Zelvinto Intelligence

Quick Start User Guide

Your AI-powered financial command centre

for small businesses and freelancers

Version 1.0 | March 2026

app.zelvinto.com

Contents

1. Welcome to Zelvinto

Zelvinto Intelligence is a browser-based financial command centre built for freelancers, small businesses, and startup founders. It transforms your real transaction history into clear, actionable insight — cash position, profitability, runway, financial ratios, budgets, and scenario modelling — without requiring a full accounting migration.

This guide walks you through every key feature so you can get value from the product in your very first session. Everything runs in your browser at **app.zelvinto.com** — there is nothing to install.

What you will need

- A modern web browser (Chrome, Edge, Safari, or Firefox)
- A CSV export from your bank account or accounting software
- A few basic figures: cash on hand, any outstanding debt, fixed assets, and your monthly fixed costs

> **NOTE**
> Zelvinto provides software and analytics — it is not tax, legal, or investment advice. Always consult a qualified professional for compliance and filing decisions.

2. Getting started

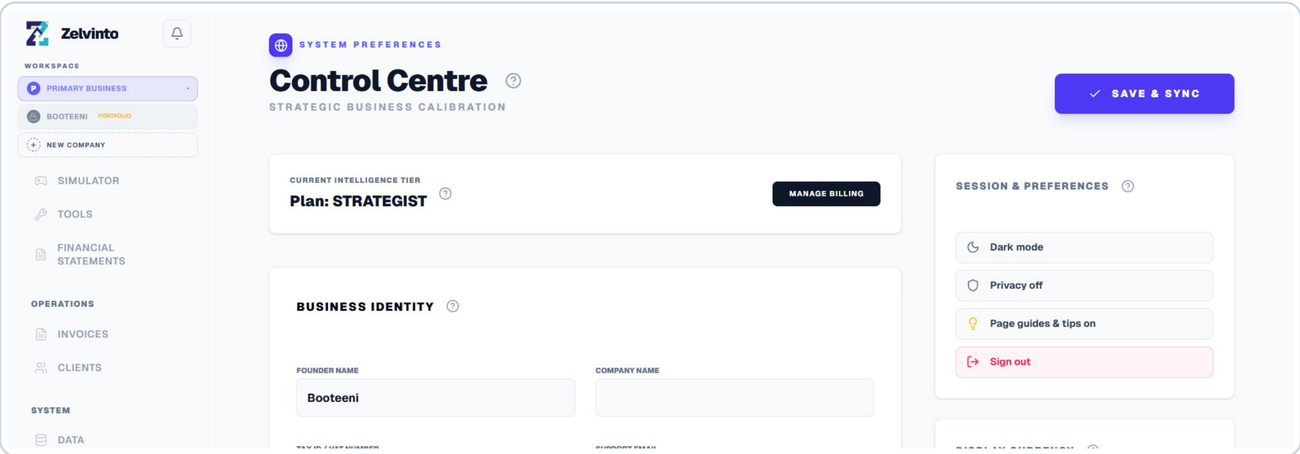
Step A — Create your account and select a plan

Visit **app.zelvinto.com** and sign up. Every new account begins with a **14-day free trial** so you can explore the full product before choosing a plan. Complete plan selection and billing as prompted — until activation completes the app may show a pricing or activation screen, which is normal.

Step B — Configure your settings (Control Centre)

Navigate to **System** → **Control Centre** and fill in:

- **Company and currency** — business name, address, tax ID, display currency (used on invoices and reports)
- **Baseline** — cash on hand, fixed assets, current debt. These drive ratios and runway views.
- **Targets** — monthly revenue goal (your "North Star") and optional spending caps for budget alerts.
- **Team** — invite colleagues if you need shared access. Viewer roles are read-only.



TIP

Take five minutes to fill in baselines accurately — they power your runway, ratios, safe-to-spend, and budget alerts across the entire product.

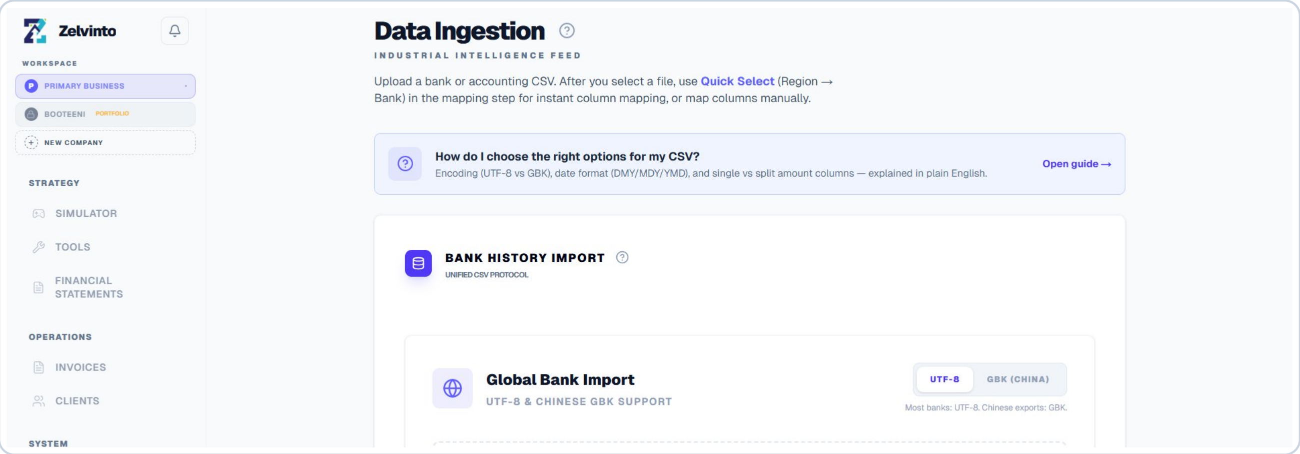
Step C — Import your first CSV

Go to **System** → **Data**. Export a CSV from your bank or accounting tool and upload it. You will be asked to map columns:

- **Required:** Date, Description, Amount
- **Optional:** Category, Reference

Choose your **date format** (DMY, MDY, or YMD) and **encoding** (usually UTF-8). If your amounts are in a single column with +/– signs, select "Single". If your bank uses separate Credit and Debit columns, select "Split In/Out" and map both.

Zelvinto includes built-in deduplication (transaction fingerprinting) to prevent duplicate rows if you upload the same file or overlapping date ranges.



TIP
Export the longest date range your bank allows. The more history Zelvinto has, the more accurate your trends, ratios, and runway calculations will be.

NOTE
CSV imports are subject to row limits by subscription tier. The app will block imports if you would exceed your cap — trim the file or upgrade your plan if needed.

Step D — Explore your Dashboard

Open the **Dashboard**. If you have data imported and settings configured, your metrics will populate automatically. Turn on **Tips** (the lightbulb icon) to see in-page guidance, or enable **Demo mode** to preview the product with sample data.

3. App navigation overview

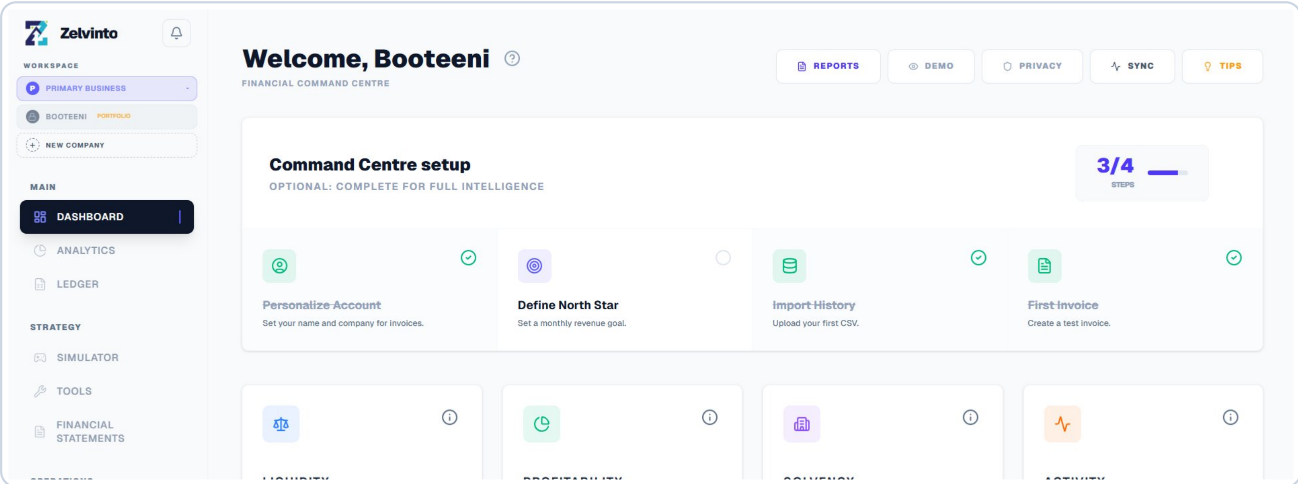
Zelvinto is organised into sections accessible from the sidebar. Here is the full map:

Section / Page	What it does
Dashboard	High-level KPIs, health score, runway, capital view, charts, budget alerts
Analytics	Ratios, trends, projections, goals, advanced modules (tier-dependent)
Ledger	Transactions, calendar forecast, category rules, recurring items
Simulator	Scenario modelling (War Room) — does not alter stored data
Tools	Financial calculator suite
Reports	P&L, balance sheet, exports (tier-dependent)
Invoices	Create, send, track invoices; mark paid
Clients	Client list, accounts receivable, concentration, reminders
Data (System)	CSV import
Control Centre	Company settings, currency, baselines, targets, team

The sidebar also shows your active workspace and business entity. Portfolio-plan users can switch between entities — always confirm the correct business is selected before importing CSVs or creating invoices.

4. The Dashboard

The Dashboard is the first screen you see after logging in. It gives you a high-level snapshot of your business health.



Key metrics

Metric	What it tells you
Total income	Revenue received in the selected period
Operating expenditure	Total outgoings (fixed + variable costs)
Net result	Income minus expenditure — your bottom line
Cash balance	Current cash position based on imports and settings
Burn rate	How fast you are spending cash each month (speedometer gauge)
Runway	Months of cash remaining at current spend rate
Health score	Composite score summarising overall financial health
Budget alerts	Warnings when spending approaches or exceeds your caps
Safe to spend	Cash available after estimated tax provision and fixed overhead

Onboarding checklist

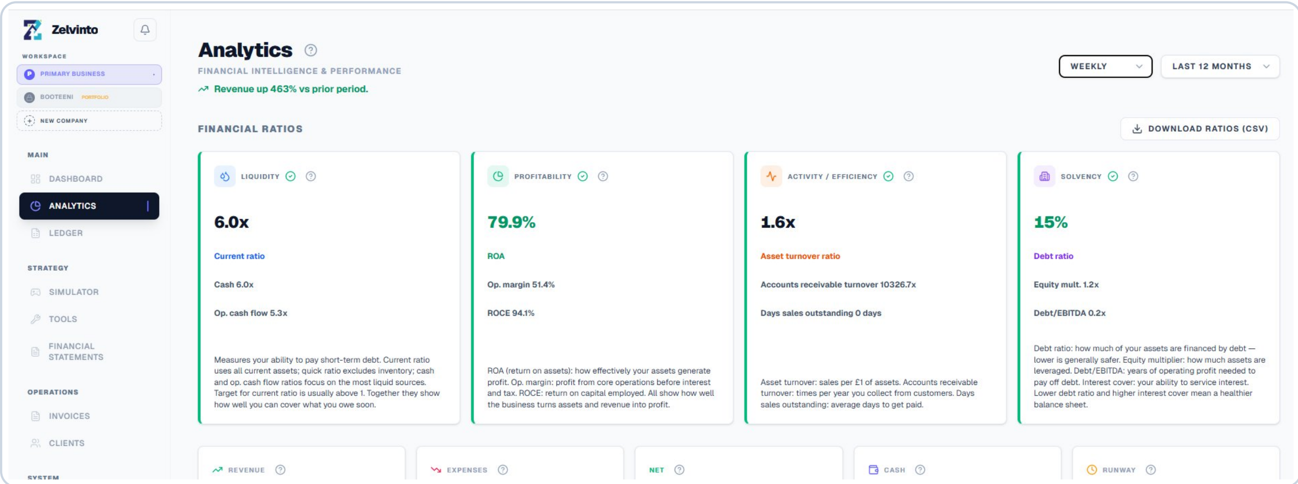
New accounts see an optional checklist: personalise your account, set your North Star revenue target, import a CSV, and create a test invoice. You can dismiss it once complete.

Privacy and Demo modes

Privacy Mode masks sensitive labels (client names, amounts) — ideal for screen sharing in meetings. **Demo Mode** loads sample data so you can explore every feature before uploading your own. Toggle back to "Real" for your live ledger.

5. Analytics

The Analytics workspace takes you beyond headline numbers. Slice your data by time period, compare performance, and drill into categories.



Period controls and granularity

Choose a window (last 30 days, 90 days, 365 days, or all time) and set granularity (daily, weekly, monthly, quarterly, yearly) to control how charts aggregate your data.

KPI strip

A summary bar at the top shows revenue, expenses, net result, cash, and runway for the selected period — instant context before you dive deeper.

Period-over-period comparison

Compare the current period against the prior one. Changes are shown as absolute values and percentage movements for revenue, expenses, and net cash flow.

Income and expense breakdowns

Category donut charts show where money is coming from and going — useful for identifying your largest cost drivers and most profitable revenue streams.

Cash-flow charts and projections

Trend charts show how your cash balance has moved over time. Cash-in / cash-out projection views help you anticipate future positions based on historical patterns.

Sensitivity analysis

A "what if" tool that models the impact of changes to revenue or costs on your bottom line, helping you understand which levers matter most.

Goal tracking

Track your North Star revenue target and spending goals visually. Alerts flag when you are approaching or have exceeded a limit.

Strategist-tier modules (advanced)

Higher-tier plans unlock additional analytics: capital efficiency (CAC / LTV / ROI), forensic modules (vendor concentration, recurring "leak" detection), subscription audit, and budget planner. Check your plan for availability.

6. Financial ratios

Zelvinto calculates key financial ratios automatically and presents them with traffic-light status (green / amber / red) so you can see which areas are healthy and which need attention.

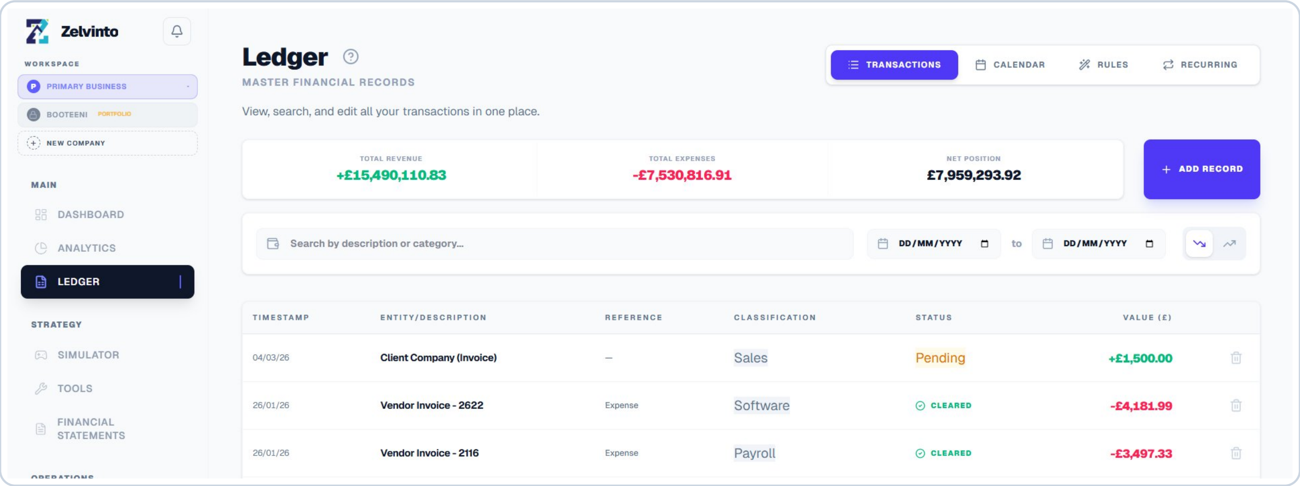
Category	Example ratios
Liquidity	Current ratio, quick ratio, cash ratio, operating cash-flow coverage
Profitability	ROA, operating margin, ROCE
Activity / efficiency	Asset turnover, receivables turnover, days sales outstanding (DSO)
Solvency	Debt ratio, equity multiplier, debt-to-EBITDA, interest cover

Ratio alerts notify you when a metric crosses from green into amber or red — so you can act before small problems become big ones. You can also **export your ratio data as a CSV** for use in spreadsheets or presentations.

TIP
If ratios show dashes (—), check that you have filled in your baseline fields (debt, assets, etc.) in Settings and that you have enough transaction history imported.

7. The Ledger

The Ledger is where your raw transaction data lives. Keeping it clean and well-categorised directly improves every chart, ratio, and report in the product.



Transactions

Your full transaction list with search and filters. You can edit categories or amounts inline — changes sync immediately to the dashboard and reports.

Rules

Create keyword-based rules (e.g. "Uber" maps to Transport) and matching transactions will be auto-categorised on future imports. This saves significant manual effort over time.

Recurring items

Add subscriptions and retainers with their next due date. These feed the cash calendar and improve forecast accuracy.

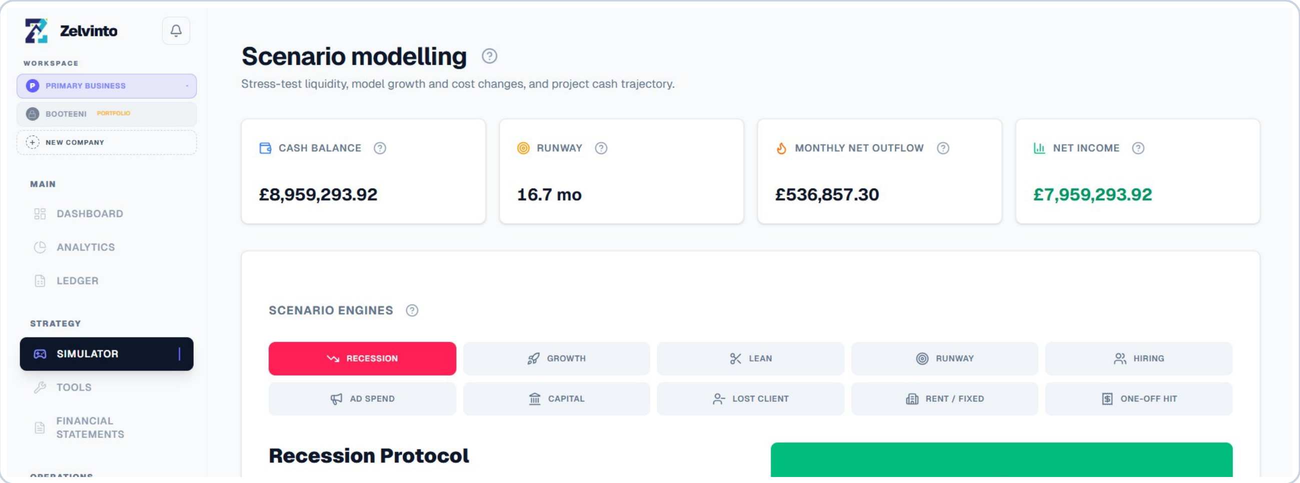
Calendar

A day-by-day forecast view combining recurring items and invoices. Green and red balance cues show where you are expected to be cash-positive or cash-negative.

> **TIP**
> Spend a few minutes each week on ledger hygiene — categorising transactions and adding rules. The cleaner your data, the more useful every other part of Zelvinto becomes.

8. Scenario engines

The Simulator lets you model real-world events and business decisions to see how they would affect your profit, cash balance, and runway — **before you commit**. Scenarios adjust the displayed planning layer; they do not rewrite your stored transaction data.



Built-in scenario templates

Scenario	What it models
Recession / revenue shock	What happens if revenue drops by X%
Growth	Impact of revenue increasing by X%
Lean / cost reduction	Effect of cutting costs across categories
Runway target	How much to save or cut to reach N months of runway
Hiring	Cost impact of adding headcount (salary + overheads)
Ad spend / marketing	Marketing budget with ROAS assumptions
Loan / capital repayment	Modelling debt repayment schedules
Lost major client	What if your biggest client leaves?
Rent / fixed cost increase	Impact of rising fixed overheads

Scenario	What it models
One-off expense	Large unplanned cost (e.g. equipment, legal fees)

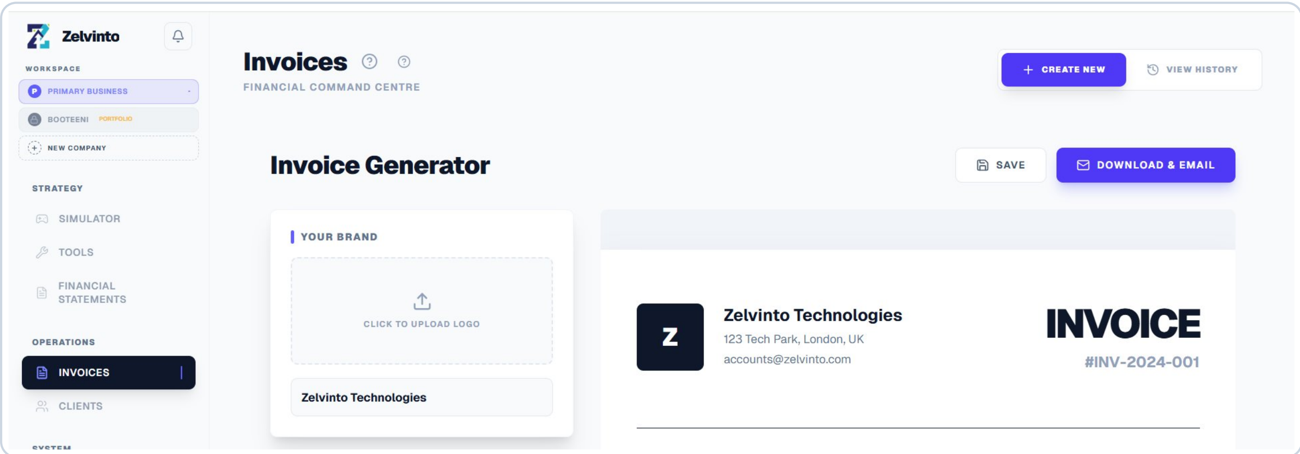
Applied scenarios appear in an **Active Scenarios** strip. You can compare baseline vs scenario in charts (e.g. monthly net cash flow, runway by month). Clear scenarios from the strip when you are finished.

> **TIP**
> Use the Simulator before any major decision — hiring, marketing spend, or taking on debt. It takes two minutes and can prevent months of pain.

9. Invoices and Clients

Invoices

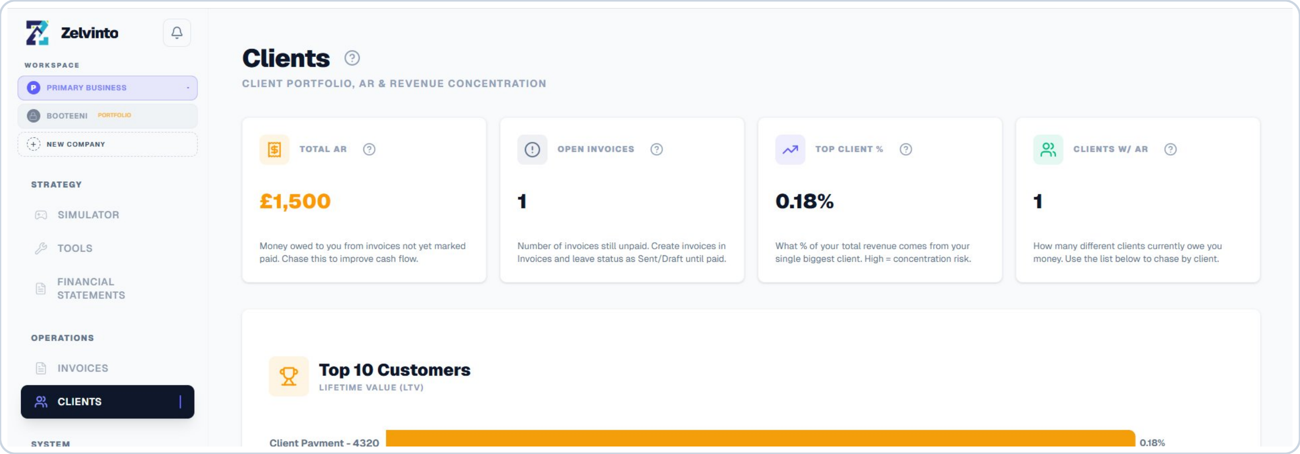
Build invoices with line items, preview them, and email clients directly (use the mail icon). When payment lands, mark the invoice as **Paid** — this keeps your revenue and cash views accurate across the dashboard and reports.



Clients

The Clients section gives you visibility over accounts receivable and client concentration:

- KPI strip: total AR, open invoice count, top-client %, clients with AR
- Top customers chart (LTV and concentration)
- Pending invoices list
- Client profile: LTV, AR, concentration %, 6-month revenue trend
- Actions: record payment, send reminder



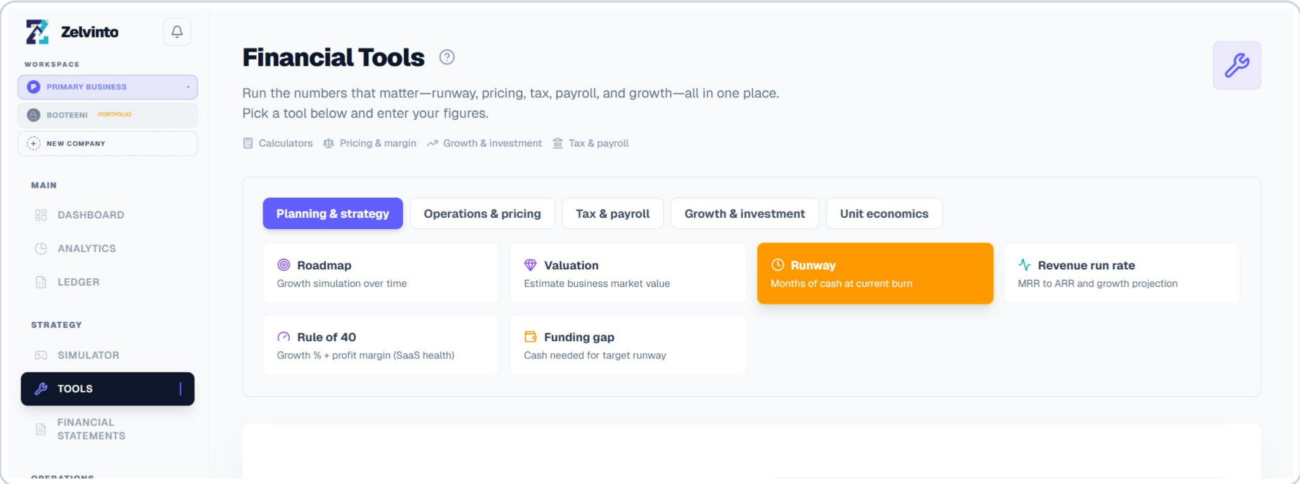
TIP

Keep invoices marked as Paid promptly. This ensures your dashboard cash figures, runway, and client AR data stay aligned with reality.

10. Tools (calculator suite)

The Tools section provides a suite of financial calculators grouped by category:

- **Planning and strategy:** roadmap, valuation, runway, revenue run rate, Rule of 40, funding gap
- **Operations and pricing:** breakeven, breakeven price, margin/markup, discount impact, invoice terms
- **Tax and payroll:** salary take-home vs company cost, VAT, tax forward/backward
- **Growth and investment:** loan, compound interest, ROI, payback period, savings goal, inflation
- **Unit economics:** LTV quick calc, churn impact



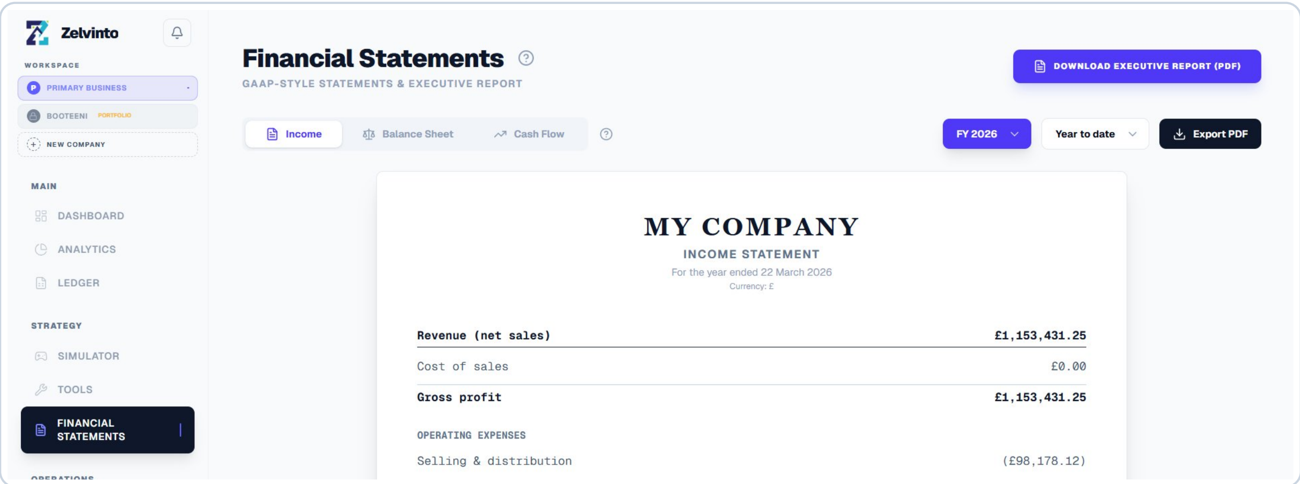
Many calculators offer a **"Use my ledger numbers"** or **"Use my revenue"** button that pre-fills inputs from your actual data. You can also copy results to clipboard and follow "Related tools" links between calculators.

11. Reports

Navigate to **Financial Statements** for structured outputs:

- **Profit and Loss (P&L)** — income, expenses, and net result for the period
- **Balance sheet** — assets, liabilities, and equity snapshot
- **Cash flow statement** — cash movements over the period

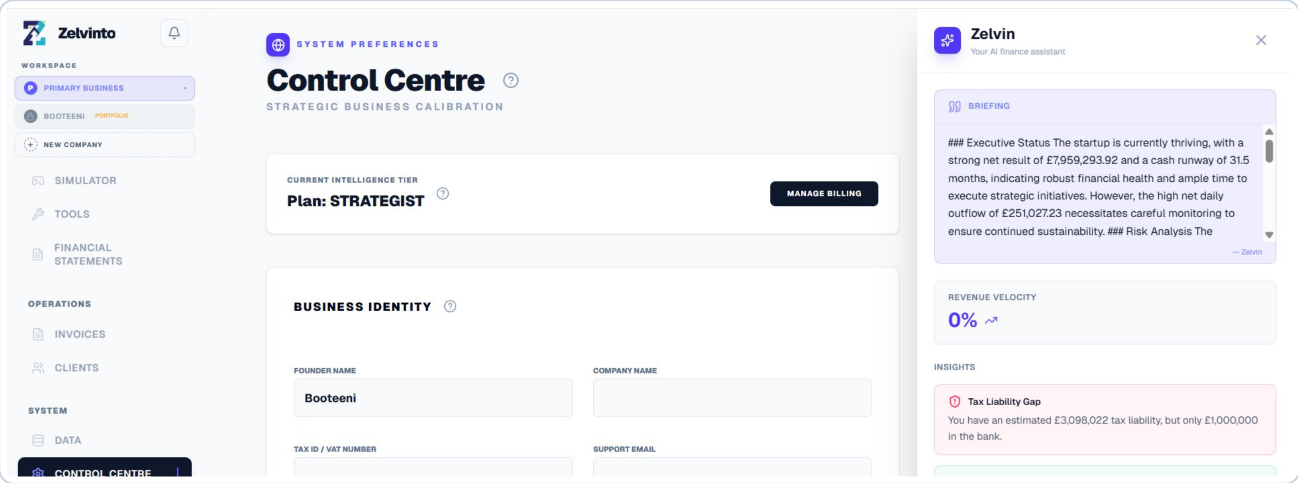
You can view reports by period (monthly, quarterly, year-to-date) and export to PDF. Reports may require Starter tier or above — lower tiers will see a lock icon with an upgrade prompt.



12. Zelvin AI assistant

Zelvin is Zelvinto's in-app AI assistant, accessible from the sidebar (look for the sparkles / AI icon). Depending on your plan, Zelvin can provide:

- **Narrative briefings** — CFO-style commentary on your financial position
- **Revenue velocity** and rule-based insights for quick flags
- **Q&A** — ask questions grounded in a summary of your metrics and transactions



Strategist-tier plans may unlock deeper AI insight directly on the dashboard. Zelvin uses a capped context summary of your data — it does not have unlimited access to your full ledger.

> **NOTE**
> AI output can be wrong. Always verify Zelvin's analysis against your ledger and consult your accountant for important decisions.

13. Settings and global controls

Control Centre

- Company profile, currency, tax ID
- Baseline balance sheet inputs (cash, assets, debt)
- Targets and spending limits
- Team invites and role management
- Reset / wipe options (destructive — use with extreme care)

Global controls (dashboard header)

- **Reports** — jump to financial statements
- **Demo** — sample data on/off
- **Privacy** — mask sensitive labels
- **Sync** — hard refresh of loaded data
- **Tips** — show/hide in-page guides and onboarding checklist
- **Dark / light mode** — theme toggle
- **Command bar** — quick keyboard navigation
- **Notifications** — bell icon in sidebar for in-app notices

Team roles and collaboration

Account members can be assigned roles. **Viewers** have read-only access — they cannot add, edit, or delete data. **Editors and admins** manage data import, invoices, and settings. Agree internally on who imports CSVs and who marks invoices paid to avoid confusion.

14. Recommended weekly workflow

For companies using Zelvinto as their primary financial visibility tool, here is a simple cadence that keeps data fresh and decisions well-informed:

When	Action
Monday	Import or refresh CSVs; review budget alerts on the Dashboard
Mid-week	Ledger cleanup — apply rules, fix categories, add recurring items
Before decisions	Run the Simulator for hiring, marketing, or revenue shock scenarios
Month-end	Generate Reports (P&L / balance sheet); export Analytics ratio CSV for advisors
Ongoing	Monitor Clients for AR and chase overdue Invoices for cash-flow timing

15. Troubleshooting

Issue	What to try
Empty dashboard	Import a CSV (System > Data); or enable Demo mode to explore the UI
Import failed / quota	Check your tier row limit; trim the file or upgrade your plan
Wrong categories	Ledger > Rules for auto-categorisation; bulk-edit on transactions
Runway seems off	Check Settings baselines (starting balance, debt) and recurring items
Ratios show dashes	Fill in company settings fields (debt, assets); ensure enough history
AI / Zelvin errors	Check network connection; retry; verify your plan includes AI access
Stuck after payment	Use Complete Activation prompt; webhook delay handled with retries

Need more help?

Visit **app.zelvinto.com** or contact the Zelvinto support team. You can also toggle **Tips** on inside the app for in-page guidance on every screen.

Zelvinto Intelligence | Financial clarity for small businesses and freelancers
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