USER GUIDE

GlamifiedHR

HR & Payroll Management with Zambian Statutory Compliance

Everything you need to run your HR and payroll operations: setting up your company, managing employees, leave and attendance, running monthly payroll with automatic NAPSA, PAYE and NHIMA calculations, running a second pension scheme, controlling who can see what, and producing the statutory returns and portal files your filings require.

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WHAT CHANGED IN THIS REVISION

The sections marked *New* are additions to this revision, written in response to the questions that actually come in. **Your month-end routine** (Section 6) is the monthly cycle on one page, to be worked through in order each month — Section 5 covers only the first-time setup. **The Dashboard** (Section 7) explains the screen you land on. **A payslip worked through** (Section 16) takes one real payslip and derives every figure on it by hand, so you can satisfy yourself that the system agrees with your own arithmetic before you trust it with a live month. **Moving to a new computer** (Section 25) sets out the transfer properly, and the **Glossary** (Section 27) explains the terms for anyone new to Zambian payroll.

Elsewhere: the licence table now shows **how many computers each edition may be installed on** and what happens when a licence lapses (Section 3), the Excel import lists **every column heading it recognises** (Section 11), and Leave and Deductions are covered in full (Sections 12 and 13).

01 Welcome to GlamifiedHR

GlamifiedHR is a complete HR and payroll system built for Zambian businesses. It runs as a desktop application on your own computer: all of your data stays on your machine and is never sent to the internet. Internet access is needed only once, to activate your licence.

With GlamifiedHR you can:

— Keep employee and department records in one place

— Track leave entitlements, requests and balances

— Record attendance and apply absence deductions automatically

— Run monthly payroll with automatic NAPSA, PAYE and NHIMA calculations

— Run an additional occupational pension scheme with an insurer, for the staff who are members

— Manage staff loans, salary advances and other recurring deductions

— Calculate terminal benefits when an employee leaves

— Give staff their own logins with only the access their role needs

— Produce payslips, management reports, and statutory return files ready for upload to the NAPSA and NHIMA portals

— See who changed what, and when, in a full audit trail

Everything in this guide is reached from the sidebar on the left, in roughly the order the sections here follow. The Dashboard you land on is explained in Section 7.

02 System requirements and installation

REQUIREMENT	DETAILS
Operating system	Windows 10 or Windows 11 (64-bit)
Disk space	About 400 MB free
Internet	Not required to run the app; needed once for licence activation

To install:

1. Run `GlamifiedHR-Setup-1.0.0.exe`.
2. If Windows shows a blue “Windows protected your PC” screen, click **More info**, then **Run anyway**. This warning is normal for independently distributed software.
3. Follow the setup wizard. You can choose the install folder; a Desktop shortcut and Start Menu entry are created for you.
4. When setup finishes, GlamifiedHR launches automatically.

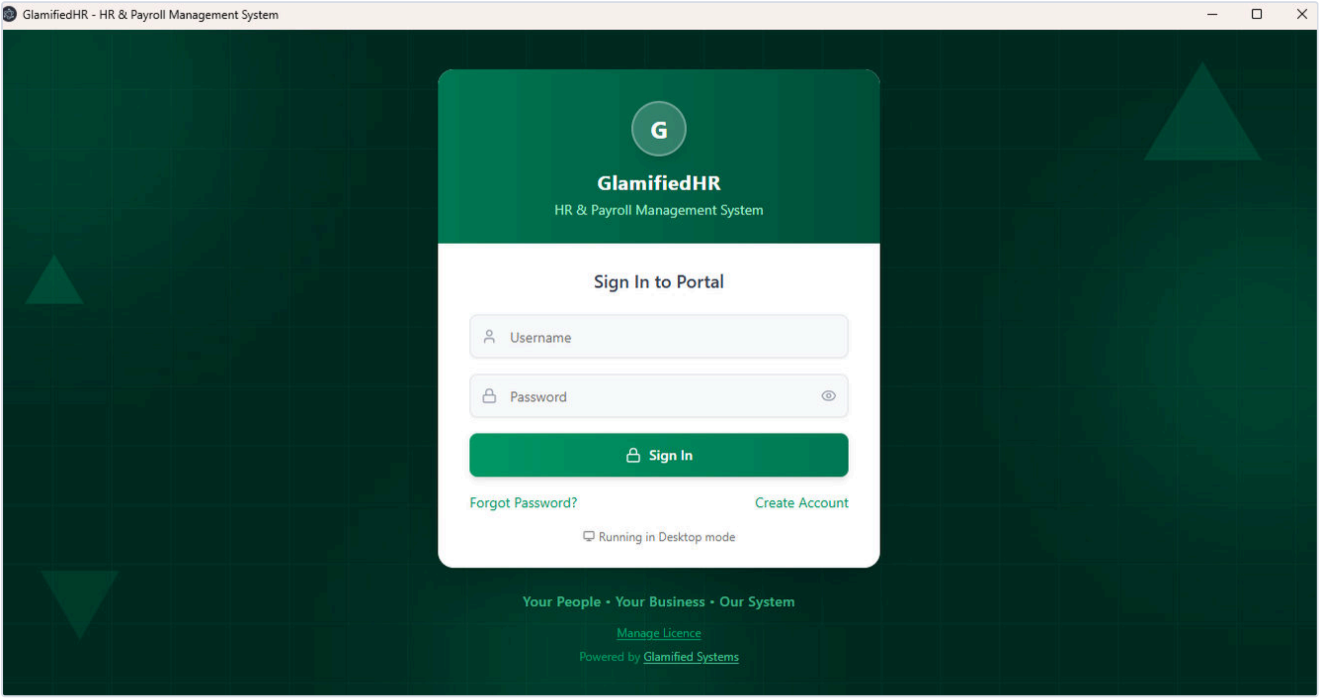
YOUR DATA IS SAFE ACROSS UPGRADES

All records are stored separately from the program, in `%APPDATA%\GlamifiedHR\db\custom.db`, so reinstalling or upgrading the application never touches your data. When an upgrade adds new fields, they are added to your existing database automatically on first launch.

03 First run, login and licence

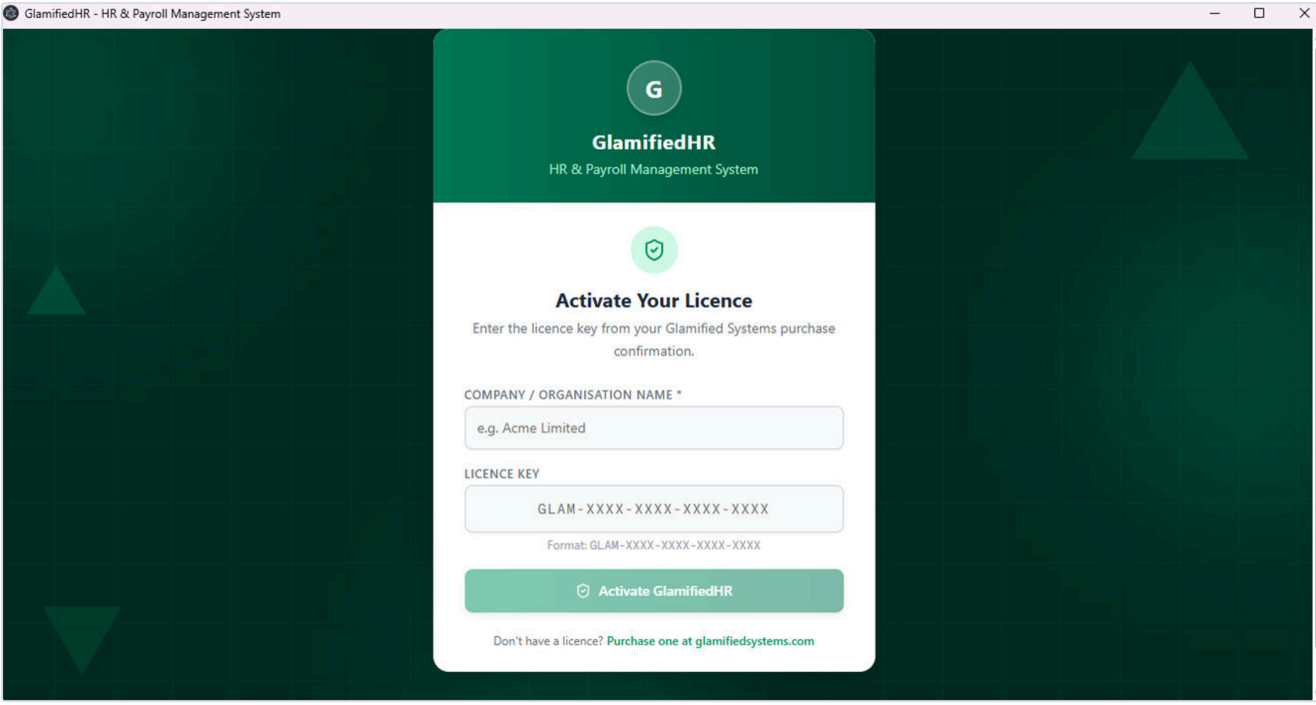
On first launch the app may take a few seconds to start its internal engine — please wait for the login screen. On a brand-new setup, register the first administrator account, then log in with it. You will land on the Dashboard.

Registering that first account also asks you to set **three security questions**. Answer them properly and keep the answers to yourself: they are the only way back into the system if that password is ever lost. *Forgot Password?* on the sign-in screen asks two of the three at random and lets you set a new password on the spot. Accounts created later by an administrator (Section 4) do not have security questions, so their passwords are reset by an administrator instead.



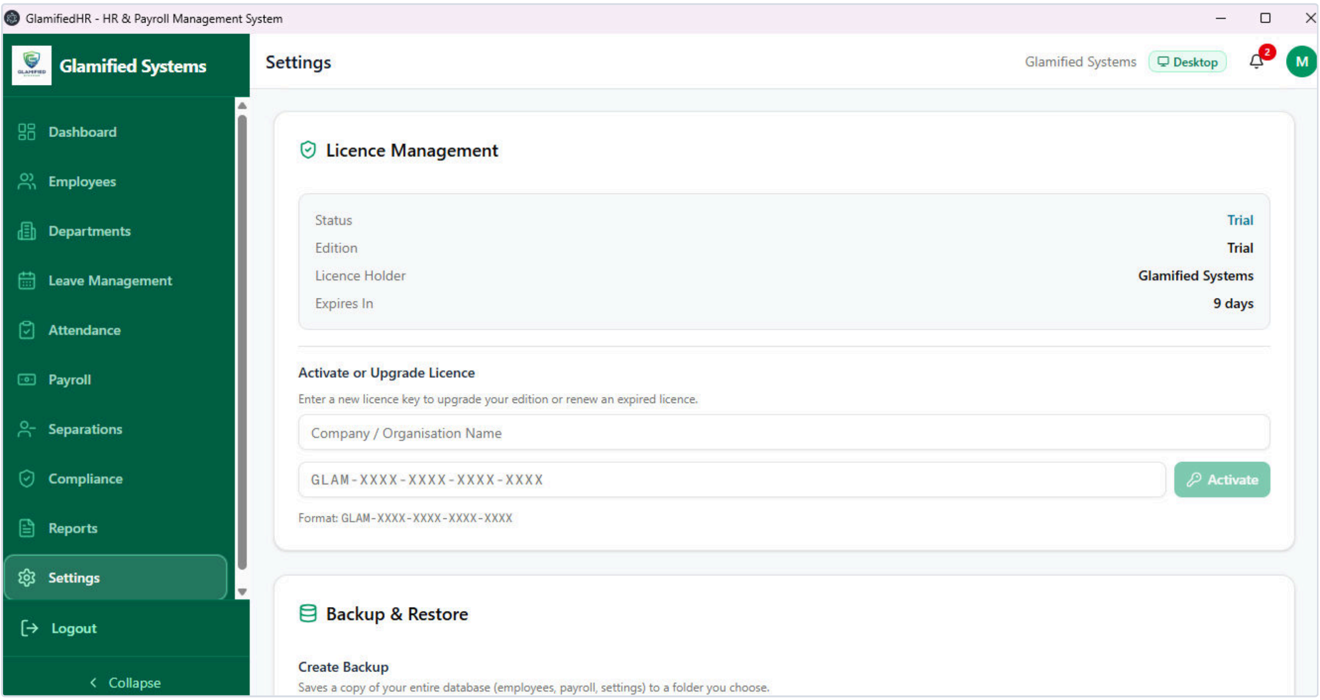
The sign-in screen. *Create Account* registers the first administrator on a new setup; *Manage Licence* reaches activation without signing in, which is what you need if a licence has lapsed.

GlamifiedHR is licensed software. Enter your company name and the licence key you were given when prompted. Activation requires a one-time internet connection; after that the app runs fully offline. Keep your licence key safe — you will need it if you reinstall or move to a new computer.



Activation: your organisation name and the key from your purchase confirmation, in the format GLAM-XXXX-XXXX-XXXX-XXXX.

Afterwards, **Settings → Licence Management** shows your edition, the licence holder and how long is left to run, and is where you enter a new key to upgrade your edition or renew an expired licence.



Licence Management, with Backup & Restore directly beneath it (Section 24).

Licence editions

EDITION	EMPLOYEES	COMPUTERS	TERM	FEATURES
Trial	50	1	30 days	Everything — see the note below
Starter	50	2	1, 3 or 5 years	Everything
Professional	100	3	1, 3 or 5 years	Everything

EDITION	EMPLOYEES	COMPUTERS	TERM	FEATURES
Enterprise	Unlimited	10	1, 3 or 5 years	Everything

Editions differ by **headcount, installations and term only**. Every edition, including the trial, has the complete feature set — payroll, compliance, reports and separations — because a prospect evaluating the system needs to run a real payroll to judge it. The trial holds 50 employees for 30 days so you can process a genuine month-end on your own figures, compare the results with what you produce today, and file the returns before deciding.

Adding an employee beyond your edition's headcount is refused with a message naming the limit, and an Excel import that would cross it is refused *in full* rather than filling the remaining places — so you never have to work out which half of a file went in. Terminated employees still occupy a place, since their records and payslip history are kept.

> TWO COMPUTERS MEANS TWO SEPARATE SYSTEMS
>
> The **Computers** column is how many machines the key may be activated on, and it is not a network licence: each installation keeps **its own database on its own computer**, and nothing is shared or synchronised between them. Two people entering staff on two machines end up with two unrelated sets of records. Run the payroll on one computer and treat any second installation as a spare or a home machine you carry a backup to (Section 25).

When a licence runs out

Settings → Licence Management shows *Expires In* as a running count of days, so check it there — nothing pops up to remind you. If a paid licence does expire, the app keeps working for a further **30-day grace period**, so a renewal in progress never stops you filing a return; the status reads *Grace Period* with the days left on it. After that the app stops at the licence screen until a new key is entered. Your data is untouched throughout — entering a renewal key returns everything exactly as it was.

A **trial has no grace period**: it stops on the day it expires. Renew before the end of the month you are working in rather than on the day itself, so a month-end never falls in the gap.

> TRIALS CANNOT BE RESTARTED
>
> A trial runs for 30 days from the day it is activated. Uninstalling and reinstalling, clearing the app's data folder, or deleting the database does **not** grant a fresh trial: re-entering the same key returns the original expiry date, and a key whose term has ended is refused with the dates on which it ran. The same applies to a paid licence. Contact support to upgrade at any time — your data is kept and nothing needs re-entering.

04 User accounts and who can do what

Every person who uses GlamifiedHR signs in with their own account, and each account has a role. The role decides which sections appear in the sidebar and what the system will allow that person to do. Roles are enforced by the program itself, not merely hidden in the screen — so a role that cannot see salaries does not receive them at all.

The three roles are drawn around the desks that actually exist in a small business: the owner, the person who runs HR and payroll, and a supervisor who needs to look things up and record absences.

ROLE	CAN DO	CANNOT DO
Administrator the owner or director	Everything — payroll, compliance, separations, settings, statutory rates, the licence, user accounts and the audit log	—
HR Officer runs HR and payroll	Everything day to day: employees, departments, leave, attendance, **payroll, compliance filing, separations, deductions and reports**. Sees salaries, because payroll is not possible blind	Change statutory settings or the licence, manage user accounts, or read the audit log
Supervisor team lead or office admin	Look up the employee directory (without pay), **record attendance**, and read leave requests and balances	See any salary figure, approve or create leave, change employee records, or touch payroll, compliance, separations or settings

PRACTICAL POINTS

Sign in as an Administrator to set the system up. If a section such as Settings is missing from your sidebar, your role does not include it — that is the role working as intended, not a fault.

The HR Officer does the work; the Administrator keeps the controls. An HR officer can run a whole month of payroll and file the returns, but cannot alter the NAPSA ceiling or the tax bands, cannot grant anyone more access, and cannot read the audit log — so their actions remain reviewable by the owner. That is the separation that matters.

Supervisors are salary-blind, and that is enforced, not hidden. Pay figures are removed before the data reaches their screen, including the totals on the Dashboard — they see the employee count and their team's leave, not what anyone earns.

A Supervisor account is not employee self-service. There is no employee portal, and a supervisor sees every employee rather than only their own reports.

Creating and managing accounts

Go to **Settings** → **User Accounts**, which only Administrators can reach. From there you can add an account, change someone's role, reset a forgotten password, suspend an account temporarily, or delete one outright.

ACTION	WHAT TO KNOW
Add Account	Username, a password of at least 8 characters, and a role. Give the person their password directly and ask them to change it — there is no email invitation, because the system runs offline.
Reset password	Edit the account and type a new password. Nobody, including you, can read an existing password: only replace it.

ACTION	WHAT TO KNOW
Suspend	Switch *Active* off. The account stays, with its history, but cannot sign in. Prefer this to deleting when someone may return.
Delete	Removes the account for good. What that person did stays in the audit log.

THERE MUST ALWAYS BE ONE ADMINISTRATOR

The system will refuse to demote, suspend or delete the **last active Administrator**, and will not let you change your own role or switch off your own account. This is not caution for its own sake: your data lives on this computer only, so if every administrator lost access there would be no way to restore it remotely.

For the same reason, **create a second Administrator account** and keep its password somewhere safe. If the only administrator password is lost, recovery means editing the database by hand.

05 Getting started — recommended order

STEP	SECTION	WHAT YOU DO THERE
1	**Settings**	Enter company details, logo, and statutory parameters
2	**Departments**	Create your departments
3	**Employees**	Add staff manually or import them from Excel
4	**Leave Management**	Set leave types and monthly accrual rates
5	**Attendance**	Record any unpaid absence days for the month
6	**Payroll**	Run your first monthly payroll
7	**Compliance**	Review NAPSA / PAYE / NHIMA totals and download portal files
8	**Reports**	Print payslips and statutory reports

If you run a second pension scheme, switch it on in Settings (Section 18) before your first payroll run, and enrol the members while you are adding or importing staff — the deduction applies from the next run you create, and existing runs are never altered.

06 Your month-end routine

Section 5 is the setup you do once. This is the cycle you repeat every month. The order matters in one respect above all: **everything that affects pay must be entered before the payroll run is created**, because a run captures its figures at the moment it is made and does not go back and pick up later changes.

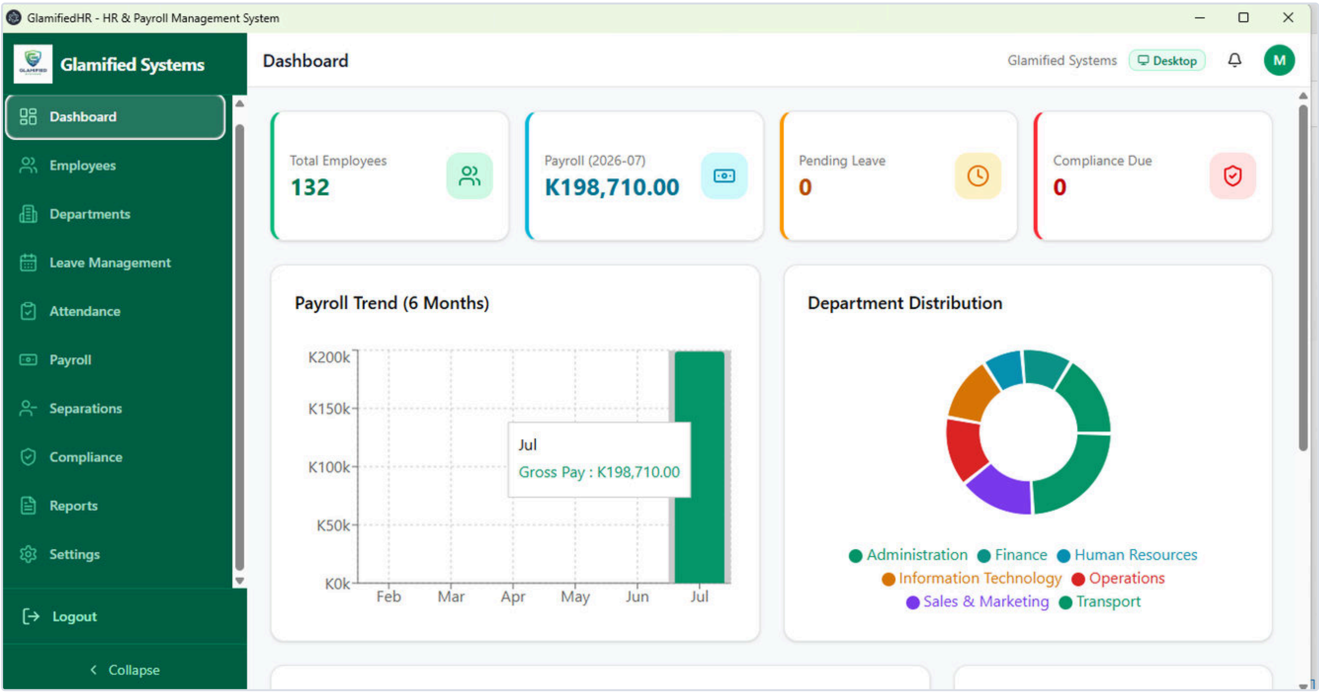
STEP	WHERE	WHAT YOU DO
1	**Employees**	Add anyone who joined, and terminate anyone who left (Section 19). Record salary changes now — a rise entered after the run is made will not appear in it.

STEP	WHERE	WHAT YOU DO
2	**Leave Management**	Approve or reject the requests sitting as *Pending*. Approved *paid* leave shields those days from absence deductions, so approve before you touch attendance.
3	**Attendance**	Enter unpaid absence days for the month. The screen shows the deduction each entry will produce, with approved paid leave already netted off.
4	**Loans & Deductions**	Add any new staff loan or salary advance, and cancel any that should stop. The *Next payroll deduction* card tells you what the coming run will recover.
5	**Payroll**	Create the run for the month. Check the totals and spot-check two or three payslips against what you expect (Section 16 works one through in full).
6	**Payroll**	**Approve** the run. Until you do, it stays a draft and Compliance and the statutory reports have nothing to work from.
7	**Compliance**	Download the NAPSA and NHIMA portal files, submit them along with your PAYE return, and mark each one *Filed* so next month you can see at a glance what was done.
8	**Reports**	Print or send payslips (Section 22), produce the bank payment schedule for the transfers, and the payroll journal for your accounts. If you run a second pension scheme, produce its schedule for the insurer.
9	**Backup & Restore**	Take a backup and put a copy somewhere off this computer (Section 24). The end of an approved payroll is the natural known-good point to return to.

> IF YOU FIND A MISTAKE AFTER THE RUN
>
> Correct the underlying record — the salary, the absence days, the loan — and then **delete the payroll run and create it again** for the same month. That is the supported way to make a correction, and it is safe: deleting a run rolls back the loan installments it charged, and re-creating it applies the tax bands that were in force for that period rather than today's. Payslips already downloaded or printed are superseded, so re-issue them.

07 The Dashboard

The Dashboard is where you land after signing in. It is a summary of live data — there is nothing to set up on it, and nothing on it is editable.



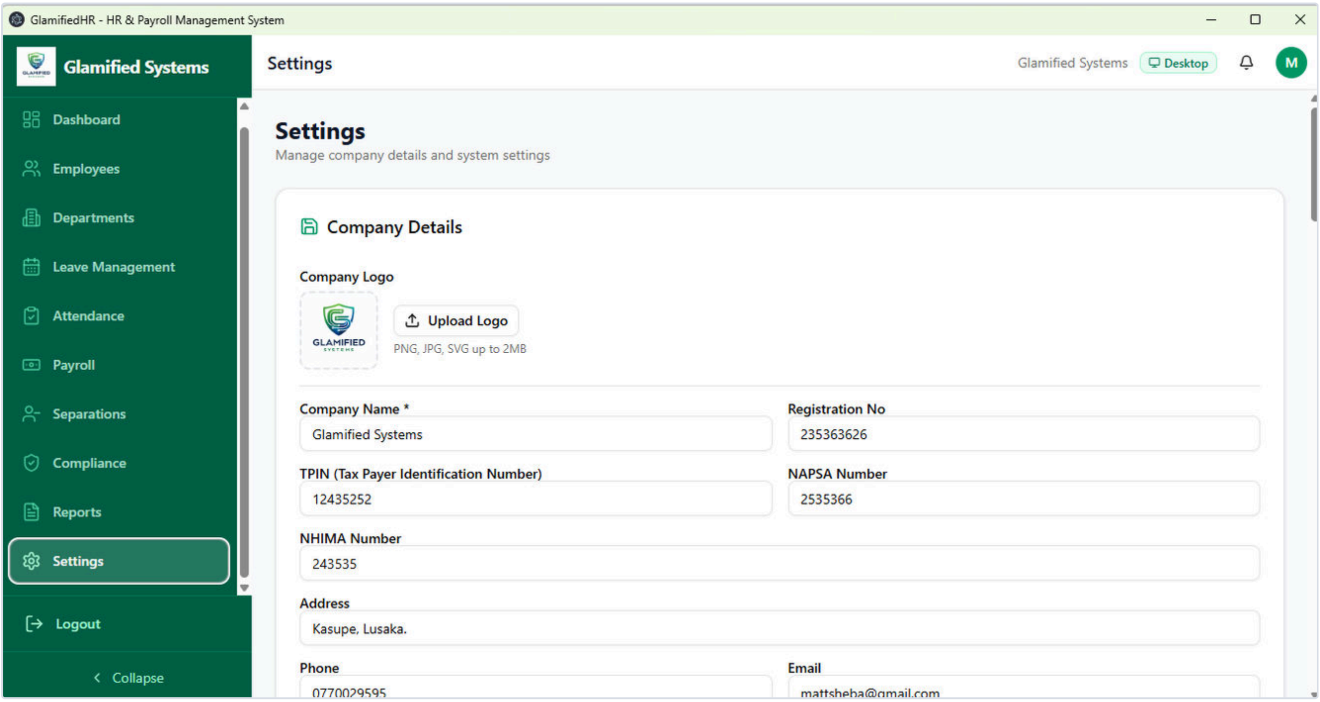
Headcount, the latest payroll total, pending leave and compliance status across the top, with the six-month payroll trend and department distribution below.

ON THE SCREEN	WHAT IT TELLS YOU
Total Employees	**Active** staff only. Terminated employees are left out — so this figure is not the one your licence counts, which includes every record you hold (Section 3).
Payroll *(month)*	Total gross for the most recent **approved** run, labelled with its period. A run still in draft does not appear here.
Pending Leave	Requests waiting for a decision. This is the number to clear before you run payroll.
Compliance Due	Unfiled returns from approved runs in **months already past**, counted one each for NAPSA, PAYE and NHIMA. The month you are currently working on is not counted, so this card shows what is overdue rather than what is merely outstanding.
Payroll Trend	Total payroll over the last six months — a quick check that this month is in line with the last few.
Department Distribution	Headcount by department.
Recent Employees	The five most recently added active staff, for confirming an import or a new hire landed.
Quick Actions	Shortcuts to Run Payroll, Add Employee and View Compliance.

Signed in as a Supervisor, the pay figures are not merely hidden: the Payroll card reads *Not visible to your role* and the payroll trend chart is absent altogether, because the figures are withheld before they reach the screen (Section 4).

08 Settings — company and statutory setup

Open Settings first. The company information you enter here — name, address, phone, email, TPIN, registration number, NAPSA and NHIMA employer numbers, and your logo — appears on every payslip, report and statutory return, so it is worth completing before anything else.



Company Details. The logo accepts PNG, JPG or SVG up to 2 MB and is printed on payslips and reports.

Statutory contributions

Contribution rates (NAPSA 5% employee / 5% employer, NHIMA 1% / 1%) are fixed in Zambian law and shown read-only for reference. What you can adjust:

— **NAPSA earnings ceiling** — the maximum monthly pay on which NAPSA is assessed. It changes yearly by NAPSA notice; the built-in 2026 value is **K37,236.00**. The card shows you the resulting maximum contribution as you type.

— **Working days per month and absence penalty** — used to value each unpaid absence day (Section 14).

PAYE tax bands

The PAYE bands are held as a dated table rather than being built into the program, so when a national budget changes the rates you enter the new scale yourself instead of waiting for a new version of the software. Add a band set with the date it takes effect, and the bands beneath it.

> BANDS ARE CHOSEN BY PAY PERIOD, NOT BY TODAY'S DATE
>
> Payroll applies the scale that was in force *for the period being run*. That means re-running a past month after a rate change reproduces the original figures rather than applying this year's rates to last year's payroll. Add a new band set for each budget; do not edit an old one, or historical re-runs will change.

Additional pension scheme

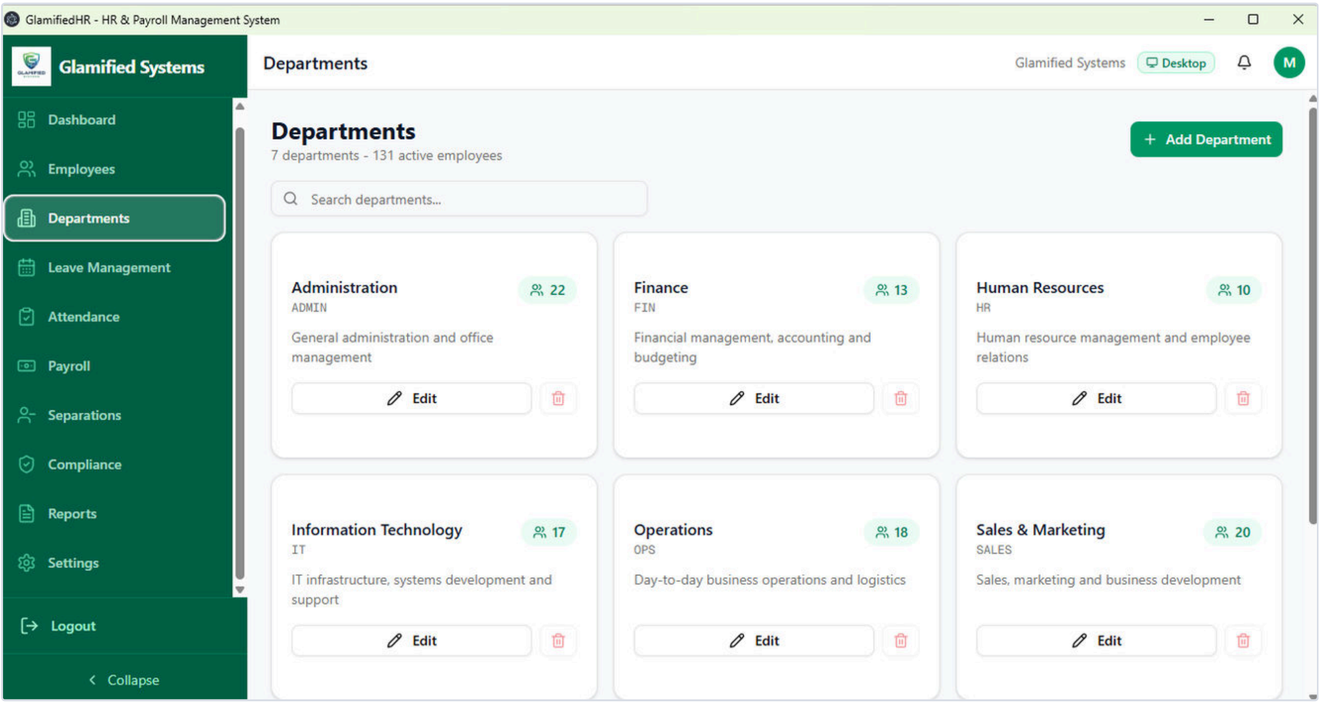
Where your organisation runs a pension scheme with an insurance company on top of NAPSA, switch it on here and name the scheme. Full details are in Section 18.

Attendance and absence deductions

Set the number of working days per month used as the divisor for a day's pay, and the penalty multiplier applied to each missed day. The card shows a worked example on a K10,000 salary as you change the figures.

09 Departments

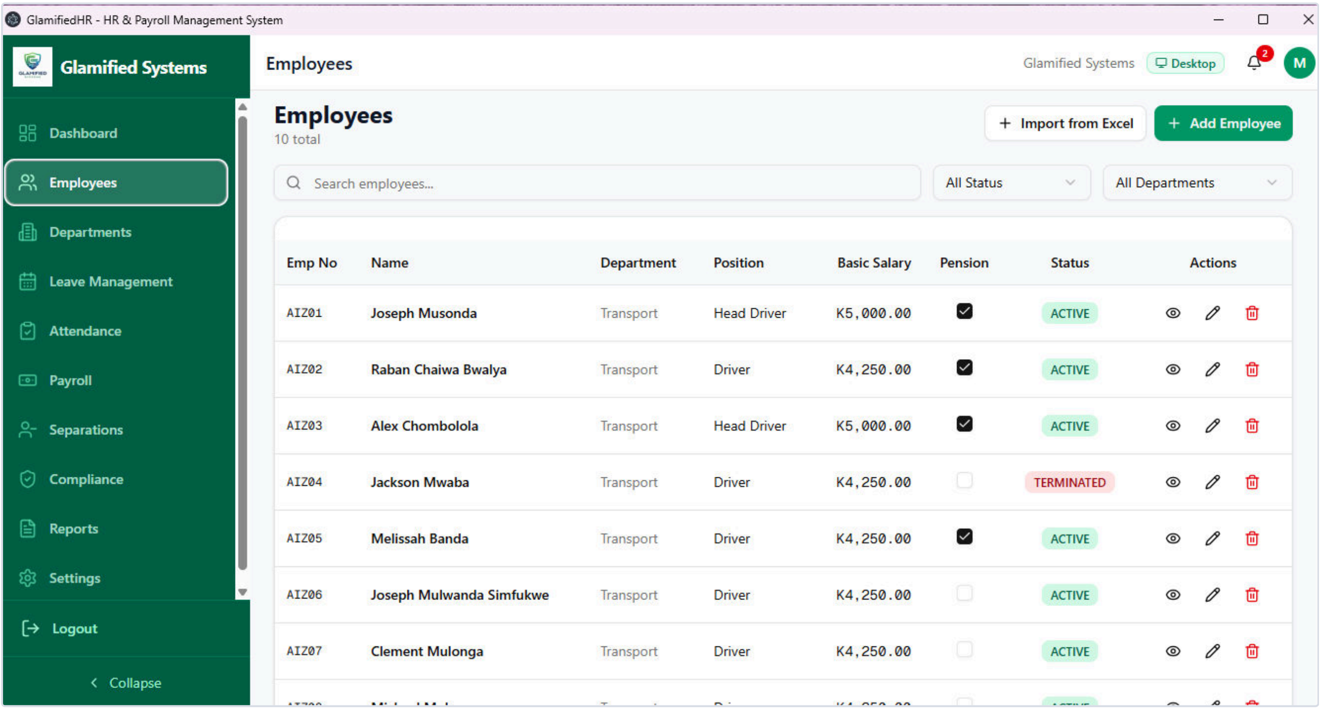
Create and manage departments and their codes. Employees are grouped by department for reporting and headcount, so set these up before adding staff. The Department Headcount report gives you staff numbers per department at any time.



Each department card shows its code, description and live headcount.

10 Employees

The Employees section is where you add, edit and manage staff. Each record holds personal details (name, NRC, date of birth, gender), statutory numbers (NAPSA number, NHIMA number, TPIN), department and position, bank details for salary payment, and the pay structure: basic salary plus housing, transport, lunch, medical, risk and other allowances. This information feeds payroll and payslips directly.



The staff list, with search and status/department filters. The **Pension** column appears when a second pension scheme is switched on — tick it to enrol someone. The icons open, edit or terminate a record.

The Statutory tab

FIELD	WHAT IT DOES
PAYE / NAPSA / NHIMA exempt	Payroll skips that deduction for this employee — for example an expatriate not registered with NAPSA. Exempt employees are also left off the corresponding statutory return.
Tax Exempt Amount	A portion of pay that is neither taxable nor pensionable. It is subtracted before PAYE, NAPSA and the pension scheme are worked out, but the employee is still *paid* it, and it stays inside gross and net pay. The payslip shows a “Less non-taxable / Taxable pay” memo so the figures reconcile.
Contributes to *<scheme>*	Appears only when a second pension scheme is switched on. Ticks this employee in as a member — see Section 18.

> ENROLLING PENSION MEMBERS QUICKLY
>
> When the pension scheme is on, the employee list gains a **Pension** column with a tick box, so you can enrol or remove people one at a time without opening each record.

11 Importing employees from Excel

Instead of typing every employee, use the **Import** button to load staff from an Excel or CSV file. Download the provided template, fill one row per employee, and upload it.

The import is deliberately forgiving. Column headings are matched loosely, so `Basic Salary`, `Basic_Salary` and `BASIC SALARY (K)` all work, and the columns may be in any order. Rows are **not** rejected just because optional details are missing — import the basics now and complete the records later. A title row above your headings is tolerated, and departments named in the file are created if they do not exist yet.

The columns it recognises

Only **Employee No** and a name are really needed; everything else can follow later. Any heading in the right-hand column below is understood, in any capitalisation, with spaces or underscores.

FIELD	HEADINGS ACCEPTED
Employee number	`Employee No` · `Employee Number` · `Emp No`
Name	`First Name` and `Last Name` (or `Surname`), plus `Middle Name` — or a single `Name` / `Full Name` / `Employee Name` column
Department	`Department` · `Dept` · `Department Name`
Position	`Position` · `Job Title` · `Title` · `Role`
Employment type	`Employment Type` · `Emp Type` · `Contract Type`
Status	`Status`
Gender	`Gender` · `Sex`
Date of birth	`Date of Birth` · `DOB` · `Birth Date`
NRC	`NRC` · `NRC No` · `NRC Number`
TPIN	`TPIN` · `TIN`
NAPSA number	`NAPSA` · `NAPSA No` · `Social Security Number` · `SSN`
NHIMA number	`NHIMA` · `NHIMA No` · `NHIMA Number`
Contact	`Email` · `Phone` (`Mobile`, `Contact`, `Telephone`) · `Address`
Bank	`Bank` / `Bank Name` · `Bank Account` (`Account Number`, `Account No`)
Dates of service	`Start Date` (`Hire Date`, `Date Joined`) · `End Date` (`Termination Date`)
Basic salary	`Basic Salary` · `Basic` · `Salary` · `Gross Salary` — see the warning below
Allowances	`Housing` · `Transport` · `Lunch` · `Medical` · `Risk` (or `Hazard`) · `Other Allowances`, each with or without the word *Allowance*
Tax exempt amount	`Tax Exempt Amount` · `Tax Exempt` (Section 10)
Exemptions	`PAYE Exempt` · `NAPSA Exempt` · `NHIMA Exempt`
Pension scheme	`Pension` and its alternatives — see below

> “GROSS SALARY” IS READ AS BASIC SALARY
>
> A column headed `Gross Salary` is treated as the **basic salary**, not as basic plus allowances. If your spreadsheet holds a single all-in figure and you also give allowance columns, the allowances will be added on top of it and everyone will be paid too much. Split the figure into basic and allowances before importing, or import the basic alone and add allowances afterwards.

The Pension column

Add a column headed `Pension` to tell the system who contributes to the additional pension scheme. Alternatives such as `Pension Scheme`, `Second Pension`, `Occupational Pension`, `Group Pension` or `Contributes to Pension` are recognised too.

CELL CONTAINS	RESULT
Yes · Y · 1 · X · a tick · Member · Enrolled	Enrolled in the scheme
The contribution amount, e.g. 550 or K550.00	Enrolled — useful when you already hold the figures
Blank · No · 0 · N/A · Exempt	Not a member
Anything else, e.g. “maybe”, “TBD”	Not a member, and the row is listed in the import summary so you can check it

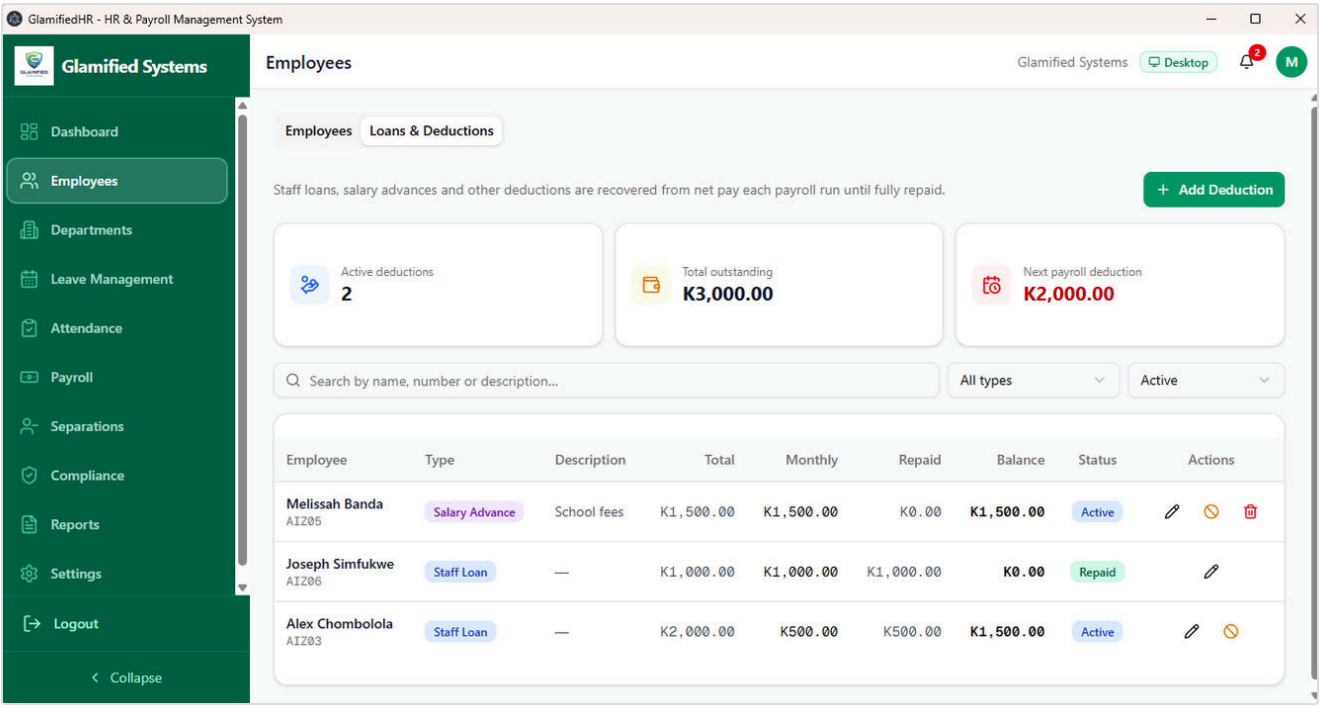
After the import, the confirmation tells you how many employees were enrolled, so you can see at a glance that the column was read the way you intended.

> IMPORTING OVER EXISTING STAFF
>
> An import *adds* employees. Rows whose employee number already exists are skipped and reported, so importing a corrected file does not update people already in the system. To change existing staff — including pension membership — edit them in the Employees list.

12 Loans, advances and other deductions

The **Loans & Deductions** tab inside Employees is the register of staff loans, salary advances and other recurring deductions. Each entry has a total amount and a monthly installment; payroll charges the installment automatically each run and tracks the remaining balance until it is fully recovered.

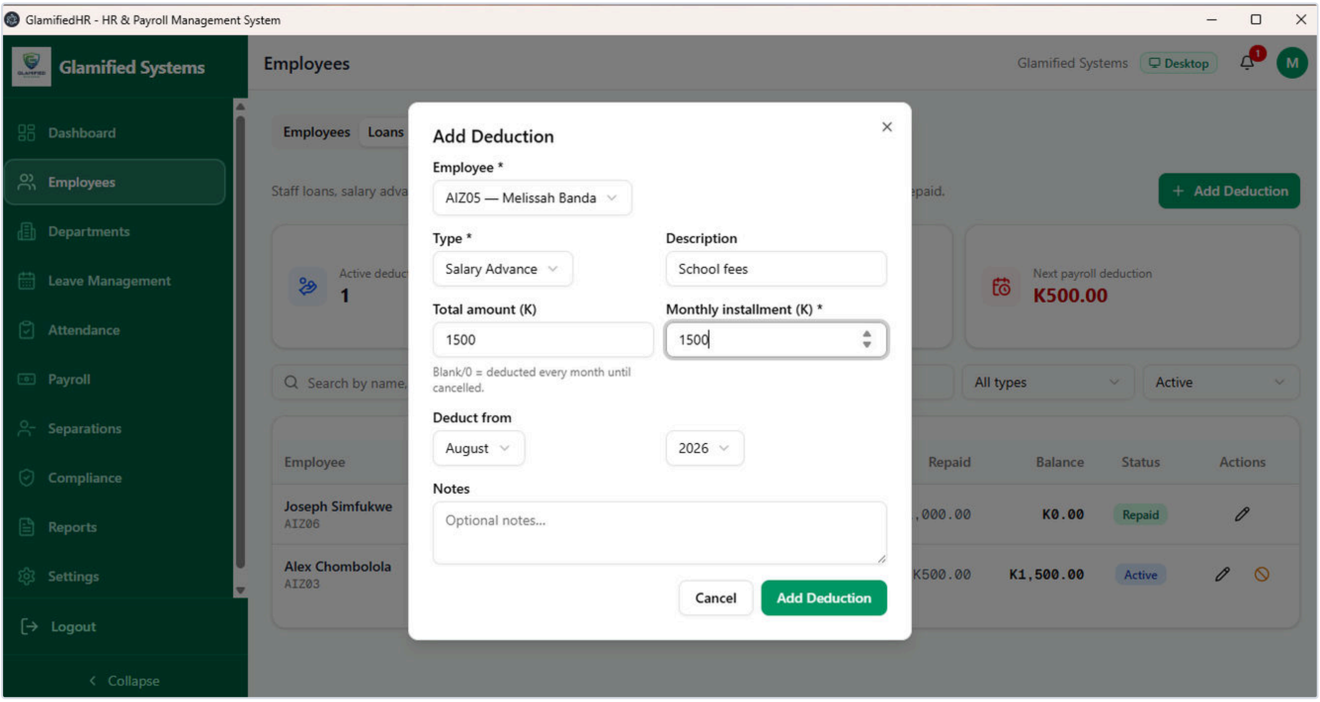
Installments are capped so that combined deductions can never push an employee's net pay below zero — only the amount actually charged is recorded against the balance. Deleting a draft payroll run rolls the charges back, so balances stay correct if you re-run a month.



> The register. The three cards above it answer the question that matters at month end: how many deductions are running, how much is still owed in total, and what the next payroll run will recover.

Adding one

FIELD	WHAT TO ENTER
Type	**Staff Loan**, **Salary Advance** or **Other Deduction**. The type is a label for reporting — all three are recovered the same way.
Description	Optional, and worth using: it is what you will recognise the entry by later — “school fees”, “motorbike loan”.
Total amount	The whole sum to be recovered. Leave it blank or zero for an **open-ended** deduction — a union subscription, say — which is then taken every month until you cancel it.
Monthly installment	What comes off each run. Set it equal to the total for a one-off recovery, as with a salary advance repaid in full next month.
Deduct from	The first month it applies. Payroll runs for earlier months ignore it entirely.



A salary advance of K1,500 recovered in a single installment from August 2026.

Stopping, correcting and removing

— **Cancel** stops future installments and keeps the history of what was already recovered. Use it when someone leaves, or an arrangement changes. A cancelled deduction can be reactivated later, picking up where it left off.

— **Edit** changes the amounts or the installment on an entry that is already running — the balance recalculates from what has been recovered so far.

— **Delete** is offered *only* while no payroll run has ever charged the deduction. Once money has come off a payslip, the entry stays on the record and Cancel is the right action — deleting it would leave a payslip that cannot be explained.

An entry marked *Repaid* has reached its total and stops charging by itself; there is nothing to cancel.

13 Leave management

Define your leave types and how many days accrue each month, then record leave requests against them. The system tracks entitlement, days used, carry-over and remaining balance per employee per year, and each payslip automatically shows the employee's accrual summary (per-month rate, accrued, used and balance up to the pay period).

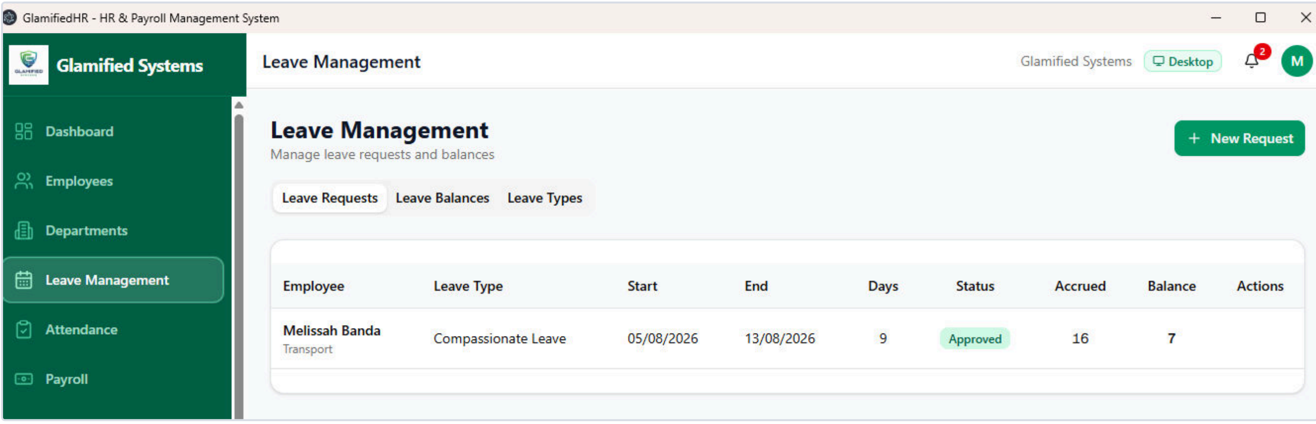
Leave is granted in **whole days**. The day count fills in from the dates you choose and is checked against the period covered, so a request cannot claim more days than the dates allow.

The section has three tabs:

— **Leave Requests** — every request, with its status, and the approve and reject buttons on the ones still pending.

— **Leave Balances** — one employee at a time: accrued, used and remaining, with the monthly accrual rate.

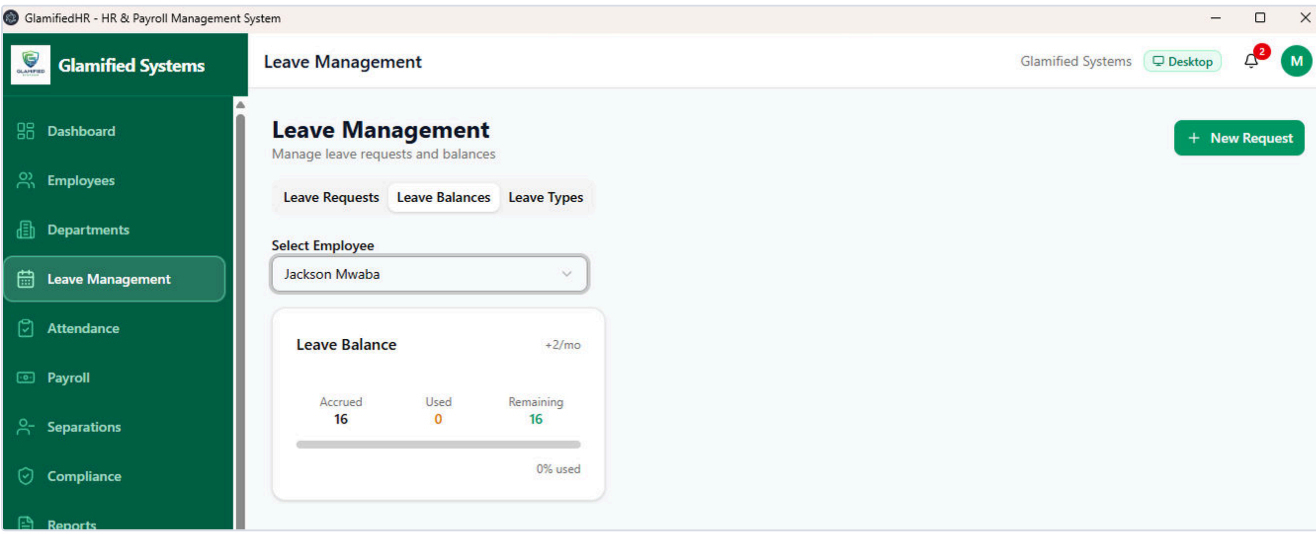
— **Leave Types** — the kinds of leave your organisation grants, set up once.



Requests show the days claimed alongside the employee's accrued days and the balance the request would leave — so you can see, at the moment of approving, whether they have the days.

Setting up leave types

FIELD	WHAT IT DOES
Name and code	What it is called on requests, balances and payslips — Annual Leave, Sick Leave, Compassionate Leave.
Days per year	The full annual entitlement.
Accrual per month	Days earned each month — 2 per month is the common Zambian annual-leave figure. This is the rate printed on payslips.
Paid	Decides whether time off protects pay. See the warning below — this is the setting that matters most.
Carry forward	Whether an unused balance rolls into next year, and the maximum number of days that may roll over.



A balance card: the accrual rate, days accrued so far this year, days used, and what remains.

Requests

A request is *Pending* until someone acts on it, then *Approved* or *Rejected*. Only an Administrator or HR Officer can approve; a Supervisor sees requests but cannot decide them (Section 4). Approving is what makes a request count — against the balance, and against absence deductions.

> ONLY PAID LEAVE PROTECTS PAY
>
> Days covered by an **approved** request on a leave type marked **Paid** are excluded from absence deductions automatically, so an employee is never docked for leave you have granted. Leave on an *unpaid* type is not excluded — which is the point of it — so if you also enter those days as absences in Attendance they will be deducted, correctly, once.
>
> A request that is still pending protects nothing. Clear the pending list before you run payroll.

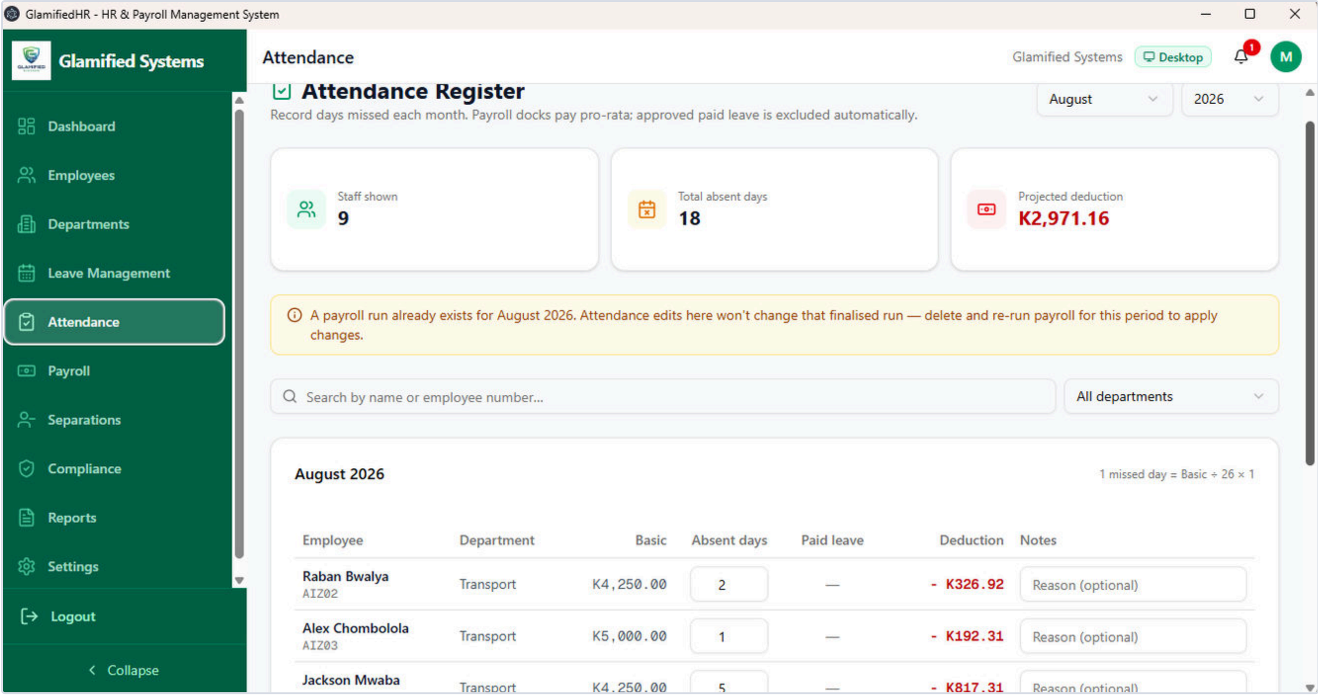
> LEAVE IS COUNTED IN THE MONTH IT STARTS
>
> A request is credited to the month its **start date** falls in, whole. Leave running from 28 August to 4 September counts as nine days of August. For absence deductions that is nearly always what you want; where it is not, split the request in two — one ending on the last of the month, one starting on the first of the next.

14 Attendance and absence deductions

Record the number of days each employee was absent in a month. When you run payroll, unpaid absence is deducted automatically:

- Each absence day is valued at **basic salary ÷ working days per month** (both set in Settings), times the absence penalty multiplier.
- Days already covered by approved paid leave are excluded first.
- The deduction is taken from **net pay** — it does not change the gross pay used for NAPSA, PAYE, NHIMA or the pension scheme, and it appears as its own line on the payslip.

The Attendance screen shows the projected deduction as you enter the days, with approved paid leave already taken into account, and the day-rate formula in force is printed above the list. If a payroll run already exists for that month, the screen says so — attendance edits do not change a run that has already been created.

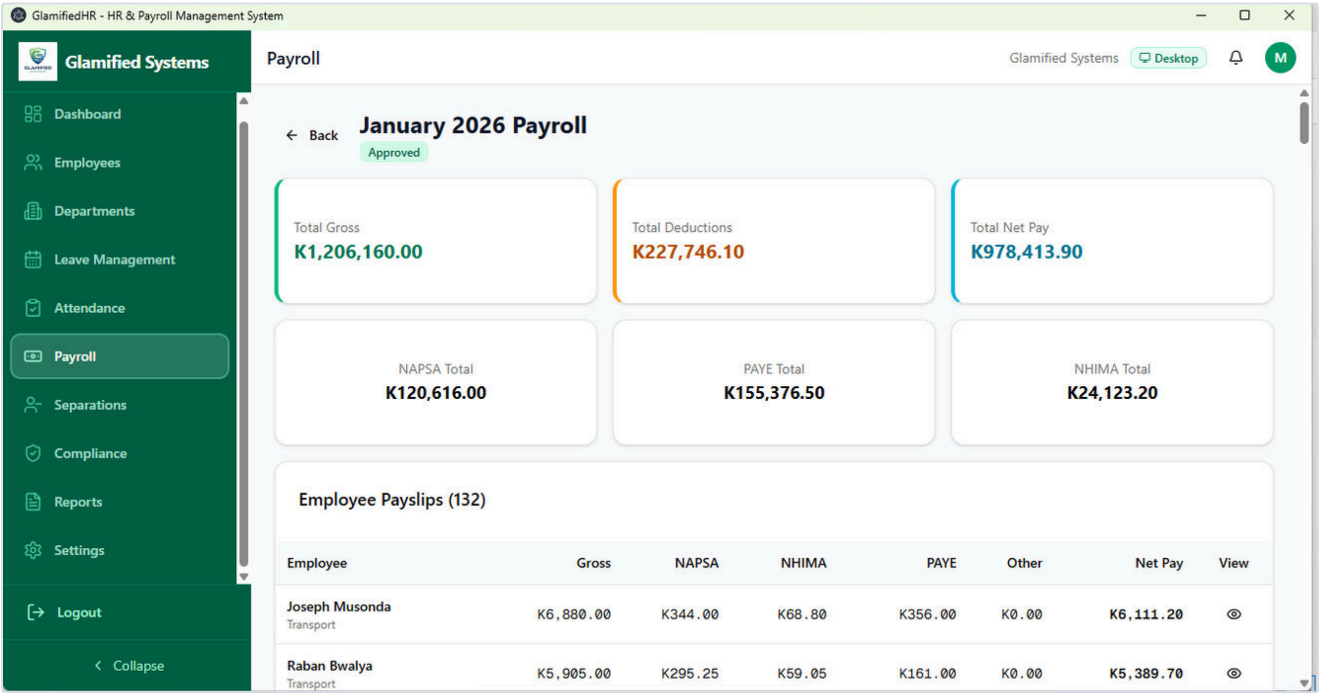


Attendance for a month: absent days per employee, paid leave already netted off, and the resulting deduction. The day-rate formula in force is printed above the list, and the amber bar warns that a payroll run already exists for this period.

15 Payroll

Create a payroll run for a chosen month and year. The system calculates every employee's gross pay, statutory deductions, any pension-scheme contribution, absence deduction, loan and advance installments, and net pay in one pass. From a run you can:

- View each employee's payslip on screen (click the eye icon)
- Download an individual payslip as a PDF
- Approve the run, which makes it available to Compliance and Reports
- Delete a run to re-do it for the same period (loan balances are rolled back)



A payroll run: gross, deductions and net for the period, the statutory totals beneath, and every employee's payslip in one list. A second pension scheme adds its own total card and column.

How a payslip is calculated

STEP	ITEM	HOW IT IS WORKED OUT
1	**Gross pay**	Basic salary + all allowances
2	**Assessable pay**	Gross pay less any Tax Exempt Amount on the employee's record
3	**NAPSA (employee)**	5% of assessable pay, capped at the NAPSA ceiling
4	**NHIMA (employee)**	1% of basic salary
5	**Pension scheme**	5% of **basic salary**, capped at the NAPSA ceiling — enrolled members only
6	**PAYE**	The tax bands in force for the pay period, applied to assessable pay
7	**Absence deduction**	Unpaid absence days × daily rate (net deduction)
8	**Loans / advances**	Monthly installments from the deductions register
9	**Net pay**	Gross pay minus all of the above

The employer's own contributions — NAPSA 5%, NHIMA 1%, and 5% to the pension scheme for members — are calculated at the same time. They are a company cost and are **not** deducted from the employee, so they appear on the payslip you open on screen, in Compliance and in the Payroll Journal, but not on the payslip the employee is given: that shows what came off their pay.

> PAYSLIPS ARE A RECORD, NOT A LIVE CALCULATION
>
> Each payslip stores the figures as they were computed, so changing a setting later never alters a payslip already produced. If you need to apply a correction to a period, delete the run and create it again.

16 A payslip worked through, line by line

Before trusting any payroll system with a live month, check its arithmetic against your own on one employee. This section does exactly that. The figures are a driver on a basic salary of **K4,250.00** with three allowances who is a member of a second pension scheme. On a real payslip that line carries whatever you have named your own scheme; here it is simply called the pension scheme.

EARNINGS	ZMW	WHERE IT COMES FROM
Basic salary	4,250.00	The pay structure on the employee's record (Section 10)
Housing	1,275.00	
Transport	200.00	
Lunch	180.00	
Gross pay	**5,905.00**	Basic plus every allowance

DEDUCTIONS	ZMW	WORKED OUT AS
NAPSA (5%)	295.25	5% of **gross** pay: 5,905.00 × 5%. Well under the K37,236 ceiling, so no cap applies
NHIMA (1%)	42.50	1% of **basic** salary: 4,250.00 × 1%. Allowances are excluded (Section 17)
PAYE	161.00	The bands applied to gross pay: the first K5,100.00 is free of tax, and the remaining K805.00 falls in the 20% band — 805.00 × 20%
Pension scheme (5%)	212.50	5% of **basic** salary: 4,250.00 × 5%. Members only (Section 18)
Total deductions	**711.25**	295.25 + 42.50 + 161.00 + 212.50
Net pay	**5,193.75**	5,905.00 – 711.25

The employer pays the same again on three of those lines — K295.25 to NAPSA, K42.50 to NHIMA and K212.50 to the pension scheme, K550.25 in all — which is a company cost on top of the K5,905.00 gross, not a deduction from it. PAYE has no employer side.

THREE DIFFERENT BASES ON ONE PAYSLIP, AND THAT IS CORRECT

Notice that NAPSA is worked out on K5,905.00 while NHIMA and the pension scheme are worked out on K4,250.00. That is not an inconsistency: NAPSA and PAYE are assessed on gross pay, whereas NHIMA follows NHIMA's own guidance that contributions are 1% of basic salary, and the pension scheme uses the insurer's definition of pensionable pay, which is also the basic salary. Give this employee a K1,000 rise in housing allowance and their NAPSA goes up while their NHIMA and pension contributions do not.

The same pay, without the pension scheme

A colleague on identical pay who is *not* enrolled in the scheme has an otherwise identical payslip. Membership is per employee, so the two sit side by side in the same run:

LINE	MEMBER	NOT A MEMBER
Gross pay	5,905.00	5,905.00
NAPSA	295.25	295.25
NHIMA	42.50	42.50
PAYE	161.00	161.00
Pension scheme	212.50	—
Total deductions	**711.25**	**498.75**
Net pay	**5,193.75**	**5,406.25**

Note that the PAYE is the same in both columns: a pension-scheme contribution does not reduce taxable pay, exactly as a NAPSA contribution does not (Section 18).

Had this employee also had unpaid absence or a loan installment, each would appear as a further deduction line — the loan showing the balance still owing after the installment — and both come off *after* the statutory calculations, changing net pay without changing NAPSA, PAYE, NHIMA or the pension contribution (Sections 12 and 14).

17 Zambian statutory calculations

GlamifiedHR applies the current statutory rules automatically on every run. The 2026 parameters are:

CONTRIBUTION	BASIS	EMPLOYEE	EMPLOYER
NAPSA	Gross pay, capped at K37,236.00 / month	5%	5%
NHIMA	Basic salary (allowances excluded, no ceiling)	1%	1%
PAYE	Gross pay, tax bands below	Banded	n/a
Pension scheme	Basic salary (as NHIMA), capped at the NAPSA ceiling — members only, optional	5%	5%

Where an employee has a **tax exempt amount** on their record, NAPSA and PAYE are worked out on gross pay *less* that amount — their assessable pay (Section 10). NHIMA and the pension scheme are assessed on basic salary either way, so the exemption does not touch them.

> NHIMA IS ASSESSED ON BASIC SALARY
>
> Following guidance issued by NHIMA, health insurance contributions are calculated as 1% of the employee's basic salary only — allowances are not included. NAPSA and PAYE remain based on gross pay.

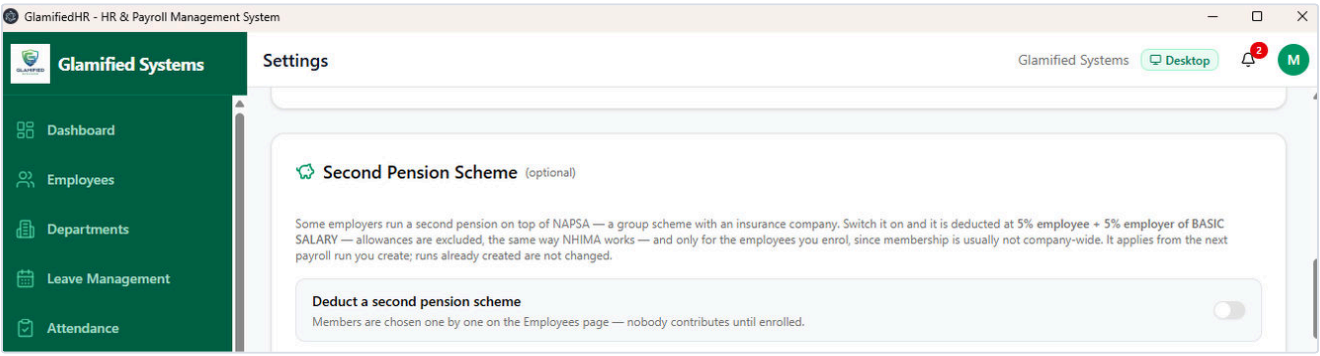
PAYE tax bands (2026)

BAND	MONTHLY INCOME	RATE
1	First K5,100.00	0%
2	K5,100.01 to K7,100.00	20%
3	K7,100.01 to K9,200.00	30%
4	Above K9,200.00	37%

The maximum NAPSA contribution at the 2026 ceiling is **K1,861.80** per side per month. If NAPSA announces a new ceiling, or ZRA changes the bands, update them in Settings — no software update is needed.

18 The second pension scheme

Some employers run a second pension on top of NAPSA — a group scheme with an insurance company. GlamifiedHR can deduct and report it. The scheme is **off by default**, and switching it on changes nothing until you enrol members.



> The card as it stands before you switch the scheme on — off, with nobody enrolled. Beneath the switch (not shown here) are the fields for your scheme's name and policy number and the two rates, which are fixed and shown read-only. Once the scheme is on, the card also reports how many of your staff are enrolled and spells out the monthly maximum per side.

Setting the scheme up

1. Go to **Settings → Second Pension Scheme** and turn it on.
2. Enter the **scheme or insurance company name**. This is required, because it is the label printed on every payslip.

3. Enter your **scheme or policy number** — it appears on the schedule you send the insurer.
4. Save. The card then shows how many of your active employees are enrolled, and warns you if none are.

How it is calculated

ITEM	TREATMENT
Rate	5% employee + 5% employer — the same rate as NAPSA
Assessed on	**Basic salary only** — allowances are excluded, exactly as NHIMA works. This is the insurer's definition of pensionable pay
Ceiling	The NAPSA monthly ceiling still applies, so a basic salary above K37,236 caps at K1,861.80 per side
Relationship to NAPSA	In *addition* to it, not instead of it, and calculated alongside rather than on pay after NAPSA
Effect on PAYE	None — like NAPSA, the employee's contribution does not reduce taxable pay
Remitted to	Your insurer, not NAPSA or ZRA, so it is reported separately from the statutory totals

So an employee on a K8,000 basic salary plus K3,000 of allowances has **K550** deducted for NAPSA (5% of the K11,000 gross) and **K400** for the scheme (5% of the K8,000 basic), with the employer contributing the same to each. Increasing that employee's allowances raises their NAPSA but not their scheme contribution. A colleague on the same salary who is not a member sees no change at all.

Choosing who is in

Membership is per employee — most schemes cover only some staff. You can enrol people three ways:

— Tick the **Pension** column against anyone in the Employees list

— Tick **Contributes to *<scheme>*** on the employee's Statutory tab

— Include a **Pension** column in an Excel import (Section 11)

Where it appears

— **Payslips** — a deduction line and an employer-contribution line, labelled with your scheme name. Payslips for non-members, and any produced before the scheme was switched on, are unchanged.

— **Payroll run** — a scheme total for the period, and a column in the payslip table.

— **Reports → Statutory** — a *<scheme> Schedule* in PDF or Excel: the monthly remittance schedule to send your insurer, listing members only with the employee and employer amounts and the total due.

— **Payroll Journal** — the employer cost and the payable, for your accounts.

— **Statutory Summary** — shown below the government total, since it is a separate remittance.

WHY BASIC SALARY AND NOT GROSS

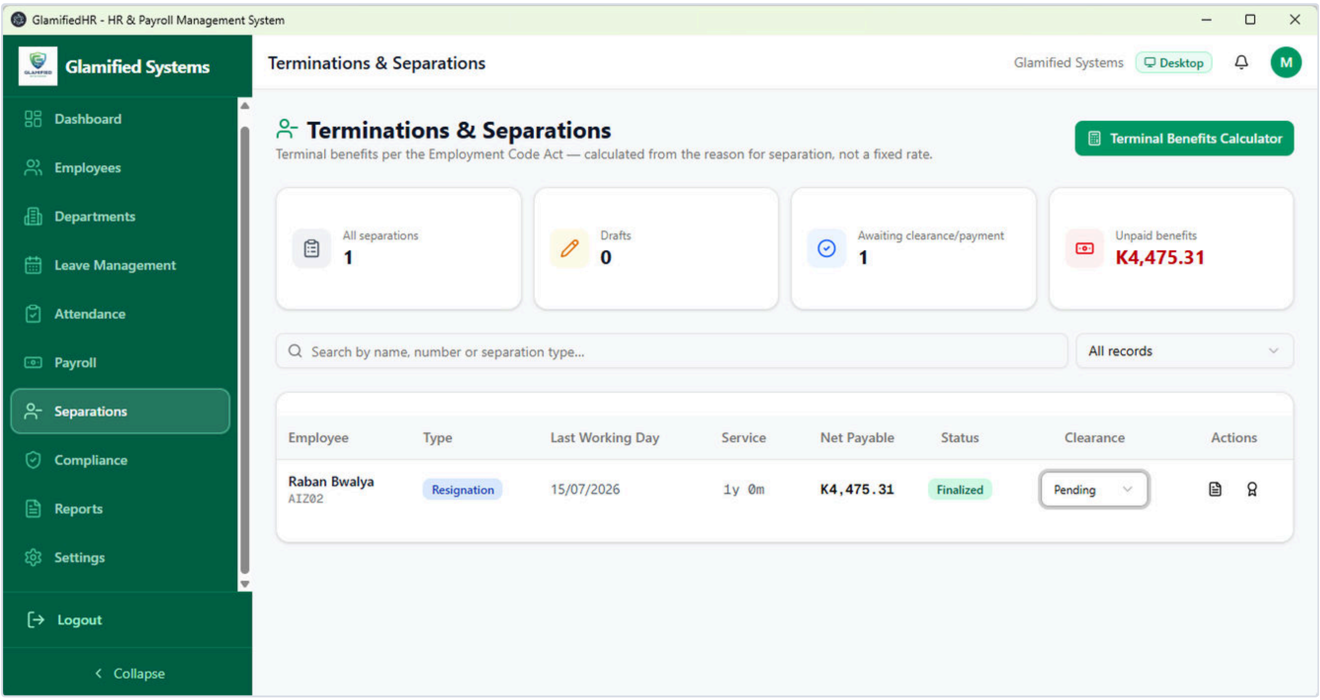
This is the basis confirmed with the scheme provider: pensionable pay for the scheme is the employee's basic salary, with allowances excluded — the same treatment NHIMA uses. NAPSA and PAYE continue to work on gross pay, so the three figures on a payslip legitimately have different bases. If your own policy is written differently, contact support before running a live month.

Terminal benefits (Section 19) do not include a pension-scheme deduction; PAYE, NAPSA and NHIMA are applied there as before.

19 Separations and terminal benefits

When an employee leaves, the Separations section calculates the terminal benefits due under the Employment Code Act (No. 3 of 2019). The entitlement depends on the reason for separation:

SEPARATION TYPE	BENEFITS CALCULATED
Resignation	Outstanding salary, leave pay
End of fixed-term contract	Outstanding salary, leave pay, gratuity (minimum 25% of basic pay earned over the contract)
Employer termination	Outstanding salary, leave pay, notice pay in lieu (one month's basic) if notice was not given
Redundancy	Outstanding salary, leave pay, notice pay in lieu, redundancy package (minimum two months' basic pay per completed year of service)
Retirement	Outstanding salary, leave pay, gratuity if applicable
Death in service	Outstanding salary, leave pay, gratuity if applicable — payable to the estate



Terminations & Separations: each record tracked from draft through clearance and payment, with the Terminal Benefits Calculator a click away.

Every figure the calculator produces is a **starting point you can edit** before finalising — the Act sets minimums, and contracts or collective agreements often provide better terms. PAYE, NAPSA and NHIMA are auto-assessed on the salary-type components (outstanding salary, leave pay, notice pay). Tax on lump sums such as gratuity and redundancy is not applied automatically, because ZRA treatment depends on circumstances and exemption limits — confirm the correct amount and enter it manually. Outstanding staff-loan balances are recovered from the final payment.

20 Compliance — returns and portal files

After a payroll run is approved, the Compliance section shows the statutory obligations for that period — NAPSA, PAYE and NHIMA, with both employee and employer portions — ready for remittance. For each return you can:

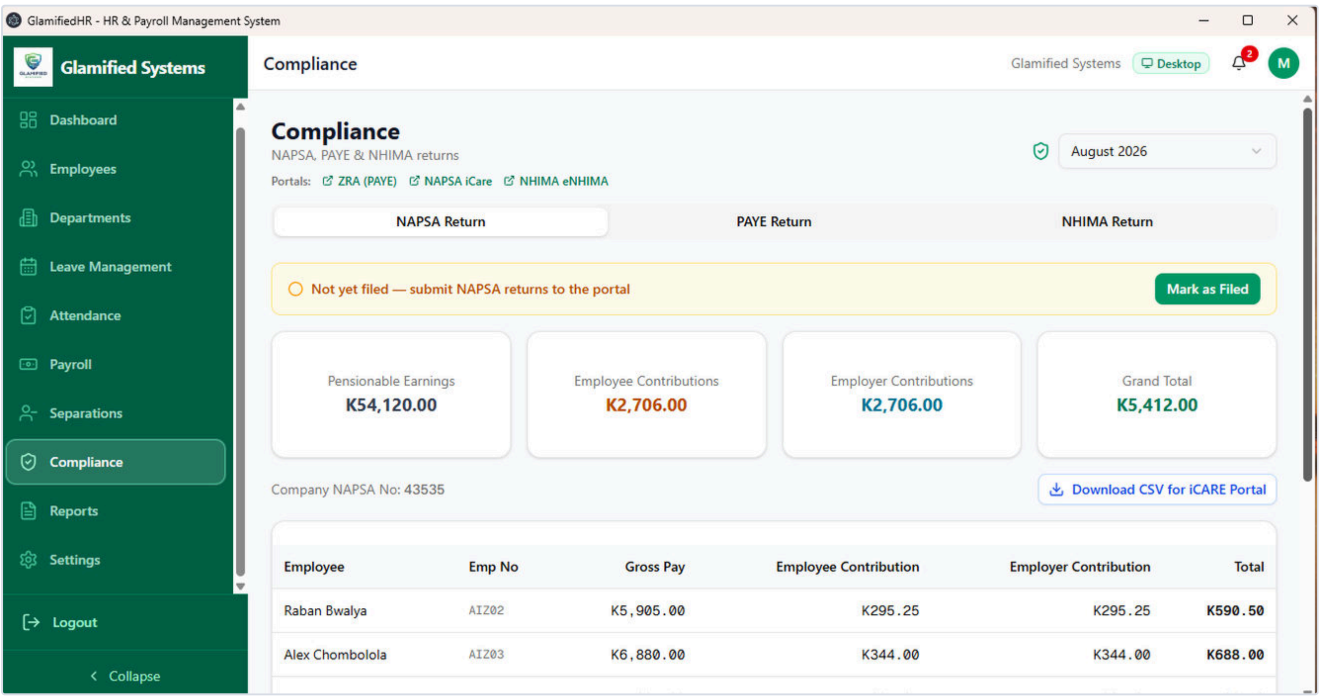
— Review per-employee figures and period totals on screen

— Download a CSV file in the exact format the NAPSA iCARE and NHIMA eNHIMA portals accept, for direct upload

— Mark each return as filed once submitted, so you always know what is outstanding

Employees who are exempt from a contribution are left off that return, and rows are ordered by employee number to match your staff list. Direct links to the portals are provided in the app. Enter your company's NAPSA and NHIMA numbers in Settings first — they are written into the upload files as your employer identifiers.

The second pension scheme is not a government return, so it does not appear here. Its schedule is under Reports (Section 21).



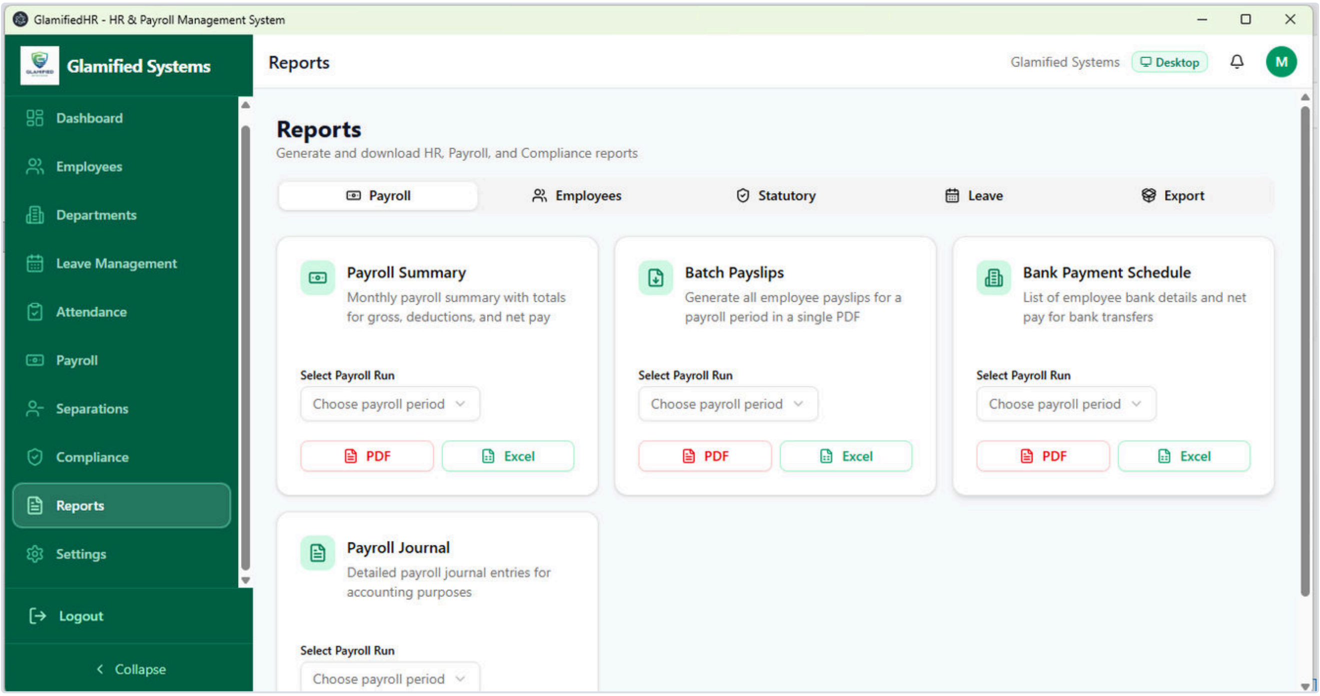
A NAPSA return for the chosen period: pensionable earnings, both contribution sides and the grand total, the per-employee list beneath, and the CSV download for the iCARE portal. The links along the top open the ZRA, NAPSA and NHIMA portals; *Mark as Filed* clears the outstanding notice once you have submitted.

21 Reports

The Reports section produces professional PDF and Excel documents:

CATEGORY	REPORTS
Payroll	Summary · Single Payslip · Batch Payslips · Bank Payment Schedule · Payroll Journal (accounting entries)
Statutory	NAPSA Return (+ portal CSV) · PAYE Return · NHIMA Return (+ portal CSV) · Pension Scheme Schedule · Statutory Summary
People	Employee Master List · Department Headcount · Contact List · New Hires
Leave	Leave Summary · Leave Requests
Data	Full Data Export

The Pension Scheme Schedule appears only while a second pension scheme is configured, and carries your scheme's name.



Reports are grouped in tabs — Payroll, Employees, Statutory, Leave and Export — and each card offers PDF or Excel, with a CSV button on the returns that upload to a portal.

22 Printing payslips

There are two ways to print payslips:

— **Individual payslip — one per A4 page (portrait).** From Payroll, open an employee's payslip (eye icon) and click Download. You get a single PDF with that employee's payslip filling a full page.

— **Batch payslips — two per A4 page (landscape).** From Reports, choose Batch Payslips. You get one combined PDF for the whole run, two payslips side by side per sheet with a faint centre cut line, ordered by surname.

Each payslip shows the company header with your logo, the employee's details, earnings and deductions side by side, net pay, and the leave accrual summary. All amounts are in Zambian Kwacha (ZMW). Deductions are itemised rather than lumped together: a staff loan installment prints with the balance still owing after it, so an employee can see what is left to repay without asking, and a pension-scheme deduction is labelled with your own scheme's name.

23 The audit log and notifications

Audit log

Settings holds an audit log of changes made in the system: who acted, what they changed, and when. Employee edits record the fields that changed with their before and after values, so “salary changed from K8,000 to K12,000” carries both the figures and the person who made it. Records of a user's actions are kept even if that user account is later removed. The audit log is visible to Administrators only.

Notifications

The bell in the top bar reports things needing attention drawn from your live data: leave requests awaiting approval, a month with no payroll run yet, a payroll run still sitting in draft, and staff loans about to finish.

24 Backing up your data

All of your data lives in a single database file, so backing up is a matter of keeping copies of it. There are two ways to do that.

From inside the app (recommended)

Settings → Backup & Restore saves a copy of your entire database — employees, payroll, settings — to a folder you choose, without closing the program. Restoring from the same screen replaces the live database with a copy you select. Keep the backups somewhere other than the computer itself: a USB drive, a network folder, or a synced cloud folder.

By copying the file

The database is at `%APPDATA%\GlamifiedHR\db\custom.db`. Close the app, copy the file to a safe place, and to restore, close the app and copy your saved file back over it. The Full Data Export report also gives you a portable spreadsheet copy of your records, which is useful for inspection but is *not* a restorable backup.

Backing up to cloud storage

For protection against theft, fire or disk failure, keep a copy off-site in cloud storage as well. Any service you already use works: Google Drive, Microsoft OneDrive or Dropbox. Copy the database file into your synced cloud folder (for example `OneDrive\GlamifiedHR Backups`), or upload it through the service's website. Adding the date to the file name — such as `custom-2026-08.db` — lets you keep a history of month-end backups and restore any earlier point.

> COPY TO THE CLOUD, DON'T RUN FROM IT
>
> Always keep the live database in its normal location and put a *copy* in the cloud folder. Do not point the app at a file inside a syncing folder — a sync happening mid-payroll can corrupt the database.

Back up monthly. A good habit is to take a backup right after approving each monthly payroll run, so you can always return to a known-good point.

25 Moving to a new computer

Two things have to travel: your **data**, which is a file you copy, and your **licence**, which is tied to the machine it was activated on. Do them in this order and nothing is lost.

1. **On the old computer, take a backup.** Settings → Backup & Restore, and save the file somewhere you can carry — a USB stick or a cloud folder (Section 24).
2. **Install GlamifiedHR on the new computer** and let it start (Section 2).
3. **Activate it with your licence key.** The key allows a set number of computers — two on Starter, three on Professional, ten on Enterprise, one on a trial (Section 3) — and this uses one of them.
4. **Register the first administrator account** when asked. This is temporary housekeeping: the restore in the next step replaces it with your real accounts.
5. **Restore your backup** from Settings → Backup & Restore. Everything — employees, payroll history, settings, user accounts — comes back as it was.
6. **Sign in with your usual account** and check that the last payroll run and your employee count look right. Then retire the old machine.

> IF ACTIVATION SAYS THE KEY IS ALREADY IN USE
>
> Every activation occupies a slot against your key, and slots are not released by uninstalling — the old computer keeps its claim whether or not it still exists. If the new machine is a *replacement* rather than an addition, contact support and ask for the old machine to be released; it takes a moment and costs nothing. This is also what to do after a computer has been stolen, or a hard disk has failed.

> DO NOT RUN TWO LIVE COPIES
>
> A second activation is a second, independent system with its own database (Section 3). Payroll should be run on one machine only; keep the other for a backup copy of your data, or to work on when the first is unavailable — and restore a fresh backup onto it each time, rather than entering anything into both.

Troubleshooting

PROBLEM	WHAT TO DO
Windows blocks the installer (SmartScreen)	Click “More info”, then “Run anyway”. This is expected for independently distributed software.
Blank window when the app starts	The internal engine is still starting — wait a few seconds and it will load.
“Failed to start the application server”	Restart the app. If it persists, restart your computer and try again, then contact support.
Someone has forgotten their password	An Administrator resets it in Settings → User Accounts. There is no email reset — the system runs offline.
The *administrator* has forgotten their password	If it is the account registered when the system was first set up, use *Forgot Password?* on the sign-in screen and answer two of its three security questions. Accounts created later have no security questions and need another Administrator to reset them (Section 3).
Login screen will not accept details	Confirm your username and password. On a brand-new setup, register the first administrator account before logging in.
A section is missing from the sidebar	Your account's role does not include it — see Section 4. Sign in as an Administrator for full access.
Salary figures show as zero, or the Dashboard says “Not visible to your role”	You are signed in as a Supervisor, which is salary-blind by design. Use an Administrator or HR Officer account to see pay.
Approve / New Request buttons are missing from Leave	Supervisors can read leave but not act on it. An HR Officer or Administrator approves.

PROBLEM	WHAT TO DO
Pension deduction is not appearing	Check both gates: the scheme must be switched on in Settings, and the employee must be enrolled. Existing payroll runs are never changed — create a new run.
Payroll figures look wrong for a past month	Payslips store their own figures. Delete the run and re-create it to recalculate; the tax bands for that period are applied, not today's.
Excel import skipped rows	Read the import summary — it names each row and why. The commonest cause is an employee number that already exists.
Payslip PDF will not open	Ensure a PDF viewer is installed (your web browser or Adobe Reader both work).
Licence key rejected	Check for typing mistakes and confirm the computer has internet for the one-time activation. Contact support if the problem continues.
Trial expired sooner than expected	A trial runs from its original activation date and cannot be restarted by reinstalling. Contact support to upgrade.
The licence says *Grace Period*	A paid licence has passed its expiry date and is in its 30-day grace period. Everything still works; enter a renewal key in Settings → Licence Management before it ends (Section 3).
Activation says the key is already in use	Every computer you activate uses one of the key's slots, and uninstalling does not release it. Ask support to release the old machine (Section 25).

PROBLEM	WHAT TO DO
“Your licence allows a maximum of N employees”	You have reached your edition's headcount. Terminated employees still occupy a place, because their records and payslips are kept. Contact support to upgrade — your data is untouched and nothing is re-entered.
An import was refused for being over the limit	The whole file is refused rather than half-imported, and the message says how many places are left. Upgrade, or split the file.
A new starter's pay is missing from the run	A payroll run captures its figures when it is created. Add the employee, then delete the run and create it again (Section 6).
The employee count on the Dashboard looks low	That card counts *active* staff only, while your licence counts every record. The two figures are not meant to match (Section 7).

27 Glossary

The terms used in this guide, on screen and on your payslips.

TERM	MEANING
Allowance	A payment on top of basic salary — housing, transport, lunch, medical, risk. Part of gross pay, and so subject to NAPSA and PAYE, but not to NHIMA or the pension scheme.
Assessable pay	Gross pay less any tax exempt amount on the employee's record. What PAYE and NAPSA are actually worked out on.
Basic salary	The contractual salary before any allowance. NHIMA and the second pension scheme are worked out on this figure.
Gratuity	A lump sum payable at the end of a fixed-term contract, at least 25% of the basic pay earned over the contract (Section 19).
Gross pay	Basic salary plus all allowances, before any deduction.
iCARE	NAPSA's online portal, which accepts the contribution file GlamifiedHR produces (Section 20).

TERM	MEANING
NAPSA	National Pension Scheme Authority — the state pension. 5% from the employee and 5% from the employer, on gross pay up to a monthly ceiling.
NAPSA ceiling	The maximum monthly pay on which NAPSA is assessed — K37,236.00 for 2026, revised by NAPSA notice. Pay above it attracts no further contribution.
Net pay	What the employee actually receives: gross pay less every deduction.
NHIMA	National Health Insurance Management Authority. 1% from the employee and 1% from the employer, on basic salary, with no ceiling.
NRC	National Registration Card number — the employee's national identity number.
PAYE	Pay As You Earn — the income tax deducted from pay and remitted to ZRA, worked out on a set of bands (Section 17). The employer pays no matching share.
Pensionable pay	The earnings a pension contribution is calculated on. For NAPSA it is gross pay; for the second pension scheme it is basic salary.
Redundancy package	Compensation on redundancy, at least two months' basic pay for each completed year of service (Section 19).
Second pension scheme	An occupational pension run with an insurance company in addition to NAPSA, for the employees enrolled in it (Section 18).
Separation	An employee leaving, by any route — resignation, end of contract, dismissal, redundancy, retirement or death.
Statutory	Required by law. Used here of NAPSA, PAYE and NHIMA, as against the pension scheme, which is voluntary.
Tax exempt amount	A portion of pay that is neither taxable nor pensionable but is still paid to the employee (Section 10).
Terminal benefits	Everything owed to an employee on separation — outstanding salary, leave pay, and any gratuity, notice pay or redundancy package (Section 19).
TPIN	Taxpayer Identification Number, issued by ZRA to the employer and to each employee.
ZMW	The currency code for the Zambian Kwacha, written K on payslips.
ZRA	Zambia Revenue Authority — where PAYE is remitted and the tax bands come from.

28 Support

GlamifiedHR is developed and supported by Matthew Sheba of Glamified Systems, Lusaka, Zambia. Support requests go directly to the developer, so you always deal with someone who knows the product inside out.

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Your data is stored only on your computer and is never transmitted outside your organisation.

Thank you for choosing GlamifiedHR. We wish you a smooth and productive experience.