

Haama for businesses

Win jobs where you work, and run the paperwork that follows, from one account.

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1 What you get

- Job requests from customers that match your services and places. You quote only the jobs you want.
- A free business suite: estimates, tax invoices, payments, GST statements, a document vault, projects, reports and payroll.
- One account for the whole team, each person with their own sign-in and role.
- Haama Plus add-ons when you need them: lead package, purchases and bill scanning, bid creator, detailed reports.

2 Join and get verified

1. Open maldiveshelper.com, choose For businesses, then Join Haama. Enter your business name, registration number, your name, WhatsApp number, email and a password.
2. Tick "I want jobs from Haama" and choose your services and the places you work.
3. Sign in and open Document vault. Upload your business registration certificate and your company profile sheet from the Business Portal.
4. Open Jobs I take and ask to be verified. The Haama team checks the documents, usually within one working day.
5. Once verified, leads start arriving. If a required document expires, taking jobs pauses until you replace it.

3 Answer a lead

1. A new job arrives on WhatsApp and under Leads. You see the job, the area and the urgency, never the customer's name or number.
2. Haama shows a draft quote from your own price list. Press Use this draft, change what you want, and send. Or press Pass.
3. Reply fast: customers see how quickly each business usually replies.
4. If the customer chooses you, their name and WhatsApp number appear under Quotes and jobs, and they join your customer list.

4 Do the job and get paid

1. Agree the time with the customer on WhatsApp and do the work.
2. The customer pays you directly.
3. Report the final price under Quotes and jobs. When the customer confirms the job, press Invoice this job to open a tax invoice at the final price.

5 Your Haama balance

- Haama charges a commission on each finished job (5% of the final price today; the current rate is always shown under Haama balance).
- It comes out of your Haama balance when the customer confirms the job, or seven days after Haama asks them if they don't answer.
- Top up by bank transfer and tell Haama the amount and reference under Haama balance. Staff approve it once they see the transfer.
- If you owe more than the limit shown there, you can't send new quotes until you top up.
- If Haama records a problem for the customer, its fee on that job is returned to your balance.

6 If a customer reports a problem

1. It appears under Problems raised, and you are told on WhatsApp.
 2. Within 3 days, make an offer: come back and fix it free (the usual first choice), refund part of the price, refund all of it, or say why you disagree.
 3. If the customer accepts, do what you offered. They confirm on their page and the case closes.
 4. If you can't agree, the Haama team speaks to both sides and records how it ended.
- Not keeping an agreement brings a warning; a second time within 90 days puts new leads on hold. Three cases recorded for the customer within 90 days also put leads on hold until staff review.

7 The free business tools

- Sales: customers, estimates, tax invoices with gap-free numbers, payments and credit notes. Invoices print with your logo and bank details.
- GST: output and input tax statements laid out for MIRA, by period. A period you mark as filed is locked.
- Document vault: certificates with expiry dates and a warning before one expires. It also shows whether you are ready to bid.
- Projects: turn a job or a won bid into a project with tasks, costs and stage invoices.
- Reports: sales by month, unpaid invoices by age, quotes won.
- Payroll: a staff list, a salary sheet for each month, payslips, and the pension schedule.
- Team: add members by email. Roles are owner, admin, estimator, supervisor, accountant and viewer; each sees only what the role allows.

8 Haama Plus add-ons

Switched on per business by the Haama team. Prices are shown in your account once set.

- Lead package: quotes with no fee per lead, shown first, with a Plus badge.
- Purchases and bill scanning: supplier bills, the input tax statement, and reading a bill from a photo.
- Bid creator: paste a tender notice to get a checklist; keep a bid profile of labelled documents; download the bid pack as one PDF; a calendar with reminders before each date.
- Detailed reports: profit by project, customers ranked by sales, and every report as a file.

Questions and answers

What does it cost to join?

Joining and the business tools (invoices, GST statements, document vault, projects, reports, payroll) are free. Haama earns a commission on jobs you finish through it.

How much is the commission?

5% of the final price of each finished job today. The current rate is always shown under Haama balance. There is no fee for sending a quote at the moment.

How does the commission get paid?

It comes out of your Haama balance when the customer confirms the job, or seven days after Haama asks them if they don't answer. You top up the balance by bank transfer and staff approve it.

Who collects the customer's payment?

You do, directly from the customer. Haama never holds the customer's money.

Who can join?

Registered businesses, and Maldivian professionals who work for themselves. Staff of a business join through that business's team.

What do you need to verify my business?

A business: its registration certificate and its company profile sheet from the Business Portal, uploaded to the document vault. A professional: a national ID card, which is deleted once checked.

Do customers see my business's name?

Not until they choose your quote. Before that they see your rating, jobs done and usual reply time. Once they choose you, they see your name and number and you see theirs.

Do I have to quote on every lead?

No. Quote the jobs you want and pass on the rest. Passing costs nothing.

What is the draft quote?

For each lead Haama suggests a price and time from your own price list, or from usual prices if your list is empty. You edit it before sending. Nothing is sent without you.

What happens if a customer reports a problem?

You have 3 days to offer a fix or a refund, or to say why you disagree. If the customer accepts and confirms, it is closed between you. Haama steps in only when you can't agree.

Can a dispute hurt my rating?

Only a case the Haama team records for the customer. It counts as a one-star rating for that job for 12 months. Settled cases and cases recorded for you count nothing.

Can my staff use the account?

Yes. Add each person by email under Team and give them a role: owner, admin, estimator, supervisor, accountant or viewer. Each sees only what the role allows.

Does Haama file my GST?

No. Haama prepares your output and input tax statements in MIRA's layout from your invoices and bills. You check them and file with MIRA yourself.

What is Haama Plus?

Paid add-ons switched on per business: lead package, purchases and bill scanning, bid creator, and detailed reports. The free tools keep working without it.

Can Haama staff see my invoices?

No. Staff see how many records you have, not their contents. To help you they can open support access for one hour with a stated reason, read only, and you can see that it happened.

Is there a mobile app?

Haama installs from your browser to your phone's home screen and opens like an app. Dedicated iOS and Android apps for businesses are planned.