QS Prime HR-Payroll Manager

User Manual — Mac

Version 1.8.2 · November 2026

Payroll for Ghanaian businesses: employees with their Ghana Card, SSNIT and Tier 2 details, departments, salary history and payment details; the company's allowances and deductions with their tax treatment; a monthly pay run that works out gross pay, SSNIT (Tier 1 and Tier 2), PAYE and net pay for every employee to the pesewa, on GRA's PAYE bands from September 2026 and SSNIT's 2026 rates; joiners and leavers pro-rated by working days, skipping Ghana's public holidays; overtime worked out from hours; GRA's special final taxes on bonuses within 15% of annual basic and on junior staff overtime, casual workers at 5% and part-time employment at 10% on account; voluntary Tier 3 pensions before tax; GRA's itemised personal reliefs; back pay from back-dated rises and supplementary runs; one-off lines for a single month; staff loans and salary advances deducted after tax every month until repaid, never below zero net pay, with early settlement, pauses and loan statements; every run approved with a PIN and then frozen; the bank payment schedule with a covering letter to the bank, the Mobile Money list and cash pay sheets for each approved run, with anyone missing payment details listed for attention; year end: GRA's annual PAYE return and schedule, a certificate of pay and tax for every employee, the year so far on every payslip, and closing the tax year; each approved run and salary payment as a balanced accounting journal for QuickBooks, Sage 50, Xero or GIFMIS, with your own accounts and cost centres; branded payslip PDFs with the company logo, for one employee or the whole run, printed, saved one per employee with an optional password, or emailed through Mail, with each employee's payslip history; HR basics under the Labour Act, 2003 (Act 651): leave with balances earned through the year, carry-over and approval by a manager, unpaid leave taken off pay, a leave calendar, employee documents with expiry reminders, letters on the company letterhead and the end-of-service calculation; statutory filing on the authorities' own templates: GRA's monthly PAYE schedule (DT 0107a) and return (DT 0107), SSNIT's contribution report and each trustee's Tier 2 and Tier 3 schedules, checked against the approved run, with a record of every return filed and paid; each person's full calculation on screen; Excel export; year-to-date opening balances for companies that start mid-year; dated statutory tables that admins can add themselves, with checks and a before-and-after preview; PAYE and SSNIT deadlines moved around weekends and public holidays; users and roles, an audit trail, backups.

qsprimepos.com · support@qsprimepos.com · Call or WhatsApp 026 477 7748

Contents

1 Getting started
2 Signing in and roles
3 Finding your way around
4 The dashboard
5 Employees
6 Salaries, allowances and deductions
7 Pay items
8 Departments
9 How pay is worked out
10 Pay runs
11 Approving a pay run
12 Payslips
13 Leave
14 Documents and reminders
15 Letters and the end of service
16 Statutory filing
17 Loans and salary advances
18 Paying staff
19 Accounting journals
20 Year end
21 Opening balances (starting mid-year)
22 Statutory tables and public holidays
23 Bringing employees in from Excel
24 Users and the audit log
25 Settings
26 Backup and restore
27 Licensing
28 What's coming next
29 Troubleshooting and questions

New in 1.8.2: GRA's own annual forms

Year End now fills in GRA's annual return (DT 0108), schedule (DT 0108a) and employees' information (DT 0108b), makes the schedule's upload file, and tells you whether PAYE changed in the year, because the schedule is only needed when it did (chapter 20).

New in 1.8.1: what Viewers see

With **Hide Salaries from Viewers** on, a Viewer no longer gets each person's loans, and the Audit Log keeps every entry but hides one person's amounts (chapters 2 and 24).

New in 1.8: year end

A new **Year End** screen (⇧⌘Y) takes each tax year through its close: GRA's **annual PAYE return** and the **employer's annual schedule** (one row per employee for the year), proved to equal the twelve monthly runs and the opening balances; a **certificate of pay and tax** for every employee, month by month, printed, saved one per employee with the payslip password, or emailed; a record of the return filed (due 30 April); and **closing the year**, so nothing changes after filing. Payslips now show **this year so far**: gross pay, taxable income, SSNIT, tax and net pay from January (chapter 20).

New in 1.7: accounting journals

A new **Accounting Journals** screen (⇧⌘J, and a **Journal** button on every approved run) turns each approved pay run into a balanced journal for the books: salary costs by department against PAYE, SSNIT Tier 1, Tier 2 and Tier 3 for each trustee, staff loans and their interest, other deductions and net salaries payable; and each run marked paid into a salary payment journal out of the bank. Save them for **QuickBooks Online**, **Sage 50**, **Xero**, **GIFMIS** or a plain CSV. Every journal matches its run to the pesewa and balances before it can be exported. Set your own account codes and names, accounts of a department's own, cost centres and GIFMIS segments (chapter 19).

New in 1.6: paying staff

Once a pay run is approved, **Pay Staff…** (⇧⌘M) prepares the **bank payment schedule**: a covering letter to your bank on the letterhead, asking it to debit your account, and every bank-paid employee grouped by their bank with totals, ready to print, sign and send, or save as Excel for banks that want a soft copy. Also the **Mobile Money list** and the **cash pay sheet** with a column for each employee's signature. Anyone missing bank or Mobile Money details is listed for attention, never dropped, and the lists always add up to the run's net pay. **Mark Paid…** now records the day the staff were paid and the bank's reference (chapter 18).

New in 1.5: loans and advances

A new **Loans** screen (⌘9) records staff loans and salary advances: the amount, any flat interest, and the monthly deduction or the number of months. A manager approves each one with their PIN, then every pay run deducts it after tax until it's repaid. A deduction never takes net pay below zero (or below a share of it you choose in Settings): what pay can't bear stays on the balance and the loan runs longer. Money paid back directly, settling early from one month's pay, pausing a month, changing the deduction, and an Admin's write-off are all recorded; the schedule shows what's been taken and what's still to come, and each loan has a statement to print. A leaver's last pay takes what's left. Payslips show each repayment with what's still owed (chapter 17). In 1.5.1 the Loans and Leave screens fit the smallest window; their filters are now **Repaying**, **To approve**, **Closed**, **All** and **To approve**, **Now & coming up**, **All**.

New in 1.4: overtime, bonuses and pensions

The special taxes in the Income Tax Regulations, 2016 (L.I. 2244) now apply by themselves: a **bonus** within 15% of the employee's annual basic salary for the year bears a 5% final tax, and the rest is ordinary income; **overtime** for junior staff whose income for the year is within GH₵18,000 bears 5% up to half the month's basic and 10% above, final; a **casual worker** pays 5% final tax, and **part-time employment** that isn't the employee's main job 10% on account (chapters 9.7–9.9). Overtime can be worked out from hours at your company's rates (chapter 10.4). **Tier 3** voluntary pensions, the employee's and the employer's, come off before tax within 16.5% of basic, and emPLE's Provident sheet is filled in (chapters 9.10 and 16.4). **Personal reliefs** are itemised with GRA's amounts (chapter 9.4). A rise back-dated into an approved month leaves **back pay** the app works out, paid on the next run or a **supplementary run** for the same month (chapters 9.11 and 10.10). GRA's PAYE schedule now carries the bonus, excess bonus and overtime columns.

New in 1.3: statutory filing

Once a month's pay run is approved, **Statutory Filing** (⌘8) prepares its returns on the authorities' own templates: GRA's PAYE schedule (DT 0107a, the Excel file you upload) and monthly return (DT 0107), SSNIT's contribution report, and the Tier 2 schedule for each trustee (emPLE's own template for emPLE). Every figure comes from the approved run, and the app checks GRA's sheet against the run and tells you where its own formulas differ. Record each return as filed and paid with its receipt number; the dashboard shows what's filed and warns about anything overdue. Each employee's record has new GRA and SSNIT details on the Tax & SSNIT tab (chapter 16).

New in 1.2: HR basics

Leave, following the Labour Act, 2003 (Act 651): annual leave earned day by day from the hire date, unused days carried into the next year, maternity, sick, compassionate, study and unpaid leave, and paternity leave if the company gives it. Leave is recorded by the payroll office and approved by a manager with their PIN; unpaid leave comes off that month's pay by itself. A leave calendar, everyone's balances, and the leave record the Act asks you to keep (chapter 13). Documents on each employee's record, with reminders before they expire, before contracts and probation end, and when a temporary worker reaches six months (chapter 14). Letters on your letterhead (appointment, confirmation, salary change, leave approval, end of service) and the end-of-service figures: notice, pay in lieu, leave pay and when final pay is due (chapter 15). Payslips no longer show how PAYE was worked out: that stays with the payroll office, in the pay run (chapter 12.1).

New in 1.1: payslips

Once a pay run is approved, every employee can have a payslip: an A4 PDF with your company's logo, name, TIN and SSNIT employer number, their earnings and deductions, net pay in figures and words, what they cost the company, and where their SSNIT goes. Save one file for the whole run, one file per employee (optionally locked with a password only they know), print them, or email each employee their own through Mail. Each employee's record keeps their payslip history. Every figure on a payslip is the approved run's figure, to the pesewa (chapter 12). Since 1.1.1 the "Cost to the employer" box lists only what adds up to its total, and Tier 1 and Tier 2 have a line of their own.

Version 1.0: employees and pay runs

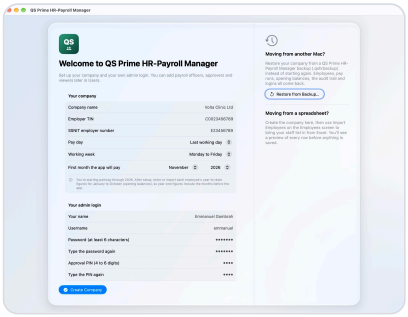
Every month, the app works out each employee's gross pay, SSNIT, PAYE and net pay, has someone approve the run, and freezes it so the figures can't drift afterwards. HR basics (leave, documents, letters) came in 1.2, statutory filing in 1.3, and overtime, bonuses and pensions in 1.4, loans and advances in 1.5, paying staff in 1.6, accounting journals in 1.7, and year end in 1.8; chapter 28 says what follows.

Check the rates before every payroll year

The app ships with GRA's PAYE bands from September 2026 and SSNIT's limits for 2026, each with its source (chapter 22). Rates change: if GRA or SSNIT announce new ones before an app update reaches you, an admin can add them (chapter 22.3). The figures have been checked against hand-worked examples; have your accountant check your first run.

1. Getting started

1. Open **QS Prime HR-Payroll Manager 1.8.2.dmg** and drag the app into **Applications**.
2. The first time, macOS may say the app is from an "unidentified developer". Right-click the app, choose **Open**, then **Open** again. You only do this once.
3. The first-run screen asks for your company, the first month the app will pay, and your own admin login.



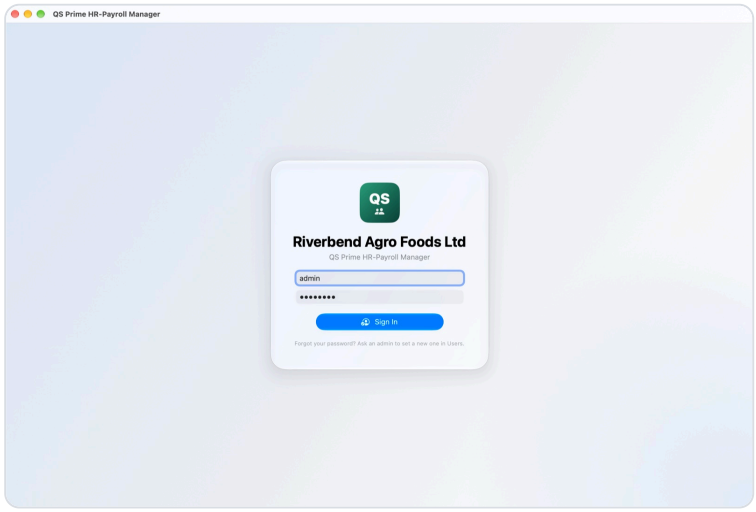
First run: the company, how it pays, and your admin login and approval PIN.

Field	What to enter
Company name	As it should appear on screens, exports and backups.
Employer TIN, SSNIT employer number	Your company's numbers. They go on exports, and on the GRA and SSNIT returns from version 1.3. You can add them later in Settings.
Pay day	The day of the month salaries are paid, or the last working day.
Working week	**Monday to Friday** or **Monday to Saturday**. Used to pro-rate joiners and leavers (chapter 9.5).
First month the app will pay	September 2026 or later: the app carries GRA's PAYE bands from September 2026. If it isn't January, you'll bring in each employee's figures for the earlier months of the year as **opening balances** (chapter 21).
Your admin login	Your name, a username, a password of at least 6 characters and an **approval PIN** of 4 to 6 digits. Every pay run is approved with a PIN (chapter 11). This is the only login created; add others in Users (chapter 24).
Sample company	Tick this to try the app with thirteen sample employees in four departments, last month's run closed and this month's calculated as a draft. Everything is marked **Sample** and comes out in one step (chapter 25).

Press **Create Company**. The company starts with the statutory tables that come with the app, Ghana's public holidays for 2026 to 2030, and a list of usual allowances and deductions (chapter 7). The app runs as a full 15-day trial (chapter 27).

> **Moving from another Mac, or from a spreadsheet?**
> From another Mac: press **Restore from Backup…** on the first-run screen instead (chapter 26). From Excel: create the company, then use **Import** on the Employees screen (chapter 23).

2. Signing in and roles



Sign in with your username and password.

Everyone has their own login, and what they can do depends on their role. The app checks the role every time something is saved, not just by hiding buttons.

Role	Can
Admin	Everything: company settings, statutory tables and public holidays, users, the licence, backups, unlocking opening balances, deleting an employee added by mistake, reopening a closed pay run (with a reason, recorded in the audit log), writing off what's left of a loan, and closing or reopening a tax year at year end. Admins have an approval PIN and can approve runs they didn't prepare.
Payroll Officer	Adds and edits employees, departments, pay items, salaries and opening balances; prepares, recalculates and submits pay runs; adds one-off lines; marks runs paid and closes them; saves, prints and emails payslips and tax certificates; prepares the monthly and annual returns; records loans and advances, direct repayments, pauses and early settlement; imports and exports. Can't approve a run.
Approver	Sees everything, payslips included; approves or rejects submitted runs, leave and loans with their PIN. Payslips go out from the payroll office, so an approver can view them but not save, print or email them.
Viewer	Read only, with exports: for auditors and management. With **Hide Salaries from Viewers** on (the default), a viewer sees headcount and the run totals but not what each person earns or owes: no Loans screen, no Loans tab and no loan statements (the dashboard keeps the company's total), and no one person's amounts in the Audit Log (chapter 24).

Salary data is personal data under Ghana's Data Protection Act, 2012 (Act 843). Give each person the least access they need, and keep backups where only the right people can open them.

Sign out with the button at the bottom of the sidebar, or ⇧⌘L. Forgotten password: an admin sets a new one in Users.

3. Finding your way around

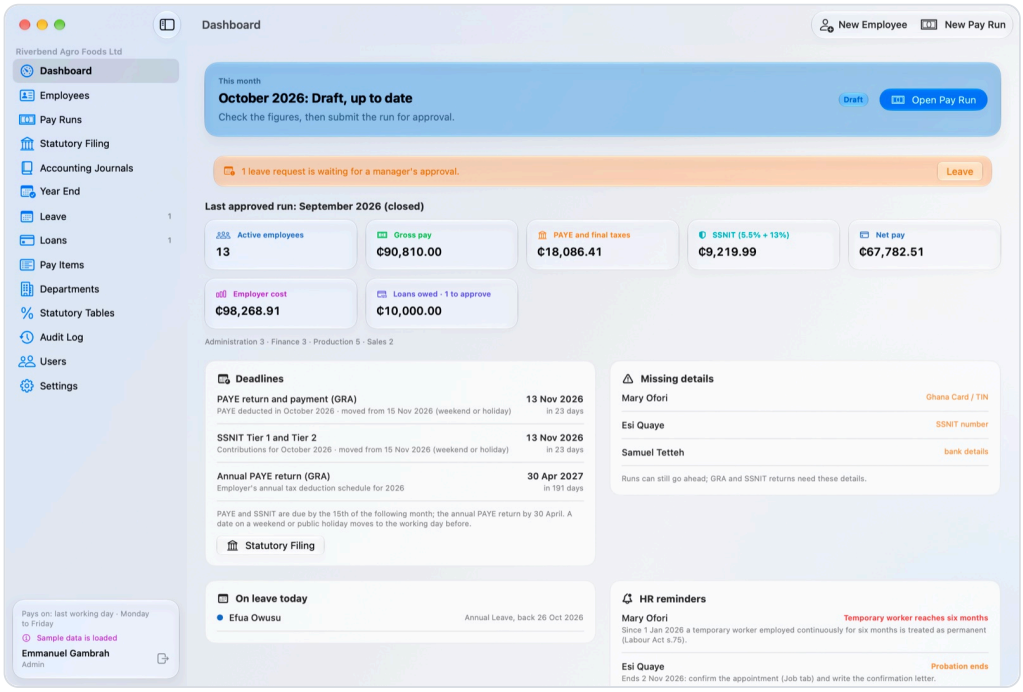
The sidebar lists the screens. The bottom of the sidebar shows the pay day and working week, whether sample data is loaded, and who is signed in. **New Employee** and **New Pay Run** are always in the toolbar.

Screen	Shortcut	What it's for
Dashboard	⌘1	This month's run and what to do next, last month's totals, deadlines and missing details (chapter 4).
Employees	⌘2	Everyone you pay, with their pay, tax, SSNIT and payment details (chapters 5, 6, 12 and 16).
Pay Runs	⌘3	One run a month: calculate, check, submit, approve, pay, close (chapters 9–12); the bank payment schedule and other ways of paying staff (chapter 18). A number beside it counts runs waiting for approval.
Statutory Filing	⌘8	GRA's PAYE schedule and return, SSNIT's contribution report and the Tier 2 schedules for each approved month, and which have been filed (chapter 16). A number beside it counts returns past their due date.
Accounting Journals	—	Approved pay runs and salary payments as journals for QuickBooks, Sage 50, Xero or GIFMIS, with the account mapping and export settings (chapter 19).
Year End	—	Each tax year's annual PAYE return and schedule, the employees' tax certificates, and closing the year (chapter 20).
Leave	⌘7	Leave requests to approve, the leave calendar, everyone's balances and the leave types (chapter 13). A number beside it counts leave waiting for approval.
Loans	⌘9	Staff loans and salary advances: what's owed, each loan's schedule and statement, and loans to approve (chapter 17). A number beside it counts loans waiting for approval.
Pay Items	⌘4	The company's allowances and deductions (chapter 7).
Departments	⌘5	Departments and who is in them (chapter 8).
Statutory Tables	⌘6	PAYE bands, SSNIT rates and public holidays (chapter 22).
Audit Log	⌘0	Every change, who made it and the old and new values (chapter 24).
Users	—	Logins, roles and PINs (admins only).
Settings	⌘,	The company, pay, backups, licence, help (chapter 25).

Menu command	Shortcut	On-screen button
New Employee	⌘N	New Employee (toolbar and Employees)
New Pay Run…	⇧⌘R	New Pay Run (toolbar and Pay Runs)
Payslips…	⇧⌘P	Payslips… (Pay Runs, for the open run)
Accounting Journals…	⇧⌘J	Accounting Journals (sidebar), and Journal on an approved run
Year End…	⇧⌘Y	Year End (sidebar)
Record Leave…	⇧⌘K	Record Leave… (Leave, and an employee's Leave tab)
New Loan or Advance…	⇧⌘A	New Loan or Advance… (Loans, and an employee's Loans tab)
Import Employees… / Export Employees…	⇧⌘I / ⇧⌘E	Import / Export (Employees)
New PAYE Table… / New SSNIT Table…	—	Statutory Tables
Back Up Now / Restore from Backup…	⇧⌘B / —	Settings › Backup & Restore
Sign Out	⇧⌘L	Bottom of the sidebar

The **Help** menu has **Visit Website**, **Email Support…**, **Chat on WhatsApp** and **Email Sales About a Licence Key…**; the same links are in Settings › Help & Contact.

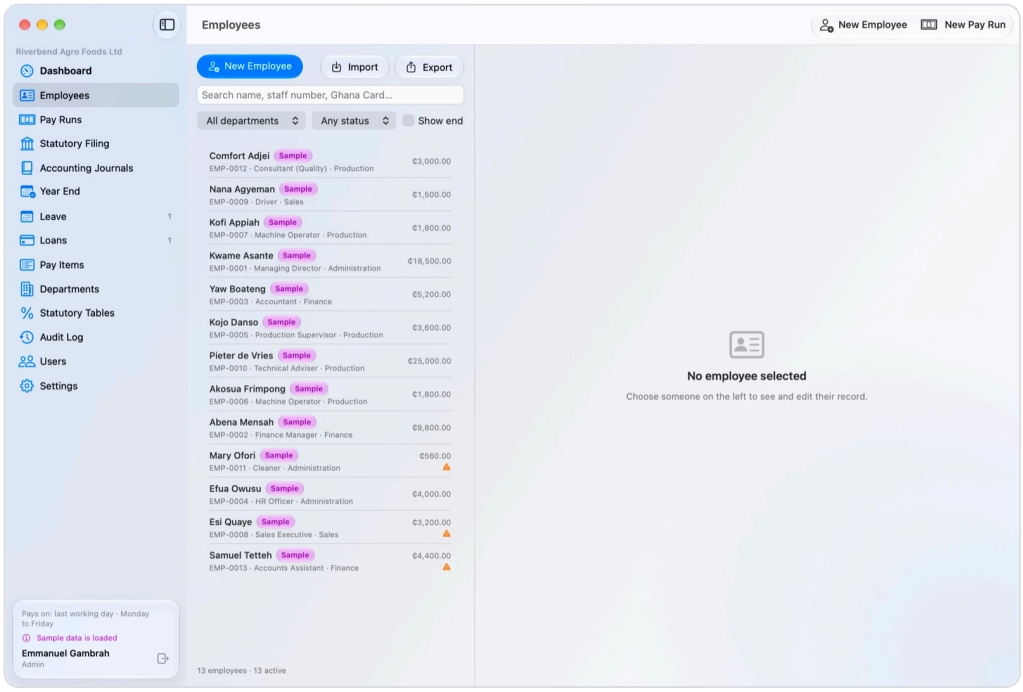
4. The dashboard



The dashboard with the sample company: October is calculated as a draft, September is closed.

- **This month** shows the current month's run and its status, and the next thing to do: start the run, recalculate it ("Draft — 2 employees changed since the last calculation"), submit it, approve it, pay it or close it. **Open Pay Run** goes straight to it.
- The tiles show the number of active employees (with your licence's limit) and the totals of the last approved run: gross pay, PAYE, SSNIT (employee and employer), net pay and the cost to the employer, and what staff owe on loans and advances (with how many wait for approval). Click a tile to open what's behind it.
- **Deadlines**: PAYE and SSNIT for each paid month are due by the 15th of the next month, and the annual PAYE return by 30 April. A date on a weekend or public holiday moves to the working day before, and the dashboard shows the actual date and counts down to it. Once the month's returns are recorded as filed, it shows the date they were filed instead (chapter 16).
- **Missing details** lists active employees without a Ghana Card number, SSNIT number, Tier 2 trustee or payment details, or with one in the wrong shape. A run can still go ahead; the returns need them.
- **On leave today** lists who is away and when they're back; **HR reminders** lists documents about to expire, contracts and probations about to end, and temporary workers reaching six months (chapter 14). Click a name to open their record.
- Banners appear when leave or a run is waiting for your approval, when employees have no opening balance for the year (chapter 21), when you approve your own runs because you're the only user (chapter 11), and in red when a return is past its due date and not recorded as filed (chapter 16).

5. Employees

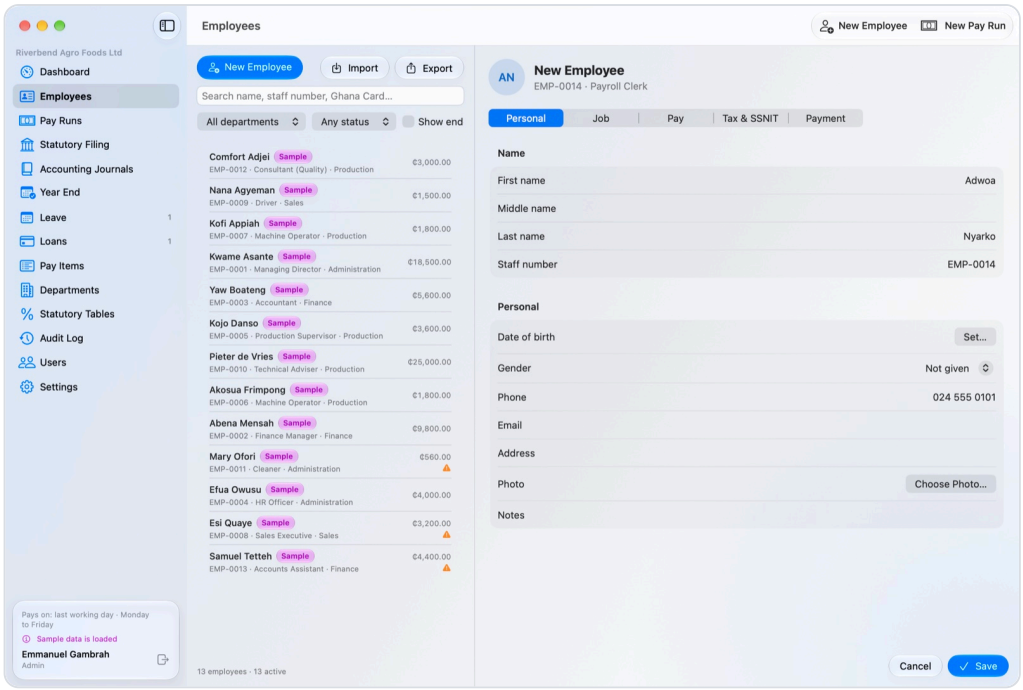


Employees: search and filter on the left; the record opens on the right.

Search by name, staff number, job title, Ghana Card or SSNIT number; filter by department and status. Ended employees are hidden unless you tick **Show ended**. An orange triangle means something is missing; hold the pointer over it to see what.

5.1 Adding an employee

1. Press **New Employee** (⌘N).
2. Fill in the tabs: **Personal**, **Job**, **Pay**, **Tax & SSNIT** and **Payment**. Only the first and last names are needed to save; everything else can follow.
3. Press **Save** (⌘S). The new employee opens on the **Pay** tab, ready for their allowances and deductions (chapter 6).

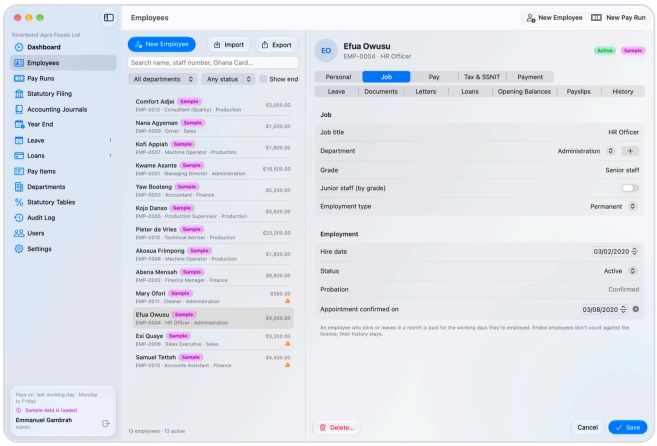


A new employee. The staff number is given automatically (EMP-0014).

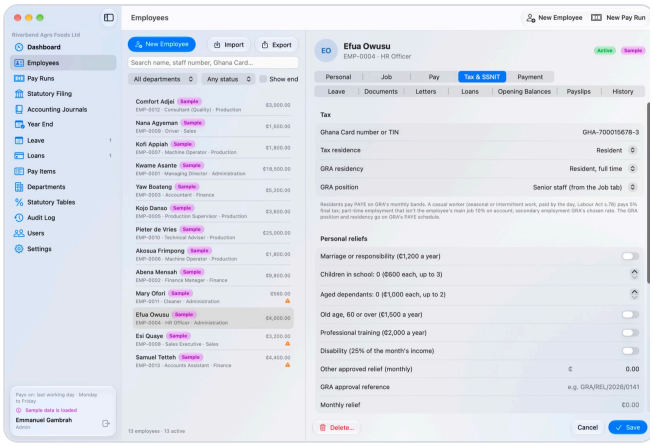
Staff numbers are handed out in order (EMP-0001, EMP-0002…). If you type one in the same pattern, the sequence moves past it, so numbers never clash. The prefix and next number are in Settings.

5.2 The record, tab by tab

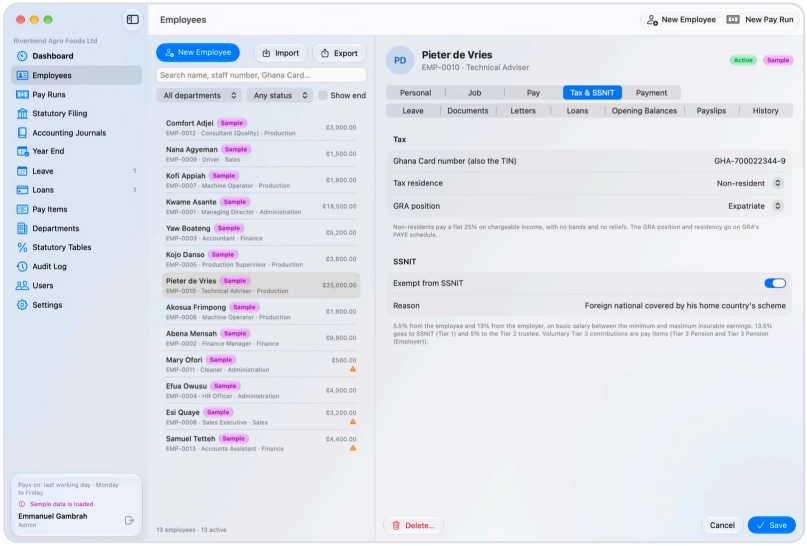
Tab	What's on it
Personal	Name, staff number, date of birth, gender, phone, email, address, photo and notes.
Job	Job title, department (with a **+** to add one on the spot), grade, **Junior staff** (the overtime rule depends on it, chapter 9.8), employment type (permanent, contract, temporary, casual, part-time, national service), hire date, status, and the end date and reason when employment ends.
Pay	Basic salary, the employee's allowances and deductions, and the salary history (chapter 6).
Tax & SSNIT	Ghana Card number or old TIN, tax residence, GRA position and residency (full time, casual, part time, secondary), personal reliefs item by item (chapter 9.4); SSNIT number, Tier 2 trustee and member number, Tier 3 trustee, or SSNIT exemption with the reason.
Payment	Bank transfer (bank, branch, account name and number), Mobile Money (network and number) or cash.
Loans	The employee's loans and advances with what's still owed, and **New Loan or Advance…** (chapter 17).
Opening Balances	Figures for the months of the year before the app (chapter 21).
History	Every change to this record: who, when, and the old and new values.



Job.



Tax & SSNIT.



A non-resident who is exempt from SSNIT (a foreign national covered by their home scheme).

5.3 Checks and warnings

- The Ghana Card number should look like **GHA-123456789-0**, and an old TIN should have 11 characters; the SSNIT number like a letter and 12 digits (or the Ghana Card PIN, which SSNIT now uses); a Mobile Money number has 10 digits. A number in the wrong shape gets a warning, not a block.
- A basic salary below the national minimum wage gets a warning. For 2026 the daily minimum wage is GH₵21.77, which is **GH₵587.79 a month** by the Labour Act's weekday rule (daily rate × 27).
- An end date can't be before the hire date, and an employee whose employment has ended needs an end date.

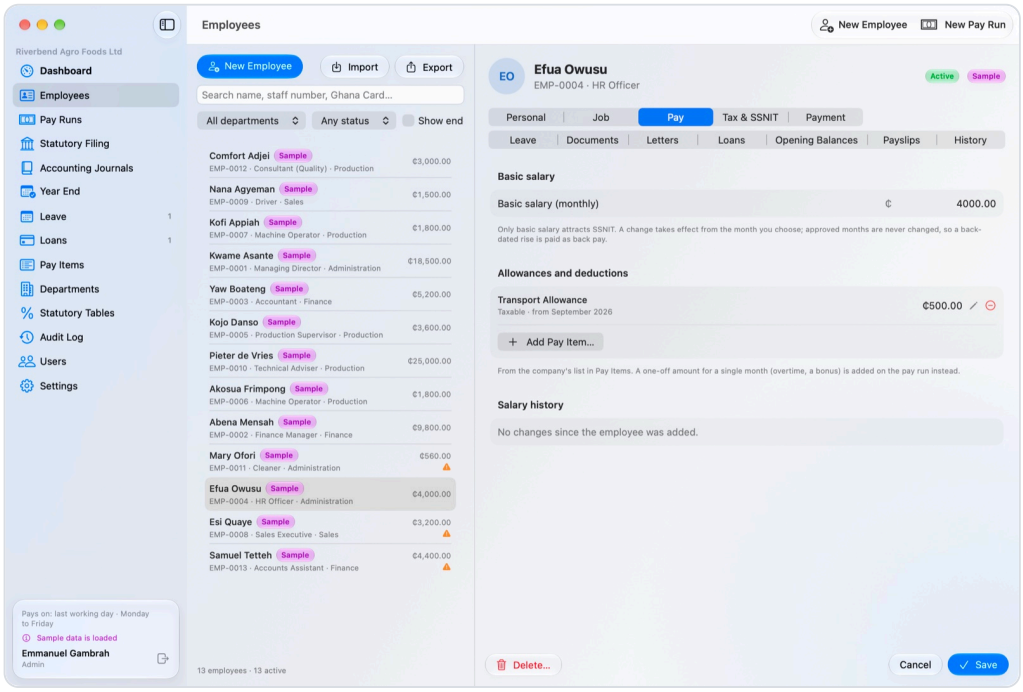
5.4 Ending employment, and deleting

When someone leaves, set **Status** to **Ended** on the Job tab, with the end date and the reason. They're paid for the working days up to that date in their last month (chapter 9.5), then drop out of later runs. Their record and history stay, and ended employees don't count against the licence.

Delete… (admins only) is for a record added by mistake. Someone who has been paid in an approved run can't be deleted. Like every delete, it asks first, with **Cancel** as the default.

The record's second row of tabs holds what's already on file: **Leave** (chapter 13), **Documents** (chapter 14), **Letters** (chapter 15), **Opening Balances** (chapter 21), **Payslips** (chapter 12) and **History**. The **Job** tab also has the date a contract ends (for contract and temporary staff) and the date the appointment was confirmed after probation.

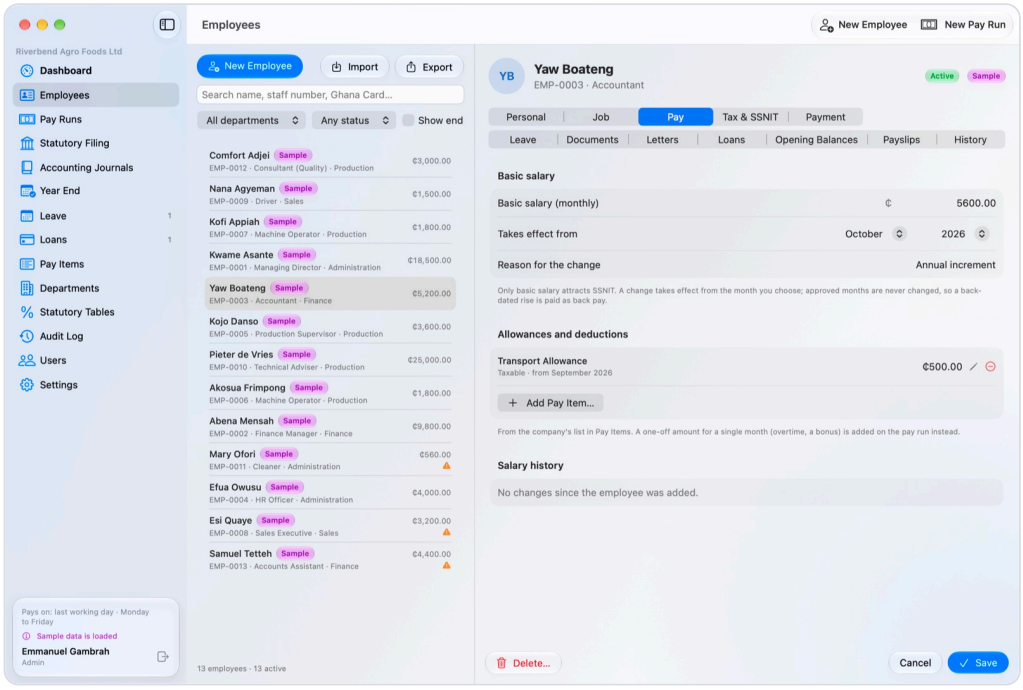
6. Salaries, allowances and deductions



The Pay tab: basic salary, allowances and deductions, salary history.

6.1 Changing basic salary

Type the new basic salary. Two more fields appear: **Takes effect from** (the month) and **Reason for the change**. Both are needed to save. The change goes into the salary history, and each pay run uses the salary in force in its month, so a rise from next month doesn't change this month's run.



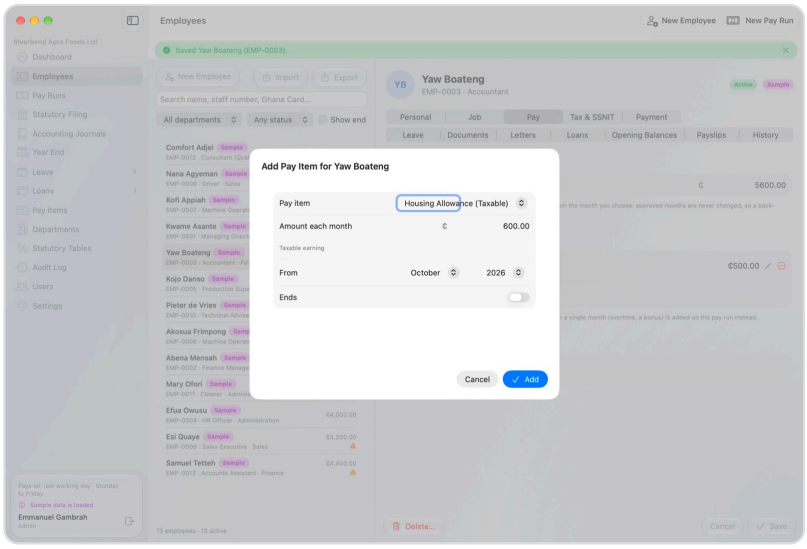
A rise for Yaw Boateng from October, with the reason.

Approved months are never changed. A rise from a month whose run is already approved is **back-dated**: tick **Back-dated: work out the back pay**, and the difference for each approved month becomes back pay,

paid on the next run or a supplementary run (chapters 9.11 and 10.10). Without the tick, the app asks you to choose the next open month.

6.2 Allowances and deductions on an employee

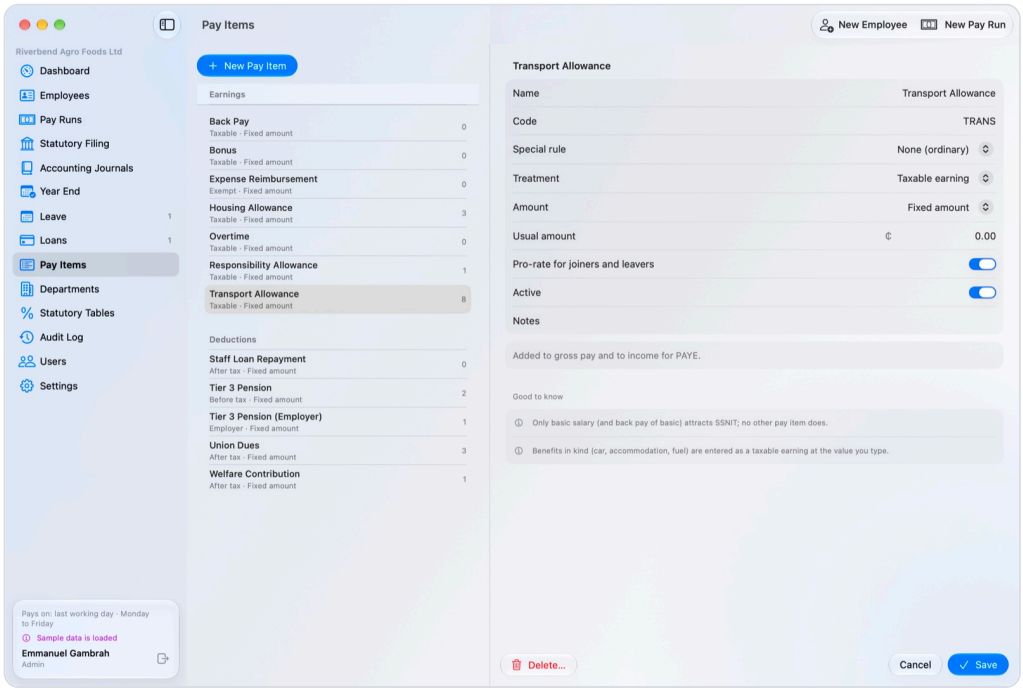
1. On the Pay tab, press **Add Pay Item…**.
2. Choose the item from the company's list (chapter 7). Its usual amount is filled in; change it for this employee if needed. A percentage item takes a percentage of basic salary instead.
3. Choose the first month it applies and, if it stops, the last month.
4. Press **Add**.



Adding a housing allowance of ₵600 a month from October.

Use the pencil to change an amount or its months, and the red minus to remove it. A one-off amount for a single month (overtime, a bonus, a shortage deduction) is added on the pay run instead (chapter 10.4).

7. Pay items



Pay Items: the company's list of allowances and deductions.

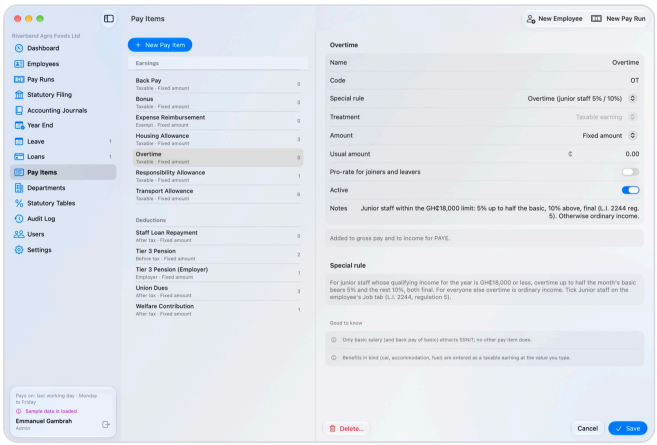
The company starts with the usual items: Transport, Housing and Responsibility allowances, Overtime, Bonus, Back Pay, Expense Reimbursement, Tier 3 Pension and Tier 3 Pension (Employer), Union Dues, Welfare Contribution and Staff Loan Repayment. Since 1.5, record loans on the **Loans** screen instead (chapter 17): it keeps the balance and stops by itself when the loan is repaid. A Staff Loan Repayment item already on an employee keeps working until you remove it. A company file from an earlier version gets Back Pay and the two Tier 3 items, and its Overtime and Bonus items their special rules, the first time 1.4 opens it. Change, add or switch off any of them. The number beside each shows how many employees have it.

Treatment	What it does
Taxable earning	Added to gross pay and to income for PAYE. Most allowances.
Tax-exempt earning	Added to gross pay but left out of PAYE. Only for amounts the law exempts, such as a reimbursement backed by receipts.
Deduction before tax	Taken from pay before PAYE is worked out, so it reduces chargeable income (an employee's Tier 3 contribution, within its limit).
Deduction after tax	Taken from net pay: union dues, welfare, loan repayments, staff purchases.
Paid by the employer	Paid for the employee but not through their pay: an employer's Tier 3 contribution. Not part of gross pay and not deducted; it adds to the employer's cost.

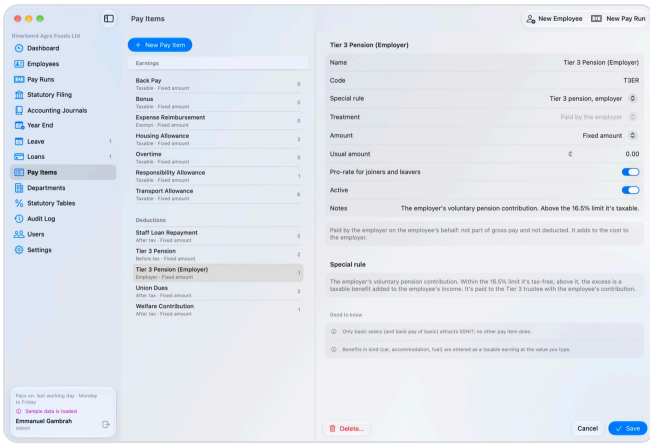
Special rule marks an item that a tax rule applies to, and sets its treatment:

Special rule	What happens (chapter 9)
Bonus	5% final tax within 15% of the year's basic salary; the rest is ordinary income (9.7).
Overtime	Junior staff within GH₵18,000 a year: 5% up to half the basic, 10% above, final; otherwise ordinary income (9.8).
Back pay	Arrears of basic salary: SSNIT and PAYE in the month it's paid (9.11).
Tier 3 pension, employee / employer	Before tax within 16.5% of basic (9.10).
Accommodation, Vehicle, Other non-cash benefit	Benefits in kind: taxable like any earning at the value you type, and shown in their own columns on GRA's monthly and annual schedules instead of cash allowances.
Severance pay	Tax-free, with its own column on GRA's schedules.

Amount is a fixed amount in cedis or a percentage of basic salary. **Pro-rate for joiners and leavers** (fixed amounts only, on by default) cuts the amount in a part month the same way as basic salary; a percentage of basic follows the pro-rated basic anyway. An item that employees have can't be deleted: switch it off instead.



Overtime, with its special rule explained.

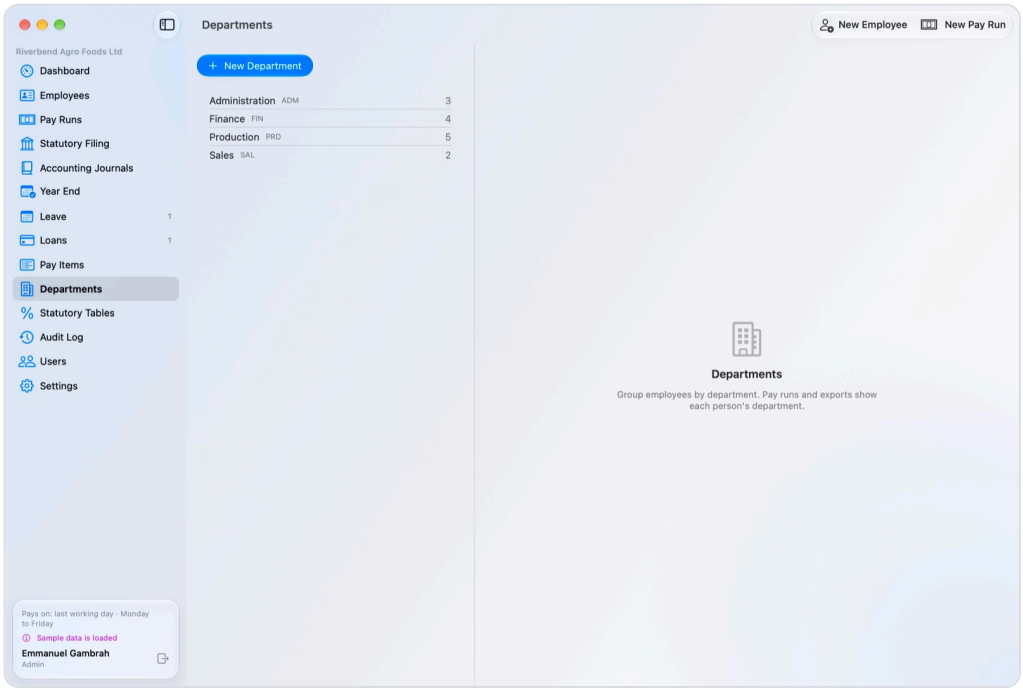


The employer's Tier 3: paid by the employer.

What the app still handles simply

- Only basic salary (and back pay of basic) attracts SSNIT; no other pay item does.
- Benefits in kind (car, accommodation, fuel) are entered as a taxable earning at the value you type.

8. Departments



Departments with the number of active employees in each.

Add departments here or with the **+** beside Department on an employee's Job tab. Choose one to rename it, give it a code, switch it off or see who is in it. A department with employees can't be deleted: move them first, or switch it off.

For the books, each department can have a cost centre and salary accounts of its own; both are set on the Accounting Journals screen (chapter 19.2 and 19.3).

9. How pay is worked out

Every employee's pay is worked out in the same order, to the pesewa (two decimal places, half a pesewa rounded up). Anyone can follow it in the pay run's calculation view (chapter 10.3).

Step	How
Basic salary	The monthly basic in force that month, pro-rated for joiners and leavers (9.5).
Gross pay	Basic + all earnings for the month.
SSNIT	On basic salary only, between the minimum and maximum insurable earnings: employee 5.5%, employer 13% (9.2).
Bonus and overtime	The part of a bonus within the year's 15% limit, and junior staff overtime, bear their own final taxes (9.7, 9.8) and stay out of taxable income.
Taxable income	Basic + taxable earnings, other than the bonus and overtime taxed on their own; plus an employer's Tier 3 above the limit.
Chargeable income	Taxable income – SSNIT employee – deductions before tax (Tier 3 within its limit) – personal reliefs.
PAYE	GRA's monthly bands for residents (9.3); a flat 25% for non-residents; 5% for a casual worker and 10% for part-time employment (9.9).
Net pay	Gross – SSNIT employee – PAYE – bonus and overtime tax – all deductions.
Employer cost	Gross + SSNIT employer + any Tier 3 the employer pays.

9.1 A worked example

A resident on a basic salary of GH₵4,000 with a taxable transport allowance of GH₵500, in October 2026:

Item	GH₵
Basic salary	4,000.00
Transport allowance (taxable)	500.00
Gross pay	**4,500.00**
SSNIT employee 5.5% of 4,000	220.00
Chargeable income (4,500 – 220)	4,280.00
PAYE: 588 @ 0% = 0.00 · 80 @ 5% = 4.00 · 100 @ 10% = 10.00 · 2,900 @ 17.5% = 507.50 · 612 @ 25% = 153.00	**674.50**
Net pay (4,500 – 220 – 674.50)	**3,605.50**
SSNIT employer 13%	520.00
Tier 1 to SSNIT 13.5% / Tier 2 to the trustee 5%	540.00 / 200.00
Employer cost (4,500 + 520)	5,020.00

9.2 SSNIT

- Contributions are on **basic salary only**: 18.5% in total, 13% from the employer and 5.5% from the employee. 13.5% goes to SSNIT (Tier 1) and 5% to the employee's Tier 2 trustee. The employee's 5.5% is taken off before PAYE.
- For 2026 (SSNIT Public Notice, 13 January 2026), contributions are charged on basic salary between **GH₵587.80** and **GH₵69,000** a month. Above the maximum, they're capped (GH₵3,795.00 employee, GH₵8,970.00 employer). Below the minimum, they're charged on GH₵587.80.
- Tier 1 is at least **GH₵79.40**, SSNIT's published minimum. Tier 2 takes whatever is left, so Tier 1 and Tier 2 always add up exactly to what was collected.
- An employee marked **Exempt from SSNIT** (for example a pensioner re-employed, or a foreign national covered elsewhere) pays nothing, and the employer pays nothing for them.

9.3 PAYE: resident monthly bands from September 2026

Chargeable income (monthly)	Rate
First GH₵588	0%
Next GH₵80	5%
Next GH₵100	10%
Next GH₵2,900	17.5%
Next GH₵16,000	25%
Next GH₵30,332	30%
Above GH₵50,000	35%

Source: GRA's PAYE page for the Year of Assessment 2026 (Income Tax (Amendment) Act, 2026, Act 1178). Non-residents pay a flat 25% of chargeable income, with no bands and no reliefs. The app only pays months from September 2026; earlier 2026 bands aren't included.

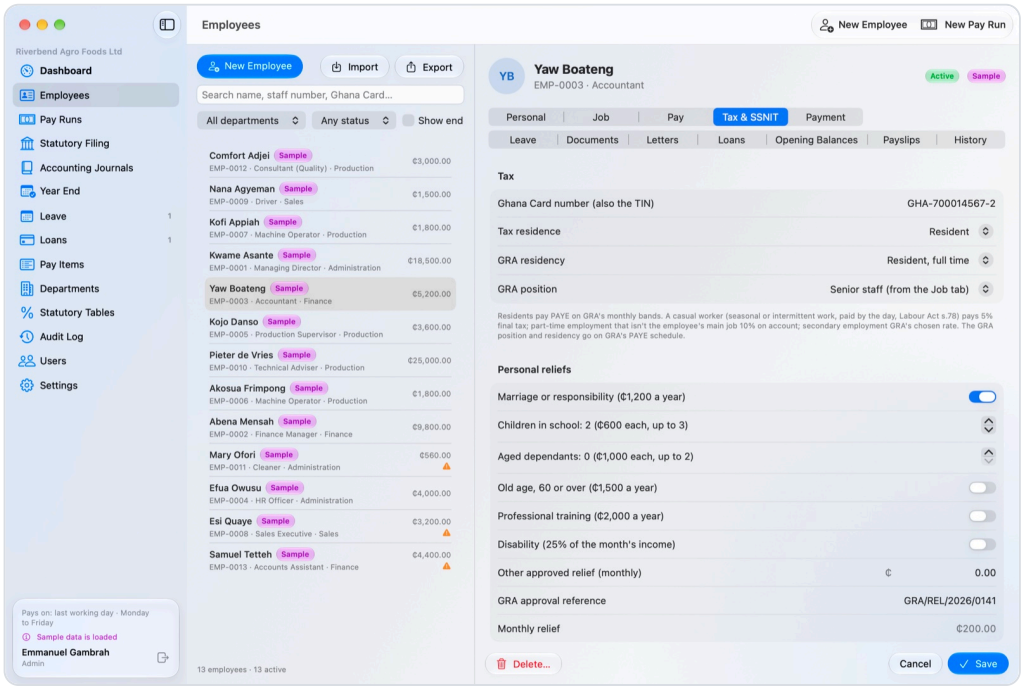
9.4 Personal reliefs

GRA grants these reliefs upfront, through payroll, once it approves the employee's relief form. Tick what was approved on the employee's **Tax & SSNIT** tab, with GRA's approval reference:

Relief	A year
Marriage or responsibility (caring for a spouse or at least two children)	GH₵1,200
Children's education, per child in a registered school in Ghana, up to 3 (one parent claims)	GH₵600 each
Aged dependent relative, 60 or over, up to 2	GH₵1,000 each
Old age, 60 or over	GH₵1,500
Professional training	GH₵2,000
Disability	25% of income

A twelfth of the yearly amounts comes off chargeable income each month; disability relief is a quarter of the month's employment income. **Other approved relief** takes a monthly amount for anything else GRA approves, such as mortgage interest. Source: GRA's "Personal Tax Relief" page (read October 2026).

Example: married with two children in school = (1,200 + 1,200) ÷ 12 = **GH₵200.00** a month. Non-residents get no reliefs.



Yaw Boateng's reliefs: married, two children in school.

9.5 Joiners and leavers

Someone who joins or leaves during a month is paid for the working days they're employed:

basic × working days employed ÷ working days in the month

Working days are the company's working week (Settings) minus Ghana's public holidays (chapter 22.5). Example: someone joining on Monday 19 October 2026 on GH₵4,400. October 2026 has 22 working days and no public holiday, and they work 10 of them: 4,400 × 10 ÷ 22 = **GH₵2,000.00**. SSNIT is worked out on the pro-rated basic (still at least the SSNIT minimum). Fixed allowances are pro-rated the same way unless the pay item says not to.

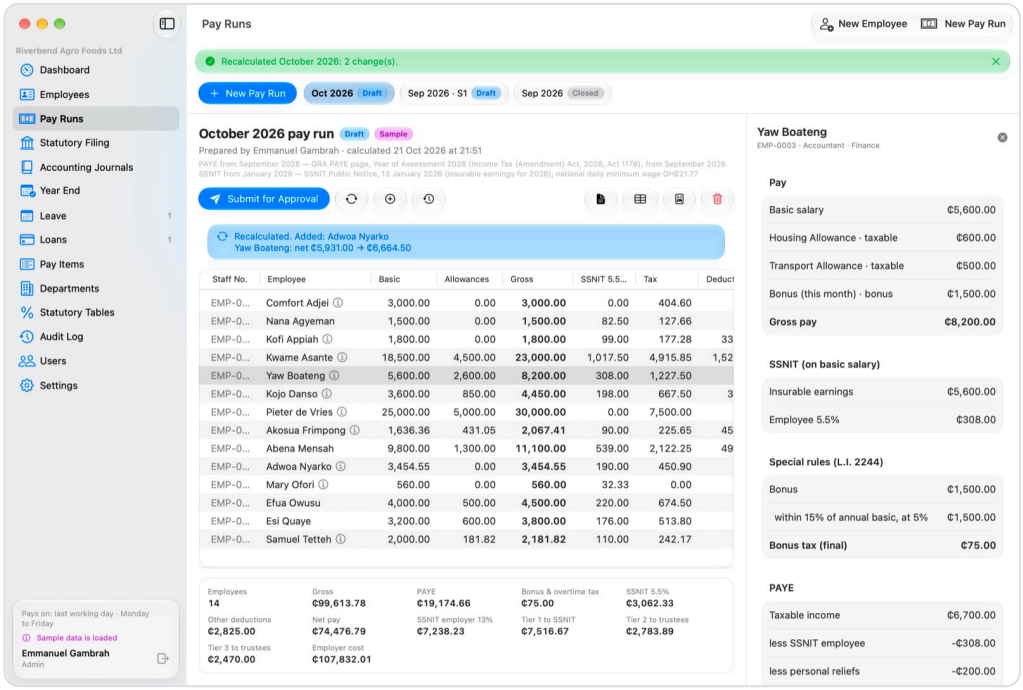
9.6 Net pay below zero

If deductions are larger than what's left after SSNIT and PAYE, net pay goes below zero. The run shows it in red and can't be submitted until it's fixed: reduce a deduction for that month, or add pay.

9.7 Bonus

Under regulation 5 of the Income Tax Regulations, 2016 (L.I. 2244), bonuses a resident receives in a year that are within **15% of their annual basic salary** bear a **5% final tax**; what's over is added to ordinary income for PAYE. The limit is for the whole year with this employer: the app keeps each employee's bonuses for the year (from the opening balance and every approved run) and uses only what's left of the limit. Annual basic is the month's full basic salary × 12; allowances don't count. Mark the line as a bonus (the standard Bonus item, or **Bonus** when adding a one-off line).

Example (TaxLawGH): basic GH₵10,000 a month, GH₵6,000 bonus already paid this year, a new bonus of GH₵20,000	GH₵
Limit for the year: 15% of 120,000	18,000.00
Left this year: 18,000 – 6,000	12,000.00
Bonus tax (final): 12,000 × 5%	600.00
Added to ordinary income: 20,000 – 12,000	8,000.00
PAYE on 10,000 + 8,000 – 550 SSNIT = 17,450	3,967.00
Net pay: 30,000 – 550 – 3,967 – 600	**24,883.00**

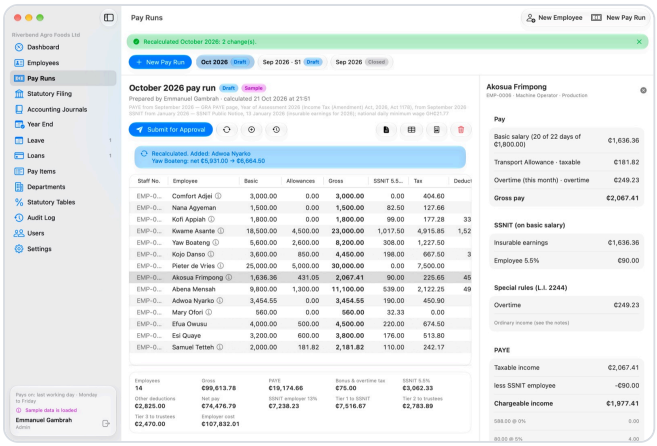


Yaw Boateng's long-service award, within the limit: all at 5%.

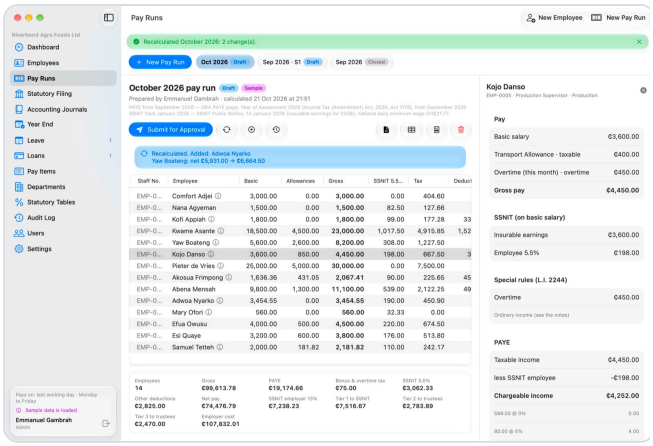
9.8 Overtime

Under the same regulation, overtime bears a **final tax** only for an employee who is **junior staff** (by grade, not just job title: tick **Junior staff** on the Job tab) **and** whose qualifying employment income for the year is **not more than GH₵18,000**. Overtime up to **half the month's basic** bears **5%**, and anything above **10%**. For everyone else, overtime is ordinary income. The app tests the GH₵18,000 limit with the income already paid this year plus this month's basic and ordinary allowances for each month left in the year (overtime and bonuses aren't counted). The run's notes say which way each employee's overtime went, and why.

Example (TaxLawGH): junior staff, basic GH₵1,200, overtime GH₵900. Half the basic is 600: 600 × 5% = 30, and 300 × 10% = 30, so **GH₵60.00** overtime tax; the overtime isn't added to income for PAYE.



Akosua Frimpong, junior staff: her pay projects over GH₵18,000 for the year, so this overtime is ordinary income.



Kojo Danso, senior staff: ordinary income.

9.9 Casual workers and part-time employment

Choose the employee's **GRA residency** on the Tax & SSNIT tab:

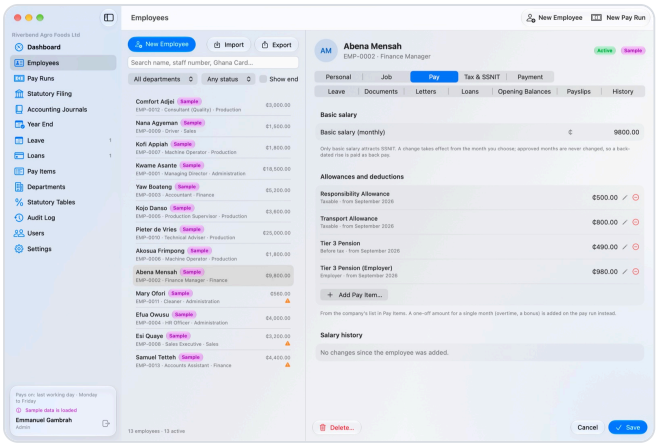
- **Resident, casual (5%)**: a casual worker under section 78 of the Labour Act (seasonal or intermittent work, not continuous for more than six months, **and** paid at a daily rate; a daily rate alone isn't enough) pays **5% final tax** (regulation 6). Example: GH₵600 → GH₵30 tax → GH₵570 paid.
- **Resident, part time (10%)**: employment that isn't the employee's regular employment (regulations 9 and 13) has **10%** withheld **on account**: it counts towards their tax for the year. Example: GH₵3,000 → GH₵300 → GH₵2,700. A temporary worker in their main job pays ordinary PAYE.
- **Secondary employment** at one of GRA's rates: that rate, on account.

The rate applies to chargeable income (after SSNIT and reliefs), exactly as GRA's PAYE schedule works it out, so the run and the schedule agree. For these employees a bonus or overtime is part of the flat-rate pay. Non-residents pay 25% on everything, bonus and overtime included.

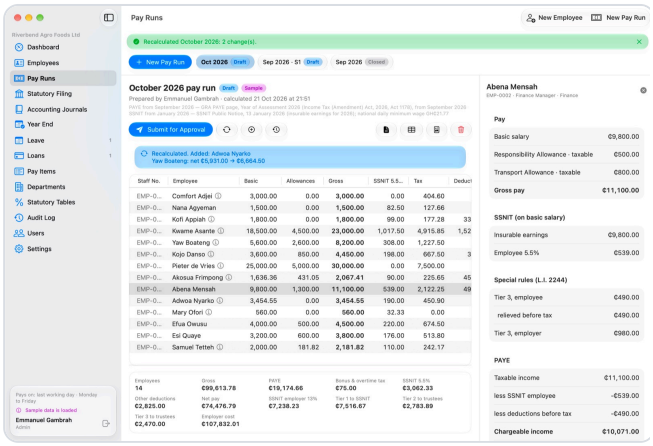
9.10 Tier 3 voluntary pensions

Give an employee the **Tier 3 Pension** item (their own contribution, before tax) and, if the company contributes too, **Tier 3 Pension (Employer)**. Contributions are relieved up to **16.5% of the month's basic salary**, the employee's first, then the employer's (National Pensions Act, 2008, Act 766, s.112). Above the limit, the employee's excess is still deducted but gets no relief, and the employer's excess is a taxable benefit added to the employee's income. The employee's Tier 3 trustee is on the Tax & SSNIT tab (blank means their Tier 2 trustee).

Example: basic GH₵4,000 + transport GH₵500; Tier 3 GH₵200 from the employee and GH₵400 from the employer	**GH₵**
Limit: 16.5% of 4,000 (600 used)	660.00
Chargeable income: 4,500 – 220 SSNIT – 200 Tier 3	4,080.00
PAYE	624.50
Net pay: 4,500 – 220 – 624.50 – 200	**3,455.50**
Employer cost: 4,500 + 520 SSNIT + 400 Tier 3	5,420.00



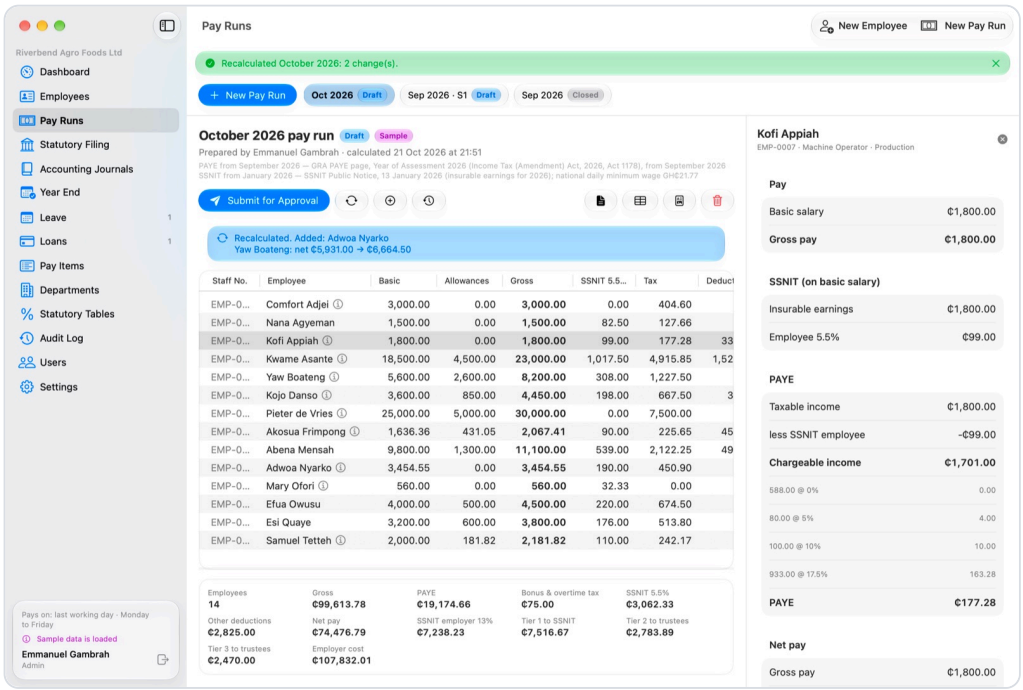
Abena Mensah's Tier 3, hers and the company's.



Her calculation: relieved before tax.

9.11 Back pay

When a rise is back-dated into months already approved (chapter 6.1), the app compares each approved month's basic salary with the basic now in force for it (pro-rated as that month was) and shows the difference as **back pay due**. Back pay is arrears of basic salary: it attracts **SSNIT** and **PAYE in the month it's paid**. Example: October was paid on GH₵4,000 and a rise to GH₵4,400 from October is entered in November: GH₵400 back pay. In November's run: SSNIT on 4,400 + 400 = 4,800 (264.00), PAYE 738.50, net pay 3,797.50. On GRA's schedule, back pay goes in the basic salary column with the month's basic.



Kofi Appiah's grade review was back-dated to September: the run notes the back pay due.

10. Pay runs

1
Start the month's run: everyone is calculated.

2
Check each person; add one-off lines; recalculate after changes.

3
Submit for approval.

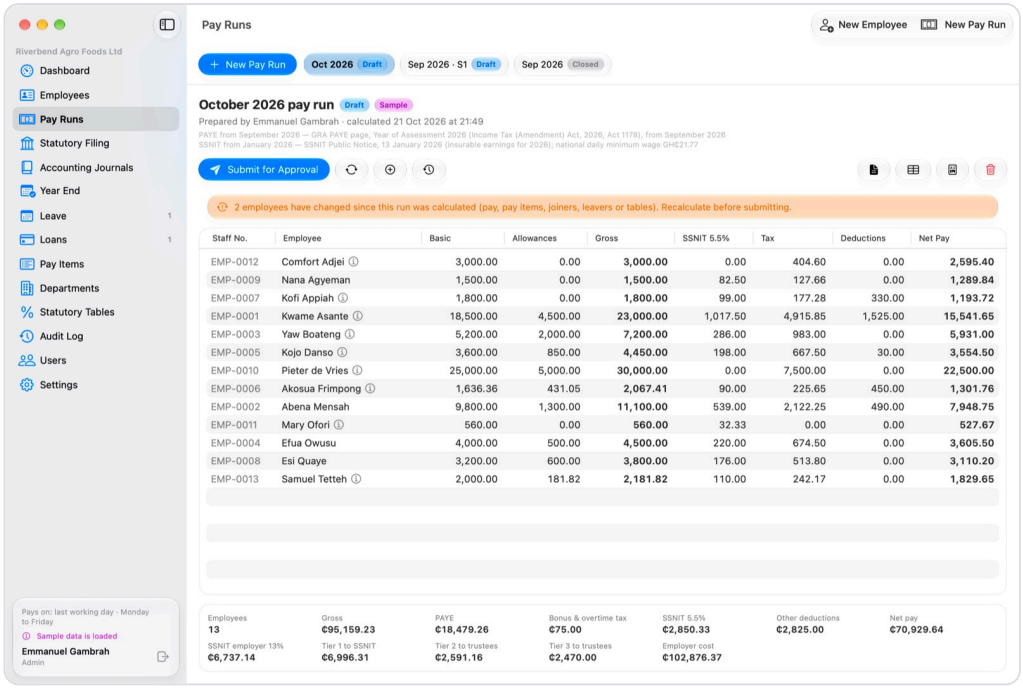
4
An approver approves with their PIN: the run is frozen.

5
Pay the salaries, mark the run paid, then close it.

10.1 Starting a run

Press **New Pay Run** (⇧⌘R). Choose the month: the window shows the PAYE and SSNIT tables it will use, the working days and how many employees will be paid. Press **Start and Calculate**. There is one regular run per month (supplementary runs, 10.10, come after it). Everyone employed for at least one working day of the month is in it.

10.2 The run

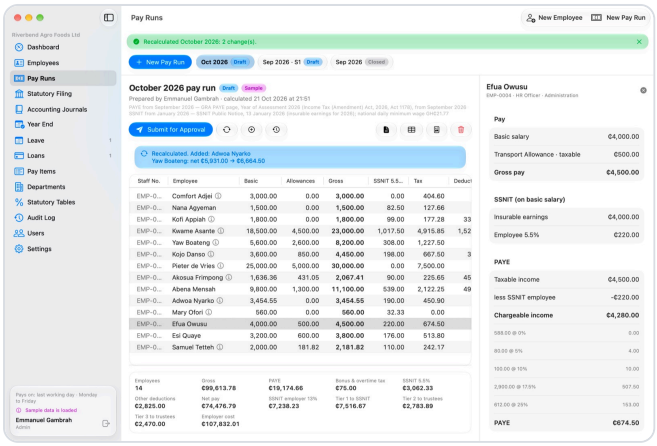


October's draft after two changes: a pay rise and a new employee. The orange bar says the run needs recalculating.

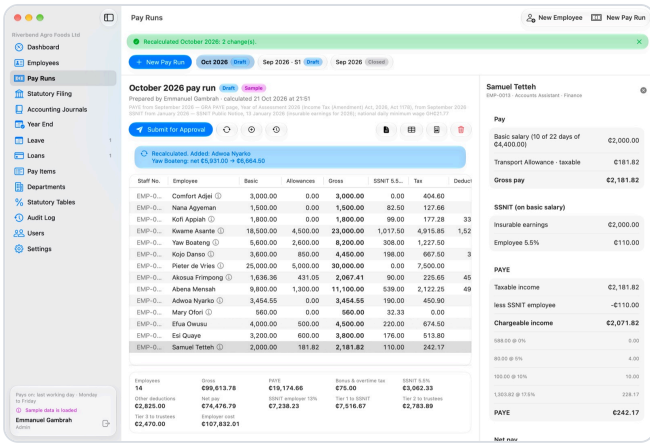
The months are along the top, newest first, each with its status; a supplementary run shows as, for example, **Sep 2026 · S1**. The table lists every employee with basic salary, allowances, gross pay, SSNIT, tax (PAYE plus any bonus and overtime tax), other deductions and net pay; the totals underneath include the bonus and overtime tax, the employer's SSNIT, the Tier 1, Tier 2 and Tier 3 remittances and the employer cost. An ⓘ beside a name has a note: pro-rated, below the minimum wage, non-resident, SSNIT exempt, no opening balance, how a bonus or overtime was taxed, back pay due.

10.3 Each person's calculation

Click an employee to see their calculation, laid out in the order of chapter 9 with the PAYE worked band by band, what goes to SSNIT and the Tier 2 trustee, and where the money is paid.



Efua Owusu: the worked example.



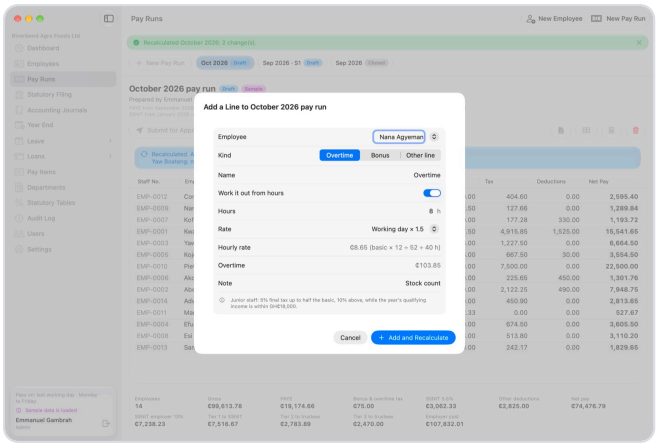
Samuel Tetteh joined on 19 October: 10 of 22 days.

10.4 One-off lines: overtime, bonuses and the rest

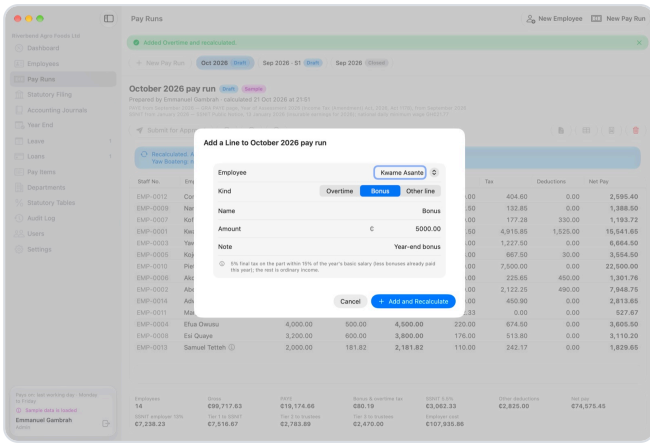
For pay or deductions in this month only, press **Add One-off Line…**, choose the employee and the kind:

- **Overtime**: tick **Work it out from hours**, type the hours and choose the rate, **working day** or **rest day or holiday**. The hourly rate is the monthly basic × 12 ÷ 52 ÷ the company's weekly hours, and the rates are multiples of it (1.5 and 2 unless Settings › Pay says otherwise). Example: basic GH₵1,200, a 40-hour week, 10 hours at 1.5: 1,200 × 12 × 10 × 1.5 ÷ 2,080 = **GH₵103.85**. Or untick it and type the amount.
- **Bonus**: type the amount; the 15% rule applies (9.7).
- **Other line**: name it, choose its treatment (taxable, exempt, before or after tax) and type the amount, for example a shortage deduction.

Add a note and press **Add and Recalculate**. The line appears in that person's calculation marked "(this month)" with how it was taxed, and can be removed there while the run is a draft.



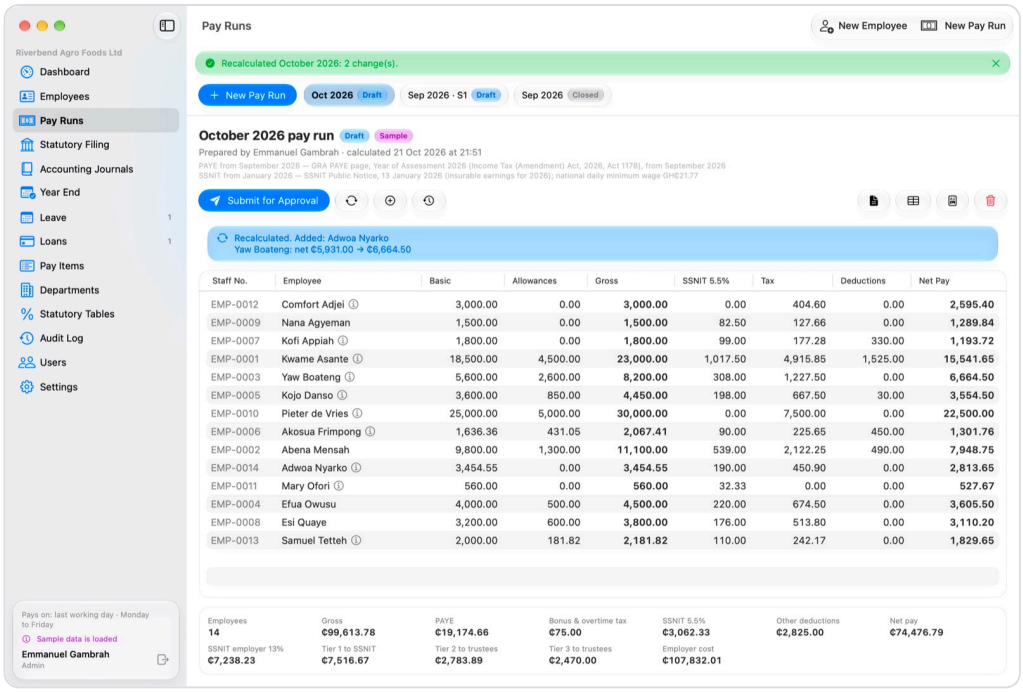
Overtime from hours for Nana Agyeman.



A bonus for Kwame Asante.

10.5 Recalculating

A draft doesn't change by itself. When employees, salaries, pay items, holidays or tables change, the run shows how many employees are affected. Press **Recalculate**: the run re-reads everyone and lists what changed, with each changed person's net pay before and after.



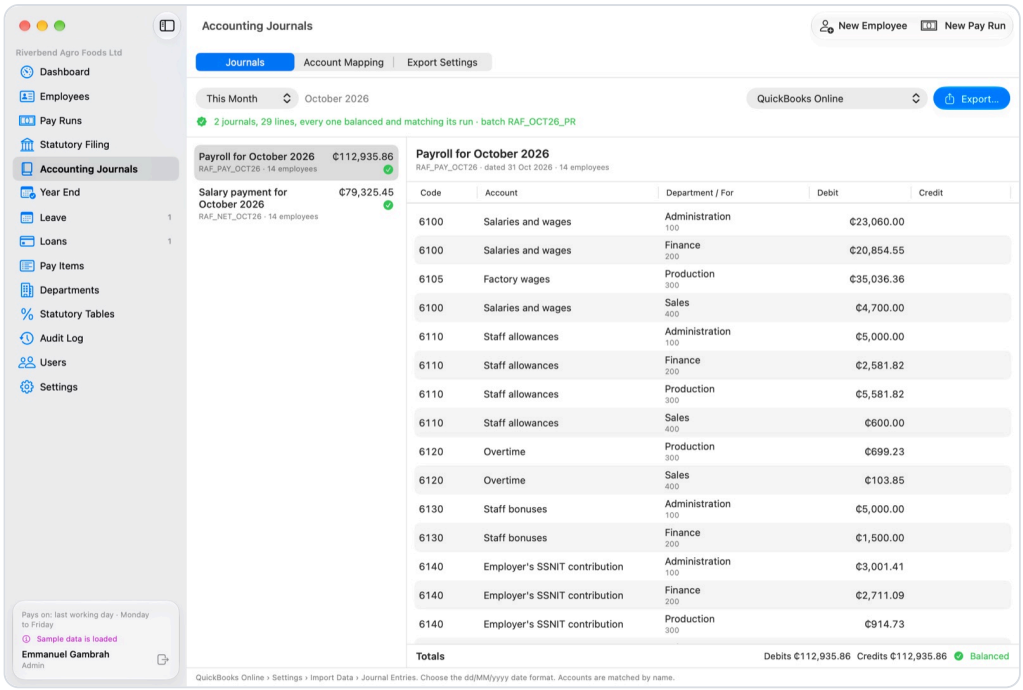
After recalculating: Adwoa Nyarko added, Yaw Boateng's net pay up with his rise.

10.6 Submitting

Press **Submit for Approval**. It's refused if the run needs recalculating, or if anyone's net pay is below zero (they're listed). Loan repayments never cause this: they take only what net pay allows (chapter 17.3). Once submitted, the run waits for an approver (chapter 11) and the Pay Runs screen shows a number in the sidebar.

10.7 Paying and closing

After approval, press **Pay Staff…** for the bank payment schedule, the Mobile Money list and the cash pay sheet, then **Mark Paid…** once the bank confirms the salaries have gone out (chapter 18). Then press **Close Run**. A closed run is the final record of the month.



September, closed.

10.8 Exporting

Export to Excel saves the run as an Excel workbook: one row per employee with every allowance and deduction in its own column (loan repayments and salary advances each in one column), gross pay, SSNIT, chargeable income, PAYE, net pay, the employer's SSNIT, Tier 1 and Tier 2, employer cost, and the Ghana Card, SSNIT number, trustee and payment details, with totals at the foot. **Summary PDF** saves a printable summary of the run (one line per employee, with totals) under the company's heading. When the buttons are narrow they show only their icons; hold the pointer over one to see its name.

10.9 Deleting a draft

Delete Draft… removes a draft run and its one-off lines. Employees and pay items aren't touched. Only drafts can be deleted.

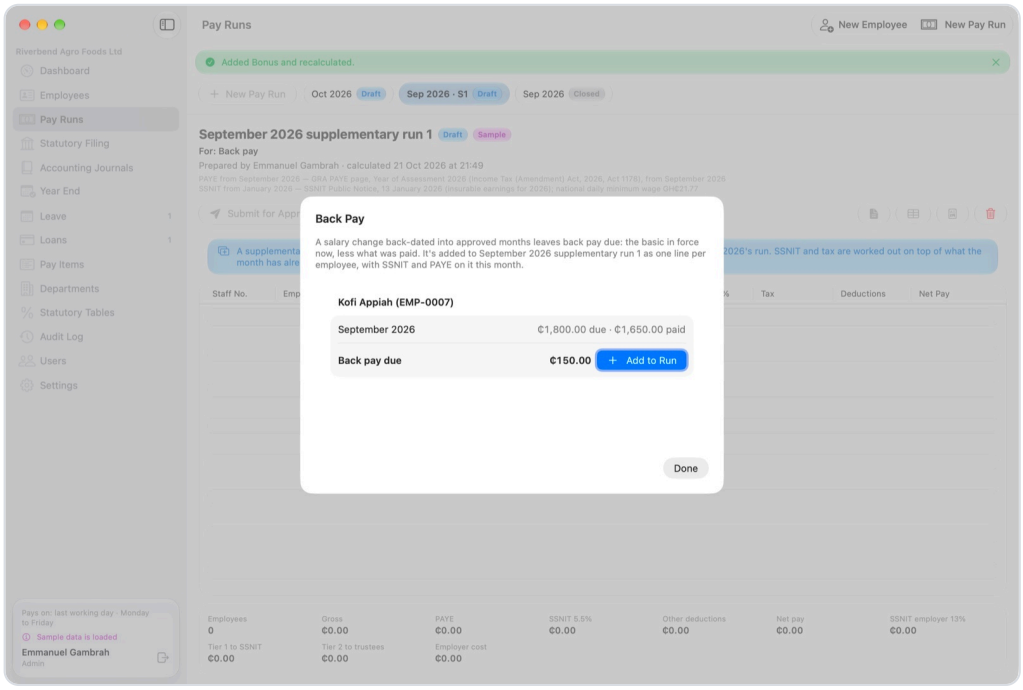
10.10 Back pay and supplementary runs

Back pay from a back-dated rise (9.11) can go on the next regular run or on a supplementary run. On a draft run, **Back Pay…** appears when anyone has back pay due: it lists each approved month with the basic due and the basic paid, and **Add to Run** adds the total as one **Back pay** line, with the months in its note. Back pay already added to a run isn't offered twice.

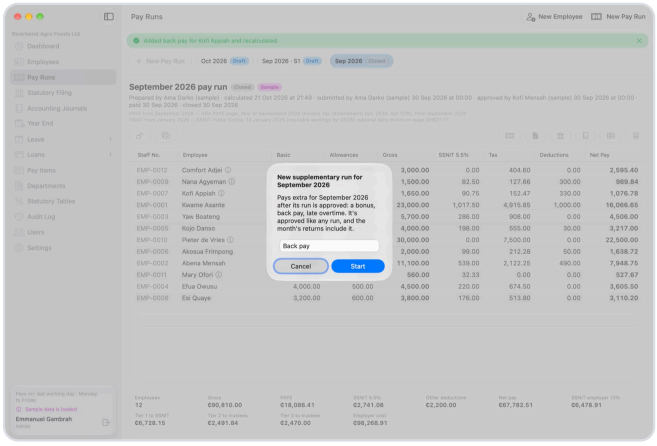
A **supplementary run** pays extra for a month whose regular run is already approved: a bonus decided late, back pay, overtime that came in after the run. On the approved run, press **Supplementary Run…**, say what it's for, and press **Start**. It starts empty: add lines with **Add Line…** or **Back Pay…**, for staff paid in that month. It's submitted, approved, paid and closed like any run, and gives its own payslips, marked "supplementary".

SSNIT and tax in a supplementary run are worked out **on top of the month**: the month's SSNIT and PAYE on everything paid so far, less what the regular run already deducted. So paying GH₵400 back pay in a supplementary run costs exactly what it would have in the regular run. Example: October's regular run paid GH₵4,000 (SSNIT 220.00, PAYE 549.50); a supplementary October run pays GH₵400 back pay: SSNIT

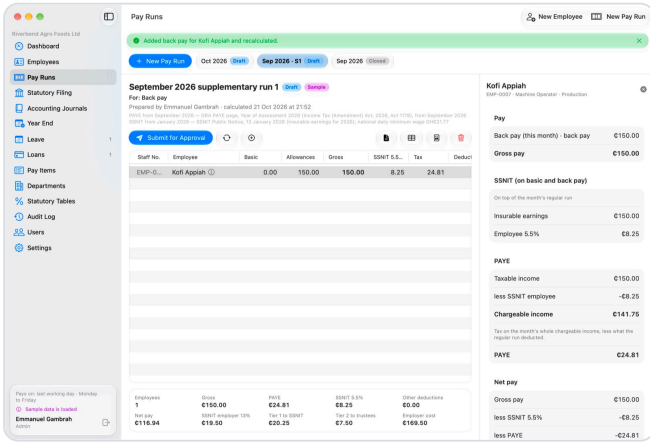
22.00 more, PAYE 94.50 more (the month's PAYE on 4,158 is 644.00), net 283.50. A bonus's 15% limit and overtime's half-of-basic band count what the regular run already used.



Back Pay…: Kofi Appiah, GH₵1,800 due for September against GH₵1,650 paid.



Starting a supplementary run for September.

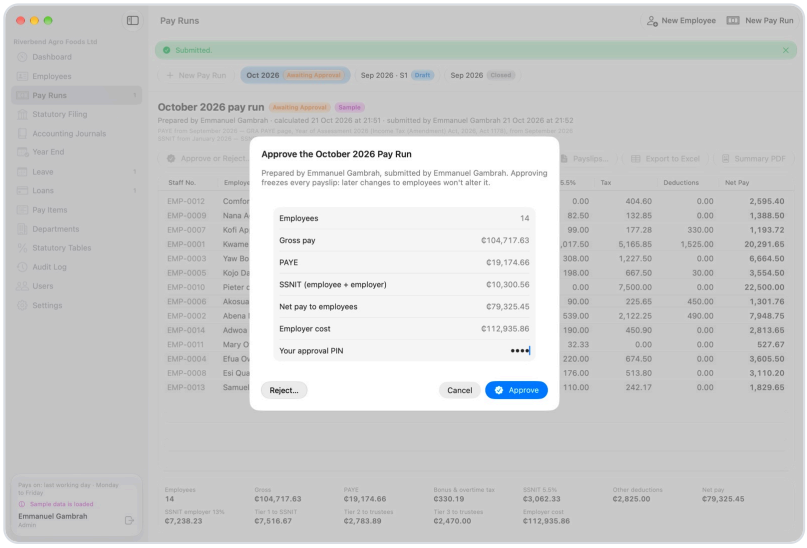


The back pay, taxed on top of September.

There's one open supplementary run per month at a time. A regular run can't be reopened while an approved supplementary run sits on top of it: reopen the supplementary run first. The month's returns (chapter 16) include its supplementary runs once they're approved.

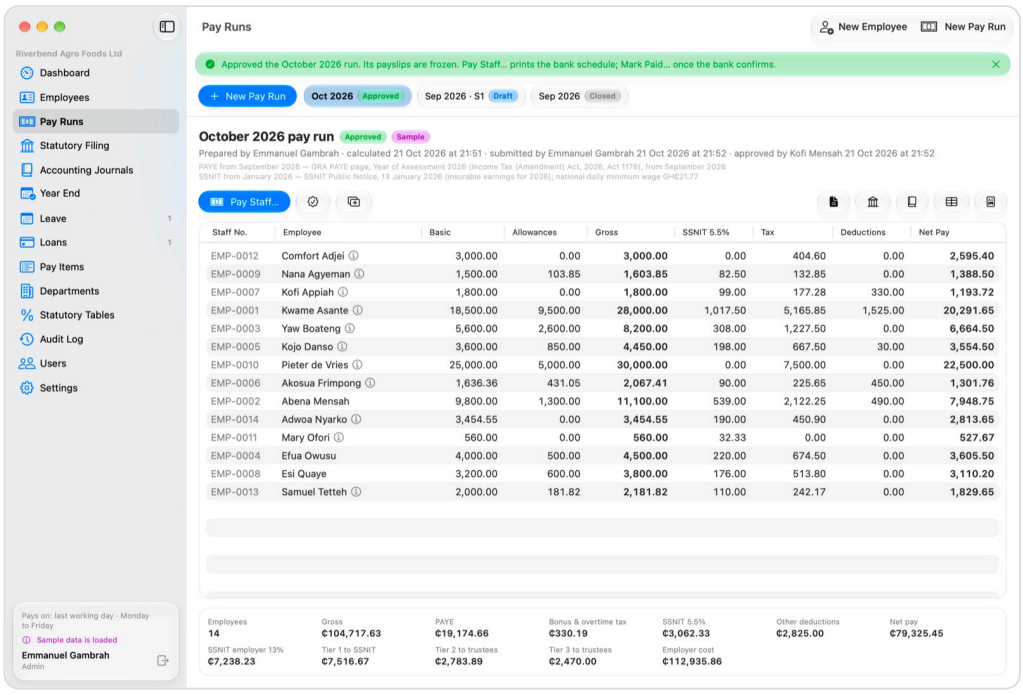
11. Approving a pay run

Every pay run must be approved before it can be marked paid, and the person who prepared or submitted it can't approve it. An approver (or another admin) opens the run and presses **Approve or Reject…**.



Approving October: the totals, and the approver's PIN.

- **Approve**: type your PIN and press **Approve**. The PIN says who approved; it's recorded with the time. If anything changed since the run was submitted, approval is refused: reject it so it can be recalculated.
- **Reject**: press **Reject…**, type why, type your PIN and press **Reject**. The run goes back to draft with your reason shown on it.



Approved: the payslips are frozen.

Approved means frozen

Approving takes a snapshot of every employee in the run — name, Ghana Card and SSNIT numbers, department, bank details — and every amount. Changing an employee or a pay item afterwards never changes an approved run. Salary changes can only take effect after the latest approved month.

11.1 A company with one user

If you're the only active user, you approve your own runs with your admin PIN. The audit log marks them as **self-approved**, and the dashboard suggests adding an approver in Users, so every run gets a second pair of eyes.

11.2 Reopening a closed run

An admin can reopen a closed run to correct it: **Reopen…**, with a reason that goes in the audit log. It goes back to draft, and is recalculated, submitted and approved again like any run. Salaries may already have been paid from it, so reopen only when you must.

12. Payslips

Payslips come from **approved** runs (approved, paid or closed). A draft or a run awaiting approval can still change, so its **Payslips…** button explains that the run must be approved first. Once approved, each payslip is the run's frozen snapshot: the employee's details as they were and every amount exactly as approved. Changing the employee afterwards never changes a payslip.



Riverbend AGRO FOODS

Riverbend Agro Foods Ltd
Plot 14, Industrial Area, Kumasi
032 202 0000 · payroll@riverbend.example
TIN C0012345678
SSNIT employer no. E12345678

PAYSLIP
October 2026
Pay date 30 Oct 2026
PS-2026-10-EMP-0004

EMPLOYEE: Efua Owusu
STAFF NUMBER: EMP-0004
JOB TITLE: HR Officer
DEPARTMENT: Administration
GHANA CARD / TIN: GHA-700015678-3
SSNIT NUMBER: C011203450021
TIER 2 TRUSTEE: emPLE Pensions Trust
PAID BY: Bank transfer · GCB Bank, Adum · account ending 0211

EARNINGS	GH₵
Basic salary	4,000.00
Transport Allowance	500.00
Total earnings (gross pay)	**4,500.00**

DEDUCTIONS	GH₵
SSNIT (employee)	220.00
PAYE (income tax)	674.50
Total deductions	**894.50**

NET PAY
Three thousand six hundred and five Ghana cedis and fifty pesewas
₵3,605.50

COST TO THE EMPLOYER	
Gross pay	4,500.00
Employer's SSNIT	520.00
Total cost to the employer	**5,020.00**

THIS YEAR SO FAR (JAN – OCT 2026)	
Gross pay	45,000.00
Taxable income	45,000.00
SSNIT (employee)	2,200.00
Tax deducted	6,745.00

WHERE YOUR SSNIT GOES

Your SSNIT this month is ₵740.00: ₵220.00 from your pay and ₵520.00 from the employer. It is paid as Tier 1, ₵540.00 to SSNIT, and Tier 2, ₵200.00 to emPLE Pensions Trust. These are not extra deductions or extra costs.

Approved by Kofi Mensah on 21 Oct 2026 · Confidential: for Efua Owusu only.
Prepared with QS Prime HR-Payroll Manager by Quillstone Systems · Generated 21 Oct 2026 at 21:52

A payslip: the company's logo and details, the employee, earnings beside deductions, net pay in figures and words, the cost to the employer, and where the SSNIT goes (Efua Owusu, October 2026).

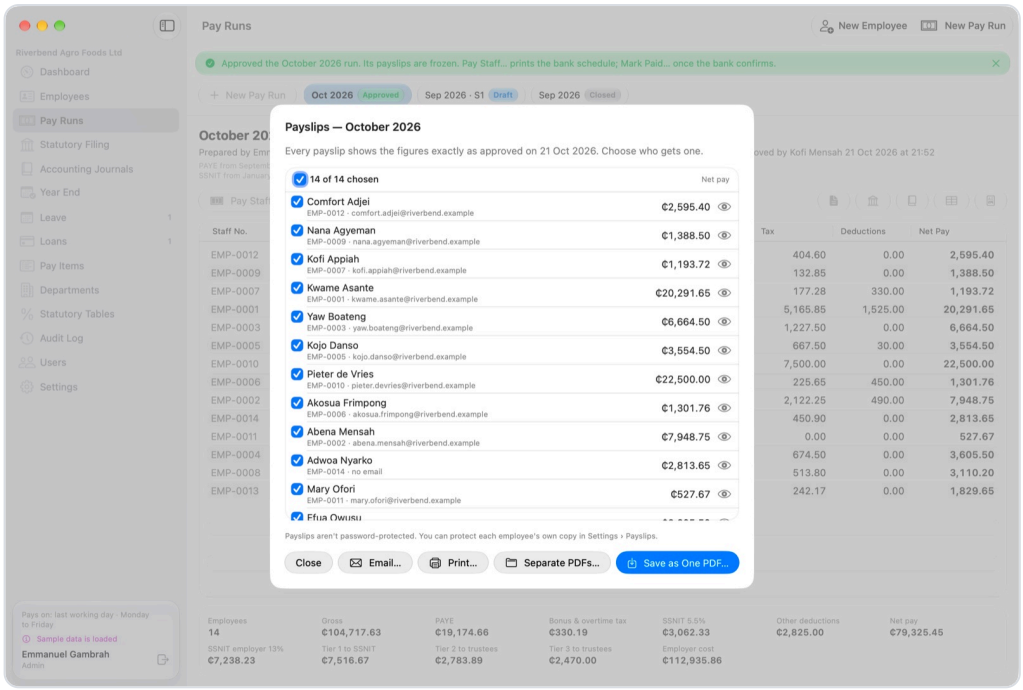
12.1 What's on a payslip

- **The company**: logo (Settings › Company Logo), name, address, phone and email, TIN and SSNIT employer number. On the right, the month, the pay date (the pay day in Settings, moved earlier past weekends and public holidays) and a reference such as PS-2026-10-EMP-0004.
- **The employee**: name, staff number, job title, department, Ghana Card, SSNIT number, Tier 2 trustee, and how they're paid. Only the last four digits of a bank account or Mobile Money number are printed.
- **Earnings**: basic salary (with the working days, for a joiner or leaver), each allowance, and one-off lines with their note. They add up to gross pay.
- **Deductions**: SSNIT (employee), PAYE, and each deduction. A loan or advance repayment names the loan and says what's still owed after this pay (chapter 17). Gross pay less total deductions is net pay.
- **Net pay** in figures and in words ("Three thousand six hundred and five Ghana cedis and fifty pesewas").
- **Cost to the employer**: gross pay plus the employer's SSNIT, which add up to the total cost (Settings can hide this). For a basic salary of ₵1,500: ₵1,500.00 + ₵195.00 = ₵1,695.00.
- **Where your SSNIT goes**: one sentence saying how the month's SSNIT (the employee's share plus the employer's) is paid out as Tier 1 to SSNIT and Tier 2 to the trustee. Tier 1 and Tier 2 aren't extra deductions or extra costs: they're the same money, split two ways (₵82.50 + ₵195.00 = ₵277.50 = ₵202.50 Tier 1 + ₵75.00 Tier 2).
- **This year so far** (from 1.8), beside the cost to the employer: gross pay, taxable income, SSNIT (employee), tax deducted and net pay from January to this payslip, opening balances included (Settings can hide it). When an opening balance brings in months before the app, net pay isn't shown, because the old payroll's net pay isn't kept. December's figures are the year's, as on the employee's tax certificate (chapter 20).
- At the foot: who approved the run and when, your message (Settings), and "Confidential".

> **How PAYE was worked out stays in the office**
> The payslip shows the PAYE deducted, not the working behind it (chargeable income and each band). The working is a back-office figure: select the employee in the pay run to see it, band by band (chapter 10).

12.2 Payslips for the whole run

Open the run in **Pay Runs** and press **Payslips…** (or **File › Payslips…**, ⇧⌘P). Everyone in the run is ticked; untick anyone you don't want. The eye button previews a payslip.

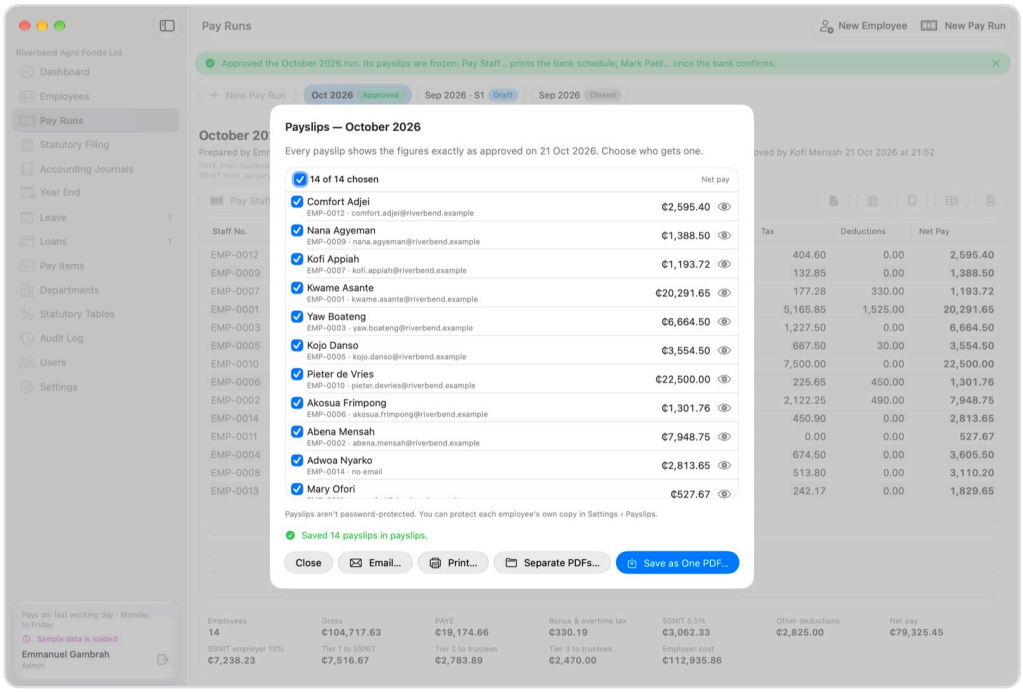


October's payslips: choose who, then save, print or email.

Button	What it does
Save as One PDF…	One file with a page per employee, for printing or the office file. It's never password-protected.
Separate PDFs…	Asks for a folder and saves one file per employee, named like "EMP-0004 Efua Owusu - Payslip October 2026.pdf". With a payslip password set, each file is locked (12.4).
Print…	The Mac's print dialog, a page per employee, A4.
Email…	Opens a new message in Mail for each employee with an email address, with their own payslip attached (12.5).

Who can do what

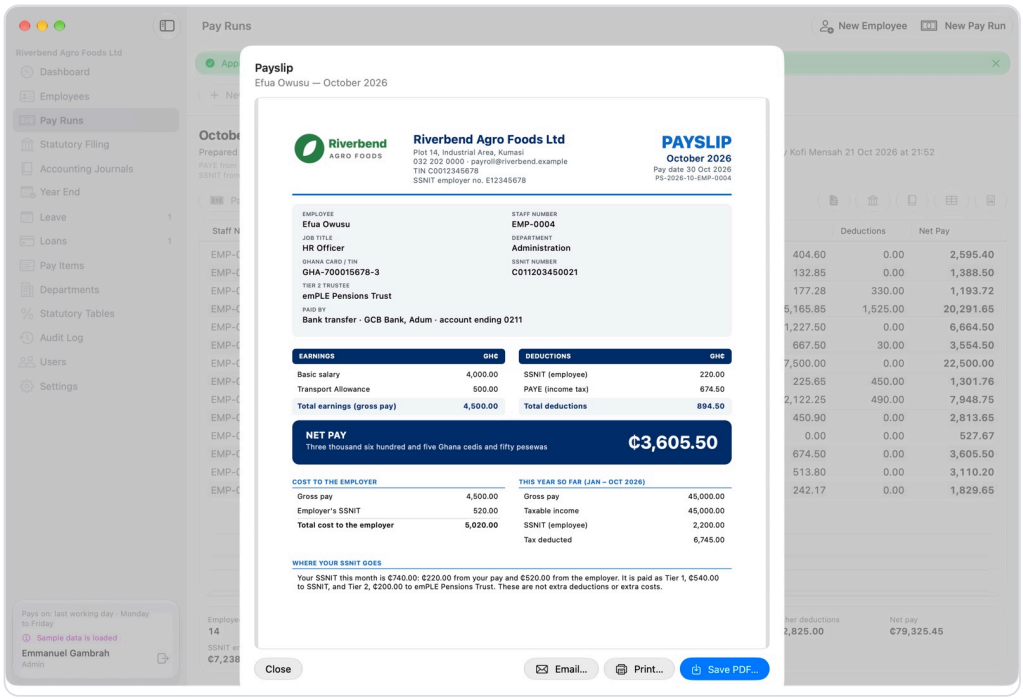
Admins and Payroll Officers save, print and email payslips. Approvers, and Viewers when salaries aren't hidden, can view them. Every payslip saved, printed or emailed is recorded in the audit log under Payslips.



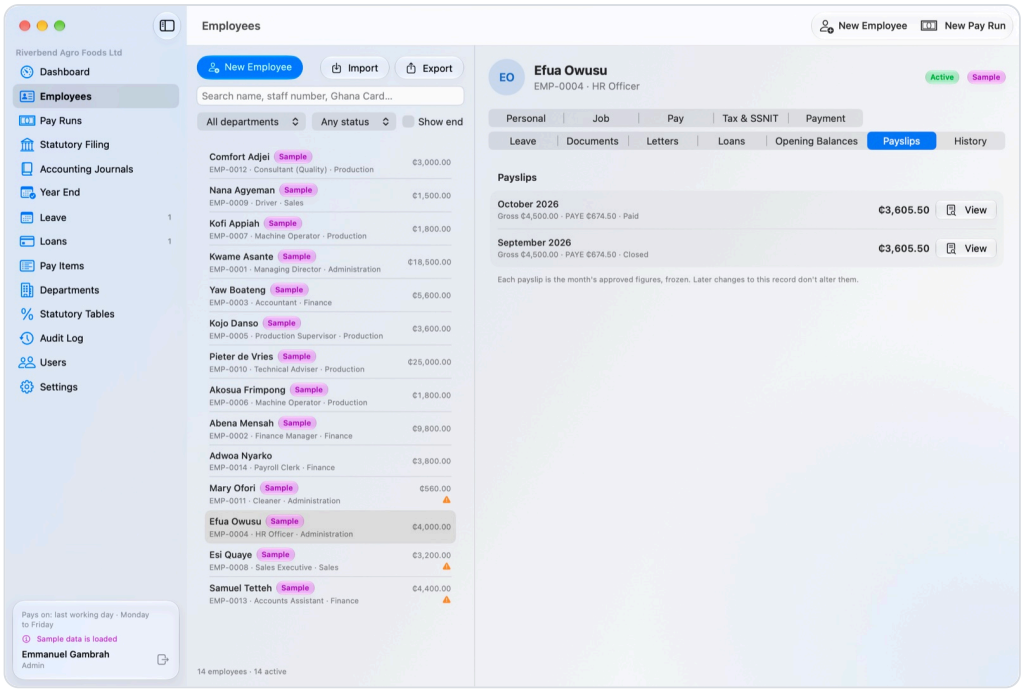
Saved one PDF per employee. Anyone who couldn't be saved is listed with the reason.

12.3 One employee's payslip

In a run, select the employee and press **View Payslip** under their calculation. On an employee's record, the **Payslips** tab lists every approved month, newest first, with gross pay, PAYE and net pay; **View** opens one. From the preview you can **Save PDF…**, **Print…** or **Email…**.



Efua Owusu's October payslip, ready to save, print or email.

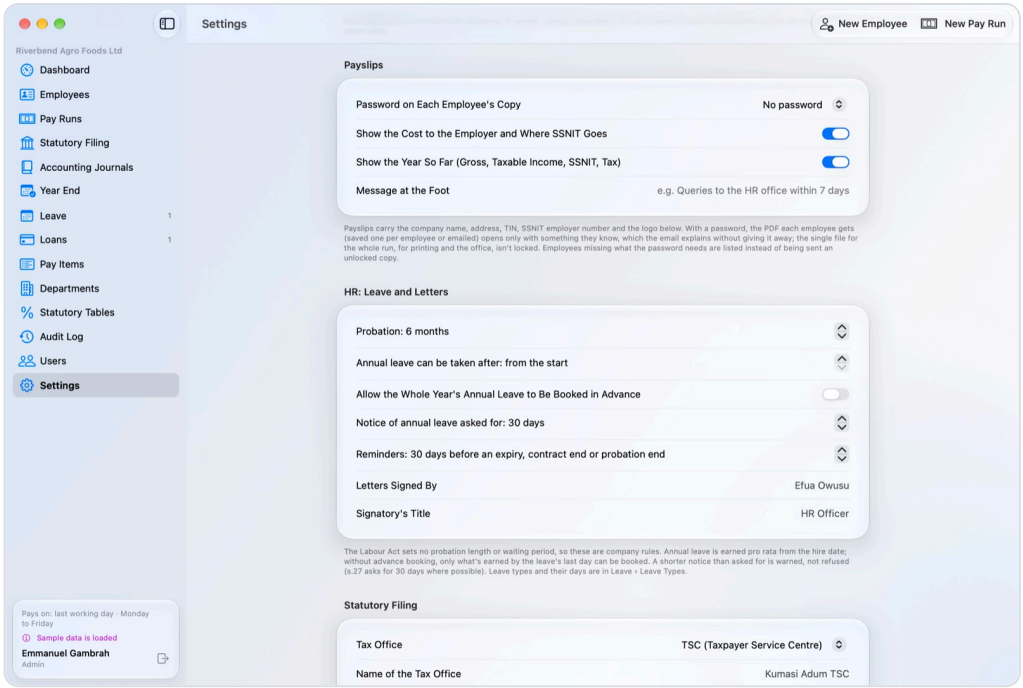


The Payslips tab: Efua's payslip history.

12.4 Password-protected payslips

In **Settings › Payslips**, choose what opens each employee's own copy: their **date of birth** (typed as DDMMYYYY, for example 05031990), the **ten digits of their Ghana Card number**, or their **staff number**. Separate PDFs and emailed payslips are then locked; the one-file copy for the office isn't.

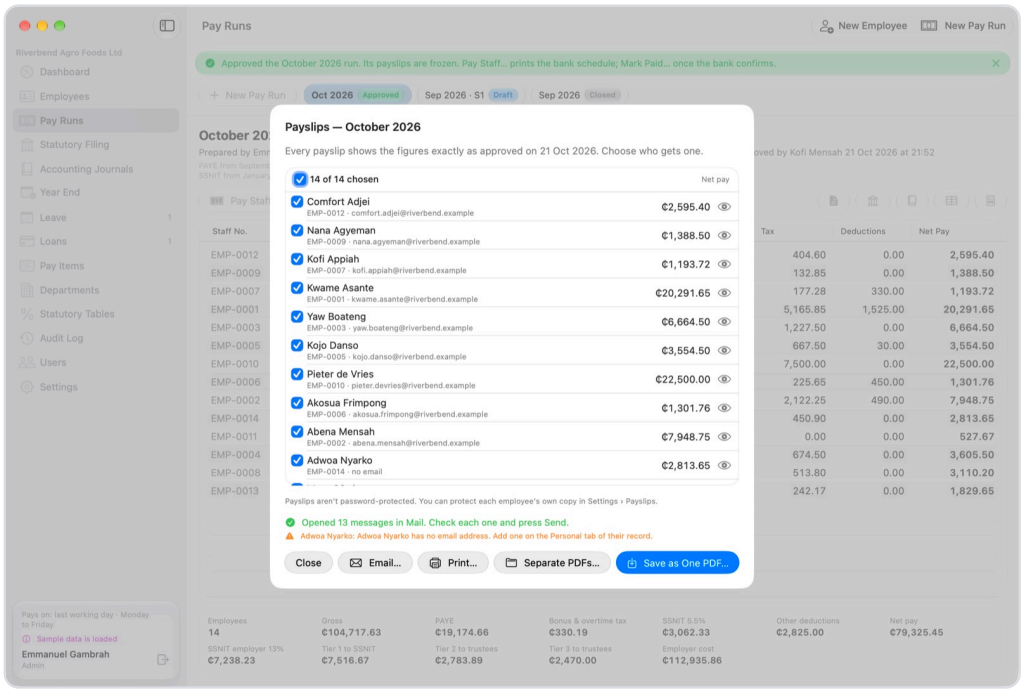
- The password is never written in the email: the message tells the employee what to type, not what it is.
- If an employee's record doesn't have what the password needs (no date of birth, say), their payslip isn't saved or sent unlocked: they're listed with the reason. Add the detail to their record and try again.
- On screen, payslips always show unlocked, for the payroll office.



Settings › Payslips: the password, the cost to the employer and a message at the foot.

12.5 Emailing payslips

Email… uses the Mac's **Mail** app, so it needs an email account set up in Mail. Each employee gets their own message, addressed to the email on their record, with the subject "*Company*: your payslip for October 2026" and their payslip attached. Nothing is sent by itself: check each message and press **Send** in Mail. Employees without an email address are listed so you can add one.



Thirteen messages opened in Mail; Adwoa Nyarko has no email address yet.

13. Leave

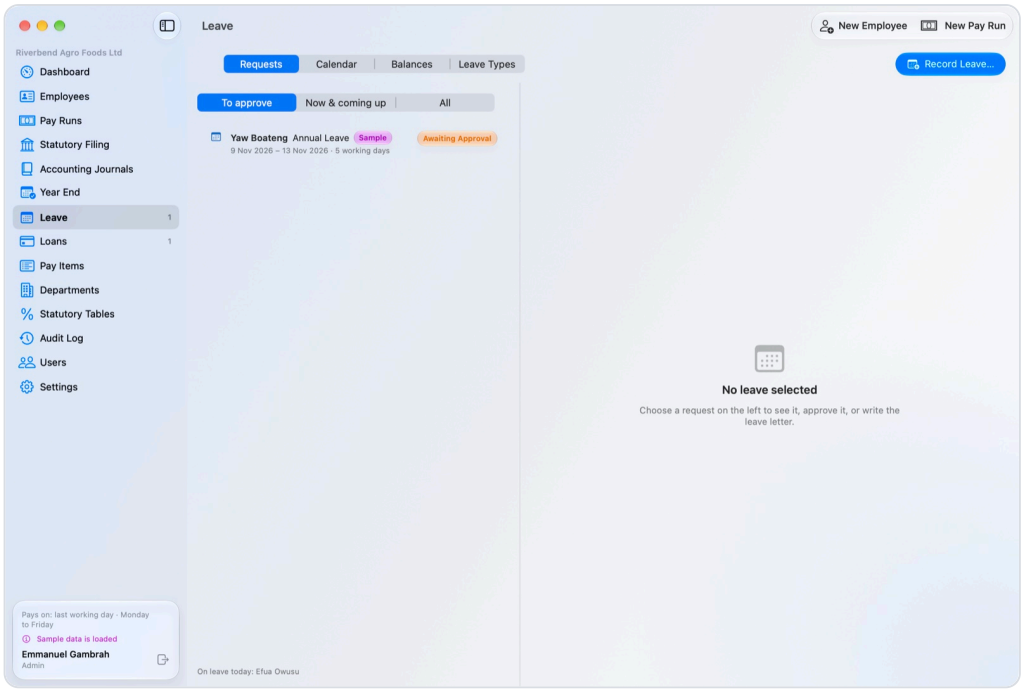
Leave follows the Labour Act, 2003 (Act 651). The payroll office (an Admin or Payroll Officer) records leave; a manager (an Admin or Approver) approves or rejects it with their approval PIN, just like a pay run. Whoever recorded a request can't approve it, unless they're the company's only user. Everything is in the audit log under Leave.

13.1 Leave types

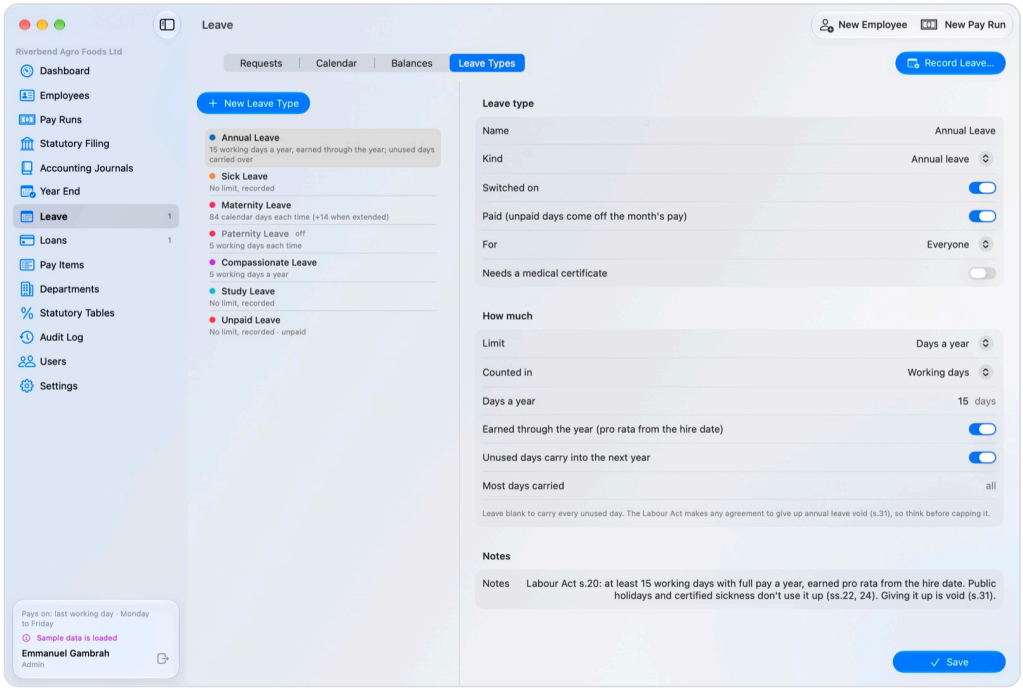
Leave › Leave Types lists the company's kinds of leave. The standard list:

Type	Standard rule	Where it comes from
Annual Leave	15 working days a year, earned through the year; unused days carry over	At least 15 working days with full pay a year (s.20), in proportion to service (s.30). Public holidays and certified sickness don't use it up (ss.22, 24). An agreement to give it up is void (s.31).
Sick Leave	No limit, recorded; needs a medical certificate	Company policy. Sickness during annual leave isn't annual leave (s.24).
Maternity Leave	84 calendar days (12 weeks) each time, +14 when extended; women	At least 12 weeks on full pay, plus 2 weeks for an abnormal confinement or a multiple birth, in addition to annual leave (s.57).
Paternity Leave	5 working days each time; men; **off**	Not in the Act: switch it on if the company gives it.
Compassionate Leave	5 working days a year	Company policy.
Study Leave	No limit, recorded	Company policy.
Unpaid Leave	No limit; **unpaid**	Comes off that month's pay (13.4).

Admins can change a type's days, how it's counted (working days, or calendar days like maternity), whether it's paid, who it's for, whether it needs a certificate, and whether unused days carry over (and the most that may), or add the company's own. A standard type can be switched off but not deleted.



Leave › Requests: one request waiting for a manager. The number beside Leave in the sidebar counts them.

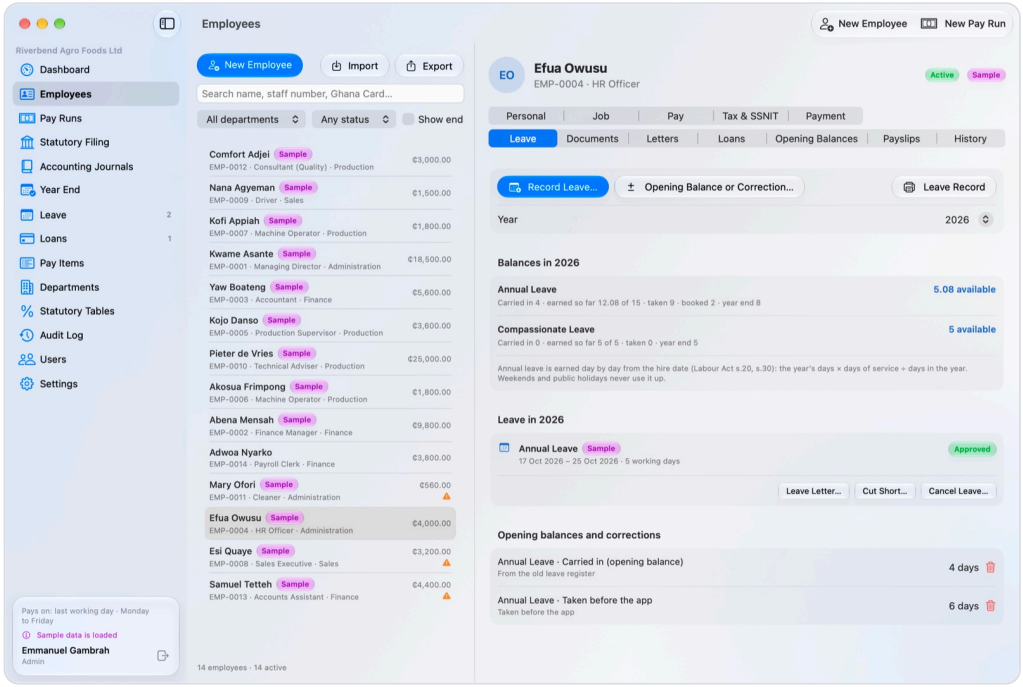


Annual Leave's rules.

13.2 How annual leave is earned and carried over

- **Earned day by day** from the hire date: the year's days × the calendar days of service in the year so far ÷ the days in the year, to two decimal places. Someone hired on 1 February 2026 has earned 15 × 150 ÷ 365 = **6.16 days** by 30 June, and **13.73 days** for the whole of 2026.
- **Weekends and public holidays never count** as leave: 21 to 31 December 2026 is 8 working days, because Christmas falls on the Friday.
- **Carry-over:** what's left at the end of the year comes into the next one. Example: 4 days brought in, 15 earned, 6 taken before the app and 5 in it leaves 8 for next year. With a limit of 5 days in Leave Types, 5 come across.

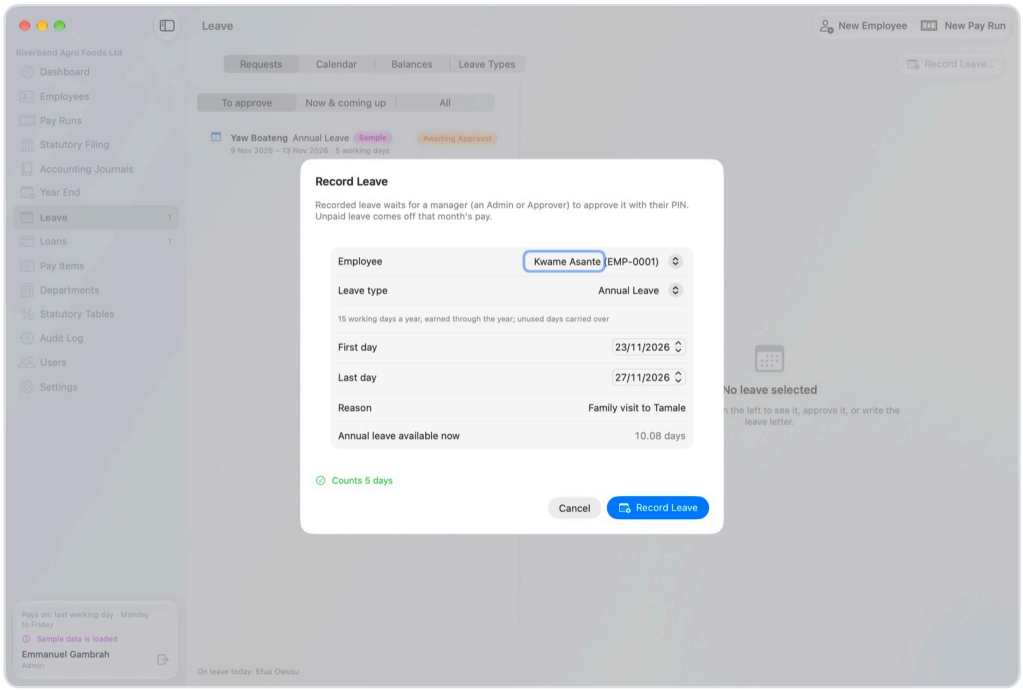
- **Starting with the app:** on each employee's Leave tab, **Opening Balance or Correction…** brings in the unused days carried from last year and the days already taken this year before the app. A correction (plus or minus) needs a reason.
- By default only what's earned by a leave's last day can be booked. **Settings › HR** can allow the whole year's leave to be booked in advance, and set a wait before annual leave can first be taken (the Act sets none).



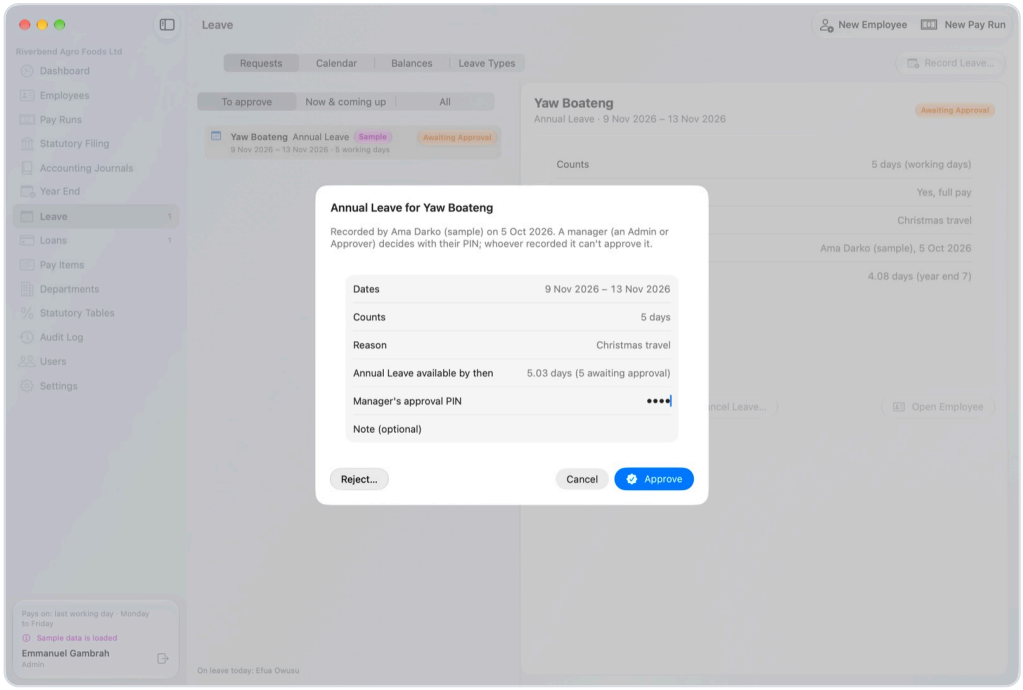
Efua Owusu's Leave tab: 4 days carried in, 12 earned so far this year, 9 taken, 4 booked, 3 available now.

13.3 Recording, approving and changing leave

1. Press **Record Leave…** (Leave, an employee's Leave tab, or ⇧⌘K). Choose the employee, the type and the dates. The sheet says how many days it counts, and checks the balance, overlaps with other leave, who the type is for and the dates of employment before anything is saved. It warns, without refusing, when annual leave starts less than 30 days away (the Act asks for 30 days' notice where possible, s.27) and when a type needs a medical certificate.
2. A manager opens the request and presses **Approve or Reject…**, types their PIN, and approves (or rejects with a reason).
3. Approved leave can be **Cut Short…**: the employee was recalled (they keep the rest of their leave, and the company pays reasonable costs, ss.25–26) or fell sick (record the sick days as sick leave, s.24). Give the first day back at work; the days not taken go back on the balance. Leave can also be **Cancelled**, with a reason.



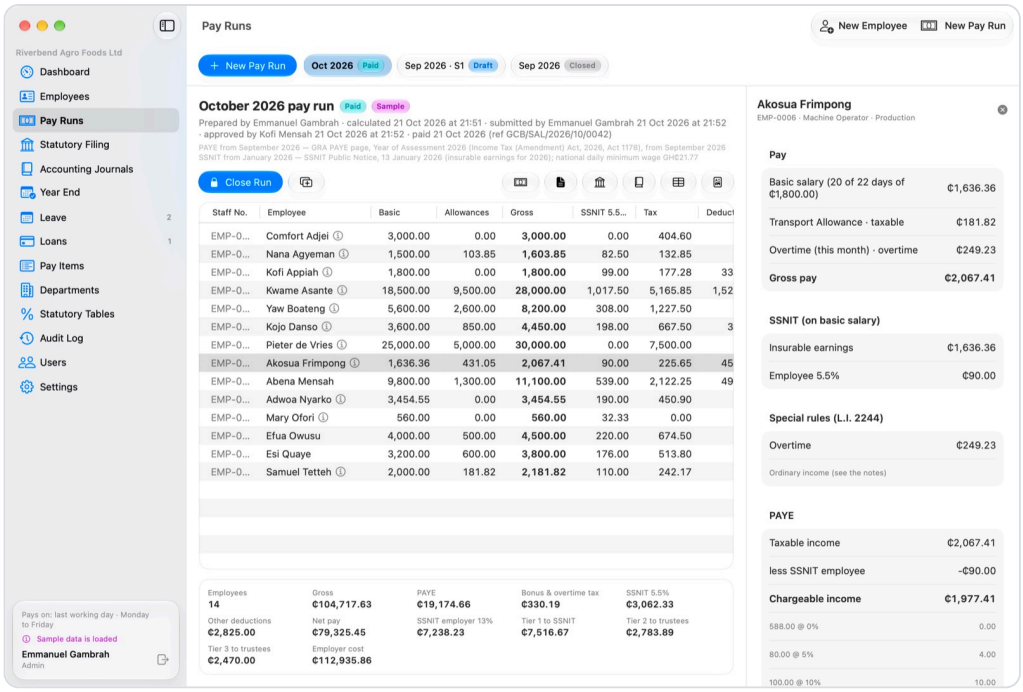
Recording annual leave for Kwame Asante: 5 working days, with the notice warning.



A manager approves Yaw Boateng's leave with their PIN.

13.4 Unpaid leave and the pay run

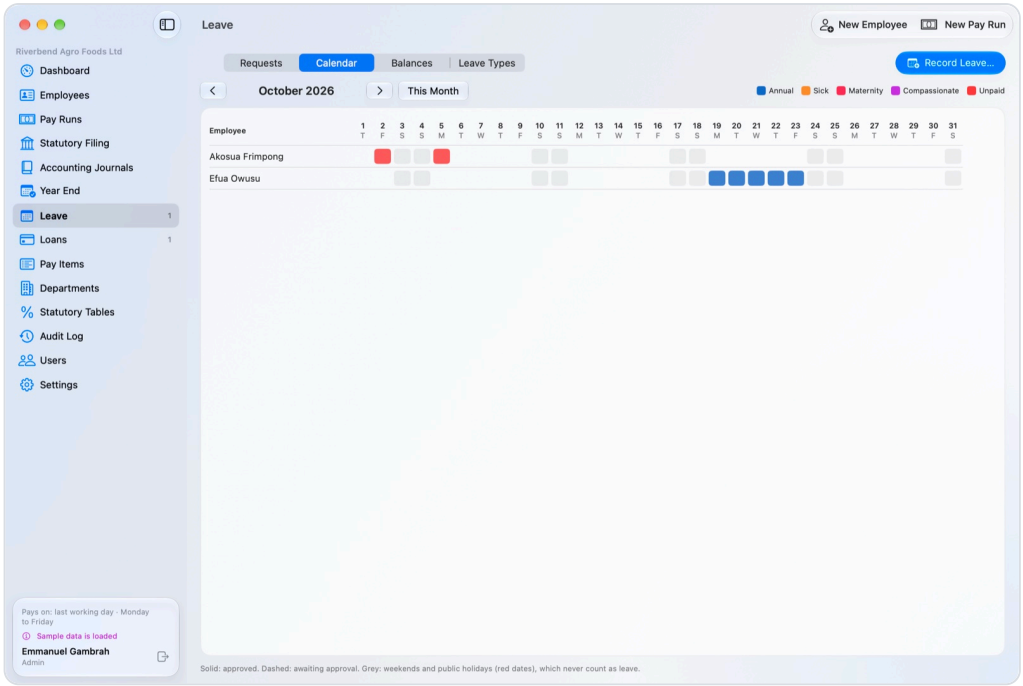
Approved unpaid leave comes off the working days paid in that month, the same way a joiner or leaver is pro-rated (chapter 9). Akosua Frimpong's basic salary of ₵1,800 with 2 unpaid days out of October's 22 working days is ₵1,800 × 20 ÷ 22 = **₵1,636.36**; allowances set to pro-rate follow, and SSNIT is worked out on the reduced basic. Approving unpaid leave in a month whose draft run is already calculated marks the run as changed: recalculate it before submitting. Unpaid leave can't be added to, or cancelled from, a month whose run is already approved.



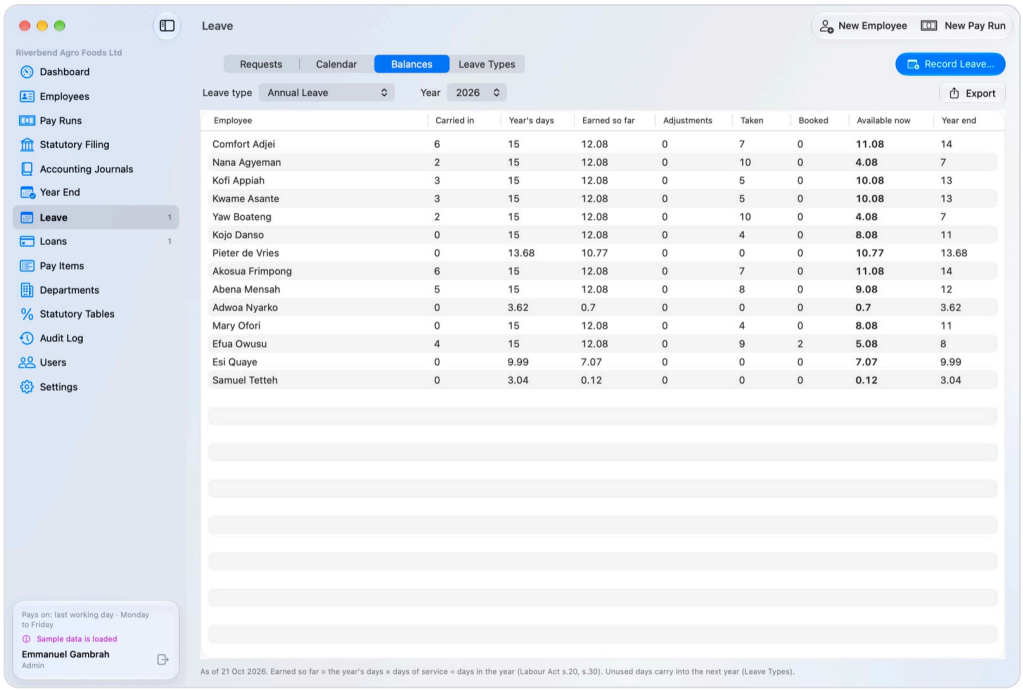
October's run: Akosua Frimpong paid for 20 of 22 working days.

13.5 The calendar, balances and the leave record

- **Calendar** shows who is away each day of a month, coloured by type: solid for approved, dashed for waiting. Weekends and public holidays are grey.
- **Balances** lists everyone's balance for a leave type and year (carried in, the year's days, earned so far, adjustments, taken, booked, available now and at the year's end). **Export** saves it for Excel.
- **Leave Record** on an employee's Leave tab saves the record the Act asks employers to keep (s.27): the date of employment, the leave entitlement, the dates leave was taken and the pay received for it (normal monthly pay ÷ working days in the month, for each day).



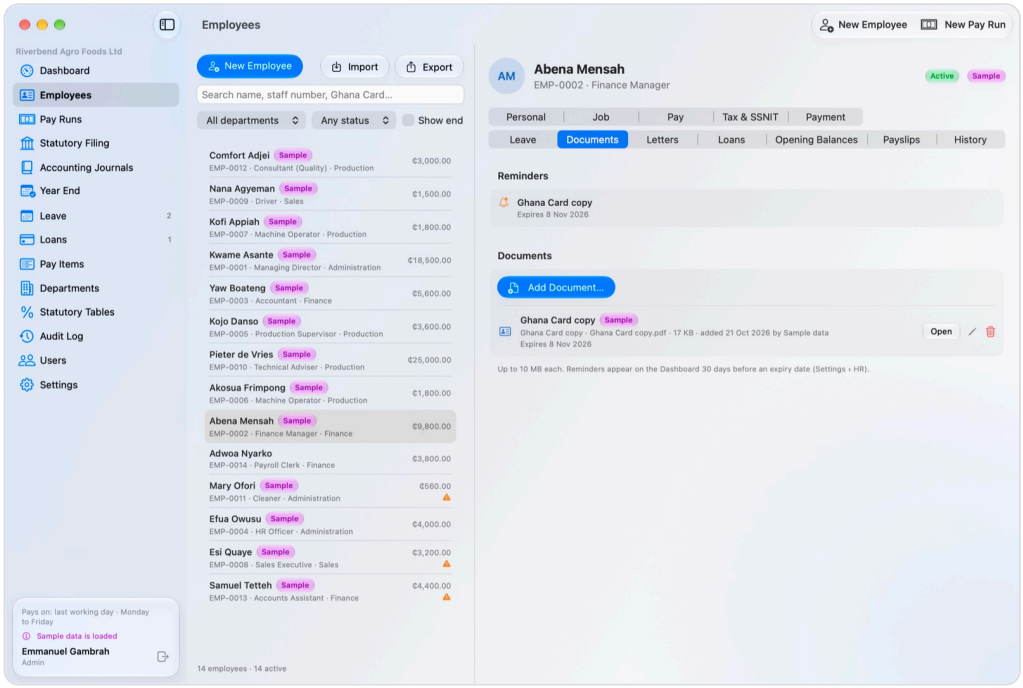
October 2026: Akosua's unpaid days and Efua's annual leave.



Annual leave balances for 2026.

14. Documents and reminders

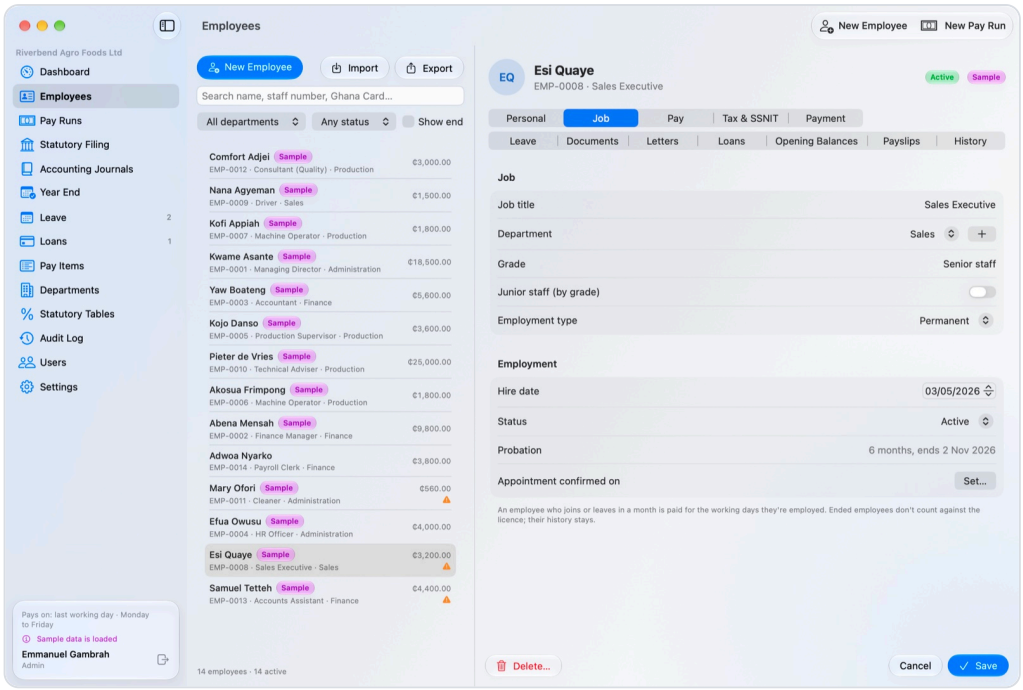
Each employee's **Documents** tab keeps their files: the contract, a copy of the Ghana Card, certificates, medical certificates. **Add Document…** asks for the file (up to 10 MB), its kind, a title and, if it has one, an expiry date. Files are stored inside the company file, so backups carry them. **Open** shows a file in its usual app (Preview for PDFs and scans).



Abena Mensah's documents: her Ghana Card copy expires in under three weeks.

Reminders appear on the dashboard and on the employee's Documents tab, 30 days ahead by default (Settings › HR):

- a document about to expire, or expired;
- a contract about to end (the **Contract ends** date on the Job tab, for contract and temporary staff);
- probation about to end, for anyone whose appointment isn't confirmed yet: set **Appointment confirmed on** on the Job tab, and write the confirmation letter (chapter 15). The probation length is a company rule in Settings › HR (6 months to start with; the Act sets none);
- a temporary worker reaching six months: one employed continuously for six months or more is treated as permanent (s.75).

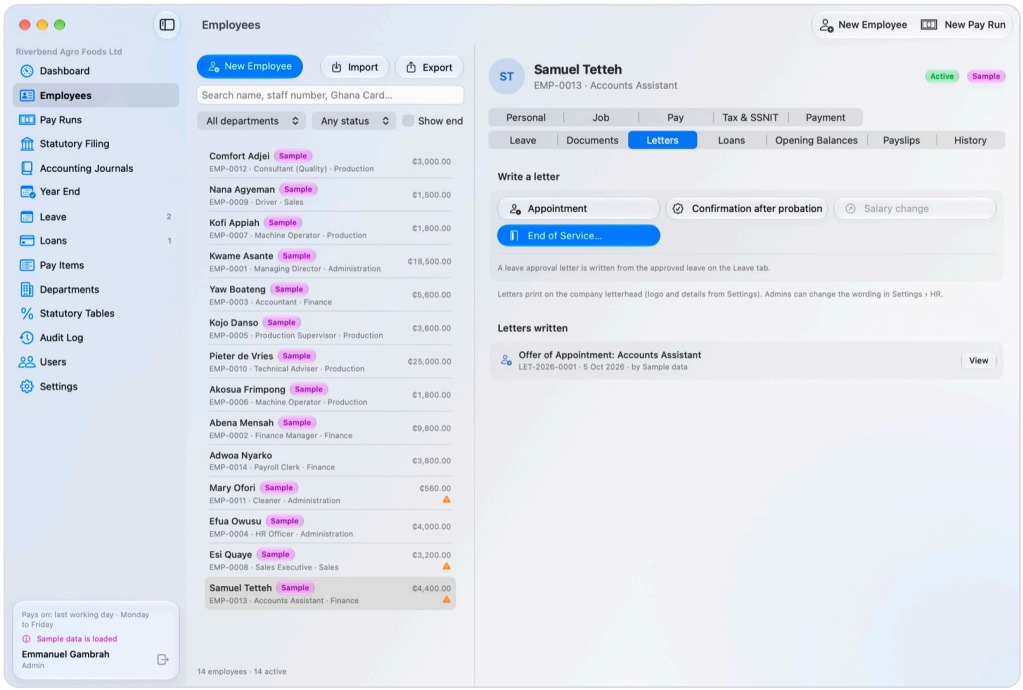


Esi Quaye's Job tab: probation ends in under two weeks.

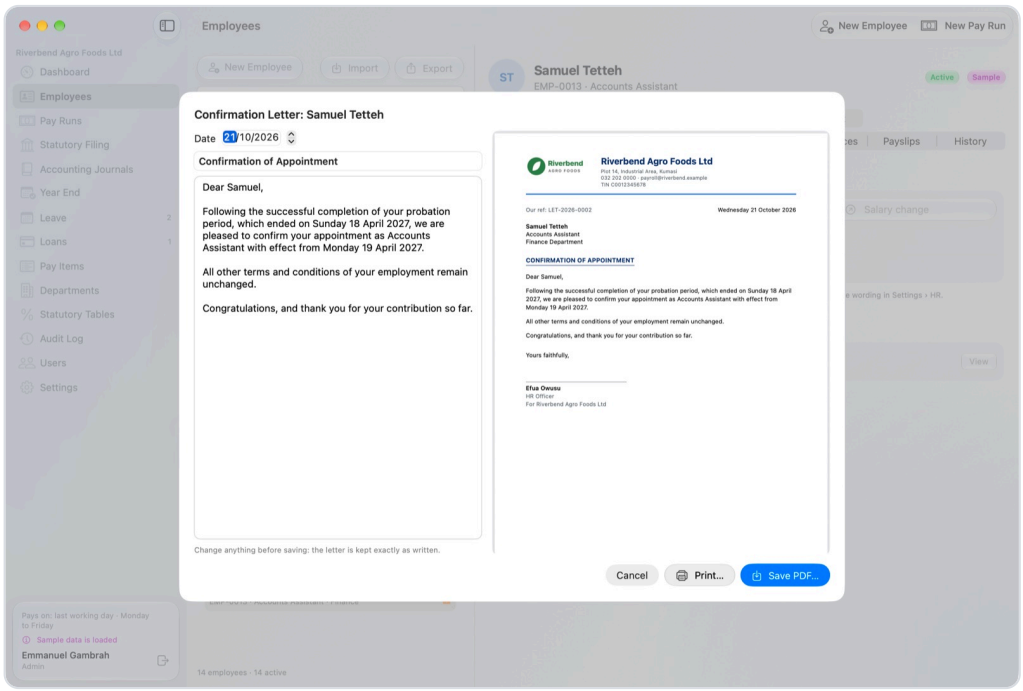
15. Letters and the end of service

15.1 Writing a letter

An employee's **Letters** tab writes letters on your letterhead (the logo and details from Settings): **Appointment**, **Confirmation after probation** and **Salary change** (from the latest change on the Pay tab). A **Leave approval** letter is written from the approved leave, with the day the employee is back at work and their remaining balance. The letter is filled in from the record; change any word before saving. **Save PDF…** or **Print…** keeps a copy on the Letters tab with a reference such as LET-2026-0002, and it reprints exactly as written. Letters are signed by the person named in Settings › HR.



Samuel Tetteh's Letters tab, with his appointment letter.



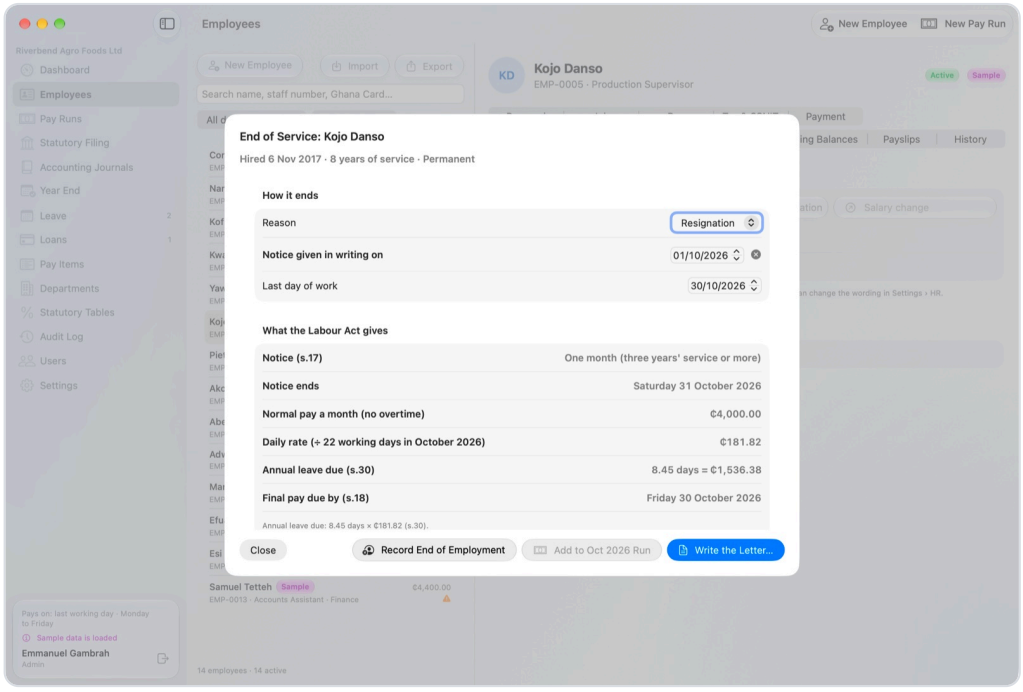
Writing a confirmation letter: the text on the left, the letter as it will print on the right.

15.2 The end of service

End of Service… on the Letters tab works out what the Labour Act gives someone who is leaving. Choose why the employment ends, when notice was given in writing, and the last day of work:

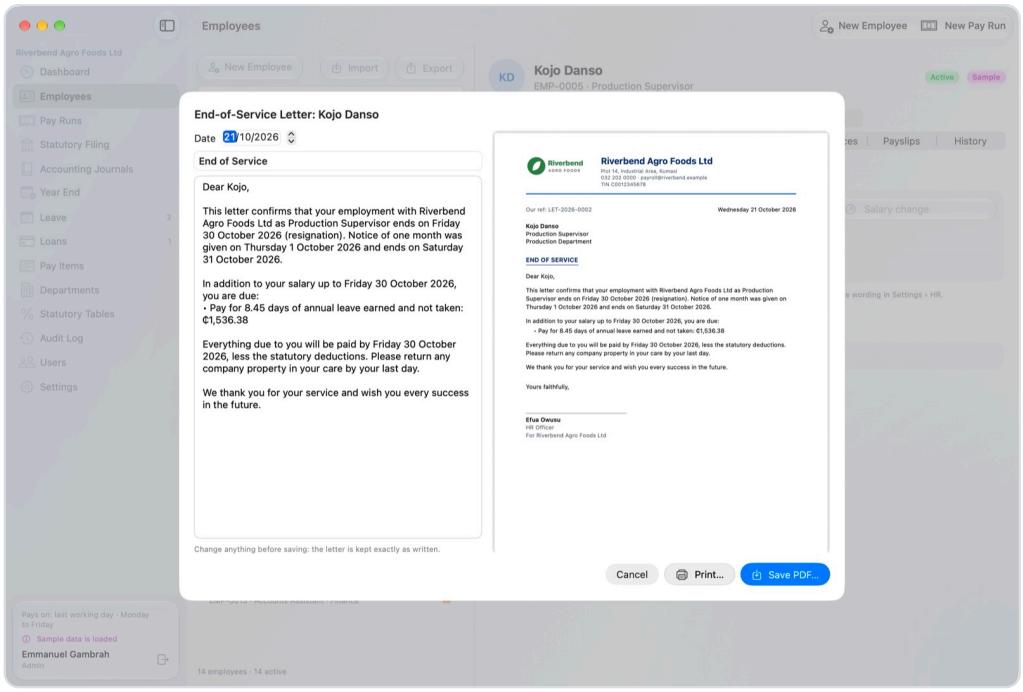
- **Notice** (s.17): one month for three years' service or more, two weeks for less, seven days for a casual worker paid week to week. The day notice is given counts: notice given on 1 October ends on 31 October.
- **Pay in lieu of notice** (s.18(4)), when the employer ends the employment and doesn't need the notice worked: the working days of notice not worked × the daily rate.
- **Annual leave due** (s.30): leave earned this year and not taken, × the daily rate. None is due on a dismissal without notice.
- **The daily rate** is normal monthly pay (basic plus regular allowances, without overtime, s.20) ÷ the working days in the last month.
- **Final pay due by** (s.18): the end of the notice, or the next working day when no notice was needed or it was paid in lieu.

Example: Kojo Danso, hired in 2017, resigns with notice on 1 October 2026 and works to Friday 30 October. One month's notice, ending 31 October. Normal pay ₵4,000 ÷ 22 working days = ₵181.82 a day; 8.45 days' leave earned and not taken = **₵1,536.38**, due by Friday 30 October.



Kojo Danso's end of service.

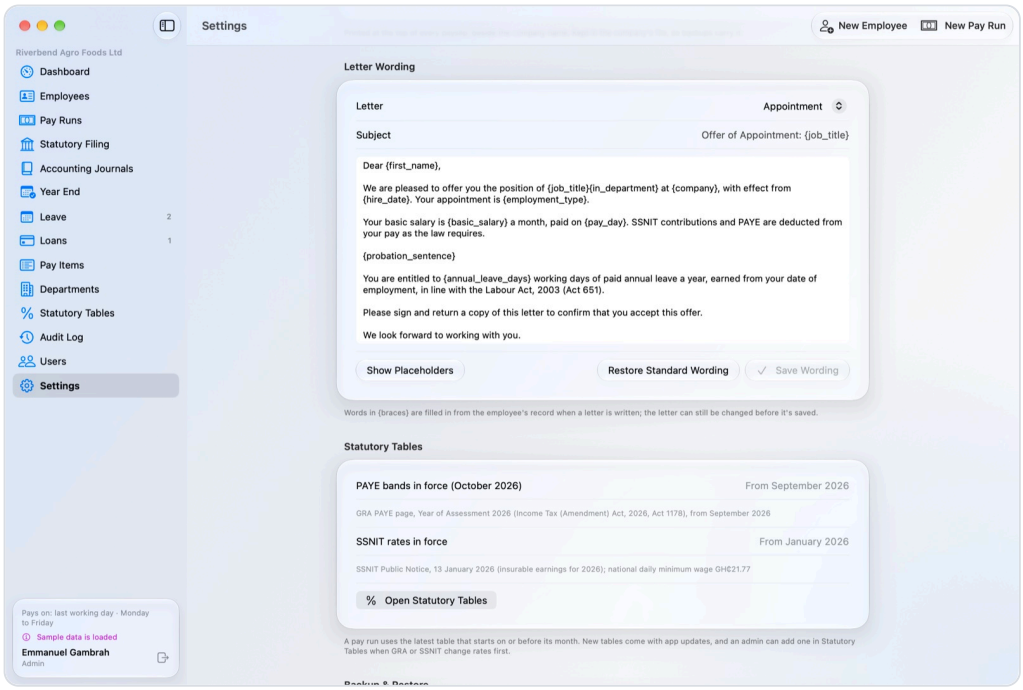
Record End of Employment puts the last day and reason on the record. **Add to Oct 2026 Run** adds the leave pay and any pay in lieu to that month's draft run as taxable one-off lines; the run itself pays the days worked. **Write the Letter…** writes the end-of-service letter with the figures.



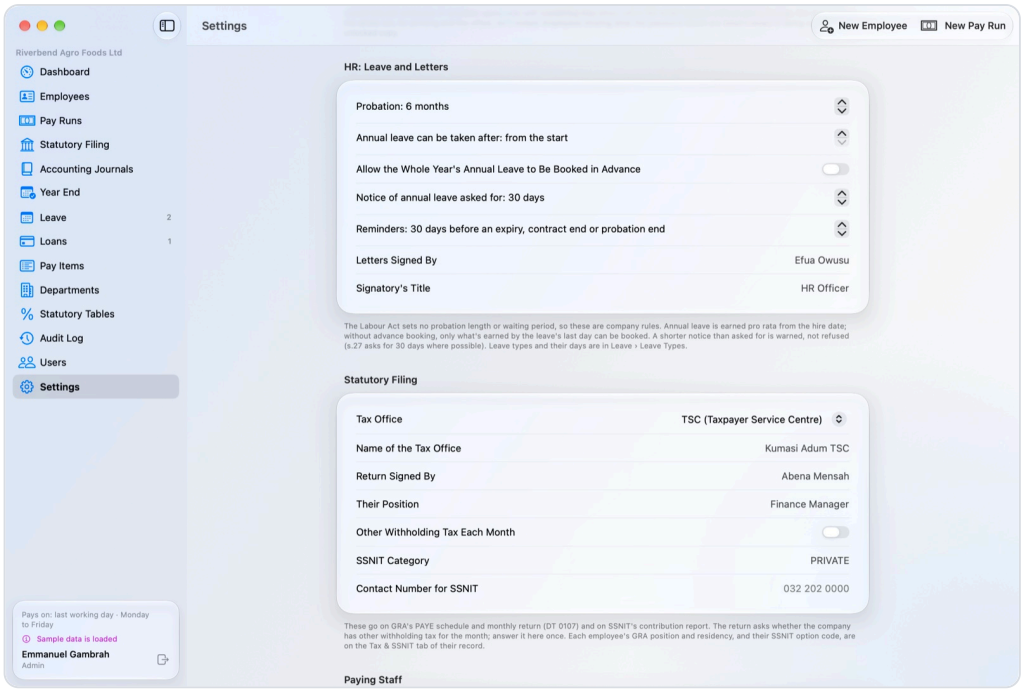
The end-of-service letter, on the letterhead.

15.3 Changing the wording

Admins can change each letter's wording in **Settings › Letter Wording**. Words in {braces}, such as {first_name} or {new_salary}, are filled in from the record; **Show Placeholders** lists them. **Restore Standard Wording** puts the original text back.



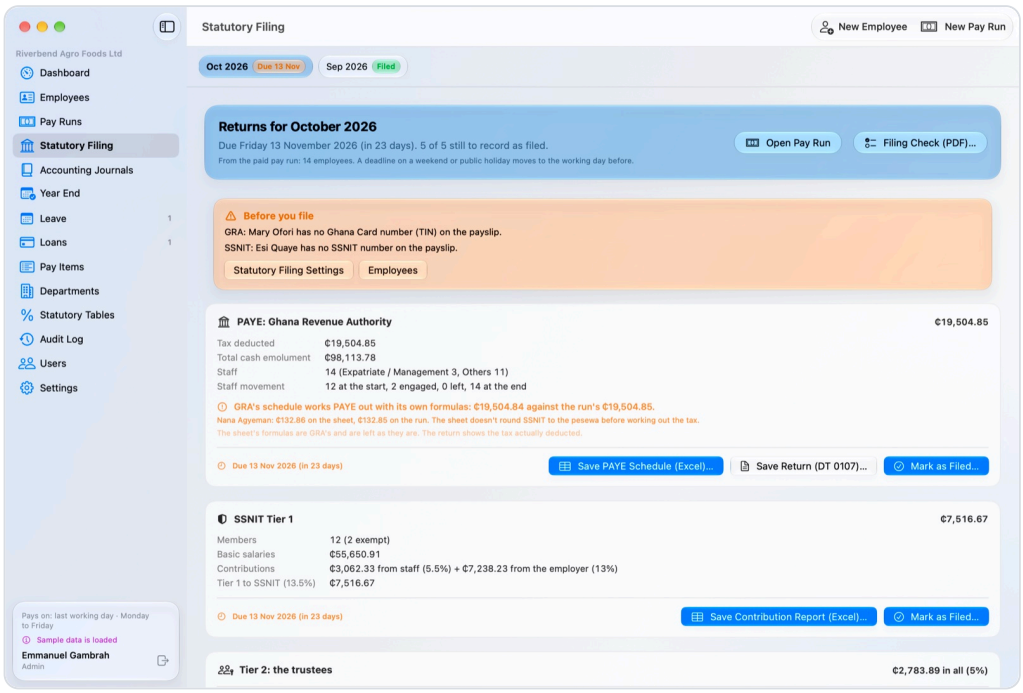
Settings › Letter Wording.



Settings › HR: probation, leave rules, reminders and who signs letters.

16. Statutory filing

Every month, PAYE is due to GRA and SSNIT contributions to SSNIT (Tier 1) and to each employee's trustee (Tier 2), by the 15th of the following month, moved to the working day before when the 15th is a weekend or public holiday. Once a month's pay run is approved, **Statutory Filing** (⌘8, or **Returns** on the pay run) prepares everything for it. The months are along the top, newest first, each marked **Filed**, **Due** with its date, or **overdue** in red.



October's returns, from the approved run: PAYE, SSNIT Tier 1 and Tier 2, each with its due date.

> **The authorities' own files**
> The app fills in the templates GRA, SSNIT and emPLE publish, exactly as downloaded, so what you upload looks the way they expect. Nothing is sent from the app: you check the files, then upload them on the GRA and SSNIT portals or send them to the trustee as you do now.

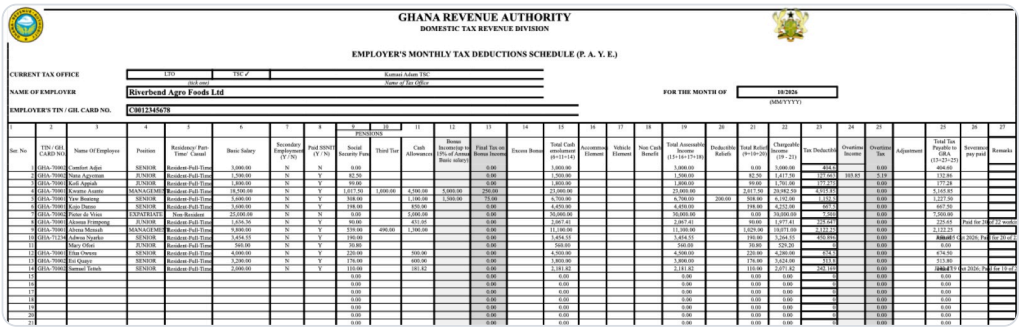
16.1 Before you file

The orange **Before you file** box lists what the returns will be missing: the company's TIN or SSNIT employer number, the tax office, who signs the return, an employee without a Ghana Card number (their TIN) or SSNIT number, or a contributor with no Tier 2 trustee. The returns can still be saved; fill the gaps first so GRA and SSNIT don't send them back. Employees' numbers come from the payslips frozen with the run, so a number added later appears on next month's returns.

16.2 PAYE: the schedule and the return

Save PAYE Schedule (Excel)… fills in GRA's **Employer's Monthly Tax Deductions Schedule** (DT 0107a, version paye202609grra): the tax office, the employer, the month and the TIN at the top, then one row per employee from row 18: TIN, name, position, residency, basic salary (with any back pay), secondary employment, whether they pay SSNIT, voluntary pension (third tier, the part relieved), cash allowances, **bonus** (within the 15% limit), **excess bonus**, non-cash benefit (an employer's Tier 3 above the limit), reliefs, **overtime** (junior staff overtime taxed at 5%/10%; other overtime is in cash allowances) and remarks (joined,

left, days paid, back pay). A month with a supplementary run is filed as one: each employee's row adds up the month's runs. Only GRA's input cells are filled; its formulas, protection and drop-down lists stay as GRA made them, and Excel works the formulas out again when you open the file.



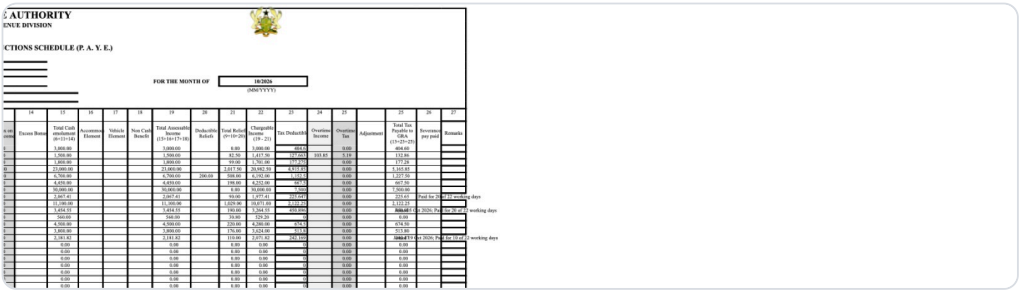
GHANA REVENUE AUTHORITY
DOMESTIC TAX REVENUE DIVISION

EMPLOYER'S MONTHLY TAX DEDUCTIONS SCHEDULE (P. A. Y. E.)

CURRENT TAX OFFICE: LTO | TSC ✓ | Kumasi Adum TSC (tick one) | Name of Tax Office
NAME OF EMPLOYER: Riverbend Agro Foods Ltd
EMPLOYER'S TIN / GHL CARD NO.: C0012345678
FOR THE MONTH OF: 10/2026 (MM/YYYY)

Ser. No	TIN / GHL CARD NO.	Name Of Employee	Position	Residency/ Part Time/ Casual	Basic Salary	Secondary Employment (Y / N)	Paid SSNIT (Y / N)	PENSIONS: Social Security Fund	PENSIONS: Third Tier	Cash Allowances	Bonus/ Incentive (up to 15% of Annual Basic salary)	Final Tax on Bonus Income	Excess Bonus	Total Cash emolument (6+11+14)	Accommo. Element	Vehicle Element	Non Cash Benefit	Total Assessable Income (13+14+17+18)	Deductible Reliefs	Total Relief (9+10+20)	Chargeable Income (19 - 21)	Tax Deductible	Overtime Income	Overtime Tax	Adjustment	Total Tax Payable to GRA (13+22+23)	Seconmed pay paid	Remarks
1	GHA-7008[illegible]	Comfort Adjei	SENIOR	Resident-Full-Time	3,000.00	N	N	0.00				0.00		3,000.00				3,000.00		0.00	3,000.00	404.63		0.00		404.63		
2	GHA-7008[illegible]	Nana Agyeman	JUNIOR	Resident-Full-Time	1,500.00	N	Y	82.50				0.00		1,500.00				1,500.00		82.50	1,417.50	127.667	103.85	5.19		132.86		
3	GHA-7008[illegible]	Kofi Appiah	JUNIOR	Resident-Full-Time	1,800.00	N	Y	99.00				0.00		1,800.00				1,800.00		99.00	1,701.00	177.17		0.00		177.17		
4	GHA-7008[illegible]	Kwame Asante	MANAGEMENT	Resident-Full-Time	18,500.00	N	Y	1,017.50	1,000.00	4,500.00	5,000.00	250.00		23,000.00				23,000.00		2,017.50	20,982.50	4,915.15		0.00		5,165.85		
5	GHA-7008[illegible]	Yaw Boateng	SENIOR	Resident-Full-Time	3,600.00	N	Y	198.00		1,100.00	1,500.00	75.00		6,700.00				6,700.00	200.00	398.00	6,102.00	1,152.3		0.00		1,227.30		
6	GHA-7008[illegible]	Kojo Darmo	SENIOR	Resident-Full-Time	3,600.00	N	Y	198.00		850.00		0.00		4,450.00				4,450.00		198.00	4,252.00	607.5		0.00		607.50		
7	GHA-7030[illegible]	Pieter de Vries	EXPATRIATE	Non-Resident	25,000.00	N	N	0.00		5,000.00		0.00		30,000.00				30,000.00		0.00	30,000.00	7,500		0.00		7,500.00		
8	GHA-7008[illegible]	Akosua Frimpong	JUNIOR	Resident-Full-Time	1,616.36	N	Y	90.00		431.05		0.00		2,067.41				2,067.41		90.00	1,977.41	275.947		0.00		225.05	Paid for 20 of 22 working days	
9	GHA-7008[illegible]	Abena Mensah	MANAGEMENT	Resident-Full-Time	9,800.00	N	Y	539.00	490.00	1,300.00		0.00		11,100.00				11,100.00		1,029.00	10,071.00	2,122.25		0.00		2,122.25		
10	GHA-7123[illegible]	Kwesi Nyarko	SENIOR	Resident-Full-Time	3,454.55	N	Y	190.00				0.00		3,454.55				3,454.55		190.00	3,264.55	450.39		0.00		450.39	Paid for 20 of 22 working days in Oct 2026; Paid for 10 of [illegible]	
11		Mary Ofori	JUNIOR	Resident-Full-Time	560.00	N	Y	30.80				0.00		560.00				560.00		30.80	529.20	0		0.00		0.00		
12	GHA-7008[illegible]	Ebo Owusu	SENIOR	Resident-Full-Time	4,000.00	N	Y	220.00		880.00		0.00		4,880.00				4,880.00		220.00	4,280.00	674.5		0.00		674.50		
13	GHA-7008[illegible]	Esi Quayo	SENIOR	Resident-Full-Time	3,200.00	N	Y	176.00		600.00		0.00		3,800.00				3,800.00		176.00	3,624.00	513.5		0.00		513.50		
14	GHA-7008[illegible]	Samuel Tetteh	SENIOR	Resident-Full-Time	2,000.00	N	Y	110.00		181.82		0.00		2,181.82				2,181.82		110.00	2,071.82	292.167		0.00		292.17	Paid for 10 of [illegible] working days in Oct 2026; Paid for 10 of [illegible] working days	
15					0.00			0.00				0.00		0.00				0.00		0.00	0.00	0		0.00		0.00		
16					0.00			0.00				0.00		0.00				0.00		0.00	0.00	0		0.00		0.00		
17					0.00			0.00				0.00		0.00				0.00		0.00	0.00	0		0.00		0.00		
18					0.00			0.00				0.00		0.00				0.00		0.00	0.00	0		0.00		0.00		
19					0.00			0.00				0.00		0.00				0.00		0.00	0.00	0		0.00		0.00		
20					0.00			0.00				0.00		0.00				0.00		0.00	0.00	0		0.00		0.00		
21					0.00			0.00				0.00		0.00				0.00		0.00	0.00	0		0.00		0.00		

GRA's PAYE schedule, filled in for October.

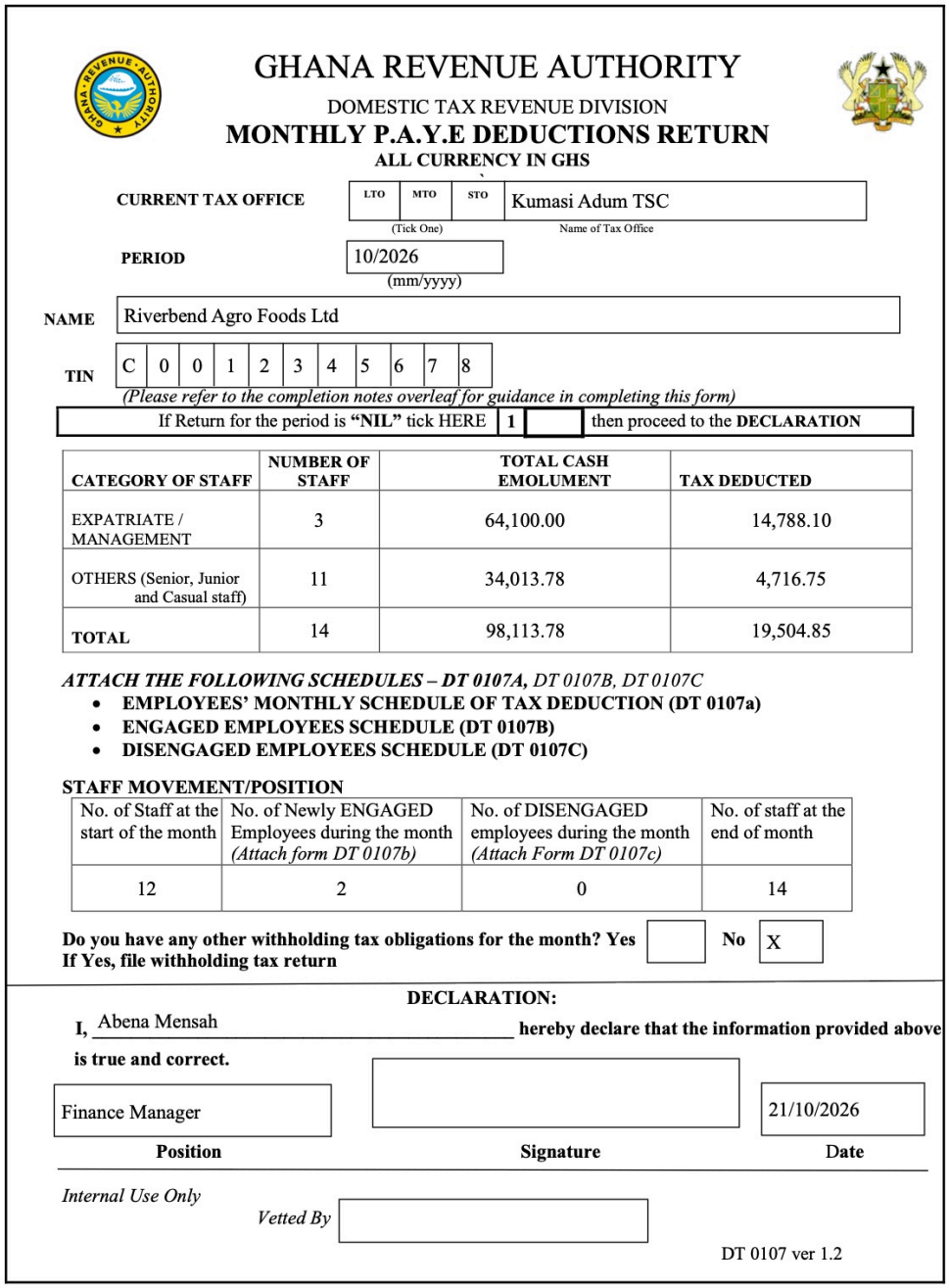


GRA's bonus and overtime columns on the sample company's schedule. A GH₵20,000 bonus on a GH₵10,000 basic, for example, puts GH₵18,000 in the bonus column with its 5% final tax (900.00) worked out by the sheet, and GH₵2,000 as excess bonus; a senior employee's overtime stays in cash allowances.

GRA's sheet works the tax out itself, bonus and overtime tax included. Its formulas agree with the run for almost everyone, and the PAYE card says so in green. Where they differ, the card lists who and why. The usual case: **above SSNIT's maximum** (₵69,000 a month in 2026) or below its minimum, GRA's sheet takes SSNIT as 5.5% of the whole basic salary, while the run uses SSNIT's limits. Someone on ₵95,000 pays ₵3,795 SSNIT on the run; the sheet deducts ₵5,225, so its PAYE is ₵500.50 lower. Part-time, casual and secondary employment are taxed at the same flat rates on both since version 1.4.

The sheet's formulas are GRA's, so the app leaves them as they are. The return shows the tax actually deducted, and the **Filing Check (PDF)…** lists every employee's figures on the sheet beside the run's, with the reason for any difference, for your file or your tax adviser.

Save Return (DT 0107)… fills in GRA's **Monthly P.A.Y.E. Deductions Return**: the tax office, period, name and TIN; the number of staff, total cash emolument and tax deducted (PAYE with the bonus and overtime final taxes) for Expatriate / Management and for Others, and the totals; the staff movement (staff at the start of the month, newly engaged, disengaged, staff at the end); the answer about other withholding tax; and who declares it, their position and the date. A month with no PAYE is ticked **NIL**. Sign it and file it with the schedule. The engaged and disengaged schedules (DT 0107B and DT 0107C) are the company's own; the return carries their numbers.



GHANA REVENUE AUTHORITY

DOMESTIC TAX REVENUE DIVISION

MONTHLY P.A.Y.E DEDUCTIONS RETURN

ALL CURRENCY IN GHS

CURRENT TAX OFFICE — LTO | MTO | STO (Tick One) — Kumasi Adum TSC (Name of Tax Office)

PERIOD 10/2026 (mm/yyyy)

NAME Riverbend Agro Foods Ltd

TIN C0012345678

(Please refer to the completion notes overleaf for guidance in completing this form)

If Return for the period is **"NIL"** tick HERE [1] [ ] then proceed to the **DECLARATION**

CATEGORY OF STAFF	NUMBER OF STAFF	TOTAL CASH EMOLUMENT	TAX DEDUCTED
EXPATRIATE / MANAGEMENT	3	64,100.00	14,788.10
OTHERS (Senior, Junior and Casual staff)	11	34,013.78	4,716.75
TOTAL	14	98,113.78	19,504.85

ATTACH THE FOLLOWING SCHEDULES – DT 0107A, *DT 0107B, DT 0107C*

- **EMPLOYEES' MONTHLY SCHEDULE OF TAX DEDUCTION (DT 0107a)**
- **ENGAGED EMPLOYEES SCHEDULE (DT 0107B)**
- **DISENGAGED EMPLOYEES SCHEDULE (DT 0107C)**

STAFF MOVEMENT/POSITION

No. of Staff at the start of the month	No. of Newly ENGAGED Employees during the month *(Attach form DT 0107b)*	No. of DISENGAGED employees during the month *(Attach Form DT 0107c)*	No. of staff at the end of month
12	2	0	14

Do you have any other withholding tax obligations for the month? Yes [ ] **No** [X]
If Yes, file withholding tax return

DECLARATION:

I, Abena Mensah **hereby declare that the information provided above is true and correct.**

Finance Manager (Position) | [signature] (Signature) | 21/10/2026 (Date)

Internal Use Only

Vetted By [ ]

DT 0107 ver 1.2

GRA's monthly return, filled in from the run.

16.3 SSNIT Tier 1

Save Contribution Report (Excel)… fills in SSNIT's **new format for contribution report submission**: the establishment's name, employer number, month, contact number and category, then one row per contributor with their SSNIT number, Ghana Card (NIA) number, surname, first and other names, option code (Act 766 or PNDCL 247), whether their work is hazardous, and basic salary. Employees exempt from SSNIT are left out. The card shows what's due: 5.5% from staff and 13% from the employer, of which 13.5% goes to SSNIT as Tier 1.

NEW FORMAT FOR CONTRIBU				
ESTABLISHMENT NAME: Riverbend Agro Foods Ltd				
ER NO: E12345678				
MONTH: OCTOBER 2026			CONTACT NUMBER: 032 202 0000	
S/NO.	SSNIT NUMBER	NIA NUMBER	SURNAME	FIRST NAME
1	C011203450056	GHA-700021233-8	AGYEMAN	NANA
2	C011203450042	GHA-700019011-6	APPIAH	KOFI
3	C011203450000	GHA-700012345-0	ASANTE	KWAME
4	C011203450014	GHA-700014567-2	BOATENG	YAW
5	C011203450028	GHA-700016789-4	DANSO	KOJO
6	C011203450035	GHA-700017900-5	FRIMPONG	AKOSUA
7	C011203450007	GHA-700013456-1	MENSAH	ABENA
8	C011203459999	GHA-712345678-3	NYARKO	ADWOA
9	C011203450070		OFORI	MARY
10	C011203450021	GHA-700015678-3	OWUSU	EFUA
11		GHA-700020122-7	QUAYE	ESI
12	C011203450084	GHA-700025677-2	TETTEH	SAMUEL

SSNIT's contribution report.

16.4 Tier 2: each trustee

Tier 2 contributions (5%) go to each employee's own trustee, so the card lists the trustees with their members and amounts; an employee without a trustee on their record goes to the company's default trustee (Settings › Pay). **Save Schedule (Excel)…** writes the trustee's schedule: surname, first and other names, sex, staff number, date of birth, date joined, address, SSNIT number, Ghana Card number, basic salary, the Tier 2 contribution, mobile number and email. For emPLE Pensions Trust it fills in emPLE's own template (the Occupational sheet); every other trustee gets the same columns in a plain workbook with a total. The contribution is the run's own Tier 2 figure, which isn't always 5% of basic: above SSNIT's maximum it's 5% of ₵69,000.

emPLE ...empowering People

Date OCTOBER, 2026

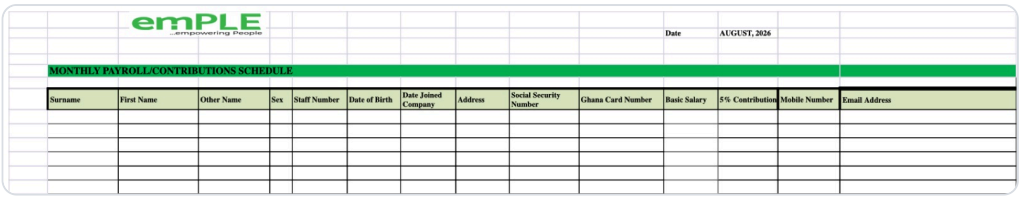
MONTHLY PAYROLL/CONTRIBUTIONS SCHEDULE

Employer: Riverbend Agro Foods Ltd · SSNIT employer no. E12345678

Surname	First Name	Other Name	Sex	Staff Number	Date of Birth	Date Joined Company	Address	Social Security Number	Ghana Card Number	Basic Salary	5% Contribution	Mobile Number	Email Address
Frimpong	Akosua		F	EMP-0006	9-Jun-1985	4-Apr-2022		C011203450035	GHA-700017900-5	1,636.36	81.82	024 000 0006	akosua.frimpong@riverbend.example
Mensah	Abena		F	EMP-0002	8-Feb-1973	4-Jun-2018		C011203450007	GHA-700013456-1	9,800.00	490.00	024 000 0002	abena.mensah@riverbend.example
Owusu	Efua		F	EMP-0004	22-Apr-1979	3-Feb-2020		C011203450021	GHA-700015678-3	4,000.00	200.00	024 000 0004	efua.owusu@riverbend.example
Quaye	Esi		F	EMP-0008	23-Aug-1991	3-May-2026			GHA-700020122-7	3,200.00	160.00	024 000 0008	esi.quaye@riverbend.example

emPLE's contribution schedule, filled in.

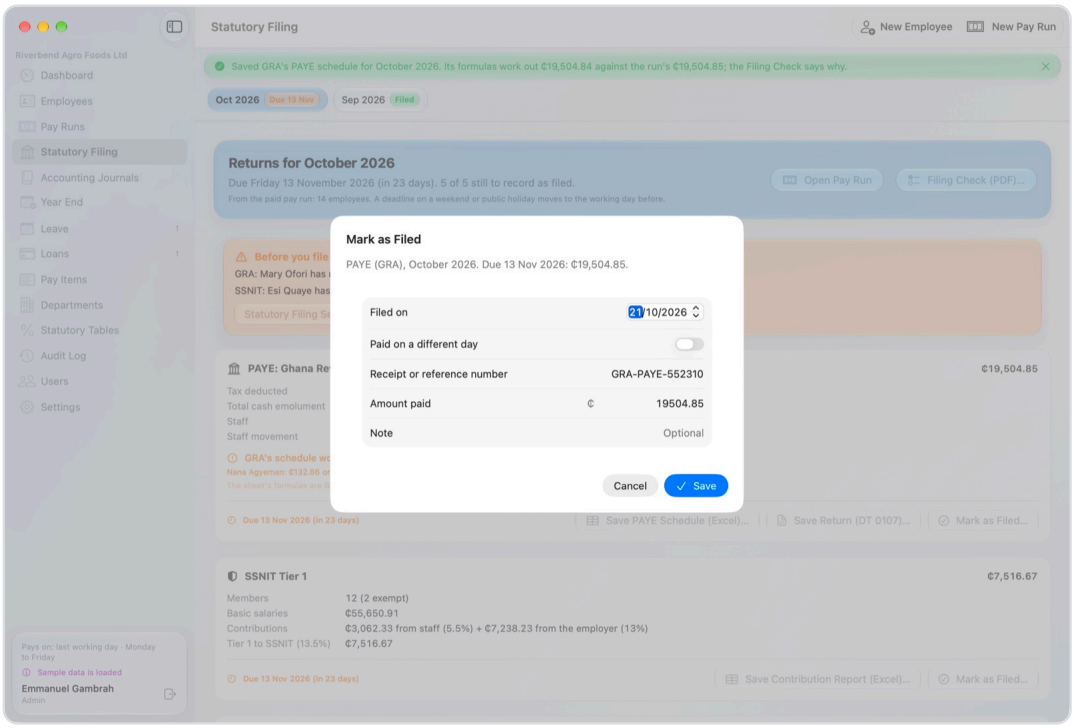
Tier 3. When anyone has Tier 3 contributions that month, a **Tier 3: voluntary pensions** card lists each trustee (the employee's Tier 3 trustee, else their Tier 2 trustee, else the company's default) with the employees' and the employer's contributions. **Save Schedule (Excel)…** fills in emPLE's **Provident** sheet for emPLE: the same personal columns, Location (the employee's address), basic salary, the employee's contribution (in emPLE's first employee column; the second is left blank), the employer's contribution and the total. Other trustees get the same columns in a plain workbook. Tier 3 is recorded as filed per trustee, like Tier 2.



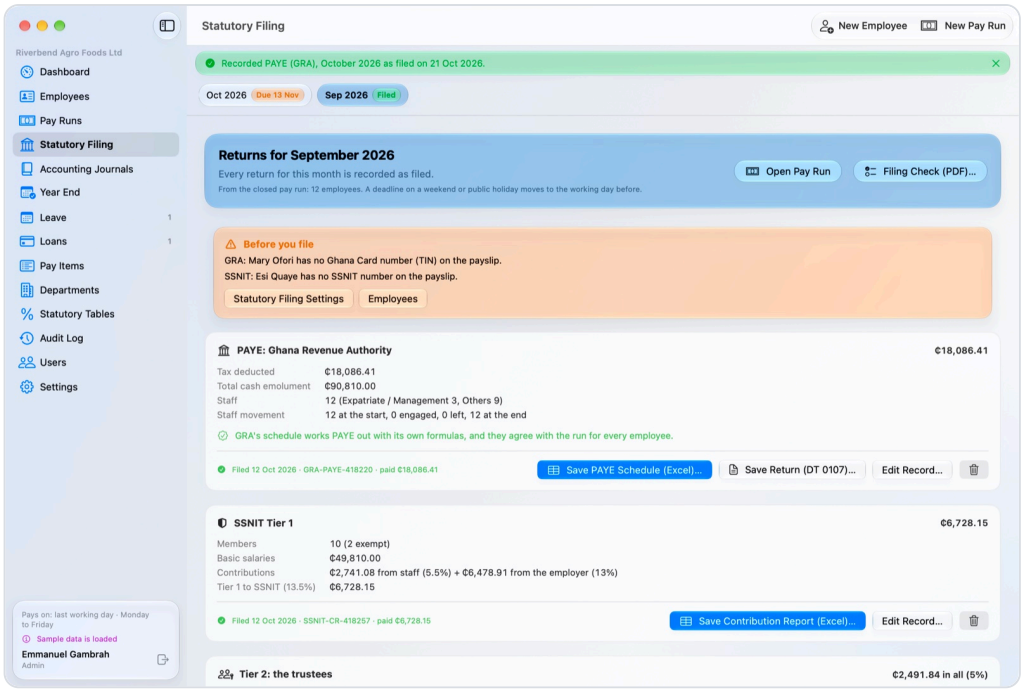
emPLE's Provident (Tier 3) sheet, filled in.

16.5 Recording a return as filed

Once a return is filed and paid, press **Mark as Filed…** on its card and enter the date filed, the date paid if it was another day, the receipt or reference number (GRA's payment receipt, SSNIT's receipt, the trustee's reference) and the amount paid. The card then shows the filing in green; if the amount paid isn't what was due, it says by how much. **Edit Record…** corrects it and the bin removes it; both are in the audit log. If the run is later reopened and its figures change, the card says the recorded amount no longer matches, so a correction can be filed.

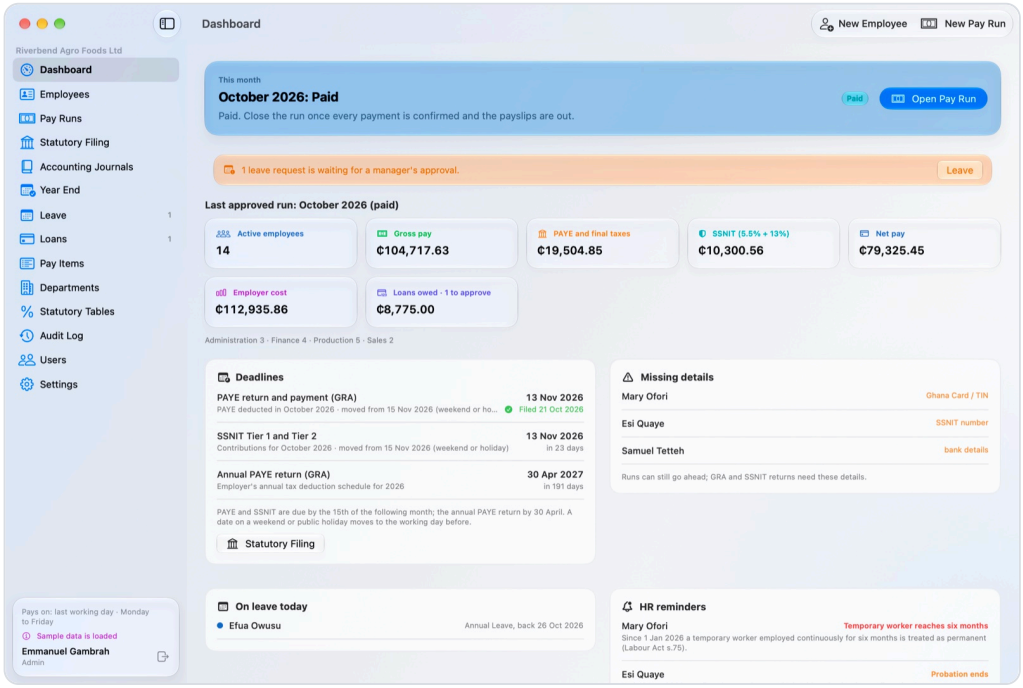


Recording October's PAYE as filed, with GRA's receipt number.



September: every return filed and paid.

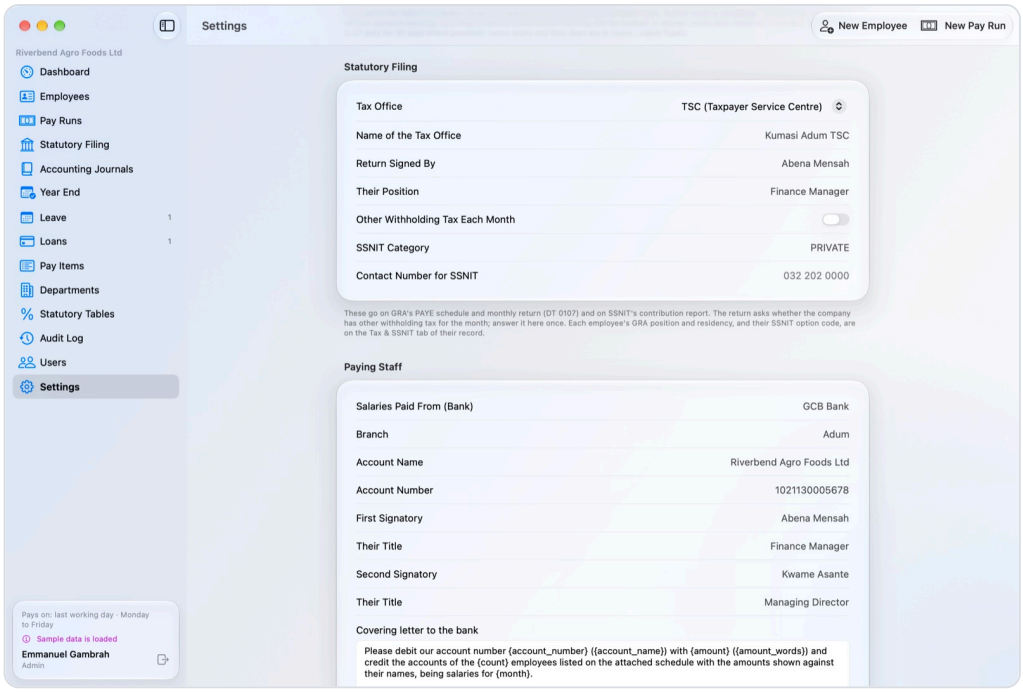
The dashboard's deadlines show **Filed** with the date once a month's returns are recorded, and a red banner lists any return past its due date that isn't recorded as filed; the sidebar counts them beside Statutory Filing.



The dashboard after October's PAYE was recorded as filed.

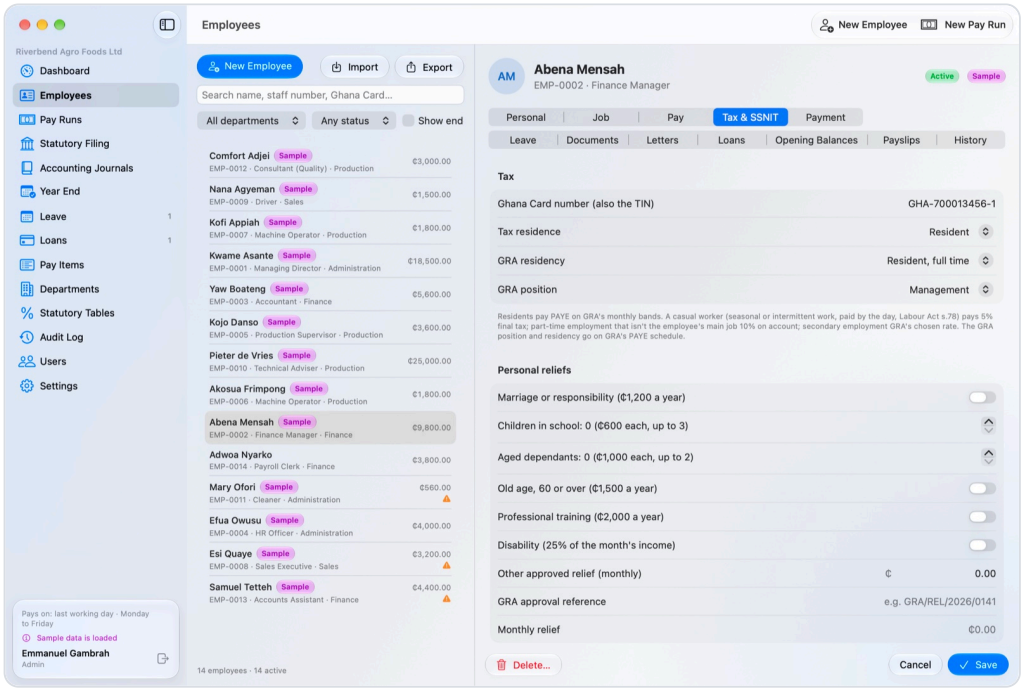
16.6 What the returns need

In **Settings › Statutory Filing** (Admin): the tax office (**LTO**, the Large Taxpayer Office, or **TSC**, a Taxpayer Service Centre, as on GRA's schedule) and its name, who signs the return and their position, whether the company has other withholding tax each month, and SSNIT's category and contact number (the company phone if left blank).



Settings › Statutory Filing.

On each employee's **Tax & SSNIT** tab: their **GRA position** (Expatriate, Management, Senior, Junior or Other; left blank, it follows the Junior Staff switch on the Job tab), their **GRA residency** for residents (full time, part time, casual, or secondary employment at one of GRA's rates; non-residents are always Non-Resident), and for SSNIT their **option code** and whether the work is **hazardous**. The same columns are in the employee import and export (chapter 23).

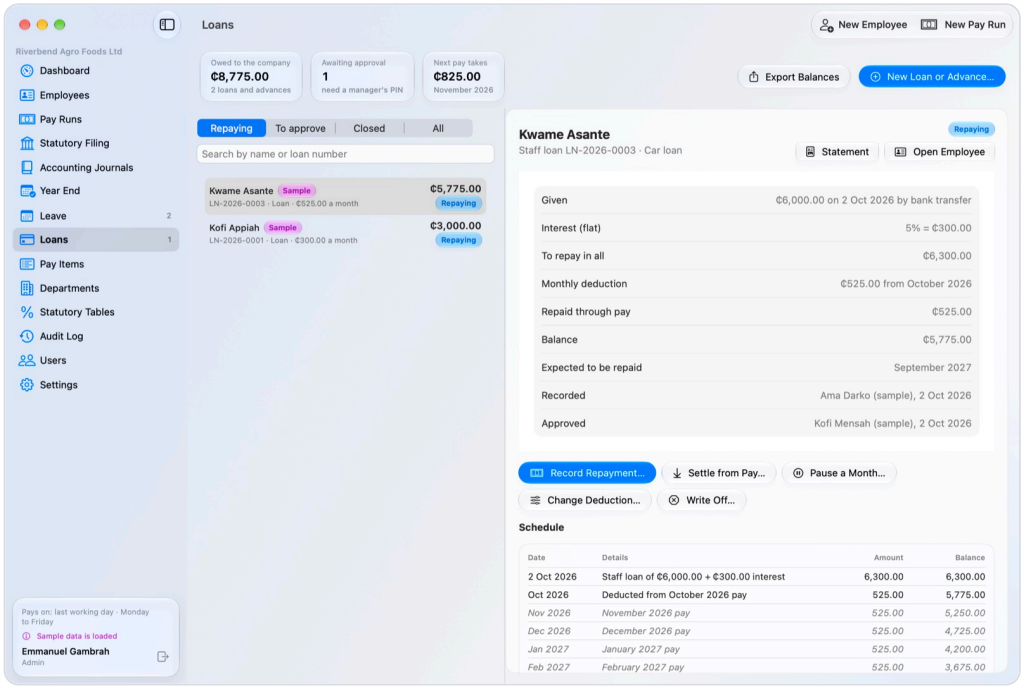


Abena Mensah's Tax & SSNIT tab: Management on GRA's schedule.

Who can do what: Admins and Payroll Officers save the returns and record them as filed; Approvers and Viewers can see what's filed and when. Every return saved is in the audit log.

17. Loans and salary advances

A **salary advance** is part of a month's pay given early and taken back from the next pay, usually in one go. A **staff loan** is repaid over several months. Both are recorded on the **Loans** screen (⌘9), approved by a manager with their PIN, and then taken off pay **after tax** by every regular pay run until nothing is owed. They don't change gross pay, SSNIT or PAYE; they come off net pay, like union dues.



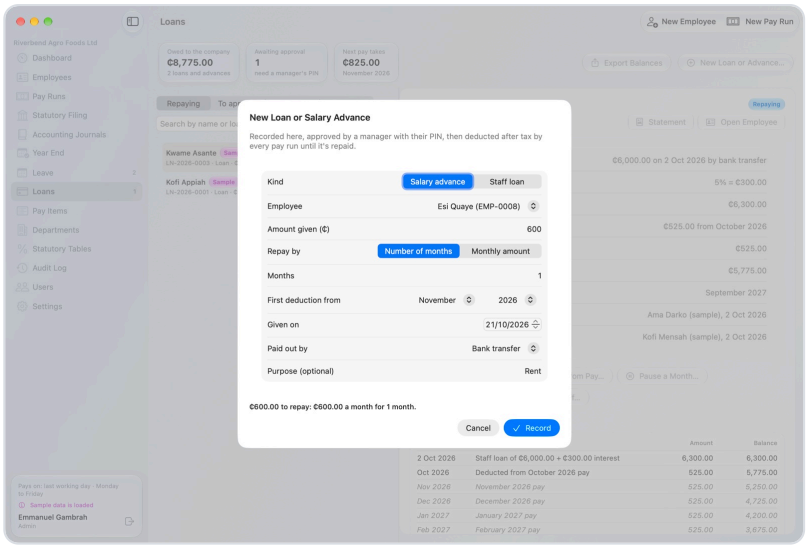
The Loans screen: what staff owe, what's waiting for approval, and what the next pay will take. Kwame Asante's car loan, with its schedule.

17.1 Recording a loan or advance

Press **New Loan or Advance…** (⇧⌘A, or on the employee's **Loans** tab). Choose **Salary advance** or **Staff loan** and the employee, then enter:

- **Amount given**: what the employee received.
- **Interest** (loans only): a flat percentage of the amount for the whole loan, added once. 5% on ₵6,000 is ₵300, so ₵6,300 is repaid. Leave it at 0 for an interest-free loan.
- **Repay by**: the **number of months** (the app works out the monthly deduction, rounded up to the pesewa so the last month is a little smaller: ₵1,000 over three months is ₵333.34, ₵333.34 and ₵333.32), or the **monthly amount** (the last month takes whatever is left).
- **First deduction from**: the first month whose pay takes it. It starts at the first month whose pay run isn't approved yet; an approved month can't take more.
- **Given on**, **paid out by** (bank transfer, Mobile Money, cash or cheque) and the purpose.

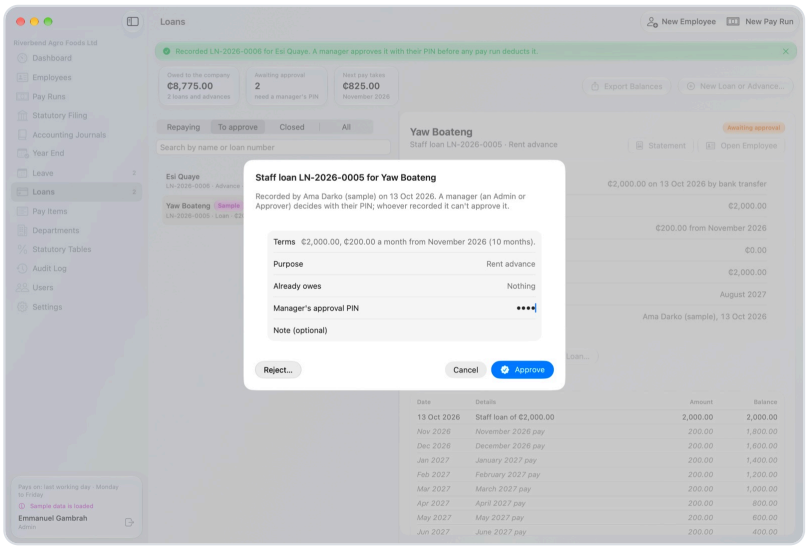
The sheet shows what will be repaid and over how many months. It warns, without stopping you, when the employee already owes on another loan, when the monthly deduction is more than their last net pay, and when an advance is spread over more than one month. Each loan gets a number such as **LN-2026-0004**.



A ₵600 salary advance for Esi Quaye, taken back from November's pay.

17.2 Approving

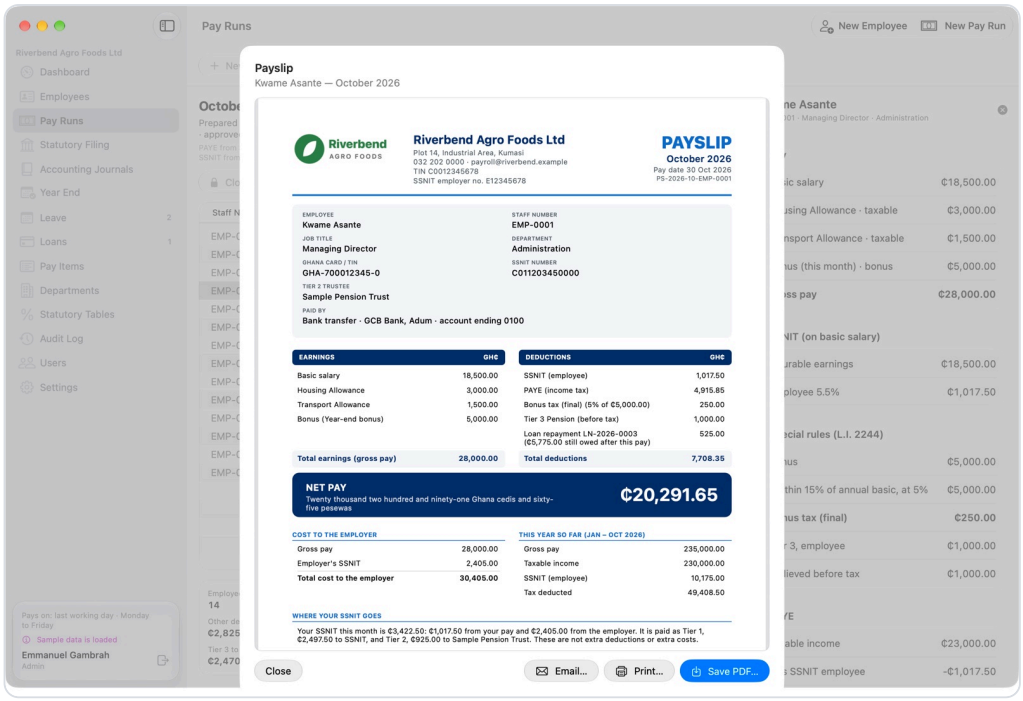
A new loan waits under **To approve** and nothing comes off pay until it's approved. Select it and press **Approve or Reject…**: a manager (an Admin or Approver) enters their PIN. Whoever recorded the loan can't approve it, unless the company has only one user. Rejecting needs a reason. If the first month's draft run is already open, recalculate it to take the new loan in.



Approving Yaw Boateng's loan with the approver's PIN.

17.3 What each pay run takes

Each regular pay run takes the monthly deduction from every approved loan, or what's left if that's less, as an after-tax line named after the loan (**Loan repayment LN-2026-0003** or **Salary advance LN-2026-0004**). The employee's calculation in the run says what was taken and what's left, and the payslip prints the repayment with what's still owed after this pay. Supplementary runs don't take loan repayments.



Kwame Asante's October payslip: ₵525.00 off his car loan, ₵5,775.00 still owed.

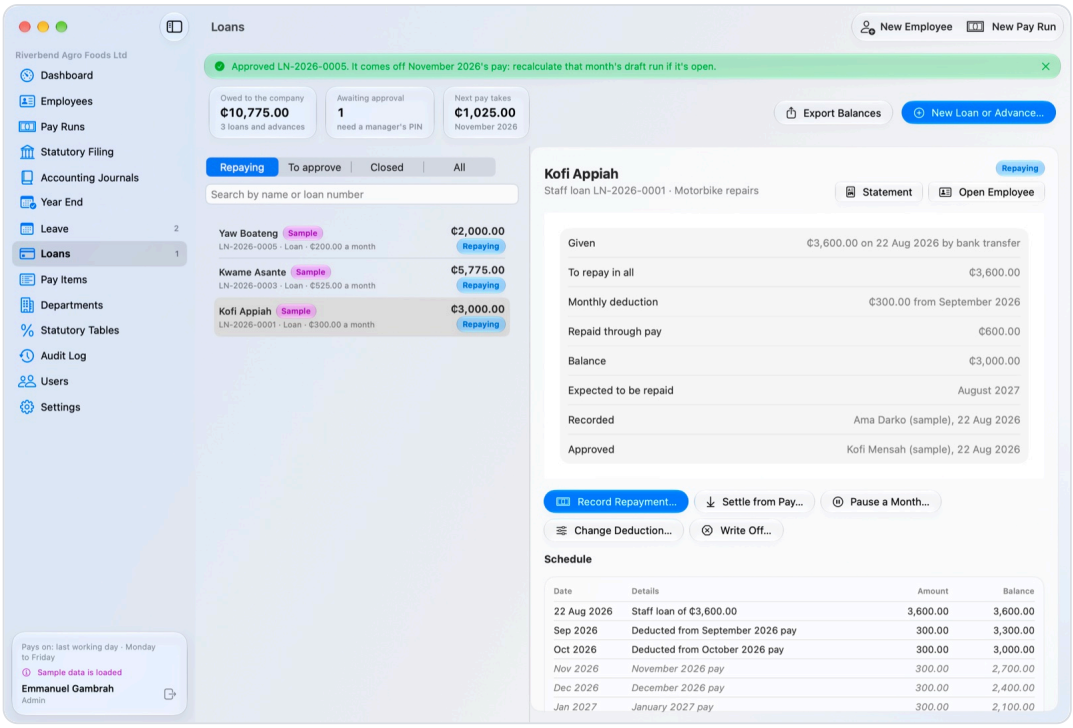
A repayment larger than net pay. A loan repayment never takes net pay below zero. If the employee's net pay before the loan is ₵900.02 and the month's deduction is ₵1,000.00, the run takes ₵900.02, the employee's net pay is nil, and the other ₵99.98 stays on the balance: the run says so beside the employee, and the loan simply runs a month longer. With two loans, the older one is taken first. Settings › Pay can also keep a share of net pay for the employee (for example 25%): the loans then take at most the rest.

Repaid only when approved. What a draft run takes doesn't count until the run is approved. The balance is always the amount to repay less the repayments in approved runs, money paid back directly and anything written off, so reopening a run puts its repayment back on the balance until it's approved again.

Leavers. In an employee's last month (their end date falls in it), the run takes the whole balance, as far as net pay allows. If it can't take it all, the run says what will still be owed: record a direct repayment or write it off (17.5).

17.4 The loan and its schedule

Select a loan to see what was given and when, the interest, the total to repay, the monthly deduction, what's been repaid through pay and directly, the balance, and when it's expected to be repaid. The **schedule** lists every deduction from an approved pay run and every direct repayment, with the balance after each, then the months still to come in grey.



Kofi Appiah's loan: ₵300.00 taken in September and October, ₵3,000.00 to go.

Statement saves the loan statement as a PDF, for the employee or your file: the terms, every repayment, the balance today and the months still to come (in brackets). **Export Balances** on the Loans screen saves every loan with its balance as a CSV file for Excel.



Riverbend Agro Foods Ltd
Plot 14, Industrial Area, Kumasi · 032 202 0000

Loan Statement: Kofi Appiah (EMP-0007)
Staff loan LN-2026-0001, as of 21 Oct 2026
TIN C0012345678 · SSNIT employer no. E12345678
Generated 21 Oct 2026 at 21:58 by Emmanuel Gambrah

Date	Details	Amount	Balance
22 Aug 2026	**Staff loan of ₵3,600.00**	**3,600.00**	**3,600.00**
Sep 2026	Deducted from September 2026 pay	300.00	3,300.00
Oct 2026	Deducted from October 2026 pay	300.00	3,000.00
Nov 2026	November 2026 pay	(300.00)	2,700.00
Dec 2026	December 2026 pay	(300.00)	2,400.00
Jan 2027	January 2027 pay	(300.00)	2,100.00
Feb 2027	February 2027 pay	(300.00)	1,800.00
Mar 2027	March 2027 pay	(300.00)	1,500.00
Apr 2027	April 2027 pay	(300.00)	1,200.00
May 2027	May 2027 pay	(300.00)	900.00
Jun 2027	June 2027 pay	(300.00)	600.00
Jul 2027	July 2027 pay	(300.00)	300.00
Aug 2027	August 2027 pay	(300.00)	0.00

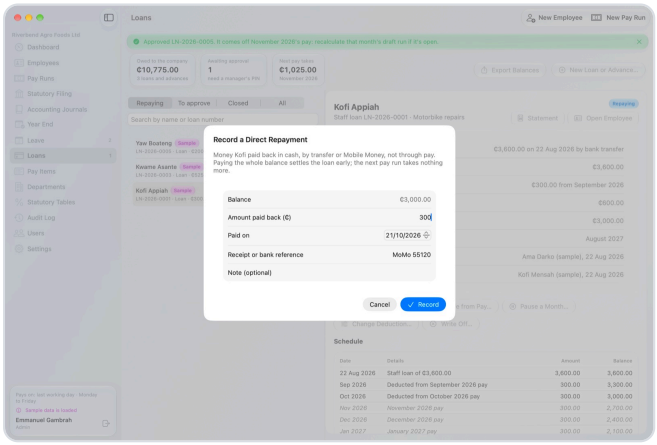
₵3,600.00, ₵300.00 a month from September 2026 (12 months).
Balance today ₵3,000.00: repaid through pay ₵600.00, paid directly ₵0.00.
Amounts in brackets are still to come from pay.

Riverbend Agro Foods Ltd · Loan Statement: Kofi Appiah (EMP-0007) · Generated 21 Oct 2026 at 21:58 Page 1 of 1

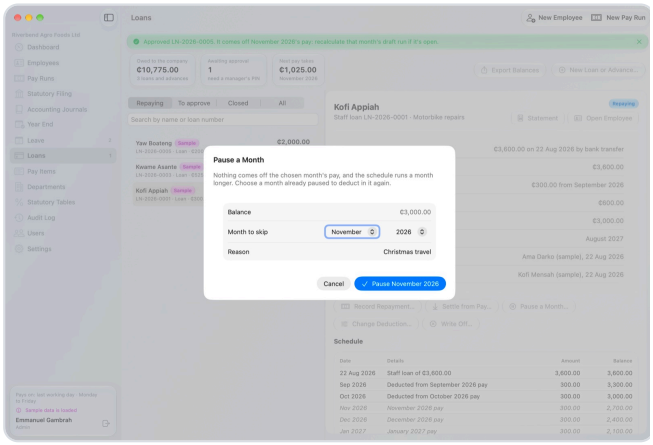
A loan statement.

17.5 Repaying early, pausing and other changes

Button	What it does
Record Repayment…	Money the employee paid back in cash, by transfer or Mobile Money, not through pay, with the date and a receipt or reference. Paying the whole balance settles the loan early, and the next pay run takes nothing more. It can't be more than the balance.
Settle from Pay…	The chosen month's pay run takes the whole balance (as far as net pay allows) instead of the monthly deduction. Switch it off to go back to the monthly deductions.
Pause a Month…	Nothing comes off the chosen month's pay, with a reason (a month of heavy expenses, for example); the schedule runs a month longer. Choose a paused month again to deduct in it after all.
Change Deduction…	A new monthly deduction from the next open month, with a reason. Months already approved keep what they took.
Write Off…	Admins only, with a reason: what's left is no longer owed and no pay run deducts it again. A debt the company forgives may be taxable income for the employee: ask your accountant whether to add it to a pay run as a taxable one-off line.
Cancel Loan…	For a loan recorded by mistake, before anything has been repaid. It stays on the record as cancelled.



A direct repayment of ₵300 by Mobile Money.

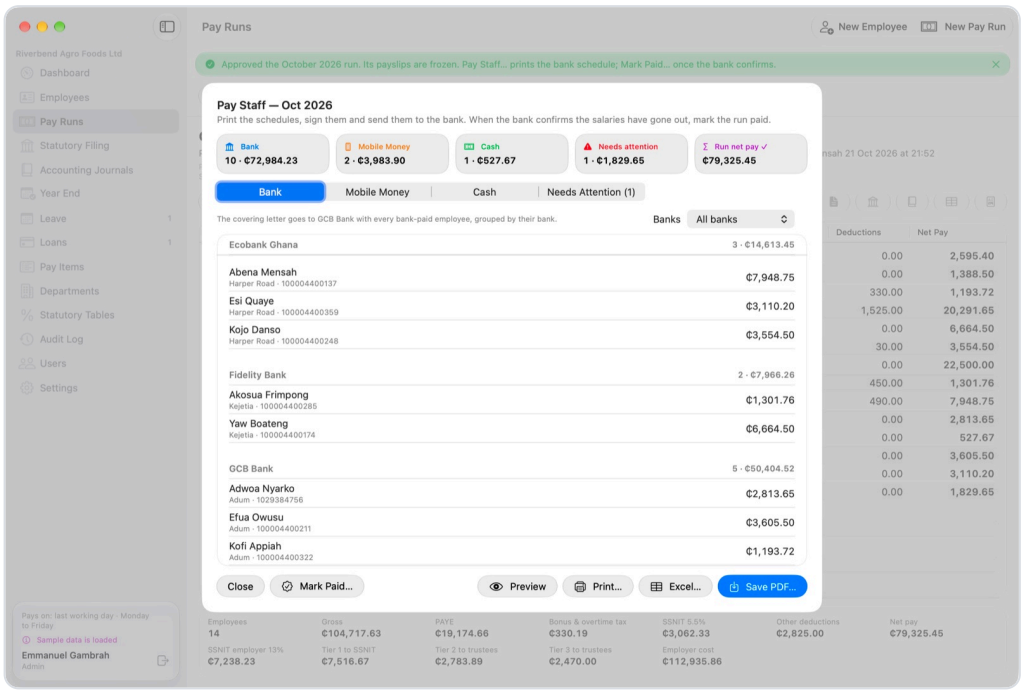


Pausing November.

Every loan, approval and change is in the audit log (area **Loans**). Admins and Payroll Officers record loans and their repayments; Admins and Approvers approve them with their PIN; only an Admin writes one off. An employee with an approved loan can't be deleted; end their employment instead.

18. Paying staff

Most companies pay salaries by sending their bank a signed list of who gets what, and the bank does the transfers. Once a pay run is approved, **Pay Staff…** (⇧⌘M, the blue button on an approved run) prepares that list, with a covering letter, plus the Mobile Money list and the cash pay sheet. You print them, sign them and send them; the app never connects to a bank. When the bank confirms the salaries have gone out, mark the run paid.



Pay Staff for October: who's paid by bank, Mobile Money and cash, and who needs attention. The run's net pay is fully accounted for (✓).

18.1 Before the first time

In **Settings › Paying Staff**, enter the company's own account the salaries are paid from (bank, branch, account name and number), and the signatories the bank's mandate names: usually two, with their titles. The covering letter goes to this bank and asks it to debit this account. Its wording can be changed there too; the {placeholders} are filled in for each run, and **Standard Wording** puts the original back (chapter 25).

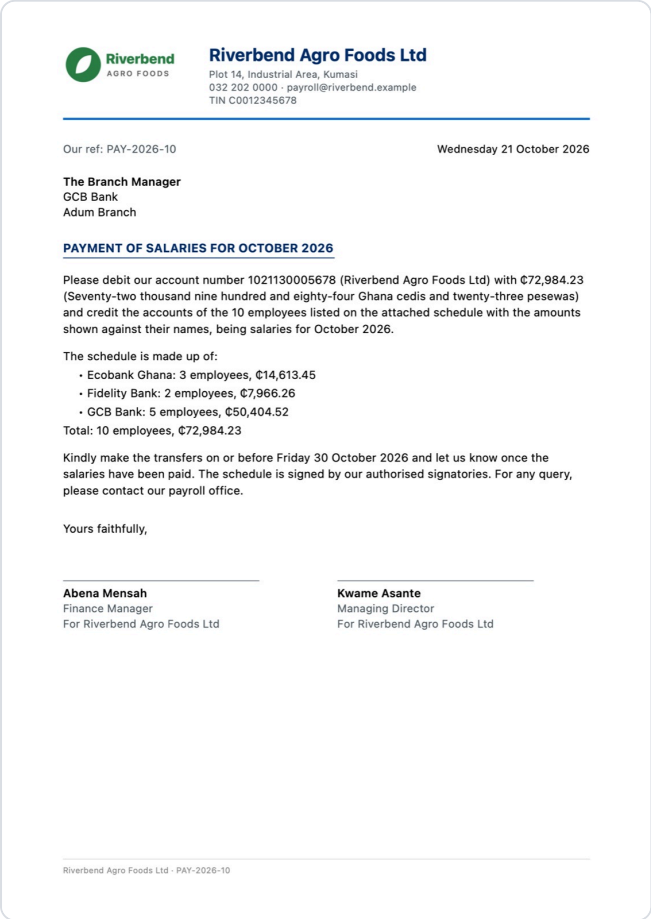
Each employee's own payment details are on the **Payment** tab of their record: bank, branch, account name and number; or Mobile Money network and number; or cash (chapter 5).

18.2 The bank payment schedule

The **Bank** tab lists every employee paid by bank, grouped by their bank with a total for each, and the total to pay. Spellings are matched, so "GCB Bank" and "gcb bank" are the same bank. If several banks are listed, the **Banks** menu can narrow the schedule to one of them.

- **Save PDF…** saves the covering letter (on the letterhead, addressed to the branch manager of your bank) followed by the schedule. **Print…** prints them. Both are ready to sign.
- **Excel…** saves the same list as an Excel workbook for banks that want a soft copy or an upload: one row per employee with the bank, branch, account name, account number (kept as text, so leading zeros stay), amount and narration, and no subtotal rows.

- **Preview** shows the document on screen first.



Riverbend Agro Foods Ltd
Plot 14, Industrial Area, Kumasi
032 202 0000 · payroll@riverbend.example
TIN C0012345678

Our ref: PAY-2026-10 — Wednesday 21 October 2026

The Branch Manager
GCB Bank
Adum Branch

PAYMENT OF SALARIES FOR OCTOBER 2026

Please debit our account number 1021130005678 (Riverbend Agro Foods Ltd) with ₵72,984.23 (Seventy-two thousand nine hundred and eighty-four Ghana cedis and twenty-three pesewas) and credit the accounts of the 10 employees listed on the attached schedule with the amounts shown against their names, being salaries for October 2026.

The schedule is made up of:

- Ecobank Ghana: 3 employees, ₵14,613.45
- Fidelity Bank: 2 employees, ₵7,966.26
- GCB Bank: 5 employees, ₵50,404.52

Total: 10 employees, ₵72,984.23

Kindly make the transfers on or before Friday 30 October 2026 and let us know once the salaries have been paid. The schedule is signed by our authorised signatories. For any query, please contact our payroll office.

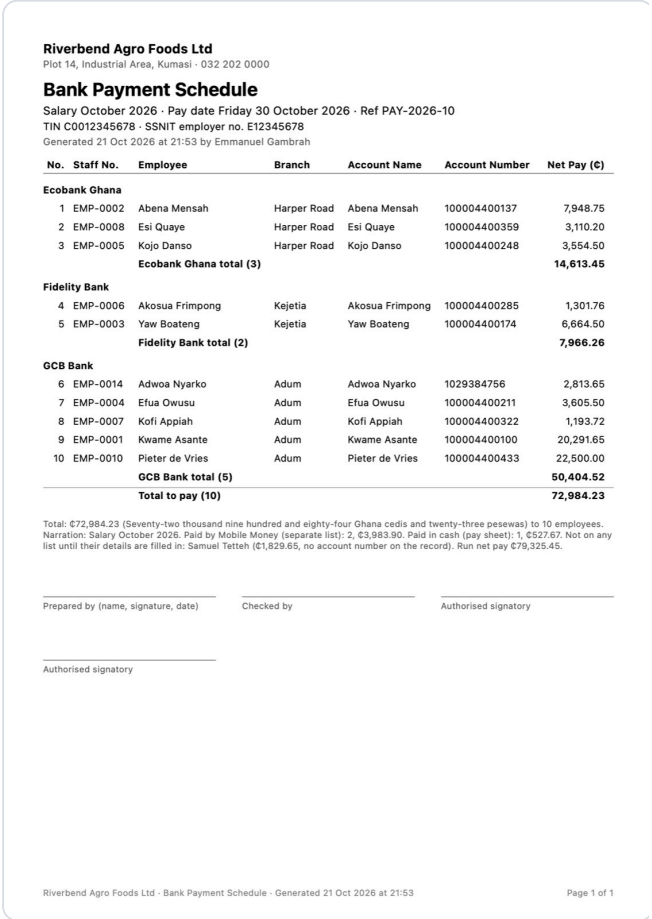
Yours faithfully,

Abena Mensah — Finance Manager — For Riverbend Agro Foods Ltd

Kwame Asante — Managing Director — For Riverbend Agro Foods Ltd

Riverbend Agro Foods Ltd · PAY-2026-10

The covering letter to the company's bank.



Riverbend Agro Foods Ltd
Plot 14, Industrial Area, Kumasi · 032 202 0000

Bank Payment Schedule

Salary October 2026 · Pay date Friday 30 October 2026 · Ref PAY-2026-10
TIN C0012345678 · SSNIT employer no. E12345678
Generated 21 Oct 2026 at 21:53 by Emmanuel Gambrah

No.	Staff No.	Employee	Branch	Account Name	Account Number	Net Pay (₵)
Ecobank Ghana						
1	EMP-0002	Abena Mensah	Harper Road	Abena Mensah	100004400137	7,948.75
2	EMP-0008	Esi Quaye	Harper Road	Esi Quaye	100004400359	3,110.20
3	EMP-0005	Kojo Danso	Harper Road	Kojo Danso	100004400248	3,554.50
		Ecobank Ghana total (3)				**14,613.45**
Fidelity Bank						
4	EMP-0006	Akosua Frimpong	Kejetia	Akosua Frimpong	100004400285	1,301.76
5	EMP-0003	Yaw Boateng	Kejetia	Yaw Boateng	100004400174	6,664.50
		Fidelity Bank total (2)				**7,966.26**
GCB Bank						
6	EMP-0014	Adwoa Nyarko	Adum	Adwoa Nyarko	1029384756	2,813.65
7	EMP-0004	Efua Owusu	Adum	Efua Owusu	100004400211	3,605.50
8	EMP-0007	Kofi Appiah	Adum	Kofi Appiah	100004400322	1,193.72
9	EMP-0001	Kwame Asante	Adum	Kwame Asante	100004400100	20,291.65
10	EMP-0010	Pieter de Vries	Adum	Pieter de Vries	100004400433	22,500.00
		GCB Bank total (5)				**50,404.52**
		Total to pay (10)				**72,984.23**

Total: ₵72,984.23 (Seventy-two thousand nine hundred and eighty-four Ghana cedis and twenty-three pesewas) to 10 employees. Narration: Salary October 2026. Paid by Mobile Money (separate list): 2, ₵3,983.90. Paid in cash (pay sheet): 1, ₵527.67. Not on any list until their details are filled in: Samuel Tetteh (₵1,829.65, no account number on the record). Run net pay ₵79,325.45.

Prepared by (name, signature, date) — Checked by — Authorised signatory

Authorised signatory

Riverbend Agro Foods Ltd · Bank Payment Schedule · Generated 21 Oct 2026 at 21:53 — Page 1 of 1

The schedule: staff grouped by bank, with totals, the amount in words and lines for the signatures.

The letter asks the bank to debit your account with the total, in figures and words, and credit each employee's account with the amount against their name, with a line per bank (how many employees and how much). The schedule's figures are the approved run's net pay, to the pesewa, and every page says who isn't on it: staff paid by Mobile Money or cash, and anyone whose details are missing.

18.3 Mobile Money and cash

The **Mobile Money** tab lists staff paid by Mobile Money, grouped by network (MTN MoMo, Telecel Cash, AirtelTigo Money), with their numbers and totals, as a PDF to sign or an Excel file for bulk payment. The **Cash** tab prints the cash pay sheet: staff grouped by department, each with their net pay and space to sign and date when they receive it, the total in words, and lines for whoever drew the cash, paid it out and witnessed it.



Riverbend Agro Foods Ltd
Plot 14, Industrial Area, Kumasi · 032 202 0000

Mobile Money Payments
Salary October 2026 · Pay date Friday 30 October 2026 · Ref PAY-2026-10
TIN C0012345678 · SSNIT employer no. E12345678
Generated 21 Oct 2026 at 21:53 by Emmanuel Gambrah

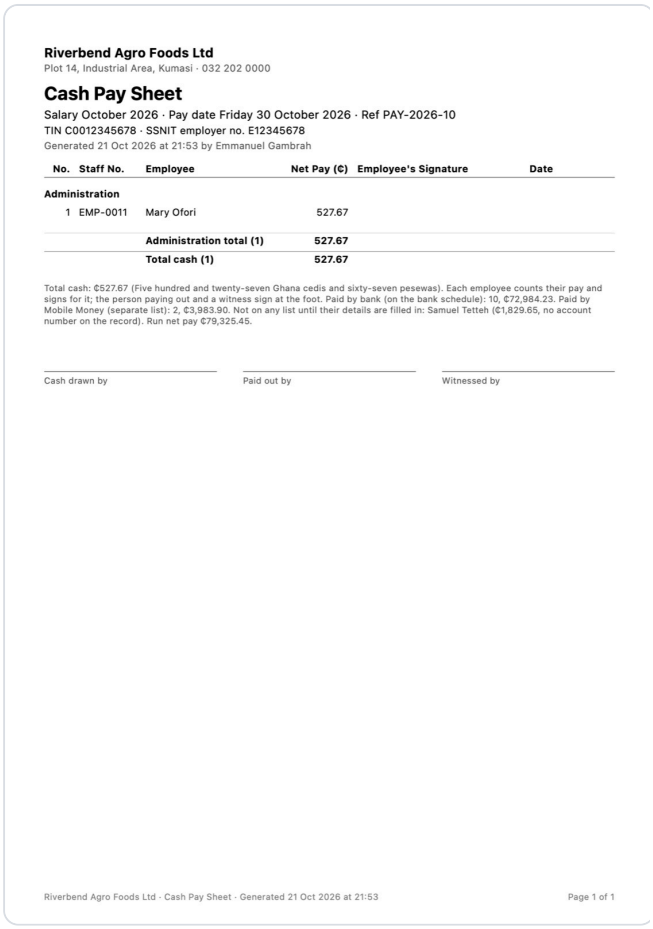
No.	Staff No.	Employee	Mobile Money Number	Net Pay (₵)
MTN MoMo				
1	EMP-0009	Nana Agyeman	024 100 0008	1,388.50
		MTN MoMo total (1)		**1,388.50**
Telecel Cash				
2	EMP-0012	Comfort Adjei	020 300 0011	2,595.40
		Telecel Cash total (1)		**2,595.40**
		Total to send (2)		**3,983.90**

Total: ₵3,983.90 (Three thousand nine hundred and eighty-three Ghana cedis and ninety pesewas) to 2 employees. Reference: Salary October 2026. Paid by bank (on the bank schedule): 10, ₵72,984.23. Paid in cash (pay sheet): 1, ₵527.67. Not on any list until their details are filled in: Samuel Tetteh (₵1,829.65, no account number on the record). Run net pay ₵79,325.45.

Prepared by (name, signature, date) | Sent by | Authorised signatory

Riverbend Agro Foods Ltd · Mobile Money Payments · Generated 21 Oct 2026 at 21:53 — Page 1 of 1

The Mobile Money list.



Riverbend Agro Foods Ltd
Plot 14, Industrial Area, Kumasi · 032 202 0000

Cash Pay Sheet
Salary October 2026 · Pay date Friday 30 October 2026 · Ref PAY-2026-10
TIN C0012345678 · SSNIT employer no. E12345678
Generated 21 Oct 2026 at 21:53 by Emmanuel Gambrah

No.	Staff No.	Employee	Net Pay (₵)	Employee's Signature	Date
Administration					
1	EMP-0011	Mary Ofori	527.67		
		Administration total (1)	**527.67**		
		Total cash (1)	**527.67**		

Total cash: ₵527.67 (Five hundred and twenty-seven Ghana cedis and sixty-seven pesewas). Each employee counts their pay and signs for it; the person paying out and a witness sign at the foot. Paid by bank (on the bank schedule): 10, ₵72,984.23. Paid by Mobile Money (separate list): 2, ₵3,983.90. Not on any list until their details are filled in: Samuel Tetteh (₵1,829.65, no account number on the record). Run net pay ₵79,325.45.

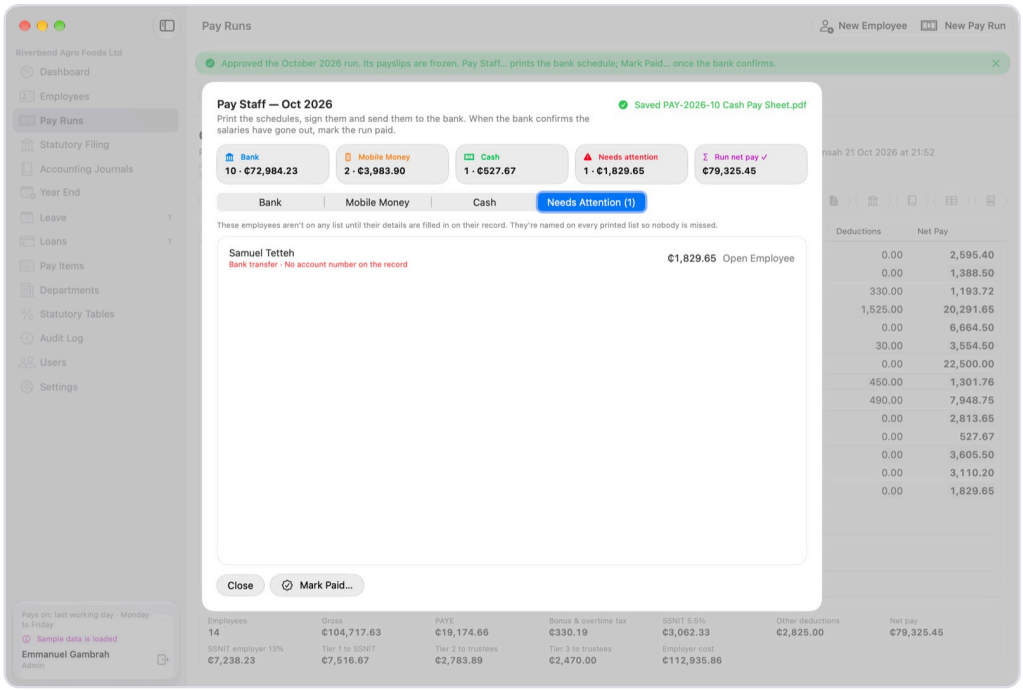
Cash drawn by | Paid out by | Witnessed by

Riverbend Agro Foods Ltd · Cash Pay Sheet · Generated 21 Oct 2026 at 21:53 — Page 1 of 1

The cash pay sheet, signed by each employee.

18.4 Needs attention: nobody is dropped

Someone paid by bank with no bank or account number, or by Mobile Money with no number or a number that isn't 10 digits, can't go on a list. They're listed under **Needs Attention** with what they're owed and what's missing, and named at the foot of every printed list, so nobody is missed. **Open Employee** goes to their Payment tab; once the details are filled in, Pay Staff puts them on the right list (the details are taken from the record, and the list says so). An employee whose net pay is nil (a loan took it all) has nothing to send and is shown separately.

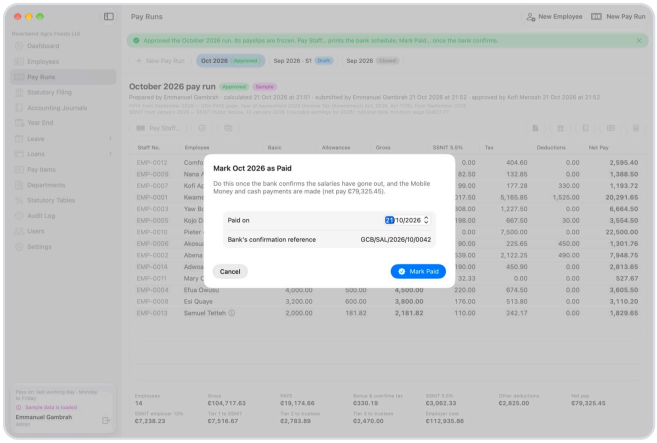


Samuel Tetteh joined this month and his account number hasn't come in yet.

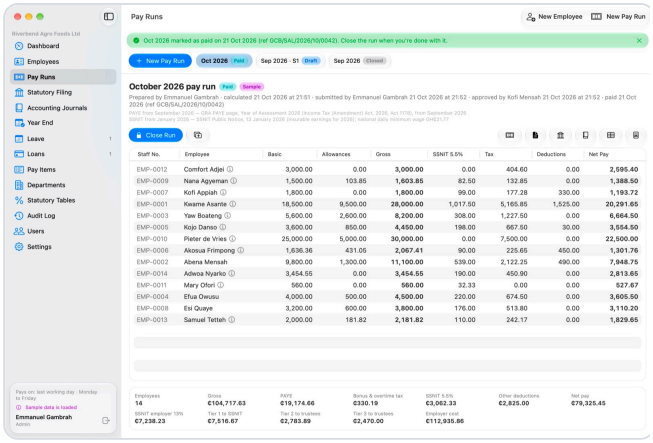
Bank + Mobile Money + cash + needs attention always adds up to the run's net pay. The lists use the payment details as they were when the run was approved. If someone's details have changed since, Pay Staff says so: check before sending, or reopen the run to use the new details.

18.5 Marking the run paid

When the bank confirms the transfers (and the Mobile Money and cash payments are made), press **Mark Paid…** on the run (or in Pay Staff). Enter the day the staff were paid, which can't be in the future or before the run was approved, and the bank's confirmation reference if it gave one. Both are shown on the run and kept in the audit log. Then **Close Run** when you're done with it.



Marking October paid, with the bank's reference.

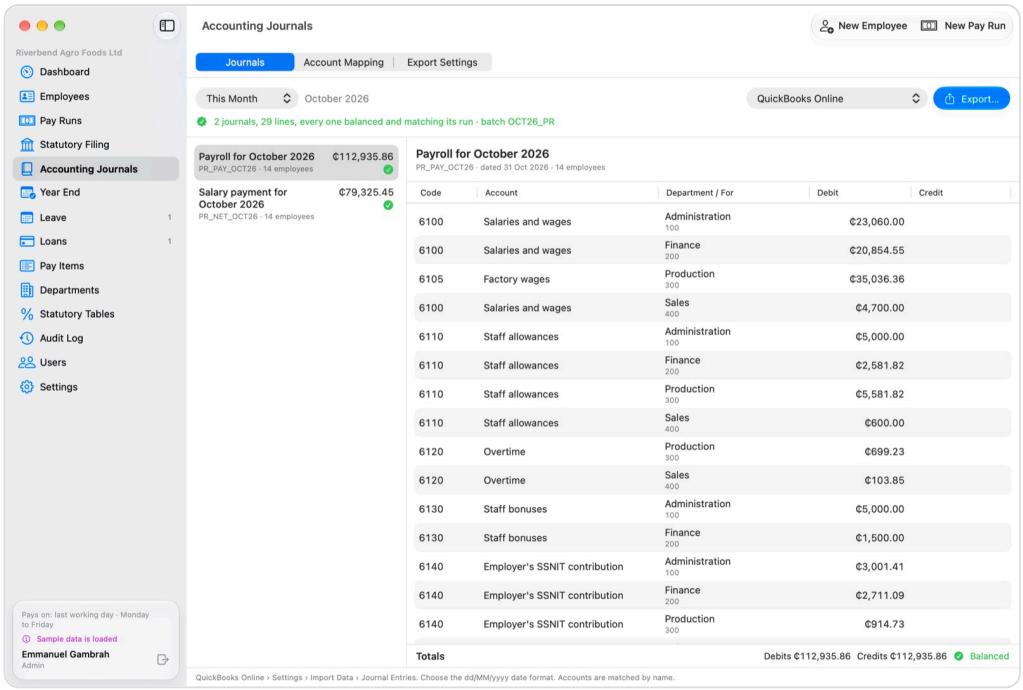


Paid: the date and reference are on the run.

A supplementary run has its own schedule (reference **PAY-2026-10-S1**, with its purpose as the narration). A paid or closed run keeps a **Pay Staff…** button to print the documents again for the file. Admins and Payroll Officers prepare the documents and mark runs paid; every document saved or printed is in the audit log (area **Paying Staff**).

19. Accounting journals

Every approved pay run is also an entry in the company's books: the salary cost, and what's now owed to staff, GRA, SSNIT and the pension trustees. **Accounting Journals** (in the sidebar, or **File › Accounting Journals…** ⇧⌘J, or the **Journal** button on an approved run) turns each run into a balanced journal and saves it as a file your accounting system imports: **QuickBooks Online**, **Sage 50**, **Xero**, **GIFMIS** (for public bodies on the government's system) or a plain CSV for anything else. Nobody retypes the payroll into the books.



October's payroll journal: the cost by department on the left of the ledger, what's owed on the right. Debits equal credits.

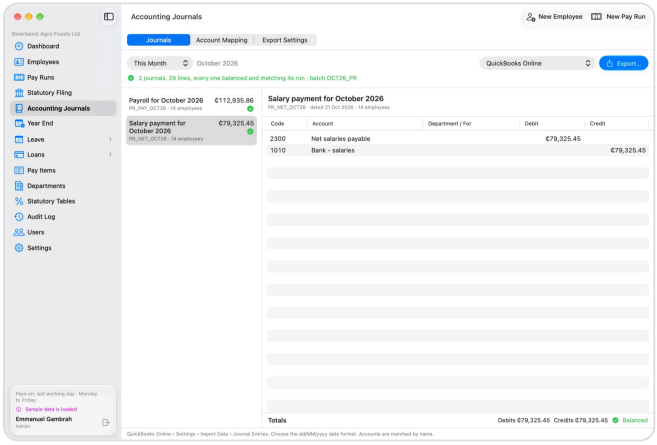
19.1 What the journals contain

Choose the months at the top (**This Month**, **Last Month**, this or last tax year, or **Custom**) and the system the file is for. The list shows each journal; choose one to see its lines.

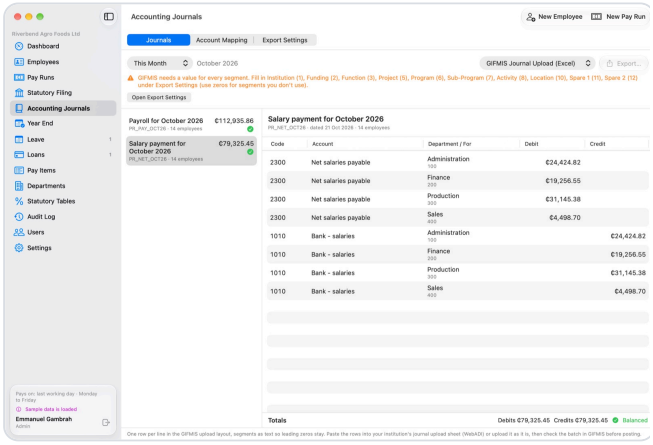
Journal	Debit	Credit
Payroll, one per approved run, dated the month's last day (**PR_PAY_OCT26**; a supplementary run's ends in **_S1**)	Salaries and wages (basic and back pay), staff allowances (taxable and tax-free), overtime, bonuses, the employer's SSNIT, and the employer's pension and other contributions, each by department.	PAYE payable (with the final taxes on bonuses and overtime), SSNIT Tier 1 payable, Tier 2 payable for each trustee, Tier 3 payable for each trustee, staff loans and advances (the amount lent) and the interest on them, other deductions by name (union dues, welfare), and net salaries payable.
Salary payment, one per run marked paid, dated the day paid (**PR_NET_OCT26**)	Net salaries payable.	The bank account the salaries were paid from.

Every figure comes from the approved payslips, so a journal matches its run to the pesewa: the cost is the run's gross pay plus the employer's SSNIT and contributions, net salaries payable is the run's net pay, PAYE

is the run's total tax, and Tier 1 and Tier 2 are what the statutory returns show (chapter 16). Each journal balances, and the screen says so in green before you export. A loan repayment is split between the amount lent and the interest in proportion to the loan, so a 525.00 repayment on a 6,000.00 loan at 5% (6,300.00 in all) is 500.00 off the loan and 25.00 of interest.



The salary payment: net pay out of the bank on the day it was paid.

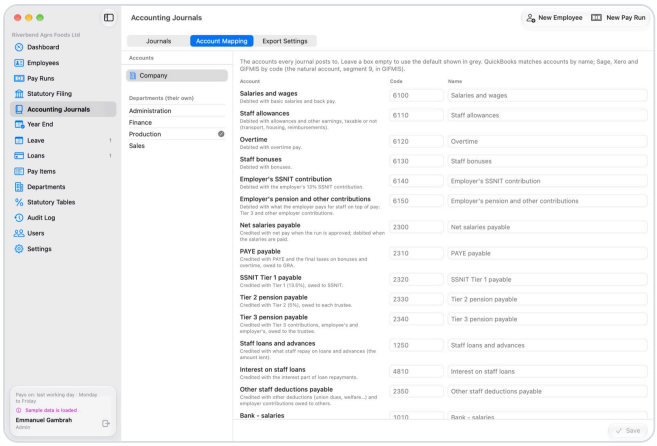


GIFMIS needs its segments first; the screen says what's missing and opens the right tab.

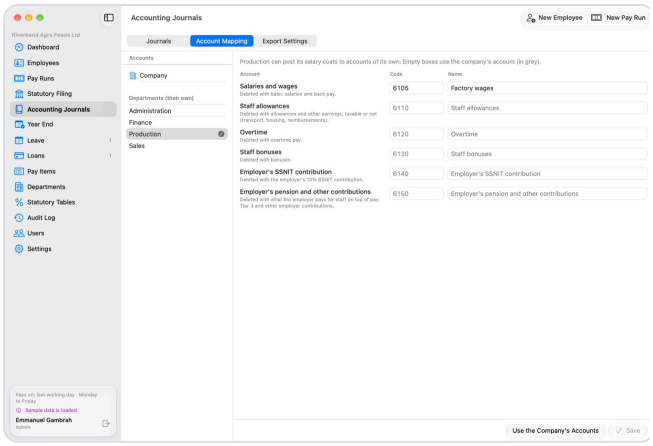
A run that isn't approved yet has no journal, and a run approved but not marked paid has no payment journal yet: the screen lists both. The payment is posted in the month the staff were paid, which can be after the run's month.

19.2 Account mapping

The **Account Mapping** tab holds the general ledger account each line posts to: a code and a name. Defaults are filled in (shown in grey); type over them with your own chart of accounts. QuickBooks matches accounts by **name**, so the names must be exactly as they are in QuickBooks; Sage 50, Xero and GIFMIS match by **code** (GIFMIS's natural account, segment 9).



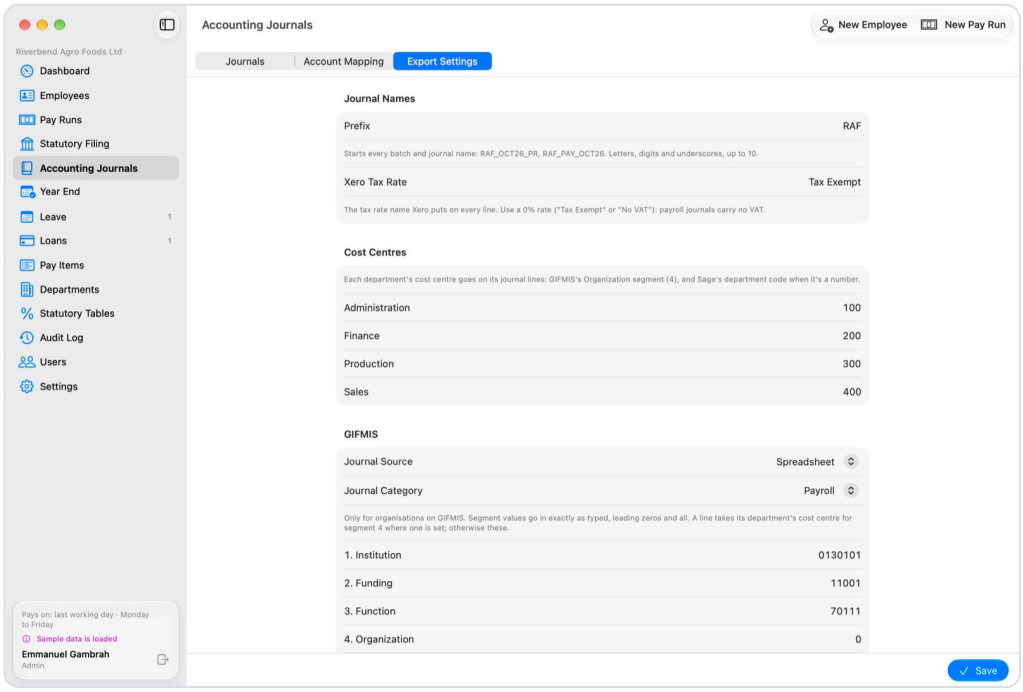
The company's accounts.



Production posts its salaries to Factory wages (6105); everything else follows the company's accounts.

A department can have salary cost accounts of its own (salaries, allowances, overtime, bonuses, the employer's SSNIT and contributions): choose it on the left and fill in only what differs. Empty boxes use the company's account.

19.3 Export settings and cost centres



Export Settings: the prefix, each department's cost centre and the GIFMIS segments.

- **Prefix**: starts every batch and journal name, so **RAF** gives the batch **RAF_OCT26_PR** and the journal **RAF_PAY_OCT26**.
- **Xero Tax Rate**: the tax rate name Xero puts on every line; use a 0% rate such as "Tax Exempt" (payroll carries no VAT).
- **Cost Centres**: each department's cost centre goes on its lines: GIFMIS's Organization segment (4), and Sage's department code when it's a number. Every line of a payroll journal carries its department's cost centre, so each cost centre balances on its own.
- **GIFMIS**: the journal source and category, and the values for the other segments (institution, funding, function and so on), typed exactly as GIFMIS has them, leading zeros and all.

19.4 Exporting

Press **Export…** and choose where to save. The file is named after the batch and the system, for example **OCT26_PR - QuickBooks.csv**. Then import it:

System	File and how to import it
QuickBooks Online	CSV: Journal No, Journal Date, Account Name, Debits, Credits, Description, Memo. **Settings › Import Data › Journal Entries**; choose the dd/MM/yyyy date format.
Sage 50	Audit trail CSV: JD and JC lines with the nominal code, department, date, reference, details, amount and tax code T9. **File › Import › Audit Trail Transactions**.
Xero	Manual journal CSV: account codes, debits positive and credits negative, the tax rate from the settings. **Accounting › Manual Journals › Import**.
GIFMIS	Excel workbook in the journal upload layout: batch, journal, source, category, period (Oct-26), the 12 segments as text, debit, credit and description, one row per line and department.
Generic CSV	Every column, including department, cost centre and what each line is for (trustee, deduction), for any other system.

For QuickBooks, Sage and Xero, salary costs stay by department and everything owed is one line per account (and per trustee or deduction); GIFMIS and the generic CSV keep a line per department on every account. For example, a company of four: Efua (basic 4,000.00, transport 500.00, union dues 20.00) and Abena (basic 4,000.00, Tier 3 200.00 and the employer's 400.00 with Petra Trust) in Finance; Kwame (basic 4,000.00, repaying a 6,000.00 loan at 5%) and Yaw (basic 1,000.00, a 1,500.00 bonus) in Operations. October's QuickBooks file (journal PR_PAY_OCT26, dated 31/10/2026) holds:

Account Name	Debits	Credits	Description
Salaries and wages	8,000.00		Salaries Oct 2026 - Finance
Salaries and wages	5,000.00		Salaries Oct 2026 - Operations
Staff allowances	500.00		Allowances Oct 2026 - Finance
Staff bonuses	1,500.00		Bonuses Oct 2026 - Operations
Employer’s SSNIT contribution	1,040.00		Employer SSNIT Oct 2026 - Finance
Employer’s SSNIT contribution	650.00		Employer SSNIT Oct 2026 - Operations
Employer’s pension and other contributions	400.00		Employer contributions Oct 2026 - Finance
Net salaries payable		11,689.92	Net pay Oct 2026
PAYE payable		1,850.08	PAYE Oct 2026
SSNIT Tier 1 payable		1,755.00	SSNIT Tier 1 Oct 2026
Tier 2 pension payable		650.00	Tier 2 pension Oct 2026 - emPLE Pensions Trust
Tier 3 pension payable		600.00	Tier 3 pension Oct 2026 - Petra Trust
Staff loans and advances		500.00	Loan repayments Oct 2026
Interest on staff loans		25.00	Loan interest Oct 2026
Other staff deductions payable		20.00	Union Dues Oct 2026
Totals	**17,090.00**	**17,090.00**	

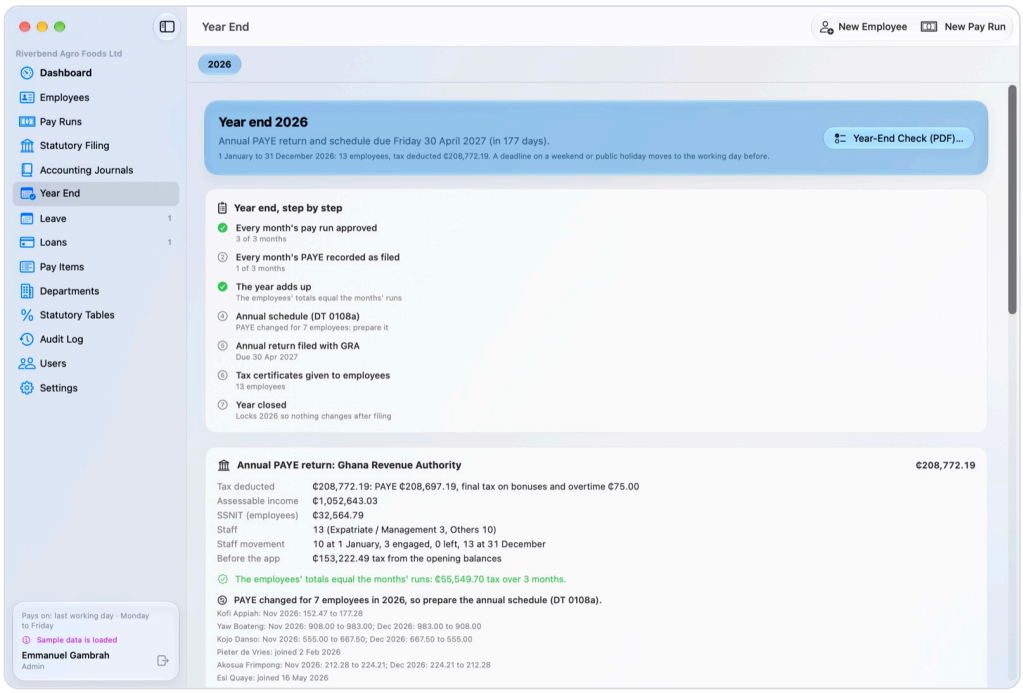
The costs add up to the run's gross pay (15,000.00) plus the employer's SSNIT and Tier 3; net salaries payable is the run's net pay; PAYE includes Yaw's 75.00 bonus tax.

> **Check the first import with your accountant**
> The files follow each system's published import layout but haven't been tried in your own company's books. Import one month first, check it against the run's summary, then carry on. A journal that doesn't balance, or an account without the name or code the system needs, can't be exported: the screen says why in orange.

Export needs an Admin, Payroll Officer or Approver (or a Viewer when salaries aren't hidden), because a department's line can be one person's pay. Only an Admin changes the mapping and the settings. Every export, and every change to accounts, cost centres and settings, is in the audit log (area **Accounting**).

20. Year end

Ghana's tax year is the calendar year. By **30 April** (moved earlier when it falls on a weekend or public holiday) the employer files GRA's **annual PAYE return** with the **employer's annual tax deduction schedule**: every employee's pay and tax for the year. Employees need a statement of what they were paid and what tax was taken, for their own records. **Year End** (in the sidebar, or **File › Year End…** ⇧⌘Y) does both from the approved pay runs, then closes the year.

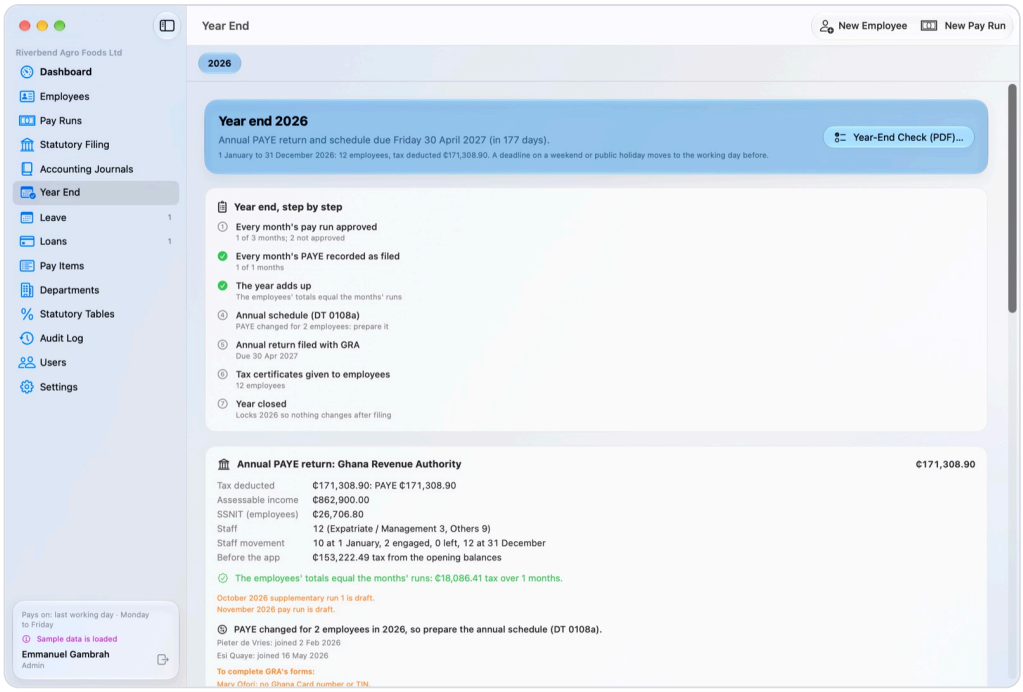


Year end 2026 for the sample company: the steps, ticked as they're done, and the year's figures.

20.1 The steps

Choose the year along the top (a closed year has a padlock). The steps card ticks each one as it's done:

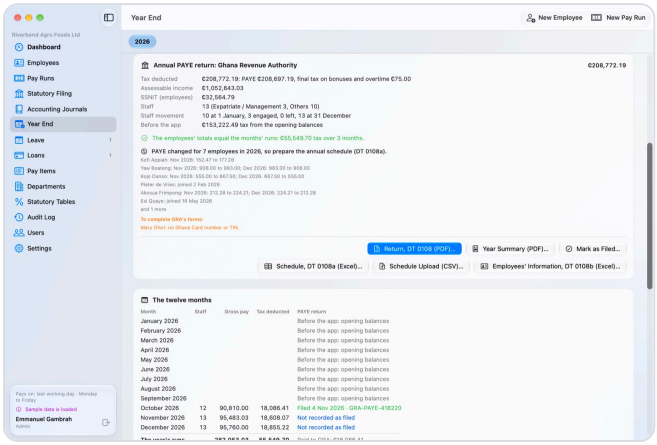
1. **Every month's pay run approved**, from January (or the first month the app paid) to December, with nothing left as a draft.
2. **Every month's PAYE recorded as filed** on Statutory Filing (chapter 16). A month not yet recorded is a link to it.
3. **The year adds up**: the employees' totals equal the months' runs (20.2).
4. **Annual schedule (DT 0108a)**: ticks once it's saved. If PAYE didn't change for anyone in the year it ticks by itself, because the schedule is then your choice (20.2).
5. **Annual return filed with GRA**, recorded with **Mark as Filed…** (20.3).
6. **Tax certificates given to employees** (20.4).
7. **Year closed** (20.5).



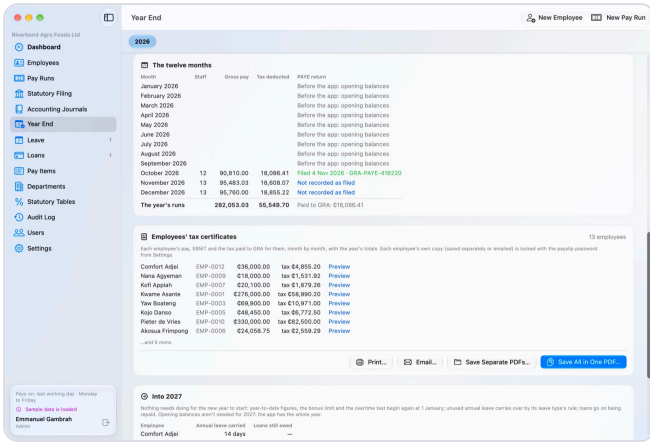
Partway through the year: two months still to come, and September's return the only one filed so far.

20.2 The annual return and schedule

The return card shows the year's tax deducted (PAYE, and the final taxes on bonuses and overtime), assessable income, the employees' SSNIT, the staff by GRA's two categories, and the staff movement: at 1 January, engaged, left and at 31 December. Under it, in green, the check that matters: **the employees' totals equal the months' runs**. Every figure is the approved payslips of the year added up, with each employee's opening balance for the months before the app (chapter 21), so the annual return always agrees with the twelve monthly returns already filed.



The return card: the year's figures and the check.



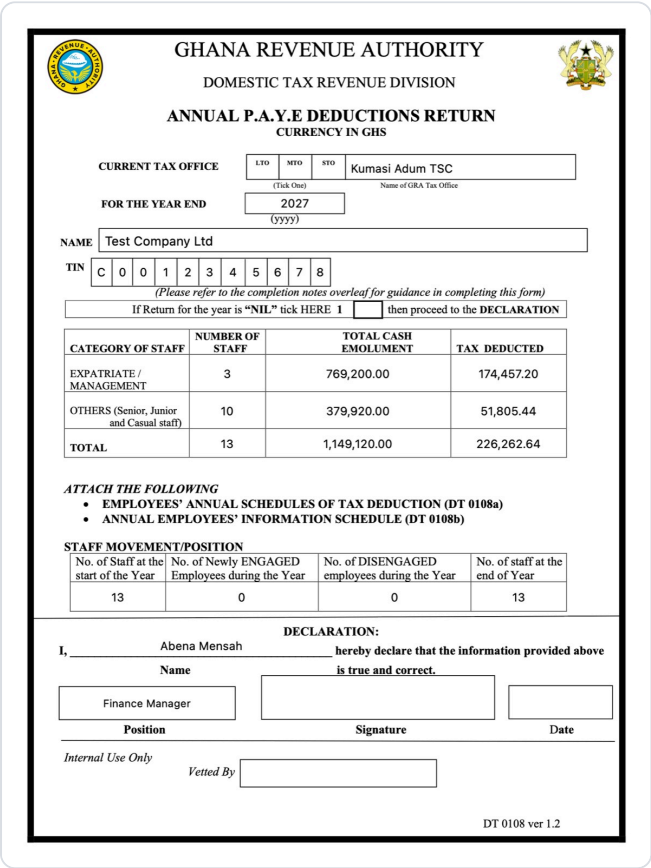
The twelve months: staff, gross pay, tax and each month's PAYE return.

Did PAYE change? GRA's schedule is there to take care of changes in PAYE during the year. The return card tells you who had one: tax that differs from one month to the next, someone who joined or left part-way, or an opening balance that doesn't match the months after it. If nobody did, the card says so and you can decide not to prepare the schedule; you can still save it if you want it.

The buttons fill in GRA's own forms, so what you file looks like what GRA issued. Figures come from the approved pay runs and the opening balances:

- **Return, DT 0108 (PDF)…**: GRA's Annual P.A.Y.E Deductions Return with the tax office, year, employer, TIN, staff and tax by category, staff movement and the name and position of whoever signs (Settings › Statutory Filing) in its boxes, and GRA's completion notes on page 2. Print it, sign it and date it. A company with no tax for the year gets the NIL box ticked.
- **Schedule, DT 0108a (Excel)…**: GRA's workbook with one row per employee in its 27 columns, with rows added when there are more than the form's six. Position uses GRA's codes (EXPT, MNGT, SENR, JUNR, OTHR); Non-Resident and Secondary Employment are Y or N; the TIN column holds the Ghana Card number or the old TIN, whichever is on the employee's record. Casual and part-time staff, who have no column of their own on this form, are named in Remarks, as is any tax withheld on account.
- **Schedule Upload (CSV)…**: the same 27 columns in GRA's upload format, with no commas in any value, for submitting a soft copy.
- **Employees' Information, DT 0108b (Excel)…**: name, TIN, nationality, and postal and residential addresses, which you keep on each employee's Personal tab.
- **Year Summary (PDF)…**: for your own file, not for GRA: the year month by month with each month's filing, staff movement, and each employee's main figures.
- **Year-End Check (PDF)…** (at the top): each employee's chargeable income and PAYE for the year beside the tax the same income would bear on GRA's **annual** bands, for reference. PAYE is worked out month by month, so a difference is usual for anyone whose pay changed during the year or who worked part of it.

The orange list under the figures shows anything GRA's forms will be missing: the company's TIN, the tax office, who signs, or an employee's TIN, nationality or addresses. A form can still be saved with something missing.



GHANA REVENUE AUTHORITY

DOMESTIC TAX REVENUE DIVISION

ANNUAL P.A.Y.E DEDUCTIONS RETURN

CURRENCY IN GHS

CURRENT TAX OFFICE — LTO | MTO | STO (Tick One) — Kumasi Adum TSC (Name of GRA Tax Office)

FOR THE YEAR END — 2027 (yyyy)

NAME — Test Company Ltd

TIN — C 0 0 1 2 3 4 5 6 7 8

(Please refer to the completion notes overleaf for guidance in completing this form)

If Return for the year is **"NIL"** tick HERE 1 [ ] then proceed to the **DECLARATION**

CATEGORY OF STAFF	NUMBER OF STAFF	TOTAL CASH EMOLUMENT	TAX DEDUCTED
EXPATRIATE / MANAGEMENT	3	769,200.00	174,457.20
OTHERS (Senior, Junior and Casual staff)	10	379,920.00	51,805.44
TOTAL	13	1,149,120.00	226,262.64

ATTACH THE FOLLOWING

- **EMPLOYEES' ANNUAL SCHEDULES OF TAX DEDUCTION (DT 0108a)**
- **ANNUAL EMPLOYEES' INFORMATION SCHEDULE (DT 0108b)**

STAFF MOVEMENT/POSITION

No. of Staff at the start of the Year	No. of Newly ENGAGED Employees during the Year	No. of DISENGAGED employees during the Year	No. of staff at the end of Year
13	0	0	13

DECLARATION:

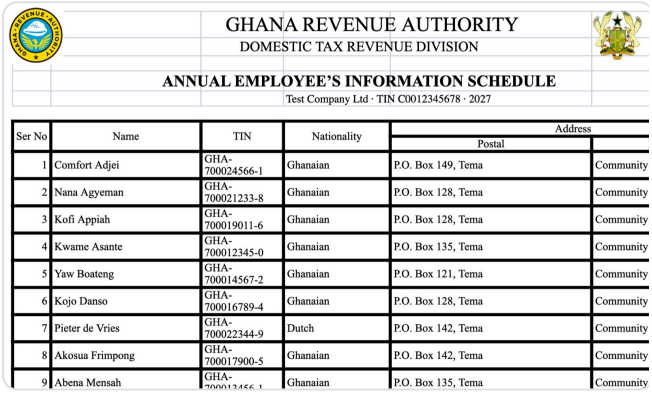
I, Abena Mensah (Name) hereby declare that the information provided above is true and correct.

Finance Manager (Position) | Signature | Date

Internal Use Only — *Vetted By*

DT 0108 ver 1.2

GRA's return, DT 0108, filled in and ready to sign.



GHANA REVENUE AUTHORITY

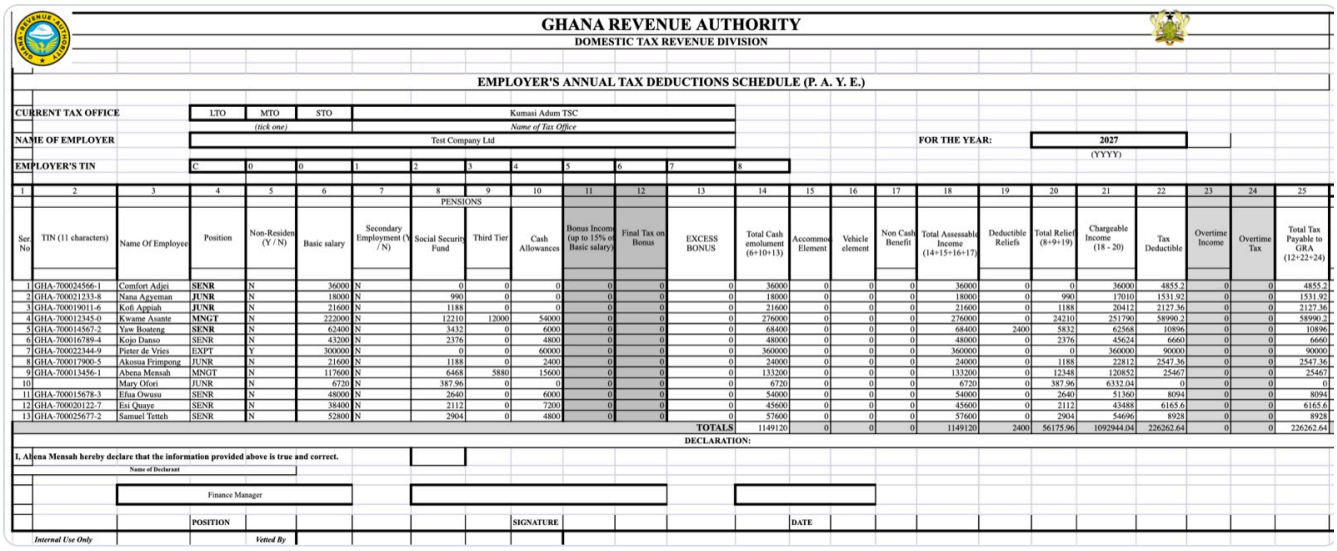
DOMESTIC TAX REVENUE DIVISION

ANNUAL EMPLOYEE'S INFORMATION SCHEDULE

Test Company Ltd · TIN C0012345678 · 2027

Ser No	Name	TIN	Nationality	Address	
				Postal	
1	Comfort Adjei	GHA-700024566-1	Ghanaian	P.O. Box 149, Tema	Community
2	Nana Agyeman	GHA-700021233-8	Ghanaian	P.O. Box 128, Tema	Community
3	Kofi Appiah	GHA-700019011-6	Ghanaian	P.O. Box 128, Tema	Community
4	Kwame Asante	GHA-700012345-0	Ghanaian	P.O. Box 135, Tema	Community
5	Yaw Boateng	GHA-700014567-2	Ghanaian	P.O. Box 121, Tema	Community
6	Kojo Danso	GHA-700016789-4	Ghanaian	P.O. Box 128, Tema	Community
7	Pieter de Vries	GHA-700022344-9	Dutch	P.O. Box 142, Tema	Community
8	Akosua Frimpong	GHA-700017900-5	Ghanaian	P.O. Box 142, Tema	Community
9	Abena Mensah	GHA-	Ghanaian	P.O. Box 135, Tema	Community

GRA's employees' information schedule, DT 0108b.



GHANA REVENUE AUTHORITY
DOMESTIC TAX REVENUE DIVISION

EMPLOYER'S ANNUAL TAX DEDUCTIONS SCHEDULE (P. A. Y. E.)

CURRENT TAX OFFICE — LTO | MTO | STO (tick one) — Kumasi Adum TSC (Name of Tax Office)
NAME OF EMPLOYER — Test Company Ltd — FOR THE YEAR: 2027 (YYYY)
EMPLOYER'S TIN — C 0 0 1 2 3 4 5 6 7 8

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Ser. No	TIN (11 characters)	Name Of Employee	Position	Non-Resident (Y / N)	Basic salary	Secondary Employment (Y / N)	PENSIONS: Social Security Fund	PENSIONS: Third Tier	Cash Allowances	Bonus Income (up to 15% of Basic salary)	Final Tax on Bonus	EXCESS BONUS	Total Cash emolument (6+10+13)	Accommodation Element	Vehicle element	Non Cash Benefit	Total Assessable Income (14+15+16+17)	Deductible Reliefs	Total Relief (8+9+19)	Chargeable Income (18 - 20)	Tax Deductible	Overtime Income	Overtime Tax	Total Tax Payable to GRA (12+22+24)
1	GHA-700024566-1	Comfort Adjei	SENR	N	36000	N	0	0	0	0	0	0	36000	0	0	0	36000	0	0	36000	4855.2	0	0	4855.2
2	GHA-700021233-8	Nana Agyeman	JUNR	N	18000	N	990	0	0	0	0	0	18000	0	0	0	18000	0	990	17010	1531.92	0	0	1531.92
3	GHA-700019011-6	Kofi Appiah	JUNR	N	21600	N	1188	0	0	0	0	0	21600	0	0	0	21600	0	1188	20412	2127.36	0	0	2127.36
4	GHA-700012345-0	Kwame Asante	MNGT	N	222000	N	12210	12000	54000	0	0	0	276000	0	0	0	276000	0	24210	251790	58990.2	0	0	58990.2
5	GHA-700014567-2	Yaw Boateng	SENR	N	62400	N	3432	0	6000	0	0	0	68400	0	0	0	68400	2400	5832	62568	10896	0	0	10896
6	GHA-700016789-4	Kojo Danso	SENR	N	43200	N	2376	0	4800	0	0	0	48000	0	0	0	48000	0	2376	45624	6660	0	0	6660
7	GHA-700022344-9	Pieter de Vries	EXPT	Y	300000	N	0	0	60000	0	0	0	360000	0	0	0	360000	0	0	360000	90000	0	0	90000
8	GHA-700017900-5	Akosua Frimpong	JUNR	N	21600	N	1188	0	2400	0	0	0	24000	0	0	0	24000	0	1188	22812	2547.36	0	0	2547.36
9	GHA-700013456-1	Abena Mensah	MNGT	N	117600	N	6468	5880	15600	0	0	0	133200	0	0	0	133200	0	12348	120852	25467	0	0	25467
10		Mary Ofori	JUNR	N	6720	N	387.96	0	0	0	0	0	6720	0	0	0	6720	0	387.96	6332.04	0	0	0	0
11	GHA-700015678-3	Efua Owusu	SENR	N	48000	N	2640	0	6000	0	0	0	54000	0	0	0	54000	0	2640	51360	8094	0	0	8094
12	GHA-700020122-7	Esi Quaye	SENR	N	38400	N	2112	0	7200	0	0	0	45600	0	0	0	45600	0	2112	43488	6165.6	0	0	6165.6
13	GHA-700025677-2	Samuel Tetteh	SENR	N	52800	N	2904	0	4800	0	0	0	57600	0	0	0	57600	0	2904	54696	8928	0	0	8928
												TOTALS	1149120	0	0	0	1149120	2400	56175.96	1092944.04	226262.64	0	0	226262.64

DECLARATION:

I, Abena Mensah hereby declare that the information provided above is true and correct.
Name of Declarant
Finance Manager
POSITION — SIGNATURE — DATE
Internal Use Only — Vetted By

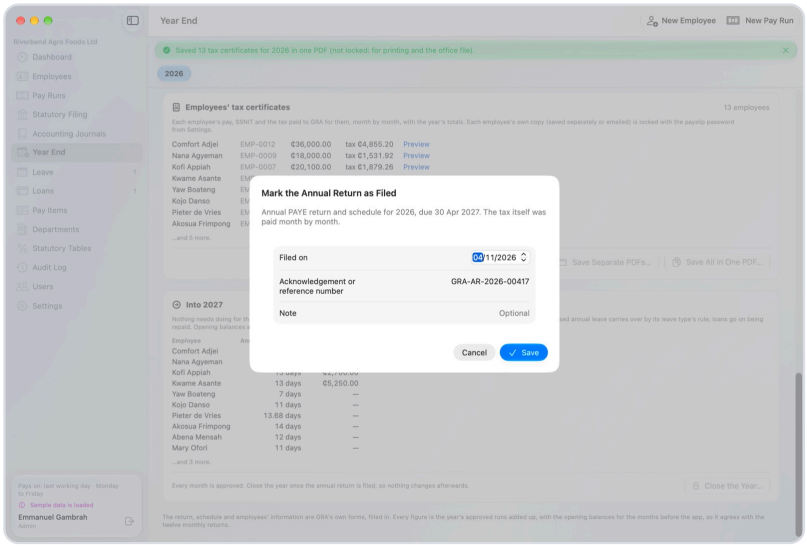
GRA's annual schedule, DT 0108a, in Excel.

> **Tax offices**
>
> GRA's annual forms have boxes for LTO, MTO and STO. A company set to TSC in Settings gets its office's name written in the name box and no box ticked: tick the right one by hand, or in Excel on the schedule.

> **Overtime limit**
>
> The notes on GRA's annual form still give an overtime limit of GH₵9,600 a year and cite the old Act 592. The app uses GH₵18,000 (chapter 9.8). Ask your accountant if a figure on the schedule depends on it.

20.3 Recording the return as filed

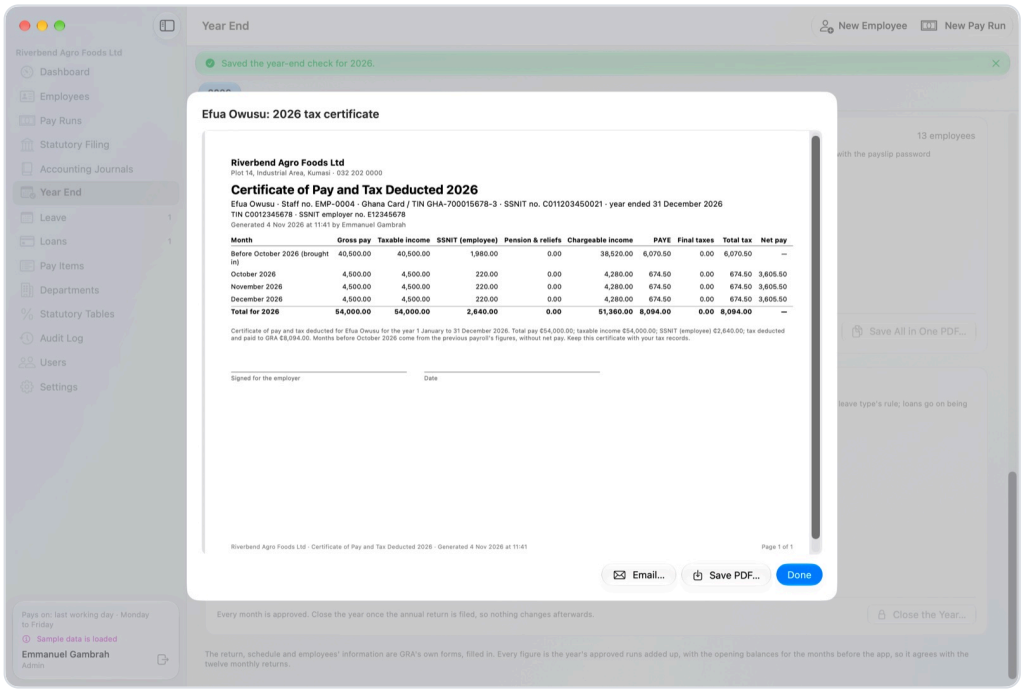
Once filed, press **Mark as Filed…** and enter the date and GRA's acknowledgement number. The tax itself was paid month by month, so nothing is paid with the annual return. Until it's recorded, the dashboard counts down to the due date, and after it an overdue return is in the red banner, as the monthly returns are. Statutory Filing's monthly returns stay where they are (chapter 16).



Mark the Annual Return as Filed.

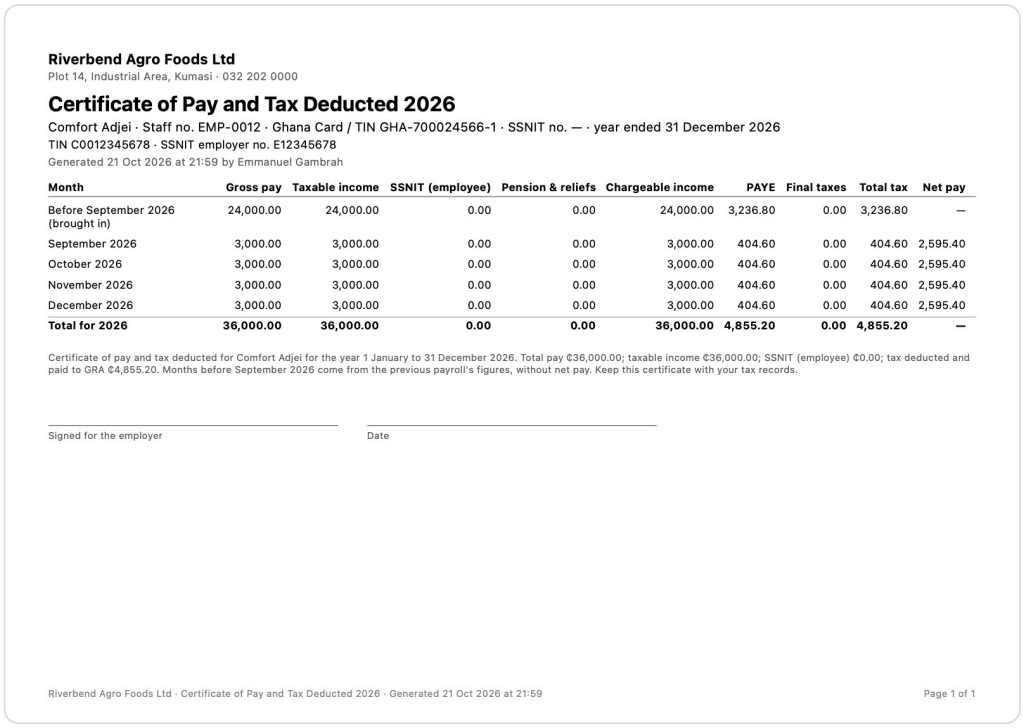
20.4 Employees' tax certificates

Each employee's **certificate of pay and tax deducted** lists every month they were paid (and a line for the months brought in from an opening balance): gross pay, taxable income, SSNIT, pension and reliefs, chargeable income, PAYE, final taxes, total tax and net pay, with the year's total, a note in words and a line for the employer's signature.



Efua Owusu's certificate for 2026, previewed from the certificates card.

Button	What it does
Preview	One employee's certificate on screen, with Save PDF and Email.
Save All in One PDF…	Everyone's certificates in one file, for printing and the office. It's never locked.
Save Separate PDFs…	One file per employee, locked with the payslip password (Settings › Payslips). Anyone missing what the password needs is listed, never saved unlocked.
Email…	A message in Mail for each employee with their own locked certificate, saying how to open it but never the password. Check and send them in Mail.
Print…	The Mac's print dialog. Printing is recorded in the audit log.



Riverbend Agro Foods Ltd
Plot 14, Industrial Area, Kumasi · 032 202 0000

Certificate of Pay and Tax Deducted 2026

Comfort Adjei · Staff no. EMP-0012 · Ghana Card / TIN GHA-700024566-1 · SSNIT no. — · year ended 31 December 2026
TIN C0012345678 · SSNIT employer no. E12345678
Generated 21 Oct 2026 at 21:59 by Emmanuel Gambrah

Month	Gross pay	Taxable income	SSNIT (employee)	Pension & reliefs	Chargeable income	PAYE	Final taxes	Total tax	Net pay
Before September 2026 (brought in)	24,000.00	24,000.00	0.00	0.00	24,000.00	3,236.80	0.00	3,236.80	—
September 2026	3,000.00	3,000.00	0.00	0.00	3,000.00	404.60	0.00	404.60	2,595.40
October 2026	3,000.00	3,000.00	0.00	0.00	3,000.00	404.60	0.00	404.60	2,595.40
November 2026	3,000.00	3,000.00	0.00	0.00	3,000.00	404.60	0.00	404.60	2,595.40
December 2026	3,000.00	3,000.00	0.00	0.00	3,000.00	404.60	0.00	404.60	2,595.40
Total for 2026	**36,000.00**	**36,000.00**	**0.00**	**0.00**	**36,000.00**	**4,855.20**	**0.00**	**4,855.20**	—

Certificate of pay and tax deducted for Comfort Adjei for the year 1 January to 31 December 2026. Total pay ₵36,000.00; taxable income ₵36,000.00; SSNIT (employee) ₵0.00; tax deducted and paid to GRA ₵4,855.20. Months before September 2026 come from the previous payroll's figures, without net pay. Keep this certificate with your tax records.

Signed for the employer

Date

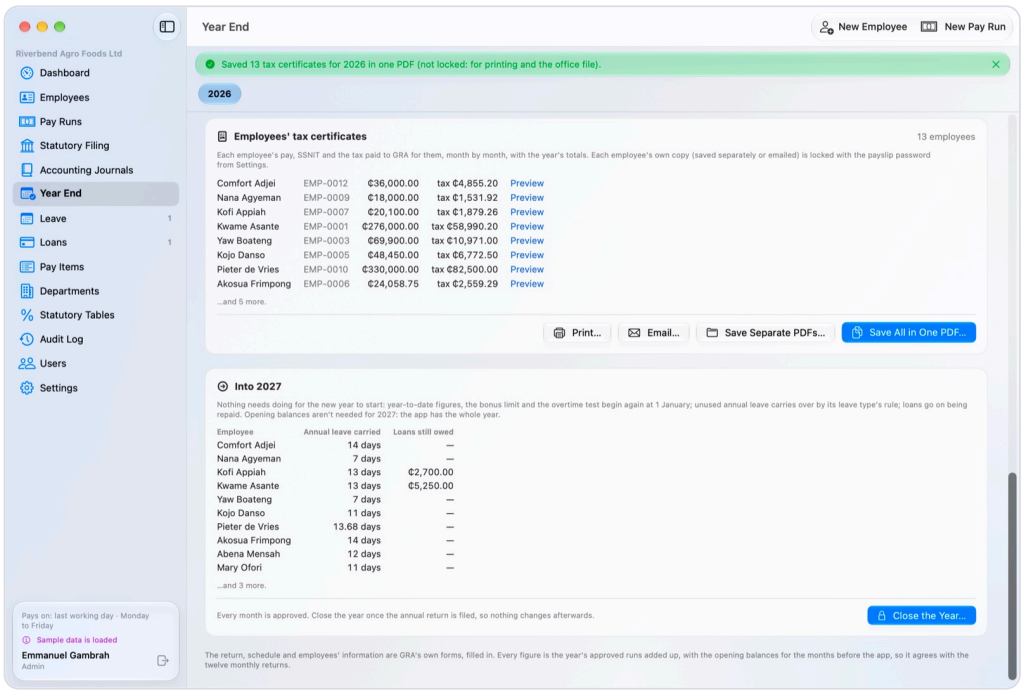
Riverbend Agro Foods Ltd · Certificate of Pay and Tax Deducted 2026 · Generated 21 Oct 2026 at 21:59

Page 1 of 1

A certificate as saved.

Certificates come from the same approved payslips as the return, so each employee's total tax is their share of the return's, and their December payslip's year so far shows the same figures. Saving, printing and emailing need an Admin or Payroll Officer, and each is in the audit log.

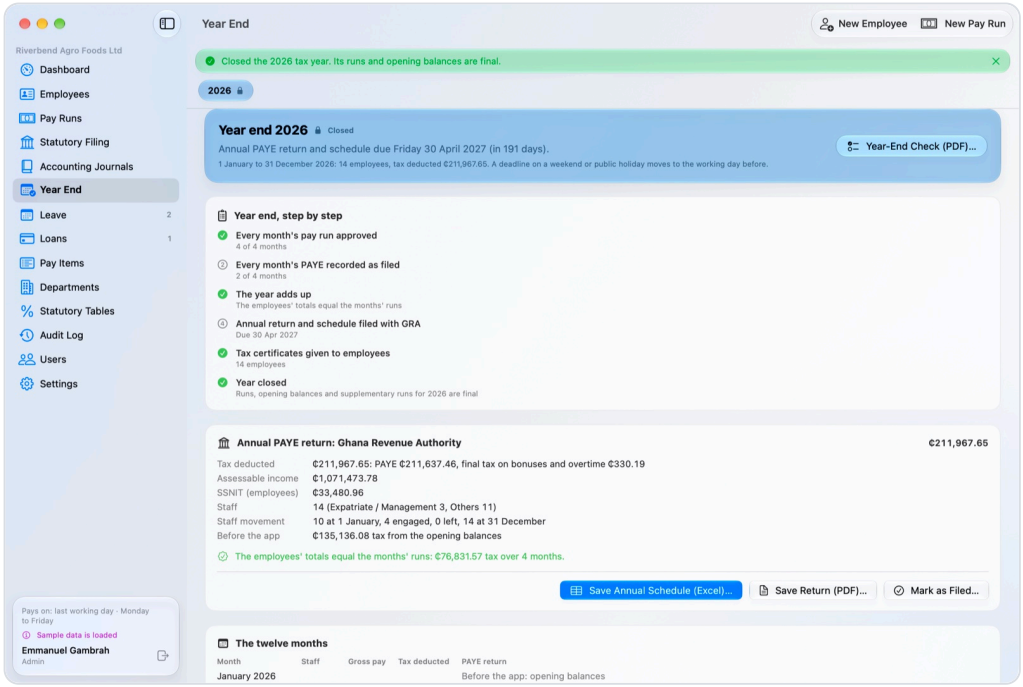
20.5 Into the new year, and closing the year



Into 2027: leave carried over and loans still owed, and Close the Year.

Nothing has to be done for a new year to start. On 1 January the year-to-date figures, the 15% bonus limit and the GH₵18,000 overtime test begin again; unused annual leave carries over by its leave type's rule (chapter 13); loans go on being repaid. The card lists, for each employee, the annual leave carried into the new year and any loan still owed. Opening balances aren't needed again: the app has the whole year.

When the annual return is filed, an Admin presses **Close the Year…**. A closed year's runs can't be reopened, no supplementary run can be added to it and its opening balances lock, so the figures GRA and the employees have can't change behind them. Payslips, returns and certificates can still be printed. The button is greyed out, with the reasons listed, while any month has no approved run or a run isn't approved yet.

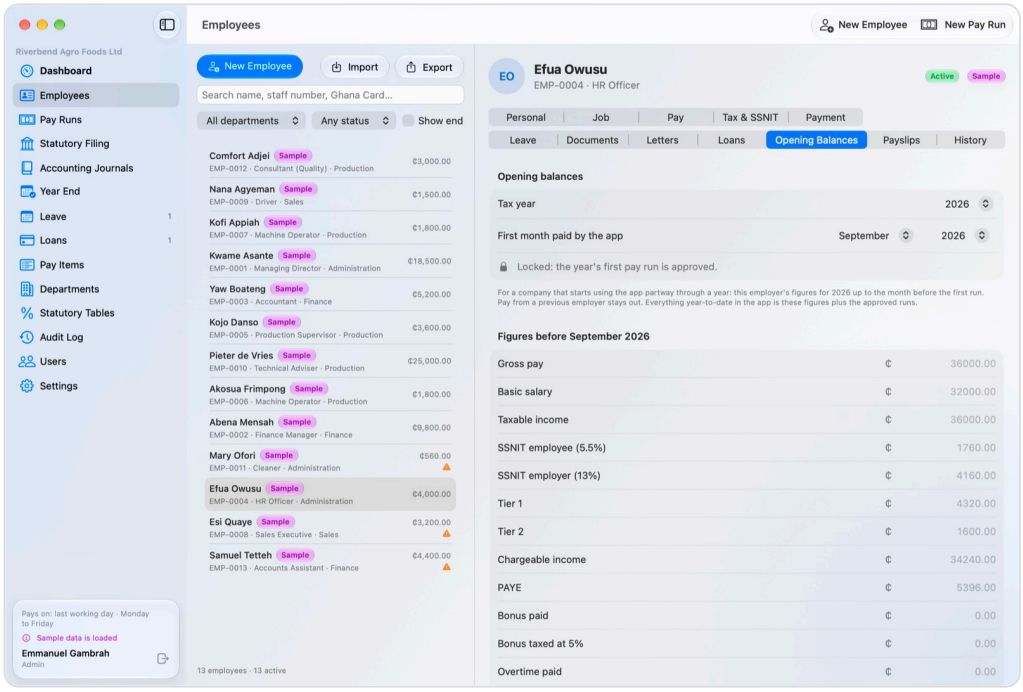


2026 closed. November's and December's PAYE and the annual return are recorded as filed once GRA has them; closing doesn't wait for them.

If something must be corrected, an Admin presses **Reopen Year…** and gives a reason (it goes in the audit log). Then reopen the run as usual (chapter 11), approve it again, file the correction with GRA, give the employees concerned new certificates, and close the year again.

21. Opening balances (starting mid-year)

Most companies start using the app partway through a year. So that year-to-date figures, the payslips' year so far and the annual PAYE return (chapter 20) include the months before the app, enter each employee's figures for those months as **opening balances**.

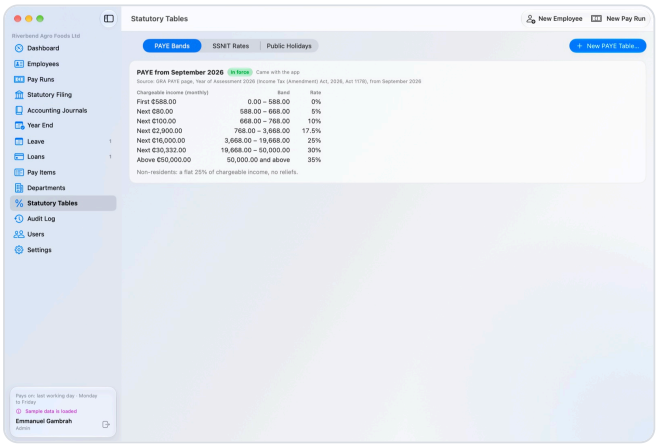


Efua Owusu's opening balances for January to August 2026, locked after September's run was approved.

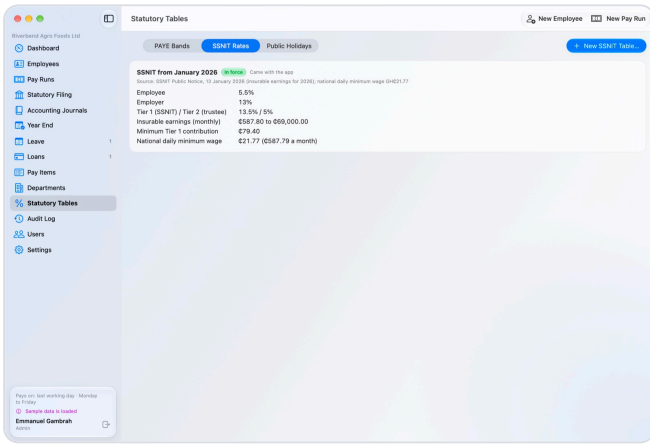
- On an employee's **Opening Balances** tab, choose the tax year and the first month the app pays them, type the figures for the months before it (gross pay, basic, taxable income, SSNIT employee and employer, Tier 1, Tier 2, chargeable income, PAYE, bonus and overtime paid and their taxes, qualifying employment income, other final taxes and tax withheld on account, which are both part of PAYE, then third tier relieved, accommodation, vehicle, non-cash benefits and severance pay for GRA's annual schedule) and press **Save Opening Balances**.
- Only this employer's figures: pay from a previous employer stays out.
- Everything year-to-date in the app is the opening balance plus the approved runs of that year; the tab shows the result.
- For everyone at once: **Export Template for Everyone…** saves a spreadsheet with each employee's staff number and name. Fill it in from your old payroll, then **Import for Everyone…**: you see what would be added or updated before anything is saved.
- When the year's first run that isn't January has employees with no opening balance, each is noted in the run and the dashboard counts them. A joiner who starts in that month has nothing to bring in.
- Opening balances **lock** when the year's first pay run is approved. An admin can **Unlock…** to correct them, with a reason recorded in the audit log, until the year is closed (chapter 20.5).
- Only the first year needs them: from the next year, the app has every month.

22. Statutory tables and public holidays

Statutory Tables (admins can change it; everyone can read it) shows the PAYE bands and SSNIT rates in force and their history, each with its source, and Ghana's public holidays.



PAYE bands from September 2026.



SSNIT rates for 2026, and the daily minimum wage.

22.1 Which table a run uses

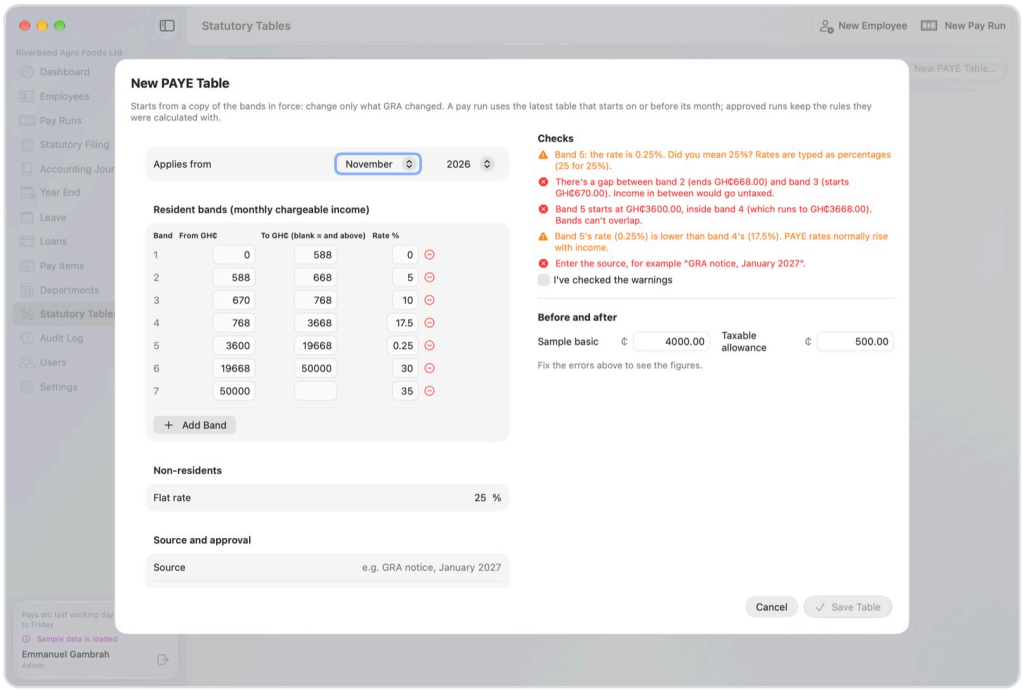
Each table starts in a month. A run uses the latest table that starts in or before its month. When rates change, a new table is added; earlier runs keep the rules they were calculated with, and the run shows which tables it used.

22.2 Updates

New tables come with app updates during your licence's update period (chapter 27). You never have to wait for one: an admin can add a table as soon as GRA or SSNIT publish new rates.

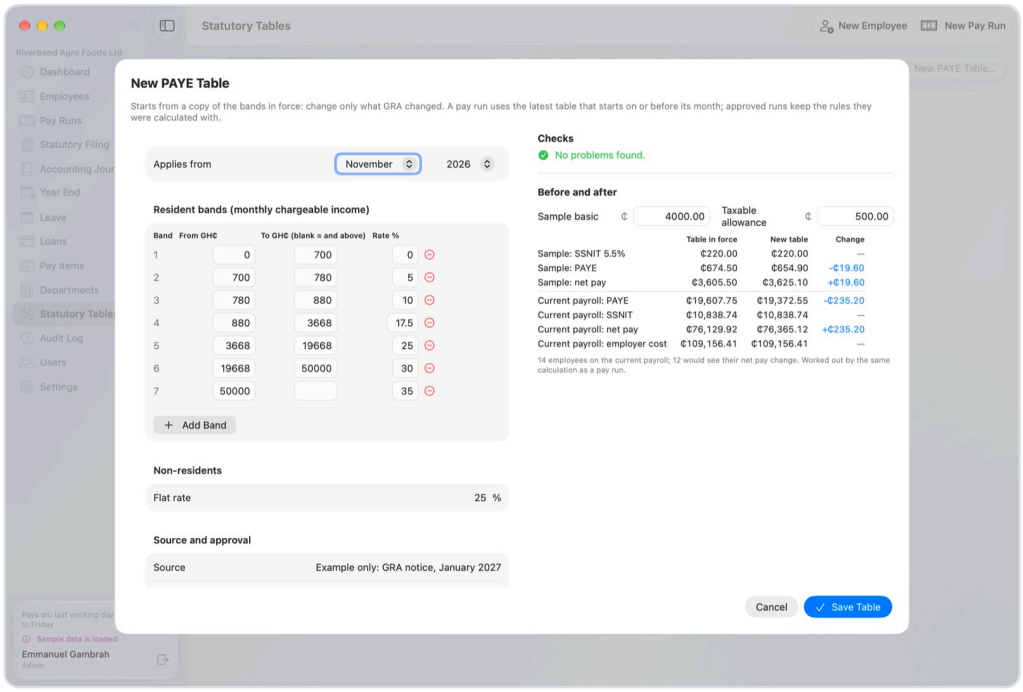
22.3 Adding a PAYE table

1. Press **New PAYE Table…**. The window starts from a copy of the bands in force, so you change only what GRA changed.
2. Choose the month it **applies from**.
3. Change the bands: where each starts, where it ends (blank for the last, open-ended band), and the rate as a percentage (25 for 25%). **Add Band** and the red minus add and remove bands.
4. Type the **source** (for example "GRA notice, January 2027") and your **admin PIN**.
5. Read the checks and the before-and-after figures on the right. If there are warnings, tick **I've checked the warnings**.
6. Press **Save Table**. The table and every value in it are recorded in the audit log.



The checks at work: a gap, an overlap, a rate typed as 0.25, and no source yet.

Check	If it fails
The first band starts at GH₵0	Error
No gaps between bands (income in a gap would go untaxed)	Error
No overlapping bands	Error
Each band ends above where it starts; only the last band is open-ended	Error
Every rate is between 0% and 100% (the non-resident rate too)	Error
A rate between 0 and 1 (0.25 where 25 was meant)	Warning to confirm
A rate lower than the band before it	Warning to confirm
The table is the same as the one in force	Warning to confirm
The start month is after the latest approved run (approved months stay frozen), not before September 2026, and not a month another table already starts	Error
The start month is more than a year ahead	Warning to confirm
A source is given, and the PIN is an admin's	Error

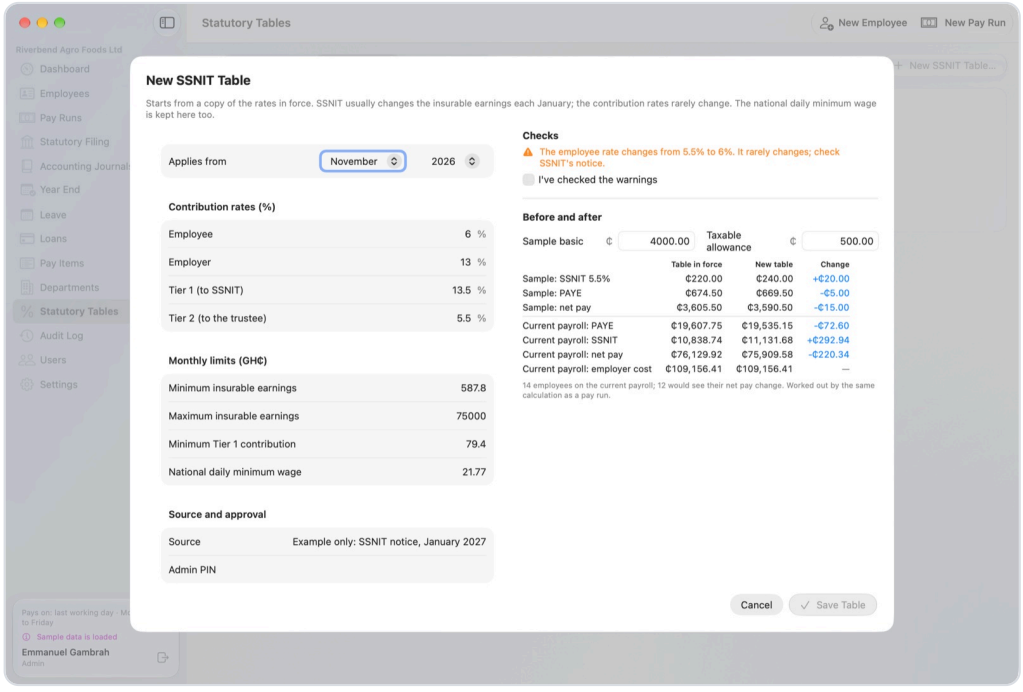


No problems: the before-and-after figures on a sample salary and on the current payroll.

The **before and after** figures show PAYE, SSNIT and net pay on a sample salary you can change, and the totals of the current payroll, under the table in force and under the new one, worked out by the same calculation as a pay run. It also says how many employees' net pay would change.

22.4 Adding an SSNIT table

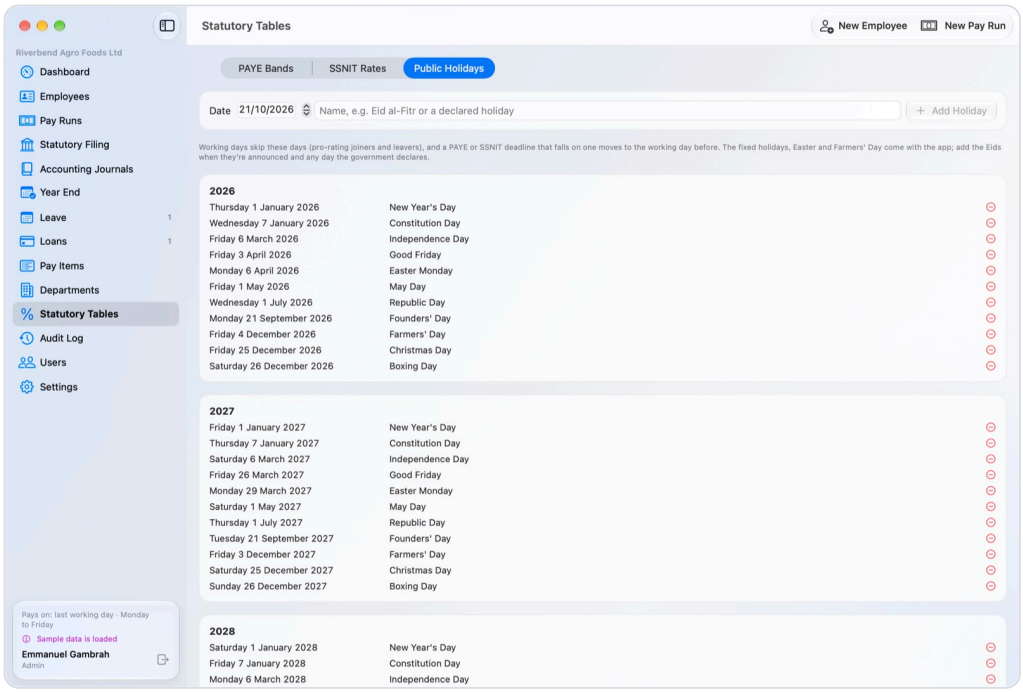
New SSNIT Table… works the same way: the employee, employer, Tier 1 and Tier 2 rates, the minimum and maximum insurable earnings, the minimum Tier 1 contribution and the national daily minimum wage. The checks: the minimum is below the maximum; Tier 1 and Tier 2 add up to the employee and employer rates together; rates are sensible percentages; and a change to the employee or employer rate needs confirming, because they rarely change.



A made-up example: a higher maximum and a 6% employee rate. The rate change needs confirming.

A table an admin added can be deleted while no run has used it. The tables that came with the app can't be deleted.

22.5 Public holidays

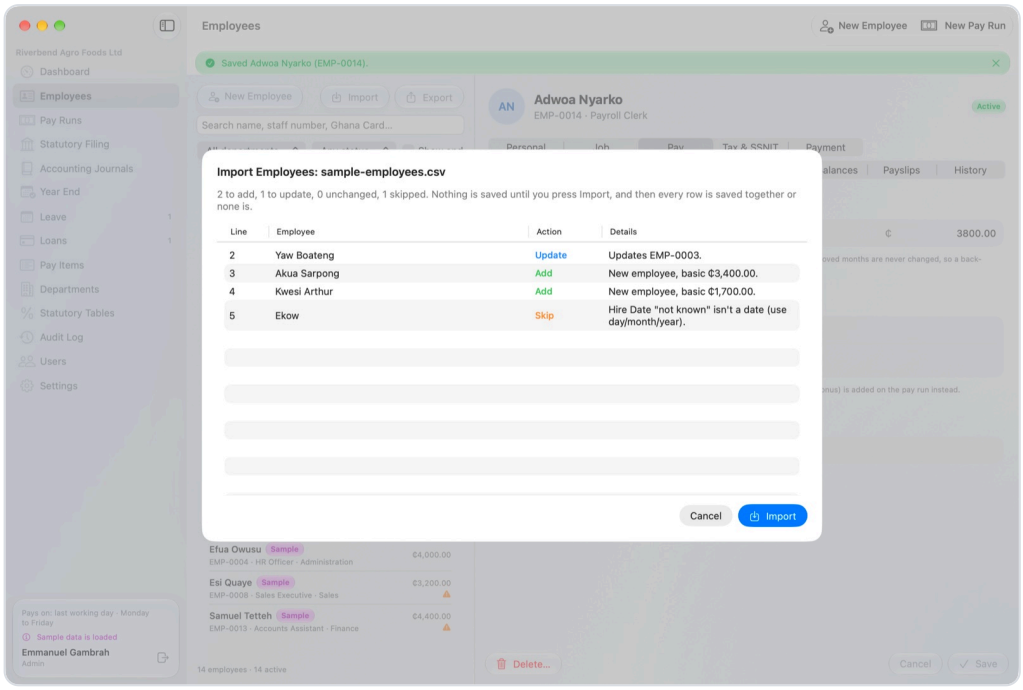


Ghana's public holidays.

The app comes with Ghana's statutory holidays for 2026 to 2030 (as amended in 2025: Constitution Day, Republic Day and Founders' Day restored), including Good Friday, Easter Monday and Farmers' Day. The Eids are announced each year, and the government sometimes declares a holiday or moves one: add those here with their date and name. Holidays are left out of working days when joiners and leavers are pro-rated, and a PAYE or SSNIT deadline that falls on one moves to the working day before.

23. Bringing employees in from Excel

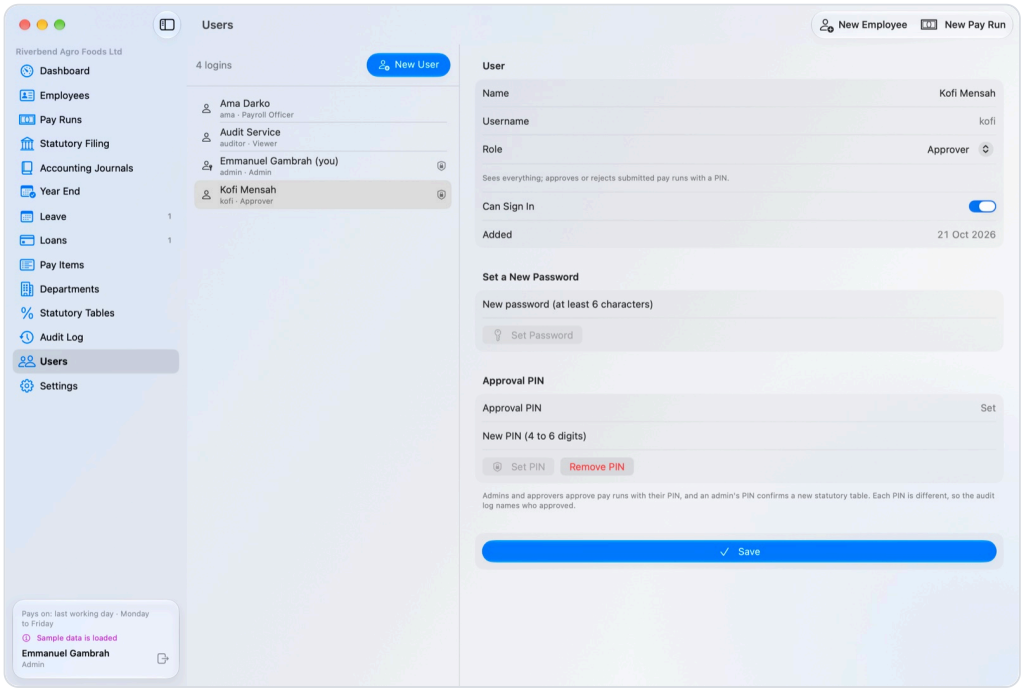
1. In Excel, save your staff list as **CSV UTF-8** (File › Save As). The first row must be the column names.
2. On Employees, press **Import** (⇧⌘I) and choose the file.
3. The preview lists every row with what would happen: **Add**, **Update**, **No change** or **Skip** with the reason. Nothing is saved yet.
4. Press **Import**. Every row is saved together, or none is.



The preview: one update, two new employees, one row skipped because its hire date isn't a date.

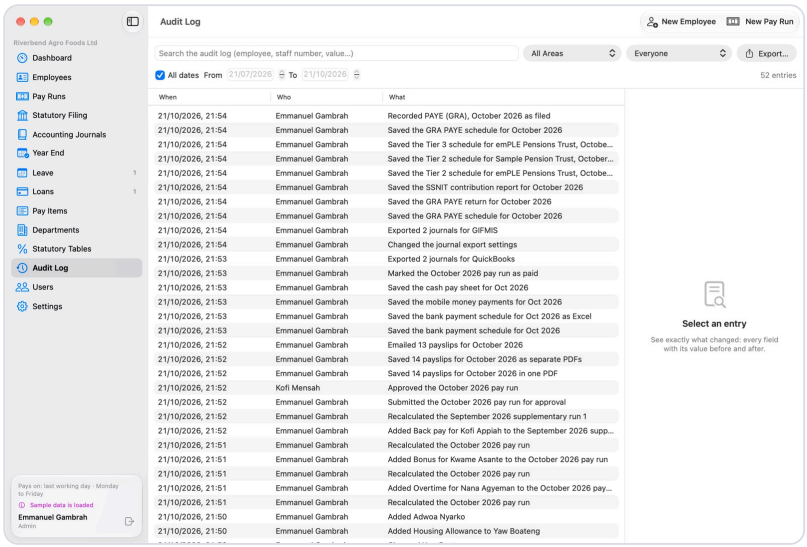
- Needed columns: **First Name**, **Last Name**, **Hire Date**, **Basic Salary**. The others are optional: Staff Number, Middle Name, Date of Birth, Gender, Phone, Email, Address, Ghana Card Number, SSNIT Number, Tier 2 Trustee, Tier 2 Member Number, Job Title, Department, Grade, Junior Staff, Employment Type, End Date, End Reason, Status, Resident, SSNIT Exempt, SSNIT Exempt Reason, Monthly Reliefs, Payment Method, Bank, Branch, Account Name, Account Number, MoMo Network, MoMo Number. Common other names work too (Surname, Staff No, Date Employed, Basic, TIN…).
- A row with a staff number that exists updates that employee; a row without one adds a new employee with the next number. A changed basic salary goes into the salary history from the next month not yet approved, with the reason "Imported from *file*".
- Dates are day first (12/03/2024, 12-Mar-2024 or 2024-03-12). Departments that don't exist are created.
- **Export** (⇧⌘E) saves everyone in the same layout, so an export can be corrected in Excel and imported again.

24. Users and the audit log



Users: roles, passwords and approval PINs.

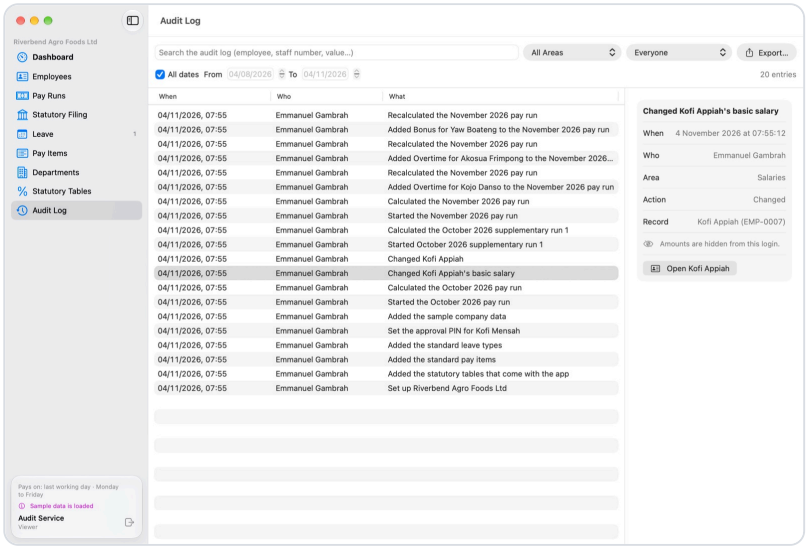
Admins add users with **New User** (name, username, password, role), change a role, switch a login off, set a new password, and set or remove an approval PIN. PINs are for admins and approvers, are 4 to 6 digits, and are different for everyone, so the audit log always names who approved. You can't switch off or demote yourself, and the last active admin can't be removed, so the company is never locked out.



The audit log: every change, newest first.

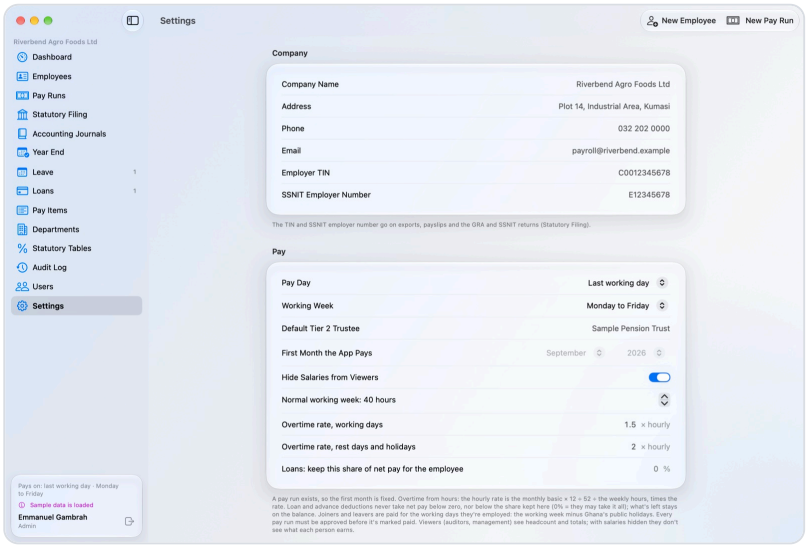
The **Audit Log** lists every change: employees and salaries, pay items, pay runs (calculated, recalculated with what changed, submitted, approved with whose PIN, rejected with why, paid, closed, reopened), opening balances, statutory tables, holidays, users, settings, the licence, backups, imports and exports, and sign-ins. Choose an entry to see each field's old and new value, and open the employee or run it's about. Search it, filter by area, person or dates, and **Export…** it to CSV. Nothing in it can be edited or removed.

What a Viewer sees. With **Hide Salaries from Viewers** on, a Viewer keeps every entry, who made it and when, but not one person's amounts: salaries, reliefs, pay items, one-off lines, opening balances and net pay in a recalculation. That holds on the screen, in the search, in the export and in the employee's History, and the entry says **Amounts are hidden from this login.** Loan entries aren't listed at all. Company totals stay. An auditor who needs the figures can be given a login that sees pay, or an Admin can switch the setting off. The stored entries never change. A run with one person in it, or a company of one, still shows totals that equal that person's pay.



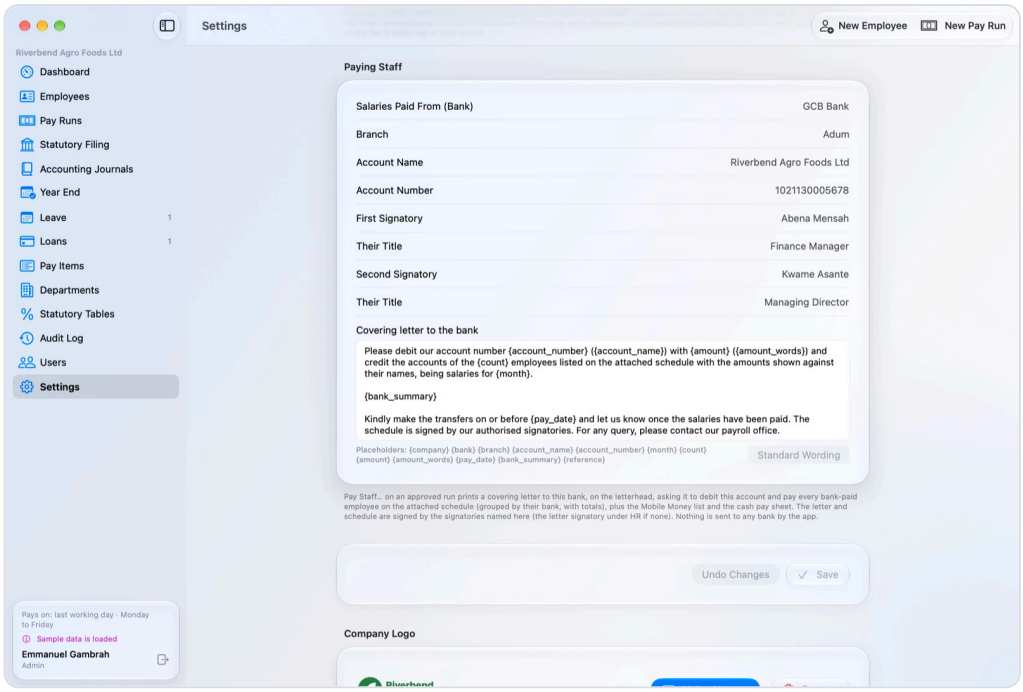
A salary change as a Viewer sees it: the entry stays, the figures don't.

25. Settings



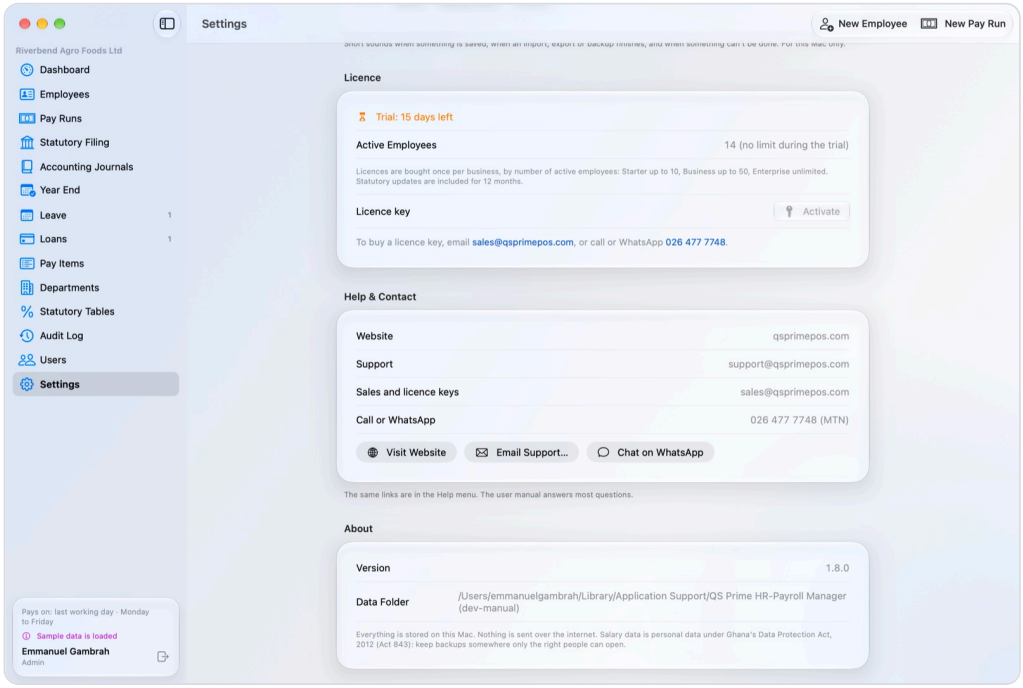
Settings: the company and how it pays.

Section	What's in it
Company	Name, address, phone, email, employer TIN, SSNIT employer number.
Pay	Pay day, working week, default Tier 2 trustee (filled in for new employees), the first month the app pays (fixed once a run exists), **Hide Salaries from Viewers**, and for overtime from hours the normal working week (40 hours) and the overtime rates for working days (1.5) and rest days and holidays (2), and the share of net pay loan deductions must leave the employee (0% by default, chapter 17.3).
Staff Numbers	Prefix and the next number.
Payslips	The password on each employee's own copy (also used for their tax certificate), whether the cost to the employer and where SSNIT goes are shown, whether the year so far is shown, and a message at the foot (chapter 12.4).
Paying Staff	The company's own bank account the salaries are paid from, the signatories the bank's mandate names, and the covering letter's wording with its {placeholders} (chapter 18.1).
Statutory Filing	The tax office (LTO or a Taxpayer Service Centre) and its name, who signs GRA's return and their position, whether the company has other withholding tax each month, and the SSNIT category and contact number (chapter 16.6).
HR: Leave and Letters	Probation length, the wait before annual leave can first be taken, whether the whole year's leave can be booked in advance, the notice of annual leave asked for, how far ahead reminders appear, and who signs letters (chapters 13–15).
Company Logo	Printed at the top of every payslip and letter.
Letter Wording	The wording of each letter, with its {placeholders}; admins can change it and restore the standard text (chapter 15.3).
Statutory Tables	The tables in force today and their sources.
Backup & Restore	Chapter 26.
Sample Data	Only while sample data is loaded: **Remove Sample Data…** takes out the sample employees with their runs, opening balances, leave, documents, letters and loans, and the sample departments. Your own records aren't touched.
Sounds	Short sounds when something is saved, when a backup or import finishes, and when something can't be done.
Licence	Chapter 27.
Help & Contact	Website, support, sales and the phone number, with Visit Website, Email Support… and Chat on WhatsApp.



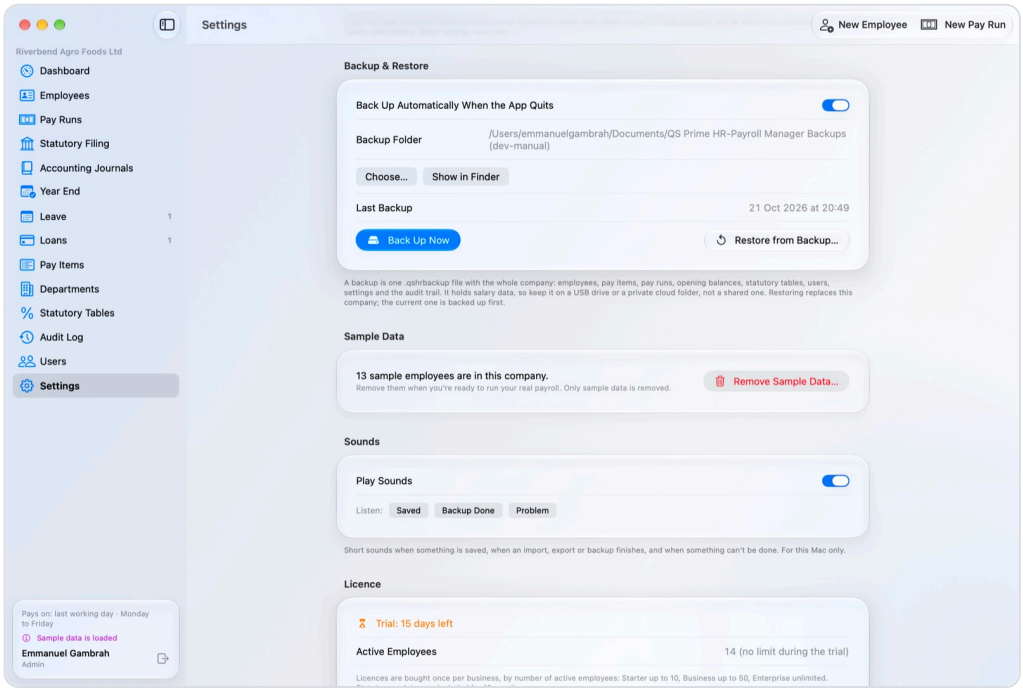
Settings › Paying Staff: the account salaries are paid from, the signatories and the letter's wording.

Press **Save** (⌘S) after changing the Company, Pay, Staff Numbers, Payslips, Statutory Filing, Paying Staff or HR sections; **Undo Changes** puts them back. Every change is in the audit log.



Help & Contact and About.

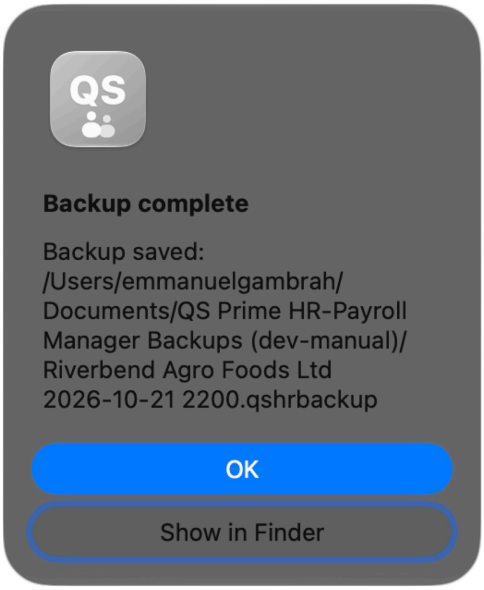
26. Backup and restore



Backup & Restore.

A backup is one **.qshrbackup** file with the whole company: employees and their photos, pay items, pay runs and payslips, opening balances, statutory tables and holidays, users with their passwords, settings and the audit trail. The licence key isn't in it; it belongs to the Mac.

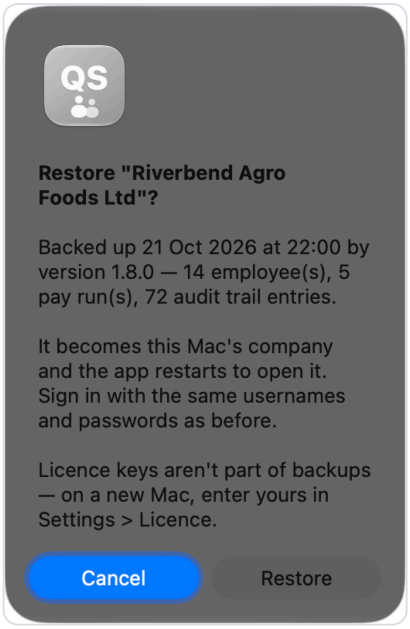
- The app backs up when it quits, if anything changed (switch this off in Settings if you prefer).
- **Back Up Now** (⇧⌘B) any time. Backups go to **Documents › QS Prime HR-Payroll Manager Backups**, or a folder you choose (a USB drive, or a private cloud folder). If the chosen folder can't be reached, backups go to the default folder and the app says so.
- A backup holds everyone's salary: keep it somewhere only the right people can open, not in a shared folder.



Backup complete.

26.1 Restoring, or moving to a new Mac

1. On the new Mac, install the app. On the first-run screen press **Restore from Backup…** (on a Mac already in use: Settings › Backup & Restore › **Restore from Backup…**, admins only).
2. Choose the .qshrbackup file. The app shows the company, when it was backed up and what's in it. **Cancel** is the default, so a stray Return doesn't replace anything.
3. Press **Restore**. A company already on the Mac is backed up first and its files are kept. The app restarts; sign in with the logins from the backup, then enter your licence key in Settings.



Restore asks first.

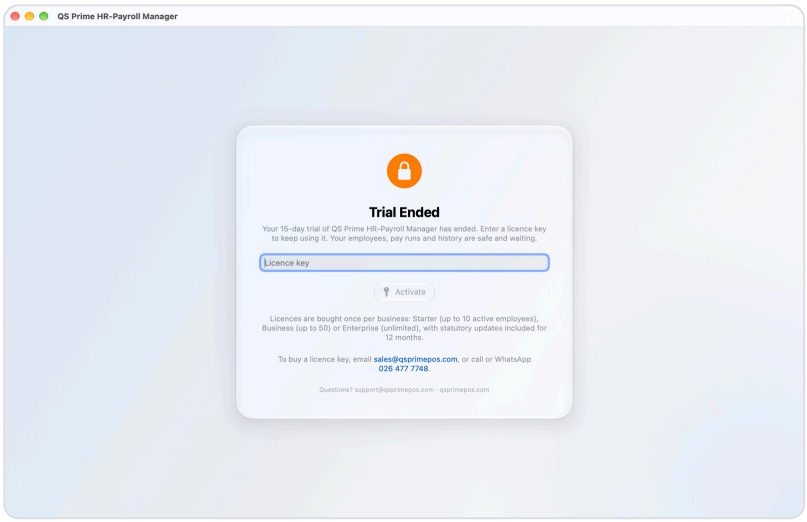


Another app's backup is refused.

Only this app's own backups can be restored: backups from QS Prime POS, the Inventory Manager or the Asset Manager are refused, as are backups made by a newer version.

27. Licensing

The app runs as a full 15-day trial, with no limit on employees. After that it needs a licence key; your data is safe and waiting.

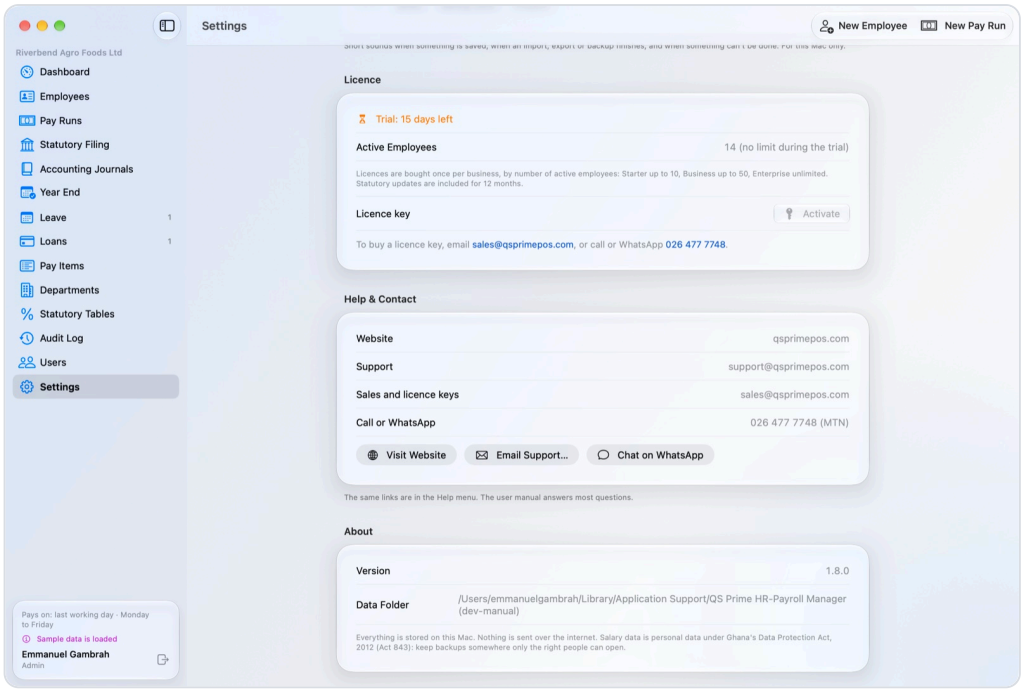


When the trial ends.

Licence	Active employees
Starter	up to 10
Business	up to 50
Enterprise	unlimited

For prices, or to buy a key, email **sales@qsprimepos.com**, or call or WhatsApp 026 477 7748.

- Licences are bought once, with no subscription. Only **active** employees count; ended employees and their history are free.
- At the limit, adding or reactivating an employee is refused with an upgrade message. Existing employees, pay runs and data keep working: no payroll is ever stopped by the licence. To upgrade, enter a new key.
- **Statutory updates are included for 12 months** from purchase: new PAYE bands, SSNIT limits and minimum wages arrive in app updates. After that the app keeps working, and an admin enters new rates in Statutory Tables (chapter 22). Help entering or checking them is available as paid support.
- Enter the key in Settings › **Licence**, or on the Trial Ended screen, and press **Activate**. Settings shows the tier, the active employees against the limit and the date statutory updates are included until.



Settings › Licence during the trial.

Buying a licence key

Email **sales@qsprimepos.com**, or call or WhatsApp **026 477 7748**. A key for another QS Prime app won't work here: each app has its own.

28. What's coming next

Version	Adds
Windows	The same app for Windows PCs, version for version, from 1.0 to 1.8.

Version 1.8 completes the Mac roadmap. Data from versions 1.0 to 1.8 carries forward to every later version.

29. Troubleshooting and questions

Problem	What to do
Accounting Journals: **Export…** is greyed out	The reason is in orange under the buttons: no approved run in those months, an account without the code (or, for QuickBooks, the name) the system needs, or GIFMIS segments still to fill in. The button beside it opens the tab that fixes it.
"The 2026 tax year is closed"	The year was closed at year end, so its runs can't be reopened, supplementary runs can't be added and its opening balances can't change. An Admin can press **Reopen Year…** on Year End, with a reason; if a filed figure then changes, file a correction with GRA and give the employees new certificates (chapter 20.5).
Year End: **Close the Year…** is greyed out	The card lists what's left: a month without an approved run (December included) or a run still a draft or awaiting approval. Approve it, or delete an empty draft.
A tax certificate "can't be protected"	Certificates use the payslip password (Settings › Payslips). Add what the employee's record is missing, or save the one PDF for everyone and hand it out on paper.
"There's already a pay run for October"	There's one run per month. Open it from the months along the top of Pay Runs.
The run won't submit: "changed since this run was calculated"	Press **Recalculate**, check what changed, then submit.
The run won't submit: net pay below zero	The message lists who. Change the deduction's amount or months on the employee's Pay tab, or add pay with a one-off line, then recalculate.
"… prepared this run, so someone else must approve it"	Another admin or an approver approves it with their own PIN. In a one-user company, the admin approves their own runs.
"That PIN doesn't belong to an active admin or approver"	Check the PIN; an admin sets PINs in Users.
A salary change "can't take effect" in a month	That month's run is approved. Tick **Back-dated: work out the back pay** to pay the difference as back pay (9.11), or choose the next month.
"Your Starter licence covers 10 active employees"	End the employment of someone who has left, or upgrade your licence.
A pay run for a month before September 2026 is refused	The app pays from September 2026, the first month on GRA's current bands. Bring earlier months in as opening balances.
Opening balances can't be changed	They locked with the year's first approved run. An admin can unlock them with a reason.
An employee isn't in the run	Check their hire date, end date and status: the run includes everyone employed for at least one working day of the month. Then recalculate.

A joiner's pay looks wrong	Check the working week in Settings and the public holidays: pay is basic × working days employed ÷ working days in the month.
"Payslips come from approved runs"	Approve the run first (chapter 11). A run that's been reopened is a draft again until it's re-approved.
A payslip "can't be protected"	The employee's record is missing what the payslip password needs (Settings › Payslips). Add it, or choose another password.
Email… opens nothing	Set up an email account in the Mail app, then try again.
Forgotten password	An admin sets a new one in Users.
Statutory Filing shows no months	Returns come from approved runs. Approve the month's pay run first (chapter 11).
GRA's sheet works out different PAYE from the run	Its formulas ignore SSNIT's insurable limits. The PAYE card and the Filing Check list who and why (chapter 16.2). The return shows the tax actually deducted.
Overtime wasn't taxed at 5%	Only junior staff (Job tab) whose income for the year is within GH₵18,000 get the overtime rule, and only on lines marked Overtime. The run's note says which condition failed.
A bonus was taxed as ordinary income	The year's 15% limit is used up (earlier bonuses, including those in the opening balance), or the line isn't marked Bonus. The note shows what was within the limit.
A loan wasn't deducted, or only partly	Check it's approved (Loans › To approve), that its first month has come and the month isn't paused, and recalculate the draft run. If net pay was too small, the run took what it could and says so beside the employee (chapter 17.3).
Someone isn't on the bank schedule	Look under **Needs Attention** in Pay Staff: their bank or account number (or Mobile Money number) is missing. Fill it in on their Payment tab and open Pay Staff again (chapter 18.4). Staff paid by Mobile Money or cash are on their own lists.
Pay Staff says details changed since approval	The lists use the details approved with the run. If the new account is the right one, reopen the run, recalculate and approve it again; otherwise send the schedule as it is.
"A supplementary run pays extra after … is approved"	The month's regular run is still a draft: add the line to it instead.
A return is missing someone's TIN or SSNIT number	The returns use the numbers frozen on the payslips. Add the number to the employee's record; it appears from the next run, or reopen and re-approve the run to include it now.

Where is my data?

On this Mac only, in **~/Library/Application Support/QS Prime HR-Payroll Manager** (Settings › About shows the exact folder), and in your backups. Nothing is sent over the internet.

Still stuck? Email **support@qsprimepos.com**, call or WhatsApp **026 477 7748**, or visit **qsprimepos.com**.

QS Prime HR-Payroll Manager is a product of Quillstone Systems.