

## 📄 Page 3: Buyer Management and Debt Tracking

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### 3.1 Why Buyer Management Matters

In Baba Nyanya's daily business, most of his revenue comes from **repeat buyers** like:

- Mama mbogas
- Hotel/restaurant buyers
- Hawkers
- Grocery stall owners

Many of them don't pay cash instantly — instead, they take tomatoes **on credit (deni)** and promise to pay later (e.g., in the evening or next morning). Without a proper system, Baba Nyanya can easily forget:

- Who took what
- How much they owe
- When they promised to pay

A simple, organized **Buyer Profile System** helps solve this.

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### 3.2 Buyer Profile Fields to Record

Field	Why It's Important
<b>Full Name</b>	To identify the customer easily
<b>Phone Number</b>	For SMS reminders, M-Pesa confirmations
<b>National ID Number</b>	Used for repeat customers or larger credit — builds trust
<b>Location / Stall</b>	Helps during deliveries or locating buyer
<b>Buyer Type (optional)</b>	e.g., Mama Mboga, Hotel, Hawker, Supermarket, etc.

★ *Note: Phone Number and Name should be mandatory.*

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### 3.3 Credit Sales Recording

When a sale is made **on credit**, the app should allow Baba to:

- Select the buyer from the list (or add new one)
- Choose the tomato type and quantity

- Set the unit price
- Record whether the order was paid **fully, partially, or not at all**
- (Optional) Add a due date (e.g., "to be paid by 5PM today")

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### 3.4 Buyer Debt History

Every buyer will have a **debt history** showing:

- Total current balance (KES owed)
- List of unpaid or partially paid orders
- Due dates and overdue flags
- Payment history (date paid, amount paid, mode of payment)

This helps Baba know at a glance:

- Who owes him the most
- Who pays late often
- Who is trustworthy for future credit

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### 3.5 Debt Management Features

Feature	What It Does
<b>Debtors List</b>	Shows all buyers with unpaid balances
<b>Filter by Due Date</b>	Sort buyers by who is due today or overdue
<b>Add Payment</b>	Record cash or M-Pesa payment received
<b>Partial Payment Support</b>	Record when only part of the amount is paid
<b>SMS Reminder</b>	One-click to send a polite debt reminder to buyer
<b>Debt Limit (Optional)</b>	Set maximum amount a buyer can owe before being blocked from more credit

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### 3.6 Benefits to Baba Nyanya

Problem	System Solution
Forgets who owes him	Buyer debt list & reminders
No tracking of due dates	Set and filter by due date
Cannot follow up	Use SMS reminders with payment details
Payment disputes	Use debt and payment history for proof

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### 3.7 Real-Life Example

*Mama Grace usually buys Roma tomatoes every day.*

On Monday:

- She takes 3 buckets at 350 each = KES 1,050
- She promises to pay by 5 PM
- Baba records her name, phone, ID, and credit amount
- At 3:45 PM, she sends KES 1,000 via M-Pesa
- Baba logs the partial payment, and system shows balance = KES 50

This way, Baba never forgets, and all is transparent.