Banana Accounting 6
Manual

CONTENTS

1 Introduction

The Banana Accounting 6.0 software gives the opportunity to manage accounts according to different requirements, beginning with the Cash book and concluding with Double-entry accounting.

This guide is made up of various sections, the first of which is dedicated to "functions in common", which has been included to avoid useless repetition of functions and subjects common to the Cash book, Simple accounting and Double-entry accounting.

1.1 Cash book

The Cash book is ideal for managing income and expenses for a single account like petty cash, post office current account and bank current account.

Various setups are possible:

- Cash book
- Cash book with VAT/Sales tax
- Cash book with second currency
- Cash book with second currency and VAT/Sales tax

To simplify getting started, in the **Create new file** window, (File menu, New) various templates are available; just open one, edit the Accounts and Categories Table and save the file with a name.
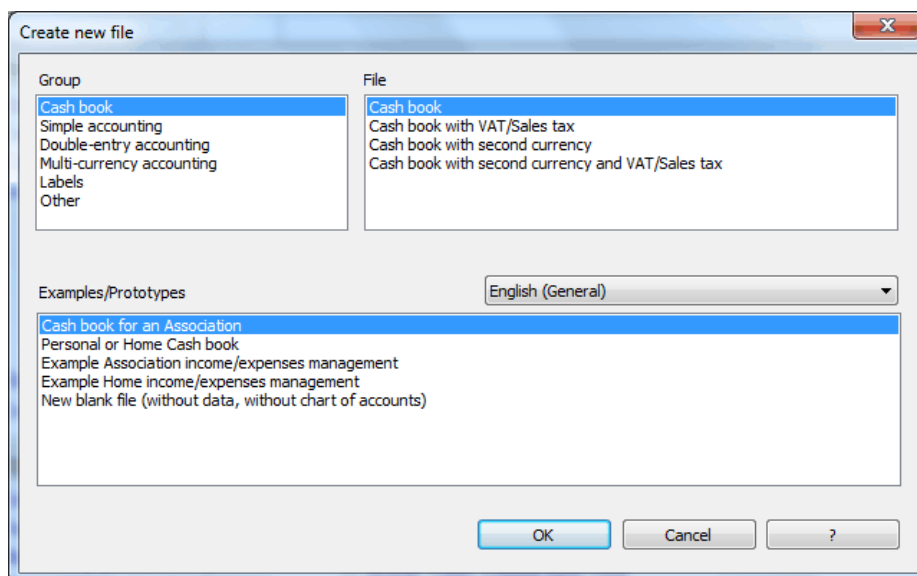
1.2 Simple accounting

Simple accounting is ideal for small businesses, clubs and associations. It is based on the Income and Expense columns and, unlike the Cash book, it can manage more accounts (for example, petty cash, bank accounts, post accounts, debits, etc.). Data entry is initially done in the Accounts

table, where estate accounts are defined and in the Categories table, where income and expense accounts are defined. In the Transactions table, accounting entries are made.

Various setups are possible:

- Simple accounting
- Simple accounting with VAT/Sales tax
- Simple accounting with second currency
- Simple accounting with second currency and VAT/Sales tax

Along with the selected set up, there are templates that can be selected, edited and saved for personalized accounting.

1.3 Double-entry accounting

Setting up accounts using the Double-entry method is, without doubt, traditionally the most commonly used by professional accountants and by firms that need to present a balance sheet and profit and loss statement. It offers updated balance sheets, and it is recognized by tax authorities. It is based on the Debit and Credit columns and therefore it would be better to have some knowledge of how professional book-keeping works. In double-entry accounting, there are four series of accounts:

- Assets
- Liabilities
- Expenses
- Income

Beside this, for the off balance accounts, two series of accounts are available:

- Off balance assets
- Off balance liabilities

Double-entry accounting is ideal for those who need an accounting system with the most detailed reports about their company management.

Various setups are possible:

- Double-entry
- Double-entry with VAT/Sales tax

For each setup several chart of accounts templates are available which can be edited and saved.

1.4 Multi currency accounting

Multi currency accounting is recommended for those who need to manage Double-entry accounting with accounts in different foreign currencies.

Various setups are possible:

- Double-entry with foreign currencies
- Double-entry with foreign currencies and VAT/Sales tax

1.5 Labels

The labels application allows the user to create a database from which it is possible to print labels and pull up lists or data in a fast and simple way.

1.6 Other

The Other option contains specific accounting functions such as the accounting external report and the exchange rates history.

2 Software installation

2.1 How to install the software

The software installation is entirely automatic. It is based on normal Windows program installation standards and requires no technical knowledge:

- Insert the CD in the CD-drive and await the installation automatic start-up.
- Should the automatic start-up not initiate, activate it by double-clicking on the **setup.exe** file.

From this moment onwards, the installation will proceed automatically according to Windows standards.
The installation program will check whether the software has been previously installed; in this case the user will need to either confirm or select another directory for the installation.

2.2 Notes on installation

The installation does not alter main or system files and installs no component in the Windows system directory.
The installation program unzips and copies template and program files onto the user's hard disk. At the same time an uninstall program is also installed.
This uninstall program will take care of removing all the files that have previously been installed at any time they are no longer necessary.

2.3 Notes on using more than one language

All the multilingual components are copied to the sub-directory LangDll. These are files with the same name, but with a different extension to indicate the language. The software automatically displays the available languages.
To add a language not yet installed, simply copy the language file into the LangDll directory and restart the program.
To remove a language, simply cancel the language file that is to be removed. The software should not be in use while removing a language.

Startup language

In the startup, the program checks the language setup in Windows and, if it is available, uses that one. If the language is not available, it will show the choice of available languages to be used for the start-up. The language can always be changed using **Program options**, in the **Tools** menu**.**

2.4 Installation on a network

The program can be installed on a network in two ways:

- Execute the installation procedure on the server.
- Install the program on a local computer and copy all the contents of the folder where the program was installed on the server.

To execute the program on the local computer, a link must be created with the file from the Banana60.exe program.

2.5 Other information

On the www.banana.ch internet site, the most recent versions of the manuals, patch, and online lessons that help with interactive learning can be found.

3 Functions in common

Under the title of Functions in common, all characteristics, structural and functional, which are similar to the Cash book, Simple Accounting and Double-entry accounting are going to be dealt with.

3.1 How to begin

Start the program and select the **New** command from the **File** menu:
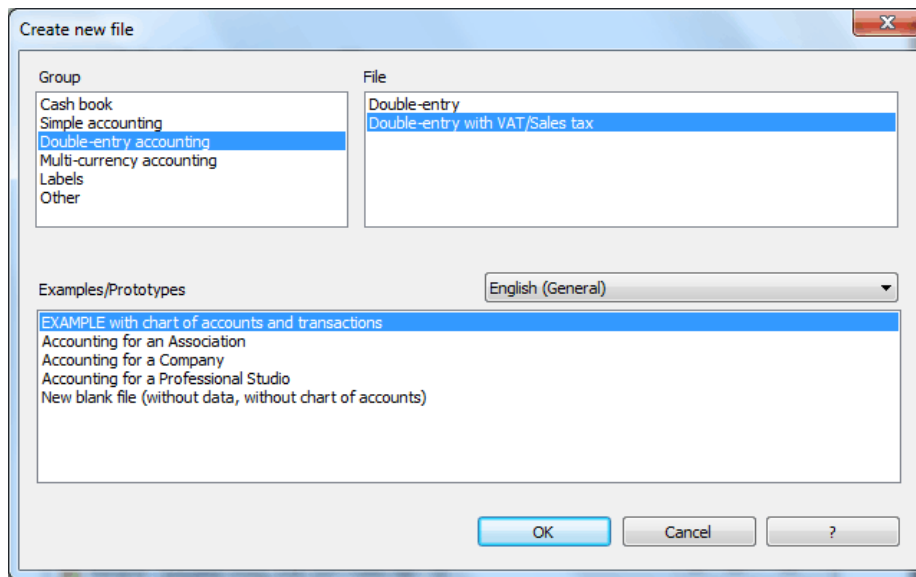
From the window that appears it is possible to select:

- Setup for the desired type of accounting
  (Cash book, Simple accounting, Double-entry accounting …)
- The kind of accounting (with or without VAT/Sales tax, with one or more currencies…)
- The appropriate template or example for the circumstances.

Note: the templates only show charts of accounts or lists of default categories, whereas there are some sample transactions shown on the examples.

Once the file has been created, the user can begin working on his/her accounting:

- **Adjust the Chart of accounts:** on the **Accounts table** (or on the **Categories table** for the Cash book and Simple Accounting) the user can add or edit the Chart of accounts however it is desired.
- **Save the file with a name:** normally the name of the company and the current year are used.
- **Insert transactions:** go to the **Transactions table** and input the accounting transactions.

Important: always make back-ups of personal accounting files.

3.2 The Structure of Banana Accounting
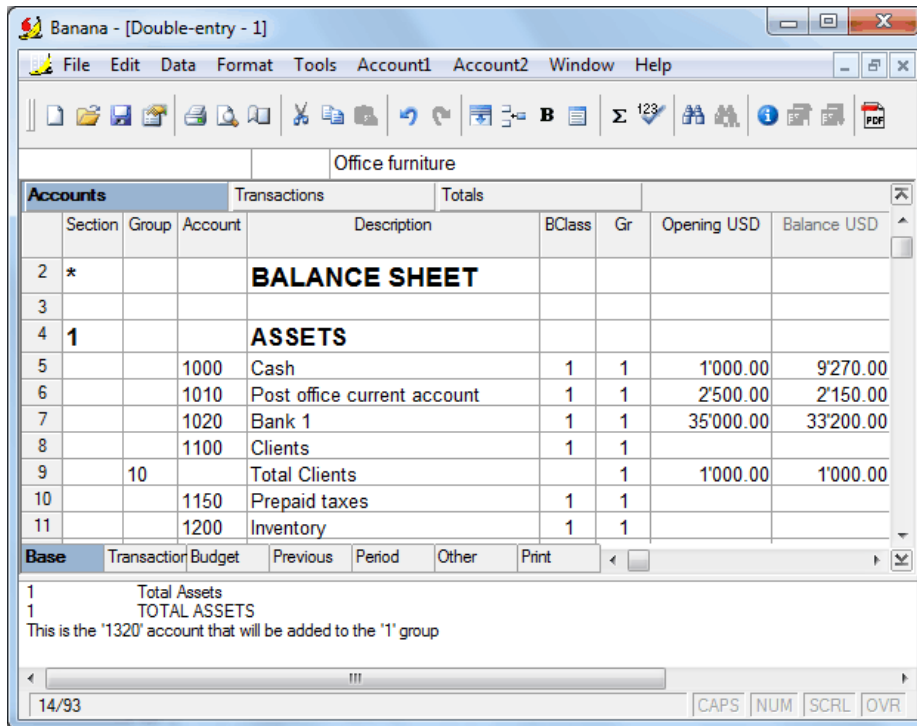
When an accounting file is opened, a window opens showing the following elements:

Menubar

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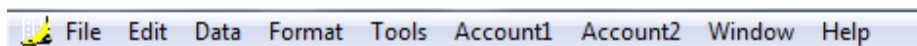
Toolbar

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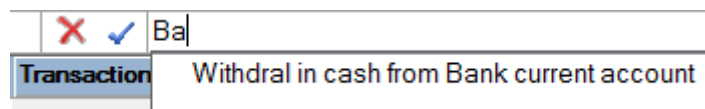
Tables

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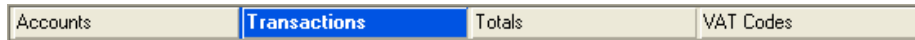
In order to move from one table to another, click on the name of the desired table or use the **Ctrl+PgUp** and **Ctrl+PgDn** keys.

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.

	Date	Doc	Description	Debit A/C	Credit	Amount
1						
2						

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

Accounts		Transactions	Totals			
	Date	Doc	Description	Debit A/C	Credit	Amount
1						
2						
3						

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	Transaction	Budget	Previous	Period	Other	Print	
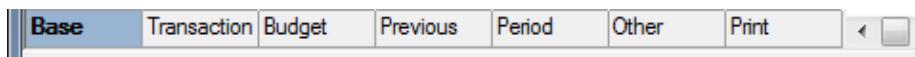
Information window

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.

```
1          Total Assets
1          Total assets
This is the '1010' account that will be added to the '1' group
```
```
4/39                                          CAPS  NUM  SCRL  OVR
```
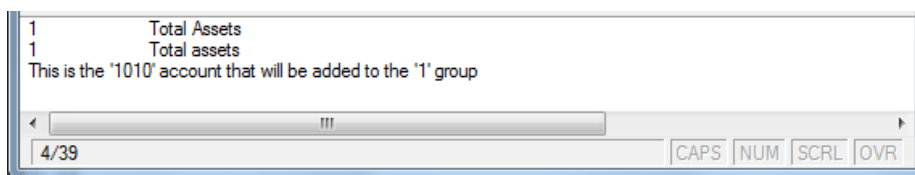
Note: through the **Program options** *command, from the* **Tools** *menu,* *the number of rows shown in the information window can be edited.*

3.3 Work rapidly

Many options have been developed so the user can work rapidly. The list below illustrates those 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
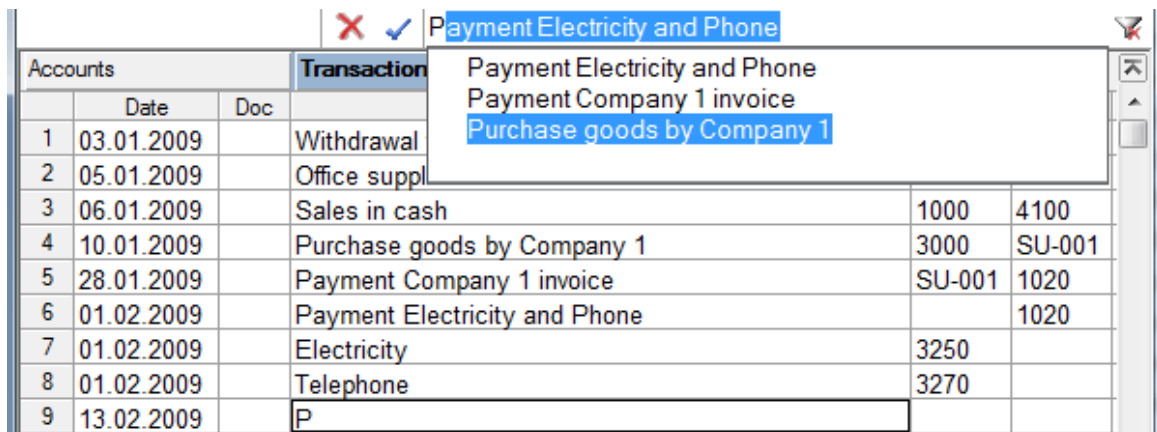
While inputting transactions, this key will increase the date automatically according to the date in the previous cell.

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.

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 on the upper part of the screen in the text input area. By clicking on the desired text, the software inputs it automatically. To move the cursor within the list for selecting a certain text, press the **Down Arrow** key and confirm with **Enter** or **F6**. If you want to exit without confirming, press the **Ctrl +Down Arrow** keys.

When you are working in the Text input area in the Description and Debit and Credit cells, the following symbol appears on the right side. 🔻. By clicking on this symbol, the complete Smart fill list appears.

Pick up memorized text – F6 key

When there are transactions to make that repeat themselves during the year, it is possible to save them in the Memorized text table. When the text is needed again, the user can pick them up in the Transactions table by hitting the **F6** key (see para. 3.7.8 and further).

Cut, Copy and Paste – Ctrl+X, Ctrl+C and Ctrl+V

It is possible to cut, copy and 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 cut or copied
- In the **Edit** menu, select the **Cut** or **Copy** command
- Move to the row or the area where the information should be entered
- From the **Edit** menu, select **Paste**

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

Automatically create a New Year

In the **Cash2** menu (Cash book), **Simple2** (Simple accounting) or **Account2** (Double-entry accounting), by clicking on the **Create New Year** command, the program uses all of last year's accounts and inserts the opening balances. The user must however save the new file with a new name. When entering new transactions, the list of texts used during the previous year is still available when using Smart fill.

Calculate totals – F9

The program automatically recalculates the totals after every operation.

Recheck the accounting - Shift+F9

From the **Cash1** (Cash book), **Simple1** (Simple accounting) or **Account1** (Double-entry accounting) menus, by selecting **Recheck accounting,** or simply by hitting the **Shift+F9** keys, the entire accounting will be recalculated and rechecked in order to verify that there are no errors or omissions. The program resets the balances to zero, recalculates them and verifies the entire accounting (entry by entry) just as though all the transactions were rewritten by hand. It also recalculates the percentages of VAT/Sales tax (except where transactions have been locked). If there are many errors, click on **Don't warn;** the messages will then be saved in the message window and can be viewed later.

3.4 Groupings

When an example must be edited in order to personalize it, or when a new blank file is started, the user must understand the grouping system in order for the program to sum up all the amounts from the various accounts and/or categories correctly. These groupings also serve to sum up the amounts of the VAT/Sales tax codes correctly.

	Section	Group	Account	Description	BClass	Gr	Opening Basic Currency
1				BALANCE			
2							
3			1000	Cash	1	1	
4			1010	Post office current account	1	1	
5			1030	Bank current account	1	1	
6			1040	Clients	1	1	
7			1050	Inventory	1	1	
8			1060	Machinery and applicances	1	1	
9			1070	Furniture	1	1	
10		1		Total assets		D1	
11							

Accounts — Transactions — Totals

Base — Transact.. — Budget — Previous — Period — Other — Print

In the image above various columns can be seen that will differ according to the type of accounting being worked on.

In order to sum up correctly, it is necessary for the program to have, in the Group column of the row in which the total should be shown (row 10, Total ASSETS in the example), the same

number or code that is shown in the Gr column of the rows to be added up (number 1 in the example).

The numbers or codes in the Group, Account/Category and Gr columns can be chosen by the user and formed either by numbers, letters or a combination of both. The only numbers that must remain fixed are those in the BClass column: 1 for Assets, 2 for Liabilities, 3 for Expenses and 4 for Receipts.
When adding values, the program will correctly add the amounts to the Total Assets:

This system of totaling functions on more than one level.

Note: for a more detailed explanation about groupings, consult the individual chapters for the various types of accounting.

3.5 File Menu

In the **File** menu, there are the main commands to use when managing documents. The user can open more than one file at the same time.
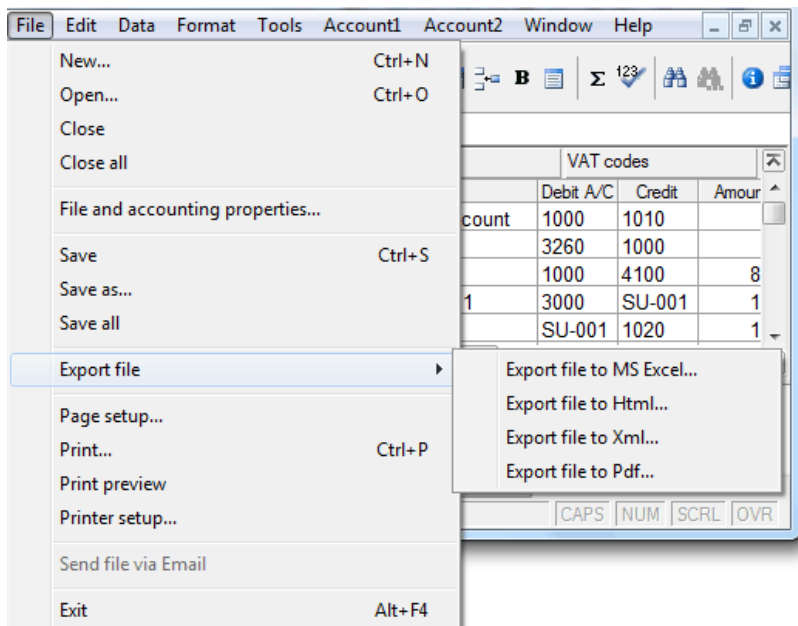
3.5.1 Create a new file
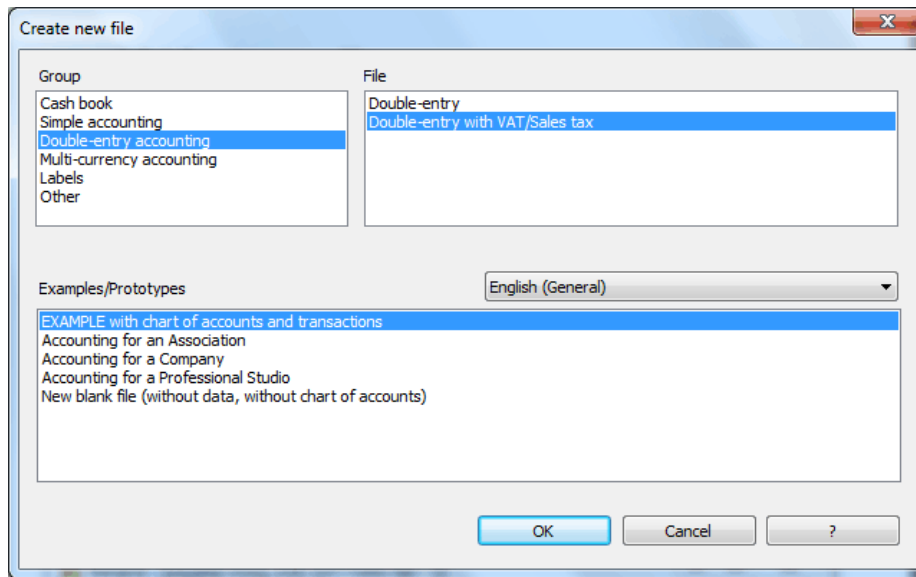
- Open the **File** menu
- Select the **New** command
- Select the desired file type
- Confirm by clicking on **OK**

It is usually easier to select an example/template that has already been set up and adapt it to the user's needs. That way, the program creates a new file from the template. All the data and setup (language, decimal points) from the template file are copied.

Once any necessary alterations have been made, the user must save the file to a new name (**Save as…**).

3.5.2 New blank file

When a new, blank file is created, some parameters must be input:
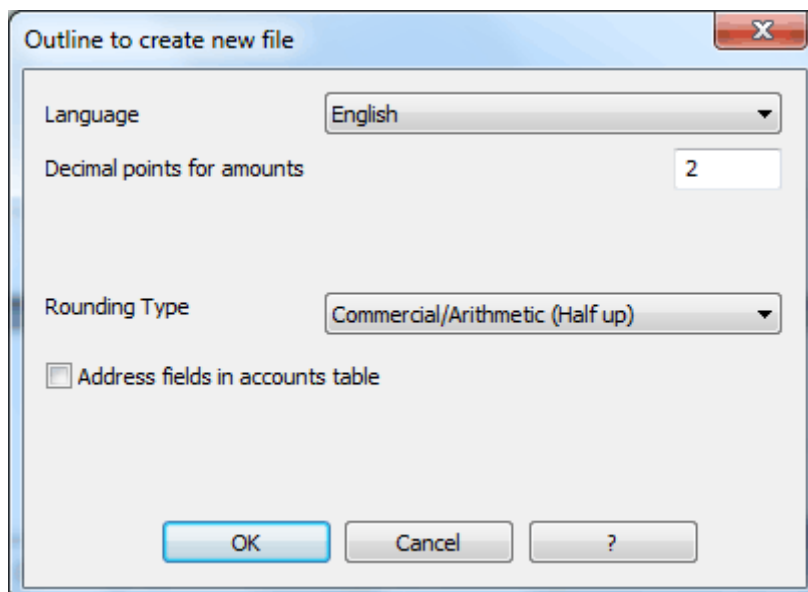
Language
The desired language of the headers of the table fields must be selected.

Decimal points for amounts
In order to avoid accounting differences, the number of decimal points for the amounts is fixed
for each file. Two decimal points are normally used, but there are currencies where decimal
points are not required so 0 needs to be inserted.

Decimal points for amounts in foreign currency
If using multi-currency accounting, then it is necessary to define the number of decimal points
for the amounts in the foreign currency as well.

Rounding type
The amounts are rounded up or down to the closest whole number. In the case of exactly half
(for example: 100.5 / 101.5 / 102.5 / 103.5) the following systems are being used:

- **Banking (Half at even)** is being rounded up or down towards the nearest even number (100 /
  102 / 102 / 104).
- **Commercial/Arithmetic (Half up)** is being rounded up to the next whole number (101 / 102
  / 103 / 104). In accounting, this is the system most used.
- **Compatible version 4**. A minor precision is being used, which in very special cases, can
  bring forth a different rounding.

Adress fields in accounts table
When this option is activated, the **Address** view is created in the Accounts table. In this view,
the user can enter the addresses of clients, suppliers and members.

Just as soon as these values have been confirmed, a new file is created using the parameters
inserted.
The user can thus create different accounting files, in different languages, and with different
decimal points. In order to change the language or the decimal points once the accounting file
has been created, the accounting type must be converted by selecting **Convert to new file** in the
Tools menu.

3.5.3 Open a file

To open an existing file, the user needs to use the **Open** command from the **File** menu and
proceed with the following sequence of operations:

- Open the **File** menu
- Select the **Open** command
- Select the folder where the file was saved
- Double-click to open the file

If there are two or more files open at the same time, the user can pass from one to the other by

clicking on the appropriate icons in the toolbar, or by using the short-cut keys **Ctrl+F6** .
If the file has been protected by a **password**, then it must be given at the moment the file is
opened.

3.5.4 Save a file

In order to save the inserted data, it is necessary to save the file before closing it.

It is advisable to periodically save files while working in order to avoid unnecessary loss of data. It is also recommended that back-up copies are regularly made on a CD or in other folders. The **Save** and **Save as** commands in the **File** menu both have the function of saving a file, with some differences:

The **Save as** command is used when the user:

- Saves a file to disk for the first time.
- Gives a new name to an already existing file
- Changes the file's destination to another folder
- Saves the file onto another disk (e.g. Save on a CD)

*Important: do not cancel the **Save as** or **Save** operations while they are in progress because of possible interference with the saving operation and then loss of part of the data.*

To save a file:

- Open the **File** menu
- Select the **Save as** command
- Insert the desired file name
- Confirm by clicking on **OK**

The **Save** command is used to save to disk any changes on an already existing file. In this way the updated file substitutes the existing one. The file name remains unchanged.
A file can also be saved by selecting the following icon from the toolbar .

3.5.5 Automatic save

In the dialog window that appears when selecting **Program options**, from the **Tools** menu, there are two options: **Autosave (in minutes)** and **Create back-up copy.** It is advisable to activate both of these options right from the start since they will ensure, in the first case, data automatically saved in temporary files (autobackup + file name) at each interval of time depending on the user and, in the second case, that the program creates a .bak copy.

3.5.6 Close a file

- Open the **File** menu
- Select the **Close** command.

If some changes have been made on a file and the user wants to close it, the user will be asked whether he/she wants to save the changes or not.

3.5.7 Compatibility with previous versions

The current version of the program is compatible with the earlier 3.0, 4.0 and 5.0 versions.
When a file created using an earlier version is selected, the data will be converted automatically.
When saving the file, the user will be informed that conversion has taken place.
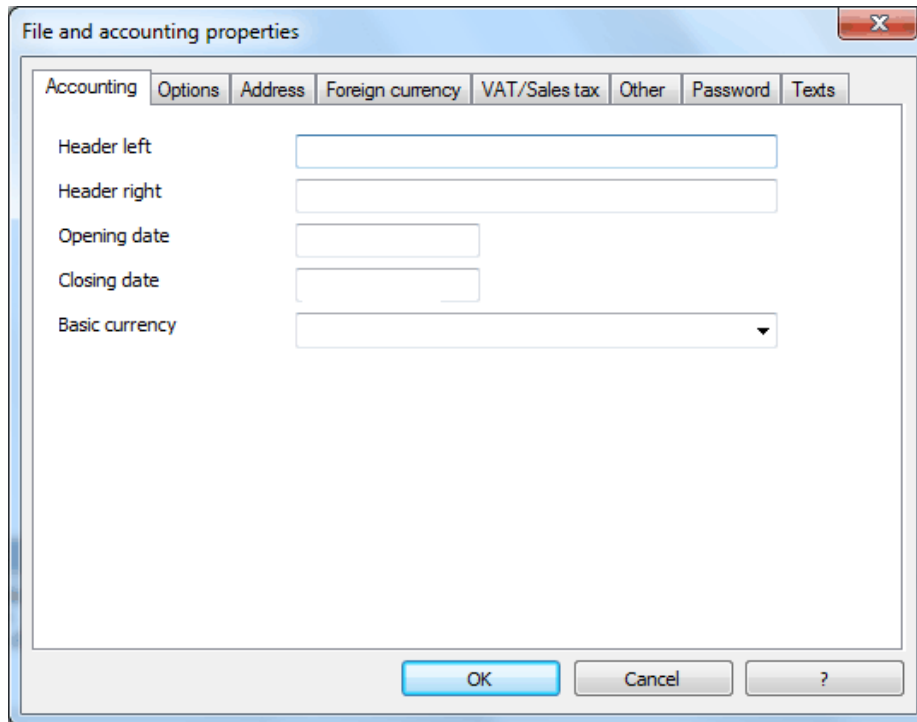
3.5.8 File and accounting properties

The **File and accounting properties** command, activated from the **File** menu, enables to define the basic data of one's own accounting:

The dialog window that opens shows the following tabs:

Accounting Tab

In this tab the user can input the data from his/her work file. The fields vary according to the type of accounting selected:

Left and right headers

These are the two empty cells at the top where any desired text can be inserted which will be used as a header for print-outs (left and right).

Opening date

The opening date is the date when the accounting begins. It can also be left blank. If a date prior to the opening date is inserted when entries are made, the program will give an error message.

Closing date

This is the closing date of the accounting. It can also be left blank. If a date greater than the closing date is inserted when entries are made, the program will give an error message.

Basic currency

The code of the currency in which the accounting is being handled. When the code of the basic currency is being changed, the program changes the column headers for the amounts in basic currency using the new code.

Options Tab
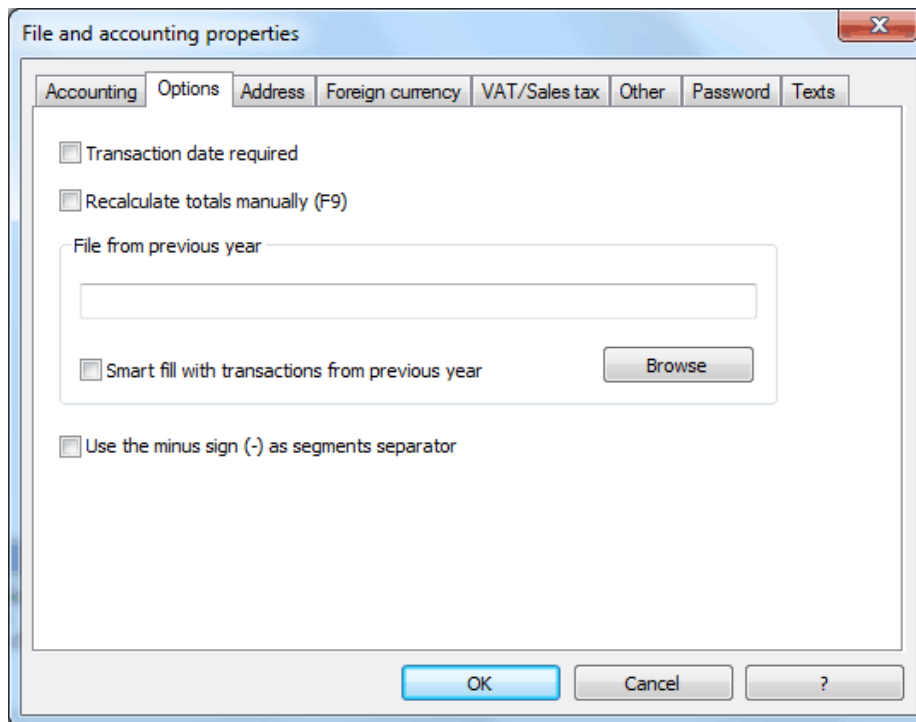
Transaction date required
If this option is activated and then a transaction is entered without a date, there will be an error message.

Recalculate totals manually (F9)
If this option is activated, the program will not automatically recalculate the principal groups of the accounting file, but the user needs to use the F9 key.

File from previous year
By using the **Browse** button, the user can select a file from the previous year.
If the **Smart fill with transactions from previous year** cell is activated, the program keeps the transactions from the previous year in memory, and offers them as Smart Fill while the user inputs new entries.

Use the minus sign (-) as segments seperator
When this option is activated, the segments have to be entered in the Transactions table with the minus (-) sign preceding the segment code.
When this option is deactivated, the segments need to be entered with the colon sign (:), as in the chart of accounts. The colon needs to always preceed the segment code.
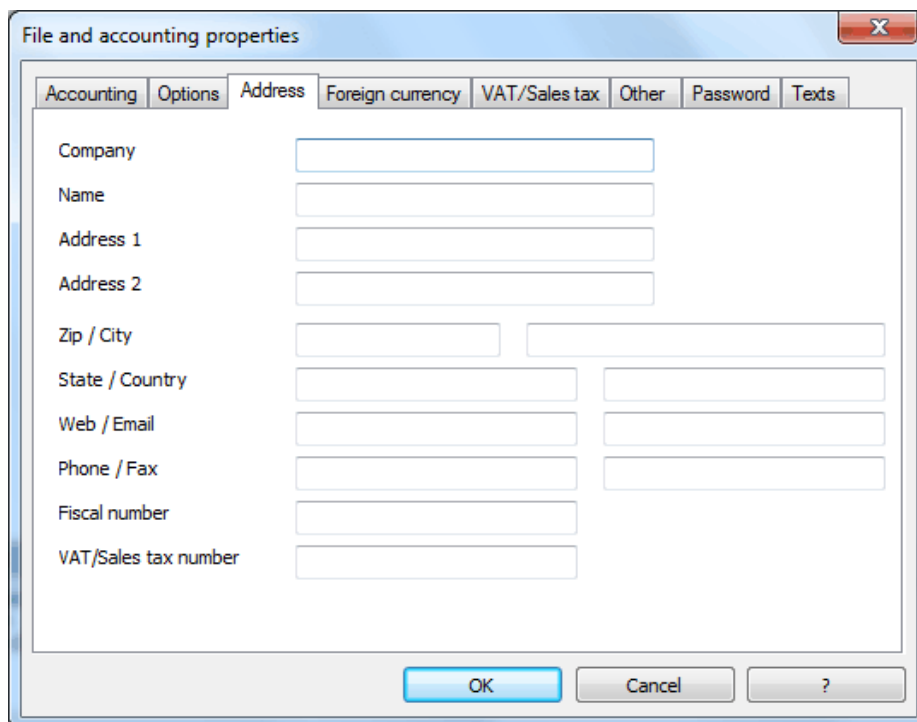
Records (+/-) cost centers according to the category
This function is active only for Simple accounting and Cash book. By activating this box, the amount is entered in the cost center (positive or negative) according to the category.

If, instead, this option is not active, in order to enter a negative value, it is necessary to enter a minus sign before the cost center (-CC).

Address Tab

In this tab data about the company or the individual whose accounting is being handled can be inserted.

Foreign currency Tab

This tab is only available in Double-entry accounting with foreign currencies. It presents the fields for the Exchange rate profit and loss accounts and for Currency2.

Note: for further details see the chapter on multi-currency accounting (chapter 7). For the Cash book and for Simple accounting, the Foreign Currency section is substituted by the section called Currency2, see chapter on Currency2 (para. 3.15)

VAT/Sales tax Tab

This tab only appears if an accounting with VAT/Sales tax is selected.

VAT Account
The Automatic VAT account, that is present in the chart of accounts, is defined here as default.
In this case, the VAT account does not need to be inserted in the VAT Codes Table.

VAT/Sales tax rounding
This is where the user inserts how theVAT/Sales tax amounts should be rounded; if, for example, the user inputs 0.05, the VAT/Sales tax amounts will round to multiples of 0.05.

Cost Centers 1, 2, 3
For each Cost Center the user can select whether he/she wants to use the transaction amount, the amount inclusive VAT/Sales tax or the amount without VAT/Sales tax.

Note: If one of these parameters is modified, the accounting must be recalculated. For more details on VAT/Sales tax, see paragraph 3.16

Other Tab
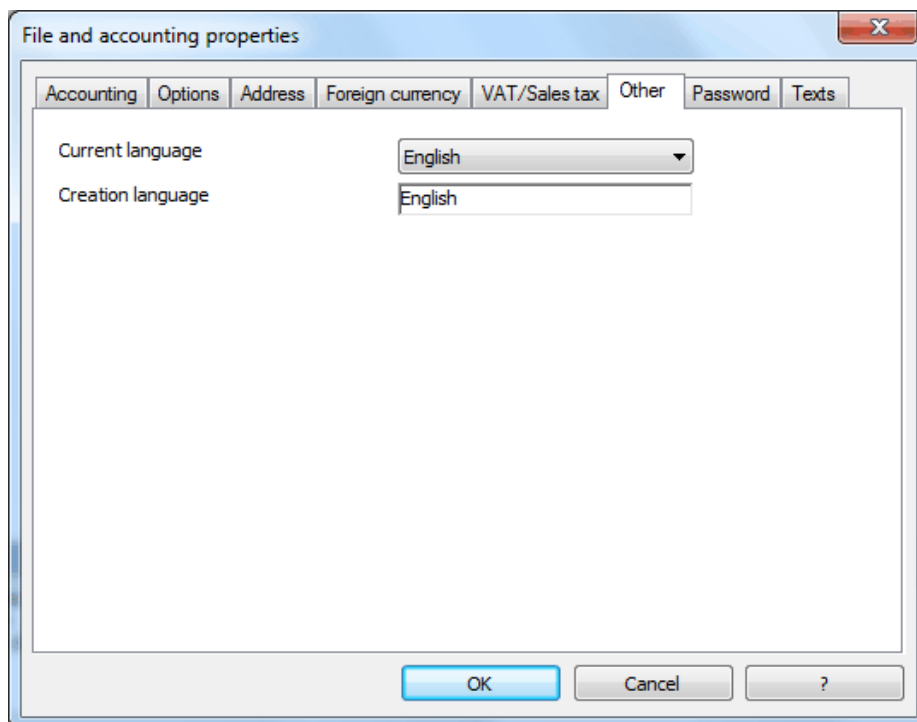
Current language
There are some file texts that the program generates automatically, (e.g. the lines of the Totals table, the transactions on the account card, and the printout of the Enhanced balance sheet); in this tab, the user can indicate the language for these texts (usually the same as the creation language).

Creation language
This is the language chosen and selected when the user creates an accounting file; this language is used for the column headers. If the user wants to change the creation language, then it is necessary to convert the file to a new one using the **Convert to new file** command in the **Tools** menu.

Password Tab

The files can be protected by using a password. In this tab, the user can insert a new password by keying it in twice, the second time for confirmation.
If the user wants to change an existing password, before entering the new password, he/she must first enter the old one.

Note: using a password does not give a high level of protection. In order to render the data truly inaccessible to third parties, it is necessary to have the appropriate cryptographic software.

Text Tab

In this tab, freely input any data regarding the accounting file.

Key
In this field, input the reference text (e.g.: Address).

Value
In this field, it is necessary to input the value related to the key (e.g.: 515 St. Vincent Ave.).

Modify
This button saves all changes made to the key and/or to the value.

Value=Key
This button copies to the Value field the same text as in the Key field.

Add
This button saves the new inserted data.

Remove
This button removes the selected Key.

3.5.9 Export file in MS Excel

The user can export his/her own accounting file in a format compatible to Excel.

Base Tab
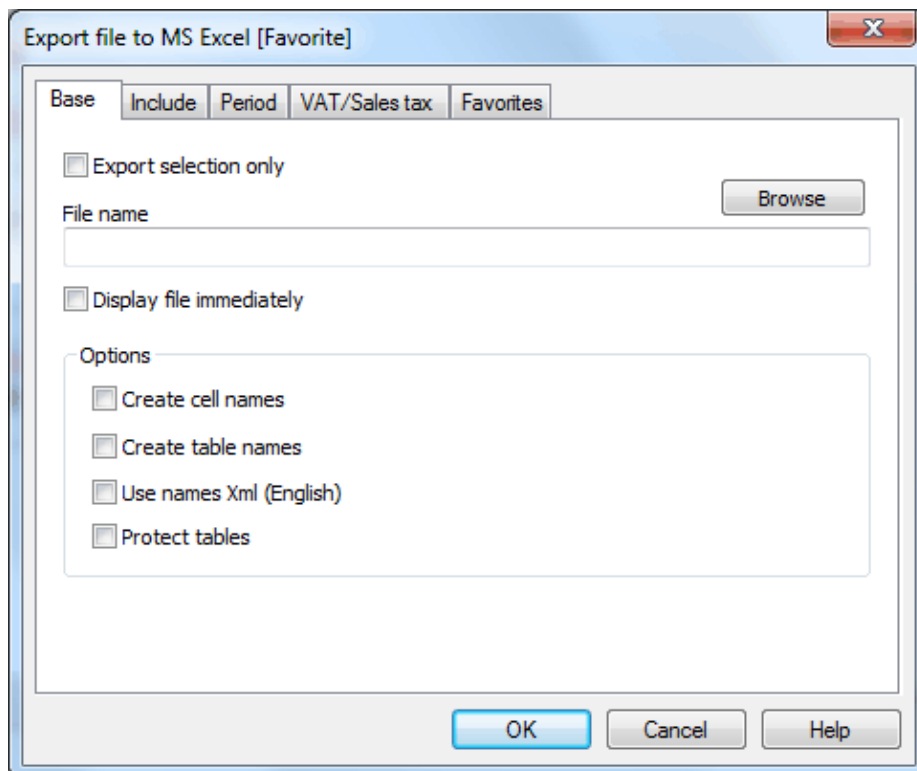
Export selection only
When activating this option, the program exports only the selected area.

File Name
In this area it is necessary to insert the name of the new file that the program will create to export the data. If, however, an existing file is selected by using the Browse button, the program will overwrite it with the new data.

Display file immediately
As soon as the MS Excel file has been created, the software to view it will be launched. In this way, the result of the export can be seen immediately.

Options
Create cell names
This option will automatically give a name to each cell as the file is exported. For example, the cell that contains the balance for account 1000 will receive the name: "Accounts_1000_Balance" in Excel. This means the user can univocally identify each cell independently from its position on the sheet and thus create Excel reports that don't have to be corrected if the account plan is changed. The user thus saves having to manually carry forward any accounting data to Excel. However, inserting the names of the cells does slow down the opening of the Excel file.

Create table names
With this option, the program will automatically give a name to the whole area of the cells belonging to a table, at the moment the file is exported. For example, the area formed by the cells belonging to the Accounts table will be identified by the name DB_Accounts. This option is necessary if, when creating reports in Excel, database functions are used.

Use names Xml (English)
The cell names can either be defined in their original accounting language, or with their English name. In the original language, the names will be understandable to someone who speaks that language, but they will not be universally understood like a name in English would be. By selecting this option the user would have, for example, "Accounts_1000_Balance" instead of "Conti_1000_Saldo".

Protect tables
The entire content of cells is locked when selecting this option so that it is only possible to edit the format. This prevents the possibility of making any unintentional changes to the exported data. The user can remove this protection at any time by using the appropriate command in Excel.

Include Tab
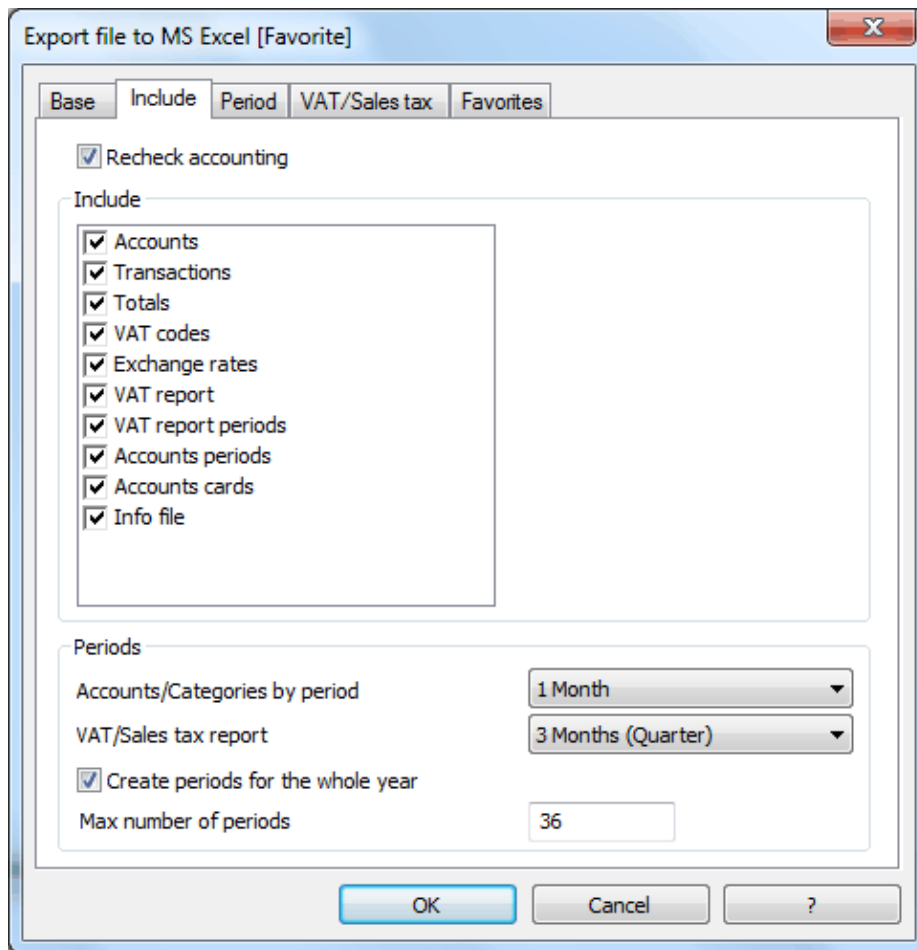
Recheck accounting
By ticking this box, the accounting will be rechecked before it is exported.

Include
By ticking the different boxes, the user can export in MS Excel Xml the various tables and/or all the account cards and the VAT/Sales tax Report.

Periods
This function lets the user export the accounting data subdivided by periods with the account balances and/or the VAT/Sales tax Reports.
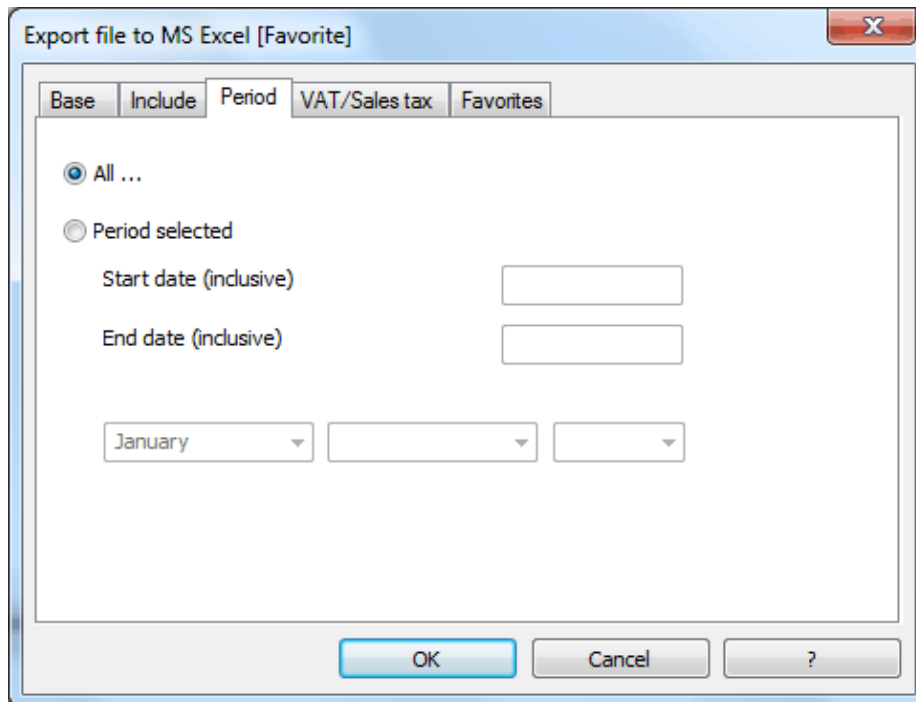
Create periods for the whole year
By selecting this function, the partial balances for the whole year will be exported, and not only the ones of the specified accounting period or the selected export period.

Max number of periods
The maximum possible number of periods.

Period Tab

In this section, indicate the period of the data to be exported.

All

If this option is selected, the entire accounting period is included.

Period selected

If a specified period is desired, indicate the start and end dates.

VAT/Sales tax Tab
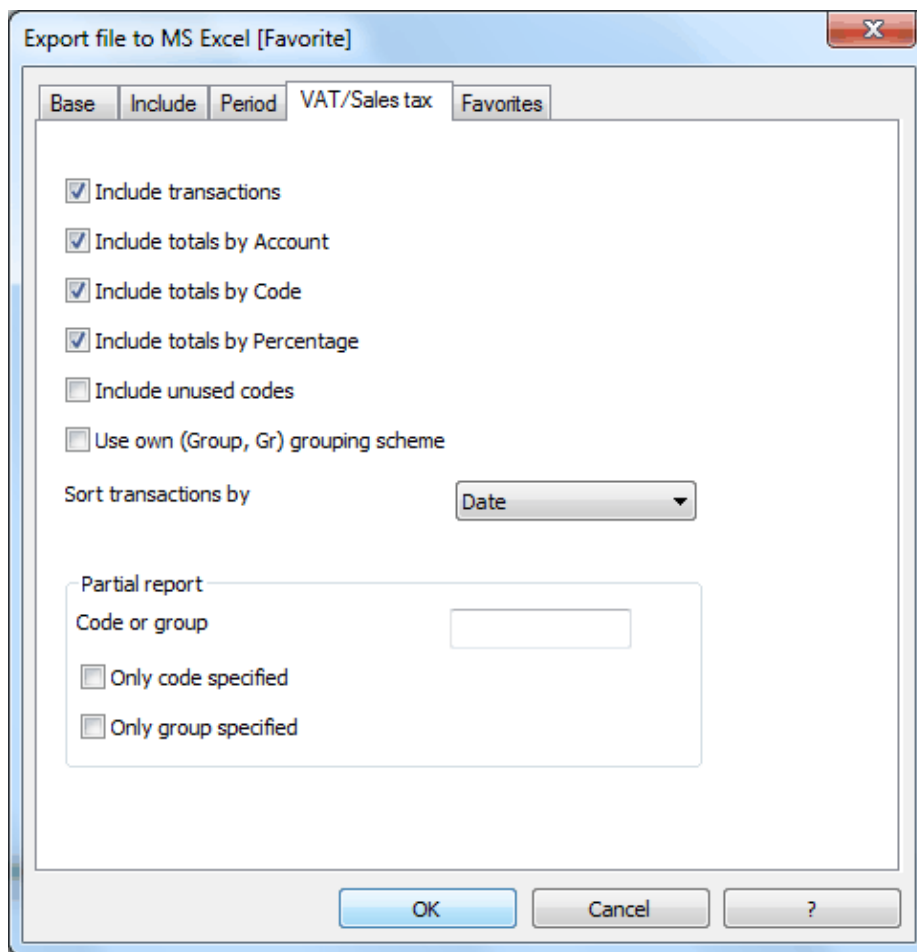
The VAT/Sales tax tab for exporting files in MS Excel format is equal to the VAT/Sales tax
Report command, which will be covered in para. 3.11.9.

Favorites Tab

The functions in this tab allow the user to save export models with defined configurations, in order to avoid having to each time manually modify the selection of the options.
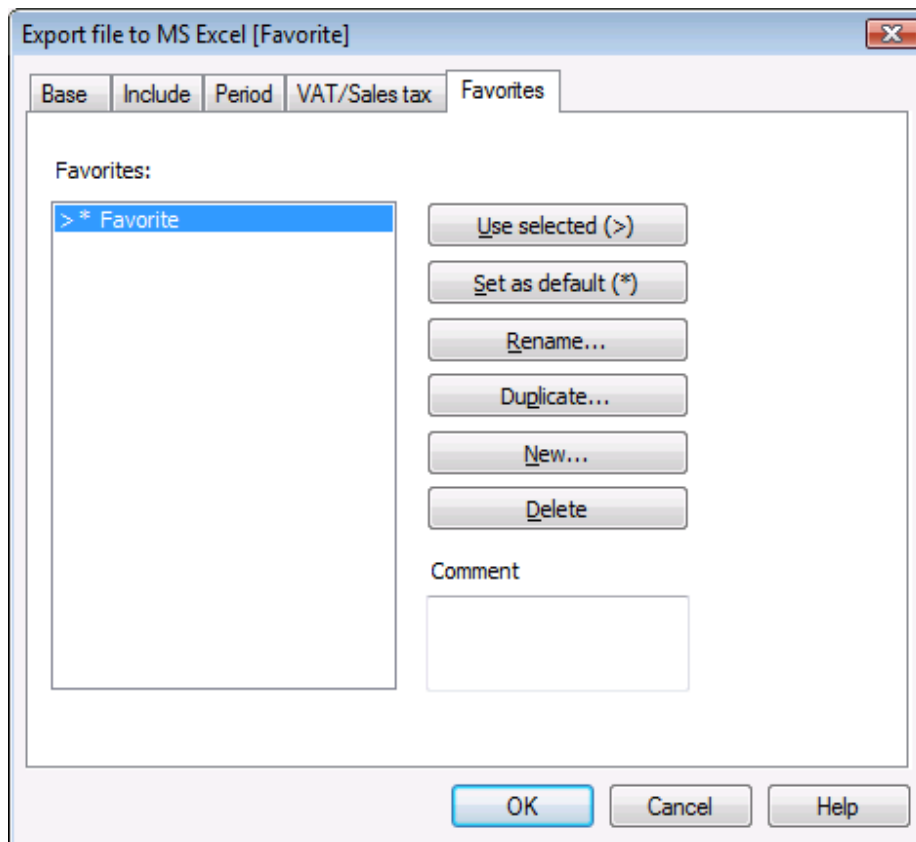
Use selected
When there is a list of different export models in the window, this button allows to choose one of them by selecting one.

Duplicate
Allows the user to duplicate an export model, in order to give the possibility to modify the desired configurations and create a new export model:

- Click on "Duplicate"
- Insert the name of the new exportation in the window and confirm with OK
- Select the options of your choice in the different tabs
- With the Preview, the configurations that have been chosen for the exportation are automatically being saved.

Rename
Allows the user to change the name of an already existing model.

Delete
Allows the user to delete an already existing model.

3.5.10 Export file in Html

Exporting the accounting file in Html format enables the user to file the accounting and log on to it after many years, even if the program is no longer installed.

The data filed in Html format are like print-outs. The totals are static, they are not recalculated. It is only necessary to have a browser like Mozilla or MS Explorer to view the data on screen and print it on paper.

Base Tab
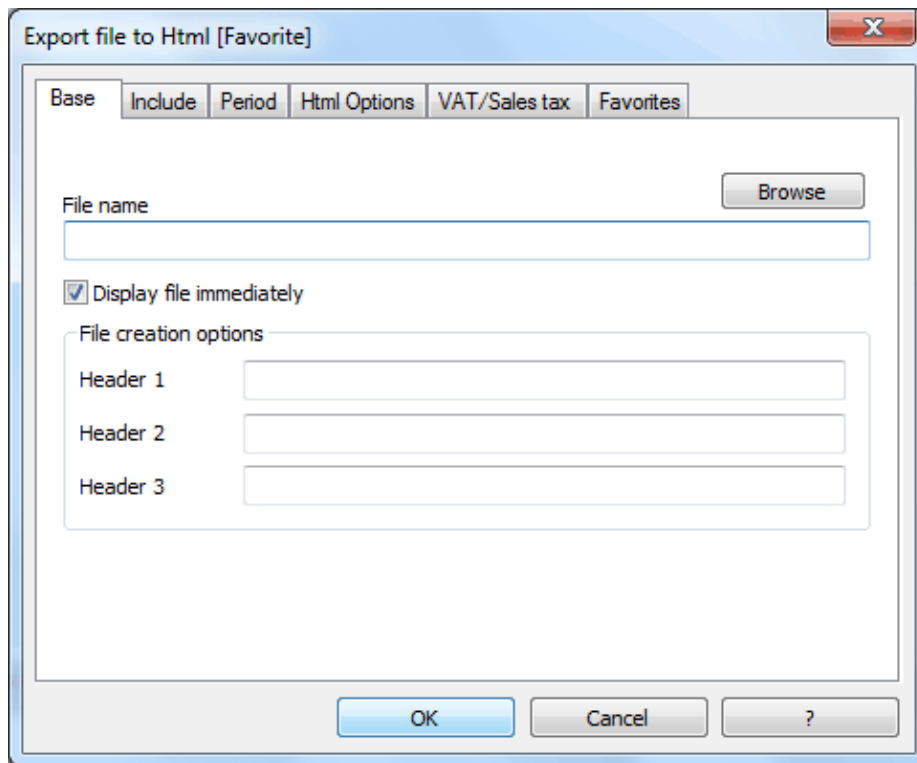
File Name

In this area, the user must insert the name of the new Html file that the program will create to export the data. If however the user selects an existing file through the Browse button, the program will overwrite it with the new data.

Display file immediately

As soon as the Html file has been created, the software to view it will be launched. In this way, the result of the export can be seen immediately. It is best to remember that browsers like Mozilla and MS Explorer use a cache mechanism for files. When the export is made for a second time, it is possible that the user will see the previous version until the browser Reload button is pressed.

Table creation options
Headers 1, 2 and 3
These are the table headers.

Include Tab

The description for the Include tab is the same as the description already given for exporting the file in MS Excel Xml format (para. 3.5.9.)

Period Tab

The description for the Period tab is the same as the description already given for exporting the file in MS Excel Xml format (para. 3.5.9.)

Html Options Tab
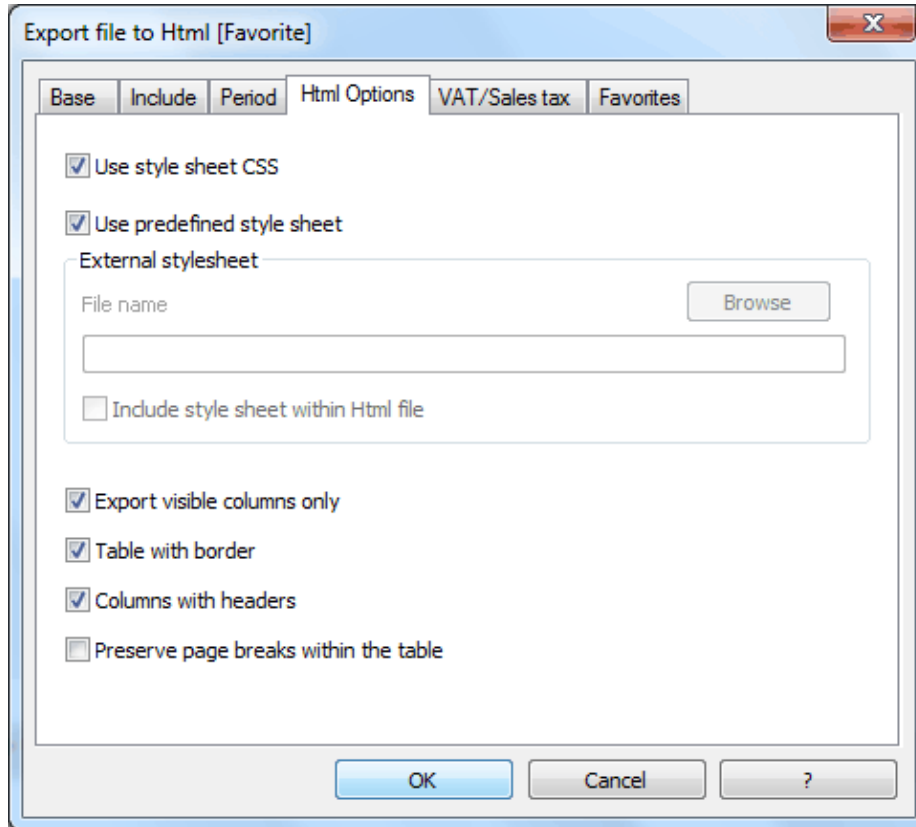
Use style sheet CSS
Selecting this cell will allow the user to connect a style sheet to the exported file. By default the program will automatically use its own style sheets and incorporate it into the document.

Use predefined style sheet
The program's default style sheet will be used.
Deactivating the cell will automatically activate the External style sheet option. The user can then select the name of a personal style sheet.

External style sheet
In case an external style sheet is being used, select the file name of the style sheet with the **Browse** button.

Include style sheet within html file
When data is sent in Html format, the style sheet file must also be sent. To avoid sending two separate files the user can incorporate the style sheet to the Html accounting file by activating this cell.

Selecting the cells will allow the program to file the data with various graphic options:

Export visible columns only

Table with border

Columns with headers

Preserve page breaks within the table
If there are page breaks on the original accounting file, these will be carried over in the export as well.

VAT/Sales tax Tab

The VAT/Sales tax tab for exporting files in Html format is the same as the one referring to the VAT/Sales tax Report command, which will be covered in para. 3.11.9.

Favorites Tab

The description for the Favorites tab is the same as the description already given for exporting the file in MS Excel Xml format (para. 3.5.9.)

3.5.11 Export file in Xml

Like the Html format, exporting in Xml format also allows the user to file his/her own accounting file with the possibility to access it after many years, even if the program is no longer installed.

Base Tab
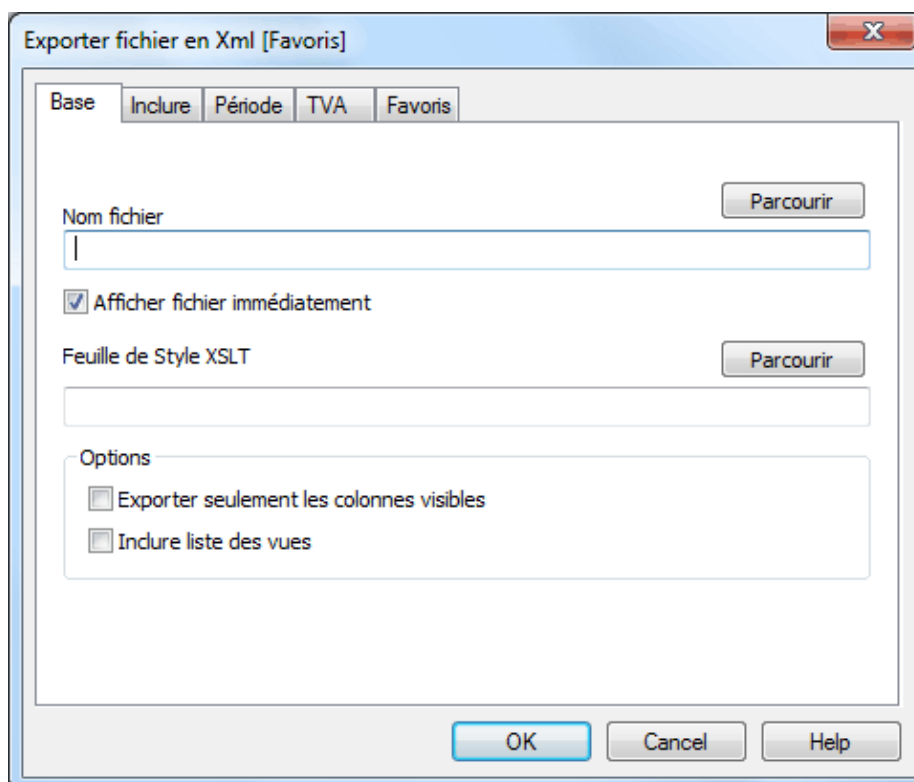
File Name

Display file immediately
These descriptions are the same as the ones for the Export file in Html window (para. 3.5.10).

Style sheet XSLT

In this area, the user can select the style sheet according to which the program should organize the graphic display of the accounting data. Thanks to the style sheets, the user can input his/her own data and conform to the print-outs required by the authorities. On the www.banana.ch various examples and further information on style sheets are available.

Options

It is possible to choose to export visible columns only and/or to export visible columns along with the view list.

Include Tab

The description for the Include Tab is the same as the description already given for exporting the file in MS Excel Xml format (para. 3.5.9.)

Period Tab

The description for the Period Tab is the same as the description already given for exporting the file in MS Excel Xml format (para. 3.5.9.)

VAT/Sales tax Tab

The VAT/Sales tax tab for exporting files in Xml format is the same as the one referring to the VAT/Sales tax Report command, which will be covered in para. 3.11.9.

Favorites Tab

The description for the Favorites tab is the same as the description already given for exporting the file in MS Excel Xml format (para. 3.5.9.)

3.5.12 Export file in Pdf

Exporting the file in PDF allows the user to record the data and to access them at whatever time.

The tabs are similar to those of "Export file in Html" command, described in point 3.5.10, except for the Base tab which also includes
the *Page Options*.
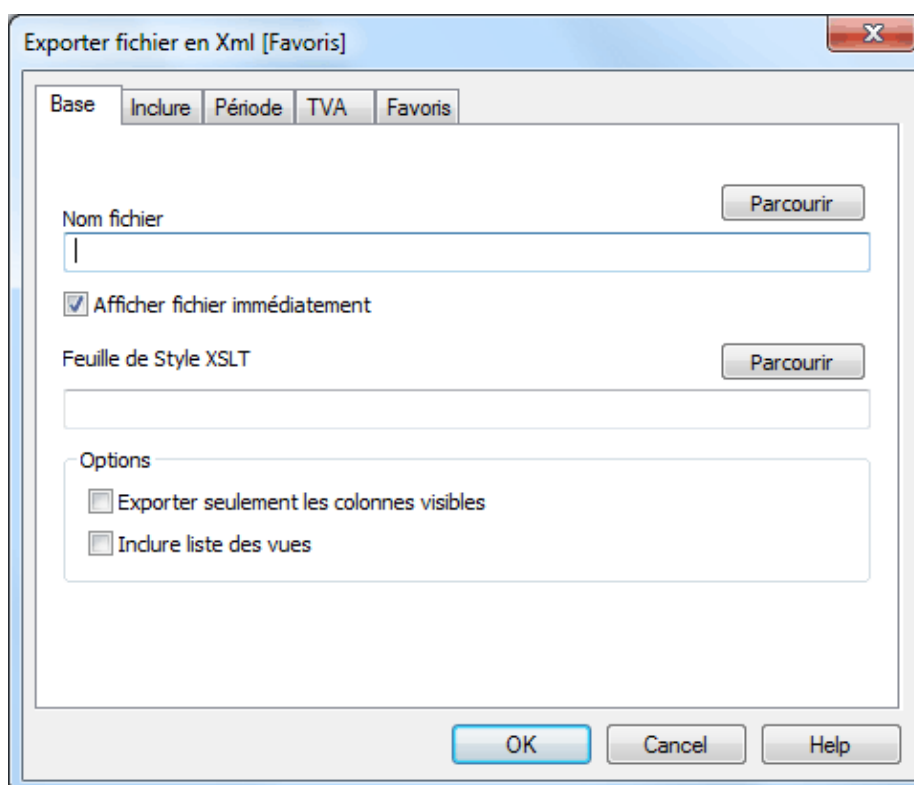
3.5.13 Printing

Files can be subdivided into different pages by selecting the **Page break** command from the **Format** menu.
Details for the page to be printed, for example, margins, headers, grid, page and row numbers, etc. can be defined in the **Page setup** window, from the **File** menu.

To print the currently active table, proceed in two different ways:

- o Click on the **Print** icon on the Toolbar
- o Select the **Print** command from the **File** menu.

The user can print a single page, a number of pages of choice or just some preselected rows.

3.5.14 Print 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.
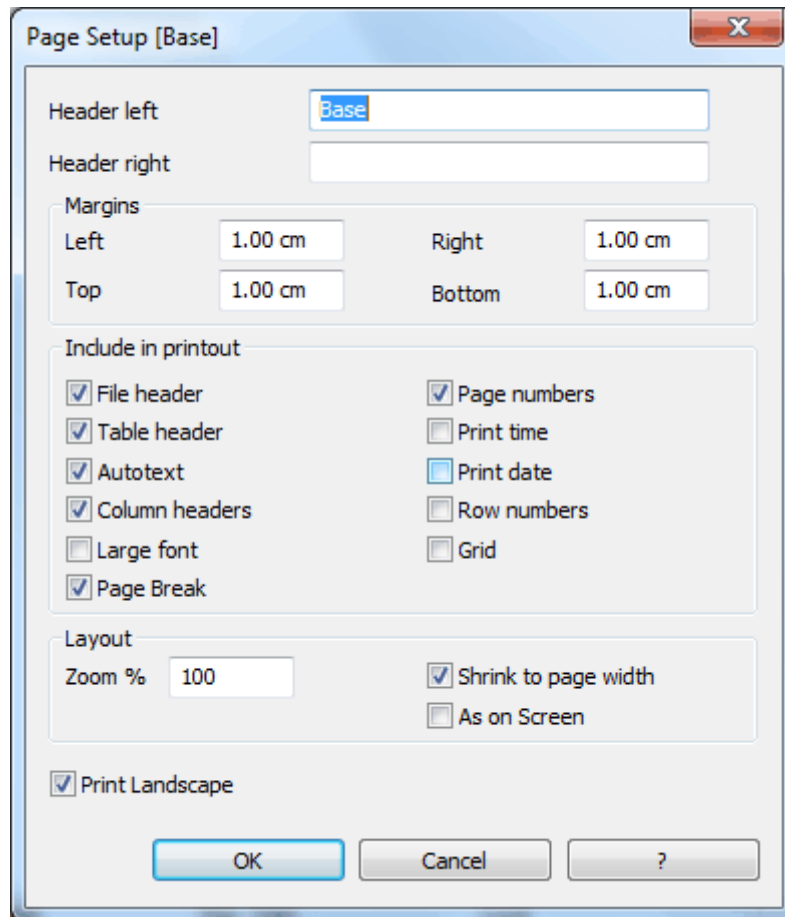
Header left
This is where the title for the current view is shown. The title can be edited to appear at the top left of the printed page.

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.

Zoom

Zoom %

This allows the increase or decrease, on a percentage basis, of the size of the font to be printed.

Reduce 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

The print-out will be carried out exactly as presented on the screen.

Print landscape

To print in landscape format which makes the page read horizontal.

3.5.15 Print

If the **Print** command in the **File** menu is used, the content of the table will be printed.
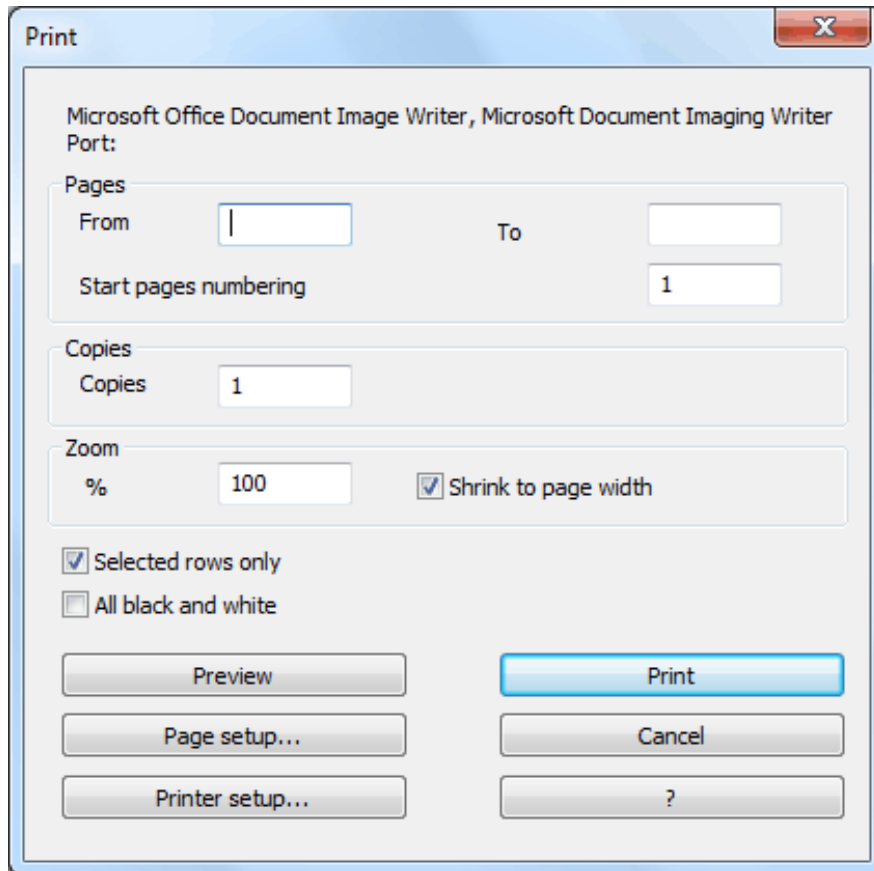
Pages
Input the desired page numbers to print, or leave blank to print everything. With the **Start pages numbering** option it is possible to start the page numbering from a number different than one.

Copies
Input the desired number of copies to print.

Zoom
Allows to increase or decrease, on a percentage basis, the size of the font to be printed.
Shrink to page width
When there are texts that exceed the printing margins, the size of the material to be printed will be reduced so that it fits the total width of the page, if this option is being activated.

Selected rows only
If some rows are selected from a table, this option is automatically activated and only the selected rows will be printed.

All black and white
This option makes the print come out in black and white.

Preview
The screen will show a print preview if this button is activated.

Page Setup

This option allows the page definition to be edited for the active view. It is here where the user can define whether the page(s) should be printed horizontally or vertically.

Printer Setup

The button pulls up the Printer Setup window from Windows. The selections are only valid for the current working session. Permanent alterations need to be input using the Windows control panel. Horizontal or vertical printing needs to be input under **Page Setup** and is only valid for each view.

3.5.16 Send file via Email

By choosing this command from the **File** menu, the accounting file can be sent via email. An electronic mail message will be created automatically and the accounting file will then be sent as an attachment.

3.6 Edit the data

There are various ways of working on a table:

- Select a cell and manually overwrite it with new data. If the previous data have not been cancelled, they will be cancelled automatically as the new texts are entered.
- Select a cell or an area of cells and, by using the **cut/paste** function from the **Edit** menu, insert the new data. In this way the user only works on the visible cells and the data on the protected columns will not be edited.
- From the **Edit** menu, select the option necessary (e.g. copy rows, cancel rows, duplicate rows, add rows, etc.). When using this command, the alterations will affect both the visible and the protected fields.

Edit long texts

If the inserted text is too long to be viewed in the text input area (the area below the toolbar), press **Shift+F2** to see a dialog window with the entire content of the cell, thus simplifying the editing work. Press the **OK** button or hit **Enter** to close the window and confirm the alterations. If the size of the cell isn't large enough to contain all of the text, either increase the horizontal size of the column or activate the **Calculate row height** command from the **Format** menu. It will automatically recalculate the vertical size of the cell so that the content can be viewed.

3.7 Edit Menu
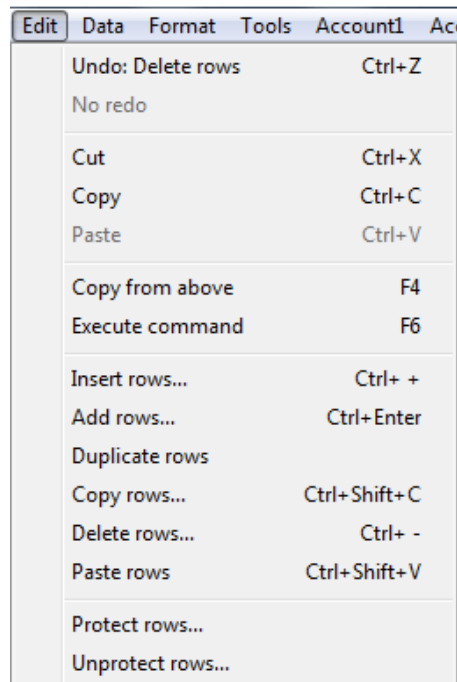
3.7.1 The Undo/Redo commands

Any operation can normally be deleted or, if deleted, it can be restored.
The number of operations to be restored can be customized by selecting **Program options** from the **Tools** menu. The maximum number of operations that can be cancelled is 100.

Important: the higher the number requested the more memory necessary.

For each file, the program keeps a list of all the changes in the order they were made. The undo/redo functions work in the same order, but the user needs to always work on the same table. If, for example, a change in the Transactions table has been made and the user moves to the Accounts table, the user won't be able to cancel an operation on the Transactions table from there. First, it is necessary to return to the Transactions table and then execute the Undo operation function; this rule also applies to the Redo operation.
There are, however, operations that concern the entire file (e.g. changes made to the basic data) that can be cancelled no matter what table the user is in.

The Undo Command

This command allows the user to set an incorrect operation right, eliminating the effects of the last operation.
From the **Edit** menu**,** select the **Undo** command, or use the shortcut keys **Ctrl+Z**.

The Redo Command

This command allows the user to restore an operation just cancelled. From the **Edit** menu**,** select the **Redo** command, or use the shortcut keys **Ctrl+Y**.

The user can also undo and redo operations using the following icons

*Note: the **Cut, Copy, Paste, Copy from above** and **Execute command** commands have already been looked at in the paragraph **Work Rapidly** (para. 3.3).*

3.7.2 Insert rows

This command allows the user to insert blank rows above the selected row.

- 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**

3.7.3 Add rows

This command allows the user to insert blank rows below the selected row.

- 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**

It is also possible to add rows by using the shortcut keys **Ctrl+Enter** or by clicking on the following icon .

3.7.4 Duplicate rows

This command allows the user to duplicate the selected row:

- Move cursor to the row to be duplicated
- From the **Edit** menu, select the **Duplicate rows** command.

3.7.5 Copy rows

- Select the row or the rows with the data to be copied
- From the **Edit** menu, select the **Copy rows** command
- Move to the place where the row or the rows need to be inserted
- From the **Edit** menu, select the **Paste rows** command.

The shortcut keys are: **Ctrl+Shift+C**

3.7.6 Delete rows

This command allows the user to delete rows by:

- Selecting the rows to be deleted
- From the **Edit** menu, select the **Delete rows** command

3.7.7 Paste rows

This command is similar to the cut/paste functions; however, the shortcut to activate it is **Ctrl+Shift+V.**

3.7.8 Protect and unprotect 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.

3.8 Data Menu
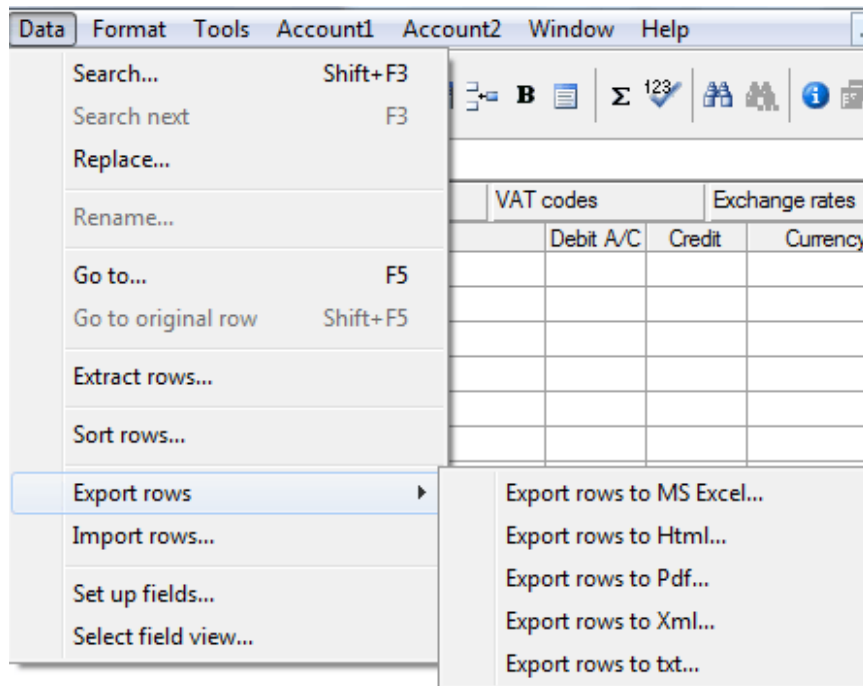
3.8.1 Search

By selecting the **Search** command (shortcut: Shift+F3), a dialog window will pop up allowing the input of the search information.
The text to be searched should be inserted in the same format as the one displayed in the input field. For example, the amounts should be inserted without the separator for the thousands.
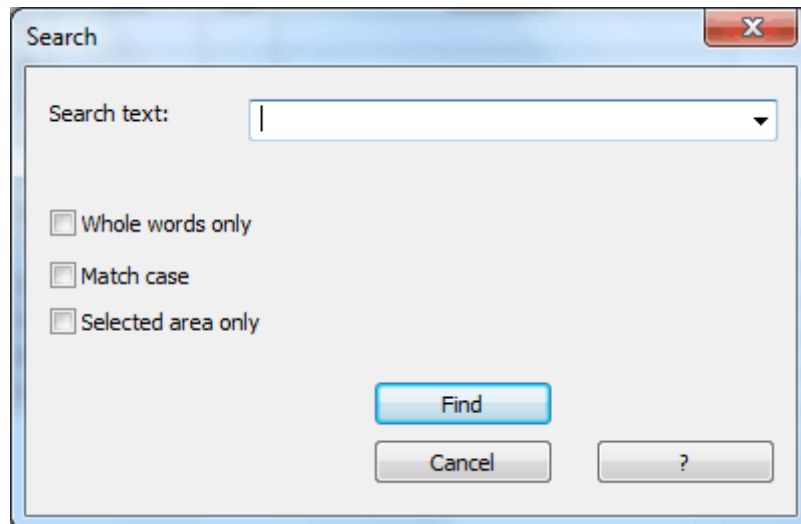
Whole words only

If this box is activated, the program will find whole words only. For example, if the word being searched is Tot, it will not find Totals.

Match case

If this box is activated, the program will make a distinction between capital letters and small letters.

Selected area only

If this box is activated, the program will only search the information in the selected area.

In order to begin the search, click on the **Find** button. The first piece of information corresponding to the request will be selected. To continue the search and find the next piece of information, select the **Search next** command from the **Data** menu, or else use the **F3** key.

3.8.2 Replace

The **Replace** command enables the user to search for information posted in the **Search text** area and replace it with text keyed into the **Replace with** area.

The text to be searched and the text to be used as a replacement should be inserted in the same format as the one displayed in the input field. For example, the amounts should be inserted without the separator for the thousands.
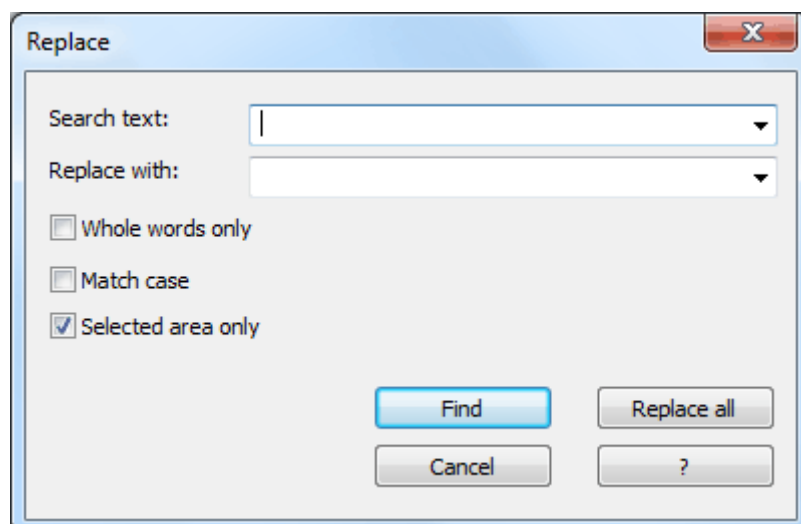
The **Whole words only, Match case and Selected area only** options work in exactly the same way as described in the paragraph 3.8.1.

Find
This key begins the search of the data one by one. If the data in search is not present, the "Text not found" message will appear.

Replace all
This key will replace the desired data throughout the whole document at once.

3.8.3 Rename

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.

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 Date menu.

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

3.8.4 Go to

Select the **Go to…** command from the **Data** menu to open a window allowing the user to move to a desired row.

*Note: when a selection table is active (for example, an account card), by using the **Go to original row** command, the program automatically takes the user to the corresponding row of the Transactions table.*

3.8.5 Extract rows

If, for example, DATE is selected as the field, **>** (greater) as the condition and 19/4/2007 as the limit of comparison, the software will copy in the Selections table the rows with a date greater than 19th April, 2007.
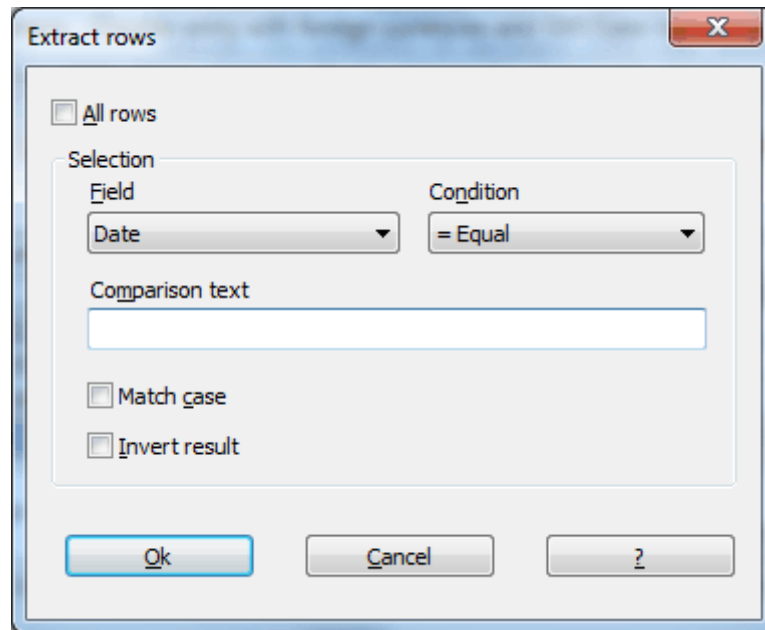
All rows

If this option is activated, all the rows in the current table will be copied to the Selections table. This command is used, for example, to sort the data using different criteria without, however, eliminating the previous order in the Transactions table.

Selection
Field

This is a list of all table fields rows can be extracted from (e.g. The Transactions table has a list that contains the names Date, Doc, AccCredit, AccDebit, Amount, etc.).

Condition

This list contains all the conditions needed in order to select the rows to extract: = equal to, < less than, > greater than, <> different, <= less or equal, >= greater or equal, contains text, does not contain the text, blank, not blank.

Comparison text

In this field, insert text to be compared to the condition. For example, the condition is (=) equal to, and the user inserts as comparison text 15.01.2007, the program will extract all entries made on January 15th 2007.
The text is a date if the field selected is a Date, a numerical value if the field is an Amount, a word if the field is a Description.

Match case

If this box is activated, the program will make a distinction between capital letters and small letters.

Invert result

If this option is activated, the program will select rows using the opposite criteria desired in the condition field. For example, if selecting, as a condition, all the rows with a date > 01/03/2007 and activating the Invert result cell, the program will extract all the rows with a date <= 01/03/2007.

3.8.6 Selections table

This is a table that serves as a temporary container where the user can copy, view, and sort rows freely, according to current needs.

To copy rows to the Selection table, it is possible to proceed in two ways:

* Open the **Data** menu and click on **Extract rows** (see previous paragraph)
* Double click on the cell containing a type of information. The user is then immediately transferred to the **Selection** table where all the rows that contain the same information can be found.

For example, if in the Date column on the Transactions table, the user double clicks on 30.01.2006, a table with the title **Selections** (Transactions) will automatically be opened and all the rows containing that date will be copied into this table.
The title of the Selections table recalls the sequence of the executed operations. It is also possible to make a selection from the Selections table itself.
In order to go back from the information on the Selections table to the information on the main table, double-click on the row number of the Selections table.

3.8.7 Sort rows

The rows on the table can be sorted according to the content of the fields. First of all, define the fields to use as a sorting key.

* Open the **Data** menu
* Select the **Sort rows** command
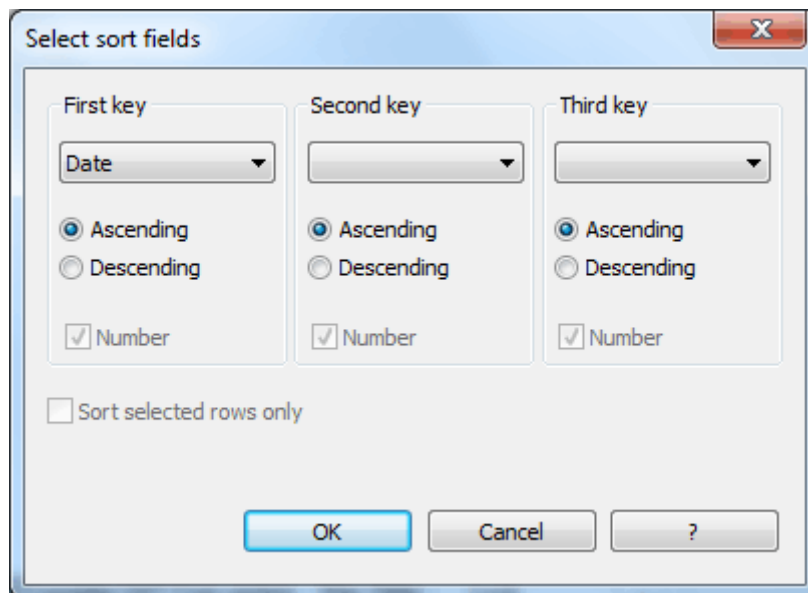
First key, Second key, Third key
There are three areas where the keys can be input and each one contains a list of field names from the current table. Choose how to sort each key. If the columns only contain numbers, then choose the Number option.

Sort selected rows only
This option is only available when rows have been pre-selected. If activated, only the selected rows will be sorted.

3.8.8 Export rows

Unlike the **Export file** commands in Excel Xml, Html or Xml format that export the whole file, the **Export rows** command only exports the active table rows.

3.8.9 Export rows in MS Excel

The **Export rows in MS Excel** command (in the **Data** menu) allows the user to export data from the current table in the MS Excel Xml format.
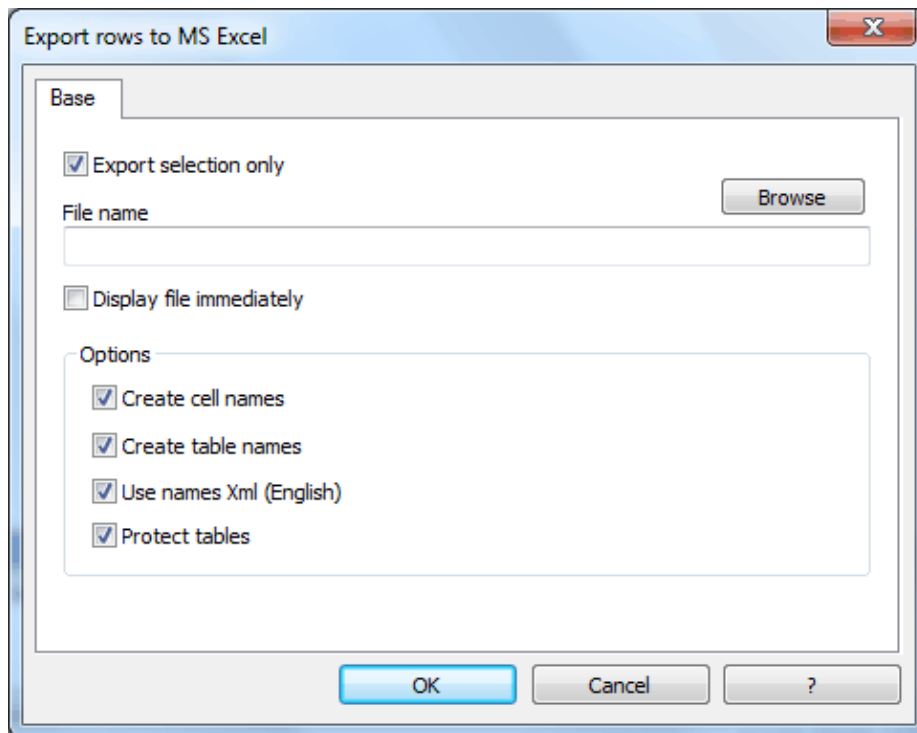
Export selection only
This function is automatically activated when rows to be exported have been selected in a table.

For a description of this window, please refer to the Export file in MS Excel (para. 3.5.9).

3.8.10 Export rows in Html

The user can export data from the current table in Html format. This format also exports any graphic characteristics so that the file can be easily recovered with a browser. The export takes place in the form of a table. The width of the export columns is based on the width of the columns as they appear in the active table.

Base tab

For a description of the Base tab, please refer to the one given for the **Export file in Html** command (para. 3.5.10).

Html Options tab

For a description of the Options tab, please refer to the one given for the **Export file in Html** command (para. 3.5.10).

3.8.11 Export rows in Pdf

The **Export rows in Pdf** command of the **Data** menu allows the user to export the data of the current table in Pdf format.
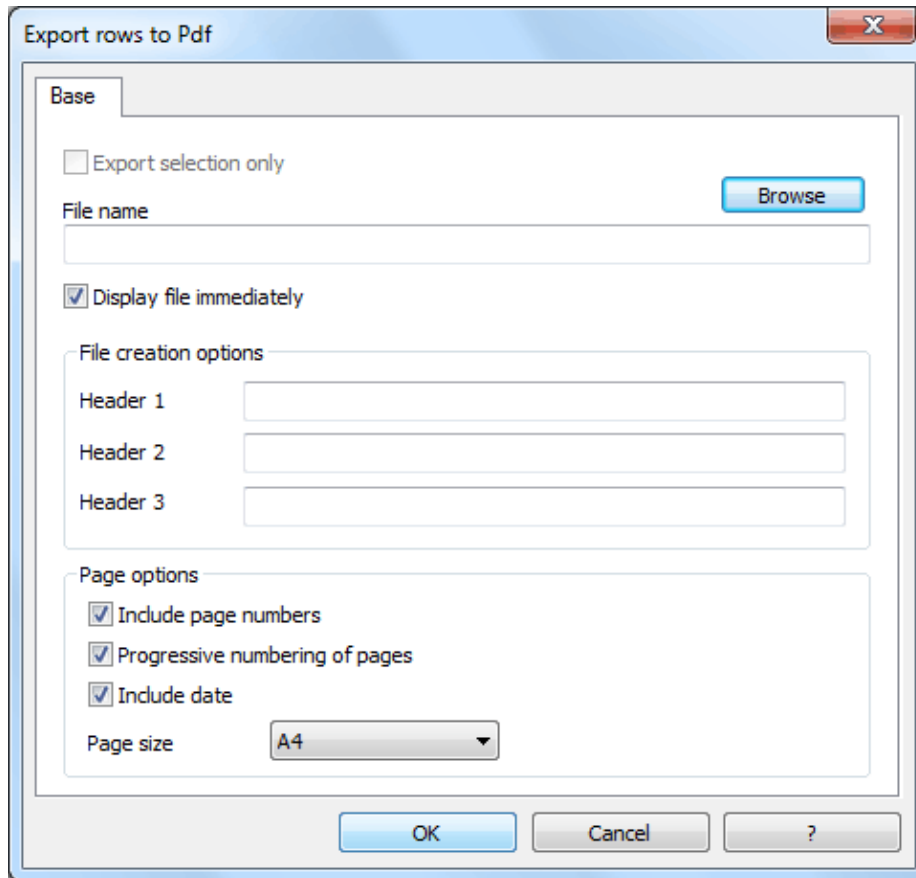
The section is the same as the one of the "Export file in Pdf" command, described in point 3.5.12.

3.8.12 Export rows in Xml

The user can export data from the current table in Xml format, which is an international standard for data sharing. This format exports the accounting data of the table so that they can be easily recovered with a database.

Base Tab
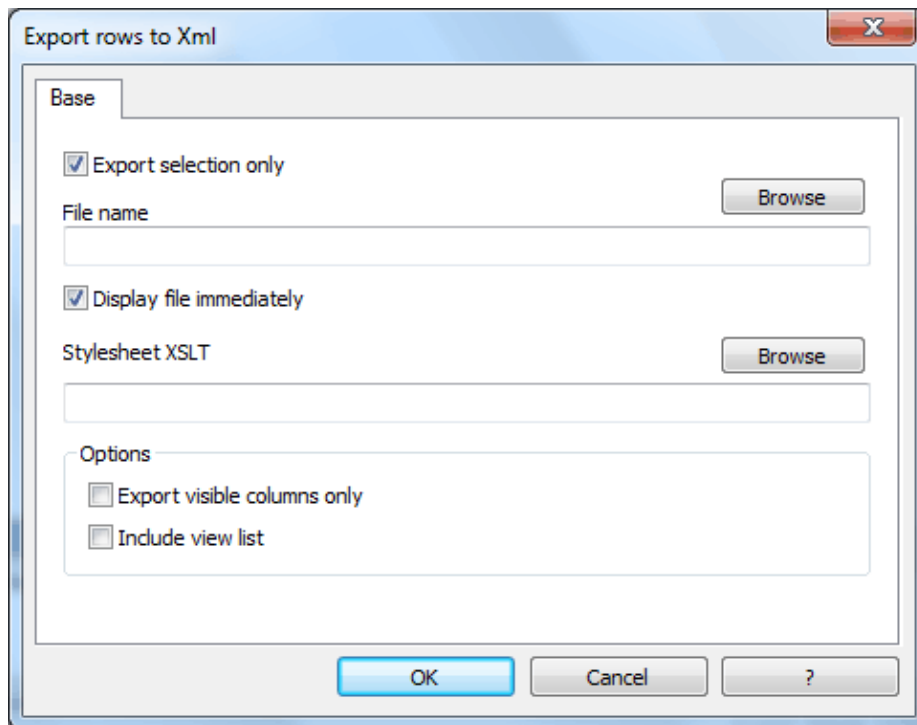
Export selection only
This function is automatically activated when rows to be exported have been previously selected in a table.

For a description of this window, please refer to the one given for the **Export file in Xml** command – Base tab (para. 3.5.11).

3.8.13 Export rows in txt
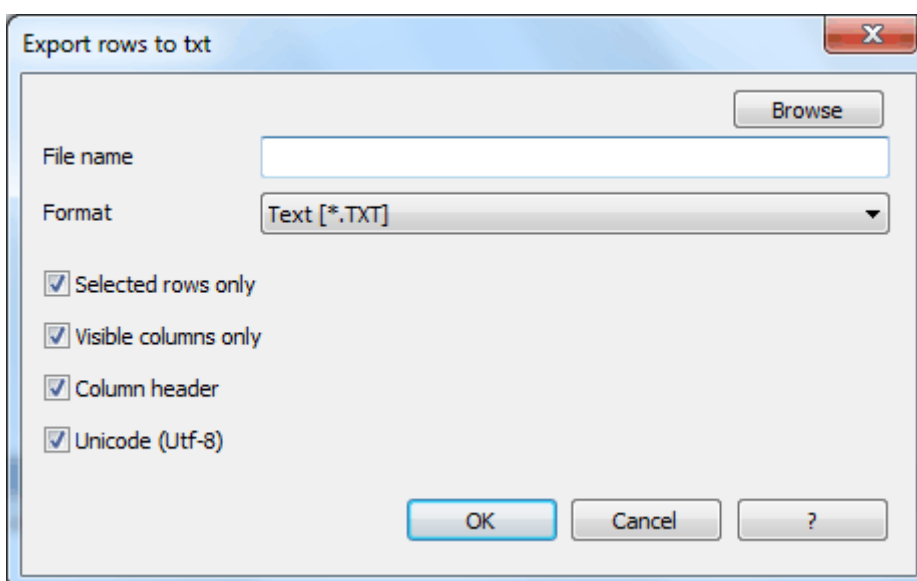
Unicode (Utf-8)
By activating this box, all data will be exported in a format readable by Unicode programs.

3.8.14 Using copy/paste

Using the **Copy/Paste** commands, the user can export some areas or an entire table to other applications. The data is copied onto the clipboard, either in text or in Html format.

3.8.15 Import rows

The user can import data from other programs into the tables as long as they can be transformed into one of the formats listed in the **Format** area.
Using the **Browse** button, select the file from which to extract the data. By clicking on the **OK** button, confirm the options selected.
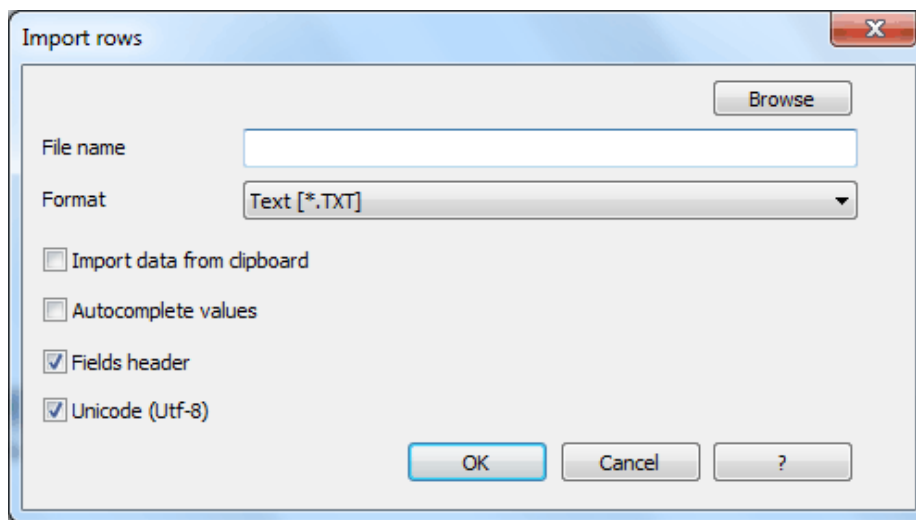
File name
In this section, input the name of an existing file.

Format
This area contains the list of formats with which it is possible to import the data to the table.
These include: ASCII format, Text, CSV.

Import data from clipboard
By selecting this box, the user can import data from the Windows clipboard.

Autocomplete values
It is advisable to select this function when it is necessary to import rows from a less complex accounting file into a more complex one. In this case, in the imported rows, some columns will stay blank. By selecting this function, the program will automatically complete the missing values with those from the current accounting.
Fields header
By selecting this box, not only data, but field headers will be included in the import.

Unicode (Utf-8)
By selecting this box, all the data will be imported in a format readable by Unicode programs.

3.8.16 DDE connection

Using the DDE connection, it is possible to set a connection between one cell on a table and, for example, an Excel spreadsheet.

The user can even create macros and programs to pick up data from the accounting file.

Note: the DDE connection offers substantial possibilities. Full documentation and up-to-date examples can be found on the www.banana.ch website.

3.8.17 Set up fields

The tables can be altered. Fields can be added, headers can be changed, and column sizes and the order in which they are shown can be altered.
In the dialog window that pops up pressing the **Set up fields** command from the **Data** menu, the fields from the current table are listed with the keys to edit their attributes alongside. The title of the window carries the name of the view being edited.
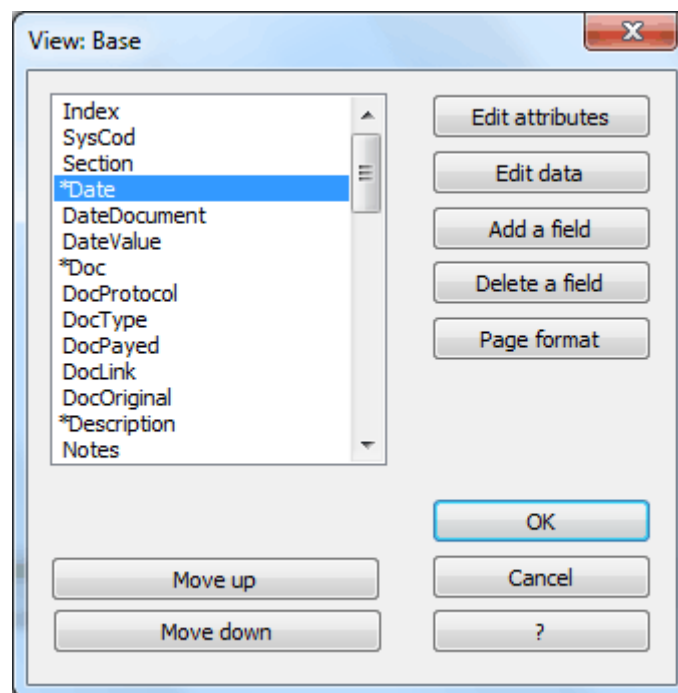
The fields are listed in the order in which they appear on the table being used. The visible fields are marked with an asterisk.
The buttons beneath the field area serve to alter the order in which they appear. If, for example, on the Accounts table the user wants the Budget field to be the first column, just select the field and click on the **Move up** button until the field name reaches the top of the list.
The **Move down** button works in the opposite way, making the field names fall towards the bottom of the list.

Edit attributes
This function opens a window where the user can input attributes to alter the protection, the visibility, the field header, the width of a column, and align the text.

Edit data
This function is used to alter the data of the fields input by the user, such as the type, size, maximum and minimum values. The system fields created by the program cannot be altered.

Add a field
This button adds new fields (columns) to the current table.

Delete a field
This function is used to delete a field (column) from the list. A system field, however, cannot be deleted.

Page format
This button is used to edit the format of the page.

Note: each ***View*** *has its own page format.*

Move up
This button allows the user to move the selected field towards the left of the table.

Move up
This button allows the user to move the selected field towards the right of the table.

Note: for the Cash book and Simple accounting, the field list varies
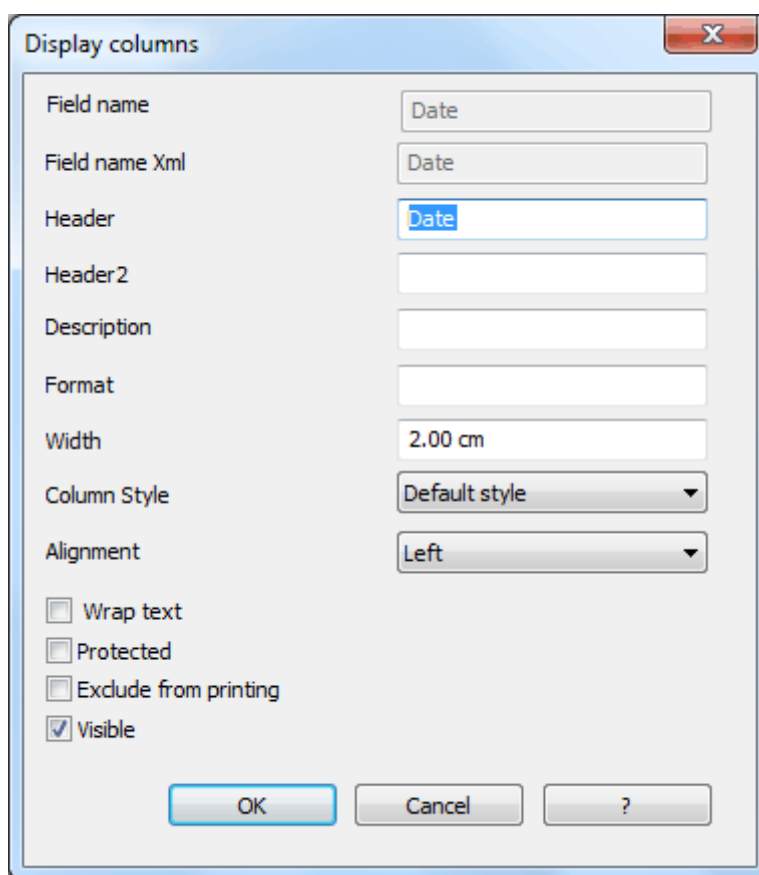
3.8.18 Edit attributes

Each field has its own attributes for each individual View. The editing of an attribute is valid for only one View. In order to alter an attribute for all the views, repeat the operation in each View.

To change the field attributes:

- Open the **Data** menu
- Select the **Set up fields** command
- Click on the **Edit attributes** button

The characteristics of the columns that can be edited are explained below, as well as the options and the buttons:

Field name
This is the name of the active field and it is automatically inserted by the program. It cannot be modified.

Field name Xml
This is the name of the active field in the Xml format and it is automatically inserted by the program. It cannot be modified.

Header
This is the header for the column.

Header 2
This header is used by the program for only a few fields (e.g. Amount column).

Description
This is the description of the field.

Format
This is the format to show numbers, date and time (para. 3.8.19).

Width
This section defines the horizontal size of the column.

Column Style
This is a drop-down menu that indicates the style to be used (Format, menu, para. 3.9). This style has priority over the style of the row.

Alignment
The user can choose whether to align the text right, left or center in this drop-down menu.

Wrap text
This option allows the user to view the input text on more than one line.

Protected
This option allows the user to protect the entire column so that no data can be input or edited.

Exclude from printing
When this option is activated, the field will be excluded from printing.

Visible
This option allows the user to make column visible.

3.8.19 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.

Format text	Description
:link:	Insert and print a link. The text is interpreted as path to a document.
:symbol:	If :link: is set, instead of the full text a symbol representing a shortcut is printed.

:file:	Print only the name of the path. The text is interpreted as path to a document.
:n:	Print only the firsts n characters.
:-n:	Print only the last n characters.
:ellipsis:	If :n: or :-n: are set and the text is cutted, an ellipsis "…" is inserted at the cut place.

It is possible to combine the above formats.

	Examples with "C:\Documents\card.pdf"
:link:	C:\Documents\card.pdf
:link:symbol:	>>
:file:	card.pdf
:-14:	ments\card.pdf
:-14:ellipsis:	…ts\card.pdf
:link:file:6:ellipsis:	car…
	(a link is showed with an underline)

3.8.20 Edit data

It is possible to edit field data previously inserted by the user (system fields cannot be edited):

- Open the **Data** menu
- Select the **Set up fields** command
- Click on the **Edit Data** button.

Field name

The program automatically inserts the name of the added field.

Field name Xml

This is the field name for Xml format.

Data type

The user can choose from the following types of default data: Text, Number, Amount, Date, Time, True/False.

Max and Min length

These are the maximum and minimum field lengths.

Max and Min value

The user can insert maximum and minimum values here (numbers and letters).

Decimal points

The user can define the number of decimal points for the field here.

All caps

By activating this option, the field data will all be converted into capital letters.

3.8.21 Add a field

Click on the **Add a field** button in the **View** window, (Data menu, Set up fields command) to insert the desired characteristics for a new field added to a table. The descriptions for the fields are the same as given in para. 3.8.20.

3.8.22 Delete a field

Use this command to delete a field created by the user.
System fields used by the software cannot be deleted.

3.8.23 Page format

This command activates the Page Setup window, already covered in para. 3.5.14.

3.8.24 Select field view

Using the **Select field view** command from the **Data** menu, a window appears where all the views present in the active table are listed, with the view currently in use highlighted.
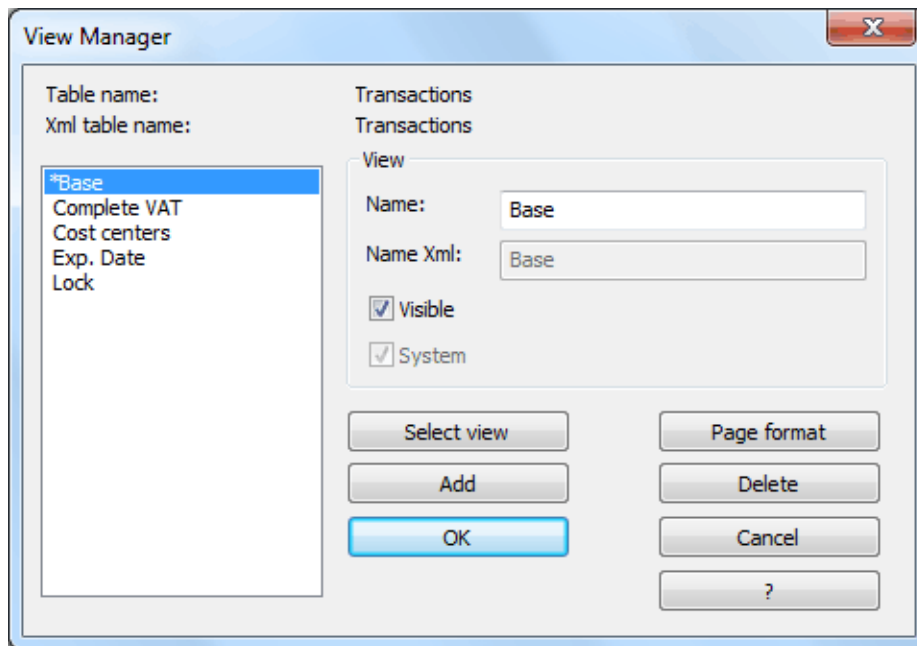
Visible
Activate this option to make a view visible in the bar at the bottom of the screen.

System
When this box is selected, it means that the view is a system view created by the program and that it cannot be eliminated.

Select view
Click on this button to select a View from the list. The active view is marked with an asterisk.

Add
To add a view to the list, click on this button and specify its name. Once it has been added the user can alter the field attributes.

Page format
This button opens a window that allows the user to edit the format of the page linked to the view.

Delete
This button deletes a view from the list. System views cannot be eliminated.

3.9 Format Menu

Format | Tools   Account1   Account2
✓   Default style
    8 points
    10 points
    12 points
    14 points

    12 points bold
    14 points bold

    Bold
    Italic

    Set default style

    Calculate row height
    Calculate all row heights

    Page break
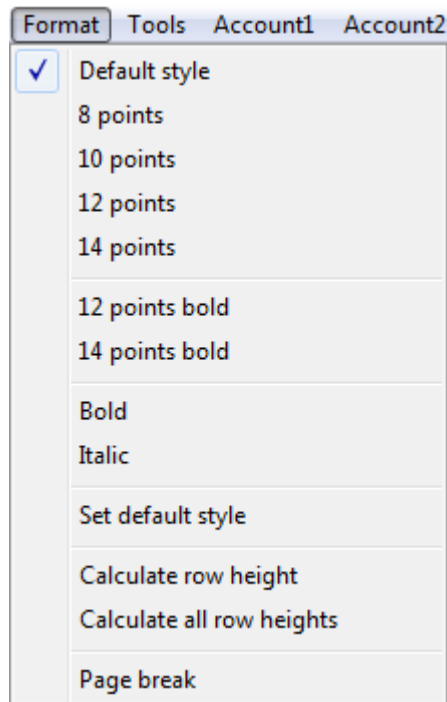
The commands from this menu allow the user to choose the desired style for one or more rows at the same time:

- Highlight the desired row(s) to be changed
- Select the desired style from the **Format** menu

3.9.1 Default style

There is a default style for the whole file. When a new row is added, the default style is used.

3.9.2 Set default style

To change the default style:

- Attribute the desired style to a row
- Select the **Set default style** command from the **Format** menu

All the rows with the original default style will then be shown in the new default style.

3.9.3 Calculate row height

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.
Activate this function on condition that, in the field attributes (Data menu, Set up fields command – Edit attributes button), the **Wrap text** option has been selected.

3.9.4 Calculate all row heights

This command operates in the same way as the previous command except that it works on all the rows in a table instead of only one.

3.9.5 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
- Select the **Page break** command again

3.10 Tools Menu
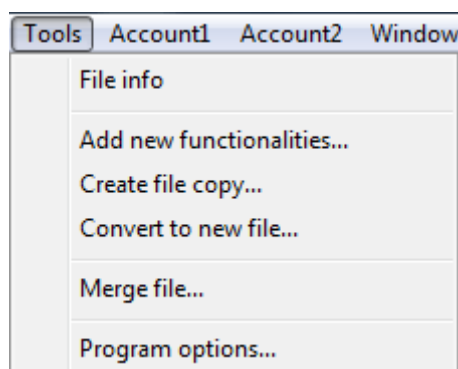
3.10.1 File Info

When the **File Info** command is selected, a table with all the statistical and informative data related to the file appears. It has complete information on the number of rows, errors, and warnings.
Included in this data are the control numbers (Hash) which allow the user to verify whether the accounting has been altered in any way at all.
The statistics have been created mainly to simplify the auditor's task of rechecking the accounting.

3.10.2 Add new functionalities

This command allows the user the insert the Address view in the Accounts table, in which the addresses of clients, suppliers and members can be created.

3.10.3 Create file copy

This command creates a copy of the file with the possibility to select the indicated options in the window that appears:
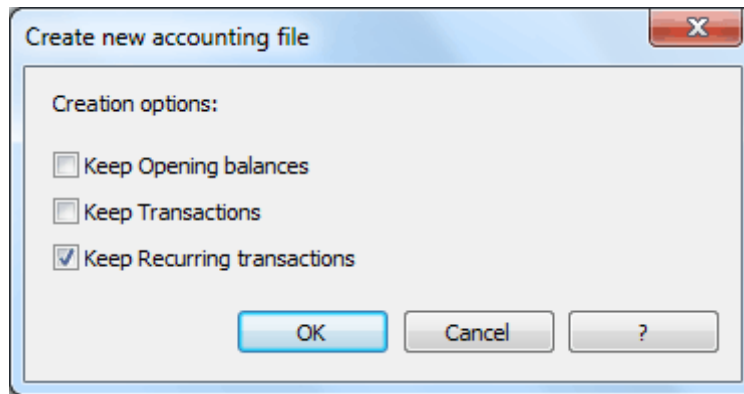
3.10.4 Convert to new file

This command converts an existing file with established settings to another with different characteristics. In the case of converting a file with more options into one that has fewer options, a part of the data will be lost during conversion. If, for example, an accounting file with VAT/Sales tax is converted into an accounting file without VAT/Sales tax, during conversion all data in the VAT columns will be lost.

3.10.5 Merge file

The user can merge files that belong to the same group. To merge the data of two different files, proceed as follows:

- Open the file which will contain the data of both files
- Select the **Merge File** command from the **Tools** menu
- Select the path and the name of the file to be merged
- Confirm the merge operation
- If the files are not the same, even though they belong to the same group, (for example, accounting with VAT/Sales tax and accounting without VAT/Sales tax), a message will appear advising the probable loss of data.

3.10.6 Program options

In the Program options window, several technical options are possible for the accounting file.
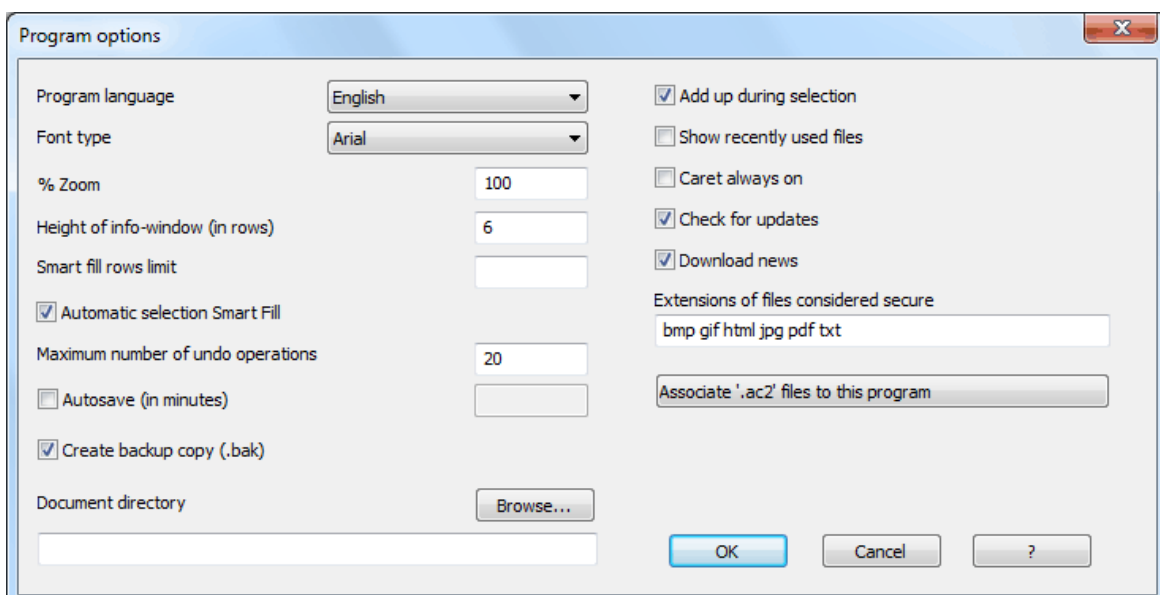
Program language
The Program Language is the language used by the program. Use this drop-down menu to select a language if the user wants to use a language different from the default or if the default is not available.

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.

Automatic selection smart fill
If this option is activated, the program automatically selects the first text suggestion that is being found in the drop-down list. .

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.

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.

3.11 Cash1/Simple1/Account1 Menu

The **Cash1**, **Simple1**, and **Account1** menus are the menus responsible for the main accounting operations. Below only the commands in common to all three types will be dealt with.

3.11.1 Account/Category cards

The account card gives a complete list of the accounting transactions for an account listed on the Chart of accounts.

There are two ways to open an account or a category card:

- Double click on a cell containing an account number or a category number.

- Select the **Account/Category Cards** command (Cash book and Simple accounting) or **Account Cards** command (Double-entry Accounting) from the **Cash1, Simple1** or **Account1** menu, respectively.

3.11.2 Account/Category cards characteristics

Account card attributes
On the account card, the title bar gives the account number and the account description. Just like all the other tables, the account card table also has views that can be edited (see the **Set up fields** and **Select field view** commands, para**.** 3.8.17 and 3.8.24).

Always recalculate the account card
The account card table is temporary and it is calculated when the command is given to do so. If transactions are altered or added, they are not automatically updated on the account card – the user needs to select the Account Cards command again.

Go back to the transaction row
From the account card, double-click on the row number to go back to the original line on the Transactions table.

The Account/Category card window has four distinct tabs: Account/Category, Period, Options and Sort Fields.

Accounts/Categories tab
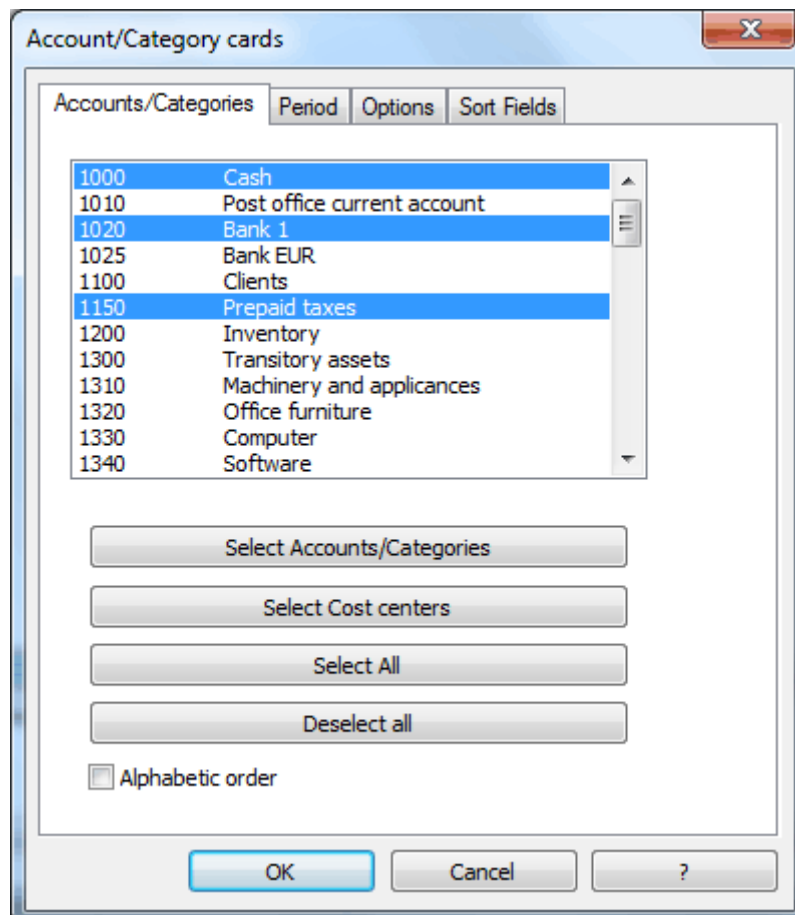
Select Accounts/Categories
If the user clicks on this button, all the accounts or the categories are automatically selected, excluding Cost centers.

Select Cost centers
If the user clicks on this button, only the Cost center accounts are automatically selected.

Select All
If the user clicks on this button, everything is automatically selected.

Deselect all
If the user clicks on this button, all previous selections are cancelled.

Alphabetic sequence
By activating this option, the accounts/categories are displayed in alphabetical order.

Period tab

All
All the transactions will be included on the account card if this option is activated.
Period selected
Only transactions for a specified period will be included if this option is activated.

Start date (inclusive)
Insert the start date of the period.

End date (inclusive)
Insert the end date of the period.

Options tab
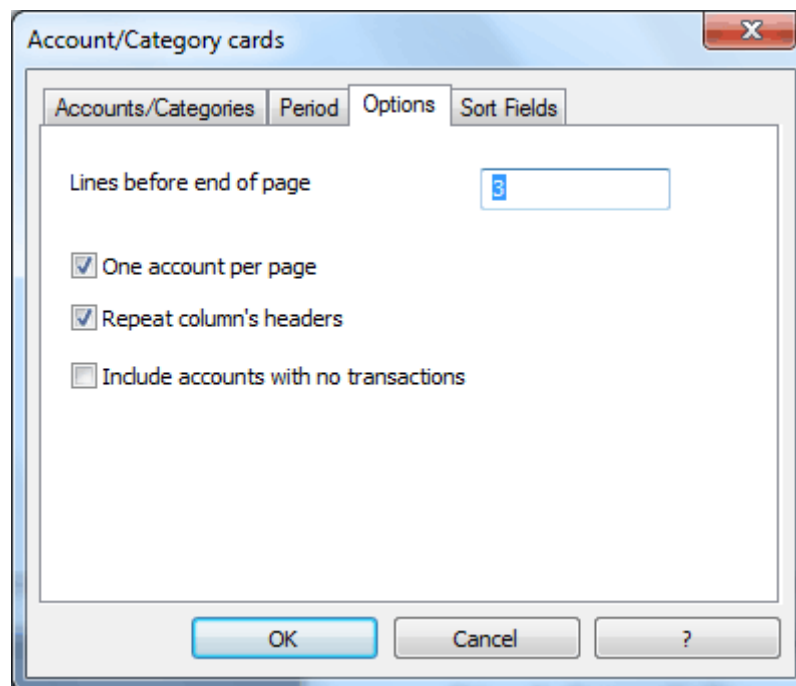
Lines before end of page
This function was created in order to avoid printing an account partially on one page and partially on the following. If the account card to be printed doesn't have at least a number of lines correspondent to the number input in this field, printing the whole card will be moved to the next page.

One account per page
By activating this function, each card will be printed on a separate page (even those with few transactions).

Repeat column's headers
By activating this function, the column headers will be repeated for each account, within the page.

Include accounts with no transactions
By activating this function, cards without transactions will be printed as well.

Sort Fields tab
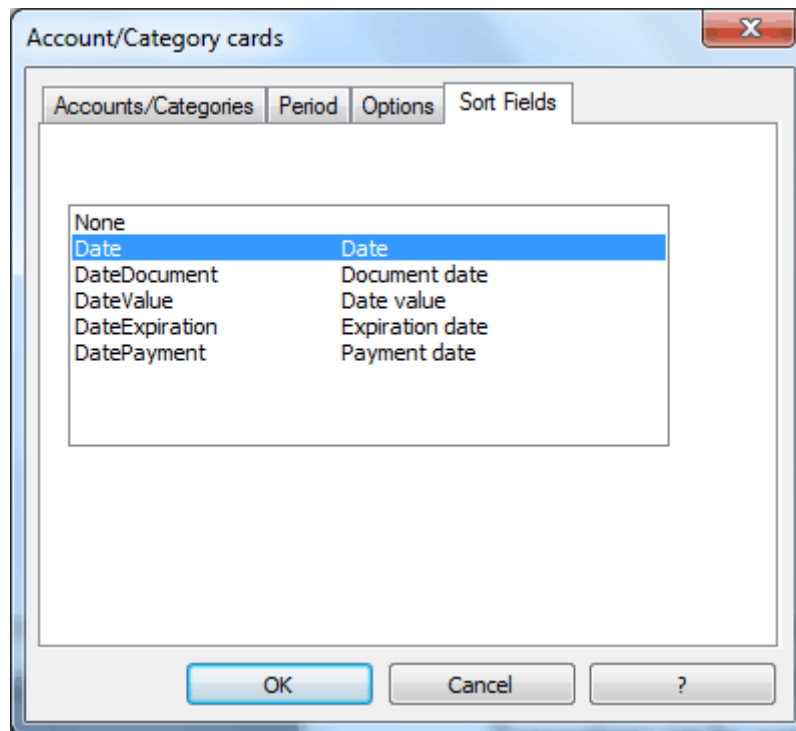
Transactions can be sorted according to different date criteria. If no criterion is specified, the exact order that exists for the transactions will be maintained.
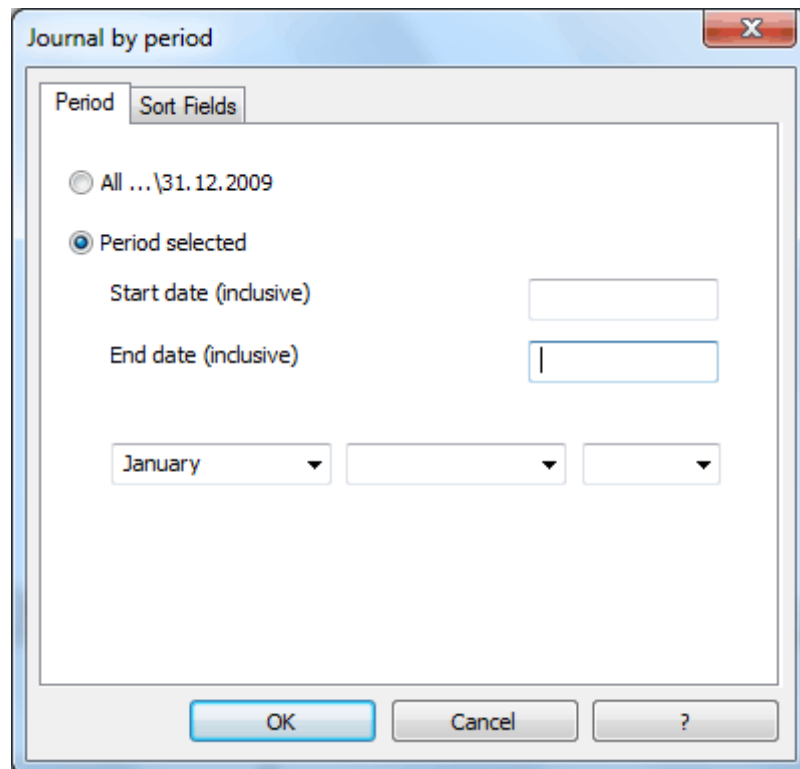
*Note: to print the account cards: once all the parameters have been inserted, the account cards can be viewed on the screen by pressing "OK". Proceed with the **Print** command in the File menu to launch the printing of the account cards.*

3.11.3 Journal by period

This option allows the user to print the journals for a specified period of time.

Period tab

By activating the **All** option it is possibile to print the whole period. By choosing the **Period selected** option, and by selecting a period (month, quarter, semestre or year), the program will automatically insert the correspondent dates.

Sort Fields tab

This tab allows the user to select the order in which to list transactions.

3.11.4 Recalculate balance and totals/Recalculate group totals (F9)

When an entry is added or edited, the program executes automatically the **Recalculate balance and totals/ Recalculate group totals** command which updates:
- o   the group totals of the Accounts and Categories table
- o   the Balance column of the Transactions table (Cash book)
- o   the exchange rate differences (Multi-currency accounting)
- o   the Calculated balance column (Multi-currency accounting)

If there are errors on the Categories table or on the Chart of Accounts (e.g.: group not found, infinite recurrence), error messages will be shown.

Error: group not found
A group not previously defined has been inserted in the Gr column. Find more information about groupings in para. 3.4.

Error: infinite recurrence
A group has been totaled in a group at a lower level. Find more information about groupings in para. 3.4.

If, in the **Options** tab of the **File and accounting properties**, the **Recalculate totals manually (F9)** option is activated, the recalculation operation has to be executed manually by means of the **Recalculate balance and totals/ Recalculate group totals** command.

*Note: if the **Recalculate balance and totals/ Recalculate group totals command** is automatically executed, error messages will not be shown, but errors will only be indicated in the information window in the lower part of the screen.*

For more detailed information about the structure of the Categories table or the Chart of Accounts, see the individual chapters dedicated to the Cash book (chapter 4), Simple accounting (chapter 5) and Double-entry Accounting (chapter 6).

3.11.5 Recheck accounting (Shift + F9)

By selecting the **Recheck Accounting** command from the **Cash1** (Cash book), **Simple1** (Simple accounting) or **Account1** (Double-entry) menus, or simply by hitting the **Shift+F9** keys on the keyboard, all accounting will be rechecked and recalculated to ensure there are no errors or omissions. The program sets the totals at zero, recalculates and verifies the accounting, entry by entry, just as though the whole thing were to be rewritten. It even recalculates the VAT/Sales tax percentages (except for locked transactions). If there are many errors, click on the **Don't warn** option. This way the messages will be saved in a message window and can be seen afterwards.

3.11.6 Search for transaction differences

The program always updates the total of all the Income/Expenses transactions (Cash book and Simple accounting) or Debit/Credit transactions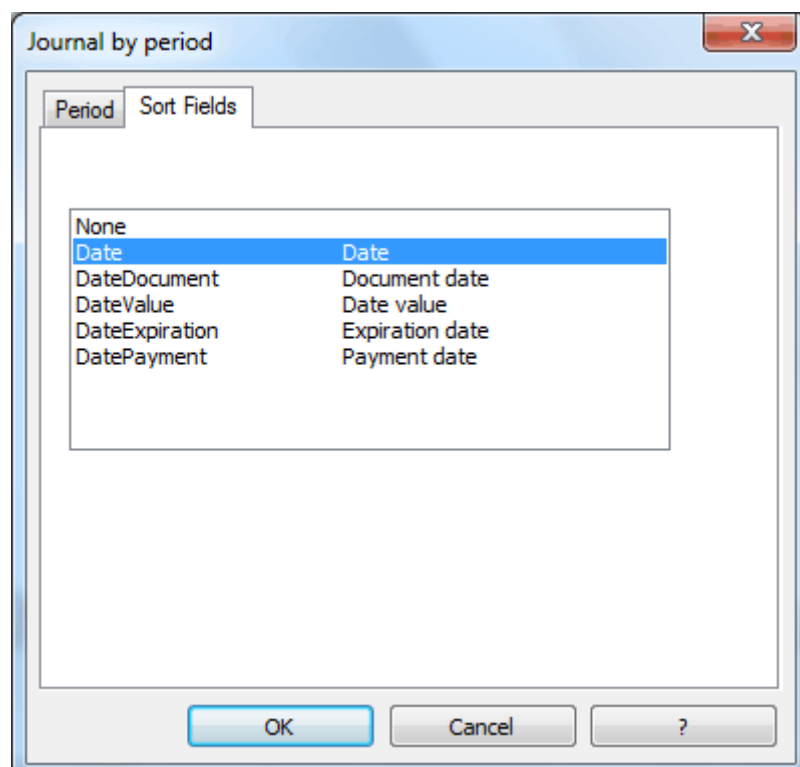 (Double-entry Accounting) and signals any possible differences, usually due to incomplete transactions. The **Search for transaction differences** command finds the first entry in which the Income/Expenses transactions totals or the Debit/Credit transactions totals no longer match. As a precaution, whenever it is difficult to find the precise incorrect transaction, it is advisable to use the **Recheck accounting** command (Cash1/Simple1/Account1 menu, or Shift+F9 keys).

3.11.7 Enhanced statement

Banana Accounting offers a schematic statement of the estate situation and the operating result of income and expenses using the **Enhanced statement** command from the **Cash1** and **Simple1** menus.

Note: *in the Double-Entry Accounting the **Enhanced Statement** command is replaced by the **Enhanced Balance Sheet** (paragraph 6.8.4). Furthermore, there is a supplementary command "**Balance Sheet by groups**" (paragraph 6.8.5) which is not available in the Cash book and the Simple Accounting.*

Base tab

Page header
Rows 1-4
In these Rows, the user can freely define the Statement headers.

Column header
Initial date
Insert the initial date of the accounting.

Final date
Insert the final date of the accounting.

Previous year
Insert the final date of the previous accounting year.

Print pages
Activate any of the following boxes to define different options that will appear in the statement printout:

Accounts
Checking this box the accounts will be printed.

Initial page
Checking this box an initial page with the file headers will be printed.

Categories
Checking this box the categories will be printed.

End of page after Accounts
Checking this box the accounts and the categories will be printed on two different pages.

Include in printout
Check the different cells to decide which data should be included in the printout.

Print, Preview, Cancel
With these commands, one has access to the page setup, to the preview, one can cancel or launch the printing.
Specifically, with the print button, it possible to save the document in several formats, by exporting the file in **Pdf**, **Html**, **MS Excel** and **Copy to Clipboard.**

Period / Style / Margins / Texts / Favorites tab
These sections are the same as those of the Enhanced Balance Sheet (paragraph 6.8.4).

3.11.8 Accounting reports

By clicking on this command, the amounts of the accounts can be viewed according to a certain grouping scheme, for a determined period or by subdivision.

Report tab
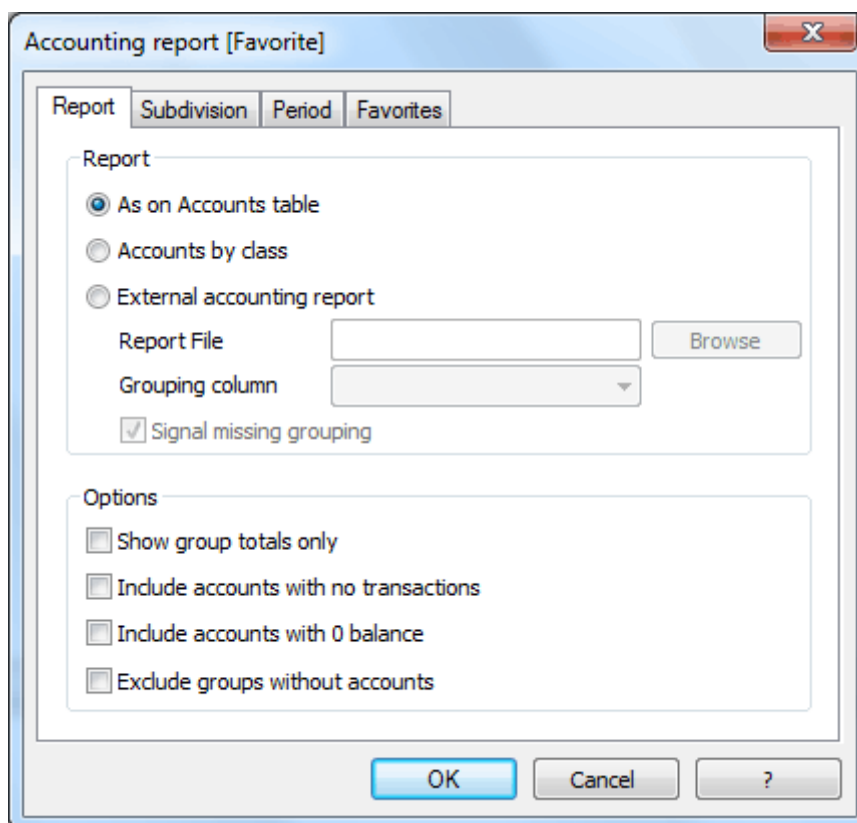
Report
Here the desired grouping scheme can be selected:

- As on Accounts table
- Accounts by class
- External accounting report. Consult the following web page:
  http://www.banana.ch/cms/en/accounting_report.

Options
Here the accounts, to be included or excluded, can be selected:

- Show group totals only
- Include accounts with no transactions
- Include accounts with 0 balance
- Exclude groups without accounts

How to obtain reports, consult paragraph 6.8.6.
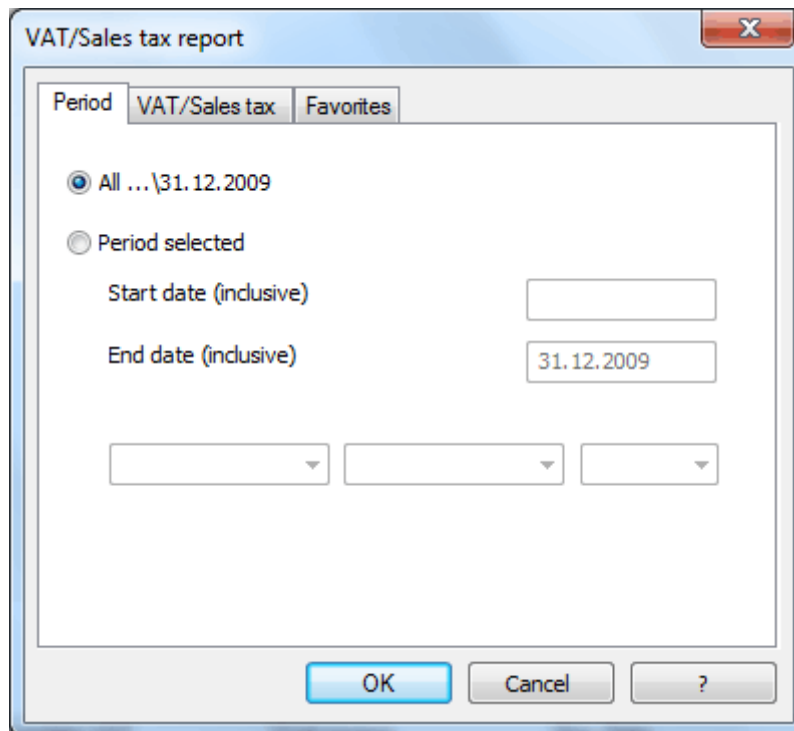
The **Subdivision** tab is equal to the one of the **Enhanced balance sheet by groups**, described in paragraph 6.8.5, while the **Period** and **Favorites** tabs are equal to the ones of the Enhanced balance sheet, described in paragraph 6.8.4.

3.11.9 VAT/Sales tax Report

The **VAT/Sales tax Report** command creates a summary of the VAT/Sales tax transactions and groups the totals on the basis of the options selected. The data has to be manually carried over to the VAT/Sales tax Report that needs to be completed periodically.

Using the **VAT/Sales tax Report** command (Cash1, Simple1 and Account1 menus), a window is opened that gives various options:

Period tab

If the user selects **All,** a VAT/Sales tax summary will be compiled for the entire accounting period; activate **Period selected** to process just the determined period by inputting the start and end dates desired.

If the "1. Quarter...., 1. Semester...., Year" option is selected, the program automatically inserts the initial and final date of the chosen period.

VAT/Sales tax Tab

Include transactions
By activating this cell, all the transactions with VAT/Sales tax will be shown.

Include totals by Account
Activate this cell to show the totals relating to VAT/Sales tax transactions for each account.

Include totals by Code
By activating this cell, the VAT/Sales tax summary will include the totals for each code.
Include totals by Percentage
Select this option to get the totals for each VAT/Sales tax by percentage.

Include unused codes
By activating this option, also the unused codes of the VAT Codes table will be listed.

Use own (Group, Gr) grouping scheme
Activate this option to have the transactions grouped on the basis of Group or Gr (purchases and sales). If this is not done, the groups and recoverable totals will be created automatically.

Sort transactions by
By activating this cell, the transactions are sorted on the basis of a preselected option (Date, Doc., Description, etc….).

Partial report
By specifying a code or a group in this field, and by activating the necessary options, the software calculates the total of the operations with VAT/Sales tax included only for the code or group specified.

Favorites Tab

Since this tab is present in several commands, we refer to paragraph 6.8.4 for its description.

3.11.10 VAT Report table

Operations subject to sales tax are totaled on the **VAT Report** table.
This table is nothing less than an extract from the Transactions table where the columns specific to VAT/Sales tax totals are shown.

	Accounts		Transactions		Totals		VAT codes			VAT report			
	Date	Doc	Description	VAT Code	%VAT	%Eff.	Taxable Basic Currency	%NonDed.	VAT Acc Basic Currency	Recoverable	Due	Balance
1												
2			Percentage total:0.0%									
3			Percentage total:5.00%									
4	01.01.2009	1	Sales	S10	-10.00	-10.00	42'272.73		-4'227.27		4'227.27	-4'227.27
5	07.03.2009	9	Sales	S10	-10.00	-10.00	20'545.45		-2'054.55		2'054.55	-6'281.82
6			Total code: S10 Sales at 10%				62'818.18		-6'281.82		6'281.82	-6'281.82
7			Percentage total:10.00%				62'818.18		-6'281.82		6'281.82	-6'281.82
8			**Total due:**				**62'818.18**		**-6'281.82**		**6'281.82**	**-6'281.82**
9												
10			Percentage total:5.00%									
11	03.02.2009	2	Purchases	P10	10.00	10.00	24'454.55		2'445.45	2'445.45		2'445.45
12	07.02.2009	4	Publicity	P10	10.00	10.00	3'363.64		336.36	336.36		2'781.81
13	06.03.2009	6	Consulting fees	P10	10.00	10.00	4'545.45		454.55	454.55		3'236.36
14			Total code: P10 Purchase goods at 10%				32'363.64		3'236.36	3'236.36		3'236.36
15			Percentage total:10.00%				32'363.64		3'236.36	3'236.36		3'236.36
16			Percentage total:100.00%									
17			**Total recoverable:**				**32'363.64**		**3'236.36**	**3'236.36**		**3'236.36**
18												
19			*Overall total (Recoverable - Due):*				**95'181.82**		**-3'045.46**	**3'236.36**	**6'281.82**	**-3'045.46**

Description
This column gives a detailed description for each code.

Taxable
This column shows the amount on which the sales tax is calculated.

Recoverable
This column shows the VAT/Sales tax amount that can be recovered.

Due
This column shows the VAT/Sales tax amount due to tax authorities.

Balance
This column contains the sum of the amounts for each by code and by group.

Note: to show the VAT ID number column on the VAT/Sales tax report, consult the chapter on VAT/Sales tax (para. 3.16).

3.11.11 Import to accounting

There are various possibilities for importing data into the accounting file.

Import transactions
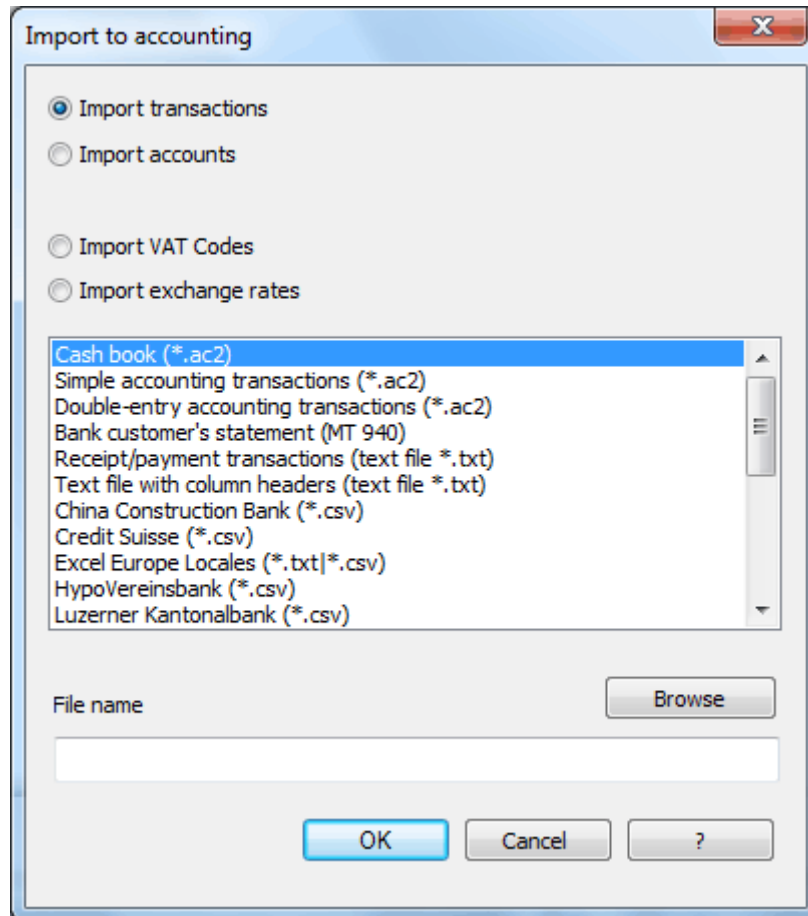
This option imports the transactions from various types of file, either from Simple accounting, Double-entry accounting or Cash book, in *.ac2 (Banana files extension) or *.txt format (text format). The user can also import a summary from the bank in MT 940 format (standard format), the receipt/payment transactions in a *.txt format, and text files with column headers.

Browse
Click on this button to indicate the name of the file the data will be imported from.

Import accounts
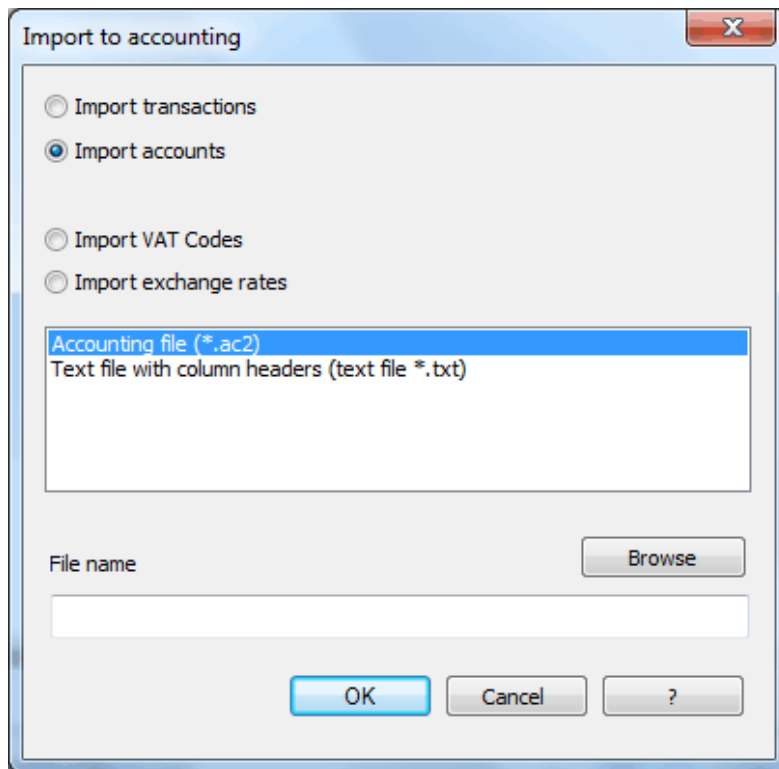
This option imports accounts from a Double-entry or Simple accounting file (*.ac2) or a text file (*.txt), automatically integrating them on the current Chart of Accounts.

Import VAT Codes
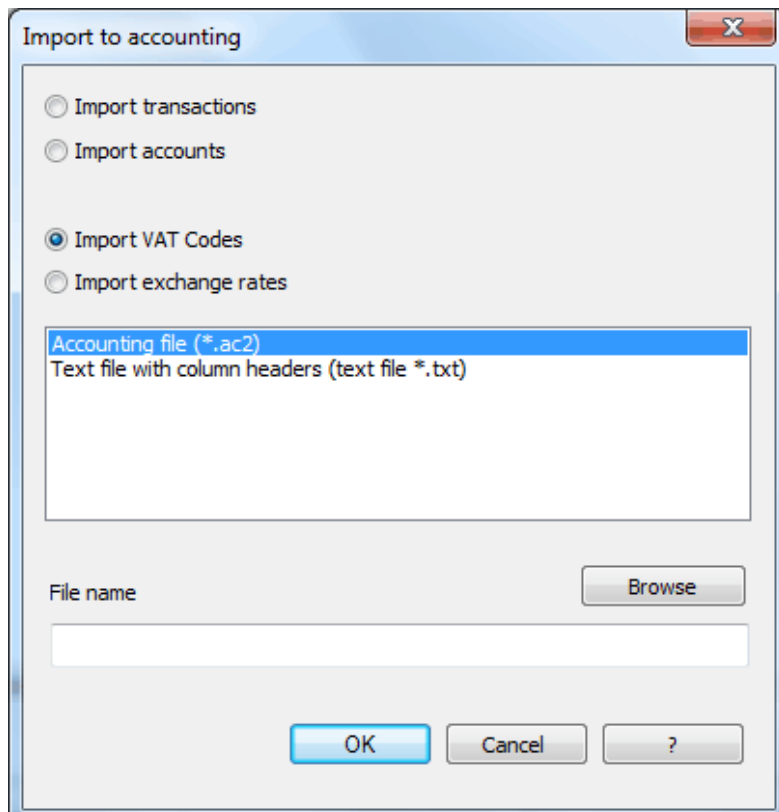
This function is only available in the accounting with VAT and allows the user to import VAT codes from an .ac2 file or from a text file with column headers.

Import exchange rates
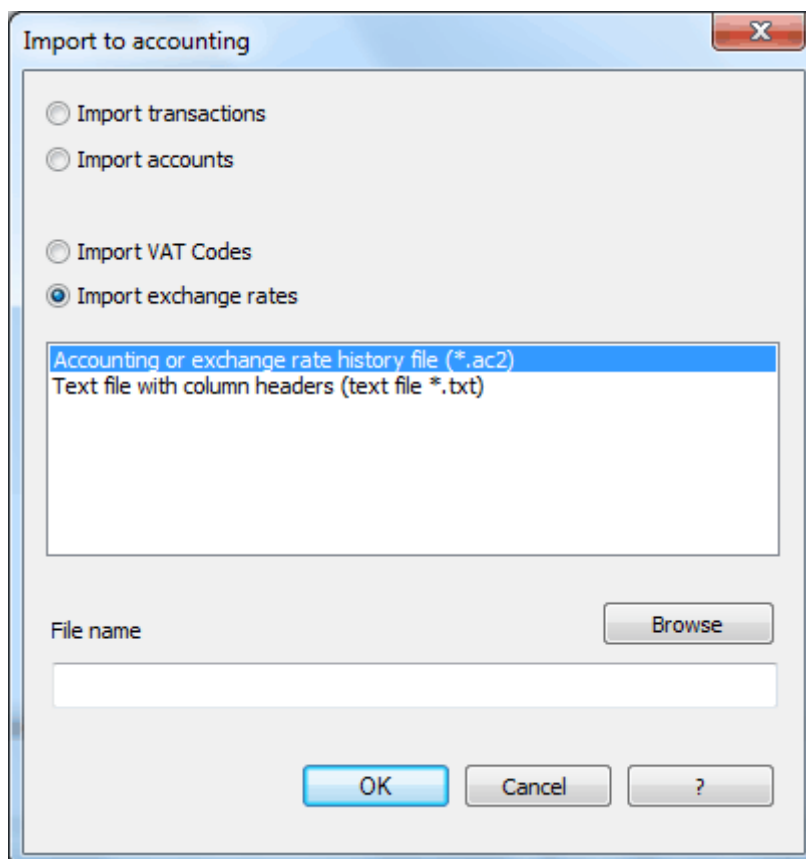
This option is only present in Double-entry accounting with multi-currencies. It lets the user import the exchange rates from the Exchange rate table of another file or from an Exchange rate history file (*.ac2 format) or to import a text file with the column heading.

Note: Exchange rate history files only show the Foreign exchange rate table and keep a record of past exchange rates.

3.11.12 Import Cash book

Sometimes the cash account is managed apart from the accounting and the transfer of the transactions from the cash book, grouped by category, executed in the accounting from time to time.
Before starting to import data, it is necessary to set the Cash book file in the proper way: the codes on the Categories table must be equal to the accounts or categories in the Double-entry accounting or Simple accounting, or else it is necessary to view the "Category2" column and enter accounts or the categories codes to which the income and expenses of the Cash book refer to.
For further information, consult para. 4.8 of the Cash book.

To import data:

  o Activate the **Import to accounting** command (Simple1, Account1)
  o Activate the **Import transactions** option
  o Select **Cash book** (*.ac2)
  o Indicate the file from which to take the data and confirm.

In accounting
Destination account
This is the Double-entry or Simple Accounting account number to which the data will be carried over.

Document number
This is the document number given to the transactions carried over.

Select transactions
Start date / End date
These drop-down menus specify the start and end dates of the period in which to import data.

Group Transactions
In this section the user specifies how the transactions of the period must be grouped: monthly, quarterly, by semester or yearly.

Note: when the user is working on an accounting file with VAT, the calculations of the VAT may result slightly different. If the transaction amounts have been inserted as net amounts, the balance of the cash account may also be different because of rounding differences.

One transaction per account
If more than one category is grouped on a single account but the user needs separate transactions for each category, this cell must be activated; then the program will create transactions for each category.
When VAT codes are used, transactions will be created not only by category, but also for each different VAT code in the same category.

3.11.13 Import Simple accounting transactions

This command imports the transactions from a simple accounting file (*.ac2) in the current accounting:

- o   Activate the **Import to accounting** command (Simple1, Account1 menus)
- o   Activate the **Import transactions** option
- o   Select **Simple accounting transactions** (*.ac2)
- o   Indicate the file from which to take the data and confirm.

In the window that appears, insert the desired data and choose the appropriate options:

Select transactions
Insert the start and end dates of the period related to the transfer of the transactions.

Autocomplete values
The option is only necessary with accounting with VAT/Sales tax and multi-currency. If activated, it allows the automatic completion of the values that are missing in the imported data (for example, the exchange rate in the exchange rate table or the VAT code for the transactions with VAT/Sales tax).

Complete the transactions with
These options automatically activate when data from bank or postal account statements or receipt and payment transactions of an account in test format are imported.

Initial document number
This is the document number assigned to the first imported transaction.

Destination account
Insert the bank account number of the chart of accounts related to the imported extract.

3.11.14 Import Double-entry accounting transactions

This command imports the transactions from a double-entry (*.ac2) accounting file to the current accounting file.

The procedure and the windows that appear are the same as
para. 3.11.13, the only difference being the selection of "Import double-entry transactions."

3.11.15 Import transactions from bank or postal account's statement

The user has the possibility to import the transactions of his bank or postal current account to the formats provided by the Banana Accounting 6 version. For more information on the formats, consult the web page: New formats for import.

To import the transactions:
- o   Activate the **Import to accounting** command (Cash1, Simple1, Account1 menu)
- o   Activate the option **Import transactions**
- o   Select the appropriate format
- o   Indicate the file from which to retrieve the data and comfirm.

In the window that opens, insert the desired data.

The description of this window is the same as the description in para. 3.11.13, the only difference being that the "Complete the transactions with" section is active and allows the insertion of the initial document number and the destination account. The only thing missing from all the data imported is the balancing entry account that must be inserted manually.

3.11.16 Import Receipt/payment transactions

This allows the importation of data included in the columns in text format, relating to the receipts and payments of an account.

The procedure and the informative windows that appear are the same as para. 3.11.13, the only difference being the selection of "Import Receipt/payment transactions."

3.11.17 Import Text file with column headers

This allows the importation of the data of a file in text format. The condition to succeed in this operation is that the file columns to be imported should be given the same name used in the program for the Xml fields' headers.

The procedure and the informative windows that appear are the same as para 3.11.13, the only difference being the selection of "Text file with column headers."

3.11.18 Import accounts

By activating the **Import accounts** option from the **Import to accounting** command (Account1 menu), the program will take the accounts or the categories in the current accounting file, allowing to select from the options indicated in the following window:
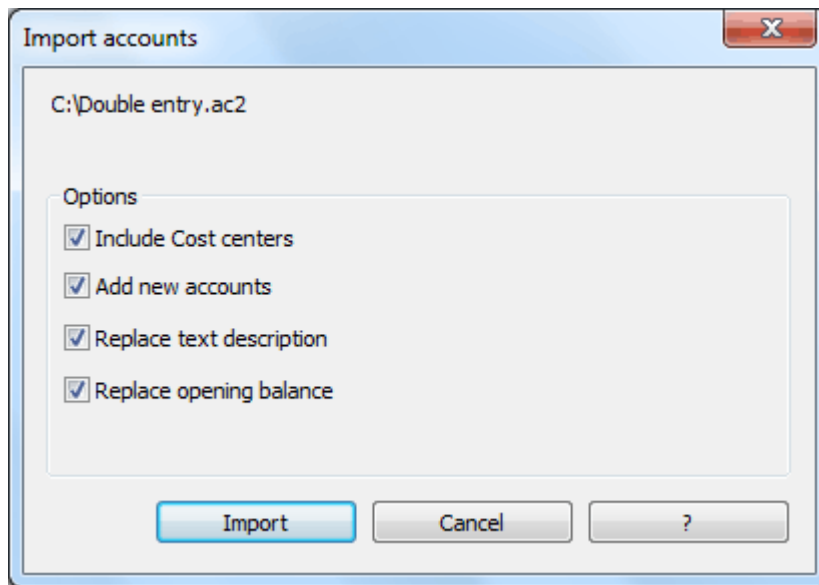
Options
Include Cost Centers

Add new accounts
When this option is activated, all new accounts are added to the accounting plan.
Replace text description
If already existing accounts are imported, but with different descriptions, the existing descriptions are replaced by the imported ones when this option is activated.

Replace opening balance
If already existing accounts are imported with different opening balances, the existing opening balances are replaced by the imported ones when this option is activated.

3.11.19 Import exchange rates

The **Import exchange rates** option from the **Import to accounting** command (**Account1** menu) is available only for multi-currency accounting. The program automatically imports, in the exchange rate table, the exchange rates from a multi-currency accounting file, from an exchange rate history file (in *.ac2 format), or from a text file. Once one of the options has been chosen and the name of the file to take the information from has been indicated, the following window opens:
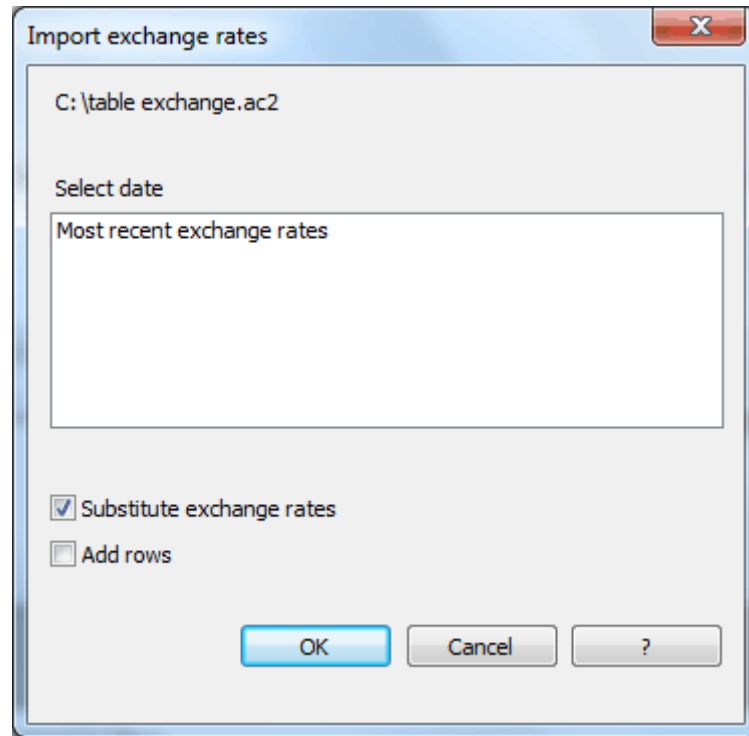
Substitute exchange rates
The imported exchange rates will substitute the existing ones if this cell is activated.

Add rows
If this cell is activated, all the exchange rates in the source file will be imported and, if necessary, the program will add new rows.

3.12 Cash2/Simple2/Account2 Menu
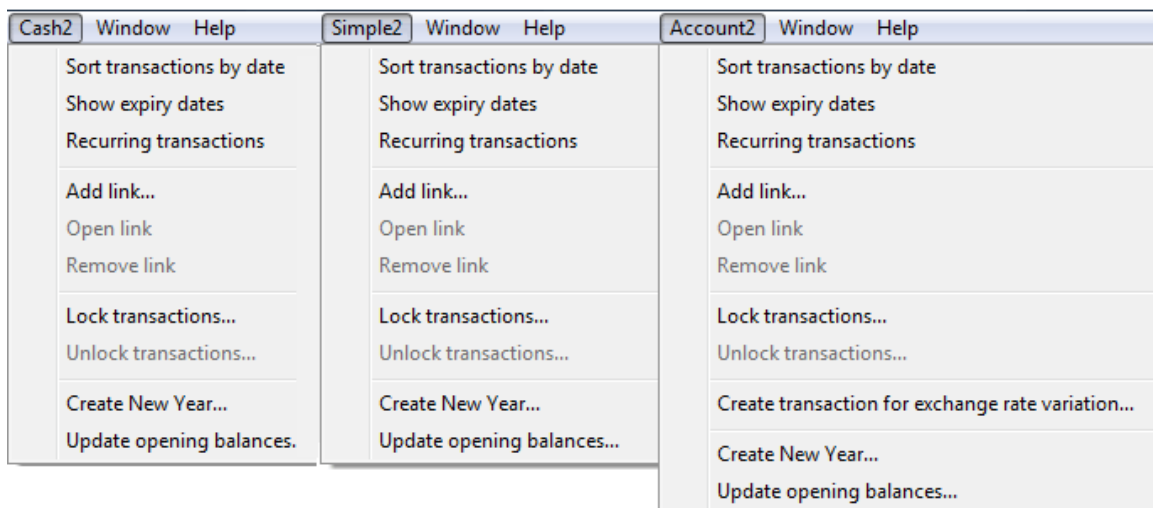
3.12.1 Sort transactions by date

By selecting the **Sort transactions by date** command, all transactions on the Transactions table will automatically be sorted by date and the empty rows present in the Transactions table will be eliminated.

3.12.2 Show expiry dates

When invoices sent or received are entered, in the **Expiry date** view (on the Transactions table) the unpaid invoices will be visible if this command is selected.

In the **Doc Date** column, enter the invoice date.
In the **Date Exp.** column, enter the payment deadline.
Once the invoice has been paid, input the date paid on the same row in the **Date Pay.** column.

The **Show expiry dates** command gives a list of pending invoices. According to the program, invoices are pending where there is an expiry date but no payment date.

*Note: the **Show expiry dates** command cannot be used if a transaction lock has been done.*

3.12.3 Recurring transactions

In accounting there are transactions that repeat themselves from time to time. In order to avoid writing the same texts every time, one can recall these contents automatically, with the **Recurring transactions** command from the **Cash2, Simple2**, **Account2** menu (that opens the Memorized text table) and in this way accelerate the work. When needed, select and copy the rows that are concerned in the Memorized text table.
To copy rows to and from the **Memorized text table** use the **Copy rows** and **Paste rows** command in the **Edit** menu.

Copy rows in the Memorized text table:

- Select the rows to be copied and activate the command **Copy rows**

- Visualize the memorized text table with the **Memorized text table** command
- Activate the **Paste rows** command
- In the Doc column input a code (number or code) that the user will need when recalling the data in the Transaction table (e.g. the code for all transactions regarding the salaries could be sal)

Recalling rows from the Memorized text table:

- Insert in the Doc column the same code previously inserted in the memorized text table (e.g. sal)

Hit the **F6** key (the program will paste the memorized texts)

3.12.4 Add link...

Using this command, a link to a digital document is added in the DocLink column (Transactions table).

3.12.5 Open link

This command lets the user view the selected digital document on the basis of the link. Alternatively, the user can open the link simply by double-clicking on the cell containing the link. Only documents with a format considered to be secure will be opened from those placed in the Program **Options** command window from the Tool menu.

3.12.6 Remove link

This removes the link in the open cell.

3.12.7 Lock transactions...

With the **Lock transactions** command, the accounting transactions are blocked and marked with control codes that can certify, over the years, that the transactions have not been modified. This method (US Patent No. 7,020,640), based on electronic signature, guarantees one of the highest levels of data integrity since it can demonstrate with no doubt that the accounting has not been altered. It conforms to international law standards prescribing that accounting must not be changed.

New Lock Tab

Date of new lock (inclusive)
Specify the date up until when the transactions will be locked.

Lock password (optional)
It is possible to insert a password to eventually unlock the transactions or to carry out a new lock in the future.

If the program finds no errors in the transactions included in the lock date, it will lock the transactions, calculate and assign individual numbers and codes to each row of transactions which can be viewed in the **Lock** view on the **Transactions** table:

LockNum
Every row of locked transactions receives a unique number that identifies it. The number is assigned progressively starting from 1.

LockAmt
This column contains the progressive sums of the transaction amounts. The lock amount is ideal for the legislations that require totals at the bottom of each page and the amounts carried forward to the next page.

LockLine

This column contains the hash (control number) calculated on the basis of row content. This column is not seen automatically, but it can be shown by selecting the **Setup fields** command from the **Data** menu.

LockProgr

This column contains the progressive hash, calculated on the basis of the contents of the transactions that precede it. If this hash remains unchanged it means that the accounting data is original.

The control numbers depend on the content of the transactions and their order. If the transactions are not altered, (original transactions), even if the user continues to hit the **Lock transactions** command, the recalculation of the numbers will always give the same result. If, however, any amount or the order of the transactions changes, the progressive hashes will be different.

Note: In the Cash book, the total balance is not considered in the calculation of the progressive hash.

At the end of the procedure, the program shows a report of the lock.

Accounts	Transactions	Totals	VAT codes	Lock info	
	Description			Value	
1	File info				
2	Date			06.12.2009	
3	Time			18:10:08	
4	Program version			6.0.0	
5	File Name				
6	Header Left			Company XX	
7	Header Right			Accounting 2009	
8					
9	LockTransactions				
10	Transaction lock is used			Yes	
11	Transaction lock is valid			Yes	
12	Active date for the transaction lock			30.04.2009	
13	Number of last locked transaction			11	
14	Date of last locked transaction			01.04.2009	
15	Amount of last locked transaction			22'180.00	
16	Progressive hash of last locked transaction			e23c19f3.13410ce0.f4a9c367.4660359f	
Base		Complete			

If this report is printed and kept, it is possible to compare the values with those in the accounting file at any time, so as to be assured that the accounting data has not been modified.

The report can be obtained anytime by accessing the **Lock info** tab from the **Lock transactions** command.

Lock Info Tab

The values of this tab are inserted automatically by the program. The program calculates the control codes (hash) and verifies that they are equal to those linked to the transactions. If the values match, the lock is considered valid; if they do not match, then modifications have been made to the data and the lock is not valid.

Lock valid
There will be a "Yes" if the lock is valid.

Date of actual lock
The date inserted the last time that the Lock transactions command was executed.

Last lock number
The contents of the LockNum column of the last transaction are locked. If the lock is not valid, the following will be indicated:

- o The last "LockNum" number of the transaction in which the lock was found valid.
- o (-1) if the lock is not valid from the first row.
- o (-2) if there are rows that have the same LockNum.

Date of last transaction locked
This is the date of the last transaction locked.

Last Amount
This is the amount indicated in the "LockAmt" column of the last transaction locked.

Last progressive hash
This is the control code present in the last transaction.

Report
View the report of the locked transactions in a table.

Note: if the transactions are not blocked, no values will be shown.

3.12.8 Other methods

Another method to ensure the integrity of the data is to export the file in Html format (Export file command from the File menu). The user can then provide the file with an electronic signature or else save it on a non rewritable CD.

Any time temporary protection of your data is needed in order to prevent the rows from being altered by mistake, use the **Protect rows** command from the **Edit** menu (para. 3.7.8)

3.12.9 Unlock transactions...

The **Unlock transactions** command removes the lock and the control numbers. If the lock was given a password, input the password again to unlock the transactions.
As for locking the accounting again, the control number will be exactly the same as that of the previous lock if the data and the transactions order have not been changed.

3.12.10 Create New Year

Use this command when closing one fiscal year and beginning a new accounting file for the following year. It is possible to begin a new year even before finally closing the previous year. The **Create New Year** command creates a new file with the same Chart of accounts. The final balances for the previous year are carried over to become the opening balances for the New Year. The program also carries over the final balances to the **Previous** column (**Category/Accounts** table, **Previous** view).

3.12.11 Update opening balances

The **Update opening balances** command is used when a new year begins without closing the previous one.
This command lets the user carry forward the definitive balances updating the opening balance column.

- From the current accounting file (New Year), select the **Update opening balances** command
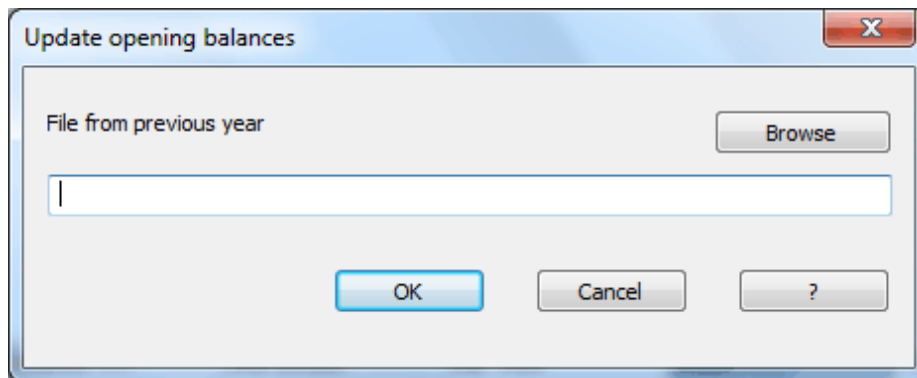
- On the window that then appears, select through the Browse button the name of the file (*.ac2) of the accounting from the previous year in which the closing balances are given.
- Follow the steps given on screen to share out the profit or the loss.

3.13 Window Menu

It is possible to have more than one accounting file open at the same time and each accounting file will have its own window. The windows can be moved and their sizes changed according to the rules of MS Windows.
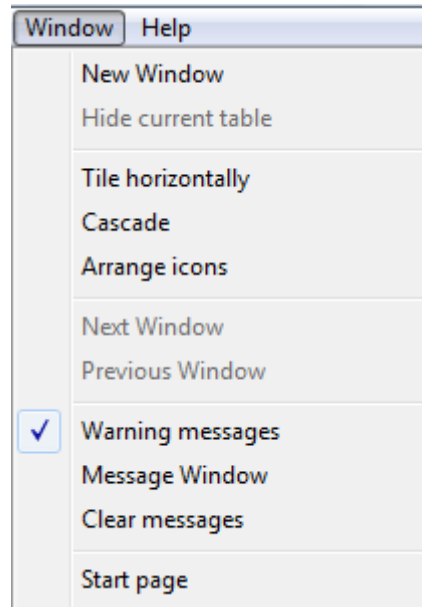
3.13.1 New window

This command allows the program to open a new window identical to the one in use.

3.13.2 Hide current table

This command closes the table in use; however, it only works with temporary tables (e.g. Selections table, Summary table, etc.).

3.13.3 Tile horizontally

If this command is selected, the windows are tiled horizontally, one on top of the other, using the whole screen. The Message Window, if active, is shown at the bottom of the screen.

3.13.4 Cascade

When this command is selected, the windows appear, one above the other, starting from the top left corner, so that the titles and the left border of the window are visible. If the Message Window is active, it is shown at the bottom of the screen.

3.13.5 Arrange icons

If the windows have been given an icon, they will be tiled, one beside the other, in the lower part of the screen with this command.

3.13.6 Next window

This command takes the cursor to the next window.

3.13.7 Previous window

This command returns the cursor to the previous window.

3.13.8 Warning messages

If this command is activated, when an error occurs, a dialog box automatically appears showing the error message. Every error is also shown in the information window in the lower part of the screen, even if the **Warning messages** command is not activated. If the user doesn't want the error message dialog box to be displayed, click on **Don't Warn**, and the function will be deactivated.
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.

3.13.9 Message window

This command activates the Message Window.

3.13.10 Clear messages

This command eliminates all the messages contained in the relative window. When the user rechecks the accounting, the program automatically clears the window.

3.13.11 Start page

This command brings the user back to Banana Accounting's start page.

3.14 Help Menu
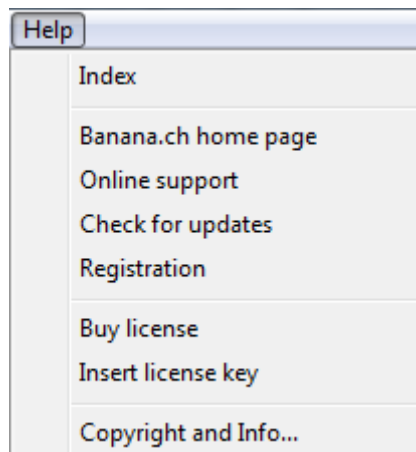
3.14.1 Index

This command shows the index of the subjects.

3.14.2 Banana.ch home page

This command is a direct link to the Banana.ch SA website.

3.14.3 Online support

This command is a direct link to the Banana.ch SA support page on the website.

3.14.4 Check for updates

This command is a direct link to the Banana.ch SA updates download page on the website.

3.14.5 Registration

This command is a direct link to the Banana.ch SA registration page on the website.

3.14.6 Buy license

This command is a direct link to the Banana.ch SA website where the license can be bought.

3.14.7 Insert license key

This command opens the following window and allows the insertion of all data related to the license key.

License Key Tab

License key
Insert license key.

Registration key
The registration key will be inserted automatically by the program.

Product
The version of the product is shown.

Expiration date
The expiration date of the product, if one exists, is shown.

Expiration notice (in days)

The frequency of the expiration notice can be personalized.

Don't show this dialog at startup
In demo-versions, by activating this cell, this window is not shown anymore.

Buy/Renew
This button leads directly to the purchase page of www.banana.ch.

Note: if the program is installed in a network, the license key must be inserted on the server.

Full Tab

In this section, the available applications in full version, without restrictions, are listed.
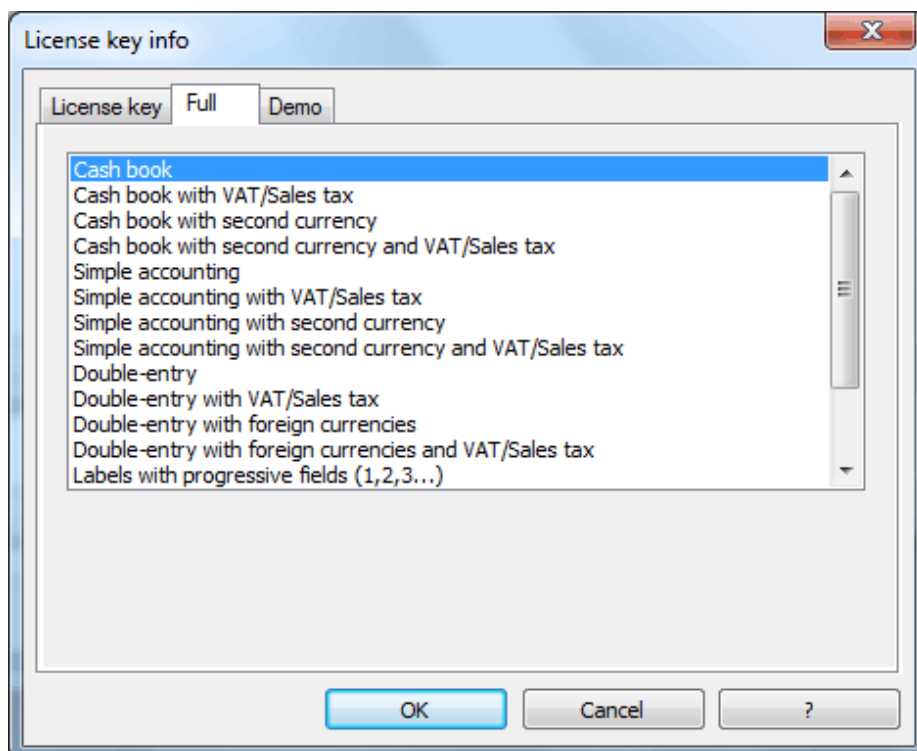
Demo Tab

In this section, the available applications in the demo version are listed.
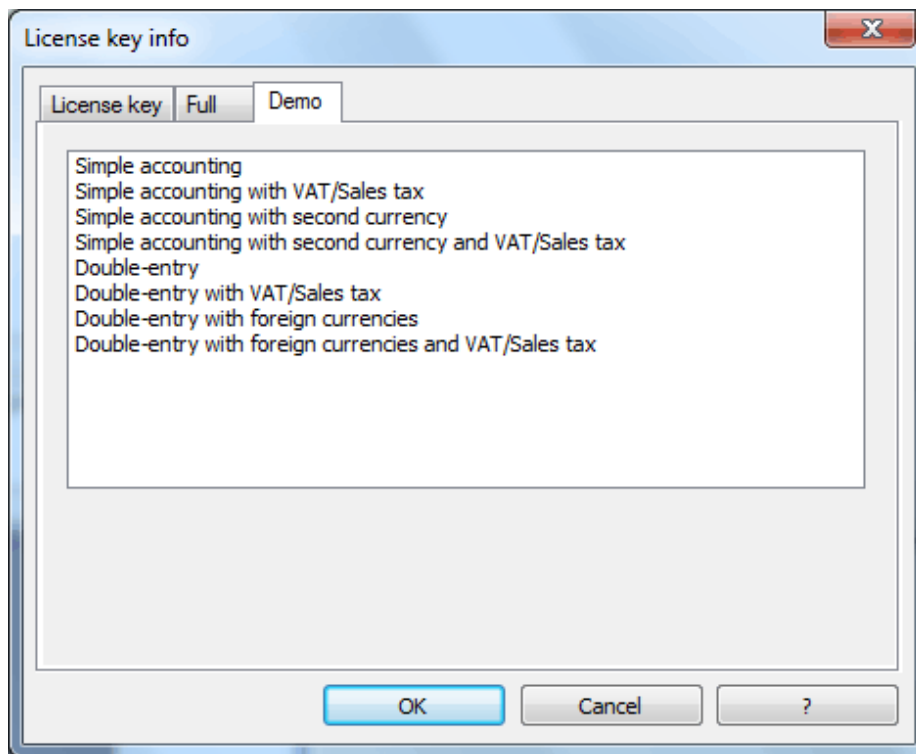
3.14.8 Copyright and Info...

This command displays an on-screen summary of the copyright information and the program version.

3.15 Currency2

By doing the accounting with the Cash book, Simple accounting or Double-entry accounting, the accounting file can be set up with a second currency. The main function of Currency2 is to be able to have the Balance Sheet, Profit & Loss Statement, Account cards and VAT/Sales tax Report not only in basic currency, but also in another currency.
On each table, there is a view and some columns that relate to Currency2. The program converts the balances in basic currency to Currency2.
Pay attention to the fact that the conversion can generate small rounding differences.

3.15.1 Currency2 for Cash book and Simple accounting

For Cash book and Simple accounting, Currency2 is input in the Currency2 tab of **File and accounting properties** (File menu).

Symbol
Insert the initials for Currency2.

Decimal Points
Insert the number of decimal points for Currency2.

Multiplier
The multiplier is a number needed to get the actual exchange rate. Usually the multiplier is 1, 100 or 1000. In fact, there are some currencies that are worth very little as a unit of 1, so in order not to use exchange rates with too many zeros, a multiplier is used. The multiplier can also be negative (-1). In this case, the program uses the inverse of the exchange rate (exchange rate = 1 / exchange rate).

Foreign Exchange Rate
Insert the exchange rate between the Currency2 and the basic currency. This exchange rate is fixed.

3.15.2 Currency2 for Double-entry accounting

In Double-entry accounting, Currency2 is input under the Foreign currency section of **File Properties** (File menu).

Account for exchange rate profit/loss
Indicate the account numbers destined for exchange rate profit or loss in these drop-down menus.

Currency2
Select the desired Currency2 initials from this drop-down menu.

Exchange rate valid even from basic currency
If an amount is exchanged and then exchanged back to the basic currency, the original amount might not be obtained. For example, if 0.43 is exchanged (with a 2.00 rate) 0.22 will be returned (rounded to 2 decimal points). If this amount is then exchanged back to the original currency at a rate of 2.00, 0.44 will be returned. There will, therefore, be a difference of 0.01 cents. Activate this box to get the original amount and to avoid rounding differences.
For Double-entry accounting, the Currency2 exchange rate is defined on the Exchange Rate table. The program will always use the exchange rate from this table when it calculates amounts in currency2.

	Currency ref	Currency	Text	Mult.	Exchange rate	Rate Opening
1	USD	EUR	Euro	1.00	0.662700	0.712300
2	USD	CHF	Swiss Francs	1.00	0.999200	1.061500
3						

Accounts | Transactions | Totals | VAT codes | **Exchange rates**

Base | Complete

Each time a new exchange rate is inserted during the course of a year, the totals must be recalculated and the account card in order to get the amounts in Currency2 updated according to the new exchange rate.

3.16 VAT/Sales tax

3.16.1 Select accounting with VAT/Sales tax

- Select the **New…** command from the **File** menu.
- From the window that appears, select the desired type of accounting and the template with VAT/Sales tax.
- Confirm by clicking on **OK**
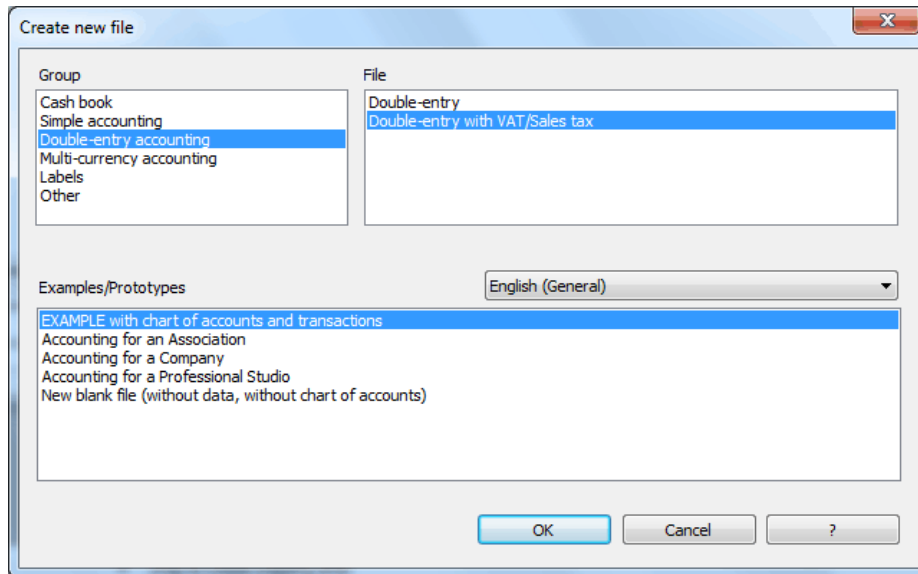
When working on an accounting file with VAT/Sales tax, in the Categories table (Cash book and Simple accounting) or in the Chart of accounts (Double-entry accounting), the user must have the corresponding VAT/Sales tax accounts.

3.16.2 VAT Codes table

Using the VAT Codes table, it is possible to define codes with different options for each code, so that working out VAT/Sales tax and making VAT/Sales tax reports will be carried out automatically by the program.

The VAT Codes table has two views:

- o   The Base view – where only the most used columns are shown
- o   The Complete view – where all possible columns are shown

The following columns are included in the VAT Codes table (Complete view):

Group
Enter the Group code. If there is a Group, a code cannot be present.

Code

Enter the code for the tax rate.

Description

Enter a description for the code or the group.

Gr

Enter the Group code to which the VAT code refers. It has to be an already existing Group.

Gr.1

When the Xml reports are being used, this column contains the data that the report must use to group the VAT codes. For more information on the values to be input in this column, refer to the description of the Xml format being used.

Gr2

For each code, insert the reference number of the official VAT form. This form is to be sent to the tax authorities.

Due

When Yes is inserted in this column, it indicates VAT/Sales tax to pay. When the cell is blank, then it is recoverable VAT/Sales tax.

Amount type

In this column, different options are possible for each VAT code:
- o   0 or blank cell = with VAT/Sales tax
- o   1 = without VAT/Sales tax
- o   2 = VAT/Sales tax amount

According to these options, in the Amount columns of the Transaction table, it is necessary to enter the gross amount, the net amount or only the VAT/Sales tax amount.

% VAT

This column indicates the rate as a percentage.

VAT % on Gross

This column is used only in special cases, foreseen by some legislations, where the sales tax percentage refers not to the taxable portion but to the gross amount (the amount including sales tax). In such cases, insert "Yes".

An example of when the VAT % on Gross column remains empty (in most cases) is as follows:

VAT %	Taxable amt.	VAT amount	Gross amount
10%	1000	100	1100

An example of when to insert "Yes" in the VAT % on Gross (special cases) is as follows:

VAT %	Taxable amt.	VAT amount	Gross amount
10%	990	110	1100

In the above example, the effective sales tax percentage becomes 11.11%.

VAT account

Indicates into which account of the chart of accounts the VAT amount is being entered. If there is no account in this column, the software enters the VAT in the automatic VAT account, set up in the chart of accounts and inserted as "default" in the File and Accounting Properties, VAT tab. If there are several accounts set up in the VAT table (f.i. VAT due, recoverable VAT), in this case the software does not take into account the default VAT account (inserted in the File and Accounting Properties), but the VAT is entered into the VAT accounts defined by the user.

Round Min

Insert the number of desired decimal spaces to be rounded in this column.

Don't Warn

There are some transactions that the program might interpret as errors which, in effect, are correct. To avoid the program sending error messages in these cases, insert **Yes** by the relevant codes.

Note: when changing a VAT/Sales tax rate, recheck the accounting to have all the transactions updated (if they have not been locked).

3.16.4 Importing VAT codes

Importing VAT codes is useful:

- when a new acconting is being created, without a configured VAT table
- each time when the government enforces new rates.

In the first case, the VAT codes can directly be imported from an accounting file that is already in use:

- o In the Account1 menu, click on **Import to accounting**
- o Select **Import VAT codes** and **Accounting file (*.ac2)**
- o With the **Browse** button, select the *.ac2 file, from which to import the VAT codes and confirm with **OK**

In the second case, the VAT codes with the new rates can directly be downloaded from our internet site www.banana.ch:

- o Download from the internet site www.banana.ch the indicated file for the new VAT codes.
- o In the Account1 menu, click on **Import to accounting**
- o Select **Import VAT codes** and **Text file with column (text file*.txt)**
- o With the **Browse** button, select the saved file with the new VAT codes and confirm with **OK**

3.16.4 Connect a VAT code to an account or a category

In the accounting plan it is possible to match costs and revenues to an account (Double-entry accounting) or a determined VAT code to income/expense categories (Cash book and Simple accounting). With this operation, the program will automatically complete the transactions with the VAT/Sales tax as soon as the account (to which a specific VAT code has been linked) is typed in.

To link the VAT codes to the accounting plan:

- Make the "VAT code" column visible in the Accounts table

- Insert the appropriate VAT/Sales tax codes to the desired accounts or categories.

3.16.5 Transactions with VAT/Sales tax

If an accounting file with VAT/Sales tax is chosen, on the Transactions table there are some additional columns for working out VAT/Sales tax. Before enter accounting operations, the VAT Codes table must be set up correctly.

Amount

In this column the user may insert the gross amount (the most common choice), the net amount, or just the VAT/Sales tax amount according to what was previously input on the VAT Codes Table (see also para. 3.16.2):

- 0 or blank cell = VAT included – insert the gross amount in the Transactions table;
- 1 = VAT excluded – insert the net amount in the Transaction table;
- 2 = VAT amount – insert only the VAT/Sales tax amount in the Transactions table.

VAT Code

For each transaction input a code that already exists on the VAT Code table in this column.

%VAT

This column shows the VAT/Sales tax percentage. The program automatically picks up the rate from the VAT Codes table, according to the code inserted.

%Eff.

This column shows the program's calculation of the percentage with reference to the net amount. This differs from the normal percentage when it refers to the gross amount.

Taxable

Once the VAT code has been input, the program will automatically indicate the taxable amount (the amount less VAT/Sales tax).

Amt. VAT

The program automatically indicates the VAT/Sales tax amount in this column.

VAT A/C

This is the column that shows the account where the VAT/Sales tax will be entered. It is automatically picked up from the VAT Codes table.

% Exempt

This column shows the percentage that cannot be deducted. In cases where not the entire VAT/Sales tax amount is deductible, insert the relative percentage of non-deductibility. On the basis of the VAT/Sales tax amount and this percentage, the Accountable VAT/Sales tax amount will be calculated.

VAT Acc

This column shows the VAT/Sales tax amount entered on the VAT/Sales tax account. The amount of the recorded VAT/Sales tax doesn't always correspond to the one in the VAT/Sales tax amount column. For example, in cases where VAT/Sales tax amounts are only partially deductible, the amounts will be different.

VAT Number

When an entry with VAT/Sales tax is inserted in this column, the user can specify the VAT/Sales tax number of the client/supplier or debtor/creditor. The user can also insert in an account, in the Chart of accounts, the corresponding VAT/Sales tax number, and the program will automatically pick it up for the VAT/Sales tax report, without the user having to rewrite it each time.

Note: the VAT ID number is normally used for the debtor/creditor accounts or for cost centers when used to manage debtors/creditors.

To make transactions with VAT/Sales tax, proceed as follows:

Example of a sale with VAT/Sales tax

When the VAT code is inserted for sales (S10), the program automatically fills in all the other columns.

Note: If the parameters of the VAT codes (VAT codes table) are changed, the transactions will not change immediately, but only after the accounting has been recalculated. However, the VAT/Sales tax values of the rows that were locked are not recalculated.

3.16.6 Reverse VAT/Sales tax transactions

When there is a balancing entry subject to VAT/Sales tax, in order to reverse a previously-made transaction, invert the accounts from the previously-made entry or enter them as the fiscal authorities suggest.
For the VAT code, use the same code but it must be preceded by a minus sign (instead of S10 key in –S10).

The program will correct the VAT/Sales tax in the VAT/Sales tax Report.

3.16.7 Discounts and Reductions

Discounts and reductions on invoices must usually be shown separately on the VAT/Sales tax declaration. Therefore, the user should not use the minus sign before the VAT code but rather create a specific VAT code for discounts and reductions.

3.16.8 VAT/Sales tax not completely deductible

In accounting files with VAT/Sales tax, in the **Transactions** table there is also the **Non Ded.%** column (non deductible percentage).

There are cases where the VAT/Sales tax on purchases or on other costs is not completely deductible, so from the VAT/Sales tax amount actually paid, only a part can be taken into account. For this kind of problem, insert the percentage that is not deductible in the **Non Ded.%** column. The program will then automatically input the VAT/Sales tax amount that can actually be deducted in the **Accountable VAT/Sales tax** column.

Example of a transaction:

3.16.9 VAT/Sales tax paid in cash at moment of import

When goods are imported, the VAT/Sales tax is paid directly to customs. In order to transfer the VAT/Sales tax amount to the VAT/Sales tax Report, it is necessary to have a type 2 VAT code in the VAT Code table (in the Amount type column).

3.16.10 VAT/Sales tax Report

Data for the VAT/Sales tax Report elaborated by the program must be entered manually on the VAT/Sales tax Report form that must be handed in to the tax authorities. This report varies from country to country; therefore there is no automatic pick-up for printing the data.

Note: the VAT/Sales tax Report has been covered in para. 3.11.9

3.16.11 VAT/Sales tax Report

Everyone subject to VAT/Sales tax has to present to the authorities a VAT/Sales tax Report at regular intervals (usually every three months). This is an official form where the data relating to sales, purchases and VAT/Sales tax amounts are shown. The purpose of the report is to show and declare the VAT/Sales tax to the debit and credit of the taxpayer.
The ways to present this information vary not only from country to country but also on the basis of the size and type of the company.

For the presentation, appropriate forms are used which very often differ.

For each country, there are some common rules that apply to each VAT/Sales tax declaration:

- The subdivision between VAT/Sales tax due and deductible VAT/Sales tax
- The subdivision by VAT/Sales tax group percentages
- The subdivision by type of VAT/Sales tax transaction
- The need to print a journal of all transactions subject to VAT/Sales tax
- The need to have a report by period.

3.17 Centers of cost and profit

In accounting terminology, there are centers of cost and/or profit when, alongside the accounting, it is necessary to manage some separate activities without altering the basic accounting plan.
A cost center is outside the accounting because, in the case of Double-entry accounting, it is not included in the defined classes (Assets, Liabilities, Expenses, Revenue).
Below we shall discuss cost centers and profit centers. From an accounting point of view, there is no difference between cost and profit centers.

Example:
All the expenses for running automobiles are entered on the "Auto Costs" account (insurance, gas, garage bills, etc.). When the user wants to know exactly how much is spent on gas without altering the Chart of accounts or the Categories table, add a cost center called "Gas" and, alongside all the transactions that relate to the purchase of gas, insert the initials that identify this new account. To see exactly how much the user has spent, open the Gas cost center by double clicking on the account code.

3.17.1 How to create cost centers

Cost center accounts must be inserted on the Chart of accounts or on the Categories table. In order to avoid confusion with other accounts, it is best to structure them at the end, after all the other accounts. The Cost centers accounts are added just like any other sort of account.
It is possible to create up to three types of cost centers: cost center 1 (CC1), where the account initials are preceded by a full stop; cost center 2 (CC2) where the account initials are preceded by a comma, and cost center 3 (CC3) where the account initials are preceded by a semi-colon.

Warning: *do not total the cost centers in the groups used for the accounting or the amounts will be doubled and the accounting will be incorrect.*

3.17.2 How to enter cost centers

On the Transactions table, in the **Cost Centers** view, input the initials of the cost center in the appropriate column, without any punctuation.

On the cost and profit center accounts it is possible to enter in **plus** (debit) or in **minus** (credit). The program usually enters any amount specified as a **plus.** If a **minus** is desired then the cost center account initials must be preceded with a minus sign (example: -CC).
For the Cash Book and Simple accounting it is possible to activate the **Records (+/-) cost centers according to the category** option (File and Accounting properties, Options tab); in this case, the program enters the amount in the cost center according to how it is entered in the category.

Note: *for Double-entry accounting, cost centers can also be used to process a supplier and client ledger when it does not have to show up on the Chart of accounts.*

3.18 The 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

The segments can be very useful for the management of building sites, real estate and projects.

3.18.1 Structure of the segments

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 "; then proceed with the description and the GR.
- 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.

	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								

3.18.2 How to enter the segments

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.

	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

Accounts | **Transactions** | Totals

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
```

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3.18.3 How to obtain reports of the segments

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.

For more information, check paragraph 6.8.6.

4 Cash book

To create a new Cash book file, startup the program and from the **New** command (File menu) select one of the existing accounting types.
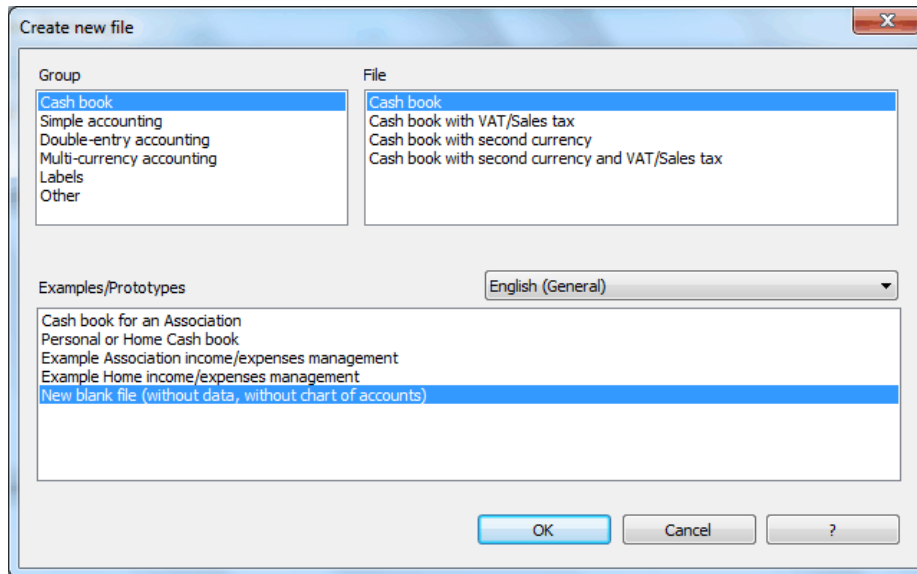
Various types of Cash book:

- Cash book
- Cash book with VAT/Sales tax
- Cash book with a second currency
- Cash book with a second currency and VAT/Sales tax

4.1 Cash book tables

The Cash book is made up of the following main tables:

Accounts

In this table, insert the account to be managed (e.g. cash, bank a/c, post a/c, etc.)

Categories

This table shows a list of all categories of income and expenses.

Transactions

This is the table where all the accounting transactions are input.

VAT Code (when selecting the VAT/Sales tax option)

This is the table where the various VAT codes are defined, but it is available only if a Cash book with VAT/Sales tax is selected.

There are also secondary tables used to view the data:

Account card/Category card

This is the table shows the transactions of the predefined account, a single category or a cost center.

VAT/Sales tax Report (when selecting VAT/Sales tax option)

In this table, the user can view the sales tax report, but it is available only if a Cash book with VAT/Sales tax is selected.

4.2 Accounts table

In this table, enter the data of the account to be managed.

Account

In this column, enter the code/number for the account to be managed. The predefined text can be changed. Only one account can be inserted.

Description

Enter the account description.

Opening

When starting a new accounting file, enter the opening balance for the account to be managed.

Income

This column shows the total income for the account.

Expenses

This column shows the total expenses for the account.

Balance

This column indicates the difference between income and expenses for the account.

4.3 Categories table

Group
This column shows the group number/initial for totaling categories and groups. If there is a group number a category number cannot be inserted at the same time.

Category
This column shows the category number/initial to be used for transactions. If a category number is inserted, a group number cannot be inserted as well.

Description
Insert a free text to describe the group or category.

Gr
In this column, insert the number/initial of a group to which the account is to be totaled. It must be an already existing **Group.**

Income
The amount of the transactions being credited (income).

Expenses
The amount of the transactions being debited (expenses).

Balance
This column shows the difference between income and expenses.

Note: other columns may exist, depending on the type of view being worked on.

4.4 Transactions table

	Date	Doc	Description	Income	Expenses	Category	Category Des.	Balance
1	02.01.2009		paper		30.00	3050	Publicity, flyers, printing	1'470.00
2	06.01.2009		material for photographic competition		259.20	3050	Publicity, flyers, printing	1'210.80
3	12.01.2009		telephone bill		57.20	3040	Telephone and fax	1'153.60
4	13.01.2009		gazoline refund to volunteer Bob		100.00	3055	Refund to volunteers	1'053.60
5	23.01.2009		membership Mr. Montgomery	20.00		4010	Membership payments	1'073.60

Accounts   Categories   **Transactions**

Base   Cost centers   Exp. Date   Lock

Date
This column shows the date relating to the current transaction.

Doc
This column shows the name or number of the accounting document.
Description
In this column, insert free text to describe the current transaction.

Income
This column shows the amount being credited.

Expenses
This column shows the amount being debited.

Category
In this column, insert a category number from those defined on the Chart of accounts.

Balance
This column shows the difference between income and expenses. The amounts are automatically updated by using the **Recalculate balance and totals (F9 key)** command.

4.5 Creating a Cash book file by using an existing template

The program has pre-set templates and examples which can be changed according to the user's specific needs.

In order to personalize the Accounts table, enter the code, the description and the opening balance for the desired account to be managed (cash or bank a/c or post a/c, etc…).

In order to personalize the Categories table:

- Eliminate some categories and/or add new ones
- Change the categories codes
- Change the description
- Add or delete groupings

To delete a category, click on the row number, select the **Edit** menu, and then the **Delete rows…** command.

To add a new category, insert a new row, and then key in the category code, description and the group it belongs to.

To alter the code for a category, place the cursor on the category code to be changed, click, and key in the new code. Proceed to alter the description in the same way.

To add or delete any sub-groups on the Categories table, it is necessary to understand the grouping and totaling system used by the program, explained in para. 3.4.

4.6 Creating a new Cash book file

To create a new Cash book file starting from zero, select the **New** command in the **File** menu, then select the desired type of file and the New blank file template (without data, without chart of accounts, etc.).

- Input the basic accounting data and save it (Save as…)
- Go to the Accounts table and enter the code, the description and the opening balance for the account to be managed (cash or bank a/c or post a/c, etc…).

Accounts			Categories		Transactions					

	Account		Description		Opening	Income Basic Currency	Expenses Basic Currency	Balance Basic Currency	
1									
2	1000	Cash			1'500.00			1'500.00	
3									

Base | Budget | Previous | Other | Period | Print

- Go to the Categories table and enter the categories; it is advised to begin with the main groups:

Accounts		Categories		Transactions				

	Group	Category	Description	Gr	Income Basic Currency	Expenses Basic Currency	Balance Basic Currency
1							
2							
3							
4							
5	1		TOTAL INCOME	00			
6							
7							
8							
9							
10							
11	2		TOTAL EXPENSES	00			
12							
13	00		TOTAL				
14							

Base | Budget | Previous | Other | Period

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- **Total Income** – where the income is totaled
- **Total Expenses** – where the expenses are totaled (in minus)
- **Total** – where the opening balance, the income total and the expenses are totaled (in minus).

Note: it is possible to insert cost and profit centers; see para. 3.17 of the Functions in common.

Then input the account codes, the descriptions and the Gr which should be equal to the Group in which the accounts will be totaled.

Example:

Accounts		Categories		Transactions		VAT codes		
	Group	Category	Description	Gr	Income Basic Currency	Expenses Basic Currency	Balance Basic Currency	
3			**INCOME**					
4		100	Sales	1				
5		110	Withdrawal from current account	1				
6		111	Services	1				
7		112	Other	1				
8	1		**Total INCOME**	00				
9								
10			**EXPENSES**					
11		200	Payments to post office account	2				
12		210	Purchase stamps	2				
13		211	Mail letters and packages	2				
14		212	Mailing supplies	2				
15		213	Stationery, appliances, cleaning	2				
16		114	Rent, electricity, water	2				
17		215	Telephone and fax	2				
18		220	Real estate upkeep	2				
19		221	Window dressing	2				
20		222	Publicity, flyers	2				
21		223	Agency fees	2				
22		230	Payment for goods	2				
23		240	Salaries and personal loans	2				
24		241	Fees and other permits	2				
25		250	VAT (paid and received)	2				
26	2		**Total EXPENSES**	00				
27								
28	00		**CASH BALANCE**					
Base	Budget		Previous	Other		Period		

- The categories from 100 to 112 are in Gr 1, meaning Group 1 that adds up the Total Income.
- The categories from 200 to 250 are in Gr 2, meaning Group 2 that adds up the Total Expenses.
- The Total Income and Expenses are in Gr 00, meaning Group 00 where the Total Income and Expenses are added together (Total).

4.7 Insert transactions

Before entering any transaction, insert a sufficient number of empty rows.

To make a transaction:

- Input the date, document number and description
- Input the amount in credit or debit depending on the type of transaction.
- Input the category number in the **Category** column

The update of the categories, the balances in the Transctions table and the totals in the Categories table, is immediate and automatic.

Transaction example:

4.7.1 Transactions with a second currency (Currency2)

When a Cash book file with a second currency is selected, enter the symbol for currency2 in the basic accounting data (File menu, File and accounting properties command), and its exchange rate to the basic currency. It is a fixed exchange rate necessary to have an approximate calculation of the accounting in the second currency.

The amounts in the second currency are shown in the **Currency2** view from the **Categories** or **Accounts** tables.

Note: in the Accounts table of the Cash book only the predefined account is shown.

When the user double clicks on an account or category number, the account card in Currency2 is shown.

4.7.2 Transactions with VAT/Sales tax

Before making any transactions with VAT/Sales tax:

- Enter the categories with VAT/Sales tax on the Categories table
- Enter the VAT codes on the VAT Codes Table
- Enter on the VAT Codes Table, for each code, the relative VAT/Sales tax category.

Entry example:

To make a transaction:

- Enter the date, document number and description
- Enter the amount of either income or expense, depending on the transaction
- Enter the category number in the **Category** column
- Enter the code relating to the operation in the VAT Code column

The program will signal any possible error in the lower information window.

Note: for more information on transactions with VAT/Sales tax, see para. 3.16 of the Common functions.

4.7.3 Transactions with cost centers

For transactions with cost centers, see para. 3.17 of the Common functions.

4.8 Link to Double-entry accounting

When the petty cash is managed outside an accounting file, from time to time, it is necessary to carry the various category transactions in double-entry and simple accounting.

To carry out this operation, it is necessary to complete one of the following:

- The Cash book categories must be the same as the accounts (double-entry accounting) or as the categories (simple accounting) of the accounting
- In the Category2 column (Categories table) the user must enter the same accounts (double-entry accounting) or categories (simple accounting) of the accounting. If the Category2 column is not visible, it can be viewed by selecting the **Set up fields** command from the Data menu, then activating the "Visible" cell.

To carry over the data, proceed as follows:

- Open the double-entry or simple accounting file
- From the **Account1** or **Simple1** menu select the **Import to accounting** command
- Select the **Import transactions – Cash book (*.ac2)** option
- Indicate the Cash book file from which to import the transactions.

Note: for more information see para. 3.11.12 of the Common functions.

5 Simple accounting

To open a new Simple accounting file, startup the program and select the **New** command from the **File** menu.
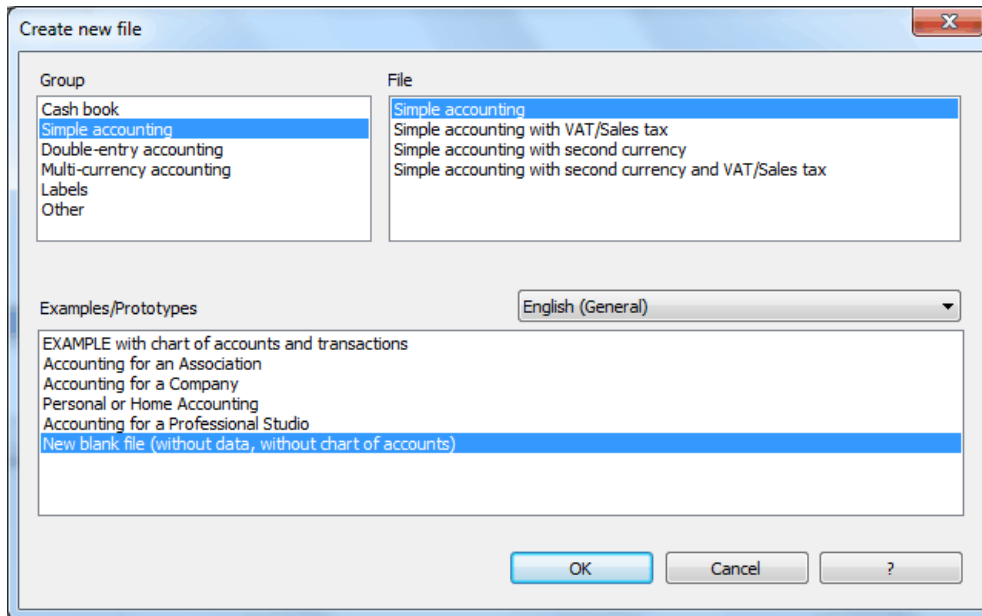
Various kinds of Simple accounting:

- Without VAT/Sales tax
- With VAT/Sales tax
- With a second currency
- With a second currency with VAT/Sales tax

5.1 Simple accounting tables

Simple accounting is made up of the following main tables:

Accounts

This table is where all of the estate accounts are listed.

Categories

This table lists all expenses and income.

Transactions

This table is where all the accounting transactions are entered.

VAT Code (when selecting the VAT/Sales tax option)

This is the table where the various VAT codes are defined, but it is available only if a Simple accounting with VAT/Sales tax is selected.

There are also secondary tables used to view the data:

Account card/Category card

This table is where the transactions of a single category, a cost center or an estate account are shown.

VAT/Sales tax Report (when selecting the VAT/Sales tax option)

This is a table where the sales tax report can be viewed, but it is available only if a Simple accounting with VAT/Sales tax is selected.

5.2 Accounts table

	Group	Account	Description	Gr	Opening	Income Basic Currency	Expenses Basic Currency	Balance Basic Currency
1		1000	Cash	1	1'000.00	8'350.00	80.00	9'270.00
2		1010	Post office current account	1	2'500.00		350.00	2'150.00
3		1020	Bank 1	1	35'000.00		1'800.00	33'200.00
4		1100	Clients	1	12'000.00			12'000.00

Tabs: Accounts | Categories | Transactions

Bottom tabs: Base | Budget | Previous | Other | Period | Print

Group

This column shows the group number/initial for totaling categories and groups. If a group number is inserted, an account number cannot be inserted as well.

Account

This column shows the account number/initial to be used for transactions. If an account number is inserted, a group number cannot be inserted as well.

Description

In this column, enter free text to describe the group or category.

Gr.

In this column, insert the number/initial of a group in which the account is to be totaled. It must be an already existing Group.

Opening

This column shows the opening balance on the account.

Income

This column shows the amount of the transactions credited to this account.

Expenses

This column shows the amount of the transactions debited to this account.

Balance

This column shows the balance for each account (difference between income and expenses).

Note: other columns may exist, depending on the type of view that is active.

5.3 Categories table

	Group	Category	Description	Gr	Income Basic Currency	Expenses Basic Currency	Balance Basic Currency
Accounts		**Categories**		**Transactions**			
1			TOTAL EXPENSES				
2		3000	Purchase goods for resale	3		1'500.00	-1'500.00
3		3100	Salaries	3			
4		3110	Social contributions	3			
5		3120	Pension fund	3			
Base	Budget	Previous	Other	Period	Print		

Group

This column shows the group number/initial for totaling categories and groups. If a group number is inserted, a category number cannot be inserted as well.

Account

This column shows the account number/initial to be used for transactions. If a category number is entered, a group cannot be entered as well.

Description

In this column, enter free text to describe the group or category.

Gr.

In this column, input the number/initial of a group in which the category is to be totaled. It must be an already existing **Group.**

Income

This column shows the amount of the transactions credited to this category.

Expenses

This column shows the amount of the transactions debited to this category.

Balance

This column shows the balance for each account (difference between income and expenses).

Note: other columns may exist, depending on the type of view that is active.

5.4 Transactions table

	Date	Doc	Description	Income	Expenses	Account	Category	Category Des.
Accounts			Categories		**Transactions**			
1								
2	03.01.2009		Withdrawal from post office account	350.00		1000	1010	Post office current account
3	05.01.2009		Office supplies		80.00	1000	3260	Office supplies
4	06.01.2009		Sales in cash	8'000.00		1000	4100	Income from sales
5	10.01.2009		Purchase goods by Company 1		1'500.00	2000	3000	Purchase goods for resale
6	28.01.2009		Payment Company 1 invoice	1'500.00		2000	1020	Bank 1
Base		Cost centers		Exp. Date		Lock		

Date

This column shows the date of the accounting transaction.

Doc
This column shows the number/name of the accounting document.

Description
In this column, enter free text to describe the accounting transaction.

Income
The incoming amount.

Expenses
The amount registered as expenses.

Account
This column shows account numbers defined on the Chart of accounts.

Category
This column shows categories defined on the Categories table.

5.5 Create a Simple accounting file starting from an existing template

The program includes pre-set templates and examples that can be altered on the basis of the user's needs.
To personalize the Account table and the Categories table:

- Eliminate accounts/categories and/or add new accounts/categories
- Change codes for accounts/categories
- Change the description
- Add or delete groupings

To delete an account or a category, click on the row number and select the **Edit** menu, then **Delete rows…**command.

To add a new account or category, insert a new row, key in the account/category code and description, and then finish it by adding the group that it belongs to.

To alter the code for an account or a category, place the mouse on the desired account/category code to be changed, click, and key in the new code. Proceed to alter the description in the same way.
To add or delete any sub-groups on the Categories table, it is necessary to understand the grouping and totaling system used by the program, explained in para. 3.4.

5.6 Create a new Simple accounting file

To create a new Simple accounting file starting from zero, select the **New** command from the **File** menu, then select the desired type of file and the New blank file template (without data, without chart of accounts).

- Enter the basic accounting data and save it under a name with the **Save as** command from the **File** menu
- Arrange the Accounts table
- Arrange the Categories table

To input the Accounts table, proceed as follows:

- Input Group 1

- Input the account numbers (in the example 1000, 1010, and 1020) and complete this by giving a description and **Gr1** number (it must be the same as the **Group** in which to total the accounts).

- Input the opening balances

To set up the Categories table, it is advised to proceed as follows:

- Input the main groups

- o **Total Income** – where all the Credit (income) transactions will be totaled
- o **Total Expenses** – where all the Debit (expenses) transactions will be totaled (negative)
- o **Total** – on this row, the difference of Income and Expenses are calculated.

- Input the category code, the description and the Gr the account belongs to, which has to be to the same as the Group in which it will be totaled.

	Group	Category	Description	Gr	Income Basic Currency	Expenses Basic Currenc
			Accounts **Categories** Transactions			
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	Health insurance	3		
8		3200	Rent	3		
9		3210	Upkeep machinery and appliances	3		
10		3220	Car expenses	3		
11		3230	Other insurances	3		
12		3250	Electricity	3		
13		3260	Office supplies	3		
14		3270	Telephone, Fax	3		
15		3290	Publicity	3		
16		3300	Interest on bank loan	3		
17		3310	Bank and current account fees	3		
18		3320	Ammortize machinery and appliances	3		
19		3340	Taxes	3		
20						
21	3		TOTAL EXPENSES	00		
22						
23			INCOME			
24		4000	Income from services	4		
25		4100	Income from sales	4		
26		4200	Other income	4		
27						
28	4		TOTAL INCOME	00		
29						
30	00		TOTAL			

Base | Budget | Previous | Other | Period | Print

- The categories from 4000 to 4200 are in Gr 4, the same as Group 4, which are added into the Total Income.
- The categories 3000 to 3340 are in Gr 3, to the same as Group 3, which are added into the Total Expenses (negative).
- The total of Income and Expenses are in Gr 00, the same as Group 00, where they will be added together (Total).

5.7 Input transactions

Example:
The electricity, gas and water bills have been paid through the bank's current account for the month of January.

- After the date has been inserted, the document no. and the description, insert the amount in the Expenses column.
- In the Account column enter the account from which the bills were paid and in the Category column, enter the category number that corresponds to the type of payment.

5.7.1 Input cash withdrawal/deposit transfers

To enter transfers between different accounts, it is necessary to insert in both **Account** and **Category** column the cash or cash equivalent account numbers involved in the transaction.

Example: Cash withdrawal from post office current account.

- After the date, the document number and description have been inserted, insert the amount in the Expenses column.
- In the Account column, indicate the account the amount is taken from (in the example the account 1010, corresponding to the post office account), and in the Category column enter the account being paid into (in the example the account 1000, corresponding to the cash account).

5.7.2 Input transactions with VAT/Sales tax

To enter operations with VAT/Sales tax, first select a type of Simple accounting with VAT/Sales tax, and set up the VAT Code table (para. 3.16.2).

The VAT/Sales tax account also has to be present on the Accounts Table or on the Categories Table:

SIMPLE ACCOUNTING

- If it is present on the Accounts Table, the VAT/Sales tax due will be entered as an expense, whereas recoverable VAT/Sales tax will be entered as income.
- If it is present on the Categories Table, the VAT/Sales tax due will be entered as income, whereas recoverable VAT/Sales tax will be entered as an expense.

Example:

The telephone bill for the month of February has an amount of 120.00 with 10% VAT/Sales tax included, and has been paid from the bank account.

	Date	Doc	Description	Amount	Account	Category	VAT	%VAT	VAT Acc	
4	22.03.2006	6	Payment phone february	-120.00	1020	206	I10	10.00	10.91	
5										

Base		Complete VAT	Cost centers	Expiry date	Lock		
1010		Bank current account		-210.00	19'990.00		
205		Electricity, gas, water		-210.00	-210.00		

1/6   CAPS NUM SCRL OVR

To complete the transaction, after entering the amount (usually the gross amount), the account and the category, key in the VAT code.

5.7.3 View amounts in currency2

To see the amounts in the second currency, refer to transactions with second currency in the Cash book chapter, explained in para. 4.7.1.
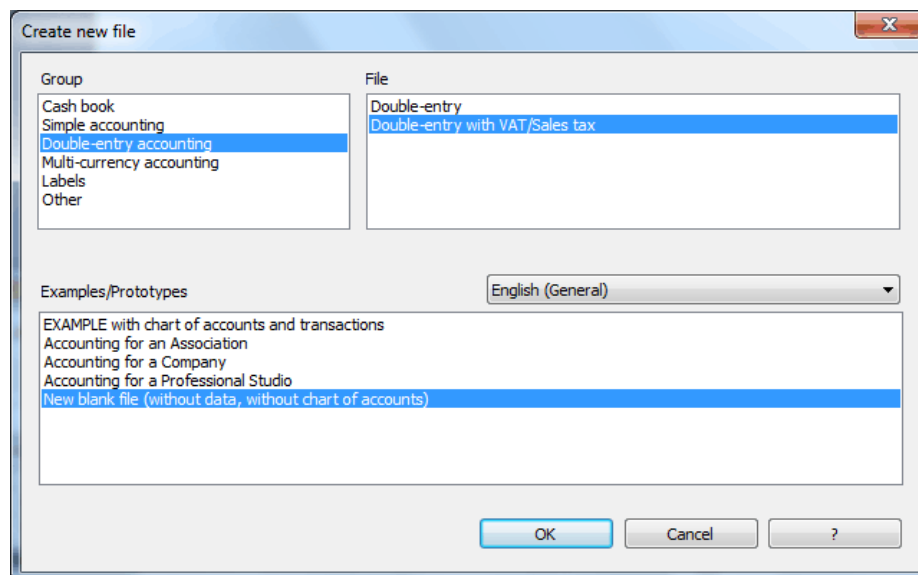
6 Double-entry accounting

This is the type of accounting taught in accounting schools, used by accounting professionals and known to fiscal authorities all over the world. Double-entry accounting includes everything to manage an accounting conforming to international accounting standards:

- Balance sheet and profit and loss statement
- Journal
- Account cards
- VAT/Sales tax statements

Double-entry accounting is mandatory for all companies or entities that need to submit a balance sheet and a profit and loss statement.

6.1 Create a new accounting

To create a new Double-entry accounting file, startup the program and from the **New** command (File menu) select one of the existing accounting types.

Various types of Double-entry accounting

- Double-entry accounting
- Double-entry accounting with VAT/Sales tax. It is ideal for those who **are subject to sales tax** and need to present a VAT/Sales tax declaration.

Once the desired type of accounting has been selected, input the basic data in the new file, save it using the **Save as** command from the **File** menu, then browse through to choose the desired folder and file name for the new Double-entry accounting file. Usually the file name is the same as the name of the business plus the current accounting year (e.g. Company name-2006.ac2).

6.2 Accounts table

To create a Chart of accounts, whether starting from an example or opening a new blank file, it is necessary to understand the structure of the Accounts table.

Group

In this column, enter the codes for the Groups each line belongs to. The group cannot have an account number or a BClass number.

Account

In this column, enter the account code to be used for the accounting. If there is an account number, there cannot be a Group number as well.

Description

In this column, enter free text to describe the account or the group.

BClass

This column contains obligatory numeration, for all the accounts that the program will use, so as to define what type they belong to:

DESCRIPTION	BCLASS
ASSETS	1
LIABILITIES	2
EXPENSES	3
REVENUE	4
OFF BALANCE SHEET ASSETS	5
OFF BALANCE SHEET LIABILITIES	6

If the BClass is missing from some accounts, then there will be differences and some results will no longer be reliable.

Gr

Enter the code of the Group to which the account refers. It has to be an already existing Group.

Opening

For each account, input the opening balance, which should correspond to the relative closing balance from the previous year. The assets amounts should be entered as a plus, whereas the liabilities amounts should be negative. The opening balances of the total assets and the total liabilities should be equal.

Balance
This column shows the actual balance for each account including the opening balance and all the transactions made on the account.
The Balance column cannot be altered since it is automatically calculated by the program.

*Note: it is also possible to make visible other columns in the various views or input new ones by using the **Set up fields** command from the **Data** menu.*

6.3 Create a Chart of accounts starting from an existing template

The program has some pre-defined templates and examples that can be altered on the basis of the owner's individual needs.
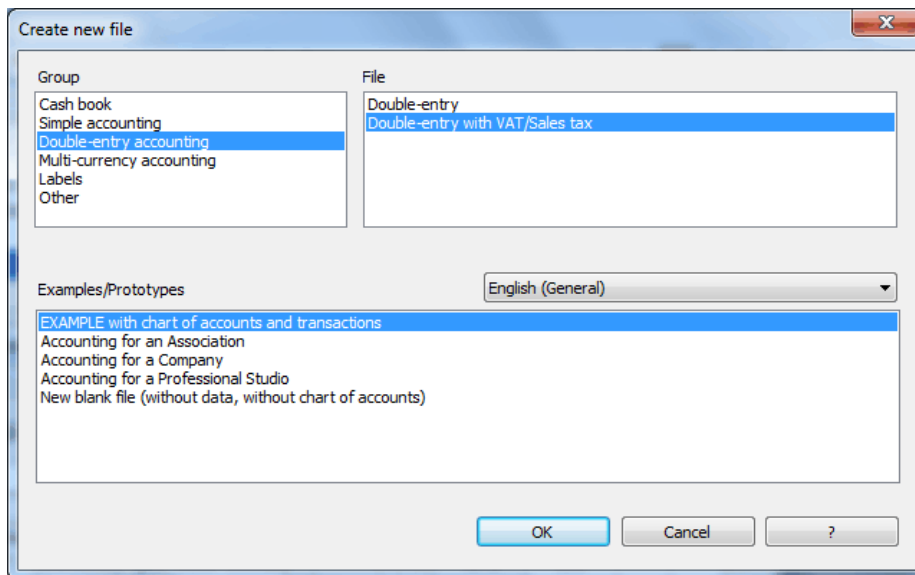
In order to personalize the Chart of accounts:

- Delete accounts and/or add some new accounts
- Change the account codes
- Change the description
- Create sub-groups
- Delete existing groupings

To delete an account, click on the row number with the mouse and select the **Delete rows** command from the **Edit** menu.

To add a new account, insert a new row, key in the account code, its description and complete it with its BClass and the group to which it belongs.

To edit an account code, place the cursor on the account number to be changed and key in the new code. Do the same to alter the description.
The sub-groups can be inserted when a more detailed Chart of accounts that will give more information about the accounting is needed.

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

To create the sub-group "Liquid assets":

- insert a few empty rows
- in the Group column, key in the "100" code
- complete it with the description and with Gr "1"
- change the Gr for the 1000, 1010 and 1020 accounts to 100.

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".

To delete the sub-group "Total loans", the user must delete row 22 and change the Gr for the 2000 and 2400 accounts from 200 to 2.

6.4 Create a new Chart of accounts

To create a new accounting file starting from zero, chose the **New** command from the **File** menu, then select the desired type of file and the New blank file template (without data, without chart of accounts).

- Input the basic accounting data and save it with a name
- Go to the Accounts table
- Insert the number of rows needed to structure the accounting plan

To set up the Chart of accounts, it is advised to begin by entering the main groups:

	Section	Group	Account	Description	BClass	Gr	Opening	Balance
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		3		Total expenses		02		
10								
11		4		Total Income		02		
12								
13		02		Profit(-) Loss(+) from Profit & Loss Statement		2301		
14								

- **1 - Total Assets** – where all the Assets are added up
- **2301** – Group in which the profit/loss pf the current year is being totalized.
- **2 - Total Liabilities** – where all the Liabilities are added up
- **00 – Difference should be zero** – if the amount is not = 0, then there is an imbalance.
- **3 - Total Expenses** – where all the Expenses are added up
- **4 – Total Income** – where all the Income is added up
- **02 - Profit (-) Loss (+) from Profit & Loss Statement)** – where the Total expenses (in positive) are added to the Total income (as a negative). If the amount is negative, then there is a profit, if it is positive, there is a loss. The result of the current year is totalized in the group 2301 (in the Liabilities) to obtain the balance of the Balance sheet.

Note: it is possible to insert accounts or group of accounts for the
Off-balance Assets and Liabilities, external to the accounting or profit and cost centers.

Proceed by entering the account codes, their descriptions, the BClass and the Gr they belong to (the same as the Group in which they need to be totaled).

Example:

- The accounts from 1000 to 1090 are in Gr 1 (Group 1, which adds up the Total assets).
- The accounts from 2000 to 2090 are in Gr 2 (Group 2, which adds up the Total liabilities).
- The Total assets and Total liabilities are in Gr 00, equal to Group 00 "Difference should be 0".

- The accounts from 3000 to 3210 are in Gr 3 (Group 3, which adds up the Total expenses).
- The accounts from 4000 to 4600 are in Gr 4 (Group 4, which adds up the Total revenue).
- The Total expenses and Total revenue are in Gr 02, in the Group where they will be added up (Profit/Loss from Profit & Loss Statement).
- The profit/loss from the Profit & Loss Statement has Gr 2301, equal to Group 2301, listed in the Liabilities.

6.4.1 Structure of the Enhanced Balance sheet by groups

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:

*	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.

	Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
				Accounts	**Transactions**	**Totals**		
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								
Base				Transaction Budget Previous Period Other Print				

- 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".*

	Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
	Accounts			Transactions	Totals			
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.

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.

6.5 Transactions table

This is the table where the accounting transactions are inserted. It is characterized by various columns.

Date
In this column, enter the date of the transaction.

Doc
In this column, enter the number or name of the accounting document.

Description
In this column, enter free text to describe the transaction.

Debit A/C
In this column, enter the account to which the amount will be debited.

Credit A/C
In this column, enter the account to which the amount will be credited.

Amount
In this column, enter the amount of the transaction. This amount will be debited to the Debit A/C and credited to the Credit A/C.

6.5.1 Accounting transactions

Each time a new transaction is entered, the accounts are immediately updated.
In the information window at the bottom of the screen, the accounts being used for the transaction are shown together with any possible errors in red and the account balance.

6.5.2 Simple transactions

Simple transactions are entered on a single row with one account debited to the Debit A/C and another credited to the Credit A/C for the same amount.

Example:
Withdrawal in cash from the Bank current account:

6.5.3 Compound transactions

Compound transactions are input on more than one row because they affect more accounts.
On each row, enter one account at a time using only the Debit A/C or the Credit A/C and the amount for a single account.
All the rows have the same date and the same document number. What changes is the description, the Debit A/C, the Credit A/C and the amount.

Note: until the whole transaction has been made, the program will keep signaling a difference.

Example:
Payment of various invoices using the bank current account.

When using an accounting file with VAT/Sales tax, there are all the columns relating to VAT/Sales tax (para. 3.16 on VAT/Sales tax). For a multi-currency accounting, there are columns relating to Exchange rates (para. 7.1).
The table columns can be sorted, viewed or suppressed (except the system columns). If needed, it is possible to insert new columns by selecting the **View fields** command from the **Data** menu.

In the **Cost Centers** view, there are additional columns for entering cost and profit centers (para. 3.17)

6.6 Totals table

The Totals table contains the groupings of the classes from the accounting plan (1 Assets, 2 Liabilities, 3 Expenses, and 4 Revenue) with their relative balances constantly up-to-date.

	Group	Description	Gr	Opening Basic Currency	Balance Basic Currency
1	1	**Total Assets**	01	39'500.00	45'620.00
2	2	**Total Liabilities**	01	-39'500.00	-39'500.00
3	01	Net Profit(+) Loss(-) from Balance Sheet	00		6'120.00
4	3	**Total Expenses**	02		1'880.00
5	4	**Total Revenue**	02		-8'000.00
6	02	Loss(+) Profit(-) from Profit & Loss Statement	00		-6'120.00
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**			

This table is automatically created by the program and cannot be altered by the user (only the text in the Description column can be modified). It indicates whether there is a profit or a loss and whether there are accounting imbalances.

6.7 VAT Codes table

In an accounting with sales tax, the VAT Codes table is present which allows the program to automatically separate the VAT/Sales tax according to various percentages and to credit/debit it to the appropriate accounts (see para. 3.16.2).

6.8 Accounting functions

6.8.1 Balance by period

In order to obtain a balance by period, the **Enhanced balance sheet** command, **Account1** menu, needs to be activated. In the **Period** tab   the desired period can be entered, after which the program calculates and shows the Balance by period. For more details, see para. 6.8.4.

6.8.2 Close current year

Traditionally, to discover the profit, all the Expenses and Revenue accounts were returned to zero. Today the program automatically calculates the profit at any time, without having to close the accounting.

6.8.3 Create New Year

If from the **Account2** menu, the **Create New Year** command is selected, a new accounting file will be created for the following year with the same Chart of accounts. The opening balances will be transferred from the closing balances from the previous year (Assets and Liabilities).

A window opens where it is possible to specify how to allocate the profit or the loss simply by indicating the account or accounts number (for example, profit/loss brought forward…) and the amount to assign to each.

Carry forward account opening balances
Indicate which accounts are required to have opening balances carried forward. Usually the balances on the Balance Sheet accounts, Off balance sheet accounts and cost centers are carried forward (when they are used to manage debtors/creditors).

Allocation profit/loss
Total to allocate
The program will indicate the profit/loss that needs to be shared between various accounts.

Accounts/Amounts
Indicate to which account(s) the profit or loss should be shared with the relative amount. If three accounts are not sufficient, then it will be necessary to manually correct the amounts on the new accounting in the opening column.

The program will show a warning message if there are any differences between the assets and liabilities totals. If there is a difference, it could be due to:

- Profit/loss has not been allocated
- During the previous year, there were differences/errors
- The exchange rate differences were not entered.

Complete the basic data in the new accounting file, check the opening balances and save the file with a new name.

The program will even carry forward the final balances to the **Previous** view on the **Accounts** table (**Previous** column) of the New Year accounting.

6.8.4 Enhanced balance sheet

This command is activated from the **Account1** menu by selecting **Enhanced balance sheet.** A window for the default printing of the Enhanced balance sheet and Profit & loss statement opens. Grouping of the accounts takes place according to the content of the BClass column. A window with four tabs will show up:

Base Tab

Page header
Rows 1 thru 4
In this field, enter texts to use as headers when printing.

Print cover page / **Print date** / **Print page numbers**
The activated options will be shown in the print-out.
Column header (Balance / Profit and Loss)
The first two vertical fields refer to the Balance Sheet, the two second ones refer to the Profit and Loss Statement.

Current year
Insert the final date of the current accounting.

Previous year
In this field, enter the final date of the previous year's accounting.

Print pages
By selecting the appropriate cells, the different class pages (Assets, Liabilities, Expenses, Revenue, Off Balance Sheet Assets, and Off Balance Sheet Liabilities) and the front page will be printed.
By selecting the "2 classes per page" option, the list of accounts will be printed with two classes on each page (e.g. assets and liabilities on one page, income (revenue) and expenses on another). This works when there is a fairly simple Chart of Accounts.

Include in printout
Decide what data should be included or excluded in the printout.

Print, Preview, Cancel
With these commands, one can access the printing configurations (preview, cancel the printing and launch the printing).
Moreover, with the print button, one can save the file in different formats, exporting the file to **Pdf**, **Html**, **MS Excel** and **Copy to Clipboard.**

Period Tab
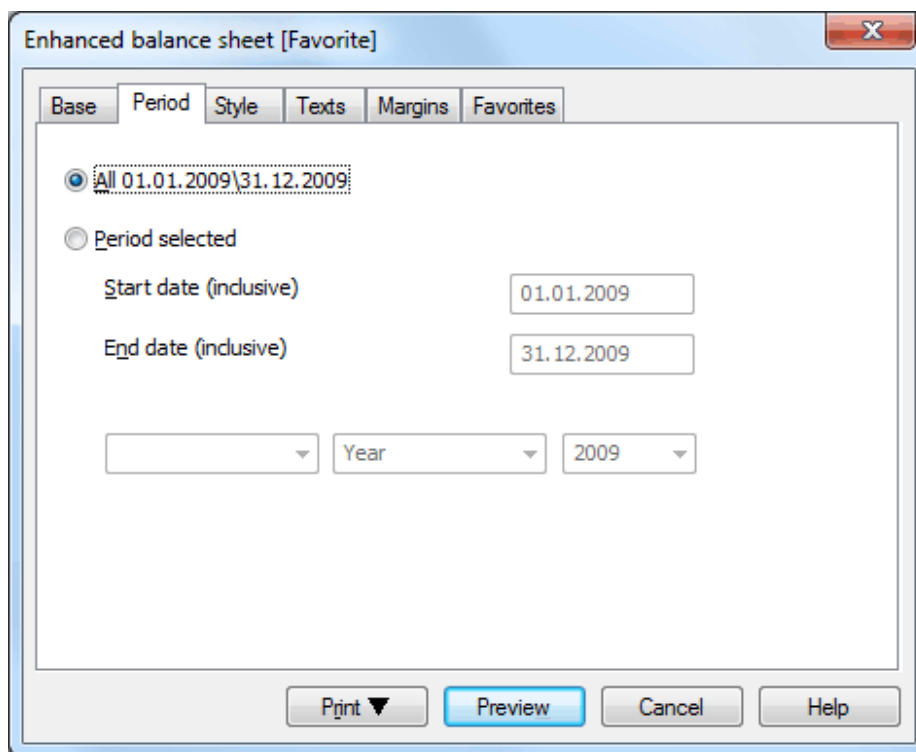
All
By activating this option, the balance sheet for the entire accounting period is being calculated and shown.

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.

Style Tab
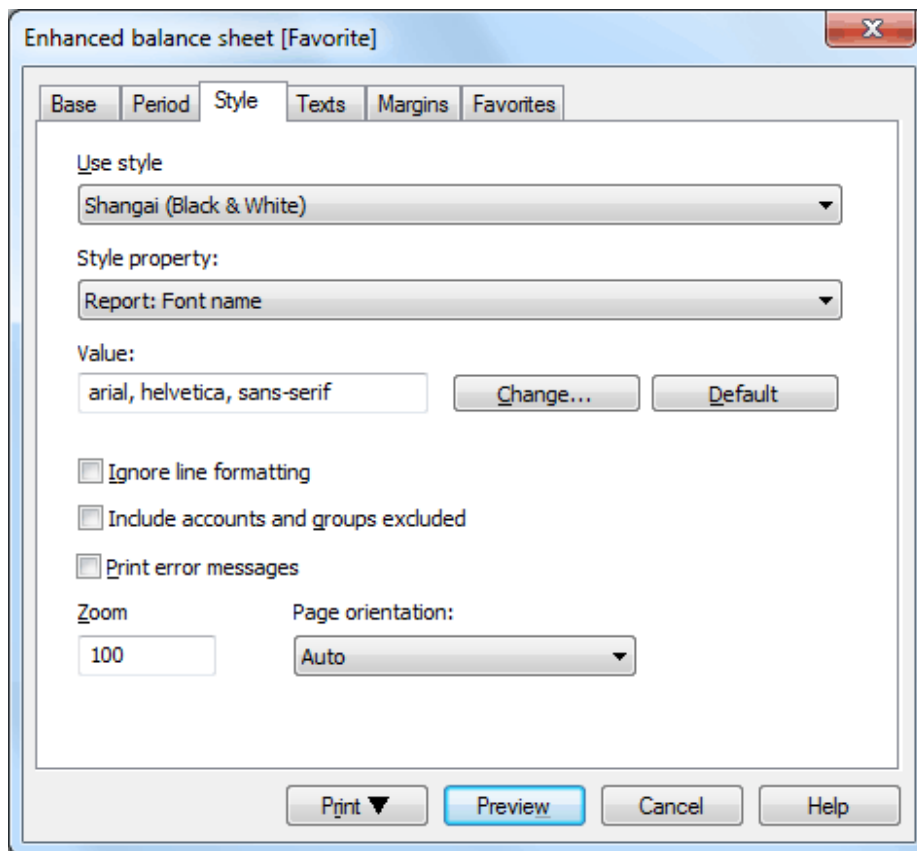
Use style
There are different models of the Enhanced balance sheet provided. By selecting one, the user can obtain the Enhanced balance sheet of his choice.

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).

Texts Tab

This tab is used to alter the texts that the program uses as default headings for print-outs.
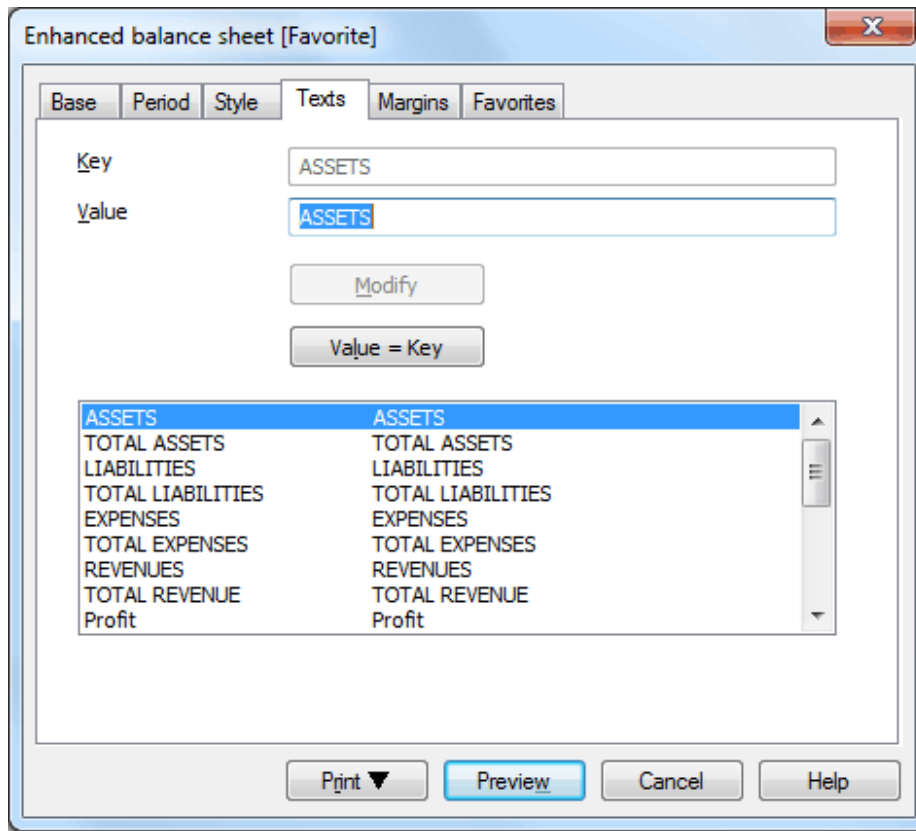
Key

By selecting a text from the list shown, it will then automatically appear in the cell as the key to edit.

Value

Input free text in this cell to alter the key.

Modify

Click on this button to confirm any alteration to the pre-set (default) text.

Value=Key

By clicking on this key, the Key text will be identical to the Value text.

Margins Tab

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.

Favorites Tab

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.
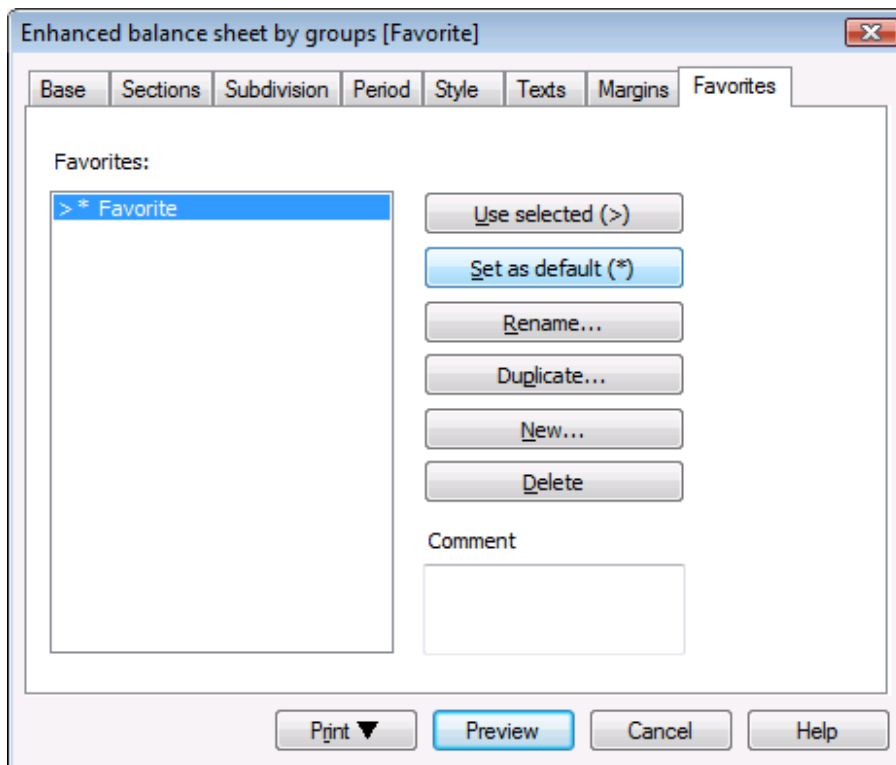
Use selected
Allows the user to select the favorite that is to be used.

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.

6.8.5 Enhanced balance sheet by groups

This command (Accounts1 menu) automatically drafts the Enhanced balance sheet by groups. Contrary to the regular Enhanced balance sheet, the groups and sub-groups are being shown in detail. Moreover, the user can select one of the provided styles, customizing colors and thus obtain a balance sheet with a different structure and graphics. There are two added tabs: Sections and Subdivision. Also, the Base tab distinguishes itself by some added printing options.

Base Tab

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.

Sections Tab
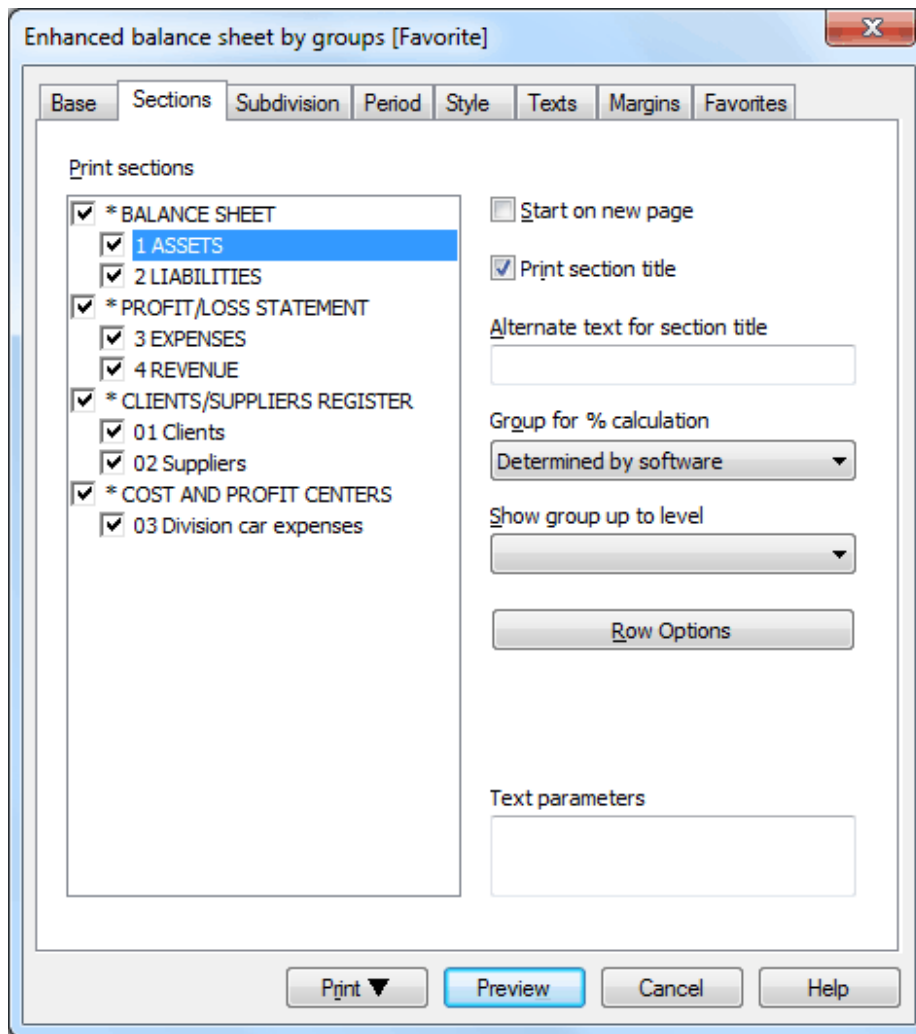
Print sections
In the box, all the sections of the chart of accounts that have been marked with the provided encoding are being shown.

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: the corresponding codes for the different parameters that can be used, are available on our web site www.banana.ch.

Subdivision tab
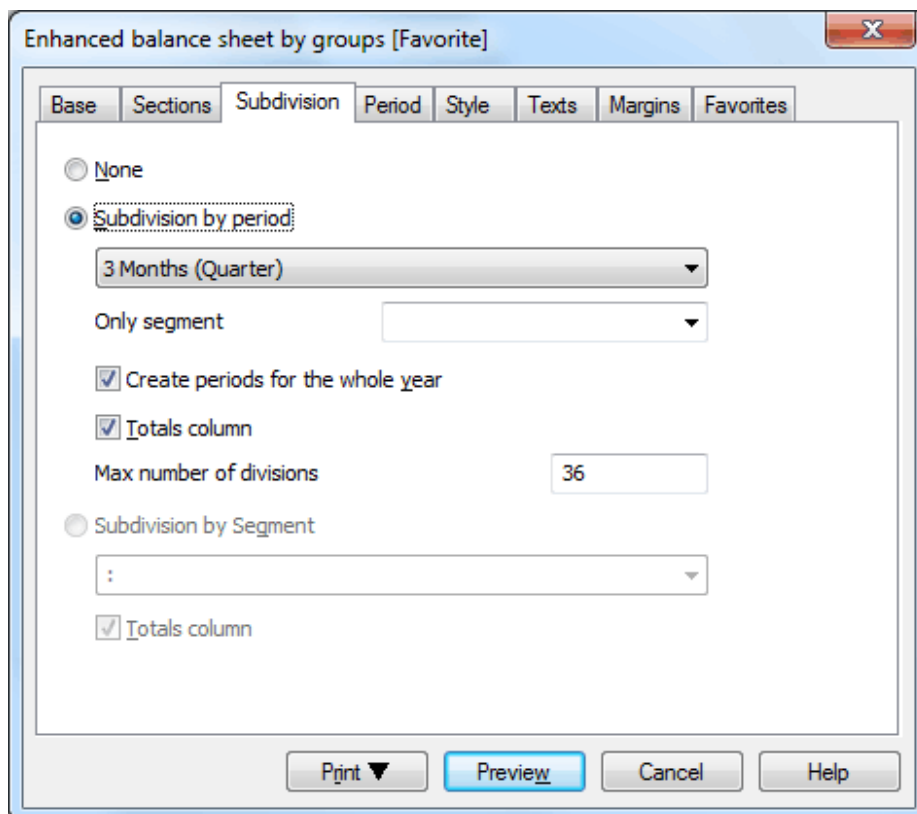
None
The entire period is being shown.

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

Period Tab / Style Tab/ Text Tab / Margins Tab / Favorites Tab

These sections are the same as those of the Enhanced balance sheet, already described in paragraph 6.8.4.

6.8.6 How to obtain reports

The reports are presentations of all the accounts that can satisfy different requirements, according to the configurations selected by the user. The most common reports are those grouped by class, by period, by segment or by external groupings.
To calculate the reports, click on the Accounting reports command of the "Account1" menu: a window opens, of which the different tabs have already been described in paragraph 3.11.8.

Different types of reports can be obtained:

- As on Accounts table – all accounts will be shown as on the chart of accounts
- Accounts by class – when there is a chart of accounts with different subgroups, the Balance by classes makes it possible to calculate and display rapidly all the accounts according to their BClass number, with the groupings and the descriptions of the Totals table.
- External accounting reports – makes it possible to have external groupings that are outside of the accounting. For more information, consult the following web page: http://www.banana.ch/cms/en/accounting_report.

All report types can be saved in Pdf, MS Excel, Html, Xml and Txt format, by means of the Export rows command (Data menu).

7 Multi-currency accounting

Multi-currency accounting is a form of double-entry accounting that manages accounts and transactions in different currencies.
Compared to double-entry accounting, multi-currency accounting presents:

- The **Exchange rates** table
- The basic currency that must be indicated in the **File and accounting properties** (File menu)
- The exchange rate profit/loss accounts that should be indicated in the **Foreign currency** tab (see also 3.5.8) from the **File and accounting properties** command (File menu).

Multi-currency accounting conforms to international accounting standards.

Multi-currency accounting is a professional instrument created for advanced users. For correct use, it is necessary to read the "Practical Guide to Multi-currency Accounting" (available on www.banana.ch) thoroughly.

There are two types of multi-currency accounting:

- Double-entry with foreign currencies
- Double-entry with foreign currencies and VAT/Sales tax

7.1 Foreign exchange rate table

This table is present only for accounting with multi-currencies. The symbols for the various currencies are defined on this table. Each currency has its own symbol and exchange rate to the basic accounting currency.

Accounts		Transactions			Totals		VAT codes		Exchange rates			
	Date	Currency ref	Currency	Text	Fixed	Mult.	Exchange rate	Rate Opening	Min	Max	Decimal points	
1		USD	EUR	Euro		1.00	0.682800	0.682800			2	
2		USD	CHF	Swiss Francs		1.00	1.032600	1.032600				
3												
Base		**Complete**										

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 for historical exchange rates.

Warning: if a date is entered, the exchange rate will not be used by the program and an error message will be received declaring: currency symbol does not exist.

Currency Ref.
This column shows the symbol/currency to which the exchange rate refers.

Currency
This column shows the foreign currency symbol.

Text
This column shows text to identify the currency being used.

Fixed

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 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.

7.2 Operating multi-currency accounting

In the transactions table, there are specific columns for multi-currency:

Currency Amount
Enter the currency amount.

Currency
Enter the currency symbol for the Currency Amount. During the insertion of the transaction, if this field is empty, the program will use the currency from the debit or credit account.

Exchange Rate
This is the specific exchange rate for this transaction. During the insertion of the transaction, if this field is empty, the program will automatically use the exchange rate in the exchange rate table.

Amount (basic currency)
This is the amount converted in the basic currency. During the insertion, if the currency amount is modified, the program will automatically calculate the amount in basic currency.

The values automatically completed by the program (Currency, Exchange Rate, Amount in basic currency) can be modified at any time.

7.2.1 Transactions with foreign currency

When transactions on accounts are inserted in foreign currency, there can be three types of transaction:

- Transactions between two accounts in basic currency;
  in this case, it is a normal transaction of double-entry accounting
- Transactions between an account in basic currency and another in foreign currency
- Transactions between two accounts with different currencies, neither of them the basic currency

7.2.2 Transactions between one account in basic currency and one in a foreign currency

Before beginning to make accounting transactions on the Transactions table, it is necessary to update the **Exchange Rate** column in the **Foreign exchange rate** table with the day's exchange rate. If this operation is not carried out, the program will automatically pick up the exchange rate that it finds on the Foreign exchange rate table. Proceed as follows:

- Enter the debit account, the credit account and the amount in foreign currency

The program will automatically calculate the amount in basic currency on the basis of the exchange rate on the Foreign exchange rate table.

Obtaining an exchange rate when the amounts in basic currency and in the foreign currency are already known

When the amounts in foreign currency and basic currency are already known (for example when the amount in basic currency is given on the bank statement), proceed as follows to automatically calculate the exchange rate:

- Enter the debit account, credit account and the amounts
- Go to the Amount USD column (basic currency)

Note: it is normal that an error message shows up since the exchange rate is missing.

- Hit the **F6** key to calculate the exchange rate.

Using an exchange rate different from the one present on the Foreign exchange rate table

- Enter the debit account, credit account and the amount in foreign currency
- Go to the Exchange Rate column and key in the desired exchange rate.
- Hit the **F6** key in order to calculate the amount in basic currency.

7.2.3 Transactions between two accounts with different currencies, neither of them the basic currency

It is not possible to have, in only one row, a transaction between two accounts with different currencies; neither of them being the basic currency. To enter these operations, it is necessary to make a transaction on more than one row.

- On the first line, enter the debit account and the amount in foreign currency (CHF in the example)
- On the second line, enter the credit account and the second amount in foreign currency (EUR in the example). At this point, the program will signal a difference since the amounts automatically calculated in basic currency are different.
- Then copy the amount in basic currency from the preceding line (USD 890.32 in the example) and hit the **F6** key to calculate the exchange rate. At this point, the transaction is finished and there are no accounting imbalances.

Note: it is also possible to enter these operations by passing through a second account (transfer account) instead of leaving the debit and credit accounts blank.

7.2.4 Enter exchange rate differences

When there are accounts in foreign currency, there are always exchange rate differences because the amount in foreign currency is converted into domestic currency and, since the exchange rates alter, differences are created. When an accounting file is closed, update the Exchange rates table with the official closure exchange rates, which will then become the opening rates for the following year.

In order to have a correct accounting, enter the exchange rate differences using the **Create transaction for exchange rate variation** command from the **Account2** menu (in the window that opens, indicate the date of the transactions for the exchange rate differences, usually December 31st of the current year).
By clicking **OK**, the program will automatically create the requested transactions on the Transactions table, using as accounts those indicated in the **File and accounting properties** command (**File** menu), **Foreign currency** tab.

Entering these exchange rate differences transactions only alters the balance of the basic currency account.
The balance on the foreign currency account remains unchanged.

7.2.5 Closing a multi-currency accounting

To close a multi-currency accounting file:

- Update the Foreign exchange rate table by inputting, in the Exchange rate column, the rates for the closure that will become the opening exchange rates for the New Year;
- Enter the exchange rate and rounding differences, otherwise the differences will be carried forward to the New Year). If, subsequently, more transactions are made, check whether there are accounting differences again.

8 Exchange rate history

Exchange rate history is a file that simply shows the Exchange Rate table where all the exchange rates relevant to specific dates are filed:

To create an Exchange rate history, proceed as follows:

- From the **File** menu click on the **New** command
- Select **Other** as the group
- Select **Exchange rate history** as the file

	Date	Currency ref	Currency	Text	Mult.	Exchange rate
1	21.12.2009	EUR	ADF	Andorranischer Franc		6.559600
2	21.12.2009	EUR	ADP	Andorranische Pesete		166.386000
3	21.12.2009	EUR	AED	Ver. Arab. Emir.-Dirham		5.268300
4	21.12.2009	EUR	AFN	Afghanischer Afghani		70.616600
5	21.12.2009	EUR	ALL	Albanischer Lek		138.788000
6	21.12.2009	EUR	AMD	Armenischer Dram		538.000000
7	21.12.2009	EUR	ANG	NL-Antillen-Gulden		2.574000
8	21.12.2009	EUR	AON	Angolanischer Kwanza		127.622000
9	21.12.2009	EUR	ARS	Argentinischer Peso		5.453700
10	21.12.2009	EUR	ATS	Österreichischer Schilling		13.760300
11	21.12.2009	EUR	AUD	Australischer Dollar		1.611900
12	21.12.2009	EUR	AWG	Aruba Florin		2.581400
13	21.12.2009	EUR	AZM	Aserbaidschanischer Manat		5759.470000

Exchange rates — Base — Complete

Once the data pertinent to the exchange rates has been inserted, save the file with a name using the **Save As** command (File menu).

9 Instructions for labels

The labels application is a simple table where it is possible to insert addresses or other data in order to print labels.
A list of addresses can be made from scratch, setting up all the fields needed to create a made-to-measure database.
Even label printing can be personalized.
The advantage of this program is that it lets the user print labels very rapidly, and, if the text is too long, the program will use a smaller font when printing so that the text remains contained within the label.

9.1 Create a new label file

By selecting the **New** command from the **File** menu, three different files can be selected from the label group:
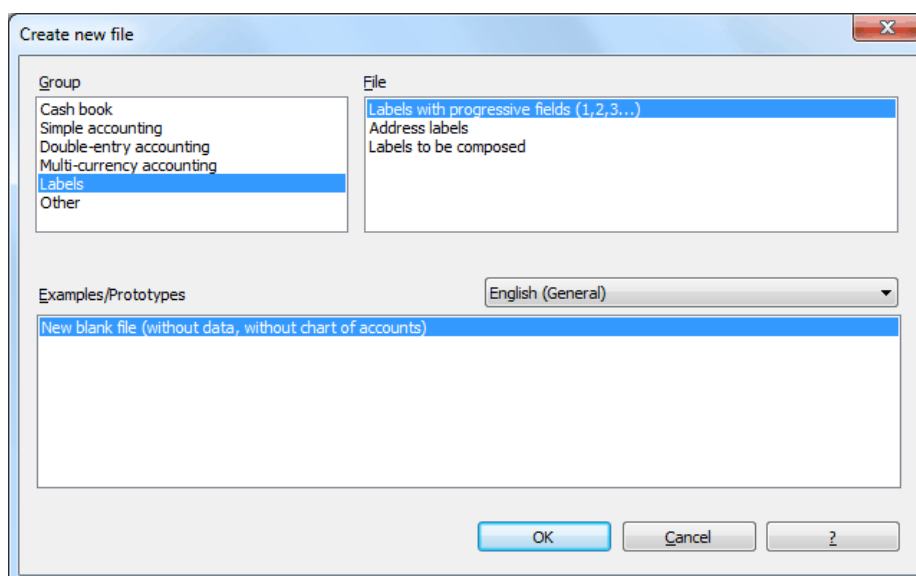
Labels with progressive fields (1,2,3…)
New fields are created (field 1, 2, etc.) where it is mandatory to insert the label header (ex. name, address, country, telephone, etc.).

Address labels
Fields corresponding to an already defined address database are being created.

Labels to be composed
It is an empty database that allows the user to alter all existing fields or create new ones through the Set up fields command from the Data menu (for more information on how to set up fields see para. 3.8.15).

9.2 The Print label 1… and Print label 2… commands

By using the **Print label 1…** and **Print label 2…** commands from the **Label1** menu, the user will have access to the definition and the printing of labels.
There are two separate commands because two print set-ups can be saved for labels; otherwise the two commands are the same.

When one of these two commands is activated in order to print labels, a window with three tabs opens:

Print tab
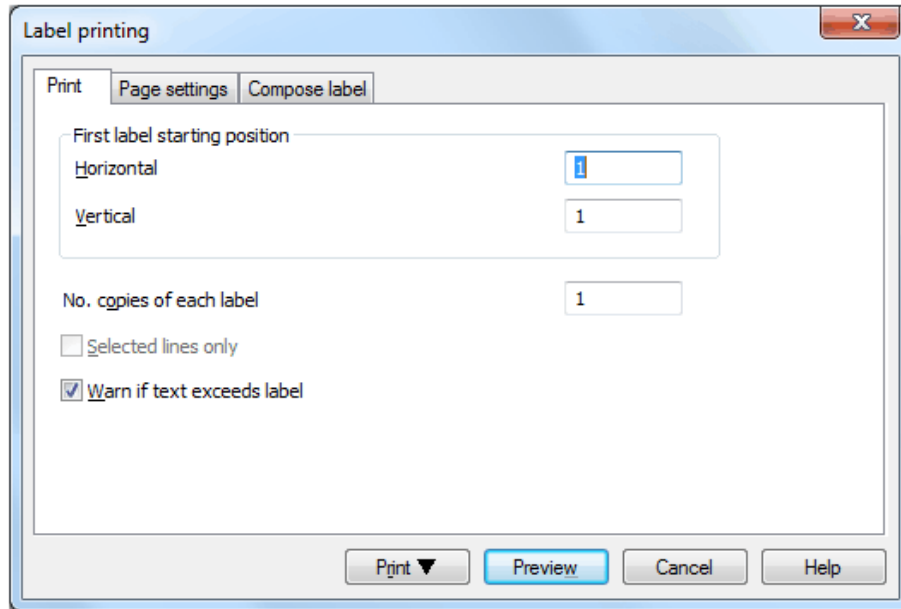
First label starting position
Decide on the position of the first label. For example, if "1" is entered in the horizontal and vertical fields, it refers to the upper left-hand corner of the page.

Nr. copies of each label
The value of "1", in this field, means only one copy of each label is wanted.

Selected lines only
If this cell is activated, only the selected rows will be printed.

Warn if text exceeds label
If the text goes beyond the margins for the label, the program will warn the user by sending an error message if this cell is activated.

Page settings tab

Page
Margins
Input the size in centimeters; if no size is entered, the margin sizes will be zero.

Number of horizontal labels
Input the number of horizontal labels there are on the page.

Number of vertical labels
Input the number of vertical labels there are on the page.

Print landscape
The page will be printed horizontally if this cell is activated.

Label
Margins
It is possible to input a margin for each label; the values for the label margins must be input in centimeters.

Center text horizontally
Select this option to horizontally center the text for each label in the cell.

Center text vertically
Select this option to vertically center the text for each label in the cell.

Font size
Base size

This field shows the default font size.

Reduce to fit, but not less than
The program calculates the maximum font size possible for a given label, starting from 14 points all the way down to 8 points. The calculation is made taking into account both the height and width of the label. If a label has a line that is too long (or has too many rows) to be printed, then an error message will appear in the message window. Even if it is incomplete, the label will still be printed.

Note: the printers will not print on the whole surface of a page because they need minimum margins. The program tries to adapt the single labels to the margin values required by the printer.

Compose label tab
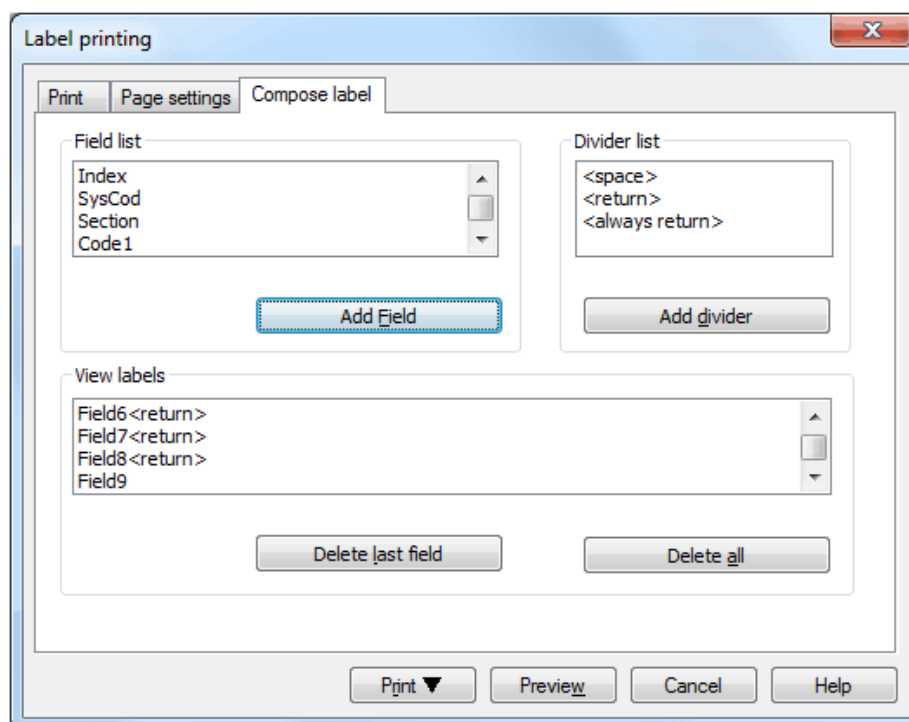
The window shows three distinct areas: **Field list** to select the fields, **Divider list** to select the dividers and **View labels** to view the result of the field and divider composition.

Field list
This is a list of all label possible fields; to select a field, it is possible to work in two ways:

- Double-click on a field name.
- Click on an field name from the list and hit the **Add Field** key

The field selected will be shown in the View labels area.

Divider list
Between two fields there must be a divider. Choose from the following:

\<space\>	This serves to separate two fields set on the same line, e.g. Name\<space\>Last name
\<return\>	This must always be entered at the end of each line for the labels, e.g.

Courtesy <return>. If the previous field contains no data, the label row will not be printed.

<always return>   Select this divider to print the label row even if the field preceding it contains no data, e.g., Courtesy <always return>: if the cell corresponding to Courtesy is blank, then a blank row will be printed.

View labels
This shows how the fields and dividers will show up on the printed label: each row in this area corresponds to a row on the label. Naturally, the symbols used here for the dividers <space> <return> <always return> are not printed.

Delete last field
This button deletes the last divider or field input.

Delete all
This button deletes the whole label structure.

The user can display the labels in preview and print them with the buttons in the lower part of the window.

Note: When new fields that must be shown in the label print-outs are added, the print format must be changed.

9.2.1 Print merge

In order to use the Print merge command in Word using the data from the Banana Labels application, export the data by selecting **Export Rows in txt…** from the **Export Rows** command on the **Data** menu, making sure that the **Column header** option is selected in the **Export Rows in txt** window.
In this way not only the data is exported, but the headers as well which can then be read by the program when printing a series of letters.

10 Error Messages

Error messages can either show up immediately or be listed in a message window. The table name and the row number where the error occurred will be shown as well as the text. Double-click on the error to be immediately transferred to the row that caused the error.
If the user clicks on the **Don't warn** button, immediate presentation will be deactivated. To reactivate it, use the **Warning messages** command in the **Window** menu.
The text of the messages and an explanation of their meaning are listed in the electronic version of the manual.

11 Short-cut Keys

The short-cut keys can be used to carry out various functions without using the mouse. The main functions are for moving around, editing and selecting:

Moving Keys	Description
Esc	Cancel operation by closing open window.
Backspace	Delete preceding character by moving cursor backwards.
Delete	Delete subsequent characters.
PgUp	Scroll up one screen page.
PgDown	Scroll down one screen page.
Right Arrow	Scroll towards right.
Left Arrow	Scroll towards left.
Up Arrow	Scroll up.
Down Arrow	Scroll down.
Home	Scroll to beginning of row.
End	Scroll to end of row.
Ctrl+Home	Scroll to top-left angle of table.
Ctrl+End	Scroll to bottom-right angle of table.
Ctrl+Down	Scroll to end of table.
Ctrl+Up	Scroll to top of table.
Enter	Advance one cell, confirming keyed-in text.
Ctrl+F4	Close active window.
Alt+F4	Exit program.
Tab	Has the same function as Enter but only when the window for editing has not been opened (Shift+F2).

Moving Keys	Description
Shift+Tab	Return to previous cell, confirming keyed-in text.
Ctrl+Tab	Go from one window to another according to their order
Ctrl+F6	Next window.
Ctrl+PgDown	Next table.
Ctrl+PgUp	Previous table.
Alt+PgDown	Next view.
Alt+PgUp	Previous view.
F3	Find next command in Data menu.
Shift+F3	Find command in Data menu.
F5	Scroll to desired row by keying in row number in active window.
Shift+F5	Go to original row command on Data menu.

Editing Keys	Description
Ctrl+Enter	Add row below position of cursor.
Ctrl+Ins	Copy selected text.
Shift+Ins	Paste copied text in selected cell.
Ctrl+Delete	Delete content of selected cells.
F2	Edit content of cell.
Shift+F2	Open window to enter longer texts.
F4	Copy previous cell from same column.
Shift+F4	Copy previous cell and advance.

F6	This key executes different functions depending on the column the user is working on. The functions are explained in the information window.
Shift+F6	Add row and copy transaction from previous row.
F9	Perform simple recheck.
Shift+F9	Perform global recheck.

Selection Keys	Description
Shift+PgUp	Select column moving upwards, page by page.
Shift+PgDown	Select column moving downwards, page by page.
Shift+Right	Select row to right.
Shift+Left	Select row to left.
Shift+Up	Select upper column.
Shift+Down	Select lower column.
Shift+ Home	Select back to start of row.
Shift+End	Select forward to end of row.
Shift+Ctrl+ Home	Select back to top of table.
Shift+Ctrl+ End	Select forward to end of table.
Ctrl+Space	Select entire column.
Shift+Space	Select entire row.
Ctrl+Space and Shift+Space	Select entire table.

Other Keys	Description
Ctrl+N	New file.
Ctrl+S	Save.
Ctrl+O	Open.
Ctrl+P	Print.
Ctrl+Z	Undo operation.
Ctrl+Y	Redo operation.
Ctrl+Delete	Delete text from the cursor point to the end of the cell.