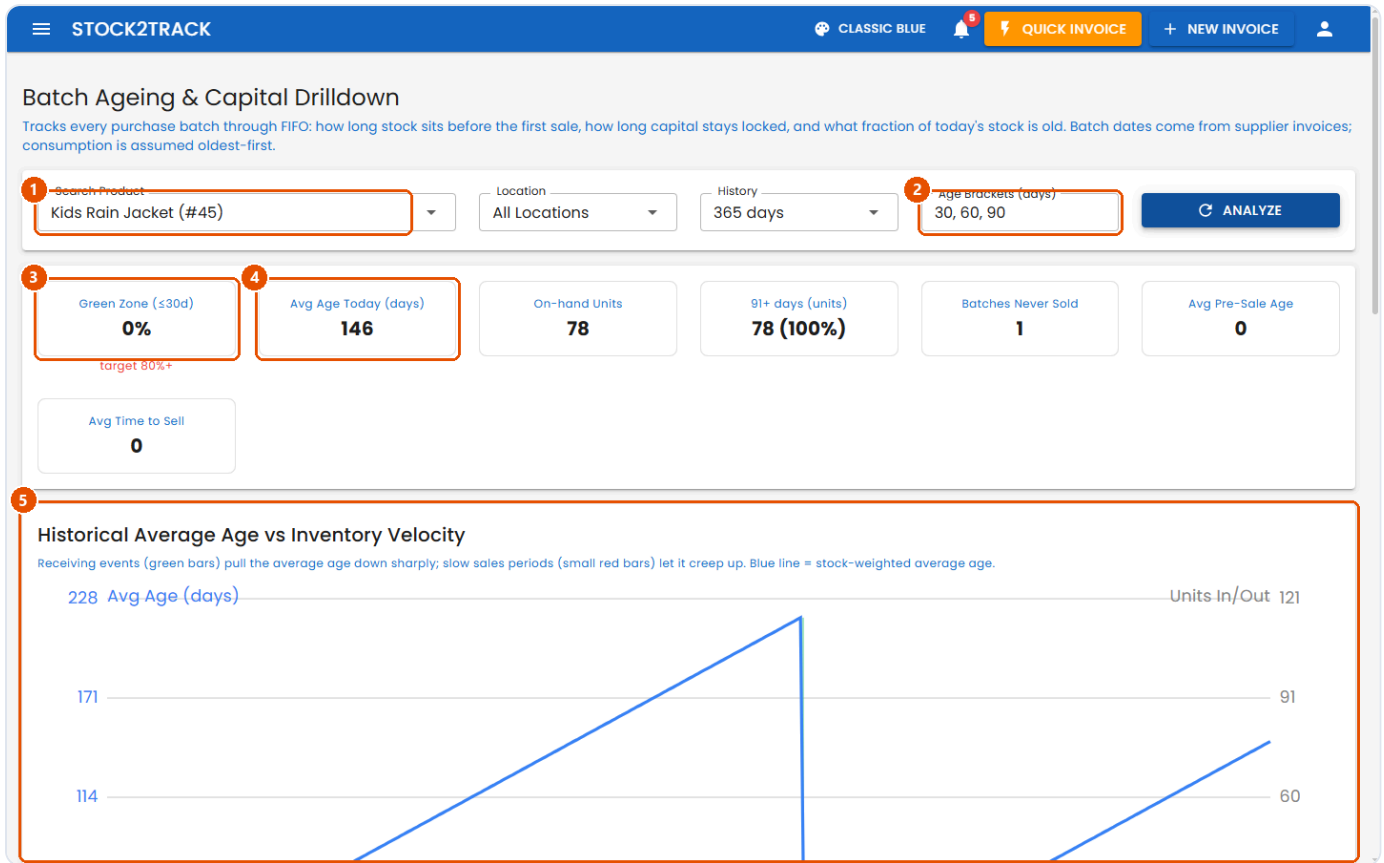


Figure 12. Kids Rain Jacket after the monsoon: 0% of stock is fresh

- 1 Pick the product
- 4 Average age of today's stock
- 2 Your age brackets
- 5 Average age against stock in and out
- 3 Green Zone: share of stock 30 days old or less

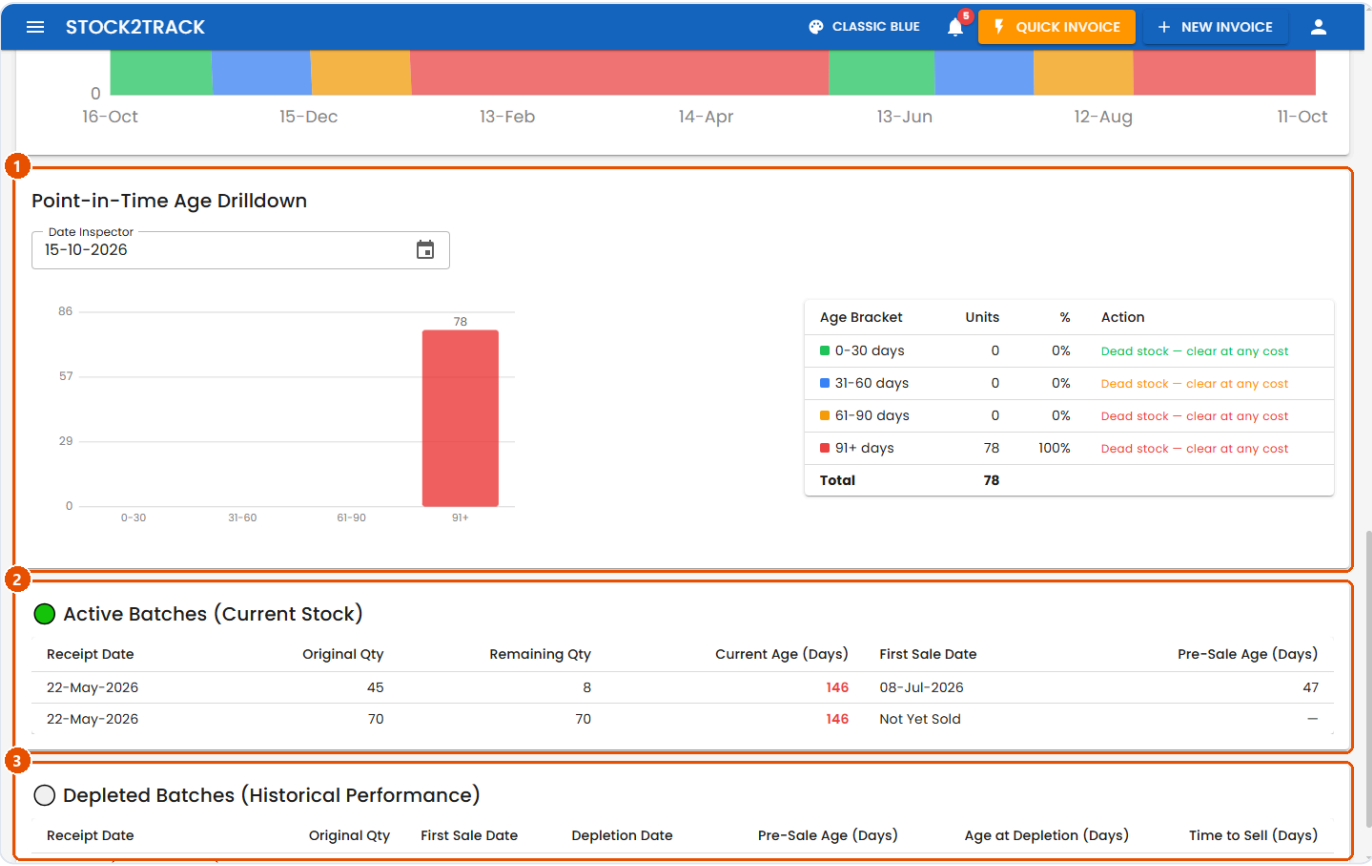


Figure 13. Drilldown and the batch tables

- 1 Stock by age on any date, with an action per bracket
- 2 Lots still in stock
- 3 Lots sold out, with time to sell

Before you start

Purchase entries (each supplier invoice line is a lot). Privilege **Stock Report** or **Product View**.

Good to know

- Assumes oldest-first selling; adjustments and transfers are not modelled. One product at a time.

Inventory KPIs

A traffic-light scorecard of stock efficiency and health: turnover, days of stock (DSI), GMROI, Green Zone %, dead %, slow-moving %, excess % and stockout days %.

Who	Owner, accountant	How often	Monthly (and for bank or investor reviews)
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Why it matters

A monthly working-capital check: is stock turning, ageing, or tying up cash?

How to use it

1. Open **Analytics › Inventory KPIs**.
2. Choose the location and period (90, 180 or 365 days) and press **Compute**.
3. Read the traffic lights: turnover green at 6 or more a year, DSI green at 60 days or less, GMROI green at 2 or more.
4. Act on the warning banner if it appears (Green Zone under 60%, dead over 15%, excess over 25%, DSI over 180 days, stockout days over 10%).
5. Use the stock-by-age bar and the Top-10 dead and excess tables to decide what to clear.

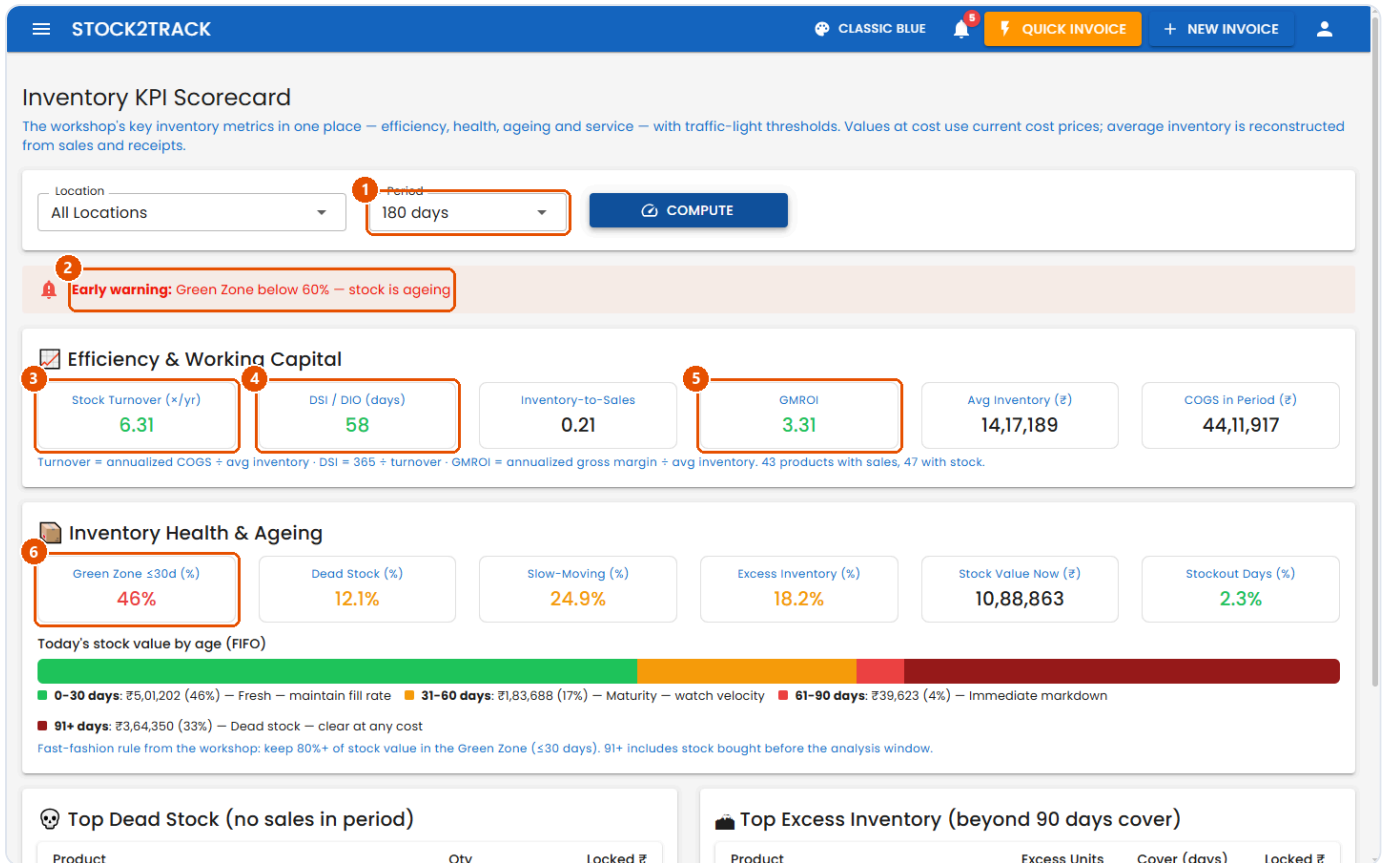


Figure 14. Efficiency and health

- | | |
|----------------------------------|--|
| 1 Period | 4 Days an item sits before it sells |
| 2 Early-warning banner | 5 Margin earned per rupee held in stock |
| 3 Stock turnover per year | 6 Share of stock 30 days old or less |

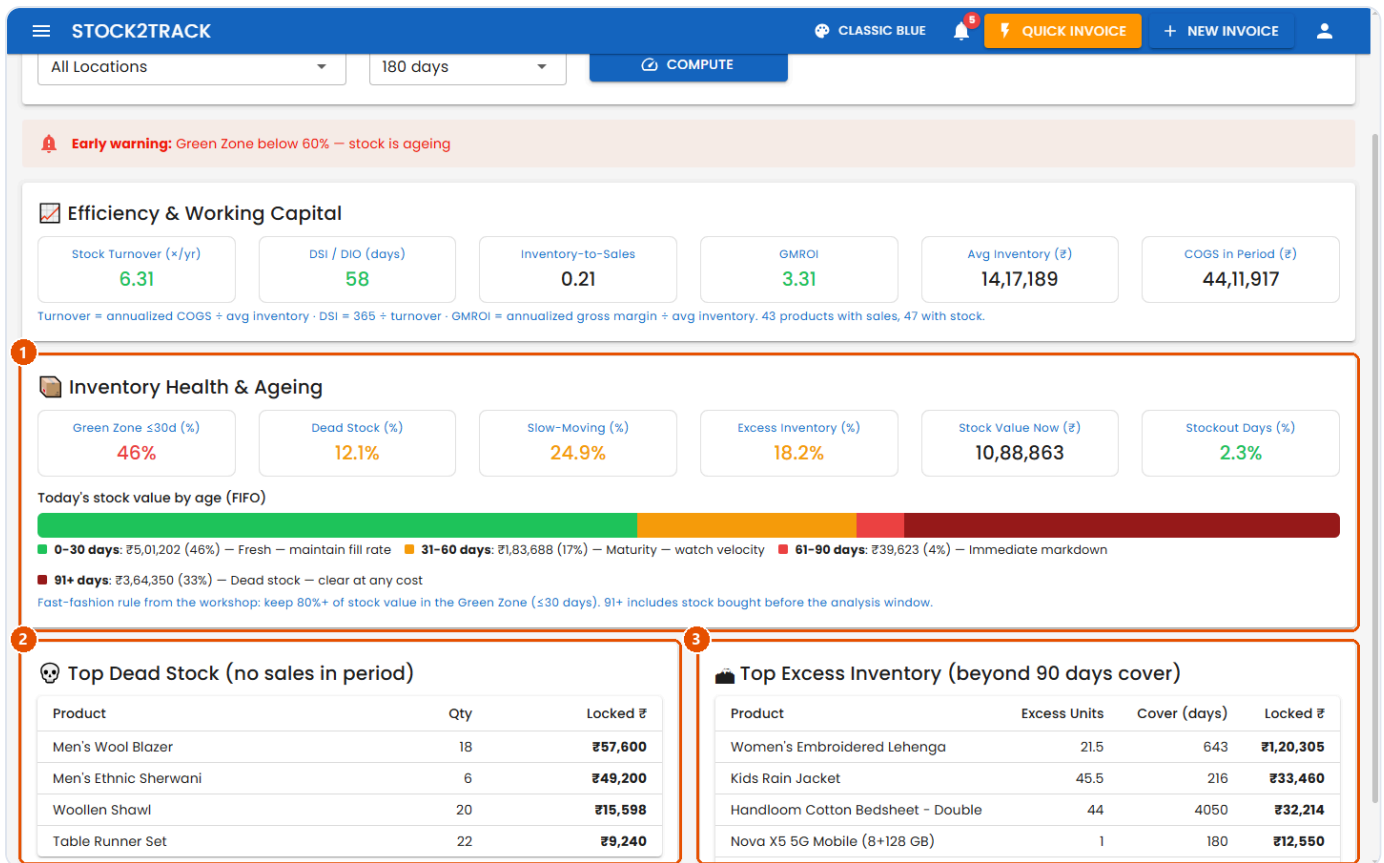


Figure 15. Where the money is stuck

- 1** Today's stock value by age, with an action per bracket
- 2** Items with no sales in the period
- 3** Items with more than 90 days of cover

Before you start

Cost prices on products. Privilege **Stock Report** or **Product View**.

Good to know

- Averages are rebuilt from sales and purchases, not from stock snapshots.

Policy Simulator

A what-if for one product's reorder rule: it replays months of daily demand to show stockout days, fill rate, average stock, working capital and total holding + ordering cost, and compares your order size with the best one (EOQ).

Who	Purchase lead	How often	When setting reorder rules
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Why it matters

Test "order 300 each time" against the best order size before you change anything.

How to use it

1. Open **Analytics > Policy Simulator**.
2. Search a product and press **Load Stats** to fill demand, variability, cost, stock and lead time from your history.
3. Enter the rule you use today — **Reorder Point** and **Order Quantity** — and press **Run Simulation**.
4. Read stockout days, fill rate (red below 95%), average stock, working capital and costs. **Savings Using EOQ** shows what the best order size would save.
5. Press **Use Suggested ROP + EOQ** to try the recommended rule, then set the reorder level on the product. The simulator itself never changes anything.

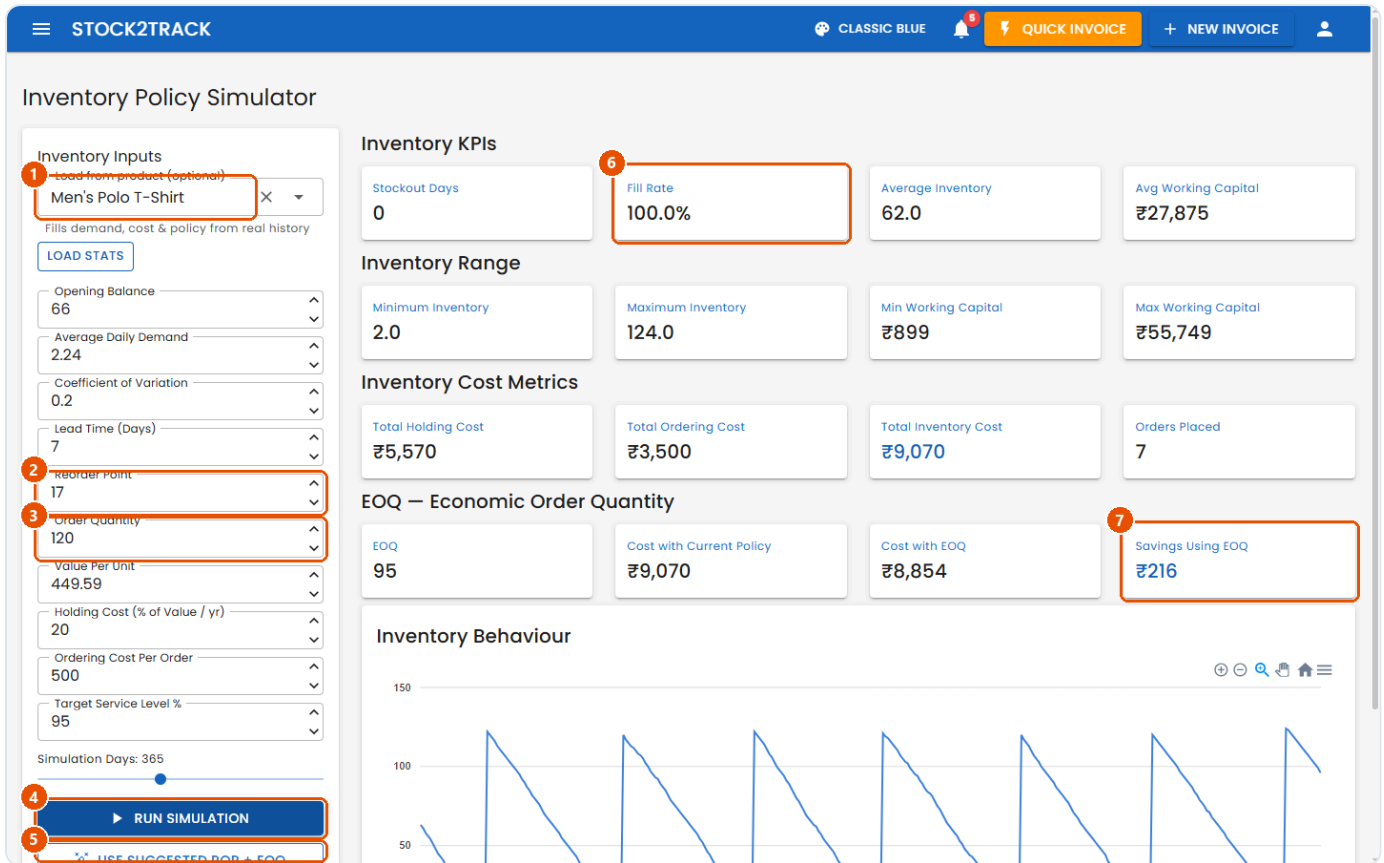


Figure 16. Inputs and results

1. Load a product's real history
2. When to reorder
3. How many to order
4. Replay a year
5. Try the recommended rule
6. Share of demand met from stock
7. What the best order size would save

Before you start

sql\074 (holding and ordering cost defaults) and sql\072 (lead time). Privilege **Stock Report** or **Product View**.

Good to know

- Demand is simulated without seasonality, so results can look slightly better than reality.

Dead Stock Detector

Products in stock with no sale in the sales lookback window (default the last 90 days), the capital locked at cost, and a suggested markdown that never goes below cost.

Who	Owner, buyer	How often	Monthly
-----	--------------	-----------	---------

Why it matters

Frees cash stuck in slow movers and stops you reordering them.

How to use it

1. Open **Analytics > Dead Stock Detector**.
2. Keep the **Sales Lookback** (last 90 days) or change it; use **Aging Filter** to narrow by days since the last sale ever.
3. Press **Generate** and read Capital Locked and Potential Recovery; the chart lists the biggest amounts first.
4. For each item read days since its last sale, the markdown %, new price and recovery.
5. Press **Create Discount** to set the clearance offer in Discount Schemes.

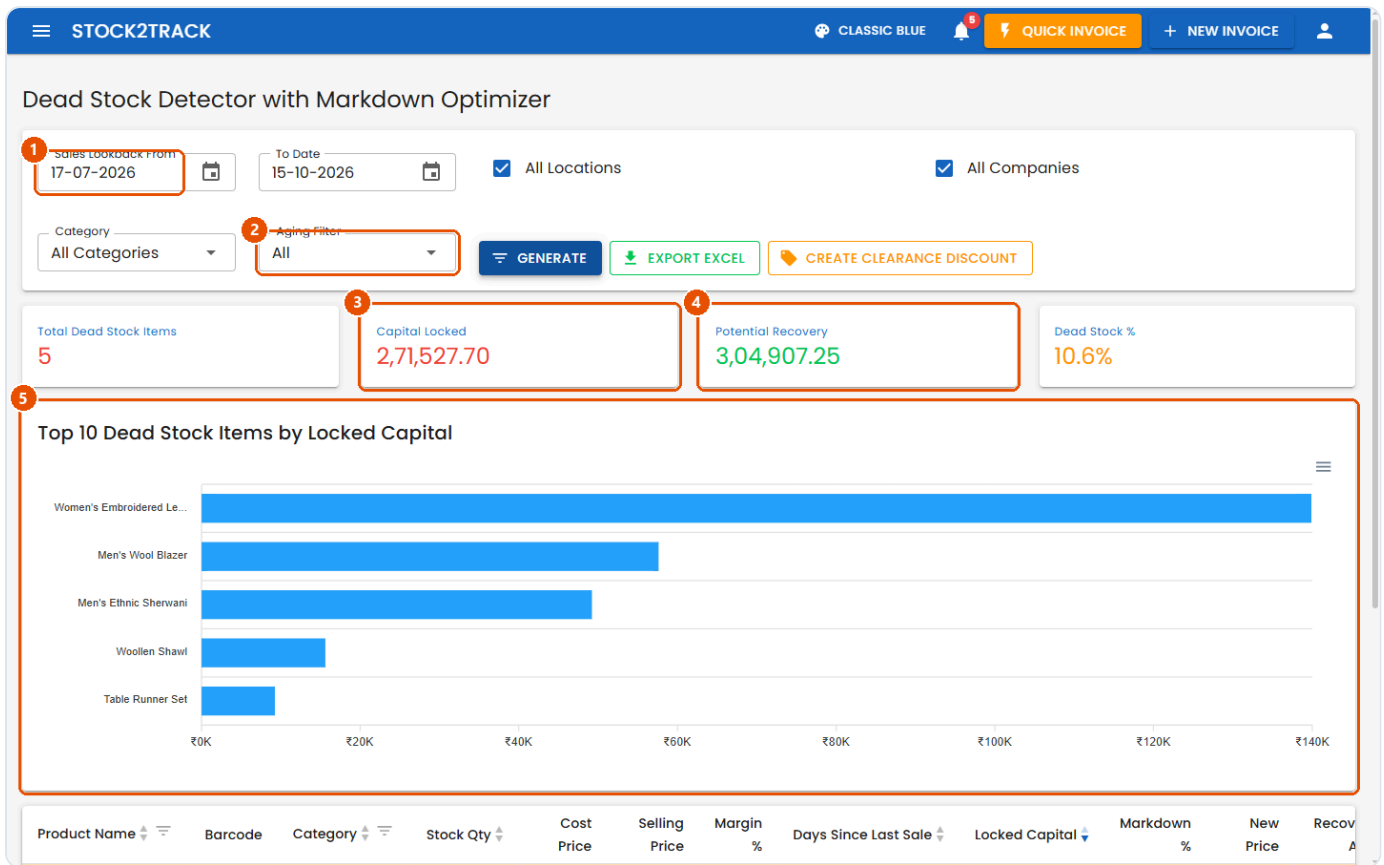


Figure 17. Headline and chart

- 1 Sales lookback window
- 2 Narrow by days since last sale
- 3 Money locked at cost
- 4 What clearance can bring back
- 5 Biggest amounts first

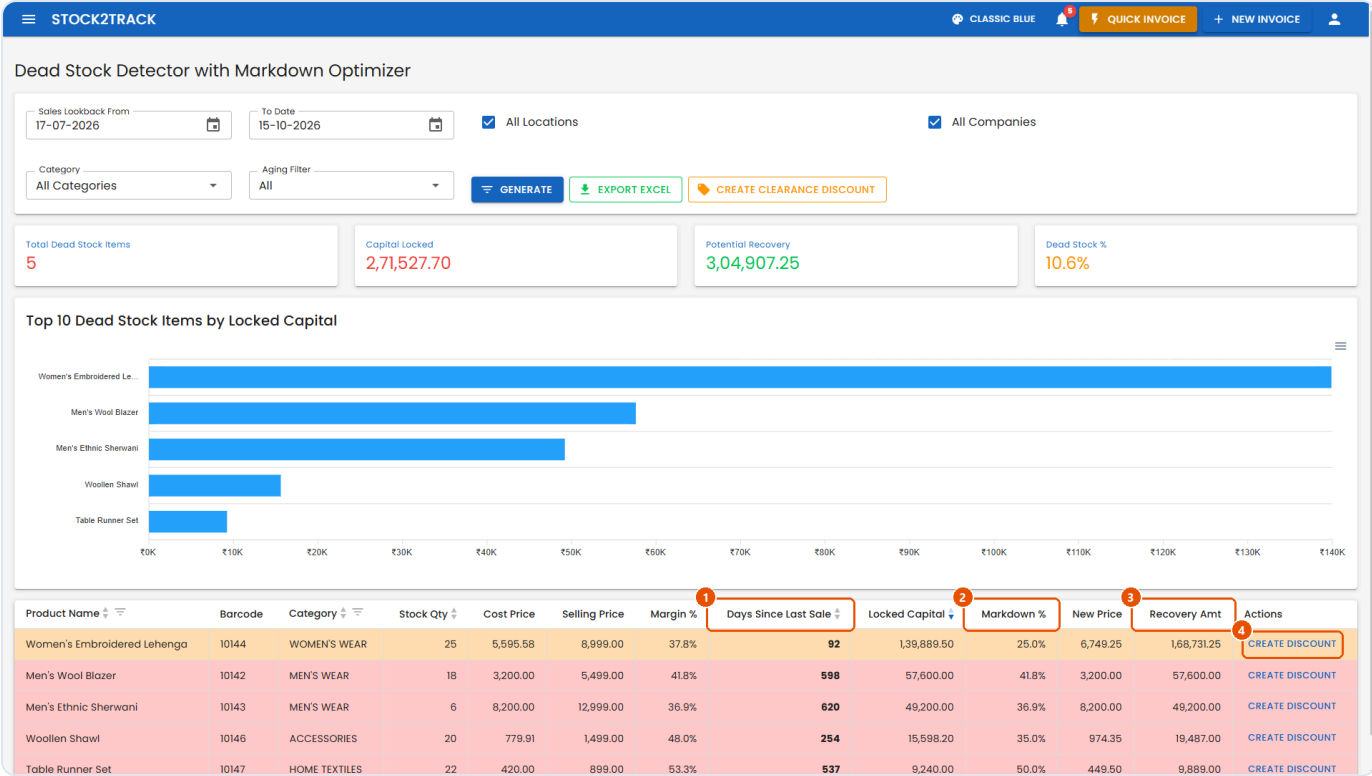


Figure 18. Item by item

- 1

Days since the last sale
- 2

Suggested markdown (never below cost)
- 3

Money recovered at the new price
- 4

Open Discount Schemes

Before you start

Nothing extra. Privilege **Stock Report** or **Product View**.

Good to know

- Markdown tiers: 10% under 90 days, 25% under 180, 35% under 365, 50% beyond — capped at cost.

Expiry Clearance

Batches with stock that expire within 15, 30, 60 or 90 days, each with a suggested markdown (60% if expired, 50% within 7 days, 35% within 15, 25% within 30, else 10%), the new price and the money it can recover.

Who	Store manager (pharmacy, FMCG, grocery)	How often	Weekly
-----	---	-----------	--------

Why it matters

Turns near-expiry stock into cash through planned markdowns instead of write-offs.

How to use it

1. Open **Analytics > Expiry Clearance**, choose the horizon (default 30 days) and press **Generate**.
2. Read Value At Risk and Potential Recovery. Red rows expire within 7 days; orange within 15.
3. Press **Draft Discount** on a row. An inactive discount is created, running until the expiry date.
4. Press **Open Discount Schemes**, review the draft and switch it on.

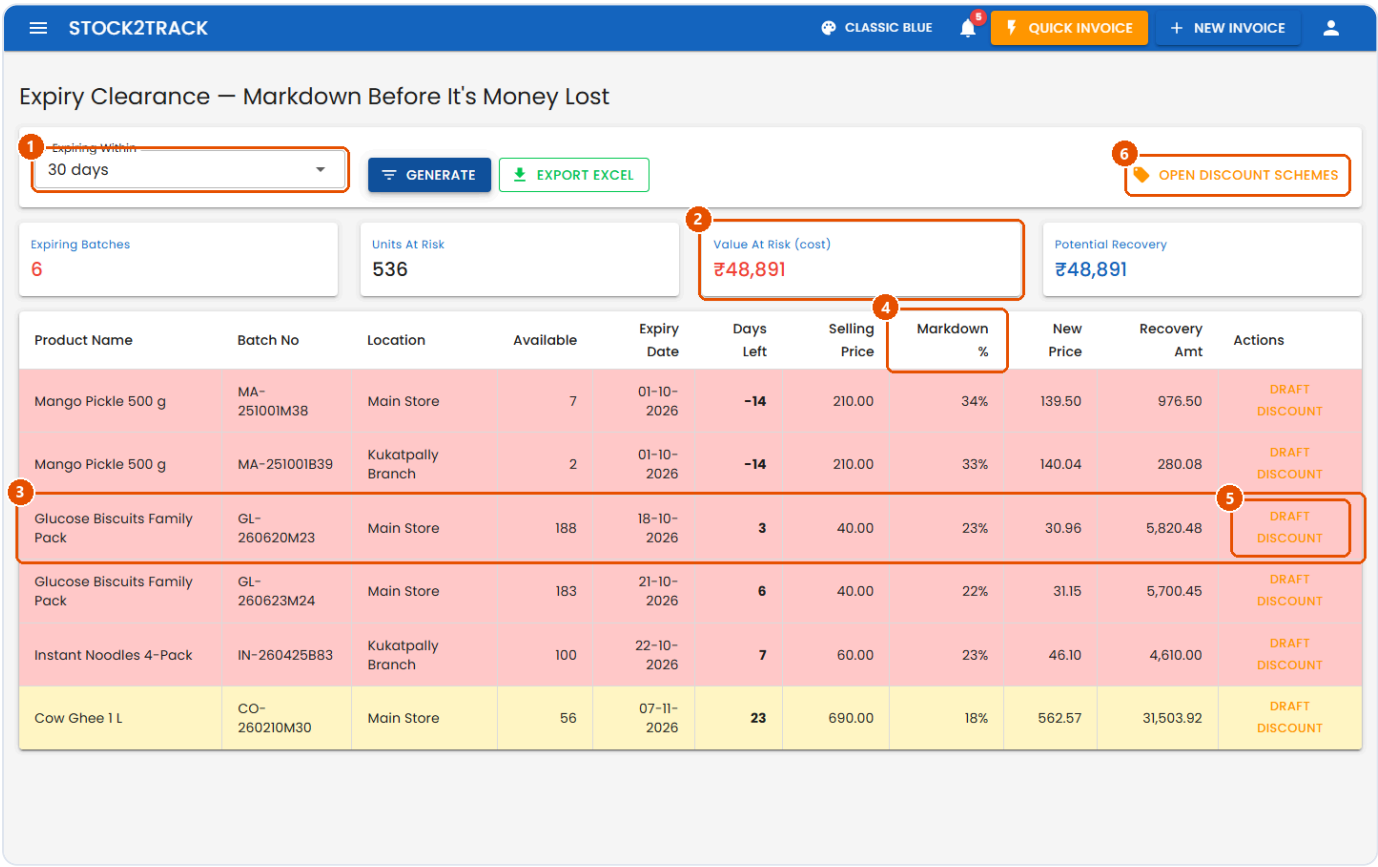


Figure 19. Batches at risk

- 1

 Horizon
- 2

 Stock value at risk, at cost
- 3

 Biscuits expiring in 3 days
- 4

 Suggested markdown
- 5

 Create the clearance discount (switched off)
- 6

 Review and switch drafts on

Before you start

Batch tracking with expiry dates (sql\004). Privilege **Stock Report** or **Product View**.

Good to know

- The draft discount applies to the whole product, so fresh batches of it are discounted too — end it once the old batch is gone.

Demand Forecast

Days of stock left for every product from recent sales (last 30 days weighted most), a CRITICAL / WARNING / HEALTHY status, and a reorder quantity and cost. Per product, the AI Forecast picks the best of four forecasting methods and adds festival uplift.

Who	Purchase manager	How often	Weekly, before ordering
-----	------------------	-----------	-------------------------

Why it matters

Avoids stock-outs on fast movers without over-buying, and turns the forecast into reorder levels that auto-reorder then uses.

How to use it

1. Open **Analytics › Demand Forecast**. Set **Lead Time** (default 14 days) and **Safety Buffer** (default 7), choose location and category, and press **Generate**.
2. Start with CRITICAL rows (under 7 days of stock) and the Top 15 chart.
3. Press **Generate Reorder List** for an Excel order sheet.
4. Press **AI Forecast** on an important product: 30-day forecast with a range, backtest accuracy, safety stock, reorder point and order quantity.
5. Press **Apply to Product** to save the reorder level and quantity (needs **Product Update**).

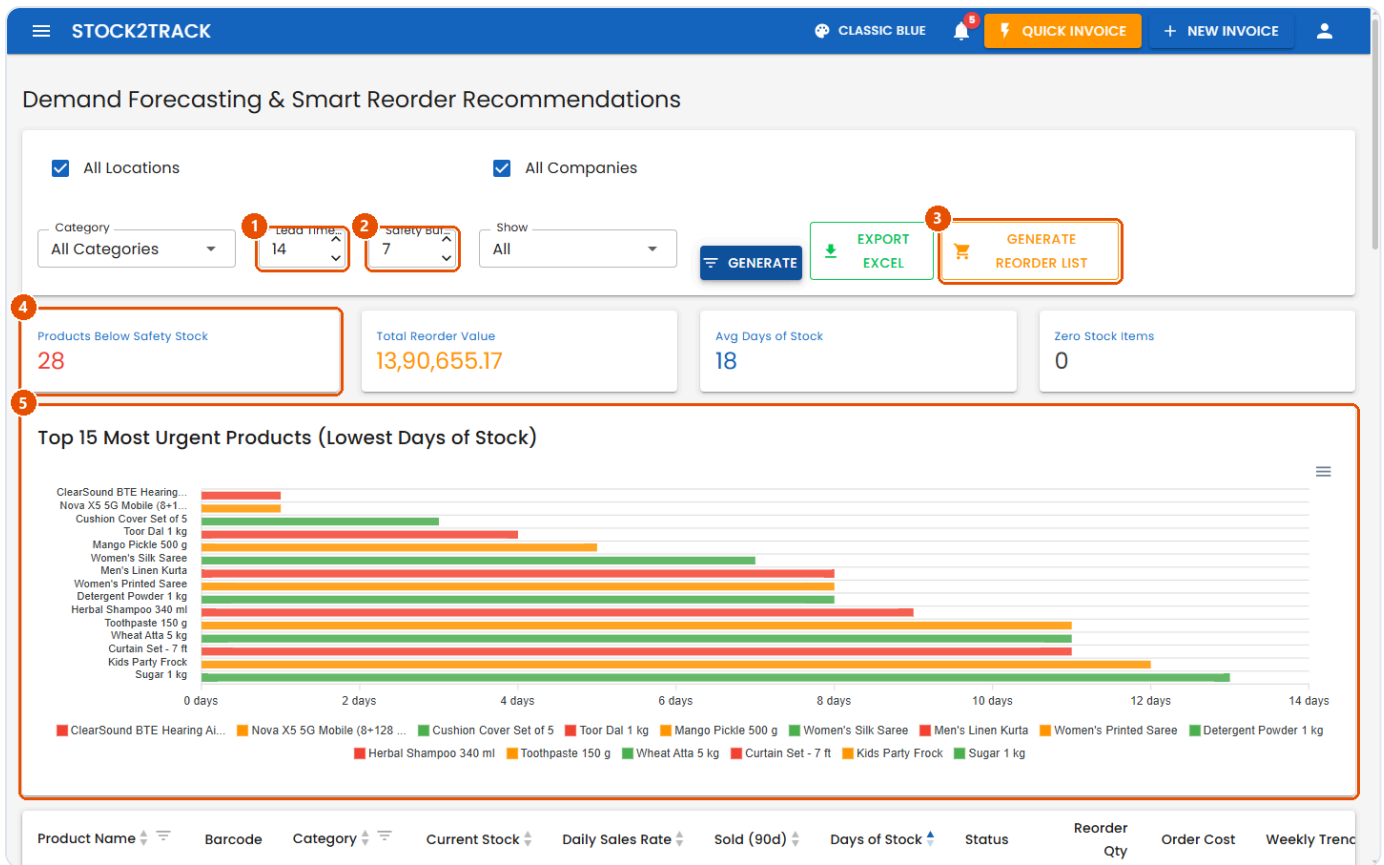


Figure 20. Status and reorder quantities

- 1 Supplier lead time
- 2 Extra days of safety
- 3 Excel order sheet
- 4 Products below safety stock
- 5 Most urgent first

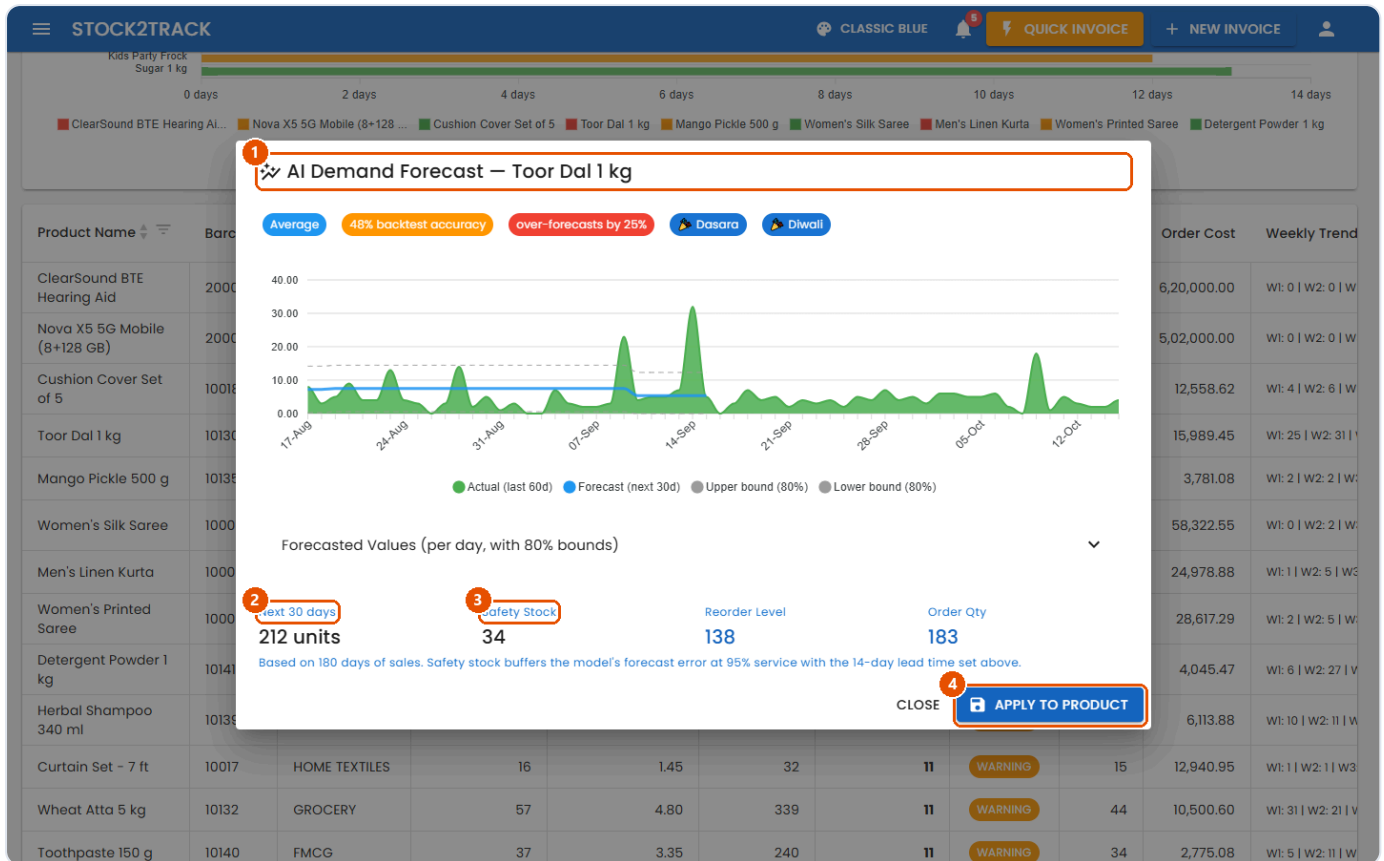


Figure 21. AI Forecast for Toor Dal

- 1 Method chosen by backtest
- 2 Next 30 days
- 3 Safety stock, reorder point and order quantity
- 4 Save them on the product

Before you start

sql\076 for festival uplift (optional). Privilege **Stock Report** or **Product View**.

Good to know

- Use Inventory > Replenish to raise the purchase order.

Supplier Price Watch

Compares each product's latest purchase cost from each supplier with that supplier's earlier 12-month average, and shows the cheapest recent supplier for the same item.

Who	Purchase manager, owner	How often	Monthly
-----	-------------------------	-----------	---------

Why it matters

Small cost increases quietly eat margin. This catches them, so you can renegotiate or switch.

How to use it

1. Open **Analytics > Supplier Price Watch**.
2. Set **Alert When Increase > %** (default 5) and press **Generate**.
3. Work from the top (largest increase first); highlighted rows are above your alert level.
4. Where **Cheapest Recent Supplier** names someone else, compare and negotiate or switch.
5. Export the list for the supplier meeting.

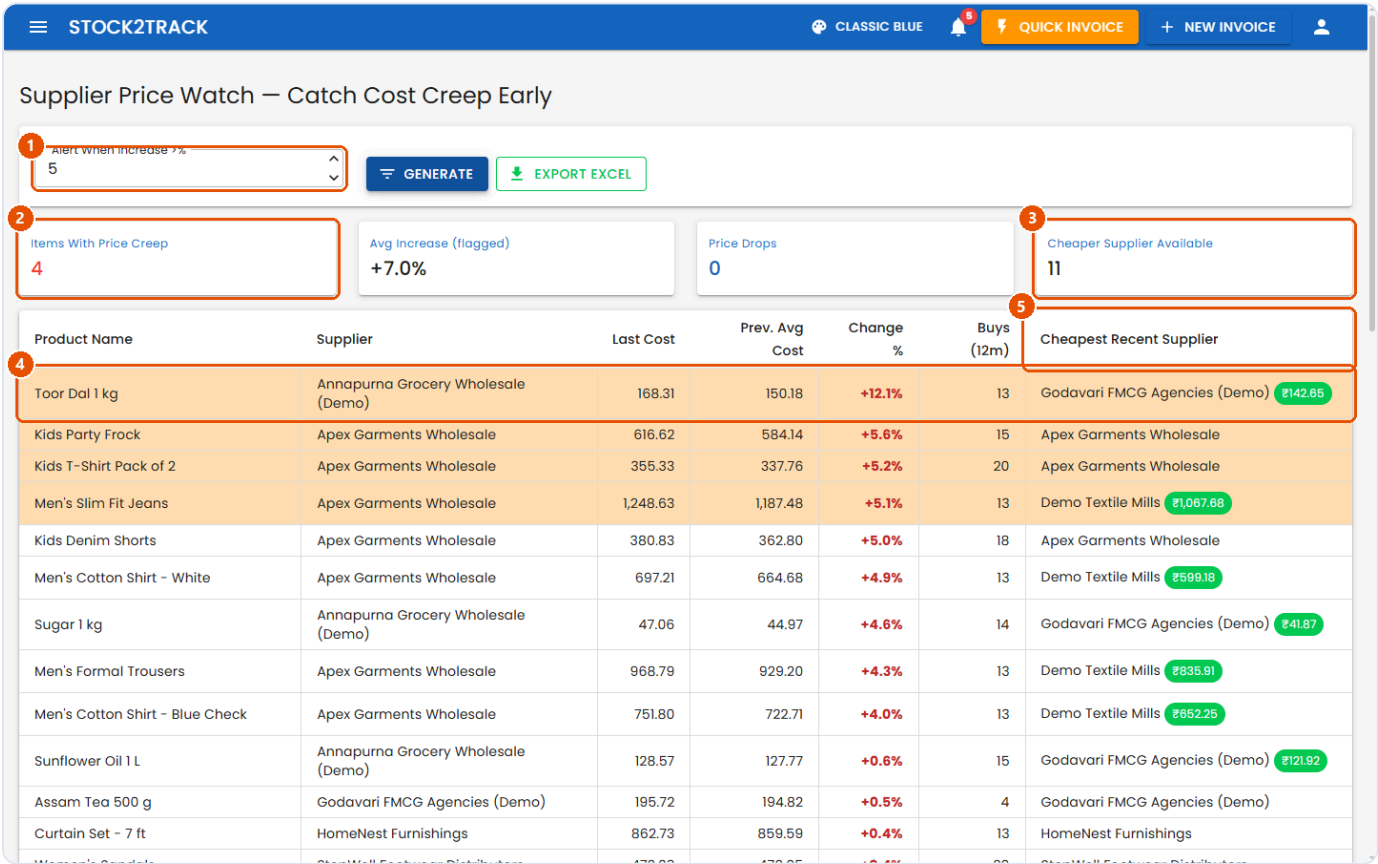


Figure 22. Cost creep, biggest first

- 1

Your alert level
- 2

Items above the alert level
- 3

Items with a cheaper supplier
- 4

Toor Dal from Annapurna: +12.1%
- 5

Who supplied it cheaper recently

Before you start

At least 2 purchases of the item from the same supplier in the last 12 months.

Good to know

- Prices are compared as entered; different pack sizes are not converted.

Supplier Scorecard

Ranks suppliers on a 0–100 score: margin their products earn (40%), how often those products come back (30%) and price trend (30%).

Who	Owner, purchase head	How often	Quarterly, and before negotiations
-----	----------------------	-----------	------------------------------------

Why it matters

One ranked list to decide which suppliers to grow, squeeze or drop.

How to use it

1. Open **Analytics > Supplier Scorecard**, pick the period and category, and press **Generate**.
2. Read the cards: best supplier, worst return rate, biggest price hike, average score.
3. Check the ranked chart: green above 70, amber 40–70, red below 40.
4. Press **View Details** for contact details, a radar chart of the three scores, and each product's cost, selling price and margin.

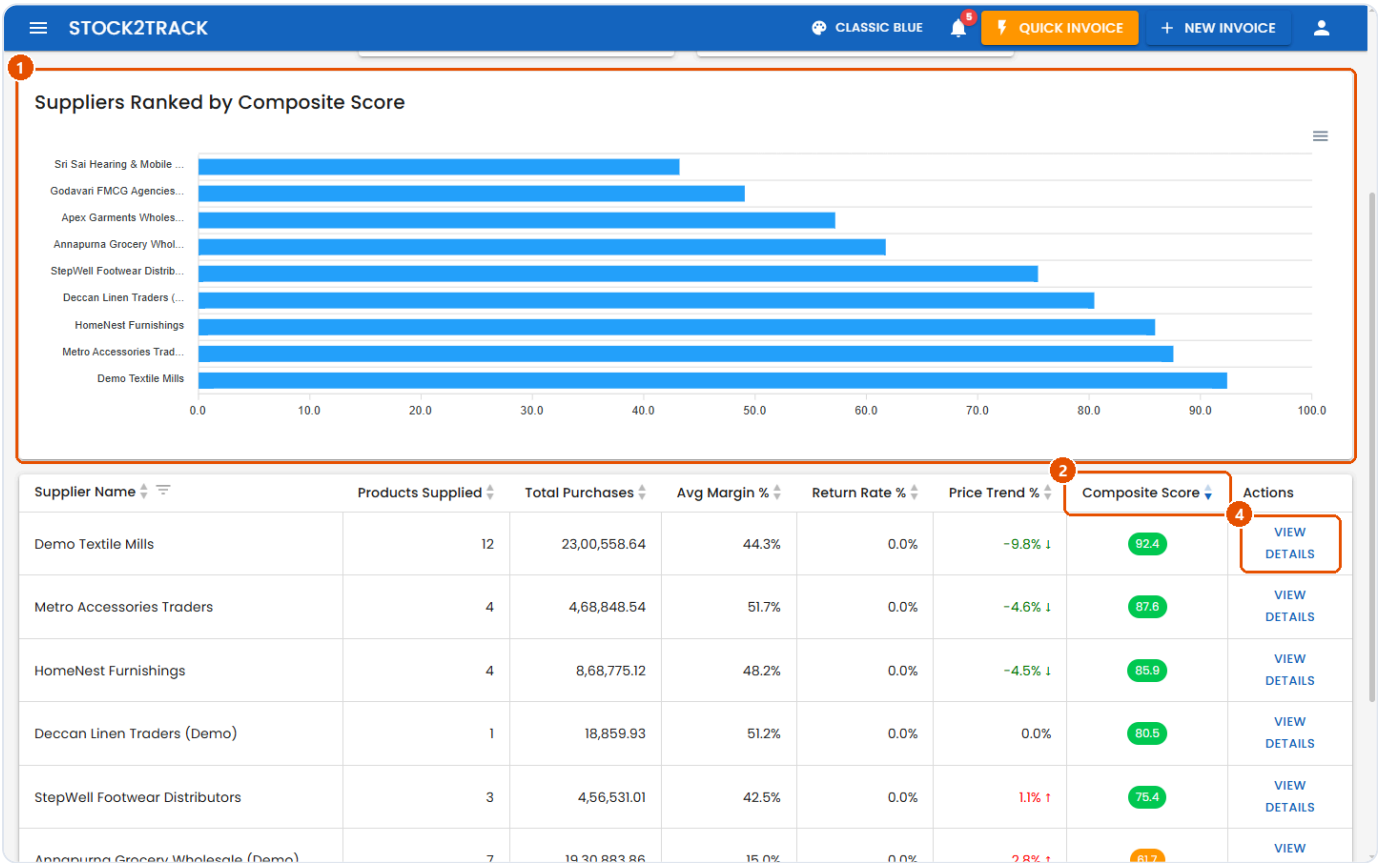


Figure 23. Ranked suppliers

- 1

Ranked by composite score
- 2

Composite score column
- 3

Apex Garments: prices up 11%
- 4

Open a supplier's details

Before you start

Purchase entries against suppliers. Privilege **Supplier View** or **Stock Report**.

Good to know

- Delivery time and fill rate are not measured; a product's returns count against every supplier who supplied it.

Margin Leakage

Every invoice line in a date range whose margin fell below your minimum, grouped by the person who billed it.

Who	Owner, accountant	How often	Weekly
-----	-------------------	-----------	--------

Why it matters

Finds over-discounting and below-cost billing line by line, and shows which cashier or salesperson causes it.

How to use it

1. Open **Analytics > Margin Leakage**. Choose **From/To** dates (default the last 30 days).
2. Check **Min Margin %** (set under Admin > Module Setup) and press **Generate**.
3. Read Flagged Lines, Sold Below Cost and Margin Shortfall.
4. Open **By Billing User** to see who leaks most, and **Worst Lines** for the 200 worst lines.
5. Export to discuss with staff or tighten discount rights.

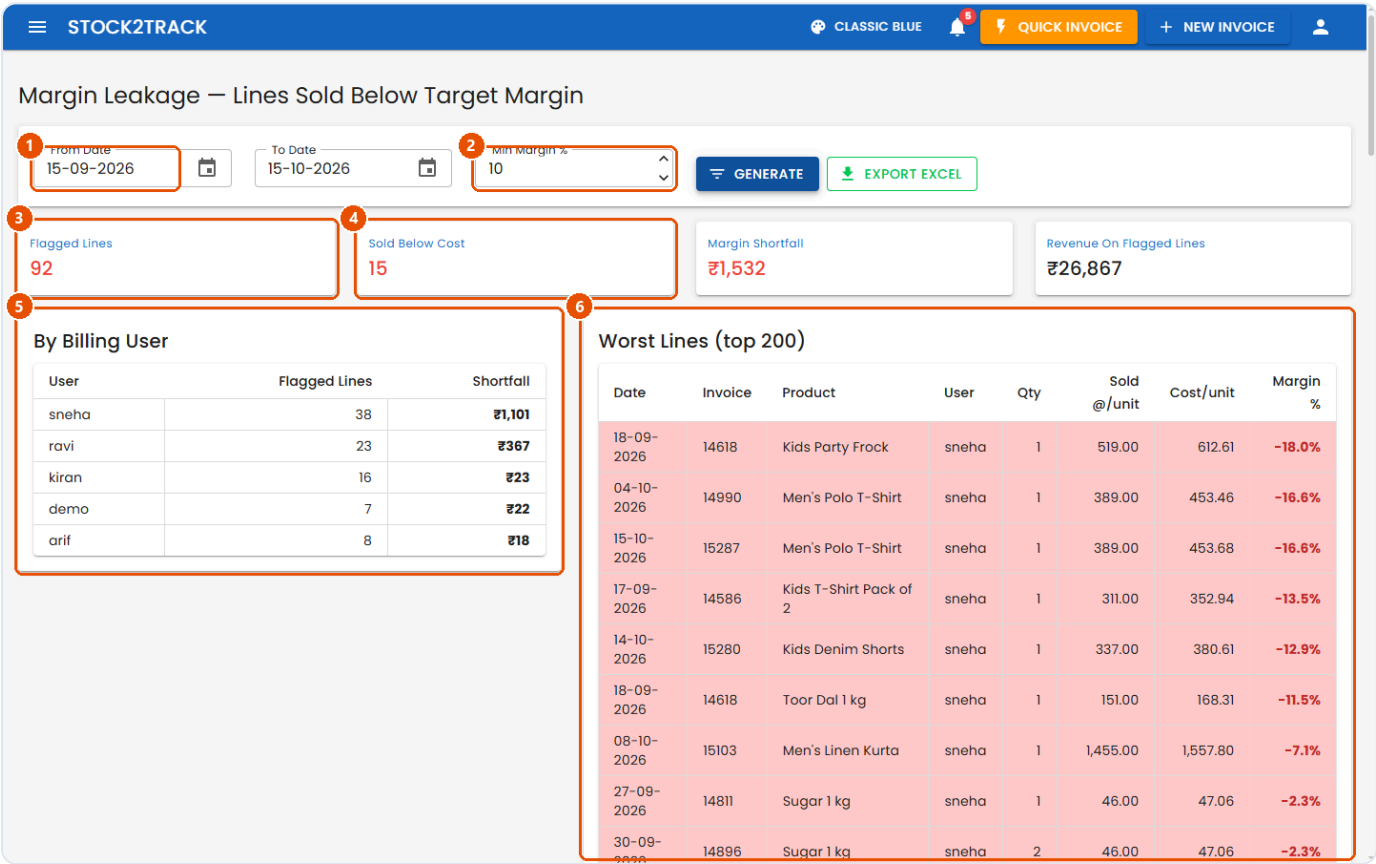


Figure 24. Lines below target margin

- 1

Date range
- 2

Your minimum margin
- 3

Lines below the minimum
- 4

Lines sold below cost
- 5

Who billed them
- 6

Worst lines first

Before you start

sql\075 (minimum-margin setting). Products need cost prices — lines without cost are skipped. Privilege **Stock Report** or **Invoice Reprint**.

Credit Risk

Scores every customer who owes money from 0 to 100 and grades them A, B or C, with the trend in how fast they pay and a suggested credit limit.

Who	Owner, accounts (credit / wholesale shops)	How often	Weekly, before giving credit
-----	--	-----------	------------------------------

Why it matters

Tells you whose credit to cut, whose to raise and whom to call first — before dues become bad debts.

How to use it

- 1. Open **Analytics > Credit Risk** and press **Generate**.
- 2. The score combines the age of the oldest due, average days to pay, dues against monthly purchases, and whether payments are slowing (▲) or speeding up (▼).
- 3. Grade C (65+) is high risk. Rows over the suggested limit are highlighted: stop new credit until they pay.
- 4. Press **Send Reminders** to open Due Payments and follow up.

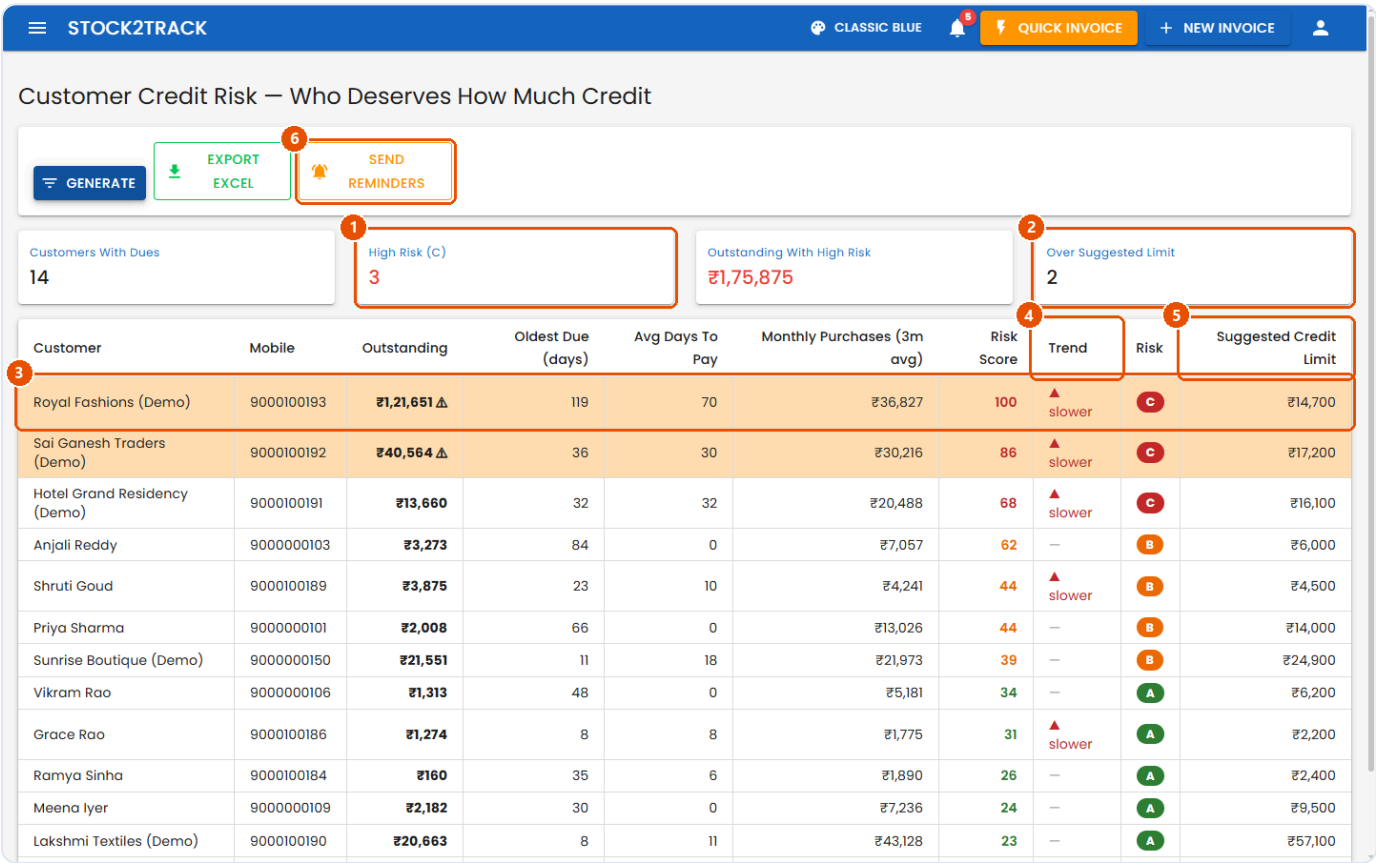


Figure 25. Risk grades and limits

- 1 High-risk customers
- 2 Customers over their suggested limit
- 3 Royal Fashions: 119-day-old due, paying slower
- 4 Slowing ▲ or faster ▼
- 5 Suggested credit limit
- 6 Go to Due Payments

Before you start

Customer payments linked to invoices. Privilege **Stock Report** or **Invoice Reprint**.

Good to know

- Scores are relative to your own customers; with only a handful of debtors treat them as a guide.

Cash Flow Intelligence

Your cash conversion cycle, this month's open-to-buy, a 13-week cash forecast and a supplier payment schedule.

Who	Owner, finance	How often	Weekly
-----	----------------	-----------	--------

Why it matters

Shows a cash crunch weeks ahead, stops over-buying, and tells you which supplier bills to pay now and which can wait.

How to use it

1. Open **Analytics › Cash Flow Intelligence**. Read the cash cycle: days stock sits (DIO) + days customers take (DSO) – days you take from suppliers (DPO).
2. Enter the **Monthly Purchase Budget** and save. Open-to-Buy shows budget – purchases so far – open POs – pending drafts (amber above 80%, red above 100%).
3. Correct **Opening Cash** to today's real figure and press **Recompute**; read the 13-week chart and weekly table.
4. Use the payables schedule: pay OVERDUE and **Pay this week** bills; **Hold** bills can wait until their due date.

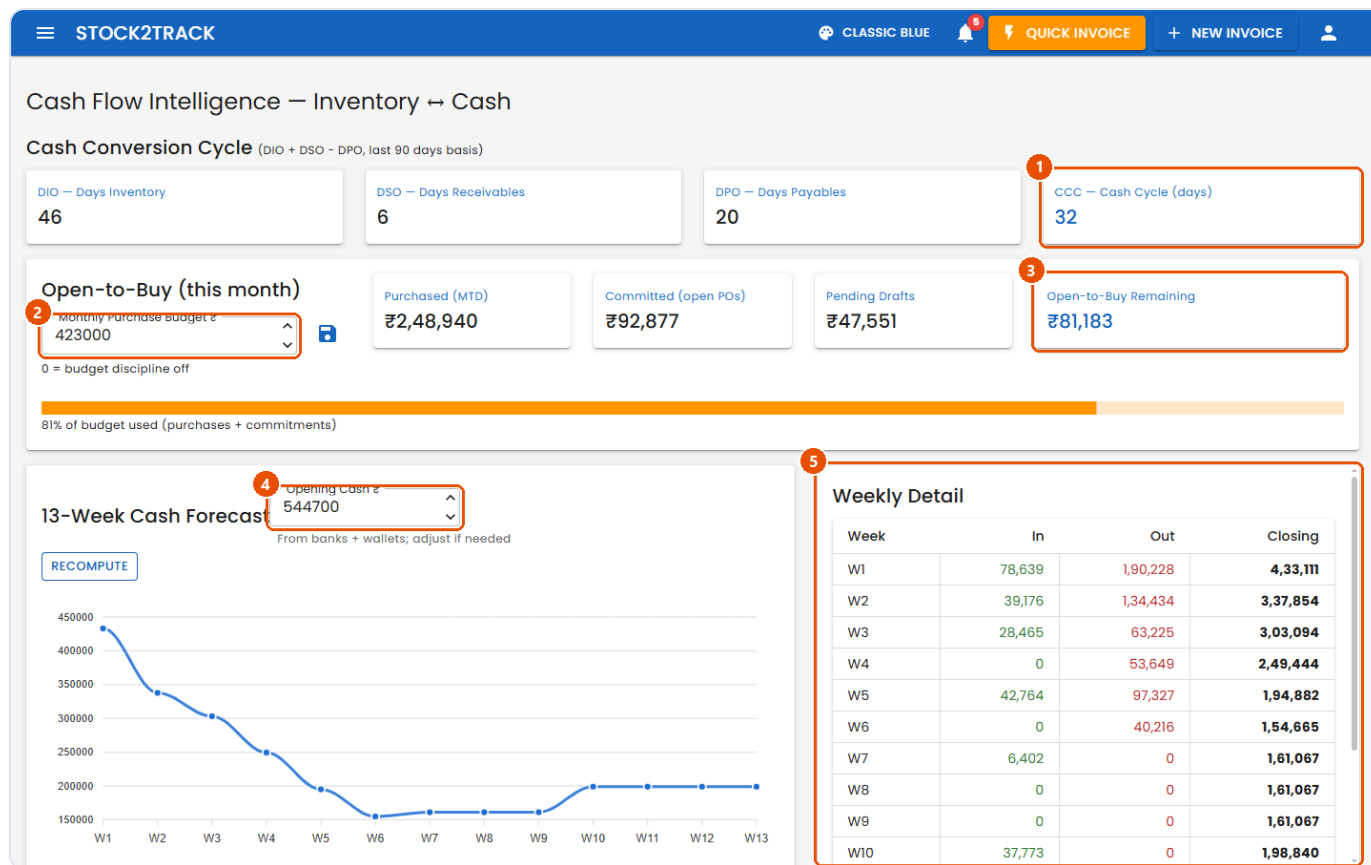


Figure 26. Cycle, budget and forecast

- | | |
|---|---|
| 1 Cash conversion cycle | 4 Opening cash for the forecast |
| 2 Monthly purchase budget | 5 Week-by-week in, out and closing |
| 3 What is left to buy this month | |

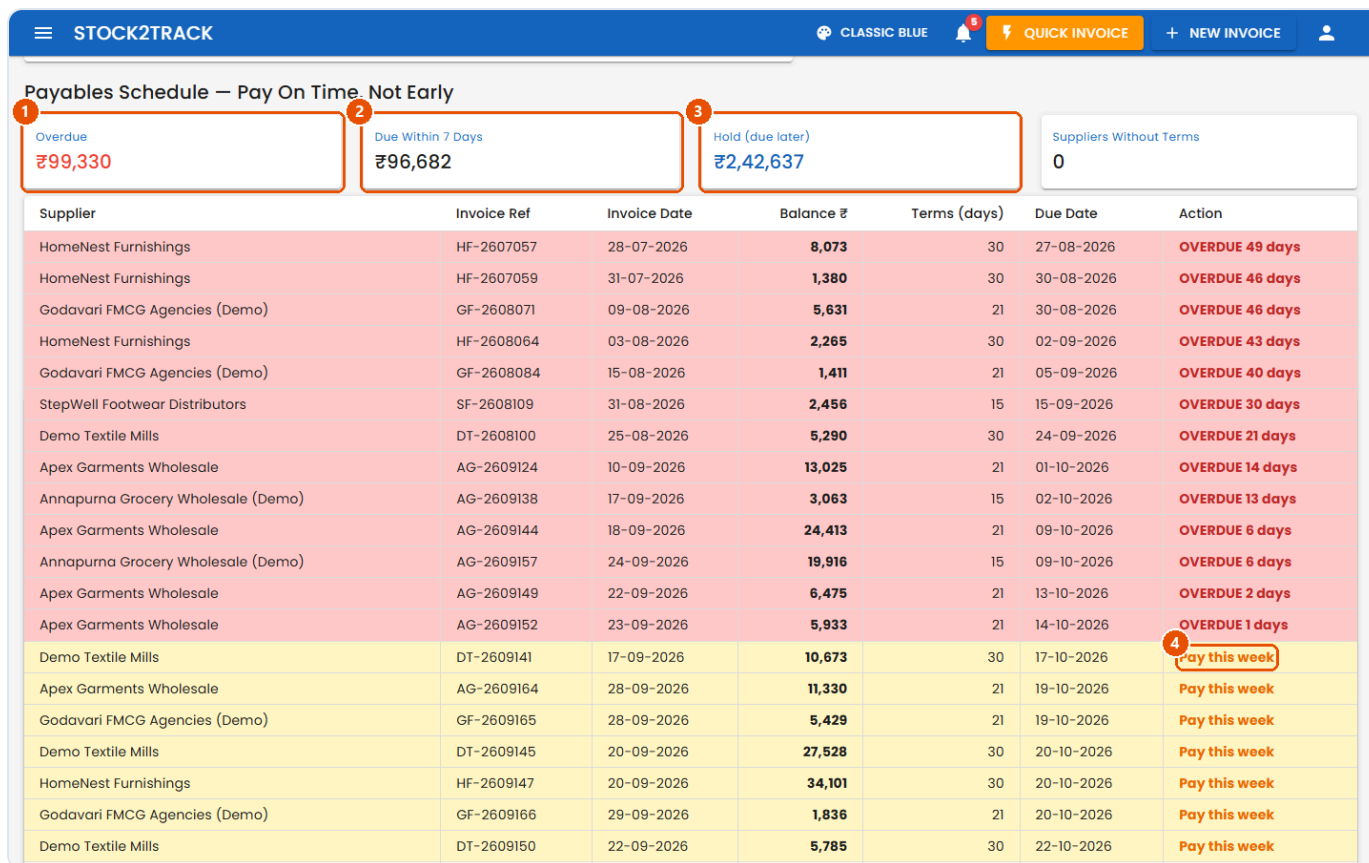


Figure 27. Payables schedule

- 1** Overdue bills
- 2** Due within 7 days
- 3** Can wait
- 4** Pay this week

Before you start

sql\077 and **Credit Days** filled on each supplier (without them every bill shows overdue). Privilege **Stock Report** or **Invoice Reprint**.

Good to know

- The forecast covers dues and bills already recorded — not future sales, salaries or expenses.

Budget vs Actual

This month's sales against target (overall and per branch), expenses against budget per category, and purchases against budget.

Who	Owner, branch managers, accountant	How often	Mid-month and month end
-----	------------------------------------	-----------	-------------------------

Why it matters

A mid-month check on pace — there is still time to push sales or cut spend.

How to use it

1. Set targets first under **Admin > Targets & Budgets**: overall sales target, branch targets, expense budgets per category and a purchase budget. Press **Save All**.
2. Open **Analytics > Budget vs Actual**, choose year and month, and press **Generate**.
3. Compare **Sales Achievement** with **Month Elapsed**: green on pace, amber close, red behind. **Projected Month Close** shows where the month will land.
4. Check expense categories marked red (over 100%) or amber (over 80%).

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CLASSIC BLUE

5

QUICK INVOICE

+ NEW INVOICE

Targets & Budgets

Set monthly sales targets (overall and per location), expense budgets per category, and the purchase budget. Track achievement on Analytics → Budget vs Actual.

Year

2026

Month

October

LOAD

COPY FROM PREVIOUS MONTH

4

SAVE ALL

1

Sales Targets

Overall Monthly Target ₹

1569000.00

Per Location (optional)

Godown

0

Kukatpally Branch

460000.00

Main Store

1080000.00

2

Expense Budgets

Electricity

17000.00

Packing Material

13000.00

Shop Rent

113000.00

Staff Salaries

168000.00

Transport

6000.00

3

Purchase Budget

Monthly Purchase Budget ₹

423000.00

Saving the current month's purchase budget also updates the Open-to-Buy guard used by Auto-Reorder and Cash Flow Intelligence.

Figure 28. Admin > Targets & Budgets

- 1

Overall and branch sales targets
- 2

Budget per expense category
- 3

Monthly purchase budget
- 4

Save

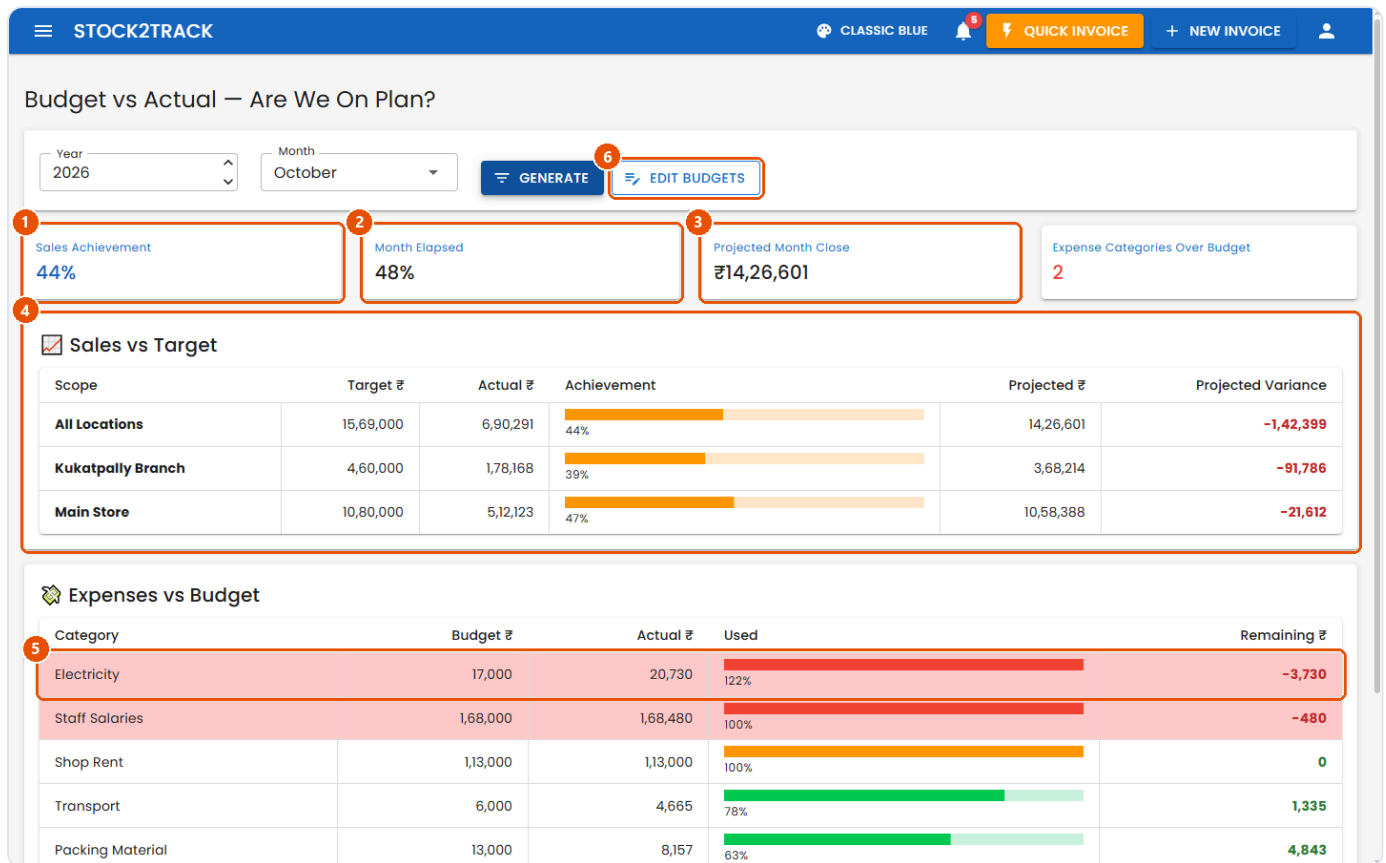


Figure 29. Budget vs Actual

- | | |
|---|--------------------------------------|
| 1 Share of target achieved | 4 Per branch |
| 2 Share of the month gone | 5 Electricity 22% over budget |
| 3 Where the month will land at this pace | 6 Edit budgets |

Before you start

sql\079. The headline tiles need an overall sales target. Privilege **Stock Report** or **Invoice Reprint**.

Customer Segments

Sorts named customers into Champions, Loyal, Potential, Need Attention, New, At Risk, Lost and Hibernating by how recently, how often and how much they buy (RFM, each scored 1–5).

Who	Owner, marketing	How often	Monthly
-----	------------------	-----------	---------

Why it matters

Reward the best, win back the slipping, and see what share of revenue depends on your top group.

How to use it

1. Open **Analytics > Customer Segments**; choose the period (6, 12 or 24 months) and minimum purchases (default 2).
2. Press **Analyze**. Read the cards and the segment summary: count, average spend, average visits and % of revenue.
3. Use the scatter chart: top right is recent and frequent.
4. Filter the table to one segment; use the WhatsApp button or the ledger link per customer, and export for a campaign.

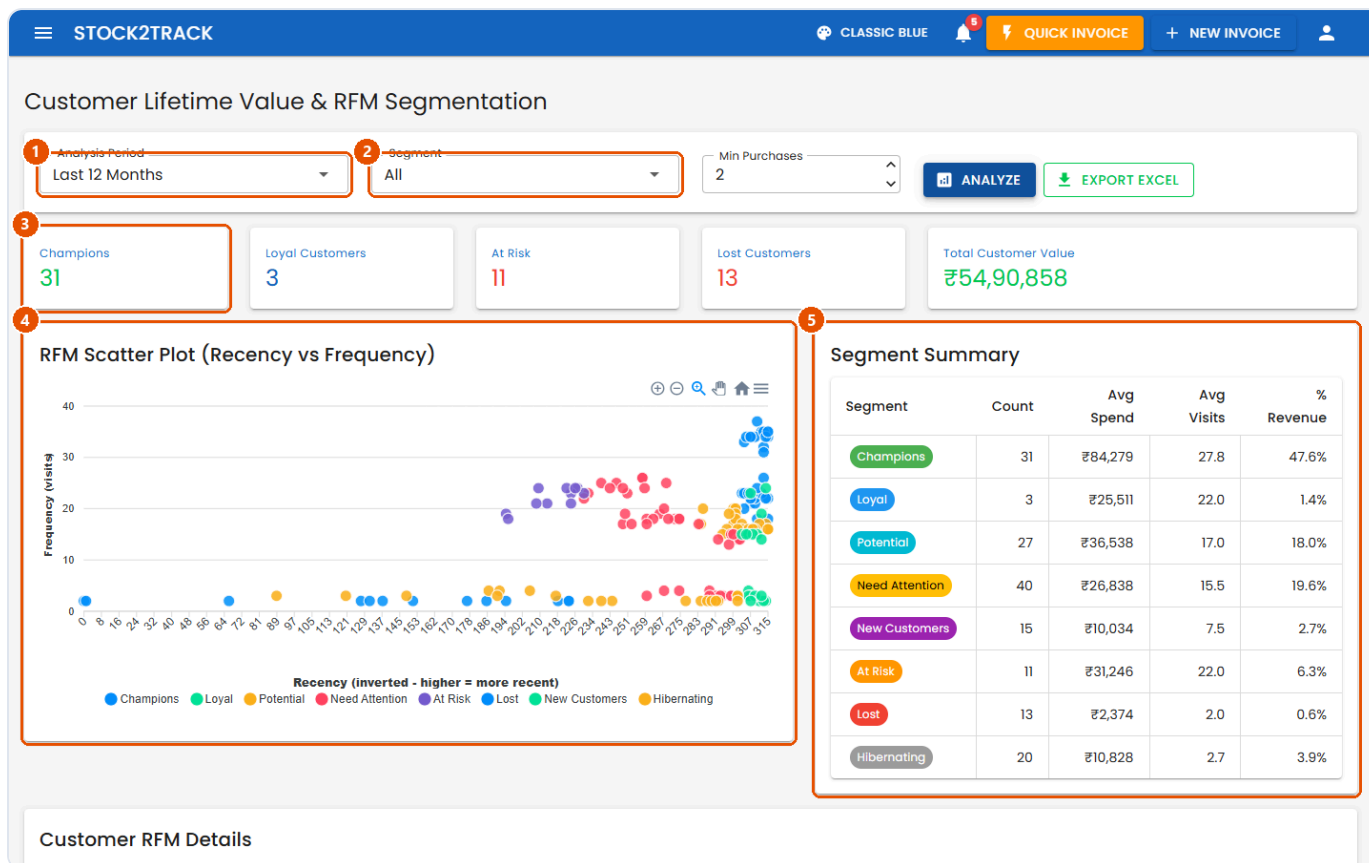


Figure 30. Segments at a glance

- 1 Period
- 2 Filter the table to one segment
- 3 Champions
- 4 Every customer by recency and frequency
- 5 Share of revenue per segment

Before you start

Named customers on bills (walk-in bills are left out). Privilege **View Customer** or **Customer Creation**.

Churn Alerts

Regular customers who are overdue against their own visit rhythm, with a churn probability and the sales at risk over the next 90 days.

Who	Counter / CRM staff, owner	How often	Weekly (daily for pharmacies and grocers)
-----	----------------------------	-----------	---

Why it matters

A call list: a customer who comes every 11 days and has not been seen for 77 is caught while a reminder can still bring them back.

How to use it

1. Open **Analytics > Churn Alerts**. Choose the threshold (1.5x, 2x or 3x their usual gap) and minimum visits (default 3).
2. Press **Analyze**. Chips show churn chance (grey under 40%, orange 40–69%, red 70%+) and how overdue each customer is.
3. Start with red, high-value rows.
4. The WhatsApp button opens a chat with a welcome-back message mentioning their favourite category.

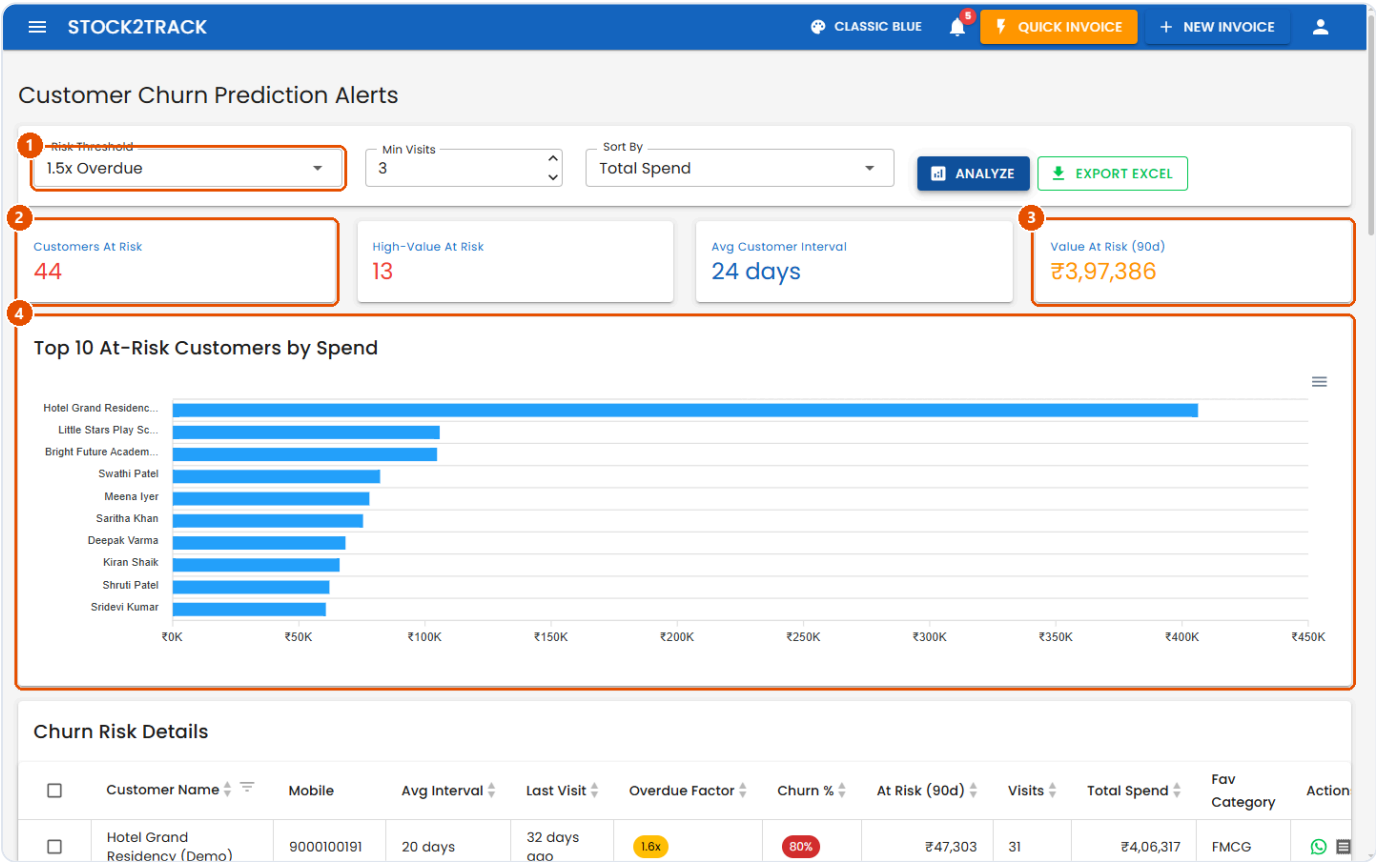


Figure 31. At-risk customers

- 1

How overdue counts as at risk
- 2

Customers at risk
- 3

Sales at risk over 90 days
- 4

Biggest spenders at risk

STOCK2TRACK												
Churn Risk Details												
☐	Customer Name	Mobile	Avg Interval	Last Visit	Overdue Factor	Churn %	At Risk (90d)	Visits	Total Spend	Fav Category	Action	
☐	Hotel Grand Residency (Demo)	9000100191	20 days	32 days ago	1.6x	80%	₹47,303	31	₹4,06,317	FMCG		
☐	Little Stars Play School (Demo)	9000100194	62 days	129 days ago	2.1x	45%	₹9,805	7	₹1,05,772	GROCERY		
☐	Bright Future Academy (Demo)	9000100196	62 days	124 days ago	2.0x	44%	₹9,490	7	₹1,04,726	GROCERY		
☐	Swathi Patel	9000100058	11 days	77 days ago	7.0x	100%	₹13,716	49	₹82,146	GROCERY		
☐	Meena Iyer	9000000109	18 days	30 days ago	1.7x	58%	₹7,351	31	₹77,908	GROCERY		
☐	Saritha Khan	9000100050	12 days	102 days ago	8.5x	100%	₹13,461	42	₹75,381	GROCERY		
☐	Deepak Varma	9000100056	11 days	70 days ago	6.4x	100%	₹10,980	51	₹68,440	GROCERY		
☐	Kiran Shaik	9000100046	12 days	88 days ago	7.3x	100%	₹10,777	46	₹66,100	GROCERY		
☐	Shruti Patel	9000100048	12 days	73 days ago	6.1x	100%	₹10,825	43	₹62,066	GROCERY		
☐	Sridevi Kumar	9000100063	12 days	85 days ago	7.1x	100%	₹10,579	43	₹60,653	FMCG		
☐	Deepa Joshi	9000100057	12 days	58 days ago	4.8x	100%	₹9,846	45	₹59,073	GROCERY		
☐	Arun Rao	9000100059	12 days	91 days ago	7.6x	100%	₹9,966	43	₹57,138	GROCERY		

Figure 32. The call list

- 1 Swathi Patel: every 11 days, last seen 77 days ago
- 2 Times their usual gap
- 3 Churn chance
- 4 WhatsApp and ledger

Before you start

Customers with at least 3 named visits. Privilege **View Customer** or **Customer Creation**.

Basket Analysis

Pairs of products bought on the same bill more often than chance, ranked by lift.

Who	Merchandiser, owner	How often	Quarterly
-----	---------------------	-----------	-----------

Why it matters

Shows what to place side by side, what to bundle into a combo, and what to suggest at the counter.

How to use it

1. Open **Analytics > Basket Analysis**; choose the period, minimum co-occurrences (default 5) and minimum lift (default 1.5).
2. Press **Refresh Analysis**.
3. Read the pairs: Strong (lift above 3), Moderate (2–3), Weak (below 2). Confidence A→B is the share of bills with A that also have B.
4. Export the pairs and set up offers in Discount Schemes.

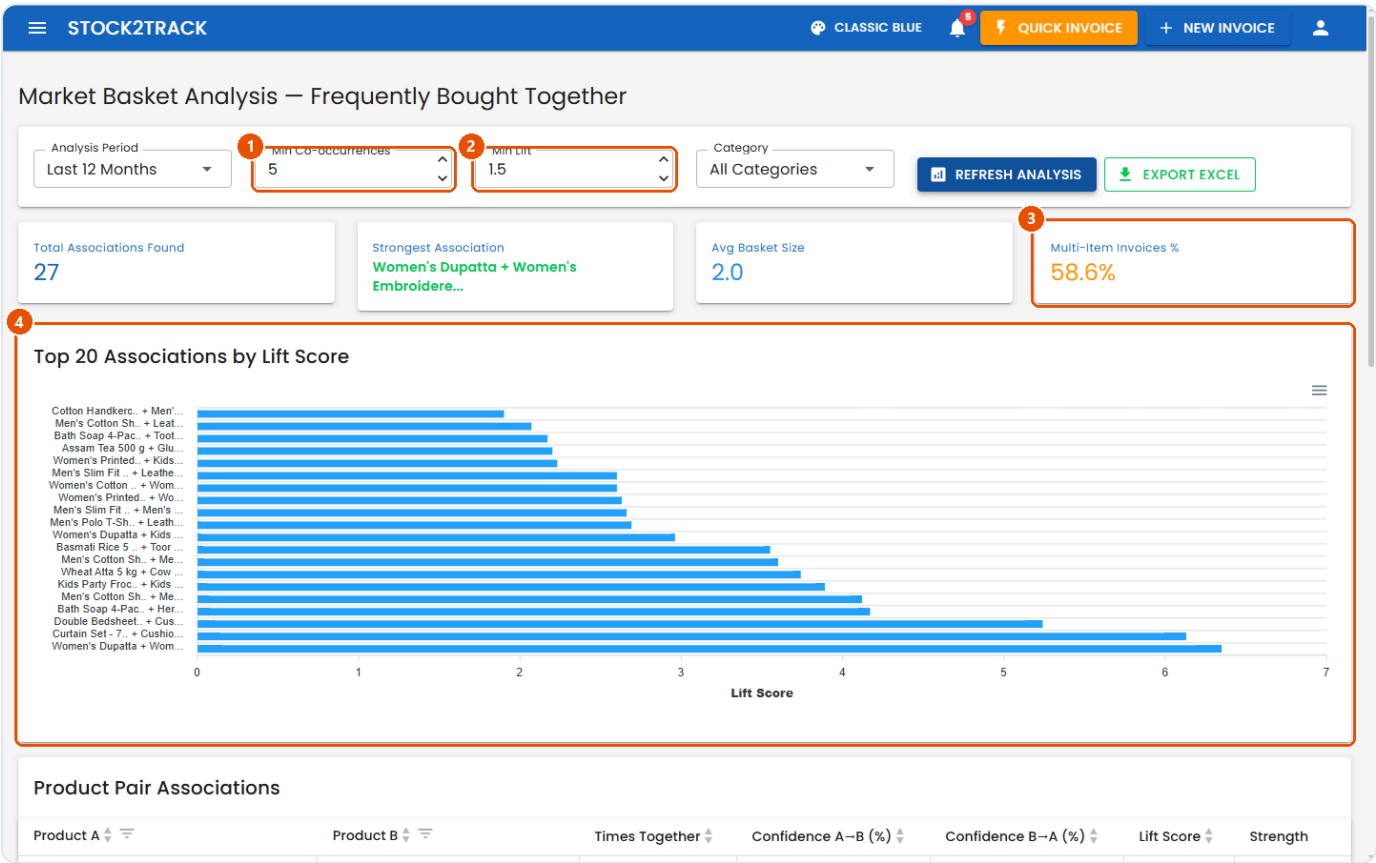


Figure 33. Associations

- 1

Ignore pairs seen fewer times
- 2

Minimum lift
- 3

Bills with two or more items
- 4

Strongest pairs first

STOCK2TRACK

CLASSIC BLUE

5

QUICK INVOICE

+

NEW INVOICE

Product Pair Associations

Product A	Product B	Times Together	Confidence A-B (%)	Confidence B-A (%)	Lift Score	Strength
Women's Dupatta	Women's Embroidered Lehenga	9	2.3%	28.1%	6.35	Strong
Curtain Set - 7 ft	Cushion Cover Set of 5	24	19.0%	8.9%	6.13	Strong
Double Bedsheet with 2 Pillow Covers	Cushion Cover Set of 5	50	16.3%	18.5%	5.24	Strong
Bath Soap 4-Pack	Herbal Shampoo 340 ml	81	17.1%	22.7%	4.17	Strong
Men's Cotton Shirt - White	Men's Formal Trousers	72	19.4%	17.6%	4.12	Strong
Kids Party Frock	Kids School Shoes	12	6.1%	8.8%	3.89	Strong
Wheat Atta 5 kg	Cow Ghee 1 L	84	15.4%	23.4%	3.74	Strong
Men's Cotton Shirt - Blue Check	Men's Formal Trousers	81	16.9%	19.8%	3.60	Strong
Basmati Rice 5 kg	Toor Dal 1 kg	292	38.2%	31.1%	3.55	Strong
Women's Dupatta	Kids Rain Jacket	8	2.1%	13.1%	2.96	Moderate
Men's Polo T-Shirt	Leather Belt	92	12.0%	23.7%	2.69	Moderate
Men's Slim Fit Jeans	Men's Polo T-Shirt	77	23.4%	10.0%	2.66	Moderate
Women's Printed Saree	Women's Sandals	21	9.1%	6.9%	2.63	Moderate
Women's Cotton Kurti	Women's Leggings	173	27.9%	18.5%	2.60	Moderate
Men's Slim Fit Jeans	Leather Belt	38	11.6%	9.8%	2.60	Moderate
Women's Printed Saree	Kids School Shoes	8	3.5%	5.9%	2.23	Moderate

Figure 34. Pair details

- 1 Rice and dal: 292 bills together
- 2 Share of A's bills that include B
- 3 How much more often than chance
- 4 Strong, Moderate or Weak

Before you start

Enough multi-item bills. If a long period times out, raise the minimum co-occurrences. Privilege **View Product** or **Product Creation**.

Branch Optimizer

Products overstocked in one location (more than 120 days of cover, or not selling there at all) and running short in another (under 15 days), with a suggested transfer.

Who	Inventory controller, multi-branch owner	How often	Weekly
-----	--	-----------	--------

Why it matters

Move stock you already own before buying more — every transfer is a purchase avoided and a stock-out prevented.

How to use it

1. Open **Analytics › Branch Optimizer** and press **Generate**.
2. Read the totals: transfers, units to move, purchases avoided, short branch-items.
3. Each row names the donor, the receiver and the quantity (about 30 days for the receiver while the donor keeps 60).
4. Press **Open Stock Transfer** and raise the transfers.

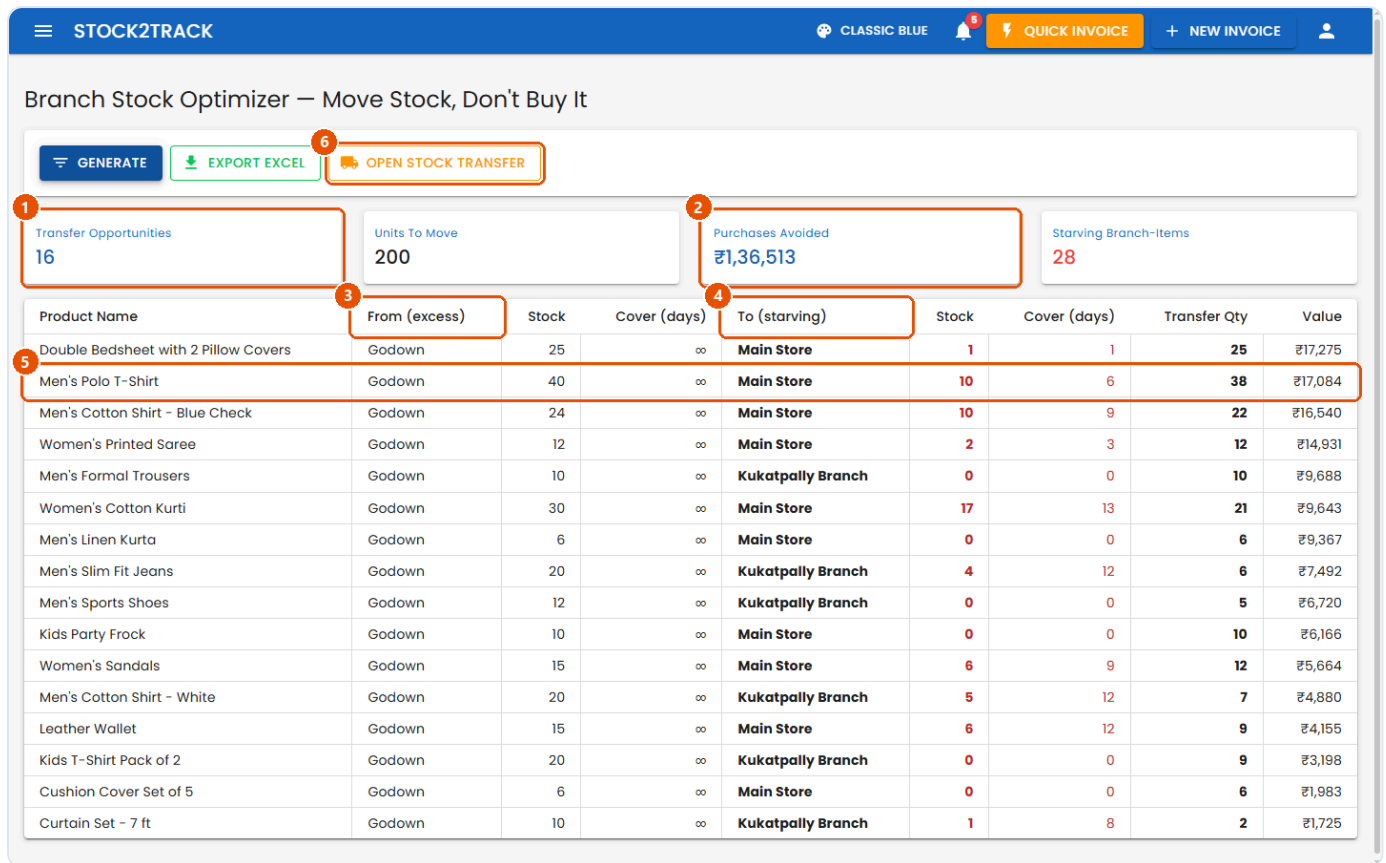


Figure 35. Suggested transfers

- 1** Transfers suggested
- 2** Purchases avoided
- 3** Location with too much
- 4** Location running short
- 5** Polo T-shirts: godown to main store
- 6** Raise the transfers

Before you start

Two or more active locations. Privilege **Stock Report** or **Product View**.

Location Performance

Side-by-side comparison of every location: sales, bills, average bill, customers, returns, expenses, cost of goods and profit.

Who	Owner, area manager	How often	Monthly
-----	---------------------	-----------	---------

Why it matters

Shows which branch carries the business and which is expense-heavy or low-ticket.

How to use it

1. Open **Analytics > Location Performance**; choose the dates (default the last 3 months) and press **Generate**.
2. Read the cards and charts: revenue by location, share, monthly trend, and profit against expenses.
3. Click a branch row to see its top 5 products, top 5 customers and daily sales.

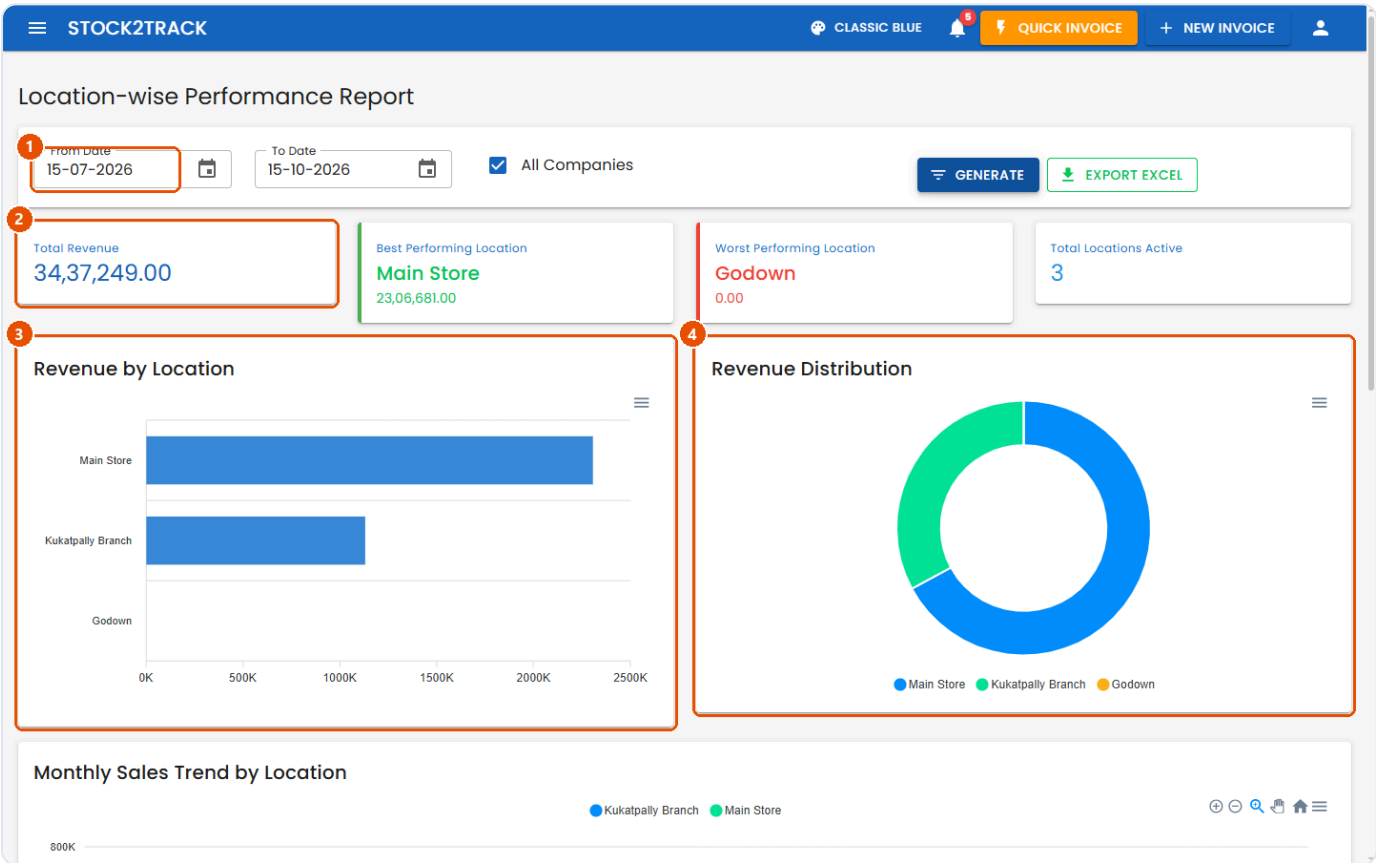


Figure 36. Branch comparison

- 1 Date range

2 Total revenue
- 3 Revenue by location

4 Share of revenue

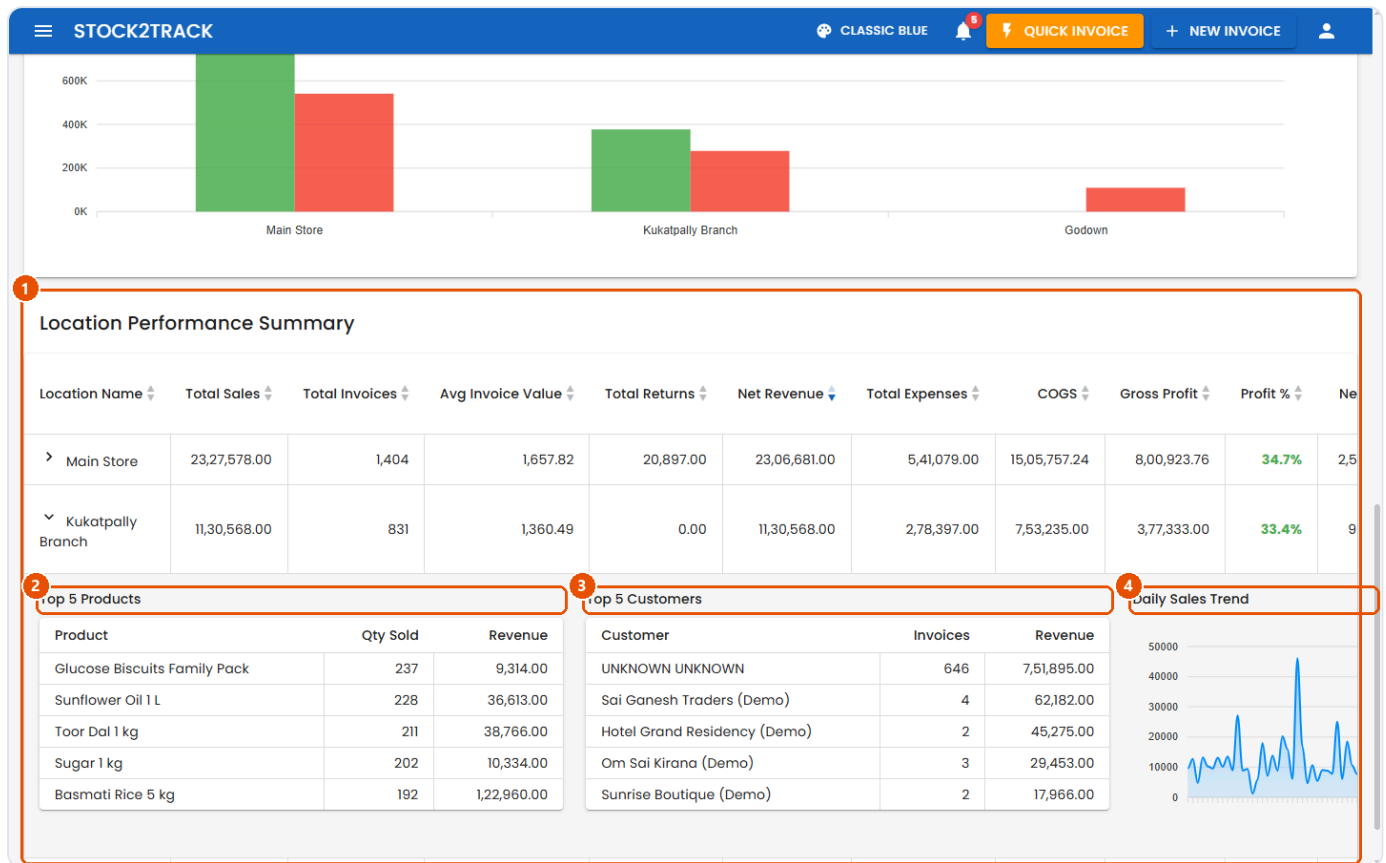


Figure 37. Summary and drill-down

- 1 One row per location
- 2 Branch top products
- 3 Branch top customers
- 4 Daily sales

Before you start

Expenses entered against each location. Privilege **Profit**, **PL Product Report** or **Sales Index report**.

Seasonal Trends

Month-by-month sales for two years side by side, with growth, the peak and quietest months, weekday and quarter split, a category-by-month heatmap and top seasonal products.

Who	Owner, buyer	How often	Before each season
-----	--------------	-----------	--------------------

Why it matters

Plan festival and wedding-season stock-up, weekday staffing and slow-month promotions from your own history.

How to use it

1. Open **Analytics › Seasonal Trends**; choose Year 1 and Year 2, and optionally a location or category. Press **Generate**.
2. Read peak month, quietest month and growth. When Year 2 is the current year it is a part-year, so the total growth looks low — compare month by month.
3. Use the weekday chart for rosters and the heatmap to see which categories peak when.
4. Check Top Seasonal Products for what to stock up on before each peak.

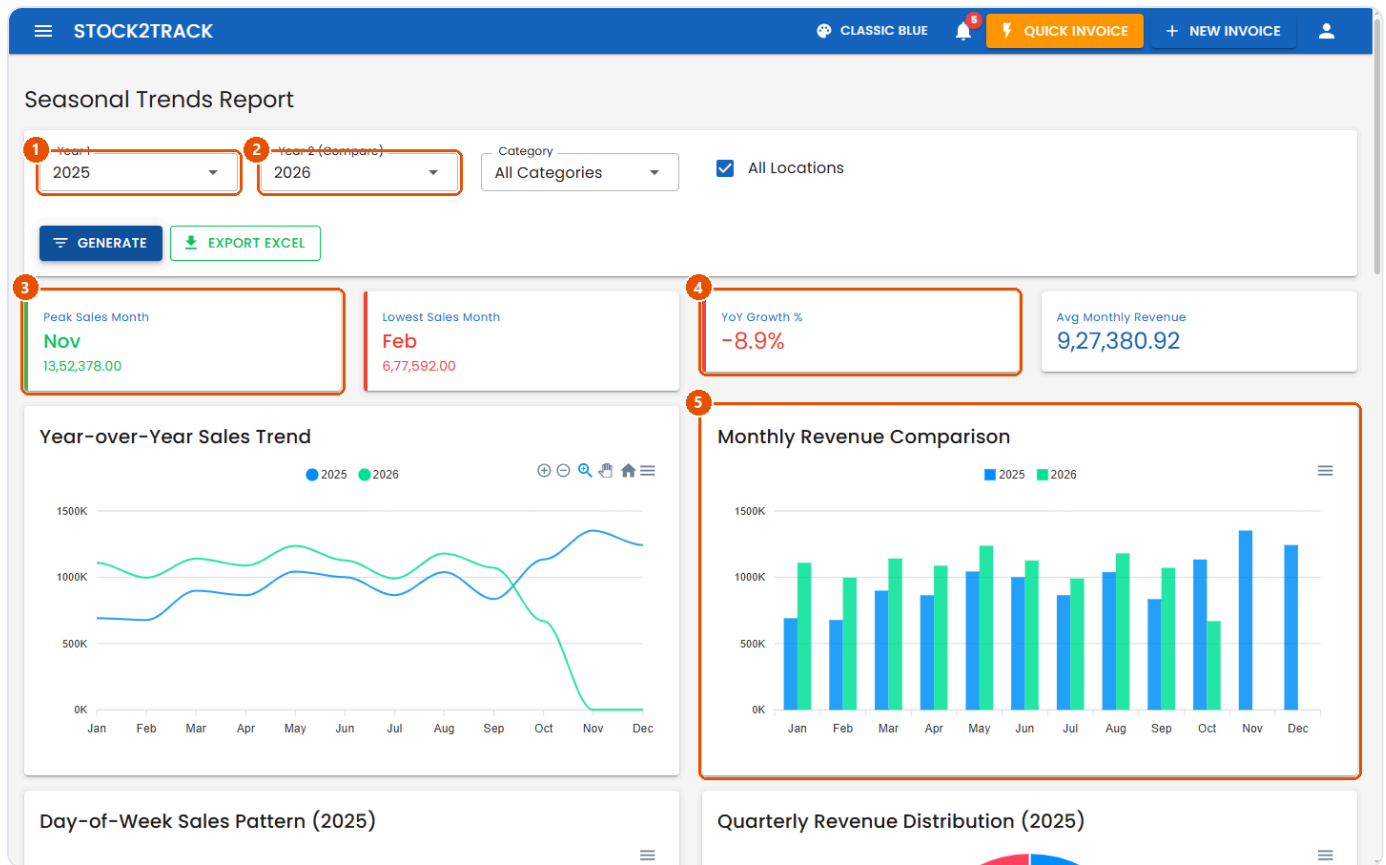


Figure 38. Two years compared

- 1 Year 1
- 2 Year 2
- 3 Busiest month last year
- 4 Growth (part-year for the current year)
- 5 Month by month

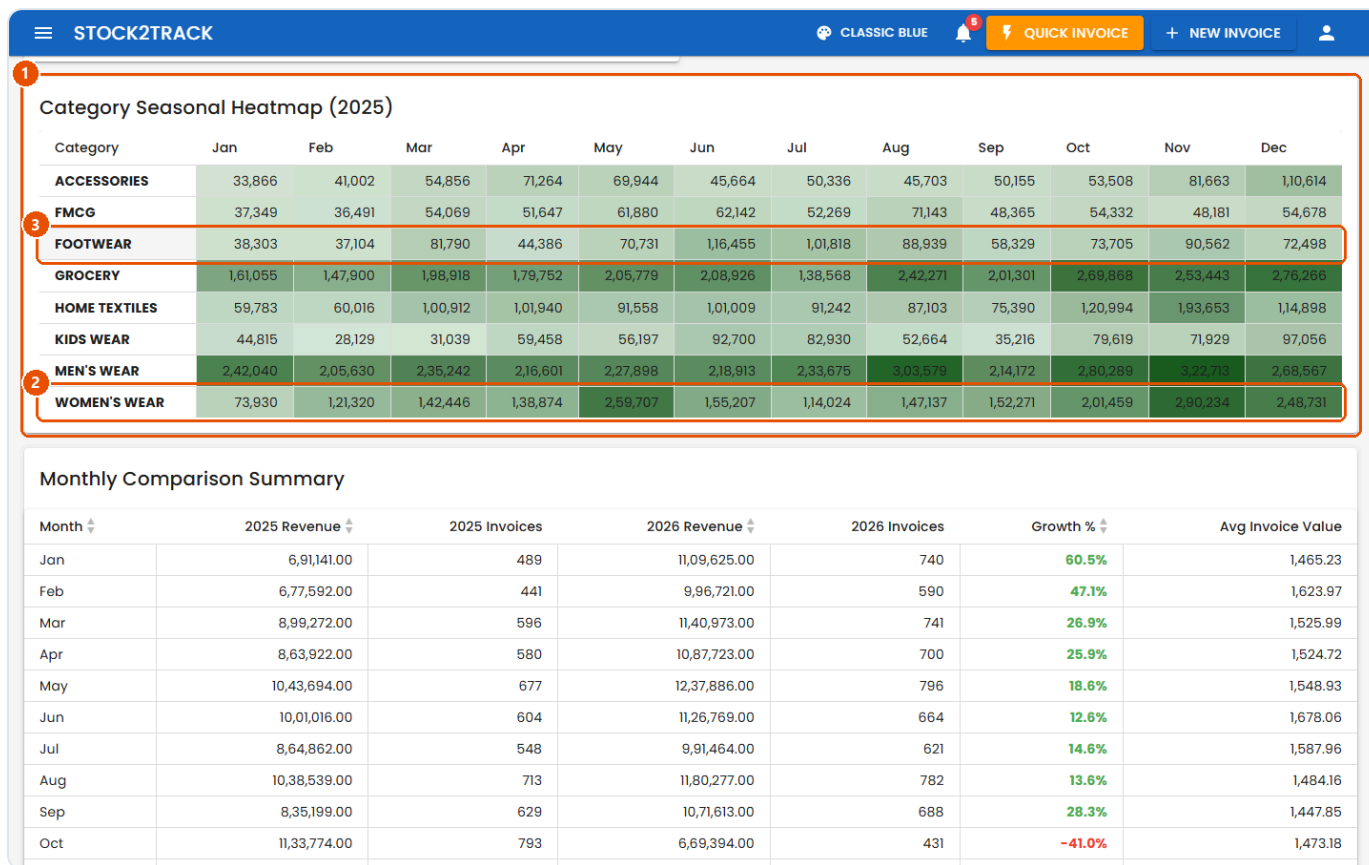


Figure 39. Category heatmap

- 1 Sales by category and month
- 2 Women's wear peaks in May and November
- 3 Footwear peaks in June (schools reopen)

Before you start

At least a year of bills. Privilege **Profit** or **Sales Index** report.

Glossary

Term	Meaning
ABC	Products ranked by sales value: A = top 70% of value, B = next 20%, C = last 10%.
XYZ	How steady monthly demand is: X steady, Y variable, Z erratic.
FSN	Fast (sold in the last 30 days), Slow (sold in the period, not recently), Non-moving (not sold in the period).
HML	High / Medium / Low unit cost.
VED / SDE	Vital-Essential-Desirable and Scarce-Difficult-Easy to buy; set per product.
GMROI	Gross margin return on inventory: margin earned for every rupee held in stock.
DSI / DIO	Days of stock: how long an item sits before it sells.
DSO	Days your customers take to pay.
DPO	Days you take to pay suppliers.
CCC	Cash conversion cycle = $DIO + DSO - DPO$: days your cash is tied up.
Open-to-Buy	What is left of this month's purchase budget after purchases, open POs and pending drafts.
ROP	Reorder point: the stock level at which you order again.
EOQ	Economic order quantity: the order size with the lowest total of holding and ordering cost.
Fill rate	Share of demand met from stock.
Green Zone	Share of stock value 30 days old or less.
RFM	Recency, Frequency, Monetary: how recently, how often and how much a customer buys.
Lift	How many times more often two products are bought together than by chance.
Confidence A→B	Share of bills with A that also contain B.

STOCK2TRACK Analytics reads only what is recorded in STOCK2TRACK. If bills, purchases, payments or expenses are missing, figures will be incomplete — verify before large decisions.