

# Personal Debt Manager - User Manual

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## Introduction

The Personal Debt Manager is a Django-based web application designed to help you track and manage money lent to individuals. The system allows you to record debtors, track transactions (both debits and credits), and generate comprehensive reports.

## Key Features

- **Debtor Management:** Add, edit, and track individual debtors
  - **Transaction Tracking:** Record debit (money lent) and credit (money returned) transactions
  - **Dashboard Analytics:** Visual overview of your debt portfolio
  - **Excel Exports:** Generate detailed reports in Excel format
  - **Admin Panel:** Administrative oversight for multi-user environments
  - **Email Notifications:** Automated alerts for new debtor additions
  - **Soft Delete:** Safely remove debtors with recovery options
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## Getting Started

### User Registration and Login

1. **Registration**

- Navigate to the registration page
- Fill in your personal details (username, email, mobile, address)
- Upload a profile picture if desired
- Submit the form to create your account

## 2. Login

- Use your username and password to log in
- The system will redirect you based on your user role:
  - Regular users → User Dashboard
  - Admin users → Admin Dashboard

## 3. User Roles

- **Regular User:** Can manage their own debtors and transactions
  - **Admin User:** Has access to all users' data and administrative functions
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# User Dashboard

The dashboard provides a comprehensive overview of your debt management portfolio.

## Dashboard Sections

### Summary Statistics

- Total number of debtors
- Active debtors (with pending debt)
- Recovered debtors (fully paid)
- Deleted debtors (soft-deleted records)

### Financial Overview

- Total debt amount (all money lent)
- Current outstanding debt
- Total recovered amount

### Debtor Categories

- **Active Debtors:** Those with remaining debt balance
- **Recovered Debtors:** Those who have fully repaid their debt
- **Deleted Debtors:** Soft-deleted records (recoverable for 20 days)

## Navigation

- **Add New Debtor:** Quick access to create new debtor records
  - **View All Debtors:** Access complete debtor list
  - **Reports:** Generate various financial reports
  - **Profile:** View and edit your profile information
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## Managing Debtors

### Adding a New Debtor

**Limitations:** Maximum of 50 active debtors per user account.

#### Steps to Add:

1. Click "Add New Debtor" from dashboard or navigation
2. Fill in debtor information:
  - **Name:** Full name of the debtor
  - **Debtor ID:** Unique identifier (auto-generated)
  - **Mobile:** Contact number
  - **Address:** Physical address
  - **Initial Debt Amount:** The amount being lent
  - **Debt Date:** Date when money was lent
  - **Purpose:** Reason for the loan
  - **Payment Method:** How the money was given
  - **Voucher/Cheque Number:** Reference number if applicable
  - **Photo:** Optional debtor photo
3. Submit the form
4. The system automatically creates an opening debit transaction
5. Email notification is sent (if configured)

### Editing Debtor Information

#### Important Notes:

- **With Transaction History:** If the debtor has multiple transactions, the initial debt amount cannot be modified
- **Without Transaction History:** All fields can be edited, including initial debt amount

### Steps to Edit:

1. Navigate to "Debtor List"
2. Find the debtor and click "Edit"
3. Modify the allowed fields
4. Save changes

## Debtor Status Management

### Status Types:

- **Active:** Has outstanding debt balance
- **Recovered:** Debt fully repaid (automatically set when balance reaches zero)

### Status Changes:

- Status automatically updates based on transaction history
  - Cannot manually change from "recovered" to "active" without new transactions
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## Transaction Management

### Understanding Transaction Types

#### Debit Transactions (Money Lent)

- Increases the debtor's outstanding balance
- Represents additional money lent to the debtor
- Always increases the current debt amount

#### Credit Transactions (Money Received)

- Decreases the debtor's outstanding balance
- Represents payments received from the debtor
- Cannot exceed the current outstanding debt

## Adding Transactions

### Step-by-Step Process:

#### 1. Transaction Search

- Navigate to "Add Transaction"
- Select the debtor from dropdown
- Choose transaction type (Debit or Credit)
- Click "Proceed"

#### 2. Transaction Details

- **Amount:** Enter the transaction amount
- **Medium:** How the transaction occurred (cash, bank transfer, etc.)
- **Description:** Optional details about the transaction
- **Voucher:** Upload supporting documents if available

#### 3. Validation Rules

- Amount must be positive
- Credit amount cannot exceed current debt
- All monetary calculations are automatically handled

#### 4. Transaction Effects

- Current debt balance is automatically recalculated
- Debtor status updates automatically
- Transaction history is maintained chronologically

## Transaction History

### Viewing Transactions:

- Access from debtor detail page
- Shows complete transaction timeline
- Displays running balance after each transaction
- Includes transaction IDs for reference

### Transaction Information:

- Transaction ID (unique identifier)
- Date and time

- Transaction type (debit/credit)
  - Amount
  - Running balance
  - Payment medium
  - Description
  - Recorded by (username)
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## Reports and Analytics

### Dashboard Reports

#### Summary Report Features:

- Total debtors count by status
- Financial summary (total lent, recovered, outstanding)
- Export to Excel format
- Timestamp-based file naming

### Individual Debtor Reports

#### Debtor Detail Reports:

- Complete transaction history
- Current balance calculation
- Payment patterns
- Export individual debtor data

### Excel Export Options

#### Available Exports:

1. **Dashboard Summary:** Overall portfolio summary
2. **All Debtors List:** Complete debtor directory with current balances
3. **Individual Transactions:** Detailed transaction history for specific debtors

#### Export Features:

- Professional formatting with headers and styling
- Automated calculations and totals

- Timestamp-based file naming
  - Column width optimization
  - Number formatting for financial data
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## Admin Features

*Available only to admin users*

### Admin Dashboard

#### Overview Statistics:

- Total users in system
- Total debtors across all users
- Total transactions system-wide
- User activity summaries

#### User Management:

- View all registered users
- Access individual user profiles
- Monitor user activity and debtor counts

### Admin Reports

#### System-Wide Reports:

1. **All Users Export:** Complete user database
2. **All Debtors Export:** System-wide debtor information
3. **All Transactions Export:** Complete transaction history
4. **Individual User Reports:** Specific user's data

#### Admin Export Features:

- Cross-user data aggregation
- System performance metrics
- User activity tracking
- Comprehensive financial summaries

# User Profile Management

## Admin Capabilities:

- View detailed user profiles
  - Access user's debtor lists
  - Monitor transaction patterns
  - Generate user-specific reports
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## Data Export

### Export Formats

#### Excel (.xlsx) Format:

- Professional spreadsheet layout
- Formatted headers and data
- Automatic calculations
- Multiple worksheets for complex reports

### File Naming Convention

**Standard Format:** [report-type]-[identifier]-[timestamp].xlsx

#### Examples:

- dashboard-summary-20241201-1430.xlsx
- transactions-D00001.xlsx
- debtors-detailed-20241201-1430.xlsx

### Export Content

#### Dashboard Summary:

- Debtor count by status
- Financial totals
- Generation timestamp

#### Debtor Lists:

- Complete debtor information



- Current balance calculations
- Contact details and status

### **Transaction Reports:**

- Chronological transaction history
  - Running balance calculations
  - Payment method tracking
  - Total summaries
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## **Data Management Features**

### **Soft Delete System**

#### **How It Works:**

- Debtors are marked as deleted, not permanently removed
- Deleted debtors are moved to "Recycle Bin"
- 20-day retention period before permanent deletion
- Can restore deleted debtors within retention period

#### **Delete Requirements:**

- Only debtors with "recovered" status can be deleted
- Active debtors with outstanding debt cannot be deleted

### **Recycle Bin**

#### **Features:**

- View all soft-deleted debtors
- Restore debtors within 20-day window
- Automatic permanent deletion after 20 days
- Maintain data integrity during deletion process

### **Data Integrity**

#### **Automatic Safeguards:**

- Transaction amounts validated against current debt

- Status updates based on balance calculations
  - Debtor ID uniqueness enforcement
  - User data isolation (users only see their own data)
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## Security Features

### User Authentication

- Secure login system
- Session management
- Password protection
- User role-based access control

### Data Protection

- User data isolation
- Transaction atomicity
- Soft delete with recovery options
- Admin oversight capabilities

### Access Control

- Role-based permissions
  - Admin-only functions clearly separated
  - User-specific data access
  - Secure file uploads
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## Troubleshooting

### Common Issues and Solutions

#### Cannot Add New Debtor

- *Problem:* Error when trying to add debtor
- *Solution:* Check if you've reached the 50-debtor limit

#### Cannot Delete Debtor

- *Problem:* Delete option not available
- *Solution:* Ensure debtor status is "recovered" (zero balance)

### **Credit Transaction Rejected**

- *Problem:* Cannot enter credit amount
- *Solution:* Credit amount cannot exceed current debt balance

### **Cannot Edit Initial Debt**

- *Problem:* Initial debt field is disabled
- *Solution:* Field locks after additional transactions are recorded

### **Export Not Working**

- *Problem:* Excel export fails
- *Solution:* Ensure browser allows file downloads

## **Data Recovery**

### **Accidentally Deleted Debtor:**

1. Navigate to "Recycle Bin"
2. Find the deleted debtor
3. Click "Restore"
4. Debtor returns to active list

### **Lost Transaction Data:**

- All transactions are permanently recorded
- Check debtor detail page for complete history
- Use export function to backup data

## **Performance Tips**

### **For Large Data Sets:**

- Use filters when viewing transaction lists
- Export data in smaller date ranges
- Regular cleanup of old deleted records

### **Data Backup:**

- Regular export of dashboard summary
  - Export individual debtor data periodically
  - Admin users should export system-wide data
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## **Best Practices**

### **Recording Transactions**

1. Record transactions promptly
2. Include descriptive notes
3. Attach vouchers/receipts when possible
4. Verify amounts before submission

### **Debtor Management**

1. Keep contact information updated
2. Use clear, descriptive purposes
3. Maintain consistent naming conventions
4. Regular status reviews

### **Data Maintenance**

1. Regular exports for backup
2. Periodic review of recovered debtors
3. Clean up recycle bin when appropriate
4. Monitor approaching debtor limits

### **Security Practices**

1. Use strong passwords
  2. Log out after sessions
  3. Don't share login credentials
  4. Regular password updates
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## **Contact and Support**

For technical issues or questions about the Personal Debt Manager application:

- Check this manual for common solutions
  - Contact your system administrator
  - Review transaction history for data verification
  - Use export functions for data backup
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*This manual covers version 1.0 of the Personal Debt Manager application. Features and functionality may be updated in future versions.*