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The Ledger and the Shopkeeper

Building commerce for the markets the platforms forgot

COURAGE GARIKAI

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by Courage Garikai

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About this book

This is a book about a piece of software and the idea underneath it. The software is called Tapstall. The idea is that the thing a small merchant in a hard economy needs from the internet is not a wallet. It is a record.

I built Tapstall in 2026, in Harare, with no capital, on free infrastructure, for merchants in Zimbabwe, South Africa, Kenya and Nigeria. It has never held a customer's money and it never will. What it produces instead is a statement: a page a shopkeeper can hand to her accountant that says what she sold, what she was paid, and what she is still owed. Everything in this book grows out of that one decision — refuse custody, deliver the record — and out of what it cost to hold that decision while the software was being built.

The book is in four parts. **Part One** describes the gap: why the obvious remedy for a merchant without records is the one remedy she cannot safely accept. **Part Two** is the machine: the storefront, the order, the statement, the budgets, the search for merchants. **Part Three** is the rules — the three commitments that constrain every line of code and every sentence of copy, and what happens when you take them seriously. **Part Four** is the craft: integration, failure, and the uncomfortable arithmetic of a first customer.

I have tried to write the book I wanted when I started: specific enough to be argued with, honest enough to be useful, and free of the two genres that surround this subject — the triumphant thread about a machine that built a busi-

ness overnight, and the warning that says nothing about how to build one that behaves.

Who it is for

For the person building commerce software for markets that are not Silicon Valley: the agency owner in Nairobi, the developer in Bulawayo, the accountant who keeps eleven sets of books, the operator who wants to resell a rail to her own clients without becoming a payments company. Also for the product engineer anywhere who has been asked to "just add payments" and suspects the request is the wrong one.