

Banana[®] *accounting*

Banana Accounting 6

Web Documentation

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1 Get started



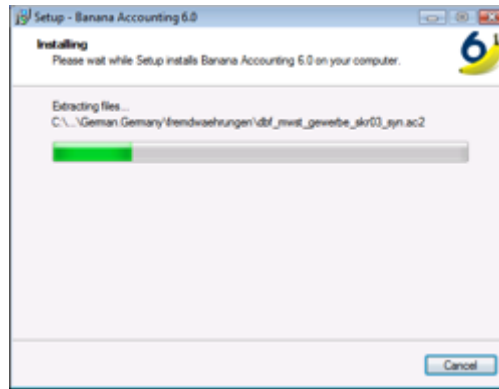
Here is how to proceed:

- 1) [Install](#) Banana Accounting
- 2) [Enter the license key](#) that has been sent to you by email upon purchase
- 3) [Open the Banana Accounting](#) software and choose the **New** command from the **File** menu
- 4) [Choose the accounting type](#)
- 5) Choose an example or template according to your needs
- 6) Adapt your accounting plan ([Double-entry accounting](#)) or the Category and Account tables ([Cash book](#) and [Simple accounting](#))
- 7) Setup the [VAT table](#) and the Exchange rates table (if you chose the VAT or [Multi-currency](#) options)
- 8) Start entering transactions

1.1 Install Banana Accounting

Banana Accounting automatically installs in a matter of minutes. If you download the file from our website, you just need to double-click on the file you downloaded; otherwise, you just insert the installation CD. These windows will pop up automatically:



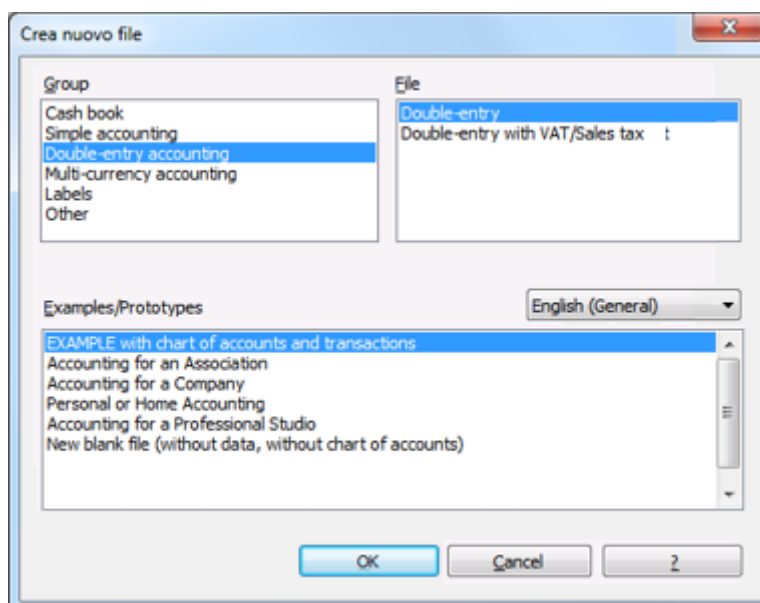


By clicking on the "Next" button, you will be carried to the next window until the installation process is finished.

- The installation does not modify any system file or directory
- It is not necessary to Restart the computer after the installation
- An uninstaller software is also included in the installation

Open the software





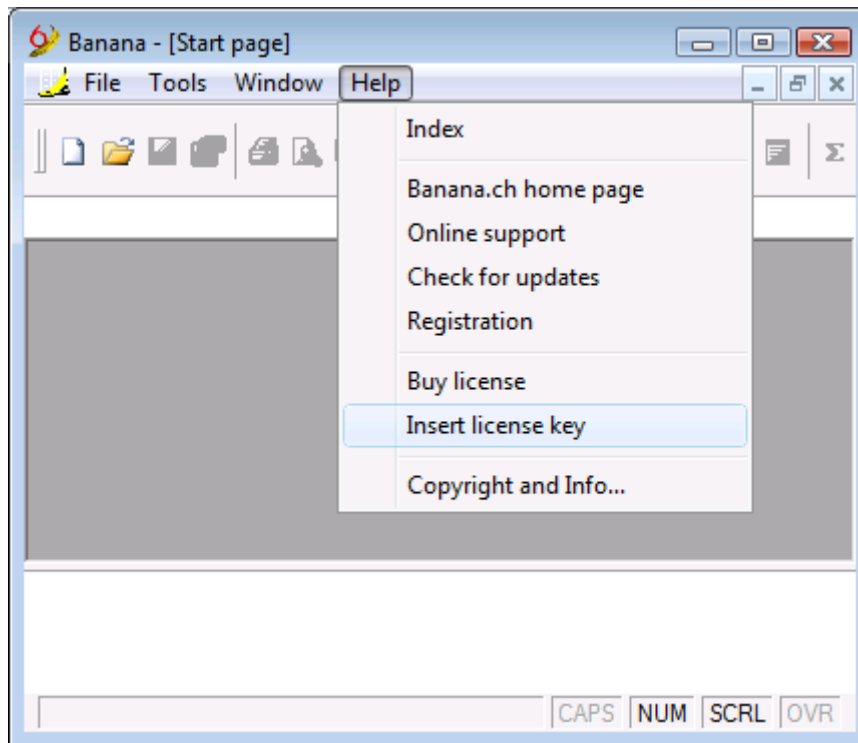
As soon as you open the software, choose the **New** command from the **File** menu. From the pop-up window you will be able to choose your accounting type, the option with or without VAT, the file language, and an example or prototype (or you can also open a blank file - not recommended)

1.2 Insert the license key

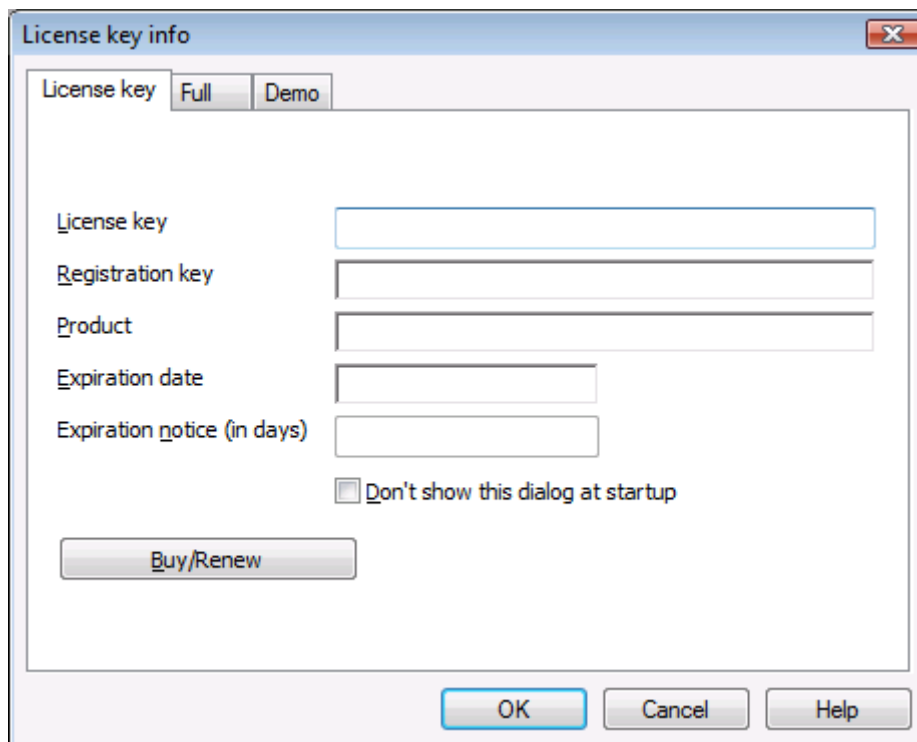
By inserting the license key into Banana Accounting, you go from the demo mode to the complete mode. You'll find the license key on the yellow flyer that is being furnished together with the CD or it is being sent by email (for purchases online). Here is how to proceed:

- Open Banana Accounting.
 In Windows XP, with the right key of the mouse, click on the icon of the Banana application (Banana 6.exe), click on "Execute as" and activate "The next user", and select the administrator.
 In Windows Vista, with the right key of the mouse, click on the icon of the Banana application (Banana 6.exe), click on "Execute as administrator".
 In case these steps are not followed, the following error message will appear: **"The license key cannot be memorized"**.

- Select the "Insert license key" command of the "?" menu.



- Transcribe the license key in the appropriate box



If the license key is not inserted, a message appears at the opening of the accounting file, warning the user that he is working in demo mode.

IMPORTANT

Keep the license key, found on the yellow flyer together with the CD or sent by email.

1.2.1 Lost license key

You can ask us - by email - to resend you your own license key. For us to be able to find it, please send us the registration key displayed in the window **License key info (Insert license key)** command) of the **Help** menu. You may also send us a screenshot of that same window.

Please note: Sending you your license key costs 20.- Chf.

If the registration key cannot be provided, but only a proof of purchase, the costs will be 30.- Chf.

If it is impossible to provide the registration key and/or a proof of purchase, a new license needs to be purchased.

1.3 Installing on Mac and Linux

Banana accounting 6, with the help of Windows emulator software, can be installed on Mac and Linux:

- [Installing on Mac](#)
- [Installing on Linux](#)

1.4 Installing on a server

If you need to install Banana Accounting on a server (citrix or even more) the procedure is simple because Banana does not need special components or specific settings for a user.

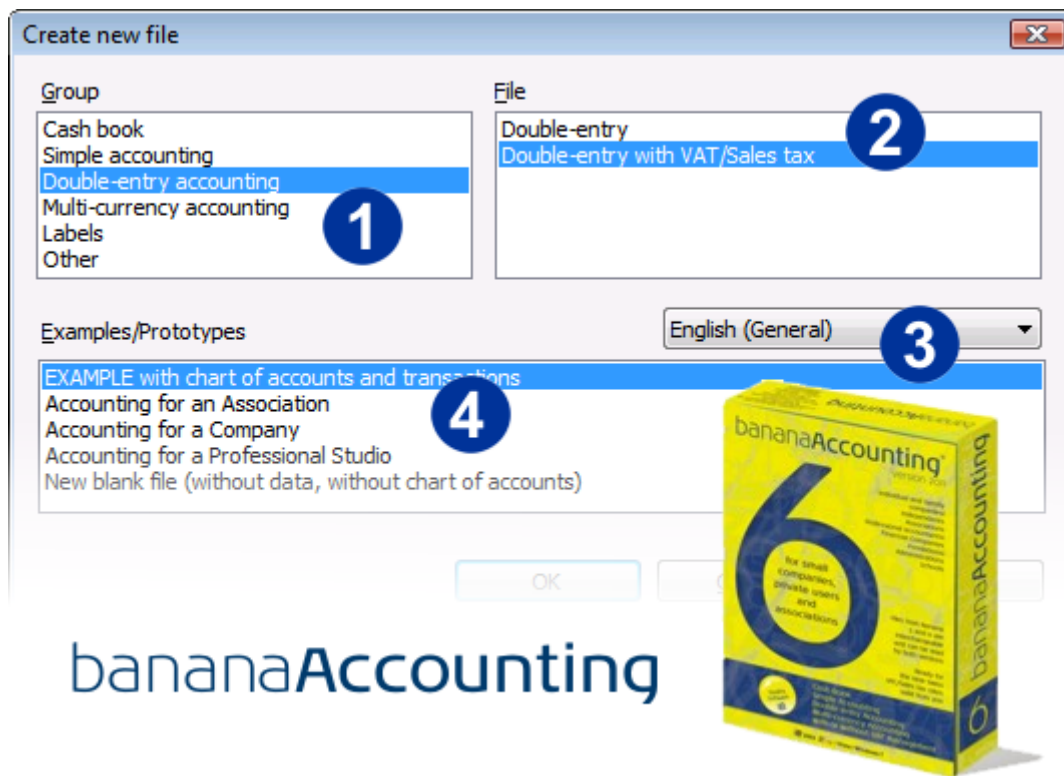
To install on your server proceed as follows:

- Follow the normal installation procedure on a local disk.
- Enter the license key.
- Copy the directory C \ Program Files \ BananaXX \ (XX stands for the version number) on the network drive.
- You must then create the connection with the program BananaXX.exe so that users of the local computer can run the program.

Remember that in order to execute Banana Accounting from multiple computers, you need to buy as many licenses as there are computers that use the program.

2 Characteristics

The Banana Accounting software is one of the most used accounting software in Switzerland, and it is constantly expanding worldwide, almost exclusively thanks to the spread word of satisfied users.



- 1 Choose the application that suits you best. For each one of them ([Cash Book](#), [Simple Accounting](#), [Double-Entry Accounting](#), [Multi-currency accounting](#)), there are pre-set accounting plan templates.
- 2 Choose the option with or without [VAT/Sales tax management](#)
- 3 Choose the desired language and country. For each country the program includes pre-set accounting plans, some of them with transactions examples. By selecting a specific country you can access directly the accounting plans for the selected country.
- 4 Choose the template or the example that best suits your needs. On our web site, in the [Users profile](#) section, you can download for free more accounting plans. Just double click on the accounting plan you wish to download and save it. All accounting plan templates and examples can be personalized.

[Banana Accounting Tour for a Double-Entry Accounting \(Video\)](#)

[Banana Accounting Tour for a Simple Accounting \(Video\)](#)

Good to know...

File

Each accounting is a separate file - it is possible to manage infinite files - in each file it is possible to enter an unlimited number of transactions, to change the commands language, the decimals rounding, and to choose the option with or without VAT.

Language/s

The software can be installed in one or several languages. In the multi-lingual version, it is possible to switch from one to the other with a simple command. It is possible to open files in different languages. The software includes, for each language and nation, different pre-set accounting plans and transactions examples.

Interface

The software [interface](#) is very similar to Excel, structured in tables. The use is very intuitive. To edit texts, you just need to position the mouse in the cell and rewrite (just like Excel). Each table has different Views, and each View has different Columns (they can vary from one View to the other).

Results

Amounts are automatically added after entering each transaction, and the balances are instantly updated. Results are immediate:

- Account cards with opening balance, transactions and final balances
- Account cards by period
- Journal, even by period
- Calculations and VAT reports
- Statements
- Balance sheets
- Budgets
- Cost centers
- Clients/Suppliers Registers
- Data export in Excel, Xml, Html formats
- Data import from post or bank account statement
- Data protection guaranteed with the Block and Password features

Security

The software does not contain viruses, malware or adware

It does not include any advertising messages.

When connecting to the www.banana.ch website, the software only downloads updates and news, but there is absolutely no access to users data.

2.1 System requirements

Banana Accounting 6

- Operating system Windows 2003/ XP / 2008 / Vista / Windows 7
- 15 MB disk space
- Windows compatible printer



Banana accounting 6 for Mac

Banana accounting 6 for Mac includes:

- License for Banana accounting 6
- License for Crossover Mac Professional (Windows emulator)

In order to install Banana accounting 6 on Mac, it is necessary to have CrossOver installed.

Warning: Crossover Mac works only on Intel x86 CPU and Intel Core i3/i5/i7 systems. CrossOver doesn't work on PowerPC Mac G3, G4, G5 systems. **Before buying Banana Accounting for Mac, please consult the page [CrossOver Mac System requirements](#).**

Crossover is compatible with the Sandy-Bridge Intel processors.

Banana Accounting 5

- Operating system Windows 2000 / 2003 / XP /NT / Vista / Windows 7
- 9 MB disk space
- Windows compatible printer



2.1.1 Banana for Mac (Intel)

Banana 7 for Mac

Starting with version 7, Banana Accounting will be a native Mac application.

Banana 6 per Mac

Banana Accounting version 6 is no longer available as a bundle together with CrossOver. It is possible to use a Windows emulator, but support is not guaranteed.

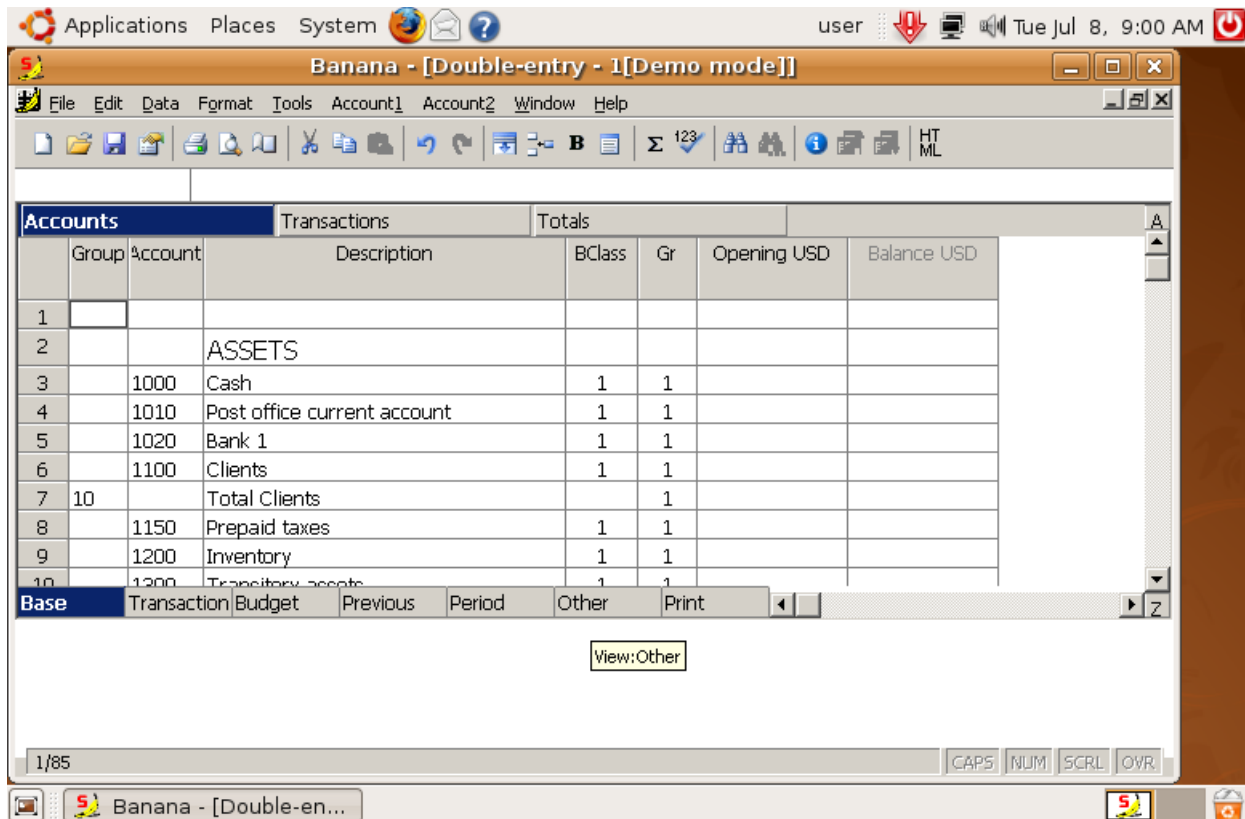
2.1.2 Compatibility with Linux

Now you can also use Banana Accounting on Linux

Thanks to the [Wine](#) software, Banana can also be used with a Linux operational system, without losing the functionality of Windows.

Wine is a free program that allows Windows applications to work on other operational systems.

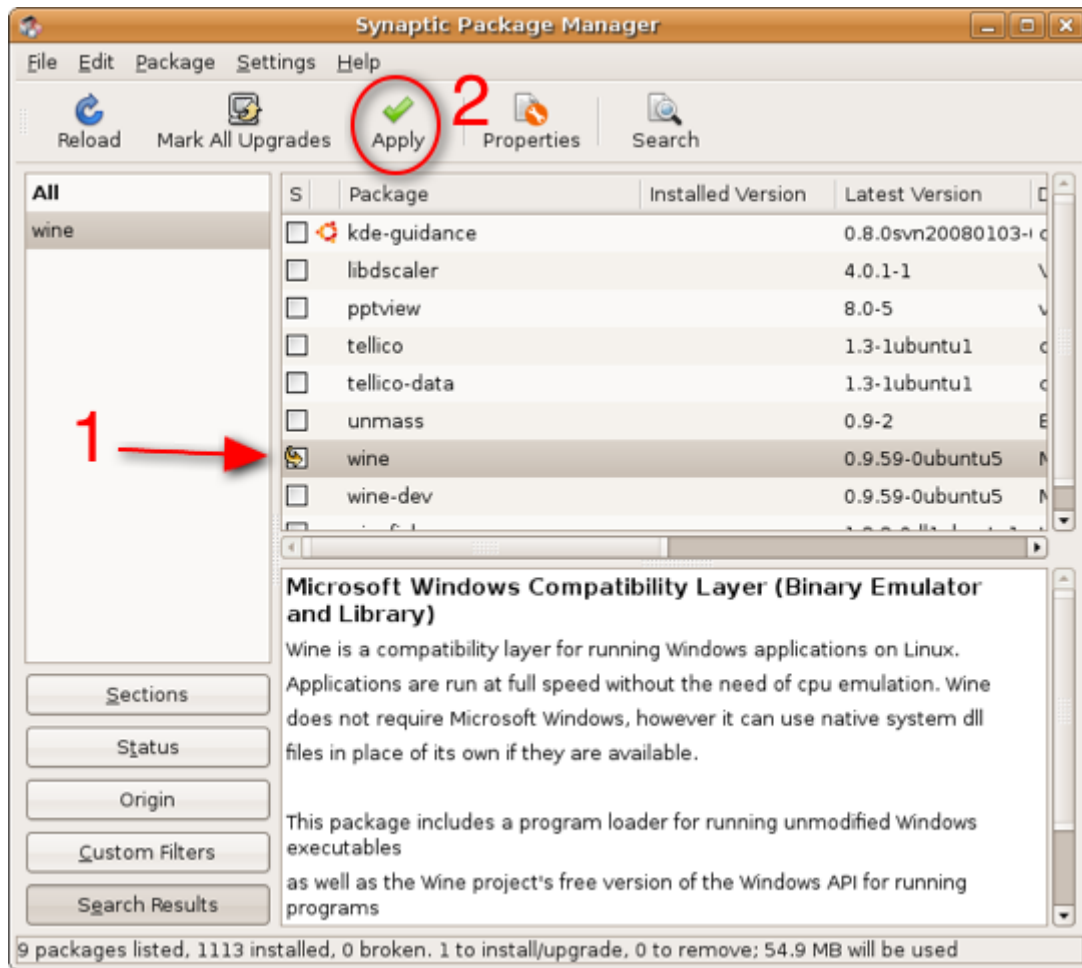
Hereunder is an image of Banana, working on Linux.



Installation of Wine on Ubuntu Linux

If you have not yet installed Wine, follow this procedure:

- Go to "System", "Administration" and select "Synaptic package manager"
- Insert the user password
- Look for Wine in the list
- Select Wine, click with the mouse right-click and select the "Mark for installation" command
- Select "Apply"
- Click on "Apply"

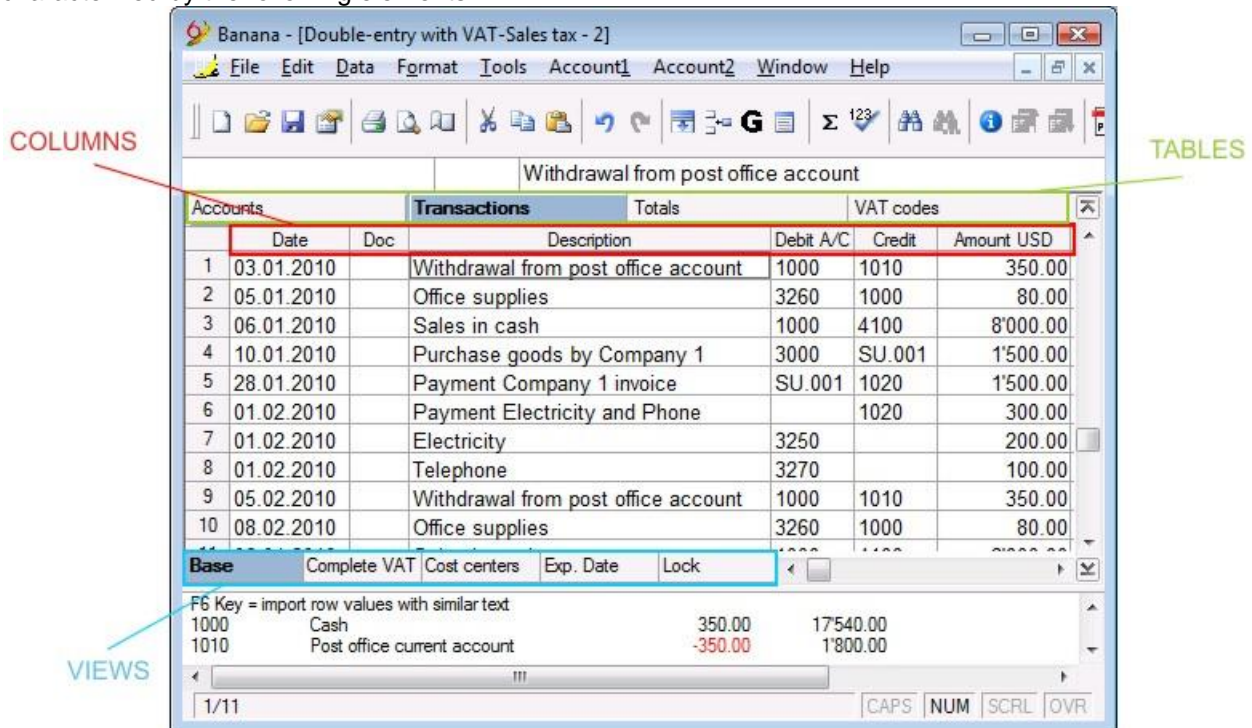


Installation of Banana using Wine

At the end of the installation of Wine, download the software from the [Banana Accounting](#) site, launch the file and proceed with the installation as usual.

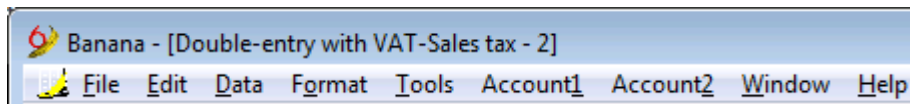
2.2 Interface

When a new file is being created or an existing one is opened, the software presents a structure that is characterized by the following elements



Menubar

Commands grouped together by menu are contained in the menubar. The menubar changes according to the accounting setup selected.



Toolbar

The toolbar grants rapid access to the most frequently used windows and commands.

Simply move the mouse to the desired icon and wait a second to get a description of its meaning.

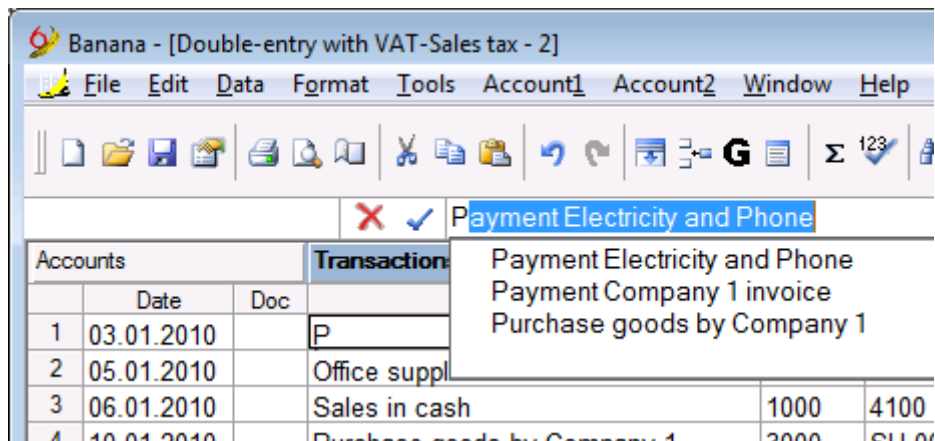


Text input area

The text input area is situated right below the toolbar. Text must be inserted in this area.

To edit an existing cell, click with the mouse on the area and proceed to edit, or hit the F2 key.

If the smart fill function is enabled (Program options command, from the Tools menu), a list of texts and values shows up in the text input area on the upper part of the screen and, by hitting the arrow down key, the user can immediately select the needed text or value, without having to type the whole text. Confirm with Enter or F6.



Tables

Each accounting file is made up of many tables. There are main and auxiliary tables. The tables vary according to the kind of accounting selected.

Accounts	Transactions	Totals	VAT codes
----------	---------------------	--------	-----------

In order to move from one table to another, click on the name of the desired table or use the Ctrl+PgUp and Ctrl+PgDn keys.

Columns

These are the vertical elements on each table. Their arrangement can be personalized. The column headers also vary according to the type of accounting selected.

Accounts		Transactions	Totals	VAT codes		
	Date	Doc	Description	Debit A/C	Credit	Amount USD
1						

In order to view the entire heading of each column (on two lines), double click on the first top left cell.

Accounts		Transactions	Totals	VAT codes		
1	Date	Doc	Description	Debit A/C	Credit	Amount USD

Views

Each table can have more than one view, positioned on the bar at the bottom. The Views represent various ways of visualizing the fields of a table.

The Views are very useful when it is necessary to see the accounting data in a different way (adding or deleting columns for example), without altering the basic set up. The user can move from one view to another with a simple click of the mouse on the name of the desired view.

Base	Complete VAT	Cost centers	Exp. Date	Lock
-------------	--------------	--------------	-----------	------

F6 Key = increase date by a day

Information window

This is a window without a title, positioned in the lower part of the screen, where useful information about the table or the active cell be found. It is also used to signal error messages in red.


Base	Complete VAT	Cost centers	Exp. Date	Lock
F6 Key = import row values with similar text				
3260	Office supplies		76.19	76.19
1000	Cash		-80.00	9'270.00
2070	Automatic VAT		3.81	-587.10
P5	Purchase goods at 5%			

Note: through the Program options command, from the Tools menu, the number of rows shown in the information window can be edited

Error messages window

The messages window contains a list of errors that the software has signaled.

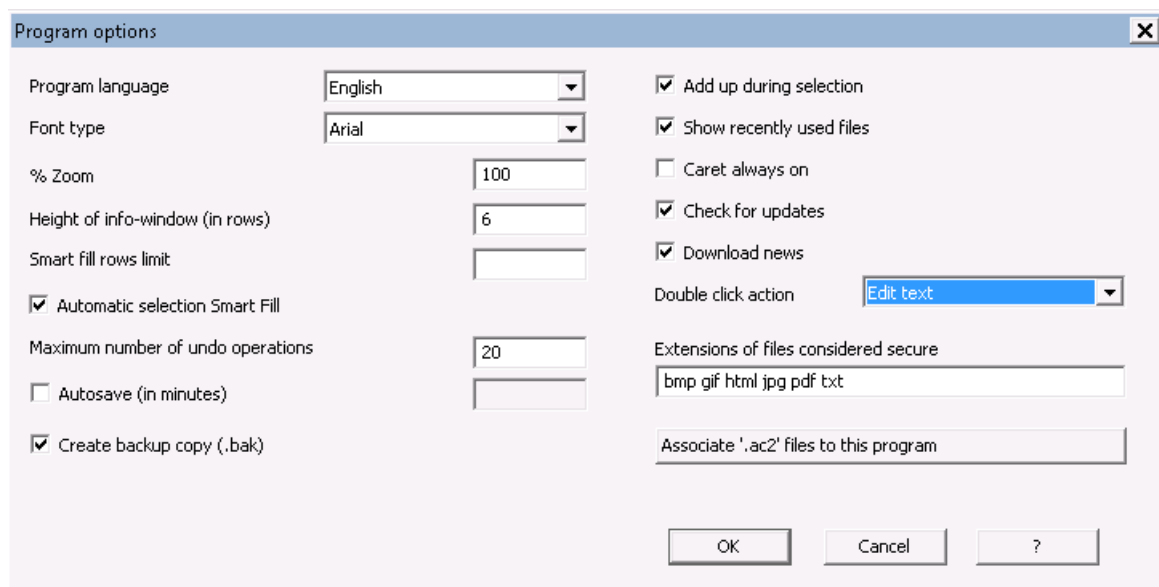
There are two ways to recall the error messages list:

- Click on the Message Window command from the Window menu
- Click on the Information icon from the Toolbar 

From the Message Window, by double-clicking on an error row, the cursor returns to the table and the row where the error was generated.

2.3 Program options

The program options contain software technical options. To access them, choose the **Program options** command from the **Tools** menu.



Program language

The Program Language is the language used by the program. Use this drop-down menu to select a language if the user wants to use a language different from the default or if the default is not available.

Font type

This drop-down menu allows the user to select the desired font. If the selected printer doesn't print all the fonts, change the font with this menu.

Zoom %

If the user wants the data on the table to be shown in another size, adjust the percentage of Zoom here.

Height of info-window (in rows)

Insert the number of rows to be shown in the Information window. As soon as the number of rows has been changed, the height of the Information window is automatically adapted.

Smart fill rows limit

When inserting data, the program reads the data that has already been entered and tries to suggest how to complete an entry. In cases where there are many rows, this function could slow down the process.

The user can define a limit for the number of rows, above which the smart fill will not be used. If there is no value entered or zero, smart fill will always be used.

Maximum number of undo operations

Insert the maximum number of undo operations (one at a time) when using the Undo command from the Edit menu.

Autosave (in minutes)

This option allows saving the file automatically according to the desired frequency (in minutes). The program saves the data in a file called auto backup + file name. If the program or the computer crashes, the data can be recuperated by opening this file and saving it with a name (Save as...) from the File menu.

Create backup copy (.bak)

When the user saves to disk using the same name, the version of the file that already existed is renamed with a .BAK extension.

Document Directory

This is where the user inputs the name of the path (directory) in which the new files will be saved.

Add up during selection

By activating this cell, the program will add up the selected amounts. Deactivate this function if this instantaneous addition slows certain operations down.

Show recently used files

In the File menu, all the most recently used files are listed.

Caret always on

The Caret is an indicator of the position of the mouse. It is generally used by programs that facilitate activity for the blind or partially blind.

Check for updates

This option establishes a connection to the www.banana.ch website and checks if there is an update compared to the version that is used.

Download news

By activating this option, the latest news items appear on the start page.

Double click action

The double click action can be associated to one of the following two functions:

- Open account card - in this case, an account card or a selection can be opened with a double click
- Edit text - in this case, the text editing mode is activated by a double click, while the **Account cards** command (Account1 menu) needs to be used in order to open an account card.

Extensions of files considered secure

This option defines the file types that the software consents to open with a double click on the DocLink column of the Transactions table. This prevents from opening non-secure files by the program.

Associate “.ac2” files to this program

This function indicates to the operational system that the .ac2 files should be opened through this program.

2.4 What's new in Banana 6

Banana Accounting 6 is an improved version of Banana 5. The way Banana 6 is being used is identical to the use of Banana 5. We have succeeded to simplify commands and added several new ones, destined for our most demanding users.

- Banana 5 and 6 files are completely interchangeable. Files saved with Banana 6 can also be opened with Banana 5.

The most important novelties:

- [Text input with drop down menu](#) from which the account numbers can be chosen and with the possibility to indicate or search a text.
- [Enhanced Balance sheet by groups with different styles](#)
- [Enhanced Balance sheet with period subdivision](#)
The Balance sheet and the Profit/Loss statement can be printed with different layouts. Several reports can be created with different printing options.
- [End-of-year printouts in PDF format](#)
The different printouts (accounts, transactions, balance sheet, account cards, etc.) can be printed in a single PDF file (for Adobe Acrobat Reader).
- All printouts can be seen as a a Preview, can be [saved in PDF, Html, Excel, or copied to the Clipboard](#).
- [Segments](#) - allow the user to obtain the Profit/Loss statement subdivided by departments, branch offices, sales departments, etc.
- [Create file copy](#) - with the possibility to indicate, if the user wishes to do so, to keep only the chart of accounts, the transactions, etc.
- [Rename account, groupe, VAT code](#) with an immediate update of the transactions.

Other improvements:

- Smart fill in all the text input areas.
- Dialogue windows and buttons have a more modern outlook.
- The information window can be resized with the mouse.
- Possibility to exclude a column from printing.
- Improved import feature for accounts or VAT codes, allowing a better synchronisation of the accounts in the Accounts table or the VAT codes in the VAT codes table.
- [Automatic VAT account in the File and Accounting properties](#); it is no longer needed to enter it manually in the VAT codes table.
- [New import formats for e-banking bank statements](#).

Manual in PDF format:

- The installer program copies the manual in Pdf format on the computer. Like this, you can browse and print the manual directly on your computer.
- The box for sale in the shops is of a smaller size, adapted to the new standard format in use by the great distribution chains and has a reduced impact on the environment. It is not possible to include a full and exhaustive manual in this type of box. We have therefore decided to not print the manual and, giving preference to the Pdf version.

What is not visible:

Simplifying things requires more work than complicating them. We have invested much time to keep the program simple and linear.

Who uses Banana 6 can find out how easily and flexible the Balance sheet and the Profit/Loss statement can be created. In the same way, the simplicity in creating a Pdf file that contains all the printouts will not go unnoticed.

We have created a printing engine, unique in its kind, that offers a considerable flexibility. Banana Accounting 6 required 4 years of development, as we wanted to create a technological platform that allows further developments and that guarantees the continuity of the product in the future.

2.4.1 Transition from version 5 to version 6

Banana Accounting 6, substantially remains the same as Banana Accounting 5.

- Files from Banana Accounting 5 and Banana Accounting 6 are completely interchangeable. Files saved with Banana 6 can also be opened with Banana 5.
- Banana 5 users wishing to modify files saved with Banana 6 must update their Banana 5 to the 5.012 version.

Changes in Banana Accounting 6:

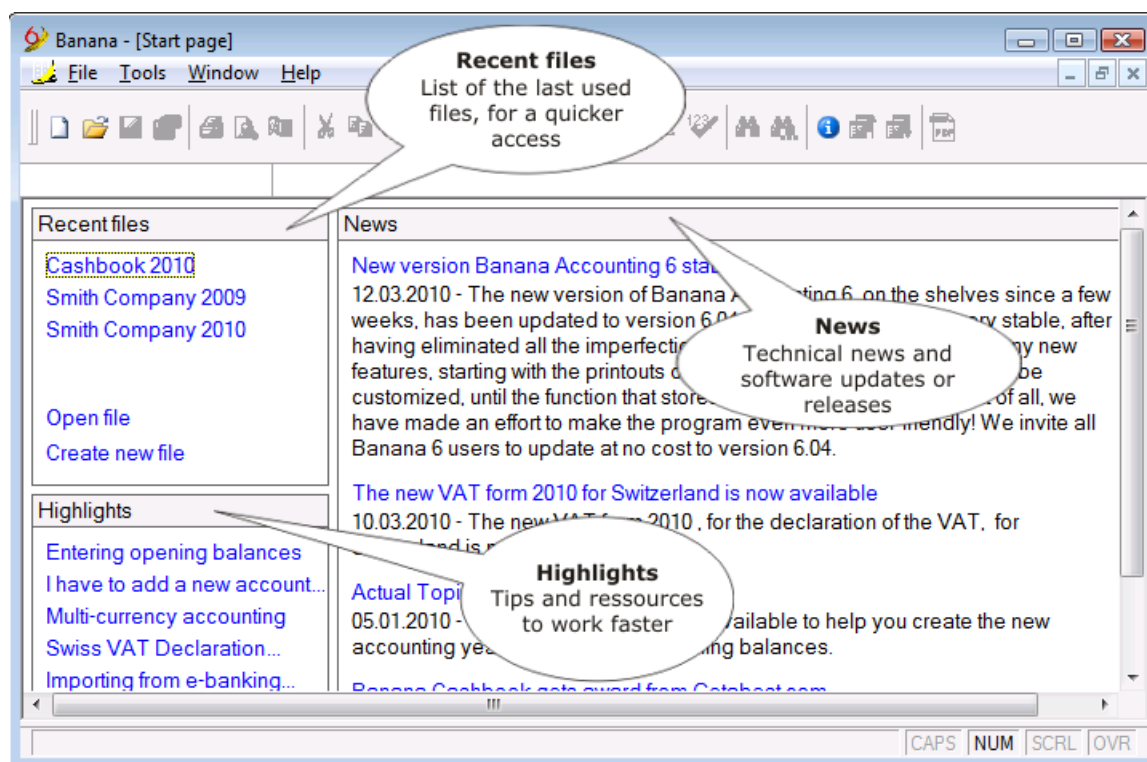
- Banana 6 does not allow to enter blank spaces as account numbers (for ex. 1000 Cash). If you open a Banana 5 file containing blank spaces in the accounts, you can eliminate them as follows:
 - Position your mouse in the Accounts Table, Accounts Column
 - Select all the Account Column and use the Copy and Paste commands from the Edit menu.
 - The same operation goes for the Transactions Table in the Debit and Credit columns.
- The reports settings are independents for each version. If you have some settings on the version 5, these would not affect the version 6 settings and vice versa.
- The new command Accounting reports groups the following features in only one command: Balances by period, Balances by Classes, External accounting report.

2.5 Start Page

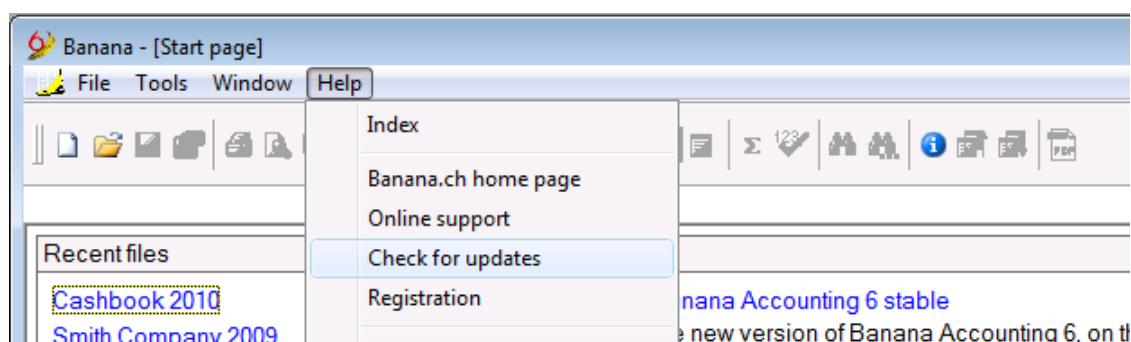
The Start Page of Banana Accounting is has been part of the program from on version 5.010, conceived to offer the user an added instrument to accelerate the work.

Thanks to the new start page, you can choose directly in which accounting you want to work and you have immediate access to useful information that is available on our website. In the presence of an active internet connection, in fact, the start page connects itself to the www.banana.ch website, in order to download and display automatically News items, advice and technical resources, and the availability of new updates. The program does *not* transmit *nor* read any personal data. From the start page, there is also a direct access to the last used files.

The internet connection can be deactivated by choosing the **Program options** command from the **Tools** menu, then deactivating the **Download news** option.



In order to manually check for the availability of a newer version than your own, launch the **Check for updates** command in the **Help** menu.



2.6 Choose your own accounting

To create your own accounting, you can choose from the following options:

Cash book

It is the ideal tool to manage the receipts and expenses of one single account (for example, cash, current bank or postal account, or other). Perfect to manage a household accounting or individual projects (associations,

Simple accounting

The Simple accounting is ideal for small businesses and associations. It is similar to the Cash book, but much more flexible, because it allows the user to manage the receipts and expenses of several accounts and with a professional

Double-entry accounting

The professional instrument to manage assets, liabilities, expenses and income according to the international rules of the Double-entry (debit and credit). Charts of accounts that can be customized,

Multi-currency accounting

Multi-currency, multi-company, multilingual. All this and many other features make this application perfect for international companies. Also used by professional accountants and accounting schools. Multi-currency accounting is based on the Double-entry accounting method and manages

companies).
Available with or
without VAT
management.
[More info ...](#)

final statement. With
or without VAT
management.
[More info ...](#)

VAT/sales tax
options, data import
and export are only a
few of the
numerous functions.
[More info ...](#)

accounts in foreign
currency.
[More info ...](#)

The following are some guidelines for the criteria to make the best choice:

Minimum personal requirements	Cash Book	Single-entry accounting	Double-entry accounting	Multi-currency
Basic user knowledge of a PC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Little or no accounting knowledge	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Knowledge of the minimum accounting concepts, such as: Debit, Credit, Assets, Liabilities, Income, Expenses			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Knowledge of accounting concepts and specific features for managing foreign currencies				<input checked="" type="checkbox"/>

Type of use	Cash Book	Single-entry accounting	Double-entry accounting	Multi currency
Income and Expenses in an account	<input checked="" type="checkbox"/>			
Cash management in an office	<input checked="" type="checkbox"/>			
Management of a building loan	<input checked="" type="checkbox"/>			
Private accounting without accounts management	<input checked="" type="checkbox"/>			
Private accounting with accounts management		<input checked="" type="checkbox"/>		
Accounting for an association		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Accounting for an association with an obligation to draw up a balance sheet or to be recorded in the Companies Registry			<input checked="" type="checkbox"/>	
Accounting of a condominium		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Accounting for freelance professionals		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Accounting for shops and restaurant owners		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Small businesses not recorded in the Companies Registry		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Companies recorded in the Companies Registry			<input checked="" type="checkbox"/>	
Accounting with accounts management and transactions in several currencies				<input checked="" type="checkbox"/>

Functionality	Cash Book	Single-entry accounting	Double-entry accounting	Multi currency
Internationally recognized method			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Transactions and accounts in several currencies				<input checked="" type="checkbox"/>
Separation between income and expenses categories	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Management of several accounts		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Entry from one account to another		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Splitting-up of a payment over several expense categories	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accounts or categories cards	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Transactions ledger	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cost and Profit Centers	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
VAT management and summaries	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Summary statements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Balance Sheet and Profit and Loss Statement			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Calculation of exchange rate differences				<input checked="" type="checkbox"/>

Tests

Tests can be conducted using existing models.

Conversion from one type to another

Banana offers a command that allows a file of a certain type to be converted into a file of another type. The software automatically adapts the chart of accounts and entries.

Help

To ensure compliance with tax requirements, you can also obtain assistance from your own accountant/tax consultant for the following:

- Choosing the type of accounting
- Defining the accounting set-up
- Making the first entries
- Verifying the entries made
- Closing the accounting year

An effective collaboration method is to exchange accounting files by e-mail. Your accountant/tax consultant can check the accounts and make all the changes that may be required. After completing the check to ensure everything is correct, your accountant/tax consultant can send back the file to you and you can print out the results or continue making entries.

3 Documentation

3.1 Basic operations

The basic set-up (language, decimals, rounding system, ...) is normally decided when the accounting file is created. It can however be edited and modified anytime through simple commands.

We here illustrate the main operations that simplify the user's work when there is the need of editing, moving, copying, renaming the accounting file or some of its contents.

3.1.1 Adding and deleting an account

Adding a new account

In order to add a new account:

- Position yourself in row above the one where you want to add the new account; add a new empty row with the command **Add rows** from the **Edit** menu ([consult the lesson](#)).
- In the columns, insert the **account number**, the **description**, the **BClass** (1 for the Assets, 2 for the Liabilities, 3 for the Expenses and 4 for the Revenue), and the **Gr** which needs to be the same as the one inserted for the accounts belonging to the same Group..
- Recheck the accounting with the Shift + F9 key, or the **Recheck accounting** command from the Account1 menu.

In the following example, we have added a new account **3150 Consultancies**:

Accounts		Transactions		Totals			
Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
38		EXPENSES					
39	3000	Purchase goods for resale	3	3		1'500.00	
40	3100	Salaries	3	3			
41	3110	Social contributions	3	3			
42	3120	Pension fund	3	3			
43	3130	Accident insurance	3	3			
44	3140	Health insurance	3	3			

Base	Transaction	Budget	Previous	Other	Print
3	Total Expenses				
3	TOTAL EXPENSES				

This is the '3140' account that will be added to the '3' group

44/94	CAPS	NUM	SCRL	OVR
-------	------	-----	------	-----

Accounts		Transactions		Totals			
Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
38		EXPENSES					
39	3000	Purchase goods for resale	3	3		1'500.00	
40	3100	Salaries	3	3			
41	3110	Social contributions	3	3			
42	3120	Pension fund	3	3			
43	3130	Accident insurance	3	3			
44	3140	Health insurance	3	3			
45	3150	Consultancies	3	3			
46							

Base Transaction Budget Previous Other Print

3 Total Expenses
 3 TOTAL EXPENSES
 This is the '3150' account that will be added to the '3' group

45/95 CAPS NUM SCRL OVR

Deleting an account

In order to delete an account:

- Position yourself on the row number that contains the account that is to be deleted
- From the **Edit** menu, click on the **Delete rows** command
- Recheck the accounting with the Shift + F9 key, or the **Recheck accounting** command from the Account1 menu.

In the example we have eliminated row 80, to eliminate the account **3240 Fees**

Accounts			Transactions	Totals			
Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
41	3110	Social contributions	3	3			
42	3120	Pension fund	3	3			
43	3130	Accident insurance	3	3			
44	3140	Health insurance	3	3			
45	3150	Consultancies	3	3			
46	3200	Rent	3	3			
47	3210	Upkeep machinery and appliances	3	3			
48	3220	Car expenses	3	3			
49	3230	Other insurances	3	3			
50	3240	Fees	3	3			
51	3250	Electricity	3	3			200.00
52	3260	Office supplies	3	3			80.00

Base Transaction Budget Previous Other Print

3 Total Expenses
3 TOTAL EXPENSES
This is the '3240' account that will be added to the '3' group

50/94 CAPS NUM SCRL OVR

Accounts			Transactions	Totals			
Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
41	3110	Social contributions	3	3			
42	3120	Pension fund	3	3			
43	3130	Accident insurance	3	3			
44	3140	Health insurance	3	3			
45	3150	Consultancies	3	3			
46	3200	Rent	3	3			
47	3210	Upkeep machinery and appliances	3	3			
48	3220	Car expenses	3	3			
49	3230	Other insurances	3	3			
50	3250	Electricity	3	3			200.00
51	3260	Office supplies	3	3			80.00
52	3270	Telephone, Fax	3	3			100.00

Base Transaction Budget Previous Other Print

3 Total Expenses
3 TOTAL EXPENSES
This is the '3260' account that will be added to the '3' group


51/93 CAPS NUM SCRL OVR

3.1.2 Adding and deleting rows

To insert blank rows below the selected row, follow these steps:

- Move the cursor above the row where additional rows need to be inserted
- From the **Edit** menu, select the **Add rows** command
- In the window that appears, key in the number of rows to insert
- Confirm by clicking on **OK**

There is still another procedure to add blank rows:

- Move the cursor above the row where additional rows need to be inserted
- Click on the following icon  on the Tool bar, one time for each row that you want to add. This procedure is advised when the amount of rows to be added is rather limited. The sequence for the shortcut key is: **Ctrl+Enter**.

To insert blank rows above the selected row, follow these steps:

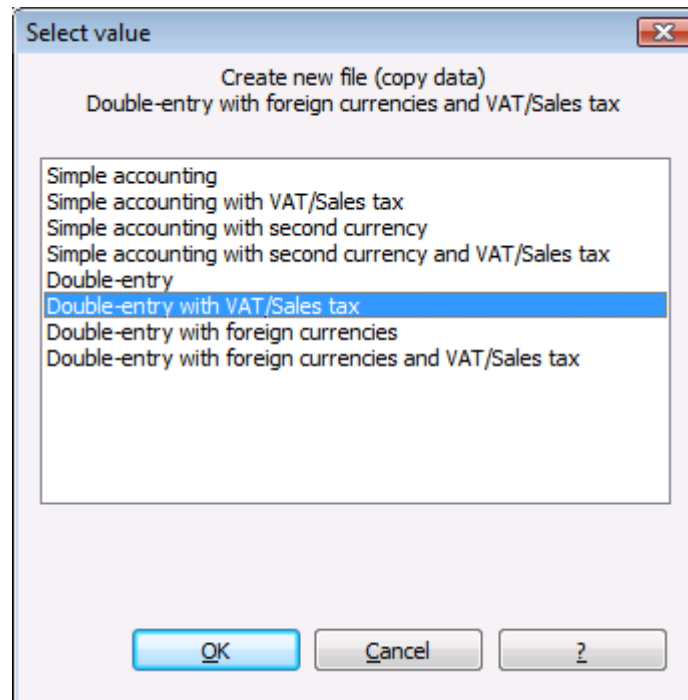
- Move the cursor below the row where additional rows need to be inserted
- From the **Edit** menu, select the **Insert rows** command
- In the window that appears, key in the number of rows to insert
- Confirm by clicking on **OK**.

In order to delete one or more rows, select the row or rows that need to be deleted and from the "Edit menu", click on the **Delete rows** command.

3.1.3 Changing accounting type

It may occur that, during the year, it becomes necessary to change from one accounting type to another (for example passing from a simple accounting to a double-entry accounting or from a double-entry accounting to a double-entry accounting with VAT management). Here is how to proceed:

- from the **Tools** menu choose the **Convert to new file...** command
- from the pop up window that appears, choose the file type you wish to create



- By pressing on the **OK** button a second pop-up window appears when you can choose the language and the rounding system of the new file
- By pressing on the **OK** button a new file will be created, identical to the original (accounting plan, transactions, etc.) but with the new setup you just entered.
- Save the new file with a name.

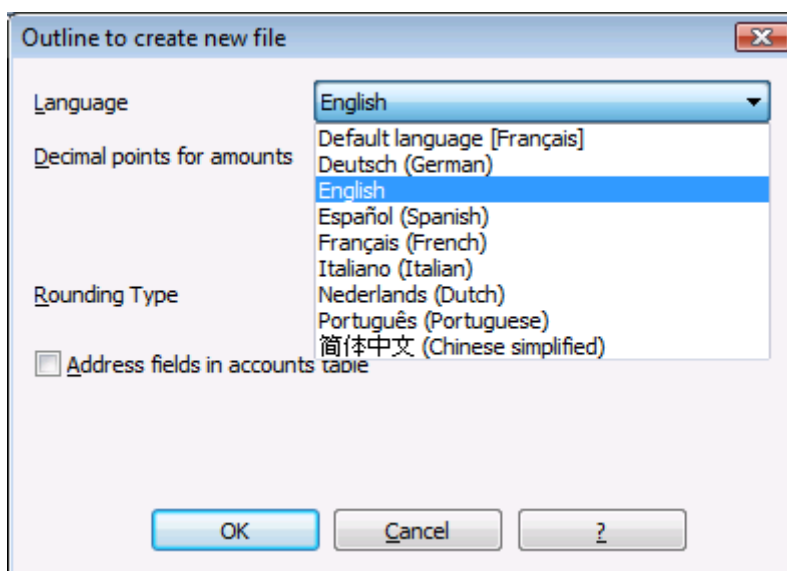
Note: when converting a more complex accounting file into a simpler accounting type, some data loss may occur. We strongly suggest NOT to save the new file overwriting the old one.

3.1.4 Changing the file language

When a file is being created, the user is being asked to enter some basic information. The language is part of this basic information.

If, on the contrary, the user wants to change the language of an already created file, proceed as follows:

- From the **Tools** menu, choose the **Convert to new file...** command
- In the window that opens, choose the type of file to create (if we only want to change the language, choose the same accounting type as the existing file)
- By conforming with **OK**, a second window opens
- In the section **Language**, enter the desired language.

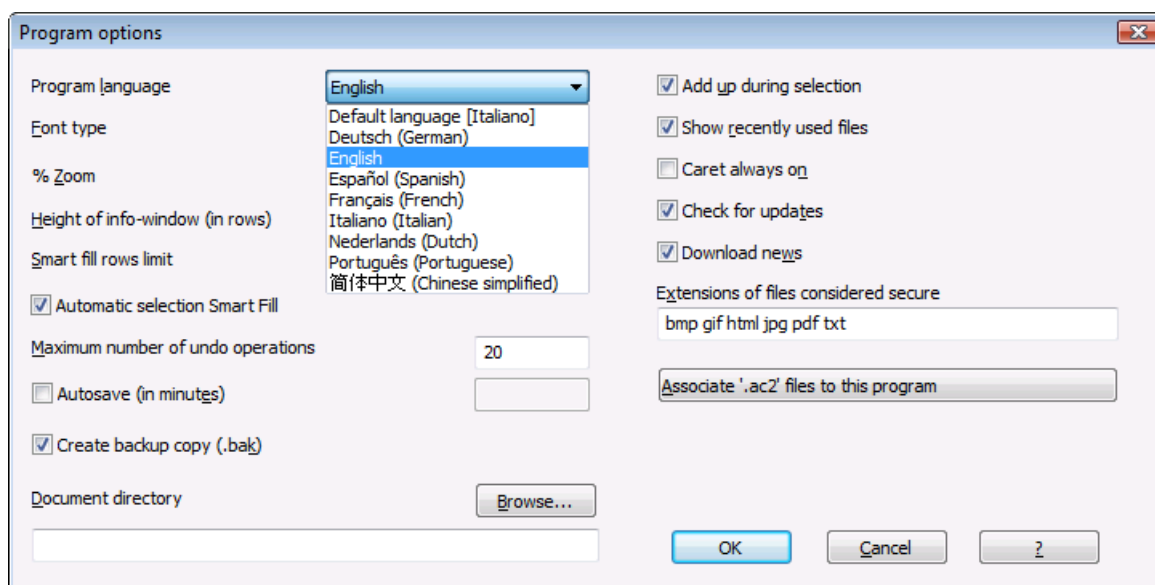


- By confirming with **OK**, a file, identical to the original one (chart of accounts, transactions, VAT/Sales tax codes), is being created, with the new configurations that you have entered (in this case, the change of language)
- Save the new file under a new name.

3.1.5 Changing the program language

In order to change the language of Banana Accounting, proceed as follows:

- From the **Tools** menu, choose the **"Program Options"** command
- In the window that appears, change the language in the Program language section




For more information on this window, go to the [Program Options](#) page.

3.1.6 Copy and Paste

Copy and Paste - **Ctrl+C** and **Ctrl+V**

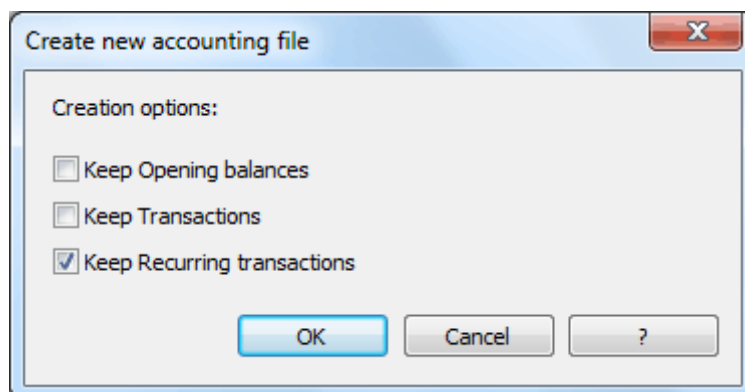
It is possible to copy/paste cells, rows or selected text just as it is possible to do with any normal Windows program:

- Select the line or the area of data to be copied
- In the **Edit** menu, select the **Copy** command
- Move to the row or the area where the information should be copied
- From the **Edit** menu, select **Paste**

The user can also copy/paste by using the following icons  or press **Ctrl+C** to copy and **Ctrl+V** to paste.

3.1.7 Create file copy

This command (Tools menu) creates a copy of the file with the possibility to select the indicated options in the window that appears:



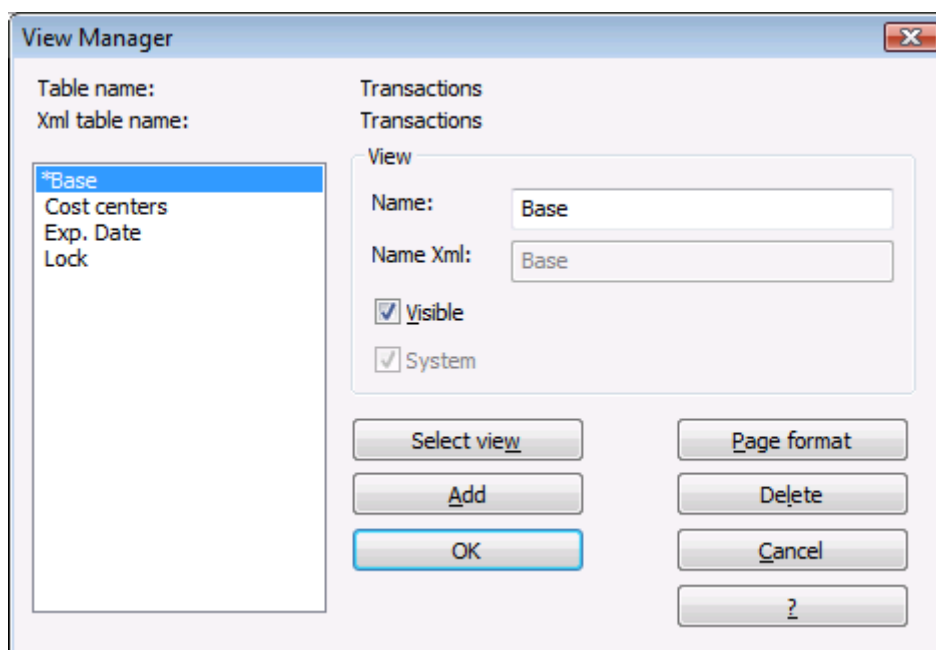
3.1.8 Customizing the views

The views can be customized, with regard to the way the columns are shown, as well as modified where it concerns the number of views.

In the first case the desired columns can be inserted or cancelled, even if they appear in other views, through the **Set up fields** command in the "Data" menu.

In the second case, if a view is not needed and the user doesn't want it to be shown, it is possible to make it invisible through the **Select field view** command in the "Data" menu.

New views can also be added, but only for information, according to the data entered by the user and they are not processed by the software.



3.1.9 Edit date, hour and number format

When the format is modified, the way the date, time and numbers are shown, changes.

If no specific format is specified, the default Windows format will be used (date, time and numbers indicated on the control panel).

In the Format area of the Set up fields/Edit attributes command (Data menu) the user can use other formats. Types of formats, with some examples, are listed below:

Format date **Examples for date**

d mm yy	1 01 07
dd m yy	01 1 07
ddd mmm yyyy	Fri Jan 2007
dddd mmmm yyyy	Friday January 2007

The letter “d” (day) indicates the day, the “m” (month) indicates the month, and the “y” (year) indicates the year.

Format time **Examples for time**

hh:mm:ss:iii	04:04:36:089
h:m:ss:ii	4:4:36:89

Naturally the user can also invert the order of the elements making up the date or the time as desired (e.g.: mm dd yyyy).

As far as the separators are concerned, the user can choose between all of those available on the keyboard (for example: #, @, -, /, ., etc.).

Format numbers **Example for numbers**

0.	259
0.00	258.85
0.000	258.848

The number of decimal spaces in a number field can be edited according to the user’s needs. Actual calculations are made using all the inserted decimal numbers. Rounding is only done for what is shown on screen.

3.1.10 Editing an account or a VAT code

This command allows the user to change the account or category number (accounts or categories table) and the VAT code (VAT Codes table), without having to enter the necessary modifications in the transactions.

The **Rename** is available in the "Data" menu.

In order to rename, the user has to:

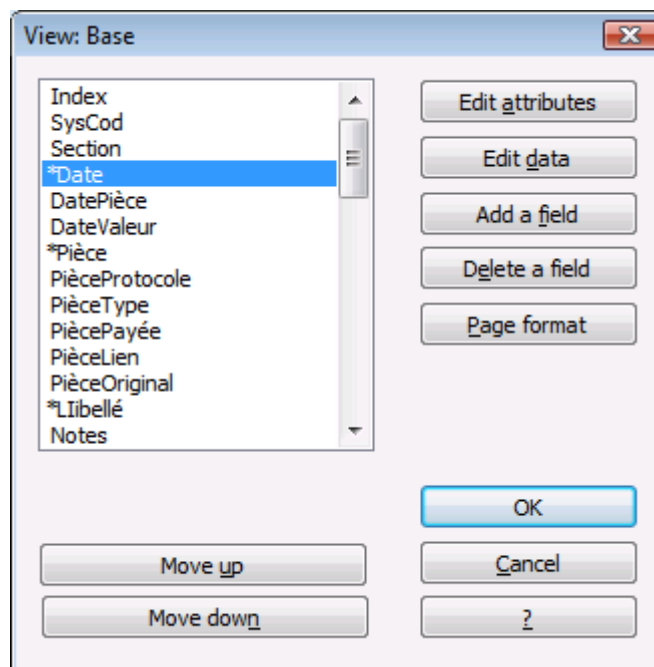
- Position himself with the mouse on the cell that has to be changed (account/category number, VAT code)
- Click on the Rename command in the Data menu.
- Enter the modification in the window that appears.

The software inserts the new modifications, connected to the Rename operation, automatically in the Transactions table.

3.1.11 Editing columns display

In every view, the columns can be personalized: it is possible to display those that were not visible and to make invisible those that are being displayed.

To edit the columns, click on the "Data" menu and activate the **Set up fields** command. The following window, from which the desired operations can be executed, appears:



- **Eliminating the display of a column:** in the window that appears, select the column that has to be deactivated, then double click on it or press the button "Edit attributes". A detailed window for the column appears, in which the option "Visible" has to be deactivated. Confirm with "OK". You can also access the detailed window of the column directly from the table in which you are working, by double clicking on the column header.

Display columns

Field name: Date

Field name Xml: Date

Header: Date

Header2:

Description:

Format:

Width: 2.00 cm

Column Style: Default style

Alignment: Left

Wrap text

Protected

Exclude from printing

Visible

OK Cancel ?

- **Displaying an invisible column:** from the "Data" menu, activate the **Set up fields** command and select the column to be activated, then double click on it or press the button "Edit attributes". A detailed window for the column appears, in which the option "Visible" has to be activated, down at the left side. Confirm with OK.

The 'Display columns' dialog box contains the following fields and options:

- Field name: Date
- Field name XML: Date
- Header: Date
- Header 2: (empty)
- Description: (empty)
- Format: (empty)
- Width: 2.00 cm
- Column Style: Default style
- Alignment: Left
- Wrap text:
- Protected:
- Exclude from printing:
- Visible: (circled in red)

Buttons: OK, Cancel, ?

Note: with the "Move up" and "Move down" buttons, it is possible to move the columns in the desired order.

The 'View: Base' dialog box contains the following elements:

- List of columns: Index, SysCod, Section, *Date, DatePièce, DateValeur, *Pièce, PièceProtocole, PièceType, PiècePayée, PièceLien, PièceOriginal, *Libellé, Notes.
- Buttons: Edit attributes, Edit data, Add a field, Delete a field, Page format, OK, Cancel, ?.
- Buttons: Move up, Move down (circled in red).

3.1.12 Editing the columns

To edit the columns, follow these steps:

- Double click on the header of the column that has to be edited
- In the information window "Display columns" that appears, change the parameters of your choice: header, description, width, alignment, etc.

You can also access the "Display columns" window from the "Data" menu, **Set up fields** command, then double click on the name of the column.

To **widen and reduce the width** of a column, you can also place yourself with the mouse on the edge of a column (header cell), keep the left mouse button pressed and move to the right in order to widen the column and to the left in order to reduce the width of the column.

3.1.13 Editing the default style

For the whole file, there is a default style. When a new row is being added, the default style is being used. How to change the default style:

- Assign the desired style to a row
- Choose the command **This style as default** from the Format menu

All the rows with the default style are being displayed with the newly chosen style.

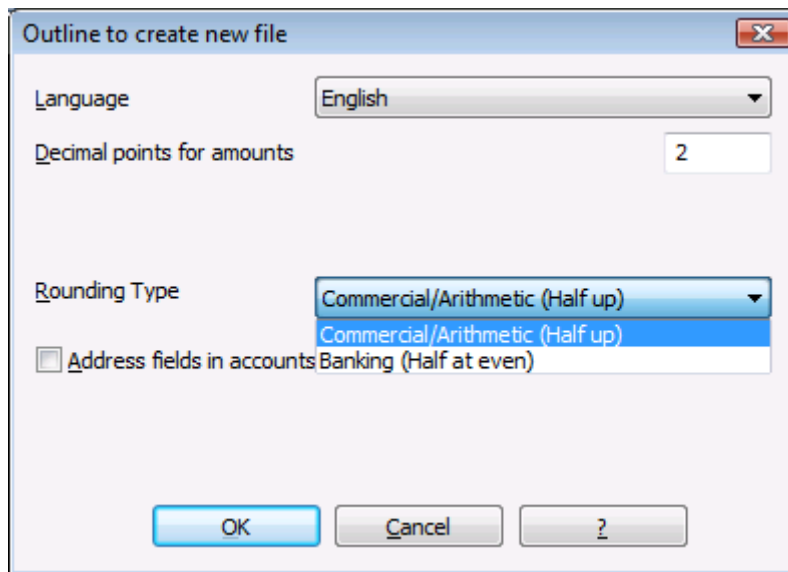
3.1.14 Modifying the rounding of the decimal points

When a file is being created, the user is being asked to enter some basic information. The rounding of the decimal points is part of this basic information.

If, on the contrary, the user wants to change the rounding system of an already created file, proceed as follows:

- From the **Tools** menu, choose the **Convert to new file...** command
- In the window that opens, choose the type of file to create (if we only want to change the type of rounding for the decimal points, choose the same accounting type as the existing file)
- By conforming with **OK**, a second window opens

- In the section **Decimal points for amounts** or **Rounding type**, enter the desired modifications.



- By confirming with **OK**, a file, identical to the original one (chart of accounts, transactions, VAT/Sales tax codes), is being created, with the new configurations that you have entered (in this case, the rounding of the decimal points)
- Save the new file under a new name.

3.1.15 Page break

At any point in a file, the user can insert a page break

To insert a page break:

- Place the cursor on the first row where the new page is to be created
- Open the **Format** menu
- Select the **Page break** command

To remove a page break:

- Place the cursor on the row with the page break
- Open the **Format** menu
- Disactivate the **Page break** command

3.1.16 Recurring transactions

How to speed up the introduction of data when similar or exactly the same operations occur every month

Method 1 – when the beginning of a text is inserted, the program indicates in the information window at the top of the screen, all of the texts inserted before, by means of the "[Smart fill](#)" feature. Select the desired text to be inserted and press the F6 key. The program automatically inserts all the earlier inserted data of the similar line. Eventually change the amount if it is not identical to the old amount.

Attention: in order to deactivate the smart fill of the preceeding year, the function "Smart fill with transactions from previous year" (File menu, File and Accounting properties command) must be deactivated.


Method 2 – copy or create the repetitive transactions in the Memorized text table (Cash2, Simple2, Account2 menu - Recurring transactions) inserting initials or an identification code in the “Doc” column.

In the Transactions table, after having inserted the data, insert the initials or identification code for the memorized text in the “Doc” column and press the F6 key. The program automatically inserts all the transactions of the memorized rows.

3.1.17 Shortcut keys

There are many options that are specifically created to work rapidly. We indicate hereunder the ones most frequently used:

Copy from above – F4 key

When starting an empty entry row, this key will copy the content of the preceding line. The function can also be activated from the **Edit** menu or by hitting the following icon .

Execute command– F6 key

While inputting transactions, this key will increase the date automatically according to the date in the previous cell.

Add line+transaction – Shift+F6 keys

This option allows the user to add a new row and pick up the transaction from the preceding line, all at the same time.

The F6 key has different functions depending on the column in which the user finds himself. In the information window of the Transactions table, there is an explanation of the functions, which varies according to the column cell that has been selected.

- Date: inserts the date in chronological order
- Doc: inserts doc. number in increasing order
- Description: recalls memorized rows or imports row values with similar texts
- Debit A/C / Credit A/C: swaps the accounts
- Currency Amount: recalls the exchange rate from the Exchange rate table and calculates the amount in basic currency. If, in the cell of the Exchange rate column, the exchange rate is being inserted manually, the F6 key calculates the amount in basic currency: in this case, there will be a warning that the inserted exchange rate is not the same as the one from the Exchange rate table.
- Currency: calculates and inserts the exchange rate according to the amounts inserted in the cells of the Currency amount column and the Amount (Basic currency) column.
- Exchange Rate: no function
- Amount (Basic Currency): calculates and inserts the exchange rate in the Exchange rate column, according to the amounts inserted in the cells of the Currency amount column and the Amount (Basic currency) column.

Pick up lines with the same text - Smart Fill

The program memorizes the data previously inserted. When entering a new text (for example, when inserting a description or an account), by typing in just a few characters, all the texts that begin with the same letters

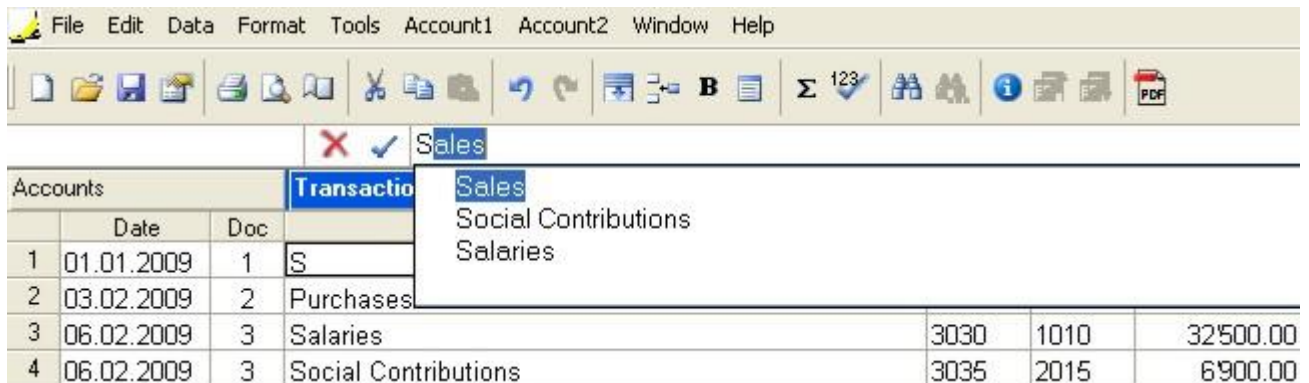
will appear in the lower information window. Press the **arrow down** key to get into the list and select the desired description. Then press **Enter** or **F6** to confirm.

3.1.18 Text input and smart fill

The text input area presents a drop-down menu, from which a text that has been entered earlier, can be chosen and automatically entered.

The text input area is situated right below the toolbar. To edit an existing cell, click with the mouse on the area and proceed to edit, or hit the F2 key.

At the left side of the text input area, two icons appear to cancel or to accept the inserted text.



New features:

If you don't remember the account number, just type a text in the text input zone and in the list you will see all the accounts which contain the typed text in their description.

In order to access the list, use the **Down arrow** key.

Difference with the former version:

If the drop-down menu is opened, the Down arrow or Up arrow keys cannot be used to go to the cell that is situated above or under. The Down arrow or Up arrow keys are used to browse the drop-down list.

In order to go to cell that is situated above or under, press the key Ctrl and Down arrow or Up arrow at the same time.

Attention: to deactivate last year's smart fill, the user must deactivate the option "Smart fill with transactions from previous year" (File menu, File and accounting properties command).

3.1.19 Wrap text

When the text for a row is very long, the **Calculate row height** command from the "Format" menu allows the user to view it completely, adapting the height of the row.

To adapt the height of the row to the text, the user should:

- In the Data menu, activate the Set up fields command
- Click on Edit attributes
- Activate the option Wrap text
- Recall the **Calculate row height** command each time it is necessary.

The **Calculate all row heights** command is equal to the one described above, with the difference that it operates on all rows of the table.

3.2 Organizing the documents

At the basis of the accounting, there are the accounting documents and receipts.

The type of one's organizing with regard to the accounting, depends on the size of the activity and the amount of documents.

The way one organizes things has to be adapted to what is needed.

Here following is an indication of possibilities that have proven to be very useful.

The different types of documents

It is important to distinguish and organize specifically the different types of documents.

- **Basic documents:** contracts for rent, telephone subscriptions, statutes, insurance contracts and everything that gets signed only once and is valid for several years. These documents need to be kept in a separate folder or binder, containing just this type of documents. For some of these very important documents (like receipts for down payments, etc) it may be useful to make a photocopy and keep the original in a safe or a safe place. Don't make holes in important documents, but put them in transparent plastic folders. This binder is the basis of your activity/company and you need to handle it carefully.
- **Documents related to employees:** Contracts, insurances related to personnel, and other; it is useful to keep these in a separate binder.
If there are lots of documents, we advise you to use one binder per theme.
- **VAT Declarations:** it is good to keep a special binder with the different declarations that you present at a regular basis (quarterly, by semester or yearly). For your VAT inscription or other general documents, it is better to keep them together with the basic documents.
- **Accounting receipts and documents of the year:** these are receipts, invoices or other items that are related to an expense or a receipt. These have to be kept separately, year by year. For every year you will have a binder with these kinds of documents.

Accounting documents:

A good day- to-day order is needed in order to enter the accounting transactions and to control the situation of the company, such as the cashflow, the totals of debtors and creditors, etc.

1. All accounting documents (receipts, invoices, tickets) usually have to be kept for a minimum of ten years.
2. Classify and put the accounting documents in order by date, together with the related bank statements for the payment or the receipt.
3. Write a progressive number on the accounting documents (statements and others). With this number, that should be inserted in the Doc column, you can locate the accounting document, with the accounting as a starting point.
4. At the end of the year, print a copy of the journal and keep it together with the accounting documents.
5. Usually a new binder is being used for each year for the accounting documents.

Issued invoices or receipts with an accounting at the moment of payment

Small companies and associations enter the invoices only in the accounting at the moment of payment (cash method).

1. Separate the issued invoices and those for which you have received the payment.

2. Verify regularly the invoices on hold for which payment still needs to be received. As soon as the due date for the payment has passed, it is useful to send a payment reminder. Don't let too much time pass by, make sure you receive the payment for unpaid invoices. This takes time, but is it important.
3. Once these invoices are paid, put them together with the normal accounting documents.

Issued invoices or receipts with an accounting on the sales volume

The invoices are being registered at the moment they are issued as well as at the time of payment.

See also: [Clients/Suppliers Registers](#)

1. Separate the issued invoices and those for which you have received the payment.
2. Verify regularly the invoices on hold for which payment still needs to be received. As soon as the due date for the payment has passed, it is useful to send a payment reminder. Don't let too much time pass by, make sure you receive the payment for unpaid invoices. This takes time, but is it important.
3. When you enter the issuing of the invoice in the accounting, make note of the registration on the invoice. On the transaction row, use the "Doc. Original" column to insert the invoice number.
4. Once the are invoices are paid, move them over to the "paid" section, and enter them in the accounting.
5. When you have entered them, make note of the accounting transaction on the invoice (for example with a "checked" sign)

Transactions / frequency

- It is good to regularly enter the transactions in the accounting (daily, weekly, monthly).
- We strongly advice you to not neglect entering the accounting transactions, so that you always have updated information and can evaluate the progress of your activity.
- By going over the different expenses account numbers, you can easily have an overview of the different expenses that you made.
- The accounting is not just done for the tax authority.

3.3 Cash book

The ideal instrument to manage the income and expenses of one single account (cash, bank account, etc.).

Perfect for keeping the petty cash or to manage individual projects (associations, small companies).

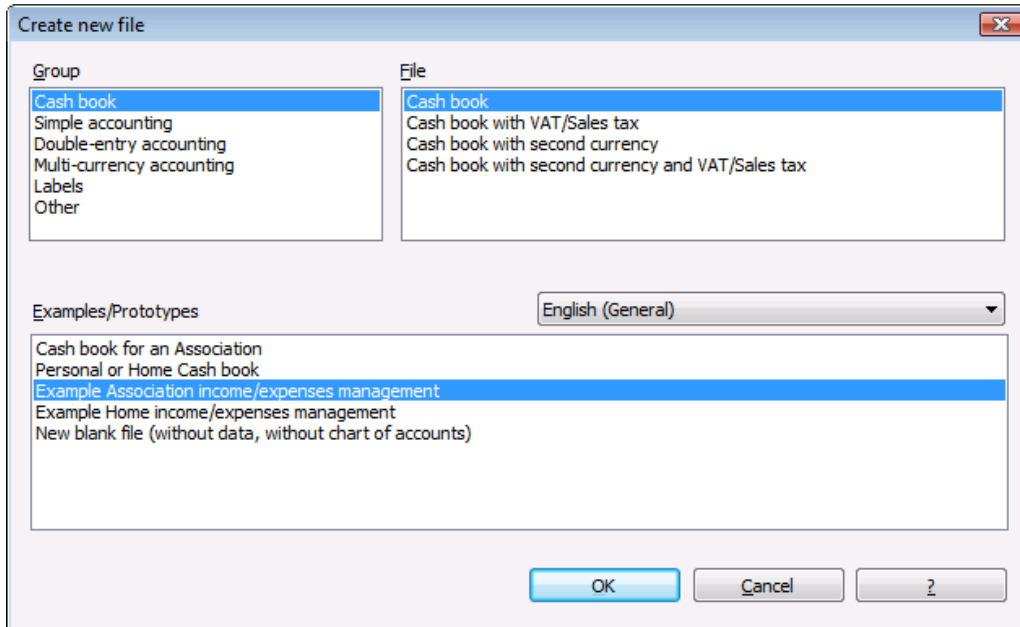
Available with or without VAT/Sales tax.

Characteristics

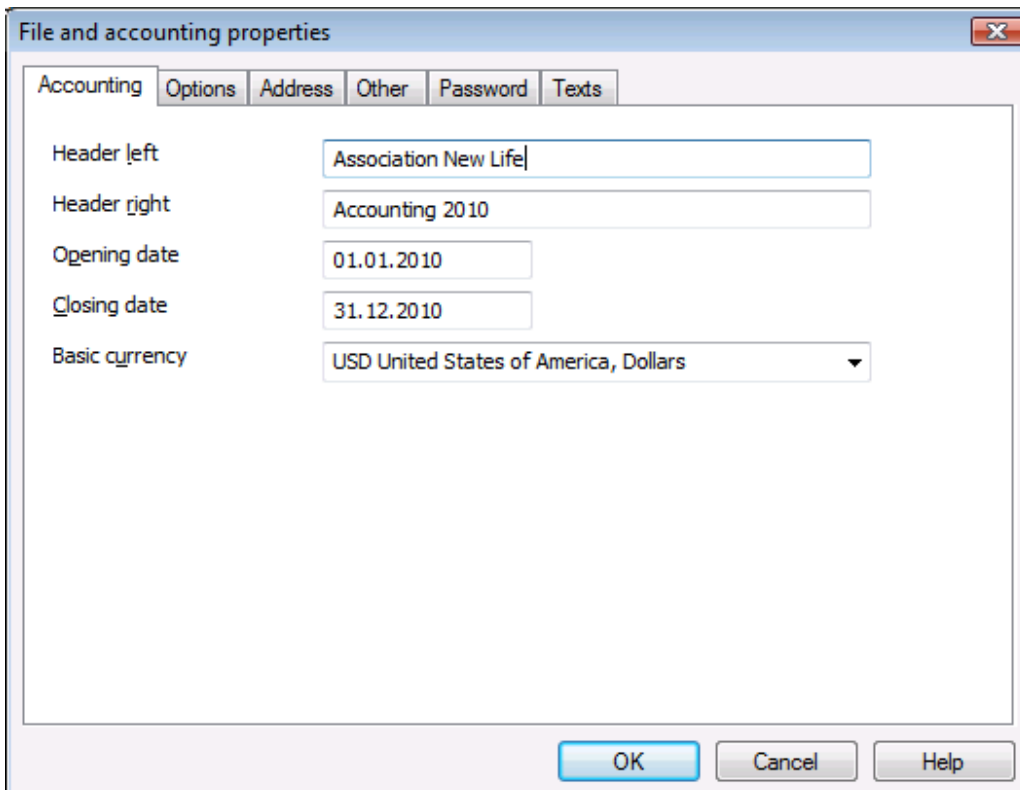
- Manages the receipts and expenses of one single account (for example, cash, current bank or postal account, or other)
- Allows the user to enter the transactions
- In the Cash Book with VAT management, it calculates and furnishes automatic VAT reports
- Elaborates automatically annual and periodical reports, with profit or loss indication, and cash variations.

Getting started

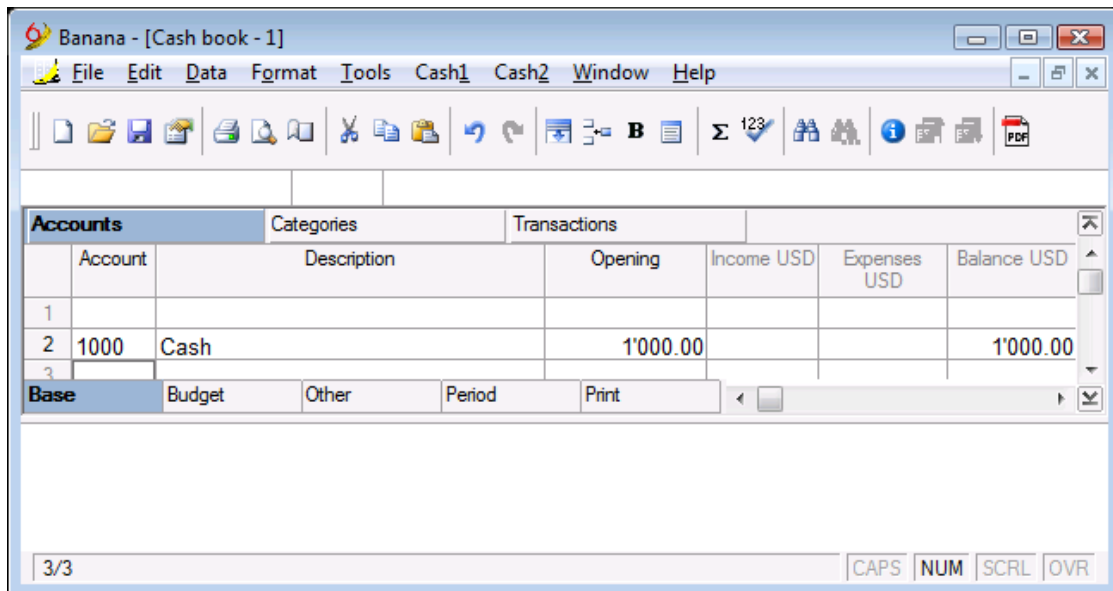
- From the "File" menu, activate the **New** command and select **Cash book**. One can choose between a Cash book with or without VAT/Sales tax. In order to facilitate starting, we advice to open one of the existing templates and elaborate the necessary adjustments.



- Enter the personal data in the File and Accounting properties (Basic data)



- Save the file under a new name
- In the [Accounts](#) table, insert the amount of the opening balance in the **Opening** column. This operation needs to be executed only the first time, when the Cash Book file is created; from then on, at every year end, when creating a New Year, the opening balance is automatically updated.



The screenshot shows the Banana Accounting software interface. The window title is "Banana - [Cash book - 1]". The menu bar includes File, Edit, Data, Format, Tools, Cash1, Cash2, Window, and Help. The toolbar contains various icons for file operations, editing, and printing. The main window displays a table with the following data:

Accounts		Categories	Transactions			
Account	Description	Opening	Income USD	Expenses USD	Balance USD	
1						
2	1000 Cash	1'000.00			1'000.00	
3						

Below the table, there is a "Base" section with fields for Budget, Other, Period, and Print. At the bottom of the window, there is a status bar showing "3/3" and buttons for CAPS, NUM, SCRL, and OVR.

- Customize the [Categories](#) table.

Accounts		Categories		Transactions				
	Group	Category	Description	Gr	Income USD	Expenses USD	Balance USD	
1			INCOME					
2		4000	Withdrawal from current account	4				
3		4005	Various sales	4				
4		4010	Subscription payments	4				
5		4020	Donations	4				
6		4030	Other	4				
7								
8	4		TOTAL INCOME	00				
9								
10			EXPENSES					
11		3000	Purchase stamps	3				
12		3005	Mail letters and packages	3				
13		3010	Mailing supplies	3				
14		3015	Stationery, appliances, cleaning, etc.	3				
15		3020	Rent, electricity, water	3				
16		3025	Telephone and fax	3				
17		3030	Publicity, flyers	3				
18		3035	Agent fees	3				
19		3040	Payment for goods	3				
20		3045	Payments to post office c/c	3				
21		3050	Salaries and personal loans	3				
22		3055	Fees and other permits	3				
23								
24	3		TOTAL EXPENSES	00				
25								
26	00		TOTAL					

- Insert the transactions in the [Transactions](#) table
- After having registered the operations in the Transactions table, the [Enhanced statement](#) can be obtained.

**Association XX
Cash Management 2008**

Estate	01.01.2008	31.12.2008
cash	1'500.00	2'750.00
<u>Total</u>	<u>1'500.00</u>	<u>2'750.00</u>
<u>Estate increase</u>		<u>1'250.00</u>

Operating result	Income	Expenses
Membership payments	80.00	
Donations	2'000.00	
Rent, electricity, water		600.00
Telephone and fax		57.20
Publicity, flyers, printing		289.20
Refund to volunteers		100.00
Small unregistered expenses		83.60
Other	300.00	
<u>Total</u>	<u>2'380.00</u>	<u>1'130.00</u>
<u>Profit</u>		<u>1'250.00</u>

- [How to organize yourself for keeping an accounting.](#)
- Cost centres in the Cash book

3.3.1 Tables

Doing your personal accounting with the Banana Accounting Cash book is very easy, you just have to rename the cash account in the Accounts table and arrange the income and expenses categories in the Categories table.

The "Accounts" table

In the "Accounts" table it is possible to arrange the desired account (cash, bank, post office or other account) depending on the type of business being carried out.

[View of the Accounts table in the Banana Accounting Cash book](#)

Accounts		Categories	Transactions			
	Account	Description	Opening	Income USD	Expenses USD	Balance USD
1						
2	AAAA	account				
3						
Base		Budget	Other	Period	Print	

The "Categories" table

In Banana Accounting, the categories come arranged on the basis of existing models. When it is necessary, existing categories can be modified or new ones can be added.

[View of the Categories table in the Banana Accounting Cash book](#)

Accounts		Categories	Transactions				
	Group	Category	Description	Gr	Income USD	Expenses USD	Balance USD
1			INCOME				
2		4000	Withdrawal from current account	4			
3		4005	Various sales	4			
4		4010	Subscription payments	4			
5		4020	Donations	4			
6		4030	Other	4			
7							
8	4		TOTAL INCOME	00			
9							
10			EXPENSES				
11		3000	Purchase stamps	3			
12		3005	Mail letters and packages	3			
13		3010	Mailing supplies	3			
14		3015	Stationery, appliances, cleaning, etc.	3			
15		3020	Rent, electricity, water	3			
16		3025	Telephone and fax	3			
17		3030	Publicity, flyers	3			
18		3035	Agent fees	3			
19		3040	Payment for goods	3			
20		3045	Payments to post office c/c	3			
21		3050	Salaries and personal loans	3			
22		3055	Fees and other permits	3			
23							
24	3		TOTAL EXPENSES	00			
25							
26	00		TOTAL				

The "Transactions" table

The list of daily income and expenses

Take a few minutes every week to organize the receipts from the income and expenses and to enter the transactions. You can write and correct like a word processor. At the end of the month, you can also print the monthly statement.

Accounts		Categories	Transactions					
	Date	Doc	Description	Income USD	Expenses USD	Category	Category Des.	Balance USD
1								
2								
3								
4								
5								
6								

The columns of the Transactions table in Banana Accounting's Cash book

- Date** The date in which the expense occurred or when income was received
- Document** The receipt/invoice number (this column is not mandatory)
- Description** The description of the income or expense transaction
- Income** The incoming amount (earnings, salary)
- Expenses** The expense amount (costs)
- Category** The category number
- Balance** The progressive balance (calculated by the program)

The program automatically calculates the balances. Errors and differences will show immediately.

3.3.2 Transactions

To enter transactions in the Cash book, activate:

- the Transactions table
- insert the data in the columns: the date, description, the incoming or expense amount of the account; in the "Category" column, the category number associated with the type of income or expense (for example: sales, rent, etc.) is being inserted.

The **Balance** column is automatically updated by the software, after every transaction.

To accelerate entering the transactions, consult [Repetitive operations](#).

Attention: to deactivate last year's smart fill, the user must deactivate the option "Smart fill with transactions from previous year" (File menu, File and accounting properties command).

Transaction examples without VAT/Sales tax

Accounts		Categories		Transactions		VAT codes					
Date	Doc	Description	Income USD	Expenses USD	Category	Category Des.	Balance USD				
1	02.01.2010										
		paper		30.00	3050	Publicity, flyers, printing	1'470.00				
2	06.01.2010			259.20	3050	Publicity, flyers, printing	1'210.80				
3	12.01.2010			57.20	3040	Telephone and fax	1'153.60				
4	13.01.2010			100.00	3055	Refund to volunteers	1'053.60				
5	23.01.2010		20.00		4010	Membership payments	1'073.60				
6	23.01.2010		20.00		4010	Membership payments	1'093.60				
7	23.01.2010		20.00		4010	Membership payments	1'113.60				
8	23.01.2010		20.00		4010	Membership payments	1'133.60				
Base		Cost centers	Exp. Date	Lock							
F6 Key = increase date by a day											
1000	cash		20.00	2750.00							
4010	Membership payments		20.00	80.00							
6/12								CAPS	NUM	SCRL	OVR

Transaction examples with VAT/Sales tax

Accounts		Categories		Transactions		VAT codes					
Date	Doc	Description	Income USD	Expenses USD	Category	Balance USD	VAT	%VAT	NonDec	VAT Acc USD	
1	03.01.2010	2	Sale products	4'000.00	4000	5'500.00	S10	-10.00		-363.64	
2	04.01.2010	3	Pay rent		3025	5'000.00					
3	04.01.2010	4	Pay window dresser		3040	4'300.00					
4	04.01.2010	5	Salary: Mark		3060	3'300.00					
5	04.01.2010	6	Salary: Laura		3060	2'300.00					
6	04.01.2010	7	Postal fees		3000	2'285.00					
7	05.01.2010	8	Lunch with agent		3050	2'235.00	P5	5.00		2.38	
8	05.01.2010	9	Postal fees		3010	2'225.00					
Base		Complete VAT	Cost centers	Exp. Date	Lock						
F6 Key = increase date by a day											
1000	cash		4'000.00	2'025.00							
4000	Sales		3'636.36	3'636.36							
3070	Automatic VAT		363.64	361.26							
S10	Sales at 10%										
1/10								CAPS	NUM	SCRL	OVR

Note: In the Transactions table, instead of the account number, write the text you wish to find.

The software will show in the window at the bottom of the screen the list with all the accounts containing the entered text. With the right arrow key you can move directly in the list. You can select the desired account number by double-clicking it with your mouse or by pressing the Enter key.

After having entered the transactions, in order to display the movements of an account or a category, double click on the account- or category number:

Example

In the category card, the presentation of the transactions is very similar to the one of the Transactions table.

Accounts		Categories	Transactions	3050 Publicity, flyer...			
	Date	Doc	Description	Income USD	Expenses USD	Category	Balance USD
1	02.01.2010		paper		30.00	3050	-30.00
2	06.01.2010		material for photographic competition		259.20	3050	-289.20
3			Total transactions		289.20		-289.20
Base		Cost centers	Exp. Date				
1000	cash			-30.00	2750.00		
3050	Publicity, flyers, printing			-30.00	-289.20		

1/3 CAPS NUM SCRL OVR

In every transaction row, the balance of the cash account or the category is automatically reported.

3.3.3 Statement

The main Cash Book print-out is the Enhanced Statement. Other [print-outs](#) are possible and they are (or not) in common with the other accounting types.

Before visualizing the Enhanced Statement, it is necessary to recheck the accounting to make sure there are no mistakes, by means of the **Recheck accounting (Shift+F9)** command from the **Cash1** menu.

With this command:

- The categories will be checked
- The transactions will be checked
- The totals and balances will be recalculated

Final Statement

If the **Enhanced statement** command (Cash1 menu) is selected, the opening and closing balances as well as the operating results deriving from income and expenses will be obtained automatically.

**Smith Family
2008 accounting**

Estate	01.01.2008	31.12.2008
Cash	500.00	317.80
<u>Total</u>	<u>500.00</u>	<u>317.80</u>
<u>Estate decrease</u>		<u>-182.20</u>
Operating result	Income	Expenses
Robert Salary	2'100.00	
Mary Salary	1'750.00	
Food purchases		318.00
Telephone expenses		57.20
Kindergarden daughter Julia		292.00
Health insurance, other insurances		2'380.00
Petrol, train season ticket, bus		185.00
work expenses		550.00
undocumented expenses		250.00
<u>Total</u>	<u>3'850.00</u>	<u>4'032.20</u>
<u>Loss</u>		<u>-182.20</u>

The Banana Accounting Cash book can be downloaded free on the following website: www.banana.ch

3.4 Simple accounting

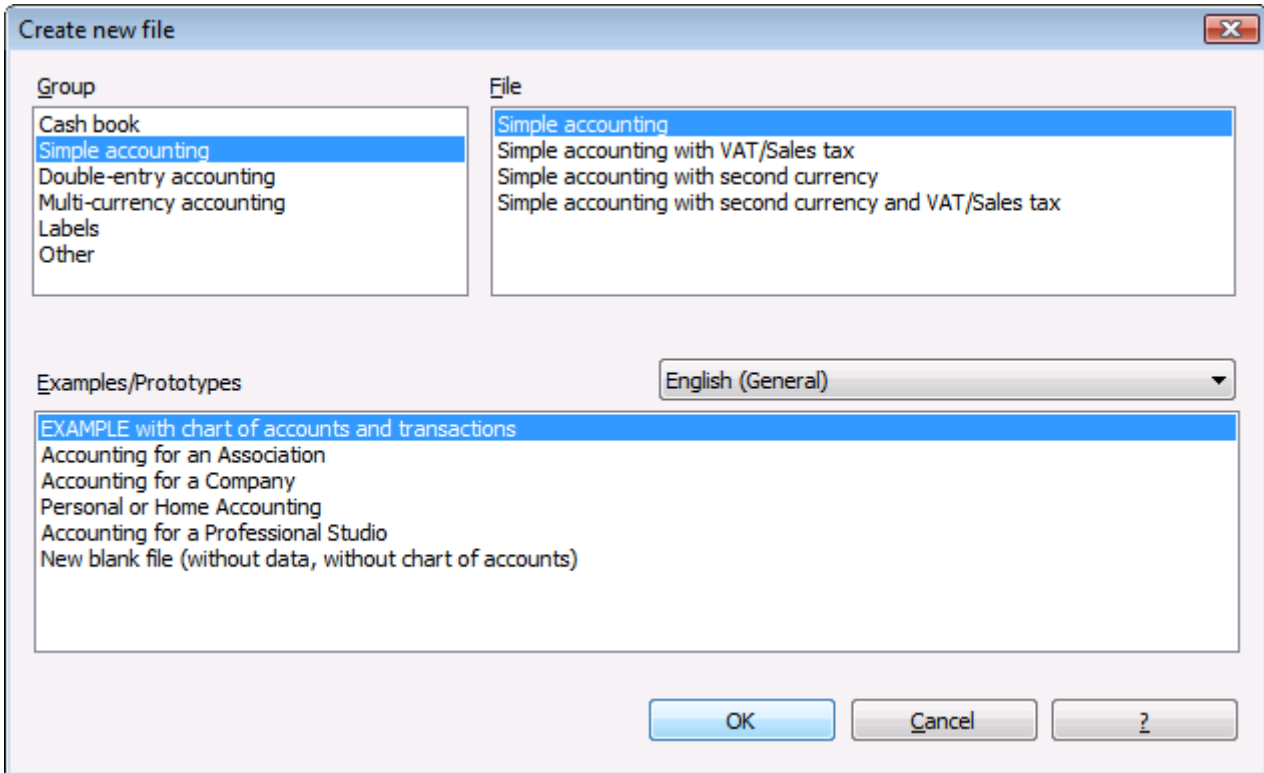
The Simple accounting is ideal for small businesses and associations. It allows the user to manage the receipts and expenses of several accounts. In order to organize your documentation, please consult [organizing the documents](#).

Characteristics

- Manages the accounts that are part of one's own estate (cash, bank, post, clients...)
- Manages the income and expenses (Categories table)
- Calculates and presents the account and category balances also in the second currency.
- In the accounting with VAT/Sales tax, provides also automatic VAT reports
- Elaborates automatic annual/periodical reports, with profit or loss indication, and the increase or decrease of the estate.

How to start

- From the **File** menu, activate the **New** command and select **Simple accounting**. You can choose a Simple accounting with or without VAT management. Our advice is to select a preset model or example.



- Adapt the data of the **File and Accounting properties** (this Window will pop-up automatically when creating a new file, or it can be recalled anytime by choosing the **File and Accounting properties** command from the **File** menu)

File and accounting properties

Accounting Options Address Other Password Texts

Header left: Association New Life

Header right: Accounting 2010

Opening date: 01.01.2010

Closing date: 31.12.2010

Basic currency: USD United States of America, Dollars

OK Cancel Help

- Insert the opening balances in the **Opening** column. Please remember that, for the Liabilities' accounts (f.i. debts), the opening balance should be preceded by the minus (-) sign. This operation needs to be executed only the first year; from then on, at every year end, when creating a New Year, the opening balance is automatically transferred.

Accounts		Categories		Transactions				
Group	Account	Description	Gr	Opening	Income USD	Expenses USD	Balance USD	
1	1000	Cash	1	1'000.00			1'000.00	
2	1010	Post office current account	1	2'500.00			2'500.00	
3	1020	Bank 1	1	35'000.00			35'000.00	
4	1100	Clients	1	12'000.00			12'000.00	
5	1150	Prepaid taxes	1					
6	1200	Inventory	1	6'500.00			6'500.00	
7	1300	Transitory assets	1	560.00			560.00	
8	1310	Machinery and appliances	1	6'800.00			6'800.00	
9	1320	Office furniture	1	9'800.00			9'800.00	
10	1330	Computer	1	5'600.00			5'600.00	
11	1340	Software	1	3'500.00			3'500.00	
12	1350	Car	1	18'000.00			18'000.00	
13	1360	Real Estate	1	200.00			200.00	
14	2000	Suppliers	1	-9'500.00			-9'500.00	
15	2100	Bank loan c/c	1	-5'000.00			-5'000.00	
16								
17	1	TOTAL		86'960.00			86'960.00	

Base Budget Other Period Print

- In the Categories Table, arrange the income (earnings/revenue) and expense (expenses/costs) categories, assigning each one a code, description and the belonging group. The categories should not have any opening balances at the beginning of the year.
- Enter the **accounting transactions** in the Transactions table.
- After entering the transactions you can easily obtain the Enhanced Statement:

Company XXX		
Accounting 2010		
Estate	01.01.2010	31.12.2010
Cash	1'000.00	9'270.00
Post office current account	2'500.00	2'150.00
Bank 1	35'000.00	33'200.00
Clients	12'000.00	12'000.00
Inventory	6'500.00	6'500.00
Transitory assets	560.00	560.00
Machinery and appliances	6'800.00	6'800.00
Office furniture	9'800.00	9'800.00
Computer	5'600.00	5'600.00
Software	3'500.00	3'500.00
Car	18'000.00	18'000.00
Real Estate	200.00	200.00
Suppliers	-9'500.00	-9'500.00
Bank loan c/c	-5'000.00	-5'000.00
<u>Total</u>	<u>86'960.00</u>	<u>93'080.00</u>
<u>Estate increase</u>	<u>-.-</u>	<u>6'120.00</u>
Operating result	Income	Expenses
Purchase goods for resale	-.-	1'500.00
Electricity	-.-	200.00
Telephone, Fax, post office, office supplies	-.-	180.00
Income from sales	8'000.00	-.-
<u>Total</u>	<u>8'000.00</u>	<u>1'880.00</u>
<u>Profit</u>	<u>-.-</u>	<u>6'120.00</u>

3.4.1 Tables

The Accounts Table

In the Accounts Table, arrange the accounts belonging to the estate, assigning a code, description and the groups to which they belong.

Accounts		Categories		Transactions				
Group	Account	Description	Gr	Opening	Income USD	Expenses USD	Balance USD	
1	1000	Cash	1	1'000.00			1'000.00	
2	1010	Post office current account	1	2'500.00			2'500.00	
3	1020	Bank 1	1	35'000.00			35'000.00	
4	1100	Clients	1	12'000.00			12'000.00	
5	1150	Prepaid taxes	1					
6	1200	Inventory	1	6'500.00			6'500.00	
7	1300	Transitory assets	1	560.00			560.00	
8	1310	Machinery and appliances	1	6'800.00			6'800.00	
9	1320	Office furniture	1	9'800.00			9'800.00	
10	1330	Computer	1	5'600.00			5'600.00	
11	1340	Software	1	3'500.00			3'500.00	
12	1350	Car	1	18'000.00			18'000.00	
13	1360	Real Estate	1	200.00			200.00	
14	2000	Suppliers	1	-9'500.00			-9'500.00	
15	2100	Bank loan c/c	1	-5'000.00			-5'000.00	
16								
17	1	TOTAL		86'960.00			86'960.00	
Base	Budget	Other	Period	Print				

Continue entering the opening balances in the **Opening** column of the Accounts Table.

The Categories Table

In the Categories Table, arrange the income (earnings/revenue) and expense (expenses/costs) categories, assigning each one a code, description and the belonging group. The categories should not have any opening balances at the beginning of the year.

Accounts		Categories		Transactions				
Group	Category	Description	Gr	Income USD	Expenses USD	Balance USD		
1		EXPENSES						
2	3000	Purchase goods for resale	3					
3	3100	Salaries	3					
4	3110	Social contributions	3					
5	3120	Pension fund	3					
6	3130	Accident insurance	3					
7	3140	Insurances	3					
8	3200	Rent	3					
9	3210	Upkeep machinery and appliances	3					
10	3220	Car expenses	3					
11	3250	Electricity	3					
12	3270	Telephone, Fax, post office, office supplies	3					
13	3290	Publicity	3					
14	3300	Interest on bank loan	3					
15	3310	Bank and current account fees	3					
16	3330	Ammortize real estate	3					
17	3340	Taxes	3					
18	3	TOTAL EXPENSES	00					
19								
20		INCOME						
21	4000	Income from services	4					
22	4100	Income from sales	4					
23	4200	Other income	4					
24	4	TOTAL INCOME	00					
25								
26	00	TOTAL						
Base	Budget	Other	Period	Print				

The Transactions table

This is where the daily income and expense transactions need to be entered. It takes a few minutes every week to record the daily accounting operations based on the accounting documents.

Accounts		Categories	Transactions				
	Date	Doc	Description	Income USD	Expenses USD	Account	Category
1	03.01.2010		Withdrawal from post office account	350.00		1000	1010
2	05.01.2010		Office supplies		80.00	1000	3270
3	06.01.2010		Sales in cash	8'000.00		1000	4100
4	10.01.2010		Purchase goods by Company 1		1'500.00	2000	3000
5	28.01.2010		Payment Company 1 invoice	1'500.00		2000	1020
6	01.02.2010		Payment Electricity and Phone		300.00	1020	
7	01.02.2010		Electricity		200.00		3250
8	01.02.2010		Telephone		100.00		3270

Base Cost centers Exp. Date Lock < >

1/8 CAPS NUM SCRL OVR

The columns of the Transactions table in Banana's Simple accounting

Date	the date in which an expense occurred or income was received
Document	code number of the invoice/receipt (column not obligatory)
Description	description of the income or expense transaction
Amount	the income or expense amount (the expense must have the (-) sign in front)
Account	the estate account code related to the operation
Category	the category code related to the operation

After every transaction entered all balances are automatically updated. Errors and differences will show immediately.

The Account/Category Card

The Account/Category Card is the list of all transactions belonging to a specific account or category. To obtain the account/category card, double-click on the account or category number.

Accounts		Categories	Transactions	1000 Cash				
	Date	Doc	Description	Income USD	Expenses USD	Account	Category	Balance USD
1			Initial balance					1'000.00
2	03.01.2010		Withdrawal from post office account	350.00		1000	1010	1'350.00
3	05.01.2010		Office supplies		80.00	1000	3270	1'270.00
4	06.01.2010		Sales in cash	8'000.00		1000	4100	9'270.00
5			Total transactions	8'350.00	80.00			9'270.00

Base Cost centers Exp. Date < >

1/5 CAPS NUM SCRL OVR

In every transaction row, the account/category balance is automatically reported.

3.4.2 Transactions

The transactions are entered in the **Transactions** table.

Insert the data in the columns: the date, description, the incoming or expense amount, the account, the category.

Income/Expenses: the amount coming in/going out.

Account: one of the estate accounts (cash, bank, post, clients, suppliers,...) is entered.

Category: an income or expense category is being entered

To accelerate entering the transactions, consult [Repetitive operations](#).

Attention: to deactivate last year's smart fill, the user must deactivate the option "Smart fill with transactions from previous year" (File menu, File and accounting properties command).

Examples of transactions without VAT

Accounts		Categories		Transactions			
Date	Doc	Description	Income USD	Expenses USD	Account	Category	Category Des.
1	03.01.2010	1	Withdrawal from post office account	350.00		1000	1010 Post office current account
2	05.01.2010	2	Office supplies		80.00	1000	3260 Office supplies
3	06.01.2010	3	Sales in cash	8'000.00		1000	4100 Income from sales
4	10.01.2010	4	Purchase goods by Company 1		1'500.00	2000	3000 Purchase goods for resale
5	28.01.2010	5	Payment Company 1 invoice	1'500.00		2000	1020 Bank 1
6	01.02.2010	6	Payment Electricity and Phone		300.00	1020	
7	01.02.2010	6	Electricity		200.00		3250 Electricity
8	01.02.2010	6	Telephone		100.00		3270 Telephone, Fax

Base Cost centers Exp. Date Lock

F6 Key = automatic progressive numbering or paste memorized texts
 3270 Telephone, Fax -100.00 -100.00

8/8 CAPS NUM SCRL OVR

Examples of transactions with VAT

Accounts		Transactions		Totals		VAT codes			
Date	Doc	Description	Debit A/C	Credit	Amount USD	VAT	%VAT	NonDec	VAT Acc USD
1	03.01.2010		1000	1010	350.00				
2	05.01.2010		3260	1000	80.00	P5	5.00		3.81
3	06.01.2010		1000	4100	8'000.00	S10	-10.00		-727.27
4	10.01.2010		3000	SU.001	1'500.00	P10	10.00		136.36
5	28.01.2010		SU.001	1020	1'500.00				
6	01.02.2010			1020	300.00				

Base Complete VAT Cost centers Exp. Date Lock

F6 Key = import row values with similar text
 3000 Purchase goods for resale 1'363.64 1'363.64
 SU.001 Company 1 -1'500.00 -500.00
 2070 Automatic VAT 136.36 -587.10
 P10 Purchase goods at 10%

4/9 CAPS NUM SCRL OVR

Note: In the Transactions table, instead of the account number, write the text you wish to find.

The software will show in the window at the bottom of the screen the list with all the accounts containing the entered text. With the right arrow key you can move directly in the list. You can select the desired account number by double-clicking it with your mouse or by pressing the Enter key.

After having entered the transactions, in order to display the movements of an account or a category, double click on the account- or category number:

Example

In the account- or category card, the presentation of the transactions is very similar to the ones of the Transactions table.

Accounts		Categories		Transactions		1010 Post office cur...		
Date	Doc	Description	Income USD	Expenses USD	Account	Category	Balance USD	
1		Initial balance					2'500.00	
2	03.01.2010	Withdrawal from post office account		350.00	1000	1010	2'150.00	
3		Total transactions		350.00			2'150.00	

Base Cost centers Exp. Date

Accounts		Categories	Transactions	3000 Purchase good...				
	Date	Doc	Description	Income USD	Expenses USD	Account	Category	Balance USD
1	10.01.2010		Purchase goods by Company 1		1'500.00	2000	3000	-1'500.00
2			Total transactions		1'500.00			-1'500.00
Base		Cost centers	Exp. Date					

In every transaction row, the account/category balance is automatically reported.

3.4.3 Enhanced Statement

The Enhanced Statement is calculated and visualized by means of the command **Enhanced Statement**, from the Simple1 menu.

In the window that appears, a series of options can be selected so that more information can be included.

The Enhanced Statement gives an overview of the advancement of the estate situation and the operating result of the year. This function is present in the Cash book and the Simple accounting.

Company XXX Accounting 2010

Estate	01.01.2010	31.12.2010
Cash	1'000.00	9'270.00
Post office current account	2'500.00	2'150.00
Bank 1	35'000.00	33'200.00
Clients	12'000.00	12'000.00
Inventory	6'500.00	6'500.00
Transitory assets	560.00	560.00
Machinery and appliances	6'800.00	6'800.00
Office furniture	9'800.00	9'800.00
Computer	5'600.00	5'600.00
Software	3'500.00	3'500.00
Car	18'000.00	18'000.00
Real Estate	200.00	200.00
Suppliers	-9'500.00	-9'500.00
Bank loan c/c	-5'000.00	-5'000.00
<u>Total</u>	<u>86'960.00</u>	<u>93'080.00</u>
<u>Estate increase</u>	<u>-.-</u>	<u>6'120.00</u>
Operating result	Income	Expenses
Purchase goods for resale	-.-	1'500.00
Electricity	-.-	200.00
Telephone, Fax, post office, office supplies	-.-	180.00
Income from sales	8'000.00	-.-
<u>Total</u>	<u>8'000.00</u>	<u>1'880.00</u>
<u>Profit</u>	<u>-.-</u>	<u>6'120.00</u>

3.5 Double-entry accounting

The professional instrument to manage assets, liabilities, expenses and income according to the international rules of the Double-entry (debit and credit). Charts of accounts that can be personalized, VAT/sales tax options, data import and export are only a few of the numerous functions.

See also: [How to get organized](#)

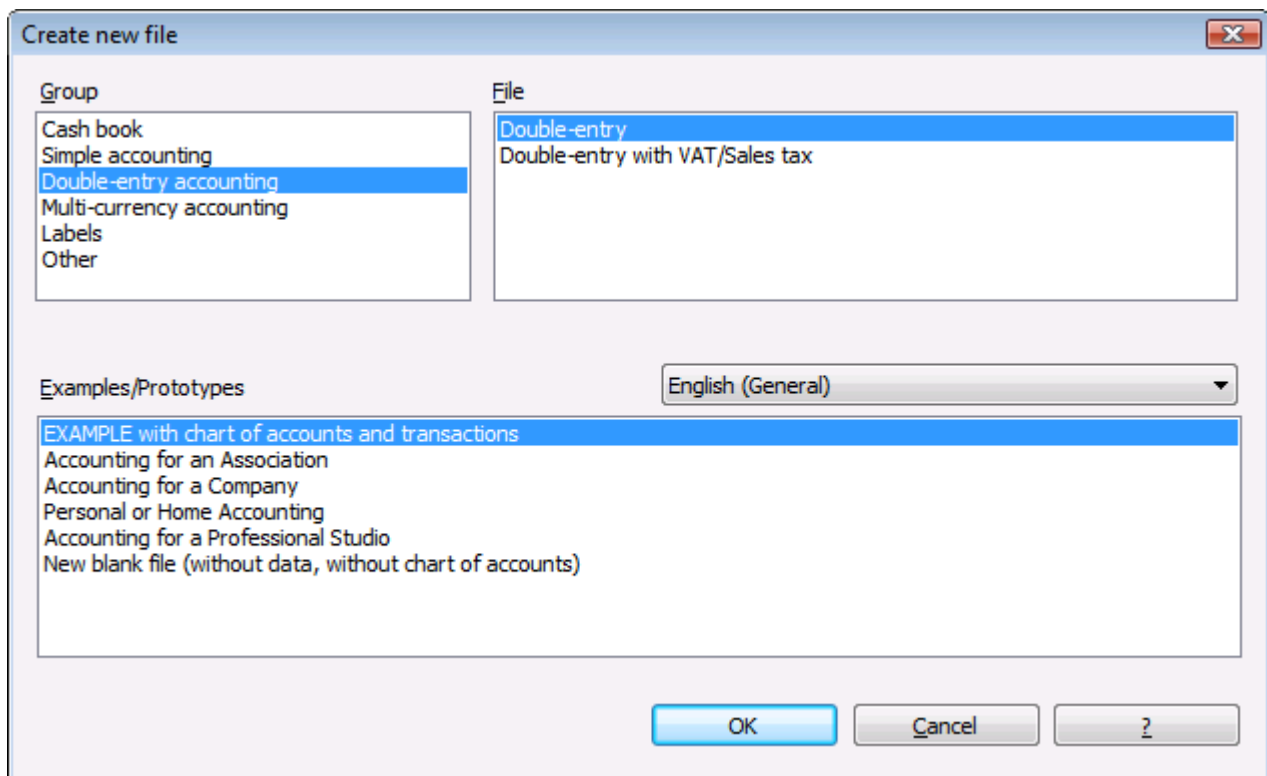
Double-entry accounting is mandatory for all companies or other entities who, by law, are obliged to present a Balance Sheet and a Profit/loss Statement.

Characteristics

- Manages the estate accounts and the profit/loss accounts (assets, liabilities, expenses and revenue)
- The accounting type with VAT features the VAT calculations and VAT reports
- Produces all the accounting registrations: journal, account cards, balances by period and annual balances
- Exports data to Excel, Html, Xml
- Imports data from a Cash book or Simple accounting file and in a text format
- Imports data from bank statements in MT 940, QIF, QFX, Postfinance and Raiffeisen format

When creating a new accounting file, it is always better to open an already set example and adapt it to one's own needs, instead of starting from zero.

- Choose the type of accounting needed and select in "Examples/Prototypes" the example that best suits your needs



- Define the Accounting Properties

File and accounting properties

Accounting Options Address Other Password Texts

Header left: Company XX

Header right: Accounting 2010

Opening date: 01.01.2010

Closing date: 31.12.2010

Basic currency: USD United States of America, Dollars

OK Cancel Help

- Save the file under a new name (Save as...)
- In the Accounts Table, make all the necessary changes to personalize your charts of accounts: you can add or delete lines, change the accounts numbers and descriptions, create more groups, etc.

Accounts			Transactions	Totals				
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
4	1		ASSETS					
5		1000	Cash	1	1			
6		1010	Post office current account	1	1			
7		1020	Bank 1	1	1			
8		1100	Clients	1	1			
9	10		Total Clients		1			
10		1150	Prepaid taxes	1	1			
11		1200	Inventory	1	1			
12		1300	Transitory assets	1	1			
13		1310	Machinery and appliances	1	1			
14		1320	Office furniture	1	1			
15		1330	Computer	1	1			
16		1340	Software	1	1			
17		1350	Car	1	1			
18		1360	Real Estate	1	1			
19	1		TOTAL ASSETS		00			
Base	Transaction	Budget	Previous	Other	Print			

Accounts				Transactions		Totals			
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
4	1			ASSETS					
5			1000	Cash	1	1			
6			1010	Post office current account	1	1			
7			1020	First Los Angeles Bank	1	1			
8									
9			1100	Clients	1	1			
10		10		Total Clients		1			
11			1150	Prepaid taxes	1	1			
12			1200	Inventory	1	1			
13			1300	Transitory assets	1	1			
14			1310	Machinery and applicances	1	1			
15			1320	Office furniture	1	1			
16			1330	Computer	1	1			
17			1340	Software	1	1			
18			1350	Car	1	1			
19			1360	Real Estate	1	1			
Base		Transaction	Budget	Previous	Other	Print			

In case an account is missing, just move to the Accounts table, add a new row and complete it with the account number, the description, the Bclass and the Group in order to create a new account.

For more information on how to create a Chart of Accounts, please consult the section [Groupings in the Chart of Accounts](#).

- Save your file and go to the [Transactions Table](#) to enter your [accounting transactions](#).

The Results

Example of a [Enhanced balance sheet by groups](#) at Year's end:

BALANCE SHEET		
Assets		
		%
Cash	560.00	0.3%
Post office current account	43900.00	24.4%
Bank current account	79500.00	44.2%
Clients	-21000.00	-11.7%
Current assets	102'960.00	57.2%
Inventory	7900.00	4.4%
Equipment	35000.00	19.4%
Furniture	9600.00	5.3%
Machinery	20000.00	11.1%
Software	4500.00	2.5%
Fixed assets	77'000.00	42.8%
TOTAL ASSETS	179'960.00	100.0%
LIABILITIES		
		%
Suppliers	3600.00	2.0%
Bank Loan c/c	6900.00	3.8%
Transitory liabilities	11900.00	6.6%
Current liabilities	22'400.00	12.4%
Brought forward profit or loss	6200.00	3.4%
Start-up capital	140360.00	78.0%
Legal deposit	4600.00	2.6%
Profit	6'400.00	3.6%
Capital	151'160.00	84.0%
TOTAL LIABILITIES	179'960.00	100.0%

PROFIT/LOSS STATEMENT		
REVENUE		
		%
Sales product A	46'500.00	55.0%
Sales product B	22'600.00	26.7%
Total revenue from sales	69'100.00	81.7%
Miscellaneous income	15'500.00	18.3%
Total other revenue	15'500.00	18.3%
TOTAL REVENUE	84'600.00	100.0%
EXPENSES		
		%
Product A Cost	26'900.00	34.4%
Total costs materials	26'900.00	34.4%
Salaries expense	32'500.00	41.6%
Social Contributions	6'900.00	8.8%
Consulting fees	5'000.00	6.4%
Total personnel expenses	44'400.00	56.8%
Publicity	3'700.00	4.7%
Utilities	3'200.00	4.1%
Total general expenses	6'900.00	8.8%
TOTAL EXPENSES	78'200.00	100.0%
Profit	6'400.00	8.2%

3.5.1 Liabilities and Income are negative?

Yes. In double-entry accounting, the balances can be in debit or credit. Banana indicates that an account is in credit by writing the amount in negative. The assets and the expenses are usually in debit, whereas the liabilities and the income are in credit. The negative sign is a convention, other programs use letters (D, C) or brackets.

See also in: [Mathematical basis of the Double-entry accounting](#).

3.5.2 Tables

Accounts table

In the Accounts table, the Chart of Accounts is being entered: The Assets and Liabilities accounts make up the Balance Sheet, the Expenses and Income (Revenue) make up the Profit & Loss Statement.

For every account, enter:

- the description
- the BClass (1 for Assets, 2 for Liabilities, 3 for Expenses, 4 for Income)

- the Gr to which the account belongs
- the opening balance in case Banana Accounting is being used for the first time (in the following accounting years, the transfer of the balances takes place automatically with the **Create New Year** function)

In Banana Accounting, you must always remember:

- The debit balances are positive
- The credit balances are negative (with a minus sign in front).

Please note: this rule only applies when you manually insert opening balances.

To correctly configurate and set up the chart of accounts, we advice you to study the lesson "[Groupings in the Chart of accounts](#)"

Assets and Liabilities

Accounts			Transactions	Totals	VAT codes			
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
2	*			BALANCE SHEET				
3	1			ASSETS				
4			1000	Cash	1	1		
5			1010	Post office current account	1	1		
6			1020	Bank 1	1	1		
7			1100	Clients	1	1		
8		10		Total Clients		1		
9			1150	Prepaid taxes	1	1		
10			1200	Inventory	1	1		
11			1300	Transitory assets	1	1		
12			1310	Machinery and applicances	1	1		
13			1320	Office furniture	1	1		
14			1330	Computer	1	1		
15			1340	Software	1	1		
16			1350	Car	1	1		
17			1360	Real Estate	1	1		
18		1		TOTAL ASSETS		00		
19								
20	2			LIABILITIES				
21			2000	Suppliers	2	2		
22			2070	Automatic VAT	2	2		
23			2080	VAT Revenue Authority	2	2		
24			2100	Bank loan c/c	2	2		
25			2110	Transitory liabilities	2	2		
26			2120	Start-up capital	2	2		
27			2130	Private account	2	2		
28			2200	Reserves	2	2		
29			2300	Profit or loss brought forward	2	2		
30		2301		Profit or loss of the current year		2		
31		2		TOTAL LIABILITIES		00		
32								
33		00		Difference should be = 0 (blank cell)				

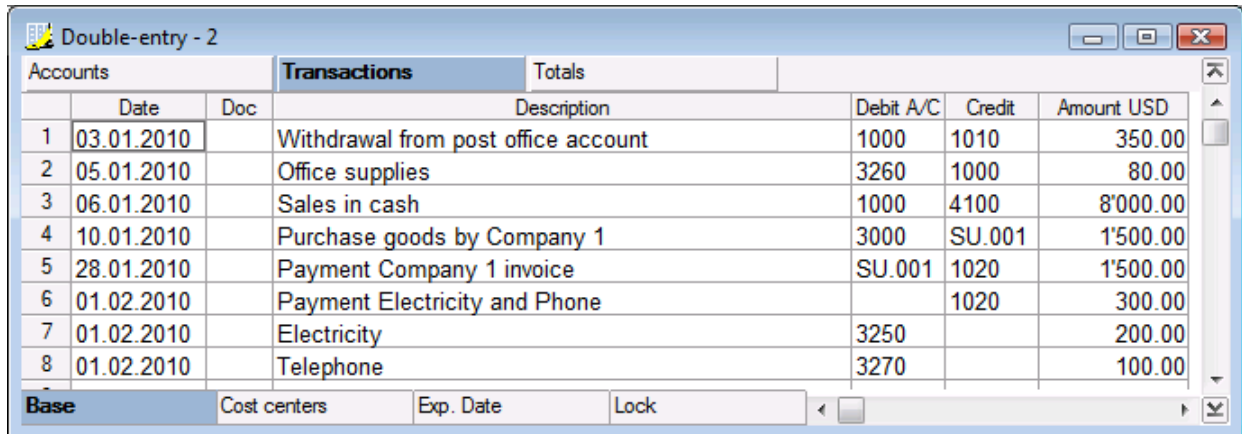
Expenses and Income

Accounts			Transactions	Totals	VAT codes		
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
36	*		PROFIT/LOSS STATEMENT				
37	3		EXPENSES				
38		3000	Purchase goods for resale	3	3		1'363.64
39		3100	Salaries	3	3		
40		3110	Social contributions	3	3		
41		3120	Pension fund	3	3		
42		3130	Accident insurance	3	3		
43		3140	Health insurance	3	3		
44		3200	Rent	3	3		
45		3210	Upkeep machinery and appliances	3	3		
46		3220	Car expenses	3	3		
47		3230	Other insurances	3	3		
48		3240	Fees	3	3		
49		3250	Electricity	3	3		200.00
50		3260	Office supplies	3	3		76.19
51		3270	Telephone, Fax	3	3		100.00
52		3280	Mailing fees	3	3		
53		3290	Publicity	3	3		
54		3300	Interest on bank loan	3	3		
55		3310	Bank and current account fees	3	3		
56		3320	Ammortize machinery and appliances	3	3		
57		3330	Ammortize real estate	3	3		
58		3340	Taxes	3	3		
59	3		TOTAL EXPENSES		02		1'739.83
60							
61	4		REVENUE				
62		4000	Income from services	4	4		
63		4100	Income from sales	4	4		-7'272.73
64		4200	Other income	4	4		
65	4		TOTAL REVENUE		02		-7'272.73
66							
67	02		Profit(-) Loss(+) from Profit & Loss Statement		2301		-5'532.90
Base	Transaction	Budget	Previous	Other	Print		

The total debit balance must be equal to the total credit balance

Transactions table

In the Transactions table, all the accounting transactions are being inserted; it represents the **Journal**.



Accounts		Transactions	Totals			
	Date	Doc	Description	Debit A/C	Credit	Amount USD
1	03.01.2010		Withdrawal from post office account	1000	1010	350.00
2	05.01.2010		Office supplies	3260	1000	80.00
3	06.01.2010		Sales in cash	1000	4100	8'000.00
4	10.01.2010		Purchase goods by Company 1	3000	SU.001	1'500.00
5	28.01.2010		Payment Company 1 invoice	SU.001	1020	1'500.00
6	01.02.2010		Payment Electricity and Phone		1020	300.00
7	01.02.2010		Electricity	3250		200.00
8	01.02.2010		Telephone	3270		100.00

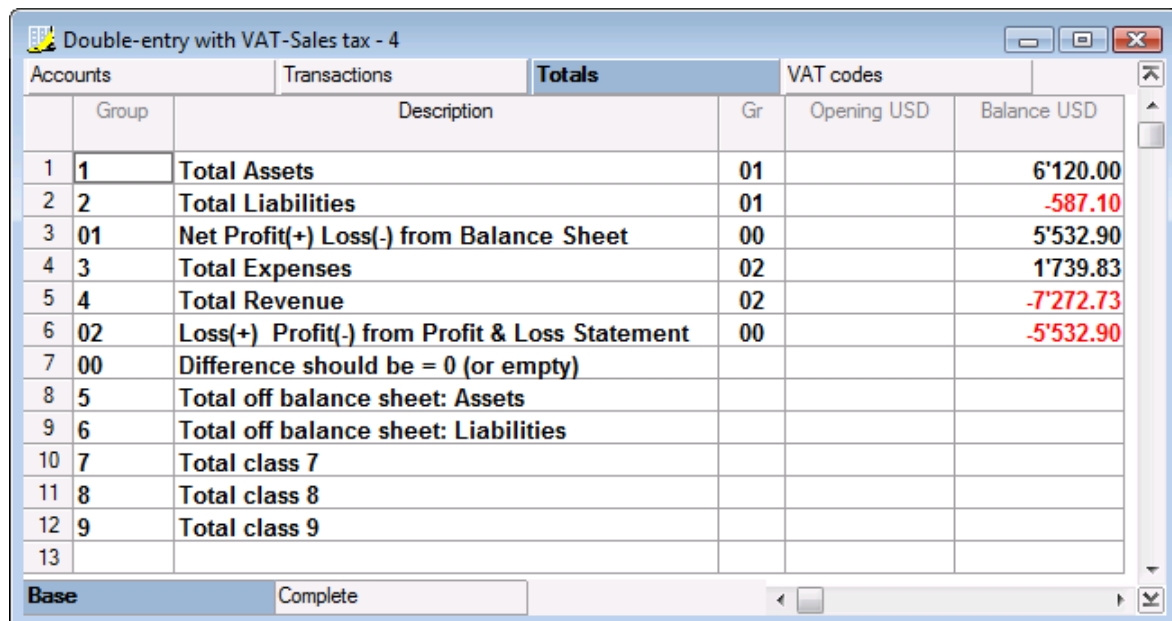
Base Cost centers Exp. Date Lock

The columns of Transactions table:

Date	The date in which the payment, purchase or invoicing occur
Document	The receipt number
Description	Indicates the cause of the accounting registration
Debit A/C	The number/code of the registered debit account
Credit	The number/code of the registered credit account
Amount	The amount resulted from the receipt

Totals table

The Totals table shows the totals per Group and serves to double check whether the accounting balances. It is calculated automatically by the program and the user cannot edit it.



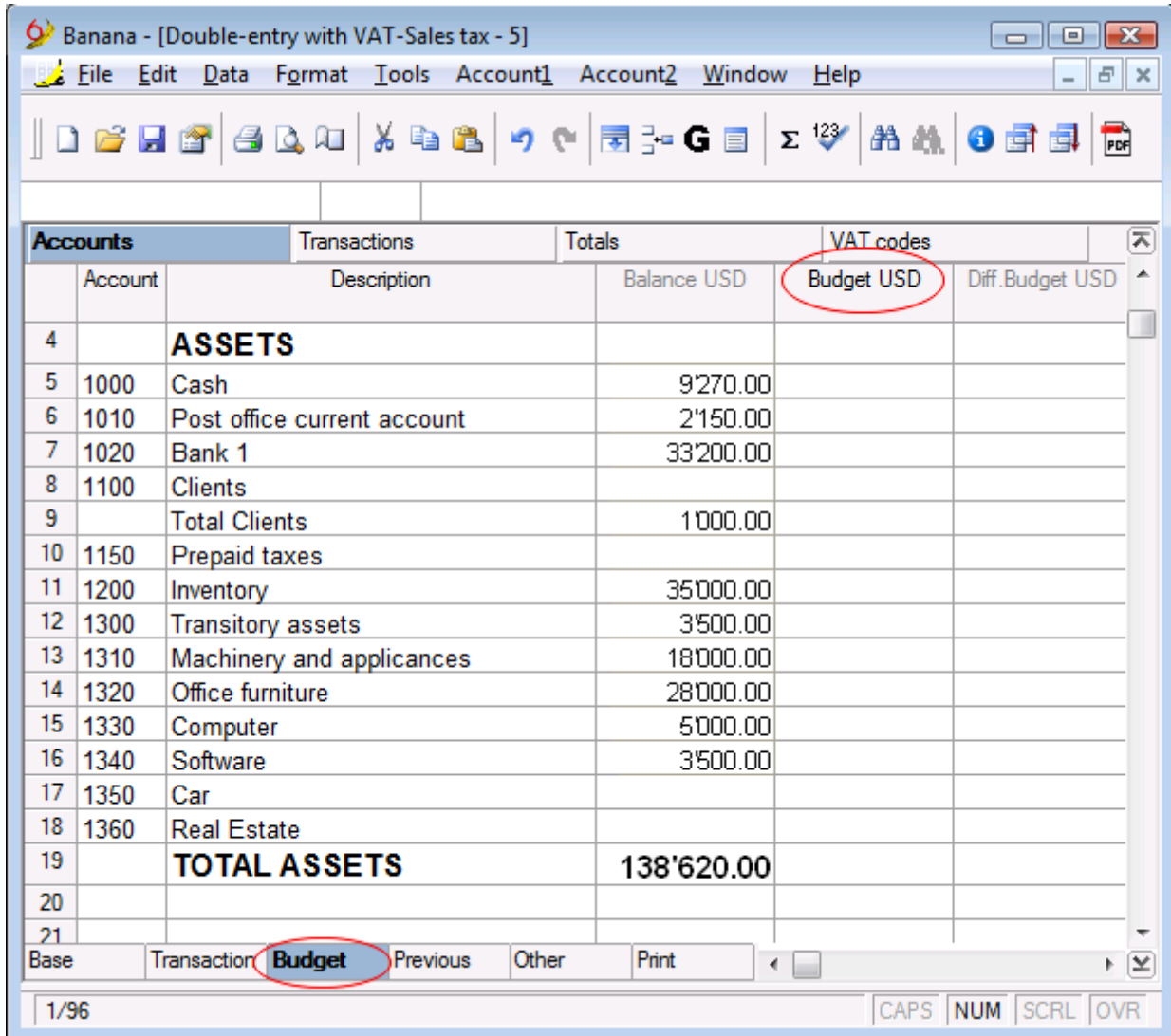
Accounts		Transactions	Totals	VAT codes	
	Group	Description	Gr	Opening USD	Balance USD
1	1	Total Assets	01		6'120.00
2	2	Total Liabilities	01		-587.10
3	01	Net Profit(+) Loss(-) from Balance Sheet	00		5'532.90
4	3	Total Expenses	02		1'739.83
5	4	Total Revenue	02		-7'272.73
6	02	Loss(+) Profit(-) from Profit & Loss Statement	00		-5'532.90
7	00	Difference should be = 0 (or empty)			
8	5	Total off balance sheet: Assets			
9	6	Total off balance sheet: Liabilities			
10	7	Total class 7			
11	8	Total class 8			
12	9	Total class 9			
13					

Base Complete

3.5.3 Creating a budget

In order to create a budget, the "Budget" view has to be displayed on the Accounts table.

- Insert the foreseen amounts in the **Budget** column. The software updates the differences between the accounted amounts and the foreseen ones in the "Diff. Budget" column.



Banana - [Double-entry with VAT-Sales tax - 5]

File Edit Data Format Tools Account1 Account2 Window Help

Accounts		Transactions	Totals	VAT codes	
Account	Description	Balance USD	Budget USD	Diff. Budget USD	
4	ASSETS				
5	1000 Cash	9'270.00			
6	1010 Post office current account	2'150.00			
7	1020 Bank 1	33'200.00			
8	1100 Clients				
9	Total Clients	1'000.00			
10	1150 Prepaid taxes				
11	1200 Inventory	35'000.00			
12	1300 Transitory assets	3'500.00			
13	1310 Machinery and appliances	18'000.00			
14	1320 Office furniture	28'000.00			
15	1330 Computer	5'000.00			
16	1340 Software	3'500.00			
17	1350 Car				
18	1360 Real Estate				
19	TOTAL ASSETS	138'620.00			
20					
21					

Base Transaction **Budget** Previous Other Print

1/96 CAPS NUM SCRL OVR

3.5.4 Groupings in the Chart of Accounts

In order to set up a chart of accounts, create the principal groups; for every group a Gr, to which the group belongs, has to be indicated:

- 00 groups the accounts of the balance sheet
- 2301 indicates the profit or loss of the current year
- 02 groups the accounts of the profit & loss statement

Accounts				Transactions	Totals			
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
1		1		TOTAL ASSETS		00		
2								
3		2301		Profit or loss of the current year		2		
4								
5		2		TOTAL LIABILITIES		00		
6								
7		00		Difference should be = 0 (blank cell)				
8								
9								
10		3		TOTAL EXPENSES		02		
11								
12		4		TOTAL INCOME		02		
13								
14		02		Profit(.) Loss(+) from Profit & Loss Statement		2301		
15								

Base Transaction Budget Previous Other Print

- Add new, blank rows; complete the process by inserting the account numbers, the description, the BClass and the Gr to which the accounts belong. The BClass cannot be changed: 1 for the assets, 2 for the liabilities, 3 for the expenses, 4 for the income.

Accounts				Transactions	Totals			
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
1	*			BALANCE SHEET				
2								
3	1			ASSETS				
4			1000	Cash	1	1		
5			1010	Post office current account	1	1		
6			1020	Bank 1	1	1		
7			1100	Clients	1	1		
8			1200	Inventory	1	1		
9			1300	Transitory assets	1	1		
10			1310	Machinery and appliances	1	1		
11			1320	Office furniture	1	1		
12			1330	Computer/Software	1	1		
13			1360	Real Estate	1	1		
14		1		TOTAL ASSETS		00		
15								
16	2			LIABILITIES				
17			2000	Suppliers	2	2		
18			2100	Bank loan c/c	2	2		
19			2110	Transitory liabilities	2	2		
20			2120	Start up capital	2	2		
21			2130	Private account	2	2		
22			2200	Reserves	2	2		
23			2300	Profit or loss brought forward	2	2		
24		2301		Profit or loss of the current year		2		
25		2		TOTAL LIABILITIES		00		
26								
27		00		Difference should be = 0 (blank cell)				

The accounts from 1000 to 1360 have Gr 1, equal to Group 1 which adds up the Total assets

The accounts from 2000 to 2300 have Gr 2, equal to Group 2 which adds up the Total liabilities

The Total assets and Total liabilities have 00 as Gr, equal to Group 00 where they are added up, obtaining the balance of the Balance sheet.

The procedure for the Profit & Loss statement continues in the same way:

Accounts			Transactions	Totals				
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
30	*		PROFIT & LOSS STATEMEN					
31								
32	3		EXPENSES					
33		3000	Purchase goods for resale	3	3			
34		3100	Salaries	3	3			
35		3110	Social contributions	3	3			
36		3220	Car expenses	3	3			
37		3230	Insurances	3	3			
38		3250	Electricity	3	3			
39		3260	Office supplies	3	3			
40		3270	Telephone, Fax	3	3			
41		3280	Mailing fees	3	3			
42		3290	Publicity	3	3			
43		3300	Interest on bank loan	3	3			
44		3310	Bank and current account fees	3	3			
45		3320	Ammortize machinery and appliances	3	3			
46		3330	Ammortize real estate	3	3			
47		3340	Taxes	3	3			
48	3		TOTAL EXPENSES		02			
49								
50	4		REVENUE					
51		4000	Income from services	4	4			
52		4100	Income from sales	4	4			
53		4200	Other income	4	4			
54	4		TOTAL INCOME		02			
55								
56	02		Profit(.) Loss(+) from Profit & Loss State		2301			

The accounts from 3000 to 3340 have Gr 3, equal to Group 3 which adds up the Total expenses

The accounts from 4000 to 4200 have Gr 4, equal to Group 4 which adds up the Total income

The Total expenses and the Total income have 02 as Gr, equal to Group 02 where they are added up (Profit/Loss from Profit & Loss Statement).

The Profit/Loss from the Profit & Loss Statement has 2301 as Gr, and is added up in the 2301 group in the liabilities.

3.5.4.1 Subgroups in the Chart of Accounts

In the Chart of Accounts, the subgroups give the possibility to obtain totals on more than one level and obtain more detailed information in the presentation of the Balance sheet.

Example:

The user wants to create a new subgroup "Liquid assets" that groups the cash, bank, and post office accounts.

Accounts				Transactions	Totals			
Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency	
3								
4	1		ASSETS					
5		1000	Cash	1	1	100.00	100.00	
6		1010	Post office current account	1	1	6'000.00	6'000.00	
7		1020	Bank current account	1	1	10'000.00	10'000.00	
8		1100	Clients	1	1	20'000.00	20'000.00	
9		1150	Prepaid taxes	1	1	7'000.00	7'000.00	
10		1300	Transitory assets	1	1	2'000.00	2'000.00	
11		1400	Office furniture	1	1	6'500.00	6'500.00	
12		1500	Hardware/Software	1	1	10'000.00	10'000.00	
13	1		TOTAL ASSETS		00	61'600.00	61'600.00	
14								

To create the sub-group "Liquid assets":

- insert a few empty rows
- in the Group column, key in the "100" code
- in the Description column, key in "Total Liquid assets"
- in the Gr column, key in "1"
- in the Gr column of the 1000, 1010 and 1020 accounts, key in "100" instead of "1".

Accounts				Transactions	Totals			
Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency	
3								
4	1		ASSETS					
5		1000	Cash	1	100	100.00	100.00	
6		1010	Post office current account	1	100	6'000.00	6'000.00	
7		1020	Bank current account	1	100	10'000.00	10'000.00	
8	100		Total Liquid assets		1	16'100.00	16'100.00	
9		1100	Clients	1	1	20'000.00	20'000.00	
10		1150	Prepaid taxes	1	1	7'000.00	7'000.00	
11		1300	Transitory assets	1	1	2'000.00	2'000.00	
12		1400	Office furniture	1	1	6'500.00	6'500.00	
13		1500	Hardware/Software	1	1	10'000.00	10'000.00	
14	1		TOTAL ASSETS		00	61'600.00	61'600.00	

3.5.4.2 Deleting subgroups

If the Chart of accounts has some sub-groups that are no longer needed, it is possible to delete them.

Example:

The user wants to delete the sub-group "Total loans".

Accounts				Transactions	Totals			
Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency	
16	2		LIABILITIES					
17								
18		2100	Bank loan c/c	2	200	-5'000.00	-5'000.00	
19		2400	Long term bank loan	2	200	-10'000.00	-10'000.00	
20		200	Total loans		2	-15'000.00	-15'000.00	
21								
22		2600	Suppliers	2	2	-12'000.00	-12'000.00	
23		2700	Transitory liabilities	2	2	-2'000.00	-2'000.00	
24		2800	Start-up capital	2	2	-29'000.00	-29'000.00	
25		2900	Brought forward profit or loss	2	2	-3'600.00	-3'600.00	
26	2991		Profit or loss of the current year		2			
27	2		TOTAL LIABILITIES		00	-61'600.00	-61'600.00	
Base				Transaction	Budget	Previous	Other	Print

To delete the sub-group "Total loans", the user must:

- delete row 20
- change the Gr for the 2100 and 2400 accounts from 200 to 2.

Accounts				Transactions	Totals			
Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency	
16	2		LIABILITIES					
17								
18		2100	Bank loan c/c	2	2	-5'000.00	-5'000.00	
19		2400	Long term bank loan	2	2	-10'000.00	-10'000.00	
20		2600	Suppliers	2	2	-12'000.00	-12'000.00	
21		2700	Transitory liabilities	2	2	-2'000.00	-2'000.00	
22		2800	Start-up capital	2	2	-29'000.00	-29'000.00	
23		2900	Brought forward profit or loss	2	2	-3'600.00	-3'600.00	
24	2991		Profit or loss of the current year		2			
25	2		TOTAL LIABILITIES		00	-61'600.00	-61'600.00	
Base				Transaction	Budget	Previous	Other	Print

3.5.5 Accounts with VAT codes

In an accounting with VAT, the user can, at the moment the Chart of Accounts is created (Accounts table), connect a VAT code to the income/expense accounts, so that, when the sales and purchases are being recorded, the program automatically inserts the VAT code and completes the columns with the VAT data while entering the account number.

In order to connect the codes:

- Click on the "Other" view
- Insert the VAT codes for the income/expenses in the "VAT code" column

Accounts		Transactions	Totals	VAT codes		
	Account	Description	VAT code	GrVAT	VAT number	Fiscal number
64						
65		REVENUE				
66	4000	Income from services	V76			
67	4100	Income from sales	ID5			
68	4200	Other income	I5			
69		TOTAL REVENUE				
70						

Base Transaction Budget Previous **Other** Print

3.5.6 Entering opening balances

When using Banana Accounting for the first time, the opening balances need to be inserted manually in order to create the opening balance sheet.

After having set up the Chart of Accounts, proceed as follows:

1. Place yourself in the **Accounts** table, **Base** view, **Opening** column.
2. Enter the opening balances of the Assets and Liabilities accounts manually. The Liabilities are entered preceded by the minus (-) sign.
3. Check if the total Assets equals the total Liabilities so that your accounting balances.

Accounts			Transactions	Totals			Opening USD	Balance USD
Section	Group	Account	Description	BClass	Gr			
4	1		ASSETS					
5		1000	Cash	1	1		1'000.00	1'000.00
6		1010	Post office current account	1	1		2'500.00	2'500.00
7		1020	First Los Angeles Bank	1	1		35'000.00	35'000.00
8		1100	Clients	1	1			
9		1150	Prepaid taxes	1	1		5'000.00	5'000.00
10		1200	Inventory	1	1			
11		1300	Transitory assets	1	1			
12		1310	Machinery and applicances	1	1		10'000.00	10'000.00
13		1320	Office furniture	1	1			
14		1330	Computer	1	1		6'500.00	6'500.00
15		1340	Software	1	1		4'500.00	4'500.00
16		1350	Car	1	1		16'521.00	16'521.00
17		1360	Real Estate	1	1			
18	1		TOTAL ASSETS		00		81'021.00	81'021.00
19								
20	2		LIABILITIES					
21		2000	Suppliers	2	2			
22		2100	Bank loan c/c	2	2		-5'000.00	-5'000.00
23		2110	Transitory liabilities	2	2		-3'500.00	-3'500.00
24		2120	Start-up capital	2	2		-72'521.00	-72'521.00
25		2130	Private account	2	2			
26		2200	Reserves	2	2			
27		2300	Profit or loss brought forward	2	2			
28	2301		Profit or loss of the current year		2			
29	2		TOTAL LIABILITIES		00		-81'021.00	-81'021.00
30								
31	00		Difference should be = 0 (blank cell)					

Base Transaction Budget Previous Other Print

31/91 CAPS NUM SCRL OVR

In order to automatically transfer the opening balances for the next year, consult the lesson "[Updating opening balances](#)".

3.5.7 Transactions

Sales in cash

Debit A/C: 1020 (Bank 1)

Credit: 4100 (Income from sales)

Amount: 8'000.00

Accounts		Transactions		Totals				A
	Date	Doc	Description	Debit A/C	Credit	Amount		
4	06.01.2008		Sales in cash	1000	4100	8'000.00		
5								
Base		Cost Centers	Expiry Date	Lock				Z

F6 Key = increase date by a day

5/11	CAPS	NUM	SCRL	OVR
------	------	-----	------	-----

Office supplies in cash

Debit A/C: 3000 (Purchase goods for resale)

Credit: SU-001 (Company 1)

Amount: 80.00

Accounts		Transactions		Totals				A
	Date	Doc	Description	Debit A/C	Credit	Amount		
2	05.01.2008		Office supplies	3260	1000	80.00		
3								
Base		Cost Centers	Expiry Date	Lock				Z

3260	Office supplies	80.00	80.00
1000	Cash	-80.00	9'270.00

2/11	CAPS	NUM	SCRL	OVR
------	------	-----	------	-----

Bank Deposit in cash

Debit A/C: 1020 (Bank 1)

Credit: 1000 (Cash)

Amount: 500.00

Accounts		Transactions		Totals				A
	Date	Doc	Description	Debit A/C	Credit	Amount		
9	06.01.2008		Bank Deposit	1020	1000	500.00		
10								
Base		Cost Centers	Expiry Date	Lock				Z

1020	Bank 1	500.00	33'700.00
1000	Cash	-500.00	8'770.00

9/11	CAPS	NUM	SCRL	OVR
------	------	-----	------	-----

Pay different bills with a unique bank transfer

Credit: 1020 (Bank 1) Debit A/C: 3250 (Electricity)

Debit A/C: 3270 (Telephone)

Amount: 300.00 (subdivided in the different rows)

Accounts		Transactions		Totals		A
	Date	Doc	Description	Debit A/C	Credit	Amount
6	06.01.2008		Payment Electricity and Phone		1020	300.00
7	06.01.2008		Electricity	3250		200.00
8	06.01.2008		Telephone	3270		100.00
9						
Base		Cost Centers	Expiry Date	Lock		Z
1020	Bank 1			-300.00	33'700.00	

6/12

CAPS NUM SCRL OVR

Debit Cash different bills from the bank account

Debit A/C: 1020 (Bank 1)

Credit: 4100 (Income from sales)

Amount: 9'500.00

Accounts		Transactions		Totals		A
	Date	Doc	Description	Debit A/C	Credit	Amount
9						
10	06.01.2008		Cash different invoices	1020	4100	9'500.00
11						
Base		Cost Centers	Expiry Date	Lock		Z
1020	Bank 1			9'500.00	42'700.00	
4100	Income from sales			-9'500.00	-17'500.00	

10/11

CAPS NUM SCRL OVR

Make purchases on credit

Debit A/C: 3000 (Purchase goods for resale)

Credit: SU-001 (Company 1)

Amount: 1'500.00

Accounts		Transactions		Totals		A
	Date	Doc	Description	Debit A/C	Credit	Amount
4						
5	06.01.2008		Purchase goods by on credit, invoice AB3251	3000	SU-001	1'500.00
6						
Base		Cost centers	Exp. date,Expiration [Lock			Z
3000	Purchase goods for resale			1'500.00	1'500.00	
SU-001	Company 1			-1'500.00	-500.00	

5/11

CAPS NUM SCRL OVR

Sales on credit

Debit A/C: CL-001 (Company 1)

Credit: 4000 (Income from sales)

Amount: 1'500.00

Accounts		Transactions			Totals				A
Date	Doc	Description	Debit A/C	Credit	Amount				
4									
5	06.01.2008	Sales of goods by on credit, invoice 15559	CL-001	4100	1'500.00				
6									
				06.01.2008					
Base		Cost centers	Exp. date,Expiration	Lock					
CL-001	Company 1		1'500.00	2'500.00					
4100	Income from sales		-1'500.00	-9'500.00					

5/11 CAPS NUM SCRL OVR

Note: In the Transactions table, instead of the account number, write the text you wish to find. The software will show in the window at the bottom of the screen the list with all the accounts containing the entered text. With the right arrow key you can move directly in the list. You can select the desired account number by double-clicking it with your mouse or by pressing the Enter key.

3.5.7.1 Transactions on multiple accounts

Simple transactions are being entered on the same row, with one account in debit and the other in credit. Composed transactions have to be entered on several rows. The user should enter one account per row and there can be several counter parties in debit and/or credit.

To accelerate entering the transactions, consult [Work rapidly](#).

Attention: to deactivate last year's smart fill, the user must deactivate the option "Smart fill with transactions from previous year" (File menu, File and accounting properties command).

Example

The user pays by means of the bank several invoices: consultancies 1'500.-, rent 1'800.-, insurances 350.-, invoice for purchased goods 3'600.-

Accounts		Transactions			Totals		VAT codes			A
Date	Doc	Description	Debit A/C	Credit	Amount	VAT	%VAT	%Exempl	VAT Acc	
24	03.03.2006	22	Consultancies	3240	1'500.00					
25	03.03.2006	22	Rent month of March	3200	1'800.00					
26	03.03.2006	22	Car insurance	3130	350.00					
27	03.03.2006	22	Payment invoice for purchase of goods	2000	3'600.00					
28	03.03.2006	22	Multiple charges		7'250.00					
29										
Base		Complete VAT	Cost centers	Exp. Date	Lock					
		F6 key = swap debit and credit accounts								
		2000 Suppliers		3'600.00	3'600.00					

27/46 CAPS NUM SCRL OVR

3.5.7.2 Issuing bank checks

To enter issued bank checks, the user needs to insert an "Issued checks" account in the Liabilities.

Accounts		Transactions	Totals			
Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
19		LIABILITIES				
20	2000	Suppliers	2	2		
21	20	Total Suppliers		2	-4'500.00	-4'500.00
22	2001	Issued checks	2	2		
23	2100	Bank loan c/c	2	2	-5'000.00	-5'000.00
24	2110	Transitory liabilities	2	2		
25	2120	Start-up capital	2	2	-30'000.00	-30'000.00
26	2130	Private account	2	2		
27	2200	Reserves	2	2		
28	2300	Profit or loss brought forward	2	2		
29	2	TOTAL LIABILITIES		01	-39'500.00	-39'500.00
30						

The check is issued at the moment of paying a supplier and is being debited from the Bank current account.

Accounts		Transactions	Totals			
Date	Doc	Description	Debit A/C	Credit	Amount	
10	12.01.2007	49	Payment Supplier Greenfield with bank check	3000	2001	1'500.00
11	12.01.2007	49	Debited from bank account for issued check	2001	1020	1'500.00
12						

The "Issued checks" account card after the transactions.

Banana - [Double-entry]

12.01.2007

Accounts	Transactions	Totals	2001 Issued checks			
Date	Doc	Description	C-Acct	Debit Basic Currency	Credit Basic Currency	Balance Basic Currency
1 12.01.2007	49	Payment Supplier Greenfield with bank check	3000		1'500.00	-1'500.00
2 12.01.2007	49	Debited from bank account for issued check	1020	1'500.00		
3		Total transactions		1'500.00	1'500.00	

Base

Cost centers	Exp. Date		
2001 Issued checks		1'500.00	
1020 Bank 1		-1'500.00	31'700.00

2/3 CAPS NUM SCRL OVR

3.5.7.3 Entering a credit note

When a product has been sold and the client finds a defect, usually a credit note on his behalf is being issued. The credit note implies a decrease of the income and as a result a recovery of the VAT (Sales tax).

Example:

We enter an amount of 1.500.-, including 20% VAT, for sales.

Banana - [C:\Smith & Sons 2006.ac2]

1500.00

Accounts	Transactions	Totals	VAT codes						
Date	Doc	Description	Debit A/C	Credit	Amount	VAT	%VAT	%Exempl	VAT Acc
10 25.01.2006	10	Sales of Products to Warner	1100	4100	1'500.00	S20	-20.00		-250.00
11									
12									

Base

Complete VAT	Cost centers	Exp. Date	Lock
1100 Clients		1'500.00	1'500.00
4100 Income from sales		-1'250.00	-8'522.73
2070 Automatic VAT		-250.00	-837.10
S20 Sales at 20%			

10/19 CAPS NUM SCRL OVR

Due to a defect of the sold products, we issue a credit note for the amount of 150.- to the client.

Banana - [C:\Smith & Sons 2006.ac2]

20.00

Accounts	Transactions	Totals	VAT codes						
Date	Doc	Description	Debit A/C	Credit	Amount	VAT	%VAT	%Exempl	VAT Acc
12 02.02.2006	15	Credit note to Warner	4100	1100	150.00	-S20	20.00		25.00
13									
14									

Base

Complete VAT	Cost centers	Exp. Date	Lock
4100 Income from sales		125.00	-8'397.73
1100 Clients		-150.00	1'350.00
2070 Automatic VAT		25.00	-812.10
S20 Sales at 20%			

12/19 CAPS NUM SCRL OVR

For a recovery of the VAT on the amount of the credit note, the VAT code of the sales has to be entered with a minus (-) sign preceding the code.

3.5.7.4 The contra account in the account cards

In the Account cards, the Contra Account column (C-Acct.), which indicates the account that completes the transaction, is being shown.

When there are transactions on multiple accounts (transactions on multiple rows), and there is one account entered in debit and several accounts in credit, or the other way around, the software deducts the possible contra account using the following logic:

- The first transaction row is considered the contra account of the transactions that follow.
- On the Account card of the first transaction row, the contra account is indicated with the [*] symbol, which means that we are dealing with a transaction on multiple accounts.
- On the Account cards of the next transactions, the contra account is indicated between square brackets ("[1020]"), and indicates a deducted contra account.

The screenshot shows the 'Banana - [Double-entry - 3]' window. The title bar includes 'File', 'Edit', 'Data', 'Format', 'Tools', 'Account1', 'Account2', 'Window', and 'Help'. The menu bar contains icons for file operations and a toolbar with various accounting functions. The main window displays a transaction card titled 'Multiple payments'. The card is divided into 'Accounts', 'Transactions', and 'Totals' sections. The 'Accounts' section shows a table with columns for Date, Doc, Description, Debit A/C, Credit, and Amount USD. The 'Transactions' section shows a table with columns for Date, Doc, Description, Debit A/C, Credit, and Amount USD. The 'Totals' section shows a table with columns for Date, Doc, Description, Debit A/C, Credit, and Amount USD. The 'Base' section shows a table with columns for Cost centers, Exp. Date, and Lock. The 'F6 Key = import row values with similar text' section shows a table with columns for Date, Doc, Description, Debit A/C, Credit, and Amount USD. The status bar at the bottom shows '6/10' and buttons for 'CAPS', 'NUM', 'SCRL', and 'OVR'.

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount USD
	01.02.2008	1	Multiple payments		1020	5000.00
	01.02.2008	1	Telephone	3270		1000.00
	01.02.2008	1	Rent February	3200		1500.00
	01.02.2008	1	Maintenance costs	3210		2500.00

Base	Cost centers	Exp. Date	Lock
1020	Bank 1		

F6 Key = import row values with similar text	Date	Doc	Description	Debit A/C	Credit	Amount USD

The screenshot shows the 'Banana - [Double-entry - 3]' window. The title bar includes 'File', 'Edit', 'Data', 'Format', 'Tools', 'Account1', 'Account2', 'Window', and 'Help'. The menu bar contains icons for file operations and a toolbar with various accounting functions. The main window displays a transaction card titled 'Multiple payments'. The card is divided into 'Accounts', 'Transactions', and 'Totals' sections. The 'Accounts' section shows a table with columns for Date, Doc, Description, C-Acct., Debit USD, Credit USD, and Balance USD. The 'Transactions' section shows a table with columns for Date, Doc, Description, C-Acct., Debit USD, Credit USD, and Balance USD. The 'Totals' section shows a table with columns for Date, Doc, Description, C-Acct., Debit USD, Credit USD, and Balance USD. The 'Base' section shows a table with columns for Cost centers, Exp. Date, and Lock. The 'F6 Key = import row values with similar text' section shows a table with columns for Date, Doc, Description, Debit A/C, Credit, and Amount USD. The status bar at the bottom shows '3/4' and buttons for 'CAPS', 'NUM', 'SCRL', and 'OVR'.

Accounts	Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD
			Initial balance				35000.00
	28.01.2008		Payment Company 1 invoice	SU-001		1500.00	33500.00
	01.02.2008	1	Multiple payments	[*]		5000.00	28500.00
			Total transactions			6500.00	28500.00

Base	Cost centers	Exp. Date	Lock
1020	Bank 1		

F6 Key = import row values with similar text	Date	Doc	Description	Debit A/C	Credit	Amount USD

The screenshot shows the 'Banana - [Double-entry - 3]' window. The main table displays a transaction for 'Telephone' on 01.02.2008 with a debit of 1'000.00 USD. Below the main table, a 'Base' table shows cost centers for 'Telephone, Fax' and 'Bank 1' with their respective expenses and balances.

Telephone						
Accounts	Transactions	Totals	3270 Telephone, Fax			
Date	Doc	Description	C-Acct	Debit USD	Credit USD	Balance USD
01.02.2008	1	Telephone	[1020]	1'000.00		1'000.00
		Total transactions		1'000.00		1'000.00

Base	Cost centers	Exp. Date		
3270	Telephone, Fax	1'000.00	1'000.00	
1020	Bank 1		28'500.00	

3.5.8 Accounts with addresses

When you have a Clients/Suppliers register in the Chart of Accounts, and when it is needed to have complete data with the address, telephone number, email address, VAT/Sales tax number, etc., you can set up and visualize these data by activating the **Address view**.

To activate the Address view and visualize the data, proceed as follows:

1. Place yourself in the Accounts table
2. From the "Tools" menu, click on the **Add new functionalities** command
3. In the window that appears, confirm the option "Add fields addresses in Accounts table" with OK
4. In the Address view, insert the data for Clients/Suppliers.

The screenshot shows the 'Accounts' table with an 'Address' view. The table has columns for Account, Description, Salutation, Name, Company, Address1, Address2, Zip, and Town. The data is organized into sections for Clients and Suppliers.

Account	Description	Salutation	Name	Company	Address1	Address2	Zip	Town
76	Clients							
77	CL.001			Company 1				
78	CL.002			Company 2				
79	CL.003			Company 3				
80	Total Clients							
81								
82	Suppliers							
83	SU.001			Company 1				
84	SU.002			Company 2				
85	SU.003			Company 3				
86	Total Suppliers							

The Address view has several columns of which the header can be edited. The amount of visible columns can be edited through the "Data" menu, **Set up fields** command.

In the example, because of the space, not all the available columns are shown.

3.5.9 Year's end and New Year's setup

Before closing the year and opening a new one, or after any important modifications, it is necessary to perform a global recalculation to check if there are possible differences.

Rechecking the accounting - Shift+F9

From the **Account1** menu, selecting the **Recheck accounting** command, or by simply pressing the **Shift+F9** keys, the whole accounting file is being recalculated and rechecked in order to verify if there are errors or omissions. The program sets the balances at zero, recalculates and verifies the complete

accounting file, entry by entry, just as though all the entries were to be rewritten manually. It even recalculates the VAT/Sales tax percentages (except for locked transactions). If there are many errors, click on the **Don't warn** option; the messages will anyway be saved in the message window and can be seen afterwards.

3.5.9.1 Balance sheets and Reports

The main print-outs of the Double-entry accounting are:

- [Enhanced balance sheet](#)
- [Enhanced balance sheet by groups](#)
- [Report](#)
- [Other printouts](#)

3.5.9.2 Updating opening balances

When, in the opening balances, there are differences, visible in the row "Difference should be = 0 (blank cell)" or when in the previous accounting changes have been made, or when the profit or loss of the current year have not been allocated, it is necessary to update the opening balances.

The update procedure is the same for the different cases:

- Open the file of the current year and in the Account2 menu, click on the "Update opening balances" command

Accounts			Transactions	Totals				
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
2	*		BALANCE SHEET					
3								
4	1		ASSETS					
5		1000	Cash	1	1	2'200.00	2'200.00	
6		1010	Post office current account	1	1	33'500.00	33'500.00	
7		1020	Bank 1	1	1	10'500.00	10'500.00	
8		1100	Clients	1	1			
9	10		Total Clients		1	17'000.00	17'000.00	
10		1150	Prepaid taxes	1	1	3'500.00	3'500.00	
11		1200	Inventory	1	1	18'000.00	18'000.00	
12		1300	Transitory assets	1	1	2'100.00	2'100.00	
13		1310	Machinery and applicances	1	1	25'000.00	25'000.00	
14		1320	Office furniture	1	1	8'000.00	8'000.00	
15		1330	Computer	1	1	5'000.00	5'000.00	
16		1340	Software	1	1	3'000.00	3'000.00	
17		1350	Car	1	1	7'000.00	7'000.00	
18		1360	Real Estate	1	1	50'000.00	50'000.00	
19	1		TOTAL ASSETS		00	184'800.00	184'800.00	
20								
21	2		LIABILITIES					
22		2000	Suppliers	2	2			
23	20		Total Suppliers		2	-15'500.00	-15'500.00	
24		2100	Bank loan c/c	2	2	-25'100.00	-25'100.00	
25		2110	Transitory liabilities	2	2	-6'000.00	-6'000.00	
26		2120	Start-up capital	2	2	-90'000.00	-90'000.00	
27		2130	Private account	2	2	-34'000.00	-34'000.00	
28		2200	Reserves	2	2	-6'500.00	-6'500.00	
29		2300	Profit or loss brought forward	2	2			
30		2301	Profit or loss of the current year		2			
31	2		TOTAL LIABILITIES		00	-177'100.00	-177'100.00	
32								
33	00		Difference should be = 0 (blank cell)			7'700.00	7'700.00	
34								

Base Transaction Budget Previous Other Print < >

Difference in opening balances (should be nil) 7700.00

2 Total Liabilities

2 TOTAL LIABILITIES

This is the '2300' account that will be added to the '2' group

29/93 CAPS NUM SCRL OVR

- Select the file of the previous year

Update opening balances ✖

File from previous year Browse

T:\Foster & Co 2009.ac2

- Select the account to which the result of the accounting year should be allocated

Carry forward new balances

Carry forward account opening balances

- Balance Sheet
- Profit and Loss Statement
- Off balance sheet
- Cost centers CC₁
- Cost centers CC₂
- Cost centers CC₃

Allocation profit/loss

Total to allocate: -7700.00

Accounts	Amounts
2300 Profit or loss brought forward	-7700.00

OK Cancel ?

The program automatically updates the opening balances; the "Total assets" matches exactly the "Total liabilities".

Accounts			Transactions		Totals			
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
2	*		BALANCE SHEET					
3								
4	1		ASSETS					
5		1000	Cash	1	1	33'500.00	33'500.00	
6		1010	Post office current account	1	1	2'200.00	2'200.00	
7		1020	Bank 1	1	1	10'500.00	10'500.00	
8		1100	Clients	1	1			
9	10		Total Clients		1	17'000.00	17'000.00	
10		1150	Prepaid taxes	1	1	3'500.00	3'500.00	
11		1200	Inventory	1	1	18'000.00	18'000.00	
12		1300	Transitory assets	1	1	2'100.00	2'100.00	
13		1310	Machinery and applicances	1	1	25'000.00	25'000.00	
14		1320	Office furniture	1	1	8'000.00	8'000.00	
15		1330	Computer	1	1	5'000.00	5'000.00	
16		1340	Software	1	1	3'000.00	3'000.00	
17		1350	Car	1	1	7'000.00	7'000.00	
18		1360	Real Estate	1	1	50'000.00	50'000.00	
19	1		TOTAL ASSETS		00	184'800.00	184'800.00	
20								
21	2		LIABILITIES					
22		2000	Suppliers	2	2			
23	20		Total Suppliers		2	-15'500.00	-15'500.00	
24		2100	Bank loan c/c	2	2	-18'045.75	-18'045.75	
25		2110	Transitory liabilities	2	2	-6'000.00	-6'000.00	
26		2120	Start-up capital	2	2	-90'000.00	-90'000.00	
27		2130	Private account	2	2	-34'000.00	-34'000.00	
28		2200	Reserves	2	2	-6'500.00	-6'500.00	
29		2300	Profit or loss brought forward	2	2	-14'754.25	-14'754.25	
30	2301		Profit or loss of the current year		2			
31	2		TOTAL LIABILITIES		00	-184'800.00	-184'800.00	
32								
33	00		Difference should be = 0 (blank cell)					
34								

3.5.9.3 Balance in the Accounting

At the opening of the accounting period, the accounts of the Assets have to balance with the accounts of the Liabilities. If not, it is impossible to have a correct balance in the accounting. Therefore, it is important to check that there is no message "Difference in Opening balances" in the information window. Should this be the case, the user needs to modify the different balances of the Balance Sheet accounts, **Opening** column, so that the total of the Assets corresponds to the total of the Liabilities (Opening column).

Accounts			Transactions	Totals			
	Section	Group	Account	Description	BClass	Gr	Opening USD
2	*			BALANCE SHEET			
3							
4	1			ASSETS			
5			1000	Cash	1	1	1'000.00
6			1010	Post office current account	1	1	2'500.00
7			1020	Bank current account	1	1	10'000.00
8			1030	Clients	1	1	6'000.00
9			1040	Prepaid taxes	1	1	8'000.00
10			1050	Transitory assets	1	1	200.00
11			1060	Office furniture	1	1	11'000.00
12			1070	Office machinery	1	1	15'000.00
13			1080	Computer/Software	1	1	2'500.00
14			1090	Vehicles	1	1	20'000.00
15		1		TOTAL ASSETS		00	76'200.00
16							
17							
18	2			LIABILITIES			
19			2000	Suppliers	2	2	-4'800.00
20			2010	Bank loan c/c	2	2	-10'000.00
21			2030	Transitory liabilities	2	2	-900.00
22			2040	Start-up capital/business capital	2	2	-45'000.00
23			2050	Private account	2	2	-5'000.00
24			2060	Brought forward profit or loss	2	2	-7'500.00
25		2061		Profit or loss of the current year		2	
26		2		TOTAL LIABILITIES		00	-73'200.00
27							
28		00		Difference Balance should be = 0 (blank cell)			3'000.00
29							

Base Transaction Budget Previous Other Print

Difference in opening balances (should be nil) 3'000.00
 2 TOTAL LIABILITIES
 This is the '2061' group that will be added to the '2' group

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After having verified and corrected the opening balances, the Total Assets has to match the Total Liabilities.

Accounts				Transactions	Totals			
	Section	Group	Account	Description	BClass	Gr	Opening USD	
2	*			BALANCE SHEET				
3								
4	1			ASSETS				
5			1000	Cash	1	1	1'000.00	
6			1010	Post office current account	1	1	2'500.00	
7			1020	Bank current account	1	1	10'000.00	
8			1030	Clients	1	1	6'000.00	
9			1040	Prepaid taxes	1	1	8'000.00	
10			1050	Transitory assets	1	1	200.00	
11			1060	Office furniture	1	1	11'000.00	
12			1070	Office machinery	1	1	15'000.00	
13			1080	Computer/Software	1	1	2'500.00	
14			1090	Vehicles	1	1	20'000.00	
15		1		TOTAL ASSETS		00	76'200.00	
16								
17								
18	2			LIABILITIES				
19			2000	Suppliers	2	2	-4'800.00	
20			2010	Bank loan c/c	2	2	-10'000.00	
21			2030	Transitory liabilities	2	2	-900.00	
22			2040	Start-up capital/business capital	2	2	-45'000.00	
23			2050	Private account	2	2	-5'000.00	
24			2060	Brought forward profit or loss	2	2	-10'500.00	
25		2061		Profit or loss of the current year		2		
26		2		TOTAL LIABILITIES		00	-76'200.00	
27								
28		00		Difference Balance should be = 0 (blank cell)				
Base				Transaction	Budget	Previous	Other	Print

It is possible to double-check the balancing in the "Totals" table.

Accounts		Transactions	Totals		
	Group	Description	Gr	Opening USD	Balance USD
1	1	Total Assets	01	76'200.00	76'200.00
2	2	Total Liabilities	01	-76'200.00	-76'200.00
3	01	Net Profit(+) Loss(-) from Balance Sheet	00		
4	3	Total Expenses	02		
5	4	Total Revenue	02		
6	02	Loss(+) Profit(-) from Profit & Loss Statement	00		
7	00	Difference should be = 0 (or empty)			
8	5	Total off balance sheet: Assets			
9	6	Total off balance sheet: Liabilities			
10	7	Total class 7			
11	8	Total class 8			
12	9	Total class 9			
13					
Base		Complete			

3.5.9.4 Differences in the Transactions

When, after recalculating, there are accounting differences in the "Transactions" table, the program gives the amount of the difference in the information window on the lower part of the screen. Very often these differences are due to incomplete recordings.

By selecting the **Search for transaction difference** command in the "Account1" menu, the program shows the row that is at the origin of the possible difference.

The screenshot displays the BANANA ACCOUNTING software interface. The 'Account1' menu is open, and the 'Search for transaction difference' option is highlighted. The background shows a 'Transactions' table with the following data:

Accounts	Date	Doc	Transactions	Account USD
1	03.01.2010		Withdrawal from	
2	05.01.2010		Office supplies	350.00
3	06.01.2010		Sales in cash	8'000.00
4	10.01.2010		Purchase goods	1'500.00
5	28.01.2010		Payment Commission	1'500.00
6	01.02.2010		Payment Electricity	300.00
7	01.02.2010		Electricity	200.00
8	01.02.2010		Telephone	100.00
9	01.02.2010		Rent for month of February	1'500.00
10	03.02.2010		Cash deposit on bank account	170.00
11				

Below the table, the 'DEBIT-CREDIT difference' is shown as 170.00. The 'F6 Key = increase date by a day' option is selected, showing a difference of 170.00 for account 1020 (Bank 1) with a total of 31'870.00.

3.5.9.5 Creating an accounting file for the New Year

At the end of every accounting year, the program gives the possibility to automatically pass on the new year, even without having allocated the profit or loss of the year that just ended.

- Open the current file and click on the "Create New Year" command in the Account2 menu: a window, that shows a difference corresponding to the profit or loss that has not yet been allocated, will appear. There may also be differences due to accounting errors.
- From the list that appears, the user can select the account to which the result of the accounting period has to be allocated, or one can directly confirm with "OK" if the allocation of the result has to be postponed.

Carry forward new balances

Carry forward account opening balances

Balance Sheet

Profit and Loss Statement

Off balance sheet

Cost centers CC1

Cost centers CC2

Cost centers CC3

Allocation profit/loss

Total to allocate: -6'120.00

Accounts	Amounts
2300 Profit or loss brought forward	-6120.00

OK Cancel ?

- Confirm the File and accounting properties for the new year

File and accounting properties

Accounting Options Address Other Password Texts

Header left: Smith and Sons

Header right: Accounting 20xx

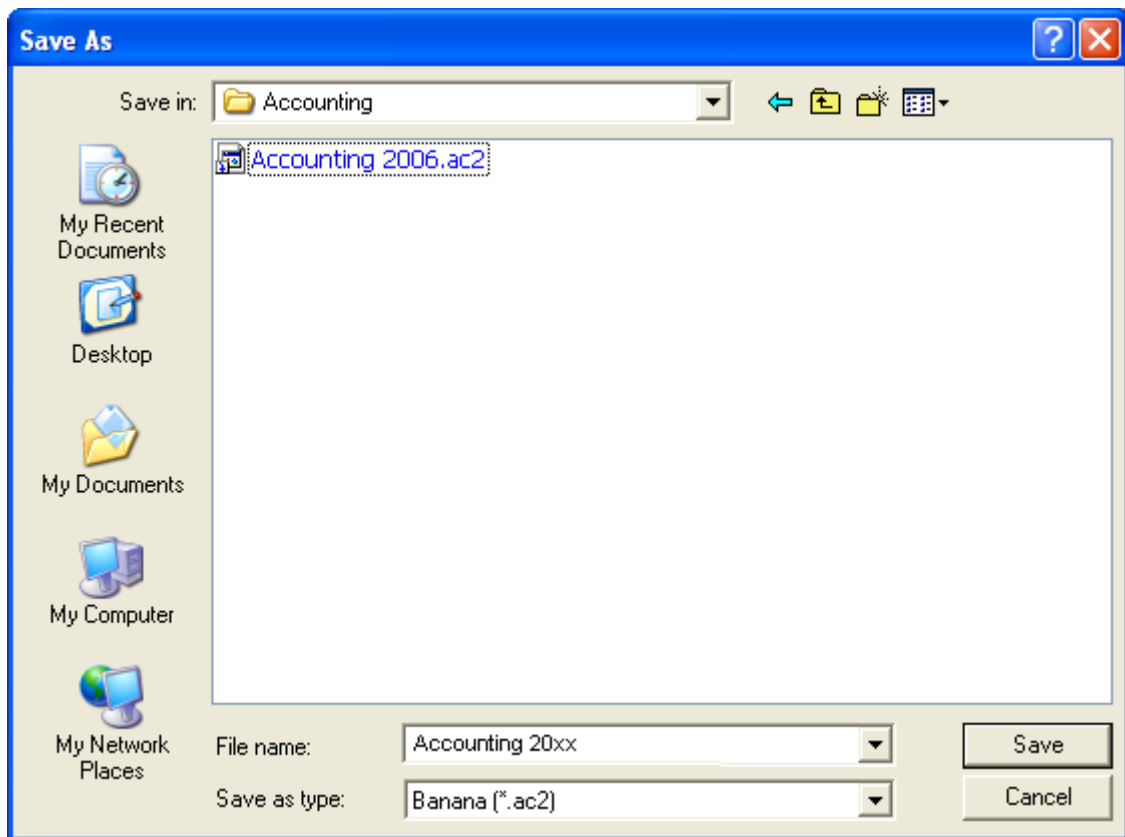
Opening date: 01.01.20xx

Closing date: 31.12.20xx

Basic currency: EUR

OK Cancel ?

- From the File menu, activate the "Save as..." command, indicating the folder where the new accounting file needs to be saved.



Updating the opening balances

In case the previous year has been closed and changes have been made afterwards, the opening balances of the already opened new year need to be updated. For more information, please consult the lesson [Update opening balances](#).

3.6 Multi-currency accounting

Multi-currency accounting is based on the [Double-entry accounting](#) method and manages accounts in foreign currency. In the chart of accounts, in addition to the basic currency, there are also accounts in *foreign* currency.

In the Balance sheet herunder, the Euro has been used as basic currency. In the assets there are two accounts in USD and one in CHF, for which the amounts have been converted to Euro's, based on the exchange rate inserted in the Exchange rate table.

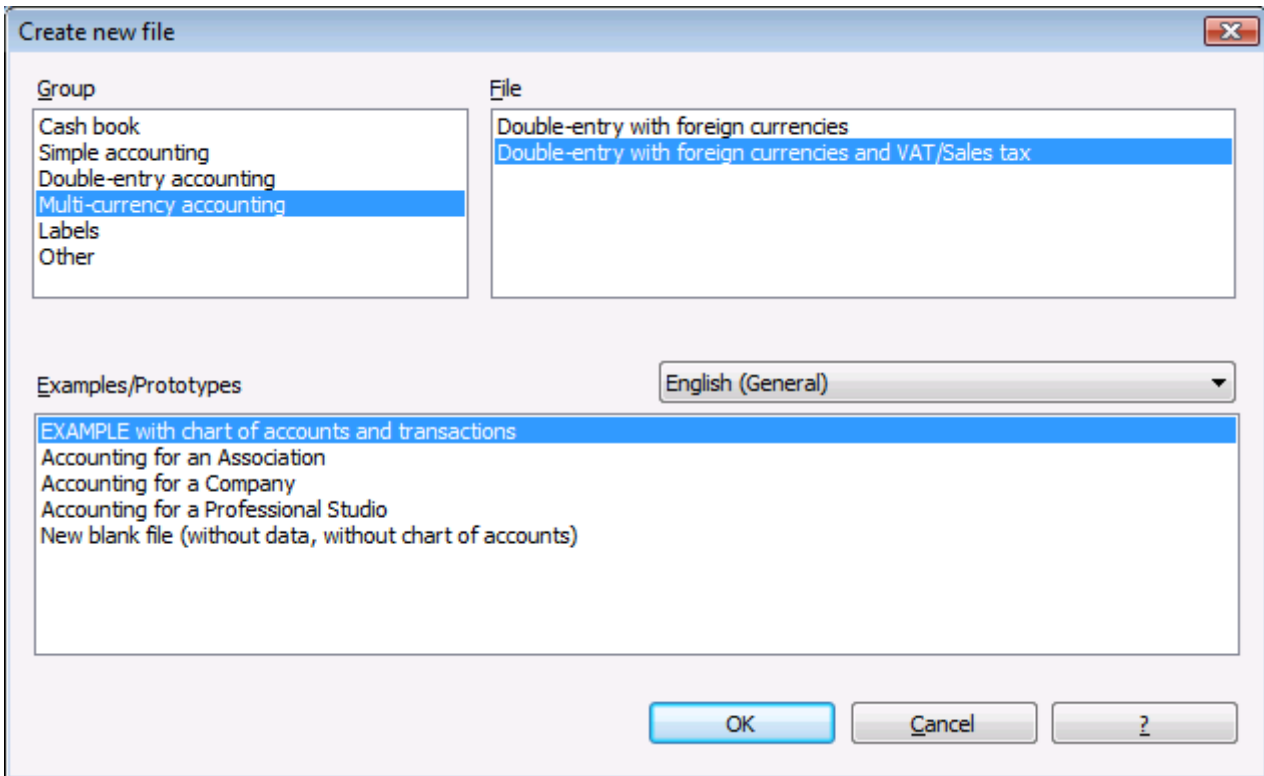
Characteristics

The multi-currency accounting has the same characteristics as the double-entry accounting, plus some special multi-currency features:

- Manages the estate accounts and profit/loss accounts (assets, liabilities, expenses and income) in foreign currency.

- Calculates the conversion automatically, based on the exchange rate inserted in the Exchange rate table.
- Calculates the exchange rate differences automatically.

When starting working with Banana multi-currency accounting, we suggest to choose one of the already configured examples and to personalize it instead of starting from a new blank file:



- Enter the basic data in the **File and accounting properties** window

The screenshot shows the 'File and accounting properties' dialog box with the 'Accounting' tab selected. The fields are as follows:

Header left	Company XXX
Header right	Accounting 2010
Opening date	01.01.2010
Closing date	31.12.2010
Basic currency	USD United States of America, Dollars

Buttons: OK, Cancel, Help

- Insert the accounts in foreign currency and the accounts for the exchange rate profit/loss of the Chart of accounts. If you don't know them yet you can always recall this window by choosing the **File and accounting properties** command from the **File** menu.

The screenshot shows the 'File and accounting properties' dialog box with the 'Foreign currency' tab selected. The fields are as follows:

Account for exchange rate profit	4600 Exchange rate differences
Account for exchange rate loss	4600 Exchange rate differences
Currency2	EUR Euro Member Countries, Euro

Exchange rate valid even from basic currency

Buttons: OK, Cancel, Help

- Set up your accounting plan by adding, editing, deleting rows or groups; for more information visit the page of the [Groupings in the Chart of Accounts](#) of the double-entry accounting
- Define the exchange rates in the [Exchange rate table](#) before entering the transactions in foreign currencies, the exchange rates in the Exchange rate table have to be updated.
- Save your file changes and go to the [Transaction table](#) to enter your [accounting transactions](#).

The Results

Example of an Enhanced Balance Sheet at year's end:

Company XXX			
Accounting 2010			
BALANCE SHEET			
ASSETS		31.12.2010	%
Cash		9'270.00	18.8%
Post office current account		2'150.00	4.4%
Bank 1		34'700.00	70.3%
Bank EUR			
	2'500.00 EUR	2'253.09	4.6%
Total Clients		1'000.00	2.0%
Total ASSETS		49'373.09	100.0%
LIABILITIES		31.12.2010	%
Total Suppliers		4'500.00	9.1%
Automatic VAT		600.56	1.2%
Bank loan c/c		5'000.00	10.1%
Start-up capital		33'604.94	68.1%
Profit		5'667.59	11.5%
Total LIABILITIES		49'373.09	100.0%

Company XXX Accounting 2010

PROFIT/LOSS STATEMENT

EXPENSES	2010	%
Purchase goods for res	1'228.95	76.6%
Electricity	200.00	12.5%
Office supplies	76.19	4.7%
Telephone, Fax	100.00	6.2%
Total EXPENSES	1'605.14	100.0%

REVENUE	2010	%
Income from sales	7'272.73	100.0%
Total REVENUE	7'272.73	100.0%

Profit	5'667.59	77.9%
---------------	-----------------	--------------

Other resources:

- [Organizing the documents](#)

3.6.1 Chart of accounts

Assets and liabilities

The accounts of the Balance Sheet (assets and liabilities) can be in any kind of currency.

Accounts		Transactions	Totals	Exchange rates				
Account	Description	BClass	Gr	Currency	Opening currency	Opening EUR		
1	BALANCE							
2	1000 Cash	1	1	EUR	1000.00	1000.00		
3	1010 Post office current account	1	1	EUR	12500.00	12500.00		
4	1030 Bank current account	1	1	EUR	25600.00	25600.00		
5	1032 Bank USD1	1	1	USD	15500.00	10541.35		
6	1034 Bank USD2	1	1	USD	13200.00	8977.15		
7	1035 Bank CHF	1	1	CHF	5600.00	3379.81		
8	1040 Clients	1	1	EUR	6900.00	6900.00		
9	1050 Inventory	1	1	EUR	13500.00	13500.00		
10	1060 Machinery and appliances	1	1	EUR	8900.00	8900.00		
11	1070 Furniture	1	1	EUR	6500.00	6500.00		
12	1 Total assets		D1					97'798.31
13								
14	2000 Suppliers	2	2	EUR	-6500.00	-6500.00		
15	2010 Bank loan	2	2	EUR	-8900.00	-8900.00		
16	2020 Profit or loss brought forward	2	2	EUR	1547.93	1547.93		
17	2030 Private account	2	2	EUR	-7000.00	-7000.00		
18	2040 Start-up capital/business capital	2	2	EUR	-76946.24	-76946.24		
19	2 Total liabilities		D1					-97'798.31
20								
21	D1 Profit(+) Loss(-) from Balance Sheet		00					
22								
23	PROFIT & LOSS STATEMENT							

In the Chart of Accounts, the currency of the account, defined in the Foreign Exchange Rate table, has to be specified for every account.

Expenses and Income

The accounts of the Profit and Loss Statement (Expense and Income) have to be specified in basic currency.

Accounts			Transactions	Totals	Exchange rates				
Account	Description	BClass	Gr	Currency	Opening currency	Opening EUR			
23	PROFIT & LOSS STATEMENT								
24									
25	3000 Purchases	3	3	EUR					
26	3010 Salaries	3	3	EUR					
27	3015 Social contributions	3	3	EUR					
28	3020 Insurances	3	3	EUR					
29	3030 General expenses	3	3	EUR					
30	3035 Exchange rate differences	3	3	EUR					
31	3040 Other costs	3	3	EUR					
32	3 Total expenses		D2						
33									
34	4000 Sales	4	4	EUR					
35	4010 Honorary	4	4	EUR					
36	4020 Positive interests	4	4	EUR					
37	4030 Other incomes	4	4	EUR					
38	4 Total income		D2						
39									
40	D2 Profit(-) Loss(+) from Profit & Loss Statement		00						
41									
42	00 Difference Balance Sheet/Profit & Loss Statement sl								
43									

Base Transactions Balances Currency2 Budget Previous Period Other Print

3.6.2 Opening Balances

The first time Banana accounting is being used, after setting up the Chart of accounts, the user needs to insert the Opening balances.

- The Opening balances have to be inserted in the **Opening currency** column ("Account" table, "Base" view), both those that refer to basic currency as well as those that are in foreign currency.
- Please note that the opening balances for the liabilities have to be entered with the minus sign (-) before the amount

Accounts		Transactions		Totals		Exchange rates			
Group	Account	Description	BClass	Gr	Currency	Opening currency	Opening USD	Balance currency	Balance USD
ASSETS									
1	1000	Cash	1	1	USD	1000.00	1000.00	1000.00	1000.00
4	1010	Post office current account	1	1	USD	2500.00	2500.00	2500.00	2500.00
5	1020	Bank 1	1	1	USD	35000.00	35000.00	35000.00	35000.00
6	1025	Bank EUR	1	1	EUR	10500.00	12070.77	10500.00	12070.77
7	1100	Clients	1	1	USD				
8	10	Total Clients		1			1000.00		1000.00
9	1150	Prepaid taxes	1	1	USD	5000.00	5000.00	5000.00	5000.00
10	1200	Inventory	1	1	USD	3600.00	3600.00	3600.00	3600.00
11	1300	Transitory assets	1	1	USD	2100.00	2100.00	2100.00	2100.00
12	1310	Machinery and appliances	1	1	USD	25000.00	25000.00	25000.00	25000.00
13	1320	Office furniture	1	1	USD	8000.00	8000.00	8000.00	8000.00
14	1330	Computer	1	1	USD	19875.00	19875.00	19875.00	19875.00
15	1340	Software	1	1	USD	3200.00	3200.00	3200.00	3200.00
16	1350	Car	1	1	USD	7000.00	7000.00	7000.00	7000.00
17	1360	Real Estate	1	1	USD	50000.00	50000.00	50000.00	50000.00
18	1	TOTAL ASSETS		01			175'345.77		175'345.77
LIABILITIES									
21	2000	Suppliers	2	2	USD	3200.00	3200.00	3200.00	3200.00
22	20	Total Suppliers		2			-4500.00		-4500.00
23	2100	Bank loan c/c	2	2	USD	-25000.00	-25000.00	-25000.00	-25000.00
24	2110	Transitory liabilities	2	2	USD	-3400.00	-3400.00	-3400.00	-3400.00
25	2120	Start-up capital	2	2	USD	-125000.00	-125000.00	-125000.00	-125000.00
26	2130	Private account	2	2	USD	-3500.00	-3500.00	-3500.00	-3500.00
27	2200	Reserves	2	2	USD	-17'145.77	-17'145.77	-17'145.77	-17'145.77
28	2300	Profit or loss brought forward	2	2	USD				
29	2	TOTAL LIABILITIES		01			-175'345.77		-175'345.77
31	01	Profit(+)/ Loss(-) from Balance		00					

The opening balances for the Assets and the Liabilities have to be balanced. You may consult the following lesson: [Balancing the opening balances](#).

3.6.3 Exchange rate table

Before defining the codes for the accounts in the "Currency" column of the Account table, the parameters of the currencies need to be specified in the Foreign Exchange Rate table

Accounts	Date	Currency ref	Currency	Text	Fixed	Mult.	Exchange rate	Rate Opening	Min	Max	Decimal points
1		USD	EUR	Euro		1.00	1.109590	1.109590			
2		USD	CHF	Swiss Francs		1.00	1.695800	1.695800			
3											

Date

This is the date when the exchange rate was used. The program only uses exchange rates with no date. The date column is only used in the exchange rate history.

Warning: if a date is entered in the Foreign Exchange Rate table, the exchange rate will not be used by the program, and an error message will appear in the Transactions table declaring: currency symbol does not exist.

Currency Ref.

This is the currency that serves as the basis for the change (the Euro in our example.)

Currency

This is the destination currency, the one into which the value of the "Currency Ref." will be converted.

Text

A text to specify exactly which foreign currency is being dealt with.

Fixed

True or false. If there is a fixed exchange rate, enter Yes in this column. In this case, the exchange rate used will not be the opening one, but the rate specified in the Exchange Rate column.

Mult.

The multiplier is usually 1, 100 or 1000 and is used to obtain the effective exchange rate. The multiplier is used for currencies which have a very low unit value in order to avoid having to insert exchange rates with many zeros. The multiplier can also be negative (-1). In this case, the program will use an inverted exchange rate or else it will act as if the currencies inserted in the Currency and Reference Currency columns had actually been inverted (exchange rate = 1/exchange rate).

Warning: do not alter the multiplier once there are already transactions in the same currency. The program will signal a transaction error due to erroneous exchange rates.

Exchange rate

This column shows the actual exchange rate for the currency with respect to the reference currency.

Opening Exchange rate

This is the exchange rate at the moment the accounting is opened. It is used to convert the opening amount of the currency into the opening amount of the accounting's basic currency. Insert it only once when the exchange rates are input because the program will then pick it up automatically at the beginning of a new year.

Minimum

This column shows the minimum exchange rate accepted. If a lesser exchange rate is used during the entry, there will be a warning.

Maximum

This column shows the maximum exchange rate accepted. If a greater exchange rate is used during the entry, there will be a warning.

Decimal Points

This column shows the number of decimal points to be used when rounding the amounts in currency².

3.6.4 Transactions

Establishing the exchange rate

Before entering a transaction in foreign currency, the Foreign Exchange Rate table needs to be updated (Exchange rates column) with the daily exchange rate. In the Transactions table, the program calculates the exchange values according to the inserted exchange rate, and takes the eventual exchange rates profits or

losses into account. The exchange rate difference depends on the exchange rate inserted in the Foreign Exchange Rate table.

Every day there is a different exchange rate and thus also the values of the Balance Sheet change on a daily basis. Except in special cases, the Foreign Exchange Rate table doesn't need to be updated every day. The update of the exchange rates is done when updated or conclusive reports need to be printed.

Types of entries allowed

For each entry there are two accounts (debit account and credit account) and there can be the following direct combinations:

- Entries between two accounts in basic currency (EUR EUR)
- Entries between an account in foreign currency and one in basic currency (USD EUR)
- Entries between two accounts in the same foreign currency (USD USD), but not in basic currency

It is not possible to register a transfer between two accounts in different foreign currencies in a single row when one is not the basic currency (USD YEN).

Note: the expenses and the income need to be entered with the daily exchange rate and thus have to be in basic currency.

Exchange rate to be used

For certain operations you need to keep in mind that it might be necessary to use a predefined exchange rate (banking transactions). In these cases you need to use the indicated rate and the program will automatically calculate the exchange value in basic currency. Banks specify exchange rates with few figures after the decimal point and often round the amounts. On these occasions you input the exchange value in basic currency and leave it to the program to work out the actual exchange rate.

The exchange rate used can influence the calculation of VAT. If you invoice goods to a customer from your country in USD, the calculation of VAT will be made on the EUR exchange value. The exchange rate used will determine the amount of VAT due. National VAT legislation will tell you which exchange rates to use under such circumstances.

Other factors can determine the exchange rate to be used. For some kinds of transactions, loans and shares, the exchange rate of the time of purchase (historical one) is often used, independent from exchange rate fluctuations.

Manually inserted Exchange rate

When it is necessary to insert an exchange rate directly in the Exchange rate column (Transactions table), different from the one in the Exchange rate table, the user must, in order to calculate the amount in basic currency, put himself in the cell of the Exchange rate column and press the **F6** key.

To accelerate entering the transactions, consult [work rapidly](#).

Attention: to deactivate last year's smart fill, the user must deactivate the option "Smart fill with transactions from previous year" (File menu, File and accounting properties command).

3.6.4.1 Transactions table

In the Transactions table there are several fields:

Accounts		Transactions		Totals		VAT codes		Exchange rates	
	Date	Doc	Description	Debit A/C	Credit	Currency	Currency	Exchange Rate	Amount USD
1	03.01.2010		Withdrawal from post office account	1000	1010	350.00	USD	1.000000	350.00
2	05.01.2010		Office supplies	3260	1000	80.00	USD	1.000000	80.00
3	06.01.2010		Sales in cash	1000	4100	8'000.00	USD	1.000000	8'000.00
4	10.01.2010		Purchase goods by Company 1	3000	SU.001	1'500.00	EUR	1.109590	1'351.85
5	28.01.2010		Payment Company 1 invoice	SU.001	1025	1'500.00	EUR	1.109590	1'351.85
6	01.02.2010		Payment Electricity and Phone		1020	300.00	USD	1.000000	300.00
7	01.02.2010		Electricity	3250		200.00	USD	1.000000	200.00

Base	Complete VAT	Cost centers	Exp. Date	Lock
F6 Key = increase date by a day				
1000 Cash			350.00	9'270.00
1010 Post office current account			-350.00	2'150.00

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Date

The date of the operation.

Doc

The number of the document.

Description

The description of the transaction.

Debit A/C

The account in which the amount is recorded in debit.

Credit A/C

The account in which the amount is recorded in credit.

Currency Amount

The amount of the transaction (any currency).

Currency

The code for the currency.

Exchange rate

When dealing with a transaction that is not in basic currency, this is the exchange rate between the foreign and the basic currency. The exchange rate is automatically recalled from the Foreign Exchange Rate table.

Amount USD

The amount expressed in USD. When dealing with a transaction that is not in basic currency, this is the amount that has been converted from the foreign to the basic currency. This conversion is automatic according to the exchange rate.

3.6.4.2 Entries in Basic currency

This is a simple entry with the Debit and the Credit account in basic currency (Euro in the example).

Accounts		Transactions		Totals		Exchange rates			A
Date	Doc	Description	Debit A/C	Credit	Currency	Currenc	Exchange Rate	Amount USD	
1	03.01.2008	Withdrawal from post office account	1000	1010	350.00	USD	1.000000	350.00	
Base		Cost centers	Exp. Date	Lock					
F6 Key = increase date by a day									
1000	Cash		350.00	9'270.00					
1010	Post office current account		-350.00	2'150.00					
1/9									

3.6.4.3 Entries with accounts in basic and foreign currency

The classical operation that represents this case is a money transfer from an account in basic currency to an account in foreign currency and vice versa. When you know, from the bank statement, the amounts both in basic and in foreign currency, the procedure is as follows:

- Insert the exchange rate from the bank statement in the Exchange rate table.
- Enter the debit account, the credit account, and insert the foreign currency amount in the Currency amount column.

The software uses automatically the exchange rate from the Exchange rate table and inserts the basic currency amount in the Amount column.

Example: when a transaction is entered on a USD account, the currency of the transaction has to be the USD.

Accounts		Transactions		Totals		Exchange rates			A
Date	Doc	Description	Debit A/C	Credit	Currency	Currenc	Exchange Rate	Amount EUR	
2	05.01.2008	5 Exchange EUR/USD	1000	1032	100.00	USD	1.485000	67.34	
3									
Base		Cost centers	Exp. Date	Lock					
F6 Key = increase date by a day									
1000	Cash		67.34	1'417.34					
1032	Bank USD 1		-67.34	23'669.52 USD	-100.00	34'900.00			
2/31									

Effects on the Account cards

On the 1000 account, the basic currency amount of 67.34 Euro is being entered on the debit side (Basic currency view)

Accounts		Transactions		Totals		Exchange rates		1000 EUR Cash		A
Date	Doc	Description	C-Acct	Debit EUR	Credit EUR			Balance EUR		
1		Initial balance						1'000.00		
2	03.01.2008	Withdrawal from post office account	1010	350.00				1'350.00		
3	05.01.2008	5 Exchange EUR/USD	1032	67.34				1'417.34		
4		Total transactions		417.34				1'417.34		
Base		Basic Curre...	Currency	Currency2	Cost centers	Exp. Date				
1/4										

On the 1032 account, the foreign currency amount of 100.00 USD is being entered on the credit side (Currency view).

Accounts		Transactions		Totals	Exchange rates		1032 USD Bank USD 1		A
	Date	Doc	Description	C-Acct.	Debit Currency USD	Credit Currency USD	Balance Currency USD		
1			Initial balance				35000.00		
2	05.01.2008	5	Exchange EUR/USD	1000		100.00	34900.00		
3			Total transactions			100.00	34900.00		
Base									
			Currency	Currency2	Cost centers	Exp. Date			
1000			Cash		67.34	1'417.34			
1032			Bank USD 1		-67.34	23'669.52 USD		-100.00	34'900.00

3.6.4.4 Entries between two accounts both in a currency other than the basic currency

In the example, there are two USD (foreign currency) accounts without an account in basic currency. The amounts are automatically being converted into basic currency.

Accounts		Transactions		Totals	Exchange rates		1032 USD Bank USD1		A
	Date	Doc	Description	Debit A/C	Credit A/C	Currency	Currency	Exchange	Amount EUR
3	31.01.2008	27	Transfer from USD1 to USD2 bank acc.	1034	1032	1000.00	USD	1.485000	673.40
4									
5									
Base									
			Cost centers	Exp. date, Expiration Date	Lock				
Touche F6 = reprendre les valeurs de la ligne avec texte semblable									
1034			Bank USD2		673.40	9'650.55 USD		1'000.00	14'200.00
1032			Bank USD1		-673.40	9'800.61 USD		-1'000.00	14'400.00

Effects on the Accounts cards

On the 1034 account, the foreign currency amount of 1'000.00 USD is being entered on the debit side (Currency view).

Accounts		Transactions		Totals	Exchange rates		1034 USD Bank USD2		A
	Date	Doc	Description	C-Acct.	Debit Currency USD	Credit Currency USD	Balance Currency USD		
1			Initial balance				13'200.00		
2	31.01.2008	27	Transfer from USD1 to USD2 bank acc.	1032	1000.00		14'200.00		
3			Total transactions		1000.00		14'200.00		
Base									
			Currency	Currency2	Cost centers	Exp. date, Expir...			
1034			Bank USD2		673.40	9'650.55 USD		1'000.00	14'200.00
1032			Bank USD1		-673.40	9'800.61 USD		-1'000.00	14'400.00

On the 1032 account, the foreign currency amount of 1000.00 USD is being entered on the credit side (Currency view).

Accounts		Transactions		Totals	Exchange rates		1032 USD Bank USD1	A
Date	Doc	Description	C-Acct	Debit Currency USD	Credit Currency USD	Balance Currency USD		
1		Initial balance				15'500.00		
2	31.01.2008	22 Exchange EUR/USD	1000		100.00	15'400.00		
3	31.01.2008	27 Transfer from USD1 to USD2 bank acc.	1034		1'000.00	14'400.00		
4		Total transactions			1'100.00	14'400.00		
Base	Basic Currency	Currency	Currency2	Cost centers	Exp. date, Expira...			Z
1034	Bank USD2			673.40	9'650.55 USD	1'000.00	14'200.00	
1032	Bank USD1			-673.40	9'800.61 USD	-1'000.00	14'400.00	

In the **Basic currency** view, we can find the amounts, automatically converted by the program according to the exchange rate inserted in the Foreign Exchange Rate table.

On the 1034 account, the basic currency amount of 673.40 EUR is being entered on the debit side.

Accounts		Transactions		Totals	Exchange rates		1034 USD Bank USD2	A
Date	Doc	Description	C-Acct	Debit EUR	Credit EUR	Balance EUR		
1		Initial balance				8'977.15		
2	31.01.2008	27 Transfer from USD1 to USD2 bank acc.	1032	673.40		9'650.55		
Base	Basic Currency	Currency	Currency2	Cost centers	Exp. date, Expira...			Z
1034	Bank USD2			673.40	9'650.55 USD	1'000.00	14'200.00	
1032	Bank USD1			-673.40	9'800.61 USD	-1'000.00	14'400.00	

On the 1032 account, the basic currency amount of 673.40 EUR is being entered on the credit side.

Accounts		Transactions		Totals	Exchange rates		1032 USD Bank USD1	A
Date	Doc	Description	C-Acct	Debit EUR	Credit EUR	Balance EUR		
2	31.01.2008	22 Exchange EUR/USD	1000		67.34	10'474.01		
3	31.01.2008	27 Transfer from USD1 to USD2 bank acc.	1034		673.40	9'800.61		
4		Total transactions			740.74	9'800.61		
Base	Basic Currency	Currency	Currency2	Cost centers	Exp. date, Expira...			Z
1034	Bank USD2			673.40	9'650.55 USD	1'000.00	14'200.00	
1032	Bank USD1			-673.40	9'800.61 USD	-1'000.00	14'400.00	

3.6.4.5 Entries between two different foreign currencies

When there is an operation between two different currencies, USD and CHF for example, it is not possible to make the entry on a single entry row.

You will have to use two entry rows and operate if you were entering two different operations.

- Enter on the first row the debit account and the foreign currency amount (CHF in the example).
- Enter on the second row the credit account and the second foreign currency amount (USD in the example). The program will now signal a difference, because the automatically calculated amounts in basic currency are different.

- On the second row, copy the amount in basic currency from the former row. (EUR 615.27 in the example) and press **F6** to calculate the exchange rate. The entry is now complete and there are no accounting differences.

Accounts	Transactions		Totals	Exchange rates		1032 USD Bank USD1			A
	Date	Doc	Description	Debit A/C	Credit A/C	Currency	Currency	Exchange	Amount EUR
4	03.02.2008	33	Transfer from USD to CHF	1035		1'000.00	CHF	1.625300	615.27
5	03.02.2008	33	Transfer from USD to CHF		1032	804.66	USD	1.307816	615.27
6									
Base									
	Cost centers		Exp. date, Expiration Date	Lock					
Touche F6 = augmente date d'un jour									
1032	Bank USD1		-615.27	9'185.34 USD		-804.66		13'595.34	
5/6									
CAPS NUM SCRL DVR									

Effects on the Account cards

On the 1035 account, the foreign currency amount of 1'000.00 CHF is being entered on the debit side (Currency view)

Accounts	Transactions		Totals	Exchange rates		1035 CHF Bank CHF			A
	Date	Doc	Description	C-Acct	Debit Currency CHF	Credit Currency CHF	Balance Currency CHF		
1			Initial balance				5'600.00		
2	03.02.2008	33	Transfer from USD to CHF	[*]	1'000.00		6'600.00		
3			Total transactions		1'000.00		6'600.00		
Base									
	Basic Currency	Currency	Currency2	Cost centers	Exp. date, Expir...				
1035	Bank CHF		615.27	3'995.08 CHF		1'000.00	6'600.00		
2/3									
CAPS NUM SCRL DVR									

On the 1032 account, the foreign currency amount of 804.66 USD is being entered on the credit side (Currency view).

Accounts	Transactions		Totals	Exchange rates		1032 USD Bank USD1			A
	Date	Doc	Description	C-Acct	Debit Currency USD	Credit Currency USD	Balance Currency USD		
1			Initial balance				15'500.00		
2	31.01.2008	22	Exchange EUR/USD	1000		100.00	15'400.00		
3	31.01.2008	27	Transfer from USD1 to USD2 bank acc.	1034		1'000.00	14'400.00		
4	03.02.2008	33	Transfer from USD to CHF	[1035]		804.66	13'595.34		
5			Total transactions			1'904.66	13'595.34		
Base									
	Basic Currency	Currency	Currency2	Cost centers	Exp. date, Expir...				
1032	Bank USD1		-615.27	9'185.34 USD		-804.66	13'595.34		
1035	Bank CHF			3'995.08 CHF			6'600.00		
4/5									
CAPS NUM SCRL DVR									

3.6.4.6 Entering exchange rate differences

In order to calculate the exchange rate differences, the account or the accounts for the exchange rate differences should be present in the Chart of accounts. Also, in the "File and Accounting properties" of the **File** menu, these accounts should be indicated in the Foreign currency tab.

File and accounting properties

Accounting | Options | Address | Foreign currency | Other | Password | Texts

Account for exchange rate profit: 4600 Exchange rate differences

Account for exchange rate loss: 4600 Exchange rate differences

Currency2: USD United States of America, Dollars

Exchange rate valid even from basic currency

OK Cancel Help

Enter the necessary transactions; to calculate the exchange rate differences, proceed as follows:

- Update the Exchange rates table with the closing exchange rates for the end of the year or period

Accounts	Transactions			Totals	Exchange rates						A	
	Date	Currency ref.	Currency	Text	Fixed	Mult.	Exchange rate	Opening exchange	Min	Max	Decimal points	
1		EUR	USD	US Dollar		1.00	1.485000	1.470400				
2		EUR	CHF	Swiss Francs		1.00	1.625300	1.656900				
3		EUR	USD	Fixed exchange rate for estate evaluation		1.00	1.502500	1.502500				
4												
Base		Complete										Z

- Execute the command "Create transaction for exchange rate variation" (Account2 menu)

The software calculates the exchange rate differences automatically.

Accounts	Transactions			Totals	Exchange rates						A
	Date	Doc	Description	Debit A/C	Credit A/C	Currency	Currency	Exchange	Amount EUR		
51	31.03.2008		Exchange rate loss Bank USD1	3035	1032		EUR		30.23		
52	31.03.2008		Exchange rate loss Bank USD2	3035	1034		EUR		88.26		
53	31.03.2008		Exchange rate profit Bank CHF	1035	3035		EUR		65.71		
54											
Base		Cost centers		Exp. date, Expiration Date		Lock					Z
F6 Key = import row values with similar text											
1035	Bank CHF			65.71	4'060.79	CHF		6'600.00			
3035	Exchange rate differences			-65.71	52.78						
53/54										CAPS NUM SCRL OVR	

Please note: these automatically created entries for the exchange rate differences can be cancelled or modified like any other entry.

3.6.4.7 Error message: "Currency symbol not found"

In version 4, the absence of a currency symbol in the Transactions table was interpreted as a transaction in Basic currency.

In version 5 every transaction needs to have its own currency symbol. Thus it is necessary to complete the transactions where no currency symbol has been inserted.

3.6.5 Print-outs

All the possible print-outs of the multi-currency accounting are in common with other accounting types; please visit the corresponding pages:

- [Journal](#)
- [Account card](#)
- [Balances by period](#)
- [VAT registers](#)
- [External accounting report](#)
- [Enhanced Balance sheet](#)
- [Balance by classes](#)

3.6.6 Closing procedures

At the end of the year, you have to proceed in the following way:

- Input any entries necessary before the transfer to the new year (Transitory, amortisation, warehouse, etc.)
- Correct any eventual errors the program signals. Execute this operation until all the errors have been eliminated.
- Check the [balance of the accounting in the opening balances](#)
- Correct any eventual differences in the [opening balances](#) or the [transactions](#)
- [Enter the exchange rate differences](#)

For the end-of-year printouts, go to [Year's end and New Year's setup](#) of the Double-entry accounting.

3.6.6.1 Balancing the opening balances

To create the new accounting year, activate the command **Create New Year** (Account2 menu). All data will be automatically transferred with the opening balances of the Balance sheet. Save the file under a new name.

Balancing the balance sheet (basic currency)

At the opening, the exchange value in basic currency of the total assets should correspond to the total liabilities (in negative). Thus the sum of assets and liabilities should amount to zero. If the total assets does not correspond to the total liabilities, then the accounting does not balance and is therefore not correct.

A difference in opening balances can be caused by various causes:

- An amount has been input incorrectly
- Credit balances have not been input in negative
- Opening exchange rates have not been correctly indicated
- Exchange rate differences have not been registered at the closing of the previous year.
- There is a rounding difference due to a different way of calculating the exchange value.

Totals table: Control of the Balance

Accounts		Transactions	Totals	Exchange rates		A
	Group	Description	Gr	Opening EUR	Balance EUR	▲
1	1	Total Assets	01	175'053.79	180'967.69	
2	2	Total Liabilities	01	-175'053.79	-175'053.79	
3	01	Net Profit(+) Loss(-) from Balance Sheet	00		5'913.90	
4	3	Total Expenses	02		2'086.10	
5	4	Total Revenue	02		-8'000.00	
6	02	Loss(+) Profit(-) from Profit & Loss Statement	00		-5'913.90	
7	00	Difference should be = 0 (nil)				
8	5	Total off balance sheet: Assets				
9	6	Total off balance sheet: Liabilities				
10	7	Total class 7				
11	8	Total class 8				
12	9	Total class 9				
13						
Base		Complete				Z

3.6.6.2 Exchange rate differences in the opening balances

When, in the preceding year, the exchange rate differences have not been calculated, the program signals, in the new year, a difference in the opening balances. In order to resolve this problem, there are two possibilities:

- If the former accounting year has not yet been audited, one can calculate the exchange rate differences in the preceding year, by inserting in the Exchange rate table the official exchange rates at 31.12 (Exchange rate column) and activate, from the "Account2" menu the **Create transaction for exchange rate variation** command. Afterwards, open the file for the new year and [transfer automatically the balances of the preceding year](#).
- If the preceding year has already been closed and revised, you must proceed in a different way: open the file of the new year and insert in the assets or the liabilities, according to the situation, a new account "Unrecorded Exchange rate differences" (Accounts table) and, in the Opening column, insert the amount corresponding to the exchange rate difference. At 01.01, the exchange rate difference account has to be put to zero by means of a transaction (Transactions table), using the account related to the exchange rate differences (Exchange rate profit/loss) of the profit/loss statement as its counterpart.

Differences in the opening balances

Banana - [Double-entry with foreign currencies - 3]

File Edit Data Format Tools Account1 Account2 Window Help

2

Accounts		Transactions	Totals	Exchange rates		A			
Group	Account	Description	BClass	Gr	Currenc.	Opening currency	Opening USD		
7	10	Total Clients		1			1000.00		
8	1150	Prepaid taxes	1	1	USD	550.00	550.00		
9	1200	Inventory	1	1	USD	35000.00	35000.00		
10	1300	Transitory assets	1	1	USD	3500.00	3500.00		
11	1310	Machinery and appliances	1	1	USD	8500.00	8500.00		
12	1320	Office furniture	1	1	USD	11357.00	11357.00		
13	1330	Computer	1	1	USD	12385.00	12385.00		
14	1340	Software	1	1	USD	8100.00	8100.00		
15	1350	Car	1	1	USD				
16	1360	Real Estate	1	1	USD				
17	1	TOTAL ASSETS		01			125'559.66		
18									
19		LIABILITIES							
20									
Base		Transa...	Balances	Currenc...	Budget	Previous	Period	Other	Print
		Difference in opening balances (should be nil)						10.00	
01		Profit(+), Loss(-) from Balance Sheet							
		This is the '2' group that will be added to the '01' group							
28/86		CAPS		NUM		SCRL		OVR	

Adding of the account "Unrecorded Exchange rate differences"

Banana - [Double-entry with foreign currencies - 3]

File Edit Data Format Tools Account1 Account2 Window Help

Σ 123 HT ML

-10.00

Accounts		Transactions	Totals	Exchange rates			
Group	Account	Description	BClass	Gr	Currenc.	Opening currency	Opening USD
18							
19		LIABILITIES					
20	2000	Suppliers	2	2	USD		
21	20	Total Suppliers		2			-4500.00
22	2100	Bank loan c/c	2	2	USD	-5000.00	-5000.00
23	2110	Transitory liabilities	2	2	USD	-8900.00	-8900.00
24	2115	Unrecorded Exchange rate differences	2	2	USD	-10.00	-10.00
25	2120	Start-up capital	2	2	USD	-60000.00	-60000.00
26	2130	Private account	2	2	USD	-5500.00	-5500.00
27	2200	Reserves	2	2	USD	-15000.00	-15000.00
28	2300	Profit or loss brought forward	2	2	USD	-26649.66	-26649.66
29	2	TOTAL LIABILITIES		01			-125'559.66
30							

Base Transa... Balances Currenc... Budget Previous Period Other Print

2 Total Liabilities
2 TOTAL LIABILITIES
USD
This is the '2115' account that will be added to the '2' group
24/87

CAPS NUM SCRL OVR

Transaction to put the account "Unrecorded Exchange rate differences" to zero

Banana - [Double-entry with foreign currencies - 3]

File Edit Data Format Tools Account1 Account2 Window Help

Σ 123 HT ML

10.00

Accounts		Transactions	Totals	Exchange rates			
Date	Doc	Description	Debit A/C	Credit	Currency	Exchange Rate	Amount USD
1	01.01.2008	Transfer to correct exchange rate differences	2115	4600	10,00	USD	1.000000
2							
3							

Base Cost centers Exp. Date Lock

F6 key = calculate exchange rate and amount in basic currency
2115 Unrecorded Exchange rate differences 10.00
4600 Exchange rate differences -10.00 -10.00

1/12

CAPS NUM SCRL OVR

Result of the transaction in the "Unrecorded Exchange rate differences" account

Accounts	Transactions	Totals	Exchange rates	2115 USD Unrecorde...	A	
Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD
1		Initial balance				-10.00
2	01.01.2008	Transfer to correct exchange rate differences	4600	10.00		
3		Total transactions		10.00		

Base	Basic Currency	Currency	Currency2	Cost centers	Exp. Date	Z
2115	Unrecorded	Exchange rate differences		10.00		
4600	Exchange rate differences			-10.00	-10.00	

3.7 Addresses/labels

For managing lists and printing labels

- Unrestricted field definition
- Option to print only selected lines
- Unrestricted definition of label layout
- Copy/paste addresses from other programs (Excel and Word)

[Complete and free of charge for everyone!](#)

Table showing the list

Labels	Courtesy	Name	Address	Country / City	A
1	Mr.	Paul Jones	19, Victoria St.	UK - London N5 1UZ	
2	Mrs	Margaret Smith	16, Hollen St.	UK - Oxford OX4 4- YW	
3	Mr.	David Johnson	23, Church St.	UK - Birmingham B48 7-N	
4	Mr.	Richard Wright	12, Oxford St.	UK - London SW6 7-RA	
5	Miss	Lisa Revell	16, Forest Lane	US - Martinez, CA 94553-	

Base	Select	Complete	Z

Parameters for printing labels

Label printing

Print | Page setting | **Compose label**

Page

Left margin: 0.00 cm | Right margin: 0.00 cm

Top margin: 0.00 cm | Bottom margin: 0.00 cm

Number of horizontal labels: 3 | Number of vertical labels: 8

Print Landscape

Label

Left margin: 0.10 cm | Right margin: 0.10 cm

Top margin: 0.10 cm | Bottom margin: 0.10 cm

Center text horizontally | Center text vertically

Font size

Base size: 12

Reduce to fit, but no less than: 8

OK | Cancel | ?

Printing labels

- The program centers the text on the label
- Automatic reduction of characters for labels with long texts

Mr.
Paul Jones
19, Victoria St.
UK - London N5 1UZ

Mrs
Margaret Smith
16, Hollen St.
UK - Oxford OX4 4- YW

Mr.
David Johnson
23, Church St.
UK - Birmingham B48 7-NJ

Mr.
Richard Wright
12, Oxford St.
UK - London SW6 7-RA

Miss
Lisa Revell
16, Forest Lane
US - Martinez, CA 94553-1368

3.8 VAT/Sales tax

Set up and operations with VAT/Sales tax.

3.8.1 Theory

VAT (Value-added Tax) is a tax that weighs on the final consumer. Every VAT subject must calculate and periodically deposit the tax to the Revenues Authority.

Every country has its own VAT rates that are established in different percentages depending on the type of merchandise or service. Certain merchandise and services are exempt or excluded.

The percentages vary according to the financial necessity of the country; therefore, there can be changes over the years.

VAT rate

In this document, to make calculating easier, we will use the following rates:

- **10 %** normal rate
- **5%** reduced rate
- **0%** excluded operations or exempt operations

VAT calculation

Net Price x VAT Percentage / 100 = VAT Amount

Example

Net price 300

Tax rate 10%

VAT amount = $300 \times 10 / 100 = 30$

Gross price calculation

Net price + VAT Amount = Gross Price

Example

$300 + 30 = 330$

Sometimes the gross amount is known and it is necessary to find the net and VAT amounts.

Net price calculation

Gross Price / (100 + VAT rate) x 100 = Net Price

Example

$330 / (100 + 10) \times 100 = 300$

The net price represents the cost (purchase) or the revenue (sale) of the company

VAT amount calculation

Gross Price - Net Price = VAT Amount

Example

$$330 - 300 = 30$$

or

$$330 - [330 / (100 + 10) \times 100] = 30$$

The VAT amount represents the debit (sales) or the credit (purchases) towards the Revenues Authority.

VAT rate calculation

VAT Amount / Net Amount x 100 = VAT Rate

Example

$$30 / 300 \times 100 = 10\%$$

or

$$[330 - 330 / (100 + 10) \times 100] / 300 = 10\%$$

Another example

$$20 / 400 \times 100 = 5\%$$

This way of calculating is used when the rate is not known.

3.8.2 VAT Codes Table

The VAT Code table setup allows the definition of all the parameters that are necessary to manage the transactions with VAT. The setup refers to:

- VAT due or recoverable
- Transaction amount recorded as net, gross, or VAT amount at 100% (Customs VAT)
- Freely definable applicable VAT rates
- Freely definable account in which VAT must be recorded
- Special rounding off for each code
- Definable grouping and totaling method

The VAT Codes table has a Base view and a Complete view (see the table hereunder). The difference between the two is the fact that the Complete view presents several columns that are not available in the Base view. These columns serve to accommodate some specific options.

Accounts	Group	VAT Code	Description	Gr	Gr1	Gr2	Due VAT	Amount type	%VAT	VAT% on Gross	VAT account	Round Min	Don't warn
1		S0	VAT exempt sales	1			Yes				2070		
2		SE	Foreign sales exempt	1			Yes				2070		
3		S5	Sales at 5%	1			Yes	5.00			2070		
4		S10	Sales at 10%	1			Yes				2070		
5		SD5	Discount on sales at 5%	1					5.00		2070		
6		SD10	Discount on sales at 10%	1					10.00		2070		
7	1		VAT due	T									
8													
9													
10		P5	Purchase goods at 5%	2				5.00			2070		
11		P10	Purchase goods at 10%	2				10.00			2070		
12		PD5	Discount on purchases at 5%	2			Yes	5.00			2070		
13		PD10	Discount on purchases at 10%	2			Yes	10.00			2070		
14													
15		I5	Purchases for investment or use 5%	2				5.00			2070		
16		I10	Purchases for investment or use 10%	2				10.00			2070		
17		ID5	Discount on purchases for investment or use 5%	2			Yes	5.00			2070		
18		ID10	Discount on purchases for investment or use 10%	2			Yes	10.00			2070		
19	2		Recoverable VAT	T									
20													
21	T		Total										

Calculation modality

The parameters indicated in the VAT Codes table are being used to calculate the VAT of the individual transactions. The parameters established in VAT Codes table cannot be changed in the transactions. This modality guarantees that the VAT calculations are correct and uniform.

Please note: if the values of a VAT Code, which has already been used in the transactions, are being modified, the changes are not active immediately; in this case it is necessary to activate the Recheck accounting command (Account1 menu -> Recheck accounting). When the VAT Codes table is being modified, the program invites the user to execute a complete recalculation as a precaution.

Detailed description of the columns

In the following columns, insert the following data:

- **Group:** a code or number that identifies the group to which the code belongs. In the example we have inserted 1 for the sales, 2 for the purchases, T for the total.
- **VAT Code:** the code to identify and carry forward the VAT code in the transactions.
- **Description:** a text for the description of the VAT Code or the group.
- **Gr:** code of the "Group" in which the row has to be added.
- **Gr1:** code for additional groupings.
- **Gr2:** code for additional groupings.
- **Due VAT:**
 - If the word "Yes" is being inserted, this means that the VAT is at debit (due to the state)
 - If the cell is empty, this means that the VAT is at credit (recoverable)
- **Amount type:** indicates how the software considers the transaction amount:
 - 0 (or empty cell) with VAT/sales tax (the transaction amount is considered VAT included)
 - 1 = without VAT/Sales tax;
 - 2 = VAT amount (the transaction amount is considered the VAT amount)
- **% VAT:** VAT code percentage
- **VAT% on gross:** is usually being left empty. In special cases, the word "Yes" has to be inserted only if the VAT percentage has to be applied on the gross amount (VAT included) and not on the taxable amount.

- **VAT amount:** the account number on which the calculated VAT is being registered in the chart of accounts
- **Round Min:** minimum value for rounding, to use only in particular cases. By preference, the rounding indicated in the basic data of the accounting (f.i. minimum rounding value 0.05) is being used.
- **Don't warn:** there are particular transactions that the software could interpret as mistaken, but which, in reality, are correct. In order to avoid that the software signals error messages, insert the word "Yes" for the code that is concerned.

When the transactions with VAT are inserted, by applying the VAT Code in the "VAT Code" column, the software calculates automatically all the amounts related to the VAT and transfers them in the VAT account.

Adding a new percentage

When a new percentage is added, a new row has to be added; in the new row, insert the data of the new VAT code with the new percentage. Don't change a code that has already been used in the transactions.

Groupings

By creating groups with multiple totalling levels, the user can obtain the totals that are necessary for the VAT declaration.

In the VAT report, by activating the option "Use own grouping scheme", the software calculates the totals exactly as indicated in the sequence of the indicated groupings.

The groupings are being used to obtain totals for groups of transactions, for example, the totals for all exportations or importations.

3.8.3 Transactions

Before entering the accounting transactions, the [Automatic VAT account](#) and the "VAT to be paid" account (or VAT Revenue Authority account) need to be entered in the Chart of accounts, or, alternatively, enter the traditional VAT accounts (Recoverable VAT and VAT due).

In the VAT codes table, there are codes both for the sales and the purchases. When entering the transactions, use the appropriate VAT code. Some examples:

Cash Sales

The VAT code for the sales is being applied (S10)

Accounts		Transactions		Totals		VAT codes				
	Date	Doc	Description	Debit A/C	Credit	Amount USD	VAT	%VAT	NonDec	VAT Acc USD
3	06.01.2010	15	Sales in cash	1000	4100	8'000.00	S10	-10.00		-727.27
4										
5										
Base		Complete VAT	Cost centers	Exp. Date	Lock					
F6 Key = import row values with similar text										
1000	Cash			8'000.00	9'270.00					
4100	Income from sales			-727.23	-727.23					
2070	Automatic VAT			-727.27	-587.10					
S10	Sales at 10%									

Purchase in Cash

The VAT code for the purchases is being applied (P10).

Accounts		Transactions		Totals		VAT codes				
	Date	Doc	Description	Debit A/C	Credit	Amount USD	VAT	%VAT	NonDed	VAT Acc USD
4	06.01.2010	16	Purchase goods in cash	3000	1000	850.00	P10	10.00		77.27
5										
6										
Base		Complete VAT	Cost centers	Exp. Date	Lock					
F6 Key = import row values with similar text										
3000			Purchase goods for resale	772.73	2'136.37					
1000			Cash	-850.00	8'420.00					
2070			Automatic VAT	77.27	-509.83					
P10			Purchase goods at 10%							

The software automatically splits the VAT amounts and records them in the Automatic VAT account or in the VAT account that has been indicated by the user in the VAT codes table.

Automatic VAT Card

Accounts		Transactions		Totals		VAT codes		2070 Automatic VAT	
	Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD		
2	06.01.2010	15	[VAT/Sales tax]Sales in cash	1000		727.27	-723.46		
3	06.01.2010	16	[VAT/Sales tax]Purchase goods in cash	1000	77.27		-646.19		
Base		VAT	Cost centers	Exp. Date					
3000			Purchase goods for resale	772.73	2'136.37				
1000			Cash	-850.00	8'420.00				
2070			Automatic VAT	77.27	-509.83				
P10			Purchase goods at 10%						

Cancellations

When an earlier entered operation needs to be cancelled, the VAT code needs be preceded by the minus sign for the VAT to be cancelled. The VAT code that should be used is the same as the one that has been used earlier to record the operation that now has to be cancelled. By proceeding this way, the VAT amount will be corrected.

Instead of the minus sign preceding the VAT code, it is also possible to use codes that refer to discounts and that are already configured in the VAT codes table.

3.8.3.1 Transactions at the end of a period

At the end of a period, the balance of the Automatic VAT account (or of the Recoverable VAT and the VAT due account) needs to be transferred into the VAT to be paid account (or VAT Revenue Authority).

Before entering the transaction into the accounting, the user needs to verify whether the balance of the Automatic VAT account or the VAT to be paid account (VAT Revenue authority) corresponds with the amount indicated by the VAT report.

Accounts		Transactions		Totals		VAT codes		2070 Automatic VAT		VAT report	
Date	Doc	Description	VAT Code	%VAT	Taxable USD	%NonDed	VAT Acc USD	Recoverable	Due	Balance	
06.01.2010	15	Sales in cash	S10	-10.00	7'272.73		-727.27		727.27	-727.27	
		Total code: S10 Sales at 10%			7'272.73		-727.27		727.27	-727.27	
		Total due:			7'272.73		-727.27		727.27	-727.27	
05.01.2010	13	Office supplies	P5	5.00	76.19		3.81	3.81		3.81	
		Total code: P5 Purchase goods at 5%			76.19		3.81	3.81		3.81	
06.01.2010	16	Purchase goods in cash	P10	10.00	772.73		77.27	77.27		77.27	
10.01.2010	20	Purchase goods by Company 1	P10	10.00	1'363.64		136.36	136.36		213.63	
		Total code: P10 Purchase goods at 10%			2'136.37		213.63	213.63		213.63	
		Total recoverable:			2'212.56		217.44	217.44		217.44	
		Overall total (Recoverable - Due):			9'485.29		-509.83	217.44	727.27	-509.83	
Base		Totals	VAT	Partial VAT							

In order to close the Automatic VAT account at the end of a period, a transaction needs to be entered by which the actual balance is being transferred into the VAT to be paid (or Revenue Authority) account.

Accounts		Transactions		Totals		VAT codes		2070 Automatic VAT		VAT report	
Date	Doc	Description	Debit A/C	Credit	Amount USD	VAT	%VAT	%NonDed	VAT Acc USD		
31.03.2010	36	Periodical closing of Automatic account	2070	2080	509.83						
Base		Complete VAT	Cost centers	Exp. Date	Lock						
2070	Automatic VAT			509.83							
2080	VAT to be paid			-509.83	-509.83						

After the transaction, the balance of the Automatic VAT account will be zero.

Accounts		Transactions		Totals		VAT codes		2070 Automatic VAT	
Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD			
05.01.2010	13	[VAT/Sales tax]Office supplies	1000	3.81		3.81			
06.01.2010	15	[VAT/Sales tax]Sales in cash	1000		727.27	-723.46			
06.01.2010	16	[VAT/Sales tax]Purchase goods in cash	1000	77.27		-646.19			
10.01.2010	20	[VAT/Sales tax]Purchase goods by Company 1	SU.001	136.36		-509.83			
31.03.2010	36	Periodical closing of Automatic account	2080	509.83					
		Total transactions		727.27	727.27				
Base		VAT	Cost centers	Exp. Date					
2070	Automatic VAT			509.83					
2080	VAT to be paid			-509.83	-509.83				

The recording of the VAT payment brings the balance of the VAT to be paid (or Revenue Authority) account back to zero

Accounts		Transactions		Totals		VAT codes		2070 Automatic VAT		
	Date	Doc	Description	Debit A/C	Credit	Amount USD	VAT	%VAT	%NonDed	VAT Acc USD
15	14.04.2010	42	VAT payment 1st quarter	2080	1020	509.83				
16										
Base		Complete VAT	Cost centers	Exp. Date	Lock					
F6 key = swap debit and credit accounts										
2080	VAT to be paid			509.83						
1020	Bank 1			-509.83	32'690.17					
15/18										

Accounts		Transactions		Totals		VAT codes		2080 VAT to be paid		
	Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD			
1	31.03.2010	36	Periodical closing of Automatic account	2070		509.83	-509.83			
2	14.04.2010	42	VAT payment 1st quarter	1020	509.83					
3			Total transactions		509.83	509.83				
Base		VAT	Cost centers	Exp. Date	Lock					
2080	VAT to be paid			509.83						
1020	Bank 1			-509.83	32'690.17					
2/3										

3.8.3.2 VAT partially deductible

In certain countries, there are special cases, prescribed by law, in which the VAT (Sales tax) cannot be completely deducted.

Example:

Dinner with clients for the amount of 150 (VAT included). A deductibility of 50% is allowed.

The transaction is entered by inserting the VAT code as usual, but in the "%Exempt" column, the percentage that cannot be deducted should be entered. In the "VAT Acc" column, the actually deductible VAT is shown.

Accounts		Transactions		Totals		VAT codes				
	Date	Doc	Description	Debit A/C	Credit	Amount EUR	VAT	%VAT	%NonDed	VAT Acc EUR
9	04.06.2010	54	Dinner with clients	3265	1000	150.00	I10	10.00	50.00	6.82
10										
11										
Base		Complete VAT	Cost centers	Exp. Date	Lock					
3265	Representation costs			143.18	143.18					
1000	Cash			-150.00	9'120.00					
2070	Automatic VAT			6.82	-580.28					
I10	Purchases for investment or use 10%									
9/12										

3.8.4 Automatic VAT account

The Automatic VAT account is inserted in the chart of accounts and can be defined as the default account in the File and accounting properties, VAT tab. In this case, the VAT account does not need to be inserted in the VAT Codes Table.

The screenshot shows a dialog box titled "File and accounting properties" with a close button (X) in the top right corner. The "VAT/Sales tax" tab is selected. The dialog contains the following fields:

- VAT Account:** A dropdown menu showing "2070 Automatic VAT".
- VAT/Sales tax rounding:** An empty text input field.
- Cost center 1 (CC1):** A dropdown menu showing "Use transaction amount".
- Cost center 2 (CC2):** A dropdown menu showing "Use transaction amount".
- Cost center 3 (CC3):** A dropdown menu showing "Use transaction amount".

At the bottom of the dialog are three buttons: "OK", "Cancel", and "?".

If, on the contrary, the automatic VAT account has not been configured as the default account, it needs to be indicated in the VAT Codes table, in the VAT account column.

As an alternative to the traditional system with several VAT accounts (Recoverable VAT, VAT due, VAT Revenue authority), it is possible to have the Automatic VAT account and the account "VAT to be paid" in the chart of accounts. The software inserts automatically, in debit or credit, the VAT amounts in the Automatic VAT account, according to the used VAT code.

At the end of the period, the balance of the Automatic VAT account will be transferred to the VAT to be paid account.

The VAT to be paid account will have zero as a balance at the moment the VAT is being paid.

With this system it is possible to check the balance every quarter; in case of an error, it is easy to locate in which period the balance no longer corresponds.

3.8.5 Carrying forward the VAT (Sales tax) credit

When calculating the periodical VAT (Sales tax) report, it can happen that the recoverable VAT exceeds the VAT which is due. As a result the VAT Revenue Authority account closes with a difference to the advantage of the taxpayer.

In the following window the account card for the Automatic VAT is shown. The balance of 667.45 is a VAT credit.

Banana - [C:\Whitefield Inc 2006.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

05.01.2006

Accounts	Transactions	Totals	VAT codes	2070 Automatic VAT	A	
Date	Doc	Description	C-Acct	Debit	Credit	Balance
1	05.01.2006	[VAT/Sales tax]Office supplies	1000	3.81		3.81
2	06.01.2006	[VAT/Sales tax]Sales in cash	1000		727.27	-723.46
3	10.01.2006	[VAT/Sales tax]Purchase goods at Company 1	SU-001	136.36		-587.10
4	29.01.2006	[VAT/Sales tax]Sales of goods to Warner	1100		136.36	-723.46
5	29.01.2006	[VAT/Sales tax]Cash payment TVA at customs	1000	300.00		-423.46
6	30.01.2006	[VAT/Sales tax]Purchase goods at Company 2	SU-002	1090.91		667.45
7		Total transactions		1531.08	863.63	667.45

Base VAT Cost centers Exp. Date

3260	Office supplies		76.19	76.19
1000	Cash		-80.00	8'970.00
2070	Automatic VAT		3.81	667.45
P5	Purchase goods at 5%			

1/7 CAPS NUM SCRL OVR

The balance of the Automatic VAT account has to be transferred to the VAT Revenue Authority account, like it has to be done at every end of period.

Banana - [C:\Whitefield Inc 2006.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

31.01.2006

Accounts	Transactions	Totals	VAT codes	2070 Automatic VAT	A	
Date	Doc	Description	Debit A/C	Credit	Amount	VAT
13	31.01.2006	Transfer from Automatic VAT account	2080	2070	667.45	
14						

Base Complete VAT Cost centers Exp. Date Lock

F6 Key = increase date by a day				
2080	VAT Revenue Authority		667.45	667.45
2070	Automatic VAT		-667.45	

13/19 CAPS NUM SCRL OVR

After the transaction, the Automatic VAT account has a balance of zero

Banana - [C:\Whitefield Inc 2006.ac2]							
File Edit Data Format Tools Account1 Account2 Window Help							
2080							
Accounts	Transactions		Totals	VAT codes	2070 Automatic VAT		
Date	Doc	Description	C-Acct	Debit	Credit	Balance	
1	05.01.2006	[VAT/Sales tax]Office supplies	1000	3.81		3.81	
2	06.01.2006	[VAT/Sales tax]Sales in cash	1000		727.27	-723.46	
3	10.01.2006	[VAT/Sales tax]Purchase goods at Company 1	SU-001	136.36		-587.10	
4	29.01.2006	[VAT/Sales tax]Sales of goods to Warner	1100		136.36	-723.46	
5	29.01.2006	[VAT/Sales tax]Cash payment TVA at customs	1000	300.00		-423.46	
6	30.01.2006	[VAT/Sales tax]Purchase goods at Company 2	SU-002	1090.91		667.45	
7	31.01.2006	Transfer from Automatic VAT account	2080		667.45		
8	Total transactions			1'531.08	1'531.08		
Base	VAT	Cost centers	Exp. Date				
2080	VAT Revenue Authority		667.45	667.45			
2070	Automatic VAT		-667.45				
7/8							

The VAT Revenue Authority has a balance in debit

Banana - [C:\Whitefield Inc 2006.ac2]							
File Edit Data Format Tools Account1 Account2 Window Help							
31.01.2006							
Accounts	Transactions		Totals	VAT codes	2080 VAT Revenue...		
Date	Doc	Description	C-Acct	Debit	Credit	Balance	
1	31.01.2006	Transfer from Automatic VAT account	2070	667.45		667.45	
2	Total transactions			667.45		667.45	
Base	VAT	Cost centers	Exp. Date				
2080	VAT Revenue Authority		667.45	667.45			
2070	Automatic VAT		-667.45				
1/2							

At the end of the period, the balance of the VAT Revenue Authority account has to be carried to zero. In order to do this, it is first of all necessary to define an appropriate VAT code in the VAT codes table, and complete it with the description, Gr, Amount type 2, percentage 100% and the Automatic VAT account.

Banana - [C:\Whitefield Inc 2006.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

HT ML

Total

Accounts	Group	VAT Code	Description	Totals	VAT codes	2080 VAT Revenue Auth...			A
				Gr	Due VAT	Amount type	%VAT	VAT % on Gross	VAT account
12		VC	VAT credit previous period	2		2	100.00		2070
13		P5	Purchase goods at 5%	2			5.00		2070
14		P10	Purchase goods at 10%	2			10.00		2070
15		AC	Amount VAT 100% (TVA at customs)	2		2	10.00		2070
16									
17		PD5	Discount on purchases at 5%	2	Yes		5.00		2070
18		PD10	Discount on purchases at 10%	2	Yes		10.00		2070
19									
20		I5	Purchases for investment or use 5%	2			5.00		2070
21		I10	Purchases for investment or use 10%	2			10.00		2070
22									
23		ID5	Discount on purchases for investment or use 5%	2	Yes		5.00		2070
24		ID10	Discount on purchases for investment or use 10%	2	Yes		10.00		2070
25									
26	2		Recoverable VAT	T					
27									
28	T		Total						

Base Complete

28/28 CAPS NUM SCRL OVRI

In order to put the VAT Revenue Authority account to zero, the amount and the related VAT code have to be entered, only in credit.

Banana - [C:\Whitefield Inc 2006.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

HT ML

2080

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount	VAT	%VAT	%Exempl	VAT Acc
15	01.02.2006		VAT credit previous period		2080	667.45	VC	100.00		667.45
16										

Base Complete VAT Cost centers Exp. Date Lock

F6 key = swap debit and credit accounts
 2080 VAT Revenue Authority -667.45
 2070 Automatic VAT 667.45 667.45
 VC VAT credit previous period

15/19 CAPS NUM SCRL OVRI

After the transaction, the VAT Revenue Authority account has a balance of zero.

Accounts	Transactions	Totals	VAT codes	2008 VAT Revenue...			
	Date	Doc	Description	C-Acct	Debit	Credit	Balance
1	31.01.2006		Transfer from Automatic VAT account	2070	667.45		667.45
2	01.02.2006		VAT credit previous period	[*]		667.45	
3			Total transactions		667.45	667.45	

Base	VAT	Cost centers	Exp. Date
2080	VAT Revenue Authority		-667.45
2070	Automatic VAT		667.45
VC	VAT credit previous period		667.45

The VAT credit of the previous period is shown in the VAT report.

Accounts	Transactions	Totals	VAT codes	2008 VAT Revenue...	VAT report
	Description	Taxable Basic Currency	Recoverable	Due	Balance
21					
22	Total code: SD10 Discount on sales at 10%				
23					
24	Total code: VC VAT credit previous period	667.45	667.45		667.45
25					

Base	Totals	VAT	Partial VAT

3.8.6 VAT Report at the end of a period

The VAT Statement is a form sent from the Revenues Authority to all VAT contributors to declare the operations with VAT, divided by VAT rates. All data automatically calculated by the program must be reported manually on the VAT Statement form.

To obtain the VAT Report:

- Select, from the "Account1" menu, the VAT report command
- Enter the period by clicking on "Period selected" and indicate the start and end date, or select the period directly.

VAT/Sales tax report [Favorite]

Period VAT/Sales tax Favorites

All 01.01.2010\31.12.2010

Period selected

Start date (inclusive) 01.01.2010

End date (inclusive) 31.03.2010

1. Quarter 2010

OK Cancel ?

- Choose the desired options

VAT/Sales tax report [Favorite]

Period VAT/Sales tax Favorites

Include transactions

Include totals by Account

Include totals by Code

Include totals by Percentage

Include unused codes

Use own (Group, Gr) grouping scheme

Sort transactions by Date

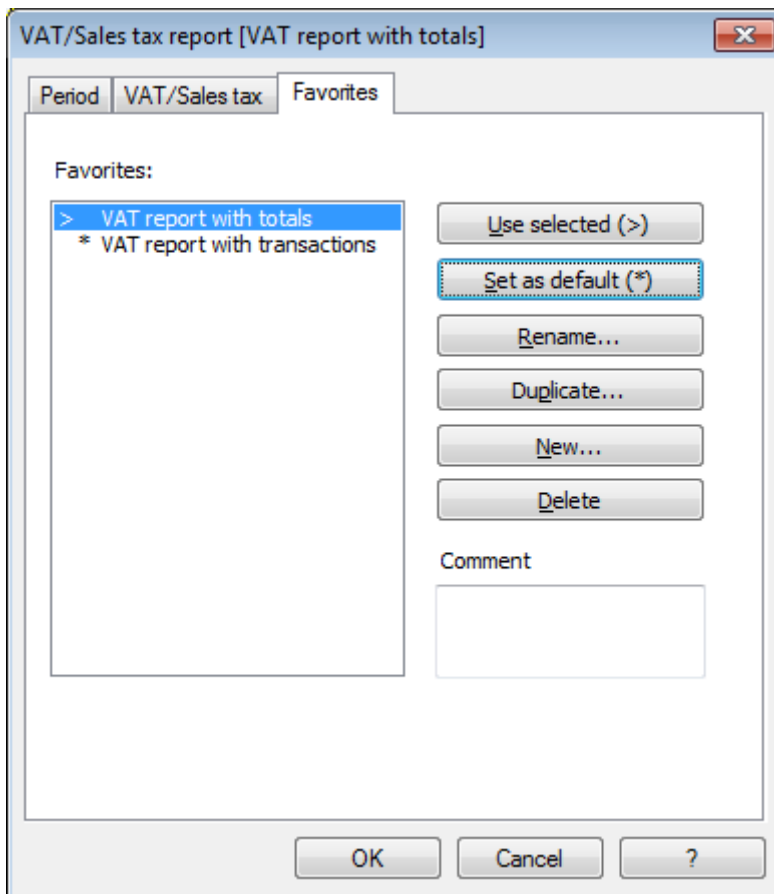
Partial report

Only code specified

Only group specified

OK Cancel ?

With the configurations in the Favorites tab, different models of VAT reports can be created, each one with different configurations.



Accounts		Transactions		Totals	VAT codes			VAT report			
Date	Doc	Description	VAT Code	%VAT	Taxable USD	%NonDed	VAT Acc USD	Recoverable	Due	Balance	
1											
2	06.01.2010	6	Sales in cash	S10	-10.00	7'272.73		-727.27	727.27	-727.27	
3			Total for account: 4100 Income from sales			7'272.73		-727.27	727.27	-727.27	
4			Total due:			7'272.73		-727.27	727.27	-727.27	
5											
6	10.01.2010	10	Purchase goods by Company 1	P10	10.00	1'363.64		136.36	136.36	136.36	
7			Total for account: 3000 Purchase goods for resale			1'363.64		136.36	136.36	136.36	
8	05.01.2010	5	Office supplies	P5	5.00	76.19		3.81	3.81	3.81	
9			Total for account: 3260 Office supplies			76.19		3.81	3.81	3.81	
10			Total recoverable:			1'439.83		140.17	140.17	140.17	
11											
12			Overall total (Recoverable - Due):			8'712.56		-587.10	140.17	727.27	-587.10
Base		Totals		VAT		Partial VAT					

The amount due indicated in the VAT report has to correspond with the amount for the end of period of the Automatic VAT account or the VAT Revenue Authority account.

The data of the VAT report can also be transferred to and elaborated by other programs (f.i. Excel, XSLT) and be presented in formats that are similar to the forms of the tax authority

For Switzerland, one can automatically obtain a document similar to the form that has to be sent to the VAT office. This form shows the amount to enter for each number. Please consult (in German, French, or Italian) [MwSt-Formular 2010](#).

3.8.7 Carrying forward the VAT (Sales tax) credit - old

When calculating the periodical VAT (Sales tax) report, it can happen that the recoverable VAT exceeds the VAT which is due. As a result the VAT Revenue Authority account closes with a difference to the advantage of the taxpayer.

In the following window the account card for the Automatic VAT is shown. The balance of 667.45 is a VAT credit.

Accounts	Transactions	Totals	VAT codes	2070 Automatic VAT		
Date	Doc	Description	C-Acct	Debit	Credit	Balance
05.01.2006		[VAT/Sales tax]Office supplies	1000	3.81		3.81
06.01.2006		[VAT/Sales tax]Sales in cash	1000		727.27	-723.46
10.01.2006		[VAT/Sales tax]Purchase goods at Company 1	SU-001	136.36		-587.10
29.01.2006		[VAT/Sales tax]Sales of goods to Warner	1100		136.36	-723.46
29.01.2006		[VAT/Sales tax]Cash payment TVA at customs	1000	300.00		-423.46
30.01.2006		[VAT/Sales tax]Purchase goods at Company 2	SU-002	1090.91		667.45
		Total transactions		1531.08	863.63	667.45

Base	VAT	Cost centers	Exp. Date	
3260	Office supplies		76.19	76.19
1000	Cash		-80.00	8'970.00
2070	Automatic VAT		3.81	667.45
P5	Purchase goods at 5%			

The balance of the Automatic VAT account has to be transferred to the VAT Revenue Authority account, like it has to be done at every end of period.

Accounts	Transactions	Totals	VAT codes	2070 Automatic VAT	
Date	Doc	Description	Debit A/C	Credit	Amount
31.01.2006		Transfer from Automatic VAT account	2080	2070	667.45

Base	Complete VAT	Cost centers	Exp. Date	Lock
F6 Key = increase date by a day				
2080	VAT Revenue Authority		667.45	667.45
2070	Automatic VAT		-667.45	

After the transaction, the Automatic VAT account has a balance of zero

Banana - [C:\Whitefield Inc 2006.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

2080

Accounts	Transactions	Totals	VAT codes	2070 Automatic VAT	A	
Date	Doc	Description	C-Acct	Debit	Credit	Balance
1	05.01.2006	[VAT/Sales tax]Office supplies	1000	3.81		3.81
2	06.01.2006	[VAT/Sales tax]Sales in cash	1000		727.27	-723.46
3	10.01.2006	[VAT/Sales tax]Purchase goods at Company 1	SU-001	136.36		-587.10
4	29.01.2006	[VAT/Sales tax]Sales of goods to Warner	1100		136.36	-723.46
5	29.01.2006	[VAT/Sales tax]Cash payment TVA at customs	1000	300.00		-423.46
6	30.01.2006	[VAT/Sales tax]Purchase goods at Company 2	SU-002	1090.91		667.45
7	31.01.2006	Transfer from Automatic VAT account	2080		667.45	
8		Total transactions		1'531.08	1'531.08	

Base	VAT	Cost centers	Exp. Date	Z
2080	VAT Revenue Authority		667.45	667.45
2070	Automatic VAT		-667.45	

7/8 CAPS NUM SCRL OVR

The VAT Revenue Authority has a balance in debit

Banana - [C:\Whitefield Inc 2006.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

31.01.2006

Accounts	Transactions	Totals	VAT codes	2080 VAT Revenue...	A	
Date	Doc	Description	C-Acct	Debit	Credit	Balance
1	31.01.2006	Transfer from Automatic VAT account	2070	667.45		667.45
2		Total transactions		667.45		667.45

Base	VAT	Cost centers	Exp. Date	Z
2080	VAT Revenue Authority		667.45	667.45
2070	Automatic VAT		-667.45	

1/2 CAPS NUM SCRL OVR

At the end of the period, the balance of the VAT Revenue Authority account has to be carried to zero. In order to do this, it is first of all necessary to define an appropriate VAT code in the VAT codes table, and complete it with the description, Gr, Amount type 2, percentage 100% and the Automatic VAT account.

Accounts		Transactions	Totals	VAT codes		2080 VAT Revenue Auth...		
Group	VAT Code	Description	Gr	Due VAT	Amount type	%VAT	VAT % on Gross	VAT account
12	VC	VAT credit previous period	2		2	100.00		2070
13	P5	Purchase goods at 5%	2			5.00		2070
14	P10	Purchase goods at 10%	2			10.00		2070
15	AC	Amount VAT 100% (TVA at customs)	2		2	10.00		2070
17	PD5	Discount on purchases at 5%	2	Yes		5.00		2070
18	PD10	Discount on purchases at 10%	2	Yes		10.00		2070
20	I5	Purchases for investment or use 5%	2			5.00		2070
21	I10	Purchases for investment or use 10%	2			10.00		2070
23	ID5	Discount on purchases for investment or use 5%	2	Yes		5.00		2070
24	ID10	Discount on purchases for investment or use 10%	2	Yes		10.00		2070
26	2	Recoverable VAT	T					
28	T	Total						

In order to put the VAT Revenue Authority account to zero, the amount and the related VAT code have to be entered, only in credit.

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount	VAT	%VAT	%Exempl	VAT Acc
15	01.02.2006		VAT credit previous period		2080	667.45	VC	100.00		667.45

F6 key = swap debit and credit accounts										
2080	VAT Revenue Authority			667.45						
2070	Automatic VAT				667.45					
VC	VAT credit previous period									

After the transaction, the VAT Revenue Authority account has a balance of zero.

Accounts	Transactions	Totals	VAT codes	2008 VAT Revenue...			
	Date	Doc	Description	C-Acct	Debit	Credit	Balance
1	31.01.2006		Transfer from Automatic VAT account	2070	667.45		667.45
2	01.02.2006		VAT credit previous period	[*]		667.45	
3			Total transactions		667.45	667.45	

Base	VAT	Cost centers	Exp. Date
2080	VAT Revenue Authority		-667.45
2070	Automatic VAT		667.45
VC	VAT credit previous period		667.45

The VAT credit of the previous period is shown in the VAT report.

Accounts	Transactions	Totals	VAT codes	2008 VAT Revenue...	VAT report
	Description	Taxable Basic Currency	Recoverable	Due	Balance
21					
22	Total code: SD10 Discount on sales at 10%				
23					
24	Total code: VC VAT credit previous period	667.45	667.45		667.45
25					

Base	Totals	VAT	Partial VAT

3.8.8 Printing the VAT registers

The printout of the VAT registers reports all transactions subject to VAT, related to purchases and sales. To be able to print the registers of purchases and sales, Group 1 (Total VAT due) and Group 2 (Total Recoverable VAT) have to be defined in the VAT codes table, in addition to the VAT codes.

Accounts		Transactions	Totals	VAT codes			
Group	VAT Code	Description	Gr	Gr1	Due VAT	Amount type	%VAT
1							
2	S0	VAT exempt sales	1		Yes		
3	SE	Foreign sales exempt	1		Yes		
4	S5	Sales at 5%	1		Yes		5.00
5	S10	Sales at 10%	1		Yes		10.00
6	SD5	Discount on sales at 5%	1				5.00
7	SD10	Discount on sales at 10%	1				10.00
8	1	VAT due	T				
9							
10							
11	P5	Purchase goods at 5%	2				5.00
12	P10	Purchase goods at 10%	2				10.00
13	PD5	Discount on purchases at 5%	2		Yes		5.00
14	PD10	Discount on purchases at 10%	2		Yes		10.00
15							
16	I5	Purchases for investment or use 5%	2				5.00
17	I10	Purchases for investment or use 10%	2				10.00
18	ID5	Discount on purchases for investment or use 5%	2		Yes		5.00
19	ID10	Discount on purchases for investment or use 10%	2		Yes		10.00
20	2	Recoverable VAT	T				
21							
22	T	TOTAL					
23							

Base Complete

In the Account1 menu, click on "VAT/ Sales tax report":

In the Period tab, enter the Start and End date of the period to be accounted.

VAT/Sales tax report [Favorite]

Period VAT/Sales tax Favorites

All 01.01.2010\31.12.2010

Period selected

Start date (inclusive) 01.01.2010

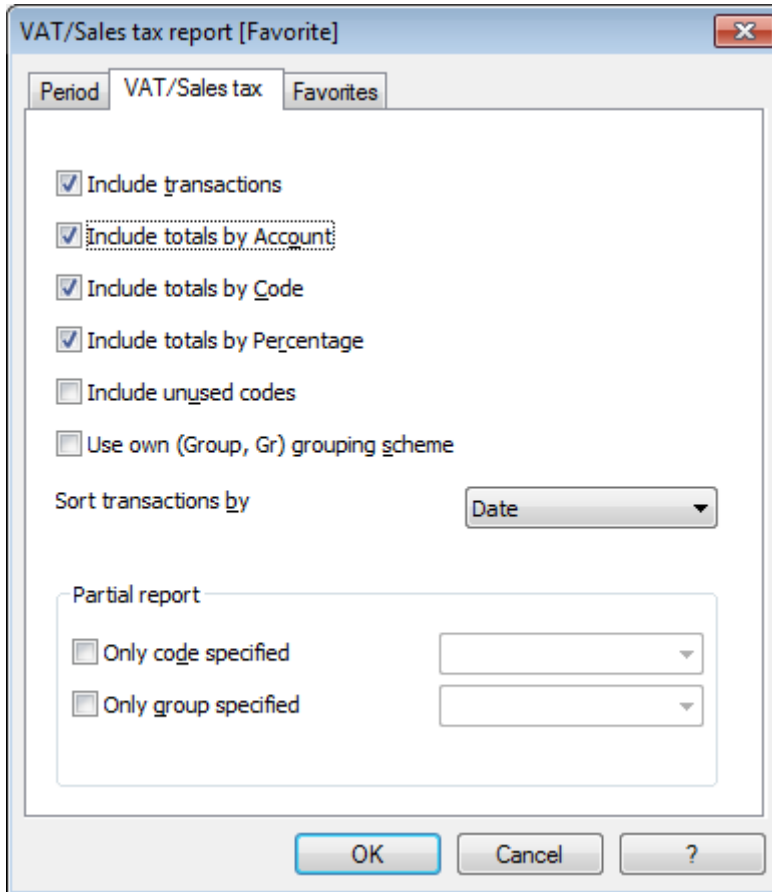
End date (inclusive) 31.03.2010

1. Quarter 2010

- 1. Quarter
- 2. Quarter
- 3. Quarter
- 4. Quarter
- 1. Semester
- 2. Semester
- Year

OK Cancel ?

In the VAT tab, enter the desired options



The **Favorites** section allows the user to create and save different VAT report models, each one with its own configurations.

For more information, consult the online lesson about the [Favorites](#).

The data related to the VAT are automatically displayed, according to the chosen options.

Accounts		Transactions		Totals		VAT codes		VAT report		
Date	Doc	Description	VAT Code	%VAT	Taxable USD	;NonDec	VAT Acc USD	Recoverable	Due	Balance
1										
2		Percentage total:0.0%								
3		Percentage total:5.00%								
4	06.01.2010	6 Sales in cash	S10	-10.00	7'272.73		-727.27		727.27	-727.27
5		Total code: S10 Sales at 10%			7'272.73		-727.27		727.27	-727.27
6		Percentage total:10.00%			7'272.73		-727.27		727.27	-727.27
7		Total due:			7'272.73		-727.27		727.27	-727.27
8										
9	05.01.2010	5 Office supplies	P5	5.00	76.19		3.81	3.81		3.81
10		Total code: P5 Purchase goods at 5%			76.19		3.81	3.81		3.81
11		Percentage total:5.00%			76.19		3.81	3.81		3.81
12	10.01.2010	7 Purchase goods by Company 1	P10	10.00	1'363.64		136.36	136.36		136.36
13		Total code: P10 Purchase goods at 10%			1'363.64		136.36	136.36		136.36
14		Percentage total:10.00%			1'363.64		136.36	136.36		136.36
15		Total recoverable:			1'439.83		140.17	140.17		140.17
16										
17		Overall total (Recoverable - Due):			8'712.56		-587.10	140.17	727.27	-587.10
Base		Totals	VAT	Partial VAT						

3.8.9 Swiss VAT

3.8.9.1 VAT on cash received and transitories at the end of year

There are two methods, established by the Federal Tax Administration, for the collection of the Value Added Tax (VAT):

- Method according to the issued invoices - the determination of the VAT amount takes place at the moment the suppliers' invoices are received and the clients' invoices are issued.
 - Method according to the cash received - the determination of the VAT takes place at the moment that the financial transactions related to the receipt of payment for invoices take place. All those subject to VAT that manage the accounting operations with this method (after receiving the authorization from the office in charge), need to comply with the following regulations.
1. During the accounting period, clients and suppliers should not be entered.
 2. The income/expenses need to be entered at the moment the payment is being registered.
 3. The VAT code needs to be inserted on the same row as the income or expenses account.

Practical example

The screenshot shows the 'Banana' accounting software interface. The main window displays a double-entry ledger with the following data:

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount CHF	VAT	%VAT	NonDec	VAT Acc CHF
	15	05.02.2008	9	Payment invoice nr 50 to supplier Greenfield	3000	1020	1076.00	P76	7.60	76.00
	16	06.02.2008	10	Payment received - Invoice nr. 120 Client Smith	1020	4100	2076.00	S76	-7.60	-146.63
	17									
Base			Complete VAT							
	1020		Bank 1			2076.00				34200.00
	4100		Income from sales			-1929.37				-9202.10
	2070		Automatic VAT			-146.63				-657.73
	S76		Sales at 7.6%							

In this case, for clients/suppliers management, we advise to use the [cost centres](#). For the matter of the transitories (invoices issued for income/expenses, but not yet received or paid), **only at the end of the year**, carrying forward of the outstanding invoices of suppliers and clients is allowed. These issues are defined by the VAT regulations (Wegleitung 2001 zur Mehrwertsteuer, Z 964, Seite 219). Starting from here, we present you one of the possible solutions:

Transitories at the end of the year

At the end of the year, in order to exactly establish the profit or the loss of the accounting year, one needs to enter the transitories:

- Expenses and income that refer to received and issued invoices at the end of the year, including outstanding projects, that will be paid and received in the following year.

In this case, pay attention to not insert the expenses and income with the VAT code, for in the VAT report, the recoverable VAT and the VAT due have to be shown in the VAT report of the first quarter of the next year.

In order to establish just the part of the expenses and the income (so without VAT) and entering the transaction correctly, one has to:

In the Assets and Liabilities

- In the Assets, open the account "Open client accounts"
- In the Liabilities, open the account "VAT on open client accounts"
- In the Liabilities, open the account "Open supplier accounts"
- In the Assets, open the account "VAT on open supplier accounts"

Banana - [Double-entry with VAT/Sales tax - 1]

File Edit Data Format Tools Account1 Account2 Window Help

TOTAL LIABILITIES

Accounts		Transactions	Totals	VAT codes			
Group	Account	Description	BClass	Gr	Opening CHF	Balance CHF	
1							
2		ASSETS					
3	1000	Cash	1	1	1'000.00	1'000.00	
4	1010	Post office current account	1	1	2'500.00	2'500.00	
5	1020	Bank 1	1	1	35'000.00	35'000.00	
6	1160	Open client accounts	1	1			
7	1161	VAT on open supplier accounts	1	1			
8	1170	Prepaid taxes	1	1	600.00	600.00	
9	1200	Inventory	1	1	15'200.00	15'200.00	
10	1300	Transitory assets	1	1	8'200.00	8'200.00	
11	1310	Machinery and appliances	1	1	65'000.00	65'000.00	
12	1320	Office furniture	1	1	12'000.00	12'000.00	
13	1330	Computer	1	1	14'000.00	14'000.00	
14	1340	Software	1	1	3'500.00	3'500.00	
15	1350	Car	1	1	5'800.00	5'800.00	
16	1360	Real Estate	1	1			
17	1	TOTAL ASSETS		01	162'800.00	162'800.00	
18							
19		LIABILITIES					
20	2070	Automatic VAT	2	2	-4'500.00	-4'500.00	
21	2080	VAT Revenue Authority	2	2			
22	2101	Open supplier accounts	2	2			
23	2102	VAT on open client accounts	2	2			
24	2110	Bank loan c/c	2	2	-25'000.00	-25'000.00	
25	2120	Start-up capital	2	2	-122'800.00	-122'800.00	
26	2130	Private account	2	2	-2'000.00	-2'000.00	
27	2200	Reserves	2	2	-8'000.00	-8'000.00	
28	2300	Profit or loss brought forward	2	2	-500.00	-500.00	
29	2	TOTAL LIABILITIES		01	-162'800.00	-162'800.00	
30							
31	01	Profit(+)/ Loss(-) from Balance Sheet		00			

Base Transaction Budget Previous Period Other Print

01 Profit(+)/ Loss(-) from Balance Sheet
This is the '2' group that will be added to the '01' group

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In the expenses and income

- In the expenses, open the account "Expenses for open supplier accounts"
- In the income, open the account "Income for open client invoices"

Accounts								Transactions	Totals	VAT codes		A
	Group	Account	Description	BClass	Gr	Opening CHF	Balance CHF					
34			EXPENSES									
35		3000	Purchase goods for resale	3	3							
36		3050	Expenses for open supplier accounts	3	3							
37		3100	Salaries	3	3							
38		3110	Social contributions	3	3							
39		3120	Pension fund	3	3							
40		3130	Accident insurance	3	3							
41		3140	Health insurance	3	3							
42		3200	Rent	3	3							
43		3210	Upkeep machinery and appliances	3	3							
44		3220	Car expenses	3	3							
45		3230	Other insurances	3	3							
46		3240	Fees	3	3							
47		3250	Electricity	3	3							
48		3260	Office supplies	3	3							
49		3270	Telephone, Fax	3	3							
50		3280	Mailing fees	3	3							
51		3290	Publicity	3	3							
52		3300	Interest on bank loan	3	3							
53		3310	Bank and current account fees	3	3							
54		3320	Ammortize machinery and appliances	3	3							
55		3330	Ammortize real estate	3	3							
56		3340	Taxes	3	3							
57	3		TOTAL EXPENSES		02							
58												
59			INCOME									
60		4000	Income from services	4	4							
61		4100	Income from sales	4	4							
62		4150	Income for open client invoices	4	4							
63		4200	Other income	4	4							
64	4		TOTAL INCOME		02							
65												

For entering the transaction of the suppliers on 31.12....., one has to make an entry on several rows:

- Enter in debit on the account "Expenses for open supplier accounts" the expense without VAT, **without VAT code**

- Enter in debit, on the account "VAT on open supplier accounts" the recoverable VAT amount
- Enter in credit, on the account "Open supplier accounts" the total amount (VAT included)

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount CHF	VAT	%VAT	NonDec
	19	31.12.2008	150	Transitory expenses open supplier invoices on 31.12.2008	3050	10000.00			
	20	31.12.2008	150	VAT on open supplier accounts on 31.12.2008	1161	760.00			
	21	31.12.2008	150	Open supplier invoices on 31.12.2008		10760.00			

In the next year on 01.01..... the preceding operation needs to be closed, so the transaction is as follows:

- Enter in debit, on the account "Open suppliers accounts" the total amount (VAT included)
- Enter in credit, the expense without VAT, **without VAT code**
- Enter in credit, on the account "VAT on open supplier accounts" the recoverable VAT amount

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount CHF	VAT	%VAT	NonDec
	1	01.01.2009	1	Closing open supplier invoices on 31.12.2008	2101	10760.00			
	2	01.01.2009	1	Transitory expenses suppliers on 31.12.2008		10000.00			
	3	01.01.2009	1	Closing VAT on open supplier accounts on 31.12.2008		760.00			

At the moment the supplier's invoice is getting paid, the user has to enter the transaction as shown in the example at the beginning of this page, by inserting the VAT code as usual.

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount CHF	VAT	%VAT	NonDec	VAT Acc CHF
	10	31.01.2009	20	Payment supplier's invoice	3050	10760.00	P76	7.60		760.00

For the transitories for the client invoices, the same procedure is being applied, but by entering on the preconfigured accounts related to the open client accounts.

3.8.9.2 Fixed rate VAT percentage

There are specific legislations that use the payment of VAT/Sales tax at a fixed rate percentage. Usually, the percentage with which to calculate the VAT has been authorized by the tax authorities. The VAT/Sales tax is calculated on the gross amount of the sales, while the VAT/Sales tax on the purchases cannot be deducted.

In Banana Accounting, there are two ways provided for the calculation of VAT/Sales tax:

- Transactions without splitting
- Transactions with splitting

Transaction without splitting of the VAT/Sales tax

Here a simple transaction needs to be entered, as the VAT/Sales tax is determined and entered at the moment of payment. In the accounting transactions, the sales (or other income subject to VAT/Sales tax) are shown with the gross amount, without splitting of the VAT/Sales tax amount.

In order to determine the VAT/Sales tax, it is necessary:

- To insert, in the "VAT codes" table, a VAT code with a percentage of zero (0%).

The screenshot shows the 'Banana - [C:\Smith & Sons 2007.ac2]' window. The 'VAT codes' table is displayed with the following data:

Accounts	Transactions	Totals	VAT codes				A	
Group	VAT Code	Description	Gr	Due VAT	Amount type	%VAT	VAT% on Gross	VAT account
1								
2	V0	Gross sales volume	1	Yes				2070
3								
4								

At the bottom of the window, the status bar shows '2/29' and buttons for 'CAPS', 'NUM', 'SCRL', and 'OVR'.

- Every time when a sale is being entered, indicate the gross amount and insert the VAT code with a percentage of 0% in the "VAT code" column.

Banana - [C:\Smith & Sons 2007.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

Accounts Transactions Totals VAT codes

	Date	Doc	Description	Debit A/C	Credit A/C	Amount	VAT Code	%VAT	%Exempt	VAT Acc
1	03.01.2007	1	Sales to Whitefield	1100	4100	500.00	V0			
2	07.01.2007	2	Sales of goods		4100	8000.00	V0			
3	07.01.2007	2	Sales to Whitefield	1100		4000.00				
4	07.01.2007	2	Sales to Foster	1100		4000.00				
5	19.01.2007	3	Purchase of goods at Grant's	3000	2000	2500.00				
6	24.01.2007	4	Sales of goods to Foster	1100	4100	4580.00	V0			
7	24.01.2007	5	Purchase of goods at Grant's	3000	1000	13500.00				
8										

Base Complete VAT Cost centers Exp. Date Lock

F6 Key = increase date by a day

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- At the end of the period, from the Account1 menu (Cash1 and Simple1 for the other types of accounting), activate the VAT/sales tax report command; by recalling the code with the 0% percentage, the gross sales volume (VAT/Sales tax included) can be obtained.

Banana - [C:\Smith & Sons 2007.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

Total due:

Accounts Transactions Totals VAT codes VAT report

	Date	Doc	Description	VAT	%VAT	Taxable	%Exempt	VAT Acc
1								
2			Total code: V0 Gross sales volume			13'080.00		
3								
4			Total due:			13'080.00		
5								

Base Totals VAT Partial VAT

4/8 CAPS NUM SCRL OVR

- Calculate manually, on the gross sales volume, the VAT/Sales tax to be transferred to the fiscal authorities, based on the percentage accorded by them.
- At the moment the VAT/Sales tax is paid, enter the amount as a decrease of the income, using the sales account or another specific account.

Banana - [C:\Smith & Sons 2007.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

915.60

Accounts		Transactions	Totals	VAT codes		VAT report			
Date	Doc	Description	Debit A/C	Credit A/C	Amount	VAT Code	%VAT	%Exempt	VAT Acc
8	01.04.2007	12	VAT/sales tax payment to VAT authority		915.60				
9									
Base		Complete VAT	Cost centers	Exp. Date	Lock				
4100	Income from sales		915.60	-12'164.40					
1020	Bank 1		-915.60	34'084.40					

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Transaction with splitting of the VAT/Sales tax

In this case, the sales (or other income subject to VAT/Sales tax) are entered by applying a code with a specific percentage that determines the splitting of the VAT/Sales tax amount from the gross sales volume.

Banana - [C:\Smith & Sons 2007.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

Accounts		Transactions	Totals	VAT codes			VAT report		
Group	VAT Code	Description	Gr	Due VAT	Amount type	%VAT	VAT% on Gross	VAT account	
1									
2	V10	Sales at 10% fixed rate	1	Yes		10.00	Yes	2070	
3									
4									

Base Complete

Transaction amount is 0 (or null)=with VAT/Sales tax, 1=without VAT/Sales tax, 2=VAT/Sales tax amount
0 or null = Transaction amount includes VAT/Sales tax

2/29 CAPS NUM SCRL OVR

- Every time a sales transaction is entered, the specific code for the VAT/Sales tax at fixed rate needs to be entered in the "VAT Code" column.

Accounts	Transactions	Totals	VAT codes	VAT report	A				
Date	Doc	Description	Debit A/C	Credit A/C	Amount	VAT Code	%VAT	%Exempt	VAT Acc
1	03.01.2007	1	Sales to Whitefield	1100	4100	500.00	V10	-10.00	-50.00
2	07.01.2007	2	Sales of goods		4100	8000.00	V10	-10.00	-800.00
3	07.01.2007	2	Sales to Whitefield	1100		4000.00			
4	07.01.2007	2	Sales to Foster	1100		4000.00			
5	19.01.2007	3	Purchase of goods at Grant's	3000	2000	2500.00			
6	24.01.2007	4	Sales of goods to Foster	1100	4100	4580.00	V10	-10.00	-458.00
7	24.01.2007	5	Purchase of goods at Grant's	3000	1000	13500.00			
8									

Base Complete VAT Cost centers Exp. Date Lock

F6 Key = increase date by a day

8/32 CAPS NUM SCRL OVR

- At the end of the period, by recalling the function "VAT/Sales tax report" from the Account1 menu, the amount due to the VAT authority can be obtained. The "Taxable" column reports the net amount (without VAT), but the VAT/sales tax amount is anyway calculated on the gross sales volume.

Accounts	Transactions	Totals	VAT codes	VAT report	A
Description	Taxable	Recoverable	Due	Balance	
1					
2	Total code: V10 Sales at 10% fixed rate	11772.00		1'308.00	-1'308.00
3					
4	Total due:	11772.00		1'308.00	-1'308.00
5					

Base Totals VAT Partial VAT

4/8 CAPS NUM SCRL OVR

3.8.9.3 VAT form for Switzerland

From on 2011 in Switzerland

- The VAT percentages of 7.6%, 2.4%, 3.6% have been modified to respectively 8%, 2.5%, 3.8%.
- The VAT declaration form has been changed.

The following lessons indicate how to proceed in order to comply with the new requirements.

3.8.9.3.1 Swiss VAT Declaration form 2010 - 2011

Banana accounting provides for a style sheet that allows the user to obtain automatically the Swiss VAT report, with the indication of the amount of every number, to transfer to the official form.

The form functions at its best from on [Banana accounting version 5.0.7](#)

In the year 2010, the new VAT regulations became applicable and in the year 2011, new percentages will need to be applied.

From on the 1st of July 2010, the latest form, including the new 2011 VAT percentages (8%, 2,5% and 3,8%) is available.

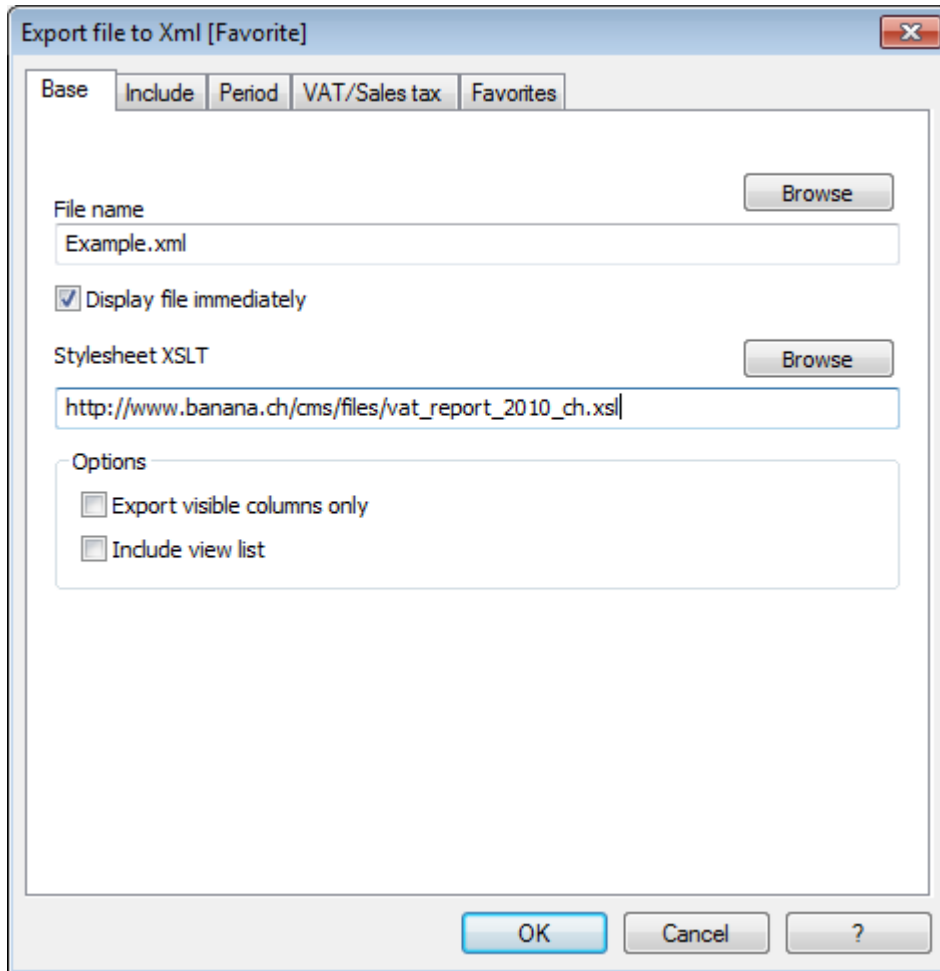
The VAT style sheet, that we make available, functions only combined with the new VAT codes 2010 - 2011.

Please note: in case the VAT codes 2010 - 2011 have been not been set up in the VAT codes table, the new [VAT codes table](#) needs to be imported.

Konten		Buchungen	Totalsummen		MwSt/UST-Codes			
Gruppe	MwSt/UST-Code	Beschreibung	Gr	Gr1	Zu zahlen	Betrag-Typ	% MwSt/UST	%MwSt/UST auf den Bruttobetrag
2		V = Umsatz Verkauf (200)						
3		VS = Skonto Verkauf und Dienstleistungen (235)						
4		B = Bezugssteuer (380)						
5		M = Material- und Dienstleistungsaufwand (400)						
6		I = Investitionen und übrigem Betriebsaufwand (405)						
7		K = Korrekturen und Kürzungen (410, 415, 420)						
8		Z = Nicht-Entgelte (910)						
9								
10		Umsatzsteuer (Schuld)						
11	V0	Von der Steuer befreite Leistungen (220)	1.1	200;220	Ja			
12	V0-E	Export Leistungen im Ausland (221)	1.1	200;221	Ja			
13	V0-T	Übertragung im Meldeverfahren (225)	1.1	200;225	Ja			
14	V0-N	Nicht steuerbare Leistungen (230)	1.1	200;230	Ja			
15		Entgeltminderungen siehe Skonti						
16	V0-D	Diverses (280)	1.1	200;280	Ja			
17								
18		Codes gültig ab 2011						
19	V80	Verkauf und Dienstleistungen 8.0%	1.1		Ja		8.00	
20	V25	Verkauf und Dienstleistungen 2.5%	1.1		Ja		2.50	
21	V38	Verkauf und Dienstleistungen 3.8%	1.1		Ja		3.80	
22	VS80	Skonto Verkauf und Dienstleistungen 8.0%	1.1				8.00	
23	VS25	Skonto Verkauf und Dienstleistungen 2.5%	1.1				2.50	
24	VS38	Skonto Verkauf und Dienstleistungen 3.8%	1.1				3.80	
25								
26		Codes gültig bis 2010						
27	V76	Verkauf und Dienstleistungen 7.6%	1.1	200;300;	Ja		7.60	
28	V76-B	Verkauf und Dienstleistungen 7.6% (optiert)	1.1	00;205;30	Ja		7.60	
29	V24	Verkauf und Dienstleistungen 2.4%	1.1	200;310;	Ja		2.40	
Basis		Komplett						

Here is how to proceed:

- At the end of the period, after all the necessary transactions have been inserted, the data have to be exported in XML: in the **File** menu, click on the **Export file** command, **Export file to XML**.
- In the area **File name**, insert the name of the accounting file for which the VAT report needs to be processed.
- Activate the option **Display file immediately** so that the style sheet with the data for the VAT declaration will be directly displayed on the screen.
- In the area **Style sheet XSLT**, insert the following path:
until 30.06.2010 indicate the style sheet
http://www.banana.ch/cms/files/vat_report_2010_ch.xsl
from on 01.07.2010 indicate the style sheet
http://www.banana.ch/cms/files/vat_report_2011_ch.xsl
- (if desired, one can also [download the style sheet](#) on one's own computer)



- In the Include area, the options **Datei-Infos** (File info table) , **MwSt-Zusammenfassung** (VAT report) und **MwSt-Codes** (VAT codes) have to be activated.
- The option **MwSt-Zusammenfassung Periode** (VAT report Period) should not be activated.

Export file to Xml [Favorite] ✕

Base Include **Period** VAT/Sales tax Favorites

Recheck accounting

Include

- Konten
- Buchungen
- Totalsummen
- MwSt/USt-Codes
- MwSt/USt-Zusammenfassung
- MwSt/USt-Zusammenfassung Periode
- Konten Periode
- Kontoauszüge
- Datei-Infos

Periods

Accounts/Categories by period 1 Month ▾

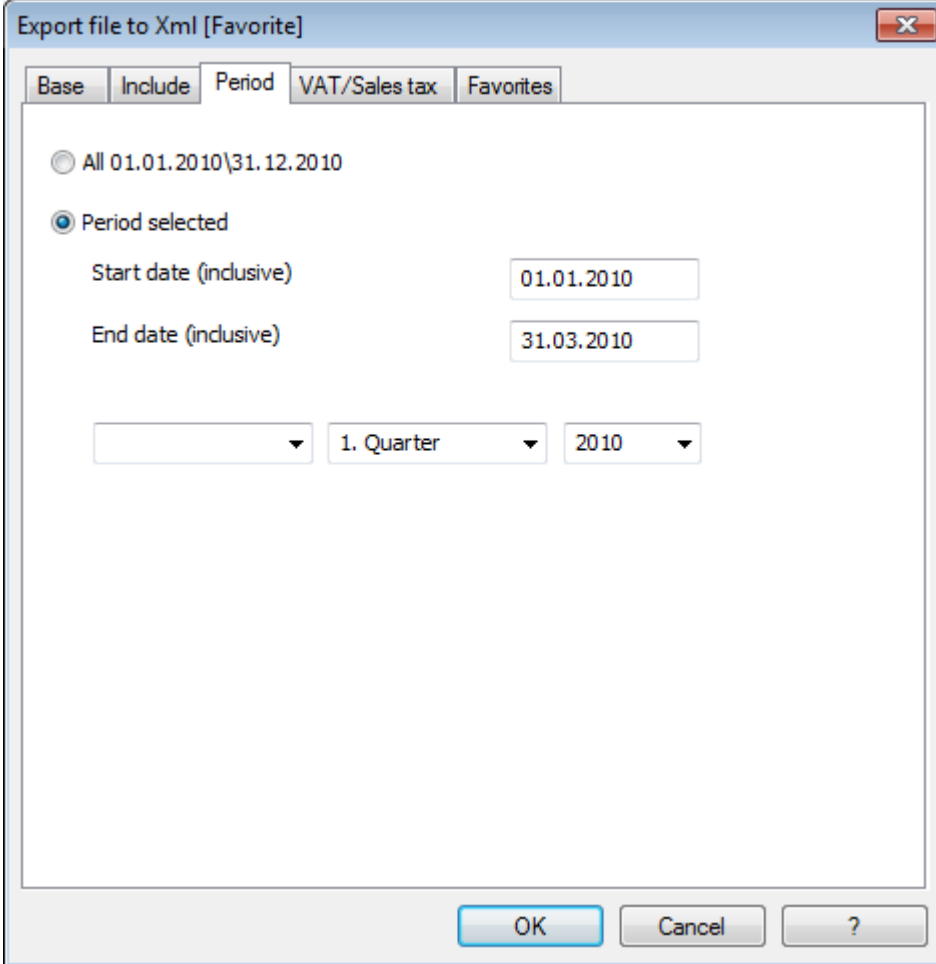
VAT/Sales tax report 3 Months (Quarter) ▾

Create periods for the whole year

Max number of periods 36

OK Cancel ?

- In the **Period** tab, select the desired period



The screenshot shows a dialog box titled "Export file to Xml [Favorite]". It has five tabs: "Base", "Include", "Period", "VAT/Sales tax", and "Favorites". The "Period" tab is active. Inside the dialog, there are two radio buttons: "All 01.01.2010\31.12.2010" (unselected) and "Period selected" (selected). Below the "Period selected" option, there are two text input fields: "Start date (inclusive)" with the value "01.01.2010" and "End date (inclusive)" with the value "31.03.2010". Below these fields, there are three dropdown menus: the first is empty, the second shows "1. Quarter", and the third shows "2010". At the bottom of the dialog, there are three buttons: "OK", "Cancel", and "?".

The declaration reports exactly all the indications of the VAT form; just transcribe the amounts related to the numbers on the official form.

MwSt.-Abrechnung

Version 1.0.0

Abrechnungsperiode: 01.01.2010 - 31.03.2010

I. UMSATZ (zitierte Artikel beziehen sich auf das Mehrwertsteuergesetz vom 12.06.2009)	Ziffer	Umsatz CHF	Umsatz CHF
Total der vereinbarten bzw. vereinnahmten Entgelte (Art. 39), inkl. Entgelte aus Übertragungen im Meldeverfahren sowie aus Leistungen im Ausland	<u>200</u>		99'801.82
In Ziffer 200 enthaltene Entgelte aus nicht steuerbaren Leistungen (Art. 21), für welche nach Art. 22 optiert wird	<u>205</u>	0.00	
Abzüge			
Von der Steuer befreite Leistungen (u.a. Exporte, Art. 23), von der Steuer befreite Leistungen an begünstigte Einrichtungen und Personen (Art. 107)	<u>220</u>	0.00	
Leistungen im Ausland	<u>221</u>	6'441.27	
Übertragung im Meldeverfahren (Art. 38, bitte zusätzlich Form. 764 einreichen)	<u>225</u>	0.00	
Nicht steuerbare Leistungen (Art. 21), für die nicht nach Art. 22 optiert wird	<u>230</u>	0.00	
Entgeltminderungen	<u>235</u>	0.00	Total Ziff. 220 bis 280
Diverses	<u>280</u>	0.00	6'441.27 289
Steuerbarer Gesamtumsatz (Ziff. 200 abzüglich Ziff. 289)	299		93'360.55

II. STEUERBERECHNUNG	Ziffer	Leistungen CHF gültiger Satz	Steuer CHF / Rp. gültiger Satz
Leistungen zum Normalsatz	<u>300</u>	93'360.55	7'095.38 7,6%
Leistungen zum reduzierten Satz	<u>310</u>	0.00	0.00 2,4%
Leistungen zum Beherbergungssatz	<u>340</u>	0.00	0.00 3,6%
Bezugsteuer	<u>380</u>	3'632.67	276.08
Total geschuldete Steuer (Ziff. 300 bis 380)			7'371.46 399
		Steuer CHF / Rp.	
Vorsteuer auf Material- und Dienstleistungsaufwand	<u>400</u>	417.95	
Vorsteuer auf Investitionen und übrigem Betriebsaufwand	<u>405</u>	342.85	
Einlagesteuerung (Art. 32, bitte detaillierte Aufstellung beilegen)	<u>410</u>	0.00	

In case there would be mistakes (for instance, the corresponding number is missing for a code), the program gives a message in red print "**Zur Kontrolle muss die Summe gleich Null sein**" and indicates the difference.

Download of the VAT Style sheet

Should the user wish to obtain a copy of the executable file of the VAT form, the download can be done at the following link:

[Download MwSt/UST-Stilblatt 2010](#)

[Download MwSt/UST-Stilblatt 2011](#)

Attention: place yourself with the cursor of the mouse on the executable file and with the right button, activate "Save link as" or "Save target as".

The file needs to be saved in the same folder in which the accounting files are saved.

Note: This official VAT form is only available in German, French and Italian.

3.8.9.3.2 Banana 5 and transferring to the new percentages 2011

With Banana Accounting version 5, in order to correctly manage the transactions and elaborate the VAT form with the new VAT percentages, the user has to:

- Make sure that he is using version 5.0.12 of Banana accounting
- If needed, update to version 5.0.12 ([Download page](#))
- Download the new [VAT Codes table](#) (go to the corresponding page to find the [explanations and the VAT codes table file to download](#))
- Open his own accounting file, copy and paste the data of the VAT codes table of the already downloaded file. Make sure all the data are transferred correctly in the appropriate cells, especially those for the GR1 column.
- In the File and accounting properties (File menu -> File and accounting properties -> VAT tab), indicate the Automatic VAT account.

To elaborate the new VAT form, follow the instructions indicated on the following web page: [#2362](#)

3.8.9.3.3 Banana 6 and transferring to the new percentages 2011

In case you have created your accounting with an earlier version than 6.06 and you want to use the new VAT form 2010/2011, proceed as follows:

- Download the new VAT codes table ([check the special lesson](#))
- Import the VAT codes table ([check the special lesson](#))

If the accounting has been created with Banana 5 and you are now working in Banana 6, you need to insert the automatic VAT account in the File and accounting properties -> VAT tab.

3.8.9.3.4 Swiss VAT Declaration form 2009

Banana accounting 5 provides for a style sheet that allows the user to obtain automatically the Swiss VAT report, with the indication of the amount of every number, to transfer to the official form.

The form functions at its best from on Banana accounting version 5.0.7

- [Download VAT Report](#)

Attention: place yourself with the cursor of the mouse on the executable file and with the right button, activate "Save link as" or "Save target as".

Here is how to proceed:

- Download the style sheet for the VAT report and save it in the same folder where the accounting file is being stored
- Place yourself in the "VAT codes" table, view "Complete VAT"; if, in the "VAT codes" table, the "GR1" column is not visible, then edit the table so that this column becomes visible
- For every VAT code, insert in the "GR1" column the reference number of the VAT form
- When a VAT code has to be placed in several numbers of the VAT form, you have to insert, in the corresponding cell, the numbers to which it refers, separated by a semi-colon (;).

Banana - [C:\VAT Declaration.ac2]

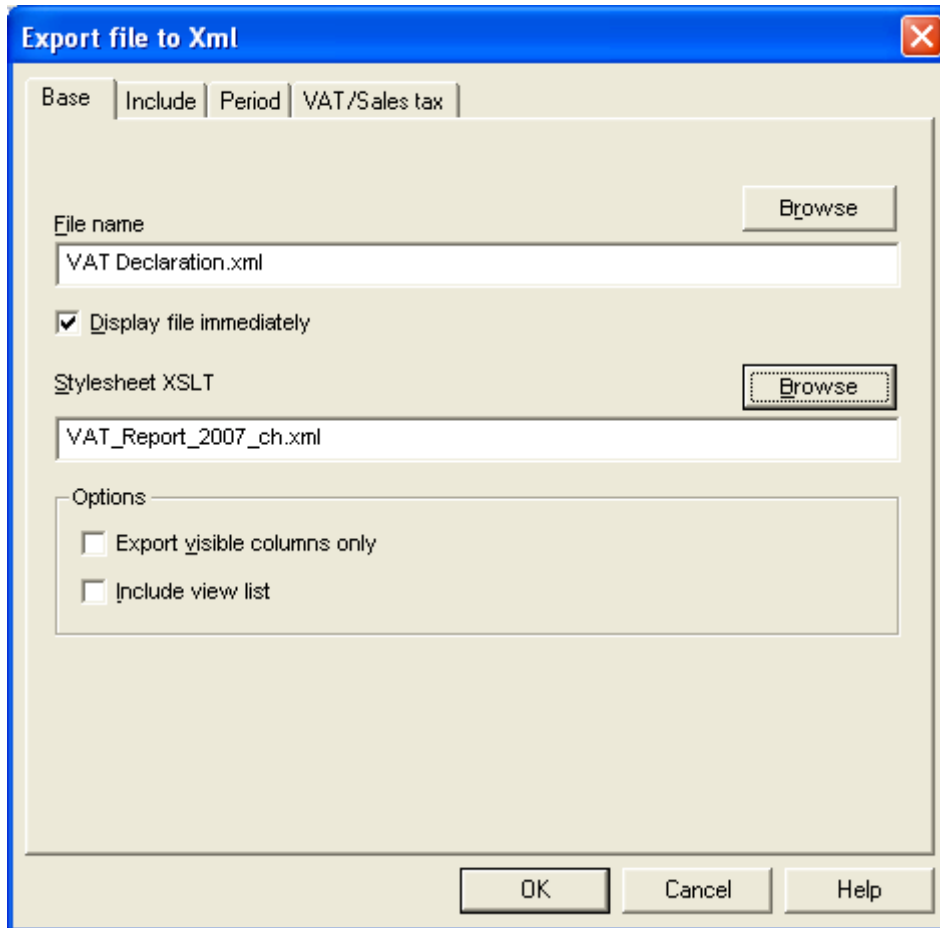
File Edit Data Format Tools Account1 Account2 Window Help

HT ML

Accounts		Transactions	Totals	VAT codes						
	Group	VAT Code	Description	Gr	Gr1	Due VAT	Amount type	%VAT	VAT% on Gross	VAT account
1										
2	1		VAT due	T						
3		S0	VAT exempt sales	1	010;070	Yes				2070
4		SE	Foreign sales exempt	1	010;040	Yes				2070
5		S24	Sales at 2.40	1	010;070	Yes		2.40		2070
6		S76	Sales at 7.60	1	010;070	Yes		7.60		2070
7										
8	2		Recoverable VAT	T						
9		P24	Purchase goods at 2.40	2	110			2.40		2070
10		P76	Purchase goods at 7.60	2	110			7.60		2070
11		PI76	Amount VAT100% (VAT at customs)	2	110		2			
12		PE76	Purchases abroad	2	0.90					
13										
14		I24	Purchases for investment or use 2.40	2	111			2.40		2070
15		I76	Purchases for investment or use 7.60	2	111			7.60		2070
16		I36	Purchase for investment or use 3.60%	2	111			2.40		2070
17										
18	T		Total							
Base			Complete							

1/18 CAPS NUM SCRL OVR

- At the end of the period, after all the necessary transactions have been inserted, the data have to be exported in XML: in the File menu, click on the "Export file to XML" command.
- In the area "File name", insert the name of the accounting file for which the VAT report needs to be processed.
- In the area "Style sheet XSLT", insert the path and the name of the style sheet for the VAT report.
- Activate the option "Display file immediately" so that the style sheet with the data for the VAT declaration will be directly displayed on the screen.



- In the Include area, the options "File info table" and "Transactions table" have to be activated.
- The option "VAT/Sales tax report" in the period area should not be activated.

Export file to Xml

Base | **Include** | Period | VAT/Sales tax

Recheck accounting

Include

File info table Transactions table

Totals table All account cards

Accounts table VAT/Sales tax report

Periods

Accounts balances 3 Months (Quarter)

VAT/Sales tax report 3 Months (Quarter)

Create periods for the whole year

Max number of periods 36

OK Cancel Help

- In the Period tab, select the desired period

Export file to Xml

Base | Include | Period | VAT/Sales tax

All 03.01.2007\01.02.2007

Period selected

Start date (inclusive) 01.01.2007

End date (inclusive) 31.03.2007

1. Quarter 2007

OK Cancel Help

The declaration reports exactly all the indications of the VAT form; just transcribe the amounts related to the numbers on the official form.

MwSt.-Abrechnung

Version 2006.01

Zeit von 01.01.2007
Zeit bis 31.03.2007

I. Umsatz

	Ziffer	Umsatz	Total Umsatz
Total vereinbarte Entgelte (Rechnungsausgang) bzw. total vereinnahmte Entgelte (Zahlungseingang; gemäss schriftlicher Bewilligung)	<u>010</u>	7'434.94	
Eigenverbrauch	<u>020</u>	0.00	Total Ziff. 010 und 020 7'434.94 030
Abzüge			
Exporte, Leistungen im Ausland und Leistungen nach Art. 90 Abs. 2 Bst. a.	<u>040</u>	0.00	
Ankaufswerte von Gegenständen beim Vorgehen nach Art. 35 MWSTG (Margenbesteuerung)	<u>042</u>	0.00	
Von der Steuer ausgenommene Umsätze nach Art. 18 MWSTG	<u>043</u>	0.00	
Entgeltminderungen bei Abrechnung nach vereinbarten Entgelten (z.B. Skonti, Rabatte, Verluste)	<u>044</u>	0.00	
Diverses	<u>045</u>	0.00	Total Ziff. 040 bis 045 0.00 050
Steuerbarer Gesamtumsatz (Ziff. 030 abzüglich Ziff. 050)	060		7'434.94

II. Steuerberechnung

	Ziffer	Umsatz	Steuer
Aufteilung Ziffer 060 nach Steuersatzkategorien			
Lieferungen, Dienstleistungen und Eigenverbrauch (Normalsatz) 7,6%	<u>070</u>	7'434.94	565.06
Lieferungen, Dienstleistungen und Eigenverbrauch (reduzierter Satz) 2,4%	<u>071</u>	0.00	0.00
Beherbergungsleistungen (Sondersatz) 3,6%	<u>074</u>	0.00	0.00
Steuerbarer Gesamtumsatz (wie Ziff. 060)	080	7'434.94	
Bezug von Dienstleistungen von Unternehmen mit Sitz im Ausland nach Art. 10 MWSTG (Wert ohne Steuer) 7,6%	<u>090</u>	0.00	0.00
Total Steuer	100		565.06
Anrechenbare Vorsteuer auf			
		Steuer	
Material- und Dienstleistungsaufwand	<u>110</u>	107.83	
Investitionen und übrigem Betriebsaufwand	<u>111</u>	0.00	
Vorsteuerkürzungen (z.B. wegen gemischter Verwendung, Subventionen, Spenden)	<u>130</u>	0.00	Total Ziff. 110 und 111 abzügl. 130 107.83 140
An die Eidg. Steuerverwaltung zu zahlender Betrag	150		457.23
Guthaben des Steuerpflichtigen	<u>160</u>	0.00	
Resultat Banana MwSt.-Totalsummen		-457.23 USD	
Betrag, welcher dem ESTV zu bezahlen ist, im Formular berechnet		457.23 USD	
Zur Kontrolle muss die Summe gleich Null sein		0.00 USD	

Bedienungsanleitung:

Um das Formular zu verwenden, müssen Sie in der Tabelle MwSt/UST Spalte 'Gr1' die entsprechenden MwSt/UST Ziffern eingeben. Für jedem MwSt/UST Code ist es möglich mehr Ziffern einzugeben, die Ziffern müssen durch ';' getrennt werden.

- '000': Diese Ziffern sind einzutragen (Saldi werden aus der Buchhaltung gelesen);
- '000': Es ist nicht notwendig diese Ziffern einzutragen (Saldi werden berechnet);

In case there would be mistakes (for instance, the corresponding number is missing for a code), the program gives a message in red print "**Zur Kontrolle muss die Summe gleich Null sein**" and indicates the difference

MwSt.-Abrechnung

Version 2008.01

Bitte geben Sie die MwSt/UST Ziffern in der Tabelle MwSt/UST ein

Zeit von 01.01.2007
Zeit bis 31.03.2007

I. Umsatz

	Ziffer	Umsatz	Total Umsatz
Total vereinbarte Entgelte (Rechnungsausgang) bzw. total vereinnahmte Entgelte (Zahlungseingang; gemäss schriftlicher Bewilligung)	<u>010</u>	7'434.94	
Eigenverbrauch	<u>020</u>	0.00	Total Ziff. 010 und 020
			7'434.94 030
Abzüge			
Exporte, Leistungen im Ausland und Leistungen nach Art. 90 Abs. 2 Bst. a.	<u>040</u>	0.00	
Ankaufswerte von Gegenständen beim Vorgehen nach Art. 35 MWSTG (Margenbesteuerung)	<u>042</u>	0.00	
Von der Steuer ausgenommene Umsätze nach Art. 18 MWSTG	<u>043</u>	0.00	
Entgeltminderungen bei Abrechnung nach vereinbarten Entgelten (z.B. Skonti, Rabatte, Verluste)	<u>044</u>	0.00	
Diverses	<u>045</u>	0.00	Total Ziff. 040 bis 045
			0.00 050
Steuerbarer Gesamtumsatz (Ziff. 030 abzüglich Ziff. 050)	<u>060</u>		7'434.94

II. Steuerberechnung

	Ziffer	Umsatz	Steuer
Aufteilung Ziffer 060 nach Steuersatzkategorien			
Lieferungen, Dienstleistungen und Eigenverbrauch (Normalsatz) 7,6%	<u>070</u>	7'434.94	565.06
Lieferungen, Dienstleistungen und Eigenverbrauch (reduzierter Satz) 2,4%	<u>071</u>	0.00	0.00
Beherbergungsleistungen (Sondersatz) 3,6%	<u>074</u>	0.00	0.00
Steuerbarer Gesamtumsatz (wie Ziff. 060)	<u>080</u>	7'434.94	
Bezug von Dienstleistungen von Unternehmen mit Sitz im Ausland nach Art. 10 MWSTG (Wert ohne Steuer) 7.6%	<u>090</u>	0.00	0.00
Total Steuer	<u>100</u>		565.06
Anrechenbare Vorsteuer auf			
			Steuer
Material- und Dienstleistungsaufwand	<u>110</u>	1.88	
Investitionen und übrigen Betriebsaufwand	<u>111</u>	0.00	
Vorsteuerkürzungen (z.B. wegen gemischter Verwendung, Subventionen, Spenden)	<u>130</u>	0.00	Total Ziff. 110 und 111 abzügl. 130
			1.88 140
An die Eidg. Steuerverwaltung zu zahlender Betrag	<u>150</u>		563.18
Guthaben des Steuerpflichtigen	<u>160</u>	0.00	
Resultat Banana MwSt.-Totalsummen		-457.23 USD	
Betrag, welcher dem ESTV zu bezahlen ist, im Formular berechnet		563.18 USD	
Zur Kontrolle muss die Summe gleich Null sein		105.95 USD	

ACHTUNG:

Die roten Zeilen zeigen Differenzen die von einer falsche Eingabe der MwSt/UST Ziffern in der MwSt/UST Tabelle verursacht ist.

Bedienungsanleitung:

Um das Formular zu verwenden, müssen Sie in der Tabelle MwSt/UST Spalte 'Gr1' die entsprechenden MwSt/UST Ziffern eingeben. Für jedem MwSt/UST Code ist es möglich mehr Ziffern einzugeben, die Ziffern müssen durch ';' getrennt werden.

- '000': Diese Ziffern sind einzutragen (Saldi werden aus der Buchhaltung gelesen);
- '000': Es ist nicht notwendig diese Ziffern einzutragen (Saldi werden berechnet);

Note: This official VAT form is only available in German, French and Italian.

3.9 Advanced features

3.9.1 Command Line and DDE

Banana can be started by giving a series of command (for a list of command and examples file see below). It is possible to have Banana Accounting execute commands through the:

- Command line you can export the accounting to html, xml and excel, or import data in tables.
- DDE interface (Dynamic Data Exchange) allow you to execute command to Banana and retrieve information. The DDE interface can be used within Excel, Access.

Command line

You can import and export data.

If a command fail, than a return code different than 0 is returned, and the error is inserted in the log file (only if the option `-log_file` was used).

- The arguments need to be preceded by a minus "-" sign. If an argument is missing of the "-" sign, it is interpreted as the name of the file to open.
- Include the whole argument within the delimiter "\"" if the text include whitespace.
- Running import as command in the command line save the accounting file on exit

Example: open a file

```
banana60.exe c:\temp\example.ac2
banana60.exe "c:\temp\your example.ac2"
```

Example: export to xml file

```
banana60.exe -cmd=export "-cmd_file=c:\temp\my example.ac2"
"-cmd_p1=c:\temp\myexample.xml" -cmd_p2=xml -period_begin=2006-01-01
-period_end=2005-03-30
```

Example: import transactions (use the file name with the proper directory name)

```
banana60.exe -cmd=import -cmd_file="company.ac2" -cmd_table=Transactions
-cmd_p1=import_mov.txt -cmd_exit=1
```

For detail information regarding the import of transaction see the page "[Importing in txt format](#)".

DDE interface for transferring

The DDE technology is been discontinued in some new Microsoft products and update. Therefore the DDE interface is is not guaranteed to work as described with new Microsoft products.

Through a DDE mechanism it is possible to:

- Send command to Banana Accounting (with a scripring or a macro language)
- Retrieve information form Banana Accounting

The best way to learn how to use the DDE interface is to look at the example included.

DDE issues

If you experience that Excel stops responding and Google Chrome is running, close Google Chrome before opening the Excel document.

If DDE links are not automatically updated in Excell follow the instructions at [DDE links are not automatically updated in Excel 2007](#)

DDE link with Excel (Update the cell from data in Banana)

To send command to the software use

Initiate the DDE sequence

Service name: "Banana60"

Topic name: "CONNECT"

DDEExecute channelNumber, Request

Request can be any command indicated command line

cmd=get_cell

Example for Excel

```
=Banana60|CONNECT!'cmd=get_cell cmd_file=company.ac2 cmd_table=Accounts cmd_row=3  
cmd_column=Description'
```

```
=Banana60|CONNECT!'cmd=get_cell cmd_file=company.ac2 cmd_table=Accounts  
cmd_row=account=1000 cmd_column=Description'
```

Available Command

The argument "--cmd=..." specifies the command to be executed. The other arguments specify the option for this command.

The command can be used as a command line or a DDE request.

Argument	Description
cmd=	The command to execute file_open (cmd_p1=noshow) file_close (cmd_file) file_save (cmd_file) file_saveas (cmd_file, cmd_p1)

	<p>file_show (cmd_file)</p> <p>get_tableinfo (cmd_file , cmd_table)</p> <p>get_getcell (cmd_file , cmd_table, cmd_column, cmd_row)</p> <p>get_getline (cmd_file , cmd_table, cmd_column, cmd_row)</p> <p>get_lasterror</p> <p>set_language(cmd_p1)</p> <p>calc_all (cmd_file)</p> <p>calc_simple (cmd_file)</p> <p>deleterows (...) *)</p> <p>export (...)</p> <p>fileinfo (...)</p> <p>import (...) *)</p> <p>acc_accountcard (...)</p> <p>acc_externalreport (...)</p> <p>acc_vatreport (...)</p> <p>1) Running import in the command line save the file on exit; *) If you use the commands "deleterows" and "import" directly from a command line the file is automatically saved on exit</p>
--	--

List of arguments

Command	Argument	Description
From command line	cmd_exit=1	The program should exit and terminate Note if you use the command import= then the file that has been opened is automatically saved when the program terminate.
For all commands	cmd_file=	the file to use or open
	cmd_pw=	password to open the file

	cmd_names=	A - Field name in XML (default on) a - Field name in original language
	log_file=	set the log file name for writing messages (if no file name no log)
deletelines	cmd_p1=	start of line to delete (number)
	cmd_p2=	how many lines to delete (if not present = 1)
	cmd_table=	The name of table
set_language	cmd_p1=	The two letter ISO639 language code (de, fr, en, it)
file_open	cmd_p1=	noshow – do not show the file
file_saveas	cmd_p1=	file name of saved file
get_tableinfo	cmd_table=	The name of the table to get info
get_getcell	cmd_table=	The name of the table
	cmd_row=	The number of the row, or an expression like "Account=1000:3" (In this ex. the third row where the field Account is equal to 1000 is used)
	cmd_column=	The name of the column
	cmd_op=	A – Format value (default on)
get_getline	cmd_table=	The name of the table
	cmd_row=	The number of the row, or an expression like "Account=1000:3" (In this ex. the third row where the field Account is equal to 1000 is used)
	cmd_op=	A – Format value (default on)
export	export_use_param	Instead of the default parameters use the last saved parameters (set with the dialog) and then applies the specified options with the other arguments
	cmd_p1=	file name of the export file
	cmd_p2=	Type: html, excel, xml
	cmd_table=	The name of table to export (only the table is exported)

	export_include=	<p>Options:</p> <p>Upper case(A) = on; Lower Case(a) = off</p> <p>A - Recheck accounting (default on)</p> <p>B - Include statistics table (default on)</p> <p>C - Include transaction table (default on)</p> <p>D - Include account table (default on)</p> <p>E - Include category table (default on)</p> <p>F - Include total table (default on)</p> <p>G - Include Exchange rate table (default on)</p> <p>H - Include Vat code table and vat report (default on)</p> <p>I - Include Period Accounts (default on)</p> <p>L - Include Period VAT (default on)</p> <p>M - Create periods for the whole year (default off)</p> <p>N - Create accounts card</p>
	export_include_ma=	<p>number of months for accounts period, for option I, (default 1)</p> <p>-1 for daily</p>
	export_include_mv=	<p>number of months VAT period, for option L (default 3)</p>
	export_include_mm=	<p>max numbers of periods (default 36)</p>
	export_op_html=	<p>Options for html</p> <p>A - Use style sheet</p> <p>B - Use predefined style sheet (default on)</p> <p>C - Include style sheet within html file (default on)</p> <p>D - Export visible fields only (default on)</p> <p>E - Table with borders (default on)</p> <p>F - Columns with headers (default on)</p>

		G - Preserve page breaks within the table (default on)
	export_op_excel=	Options for Excel export A - Define cell name (default on) B - Define table name (default on) C - Use Xml names (default on) D - Protect tables (default on)
	export_op_xml=	Upper case(A) = on; Lower Case(a) = off A – Visible field only (default off) B – Include view list (default off)
	period_all	period All
	period_begin=	Begin date (yyyy-mm-dd)
	period_end=	period End date (yyyy-mm-dd)
	vat_use_param=	Instead of the default parameters use the last saved parameters (set with the dialog) and then applies the options specified with vat_op
	vat_op=	A - Include transactions B - Include total account C - Include total codes D - Include total percentage E - Use own group schema F - Only code specified G - Only group specified
	vat_sort=	sort field
	vat_text=	single code or groups (to use with –vat_op F and G)
fileinfo	cmd_op=	A – Recalculate all (default off)

import	cmd_p1=	File name of the file to import. Data have to be separated by tabulator, and the first row has to contain the name of the fields.
	cmd_p2=	Insert al line number (0=Append to end)
	cmd_op=	A - Complete imported raws
	cmd_table=	The name of table where to insert the data (Accounts, Transactions, ...)
acc_accountcard	cmd_p1=	account number
	cmd_p2=	field name for sorting
	period_all	period All (default)
	period_begin=	Begin date (yyyy-mm-dd)
	period_end=	period End date (yyyy-mm-dd)
acc_externalreport	cmd_p1=	file name of the report
	cmd_p2=	column name for grouping
	cmd_op=	Upper case(A) = on; Lower Case(a) = off A - Include account with balance = 0 B - Include account with no transactions C - Include totals only D - Notify if an account is without a group
acc_vatreport	period_all	period All (default)
	period_begin=	Begin date (yyyy-mm-dd)
	period_end=	period End date (yyyy-mm-dd)
	vat_use_param=	use parameters from existing dialog + specified options like vat_op
	vat_op=	Vat options Upper case(A) = on; Lower Case(a) = off A - Include transactions B - Include total account C - Include total codes

		D - Include total percentage E - Use own group schema F - Only code specified G - Only group specified H – Not used groups
	vat_sort=	sort field
	vat_text=	single code or groups (to use with –vat_op F and G)

Attachment	Size
BananaCommandLineExample.zip	50.3 KB
BananaDDEexamples.zip	102.03 KB

3.9.2 Cost and profit centers

The cost and profit centers are groupings that make it possible to have details outside of the accounting.

Especially for:

- Projects
- Events
- Building sites
- Clients and supplies
- Members
- Extra details for certain costs

Characteristics

- Each cost and profit center has its own account card
- Un illimited number of cost centers can be created
- Up till three types of cost centers can be managed, and each cost center can have different subgroups.

3.9.2.1 Setting up Cost centers

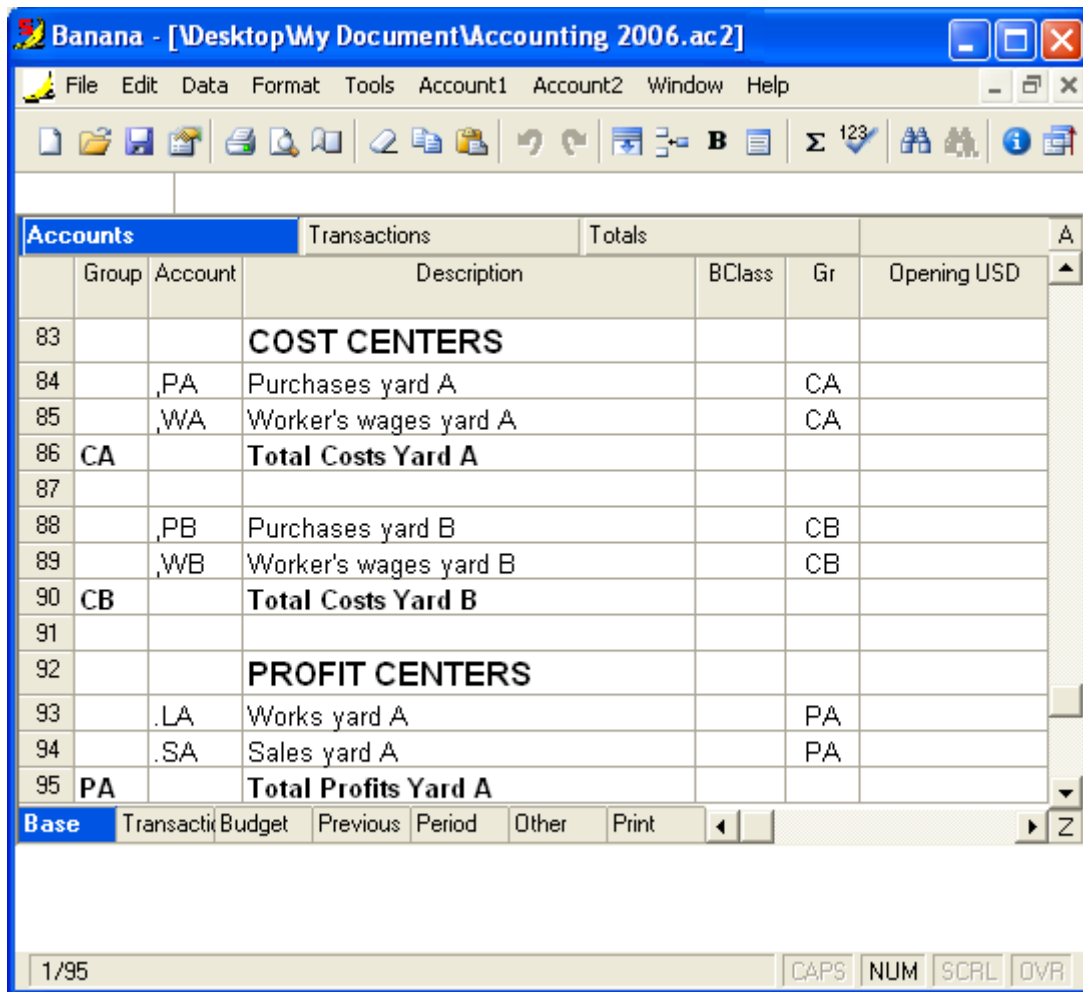
The Cost centers must be set up in the at the end of the Chart of accounts. There are up till three types of Cost centers, and for each type different subgroups can be created:

- Full stop "." (for the CC1 column in the Transactions table)
- Comma "," (for the CC2 column in the Transactions table)
- Semi-colon ";" (for the CC3 column in the Transactions table)

Example of creation of cost centers for managing yards

- Create a cost centre for each yard

- The account is inserted, preceded by a full stop



Accounts		Transactions	Totals			A
Group	Account	Description	BClass	Gr	Opening USD	
83		COST CENTERS				
84	,PA	Purchases yard A		CA		
85	,WA	Worker's wages yard A		CA		
86	CA	Total Costs Yard A				
87						
88	,PB	Purchases yard B		CB		
89	,WB	Worker's wages yard B		CB		
90	CB	Total Costs Yard B				
91						
92		PROFIT CENTERS				
93	.LA	Works yard A		PA		
94	.SA	Sales yard A		PA		
95	PA	Total Profits Yard A				

Base Transaction Budget Previous Period Other Print ◀ ▶ Z

1/95 CAPS NUM SCRL OVR

Making entries relating to cost centers

- The number of the cost center (without the initial punctuation) must be entered in the respective column "CC1", "CC2", "CC3" of the Transactions table.

Banana - [Desktop\My Document\Accounting 2006.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

14.02.2006

Accounts		Transactions		Totals					A
	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	CC1	CC2	CC3
1	14.02.2006	45	Purchase yard equipment	3000	1020	1'000.00		PA	
2	15.02.2006	46	Sales	1020	4100	2'000.00	SA		

Base Cost centers Exp. date,Expiration Lock

F6 Key = increase date by a day

3000	Purchase goods	1'000.00	1'000.00
1020	Bank current account	-1'000.00	36'000.00
.PA	Purchases yard A	1'000.00	1'000.00

1/2 CAPS NUM SCRL OVR

Negative entry

- For Simple Accounting and Cash Book, the cost center entry follows the transaction amount. A negative entry is made in the case of expenses.
- In double-entry accounting (and optionally for Simple Accounting and Cash Book) the cost center code is entered, preceded by a minus sign (credit) (-CC1, -CC2, -CC3).

Accounts card

- The cost center is processed like any other account
- All the cost center transactions are recorded

Banana - [Desktop\My Document\Accounting 2006.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

14.02.2006

Accounts		Transactions		Totals		.PA Purchases yard A			A
	Date	Doc	Description	C-Acct	Debit USD	Credit USD	Balance USD		
1	14.02.2006	45	Purchase yard equipment		1'000.00		1'000.00		
2			Total transactions		1'000.00		1'000.00		

Base Cost centers Exp. date,Expiration Date

3000	Purchase goods	1'000.00	1'000.00
1020	Bank current account	-1'000.00	36'000.00
.PA	Purchases yard A	1'000.00	1'000.00

1/2 CAPS NUM SCRL OVR

VAT and cost centers

The amount to be used for entries in cost centers can be defined:

- Entry amount
- Amount including VAT
- Amount excluding VAT

The preferences will be applicable to the whole accounting period. If this option is changed, the program will request a "Recheck accounting" command to be issued.

Other resources relating to cost centers

- [The "Cost centers" view](#)
- [Managing the membership list of an association](#)
- [Managing several groups in a Cost center](#)

3.9.2.2 The "Cost centers" view

The "Cost centers" view is shown in the Transactions table. There are three columns included, referring to the Cost centers: CC1, CC2, CC3.

The screenshot shows the Banana Accounting software window titled "Banana - [Double-entry with VAT/Sales tax - 1]". The interface includes a menu bar (File, Edit, Data, Format, Tools, Account1, Account2, Window, Help) and a toolbar. The main window displays a table for the date 03.01.2007. The table has columns for Accounts, Transactions, Totals, and VAT codes. The Transactions table includes columns for Date, Doc, Description, Debit A/C, Credit, Amount USD, and three Cost Center columns (CC1, CC2, CC3). The CC1, CC2, and CC3 columns are highlighted with red circles. Below the table, there is a section for "Base" with fields for "Complete VAT", "Cost centers", "Exp. Date", and "Lock". The "Cost centers" field is also highlighted with a red circle. The table shows several transactions, including "Withdrawal from post office account", "Office supplies", "Sales in cash", "Purchase goods by Company 1", "Payment Company 1 invoice", "Payment Electricity and Phone", "Electricity", and "Telephone".

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount USD	CC1	CC2	CC3
1	03.01.2007		Withdrawal from post office account	1000	1010	350.00			
2	05.01.2007		Office supplies	3260	1000	80.00			
3	06.01.2007		Sales in cash	1000	4100	8000.00			
4	10.01.2007		Purchase goods by Company 1	3000	SU-001	1500.00			
5	28.01.2007		Payment Company 1 invoice	SU-001	1020	1500.00			
6	01.02.2007		Payment Electricity and Phone		1020	300.00			
7	01.02.2007		Electricity	3250		200.00			
8	01.02.2007		Telephone	3270		100.00			

In case one of the Cost center columns would not be visible (Cost center view), it can be activated through the **Set up fields** command in the Data menu, by clicking on the "visible" box referring to the missing Cost center.

Other resources relating to cost centers

- [Setting up Cost centers](#)
- [Managing several groups in a Cost center](#)
- [Managing the membership list of an association](#)

3.9.2.3 Managing several groups in a Cost center

In order to be able to manage several groups of the same type in one cost center, you have to set up several groupings in the cost center of your choice (comma, full stop, semi-colon). In the following example, the groupings have been set up in a simple accounting in the cost center CC3 (with the semi-colon).

Accounts		Categories	Transactions				
	Group	Category	Description	Gr	Income USD	Expenses USD	Balance USD
27			COST CENTERS				
28							
29			Condominium A				
30		;CAU	Utilities	CA			
31		;CAM	Materials	CA			
32		;CAMA	Maintenance	CA			
33		;CAV	Various	CA			
34	CA		Total costs condominium A	TC			
35							
36							
37			Condominium B				
38		;CBU	Utilities	CB			
39		;CBM	Materials	CB			
40		;CBMA	Maintenance	CB			
41		;CBV	Various	CB			
42	CB		Total costs condominium B	TC			
43							
44							
45			Condominium C				
46		;CCU	Utilities	CC			
47		;CCM	Materials	CC			
48		;CCMA	Maintenance	CC			
49		;CCV	Various	CC			
50	CC		Total costs condominium C	TC			
51							
52	TC		Total costs				
53							

To be able to enter the cost center that is linked to a specific grouping, the specific cost center account has to be entered in the CC3 column of the Transactions table (Cost center view).

In the File and accounting properties (File menu), the option "Records (+/-) cost centers according to the category" should be activated. This option allows the user to have the amounts of the cost center as income or expenses, according to the category.

Attention: in case this option has not been activated, the cost center has to be inserted preceded by the minus sign (-), each time that there is a cost center that refers to an expense.

File and accounting properties

Accounting Options Address Other Password Texts

Transaction date required

Recalculate totals manually (F9)

File from previous year

Smart fill with transactions from previous year

Use the minus sign (-) as segments separator

Records (+/-) cost centers according to the category

Accounts		Categories		Transactions				
	Date	Doc	Description	Income USD	Expenses USD	Account	Category	CC3
1	01.02.2008	1	Utilities bill condominium A		260.00	1010	3080	CAU
2	06.02.2008	2	Utilities bill condominium C		538.00	1010	3080	CCU
3	09.02.2008	3	Invoice Painter windows condo B		1'533.50	1020	3000	CBMA
4								
Base		Cost centers		Exp. Date	Lock			
1020	Bank current account			-1'533.50	17397.00			
3000	Purchase goods for resale			-1'533.50	-1'533.50			
.CBMA	Maintenance			-1'533.50	-1'533.50			

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The amounts, the totals by group and the global total are automatically transferred into the cost center accounts.

Accounts		Categories	Transactions				
	Group	Category	Description	Gr	Income USD	Expenses USD	Balance USD
27			COST CENTERS				
28							
29			Condominium A				
30		;CAU	Utilities	CA		260.00	-260.00
31		;CAM	Materials	CA			
32		;CAMA	Maintenance	CA			
33		;CAV	Various	CA			
34	CA		Total costs condominium A	TC		260.00	-260.00
35							
36							
37			Condominium B				
38		;CBU	Utilities	CB			
39		;CBM	Materials	CB			
40		;CBMA	Maintenance	CB		1'533.50	-1'533.50
41		;CBV	Various	CB			
42	CB		Total costs condominium B	TC		1'533.50	-1'533.50
43							
44							
45			Condominium C				
46		;CCU	Utilities	CC		538.00	-538.00
47		;CCM	Materials	CC			
48		;CCMA	Maintenance	CC			
49		;CCV	Various	CC			
50	CC		Total costs condominium C	TC		538.00	-538.00
51							
52	TC		Total costs			2'331.50	-2'331.50
53							

Other resources relating to cost centers

- [Setting up Cost centers](#)
- [The "Cost centers" view](#)
- [Managing the membership list of an association](#)

3.9.2.4 Managing members

The following images refer to the Double-entry accounting, but all the functions are also available in the [Simple accounting](#).

In order to obtain the membership list with all the data that are useful for an association, the user needs to proceed as follows:

- In the Accounts table, at the end of the Chart of Accounts, the membership list can be created by using the CC3 cost center column.

Accounts			Transactions		Totals			
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
54								
55			Membership list					
56		;WHI	Member Whitefield		M			
57		;CAM	Member Cameron		M			
58		;JON	Member Jones		M			
59		;BRO	Member Brown		M			
60		;SMI	Member Smith		M			
61	M		Total Members					
62								

- Activate the Address view, selecting from the **Tools** menu, the **Add new functionalities** command
- In the window that appears, confirm the option **Add fields addresses in Accounts table**
- Insert the data of the members
- For a print-out: select the rows that need to be printed and activate the printing option only **Selected rows only**.

Accounts		Transactions			Totals					
Account	Description	Salutation	Name	Address1	Zip	Town	Country	Phone	Birth	
54										
55										
56	;WHI	Member Whitefield	Dear Sir	John Whitefield	25, Park Lane	MN 33701	Minneapolis	USA	25.12.1978	
57	;CAM	Member Cameron	Dear Sir	Alfred Cameron	38, Crown Boulevard	FL 55421	Jacksonville	USA	28.03.1958	
58	;JON	Member Jones	Dear Sir	Jim Jones	19, Main Street	SW8 9RZ	London	United Kingdom	01.04.1989	
59	;BRO	Member Brown	Dear Sir	Robert Brown	301, Great Lakes Ave	WI 34501	Madison	USA	03.05.1963	
60	;SMI	Member Smith	Dear Sir	James Smith	52, West End Street	FP3 5QP	Birmingham	United Kingdom	08.11.1960	
61										
62										

In order to record the transfers from every member in the Transactions table, insert the CC3 account for each member, using the CC3 column.

In order to display the CC3 column, click on the **Set up fields** command of the **Data** menu; double click on CC3 and activate "visible" by checking the small box below in the dialogue window.

Accounts		Transactions			Totals			
Date	Doc	Description	Debit A/C	Credit	Amount USD	CC3		
1	15.04.2010	1	Membership fee member Whitefield	1020	4400	500.00	WHI	
2	15.04.2010	2	Membership fee member Jones	1020	4400	500.00	JON	
3	23.04.2010	3	Membership fee member Brown	1020	4400	500.00	BRO	
4	30.04.2010	4	Membership fee member Smith	1020	4400	500.00	SMI	
5	12.05.2010	5	Membership fee member Cameron	1020	4400	500.00	CAM	
6								

Base		Cost centers	Exp. Date	Lock
F6 Key = import row values with similar text				
1020	Bank current account	500.00	2'500.00	
4400	Membership fees	-500.00	-2'500.00	
;CAM	Member Cameron	500.00	500.00	

In the Accounts table, the balance of the member's transactions is shown.

To see all of a member's transactions, double-click on the CC3 account number.

Accounts			Transactions		Totals		
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
55			Membership list				
56		;WHI	Member Whitefield		M		500.00
57		;CAM	Member Cameron		M		500.00
58		;JON	Member Jones		M		500.00
59		;BRO	Member Brown		M		500.00
60		;SMI	Member Smith		M		500.00
61	M		Total Members				2'500.00
62							

Other resources relating to cost centers

- [Setting up Cost centers](#)
- [The "Cost centers" view](#)
- [Managing several groups in a Cost center](#)

3.9.2.5 CC in the Cash book

The cost centers allow the user to know the details of an income or expense category.

The cost centers consent to having types of summing up totals different from those of the Categories table, without however modifying the accounting.

Example: in the expenses, there is a category called “Health insurance”; if it is necessary to particularly know which expenses are the health insurance expenses for every member of the family, you can create a Cost Center. In general, the cost centers are listed separately, after the Categories.

Setup of Cost Centers in the Cash book of Banana Accounting

Accounts		Categories	Transactions		Selections;Selections(Categ)			A
Group	Category	Description	Gr	Income	Expenses	Balance		
29		COST CENTER DIVISION						
30	.R	Health insurance for Robert	CC					
31	.M	Health insurance for Mary	CC					
32	.J	Health insurance for Julia	CC					
33	CC	TOTAL COST CENTER DIVISION						

Base Budget Previous Other Period

CC TOTAL COST CENTER DIVISION
This is the '.R' account that will be added to the 'CC' group

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In the Transactions table, when the medical expenses are entered, insert the Cost Center initials (without the periods in front) in the CC1 column.

Transactions with Cost Centers in the Cash book of Banana Accounting

Accounts		Categories		Transactions				A
	Date	Doc	Description	Income	Expenses	Category	Balance	CC1
8	23.01.2006		Health insurance Robert		543.00	3040	1'904.80	R
9	23.01.2006		Health insurance Mary		564.00	3040	1'340.80	M
10	25.01.2006		Health insurance Julia		83.00	3040	1'257.80	J
Base		Cost Centers		Expiry Date	Lock			Z

Balances for Cost Centers after the transactions in the Cash Book of Banana Accounting

Accounts		Categories		Transactions		Selections;Selections(Categ)		A
	Group	Category	Description	Gr	Income	Expenses	Balance	
29			COST CENTER DIVISION					
30		.R	Health insurance for Robert	CC		543.00	-543.00	
31		.M	Health insurance for Mary	CC		564.00	-564.00	
32		.J	Health insurance for Julia	CC		83.00	-83.00	
33	CC		TOTAL COST CENTER DIVISION			1'190.00	-1'190.00	
Base		Budget	Previous	Other	Period			Z

Double click on the category of the Cost Center to obtain the Category card with all the details and the balance of the category.

3.9.2.6 CC in the Simple accounting

Determining the income and/or expense sub categories for every category

The cost centers consent to having types of summing up totals different from those of the Categories table, without however, modifying the accounting.

Example: there is an account called "Purchase goods for resale" in the expenses; if the user wants to know specifically which are the expenses for the different types of purchased goods, one can use a Cost Center. In general, the Cost Centers will be listed separately under the Categories.

CostCenter set up in the Simple Accounting from Banana Accounting

Accounts		Categories		Transactions		4000 Income from services		A
	Group	Category	Description	Gr	Income	Expenses	Balance	
34								
35			Cost Centers					
36		A	Purchased Goods Type A	M				
37		B	Purchased Goods Type B	M				
38		I	Packaged Purchases	M				
39	M		Total Goods Purchased					
40								
Base		Budget	Previous	Other	Period			Z

In the Transactions table, (when the purchases are entered, in our example) indicate the Cost Center sign in the CC1 column without the punctuation in front.

Transaction with Cost Centers in the Simple Accounting from Banana Accounting

Accounts		Categories	Transactions	Selections(Categories)						A
Date	Doc	Description	Income USD	Expenses USD	Account	Category	CC1	CC2	CC3	
7	01.01.2008		Purchase goods at Company 1		1'500.00	2000	3000	A		
Base		Cost centers	Exp. Date	Lock						
F6 Key = import row values with similar text										
2000		Suppliers	-1'500.00	-1'500.00						
3000		Purchase goods for resale	-1'500.00	-1'500.00						
A		Purchased Goods Type A	1'500.00							
7/11										CAPS NUM SCRL OVR

3.9.3 Inserting a link to a document

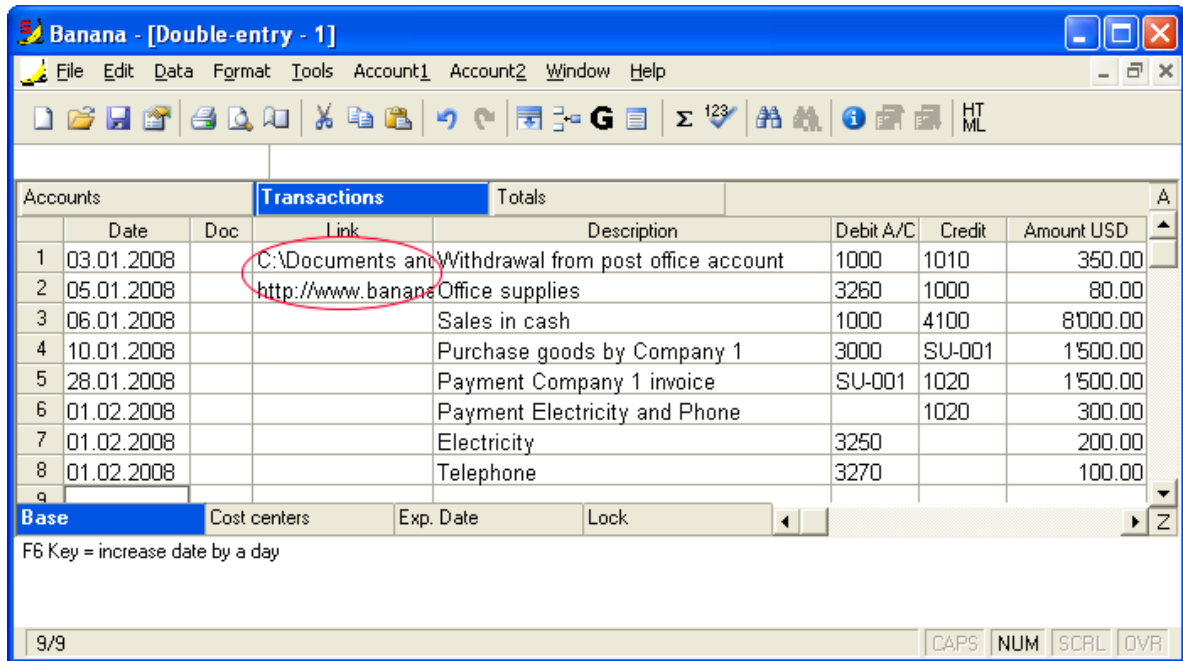
In order to be able to insert a link to a document, the **DocLink** column should be displayed on the Transactions table (see also [Editing the way columns are displayed](#)).

The screenshot shows the Banana Accounting software window titled "Banana - [Double-entry - 1]". The main window displays the Transactions table for the date 03.01.2008. The table has columns for Accounts, Date, Doc, Link, Description, Debit A/C, Credit, and Amount USD. The 'Link' column is highlighted with a red circle. Below the table, there is a 'Base' section with 'Cost centers', 'Exp. Date', and 'Lock' options. The 'F6 Key' section shows 'Cash' with a value of 350.00 and 'Post office current account' with a value of -350.00. The bottom status bar shows '1/9' and control buttons for CAPS, NUM, SCRL, and OVR.

Accounts		Transactions	Totals				A			
Date	Doc	Link	Description	Debit A/C	Credit	Amount USD				
1	03.01.2008		Withdrawal from post office account	1000	1010	350.00				
2	05.01.2008		Office supplies	3260	1000	80.00				
3	06.01.2008		Sales in cash	1000	4100	8'000.00				
4	10.01.2008		Purchase goods by Company 1	3000	SU-001	1'500.00				
5	28.01.2008		Payment Company 1 invoice	SU-001	1020	1'500.00				
6	01.02.2008		Payment Electricity and Phone		1020	300.00				
7	01.02.2008		Electricity	3250		200.00				
8	01.02.2008		Telephone	3270		100.00				
Base		Cost centers	Exp. Date	Lock						
F6 Key = increase date by a day										
1000		Cash	350.00	9'270.00						
1010		Post office current account	-350.00	2'150.00						
1/9										CAPS NUM SCRL OVR

- Place yourself in the cell of the DocLink column and, from the "Account2" menu, activate the **Add Link** command
- Select the file that corresponds to the document which needs to be connected and click on the "Open" button; the program inserts the link automatically.

An internet address can also be inserted in writing in the Doclink cell.



Accounts	Transactions		Totals				
	Date	Doc	Link	Description	Debit A/C	Credit	Amount USD
1	03.01.2008		C:\Documents and Settings\...	Withdrawal from post office account	1000	1010	350.00
2	05.01.2008		http://www.banana...	Office supplies	3260	1000	80.00
3	06.01.2008			Sales in cash	1000	4100	8000.00
4	10.01.2008			Purchase goods by Company 1	3000	SU-001	1500.00
5	28.01.2008			Payment Company 1 invoice	SU-001	1020	1500.00
6	01.02.2008			Payment Electricity and Phone		1020	300.00
7	01.02.2008			Electricity	3250		200.00
8	01.02.2008			Telephone	3270		100.00

Base Cost centers Exp. Date Lock

F6 Key = increase date by a day

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In order to open the connected document, double click on the cell where the link is located.

3.9.4 Managing several projects

With the Segments feature, it is possible to manage different projects, obtaining balance sheets that determine the profit or the loss of each project.

Example

In an association, there are two projects that need to be managed:

1. Courses
2. Manifestations

On top of that, there are different branch offices with the same projects to be managed:

- Rome
- Palermo
- Florence

The user wishes to obtain a balance sheet which indicates the profit or the loss of each project and branch office.

How to proceed:

- Insert [the segments](#) at the end of the chart of accounts

Accounts		Transactions		Totals			
Section	Group	Account	Description	BClass	Gr	Opening EUR	
111			Segments				
112							
113		:	Projets				
114		:COURSES	Courses				
115		:MANIFESTATIONS	Manifestations				
116							
117							
118		::	Branch Offices				
119		::ROME	Rome				
120		::PALERMO	Palermo				
121		::FLORENCE	Florence				
122							

- Enter [the transactions](#), and complete the debit and the credit accounts with the segments

Accounts		Transactions		Totals			
Date	Doc	Description	Debit A/C	Credit A/C	Amount EUR		
1	02.03.2010	22	Publicitary material for manifestations	3075-MANIFESTATIONS-FLORENCE	2010		1269.00
2	02.03.2010	22	Honorium for courses	3025-COURSES-PALERMO	2010		7500.00
3	02.03.2010	22	Working hours of employees	3020-COURSES-FLORENCE	1000		2600.00
4	02.03.2010	22	Expenses for hotels	3045-MANIFESTATIONS-PALERMO	1000		690.00
5	02.03.2010	22	Income from markets	1020	4015-MANIFESTATIONS-ROME		5600.00
6	02.03.2010	22	Income from sponsors	1020	4055-MANIFESTATIONS-FLORENCE		4800.00
7	02.03.2010	22	Contributions for manifestations project	1020	4000-MANIFESTATIONS-FLORENCE		15000.00
8	02.03.2010	22	Contributions for courses project	1020	4000-COURSES-ROME		12000.00
9	02.03.2010	22	Information materials for courses	3010-COURSES-PALERMO	1020		563.00
10							

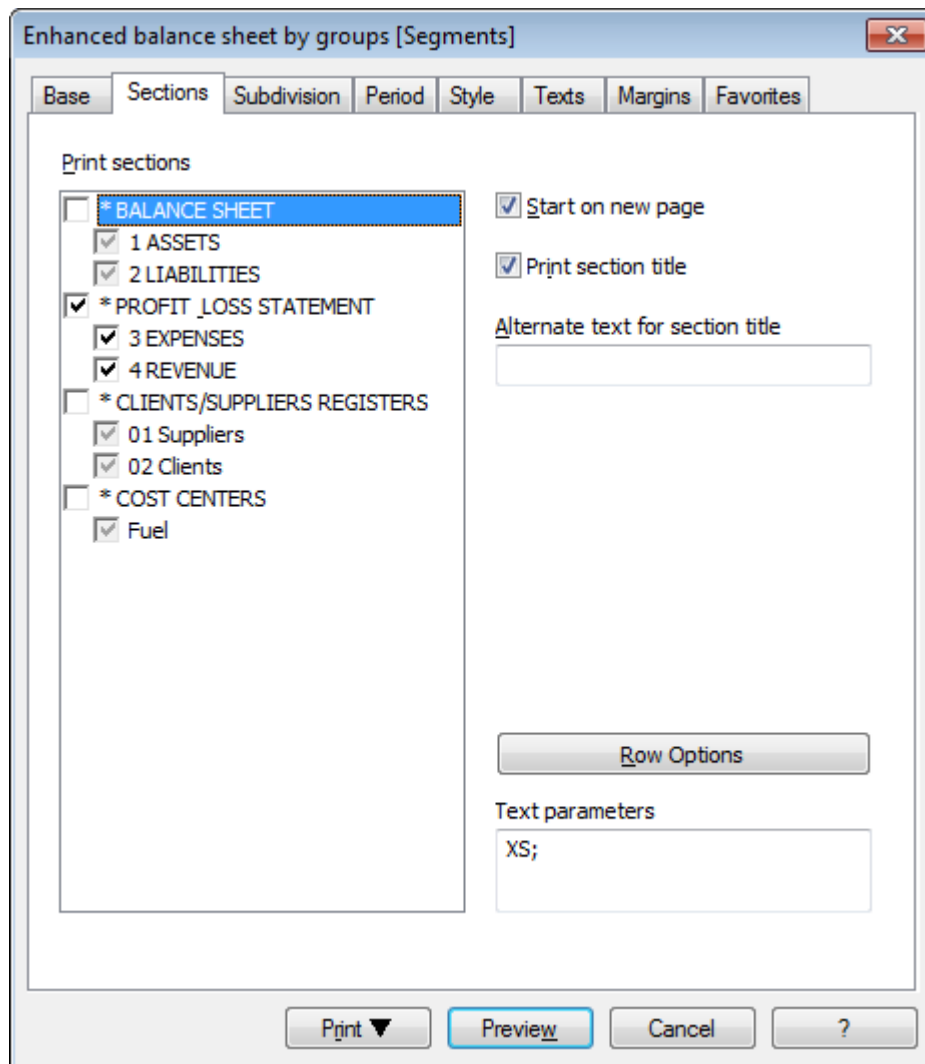
Base Cost centers Exp. Date Lock

F6 Key = import row values with similar text

3010	Courses	563.00	563.00
1020	Post office current account	-563.00	36837.00
:COURSES	Courses		
:PALERMO	Palermo		

9/12 CAPS NUM SCRL OVR

- From the Account1 menu, activate the "Enhanced balance sheet by groups" command
- Select the available configurations in the different tabs; in the "Sections" tab in particular, deactivate the display of the Balance sheet accounts, the Client/Suppliers accounts and the Cost centers. The segments usually refer to the accounts of the Profit & Loss statement.



- In the "Subdivision" tab, activate the "Subdivision by segment" option
- Select the segment for which the balance sheet should be obtained (by project or by branch office)

The screenshot shows a dialog box titled "Enhanced balance sheet by groups [Segments]". It has several tabs: "Base", "Sections", "Subdivision", "Period", "Style", "Texts", "Margins", and "Favorites". The "Subdivision" tab is selected. Inside the dialog, there are two radio buttons: "None" and "Subdivision by period". Below "Subdivision by period" is a dropdown menu showing "3 Months (Quarter)". There is also a text input field for "Only segment" and two checked checkboxes: "Create periods for the whole year" and "Totals column". A text input field for "Max number of divisions" contains the value "36". The second radio button, "Subdivision by Segment", is selected. Below it is a dropdown menu showing a list of segments: ": Projets", ": Projets", and ":: Branch Offices". At the bottom of the dialog, there are four buttons: "Print", "Preview", "Cancel", and "?". The "Preview" button is highlighted in blue.

- Click on "Preview" in order to display the Balance sheet

Balance sheet for projects

Association xx
Accounting 2010
 Columns Projets;

PROFIT & LOSS STATEMENT

EXPENSES	Void	COURSES	MANIFESTATIONS	Total
3010 Courses	--	563.00	--	563.00
3020 Personnel expenses	--	2'600.00	--	2'600.00
3025 Compensations to third parties	--	7'500.00	--	7'500.00
3045 Hotel expenses	--	--	690.00	690.00
3075 Publicity and sponsors	--	--	1'269.00	1'269.00
TOTAL EXPENSES	--	10'663.00	1'959.00	12'622.00
REVENUE	Void	COURSES	MANIFESTATIONS	Total
4000 Contributions	--	12'000.00	15'000.00	27'000.00
4015 Income from markets	--	--	5'600.00	5'600.00
4055 Publicity and sponsors	--	--	4'800.00	4'800.00
TOTAL REVENUE	--	12'000.00	25'400.00	37'400.00
Profit and Loss	--	1'337.00	23'441.00	24'778.00

Balance sheet for branch offices

Association xx
Accounting 2010
 Columns Branch Offices;

PROFIT & LOSS STATEMENT

EXPENSES	Void	ROME	PALERMO	FLORENCE	Total
3010 Courses	--	--	563.00	--	563.00
3020 Personnel expenses	--	--	--	2'600.00	2'600.00
3025 Compensations to third parties	--	--	7'500.00	--	7'500.00
3045 Hotel expenses	--	--	690.00	--	690.00
3075 Publicity and sponsors	--	--	--	1'269.00	1'269.00
TOTAL EXPENSES	--	--	8'753.00	3'869.00	12'622.00
REVENUE	Void	ROME	PALERMO	FLORENCE	Total
4000 Contributions	--	12'000.00	--	15'000.00	27'000.00
4015 Income from markets	--	5'600.00	--	--	5'600.00
4055 Publicity and sponsors	--	--	--	4'800.00	4'800.00
TOTAL REVENUE	--	17'600.00	--	19'800.00	37'400.00
Profit and Loss	--	17'600.00	-8'753.00	15'931.00	24'778.00

3.9.5 Export data

Export data

3.9.5.1 Exporting accounting data in Excel, Html, Xml

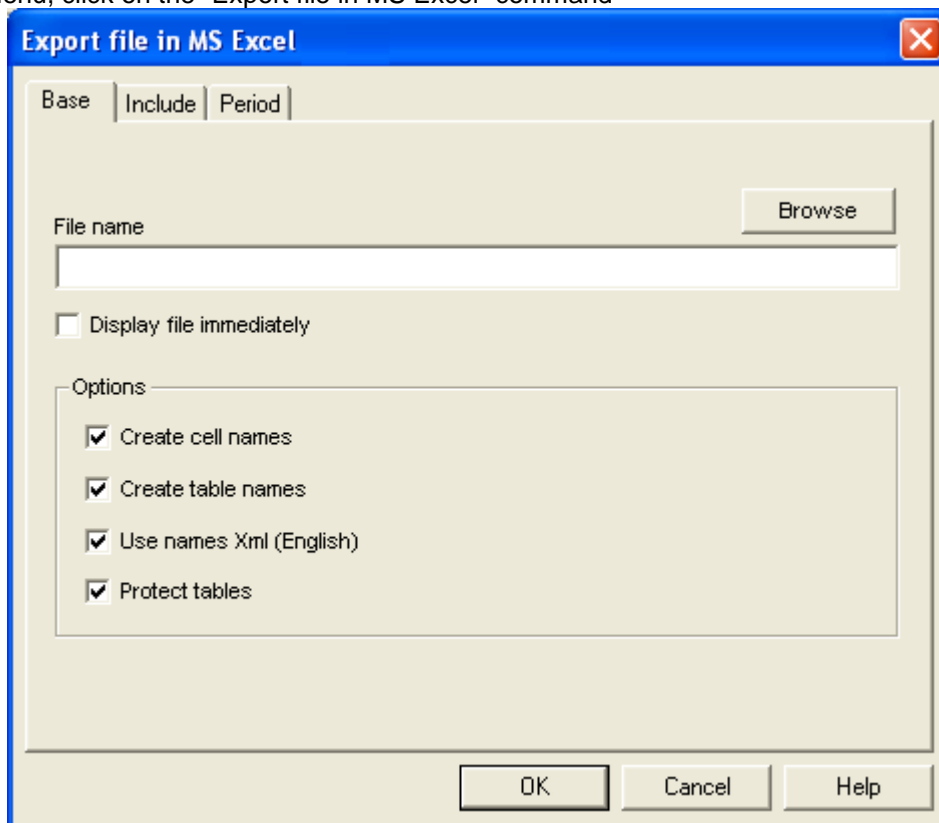
The data and accounting statements can be exported as:

- Excel files
To create Excel spread sheets, comparisons, budgets, index calculations, Balance Sheet analysis, charts directly linked to accounting values.
- HTML files
The data and accounting statements can be easily accessed with an Internet browser (Explorer, Mozilla, Opera).
This format fully complies with the legal requirements related to long-term archiving of accounting data.
- XML files
The standard used for exchanging data. The accounting data can be easily read and reused with other programs or with XSLT style sheets.

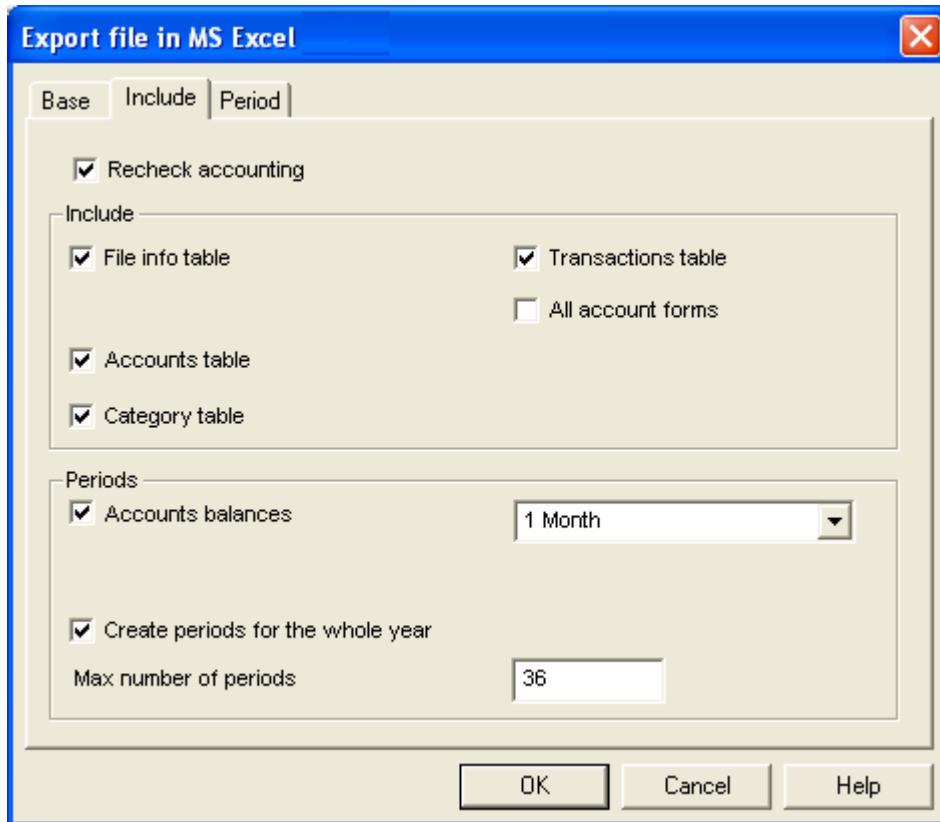
Hereunder, the procedure for exporting the file to MS Excel is shown. The procedure for exporting the file to Html and Xml is exactly the same.

Options for exporting to Excel

In the "File" menu, click on the "Export file in MS Excel" command



Select the data to be included



Each accounting table is a different tab in the Excel file

	G	H	I	J	K	L	M	N	O	P
1	Grou	Accoun	Description	VatNumber	Cc3	G	Opening	Income	Expenses	Balance
2	Grou	Accoun	Description	VAT	CC3	G	Opening	Income	Expenses	Balance
3										
11		1000	Cash			1	1200.00	1000.00	600.00	1600.00
12		1010	Post office current account			1	16000.00	2500.00	12500.00	6000.00
13		1020	Bank current account			1	15000.00	41000.00	10090.00	45910.00
14		1100	Clients			1	6500.00			6500.00
15		1150	Prepaid taxes			1	560.00			560.00
16		1300	Transitory assets			1	1500.00			1500.00
17		1400	Office furniture			1	5600.00			5600.00
18		1500	Hardware/Software			1	3600.00			3600.00
19		2000	Suppliers			1	-1600.00			-1600.00
20		2100	Bank loan c/c			1	-6500.00			-6500.00
21		2400	Long term bank loan			1	-15000.00			-15000.00
22		2700	Transitory liabilities			1	-3600.00			-3600.00
23										
24	1		TOTAL				23'260.00	44'500.00	23'190.00	44'570.00
25										

Using cell names instead of row/column references:

- The names show the desired value even when a new row or column is inserted.
- The names are easy to use and understand
"Account_1000_Balance" represents the balance in Account 1000. "Account_1000_Description" represents the value of the cell containing the description of Account 1000.
- The names may be used in the formula's

"=Account_1000_Balance" will show the value of the cell containing the balance in Account 1000;
 "=Account_1000_Balance/1000" divides the balance of Account 1000 by 1000

- Links can be made to various files using these names.

The link to a cell consists of

- The name of the file
- The name of the table
- The name of the cell

	A	B	C	D	E	F
1						
2						
3						
4						
5	Cash	=[Accounting 2006.xml]Accounts!Accounts_1000_Balance				
6						
7						
8						
9						

3.9.6 Import data

The functions for importing data are being presented.

3.9.6.1 Import data from a cash book file

In accounting it is possible to manage the petty cash separately and import the transactions, grouped according to a selected period and at regular intervals, in the current accounting file.

There are two separate files: one file contains all the data of the general accounting, the other file contains only the data of the petty cash.

In order to carry out the import of data, a link has to be established. This can take place in two different ways:

- Attribute to the categories the same account numbers (for double-entry accounting), or, the same category numbers (for simple accounting) as the ones used in the general accounting file.
- Transfer into the Category2 column (Category table) the corresponding accounts (double-entry accounting) or categories (simple accounting) of the general accounting file. If the Category2 column isn't visible, the user needs to visualize it by selecting the "Set up fields" command from the Data menu, with a double click on Category2 and activating the "visible" option.

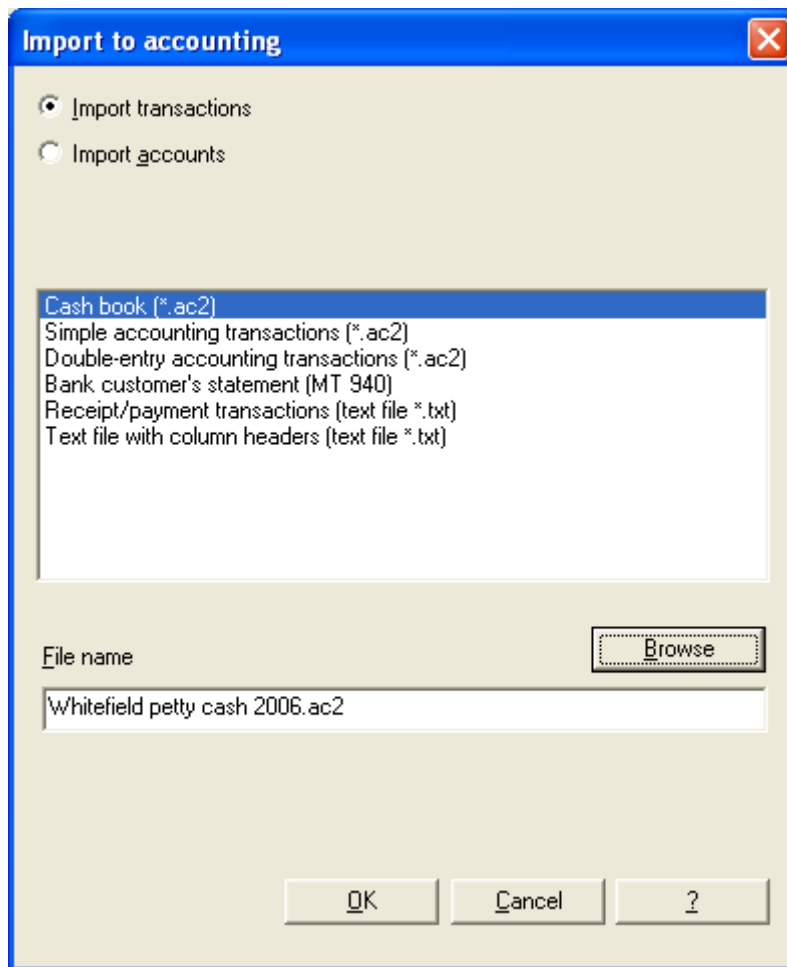
Example:

In this example, the accounts referring to the general accounting have been entered in Category2 column.

Accounts	Group	Category	Category2	Description	Balance
1				INCOME	
2		4000	4100	Sales	3636.36
3		4005	1000	Withdrawal from current account	
4		4010	4000	Services	
5		4020	4200	Other	
6					
7	4			TOTAL INCOME	3'636.36
8					
9				EXPENSES	
10		3000	1000	Payments to post office account	-215.00
11		3005	3280	Purchase stamps	
12		3010	3280	Mail letters and packages	-10.00
13		3015	3280	Mailing supplies	
14		3020	3260	Stationery, appliances, cleaning	
15		3025	3200	Rent	-500.00
16		3030	3270	Telephone and fax	
17		3035	3160	Real estate upkeep	
18		3040	3100	Window dressing	-700.00
19		3045	3290	Publicity, flyers	
20		3050	3240	Agency fees	-47.62
21		3055	3000	Payment for goods	
22		3060	3100	Salaries and personal loans	-2000.00
23		3070	2070	Automatic VAT	361.26
24		3080	2080	VAT Revenue Authority	

In order to import the data, one needs to:

- Open the general accounting file and in the Account1 menu, click on the "Import to accounting" command.
- Click on "Import transactions", select "Cash book (*.ac2)" and with the browse button, select the cash book file.



- Enter the account number of the cash account in the general accounting file, the document number, the start and end date of the period to be imported and choose one of the options to group the transactions (monthly, quarterly, etc.)

The accounting file is updated with the data of the petty cash

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount	VAT	%VAT	%Exempl	VAT Acc
			2000.00							
39	31.01.2006		Total imported: 4000 Sales	1000	4100	4000.00	S10	-10.00		-363.64
40	31.01.2006		Total imported: 3000 Payments to post office account	1000	1000	215.00				
41	31.01.2006		Total imported: 3010 Mail letters and packages	3280	1000	10.00				
42	31.01.2006		Total imported: 3025 Rent	3200	1000	500.00				
43	31.01.2006		Total imported: 3040 Window dressing	3100	1000	700.00				
44	31.01.2006		Total imported: 3050 Agency fees	3240	1000	50.00	P5	5.00		2.38
45	31.01.2006		Total imported: 3060 Salaries and personal loans	3100	1000	2000.00				
46										
Base			Complete VAT	Cost centers	Exp. Date	Lock				
3100			Salaries		2000.00	2700.00				
1000			Cash		-2000.00	9510.00				

3.9.6.2 Importing data from e-banking bank statements

The electronic bank statement can be directly imported in the accounting, so that **you don't have to manually enter the transactions anymore:**

- Download the list of transactions in electronic format (executed or received payments) from your bank
- With the Account menu ->Import to accounting command, indicate the transaction file to be imported (the one you downloaded from the bank)
- Banana creates the transactions and transfers automatically, for each transaction: the date, the description, the amount (in debit or in credit)
- The only thing that still needs to be done is to complete the imported transactions with the counterpart account, the VAT code (if necessary) or other information required by your accounting (Description, cost center, etc.)

Standard international bank statement MT940:

Most of the banks give the possibility to download the transactions in the international standard format named MT940.

Verify with your bank if the bank statements are available in that format.

When you import the data of the bank, this is the format that needs to be selected.

Other exchange standards:

Banana Accounting supports also the following import formats made available by some banks:

- OFX (Open Financial Exchange)
- QIF(Quicken Interchange Format)
- OFC (Open Financial Connectivity)

Formats created by the banks:

Some banks also have specific export formats that contain payment information that has not been included in the MT940 format.

For some of them, tailor made import filters have been created that can found in the [bank list](#). The inconvenience of these formats is that they are often being modified at the discretion of the banks. Therefore, the import filters might not function.

For some banks, most of these specific files are created in the CSV (Comma-Separated Values) format and have been developed to transfer data into Excel. This is the case with the Raiffeisen and the UBS bank. Instead, Postfinance uses its own format that enables the user to download more than one bank statement at the same time. The import into Banana is however limited to one account at a time.

For users who want to import e-banking data from institutions that export in a different way than those that are actually included in Banana Accounting, it is also possible for the user to create himself the import application, by using the Regular Expressions External Tool. [Click here to see how.](#)

3.9.6.2.1 Import UBS bank statements

In the following images, the UBS e-banking system has been taken as an example. For other banks, the system may be different.


Visualize the desired bank statement and export it in CSV format.

The screenshot shows the UBS e-banking interface. At the top, there are navigation tabs: Home, Account & Custody account, Payments, and Mailbox. Below this is a header for 'Account'. The main content area is titled 'Account transactions' and has two sub-tabs: 'Account transactions' and 'Account statement'. Under 'Account statement', there are 'Display options' including a dropdown for 'Transactions' set to 'Last month' and a checkbox for 'Display booking details'. A 'Display' button is located to the right of these options. Below the options is a table with the following data:

Date	Information	Debit	Credit	Value date	Account balance
01.06.2008	Opening balance				8'624.02
09.06.2008			295.35	09.06.2008	8'919.37
09.06.2008		57.00		09.06.2008	8'862.37
09.06.2008		250.00		09.06.2008	8'612.37
09.06.2008		300.00		09.06.2008	8'312.37
09.06.2008		830.00		09.06.2008	7'482.37
09.06.2008		2'000.00		09.06.2008	5'482.37
16.06.2008		37.80		16.06.2008	5'444.57
16.06.2008		100.70		16.06.2008	5'343.87
16.06.2008		300.00		16.06.2008	5'043.87
16.06.2008		471.00		16.06.2008	4'572.87
25.06.2008			1'759.05	25.06.2008	6'331.92
25.06.2008			2'499.55	25.06.2008	8'831.47
30.06.2008			0.00	30.06.2008	8'831.47
	Total spending	4'346.50	4'553.95		
30.06.2008	Closing balance				8'831.47

At the bottom right of the table area, there are two buttons: 'Print (PDF)...' and 'Export (CSV)...'.

Save the bank statement in CSV format in the folder of your choice on your own computer

 UBS

Home Account & Custody account Payments Mailbox

Account

Account transactions

Account transactions Account statement

Display options

Account: [redacted]

Transactions: Last month

Display booking details

Display

Date	Information	Account balance
01.06.2008	Opening	8'624.02
09.06.2008		8'919.37
09.06.2008		8'862.37
09.06.2008		8'612.37
09.06.2008		8'312.37
09.06.2008		7'482.37
09.06.2008		5'482.37
16.06.2008		5'444.57
16.06.2008		5'343.87
16.06.2008		5'043.87
16.06.2008		4'572.87
25.06.2008		6'331.92
25.06.2008		8'831.47
30.06.2008		8'831.47
	Total spending	4'346.50 4'553.95
30.06.2008	Closing balance	8'831.47

Print (PDF)... Export (CSV)...

Opening Estratto_conto_2470055239440_20080601...

You have chosen to open

...o_conto_...20080601_20080630.csv
 which is a: File con valori delimitati dal separatore di elenco (CSV)
 from: https://ebanking2.ubs.com

What should Firefox do with this file?

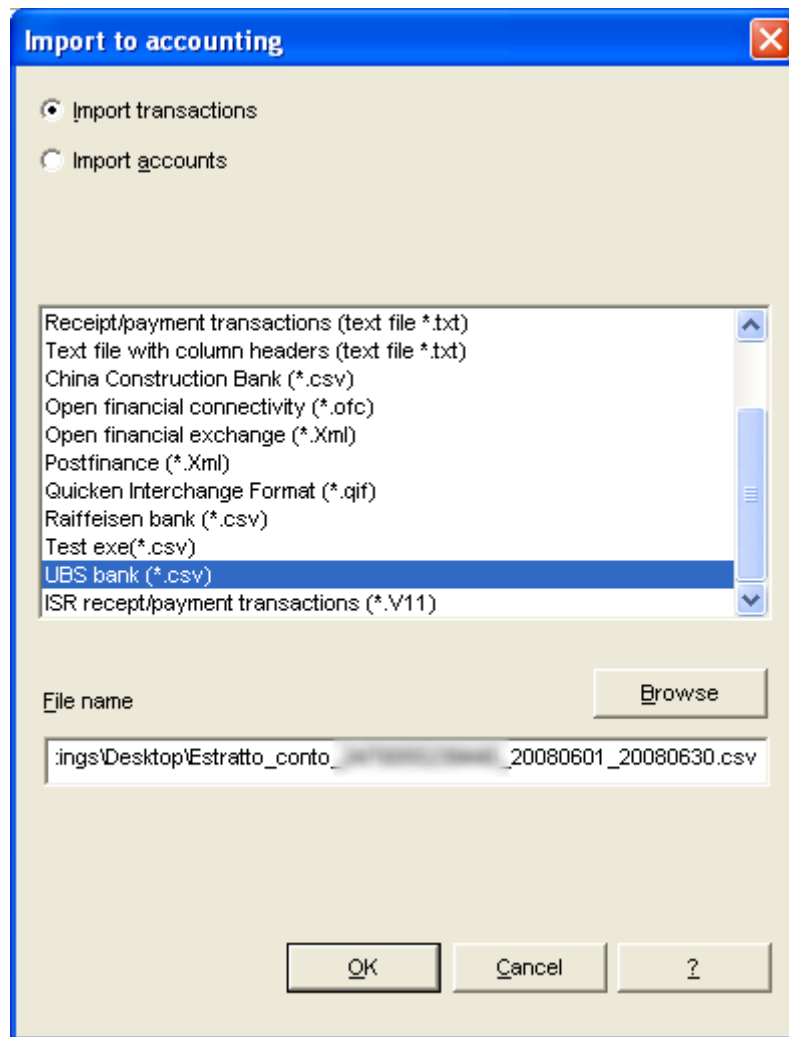
Open with Microsoft Office Excel (default)

Save File

Do this automatically for files like this from now on.

OK Cancel

- From your Banana Accounting file, choose the **Import to Accounting** command from the **Account1** menu
- Select the option **Import transactions** and choose from the different formats the **UBS (*.csv)** format.
- Insert the name of the bank statement in CSV format, that you just saved, in the **File name** area, selecting it with the **Browse** button.
- Confirm with **OK**.



A second window appears, in which you can insert the **Initial document number** and the **Destination account**, which is the account to which the statement's data that you are importing - in this case the UBS bank account - belongs.

Import transactions

Number of rows 13

Select transactions

Start date (inclusive) 09.06.2008

End date (inclusive) 30.06.2008

Autocomplete values

Complete the transactions with

Initial document number 9

Destination account

1000 Cash

1010 Post office

1020 Bank 1

1100 Clients

OK Cancel

By confirming with **OK**, the data of the bank statement will automatically be imported in your **Transactions table**, from on the row where your mouse is being placed

1020						
Accounts			Transactions	Totals		
	Date	Doc	Description	Debit A/C	Credit	Amount USD
1	03.01.2008		Withdrawal from post office account	1000	1010	350.00
2	05.01.2008		Office supplies	3260	1000	80.00
3	06.01.2008		Sales in cash	1000	4100	8'000.00
4	10.01.2008		Purchase goods by Company 1	3000	SU-001	1'500.00
5	28.01.2008		Payment Company 1 invoice	SU-001	1020	1'500.00
6	01.02.2008		Payment Electricity and Phone		1020	300.00
7	01.02.2008		Electricity	3250		200.00
8	01.02.2008		Telephone	3270		100.00
9						
10	09.06.2008	9		1020		295.35
11	09.06.2008	10			1020	57.00
12	09.06.2008	11			1020	250.00
13	09.06.2008	12			1020	300.00
14	09.06.2008	13			1020	830.00
15	09.06.2008	14			1020	2'000.00
16	16.06.2008	15			1020	37.80
17	16.06.2008	16			1020	100.70
18	16.06.2008	17			1020	300.00
19	16.06.2008	18			1020	471.00
20	25.06.2008	19		1020		1'759.05
21	25.06.2008	20		1020		2'499.55
22	30.06.2008	21		1020		

Base	Cost centers	Exp. Date	Lock
DEBIT-CREDIT difference			207.45
F6 key = swap debit and credit accounts			
1020	Bank 1	295.35	33'407.45

Please note: after importing, the program shows you a **Debit - Credit difference**.

This message is normal, because you still need to manually insert the counterpart accounts of the just imported transactions.

3.9.6.2.2 Updating the e-banking import filters

Banks or credit institutions may modify the format of their statements. For this reason, the import filters are being regularly updated. They can be manually updated in a fast and easy way, without the need to update or reinstall Banana Accounting.

Updating procedure:

1. Close Banana accounting
2. [Download the regextool.zip file](#), and open it
3. Copy the file's contents in the following folder:
 Windows: "C:\Programmi\Banana60\ExternalTools directory"
 Mac: "[your username][Library]Application Support\Crossover\Bottles\NamesOfYourBottle\drive_c\Programs Files\Banana60"
 (administrator's access necessary)

Implemented formats:

Version regextool: 1.0.9.0 (02.11.2011)

Description	Last updated
CBI (TXT)	23.11.2010
China Construction Bank (CSV)	16.12.2008
Credit Suisse (CSV)	09.11.2011
Hypovereinsbank (CSV)	24.03.2009

Luzerner Kantonalbank (CSV, ZIP)	11.10.2012
Mijnpostbank (CSV)	10.11.2010
MT940	in program implemented
Open Financial Connectivity (OFC)	16.12.2008
Open Financial Exchange (OFX)	16.12.2008
Postfinance ESR V11 (V11)	06.03.2009
Postfinance xml account card (XML)	16.12.2008
Postfinance csv account card (CSV)	02.11.2011
Quicken Interchange Format (QIF)	16.12.2008
Rabobank (CSV)	11.11.2010
Raiffeisen Bank (CSV)	15.10.2010
St. Galler Kantonalbank (CSV, ZIP)	11.10.2012
Thurgauer Kantonalbank (CSV, ZIP)	11.10.2012
UBS Bank (CSV)	06.07.2012
Zürcher Kantonalbank (CSV)	no longer supported, see notes *)

Notes:

*) to import those formats, you [need to upgrade to Banana 7](#)

For non implemented formats:

New filters can be defined for formats that are actually not implemented. The instructions can be found on the following page: [Regular Expressions External Tool](#)

We also have paid technical support available for the implementation of personalized formats.

3.9.6.3 Importing transactions in txt format

Use the import in to account in Menu Account1

The type of file to be used is a "Text file with column headers".

- You can use any column name existing on the table
- Fields header in the first line of the file Fields names a case sensitive and must correspond to the NameXml (English)
- Fields and column name separator is to be tab separated "\t"
- Each line (after a "\n") is a new record
- The format for the Date fields is yyyy-mm-dd

Example file (without tab stop)

```
DateDoc Description AccountDebit AccountCredit Amount VatCode VatPercentNonDeductible
2006-01-03 Bank to Cash 1000 1020 350.00
2006-01-05 Office Supplies 6500 1000 32.50 E76
```

Options

- Import using clipboard data will use the content of the clipboard instead of the file
- Autocomplete values Some fields of the transactions are automatically completed (see "Importing transactions for multicurrency double entry accounting").
- Unicode (utf-8) The content of the file is in Unicode utf-8 (it support any character set).

Importing transactions for multicurrency double entry accounting

By importing multicurrency data there can be rounding or calculation differences due to different development tools used. To avoid such differences you should provide only certainfield and while importing the program will calculate the field values that are missing (with theoption "Autocomplete values") .

- If you provide only "AmountCurrency" the program will use the default exchange rate and will calculate the "Amount".
- In order to avoid error provide always the "ExchangeCurrency"
- If you provide the "AmountCurrency" and the "ExchangeRate" and the "Amount" are 0 o not present the program will calculate the exchange rate based on the column "Amount" and "AmountCurrency".

Automated data importing

The import of transaction can be automated using the command or DDE.
For further information see "[Command line](#)"

3.9.6.4 Transferring data from other accounting software

With Banana, you can easily transfer data from any accounting program, passing through MS-Excel.

1. With the accounting program, export the data in a format that can be read by Excel (CSV, txt, ...)
2. Open the file with Excel
3. In Excel, organize the data (columns) as they appear in the Banana tables (Accounts, Transactions)
4. Open your new accounting file in Banana
5. In the Accounts or Transactions table, add as many empty rows as there are rows to transfer from Excel.
6. In Excel, select the data to be copied and use the "Copy" command
7. Go in Banana and execute the "Paste" command.

This method is useful to transfer data from MS-Money, Intuit Quicken and Quickbooks, and from most other accounting programs.

3.9.6.5 Import Rows

In Menu Data -> Import Row

You can import data in each table.

The preferred format is a txt file with:

- **Fields header** in the first line of the file

Fields names are case sensitive and must correspond to the NameXml (English)

- Fields are tab separated "\t"

- Each line (after a "\n") is a new record

- The format for the **Date** fields is yyyy-mm-dd

- The format for **amount or number** is #####.##

use always the point "." for decimal separator

do not use any separator for thousands (amount will be truncated)

Date	Doc	Description	AccountDebit	AccountCredit	Amount	VatCode
2006-01-13		Payment VAT	2020	1010	1000.00	
2006-01-13		Withdral from bank	1000	1010	350.00	
2006-01-13		Office supplies	3260	1000	30.00	P76
2006-01-13		Sales cash	1000	4100	200.00	S76

Options

- **Import using clipboard data** it use the content of the clipboard instead of the file
- **Autocomplete values** Some fields of the transactions are automatically completed (see "Importing transactions for multicurrency double entry accounting").
- **Fields header** The first line indicate the field header, otherwise the field sequence should be the same as the view.
- Unicode (utf-8) The content of the file is in Unicode utf-8 (it support any character set).
-

Importing transactions for multicurrency double entry accounting

- By importing multicurrency data there can be rounding or calculation differences due to different development tools used. To avoid such differences you should provide only certain field and while importing the program will calculate the field values that are missing (with the option "Autocomplete values") .
- If you provide the CURRENCY_AMT, CHANGE_CURRENCY, the AMOUNT and the CHANGE_RATE = 0 the program will calculate the exact exchange rate.
- If you provide only CURRENCY_AMT the program will use the default exchange rate and will calculate the AMOUNT.
- In order to avoid error provide always the CHANGE_CURRENCY.

Automated data importing

You can give an "import" command to Banana to import a data included in a file. The file content format should be in the format specified above.

For further information see the document and example under "[ExecuteCommand](#)"

cmd=import	cmd_p1=	File name of the file to import. Data have to be separated by tabulator, and the first row has to contain the name of the fields.
	cmd_p2=	Insert all line number (0=Append to end)
	cmd_op=	A - Complete imported raws
	cmd_table=	The name of table where to insert the data (Accounts, Transactions, ...).

An example:

```
c:\>"C:\Program Files\Banana50\Banana50.exe" -cmd=import "-cmd_file=c:\temp\myaccounting.ac2" "-cmd_p1=c:\temp\transactions.txt" -cmd_p2=0 -cmd_op=A -cmd_table=Transactions -log_file="c:\temp\error.txt"
```

Attachment	Size
transactions.txt	275 bytes

3.9.6.6 New formats for importing

Hereunder, the formats for importing data from the bank- or postal account statement are being listed. On our site, the [import filters can be updated](#).

- China Construction Bank (CSV)
- Credit Suisse (CSV)
- Hypovereinsbank (CSV)
- Luzerner Kantonalbank (CSV, ZIP)
- MT940
- Open Financial Connectivity (OFC)
- Open Financial Exchange (OFX)
- Postfinance ESR V11 (V11)
- Postfinance xml account card (XML)
- Postfinance csv account card (CSV)
- Quicken Interchange Format (QIF)
- Raiffeisen Bank (CSV)
- St. Galler Kantonalbank (CSV, ZIP)
- Thurgauer Kantonalbank (CSV, ZIP)
- UBS Bank (CSV)
- Zürcher Kantonalbank (CSV)

3.9.6.7 Import to accounting

Menu Accounting1 / Cash1 / Simple1

Users can find a series of options for importing data in to the table.

Banana will make the necessary data conversion depending on the format used.

Receipt/Payment transaction file

You can import a file with columns header that include movement (income or expenses).

This format is very useful to convert a bank account format in Banana.

Field name should be on the first line

Columns are separated by tabulators.

Date	Description	Income	Expenses	ContraAccount	Account
2007-01-02	paper		30		
2007-01-06	material for photographic competition		259.2	3000	

2007-01-12 telephone bill

57.2

3000

You can also use other columns name that are in the transaction table

Columns with special meanings

Income Can also be negative

ContraAccount The account number (debit/credit) or category

Account If the file contains the movements of multiple accounts.

The account of the transaction.

3.9.6.8 ExternalTools

Banana Accounting (starting from version 5.0.8) implements an interface that enables to call external applications (External tool) for the parsing of imported data. The external application is used to convert the input data in a txt file with a standard format as described in the previous chapter. This enables the importing of accounting data in any custom format (xml, v11, ...) as long as an external tool for the specific format is available.

External tools are available under the command "**Account 1 - Import to accounting**"

The External tool is a program (exe, script or other) that is executed by Banana.

Banana awaits for the program to terminate and then uses the output file as an import.

The External tool should have an .ini file (saved in UTF8) with the necessary settings that define the functioning.

The ExternalTool should be on the "ExternalTools" directory under the program directory.

Check the example.ini file to see the description of the available option.

'ExternalTools specification

'This file should be saved in utf-8

'version is optional

version=1.0

'publisher name (optional)

publisher=Banana.ch

'Description of plug-in (usually in english)

description=Example ini file for importing transactions

'Description.languagecode used if the program language

description.ita=File ini d'esempio per importare movimenti

'fileExecute should be on the same place as the ini file

FileExecute=example_copyfile.bat

'parameters used to start the ini file (case sensitive)

'\$filein replaced by the file name to be processed

'\$fileout replaced by the file name used for the import process

is the file where the plug-in should write the output

'\$lang the language code of program

'\$type the file type

'\$file the accounting file name

parameters="\$filein" "\$fileout" \$lang "\$type" "\$file"

'task indicate what the import is for

Task=import_transactions

'Task=import_accounts

```
'Task=import_categories
'Task=import_exchangerates
'OutputType (Optional)
OutputType=transactions_simple
'RequireInputFile default is true
RequireInputFile=true
'useclipboard: if true use the output data should memorized in the clipboard
UseClipboard=false
'The time max that it will be waited for the tranformation
WaitMaxSecond=9
'The extensions used for browsing the input file
FileFilter=Text (*.txt)|*.txt|All files (*.*)|*.*|
FileFilter.ita=File di testo (*.txt)|*.txt|Tutti i file (*.*)|*.*|
'debug if true the temporary output file is not delete
'debug=false
```

Attachment	Size
ExternalTools.zip	9.69 KB

3.9.6.8.1 Regular Expressions External Tool

Download

[regextool.zip](#) (239KB), last update: 02.11.2011

Description

This is a ready to use configurable external tool. This tool uses the boost regular expression engine to parse and format the input data. The configuration is done in the external tool's ini file. This enables to quickly extend the application to import new formats.

The tool has too kind of parsing method. A row & field matching method and a search & replace method.

You can use one or both of them, the row/field method will be executed first, the search/replace method as second step.

With the row & field matching method you define a search pattern that identify a row of data, then you define a separate search pattern for every field that will be applied to every row match to extract the field data. The matched fields are written to the output with the given format and flags. You use this method to parse xml files like the Open Financial Exchange, or txt files with data on multiple lines like the Quicken Interchange Format.

The search & replace method work like a simple search and replace. A pattern is searched and replaced with the given format and flags, the result is then written to the output. You use this method to parse simply txt files, like csv or tsv files. This is the preferred method if you simply have to prepend the header line, or change the format of the values.

If an error occurs, in the clipboard or in the given output files an error message starting with the text "error:" will be written and the value 1 is returned to the launching application.

Through the following parameters you can configure the tool:

Base parameters:

useclipboard	1	If set to "true" the filter output the result to the clipboard, otherwise to the given output file.
filter_codepage	0/1	The code page used to parse the input data. You can insert the code page number or one of the followings strings ACP, MACCP, OEMCP, SYMBOL, THREAD_ACP, UTF-7, UTF-8, UTF-16BE, UTF-16LE, UTF-32BE, UTF32LE. If empty or not set the tool look if a BOM (byte order mask) is present in the file, or try to guess the code page in the following order: UTF16LE, UTF16BE, UTF8, ANSI. The result is written to the output file in UTF-8, or to the clipboard in UTF-16LE.
filter_header	0/1	Define the header to prepend in the result data. This is equivalent to the column header. It is possible to use escape sequences, like '\t' for tabulator. Example: 'Date\tDoc\tDescription\tIncome\tExpenses'
filter_reverse_order	0/1	Output the transaction in reverse order.
filter_archive_path	0/1	If a zip or tgz archive containing more than one file is opened, it is possible through this parameter to define the name of the file in the archive to be readen. This parameter can contain perl regular expression. Only the first file that match the parameter will be imported.
debug	0/1	If set to "true", the tool write to the console the results of every regular expressions.

Parameters for the row & field matching method:

filter_row_match	0/1	Search pattern that identify a row (transaction, account, ...).	1 globally
filter_row_flags	0/1	Flags used for the filter_row_match.	
filter_field_match	0+	Search pattern that identify a field in a row (Date, description, amount, ...). This pattern is applied to the result of the filter_row_match pattern.	1 of each for every field
filter_field_format	0+	Pattern for the formatting of the output of the matching field.	
filter_field_flags	0+	Flags used for the filter_field_match.	

Note: You need the same number of filter_field_match, filter_field_format, filter_field_flags parameters.

Parameters for the search & replace method:

filter_match	0+	Search pattern.	1 of each for every rule, more rules are possible
filter_format	0+	Format pattern for the output of the replaced text.	
filter_flags	0+	Flags used for the filter_field_match.	

Note: in the ini file you need the same number of filter_match, filter_format, filter_flags parameters. With the flag "format_no_copy" the text that is not part of the match will not be copied to the output, this is useful in case you want to delete part of the content.

The syntax for the match, format and flags parameters follow the syntax of the boost regular expression engine (like the syntax of pearl regular expression). The description, some examples and tutorials can be found on the following page: [Boost.RegEx](#).

Parameters for line sorting:

The followings parameters are used to sort the lines, it is possible through regular expressions to identify the part of text used for sorting and the order of the sort.

filter_sort_match	0/1	Search pattern.	1 of each for every rule, more rules are possible
filter_sort_format	0/1	Format pattern for the output of the replaced text.	
filter_sort_flags	0/1	Flags used for the sorting match	
filter_sort_order	0/1	Order for sorting "ascending" or "descending"	

Optional command line parameters

-debug	Overwrite the debug setting in the ini file to true, this is used only for debugging.
-useoutfile	Overwrite the useclipboard setting in the ini file to false, this is used only for debugging.
-version	Print the version of the file to the console.

Regular expression syntax

The syntax for the match, format and flags parameters follow the syntax of the boost regular expression engine (like the syntax of pearl regular expression).

The documentation of Boost Regular Expression is found at the following page: [Boost.RegEx.](#)

If you are new to regular expressions you can start from the following tutorial pages:

[Perl regular expressions](#)

[Perl regular expressions tutorials](#)

Short tutorial Using regular expressions from the University of Virginia

Requirements

Banana Accounting 5.0.7 or above.

Installation

Download the file regex_filter.zip attached to this page. Unpack and copy the content to "{Program files}\Banana50\ExternalTools" folder. ({Program files} is the path where the programs are installed, usually "C:\Program files") . Start Banana Accounting 5.0. Open an account and go to the menu "Account1" - "Import to the accounting", you should now see the pre-defined formats in the list.

If you want to define a new format to import, copy an existing *.ini file and modify the tool's parameters.

Pre-defined formats

Version regextool: 1.0.9.0 (02.11.2011)

Ini file	Version	Last Update	Description
----------	---------	-------------	-------------

cbi-import	1.0	23.11.2010	CBI (TXT)
china-construction-bank-csv.ini	1.1	16.12.2008	China Construction Bank (CSV)
cs-import.ini	1.1	04.06.2009	Credit Suisse (CSV)
hypovereinsbank-import.ini	1.4	24.03.2009	Hypovereinsbank (CSV)
lukb-import.ini	1.2	24.07.2009	Luzerner Kantonalbank (CSV)
mijnpostbank-import.ini	1.1	10.11.2010	Mijnpostbank (CSV)
ofc-import.ini	1.1	16.12.2008	Open financial connectivity (OFC)
ofx-import.ini	1.1	16.12.2008	Open Financial Exchange (OFX)
v11-import.ini	1.2	16.12.2010	Postfinance ESR V11 (V11)
pf-import.ini	1.2	02.11.2011	Postfinace xml account card (XML,TAR.GZ)
pf-csv-import.ini	1.3	04.08.2011	Postfinace csv account card (CSV)
qif-import.ini	1.2	16.12.2008	Quicken Interchange Format (QIF)
rabobank-import.ini	1.0	11.11.2010	Rabobank (CSV)
raif-import.ini	1.1	15.11.2010	Raiffeisen Bank (CSV)
sgkb-import.ini	1.2	24.07.2009	St Gallen Kantonalbank (CSV)
tkb-import.ini	1.2	24.07.2009	Thurgauer Kantonalbank (CSV, ZIP)
ubs-import.ini	1.13	28.06.2011	UBS Bank (CSV)
zkb-import.ini	1.3	30.03.2010	Zürcher Kantonalbank (CSV)

Changelog

2011-11-02

Updated regextool to correct an error with some tgz files

Updated postfinance xml to import account cost too

2011-08-04

Updated postfinance csv for quoted texts with lines breaks

2011-06-28

Updated ubs-import.ini for new field exchange rate

2011-03-08

Updated ubs-import.ini for charge backs with minus

2010-06-16

Version 1.0.8.0

Updated zip library

Updated ubs-import.ini for new csv format with details and totals

2010-03-30

Updated zkb-import.ini for new csv format

2010-02-18

Improved decoding of csv files inf utf-8 format

Updated zkb-import.ini for new csv format

2009-11-17

zuercherkantonalbank.ini version 1.1

Updated zkb-import.ini for new csv format

2009-08-24

ubs-import.ini version 1.7

2009-08-24

ubs-import.ini version 1.6

2009-06-04

cs-import.ini version 1.1

Updated cs-import.ini for new Credit Suisse csv format

2009-04-06

Version 1.0.6.0

Added parameters filter-sort-xxx for sorting

2009-01-14

With Postfinance ESR V11 the credit date is now imported as value's date instead as transaction's date.

As transaction's date is now imported the processing date.

2009-01-14

Version 1.0.4.0

New import for Credit Suisse csv.

New parameter filter_reverse_order to output transactions in reverse order.

2008-08-07

Version 1.0.3.0

New UBS format included in ubs-import.ini.

2008-08-07

Version 1.0.3.0

It is now possible to import data directly from zip or tgz archives. See the description of parameter filter_archive_path.

2008-03-26

Added import for OFC (Open financial connectivity).

2008-03-06

Version: 1.0.2.0

In case of error the text "error: {error description}" will be outputted to the clipboard or output file, this enable to report the error condition to the application

2008-03-04

Version: 1.0.1.0

The filter for the Quicken Interchange Format can now import dates and amounts in European format too, before it was only in US format.

2008-02-26

Version: 1.0.0.0

First release

Examples

CSV file without header

In this example the value are separated by a ';' and the amounts are identified by a sign if a credit or debit.

20080516;Telephone;-16.40;

20080516;Salary;4000.00;

'Filter parameters

useclipboard=true

filter_codepage=

filter_header=Date\tDescription\tIncome\tExpenses\t

' Parse the line of text

filter_match=^[^;]*;([^-]*);(-)?([^-]*);?\$\$

filter_format=\$1\t\$2\t(?3:\$4)\t(?3\$4)\r\n

filter_flags=format_no_copy|match_not_dot_newline|format_all

- (-)?([^-]*) : is the pattern that identify an amount

- (?3:\$4) : if the sign '-' is not found (3th group of the match pattern) output the group 4

- (?3\$4) : if the sign '-' is found (3th group of the match pattern) output the group 4

V11 file

In this example the value are found at a fix position, and the date has not a valid format. If the transaction is a credit or debit is given by the 3th char, '1 or 2'=credit and '5'=debit. We need more than one step to format the file.

01201051010900000000000070100800003659100000110001546

020007061107061207061300001004900000000000175

01201051010900000000000070102300003663200000230001546

020007061307061407061500001002600000000000175

01201051010900000000000070102400003664100000110001546

020007061307061407061500001002500000000000175

01201051010900000000000070105200003667800000110001546

030007060907061107061200001000600000000000175

01201051010900000000000070105305003668500000110001546

030007060907061107061200001006500000000000175

'Filter parameters

filter_codepage=

filter_header=Date\tDescription\tIncome\tExpenses\t

'Parse a line in different groups

filter_match=^..((1|2)|(5)).{9}(.{27})(.{10}).{10}.{6}.{6}(.{6}).{9}.{1}.{9}(.{4}) *\$

filter_format=D#\$6#\tS#\$4#\t(?3A#\$5#)\t(?2A#\$5#)\r\n

filter_flags=format_no_copy|match_not_dot_newline|format_all

filter_match=D#(.{2})(.{2})(.{2})#

filter_format=20\$1\$2\$3

filter_flags=

filter_match=S#0*([^-]*?)#

filter_format=\$1

filter_flags=

filter_match=A#0*([^-]*?)#

filter_format=\$1\.\$2

filter_flags=

Quicken Interchange Format

In this example the data of a transaction are on multiple line. In this case the row&filed matching method is the best one.

```

!Type:Bank
D08/28/2000
T-8.15
N
PCHECKCARD SUPERMARKET
^
D08/28/2000
T-8.25
N
PCHECKCARD PUNJAB RESTAURANT
^
D08/28/2000
T-17.17
N
PCHECKCARD SUPERMARKET
... external tool basis configuration is omitted
'Filter parameters
useclipboard=true
filter_codepage=
filter_header=Date\tDoc\tDescription\tIncome\tExpenses
'Match a transaction, every transaction is separated by the char '^'
filter_row_match=(\A|^\^)[^\^]*(^\^|Z)
filter_row_flags=
'Date
filter_field_match=^D(.{2})/(.{2})/(.{4})$
filter_field_format=$3$1$2
filter_field_flags=format_no_copy|match_not_dot_newline
filter_field_match=\A
filter_field_format=\t
filter_field_flags=format_no_copy
'Doc number
filter_field_match=^N(.*)$
filter_field_format=$1
filter_field_flags=format_no_copy|match_not_dot_newline
filter_field_match=\A
filter_field_format=\t
filter_field_flags=format_no_copy
'Payee
filter_field_match=^P(.*)$
filter_field_format=$1
filter_field_flags=format_no_copy|match_not_dot_newline
'Memo
filter_field_match=^M(.*)$
filter_field_format=$1
filter_field_flags=format_no_copy|match_not_dot_newline
filter_field_match=\A
filter_field_format=\t
filter_field_flags=format_no_copy

```

```
'Debit
filter_field_match=^T([^-].*)$
filter_field_format=$1
filter_field_flags=format_no_copy|match_not_dot_newline
filter_field_match=\A
filter_field_format=\t
filter_field_flags=format_no_copy
'Credit
filter_field_match=^T-(.*)$
filter_field_format=$1
filter_field_flags=format_no_copy|match_not_dot_newline
filter_field_match=\A
filter_field_format=\r\n
filter_field_flags=format_no_copy
```

Open financial Exchange (OFX)

This is an example for parsing xml file, without the need of xsl. Even if this is not the best solution, it is possible to get the desired data.

```
...
<STMTRN>
<TRNTYPE>
CREDIT
</TRNTYPE>
<DTPOSTED>
20070315
</DTPOSTED>
<DTUSER>
20070315
</DTUSER>
<TRNAMT>
200.00
</TRNAMT>
<FITID>
980315001
</FITID>
<NAME>
DEPOSIT
</NAME>
<MEMO>
Automatic deposit & loan
</MEMO>
</STMTRN>
...
```

```
'Filter parameters
filter_codepage=
filter_header=Date\tDoc\tDescription\tIncome\tExpenses
filter_row_match=<STMTRN>.*?</STMTRN>
filter_row_flags=
```

'Date

filter_field_match=<DTPOSTED>[\r\n]*([^\r\n]+)[\r\n]*</DTPOSTED>

filter_field_format=\$1

filter_field_flags=format_no_copy|match_not_dot_newline

filter_field_match=\A

filter_field_format=\t

filter_field_flags=format_no_copy

'Doc number

filter_field_match=<REFNUM>[\r\n]*([^\r\n]+)[\r\n]*</REFNUM>

filter_field_format=\$1

filter_field_flags=format_no_copy|match_not_dot_newline

filter_field_match=\A

filter_field_format=\t

filter_field_flags=format_no_copy

'Description

filter_field_match=<NAME>[\r\n]*([^\r\n]+?)[\r\n]*</NAME>

filter_field_format=\$1

filter_field_flags=format_no_copy|match_not_dot_newline

filter_field_match=\A

filter_field_format=\t

filter_field_flags=format_no_copy

'Credit

filter_field_match=<TRNAMT>[\r\n]*([^\r\n]+)[\r\n]*</TRNAMT>

filter_field_format=\$1

filter_field_flags=format_no_copy|match_not_dot_newline

filter_field_match=\A

filter_field_format=\t

filter_field_flags=format_no_copy

'Debit

filter_field_match=<TRNAMT>[\r\n]*-([^\r\n]+)[\r\n]*</TRNAMT>

filter_field_format=\$1

filter_field_flags=format_no_copy|match_not_dot_newline

How to change from UPPER CASE (ABCD EFGH) to Title Case (Abcd Efgh)

'Switch to title case

filter_match=(^[[:alnum:]]{1})([[:upper:]]{1})([[:upper:]]{1,})(?=[^[:alnum:]]{1})

filter_format=\$1\$2\L\$3\E

filter_flags=match_not_dot_newline|format_all

How to sort lines with ascending dates

' Sort lines

' The first 8 characters contain the date: 20090321 ...

filter_sort_match=^.{8}

filter_sort_format=\$1

filter_sort_flags=

filter_sort_order=ascending

3.9.7 Clients/Suppliers Registers

The Clients/Suppliers registers can be set up in two different ways:

- [with viewing of the Account cards on the Balance sheet](#)
- [without viewing of the Account cards on the Balance sheet](#)

Clients/Suppliers registers with viewing of the Account cards on the Balance sheet:

In both the Assets and the Liabilities, a group is being created that totals all the clients and another one that totals all the suppliers.

Banana - [C:\Smith & Sons 2007.ac2]							
File Edit Data Format Tools Account1 Account2 Window Help							
Accounts Transactions Totals VAT codes							
Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency	
2		ASSETS					
3	1000	Cash	1	1	1000.00	9'270.00	
4	1010	Post office current account	1	1	2'500.00	2'150.00	
5	1020	Bank 1	1	1	35'000.00	33'200.00	
6	1080	Transfer account	1	1	13'000.00	13'000.00	
7	110	Total Clients Register		1	7'000.00	2'603.00	
8	1100	VAT Revenue Authority	1	1			
9	1150	Prepaid taxes	1	1			
10	1200	Inventory	1	1	3'600.00	3'600.00	
11	1300	Transitory assets	1	1	2'100.00	2'100.00	
12	1310	Machinery and appliances	1	1	8'000.00	8'000.00	
13	1320	Office furniture	1	1	19'000.00	19'000.00	
14	1330	Computer	1	1	5'000.00	5'000.00	
15	1340	Software	1	1	2'500.00	2'500.00	
16	1350	Car	1	1	7'000.00	7'000.00	
17	1360	Real Estate	1	1	50'000.00	50'000.00	
18	1	TOTAL ASSETS		01	155'700.00	157'423.00	
19							
20		LIABILITIES					
21	2000	Bank loan c/c	2	2	-18'045.75	-18'045.75	
22	2070	Automatic VAT	2	2		-587.10	
23	210	Total Suppliers Register		2	-7'500.00	-3'083.00	
24	2110	Transitory liabilities	2	2	-3'000.00	-3'000.00	
25	2120	Start-up capital	2	2	-30'000.00	-30'000.00	
26	2130	Private account	2	2	-80'000.00	-80'000.00	
27	2200	Reserves	2	2	-17'154.25	-17'154.25	
28	2300	Profit or loss brought forward	2	2			
29	2	TOTAL LIABILITIES		01	-155'700.00	-151'870.10	
30							
31	01	Profit(+)/ Loss(-) from Balance Sheet		00		5'552.90	
Base Transaction Budget Previous Period Other Print							
30/87 CAPS NUM SCRL DVR							

Under these two principal group headers, a list of client accounts and supplier accounts can be created. The "Gr" of the clients and suppliers register needs to be the same as the "Group" number set up in the Assets and the Liabilities.

The screenshot shows the Banana Accounting software interface. The main window displays a Balance Sheet with the following data:

Accounts		Transactions	Totals	VAT codes		
Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
69		Client Register				
70	1101	Client Whitefield	1	TCR	5'000.00	1'500.00
71	1102	Client Foster	1	TCR	1'000.00	103.00
72	1103	Client Roberts	1	TCR	1'000.00	1'000.00
73	TCR	Total Clients Register		110	7'000.00	2'603.00
74						
75		Suppliers Register				
76	2101	Supplier Greenfield	2	TSR	-500.00	-500.00
77	2102	Supplier Cooper	2	TSR	-2'000.00	-1'018.00
78	2103	Supplier Grant	2	TSR	-5'000.00	-1'565.00
79	TSR	Total Suppliers Register		210	-7'500.00	-3'083.00
80						

The interface also includes a menu bar (File, Edit, Data, Format, Tools, Account1, Account2, Window, Help), a toolbar with various icons, and a status bar at the bottom showing '74/87' and options like CAPS, NUM, SCRL, and OVR.

When client or supplier transactions are being entered, the client or supplier account needs to be indicated.

Clients/Suppliers registers without viewing of the Account cards on the Balance sheet:

To avoid that all Account cards of clients and suppliers appear on the Balance sheet, the client/supplier registers can be set up using the Cost centers. In the Assets and Liabilities of the Chart of Accounts, clients and suppliers are recorded as an account and not as a group.

Banana - [Double-entry with VAT/Sales tax - 2]							
File Edit Data Format Tools Account1 Account2 Window Help							
Σ 123 HT ML							
Accounts		Transactions		Totals		VAT codes	
Group	Account	Description	BClass	Gr	Opening USD	Balance USD	A
2		ASSETS					
3	1000	Cash	1	1	1000.00	9'270.00	
4	1010	Post office current account	1	1	50'000.00	49'650.00	
5	1020	Bank 1	1	1	75'000.00	73'200.00	
6	1100	Clients	1	1			
7	1150	Prepaid taxes	1	1			
8	1200	Inventory	1	1	10'000.00	10'000.00	
9	1300	Transitory assets	1	1			
10	1310	Machinery and appliances	1	1			
11	1320	Office furniture	1	1			
12	1330	Computer	1	1			
13	1340	Software	1	1			
14	1350	Car	1	1			
15	1360	Real Estate	1	1			
16	1	TOTAL ASSETS		01	136'000.00	142'120.00	
17							
18		LIABILITIES					
19	2000	Bank loan c/c	2	2	-20'000.00	-20'000.00	
20	2070	Automatic VAT	2	2		-587.10	
21	2080	VAT Revenue Authority	2	2			
22	2100	Suppliers	2	2			
23	2110	Transitory liabilities	2	2	-35'000.00	-35'000.00	
24	2120	Start-up capital	2	2	-60'000.00	-60'000.00	
25	2130	Private account	2	2	-21'000.00	-21'000.00	
26	2200	Reserves	2	2			
27	2300	Profit or loss brought forward	2	2			
28	2	TOTAL LIABILITIES		01	-136'000.00	-136'587.10	
29							
30	01	Profit(+)/ Loss(-) from Balance Sheet		00		5'532.90	
Base	Transaction	Budget	Previous	Period	Other	Print	Z
29/83						CAPS NUM SCRL OVR	

Cost center accounts for clients and suppliers are being created by using the "CC3" cost center.

Accounts						Transactions	Totals	VAT codes	
Group	Account	Description	BClass	Gr	Opening USD				
67		Client Register							
68	;CWHI	Client Whitefield							
69	;CFOS	Client Foster							
70	;CROB	Client Roberts							
71									
72		Suppliers Register							
73	;SGRE	Supplier Greenfield							
74	;SCOO	Supplier Cooper							
75	;SGRA	Supplier Grant							
76									

Base Transa... Budget Previous Period Other Print

75/83 CAPS NUM SCRL OVR

In the accounting transactions, indicate the principal account (Clients/Suppliers) in debit or credit; in the "Cost center" view, the cost center account of the client or the supplier is being indicated.

Banana - [Double-entry with VAT/Sales tax - 2]

File Edit Data Format Tools Account1 Account2 Window Help

3000

Accounts	Transactions		Totals	VAT codes		A
Date	Doc	Description	Debit A/C	Credit	Amount USD	CC3
1 03.01.2007	1	Withdrawal from post office account	1000	1010	350.00	
2 05.01.2007	2	Office supplies	3260	1000	80.00	
3 10.01.2007	3	Sales of products		4100	8000.00	
4 10.01.2007	3	Sales to Whitefield	1100		4000.00	CWHI
5 10.01.2007	3	Sales to Foster	1100		4000.00	CFOS
6 28.01.2007	4	Purchase products at Greenfield	3000	2100	1500.00	-SGRE
7 28.01.2007	5	Payment gross salaries January	3100		9800.00	
8 28.01.2007	5	Payment net salaries January		1020	9158.10	
9 28.01.2007	5	Payment social security January		3110	641.90	
10 29.01.2007	6	Sales of products, invoice #35	1100	4000		CFOS
11						

Base Complete VAT Cost centers Exp. Date Lock

F6 key = swap debit and credit accounts

3000	Purchase goods for resale	1'500.00	1'500.00
2100	Suppliers	-1'500.00	-1'500.00
.SGRE	Supplier Greenfield	-1'500.00	

6/11 CAPS NUM SCRL OVR

3.9.8 Displaying expiry dates

To display the expiry dates of the payable invoices and those receivable, the issued and received invoices need to be registered.

The columns "Date Exp." and "Date Pay." have to already be displayed (Data menu, Set up fields command)

Banana - [Double-entry - 1]

File Edit Data Format Tools Account1 Account2 Window Help

Accounts	Transactions		Totals	VAT codes		Date Exp.	Date Pay.	A
Date	Doc	Description	Debit A/C	Credit	Amount USD			
10 03.03.2008	1	Product Sale to Whitefield	1100	4100	500.00			
11								

Base Cost centers Exp. Date Lock

F6 Key = increase date by a day

11/19 CAPS NUM SCRL OVR

Every time an invoice is being entered, enter the expiry date in the "Date Expiry" column; in the "Date Payment" column, the payment date needs to be entered.

Accounts	Transactions		Totals						
	Date	Doc	Description	Debit A/C	Credit	Amount USD	Date Exp.	Date Pay.	
10	03.03.2008	10	Product Sale to Whitefield	1100	4100	500.00	03.04.2008		
11	07.03.2008	12	Product Sale to Smith	1100	4100	4000.00	07.04.2008		
12	08.03.2008	13	Invoice payable to supplier Greenfield	3000	2000	2500.00	08.04.2008		
13	10.03.2008	14	Invoice payable to supplier Goldsmith	3000	2000	12.00	10.04.2008		
14	12.03.2008	15	Payment received from Whitefield	1010	1100	500.00		12.03.2008	
15									

Base	Cost centers	Exp. Date	Lock
F6 Key = increase date by a day			
1010	Post office current account	500.00	2650.00
1100	Clients	-500.00	4000.00

In the event of wanting a display of unpaid or receivable invoices, activate the command **Show expiry dates** from the "Account2" menu.

All the invoices that do not have a payment date will then be shown.

Accounts	Transactions		Totals						
	Date	Doc Date	Doc	Description	Debit A/C	Credit	Amount USD	Date Exp.	Date Pay.
1	03.03.2008		10	Product Sale to Whitefield	1100	4100	500.00	03.04.2008	
2	07.03.2008		12	Product Sale to Smith	1100	4100	4000.00	07.04.2008	
3	08.03.2008		13	Invoice payable to supplier Greenfield	3000	2000	2500.00	08.04.2008	
4	10.03.2008		14	Invoice payable to supplier Goldsmith	3000	2000	12.00	10.04.2008	

Base	Cost centers	Exp. Date	Lock

3.9.9 Data security, data certification, retrieving a file

Information about security, certification of the accounting and copying of the accounting files.

3.9.9.1 Avoiding data loss

The Banana accounting software automatically creates [security copies](#) (file name.ac2.bak).

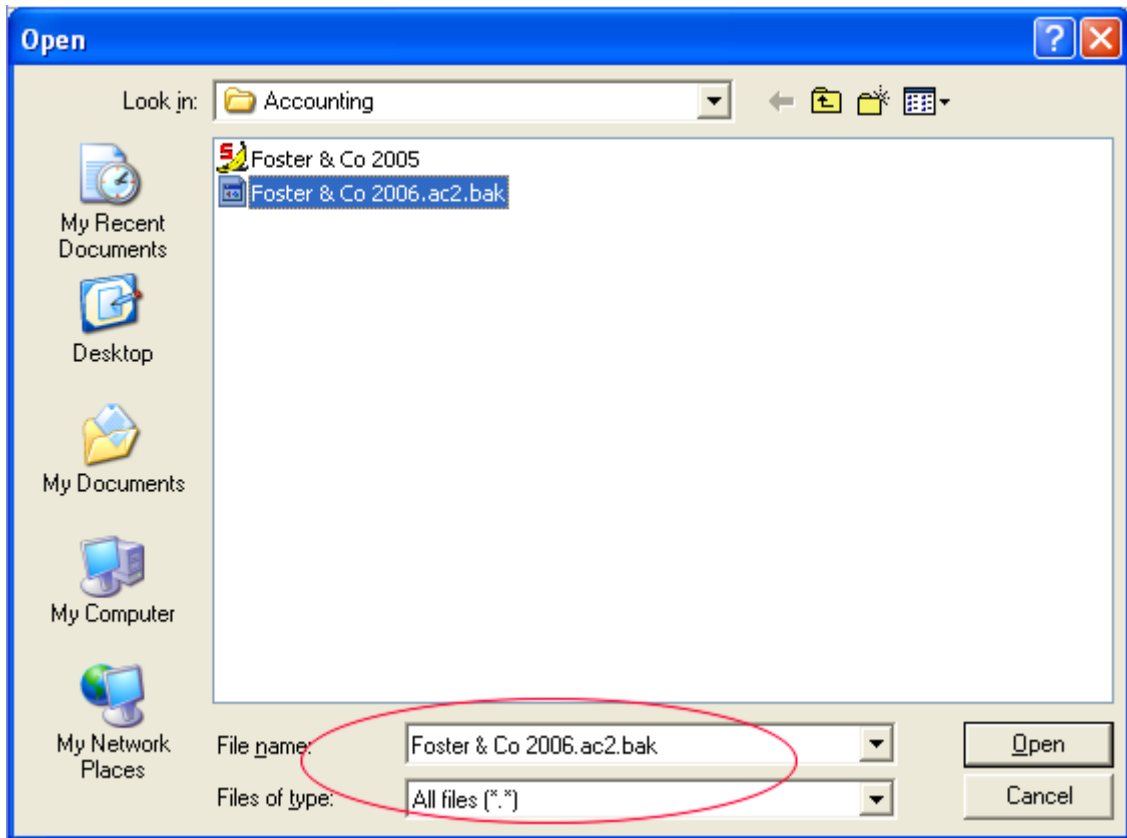
However, we strongly advise our users to create external backup copies in order to be able to resolve an eventual loss of data due to, for instance, a computer crash or another cause.

There is free software on the market that allow the user to automatically create a backup for one's own data.

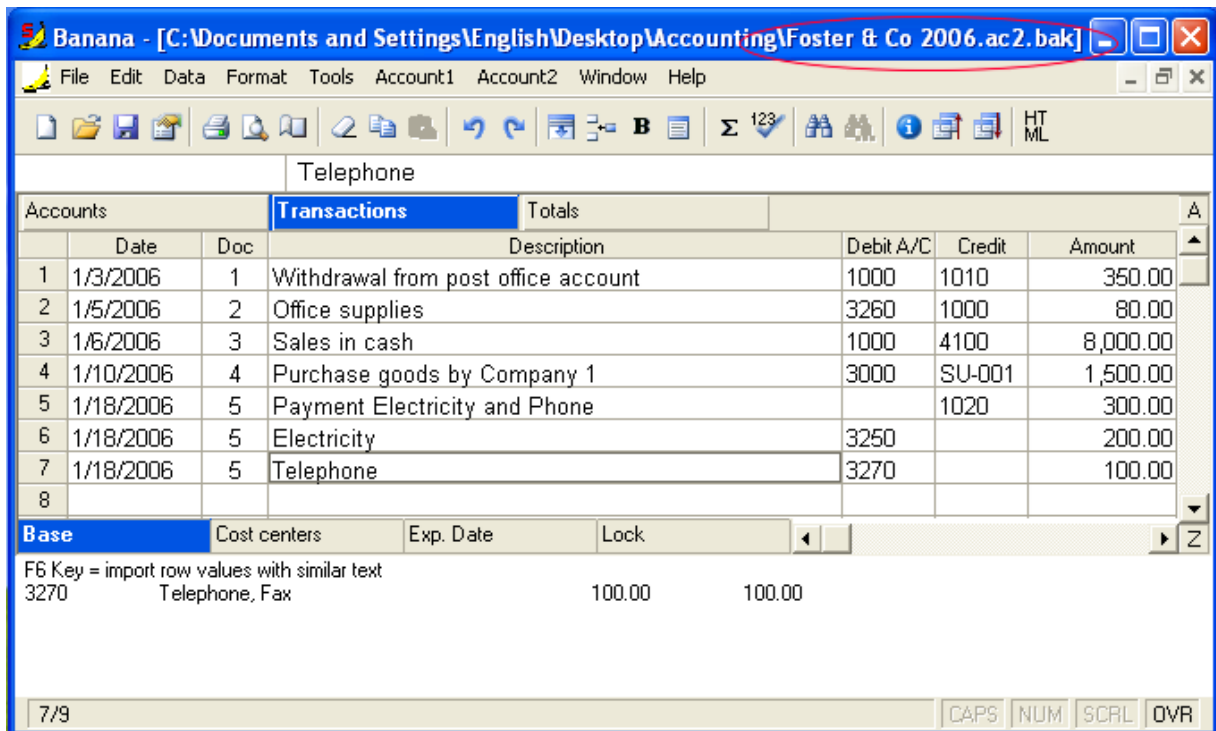
3.9.9.2 Data recovery from the backup file

When for one or another reason the user doesn't succeed to find the accounting file, one can retrieve the file from the backup copy that the program automatically executes.

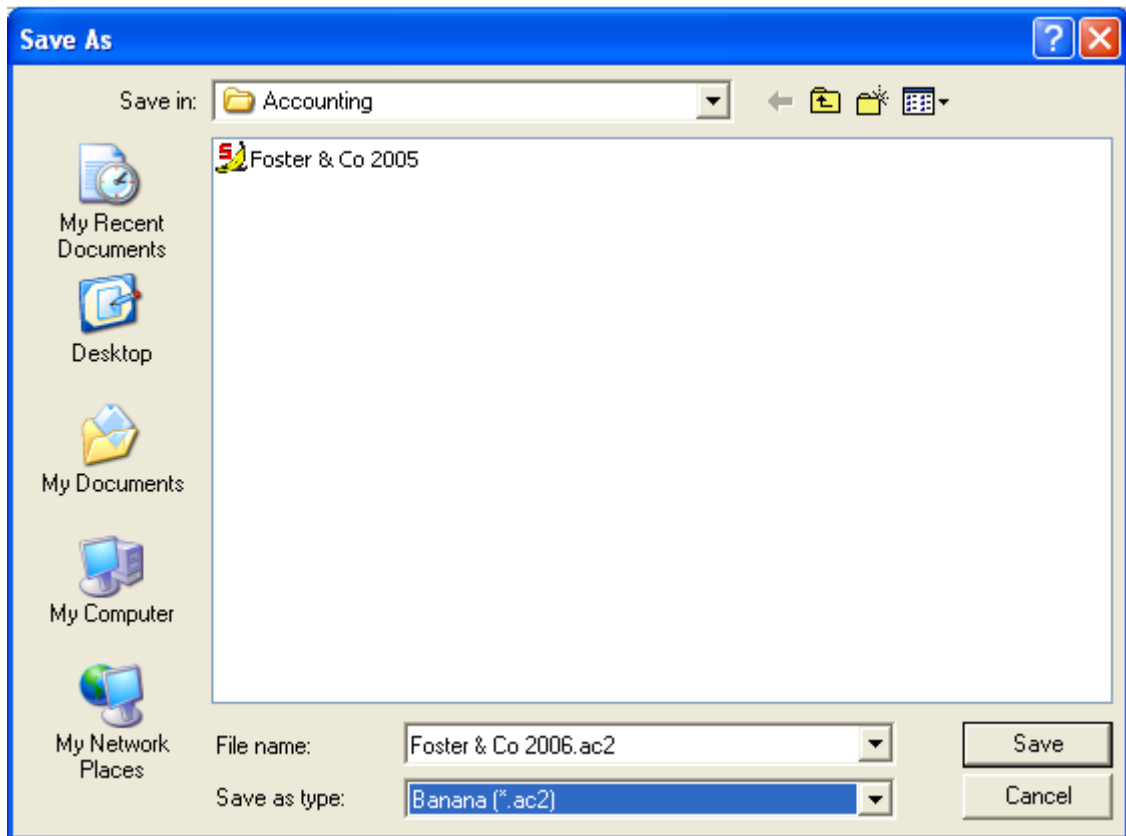
The user has to open the directory where the accounting file was present.



Open the file with the .bak extension. If it doesn't show in the directory, the user should, in the box "Files of type" in lower part of the window, select the option All files (*.*) .



Once opened, save the file (save as...)



Usually, the same name as the one of the lost file is attributed.

Telephone						
Accounts		Transactions	Totals			
	Date	Doc	Description	Debit A/C	Credit	Amount
1	1/3/2006	1	Withdrawal from post office account	1000	1010	350.00
2	1/5/2006	2	Office supplies	3260	1000	80.00
3	1/6/2006	3	Sales in cash	1000	4100	8,000.00
4	1/10/2006	4	Purchase goods by Company 1	3000	SU-001	1,500.00
5	1/18/2006	5	Payment Electricity and Phone		1020	300.00
6	1/18/2006	5	Electricity	3250		200.00
7	1/18/2006	5	Telephone	3270		100.00
8						

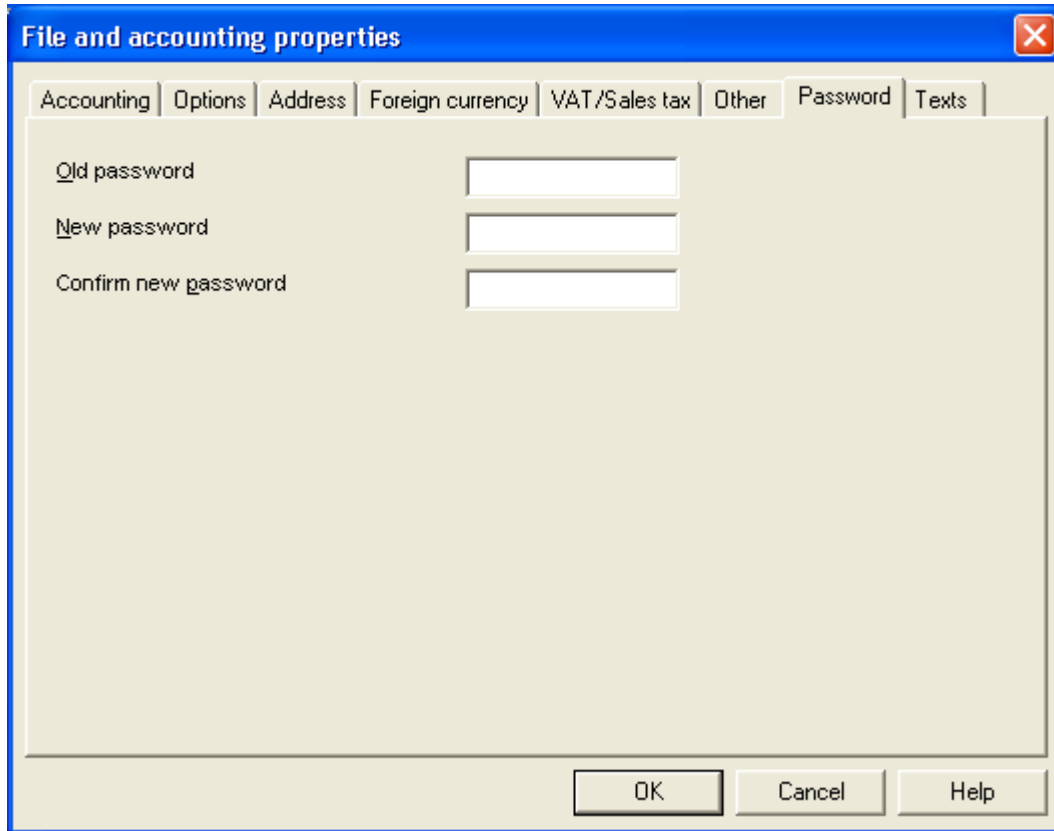
Base	Cost centers	Exp. Date	Lock		
F6 Key = import row values with similar text					
3270	Telephone, Fax		100.00	100.00	

3.9.9.3 Inserting a password

The files can be protected with a password.

To insert the password, select the **File and accounting properties** command in the "File" menu; insert the password in the "Password" tab, entering it another time in the "Confirm new password" zone. In this tab, the user can insert a new password by entering it twice to confirm it.

If, on the contrary, the user wishes to change an existing password, the old one has to be entered first before entering the new password.



3.9.9.4 Installing Banana on a memory stick

If you often need to change computer, it can be useful to install Banana directly on a memory stick and launch Banana directly from the memory stick.

1. Install the program on the hard disk as usual
2. Copy the directory "Programs/Banana50" on the memory stick
3. To launch the program, double click on the "Banana50.exe" file.

Warning: memory sticks can get lost and can easily be damaged.

It is advised to make copies of your data.

1. Create a folder on the memory stick and name it "Accounting"
2. Save your accounting in the directory that you have created
3. At regular intervals, make a copy of the "Accounting" directory on CD or on the hard disk.

3.9.9.5 Making a security copy on a memory stick

To make a security copy on the Memory Stick, open the file that is to be memorized; from the "File" menu, select the **Save as** command, and choose the unit that indicates the memory stick as destination.

The copy can also be made by launching "Explorer" and by dragging the accounting file into the memory stick unit.

3.9.9.6 Protecting the rows

Using the **Protect rows** command, from the **Edit** menu, the user activates row protection to avoid making any changes by mistake.

The protected rows cannot be edited until, by using the **Unprotect rows** command, the protection is being removed.

To put protection into effect:

- Select the desired row(s) to protect
- From the **Edit** menu, select the **Protect rows** command
- Confirm the number of rows to be protected by clicking on **OK**.

Protected rows have light grey row numbers. In order to edit them again, first remove the protection by the **Unprotect rows** command in the **Edit** menu.

3.9.9.7 Security and data Certification

In spite of its high degree of flexibility, Banana Accounting is a tool that is compliant with all international accounting rules:

- It guarantees data integrity so that any alteration or processing can be immediately detected. The method used is protected by [US Patent No. 7,020,640](#).
- It allows files to be created with all the accounting data so that they can be opened, even years later, without using the program.

Locking accounting transactions

When accounting transactions have been checked, the "**Lock Transaction**" command can be activated (menu Conta2).

- Insert the locking date (for example, the end of the month, the quarter or the year)

The entries are locked until the date stipulated and are assigned a series of counters.

Accounts		Transactions			Totals		Lock info	
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	lockNum	LockAmt	LockProgr
14.02.2006	45	Purchase yard equipment	3000	1020	1'000.00	1	1'000.00	f3c34471.859ba830.7b410a7d.29592f4f
15.02.2006	46	Sales		1020	4100			

Base	Cost centers	Exp. date	Expiration Date	Lock
3000	Purchase goods			1'000.00
1020	Bank current account			-1'000.00
PA	Purchases yard A			1'000.00

- LockNum: the progressive number that identifies the row
- LockAmt: the cumulative transactions total, similar to the total at the end of the page, as required by some national regulations
- LockProg: electronic signature (Hash MD5) that is the unique identification of all the transactions up to the point of entry.

The program displays a lock report when the procedure has been completed.

Accounts	Transactions	Totals	,PA Purchases yard A	Lock info	A
	Description			Value	
1	Date			16.10.2006	
2	Time			10:10:42	
3	File Name				
4	Header Left			Company	
5	Header Right			Double-Entry Accounting	
6	Transaction lock is used			Yes	
7	Transaction lock is valid			Yes	
8	Actual date of transaction lock			14.02.2006	
9	Last number of transaction lock			1	
10	Last date of transaction lock			14.02.2006	
11	Last amount of transaction lock			1'000.00	
12	Last progressive hash of transaction lock			f3c34471.859ba830.7b410a7d.29592f4f	
Base		Complete			Z

1/12 CAPS NUM SCRL OVR

Control code (Hash Md5)

This is the main element of the certification, which takes the following into account:

- The contents of the current entry
- The contents of all the preceding transactions
- The progressive number (LockNum)
- The cumulative balance (LockAmt)

The control number is different if the accounting data undergo even the slightest modification (a date or an amount is changed). If the control number remains the same, this means that the data are original and therefore have not been changed.

The program automatically inserts the values in this section.

Lock transactions

New lock | Lock info

Lock valid: Yes

Date of actual lock: 14.02.2006

Last lock number: 1

Date of last transaction locked: 14.02.2006

Last amount: 1000.00

Last progressive hash: f3c34471.859ba830.7b410a7d.29592f4f

Report

OK Cancel Help

Recording the certification number

Once the transactions in the period have been locked, it is enough to print the last certified row with the relevant certification number (LockProg) and to store this information in a safe place. If the certification number remains unchanged over time, it means that the data have not been modified.

Related documents

Some time ago, Banana.ch requested the auditing firm [Ernst&Young](#) to analyze this certification method and the firm approved and certified it as being in compliance with Swiss and German laws.

- [Document related to Swiss certification](#) (PDF in German)
- [Document related to German certification](#) (PDF in German)

Long-term archiving

The accounting data are always accessible even after long periods of time.

Banana Accounting allows all the accounting data to be exported to [Html e Xml](#). The generated file may be saved on a CD and accessed on any computer even after many years, even by persons who do not have the Banana Accounting software.

Related documents

- [Archiving in Html and XML](#)

3.9.10 Executing tasks

You can send command to Banana.

3.9.10.1 Command line

Command line

You can import and export data.

If a command fail, than a return code different than 0 is returned, and the error is inserted in the log file (only if the option `-log_file` was used).

- The arguments need to be preceded by a minus "-" sign. If an argument is missing of the "-" sign, it is interpreted as the name of the file to open.
- Include the whole argument within the delimiter "\"" if the text include whitespace.
- Running import as command in the command line save the accounting file on exit

Example: open a file

```
banana50.exe c:\temp\example.ac2
```

```
banana50.exe "c:\temp\your example.ac2"
```

Example: export to xml file

```
banana50.exe -cmd=export "-cmd_file=c:\temp\my example.ac2"
```

```
"-cmd_p1=c:\temp\my example.xml" -cmd_p2=xml
```

```
-period_begin=2006-01-01 -period_end=2005-03-30
```

The argument `"-cmd=..."` specifies the command to be executed. The other arguments specify the option for this command.

Available commands

You specify the command with the argument `cmd=file_open`

Argument	Description
cmd=	<p>The command to execute</p> <p>file_open (cmd_p1=noshow)</p> <p>file_close (cmd_file)</p> <p>file_save (cmd_file)</p> <p>file_saveas (cmd_file, cmd_p1)</p> <p>file_show (cmd_file)</p> <p>get_tableinfo (cmd_file , cmd_table)</p> <p>get_cell (cmd_file, cmd_table, cmd_column, cmd_row)</p> <p>get_line (cmd_file, cmd_table, cmd_row)</p> <p>get_table (cmd_file, cmd_table) 1)</p> <p>get_lasterror</p> <p>set_language(cmd_p1)</p> <p>calc_all (cmd_file)</p> <p>calc_simple (cmd_file)</p> <p>deleterows (...) *)</p> <p>export (...)</p> <p>fileinfo (...)</p> <p>import (...) *)</p> <p>acc_accountcard (...)</p> <p>acc_externalreport (...)</p> <p>acc_vatreport (...)</p>

1) Running import in the command line save the file on exit;

*) If you use the commands "deleterows" and "import" directly from a command line the file is automatically saved on exit

1) Since Banana 6.0.6

List of arguments

Command	Argument	Description
From command line	cmd_exit=1	The program should exit and terminate Note if you use the command import= then the file that has been opened is automatically saved when the program terminate.
For all commands	cmd_file=	the file to use or open
	cmd_pw=	password to open the file
	cmd_names=	A - Field name in XML (default on) a - Field name in original language
	log_file=	set the log file name for writing messages (if no file name no log)
deletelines	cmd_p1=	start of line to delete (number)
	cmd_p2=	how many lines to delete (if not present = 1)
	cmd_table=	The name of table
set_language	cmd_p1=	The two letter ISO639 language code (de, fr, en, it)
file_open	cmd_p1=	noshow - do not show the file
file_saveas	cmd_p1=	file name of saved file
get_tableinfo	cmd_table=	The name of the table to get info
get_cell	cmd_table=	The name of the table
	cmd_row=	The number of the row, or an expression like "Account=1000:3" (In this ex. the third row where the field Account is equal to 1000 is used)
	cmd_column=	The name of the column
	cmd_op=	A - Format value (default on)

get_line	cmd_table=	The name of the table
	cmd_row=	The number of the row, or an expression like "Account=1000:3" (In this ex. the third row where the field Account is equal to 1000 is used)
	cmd_op=	A - Format value (default on)
get_table 1)	cmd_table=	The name of the table
	cmd_p2=	Type: html, excel, xml, txt (default html)
	export_op_html=	Same as for cmd export
	export_op_xml=	Same as for cmd export
export	export_use_param	Instead of the default parameters use the last saved parameters (set with the dialog) and then applies the specified options with the other arguments
	cmd_p1=	file name of the export file
	cmd_p2=	Type: html, excel, xml, txt 1)
	cmd_table=	The name of table to export (only the table is exported)
	export_include=	Options: Upper case(A) = on; Lower Case(a) = off A - Recheck accounting (default on) B - Include statistics table (default on) C - Include transaction table (default on) D - Include account table (default on) E - Include category table (default on) F - Include total table (default on) G - Include Exchange rate table (default on) H - Include Vat code table and vat report (default on) I - Include Period Accounts (default on) L - Include Period VAT (default on) M - Create periods for the whole year (default off) N - Create accounts card
	export_include_ma=	number of months for accounts period, for option I, (default 1) -1 for daily
	export_include_mv=	number of months VAT period, for option L (default 3)
	export_include_mm=	max numbers of periods (default 36)
	export_op_html=	Options for html A - Use style sheet B - Use predefined style sheet (default on) C - Include style sheet within html file (default on) D - Export visible fields only (default on) E - Table with borders (default on) F - Columns with headers (default on)

		G - Preserve page breaks within the table (default on) H - Export as data (default off) 1)
	export_op_excel=	Options for Excel export A - Define cell name (default on) B - Define table name (default on) C - Use Xml names (default on) D - Protect tables (default on)
	export_op_xml=	Upper case(A) = on; Lower Case(a) = off A - Visible field only (default off) B - Include view list (default off) C - Export as data (default off) 1)
	period_all	period All
	period_begin=	Begin date (yyyy-mm-dd)
	period_end=	period End date (yyyy-mm-dd)
	vat_use_param=	Instead of the default parameters use the last saved parameters (set with the dialog) and then applies the options specified with vat_op
	vat_op=	A - Include transactions B - Include total account C - Include total codes D - Include total percentage E - Use own group schema F - Only code specified G - Only group specified
	vat_sort=	sort field
	vat_text=	single code or groups (to use with -vat_op F and G)
fileinfo	cmd_op=	A - Recalculate all (default off)
import	cmd_p1=	File name of the file to import. Data have to be separated by tabulator, and the first row has to contain the name of the fields.
	cmd_p2=	Insert al line number (0=Append to end)
	cmd_op=	A - Complete imported raws
	cmd_table=	The name of table where to insert the data (Accounts, Transactions, ...)
acc_accountcard	cmd_p1=	account number
	cmd_p2=	field name for sorting
	period_all	period All (default)

	period_begin=	Begin date (yyyy-mm-dd)
	period_end=	period End date (yyyy-mm-dd)
acc_externalreport	cmd_p1=	file name of the report
	cmd_p2=	column name for grouping
	cmd_op=	Upper case(A) = on; Lower Case(a) = off A - Include account with balance = 0 B - Include account with no transactions C - Include totals only D - Notify if an account is without a group
acc_vatreport	period_all	period All (default)
	period_begin=	Begin date (yyyy-mm-dd)
	period_end=	period End date (yyyy-mm-dd)
	vat_use_param=	use parameters from existing dialog + specified options like vat_op
	vat_op=	Vat options Upper case(A) = on; Lower Case(a) = off A - Include transactions B - Include total account C - Include total codes D - Include total percentage E - Use own group schema F - Only code specified G - Only group specified H - Not used groups
	vat_sort=	sort field
	vat_text=	single code or groups (to use with -vat_op F and G)

1) Since Banana 6.0.6

Attachment	Size
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Attachment	Size
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CommandLineExample.zip	29.47 KB
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3.9.10.2 DDE

DDE interface

Through a DDE mechanism it is possible to:

- Send command to Banana Accounting
Retrieve information form Banana Accounting

The best way to learn how to use the DDE interface is to look at the example included.

To send command to the software use

Initiate the DDE sequence

Service name: "Banana50"

Topic name: "CONNECT"

DDEExecute channelNumber, Request

Request can be any command indicated [command line](#)

cmd=get_cell

Example for Excel

```
=Banana50|CONNECT!'cmd=get_cell cmd_file=company.ac2 cmd_table=Accounts cmd_row=3  
cmd_column=Description'
```

```
=Banana50|CONNECT!'cmd=get_cell cmd_file=company.ac2 cmd_table=Accounts cmd_row=account=1000  
cmd_column=Description'
```

DDE Compatibility with Banana version 4:

The Service name "BANWIN" is still compatible with version 5

The topic name "DATA" is not compatible, change it to "CONNECT"

Request formatted for Banana 4 are converted in command for Banana5

Attachment	Size
DDE examples.zip	96.68 KB

3.9.11 Segments

The segments represent a kind of cost center. They distinguish themselves from the traditional Banana Accounting cost centers by the following characteristics:

- They show the balances of an account or of a sub-account
- They can refer to several levels of an account.
- In the Transactions table, they can directly be inserted in the Debit or Credit account. It is therefore not necessary to enter them in separate columns.
- The reports of the segments are automatically being calculated by the program and can by distinguished by period.

Segments per project

Sports Association XX
Accounting 2009
 4. Quarter 2009; Columns Projects;

PROFIT & LOSS STATEMENT

REVENUE	Void	P1	P2	Total
Income from sponsors	--	3'500.00	--	3'500.00
Income from events	--	5'600.00	8'060.00	13'660.00
<u>TOTAL REVENUE</u>	--	<u>9'100.00</u>	<u>8'060.00</u>	<u>17'160.00</u>
EXPENSES	Void	P1	P2	Total
Expenses related to cars	--	--	3'600.00	3'600.00
Training expenses	--	5'300.00	--	5'300.00
Office expenses	--	--	3'600.00	3'600.00
Expenses for events	--	2'500.00	--	2'500.00
<u>TOTAL EXPENSES</u>	--	<u>7'800.00</u>	<u>7'200.00</u>	<u>15'000.00</u>
<u>Profit and Loss</u>	--	<u>1'300.00</u>	<u>860.00</u>	<u>2'160.00</u>

Segments per branch office

Sports Association XX
Accounting 2009
 4. Quarter 2009; Columns Branch offices;

PROFIT & LOSS STATEMENT

REVENUE	Void	LU	ZU	Total
Income from sponsors	--	--	3'500.00	3'500.00
Income from events	--	13'660.00	--	13'660.00
<u>TOTAL REVENUE</u>	<u>--</u>	<u>13'660.00</u>	<u>3'500.00</u>	<u>17'160.00</u>
EXPENSES	Void	LU	ZU	Total
Expenses related to cars	--	3'600.00	--	3'600.00
Training expenses	--	5'300.00	--	5'300.00
Office expenses	--	--	3'600.00	3'600.00
Expenses for events	--	--	2'500.00	2'500.00
<u>TOTAL EXPENSES</u>	<u>--</u>	<u>8'900.00</u>	<u>6'100.00</u>	<u>15'000.00</u>
<u>Profit and Loss</u>	<u>--</u>	<u>4'760.00</u>	<u>-2'600.00</u>	<u>2'160.00</u>

3.9.11.1 Structure

The segments have to be configured in the Accounts table at the end of the chart of accounts. They can have several levels, those of the first level being preceded by ":", those of the second level being preceded by "::", those of the third level being preceded by ":::" and so forth. There are no limits to the levels.

For the configuration, proceed as follows:

- Insert the title "Segments" in the Description column.
- Insert an asterisk in the Section column.
- Insert the description of the first-level segments, and in the Account column, insert ":"
- List the segments of the first level, entering an identification code for each one of them in the Account column, preceded by ":".

- Proceed by entering the segments of the second level (and, if necessary, those of the third level), in the same way as those of the first level, with the only difference that the segment codes need to be preceded by ":" or by "::", depending on their level.

Accounts			Transactions	Totals				
	Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
56	*			Segments				
57			:	Branch offices				
58			:LU	Lugano Branch				
59			:ZU	Zürich Branch				
60								
61								
62			::	Projects				
63			::P1	Project 1				
64			::P2	Project 2				
65								
66								

Base Transaction Budget Previous Period Other Print

3.9.11.2 Transactions

The segments are being entered in the Transactions table. Each segment is preceded by the colon, or by the minus sign (-), in case the option **Use the minus sign (-) as segments separator** has been activated in the File and Accounting properties (File menu).

The use of the colon ":" in the segments is advised when there are account codes with a minus sign in the Chart of Accounts.

When a segment that belongs to more than one level needs to be entered, the segment of the first level needs to be entered right after the main account; then, continue with the code of the second level.

Accounts		Transactions		Totals			
	Date	Doc	Description	Debit A/C	Credit A/C	Amount	
1	31.12.2009		Revenue for Zürich Branch, project 1	1023	3120:ZU:P1	3'500.00	
2	31.12.2009		Revenue for Lugano Branch, project 2	1020	3130:LU:P2	7'500.00	
3	31.12.2009		Revenue project 2, Lugano Branch	1020	3130:LU:P2	560.00	
4	31.12.2009		Revenue project 1, Lugano Branch	1023	3130:LU:P1	5'600.00	
5	31.12.2009		Purchase of materials for project 1, Lugano Branch	4030:LU:P1	2095	5'300.00	
6	31.12.2009		Purchase of materials for project 2, Zürich Branch	4040:ZU:P2	1021	3'600.00	
7	31.12.2009		Purchase of materials for project 1, Zürich Branch	4055:ZU:P1	1023	2'500.00	
8	31.12.2009		Purchase of materials for project 2, Lugano Branch	4020:LU:P2	1020	3'600.00	

Base Cost centers Exp. Date Lock

F6 key = swap debit and credit accounts

4020	Expenses related to cars	3'600.00	3'600.00
1020	Post office current account	-3'600.00	9'095.05
:LU	Lugano Branch		
::P2	Project 2		

8/8 CAPS NUM SCRL OVR

3.9.11.3 Reports

The reports of the segments can be automatically obtained with the Enhanced balance sheet by groups command or by the Accounting reports command in the "Subdivision" tab.

Segments per project

Società Sportiva XX				
Contabilità 2009				
4. Trimestre 2009; Colonne Progetti;				
CONTTO ECONOMICO				
RICAVI D'ESERCIZIO	Vuoto	P1	P2	Totale
3120 Ricavi da sponsor	--	12'600.00	--	12'600.00
3130 Ricavi da manifestazioni	--	5'500.00	7'500.00	13'000.00
<u>TOTALE RICAVI</u>	<u>--</u>	<u>18'100.00</u>	<u>7'500.00</u>	<u>25'600.00</u>
COSTI	Vuoto	P1	P2	Totale
4020 Costi gestione furgone	--	3'600.00	--	3'600.00
4030 Costi istruzione e competizione	--	--	5'300.00	5'300.00
4040 Costi amministrativi, cancelleria	--	3'600.00	--	3'600.00
4055 Costi manifestazioni	--	--	2'500.00	2'500.00
<u>TOTALE COSTI</u>	<u>--</u>	<u>7'200.00</u>	<u>7'800.00</u>	<u>15'000.00</u>
<u>Utile(+) Perdita(-)</u>	<u>--</u>	<u>10'900.00</u>	<u>-300.00</u>	<u>10'600.00</u>

Segments per branch office

Società Sportiva XX				
Contabilità 2009				
4. Trimestre 2009; Colonne Filiali;				
CONTTO ECONOMICO				
RICAVI D'ESERCIZIO	Vuoto	LU	ZU	Totale
3120 Ricavi da sponsor	--	--	12'800.00	12'800.00
3130 Ricavi da manifestazioni	--	11'000.00	2'000.00	13'000.00
TOTALE RICAVI	--	11'000.00	14'600.00	25'600.00
COSTI	Vuoto	LU	ZU	Totale
4020 Costi gestione furgone	--	3'800.00	--	3'800.00
4030 Costi istruzione e competizione	--	5'300.00	--	5'300.00
4040 Costi amministrativi, cancelleria	--	--	3'800.00	3'800.00
4055 Costi manifestazioni	--	--	2'500.00	2'500.00
TOTALE COSTI	--	8'900.00	6'100.00	15'000.00
Utile(+) Perdita(-)	--	2'100.00	8'500.00	10'600.00

3.9.12 Information for developers

All the information about developing applications not included in Banana accounting is being presented:

- [Developers kit](#) (zip, 2.6 MB)
Includes information and examples of the following:
Start-up with commands, DDE, importation, exportation, Excel links, XSLT use, recovery and reprocessing of data from the XML format.

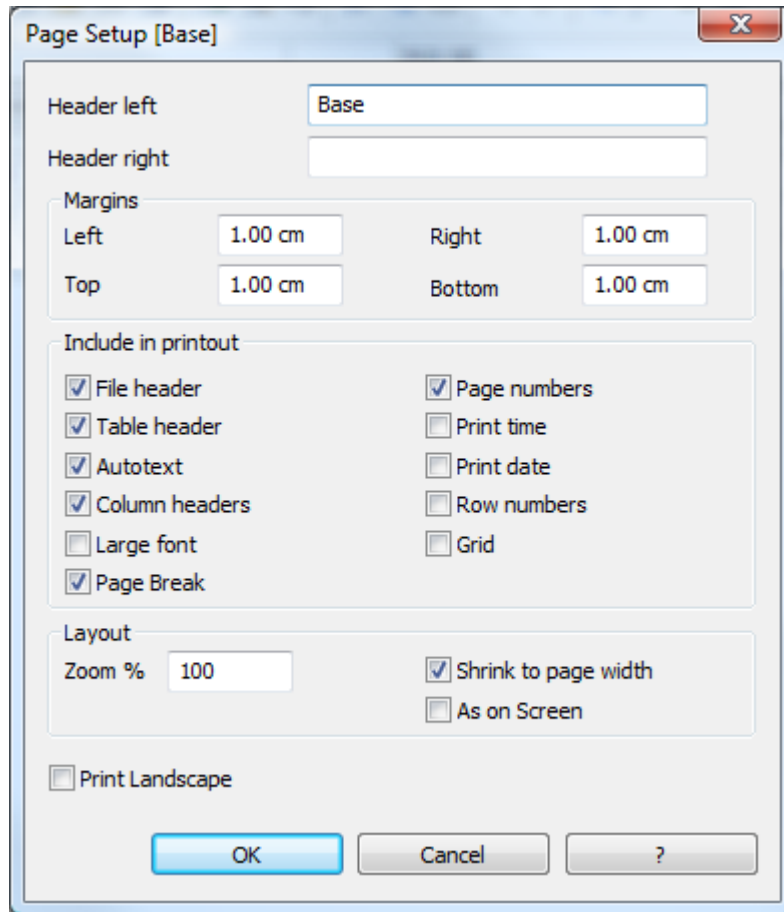
More information for [advanced features](#).

3.10 Print-outs

Print-outs

3.10.1 Page setup

Using the **Page setup** command from the **File** menu, a window will pop up where various printing options for the active table and the current view can be chosen (for each table it is necessary to repeat these steps). Before printing, it is advisable to preview the page to see whether the details input for the page setup are correct.



Header left

This is where the title for the current view is shown. The title can be edited to appear at the top left of the printed page.

Header right

It is possible to insert a different text that will be printed at the top right-hand side of the page.

Margins

It is possible to input the page margins here. Measurements are in centimeters.

Include in print

File Header

This will be the text inserted in the File and Accounting properties found in the File menu.

Table Header

This is the text input in the Page setup window in the File menu (Header left and right).

Auto text

This is the text automatically attributed to the table by the program. This text cannot be edited by the user. For example, if the cash account card is being printed, then "Account Card: CASH" will be printed.

Column headers

These are the headers for the various table columns.

Large font

The program prints the headers using a slightly larger font

Page break

When activated, this option maintains the inserted page breaks; if not, they will be ignored, even if they are present.

Page numbers

Activate this option to request that the pages be numbered.

Print time

Activate this option to include the hour when the page was printed.

Print date

Activate this option to include the date when the page was printed.

Row number

Activate this option if a progressive number is to be given to each row.

Grid

The grid can be printed just as it is viewed on screen.

Layout

Zoom %

This allows the increase or decrease, on a percentage basis, of the size of the font to be printed.

Shrink to page width

If some columns exceed the width of the page, the program reduces (reduces the zoom) the printing so that all the columns will be printed correctly on the page.

As on screen

If this option is activated, the width of the columns will correspond to the width shown on the screen. If not, the width will automatically be adapted to the content of the column.

Print landscape

To print in landscape format which makes the page read horizontal.

3.10.2 Balances by period

To display the balances by period in the Accounts/Categories table, activate the **Accounting reports** command in the Cash1/Simple1/Account1 menu and in the **Period** tab, define the desired period.

Accounting report [Favorite]

Report Subdivision Period Favorites

All 01.01.2010\31.12.2010

Period selected

Start date (inclusive) 01.01.2010

End date (inclusive) 31.01.2010

January [] 2010 []

OK Cancel Help

The program shows, on the "Accounts/Categories" table, **Balances view**, the balances of the indicated period. For a print-out, activate the **Print** command from the "File" menu.

Accounts		Transactions	Totals	Accounts[Jan 10]	
Group	Account	Description	Opening 01.01.2010	Balance 31.01.2010	
1					
2		BALANCE SHEET			
3					
4		ASSETS			
5	1000	Cash	1'000.00		9'270.00
6	1010	Post office current account	2'500.00		2'150.00
7	1020	Bank 1	35'000.00		33'500.00
8	10	Total Clients	1'000.00		1'000.00
9	1	TOTAL ASSETS	39'500.00		45'920.00
10					
11		LIABILITIES			
12	20	Total Suppliers	-4'500.00		-4'500.00
13	2100	Bank loan c/c	-5'000.00		-5'000.00
14	2120	Start-up capital	-30'000.00		-30'000.00
15	2301	Profit or loss of the current year			-6'420.00
16	2	TOTAL LIABILITIES	-39'500.00		-45'920.00
17					
18	00	Difference should be = 0 (blank cell			
19					
20					
Complete		Balances	Totals		

3.10.3 Printing the journal

In Banana accounting, the journal corresponds to the Transactions table. The user can print the complete journal or only a part, by selecting the rows one desires to print.

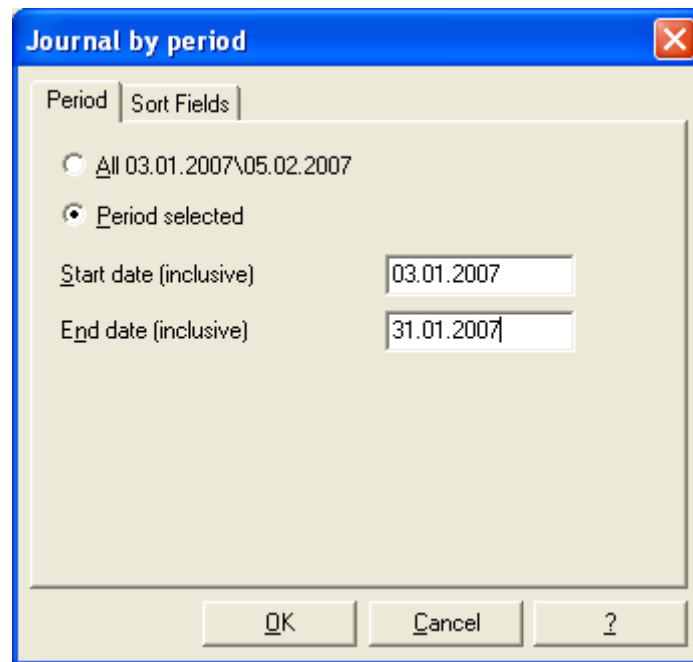
In order to personalize the printing of the journal, the layout and the column headers can be changed (Data menu, Set up fields command); also, in the page setup (File menu), several options to include in the printing can be chosen.

Accounts	Date	Doc	Description	Debit A/C	Credit	Amount
1	03.01.2007	1	Withdrawal from post office account	1000	1010	350.00
2	05.02.2007	2	Rent for the month of January	3200	1020	1'200.00
3	05.01.2007	3	Office supplies	3260	1000	80.00
4	06.01.2007	4	Sales in cash	1000	4100	8'000.00
5	10.01.2007	5	Purchase goods by Company 1	3000	SU-001	1'500.00
6	28.01.2007	6	Payment Company 1 invoice	SU-001	1020	1'500.00
7	01.02.2007	7	Payment Electricity and Phone		1020	300.00
8	01.02.2007	7	Electricity	3250		200.00
9	01.02.2007	7	Telephone	3270		100.00
10	05.02.2007	8	Rent for the month of February	3200	1010	1'200.00

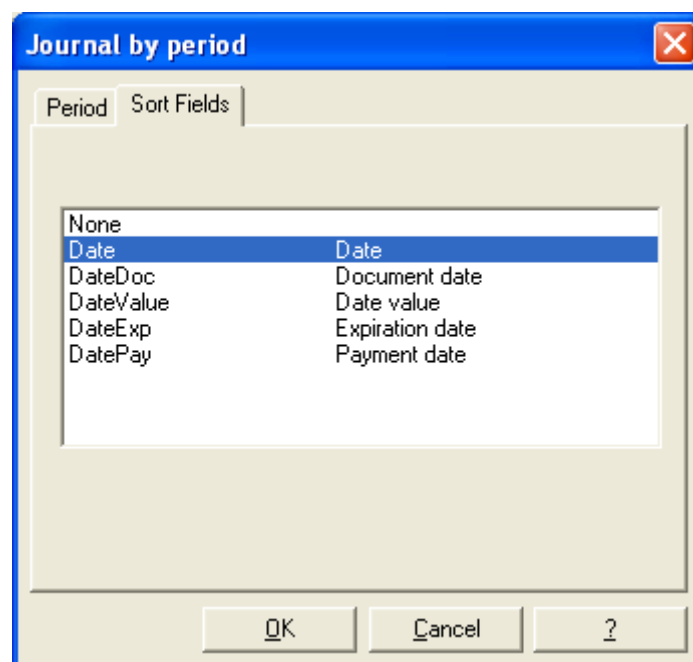
Base	Cost centers	Exp. Date	Lock
F6 Key = increase date by a day			
3200	Rent	1'200.00	2'400.00
1010	Post office current account	-1'200.00	950.00

There are different ways to print:

- Put yourself in the Transactions table and click on the printing icon;
- Put yourself in the Transactions table and from the File menu, click on Print;
- From the Account1 menu, click on Journal by period: in this way one can choose to print all or only a designated period.



In the "Sort Fields" tab, one can choose according to which type of date to sort and print the journal.

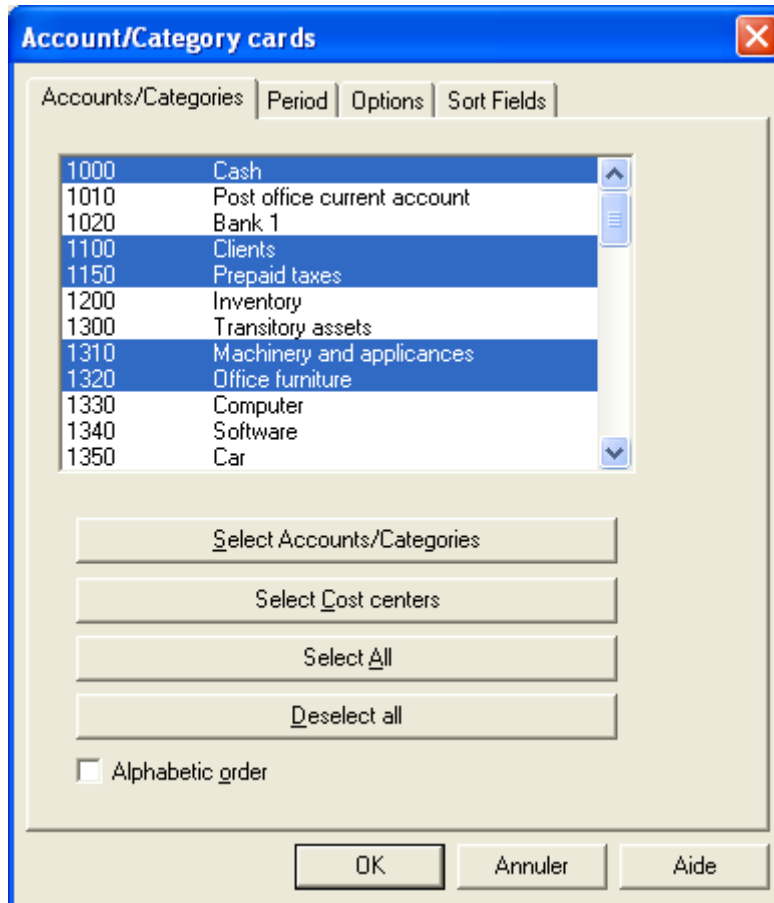


3.10.4 Printing account cards

To display an Account card, you have to double click on the account number.

To display several account cards, proceed as follows:

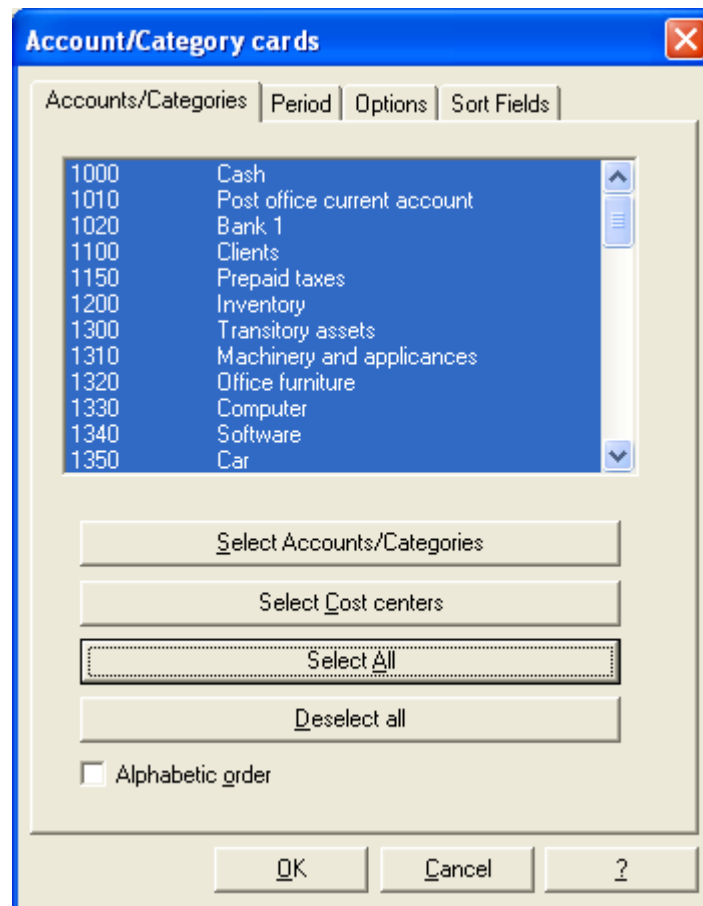
From the "Account1" menu, **Account cards** command, select the Account cards that need to be visualized, by clicking on the account and going to the next ones while always pressings on the Ctrl key. In case all the Account cards need to be visualized, click on the "Select all" button.



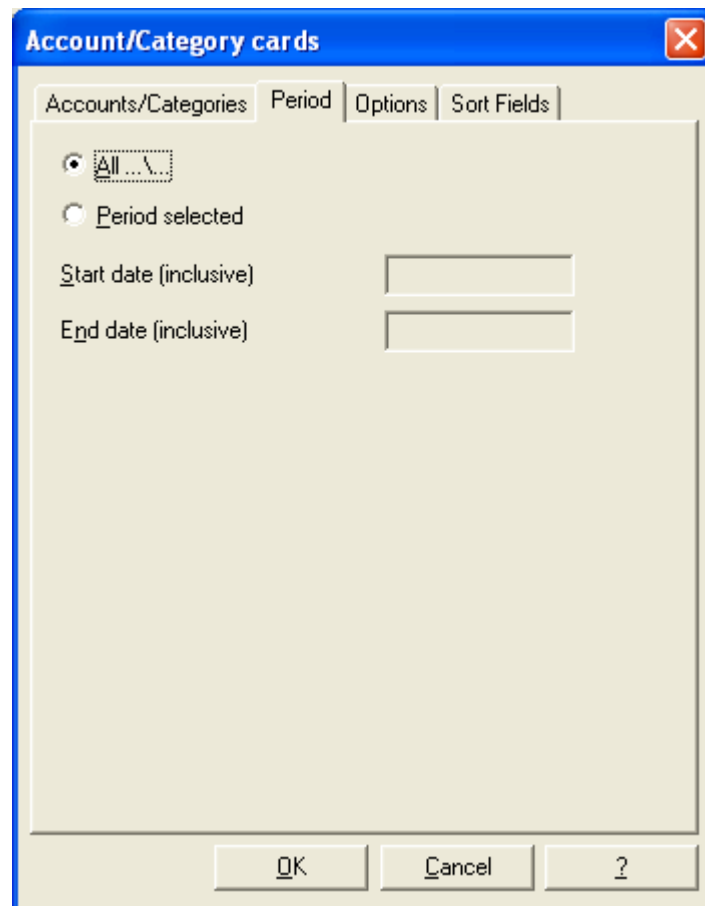
There are several ways to print the Accounts cards. Generally speaking, if only a few account cards need to be printed, these can be opened by double clicking on the account number in the Accounts or Transactions table, and start the "Print" command in the File menu or from the print icon.

When more (or all) account cards are to be printed, the "Account cards" command from the Account1 menu needs to be activated.

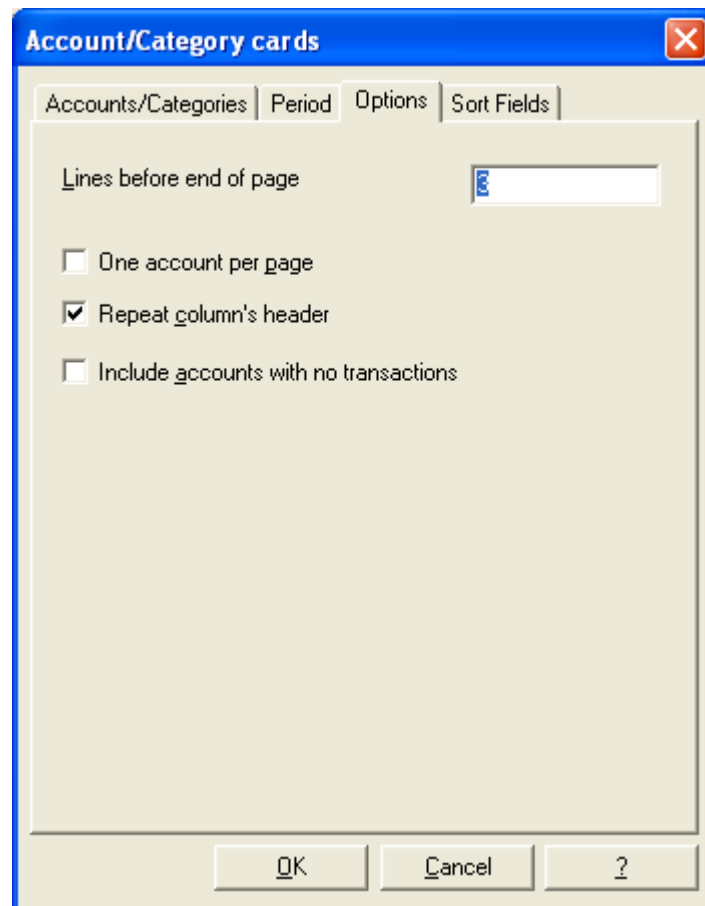
In the "Accounts/Categories" tab, there is the possibility to only select the accounts (and/or categories), only the cost centers, or to select all.



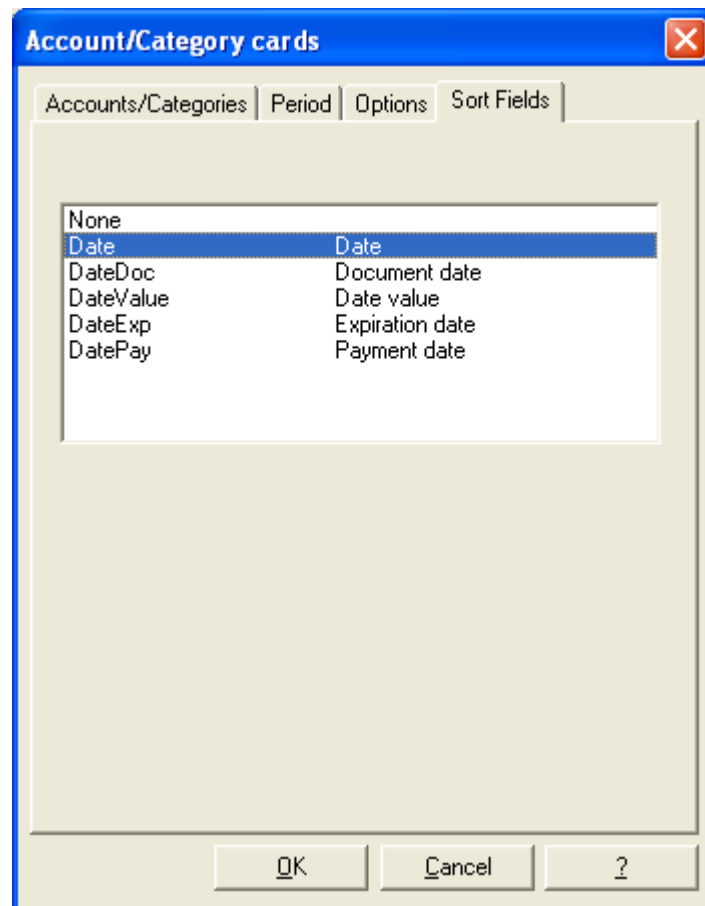
In the "Period" tab, the option "All" can be activated, which means that the account cards will have all the entered accounting transactions, or, by activating "Period selected" and entering a start and an end date, the account cards with the transactions of the indicated period can be obtained.



In the "Options" tab, when "One account per page" is activated, the program visualizes one account per page for printing; if on the contrary this function remains inactive, the account cards will be visualized and printed one after another without page break.



In the "Sort fields" tab, the user indicates in which order the transactions will be visualized in the account cards.



In the following image, examples of some account cards are visualized, before printing them.

Banana - [C:\Smith & Sons 2006.ac2]								
File Edit Data Format Tools Account1 Account2 Window Help								
Accounts Transactions Totals VAT codes AccountCard;Acco...								
Date	Doc	Description	C-Acct	Debit Basic	Credit Basic	Balance Basic		
1		1000 Cash						
2		Initial balance				1000.00		
3	03.01.2006	Withdrawal from post office account	1010	350.00		1350.00		
4	05.01.2006	Office supplies	3260		80.00	1270.00		
5	06.01.2006	Sales in cash	4100	8000.00		9270.00		
6		Total transactions		8350.00	80.00	9270.00		
7								
8		1010 Post office current account						
9		Initial balance				2500.00		
10	03.01.2006	Withdrawal from post office account	1000		350.00	2150.00		
11		Total transactions			350.00	2150.00		
12								
13		1020 Bank 1						
14		Initial balance				35000.00		
15	28.01.2006	Payment Company 1 invoice	SU-001		1500.00	33500.00		
16	01.02.2006	Payment Electricity and Phone	[*]		300.00	33200.00		
17		Total transactions			1800.00	33200.00		
18								
19		1100 Clients						
20	25.01.2006	10 Sales of Products to Warner	4100	1500.00		1500.00		
21	02.02.2006	15 Credit note to Warner	4100		150.00	1350.00		
22		Total transactions		1500.00	150.00	1350.00		
23								
24		2070 Automatic VAT						
25	05.01.2006	[VAT/Sales tax]Office supplies	1000	3.81		3.81		
26	06.01.2006	[VAT/Sales tax]Sales in cash	1000		727.27	-723.46		
27	10.01.2006	[VAT/Sales tax]Purchase goods by Company 1	SU-001	136.36		-587.10		
28	25.01.2006	10 [VAT/Sales tax]Sales of Products to Warner	1100		250.00	-837.10		
29	02.02.2006	15 [VAT/Sales tax]Credit note to Warner	1100	25.00		-812.10		
30		Total transactions		165.17	977.27	-812.10		
31								
Base		VAT	Cost centers	Exp. Date				Z
1/78								
CAPS NUM SCRL OVR								

Once the account cards appear on the screen, the user only needs to start printing. [Explanations on the contents of the 'contra account' column.](#)

3.10.5 Enhanced statement

[Enhanced statement Cash book](#)

[Enhanced statement Simple accounting](#)

3.10.6 Balance Sheet at year's end

The Enhanced Balance Sheet presents all the Assets', Liabilities', Expenses' and Income's accounts, indicating the profit or loss of the accounting period. The grouping of the accounts is done according to the contents of the BClass column. In order to obtain it, activate the **Enhanced balance sheet** command in the **Account1** menu.

Several options for the enhanced and predefined printout of the Balance sheet and the Profit & Loss Statement can be activated in the window that appears.

Enhanced balance sheet

Base | Period | Margins | Texts

Page header

Row 1: Smith & Sons 2008

Row 2: Accounting 2008

Row 3:

Row 4:

Column header (Balance / Profit and Loss)

Current year: 31.12.2008 | 2008

Previous year: |

Print pages

Assets Liabilities Expenses Revenue

Off Balance Sheet Assets(5) Off Balance Sheet Liabilities(6)

First page 2 classes per page

Loss in Liabilities

Include in printout

Account number

Percentages Previous year balances

Accounts with Zero balance Accounts with transactions

Printer

Print Preview Cancel Help

Assets and Liabilities

**Smith & Sons 2008
Accounting 2008**

ASSETS	31.12.2008	%
Cash	26'270.00	15.1%
Post office current account	2'150.00	1.2%
Bank 1	33'200.00	19.0%
Transfer account	13'000.00	7.5%
Inventory	3'600.00	2.1%
Transitory assets	2'100.00	1.2%
Machinery and appliances	8'000.00	4.6%
Office furniture	19'000.00	10.9%
Computer	5'000.00	2.9%
Software	2'500.00	1.4%
Car	7'000.00	4.0%
Real Estate	50'000.00	28.7%
Client Whitefield	1'500.00	0.9%
Client Foster	103.00	0.1%
Client Roberts	1'000.00	0.6%
<u>TOTAL ASSETS</u>	<u>174'423.00</u>	

LIABILITIES	31.12.2008	%
Bank loan c/c	18'045.75	10.3%
Automatic VAT	2'132.56	1.2%
Transitory liabilities	3'000.00	1.7%
Start-up capital	30'000.00	17.2%
Private account	80'000.00	45.9%
Reserves	17'154.25	9.8%
Supplier Greenfield	500.00	0.3%
Supplier Cooper	1'018.00	0.6%
Supplier Grant	1'565.00	0.9%
Profit	21'007.44	12.0%
<u>TOTAL LIABILITIES</u>	<u>174'423.00</u>	

Expenses and Income

**Smith & Sons 2008
Accounting 2008**

EXPENSES	2008	%
Purchase goods for resale	-3'053.36	114.1%
Electricity	200.00	-7.5%
Office supplies	76.19	-2.8%
Telephone, Fax	100.00	-3.7%
<u>TOTAL EXPENSES</u>	<u>-2'677.17</u>	
REVENUES	2008	%
Income from sales	18'330.27	100.0%
<u>TOTAL REVENUE</u>	<u>18'330.27</u>	
<u>Profit</u>	21'007.44	114.6%

3.10.7 External Accounting Report

The External Accounting Report allows the user to regroup an already existing Chart of Accounts with groupings according to different set ups and requirements, without having to adjust the Chart of Accounts of the main accounting.

To calculate the external accounting report, the user needs to:

- Create an External accounting report file with the desired accounts and groupings (File, New, Other)

Report						
	Group	Description	Gr	Tot	Keep	With mov.
4		ASSETS			Yes	
5	CA	Currents Assets	1	Yes		
6	FA	Fixed Assets	1	Yes		
7	1	Total Assets	00		Yes	
8					Yes	
9		LIABILITIES			Yes	
10	LD	Long-term debts	2	Yes		
11	OE	Owners' equity	2	Yes		
12	CY	Profit/Loss current year	2	Yes		
13	2	Total LIABILITIES	00		Yes	
14					Yes	
15	00	Difference should be = 0 (blank cell)			Yes	
16						
17		EXPENSES			Yes	
18	TP	Total purchases	3	Yes		
19	PE	Personnel expenses	3	Yes		
20	OT	Other expenses	3	Yes		
21	3	Total EXPENSES	02		Yes	
22						
23		REVENUE			Yes	
24	IS	Income from Sales	4	Yes		
25	OI	Other income	4	Yes		
26	4	Total REVENUE	02		Yes	
27					Yes	
28	02	Profit (-Loss)	CY		Yes	
29						
30						

- Open his own accounting file and in the Accounts table, link one of the following columns as the grouping: BClass, Gr, Gr1, Gr2 (should the preselected column not be visible, use the Set up fields command in the Data menu).

Accounts				Transactions	Totals				
Section	Group	Account	Description	BClass	Gr	Gr1	Opening USD	Balance USD	
1									
2	*		BALANCE SHEET						
3									
4	1		ASSETS						
5		1000	Cash	1	1	CA	1'000.00	9'270.00	
6		1010	Post office current account	1	1	CA	2'500.00	2'150.00	
7		1020	Bank 1	1	1	CA	35'000.00	33'200.00	
8		1100	Clients	1	1	CA	13'000.00	13'000.00	
9		1310	Machinery and appliances	1	1	FA	18'600.00	18'600.00	
10		1320	Office furniture	1	1	FA	25'000.00	25'000.00	
11		1350	Car	1	1	FA	30'000.00	30'000.00	
12	1		TOTAL ASSETS		00		125'100.00	131'220.00	
13									
14	2		LIABILITIES						
15		2000	Suppliers	2	2	LD	-1'000.00	-1'000.00	
16		2100	Bank loan c/c	2	2	LD	-5'000.00	-5'000.00	
17		2120	Start-up capital	2	2	OE	-59'924.25	-59'924.25	
18		2130	Private account	2	2	OE	-15'000.00	-15'000.00	
19		2200	Reserves	2	2	OE	-16'000.00	-16'000.00	
20		2300	Profit or loss brought forward	2	2	OE	-28'175.75	-28'175.75	
21	2301		Profit or loss of the current year		2			-6'120.00	
22	2		TOTAL LIABILITIES		00		-125'100.00	-131'220.00	
23									
24	00		Difference should be = 0 (blank ce						
25									
26									

- From the accounting file, Account1 menu, select the **External accounting report** command

Accounting report [Favorite]

Report Subdivision Period Favorites

Report

As on Accounts table

Accounts by class

External accounting report

Report File T:\Prodotti\Banana6\Grafica Browse

Grouping column Gr1

Signal missing grouping

Options

Show group totals only

Include accounts with no transactions

Include accounts with 0 balance

Exclude groups without accounts

OK Cancel ?

- In the window that appears, select the **External accounting report** option and with the "Browse" button, select the External accounting report file that has been created separately
- In the zone indicated as Grouping column, indicate the column used as link in the accounting file (in our example GR1)
- Activate the desired options of the Subdivision, Period and Favorites tab
- To obtain the Accounting report, click on "OK"

Example of External Accounting Report

Accounts			Transactions	Totals	Accounts Report				
Section	Group	Account	Description	BClass	Gr	Gr1	Opening USD	Balance USD	
3									
4			ASSETS						
5	CA		Currents Assets		1		51'500.00	57'620.00	
6	FA		Fixed Assets		1		73'600.00	73'600.00	
7	1		Total Assets		00		125'100.00	131'220.00	
8									
9			LIABILITIES						
10	LD		Long-term debts		2		-6'000.00	-6'000.00	
11	OE		Owners' equity		2		-119'100.00	-119'100.00	
12	CY		Profit/Loss current year		2			-6'120.00	
13	2		Total LIABILITIES		00		125'100.00	131'220.00	
14									
15	00		Difference should be = 0 (blank cell)						
16									

Base Transaction Budget Previous Other Print

The External Accounting can be saved and printed.

3.10.8 Balance by classes

The Balance by classes allows the user to rapidly calculate and view all the accounts according to the BClass, with their groups and the Totals table descriptions. Sub-groups totals and the accounts with zero balance will not be shown.

When the Chart of Accounts has been set up with several sub-groups, the Balance by classes facilitates the view of the accounts.

Example of a Chart of Accounts with Assets grouped into several sub-groups:

Accounts		Transactions		Totals		VAT Codes		A		
Group	Account	Description	BClass	Gr	Opening	Balance				
2		ASSETS								
3	1000	Cash	1	100	1'000.00	1'000.00				
4	1010	Post office current account	1	100	15'000.00	15'000.00				
5	1020	Bank current account	1	100	29'000.00	25'542.00				
6	100	Liquid resources		10	90'000.00	86'856.36				
7	1030	Clients	1	100	45'000.00	45'000.00				
8	1040	Recoverable VAT	1	100		314.36				
9	110	Credits		10						
10	1050	Transitory assets	1	10	3'420.00	3'420.00				
11	10	Liquid assets		1	93'420.00	90'276.36				
12										
13	1060	Office furniture	1	11	12'000.00	12'000.00				
14	1070	Office machinery	1	11	32'000.00	32'000.00				
15	1080	Computer/Software	1	11	5'000.00	5'000.00				
16	1090	Vehicles	1	11	32'000.00	32'000.00				
17	11	Fixed assets		1	81'000.00	81'000.00				
18										
19	1	Total ASSETS		01	174'420.00	171'276.36				
Base	Transaction	Budget	Previous	Period	Other	Print		Z		
01 Profit(+) Loss(-) from Balance Sheet This is the '1' group that will be added to the '01' group										
19/67							CAPS	NUM	SCRL	OVR

In order to obtain the Balance by Classes, activate the **Balance sheet by classes** command in the **Account1** menu.

The program will present an **Accounting Report** where the Balance Sheet and the Profit & Loss Statement are grouped by classes.

Accounts		Transactions	Totals	VAT Codes		Accounting Report		A
	Group	Account	Description	BClass	Gr	Opening	Balance	
1		1000	Cash	1	1	1'000.00	1'000.00	
2		1010	Post office current account	1	1	15'000.00	15'000.00	
3		1020	Bank current account	1	1	29'000.00	25'542.00	
4		1030	Clients	1	1	45'000.00	45'000.00	
5		1040	Recoverable VAT	1	1		314.36	
6		1050	Transitory assets	1	1	3'420.00	3'420.00	
7		1060	Office furniture	1	1	12'000.00	12'000.00	
8		1070	Office machinery	1	1	32'000.00	32'000.00	
9		1080	Computer/Software	1	1	5'000.00	5'000.00	
10		1090	Vehicles	1	1	32'000.00	32'000.00	
11	1		Total Assets		01	174'420.00	171'276.36	
Base		Transaction	Budget	Previous	Period	Other	Print	

In order to print the Balance by classes after having visualized it, you can launch the printing directly by clicking on the printing icon at the toolbar, or, from the "File" menu, activate the **Print** command.

3.10.9 Enhanced balance sheet by groups

A new command (Account1\Enhanced balance sheet by groups) gives the possibility to obtain considerably improved printouts.

A window with different tabs appears; they allow the user to configurate the printing parameters:

- Include groups and subgroups in the printout, as in the chart of accounts.
- Exclude groups or accounts (for instance, only the total of the group and not the accounts of which the total is composed).
- Click on "Sections" to select which items to include in the printout (Assets, Liabilities, Expenses, Revenue, Registers, Cost centres)
- Select the columns to be printed
- Indicate if only the groups need to be printed
- Subdivisions by period (day, month, quarter, semester, year)
- Subdivisions by segment
- Indicate if only a determined period needs to be considered (f.i., the months of the first semester)
- Applicate different printing styles
- Change the print characteristics (colors, background, alignment)
- Indicate if the page numbers and the printing date need to be indicated
- Save the printing configurations under a new name (favorites), so that it can always be reprinted when needed.

The Balance by Classes, which can be obtained through the Accounting Reports command, can be set up with different printing parameters.

Example of a printout with an Enhanced balance sheet by groups

BALANCE SHEET

Assets		%
Cash	560.00	0.3%
Post office current account	43900.00	24.4%
Bank current account	79500.00	44.2%
Clients	-21000.00	-11.7%
Current assets	102'960.00	57.2%
Inventory	7900.00	4.4%
Equipment	35000.00	19.4%
Furniture	9600.00	5.3%
Machinery	20000.00	11.1%
Software	4500.00	2.5%
Fixed assets	77'000.00	42.8%
TOTAL ASSETS	179'960.00	100.0%

LIABILITIES		%
Suppliers	3600.00	2.0%
Bank Loan c/c	6900.00	3.8%
Transitory liabilities	11900.00	6.6%
Current liabilities	22'400.00	12.4%
Brought forward profit or loss	6200.00	3.4%
Start-up capital	140'360.00	78.0%
Legal deposit	4600.00	2.6%
Profit	6'400.00	3.6%
Capital	151'160.00	84.0%
TOTAL LIABILITIES	179'960.00	100.0%

PROFIT/LOSS STATEMENT

REVENUE		%
Sales product A	46'500.00	55.0%
Sales product B	22'600.00	26.7%
Total revenue from sales	69'100.00	81.7%
Miscellaneous income	15'500.00	18.3%
Total other revenue	15'500.00	18.3%
TOTAL REVENUE	84'600.00	100.0%
EXPENSES		%
Product A Cost	26'900.00	34.4%
Total costs materials	26'900.00	34.4%
Salaries expense	32'500.00	41.6%
Social Contributions	6'900.00	8.8%
Consulting fees	5'000.00	6.4%
Total personnel expenses	44'400.00	56.8%
Publicity	3'700.00	4.7%
Utilities	3'200.00	4.1%
Total general expenses	6'900.00	8.8%
TOTAL EXPENSES	78'200.00	100.0%
Profit	6'400.00	8.2%

3.10.9.1 Base

In this section are entered all the Balance sheet headers with different printing options.

Enhanced balance sheet by groups [Favorite]

Base Sections Subdivision Period Style Texts Margins Favorites

Page

Header 1

Header 2

Header 3

Header 4

Print cover page

Print date

Print page numbers

Column header (Balance / Profit and Loss)

Current year /

Previous year /

Show columns

Account numbers

Percentages

Previous year balances

Budget

Foreign currency

Show rows

Accounts

Accounts with zero balance

Accounts with transactions

Groups with zero balance

Print ▼ Preview Cancel Help

Page

The rows Header 1, Header 2, Header 3, Header 4 are destined for the headers of the print-outs.

Print cover page / Print date / Print page numbers

By activating these options, the cover page, the date and the page numbers will be printed.

Column header (Balance/Profit and Loss)

Enter the beginning date and the end date of the current year and the beginning date and the end date of the previous year.

Show columns

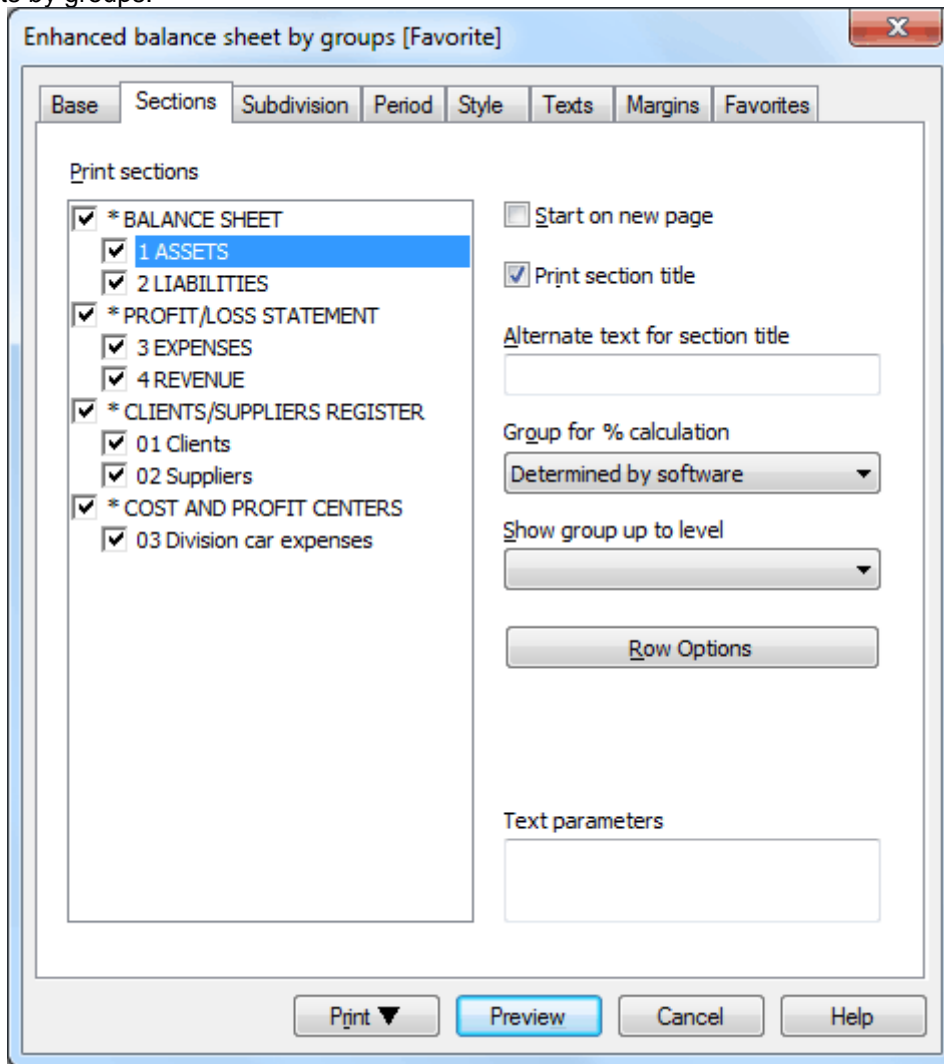
When these options are selected, the account numbers, percentages, previous year balances, the budget and foreign currency will be shown.

Show rows

When these options are selected, the accounts, the accounts with zero balance, the accounts with transactions and the groups with zero balance will be shown.

3.10.9.2 Sections

In this section, different sections can be included in - or excluded from - the display or the printout of the Balance sheets by groups.



Print sections

In the box, all the sections of the chart of accounts that have been marked with the provided encoding are being shown.

Start on new page

If the user wants a section of the Balance sheet to be printed on a new page, click on the section and check the box.

Print section title

Allows the user to print the title of the section.

Alternate text for section title

To change the text of the different sections (for example, revenue with income), just select the desired title and enter the alternate text in the box.

For those who use a chart of accounts with the lists of expenses and revenue mixed, the report can be personalized with the following functions:

- Group for % calculation
- Show group up to level
- Row options

By clicking on the main groups (Assets, Liabilities, Expenses, Revenue, etc) the following options are being activated:

Group for % calculation

The percentages of the totals are being calculated according to the selected group or subgroup. If no option is being selected, the percentages are calculated according to the total of the main groups.

Show group up to level

By selecting a level from the list, the data will be displayed up to the chosen level.

Row options

By clicking on this option, a window appears in which [different configurations](#) can be selected related to the rows.

Text parameters

The parameters that have been chosen for the section can also be introduced in the form of codes to be entered in this area. It is also possible to enter parameters that have not been considered in the above mentioned options.

3.10.9.2.1 Sections column in the accounting plan

In order to create automatically a Balance Sheet by groups, the chart of accounts needs to be configured with special codes that are to be entered in the **Section** column.

The encoding is the following:

For more details please visit the [Sections logic](#) page

*	Title 1	To enter for the main headers
**	Title 2	To enter for the secondary headers
1	Assets	To enter in the title row Assets
2	Liabilities	To enter in the title row Liabilities
3	Expenses	To enter in the title row Expenses
4	Revenue	To enter in the title row Revenue
01	Client's Register	To enter in the title row Client's Register
02	Supplier's Register	To enter in the title row Supplier's Register
03	Cost Centers	To enter in the title row Cost Centers
04	Profit Centers	To enter in the title row Profit Centers
#*	Notes	To enter in the title row Notes
#X	Hidden data	To enter in the row from whereon the data have to be hidden

- Enter a * on the same row as the title Balance Sheet
- Enter 1 on the same row as the title Assets
- Enter 2 on the same row as the title Liabilities

Accounts			Transactions	Totals				
	Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
2	*			BALANCE SHEET				
3								
4	1			Assets				
5			1000	Cash	1	10		
6			1010	Post office current account	1	10		
7			1030	Bank current account	1	10		
8			1040	Clients	1	10		
9		10		Current assets		1		
10								
11			1050	Inventory	1	15		
12			1060	Equipment	1	15		
13			1070	Furniture	1	15		
14			1080	Machinery	1	15		
15			1090	Software	1	15		
16		15		Fixed assets		1		
17								
18		1		TOTAL ASSETS		00		
19								
20								
21	2			LIABILITIES				
22			2000	Suppliers	2	20		
23			2010	Bank Loan c/c	2	20		
24			2015	Transitory liabilities	2	20		
25		20		Current liabilities		2		
26								
27			2020	Brought forward profit or loss	2	25		
28			2030	Start-up capital	2	25		
29			2040	Legal deposit	2	25		
30		2301		Profit or loss of the current year		2		
31		25		Capital		2		
32								
33		2		TOTAL LIABILITIES		00		
34								

- Enter a * on the same row as the title Profit/Loss Statement
- Enter 3 on the same row as the title Expenses
- Enter 4 on the same row as the title Revenue (Income).

Attention: in case a chart of accounts with Expenses and Revenue mixed (with the calculation of the Gross Profit) is being used, insert a "*" on the title row "Profit/Loss Statement" and only the number 4 on the row preceding the row containing the title "Expenses" or "Revenue".

Accounts			Transactions		Totals			
	Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
38	*			PROFIT/LOSS STATEMENT				
39								
40	4			REVENUE				
41								
42			4000	Sales product A	4	40		
43			4010	Sales product B	4	40		
44			4020	Miscellaneous sales	4	40		
45		40		Total revenue from sales		4		
46								
47			4030	Interest income	4	45		
48			4040	Honoraria	4	45		
49			4050	Income from investments	4	45		
50			4060	Miscellaneous income	4	45		
51		45		Total other revenue		4		
52								
53		4		TOTAL REVENUE		02		
54								
55	3			EXPENSES				
56								
57			3000	Product A Cost	3	30		
58			3005	Product B Cost	3	30		
59			3010	Cost Packing materials	3	30		
60			3020	Cost Miscellaneous materials	3	30		
61		30		Total costs materials		3		
62								
63			3030	Salaries expense	3	35		
64			3035	Social Contributions	3	35		
65			3040	Insurances for personnel	3	35		
66			3045	Consulting fees	3	35		
67			3050	Other personnel expenses	3	35		
68		35		Total personnel expenses		3		
69								
Base		Transaction	Budget	Previous	Period	Other	Print	

For the clients/suppliers register a new section is being defined, by entering an asterisk as usual.

- Enter 01 on the same row as the title Clients register
- Enter 02 on the same row as the title Suppliers register

The amounts will be shown in the same way as for the Assets and the Liabilities.

This encoding is also valid when the clients and suppliers are configured as cost centers.

Example in case there is a clients/suppliers register in the chart of accounts.

Accounts			Transactions	Totals			Opening USD	Balance USD
Section	Group	Account	Description	BClass	Gr			
73	01		Clients					
74		CL-001	Company 1	1	10A			
75		CL-002	Company 2	1	10A			
76		CL-003	Company 3	1	10A			
77	10A		Total Clients		10			
78								
79	02		Suppliers					
80		SU-001	Company 1	2	20A			
81		SU-002	Company 2	2	20A			
82		SU-003	Company 3	2	20A			
83	20A		Total Suppliers		20			
84								

Base Transaction Budget Previous Period Other Print

1/93 CAPS NUM SCRL OVR

In case there are cost or profit centers configured, enter the following elements

- An asterisk for the section change
- 03 on the same row as the title Cost center
- 03 on the same row as the title Profit center

The amounts will be shown as positive (in black) like the expenses and in red like the revenue.

Total profit center							
Accounts			Transactions	Totals			
Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
86	*						
87	03		Cost center				
88		.PAC	Packaging		CO		
89		.MAT	Materials		CO		
90		COM	Added Components		CO		
91	CO		Total Cost center				
92							
93	04		Profit center				
94		;SAA	Sales product A		SA		
95		;SAB	Sales product B		SA		
96	SA		Total profit center				
97							
98							

Base Transaction Budget Previous Period Other Print

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3.10.9.2.2 The Sections logic

The Sections different encoding determines how the printout will come out. Each section is printed as a separate table.

The directories

- * Title 1 creates a level 1 directory.
It can contain level 2 sections or directories.
It is useful to group sections that need to be printed together, such as the Balance sheet, which contains Assets and Liabilities.
- ** Title 2 creates a level 2 directory.

The Base sections

The Section number or code determines

- how the amounts are printed.
The amounts can be visualized just like in the Balance sheet or inverted.
If the Credit amounts (in negative) are inverted, they will be visualized in positive, and the positive amounts will be visualized in negative.
- which amount columns will be used
The Balance column or the Period Movement column are used.
The Balance column indicates the account balance at a specific date (balance at Jun 30th).

The Total Period Movement column indicates the movement amount on the indicated period. It is used for the Profit and Loss Statement and indicates the costs or the revenues for a certain period.

Here is the explanation of the different sections

- 1 Assets (amounts as in the accounting plan, balance column)
 - 2 Liabilities (inverted amounts, balance column)
 - 3 Costs (amounts as in the accounting plan, total movement column)
 - 4 Revenues (inverted amounts, total movement column)
- This section can be also used alone and it can include both costs and revenues (Conto economico a scalare). In this case revenues would be displayed in positive and costs in negative.

These sections must be unique. Therefore there can only be one 1 Assets, or one 2 Liabilities section. For other sections, like clients/suppliers register or cost center similar sections can be used.

Derivatives Sections

Those are Sections that are similar to the Base Sections

- 01 Similar to Assets (amounts as in the accounting plan, balance column)
It is used for the clients register.
- 02 Similar to Liabilities (inverted amounts, balance column)
It is used for the suppliers register.
- 03 Similar to Costs (amounts as in the accounting plan, total movement column)
It is used for Cost Centers.
- 04 Similar to Revenues (inverted amounts, total movement column)
It is used for Profit Centers.

Other Sections

There are other kinds of sections

- # Indicates a Notes Section (it prints only the Description column)
It is used for the Balance sheet attachments
- #X Hidden Section. This section is not included in the sections selection and it is not printed.
It is used to indicate parts not to be printed.

Columns width in printout

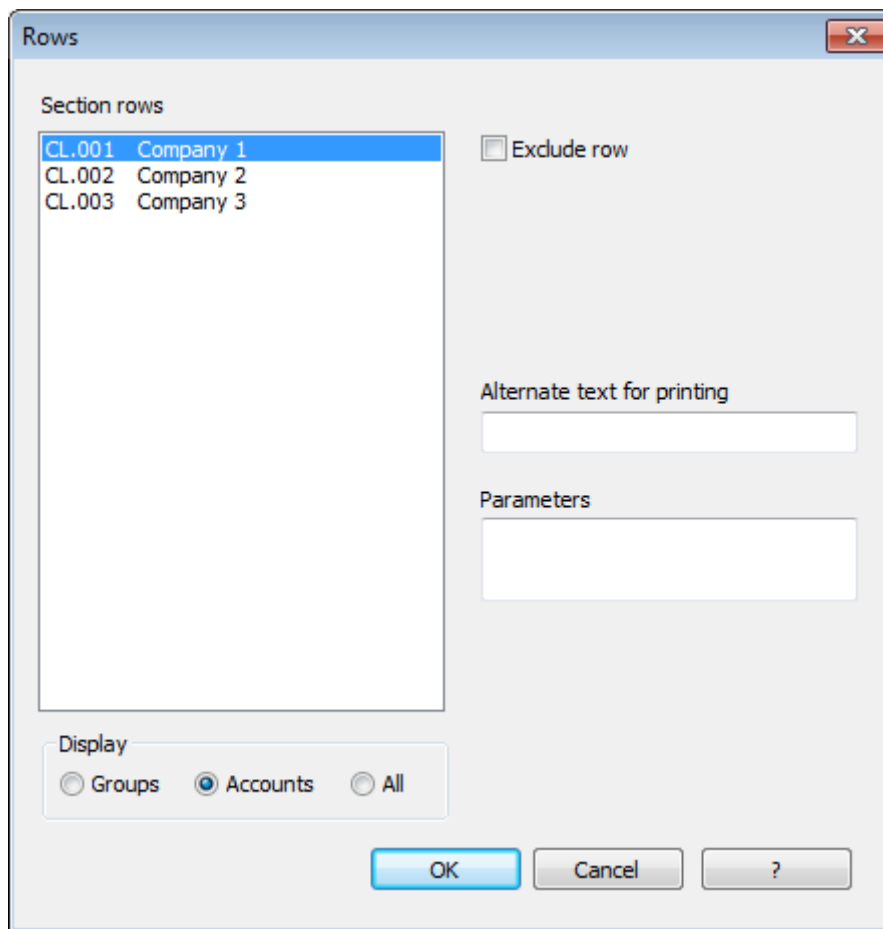
The columns width is automatically set by the program.

Sections 1, 2, 01, 02 have the same width as the columns.

Sections 3, 4, 03, 04 have the same width as the columns.

3.10.9.2.3 Row Options

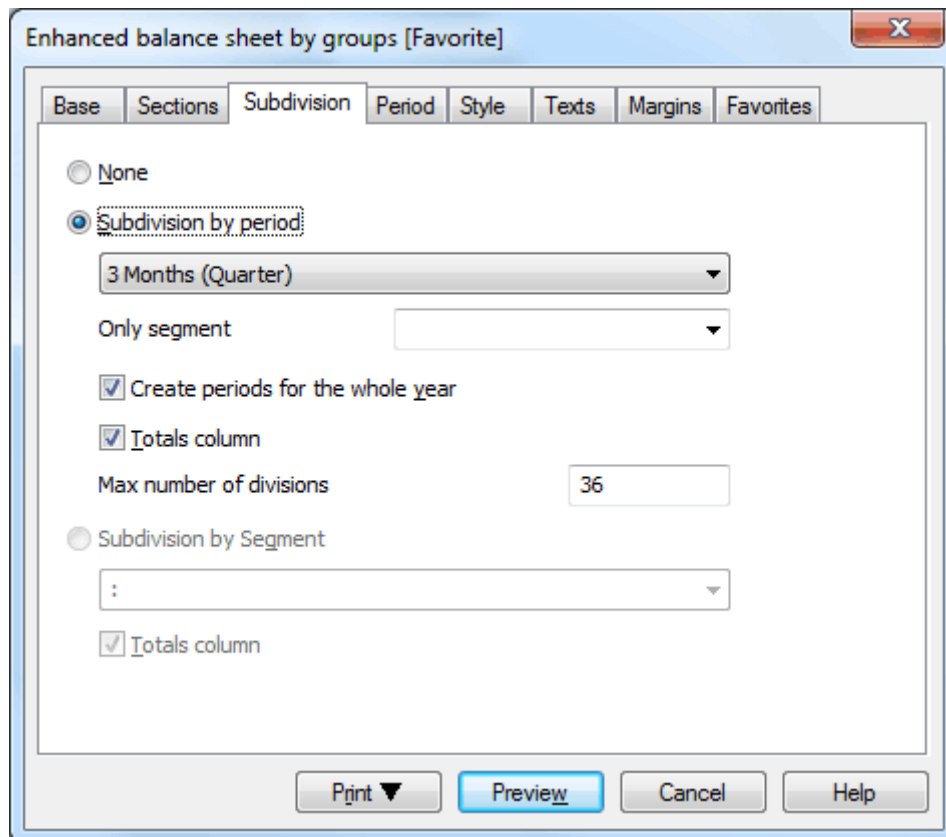
When the mouse is on a section row, you can access the rows options, which allow to set different printing options for that row, account or group.



Attention: If you make big changes in your accounting plan, it is advisable to also verify the rows printing options.

3.10.9.3 Subdivision

From this section you can select the period subdivision (for ex. for the first semester you can have a subdivision by quarter), or you can create periods for a unique segment or for different segments.



None

The entire period is being shown.

Subdivision by period

This function makes it possible to display the dates of the selected period per day, month, bi-monthly, per quarter, per 4 months, per semester or per year. The selected period will be shown in the column headers.

Only segment

The data related to the selected segment are being shown.

Create periods for the whole year

When the accounting period is not the same as the solar year, but when the user still wants to see all months, this function needs to be activated.

Totals column

This function creates a Totals column for the selected periods in the Profit / Loss Statement and in the Totals view of the Accounting reports command (Account1 menu).

Max number of divisions

The default maximum number of periods is 36. In particular cases, if the user would want to obtain special and very detailed statistics over a long time span, this value can be changed manually. A very high maximum number of periods can slow down the program.

Subdivision by segment

The data related to the selected segment are being shown. In the column headers the selected segment is present.

Totals column

When this option is being activated, the totals for the selected segment will be obtained

3.10.9.4 Period

The Period sections is the same as in the Enhanced Balance sheet. It allows the user to choose a period.

Enhanced balance sheet by groups [Favorite]

Base Sections Subdivision **Period** Style Texts Margins Favorites

All 01.01.2009\31.12.2009

Period selected

Start date (inclusive) 01.01.2009

End date (inclusive) 31.12.2009

Year 2009

Print Preview Cancel Help

All

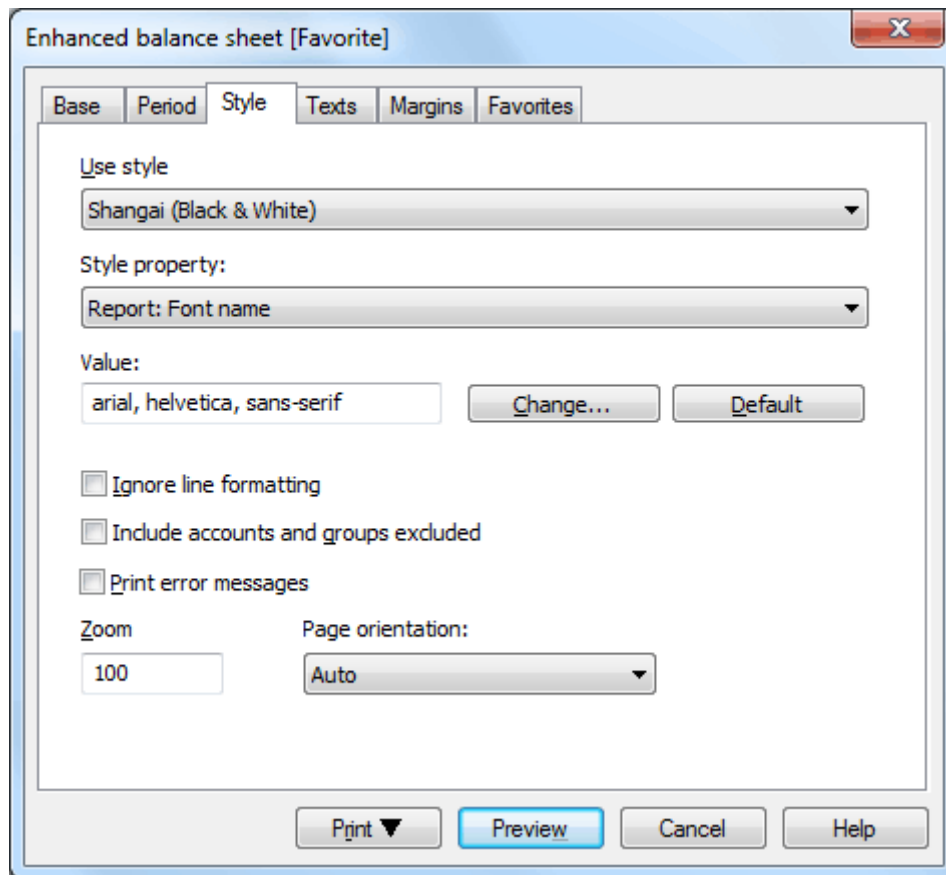
By activating this option, the balance sheet for the entire accounting period is being calculated and shown.

Period selected

This option allows the user to obtain the balance sheet for a determined period, by inserting the start and the end date. When a specified period is inserted, the field of the current year, in the Base tab, is automatically updated.

3.10.9.5 Style

The Style sections allows the user to choose between several preset styles and to change some options such as the font, the color, ... and to personalize the Enhanced Balance sheet by groups presentation.



Use style

There are different models of the Enhanced balance sheet provided. By selecting one, the user can obtain the Enhanced balance sheet of his choice.

Style property

For each style, the color of the fonts and the backgrounds can be defined.

Value / Change... / Default

These functions allow the user to change style or to restore the default style.

Ignore line formatting

If this function is activated, the formatting will not be maintained.

Include accounts and groups excluded

If this function is activated, also the excluded accounts and groups will be shown.

Print error messages

If this function is activated, the error messages will be printed.

Zoom

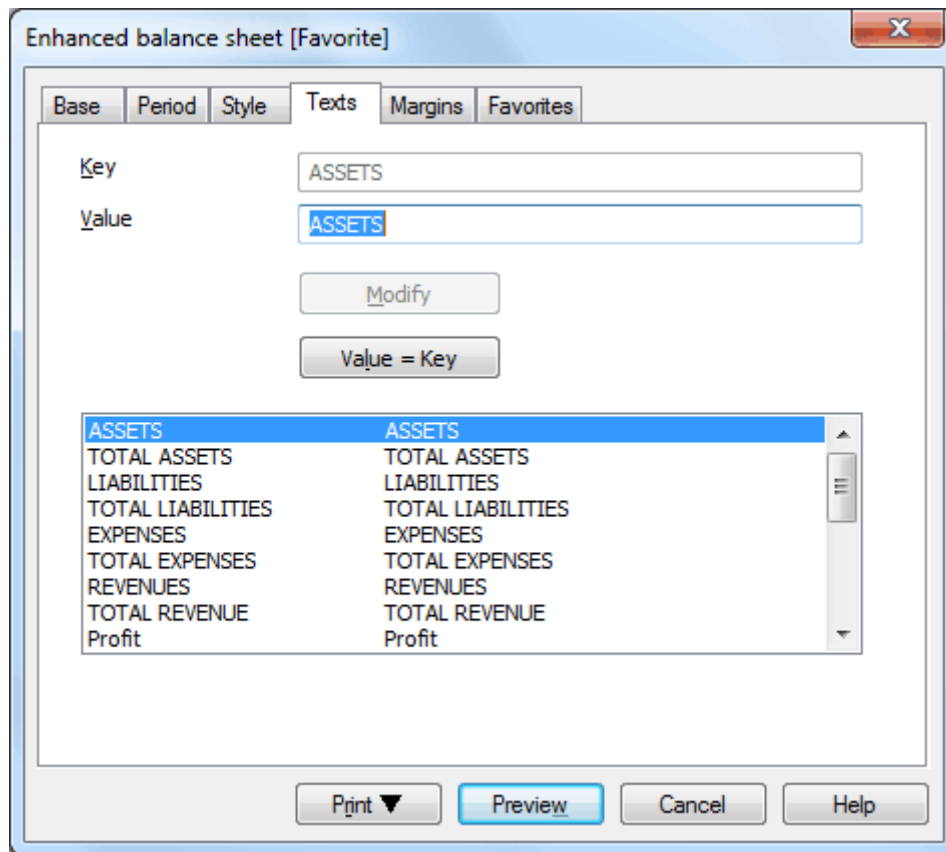
The display of the Balance sheet can be maximized or minimized.

Page orientation

This function makes it possible to change the orientation of the page (portrait, landscape).

3.10.9.6 Texts

This tab is used to alter the texts that the program uses as default headings for print-outs.



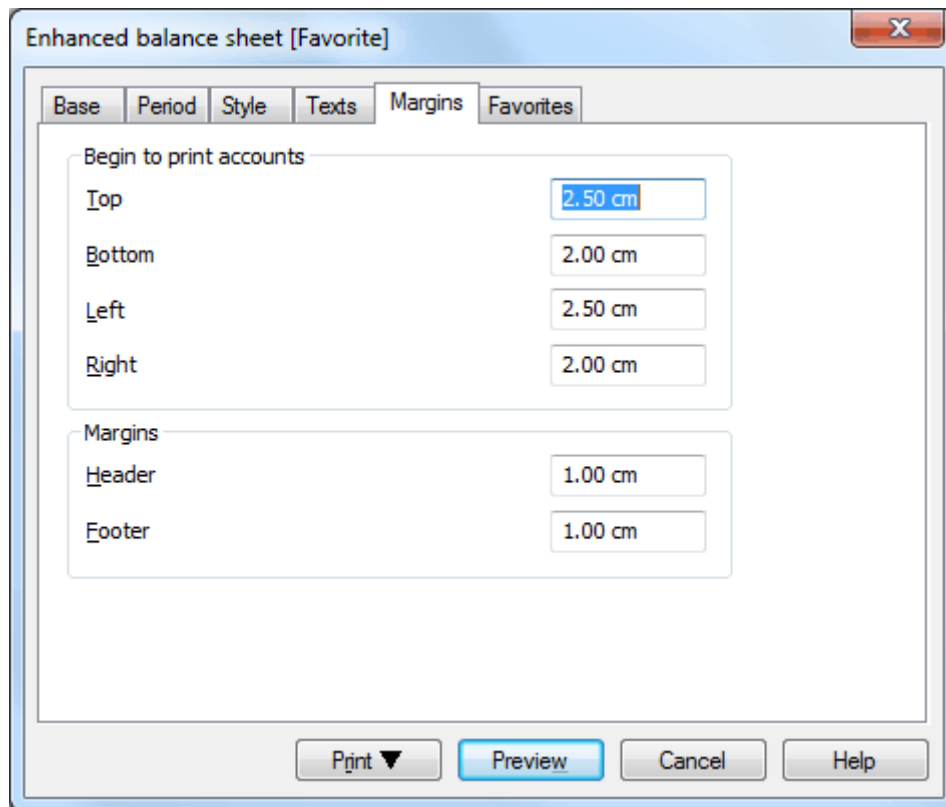
Here is how to proceed:

- Select the text you wish to change
- Type the new text in the "Value" box
- Click on the "Modify" button

With the "Value=Key" button, the original text is restored.

3.10.9.7 Margins

In this section the margins for the printout can be set.



Begin to print accounts

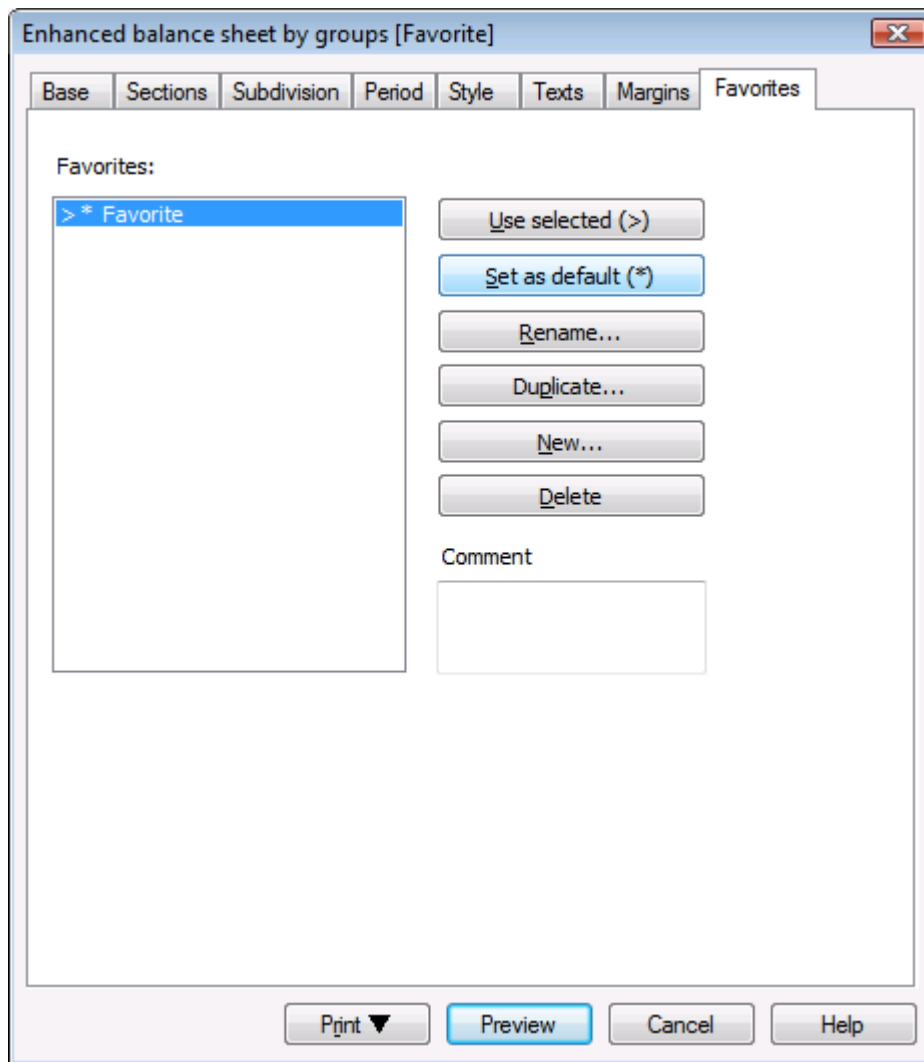
Enter or alter the print margins in this field.

Margins

Enter the space between the page margins and the header or the footer.

3.10.9.8 Favorites

The functions of this tab allow the user to save models of different reports, so that manually changing and selecting options for each print-out is no longer needed.



Use selected

Allows the user to select the favorite that is to be used.

Set as default

Makes it possible to define the default favorite (the report model that will be charged during the next opening of the dialogue).

Rename

Allows the user to rename the favorite.

Duplicate

With this button, the user can duplicate a report model to have the possibility to modify the desired configurations and create a new report model:

- Click on "Duplicate"
- Enter the name of the new report in the window and confirm with OK
- Select the options of your choice from the different tabs
- With the preview, the selected configurations for the report are automatically being saved.

New

Allows the user to create a new report model.

Delete

Allows the user to delete an existing report model.

3.10.9.8.1 Creating Favorites

The Favorites section allows the user to obtain different Enhanced Balance sheets by groups, of which each one has its own configurations. When needed, the desired Balance sheet can be obtained, without changing the display or printing configurations.

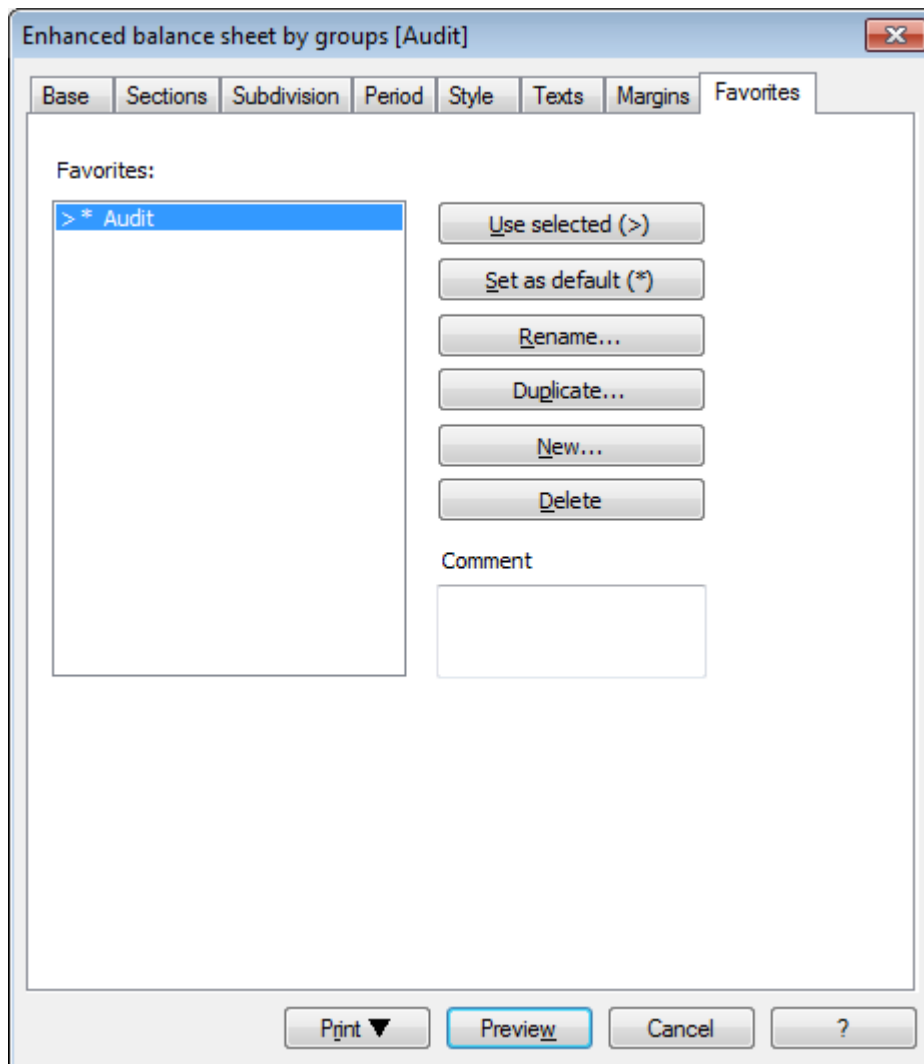
The options and commands of the Favorites section are being explained in detail in the [Favorites](#) lesson.

Example:

One can choose the configurations to obtain a balance sheet for the audit, while another one can be destined for inner office use with a period subdivision by quarter.

How to proceed for the **Audit favorite**:

- From the Account1 menu, Enhanced balance sheet by groups command, Favorite section, select **Favorite** and rename by means of the **Rename** button; enter the name "Audit"
- From the different sections, choose the desired options
- In order to save the Audit favorite, proceed with the Preview



Foster & Sons Accounting 2010

BALANCE

ASSETS

	2010	%	2009
1000 Cash	29'000.00	15.9%	33'500.00
1010 Post office current account	1'900.00	1.0%	2'200.00
1020 Bank 1	27'000.00	14.8%	10'500.00
Total Clients	12'000.00	6.6%	17'000.00
1150 Prepaid taxes	3'500.00	1.9%	3'500.00
1200 Inventory	16'000.00	8.8%	18'000.00
1300 Transitory assets	2'100.00	1.2%	2'100.00
1310 Machinery and appliances	22'000.00	12.1%	25'000.00
1320 Office furniture	8'000.00	4.4%	8'000.00
1330 Computer	5'000.00	2.7%	5'000.00
1340 Software	2'500.00	1.4%	3'000.00
1350 Car	5'000.00	2.7%	7'000.00
1360 Real Estate	48'000.00	26.4%	50'000.00
TOTAL ASSETS	182'000.00	100.0%	184'800.00

LIABILITIES

	2010	%	2009
Total Suppliers	13'500.00	7.4%	15'500.00
2100 Bank loan c/c	16'045.75	8.8%	18'045.75
2110 Transitory liabilities	6'000.00	3.3%	6'000.00
2120 Start-up capital	90'000.00	49.5%	90'000.00
2130 Private account	37'000.00	20.3%	34'000.00
2200 Reserves	6'500.00	3.6%	6'500.00
2300 Profit or loss brought forward	14'754.25	8.1%	7'054.25
Loss	-1'800.00	-1.0%	7'700.00
TOTAL LIABILITIES	182'000.00	100.0%	184'800.00

To create the **Quarter favorite**:

- From the Account1 menu, Enhanced balance sheet by groups command, Favorite section, click on the **New** button and enter the name **Quarter**
- In the Subdivision section, activate "Subdivision by period" and "3 Months (Quarter)"
- In order to save the Quarter favorite, proceed with the Preview

Enhanced balance sheet by groups [Quarter]

Base Sections Subdivision Period Style Texts Margins Favorites

Favorites:

- * Audit
- > Quarter

Use selected (>)

Set as default (*)

Rename...

Duplicate...

New...

Delete

Comment

Print ▼ Preview Cancel ?

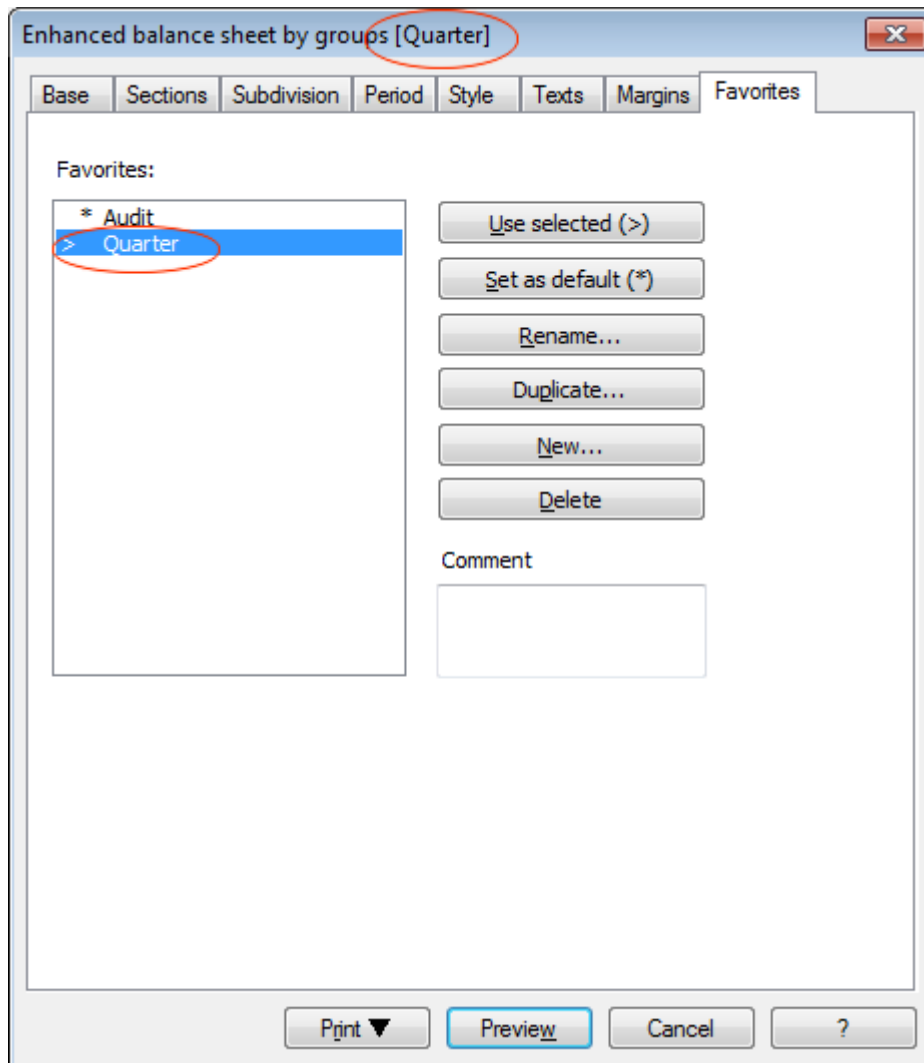
Foster & Sons
Accounting 2010
Columns Quarter;

BALANCE

ASSETS	Opening	%	31.03.2010	%	30.06.2010	%	30.09.2010	%	31.12.2010	%
1000 Cash	33500.00	18.1%	70800.00	34.3%	29000.00	15.9%	29000.00	15.9%	29000.00	15.9%
1010 Post office current account	2200.00	1.2%	1900.00	0.9%	1900.00	1.0%	1900.00	1.0%	1900.00	1.0%
1020 Bank 1	10500.00	5.7%	2000.00	1.0%	27000.00	14.8%	27000.00	14.8%	27000.00	14.8%
Total Clients	17000.00	9.2%	17000.00	8.2%	12000.00	6.8%	12000.00	6.6%	12000.00	6.8%
1150 Prepaid taxes	3500.00	1.9%	3500.00	1.7%	3500.00	1.9%	3500.00	1.9%	3500.00	1.9%
1200 Inventory	18000.00	9.7%	16000.00	7.8%	18000.00	8.8%	18000.00	8.8%	18000.00	8.8%
1300 Transitory assets	2100.00	1.1%	2100.00	1.0%	2100.00	1.2%	2100.00	1.2%	2100.00	1.2%
1310 Machinery and appliances	25000.00	13.5%	22000.00	10.7%	22000.00	12.1%	22000.00	12.1%	22000.00	12.1%
1320 Office furniture	8000.00	4.3%	8000.00	3.9%	8000.00	4.4%	8000.00	4.4%	8000.00	4.4%
1330 Computer	5000.00	2.7%	5000.00	2.4%	5000.00	2.7%	5000.00	2.7%	5000.00	2.7%
1340 Software	3000.00	1.6%	3000.00	1.5%	2500.00	1.4%	2500.00	1.4%	2500.00	1.4%
1350 Car	7000.00	3.8%	5000.00	2.4%	5000.00	2.7%	5000.00	2.7%	5000.00	2.7%
1360 Real Estate	50000.00	27.1%	50000.00	24.2%	48000.00	25.4%	48000.00	25.4%	48000.00	25.4%
TOTAL ASSETS	184800.00	100.0%	206300.00	100.0%	182000.00	100.0%	182000.00	100.0%	182000.00	100.0%

When there is a list of Favorites, distinguished by name, it is always the Default Favorite that is being displayed, unless, by means of a double click or the "Use selected" button, a favorite different from the default favorite has been activated.

Warning: before modifying the configurations of a favorite, make sure that you are modifying those of the favorite of your choice:



- The used Favorite is being displayed in the header of the window "Enhanced balance sheet by groups".
- The Default Favorite is being shown with an asterisk " * ".
- To go from one Favorite to another, select the favorite you want to use, and click on "Use selected" or "Set as default", if you wish to change the Default Favorite.

3.10.10 Printouts saved in different formats

The screenshot displays a software interface with a navigation bar at the top containing buttons for navigation (back, forward), page number (Page 1), zoom (Zoom +, Zoom -), and actions (Export, Print). The 'Export' dropdown menu is open, showing options: Export To Pdf, Export To Html, Export To MS Excel, and Copy To Clipboard.

The main content area shows a balance sheet for 'Company XX Accounting 2009' as of 31.12.2009. The sheet is divided into two sections: ASSETS and LIABILITIES. Each section has a table with columns for the item name, the amount, and the percentage.

ASSETS		
	31.12.2009	%
Cash	560.00	0.3%
Post office current account	43'900.00	24.4%
Bank current account	79'500.00	44.2%
Clients	-21'000.00	-11.7%
Inventory	7'900.00	4.4%
Equipment	35'000.00	19.4%
Furniture	9'600.00	5.3%
Machinery	20'000.00	11.1%
Software	4'500.00	2.5%
TOTAL ASSETS	179'960.00	

LIABILITIES		
	31.12.2009	%
Suppliers	3'600.00	2.0%
Bank Loan c/c	6'900.00	3.8%
Transitory liabilities	11'900.00	6.6%
Brought forward profit or loss	6'200.00	3.4%
Start-up capital	140'360.00	78.0%
Legal deposit	4'600.00	2.6%
Profit	6'400.00	3.6%
TOTAL LIABILITIES	179'960.00	

-1-

All the printouts of the various accounting documents can be saved in PDF, HTML, MS Excel and copied to the Clipboard, allowing the user to also access them many years later.

3.10.11 Enhanced Balance Sheet with Period subdivision

In order to display a Balance sheet with a subdivision of a selected period, the Enhanced Balance Sheet by groups command from the Account1 menu should be activated:

- In the **Period** section, enter the desired period (f.i. 4 quarter)
- In the **Subdivision** section, enter the desired subdivision type for the selected period (f.i. monthly, quarterly...)

Note:

In the Balance Sheet, the program displays the balances at the end of the period.
In the Profit/Loss Statement, the program displays the transactions of the period.

Balance sheet / 4. Quarter

Società Sportiva XX
 Contabilità 2009
 4. Trimestre 2009; Colonne Mese;

BILANCIO

ATTIVI		Apertura	31.10.2009	30.11.2009	31.12.2009
1020	Banca 1	19'750.25	4'277.25	4'985.46	16'624.00
1021	Banca 2	10'909.70	10'822.50	14'392.50	8'265.50
1023	Banca 3	2'703.60	2'703.60	2'673.60	1'272.70
1095	Sospesi attivi (tasse sociali, uscite...)	3'418.00	3'418.00	3'418.00	3'418.00
1096	Imposta preventiva	86.30	86.30	86.30	118.50
1120	Attrezzature ed altro inventario	1'000.00	1'000.00	1'000.00	1'000.00
1130	Automezzo	1.00	1.00	1.00	1.00
TOTALE ATTIVI		37'868.85	22'308.65	26'556.85	30'699.70

PASSIVI		Apertura	31.10.2009	30.11.2009	31.12.2009
2095	Debiti verso terzi	-.-	-.-	-.-	5'300.00
2300	Capitale sociale	25'019.30	25'019.30	25'019.30	25'019.30
	Utile(+)/Perdita(-)	12'849.55	-2'710.65	1'537.55	380.40
TOTALE PASSIVI		37'868.85	22'308.65	26'556.85	30'699.70

Conto economico / 4. Trimestre

Società Sportiva XX
 Contabilità 2009
 4. Trimestre 2009; Colonne Mese;

CONTO ECONOMICO

RICAVI D'ESERCIZIO		Ott 09	Nov 09	Dic 09	Totale
3100	Tasse sociali , uscite	1'088.00	2'845.00	6'440.00	10'373.00
3120	Ricavi da sponsor	2'550.00	5'400.00	5'100.00	13'050.00
3130	Ricavi da manifestazioni	--	--	185.00	185.00
3150	Ricavi interessi bancari	--	--	91.95	91.95
3160	Ricavi tute	--	--	9'330.00	9'330.00
3170	Ricavi diversi	--	3'461.60	43.70	3'505.30
TOTALE RICAVI		3'638.00	11'706.60	21'190.65	36'535.25
COSTI		Ott 09	Nov 09	Dic 09	Totale
4010	Interessi e spese bancarie	--	90.00	319.50	409.50
4020	Costi gestione furgone	87.20	4'060.00	3'687.40	7'834.60
4030	Costi istruzione e competizione	--	2'196.90	7'736.10	9'933.00
4040	Costi amministrativi, cancelleria	17.00	105.25	3'600.00	3'722.25
4050	Tasse federazione e gare	623.00	20.00	--	643.00
4055	Costi manifestazioni	--	--	3'004.50	3'004.50
4060	Spese diverse e per tute	18'471.00	986.25	4'000.30	23'457.55
TOTALE COSTI		19'198.20	7'458.40	22'347.80	49'004.40
Perdita(-) Utile(+)		-15'560.20	4'248.20	-1'157.15	-12'469.15

3.10.12 End-of-year PDF printouts

A new command (File menu, Export file to Pdf) allows the user to create a PDF file, containing all the necessary printouts for the accounting data archives:

- Balance sheet and Profit/Loss statement
- Accounts, Transactions, VAT Codes and Totals tables
- VAT Reports
- Account cards

The file is created with a content's table which facilitates easy access to the different printouts.

If this file is being saved on a non-rewritable CD (being kept together with the accounting documents), the requirements of the law are being met concerning the archiving of the accounting data.

Company XX
Accounting 2009

BALANCE SHEET

Assets			%
Cash	560.00		0.3%
Post office current account	43'900.00		24.4%
Bank current account	79'500.00		44.2%
Clients	-21'000.00		-11.7%
Current assets	102'960.00		57.2%
Inventory	7'900.00		4.4%
Equipment	35'000.00		19.4%
Furniture	8'800.00		5.3%
Machinery	20'000.00		11.1%
Software	4'500.00		2.5%
Fixed assets	77'000.00		42.8%
TOTAL ASSETS	179'960.00		100.0%
LIABILITIES			%
Suppliers	3'600.00		2.0%
Bank Loan o/c	8'800.00		3.8%
Transitory liabilities	11'000.00		6.6%
Current liabilities	22'400.00		12.4%
Brought forward profit or loss	8'200.00		3.4%
Start-up capital	140'360.00		78.0%
Legal deposit	4'800.00		2.6%
Profit	8'400.00		3.6%
Capital	151'160.00		84.0%
TOTAL LIABILITIES	179'960.00		100.0%

3.11 What to do if you get an error message

If the program shows error messages:

- Update your software to the latest available version, by downloading it at the following page: http://www.banana.ch/cms/en/download_en
- Check that your opening balances are correct
- Recalculate your accounting file by pressing Shift+F9
- If you have a multi-currency accounting file, check that the exchange rate differences have been calculated
- You can look for the exchange rate difference transactions with the "Search for transaction differences" command from the Account1 menu.