

Banana[®] *accounting*

Banana Accounting 7

User's Guide

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1 Installation

1.1 License key

[What is the license key?](#)

[A different license key for Windows and for Mac](#)

[Starter Edition mode at no cost](#)

[Entering the license key](#)

[Modifying the license key](#)

[Lost license key](#)

What is the license key?

It's a code that is being furnished when the program is purchased and that makes the program fully operational.

The license key is furnished in the following ways:

- in the box, printed on the flyer that comes with the CD
- sent by email when bought online with a credit card (for those buying at our resellers Share.it or Ateneoweb)
- printed on the invoice (for those buying directly from us).

IMPORTANT: Keep the license key carefully in a safe place. In case the license key gets lost, read our page [Lost license key](#).

A different license key for Windows and for Mac

According to the user's operating system, different license keys are being furnished.

If a license key for Mac is being entered on a computer with the Windows operating system (and the other way round), the program gives an error message that the license is invalid.

Starter Edition mode at no cost

If you install the program without entering the license key, the program runs in Starter Edition mode.

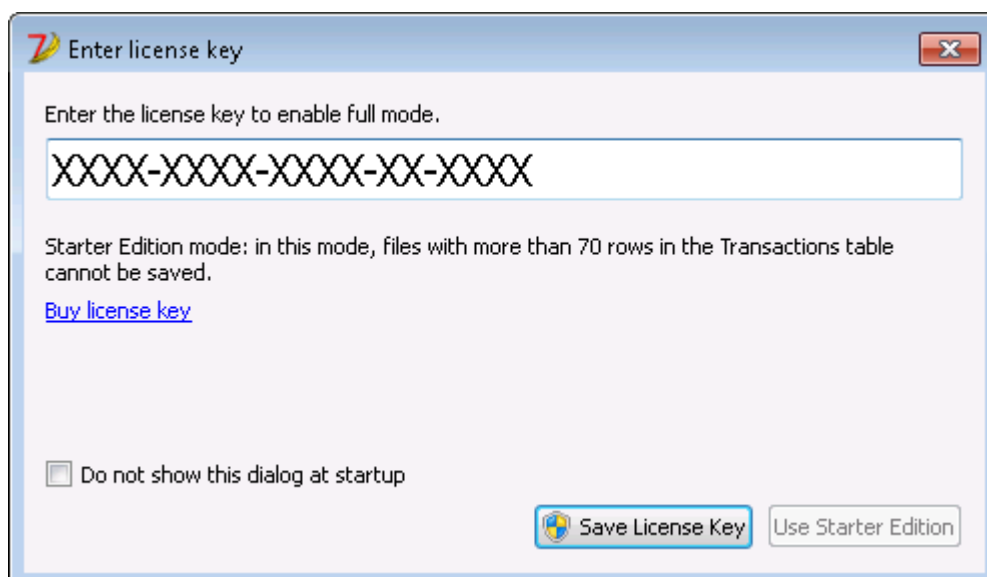
With the Starter Edition mode, you can:

- Use the program in complete mode, entering up to 70 rows into the Transactions table. If you have more than 70 rows in the Transaction table you won't be able to save or export the file, and in the print-outs the words "Starter Edition" will appear.

When the license key is being entered, Banana Accounting switches from the Starter Edition mode into the complete mode.

Entering the license key

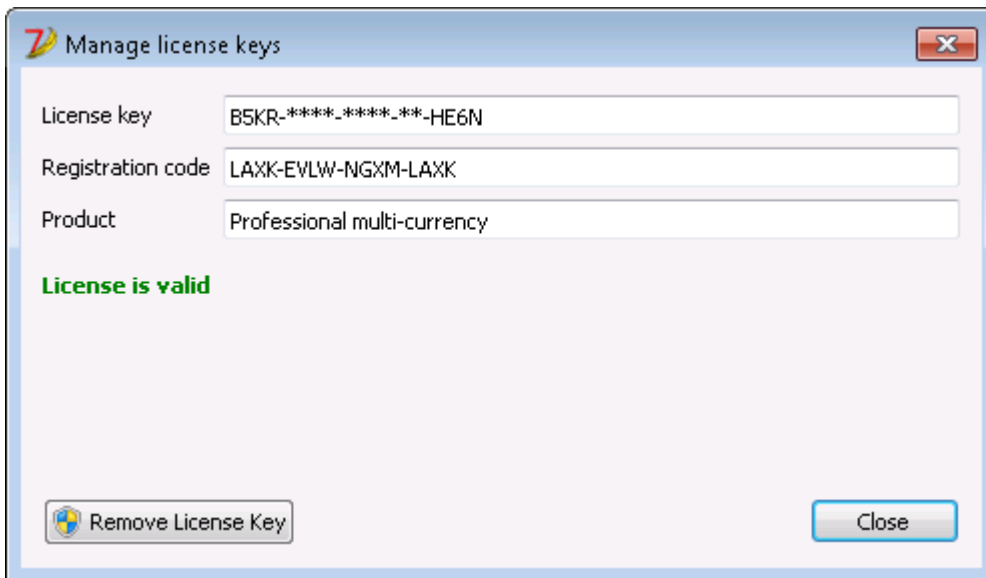
- Open Banana Accounting
- Select the command "**Manage license keys**" from the "**Help**" menu
- Enter the license key number into the appropriate field
- Click on the "Save license key" button
- Confirm the operation if asked



After that, the operating system might ask to enter the administrator's credentials. The license key is in fact being saved for all the users of the computer.

Modifying the license key

Once a license key has been entered, the following dialog appears in the **Manage license keys** window:



Registration code

Once the license key has been entered, the program displays the registration code. This code is being used to find the license key that has been entered by the user.

Remove License Key

Serves to remove the license key.

If the license key is not entered, a message that informs the user that he is working in Starter Edition mode appears in the information window and besides the file name in the program header.

Lost license Key

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

Please note: resending you your license key has a cost of 20.- Chf.

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

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

1.2 Installation on Windows

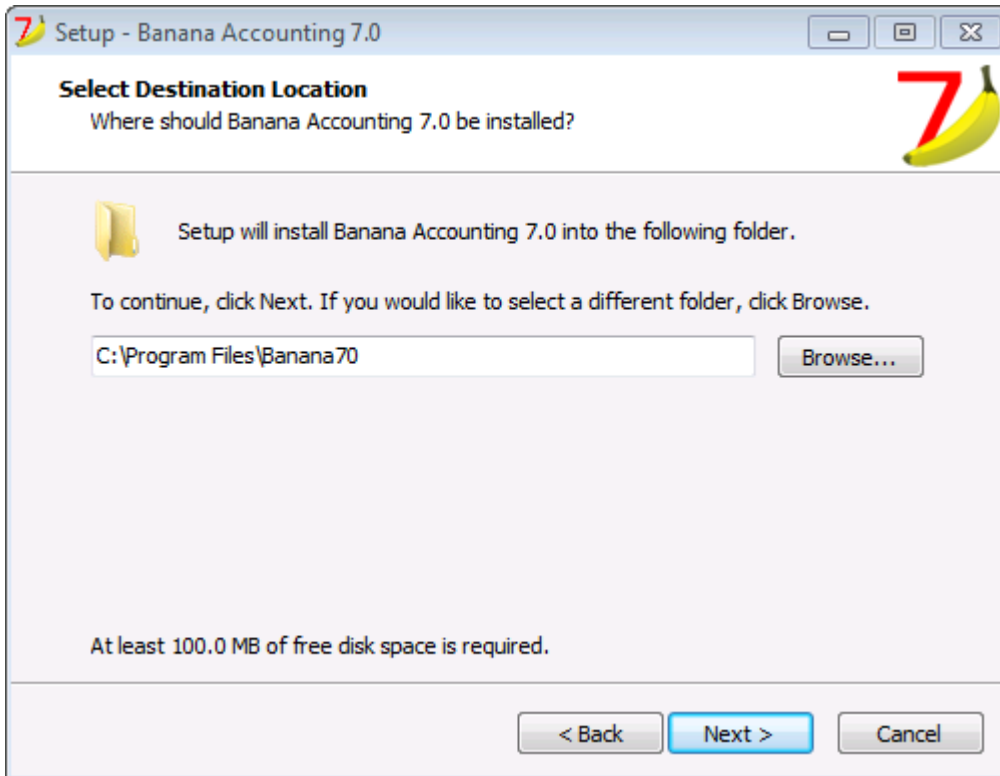
The program installation is a matter of minutes and it is all automatic.

By downloading the program, you accept the [user license conditions](#).

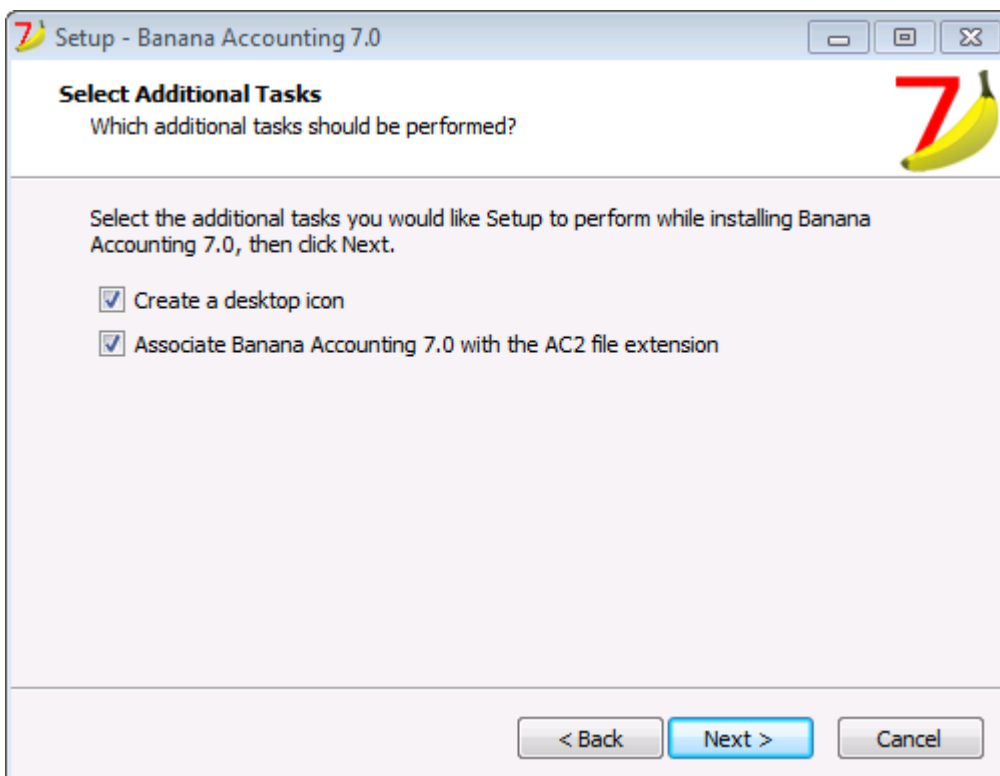
Once the download is finished, just double-click on the file you downloaded.



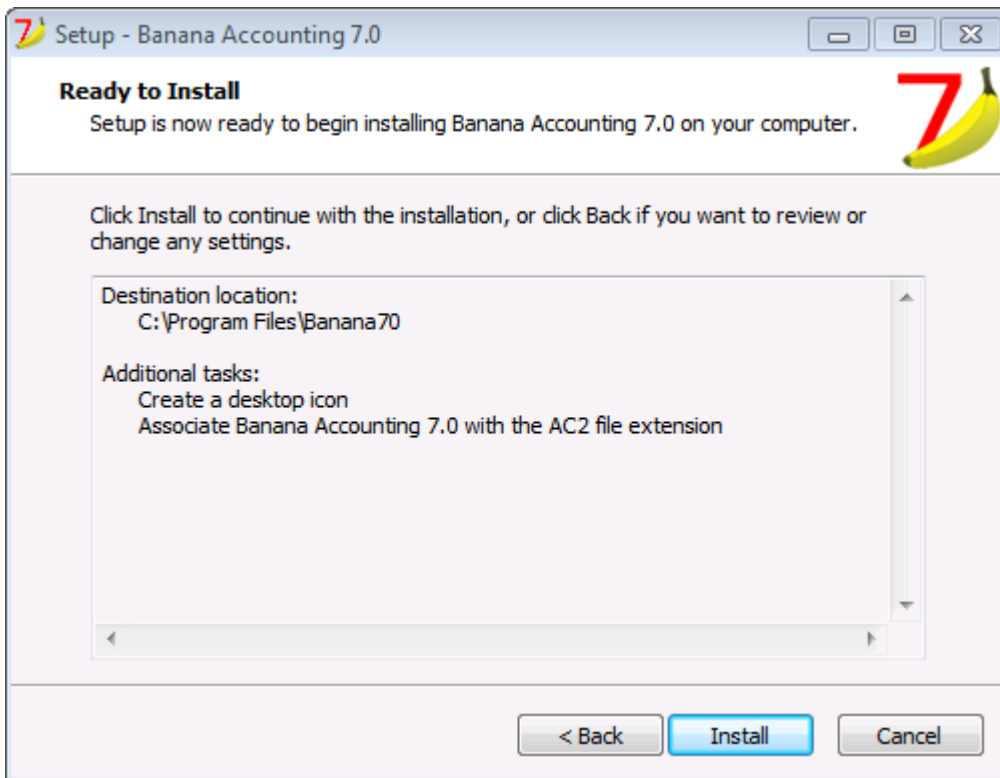
By clicking on the **Next** button, you will be carried to the next window.



The software will be saved by default in the C:\Programmi Files\Banana70 folder. If you wish to save it in a different folder click on the **Browse** button and choose the desired path.

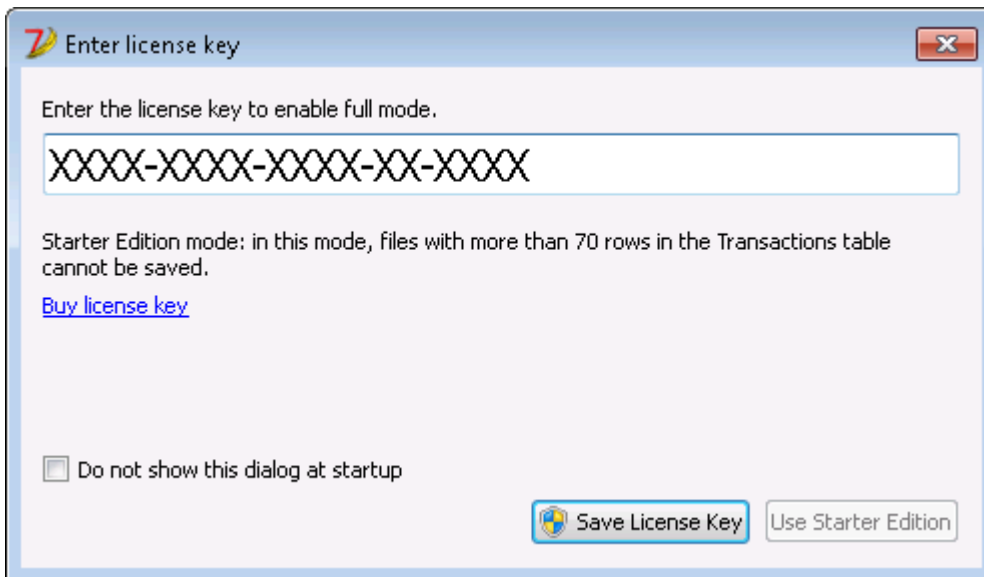


The program activates by default the **Create a desktop icon** and **Associate Banana Accounting 7.0 with the AC2 file extension** options; if you do not wish to have this options, simply uncheck them.



Insert license key

After opening the program for the first time insert the license key and confirm with OK

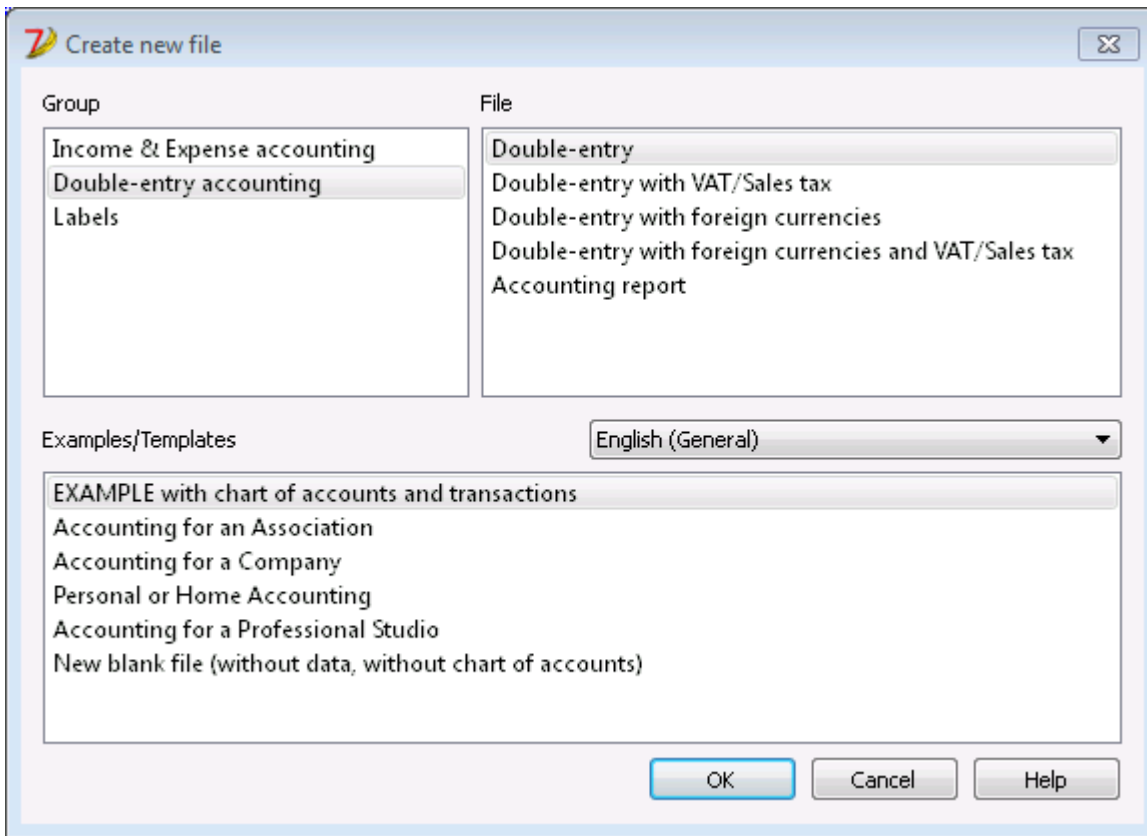


By inserting the license key into Banana Accounting, you go from the demo mode to the complete mode. If the license key is not inserted, a message appears at the opening of the accounting file, warning the user that he is working in demo mode.

Open the software

As soon as you open the software, choose the **New** command from the **File** menu. From the pop-up window you will be able to choose your accounting type, the option with or without VAT, the file

language, and an example or template (or you can also open a blank file - not recommended)



Note: in order to uninstall the software, please select the Install/Uninstall applications from the Control Panel and then chose to remove Banana Accounting from the list.

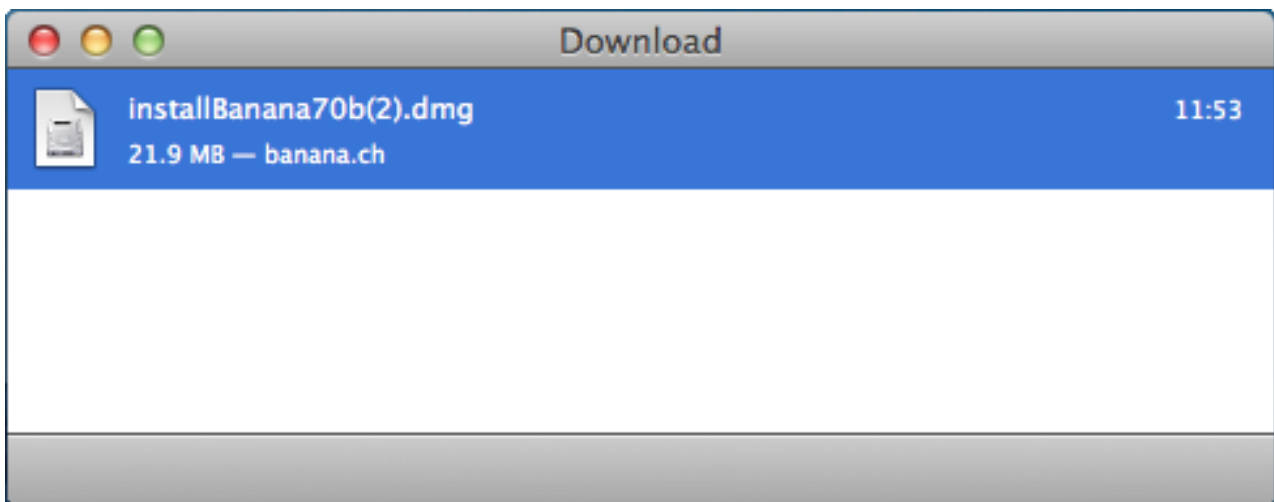
1.3 Installation on Mac

Installing the software is very easy.

By downloading the program, you accept the [user license conditions](#).

Follow these steps:

Download the .dmg file by clicking on the **Save file** button.
After saving the file in your Download folder, double click on it

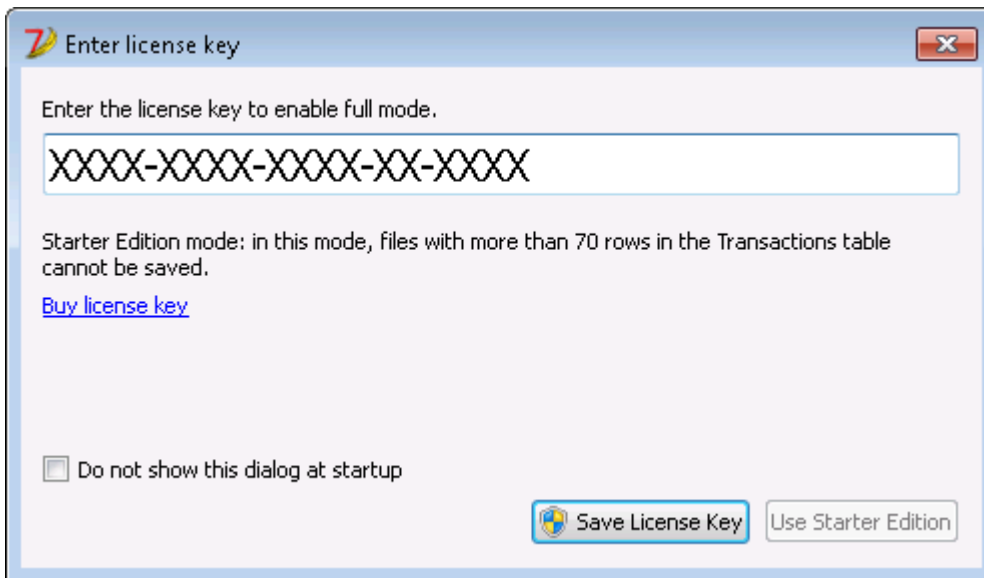


Drag the Banana7 icon in the Applications folder

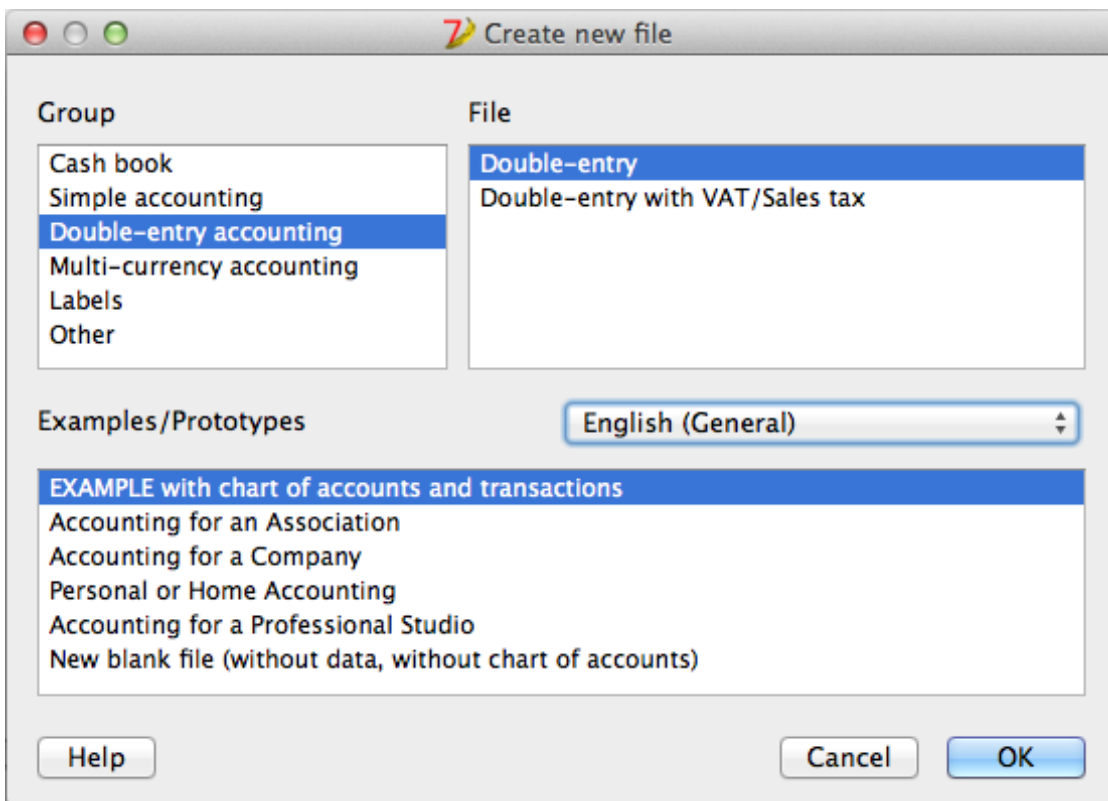


Banana Accounting 7 Beta is now ready to be used. Double click on the Banana 7 icon from your Applications folder. The program is installed in your operating system language, but is always possible to change it from the **Tools** menu, using the **Program options** command.

After opening the program insert the licence key and confirm with OK.



Then launch the **New** command from the **File** menu. From the pop up window it is possible to choose the accounting type, the with or without VAT management option, the language and a template or example (or you can choose to open a blank file - not recommended).



NOTE: in order to uninstall the software, simply drag the Banana7 icon from the Applications folder to the Trash.

1.4 Installing on a server

For Windows

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

To install on your server proceed as follows:

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

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

For Apple/MAC

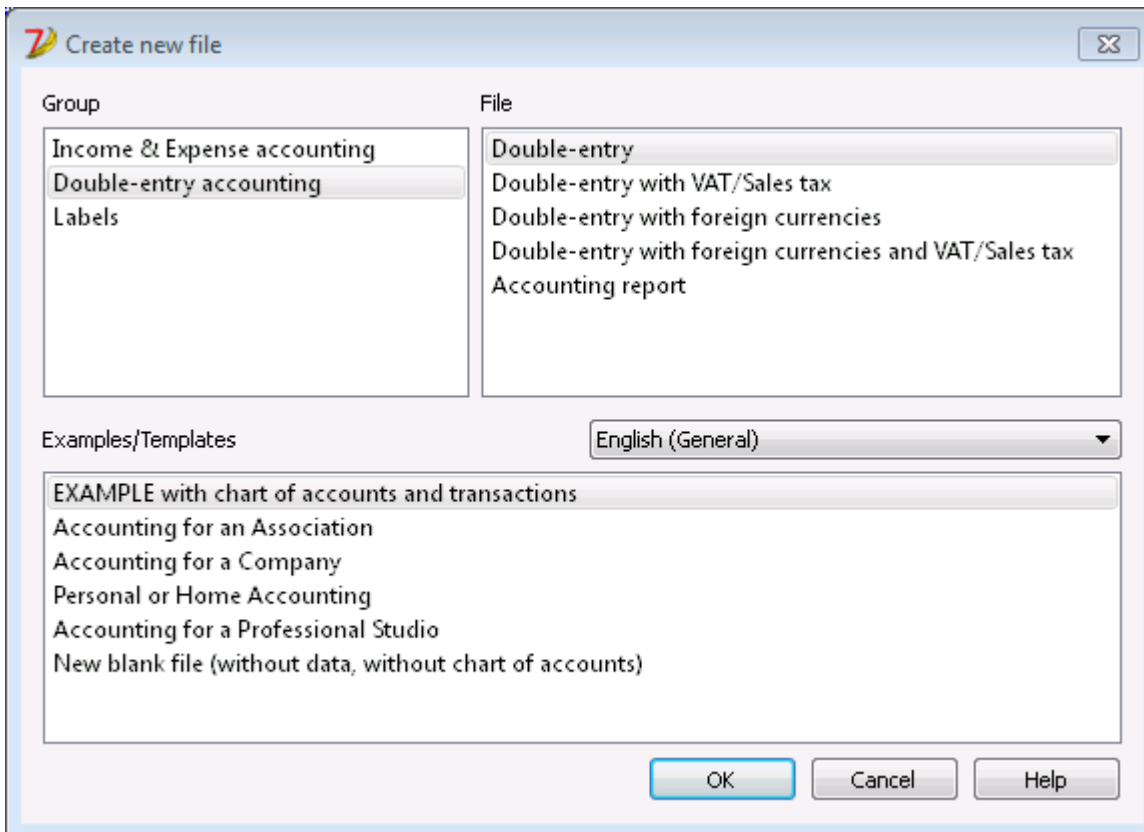
It is not possible to install Banana Accounting on servers. The program must be installed and the licence key must be entered on each computer. However, you can save the accounting files on a network disk.

2 File

This sections contains all information regarding creating, saving a file and all its contents.

2.1 Create new

In order to create a new a new accounting file, choose the **New** command from the **File** menu



Group

In the Group section all the different applications are listed. Choose the one that meets your needs.

File

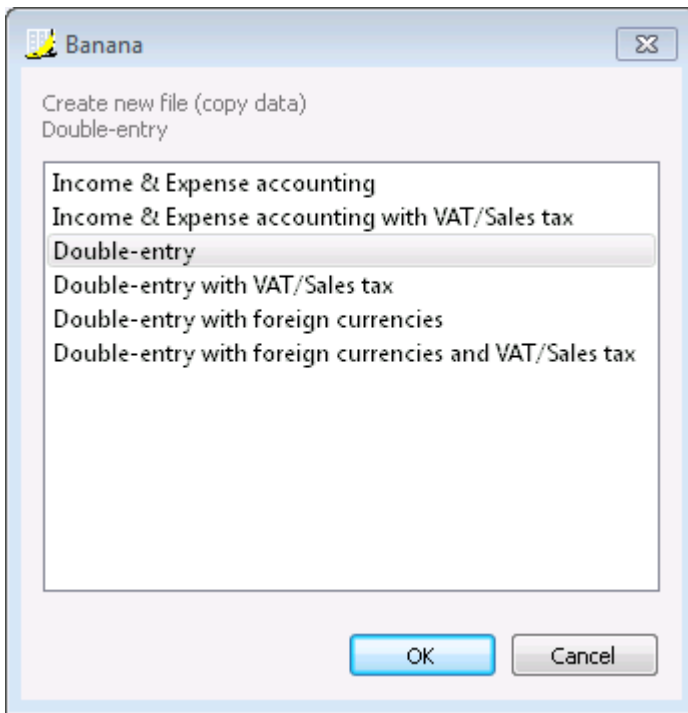
In this section you can select the characteristics of the chosen application. You can choose between the plain version, with the VAT management, with a second currency or with more than one currency.

Examples/Templates

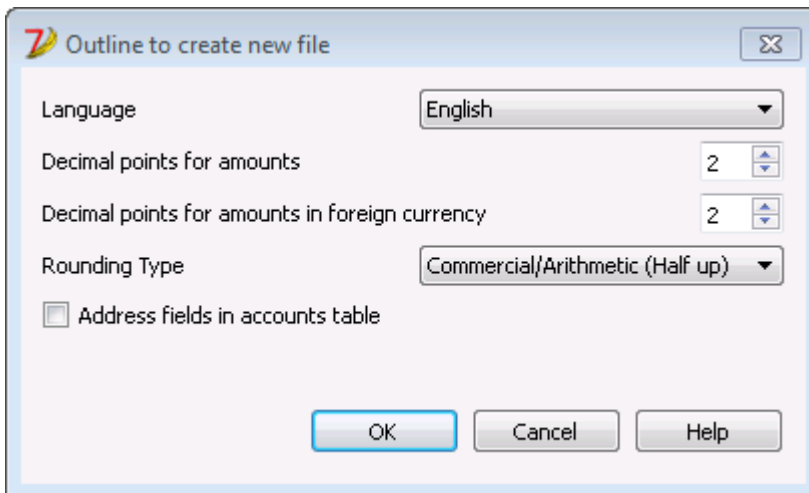
By selecting the language you will see predefined example/models that you can use to start and that can be personalized. All the template data and settings (language, decimal rounding, ..) will be used. Once you have personalized the template you need to save the file with a new name.

2.1.1 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.



The following window will then appear:

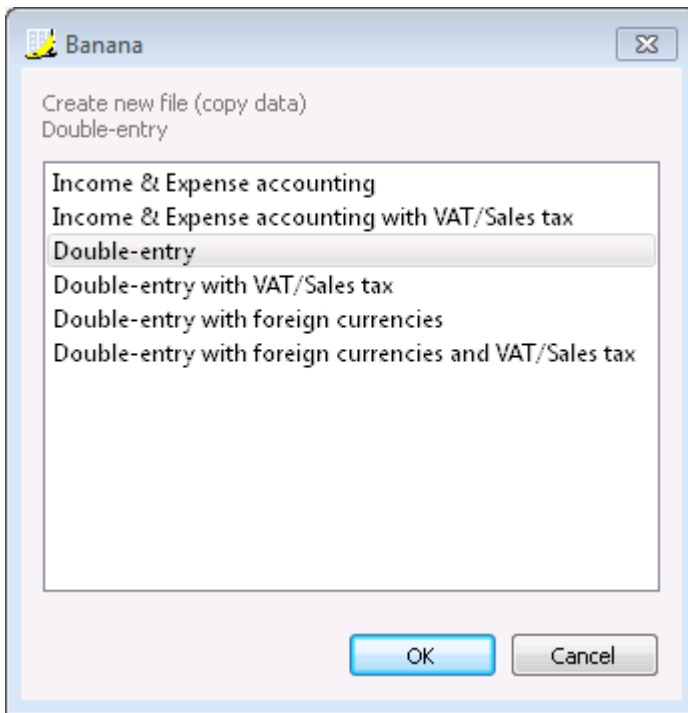


You can find the explanations of this window at the following page: [#2020](#)

2.1.1.1 Changing accounting type

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

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



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

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

2.1.1.2 Changing the rounding of the decimal points

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

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

- From the **Tools** menu, choose the **Convert to new file...** command

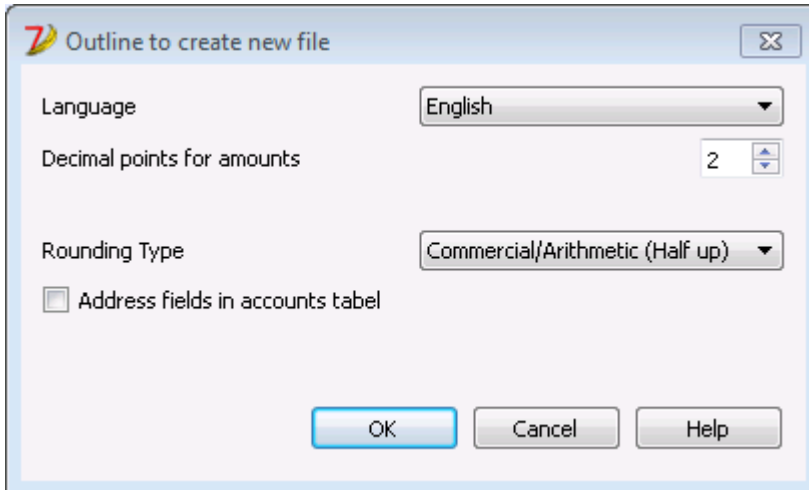
The [Outline to create a new file](#) window will appear, where you can change the rounding of the decimal points

2.1.1.3 Changing the file language

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

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

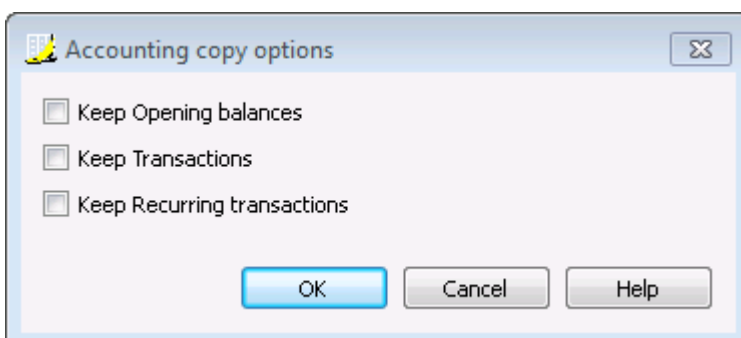
- From the **Tools** menu, choose the **Convert to new file...** command
- In the window that opens, choose the type of file to create (if we only want to change the language, choose the same accounting type as the existing file)
- By pressing **OK**, a second window opens
- In the section **Language**,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



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

2.1.2 Create file copy

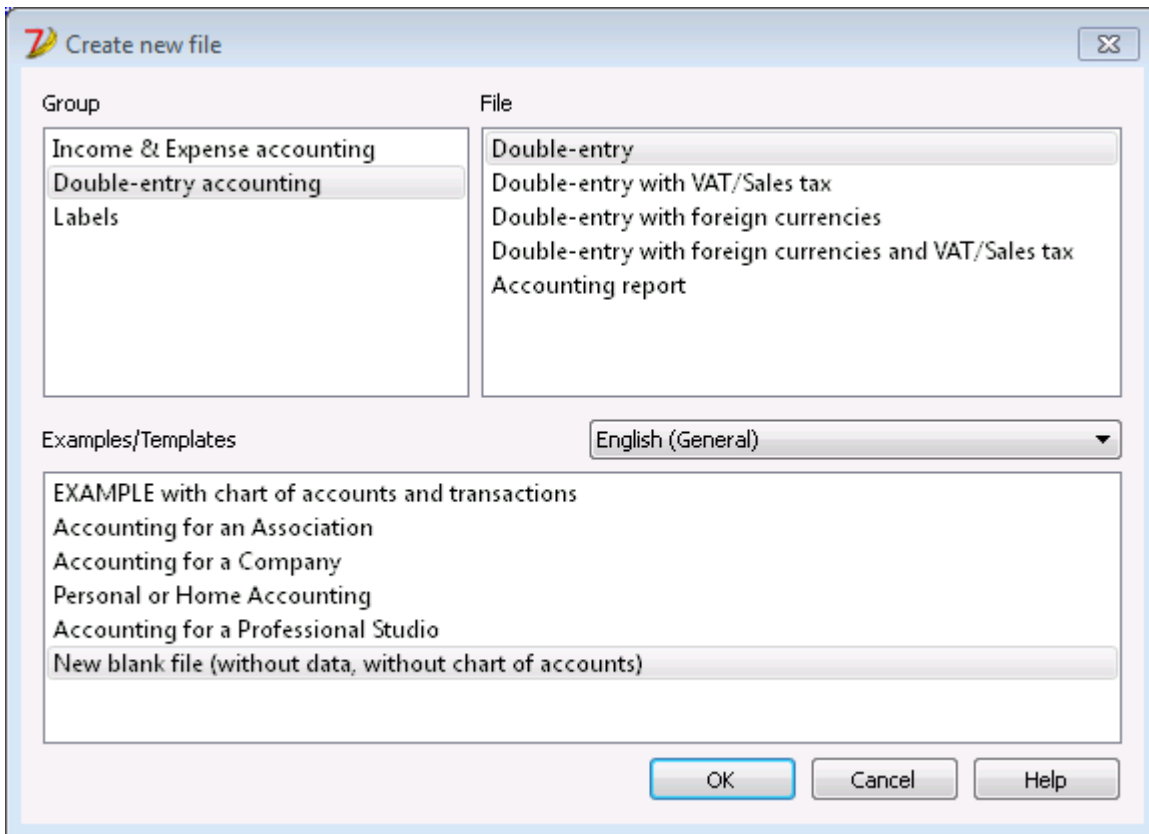
This command creates a copy of the file with the possibility to select the indicated options in the window that appears:



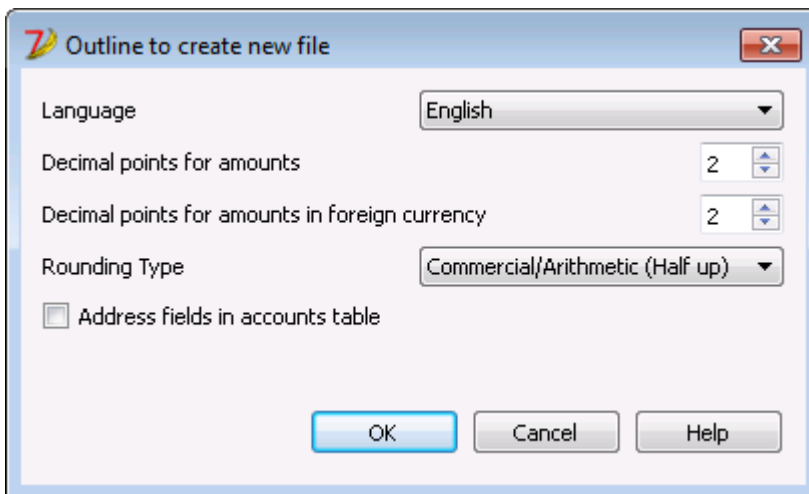
2.1.3 Create new empty file

You will create a new accounting file starting from an empty one.

In the **Examples/Templates** section, choose the **language/nation** and choose the **New blank file (without data, without chart of accounts)**.

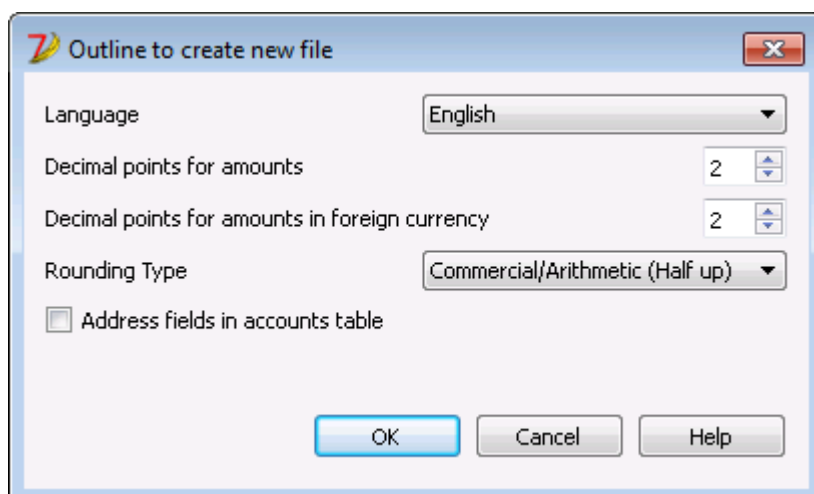


- Setup the [Outline to create new file](#)



- [Setup the File and accounting properties](#)
- [Create the accounting plan structure](#)

2.1.4 Outline to create new file



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.

Address 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** from the **Tools** menu.

2.2 Menu

2.2.1 Favorite files

This command allows the user to have the list of favorite files.

To make a file Favorite:

- Open the desired file
- Click on **Favorite files**
- Click on **Add to list**

To edit the list of favorites, click on:

- **Favorite files**
- **Edit list..**
- In the window that appears, edit the favorites, by using the buttons: **Add, Remove, Open folder.**

2.2.2 Recent files

This command shows the list of recently used files and allows the user to empty the list when it becomes quite long.

2.3 Create Pdf dossier

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 Pdf 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.

Page options

By activating the page options it is possible to include:

- page numbers
- page progressive numbering
- date

Page size

You can select the page format

Export selection only

If this function is activated, only the selected area is exported.

Other Tabs

For the explanations of the other tabs, please visit the following pages:

- [Include](#)
- [Period](#)
- [VAT](#)
- [Composition](#)

2.4 Save

2.4.1 Making a security copy on a memory stick

To make a security copy on the Memory Stick, open the file that is to be memorized; from the "File" menu, select the **Save as** command, and choose the unit that indicates the memory stick as destination.

The copy can also be made by launching "Explorer" and by dragging the accounting file into the memory stick unit.

2.4.2 Data recovery from the backup file

When for one or another reason the user doesn't succeed to find the accounting file, one can retrieve the file from the backup copy that the program automatically executes.

Proceed as follows:

- open the directory where the accounting file was present.
- open the file with the .bak extension. If it doesn't show in the directory, the user should, in the box "Files of type" in lower part of the window, select the option All files (*.*)).

Banana - [T:/Foster & Co 2012.ac2.bak]

File Edit Data Format Tools Account1 Account2 Window Help

: 1 03.01.2012

Accounts Transactions Totals

Base Cost centers Exp. Date Lock

	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD
1	03.01.2012		Withdrawal from post office account	1000	1010	350.00
2	05.01.2012		Office supplies	3260	1000	80.00
3	06.01.2012		Sales in cash	1000	4100	8000.00
4	20.01.2012		Purchase goods by Company 1	3000	SU.001	1500.00
5	28.01.2012		Payment Company 1 invoice	SU.001	1020	1500.00
6	01.02.2012		Payment Electricity and Phone		1020	300.00
7	01.02.2012		Electricity	3250		200.00
8	01.02.2012		Telephone	3270		100.00
9						

F6 Key = increase date by a day

1000	Cash	350.00	9'270.00
1010	Post office current account	-350.00	2'150.00

Info Messages

- Once opened, save the file with its name (save as...). Usually, the same name as the one of the lost file is being attributed.

Banana - [T:/Foster & Co 2012.ac2]

File Edit Data Format Tools Account1 Account2 Window Help

: 1 03.01.2012

Accounts Transactions Totals

Base Cost centers Exp. Date Lock

	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD
1	03.01.2012		Withdrawal from post office account	1000	1010	350.00
2	05.01.2012		Office supplies	3260	1000	80.00
3	06.01.2012		Sales in cash	1000	4100	8000.00
4	20.01.2012		Purchase goods by Company 1	3000	SU.001	1500.00
5	28.01.2012		Payment Company 1 invoice	SU.001	1020	1500.00
6	01.02.2012		Payment Electricity and Phone		1020	300.00
7	01.02.2012		Electricity	3250		200.00
8	01.02.2012		Telephone	3270		100.00
9						

F6 Key = increase date by a day

1000	Cash	350.00	9'270.00
1010	Post office current account	-350.00	2'150.00

Info Messages

2.4.3 Avoiding data loss

The Banana accounting software automatically creates [security copies](#) (file name.ac2.bak).

However, we strongly advise our users to create external backup copies in order to be able to resolve an eventual loss of data due to, for instance, a computer crash or another cause.

There is free software on the market that allows the user to automatically create a backup for one's own data.

2.5 File properties

When a new file is created, the basic data need to be entered in the **File Menu**, using the **File and accounting properties** command.

The file properties can vary depending on the chosen accounting type.

The screenshot shows a dialog box titled "File and accounting properties" with a close button (X) in the top right corner. The dialog has several tabs: "Accounting", "Options", "Address", "Foreign currency", "VAT/Sales tax", "Other", "Password", and "Texts". The "Accounting" tab is currently selected. Below the tabs, there are five input fields:

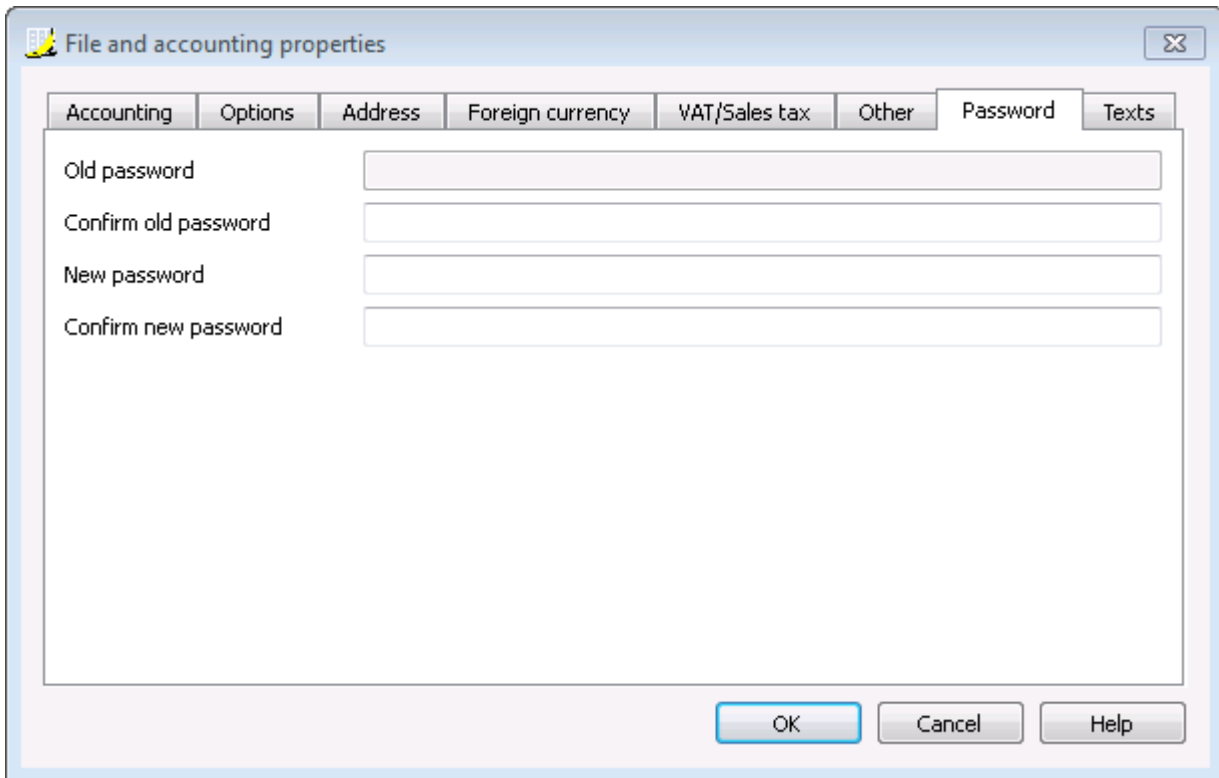
- "Header left": a text input field.
- "Header right": a text input field.
- "Opening date": a date input field.
- "Closing date": a date input field.
- "Basic currency": a dropdown menu.

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

As the explanations of the different tabs vary depending on the chosen application, please visit the corresponding pages:

- [Double-entry accounting](#)
- [Multi-currency accounting](#)
- [Simple accounting - Cashbook](#)

2.5.1 Password Tab



The screenshot shows a dialog box titled "File and accounting properties" with a close button (X) in the top right corner. The dialog has several tabs: Accounting, Options, Address, Foreign currency, VAT/Sales tax, Other, Password (selected), and Texts. The Password tab contains four text input fields: "Old password", "Confirm old password", "New password", and "Confirm new password". At the bottom of the dialog, there are three buttons: "OK", "Cancel", and "Help".

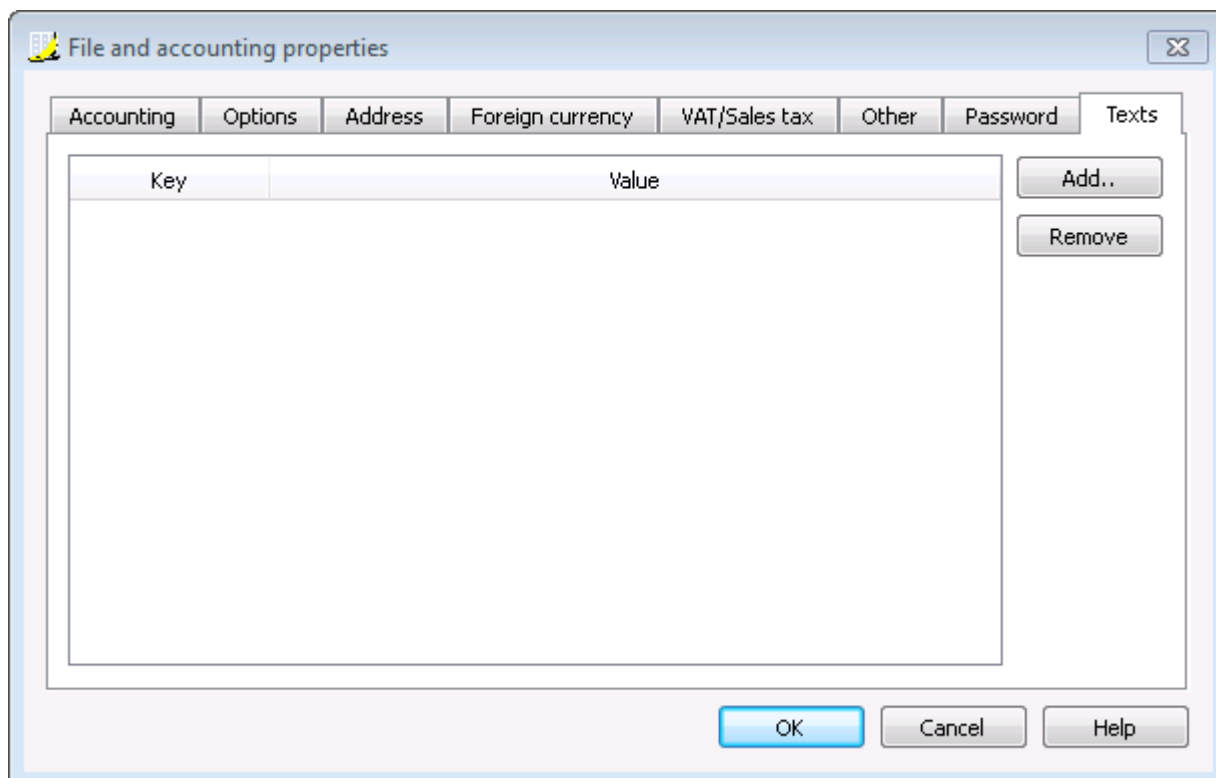
The files can be protected by using a password. In this tab, the user can insert a new password by keying it in twice, the second time for confirmation.

If the user wants to change an existing password, before entering the new password, he/she must first enter the old one.

If the user wants to delete an existing password, enter the old password and leave blank the **New password** and **Confirm new password** fields.

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.

2.5.2 Text Tab



In this tab it is possible to enter different key in order to save extra information, such as the accountant name, for example.

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.:).

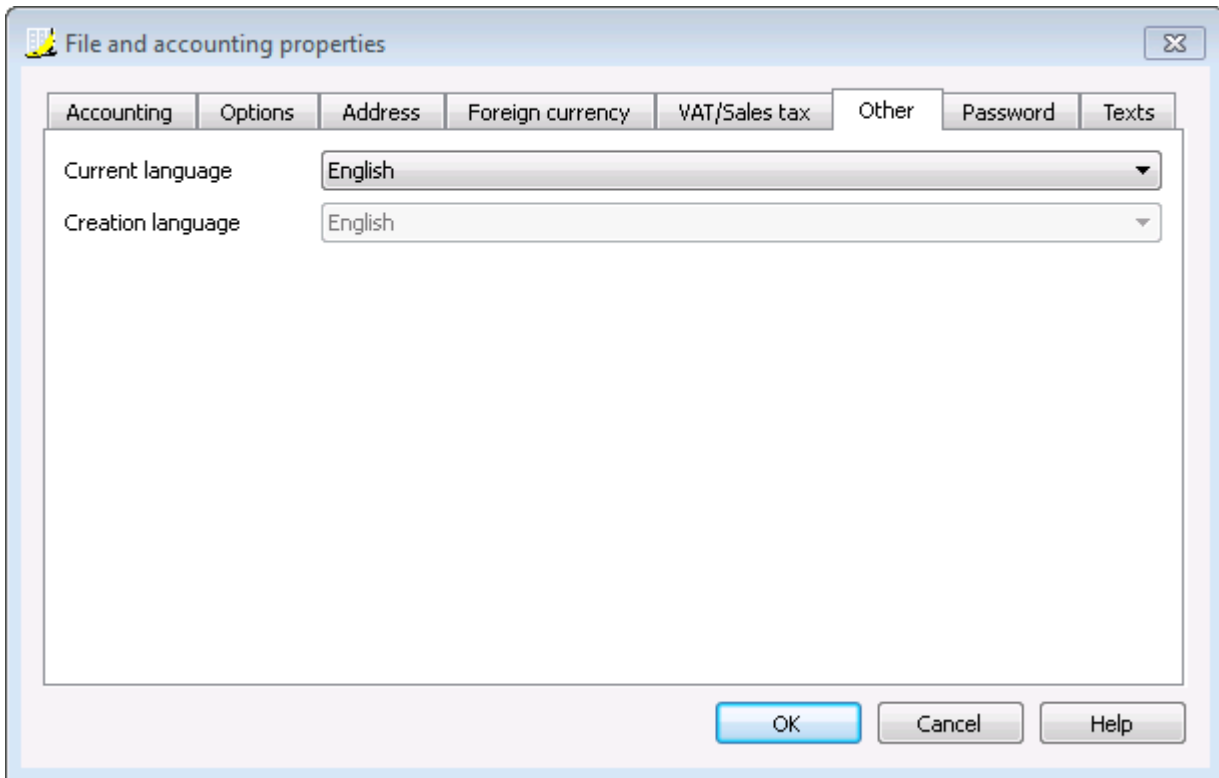
Add

This button saves the new inserted data.

Remove

This button removes the selected Key.

2.5.3 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

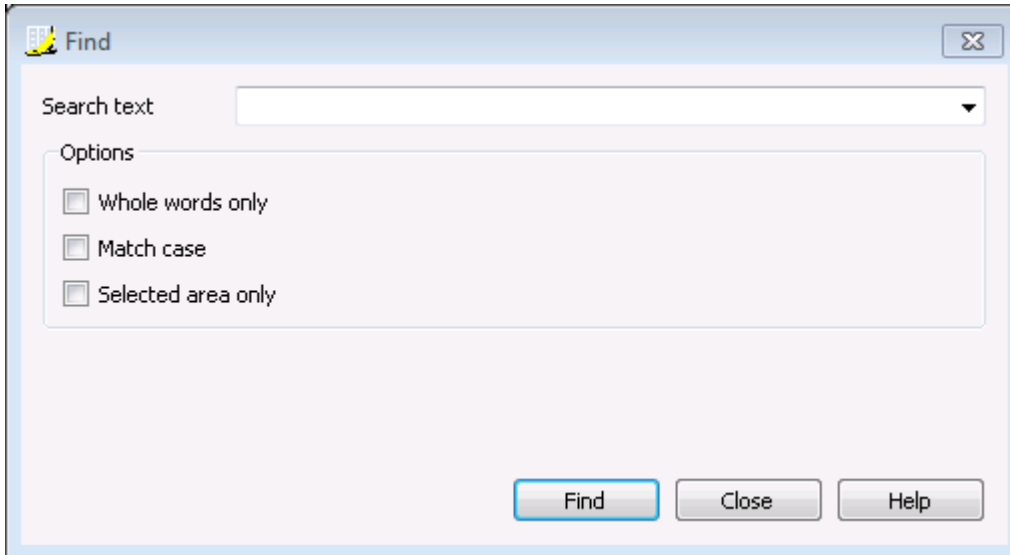
This is the language chosen and selected when the user creates an accounting file; this language is used for the column headers. If the user wants to change the creation language, then it is necessary to convert the file to a new one using the **Convert to new file** command in the **Tools** menu.

Related document: [Convert to new file](#)

3 Tables

3.1 Cells

3.1.1 Search



Search text

Enter the text to be searched. Amounts must be entered without separators.

Options

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.

3.1.2 Copy, cut and paste

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

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

- From the **Edit** menu, select **Paste**

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

3.1.3 Text input, edit and Smart fill

Entering a text

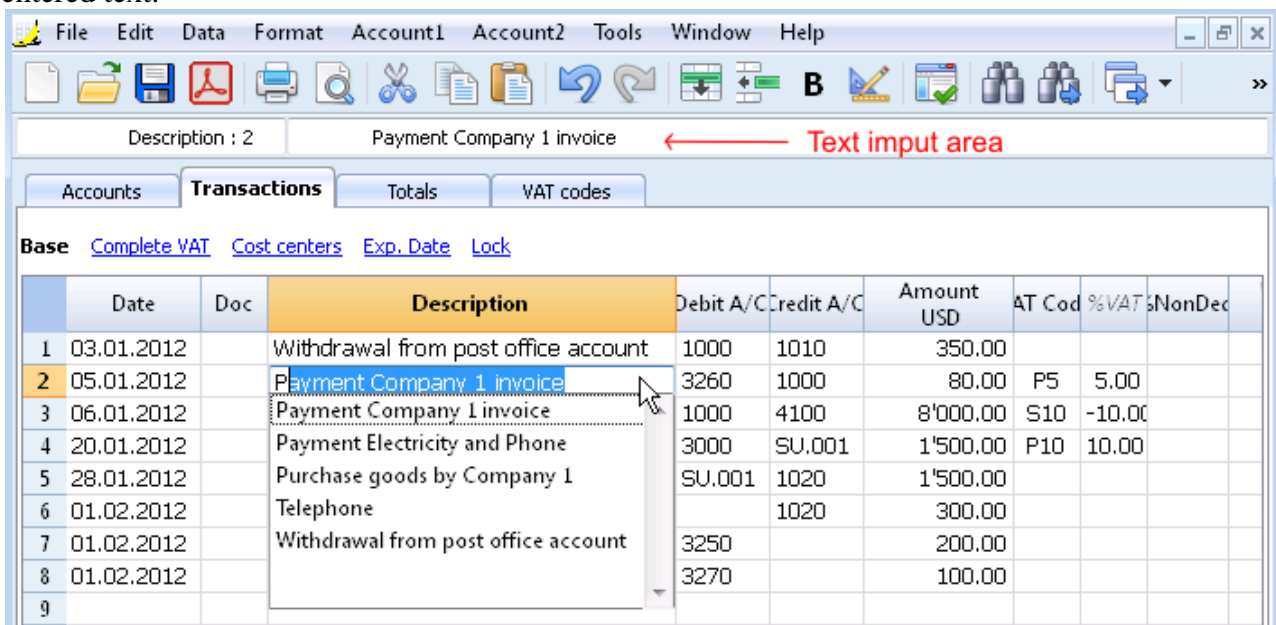
In order to enter a text position yourself in the cell you wish to write in. With a double click on the cell a drop down menu will appear with all the text previously entered; as you start writing the program automatically suggest similar text previously entered; select the appropriate text and:

- press **Enter** - in order to automatically enter the selected text
- press the **F6** key - in order to automatically enter the selected text + all other row data (debit account, credit account, amount, ...)

Editing a text New!

As a new feature of Banana Accounting 7, you can now edit the text directly in the cell; just double-click the appropriate cell (or press the **F2** key) and enter the new text. As you write the Smart fill option will assist you unless you disable it.

As in the previous versions, it is also possible to edit a text selecting the cell and entering the new text in the text input area. On the left side of this area there are two buttons to undo or accept the entered text.

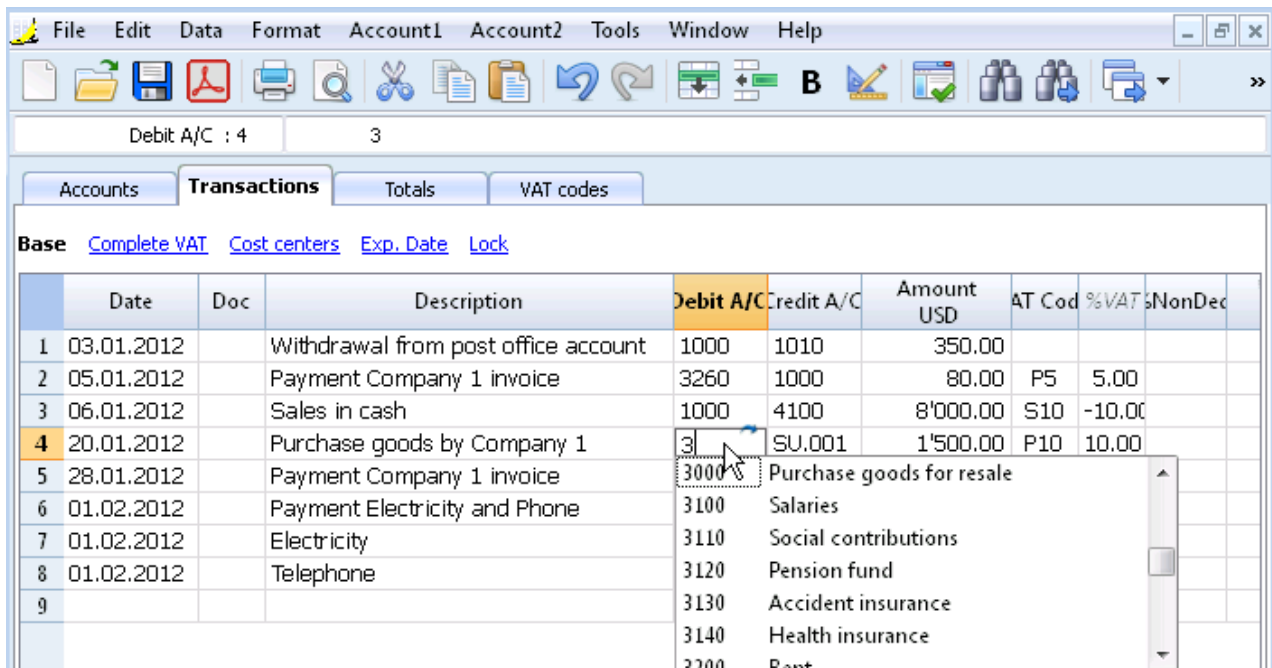


The screenshot shows the software interface with a menu bar (File, Edit, Data, Format, Account1, Account2, Tools, Window, Help) and a toolbar. Below the toolbar, there are tabs for 'Accounts', 'Transactions', 'Totals', and 'VAT codes'. The 'Transactions' tab is active, showing a table with columns: Date, Doc, Description, Debit A/C, Credit A/C, Amount USD, AT Cod, %VAT, and NonDec. The table contains several rows of transaction data. A dropdown menu is open over the 'Description' column of the second row (05.01.2012), showing a list of previous entries including 'Payment Company 1 invoice'. A red arrow points to the 'Text input area' above the table.

	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	AT Cod	%VAT	NonDec
1	03.01.2012		Withdrawal from post office account	1000	1010	350.00			
2	05.01.2012		Payment Company 1 invoice	3260	1000	80.00	P5	5.00	
3	06.01.2012		Payment Company 1 invoice	1000	4100	8'000.00	S10	-10.00	
4	20.01.2012		Payment Electricity and Phone	3000	SU.001	1'500.00	P10	10.00	
5	28.01.2012		Purchase goods by Company 1	SU.001	1020	1'500.00			
6	01.02.2012		Telephone		1020	300.00			
7	01.02.2012		Withdrawal from post office account	3250		200.00			
8	01.02.2012			3270		100.00			
9									

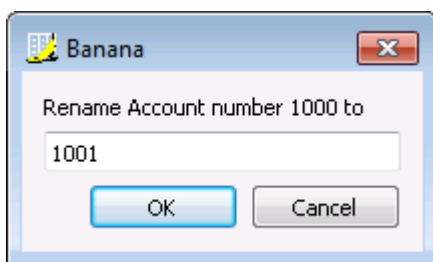
Entering an account number

Position yourself in the Debit or Credit account column and start entering the account number or account description; the program will suggest you all the accounts with a similar number or description. Choose the appropriate one with the **Down arrow** key and press **Enter**.



Attention: to deactivate last year's smart fill, you must deactivate the **Smart fill with transactions from previous year** option from the [File and accounting properties](#) command (**Options** tab - **File** menu).

3.1.4 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:

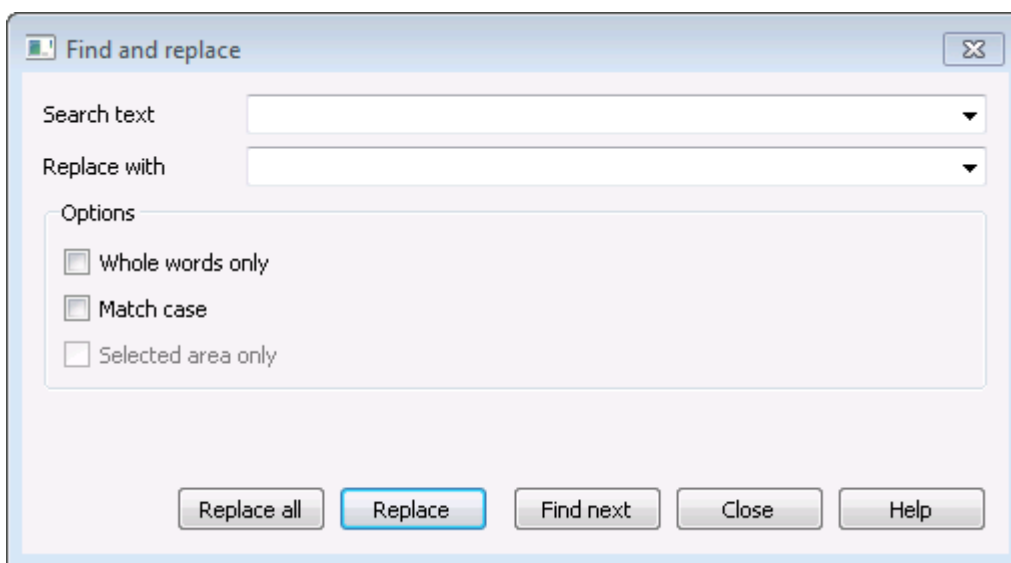
- Position himself with the mouse on the cell that has to be changed (account/category number, VAT code)
- Click on the **Rename** command in the **Data** menu.
- Enter the new name in the appearing window

Then, the software operates as follows (for example if you rename an account):

- verifies that there is no other account or group with the same number; if there is it the software will alert and ask if you want to proceed anyway. Please note that it is not possible to have identical account numbers in the accounting plan.
- verifies where the account to be renamed has been used and makes sure that the rows are not protected or blocked; if they are it will alert that the rename operation cannot be carried forward
- substitutes the account number wherever it has been used, in the tables and in the File properties, with the new account number

The software does not recalculate any total, simply renames the account number.

3.1.5 Replace



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.

Search text

Enter the text to be searched.

Replace with

Enter the replacement text.

Options

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.

Replace all

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

Replace

This key will replace one data at a time.

Find next

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.

3.1.6 Wrap text

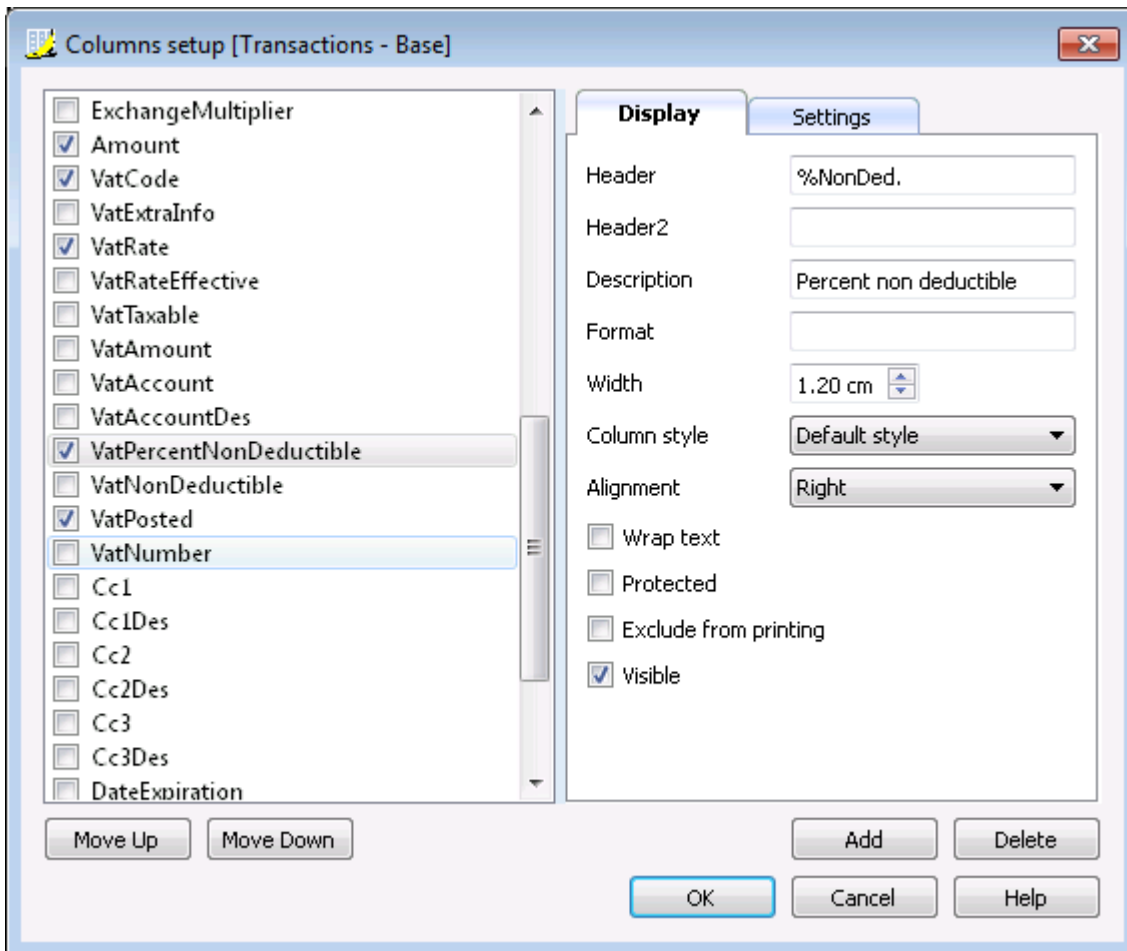
When the text for a row is very long, the **Calculate row height** command from the **Format** menu allows the user to view it completely, adapting the height of the row.

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

- Choose the **Columns setup** command from the **Data** menu
- Select the appropriate field name
- Activate the option **Wrap** text in the **Display** tab
- Recall the **Calculate row height** command each time it is necessary.

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

3.2 Columns and views**3.2.1 Columns setup****Display Tab**



Header

This is the column header.

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. This description will be shown as a tooltip.

Format

This is the format to show numbers, date and time (see chapter at the end of this page).

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, see sub chapters). 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.

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.

Move up, Move down

The fields are listed in the order in which they appear on the table being used. The visible fields are the ones with a checkmark.

In order to alter the order in which they appear simply select the field you wish to move and drag it up or down.

Add

This button adds new fields (columns) to the current table. Field added by the user are just information fields; the program does not make any calculation on numeric data.

Delete

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

Settings Tab

Columns setup [Transactions - Base]

Settings

Name: VatPercentNonDeductible

Name Xml: VatPercentNonDeductible

Data type: Number

Max length: 256

Min length: 0

Max value: 100

Min value: 0

Decimal points: 2

Column number: 1116

All caps

Move Up Move Down Add Delete OK Cancel Help

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.

Data type

It is possible to choose between the following predefined types: Text, Number, Amount, Date, Time.

Max and Min length

Maximum and minimum field length.

Max and Min Value

It is possible to enter minimum and maximum values (numbers or characters).

Decimal points

It is possible to define the field decimal points

Field number

This is a number automatically given to the field, and has uniquely a technical purpose.

All caps

By clicking this options all fields data will be shown in caps characters.

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 11
dd m yy	01 1 11
ddd mmm yyyy	Fri Jan 2011
dddd mmmm yyyy	Friday January 2011

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:zzz	04:04:36:089
h:m:ss:zz	4:4:36:89

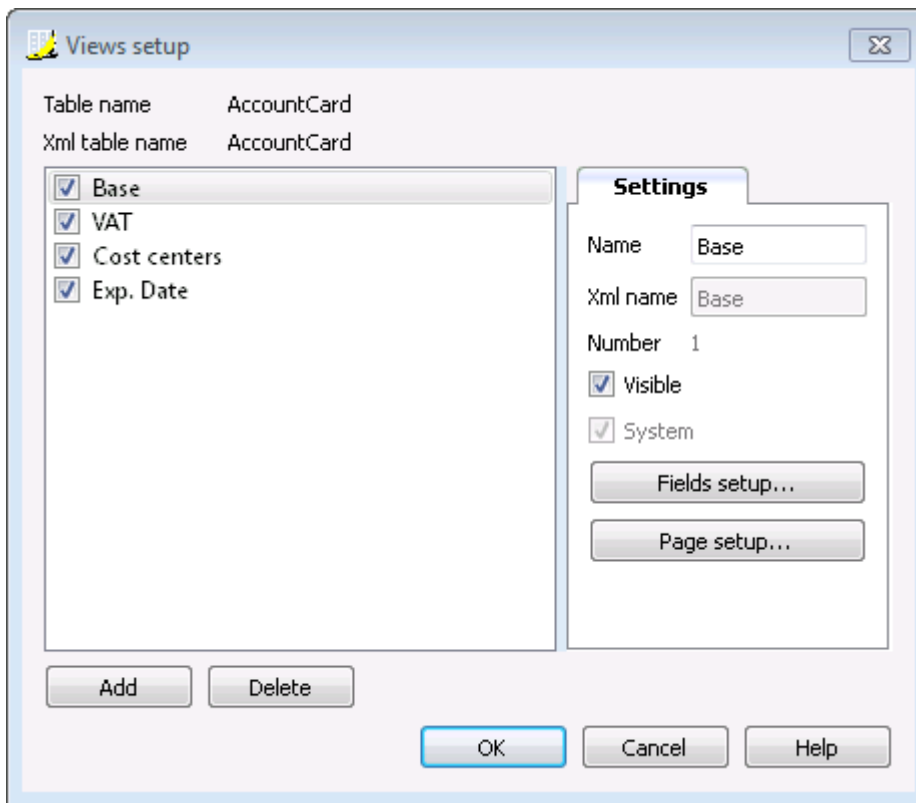
Naturally the user can also invert the order of the elements making up the date or the time as desired (e.g.: mm dd yyyy).

As far as the separators are concerned, the user can choose between all of those available on the keyboard (for example: "#2141_, @, -, /, ., etc.).

Format numbers	Example for numbers
0.	259
0.00	258.85
0.000	258.848

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

3.2.2 Views setup



Settings

Views can be edited: fields can be added, headers can be changed, columns width can be varied...

Name

It is possible to enter a new name for the selected view.

Xml name

This is the field name for the Xml export. For system views this name cannot be changed.

Visible

When selecting this checkbox the view will be visible.

System

If this checkbox is selected the view is a system view and cannot be deleted or edited.

Columns setup...

This button shows the fields list.

Page setup...

This button leads to the [page format settings](#).

Add...

This button adds a new view to the list. Once it has been added the user can alter the field attributes.

Delete...

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

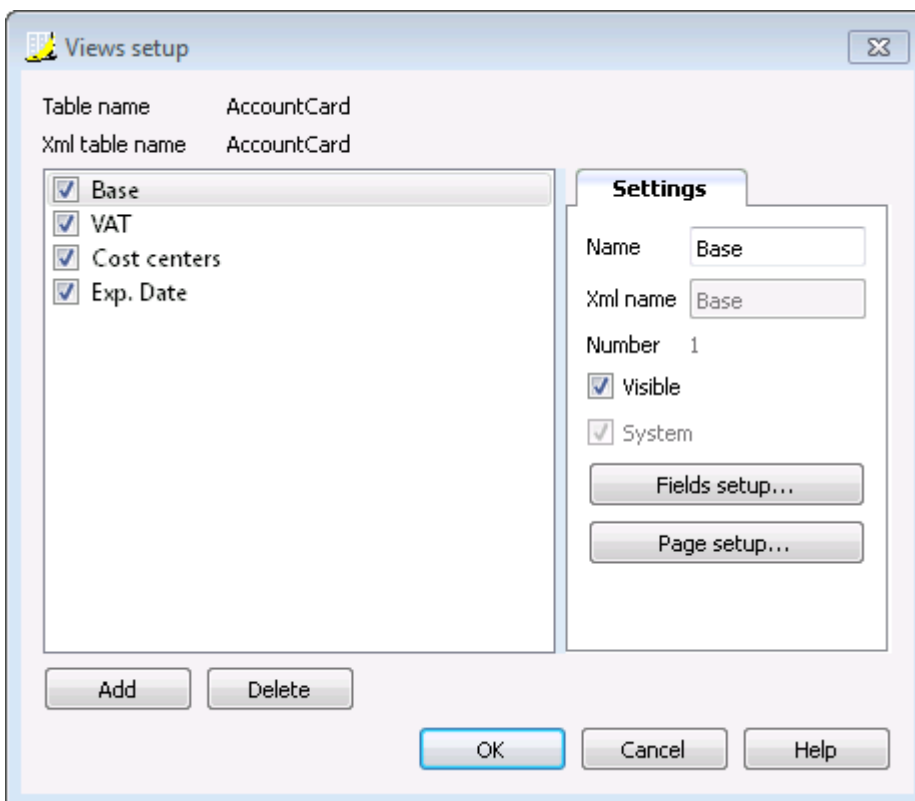
3.2.3 Customizing the views

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

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

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

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



3.2.4 Short-cut keys

3.3 Rows format

In the Format menu the following commands are present:

Default style

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

Points

Use different points to define the font dimensions.

Bold and Italic

Modify default style

To change the default style:

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

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

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.

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.

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

3.3.1 Page break

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

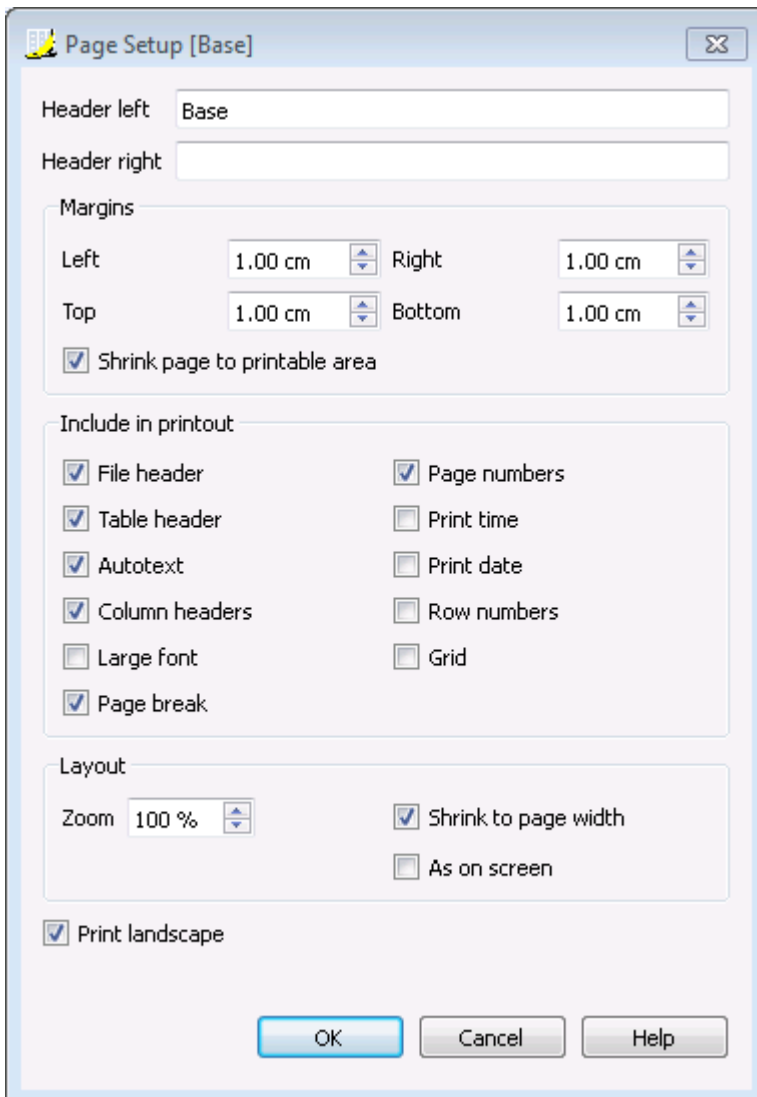
To insert a page break:

- 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
- Deactivate the **Page break** command

3.4 Page setup



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 Rows


3.5.1 Adding and deleting rows

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

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

There is still another procedure to add blank rows:

- Move the cursor above the row where additional rows need to be inserted

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

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

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

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

3.5.2 Protecting the rows

Using the **Protect rows** command, from the **Edit** menu, the user activates row protection to avoid making any changes by mistake.

The protected rows cannot be edited until, by using the **Unprotect rows** command, the protection is being removed.

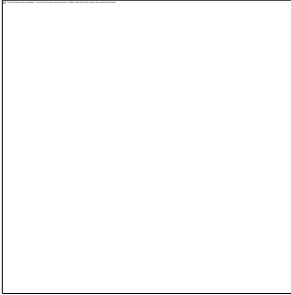
To put protection into effect:

- Select the desired row(s) to protect
- From the **Edit** menu, select the **Protect rows** command

- Confirm the number of rows to be protected by clicking on **OK**.

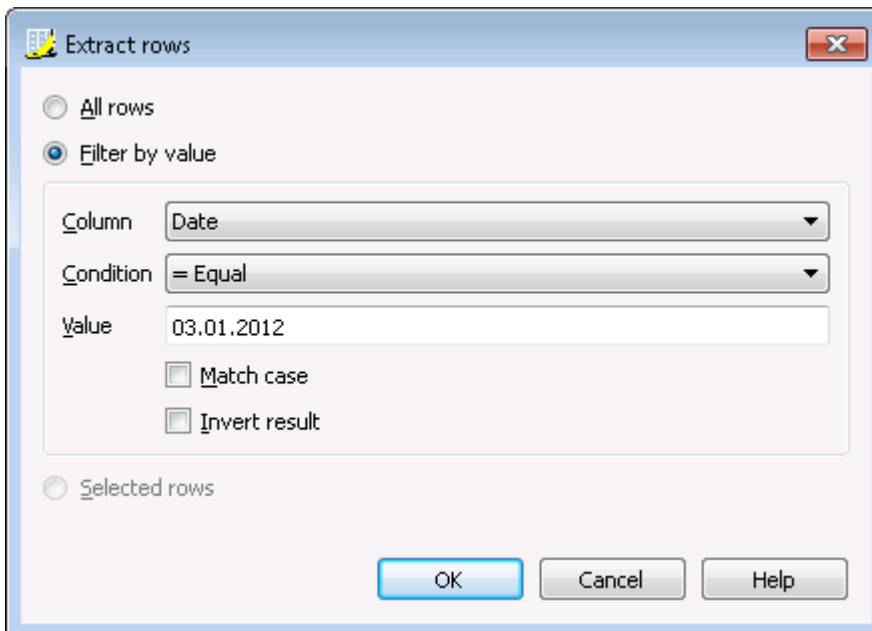
Protected rows have light grey row numbers. In order to edit them again, first remove the protection by the **Unprotect rows** command in the **Edit** menu.

3.5.3 Go to



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

3.5.4 Extract rows



All rows

All rows of the active table will be extracted.

Filter by value

When this option is activated, the rows are being extracted according to the selected column, the condition and the inserted value.

Column

The column, that contains the rows to be extracted, is being selected.

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.

Value

In this field, insert text to be compared to the condition. For example, the condition is (=) equal to, and the user inserts as comparison value 03.01.2012, the program will extract all entries made on January 3th 2012.

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 of the criteria desired in the condition field. For example, if selecting, as a condition, all the rows with a date > 01/03/2012 and activating the Invert result cell, the program will extract all the rows with a date <= 01/03/2012.

Selected rows

Only the selected rows will be extracted.

3.5.5 Sort rows

The screenshot shows a dialog box titled "Sort rows" with a close button (X) in the top right corner. It contains three columns for defining sorting keys:

- First key:** A dropdown menu showing "Date", radio buttons for "Ascending" (selected) and "Descending", and a checked checkbox for "Number".
- Second key:** An empty dropdown menu, radio buttons for "Ascending" (selected) and "Descending", and a checked checkbox for "Number".
- Third key:** An empty dropdown menu, radio buttons for "Ascending" (selected) and "Descending", and a checked checkbox for "Number".

At the bottom left, there is an unchecked checkbox labeled "Sort selected rows only". At the bottom right, there are three buttons: "OK", "Cancel", and "Help".

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

First key, Second key, Third key

There are three areas where the keys can be input and each one contains a list of columns 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.

4 General

4.1 Main interface

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

The screenshot displays the main interface of the Banana Accounting software. The window title is "Banana - [Double-entry with VAT-Sales tax - 1 (*)]". The menu bar includes File, Edit, Data, Format, Account1, Account2, Tools, Window, and Help. The toolbar contains various icons for file operations and editing. The main area shows a transaction table with columns for Date, Doc, Description, Debit A/C, Credit A/C, and Amount USD. The table contains 9 rows of data, with row 4 highlighted. Below the table is an information window with tabs for Info and Messages. The Info tab is active, showing details for the selected row (row 4): F6 Key = import row values with similar text, 3000 Purchase goods for resale 1'363.64, and SU.001 Company 1 -500.00. The interface is annotated with red, yellow, and blue boxes and labels: "TABLES" (red), "COLUMNS" (yellow), "VIEWS" (green), and "INFORMATION WINDOW" (blue).

	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD
1	03.01.2012		Withdrawal from post office account	1000	1010	350.00
2	05.01.2012		Office supplies	3260	1000	80.00
3	06.01.2012		Sales in cash	1000	4100	8'000.00
4	20.01.2012		Purchase goods by Company 1	3000	SU.001	1'500.00
5	28.01.2012		Payment Company 1 invoice	SU.001	1020	1'500.00
6	01.02.2012		Payment Electricity and Phone		1020	300.00
7	01.02.2012		Electricity	3250		200.00
8	01.02.2012		Telephone	3270		100.00
9						

Information Window:

F6 Key = import row values with similar text
 3000 Purchase goods for resale 1'363.64
 SU.001 Company 1 -500.00

4.2 Composition

The Composition tab allows to save different setups, that can be used at a later date.

How to obtain Compositions

Compositions can be obtained mainly through the **Account1** menu when it is about the Enhanced Balance sheet, the Enhanced Balance sheet with groups, the Reports and the VAT report, and from the **File** menu for the compositions concerning Create Pdf dossier and Export file.

Once the document to be created has been chosen, click on **Default**; continue selecting the appropriate settings and in order to save the configuration, go to the **Composition** tab and save under a new name.

The screenshot shows a dialog box titled "Create Pdf dossier [Default]". It has five tabs: "Base", "Include", "Period", "VAT/Sales tax", and "Composition". The "Composition" tab is selected. Inside the dialog, there are two text input fields: "Name" and "Description". Below these are two checkboxes: "Open settings dialog" (checked) and "Read only" (unchecked). At the bottom left is a "Reset" button. At the bottom right are "OK", "Cancel", and "Help" buttons.

Name

Enter a name to identify the composition (for instance, Quarterly Report).

Description

Enter the description for the composition.

Open settings dialog

If activated (default), when selecting a composition from the menu, the dialogue for editing the settings will be shown. If not activated, the preview of the requested report (Balance sheet, report, etc.) will be shown directly.

Read only

If this option is activated, it will not be possible to edit the settings.

Reset

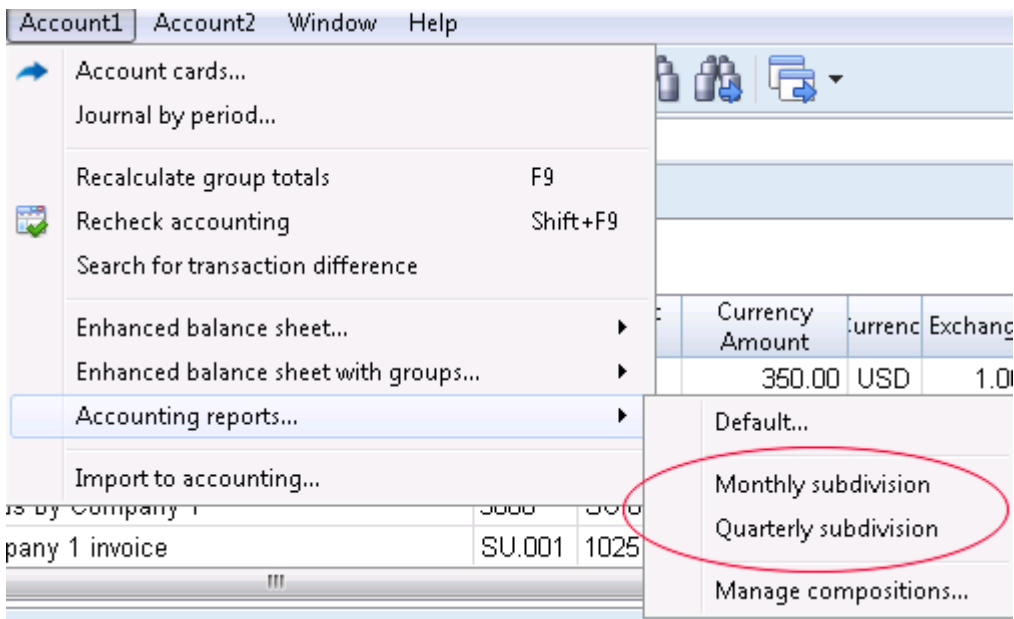
This function allows to reset a composition with the default settings. If you want to restore the earlier settings, and cancel the last edited settings, use the **Undo** command from the **Edit** menu.

Each created composition appears in the menu of the corresponding command and can be modified, renamed, duplicated or deleted with the **Manage compositions** command of the **Account1** menu.

4.2.1 Manage compositions

Composition menu

In the menu, the saved compositions are being displayed, the default composition and the Manage compositions command.



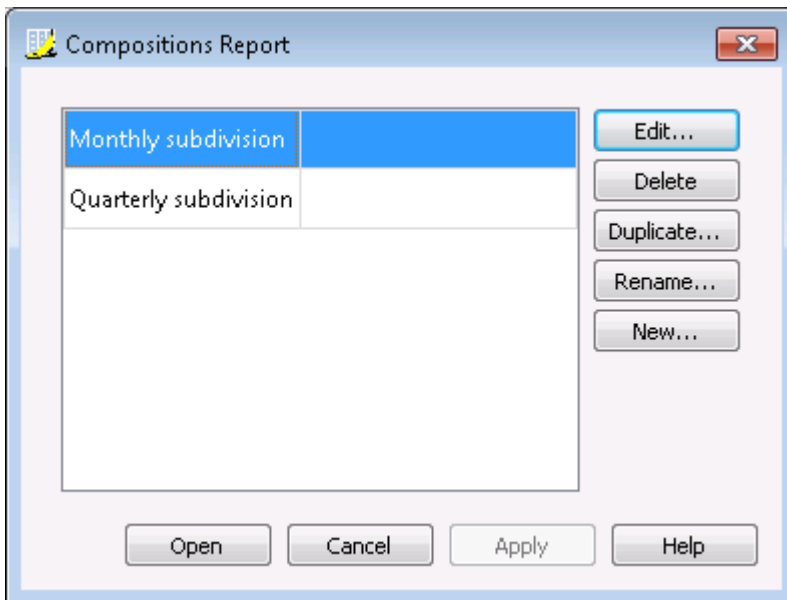
Default

This is the default composition that the program uses in case no other composition has yet been created.

The default composition is also the one being used when the fonction gets called upon directly from a table (for example, when one is positioned on the VAT code column and one clicks on the small blue arrow in order to generate the VAT Report).

Manage compositions

This dialogue allows the user to edit, delete, duplicate, rename or create compositions.

**Edit...**

This button allows the user to edit the selected composition's settings.

Delete...

The selected composition is being deleted.

Duplicate...

A new composition is being created by duplicating the selected one, with the possibility to edit the settings.

Rename...

The name of the composition is being changed.

New

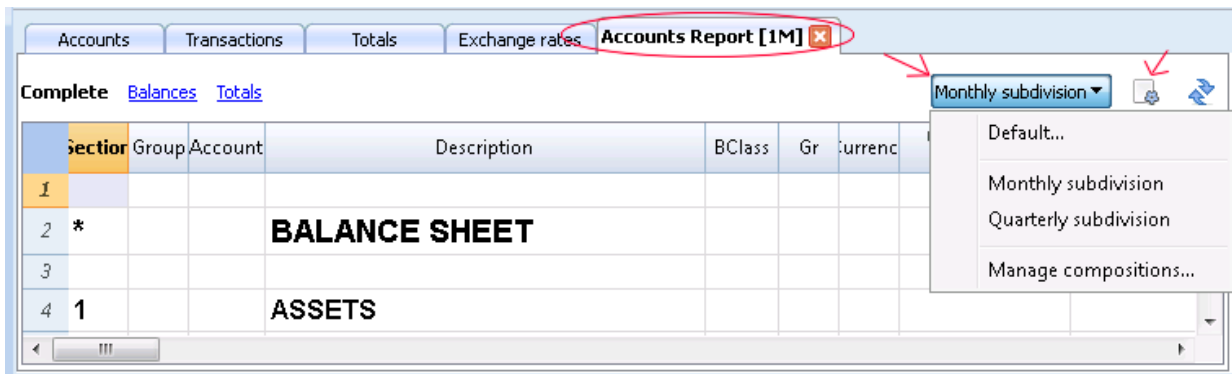
A new composition is created with the basic settings.

Open

The composition is being executed and the report is being displayed.

Direct access to the compositions

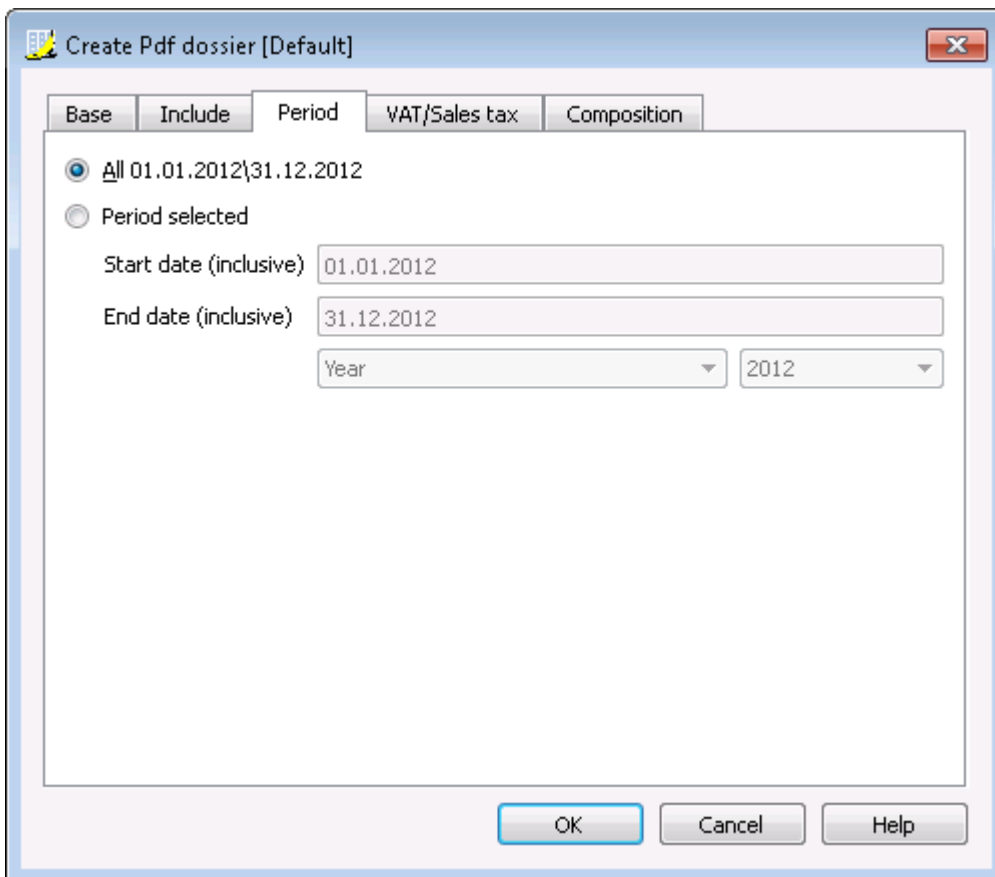
In the tables where the compositions are being displayed and in the previews, the composition menu and the settings icon are available, in order to easily move from one composition to another and to have quick access to the settings in case any changes are to be made.



4.3 Period

This tab appears in many dialogs (for example the Account card) and can specify the period to be shown or to be calculated.

If for example a quarter is selected: in the account card only the transactions of the selected quarter will be shown, and in the balance sheet only the results for the selected quarter will be calculated.



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.

Transactions with no date

If there are transactions with no date, they will be considered only if you chose the whole period (All...)

If however you enter the initial and final dates January 1st and December 31, the transactions with no date will not be included in the report.

4.4 Export

With Banana accounting you can export in different formats, either the data of a single table of the whole file:

Export rows

Choose the **Export rows** command from the **Data** menu in order to export the content of a single table.

If you select some rows before launching the command, then the **Export selection only** option will be activated.

Export file

Choose the **Export file** command from the **File** menu in order to export more than one table. In the dialog windows that appears you will find the following tabs:

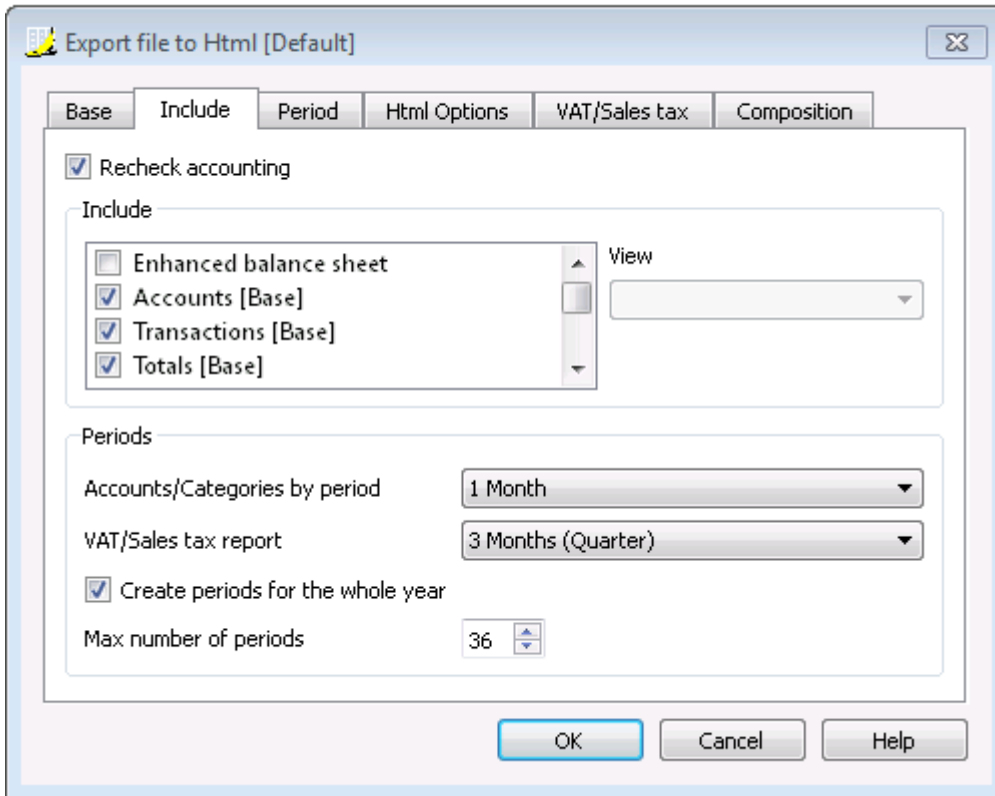
- Specific tabs of the exporting format
- [Include tab](#), to define the tables and the reports that must be included in the export
- [Period \(Accounting\) tab](#), to define the period
- [VAT tab](#) (in the accounting files with VAT management)
- [Composition tab](#)

Export formats

There are different formats available, each with its own specific options:

- [Pdf](#)
This format allows to export all accounting file content in a unique pdf file.
- [Excel](#)
This format allows to create Excel spread sheets, comparisons, budgets, index calculations, Balance Sheet analysis, charts directly linked to accounting values.
- [HTML](#)
With this format the data and accounting statements can be easily accessed with an Internet browser (Explorer, Mozilla, Opera).
This format fully complies with the legal requirements related to long-term archiving of accounting data.
- [XML](#)
This format is the standard used for exchanging data. The accounting data can be easily read and reused with other programs or with XSLT style sheets.
- **[Export rows in TXT](#)**
This format allows to export the table rows in a text format.

4.4.1 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.

View

It is possible to select the view where the data are to be imported. This option is only available on the export in Html and Xml format.

Periods

This function lets the user export the accounting data subdivided by period.

Accounts/Categories by period

This option allows to export the accounts and categories balances according to the selected period.

VAT/Sales tax report

This option allows to export the VAT/Sales tax report according to the selected period.

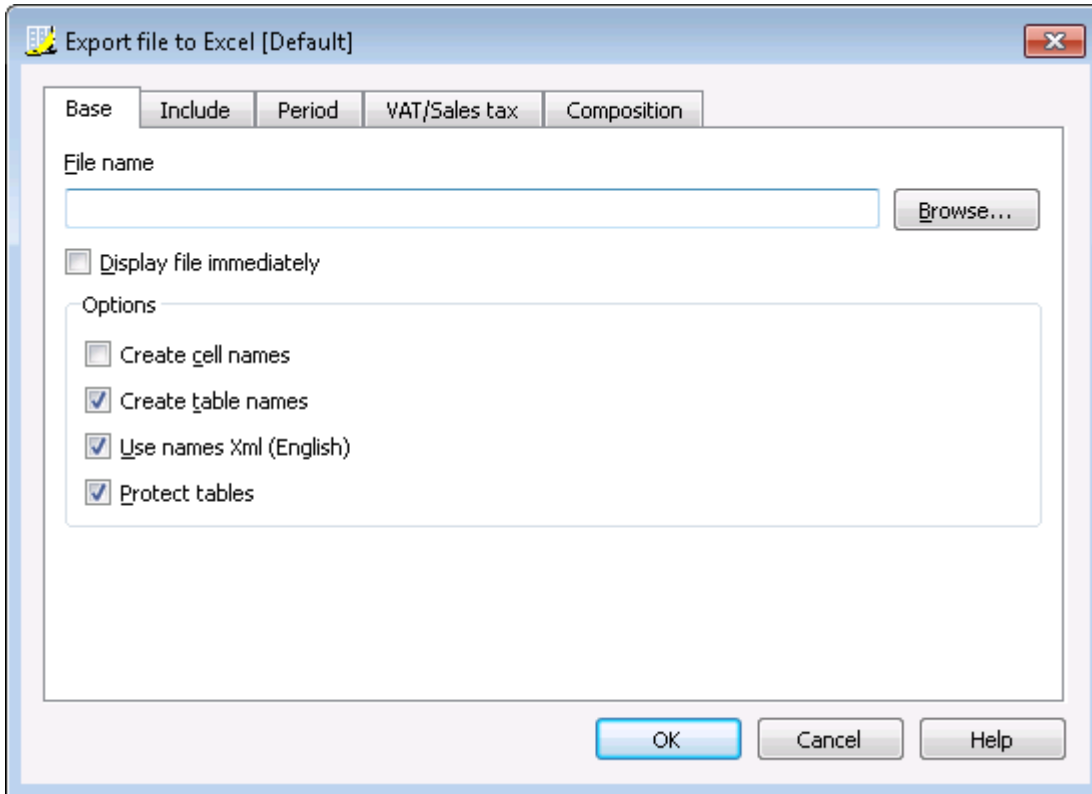
Create periods for the whole year

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.

4.4.2 Export in Excel



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.

Export selection only

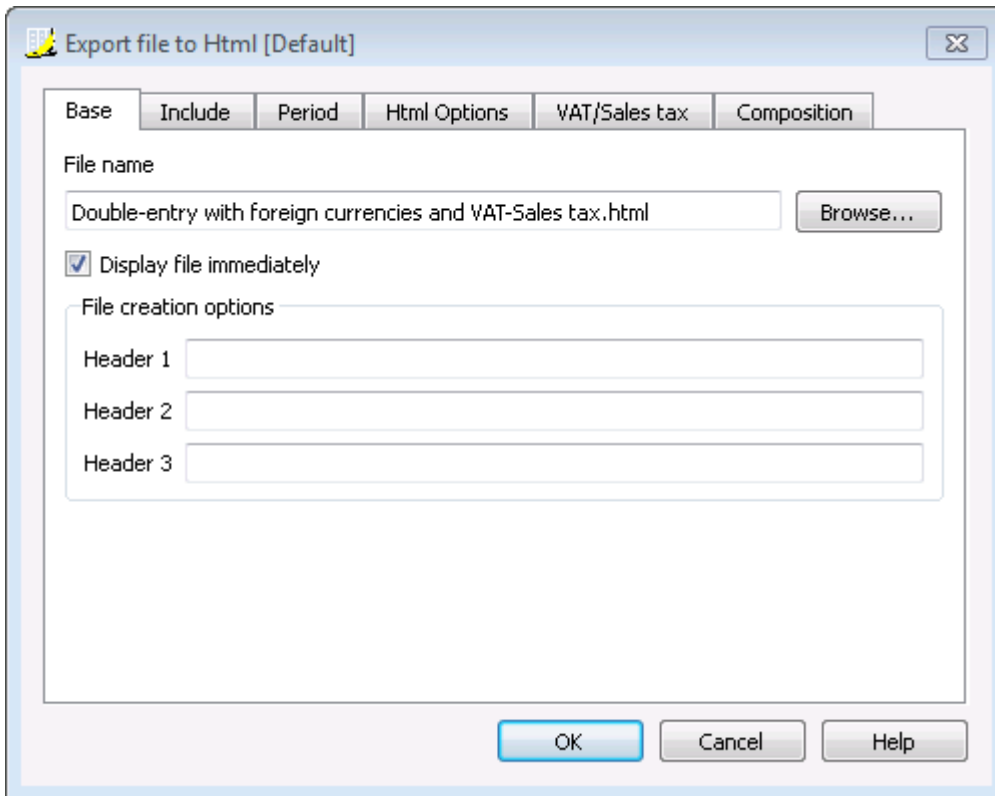
If this cell is activated, only the selected area is exported.

Other Tabs

For the explanations of the other tabs, please visit the following pages:

- [Include](#)
- [Period](#)
- [VAT](#)
- [Composition](#)

4.4.3 Export in Html



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.

Export selection only

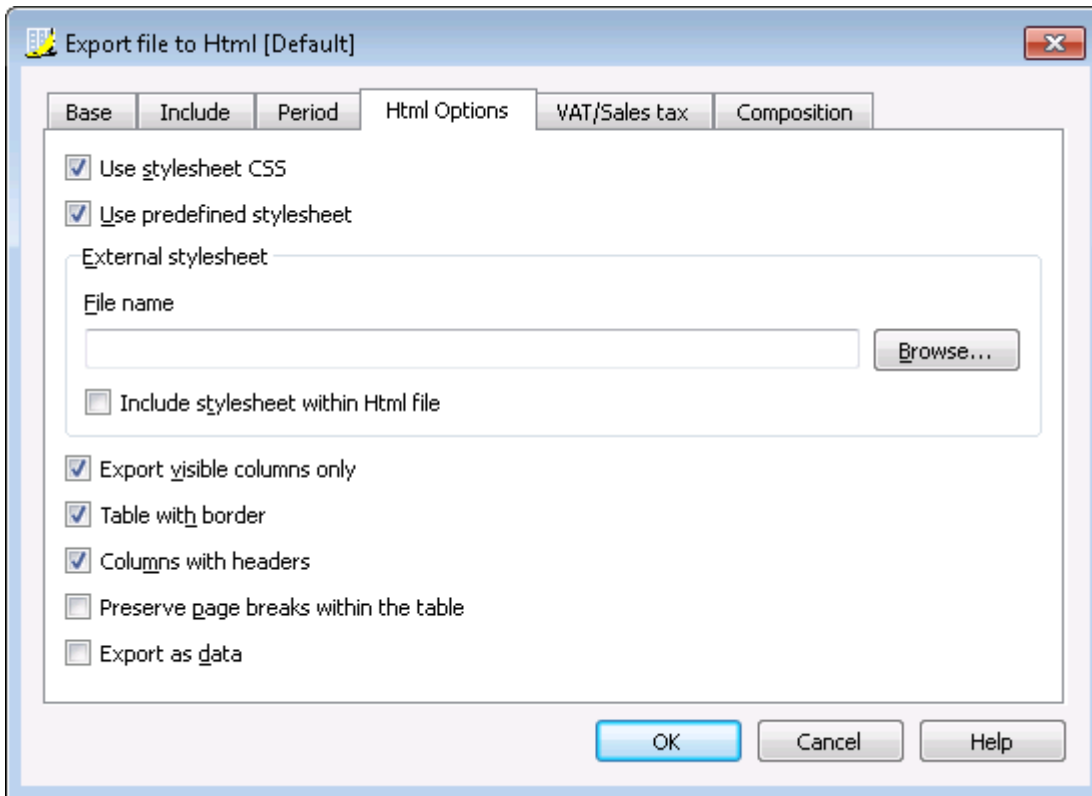
If this option is checked, only the selected area will be exported.

Other Tabs

For the explanations of the other tabs, please visit the following pages:

- [Include](#)
- [Period](#)
- [VAT](#)
- [Composition](#)

4.4.3.1 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**

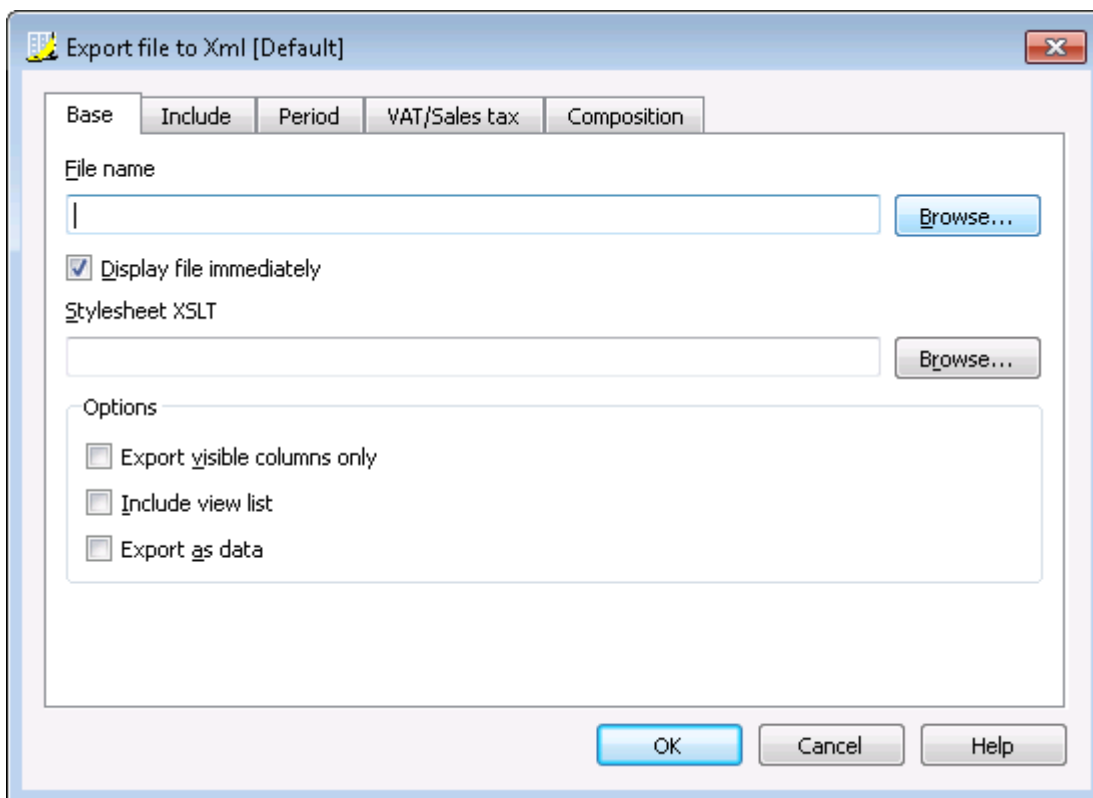
- **Preserve page breaks within the table**
If there are page breaks on the original accounting file, these will be carried over in the export as well.
- **Export as data** - data will be exported without any formatting

Other Tabs

For the explanations of the other tabs, please visit the following pages:

- [Include](#)
- [Period](#)
- [VAT](#)
- [Composition](#)

4.4.4 Export in Xml



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 file has been created, the software to view it will be launched. In this way, the result of the export can be seen immediately.

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 between the following options:

- Export visible columns only
- Include view list

Export selection only

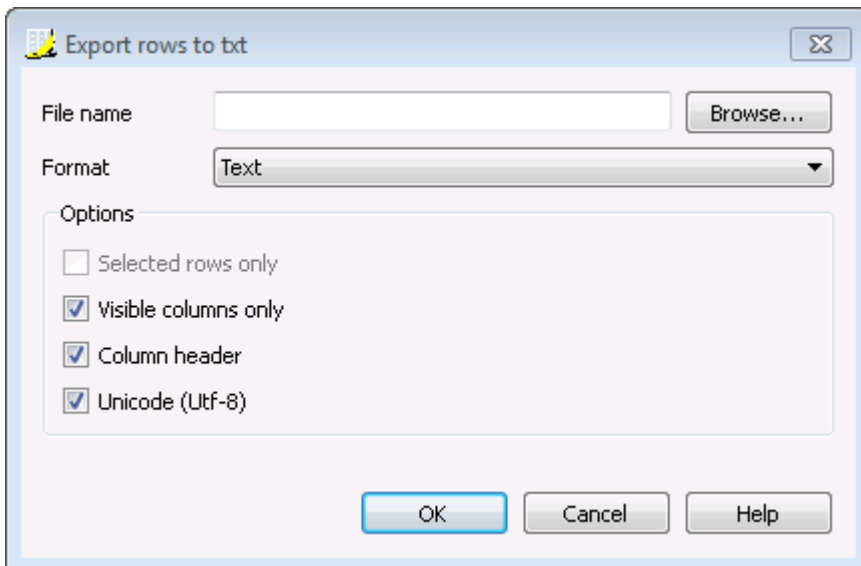
If this option is activated, only the selected area will be exported.

Other Tabs

For the explanations of the other tabs, please visit the following pages:

- [Include](#)
- [Period](#)
- [VAT](#)
- [Composition](#)

4.4.5 Export rows in txt



File name

Enter the file name.

Format

Select the desired format.

Options

If activated options will allow the export of:

- Selected rows only
- Visible columns only
- Columns header
- Unicode (Utf-8)

4.5 Keyboard shortcuts

You can consult the list of keyboard shortcuts by choosing **Keyboard shortcuts** from the **Help** menu.

4.6 Import

4.6.1 Import into accounting

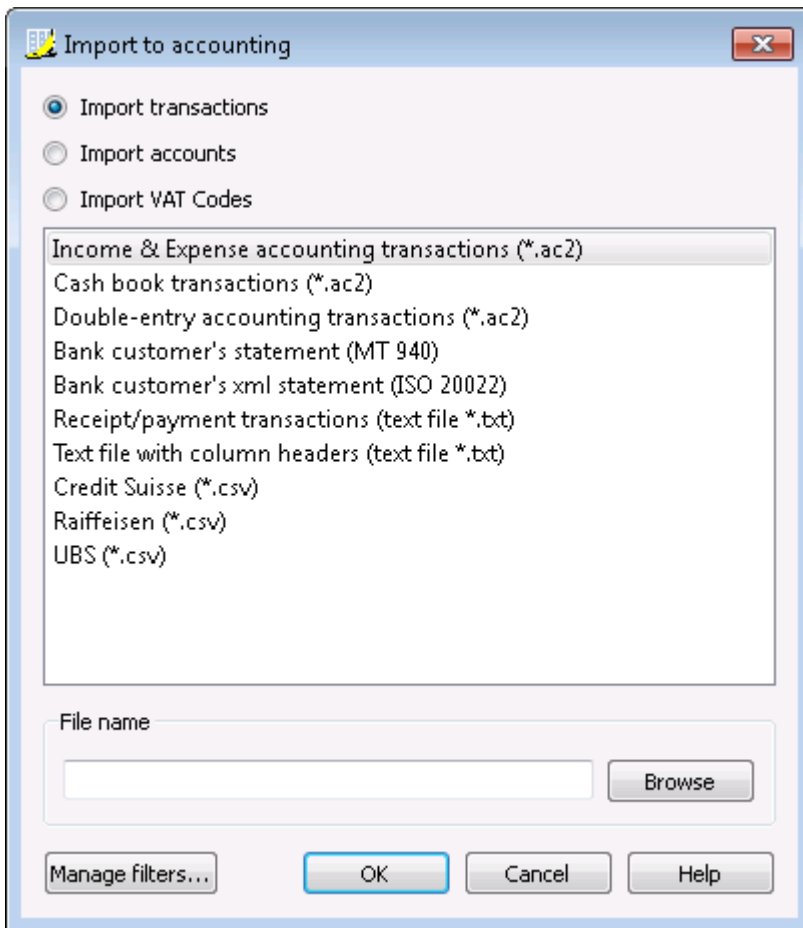
In order to import the data from other Banana files, from a bank statement and from a text file, execute the **Import to accounting** command from the **Account1** menu.

Next, select the desired import type (Import transactions, Import accounts, import VAT codes and Import exchange rates), and select the file of which the data have to be imported with the **Browse** button.

The transactions of different kind of files can be imported: [Cash book](#), [Simple accounting](#), [Double-entry accounting](#), in *.ac2 format.

It is also possible to import the transactions of [a bank or postal account statement](#) in the formats that are indicated in the dialogue window: MT 940, ISO20022 and [.txt receipts/payments transactions](#) or from a [text file with column headers \(*.txt\)](#).

It is possible to update the list of formats or to add new ones with the [Manage filters](#) command.



Frequently asked questions:

I don't see the format for the bank statement of my bank

Click on "Manage filters...", then on "Update filters" and enable the filter for the desired format.

I don't see the format for the Postfinance xml statement (files .tgz)

This format is no longer supported. Please contact Postfinance and ask to receive the account statement in ISO 20022 format.

The error message 'This ISO 20022 file does not contain a bank statement (camt. 053)' is displayed

This error message is displayed if the ISO 20022 file does not contain a bank statement. The ISO 20022 format is a generic format that can contain different types of information, such as a bank statement and execution confirmation. In Banana Accounting, only bank statements can be imported (camt. 053).

My bank is not in the list of supported formats

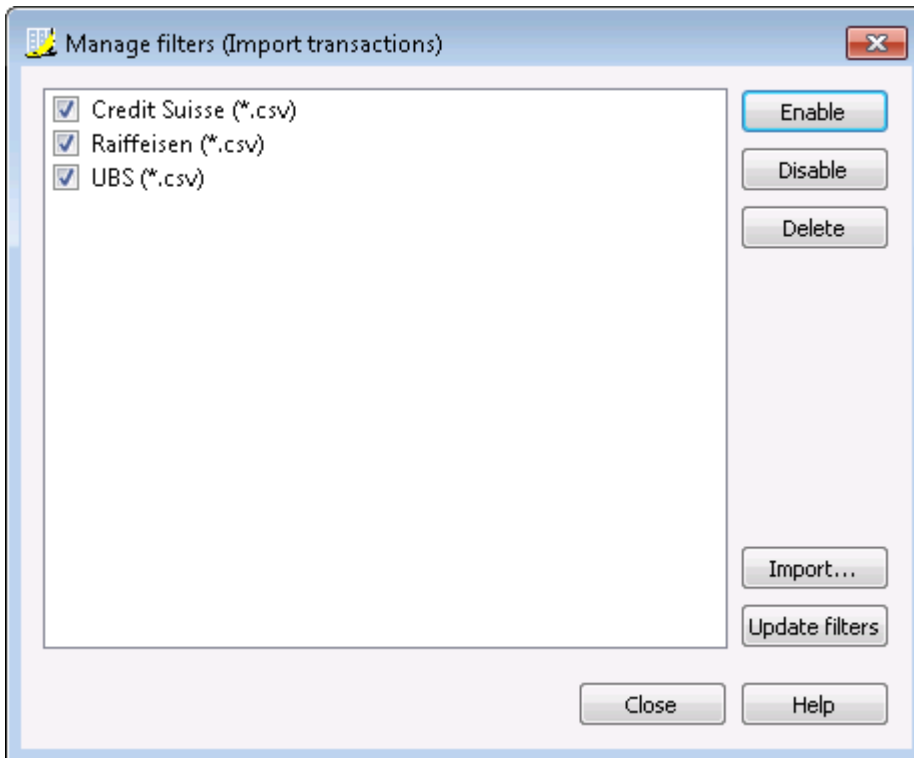
It is possible to create new filters for formats that have not yet been implemented. Our support services are also available to help implement customized formats (there is a *charge* for this type of support).

Can be imported as well: [the Accounts](#), the [VAT codes](#) and the [Exchange rates](#) from another Banana file.

Related document: [Import rows](#)

4.6.1.1 Manage filters

Filters are extensions that make it possible to add new formats to the "Import into accounting" dialog.



Enable

Enables the selected filter and makes it visible in the "Import into accounting" dialog.

Disable

Disables the selected filter. A disabled filter cannot be seen in the "Import into accounting" dialog.

Deletes

Permanently deletes the selected filter. It is not possible to delete files that are installed at the system level or that are for all users.

Import...

Makes it possible to add a filter.

Update filters

Allows the user to update the filters by downloading the most recent version from Banana Accounting's server. If there are now filters, they will be added to the list. The imported filters will

not be modified.

Important:

The filters will be installed in the user folder. Thus only the user who imported the new filters or updated the available filters will see them. To install filters for all users or at a system level, a manual procedure for installing the filters would need to be followed.

When moving with the cursor over the filter, a box will appear, indicating the id, installation folder, version and date of the filter.

4.6.1.1.1 Extending Banana Accounting 7

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Introduction

Disclaimer: This functionality is in development, the specifications may be changed at any time, with or without notice.

In Banana Accounting 7 it is possible to extend some of the functionalities though little javascript programs. Precisely you can:

- Add new import formats:
For example you want to import a txt file that your invoice program export;
- Define complex check routines:
For example you want to test all transactions for a particular condition; You can show the rows that didn't meet it in a table, or display a message with detailed informations to the user;
- Export data in a custom format:
For example you want to export the balances of some accounts in a format ready to be published on internet or inserted in other documents;

Those JavaScript programs are called filters.

For a practical quick introduction jump to the [tutorials](#) or read further for the specifications.

Location of filters

Filters are files with extension ".js" and can be placed in various folders. Where they are placed determine who can see and use them:

Windows	Path
Current user	C:\Users\{user_name}\AppData\Local\Banana.ch\Banana\7.0\Filters
All users	C:\ProgramData\Banana.ch\Banana\7.0\Filters
All users (network installation)	C:\Programs\Banana70\Filters
Apple	Path
Current user	~/Library/Application Support/Banana.ch/Banana/7.0/Filters
All users	/Library/Application Support/Banana.ch/Banana/7.0/Filters
All users (network installation)	/Applications/Banana 7.app/Contents/Resources/Filters

Linux	
Current user	~/.local/share/data/Banana.ch/Banana/7.0/Filters
All users	
All users (network installation)	/usr/local/Banana7/Filters

The order in which the filters are loaded is: application folder, all user folder and user folder. If a filter is defined twice, only the first occurrence is loaded. For example a filter located in the application folder has priority over a filter located in the user folder.

The content of a filter's file

The file .js follow the JavaScript syntax. It has to contain some [filter's attributes](#), inserted through tags in comment's lines at the beginning of the file, and to define the function "[function exec\(string\)](#)". Tags give informations about the filter, like its purpose. The function "exec()" is the function that is called by the program to execute the filter functionality.

Example:

```
// @id = ch.banana.filter.import.bank
// @version = 1.0
// @pubdate = 2012-09-10
// @publisher = Banana.ch SA
// @description = Bank statement (*.csv)
// @description.de = Bankkontoauszug (*.csv)
// @task = import.transactions
// @outputformat = transactions.simple
// @inputdatasource = openfiledialog
// @encoding = utf-8
// @inputfilefilter = Text files (*.txt *.csv);;All files (*.*)
// @inputfilefilter.de = Text-Datei (*.txt *.csv);;Alle Dateien(*.*)

/**
 * Parse the data and return the data to be imported as a tab separated file.
 */
function exec(string) {
    var transactions = Banana.Converter.csvToTable(string, ';', '');

    // ... csvToTable convert a csv file to an array of array (line and columns)
    // ... do some processing and return it as tab separated values

    return Banana.Converter.tableToTsv( header.concat(transactions));
}
```

For a complete example take a look at the tutorial: [Create a new filter to import custom csv data](#)

Filter's attributes

With tags you tell the program the purpose (import, export, extract, ...), the name displayed in the dialogs, the kind of data it expect to receive, the kind of data it returns, and other informations about the filter. Tags are inserted in comment's lines though the following syntax: "// @tag-name = tag-value".

Tag	Content	Description
@id	Identification in form of reversed Internet domain name Ex.: ch.banana.filter.import.bbank	If two filter have the same id only the first one is loaded. The order in which the filters are loaded is: application folder, all user folder and user folder.
@version	Version of the filter	This is used to check if newer version of the script exist. This apply only to the filters published by Banana.ch.
@pubdate	The publication date in the format YYYY-MM-DD	
@publisher	The publisher of the script	
@description[.lang]	The name or description of the filter	This text will be displayed in the dialogs. This tag is localisable.
@task	One of following values: import.rows import.transactions import.accounts import.categories import.exchangerates import.vatcodes export.file export.rows export.transactions extract	This value define the pourpouse of the filter, and determine in which dialog or menu the filter is visible.
@outputformat	One of the follwing values: tablewithheaders transactions.simple	If the filter has an import tasks this value define the format of the returned value. The format transaction.simple contains the transaction as income / expenses.

@exportfiletype	A string defining the type of data exported txt ...	This parameter is used for export filters, it defines the type of exported data and it is used for the extension in the save file dialog.
@inputdatasource	One of the following values: none openfiledialog fixedfilepath ¹⁾	With this attribute you can specify if you don't need input data, if you want that the user select a file to import (openfiledialog), or if you want to get a file which path is defined in @inputfilepath. If you set fixedfilepath the program will ask the user the permission to open this file, the user's answer will be saved for the next execution.
@inputfilefilter[.lang]	The filter for the open file dialog Ex.: Text files (*.txt *.csv);;All files (*.*)	This value describes the file filters you want to show in the input file dialog. If you need multiple filters, separate them with ';' for instance. This tag is localisable.
@inputfilepath	The file to read for the input data	If the filter has the value fixedfilepath as @inputdatasource, you can define here the path of the file to load.
@encoding	The encoding of the input data. One of the following values: latin1 utf-8 iso 8859-1 to 10 ...	The encoding to use to read the input file. For a complete list see <i>QTextCodec</i>
@timeout	The timeout for the script in milliseconds, default is 2000 (2 seconds). If you set -1 the timeout is disabled and the application allow you to abort it through a progress bar.	If the script take longer than this value to finish, it will be aborted and a message showed. If you have a script with a very long run time, you can increase the timeout.

Default values are listed in bold.

1) Function not available yet

The exec() function

The function `exec()` is called every time you execute the filter. It has one argument, the requested input data as string. The result is returned also as a string. The format of the returned string have to match the tag `@outputformat` for import filter, for other tasks the format is not determined. Errors are notified through exceptions (clause `throw`), or just by returning a string beginning with `"@Error:"`.

The script is [ECMA-262](http://ecma-262.com) compliant. For a list of supported functions, objects and properties see: <http://qt-project.org/doc/qt-4.8/ecmascript.html>

The script global environment provides a collection of predefined objects that the Javascript program can reference in order to interact with Banana Accounting. Those objects are: `"Banana.application"`, `"Banana.Converter"` and `"Banana.document"`.

The object `"Banana.application"` represent the running application.

The object `"Banana.Converter"` is just a collection of methods to convert various file formats to and from data tables (array of array). Arrays are in Javascript very powerfull and by writing just a function you can sort, filter and map them. See [Complete Array object reference on w3school.com](http://www.w3school.com/Complete Array object reference).

The object `"Banana.document"` represent the current opened document and it enables to access the tables and informations stored in it.

JavaScript API for Banana Banana namespace Objects

<code>Banana.application</code>	This object represent the running application.
<code>Banana.document</code>	This object represent the current opened document in the application.
<code>Banana.Converter</code>	This object is a collection of method to convert data from and to various formats.

Application object Properties

<code>version</code>	Return the version of the application in the form of <code>"7.0.1.0"</code> . Introduced in 7.0.2.0
<code>locale</code>	Return the locale of the application in the form of <code>"language_country"</code> , where language is a lowercase, two-letter ISO 639 language code, and country is an uppercase, two- or three-letter ISO 3166 country code. Introduced in 7.0.2.0
<code>progressBar</code>	Return an object of type ProgressBar used to give the user an indication of the progress of an operation and the ability to cancel it. Introduced in 7.0.2.0

ProgressBar object Methods

<code>start(maxSteps)</code>	Start the progress indicator and define the number of steps this operation needs before to be completet. You can call several time this method to split the progress in main and sub steps. Every call of the method <code>start()</code> should be paired with a call
------------------------------	--

	<p>of the method finish()).</p> <p>Example:</p> <pre> var progressBar = Banana.application.progressBar; progressBar.start(3); // Three main steps in script progressBar.start(rowCount) // Main step 1 has rowCount steps for (i=0;i < rowCount; i++) { ... if (!progressBar.step(1)) return; // Cancel execution } progressBar.finish(); // Main step 1 completed ... // Main step 2 doesn't have sub steps progressBar.step(1); // Main step 2 completed progressBar.start(10) // Main step 3 has 10 steps for (i=0;i<10;i++) { ... if (!progressBar.step(1)) return; // Cancel execution } progressBar.finish(); // Main step 3 and script completed </pre> <p>Introduced in 7.0.2.0</p>
step(stepCount)	<p>Advance the progress indicator of stepCount steps.</p> <p>This method returns false if the user canceled the operation, otherwise true.</p> <p>Introduced in 7.0.2.0</p>
finish()	<p>Notify that the operation has been completed and advance one step.</p> <p>Introduced in 7.0.2.0</p>

Converter object

The "Banana.Converter" object is just a collection of statics methods usefull to convert various file formats to and from data tables (array of array).

Methods

stringToLines(string)	Convert a text in an array of lines.
csvToTable(string,separator,textdelim)	<p>Convert a csv (coma separated values) file to a table (array of array).</p> <p>The paramenter string contains the text to convert. The parameter separator specify the character that separates the values, default is a comma ','. The parameter textDelim specify the the delimiter character for text values, default is a double quote "".</p>

	<p>Example:</p> <pre>var text = "1, 2, 3\n4, 5, 6\n7, 8, 9"; var table = Banana.Converter.csvToTable(text); var value = table[0][1]; value == '2'; // true</pre>
flvToTable(string,fieldLengths)	<p>Convert flv (fixed length values) file to a table (array of array).</p> <p>The parameter string contains the text to convert. The parameter fieldLengths is an array with the lengths of the fields.</p> <p>Example:</p> <pre>// 6 20 8 var text = "120608Phone 00002345"; var table = Banana.Converter.flvToTable(text, [6,20,8]); var value = table[0][2]; value == '00002345'; // true</pre>
mt940ToTable(string)	Converts mt940 file to a table (array of array).
stringToCamelCase(string)	Converts a text to camel case, where the first letter every word is upper case.
stringToTitleCase(string)	Converts a text to camel case, where the first letter of the text is upper case.
tableToTsv(string)	Converts a table (array of array) to a tsv (tabulator separated values) file.
tableToCsv(string, defaultChar)	<p>Converts a table (array of array) to a tsv (coma separated values) file. If a string contains a tab it will be replaced with defaultChar or a space if not defined.</p> <p>Parameter defaultChar introduced in 7.0.2.0</p>
arrayToFormattedString(array)	<p>Converts an array or a table to a readable string.</p> <p>Example of a formatted string:</p> <pre>[[20120910 Text 1234.56] [20120911 Text 2 2345.67]]</pre>

] ...]
toInternalAmountFormat(string)	Converts an amount to the internal format: 123456.78. The internal amount format use the character '.' as decimal separator, and doesn't contain a group separator.
toInternalNumberFormat(string)	Converts a number to the internal format: 123456.78. The internal number format use the character '.' as decimal separator, and doesn't contain a group separator.
toInternalDateFormat(string)	Converts a date to the internal format: YYYYMMDD.
toInternalTimeFormat(string)	Converts a time to the internal format: HH:MM.

Document object

This object represent the current opened document in Banana Accounting.

Properties

isValid	Return false if no document is opened, otherwise true.
locale	Return the locale of the application in the form of "language_country", where language is a lowercase, two-letter ISO 639 language code, and country is an uppercase, two- or three-letter ISO 3166 country code. Introduced in 7.0.2.0
tables	Return the xml names of the visible tables as an array.
selectedTable	Return the xml name of the current selected table.

Methods

addMessage(msg)	Add the message msg to the queue of the document. If in the application the Option "Show Messages" is turned on, a dialog is show to the user. The message is in any case showed in the pane "Messages". Introduced in 7.0.2.0
info(section,id)	Return the value of the document referenced by section and id as string. Section and Id correspond at the xml name listed in the Info table: see command "File info" in menu "Tools".
table(tableName)	Return the table referenced by the name tableName as a Table object , or an invalid Table object if it doesn't exist.
value(tableName,rowNr,columnName)	Return the value in the table tableName, row rowNr and column columnName as string. If the table, row or column are not founds it return an object of type invalid.

Methods for accounting's files

accountsReport(param)	<p>Return the account report for the specified period.</p> <pre>param = { startDate : 'YYYYMMDD', // Start date endDate: 'YYYYMMDD' // End date };</pre> <p>Introduced in 7.0.2.0</p>
vatReport(param)	<p>Return the vat report with tfor the specified period.</p> <pre>param = { startDate : 'YYYYMMDD', // Start date endDate: 'YYYYMMDD' // End date };</pre> <p>Introduced in 7.0.2.0</p>
journal(param)	<p>Return the journal. In the journal every transaction is break down to one or more entries, where each entry is debiting or crediting only one account at time.</p> <pre>param = { startDate : 'YYYYMMDD', // Start date endDate: 'YYYYMMDD' // End date };</pre> <p>Introduced in 7.0.2.0</p>

Table object

This object represent a table.

Properties

name	Return the xml name of the table.
headers	Return the xml names of all columns as an array.
isValid	Return true if the object is valid.
rowCount	Return tthe number of rows in the table.

Methods

addMessage(msg,rowNr,columnName)	<p>Add the message msg to the queue of the document. If in the application the Option "Show Messages" is turned on, a dialog is show to the user. The message is in any case showed in the pane "Messages". If rowNr is different to "-1" the message is connected to the row rowNr. if columnName is not empty, the message is connected to the column</p>
----------------------------------	---

	<p>columnName. This enable with a double click over message in the message pane, to jump to the rowNr, columnName.</p> <p>Introduced in 7.0.2.0</p>
extractRows(function(rowObj,rowNr,table),tableHeader)	<p>Extract the rows that passed the test defined by function and show them in the table "Selections". The header of the table is set to tableHeader.</p> <p>Introduced in 7.0.2.0</p>
findRows(function(rowObj,rowNr,table))	<p>Return an array of Row objects that pass the test defined in function.</p>
findRowByValue(columnName,value)	<p>Return the first row that contains the value value in the the column columnName.</p> <p>Introduced in 7.0.2.0</p>
row(rowNr)	<p>Return the Row at index rownr as Row Object, or an invalid Row Object if rowNr si outside the valid range.</p>
value(rowNr,columnName)	<p>Return the value in row rowNr and column columnName as string. If the row or column are not founds it return an object of type invalid.</p>

Row object

This object represent a row.

Properties

isValid	Return true if the object is valid.
rowNr	Return the index of the row.

Methods

addMessage(msg,columnName)	<p>Add the message msg to the queue of the document. If in the application the Option "Show Messages" is turned on, a dialog is show to the user. The message is in any case showed in the pane "Messages". If rowNr is different to "-1" the message is connected to the row rowNr. if columnName is not empty, the message is connected to the column columnName. This enable with a double click over message in the message pane, to jump to the rowNr, columnName.</p> <p>Introduced in 7.0.2.0</p>
value(columnName)	<p>Return the value in column columnName. If the column is not found or the object is invalid it return an object of type invalid.</p>

Tutorials

[Tutorial: create a new filter to import custom csv data](#)

Changelog API Version 7.0.2.0

New objects, methods and properties

Application.locale

Application.version

Application.progressBar

ProgressBar.start(int)

ProgressBar.step(int)

ProgressBar.finish()

Converter.tableToCsv(string, defaultChar)

Document.locale

Document.addMessage(msg)

Row.addMessage(msg,columnName)

Table.addMessage(msg,rowNr,columnName)

Table.extractRows(function(rowObj,rowNr,table),tableHeader)

Table.findRowByValue(columnName,value)

Fixed methods

Converter.csvToTable(string,separator,txtdelim): The last line is imported correctly, even if it ends with the separator character.

Converter.csvToTable(string,separator,txtdelim): The last field is imported correctly, even if it ends with the text delimiter character.

Converter.tableToTsv(string,defaultChar): Tabulators in strings are replaced with defaultChar or if defaultChar is not defined with a space.

4.6.1.1.1 Tutorial: create a new filter to import custom csv data

In this tutorial we want to create a new filter to import the following data:

```
Date;Description;Expense/Income;Amount
29.05.2012;Book;E;13.00
03.04.2012;Wage;I;3'500.00
12.03.2012;Cinema;E;12.00
02.03.2012;Pizza;E;1'090.00
```

Let's write the filter:

1. Open in Explorer the folder
"C:\Users\{user_name}\AppData\Local\Banana.ch\Banana\7.0\Filters", or for Mac users
open in Finder the folder "~/Library/Application Support/Banana.ch/Banana/7.0/Filters".
2. Create a file named "ch.mycompany.filter.import.myformat.js"
3. Insert the following text, take a deep look at the function `covertTransaction(transaction)`.
The function '`covertTransaction(transaction)`' does the conversion from the custom format to
the simple transaction format.

```
// @id = ch.mycompany.filter.import.myformat
// @version = 1.0
// @pubdate = 2012-09-10
// @publisher = My Company
// @description = My Format (*.csv)
// @task = import.transactions
// @outputformat = transactions.simple
// @inputdatasource = openfiledialog
// @encoding = utf-8
// @inputfilefilter = Text files (*.txt *.csv);;All files (*.*)

/**
 * Parse the data and return the data to be imported as a tab separated file.
 */
function exec(string) {
    var transactions = Banana.Converter.csvToTable(string, ';', "");

    // Remove the header line
    transactions.shift();

    // Convert transactions to the simple accounting format
    // From: Date;Description;Expense/Income;Amount
    //      29.05.2010;Book;E;13.00
    // To:   Date;Description;Income/Expenses
    //      20100529;Book;;13.00
    // Do it in the fuction convertransaction
    transactions = transactions.map( convertTransaction);

    var header = ["Date", "Description", "Income", "Expenses"];
    return Banana.Converter.tableToTsv( header.concat(transactions));
}
```

```

/** Convert transaction to the simple accounting format */
function convertTransaction( transaction ) {
    var convTransaction = [];

    var date = Banana.Converter.toInternalDateFormat( transaction[0]);
    convTransaction.push( date); // Date

    convTransaction.push( transaction[1]); // Description

    var amount = Banana.Converter.toInternalAmountFormat( transaction[3]);
    if ( transaction[2] === "I" ) {
        convTransaction.push( amount); // Income
        convTransaction.push( ""); // Expense
    } else {
        convTransaction.push( ""); // Income
        convTransaction.push( amount); // Expense
    }
    return convTransaction;
}

```

4. Save the file
5. In menu Account1 select 'Import to accounting...', click [Manage filters...](#) and enable the filter 'My format', then click on 'Close'.
6. Test it: in dialog 'Import to accounting' select the filter 'My format' and the file to import, then click on Ok.

If we would like to sort the transactions by ascending dates we should add just few lines:

1. Add a new function compareDates(transaction1, transaction2)

```

function compareDates( transaction1, transaction2 ) {
    if ( transaction1[0] < transaction2[0])

        return -1;

    if ( transaction1[0] > transaction2[0])

        return 1;

    return 0;
}

```

2. Insert in the function exec(string) a call to the sort method

```

function exec(string) {
    ...

```

```
transactions = transactions.map( convertTransaction);  
  
// Sort transactions by date  
transactions = transactions.sort( compareDates);  
...  
}
```

For further examples take a look at the filters available at following address:
<http://www.banana.ch/portal/addons/filters>.

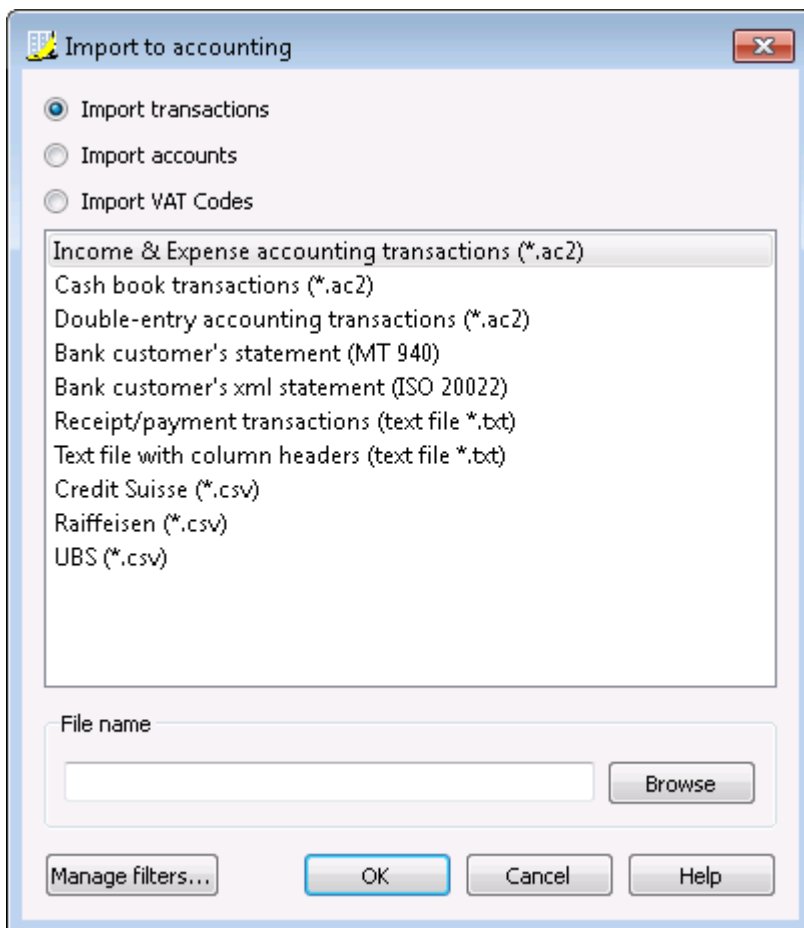
Or take a look in the folders "C:\Users\{user_name}\AppData\Local\Banana.ch\Banana\7.0\Filters",
or for Mac users "~/Library/Application Support/Banana.ch/Banana/7.0/Filters" on your computer.

For the complete documentation of the filter's api and syntax read the page [Extending Banana Accounting 7](#)

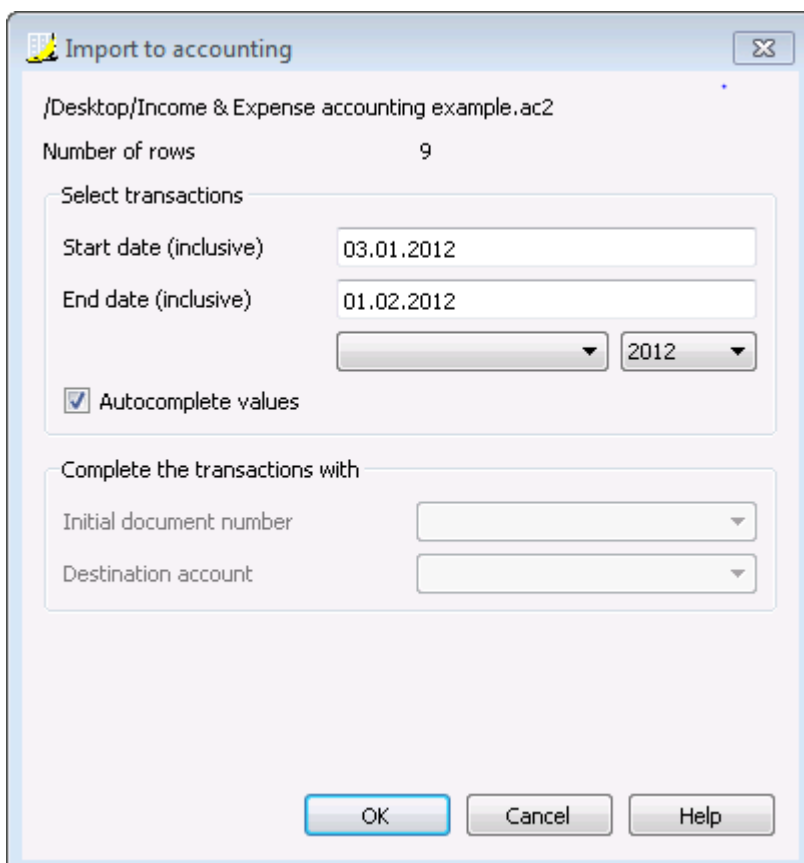
4.6.1.3 Import Income & Expenses accounting transactions

In order to import transactions from an Income & Expenses accounting file into a double-entry accounting file, it is necessary that the categories of the Income & Expenses file correspond to the accounts of the Double-entry accounting file.

When importing choose the **Import to accounting** command from the **Account1** menu and then select **Income & Expenses accounting transactions (*ac2)** from the appearing windows.



Le spiegazioni di questa finestra sono disponibili nella lezione precedente [Importa in contabilità](#)



Le spiegazioni di questa finestra sono disponibili alla pagina [Importa movimenti contabilità in partita doppia](#)

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.

4.6.1.2 Import data from a Cash book file

When managing your accounting work, it is possible to manage the cashbook separately and regularly import the transactions in the main accounting file, grouped according to a selected period.

In this case there are two separate files: a file containing all the data of the general accounting, and a second file containing only the data cashbook management.

In order to be able to import data from the cashbook file into the main accounting file, those files need to be linked. This can take place in two different ways:

- Attribute to the categories of the cashbook file the same account numbers (for double-entry accounting), or, the same category numbers (for income & expense accounting) as the ones used in the main accounting file.
- In the cashbook file, in the Category2 column of the Categories table, enter the same account numbers as the main accounting file (if double-entry accounting) or the same categories numbers (if income & expense accounting). If the Category2 column isn't visible, you need to visualize it by selecting the **Columns setup** command from the **Data** menu, and double clicking on Category2.

Example:

In this example, the account numbers referring to the main accounting file have been entered in the Category2 column.

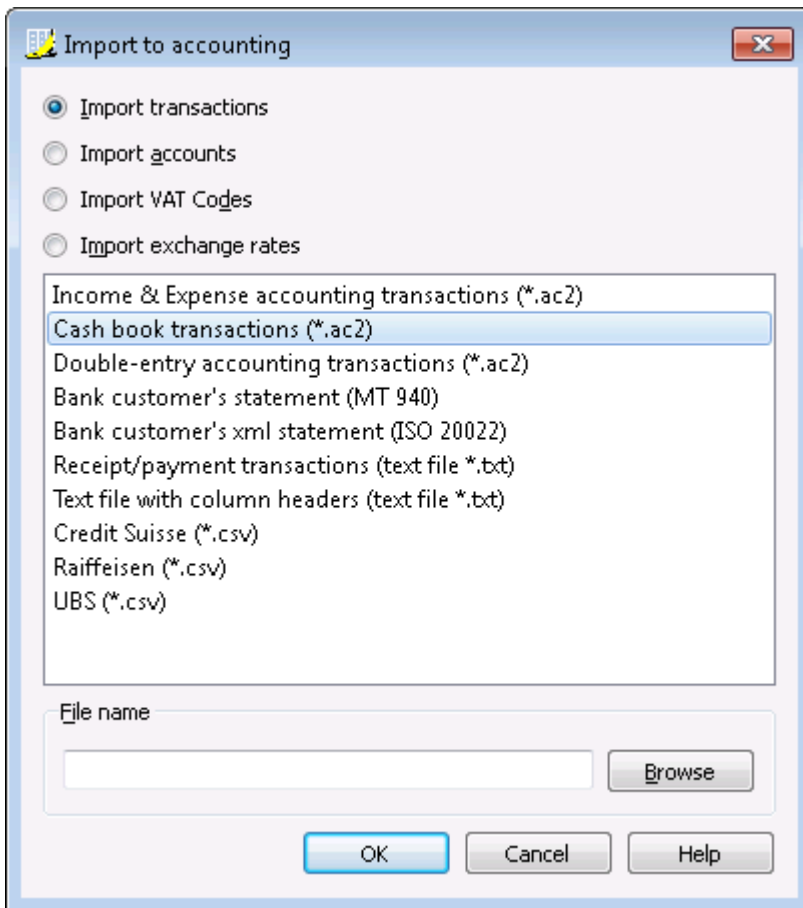
Accounts		Categories		Transactions			
Group	Category	Category2	Description	Gr	Income USD	Expenses USD	Balance USD
1			INCOME				
2	100	1000	Withdrawals from post office current account	1			
3	110	4000	Various sales	1	2'000.00		2'000.00
4	112	4010	Donations	1			
5	113	4030	Other	1			
6	1		Total INCOME	00	2'000.00		2'000.00
7							
8			EXPENSES				
9	200	1000	Withdrawals to post office current account	2		500.00	-500.00
10	210	3010	Mailing supplies and stamps	2		50.00	-50.00
11	213	3020	Stationery, appliances, cleaning, etc.	2			
12	220	3030	Rent, electricity, water, telephone	2			
13	240	3000	Payment for goods	2		750.00	-750.00
14	250	3040	Salaries and personal loans	2			
15	260	3100	Fees and other permits	2			
16	2		Total EXPENSES	00		1'300.00	-1'300.00
17							
18	00		CASH BALANCE		2'000.00	1'300.00	700.00

00 CASH BALANCE
This is the " group that will be added to the '%2' group

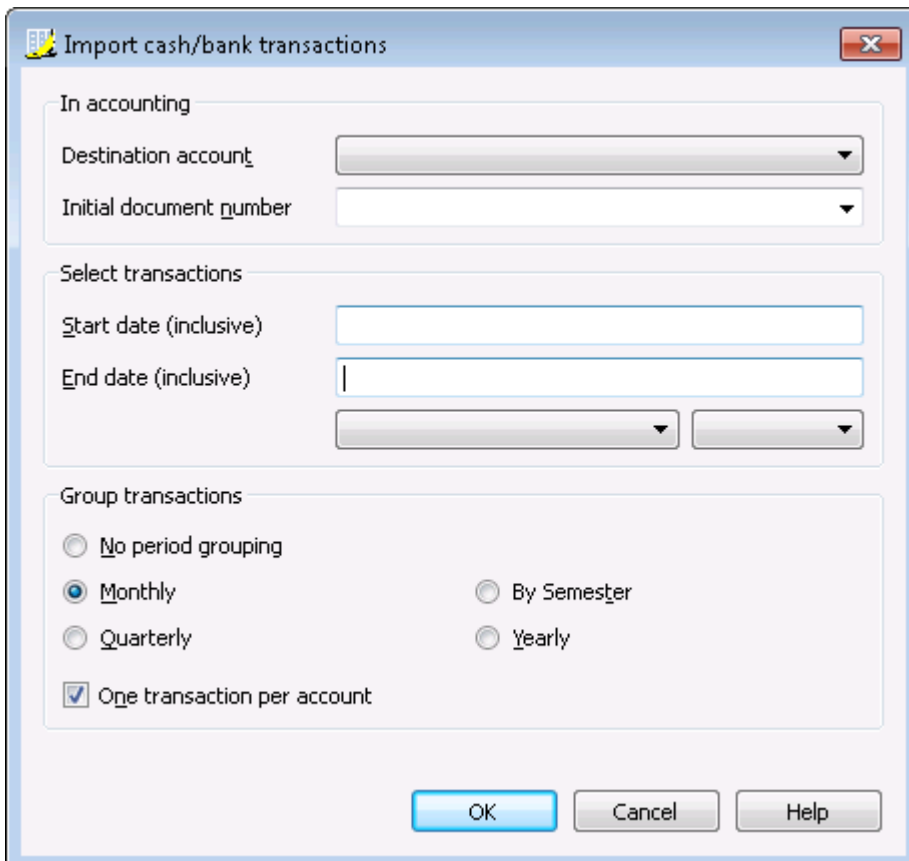
Info Messages

In order to import the data, do as follows:

- open the main accounting file and choose the **Import to accounting** command from the **Account1** menu
- click on **Import transactions**, select **Cash book (*.ac2)** and with the **Browse** button, select the cash book file.



You can find the explanations of this window at the [Import to accounting page](#)



In accounting

Destination account

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

Initial 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:

- No period grouping - all accounting period is shown
- Monthly - transactions are grouped by month
- Quarterly - transactions are grouped by quarter
- By semester - transactions are grouped by semester

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.

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.

The accounting file is updated with the data of the petty cash

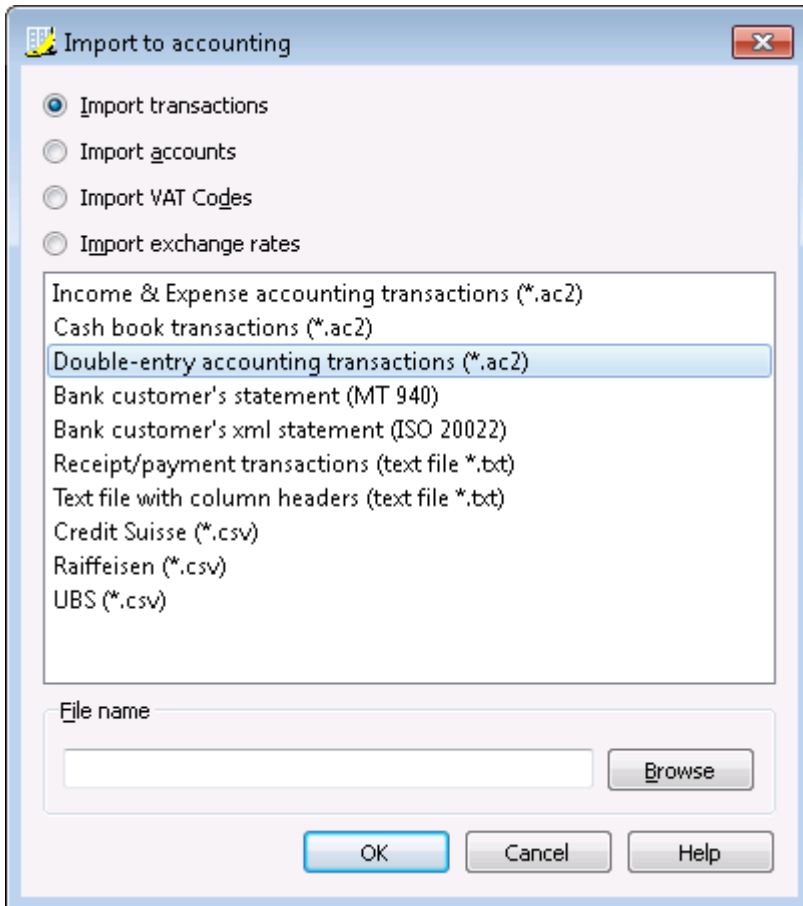
Accounts Transactions Totals						
Base Cost Centers Expiry Date Lock						
	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD
1	30.01.2012		Total imported: 110 Various sales	1000	4000	2'250.00
2	30.01.2012		Total imported: 112 Donations	1000	4010	500.00
3	31.01.2012		Total imported: 113 Other	1000	4030	360.00
4	31.01.2012		Total imported: 210 Mailing supplies and stamps	3040	1000	150.00
5	31.01.2012		Total imported: 240 Payments for goods	3000	1000	900.00
6	31.01.2012		Total imported: 250 Salaries and personal loans	3010	1000	5600.00
7						

Info Messages

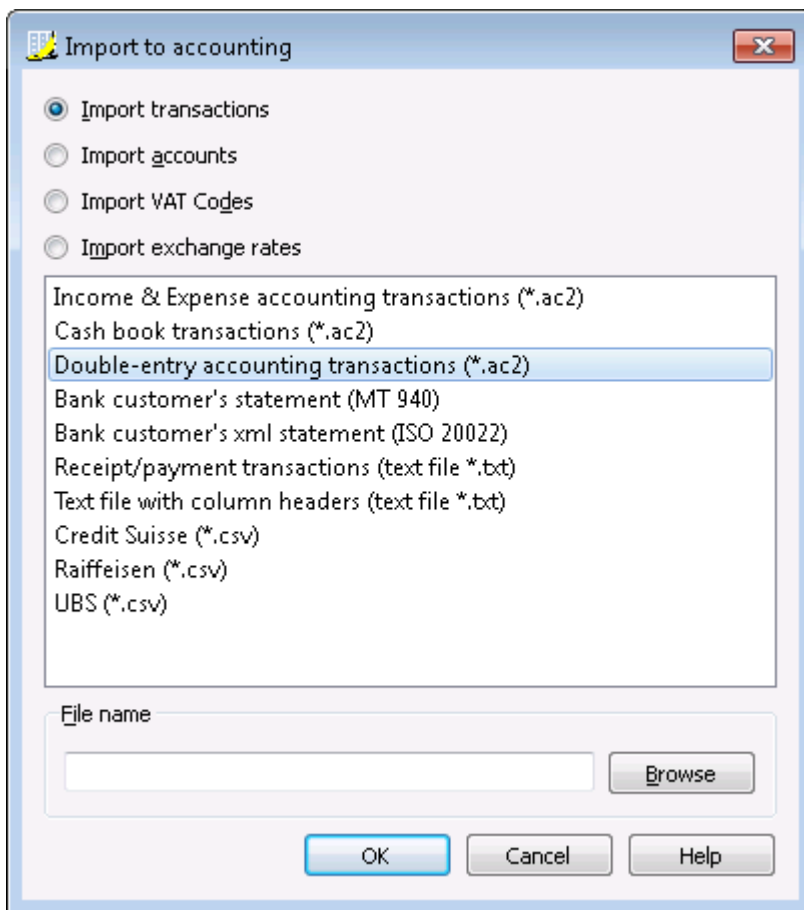
4.6.1.4 Import Double-entry accounting transactions

In order to import transactions from a Double-entry accounting file into another Double-entry accounting file, it is necessary that the accounts correspond.

When importing the transactions choose the **Import to accounting** command from the **Account1** menu and then select **Double-entry accounting transactions (*.ac2)** from the appearing window.



You can find the explanations of this window at the [Import to accounting page](#)



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.

4.6.1.5 Import transactions from statement

The explanations for this window are the same as the ones for the [Import Income & Expenses accounting transactions](#). The only difference is that the **Complete transactions with** section is active and allows the user to enter the initial document number and the destination account number. Once the import is done, the counterparty account will have to be entered manually.

4.6.1.6 Import data from a txt file

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 explanations for this window are the same as the ones for the [Import Double-entry accounting transactions](#). The only difference is that the **Complete transactions with** section is active and allows the user to enter the initial document number and the destination account number. Once the import is done, the counterparty account will have to be entered manually.

Use the import in to account in Menu Account1

The type of file to be used is a "Text file with column headers".

- You can use any column name existing on the table
- Fields header in the first line of the file Fields names a case sensitive and must correspond to the NameXml (English)
- Fields and column name separator is to be tab separated "\t"
- Each line (after a "\n") is a new record
- The format for the Date fields is yyyy-mm-dd

Example file (without tab stop)

DateDoc Description AccountDebit AccountCredit Amount VatCode VatPercentNonDeductible

```
2006-01-03 Bank to Cash 1000 1020 350.00
2006-01-05 Office Supplies 6500 1000 32.50 E76
```

Options

- Import using clipboard data will use the content of the clipboard instead of the file
- Autocomplete values Some fields of the transactions are automatically completed (see "Importing transactions for multicurrency double entry accounting").
- Unicode (utf-8) The content of the file is in Unicode utf-8 (it support any character set).

Importing transactions for multicurrency double entry accounting

By importing multicurrency data there can be rounding or calculation differences due to different development tools used. To avoid such differences you should provide only certainfield and while importing the program will calculate the field values that are missing (with theoption "Autocomplete values").

- If you provide only "AmountCurrency" the program will use the default exchange rate and will calculate the "Amount".
- In order to avoid error provide always the "ExchangeCurrency"
- If you provide the "AmountCurrency" and the "ExchangeRate" and the "Amount" are 0 or not present the program will calculate the exchange rate based on the column "Amount" and "AmountCurrency".

Automated data importing

The import of transaction can be automated using the command or DDE.

For further information see "[Command line and DDE](#)"

Note

Be sure to use the last software version available on the web site.

Version 4 allowed the user to import only certain columns.

4.6.1.7 Import transactions from Text file with column headers

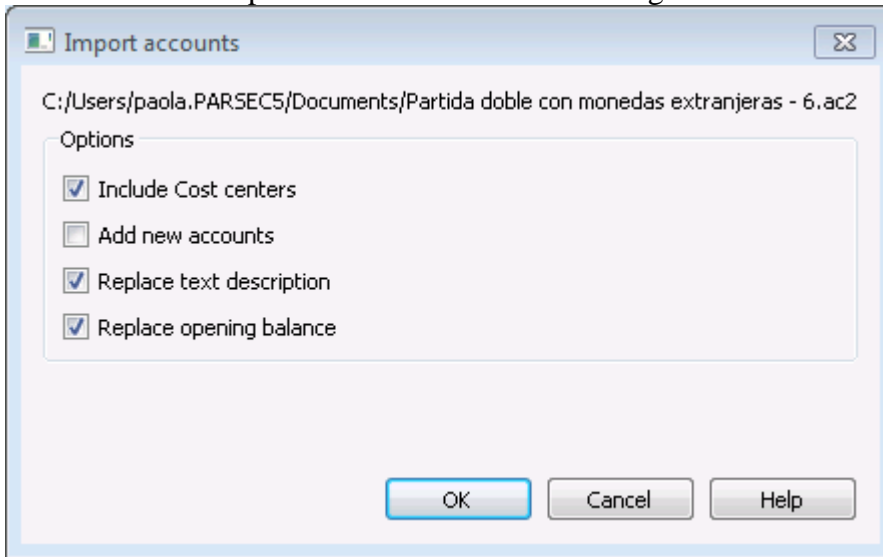
This allows the importation of the data of a file in text format. The condition to succeed in this operation is that the file columns to be imported should be given the same name used in the program for the Xml fields' headers.

The explanations for this window are the same as the ones for the [Import Double-Entry accounting transactions](#). The only difference is that the **Complete transactions with** section is active and allows the user to enter the initial document number and the destination account number. Once the import is done, the counterparty account will have to be entered manually.

More technical details about importing txt files can be found on the page [Importing data from a txt file](#).

4.6.1.8 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.

4.6.1.9 Import VAT codes

This function is only available in accounting files with VAT management, and allows the user to import VAT codes from:

- another accounting file (*.ac2)
- a text file with column headers (text file *.txt)



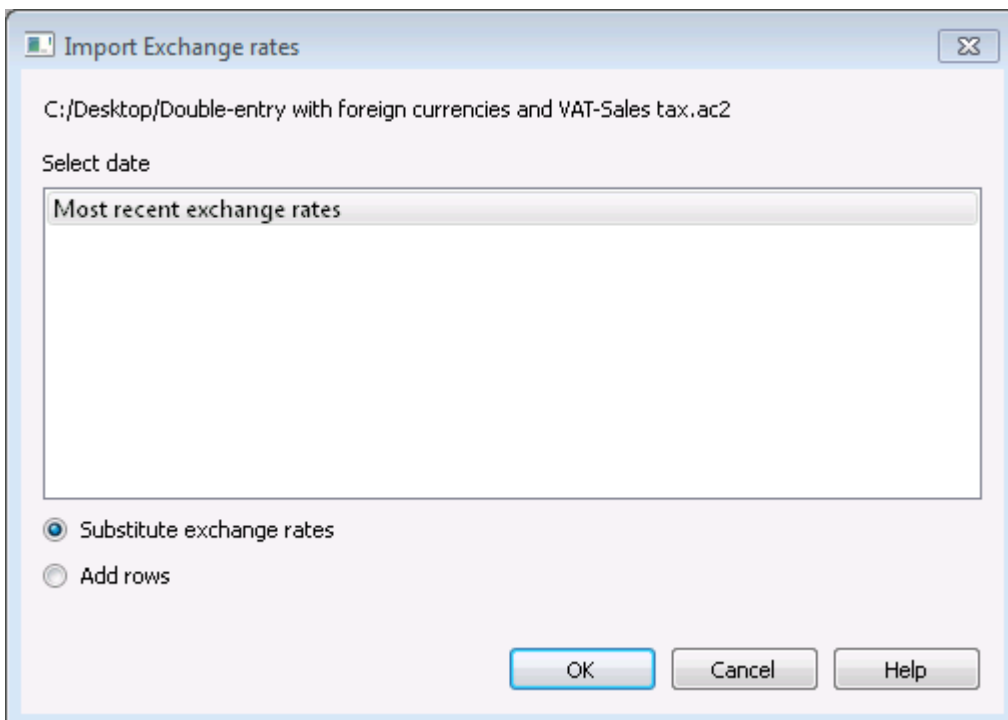
Note: if, after the import, you receive the error message **VAT account not found**, you need to select the **Automatic VAT** account in the **VAT/Sales tax** section of the **File and accounting properties** (**File** menu).

4.6.1.10 Import exchange rates

This option is only present in Double-entry accounting with multi-currencies. The characteristics are the same as the ones of the [Import transactions](#) fonction.

It lets the user import the exchange rates from:

- Exchange rate table of another file or Exchange rate history file (*.ac2)
- Text file with the column heading (text file *.txt).



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

4.6.1.11 Transferring data from other accounting software

With Banana, you can easily transfer data from any accounting program, passing through MS-Excel.

1. With the accounting program, export the data in a format that can be read by Excel (CSV, txt, ...)
2. Open the file with Excel
3. In Excel, organize the data (columns) as they appear in the Banana tables (Accounts, Transactions)
4. Open your new accounting file in Banana
5. In the Accounts or Transactions table, add as many empty rows as there are rows to transfer from Excel.
6. In Excel, select the data to be copied and use the "Copy" command
7. Go in Banana and execute the "Paste" command.

This method is useful to transfer data from MS-Money, Intuit Quicken and Quickbooks, and from most other accounting programs.

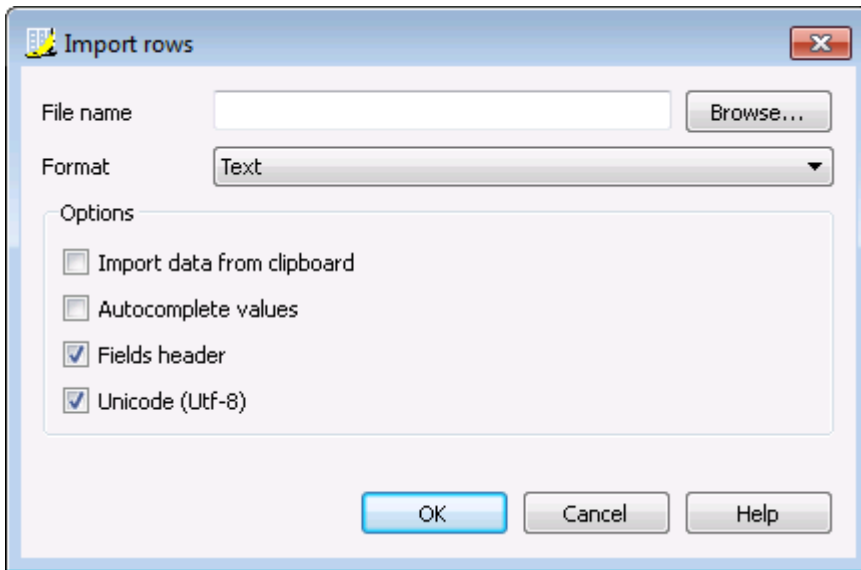
4.6.2 Merge file

It is possible to merge two files, but they have to belong to the same group (for example two double-entry accounting files). It is not possible to merge files belonging to different groups (for example one double-entry accounting file and one simple accounting file).

In order to successfully merge two files, it is crucial that they have the same accounts numbering. 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.

4.6.3 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.

File name

Using the **Browse** button, select the file from which to extract the data. By clicking on the **OK** button, confirm the options selected.

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.

Options

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.

4.7 Help Menu

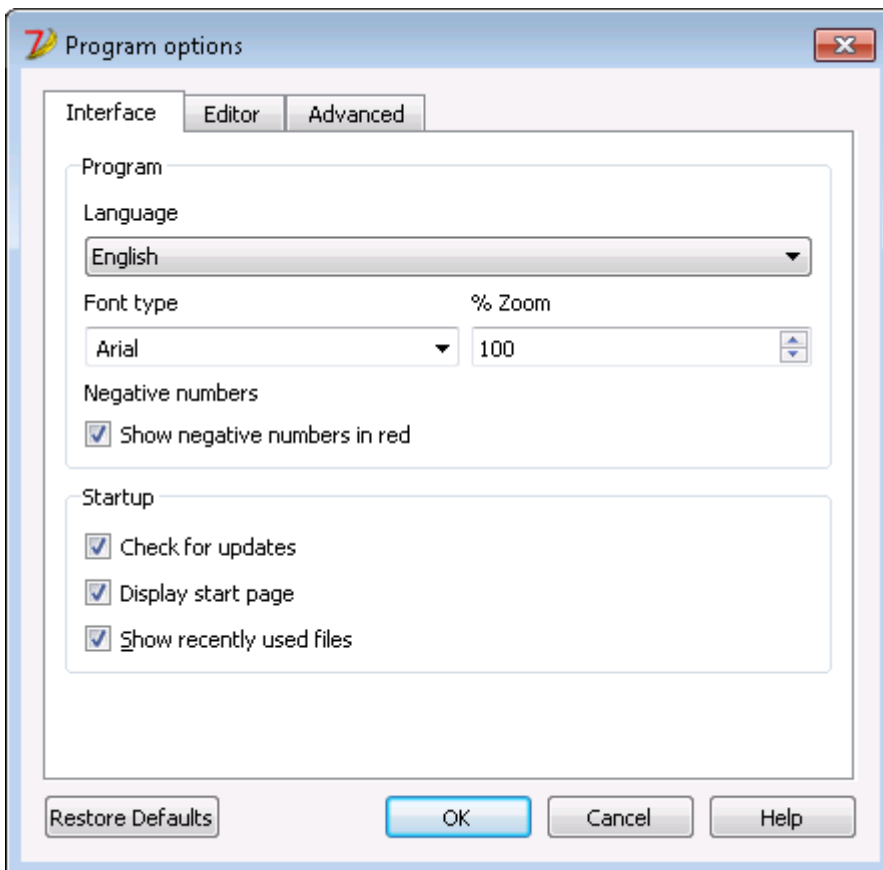
The Help menu gives access to the followings commands:

- **Reference's guide** - access to the explanation of all program functions's windows
- **User's guide** - access to all documentations and explanation of all technical and accounting topics
- **Keyboard shortcuts** - list of all keyboard shortcuts with detailed use description
- **Support center** - access to Banana support web page
- **Register** - access to Banana web page for users registration
- **License key** - allows to enter the license key for the program
- **About Banana Accounting** - access to technical information about the program such as version number, serial number, Copyright.....

4.8 Program options

In the Program options window, several technical options are possible for the accounting file.

Interface Tab



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.

Show negatif numbers in red

The negatif numbers and amounts will be shown in red in the tables.

*Startup***Check for updates**

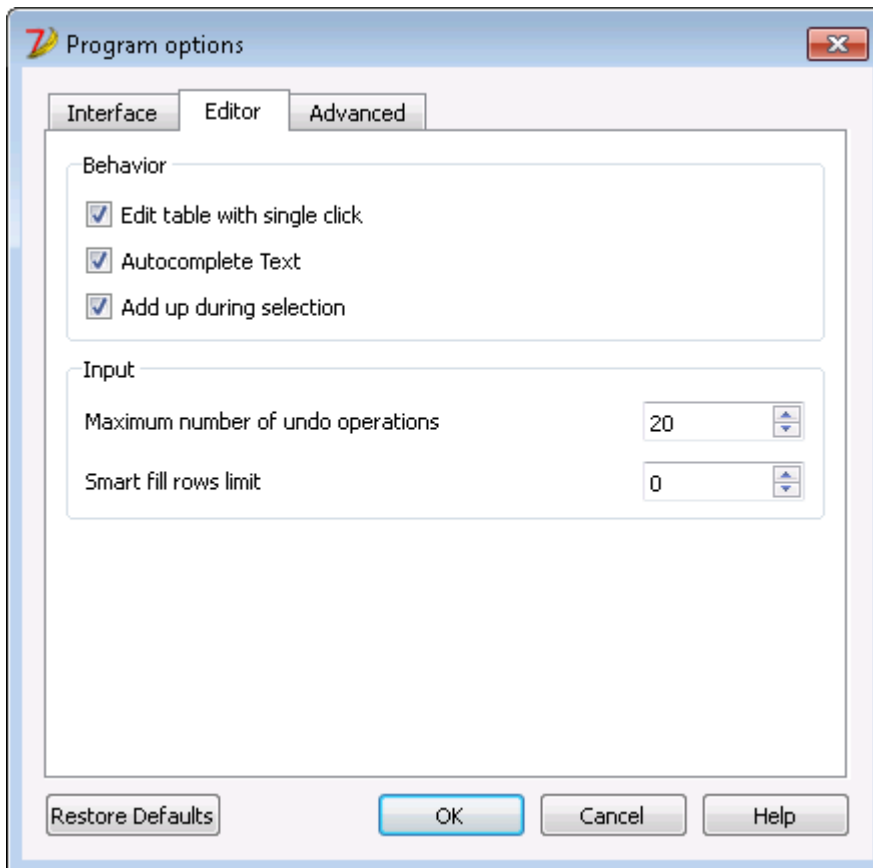
This option establishes a connection to the Banana.ch SA website and checks if there is an update compared to the version that is used.

Display start page

The news start page is shown.

Show recently used files

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

Editor Tab

Behavior

Edit table with single click

By activating this option, a single click on the selected cell is sufficient to enter in the modification mode. If the function is not activated, you have to double-click on the cell in order to enter in the modification mode.

Autocomplete text

By activating this option, the program automatically selects the first draft text in the drop down list and automatically fills it in the line where you are.

Add up during selection

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

Input

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.

Smart fill rows limit

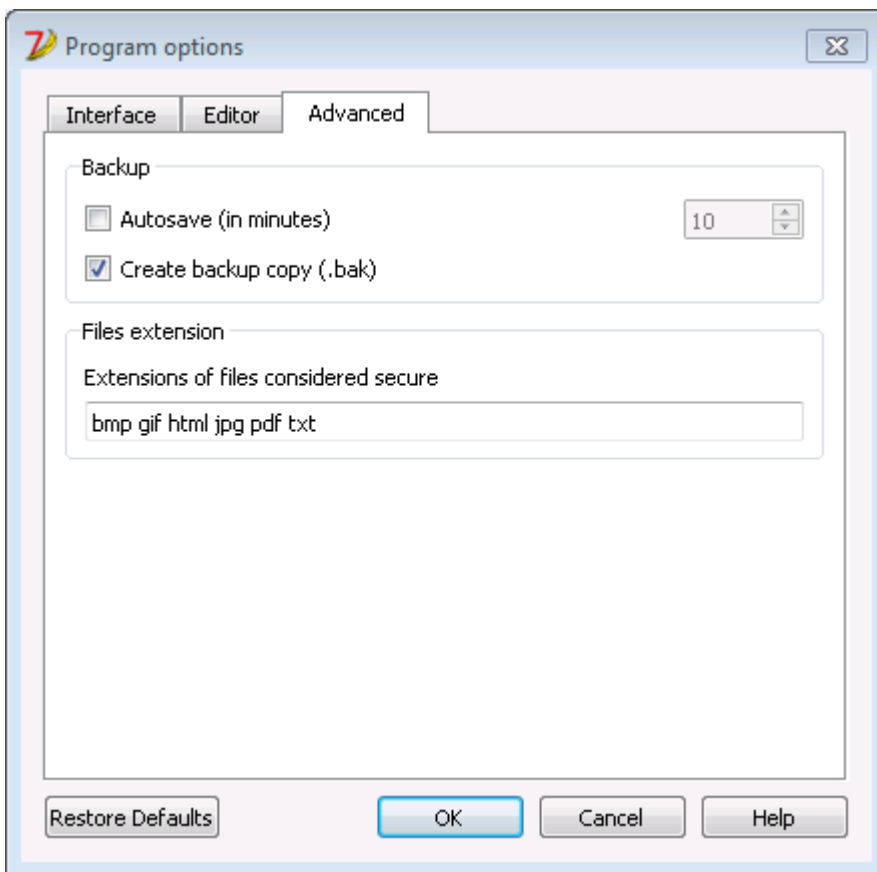
When inserting data, the program reads the data that has already been entered and tries to suggest how to complete an entry. In cases where there are many rows, this function could slow down the process.

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.

Autocomplete Text

If this function is activated, the program will automatically select the first text proposal of the drop down list and enter it in the selected row.

Advanced Tab



Backup

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.

Files extension

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.

Restore Defaults

If some settings have been altered, by using this button, the default settings will be restored.

4.9 Printouts/preview

For more information on specific printouts for the different accounting types please visit the following links:

- [Double-entry accounting](#)
- [Multi-currency accounting](#)
- [Cashbook and Income & Expense accounting](#)
- [VAT Report](#)
- Swiss VAT form - page in [Italian](#), [German](#) or [French](#)

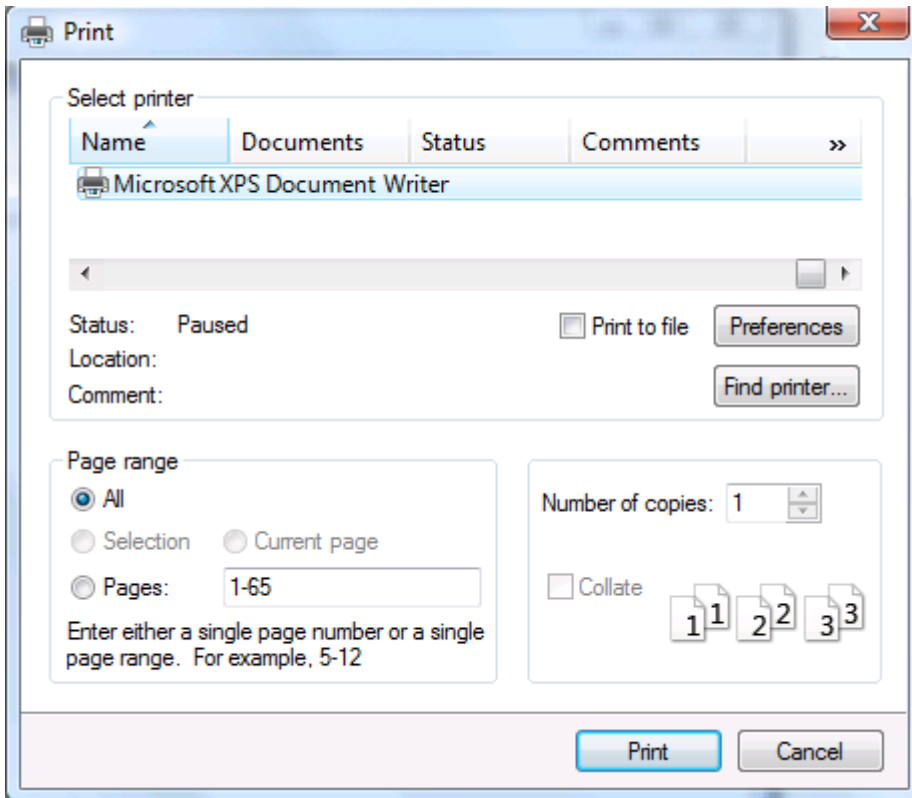
4.9.1 Preview

All the printouts of the various accounting documents can be saved in PDF, HTML, MS Excel and copied to the Clipboard, allowing the user to also access them many years later.

The screenshot displays a software interface for previewing accounting documents. The main content area shows a balance sheet for 'Company XX Accounting 2012'. The document is titled 'BALANCE SHEET' and is divided into two sections: 'ASSETS' and 'LIABILITIES'. The 'ASSETS' section lists 'Cash', 'Post office current account', 'Bank 1', and 'Total Clients', with a total of 45,620.00. The 'LIABILITIES' section lists 'Total Suppliers', 'Automatic VAT', 'Bank loan o/c', 'Start-up capital', and 'Profit', with a total of 5,532.90. The interface includes a toolbar with navigation and printing icons, and a context menu with options like 'Create Pdf...', 'Export to Html...', 'Export to Excel...', and 'Copy to Clipboard'.

Company XX Accounting 2012	
BALANCE SHEET	
ASSETS	
	31.12.2012
Cash	9'270.00
Post office current account	2'150.00
Bank 1	33'200.00
Total Clients	1'000.00
TOTAL ASSETS	45'620.00
LIABILITIES	
	31.12.2012
Total Suppliers	4'500.00
Automatic VAT	587.10
Bank loan o/c	5'000.00
Start-up capital	30'000.00
Profit	5'532.90

4.9.2 Print



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.

5 Double-entry accounting

The professional tool to manage assets, liabilities, expenses and income according to the international rules of the Double-entry (debit and credit) and to obtain a Balance Sheet and a Profit/loss Statement.

The double-entry accounting application is available with or without the VAT management option.

Characteristics

- Manages the estate accounts and the profit/loss accounts (assets, liabilities, expenses and revenue)
- The accounting type with VAT features the VAT calculations and VAT reports
- Produces all the accounting extraits: journal, account cards, balances by period and annual balances
- Allows to manage Cost Centers and Segments
- Offers different ways of data presentation

- Exports data to Excel, Html, Xml, Pdf
- Imports data from different files formats

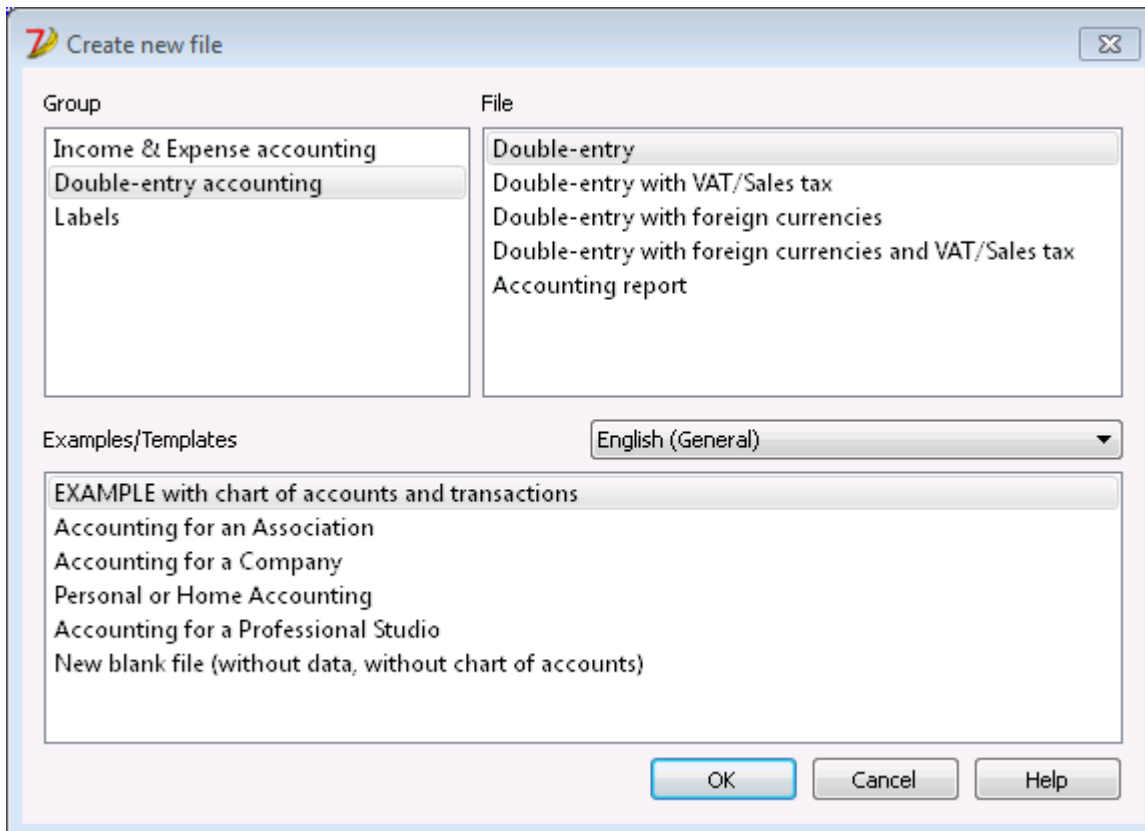
Tables and File properties

The double-entry accounting is composed by the following tables:

- [Accounts table](#)
Where the accounting plan is located with opening balances, and where groups and subgroups can be defined along with cost centers and segments.
- [Transactions table](#)
Where the accounting transactions are entered.
- VAT Codes table
Where the VAT/Sales tax codes are set, only the VAT management option has been chosen.
- Exchange rates table
Where the different currencies are defined - only in the multi-currency accounting
- [File properties](#)
Where the accounting general settings are defined.

5.1 How to start

In order to create a new a new accounting file, choose the **New** command from the **File** menu



Group

In the Group section all the different applications are listed. Choose the one that meets your needs.

File

In this section you can select the characteristics of the chosen application. You can choose between the plain version, with the VAT management, with a second currency or with more than one currency.

Examples/Templates

By selecting the language you will see predefined example/models that you can use to start and that can be personalized. All the template data and settings (language, decimal rounding, ..) will be used. Once you have personalized the template you need to save the file with a new name.

In order to star a new accounting file there are two possibilities:

1. [Start from a pre-defined example and adapt it to your own needs - suggested method](#)
2. [Create a new empty file with an accounting plan to be created from scratch](#)

First method:

- Select the **Double-entry accounting Group**, then, in the **File** section choose Double-entry or Double-entry with VAT/Sales tax
- In the **Examples/Templates** section select the **language/country** and choose one of the examples that most meets your requirements
- Enter the **File and accounting properties**

The screenshot shows a dialog box titled "File and accounting properties" with a close button in the top right corner. The "Accounting" tab is active, and the following fields are visible:

- Header left: Company XX
- Header right: Accounting 2012
- Opening date: 01.01.2012
- Closing date: 31.12.2012
- Basic currency: USD (dropdown menu)

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

You can find more detailed information about this window at the [File and accounting properties](#) page

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

Accounts								
Transactions								
Totals								
VAT codes								
Base Transaction Budget Previous Other Print								
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
2	*			BALANCE SHEET				
3								
4	1			ASSETS				
5			1000	Cash	1	1	1000.00	9'270.00
6			1010	Post office current account	1	1	2'500.00	2'150.00
7			1020	Bank 1	1	1	35'000.00	33'200.00
8			1100	Clients	1	1		
9		10		Total Clients		1	1'000.00	1'000.00
10			1150	Prepaid taxes	1	1		
11			1200	Inventory	1	1		
12			1300	Transitory assets	1	1		
13			1310	Machinery and appliances	1	1		
1 Total Assets 1 TOTAL ASSETS This is the '1020' account that will be added to the '1' group								
<input type="button" value="Info"/> <input type="button" value="Messages"/>								

For example, in the following image the 1020 account description has been changed.

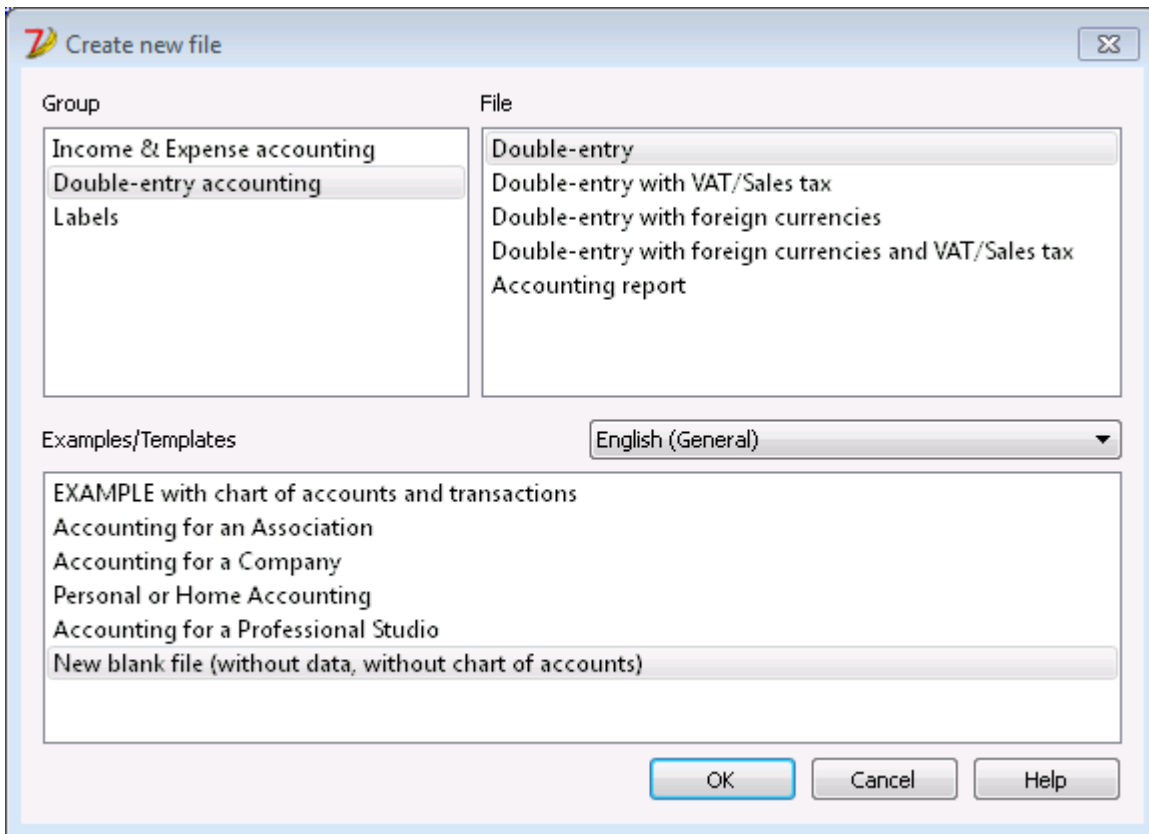
Accounts									
Transactions									
Totals									
VAT codes									
Base									
Transaction Budget Previous Other Print									
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD		
2	*		BALANCE SHEET						
3									
4	1		ASSETS						
5		1000	Cash	1	1	1000.00	9270.00		
6		1010	Post office current account	1	1	2500.00	2150.00		
7		1020	Bank of America bank account	1	1	35000.00	33200.00		
8		1100	Clients	1	1				
9	10		Total Clients		1	1000.00	1000.00		
10		1150	Prepaid taxes	1	1				
11		1200	Inventory	1	1				
12		1300	Transitory assets	1	1				
13		1310	Machinery and appliances	1	1				
1			Total Assets						
1			TOTAL ASSETS						
This is the '1020' account that will be added to the '1' group									
Info					Messages				

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

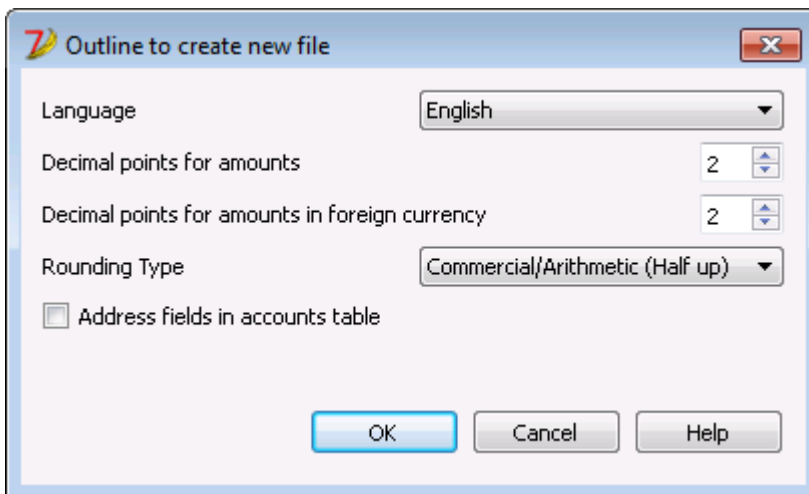
For more information on how to create a Chart of Accounts, please consult the section [Groupings in the Chart of Accounts](#)

Second method:

- Select the **Double-entry accounting Group**, then, in the **File** section choose Double-entry or Double-entry with VAT/Sales tax
- In the **Examples/Templates** section select the **language/country** and choose the **New blank file** option



- Set up the [Outline to create new file](#)



- Setup the [File and accounting properties](#)
- Create the [accounting plan structure](#)

5.1.1 Opening balances

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

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

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

Accounts								
Transactions								
Totals								
Base Transaction Budget Previous Other Print								
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
4	1			ASSETS				
5			1000	Cash	1	1	1'000.00	1'000.00
6			1010	Post office current account	1	1	2'500.00	2'500.00
7			1020	Bank 1	1	1	35'000.00	35'000.00
8			1100	Clients	1	1		
9		10		Total Clients		1	1'000.00	1'000.00
10			1150	Prepaid taxes	1	1	600.00	600.00
11			1200	Inventory	1	1	35'000.00	35'000.00
12			1310	Machinery and appliances	1	1	85'700.00	85'700.00
13			1320	Office furniture	1	1	15'000.00	15'000.00
14			1330	Computer	1	1	3'500.00	3'500.00
15			1340	Software	1	1	2'000.00	2'000.00
16		1		TOTAL ASSETS		00	181'300.00	181'300.00
17								
18	2			LIABILITIES				
19			2000	Suppliers	2	2		
20		20		Total Suppliers		2	-4'500.00	-4'500.00
21			2100	Bank loan c/c	2	2	-5'000.00	-5'000.00
22			2110	Transitory liabilities	2	2		
23			2120	Start-up capital	2	2	-153'000.00	-153'000.00
24			2130	Private account	2	2		
25			2200	Reserves	2	2	-8'500.00	-8'500.00
26			2300	Profit or loss brought forward	2	2	-10'300.00	-10'300.00
27		2301		Profit or loss of the current year		2		
28		2		TOTAL LIABILITIES		00	-181'300.00	-181'300.00
29								
30		00		Difference should be = 0 (blank cell)				
31								

In order to automatically transfer the opening balances for the next year, consult the lesson [Create New Year](#)

5.2 Chart of accounts

In the chart of accounts (Accounts table) the following data are entered:

- [The accounts](#)
They indicate on what account (debit or credit) the transactions must be registered. Each account has a code or number (account number), a description, a class and a group to which it belongs; they also have an opening balance, the current balance, the budget, etc...
- [Costs and Profits centers](#)
They are special accounts whose number is preceded by a full stop ".", a comma "," or by a semi-colon ";". Their purpose is to be able to assign some amounts to special accounts other than the basic accounting accounts.
- [Segments](#)
They are a sort of sub-accounts whose number is preceded by a ":". Their purpose is to be able to assign some transactions to subcategories of the accounting plan.
- [Groups](#)
Their purpose is to create rows where the program adds up the amounts of other rows.
- [Sections](#)
They indicate the accounting plan divisions for the Balance Sheet and Profit and Loss Statement printouts, ...

Columns

The accounts table has several predefined columns - some of them can be edited (for example the Opening balance column). Some columns are protected and cannot be edited since they are calculated by the program (for example the Balance column).

The [columns layout](#) can be changed. With the same command it is also possible to create new ones. If a new column with amounts is created, the program will automatically calculate the totals just as for the Balance and Opening Balance columns.

Views

The accounting plan has its own predefined views.

The current views can be edited and new ones can be created with the [Setup views](#) command.

5.2.1 Accounts

Bookkeeping accounts

In order to create an account you need to be in the Accounts table and enter a number or a code in the **Account** column.

This same number is then used in the [Transactions](#) table as Debit or Credit account.

- The account number can be composed by numbers, letters and separation characters.
- It is not possible to have more than one account with the same number.

-
- Each account must have a BClass and must belong to a group.

Classes

Each account must belong to one of the following BClasses:

- 1 for Assets
- 2 for Liabilities
- 3 for Expenses
- 4 for Income

The BClasse number must be as indicated, regardless the account or group code.

It is also possible to create Off Balance Sheet accounts (for example for cauzioni, e impegni condizionali), that must have the following BClass:

- 5 for Off Balance Sheet: Assets
- 6 for Off Balance Sheet: Liabilities

Opening balances

The [opening balance](#) of each account is entered in the **Opening balance** column.

- The Assets balances are shown normally
- The Liabilities balances are entered with the minus sign (negative)
- Usually only the Assets and Liabilites opening balances are entered.

In order to automatically transfer the opening balances for the following year, please visit the [Create New Year](#) lesson.

Accounts							
Transactions		Totals					
Base	Transaction	Budget	Previous	Other	Print		
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
4	1		ASSETS				
5		1000	Cash	1	1	1'000.00	1'000.00
6		1010	Post office current account	1	1	2'500.00	2'500.00
7		1020	Bank 1	1	1	35'000.00	35'000.00
8		1100	Clients	1	1		
9	10		Total Clients		1	1'000.00	1'000.00
10		1150	Prepaid taxes	1	1	600.00	600.00
11		1200	Inventory	1	1	35'000.00	35'000.00
12		1310	Machinery and appliances	1	1	85'700.00	85'700.00
13		1320	Office furniture	1	1	15'000.00	15'000.00
14		1330	Computer	1	1	3'500.00	3'500.00
15		1340	Software	1	1	2'000.00	2'000.00
16	1		TOTAL ASSETS		00	181'300.00	181'300.00
17							
18	2		LIABILITIES				
19		2000	Suppliers	2	2		
20	20		Total Suppliers		2	-4'500.00	-4'500.00
21		2100	Bank loan c/c	2	2	-5'000.00	-5'000.00
22		2110	Transitory liabilities	2	2		
23		2120	Start-up capital	2	2	-153'000.00	-153'000.00
24		2130	Private account	2	2		
25		2200	Reserves	2	2	-8'500.00	-8'500.00
26		2300	Profit or loss brought forward	2	2	-10'300.00	-10'300.00
27	2301		Profit or loss of the current year		2		
28	2		TOTAL LIABILITIES		00	-181'300.00	-181'300.00
29							
30	00		Difference should be = 0 (blank cell)				
31							

Opening balances difference

In a correct accounting file, the total of the Assets balance should be equal to the Liabilities opening balances, so no differences are shown.

If the totals do not match, the program will show a warning message telling you that there is a opening balances difference.

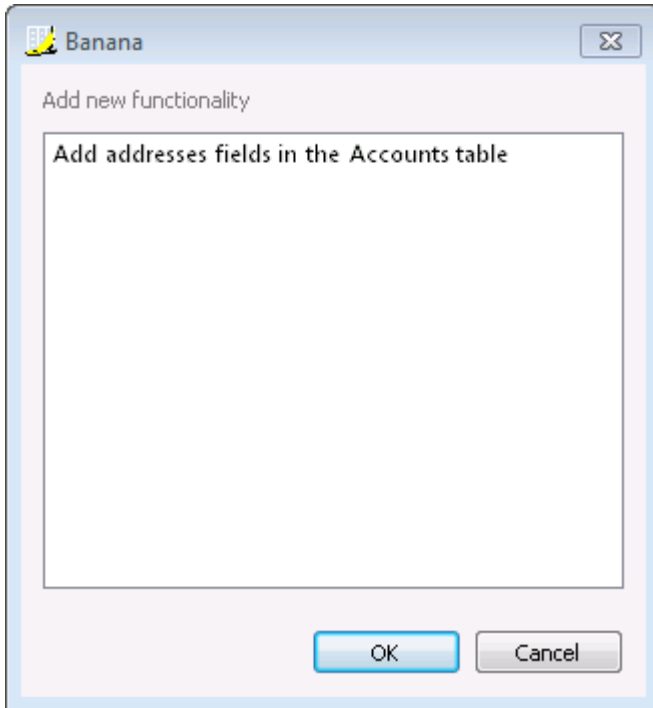
If you have changed some account numbers and you think the error message is not correct, please [Recheck the accounting](#).

When using Banana Accounting for the first time, the opening balances must be entered manually.

5.2.2 Accounts with addresses

In order to manage addresses, it is possible to add some specific columns in the accounting plan:

choose the **Add new functionalities** command from the **Tools** menu.



This command will add, in the Accounts table:

- several columns (first name, last name, company, ...) that allow you to enter the addresses data
- the **Address** view where all the new columns are shown (to edit the view or the columns display, visit the [Columns and views](#) page).

Clients and suppliers register

When you have a [Clients/Suppliers register](#) in the Chart of Accounts (specific accounts for each client/supplier), and when it is needed to have complete data with the address, telephone number, email address, VAT/Sales tax number, etc., you can set up and visualize these data by activating the **Address view**.

Accounts								
Transactions								
Totals								
Base Transaction Budget Previous Other Print Address								
Account	Description	Salutation	Name	Company	Address1	Address2	Zip	
73	Clients register							
74	CL.001 Company 1							
75	CL.002 Company 2							
76	CL.003 Company 3							
77	Total Clients							
78								
79	Suppliers register							
80	SU.001 Company 1							
81	SU.002 Company 2							
82	SU.003 Company 3							
83	Total Suppliers							

5.2.3 Groups

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

- D1 groups the accounts of the Balance sheet
- 2301 indicates the profit or loss of the current year
- D2 groups the accounts of the Profit & Loss statement

Accounts								
Transactions								
Totals								
Base Transaction Budget Previous Other Print								
Section	Group	Account	Description	BClass	Gr	Opening	Balance	
1	1		Total Assets		D1			
2								
3	2301		Profit or loss of the current year		2			
4								
5	2		Total Liabilities		D1			
6								
7	D1		Difference should be = 0 (blank cell)					
8								
9	3		Total Expenses		D2			
10								
11	4		Totale Revenues		D2			
12								
13	D2		Profit(-) Loss(+) from Profit & Loss Statement		2301			
14								

D2 Profit(-) Loss(+) from Profit & Loss Statement
This is the '4' group that will be added to the 'D2' group

- Add new, blank rows
- Complete the process by inserting the account numbers, the description, the BClass and the Gr to which the accounts belong. The BClass is **mandatory** and should be as follows: **1 for Assets, 2 for Liabilities, 3 for Expenses, 4 for Income.**

- In the first **Section** column, once you enter the balance sheet and profit and loss statement headings, you need to enter the following numbers:

Accounts									
Transactions									
Totals									
Base Transaction Budget Previous Other Print									
	Section	Group	Account	Description	BClass	Gr	Opening	Balance	
1	1			Assets					
2			1000	Cash	1	1			
3			1010	Post office current account	1	1			
4			1020	Bank 1	1	1			
5			1100	Clients	1	1			
6			1200	Inventory	1	1			
7			1300	Transitory assets	1	1			
8			1310	Machinery and appliances	1	1			
9			1320	Office furniture	1	1			
10			1330	Computer/Software	1	1			
11			1360	Real Estate	1	1			
12		1		Total Assets					D1
13									
14	2			Liabilities					
15			2000	Suppliers	2	2			
16			2100	Bank loan c/c	2	2			
17			2110	Transitory liabilities	2	2			
18			2120	Start-up capital	2	2			
19			2130	Private account	2	2			
20			2200	Reserves	2	2			
21			2300	Profit or loss brought forward	2	2			
22		2301		Profit or loss of the current year		2			
23		2		Total Liabilities					D1
24									
25				Difference should be = 0 (blank cell)					D1

The accounts from 1000 to 1360 have Gr 1, equal to Group 1 which adds up the Total assets
 The accounts from 2000 to 2300 have Gr 2, equal to Group 2 which adds up the Total liabilities
 The Total assets and Total liabilities have D1 as Gr, equal to Group D1 where they are added up, obtaining the balance of the Balance sheet.

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

Accounts		Transactions	Totals					
Section	Group	Account	Description	BClass	Gr	Opening	Balance	
27	3		Expenses					
28		3000	Purchase goods for resale	3	3			
29		3100	Salaries	3	3			
30		3110	Social contributions	3	3			
31		3250	Electricity	3	3			
32		3260	Office supplies	3	3			
33		3270	Telephone, Fax	3	3			
34		3280	Mailing fees	3	3			
35		3290	Publicity	3	3			
36		3300	Interest on bank loan	3	3			
37		3310	Bank and current account fees	3	3			
38		3320	Ammortize machinery and appliances	3	3			
39		3330	Ammortize real estate	3	3			
40		3340	Taxes	3	3			
41	3		Total Expenses					
42								
43	4		Revenues					
44		4000	Income from services	4	4			
45		4100	Income from sales	4	4			
46		4200	Other income	4	4			
47	4		Totale Revenues					
48								
49			Profit(-) Loss(+) from Profit & Loss Statement					
					2301			

The accounts from 3000 to 3340 have Gr 3, equal to Group 3 which adds up the Total expenses
The accounts from 4000 to 4200 have Gr 4, equal to Group 4 which adds up the Total income
The Total expenses and the Total income have D2 as Gr, equal to Group D2 where they are added up (Profit/Loss from Profit & Loss Statement).
The Profit/Loss from the Profit & Loss Statement has 2301 as Gr, and is added up in the 2301 group in the liabilities.

In order to complete the Chart of accounts, the [Section column](#) also needs to be setup.

Related documents:

- [Sections](#)

[Subgroups](#)

[Opening balances](#)

5.2.3.1 Subgroups

Insert subgroups

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

Example:

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

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

To create the **Liquid assets** subgroup you need to:

- insert an empty row
- in the Group column, enter the **100** code
- in the Description column, enter **Total Liquid assets**
- in the Gr column, enter **1**
- in the Gr column of the 1000, 1010 and 1020 accounts, enter **100** instead of **1**.

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

Delete subgroups

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

Example:

The user wants to delete the **Total loans** subgroup.

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

To delete the **Total loans** subgroup you need to:

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

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

Base Transaction Budget Previous Other Print

5.2.4 Sections

In order to create automatically a Balance Sheet by groups, the chart of accounts needs to be configured with special codes that are to be entered in the **Section** column.

The encoding is the following:

For more details please visit the [Sections logic](#) page

*	Title 1	To enter for the main headers
**	Title 2	To enter for the secondary headers
1	Assets	To enter in the title row Assets
2	Liabilities	To enter in the title row Liabilities
3	Expenses	To enter in the title row Expenses
4	Revenue	To enter in the title row Revenue
01	Client's Register	To enter in the title row Client's Register
02	Supplier's Register	To enter in the title row Supplier's Register
03	Cost Centers	To enter in the title row Cost Centers
04	Profit Centers	To enter in the title row Profit Centers
<p"#3638_*<p=""></p"#3638_*<>	Notes	To enter in the title row Notes
<p"#3638_x<p=""></p"#3638_x<>	Hidden data	To enter in the row from whereon the data have to be hidden

- Enter a * on the same row as the title Balance Sheet
- Enter 1 on the same row as the title Assets
- Enter 2 on the same row as the title Liabilities

Accounts		Transactions		Totals			
Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
2	*		BALANCE SHEET				
3							
4	1		Assets				
5		1000	Cash	1	10		
6		1010	Post office current account	1	10		
7		1030	Bank current account	1	10		
8		1040	Clients	1	10		
9	10		Current assets		1		
10							
11		1050	Inventory	1	15		
12		1060	Equipment	1	15		
13		1070	Furniture	1	15		
14		1080	Machinery	1	15		
15		1090	Software	1	15		
16	15		Fixed assets		1		
17							
18	1		TOTAL ASSETS		00		
19							
20							
21	2		LIABILITIES				
22		2000	Suppliers	2	20		
23		2010	Bank Loan c/c	2	20		
24		2015	Transitory liabilities	2	20		
25	20		Current liabilities		2		
26							
27		2020	Brought forward profit or loss	2	25		
28		2030	Start-up capital	2	25		
29		2040	Legal deposit	2	25		
30	2301		Profit or loss of the current year		2		
31	25		Capital		2		
32							
33	2		TOTAL LIABILITIES		00		
34							

- Enter a * on the same row as the title Profit/Loss Statement
- Enter 3 on the same row as the title Expenses
- Enter 4 on the same row as the title Revenue (Income).

Attention: in case a chart of accounts with Expenses and Revenue mixed (with the calculation of the Gross Profit) is being used, insert a "*" on the title row "Profit/Loss Statement" and only the number 4 on the row preceding the row containing the title "Expenses" or "Revenue".

Accounts			Transactions	Totals				
	Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
38	*			PROFIT/LOSS STATEMENT				
39								
40	4			REVENUE				
41								
42			4000	Sales product A	4	40		
43			4010	Sales product B	4	40		
44			4020	Miscellaneous sales	4	40		
45		40		Total revenue from sales		4		
46								
47			4030	Interest income	4	45		
48			4040	Honoraria	4	45		
49			4050	Income from investments	4	45		
50			4060	Miscellaneous income	4	45		
51		45		Total other revenue		4		
52								
53		4		TOTAL REVENUE		02		
54								
55	3			EXPENSES				
56								
57			3000	Product A Cost	3	30		
58			3005	Product B Cost	3	30		
59			3010	Cost Packing materials	3	30		
60			3020	Cost Miscellaneous materials	3	30		
61		30		Total costs materials		3		
62								
63			3030	Salaries expense	3	35		
64			3035	Social Contributions	3	35		
65			3040	Insurances for personnel	3	35		
66			3045	Consulting fees	3	35		
67			3050	Other personnel expenses	3	35		
68		35		Total personnel expenses		3		
69								

For the clients/suppliers register a new section is being defined, by entering an asterisk as usual.

- Enter 01 on the same row as the title Clients register
- Enter 02 on the same row as the title Suppliers register

The amounts will be shown in the same way as for the Assets and the Liabilities.

This encoding is also valid when the clients and suppliers are configured as cost centers.

Example in case there is a clients/suppliers register in the chart of accounts.

Accounts			Transactions	Totals			
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
73	01		Clients				
74		CL-001	Company 1	1	10A		
75		CL-002	Company 2	1	10A		
76		CL-003	Company 3	1	10A		
77	10A		Total Clients		10		
78							
79	02		Suppliers				
80		SU-001	Company 1	2	20A		
81		SU-002	Company 2	2	20A		
82		SU-003	Company 3	2	20A		
83	20A		Total Suppliers		20		
84							

Base Transaction Budget Previous Period Other Print

1/93 CAPS NUM SCRL OVR

In case there are cost or profit centers configured, enter the following elements

- An asterisk for the section change
- 03 on the same row as the title Cost center
- 03 on the same row as the title Profit center

The amounts will be shown as positive (in black) like the expenses and in red like the revenue.

The screenshot shows the 'Banana - [Double-entry - 2]' application window. The menu bar includes File, Edit, Data, Format, Tools, Account1, Account2, Window, and Help. The toolbar contains various icons for file operations and editing. The main window displays a table titled 'Total profit center' with the following data:

Section	Group	Account	Description	BClass	Gr	Opening Basic Currency	Balance Basic Currency
86	*						
87	03		Cost center				
88		.PAC	Packaging		CO		
89		.MAT	Materials		CO		
90		COM	Added Components		CO		
91	CO		Total Cost center				
92							
93	04		Profit center				
94		:SAA	Sales product A		SA		
95		:SAB	Sales product B		SA		
96	SA		Total profit center				
97							
98							

At the bottom of the window, there is a status bar with '96/102' and buttons for 'CAPS', 'NUM', 'SCRL', and 'OVR'.

5.2.4.1 The Sections logic

The Sections different encoding determines how the printout will come out.

Each section is printed as a separate table.

The directories

- * Title 1 creates a level 1 directory.
It can contain level 2 sections or directories.
It is useful to group sections that need to be printed together, such as the Balance sheet, which contains Assets and Liabilities.
- ** Title 2 creates a level 2 directory.

The Base sections

The Section number or code determines

- how the amounts are printed.
The amounts can be visualized just like in the Balance sheet or inverted.
If the Credit amounts (in negative) are inverted, they will be visualized in positive, and the positive amounts will be visualized in negative.

- which amount columns will be used
The Balance column or the Period Movement column are used.
The Balance column indicates the account balance at a specific date (balance at Jun 30th).
The Total Period Movement column indicates the movement amount on the indicated period.
It is used for the Profit and Loss Statement and indicates the costs or the revenues for a certain period.

Here is the explanation of the different sections

- 1 Assets (amounts as in the accounting plan, balance column)
- 2 Liabilities (inverted amounts, balance column)
- 3 Costs (amounts as in the accounting plan, total movement column)
- 4 Revenues (inverted amounts, total movement column)
This section can be also used alone and it can include both costs and revenues (Conto economico a scalare). In this case revenues would be displayed in positive and costs in negative.

These sections must be unique. Therefore there can only be one 1 Assets, or one 2 Liabilities section. For other sections, like clients/suppliers register or cost center similar sections can be used.

Derivatives Sections

Those are Sections that are similar to the Base Sections

- 01 Similar to Assets (amounts as in the accounting plan, balance column)
It is used for the clients register.
- 02 Similar to Liabilities (inverted amounts, balance column)
It is used for the suppliers register.
- 03 Similar to Costs (amounts as in the accounting plan, total movement column)
It is used for Cost Centers.
- 04 Similar to Revenues (inverted amounts, total movement column)
It is used for Profit Centers.

Other Sections

There are other kinds of sections

It is used for the Balance sheet attachments

- #X Hidden Section. This section is not included in the sections selection and it is not printed.
It is used to indicate parts not to be printed.

Columns width in printout

The columns width is automatically set by the program.

Sections 1, 2, 01, 02 have the same width as the columns.

Sections 3, 4, 03, 04 have the same width as the columns.

5.2.5 Segments

Introduction

Thanks to the segments, additional entities to which the amounts of the recordings are attributed to, may be created.

When you register, you enter in addition to the account to be debited or credited the code for the segment, for example (1000-10-100-200).

The segments are used for accounting reports broken down by Department, Project, Branch.

Configuration of the segments

The segments have to be configured in the Accounts table, at the end of the chart of accounts, indicating in the column account

- Segment are accounts preceded by a colon ":".
- There may be up to 10 levels of segments.
- The number of colons preceding the symbol for the segment indicates the number of level.
 - :10 segment of level 1
 - ::10 segment of level 2
 - :::10 segment of level 3
- The different levels of the segment are independent of each other.
- The segments do not have classes and do not have currency.
- The calculations for segments are done in basic currency.

For the configuration, proceed as follows:

- Insert the title "Segments" in the Description column to define the section relative to the segments
- Insert an asterisk in the Section column
- Insert the description of the first-level segments, and in the Account column, insert ":"
- List the segments of the first level, entering an identification code for each one of them in the Account column, preceded by ":"
- Proceed by entering the segments of the second level (and, if necessary, those of the third), in the same way as those of the first level, with the only difference that the segment codes need to be preceded by "::" or by ":", depending on their level

Accounts								
Transactions								
Totals								
VAT codes								
Base Transaction Budget Previous Other Print								
	Section	Group	Account	Description	BClass	Gr	Opening CHF	Balance CHF
119	*			Segments				
120								
121			:	Branch				
122			:LU	Lugano branch				
123			:ZU	Zurich branch				
124								
125			::	Project				
126			::P1	Project 1				
127			::P2	Project 2				
128								

Transactions

The segments are being entered in the Transactions table, followed by the main account from the account segment.

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, the segment of the first level needs to be entered right after the main account; then, continue with the code of the second level.

Accounts		Transactions	Totals	VAT codes	
Base Complete VAT Cost centers Exp. Date Lock					
Date	Doc	Description	Debit A/C	Credit A/C	Amount CHF
1 01.02.2012	27	Revenue for Zürich Branch, project 1	1000	3000:ZU:P1	5'300.00
2 03.02.2012	28	Revenue for Lugano Branch, project 2	1020	3200:ZU:P2	3'600.00
3 05.02.2012	35	Revenue for Lugano Branch, project 2	1020	3200:ZU:P2	2'500.00
4 14.02.2012	36	Revenue for Zürich Branch, project 1	1000	3000:ZU:P1	3'600.00
5 05.03.2012	37	Purchase of materials for project 1, Lugano Branch	4000:LU:P1	1020	1'560.00
6 07.03.2012	38	Purchase of materials for project 2, Lugano Branch	4200:LU:P2	1020	8'900.00
7 08.03.2012	39	Purchase of materials for project 1, Zurich Branch	4000:ZU:P1	3000:LU:P2	10'500.00
8 08.03.2012	39	Purchase of materials for project 2, Zurich Branch	4200:ZU:P2	1020	12'500.00
9					

F6 Key = import row values with similar text			
4200	Purchase of materials	12'500.00	21'400.00
1020	Bank 1	-12'500.00	-16'500.00
:ZU	Zurich branch		
::P2	Project 2		

Info Messages

Report

Reports of the segments are obtained with the commands [Enhanced balance sheet with groups](#) or [Accounting report](#).

These commands have a section [Subdivision](#) within which it is possible to indicate to create the columns for the segments, selecting the segments to be obtained.

Segments for the project

Association Accounting 2012

Revenues

	2012 P1	2012 P2	2012
3000 Sales product A	8'900.00	10'500.00	19'400.00
3200 Sales products B		6'100.00	6'100.00
Total Revenue	8'900.00	16'600.00	25'500.00

Expenses

	2012 P1	2012 P2	2012
4000 Purchase	12'060.00		12'060.00
4200 Purchase of materials		21'400.00	21'400.00
Total Expenses	12'060.00	21'400.00	33'460.00
Profit and Loss	-3'160.00	-4'800.00	-7'960.00

Segments per branch

Association Accounting 2012

Revenues

	2012 LU	2012 ZU	2012
3000 Sales product A	10'500.00	8'900.00	19'400.00
3200 Sales products B		6'100.00	6'100.00
Total Revenue	10'500.00	15'000.00	25'500.00

Expenses

	2012 LU	2012 ZU	2012
4000 Purchase	1'560.00	10'500.00	12'060.00
4200 Purchase of materials	8'900.00	12'500.00	21'400.00
Total Expenses	10'460.00	23'000.00	33'460.00
Profit and Loss	40.00	-8'000.00	-7'960.00

Documento correlato: [Managing different projects](#)

5.2.6 Cost and Profit Centers

The cost and profit centers are groupings that allow you to have details outside of the accounting for reporting purposes, within the firm.

The cost centers and profit are the groupings that allow you to have the details outside of accounting

Particularity for managing:

- Projects
- Events
- Building sites
- Clients and suppliers
- Members
- Extra details for certain expenses

Characteristics

- Each cost and profit center has its own account card, complete with movements and balance
- Un illimited number of cost centers can be created
- Up to three types of cost centers can be managed, and each cost center may have different subgroups.

Maximum three types of cost centers

Maximum three types of cost centers can be indicated; they need to be set up with the following punctuation preceding the account number: **full stop**, **comma** and **semicolon**.

Cost center CC1 (with a full stop) can, for example, be used to enter all the transactions pertaining to a certain project, CC2 (comma) for a department, and CC3 (semicolon) to keep track of the transactions of a client or supplier.

CC1 column in the Transactions table, account number preceded by a full stop
CC2 column in the Transactions table, account number preceded by a comma
CC3 column in the Transactions table, account number preceded by a semicolon

Configuration of cost centers

The three types of cost centers must be entered before the account with the following punctuation: **full stop** ".", **comma** "," and **semicolon** ";".

To set up the cost centers proceed as follows:

- In the column **Section**, insert a * for the change of section and in the following row insert **03** (or 04 for a profit center). These settings will be required for the presentation of cost centers in the Enhanced balance sheet with groups
- Insert blank rows for the number of cost centers to be included
- In the column **Group** column, enter the group of origin
- In the column, enter the accounts cost centers in the column **account**, preceded by a **full stop** "." for those to be registered in column **CC1** (table Transactions), a **comma** ",", for those to be registered in column **CC2** and the **semicolon** ";" for the ones to be registered in the column **CC3**.

Accounts								
Transactions			Totals		VAT codes			
Section	Group	Account	Description	BClass	Gr	Opening EUR	Balance EUR	
87	03		COST CENTERS					
88			Costs merchandise					
89		,MA	Merchandise category A		M		1500.00	
90		,MB	Merchandise category B		M		186.00	
91		,MC	Merchandise categorya C		M		631.00	
92	M		Total costs merchandise				2'317.00	
93								
94			Costs construction sites					
95		.C1	Construction site 1		CAN		2500.00	
96		.C2	Construction site 2		CAN		890.00	
97		.C3	Construction site 3		CAN		1600.00	
98	CAN		Total costs construction sites				4'990.00	
99								
100			Costs vehicles					
101		;VA	Vehicle A		VE		690.00	
102		;VB	Vehicle B		VE		795.00	
103		;VC	Vehicle C		VE		445.00	
104	VE		Total costs vehicles				1'930.00	

Properties (VAT amount)

In **File properties (dati base)**, [section VAT](#) you can set the amount of cost centers with the following options:

- Use transaction amount - The amount of the cost center is registered according the registration amount
- Use amount exclusive VAT - The amount of the cost center is registered net of VAT.
- Use amount including VAT - The amount of the cost center is registered gross of VAT.

Registrations

In order to register on cost centers, it is assumed, that cost centers have already been entered in the accounts plan.

To proceed with the registrations, register the table **Transactions**, view Cost centers, columns **CC1**, **CC2**, **CC3**, the account of the cost center **without punctuation which precedes**.

Accounts Transactions Totals VAT codes									
Base Complete VAT Cost centers Exp. Date Lock									
Date	Doc	Description	Debit A/C	Credit A/C	Amount EUR	CC1	CC2	CC3	
30	26.01.2010	56	Purchase materials for construction site 1	3000	1020	2'500.00	C1		
31	26.01.2010	57	Purchase materials for construction site 2	3000	2101	890.00	C2		
32	26.01.2010	58	Purchase materials for construction site 3	3000	2101	1'600.00	C3		
33	28.01.2010	59	Insurance vehicle A	3108	1020	690.00			VA
34	28.01.2010	60	Insurance vehicle B	3108	1020	795.00			VB
35	28.01.2010	61	Insurance vehicle C	3108	1020	445.00			VC
36	29.01.2010	62	Purchase merchandise category A	3000	2101	1'500.00		MA	
37	29.01.2010	63	Purchase merchandise category B	3000	2102	186.00		MB	
38	29.01.2010	64	Purchase merchandise category C	3000	2103	631.00		MC	
39									

F6 Key = increase date by a day

Info Messages

Account card of cost center

The cost center is treated as any other account, so each cost center has its own account card with account balance and account transactions.

In order to view all cost center account cards, click on the command [Account/Category cards](#) in the menu **Account1, Simple1**, and then on the button **Cost centers**.

Negative entry

For Simple Accounting and Cash Book, the cost center entry follows the transaction amount. A negative entry is made in the case of expenses.

In double-entry accounting (and optionally for Simple Accounting and Cash Book) the cost center code is entered, preceded by a minus sign (credit) (-CC1, -CC2, -CC3).

Different groups in one cost center

In order to manage different groups, belonging to the same type, in one cost center, you must enter the different groupings (with comma, full stop or semicolon) in the selected cost. The following example the groupings have been entered in the cost center CC3 (with semicolon):

Conti								
Registrazioni								
Totali								
Base Movimento Budget Precedente Varia Stampa								
Sezione	Gruppo	Conto	Descrizione	BClasse	Gr	Apertura EUR	Saldo EUR	
35	*		COST CENTERS					
36			Condominium A					
37		;ACONS	Water, electricity, gas		CA			
38		,AMAT	Material		CA			
39		;AMANU	Maintenance		CA			
40		;AVAR	Miscellaneous		CA			
41	CA		Total costs condominium A		TC			
42								
43			Condominium B					
44		;BCONS	Water, electricity, gas		CB			
45		,BMAT	Material		CB			
46		;BMANU	Maintenance		CB			
47		;BVAR	Miscellaneous		CB			
48	CB		Total costs condominium B		TC			
49								
50	TC		Grand total condominiums A and B					
51								
52								

TC Grand total condominiums A and B
This is the 'CB' group that will be added to the 'TC' group

In order to allocate the cost center to a specific group in the table Transactions, you must enter the account specific cost center. In our example, being a cost center set with a semicolon, the cost center must be entered in Column CC3, view cost centers.

Conti								
Registrazioni								
Totali								
Base Centri Costo Scadenze Blocco								
Data	Doc	Descrizione	CtDare	CtAvere	Importo EUR	CC1	CC2	CC3
1 02.01.2012	1	Invoice for electricity - condominium A	3005	1020	560.00			ACONS
2 06.01.2012	2	Invoice for gas supply - condominium B	3010	1020	2500.00			BCONS
3 09.02.2012	3	Expenses for miscellaneous material - condominium B	3015	1010	600.00			BVAR
4								
5								

F6 Key = automatic progressive numbering or paste memorized texts

In the balance of the cost centers amounts, totals and grand totals for the group are automatically reported.

Related documents:

- Managing partners of an association
- Customers and suppliers with VAT on paid invoices

5.2.7 Add / Rename

Adding a new account

- Position yourself in the row above the one where you want to add the new account
- Add a new empty row with the command **Add rows** from the **Edit** menu
- In the columns, insert the **account number**, the **description**, the **BClass** (1 for the Assets, 2 for the Liabilities, 3 for the Expenses and 4 for the Revenue), and the **Gr** which needs to be the same as the one inserted for the accounts belonging to the same Group.

Note: If you first enter a transaction with a non existing account and later you create the new account in the accounting plan, you will first get an error message, that will go away only if you recheck the accounting with the **Shift + F9** key, or the **Recheck accounting** command from the **Account1** menu.

Adding a new group

- Position yourself in the row above the one where you want to add the new group
- Add a new empty row with the command **Add rows** from the **Edit** menu
- In the columns, insert the **group number**, the **description** and the **Gr** which needs to be the same as the group you wish this group to be totalized.

Renaming an account or a group

- Position yourself in the Account or Group column in the Accounts table (or in the VAT code column in the VAT codes table)
- Choose the **Rename** command from the **Data** menu
- Enter the new account, group or code number

The program will automatically update the Transactions table with the new number or code.

Deleting an account or a group

- Position yourself on the row number that contains the account that is to be deleted
- From the **Edit** menu, click on the **Delete rows** command
- Enter the number of rows that you wish to delete

After deleting an account or a group it is necessary to use the Recheck accounting command. The program will give you a warning message if the deleted account or group was used in the Transaction table.

5.3 Transactions

Transactions must be entered in the **Transactions table**.

Speed up the input process

In order to speed up entering transactions, we suggest to activate the **Smart Fill with transactions from previous year** option (from the **File** menu choose the **File and accounting properties** command, **Options** tab), and, if you have recurring transactions, we suggest to create the **Recurring transactions table**, so when needed you can automatically enter them (from the **Cash2**, **Simple2** or **Account2** menu choose the **Recurring transactions** command).

Smart Fill

When the beginning of a text is inserted, the program shows a drop down dialog with all of the texts inserted before, by means of the **Smart fill** feature. Select the desired text to be inserted and press the F6 key. The program automatically inserts all the earlier inserted data of the similar line. Eventually change the amount if it is not identical to the old amount. For more information please visit the [Text input, edit and Smart fill](#) page.

Recurring transactions

Simply copy and paste the recurring transactions from the Transactions table into the **Recurring transactions table** (you can open this table by choosing the **Recurring transactions** command from the **Cash2**, **Simple2**, **Account2** menu; in the **Doc** column insert initials or an identification code).

When you need to recall the recurring transactions, from the Transactions table, type the initials or identification code for the memorized text in the **Doc** column and press the **F6** key. The program automatically inserts all the transactions of the memorized rows.

Simple transactions

Simple transactions are the ones regarding two accounts (one Debit account and one Credit account) and entered in one single row. Each transaction has its own document number.

Example: withdrawal of 350.- USD from the post office account.

Accounts		Transactions		Totals		
Base Cost centers Exp. Date Lock						
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	
03.01.2012	1	Withdrawal from post office account	1000	1010	350.00	
05.01.2012	2	Office supplies	3260	1000	80.00	
06.01.2012	3	Sales in cash	1000	4100	8'000.00	
20.01.2012	4	Purchase goods by Company 1	3000	SU.001	1'500.00	
28.01.2012	5	Payment Company 1 invoice	SU.001	1020	1'500.00	
01.02.2012	6	Payment Electricity and Phone		1020	300.00	
1000	Cash				9'270.00	
1010	Post office current account				2'150.00	

Info Messages

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Composed transactions

Composed transactions have to be entered on several rows. The user should enter one account per row and there can be several counter parties in debit and/or credit.

In this case the same document number is used on all the transaction rows.

Example: payment of two different bills (electricity and telephone) from the bank account

Accounts		Transactions		Totals		
Base Cost centers Exp. Date Lock						
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	
06.01.2012	3	Sales in cash	1000	4100	8'000.00	
20.01.2012	4	Purchase goods by Company 1	3000	SU.001	1'500.00	
28.01.2012	5	Payment Company 1 invoice	SU.001	1020	1'500.00	
01.02.2012	6	Payment Electricity and Phone		1020	300.00	
01.02.2012	6	Electricity	3250		200.00	
01.02.2012	6	Telephone	3270		100.00	
F6 Key = import row values with similar text						
1020	Bank 1				33'200.00	

Info Messages

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5.3.1 Displaying expiry dates

To display the expiry dates of the payable invoices and those receivable, the issued and received invoices need to be registered.

The columns **Date Exp.** and **Date Pay.** have to manually be displayed by choosing the **Columns setup** command from the **Data** menu.

Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	Date Exp.	Date Pay.
2 05.01.2012	2	Office supplies	3260	1000	80.00		
3 06.01.2012	3	Sales in cash	1000	4100	8'000.00		
4 09.01.2012	4	Sale to Mr. Bayer	1100	4000	2'300.00		
5 15.01.2012	5	Sale to Mr. White	1100	4000	1'500.00		
6 18.01.2012	6	Sale to Roger Meyer SA	1100	4000	2'100.00		
7 20.01.2012	7	Purchase goods by Company 1	3000	SU.001	1'500.00		

For each invoice enter the expiry date in the **Date Expiry** column; then, when the invoice is paid, enter the payment date in the **Date Payment** column.

Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	Date Exp.	Date Pay.
2 05.01.2012	2	Office supplies	3260	1000	80.00		
3 06.01.2012	3	Sales in cash	1000	4100	8'000.00		
4 09.01.2012	4	Sale to Mr. Bayer	1100	4000	2'300.00	09.02.2012	07.02.2012
5 15.01.2012	5	Sale to Mr. White	1100	4000	1'500.00	15.02.2012	
6 18.01.2012	6	Sale to Roger Meyer SA	1100	4000	2'100.00	18.02.2012	
7 20.01.2012	7	Purchase goods by Company 1	3000	SU.001	1'500.00		

F6 Key = increase date by a day
 1100 Clients 5'900.00

In order to view all unpaid or receivable invoices, activate the command **Show expiry dates** from the **Account2** menu.

All the invoices that do not have a payment date will then be shown in a separate table (Selections table).

Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	Date Exp.	Date Pay.
1 15.01.2012	5	Sale to Mr. White	1100	4000	1'500.00	15.02.2012	
2 18.01.2012	6	Sale to Roger Meyer SA	1100	4000	2'100.00	18.02.2012	

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5.3.2 Link to a document

In order to be able to insert a link to a document, the **DocLink** column should be displayed on the Transactions table (see the [Columns display](#) page).

Date	Doc	Link	Description	Debit A/C	Credit A/C	Amount USD
1 03.01.2012	9	c:/temp/january_statement.pdf	Withdrawal from post office account	1000	1010	350.00
2						
3						

- Place yourself in the **DocLink** column and activate the **Add link** command from the **Account2** menu
- Select the file that corresponds to the document which needs to be connected and click on the **Open** button; the program inserts the link automatically.

An internet address can also be entered manually in the **Link** column.

In order to open the connected document choose the **Open link** command from the **Account2** menu.

5.3.3 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, as international laws prescribe.

Date of new lock (inclusive)

Specify the date up until when the transactions will be locked.

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.

Last lock

The data of the following fields are automatically filled by the program based on the last executed lock.

Lock valid

A "Yes" is shown if the lock is valid.

Date of lock

The date of the last executed lock is shown.

Lock number

It's the value automatically entered by the program in the last row of the **LockNum** column.

When the lock is repeated, if the value of the last row lock number is unchanged, it means that the lock is valid and that data has not been altered; if however the value is changed, the program shows the following codes:

- (-1) if the lock is unvalid from the first row
- (-2) if there are rows that have the same LockNum.

Progressive Hash

This is the control code present in the last transaction.

By confirming with the **OK** button, the lock information window will automatically show. All data in this window are automatically inserted by the program. The program will recalculate the controls codes (hashes) and will verify if they correspond to the ones related to the transactions. If the codes correspond the lock is valid, if not, it means that changes have been made and the lock is not valid.

Accounts		Transactions	Totals	Lock info ✖
Base Complete				
Description			Value	
1	File info			
2	Date			26.04.2012
3	Time			11:58:37
4	Program version			7.0.0
5	File Name			
6	Header Left			Company XX
7	Header Right			Accounting 2012
8				
9	LockTransactions			
10	Transaction lock is used			Yes
11	Transaction lock is valid			Yes
12	Active date for the transaction lock			03.01.2012
13	Transaction lock password protected			No
14	Number of last locked transaction			1
15	Date of last locked transaction			03.01.2012
16	Amount of last locked transaction			350.00
17	Progressive hash of last locked transaction			e09a5782.3cc6d7ae.7c35a758.af3c1659

Info file

All information related to the file creation are shown.

LockTransactions

All information related to the transaction lock are shown (use, valid)

All transactions until the indicated data are locked and checked by a series of counters.

Accounts		Transactions	Totals	Lock info ✖				
Base Cost.centers Exp.Date Lock								
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	Lock Num	LockAmt	LockProgr
1 03.01.2012	1	Withdrawal from post office account	1000	1010	350.00	1	350.00	e09a5782.3cc6d7ae.7c35a758.af3c1659
2 05.01.2012	2	Office supplies	3260	1000	80.00	2	430.00	3ddc2ce6.1aff6c53.a2f72b07.3f840977
3 06.01.2012	3	Sales in cash	1000	4100	8000.00	3	8'430.00	02b0f212.558eee77.bbde8b3b.198abb5e
4 20.01.2012	4	Purchase goods by Company 1	3000	SU.001	1500.00	4	9'930.00	ad8d09e9.3a88fc90.634deb29.4a24d71
5 28.01.2012	5	Payment Company 1 invoice	SU.001	1020	1500.00	5	11'430.00	cd399fbc.cd0d8f07.983089fe.f4c1e342
6 01.02.2012	6	Payment Electricity and Phone		1020	300.00	6	11'730.00	3b9603be.23fe9330.5b31b670.a931959
7 01.02.2012	6	Electricity	3250		200.00	7	11'930.00	57b955eb.3f96d8c9.1f3e1617.e82e394
8 01.02.2012	6	Telephone	3270		100.00	8	12'030.00	63148b7d.3557ed43.7b473ad2.0b6d36

- LockNum: the progressive number that identifies the row
- LockAmt: the cumulative transactions total, similar to the total at the end of the page, as required by some national regulations
- LockProg: electronic signature (Hash MD5) that is the unique identification of all the transactions up to the point of entry.

Control code (Hash Md5)

This is the main element of the certification, which takes the following into account:

- The contents of the current entry
- The contents of all the preceding transactions
- The progressive number (LockNum)
- The cumulative balance (LockAmt)

The control number is different if the accounting data undergo even the slightest modification (a date or an amount is changed). If the control number remains the same, this means that the data are original and therefore have not been changed.

The program automatically inserts the values in this section.

Recording the certification number

Once the transactions in the period have been locked, it is enough to print the last certified row with the relevant certification number (LockProg) and to store this information in a safe place. If the certification number remains unchanged over time, it means that the data have not been modified. Before launching a new lock, verify the data of the previous lock by recalling the **Lock transactions** command from the **Account2** menu.

Last lock	
Lock valid	Yes
Date of lock	01.02.2012
Lock number	8
Progressive Hash	63148b7d.3557ed43.7b473ad2.0b6d3661

Unlock transactions

The **Unlock transactions** command removes the lock and the control hashes. If the lock was set with a password it will be necessary to type the password in order to remove the lock.

If later on you want to relock the transactions, if they have not been modified, the lock hashes will be the same; if however some data has been changed, the control hashes will be different.

Related documents

Some time ago, Banana.ch requested the auditing firm [Ernst&Young](#) to analyze this certification method and the firm approved and certified it as being in compliance with Swiss and German laws.

- [Document related to Swiss certification](#) (PDF in German)
- [Document related to German certification](#) (PDF in German)

Long-term archiving

The accounting data are always accessible even after long periods of time.

Banana Accounting allows all the accounting data to be exported to [Html e Xml](#). The generated file may be saved on a CD and accessed on any computer even after many years, even by persons who do not have the Banana Accounting software.

Related document: [Archiving in Html and XML](#)

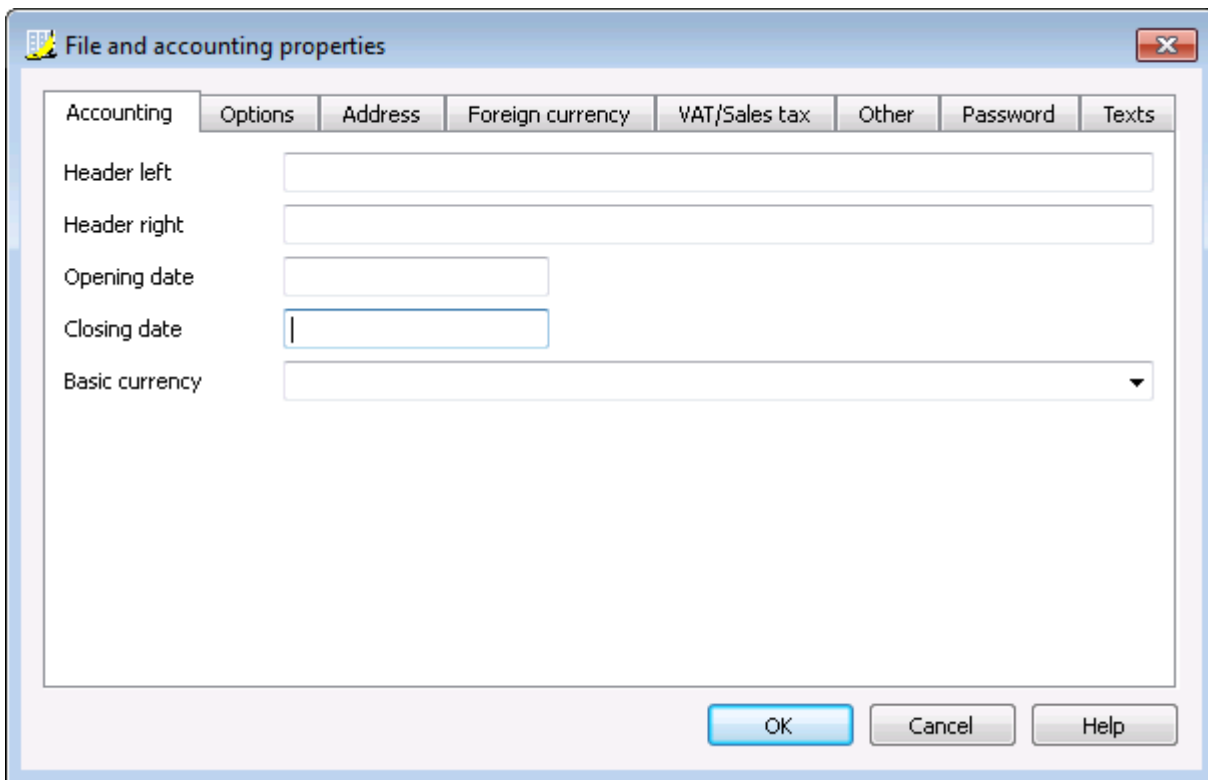
5.4 File and accounting properties

This is where the main data of the accounting file are entered, such as the printout heading, the opening and closing dates, the basic currency, the company address, the profit and loss from exchange rate variation account (if you have a multicurrency accounting file), the VAT account (if you have chosen the VAT management option), the password, ...

The File and accounting properties window has the following tabs:

- [Accounting tab](#)
- [Options tab](#)
- [Address tab](#)
- [VAT/ICMS tab](#)
- [Foreign currency tab](#)
- [Texts tab](#)
- [Password tab](#)
- [Other tab](#)

5.4.1 Accounting Tab



The screenshot shows a dialog box titled "File and accounting properties" with a close button (X) in the top right corner. The dialog has several tabs: "Accounting", "Options", "Address", "Foreign currency", "VAT/Sales tax", "Other", "Password", and "Texts". The "Accounting" tab is selected. It contains five input fields: "Header left", "Header right", "Opening date", "Closing date", and "Basic currency". The "Basic currency" field is a dropdown menu. At the bottom of the dialog are three buttons: "OK", "Cancel", and "Help".

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.

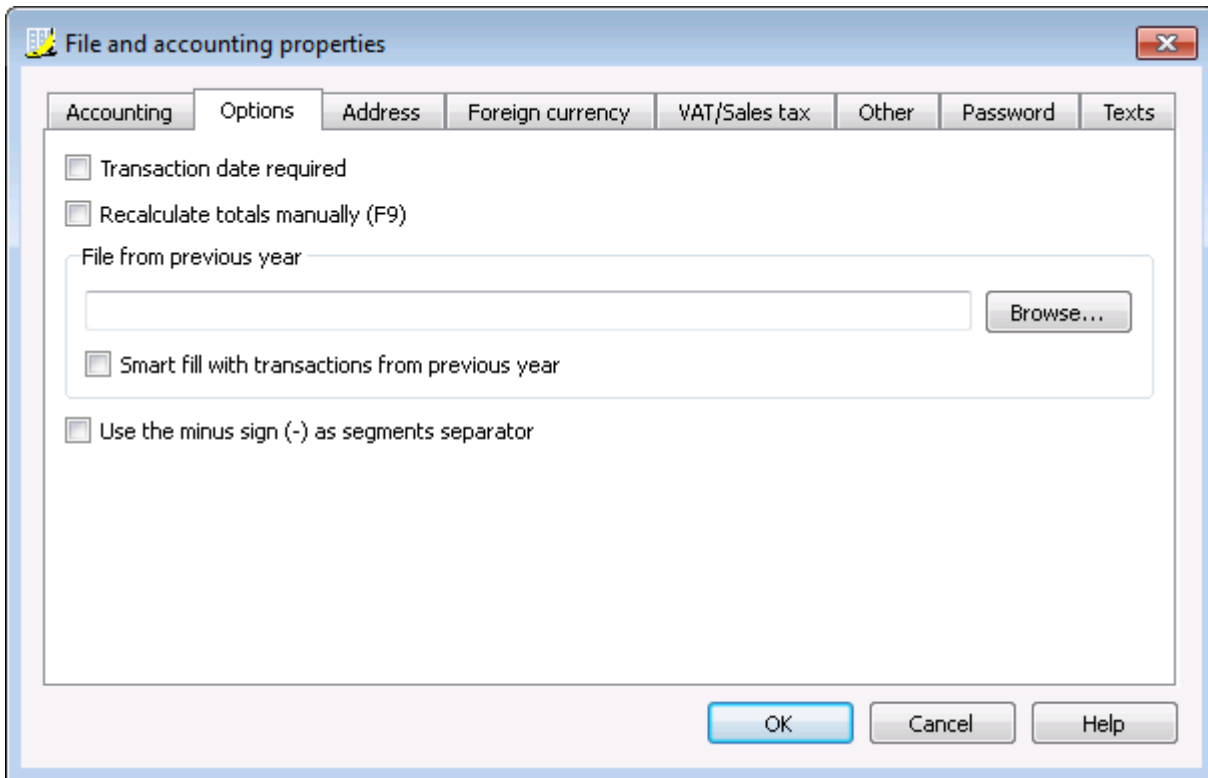
Closing date

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.

5.4.2 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 separator

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 precede 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).

Related document: [Text input, edit and Smart fill](#)

5.4.3 Address Tab

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

5.5 Recheck the accounting

Recheck the accounting

This is one of the most useful features: all the accounting file is rechecked, all the balances are recalculated and the user is notified if errors are found.

Use this feature any time you think something might be wrong (for example transaction differences)

The **Recheck accounting (Shift+F9)** from the **Account1** menu will proceed to a complete controll of your accounting file, by executing the following operations:

- cancel all the accounts balances
- recalculate and recheck all the transactions
- recalculate and recheck all accounts and groups
- recalculate all classes of the Totals table
- recalculate the amounts of the Balance column in the Transactions table (Cashbook)
- recalculate the amounts of the Calculated balance (Multicurrency accounting)
- if errors are found in the Transactions table, a message will be shown
- if errors are found in the Categories table or in the accounting plan, a message will be shown

If, after having rechecked the accounting should some transaction differences be pointed out, they can be found with the [Search for transaction differences command](#).

Balancing the opening balances

At the opening, the amounts of the Total Assets should correspond to the Total Liabilities, otherwise it is not possible to have a correct balancing. You need to check that in the information window there is no **Opening balances difference** message. If there is, you first need to correct the opening balances of the Balance Sheet so that the Total Assets balances the Total Liabilities. (Opening balance column).

In the following example the program shows an error message reporting a difference of 450.- USD.

Accounts								
Transactions								
Totals								
Base	Transaction	Budget	Previous	Other	Print			
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
12		1300	Transitory assets	1	1	2'520.00	2'520.00	
13		1310	Machinery and appliances	1	1	6'500.00	6'500.00	
14		1320	Office furniture	1	1	13'458.00	13'458.00	
15		1330	Computer	1	1	12'500.00	12'500.00	
16		1340	Software	1	1	25'614.00	25'614.00	
17		1350	Car	1	1	18'000.00	18'000.00	
18		1360	Real Estate	1	1	14'200.00	14'200.00	
19	1		TOTAL ASSETS		00	132'292.00	132'292.00	
20								
21	2		LIABILITIES					
22		2000	Suppliers	2	2	-54'000.00	-54'000.00	
23	20		Total Suppliers		2	-4'500.00	-4'500.00	
24		2100	Bank loan c/c	2	2	-5'000.00	-5'000.00	
25		2110	Transitory liabilities	2	2	-2'000.00	-2'000.00	
26		2120	Start-up capital	2	2	-30'000.00	-30'000.00	
27		2130	Private account	2	2	-7'894.00	-7'894.00	
28		2200	Reserves	2	2	-20'448.00	-20'448.00	
29		2300	Profit or loss brought forward	2	2	-8'000.00	-8'000.00	
30	2301		Profit or loss of the current year		2			
31	2		TOTAL LIABILITIES		00	-131'842.00	-131'842.00	
32								
33	00		Difference should be = 0 (blank cell			450.00	450.00	

Difference in opening balances (should be nil)	450.00
2 Total Liabilities	
2 TOTAL LIABILITIES	
This is the '2110' account that will be added to the '2' group	

Info Messages

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After having corrected the opening balances the Total Assets must correspond to the Total Liabilities.

Accounts								
Transactions								
Totals								
Base Transaction Budget Previous Other Print								
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
12			1300	Transitory assets	1	1	2'520.00	2'520.00
13			1310	Machinery and appliances	1	1	6'500.00	6'500.00
14			1320	Office furniture	1	1	13'458.00	13'458.00
15			1330	Computer	1	1	12'500.00	12'500.00
16			1340	Software	1	1	25'614.00	25'614.00
17			1350	Car	1	1	18'000.00	18'000.00
18			1360	Real Estate	1	1	14'200.00	14'200.00
19		1		TOTAL ASSETS		00	132'292.00	132'292.00
20								
21	2			LIABILITIES				
22			2000	Suppliers	2	2	-54'000.00	-54'000.00
23		20		Total Suppliers		2	-4'500.00	-4'500.00
24			2100	Bank loan c/c	2	2	-5'000.00	-5'000.00
25			2110	Transitory liabilities	2	2	-2'450.00	-2'450.00
26			2120	Start-up capital	2	2	-30'000.00	-30'000.00
27			2130	Private account	2	2	-7'894.00	-7'894.00
28			2200	Reserves	2	2	-20'448.00	-20'448.00
29			2300	Profit or loss brought forward	2	2	-8'000.00	-8'000.00
30		2301		Profit or loss of the current year		2		
31		2		TOTAL LIABILITIES		00	-132'292.00	-132'292.00
32								
33		00		Difference should be = 0 (blank cell				
34								

2 Total Liabilities
 2 TOTAL LIABILITIES
 This is the '2110' account that will be added to the '2' group

Info Messages

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It is also possible to check the balancing in the Totals table.

Accounts		Transactions		Totals	
Base		Complete			
	Group	Description	Gr	Opening USD	Balance USD
1	1	Total Assets	01	132'292.00	132'292.00
2	2	Total Liabilities	01	-132'292.00	-132'292.00
3	01	Net Profit(+) Loss(-) from Balance Sheet	00		
4	3	Total Expenses	02		
5	4	Total Revenue	02		
6	02	Loss(+) Profit(-) from Profit & Loss Statement	00		
7	00	Difference should be = 0 (or empty)			
8	5	Total off balance sheet: Assets			
9	6	Total off balance sheet: Liabilities			
10	7	Total class 7			
11	8	Total class 8			
12	9	Total class 9			
13					

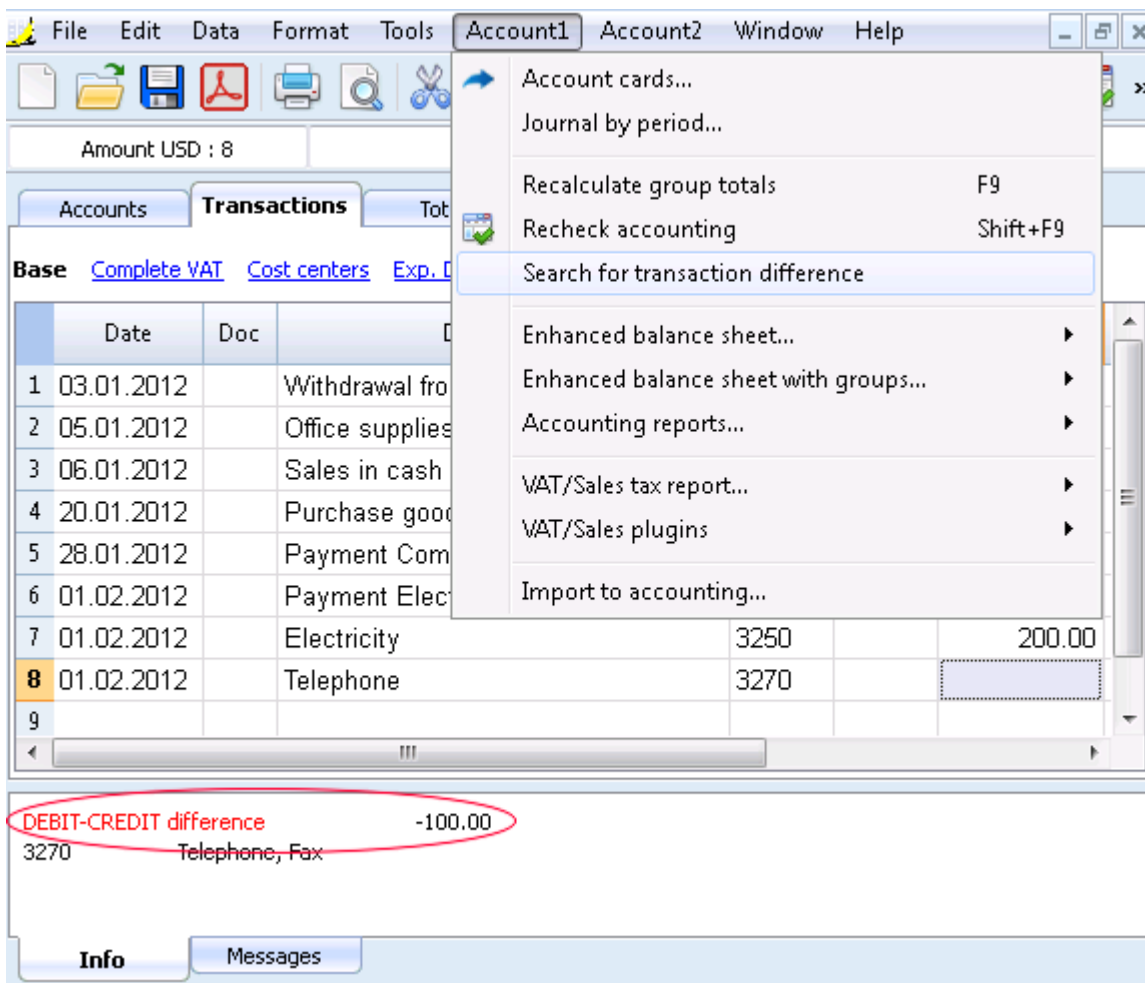
Info Messages

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5.5.1 Differences in the transactions

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

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



5.6 Printouts

5.6.1 Enhanced Balance Sheet

The Balance Sheet represents all the Assets, Liabilities, Expenses and Income in a specific moment. The difference between Assets and Liabilities gives the personal capital.

The grouping of the accounts is done according to the contents of the **BClass** column.

The Enhanced Balance Sheet, shown in the preview, can be saved in different formats (PDF, HTML, MS Excel) and can be copied in the clipboard.

In order to calculate, display and print it at the end of year or the end of a period, activate the **Enhanced balance sheet** command from the **Account1** menu.

The following window, in which several printing options can be activated, appears:

Enhanced balance sheet [Default]

Base | Period | Style | Texts | Margins | Composition

Page header

Row 1: Test company

Row 2: Accounting 2012

Row 3:

Row 4:

Print cover page Print date

Print page numbers

Column header (Balance / Profit and Loss)

Current year: 31.12.2012 / 2012

Previous year: 01.01.2012 / 2011

Print pages

- Assets
- Liabilities
- Expenses
- Revenue
- Off Balance Sheet Assets(5)
- Off Balance Sheet Assets(6)
- Loss in Liabilities
- 2 classes per page

Include in printout

- Account number
- Percentages
- Accounts with zero balance
- Previous year balances
- Accounts with transactions

OK Cancel Help

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, it is possible to choose the options that should be activated in the printouts.

Other tabs

The explanations for the other tabs are available at the following pages: [Period](#), [Style](#), [Texts](#), [Margins](#), [Composition](#).

Results**Assets and Liabilities**
Test company
Accounting 2012

ASSETS		31.12.2012	%	01.01.2012
1000	Cash	9'270.00	20.3%	--
1010	Post office current account	2'150.00	4.7%	--
1020	Bank 1	33'200.00	72.8%	--
CL.001	Company 1	1'000.00	2.2%	--
TOTAL ASSETS		45'620.00		--

LIABILITIES		31.12.2012	%	01.01.2012
2100	Bank loan c/c	5'000.00	11.0%	--
2120	Start-up capital	30'000.00	65.8%	--
SU.001	Company 1	500.00	1.1%	--
SU.002	Company 2	2'000.00	4.4%	--
SU.003	Company 3	2'000.00	4.4%	--
Profit and Loss		6'120.00	13.4%	--
TOTAL LIABILITIES		45'620.00		--

Expenses and Income

Test company Accounting 2012

EXPENSES	2012	% 2011	
3000 Purchase goods for resale	1500.00	79.8%	-.
3250 Electricity	200.00	10.6%	-.
3260 Office supplies	80.00	4.3%	-.
3270 Telephone, Fax	100.00	5.3%	-.
TOTAL EXPENSES	1880.00		-.

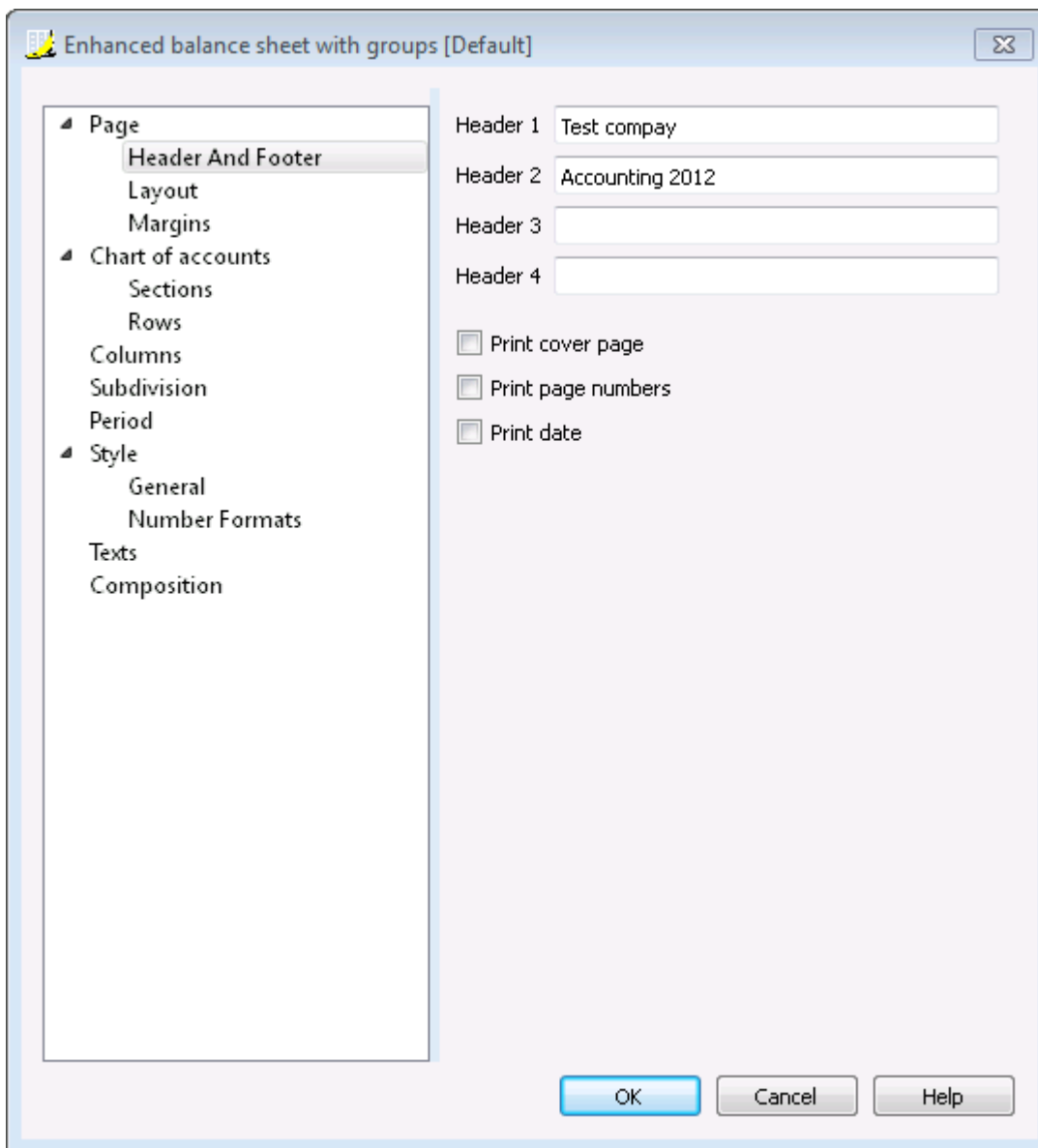
REVENUES	2012	% 2011	
4100 Income from sales	8000.00	100.0%	-.
TOTAL REVENUE	8000.00		-.

5.6.2 Enhanced Balance Sheet with groups

The Balance sheet with groups differs from the Balance sheet for the following characteristics:

- Includes groups and subgroups in the printout, as in the chart of accounts.
- Offers the possibility to exclude groups or accounts (for instance, only the total of the group and not the accounts of which the total is composed).
- In the **Chart of accounts - Sections** it is possible to select which accounts to include or leave out in the printouts
- It is possible to choose, for a given period, what kind of subdivision you want (for example in the first semester, obtain the data by month or by quarter)
- It is possible to have a subdivision by segment

In order to obtain and print the Enhanced Balance sheet by groups click on the **Enhanced balance sheet with groups** command from the **Account1** menu; the following window will appear:



In the following pages you will find information of the different sections of the active window.

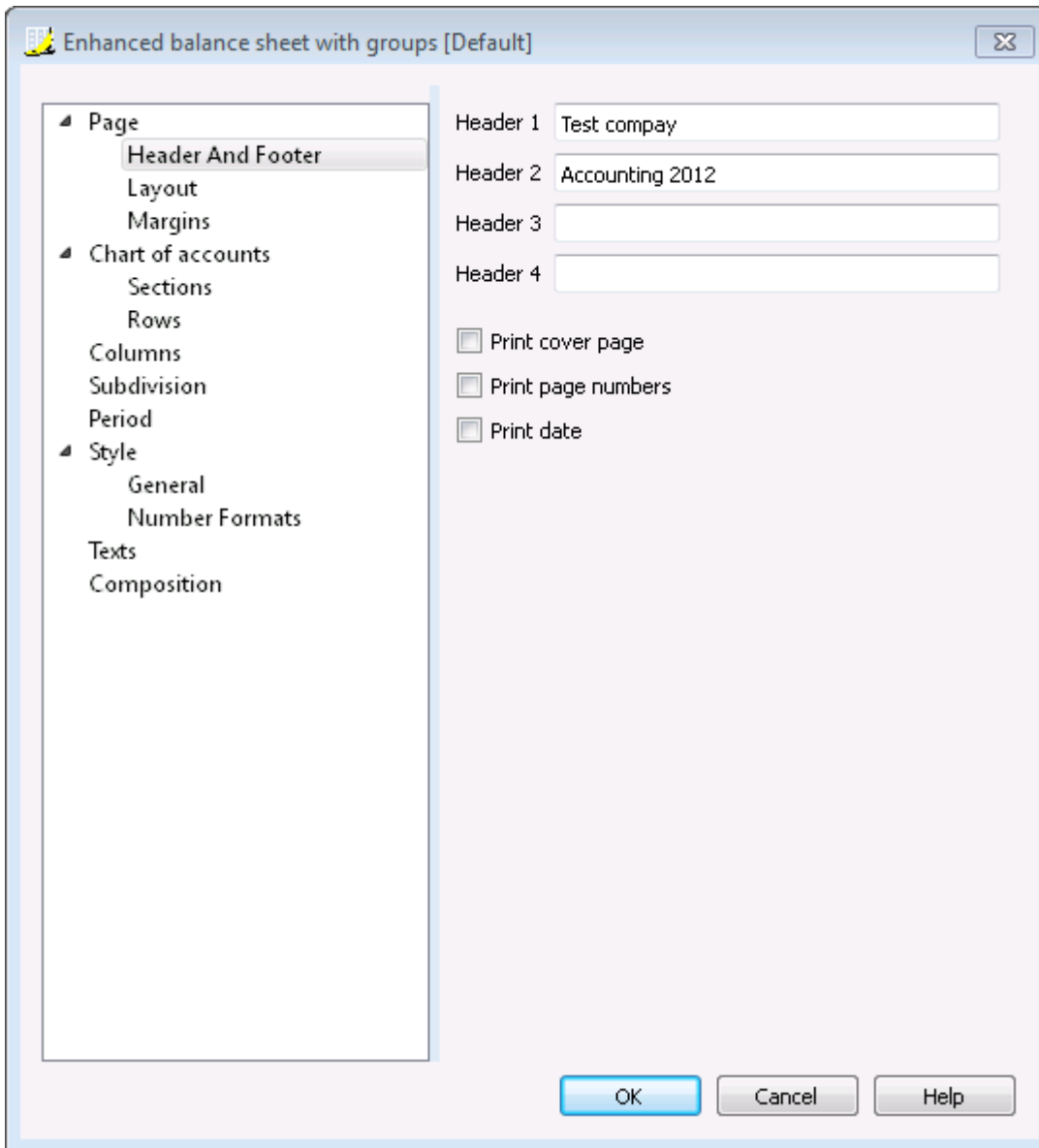
Example of a printout with an Enhanced balance sheet by groups

BALANCE SHEET

Assets		%
Cash	560.00	0.3%
Post office current account	43900.00	24.4%
Bank current account	79500.00	44.2%
Clients	-21000.00	-11.7%
Current assets	102960.00	57.2%
Inventory	7900.00	4.4%
Equipment	35000.00	19.4%
Furniture	9600.00	5.3%
Machinery	20000.00	11.1%
Software	4500.00	2.5%
Fixed assets	77000.00	42.8%
TOTAL ASSETS	179960.00	100.0%

LIABILITIES		%
Suppliers	3600.00	2.0%
Bank Loan c/c	6900.00	3.8%
Transitory liabilities	11900.00	6.6%
Current liabilities	22400.00	12.4%
Brought forward profit or loss	6200.00	3.4%
Start-up capital	140360.00	78.0%
Legal deposit	4600.00	2.6%
Profit	6400.00	3.6%
Capital	151160.00	84.0%
TOTAL LIABILITIES	179960.00	100.0%

5.6.2.1 Heading



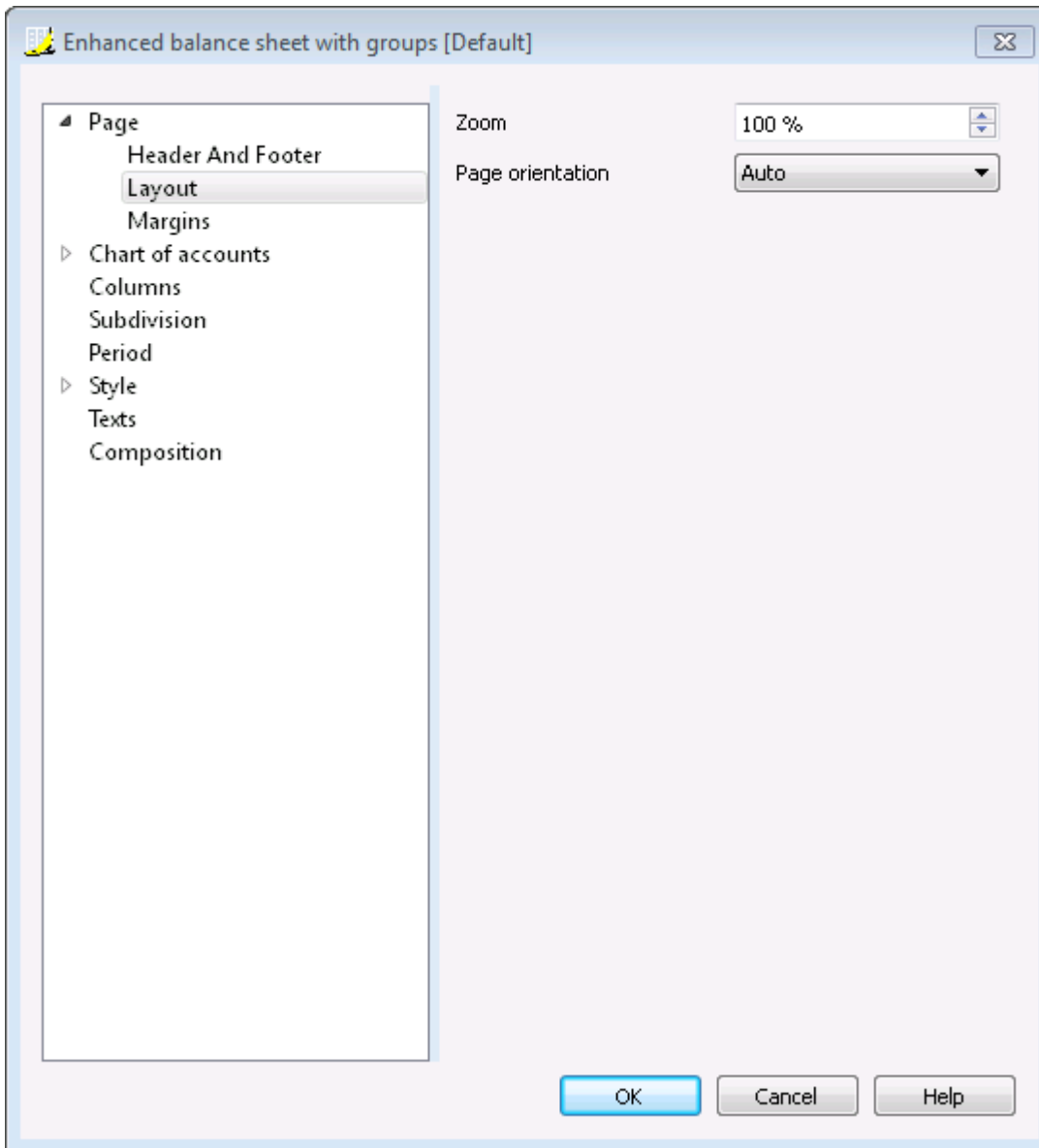
Header 1, Header 2, Header 3, Header 4

Enter as headers the text you wish appearing in the printouts. They will be on the cover page and on each page headings.

Print cover page, Print page numbers, Print date

By activating these fonctions, the cover page, the page numbers or the date will be printed.

5.6.2.2 Layout



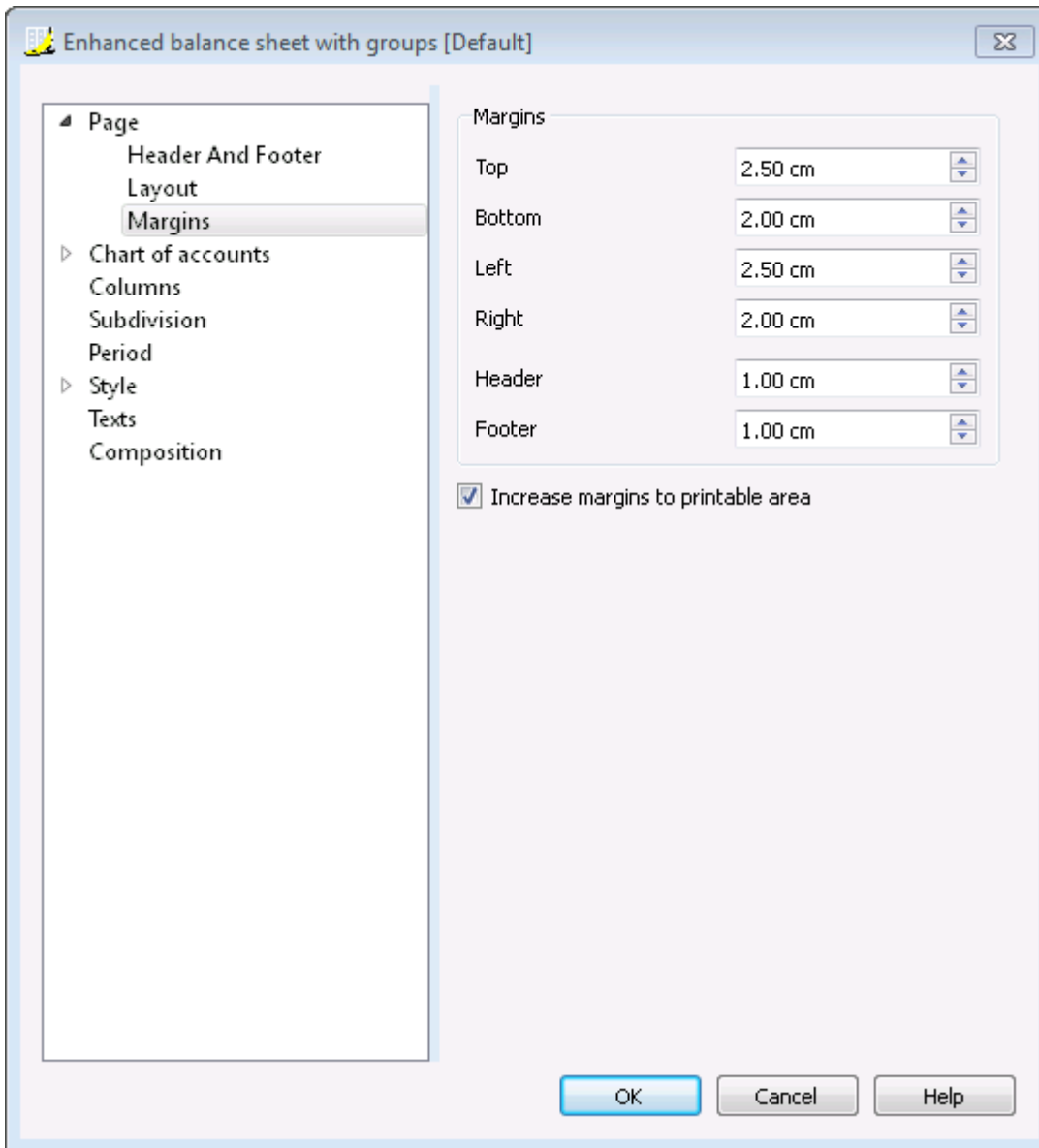
Zoom

The printout layout will change according to the entered value.

Page orientation

You can select the page orientation: automatic, landscape and portrait.

5.6.2.3 Margins



Top, Bottom, Left, Right

It's the distance between the page border and the content.

Header

It's the distance between the page header and the content.

Footer

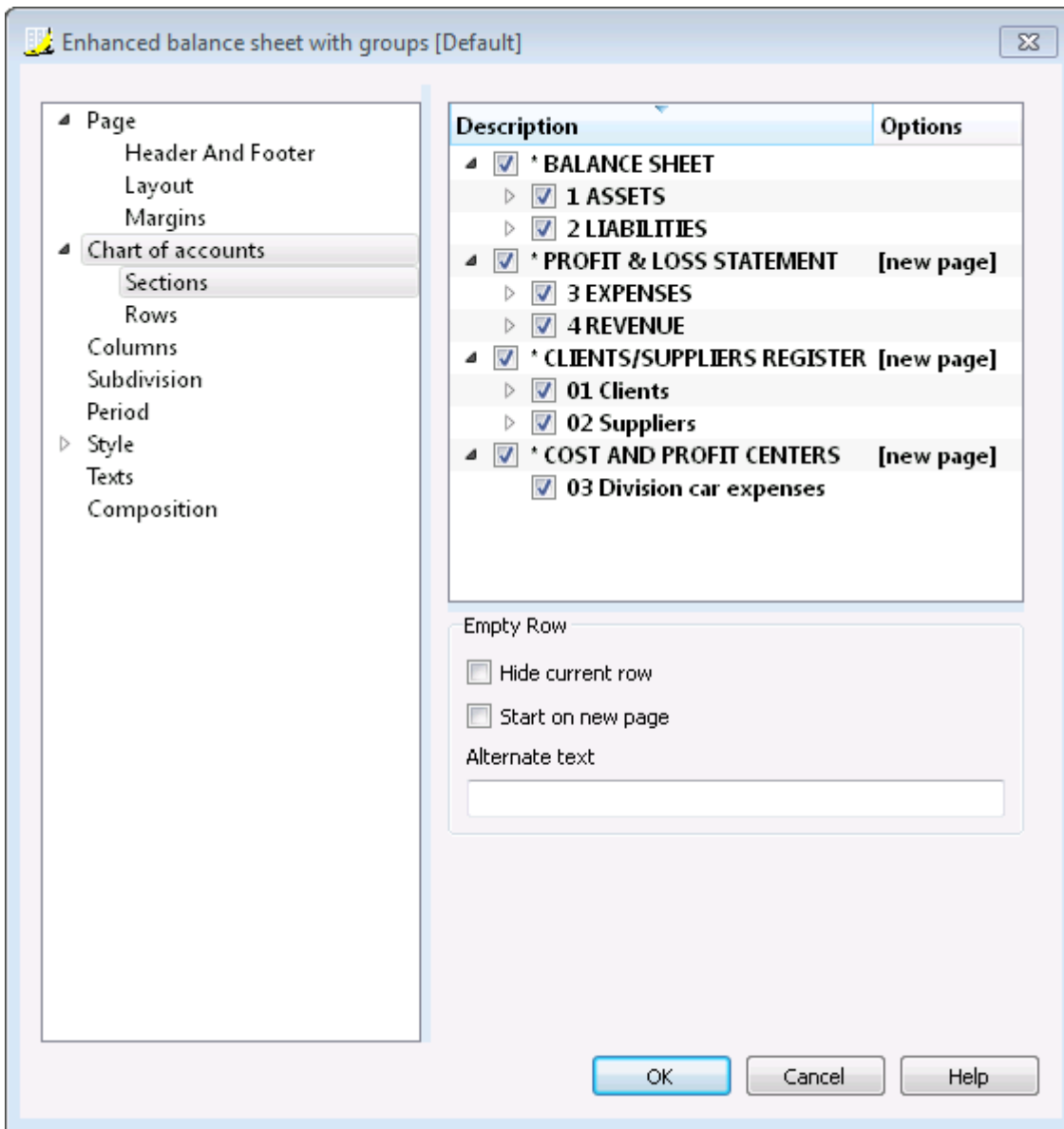
It's the distance between the page footer and the content.

Increase margins to printable area

If the content exceeds the page margins it will be automatically adjusted to fit the printable area.

5.6.2.4 Sections

This section can vary depending on the settings of the chart of account - Section colum. Please consult the related document: [Sections in the chart of accounts](#)



Section

Depending on the selection, there are different sections with different options:

- those with an asterisk refer to the section's header
- sections 1, 2, 3, 4, 01, 02, 03, 04... refer to the main items of the Balance Sheet
- account sections refer to the selected account
- group sections refer to the selected group

If you select a section with an asterisk, you will have the following options:

Section *: BALANCE SHEET

Hide section

Hide current row

Start on new page

Alternative text

Hide section

Click on the section that you wish to hide.

Hide current row

Click on the row that you wish to hide.

Start on new page

Click on the header that you want to have on a new page and activate the option.

Alternative text

Enter an alternative text if you want to have a different one for the selected section or row.

If you select a number section (1, 2, 3, 4.....), there is an extra option:

Section 1: ASSETS

Hide section

Hide current row

Start on new page

Alternative text

Group for % calculation (%)

Determined by software ▼

Group for % calculation (%)

It is possible to indicate which group the % calculation should be based on.

If you select an account section, you will have the following options:

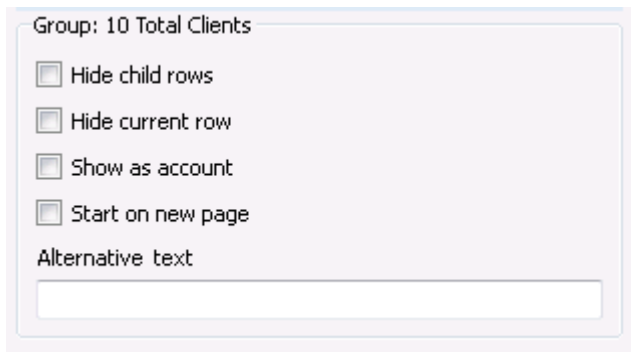
Row: 1000 Cash

Hide current row

Start on new page

Alternative text

If you select a group section, two extra options, specific for the group, will be shown:



The screenshot shows a light gray dialog box with a title bar that reads "Group: 10 Total Clients". Inside the dialog, there are four unchecked checkboxes arranged vertically: "Hide child rows", "Hide current row", "Show as account", and "Start on new page". Below these checkboxes is a label "Alternative text" followed by a single-line text input field.

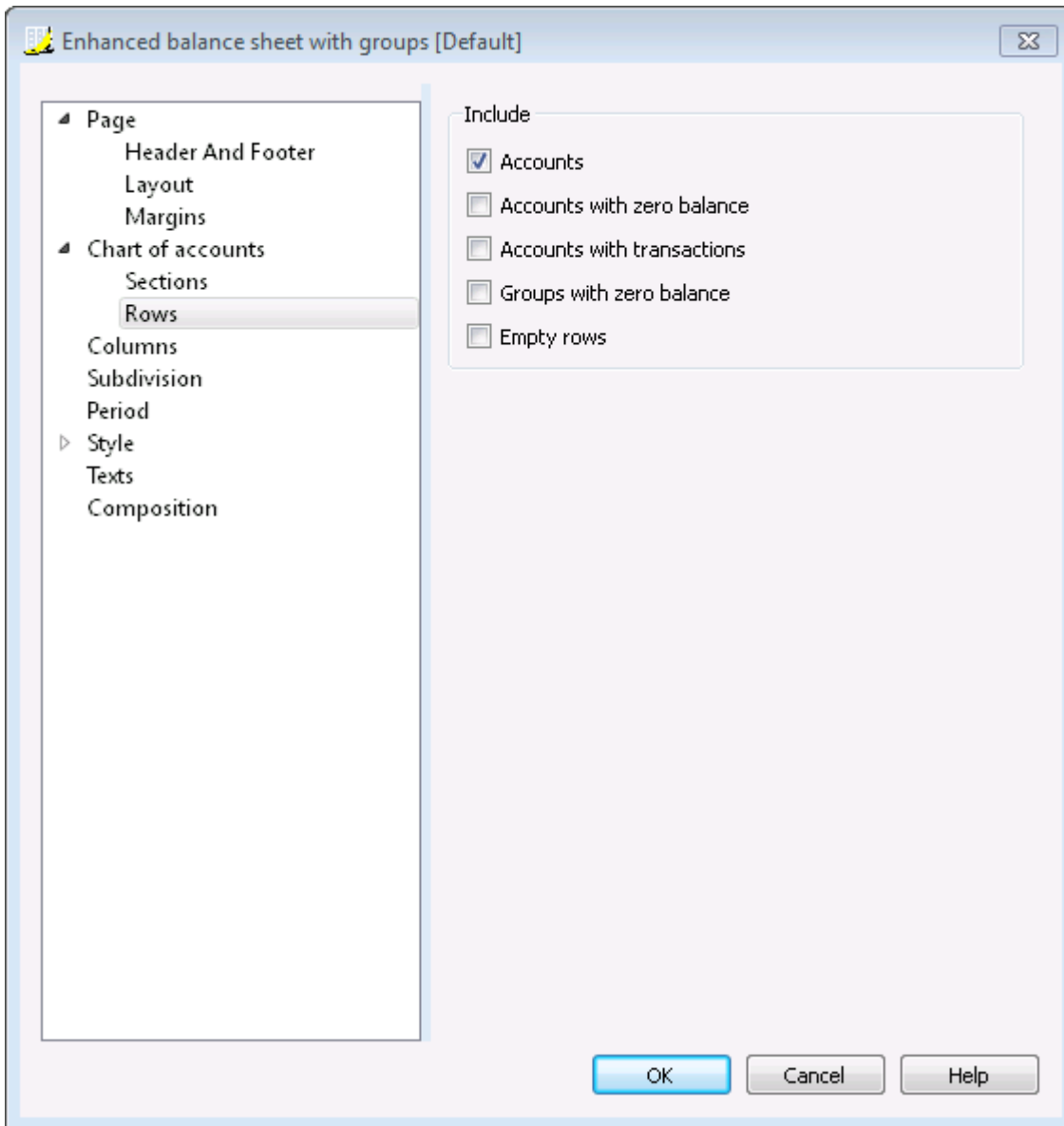
Hide child rows

Activate this option if you do not want to show the selected group's child rows on the Balance sheet.

Show as account

Activate this option if you want the selected group to be show as an account in the Balance sheet.

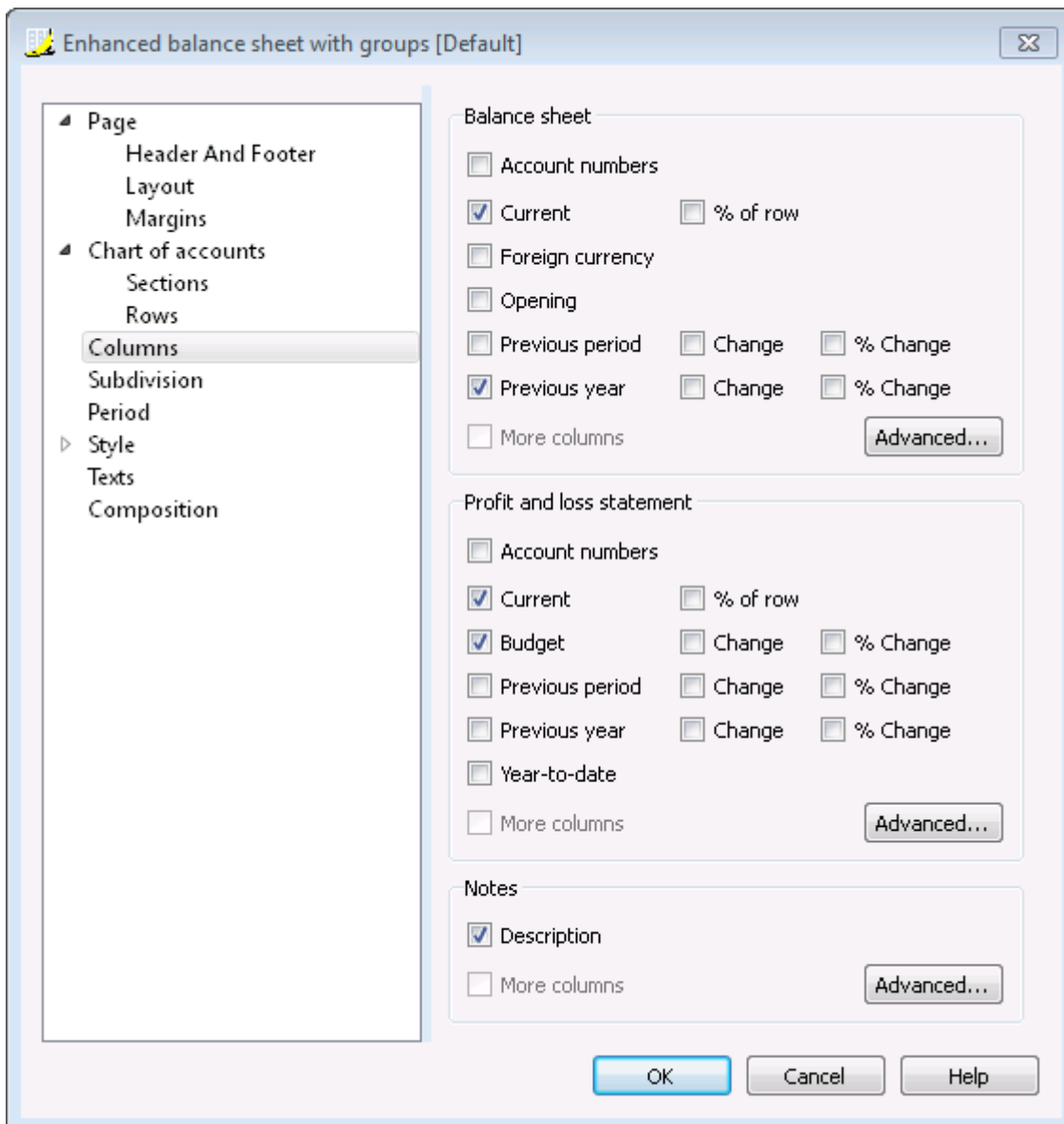
5.6.2.5 Rows



Accounts, accounts with zero balance, accounts with transactions, groups with zero balance, empty rows.

By activating the different options, you can include them in the printouts.

5.6.2.6 Columns

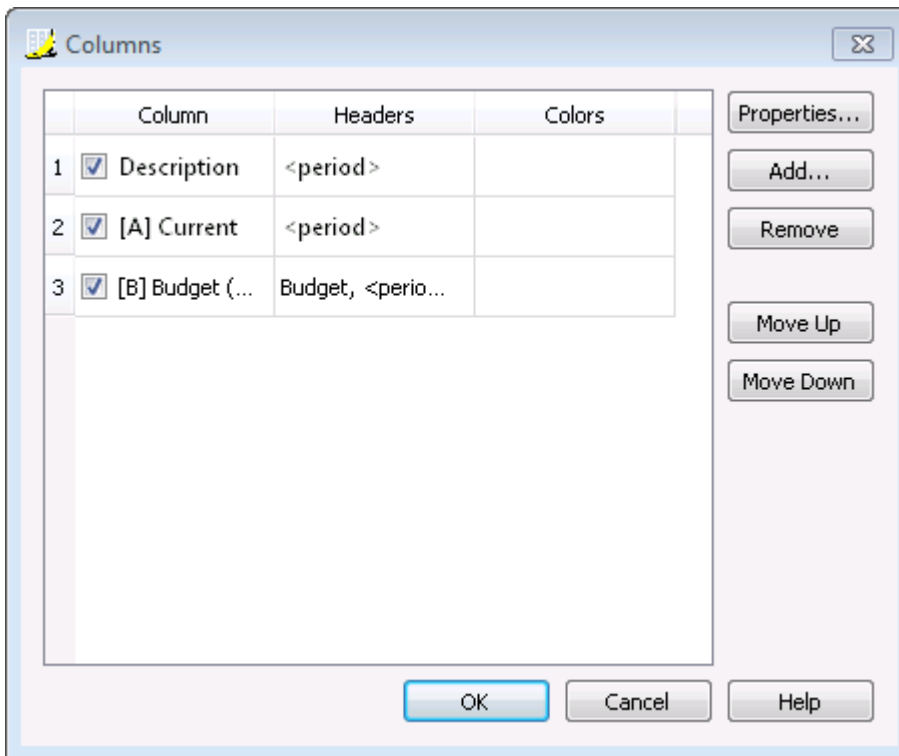


The following options are the same for the Balance section, for the Profit and Loss Statement section and for the Notes section (when present); they however vary a little: the Profit and Loss section has the Budget functions.

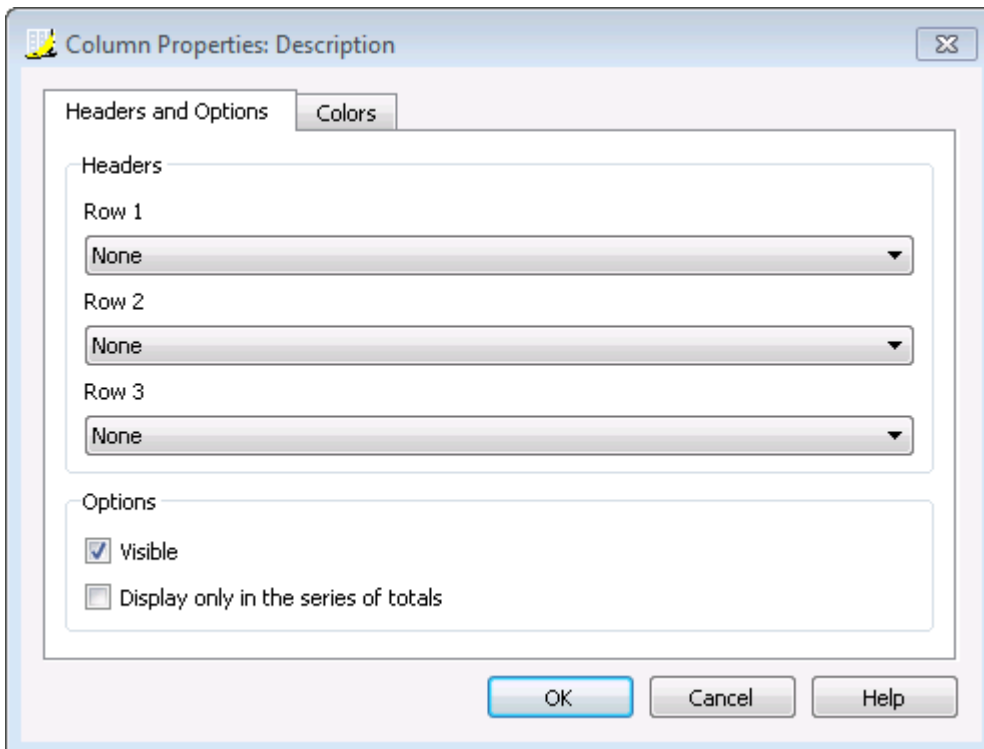
Each section has the [Advanced](#) button from where it is possible to change the columns settings and options.

5.6.2.7 Columns - advanced

By pressing the **Advanced** button it is possible to change the Column, the Headers and the Colors settings: you just need to double click on the column name to access to its Properties (you can also press on the **Properties** button).



5.6.2.8 Columns - properties



Headers

Row 1 / Row 2 / Row 3

It is possible to change the columns headers by selecting the Text option (from the drop down menu) and by entering the new header. If you select the Column option, the column name of the selected column will be shown.

Options

Visibile

If this cell is activated, the column header will be shown.

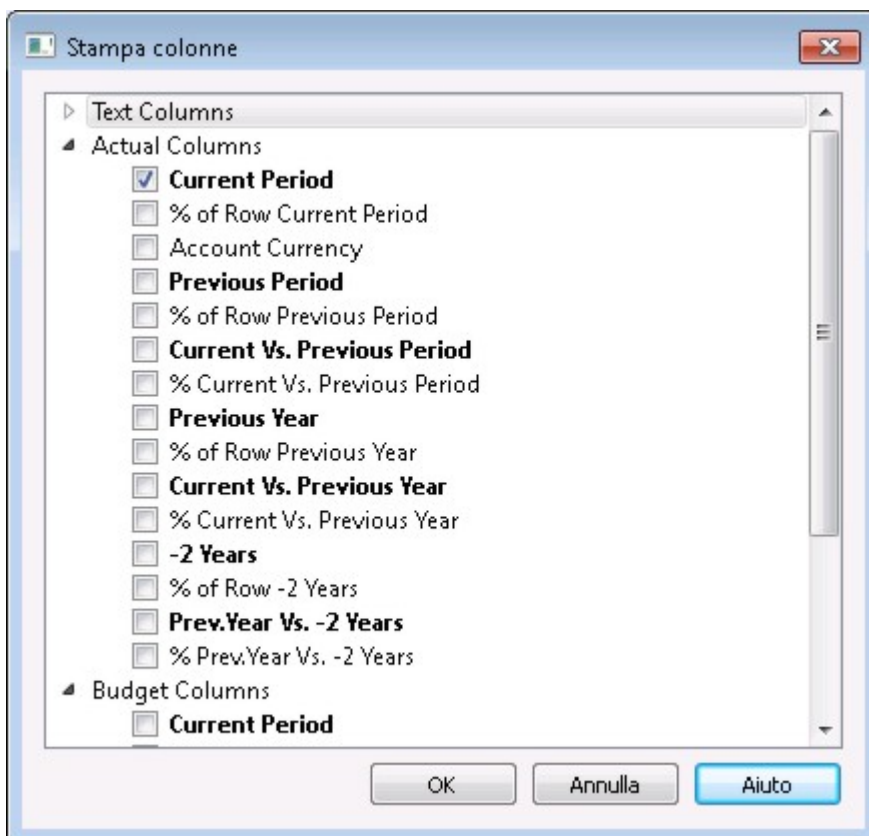
Display only in the series of totals

If activated, this option only show the amounts in the Totals column.

5.6.2.9 Columns - add

Add / Delete

In the Balance sheet, Profit and Loss Statement and in the Notes, it is possible to add new columns (from the ones included in the list), or to delete the undesired ones.

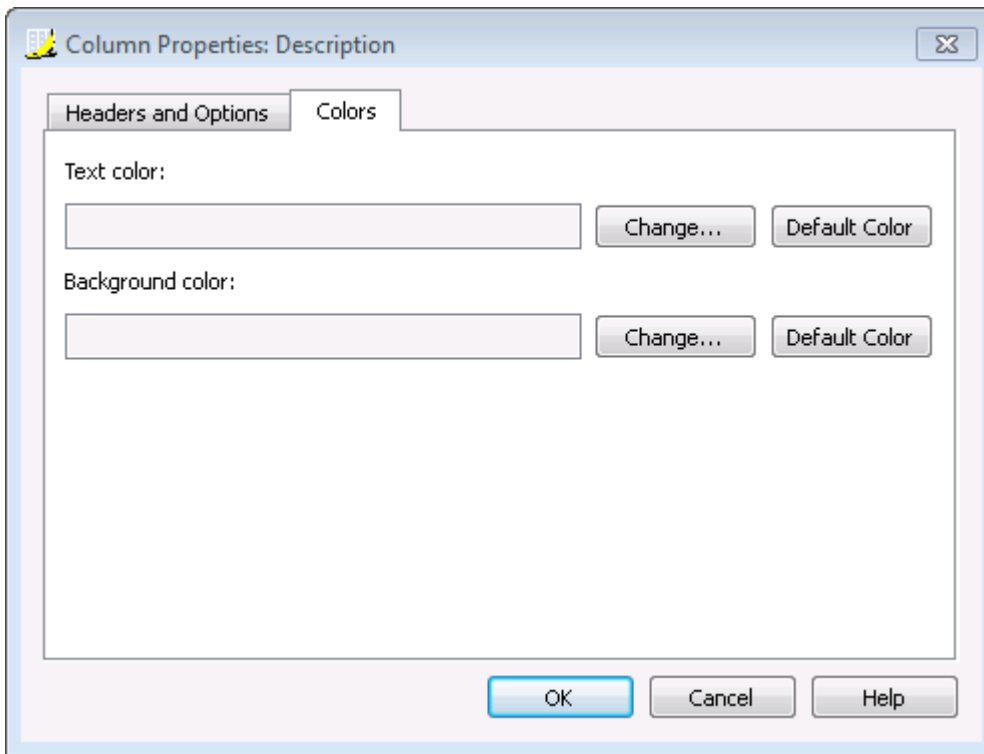


5.6.2.10 Text & Background colours

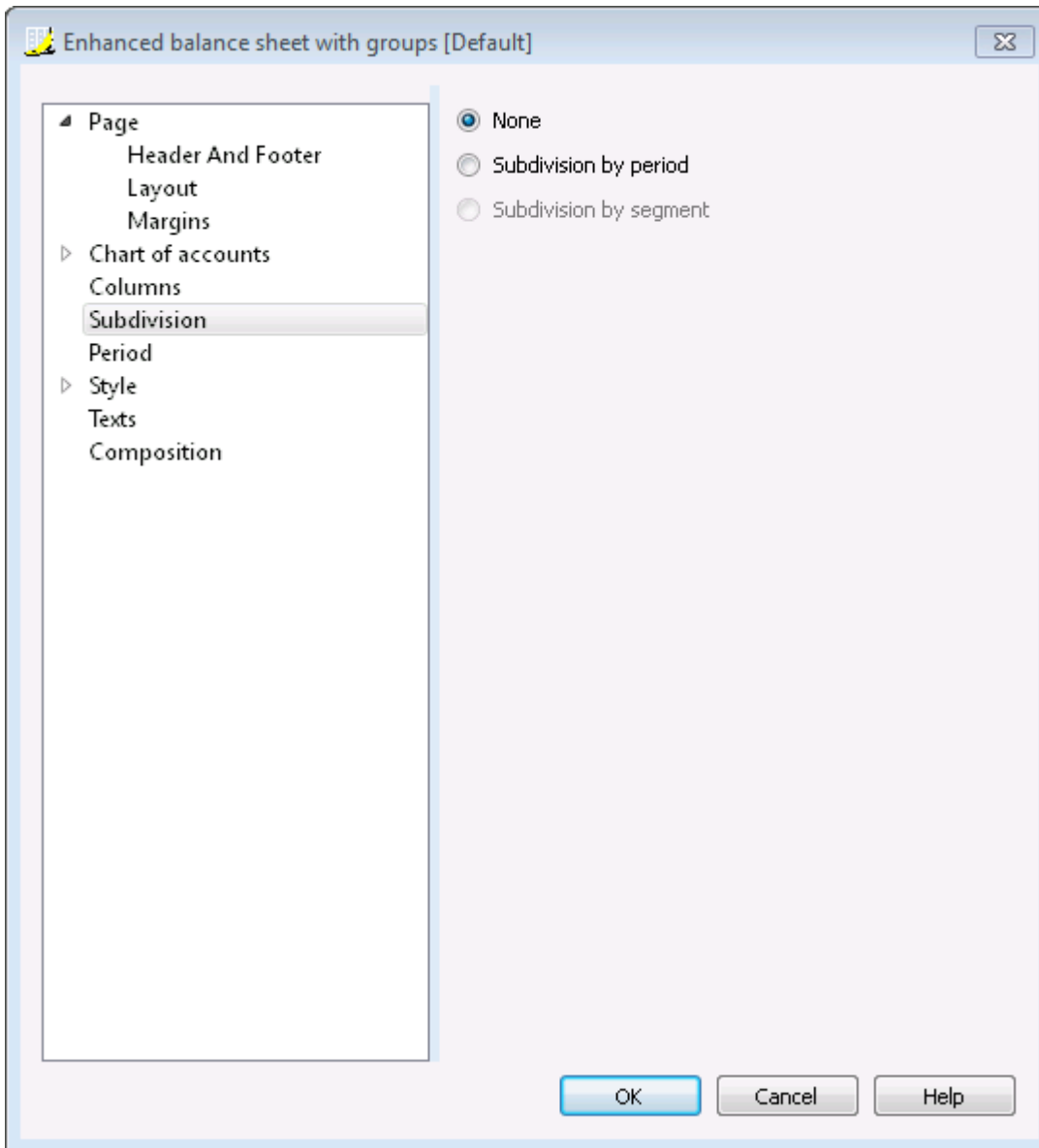
With a double click on the Colours column you can have access to the options to edit both the text colour and the background colour.

You can access this window by pressing on the **Properties** button, **Colours** tab (from the **Enhanced balance sheet by groups** command - **Columns**, from the **Account1** menu)

With the **Default colour** button, the default settings will be restored.

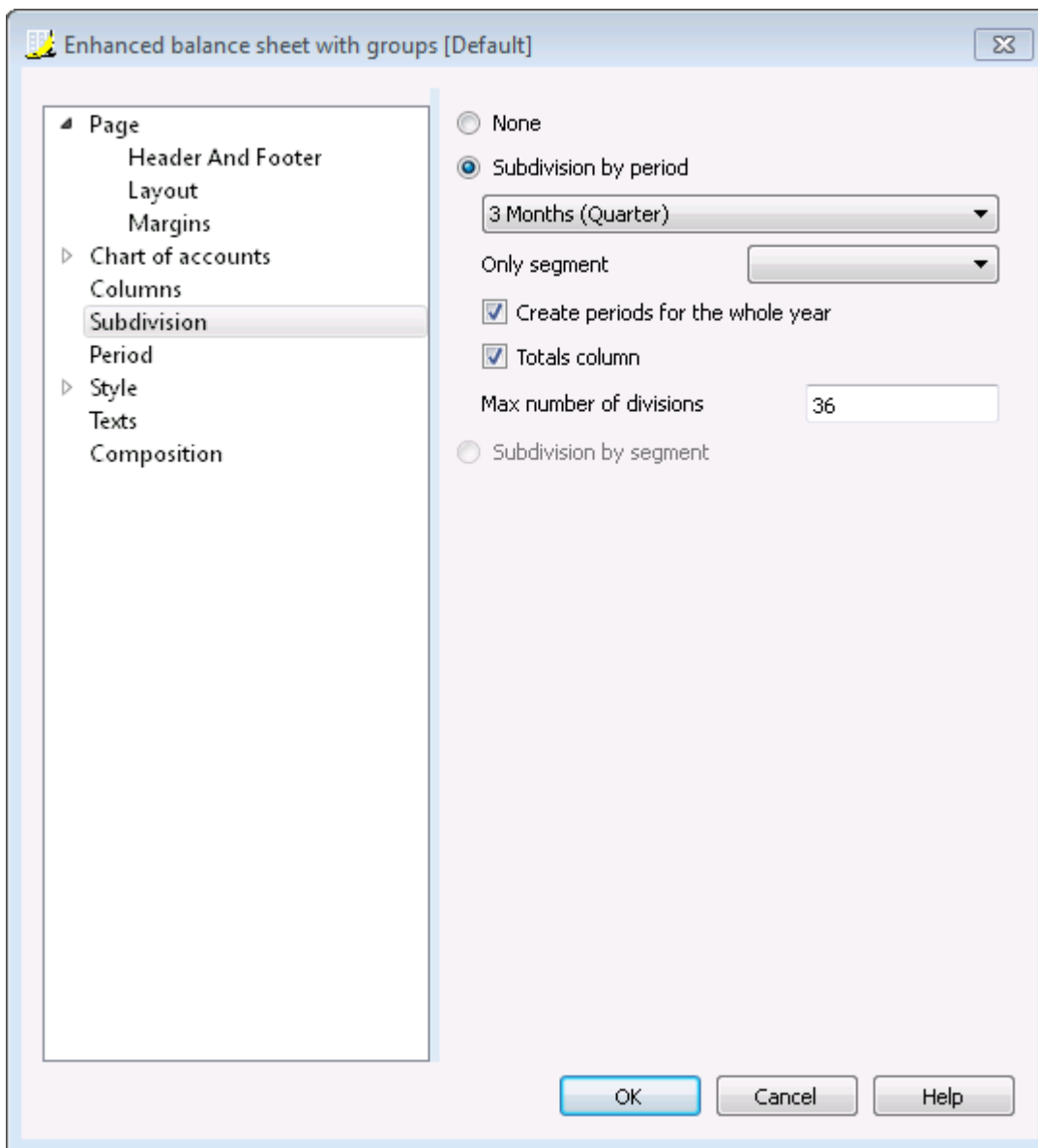


5.6.2.11 Subdivision



None

The whole period is 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.

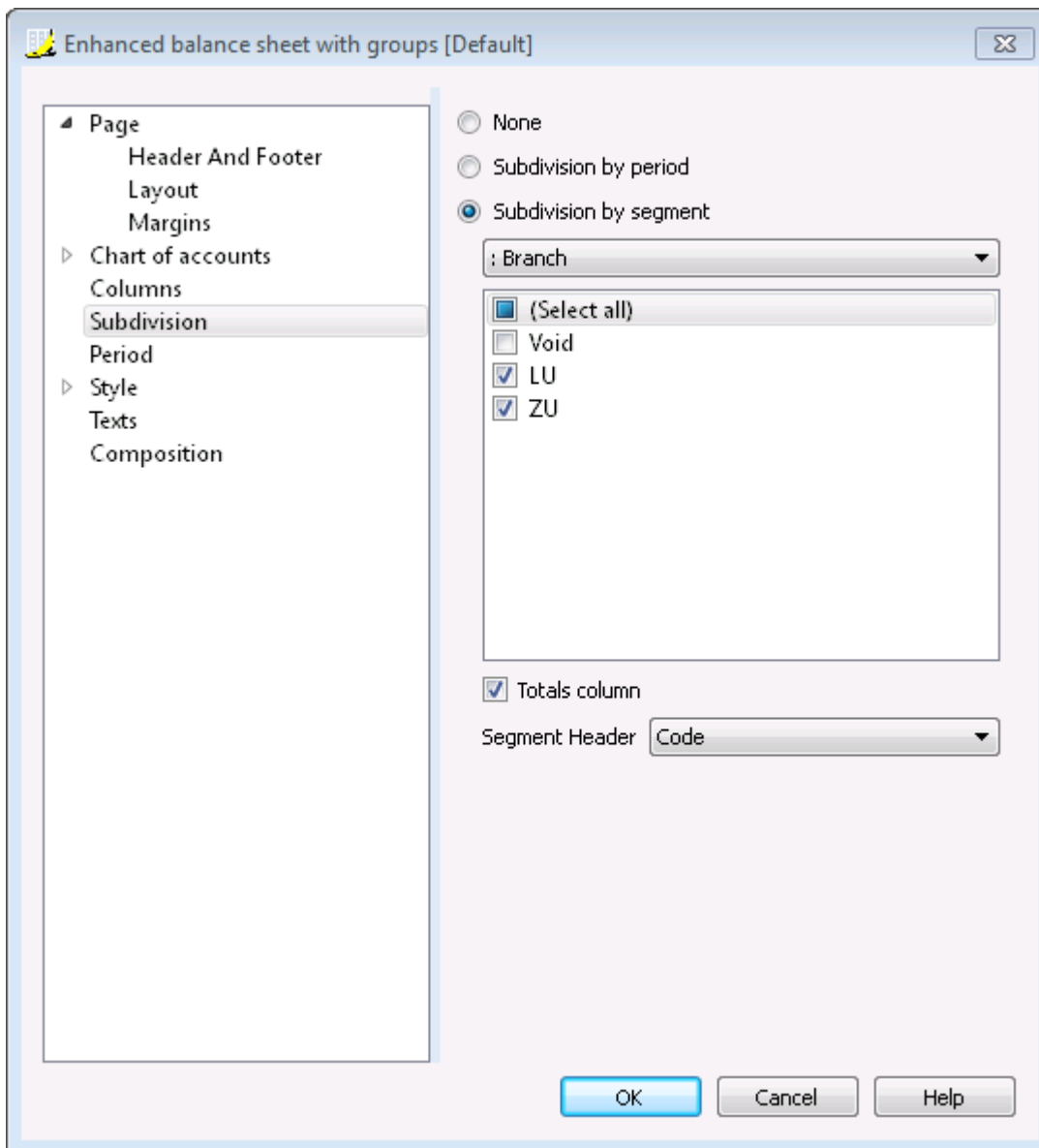
Totals column

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

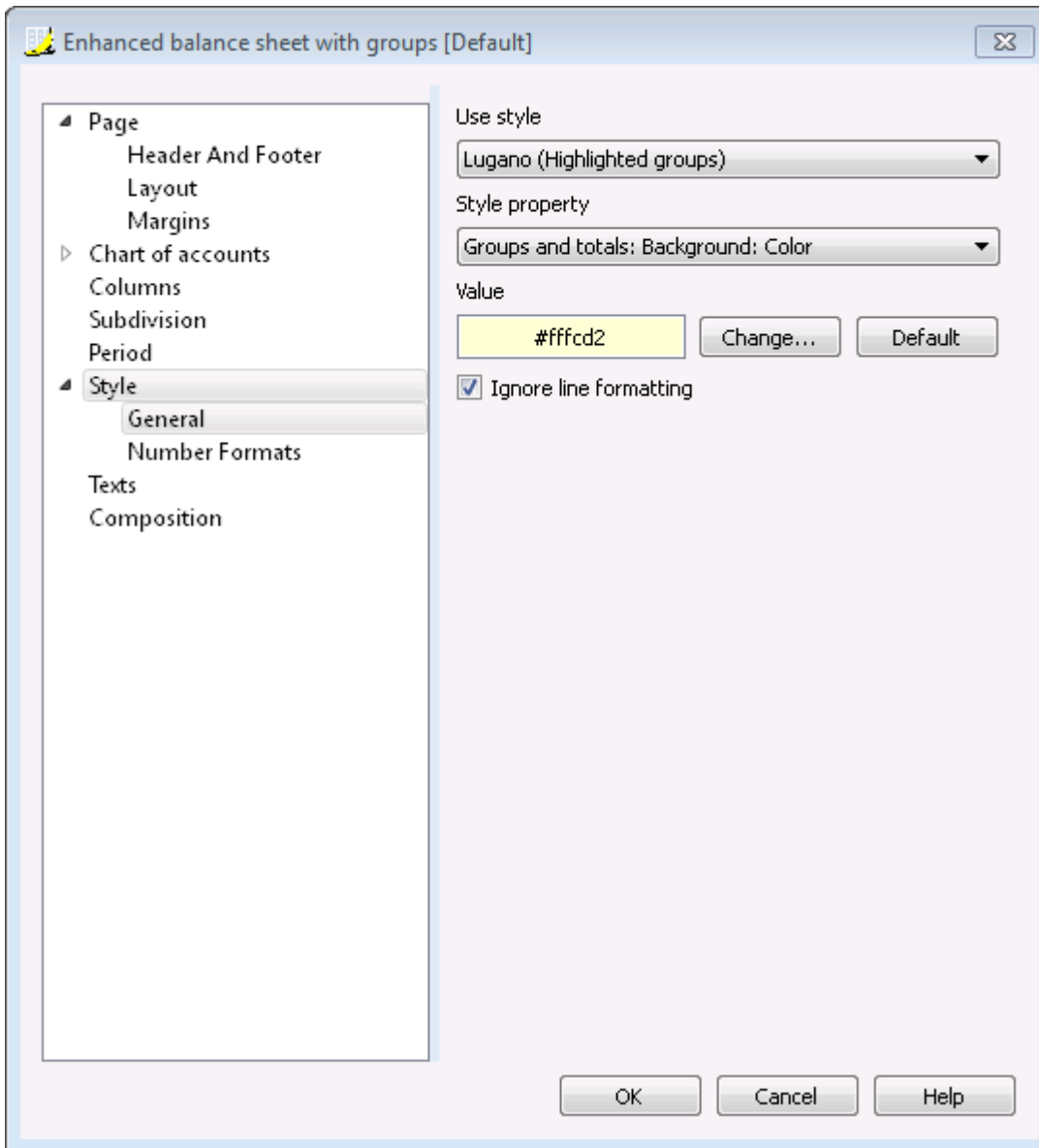
The data related to the selected segment are being shown.

- Select all - all the options will be selected
- Void - only the amount not assigned to any segment is shown
- Segments subdivision - Each subdivision will have the header given in the accounting plan. The data of the selected subdivision are shown.

Totals column

When this option is being activated, the totals for the selected segment will be obtained.

5.6.2.12 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.

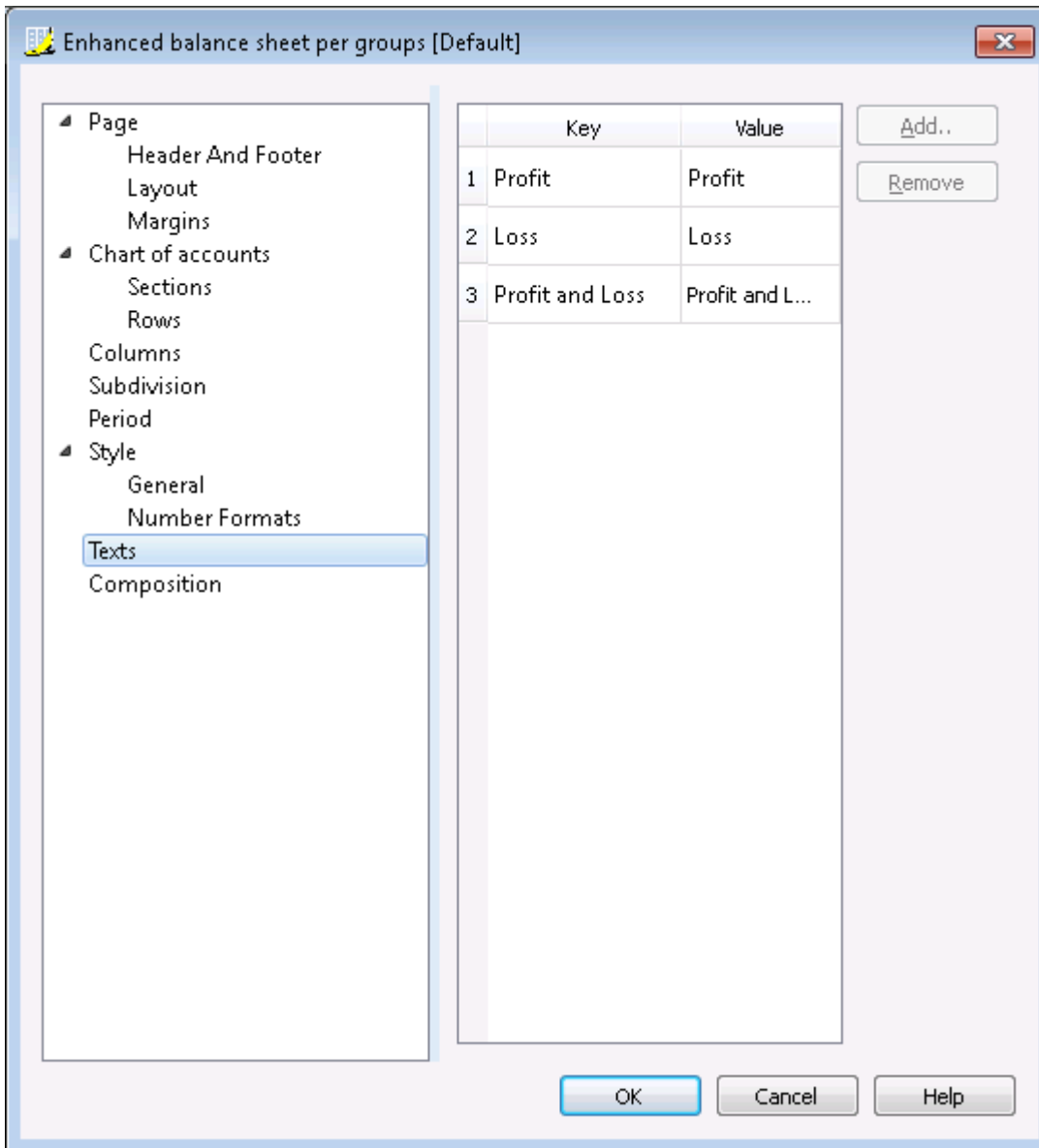
Value / Change... / Default

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.

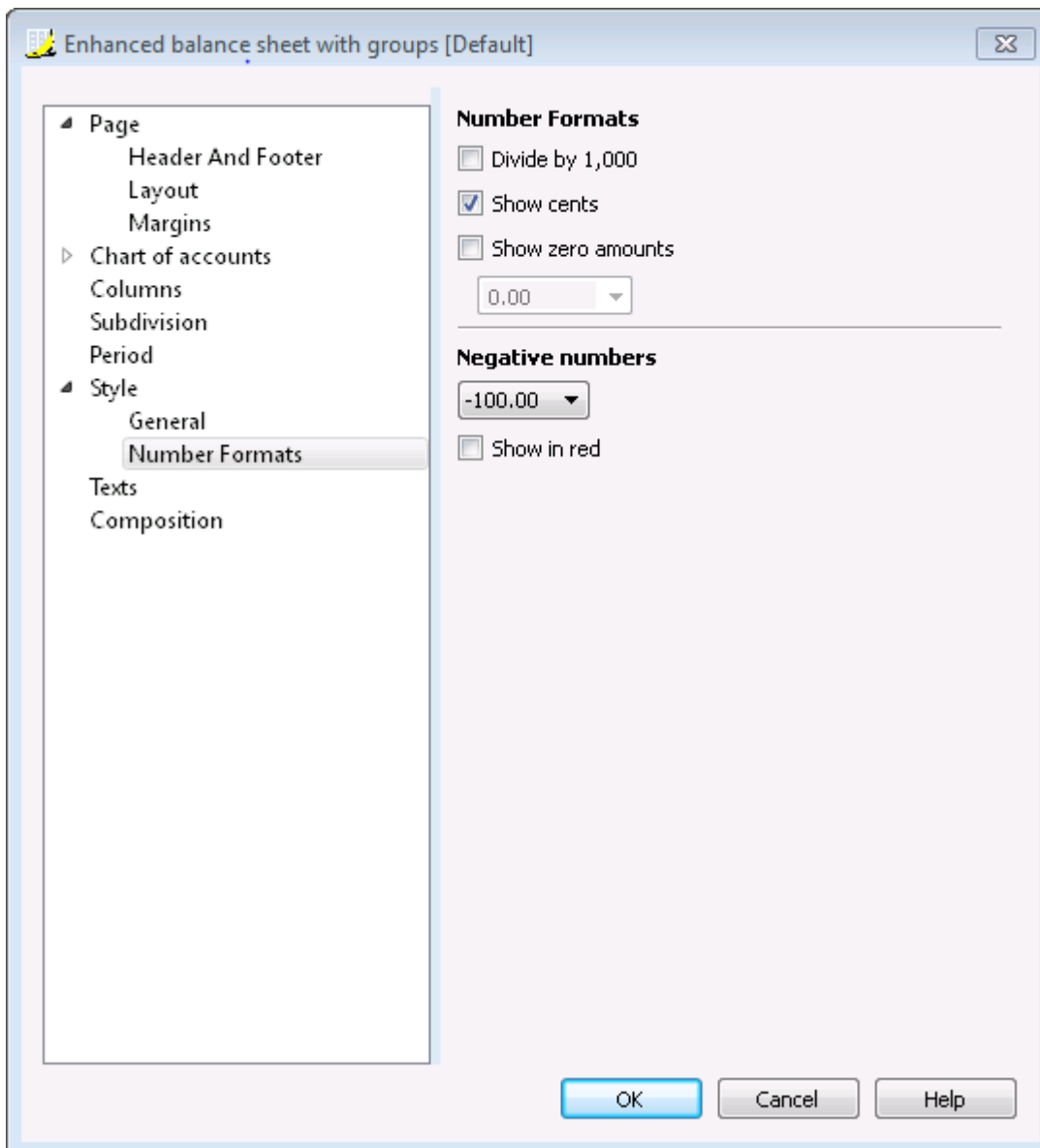
5.6.2.13 Texts



This tab is used to alter the texts of the **Value** column that the program uses as default headings for print-outs.

In order to change them you just have to double-click on the cell you want to edit.

5.6.2.14 Number formats



Divide by 1,000

If there are big amounts, by activating this option, three zeros will be taken off.

Show cents

By activating this option the cents will be shown.

Show zero amounts

By activating this option it is possible to choose between having the zero amounts shown with the **0,00** number or with the **-,-** symbol.

Negative numbers

Negative amounts can be shown with a minus sign before the amount, after the amount or the amount can be shown between parenthesis. You can also activate the option to have the negative numbers shown in red.

5.6.3 Journal

With Banana Accounting the Journal corresponds to the **Transactions** table. It is possible to print the whole journal or just a part of it, selecting the rows that you wish to print.

In order to personalize the journal printout you can change the columns order and headings: you can find all the information on how to proceed in the [Columns setup](#) page; you can also choose several options in the printout; please visit the [Page setup](#) page.

Accounts Transactions Totals VAT codes										
Base Complete VAT Cost centers Exp. Date Lock										
	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	% NonDed.	VAT Acc USD
1	03.01.2012	1	Withdrawal from post office account	1000	1010	350.00				
2	05.01.2012	2	Office supplies	3260	1000	80.00	P5	5.00		3.81
3	06.01.2012	3	Sales in cash	1000	4100	8'000.00	S10	-10.00		-727.27
4	20.01.2012	4	Purchase goods by Company 1	3000	SU.001	1'500.00	P10	10.00		136.36
5	28.01.2012	5	Payment Company 1 invoice	SU.001	1020	1'500.00				
6	01.02.2012	6	Payment Electricity and Phone		1020	300.00				
7	01.02.2012	6	Electricity	3250		200.00				
8	01.02.2012	6	Telephone	3270		100.00				

F6 Key = increase date by a day	
1000	Cash 9'270.00
1010	Post office current account 2'150.00

Info Messages

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There are different ways to print:

- place yourself in the Transactions table and click on the Print icon
- place yourself in the Transactions table and launch the Print command from the File menu
- from the Account1 menu click on the Print journal by period command; in this case you should then indicate if you wish to print the whole table or just a specific period

The screenshot shows the 'Journal by period' dialog box with the 'Period' tab selected. The 'Sort column' tab is also visible. The 'All 01.01.2012\31.12.2012' radio button is selected. Below it, the 'Start date (inclusive)' is set to '01.01.2012' and the 'End date (inclusive)' is set to '31.12.2012'. There are also dropdown menus for 'Year' and '2012'. At the bottom, there are 'OK', 'Cancel', and 'Help' buttons.

The information on the **Period** tab are explained in detail in the [Period](#) page of the General settings. In the **Sort column** tab it is possible to choose the criteria the journal should be sorted and printed.

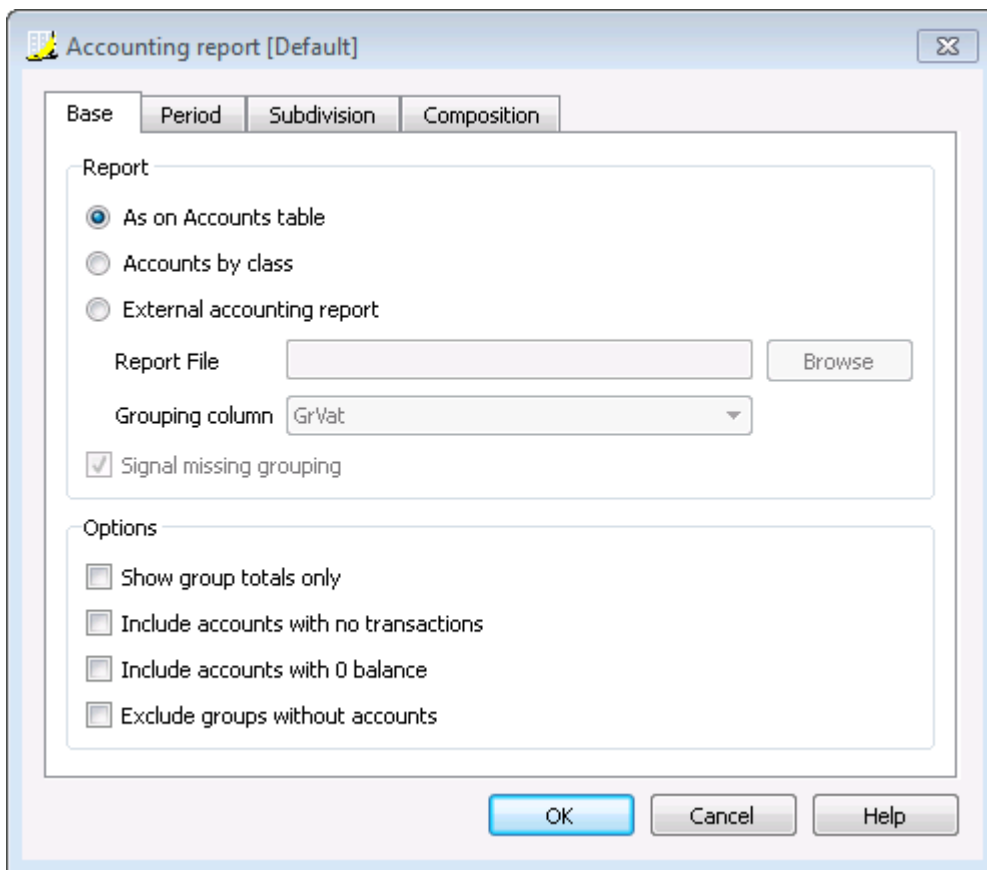
The screenshot shows the 'Journal by period' dialog box with the 'Sort column' tab selected. The 'Period' tab is also visible. A list of sorting criteria is shown, with 'DateValue Date value' selected. The list includes: 'Date Date', 'DateDocument Document date', 'DateValue Date value', 'DateExpiration Expiration date', and 'DatePayment Payment date'. At the bottom, there are 'OK', 'Cancel', and 'Help' buttons.

The information on the Sort column tab are explained in the [Sort fields](#) page of the accounting cards/categories.

5.6.4 Accounting report

This command allows the user to visualize the amounts of accounts with a specific grouping, for a specific period or with a specific subdivision.

In order to calculate, obtain and print reports, choose the **Accounting reports** command from the **Account1** menu.



Base tab

Report

You can select the desired grouping scheme:

- **As on Accounts table** - the Report will show a list of all accounts just as in the Accounts table with the Opening balance and Balance columns
- **Accounts by class** - the Report will show the list of the accounts but without subgroups
- **External accounting report** - the Report will show the data according to a grouping system preset in a separate file (**File** menu, **New** command, **Other** group, **Accounting Report**).

Options

You can select the accounts to be included or excluded:

- **Show group totals only** - only the group totals will be shown
- **Include accounts with no transactions** - accounts with no transactions will be printed as well
- **Include accounts with 0 balance** - accounts with zero balance will be printed as well
- **Exclude groups without accounts** - groups with accounts with zero balance will not be printed.

Other tabs

The explanations for the other tabs are available at the following pages:

- [Period tab](#)
- [Subdivision tab](#)

- [Composition tab](#)

Report result

A new table is created where the results are shown.

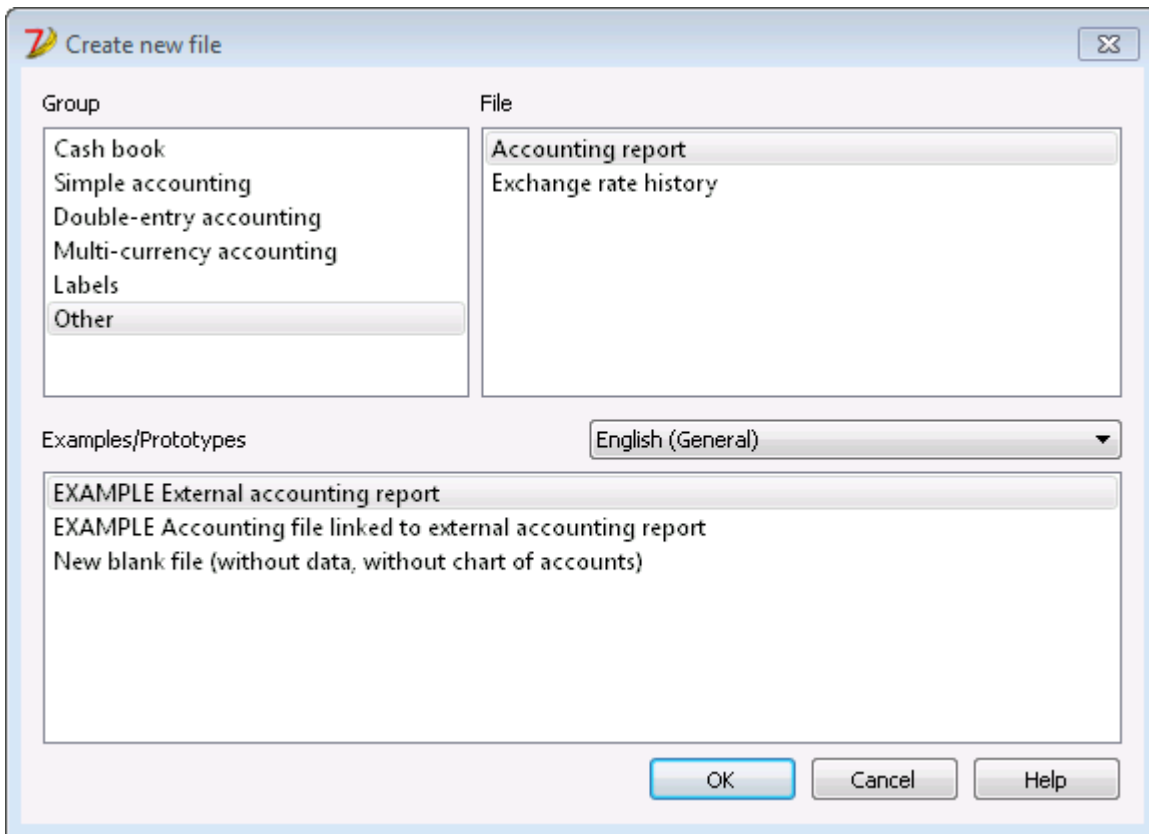
Accounts		Transactions	Totals	VAT codes	Accounts Report[January 2012;]			
Group	Account	Description	Opening USD 01.01.2012	Debit Per USD Jan 12	Credit Per USD Jan 12	Balance USD 31.01.2012	Movement USD Jan 12	
2		BALANCE SHEET						
3								
4		ASSETS						
5	1000	Cash	1'000.00	8'350.00	80.00	9'270.00	8'270.00	
6	1010	Post office current account	2'500.00		350.00	2'150.00	-350.00	
7	1020	Bank 1	35'000.00		1'500.00	33'500.00	-1'500.00	
8	10	Total Clients	1'000.00			1'000.00		
9	1	TOTAL ASSETS	39'500.00	8'350.00	1'930.00	45'920.00	6'420.00	
10								
11								
12		LIABILITIES						
13	20	Total Suppliers	-4'500.00	1'500.00	1'500.00	-4'500.00		
14	2070	Automatic VAT		140.17	727.27	-587.10	-587.10	
15	2100	Bank loan c/c	-5'000.00			-5'000.00		
16	2120	Start-up capital	-30'000.00			-30'000.00		
17	2301	Profit or loss of the current year		1'130.83	7'773.73	5'832.90	5'832.90	

5.6.5 External accounting report

The External Report allows the user to regroup an already existing Chart of Accounts with groupings according to different set ups and requirements, without having to adjust the Chart of Accounts of the main accounting.

How to create an external accounting report file

- it is first necessary to create an External accounting report file with the desired accounts and groupings: **File** menu, **New** command, **Other**, **Accounting Report**



- You can select a preset example (External accounting report) and modify according to your needs, or you can choose a new blank file
- Setup the desired groupings

How to create the groupings in the external accounting report

If you have chosen the New blank file, you need to proceed as follows:

- Setup the desired accounting groups

	Group	Description	Gr	Tot	Keep	With mov.
2		ASSETS			Yes	
3	CA	Currents Assets	1	Yes		
4	FA	Fixed Assets	1	Yes		
5	1	Total Assets	00		Yes	
6					Yes	
7		LIABILITIES			Yes	
8	LD	Long-term debts	2	Yes		
9	OE	Owners' equity	2	Yes		
10	CY	Profit/Loss current year	2	Yes		
11	2	Total LIABILITIES	00		Yes	
12					Yes	
13	00	Difference should be = 0 (blank cell)			Yes	
14						
15		EXPENSES			Yes	
16	TP	Total purchases	3	Yes		
17	PE	Personnel expenses	3	Yes		
18	OT	Other expenses	3	Yes		
19	3	Total EXPENSES	02		Yes	
20						
21		REVENUE			Yes	
22	IS	Income from Sales	4	Yes		
23	OI	Other income	4	Yes		
24	4	Total REVENUE	02		Yes	
25					Yes	
26	02	Profit (-Loss)	CY		Yes	

Enter in the accounting plan the external accounting report groups

Open the your accounting file and, in the **Accounts** table, in the **Gr1** or **Gr2** column, enter the same groups as the external accounting report file. If the Gr1 or Gr2 column is not visible, use the **Columns setup** command from the **Data** menu.

Accounts									
Transactions			Totals			VAT codes			
Base Transaction Budget Previous Other Print									
	Section	Group	Account	Description	BClass	Gr	Gr1	Opening USD	Balance USD
4	1			ASSETS					
5			1000	Cash	1	1	CA	1000.00	9270.00
6			1010	Post office current account	1	1	CA	2500.00	2150.00
7			1020	Bank 1	1	1	CA	35000.00	33200.00
8			1100	Clients	1	1	CA		
9		10		Total Clients		1	1	1000.00	1000.00
10			1150	Prepaid taxes	1	1	FA		
11			1200	Inventory	1	1	FA		
12			1300	Transitory assets	1	1	FA		
13			1310	Machinery and appliances	1	1	FA		
14			1320	Office furniture	1	1	FA		
15			1330	Computer	1	1	FA		
16			1340	Software	1	1	FA		
17			1350	Car	1	1	FA		
18			1360	Real Estate	1	1	FA		
19		1		TOTAL ASSETS		00	1	39'500.00	45'620.00
20									
21									
22	2			LIABILITIES					
23			2000	Suppliers	2	2	LD		
24		20		Total Suppliers		2	1	-4500.00	-4500.00
25			2070	Automatic VAT	2	2	LD		-587.10
26			2080	VAT Revenue Authority	2	2	LD		
27			2100	Bank loan c/c	2	2	LD	-5000.00	-5000.00
28			2110	Transitory liabilities	2	2	LD		
29			2120	Start-up capital	2	2	OE	-30000.00	-30000.00

Calculate the external report

In order to obtain the external accounting report, choose the **Accounting reports** command from the Account1 menu and, in the dialog window that appears choose the **External accounting report** option (you have to select the accounting report file).

Accounting report [Default]

Base Period Subdivision Composition

Report

As on Accounts table
 Accounts by class
 External accounting report

Report File: Accounting report - 3.ac2 Browse

Grouping column: Gr1

Signal missing grouping

Options

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

OK Cancel Help

You can find the explanation of this window at the [Accounting report](#) page.

Report result

Accounts Transactions Totals VAT codes Accounts Report[January 2012;]

Complete Balances Totals Default

Group	Account	Description	Opening USD 01.01.2012	Balance USD 31.01.2012
2		ASSETS		
3	CA	Currents Assets	38'500.00	44'920.00
4	FA	Fixed Assets		
5	1	Total Assets	38'500.00	44'920.00
6				
7		LIABILITIES		
8	LD	Long-term debts	-8'500.00	-14'920.00
9	OE	Owners' equity	-30'000.00	-30'000.00
10	CY	Profit/Loss current year		
11	2	Total LIABILITIES	-38'500.00	-44'920.00
12				
13	00	Difference should be = 0 (blank cell)		
14				

5.6.6 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:

- On the account number cell there is a small blue arrow; click on it just once in order to obtain the account card

Accounts Transactions Totals						
Base Cost centers Exp. Date Lock						
	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD
1	03.01.2012		Withdrawal from post office account	1000	1010	350.00
2	05.01.2012		Office supplies	3260	1000	80.00
3	06.01.2012		Sales in cash	1000	4100	8'000.00
4	20.01.2012		Purchase goods by Company 1	3000	SU.001	1'500.00

- Select the **Account/Category Cards** command (Cash book and Income & Expense accounting) or **Account Cards** command (Double-entry Accounting) from the **Account1** menu, in order to open, print all accounting card or just some of them.

New: update the accounting 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 or click on the account number blue arrow again or click on the small **Refresh** button on the left side.

Accounts Transactions Totals 1000 Cash							
Base Cost centers Exp. Date							
	Date	Doc	Description	C-Acct.	Debit USD	Credit USD	balance USD
1			Initial balance				1'000.00
2	03.01.2012		Withdrawal from post office account	1010	350.00		1'350.00
3	05.01.2012		Office supplies	3260		80.00	1'270.00
4	06.01.2012		Sales in cash	4100	8'000.00		9'270.00
5			Total transactions		8'350.00	80.00	9'270.00

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

The contra account in the account cards

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

When there are transactions on multiple accounts (transactions on multiple rows), and there is one

account entered in debit and several accounts in credit, or the other way around, the software deducts the possible contra account using the following logic:

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

Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	% NonDed.	VAT Acc USD
03.01.2012	1	Withdrawal from post office account	1000	1010	350.00				
05.01.2012	2	Office supplies	3260	1000	80.00	P5	5.00		3.81
06.01.2012	3	Sales in cash	1000	4100	8'000.00	S10	-10.00		-727.27
20.01.2012	4	Purchase goods by Company 1	3000	1100	1'500.00	P10	10.00		136.36
28.01.2012	5	Payment Company 1 invoice	1100	1020	1'500.00				
01.02.2012	6	Payment Electricity and Phone		1020	300.00				
01.02.2012	6	Electricity	3250		200.00				
01.02.2012	6	Telephone	3270		100.00				

F6 key = swap debit and credit accounts
1020 Bank 1 33'200.00

Info Messages

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In this case it is not possible to have the contra account shown in the account card because the 1020 accounts has multiple contra accounts. For this reason in the contra account column the program shows the [*] symbol.

Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD
		Initial balance				35'000.00
28.01.2012	5	Payment Company 1 invoice	1100		1'500.00	33'500.00
01.02.2012	6	Payment Electricity and Phone	[*]		300.00	33'200.00
		Total transactions			1'800.00	33'200.00

1020 Bank 1 33'200.00

Info Messages

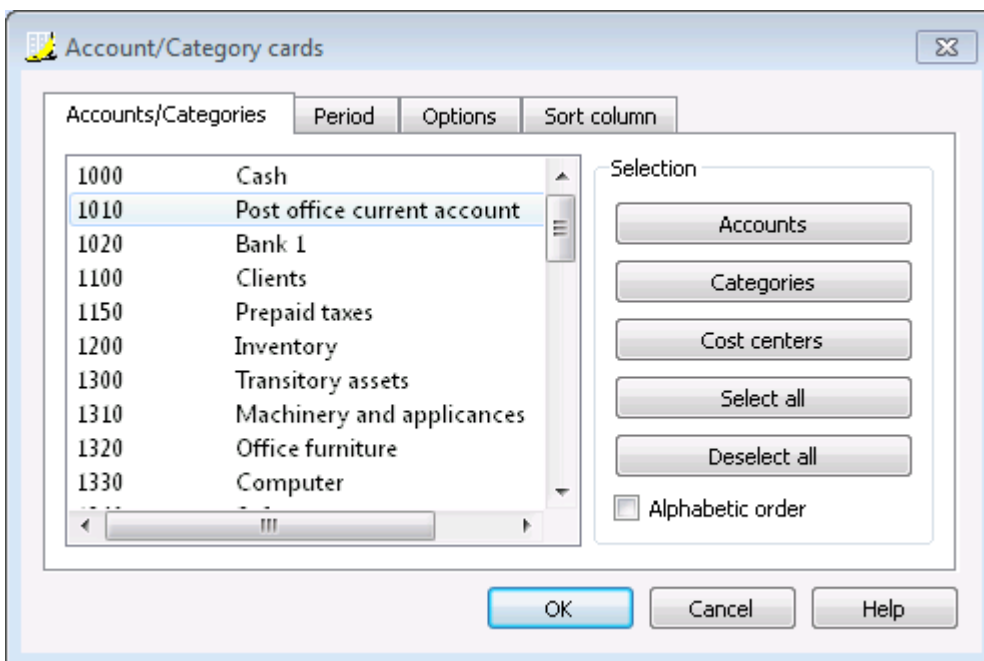
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If however you click on one of the accounts with the same contra account, this will be shown in between []:

Accounts		Transactions		Totals		VAT codes		Accounts Report[January 2012;]		3250 Electricity	
Base VAT Cost centers Exp. Date											
Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD					
01.02.2012	6	Electricity	[1020]	200.00		200.00					
Total transactions				200.00		200.00					
3250		Electricity		200.00							
Info		Messages									

Print all account cards

From the **Account1** menu choose the **Account cards** command; activate the desired options (for ex. period, 1 account per page, ...) from the different tabs, and then press **OK**.



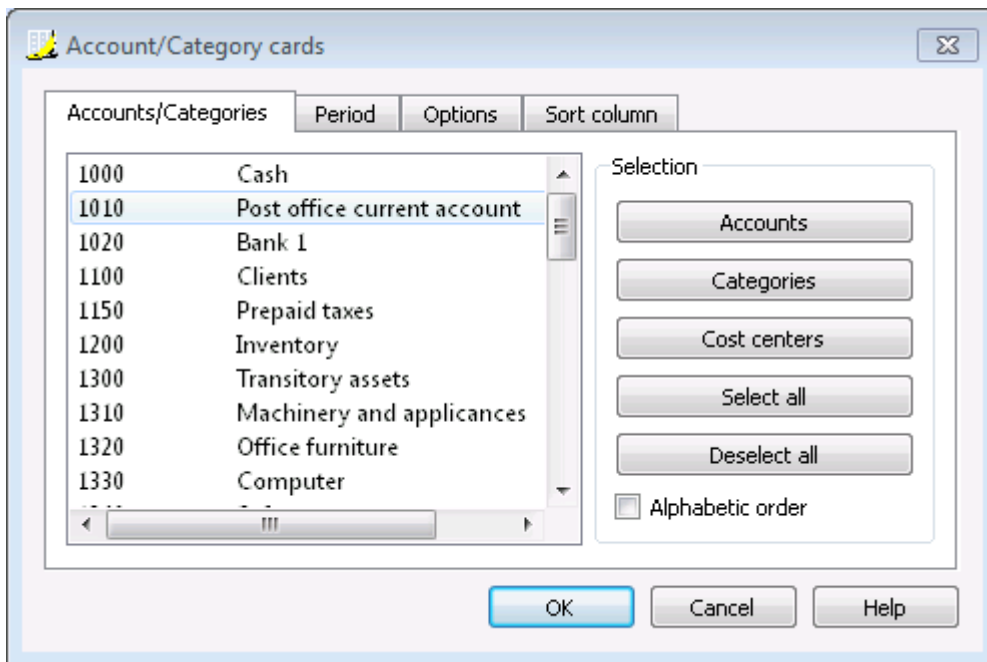
For the explanations of the different tabs, please visit the next few pages. The program will show the selected account cards.

Accounts		Transactions		Totals		VAT codes		Accounts Report[January 2012;]		Account card	
Base VAT Cost centers Exp. Date											
	Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD				
1			1000 Cash								
2			Initial balance				1000				
3	03.01.2012	1	Withdrawal from post office account	1010	350.00		1350				
4	05.01.2012	2	Office supplies	3260		80.00	1270				
5	06.01.2012	3	Sales in cash	4100	8000.00		9270				
6			Total transactions		8350.00	80.00	9270				
7											
8			1010 Post office current account								
9			Initial balance				2500				
10	03.01.2012	1	Withdrawal from post office account	1000		350.00	2150				
11			Total transactions			350.00	2150				
12											
13			1020 Bank 1								
14			Initial balance				35000				
15	28.01.2012	5	Payment Company 1 invoice	1100		1500.00	33500				
16	01.02.2012	6	Payment Electricity and Phone	[*]		300.00	33200				
17			Total transactions			1800.00	33200				

In order to print choose the **Print** command from the **File** menu. If you have to change some account cards option, you can directly access the command from here by clicking on the **Refresh** symbol indicated by the arrow.

Related documents: [Page setup](#), [Composition](#)

5.6.6.1 Accounts/Categories tab



Accounts

All the accounts are automatically selected.

Categories

All the categories are automatically selected, excluding Cost centers.

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.

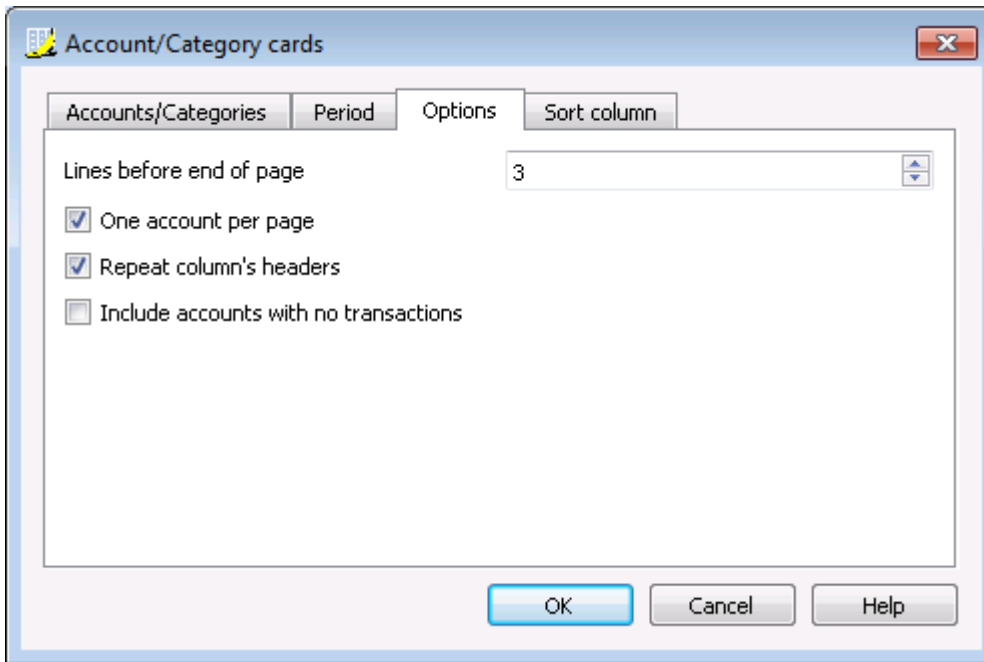
Deselect all

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

5.6.6.2 Period tab

The explanations of the Period tab are the same as those for the [Save file in Pdf - Period tab](#).

5.6.6.3 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).

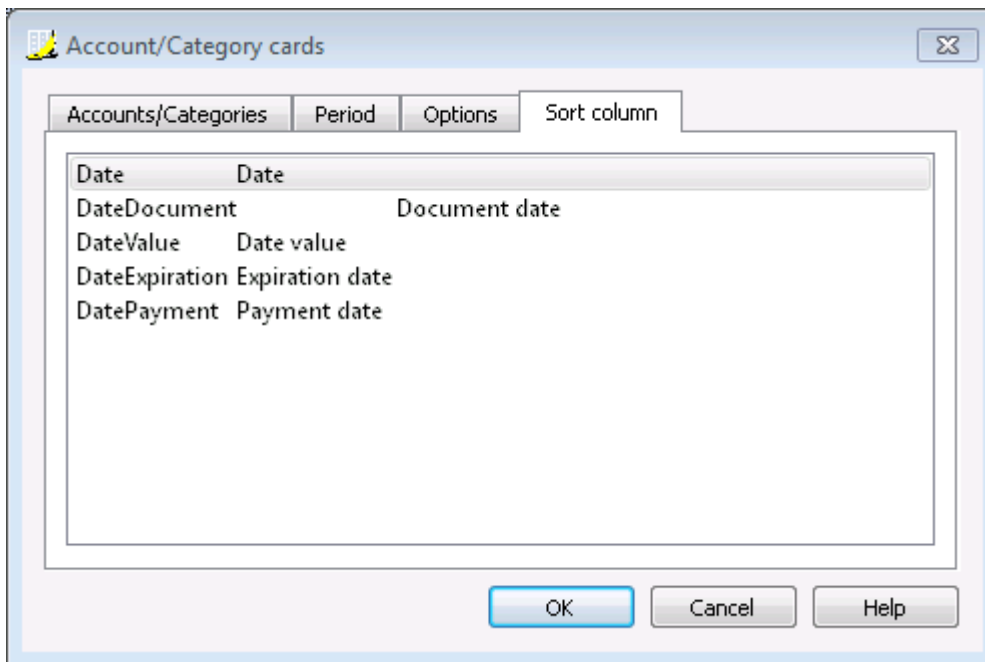
Repeat column's headers

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.

5.6.6.4 Sort Column



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: in order to print the account cards, once all the parameters are being setup, by clicking on the **OK** button they will be shown on screen. To proceed just launch the **Print** command from the **File** menu.

5.6.7 End of Year PDF printouts

From the print preview of a document, you can save in pdf format and print.

Company XX
Accounting 2012

BALANCE SHEET

ASSETS

	31.12.2012
Cash	9'270.00
Post office current account	2'150.00
Bank 1	33'200.00
Total Clients	1'000.00
TOTAL ASSETS	45'620.00

LIABILITIES

	31.12.2012
Total Suppliers	4'500.00
Automatic VAT	587.10
Bank loan c/c	5'000.00
Start-up capital	30'000.00
Profit	5'532.90

You can save in a PDF format the following documents:

- Balance sheet and Profit and Loss Statement
- Accounts, Transactions, VAT, Totals tables
- VAT Reports
- Account cards

This PDF file will have an index that will allow to access easily the different printouts. If you save this file on a non rewritable CD (to be kept along with the accounting documents), you will meet the law requirements for accounting data archiving.

Company XX
Accounting 2012

BALANCE SHEET

ASSETS

	<u>31.12.2012</u>
Cash	9'270.00
Post office current account	2'150.00
Bank 1	33'200.00
Total Clients	1'000.00
TOTAL ASSETS	45'620.00

LIABILITIES

	<u>31.12.2012</u>
Total Suppliers	4'500.00
Bank loan c/c	5'000.00
Start-up capital	30'000.00
Profit	6'120.00
TOTAL LIABILITIES	45'620.00

5.7 Themes

5.7.1 Bank checks

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

Accounts		Transactions	Totals	VAT codes			
Base Transaction Budget Previous Other Print							
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
22	2		LIABILITIES				
23		2000	Suppliers	2	2		
24	20		Total Suppliers		2	-4'500.00	-4'500.00
25		2001	Issued checks	2	2		
26		2070	Automatic VAT	2	2		-587.10
27		2080	VAT Revenue Authority	2	2		
28		2100	Bank loan c/c	2	2	-5'000.00	-5'000.00
29		2110	Transitory liabilities	2	2		
30		2120	Start-up capital	2	2	-30'000.00	-30'000.00
31		2130	Private account	2	2		
32		2200	Reserve	2	2		

Opening: insert credit amounts (liabilities) with the minus sign
 2 Total Liabilities
 2 TOTAL LIABILITIES
 This is the '2001' account that will be added to the '2' group

Info Messages

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

Accounts		Transactions	Totals	VAT codes			
Base Complete VAT Cost centers Exp. Date Lock							
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT
2 05.01.2012		Office supplies	3260	1000	80.00	P5	5.00
3 06.01.2012		Sales in cash	1000	4100	8'000.00	S10	-10.00
4 20.01.2012		Purchase goods by Company 1	3000	SU.001	1'500.00	P10	10.00
5 28.01.2012		Payment Company 1 invoice	SU.001	1020	1'500.00		
6 01.02.2012		Payment Electricity and Phone		1020	300.00		
7 01.02.2012		Electricity	3250		200.00		
8 01.02.2012		Telephone	3270		100.00		
9 10.05.2012		Paid supplier with bank check	3000	2001	1'500.00	I10	10.00
10 30.05.2012		Bank check debiting	2001	1020	1'500.00		
11							

F6 Key = increase date by a day
 2001 Issued checks
 1020 Bank 1 31'700.00

Info Messages

The **Issued checks** account card after the transactions.

Accounts		Transactions		Totals		VAT codes		2001 Issued checks ✕	
Base VAT Cost centers Exp. Date									
Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD			
10.05.2012		Paid supplier with bank check	3000		1'500.00	-1'500.00			
30.05.2012		Bank check debiting	1020	1'500.00					
		Total transactions		1'500.00	1'500.00				
2001		Issued checks							
1020		Bank 1		31'700.00					
Info		Messages							

5.7.2 Organize yourself

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

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

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

We are listing down below an indication of possibilities that have proven to be very useful.

The different types of documents

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

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

Accounting documents

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

1. All accounting documents (receipts, invoices, tickets) usually have to be kept for a minimum of ten years.

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

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

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

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

Issued invoices or receipts with an accounting on the sales volume

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

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

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

Transactions / frequency

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

5.7.3 Clients/Suppliers register

The Clients/Suppliers registers can be set up in two different ways:

- [Clients/suppliers register with accounts in the Balance sheet](#)
- [Clients/suppliers register with Cost centers](#)

Accounts with addresses

It is possible to [Add columns with addresses](#) in the Accounts table, so for each account can be entered the address personal data.

Clients/Suppliers registers with accounts in the Balance sheet

This solution is the most used one and it is absolutely necessary if you need to register the issue invoices or receipts with an accounting on the sales volume.

Clients management

- The clients account are normal accounts in the accounting plan
- In order to avoid having in the accounting plan all the clients list, we just create the **Total Clients Register** group (group 10 in the example)
- The clients account are placed at the bottom of the accounting plan
- At the bottom of the accounting plan a new row is created with the 01 Section and a Clients Register description
- A new account is created for each client
- A total clients group is created at the end of the clients list (for example with the group symbol TCR)
- All clients account must have 1 (Assets) as Bclass and TCR as group
- As clients account numbers you can use either numbers or letters
- The TCR group must have a 10 as group, so its amount will be carried to the top of the accounting plan

In this way, when printing the Balance sheet you won't have to print all the clients list but only the Total Clients Register.

Suppliers management

The suppliers managements works exactly as the clients management but with the difference that the Total Suppliers Register must be created in the Liabilities and that the suppliers account must have 2 as Bclass.

Example images for clients/suppliers register with accounts

Accounts								
Transactions			Totals			VAT codes		
Base Transaction Budget Previous Other Print								
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
4	1			ASSETS				
5			1000	Cash	1	1	1000.00	9270.00
6			1010	Post office current account	1	1	2500.00	2150.00
7			1020	Bank 1	1	1	35000.00	33200.00
8		10		Total Clients Register		1	1000.00	1000.00
9			1150	Prepaid taxes	1	1		
10			1200	Inventory	1	1		
11			1300	Transitory assets	1	1		
12			1310	Machinery and appliances	1	1		
13			1320	Office furniture	1	1		
14			1330	Computer	1	1		
15			1340	Software	1	1		

The **Total Clients Register** group is created in the Assets.

Accounts								
Transactions			Totals			VAT codes		
Base Transaction Budget Previous Other Print								
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
20	2			LIABILITIES				
21			2070	Automatic VAT	2	2		-587.10
22			2100	Bank loan c/c	2	2	-5000.00	5000.00
23		20		Total Suppliers Register		2	-4500.00	-4500.00
24			2110	Transitory liabilities	2	2		
25			2120	Start-up capital	2	2	-30000.00	-30000.00
26			2130	Private account	2	2		
27			2200	Reserves	2	2		
28			2300	Profit or loss brought forward	2	2		
29			2301	Profit or loss of the current year		2		-5532.90
30		2		TOTAL LIABILITIES		00	-39'500.00	-45'620.00

The **Total Suppliers Register** group is created in the Liabilities.

Accounts				Transactions	Totals	VAT codes			
Base Transaction Budget Previous Other Print									
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
70	*			CLIENTS/SUPPLIERS REGISTER					
71	01			Clients Register					
72			CL.001	Company 1	1	TCR	1'000.00	1'000.00	
73			CL.002	Company 2	1	TCR			
74			CL.003	Company 3	1	TCR			
75		TCR		Total Clients Register		10	1'000.00	1'000.00	
76									
77	02			Suppliers Register					
78			SU.001	Company 1	2	TSR	-500.00	-500.00	
79			SU.002	Company 2	2	TSR	-2'000.00	-2'000.00	
80			SU.003	Company 3	2	TSR	-2'000.00	-2'000.00	
81		TSR		Total Suppliers Register		20	-4'500.00	-4'500.00	

The list of clients accounts and suppliers accounts is created at the bottom of the accounting plan. The **Gr** of the clients and suppliers register needs to be the same as the **Group** number set up in the Assets and the Liabilities (in the example 10 for the Assets and 20 for the Liabilities).

Transactions

When client or supplier transactions are entered in the Transactions table, the client or supplier account needs to be indicated.

Clients/Suppliers registers as Cost centers

The client/supplier registers can also be set up using the Cost centers (please also visit the [Cost and Profit centers](#) page)

- we suggest to use che CC3 Cost center (where their symbol is preceded by a ";")
- clients and suppliers balances won't be shown in the Balance sheet

Cost center accounts for clients and suppliers are being created by using the CC3 cost center:

Accounts		Transactions	Totals	VAT codes			
Base Transaction Budget Previous Other Print							
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
70	*		COST AND PROFIT CENTERS				
71	03		Clients Register				
72		;CL.001	Company 1		TCR	1'000.00	1'000.00
73		;CL.002	Company 2		TCR		
74		;CL.003	Company 3		TCR		
75		TCR	Total Clients Register		TC	1'000.00	1'000.00
76							
77	04		Suppliers Register				
78		;SU.001	Company 1		TSR	-500.00	-500.00
79		;SU.002	Company 2		TSR	-2'000.00	-2'000.00
80		;SU.003	Company 3		TSR	-2'000.00	-2'000.00
81		TSR	Total Suppliers Register		TC	-4'500.00	-4'500.00
82							
83		TC	Cost centers total			-3'500.00	-3'500.00

Transactions

When entering transactions:

- make the CC3 columns visible by using the Columns setup command from the Data menu
- enter the cost center code in the CC3 column
- in order to enter the credit account, use a minus sign (-cost center code)
- if you have VAT management, in the [File properties - VAT tab](#), you need to indicate that the CC3 cost center must **Use amount inclusive VAT/Sales tax**

Accounts		Transactions	Totals	VAT codes			
Base Complete VAT Cost centers Exp. Date Lock							
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	CC3	
1	03.01.2012		Withdrawal from post office account	1000	1010	350.00	
2	05.01.2012		Office supplies	3260	1000	80.00	
3	06.01.2012		Sales to Company 1	1030	4100	8'000.00	CL.001
4	20.01.2012		Purchase goods from Supplier 1	3000	2105	1'500.00	-SU.001
5	15.02.2012		Sales to Company 2	1030	4100	5'200.00	CL.002
6	18.02.2012		Sales to Company 3	1030	4100	6'500.00	CL.003
7	25.02.2012		Purchase goods from Supplier 2	3000	2105	2'250.00	-SU.002
F6 Key = increase date by a day 3000 Purchase goods for resale 3'750.00 2105 Suppliers -3'750.00 ;SU.002 Company 2 -4'250.00							
Info		Messages					

5.7.4 Membership list

In order to obtain the membership list with all the data that are useful for an association, the user needs to proceed as follows:

- In the **Accounts** table, at the end of the Chart of Accounts, the membership list can be created by using the CC3 cost center column.

The screenshot shows the 'Accounts' window with the 'Accounts' tab selected. The table displays the following data:

Section	Group	Account	Description	BClass	Gr	Opening USD
61			Membership list			
62		;WHI	Member Whitefield		M	
63		;CAM	Member Cameron		M	
64		;JON	Member Jones		M	
65	M		Total members			

- Activate the **Address** view, selecting from the **Tools** menu, the **Add new functionalities** command
- In the window that appears, confirm the option **Add addresses columns in Accounts table**
- Insert the data of the members
- For a print-out: select the rows that need to be printed and activate the printing option only **Selection**.

The screenshot shows the 'Accounts' window with the 'Accounts' tab selected. The table displays the following data:

Account	Description	Salutation	Name	Address1	Zip	Town	Count
60							
61	Membership list						
62	;WHI	Member Whitefield	Dear Sir	John Withefield	25, Park Lane	MN 3370 Minneapolis	USA
63	;CAM	Member Cameron	Dear Sir	Alfred Cameron	38, Crown Boulevard	FL 55432 Jacksonville	USA
64	;JON	Member Jones	Dear Sir	Jim Jones	19, Main Street	AQB 9Rz London	United Ki
65		Total members					

In order to record the transfers from every member in the Transactions table, insert the CC3 account for each member, using the CC3 column. In order to display the CC3 column, click on the **Columns setup** command of the **Data** menu; double click on CC3 and activate **Visible** check box.

The screenshot shows the 'Transactions' window with the 'Transactions' tab selected. The table displays the following data:

Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	CC3
1 03.02.2012	1	Membership fee Whitefield	1020	4400	500.00	WHI
2 05.02.2012	2	Membership fee Cameron	1020	4400	500.00	CAM
3 07.02.2012	3	Membership fee Jones	1020	4400	500.00	JON

In the Accounts table, the balance of the member's transactions is shown.

Accounts								
Transactions								
Totals								
Base Transaction Budget Previous Other Print Address								
	Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD
60	*							
61	04			Membership list				
62			;WHI	Member Whitefield		M		500.00
63			;CAM	Member Cameron		M		500.00
64			;JON	Member Jones		M		500.00
65		M		Total members				1'500.00
66								

To see all of a member's transactions, double-click on the CC3 account number.

Accounts							
Transactions							
Totals							
;JON Member Jones							
Base Cost centers Exp. Date							
	Date	Doc	Description	C-Acct	Debit USD	Credit USD	Balance USD
1	07.02.2012	3	Membership fee Jones		500.00		500.00
2			Total transactions		500.00		500.00

Related document: [Cost and Profit centers](#)

5.7.5 Managing different projects

With the **Segments** feature, it is possible to manage different projects, obtaining balance sheets that determine the profit or the loss of each project.

Example

In an association, there are two projects that need to be managed:

1. Courses
2. Manifestations

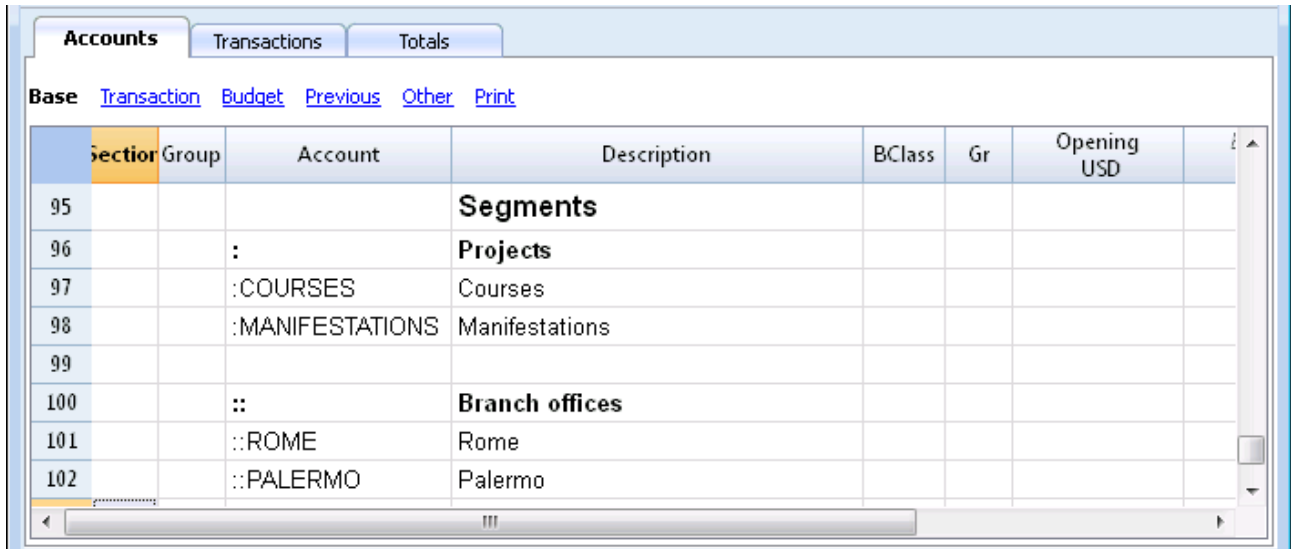
On top of that, there are different branch offices with the same projects to be managed:

- Rome
- Palermo
- Florence

The user wishes to obtain a balance sheet which indicates the profit or the loss of each project and branch office.

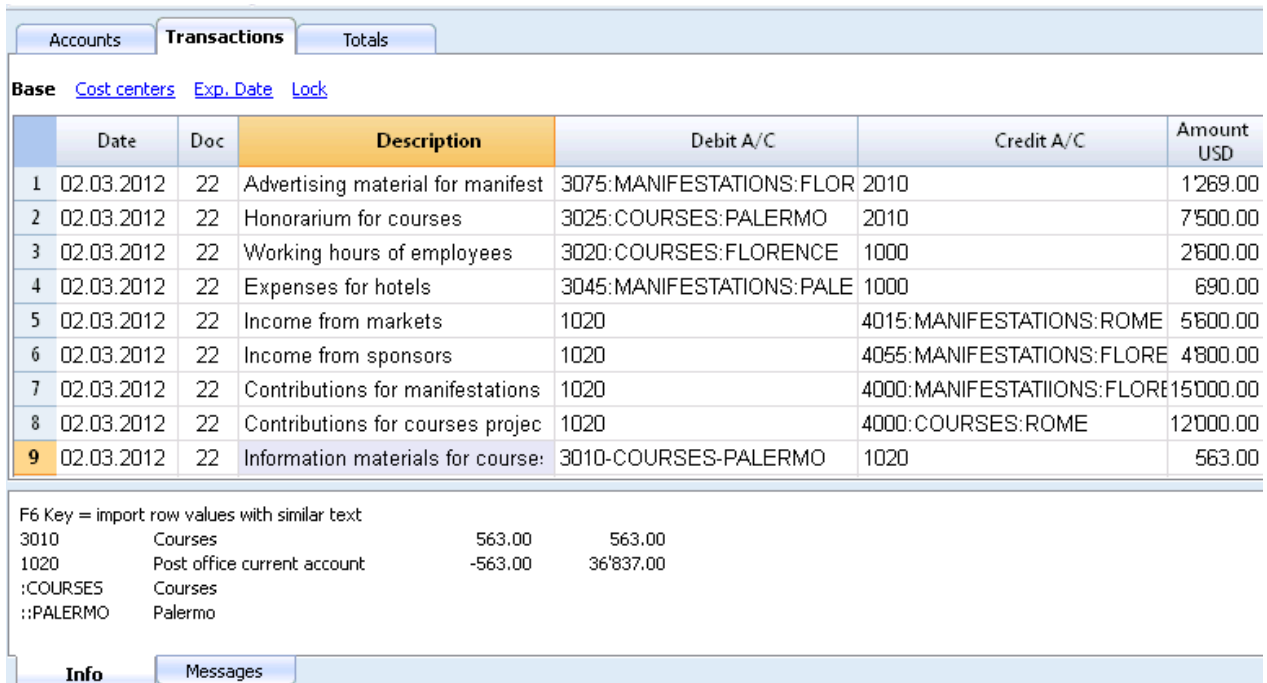
How to proceed:

- Insert the [segments](#) at the end of the chart of accounts



Section	Group	Account	Description	BClass	Gr	Opening USD
95			Segments			
96		:	Projects			
97		:COURSES	Courses			
98		:MANIFESTATIONS	Manifestations			
99						
100		::	Branch offices			
101		::ROME	Rome			
102		::PALERMO	Palermo			

- Enter [the transactions](#), and complete the debit and the credit accounts with the segments

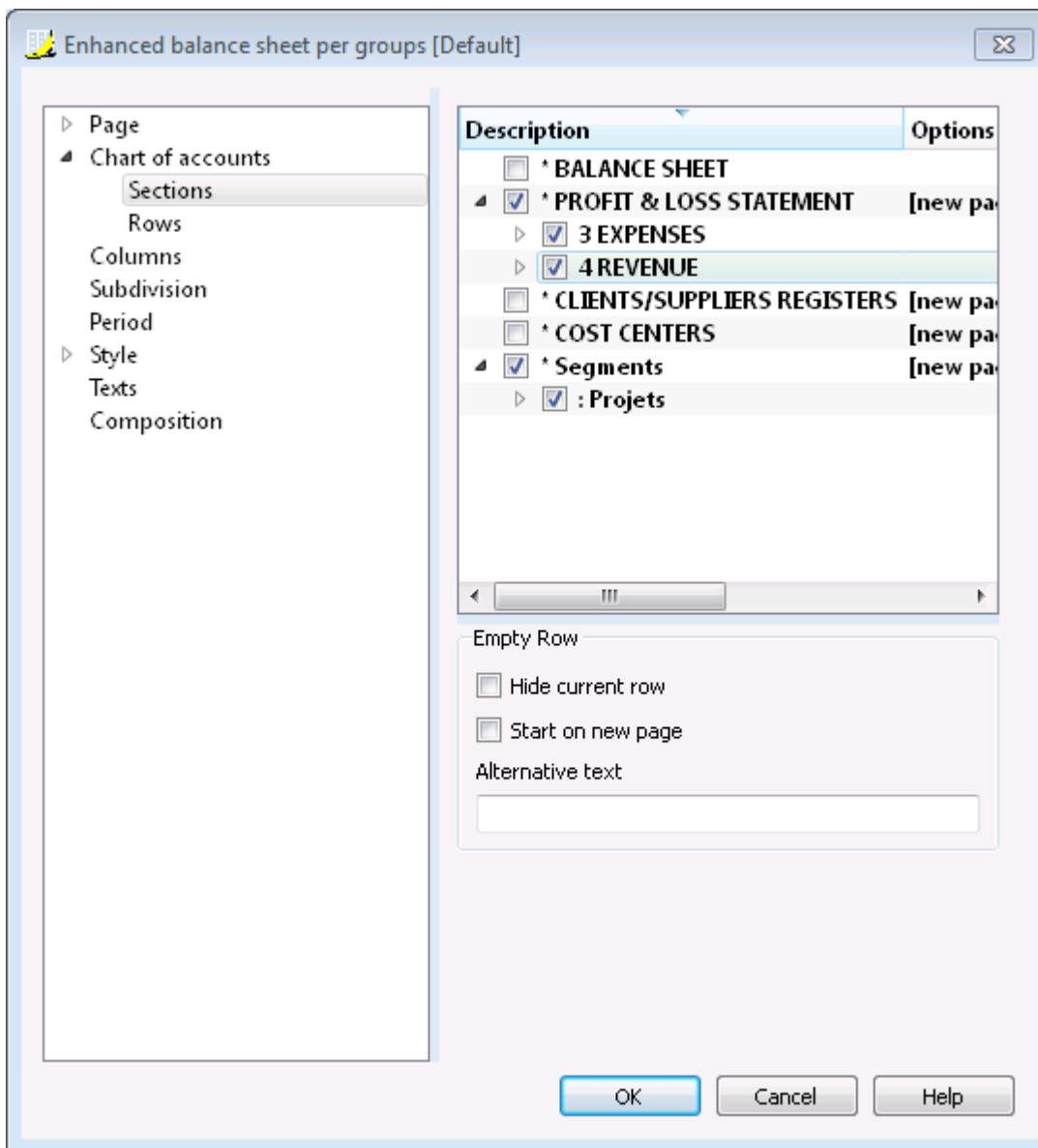


Date	Doc	Description	Debit A/C	Credit A/C	Amount USD
1 02.03.2012	22	Advertising material for manifest	3075:MANIFESTATIONS:FLOR	2010	1269.00
2 02.03.2012	22	Honorarium for courses	3025:COURSES:PALERMO	2010	7500.00
3 02.03.2012	22	Working hours of employees	3020:COURSES:FLORENCE	1000	2600.00
4 02.03.2012	22	Expenses for hotels	3045:MANIFESTATIONS:PALE	1000	690.00
5 02.03.2012	22	Income from markets	1020	4015:MANIFESTATIONS:ROME	5600.00
6 02.03.2012	22	Income from sponsors	1020	4055:MANIFESTATIONS:FLORE	4800.00
7 02.03.2012	22	Contributions for manifestations	1020	4000:MANIFESTATIIONS:FLORE	15000.00
8 02.03.2012	22	Contributions for courses projec	1020	4000:COURSES:ROME	12000.00
9 02.03.2012	22	Information materials for course:	3010-COURSES-PALERMO	1020	563.00

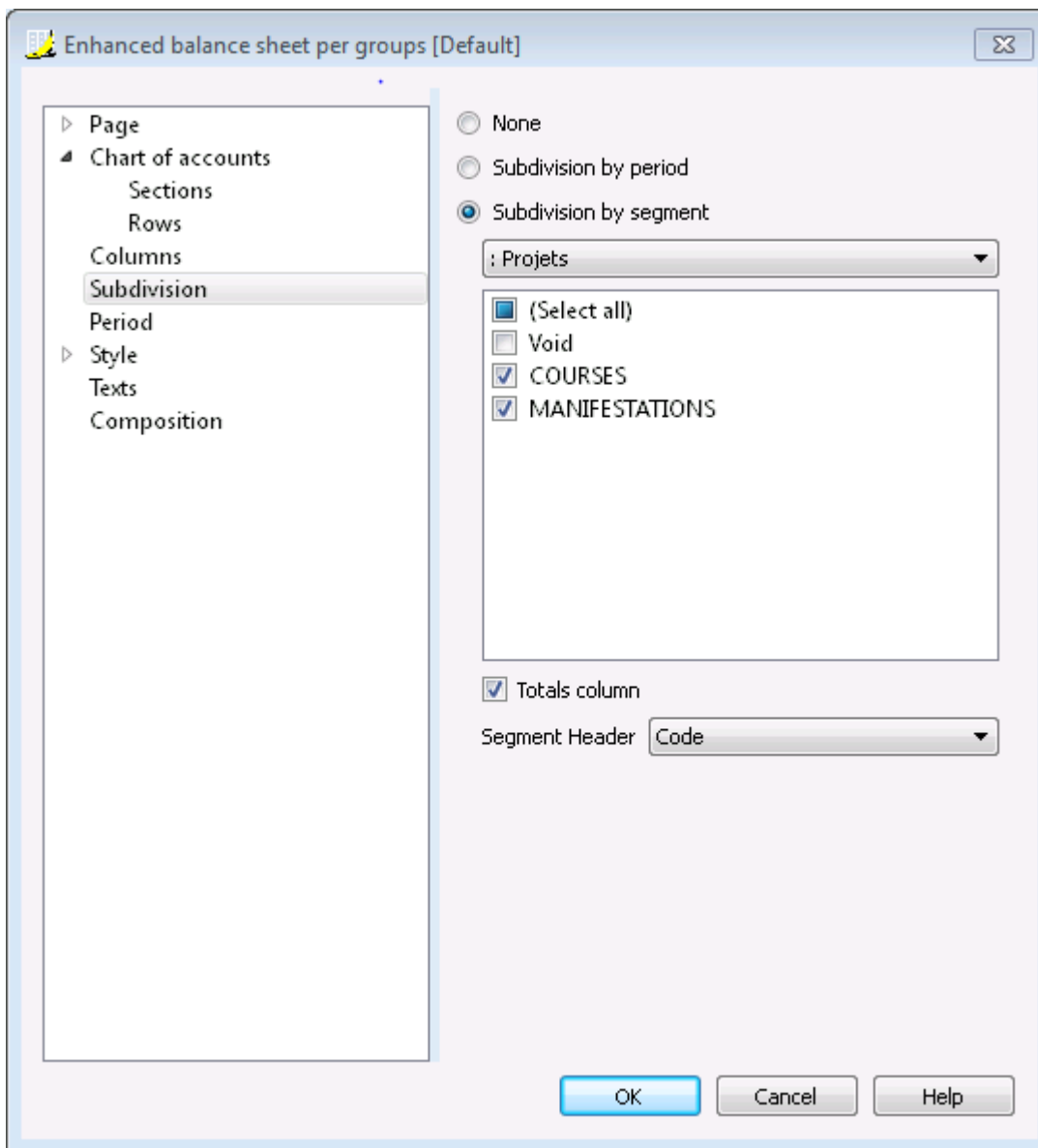
F6 Key = import row values with similar text

3010	Courses	563.00	563.00
1020	Post office current account	-563.00	36'837.00
:COURSES	Courses		
::PALERMO	Palermo		

- From the **Account1** menu, activate the **Enhanced balance sheet by groups** command
- Select the available configurations in the different tabs; in the **Sections** tab in particular, deactivate the display of the Balance sheet accounts, the Client/Suppliers accounts and the Cost centers. The segments usually refer to the accounts of the Profit & Loss statement.



- In the **Subdivision** tab, activate the **Subdivision by segment** option
- Select the segment for which the balance sheet should be obtained (by project or by branch office)



- Click on the **OK** button in order to display the report

Report by projects

Association xx Accounting 2012

PROFIT & LOSS STATEMENT

EXPENSES

	2012	2012	2012
	COURSES	MANIFESTATIONS	
Courses	563.00		563.00
Personnel expenses	2600.00		2600.00
Compensations to third parties	7500.00		7500.00
Hotel expenses		690.00	690.00
Publicity and sponsors		1'269.00	1'269.00
TOTAL EXPENSES	10'663.00	1'959.00	12'622.00

REVENUE

	2012	2012	2012
	COURSES	MANIFESTATIONS	
Contributions	12'000.00	15'000.00	27'000.00
Income from markets		5'600.00	5'600.00
Publicity and sponsors		4'800.00	4'800.00
TOTAL REVENUE	12'000.00	25'400.00	37'400.00
<i>Profit and Loss</i>	<i>1'337.00</i>	<i>23'441.00</i>	<i>24'778.00</i>

Report by branch office

Association xx Accounting 2012

PROFIT & LOSS STATEMENT

EXPENSES

	2012 FLORENCE	2012 PALERMO	2012 ROME	2012
Courses		563.00		563.00
Personnel expenses	2600.00			2600.00
Compensations to third parties		7500.00		7500.00
Hotel expenses		690.00		690.00
Publicity and sponsors	1269.00			1269.00
TOTAL EXPENSES	3869.00	8753.00		12622.00

REVENUE

	2012 FLORENCE	2012 PALERMO	2012 ROME	2012
Contributions	15000.00		12000.00	27000.00
Income from markets			5600.00	5600.00
Publicity and sponsors	4800.00			4800.00
TOTAL REVENUE	19800.00		17600.00	37400.00
<i>Profit and Loss</i>	<i>15931.00</i>	<i>-8753.00</i>	<i>17600.00</i>	<i>24778.00</i>

Report of both Projects and Branches

Association xx Accounting 2012

Segments

Projets

	31.12.2012 FLORENCE	31.12.2012 PALERMO	31.12.2012 ROME	31.12.2012
Courses	2600.00	8063.00	-12000.00	-1'337.00
Manifestations	-18'531.00	690.00	-5600.00	-23'441.00
Rome			-17600.00	-17'600.00
Palermo		8753.00		8'753.00
Florence	-18'931.00			-18'931.00

5.8 End of the Year closure and New Year

At the end of every accounting year, before printing the reports, it is necessary to recheck the accounting file.

Please visit the [Recheck the accounting page](#).

Create a New Year

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

With this operation the program

- creates a new file (with no name) with the accounting plan and all the settings identical to your current file, but without transactions
- Copies the amount from the Balance column of your current file to the Opening Balance column of the new file (only for the selected classes)
- Adds the selected amount to the **Profit or Loss from previous year** account in the new file
- Updates the opening and closing dates in the **File and accounting Properties** of the new file

Create New Year command

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

Carry forward new balances

Carry forward account opening balances

Balance Sheet

Profit and Loss Statement

Off balance sheet

Cost centers CC1

Cost centers CC2

Cost centers CC3

Allocation profit/loss

Total to allocate: -5'667.59

Accounts	Amounts
	-5'667.59

OK Cancel Help

Carry forward account opening balances

The opening balances of the selected options are carried forward.

Indicate which accounts are required to have opening balances carried forward. Usually the Profit and Loss Statements balances are not carried forward. For specific needs you can always activate the option.

Allocation profit/loss

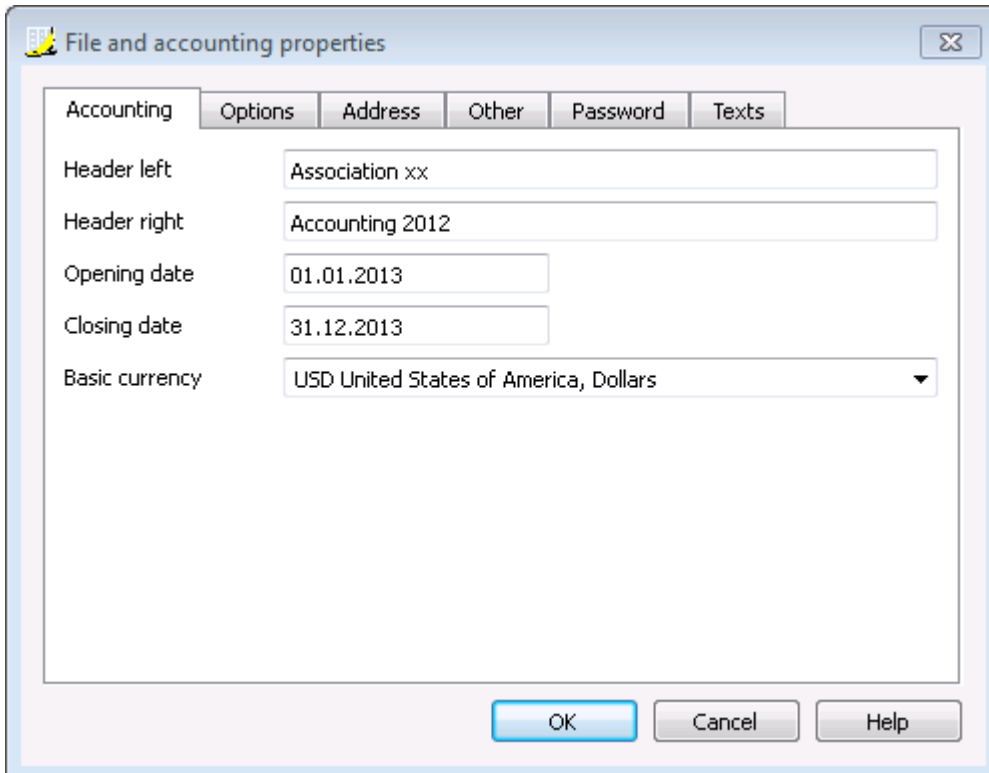
Total to allocate

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

Accounts/Amounts

You need to indicate to which account(s) the profit or loss should be shared with the relative amount. If only one account is selected, the amount will automatically entered. If three accounts are not enough, then it will be necessary to manually correct the amounts on the new accounting in the opening column. The program will automatically update the opening balances. The Total Assets will match the Total Liabilities.

- Confirm the File and accounting properties for the new year



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

Updating opening balances command

In case the previous year has been closed and changes have been made afterwards, the opening balances of the already opened new year need to be updated. The updating process is the same operation as the Create New Year.

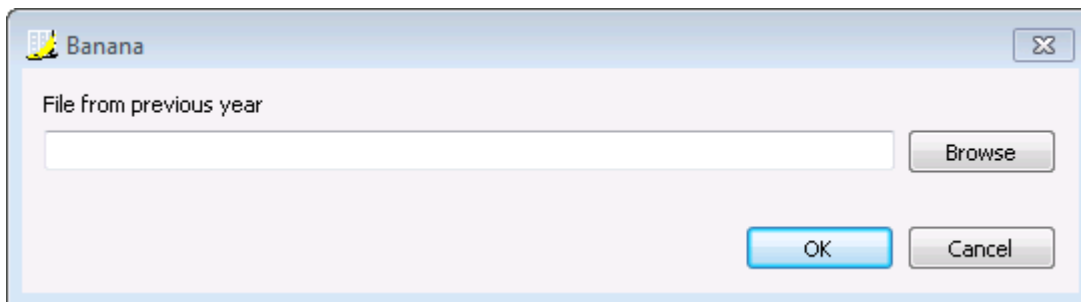
- you need to specify the file you need to update the balances from
- the closing balances of the selected file will be carried forward to update the opening balances of your open file

Opening balances must be updated in the following situations:

- when you made corrections in the previous year to correct differences
- when you made changes in the previous year transactions
- when the profit/loss of the previous year has not been allocated

Here is how to proceed to make the update:

- Open the current year accounting file and choose the **Update opening balances** command from the **Account2** menu



- Select the previous year accounting file through the **Browse** button
- Follow the same steps as the Create New Year command (see top of the page)

6 Multi-currency accounting

Multi-currency accounting is based on the double-entry accounting method and can also manage accounts and transactions in foreign currencies.

Many topics of the multicurrency accounting are the same as the double-entry accounting. In order to find missing lessons or in-depth information, we advise you to consult our internet pages on the [Double-entry accounting](#).

Characteristics

- Manages the estate accounts and profit/loss accounts (assets, liabilities, expenses and income) in foreign currency
- Calculates the conversion automatically, based on the exchange rate inserted in the Exchange rate table
- Calculates the exchange rate differences automatically
- Offers Balance Sheets and Profit and Loss Statements in a second currency as well.

Chart of accounts, file properties and exchange rates table

We suggest to choose one of the already configured examples and to personalize it according to your needs. Please note that the chart of accounts must include the account for profit and loss from exchange rate variation and there must be **accounts in foreign currencies**.

- [Setup the chart of accounts](#)
- [Groups and subgroups](#)
- [File properties - foreign currencies tab](#)
- [Setup the exchange rate table](#)

Transactions

Accounting transactions must be entered in the same way as the [double-entry accounting transactions](#)

- [Transactions in basic currency](#)
- [Transactions between accounts in basic currency and accounts in foreign currencies](#)
- [Transactions between two different foreign currencies \(no account in basic currency\)](#)
- [Register exchange rates differences](#)

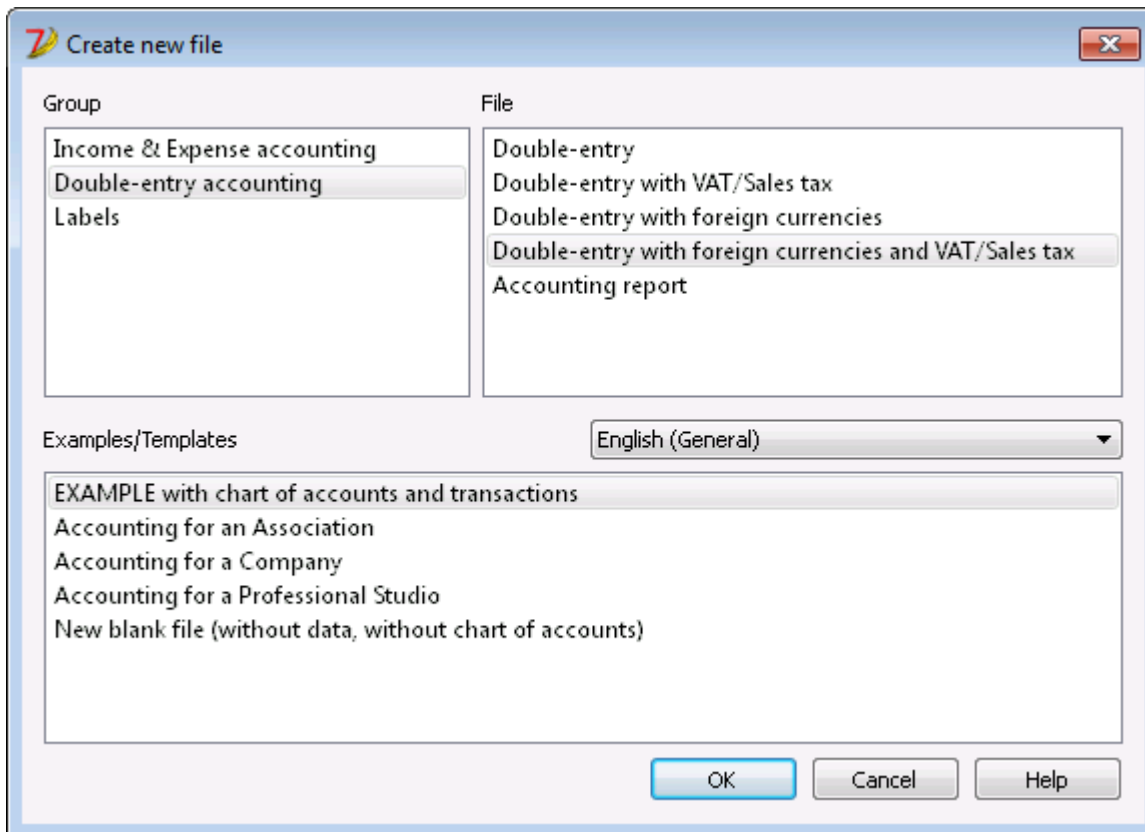
Printouts

- [Account cards](#)
- [Journal](#)
- [Enhanced balance sheet](#)
- [Enhanced balance sheet with groups](#)
- [Accounting reports](#)

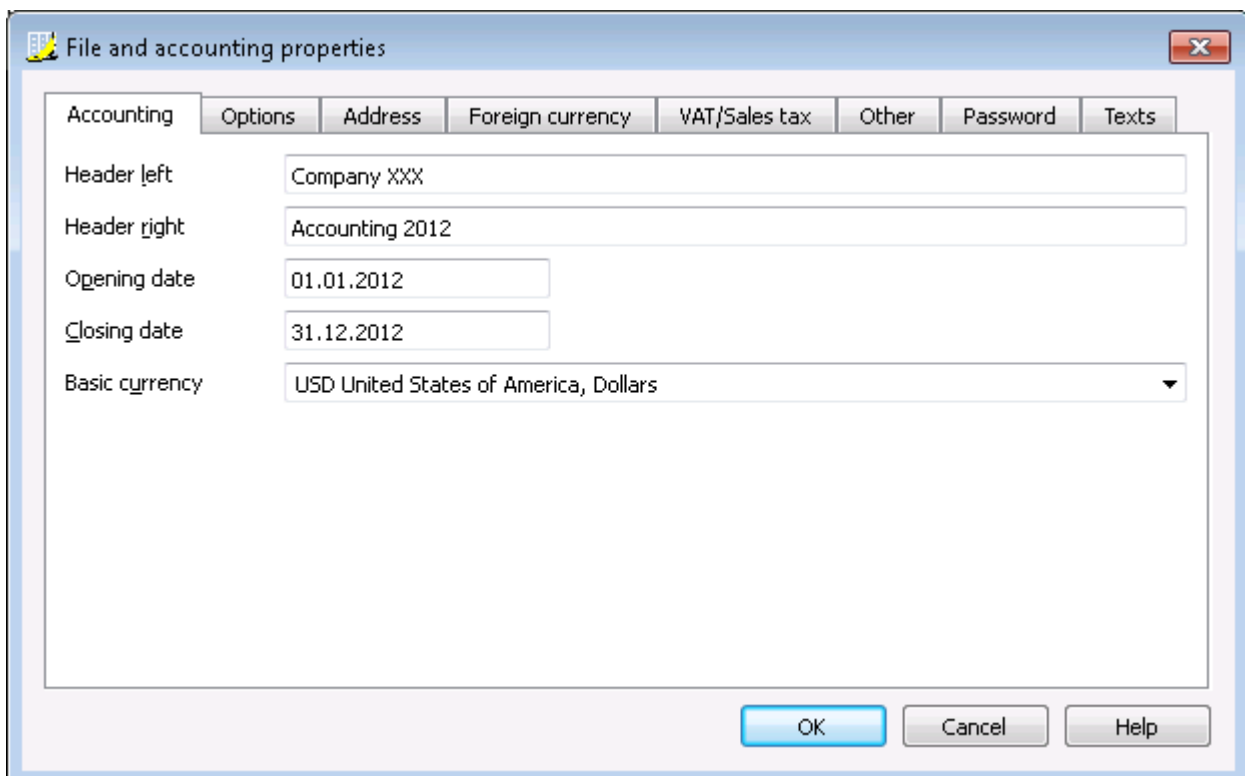
6.1 Starting a multi-currency accounting

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

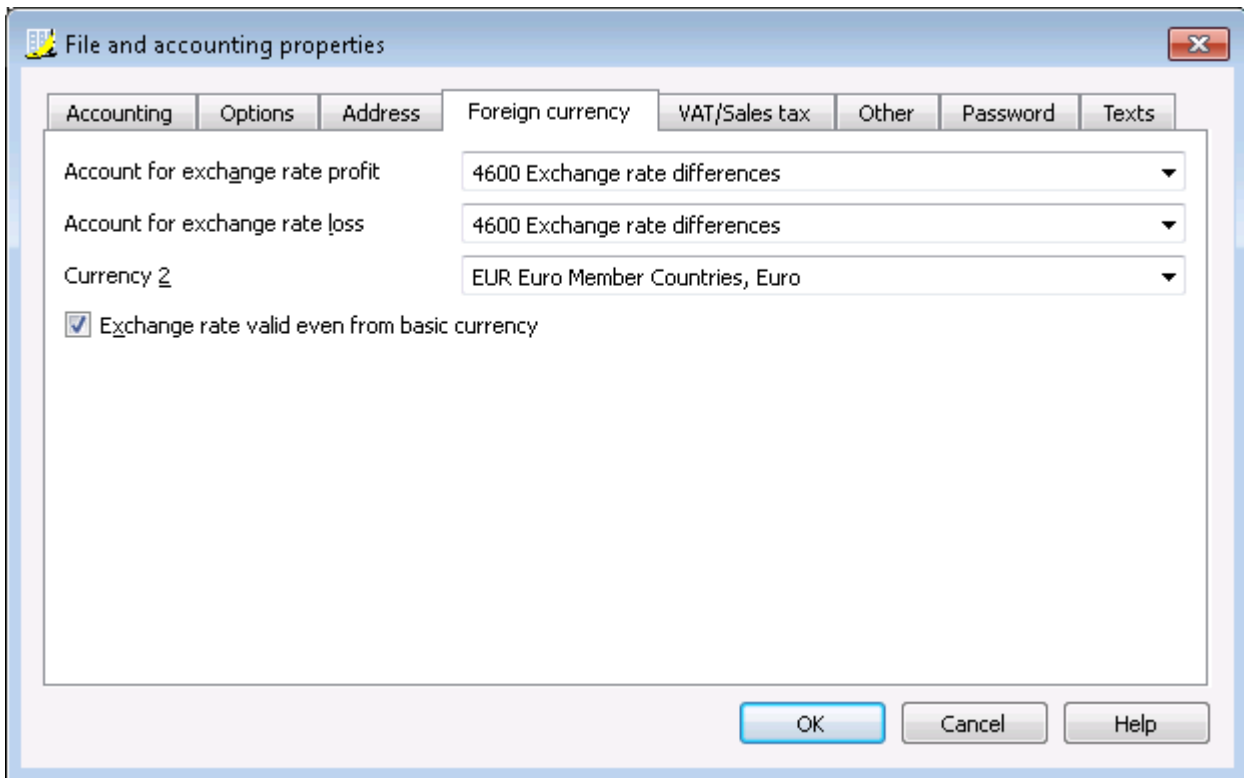
- Choose the **New** command from the **File** menu and select the Multi-currency accounting type (with or without VAT management); then select the Example/Template that most suits your needs.



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



File and accounting properties - Foreign currency tab



Account for exchange rate profit

From the accounts list, select the one for the exchange rate profit.

Account for exchange rate loss

From the accounts list, select the one for the exchange rate loss.

Currency 2

It is possible to select a second currency in order to view the balances in a currency different from the basic one.

Exchange Rate rate valid even from basic currency

If this option is checked, the program will use the last entered exchange rate in the **Exchange rate** table (**Exchange rate** column).

You have to set up the chart of accounts making sure that there are accounts in foreign currencies and that there are accounts for the profit and loss from exchange rate variation.

6.2 The multi-currency chart of accounts

Setup the chart of accounts

The assets and liabilities accounts can be setup in any foreign currency, but in the chart of accounts the Currency column has to contain a currency symbol that has been previously defined in the Exchange rates table. The grouping system is the same as the one explained for the [double-entry accounting](#).

In the following examèle the basic currency is **USD**.

Accounts									
Transactions									
Totals									
VAT codes									
Exchange rates									
Base									
Transaction									
Balances									
Currency2									
Budget									
Previous									
Period									
Other									
Print									
Section	Group	Account	Description	BClass	Gr	Currency	Opening currency	Opening USD	
2			ASSETS						
3		1000	Cash	1	1	USD			
4		1010	Post office current account	1	1	USD			
5		1020	Bank 1	1	1	USD			
6		1025	Bank EUR	1	1	EUR			
7		1030	Bank CHF	1	1	CHF			
8		1100	Clients	1	1	USD			
9		1150	Prepaid taxes	1	1	USD			
10		1170	Recoverable VAT (previous)	1	1	USD			
11		1200	Inventory	1	1	USD			
12		1300	Transitory assets	1	1	USD			
13		1320	Office furniture	1	1	USD			
14	1		Total ASSETS		01				
15									

01 Profit(+) Loss(-) from Balance Sheet
This is the '1' group that will be added to the '01' group

Info Messages

Income and expenses

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

Accounts									
Transactions		Totals		VAT codes		Exchange rates			
Base Transaction Balances Currency2 Budget Previous Period Other Print									
Section	Group	Account	Description	BClass	Gr	Currency	Opening currency	Opening USD	
31			EXPENSES						
32		3000	Purchase goods for resale	3	3	USD			
33		3100	Salaries	3	3	USD			
34		3110	Social contributions	3	3	USD			
35		3130	Accident insurance	3	3	USD			
36		3200	Rent	3	3	USD			
37		3250	Electricity	3	3	USD			
38		3260	Office supplies	3	3	USD			
39		3270	Telephone, Fax	3	3	USD			
40		3310	Bank and current account fees	3	3	USD			
41		3320	Ammortize machinery and appliances	3	3	USD			
42		3340	Taxes	3	3	USD			
43	3		Total EXPENSES		02				
44									
45			INCOME						
46		4000	Income from services	4	4	USD			
47		4100	Income from sales	4	4	USD			
48		4200	Other income	4	4	USD			
49		4600	Exchange rate differences	4	4	USD			
50	4		Total INCOME		02				
51									
52	02		Profit(-) Loss(+) from Profit & Loss S		2991				

I saldi di apertura

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

- The Opening balances have to be inserted in the Accounts table, in the **Opening currency** column, **Base** view. This operation needs to be done for both basic currency and foreign currency accounts.
- The opening balances for the liabilities have to be entered with the minus sign (-) before the amount
- The opening balances of assets and liabilities have to balance out; for more information please visit the [Recheck the accounting](#) page.

Accounts											
Transactions		Totals		VAT codes		Exchange rates					
Base											
Transaction Balances Currency2 Budget Previous Period Other Print											
Section	Group	Account	Description	BClass	Gr	Currency	Opening currency	Opening USD	Balance currency	Balance USD	Calculated balance USD
ASSETS											
		1000	Cash	1	1	USD	1'500.00	1'500.00	1'500.00	1'500.00	1'500.00
		1010	Post office current account	1	1	USD	25'600.00	25'600.00	25'600.00	25'600.00	25'600.00
		1020	Bank 1	1	1	USD	5'600.00	5'600.00	5'600.00	5'600.00	5'600.00
		1025	Bank EUR	1	1	EUR	29'600.00	22'436.65	29'600.00	22'436.65	22'726.05
		1030	Bank CHF	1	1	CHF	16'500.00	13'526.81	16'500.00	13'526.81	13'266.33
		1100	Clients	1	1	USD	22'600.00	22'600.00	22'600.00	22'600.00	22'600.00
		1150	Prepaid taxes	1	1	USD	3'200.00	3'200.00	3'200.00	3'200.00	3'200.00
		1170	Recoverable VAT (previous)	1	1	USD					
		1200	Inventory	1	1	USD	4'320.00	4'320.00	4'320.00	4'320.00	4'320.00
		1300	Transitory assets	1	1	USD	1'590.00	1'590.00	1'590.00	1'590.00	1'590.00
		1320	Office furniture	1	1	USD	2'600.00	2'600.00	2'600.00	2'600.00	2'600.00
1			Total ASSETS		00			102'973.46		102'973.46	103'002.38
LIABILITIES											
		2000	Suppliers	2	2	USD	-15'600.00	-15'600.00	-15'600.00	-15'600.00	-15'600.00
		2070	VAT due	2	2	USD	-2'600.00	-2'600.00	-2'600.00	-2'600.00	-2'600.00
		2100	Bank loan c/c	2	2	USD	-15'600.00	-15'600.00	-15'600.00	-15'600.00	-15'600.00
		2110	Transitory liabilities	2	2	USD	650.00	650.00	650.00	650.00	650.00
		2120	Start-up capital	2	2	USD	-50'000.00	-50'000.00	-50'000.00	-50'000.00	-50'000.00
		2130	Private account	2	2	USD	-2'560.00	-2'560.00	-2'560.00	-2'560.00	-2'560.00
		2200	Reserves	2	2	USD	-10'000.00	-10'000.00	-10'000.00	-10'000.00	-10'000.00
		2300	Profit or loss brought forward	2	2	USD	-7'263.46	-7'263.46	-7'263.46	-7'263.46	-7'263.46
	2991				2						-28.92
2			Total LIABILITIES		00			-102'973.46		-102'973.46	-103'002.38
00			Profit(+)/ Loss(-) from Balance								

6.3 Exchange rates table

Before entering multi-currency transactions it is necessary to define the parameters of the used currencies in the Exchange rates table.

The first time you use Banana Accounting, you need to enter for each currency the opening exchange rate, that should correspond to the closing exchange rate of the previous year.

The Opening exchange rate should never be modified during the year, otherwise differences in the opening balances will show up.

Accounts											
Transactions		Totals		VAT codes		Exchange rates					
Base Complete											
Date	Currency ref.	Currency	Text	Fixed	Mult.	Exchange rate	Opening exchange rate	Min	Max	Decimal points	
1	USD	EUR	Euro		1.00	0.795620	0.771200				
2	USD	CHF	Swiss Francs		1.00	0.956370	0.937550				
3											

Info Messages

Date

This is the date when the exchange rate was used. The program only uses exchange rates with no date. The date column is only used in the exchange rate history. If a date is entered in the Exchange rates table, the program will not use the exchange rate, and the following message will appear in the Transactions table: currency symbol not found.

Currency Ref.

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

Currency

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

Text

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

Fixed

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

Mult.

The multiplier is usually 1, 100 or 1000 and is used to obtain the effective exchange rate. The multiplier is used for currencies which have a very low unit value in order to avoid having to insert exchange rates with many zeros. The multiplier can also be negative (-1). In this case, the program will use an inverted exchange rate or else it will act as if the currencies inserted in the Currency and Reference Currency columns had actually been inverted (exchange rate = 1/exchange rate). **Do not alter the multiplier** once there are already transactions in the same currency. The program will signal a transaction error due to erroneous exchange rates.

Exchange rate

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

Opening Exchange rate

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

Minimum

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

Maximum

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

Decimal Points

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

6.4 Transactions

Establishing the exchange rate

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

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

	Date	Doc	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount USD
1	03.01.2012		Withdrawal from post office account	1000	1010	350.00	USD	1.000000	350.00
2	05.01.2012		Office supplies	3260	1000	80.00	USD	1.000000	80.00
3	06.01.2012		Sales in cash	1000	4100	8000.00	USD	1.000000	8000.00
4	20.01.2012		Purchase goods by Company 1	3000	SU.001	1500.00	EUR	1.109590	1351.85
5	28.01.2012		Payment Company 1 invoice	SU.001	1025	1500.00	EUR	1.109590	1351.85
6	01.02.2012		Payment Electricity and Phone		1020	300.00	USD	1.000000	300.00
7	01.02.2012		Electricity	3250		200.00	USD	1.000000	200.00
8	01.02.2012		Telephone	3270		100.00	USD	1.000000	100.00

F6 Key = import row values with similar text
 3270 Telephone, Fax 100.00 100.00

Types of entries allowed

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

- Entries between two accounts in basic currency (USD-USD)
- Entries between an account in foreign currency and one in basic currency (EUR-USD)
- Entries between two accounts in the same foreign currency (EUR-EUR), but not in basic currency. It is not possible to register a transfer between two accounts in different foreign currencies in a single row when none is the basic currency (EUR-YEN).

Important: every amount, either in basic currency or foreign currency, must be entered in the **Currency Amount** column only; the expenses and the income need to be entered with the daily exchange rate and thus have to be in basic currency.

Exchange rate to be used

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

input the exchange value in basic currency and leave it to the program to work out the actual exchange rate.

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

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

Manually inserted Exchange rate

When it is necessary to insert an exchange rate directly in the Exchange rate column (Transactions table), different from the one in the Exchange rate table, the user must, in order to calculate the amount in basic currency, put himself in the cell of the Exchange rate column and press the **F6** key. To accelerate entering the transactions, consult the first paragraph of our online lesson [Transactions](#).

Error message: Currency symbol not found

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

In version 7 every transaction needs to have its own currency symbol. Thus, when passing from version 4 to version 7, it is necessary to complete the transactions where no currency symbol has been inserted in the accounting file.

6.4.1 Transactions in basic currency

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

Accounts		Transactions	Totals	VAT codes	Exchange rates			
Base Complete VAT Cost centers Expiry date Lock								
Date	Doc	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount USD
1 03.01.2012	1	Sales	1000	4100	1'500.00	USD	1.000000	1'500.00
2								
F6 Key = import row values with similar text								
1000	Cash		1'500.00	3'000.00				
4100	Income from sales		-1'500.00	-1'500.00				
Info		Messages						

6.4.2 Transactions between accounts in basic and foreign currency

This is a typical operation: one account is in basic currency and the other is in a foreign currency.

- Enter the exchange rate of the day in the Exchange rates table
- Enter the Debit and Credit accounts (one of them is in basic currency)
- Enter the amount in foreign currency

Accounts Transactions Totals VAT codes Exchange rates									
Base Complete VAT Cost centers Expiry date Lock									
Date	Doc	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount USD	
2 05.01.2012	2	Exchange EUR/USD	1000	1025	1'000.00	EUR	0.795620	1'256.88	
3									
4									
F6 key = calculate exchange rate and amount in basic currency									
1000	Cash		1'256.88	4'256.88					
1025	Bank EUR		-1'256.88	21'740.72	EUR	-1'000.00		28'600.00	
Info Messages									

When, from the bank statement you see the exchange rate used for the transaction, you need to enter the exchange rate indicated by the bank.

The program will automatically use the exchange rate entered in the Exchange rates table and will enter the amount in basic currency in the **Amount** column.

Consequences on the accounts cards

On the 1000 account the USD amount 1'256.88 is shown in the **Debit** column (**Basic Currency** view)

Accounts Transactions Totals VAT codes Exchange rates 1000 USD Cash							
Base Basic Currency Currency Currency2 VAT Cost centers Expiry date							
Date	Doc	Description	C-Acct	Debit USD	Credit USD	Balance USD	
1		Initial balance				1'500.00	
2 05.01.2012	2	Exchange EUR/USD	1025	1'256.88		2'756.88	
3		Total transactions		1'256.88		2'756.88	
1000 Cash 1'256.88 2'756.88							
1025 Bank EUR -1'256.88 37'685.81 EUR -1'000.00 28'600.00							
Info Messages							

On the 1025 account the EUR 1000.00 amount in foreign currency is entered in the **Credit Currency** column (**Currency** view)

Accounts		Transactions		Totals		VAT codes		Exchange rates		1025 EUR Bank EUR			
Base		Basic Currency		Currency		Currency2		VAT		Cost centers		Expiry date	
Date	Doc	Description	C-Acct	Debit Currency EUR	Credit Currency EUR	Balance Currency EUR							
1		Initial balance				29'600.00							
2	05.01.2012	2	Exchange EUR/USD	1000	1'000.00	28'600.00							
3		Total transactions			1'000.00	28'600.00							
1000	Cash	1'256.88	2'756.88										
1025	Bank EUR	-1'256.88	37'124.86	EUR	-1'000.00	28'600.00							

6.4.3 Transactions between accounts in a foreign currency

In the following example there is a transaction between two accounts in EUR (foreign currency), with no account in basic currency. The amounts are automatically converted in the basic currency USD according to the exchange rate entered in the Exchange rates table.

Accounts		Transactions		Totals		Exchange rates			
Base		Cost centers		Exp. Date		Lock			
Date	Doc	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount USD	
9	02.02.2012	15	Transfer from Eur Bank 2 to Eur Bank	1025	1026	1'000.00	EUR	0.791200	1'263.90
10									
11									
F6 Key = import row values with similar text									
1025	Bank EUR	1'263.90	1'636.45	EUR	1'000.00	1'000.00			
1026	Bank 2 EUR	-1'263.90	908.84	EUR	-1'000.00	890.00			

Consequences on the account cards

On the 1025 EUR account the 1'000.00 EUR amount is registered in the Debit column (Currency view).

Accounts		Transactions		Totals		Exchange rates		1025 EUR Bank EUR	
Base	Basic Currency	Currency	Currency2	Cost centers	Exp. Date				
Date	Doc	Description	C-Acct.	Debit Currency EUR	Credit Currency EUR	Balance Currency EUR			
1		Initial balance				1'500.00			
2	02.02.2012	15	Transfer from Eur Bank 2 to Eur Bank	1026	1'000.00	2'500.00			
3		Total transactions		1'000.00		2'500.00			

1025	Bank EUR	1'263.90	2'988.30	EUR	1'000.00	2'500.00
1026	Bank 2 EUR	-1'263.90	908.84	EUR	-1'000.00	890.00

On the 1026 EUR account the 1'000.00 EUR amount is registered in the Credit column (Currency view).

Accounts		Transactions		Totals		Exchange rates		1026 EUR Bank 2 EUR	
Base	Basic Currency	Currency	Currency2	Cost centers	Exp. Date				
Date	Doc	Description	C-Acct.	Debit Currency EUR	Credit Currency EUR	Balance Currency EUR			
1		Initial balance				1'890.00			
2	02.02.2012	15	Transfer from Eur Bank 2 to Eur Bank	1025	1'000.00	890.00			
3		Total transactions			1'000.00	890.00			

1025	Bank EUR	1'263.90	2'988.30	EUR	1'000.00	2'500.00
1026	Bank 2 EUR	-1'263.90	908.84	EUR	-1'000.00	890.00

In the **Basic Currency** view we can see that the amounts are automatically converted in the basic currency (USD).

Accounts		Transactions		Totals		Exchange rates		1025 EUR Bank EUR	
Base	Basic Currency	Currency	Currency2	Cost centers	Exp. Date				
Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD			
1		Initial balance				1724.40			
2	02.02.2012	15	Transfer from Eur Bank 2 to Eur Bank	1026	1'263.90	2'988.30			
3		Total transactions		1'263.90		2'988.30			

1025	Bank EUR	1'263.90	2'988.30	EUR	1'000.00	2'500.00
1026	Bank 2 EUR	-1'263.90	908.84	EUR	-1'000.00	890.00

On the 1025 EUR account the USD 1'263.90 amount is registered in the Debit column (Basic

Currency view).

Accounts		Transactions		Totals		Exchange rates		1025 EUR Bank EUR	
Base	Basic Currency	Currency	Currency2	Cost centers	Exp. Date				
Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD			
1		Initial balance				1724.40			
2	02.02.2012	15	Transfer from Eur Bank 2 to Eur Bank	1026	1'263.90	2'988.30			
3		Total transactions		1'263.90		2'988.30			
1025	Bank EUR	1'263.90	2'988.30	EUR	1'000.00	2'500.00			
1026	Bank 2 EUR	-1'263.90	908.84	EUR	-1'000.00	890.00			

6.4.4 Transactions between two different foreign currencies

When there is a transaction between two different foreign currencies (USD and CHF for example) it is not possible to make the entry on a single entry row.

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

- Enter on the first row the debit account and the foreign currency amount (CHF in the example).
- Enter on the second row the credit account and the second foreign currency amount (USD in the example). The program will now signal a difference, because the automatically calculated amounts in basic currency are different.
- On the second row, copy the amount in basic currency from the former row. (EUR 832.36 in the example) and press **F6** to calculate the exchange rate. The entry is now complete and there are no accounting differences.

Accounts		Transactions		Totals		VAT codes		Exchange rates	
Base	Complete VAT	Cost centers	Expiry date	Lock					
Date	Doc	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount USD	
1	03.02.2012	27	Transfer from Euro to CHF Bank	1025	1000.00	EUR	0.795620	1'256.88	
2	03.02.2012	27	Transfer from Euro to CHF Bank		1'202.04	CHF	0.956370	1'256.88	
3									
F6 Key = import row values with similar text									
1030	Bank CHF	-1'256.88	16'342.18	CHF	-1'202.04	15'297.96			

Effects on the Account cards

On the 1025 account, the foreign currency amount of 1'000.00 EUR is being entered on the debit side (Currency view)

Accounts		Transactions		Totals		VAT codes		Exchange rates		1025 EUR Bank EUR			
Base		Basic Currency		Currency		Currency2		VAT		Cost centers		Expiry date	
Date	Doc	Description	C-Acct	Debit Currency EUR	Credit Currency EUR	Balance Currency EUR							
1		Initial balance				29'600.00							
2	03.02.2012	27	Transfer from Euro to CHF Bank	[*]	1'000.00	30'600.00							
3		Total transactions		1'000.00		30'600.00							
1025	Bank EUR		1'256.88	39'638.62	EUR	1'000.00	30'600.00						

On the 1030 account, the foreign currency amount of 1'202.04 CHF is being entered on the credit side (Currency view).

Accounts		Transactions		Totals		VAT codes		Exchange rates		1030 CHF Bank CHF			
Base		Basic Currency		Currency		Currency2		VAT		Cost centers		Expiry date	
Date	Doc	Description	C-Acct	Debit Currency CHF	Credit Currency CHF	Balance Currency CHF							
1		Initial balance				16'500.00							
2	03.02.2012	27	Transfer from Euro to CHF Bank	[1025]		1'202.04	15'297.96						
3		Total transactions				1'202.04	15'297.96						
1030	Bank CHF		-1'256.88	16'342.18	CHF	-1'202.04	15'297.96						
1025	Bank EUR			39'638.62	EUR		30'600.00						

6.4.5 Register exchange rate differences

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

File and accounting properties

Accounting Options Address **Foreign currency** VAT/Sales tax Other Password Texts

Account for exchange rate profit 4600 Exchange rate differences

Account for exchange rate loss 4600 Exchange rate differences

Currency 2 EUR Euro Member Countries, Euro

Exchange rate valid even from basic currency

OK Cancel Help

- Before calculating the exchange rate differences you have to update the exchange rates in the column **Exchange rates** in the Exchange rates table.

Exchange rates											
Base Complete											
Date	Currency ref.	Currency	Text	Fixed	Mult.	Exchange rate	Opening exchange rate	Min	Max	Decimal points	
1	USD	EUR	Euro		1.00	0.795620	0.771200				
2	USD	CHF	Swiss Francs		1.00	0.956370	0.937550				
3											

Info Messages

- Execute the command **Create transaction for exchange rate variation** (Account2 menu). The software calculates the exchange rate differences automatically.

Accounts		Transactions	Totals	VAT codes	Exchange rates						
Base Complete VAT Cost centers Expiry date Lock											
	Date	Doc	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount USD	VAT Code	%VAT
11	31.12.2012		Exchange rate profit Bank EUR	1025	4600		USD		560.95		
12	31.12.2012		Exchange rate profit Bank CHF	1030	4600		USD		356.62		
13											
14											
F6 Key = import row values with similar text											
1030	Bank CHF		356.62	13'883.43	CHF				16'500.00		
4600	Exchange rate differences		-356.62	-917.57							
Info		Messages									

6.5 Enhanced Balance Sheet

The Enhanced Balance Sheet in the multi-currency accounting is done the same way as the one in double-entry bookkeeping. Information is available at the following link: [Enhanced Balance Sheet](#).

The difference consists in the fact that the foreign currency accounts report the amounts in foreign currency as well as in the basis currency (amount converted).

Smith & Sons Accounting 2012

ASSETS		31.12.2012	%
1000 Cash		1'500.00	1.0%
1010 Post office current account		25'600.00	17.2%
1020 Bank 1		-27'000.00	-18.1%
1025 Bank EUR	EUR 30'600.00	39'638.62	26.6%
1030 Bank CHF	CHF 71'297.96	74'896.92	50.3%
1100 Clients		22'600.00	15.2%
1150 Prepaid taxes		3'200.00	2.1%
1200 Inventory		4'320.00	2.9%
1300 Transitory assets		1'590.00	1.1%
1320 Office furniture		2'600.00	1.7%
TOTAL ASSETS		148'945.54	

LIA BILITIES		31.12.2012	%
2000 Suppliers		15'600.00	10.5%
2070 VAT due		2'600.00	1.7%
2100 Bank loan c/c		15'600.00	10.5%
2110 Transitory liabilities		-650.00	-0.4%
2120 Start-up capital		50'000.00	33.6%
2130 Private account		2'560.00	1.7%
2200 Reserves		10'000.00	6.7%
2300 Profit or loss brought forward		27'280.80	18.3%
Profit		25'954.74	17.4%
TOTAL LIA BILITIES		148'945.54	

6.6 Enhanced Balance Sheet by groups

The Enhanced Balance Sheet by groups in multy-currency accounting is done the same way as the one in double-entry bookkeeping. Information is available at the following link: [Enhanced Balance Sheet by groups](#).

The difference consists in the fact that the foreign currency accounts report the amounts in foreign currency aswell as in the basis currency (amount converted).

6.7 Differences in the opening balances

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

If the preceding accounting year has not yet been audited, calculate the exchange rate differences in the preceding year,

- Insert in the **Exchange rate table, Exchange rate** column, the official exchange rates at 31.12
- Activate, from the **Account2** menu, the **Create transaction for exchange rate variation** command.
- Open the file for the new year and [update the opening balances](#).

If the preceding year has already been closed and revised, you must proceed with an adjustment of the opening balances of the new year:

- Open the file of the new year
- Insert in the Assets or the Liabilities (Accounts table), according to the situation, a new account **Unrecorded Exchange rate differences**
- In the **Opening Currency** column, insert the amount corresponding to the exchange rate difference.
- At 01.01, the exchange rate difference account has to be put to zero by means of a transaction (Transactions table), using the account related to the exchange rate differences (Exchange rate profit/loss) of the profit/loss statement as its counterpart.

Accounts										
Transactions										
Totals										
Exchange rates										
Base Transaction Balances Currency2 Budget Previous Other Print										
Section	Group	Account	Description	BClass	Gr	Currenc	Opening currency	Opening USD	Balance currency	Balance USD
1	*		BALANCE SHEET							
2	1		ASSETS							
3		1000	Cash	1	1	USD	1000.00	1000.00	9270.00	9270.00
4		1010	Post office current account	1	1	USD	2500.00	2500.00	2150.00	2150.00
5		1020	Bank 1	1	1	USD	35000.00	35000.00	34700.00	34700.00
6		1025	Bank EUR	1	1	EUR	3000.00	3880.98	1500.00	1940.49
7		1100	Clients	1	1	USD				
8	10		Total Clients		1			1000.00		1000.00
9		1200	Inventory	1	1	USD	14000.00	14000.00	14000.00	14000.00
10		1300	Transitory assets	1	1	USD				
11		1310	Machinery and applicances	1	1	USD	12000.00	12000.00	12000.00	12000.00
12		1320	Office furniture	1	1	USD	8000.00	8000.00	8000.00	8000.00
13	1		TOTAL ASSETS		00			77'380.98		83'060.49
14										
15	2		LIABILITIES							
16		2000	Suppliers	2	2	USD				
17	20		Total Suppliers		2			-4'500.00		-4'500.00
18		2100	Bank loan c/c	2	2	USD	-6500.00	-6500.00	-6500.00	-6500.00
19		2110	Transitory liabilities	2	2	USD				
Difference in opening balances (should be nil)							-94.58			
00 Difference should be = 0 (blank cell)										
This is the '1' group that will be added to the '00' group										
Info Messages										

Adding of the account Unrecorded Exchange rate differences

Accounts										
Transactions										
Totals										
Exchange rates										
Base Transaction Balances Currency2 Budget Previous Other Print										
Section	Group	Account	Description	BClass	Gr	urrency	Opening currency	Opening USD	Balance currency	Balance USD
1	*		BALANCE SHEET							
2	1		ASSETS							
3		1000	Cash	1	1	USD	1000.00	1000.00	9'270.00	9'270.00
4		1010	Post office current account	1	1	USD	2'500.00	2'500.00	2'150.00	2'150.00
5		1020	Bank 1	1	1	USD	35'000.00	35'000.00	34'700.00	34'700.00
6		1025	Bank EUR	1	1	EUR	3'000.00	3'880.98	1'500.00	1'940.49
7		1100	Clients	1	1	USD				
8	10		Total Clients		1			1'000.00		1'000.00
9		1200	Inventory	1	1	USD	14'000.00	14'000.00	14'000.00	14'000.00
10		1300	Transitory assets	1	1	USD				
11		1305	Unrecorded Exchange rate diffs	1	1	USD	94.58	94.58	94.58	94.58
12		1310	Machinery and applicances	1	1	USD	12'000.00	12'000.00	12'000.00	12'000.00
13		1320	Office furniture	1	1	USD	8'000.00	8'000.00	8'000.00	8'000.00
14	1		TOTAL ASSETS		00			77'475.56		83'155.07
15										
16	2		LIABILITIES							
17		2000	Suppliers	2	2	USD				
18	20		Total Suppliers		2			-4'500.00		-4'500.00
19		2100	Bank loan c/c	2	2	USD	-6'500.00	-6'500.00	-6'500.00	-6'500.00

1 Total Assets
 1 TOTAL ASSETS
 USD
 This is the '1305' account that will be added to the '1' group

Info Messages

Adjustment Transaction

Accounts										
Transactions										
Totals										
Exchange rates										
Base Cost centers Exp. Date Lock										
	Date	Doc	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount USD	
1	03.01.2012	1	Correction Exchange rate diffs preceding year	4600	1305	94.58	USD	1.000000	94.58	
2										
3										

F6 Key = import row values with similar text
 4600 Exchange rate differences 94.58 94.58
 1305 Unrecorded Exchange rate diffs -94.58

Info Messages

The account Unrecorded Exchange rate differences has now been put to zero

Accounts		Transactions		Totals		Exchange rates		1305 USD Unrecorded Exchange rate diffs	
Base	Basic Currency	Currency	Currency2	Cost centers	Exp. Date				
Date	Doc	Description			C-Acct.	Debit Currency USD	Credit Currency USD	Balance Currency USD	
1		Initial balance						94.58	
2	03.01.2012	1	Correction Exchange rate diffs preceding year			4600		94.58	
3		Total transactions					94.58		
4600	Exchange rate differences				94.58		94.58		
1305	Unrecorded Exchange rate diffs				-94.58				

Info Messages

6.8 Accounting Reports

Accounting Reports in multy-currency accounting are done the same way as the ones in double-entry bookkeeping. Information is available at the following links: [Accounting report](#); [External accounting report](#).

7 Cash book and Income & Expense accounting

Introduction

These two types of accounting, the Cash book and Income & Expense accounting, are tailor made to manage the accounting of small companies, associations, someone's own business, or for projects. They can be configured with or without VAT.

The Cash book is used to keep track of the income and expenses of one single account (cash, bank account, clients, suppliers, etc.)

The Income & Expense accounting allows the user to manage income and expenses of several accounts.

Table accounts and Categories

The estate accounts are entered in the table accounts. Only one single account is inserted in the Cash book (cash, bank account, postal account ...). In Income & Expense accounting instead, several accounts are entered in the table accounts (cash, customers, suppliers...). In the case of Income & Expense accounting the opening balances of liabilities accounts have to be entered with a minus sign in front (negative).

Income and cost categories are entered in two main groupings in the table Categories. Sometimes they may have subgroups. The together of categories determines the gain or loss of the accounting year.

Subjects similar to Double-entry accounting

- [Add, cancel an account](#)
- [Rename an account](#)
- [Insert groups](#)
- [Cost and profit centers](#)
- [Segments](#)

Commands

- [Recheck the accounting](#)
- [Lock transactions](#)
- [Create New Year](#)

Printouts

- [Registrations](#)
- [Account/category cards](#)
- [Enhanced statement](#)
- [Accounting report](#)

7.1 Getting started

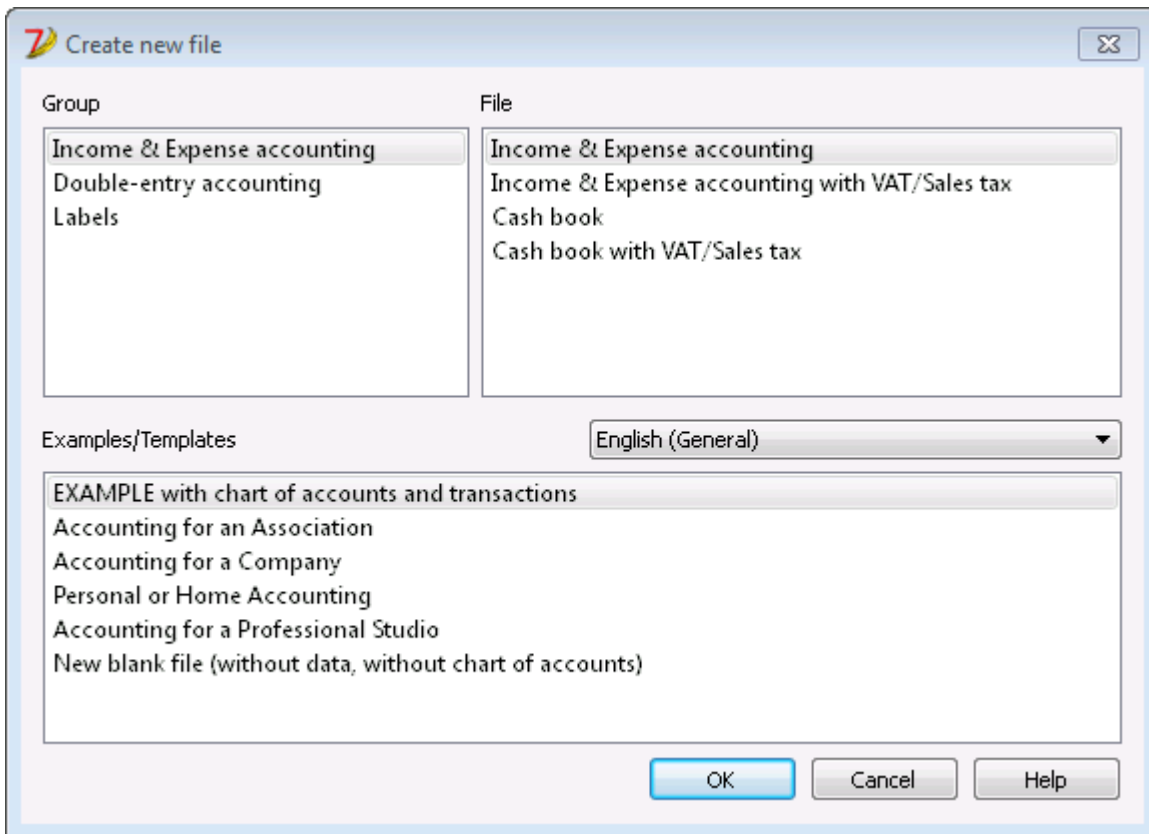
From the **File** menu, activate the **New** command and select **Income & Expense accounting**. You can choose between a Income & Expense accounting with or without VAT/Sales tax.

In order to facilitate starting, we advice to open one of the existing templates and elaborate the necessary adjustments.

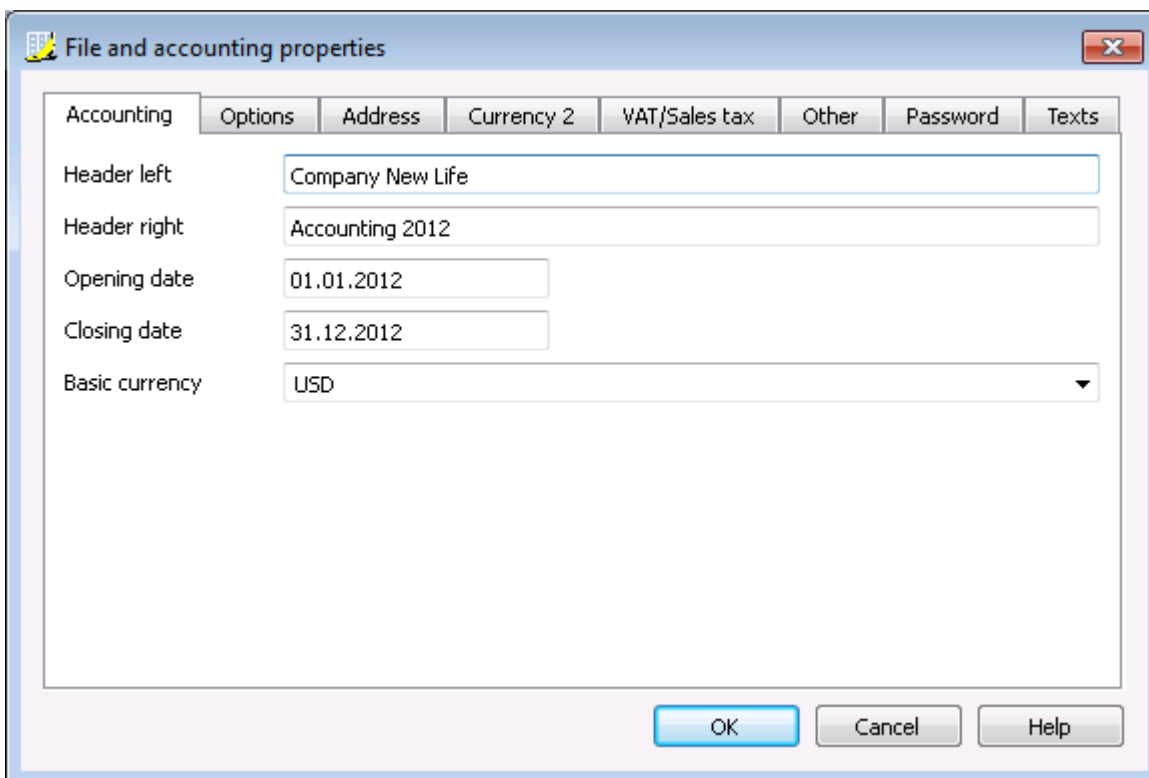
The Cash book and Income & Expense accounting have the same tables: Accounts, Categories, Transactions and possible VAT/Sales tax table. The two types differ in the following characteristics:

- In the table Accounts of the Cash book you may insert one single account
- In the table Accounts of Income & Expense accounting it is possible to insert all the estate accounts (assets and liabilities)
- In the table Transactions of the Cash book there is the column Balance showing the accounts balance row by row
- In the table Transactions of Income & Expense accounting there is no column Balance, since the transactions relate to several accounts. The balance is shown in the tabels Accounts and Categories.

The following pictures refer to Income & Expense accounting.



Set up your data from the **File and Accounting properties** command (**File** menu)



Insert the opening balances in the **Opening** column of the table **Accounts**. Please remember, that for the Liabilities' accounts (f.i. debts), the opening balance should be preceded by the minus (-) sign. This operation needs to be executed only the first time using Banana Accounting; from then

on, every end of the year, when creating a New Year (**Account2** menu, **Create New Year** command) the opening balance is automatically transferred.

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

In the **Categories** table, arrange the income (earnings/revenue) and expense (expenses/costs) categories, assigning each one a code, a description and the belonging group.

The categories don't have any opening balances at the beginning of the year.

Accounts		Categories	Transactions	VAT codes			
Base Budget Other Period Print							
	Group	Category	Description	Gr	Income USD	Expenses USD	Balance USD
1			EXPENSES				
2		3000	Purchase goods for resale	3			
3		3100	Salaries	3			
4		3110	Social contributions	3			
5		3120	Pension fund	3			
6		3130	Accident insurance	3			
7		3250	Electricity	3			
8		3260	Office supplies	3			
9		3270	Telephone, Fax	3			
10		3290	Publicity	3			
11		3300	Interest on bank loan	3			
12		3310	Bank and current account fees	3			
13		3320	Ammortize machinery and appliances	3			
14		3330	Ammortize real estate	3			
15		3340	Taxes	3			
16	3		TOTAL EXPENSES	00			
17							
18			INCOME				
19		4000	Income from services	4			
20		4100	Income from sales	4			
21		4200	Other income	4			
22	4		TOTAL INCOME	00			
23							
24	00		TOTAL				

4 TOTAL INCOME
This is the " account that will be added to the '%2' group

Info Messages

In the table Transactions daily income and expense transactions are entered, indicating the account to which the transaction was made and the category to which the expense is attributed to.

Related document: [Transactions](#), [Enhanced statement](#).

7.2 Transactions

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

Insert for every transaction the date, document number, description, incoming or expense amount, account and the category.

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

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

Category: an income or expense category is entered

To speed up entering the transactions, consult the paragraph [Speed up the input process](#) and the [Recurring transactions](#) page.

Attention: to deactivate last year's Smart fill, you have to deactivate the option **Smart fill with transactions from previous year** (**File** menu, **File and accounting properties** command).

Examples of transactions without VAT

Accounts		Categories		Transactions			
Base							
Cost centers Exp. Date Lock							
	Date	Doc	Description	Income USD	Expenses USD	Account	Category
1	03.01.2012		Withdrawal from post office account	350.00		1000	1010
2	05.01.2012		Office supplies		80.00	1000	3260
3	06.01.2012		Sales in cash	8'000.00		1000	4100
4	20.01.2012		Purchase goods by Company 1		1'500.00	2000	3000
5	28.01.2012		Payment Company 1 invoice	1'500.00		2000	1020
6	01.02.2012		Payment Electricity and Phone		300.00	1020	
7	01.02.2012		Electricity		200.00		3250
8	01.02.2012		Telephone		100.00		3270

Examples of transactions with VAT

Accounts		Categories		Transactions			VAT codes				
Base											
Complete VAT Cost centers Exp. Date Lock											
	Date	Doc	Description	Income USD	Expenses USD	Account	Category	VAT Code	%VAT	% Non Ded.	VAT Acc USD
1	03.01.2012		Withdrawal from post office account	350.00		1000	1010				
2	05.01.2012		Office supplies		80.00	1000	3260	P5	5.00		3.81
3	06.01.2012		Sales in cash	8'000.00		1000	4100	S10	-10.00		-727.27
4	20.01.2012		Purchase goods by Company 1		1'500.00	2000	3000	P10	10.00		136.36
5	28.01.2012		Payment Company 1 invoice	1'500.00		2000	1020				
6	01.02.2012		Payment Electricity and Phone		300.00	1020					
7	01.02.2012		Electricity		200.00		3250				
8	01.02.2012		Telephone		100.00		3270				
9											

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


The software will show you the list with all the accounts containing the entered text. With the **Arrow down** key you can move directly in the list. You can select the desired account number by pressing the **Enter** key.

After having entered the transactions, in order to display the movements of an account or a category, click on the blue little arrow in the account/category cell:

	Date	Doc	Description	Income USD	Expenses USD	Account	Category	VAT Code	%VAT	% Non Ded.	VAT Acc USD
1	03.01.2012		Withdrawal from post office account	350.00		1000	1010				
2	05.01.2012		Office supplies		80.00	1000	3260	P5	5.00		3.81
3	06.01.2012		Sales in cash	8'000.00		1000	4100	S10	-10.00		-727.27
4	20.01.2012		Purchase goods by Company 1		1'500.00	2000	3000	P10	10.00		136.36
5	28.01.2012		Payment Company 1 invoice	1'500.00		2000					
6	01.02.2012		Payment Electricity and Phone		300.00	1020					

Account and category card

In the account or category card, the presentation of the transactions is very similar to the ones of the **Transactions** table. If you enter more transactions or make changes, you can update the account/category card by pressing on the **Refresh** icon on the right side of the screen.

Accounts		Categories		Transactions		VAT codes		2000 Suppliers				
Base	VAT	Cost centers	Exp. Date									
Date	Doc	Description	Income USD	Expenses USD	Account	Category	Balance USD					
1		Initial balance					-25'000.00					
2	20.01.2012	Purchase goods by Company 1		1'500.00	2000	3000	-26'500.00					
3	28.01.2012	Payment Company 1 invoice	1'500.00		2000	1020	-25'000.00					
4		Total transactions	1'500.00	1'500.00			-25'000.00					

7.3 Printouts

7.3.1 Enhanced Statement

The Enhanced Statement gives an overview of the advancement of the estate situation and the operating result of the year. This function is present in the Income & Expense accounting.

The Enhanced Statement is calculated and visualized by means of the command **Enhanced Statement**, from the **Account1** menu.

In the window that appears, you have the possibility to insert the header that appears on the first page of the Enhanced Statement; further a series of options can be selected in order to include further details in the printout.

Enhanced statement [Default]

Enhanced statement | Period | Style | Texts | Margins | Composition

Page headers

Row 1: Company XX

Row 2: Accounting 2012

Row 3:

Row 4:

Column headers

Initial date: 01.01.2012

Final date: 31.12.2012

Previous year: 2011

Print pages

Accounts Categories

Initial page End of page after Accounts

Include in printout

Account number Accounts with zero balance

Percentages Accounts with transactions

Previous year balances Date

Budget balances Page numbers

OK Cancel Help

Page headers

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

Checking the boxes you define the options you desire to appear in the statement printout:

Accounts

The accounts will be printed.

Initial page

The initial page with the file headers will be printed.

Categories

The categories will be printed.

End of page after Accounts

The accounts and the categories will be printed on two different pages.

Include in printout

By visiting the boxes you choose the options that must appear in the printout.

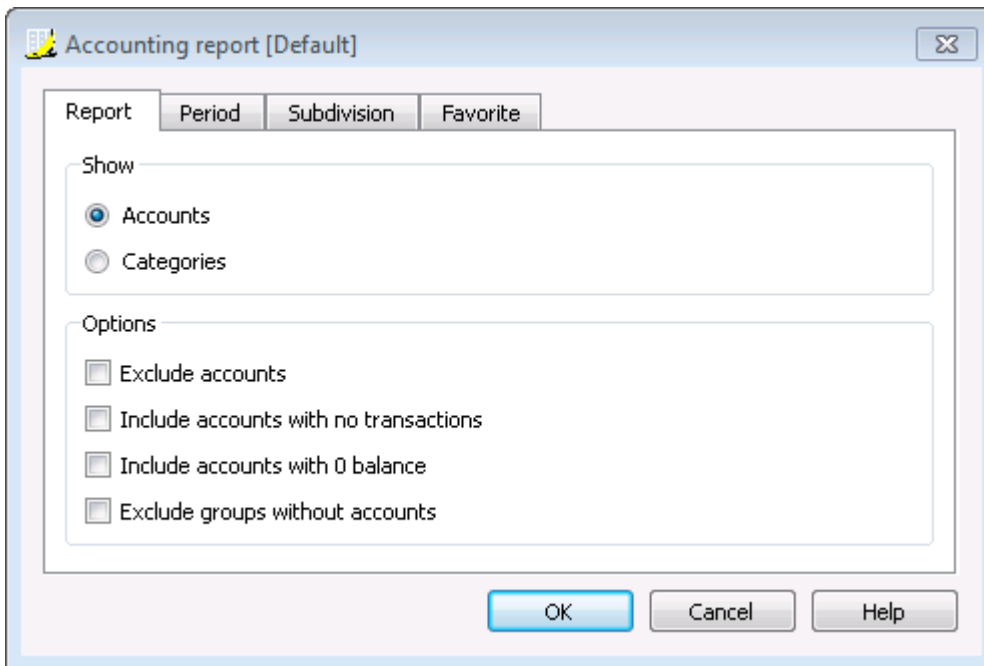
Other Tabs

The explanations for the other tabs are available at the following pages:

- [Period](#)
- [Style](#)
- [Texts](#)
- [Margins](#)
- [Composition](#)

7.3.2 Accounting report

This command displays the amounts of accounts with a certain group, for a fixed period or for a subdivision.



Show

You select the desired grouping scheme:

- **Accounts** - the Report will show a list of all accounts with the following columns: opening balance, income, expenses and account balance
- **Categories** - the Report will show a list of all categories with the following columns: opening balance, income, expenses and account balance.

Options

You select the accounts to be included or excluded:

- **Exclude accounts** - only the categories will be printed
- **Include accounts with no transactions** - accounts with no transactions will be printed as well
- **Include accounts with 0 balance** - accounts with zero balance will be printed as well
- **Exclude groups without accounts** - groups with accounts with zero balance will not be printed.

Other Tabs

The explanations for the other tabs are available at the following pages:

- [Period](#)
- [Subdivision](#)
- [Composition](#)

7.4 New Year

You can automatically switch to the New Year in the following ways:

- Open the file of the just terminated year and click on the command **Create New Year** from the **Account1** menu
- Confirm the data base of the accounting properties.
- Save the file with name.

The program takes over automatically:

- The account (if it is a Cash book) or the accounts (in case of Income & Expense accounting), reporting the opening balances
- The categories are being taken over without an opening balance, because you start from scratch, in order to determine the business result for the current year.

8 VAT Management

Pages with more in-depth information:

- [VAT management in Switzerland](#)
There are several pages with specific information for Switzerland, for example on how to set up the VAT codes table, enter the VAT transactions and prepare the declaration.
- [VAT management in Italy](#) - this page is in Italian
- [Import VAT codes](#)

8.1 Theory

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

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

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

VAT rate

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

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

VAT calculation

Net Price x VAT Percentage / 100 = VAT Amount

Example:

Net price 300

Tax rate 10%

$$\text{VAT amount} = 300 \times 10 / 100 = 30$$

Gross price calculation

Net price + VAT Amount = Gross Price

Example:

$$300 + 30 = 330$$

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

Net price calculation

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

Example:

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

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

VAT amount calculation

Gross Price - Net Price = VAT Amount

Example:

$$330 - 300 = 30$$

or

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

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

VAT rate calculation

VAT Amount / Net Amount x 100 = VAT Rate

Example:

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

or

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

Another example:

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

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

8.2 VAT Codes Table

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

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

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

Calculation modality

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

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

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

Detailed description of the columns

In the following columns, insert the following data:

- **Group:** a code or number that identifies the group to which the code belongs. In the example we have inserted 1 for the sales, 2 for the purchases, T for the total.
- **VAT Code:** the code to identify and carry forward the VAT code in the transactions.
- **Description:** a text for the description of the VAT Code or the group.
- **Gr:** code of the "Group" in which the row has to be added.
- **Gr1:** code for additional groupings.
- **Gr2:** code for additional groupings.
- **Due VAT:**
If the word **Yes** is being inserted, this means that the VAT is at debit (due to the State)
If the cell is empty, this means that the VAT is at credit (recoverable)
- **Amount type:** indicates how the software considers the transaction amount:
0 (or empty cell) with VAT/sales tax (the transaction amount is considered VAT included)
1 = without VAT/Sales tax;
2 = VAT amount (the transaction amount is considered the VAT amount)
- **% VAT:** VAT code percentage
- **VAT% on gross:** is usually being left empty. In special cases, the word "Yes" has to be inserted only if the VAT percentage has to be applied on the gross amount (VAT included) and not on the taxable amount.
- **VAT account:** the account on which the calculated VAT is being automatically.
In the [File and Accounting properties \(File menu\)](#), a general account, that will be used as the VAT account, can be defined.
It is also possible to set up a specific account for every individual VAT code.

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

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

Adding a new percentage

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

Groupings

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

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

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

Related document: [Import VAT codes](#)

8.3 File properties (VAT/Sales tax tab)

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

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 the VAT/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 (CC1), 2 (CC2), 3 (CC3)

For each type of Cost Center, the user can select which amount to use for the transaction in the cost center.

- Use transaction amount
- Use amount inclusive VAT/Sales tax
(When cost centers are being used for Client/Suppliers accounts)
- Use amount without VAT/Sales tax
(When cost centers are being used for Revenue and Expenses)

Note: If one of these parameters is modified, the accounting must be recalculated.

Related documents: [VAT Management](#), [Cost and Profit Centers](#)

8.4 Associate VAT code to the account

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

In order to associate the codes:

- Click on the **Other** view
- Insert the VAT codes for the income/expenses in the **VAT code** column. If the VAT code column is not be visible, click on the **Data** menu, **Columns setup** command (see Related document at bottom of this page).

Accounts						
Transactions						
Totals						
VAT codes						
Base Transaction Budget Previous Other Print						
Account	Description	VAT code	GrVAT	VAT number	Fiscal number	
64						
65	REVENUE					
66	4000 Income from services	V8				
67	4100 Income from sales	V8				
68	4200 Other income	V8				
69	TOTAL REVENUE					
70						

4	Total Revenue
4	TOTAL REVENUE
This is the '4000' account that will be added to the '4' group	

Info Messages

Related document: [Columns setup](#)

8.5 Transactions

Before entering the accounting transactions with VAT, the VAT accounts need to be entered in the Chart of accounts (our advice is to use an Automatic VAT account) and to update the [File and Accounting properties, VAT/Sales tax Tab](#) with the Automatic VAT account or the traditional VAT accounts (Recoverable VAT and VAT due).

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

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

Accounts		Transactions		Totals	VAT codes	2070 Automatic VAT			
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	NonDec	VAT Acc USD
1 03.03.2012	22	Payment telephone bill	3270	1010	350.00	I5	5.00		16.67
2 05.03.2012	23	Office supplies	3260	1000	80.00	P5	5.00		3.81
3 06.03.2012	24	Sales in cash	1000	4100	8'000.00	S10	-10.00		-727.27
4 20.03.2012	25	Purchased goods at Company 1	3000	SU.001	1'500.00	P10	10.00		136.36
5									

3000	Purchase goods for resale	1'363.64	1'363.64
SU.001	Company 1	-1'500.00	-2'000.00
2070	Automatic VAT	136.36	-570.43
P10	Purchase goods at 10%		

Info Messages

Automatic VAT account

As an alternative to the traditional system with several VAT accounts (Recoverable VAT, VAT due, VAT Revenue authority, VAT to be paid), it is possible to only have two accounts in the Chart of accounts: the Automatic VAT account and the account VAT to be paid.

The Automatic VAT account, already configured in the Charts of Accounts of Banana Accounting, is already set up as the default account in the **File and Accounting properties** of the **File** menu. If, on the contrary, this account is not configured as the default account in the File and accounting properties, then the account should be indicated in the VAT Codes table, in the VAT account column.

The program automatically transfers all the amounts, calculated according to the VAT codes that have been inserted in the VAT Codes table:

- In debit, the recoverable VAT amounts are present
- In credit, the due VAT amounts are present
- In the last row, Balance column, the VAT amount that needs to be paid to the State can be found. This amount needs to correspond with the amount displayed in the VAT report. If this is not the case, then there are errors in the accounting.

Accounts		Transactions		Totals		VAT codes		2070 Automatic VAT ✖	
Base VAT Cost centers Exp. Date									
Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD			
1 03.03.2012	22	[VAT/Sales tax]Payment telephone bill	1010	16.67		16.67			
2 05.03.2012	23	[VAT/Sales tax]Office supplies	1000	3.81		20.48			
3 06.03.2012	24	[VAT/Sales tax]Sales in cash	1000		727.27	-706.79			
4 20.03.2012	25	[VAT/Sales tax]Purchased goods at Company 1	SU.001	136.36		-570.43			
5		Total transactions		156.84	727.27	-570.43			
3270	Telephone, Fax	333.33	333.33						
1010	Post office current account	-350.00	2'150.00						
2070	Automatic VAT	16.67	-570.43						
I5	Purchases for investment or use 5%								
Info		Messages							

Carrying the VAT account to zero at the end of a period

At the end of every quarter (or period), the balance of the Automatic VAT account can be transferred to the VAT to be paid account.

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

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

8.6 Credit note

In case an operation, that has been entered at an earlier date, needs to be cancelled, the same VAT code that has been used for the initial operation needs to be entered with the minus sign (-). In this way the VAT is being rectified.

Instead of using the minus sign prior to the VAT code, it is also possible to use the specific VAT codes for discounts that have been configured in the VAT Codes table.

Example a of credit note

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

We enter an amount of 1.500.-, including 10% VAT, for sales.

Accounts		Transactions		Totals		VAT codes				
Base		Complete VAT	Cost centers	Exp. Date	Lock					
	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	\$NonDec	VAT Acc USD
6	25.02.2012	55	Sales of Products to Warner	1100	4100	1'500.00	S10	-10.00		-136.36
7										

F6 Key = add the VAT/Sales tax to the transaction's amount			
1100	Clients	1'500.00	1'500.00
4100	Income from sales	-1'363.64	-8'636.37
2070	Automatic VAT	-136.36	-706.79
510	Sales at 10%		

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

Accounts		Transactions		Totals		VAT codes				
Base		Complete VAT	Cost centers	Exp. Date	Lock					
	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	\$NonDec	VAT Acc USD
10	04.06.2012	60	Credit note to Warner	4100	1100	150.00	-S10	10.00		13.64
11										

4100	Income from sales	136.36	-8'500.01
1100	Clients	-150.00	1'350.00
2070	Automatic VAT	13.64	-693.15
510	Sales at 10%		

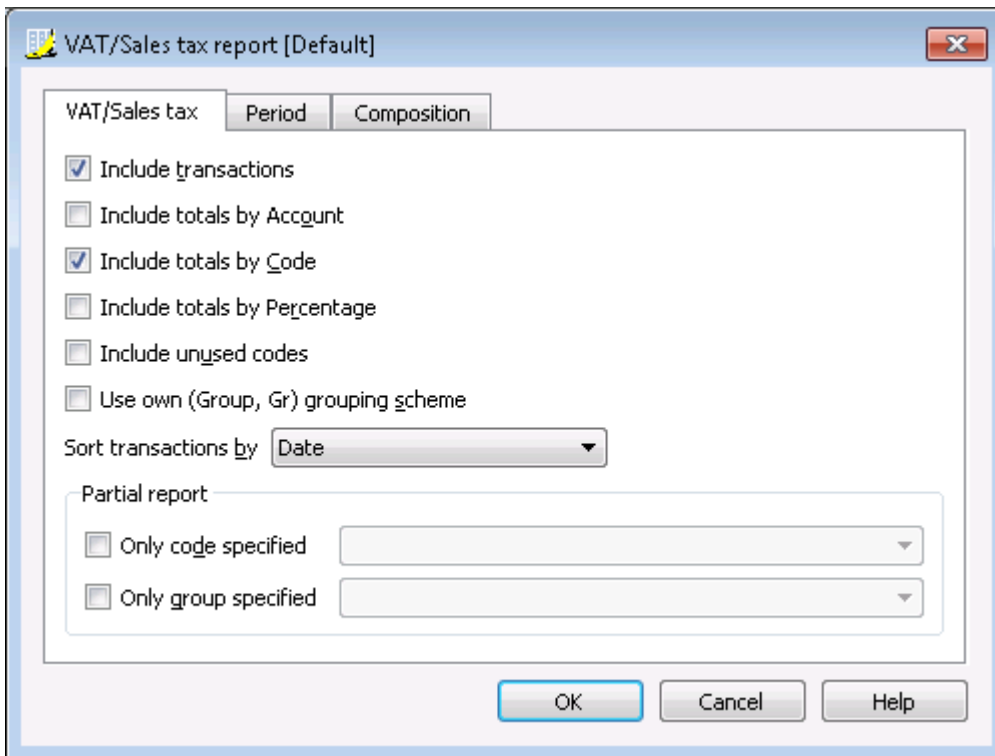
For a recovery of the VAT on the amount of the credit note, the VAT code of the sales has to be entered with a minus (-) sign preceding the code.

8.7 VAT Report

The VAT Report elaborates and displays the VAT calculation according to the selected period and parameters.

Procedure:

- Select, from the **Account1** menu, the **VAT report** command



When activated, the following options allow the user to include to including the following data in the VAT report:

Include transactions

All the transactions with VAT/Sales tax are included.

Include totals by Account

All totals of operations with VAT/Sales tax, grouped per individual account, are included.

Include totals by Code

All totals of operations with VAT/Sales tax, grouped per individual VAT code, are included.

Include totals by Percentage

All totals of operations with VAT/Sales tax, grouped per individual percentage, are included.

Include unused codes

Also the unused codes of the VAT Codes table will be listed.

Use own (Group, Gr) grouping scheme

The operations with VAT/Sales tax are grouped according to the groupings of VAT Codes table.

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 and by activating the necessary options, the software calculates the total of the operations with VAT/Sales tax of

- only code specified (by selecting from the list)
- only group specified (by selecting from the list).

Other sections

The information relating to the other sections are available on the following internet pages:

- [Period](#)
- [Composition](#)

VAT Report / transactions with totals by code

Accounts Transactions Totals VAT codes VAT report											
Base Totals VAT Partial VAT											Default
	Date	Doc	Description	VAT Code	%VAT	Taxable USD	NonDec	VAT Acc USD	Recoverable	Due	Balance
1											
2	06.01.2012		Sales in cash	S10	-10.00	7'272.73		-727.27		727.27	-727.27
3			Total code: S10 Sales at 10%			7'272.73		-727.27		727.27	-727.27
4			Total due:			7'272.73		-727.27		727.27	-727.27
5											
6	05.01.2012		Office supplies	P5	5.00	76.19		3.81	3.81		3.81
7			Total code: P5 Purchase goods at 5%			76.19		3.81	3.81		3.81
8	20.01.2012		Purchase goods by Company 1	P10	10.00	1'363.64		136.36	136.36		136.36
9			Total code: P10 Purchase goods at 10%			1'363.64		136.36	136.36		136.36
10			Total recoverable:			1'439.83		140.17	140.17		140.17
11											
12			Overall total (Recoverable - Due):					-587.10	140.17	727.27	-587.10

The overall total in the last row of the VAT report has to correspond with the amount for the end of period of the Automatic VAT account, Balance column, on the condition that both of them refer to the same period.

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

For Switzerland, one can automatically obtain a document similar to the form that has to be sent to the VAT office. This form shows the amount to enter for each number. Please consult (in German, French, or Italian) [MwSt-Formular 2011-2012](#).

8.8 Swiss VAT management

8.8.1 Clients and suppliers with VAT on cash received

With the system of the VAT on cash received, there is no provision for entering transactions on the clients/suppliers accounts, for the expenses and income are being entered at the moment the payment is made or received. Only at that moment, the VAT code is being entered. However, in spite of this rule, it is still possible to enter the issued and received invoices by using the cost centers.

Procedure:

- Insert the clients' and suppliers' accounts as cost center **CC3**, defined with the semicolon in two different groupings, one for clients, another one for suppliers.

Accounts							
Transactions		Totals		VAT codes			
Base Transaction Budget Previous Other Print							
Section	Group	Account	Description	BClass	Gr	Opening USD	
70	*		Clients/suppliers register				
71	01		Clients Register				
72		;CL.001	Company 1		TCR		
73		;CL.002	Company 2		TCR		
74		;CL.003	Company 3		TCR		
75	TCR		Total Clients Register				
76							
77	02		Suppliers Register				
78		;SU.001	Company 1		TSR		
79		;SU.002	Company 2		TSR		
80		;SU.003	Company 3		TSR		
81	TSR		Total Suppliers Register				

Entering the invoices of clients and suppliers

The issued and received invoices are only getting registered in the cost centers.

While being positioned in the Transactions table, Cost centers view:

1. Enter the amount of the issued or received invoice in the Amount column
2. Do not enter a debit or a credit account.
3. Enter the cost center in the CC3 column: in positive when it concerns an issued invoice, preceded by the minus sign (in negative) when it is a received invoice.

Accounts							
Transactions		Totals		VAT codes			
Base Complete VAT Cost centers Exp. Date Lock							
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	CC3	
1 03.01.2012		Withdrawal from post office account	1000	1010	350.00		
2 05.01.2012		Purchase Office supplies, invoice #5			80.00	-SU.002	
3 06.01.2012		Sales to Company 1			8000.00	CL.001	
4 20.01.2012		Purchase goods from Supplier 1			1500.00	-SU.001	
5 15.02.2012		Sales to Company 2			5200.00	CL.002	
6 18.02.2012		Sales to Company 3			6500.00	CL.003	
7 25.02.2012		Purchase goods from Supplier 2			2250.00	-SU.002	
8 25.02.2012		Paid invoice #5, supplier 2	3260	1010	80.00	SU.002	

F6 Key = add the VAT/Sales tax to the transaction's amount			
3260	Office supplies	72.73	72.73
1010	Post office current account	-80.00	2070.00
2070	Automatic VAT	7.27	7.27
;SU.002	Company 2	80.00	-2250.00

Info Messages

Entering the payments made to the suppliers and the payments received from the clients

When the payment for an invoice is received or made, enter:

1. The debit and the credit account
2. The amount paid or received
3. The VAT code for the purchase or sales operation
4. Enter the cost center in the CC3 column, preceded by the minus sign (in negative) when it is a payment received and in positive when it concerns a payment made to a supplier.

Accounts		Transactions	Totals	VAT codes		
Base Complete VAT Cost centers Exp. Date Lock						
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	CC3
9 25.02.2012		Paid invoice #5, supplier 2	3260	1010	80.00	SU.002
10 26.02.2012		Received payment from Company 1,	1020	4100	8'000.00	-CL.001

F6 Key = increase date by a day			
1020	Bank 1	8'000.00	43'000.00
4100	Income from sales	-7'272.73	-7'272.73
2070	Automatic VAT	-727.27	-720.00
;CL.001	Company 1	-8'000.00	
510	Sales at 10%		

Please note that the VAT code should be entered in the VAT Code column in the Base or the Complete VAT view.

In order to avoid having to move from one view to another, the [CC3 column can be displayed](#) in the Base view.

In the Account card of the cost center, the transactions of the client or the supplier are being displayed.

Accounts		Transactions	Totals	VAT codes	;CL.001 Company 1		
Base VAT Cost centers Exp. Date							
Date	Doc	Description	C-Acct.	Debit USD	Credit USD	Balance USD	
1 06.01.2012		Sales to Company 1		8'000.00		8'000.00	
2 26.02.2012		Received payment from Company 1,			8'000.00		
3		Total transactions		8'000.00	8'000.00		

1020	Bank 1	8'000.00	43'000.00
4100	Income from sales	-7'272.73	-7'272.73
2070	Automatic VAT	-727.27	-720.00
;CL.001	Company 1	-8'000.00	
510	Sales at 10%		

Related documents

- [Cost and Profit Centers](#)
- [Membership list](#)

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

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

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

Practical exemple showing how to enter transactions during the year

Accounts		Transactions	Totals	VAT codes	VAT report				
Base Complete VAT Cost centers Exp. Date Lock									
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	NonDec	VAT Acc USD
13									
14	05.02.2012	Payment invoice Nr. 50 to supplier Greenfield	3000	1020	7'560.00	P8	8.00		560.00
15	06.02.2012	Payment received - Invoice Nr.120 client Smith	1020	4100	21'060.00	S8	-8.00		-1'560.00
16									
17									
F6 Key = import row values with similar text									
1020	Bank 1		21'060.00	47'144.00					
4100	Income from sales		-19'500.00	-27'524.00					
2070	Automatic VAT		-1'560.00	-1'906.00					
S8	Sales at 8%								
Info		Messages							

In this case, for clients/suppliers management, we advise to use the [cost centers](#).

For the matter of the transitories (invoices issued for income/expenses, but not yet received or paid), **only at the end of the year**, carrying forward of the outstanding invoices of suppliers and clients is allowed. These issues are defined by the VAT regulations (Wegleitung 2001 zur Mehrwertsteuer, Z 964, Seite 219).

Starting from here, we present you one of the possible solutions:

Transitories at the end of the year

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

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

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

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

In the Assets and Liabilities

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

Accounts								
Transactions								
Totals								
VAT codes								
VAT report								
Base Transaction Budget Previous Other Print								
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance USD	
4	1		ASSETS					
5		1000	Cash	1	1			
6		1010	Post office current account	1	1			
7		1020	Bank 1	1	1			
8		1160	Open client accounts	1	1			
9		1161	VAT on open supplier accounts	1	1			
10		1150	Prepaid taxes	1	1			
11		1200	Inventory	1	1			
12		1300	Transitory assets	1	1			
13		1310	Machinery and appliances	1	1			
14		1320	Office furniture	1	1			
15		1330	Computer	1	1			
16		1340	Software	1	1			
17		1350	Car	1	1			
18		1360	Real Estate	1	1			
19	1		TOTAL ASSETS		00			
20								
21								
22	2		LIABILITIES					
23		2000	Suppliers	2	2			
24		2070	Automatic VAT	2	2			
25		2080	VAT Revenue Authority	2	2			
26		2090	Open supplier accounts	2	2			
27		2091	VAT on open client accounts	2	2			
28		2100	Bank loan c/c	2	2			
29		2110	Transitory liabilities	2	2			

In the expenses and income

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

Accounts							
Transactions		Totals	VAT codes	VAT report			
Base Transaction Budget Previous Other Print							
Section	Group	Account	Description	BClass	Gr	Opening USD	Balance
42	3		EXPENSES				
43		3000	Purchase goods for resale	3	3		
44		3050	Expenses for open supplier accounts	3	3		
45		3100	Salaries	3	3		
46		3110	Social contributions	3	3		
47		3120	Pension fund	3	3		
48		3130	Accident insurance	3	3		
49		3220	Car expenses	3	3		
50		3230	Other insurances	3	3		
51		3240	Fees	3	3		
52		3250	Electricity	3	3		
53		3260	Office supplies	3	3		
54		3270	Telephone, Fax	3	3		
55		3330	Ammortize real estate	3	3		
56		3340	Taxes	3	3		
57	3		TOTAL EXPENSES		02		
58							
59	4		REVENUE				
60		4000	Income from services	4	4		
61		4150	Income from open client invoices	4	4		
62		4100	Income from sales	4	4		
63		4200	Other income	4	4		
64	4		TOTAL REVENUE		02		
65							
66	02		Profit(-) Loss(+) from Profit & Loss Statement		2301		
67							

In order to enter the transaction of the suppliers on 31.12....., one has to make an entry on several rows:

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

Accounts		Transactions	Totals	VAT codes	VAT report			
Base Complete VAT Cost centers Exp. Date Lock								
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	%NonDed.
1	31.12.2012	Transitory expenses open supplier invoices on 31.12.2012	3050		10'000.00			
2	31.12.2012	VAT on open supplier accounts on 31.12.2012	1161		800.00			
3	31.12.2012	Open supplier invoices on 31.12.2012		2090	10'800.00			
4								
F6 Key = import row values with similar text								
2090		Open supplier accounts			-10'800.00			-10'800.00
Info		Messages						

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

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

Accounts		Transactions	Totals	VAT codes				
Base Complete VAT Cost centers Exp. Date Lock								
Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	%NonDed.
1	01.01.2013	Closing open supplier invoices on 31.12.2012	2090		10'800.00			
2	01.01.2013	Transitory expenses open supplier invoices on 31.12.2012		3050	10'000.00			
3	01.01.2013	Closing VAT on open supplier accounts on 31.12.2012		1161	800.00			
4								
F6 Key = import row values with similar text								
1161		VAT on open supplier accounts			-800.00			
Info		Messages						

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

Accounts		Transactions	Totals	VAT codes						
Base Complete VAT Cost centers Exp. Date Lock										
	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	%NonDed.	VAT Acc USD
5	31.01.2013		Payment supplier's invoice	3050	1020	10'800.00	M80	8.00		800.00
6										
7										

F6 Key = import row values with similar text										
3050	Expenses for open supplier accounts		10'000.00							
1020	Bank 1		-10'800.00	-10'800.00						
2070	Automatic VAT		800.00	800.00						
M80	Discount on purchases at 8%									

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

8.8.3 Entering VAT at customs for import TVA paid in cash at import

In order to recover the VAT paid at customs, the user needs to operate as follows:

In the table **VAT codes** there has to be a **VAT code of type 2**, which allows to record the VAT amount to 100%

Accounts		Transactions	Totals	VAT codes						
Base Complete										
Group	VAT Code	Description	Gr	Gr1	Due VAT	Amount type	%VAT	VAT% on Gross		
10	2	Recoverable VAT	T							
11	P5	Purchase goods at 5%	2				5.00			
12	P10	Purchase goods at 10%	2				10.00			
13	PD5	Discount on purchases at 5%	2		Yes		5.00			
14	PD10	Discount on purchases at 10%	2		Yes		10.00			
15	AC	Amount VAT 100% (VAT at customs)	2			2	10.00			
16										

2	Recoverable VAT									
---	-----------------	--	--	--	--	--	--	--	--	--

In the **Transactions** table, enter the cash account in credit, the paid VAT amount and the corresponding VAT code.

The program calculates the VAT amount at 100%, without creating differences in the recordings.

Accounts		Transactions	Totals	VAT codes						
Base Complete VAT Cost centers Exp. Date Lock										
	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	NonDec	VAT Acc USD
9										
10	29.02.2012		Cash payment VAT at customs		1000	350.00	AC	10.00		350.00
11										
F6 Key = import row values with similar text										
1000	Cash			-350.00		8'920.00				
2070	Automatic VAT			350.00		-237.10				
AC	Amount VAT 100% (VAT at customs)									
Info		Messages								

TVA paid at import by the shipping company

The procedure is the same as the previous one, except for the fact that the transaction extends itself over several rows, since, at the moment the shipper's invoice is being paid, the shipping costs and/or the customs clearance may be included.

Example:

Payment of the shipper's invoice for a total of 210.- CHF: 20.- CHF for customs clearance, 70.- CHF for shipping costs and 120.- CHF for VAT advanced at customs.

Accounts		Transactions	Totals	VAT codes						
Base Complete VAT Cost centers Exp. Date Lock										
	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	%VAT	NonDec	VAT Acc USD
12	29.01.2012		Invoice paid to shipping company		1200	210.00				
13	29.01.2012		Shipping costs	3280		70.00				
14	29.01.2012		Customs clearance	3240		20.00				
15	29.01.2012		VAT advanced at customs			120.00	AC	10.00		120.00
16										
17										
F6 Key = import row values with similar text										
2070	Automatic VAT			120.00		-117.10				
AC	Amount VAT 100% (VAT at customs)									
Info		Messages								

8.8.4 VAT on services obtained abroad (rev)

All services obtained abroad must be included in the Swiss VAT report. Unlike the import of goods that are being cleared at customs, for services obtained abroad there are no customs papers, but the VAT for this type of operation must be calculated and paid anyway.

Codes to use for the self-imposed VAT

In the VAT codes table, there are specific codes to be used for services obtained abroad: codes B80 e B80-2. The difference between these two codes is the following:

- with the B80 code, in the Amount column the gross amount with VAT must be entered;
- with the B80-2 the VAT amount is entered directly, and it will be allocated at 100% in the VAT account.

For more information please visit the corresponding pages in [Italian](#), [German](#) or [French](#).

Conti		Registrazioni		Totali		Codici IVA		
Base Completo								
Gruppo	Cod. IVA	Descrizione	Gr	Gr1	IVA dovuta	Tipo importo	%IVA	
28	1.1	Cifra d'affari imponibile complessiva (299)	1					
29	B80	Imposta sull'acquisto 8%	1.2	381	Sì		8.00	
30	B80-2	Imposta sull'acquisto 8% (tipo importo 2)	1.2	381	Sì	2	8.00	
31	1.2	Imposta sull'acquisto (380-381)	1					
32	1	Totale dell'imposta dovuta (399)	T					
33								

Codes to use for recoverable VAT

- with the M80 code, in the Amount column the gross amount with VAT must be entered
- with the M80-2 code, the VAT amount is entered directly, and it will be allocated at 100% in the VAT account
- with the I80 code, in the Amount column the gross amount with VAT must be entered.

Conti		Registrazioni		Totali		Codici IVA		
Base Completo								
Gruppo	Cod. IVA	Descrizione	Gr	Gr1	IVA dovuta	Tipo importo	%IVA	
34		IVA rimborsabile						
35	M0	Acquisti esenti	2	xxx;				
36	I0	Investimenti e costi d'esercizio esenti	2	xxx;				
37								
38	M80	Acquisti merce e servizi 8.0%	2	400;			8.00	
39	M80-2	Acquisti merce e servizi 8.0% (tipo importo 2)	2	400;		2	8.00	
40	M25	Acquisti merce e servizi 2.5%	2	400;			2.50	
41	M38	Acquisti merce e servizi 3.8%	2	400;			3.80	
42								
43		Costi d'esercizio e investimenti						
44	I80	Investimenti e costi d'esercizio 8.0%	2	405;			8.00	
45	I25	Investimenti e costi d'esercizio 2.5%	2	405;			2.50	

Example using the codes B80-2 / M80-2

The transaction will be registered on multiple rows and needs a transitory account for the self-imposed VAT and the recoverable VAT:

- First of all the expense of the service must be entered, without the VAT code, because this is service obtained abroad
- The transitory account needs to be registered in debit, no account entered in the credit account, then the gross VAT amount needs the entered and for the VAT code, the VAT code B80-2 needs to be entered (for the self-imposed VAT)
- In the next row, no account entered in the debit account, enter the transitory account in credit, enter the VAT amount and for the VAT code, enter M80-2 or I80 (depending if the transaction deals with costs of materials and services, or investments and costs of the financial year)

Conti		Registrazioni	Totali	Codici IVA					
Base IVA Completo Centri Costo Scadenze Blocco									
Data	Doc	Descrizione	CtDare	CtAvere	Importo CHF	Cod. IVA	%IVA	IVA Contab. CHF	
20	05.02.2012	9	Consulenze per prestazioni estere	4400	1020	2000.00			
21	05.02.2012	9	Autoimposizione IVA per prestazioni estere	1090		160.00	B80-2	-8.00	-160.00
22	05.02.2012	9	Recupero IVA per prestazioni estere		1090	160.00	M80-2	8.00	160.00
23									

Tasto F6 = riprendi valori riga con testo simile

1090 Conto di giro liquidità

2200A IVA in automatico -4'467.77

M80-2 Acquisti merce e servizi 8.0% (tipo importo 2)

Info [Messaggi](#)

At the end of the transaction, the transitory account shows a balance of zero.

Conti		Registrazioni	Totali	Codici IVA	1090 Conto di giro liquidità	
Base IVA Centri Costo Scadenze						
Data	Doc	Descrizione	Controp	Dare CHF	Avere CHF	Saldo CHF
1	05.02.2012	9	Autoimposizione IVA per prestazioni estere	[*]	160.00	160.00
2	05.02.2012	9	Recupero IVA per prestazioni estere	[*]		160.00
3			Totali movimenti		160.00	160.00

1090 Conto di giro liquidità

2200A IVA in automatico -4'467.77

M80-2 Acquisti merce e servizi 8.0% (tipo importo 2)

Info [Messaggi](#)

8.8.5 Swiss VAT tax report - effective method

Content not available in English.

This content is available in [German](#), [French](#) and [Italian](#).

8.8.6 Swiss VAT tax report - Flat tax rate method

Content not available in English.

This content is available in [German](#), [French](#) and [Italian](#).

9 Addresses and labels management

This is an application for managing data lists and printing labels.

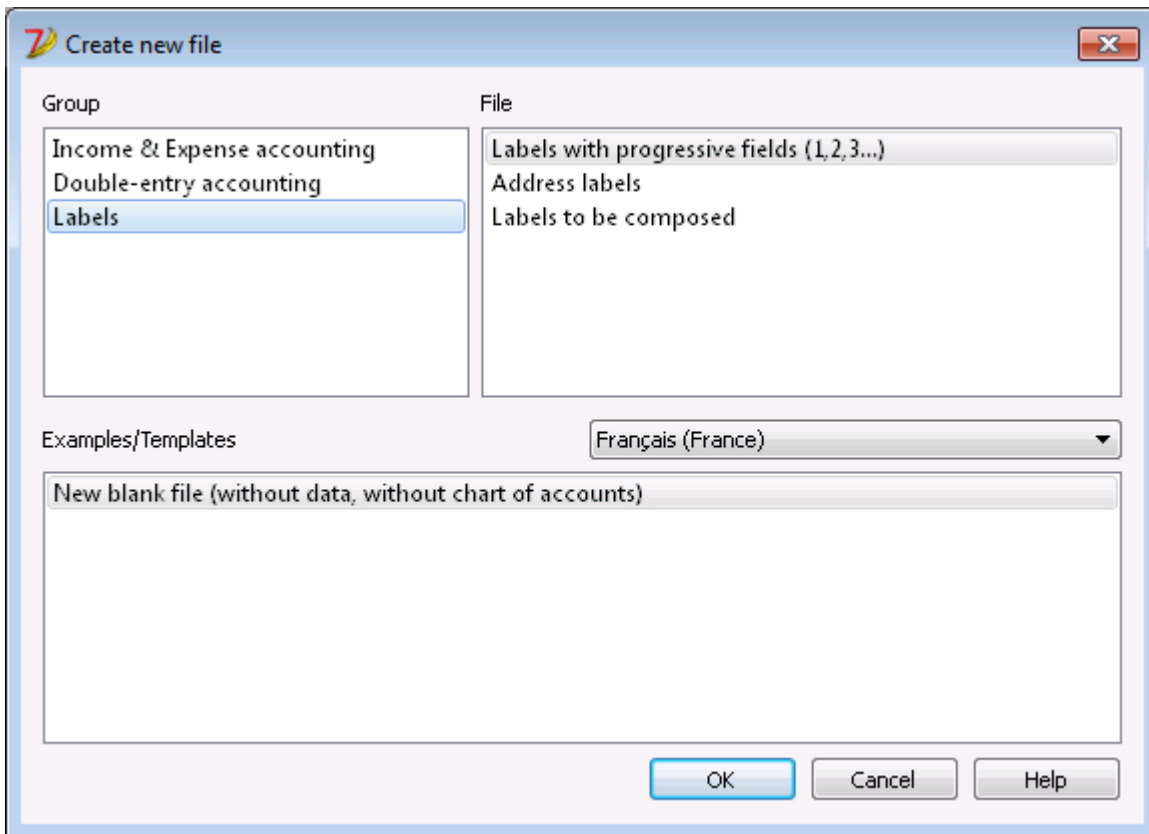
Characteristics:

- Free definition of the fields
- Possibility of printing only the selected rows
- Free setting of the label format
- Copy/Paste addresses from other programs (Excel and Word)

The Addresses and labels application is a full and free version. [It is included in the trial version of Banana Accounting 7.](#)

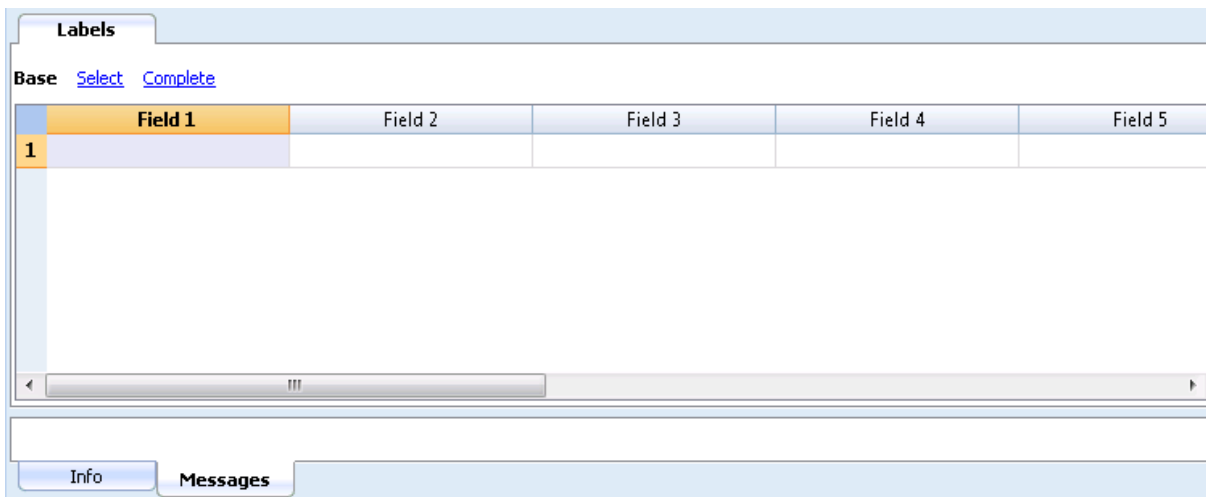
Create a new file

From the **File** menu choose the **New** command and select the **Labels** type.
Choose between the 3 available option the one that meets your needs.



Labels with progressive numbers

A table will open where the columns are progressive numeric fields.



Address labels

A table will open where there are specific columns for entering addresses.

Addresses					
Base Select Complete					
Salutation	First name	Last name	Company	Address1	
3					
4					
5					
6					
7					
8					

Info	Messages
------	----------

Labels to be composed

An empty table will open where columns must be created and named by the user, using the **Columns setup** command from the **Data** menu.

Data	
Base Select Complete	
1	

Info	Messages
------	----------

Entering the data

Regardless from the option you chose (progressive numbers fields, address labels or labels to be

composed), once you defined the fields, data can be entered:

Addresses

Base [Select](#) [Complete](#)

	Salutation	First name	Last name	Company	Address	Country / City
1	Mr.	Paul	Jones		19, Victoira St.	UK - London Nr.5 1 UZ
2	Mrs	Margaret	Smith		16, Hollen St.	UK - Oxford OXA 4 - YW
3	Mr.	David	Johnson		23, Church St.	UK - Birginghan B48 7 - NA
4	Mr.	Richard	Wright		12, Oxford St.	UK - London SW6 7 - RA
5	Miss	Lisa	Revell		16, Forest Lane	US - Martinez, CA 94553 - ZA
6						

Info Messages

Printing the labels

- The program centers the text on the label width and hight
- The program automatically reduces the text size when long texts are entered

Mr.
Paul Jones
19, Victoira St.
UK - London Nr5 1 UZ

Mrs
Margaret Smith
16, Hollen St.
UK - Oxford OXA4 - YW

Mr.
David Johnson
23, Church St.
UK - Birginghan B48 7 - NA

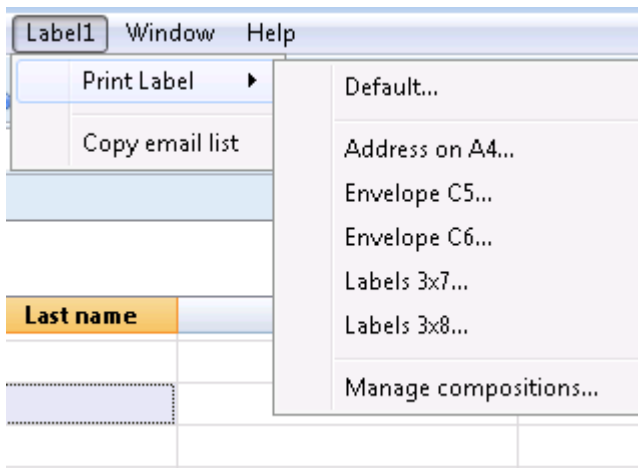
Mr.
Richard Wright
12, Oxford St.
UK - London SW6 7 - RA

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

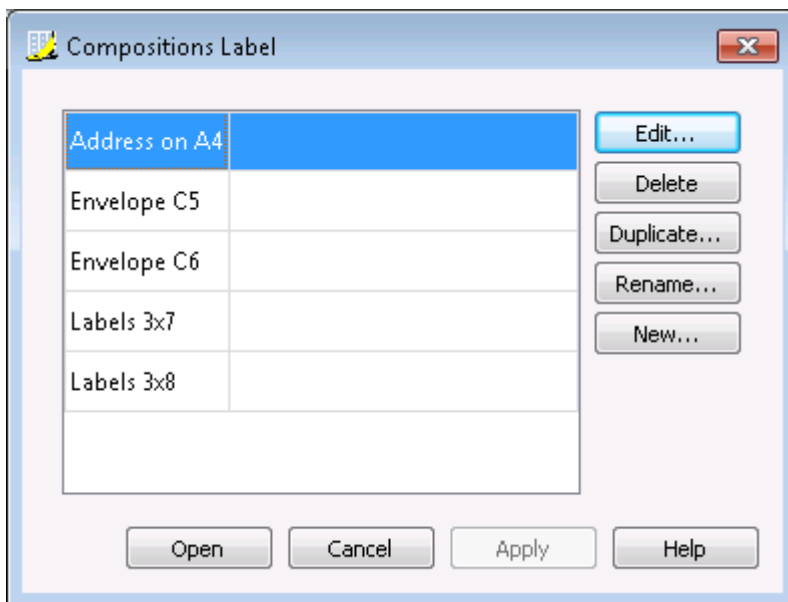
9.1 Print label

From the **Label1** menu you can access the labels setup and printing options.

The program already offers many predefined label formats; it is however possible to setup personalized parameters through the **Default** command.

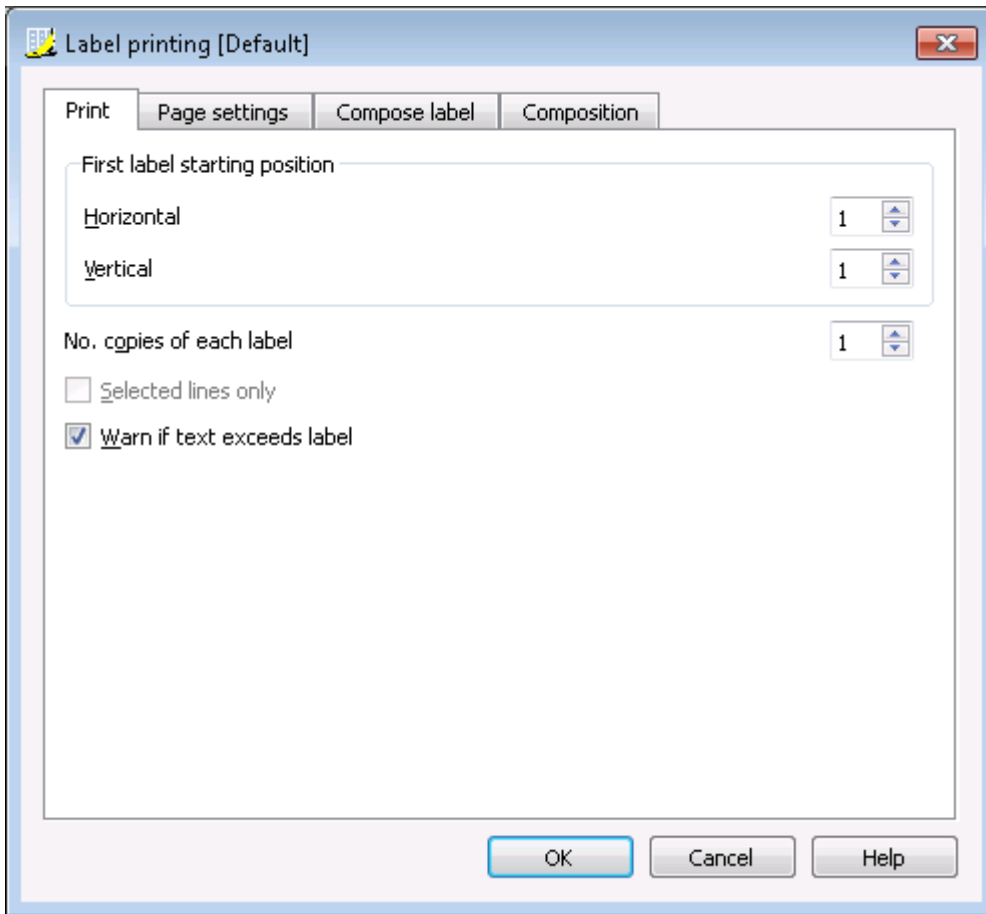


In order to edit the labels or the addresses settings you need to use the **Manage compositions** command.



By selection the desired one, it is possible to edit its settings, delete, duplicate, rename or create new labels or addresses.

9.1.1 Print



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.

No. copies of each label

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

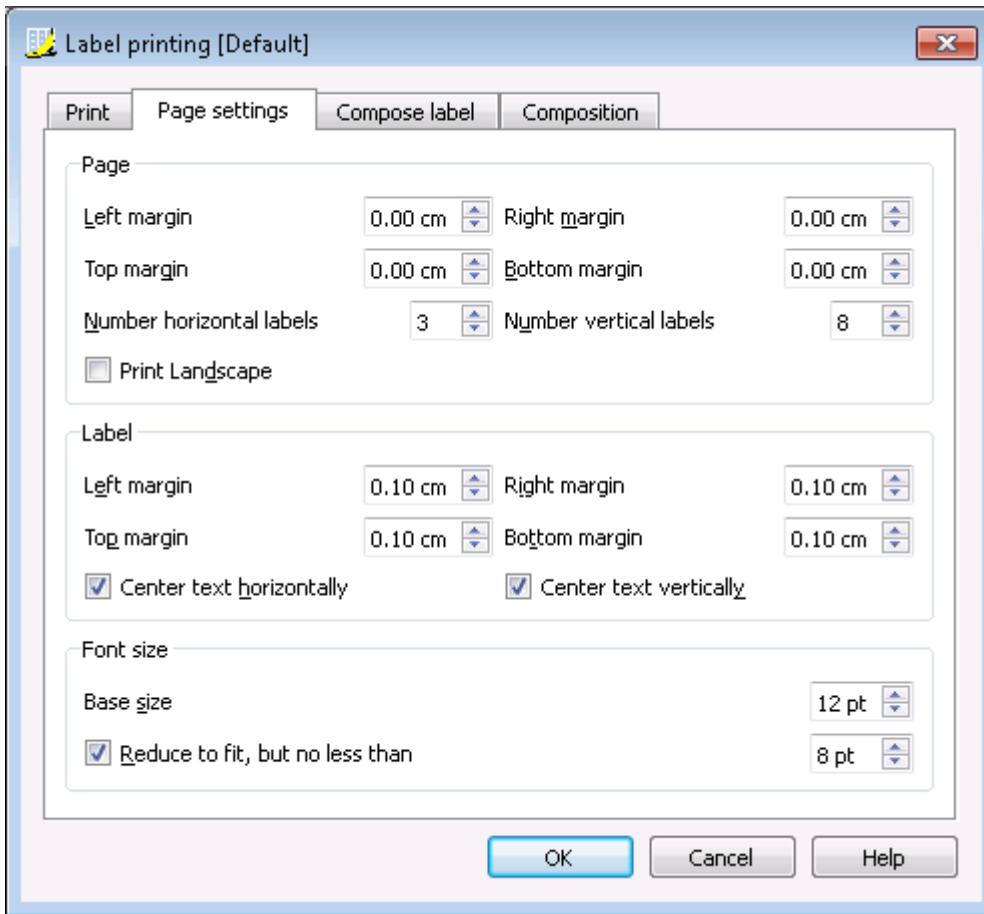
Selected lines only

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.

9.1.2 Page settings



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

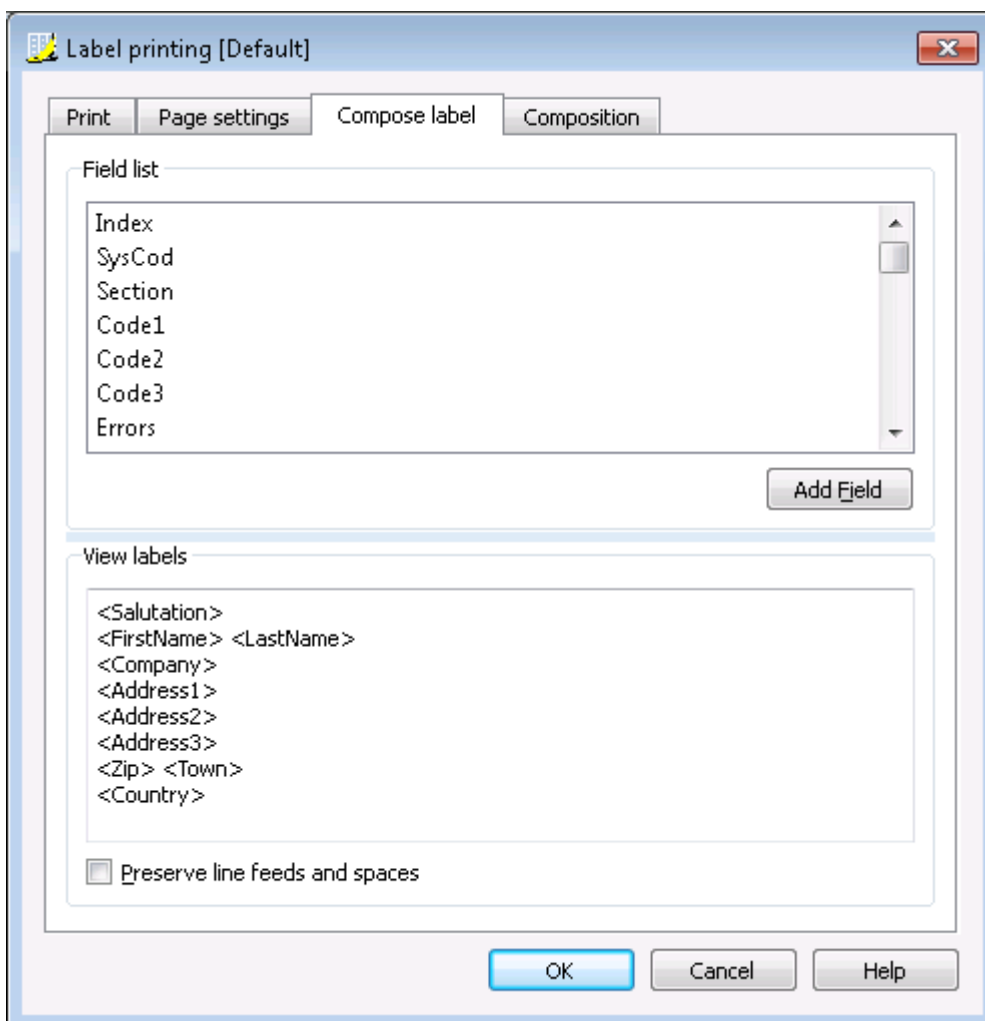
This field shows the default font size.

Reduce to fit, but no 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.

9.1.3 Compose label



Field list

This is a list of all possible label fields; to insert a field, it is possible to work in two ways:

- Double-click on an element from the list
- Click on an element from the list, confirming with the **Add Field** key.

The field selected will be inserted at the position of the cursor in the **View labels** area. One can directly insert fields by writing the field name between the < Less and > Greater symbols.

View labels

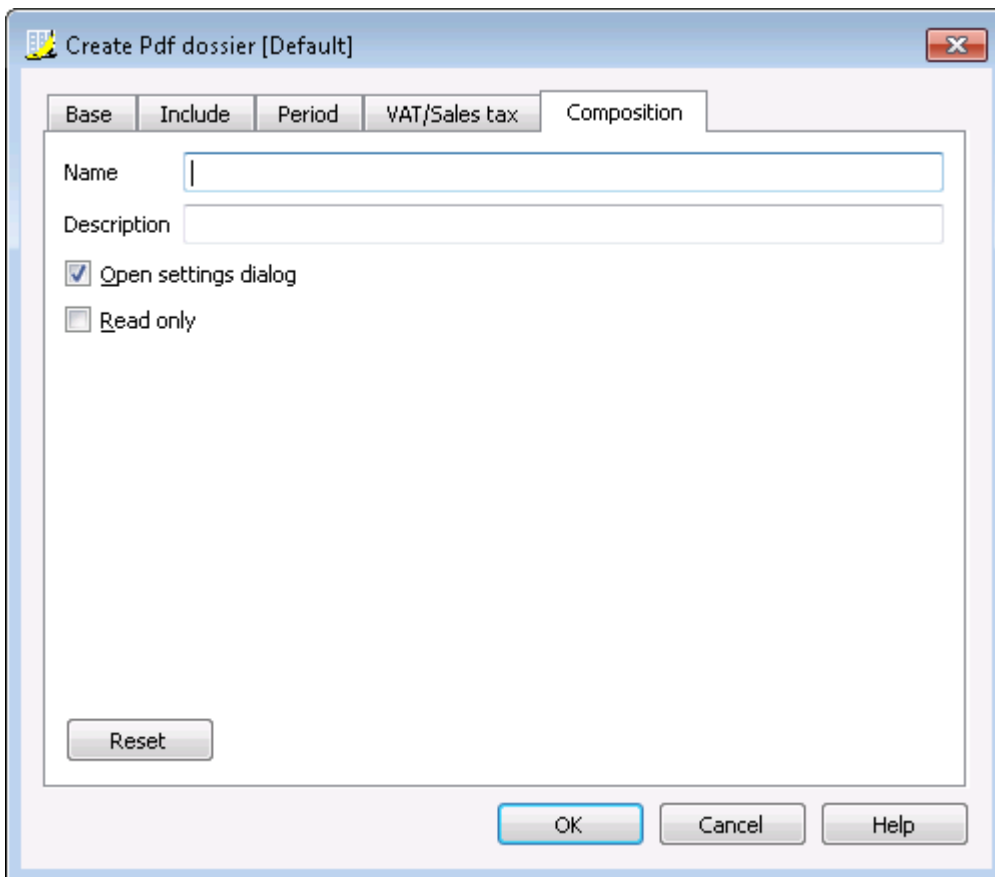
Shows the disposition of the fields. The entries "<NAME FIELD>" will be replaced with the corresponding value of the table.

Preserve line feeds and spaces.

The program does not take eventual spaces and empty rows in consideration, in case this option is deactivated.

9.1.4 Composition

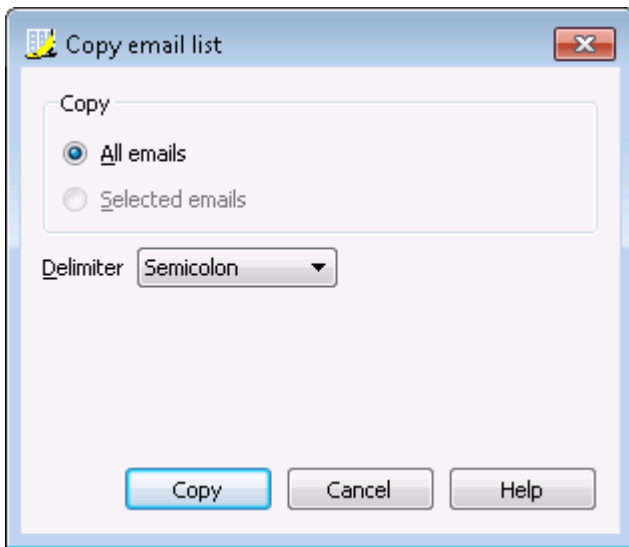
You can find the explanations of the following window at the [Composition web page](#).



9.1.5 Copy email list

This feature allows the user to copy the email addresses of the email Address book.

It is possible to copy all or only selected addresses. The type of delimiter that has to be used, can be chosen as well (Semicolon - comma - space - carriage return).



10 What to do if you get an error message

If the program shows error messages:

- Update your software to the latest available version, by downloading it at the following page:
[#3215](#)
Check that your opening balances are correct
- Recalculate your accounting file by pressing Shift+F9
- If you have a multi-currency accounting file, check that the exchange rate differences have been calculated
- You can look for the exchange rate difference transactions with the "Search for transaction differences" command from the Account1 menu.