



The Kenyan Seller's Guide to Tracking Orders & M-Pesa Payments

A simple, practical system for Instagram, WhatsApp and small shop owners: never lose an order, always know who has paid, and follow up without forgetting anyone.

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CHAPTER 1

Where sellers quietly lose money

Most small sellers don't lose money because they lack customers. They lose it in the gaps between a customer's message, the payment and the delivery. These are the four most common leaks:

1. **Orders buried in chats.** A customer orders on WhatsApp, the chat scrolls away, and the order is forgotten or delivered late.
2. **Unpaid balances.** A customer pays a deposit, promises the balance "kesho", and nobody follows up.
3. **Payments you can't match.** M-Pesa messages pile up and you can't tell which payment belongs to which order.
4. **No numbers.** Without records you can't see your best-selling items, your total sales, or how much customers owe you.

The fix isn't expensive software. It's one simple record, a daily 10-minute habit, and a few message templates. The rest of this guide shows you exactly how.

CHAPTER 2

The one record every order needs

Keep every order on one sheet (Google Sheets works well because it's free and works on your phone). Each order gets one row with these columns:

Date	Customer & phone	Item × qty	Total	Paid	Balance	M-Pesa code	Status	Delivery
12 Oct	Wanjiru · 07xx	Dress × 2	5,600	5,600	0	SJK4...	Paid	Delivered
12 Oct	Brian · 07xx	Jacket × 1	4,500	2,000	2,500	SJL7...	Partial	Pending
13 Oct	Aisha · 07xx	Handbag × 1	6,800	0	6,800	–	Unpaid	Pending

Three rules that make it work

- **Record the order the moment it comes in**, before you reply "noted". If it isn't on the sheet, it doesn't exist.
- **Let the sheet do the maths.** Use a formula for Balance (Total minus Paid) and for Status (Paid, Partial or Unpaid), so you never calculate by hand.
- **One sheet, one truth.** Don't keep some orders in a notebook and others in your head. Everything goes in one place.

CHAPTER 3

Tracking M-Pesa payments properly

Use a business number, not your personal line

Receiving business money on your personal M-Pesa mixes it with school fees, rent and family transfers. A **Lipa na M-Pesa Till or Paybill** keeps business payments separate and gives you clearer statements. Ask Safaricom or your bank about the options that suit your business.

Always record the M-Pesa transaction code

Every payment has a unique code (like *SJK4XXXXXX*). Copy it into the order's row when the customer pays. If there's ever a dispute, the code settles it in seconds.

The 10-minute daily check

1. Open your M-Pesa messages or statement for today.
2. For each payment, find the matching order and fill in **Paid** and the **code**.
3. Any payment you can't match? Message the sender the same day and ask which order it's for.
4. Look at every row still marked **Partial** or **Unpaid**. Those are your follow-ups for tomorrow.

Set one clear rule for deliveries, for example "full payment before dispatch" or "deposit of 50% before dispatch, balance on delivery". Tell customers upfront and apply it to everyone. Consistency stops awkward conversations.

CHAPTER 4

A follow-up routine that brings repeat sales

Use **WhatsApp Business** (free) and its labels to sort chats: *New order*, *Awaiting payment*, *Paid*, *Delivered*. Then follow this simple rhythm:

When	Message
Order received	"Thank you! Your order for [item] is noted. Total is KES [x]. Pay via Till [number] and share the code."
2 days unpaid	"Hi [name], just a reminder that your [item] is ready. The balance is KES [x] whenever you're ready."
After delivery	"Hope you love your [item]! If you're happy, a quick review or a photo would really help us."
30 days later	"Hi [name], new stock just arrived that matches your style. Want me to send photos?"

Save these as **Quick Replies** in WhatsApp Business so you can send them in two taps. Keep messages friendly and personal, never spammy.

CHAPTER 5

Five numbers to check every week

1. **Total sales** this week: is it growing?
2. **Money collected**: what actually reached your M-Pesa.
3. **Money still owed**: the total of all balances. Bring this number down.
4. **Best-selling items**: restock these first and promote them more.
5. **Repeat customers**: how many people bought again. They're your cheapest sales.

Fifteen minutes every Sunday with these five numbers will tell you more about your business than months of guessing.

YOUR CHECKLIST

Set it up this week

- ☐ Create one order sheet with the columns from Chapter 2
- ☐ Add formulas for Balance and Status
- ☐ Get a Lipa na M-Pesa Till or Paybill for business payments
- ☐ Start recording the M-Pesa code for every payment
- ☐ Do the 10-minute payment check every evening
- ☐ Install WhatsApp Business and set up the four labels
- ☐ Save the four follow-up messages as Quick Replies
- ☐ Decide your delivery and payment rule, and tell every customer
- ☐ Block 15 minutes every Sunday for your five numbers

Want this set up for you?

Upbeam builds ready-to-use order and M-Pesa payment trackers, WhatsApp follow-up systems and websites for sellers, set up around your products and explained in plain language.

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This guide is general information to help you organise your business. For tax or legal questions, speak to a qualified professional.