DECIMA TECHNOLOGIES

DECIMA MAGAZINE
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Sell. Fiscalise. Account.

The till that keeps the books as you sell

Point of sale, ZIMRA fiscalisation and accounting for Zimbabwean business, in one system built here.

02 From Decima: why the till keeps the books

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FROM DECIMA TECHNOLOGIES

The carrier bag at month end

Anyone who has kept a small business's books knows the bag that arrives at month end: till rolls, supplier invoices, a notebook, and receipts on thermal paper already fading. Somewhere inside it is a month of trading, and turning it into books takes days that the business pays for and gets nothing back from.

Not advice. Not a warning that the margin has slipped, or that a quarterly payment is short. Just typing.

Decima Technologies began in that work. We are accountants and software developers, and we kept those books ourselves before we wrote a line of the software that now keeps them.

So we built a till that keeps the books as it sells. When Decima POS rings up a sale, the receipt is signed and sent to ZIMRA, the stock moves, and the sale is posted in double entry, all in the same moment. When the month ends, there is nothing to type: the statements, the VAT return and the tax computation are already there.

It works without the internet, because a shop should not close because the line is down. It keeps your records on your own machines, because they are yours. And a licence never stops a business trading: if it lapses, selling and fiscal receipts carry on.

This magazine is what we tell every business we visit, written down. The tax articles take every figure from ZIMRA's own pages, with the source printed beside it. Keep it, share it with your accountant, and when you are ready, ask us to show you a sale rung up in your own shop.

The Decima team

Decima Technologies (Private) Limited, Bulawayo and Harare



> **A till that produces the books as it sells, not a sales report for somebody to retype.**

15+

businesses using Decima today, from hardware and mining supplies to a school, printers and media

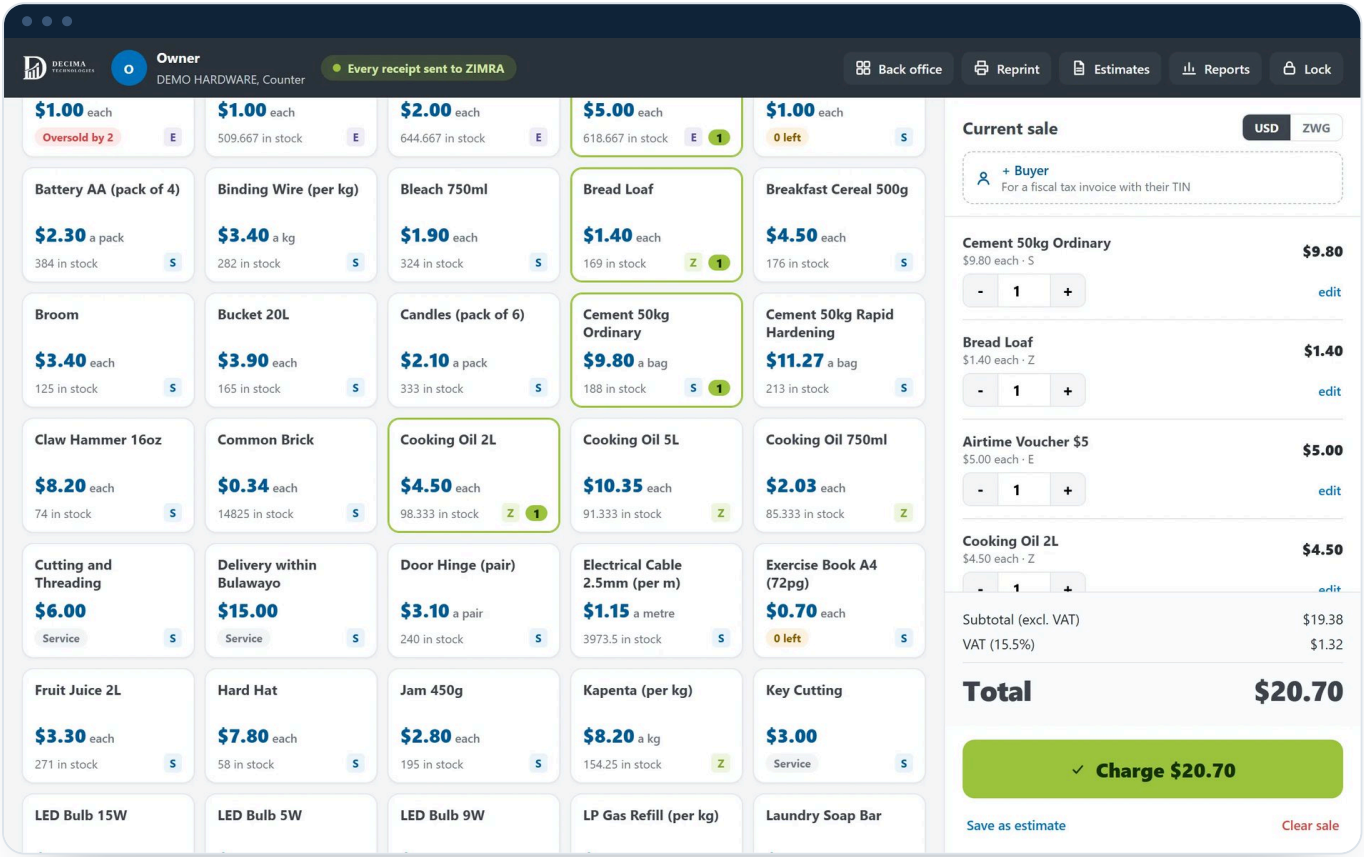
4,500+

automated checks run before every release, and every release tested against ZIMRA's test gateway

DECIMA POS

One sale, four jobs done

Products on the left, the sale on the right. Scan, search or tap, and before the customer has left the counter, four jobs are done.



The Decima POS till: a sale with standard rated, zero rated and exempt lines, VAT worked and ready to charge. Demo data.

1 Ring up the sale

VAT is worked line by line: standard rated, zero rated or exempt, as each product is set up. Goods by the kilogram, metre or litre.

2 The receipt goes to ZIMRA

Signed and sent through ZIMRA's fiscal gateway. With no internet it waits in order and goes when the line is back.

3 The books post themselves

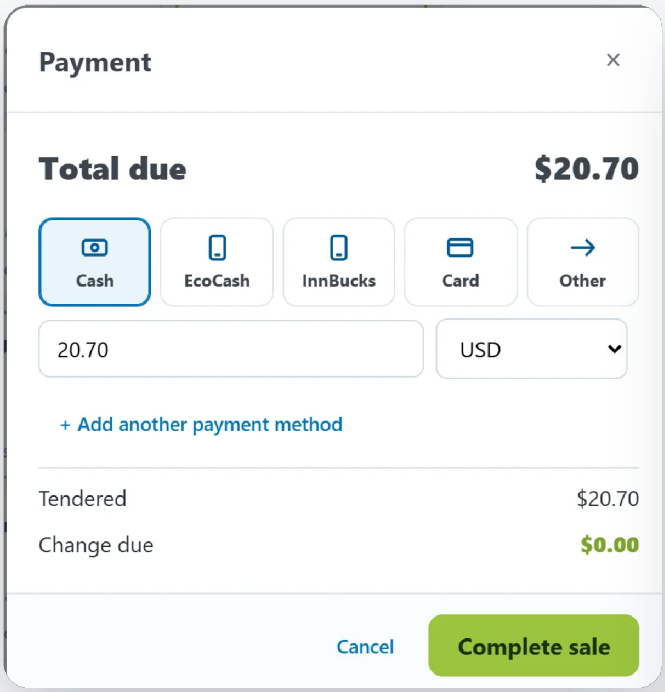
Sales, VAT, stock and cash, EcoCash, card or InnBucks, in double entry at the moment of the sale.

4 Your returns are ready

VAT, PAYE and income tax worked from the same records, so the return agrees with what went to ZIMRA.

AT THE COUNTER

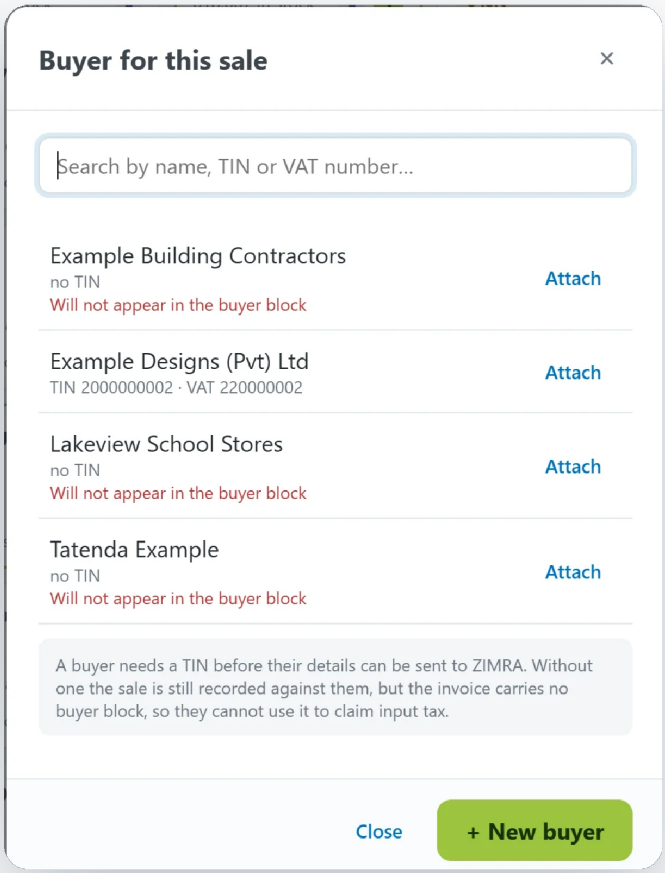
However the customer pays, and a receipt they can claim from



Taking payment

Cash, EcoCash, InnBucks, card or anything else, in US dollars or ZWG, split across as many methods as the customer likes. Cash works out the change.

Decima POS records each payment; it does not process it. Mobile money and card are taken on your own phone or card machine and recorded here with their reference.



Fiscal tax invoices

Attach a business customer and their name, TIN and VAT number go on the fiscal tax invoice, so they can claim their input tax. Decima tells you when a customer's details are not enough for ZIMRA.

Corrections done properly

Voids, refunds and undercharges each have their own document and approval. A mistake is corrected, never deleted.

The end of the day

The X-report checks the drawer at any time. The Z-report closes the shift and records any cash difference.

Estimates and projects

Quotes that move nothing until accepted, and deposits on their own fiscal invoice.

FEATURE

US$25 a day: what not fiscalising really costs

US$25
a day for each point of sale not fiscalising, for up to 181 days

12 months
in prison, a fine up to level seven, or both, once the 181 days have passed

VAT lost
by your customer, who can claim input tax only on a valid fiscal tax invoice

ZIMRA's page on fiscalisation offences is plain: all VAT registered operators are required to fiscalise. Every sale goes through a fiscal device and is reported to ZIMRA. The rules come from Statutory Instrument 104 of 2010, with two more in 2016.

A shop with three tills has three penalties running every day: about US$4,500 a till over the full 181 days. And the cost nobody talks about is the customer. The builder down the road quietly buys from the shop whose receipts he can claim on. You never get a letter about that. You just lose the customer.

Fiscalising, and still losing money

- Declaring the cash handed over instead of the sale total
- Leaving a VAT registered buyer's details off the invoice
- Voiding a sale instead of issuing a credit note
- Closing a stuck fiscal day at ZIMRA's portal while receipts still wait on the till. Those receipts can never be sent afterwards.

YOUR TWO MINUTE CHECK

- Does every receipt say Fiscal Tax Invoice?
- Does it carry a QR code that opens on ZIMRA's site?
- Is each fiscal day closed and confirmed?
- Is anything waiting to be sent for days?

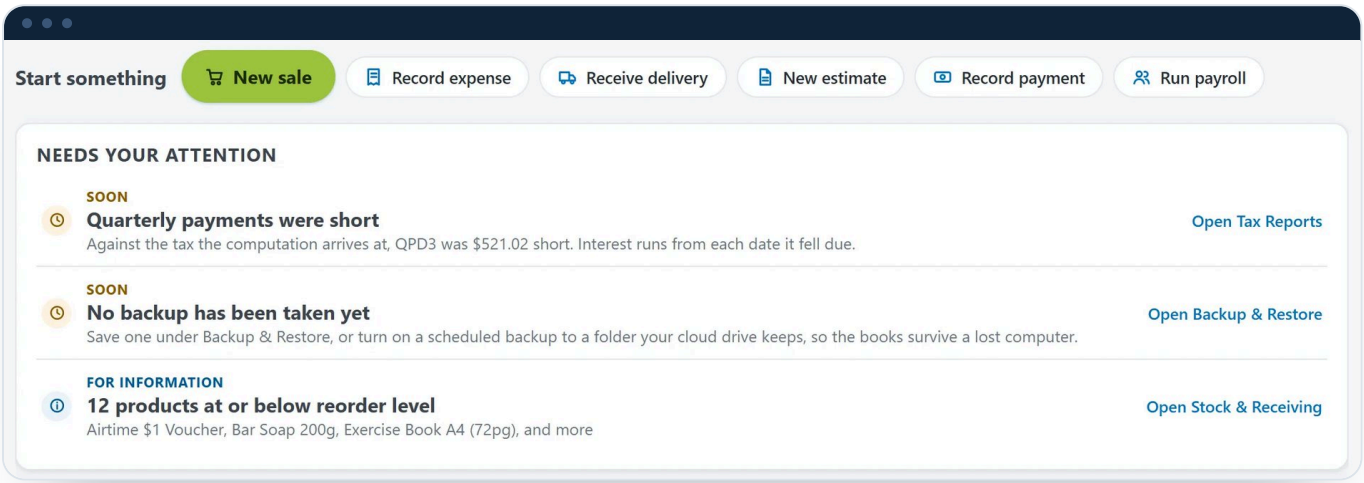
Decima POS signs every sale with the till's fiscal device and sends it by itself, keeps selling when the network is down, and warns you before a portal close would strand receipts.

Sources: ZIMRA, Offences and penalties in fiscalisation, zimra.co.zw/news/2183 (read 10 October 2026); ZIMRA, Fiscal tax invoice, and VAT Act [Chapter 23:12] section 20(4), zimra.co.zw/news/2240. Rates and penalties change: check the source before relying on them.

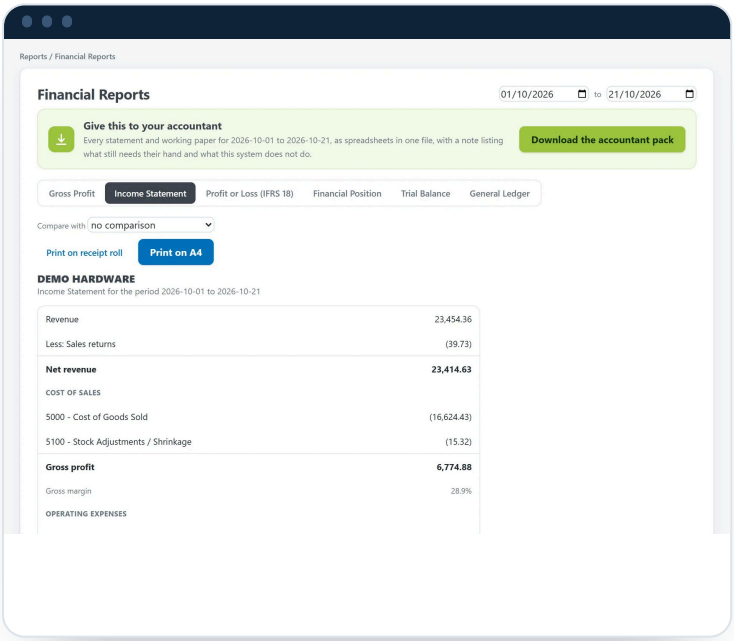
THE BACK OFFICE

Books that keep themselves

The back office opens on what needs your attention, then on the figures that matter. Every figure is the one on the screen it opens, to the cent.



Decima Glance: start something, and what needs your attention. Demo data.



Financial Reports, with the accountant pack in one click. Demo data.

Statements any accountant recognises

- Income statement, financial position, trial balance and general ledger
- The VAT return and schedules, input tax only where a tax invoice supports it
- The income tax computation and every quarterly payment
- Bank reconciliation, fixed assets and two currencies
- VAT Watch: taxable sales against the US$25,000 threshold

FEATURE

Payroll's three hands: PAYE, NSSA and ZIMDEF

The salaries go out on time and PAYE gets paid. The employer's NSSA share and the ZIMDEF levy get left for later, and later becomes months.

PAYE: ZIMRA's 2025 monthly bands, USD

MONTHLY PAY	RATE
Up to US$100	**0%**
US$100 to US$300	**20%**
US$300 to US$1,000	**25%**
US$1,000 to US$2,000	**30%**
US$2,000 to US$3,000	**35%**
Above US$3,000	**40%**

Each band only taxes the dollars inside it. On top comes the AIDS levy: 3% of the tax. When we checked on 12 October 2026, no 2026 table had been published.

4.5% + 4.5%

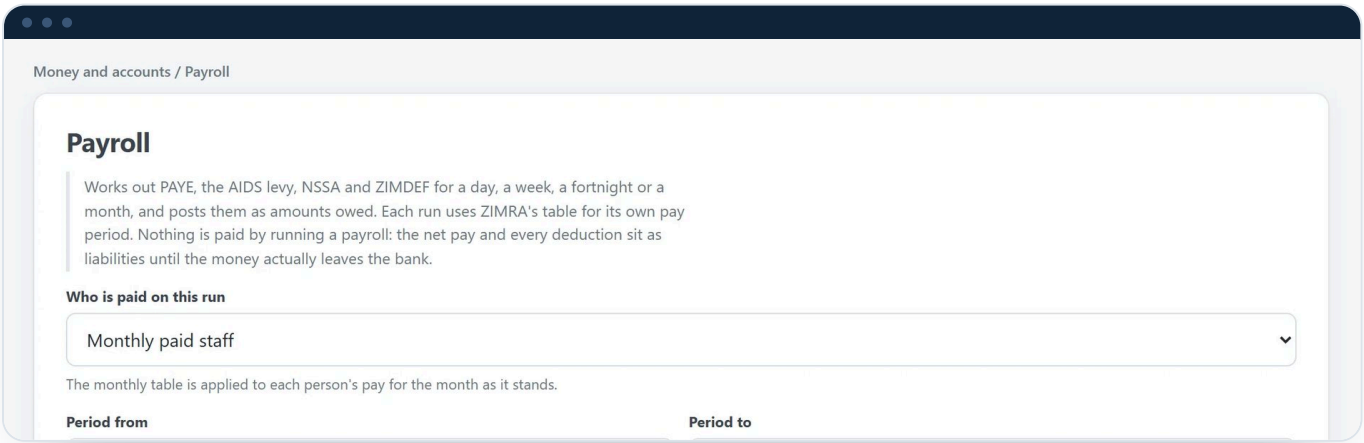
NSSA: from the employee and again from the employer, on earnings up to the insurable ceiling, US$700 on NSSA's page and gazetted quarterly

1%

ZIMDEF: of the whole gross wage bill, paid by the employer and never deducted from staff; bonuses, leave pay, pension and medical aid included

The dates

PAYE and the AIDS levy by the 10th of the following month. NSSA: the return by the 5th and the payment by the 10th. ZIMDEF: confirm yours with ZIMDEF, and where in doubt pay by the earlier date.



One payroll works out PAYE, the AIDS levy, NSSA and ZIMDEF together, for a day, a week, a fortnight or a month. Demo data.

Sources: ZIMRA, USD Jan-Dec 2025 and ZWG 2025 Tax Tables, and Tax Payment Dates, zimra.co.zw (read 12 October 2026); NSSA, Contributions and Schemes, nssa.org.zw/contributions (read 12 October 2026, the ceiling may have moved); ZIMDEF, employer registration form, zimdef.org.zw.

THE TAX DESK

Three questions we are asked every week

US$25,000
of taxable sales in any twelve months

30%
withheld when a supplier has no valid tax clearance

10, 25, 30, 35
percent of the year's tax, March, June, September, December

Am I too small for VAT?

A business must register when taxable supplies exceed, or are expected to exceed, US$25,000 or the ZiG equivalent in any twelve months. It is a rolling window. Zero rated sales count; exempt sales do not. Miss it, and ZIMRA can register you compulsorily: the application was due within thirty days.

VAT Watch on Decima Glance counts your last twelve months every day and warns you from 80%.

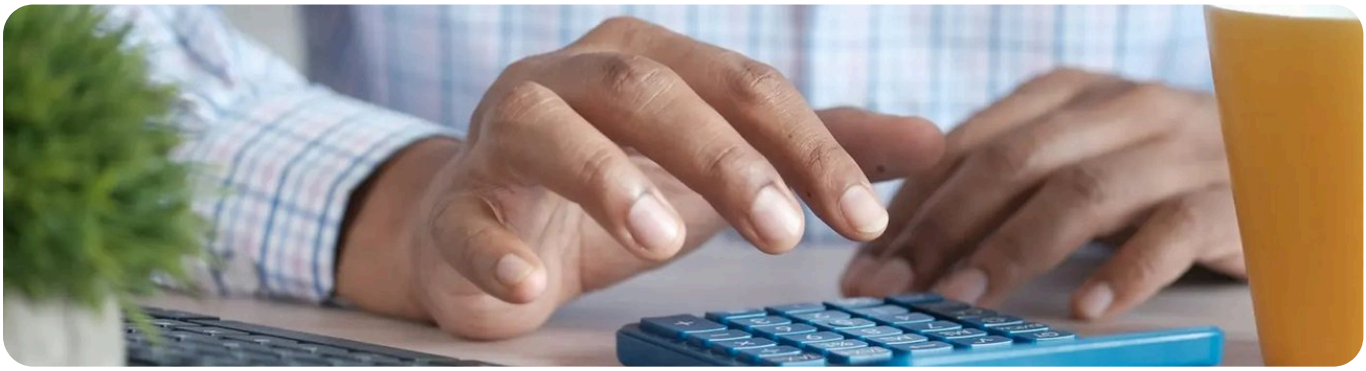
The 30% without a tax clearance

A customer paying a supplier with no valid ITF263 must withhold 30% once payments pass US$1,000 in the year, and send it to ZIMRA. It is a credit against your income tax, but until then it is your cash, not your bank's. Compliant taxpayers get the certificate emailed automatically; one late return is enough to lose it.

QPDs: tax before the profit

Quarterly payments are instalments of the year's estimated income tax. The return comes first, filed in TaRMS, then the payment a few days later, and both must be on time. A short QPD is still owed, and it can cost you your tax clearance.

Glance flags a short QPD while there is still time to put it right.

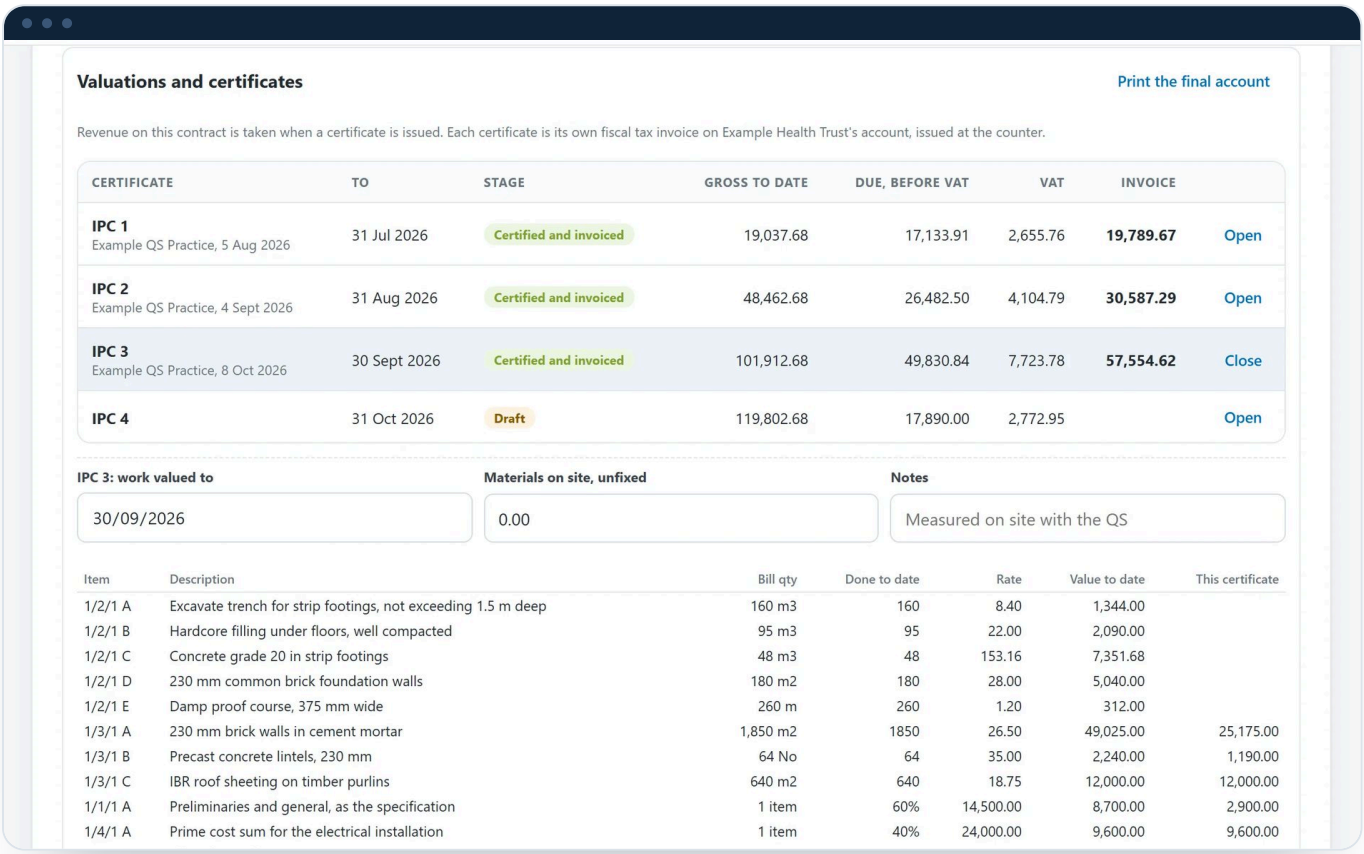


Sources: ZIMRA, VAT Registration (read 7 October 2026); Financial Gazette, Value Added Tax registration, 1 August 2026; ZIMRA, Withholding tax on tenders, and What is an ITF263? (read 11 October 2026); ZIMRA Public Notices 68 of 2025 and 17 (2026 first quarterly payments), and Tax Payment Dates (read 11 October 2026). The full articles, with every source, are on the Decima website.

DECIMA CONTRACTORS

Contract work, priced, certified and costed in your till

For builders, civil contractors and plant hire businesses. Switch it on in Business Settings and the same till, and the same books, run your jobs.



Valuations and certificates — Print the final account

Revenue on this contract is taken when a certificate is issued. Each certificate is its own fiscal tax invoice on Example Health Trust's account, issued at the counter.

CERTIFICATE	TO	STAGE	GROSS TO DATE	DUE, BEFORE VAT	VAT	INVOICE	
IPC 1 Example QS Practice, 5 Aug 2026	31 Jul 2026	Certified and invoiced	19,037.68	17,133.91	2,655.76	**19,789.67**	Open
IPC 2 Example QS Practice, 4 Sept 2026	31 Aug 2026	Certified and invoiced	48,462.68	26,482.50	4,104.79	**30,587.29**	Open
IPC 3 Example QS Practice, 8 Oct 2026	30 Sept 2026	Certified and invoiced	101,912.68	49,830.84	7,723.78	**57,554.62**	Close
IPC 4	31 Oct 2026	Draft	119,802.68	17,890.00	2,772.95		Open

IPC 3: work valued to 30/09/2026 | **Materials on site, unfixed** 0.00 | **Notes** Measured on site with the QS

Item	Description	Bill qty	Done to date	Rate	Value to date	This certificate
1/2/1 A	Excavate trench for strip footings, not exceeding 1.5 m deep	160 m3	160	8.40	1,344.00	
1/2/1 B	Hardcore filling under floors, well compacted	95 m3	95	22.00	2,090.00	
1/2/1 C	Concrete grade 20 in strip footings	48 m3	48	153.16	7,351.68	
1/2/1 D	230 mm common brick foundation walls	180 m2	180	28.00	5,040.00	
1/2/1 E	Damp proof course, 375 mm wide	260 m	260	1.20	312.00	
1/3/1 A	230 mm brick walls in cement mortar	1,850 m2	1850	26.50	49,025.00	25,175.00
1/3/1 B	Precast concrete lintels, 230 mm	64 No	64	35.00	2,240.00	1,190.00
1/3/1 C	IBR roof sheeting on timber purlins	640 m2	640	18.75	12,000.00	12,000.00
1/1/1 A	Preliminaries and general, as the specification	1 item	60%	14,500.00	8,700.00	2,900.00
1/4/1 A	Prime cost sum for the electrical installation	1 item	40%	24,000.00	9,600.00	9,600.00

Valuations and certificates on a clinic contract: each certificate invoiced on the till's own fiscal invoice, with retention held. Demo data.

Bills of quantities

Built or imported from Excel, with rates built up from your own price list of materials, labour and plant.

Certificates and retention

Each valuation becomes a payment certificate on a fiscal invoice, with retention and withholding tax tracked both ways.

Plant and equipment

QR labels, dispatch and return notes signed on the site phone, and hire charged by the day, week, month or hour meter.

Job costs and the tender pack

The bill as the budget, and every company document with its expiry date, so no tender is lost to a lapsed paper.

FOR ACCOUNTANTS AND COMPLIANCE CONSULTANTS

Your clients stay yours

Every business you register for VAT or fiscalisation needs a till that fiscalises next, and books you can file from. Decima gives them both, and their books open straight into Decima Practice on your desk.



Decima Practice

A register of clients, each with their own file, on your own machines with no cloud and no connection required. It opens on what is outstanding: overdue returns and what falls due in three weeks.

- The tax health check: where a client stands with ZIMRA
- VAT 7 working papers built from the client's FDMS export
- Month-end close, with a pack of management accounts and commentary
- Year-end statements, audit preparation and agreed-upon procedures
- Per-person logins, and working papers signed against a version

Decima Practice does not carry out audits, and every document it produces says so.

FOUR PROMISES, SIGNED

We never compete for your clients. No accounting, tax or compliance work offered to a client you introduce.

Your files stay on your machines. Decima Practice sends nothing to us.

Referrals run to you. When a customer asks us for an accountant, we name you.

Signed, not said. Each promise is a clause in the partner agreement.

FOUR WAYS TO WORK TOGETHER, NONE OF THEM EXCLUSIVE

Referral

You introduce; we sell, install, train and support, and offer your client nothing else.

Reseller

You sell the licence to your client and give first-line support.

Practice

You keep your clients' books in Decima Practice, starting with one machine.

Pilot

One client on Decima POS and Decima Practice for a set period first.

MORE FROM DECIMA

On the phone, in a box, and kept safe



Decima Launcher

The owner's phone shows the day's takings across shops, estimates written at the customer's door, and each job's figures. What passes between the till and the phone is sealed so only that phone can read it.



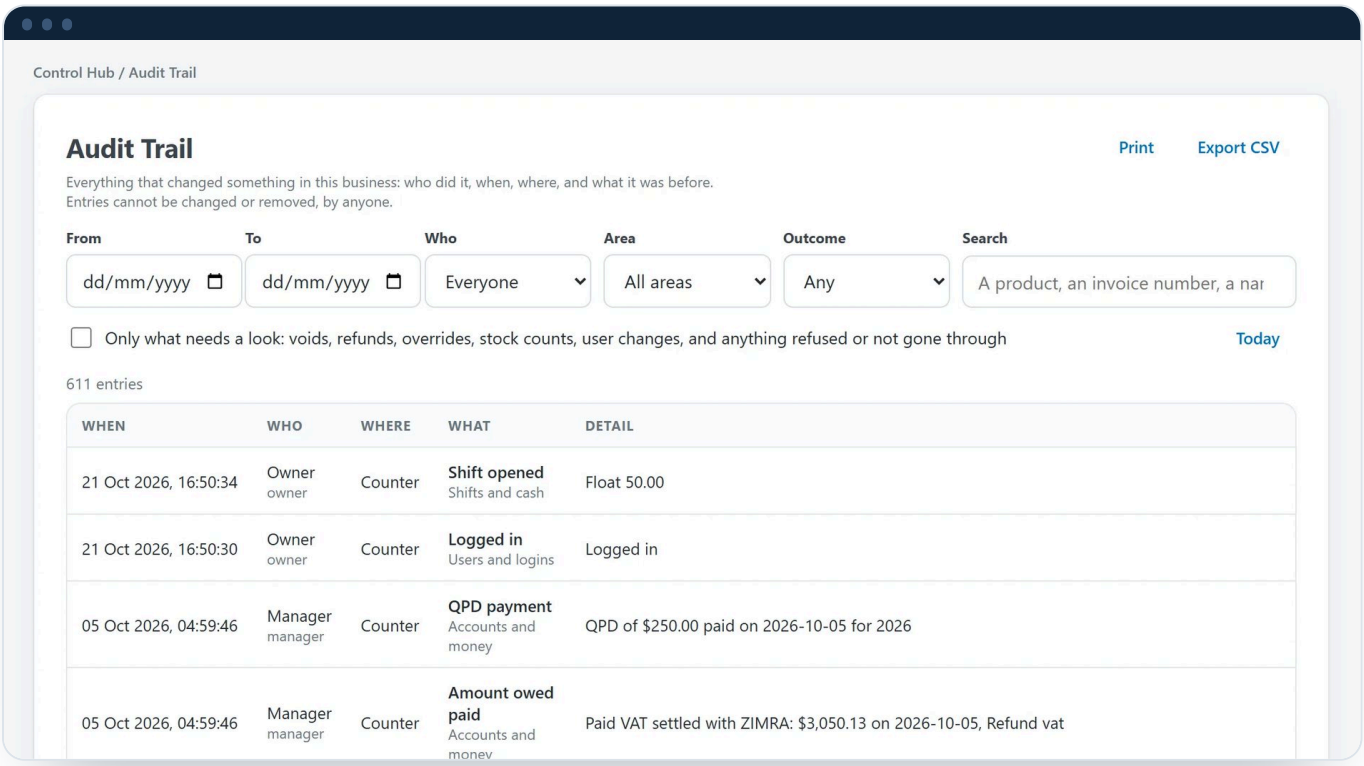
Till in a box

An Android tablet, a thermal printer, installation, training and the first year's licence, set up in your shop. Desks bring a back office onto the shop network while the cashier sells.



Security and backup

A login and PIN for each person, an audit trail nobody can change, and an encrypted backup to your own cloud storage every day, keeping the last fourteen.



The audit trail: every change, who made it, and when. Demo data.

PRICES, IN US DOLLARS

Simple prices, and a till that never stops you trading

$200

Till in a box, Android: tablet, thermal printer, installation, training and the first year's licence

$120 a year

Annual licence for a till on Windows or Android: fiscalisation, the books, VAT, payroll, reports and support

$30 a month

A desk: a back-office computer on the shop's network, working on the counter's books

Free

One user, selling and fiscalising, for as long as the business likes

Contract work and Decima Practice: ask us about a pilot. VAT is added where it applies. A licence never stops a business trading: if it lapses, selling, fiscal receipts and the fiscal day keep working.

See it ring up a sale in your own shop

A demonstration rings up a real sale and opens the books it made. We come to you in Bulawayo or Harare, or set it up remotely.

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Scan to WhatsApp us for a demonstration

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